

businessONLINE Payments Guide

Local Currency Payments

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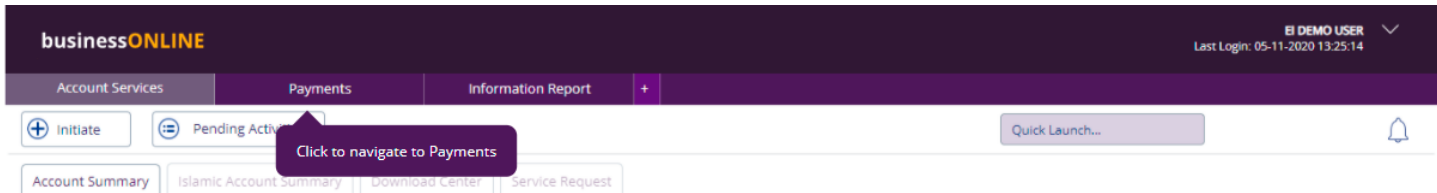
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Version 1.0

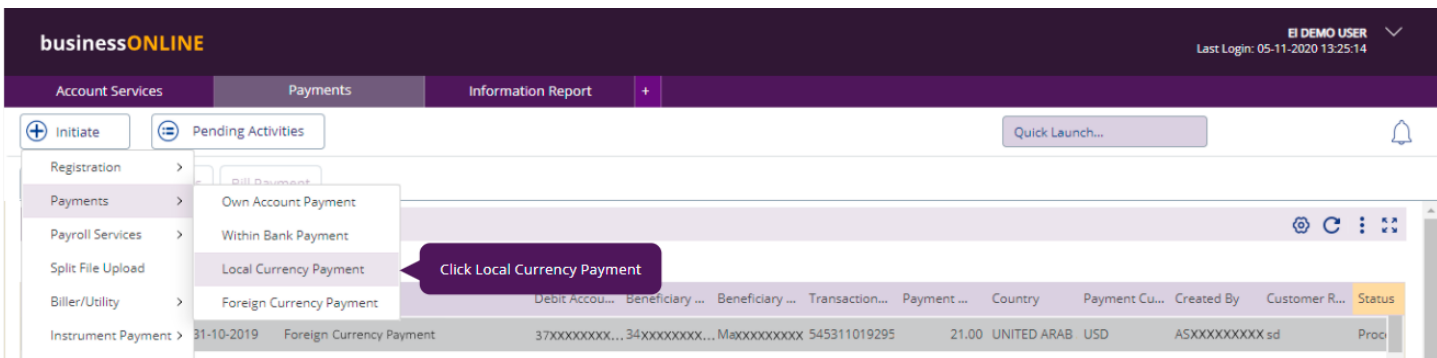
Initiate Local Currency Payment

(Applicable for Maker and Maker-Authorizer)

Click "Payments"



Click **Initiate > Payments > Local Currency Payment**

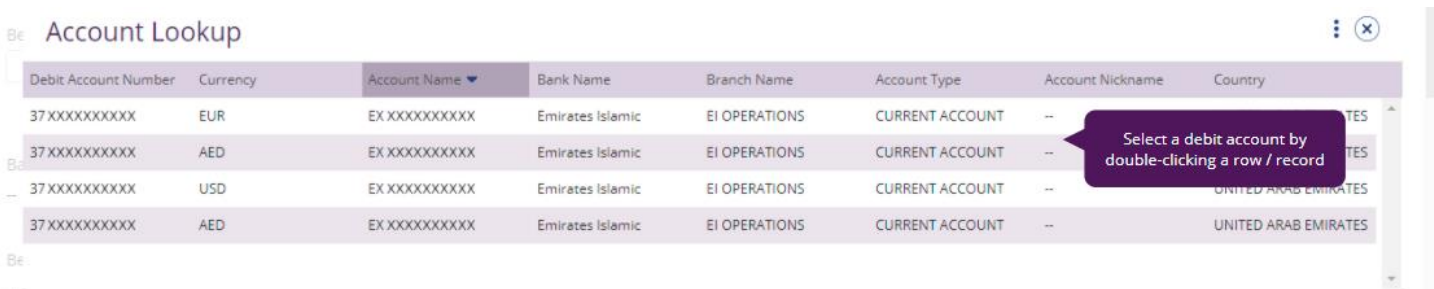


Select the Debit Account Number

Local Currency Payment



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



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 "External Card"

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

Local Currency Payment

Select Beneficiary Type

Existing New

Beneficiary Type **

Account

External Card

Beneficiary Name

Beneficiary Bank Country

For "Existing" beneficiary, please select from the list

Beneficiary Lookup

Beneficiary Nickname	Beneficiary Name	Account Number	Bank Name	Branch Name	Country	Swift Code
SH XXXXXXXXXX	MUXXXXXXXXXX	78XXXXXXXXXX	90 WEST ASSET MANAGEM...	454 COLLINS S...	AUSTRAL	
MA XXXXXXXXXX	MaXXXXXXXXXX	34 XXXXXXXXXX	ABU DHABI COMMERCIAL ...	REHMAT MANZ...	IN	

Select a beneficiary by double-clicking a row / record

For non-registered beneficiary, select "New" and provide beneficiary's information

Local Currency Payment

Select Beneficiary Type

Existing New

Beneficiary Type **

Account

Beneficiary Country*

Beneficiary Name*

Address Line 1*

Swift/BIC Code

Branch Name

Beneficiary Account / IBAN Number*

Address Line 2*

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

Yes No

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

Select "Yes" to add the beneficiary to the Registered Beneficiary list or "No" if it is just a one-time (Adhoc) payment.

Deal Details (optional)

- Applicable if the corporate booked a special deal with the bank (user comments provided in OAT user guide)
- Tick “Deal Rate Applicable” and provide the deal reference.

DEAL DETAILS

Deal Rate Applicable

Deal Reference**

Deal Rate --

Payment Information

PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount AED

Debit Amount AED

Charge type; SHA, OUR or BEN

Local Currency Payment

Payment Date*

Setup a standing instruction for this payment?

No

Charge Type*

SHA-Charges will be shared

Select

- SHA-Charges will be shared
- OUR-Remitter to pay charges
- BEN-Beneficiary to pay charges

- “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

Local Currency Payment

Payment Date*

Setup a standing instruction for this payment?

No

Charge Type*

SHA-Charges will be shared

Select

- SHA-Charges will be shared
- OUR-Remitter to pay charges
- BEN-Beneficiary to pay charges

Beneficiary*

- Select “**Purpose of Transfer**” from the drop-down list.
- Provide “**Purpose of Payment to beneficiary**” details. This information will be required from central bank regulation perspective
- Provide “**Reference in your statement**” details. This information will be shown in the Emirates Islamic corporate statement (Remitter).

Local Currency Payment

Purpose of Transfer*

Purpose of payment to beneficiary*

Reference in your statement*

Cut Off Time
 For same-day processing, -- transfer must be released between - (UNITED ARAB EMIRATES - Et Time).

[Add/View Invoice Details](#)

- **“Submit”** Submit the transaction for further approval(s).
- **“Save As Draft”** Transaction will be saved and can be viewed later (Transaction is not yet submitted)
- **“Save As Template”** Template will be created and can be used for future payments to the same beneficiary (Transaction is not yet submitted)

Local Currency Payment

PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount

Debit Amount

Payment Date*

Setup a standing instruction for this payment?
 No

Charge Type*

Purpose of Transfer*

Purpose of payment to beneficiary*

Reference in your statement*

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

Review And Confirmation - Local Currency Payment

✕
^ TRANSACTION DETAILS

v DEBIT INFORMATION

Debit Account Number	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES - EI
Available Balance AED 1,117.06 on 30-03-2021 at 14:10:58	Account Name	Account Type CURRENT ACCOUNT

v BENEFICIARY INFORMATION

Select Beneficiary Type
Existing

Beneficiary Type
Account

Beneficiary Account Number	Beneficiary Name	Beneficiary Bank Country UNITED ARAB EMIRATES
----------------------------	------------------	--

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.

✕
v CONFIRMATION

v TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1113003214691221
Date/Time	30-03-2021 14:12:18
Status	Pending for Accept
Transaction Type	Local Currency Payment

v TRANSACTION INFORMATION

Local Currency Payment has been submitted successfully.

Close
Attach Document

Click **“Close”** or **“Attach Document”** (Optional) If required.

Authorize Local Currency Payment

(Applicable for Authorizer and Maker-Authorizer)

Payments > Pending Activities > Transactions > Pending Authorization

businessONLINE

Dashboard
Account Services
Payments
Virtual Accounts
Information Report

+ Initiate

Pending Activities ←

Pending Activities ↻ ⋮ ×

Transactions

↓ Pending Authorization

Saved As Drafts

Rejected Transactions

Rolled Back Queue

Ready For Release

	Transaction Refere...	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiati...	Debit Account Nu...	Bene Name	Status	File Reference Nu...
<input type="checkbox"/>	1112203214484566		10.00	USD	VIVEK THOMAS	22-03-2021 23:18:16			Ready for Authoriz...	--

Close

Reject

Authorize ↓

- 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.

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?

No

Yes

Payment Pre- Confirmation screen:

Local Currency Payment

TRANSACTION DETAILS

Transaction Reference Number 1112303213738568	Transaction Status Ready for Authorization	Initiator Date and Time
--	---	-------------------------

Initiated By
MONZER AHMAD KENDAKJI

DEBIT INFORMATION

Debit Account Number	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES - EI
	Account Name	Account Type CURRENT ACCOUNT

BENEFICIARY INFORMATION

Select Beneficiary Type
Existing

Close Reject **Authorize**

Scroll the page down > Select **OTP** or **Token** > enter the PIN code > click **“Authorize”**

Authentication

Authentication Type*

OTP

Hard Token

Token PIN*

Cancel **Submit**

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

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1113003214691221
Date/Time	30-03-2021 14:12:18
Status	Pending for Accept
Transaction Type	Local Currency Payment

TRANSACTION INFORMATION

Local Currency Payment has been submitted successfully.

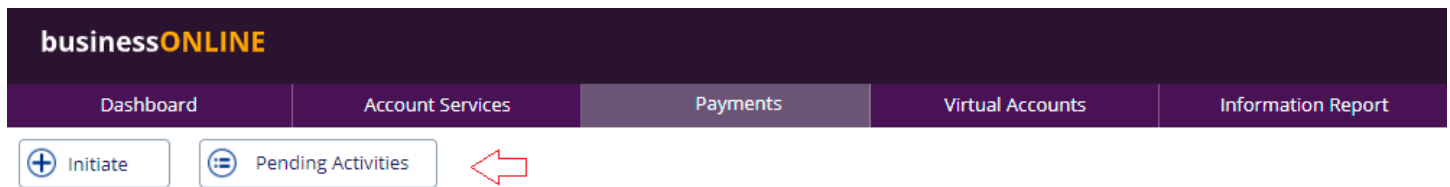
Close **Attach Document**

- 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

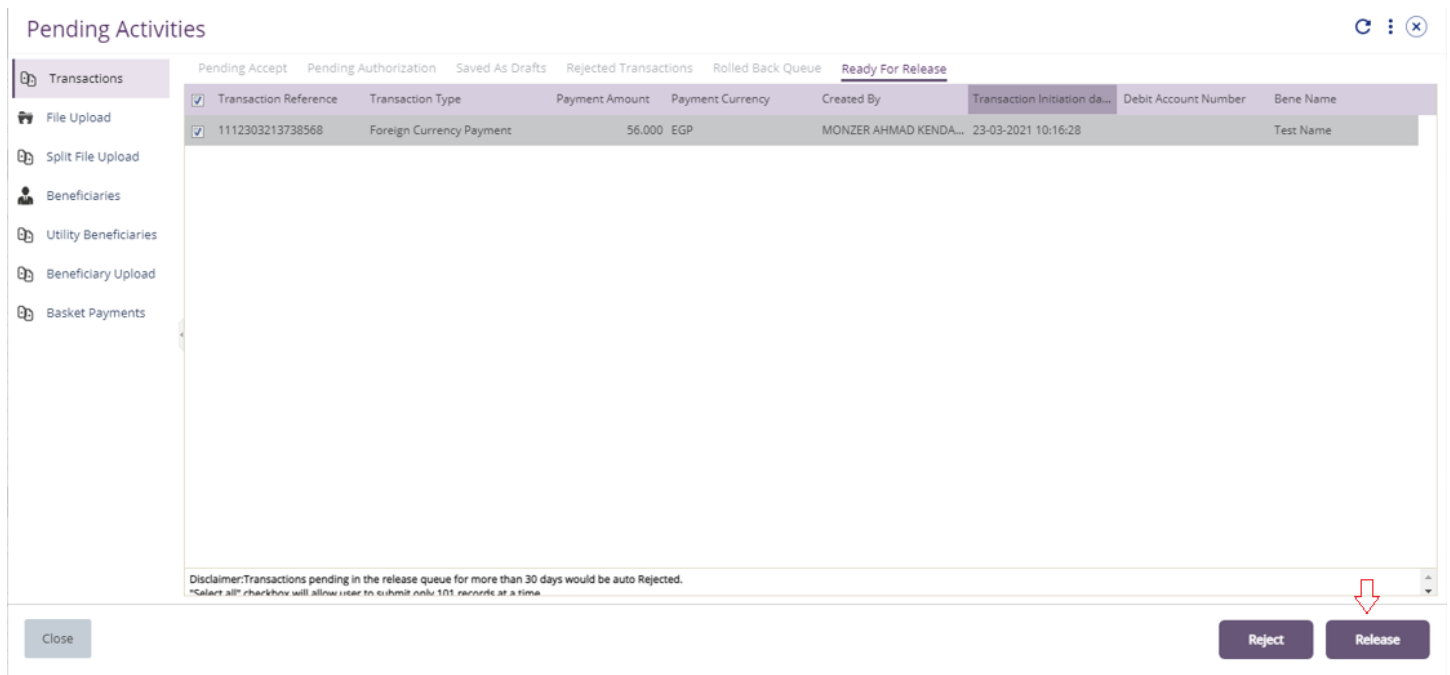
Note:

Release Local Currency Payment

Click **Pending Activities** > **Transactions** > **Pending For Release**

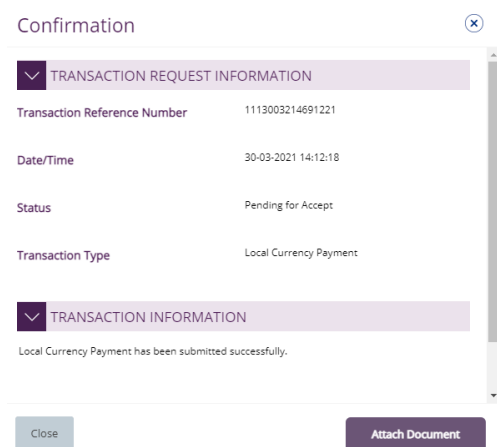


Select the transaction and click "Release"



Once released, user will get "Confirmation" pop-up window with status shows "Sent to Bank"

Click "Close"



View Transaction Details

(Applicable for Maker, Authorizer and Maker-Authorizer)

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

The screenshot shows the 'Payments' section of the application. Under the 'Transaction Inquiries' tab, the 'Transaction Summary' widget is active. It displays a table with the following data:

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Number	Beneficiary Account Nu...	Beneficiary Account Name	Transaction Reference	Payment Amount	Status
	23-03-2021	23-03-2021	Foreign Currency Payment		21312312321	Test Name	1112303213738568	56,000	Sent to Bank

Right click on transaction record allows the user to:

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

The screenshot shows the 'Transaction Summary' widget with a context menu open over the first transaction record. The menu options are 'View History' and 'View Workflow Details'. A red arrow points to the 'View History' option.

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Number	Beneficiary Account Nu...	Beneficiary Account Name	Transaction Reference	Payment Amount	Status
	23-03-2021	23-03-2021	Foreign Currency Payment			Test Name		56,000	Sent to Bank
	18-03-2021	18-03-2021	Within Bank Payment			Rajiv Saga		36,000	Processed by Bank
	18-03-2021	18-03-2021	Within Bank Payment			Rajiv Saga	1111002612727122	54,000	Processed by Bank

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

The screenshot shows the 'Transaction Summary' widget with a context menu open over the first transaction record. The menu options are 'View History' and 'View Workflow Details'. A red arrow points to the 'View Workflow Details' option.

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Number	Beneficiary Account Nu...	Beneficiary Account Name	Transaction Reference	Payment Amount	Status
	23-03-2021	23-03-2021	Foreign Currency Payment			Test Name		56,000	Sent to Bank
	18-03-2021	18-03-2021	Within Bank Payment			Rajiv Saga		36,000	Processed by Bank
	18-03-2021	18-03-2021	Within Bank Payment			Rajiv Saga	1111002612727122	54,000	Processed by Bank

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.

Local Currency Payment

Local Currency Payment
?
✕

^ DEBIT INFORMATION

^ BENEFICIARY INFORMATION

^ DEAL DETAILS

∨ PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount AED

Debit Amount AED

Payment Date*
30-03-2021

Setup a standing instruction for this payment?
 No

Charge Type*

↓

Confirmation

Confirmation
✕

∨ TRANSACTION REQUEST INFORMATION

Transaction Reference Number 1113003214696155

Date/Time 30-03-2021 16:14:05

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 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 da...	Debit Account Number	Bene Name
<input checked="" type="checkbox"/>	1113003214696155	Local Currency Payment	100.00	AED		30-03-2021 16:14:03	

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

Pending Activities ↻ ⋮ ×

Transactions 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 da...	Debit Account Number	Bene Name
1113003214696155	Local Currency Payment	100.00	AED		30-03-2021 16:14:03		

File Upload
Split File Upload
Beneficiaries

Edit
Delete
View History

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

Local Currency Payment ×

TRANSACTION DETAILS

Transaction Reference Number 1113003214696155	Transaction Status Draft	Initiator Date and Time 30-03-2021 16:14:03
--	-----------------------------	--

Initiated By

DEBIT INFORMATION

Debit Account Number* <input type="text"/>	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES - EI
Available Balance AED 1,117.06 on 30-03-2021 at 16:19:21	Account Name	Account Type CURRENT ACCOUNT

BENEFICIARY INFORMATION

Select Beneficiary Type

Existing New

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 Maker-Authorizer users)

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

Local Currency Payment ✕

^ TRANSACTION DETAILS

^ DEBIT INFORMATION

^ BENEFICIARY INFORMATION

^ DEAL DETAILS

∨ PAYMENT INFORMATION

You selected Payment Amount

Payment Amount AED 100.00

Debit Amount AED 100.00

Payment Date*
30-03-2022

Setup a standing instruction for this payment?

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

Confirmation ✕

Template Name*
Local Currency

Template Description*
Local Currency

Public Template Private Template

Public Templates will be available to all users under your Subscription.

Private Templates will only be available to you.

NOTE:(*)Indicates Mandatory field

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 T014933003211623

Date/Time 30-03-2021 16:23:46

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**

Dashboard Account Services Payments Virtual Accounts Information Report

Initiate Pending Activities

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates **Templates** Cut-Off Time

Actions	Template Name	Payment Type	Account Number	Debit Currency	Bene Name	Country Name	Template Description	Beneficiary Account Nu...	Reference in your state...
	Test	Foreign Currency Payment		AED	Test name 91	UNITED ARAB EMIRATES ...	Guide	--	Template
	Demo Card Tem	Within Bank Payment		USD	retest	UNITED ARAB EMIRATES ...	Demo Card		demo123

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates **Templates** Cut-Off Time

Actions	Template Name	Payment Type	Account Number	Debit Currency	Bene Name	Country Name	Template Description	Beneficiary Account Nu...	Reference in your state...
	Test	Foreign Currency Payment		AED	Test name 91	UNITED ARAB EMIRATES ...	Guide		Template
	Demo Card Tem	Within Bank Payment		USD	retest	UNITED ARAB EMIRATES ...	Demo Card		demo123

Make Payment

Edit Template

Delete Template

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.