

businessONLINE – HOW TO INITIATE A WITHIN BANK PAYMENT





HOW TO INITIATE A WITHIN BANK PAYMENT

Within Bank Payment – Payments to beneficiaries who have accounts with Emirates NBD.

- Login to **businessONLINE**

1. Click on Payments

2. Click on Initiate > Payments

3. Click on Within Bank Payment

Refere...	Payment Amount	Status
1112709211666563	1,000.00	Ready for Auth...
1112709211638845	1.00	Processed by Bank
1112709211638776	1.00	Processed by Bank
1112309211358385	10.00	Rejected by Appro...
1112209211293079	11.00	Ready for Release
1112209211290894	11.00	Rejected by Anpro

Within Bank Payment

DEBIT INFORMATION

Debit Account Number* **4. Click on the search icon**

Currency Beneficiary Bank Country

Available Balance Account Name Account Type

Account Lookup

Debit Account Numb...	Currency	Account Name	Beneficiary Bank Na...	Branch Name	Account Type	Account Nickname	Beneficiary Bank Co...
	GBP	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACC...	--	UNITED ARAB EMIRA...
	AED	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACCOUNT	Subsidiary Co ...	UNITED ARAB EMIRA...
	EUR	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACC...	--	UNITED ARAB EMIRA...

5. Double click on the account from which you would like to initiate the payment.



businessONLINE KIRAN VINEET

Within Bank Payment

DEBIT INFORMATION

Debit Account Number*	Currency	Beneficiary Bank Country
<input type="text"/>	AED	UNITED ARAB EMIRATES
Available Balance	Account Name	Account Type
AED 11,151.81 on 27-09-2021 at 11:08:51	EBS SMART BUSINESS	CURRENT ACCOUNT

BENEFICIARY INFORMATION

Select Beneficiary Type

☐ Existing ☒ New

Beneficiary Type **

Account

Cancel Clear

Save As Draft Save As Template Submit

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6. Select New

7. Scroll down

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Within Bank Payment

BENEFICIARY INFORMATION

Select Beneficiary Type

☐ Existing ☒ New

Beneficiary Type **

Account

Beneficiary Country*

Beneficiary Account Number*

Currency

Beneficiary Name

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

☐ Yes ☒ No

DEAL DETAILS

Cancel Clear

Save As Draft Save As Template Submit

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8. Click on the search icon

Beneficiary Country Lookup

Beneficiary Country

UNITED ARAB EMIRATES

UNITED ARAB EMIRATES EI

9. If your beneficiary has an account with Emirates NBD KSA, double Click on Saudi Arabia



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Within Bank Payment

Select Beneficiary Type
☐ Existing ☒ New

Beneficiary Type **
Account

Beneficiary Country*
UNITED ARAB EMIRATES

Beneficiary Account Number*

USD

Do you want to add the new beneficiary to the Existing List?
☒ Yes ☐ No

Beneficiary Nickname*

Address Line 1*

Phone Number

E-mail ID

Cancel Clear Save As Draft Save As Template Submit

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10. Type in the Beneficiary's Emirates NBD account number or IBAN. Press the tab key on your keyboard.

11. If you would like to save the beneficiary's details to make payments to them in the future, select Yes.

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Within Bank Payment

Select Beneficiary Type
☐ Existing ☒ New

Beneficiary Type **
Account

Beneficiary Country*
UNITED ARAB EMIRATES

Beneficiary Account Number*

Do you want to add the new beneficiary to the Existing List?
☒ Yes ☐ No

Beneficiary Nickname*
SportsINC

Address Line 1*
Warehouse No. 512 Al Quoz Ind

Phone Number
97142012481

E-mail ID
accounts@sportsincuae.com

Cancel Clear Save As Draft Save As Template Submit

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12. Create a Nickname to easily identify this beneficiary

13. Fill in the beneficiary's address and contact details.

14. Scroll down



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Within Bank Payment

PAYMENT INFORMATION

Please enter either Debit or Payment Amount

☒ Payment Amount USD 512.00

☐ Debit Amount AED 1,886.72

Note: The currency of the beneficiary's account will be selected automatically.

15. Type in the Payment Amount

16. (Optional step): To schedule this payment for a future date, click on the calendar icon and select a date.

Payment Date* 27-09-2021

Setup a standing instruction for this payment?

☒ No

Purpose of Transfer **

Select

Purpose of payment to beneficiary*

17. Scroll down

Cancel Clear Save As Draft Save As Template Submit

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Within Bank Payment

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

Payment Date* 27-09-2021

Setup a standing instruction for this payment?

☒ No

18. Select the purpose of the transfer from the dropdown list

Purpose of Transfer ** GDI-Goods bought (I)

19. Type in the description for this payment which you would like your beneficiary to see

Purpose of payment to beneficiary* Sports kit Sept INV 502

20. Type in a reference for this payment which will appear in your bank statement

Reference in your SK502

21. Click on Submit

Cancel Clear Add/View Invoice Details Save As Draft Save As Template Submit

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Review And Confirmation - Within Bank Payment

TRANSACTION DETAILS

Transaction Reference Number	Transaction Status	Initiator Date and Time
1112709211681988	Pending Confirmation	27-09-2021 11:36:57

Initiated By
KIRAN VINEET

DEBIT INFORMATION

Debit Account Number	Currency	Beneficiary Bank Country
[REDACTED]	AED	UNITED ARAB EMIRATES
Available Balance	Account Name	Account Type
AED 11,151.81 on 27-09-2021 at 11:36:58	EBS SMART BUSINESS	CURRENT ACCOUNT

Cancel Back Confirm

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22. Review the payment details on the screen

23. Click on Confirm

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Flexible Authorization

Do you wish to choose a specific authorizer(s) to approve this transaction?

☐ Yes ☒ No

Cancel Submit

24. Select No

25. Click on Submit

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businessONLINE KIRAN VINEET Last Login: 15-09-2021 12:58:40

Home CXO Dashboard

Initiate Pending Activities

Payments File Uploads Utility Payments

Transaction Inquiries

Transaction Summary Standing Instructions

Actions	Initiation Date	Payment Date
	14-09-2021	22-03-2021
	14-09-2021	11-05-2021
	13-09-2021	13-09-2021
	07-09-2021	07-09-2021
	06-09-2021	06-09-2021
	05-09-2021	06-09-2021

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates

Actions	Beneficiary Nickn...	Bene Name

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number 1111509219581530

Date/Time 15-09-2021 13:46:47

Status Ready for Authorization

Transaction Type Within Bank Payment

TRANSACTION INFORMATION

Within Bank Payment has been submitted successfully.

Close Attach Document

26. Click on Close

businessONLINE KIRAN VINEET Last Login: 27-09-2021 11:00:32

Home CXO Dashboard Dashboard Account Services Payments Virtual Accounts

Initiate Pending Activities

I would like to initiate a.. FX

Payments File Uploads Utility Payments Basket Payment

Transaction Inquiries

Transaction Summary

28. Your payment will appear here

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Nu...	Beneficiary Accou...	Beneficiary Accou...	Transaction Refere...	Payment Amount	Status
	27-09-2021	27-09-2021	Within Bank Paym...		SPORTS INC DUBAI		1112709211681988	512.00	Ready for Auth...
	27-09-2021	27-09-2021	Foreign Curren...		MAYA123		1112709211666563	1,000.00	Ready for Auth...
	27-09-2021	27-09-2021	Within Bank Paym...						
	27-09-2021	27-09-2021	Own Account Pay...						
	23-09-2021	23-09-2021	Within Bank Paym...		ASAD ABBAS &...		1112309211358385	10.00	Rejected by Appro...
	22-09-2021	28-09-2021	Foreign Curren...		ASDF		1112209211299079	11.00	Ready for Release

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 I

27. Click on the Refresh icon

29. The Payment Status will appear here (see notes below)

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Notes: Payment Statuses and what they mean

- **In Process at Bank** – the payment is completed and is being processed by the bank.
- **Ready for Authorization** – the payment requires approvals from authorizers within your company. (see Page 8)
- **Ready for Release** – the payment has been approved by the authorizers but requires to be released (see Page 12)



HOW TO AUTHORIZE A PAYMENT

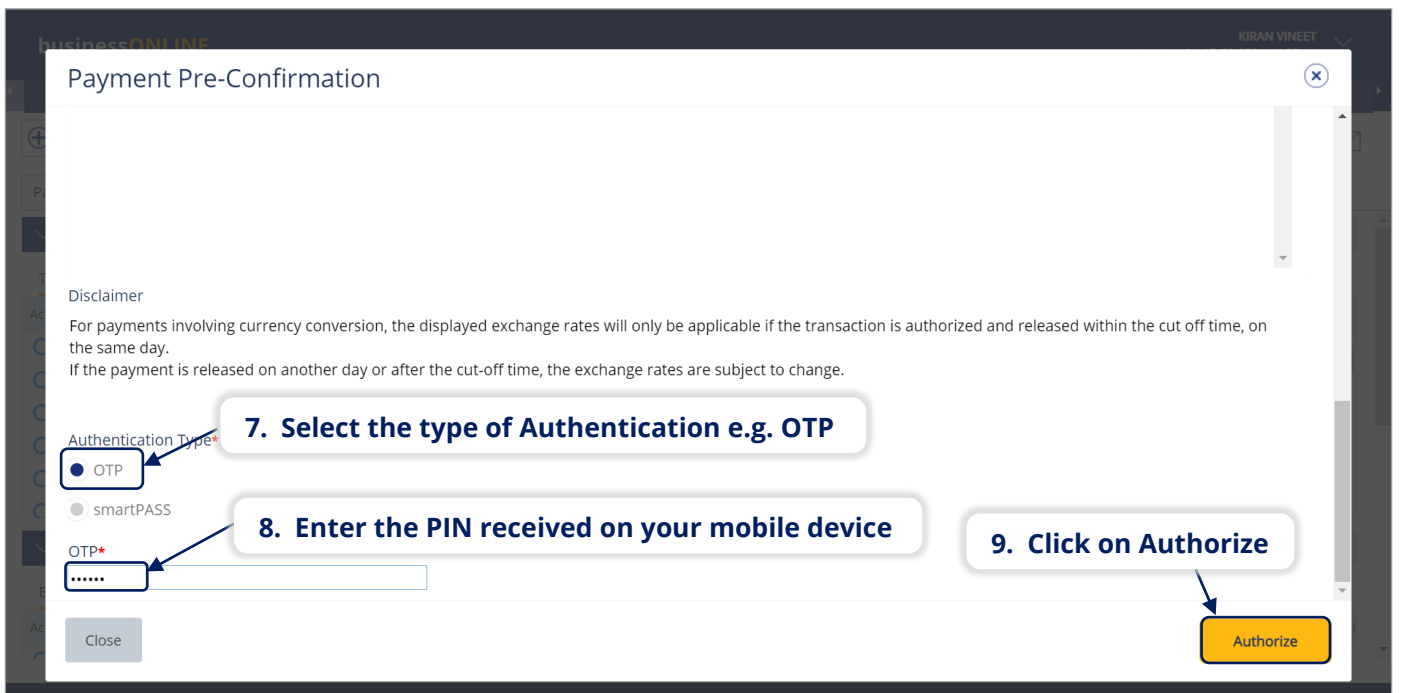
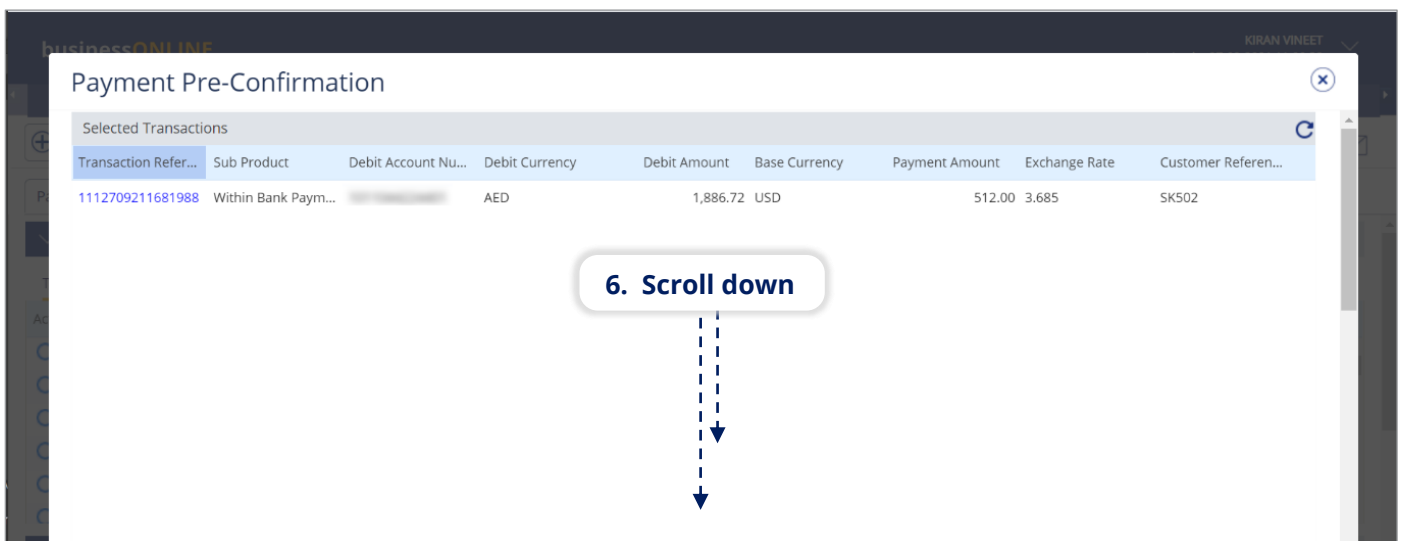
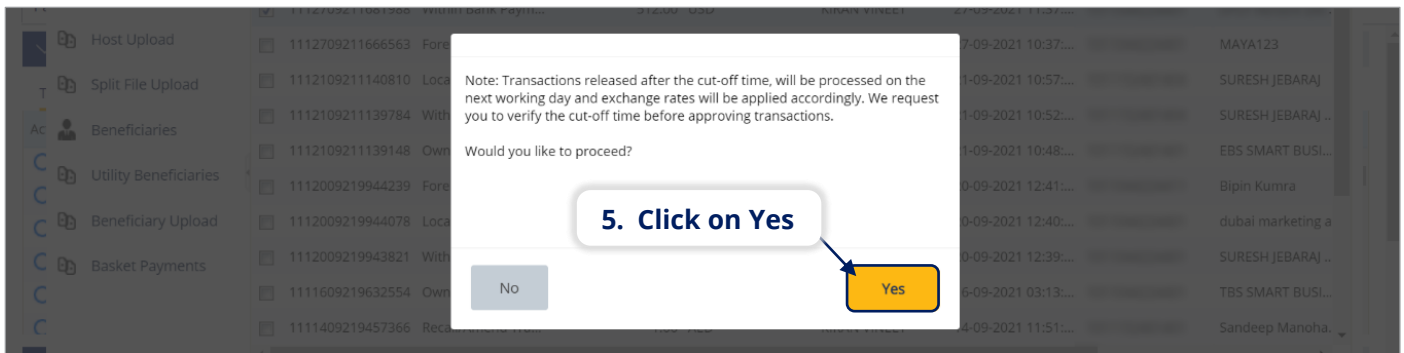
- If you have access to authorize payments, follow the steps below.
- If not, request the nominated person from your company who has authorization access to login to **businessONLINE** and follow the steps below:

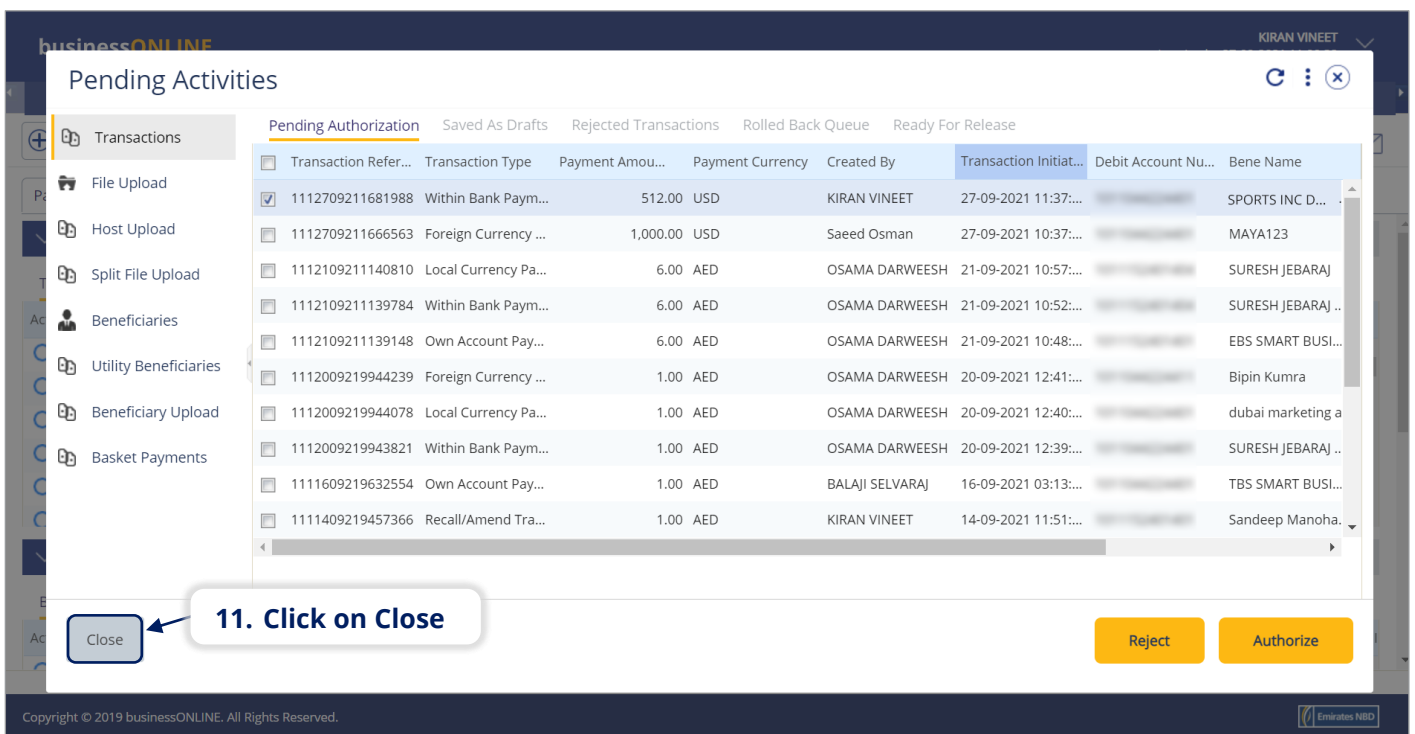
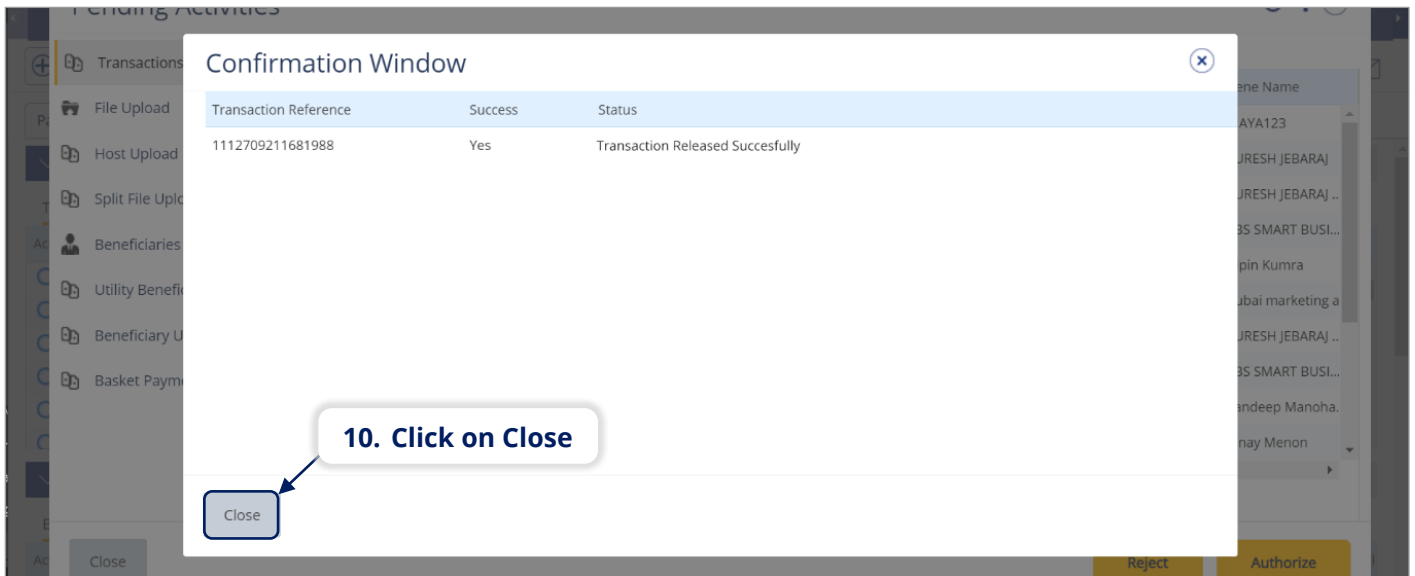
The screenshot shows the businessONLINE dashboard. The top navigation bar includes 'Home', 'CXO Dashboard', 'Dashboard', 'Account Services', 'Payments' (highlighted), and 'Virtual Accounts'. Below the navigation bar, there are buttons for 'Initiate', 'Pending Activities' (highlighted with a callout), and a dropdown menu 'I would like to initiate a...'. The main content area shows a 'Transaction Inquiries' section with a 'Transaction Summary' table. The table has columns: Actions, Initiation Date, Payment Date, Payment Type, Debit Account Nu..., Beneficiary Accou..., Beneficiary Accou..., Transaction Refere..., Payment Amount, and Status. The table lists several transactions, including 'Within Bank Paym...', 'Foreign Curren...', and 'Own Account Paym...'. A callout '1. Click on Payments' points to the 'Payments' tab. Another callout '2. Click on Pending Activities' points to the 'Pending Activities' button.

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Nu...	Beneficiary Accou...	Beneficiary Accou...	Transaction Refere...	Payment Amount	Status
	27-09-2021	27-09-2021	Within Bank Paym...		SPORTS INC DUBAI	1112709211681988	512.00	Ready for Auth...	
	27-09-2021	27-09-2021	Foreign Curren...		MAYA123	1112709211666563	1,000.00	Ready for Auth...	
	27-09-2021	27-09-2021	Within Bank Paym...		VINAY MENON	1112709211638845	1.00	Processed by Bank	
	27-09-2021	27-09-2021	Own Account Pay...		TBS SMART BU...	1112709211638776	1.00	Processed by Bank	
	23-09-2021	23-09-2021	Within Bank Paym...		ASAD ABBAS &...	1112309211358385	10.00	Rejected by Appro...	
	22-09-2021	28-09-2021	Foreign Curren...		ASDF	1112209211293079	11.00	Ready for Release	

The screenshot shows the 'Pending Activities' window. The window has a sidebar with options: Transactions, File Upload, Host Upload, Split File Upload, Beneficiaries, Utility Beneficiaries, Beneficiary Upload, and Basket Payments. The main content area shows a table of transactions under the 'Pending Authorization' tab. The table has columns: Transaction Refer..., Transaction Type, Payment Amou..., Payment Currency, Created By, Transaction Initiat..., Debit Account Nu..., and Bene Name. The table lists several transactions, including 'Within Bank Paym...', 'Foreign Currency ...', and 'Local Currency Pa...'. A callout '3. Select the checkbox for the Payment you would like to authorize' points to the checkbox for the first transaction. Another callout '4. Click on Authorize' points to the 'Authorize' button at the bottom right of the window.

Transaction Refer...	Transaction Type	Payment Amou...	Payment Currency	Created By	Transaction Initiat...	Debit Account Nu...	Bene Name
<input checked="" type="checkbox"/>	1112709211681988	Within Bank Paym...	512.00	USD	KIRAN VINEET	27-09-2021 11:37:...	SPORTS INC D...
<input type="checkbox"/>	1112709211666563	Foreign Currency ...	1,000.00	USD	Saeed Osman	27-09-2021 10:37:...	MAYA123
<input type="checkbox"/>	1112109211140810	Local Currency Pa...	6.00	AED	OSAMA DARWEESH	21-09-2021 10:57:...	SURESH JEBARAJ
<input type="checkbox"/>	1112009219944239	Foreign Currency ...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:41:...	Bipin Kumra
<input type="checkbox"/>	1112009219944078	Local Currency Pa...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:40:...	dubai marketing a
<input type="checkbox"/>	1112009219943821	Within Bank Paym...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:39:...	SURESH JEBARAJ ..
<input type="checkbox"/>	1111609219632554	Own Account Pay...	1.00	AED	BALAJI SELVARAJ	16-09-2021 03:13:...	TBS SMART BUSI...
<input type="checkbox"/>	1111409219457366	Recall/Amend Tra...	1.00	AED	KIRAN VINEET	27-09-2021 11:37:...	Sandeep Manoha...





- If you online setup requires more than one approver to authorize the payment, each of them would have to authorize the payment as described in the steps, previously.
- After all the approvals are completed, the payment status will appear as **In Process at Bank**
- Follow the steps on the next page, to view the status of your payment.



businessONLINE KIRAN VINEET Last Login: 27-09-2021 11:00:32

Home CXO Dashboard Dashboard Account Services **Payments** Virtual Accounts

Initiate Pending Activities

12. Click on the Refresh icon

13. Your payment will appear here

14. The Payment Status will appear here (see notes below)

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Nu...	Beneficiary Accou...	Beneficiary Accou...	Transaction Refere...	Payment Amount	Status
	27-09-2021	27-09-2021	Within Bank Paym...			SPORTS INC DUBAI	1112709211681988	512.00	In Process at Bank
	27-09-2021	27-09-2021	Foreign Curren...			MAYA123	1112709211666563	1,000.00	Ready for Auth...
	27-09-2021	27-09-2021	Within Bal...						by Bank
	27-09-2021	27-09-2021	Own Acco...						by Bank
	23-09-2021	23-09-2021	Within Bank Paym...			ASAD ABBAS &...	1112309211358385	10.00	Rejected by Appro...
	22-09-2021	28-09-2021	Foreign Curren...			ASDF	1112209211293079	11.00	Ready for Release

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 I
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Notes: Payment Statuses and what they mean

- **In Process at Bank** – the payment is completed and is being processed by the bank.
- **Ready for Release** – the payment has been approved by the authorizers but requires to be released (see Page 12)



HOW TO RELEASE A PAYMENT

- If you have access to Release payments, follow the steps below.
- If not, request the nominated person from your company who has access to Release payments to login to **businessONLINE** and follow the steps below:

businessONLINE KIRAN VINEET Last Login: 27-09-2021 11:00:32

Home CXO Dashboard Dashboard Account Services **Payments** Virtual Accounts

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

Payments File Uploads Utility Payments Basket Payment

Transaction Inquiries

Transaction Summary

2. Click on Pending Activities

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Nu...	Beneficiary Accou...	Beneficiary Accou...	Transaction Refere...	Payment Amount	Status
	27-09-2021	27-09-2021	Within Bank Paym...			SPORTS INC DUBAI	1112709211681988	512.00	Ready for Release
	27-09-2021	27-09-2021	Foreign Curren...			MAYA123	1112709211666563	1,000.00	Ready for Auth...
	27-09-2021	27-09-2021	Within Bank Paym...			VINAY MENON	1112709211638845	1.00	Processed by Bank
	27-09-2021	27-09-2021	Own Account Pay...			TBS SMART BU...	1112709211638776	1.00	Processed by Bank
	23-09-2021	23-09-2021	Within Bank Paym...			ASAD ABBAS &...	1112309211358385	10.00	Rejected by Appro...
	27-09-2021	27-09-2021	Foreign Curren...			ASDF	1112209211293079	11.00	Ready for Release

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 I
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Pending Activities

Transactions Pending Authorization Saved As Drafts Rejected Transactions Rolled Back Queue **Ready For Release**

	Transaction Refer...	Transaction Type	Payment Amou...	Payment Currency	Created By	Transaction Initiat...	Debit Account Nu...	Bene Name
<input checked="" type="checkbox"/>	1112709211681988	Within Bank Paym...	512.00	USD	KIRAN VINEET	27-09-2021 11:37:...		SPORTS INC D...
<input type="checkbox"/>	1112709211666563	Foreign Curren...	1,000.00	USD	ASAD ABBAS &...	27-09-2021 10:37:...		MAYA123
<input type="checkbox"/>	1112709211638845	Within Bank Paym...	1.00	AED	OSAMA DARWEESH	21-09-2021 10:52:...		SURESH JEBARAJ ..
<input type="checkbox"/>	1112709211638776	Own Account Pay...	1.00	AED	OSAMA DARWEESH	21-09-2021 10:48:...		EBS SMART BUSI...
<input type="checkbox"/>	111209219944239	Foreign Currency ...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:41:...		Bipin Kumra
<input type="checkbox"/>	111209219944078	Local Currency Pa...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:40:...		dubai marketing a
<input type="checkbox"/>	111209219943821	Within Bank Paym...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:39:...		SURESH JEBARAJ ..
<input type="checkbox"/>	1111609219632554	Own Account Pay...	1.00	AED	BALAJI SELVARAJ	16-09-2021 03:13:...		TBS SMART BUSI...
<input type="checkbox"/>	1111409219457366	Recall/Amend Tra...	1.00	AED	KIRAN VIN			Sandeep Manoha...

3. Select the checkbox for the Payment you would like to Release

4. Click on Release

Close Reject Release

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Pending Activities

Transactions

File Upload

Host Upload

Split File Upload

Beneficiaries

Utility Beneficiaries

Beneficiary Upload

Basket Payments

Confirmation Window

Transaction Reference	Success	Status
1112709211681988	Yes	Transaction Released Successfully

Close

5. Click on Close

Close

Reject Authorize

businessONLINE

KIRAN VINEET

Pending Activities

Pending Authorization Saved As Drafts Rejected Transactions Rolled Back Queue Ready For Release

Transaction Refer...	Transaction Type	Payment Amou...	Payment Currency	Created By	Transaction Initiat...	Debit Account Nu...	Bene Name
<input checked="" type="checkbox"/> 1112709211681988	Within Bank Paym...	512.00	USD	KIRAN VINEET	27-09-2021 11:37:...		SPORTS INC D...
<input type="checkbox"/> 1112709211666563	Foreign Currency ...	1,000.00	USD	Saeed Osman	27-09-2021 10:37:...		MAYA123
<input type="checkbox"/> 1112109211140810	Local Currency Pa...	6.00	AED	OSAMA DARWEESH	21-09-2021 10:57:...		SURESH JEBARAJ
<input type="checkbox"/> 1112109211139784	Within Bank Paym...	6.00	AED	OSAMA DARWEESH	21-09-2021 10:52:...		SURESH JEBARAJ ..
<input type="checkbox"/> 1112109211139148	Own Account Pay...	6.00	AED	OSAMA DARWEESH	21-09-2021 10:48:...		EBS SMART BUSI...
<input type="checkbox"/> 1112009219944239	Foreign Currency ...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:41:...		Bipin Kumra
<input type="checkbox"/> 1112009219944078	Local Currency Pa...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:40:...		dubai marketing a
<input type="checkbox"/> 1112009219943821	Within Bank Paym...	1.00	AED	OSAMA DARWEESH	20-09-2021 12:39:...		SURESH JEBARAJ ..
<input type="checkbox"/> 1111609219632554	Own Account Pay...	1.00	AED	BALAJI SELVARAJ	16-09-2021 03:13:...		TBS SMART BUSI...
<input type="checkbox"/> 1111409219457366	Recall/Amend Tra...	1.00	AED	KIRAN VINEET	14-09-2021 11:51:...		Sandeep Manoha.

Close

6. Click on Close

Reject Release

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businessONLINE KIRAN VINEET Last Login: 27-09-2021 11:00:32

Home CXO Dashboard Dashboard Account Services **Payments** Virtual Accounts

Initiate Pending Activities

7. Click on the Refresh icon

8. Your payment will appear here

9. The Payment Status will be - in Process at Bank

Actions	Initiation Date	Payment Date	Payment Type	Debit Account Nu...	Beneficiary Accou...	Beneficiary Accou...	Transaction Refere...	Payment Amount	Status
	27-09-2021	27-09-2021	Within Bank Paym...			SPORTS INC DUBAI	1112709211681988	512.00	In Process at Bank
	27-09-2021	27-09-2021	Foreign Curren...			MAYA123	1112709211666563	1,000.00	Ready for Auth...
	27-09-2021	27-09-2021	Within Bank Paym...						
	27-09-2021	27-09-2021	Own Account Pay...						
	23-09-2021	23-09-2021	Within Bank Paym...			ASAD ABBAS &...	1112309211358385	10.00	Rejected by Appro...
	22-09-2021	22-09-2021	Foreign Curren...			ASDF	1112209211293079	11.00	Ready for Release

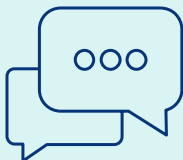
Quick Pay

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 I
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businessONLINECBKSA@EmiratesNBD.com

