businessONLINE Payments Guide

Basket Payment – Bulk Payments

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Version 1.0

businessONLINE

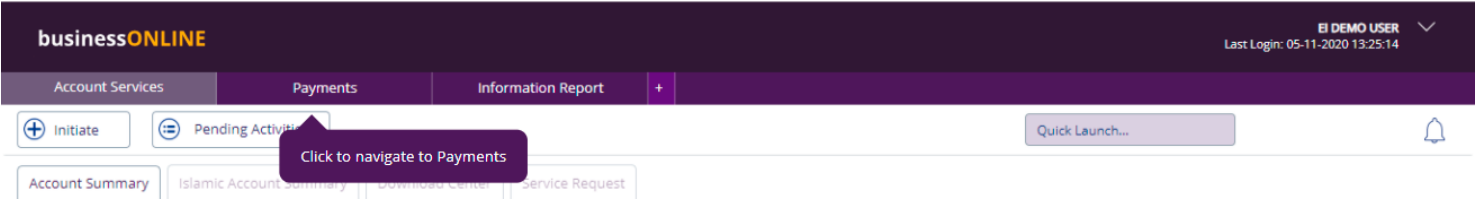**EMIRATES ISLAMIC** الإمارات الإسلامي
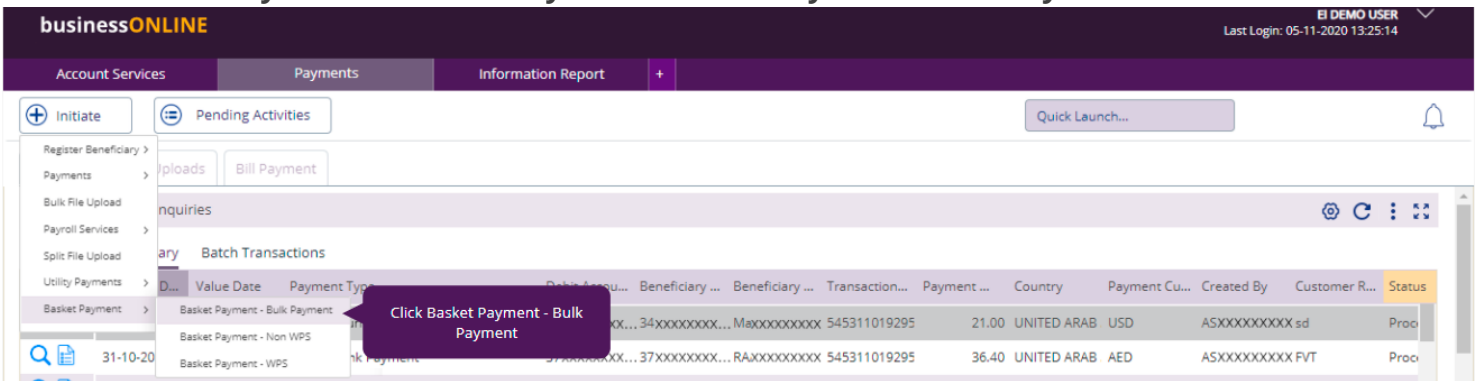
Initiate Basket Payment
(Applicable for Maker and Maker-Authorizer)

Single Debit

Click "**Payments**"

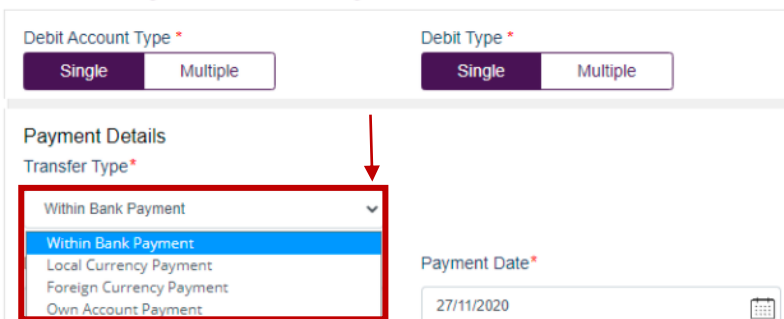Click **Initiate** > **Payments** > **Basket Payment**> **Basket Payment – Bulk Payment**

Select **Single** as Debit Type

Select **Transfer Type;** Within Bank Payment, Local or Foreign Currency Payment or Own Account Payment

Select **Debit Account**

Basket Payment - Bulk Payments

Debit Account Type *
| Single | Multiple |

Debit Type *
| Single | Multiple |

Payment Details

Transfer Type*

Within Bank Payment

Debit Account Number*

[🔍] → Select the 'Debit Account Number' information using the lookup

Payment Date*

[📅]

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

Debit Lookup   [⊗]

Debit Account Number	Currency	Account Name	Bank Name	Branch Name	Account Type
10xxxxxxxxxx	AED	ALExxxxxxxxxx	Emirates NBD	DEIRA BRANCH	Select the debit account number by double-clicking a row / record
10xxxxxxxxxx	USD	GO xxxxxxxxxx	Emirates NBD	DEIRA BRANCH	
10xxxxxxxxxx	SAR	Jud xxxxxxxxxx	Emirates NBD	DEIRA BRANCH	SAVINGS ACCOUNT

Select **Beneficiary Account**

Basket Payment - Bulk Payments

Debit Account Type *
| Single | Multiple |

Debit Type *
| Single | Multiple |

Summary

Payment Details

Transfer Type*

Within Bank Payment

Debit Account Number*

10xxxxxxxxxx [🔍]

Available Balance 0.00

Payment Date*

27/11/2020 [📅]

Select Beneficiary Type*

Account

Beneficiary Account Number*

[🔍] Select the 'Beneficiary Account Number' using lookup

Beneficiary Lookup   [⊗]

Beneficiary Nickname	Beneficiary Name	Account Number	Currency	Bank Name	Branch Name
10xxxxxxxxxx	AR xxxxxxxxxx	99xxxxxxxxxx	USD	Abu Dhabi Islamic Bank	Select the beneficiary account number by double clicking on a row / record
10xxxxxxxxxx	Ajnxxxxxxxxxx	99xxxxxxxxxx	AED	Abu Dhabi Islamic Bank	

- Enter Payment amount
- Provide any reference, this will reflect in your statement
- Provide Purpose of Transfer
- Click "Add Invoice details" (Optional)
- Click on **Add to Basket**

Basket Payment - Bulk Payments

Payment Details

Transfer Type*

| Within Bank Payment | ⌄ |

Debit Account Number*

| | 🔍 |

Available Balance AED 2,240,666,951.51

Payment Date*

| 15/7/2021 | 🗓 |

Select Beneficiary Type*

| Account | ⌄ |

Beneficiary Account Number*

| AE8402   )02 | 🔍 |

Transaction Amount*

| USD ⌄ | 15.00 |

1 USD = 3.685 AED; 15.00 USD = 55.28 AED, Indicative Rate@ 3.685 %

Reference in your statement*

| WithinBankRecord |

Basket Reference in your statement

| Basket Ref |

Purpose of payment to beneficiary*

| Test Record1 |

Purpose Of Transfer

| BON-Bonus | ⌄ |

[Add/View Invoice]   [Clear]   [Add To Basket]

You have successfully added the payment for the Beneficiary with same bank

Basket Payment - Bulk Payments   ⊗

Debit Account Type *   [Single] [Multiple]

Debit Type *   [Single] [Multiple]

Fixed Debit   ○ Yes   ⦿ No

Payment Details

Transfer Type*

| | ⌄ |

Summary

From CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX - 3707245808901

Total 1 Payment(s)   AED 55.28

on Jul 15, 2021

From : CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX	AED 55.28	🗑
to : CAEAAYNA PCARAWP XAAAWPY	USD 15.00	
On Jul 15, 2021	Within Bank Payment	

Example (2) Select "Local Currency Payment" as Transfer Type

Basket Payment - Bulk Payments   ⊗

Debit Account Type *   [Single] [Multiple]

Debit Type *   [Single] [Multiple]

Fixed Debit   ○ Yes   ⦿ No

Payment Details

Transfer Type*

| | ⌄ |

Within Bank Payment
Local Currency Payment
Foreign Currency Payment
Own Account Payment

Payment Date*

| 15/7/2021 | 🗓 |

Summary

From CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX - 3707245808901

Total 1 Payment(s)   AED 55.28

on Jul 15, 2021

From : CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX	AED 55.28	🗑
to : CAEAAYNA PCARAWP XAAAWPY	USD 15.00	
On Jul 15, 2021	Within Bank Payment	

Select **Beneficiary Account**

Basket Payment - Bulk Payments

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

Beneficiary Lookup

Beneficiary Nickname	Beneficiary Name	Account Number		Bank Name	Branch Name	Country Name
1240922	Carolees3	AE07033123456	..	MASHREQBANK PSC	AL GHURAIR CITY	UNITED ARAB EMIRATE:
1348922	Carolees3	AE070331	..	MASHREQBANK PSC	AL GHURAIR CITY	UNITED ARAB EMIRATE:
Raj	Rjiv	AE780540502(	...	DOHA BANK	DUBAITWIN TOWERS	UNITED ARAB EMIRATE:
dOHA	doha	AE78054050	...	DOHA BANK	DUBAITWIN TOWERS	UNITED ARAB EMIRATE:

Basket Payment - Bulk Payments

Fixed Debit   ○ Yes
                     ● No

Payment Details
Transfer Type*

[Local Currency Payment   ▼]

Debit Account Number*   Payment Date*

[🔍]   [15/7/2021   📅]

Select Beneficiary Type*   Beneficiary Account Number*

[Account   ▼]   [AE070   🔍]

Transaction Amount*   Reference in your statement*

[AED   ▼] [10.00]   [RecordLCY]

Basket Reference in your statement   Purpose of payment to beneficiary*

[Basket Ref]   [LCY purpose]

Purpose Of Transfer*   Charge Type*

[▼]   [--Select--   ▼]

[Add/View Invoice]   SHA-Charges will be shared
                                      OUR-Remitter to pay charges
                                      BEN-Beneficiary to pay charges

[Cancel]   ACM-Agency Commissions
              AES-Advance payment against EOS
              ALW-Allowance
              ATS-Air transport
              BON-Bonus
              CIN-Commercial Investments
              COM-Commission
              COP-Compensation
              DIV-Dividend Payouts From FI
              DOE-Dividends on equity not intragroup

                                      [Clear]   [Add To Basket]

1. Enter Payment amount
2. Provide any reference, this will reflect in your statement
3. Provide Purpose of Payment to Beneficiary. This information will be shown in beneficiary's statements.
4. Select Purpose of Transfer code
   o Add/View Invoice (optional)
5. Select Charge Type
6. Click on **Add to Basket**

You have successfully added the payment for the Beneficiary with other bank

Basket Payment - Bulk Payments   ⊗

Debit Account Type *   Debit Type *   **Summary**
[Single] [Multiple]   [Single] [Multiple]   From CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX - 2797345896901
                                                    Total 2 Payment(s)   AED 65.28
Fixed Debit   ○ Yes   on Jul 15, 2021
              ● No
                                                    From : CCPAWARP CPXAYNAX CYNAMXWANW   AED 55.28   🗑
Payment Details   CCPAWARP CPX
Transfer Type*   to : CAEAAYNA PCARAWP XAAAWPY   USD 15.00
[▼]   On Jul 15, 2021   Within Bank Payment

Debit Account Number*   Payment Date*   From : CCPAWARP CPXAYNAX CYNAMXWANW   AED 10.00   🗑
[🔍] [15/7/2021   📅]   CCPAWARP CPX
                                                    to : Carolees3   AED 10.00
                                                    On Jul 15, 2021   Local Currency Payment

Click on '**Submit**'

Transaction Amount*   Reference in your statement*
[--Select-- ▼] [   ]   [   ]

Basket Reference in your statement   Purpose of payment to beneficiary*
[Basket Ref]   [   ]

Purpose Of Transfer*   Charge Type*
[--Select--   ▼]   [--Select--   ▼]

[Add/View Invoice]   [Clear] [Add To Basket]

[Cancel]   [Save As Template] [Submit]

Review the payment and click on **Confirm**

Basket Payment - Bulk Payment : Review   ⊗

Debit Account Type: Single   Debit Type: Single
Total 2 Payments Amount AED 65.28

Transfer Type	Debit Account	Beneficiary Account	Payment Date	Transaction Amount	Debit Amount
Within Bank Payment	- CCPA...	AE8402600	7/15/2021	15.00 USD	55.28 AED
Local Currency Payment	1 - CCPA...	AE070331	7/15/2021	10.00 AED	10.00 AED

Cancel   Confirm

Once confirmed, user will get "Flexible Authorization" pop-up window.

- Select "**No**" if transaction will be approved by the default approver
- Select "**Yes**" if a specific authorizer is required to approve the transaction

Click on **Submit**

Flexible Authorization

Do you wish to choose a specific authorizer(s) to approve this transaction?
○ Yes   ● No

Cancel   Submit

Flexible Authorization

Do you wish to choose a specific authorizer(s) to approve this transaction?
● Yes   ○ No

Select a workflow rule from the options below and choose the authorizer(s) from each role, to approve the transaction:
● 1 Maker Authorizer

Maker
Authorizer:

Count		Count
eimaker 2 (Maker Authorizer)		ei makauth (Maker Authorizer)
own card (Maker Authorizer)		

Cancel   Submit

If yes, selection of authorizers will show.
1. Select each authorizers that required to approve
2. Click the top arrow ➡ to Add or the down arrow ⬅ to remove
3. Click on **Submit**

Once submitted, user will get "Confirmation" pop-up window.

Multiple Debit

Select **Multiple** as Debit Type

Basket Payment - Bulk Payments

Debit Account Type *			Debit Type *	
Single	Multiple		Single	Multiple

Fixed Debit   ○ Yes
              ● No

(1) Select "**Within Bank**" as Transfer Type

Basket Payment - Bulk Payments

Debit Account Type *			Debit Type *	
Single	Multiple		Single	Multiple

Fixed Debit   ○ Yes
              ● No

Payment Details
Transfer Type*

| Within Bank Payment |
| Local Currency Payment |
| Foreign Currency Payment |
| Own Account Payment |

Payment Date*
15/7/2021

Select **Debit Account**

Basket Payment - Bulk Payments

Debit Account Type *			Debit Type *	
Single	Multiple		Single	Multiple

Fixed Debit   ○ Yes
              ● No

Payment Details
Transfer Type*
Within Bank Payment

Debit Account Number*   Payment Date*
                                    🔍   15/7/2021

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

Account Lookup ⊗

Debit Account Number	Currency	Account Name	Bank Name	Branch Name	Account Type
370	AED	CCPAWARP CPXAYNAX ...	Emirates Islamic	EI MAIN BRANCH	CURRENT ACCOUNT
370	AED	CCPAWARP CPXAYNAX ...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT
370`	AED	CCPAWARP CPXAYNAX ...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT

Select **Beneficiary Account**

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

- Enter Payment amount
- Provide any reference, this will reflect in your statement
- Provide Purpose of Transfer
- Click "Add Invoice details" (Optional)
- Click on **Add to Basket**

You have successfully added the payment for the Beneficiary with same bank

(2) Select "Local Currency Payment" as Transfer Type

Click on Debit Account Lookup

Select on Debit Account

Account Lookup

Debit Account Number	Currency	Account Name	Bank Name	Branch Name	Account Type
370	AED	CCPAWARP CPXAYNAX ...	Emirates Islamic	EI MAIN BRANCH	CURRENT ACCOUNT
370	AED	CCPAWARP CPXAYNAX ...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT
370`	AED	CCPAWARP CPXAYNAX ...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT

Select Beneficiary Look up

Basket Payment - Bulk Payments

Debit Account Type *			Debit Type *			Summary	
Single	Multiple		Single	**Multiple**		Total 1 Payment(s) on Jul 15, 2021	AED 20.00

Fixed Debit   ○ Yes
                   ● No

Payment Details
Transfer Type*

[Local Currency Payment   ▾]

Debit Account Number*		Payment Date*	
370'	🔍	15/7/2021	📅

Select Beneficiary Type*		Beneficiary Account Number*	
Account ▾			🔍

Summary panel:
From : CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX   AED 20.00
to : CAEAAYNA PCARAWP XAAAWPY   AED 20.00
On Jul 15, 2021   Within Bank Payment

Select Beneficiary

Beneficiary Lookup

Beneficiary Nickname	Beneficiary Name	Account Number	Currency	Bank Name	Branch Name
M18	CAEAAYNA PCARAWP X...	AE760	AED	EMIRATES NBD BANK PJ...	GROUP HEAD OFFICE
N18	CAEAAYNA PCARAWP X...	AE8402	USD	EMIRATES NBD BANK PJ...	GROUP HEAD OFFICE
FCY bene	CYAANY ANWPCNAWAY...	37(	USD	EMIRATES ISLAMIC BANK	EI JEBEL ALI

Basket Payment - Bulk Payments

Fixed Debit   ○ Yes
                   ● No

Payment Details
Transfer Type*

[Local Currency Payment   ▾]

Debit Account Number*		Payment Date*	
	🔍	15/7/2021	📅

Select Beneficiary Type*		Beneficiary Account Number*	
Account ▾		AE070	🔍

Transaction Amount*   Reference in your statement*
[AED ▾] [10.00]   [RecordLCY]

Basket Reference in your statement   Purpose of payment to beneficiary*
[Basket Ref]   [LCY purpose]

Purpose Of Transfer*   Charge Type*
[▾]   [--Select--   ▾]
                                 SHA-Charges will be shared
[Add/View Invoice]   OUR-Remitter to pay charges
                                 BEN-Beneficiary to pay charges

[Cancel]
ACM-Agency Commissions
AES-Advance payment against EOS
ALW-Allowance
ATS-Air transport
BON-Bonus
CIN-Commercial Investments
COM-Commission
COP-Compensation
DIV-Dividend Payouts From FI
DOE-Dividends on equity not intragroup

[Clear] [**Add To Basket**]

Instruction box:
1. Enter Payment amount
2. Provide any reference, this will reflect in your statement
3. Provide Purpose of Payment to Beneficiary. This information will be shown in beneficiary's statements.
4. Select Purpose of Transfer code
   ○ Add/View Invoice (optional)
5. Select Charge Type
6. Click on **Add to Basket**

You have successfully added the payment for the Beneficiary with other bank

Basket Payment - Bulk Payments

Debit Account Type *	Debit Type *	Summary
Single | Multiple	Single | Multiple	Total 2 Payment(s) AED 31.00
Fixed Debit ○ Yes ● No		on Jul 15, 2021

Payment Details

Transfer Type*

Debit Account Number*   Payment Date*
370'   15/7/2021

Summary details:

From : CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX
to : CAEAAYNA PCARAWP XAAAWPY
On Jul 15, 2021   AED 20.00 / AED 20.00 / Within Bank Payment

From : CCPAWARP CPXAYNAX CYNAMXWANW CCPAWARP CPX
to : Rjiv
On Jul 15, 2021   AED 11.00 / AED 11.00 / Local Currency Payment

Click on **'Submit'**

Account

Transaction Amount*   Reference in your statement*
--Select--

Basket Reference in your statement   Purpose of payment to beneficiary*
Basket Bulk Ref

Purpose Of Transfer*   Charge Type*
--Select--   --Select--

Add/View Invoice   Clear   Add To Basket

Cancel   Save As Template   Submit

Review the payment and click on **'Confirm'**

Basket Payment - Bulk Payment : Review

Debit Account Type: Single   Debit Type: Multi
Total 2 Payments Amount AED 31.00

Transfer Type	Debit Account	Beneficiary Account	Payment Date	Transaction Amount	Debit Amount
Within Bank Payment	- CCPA...	AE76026000	7/15/2021	20.00 AED	20.00 AED
Local Currency Payment	- CCPA...	AE7805405	7/15/2021	11.00 AED	11.00 AED

Cancel   Confirm

Once confirmed, user will get **"Flexible Authorization"** pop-up window.

- Select "**No**" if transaction will be approved by the default approver
- Select "**Yes**" if a specific authorizer is required to approve the transaction

Click on '**Submit**'

Flexible Authorization

Do you wish to choose a specific authorizer(s) to approve this transaction?

○ Yes   ○ No

Cancel   Submit

If yes, selection of authorizers will show.
1. Select each authorizers that required to approve
2. Click the top arrow ➡ to Add or the down arrow ⬅ to remove
3. Click on **Submit**

Flexible Authorization

Do you wish to choose a specific authorizer(s) to approve this transaction?

● Yes   ○ No

Select a workflow rule from the options below and choose the authorizer(s) from each role, to approve the transaction:
● 1 Maker Authorizer

Maker Authorizer:	Count		Count
	eimaker 2 (Maker Authorizer)	➡	ei makauth (Maker Authorizer)
	own card (Maker Authorizer)	⬅	

Cancel

If yes, selection of authorizers will show.
1. Select each authorizers that required to approve
2. Click the top arrow ➡ to Add or the down arrow ⬅ to remove
3. Click on **Submit**

Submit

Once submitted, user will get '**Confirmation**' pop-up window.

Verify Basket Payment

(Applicable Maker and Maker Authorizer)

Payments > **Pending Activities**

Basket Payment > **Pending Accept**

New window will pop up for reviewing the transaction details and needs to be accepted.

Once verified, click on **Accept**.

Once accepted, user will get "Confirmation" pop-up window.

Authorize Basket Payment

(Applicable for Maker-Authorizer and Authorizer)

Payments > **Pending Activities**

Basket Payment > Basket Payment Authorization

New window will pop up for reviewing the transaction details and needs to be authorized. Once verified all details, click on **'Authorize'**.

Scroll the page down > Select **OTP** or **Token** > enter the PIN code > click **'Submit'**

Once submitted, user will get "Confirmation" pop-up window.

Note:

- If **additional approvals** are required, the transaction will move to the next authorizer(s) queue for additional approval(s).
- If "**Releaser**" is required, the transaction will be available in "**Ready for Release**" status after the payment is authorized and the releaser need to release it to the bank for processing through below option
  Pending Activities > **Transactions** > **Ready for Release**

Release Basket Payment

Payments > Pending Activities

Basket Payment > Ready for release

New window will pop up to review the details.

- Click on Release if all details are correct
- Click on Reject for any discrepancy or incorrect details

Once all details has been verified, Click on Release.

Basket Payment - Bulk Payment - Details

Basket Transactions

Sr. No.	Customer Referen...	Payment Type	Release Date & Ti...	Payment Date	Bene Name	Beneficiary Accou...	Record Status ▼	Error Description	Payment Currency	Pay Amount	Bank Referen
1	WithinBankRecord	Within Bank Paym...	--	15-07-2021	CAEAAYNA PC...	AE8402600010...	Verified	--	USD	15.00	--
2	RecordLCY	Local Currency...	--	15-07-2021	Carolees3	AE0703312345...	Verified	--	AED	10.00	--

Close

Reject   Release

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

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number   11111507219477811

Date/Time   15-07-2021 21:32:47

Status   Sent to Bank

Transaction Type   Basket Payment - Bulk Payment

TRANSACTION INFORMATION

Basket Payment - Bulk Payment has been released successfully.

Close