businessONLINE

businessONLINE Payments Guide

Beneficiary & Employee Registration

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Version 1.0

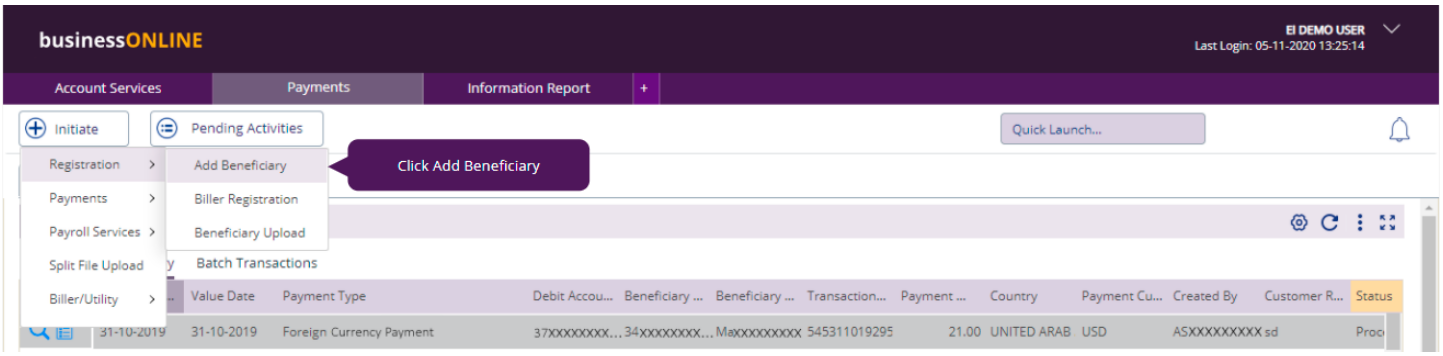
Beneficiary & Employee Registration

(Applicable for Maker and Maker-Authorizer)

Within Bank Payments

(For ENBD and Emirates Islamic Beneficiary).

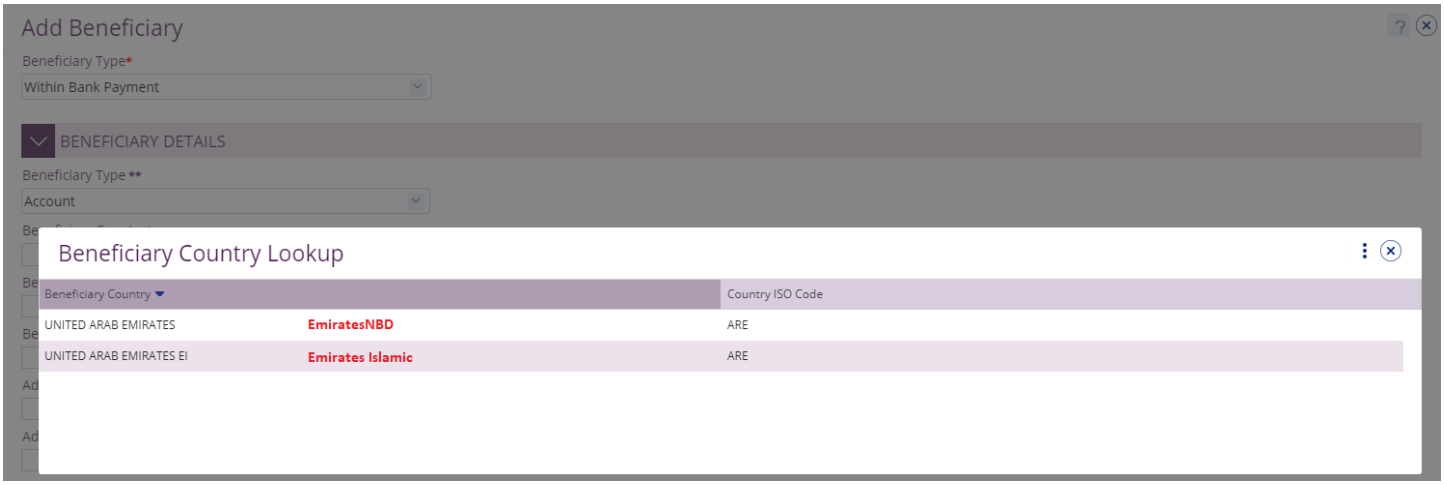
Payments > Register Beneficiary > Add Beneficiary



Select Within Bank Payment

Select Account, Card or Salary Prepaid Card.

Select Beneficiary Country

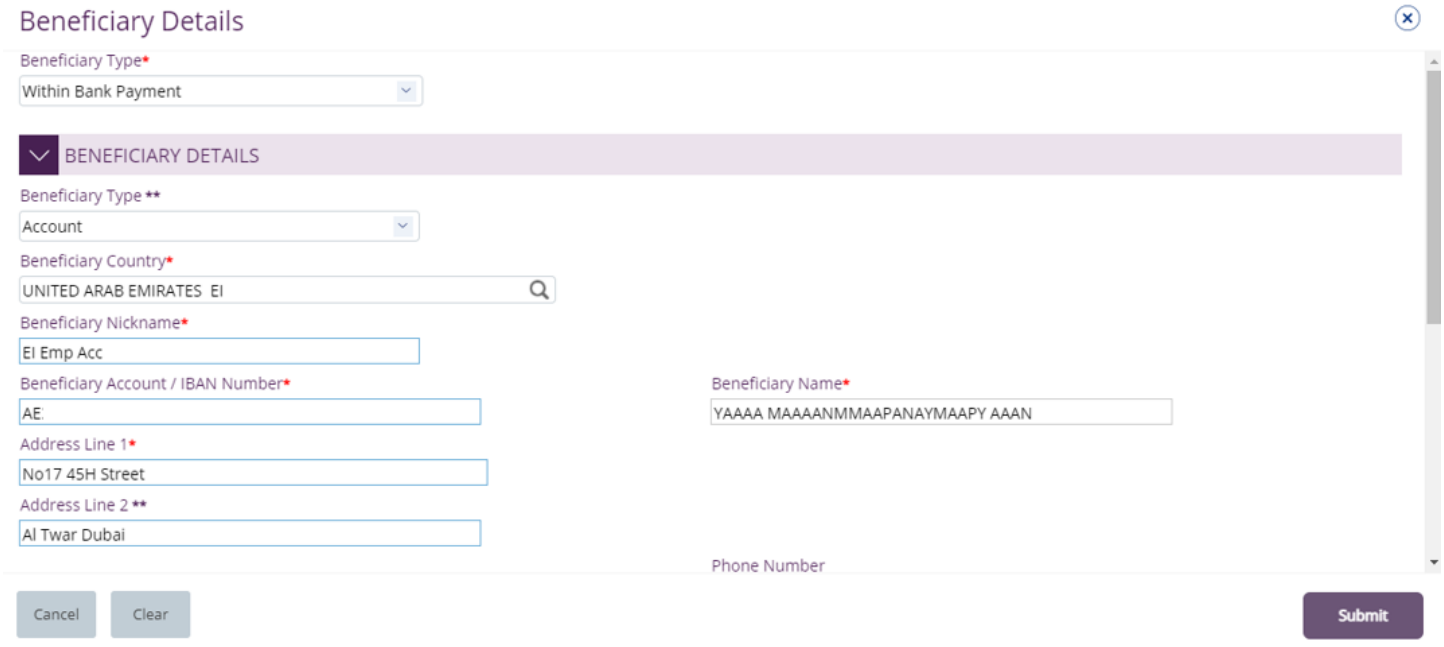


For Emirates Islamic select Beneficiary Country as 'United Arab Emirates EI'

For Emirates NBD select Beneficiary Country as 'United Arab Emirates'

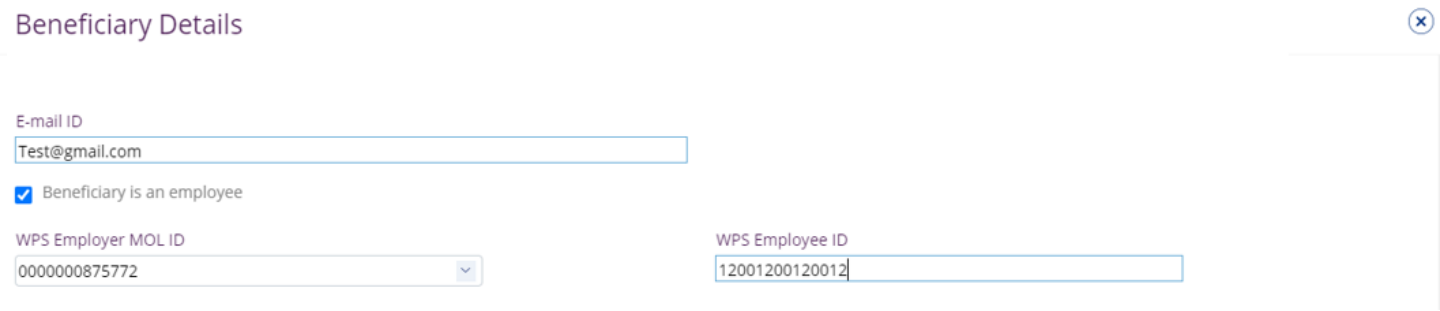
Provide valid 23 IBAN number or 13 digit account number

Provide the address Line 1 and 2 (Address Line 1 Mandatory) and contact details (Optional)



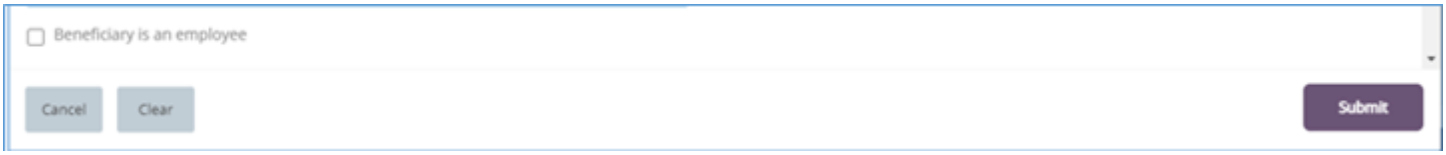
In case of **Salary** transfer, select "**Beneficiary is an Employee**"

In case of **Salary WPS** transfer, select "**Beneficiary is an Employee**", select Employer MOL ID and provide WPS Employee ID



Note – The WPS Employer ID need to be pre-registered by the admin user.

If the beneficiary is not an employee, you can keep the option un-ticked.



By default, the registered beneficiary will be available for all the profile CIFs "**Any CIF on my subscription**"

If the user need to restrict it to specific CIFs, user need to select "**Selected CIFs**" and select the CIF(s)

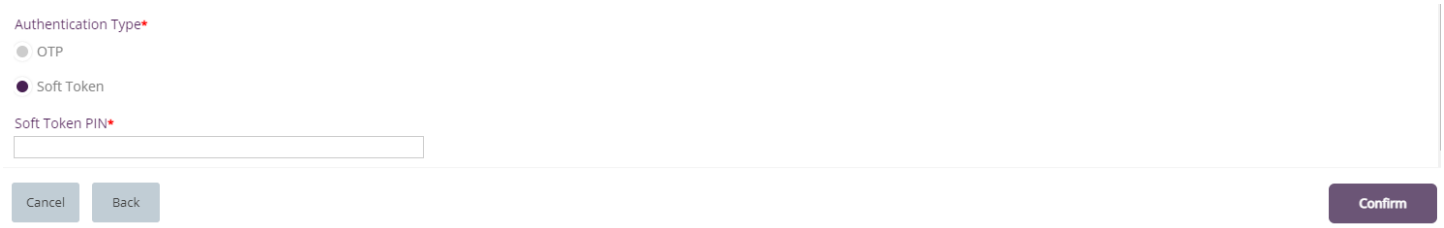
Click "**Submit**"

Confirmation Screen

If the user has "Authorization" access, he can directly select the "**Authentication type**" OTP or Token

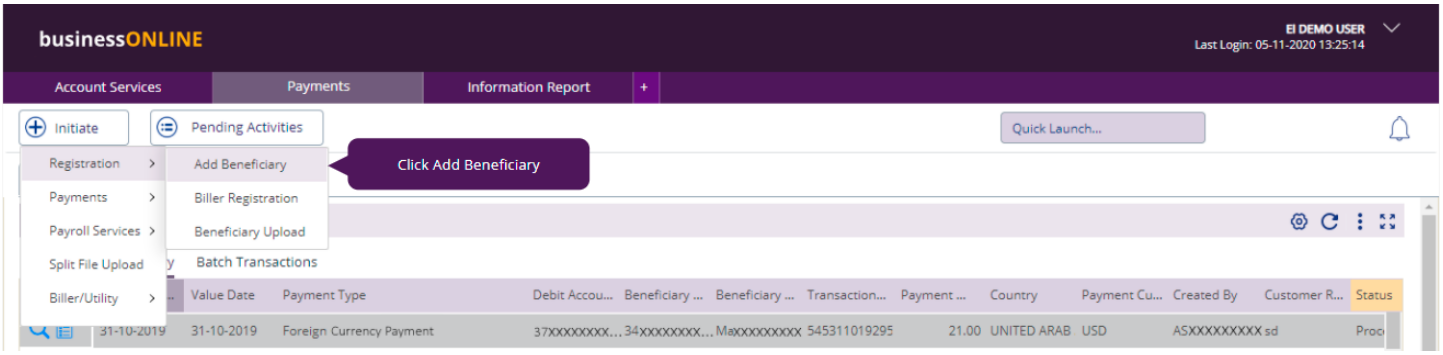
OTP will be sent to the register mobile number, enter the OTP and click "**Confirm**"

Or enter the token PIN and click "**Confirm**"

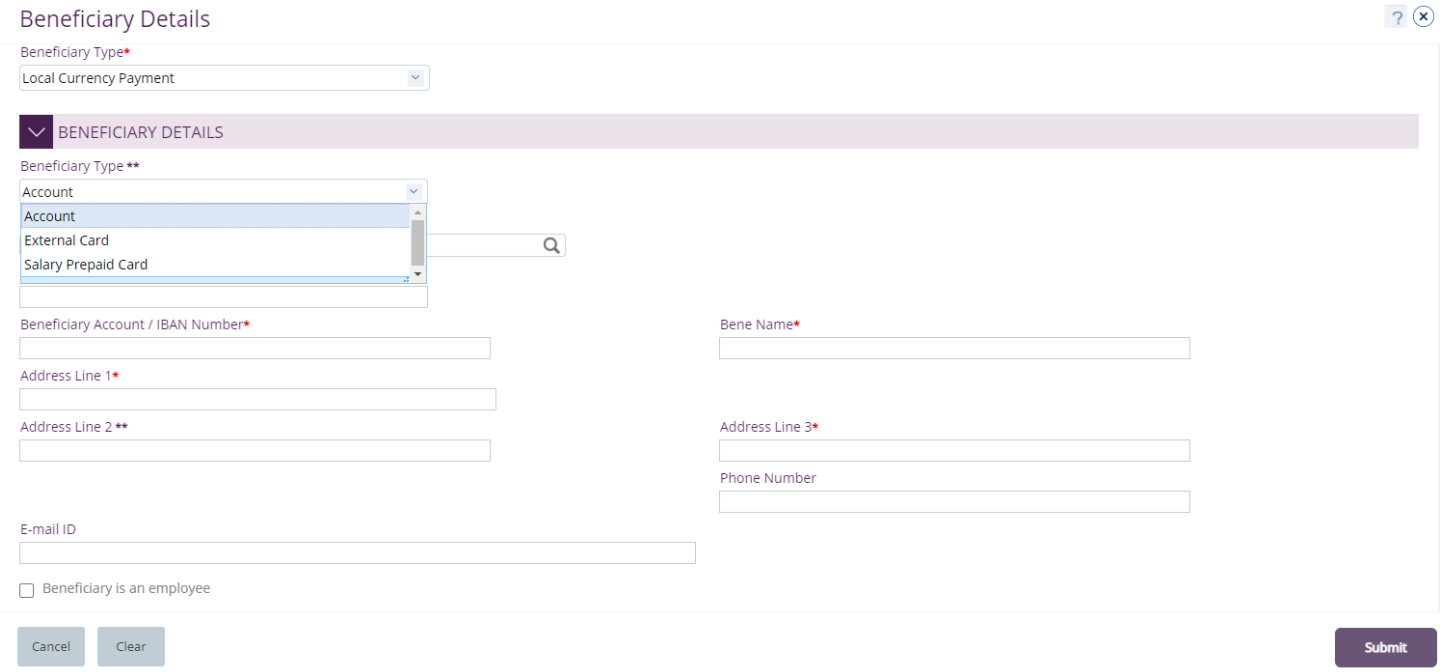


Local Currency Payments

Payments > Register Beneficiary > Add Beneficiary



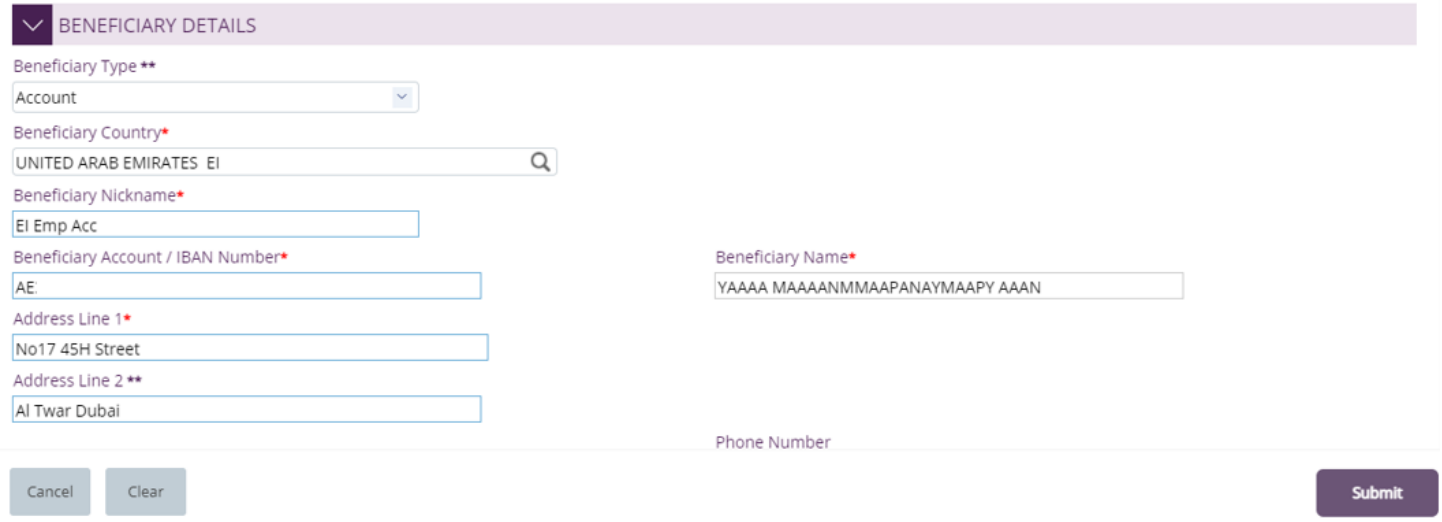
Select Local Currency Payment



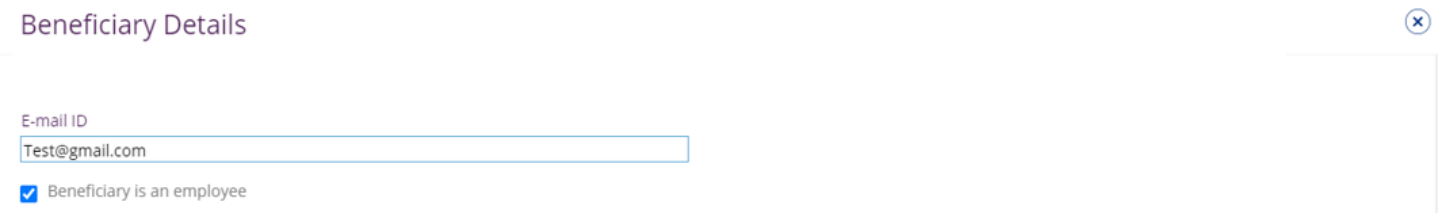
Select "**Account**" or "**External Card**" and Select Beneficiary Country (United Arab Emirates).

- Account – Provide valid **23** IBAN number
- External card - provide valid 16 digit credit card number

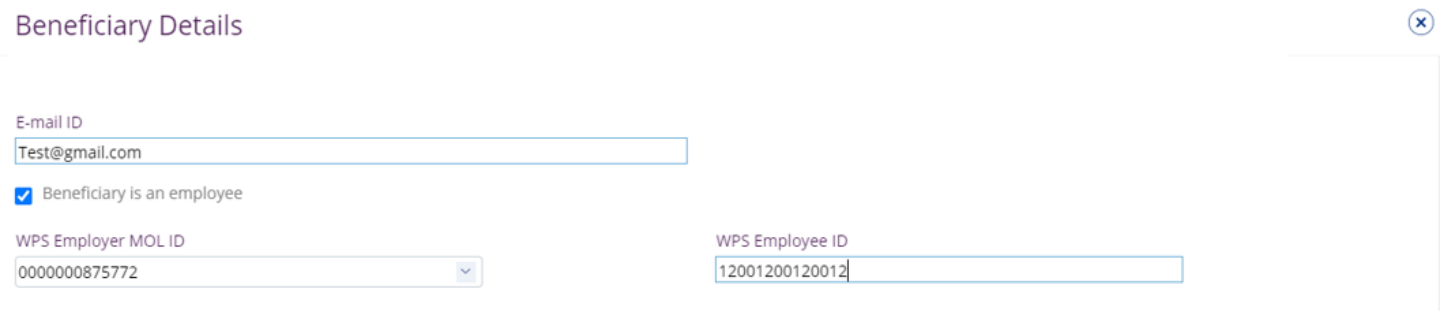
Provide the address Line 1 and 2 (Address Line 1 Mandatory) and contact details (Optional)



In case of **Salary** transfer, select "**Beneficiary is an Employee**"

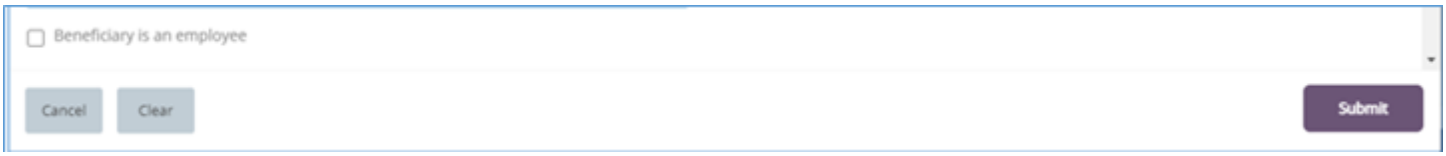


In case of **Salary WPS** transfer, select "**Beneficiary is an Employee**", select Employer MOL ID and provide WPS Employee ID



Note – The WPS Employer ID need to be pre-registered by the admin user.

If the beneficiary is not an employee, you can keep the option un-ticked.



By default, the registered beneficiary will be available for all the profile CIFs "**Any CIF on my subscription**"

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Confirmation Screen

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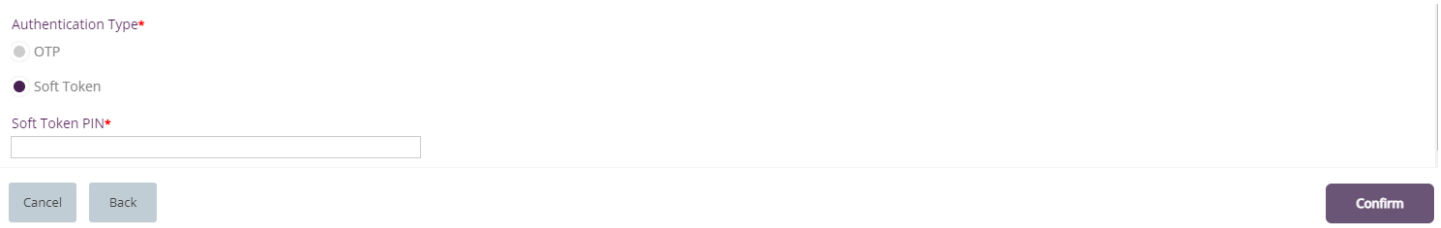
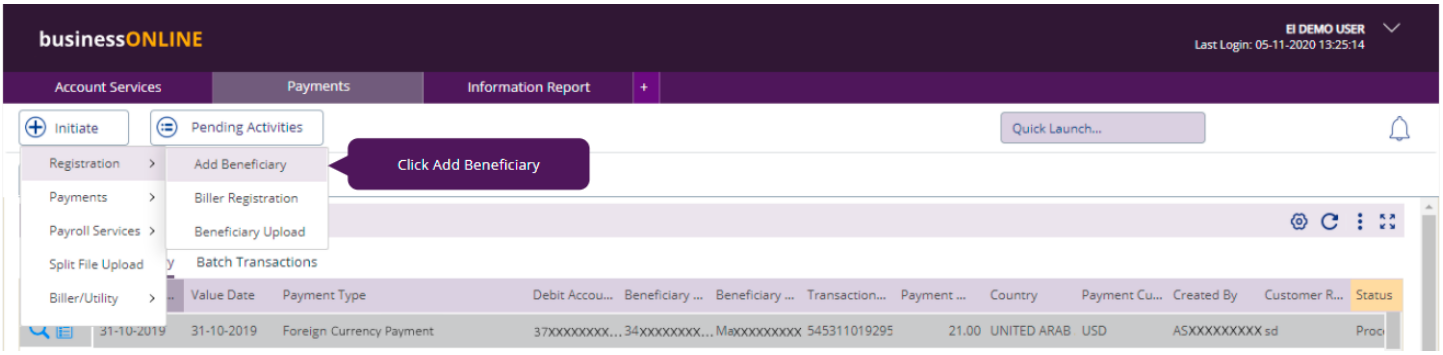


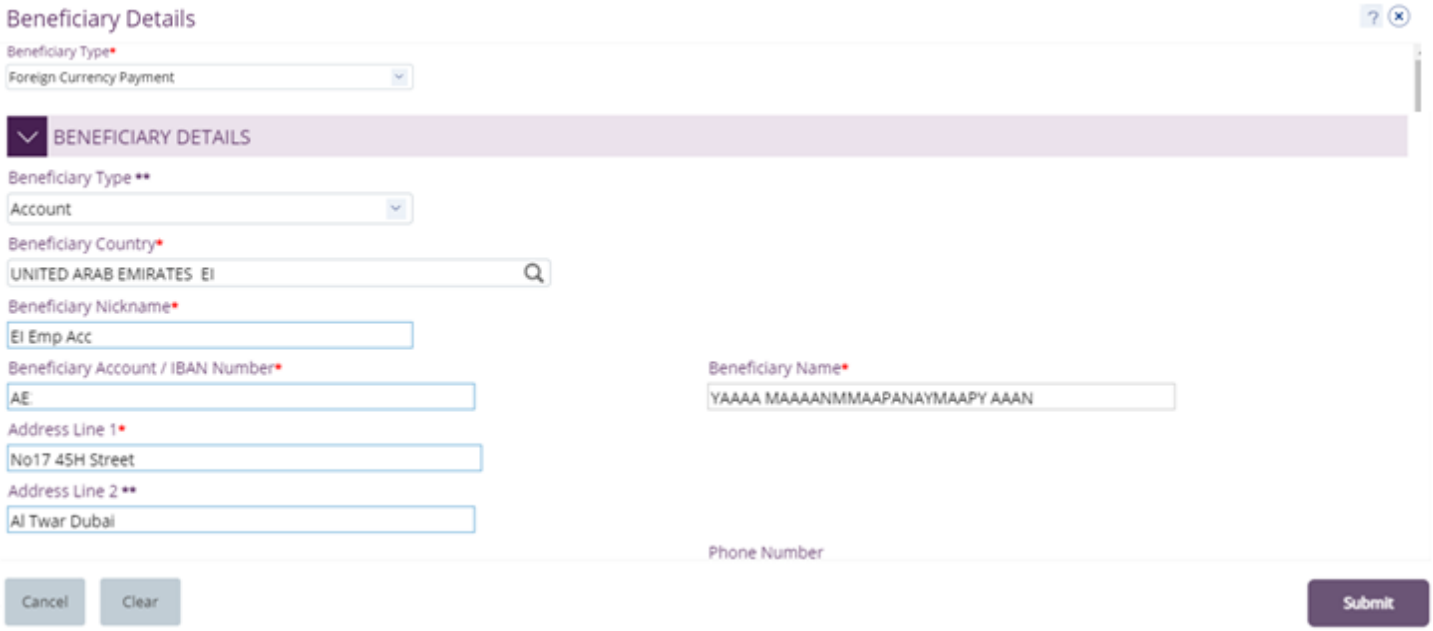
Payments > Register Beneficiary > Add Beneficiary



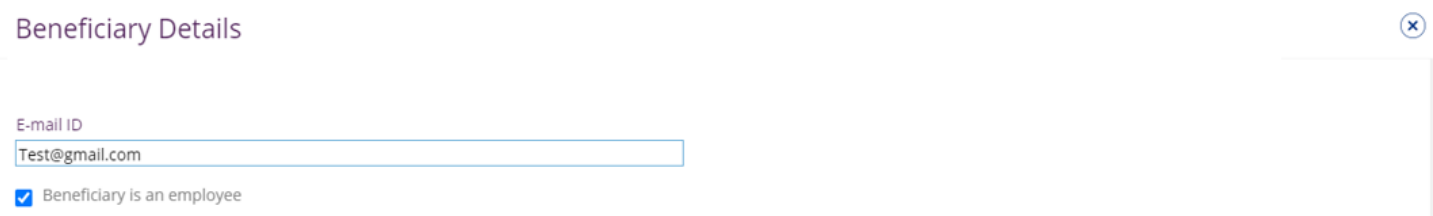
Select Beneficiary Type as “Foreign Currency Payment”

Select Beneficiary Bank Country and Beneficiary Country.

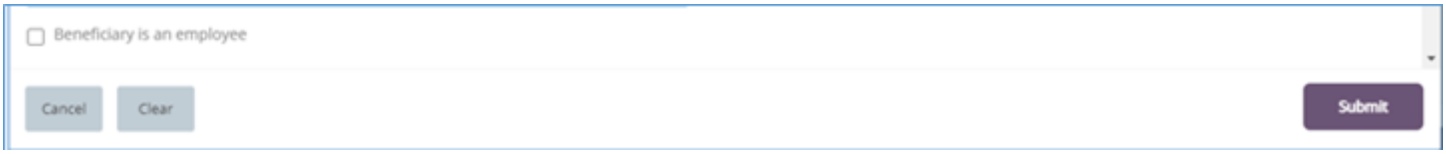
Enter a valid account / IBAN number, Beneficiary Name and Address details.



In case of **Salary** transfer, select “**Beneficiary is an Employee**”,

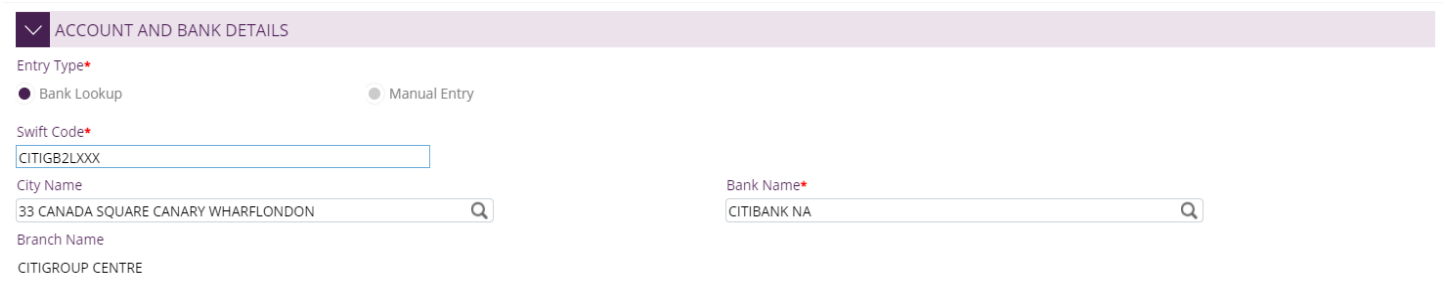


If the beneficiary is not an employee, you can keep the option un-ticked.

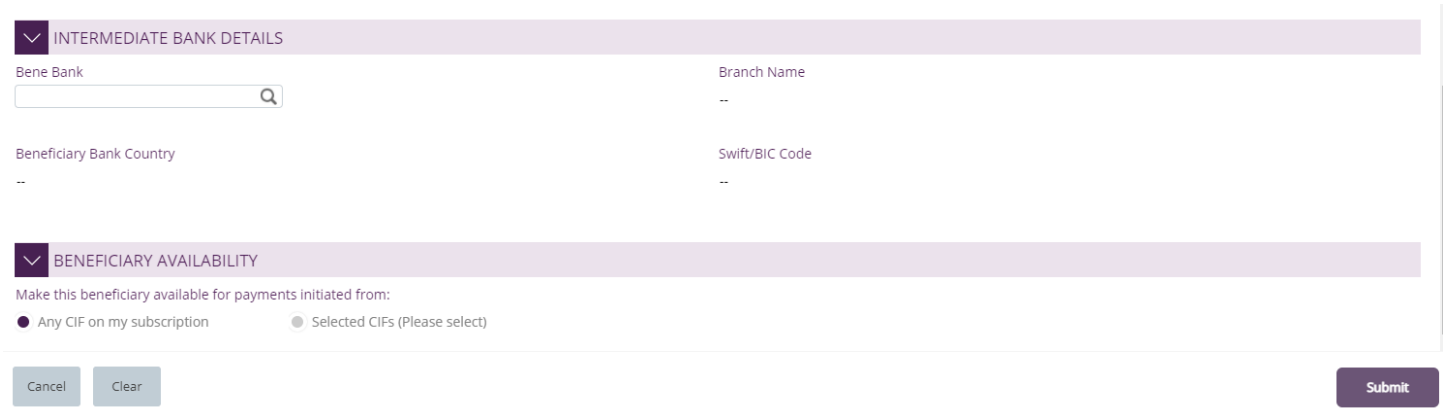


Bank Details will auto populate based on the beneficiary's IBAN number. Else, you can select manual entry and provide the details.

For the countries which requires Clearing Code / Sort Code / IFSC Code, user can provide the code in "**Clearing Code Details**".



Intermediate bank details is optional.



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If the user need to restrict it to specific CIFs, user need to select "**Selected CIFs**" and select the CIF(s)

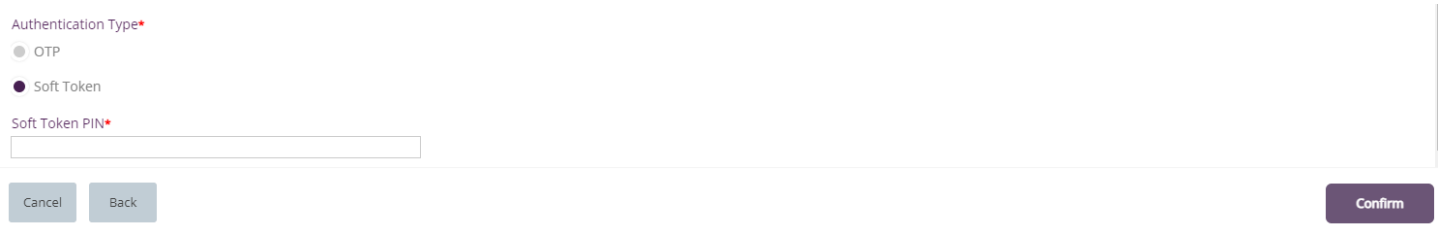
Click "**Submit**"

Confirmation Screen

If the user has "Authorization" access, he can directly select the "**Authentication type**" OTP or Token

OTP will be sent to the register mobile number, enter the OTP and click "**Confirm**"

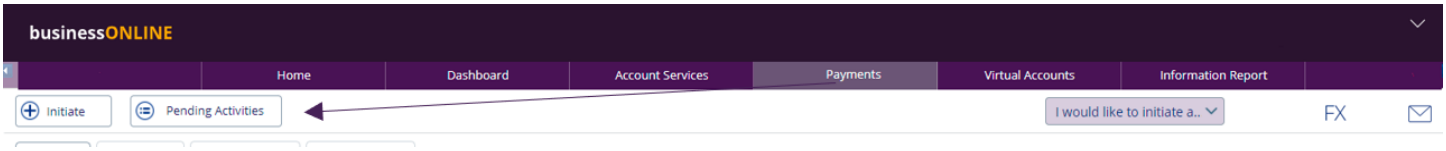
Or enter the token PIN and click "**Confirm**"



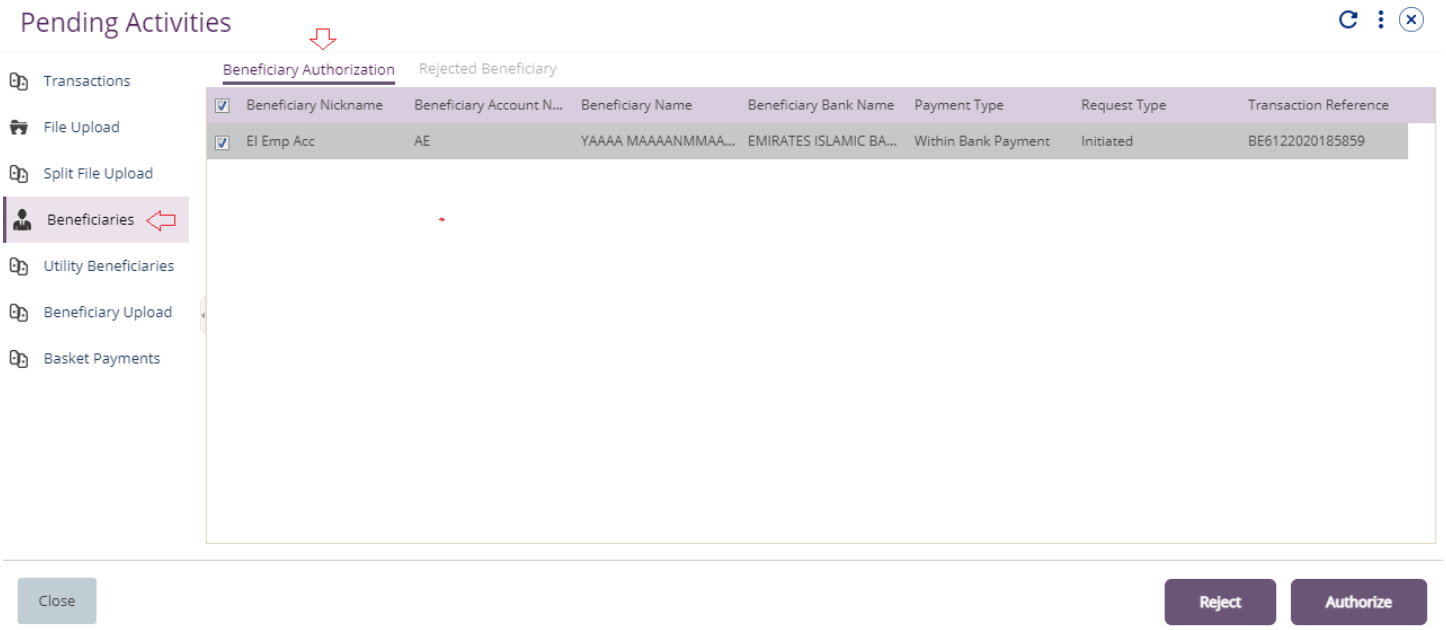
Beneficiary Authorization

(Applicable for Authorizer and MakerAuthorizer)

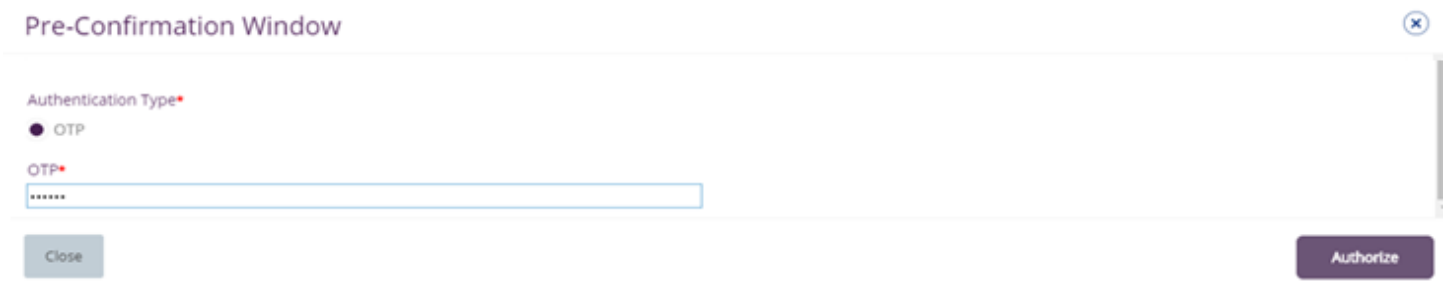
Payments > Pending Activities



Beneficiaries > Beneficiary Authorization > Select All or Select one record > Click "Authorizer"



Select OTP and enter the OTP sent to your registered mobile and click "**Authorize**"

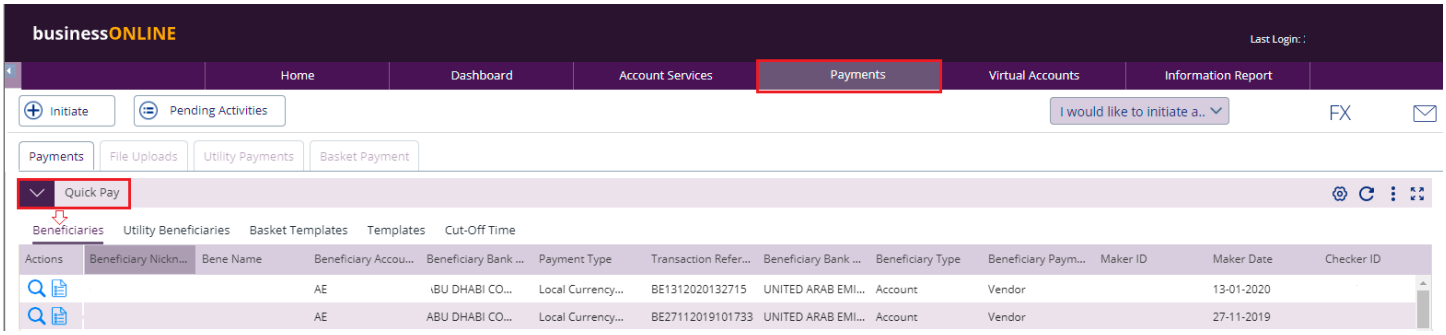


Alternatively, you can select Token option and enter the token PIN.

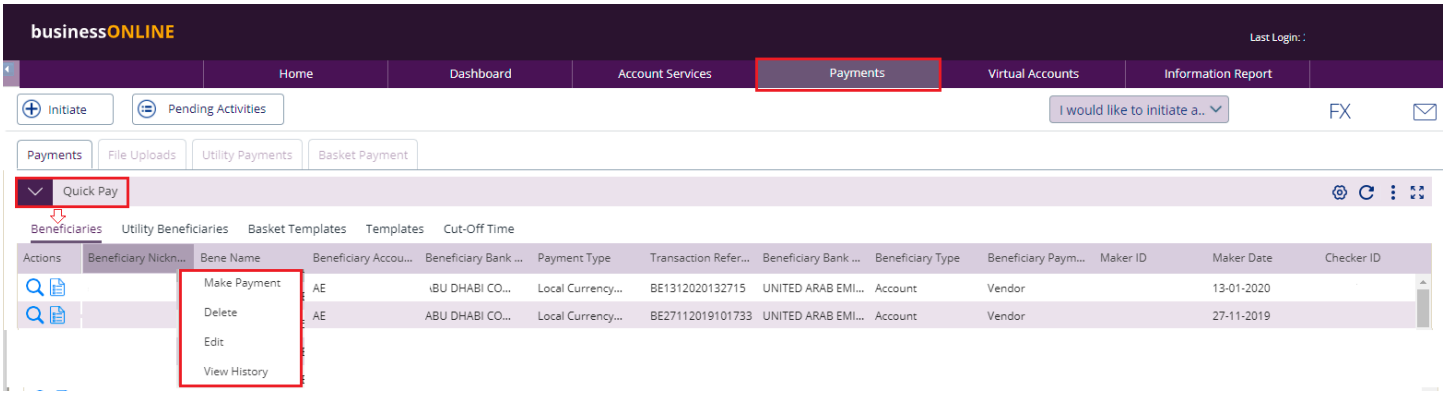
View Registered Beneficiary

Payments > Quick Pay Widget

All the registered beneficiaries will be available in Quick Pay widget



You can right click to Initiate, Delete, Edit or View History of the registered beneficiary.



Note

"Make Payment" option is not enabled for Registered Employee. Instead, you can initiate salary payment under payroll services option.