

# Intergroup Transfers to Local and International Bank Accounts

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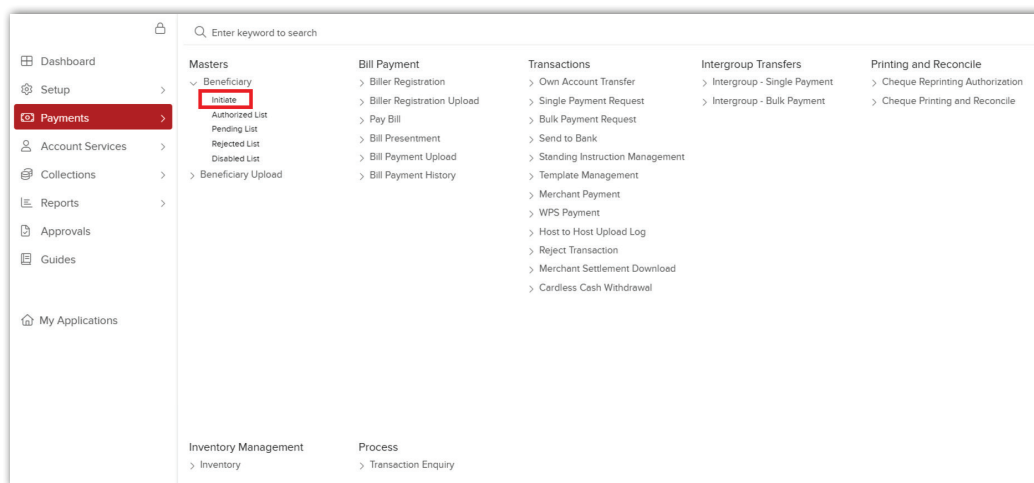
## 1. Introduction

This guide explains the process for creating beneficiaries and initiating Intergroup Transfers to local and international bank accounts through ProCash.

**Note:** Before using this feature, the beneficiary account must first be registered under Intergroup Transfers. Once the beneficiary has been successfully created and approved, Intergroup Transfers can be initiated through ProCash.

## 2. Beneficiary Creation

Log in to ProCash through Corporate or Group and navigate to the Beneficiary Creation module. Go to **Payments → Masters → Beneficiary** and select '**Initiate**' to begin the beneficiary creation process (Image 1).

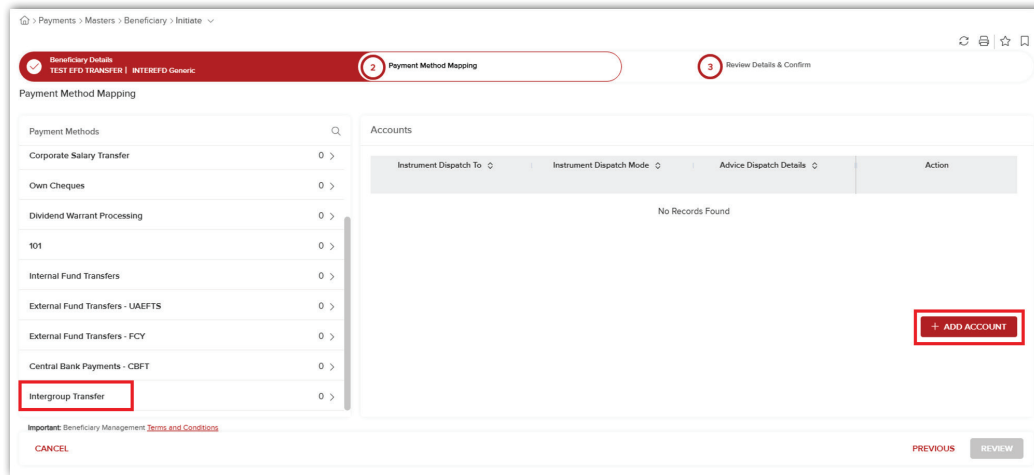


Intergroup Transfers - Image 1

After selecting **Initiate**, you will be directed to the **Beneficiary Details** screen. Enter the required beneficiary information and click on '**Next**' to continue (Image 2).

Intergroup Transfers - Image 2

After clicking on **Next**, you will be directed to the **Payment Method Mapping** screen. From the list of available payment methods, select **Intergroup Transfer** and click on 'Add Account' to proceed (Image 3).

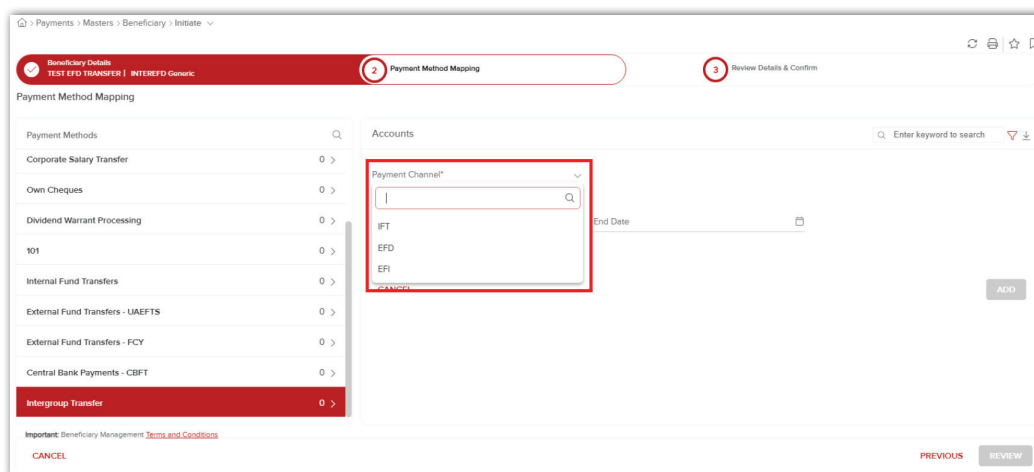


Intergroup Transfers - Image 3

Once you click on **Add Account**, the **Payment Channel** Selection screen will be displayed (Image 4).

Select the appropriate payment channel:

- **IFT** – Beneficiary account held with ADCB
- **EFD** – External Fund Transfer via UAEFTS (Within the UAE)
- **EFI** – External Fund Transfer in a foreign currency (International transfer)



Intergroup Transfers - Image 4

After selecting the Payment Channel, enter the beneficiary account and bank details. Once the details have been entered and verified, click on '**Add**' to continue (Image 5).

Payment Method Mapping

Payment Methods

- Corporate Salary Transfer
- Own Cheques
- Dividend Warrant Processing
- 101
- Internal Fund Transfers
- External Fund Transfers - UAEFTS
- External Fund Transfers - FCY
- Central Bank Payments - CBFT
- Intergroup Transfer**

Accounts

Payment Channel: EFD

External Fund Transfer - Domestic

Account Type: IBAN

Routing Code: 203320101

Account: AE0503

Beneficiary: Account title not found

Account Holder Name as per Beneficiary Bank Record

Beneficiary Bank: Mashreqbank

Beneficiary Bank Branch: HEAD OFFICE

Address: UAE

Start Date: 01-Jul-2026

End Date:

CANCEL

ADD

Important: Beneficiary Management [Terms and Conditions](#)

CANCEL

PREVIOUS

REVIEW

Intergroup Transfers - Image 5

Once the Payment Method Mapping has been completed, the **Review** button in the bottom-right corner will become available. Click on '**Review**' to proceed (Image 6).

Payment Method Mapping

Payment Methods

- Corporate Salary Transfer
- Own Cheques
- Dividend Warrant Processing
- 101
- Internal Fund Transfers
- External Fund Transfers - UAEFTS
- External Fund Transfers - FCY
- Central Bank Payments - CBFT
- Intergroup Transfer**

Accounts

| Payment Channel | Account Number | Beneficiary Bank      | Action |
|-----------------|----------------|-----------------------|--------|
| EFD             | 1111111111     | BANK OF AMERICA, N.A. |        |

Rows per page: 10

ADD ACCOUNT

PREVIOUS

REVIEW

Important: Beneficiary Management [Terms and Conditions](#)

CANCEL

Intergroup Transfers - Image 6

After clicking on **Review**, you will be taken to the **Review Details & Confirm** screen. Verify the information entered and click on '**Submit**' to complete the process (Image 7).

The screenshot shows the 'Review Details & Confirm' screen for an Intergroup Transfer. The top navigation bar includes 'Beneficiary Details', 'Payment Method Mapping', and 'Review Details & Confirm'. The main content area is divided into sections for 'Beneficiary Details' and 'Payment Method Mapping'. The 'Beneficiary Details' section includes fields for Beneficiary Type (GENERIC), Beneficiary Code (INTEREFD), Beneficiary Name (TEST EFD TRANSFER), Payee Name, Address, City, Country, Postal Code, Email ID, Fax Number, Telephone/Mobile Number, Start Date (19-Apr-2026), and End Date. The 'Payment Method Mapping' section includes a table for Intergroup Transfer (t) with columns for Payment Channel, Start Date, End Date, Last Action, and Action. The table shows one record for IFT with a Start Date of 19-Apr-2026 and a Last Action of Create. At the bottom, there are buttons for 'CANCEL', 'PREVIOUS', and 'SUBMIT' (highlighted in red).

Intergroup Transfers - Image 7

Once submitted, the request will appear in the **Pending List** for approval or rejection (Image 8).

- For **normal users**, the request follows a **Maker–Checker** process and requires authorisation.
- For **super users**, the request is automatically authorised upon submission.

The screenshot shows the 'Pending List' for Intergroup Transfers. The top navigation bar includes 'Payments > Masters > Beneficiary > Pending List'. The main content area includes tabs for 'Authorized List (2415)', 'Pending List (876)', 'Rejected List (2)', and 'Disabled List (3)'. The 'Pending List' tab is active. Below the tabs is a search bar and a table with columns for Beneficiary, Start Date, End Date, Last Action, and Actions. The table shows several rows of pending requests. The first row is highlighted, and its 'Actions' column is highlighted with a red box, showing icons for view, edit, delete, and approve/reject.

| Beneficiary... | Beneficiary...    | Beneficiary... | Start Date  | End Date    | Last Action | Actions                         |
|----------------|-------------------|----------------|-------------|-------------|-------------|---------------------------------|
| GENERIC        | asasas            |                | 25-Mar-2026 | -           | Create      | View Edit Delete Approve/Reject |
| GENERIC        | MNMMMMMN...       |                | 19-Aug-2025 | 30-Jun-2026 | Create      | View Edit Delete Approve/Reject |
| GENERIC        | ..                | rYWrMrDF DL    | 14-Aug-2025 | 14-Aug-2026 | Update      | View Edit Delete Approve/Reject |
| GENERIC        | WRSYWQNGE         |                | 13-Aug-2025 | -           | Create      | View Edit Delete Approve/Reject |
| GENERIC        | lki mkequepguu... |                | 13-Aug-2025 | 31-Aug-2025 | Create      | View Edit Delete Approve/Reject |
| GENERIC        | mjowmumkmmi k...  |                | 04-Aug-2025 | 31-Aug-2025 | Create      | View Edit Delete Approve/Reject |

Intergroup Transfers - Image 8

### 3. Bulk Beneficiary Upload

When using the **Bulk Beneficiary Upload** option, the existing beneficiary registration file formats should continue to be used:

- **Beneficiary Upload File** – No changes are required. Follow the existing process.
- **Beneficiary Payment Method Mapping File** – Please note the following requirements:

In **Column B**, enter the **Payment Method Name** as “**Intergroup Transfer**” (Image 9).

| A                     | B                   | C                       | D                         | E                      |
|-----------------------|---------------------|-------------------------|---------------------------|------------------------|
| Generate Payment File |                     |                         |                           |                        |
| 16                    |                     |                         | 35                        | 11                     |
| BENECOD               | PAYMENT METHOD NAME | BENEFICIARY ACCOUNT NO. | BENEFICIARY BANK NAME     | BENEFICIARY SWIFT CODE |
| TESTIFT               | Intergroup Transfer | 111111111111110         | ABU DHABI COMMERCIAL BANK |                        |
| TESTEFD               | Intergroup Transfer | AE123456789009876543212 | EMIRATES NDB              |                        |
| TESTEFI               | Intergroup Transfer | 2222222                 | BANK OF AMERICA           | BOFADEFXXX             |

Intergroup Transfers - Image 9

In **Column O**, enter the Payment Type based on the beneficiary’s bank account (Image 10).

Select the appropriate payment channel:

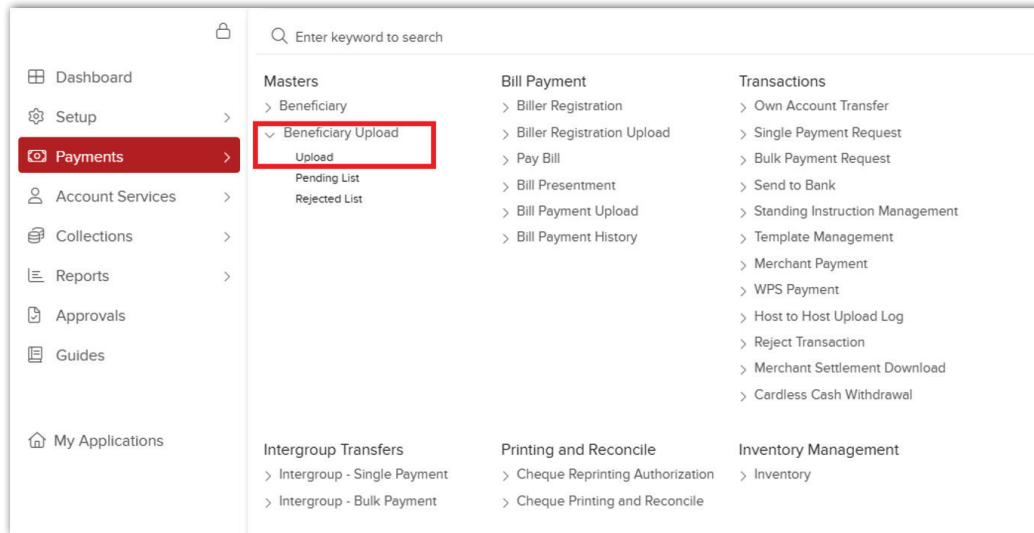
- **IFT** – Beneficiary account held with ADCB
- **EFD** – External Fund Transfer via UAEFTS (Within the UAE)
- **EFI** – External Fund Transfer in a foreign currency (International transfer)

| O            | P              | Q              |
|--------------|----------------|----------------|
|              |                |                |
|              |                |                |
|              |                |                |
|              |                |                |
|              |                |                |
|              |                |                |
| Payment Type | Effective From | Effective Till |
| IFT          | 2-Jun-26       |                |
| EFD          | 2-Jun-26       |                |
| EFI          | 2-Jun-26       |                |

Intergroup Transfers - Image 10

Once the Beneficiary Payment Method Mapping file has been completed, upload it using the following path (Image 11):

Go to **Payments → Masters → Beneficiary → Beneficiary Upload**



*Intergroup Transfers - Image 11*

For **normal users**, the request follows a **Maker–Checker** process and requires authorisation. Once authorised, the beneficiary will move from the **Pending List** to the **Authorised List**.

For **super users**, the request is automatically authorised upon submission and the beneficiary will move directly to the **Authorised List**.

## 4. Initiation of Intergroup Transfers

### 4.1. Intergroup - Single Payment

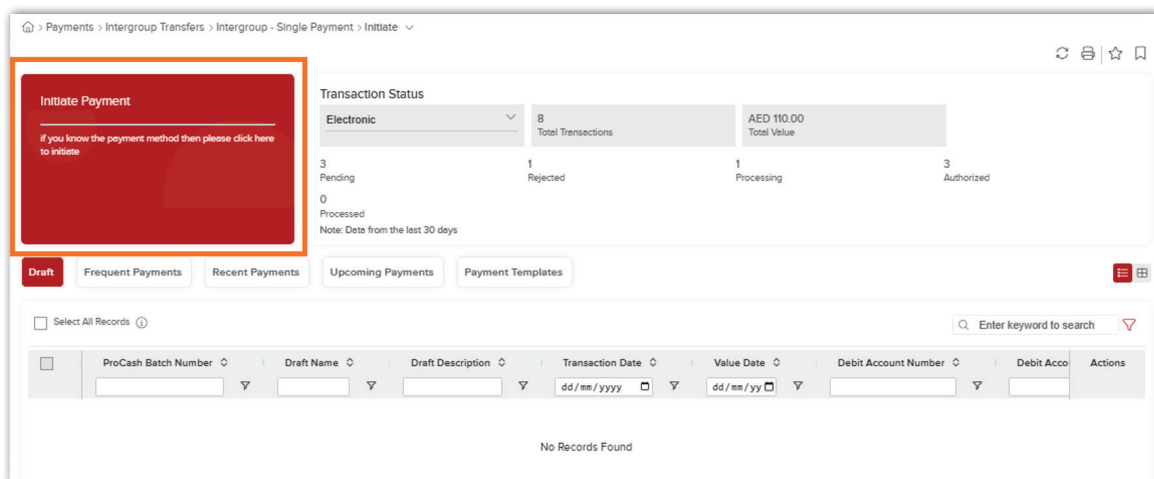
After logging in to ProCash at either Corporate or Group level, follow the path below to initiate an Intergroup - Single Payment (Image 12):

Go to **Payments → Intergroup Transfers → Intergroup – Single Payment → Initiate**



Intergroup Transfers - Image 12

As beneficiaries are pre-registered, only the **Initiate Payment** option will be available. Click on 'Initiate Payment' to continue (Image 13).



Intergroup Transfers - Image 13

After selecting **Initiate Payment**, you will be directed to the next screen (Image 14). Select the beneficiary account by clicking on '**Select Beneficiary**'.

Intergroup Transfers - Image 14

After clicking **Select Beneficiary**, the screen below will appear. Select the required beneficiary from the list and click on '**Select**' in the bottom-right corner to proceed (Image 15).

|                                     | Beneficiary Code | Beneficiary Name      | Account No   | Payment Method          |
|-------------------------------------|------------------|-----------------------|--------------|-------------------------|
| <input type="checkbox"/>            | SD               | ecctupdet 7172        | IBAN-AE0503  | Intergroup Transfer-EFD |
| <input checked="" type="checkbox"/> | SD               | ecctupdet 7172        | 5964         | Intergroup Transfer-IFT |
| <input type="checkbox"/>            | SD               | ecctupdet 7172        | 111222       | Intergroup Transfer-EFI |
| <input type="checkbox"/>            | INTEREFD         | ADCB KHALIDIYA BRANCH | 3178         | Intergroup Transfer-IFT |
| <input type="checkbox"/>            | DS               | fdgfg                 | KW47NBOK0000 | Intergroup Transfer-EFI |

Intergroup Transfers - Image 15

Upon selecting the required beneficiary, the system will automatically populate the fields listed below. If any amendments are required, these may be updated as needed. Complete any remaining fields that are not auto-populated (Image 16 & 17).

| Field               | Auto Populated Value                    |
|---------------------|-----------------------------------------|
| Payment Method      | As per beneficiary registration Channel |
| Corporate Reference | System-Generated Unique Value           |
| Payment Instruction | Intergroup Transfer                     |
| Remittance Category | Intragroup / Intergroup Transactions    |
| Remittance Code     | Intergroup Transfer                     |

Intergroup Transfers - Table 1

The screenshot shows the 'Beneficiary & Payment Details' form. It includes fields for Beneficiary Name, Beneficiary Account, Payment Channel, Beneficiary BIC, Beneficiary Bank, Address, City, Beneficiary Bank Country, and Country. The Payment Details section includes Transaction Date, Value Date, Account Selection, Debit Account, Account Number, Account Title, Physical Account Balance, Payment Method, Corporate Reference Number, Payable/Debit Amount, Exchange Detail, and Upload Supporting Documents. The form is divided into two tabs: 'Beneficiary & Payment Details' and 'Review Details & Submit'.

Intergroup Transfers - Image 16

Once all details have been completed, click on **'Review'** in the bottom-right corner (Image 17).

The screenshot shows the 'Other Details' section of the form. It includes fields for Remarks, Bank Sort/Clearing Code, Charge, Remittance Category, Remittance Code, and Intermediary Bank Details. The form also includes a 'Review' button in the bottom-right corner. The 'Payable Amount' and 'Debit Amount' fields are visible, both set to 10.00 AED. The 'Exchange Detail' section shows FX Rates and Deal Number. The 'Payment Instructions' section shows 'Intergroup Transfer'.

Intergroup Transfers - Image 17

You will be taken to the **Review Details and Submit** screen, where you can review the information and submit the payment (Image 18).

Intergroup Transfer

Uploaded Documents

**Beneficiary Details**

Beneficiary Name: Beneficiary Account/IBAN: Payment Channel: Beneficiary BIC: BOFAUS33XXX

Beneficiary Bank: BANK OF AMERICA, N.A. Beneficiary Bank Country: United States Address: City: SA

Country: Singapore

**Other Details**

Remarks: Bank Sort/Account Code: Charge: OUR

Remittance Category: Intergroup / Intergroup Transactions Remittance Code: Inter Group Transfer

**Intermediary Bank Details**

BIC CODE: Sort Code: Bank Name: Branch Name:

Address:

**Enrichment / Additional Details**

ENRICHMENT 1: 1

**CANCEL** **PREVIOUS** **SAVE PAYMENT TEMPLATE** **SUBMIT**

Intergroup Transfers - Image 18

Upon submission, a **Payment Receipt** will be generated (Image 19).

**Note:** This advice is generated for information and record-keeping purposes only and does not confirm that the payment has been processed.

Payment has been initiated successfully

ProCASH Batch Number: 60200426029 Transaction Date and Time: 20-Apr-2026 08:42:06

Debit Account: I-AED Debit Account Title:

Beneficiary Name: acctupdet 7172 Beneficiary Code: SD

Beneficiary Account Number: 111222 Payment Method: Intergroup Transfer-EFI

Payable Amount: USD 10.00

**CLOSE**

Intergroup Transfers - Image 19

## Pending List

- For **super user**, the payment will be processed immediately upon submission.
- For **normal user**, the payment will be moved to the Pending List for authorisation. In the Pending List, authorisers must either **authorise** or **reject** the payment (Image 20).

Payments > Intergroup Transfers > Intergroup > Single Payment > Pending List

Authorized List (6) **Pending List (3)** Rejected List

+ INITIATE

Select All Records

Enter keyword to search

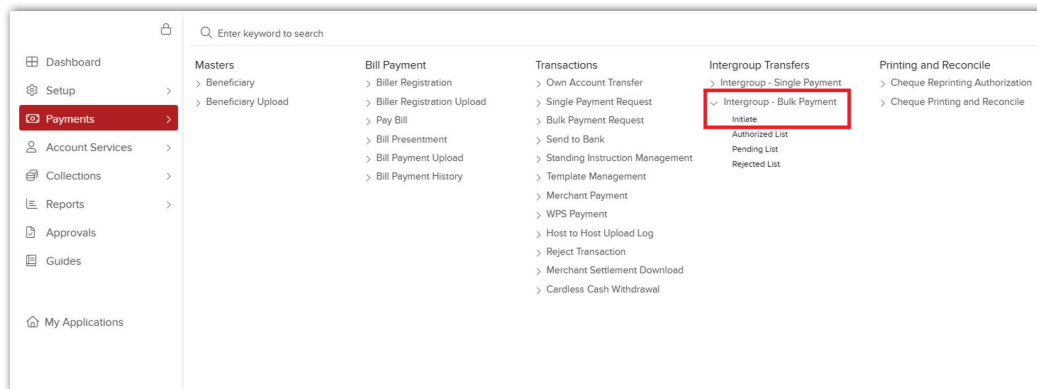
|                          | ProCASH Batch Number | Transaction Date | Value Date  | Debit Account Number | Debit Account Title | Beneficiary Account Number | Beneficiary    | Actions |
|--------------------------|----------------------|------------------|-------------|----------------------|---------------------|----------------------------|----------------|---------|
| <input type="checkbox"/> | 60130426020          | 13-Apr-2026      | 13-Apr-2026 |                      |                     |                            | acctupdet 7172 | ⊗ ✕ ⚙   |
| <input type="checkbox"/> | 60020426009          | 02-Apr-2026      | 02-Apr-2026 |                      |                     |                            | acctupdet 7172 | ⊗ ✓ ✕ ⚙ |
| <input type="checkbox"/> | 60020426007          | 02-Apr-2026      | 02-Apr-2026 |                      |                     |                            | acctupdet 7172 | ⊗ ✓ ✕ ⚙ |

Intergroup Transfers - Image 20

## 4.2. Intergroup - Bulk Payment

After logging in to ProCash at either Corporate or Group level, follow the path below to initiate an **Intergroup - Bulk Payment** (Image 21):

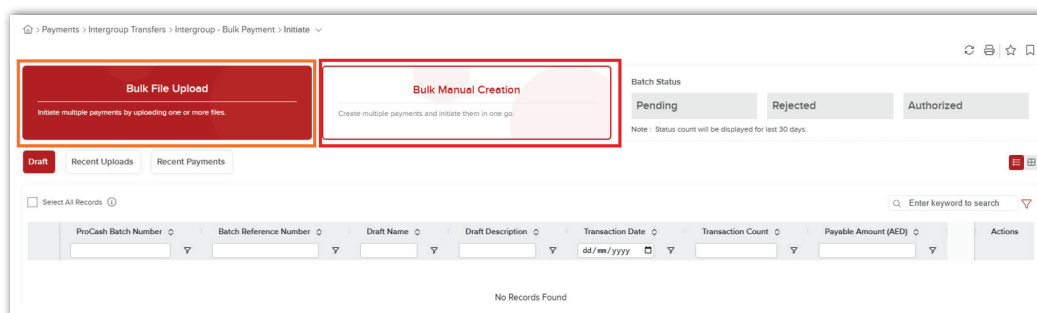
Go to **Payments → Intergroup Transfers → Intergroup – Bulk Payment → Initiate**



Intergroup Transfers - Image 21

After selecting Initiate, you will see two options (Image 22):

- **Bulk File Upload** – Allows you to upload a bulk file using your predefined file formats, containing Intergroup Transfers only (Orange).
- **Manual Bulk Creation** – Allows you to create a batch manually containing multiple payments, similar to the Intergroup - Single Payments process (Red).



Intergroup Transfers - Image 22

#### 4.2.1. Bulk File Upload

After clicking on **Bulk File Upload**, a list of the templates available to you will be displayed. Select the required template to proceed (Image 23).

Intergroup Transfers - Image 23

Select the required template and upload the bulk file using the same naming format as the **standard bulk upload process**. Once uploaded, click on '**Submit**' and complete the authorisation process (Image 24).

Intergroup Transfers - Image 24

The file creation process remains the same as for the standard bulk upload process. However, the payment method must be specified as **IGT** (Image 25).

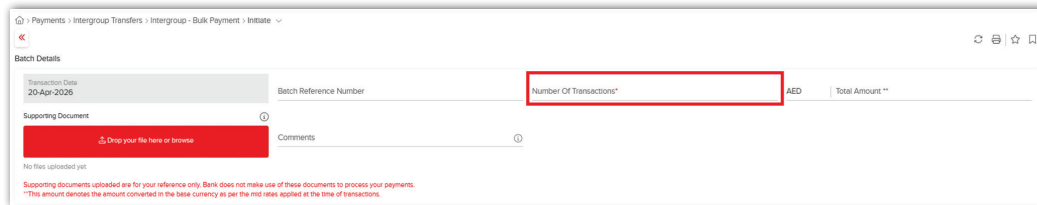
**Note:** Only IGT payments may be included in a file uploaded via the **Intergroup – Bulk Payment** option.

| A                | B            | C                           | D      | E                | F       |
|------------------|--------------|-----------------------------|--------|------------------|---------|
| Corporate Ref No | Payment Type | Debit Account Number / IBAN | Amount | Payment Currency | Payment |
| xxx231229x       | IGT          | 1111111111                  | 0.1    | AED              | 29-0    |
| xxx231230x       | IGT          | 2222222222                  | 0.1    | AED              | 29-0    |
| xxx231231x       | IGT          | 3333333333                  | 0.1    | AED              | 29-0    |

Intergroup Transfers - Image 25

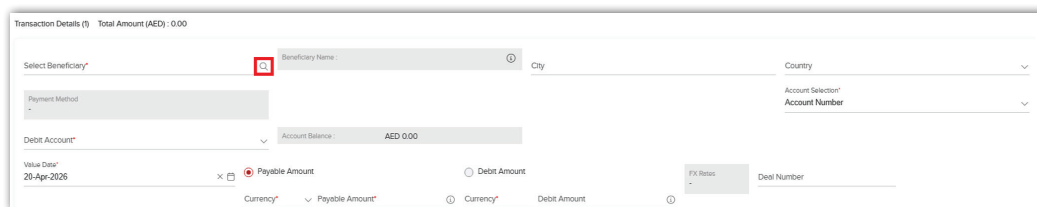
### 4.2.2. Manual Bulk Creation

After selecting **Manual Bulk Creation** (Image 22), you will be redirected to the screen shown in Image 26. The only mandatory field is **Number of Transactions**, where you must enter the total number of transactions to be included in the batch.



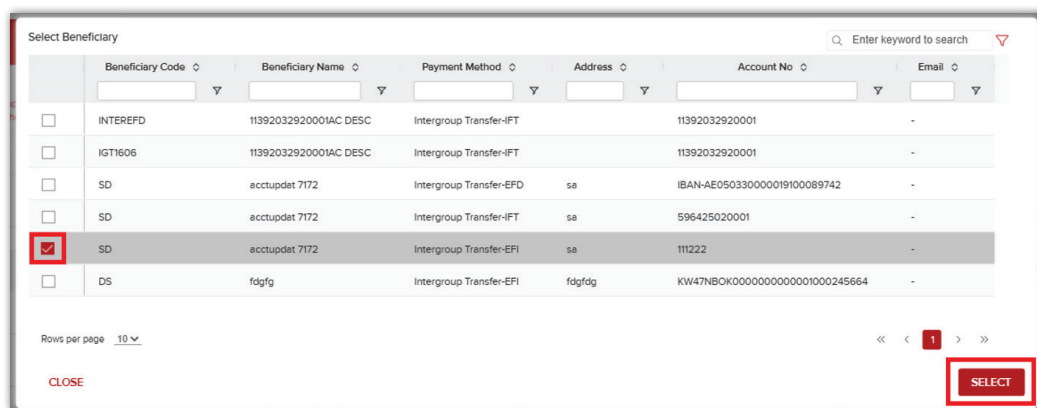
Intergroup Transfers - Image 26

After entering the number of transactions, scroll down to add the payment details. Begin by selecting the beneficiary (Image 27).



Intergroup Transfers - Image 27

After clicking the **Search icon**, the screen shown below will appear. Select the required beneficiary from the list and click on **'Select'** in the bottom-right corner (Image 28).



Intergroup Transfers - Image 28

Upon selecting the required beneficiary, the system will automatically populate the fields listed below. If any amendments are required, these may be updated as necessary. For any fields that are not auto-populated, you may proceed to enter the required information (Image 29).

| Field               | Auto Populated Value                    |
|---------------------|-----------------------------------------|
| Payment Method      | As per beneficiary registration Channel |
| Corporate Reference | System-Generated Unique Value           |
| Payment Instruction | Intergroup Transfer                     |
| Remittance Category | Intragroup / Intergroup Transactions    |
| Remittance Code     | Intergroup Transfer                     |

Intergroup Transfers - Table 2

After entering the relevant information, click on **'Save'** (Image 29).

Transaction Details (1) Total Amount (AED): 10.00

Select Beneficiary\*  
FFWFGFD

Country  
Singapore

Account Selection\*  
Account Number

Value Date\*  
01-Jul-2026

Corporate Reference Number\*  
20260701105137104

Remark  
Bank Sort/Clearing Code

Payment Instruction\*  
Intergroup Transfer

Intermediary Bank Details  
The exchange rate provided on this transaction is subject to change according to the rate applicable at the time of processing the payment.

Additional Information (1)

DELETE X CLEAR **SAVE**

+ ADD MORE

Intergroup Transfers - Image 29

Once the specified number of transactions has been reached, the **Review** button will become active. Click on **'Review'** to proceed with submitting the payment batch (Image 30).

Payments > Intergroup Transfers > Intergroup - Bulk Payment - Initiate

Batch Details

Transaction Date  
20-Apr-2026

Batch Reference Number

Number Of Transactions\*  
2

Supporting Document  
Drop your file here or browse

Comments

Transaction Details (2) Total Amount (AED): 46.92

| Payment Method          | Debit Account Number | Debit Account Title | Beneficiary Name | Beneficiary Account | Payable Amount |
|-------------------------|----------------------|---------------------|------------------|---------------------|----------------|
| Intergroup Transfer-EFI |                      |                     |                  |                     | USD 10.00      |
| Intergroup Transfer-IFT |                      |                     |                  |                     | AED 10.00      |

Important: Please read Payments Terms and Conditions [here](#)

CANCEL SAVE AS DRAFT **REVIEW**

Intergroup Transfers - Image 30

After clicking Review, you will be redirected to the screen below, where you can verify and Submit the batch as a bulk payment (Image 31).

Payments > Intergroup Transfers > Intergroup - Bulk Payment > Initiate

**Batch Details**

|                                 |                             |                             |                           |
|---------------------------------|-----------------------------|-----------------------------|---------------------------|
| Transaction Date<br>01-Jul-2026 | Batch Reference Number<br>- | Number Of Transactions<br>2 | Total Amount<br>AED 20.00 |
| Supporting Document<br>-        | Remark For Checker<br>-     |                             |                           |

Transaction Details (2) Total Amount (AED): 20.00

| Payment Method          | Debit Account Number | Debit Account Title | Beneficiary Name | Beneficiary Account | Payable Amount |  |
|-------------------------|----------------------|---------------------|------------------|---------------------|----------------|--|
| Intergroup Transfer-EFI |                      |                     |                  |                     | AED 10.00      |  |
| Intergroup Transfer-IFT |                      |                     |                  |                     | AED 10.00      |  |

**CANCEL** **PREVIOUS** **SUBMIT**

Intergroup Transfers - Image 31

Once the batch has been submitted, it can be approved through the Intergroup – Bulk Payments Pending List.

**Note:** Intergroup Transfer (IGT) payments and regular payments cannot be combined within the same bulk file. This restriction applies regardless of whether the file is uploaded through:

- Intergroup Transfer Bulk Upload
- Standard Bulk Upload
- Host-to-Host (H2H) Integration

Separate files must be used for Intergroup Transfer payments and regular payment transactions.

## 5. Send to Bank

If the Send to Bank feature is enabled, the transactions must be released from the Send to Bank queue before they can be processed by the bank.

**Note:** Releasing the transaction from the Send to Bank queue is a mandatory step and forms part of the payment processing workflow where the feature is enabled.