Terminology

Terminology	Description
DDS	Direct Debit System
DDA	Direct Debit Authority
Originator/Biller/Merchant	Service provider, utility provider, biller, merchant, etc.
Payer	An individual whose account gets debited
Paying Bank (PB)	Bank that holds Payer account. Paying Bank is always Standard Chartered Bank
Sponsoring Bank (SB)	Bank that holds Originator account
Central Bank (CB)	Central Bank of UAE. Hosts UAEDDS
DDS Registration	Agreement between Originator and Payer on the direct debit terms and conditions
DDS Cancellation	Permanent stop on a DDS. The Direct Debit authority ceases to exist
DDS Expiry	DDS that has crossed expiry date.

FAQs
DDS Registration via Standard Chartered Bank Online Banking

1. How to register for UAEDDS?

- Log into Online Banking

- Setup your request using the "UAE Direct Debit System " link which can be found in the service menu on the left side of the Online Banking portal.

- Fill the required fields, accept terms and conditions.

-Submit the request

-Enter the OTP code in the space provided

- Your Direct Debit setup request has now been submitted
- A submitted Direct Debit request could take up to 48 hours to be activated.

2. How to enquire the status of your Direct Debit set up?

- Click on the " Direct Debit System" link in the service menu on the left hand side of the Online banking portal

- The Online Banking system will display all Direct Debit requests which are submitted/ registered along with other details

3. Why is my DDS request showing in "submitted" status after DDS registration is complete?
-DDS will display a "submitted" status i until the biller's bank (sponsoring bank) accepts/rejects the same

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4. How long will my Direct Debit be active?
- Your Direct Debit setup will be active until the selected expiry date or till the time you decide to cancel your Direct Debit Setup.

5. Where to check if a Direct Debit Setup has been rejected from Central Bank?

- Click on UAE Direct Debit Setup. You will be able to see all the available requests/setups on the listing page. You can refer to the "Status" link for an update on the position of your Direct Debit setup.

6. **What is the further course of action if my Direct Debit Setup is rejected?**
  -Create a new Direct Debit Setup after entering accurate values

7. When will the payment commence?
-Payment will happen only for active Direct Debit Setups, from the first execution date given during registration. Ex: a monthly DDS starting on the 1st of October 2016 will always pay your biller every month on the 1st of each month (depending on your frequency you have selected) till expiration of your Direct Debit Setup.

8. How would I know my utility bill amount in advance to mention the amount during DDS Set up?
-During setup of your Direct Debit request, please select variable amount where your minimum and maximum amount is set to "0". The system will automatically debit the due amount that is tagged to the customer utility/merchant account

9. **Can I have two DDS for same originator from same account?**
Yes, provided the start and end date for the UAEDDS mandate are different.

Direct Debit Payments

10. What should I do if payment has been done through an exchange house/branch before the execution date of my Direct Debit setup?

Please inform your originator/biller/merchant to take care of this, so that payment requests will not be generated for your Direct Debit request.

11. If my bill is generated on 1$_{st}$ of every month, can I set up the DDA with first execution date as 10$_{th}$ of every month?

This would be based on the agreement with your Originator. Date should be chosen such that no late payment fee will fall to your account. We recommend the same billing date or few days before the billing date

12. What are the charges that would be levied on my account or credit card if I have insufficient funds on the Direct Debit payment date?

A Charge of AED 25/- will be levied if you do not have sufficient funds in your account or credit card, and a direct debit request is being dishonoured for this specific reason. Please refer to our S&P Guide for detailed fees and charges related to DDS.

13. Will I be allowed time to fund my account/credit card if there is a shortfall & a direct debit is expected?
No. You should always ensure sufficient funds are available in your account/credit card to honour your direct debit commitments. If there is more than one direct debit on your account or credit card,

the Direct Debit Requests from the Originator will be processed on a first-in first-out basis. This will result in one or more Direct Debit Requests being dishonoured if there are insufficient funds in your account/credit card to meet all payments.

14. Will there be direct debit on Fridays? What if I am not able to fund my account due to a public holiday(s)?
Direct Debit instructions will not be executed on Fridays and other declared Banking Holidays. If the due date for a payment is during the holidays, then the payment will be affected on the next working day. You should always ensure sufficient funds are available in your account to honor direct debit commitments.

15. How can I change my direct debit setup if my salary is going to be transferred to a different bank or if I move to another Bank.
If you are planning to change your salary transfer account/credit card and move to another bank then you should ensure that all active direct debit authorities are cancelled. New DDAs should be set up at the new Bank as per the existing process. Please note that depending upon the number of direct debits it may take time to cancel all direct debit mandates so please do inform us in advance.

16. How do I cancel my existing Direct Debit setups?
To cancel an existing Direct Debit setup you can visit your nearest Standard Chartered Bank branch and request for a Direct Debit Cancellation form. Once filled you may submit this to our Bank officer at the branch who will initiate the cancellation request. The Originator's sponsoring bank will initiate cancellation of your Direct Debit setup. You will know that your request has been successfully processed when you see "cancelled" next to your Direct Debit setup on Online Banking