# businessONLINE Payments Guide

Local Currency Payments

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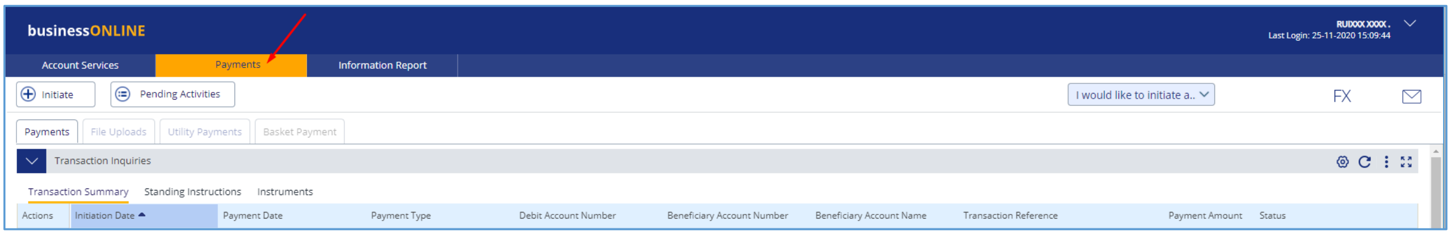
Version 1.0

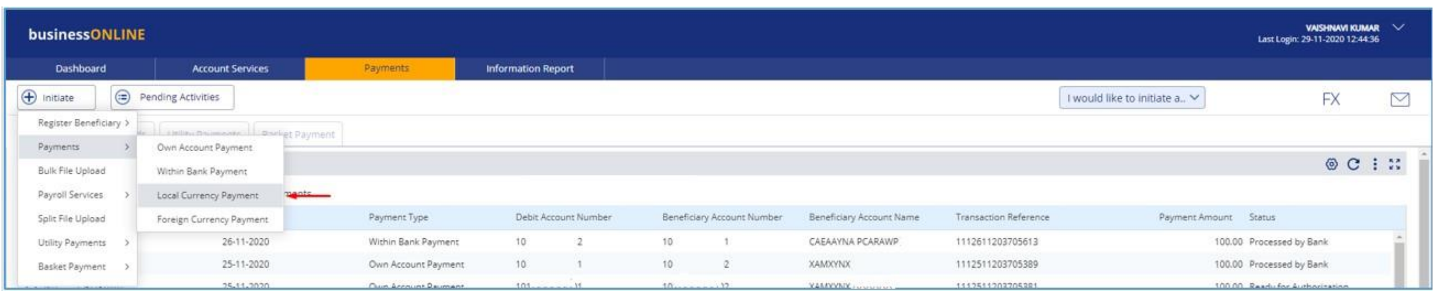
# Initiate Local Currency Payment

(Applicable for Maker and Maker-Authorizer)

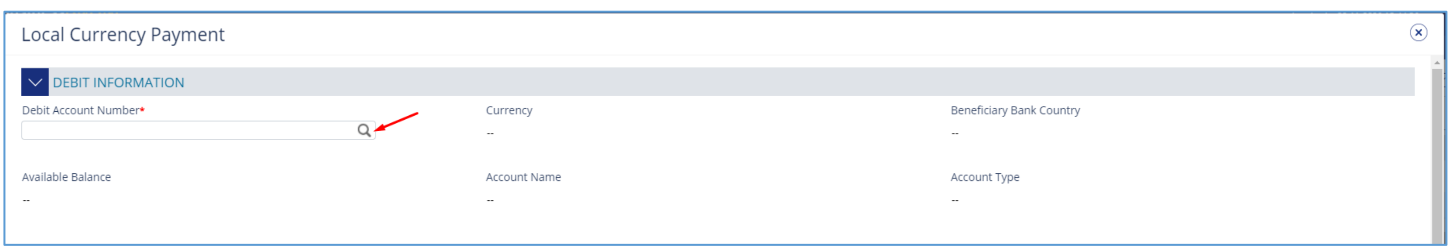
Click “**Payments**”



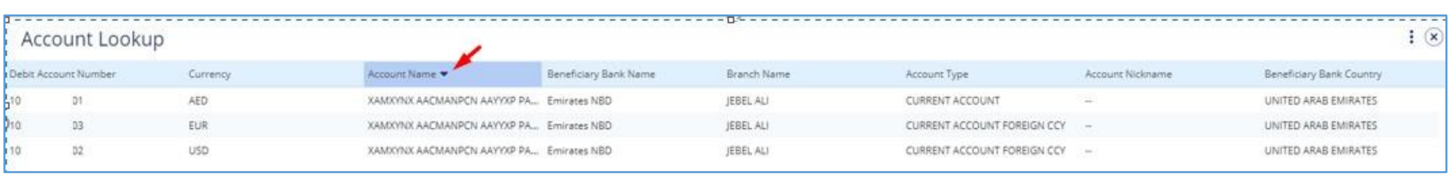

Click **Initiate** > **Payments** > **Local Currency Payment**




Select the Debit Account Number




Double click to select the account directly or use the filter option to look for an account by name, currency, nickname … etc.

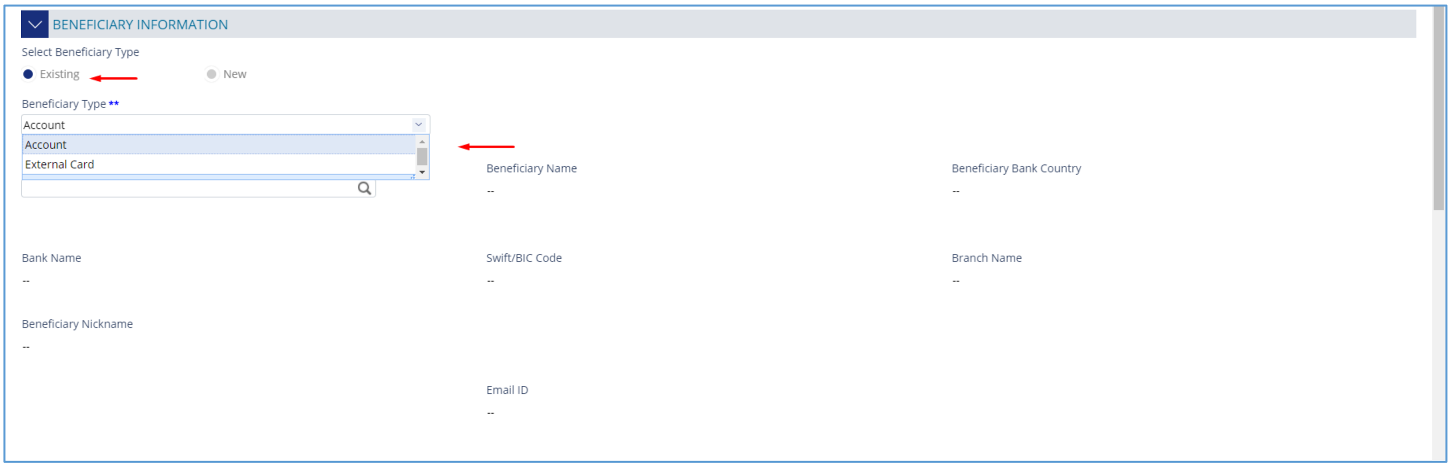


## Beneficiary information

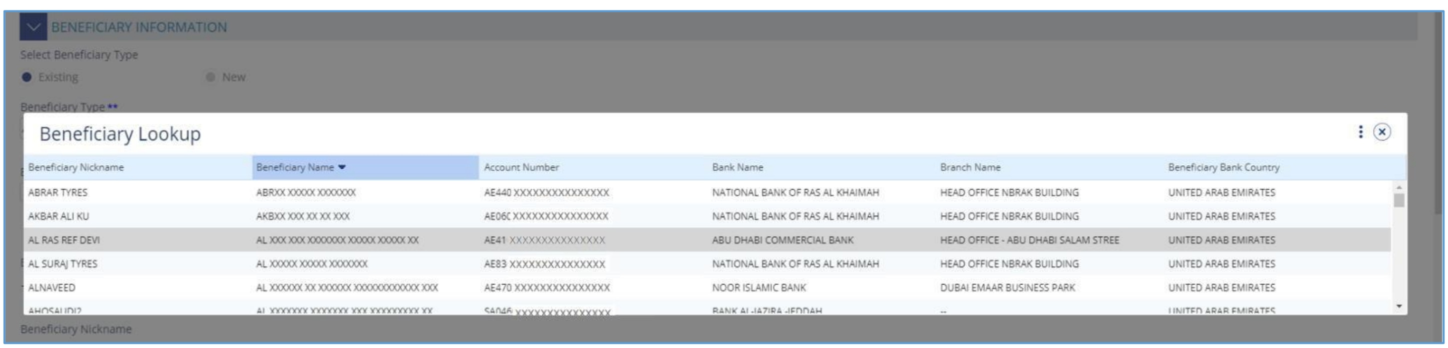
Select “Existing” if the beneficiary is already registered or “New” to initiate the payment to non-registered beneficiary.

Select **Beneficiary type** as ”Account” or “External Card”

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

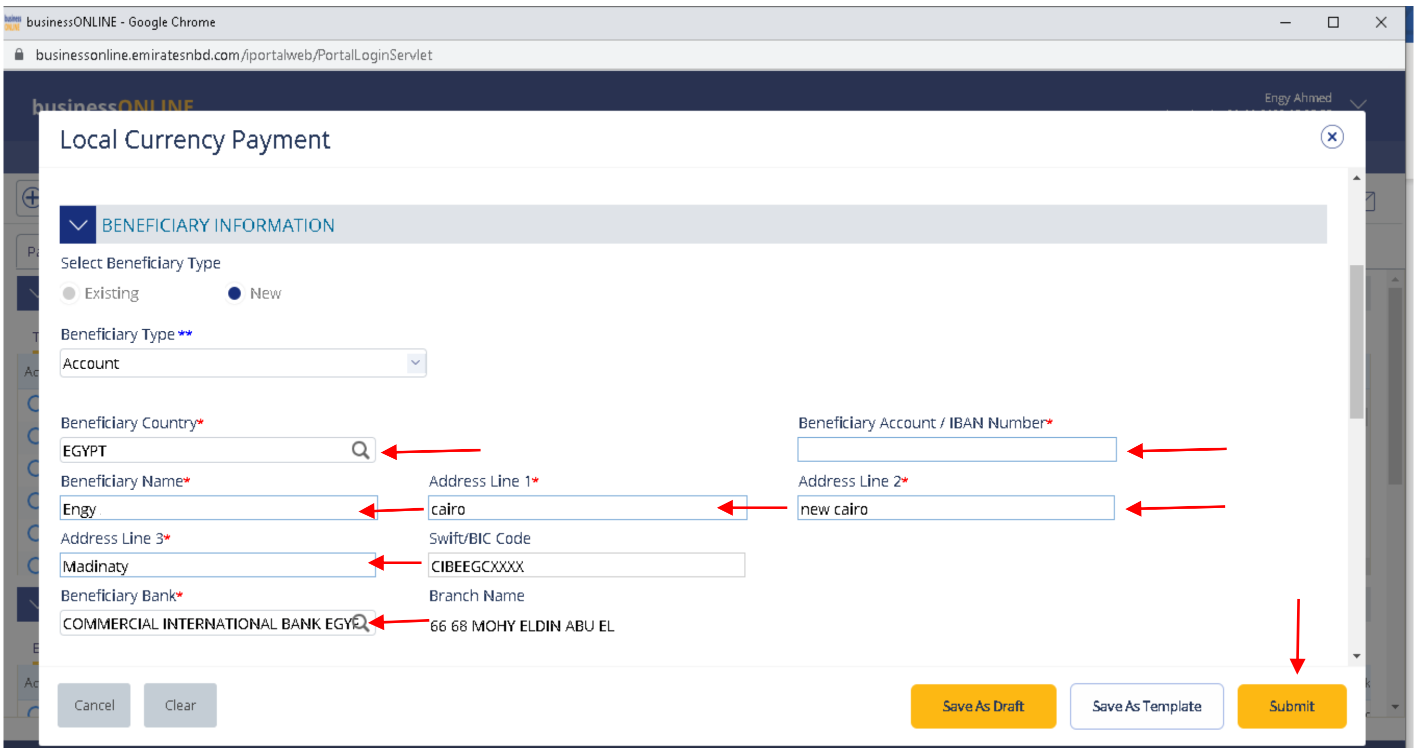



For “**Existing**” beneficiary, please select from the list



For non-registered beneficiary, select “**New**” and provide beneficiary’s information and click submit

- Beneficiary type
- Beneficiary country
- Beneficiary Name
- Address line 1 & 2 & 3
- IBAN Number
- Beneficiary Bank

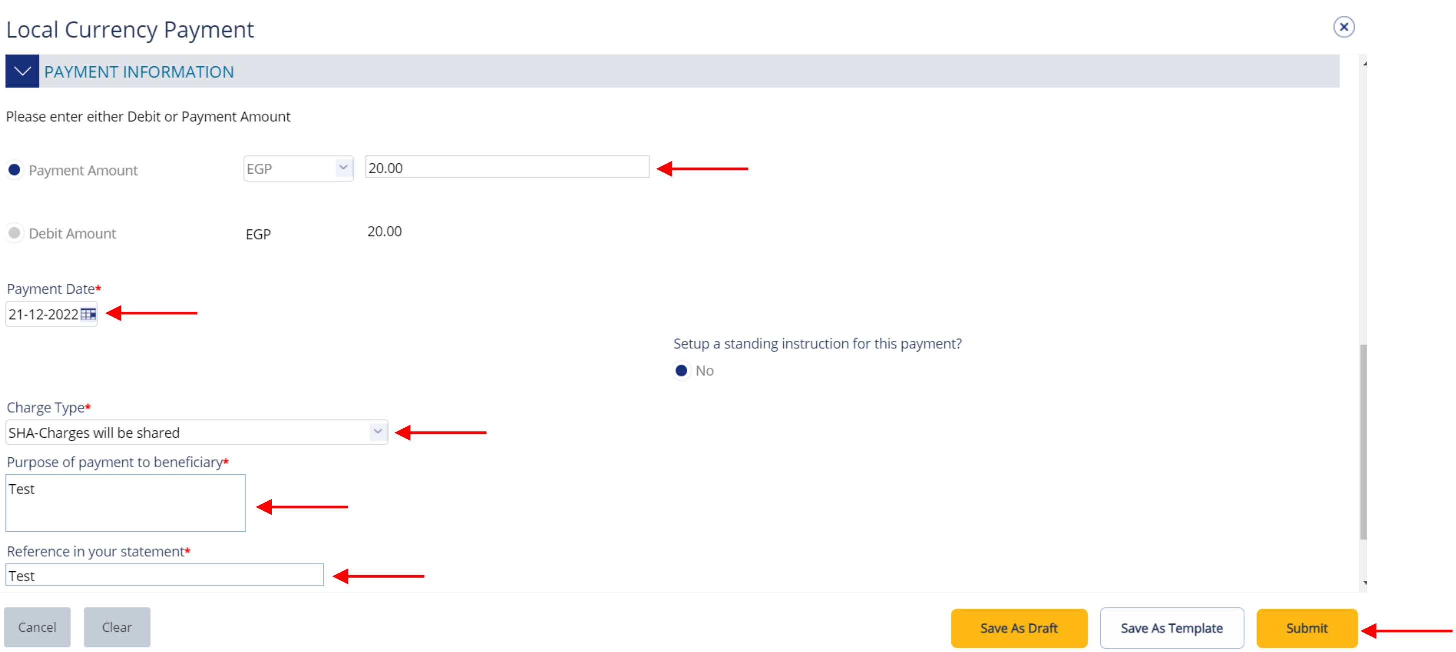


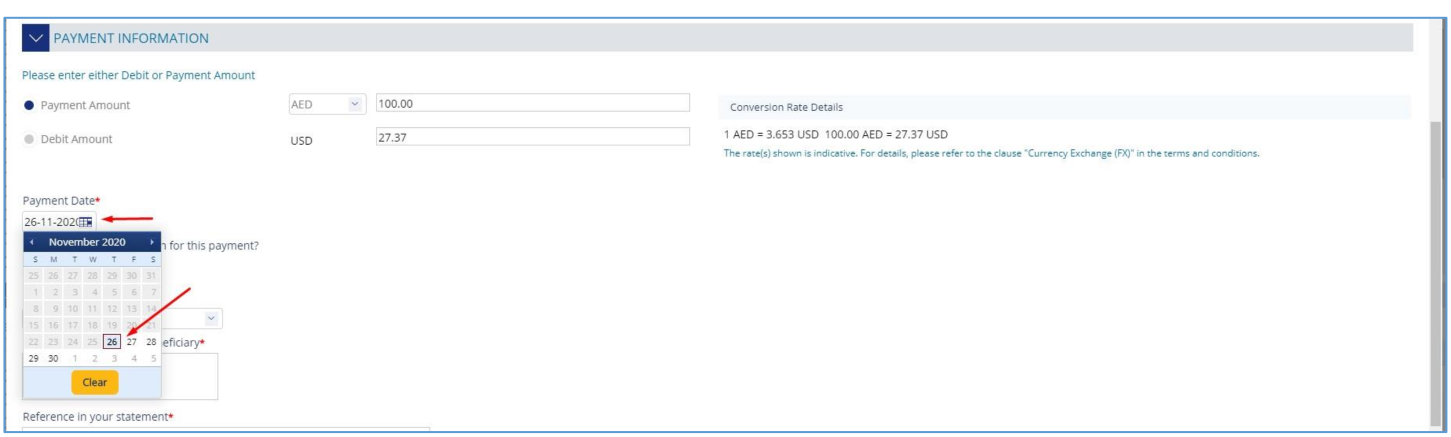
Do you want to add the new beneficiary to the Existing List?

Select "**Yes**" to add the beneficiary to the Registered Beneficiary list or "**No**" if it is just a one-time payment.

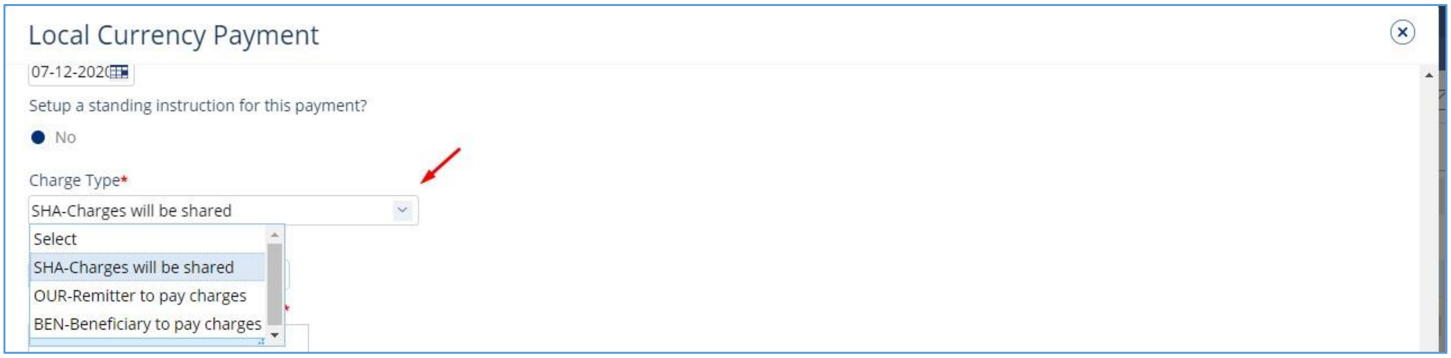
## Payment Information

- Provide "**Payment Amount"**
- **"Payment Date"** by default, system will display the value date as current date, for future dated payments, user can click "Date" icon and select the date
- Provide "**Purpose of Payment to beneficiary**" details. This information will be required from central bank regulation perspective
- Provide "**Reference in your statement**"details. This information will be shown in the ENBD corporate statement (Remitter).
- "**Submit**" Submit the transaction for further approval(s).
- "**Save As Draft**" Transaction will be saved and can be viewed later (Transaction is not yet submitted)
- "**Save As Template**" Template will be created and can be used for future payments to the same beneficiary (Transaction is not yet submitted)

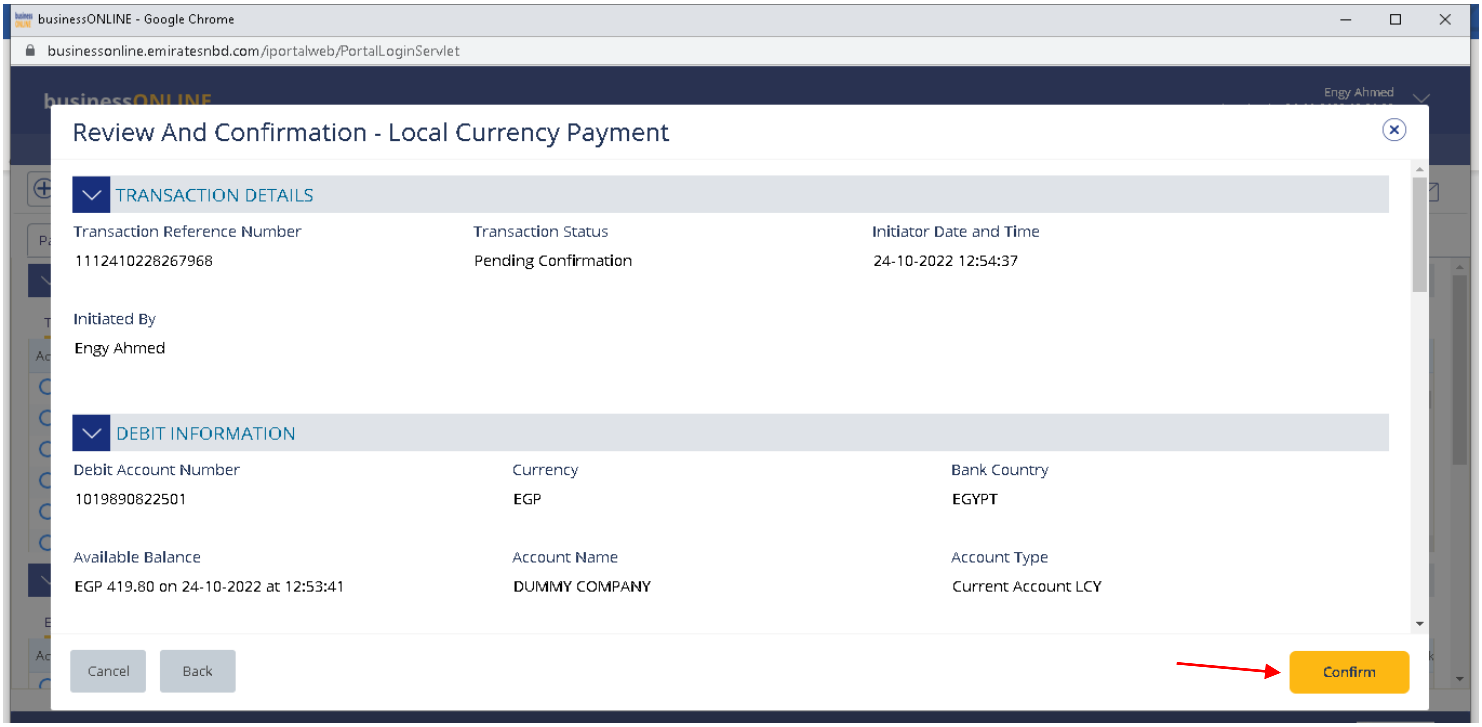


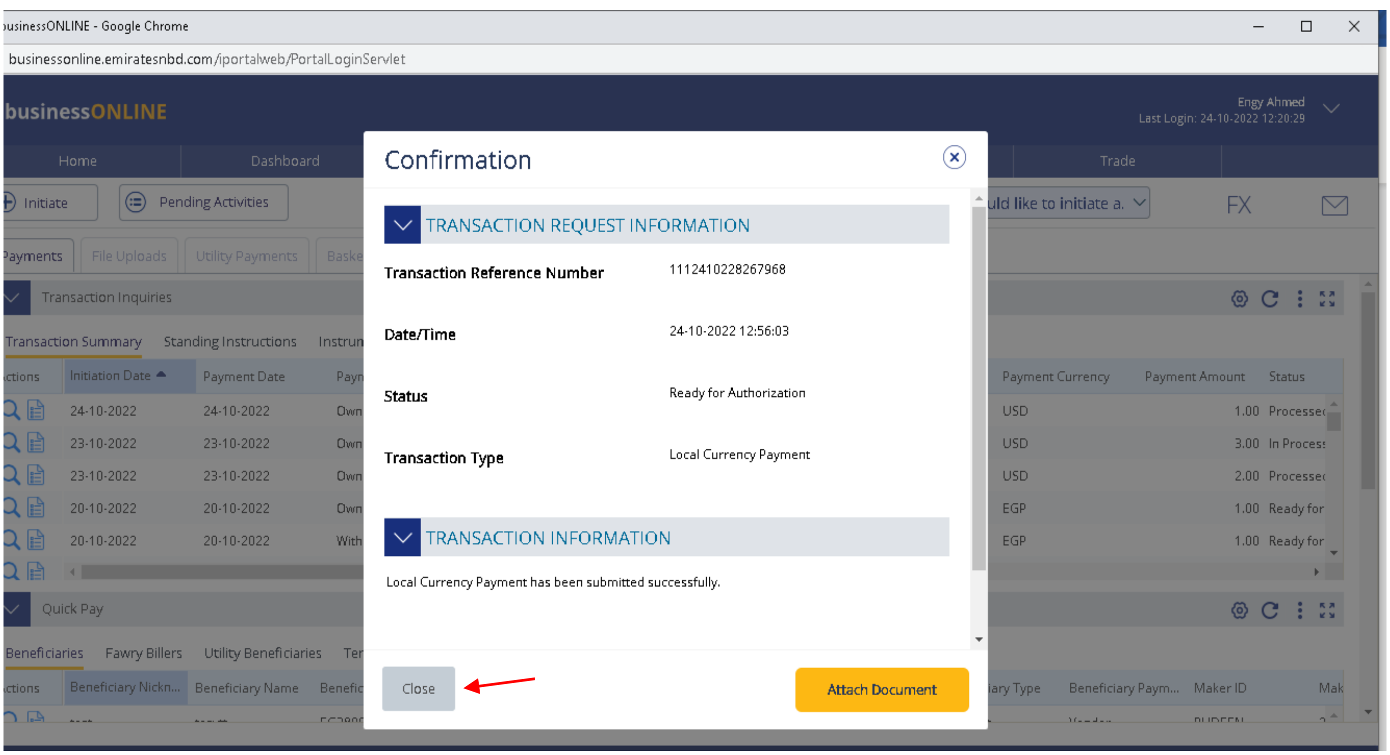



Charge type; SHA, OUR or BEN



Once the user clicks “**Submit**”, “Review and confirmation” window will pop-up to review the payment one more time before submission, Click on **Confirm**.




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

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

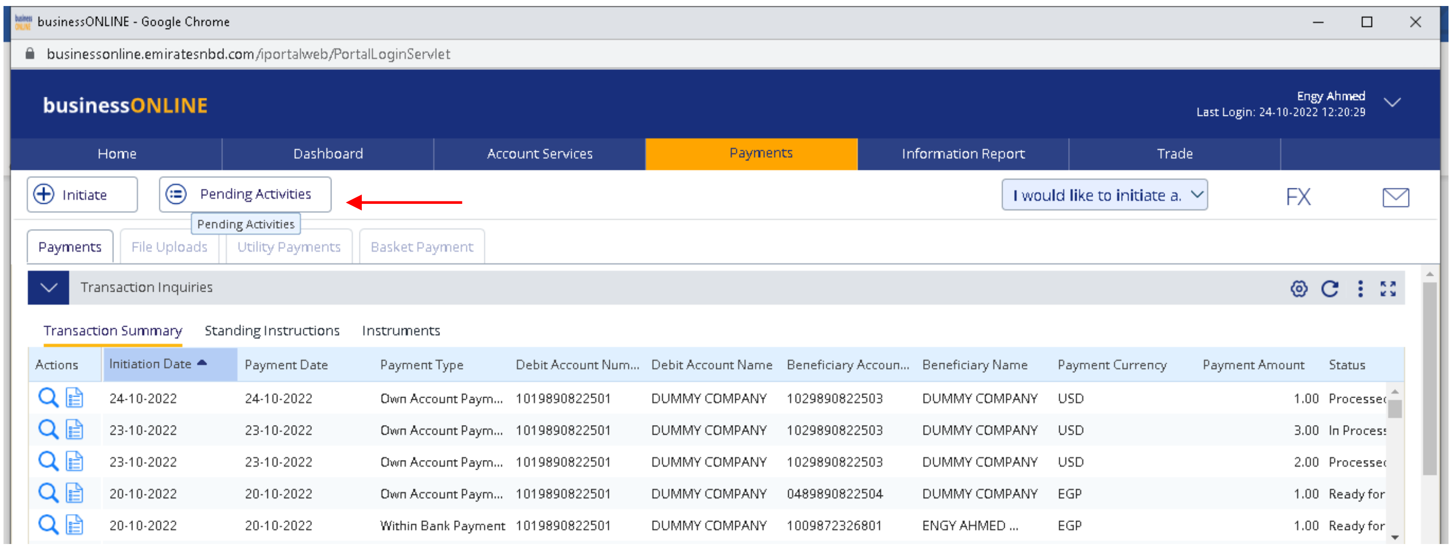
Click **“Close”** or “**Attach Document**” (Optional) If required

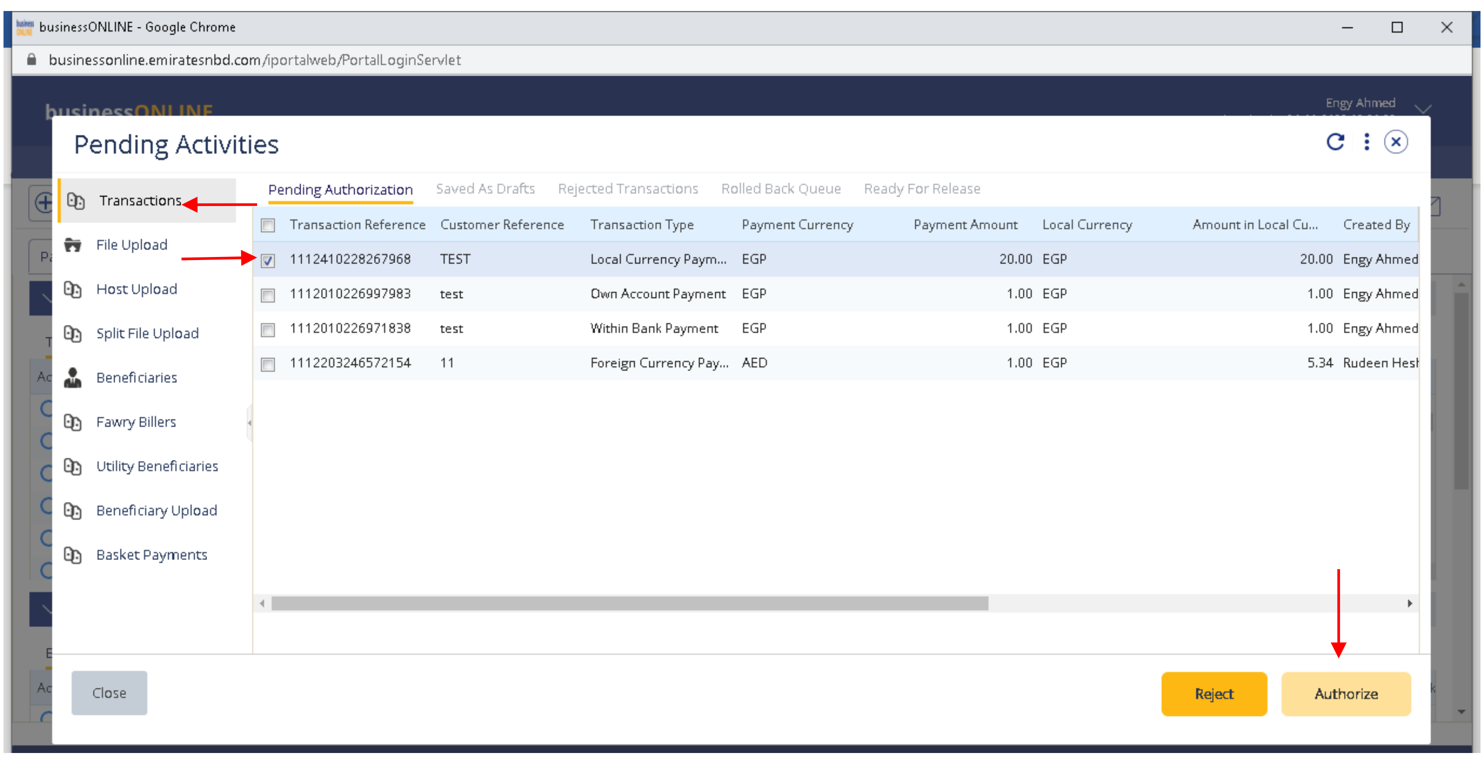
# Authorize Local Currency Payment

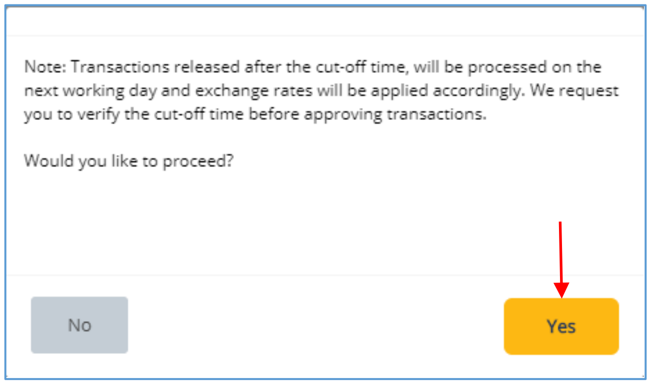
(Applicable for Authorizer and Maker-Authorizer)

**Payments** > **Pending Activities** > **Transactions** > **Pending Authorization**

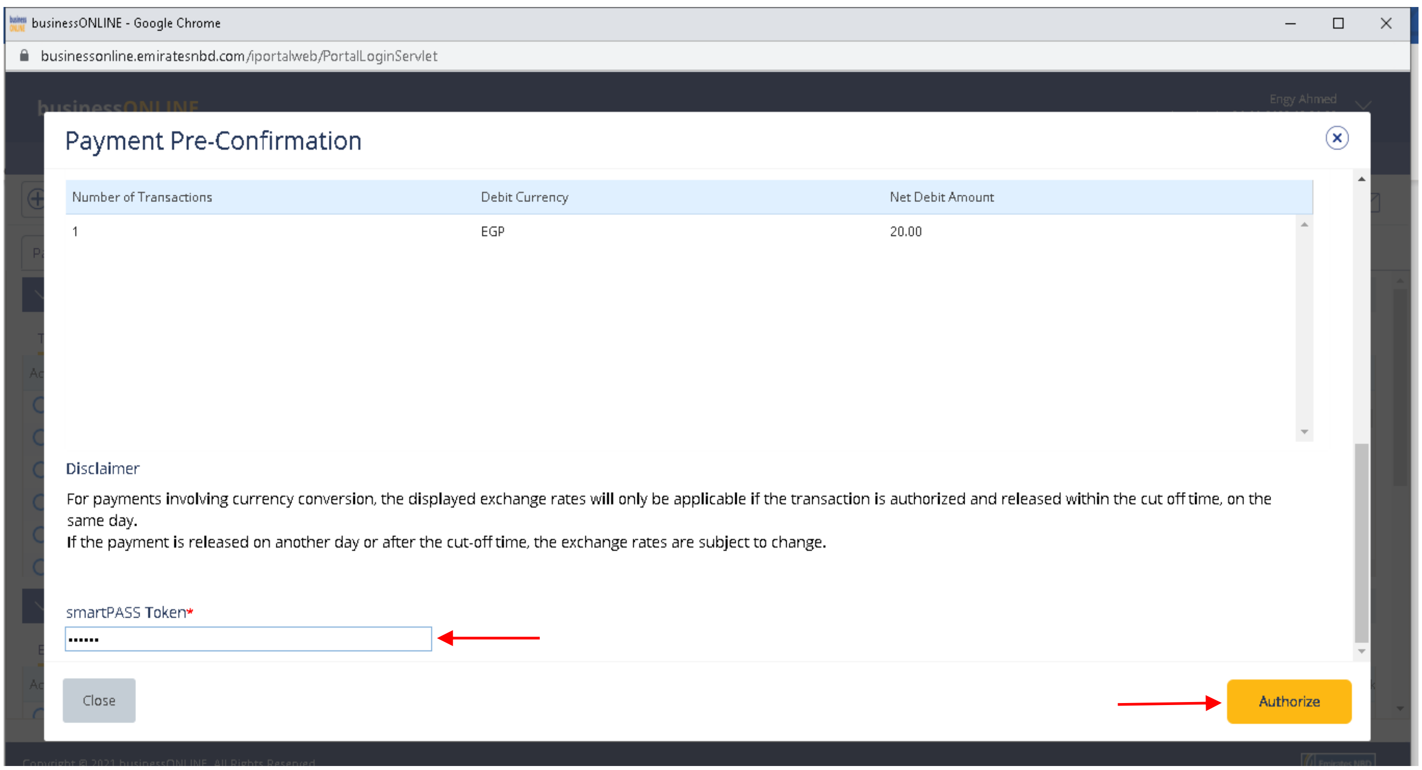
- Select a **single** transaction or select **all** pending transactions by clicking "**Transaction Reference**"
- Click "**Authorizer**" to approve or "**Reject**" to cancel the payment.
- Cut-off time disclaimer, Click "**Yes**" to proceed.



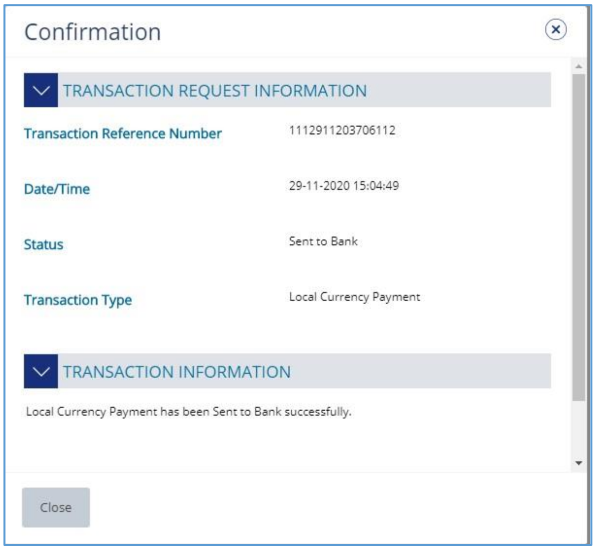






**Scroll the page down** > enter Token PIN code > click “**Authorize**”



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



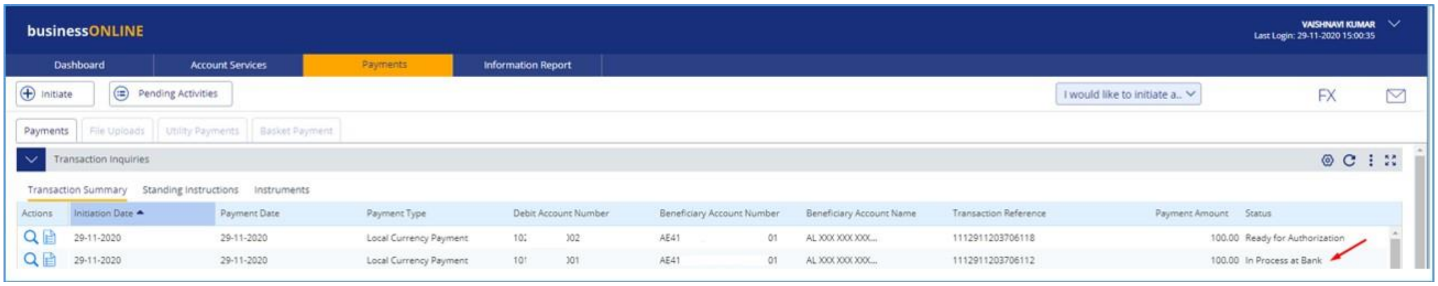

**Note:**

- If **additional approvals** are required, the transaction will move to the next authorizer(s) queue for additional approval(s)

# View Transaction Details

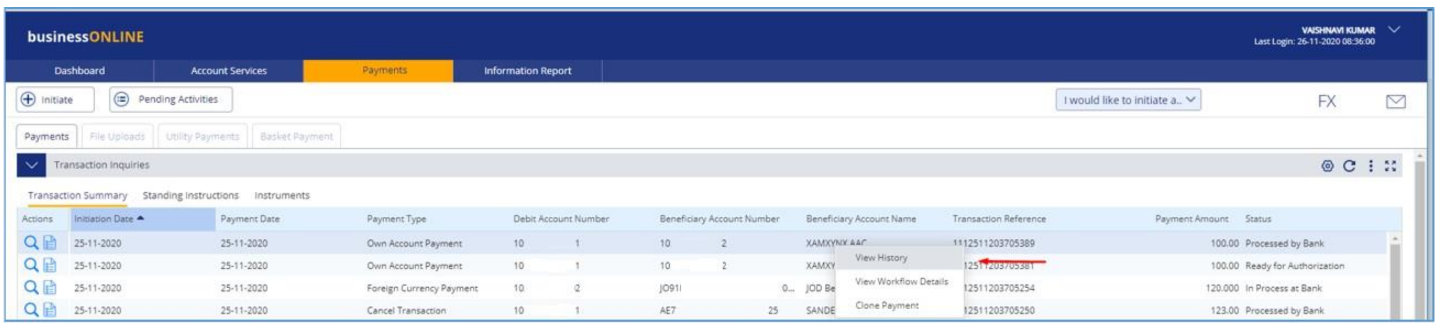
(Applicable for Maker, Authorizer and Maker-Authorizer)

User can **view** the Transaction Status under Transactions Summary widget.

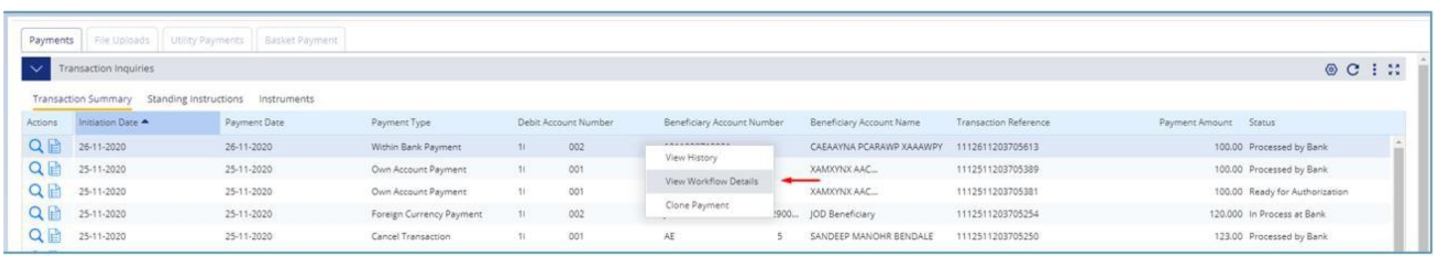



Right click on transaction record allows the user to:

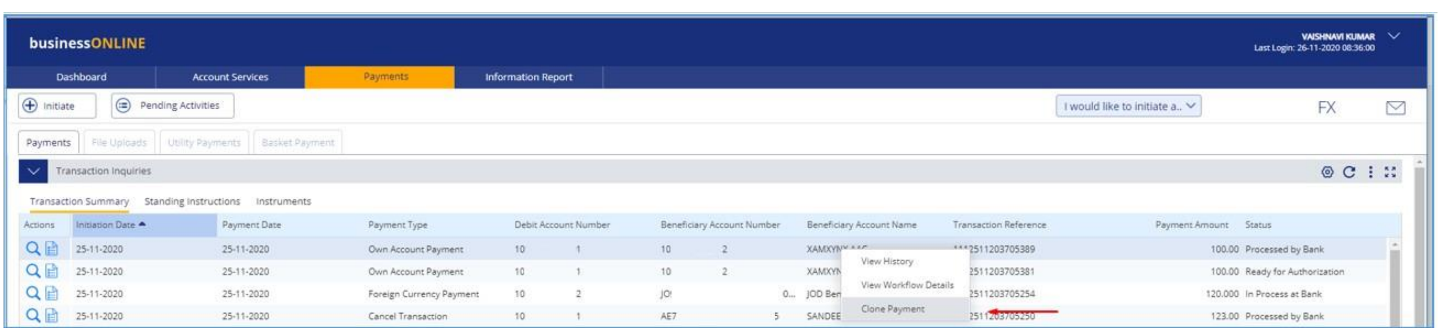
(1) **View the history** of the transaction.




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




(3) **Clone Payment** if he wants to initiate a similar transaction. (Not applicable for Authorizer)

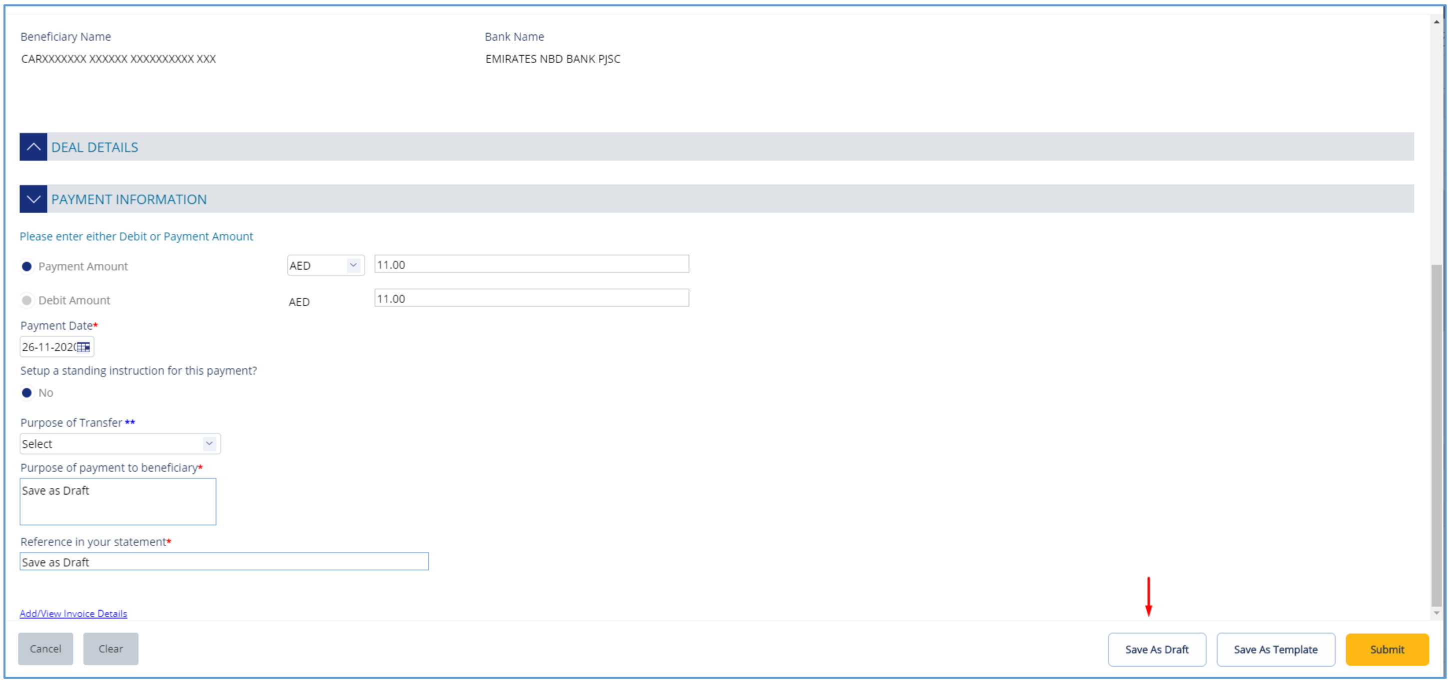


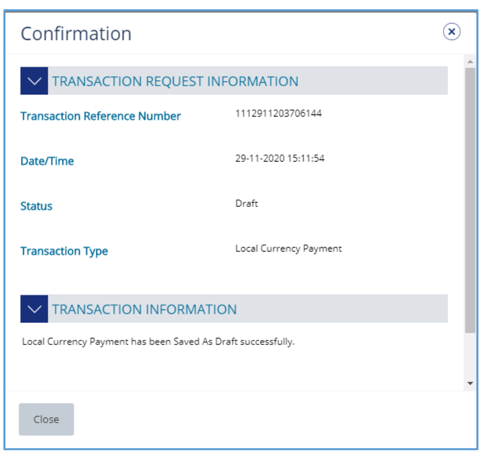

Note: Only completely processed transactions or rejected by bank transactions can be cloned.

# Save Transaction As Draft

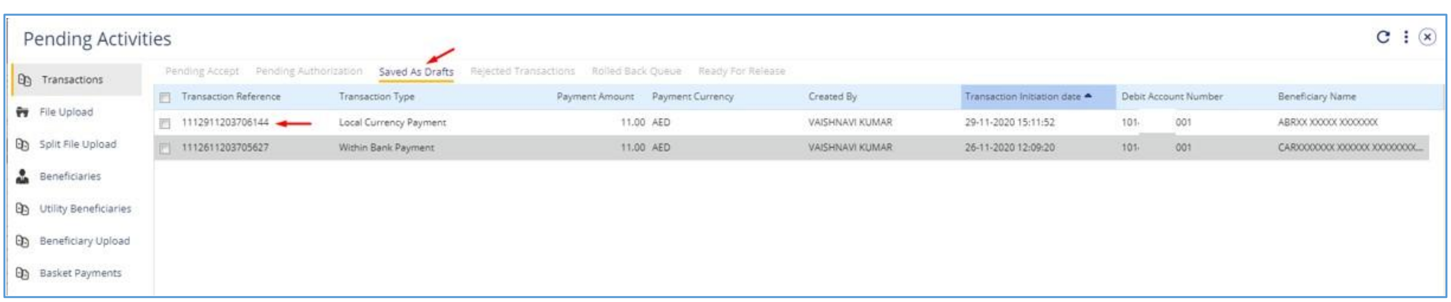
(Applicable for Maker and MakerAuthorizer users)

On the payment Initiation Screen User can click on “**Save as Draft”** after filling all the payment information.

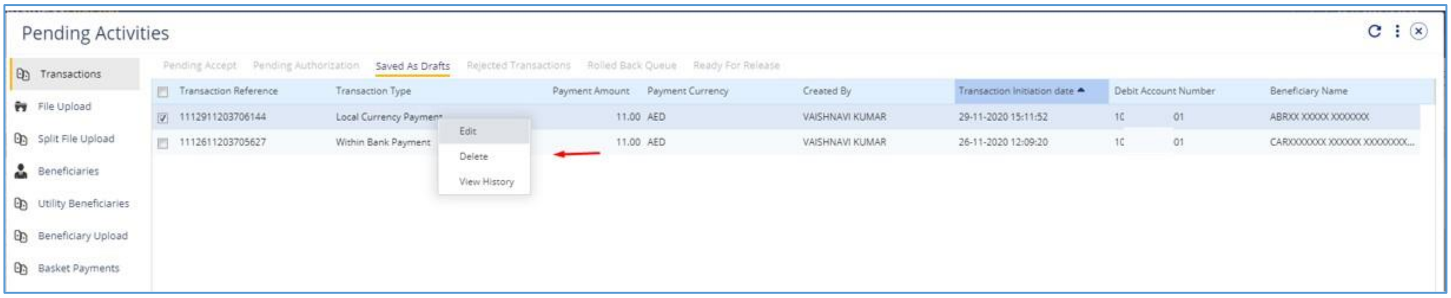


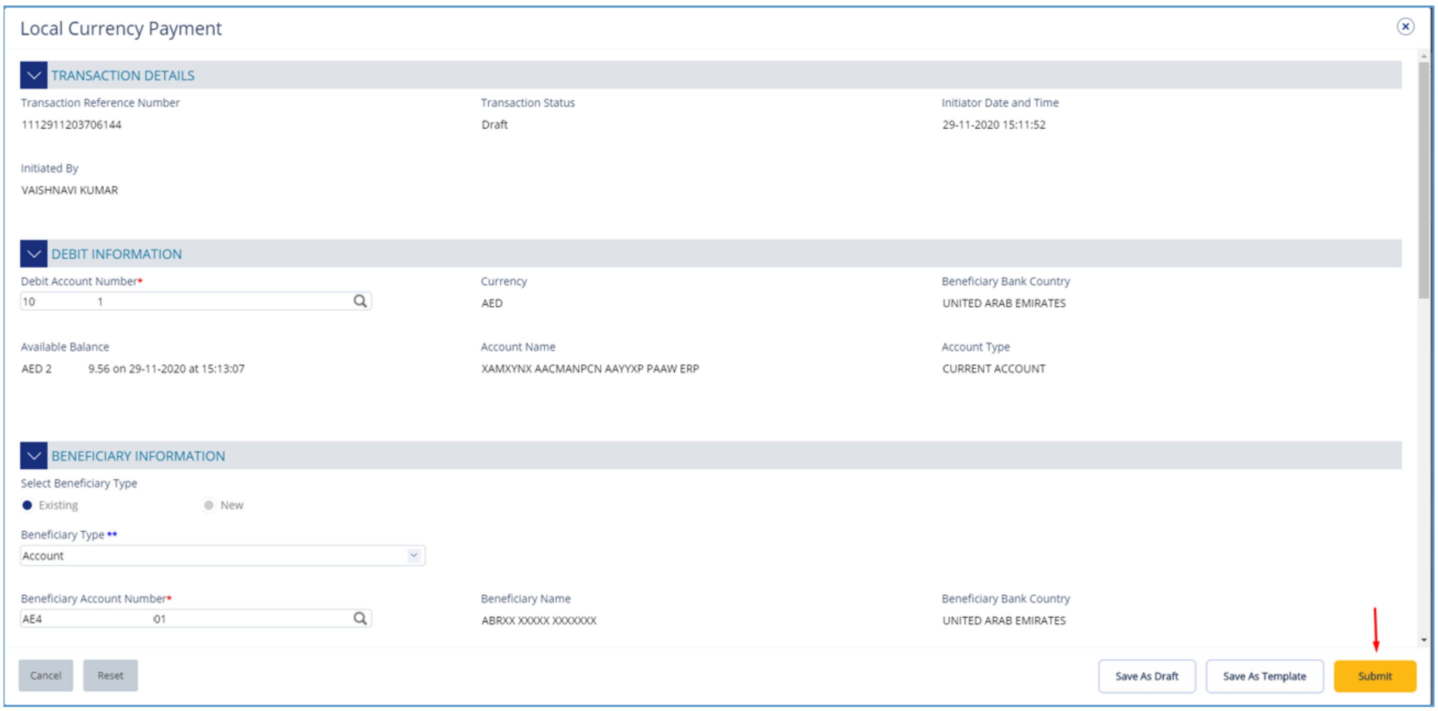

The transaction will be available under “**Pending Activities**” – **Save as Draft**



Select the transaction, right click and select **Edit, Delete or View History.**




Upon selecting "**Edit**" user can view and submit the drafted transaction.



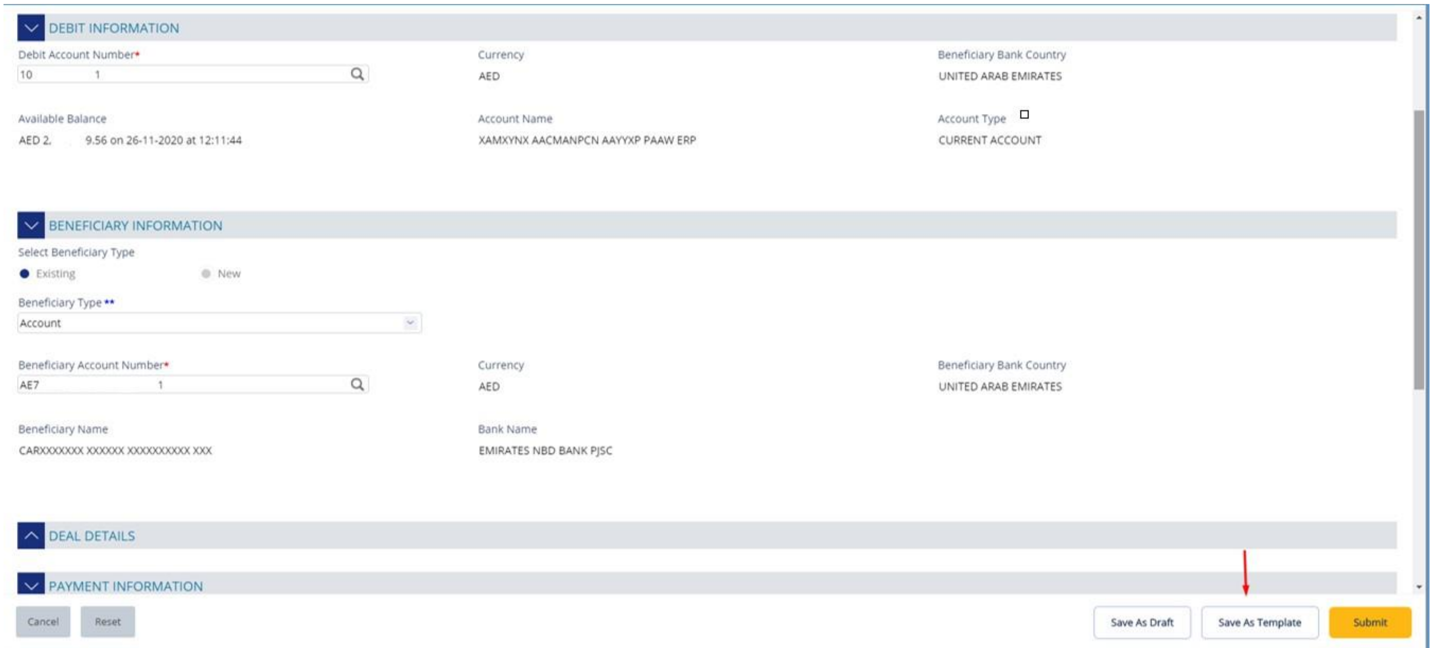

## Note

**Save As Draft** option is applicable for Own Account, Within bank payment, Local currency payment and Foreign currency payment.

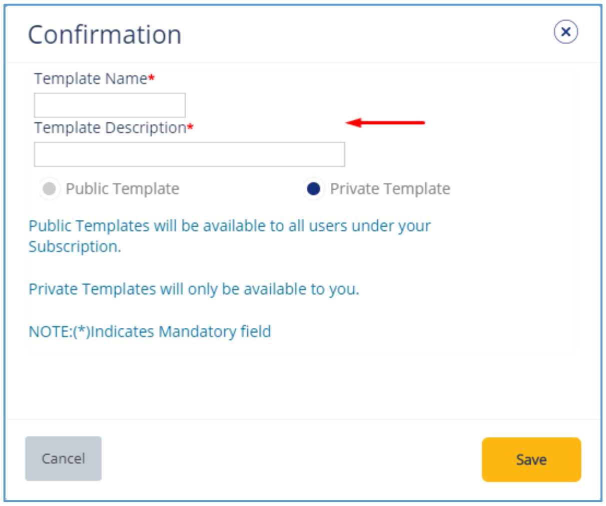
## Save Transaction As Template:

(Applicable for Maker and MakerAuthorizer users)

On the payment Initiation Screen User can click on “**Save as Template”** after filling all the payment information.

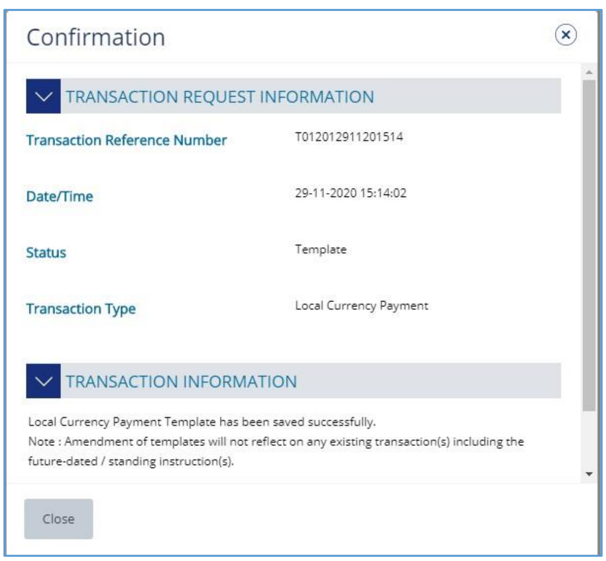


The user needs to provide “**Template Name”, “Template Description”** and select if it will be **“Public” or “Private”** template**.**

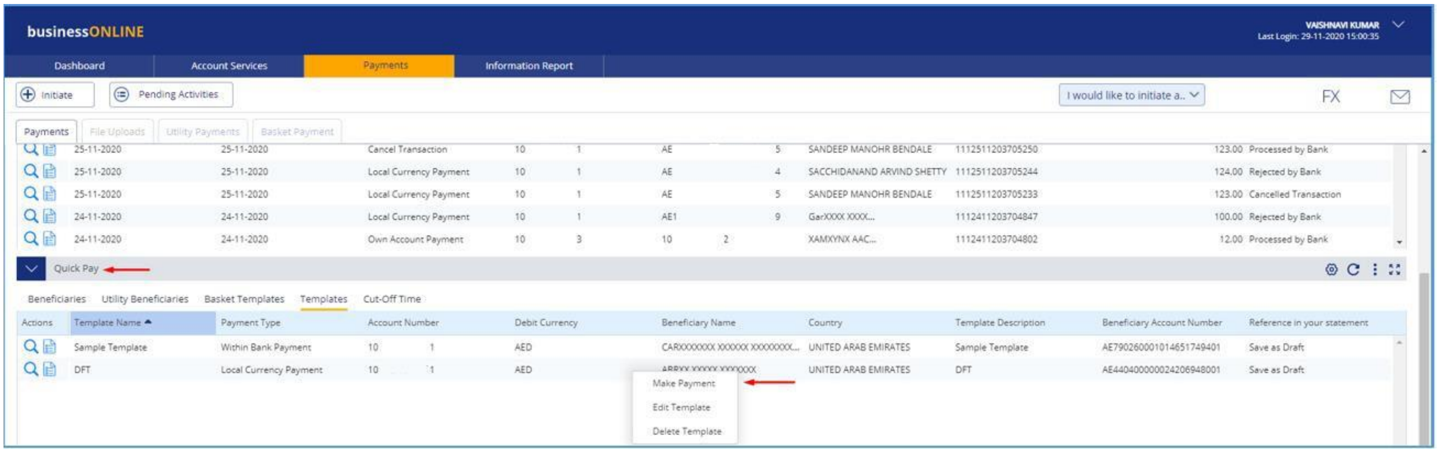



**Public Template –** The template can be viewed and used by other users in the businessONLINE subscription.

**Private Template –** The template can be viewed and used by the user who created the template only.



The transaction template will be available in **Payments tab** > **Quick Pay** > **Templates**




Click “**Templates**” tab, right click and select “**Make Payment**” to initiate a transaction, “**Edit Template**” to update the template details or “**Delete Template**”.

Note

**Save As Template** option is applicable for Own Account, Within bank payment, Local currency payment, Foreign currency payment and Basket payments.