

# businessONLINE Payments Guide

Within Bank Payments

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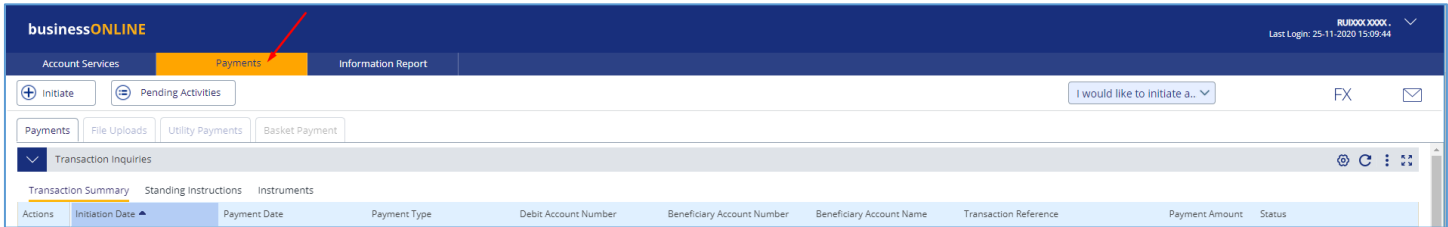
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Version 1.0

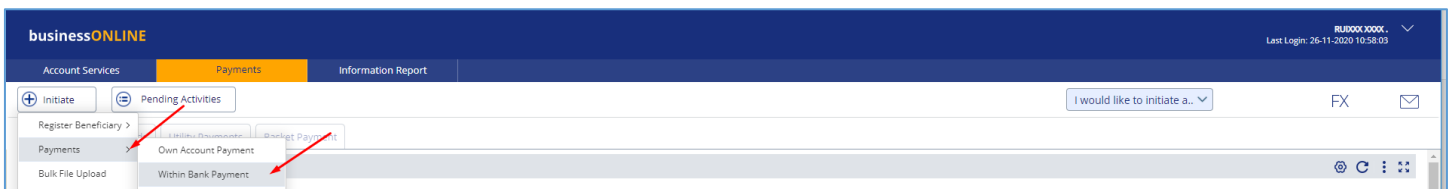
# Initiate Within Bank Payment

(Applicable for Maker and Maker-Authorizer)

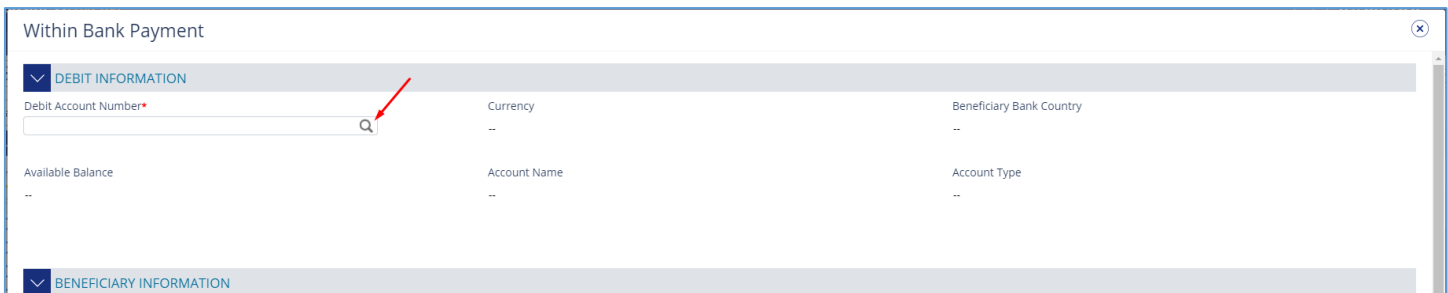
Click "Payments"



Click **Initiate > Payments > Within Bank Payment**



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.

Debit Account Number	Currency	Account Name	Beneficiary Bank Name	Branch Name	Account Type	Account Nickname	Beneficiary Bank Country
10 1	AED	XAMXYNK AACMANPCN AAYYXP PA...	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES
10 3	EUR	XAMXYNK AACMANPCN AAYYXP PA...	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT FOREIGN CCY	--	UNITED ARAB EMIRATES
10 2	USD	XAMXYNK AACMANPCN AAYYXP PA...	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT FOREIGN CCY	--	UNITED ARAB EMIRATES

### Beneficiary information

- Select “Existing” if the beneficiary is already registered or “New” to initiate the payment to non-registered beneficiary.
- Select Beneficiary Type as “Account” or “Card”

Account – Provide valid account number

Card - provide valid 16 digit credit card number

For “Existing” beneficiary, please select from the list

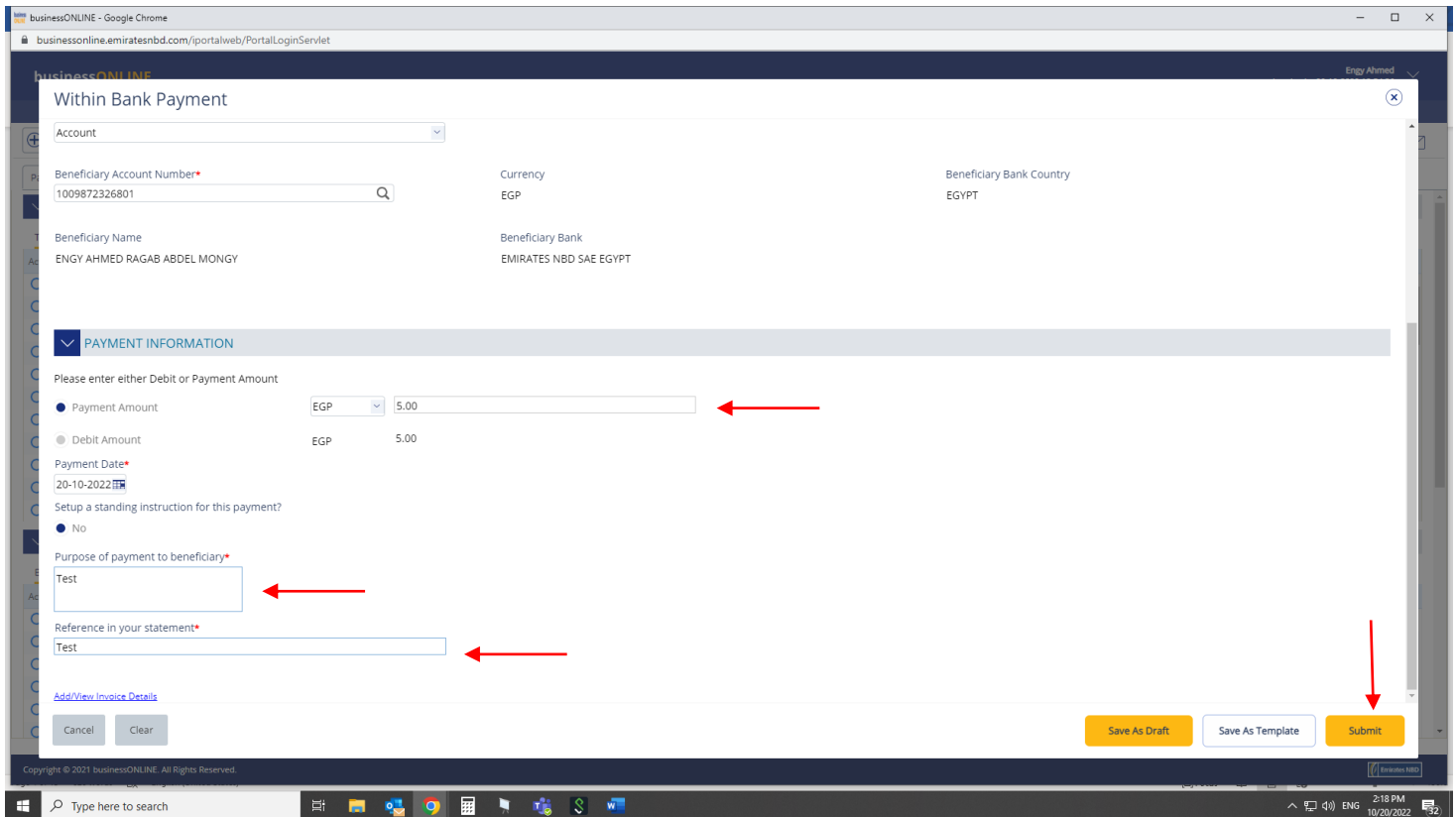
Beneficiary Nickname	Beneficiary Name	Account Number	Bank Name	Branch Name	Beneficiary Bank Country
ABRAR TYRES	ABRXX XXXXX XXXXXXXX	AE440 XXXXXXXXXXXXXXXX	NATIONAL BANK OF RAS AL KHAIMAH	HEAD OFFICE NBRK BUILDING	UNITED ARAB EMIRATES
AKBAR ALI KU	AKBXX XXX XX XXX	AE06C XXXXXXXXXXXXXXXX	NATIONAL BANK OF RAS AL KHAIMAH	HEAD OFFICE NBRK BUILDING	UNITED ARAB EMIRATES
AL RAS REF DEVI	AL XXX XXXXXXXXXXXXXXXX XXX	AE41 XXXXXXXXXXXXXXXX	ABU DHABI COMMERCIAL BANK	HEAD OFFICE - ABU DHABI SALAM STREE	UNITED ARAB EMIRATES
AL SURAJ TYRES	AL XXXXX XXXXX XXXXXXXX	AE83 XXXXXXXXXXXXXXXX	NATIONAL BANK OF RAS AL KHAIMAH	HEAD OFFICE NBRK BUILDING	UNITED ARAB EMIRATES
ALNAVEED	AL XXXXX XX XXXXX XXXXXXXXXXXXXXXX	AE470 XXXXXXXXXXXXXXXX	NOOR ISLAMIC BANK	DUBAI EMAAR BUSINESS PARK	UNITED ARAB EMIRATES
AMKAI IHJ	AI XXXXX XXXXX XXX XXXXXXXX	SA08A XXXXXXXXXXXXXXXX	BANK AL JAFRA JERBAH	..	UNITED ARAB EMIRATES

For non-registered beneficiary, select “New” and provide beneficiary’s information

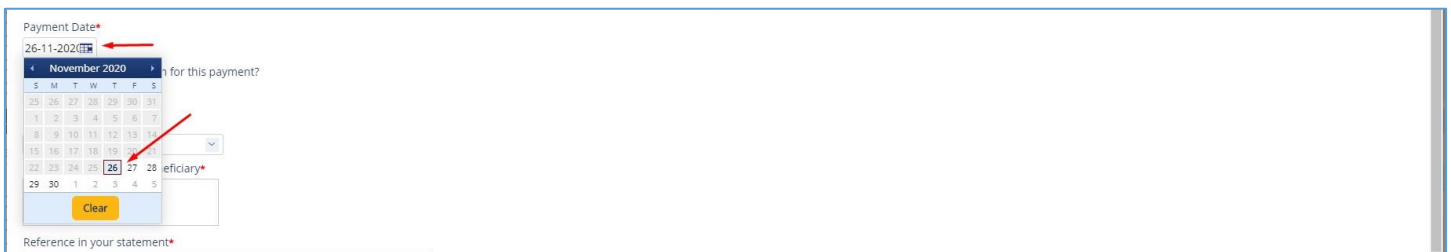
- Do you want to add the new beneficiary to the Existing List?  
Select “Yes” so to add the beneficiary to the existing list or “No” if it is just a one-time payment.

Payment Information

- enter **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).
- **“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.

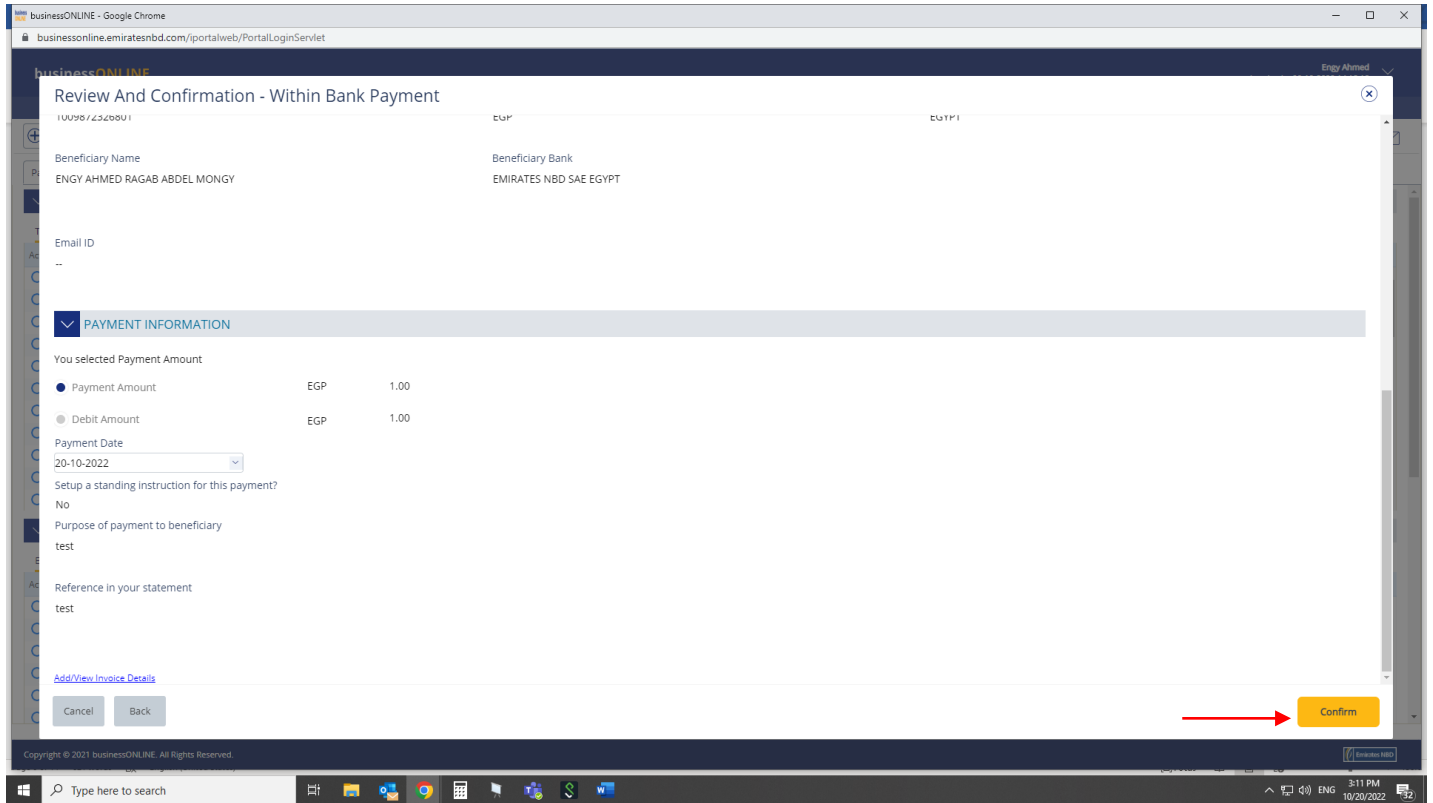


- “Payment Date” by default, system will display the value date as current date
- For future dated payments, user can click “Date” icon and select the date

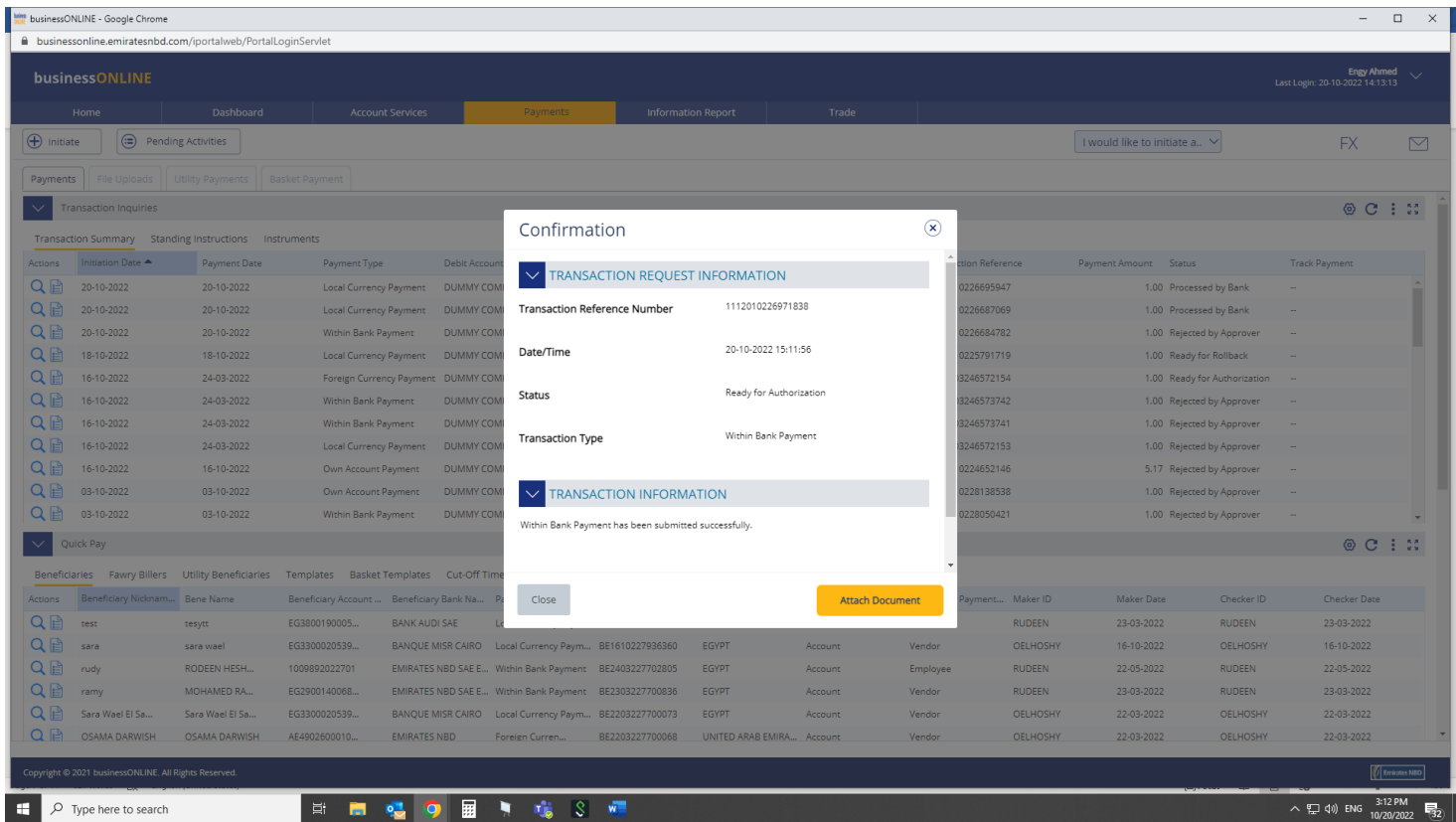


Once the user clicks “Submit”, “Review and confirmation” window will pop-up to review the payment one more time before submission.

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



Once confirmed, user will get “Confirmation” pop-up window.



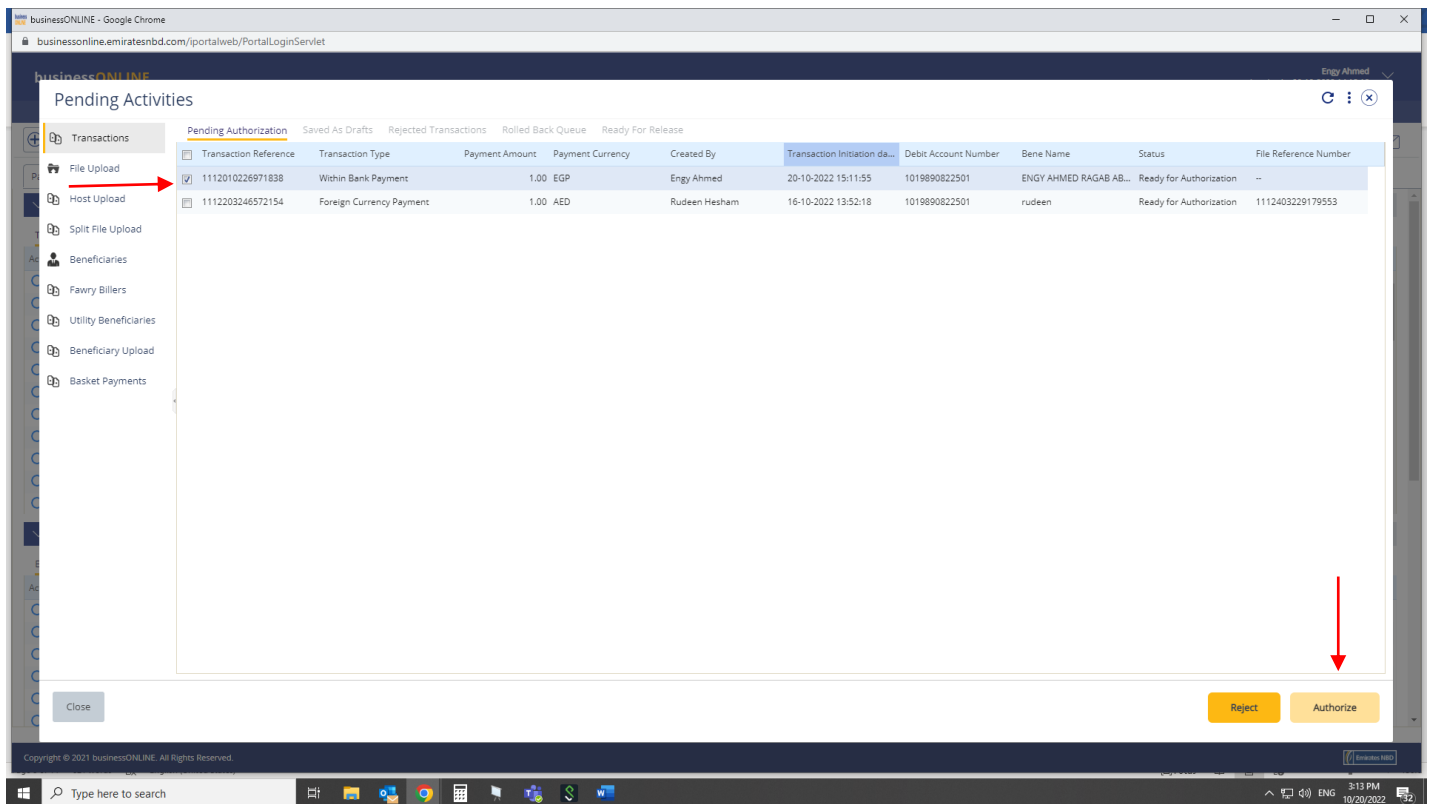
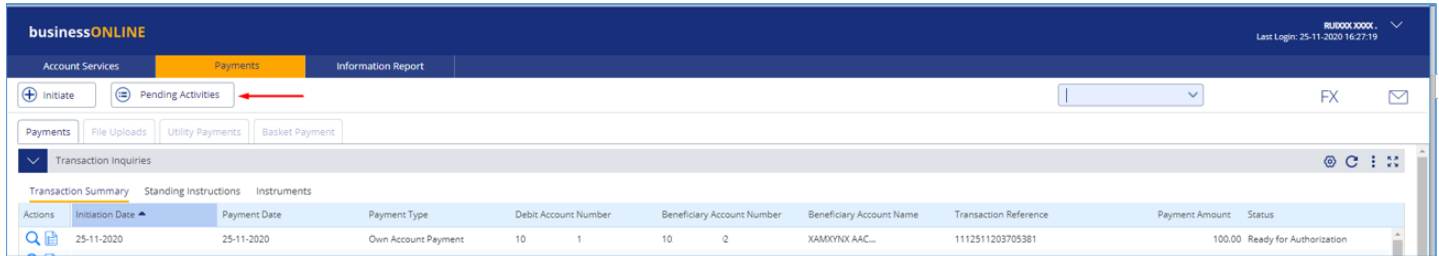
Click “Close”

“Attach Document” (Optional) is an option for the user to upload the document.

# Authorize Within Bank Payment

(Applicable for Authorizer and Maker-Authorizer)

## Payments > Pending Activities > Transactions > Pending Authorization



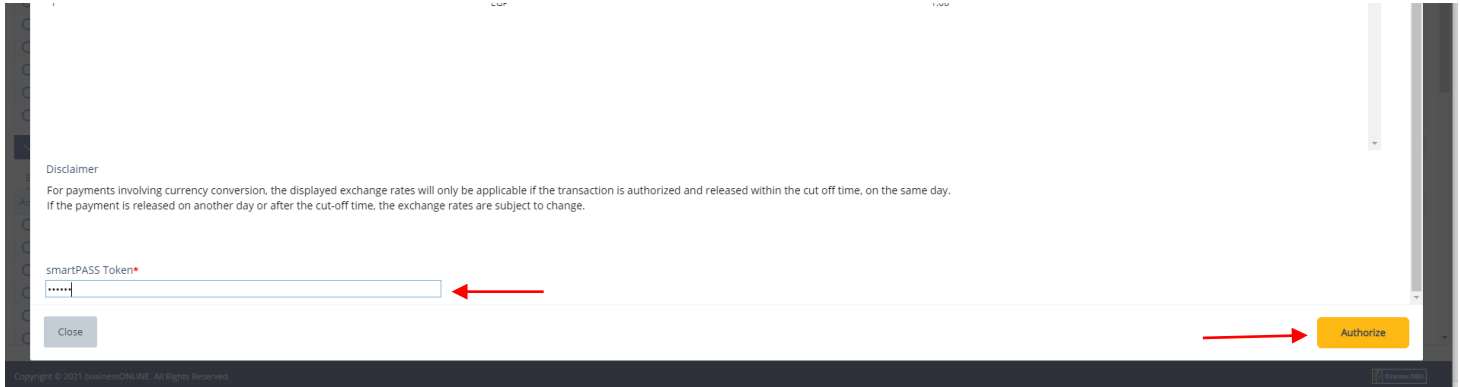
- Click **“Authorizer”** to approve or **“Reject”** to cancel the payment.
- Cut-off time disclaimer, Click **“Yes”** to proceed.

Note: Transactions released after the cut-off time, will be processed on the next working day and exchange rates will be applied accordingly. We request you to verify the cut-off time before approving transactions.

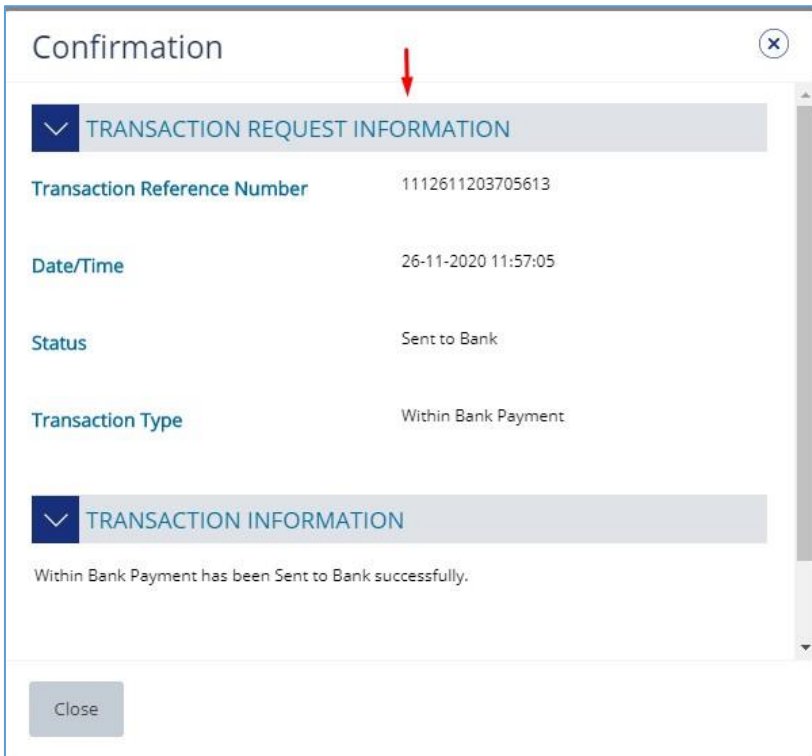
Would you like to proceed?

Payment Pre- Confirmation screen

Scroll the page down > Enter Token PIN code > click “Authorize”



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



**Note:**

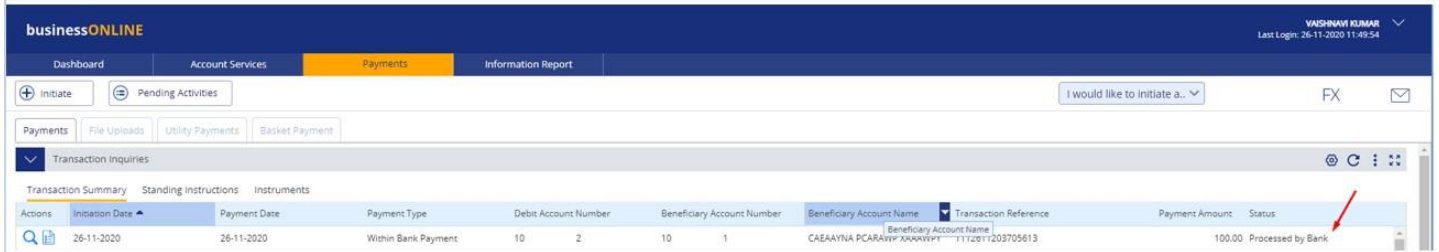
- If **additional approvals** are required, the transaction will move to the next authorizer(s) queue for additional approval(s).



## View Transaction Details

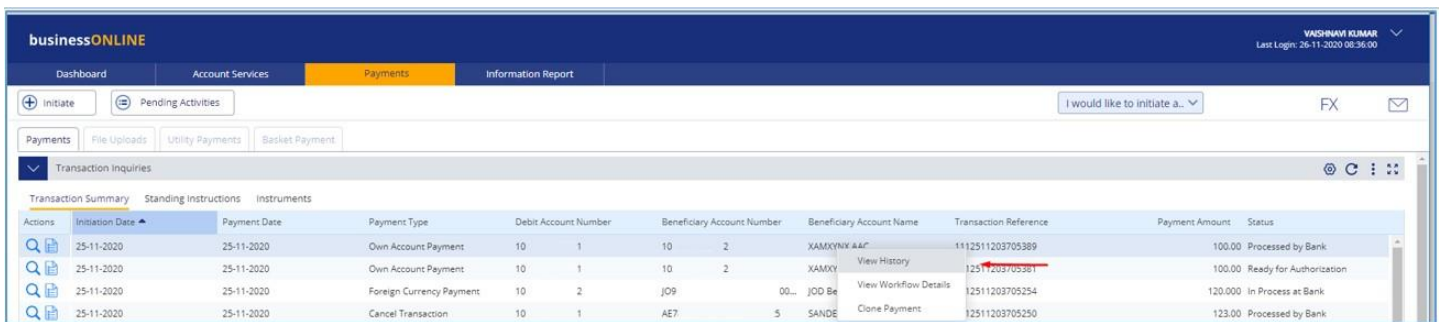
(Applicable for Maker, Authorizer and Maker-Authorizer)

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

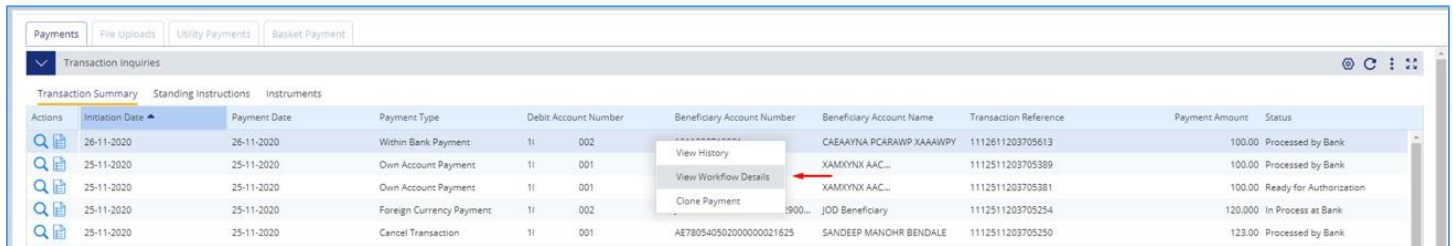


Right click on transaction record allows the user to:

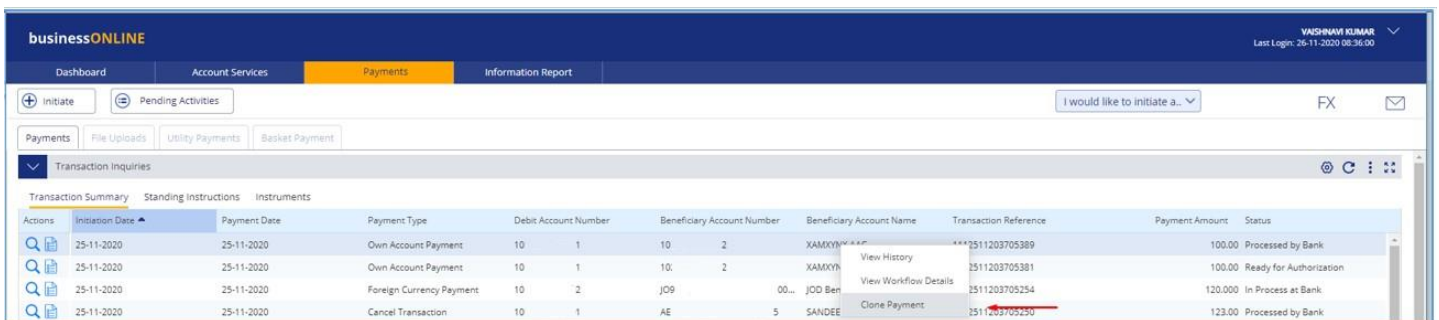
- (1) **View the history** of the transaction.



- (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.

Beneficiary Name  
CARXXXXXXXX XXXXXX XXXXXXXXXXXXXX

Bank Name  
EMIRATES NBD BANK PJSC

**DEAL DETAILS**

**PAYMENT INFORMATION**

Please enter either Debit or Payment Amount

Payment Amount    AED    11.00  
 Debit Amount    AED    11.00

Payment Date\*  
26-11-2020

Setup a standing instruction for this payment?  
 No

Purpose of Transfer \*\*  
Select

Purpose of payment to beneficiary\*  
Save as Draft

Reference in your statement\*  
Save as Draft

[Add/View Invoice Details](#)

Confirmation

**TRANSACTION REQUEST INFORMATION**

Transaction Reference Number    1112911203706144

Date/Time    29-11-2020 15:11:54

Status    Draft

Transaction Type    Local Currency Payment

**TRANSACTION INFORMATION**

Local Currency Payment has been Saved As Draft successfully.

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

Pending Activities

Pending Accept     Pending Authorization     **Saved As Drafts**     Rejected Transactions     Rolled Back Queue     Ready For Release

Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiation date	Debit Account Number	Beneficiary Name
1112911203706144	Local Currency Payment	11.00	AED	VAISHNAVI KUMAR	29-11-2020 15:11:52	101.001	ABRXX XXXXX XXXXXXXX
1112611203705627	Within Bank Payment	11.00	AED	VAISHNAVI KUMAR	26-11-2020 12:09:20	101.001	CARXXXXXXXX XXXXXXXX XXXXXXXXXXXXXX

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

Pending Activities										
<span>Pending Accept</span> <span>Pending Authorization</span> <span>Saved As Drafts</span> <span>Rejected Transactions</span> <span>Roll Back Queue</span> <span>Ready For Release</span>										
Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiation date	Debit Account Number	Beneficiary Name			
1112911203706144	Local Currency Payment	11.00	AED	VAISHNAVI KUMAR	29-11-2020 15:11:52	1C 01	ABR0X XXXXX XXXXXXXX			
1112611203705627	Within Bank Payment	11.00	AED	VAISHNAVI KUMAR	26-11-2020 12:09:20	1C 01	CARXXXXXXXXXXXXXXXXXX			

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

### Within Bank Payment

**DEBIT INFORMATION**

Debit Account Number\* 10 2

Currency USD

Beneficiary Bank Country UNITED ARAB EMIRATES

Available Balance USD 2 2.19 on 26-11-2020 at 12:01:55

Account Name XAMXYNX AACMANPCN AAYXP PAAW ERP

Account Type CURRENT ACCOUNT FOREIGN CCY

**BENEFICIARY INFORMATION**

Select Beneficiary Type

Existing  New

Beneficiary Type\*\* Account

Beneficiary Country\* UNITED ARAB EMIRATES

Beneficiary Account Number\* 10 1

Currency AED

Beneficiary Name CAEAYNA PCARAWP XAAAWPY

Do you want to add the new beneficiary to the Existing List?

Yes  No

**DEAL DETAILS**

Cancel Reset Save As Draft Save As Template Submit

**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 screenshot shows a payment initiation form with three main sections: DEBIT INFORMATION, BENEFICIARY INFORMATION, and PAYMENT INFORMATION. The DEBIT INFORMATION section includes fields for Debit Account Number, Currency (AED), Beneficiary Bank Country (UNITED ARAB EMIRATES), Available Balance, Account Name, and Account Type. The BENEFICIARY INFORMATION section includes fields for Beneficiary Type (Existing/New), Beneficiary Type (Account), Beneficiary Account Number, Currency (AED), Beneficiary Bank Country (UNITED ARAB EMIRATES), Beneficiary Name, and Bank Name (EMIRATES NBD BANK PJSC). The PAYMENT INFORMATION section is partially visible at the bottom. At the bottom right, there are three buttons: 'Save As Draft', 'Save As Template' (highlighted with a red arrow), and 'Submit'.

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

The Confirmation dialog box has a title bar with a close button (X). It contains the following elements:
 

- Template Name\* (text input field)
- Template Description\* (text input field, with a red arrow pointing to it)
- Public Template (radio button, unselected)
- Private Template (radio button, selected)
- Public Templates will be available to all users under your Subscription.
- Private Templates will only be available to you.
- NOTE:(\*)Indicates Mandatory field
- Cancel button (grey)
- Save button (yellow)

**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.

Confirmation ✕

**TRANSACTION REQUEST INFORMATION**

Transaction Reference Number: T012012911201514

Date/Time: 29-11-2020 15:14:02

Status: Template

Transaction Type: Local Currency Payment

**TRANSACTION INFORMATION**

Local Currency Payment Template has been saved successfully.  
 Note : Amendment of templates will not reflect on any existing transaction(s) including the future-dated / standing instruction(s).

Close

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

The screenshot shows the 'businessONLINE' interface. The top navigation bar includes 'Dashboard', 'Account Services', 'Payments' (highlighted), and 'Information Report'. Below this, there are tabs for 'Payments', 'File Uploads', 'Utility Payments', and 'Basket Payment'. A table of recent transactions is visible, with columns for date, amount, currency, and status. Below the table, the 'Quick Pay' section is expanded to show 'Templates'. A table lists templates with columns for 'Template Name', 'Payment Type', 'Account Number', 'Debit Currency', 'Beneficiary Name', 'Country', 'Template Description', 'Beneficiary Account Number', and 'Reference in your statement'. A context menu is open over the 'DFT' template, showing options: 'Make Payment', 'Edit Template', and 'Delete Template'. A red arrow points to the 'Make Payment' option.

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.