The Payment Hub is the Real Time Gross Settlement (RTGS) system of ADCB.

The system facilitates the transfer of funds between banks and other financial institutions in the UAE via their accounts held with the Central Bank.

The objective is to provide a system that enables entities of all sizes to participate, irrespective of their size or nature of business.

There are two main parts in Payment Hub.

One is the front end engine (includes windows services and web application written in .Net) used for creating, loading and repairing the transaction and the other is backend payment engine (written in Java) for processing the transactions.

The payments or transactions are received either through Incoming Payments (transaction coming from CB / Swift) or Outgoing (transactions going out from ADCB).

Transactions flow from different channels and come into payment hub through MQ’s, windows services or .Net frontend and are processed in java engine.

Type of payments that are processed by payment hub.

IFT: Fund transfer done within the bank (both debit and credit accounts are from ADCB).

EFD: Transfer of funds between two banks within UAE.

EFI: Transfer of funds between two banks, one of which is outside of UAE.

CST: Salary transaction done within bank or between two banks in UAE.

BCK: Processing of cheque initiated from Procash (CMS) channel.



