

businessONLINE Payments Guide

Beneficiary & Employee Registration

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Version 1.0

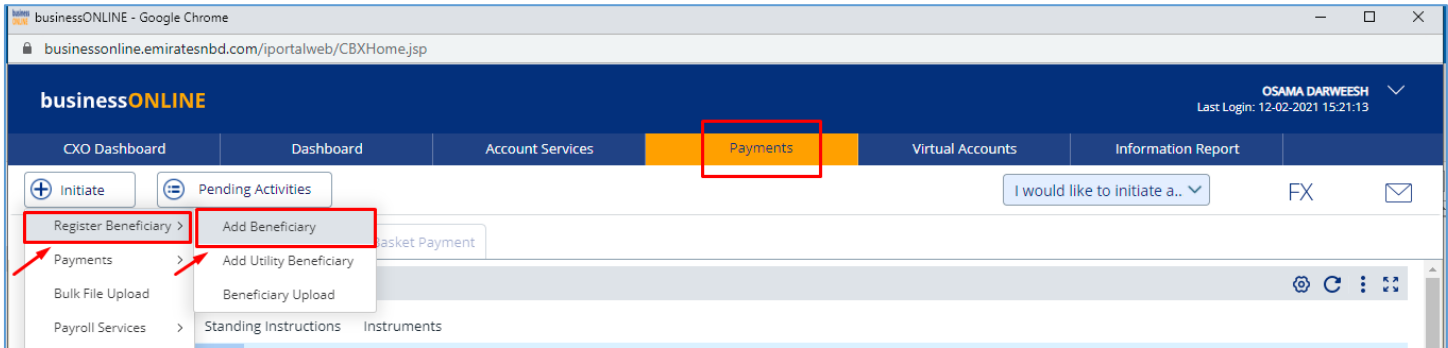
Beneficiary & Employee Registration

(Applicable for Maker and Maker-Authorizer)

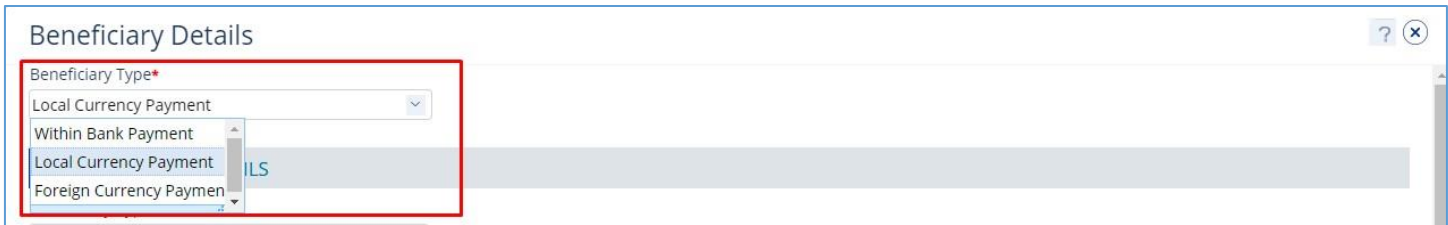
Within Bank Payments

(For ENBD Beneficiary).

Payments > initiate > Register Beneficiary > Add Beneficiary

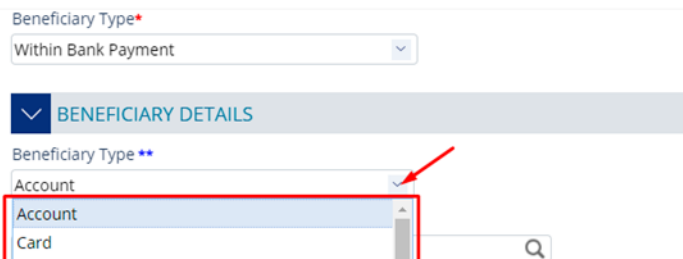


Beneficiary Type > Select Within Bank Payment

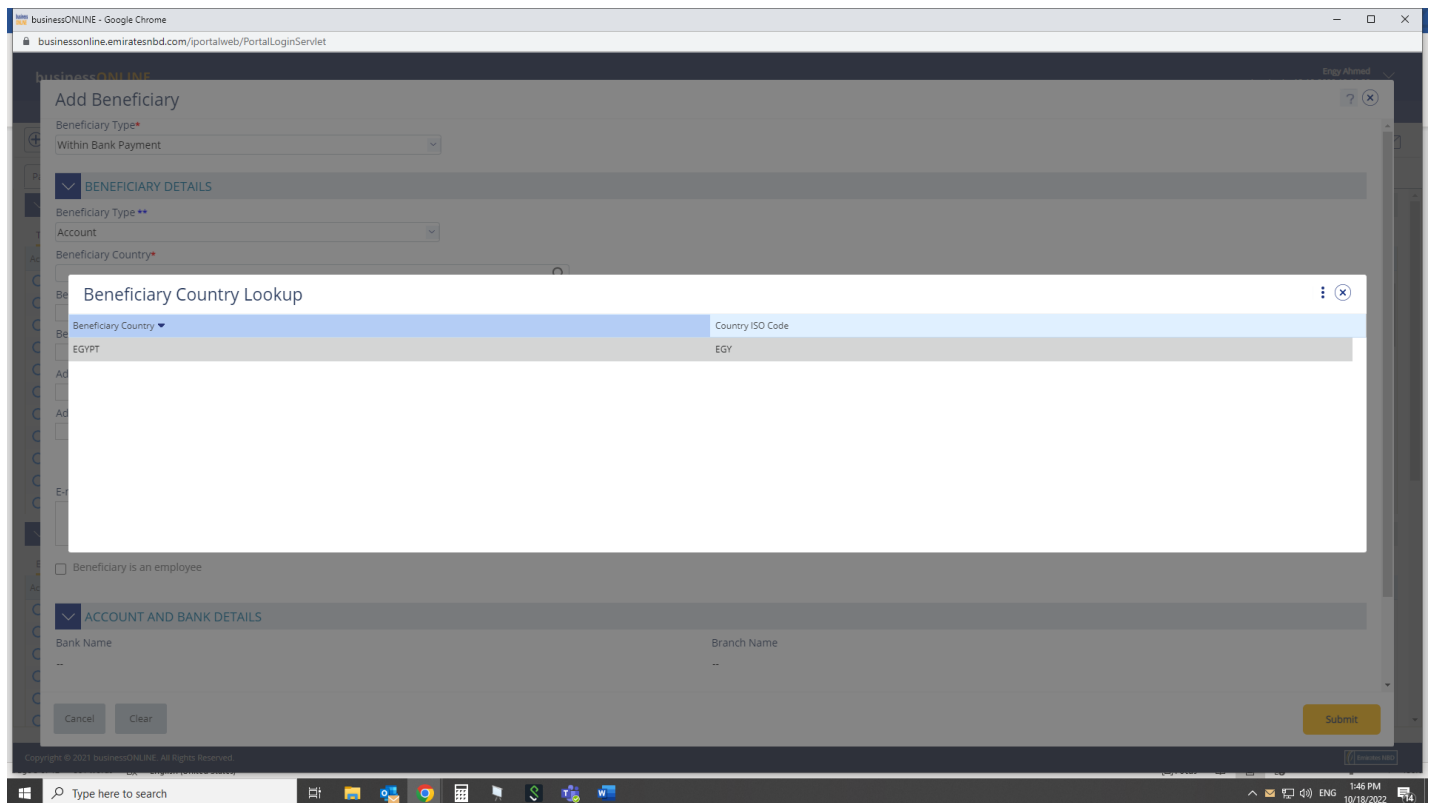


Select Account or Card.

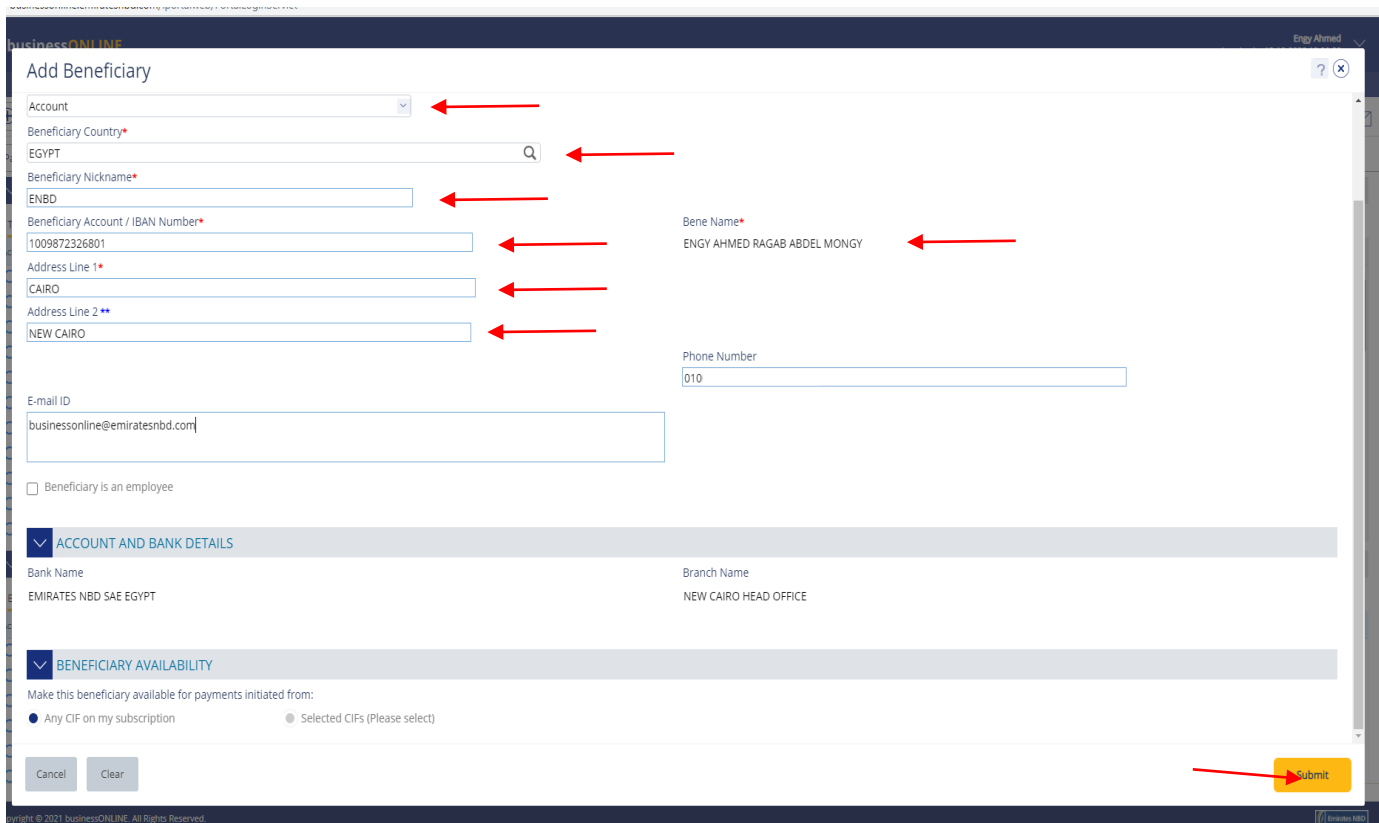
Add Beneficiary



Select Beneficiary Country



Enter **Beneficiary Name – Beneficiary Nickname – Account Number** (within bank Beneficiary) or **IBAN Number** (local/foreign currency Beneficiary) – Provide the **address Line 1 and 2** (Mandatory) and **contact details** (Optional).



>In case of **Salary** transfer, select “**Beneficiary is an Employee**”

E-mail ID

Beneficiary is an employee

WPS Employer MOL ID WPS Employee ID

>If the beneficiary is not an employee, you can keep the option un-ticked.

Beneficiary is an employee

>By default, the registered beneficiary will be available for all the profile CIFs “**Any CIF on my subscription**”

>If the user needs to restrict it to specific CIFs, user need to select “**Selected CIFs**” and select the CIF(s) Click “**Submit**”

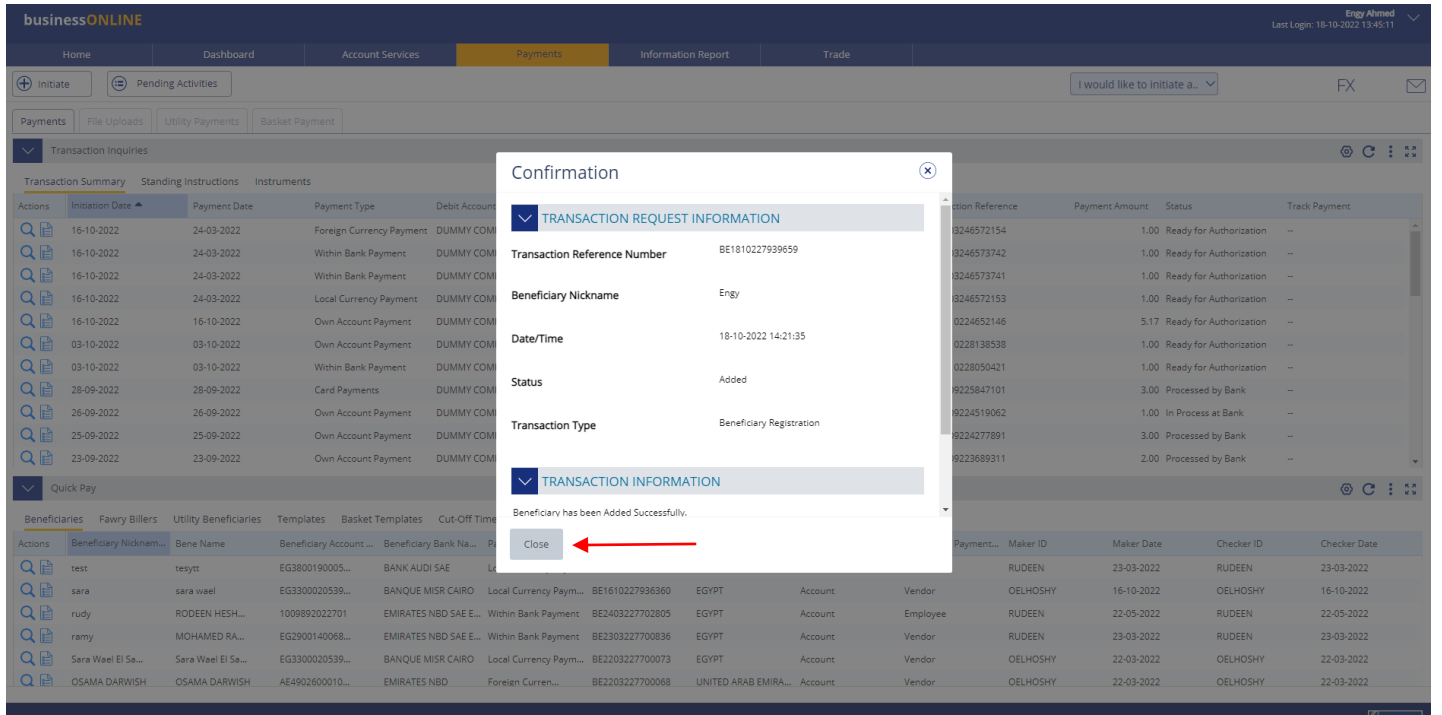
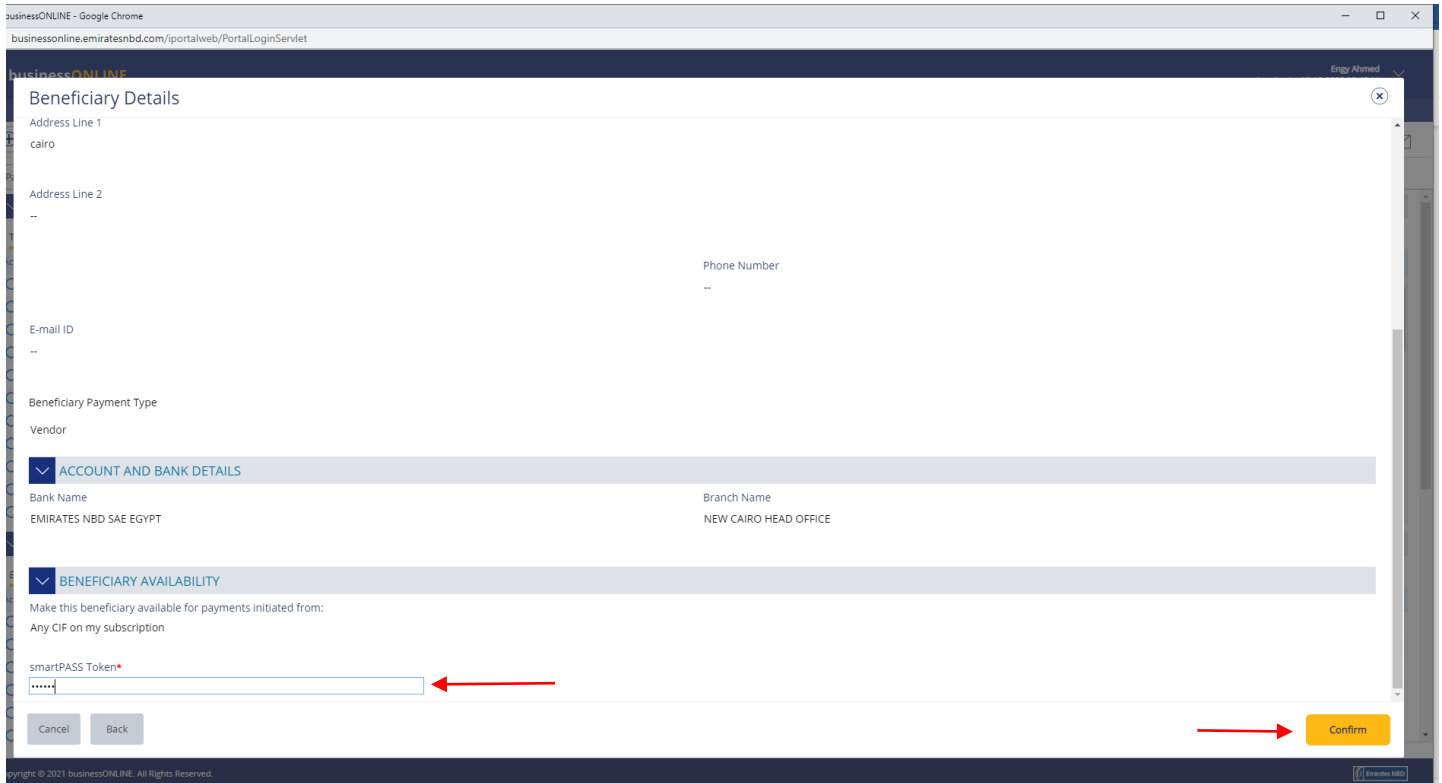
BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

Any CIF on my subscription Selected CIFs (Please select)

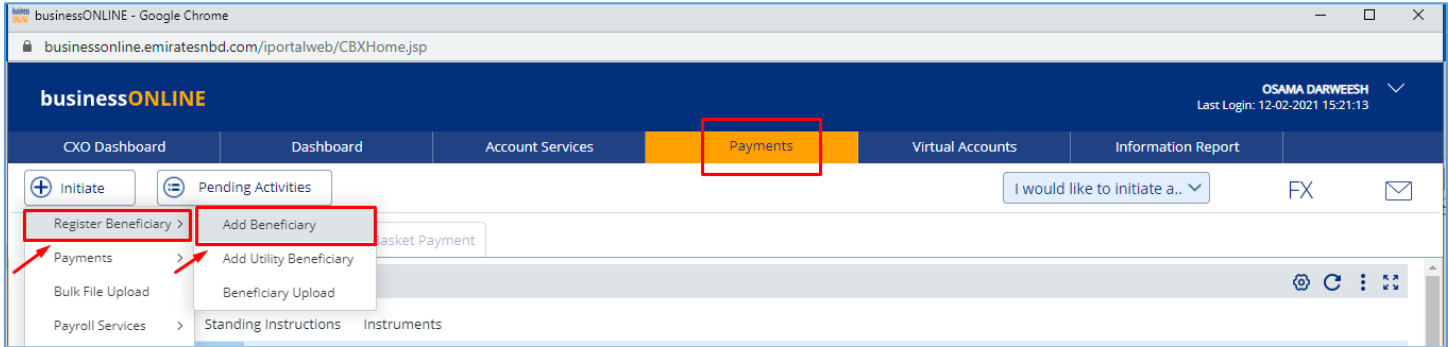
Confirmation Screen

If the user has "Authorization" access, he can directly enter the token PIN and click "Confirm"

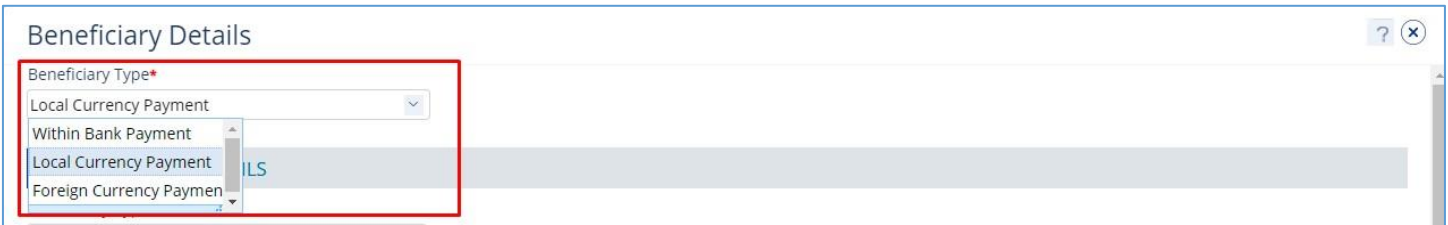


Local Currency Payments

Payments > Register Beneficiary > Add Beneficiary



Select Local Currency Payment



Select **"Account"** or **"Card"**

- Account – Provide valid IBAN number
- External card - provide valid credit card number

Select **Beneficiary Country** (EGYPT).

Enter **Beneficiary Nickname**.

Beneficiary **IBAN number**

Beneficiary Name

Provide the address Line 1 , 2 & 3 (Mandatory) and contact details (Optional)

BENEFICIARY DETAILS

Beneficiary Type**
Account

Beneficiary Country*
EGYPT

Beneficiary Nickname*
Engy

Beneficiary Account / IBAN Number*
EG670000887878

Beneficiary Name*
Engy Ahmed

Address Line 1*
new cairo

Address Line 2**
cairo

Fax Number

E-mail ID

Address Line 3*
madinaty

Phone Number

Select Bank Name & Swift Code And click on **Submit**

ACCOUNT AND BANK DETAILS

Bank Name*
COMMERCIAL INTERNATIONAL BANK EGYPT SAE

Swift Address/Routing Code*
CIBEEGXXXX

Branch Name

Cancel Clear Submit

In case of **Salary** transfer, select **“Beneficiary is an Employee”**

E-mail ID
Osaxxxx@EmxxxBD.com

Beneficiary is an employee

WPS Employer MOL ID
Select

WPS Employee ID

If the beneficiary is not an employee, you can keep the option un-ticked

Beneficiary is an employee

Cancel Clear Submit

>By default, the registered beneficiary will be available for all the profile CIFs **“Any CIF on my subscription”**

>If the user need to restrict it to specific CIFs, user need to select **“Selected CIFs”** and select the CIF(s) Click **“Submit”**

BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

Any CIF on my subscription Selected CIFs (Please select)

Confirmation Screen

If the user has "Authorization" access, he can directly enter the token PIN and click "**Confirm**"

businessONLINE - Google Chrome
businessonline.emiratesnbd.com/portalweb/PortalLoginServlet

businessONLINE Engy Ahmed

Beneficiary Details

Address Line 1
cairo

Address Line 2
--

Phone Number
--

E-mail ID
--

Beneficiary Payment Type
Vendor

ACCOUNT AND BANK DETAILS

Bank Name
EMIRATES NBD SAE EGYPT

Branch Name
NEW CAIRO HEAD OFFICE

BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:
Any CIF on my subscription

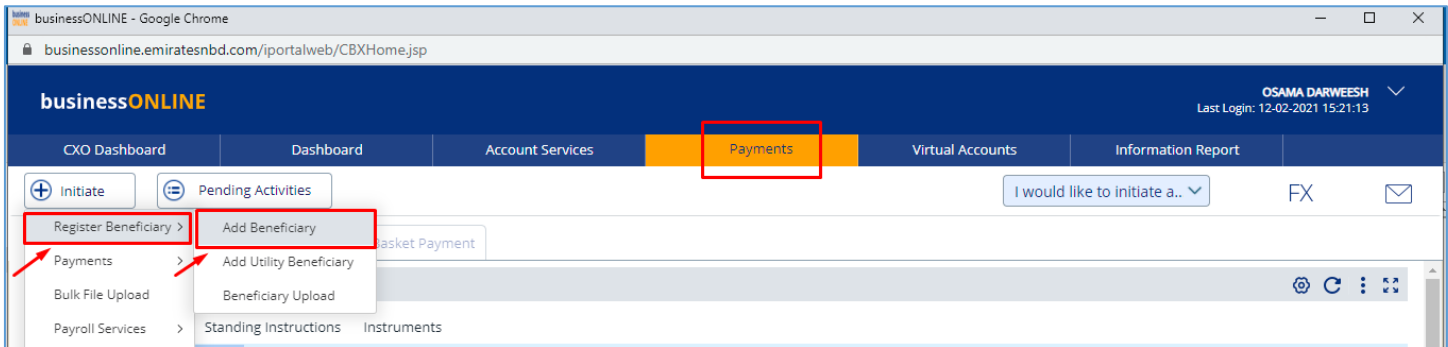
smartPASS Token*
.....

Cancel Back Confirm

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Foreign Currency Payments

Payments > Register Beneficiary > Add Beneficiary



1. Select Beneficiary Type as "Foreign Currency payment"
2. Select Beneficiary Bank Country
3. Beneficiary Country.
4. Enter a valid account / IBAN number
5. Beneficiary Name and Address line 1 & 3 details.

Add Beneficiary

Beneficiary Type*
Foreign Currency Payment

BENEFICIARY DETAILS

Beneficiary Bank Country*
UNITED ARAB EMIRATES

Beneficiary Country*
UNITED ARAB EMIRATES

Beneficiary Nickname*
Mohamed

Beneficiary Account / IBAN Number*
GB9XXXXXXXX786

Bene Name*
MOHAMED AHMED

Address Line 1*
Dubai

Address Line 2**

Address Line 3*
Dubai Marina

Fax Number

E-mail ID

Beneficiary is an employee

ACCOUNT AND BANK DETAILS

Entry Type*
 Bank Lookup Manual Entry

Swift Code*

Buttons: Cancel, Clear, **Submit**

In case of **Salary** transfer, select **“Beneficiary is an Employee”**,

E-mail ID
Osaxxxx@EmxxxBD.com

Beneficiary is an employee

WPS Employer MOL ID
Select

WPS Employee ID

If the beneficiary is not an employee, you can keep the option un-ticked.

Beneficiary is an employee

Cancel Clear Submit

Bank Details will auto populate based on the beneficiary's IBAN number. Else, you can select manual entry and provide the details and click on confirm.

Intermediate bank details are optional.

ACCOUNT AND BANK DETAILS

Entry Type*
 Bank Lookup Manual Entry

Swift Code*
ABNAAEAXXX

City Name
LEVEL 6 UNIT 601DUBAI

Branch Name
DUBAI INT L FINANCIAL CENTER

Bank Name*
ABN AMRO BANK N V UNITED ARAB EMIR

INTERMEDIATE BANK DETAILS

Beneficiary Bank

Branch Name

Cancel Clear Submit

By default, the registered beneficiary will be available for all the profile CIFs **“Any CIF on my subscription”**

If the user need to restrict it to specific CIFs, user need to select **“Selected CIFs”** and select the CIF(s)
Click **“Submit”**

BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

Any CIF on my subscription Selected CIFs (Please select)

Cancel Clear **Submit**

Confirmation Screen

If the user has **“Authorization”** access, he can directly enter the token PIN and click **“Confirm”**

businessONLINE - Google Chrome

businessonline.emiratesnbd.com/portalweb/PortalLoginServlet

Beneficiary Details

Address Line 1
cairo

Address Line 2
..

Phone Number
..

E-mail ID
..

Beneficiary Payment Type
Vendor

ACCOUNT AND BANK DETAILS

Bank Name: EMIRATES NBD SAE EGYPT Branch Name: NEW CAIRO HEAD OFFICE

BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:
Any CIF on my subscription

smartPASS Token*
.....

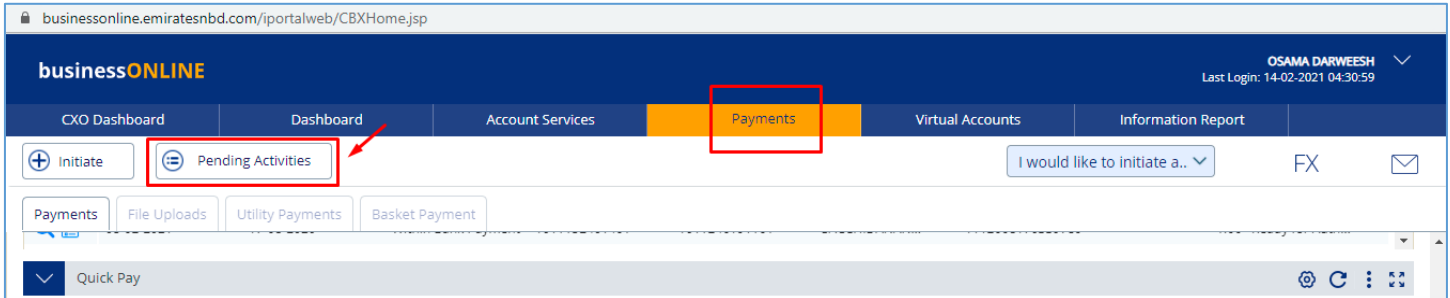
Cancel Back **Confirm**

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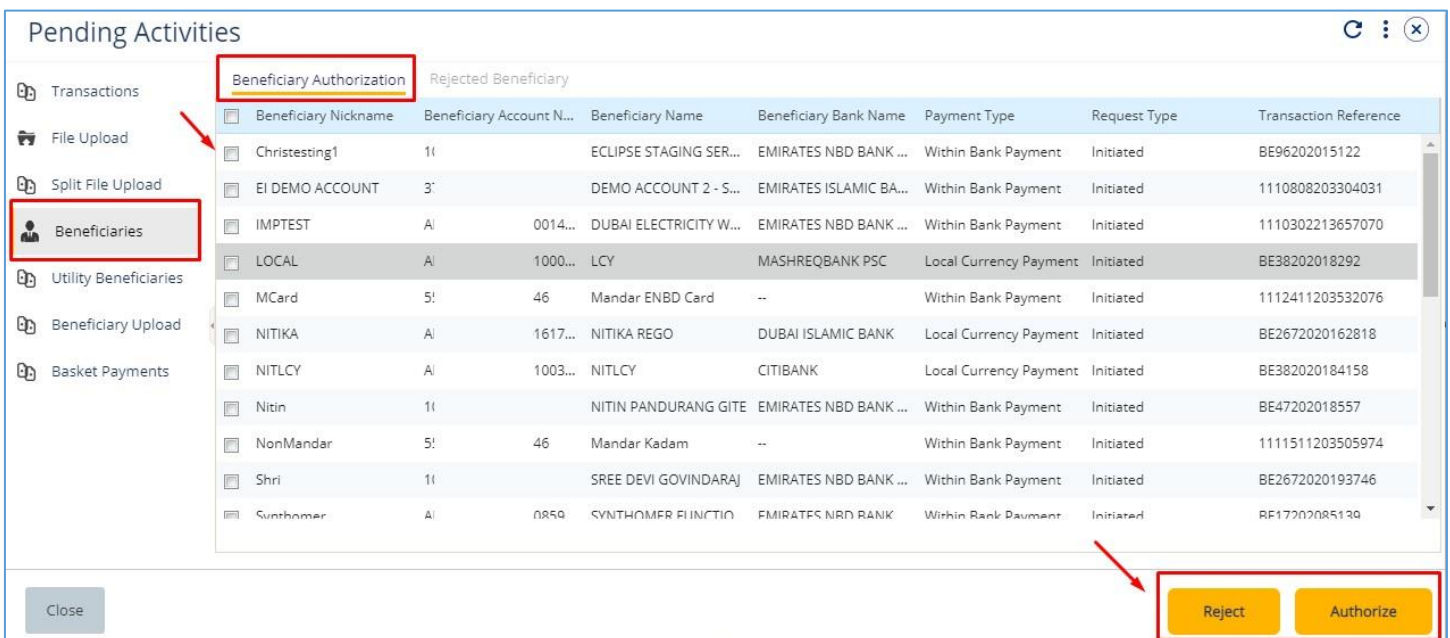
Beneficiary Authorization

(Applicable for Authorizer and Maker/Authorizer)

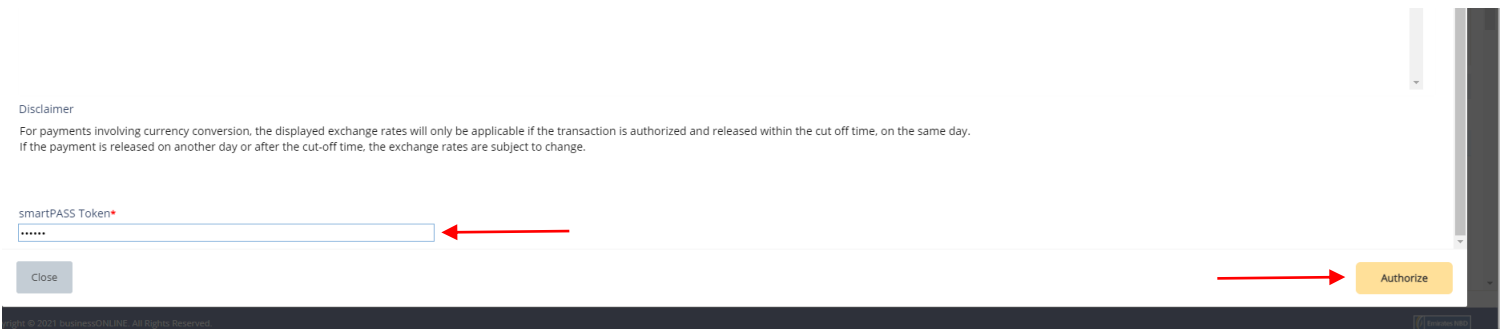
Payments > Pending Activities



Beneficiaries > Beneficiary Authorization > Select All or Select one record > Click "Authorizer"



Enter the token PIN and click "Authorize"



View Registered Beneficiary

Payments > Quick Pay Widget

All the registered beneficiaries will be available in Quick Pay widget

The screenshot shows the 'Payments' section of the businessONLINE interface. The 'Payments' tab is highlighted in orange. Below it, the 'Quick Pay' widget is expanded, showing a table of registered beneficiaries. The 'Quick Pay' label in the widget header is highlighted with a red box.

Actions	Beneficiary Nickname...	Beneficiary Name	Beneficiary Account ...	Beneficiary Bank Name	Payment Type	Transaction Reference	Beneficiary Bank Cou...	Beneficiary Type	Beneficiary Paym
	aladinwallet	aladin wallet	70i	--	Within Bank Payment	BE2: 847	UNITED ARAB EMIRAT...	Salary Prepaid Card	Employee
	aladinIBAN	aladinIBAN	AE: 111...	--	Within Bank Payment	BE2: 41	UNITED ARAB EMIRAT...	Salary Prepaid Card	Employee
	Within Bank	MOSTAFA BIN ...	10	EMIRATES NBD BANK	Within Bank Payment	BE1: 27	UNITED ARAB EMIRAT...	Account	Vendor

You can right click to Initiate, Delete, Edit or View History of the registered beneficiary.

The screenshot shows a close-up of the Quick Pay widget table. A right-click context menu is open over the 'Within Bank' beneficiary row, showing options: 'Make Payment', 'Delete', 'Edit', and 'View History'. A red arrow points to the 'Make Payment' option.

Actions	Beneficiary Nickname...	Beneficiary Name	Beneficiary Account ...	Beneficiary Bank Name	Payment Type	Transaction Reference	Beneficiary Bank Cou...	Beneficiary Type	Beneficiary Paym
	aladinwallet	aladin wallet	70i	--	Within Bank Payment	BE231 5847	UNITED ARAB EMIRAT...	Salary Prepaid Card	Employee
	aladinIBAN	aladinIBAN	AE: 111...	--	Within Bank Payment	BE231 241	UNITED ARAB EMIRAT...	Salary Prepaid Card	Employee
	Within Bank	MOSTAFA BIN ...	10	EMIRATES NBD BANK ...	Within Bank Payment	BE128 527	UNITED ARAB EMIRAT...	Account	Vendor
	WPS9	WPS9		ABU DHABI CO...	Local Currency Paym...	BE221 3133	UNITED ARAB EMIRAT...	Account	Employee
	WPS8	WPS8		DUBAI ISLAMIC BANK	Local Currency Paym...	BE221 2934	UNITED ARAB EMIRAT...	Account	Employee

Note

“Make Payment” option is not enabled for Registered Employee. Instead, you can initiate salary payment under payroll services option.