

businessONLINE Payments Guide

Utility Payments

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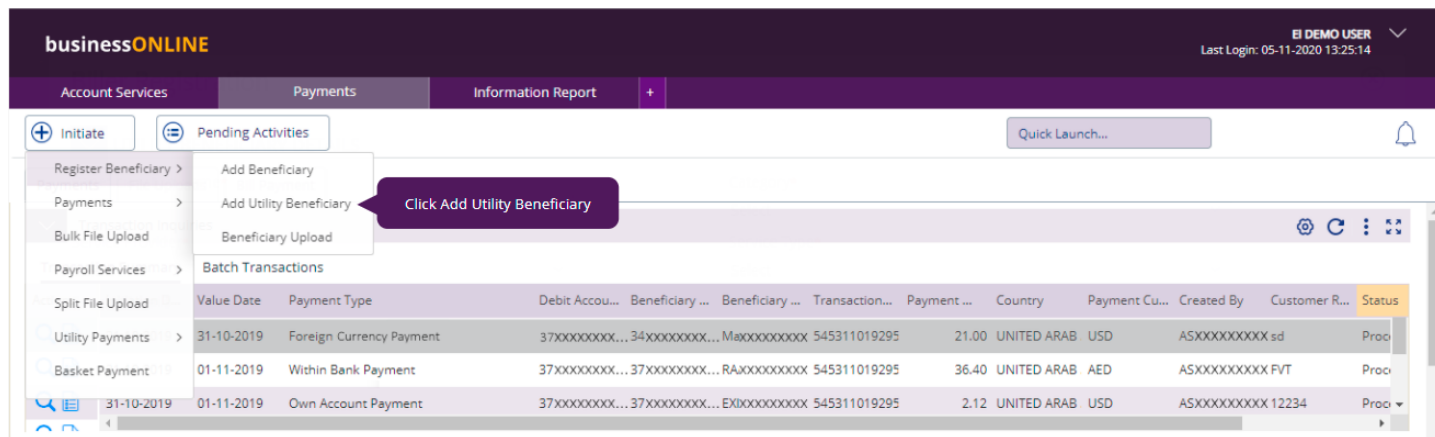
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Version 1.0

Billers Registration

Applicable for Maker and Maker-Authorizer. (*Billers Registration is Mandatory step*)*

Payments tab > Initiate > Register Beneficiary > Add Utility Beneficiary



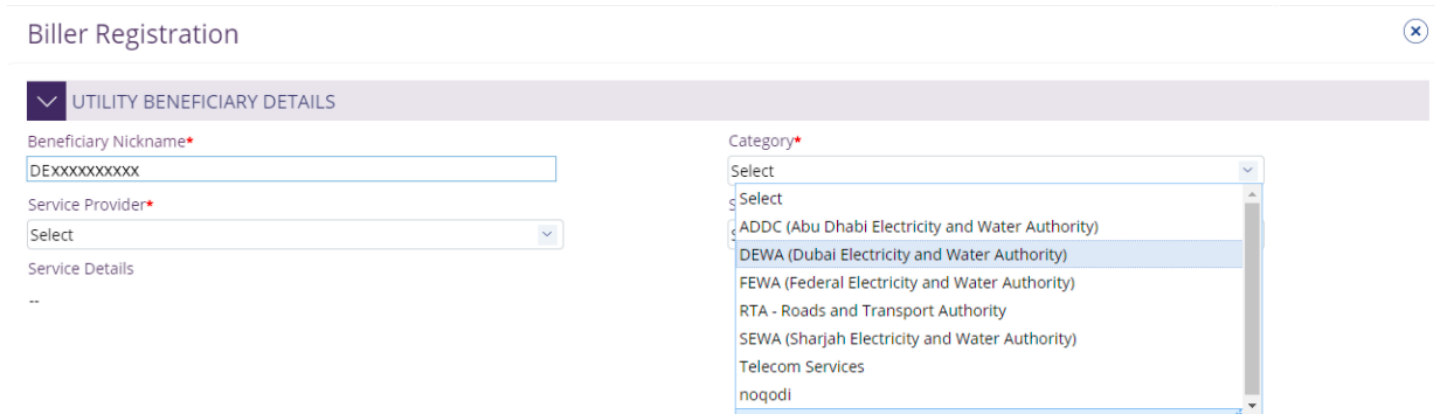
The screenshot shows the 'businessONLINE' interface with the 'Payments' tab selected. A dropdown menu is open under 'Initiate', and 'Add Utility Beneficiary' is highlighted. A callout box points to this option with the text 'Click Add Utility Beneficiary'. Below the menu, a table of transactions is visible.

Value Date	Payment Type	Debit Accou...	Beneficiary ...	Beneficiary ...	Transaction...	Payment ...	Country	Payment Cu...	Created By	Customer R...	Status
31-10-2019	Foreign Currency Payment	37XXXXXXXXX...34XXXXXXXXX...	MaxXXXXXXXXX	545311019295	21.00	UNITED ARAB	USD	ASXXXXXXXXX sd			Proc
01-11-2019	Within Bank Payment	37XXXXXXXXX...37XXXXXXXXX...	RAXXXXXXXXX	545311019295	36.40	UNITED ARAB	AED	ASXXXXXXXXX FVT			Proc
31-10-2019	01-11-2019	Own Account Payment	37XXXXXXXXX...37XXXXXXXXX...	EXXXXXXXXXX	545311019295	2.12	UNITED ARAB	USD	ASXXXXXXXXX	12234	Proc

DEWA, SEWA, FEWA , ADDC, Telecom Services , Salik and Noqodi

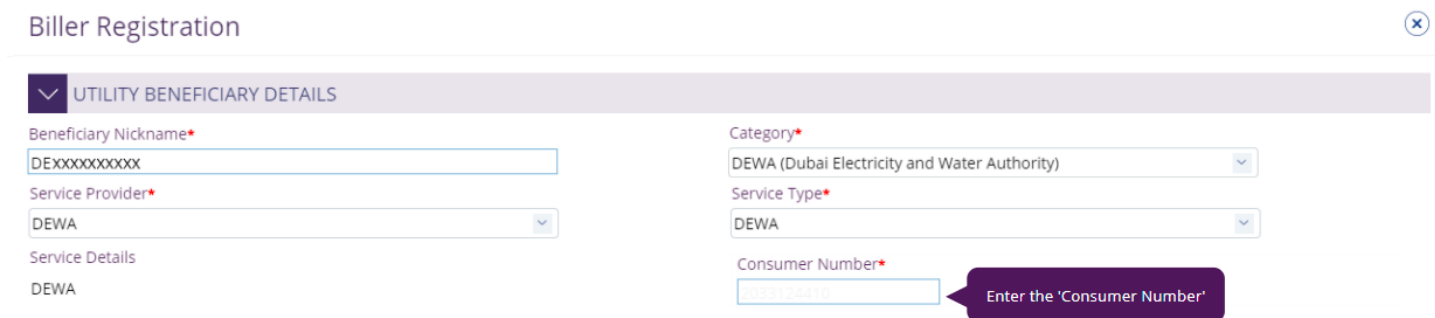
DEWA, SEWA, FEWA and ADDC

Enter Beneficiary Nickname, select the Category, Service Provider and Service Type



The screenshot shows the 'UTILITY BENEFICIARY DETAILS' form. The 'Beneficiary Nickname' field contains 'DEXXXXXXXXX'. The 'Service Provider' dropdown is set to 'Select'. The 'Category' dropdown is open, showing options: 'Select', 'ADDC (Abu Dhabi Electricity and Water Authority)', 'DEWA (Dubai Electricity and Water Authority)', 'FEWA (Federal Electricity and Water Authority)', 'RTA - Roads and Transport Authority', 'SEWA (Sharjah Electricity and Water Authority)', 'Telecom Services', and 'noqodi'. 'DEWA (Dubai Electricity and Water Authority)' is selected.

Enter the Consumer Number



The screenshot shows the 'UTILITY BENEFICIARY DETAILS' form. The 'Beneficiary Nickname' field contains 'DEXXXXXXXXX'. The 'Service Provider' dropdown is set to 'DEWA'. The 'Category' dropdown is set to 'DEWA (Dubai Electricity and Water Authority)'. The 'Service Type' dropdown is set to 'DEWA'. The 'Consumer Number' field is empty and highlighted with a callout box that says 'Enter the 'Consumer Number''.

User will get a confirmation message if the "Consumer Number" is either valid or invalid.

Click 'Submit'

TELECOM (DU AND ETISALAT)

Enter Beneficiary Nickname, select the Category, Service Provider and Service Type

Enter the Consumer Number.

(1) Du

Biller Registration



UTILITY BENEFICIARY DETAILS

Beneficiary Nickname*

Service Provider*

Service Details
 --

Category*

Service Type*

(2) Etisalat

Biller Registration



UTILITY BENEFICIARY DETAILS

Beneficiary Nickname*

Service Provider*

Service Details
 --

Category*

Service Type*

User will get a confirmation message if the “Consumer Number” is either valid or invalid.

Valid Consumer Number



RTA – SALIK

Enter Beneficiary Nickname, select the Category, Service Provider and Service Type

Enter the **Consumer Number** and **PIN Number**

Biller Registration



UTILITY BENEFICIARY DETAILS

Beneficiary Nickname*	Category*	
<input type="text" value="Salik"/>	<input type="text" value="RTA - Roads and Transport Authority"/>	
Service Provider*	Service Type*	
<input type="text" value="Salik"/>	<input type="text" value="Salik"/>	
Service Details	Consumer Number*	PIN Number*
SALIK	<input type="text" value="1234567"/>	<input type="text" value="....."/>

User will get a confirmation message if the “**Consumer Number**” is either valid or invalid.

Valid Consumer Number



NOQODI – WALLET TOP UP

Enter Beneficiary Nickname, select the Category, Service Provider and Service Type

Enter the **Wallet ID**

Biller Registration

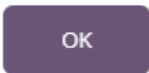


UTILITY BENEFICIARY DETAILS

Beneficiary Nickname*	Category*		
<input type="text" value="Noqodi"/>	<input type="text" value="noqodi"/>		
Service Provider*	Service Type*		
<input type="text" value="noqodi"/>	<input type="text" value="WALLET TOP UP"/>		
Service Details	Wallet Id*	Mobile Number	E-mail
WALLET TOP UP	<input type="text" value="1234567"/>

User will get a confirmation message if the “**Wallet ID**” is either valid or invalid.

Valid Consumer Number



Submit Biller Registration Request

(Applicable for all categories i.e. SEWA, FEWA, TELECOM and SALIK...etc.)

Example - SEWA

Biller Registration

UTILITY BENEFICIARY DETAILS

Beneficiary Nickname* <input type="text" value="SEWA"/>	Category* <input type="text" value="SEWA (Sharjah Electricity and Water Authority)"/>
Service Provider* <input type="text" value="SEWA"/>	Service Type* <input type="text" value="SEWA"/>
Service Details SEWA	Consumer Number* <input type="text" value="0000000"/>

Cancel
Clear
Submit

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

Add Utility Beneficiary

UTILITY BENEFICIARY DETAILS

Beneficiary Nickname SEWA	Category SEWA (Sharjah Electricity and Water Authority)
Service Provider SEWA	Service Type SEWA
Service Details SEWA	Consumer Number

Cancel
Back
Confirm

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

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	BE3032021113736
Beneficiary Nickname	SEWA
Date/Time	30-03-2021 11:38:23
Status	Pending Approval
Transaction Type	Biller Registration

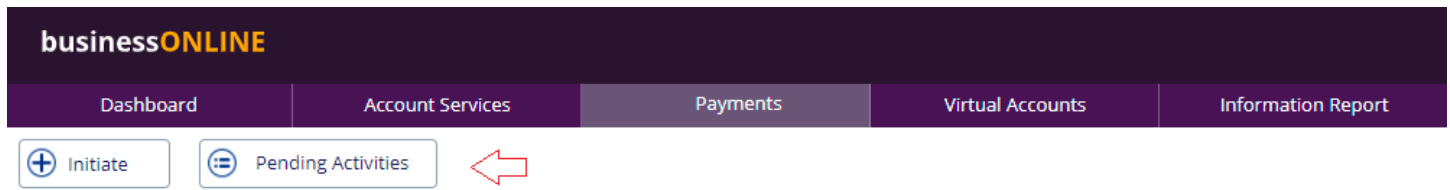
TRANSACTION INFORMATION

Your beneficiary request has been submitted successfully.

Close

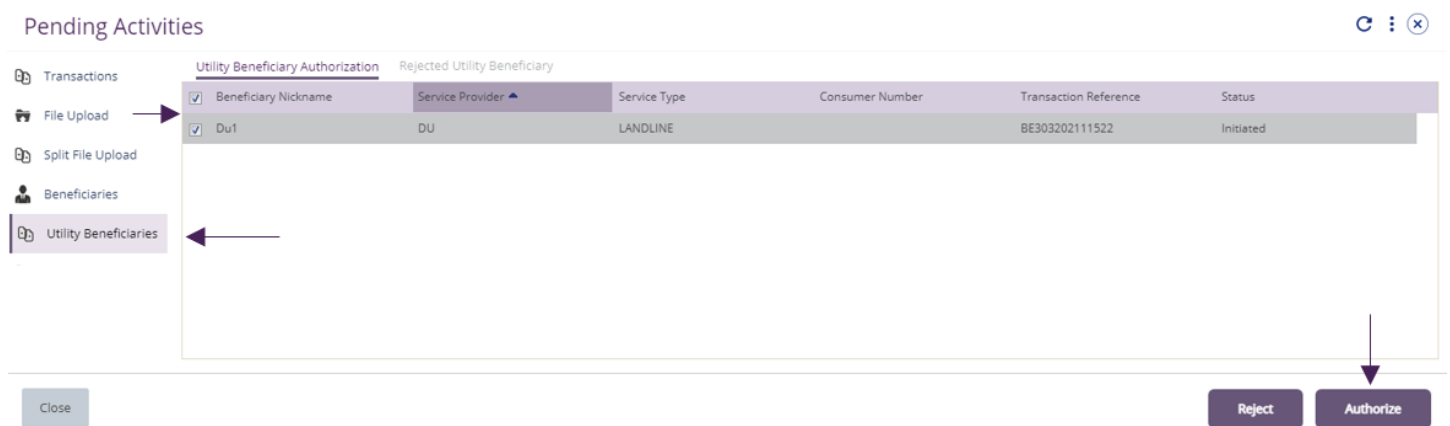
Authorizer Biller Registration Request
(Applicable for Authorizer and Maker-Authorizer)

Payments tab > Pending Activities > Utility Beneficiaries > Utility Beneficiary Authorization

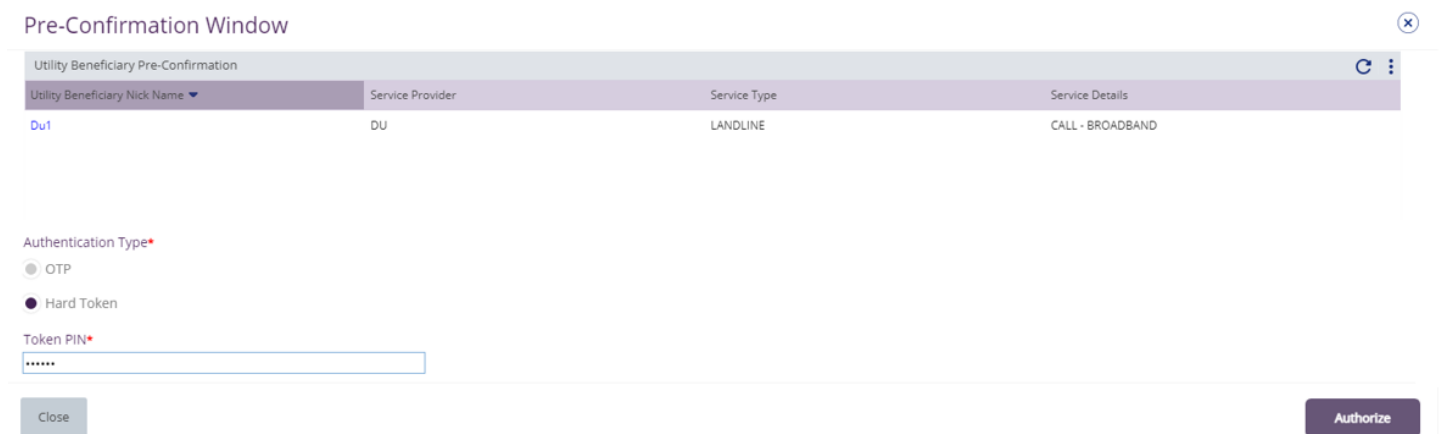


Select a **single** record or select **all** records by clicking “Utility Beneficiary Authorization”

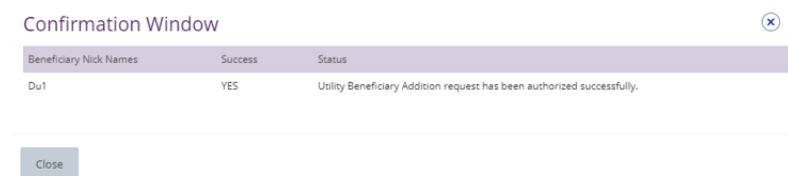
Click “Authorizer” or “Reject”.



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



Record is now authorized, and user will get a confirmation window as below.



View Registered Utility Beneficiaries

Payments > Quick Pay > Utility Beneficiaries

Right click to Make Payment, Delete, Edit, View History, View Workflow Detail

The screenshot shows the 'Quick Pay' section of the businessONLINE interface. At the top, there are navigation tabs: Home, Dashboard, Account Services, Payments (selected), Virtual Accounts, and Information Report. Below the navigation, there are buttons for 'Initiate' and 'Pending Activities', and a dropdown menu 'I would like to initiate a...'. The main content area is titled 'Quick Pay' and contains a sub-menu with 'Utility Beneficiaries' selected. Below this is a table of utility beneficiaries. A context menu is open over the row for 'du landline', showing options: 'Make Payment', 'Delete', 'Edit', 'View History', and 'View Workflow Details'. Arrows point from the text above to the 'Utility Beneficiaries' tab and the context menu.

Actions	Beneficiary Nickname...	Consumer Number	Category	Service Provider	Service Type	Transaction Reference	Maker ID	Maker Date	Checker ID	Checker Date
	h		Telecom Services	ETISALAT	ALSHAMIL	BE1022021174110	EIMAKAUTH	10-02-2021	EIMAKER2	10-02-2021
	fewa4		FEWA (Federal ...	FEWA	FEWA	BE1022021173453	EIMAKAUTH	10-02-2021	EIMAKER2	10-02-2021
	etisalatlandin		Telecom Services	ETISALAT	LANDLINE/E-LIFE	BE1022021173815	EIMAKAUTH	10-02-2021	EIMAKER2	10-02-2021
	etisalat2		Telecom Services	ETISALAT	WASEL-RECHARGE	BE822021175416	EIMAKER2	08-02-2021	EIMAKER3	08-02-2021
	du landline		Telecom Services	DU	LANDLINE	BE1022021173552	EIMAKAUTH	10-02-2021	EIMAKER2	10-02-2021
	dialup		Telecom Services	ETISALAT		BE1022021173921	EIMAKER2	10-02-2021	EIMAKAUTH	10-02-2021
	addcn1		ADDC (Abu Dh...	ADDC		BE152202112314	EIMAKER3	15-02-2021	EIMAKER2	15-02-2021
	addc9		ADDC (Abu Dh...	ADDC		BE1522021115457	EIMAKER3	15-02-2021	EIMAKER2	15-02-2021

Utility Payments

Initiate Utility Payment

(Applicable for Maker and Maker-Authorizer)

Payments tab > Utility Payments > Utility Payments

The screenshot shows the 'businessONLINE' interface with the 'Payments' tab selected. A dropdown menu is open, and the 'Utility Payments' option is highlighted. A callout bubble points to this option with the text 'Click here to initiate Utility Payments'. Below the menu, a table of transactions is visible, including columns for Value Date, Payment Type, Debit Account, Beneficiary, Transaction, Payment, Country, Payment Cu., Created By, Customer R., and Status.

Select the Debit Account Number

The screenshot shows the 'Utility Payment' form. Under the 'DEBIT INFORMATION' section, the 'Payment Mode' is set to 'Debit Account'. The 'Debit Account Number' field is highlighted with a callout bubble that says 'Select debit information using the lookup'. Other fields include 'Country', 'Account Name', and 'Available Balance'.

Select the beneficiary

The screenshot shows the 'UTILITY BENEFICIARY DETAILS' section of the form. The 'Beneficiary Nickname' field is highlighted with a callout bubble that says 'Select utility beneficiary details using the lookup'. Other fields include 'Service Provider', 'Service Type', and 'Service Details'.

Utility Beneficiary Lookup

Beneficiary Nickname	Consumer Number	Category	Service Provider	Service Type	Service Details
addc1		ADDC (Abu Dh...	ADDC	ADDC	ADDC
DEWA		DEWA (Dubai E...	DEWA	DEWA	DEWA
du landline		Telecom Services	DU	LANDLINE	CALL - BROADBAND
Du1		Telecom Services	DU	LANDLINE	CALL - BROADBAND
DUP0st		Telecom Services	DU	POSTPAID	POSTPAID

System will display the total outstanding amount.

User can input the Reference of the bill payment in **“Reference in your statement”** field.

▼ PAYMENT INFORMATION

Payment Amount* AED **Enter the 'Payment Amount'**

Debit Amount AED

Outstanding Amount AED

Payment Date** **Select a 'Payment Date'**

Reference in your statement* **Enter 'Reference in your statement'**

Pay part of the outstanding bill?
 Yes No

“Submit” Submit the transaction for further approval(s).

“Review and confirmation” window will pop-up to review the payment one more time before submission.

Review And Confirmation - Bill Payment ✕

▼ TRANSACTION DETAILS

Transaction Reference Number 1112012203713400	Transaction Status Pending Confirmation	Initiator Date and Time 20-12-2020 13:51:42	Displays the transaction details
--	--	--	---

Initiated By
DEMO USER

▼ DEBIT INFORMATION

Payment Mode
Debit Account

Debit Account Number 37XXXXXXXXXX	Currency AED	Country UNITED ARAB EMIRATES - EI
Account Name	Available Balance	

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EMIRATES ISLAMIC

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	1113003214034011
Date/Time	30-09-2021 11:55:31
Status	Pending for Accept
Transaction Type	Bill Payment

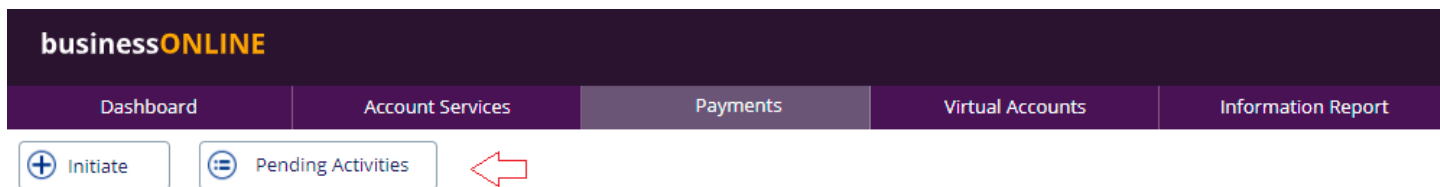
▼ TRANSACTION INFORMATION

Bill Payment has been submitted successfully.

Authorize Utility Payment

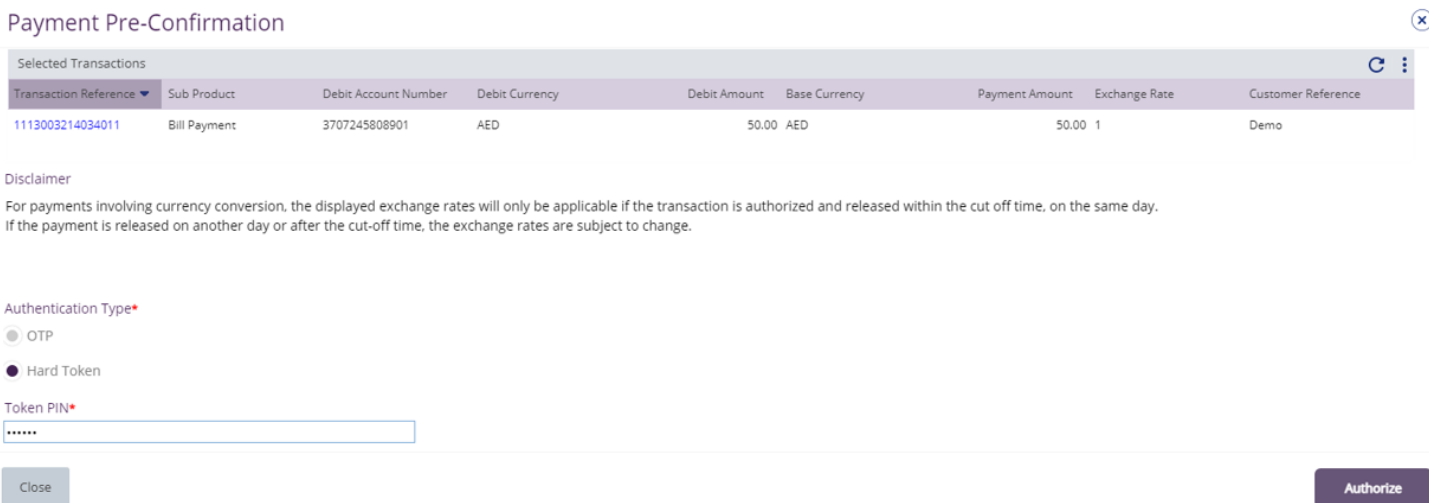
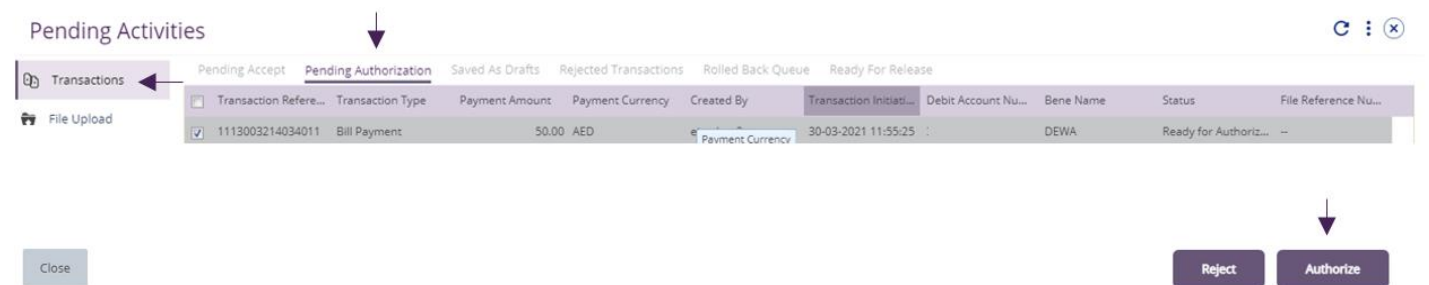
(Applicable for Authorizer and Maker-Authorizer)

Payments tab > Pending Activities > Transactions > Pending Authorization



Select a **single** transaction or select **all** pending transactions by clicking “**Transaction Reference**”

Click “**Authorizer**” to approve or “**Reject**” to cancel the payment.



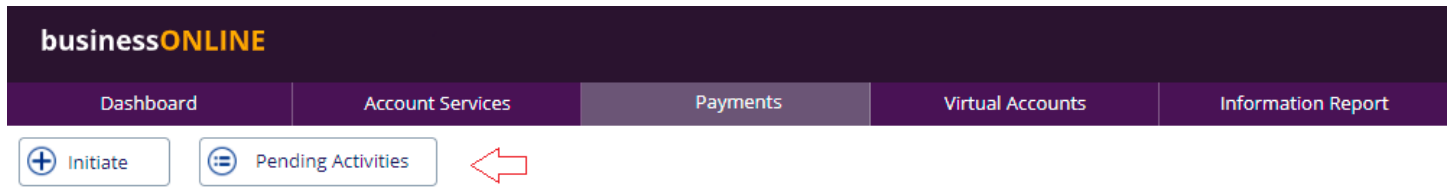
Scroll the page down > Select **OTP** or **Token** > enter the PIN code > click “**Authorize**”

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” after the payment is authorized and the releaser need to release it to the bank for processing.

Release Utility Payment

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

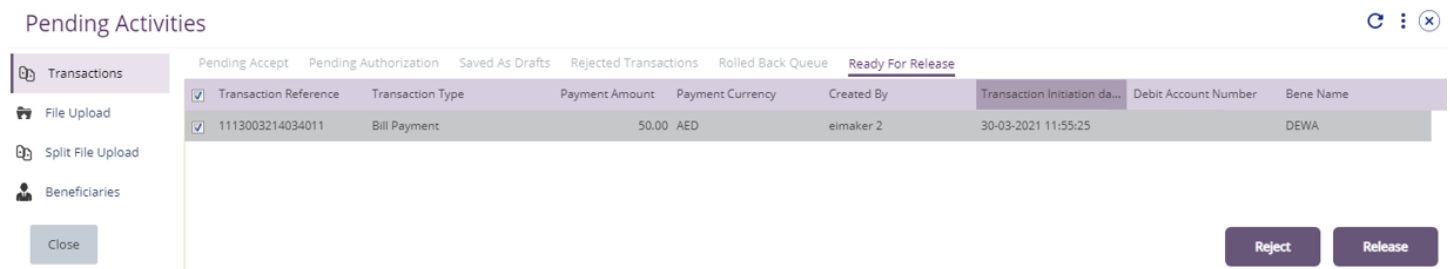


businessONLINE

Dashboard Account Services Payments Virtual Accounts Information Report

Initiate Pending Activities

Select the transaction and click "Release"



Pending Activities

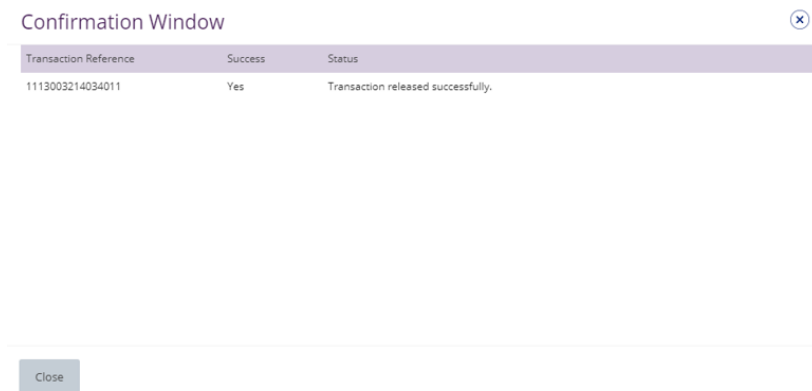
Transactions Pending Accept Pending Authorization Saved As Drafts Rejected Transactions Rolled Back Queue Ready For Release

Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiation da...	Debit Account Number	Bene Name
1113003214034011	Bill Payment	50.00	AED	eimaker 2	30-03-2021 11:55:25		DEWA

Close Reject Release

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

Click "Close"



Confirmation Window

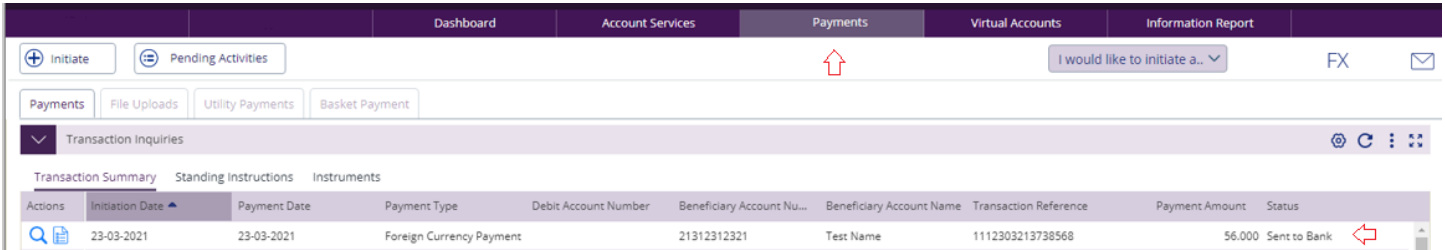
Transaction Reference	Success	Status
1113003214034011	Yes	Transaction released successfully.

Close

View Utility Payments

(Applicable for Maker, Authorizer and Maker-Authorizer)

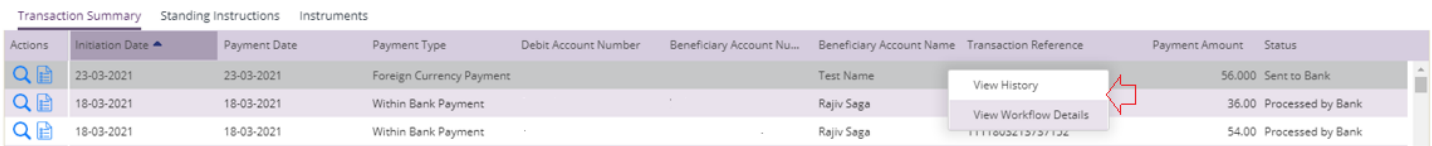
Payments tab > Transactions Summary widget > Utility Payments



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

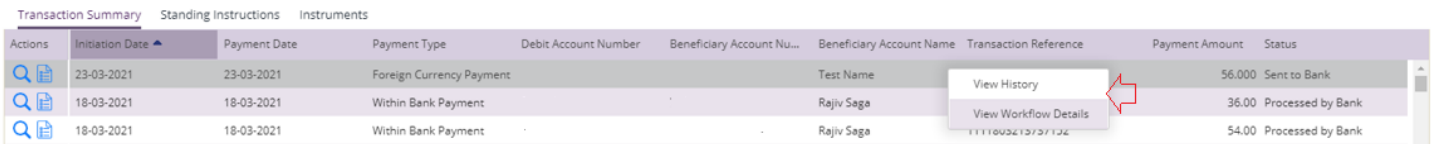
Right click on transaction record allows the user to:

(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	1111002612727126	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	1111002612727126	54.00	Processed by Bank