

businessONLINE Payments Guide

Local Currency Payments

Table of Contents

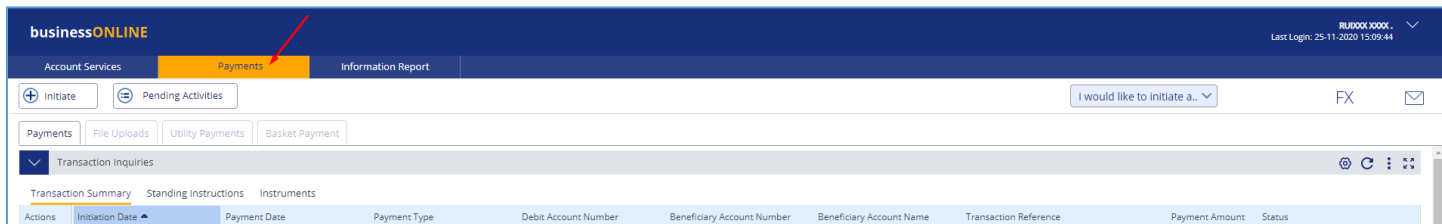
Initiate Local Currency Payment.....	2
Authorize Local Currency Payment.....	8
Release Local Currency Payment	10
View Transaction Details.....	11
Save Transaction As Draft	12
Save Transaction As Template	14

Version 1.0

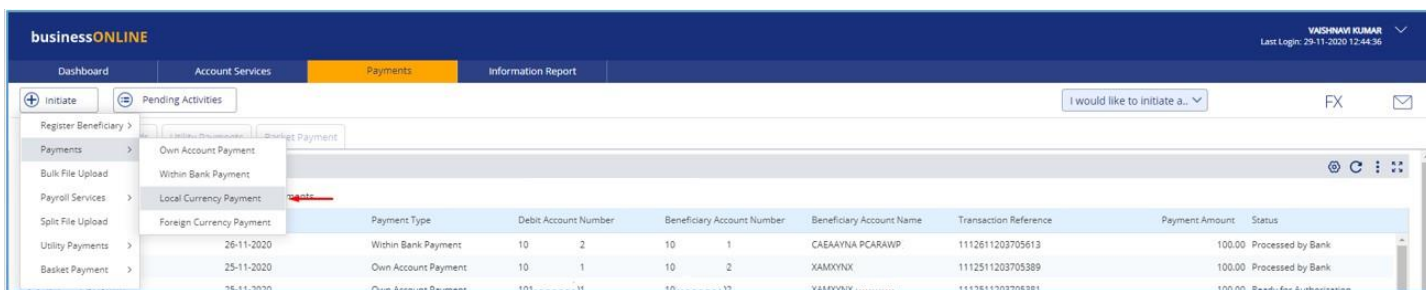
Initiate Local Currency Payment

(Applicable for Maker and Maker-Authorizer)

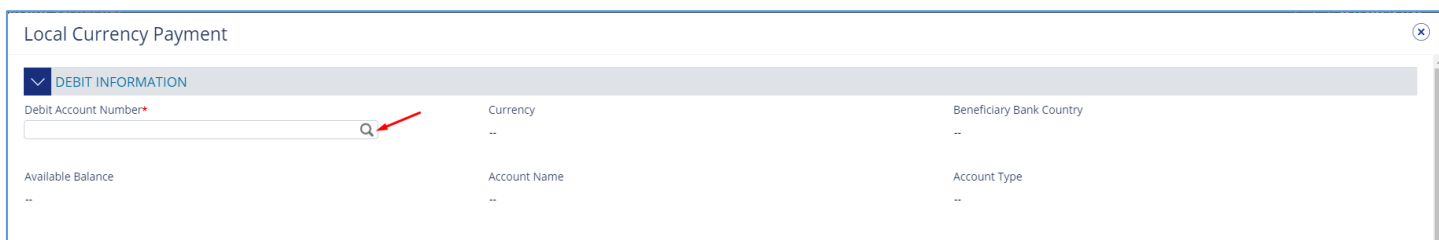
Click "Payments"



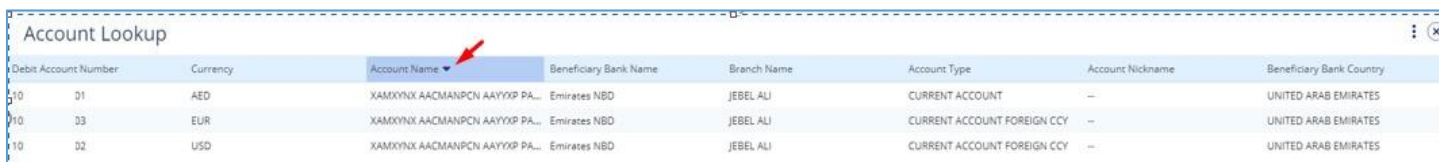
Click **Initiate > Payments > Local Currency Payment**



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

Beneficiary Nickname	Beneficiary Name	Account Number	Bank Name	Branch Name	Beneficiary Bank Country
ABRAR TYRES	ABRXX XXXXX XXXXXXXX	AE440 XXXXXXXXXXXXXXXX	NATIONAL BANK OF RAS AL KHAIMAH	HEAD OFFICE NBRK BUILDING	UNITED ARAB EMIRATES
AKBAR ALI KU	AKBXX XXX XX XXX	AE06C XXXXXXXXXXXXXXXX	NATIONAL BANK OF RAS AL KHAIMAH	HEAD OFFICE NBRK BUILDING	UNITED ARAB EMIRATES
AL RAS REF DEVI	AL XXX XXX XXXXXXXX XXXXX XXX	AE41 XXXXXXXXXXXXXXXX	ABU DHABI COMMERCIAL BANK	HEAD OFFICE - ABU DHABI SALAM STREE	UNITED ARAB EMIRATES
AL SURAJ TYRES	AL XXXXX XXXXX XXXXXXXX	AE83 XXXXXXXXXXXXXXXX	NATIONAL BANK OF RAS AL KHAIMAH	HEAD OFFICE NBRK BUILDING	UNITED ARAB EMIRATES
ALNAVEED	AL XXXXXX XX XXXXXX XXXXXXXXXXXXXXX XXX	AE470 XXXXXXXXXXXXXXXX	NOOR ISLAMIC BANK	DUBAI EMAAR BUSINESS PARK	UNITED ARAB EMIRATES
AMRKA1IN7	AL XXXXXXX XXXXXXXX XXX XXXXXXXXXXXXX	SA86 XXXXXXXXXXXXXXXX	BANK AL JAZIRA JERBAH	..	UNITED ARAB EMIRATES

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

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

Engy Ahmed

Local Currency Payment

BENEFICIARY INFORMATION

Select Beneficiary Type
 Existing New

Beneficiary Type**
 Account

Beneficiary Country*
 EGYPT

Beneficiary Name*
 Engy.

Address Line 1*
 cairo

Address Line 2*
 new cairo

Address Line 3*
 Madinaty

Beneficiary Account / IBAN Number*

Swift/BIC Code
 CIBEEGXXXX

Beneficiary Bank*
 COMMERCIAL INTERNATIONAL BANK EGYPT

Branch Name
 66 68 MOHY ELDIN ABU EL

Buttons: Cancel, Clear, Save As Draft, Save As Template, Submit

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)

Local Currency Payment

▼ PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount EGP 20.00

Debit Amount EGP 20.00

Payment Date*
21-12-2022

Setup a standing instruction for this payment?
 No

Charge Type*
SHA-Charges will be shared

Purpose of payment to beneficiary*
Test

Reference in your statement*
Test

▼ PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount AED 100.00

Debit Amount USD 27.37

Conversion Rate Details

1 AED = 3.653 USD 100.00 AED = 27.37 USD

The rate(s) shown is indicative. For details, please refer to the clause "Currency Exchange (FX)" in the terms and conditions.

Payment Date*
26-11-2022

Calendar for November 2020


S	M	T	W	T	F	S
25	26	27	28	29	30	31
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

Beneficiary*

Reference in your statement*

Charge type; SHA, OUR or BEN


Local Currency Payment ✕

07-12-2020 

Setup a standing instruction for this payment?


No

Charge Type*

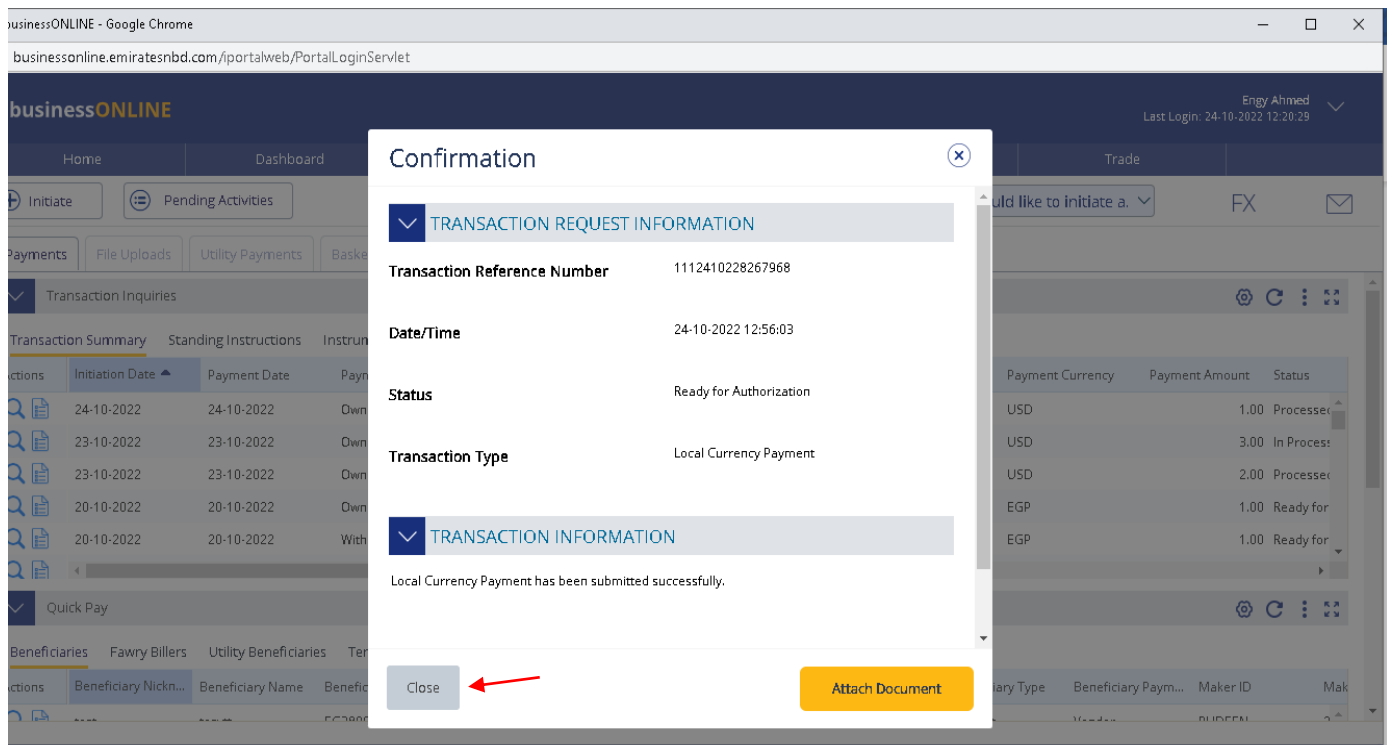
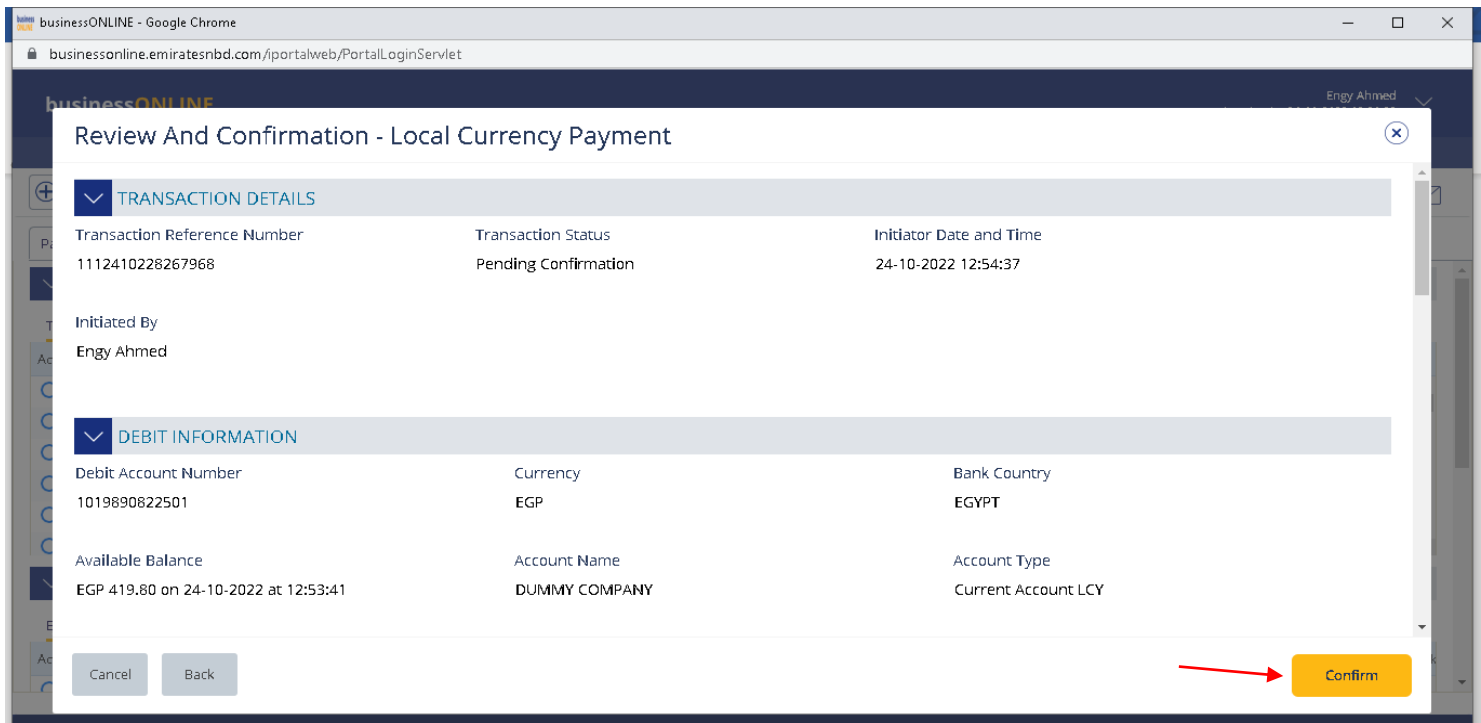
SHA-Charges will be shared 

Select

- SHA-Charges will be shared
- OUR-Remitter to pay charges
- BEN-Beneficiary to pay charges



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.

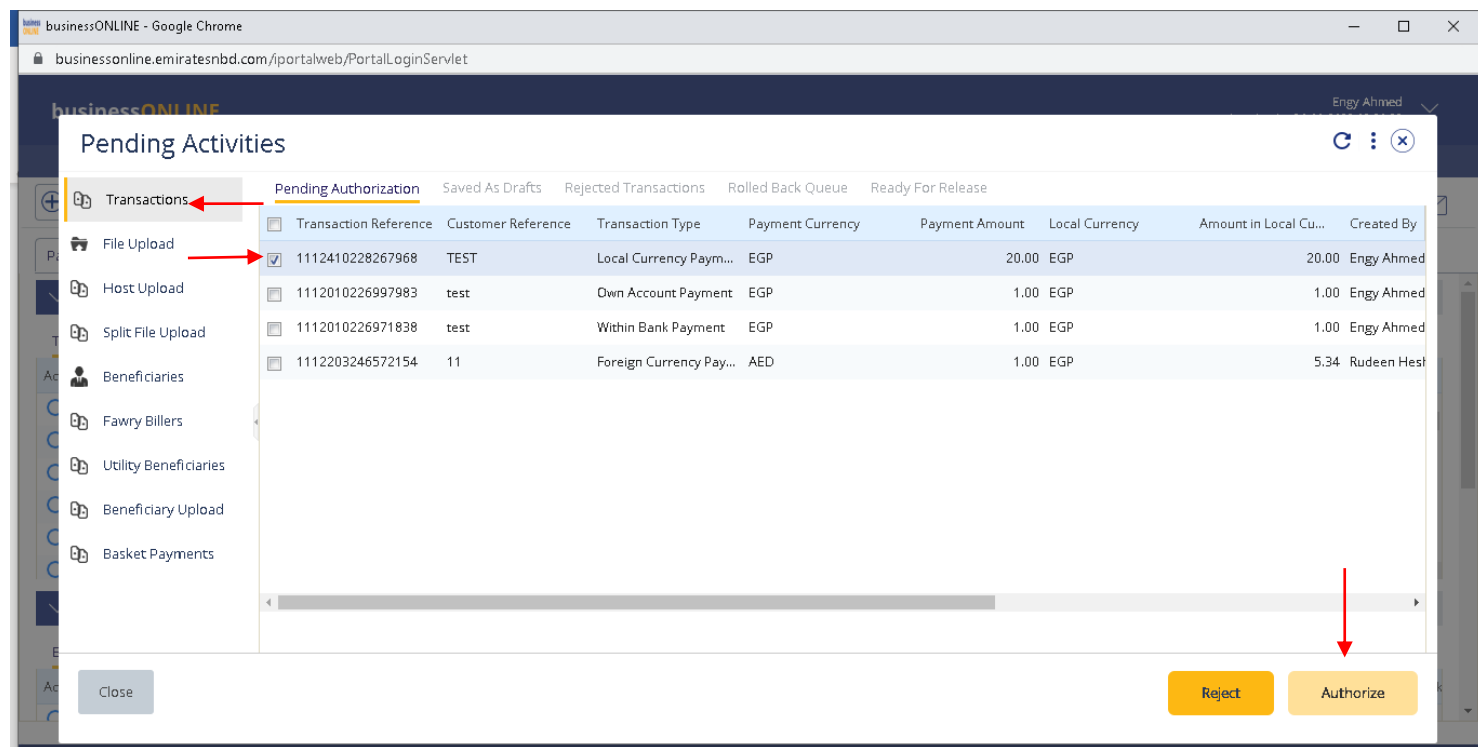
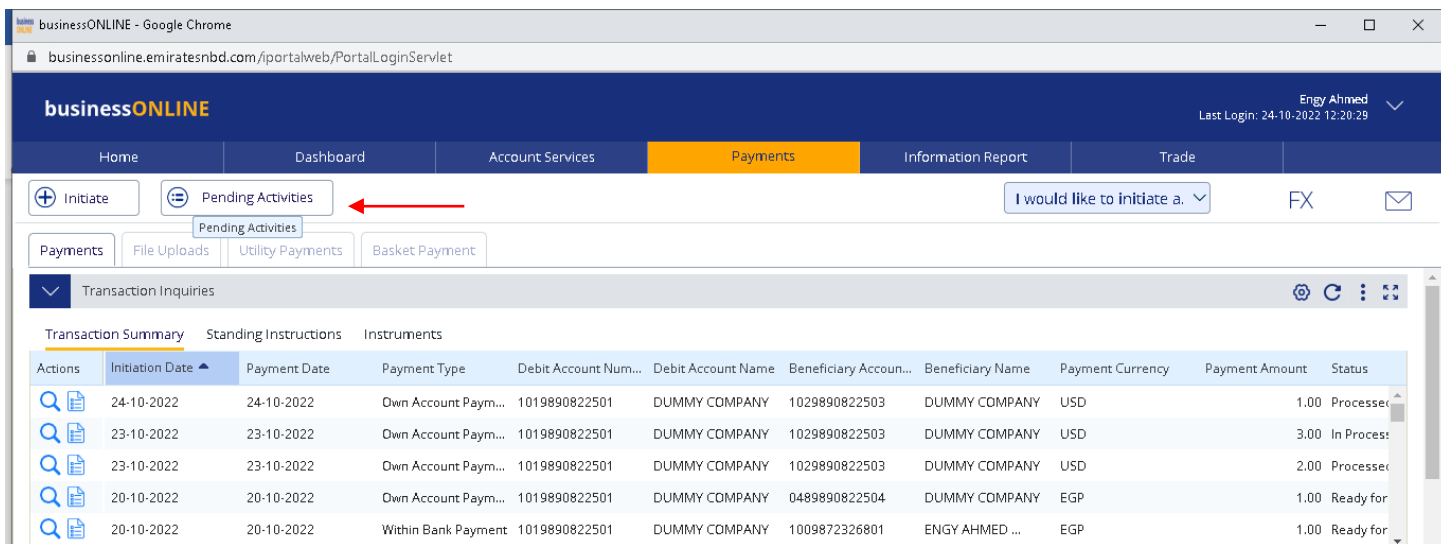
Click “**Close**” or “**Attach Document**” (Optional) If required

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.



Note: Transactions released after the cut-off time, will be processed on the next working day and exchange rates will be applied accordingly. We request you to verify the cut-off time before approving transactions.

Would you like to proceed?

No Yes

Scroll the page down > enter Token PIN code > click "Authorize"

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

Payment Pre-Confirmation

Number of Transactions	Debit Currency	Net Debit Amount
1	EGP	20.00

Disclaimer
For payments involving currency conversion, the displayed exchange rates will only be applicable if the transaction is authorized and released within the cut off time, on the same day.
If the payment is released on another day or after the cut-off time, the exchange rates are subject to change.

smartPASS Token*

Close Authorize

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

Confirmation ✕

▼ TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112911203706112
Date/Time	29-11-2020 15:04:49
Status	Sent to Bank
Transaction Type	Local Currency Payment

▼ TRANSACTION INFORMATION

Local Currency Payment has been Sent to Bank successfully.

Close

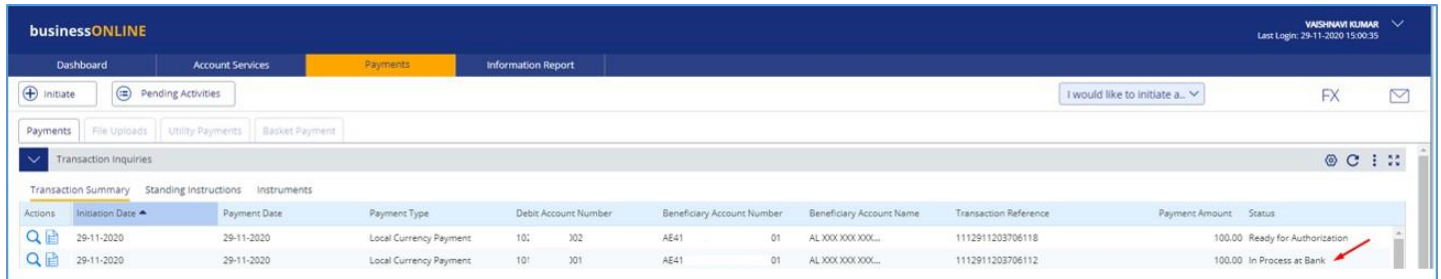
Note:

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

View Transaction Details

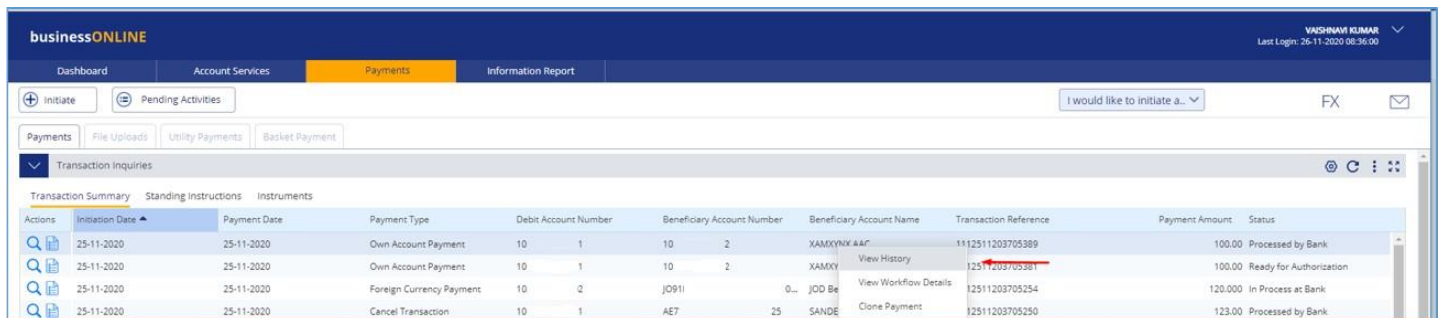
(Applicable for Maker, Authorizer and Maker-Authorizer)

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

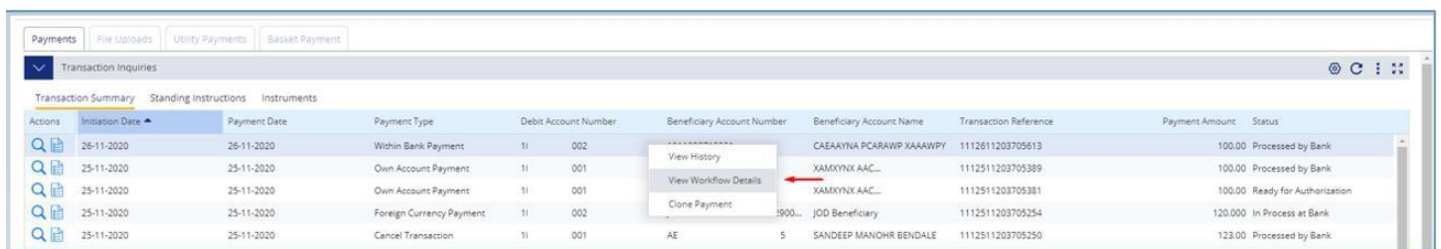


Right click on transaction record allows the user to:

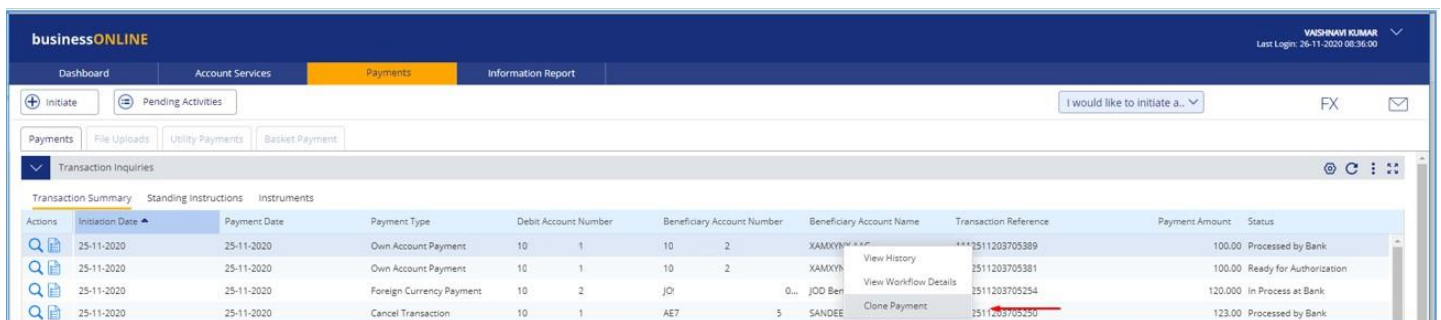
(1) **View the history** of the transaction.



(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.

Beneficiary Name
CARXXXXXXXX XXXXXX XXXXXXXXXXXXXX

Bank Name
EMIRATES NBD BANK PJSC

DEAL DETAILS

PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount AED 11.00
 Debit Amount AED 11.00

Payment Date*
26-11-2020

Setup a standing instruction for this payment?
 No

Purpose of Transfer **
Select

Purpose of payment to beneficiary*
Save as Draft

Reference in your statement*
Save as Draft

[Add/View Invoice Details](#)

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number 1112911203706144

Date/Time 29-11-2020 15:11:54

Status Draft

Transaction Type Local Currency Payment

TRANSACTION INFORMATION

Local Currency Payment has been Saved As Draft successfully.

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

Pending Activities

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 date	Debit Account Number	Beneficiary Name
1112911203706144	Local Currency Payment	11.00	AED	VAISHNAVI KUMAR	29-11-2020 15:11:52	101.001	ABRXX XXXXX XXXXXXXX
1112611203705627	Within Bank Payment	11.00	AED	VAISHNAVI KUMAR	26-11-2020 12:09:20	101.001	CARXXXXXXXX XXXXXXXX XXXXXXXXXXXXXX

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

Pending Activities										
Pending Accept Pending Authorization Saved As Drafts Rejected Transactions Rollled Back Queue Ready For Release										
Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiation date	Debit Account Number	Beneficiary Name			
1112911203706144	Local Currency Payment	11.00	AED	VAISHNAVI KUMAR	29-11-2020 15:11:52	1C 01	ABRXX XXXXX XXXXXXXX			
1112611203705627	Within Bank Payment	11.00	AED	VAISHNAVI KUMAR	26-11-2020 12:09:20	1C 01	CARXXXXXXXXXXXXXXXXXXXX			

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

Local Currency Payment

TRANSACTION DETAILS

Transaction Reference Number	Transaction Status	Initiator Date and Time
1112911203706144	Draft	29-11-2020 15:11:52

Initiated By
VAISHNAVI KUMAR

DEBIT INFORMATION

Debit Account Number*	Currency	Beneficiary Bank Country
10 1	AED	UNITED ARAB EMIRATES
Available Balance	Account Name	Account Type
AED 2 9.56 on 29-11-2020 at 15:13:07	XAMXYNX AACMANPCN AAYYXP PAAW ERP	CURRENT ACCOUNT

BENEFICIARY INFORMATION

Select Beneficiary Type

Existing New

Beneficiary Type**

Account

Beneficiary Account Number*	Beneficiary Name	Beneficiary Bank Country
AE4 01	ABRXX XXXXX XXXXXXXX	UNITED ARAB EMIRATES

Cancel Reset

Save As Draft Save As Template **Submit**

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 screenshot displays a payment initiation form with the following sections and fields:

- DEBIT INFORMATION**
 - Debit Account Number*: 10 1
 - Currency: AED
 - Beneficiary Bank Country: UNITED ARAB EMIRATES
 - Available Balance: AED 2. 9.56 on 26-11-2020 at 12:11:44
 - Account Name: XAMXYNX AACMANPCN AAYYXP PAAW ERP
 - Account Type: CURRENT ACCOUNT
- BENEFICIARY INFORMATION**
 - Select Beneficiary Type: Existing New
 - Beneficiary Type: Account
 - Beneficiary Account Number*: AE7 1
 - Currency: AED
 - Beneficiary Bank Country: UNITED ARAB EMIRATES
 - Beneficiary Name: CARXXXXXXXXXXXXXXXXXXXX
 - Bank Name: EMIRATES NBD BANK PJSC
- DEAL DETAILS**
- PAYMENT INFORMATION**
 - Buttons: Cancel, Reset, Save As Draft, Save As Template, Submit

A red arrow points to the "Save As Template" button in the Payment Information section.

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

Confirmation ✕

Template Name*

Template Description* ←

Public Template
 Private Template

Public Templates will be available to all users under your Subscription.

Private Templates will only be available to you.

NOTE:(*)Indicates Mandatory field

Cancel
Save

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.

Confirmation ✕

▼ TRANSACTION REQUEST INFORMATION

Transaction Reference Number	T012012911201514
Date/Time	29-11-2020 15:14:02
Status	Template
Transaction Type	Local Currency Payment

▼ TRANSACTION INFORMATION

Local Currency Payment Template has been saved successfully.
 Note : Amendment of templates will not reflect on any existing transaction(s) including the future-dated / standing instruction(s).

Close

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

The screenshot shows the 'businessONLINE' interface. At the top, there are navigation tabs: Dashboard, Account Services, Payments (highlighted), and Information Report. Below this, there are buttons for 'Initiate' and 'Pending Activities'. A search bar contains the text 'I would like to initiate a...' and 'FX'. The main content area is divided into sections: 'Payments' (with sub-tabs for File Uploads, Utility Payments, and Basket Payment) and 'Quick Pay' (with sub-tabs for Beneficiaries, Utility Beneficiaries, Basket Templates, and Templates). The 'Quick Pay' section contains a table with columns: Actions, Template Name, Payment Type, Account Number, Debit Currency, Beneficiary Name, Country, Template Description, Beneficiary Account Number, and Reference in your statement. A context menu is open over the 'DFT' row, showing options: 'Make Payment', 'Edit Template', and 'Delete Template'. A red arrow points to the 'Make Payment' option.

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.

