

businessONLINE Payments Guide

Bulk File Upload

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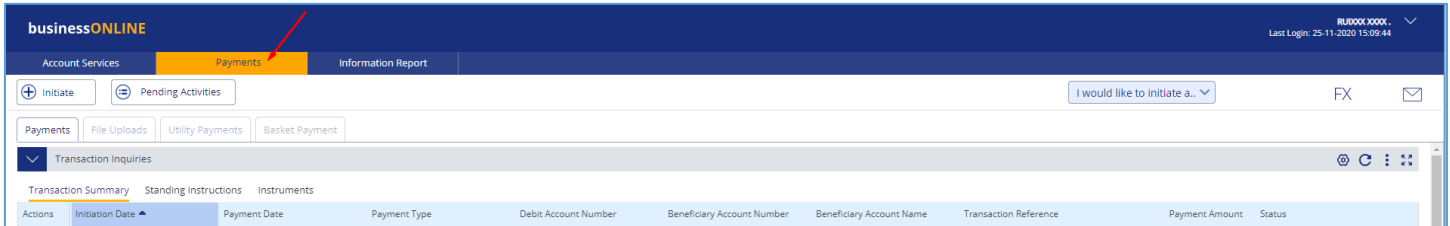
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Version 1.0

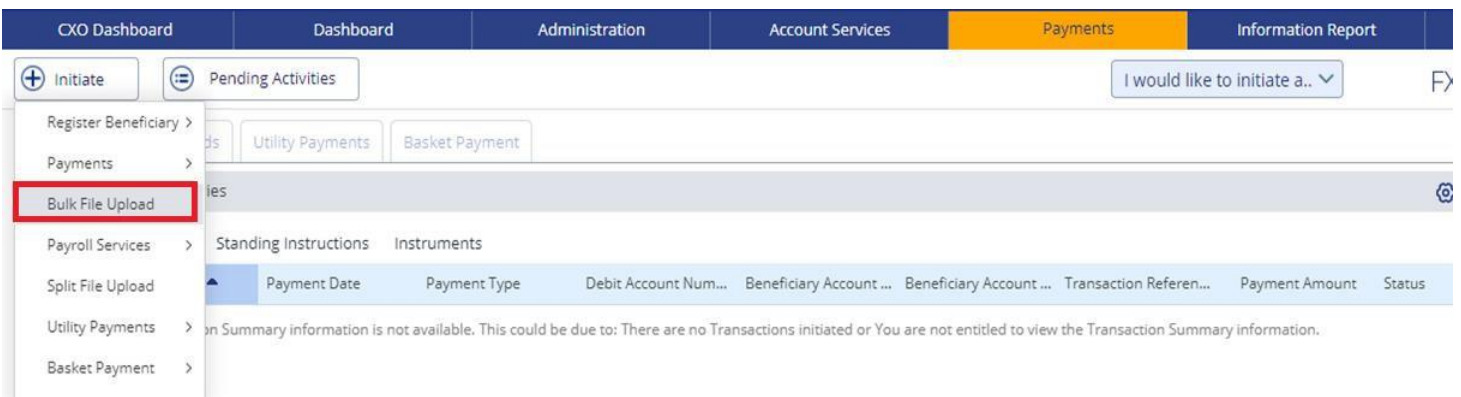
Initiate Bulk File Upload

(Applicable for Maker and Maker-Authorizer)

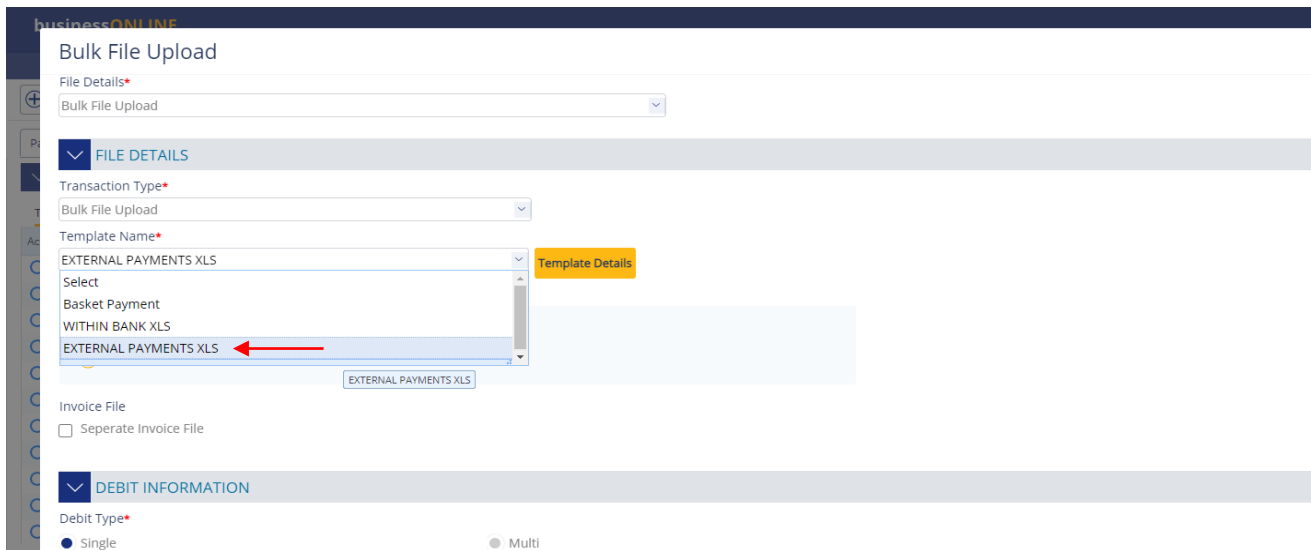
Click **"Payments"**



Click **Initiate > Bulk File Upload**



Select **Template Name** from the dropdown list



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

Bulk File Upload

File Details*
Bulk File Upload

FILE DETAILS

Transaction Type*
Bulk File Upload

Template Name*
EXTERNAL PAYMENTS XLS **Template Details** ←

File Name*
+ ADD...

Invoice File
 Seperate Invoice File

Click on **Download**

Template Details

Template Name: EXTERNAL PAYMENTS XLS
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	Y	1	--	Product Code: ...
Debit Account No.	CHAR	23	Y	2	--	Debit Account No.
Beneficiary Name	CHAR	70	Y	3	--	Beneficiary Name
Beneficiary Account No.	CHAR	34	Y	4	--	Beneficiary Account No.
Beneficiary Bank Swift Code	CHAR	11	N	5	--	Valid Swift Code.
Transaction Amount	CHAR	15	Y	6	--	Transaction Amount
Transaction Currency	CHAR	3	Y	7	--	Transaction Currency
Charge Type	CHAR	3	Y	8	--	Correspondent...
Purpose Of Payment	CHAR	135	Y	9	--	Purpose Of Pa...
Beneficiary Addr. Line 1	CHAR	255	N	10	--	Beneficiary Ad...

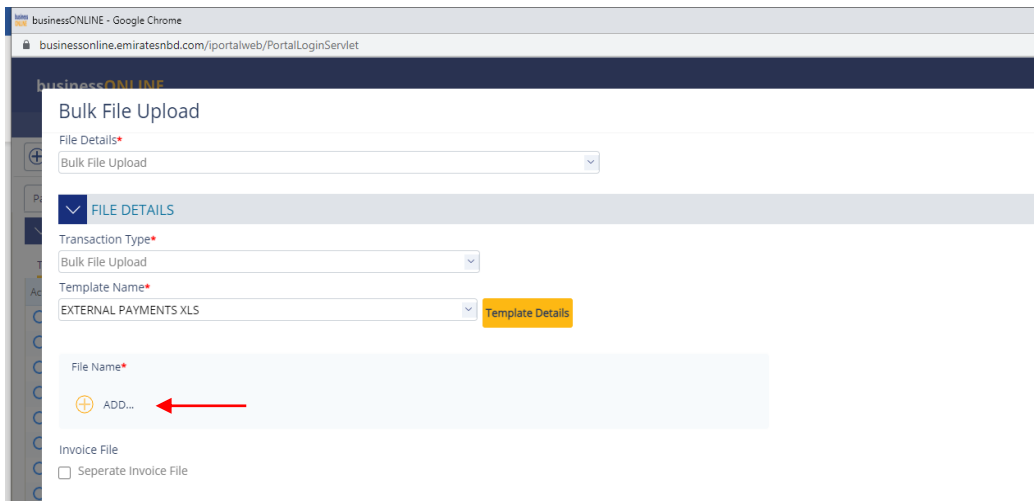
Close **Download** →

Open the downloaded file and **Fill out** the file as per the Header row and **Save** the file

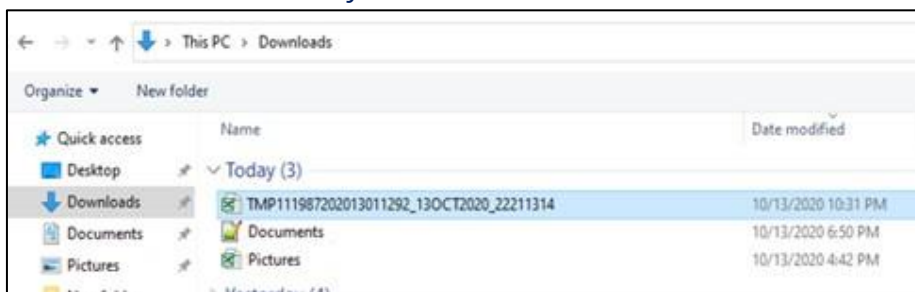
- **Transaction type:** **BT** (within bank payment) **LBT** (external local currency payment) **TT** (external foreign currency payment)
- **Debit account number:** you can select single or multiple debit number
- **Beneficiary Name**
- **Beneficiary Account:** for **BT** payment please enter valid account number, for **LBT & TT** payment please provide valid IBAN number
- **Beneficiary swift code**
- **Transaction amount**
- **Transaction currency**
- **Charge type:** **OUR** (from your debit account) **BEN** (beneficiary account) **SHA** (shared accounts)
- **Purpose of payment**
- **Beneficiary address line**

Transaction Type Code	Debit Account No.	Beneficiary Name	Beneficiary Bank Swift Code	Transaction Amount	Transaction Currency	Charge Type	Purpose Of Payment	Beneficiary Address Line
BT	1019890822501	Engy	10098XXXXX6801	5	EGP	OUR	TEST	CAIRO
LBT	1019890822501	Engy Ahmed	EG5602331XXXXXXXXX054466441	10	EGP	BEN	TEST	CAIRO
TT	1029890822502	Ahmed	91230XXXXX70	20	USD	SHA	TEST	FRANCE

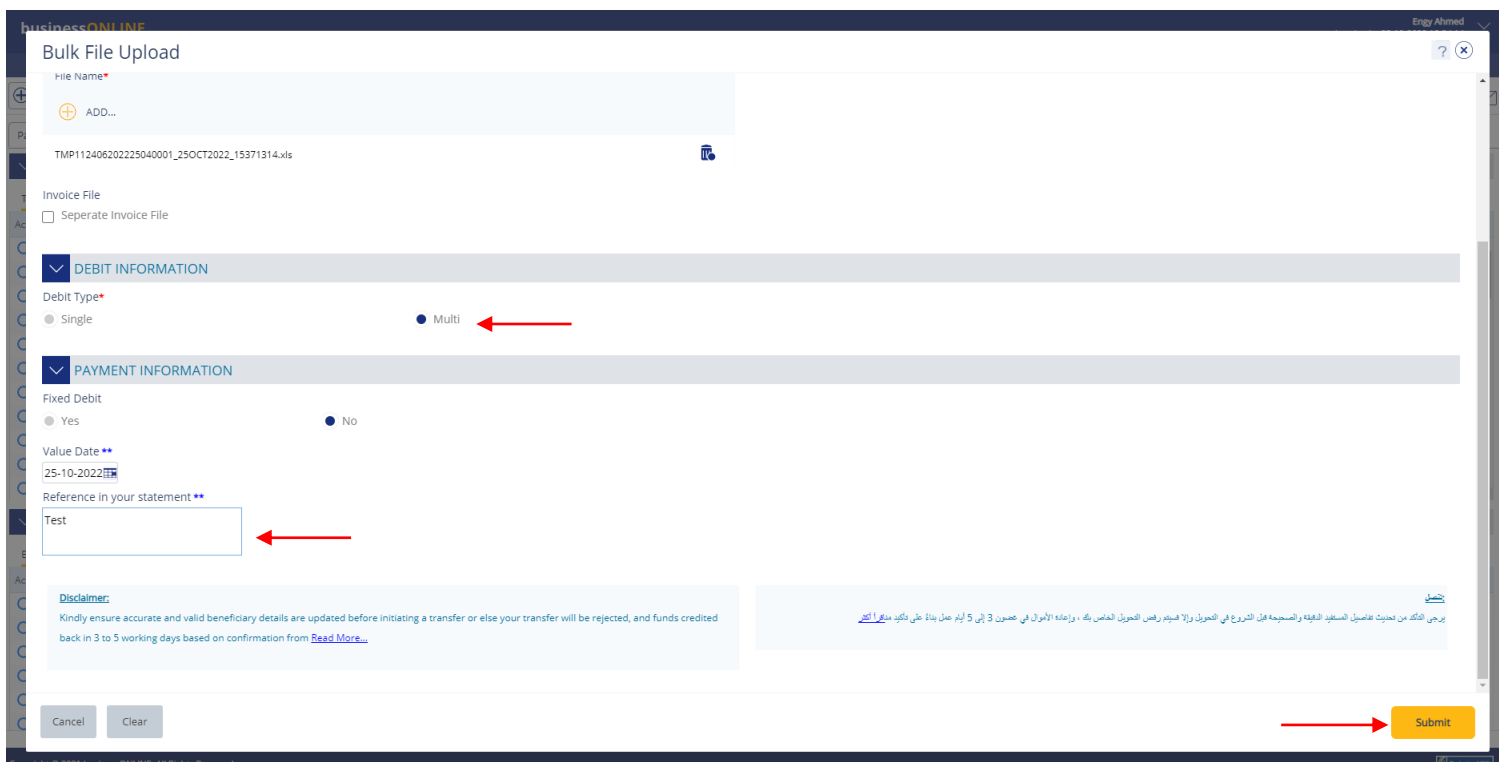
Click on **ADD**



Look for the saved file in your documents and select the file



Select Debit Type as **“Single”** or **“Multiple”** > enter **reference in your statement** > click **Submit**



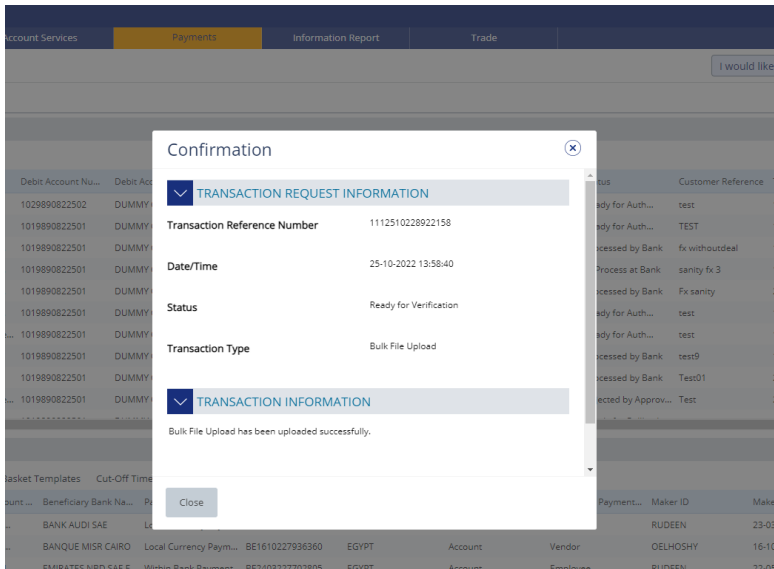
Review the details and click on **confirm**

The screenshot shows a web application window titled "Bulk File Upload" with a user name "Engy Ahmed" in the top right corner. The page is divided into three main sections:

- FILE DETAILS:** Transaction Type: Bulk File Upload; Template Name: EXTERNAL PAYMENTS XLS; File Name: TMP112406202225040001_25OCT2022_15371314.xls
- DEBIT INFORMATION:** Debit Type: Multi
- PAYMENT INFORMATION:** Fixed Debit: No; Value Date: 25-10-2022; Reference in your statement: Test

At the bottom of the form, there are three buttons: "Cancel", "Back", and "Confirm". A red arrow points to the "Confirm" button.

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



View Bulk File Status

Payments > File Uploads > Bulk File Upload

Actions	File Uploaded Date & Ti...	File Name	File Reference Number	File Level Status	Total File Amount (Eq...	Total Transactions in the...	Transactions Successfull...	Transactions Failed C
	12-01-2021 12:56:01	TMP11197220...	1111201213612732	Ready for Verification	13,204.75	3	3	0
	12-01-2021 12:53:27	TMP11197220...	1111201213612721	Verification Failure	0.00	2	0	2
	12-01-2021 12:52:24	TMP11197220...	1111201213612707	Verification Failure	0.00	3	0	3
	12-01-2021 12:50:42	TMP11197220...	1111201213612695	Verification Failure	0.00	0	0	0
	11-01-2021 16:42:34	NEWTEST301.xls	1111101213611086	Ready for Verification	13,204.75	3	3	0

View Bulk File failure reason

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

Reject Reason
Business Validation Failed
Business Validation for All Transactions Failed

Sr. No.	Customer Reference	Payment Type	Release Date & Time	Payment Date	Beneficiary Name	B...	Record Status	Error Description	Payment Currency	Paym
1	PREPAID10	Within Bank Payme...	--	19-11-2020	PREPAID3	AE2	Verification Failure	Column : PAYM...	AED	
2	PREPAID08	Within Bank Payme...	--	19-11-2020	PREPAID1	424	Verification Failure	Column : PAYMENT DATE - Cannot be less than current date.	AED	
3	BT001	Within Bank Payme...	--	19-11-2020	TBS DEMO ACCOU...	AE1	Verification Failure	Column : PAYM...	AED	
4	PREPAID11	Within Bank Payme...	--	19-11-2020	TBS DEMO ACCOU...	307	Verification Failure	Column : PAYM...	AED	

Close

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

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

File Upload Detail 🖨️ ✕

Exchange Rate 1	Charge Type --	Sender purpose code --
Purpose of Payment to Beneficiary PREPAID IBAN	Receiver Purpose code --	Intermediary Bank SWIFT/ BIC code --
Intermediary Bank Name --	Beneficiary Nickname --	

Reject Reason
Column : PAYMENT DATE - Cannot be less than current date.

Close

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

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

Verify Payment

(Applicable for Maker and MakerAuthorizer)

Click **Payments > Pending activities**

businessONLINE 1. Go to Payments

CXO Dashboard
Dashboard
Administration
Account Services
Payments

+ Initiate
⋮ Pending Activities
2. Pending activities
I would like

Go to **File Upload > File Verification**

Tick on the file to view the payment details

Pending Activities

- Transactions
- File Upload
- Split File Upload
- Beneficiaries
- Utility Beneficiaries
- Beneficiary Upload
- Basket Payments

File Verification
File Accept
File Authorization
Rejected Files
File Rollback
Ready For Release

	File Reference Number	File Name	Total Transactions in th...	Transactions Successfu...	Transactions Failed Du...	Base Currency	Equivalent Amount i...
<input checked="" type="checkbox"/>	1111310203933761	TMP111987202013011...	5	5	0	AED	1,509

Close

Reject
Accept

Click on **Accept** once verified all details are correct

Bulk File Upload - Details

FILE HEADER

File Reference Number 1112510228928220	File Name TMP112406202225040001_25OCT2022_15371314.xls	Transaction Type Bulk File Upload
Debit Type Multi	Reference in your statement test	File Level Status Ready for Verification
Total Transactions in the file 3	Transactions Successfully Uploaded 2	Transactions Failed During Upload 1
In Process at Bank --	Processed by Bank --	Rejected by Bank --
File Uploaded Date & Time 25-10-2022 14:04:33	Uploaded By Engy Ahmed	Total File Amount (Equivalent in Base Currency) EGP 15.00
Fixed Debit No	Release Date & Time --	Released By --

Sr. No.	Customer Referenc...	Payments Type	Release Date & T...	Payment Date	Beneficiary Name	Beneficiary Accou...	Record Status	Error Description	Payment Currency	Pay Amount	Bank Reference N...	Transaction ID	Account Number	Debit Currency
2	--	Foreign Curren...	--	25-10-2022	Ahmed	9120002772270	Verification Failure	Column : BIC C...	USD	20.00	--	1112210259318477	1029890822502	EUR
1	--	Local Currency...	--	25-10-2022	Engy Ahmed	EG5600100134...	Verified	--	EGP	10.00	--	1112210259318476	1019890822501	EGP
3	--	Within Bank Pay...	--	25-10-2022	Engy	1009872326801	Verified	--	EGP	5.00	--	1112210259319648	1019890822501	EGP

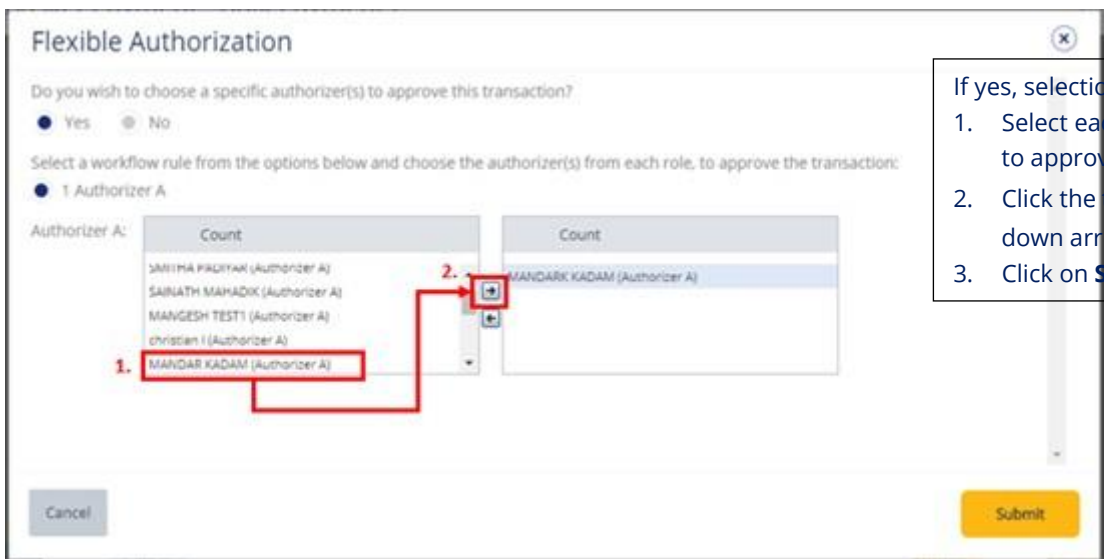
Close

Accept

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

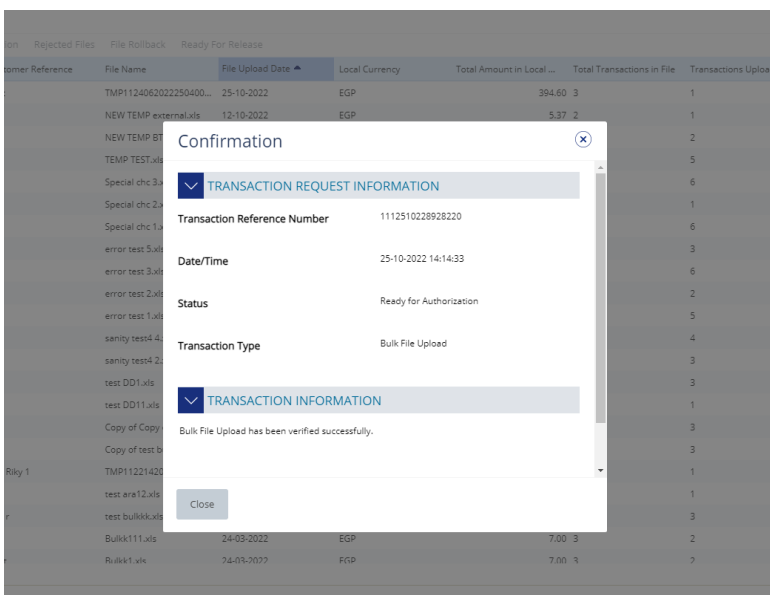
Click on **Submit**



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 Bulk Upload

(Applicable for Maker-Authorizer and Authorizer)

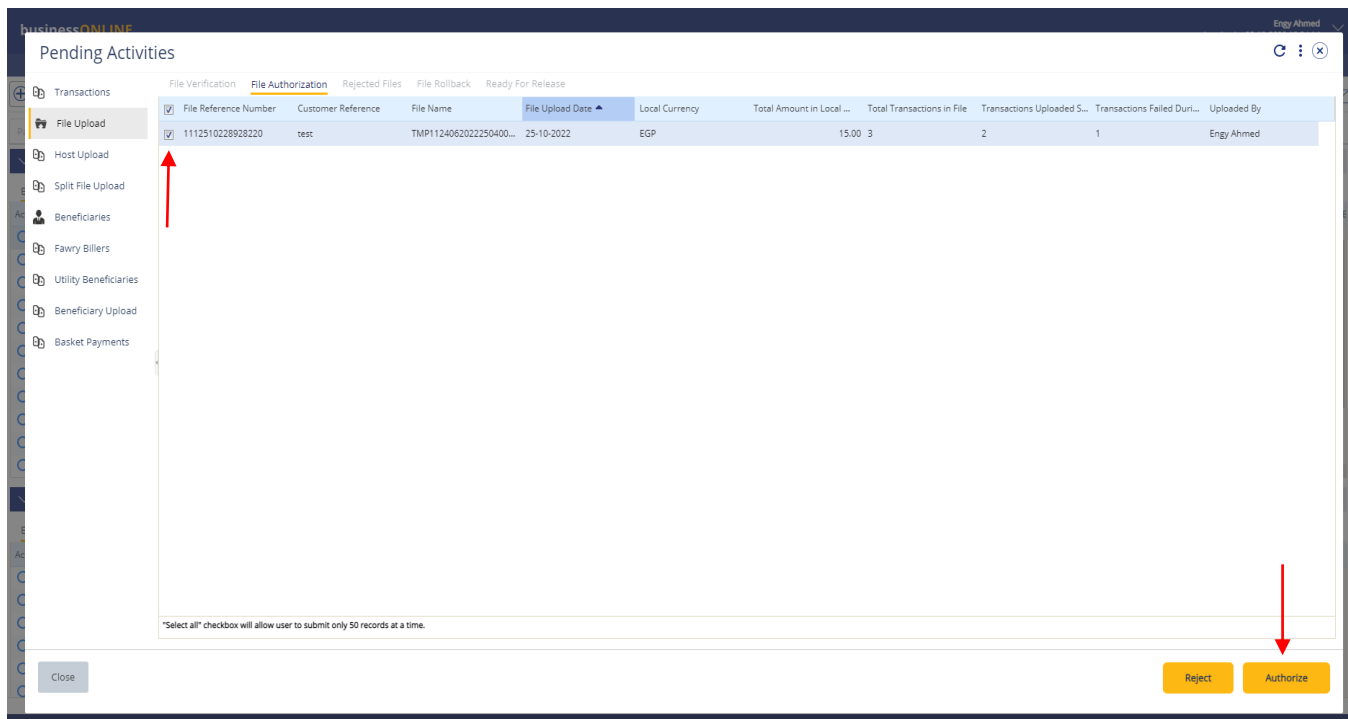
Payments > Pending Activities



Go to **File Upload > File Authorization**

Tick on the file to view the details and click

on **Authorize**



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

1. Click on **Authorize**

Bulk File Upload - Details

FILE HEADER

File Reference Number 1112510228928220	File Name TMP112406202225040001_25OCT2022_15371314.xls	Transaction Type Bulk File Upload
Debit Type Multi	Reference in your statement test	File Level Status Ready for Authorization
Total Transactions in the file 3	Transactions Successfully Uploaded 2	Transactions Failed During Upload 1
In Process at Bank ..	Processed by Bank ..	Rejected by Bank ..
File Uploaded Date & Time 25-10-2022 14:04:33	Uploaded By Engy Ahmed	Total File Amount (Equivalent in Base Currency) EGP 15.00
Fixed Debit No	Release Date & Time ..	Released By ..

File Transactions														
Sr. No.	Customer Refere...	Payment Type	Release Date & Ti...	Payment Date	Beneficiary Name	Beneficiary Accou...	Record Status	Error Description	Payment Currency	Pay Amount	Bank Reference N...	Transaction ID	Account Number	Debit Currency
2	..	Foreign Curren...	..	25-10-2022	Ahmed	9120002772270	Verification Failure	Column : BIC C...	USD	20.00	..	1112210259318477	1029890822502	EUR
1	..	Local Currency...	..	25-10-2022	Engy Ahmed	EG5600100134...	Verified	..	EGP	10.00	..	1112210259318476	1019890822501	EGP
3	..	Within Bank Pay...	..	25-10-2022	Engy	1009872326801	Verified	..	EGP	5.00	..	1112210259319648	1019890822501	EGP

Close
→
Authorize

Scroll the page down > enter smartPASS **TOKEN** PIN code > click “Authorize”

Authentication

smartPASS Token*

Cancel Submit

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

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1111310203933761
Date/Time	13-10-2020 22:46:08
Status	Ready for Release
Transaction Type	Bulk File Upload

TRANSACTION INFORMATION

Bulk File Upload 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).

