

# Leading the Payroll Banking Market

In today's dynamic business landscape, Payroll Banking has emerged as a transformative solution for enterprises, streamlining operations, reducing costs, and providing employees with seamless access to their salaries. Recognising the transformative role of Payroll Banking, Eastern Bank PLC (EBL) has established itself as a leader in this segment through innovation, inclusivity, and service excellence.

Understanding the importance of service standards, EBL launched its Payroll Banking department in 2011. Currently, EBL is serving 1,800 companies and 186,000 individuals as their Payroll Banking customers.

EBL's comprehensive Payroll Banking product offerings are designed to meet the diverse financial needs of businesses and their employees. The Executive Account provides employees with a zero-maintenance fee account and a dual-currency debit card, empowering them with the opportunity to maximise the usage of their hard-earned money.

For blue-collar employees, EBL Payroll Card is a popular option that doesn't require an account, helping them avoid additional expenses.

In a groundbreaking move towards financial inclusion, EBL has introduced two exclusive Payroll Banking suites tailored to the unique needs of diverse professional



segments. The Women Payroll Suite, the first of its kind in the country, offers preferential loan rates and exclusive, personalised services to empower women professionals financially. For corporates seeking Shariah-compliant banking solutions, EBL offers the Islamic Payroll Suite, providing profit-sharing accounts and services based on Islamic Mudarabah principles.

On the digital front, EBL offers EBL Connect, a web portal for business entities, which simplifies 24/7 salary disbursement, fund transfers, bills, taxes, VAT payments, and more — all through a seamless online interface.

A significant number of the country's online transactions are routed through EBL Connect. To make managing finances even easier for employees, the Skybanking mobile app puts all the necessary tools right at their fingertips, from fund transfers to bill payments, balance statements, and more, making financial management seamless, efficient and hassle-free.

The key to EBL's success lies in its pursuit of service excellence, and its achievements would not have been attainable without the dedicated efforts of the Business Development Managers. They are efficiently onboarding and managing the payroll

companies with the help of Payroll Support team and Central Processing Unit, who are working tirelessly to ensure account opening, salary disbursements and providing exclusive support to payroll clients.

With EBL's digital customer onboarding solution, Insta Banking, customers can conveniently open their payroll account instantly from anywhere.

EBL addresses individual financial needs through preferential lending rates, smoother and quicker loan processing, and flexible lending terms and offers some of the best credit card offerings in the market, including many benefits such as 'First year free, lifetime free' offers.

Payroll Priority is an exclusive proposition for top executives, with premium services and lifestyle benefits. EBL Payroll Banking provides Bancassurance products by collaborating with leading insurance providers to offer a range of insurance plans, including life and group insurance.

In a world that is swiftly embracing digital transformation and personalised financial solutions, EBL Payroll Banking stands as a powerful medium to enhance employee satisfaction and financial well-being. As organisations look for smarter employee solutions, Payroll Banking continues to be a strategic advantage — efficient, rewarding, and future-ready.



## EBL Payroll Banking

A complete banking solution for your business requirements



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