

businessONLINE Payments Guide

Beneficiary & Employee Registration

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Version 1.0

Beneficiary & Employee Registration

(Applicable for Maker and Maker-Authorizer)

Within Bank Payments

(For ENBD and Emirates Islamic Beneficiary).

Payments > Register Beneficiary > Add Beneficiary

The screenshot shows the businessONLINE interface. At the top right, it says 'DEMO USER' and 'Last Login: 05-11-2020 13:25:14'. The main navigation bar includes 'Account Services', 'Payments', and 'Information Report'. Below this, there are buttons for 'Initiate' and 'Pending Activities'. A dropdown menu is open under 'Initiate', showing options: 'Registration', 'Payments', 'Payroll Services', 'Split File Upload', and 'Billers/Utility'. The 'Registration' dropdown is further expanded to show 'Add Beneficiary', 'Biller Registration', 'Beneficiary Upload', and 'Batch Transactions'. A purple callout box with the text 'Click Add Beneficiary' points to the 'Add Beneficiary' option. Below the menu, there is a table with columns: Value Date, Payment Type, Debit Account, Beneficiary, Beneficiary, Transaction, Payment, Country, Payment Currency, Created By, Customer Reference, and Status. A row of data is visible with values: 31-10-2019, 31-10-2019, Foreign Currency Payment, 37XXXXXXXXX, 34XXXXXXXXX, MXXXXXXXXX, 545311019295, 21.00, UNITED ARAB, USD, ASXXXXXXXXX, sd, and Proc.

Select Within Bank Payment

Add Beneficiary

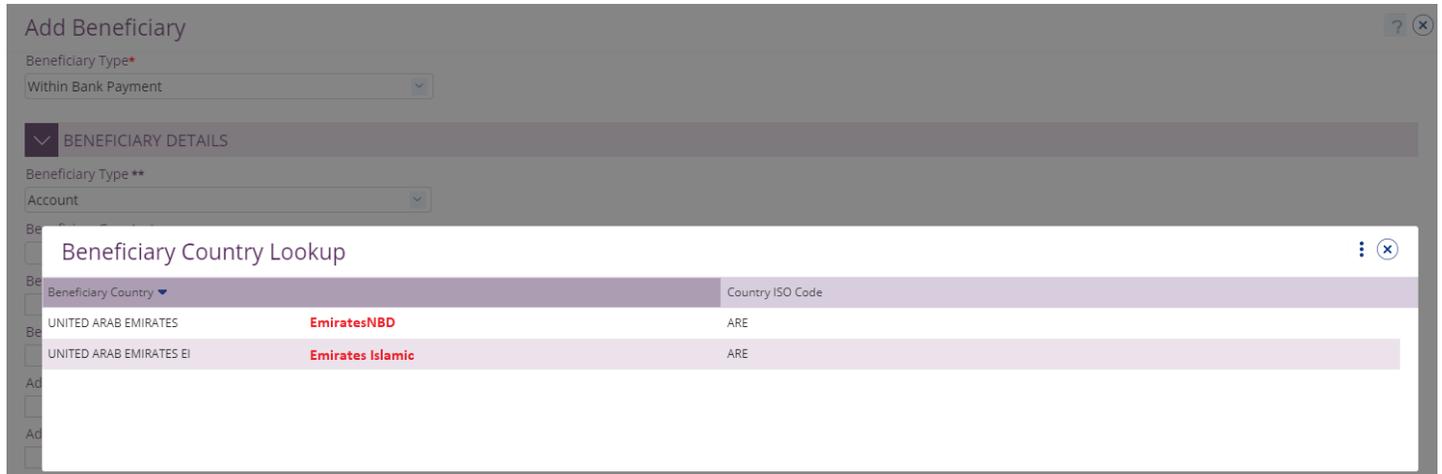
The screenshot shows the 'Add Beneficiary' form. The 'Beneficiary Type*' dropdown menu is open, showing options: 'Local Currency Payment', 'Within Bank Payment', 'Local Currency Payment', and 'Foreign Currency Payment'. The 'Within Bank Payment' option is selected. Below the dropdown, there is an 'Account' dropdown menu.

Select Account, Card or Salary Prepaid Card.

Add Beneficiary

The screenshot shows the 'Add Beneficiary' form. The 'Beneficiary Type*' dropdown menu is open, showing the option 'Within Bank Payment'. Below this, the 'BENEFICIARY DETAILS' section is expanded, showing the 'Beneficiary Type **' dropdown menu. This menu is open, showing options: 'Account', 'Account', 'Card', and 'Salary Prepaid Card'. The 'Card' option is selected. A search icon is visible next to the dropdown menu.

Select Beneficiary Country



Add Beneficiary

Beneficiary Type*
Within Bank Payment

BENEFICIARY DETAILS

Beneficiary Type **
Account

Beneficiary Country Lookup

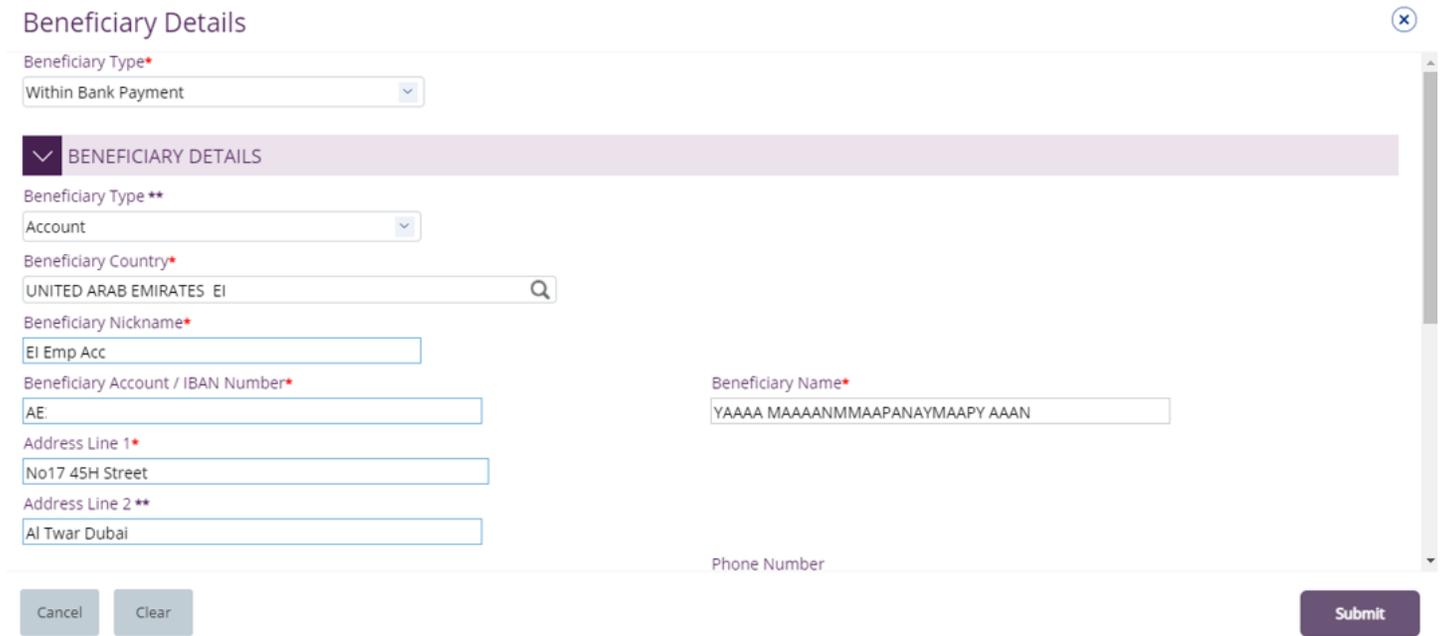
Beneficiary Country		Country ISO Code
UNITED ARAB EMIRATES	EmiratesNBD	ARE
UNITED ARAB EMIRATES EI	Emirates Islamic	ARE

For Emirates Islamic select Beneficiary Country as 'United Arab Emirates EI'

For Emirates NBD select Beneficiary Country as 'United Arab Emirates'

Provide valid 23 IBAN number or 13 digit account number

Provide the address Line 1 and 2 (Address Line 1 Mandatory) and contact details (Optional)



Beneficiary Details

Beneficiary Type*
Within Bank Payment

BENEFICIARY DETAILS

Beneficiary Type **
Account

Beneficiary Country*
UNITED ARAB EMIRATES EI

Beneficiary Nickname*
EI Emp Acc

Beneficiary Account / IBAN Number*
AE

Beneficiary Name*
YAAAA MAAAANMMAAPANAYMAAPY AAAN

Address Line 1*
No17 45H Street

Address Line 2 **
Al Twar Dubai

Phone Number

Cancel Clear Submit

In case of **Salary** transfer, select "**Beneficiary is an Employee**"



Beneficiary Details

E-mail ID
Test@gmail.com

Beneficiary is an employee

In case of **Salary WPS** transfer, select **“Beneficiary is an Employee”**, select Employer MOL ID and provide WPS Employee ID

Beneficiary Details

E-mail ID

Test@gmail.com

Beneficiary is an employee

WPS Employer MOL ID

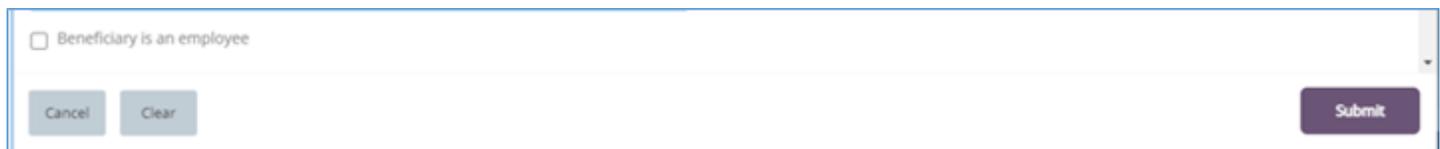
0000000875772

WPS Employee ID

12001200120012

Note – The WPS Employer ID need to be pre-registered by the admin user.

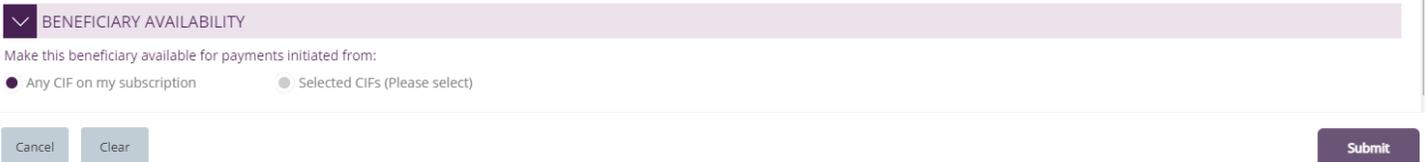
If the beneficiary is not an employee, you can keep the option un-ticked.



By default, the registered beneficiary will be available for all the profile CIFs **“Any CIF on my subscription”**

If the user need to restrict it to specific CIFs, user need to select **“Selected CIFs”** and select the CIF(s)

Click **“Submit”**

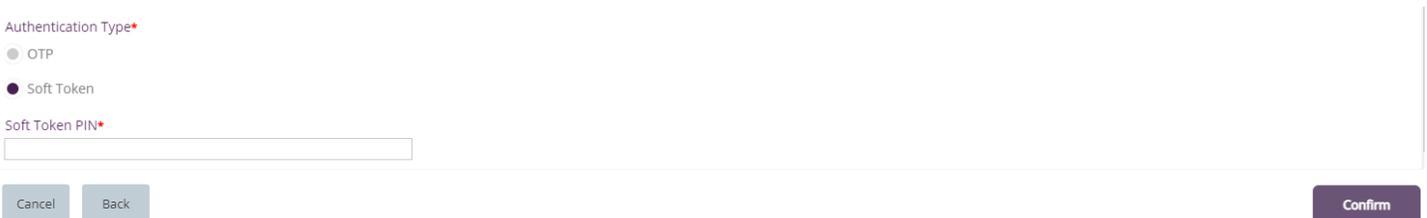


Confirmation Screen

If the user has **“Authorization”** access, he can directly select the **“Authentication type”** OTP or Token

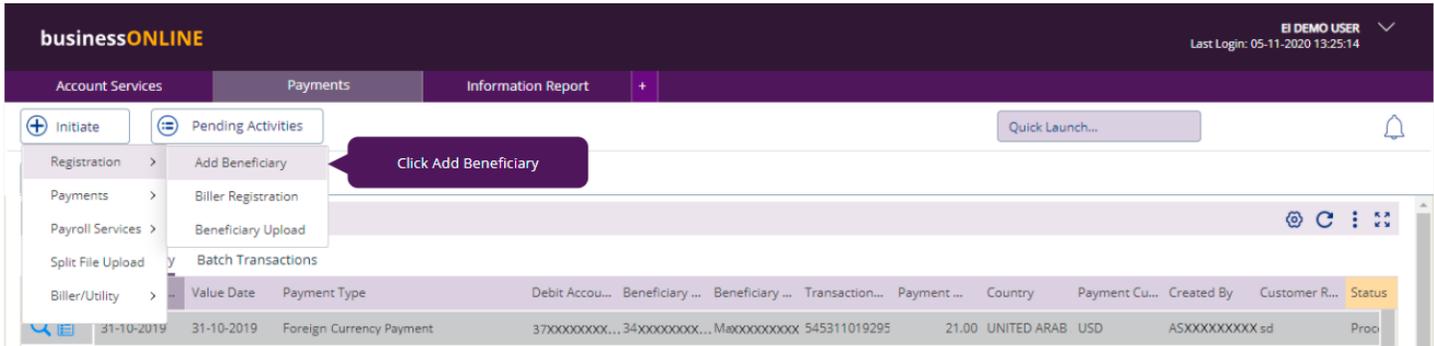
OTP will be sent to the register mobile number, enter the OTP and click **“Confirm”**

Or enter the token PIN and click **“Confirm”**



Local Currency Payments

Payments > Register Beneficiary > Add Beneficiary



Select Local Currency Payment

Beneficiary Details

Beneficiary Type*

Local Currency Payment

BENEFICIARY DETAILS

Beneficiary Type **

Account

Account

External Card

Salary Prepaid Card

Beneficiary Account / IBAN Number*

Bene Name*

Address Line 1*

Address Line 2 **

Address Line 3*

Phone Number

E-mail ID

Beneficiary is an employee

Cancel Clear Submit

Select "Account" or "External Card" and Select Beneficiary Country (United Arab Emirates).

- Account – Provide valid **23** IBAN number
- External card - provide valid 16 digit credit card number

Provide the address Line 1 and 2 (Address Line 1 Mandatory) and contact details (Optional)

BENEFICIARY DETAILS

Beneficiary Type **
 Account

Beneficiary Country*
 UNITED ARAB EMIRATES EI

Beneficiary Nickname*
 EI Emp Acc

Beneficiary Account / IBAN Number*
 AE

Beneficiary Name*
 YAAAA MAAAANMMAAPANAYMAAPY AAN

Address Line 1*
 No17 45H Street

Address Line 2 **
 Al Twar Dubai

Phone Number

In case of **Salary** transfer, select **“Beneficiary is an Employee”**

Beneficiary Details ✕

E-mail ID
 Test@gmail.com

Beneficiary is an employee

In case of **Salary WPS** transfer, select **“Beneficiary is an Employee”**, select Employer MOL ID and provide WPS Employee ID

Beneficiary Details ✕

E-mail ID
 Test@gmail.com

Beneficiary is an employee

WPS Employer MOL ID
 0000000875772

WPS Employee ID
 12001200120012

Note – The WPS Employer ID need to be pre-registered by the admin user.

If the beneficiary is not an employee, you can keep the option un-ticked.

Beneficiary is an employee

By default, the registered beneficiary will be available for all the profile CIFs **“Any CIF on my subscription”**

If the user need to restrict it to specific CIFs, user need to select **“Selected CIFs”** and select the CIF(s)

Click **“Submit”**

▼ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

Any CIF on my subscription Selected CIFs (Please select)

Cancel Clear Submit

Confirmation Screen

If the user has **“Authorization”** access, he can directly select the **“Authentication type”** OTP or Token
OTP will be sent to the register mobile number, enter the OTP and click **“Confirm”**

Or enter the token PIN and click **“Confirm”**

Authentication Type*

OTP

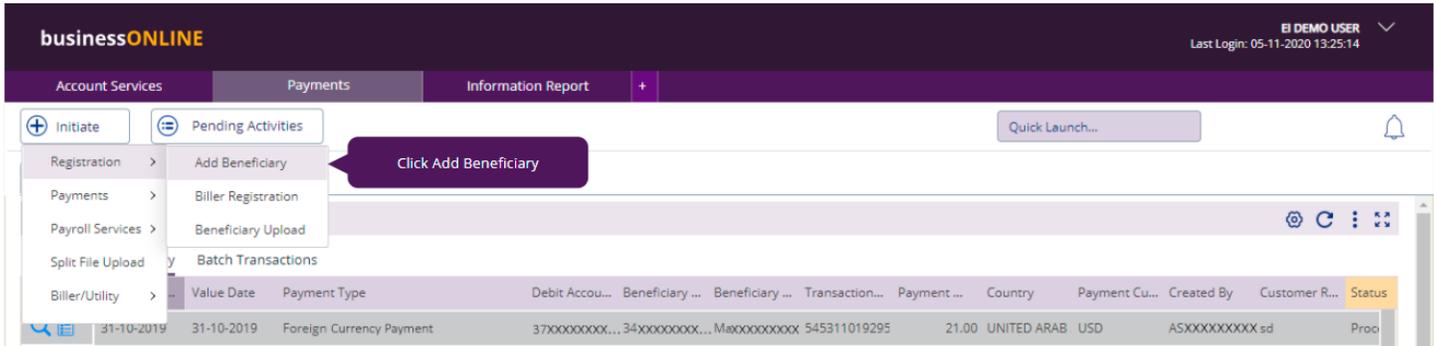
Soft Token

Soft Token PIN*

Cancel Back Confirm

Foreign Currency Payments

Payments > Register Beneficiary > Add Beneficiary



Select Beneficiary Type as “Foreign Currency Payment”

Select Beneficiary Bank Country and Beneficiary Country.

Enter a valid account / IBAN number, Beneficiary Name and Address details.

Beneficiary Details ? x

Beneficiary Type*
Foreign Currency Payment

BENEFICIARY DETAILS

Beneficiary Type **
Account

Beneficiary Country*
UNITED ARAB EMIRATES EI

Beneficiary Nickname*
EI Emp Acc

Beneficiary Account / IBAN Number*
AE

Beneficiary Name*
YAAAA MAAAAANMMAAPANAYMAAPY AAN

Address Line 1*
No17 45H Street

Address Line 2 **
Al Twar Dubai

Phone Number

Cancel Clear Submit

In case of **Salary** transfer, select “**Beneficiary is an Employee**”,

Beneficiary Details x

E-mail ID
Test@gmail.com

Beneficiary is an employee

If the beneficiary is not an employee, you can keep the option un-ticked.

Beneficiary is an employee

Cancel
Clear
Submit

Bank Details will auto populate based on the beneficiary's IBAN number. Else, you can select manual entry and provide the details.

For the countries which requires Clearing Code / Sort Code / IFSC Code, user can provide the code in **“Clearing Code Details”**.

▼ ACCOUNT AND BANK DETAILS

Entry Type*

Bank Lookup
 Manual Entry

Swift Code*

City Name

Bank Name*

Intermediate bank details is optional.

▼ INTERMEDIATE BANK DETAILS

<p>Bene Bank</p> <input style="width: 95%;" type="text"/>	<p>Branch Name</p> <p>--</p>
<p>Beneficiary Bank Country</p> <p>--</p>	<p>Swift/BIC Code</p> <p>--</p>

▼ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

Any CIF on my subscription
 Selected CIFs (Please select)

Cancel
Clear
Submit

By default, the registered beneficiary will be available for all the profile CIFs **“Any CIF on my subscription”**

If the user need to restrict it to specific CIFs, user need to select **“Selected CIFs”** and select the CIF(s)

Click **“Submit”**

▼ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

Any CIF on my subscription
 Selected CIFs (Please select)

Cancel
Clear
Submit

Confirmation Screen

If the user has "Authorization" access, he can directly select the "Authentication type" OTP or Token
 OTP will be sent to the register mobile number, enter the OTP and click "Confirm"

Or enter the token PIN and click "Confirm"

Authentication Type*

OTP

Soft Token

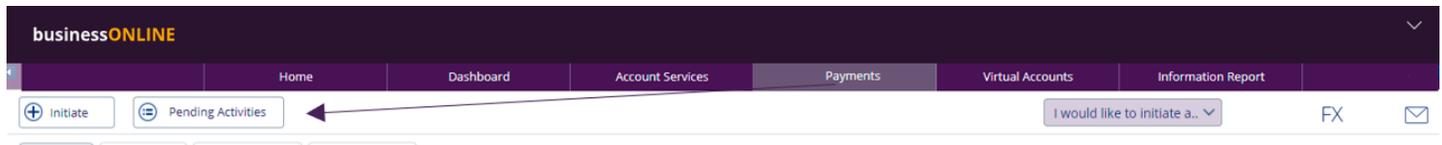
Soft Token PIN*

Cancel Back Confirm

Beneficiary Authorization

(Applicable for Authorizer and MakerAuthorizer)

Payments > Pending Activities



The screenshot shows the top navigation bar of the businessONLINE system. The 'Payments' tab is selected and highlighted. Below the navigation bar, there are buttons for 'Initiate', 'Pending Activities', and a dropdown menu 'I would like to initiate a...'. An arrow points from the 'Pending Activities' button to the 'Beneficiary Authorization' section below.

Beneficiaries > Beneficiary Authorization > Select All or Select one record > Click "Authorizer"

Pending Activities Refresh | Close

Beneficiary Authorization		Rejected Beneficiary					
<input checked="" type="checkbox"/>	Beneficiary Nickname	Beneficiary Account N...	Beneficiary Name	Beneficiary Bank Name	Payment Type	Request Type	Transaction Reference
<input checked="" type="checkbox"/>	El Emp Acc	AE	YAAAA MAAAANMMAA...	EMIRATES ISLAMIC BA...	Within Bank Payment	Initiated	BE6122020185859

Close Reject Authorize

Select OTP and enter the OTP sent to your registered mobile and click **“Authorize”**

Pre-Confirmation Window

Authentication Type*

OTP

OTP*

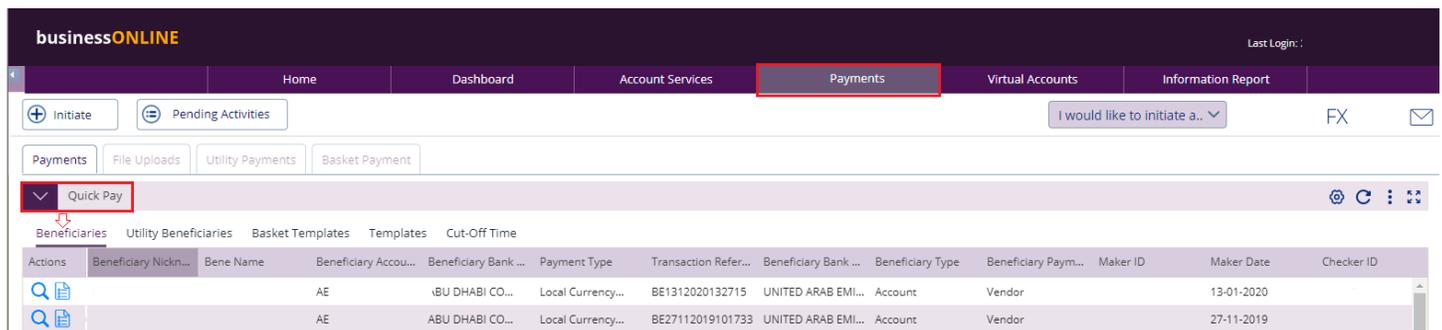
Close Authorize

Alternatively, you can select Token option and enter the token PIN.

View Registered Beneficiary

Payments > Quick Pay Widget

All the registered beneficiaries will be available in Quick Pay widget



businessONLINE Last Login: :

Home Dashboard Account Services **Payments** Virtual Accounts Information Report

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

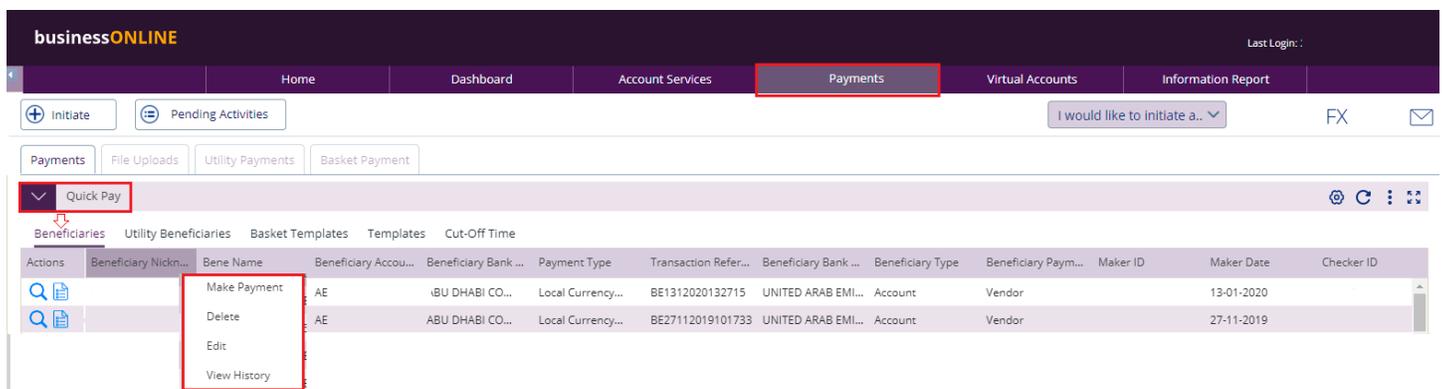
Payments File Uploads Utility Payments Basket Payment

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates Templates Cut-Off Time

Actions	Beneficiary Nickn...	Bene Name	Beneficiary Accou...	Beneficiary Bank ...	Payment Type	Transaction Refer...	Beneficiary Bank ...	Beneficiary Type	Beneficiary Paym...	Maker ID	Maker Date	Checker ID
			AE	IBU DHABI CO...	Local Currency...	BE1312020132715	UNITED ARAB EMI...	Account	Vendor		13-01-2020	
			AE	ABU DHABI CO...	Local Currency...	BE27112019101733	UNITED ARAB EMI...	Account	Vendor		27-11-2019	

You can right click to Initiate, Delete, Edit or View History of the registered beneficiary.



businessONLINE Last Login: :

Home Dashboard Account Services **Payments** Virtual Accounts Information Report

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

Payments File Uploads Utility Payments Basket Payment

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates Templates Cut-Off Time

Actions	Beneficiary Nickn...	Bene Name	Beneficiary Accou...	Beneficiary Bank ...	Payment Type	Transaction Refer...	Beneficiary Bank ...	Beneficiary Type	Beneficiary Paym...	Maker ID	Maker Date	Checker ID
			AE	IBU DHABI CO...	Local Currency...	BE1312020132715	UNITED ARAB EMI...	Account	Vendor		13-01-2020	
			AE	ABU DHABI CO...	Local Currency...	BE27112019101733	UNITED ARAB EMI...	Account	Vendor		27-11-2019	

- Make Payment
- Delete
- Edit
- View History

Note

“Make Payment” option is not enabled for Registered Employee. Instead, you can initiate salary payment under payroll services option.