

businessONLINE Payments Guide

Basket Payments – Salary Non WPS

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Version 1.0

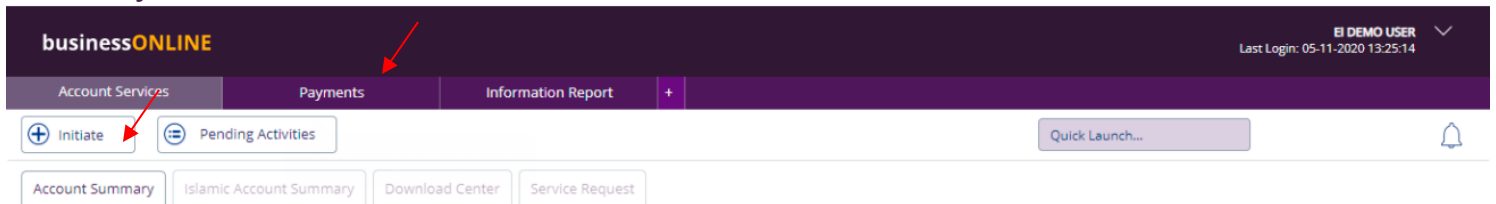
Initiate Basket Payment – Salary non WPS

Please ensure to register the employee(s) before you initiate the Basket Payment – Non WPS (Check Beneficiary & Employee Registration guide).

Within Same Bank

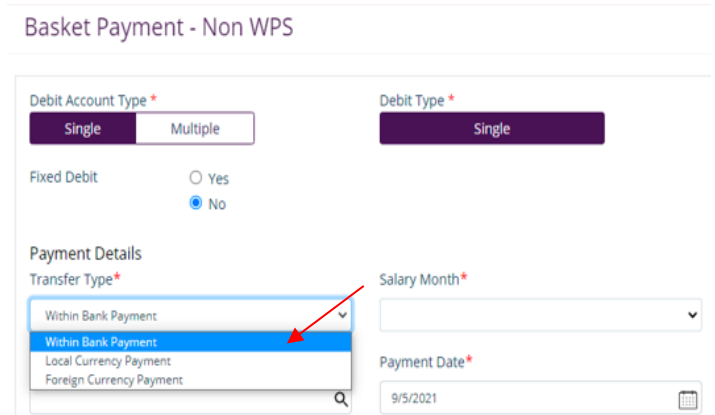
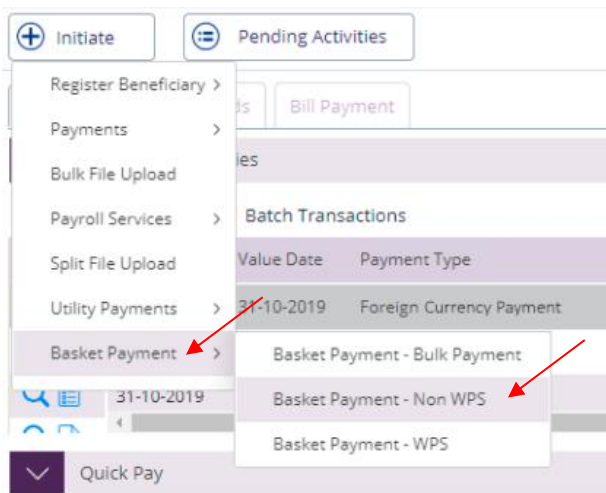
(Applicable for Maker and Maker-Authorizer)

Click “Payments” tab > Initiate

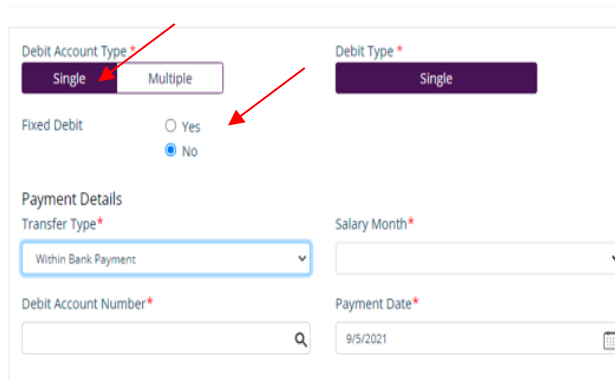


Basket Payment > Basket Payment – Non WPS

Select “Within Bank” as Transfer Type



Basket Payment - Non WPS



Debit Account Type:

Single Debit (Default) – User can select single debit account for all payments in the basket.

Multiple Debit – User can select different debit account for each payment in the basket

Fixed Debit (Applicable for cross currency only)

No (Default) – If user wants to fix the **Payment** amount. Payment amount will be calculated depending on the exchange rate.

Yes – If user wants to fix the **Debit** Amount. Payment amount will be fixed regardless of the exchange rate.

Select Debit Account Number

Basket Payment - Non WPS

Debit Account Type* Single Multiple

Debit Type* Single

Fixed Debit Yes No

Payment Details

Transfer Type*

Salary Month*

Debit Account Number*

Payment Date*

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	
35;	2	USD	MYCARYN NCYAYNANY ...	Emirates Islamic	EI BANIYAS	INNSAVINGS ACCOUNT
35I	001	AED	MYCARYN NCYAYNANY ...	Emirates Islamic	EI BANIYAS	INNSAVINGS ACCOUNT

Select Beneficiary Type and Beneficiary account number

Basket Payment - Non WPS

Debit Account Type* Single Multiple

Debit Type* Single

Fixed Debit Yes No

Payment Details

Transfer Type*

Salary Month*

Debit Account Number*

Payment Date*

Available Balance AED 262.92

Select Beneficiary Type*

Beneficiary Account Number*

Reference in your statement*

Basket Reference in your statement

Purpose of payment to beneficiary*

Beneficiary Type;

Account – for registered employee with regular account

Prepaid – for registered employee with salary prepaid card

Double-click to select the beneficiary

Beneficiary Lookup



Beneficiary Nickname	Beneficiary Name	Account Number	Currency	Bank Name	Branch Name
EINonWPS Emp	AMNAX MMAAC AYNA	AE15034I	142... AED	EMIRATES ISLAMIC BANK	EI UMM SEQUIM

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

Basket Payment - Non WPS

Select Beneficiary Type*
Account

Beneficiary Account Number*
AE150340C 1401

Transaction Amount*
AED 20.00

Reference in your statement*
Apr Sal Ref

Basket Reference in your statement
Apr Sal Basket

Purpose of payment to beneficiary*
Purpose of sal payment

Purpose Of Transfer
SAL-Salary

Add/View Invoice Clear Add To Basket

Once you click "Add to Basket" the payment details will be available in the **Summary** section.

Basket Payment - Non WPS



Debit Account Type*
Single Multiple

Debit Type*
Single

Fixed Debit
Yes No

Payment Details
Transfer Type* Salary Month*

Summary
From MYCARYN NCYAYNANY XXP - 35C 01
Total 1 Payment(s) AED 20.00
on May 16, 2021

From : MYCARYN NCYAYNANY XXP AED 20.00
to : AMNAX MMAAC AYNA AED 20.00
On May 16, 2021 Within Bank Payment

You can re-do the same steps to add other employees' payments to the basket and then **Submit**.

Select Beneficiary Type*
Account

Beneficiary Account Number*

Transaction Amount*
--Select--

Reference in your statement*

Basket Reference in your statement
Apr Sal Basket

Purpose of payment to beneficiary*

Purpose Of Transfer
--Select--

Add/View Invoice Clear Add To Basket

Cancel Save As Template Submit

Local Currency & Foreign Currency

Select "Local Currency Payment" or "Foreign Currency Payment" as Transfer Type

Select the salary month

Basket Payment - Non WPS

Debit Account Type*
Single Multiple

Debit Type*
Single

Fixed Debit
 Yes
 No

Payment Details
Transfer Type*
Within Bank Payment
Within Bank Payment
Local Currency Payment
Foreign Currency Payment

Salary Month*
Payment Date*
16/5/2021

Summary

Select Beneficiary Account

Basket Payment - Non WPS

Debit Account Type*
Single Multiple

Debit Type*
Single

Fixed Debit
 Yes
 No

Payment Details
Transfer Type*
Local Currency Payment

Debit Account Number*
31 01

Available Balance AED 262.92

Select Beneficiary Type*
Account

Salary Month*
4-April

Payment Date*
16/5/2021

Beneficiary Account Number*

Double-click to select the beneficiary

Beneficiary Lookup



Beneficiary Nickname	Beneficiary Name	Account Number	Currency	Bank Name	Branch Name
EINonWPS Emp	AMNAX MMAAC AYNA	AE15034I	J42... AED	EMIRATES ISLAMIC BANK	EI UMM SEQUIM

Provide the payment details:

Basket Payment - Non WPS

Fixed Debit Yes No

Payment Details

Transaction Amount* Reference in your statement*

Basket Reference in your statement Purpose of payment to beneficiary*

Purpose Of Transfer* Charge Type*

- 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
- EDU-Educational Support
- EMI-Equated Monthly Installments
- EOS-End of Service / Final Settlements

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

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

Once you click "Add to Basket" the payment details will be available in the **Summary** section.

Basket Payment - Non WPS



Debit Account Type* Single Multiple

Debit Type* Single

Fixed Debit Yes No

Payment Details

Transfer Type*

Debit Account Number*

Salary Month*

Payment Date*

Summary

From MYCARYN NCYAYNANY XXP - 3508281780001

Total 2 Payment(s) AED 15.00

on May 19, 2021

From : MYCARYN NCYAYNANY XXP AED 10.00

to : AMNAX MMAAC AYNA AED 10.00

On May 19, 2021 Within Bank Payment

From : MYCARYN NCYAYNANY XXP AED 5.00

to : SharjahIslBankREG AED 5.00

On May 19, 2021 Local Currency Payment

Click **Submit**

Transaction Amount* Reference in your statement*

Basket Reference in your statement Purpose of payment to beneficiary*

Purpose Of Transfer* Charge Type*

Add/View Invoice

Review the payment and click **Confirm**

Basket Payment - Non WPS : Review

Debit Account Type: Single Debit Type: Single
Total 2 Payments Amount AED 15.00

Transfer Type	Debit Account	Beneficiary Account	Payment Date	Transaction Amount	Debit Amount
Within Bank Payment	35C 11 - MYCA...	AE150340	5/19/2021	10.00 AED	10.00 AED
Local Currency Payment	35C VYCA...	AE70041001	5/19/2021	5.00 AED	5.00 AED

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

Flexible Authorization

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

If “**Yes**”, please select the approver(s) and click **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
ei makauth (Maker Authorizer)	
Arun One (Maker Authorizer)	
MONZER AHMAD KENDAkJI (Maker Authorizer)	
EI DEMO USER (Maker Authorizer)	

If yes, selection of authorizers will show.

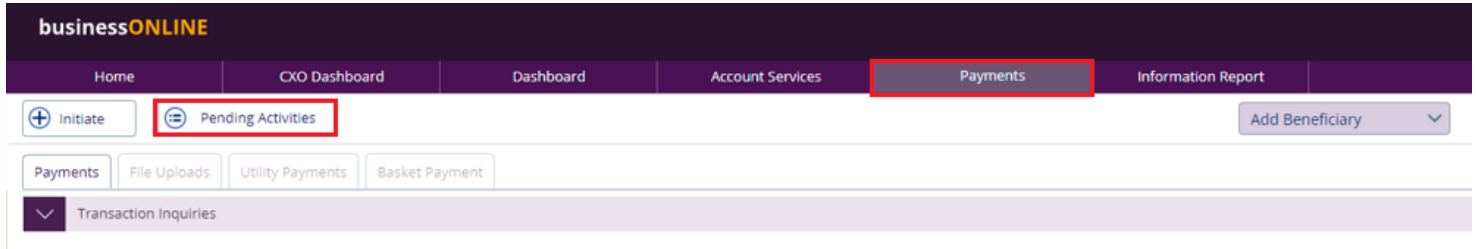
1. Select each authorizers that required to approve
2. Click the top arrow to Add or the down arrow to remove
3. Click on **Submit**

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

Authorize Basket Payment

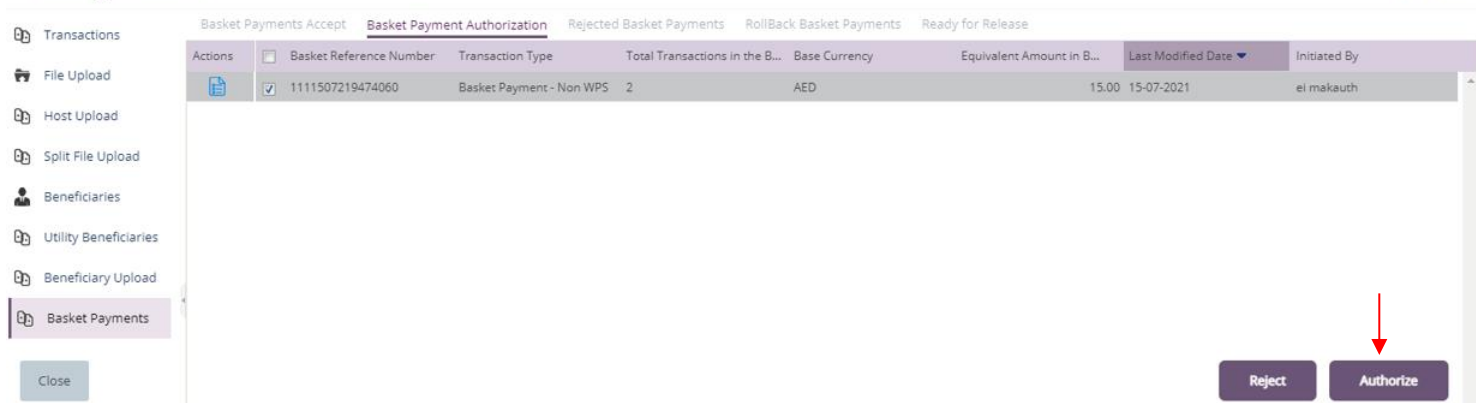
(Applicable for Maker-Authorizer and Authorizer)

Payments > Pending Activities

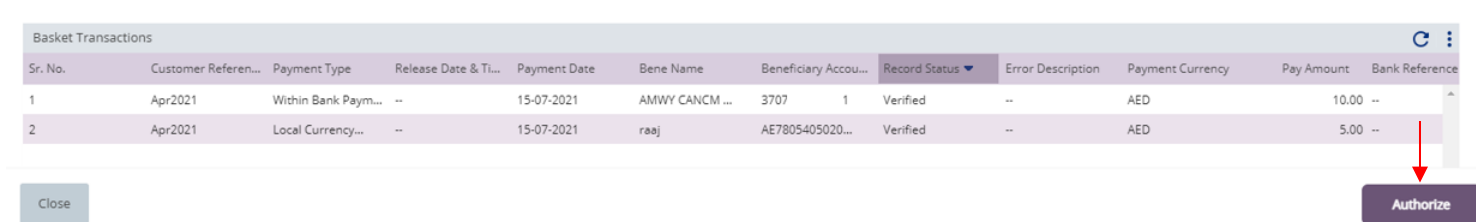


Basket Payment > Basket Payment Authorization

Pending Activities

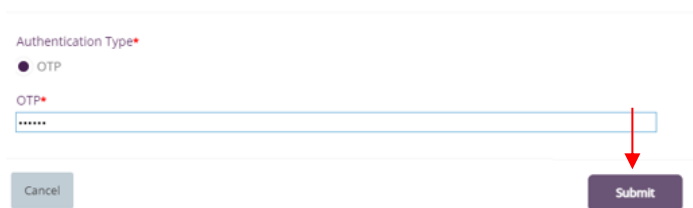


New window will pop up for reviewing the transaction details, once verified, click **Authorize**.



Payment Authentication screen; enter the OTP (SMS PIN) or TOKEN PIN

Authentication



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).

Releasing Basket Payment

(Applicable if release option is enabled)

Payments > Pending Activities

Basket Payment > Ready for release

Pending Activities

Actions	Basket Reference Number	Transaction Type	Total Transactions in the B...	Base Currency	Equivalent Amount in B...	Last Modified Date	Initiated By
	1112705214071914	Basket WPS Initiation	1	AED	191.00	27-05-2021	eimaker 2
	1113105214982345	Basket Payment Utility Pay...	2	AED	60.00	31-05-2021	eimaker 2
	1112306217372143	Basket Payment Transfer L...	2	AED	159.29	23-06-2021	eimaker 2
	1111507219468438	Basket Payment Transfer L...	1	AED	55.28	15-07-2021	eimaker 2
	1111507219474060	Basket Non WPS Initiation	2	AED	15.00	15-07-2021	ei makauth

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

Basket Payment - Non WPS - Details

BASKET PAYMENT HEADER

Basket Reference Number	Transaction Type	Basket Reference in your statement
1111507219474060	Basket Non WPS Initiation	--
Debit Type	Status	Total Transactions in the Basket
Single	Ready for Release	2
Transactions Successfully Uploaded	Transactions Failed During Upload	Initiated Date & Time
2	0	15-07-2021 19:36:50
Initiated By	Total Basket Amount (Equivalent in Base Currency)	Fixed Debit
ei makauth	AED 15.00	No
Release Date & Time	Released By	
--	--	

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	Apr2021	Within Bank Paym...	--	15-07-2021	AMWY CANCM ...	370755	Verified	--	AED	10.00	--
2	Apr2021	Local Currency...	--	15-07-2021	raaj	AE7805405020...	Verified	--	AED	5.00	--

Once all details have been verified, Click on **Release**.

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	Apr2021	Within Bank Paym...	--	15-07-2021	AMWY CANCM ...	370755	Verified	--	AED	10.00	--
2	Apr2021	Local Currency...	--	15-07-2021	raaj	AE7805405020...	Verified	--	AED	5.00	--

Close Reject **Release**

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

Confirmation ✕

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1111507219474060

Date/Time: 15-07-2021 20:10:09

Status: Sent to Bank

Transaction Type: Basket Payment - Non WPS

TRANSACTION INFORMATION

Basket Payment - Non WPS has been released successfully.

Close