

Frequently Asked Questions

- 1. What is Aani?**
Aani instant payments is an initiative of the Central Bank of the UAE (UAEIPP, UAE Instant Payment Platform) under NPSS (National Payments Systems Strategy) to provide instant local transfers 24/7.
- 2. Advantages of Aani?**
You can instantly send money to bank accounts in the UAE using their mobile number only in less than 10 seconds. This service is available for those who are enrolled in Aani instant payments with their participating banks in the UAE and are connected to the UAEIPP service.
- 3. How can I register to Aani?**
Aani transfer will work only when your UAE mobile number is registered within your accounts.
- 4. What are key services offered by Aani to individual customers?**

 - Fund transfer using mobile number
 - QR-code based payments
 - Request to pay
 - Split bills in two ways:
 - i. By requesting payment via Aani participants, you can send a collective split bill request to your friends and family (between 2 and 20 registered Aani participants)
 - ii. By generating a QR code, you can create a QR code to share with your friends/family who can scan the QR code from your mobile in-person to make the payment
- 5. How can I opt for Aani service**

 - i. Internet Banking
 - login to IB to enrol for Aani
 - Select primary account number
 - Registered phone number and Emirates ID will be displayed
 - Accept Terms & Conditions, enter OTP – bank user has to verify the service request
 - Post verification, customer will receive a notification on the successful enrolment
 - ii. Mobile Banking
 - login to MB to enrol for Aani
 - Select primary account number
 - Registered phone number and Emirates ID will be displayed
 - Accept Terms & Conditions, enter OTP – bank user has to verify the service request
 - Post verification, customer will receive a notification on the successful enrolment
- 6. Can I link more than one payment account to Aani?**
Only one account can serve as the transactional account for Aani which will be referred to as the default account.
- 7. What is the transaction limit for Aani instant payments?**
The transaction limit per day, per account is currently set up to AED 10,000. Any changes to the limit will be communicated accordingly.
- 8. Can I send money overseas using Aani?**
Aani payments are limited to domestic transfers only. Allowing customers to send and receive money between accounts only held at licensed financial institutions or licensed payment service providers in the UAE, in AED.
- 9. Do I need to have contacts saved in a particular format?**
Yes. Any contact saved in these formats can be chosen (+971 or 05). You may also input mobile numbers starting from 5.
- 10. When will my 'E-mail address' be enrolled?**
You will receive a message on 'Aani instant payments' home screen to enroll your email address for Aani, If you have not been enrolled. If you are already enrolled, you can view/change the same on Aani 'Settings'.
- 11. Why do I see the error message 'contact is not enrolled'?**
Contact/ beneficiary needs to be enrolled by their beneficiary bank for using Aani.
- 12. What is the reversal process, in case of rejected transactions due to incorrect details provided by the customer or any technical issue with the Aani service?**
The amount will be reversed back to your account within 24 hours in case of rejection or failure. If not, you can reach out to customer care.
- 13. Can I cancel or reject Aani transfer after confirmation?**
Aani transfers cannot be cancelled or amended once processed since these are STP (straight-through-process) transactions which are sent instantly to the beneficiary bank.
- 14. Do I need to add the beneficiary in the list before initiating Aani transfers?**
No. Beneficiary addition is not required to initiate Aani transfers. The contacts who have been enrolled by the banks on the Aani platform will be available from your phonebook to initiate Aani transfers. Apart from the contact number with the E-mail ID/document ID customer can initiate the Aani transfers.
- 15. What are the fees and charges for using Aani services?**
There will be a fee of AED 0.50 for each transaction.
- 16. What is the validity of a request?**
The validity of a request is 7 days. Requesters can see the 'expiry date' under 'active requests' tab in the 'track and manage' section.
- 17. Where can I check all the requests?**
You can see them in Aani home screen under:
Request tab > Incoming & Outgoing tab.
This will contain all the active requests that were sent or received by you.
- 18. What happens if the transfer is initiated during weekends or holidays?**
Aani transactions will be processed 24/7 unless there is any downtime by participating banks or UAEIPP, both of which will be communicated via the Aani notifications.
- 19. Are Aani payments secure? What are the security features offered by Aani?**
Aani payments have been developed using the latest technology & security tools and infrastructure to ensure that payments can be executed securely and in a well-controlled environment. All payments will require authorization to be executed through biometrics authentication or PIN. Customers should ensure that they are initiating payments to the right beneficiaries/contacts and should check the legitimacy of the requesters of any payment as well as their transaction history.