

businessONLINE Payments Guide

ENBD Card Payment

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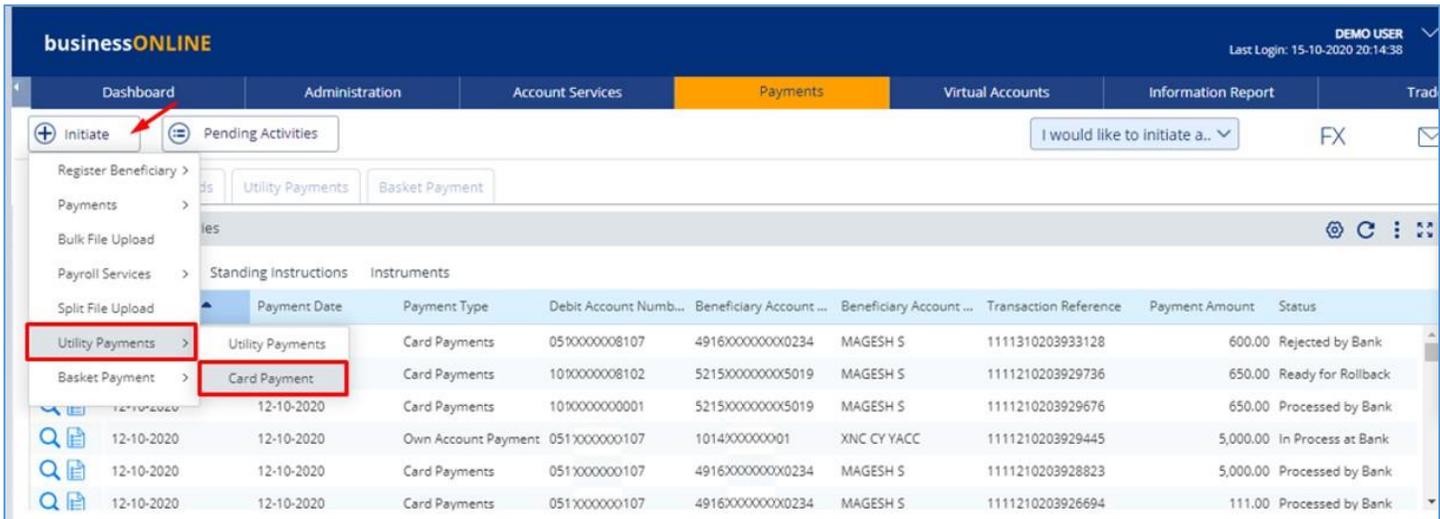
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Version 1.0

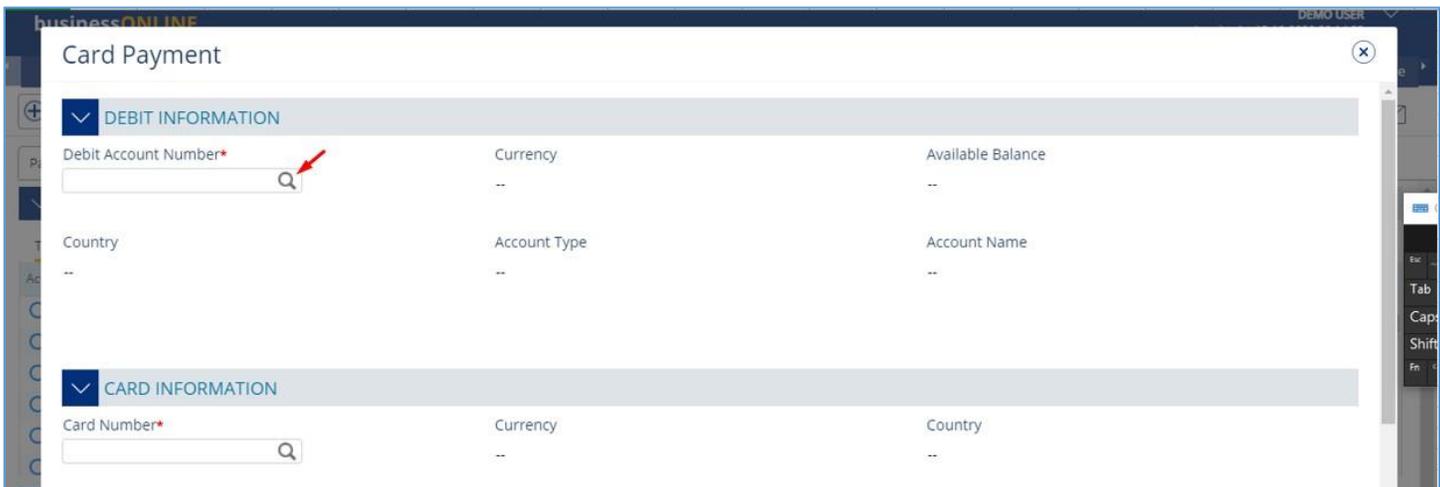
Initiate Card Payment

(Applicable for Maker and Maker-Authorizer)

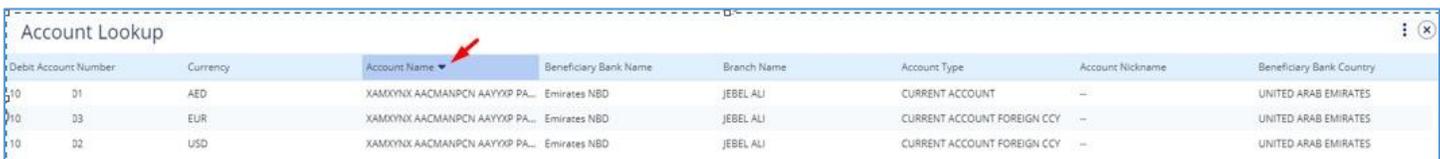
Payments tab > Initiate > Utility Payments > Card Payments



Select the Debit Account Number



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



Card information

Click to view the registered cards

▼ CARD INFORMATION

Card Number*	Currency	Country
<input type="text"/>	--	--
Card Type	Card Holder Name	
--	--	
Payment Due Date		
--		

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Double-click to select the card

Card Lookup

Card Number	Card Type	Currency	Card Holder Name	Beneficiary Bank Country
4504XXXXXXXXX0110	PRIMARY	AED	SAINATH M	UNITED ARAB EMIRATES
4916XXXXXXXXX0234	PRIMARY	AED	MAGESH S	UNITED ARAB EMIRATES

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

▼ CARD INFORMATION

Card Number*	Currency	Country
4916XXXXXXXXX0234	AED	UNITED ARAB EMIRATES
Card Type	Card Holder Name	
PRIMARY	MAGESH S	
Payment Due Date		
30-10-2020		
Amount Due		
7,085.00		

Payment Information

Enter the **Payment amount, Narration** and click **Submit**

▼ PAYMENT INFORMATION

Payment Amount
 AED

Payment Date*

Narration/Reference*

Note – Card payment cannot be future dated.

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

Review And Confirmation - Card Payment (X)

▼ TRANSACTION DETAILS

Transaction Reference Number 1111510203942052	Transaction Status Pending Confirmation	Initiator Date and Time 15-10-2020 20:49:23
Initiated By DEMO USER		

▼ DEBIT INFORMATION

Debit Account Number 1111111111	Currency AED	Available Balance 46290983.36 AED at 15-10-2020 20:49:30
Country UNITED ARAB EMIRATES	Account Type CURRENT ACCOUNT	Account Name AMCMA ANWPCNAWAYNAX ERC

▼ CARD INFORMATION

Card Number	Currency	Country
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Click “**Confirm**” if all details are correct, else, user can click “**Cancel**” or “**Back**”.

Confirmation message

Confirmation ✕

▼ TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1111510203942052
Date/Time	15-10-2020 20:50:57
Status	Ready for Authorization
Transaction Type	Card Payment

▼ TRANSACTION INFORMATION

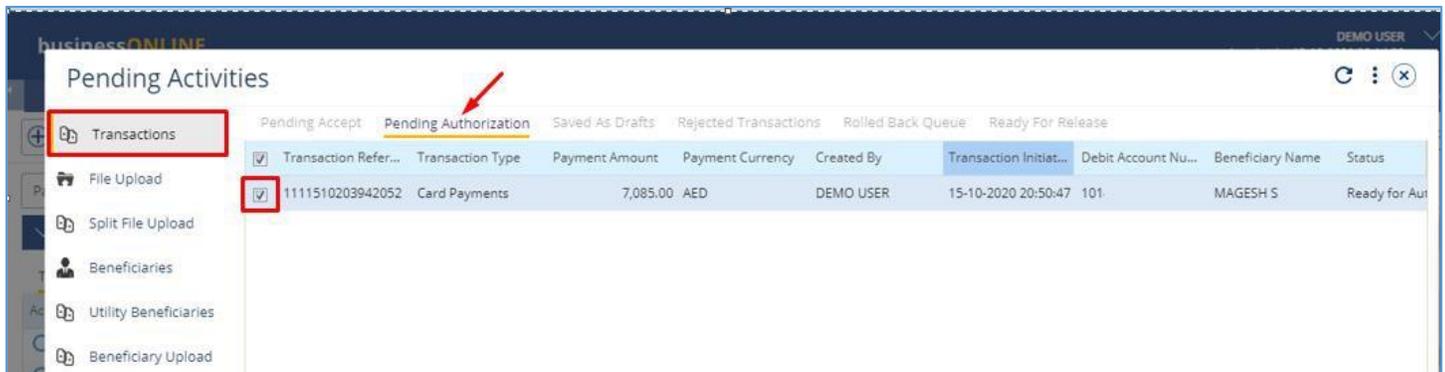
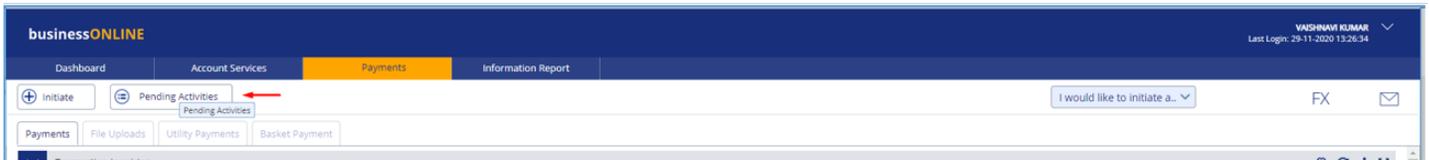
Card Payment has been submitted successfully.

Close

Authorize Card Payments

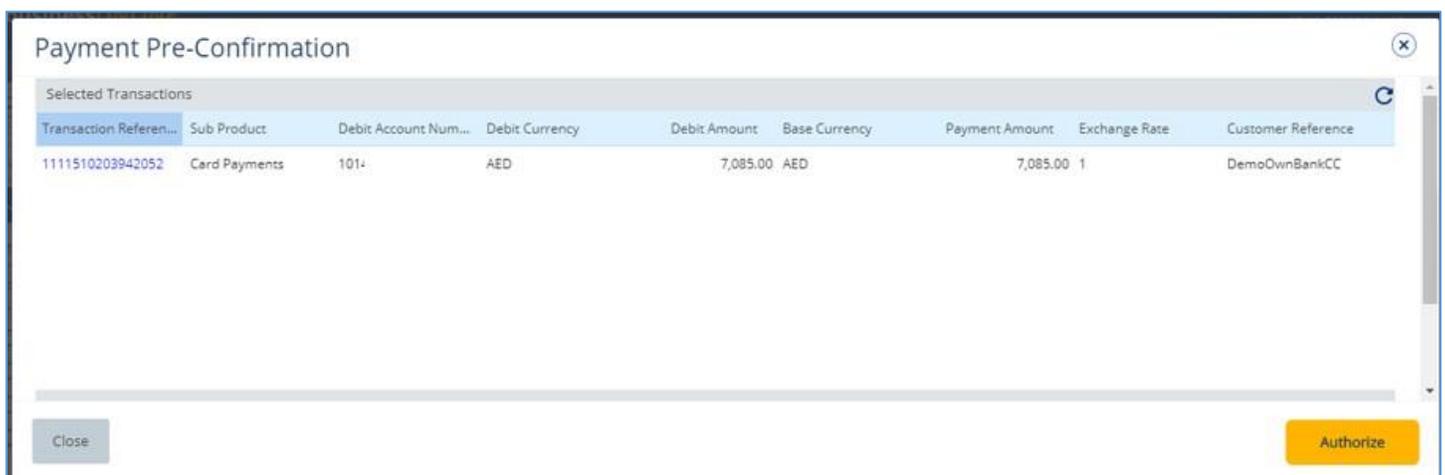
(Applicable for Authorizer and Maker-Authorizer)

Payments > Pending Activities > Transactions > Pending Authorization

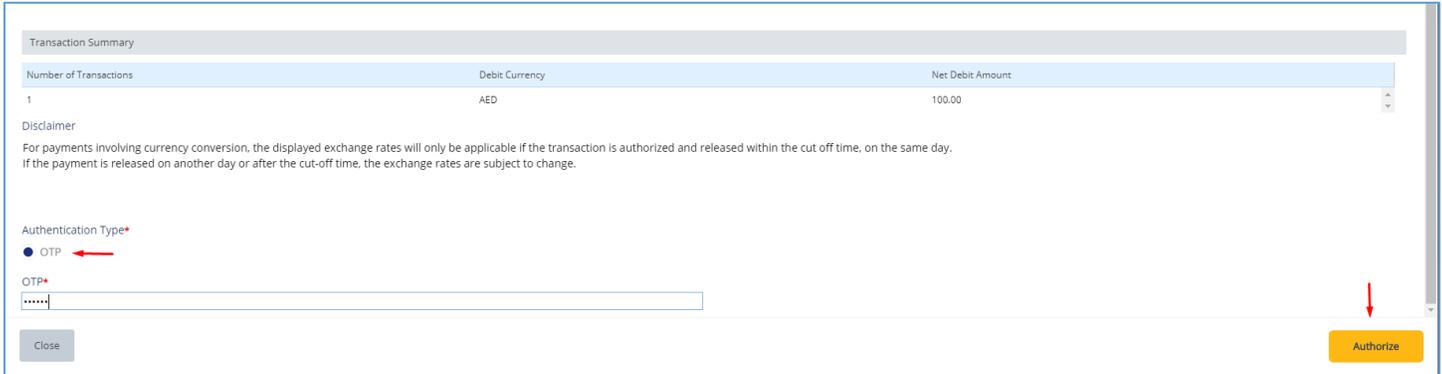


- Select a **single** transaction or select **all** pending transactions by clicking **“Transaction Reference”**
- Click **“Authorizer”** to approve or **“Reject”** to cancel the payment.

Payment Pre- Confirmation screen



Scroll the page down > Enter token PIN > click “Authorize”



Number of Transactions	Debit Currency	Net Debit Amount
1	AED	100.00

Disclaimer
For payments involving currency conversion, the displayed exchange rates will only be applicable if the transaction is authorized and released within the cut-off time, on the same day. If the payment is released on another day or after the cut-off time, the exchange rates are subject to change.

Authentication Type*

OTP ←

OTP*

.....

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.

The screenshot shows the businessONLINE interface with the 'Payments' menu selected. Under 'Transaction Inquiries', the 'Transaction Summary' tab is active. A table lists transactions with columns for Actions, Initiation Date, Payment Date, Payment Type, Debit Account Number, Beneficiary Account Number, Beneficiary Account Name, Transaction Reference, Payment Amount, and Status. A red box highlights the 'Transaction Summary' tab, and a red arrow points to the 'Status' column.

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Num...	Beneficiary Account ...	Beneficiary Account ...	Transaction Reference	Payment Amount	Status
	15-10-2020	15-10-2020	Card Payments	1010000000001	491600000000234	MAGESH S	1111510203942052	7,085.00	Processed by Bank
	13-10-2020	13-10-2020	Card Payments	0510000008107	491600000000234	MAGESH S	1111310203933128	600.00	Rejected by Bank
	12-10-2020	12-10-2020	Card Payments	1010000008102	5215000000005019	MAGESH S	1111210203929736	650.00	Ready for Rollback
	12-10-2020	12-10-2020	Card Payments	1010000000001	5215000000005019	MAGESH S	1111210203929676	650.00	Processed by Bank
	12-10-2020	12-10-2020	Own Account Payment	0500000001107	1010000000001	XNC CY YACC	1111210203929445	5,000.00	In Process at Bank
	12-10-2020	12-10-2020	Card Payments	0500000001107	491000000000234	MAGESH S	1111210203928823	5,000.00	Processed by Bank

Double-click to view the Card Payment details.

The screenshot shows a 'Card Payment' modal window with two sections: 'TRANSACTION DETAILS' and 'DEBIT INFORMATION'. The 'TRANSACTION DETAILS' section includes Transaction Reference Number, Transaction Status, Initiator Date and Time, Initiator Name, Authorization Date/Time, Authorizer Name, and Processed Date/Time. The 'DEBIT INFORMATION' section includes Debit Account Number, Currency, Available Balance, Country, Account Type, and Account Name. A 'Close' button is at the bottom left, and a 'Download PDF' button is at the bottom right.

TRANSACTION DETAILS		
Transaction Reference Number	Transaction Status	Initiator Date and Time
1111510203942052	Processed by Bank	15-10-2020 20:50:47
Initiated By	DEMO USER	
Authorization Date/Time	Authorizer Name	Processed Date/Time
15-10-2020 20:58:57	DEMO USER	15-10-2020 20:59:58

DEBIT INFORMATION		
Debit Account Number	Currency	Available Balance
1010000000001	AED	46279371.79 AED at 15-10-2020 21:00:21
Country	Account Type	Account Name