businessONLINE Payments Guide

ENBD Card Payment

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Version 1.0



Initiate Card Payment

(Applicable for Maker and Maker-Authorizer)

Payments tab > Initiate > Utility Payments > Card Payments

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l D	Dashboard	Administr	ation Acco	unt Services	Payments	Virtu	al Accounts	Information Report		Tra	ad
(Initiate		Pending Activities					I would like	e to initiate a 🗸	FX	C	~
Register	Beneficiary >	ds Utility Payments	Basket Payment								
Bulk File	Upload	les							© C	10	
Payroll S	ervices >	Standing Instructions	Instruments								
Split File	Upload	Payment Date	Payment Type	Debit Account Numb	Beneficiary Account	Beneficiary Account	Transaction Referen	ce Payment Amount	Status		
Utility Pa	iyments >	Utility Payments	Card Payments	0510000008107	4916XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MAGESH S	1111310203933128	600.00	Rejected by Bank	6	^
Basket P	ayment >	Card Payment	Card Payments	1010000008102	5215X00000005019	MAGESH S	1111210203929736	650.00	Ready for Rollbac	sk	
-	12+10-2020	12-10-2020	Card Payments	1010000000001	5215XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MAGESH S	1111210203929676	650.00	Processed by Bar	nk	
QD	12-10-2020	12-10-2020	Own Account Payment	051 000000107	1014900000001	XNC CY YACC	1111210203929445	5,000.00	In Process at Ban	k	
QD	12-10-2020	12-10-2020	Card Payments	051 000000 107	4916000000000000000000000000000000000000	MAGESH S	1111210203928823	5,000.00	Processed by Bar	nk	
QA	12-10-2020	12-10-2020	Card Payments	051 000000 107	4916200000000234	MAGESH S	1111210203926694	111.00	Processed by Bar	nk	*

Select the Debit Account Number

þ		k de k he he de k		DEMO USER 🗸
	Card Payment			⊗ ,
•	CEBIT INFORMATION			1
P	Debit Account Number*	Currency	Available Balance	
	Q		-	
Т	Country	Account Type	Account Name	
AC C C			at.	tae Cap Shift
0	CARD INFORMATION			
000	Card Number*	Currency	Country 	

Double-click to select the account directly or use the filter option to look for an account by name, currency, nickname ... etc.

Accou	nt Lookup		/		B			: 🗵
Debit Account	Number	Currency	Account Name -	Beneficiary Bank Name	Branch Name	Account Type	Account Nickname	Beneficiary Bank Country
10 t	01	AED	XAMXYNX AACMANPCN AAYYXP PA	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT	949) 	UNITED ARAB EMIRATES
10 1	03	EUR	XAMXYNX AACMANPCN AAYYXP PA	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT FOREIGN CCY	1.70	UNITED ARAB EMIRATES
10 [02	USD	XAMXYNX AACMANPCN AAYYXP PA	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT FOREIGN CCY	(m)	UNITED ARAB EMIRATES

Card information

Click to view the registered cards

-				Cap
C				Shif
C	✓ CARD INFORMATION			Fn
C	Card Number*	Currency	Country	
C	Q			_
	Card Type	Card Holder Name		
E				
Ac	Payment Due Date			
C				
C	Cancel Clear			Submit
Сору	right © 2019 businessONLINE. All Rights Reserved.			Emirates NBD

Double-click to select the card

Card Lookup				: (
Card Number	Card Type	Currency	Card Holder Name	Beneficiary Bank Country
4504XXXXXXXXXX110	PRIMARY	AED	SAINATH M	UNITED ARAB EMIRATES
4916XXXXXXXX0234	PRIMARY	AED	MAGESH S	UNITED ARAB EMIRATES
a				
		5		

Card details, payment due date and due amount would be auto populated.

Card Number*	Currency	Country
4916XXXXXXX0234 Q	AED	UNITED ARAB EMIRATES
Card Type PRIMARY	Card Holder Name MAGESH S	
Payment Due Date 30-10-2020		
Amount Due		
7.085.00		
Cancel Clear		Submit



Payment Information

Enter the Payment amount, Narration and click Submit

V PAYMENT INFORMATION	
Payment Amount	
7,085.00	AED
Payment Date*	
15-10-202	
Narration/Reference*	
DemoOwnBank CC	
Cancel Clear	Submit

Note – Card payment cannot be future dated.

"**Review and confirmation**" window will pop-up to review the payment one more time before submission.

þ	usinessON! INF		1. 10 A. 10	DEMO USER	~
4	Review And Confirmation - Card Payn	nent		×	e 🕨
Œ	✓ TRANSACTION DETAILS				â
A	Transaction Reference Number 1111510203942052	Transaction Status Pending Confirmation	Initiator Date and Time 15-10-2020 20:49:23		
Act C C	Initiated By DEMO USER				⊧∝ Tab Caj
C	V DEBIT INFORMATION				Shi Fn
000	Debit Account Number 1	Currency AED	Available Balance 46290983.36 AED at 15-10-2020 20:49:30		I
C Ac	Country UNITED ARAB EMIRATES	Account Type CURRENT ACCOUNT	Account Name AMCMA ANWPCNAWAYNAX ERC		
C	CARD INFORMATION				
0	Card Number	Currency	Country		•
	Cancel Back			Confirm	*
Copyr	right © 2019 businessONLINE. All Rights Reserved.			M Emirates	IBD

Click "Confirm" if all details are correct, else, user can click "Cancel" or "Back".



Confirmation message

Confirmation		×
V TRANSACTION REQUEST	INFORMATION	
Transaction Reference Number	1111510203942052	
Date/Time	15-10-2020 20:50:57	
Status	Ready for Authorization	
Transaction Type	Card Payment	
V TRANSACTION INFORMA	TION	
Card Payment has been submitted succes	sfully.	- 1
		-
Close		

Authorize Card Payments

(Applicable for Authorizer and Maker-Authorizer)

Payments > Pending Activities > Transactions > Pending Authorization

businessON	LINE								VAISHNA Last Login: 29-11-202	M KUMAR V 0 13:26:34
Dashboard	Account Se	rvices Paymen	ts Information	n Report						
Initiate	Pending Activities Pending Activities	les					1 w	ould like to initiate a \checkmark	FX	
Payments File U	Jploads Utility Payments	Basket Payment								
*									~	a
husines	SOMI INF									DEMO USER
Pen	ding Activiti	ies	1							c :⊗
🕂 🖸 Tra	nsactions	Pending Accept	nding Authorization	Saved As Drafts	Rejected Transactio	ns Rolled Back	Queue Ready For Re	lease		
		V Transaction Refer.	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiat	Debit Account Nu	Beneficiary Name	Status
Pi File	Upload	111151020394205	2 Card Payments	7,085.00	AED	DEMO USER	15-10-2020 20:50:47	101	MAGESH S	Ready for Aut
CD Spli	t File Upload									
Ben	eficiaries									
Ac Og Utili	ity Beneficiaries									
Op Ben	eficiary Upload									

- Select a single transaction or select all pending transactions by clicking "Transaction Reference"
- Click "Authorizer" to approve or "Reject" to cancel the payment.

Payment Pre- Confirmation screen

ayment Pre	-Confirmat	ion							×
Selected Transaction	5								C
Fransaction Referen	Sub Product	Debit Account Num	Debit Currency	Debit Amount	Base Currency	Payment Amount	Exchange Rate	Customer Reference	
111510203942052	Card Payments	101-	AED	7,085.00	AED	7,085.00	1	DemoOwnBankCC	
Close								Author	rize



Scroll the page down > Enter token PIN > click "Authorize"

Transaction Summary			
Number of Transactions	Debit Currency	Net Debit Amount	
1	AED	100.00	*
Disclaimer			
For payments involving currency conversion, the disp if the payment is released on another day or after the	ayed exchange rates will only be applicable if the transaction is authorized and rele cut-off time, the exchange rates are subject to change.	ased within the cut off time, on the same day.	
Authentication Type*			
• OTP			
OTP*			Ļ
Close			Authorize

Transaction is now authorized and sent to the bank for processing.

Note:

• If **additional approvals** are required, the transaction will move to the next authorizer(s) queue for additional approval(s).



View Transaction Details

(Applicable for Maker, Authorizer and Maker-Authorizer)

User can **view** the Transaction Status under Transactions Summary widget.

busin	businessONLINE DEMO USER V Last Logit: 15-10-2020 20:14:38										
	Dashboard	Administra	ation Acco	unt Services	Payments	Virtu	al Accounts	Information Report			Trade
Initiat	e 📄 🗐 Pend	ding Activities					I would like t	o initiate a 🗸	FX		\square
Payments	Elle Uploads	Utility Payments	Basket Payment								
V Tra	insaction Inquiries								© C	:	**
Transact	ion Summary Star	nding Instructions	Instruments								
Actions	Initiation Date 📤	Payment Date	Payment Type	Debit Account Numb	Beneficiary Account	Beneficiary Account	Transaction Reference	Payment Amount	Status	-	
QB	15-10-2020	15-10-2020	Card Payments	101000000001	491600000000234	MAGESH S	1111510203942052	7,085.00	Processed by Ba	ink.	1
QB	13-10-2020	13-10-2020	Card Payments	051000008107	4916X00000000234	MAGESH S	1111310203933128	600.00	Rejected by Ban	k	
QB	12-10-2020	12-10-2020	Card Payments	101000008102	5215XXXXXXXXX5019	MAGESH S	1111210203929736	650.00	Ready for Rollba	ck	
QB	12-10-2020	12-10-2020	Card Payments	101000000001	5215000000005019	MAGESH S	1111210203929676	650.00	Processed by Ba	nk	
QD	12-10-2020	12-10-2020	Own Account Payment	050000000107	10120000000001	XNC CY YACC	1111210203929445	5,000.00	In Process at Ba	nk	
QB	12-10-2020	12-10-2020	Card Payments	050000000107	491000000000234	MAGESH S	1111210203928823	5,000.00	Processed by Ba	ink	*

Double-click to view the Card Payment details.

Administration	Account Services	Paymente Virtual Accounts	Information Report
Ing A Card Payment			× 9
	ETAILS		î.
Transaction Reference Nu	mber Transaction Status	Initiator Date and Time	
1111510203942052	Processed by Bank	15-10-2020 20:50:47	
Pa			tiount S
15 DEMOLISER			7,085.00
13			600.00 F
12 Authorization Date/Time	Authorizer Name	Processed Date/Time	650.00 F
12 15-10-2020 20:58:57	DEMO USER	15-10-2020 20:59:58	650.00 P
12			5,000.00
12			5,000.00
V DEBIT INFORMA	TION		
Debit Account Number	Currency	Available Balance	
101+ 001	AED	46279371.79 AED at 15-10-2020 21:00:21	ary Type
Country	Account Type	Account Name	- / Card
S Close			Download PDF
Seinath Mahadik 5521X0000	00002000 - V	Vithin Bank Payment BE192020194357 UNITED	ARAB EMIRAT_ Card