

# businessONLINE Payments Guide

Within Bank Payments

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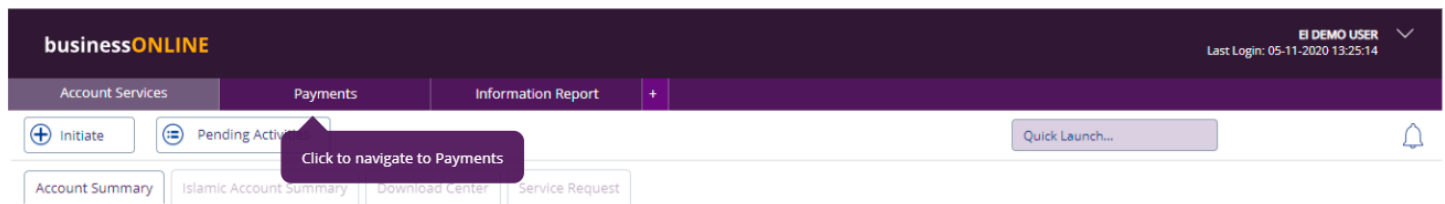
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Version 1.0

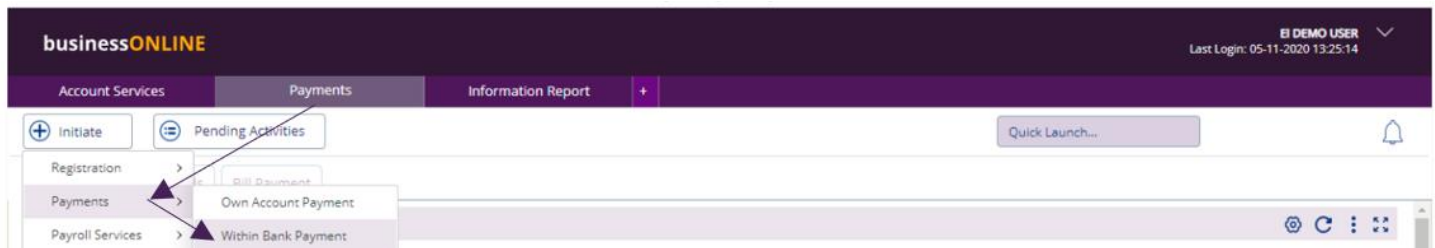
## Initiate Within Bank Payment

(Applicable for Maker and Maker-Authorizer)

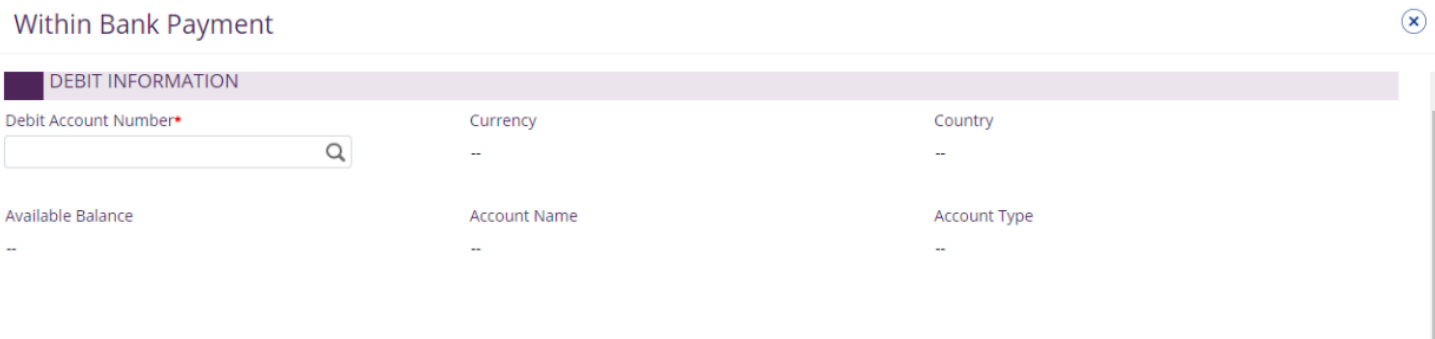
Click "Payments"



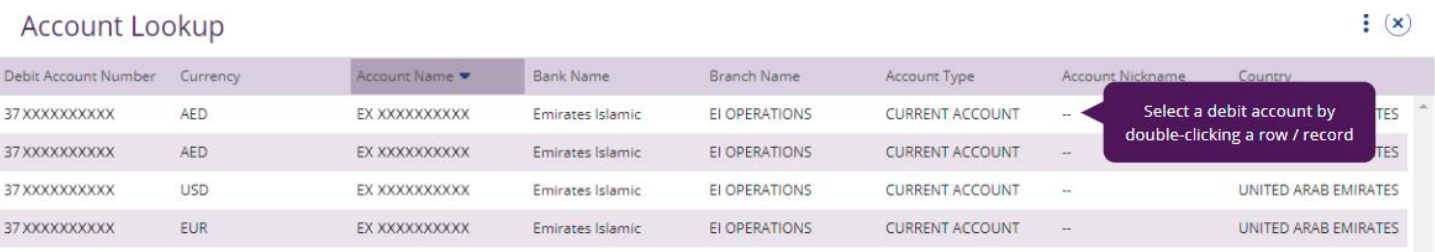
Click **Initiate > Payments > Within Bank Payment**



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.



### 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 23-digit IBAN number or 13-digit account number

Card - Provide valid 16-digit credit card number

#### Within Bank Payment

**BENEFICIARY INFORMATION**

Select Beneficiary Type

Existing     New

Beneficiary Type\*\*

Account

Beneficiary Account Number\*    Currency    Beneficiary Bank Country

Beneficiary Name    Bene Bank

For “Existing” beneficiary, please select from the list

#### Beneficiary Lookup

Beneficiary Nickname	Beneficiary Name	Account Number	Currency	Bank Name	Branch Name	Account Type
--	EXXXXXXXXXXX	37XXXXXXXXXX	USD	Emirates Islamic	EI OPERATIONS	
--	EXXXXXXXXXXX	37XXXXXXXXXX	EUR	Emirates Islamic	EI OPERATIONS	
--	EXXXXXXXXXXX	37XXXXXXXXXX	AED	Emirates Islamic	EI OPERATIONS	CURRENT ACCOUNT
--	EXXXXXXXXXXX	37XXXXXXXXXX	AED	Emirates Islamic	EI OPERATIONS	CURRENT ACCOUNT

Select a beneficiary by double-clicking a row / record

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

#### Within Bank Payment

**BENEFICIARY INFORMATION**

Select Beneficiary Type

Existing     New

Beneficiary Type\*\*

Account

Beneficiary Country\*    Currency    Beneficiary Name

Beneficiary Account Number\*

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” so to add the beneficiary to the existing list or “No” if it is just a one-time (Adhoc) payment.

Deal Details (optional)

- Applicable if special deal rate is booked with the bank
- Tick “Deal Rate Applicable” and provide the deal reference.

**DEAL DETAILS**

Deal Rate Applicable      Deal Reference \*\*      Deal Rate

Within Bank Payment

**PAYMENT INFORMATION**

Please enter either Debit or Payment Amount

Payment Amount      USD      100.00      Conversion Rate Details  
 Debit Amount      AED      368.50      1 USD = 3.685 AED 100.00 USD = 368.50 AED  
The rate(s) shown is indicative. For details, please refer to the clause "Currency Exchange (FX)" in the terms and conditions.

- “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

Payment Date\*  
29-03-2021

Calendar for March 2021 showing date selection options.

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

Within Bank Payment

**PAYMENT INFORMATION**

Please enter either Debit or Payment Amount

Select      USD      100.00      Conversion Rate Details  
 AED      368.50      1 USD = 3.685 AED 100.00 USD = 368.50 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\*

Reference in your statement\*

Buttons: 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.

## Within Bank Payment

^ BENEFICIARY INFORMATION

^ DEAL DETAILS

∨ PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount

Debit Amount

Conversion Rate Details

1 USD = 3.685 AED 100.00 USD = 368.50 AED

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

Payment Date\*

Setup a standing instruction for this payment?

No

Purpose of Transfer \*\*

Purpose of payment to beneficiary\*

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

## Review And Confirmation - Within Bank Payment

∨ TRANSACTION DETAILS

Transaction Reference Number 1112903214665974	Transaction Status Pending Confirmation	Initiator Date and Time 29-03-2021 17:37:08
Initiated By		

∨ DEBIT INFORMATION

Debit Account Number	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES - EI
Available Balance AED 1,117.06 on 29-03-2021 at 17:37:09	Account Name	Account Type CURRENT ACCOUNT

∨ BENEFICIARY INFORMATION

Select Beneficiary Type  
Existing

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

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

Confirmation ✕

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112903214665974
Date/Time	29-03-2021 17:38:40
Status	Pending for Accept
Transaction Type	Within Bank Payment

TRANSACTION INFORMATION

Within Bank Payment has been submitted successfully.

Close Attach Document

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

Pending Activities

Transactions

Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiated	Debit Account Nu...	Bene Name	Status	File Reference Nu...
1112303213738568	Foreign Currency P...	56,000	EGP	MONZER AHMAD K...	23-03-2021 10:16:28	-	Test Name	Ready for Authoriz...	-

- 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.

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

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

#### Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1112903214665974

Date/Time: 29-03-2021 17:38:40

Status: Pending for Accept

Transaction Type: Within Bank Payment

TRANSACTION INFORMATION

Within Bank Payment has been submitted successfully.

Close Attach Document

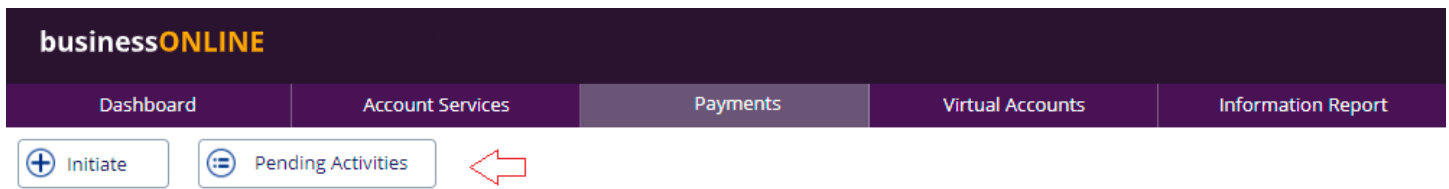
**Note:**

- 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**

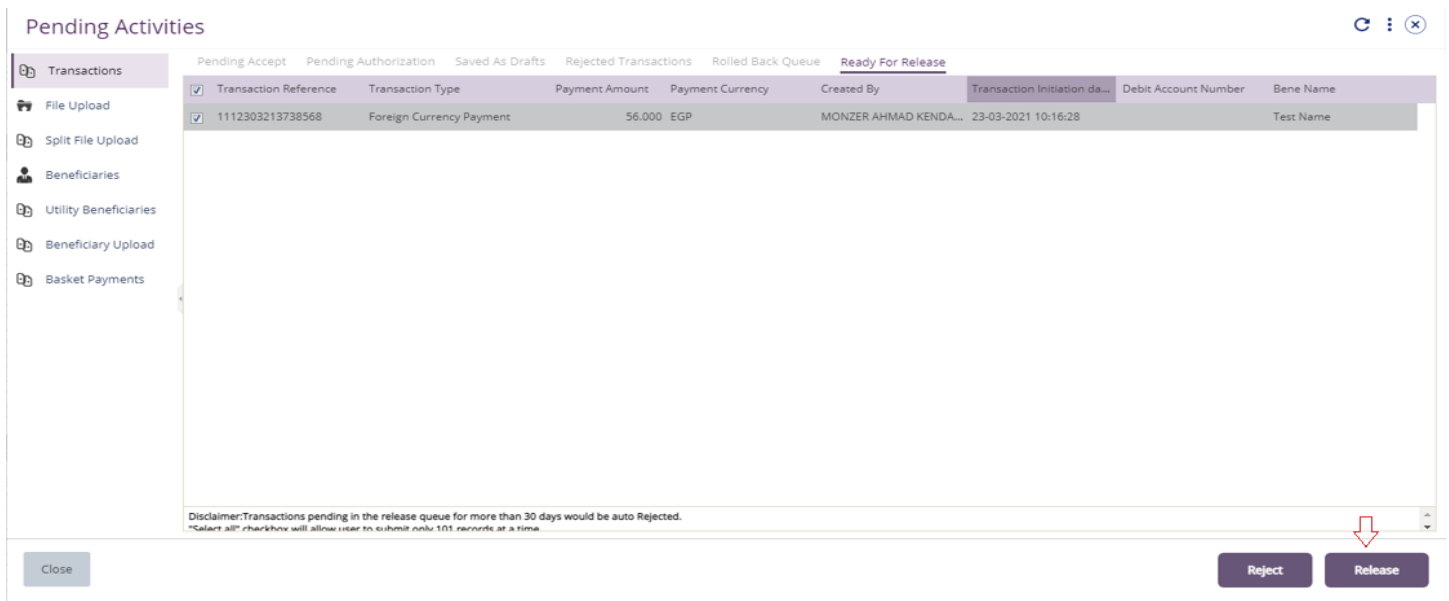


## Release Within Bank Payment

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

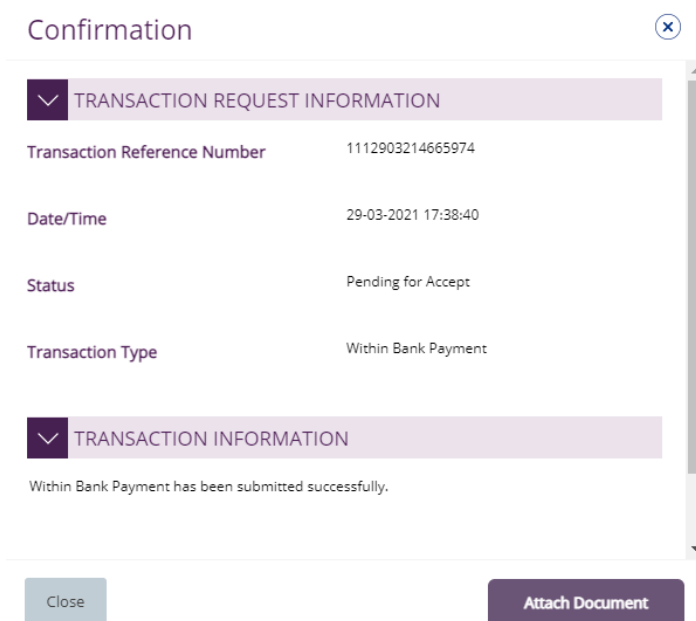


Select the transaction and click "Release"



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.

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.

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		36.00	Processed by Bank
	18-03-2021	18-03-2021	Within Bank Payment			Rajiv Saga	1111002612727122	54.00	Processed by Bank

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

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		36.00	Processed by Bank
	18-03-2021	18-03-2021	Within Bank Payment			Rajiv Saga	1111002612727122	54.00	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.

### Within Bank Payment

? ✕

▼ PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Select

- ACM-Agency Commissions
- AES-Advance payment against
- ALW-Allowance
- ATS-Air transport
- BON-Bonus
- CIN-Commercial Investments
- COM-Commission
- COP-Compensation
- DIV-Dividend Payouts From FI
- DOE-Dividends on equity not I
- EDU-Educational Support

ACM-Agency Commissions

USD

AED

Conversion Rate Details

1 USD = 3.685 AED 100.00 USD = 368.50 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\*

Reference in your statement\*

↓

### Confirmation

▼ TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112903214666590
Date/Time	29-03-2021 17:54:14
Status	Draft
Transaction Type	Within Bank Payment

▼ TRANSACTION INFORMATION

Within Bank Payment has been Saved As Draft successfully.

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

Pending Activities ↻ ⋮ ✕

Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiation da...	Debit Account Number	Bene Name
1112903214666590	Within Bank Payment	10.00	USD	VIVEK THOMAS	29-03-2021 17:54:13		EBS-SMART BUSINESS

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

Pending Activities ↻ ⋮ ✕

Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiation da...	Debit Account Number	Bene Name
1112903214666590	Within Bank Payment	10.00	USD	VIVEK THOMAS	29-03-2021 17:54:13		EBS-SMART BUSINESS

Edit  
Delete  
View History

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

Within Bank Payment ✕

**TRANSACTION DETAILS**

Transaction Reference Number 1112903214666590	Transaction Status Draft	Initiator Date and Time 29-03-2021 17:54:13
--	-----------------------------	--

Initiated By

**DEBIT INFORMATION**

Debit Account Number* <input type="text"/>	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES - EI
Available Balance	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 MakerAuthorizer users)

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

Within Bank Payment ✕

⤴ TRANSACTION DETAILS

⤴ DEBIT INFORMATION

⤴ BENEFICIARY INFORMATION

⤴ DEAL DETAILS

⤵ PAYMENT INFORMATION

You selected Payment Amount

Payment Amount USD

Debit Amount AED

Conversion Rate Details

1 AED = 0.27137042062415195 USD 36.85 AED = 10.00 USD

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

Payment Date\*

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\*

Template Description\*

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: T014872903211802

Date/Time: 29-03-2021 18:02:03

Status: Template

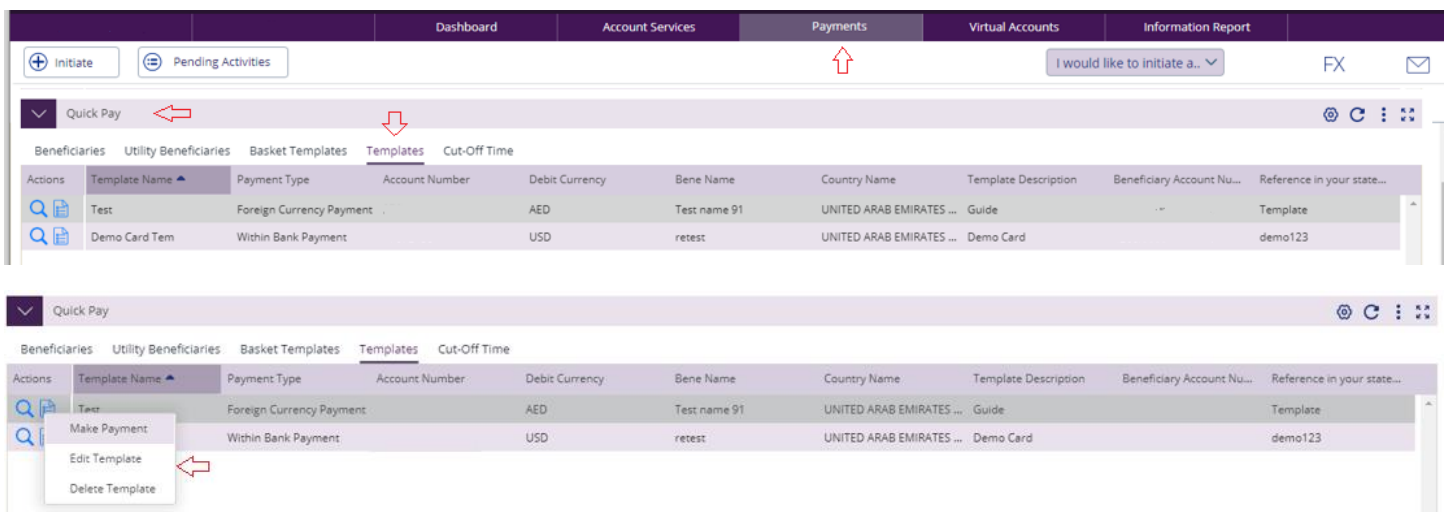
Transaction Type: Within Bank Payment

**TRANSACTION INFORMATION**

Within Bank 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 'Payments' tab with 'Quick Pay' selected. Under 'Quick Pay', the 'Templates' sub-tab is active. A table lists the following templates:

Actions	Template Name	Payment Type	Account Number	Debit Currency	Bene Name	Country Name	Template Description	Beneficiary Account Nu...	Reference in your state...
Test	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

A context menu is open over the 'Demo Card Tem' row, showing options: 'Make Payment', 'Edit Template', and 'Delete Template'. Red arrows in the original image point to the 'Templates' tab, the 'Demo Card Tem' row, and the 'Edit Template' 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.