businessONLINE

businessONLINE Payments Guide

Own Account Payment
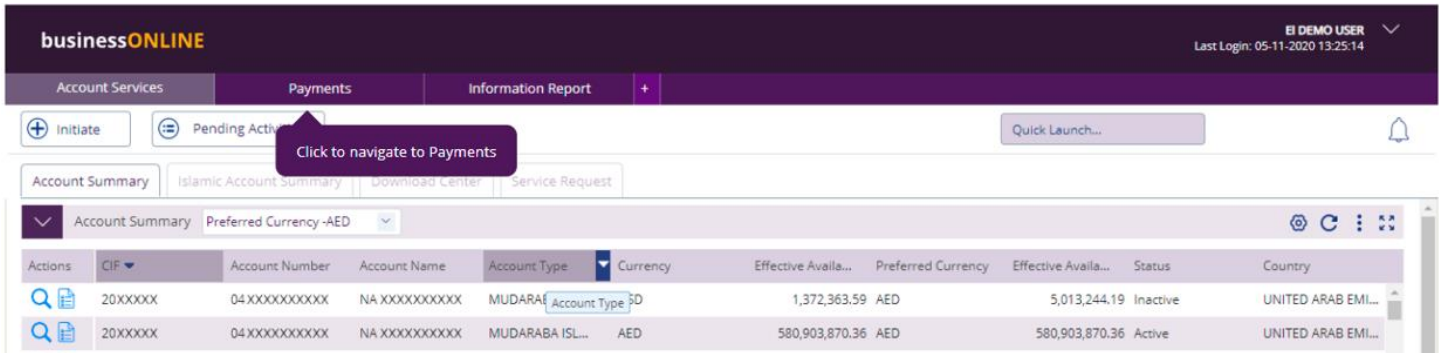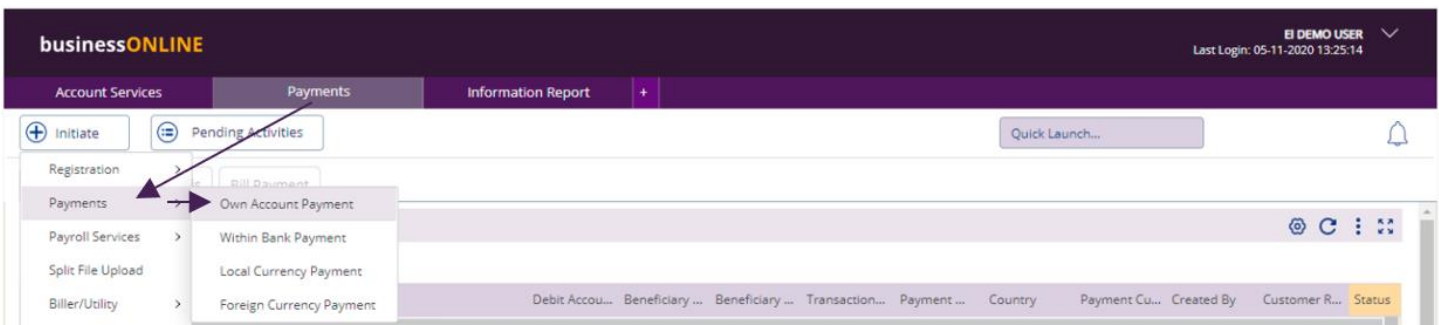
Table of Contents

Version 1.0

Initiate Own Account Payment

(Applicable for Maker and Maker-Authorizer)

Click "Payments"

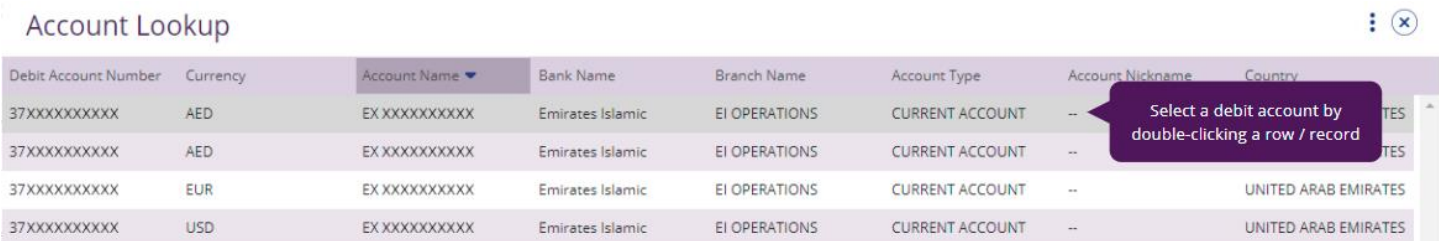Click Initiate > Payments > Own Account Payment

Select the Debit Account Number. Accounts listed in this field are as per the entitlement granted to the respective user.

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

Select "**Beneficiary Account Number**" from the lookup. Accounts listed in this field are all own accounts on boarded in the subscription.

Double click to select the beneficiary 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	Currency	Bank Name	Branch Name	Account Type
--	EX XXXXXXXXXX	37 XXXXXXXXXX	USD	Emirates Islamic	EI OPERAT...	Select a beneficiary by double-clicking a row / record
--	EX XXXXXXXXXX	37 XXXXXXXXXX	EUR	Emirates Islamic	EI OPERATIO...	
--	EX XXXXXXXXXX	37 XXXXXXXXXX	AED	Emirates Islamic	EI OPERATIONS	CURRENT ACCOUNT
--	EX XXXXXXXXXX	37 XXXXXXXXXX	AED	Emirates Islamic	EI OPERATIONS	CURRENT ACCOUNT

Deal Details (optional)

- Applicable if special deal rate is booked with the bank.
- Select the check box "Deal Rate Applicable" and provide the special deal reference provided by the bank.
- Deal will be auto validated against the Debit account CIF and Debit credit Currency pair.

∨ DEAL DETAILS

☐ Deal Rate Applicable   Deal Reference **   Deal Rate
                                [_____]   --

Payment Information

- Once the deal is validated Payment and debit amount will be auto populated.
- Please note - Payment amount auto populated is the total unutilized deal amount.

Own Account Payment   ⊗

PAYMENT INFORMATION

Enter the 'Debit or Payment Amount' upon which the other field will be populated

Payment Amount

| AED | 3,959.28 |

Conversion Rate Details

Debit Amount   EUR   1,000.00

1 EUR = 3.95928 AED 1000.00 EUR = 3959.28 AED

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

- Payment Date" is defaulted to current date
- For future dated payments, user can click "Date" icon and select the date from the calendar
- 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 Emirates Islamic corporate Account statement (Remitter).
- Select "Purpose of Transfer" from the drop-down list.

Own Account Payment

Please enter either Debit or Payment Amount

○ Payment Amount	AED	3,959.28
● Debit Amount	EUR	1,000.00

Conversion Rate Details

1 EUR = 3.95928 AED 1000.00 EUR = 3959.28 AED

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

Payment Date*

08-01-2020

Purpose of payment to beneficiary*

Family

Reference in your statement*

> Enter the 'Reference in your statement' detail

Purpose of Transfer **

Select

Purpose of Transfer **

Select

> Select the 'Purpose of Transfer' from the dropdown list

Own Account Payment

Please enter either Debit or Payment Amount

Select
ACM-Agency Commissions
AES-Advance payment against EOS
ALW-Allowance
ATS-Air transport   ATS-Air transport
BON-Bonus
CHC-Charitable Contributions (Cha
CIN-Commercial Investments
COM-Commission
COP-Compensation
DIV-Dividend Payouts From FI
DOE-Dividends on equity not intra
EDU-Educational Support

	AED	3,959.28
	EUR	1,000.00

Conversion Rate Details

1 EUR = 3.95928 AED 1000.00 EUR = 3959.28 AED

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

Purpose of payment to beneficiary*

Family

Select

Add/View Invoice Details

Cancel   Clear   Save As Draft   Save As Template   Submit

- "**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.

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

Review And Confirmation - Own Account Payment ⊗

TRANSACTION DETAILS		
Transaction Reference Number	Transaction Status	Initiator Date and Time
1110801203394114	Pending Confirmation	08-01-2020 18:12:47
Initiated By		
AS XXXXXXXXXX		

DEBIT INFORMATION		
Debit Account Number	Currency	Country
37XXXXXXXXXX	EUR	UNITED ARAB EMIRATES
Available Balance	Account Name	Account Type
EUR 59,688.49 on 08-01-2020 at 18:12:50	EXXXXXXXXXXX	CURRENT ACCOUNT

Cancel   Back   Confirm

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

Confirmation ⊗

⌄ TRANSACTION REQUEST INFORMATION	
Transaction Reference Number	1111001213715509
Date/Time	10-01-2021 10:40:29
Status	Pending for Accept
Transaction Type	Own Account Payment

⌄ TRANSACTION INFORMATION
Own Account Payment has been submitted successfully.

Close   **Attach Document**

Authorize Own Account Payment

(Applicable for Authorizer and Maker-Authorizer)

Select '**Payments' &** Click **Pending Activities**
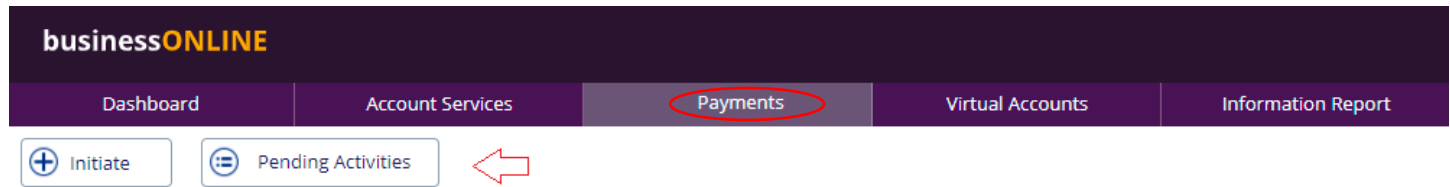
Click **Transactions** > **Pending Authorization**
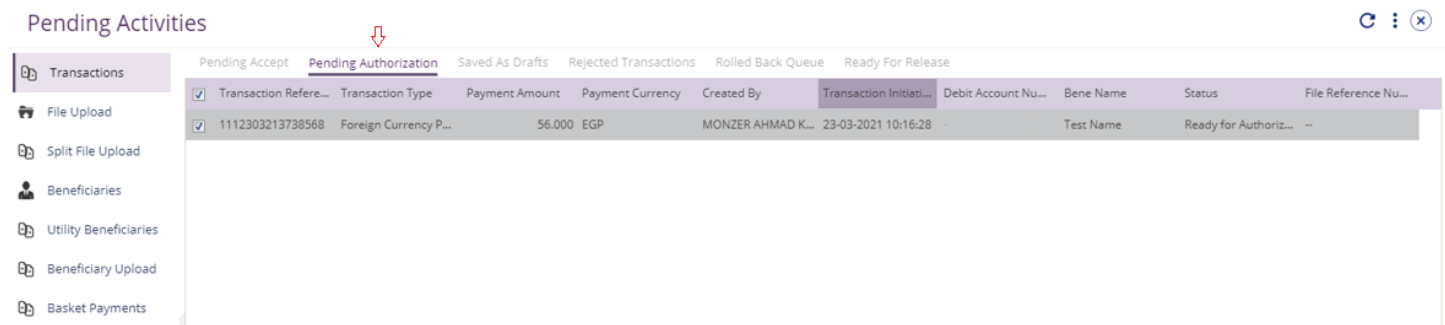
- Select a **single** transaction or select **all** pending transactions by clicking check box at record level
- Click "**Authorizer**" to approve or "**Reject**" to cancel the payment.
- Cut-off time disclaimer, Click "Yes" to proceed.

For same-day processing, USD transfer must be submitted between 08:00:00 (UNITED ARAB EMIRATES - EI Time) and 17:00:00 (UNITED ARAB EMIRATES - EI Time).
Your transaction has crossed bank/Currency cut-off time and will be submitted on 23-03-2021.

No   Yes

Payment Pre- Confirmation screen

Scroll the page down > Select **OTP** or **Token** > Enter the PIN code > click "**Authorize**"

Payment Pre-Confirmation   ⊗

Transaction Summary		
Number of Transactions	Debit Currency	Net Debit Amount
1	AED	36.85

Disclaimer

For payments involving currency conversion, the displayed exchange rates will only be applicable if the transaction is authorized and released within the cut off time, on the same day.
If the payment is released on another day or after the cut-off time, the exchange rates are subject to change.

Authentication Type*

◉ OTP

● Soft Token

Soft Token PIN*

[   ]

Close   Authorize

Confirmation   ⊗

▼ TRANSACTION REQUEST INFORMATION

Transaction Reference Number   1111001213715509

Date/Time   10-01-2021 10:40:29

Status   Pending for Accept

Transaction Type   Own Account Payment

▼ TRANSACTION INFORMATION

Own Account Payment has been submitted successfully.

Close   Attach Document

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 Own Account 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.

Right click on transaction record allows the user to:

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

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

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.

EMIRATES ISLAMIC
الإمارات الإسلامي

Confirmation ⊗

	TRANSACTION REQUEST INFORMATION
Transaction Reference Number	1110801203394114
Date/Time	08-01-2020 18:14:37
Status	Pending for Accept
Transaction Type	Own Account Payment

	TRANSACTION INFORMATION

Own Account Payment has been submitted successfully.

Close   Attach Document

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

Pending Activities   C ⋮ ⊗

	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
☐	1112303213738595	Foreign Currency Payment	123.00	GBP	MONZER AHMAD KENDA...	23-03-2021 10:47:11		Test name 91

Transactions
- File Upload
- Split File Upload
- Beneficiaries
- Utility Beneficiaries
- Beneficiary Upload
- Basket Payments

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

Pending Activities   C ⋮ ⊗

	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
☑	1112303213738595	Foreign Currency Payment	123.00	GBP	MONZER AHMAD KENDA...	23-03-2021 10:47:11	*	Test name 91

Transactions
- File Upload
- Split File Upload
- Beneficiaries
- Utility Beneficiaries
- Beneficiary Upload
- Basket Payments

Close   Delete   Edit

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**.**

Confirmation (×)

Template Name*
Test
Template Description*
Guide

○ 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

Cancel   Save

Public Template – The template can be viewed and used by other users within the same 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   T014882903211807

Date/Time   29-03-2021 18:07:42

Status   Template

Transaction Type   Own Account Payment

∨ TRANSACTION INFORMATION

Own Account 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**

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

Note

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