

businessONLINE Payments Guide

Own Account Payment

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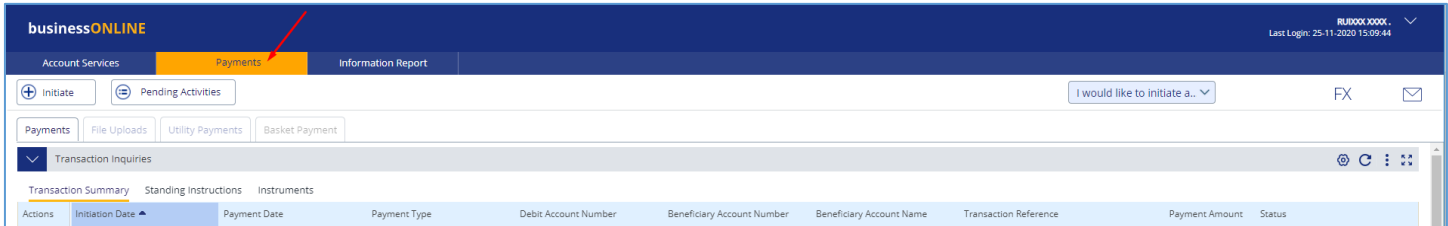
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Version 1.0

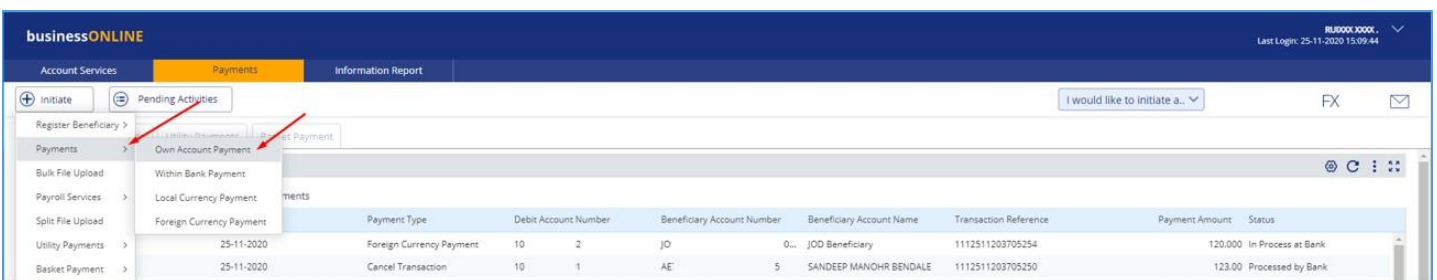
Initiate Own Account Payment

(Applicable for Maker and Maker-Authorizer)

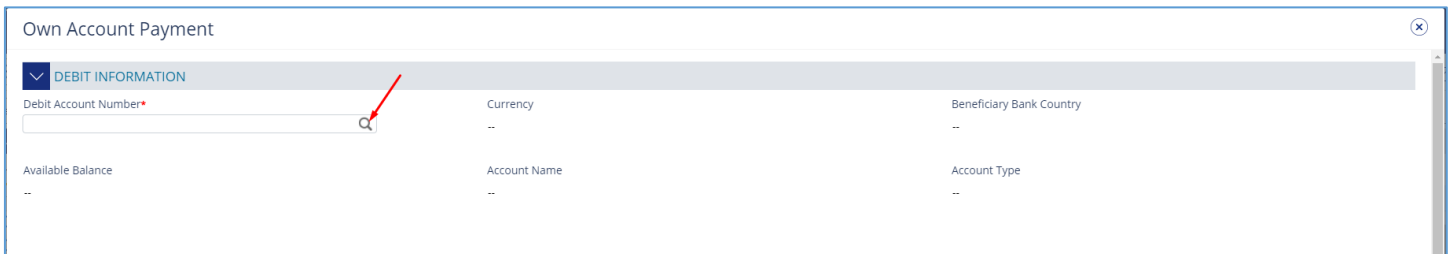
Click "Payments"



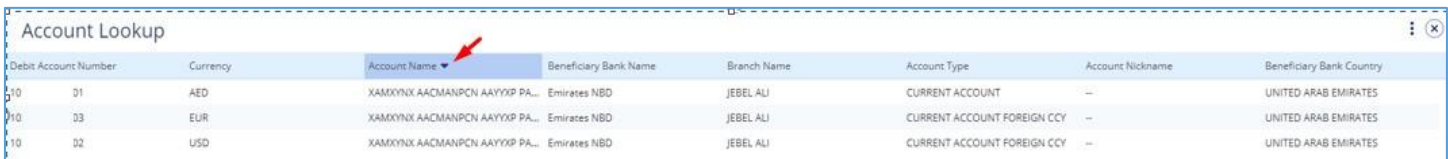
Click Initiate > Payments > Own Account Payment



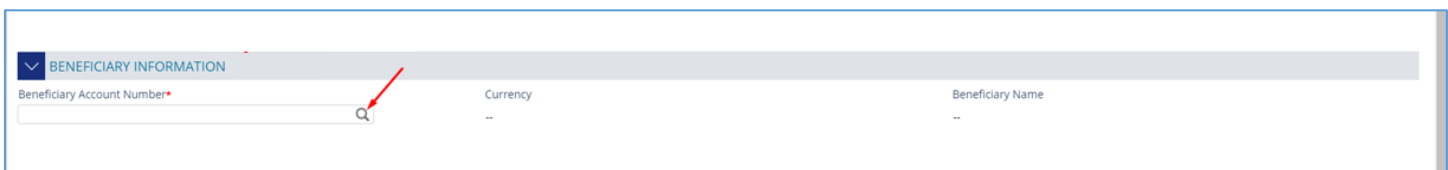
Select the Debit Account Number. Accounts listed in this field are as per the entitlement granted to the respective user.



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



Select "Beneficiary Account Number" from the lookup. Accounts listed in this field are all own accounts on boarded in the subscription.



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

Beneficiary Nickname	Beneficiary Name	Account Number	Currency	Bank Name	Branch Name	Account Type
--	XAMXYNX AACMANPCN AAYYXP PAAW E...	10 3	EUR	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT FOREIGN CCY
--	XAMXYNX AACMANPCN AAYYXP PAAW E...	10 2	USD	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT FOREIGN CCY
--	XAMXYNX AACMANPCN AAYYXP PAAW E...	10 1	AED	Emirates NBD	JEBEL ALI	CURRENT ACCOUNT

Payment Information

- enter **“Payment Amount”**
- Provide **“Purpose Payment to beneficiary”** details. This information will be shown in beneficiary’s statements.
- Provide **“Reference in your statement”** details. This information will be shown in the ENBD corporate Account statement (Remitter).
- **“Submit”** Submit the transaction for further approval(s).
- **“Save As Draft”** Transaction will be saved and can be viewed later “Save as Draft” Queue under Payments>Pending Activity screen (Transaction is not yet submitted)
- **“Save As Template”** Template will be created and can be used for future payments to the same beneficiary. It can be used later from quick pay widget under Payments tab > Quick Pay > Templates (Transaction is not yet submitted)
- **“Cancel”** will exit the Transaction initiation screen
- **“Clear”** will allow user to clear the data entered so that data can be freshly entered from start.

PAYMENT INFORMATION

Please enter either Debit or Payment Amount

Payment Amount EGP 1.00

Debit Amount EGP 1.00

Payment Date*
 20-10-2022

Purpose of payment to beneficiary*
 test

Reference in your statement*
 test

Setup a standing instruction for this payment?
 No

[Add/View Invoice Details](#)

- Payment Date” is defaulted to current date
- For future dated payments, user can click “Date” icon and select the date from the calendar

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*
26-11-2020

Calendar for this payment?
November 2020
S M T W T F S
25 26 27 28 29 30 31
01 02 03 04 05 06 07
08 09 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30 01 02 03 04 05

Beneficiary*

Clear

Reference in your statement*

Once the user click **“Submit”**, **“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”**.

businessONLINE Engy Ahmed

Review And Confirmation - Own Account Payment ✕

AVAILABILITY	ACCOUNT NAME	ACCOUNT TYPE
EGP 478.89 on 20-10-2022 at 15:36:46	DUMMY COMPANY	Current Account LCY

BENEFICIARY INFORMATION

Beneficiary Account Number	Currency	Beneficiary Name
0489890822504	EGP	DUMMY COMPANY

PAYMENT INFORMATION

You selected Payment Amount

- Payment Amount EGP 1.00
- Debit Amount EGP 1.00

Payment Date: 20-10-2022

Purpose of payment to beneficiary: test

Reference in your statement: test

Setup a standing instruction for this payment? No

[Add/View Invoice Details](#)

Buttons: (indicated by a red arrow)

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

businessONLINE Egizy Ahmed
Last Login: 20-10-2022 15:06:10

Home Dashboard Account Services **Payments** Information Report Trade

+ Initiate Pending Activities I would like to initiate a... FX

Payments File Uploads Utility Payments Basket Payment

Transaction Inquiries

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1112010226997983

Date/Time: 20-10-2022 15:48:02

Status: Ready for Authorization

Transaction Type: Own Account Payment

TRANSACTION INFORMATION

Own Account Payment has been submitted successfully.

Close Attach Document

Actions	Initiation Date	Payment Date	Payment Type	Debit Account	Transaction Reference	Payment Amount	Status	Track Payment
	20-10-2022	20-10-2022	Within Bank Payment	DUMMY COM	0226971838	1.00	Ready for Authorization	--
	20-10-2022	20-10-2022	Local Currency Payment	DUMMY COM	0226695947	1.00	Processed by Bank	--
	20-10-2022	20-10-2022	Local Currency Payment	DUMMY COM	0226687069	1.00	Processed by Bank	--
	20-10-2022	20-10-2022	Within Bank Payment	DUMMY COM	0226684782	1.00	Rejected by Approver	--
	18-10-2022	18-10-2022	Local Currency Payment	DUMMY COM	0225791719	1.00	Ready for Rollback	--
	16-10-2022	24-03-2022	Foreign Currency Payment	DUMMY COM	3246572154	1.00	Ready for Authorization	--
	16-10-2022	24-03-2022	Within Bank Payment	DUMMY COM	3246573742	1.00	Rejected by Approver	--
	16-10-2022	24-03-2022	Within Bank Payment	DUMMY COM	3246573741	1.00	Rejected by Approver	--
	16-10-2022	24-03-2022	Local Currency Payment	DUMMY COM	3246572153	1.00	Rejected by Approver	--
	16-10-2022	16-10-2022	Own Account Payment	DUMMY COM	0224652146	5.17	Rejected by Approver	--
	03-10-2022	03-10-2022	Own Account Payment	DUMMY COM	0228138538	1.00	Rejected by Approver	--

Quick Pay

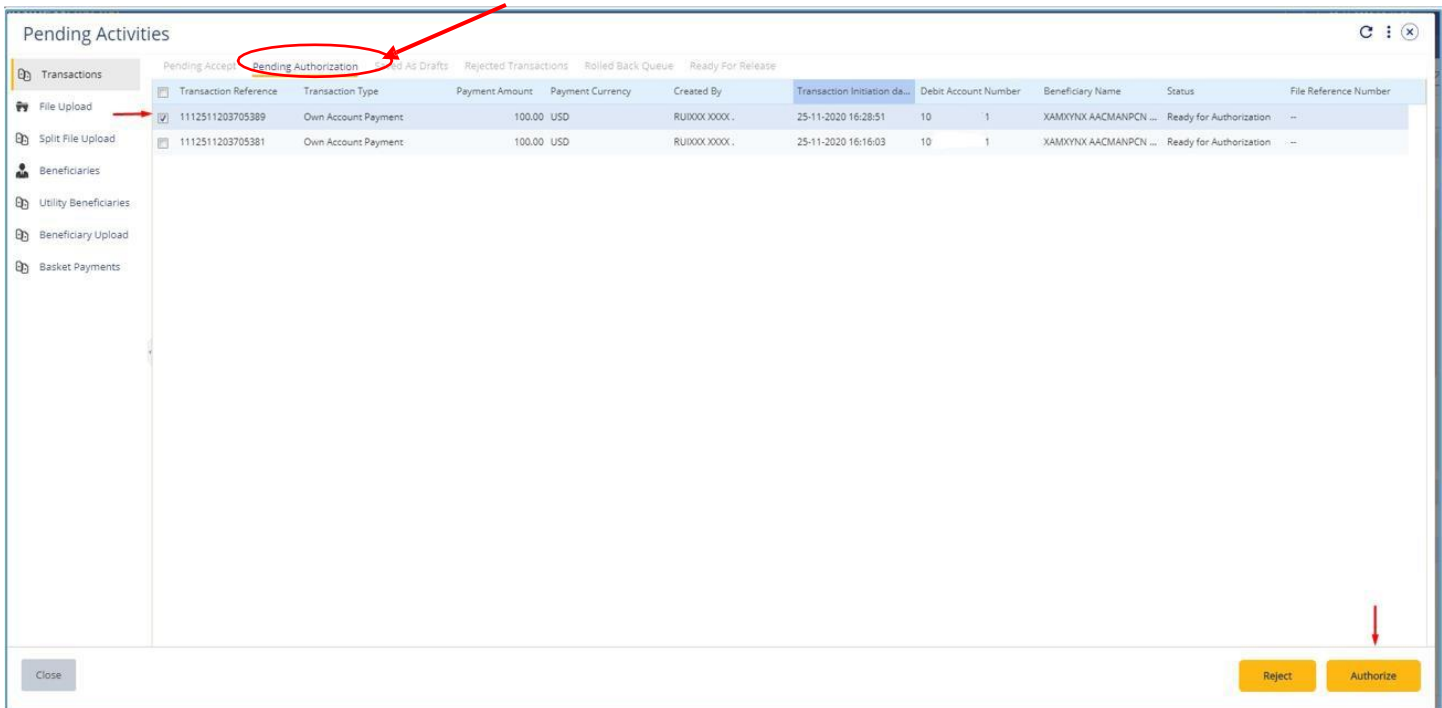
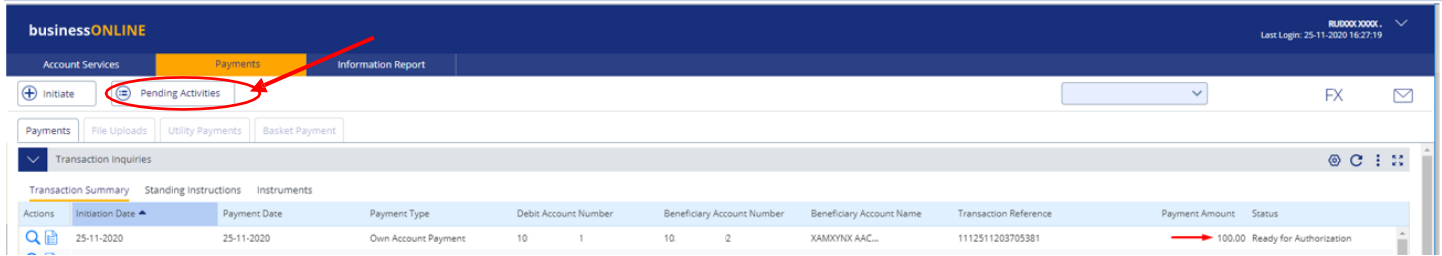
Actions	Beneficiary Nicknam...	Bene Name	Beneficiary Account ...	Beneficiary Bank Na...	Pay	Payment...	Maker ID	Maker Date	Checker ID	Checker Date			
	test	tesyzt	EG3800190005...	BANK ALDI SAE	Local	BE1610227936360	EGYPT	Account	Vendor	RUDEEN	23-03-2022	RUDEEN	23-03-2022
	sara	sara wael	EG3300020539...	BANQUE MISR CAIRO	Local Currency Pay...	BE2403227702805	EGYPT	Account	Employee	RUDEEN	22-05-2022	RUDEEN	22-05-2022
	rudu	RODEEN HESH...	1009892022701	EMIRATES NBD SAE ...	Within Bank Payment	BE2303227700836	EGYPT	Account	Vendor	RUDEEN	23-03-2022	RUDEEN	23-03-2022
	ramy	MOHAMED RA...	EG2900140068...	EMIRATES NBD SAE ...	Within Bank Payment	BE2203227700073	EGYPT	Account	Vendor	OELHOSHY	22-03-2022	OELHOSHY	22-03-2022
	Sara Wael El Sa...	Sara Wael El Sa...	EG3300020539...	BANQUE MISR CAIRO	Local Currency Pay...	BE2203227700073	EGYPT	Account	Vendor	OELHOSHY	22-03-2022	OELHOSHY	22-03-2022
	OSAMA DARWISH	OSAMA DARWISH	AE4902600010...	EMIRATES NBD	Foreign Curren...	BE2203227700068	UNITED ARAB EMIRA...	Account	Vendor	OELHOSHY	22-03-2022	OELHOSHY	22-03-2022

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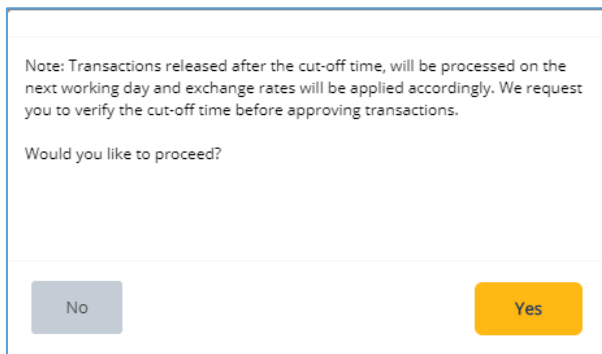
Authorize Own Account Payment

(Applicable for Authorizer and Maker-Authorizer)

Click **Pending Activities > Transactions > Pending Authorization**

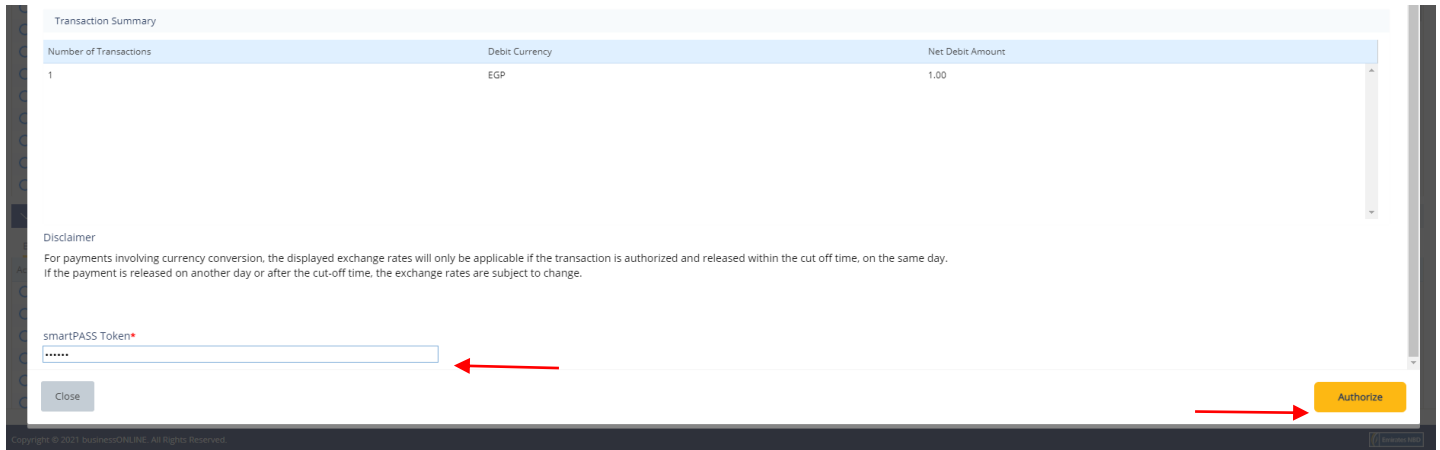


- Select a **single** transaction or select **all** pending transactions by clicking check box at record level
- Click **“Authorizer”** to approve or **“Reject”** to cancel the payment.
- Cut-off time disclaimer, Click **“Yes”** to proceed.



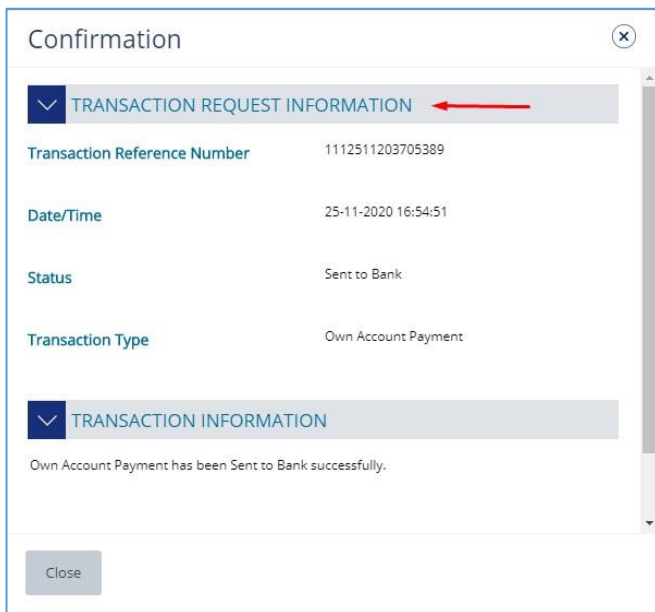
Payment Pre- Confirmation screen

Scroll the page down > Enter token PIN code > click **“Authorize”**



Note:

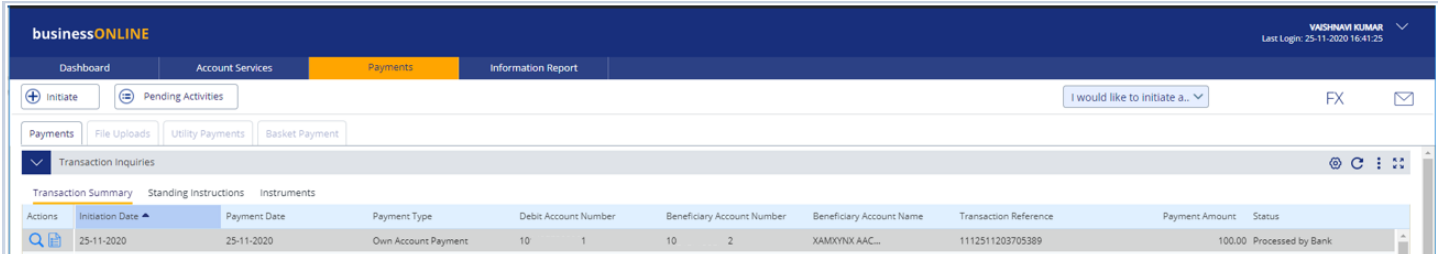
- If **additional approvals** are required, the transaction will move to the next authorizer(s) queue for additional approval(s).



View Transaction Details

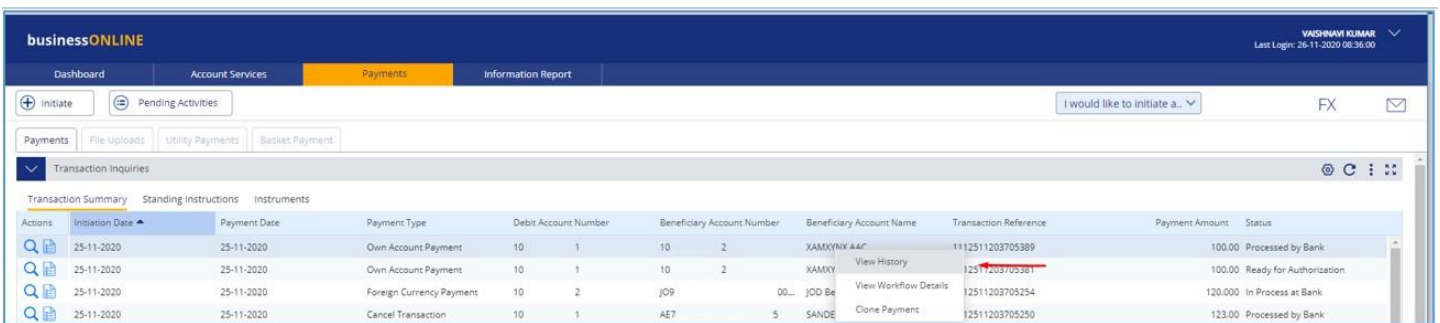
(Applicable for Maker, Authorizer and Maker-Authorizer)

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

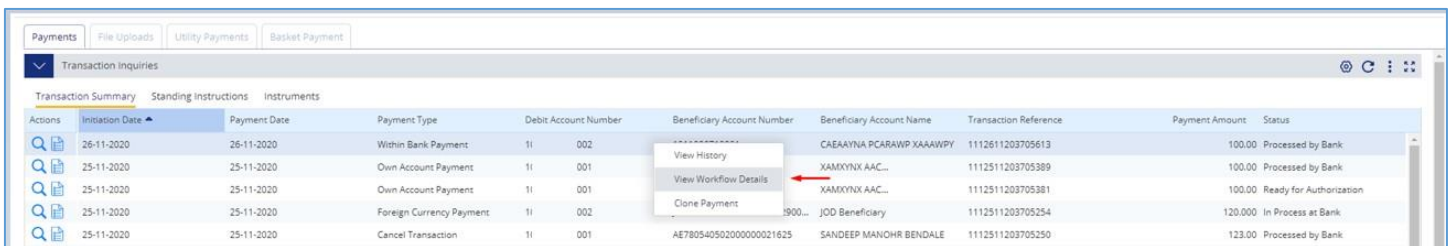


Right click on transaction record allows the user to:

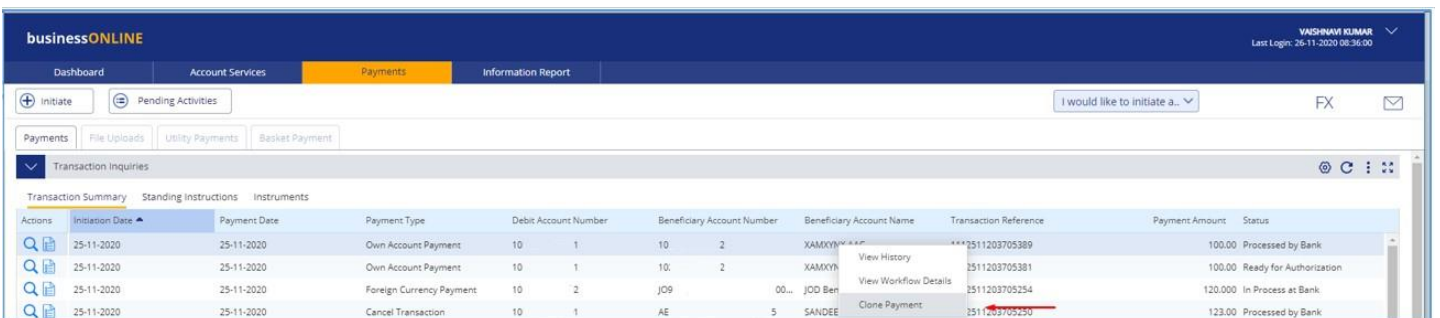
- (1) **View the history** of the transaction.



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



- (3) **Clone Payment** if user 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
CARXXXXXXXXXXXXXXXXXXXX

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](#)

Cancel Clear **Save As Draft** Save As Template Submit

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.

Close

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

Pending Activities

Pending Accept Pending Authorization **Save 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	CARXXXXXXXXXXXXXXXXXXXX

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.

Own Account Payment

TRANSACTION DETAILS

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

DEBIT INFORMATION

Debit Account Number* 10 01	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES
Available Balance AED 2 6 on 29-11-2020 at 15:13:07	Account Name XAMXYNX AACMANPCN AAYXP PAAW ERP	Account Type CURRENT ACCOUNT

BENEFICIARY INFORMATION

Select Beneficiary Type
 Existing New

Beneficiary Type**
Account

Beneficiary Account Number* AE 01	Beneficiary Name ABRXX XXXXX XXXXXXXX	Beneficiary Bank Country 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 shows a web interface for payment initiation. It is divided into four main sections: DEBIT INFORMATION, BENEFICIARY INFORMATION, DEAL DETAILS, and PAYMENT INFORMATION. At the bottom right, there are three buttons: 'Save As Draft', 'Save As Template' (highlighted with a red arrow), and 'Submit'. The 'Save As Template' button is highlighted in yellow.

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

The 'Confirmation' dialog box contains the following elements:

- Fields for 'Template Name*' and 'Template Description*' with a red arrow pointing to the latter.
- Radio buttons for 'Public Template' and 'Private Template', with 'Private Template' selected.
- Text: 'Public Templates will be available to all users under your Subscription.'
- Text: 'Private Templates will only be available to you.'
- Note: '(*)Indicates Mandatory field'
- 'Cancel' and 'Save' buttons at the bottom.

Public Template – The template can be viewed and used by other users within the same 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. The 'Payments' tab is active, displaying a list of transactions. Below this, the 'Quick Pay' section is expanded, and the 'Templates' sub-tab is selected. A table lists templates with columns for 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 'Templates' section, showing options: 'Make Payment', 'Edit Template', and 'Delete Template'.

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

Note

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