

AANI PAYMENT SYSTEM - FREQUENTLY ASKED QUESTIONS

Q1: What is AANI?

AANI is an instant payment platform operated by Al Etihad Payments, a Central Bank of the UAE subsidiary. AANI will enable banks in the UAE and other payment service providers to offer a new, instant and seamless payment experience to consumers, businesses, corporates, and government entities. AANI will allow digital payments to be processed instantly, on a 24x7 basis, securely and seamlessly from anyone to anyone. AANI aims at modernizing the payments infrastructure of the UAE, increasing financial inclusion across all segments of the society, and ultimately moving us towards a cashless society. Its services include a user-friendly and secure mobile application which allows for a wide range of payment functionalities - transferring money to a recipient's phone number or email, payment through Proxy Payments, QR code based payments, Request to Pay, and other future functionalities like electronic Direct Debit Authorization and fully digital cheques. To allow users to familiarize with AANI's features in a controlled manner, AANI will support payments of up to AED50,000 at the initial stage.

AANI Payment in a nutshell

AANI payment is a type of electronic transfer designed to speed up the process of sending money within the UAE. Its goal is to reduce payment times of bank-to-bank payments within the UAE.

Q2: How do I register for AANI?

Individual clients can register for AANI in 3 simple steps.

1. Login to your web banking using HBZ Authenticator. (Registration options is available on the new website only)
2. Select the option Payments > Services > NPSS Register/De-register
3. Verify the information appearing on the screen i.e Name, Mobile number, IBAN(s), Emirates ID and press confirm

A message will appear confirming that the registration was successful. Please proceed to Google Play and on the App Store. Please contact 800-HABIB (42242) at any time for clarification on the registration process.

Q3: What are the key services offered by AANI to individual customers?

The key services offered by HBZ through AANI includes the innovative AANI mobile application, that supports fund transfer from your existing HBZ account using only a proxy reference, such as a mobile number or email address of the beneficiary, QR code based payments, and request to pay. In the near future, AANI will also offer electronic direct debit authorization, instant direct debit payments, and first-of-a-kind end-to-end digitized cheque, that can be issued, cleared and settled instantly.

Q4: What are the key advantages of using AANI?

AANI offers a convenient, secure, and user-friendly way to transfer and settle funds anytime, in less than 10 seconds, based on the highest international standards and security measures. It simplifies the settlement process and delivers a real-time payment experience.

Q5: What are the differences with other existing payment solutions (e.g., e-wallets, mobile applications, payment cards)?

AANI is operated by Al Etihad Payments, a subsidiary of the Central Bank of the UAE, and offered to the market by licensed financial institutions and payment service providers. Unlike many e-wallets, AANI enables instant and ubiquitous payments experience. It can also be considered as an alternative of debit card payments for merchants and online shopping, leveraging real-time, 24x7 processing.

Q6: Can AANI be used to pay for Government services, utilities, and e-commerce?

Yes, AANI enables instant fund transfers to a diverse range of beneficiaries and facilitates secure payments for various services, from government payments and bills to online shopping and in-store purchases.

Q7: Will there be more services, functionalities and features available in future? If yes, what is the timetable of availability?

AANI will continue to introduce innovative functionalities, including electronic direct debit authorization, instant direct debit payments, and the first-of-a-kind end-to-end digitized cheque.

Q8: Can AANI be used for international remittances?

At present, AANI payments are limited to domestic transfers, allowing customers to send and receive money only between accounts held at licensed financial institutions or licensed payment service providers in the UAE, in AED. Nevertheless, Al Etihad Payments will continue exploring opportunities to connect with overseas instant payment platforms to facilitate cross-border instant payments, including international remittances.

Q9: How can individual customers access AANI services?

AANI services can be accessed through the user-friendly and secure mobile application AANI, available on Google Play and on the App Store. For further details on how to access and use AANI services, please contact 800-HABIB (42242)

Q10: How do AANI payments work?

There are various channels for HBZ customers to send AANI payments, you can use:

- HBZ website

- HBZ mobile banking app
- AANI whitelable mobile app

Visit your branch and submit a request

It's worth noting that not all beneficiaries can receive payments through AANI as some banks are still developing their systems to receive AANI Payments, so it's worth checking with your beneficiary before attempting to make a payment.

Q11: What is Request to Pay feature (R2P)?

Request to Pay is a new, flexible way for bills to be settled between people, organizations and businesses. It is a messaging service that has been created to complement existing payments infrastructure and gives billers the ability to request payment for a bill rather than simply sending an invoice. For each 'request', customers will be able to pay in full, pay in part or decline to pay. A customer's response does not change their legal obligations.

Q12: What are the fees and charges for using AANI services?

There are no additional charges for AANI payments, the fees will be the same as for the existing payment systems (FTS/IPI).

Q13: Can I link more than one payment account to AANI mobile application? If yes, how?

Yes, multiple payment accounts can be linked to the AANI mobile application, provided that the different banks, to which the accounts belong, have enrolled your account on AANI using the same mobile number or ID.

Q14: Are AANI payments secure? What are the security features offered by AANI?

AANI is developed using the best-in-class secure technology to ensure that payments processed on its network are fully secure and safe. All payments will require authorization to be executed, through biometrics authentication or PIN. Nevertheless, customers are reminded of the importance of information security and should always ensure that they are initiating payments to the right beneficiaries. They should also take caution in checking the authenticity of the requesters of any payment as well as their transaction history.

Q15: If I am a victim of any security incidents, what should I do to report and contain the impact of such an incident?

If you believe that your account has been compromised, or a payment has been initiated without authorisation, you should immediately report the event by calling our toll free number - 800-HABIB (42242)