

# businessONLINE Payments Guide

Card Payment

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Version 1.0

# Initiate Card Payment

(Applicable for Maker and Maker-Authorizer)

## Payments tab > Initiate > Utility Payments > Card Payments

The screenshot shows the 'businessONLINE' interface with the 'Payments' tab selected. A callout box with the text 'Click here to initiate Card Payment' points to the 'Card Payment' option under the 'Utility Payments' category in the left-hand menu.

### Select the Debit Account Number

#### Card Payment

The screenshot shows the 'DEBIT INFORMATION' section of the 'Card Payment' form. A callout box with the text 'Select debit information using the lookup' points to the 'Debit Account Number' field, which has a magnifying glass icon next to it.

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

#### Account Lookup

Debit Account Number	Currency	Account Name	Beneficiary Bank Name	Branch Name	Account Type	Account Nickname	Country
37072	AED	AAXAM EANANCP P Y A C	Emirates Islamic	EI MAIN BRANCH	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES - EI
35072	AED	AAXAM EANAN...	Emirates Islamic	EI BANIYAS	INVSAVINGS ACCOUNT	--	UNITED ARAB EMIRATES - EI
37072	AED	AAXAM EANAN...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES - EI
37072	AED	AAXAM EANAN...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES - EI
37072	USD	AAXAM EANAN...	Emirates Islamic	EI BANIYAS	CURRENT ACCOUNT	--	UNITED ARAB EMIRATES - EI

Card information

Click to view the registered cards

▼ CARD INFORMATION

Card Number*	Currency	Country
<input type="text"/>	--	--
Card Type	Card Holder Name	
--	--	
Payment Due Date		
--		
Amount Due		

Cancel Clear Submit

Double-click to select the card

Card Lookup

Card Number	Card Type	Currency	Card Holder Name	Beneficiary Bank Country
4266XXXXXXXX3008	PRIMARY	AED	UAT EI Card One	UNITED ARAB EMIRATES - EI

Card details, payment due date and due amount would be auto populated.

▼ CARD INFORMATION

Card Number*	Currency	Country
<input type="text" value="4266XXXXXXXX3008"/>	AED	UNITED ARAB EMIRATES - EI
Card Type	Card Holder Name	
PRIMARY	MISHA K	
Payment Due Date		
30-10-2020		
Amount Due		
7,085.00		

Cancel Clear Submit

Payment Information

Enter the **Payment amount, Narration** and click **'Submit'**

**▼ PAYMENT INFORMATION**

Payment Amount  
 AED

Payment Date\*

Narration/Reference\*

Note – Card payment cannot be future dated.

“**Review and confirmation**” window will pop-up to review the payment one more time before submission.

Review And Confirmation - Covered Card Payment

**▼ TRANSACTION DETAILS**

Transaction Reference Number 1112610203671097	Transaction Status Pending Confirmation	Initiator Date and Time 26-10-2020 09:58:11
--	--	--

Initiated By  
ei makaer

**▼ DEBIT INFORMATION**

Debit Account Number 371 11	Currency AED	Available Balance 45162871.40 AED at 26-10-2020 09:58:13
--------------------------------	-----------------	---

Country UNITED ARAB EMIRATES - EI	Account Type CURRENT ACCOUNT	Account Name PCYNWY YPYXXYCN XXC PCYNWY YPYXXPC
--------------------------------------	---------------------------------	---

**▼ CARD INFORMATION**

Card Number 4266XXXXXXXX3008	Currency AED	Country --
---------------------------------	-----------------	---------------

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

Confirmation

**▼ TRANSACTION REQUEST INFORMATION**

Transaction Reference Number	1110510203911491
Date/Time	05-10-2020 11:38:41
Status	Pending for Accept
Transaction Type	Card Payment

**▼ TRANSACTION INFORMATION**

Card Payment has been submitted successfully.

## Authorize Card Payments

(Applicable for Authorizer and Maker-Authorizer)

### Payments > Pending Activities > Transactions > Pending Authorization

The screenshot shows the 'Pending Authorization' screen in the businessONLINE system. The navigation path is Payments > Pending Activities > Transactions > Pending Authorization. The 'Payments' menu item is highlighted in red. The 'Pending Activities' section is also highlighted. A table lists pending transactions, with the first row selected. The 'Authorize' button is highlighted with a red arrow.

Transaction Reference	Transaction Type	Payment Amount	Payment Currency	Created By	Transaction Initiati...	Debit Account Nu...	Beneficiary Name	Status	File Reference Nu...
1110510203911491	Card Payments	125.00	AED	eimaker 2	05-10-2020 11:38:38	3707245808901	UAT El Card One	Ready for Authoriz...	--

- Select a **single** transaction or select **all** pending transactions by clicking “**Transaction Reference**”
- Click “**Authorizer**” to approve or “**Reject**” to cancel the payment.

### Payment Pre- Confirmation screen

The screenshot shows the 'Payment Pre-Confirmation' screen. It displays a table with the following data:

Transaction Reference	Sub Product	Debit Account Number	Debit Currency	Debit Amount	Base Currency	Payment Amount	Exchange Rate	Customer Reference
1110510203911491	Card Payments	Sub Product 370	AED	125.00	AED	125.00	1	Ref for card payment

### Scroll the page down > Select ‘OTP’ or ‘Token’ > enter the PIN code > click “Authorize”

The screenshot shows the authentication screen. It has two radio buttons for 'Authentication Type': 'OTP' (selected) and 'Hard Token'. Below it is a text input field for 'Token PIN'. The 'Authorize' button is highlighted with a red arrow.

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

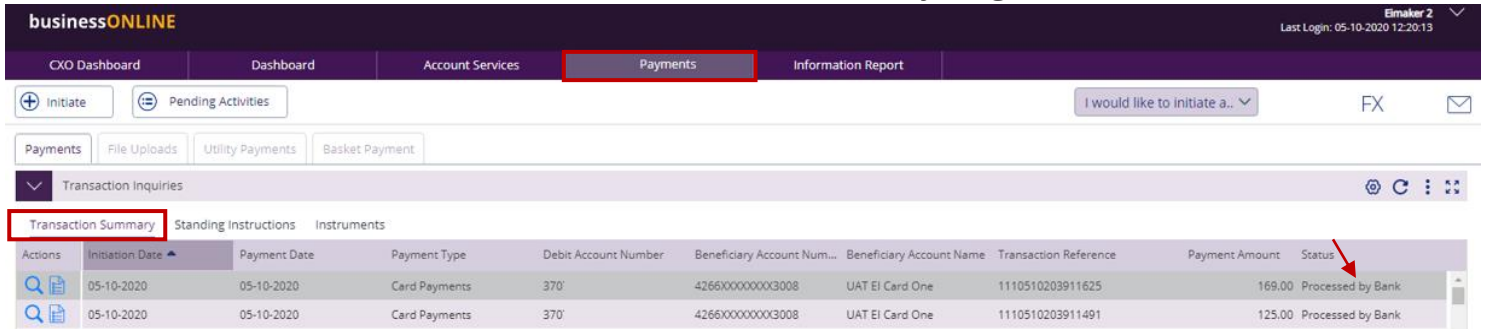
#### Note:

- If **additional approvals** are required, the transaction will move to the next authorizer(s) queue for additional approval(s).
- If “**Releaser**” is required, the transaction will be available in “Ready for Release” status after the payment is authorized and the releaser need to release it to the bank for processing through below option  
**Pending Activities > Transactions > Ready for Release**

## View Transaction Details

(Applicable for Maker, Authorizer and Maker-Authorizer)

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

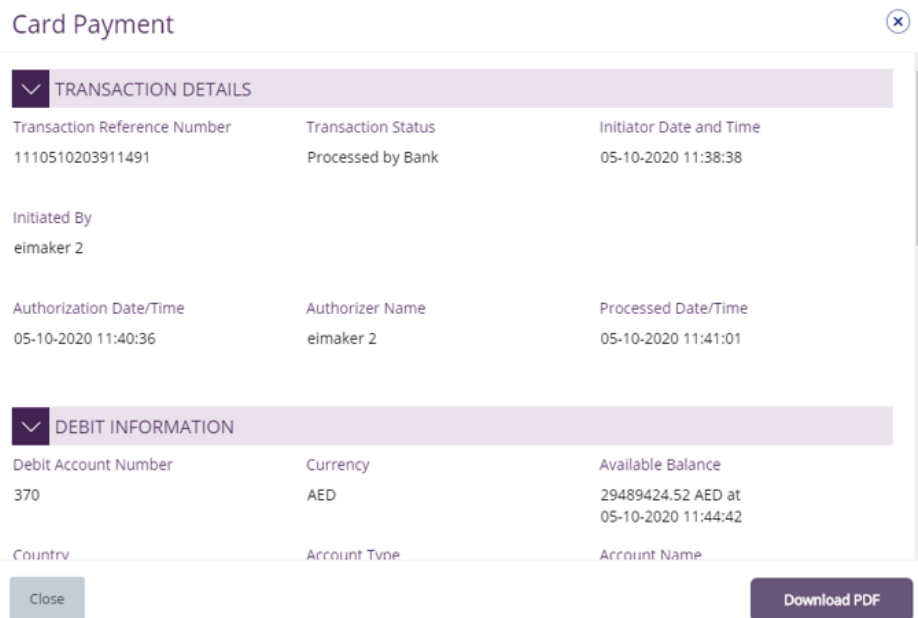


The screenshot shows the businessONLINE interface. The top navigation bar includes 'CXO Dashboard', 'Dashboard', 'Account Services', 'Payments' (highlighted with a red box), and 'Information Report'. Below the navigation bar, there are buttons for 'Initiate' and 'Pending Activities'. A dropdown menu shows 'I would like to initiate a...' with 'FX' selected. The main content area has tabs for 'Payments', 'File Uploads', 'Utility Payments', and 'Basket Payment'. Under 'Transaction Inquiries', the 'Transaction Summary' tab is selected and highlighted with a red box. Below this is a table with columns: Actions, Initiation Date, Payment Date, Payment Type, Debit Account Number, Beneficiary Account Num..., Beneficiary Account Name, Transaction Reference, Payment Amount, and Status. A red arrow points to the 'Status' column.

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Number	Beneficiary Account Num...	Beneficiary Account Name	Transaction Reference	Payment Amount	Status
	05-10-2020	05-10-2020	Card Payments	370	4266XXXXXXXX3008	UAT EI Card One	1110510203911625	169.00	Processed by Bank
	05-10-2020	05-10-2020	Card Payments	370	4266XXXXXXXX3008	UAT EI Card One	1110510203911491	125.00	Processed by Bank

'Double-click' to view the Card Payment details.

### Card Payment



The screenshot shows a modal window titled 'Card Payment' with a close button (X). It contains two sections: 'TRANSACTION DETAILS' and 'DEBIT INFORMATION'.

**TRANSACTION DETAILS**

Transaction Reference Number	Transaction Status	Initiator Date and Time
1110510203911491	Processed by Bank	05-10-2020 11:38:38

Initiated By  
eimaker 2

Authorization Date/Time	Authorizer Name	Processed Date/Time
05-10-2020 11:40:36	eimaker 2	05-10-2020 11:41:01

**DEBIT INFORMATION**

Debit Account Number	Currency	Available Balance
370	AED	29489424.52 AED at 05-10-2020 11:44:42

Country Account Type Account Name

Buttons: Close, Download PDF