

UAEPGS (Central Bank of the UAE Payment Gateway System) payment option is available in the e-Services portal.

This option allows Empower customers to pay the District Cooling bills online through their bank account using Internet Banking facility free of charge. While using this option, the gateway redirects the customer to the website of their bank, where the customer authenticates the transaction by using their Internet Banking login credentials. Customers who have bank account with the following banks can use this facility. Maximum limit of payment is set at AED 15,000 per transaction and AED 10 is the minimum limit.

Banks listed for UAEPG payment option:

- Abu Dhabi Commercial Bank
- Arab Bank PLC
- Barclays Bank
- HSBC Middle East
- Citi Bank N.A.
- Commercial Bank International PSC
- Commercial Bank of Dubai
- Dubai Islamic Bank
- EmiratesNBD Bank PJSC/Emirates Islamic
- First Abu Dhabi Bank
- Standard Chartered Bank
- United Arab Bank
- Ajman Bank

Customers who are currently making their payments through cheque, cash, bank transfer etc. can make use of this option for bill payments without having to visit our office or customer service centers. The customer shall be notified with a confirmation of payment upon the successful completion of the payment transaction.

Easy steps to pay your Empower bills through 'Internet Banking'.

Step 1: Visit Empower e-Services portal at: <https://e-services.empower.ae/> and login with your e-Service login ID and password. Or use the 'Pay as Guest' option and enter the account number(s) on which you want to make the payment.

Step 2: You will have two payment options in the payment confirmation page; Credit Card or Net Banking.



Your Accounts

To make a payment select an Pay Now. This will open a new secure payment window.

Account Number	Address	Amount to Pay
XXXXXXXXXX	XXXXXXXXXXXX	AED 100.50

Total Amount to Pay	AED 100.50
Service Charge	AED 0.00
Net Payable Amount	AED 100.50

Payment Option ☐ Credit Card
☐ Net Banking
Select a Bank ▼

Payment Instructions

- (a) For payments made for more than 5 Accounts in a single payment, it may take 12 to 24 hours to update the payment in the Billing System. Kindly do not attempt to make any further payments to these accounts during this period.
- (b) Please do not open new payment page while this payment is in-progress.
- (c) Do not refresh the page till this transaction is completed.
- (d) Do not edit the page URL.
- (e) If any of the above is done, it will lead to payment failure. In such a case please re-login and make the payment.
- (f) If payment is not confirmed from Empower and amount is deducted from your Bank Account, then do not attempt to make another payment in next 4 Hours. The successful payments will notified by Email and SMS communication.

Step 3: Choose the 'Net Banking' option, then select your bank from the drop-down list and click the 'Proceed Payment' button.

- The browser will redirect to the 'UAE Central Bank Payment Gateway' to process your transaction. Do not close or refresh the page at any stage.
- The 'UAE Central Bank Payment Gateway' will display your payment transaction details.

**Central Bank of the UAE - Payment Gateway**uaecb@cbuae.gov.ae +9712-6652220

Transaction Details	
Merchant Name	EMPOWER
Order Information	XXXXXXXXXXXX
Description	XXXXXXXXXXXX
Transaction Amount	100.50
Transaction Type	Direct Debit

Select Product: Retail Banking ▼

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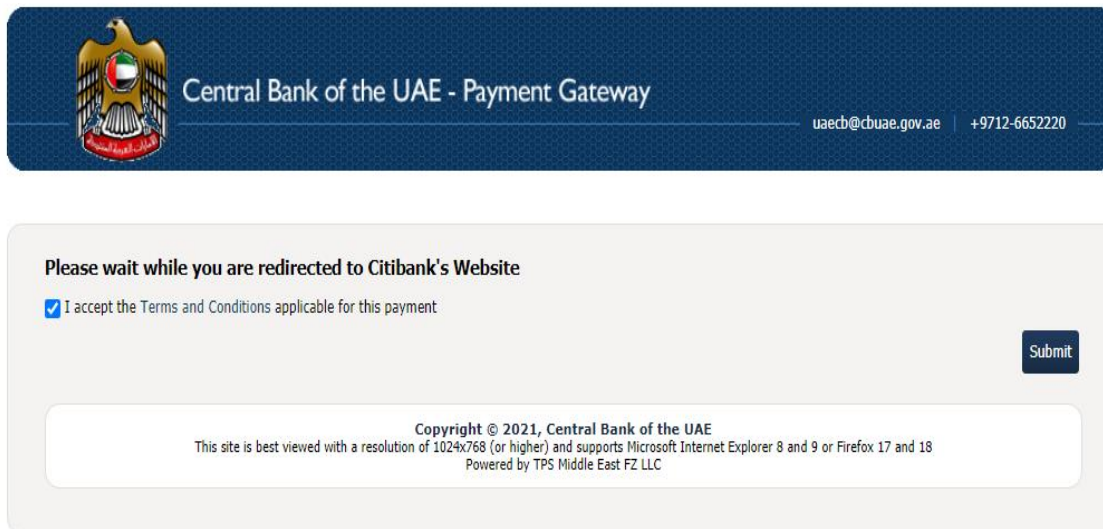
Step 4: Select your banking type from the drop down list shown under your transaction details; it should be either Retail Banking or Corporate Banking, and click the 'Submit' button.

The 'UAE Central Bank Payment Gateway' will display the selected bank name.

(Note: it might take a few seconds to redirect to the next page, please do not refresh or close the browser)

Step 5: Tap the 'Terms & Conditions' checkbox in the page and then click the 'Submit' button.

The 'UAE Central Bank Payment Gateway' will redirect your browser to the respective Net Banking website.



The screenshot shows the Central Bank of the UAE - Payment Gateway interface. At the top, there is a dark blue header with the Central Bank of the UAE logo on the left, the text "Central Bank of the UAE - Payment Gateway" in the center, and the email "uaecb@cbae.gov.ae" and phone number "+9712-6652220" on the right. Below the header, there is a light gray box containing the text "Please wait while you are redirected to Citibank's Website". Underneath this text is a checkbox labeled "I accept the Terms and Conditions applicable for this payment", which is checked. To the right of the checkbox is a dark blue button labeled "Submit". At the bottom of the light gray box, there is a white box containing the text "Copyright © 2021, Central Bank of the UAE", "This site is best viewed with a resolution of 1024x768 (or higher) and supports Microsoft Internet Explorer 8 and 9 or Firefox 17 and 18", and "Powered by TPS Middle East FZ LLC".

Step 6: Provide your Net Banking login credentials to proceed with making the payment.

Once you completed the transaction in your Net Banking website, the browser will be redirected back to the 'UAE Central Bank Payment Gateway' page and then further redirects to Empower e-Service portal to confirm your payment.

(Note: it might take a few seconds to redirect to the next page, please do not refresh or close the browser)

Step 4: The Empower e-Service payment confirmation page will show the status of your payment transaction. Also a reference ID will be displayed for Empower, your bank and the 'UAE Central Bank Payment Gateway'. Note down the same for your future reference.



[Click here to register your Value Added Tax\(VAT\) Registration Number](#)

Payment Details

Account Number	Address	Paid Amount
XXXXXXXXXX	XXXXXXXXXXXXXXXXXX	AED 100.50

Total Amount	AED 100.50
Total Charges	AED 0.00
Net Amount	AED 100.50

Status	Payment Succeeded
Message	Empower Ref. ID 79999, Bank Ref. ID XXXXXXXXXXXX
Receipt #	XXXXXXXXXXXX

[Home](#)

Your payment transaction will be automatically inquired with the 'UAE Central Bank Payment Gateway' and will be updated to Empower Billing system if the transaction is success. For successful transactions confirmation will be provided by through SMS/Email. The link to access the payment receipt will be provided by Empower in the confirmation Email.

Note: During the process of making payment by using Credit Card or Net Banking facility, please do not refresh or close the website. Your transaction status will updated shortly in case of any failure.