

ProCash Cardless Cash Withdrawal



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1. Cardless Cash Withdrawal

This guide provides you with a detailed explanation on how to perform, authorise or reject Cardless Cash Withdrawal transactions through ProCash. For information on other ProCash modules or other payment types, please refer to their respective guides.

1.1. Summary Screen

To view the Summary screen of the Cardless Cash Withdrawal module, select the "Payments" tab, which is on the left panel. Follow the steps given below (Image 1):

- i) Select "Cardless Cash Withdrawal" option
- ii) Select "Initiate" option – you will be navigated to the Initiate page

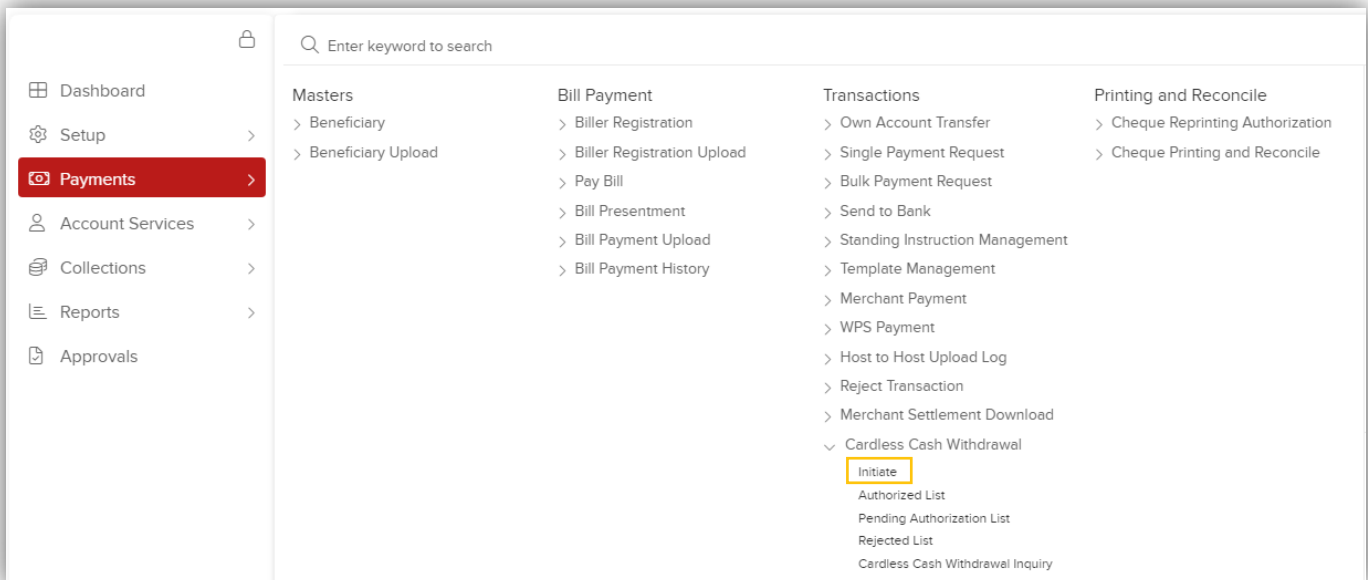


Image 1 – Cardless Cash Withdrawal | Initiate option

When landing on the Initiate page, you will be able to perform Cardless Cash Withdrawal by selecting one of the below two options (Image 2):

- **Cardless Cash Withdrawal Initiate:** This option can be used to initiate Cardless Cash Withdrawal by providing the required information manually. Once the request is ready, you can then process all of them at one go (a more detailed explanation is mentioned in chapter 1.2)
- **Cardless Cash Withdrawal Upload:** This option is used to initiate Cardless Cash Withdrawal by uploading a file. When this option is selected, you will land on the Initiation page (a more detailed explanation is mentioned in chapter 1.3)

The screenshot displays the 'Cardless Cash Withdrawal Initiate' page in the PROCASH system. The page header includes the ADCB logo, 'PROCASH', and 'Corporate'. The breadcrumb trail is 'Payments > Transactions > Cardless Cash Withdrawal > Initiate'. The page features three main sections: 'Cardless Cash Withdrawal Initiate' (with a card icon and instructions), 'Cardless Cash Withdrawal Upload' (with a card icon and instructions), and 'Transaction Status' (showing 83 total transactions with a total value of AED 111,700.00). A summary table shows 27 Pending, 1 Rejected, 2 Authorized, 2 Processed, 0 Withdrawal, and 7 Expired transactions. Below these are buttons for 'Draft', 'Recent Uploads', and 'Recent Payments'. A table lists transaction drafts with columns for ProCash Batch Number, Draft Name, Draft Description, Transaction Date, Value Date, Debit Account Number, Corporate Ref, and Actions. A single draft is visible with a 'RESUME' button. The page footer shows 'Rows per page: 10' and navigation controls.

Transaction Status	Count	Count	Count
Pending	27	1 Rejected	2 Authorized
Processed	2	0 Withdrawal	7 Expired

ProCash Batch Number	Draft Name	Draft Description	Transaction Date	Value Date	Debit Account Number	Corporate Ref	Actions
	test	-	23-Apr-2024	23-Apr-2024		TEST	RESUME

Image 2 – Cardless Cash Withdrawal | Initiate page

Also, on the Initiate page (Image 2), you can:

- See the Cardless Cash Withdrawal transaction drafts under draft stage by selecting “Draft” option
- See your most recent Cardless Cash Withdrawal transaction uploads by selecting “Recent Uploads” option
- See the most recent Cardless Cash Withdrawal payments by selecting “Recent Payments” option

1.2. Cardless Cash Withdrawal Initiate

To initiate a Cardless Cash Withdrawal from the Payment tab available on the left panel, select the “Cardless Cash Withdrawal Initiate” option (Image 3).

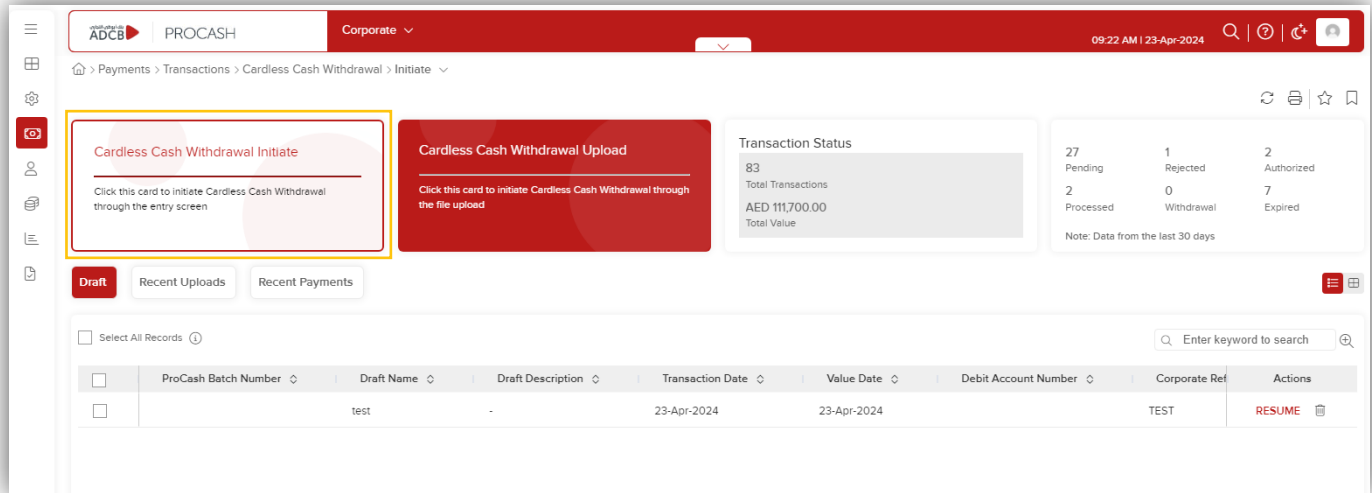


Image 3 – Cardless Cash Withdrawal | Initiate option

Once this option is selected, you are redirected to the Initiate page (Image 4) where you are required to add the corporate reference number, select the account selection, provide the account number and enter the total amount.

The payable amount will always be in AED and the amount will be in multiple of 100s with a maximum of change the amount to **₹30,000** per transaction. You can also provide a payment instruction, if any.

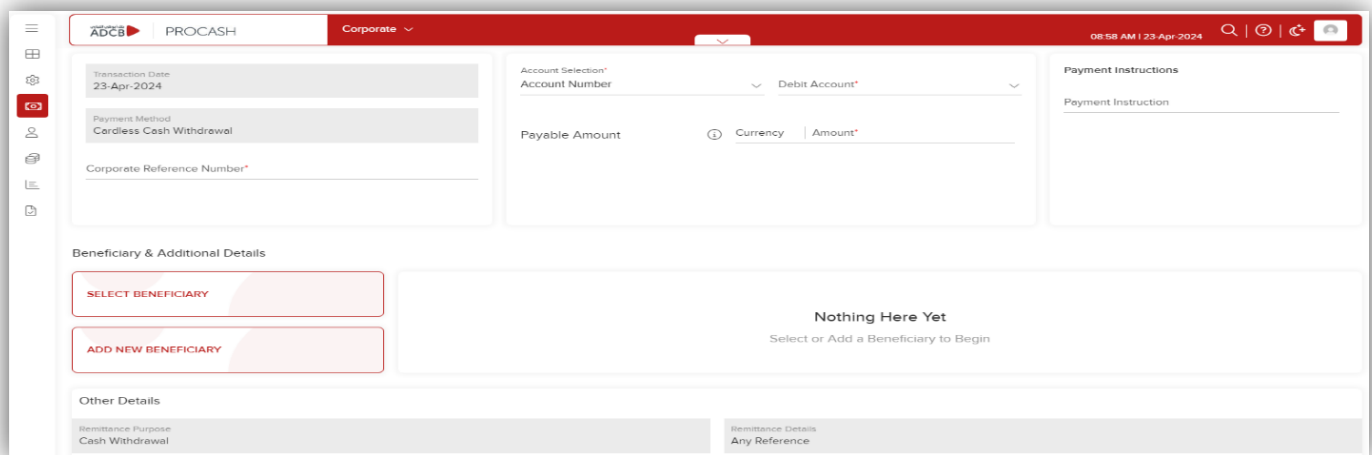


Image 4 – Cardless Cash Withdrawal | Initiate Option – Payment details

After providing the payment details, the next step is to select or to add a new beneficiary. When selecting a Beneficiary option, the user can either choose one existing beneficiary or add a new beneficiary by selecting the "ADD NEW BENEFICIARY" box under Beneficiary & Additional Details (Image 5).

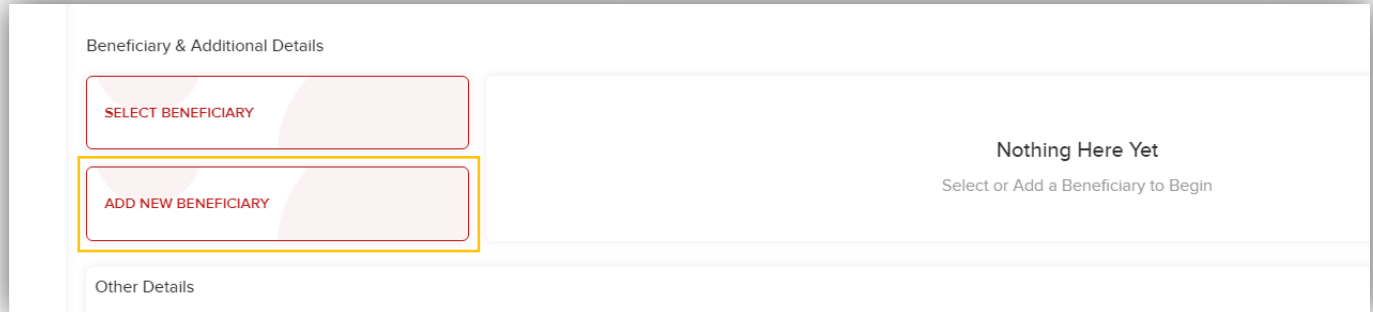


Image 5 – Cardless Cash Withdrawal | Initiate Option – Add Beneficiary

Please note that if you choose to add a new beneficiary, you will need to enter their full name (up to 35 characters) and a valid UAE mobile number, as displayed on the screen

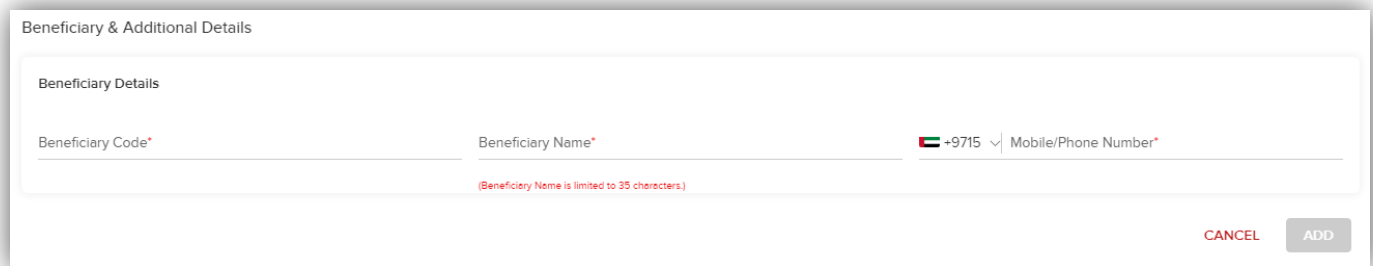


Image 6 – Cardless Cash Withdrawal | Initiate Option – Add Beneficiary details

Once transactions are created, you can review the details or either save it as a draft or cancel it (Image 7).

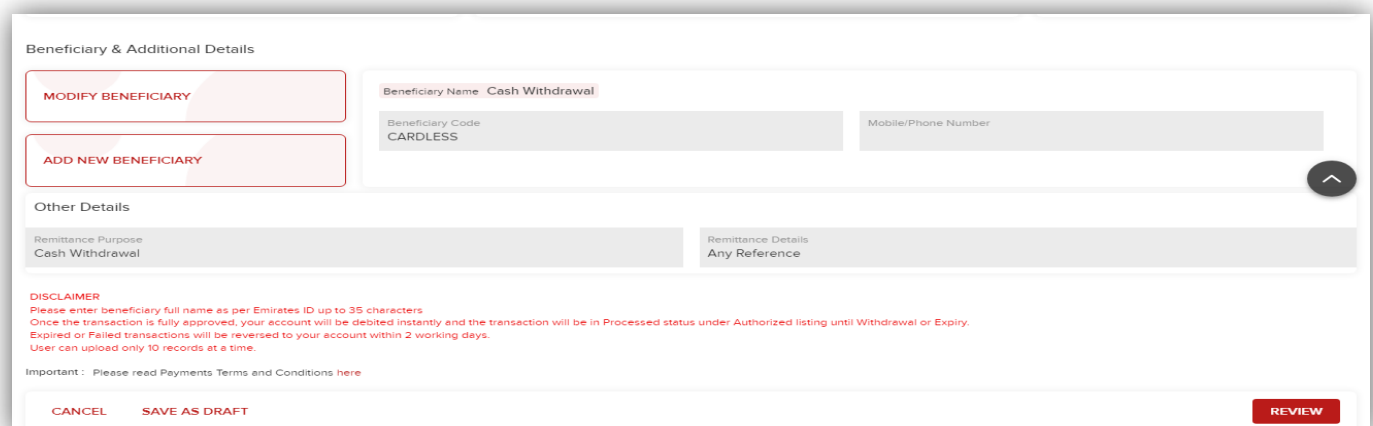


Image 7 – Cardless Cash Withdrawal | Initiate Option – Review page

In case a request has been submitted (Image 8), you will get a payment confirmation pop-up message (Image 9).

Payment Details			
Payment Details			
Transaction Date 23-Apr-2024	Account Selection Account Number	Debit Account	
Account Title	Account Balance AED-53770	Corporate Reference Number TEST	Payment Method Cardless Cash Withdrawal
Payable Amount AED 2,000.00	Payment Instruction -		
Beneficiary Details			
Beneficiary Name 7899	Beneficiary Code tr1	Phone / Mobile	
Other Details			
Remittance Purpose Cash Withdrawal	Remittance Details Any Reference		
<small>DISCLAIMER (Beneficiary Name is limited to 35 characters, and the beneficiary's mobile number should be in the format 9715xxxxxxx). User can upload only 10 record at a time</small>			
CANCEL		PREVIOUS SUBMIT	

Image 8 – Cardless Cash Withdrawal | Initiate Option | Submission page



Payment has been initiated successfully		×
ProCash Batch Number	Transaction Date and Time 03-May-2024 11:13:38	
Debit Account Number	Debit Account Title	
Beneficiary Name Cash Withdrawal	Beneficiary Code CARDLESS	
Phone / Mobile	Payment Method Cardless Cash Withdrawal	
Payable Amount AED 100.00		
 		CLOSE

Image 9 – Cardless Cash Withdrawal | Success message

As soon as the transaction is authorised, the beneficiary receives an SMS in the below format. It includes a transaction code that should be used at an ATM.

- A Cardless cash transaction of AED 100 has been initiated for you by CUSTOMER NAME with transaction code 123456, valid until 06/05/2024 07:57. For more information about ATM locations, please visit adcb.com/locator

1.3. Cardless Withdrawal Upload

To initiate a Cardless Cash Withdrawal by uploading a file, follow the steps given below:

- Select "Cardless Cash Withdrawal Upload" option
- Select "Drop your file here or browse"
- Select the Template and upload the file (File name should start with CARDLESSWITHDRAWALTXT and/or CARDLESSWITHDRAWALXLS)
- Once uploaded, you will see the file name and size with a completion confirmation (Image 10)
- Select "Submit" to proceed with the Cardless Cash Withdrawal or cancel it
- Once uploaded, you will see a message saying "Cardless Cash Withdrawal uploaded successfully"

Transaction Date
03-May-2024

Upload Payment File*

Drop your file here or browse

Uploaded payment files (1)

CARDLESSWITHDRAWALTXT_2... 183 Bytes x
Completed

DISCLAIMER
Please enter beneficiary full name as per Emirates ID up to 35 characters
Once the transaction is fully approved, your account will be debited instantly and the transaction will be in Processed status under Authorized listing until Withdrawal or Expiry.
Expired or Failed transactions will be reversed to your account within 2 working days.
User can upload only 10 records at a time.

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

CANCEL SUBMIT

Image 10 – Cardless Cash Withdrawal | Upload

In case a request has been submitted, you will get a payment confirmation pop-up message (Image 11).

Bulk Payment Initiated Successfully

Authorized List (22) Pending Authorization List (12) Rejected List Cardless Cash Withdrawal Inquiry (22)

Image 11 – Cardless Cash Withdrawal | Success message

1.4. Authorization List

To see the authorised Cardless Cash Withdrawal, follow the steps given below (Image 12):

- i) Select "Payments" tab on the left panel
- ii) Select "Cardless Cash Withdrawal" option
- iii) Select "Authorized List" option

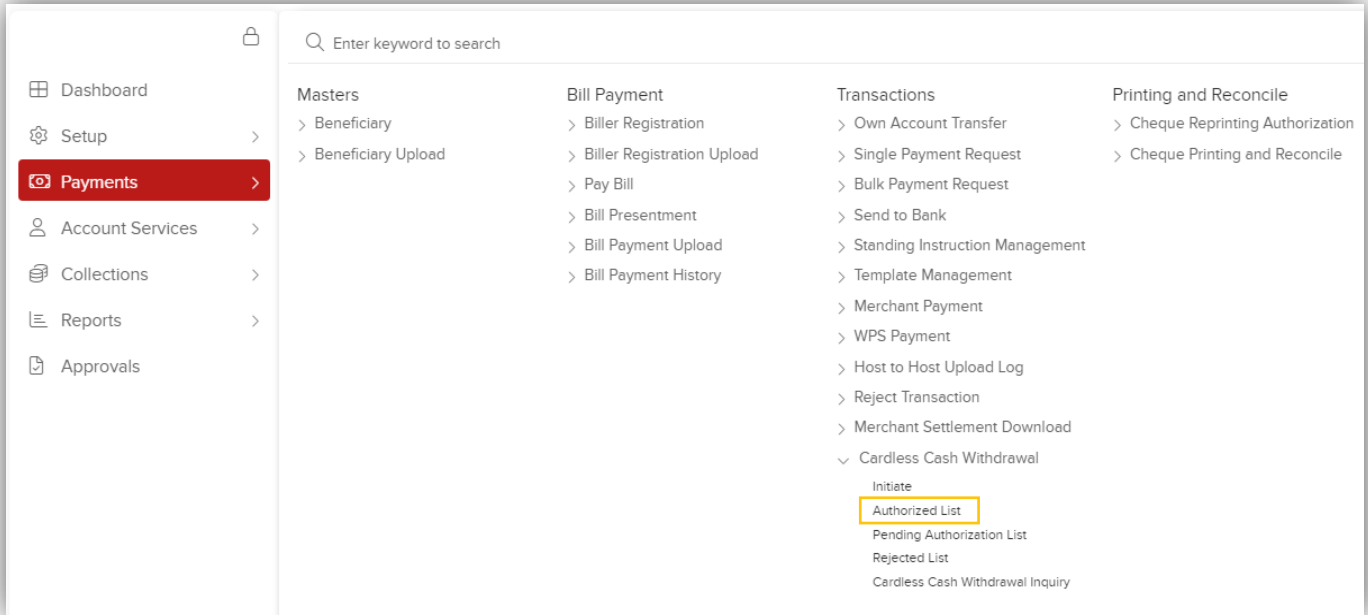


Image 12 – Cardless Cash Withdrawal | Authorized List option

After landing on the Authorized List page (Image 13), you will be able to see a list with all authorized transactions in a table format. Under the Actions column, you will be able to view each transaction’s details and respective authorizers, if applicable.

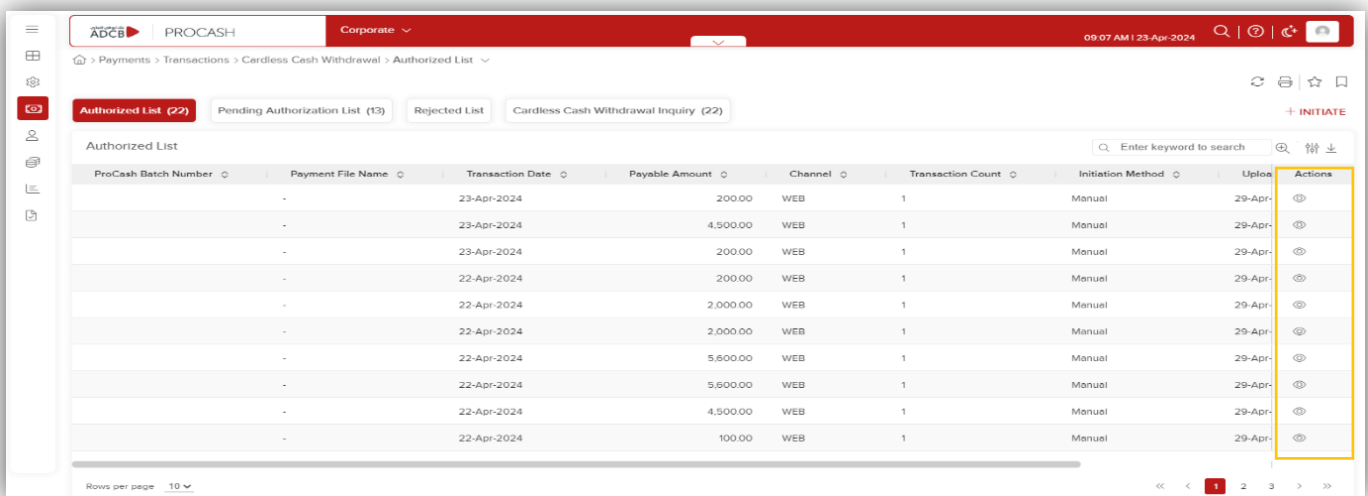


Image 13 – Cardless Cash Withdrawal | Actions column of Authorized List

To view the details of a specific transaction, you need to select the eye icon under the Actions column. A screen with all information about the selected transaction will then be provided. To go back to the Authorized List page, just press the "Back" button (Image 14).

Payment Details			
Transaction Date 25-Apr-2024	Account Selection Account Number	Debit Account	Account Title
Corporate Reference Number FHGV	Payment Method Cardless Cash Withdrawal		
Payable Amount AED 4,500.00			
Payment Instruction SBS			
Transaction Status Cancelled			
Beneficiary & Additional Details			
Beneficiary Name pra	Beneficiary Code P	Mobile/Phone Number	
Other Details			
Remittance Purpose Cash Withdrawal	Remittance Details Any Reference		
Maker Checker Details			
Maker	Maker Date Time 25-Apr-2024 13:22:25		
Checker	Checker Date Time 25-Apr-2024 13:22:25		
<small>DISCLAIMER (Beneficiary Name is limited to 35 characters, and the beneficiary's mobile number should be in the format 9715xxxxxxxx) User can upload only 10 record at a time</small>			
CANCEL		BACK	

Image 14 – Cardless Cash Withdrawal | Payment details from Authorized List

On the same page, you can view the status of your transactions, including withdrawn, rejected, cancelled, expired and Pending as above.

Additionally, it is important to note that:

- Once the transaction is fully approved, the account will be instantly debited and the transaction will reflect in the Pending status under Authorized listing until withdrawal or expiry
- Expired or failed transactions will be reversed to your account in 2 working days
- Users can upload only 10 records at a time

1.5. Pending Authorization List

To see the pending Cardless Cash Withdrawal, follow the steps given below (Image 15):

- i) Select "Payments" tab on the left panel
- ii) Select "Cardless Cash Withdrawal" option
- iii) Select "Pending Authorization List" option

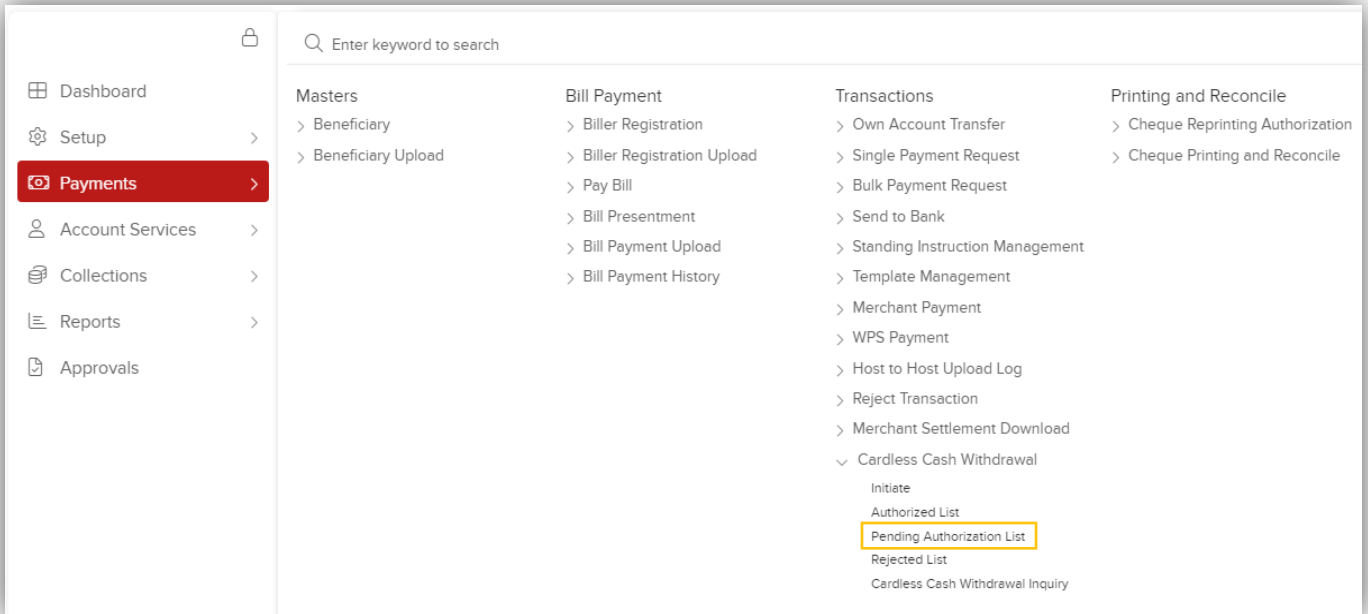


Image 15 – Cardless Cash Withdrawal | Pending Authorization List

After landing on the Pending Authorization List page (Image 16), you will be able to see a list, in a table format, with all transactions that are pending to be authorised. In this list, you can also perform some actions available in the last column of this table.

ProCASH Batch Number	Payment File Name	Transaction Date	Payable Amount (AED)	Channel	Transaction Count	Actions
-	-	23-Apr-2024	300.00	WEB	1	View, Edit, Delete, Approve
-	CARDLESSWITHDRAWALTXT_2204.txt	23-Apr-2024	100.00	WEB	1	View, Edit, Delete, Approve
-	-	23-Apr-2024	100.00	WEB	1	View, Edit, Delete, Approve
-	CARDLESSWITHDRAWALTXT_super5d4.txt	23-Apr-2024	6,300.00	WEB	6	View, Edit, Delete, Approve
-	-	23-Apr-2024	100.00	WEB	1	View, Edit, Delete, Approve
-	-	22-Apr-2024	500.00	WEB	1	View, Edit, Delete, Approve
-	CARDLESSWITHDRAWALTXT_supede34.txt	22-Apr-2024	6,300.00	WEB	6	View, Edit, Delete, Approve
-	CARDLESSWITHDRAWALTXT_super5dyurd.txt	22-Apr-2024	6,300.00	WEB	6	View, Edit, Delete, Approve
-	CARDLESSWITHDRAWALTXT_super5d.txt	22-Apr-2024	2,100.00	WEB	2	View, Edit, Delete, Approve
-	-	17-Apr-2024	3,300.00	WEB	1	View, Edit, Delete, Approve

Image 16 – Cardless Cash Withdrawal | Pending Authorization List – Actions

Moreover, you can customise your columns, save the respective customisation any time and under Actions column (last column on Image 16), you are able to:

- View the transaction payment on each file, edit, delete, view authorisers, reject, confirm or go back to previous list screen (Image 16)
- View each transaction's details by selecting the eye icon. As soon as this option is selected, a page with the respective transaction's details is displayed (Image 17)
- Edit a transaction by selecting the edit icon (Image 18): After selecting this option, you will land on the respective transaction's initiation page, where you can change any detail and upload the transaction once again
- Approve a transaction by selecting the check icon: When choosing this option, the OTP must be provided; once done, select the "Submit" option (Image 19)
- Reject a transaction by selecting the cross icon: When rejecting a transaction, a reason for the rejection is required (Image 20)
- Delete a transaction by selecting the bin icon: When deleting a transaction, you need to confirm the same by selecting "OK"
- View respective authorisers by selecting the Users icon: On selecting the Authorizers List icon, a list with the authoriser's details will be displayed (Image 21)

Transaction Date 23-Apr-2024	Account Selection Account Number	Debit Account	Account Title
Corporate Reference Number ASASAS	Payment Method Cardless Cash Withdrawal		
Payable Amount AED 100.00			
Payment Instruction 8585			
Beneficiary & Additional Details			
Beneficiary Name Cash Withdrawal	Beneficiary Code CARDLESS	Mobile/Phone Number -----	
Other Details			
Remittance Purpose Cash Withdrawal	Remittance Details Any Reference		
Maker Checker Details			
Maker	Maker Date Time 23-Apr-2024 08:51:40		
<p>DISCLAIMER (Beneficiary Name is limited to 35 characters, and the beneficiary's mobile number should be in the format 9715xxxxxxxx.) User can upload only 10 record at a time</p>			
CANCEL	BACK	VIEW AUTHORIZERS	DELETE REJECT AUTHORIZE EDIT

Image 17 – Cardless Cash Withdrawal | Pending Authorization List – Transaction details

Payment Method Cardless Cash Withdrawal	Account Title	Physical Account Balance AED 33,019,103,412,755.87	8585
Corporate Reference Number* ASASAS	Payable Amount	Amount* AED 100.00	
Beneficiary & Additional Details			
MODIFY BENEFICIARY	Beneficiary Name Cash Withdrawal		
ADD NEW BENEFICIARY	Beneficiary Code CARDLESS	Mobile/Phone Number	
Other Details			
Remittance Purpose Cash Withdrawal	Remittance Details Any Reference		
Maker Checker Details			
Maker	Maker Date Time 23-Apr-2024 08:51:40		
<p>DISCLAIMER (Beneficiary Name is limited to 35 characters, and the beneficiary's mobile number should be in the format 9715xxxxxxxx.) User can upload only 10 record at a time</p>			
Important : Please read Payments Terms and Conditions here			
CANCEL	BACK	REVIEW	

Image 18 – Cardless Cash Withdrawal | Pending Authorization List – Edit Transaction

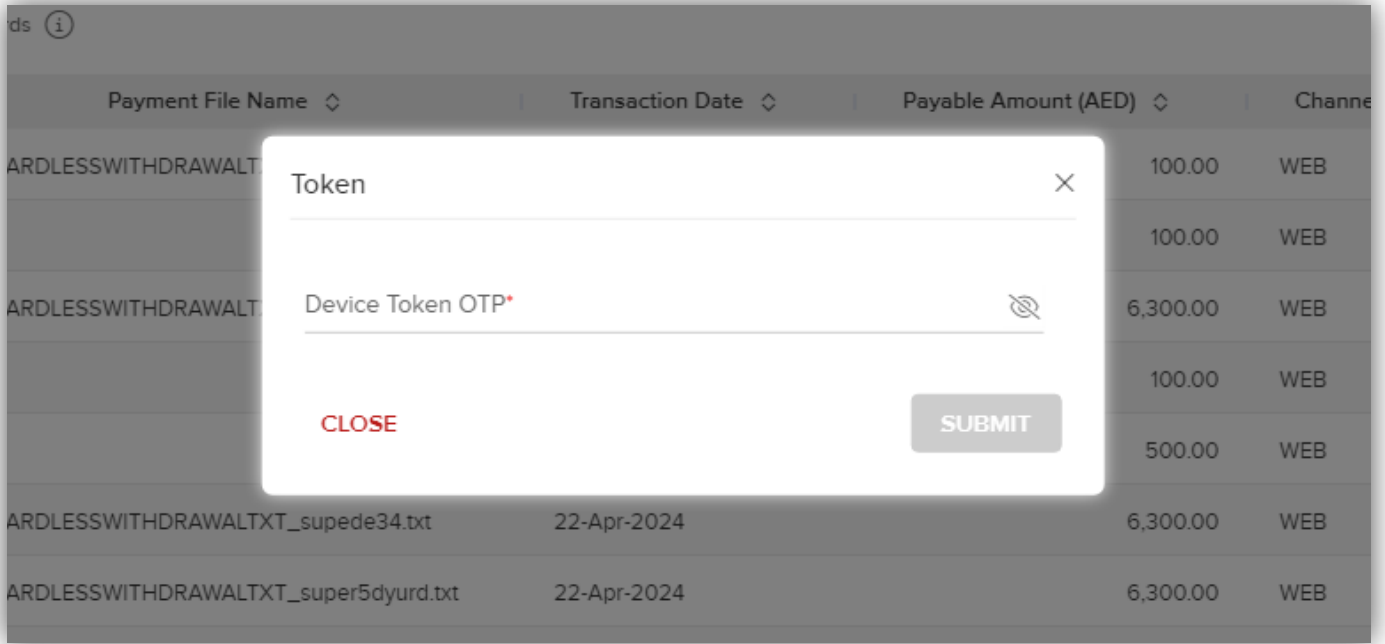


Image 19 – Cardless Cash Withdrawal | Pending Authorization List – Device Token OTP

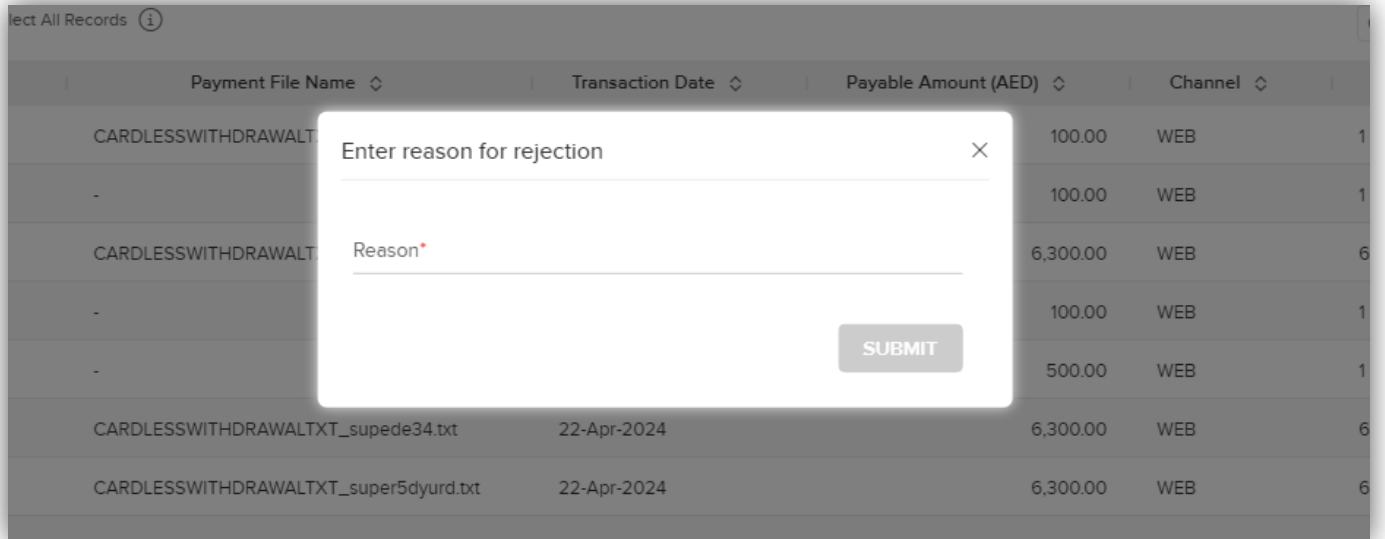


Image 20 – Cardless Cash Withdrawal | Pending Authorization List – Rejection reason

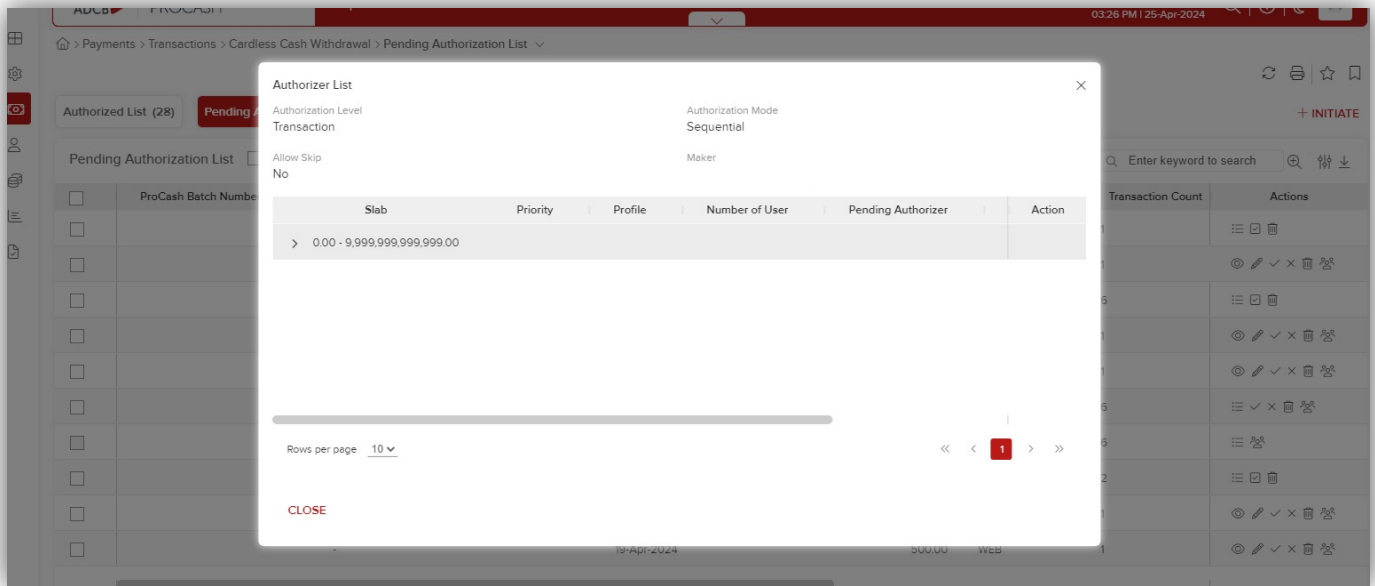


Image 21 – Cardless Cash Withdrawal | Pending Authorization List – View Authorizer(s)

1.6. Rejected List

To see the Rejected List of Cardless Cash Withdrawal, follow the steps given below (Image 22):

- i) Select “Payments” tab on the left panel
- ii) Select “Cardless Cash Withdrawal” option
- iii) Select “Rejected List” option

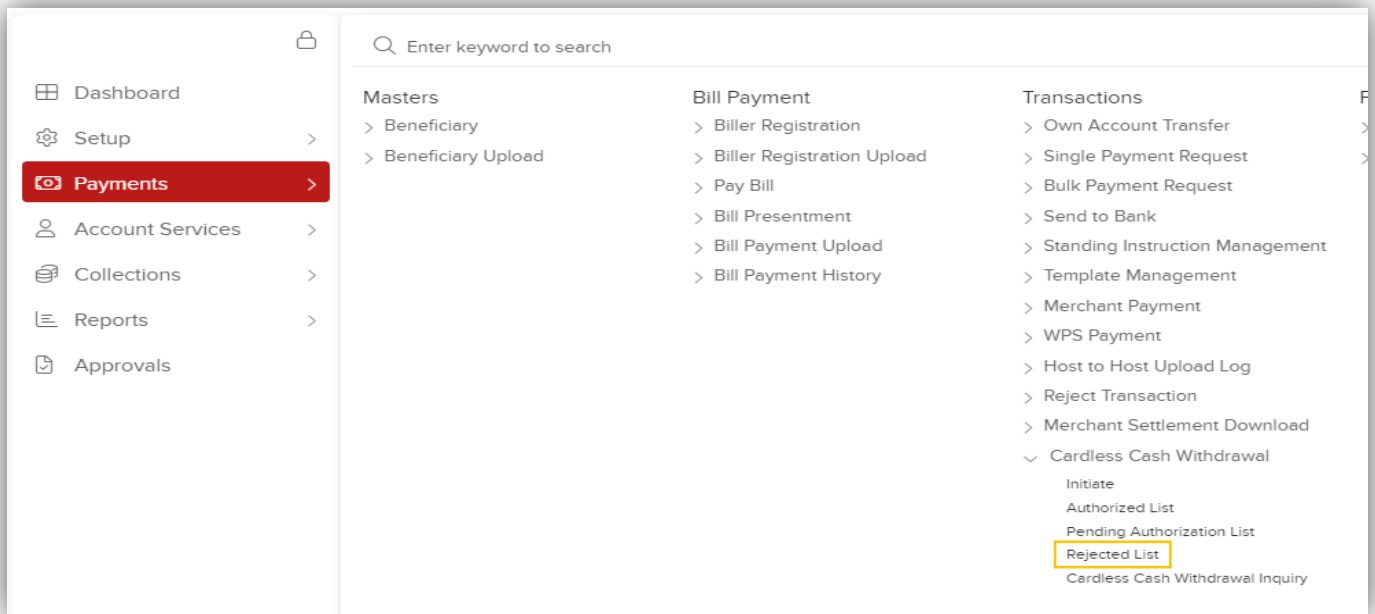


Image 22 – Cardless Cash Withdrawal | Rejected List option

In the Rejection List page, you can see a list of all rejected transactions in a table format. In this page, you can customise your columns, save the respective customisation any time and perform some actions too (Image 23).

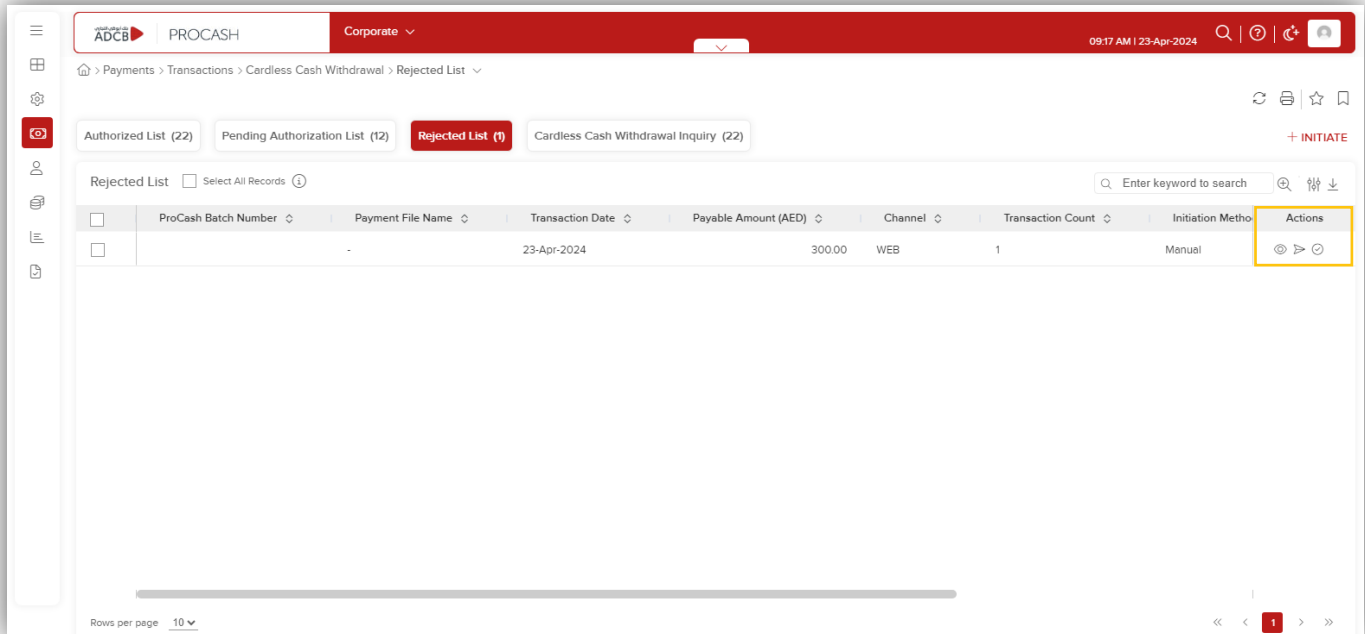


Image 23 – Cardless Cash Withdrawal/Rejected List page

Under Actions column (last column on Image 23), you will be able to:

- **View each transaction’s details by selecting the eye icon:** Once this option is selected, a page with the respective transaction’s details is displayed. On the same page, you will also be able to accept the rejection, resubmit the transaction or go back to the previous list screen
- **Resubmit by selecting the arrow icon:** After selecting the arrow icon to resubmit the transaction, you will land on the transaction initiation screen where you can review its details and confirm it or go back to the previous screen by selecting the “Back” button (Image 24)

Image 24 – Cardless Cash Withdrawal/Resubmit transaction from Rejected List page

1.7. Cardless Cash Withdrawal Inquiry

To see the Cardless Cash Withdrawal Inquiry List, follow the steps given below (Image 25):

- i) Select “Payments” tab on the left panel
- ii) Select “Cardless Cash Withdrawal” option
- iii) Select “Cardless Cash Withdrawal Inquiry List” option

ProCash Batch Number	Transaction Date	Payable Amount	Channel	Transaction Count	Initiation Method	Upload Date Time	Actions
	23-Apr-2024	200.00	WEB	1	Manual	29-Apr-2024 15:09:52	👁
	23-Apr-2024	4,500.00	WEB	1	Manual	29-Apr-2024 15:09:28	👁
	23-Apr-2024	200.00	WEB	1	Manual	29-Apr-2024 15:08:43	👁
	22-Apr-2024	200.00	WEB	1	Manual	29-Apr-2024 14:35:35	👁
	22-Apr-2024	2,000.00	WEB	1	Manual	29-Apr-2024 14:35:10	👁
	22-Apr-2024	2,000.00	WEB	1	Manual	29-Apr-2024 14:34:24	👁
	22-Apr-2024	5,600.00	WEB	1	Manual	29-Apr-2024 14:31:58	👁
	22-Apr-2024	5,600.00	WEB	1	Manual	29-Apr-2024 14:28:03	👁
	22-Apr-2024	4,500.00	WEB	1	Manual	29-Apr-2024 14:25:48	👁
	22-Apr-2024	100.00	WEB	1	Manual	29-Apr-2024 14:16:11	👁

Image 25 – Cardless Cash Withdrawal/Cardless Cash Withdrawal Inquiry page

In this page, you will be able to see and inquire about all initiated Cardless Cash Withdrawal transactions.

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