businessONLINE Payments Guide

Foreign Currency Payment

Table of Contents

Version 1.0

Initiate Foreign Currency Payment
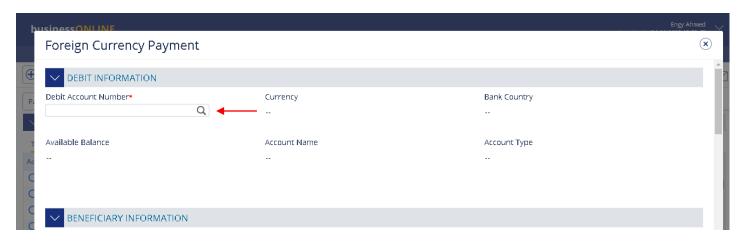
(Applicable for Maker and Maker-Authorizer)
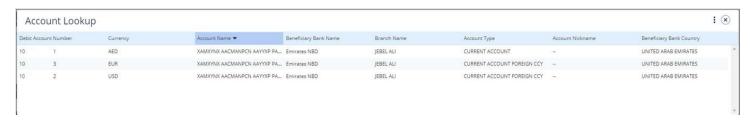
Click "**Payments**"

Initiate > **Payments** > **Foreign Currency Payment**

Select **Debit account number**

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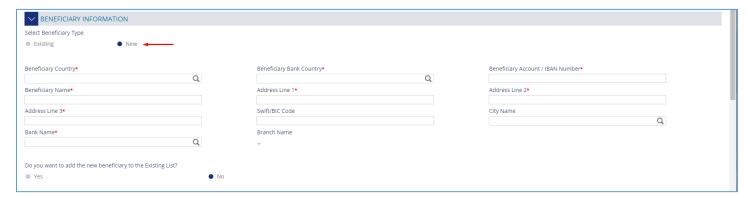
Beneficiary information

Select "**Existing**" if the beneficiary is already registered and the system will display all the beneficiary's registered information.
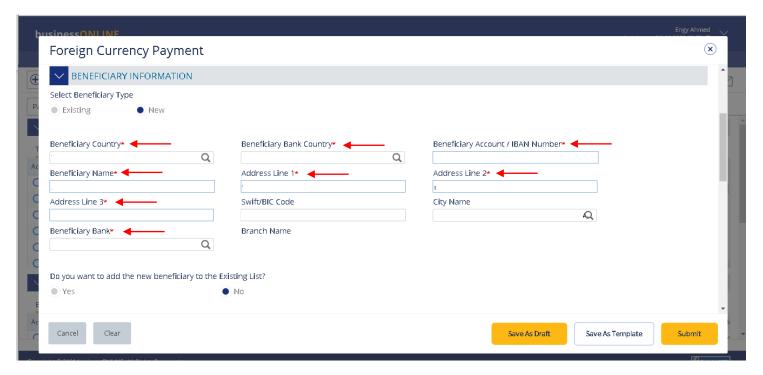

Select "**New**" to initiate a payment to non-registered beneficiary.

Provide beneficiary information

- Beneficiary country
- Beneficiary bank country
- Beneficiary Acccount/IBAN Number
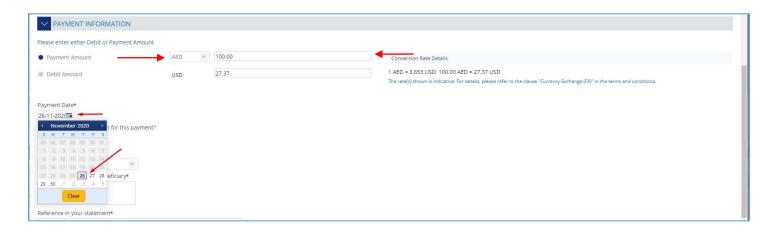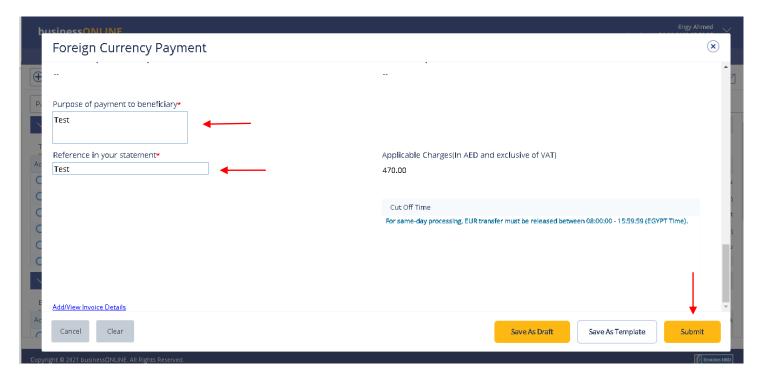- Beneficiary Name
- Address line 1 & 2 & 3
- Beneficiary Bank

- Do you want to add the new beneficiary to the Existing List?
  Select "**Yes**" so to add the beneficiary to the existing list or "**No**" it is just a one-time payment.

Provide payment Information

- Provide **"Payment Amount"**
- Provide "**Purpose Payment to beneficiary**" details. This information will be shown in beneficiary's statements.
- Provide "**Reference in your statement**" details. This information will be shown in the ENBD corporate statement (Remitter).

- "Payment Date" by default, system will display the value date as current date
- For future dated payments, user can click "Date" icon and select the date

- "**Submit**" Submit the transaction for further approval(s).
- "**Save As Draft**" Transaction will be saved and can be viewed later "Save as Draft" Queue under Payments>Pending Activity screen (Transaction is not yet submitted)
- "**Save As Template**" Template will be created and can be used for future payments to the same beneficiary. It can be used later from quick pay widget under Payments tab > Quick Pay > Templates (Transaction is not yet submitted)
- "**Cancel**" will exit the Transaction initiation screen
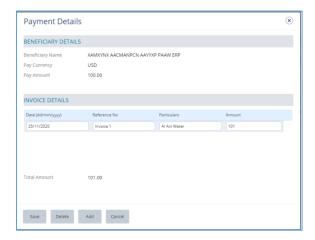- "**Clear**" will allow user to clear the data entered so that data can be freshly entered from start.

PAYMENT INFORMATION

Please enter either Debit or Payment Amount

● Payment Amount   AED   100.00   Conversion Rate Details

○ Debit Amount   USD   27.37   1 AED = 3.653 USD   100.00 AED = 27.37 USD

The rate(s) shown is indicative. For details, please refer to the clause "Currency Exchange (FX)" in the terms and conditions.

Payment Date*

26-11-2020

◄	November 2020					►
S	M	T	W	T	F	S
25	26	27	28	29	30	31
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

Clear

for this payment?

eficiary*

Reference in your statement*

Foreign Currency Payment ⊗

--   --

Purpose of payment to beneficiary*

Test

Reference in your statement*

Test

Applicable Charges(In AED and exclusive of VAT)

470.00

Cut Off Time

For same-day processing, EUR transfer must be released between 08:00:00 - 15:59:59 (EGYPT Time).

Add/View Invoice Details

Cancel   Clear   Save As Draft   Save As Template   Submit
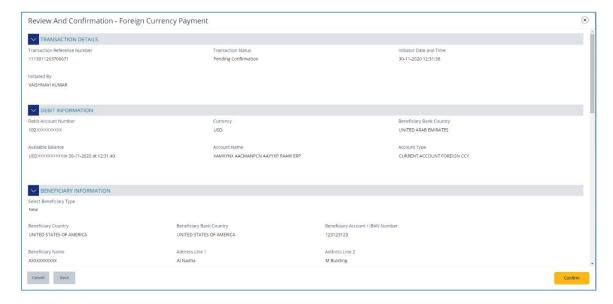
Click "Add Invoice details" (Optional)

A separate window will be displayed and user can input the invoice(s) details and click "**Save**".

- Once the user clicks "**Submit**", "Review and confirmation" window will pop-up to review the payment one more time before submission.
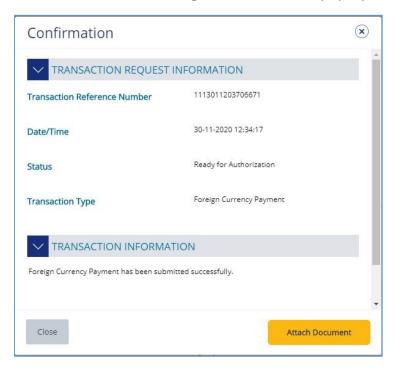
Review And Confirmation - Foreign Currency Payment ⊗

TRANSACTION DETAILS

Transaction Reference Number	Transaction Status	Initiator Date and Time
1113011203706671	Pending Confirmation	30-11-2020 12:31:38

Initiated By
VAISHNAVI KUMAR

DEBIT INFORMATION

Debit Account Number	Currency	Beneficiary Bank Country
102XXXXXXXXXX	USD	UNITED ARAB EMIRATES

Available Balance	Account Name	Account Type
USD XXXXXXXXXX on 30-11-2020 at 12:31:40	XAMXYNX AACMANPCN AAYYXP PAAW ERP	CURRENT ACCOUNT FOREIGN CCY

BENEFICIARY INFORMATION

Select Beneficiary Type
New

Beneficiary Country	Beneficiary Bank Country	Beneficiary Account / IBAN Number
UNITED STATES OF AMERICA	UNITED STATES OF AMERICA	123123123

Beneficiary Name	Address Line 1	Address Line 2
AXXXXXXXXXX	Al Nadha	M Building

Cancel   Back   Confirm

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

Once confirmed, user will get "Confirmation" pop-up window as below

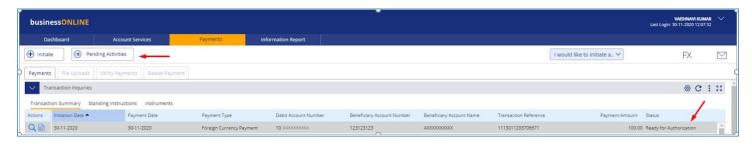Click on "**Attach Document**" to download supported document "required for foreign currency payments"

businessONLINE

Emirates NBD

Add file and click on submit

Attach Document ⊗

▽ **TRANSACTION DETAILS**

Transaction Reference Number	Status	Initiator Date and Time
1111311229426142	Ready for Authorization	13/11/2022 10:58:15

Maker Name
Engy Ahmed

File Name*

⊕ Add... ←

Cancel   → Submit

Authorize Foreign Currency Payment

(Applicable for Authorizer and Maker-Authorizer)

Click **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.

Cut-off time disclaimer, Click "**Yes**" to proceed.

Scroll the page down > enter token PIN code > click "**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.

Right click on transaction record allows the user to:

(1) **View the history** of the transaction.

(2) View the **Workflow** of the transaction.

(3) **Clone Payment** if he wants to initiate a similar transaction. (Not applicable for Authorizer)

Note: Only completely processed transactions or rejected by bank transactions can be cloned.

Save Transaction As Draft

(Applicable for Maker and MakerAuthorizer users)

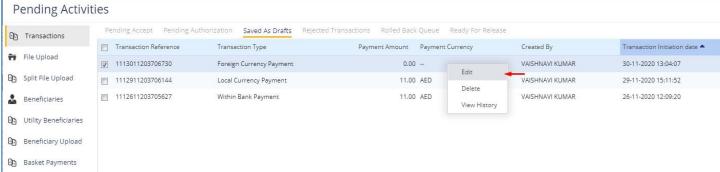On the payment Initiation Screen User can click on "**Save as Draft**" after filling all the payment information.

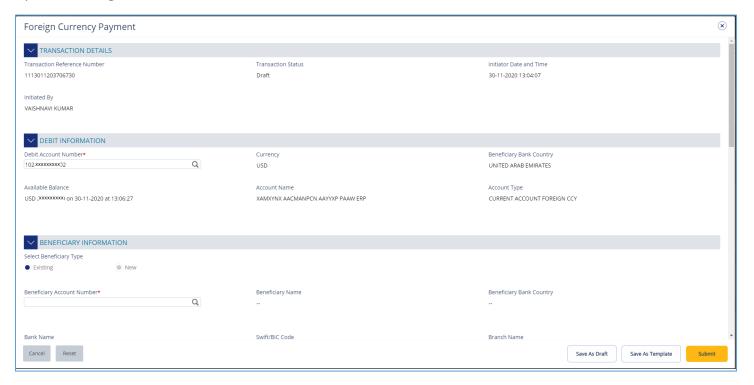The transaction will be available under "**Pending Activities**" – **Save as Draft**

Select the transaction, right click and select **Edit, Delete or View History.**

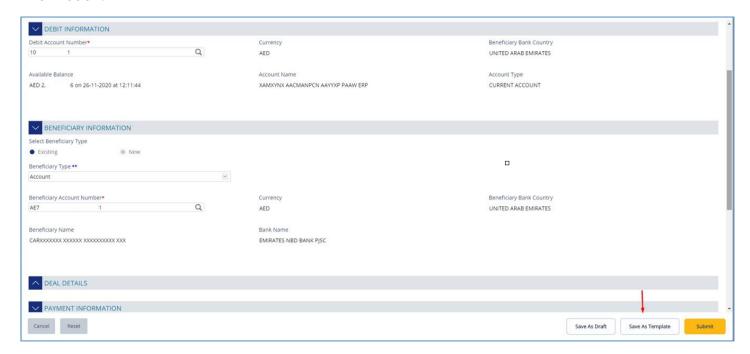Upon selecting "**Edit**" user can view and submit the drafted transaction.

Note

Save As Draft option is applicable for Own Account, Within bank payment, Local currency payment and Foreign currency payment.
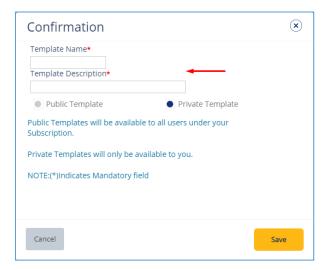
Save Transaction As Template:

(Applicable for Maker and MakerAuthorizer users)

On the payment Initiation Screen User can click on "**Save as Template**" after filling all the payment information.

The user needs to provide "**Template Name", "Template Description"** and select if it will be **"Public" or "Private"** template**.**
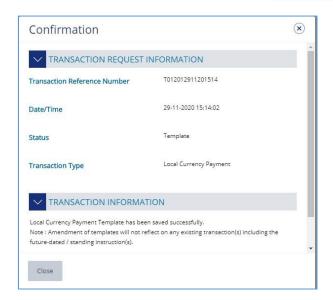

Public Template – The template can be viewed and used by other users in the businessONLINE subscription.

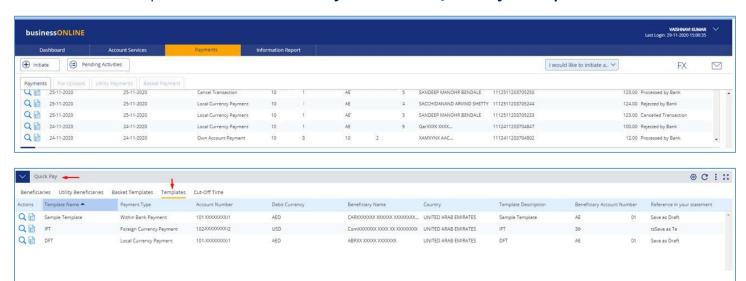**Private Template –** The template can be viewed and used by the user who created the template only.

The transaction template will be available in **Payments tab** > **Quick Pay** > **Templates**

Click "**Templates**" tab, right click and select "**Make Payment**" to initiate a transaction, "**Edit Template**" to update the template details or "**Delete Template**".

Note

Save As Template option is applicable for Own Account, Within bank payment, Local currency payment, Foreign currency payment and Basket payments.