businessONLINE Payments Guide

Utility Payments

Table of Contents
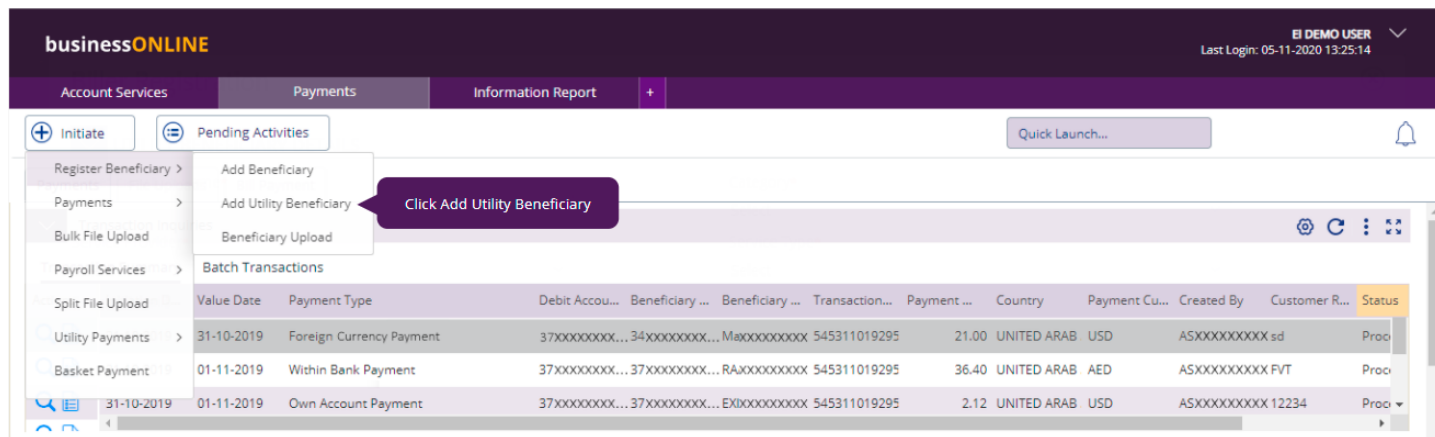
Version 1.0

Biller Registration

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

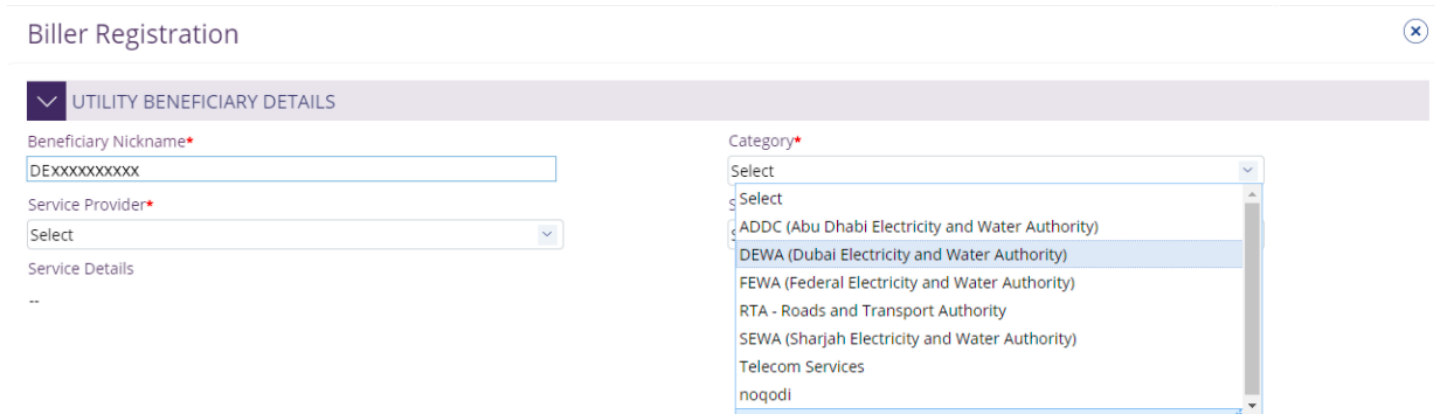**Payments tab** > **Initiate** > **Register Beneficiary** > **Add Utility Beneficiary**
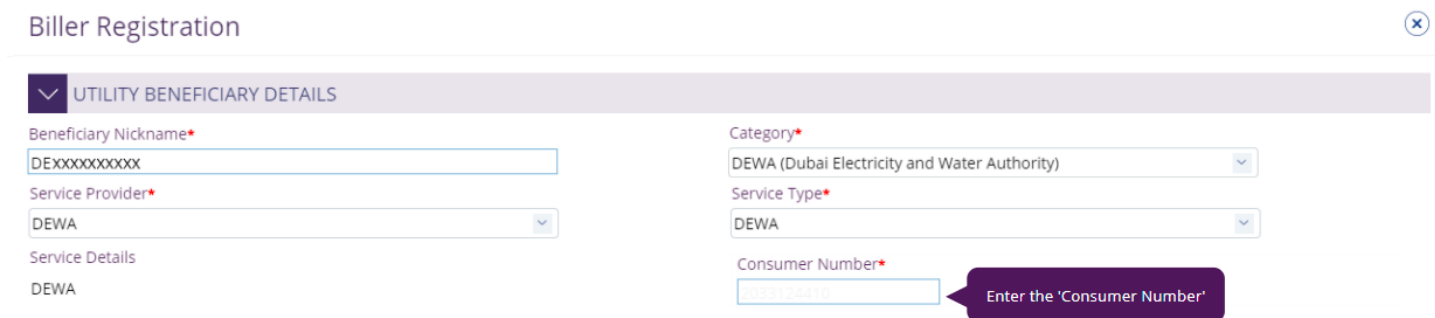

DEWA, SEWA, FEWA , ADDC, Telecom Services , Salik and Noqodi

DEWA, SEWA, FEWA and ADDC

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

Enter the **Consumer Number**

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

Click '**Submit**'

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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*
Telecom

Category*
Telecom Services

Service Provider*
DU

Service Type*
Select

Service Details
--

| Select |
| LANDLINE |
| POSTPAID |
| PREPAID |

(2) Etisalat

Biller Registration

∨ UTILITY BENEFICIARY DETAILS

Beneficiary Nickname*
Telecom

Category*
Telecom Services

Service Provider*
ETISALAT

Service Type*
Select

Service Details
--

| Select |
| ALSHAMIL |
| DIALUP |
| EVISION |
| GSM |
| LANDLINE/E-LIFE |
| WASEL-RECHARGE |

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

Valid Consumer Number

OK

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*
Salik	RTA - Roads and Transport Authority
Service Provider*	Service Type*
Salik	Salik
Service Details	Consumer Number* PIN Number*
SALIK	1234567 •••••

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

Valid Consumer Number

OK

NOQODI – WALLET TOP UP

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

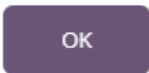Enter the **Wallet ID**

Biller Registration

UTILITY BENEFICIARY DETAILS		
Beneficiary Nickname*	Category*	
Noqodi	noqodi	
Service Provider*	Service Type*	
noqodi	WALLET TOP UP	
Service Details	Wallet Id* Mobile Number E-mail	
WALLET TOP UP	1234567 -- --	

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

Valid Consumer Number

OK

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*
SEWA

Category*
SEWA (Sharjah Electricity and Water Authority)

Service Provider*
SEWA

Service Type*
SEWA

Service Details
SEWA

Consumer Number*
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.

Confirmation   ⊗

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.
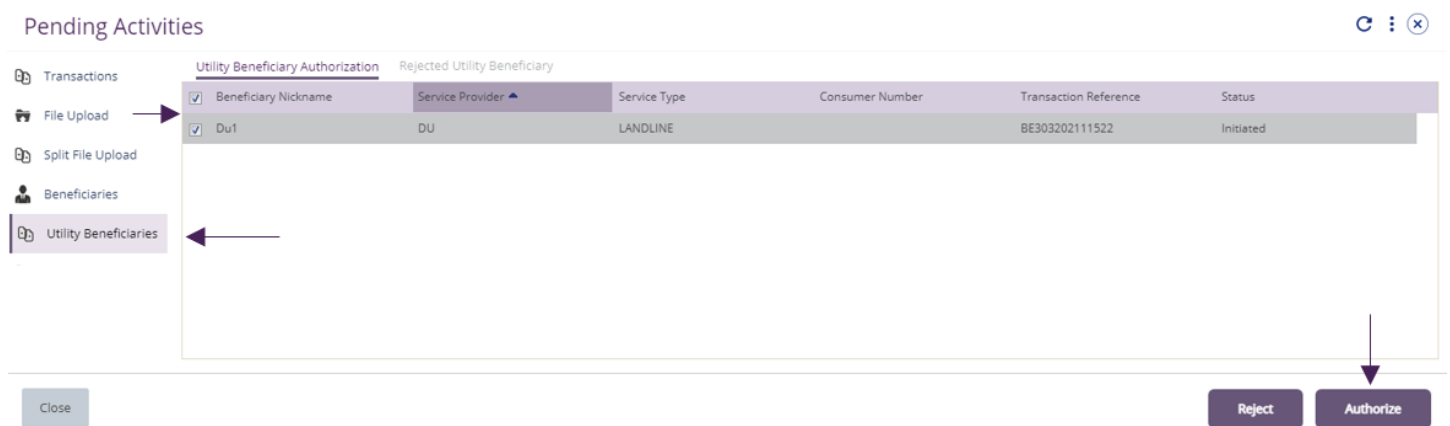
Close

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

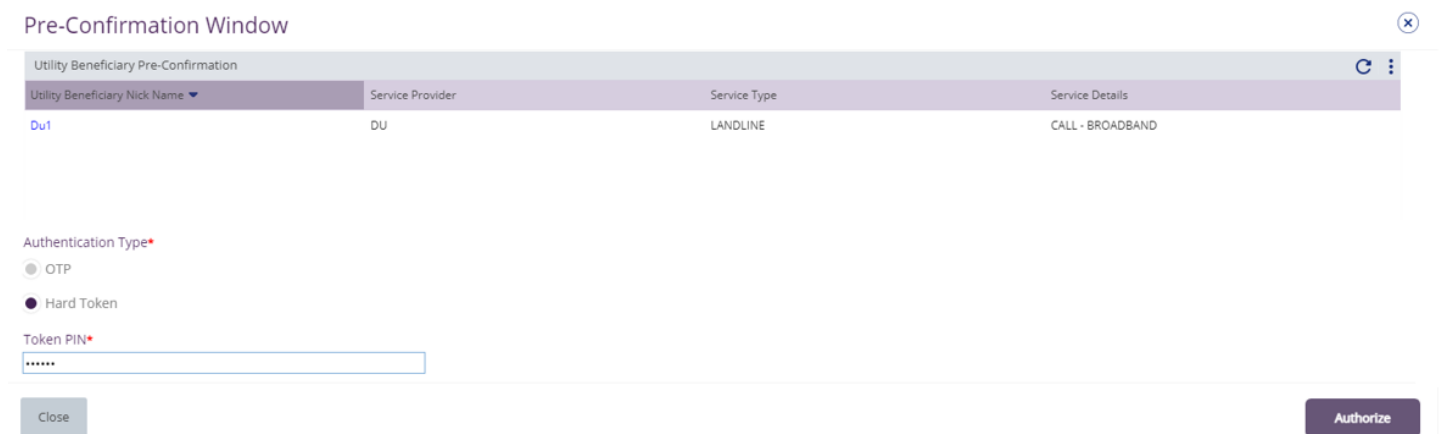**Payments tab** > **Pending Activities** > **Utility Beneficiaries** > **Utility Beneficiary Authorization**
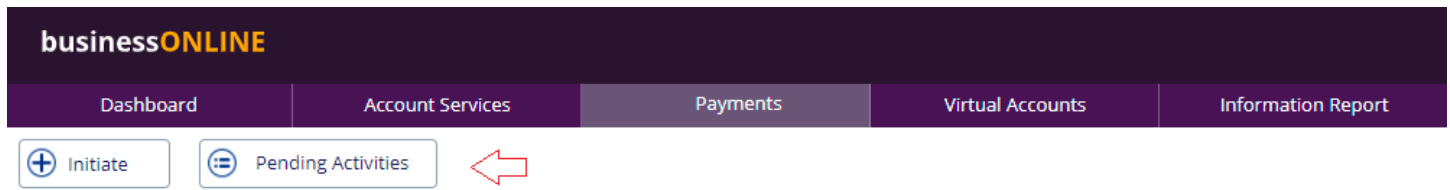
Select a **single** record or select **all** records by clicking "**Utility Beneficiary Authorization**"
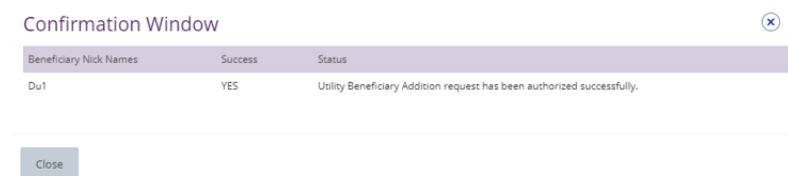
Click "**Authorizer**" or "**Reject**".

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.

Payments > **Quick Pay** > **Utility Beneficiaries**

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

Utility Payments

Initiate Utility Payment
(Applicable for Maker and Maker-Authorizer)

Payments tab > **Utility Payments** > **Utility Payments**

Select the **Debit Account Number**

Select the **beneficiary**

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.

"**Submit**" Submit the transaction for further approval(s).

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

Click "**Confirm**" if all details are correct, else, user can click "**Cancel**" or "**Back**". Once confirmed, user will get "Confirmation" pop-up window.
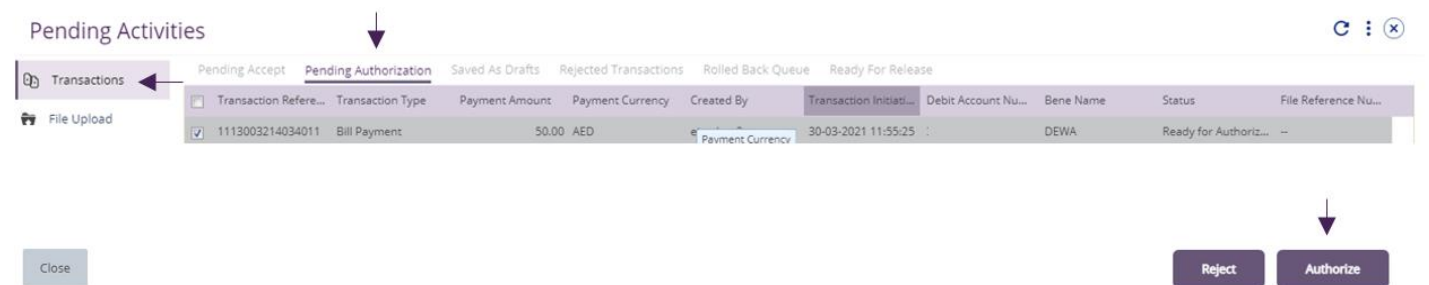
Authorize Utility Payment

(Applicable for Authorizer and Maker-Authorizer)

Payments tab > Pending Activities > Transactions > Pending Authorization
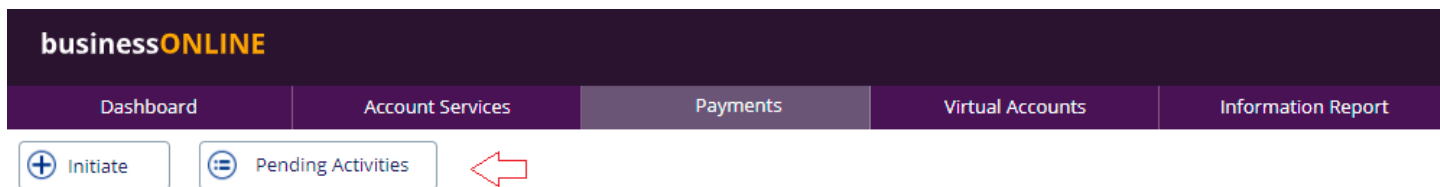
Select a **single** transaction or select **all** pending transactions by clicking "**Transaction Reference**"

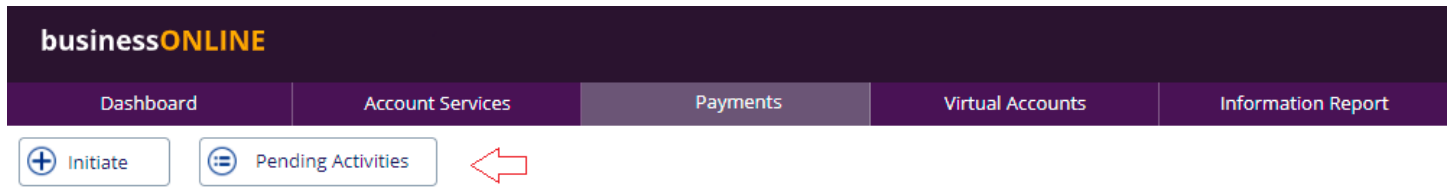Click "**Authorizer**" to approve or "**Reject**" to cancel the payment.
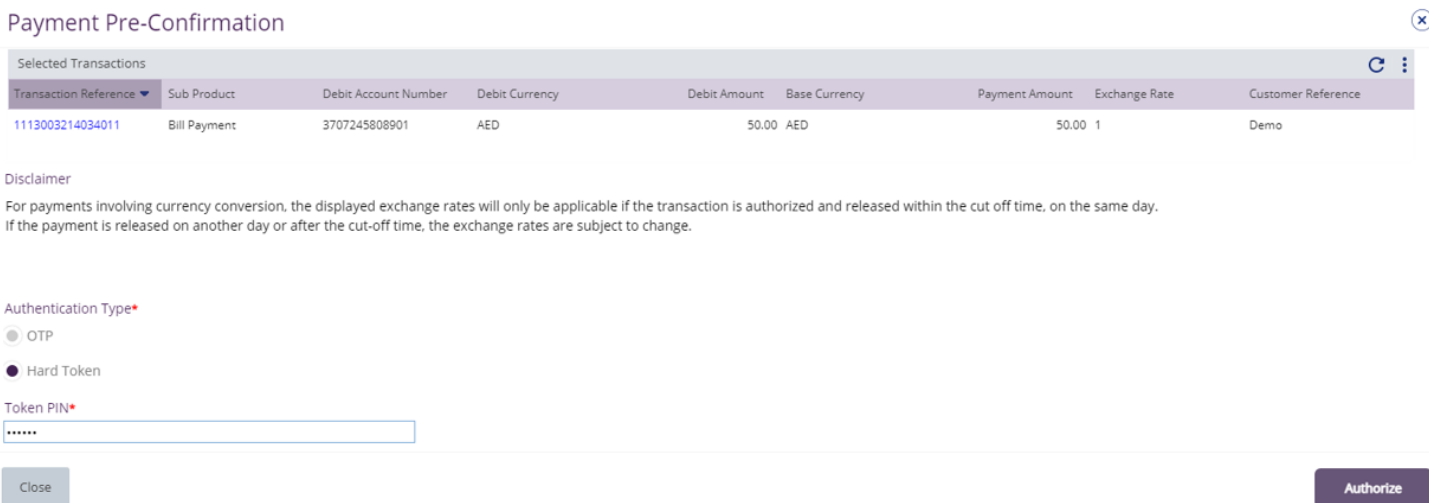
Scroll the page down > Select **OTP** or **Token** > enter the PIN code > click "**Authorize**"

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

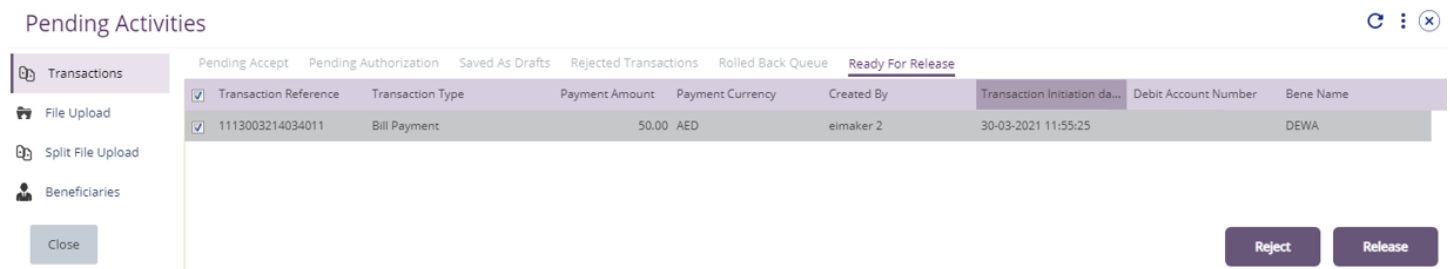Click **Pending Activities** > **Transactions** > **Pending For Release**

Select the transaction and click "Release

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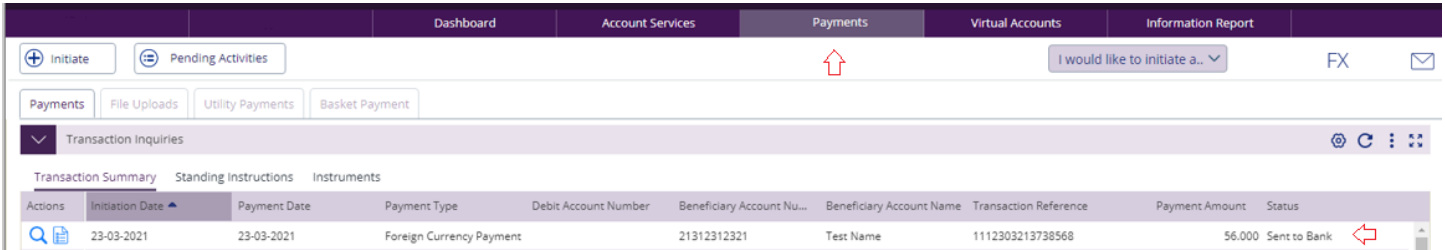
Click "Close"

(Applicable for Maker, Authorizer and Maker-Authorizer)
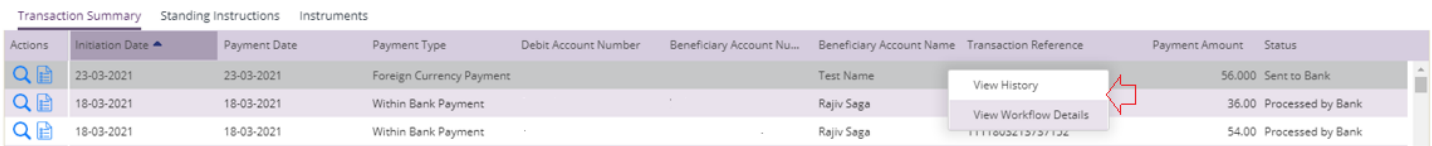
Payments tab > Transactions Summary widget > Utility Payments
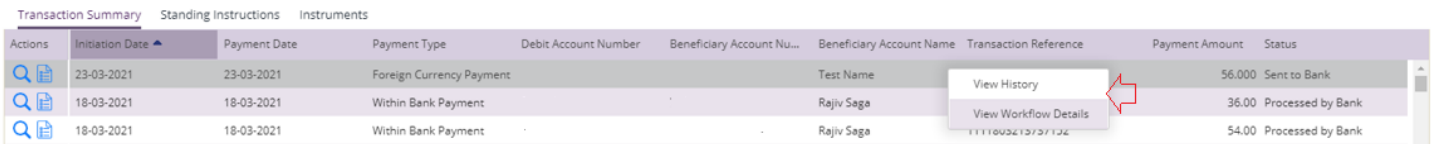
Right click on transaction record allows the user to:

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

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