

businessONLINE Payments Guide

Salary File Upload

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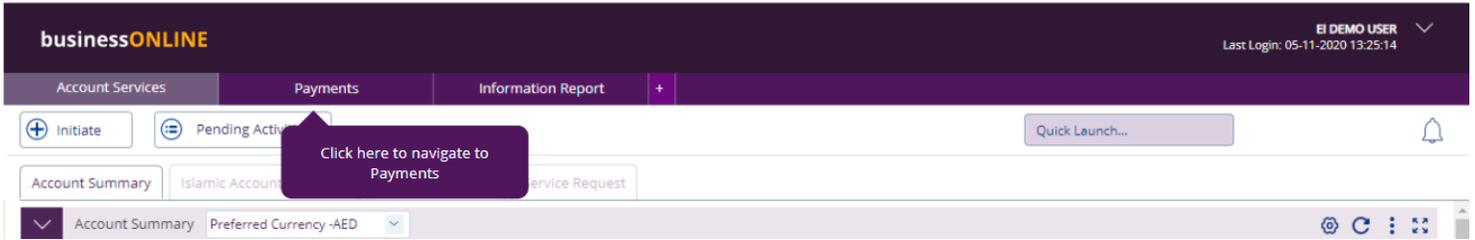
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Version 1.0

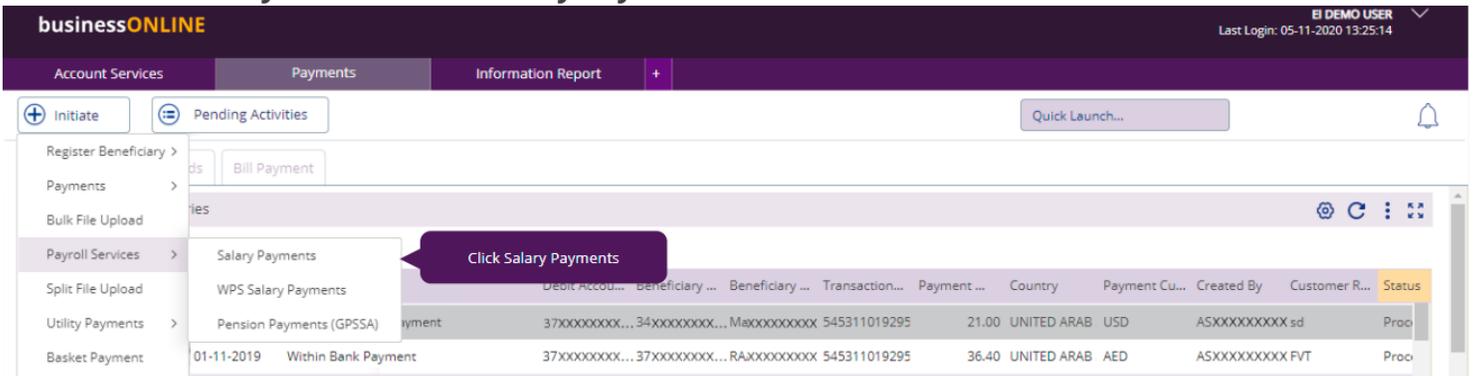
Initiate Salary File Upload

(Applicable for Maker and Maker-Authorizer)

Click "Payments"

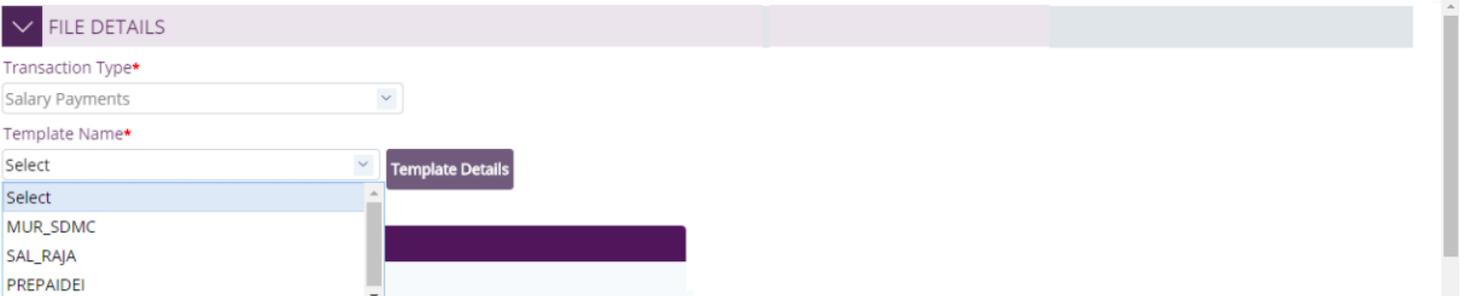


Click **Initiate > Payroll Services > Salary Payment**



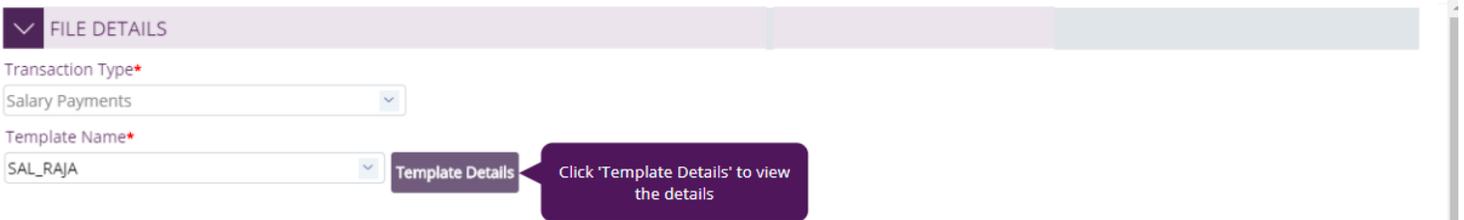
Select **Template Name** from the dropdown list

Salary Payments



Once selected, click on **Template details** to view the content/format and to download the template

Salary Payments



Click on "Download"

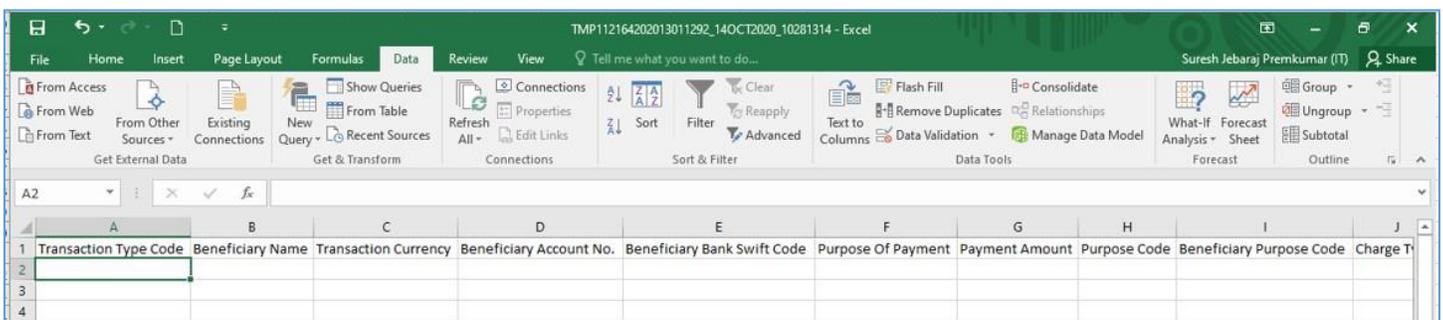
Template Details

Template Name	SAL_RAJA	Date Format	DD-MM-YYYY
File Type	Excel[.xls]	Field Separator	--

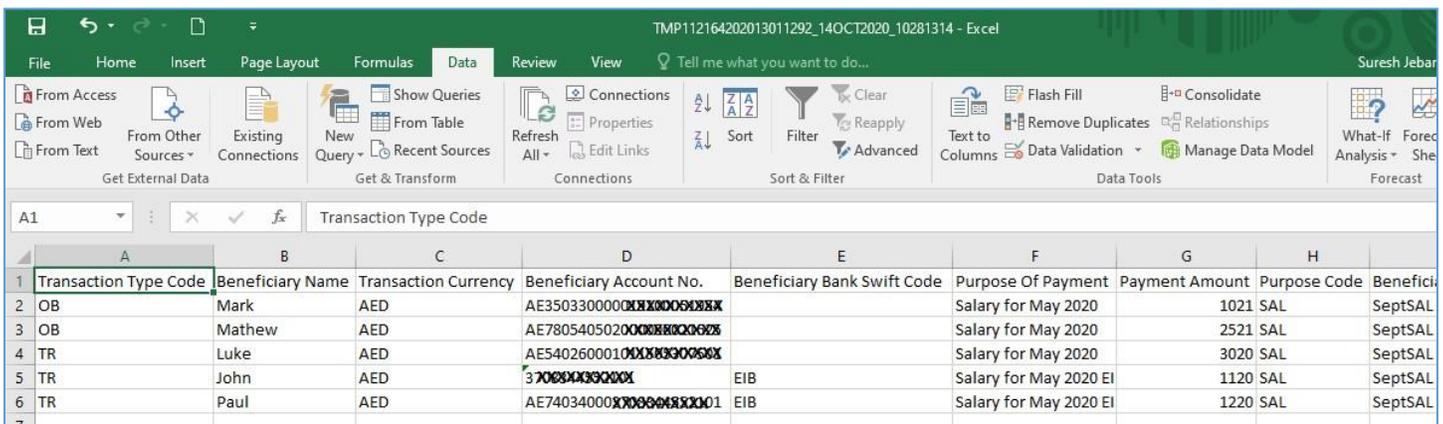
Field Name	Data Type	Field Length	Required	Sequence	Default value	Description
Transaction Type Code	CHAR	3	N	1	--	Product Code: ...
Debit Account No.	CHAR	23	N	2	--	Debit Account No.
Beneficiary ID	NUM	10	N	3	--	Beneficiary ID
Beneficiary Account No.	CHAR	34	N	4	--	Beneficiary Account No.
Beneficiary Name	CHAR	70	N	5	--	Beneficiary Name
Beneficiary Addr. Line 1	CHAR	255	N	6	--	Beneficiary Ad...
Beneficiary Addr. Line 2	CHAR	35	N	7	--	Beneficiary Ad...

Close Download

Open the downloaded file



Fill out the file as per the Header row and **save** the file



Transaction Type Code	Beneficiary Name	Transaction Currency	Beneficiary Account No.	Beneficiary Bank Swift Code	Purpose Of Payment	Payment Amount	Purpose Code	Beneficiary Purpose Code	Charge T
OB	Mark	AED	AE3503300000XXXXXX		Salary for May 2020	1021	SAL	SeptSAL	
OB	Mathew	AED	AE7805405020XXXXXX		Salary for May 2020	2521	SAL	SeptSAL	
TR	Luke	AED	AE5402600010XXXXXX		Salary for May 2020	3020	SAL	SeptSAL	
TR	John	AED	3XXXXXX	EIB	Salary for May 2020 EI	1120	SAL	SeptSAL	
TR	Paul	AED	AE74034000XXXXXX	EIB	Salary for May 2020 EI	1220	SAL	SeptSAL	

Salary Payments

FILE DETAILS

Transaction Type*

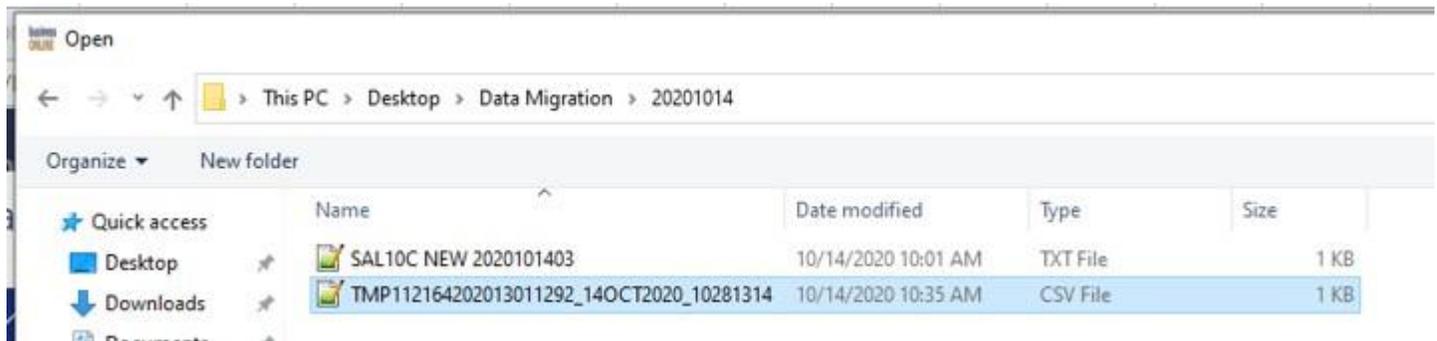
Template Name*
 [Template Details](#)

File Name*

 ADD... Click 'ADD' to attach the file

Click on "ADD" to upload the file

Select the file



Click to choose the debit account

Salary Payments

DEBIT INFORMATION

Debit Account Number*  Currency: -- Beneficiary Bank Country: --

Available Balance: -- Account Name: -- Account Type: --

Double click to select Debit account

Account Lookup

Debit Account Number	Currency	Account Name	Beneficiary Bank Name	Branch Name	Account Type	Account Nickname	Beneficiary Bank Country
370	AED	DEMO ACCOU...	Emirates Islamic	EI HEALTH CARE CITY	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES - EI
370	AED	DEMO ACCOU...	Emirates Islamic	EI HEALTH CARE CITY	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES - EI

Select 'Salary Month', provide 'Payment Reference' and click on 'Submit'

Salary Payments

File Name

ADD...

Salary Test File_1.xls

Select

- 1-January
- 2-February
- 3-March
- 4-April
- 5-May
- 6-June
- 7-July
- 8-August
- 9-September
- 10-October
- 11-November

Select

Reference in your statement **

Cancel Clear Submit

Once submitted, you will get a summary page to review and 'Confirm' the details.

PAYMENT INFORMATION

Fixed Debit

No

Salary Month

7-July

Reference in your statement

Sal payment ref

Cancel Back Confirm

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

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1112907216158720

Date/Time: 29-07-2021 18:53:39

Status: Ready for Verification

Transaction Type: Salary Payments

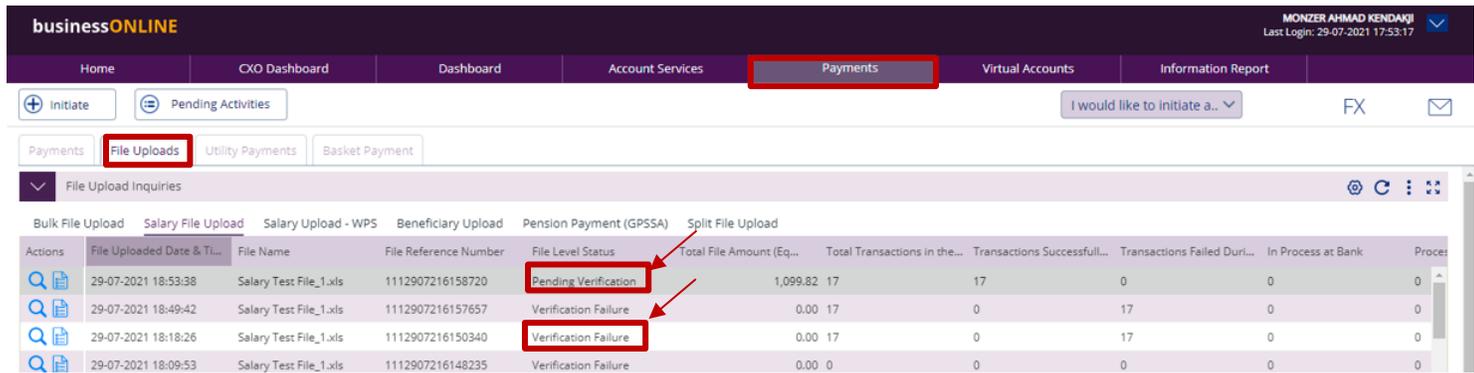
TRANSACTION INFORMATION

Salary Payments has been uploaded successfully.

Close

View Salary File Status

Payments > File Uploads > Salary File Upload



Actions	File Uploaded Date & Time	File Name	File Reference Number	File Level Status	Total File Amount (Equivalent in Base Currency)	Total Transactions in the File	Transactions Successfully Uploaded	Transactions Failed During Upload	In Process at Bank	Processed
	29-07-2021 18:53:38	Salary Test File_1.xls	1112907216158720	Pending Verification	1,099.82	17	17	0	0	0
	29-07-2021 18:49:42	Salary Test File_1.xls	1112907216157657	Verification Failure	0.00	17	0	17	0	0
	29-07-2021 18:18:26	Salary Test File_1.xls	1112907216150340	Verification Failure	0.00	17	0	17	0	0
	29-07-2021 18:09:53	Salary Test File_1.xls	1112907216148235	Verification Failure	0.00	0	0	0	0	0

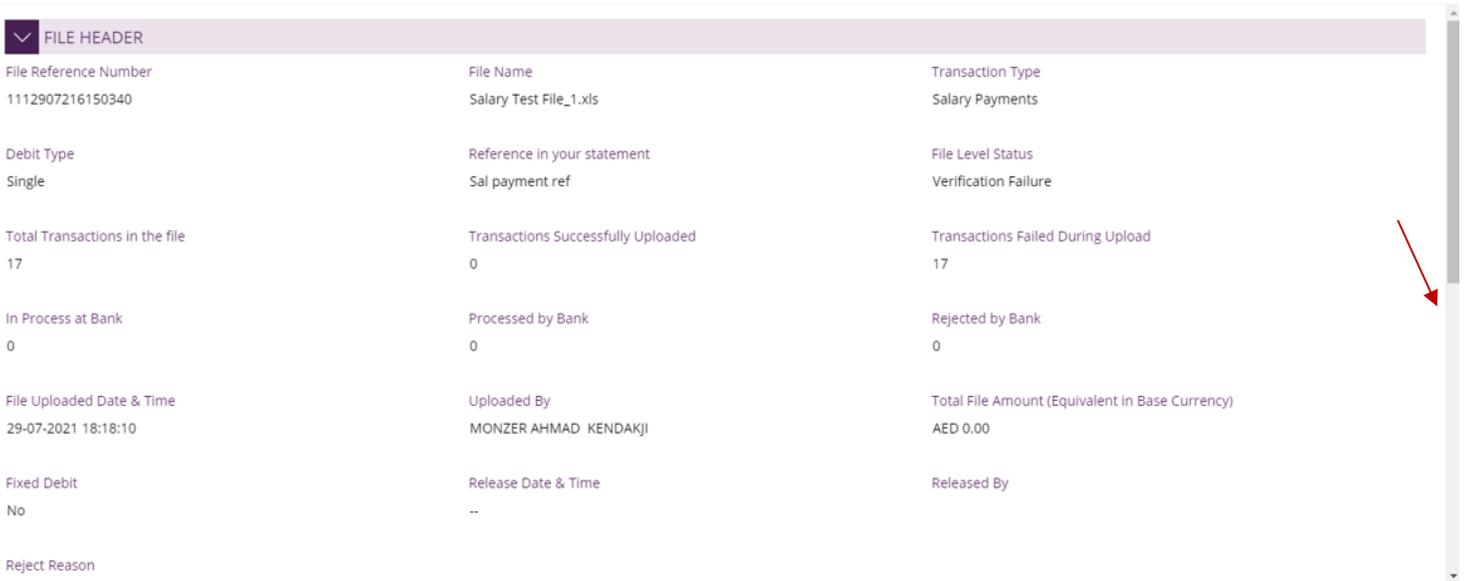
The file level status should be **“Pending Verification”** so that you can proceed with verification step.

View Salary File failure reason

If the file level status is **“Verification Failure”**, you need to double click on the record to view the failure reason.

Scroll-down

Salary File Upload - Details



FILE HEADER		
File Reference Number 1112907216150340	File Name Salary Test File_1.xls	Transaction Type Salary Payments
Debit Type Single	Reference in your statement Sal payment ref	File Level Status Verification Failure
Total Transactions in the file 17	Transactions Successfully Uploaded 0	Transactions Failed During Upload 17
In Process at Bank 0	Processed by Bank 0	Rejected by Bank 0
File Uploaded Date & Time 29-07-2021 18:18:10	Uploaded By MONZER AHMAD KENDAKJI	Total File Amount (Equivalent in Base Currency) AED 0.00
Fixed Debit No	Release Date & Time --	Released By
Reject Reason		

1. File level validation
2. Record level validation
3. Hover the mouse over the record to view the error description

Salary File Upload - Details

Reject Reason
 Business Validation Failed
 Business Validation for All Transactions Failed

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	Saltest902	Within Bank Paym...	--	10-11-2020	BTwithin5	3707209174601	Verification Failure	Column : PAYM...	AED	9.90	--
2	Saltest906	Within Bank Paym...	--	10-11-2020	IBAN Cross3	AE7902600010...	Verification Failure	Column : PAYM...	AED	13.90	--
3	Saltest916	Within Bank Paym...	--	10-11-2020	sample bene 12	70051082508	Verification Failure	Column : PAYM...	AED	113.00	--

Close

4. Double-click to view the record level failure in details.

File Upload Detail

1	--	EOS
Purpose of Payment to Beneficiary	Receiver Purpose code	Intermediary Bank SWIFT/ BIC code
EOS USD AED4	--	--
Intermediary Bank Name	Beneficiary Nickname	
--	--	
Service Provider		
--		
Service Type	Consumer Number	
--	--	
<div style="border: 2px solid red; padding: 5px;"> Reject Reason Column : PAYMENT DATE - Cannot be less than current date. </div>		

Close

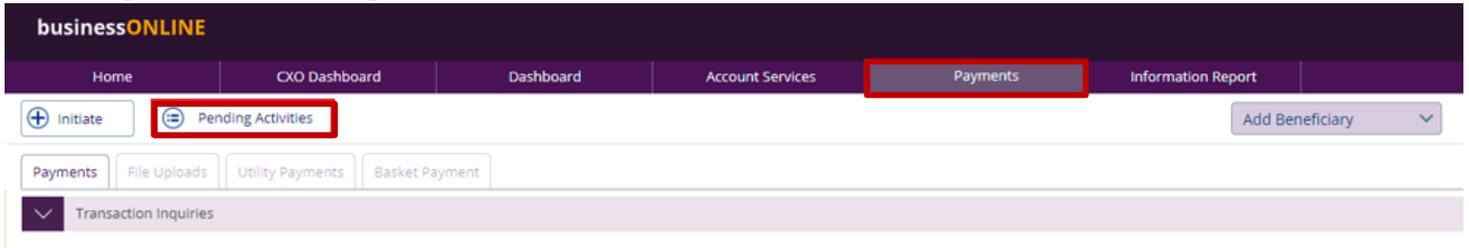
Re-upload the file after you apply the required correction.

The file level status should be **“Pending Verification”** so that you can proceed with verification step.

Verify Salary File upload

(Applicable for Maker and Maker-Authorizer)

Click **Payments > Pending Activities**



The screenshot shows the businessONLINE interface with the 'Payments' menu item highlighted in red. Below it, the 'Pending Activities' sub-menu is also highlighted in red. Other menu items include Home, CXO Dashboard, Dashboard, Account Services, and Information Report. There are also buttons for 'Initiate', 'Add Beneficiary', and a dropdown for 'Add Beneficiary'.

Go to **File Upload > File Verification > Tick** on the record to view the payment details

Pending Activities 🔄 ⋮ ✕

Transactions	File Verification	File Accept	File Authorization	Rejected Files	File Rollback	Ready For Release								
File Upload	<input checked="" type="checkbox"/>						File Reference Number	File Name	Total Transactions in the...	Transactions Successful...	Transactions Failed Duri...	Base Currency	Equivalent Amount in ...	Status
Host Upload	<input type="checkbox"/>						1112907216158720	Salary Test File_1.xls	17	11	6	AED	375.82	Ready for Verification
Split File Upload	<input type="checkbox"/>						1111803213737209	AEDAED_Regressionsan...	4	3	1	AED	370.28	Ready for Verification
	<input type="checkbox"/>						1111803213736302	AEDAED_Regressionsan...	4	3	1	AED	359.69	Ready for Verification
	<input type="checkbox"/>						1112910203680698	EOS_All_MDMC_2.xls	11	8	3	AED	309.51	Ready for Verification

Click on **'Accept'** if all details are correct

Salary File Upload - Details ✕

FILE HEADER

File Reference Number	File Name	Transaction Type
1112907216158720	Salary Test File_1.xls	Salary Payments
Debit Type	Reference in your statement	File Level Status
Single	Sal payment ref	Ready for Verification
Total Transactions in the file	Transactions Successfully Uploaded	Transactions Failed During Upload
17	11	6
In Process at Bank	Processed by Bank	Rejected by Bank
--	--	--
File Uploaded Date & Time	Uploaded By	Total File Amount (Equivalent in Base Currency)
29-07-2021 18:53:38	--	AED 375.82
Fixed Debit	Release Date & Time	Released By
No	--	--

File Transactions 🔄 ⋮ ✕

Close Accept

Page will re-direct you to the summary that shows all transaction that has been verified and will show the failed transactions

Click on 'Accept'

Salary File Upload - Details

Sr. No.	Customer Referen...	Payment Type	Release Date & TL...	Payment Date	Bene Name	Beneficiary Accou...	Record Status	Error Description	Payment Currency	Pay Amount	Bank Referen...
2	Saltest913	Within Bank Paym...	--	29-07-2021	sample bene 24	AE4203440000...	Verification Failure	No Records Found	AED	125.00	--
3	Saltest917	Within Bank Paym...	--	29-07-2021	sample bene 23	5295100000910936	Verification Failure	INVALID ACCOUNT	AED	124.00	--
1	Saltest910	Within Bank Paym...	--	29-07-2021	IBANwithin1	AE1303400037...	Verified	--	AED	17.90	--
4	Saltest906	Within Bank Paym...	--	29-07-2021	IBAN Cross3	AE7902600010...	Verified	--	AED	13.90	--
6	Saltest909	Within Bank Paym...	--	29-07-2021	Cross2	10210	Verified	--	EUR	16.90	--
17	Saltest916	Within Bank Paym...	--	29-07-2021	sample bene 12	70051082508	Verification Failure	Technical error...	AED	113.00	--

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) own card (Maker Authorizer)	ei makauch (Maker Authorizer)

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**

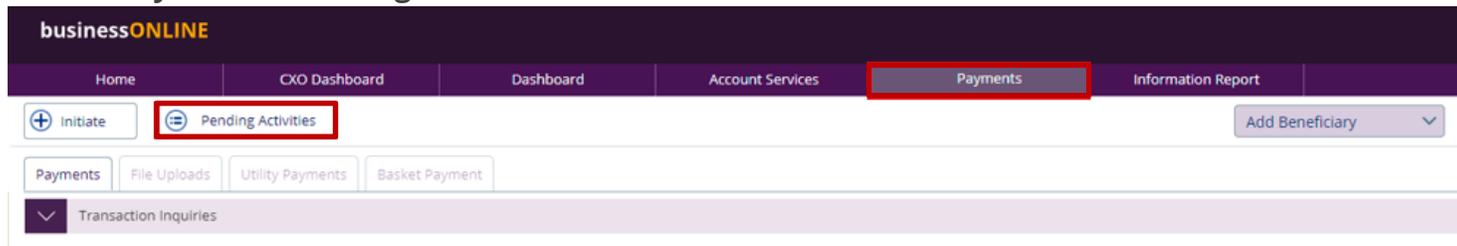
Cancel Submit

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

Authorize Salary File Upload

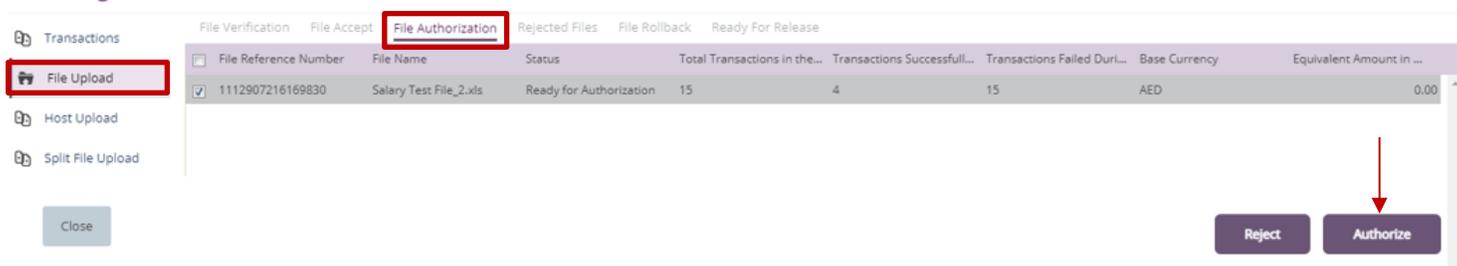
(Applicable for Maker-Authorizer and Authorizer)

1. Payments > Pending Activities



2. Go to File Upload > File Authorization
3. Tick on the file to view and verify the details

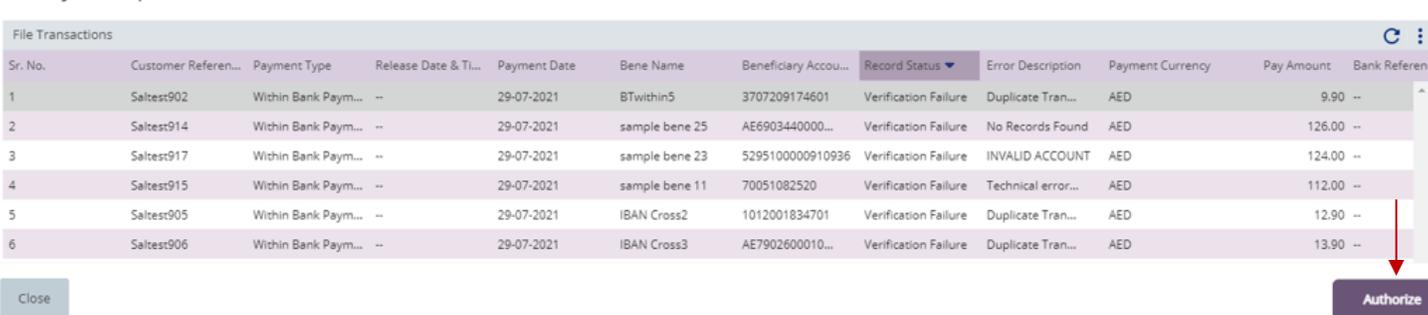
Pending Activities



4. Click on 'Authorize' once verified all details are correct

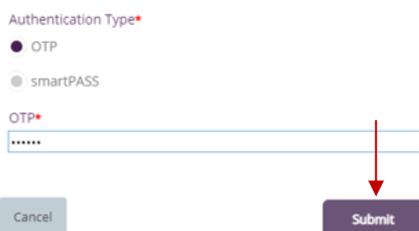
Page will direct you to the summary that shows all transaction has been verified. Click on 'Authorize'

Salary File Upload - Details



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

Authentication



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

Confirmation ✕

▼ TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112907216169830
Date/Time	29-07-2021 20:01:58
Status	Ready for Release
Transaction Type	Salary Payments

▼ TRANSACTION INFORMATION

Salary Payments has been authorized successfully.

Close

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 Salary File Upload

Payments > Pending Activities

businessONLINE

Home CXO Dashboard Dashboard Account Services **Payments** Information Report

Initiate Pending Activities Add Beneficiary

Payments File Uploads Utility Payments Basket Payment

Transaction Inquiries

Go to File Upload > Ready for Release

'Tick' on the file to view and verify the details

Pending Activities

Ready For Release

Actions	File Reference Number	File Name	Status	Total Transactions in th...	Transactions Successfu...	Transactions Failed Du...	Base Currency	Equivalent Amount I...
<input checked="" type="checkbox"/>	1112907216169830	Salary Test File_2.xls	Ready for Release	15	4	15	AED	0.00
<input type="checkbox"/>	1110107213755226	000000003718210701...	Ready for Release	4	4	0	AED	11,000.00

Close Reject Release

Click on 'Release' once verified & all details are correct

Salary File Upload - Details

FILE HEADER

File Reference Number 1112907216169830	File Name Salary Test File_2.xls	Transaction Type Salary Payments
Debit Type Single	Reference in your statement Sal payment ref	File Level Status Ready for Release
Total Transactions in the file 15	Transactions Successfully Uploaded 4	Transactions Failed During Upload 15

File Transactions Release

Page will redirect you to the summary that shows all transaction has been verified.

Click on 'Release'

Salary File Upload - Details

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	Saltest902	Within Bank Paym...	--	29-07-2021	BTwithin5	3707209174601	Verification Failure	Duplicate Tran...	AED	9.90	--
2	Saltest914	Within Bank Paym...	--	29-07-2021	sample bene 25	AE6903440000...	Verification Failure	No Records Found	AED	126.00	--
3	Saltest917	Within Bank Paym...	--	29-07-2021	sample bene 23	5295100000910936	Verification Failure	INVALID ACCOUNT	AED	124.00	--
4	Saltest915	Within Bank Paym...	--	29-07-2021	sample bene 11	70051082520	Verification Failure	Technical error...	AED	112.00	--
5	Saltest905	Within Bank Paym...	--	29-07-2021	IBAN Cross2	1012001834701	Verification Failure	Duplicate Tran...	AED	12.90	--
6	Saltest906	Within Bank Paym...	--	29-07-2021	IBAN Cross3	AE7902600010...	Verification Failure	Duplicate Tran...	AED	13.90	--

Close Release

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

Confirmation ✕

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1112907216169830

Date/Time: 29-07-2021 20:04:25

Status: Sent to Bank

Transaction Type: Salary Payments

TRANSACTION INFORMATION

Salary Payments has been released successfully.

Close