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1. Brief

Direct Debit system (UAEDDS) by the Central Bank of the UAE (CBUAE) is to provide the residents of UAE with an automated payment method that will facilitate recurrent payments from their bank accounts.

Ejari is now fully integrated with noqodi Direct Debit system (UAEDDS) to configure the rent payment schedule during the contract creation or renewal process that will facilitate recurrent payments from their bank accounts. This document is a manual to define the steps that are needed to be followed to setup a DDS in Ejari and noqodi.

2. Terminology used

1. Payee customer - The person from whose bank account, the money will get debited for the utilizing the service provided by the merchant
2. Corporate user – The corporate that doing the Merchant registration for customer
3. Merchant – The one who provides the service
4. DDS – Direct Debit System
3. DDS Flow
Following flows of noqodi and Ejari to setup a DDS for rent collection.
4. Step 1: Wallet Registration & Activation

4.1. New to noqodi

If you (corporate user) are new to noqodi, please create a corporate account using below link:

https://www.noqodi.com/#/home

1. Click on **SIGN UP FOR FREE** button as shown in below screen

2. Select as **Corporate** and click on **CONTINUE** button as shown in below screenshot
3. Enter registration details and submit your request. An OTP will be sent to your email and mobile number and verify it.

4. You (corporate user) will receive the login details to your registered email as below:

New corporate created ABC Trade

NB: Mohammad Abdul

To: Mohammad Abdul

Click here to download pictures. To help protect your privacy, Odtlock prevented automatic download of some pictures in this message.

Dear Mohammad,

Welcome to noqodi.

A new ABC Trade corporate is created.

Corporate Code - CR022075
Username - mohammad

Please use Corporate code and Username to login in noqodi mobile app and attach documents to enable your account.

Thank you,
noqodi Customer Service

www.noqodi.com
4.2. Wallet holder login

If you (corporate user) are an existing noqodi user, please login to your noqodi corporate account as explained below:

https://www.noqodi.com/#/home

1. Click on SIGN IN button and then Customer button as shown in below screen

![Image 1](image1)

2. Select Business tab and enter the Business Code, Username, Password and Click on Login Button as shown in below screen

![Image 2](image2)
4.3. Complete Your KYC (Document verification)

Under **Business Details -> Document** -> Upload the scan copy of Trade license, Emirates Id of signatory person. After successfully uploading the documents, the request will be sent to Noqodi team for activation.
5. Step 2: Enroll and setup for DDS

5.1. Step 2.1 noqodi: DDS Linking

You (corporate user) will be able to link the Noqodi wallet with the merchant user for a seamless DDS payment.

1. Click on Direct Debit System -> DDS Xpress -> Click on Create button as shown in below screen

2. Enter the details and make sure you are entering the merchant username same as registered with merchant and click on Add button as shown in below screen

3. You can search the added username as shown in below screenshot
5.2. Step 2.2 Ejari: Manage Beneficiary

1. You can add a new beneficiary account where the rent amount will be credit to owner/management company account under Settings Screens -> Manage Beneficiaries -> Click on Add New button shown on the below screen

2. You will be redirected to enter the details of the beneficiary in the page shown below.
3. Once you have entered the details click on save button to finish adding the beneficiary. You can also modify the existing beneficiary by clicking on edit button or delete and beneficiary by clicking on delete button.
5.3. Step 2.3 Ejari: Payment Schedule

1. The payment schedule can be defined on a new or an existing tenancy contract. In this document we will be showing how to add payment schedule during a renewal process and it remains the same for a new contract as well. Select an active contract and **click on renew** button and navigate to the contract details page.

2. The direct debit payment option will be available once you have set up on your noqodi portal for DDS. Select the payment method as direct debit and **click on add button** to define the payment schedule.
3. From the credit beneficiary list select the required account and enter the scheduled date and the amount to be deducted. Click on **add** button to add one or more payments in the similar way. Close the pop up once you have completed adding all the recurring payments.
4. Review the contract information and click on **next** button to proceed through the remaining steps.

5. Click on **finish** button to complete the renewal.
5.4. Step 2.4 Ejari: Submit to Noqodi DDS

1. You can modify the payment schedule after you have defined in the tenancy contract draft. Upon finalizing the payment details click on submit DDA to submit the tenant details and payment schedule information.

2. Click on Submit to complete the process.
3. Once you have submitted the information you cannot modify the payment schedule in Ejari system. The below screen shows the successfully submitted information to noqodi. Now you can continue the process of signing the DDS form from the tenant from noqodi portal.
5.5. Step 2.5 noqodi: DDS Registration

5.5.1. Registration from Merchant

1. After the successful registration from merchant, corporate user can see the status as **Initiated** under Direct Debit System ->Registration

2. Payee customer and the corporate user will be receiving below email to add the debit bank account details as below

---

**Dear Shajahan,**

DDS Registration Initiated for Husam Riano with consumer number 0I202210050000557 for EjariDDA Rent Payment. 

[Click Here](#) to submit the DDS registration for the customer.

Steps:

1. Open the link and verify the details
2. Enter the debit bank details from where the amount will be deducted on the defined frequency and submit the application
3. Download the DDS form and sign
4. Upload the signed PDF copy (PDF/JPG/PNG/BMP/TIFF)
5. The application will be submitted to your bank
6. Once successfully authorized by the bank, the amount will be deducted based on agreed frequency

If you have not raised this request, please contact noqodi using [Contact Us](#)

Thank you.

noqodi Customer Service

[www.noqodi.com](http://www.noqodi.com)
3. Click on the link provided in the email and fill the Debit bank account details of the payee:

4. Verify the OTP which is sent to payee customer’s email and mobile number
5. Please follow the below steps:
   1. Download the form
   2. Sign the form with payee customer’s signature and date
   3. Upload the form as per the formats mentioned
<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>OIC</td>
<td>7 5 0 0 0 0 0 6 5 1</td>
</tr>
<tr>
<td>Originator Name</td>
<td>noqodi</td>
</tr>
<tr>
<td>Primary Sponsoring Bank</td>
<td>ADBCB</td>
</tr>
<tr>
<td>DDA Purpose Code</td>
<td>5 0 0</td>
</tr>
<tr>
<td>Consumer/Premises/etc.*</td>
<td>WSD00123987SE0003532323252</td>
</tr>
<tr>
<td>Customer Type*</td>
<td>Individual</td>
</tr>
<tr>
<td>Customer ID Type* + Number*</td>
<td>DRVNL D R 3 4 3 2 3 9 0 0 0 2</td>
</tr>
<tr>
<td>1st Bank Name</td>
<td>Abu Dhabi Islamic Bank</td>
</tr>
<tr>
<td>2nd Title of Account</td>
<td>sdad</td>
</tr>
<tr>
<td>3rd Account Type</td>
<td>Current/Savings Account</td>
</tr>
<tr>
<td>4th IBAN/ Card Number</td>
<td>Due date: 1 1 / 1 / 2022</td>
</tr>
<tr>
<td>Mobile Number</td>
<td>0 5 6</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:xx@gmail.com">xx@gmail.com</a></td>
</tr>
<tr>
<td>7th Issued for</td>
<td>Rent Payment</td>
</tr>
<tr>
<td>8th Commences On</td>
<td>0 3 / 1 1 / 2022</td>
</tr>
<tr>
<td>9th Expires On</td>
<td>1 1 / 0 9 / 2022</td>
</tr>
<tr>
<td>10th Fixed/Variable Amount</td>
<td>Fixed: 300</td>
</tr>
<tr>
<td>11th Payment Frequency</td>
<td>Monthly</td>
</tr>
<tr>
<td>12th Fixed Amount 1/ Minimum Amount</td>
<td>0 0 0</td>
</tr>
<tr>
<td>13th Fixed Amount 2/ Maximum Amount</td>
<td>3 3 3</td>
</tr>
<tr>
<td>14th Currency Code</td>
<td>AED</td>
</tr>
</tbody>
</table>

**Agreement and Authorization**

By signing in the box below, I/we instruct and authorize you to pay Direct Debits from my/our account to the Creditor at its account with the Creditor Bank on the basis of the information provided in this Mandate, and in accordance with the terms and conditions of this Mandate as set out in the form, the Rules of the UAEED and any additional terms and conditions given in my bank accounts or reauthorizing with you. Where this Mandate is being signed by a corporate entity, the undersigned is an authorized signatory for the entity.

I/we confirm/I have read and understood the terms and conditions applying to this Mandate as set out in this form.

**Add your signature & date**

**Signature Verified**

Date: ____________________________

[Signature] ______________________

[Emaretech]

[Signature] ______________________

[Emaretech]
6. After the successful registration, your documents will be submitted to your respective bank for verification, and you will get the email notification along with the signed copy as below:

![ DDS Form Result](image1)

![ DDS Form Email](image2)

---

Dear Shajahan Shaik,

DDS form for Rent Payment is successfully UPLOADED_TO_BANK to Abu Dhabi Commercial Bank for approval.

If you have not raised this request, please contact noqodi using Contact Us.

Thank you.

noqodi Customer Service

www.noqodi.com
7. The status of registration will be changed to ‘Uploaded to Bank’ as shown in below screen.

8. The payee customer’s bank will verify the document and the process can take up to 2 working days. Once the verification is done, you will get the email notification as below.

Dear Shakahan Shaik noqodi team,

DDS form submitted for Rent Payment consumer number WSDSSTG323323263 is APPROVED by Abu Dhabi Commercial Bank; DDS registration number is TESST65162022000000185.

The agreed amount will be debited from your bank account based on the defined frequency.

If you have not raised this request, please contact noqodi using Contact Us.

Thank you.

noqodi Customer Service

www.noqodi.com
5.5.2. Re-registration from noqodi

If the registration gets rejected, corporate user can re-register by following below steps:

1. For the rejected registration, the payee customer and the corporate user will get the email notification as below

```
DDS registration for Rent Payment is REJECTED

Dear NABIL MOUBAYED,

DDS form submitted for Rent Payment consumer number 0120220120706677 is REJECTED by Abu Dhabi Islamic Bank due to Compliance issues.

If you have not raised this request, please contact Vijai Corporate or please contact noqodi using Contact Us.

Thank you.
noqodi Customer Service
www.noqodi.com
```

2. You can re-register by navigating to Direct Debit System -> Registration -> Select the rejected registration which you want to re-register -> Re-Registration
noqodi Ejari
DDS Manual

3. Verify the details and click on **Re-Registration** button as shown in below screen

4. Enter the 4-digit PIN for verification
5. Once you verify, you will see the screen as below

![Registration Success Screen]

6. The payee customer will get the email notification as below

**From:** noqodi
**Sent:** Thursday, 10 November 2022 12:41 PM
**To:** Shujahan Shakk
**Cc:** Shweta Krishna

**Subject:** DDS Registration Initiated for NABIL MOUBAYED for EjariDDA Rent Payment

Dear Shujahan,

DDS Registration Initiated for NABIL MOUBAYED with consumer number 0120221187000667 for EjariDDA Rent Payment.

[Click Here](#) to submit the DDS registration for the customer.

**Steps:**

1. Open the link and verify the details
2. Enter the debit bank details from where the amount will be deducted on the defined frequency and submit the application
3. Download the DDS form and sign
4. Upload the signed copy (PDF/JPG/PNG/TIFF)
5. The application will be submitted to your bank
6. Once successfully authorized by the bank, the amount will be deducted based on agreed frequency

If you have not raised this request, please contact noqodi using [Contact Us](#)

Thank you,

noqodi Customer Service

[www.noqodi.com](http://www.noqodi.com)

7. Click on the link provided in the email and follow **Registration from Merchant** steps from 1.3
6. Step 3: DDS Payment

6.1. View the upcoming Payment

1. Corporate user can view your upcoming payment by navigating to Direct Debit System -> Registration -> Select the registration which you want to view -> Upcoming Payments

![Direct Debit System Registration](image)

![Direct Debit System Upcoming Payments](image)
6.2. Stop the upcoming Payment

2. Corporate user can stop the payment for a particular cycle by navigating to Direct Debit System -> Registration -> Select the registration -> Click on Upcoming Payments as shown in below screen

**Note:** Once a payment is stopped, the payment cannot be re-initiated.

3. Click on the **Stop** button for the payment cycle which you want to stop as shown in below screen
4. Enter your 4-digit PIN for confirmation and the stop payment will get initiated successfully as show in below screenshot

5. Payee customer and the corporate user will receive email Notification as below

Dear Shajahan Shaik noqodi team,

You have initiated a request to stop the Rent Payment for EjariDDA WSDSSTG5323233262 for Date 05-Dec-2022 00:00:00. 

Click Here to submit DDS Stop payment request.

If you have not raised this request, please contact Pavithra DDS or please contact noqodi using Contact Us

Thank you.

noqodi Customer Service
6. Click on the link provided in the email and select the reason for stopping the payment and click on **Agree & Submit** button as shown in below screen

7. Enter the OTP sent to the Payee’s email and mobile number
8. Payee customer will see the confirmation screen as below

![Confirmation Screen](image)

9. The corporate user can view the same status by navigating to Direct Debit System -> Registration -> Select the registration -> Click on Upcoming Payments. The status will be skip as shown in below screen

![Upcoming Payments Screen](image)
6.3. View Payment status

1. Corporate user can view the payment status, by navigating to Direct Debit System -> Payments as shown in below screen

1. Recovery status – Status of money transfer from payee customer account to Noqodi
2. Settlement status – Status of money transfer from Noqodi to the credit IBAN account mentioned in the DDS registration
3. Retries – We have additional 4 days set up from the scheduled date to have a seamless payment.
4. Rejection – if the payment is not successfully debited from payee customer’s account within 4 days from scheduled date, the payment status will be Rejected.
7. **Step 4: Cancel Registration**

1. You can cancel the customer registration under **Direct Debit System -> Registration** -> Select the registration which you want to cancel -> **Click on Cancel** as shown in below screen

   ![Cancel Registration Screen]

2. Enter the OTP which is sent to the Payee customer’s email and mobile number and click on **Submit** button as shown in below screen

   ![Enter OTP Screen]

   ![Success Screen]
3. The Payee customer and the corporate user will get the email notification as below

Dear PavithraEjari,

DDS Cancel Registration Initiated for Shajahan Shaik noqodi team with consumer number 88DSSTG5232323262 for Rent Payment.

Click Here to submit the DDS cancel registration for the customer.

Steps:
1. Open the link and verify the details
2. Select a reason for cancellation
3. Download the DDS Cancellation form and sign
4. Upload the signed PDF copy(PDF/JPG/PNG/BMP/TIFF)
5. The application will be submitted to your bank
6. Once successfully authorized by the bank, DDS will be cancelled

If you have not raised this request, please contact noqodi using Contact Us

Thank you.

noqodi Customer Service
www.noqodi.com

4. Click on the link provided in the email

5. Select the reason for cancellation and click on Agree & Submit button, as shown in below screen
6. Enter the OTP which is sent to the Payee customer’s mobile number and email ID and click on Verify OTP button as shown in below screen

7. Please follow below steps:
   1. Download the cancellation form
   2. Sign the form with payee customer’s signature and date
   3. Upload the from as per the formats mentioned
TO / من
(Bank / Originator Address) / (عنوان البنك / المتقدم)

FROM / التالى / (Payer/Leban)

Direct Debit Cancellation Request Date / تاريخ طلب الغاء الطلب
08-Nov-2022

Dear Sir/Madam,

We have registered the following Direct Debit Authority (DDA)

Instruct that the same be cancelled with immediate effect.

<table>
<thead>
<tr>
<th>Direct Debit Authority Reference No.</th>
<th>TEST 6516202200000185</th>
</tr>
</thead>
<tbody>
<tr>
<td>DDA issued for</td>
<td>Rent Payment</td>
</tr>
<tr>
<td>Consumer/Card/Loan/Finance Number</td>
<td>WSDSSG522333262</td>
</tr>
<tr>
<td>with Originator</td>
<td>Loan Topped Up</td>
</tr>
<tr>
<td>Reason for Cancellation</td>
<td></td>
</tr>
</tbody>
</table>

Yours truly,

Date Received / تاريخ الاستلام

Add your Name, Signature & date

For Official Use Only

Originator Identification Code / الرقم المشترك للقابل
7 5 0 0 0 0 6 5 1

The Bank shall provide a copy of this form to their customer as the acknowledgement after filling in the below.

Date & Seal
(التاريخ والمstamp)
1. The status will be updated as below in noqodi:

2. The payee customer and corporate user will get the email notification along with the signed copy as below

---

**DDS Cancellation request is raised for consumer number WSDSSTG5323233262**

Dear Shajahan Shaik noqodi team,

You have raised a request to cancel DDS setup for Rent Payment with consumer number WSDSSTG5323233262

The request is sent to bank for approval.

If you have not raised this request, please contact Pavithra DDS or please contact noqodi using [Contact Us](#)

Thank you.

noqodi Customer Service
3. Bank will be verifying, and this process can take up to 2 days. After the verification you will get email notification as below.

Dear Shajahan Shaik noqodi team,

DDS cancellation request for Rent Payment with consumer number WSDSSTG5323233262 is ACCEPTED by your bank. There will be no further deductions made against this DDS.

If you have not raised this request, please contact Pavithra DDS or please contact noqodi using Contact Us.

Thank you.

noqodi Customer Service

www.noqodi.com

4. The status will be updated as below in noqodi:
8. Help/Issue

If you face any issue in the above process, please raise a ticket through the below contact us link and upload error screenshot and supporting documents to assist you further.
https://www.noqodi.com/#/contact-us
9. FAQ

- What is DDS?
  o DDS Direct Debit Service is a product by the central bank that allows customers to
    sign an authorization form for installment payments. It is mainly a product to
    replace cheques and automate the debit from bank account.

- What are the objectives of DDS?
  o DDS by noqodi is a product that automates the process starting with registering the
    Direct Debit Authorization to settlement(s) into the beneficiary's account(s). Noqodi
    offers a digitized and seamless user experience to merchants and payers.

- Who benefits for DDS?
  o Tenant
  o Landlord
  o Properties management companies

- Does DDS for all sectors? If not, what are the sectors that are not covered?
  o For now, DDS is for rental payment
  o In the future it will be available in many governments' services

- For which sectors will be DDS applicable?
  o Government and private sectors

- How to register DDS?
  o Manual and video will help PMC to register for DDS

- In case of payment failure, how many times the payment will be retried for collections.
  o In the event of payment failure, 3 retry attempt will be made by noqodi.

- If payment failed and retry attempts exceeded 3 times, what should I do?
  o PMC should apply for a new DDS

- How long DDS will be approved by Central Bank?
  o SLA within 48 hours and can be extended for 5 days

- Subscription period?
  o One month

- How much is subscription fees?
  o Monthly subscription of 1000 AED

- Who will give support to PMC?
  o support@noqodi.com

- If payment didn’t happen?
  o PMC will contact tenant, and if didn’t pay regal action will be taken

- If stop payment, is there any charges or affect (credit score)?
  o No charges for stop payments

- Can date of payment be changed?
  o Currently no amendment however in phase 2 amendment will be available

- If I want to change payment date, when should I notify?
  o 5 days before payment date

- Can an Entity have multiple user?
  o Yes, PMC could create user based on their need and can provide the required
    access.