

# businessONLINE – HOW TO INITIATE A LOCAL CURRENCY PAYMENT





## HOW TO INITIATE A LOCAL CURRENCY PAYMENT

### Login to **businessONLINE**

Home		on Payments	Dashboard	Acco	ount Services	Payments	Vi	rtual Accounts	
Register Beneficiary >	2. Click c	on Initiate > l	Payments	5		I would like to	initiate a 🗸	FX	
Payments >	Own Account Paym	nent							
Bulk File Upload	Within Bank Payme	ent						© C	- 23
Payroll Services >	Local Currency Pay	ment nents	C						
Split File Upload	Foreign Currency P	ayment ent Type	3. Click	c on Local (	Currency P	ayment	Payment Amount	Status	
Utility Payments >	16-09-2021	Own Account Pay	111100000000000	101110-001401	TBS SMART BU	1111609219632554	1.00	Ready for Auth	
Instrument Payment >	15-09-2021	Within Bank Paym	12110000000000	100000000000000000000000000000000000000	SPOT REISEN G	1111509219581530	512.00	Ready for Release	÷ .
Basket Payment >	22-03-2021	Recall/Amend	101112-001401	40.000	Sandeep Mano	1111409219457366	1.00	Ready for Auth	
	11-05-2021	Recall/Amend	101112-001401	10.000	Vinay Menon	1111409219456655	10.00	Ready for Auth	
13-09-2021	13-09-2021	Own Account Pay	1011044224401	1010-01240-405	TBS SMART BU	1111309219420491	1.00	Ready for Auth	
07-09-2021	07-09-2021	Within Bank Pavm			86213385 WIN	1110709218841773	1.00	Ready for Auth	•
/ Quick Pay								© C	: 23
			Cut-Off Time						

k	usinessONLINE Local Currency Payment			
Ð	V DEBIT INFORMATION			1
Pa	Debit Account Number*	Currency 4. Click on the search icon	Beneficiary Bank Country 	
Ac	Available Balance 	Account Name	Account Type 	

Account Loo	kup						: 🗵
Debit Account Numb Cu	urrency	Account Name 💌	Beneficiary Bank Na	Branch Name	Account Type	Account Nickname	Beneficiary Bank Co
G	BP	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACC		UNITED ARAB EMIRA
A	ED	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACCOUNT	Subsidiary Co	UNITED ARAB EMIRA
EL	UR	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACC		UNITED ARAB EMIRA
se <b>5. D</b> c	ouble click	on the acco	ount from w	/hich you w	ould like to	initiate the	payment.
Δ1	FD	TRS SMARI RI I	Emirates NRD	DEIRA RRANCH	CURRENT ACCOUNT		



þ	usinessONI INF			
4	Local Currency Payment			× ,
Œ	V DEBIT INFORMATION			3
Pa	Debit Account Number*	Currency AED	Beneficiary Bank Country UNITED ARAB EMIRATES	
T Ac	Available Balance AED -11,337.81 on 13-10-2021 at 15:29:54	Account Name EBS SMART BUSINESS	Account Type CURRENT ACCOUNT	
0000	BENEFICIARY INFORMATION 6.	Select New		- 1
E	Beneficiary Type ** Account	7. Scroll down		
Ac	Cancel Clear	*	Save As Draft Save As Template	Submit
				Emirates NBD

þ	usinessONI INF			KIRAN VINEET
<.	Local Currency Payment			∞ _,
Œ	Select Beneficiary Type <ul> <li>Existing</li> <li>New</li> </ul>			â
Pa	Beneficiary Type <b>**</b> Account	8. Click on the	search icon	
T	Beneficiary Country*		Beneficiary Account / IBAN Number*	
C	Beneficiary Name*	Address Line 1*	Address Line 2*	
C	Address Line 3*	Swift/BIC Code		
	Beneficiary Bank*	Branch Name		
	Do you want to add the new beneficiary to the	Existing List?		
Е	• Yes	No		-
Ac	Cancel Clear		Save As Draft Save As Template	Submit
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sinessONI INF		KIRAN VINEE
Local Currency Payme	ent	
Select Beneficiary Type		
Existing     New		
Beneficiary Type <b>**</b>		
Account	~	10. Type in the beneficiary's IBAN
Beneficiary Country*		Beneficiary Account / IBAN Number*
UNITED ARAB EMIRATES	Q	and the second sec
Beneficiary Name*	Address Line 1*	Address Line 2*
RAK Distribution Inc	Office 502	RAK Free Zone
Address Line 3*	swift/BIC Code	
Ras Al Khaimah	DUIBAEADXXX	
Beneficiary Bank*	Branch Name	_ /
DUBAI ISLAMIC BANK	Q DUBAI ISLAMIC BANK DXBHEAD OFFICE	_ /
	OBAI ISLAMIC BANK DABHEAD OFFICE	
11. Type in the be	neficiary's name, address deta	ails and bank SWIFT code
• Yes	No	
	12. Scroll dow	/n )
Cancel Clear	↓ ↓	Save As Draft Save As Template Submit

husinessONI INF	
Local Currency Payment 13. If you would like to save the beneficiary's details to	۲
<ul> <li>Do you want to add the new beneficiary to the Existin</li> <li>Yes</li> <li>No</li> </ul>	
Beneficiary Nickname*     Phone Number     E-mail ID       RAK Dist     97177609312     finance@rakdist.ae	-
DEAL DETAILS	ails
14. Create a nickname for your beneficiary	
Please enter either Debit or Payment Amount Note: The currency of the payment will be selected automatic	ally
C • Payment Amount	
Debit Amount AED 1,650.00 17. Scroll down	•
Ac Cancel Clear Save As Draft Save As Template	Submit
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businessONI INF	
Local Currency Payment Payment Date* 13-10-202 (III) (Optional step): To schedule this p click on the calendar icon and sele	
<ul> <li>P Setup a standing instruction for this payment?</li> <li>No</li> <li>Charge Type*</li> </ul>	saction charges
Ac Purpose of Transfer ** TTS-Technical, trade-related a 4 4 19. Select the purpose of the t	ransfer from the dropdown list
Purpose of payment to beneficiary*          Transportation of goods       20. Type in the description for the your beneficiary to see	nis payment which you would like
Reference in your s GDTrans1 4 21. Type in a reference for this payment which	will appear in your bank statement
Cut Off Time For same-day processing, AED transfer must be released between 08:00:00 - 16:29:59 (UNITED	22. Click on Submit
Ac Cancel Clear	Save As Draft Save As Template Submit
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þ	IsinessONI INF				KIRAN VINEET	
r.	Review And Confirmation -	Local Currency Paymen	t		×	
Œ	✓ TRANSACTION DETAILS				2	
Pé	Transaction Reference Number 1111310213755018	Transaction Status Pending Confirmation		Initiator Date and Time 13-10-2021 15:45:24		1
T	Initiated By KIRAN VINEET	23. Review the payn	nent detail	s on the screen		
C	CEBIT INFORMATION				- 1	
	Debit Account Number	Currency AED	•	Beneficiary Bank Country UNITED ARAB EMIRATES		
C	Available Balance AED -11,337.81 on 13-10-2021 at 15:45:26	Account Name EBS SMART BUSINESS	÷	Account Type CURRENT ACCOUNT 24. Click on Confirm		
Ac	Cancel Back			24. Click on Confirm	Confirm	-



	usinessONLINE	KIRAN VINEET	
	Flexible Authorization	×	
	Do you wish to choose a specific authorizer(s) to approve this transaction?	*	
	Cancel	Submit	
Сор	- yright © 2019 businessONLINE. All Rights Reserved.	Emirates NBD	

busin	essONLINE	ſ				KIRAN VINEET VILLAST Login: 10-10-2021 16:45:50
		CXO Dashl	Confirmation		× ents	
(     Initiat	te 😑 Pen	ding Activities	✓ TRANSACTION REQUEST	INFORMATION	ke to initia	te a Y FX 🗹
Payments	s File Uploads	Utility Payments	Transaction Reference Number	1111310213755018		
🗸 Tra	ansaction Inquiries				_	@ C : ::
Transact	tion Summary Sta	nding Instructions	Date/Time	13-10-2021 15:46:07		
Actions	Initiation Date 📤	Payment Date	Status	Ready for Authorization	ere Paym	ent Amount Status
Q	13-10-2021	13-10-2021	Status	Ready for Automization	451	1.00 Ready for Auth
QB	13-10-2021	13-10-2021	Transaction Type	Local Currency Payment	765	1.00 Ready for Release
QB	13-10-2021	13-10-2021			100	21.00 Ready for Auth
QB	12-10-2021	12-10-2021	_		926	1.00 Processed by Bank
QB	11-10-2021	11-10-2021	✓ TRANSACTION INFORMA	TION	367	2.00 Ready for Release
Ω 🖻	11-10-2021	11-10-2021	Local Currency Payment has been submitt	ted successfully.	151	1.00 In Process at Bank
V Qu	uick Pay					@ C : ::
Beneficia	aries Utility Benef	iciaries Basket Ten	27. Clic	k on Close	-	
Actions	Beneficiary Nickn	Bene Name	Close	Attach De	ocument Beneficiar	y Type Beneficiary Paym Maker I



busin	essONLINE							Last Log	<b>KIRAN VINEE</b> gin: 10-10-2021 16:45:50	
	Home	CXO Da	shboard	Dashboard	Accou	nt Services	Payments	۱ ۱	/irtual Accounts	
🕑 Initia	te 😑 Per	nding Activities					I would like to	initiate a 🗸	FX	
Payment	s File Uploads	Utility Payments	Basket Payment	28. Click	on the Re	efresh icon				
V Tr	ansaction Inquiries								ि दि द	
		our navm	ent will ap	near here						, «»
Transac			· · ·	-	)					
tions	Initiation Date 📤	Payment Date	Payment Type	Debit Account Nu	Beneficiary Accou	Beneficiary Accou	Transaction Refere	Payment Amount	Status	
<b>)</b>	13-10-2021	13-10-2021	Local Currency			RAK Distribution Inc	1111310213755018	1,650.0	0 In Process at Ban	ĸ
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٦ 🗈	13-10-2021	13-10-2021	Local Currency	30 The n	avment si	tatus will a	ppear here	(see not	es helow)	
2 🗈	13-10-2021	13-10-2021	Within Bank Paym.		ayment s					
۱ 🗈	12-10-2021	12-10-2021	Own Account Pay			TBS SMART BU	1111210213610926	1.0	0 Processed by Banl	.k
) 🗈	11-10-2021	11-10-2021	Local Currency			Sallv Fl Gendv	1111110213419367	2.0	00 Ready for Release	
/ QI	uick Pay								© C :	53
Benefici	aries Utility Bene	ficiaries Basket T	emplates Template	es Cut-Off Time						
tions	aries Utility Bene Beneficiary Nickn	_	emplates Template Beneficiary Accou		ayment Type	ransaction Refer E	Beneficiary Bank Ben	eficiary Type B	Beneficiary Paym 1	Maker
Benefici		_			ayment Type 1	ransaction Refer E	Beneficiary Bank Ben	eficiary Type E	eneficiary Paym I	Maker

#### 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:

	Home	CXO Dasl	nboard	Dashboard	Accour	nt Services	Payments	v	irtual Account	s	
🕑 Initia	te 间 Pend	ding Activities				/	I would like to	o initiate a 🗸	FX		[
Payment	s File Uploads	Utility Payments	Basket Payment	1.	. Click on P	Payments					
✓ Tr	ansaction Inquiries								@ (	е :	R 2 8
Transac	tion Summary 2	. Click on	Pending Ac	tivities							
ctions	Initiation Date 🗢	Payment Date	Payment Type	Debit Account Nu	Beneficiary Accou	Beneficiary Accou	Transaction Refere	Payment Amount	Status		
2 🗈	13-10-2021	13-10-2021	Local Currency			RAK Distribution Inc	1111310213755018	1,650.0	0 In Process a	t Bank	
2 🗈	13-10-2021	13-10-2021	Local Currency			SANDEEP	1111310213745451	1.0	0 Ready for Au	uth	
२ 🗈	13-10-2021	13-10-2021	Local Currency			SANDEEP	1111310213734765	1.0	0 Ready for Re	elease	
२ 🗈	13-10-2021	13-10-2021	Within Bank Paym			12CHANGE	2221310213697100	21.0	0 Ready for Au	uth	
2 🗈	12-10-2021	12-10-2021	Own Account Pay			TBS SMART BU	1111210213610926	1.0	0 Processed b	y Bank	
ם ב	11-10-2021	11-10-2021	Local Currency			Sallv Fl Gendv	1111110213419367	2.0	0 Ready for Re	lease	
V Qu	uick Pay								0	e :	R 2 8 1
Benefici	aries Utility Benefi	ciaries Basket Te	mplates Templates	Cut-Off Time							
ctions	Beneficiary Nickn	Bene Name	Beneficiary Accou	Beneficiary Bank	Payment Type T	Fransaction Refer E	eneficiary Bank Be	neficiary Type B	eneficiary Payn	n M	ake
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Œ	0ŋ.	Transactions	Pe	nding Authorization	Saved As Drafts	Rejected Transac	tions Rolled Bac	k Queue Ready Fo	or Release				2
	-			Transaction Refer	Transaction Type	Payment Amou	Payment Currency	Created By	Transaction Initiat	Debit Account Nu	Bene Nam	e	
Pa	77	File Upload		1111310213755018	Local Currency Pa	1,650.00	AED	KIRAN VINEET	13-10-2021 15:46:		RAK Distrik	oution I	
$\sim$	00	Host Upload		1111310213745451	Local Currency Pa	1.00	AED	VINAY MENON	13-10-2021 15:04:		SANDEEP	_	
	00	Split File Upload		222 310213697100	Within Bank Paym	21.00	AED	VANNIYARAJA KA	13-10-2021 11:59:		12CHANG		
	•	Beneficiaries								1.00	SUJATHA R	AMAMI	
AC	đih	<b>3.</b>	Sel	ect the ch	eckbox fo	r the Payn	nent you v	would like	to author	ize	Anup Mish	ra	
0	99	Utility Beneficiaries		2221110213342898	Local Currency Pa	20.00	AED	alphonse louis	11-10-2021 10:58:		DAYANA F	ZE	
C	00	Beneficiary Upload		2220710213033859	Own Account Pay	1.00	GBP	alphonse louis	07-10-2021 23:26:		EBS SMAR	r BUSI	
C	٥ŋ	Basket Payments		2220710213033294	Within Bank Paym	10.00	AED	VANNIYARAJA KA	07-10-2021 22:44:		12CHANG		
C	~			1110610212862702	Bill Payment	15,391.56	AED	Malik Awan	06-10-2021 15:16:		Lavdewa te	est	
C				2220310212490512	Own Account Pay	110.00	AED	VANNIYARAJA KA	03-10-2021 20:23:		TBS SMAR	r busi	
				2220310212441543	Own Account Pay	1.00	AED	A Clink	on Author	ine	TBS SMAR	r busi	
F				1113009212113130	Own Account Pay	1.00	AED	4. CIICK	on Author	ize	TBS SMAR	r BUSI	
Ac		Close								Reject	Autho	rize	•
Cop	yright @	D 2019 businessONLINE. All	Rights I	Reserved.								Emirates N	IBD



Host Upload				7-09-2021 10:37:	
T 🖸 Split File Upload	1112109211140810 Loca	Note: Transactions released after the cut-off next working day and exchange rates will be		1-09-2021 10:57:	
Ac 🔒 Beneficiaries		you to verify the cut-off time before approvin		1-09-2021 10:52:	
C		Would you like to proceed?		1-09-2021 10:48:	
C Utility Beneficiaries				0-09-2021 12:41:	
C D Beneficiary Upload	1112009219944078 Loca	5. Click on	Yes	0-09-2021 12:40:	
C 🕞 Basket Payments				.0-09-2021 12:39:	
С		No	Yes	6-09-2021 03:13:	
С		anangina inga mga mga mga mga mga mga mga mga mga m		4-09-2021 11:51:	Sandeep Manoha. 🖕



husinessONI INF	KIRAN VINEET
Payment Pre-Confirmation	$\mathbf{x}$
	-
Disclaimer	
For payments involving currency conversion, the displayed exchange rates will only be applicable if the transaction is authorized and relete the same day. If the payment is released on another day or after the cut-off time, the exchange rates are subject to change. Authentication Type • OTP	eased within the cut off time, on
<ul> <li>smartPASS</li> <li>OTP*</li> <li>8. Enter the PIN received on your mobile device</li> <li>9. C</li> </ul>	lick on Authorize
Close	Authorize



4	Р	ending Ad	ctivities			C : 🗵
e	05	Transactions	Confirmation Window	N	×	
	ŶŸ	File Upload	Transaction Reference	Success	Status	ane Name
E	0	Host Upload	1111310213755018	Yes	Transaction Released Succesfully	2CHANGE
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		Beneficiaries				nup Mishra
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	0.	Beneficiary U				
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- 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.



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) Initia	te 😑 Per	nding Activities		(12)	Click an th	e Refresh i	ould like to initi	ate a 🗸	FX	
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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:

	Home	CXO Das	hboard	Dashboard	Accour	nt Services	Payments	Vi	rtual Accounts	
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ayment	s File Uploads	Utility Payments	Basket Payment		1. Click or	n Payment	s			
- Tr	ansaction Inquiries								⊚c:	53
Fransac	tion Summary 2	. Click on	Pending Ac	tivities						
tions	Initiation Date 🗕	Payment Date	Payment Type	Debit Account Nu	Beneficiary Accou	Beneficiary Accou	Transaction Refere	Payment Amount	Status	
2 🗈	13-10-2021	13-10-2021	Local Currency			RAK Distribution Inc	1111310213755018	1,650.00	Ready for Release	
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D Transactions	Pending Authorization	Saved As Drafts	Rejected Transac	tions Rolled Back	Queue Ready F	or Release		
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	1111310213755018	Local Currency Pa	1,650.00	AED	KIRAN VINEET	13-10-2021 15:46:		RAK Distribution I
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Utility Beneficiaries	2221110213342898	Local Currency Pa	20.00	AED	alphonse louis	11-10-2021 10:58:		DAYANA FZE
Beneficiary Upload	2220710213033859	Own Account Pay	1.00	GBP	alphonse louis	07-10-2021 23:26:		EBS SMART BUSI
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	0.	Host Upload	1111310213755018	Yes	Transaction Released Succesfully		2CHANGE	
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<b>€</b> 0:	Transactions	Pending Authorization	Saved As Drafts	Rejected Transac	tions Rolled Back	Queue Ready Fo	r Release			1
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Pa		1112709211681988	Within Bank Paym	512.00	USD	KIRAN VINEET	27-09-2021 11:37:		SPORTS INC D	
00	Host Upload	1112709211666563	Foreign Currency	1,000.00	USD	Saeed Osman	27-09-2021 10:37:	111000	MAYA123	
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C		1112109211139148	Own Account Pay	6.00	AED	OSAMA DARWEESH	21-09-2021 10:48:	10.00	EBS SMART BUSI	
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C 00	Beneficiary Upload	1112009219944078	Local Currency Pa	1.00	AED	OSAMA DARWEESH	20-09-2021 12:40:	1111000000000	dubai marketing a	3
COD	Basket Payments	1112009219943821	Within Bank Paym	1.00	AED	OSAMA DARWEESH	20-09-2021 12:39:	1111000	SURESH JEBARAJ .	
C	,	1111609219632554	Own Account Pay	1.00	AED	BALAJI SELVARAJ	16-09-2021 03:13:	1111000-000	TBS SMART BUSI.	
C		1111409219457366	Recall/Amend Tra	1.00	AED	KIRAN VINEET	14-09-2021 11:51:		Sandeep Manoha	
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	Close <b>6.</b>	Click on Clo	se					Reject	Release	
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tions	Initiation Date 📤	Payment Date	Payment Type	Debit Account Nu	Beneficiary Accou	Beneficiary Accou	Transaction Refere Pay	ment Amount	Status	_
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lenefici	iaries Utility Bene	ficiaries Basket T	emplates Templates	Cut-Off Time						
tions	Beneficiary Nickn	Bene Name	Beneficiary Accou	Beneficiary Bank P	ayment Type T	ransaction Refer B	eneficiary Bank Beneficia	ary Type 🛛 Ber	neficiary Paym N	Maker

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