

HOW TO TRACK PAYMENTS USING SWIFT GPI





HOW TO TRACK PAYMENTS USING SWIFT GPI

Important Information –

- Only **Foreign Currency Payments** can be tracked online
- You can track payments only once its **status** is **Processed By Bank**

You can **track payments** using the SWIFT GPI feature on **businessONLINE** through any of the **following options**

- From the Transaction Summary screen **page 2**
- From the Initiate > Payment Tracking menu **page 4**
- From the Account Summary screen **page 7**

To track payments **initiated as a batch** (file or basket), **see page 9**

Track payments from the Transaction Summary screen:

- Login to **businessONLINE**

The screenshot shows the businessONLINE interface. At the top, the user is logged in as Vanita Bhatia. The navigation menu includes Home, Account Services, **Payments** (highlighted with a callout '1. Click on Payments'), and Information Report. Below the navigation, there are buttons for 'Initiate' and 'Pending Activities'. The main content area is titled 'Transaction Inquiries' and contains a table with columns: Actions, Initiation Date, Payment Date, Payment Type, Debit Account No., Debit Account Na..., Beneficiary Accou..., Beneficiary Accou..., Transaction Refer..., Payment Amount, and Status. The table lists several transactions, including one with a status of 'Processed by Bank'. A callout '2. Scroll to the right' points to the right side of the table. Below the table, there are sections for 'Quick Pay' and 'Beneficiaries'.



businessONLINE Vanita Bhatia
Last Login: 08-11-2021 10:33:09

Home Account Services **Payments** Information Report

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

Payments File Uploads Utility Payments Basket Payment

Transaction Inquiries

Transaction Summary Standing Instructions Instruments Batch Transactions

Actions	Payment Date	Payment Type	Debit Account Nu...	Debit Account Na...	Beneficiary Accou...	Beneficiary Accou...	Transaction Refer...	Payment Amount	Status	Track Payment
	0-2021	Foreign Curren...		XNC LY YACC		SWIFT TEST	111261021736730b	1,000.00	In Process at bank	--
	0-2021	Foreign Curren...		XNC CY YACC		SWIFT GPI TEST	1112610217366485	1,000.00	Processed by Bank	000092686668
	0-2021	Local Currency...		XNC CY YACC		test	1112610217366226	11.00	In Process at Bank	--
	0-2021	Foreign Curren...		XNC CY YACC		test	1112610217366198	10.00	In Process at Bank	--
	0-2021	Local Currency...		XNC CY YACC		SB3AEDTT	2222510217363810	144.00	In Process at Bank	--
	0-2021	Local Currency...		XNC CY YACC		SR3AFDIT	2222510217363780	166.00	Rejected by Bank	--

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates Templates Cut-Off Time

Actions	Beneficiary Nickn...	Benef Name	Beneficiary Accou...	Beneficiary Bank ...	Payment Type	Transaction Refer...	Beneficiary Bank ...	Beneficiary Type	Beneficiary Paym...	Maker ID

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3. Click on the Bank Reference link

- The Payment Tracker screen will appear

PAYMENT TRACKER

Tracking Number: 2a68b9e2-5c3e-46d0-bec2-819b804ba22a Payment Reference Number: EPHCOM3010016AL9 Status: Processed

Instructed **Note: To know more about the Payment Tracking symbols, see page 12**

Ordering Customer Beneficiary Customer

Bank Name: EMIRATES NBD BANK PJSC
BIC: EBILAE0XXX
Location: UNITED ARAB EMIRATES

Bank Name: EMIRATES NBD BANK
BIC: EBILGB20XXX
Location: UNITED KINGDOM

Bank Name: EMIRATES ISLAMIC BANK
BIC: MEBLAE0
Location: UNITED ARAB EMIRATES

Sender's Reference: EPHCOM3010016AL9
Charges Deduct: GBP 21.29

Sender's Reference: EPHCIS3010016ALH
Charges Deduct: GBP 18.0

Sender's Reference: EPHCIS3010016ALH
Charges Deduct: AED 0.0

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Track payments from the Initiate -> Payment Tracking menu:

- Login to **businessONLINE**

The screenshot shows the businessONLINE interface. The top navigation bar includes Home, CXO Dashboard, Dashboard, Account Services, **Payments**, and Information Report. The Payments menu is open, showing options like Register Beneficiary, Payments, Bulk File Upload, Payroll Services, Batch Transactions, Split File Upload, Utility Payments, Instrument Payment, Basket Payment, and **Payment Tracking**. A callout box labeled "1. Click on Payments" points to the Payments menu item. Another callout box labeled "2. Click on Initiate > Payment Tracking" points to the Payment Tracking option in the sub-menu. Below the menu, a table of transactions is visible with columns for Payment Date, Payment Type, Debit Account, Beneficiary Account, Transaction Reference, Payment Amount, and Status.

The screenshot shows the "Payment Tracking" search form. It includes a "TRANSACTION SEARCH" section with fields for "Account Number*", "From Date*", and "To Date*", each with a search icon. A callout box labeled "3. Click on the search icon" points to the search icon in the Account Number field. Below the search fields are "Search" and "Clear" buttons. The "Track Payment Summary" section shows a table with columns for Actions, Transaction Date, Value Date, Narration, Transaction Reference, Debit, and Credit. The table currently displays "Data not available." and a "Cancel" button is at the bottom left.



businessONLINE Payment Tracking

TRANSACTION SEARCH

Account Number*

Account Lookup

4. Double click to select the account from which the payment was initiated

Debit Account Number	Currency	Account Name	Branch	Account Type	Country
USD	USD	MANWYYC ANWPCNA...	Emirates NBD	GROUP HEAD OFFICE ... LC USANCE	UNITED ARAB EMIRATES
AED	AED	MANWYYC ANWPCNA...	Emirates NBD	GROUP HEAD OFFICE ... EXPORT LC NEGOTIATI...	UNITED ARAB EMIRATES
AED	AED	MANWYYC ANWPCNA...	Emirates NBD	GROUP HEAD OFFICE ... CURRENT ACCOUNT	UNITED ARAB EMIRATES
AED	AED	MANWYYC ANWPCNA...	Emirates NBD	GROUP HEAD OFFICE ... SHIPPING GUA...	UNITED ARAB EMIRATES
AED	AED	MANWYYC ANWPCNA...	Emirates NBD	GROUP HEAD OFFICE ... ADVANCE PAY...	UNITED ARAB EMIRATES

Cancel

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businessONLINE Payment Tracking

5. Click on the calendar icons to select the date when the payment was initiated
Note: You can only select a 5-day period. (E.g. from 1st Oct to 5th Oct / from 8th Oct to 13th Oct)

From Date* 24-10-2022

To Date* 28-10-2022

Search Clear

6. Click on Search

Track Payment Summary

Actions	Transaction Date	Transaction Reference	Debit	Credit
Data not available.				

Cancel



businessONLINE Vanita Bhatia

Payment Tracking

TRANSACTION SEARCH

Account Number*

From Date* 24-10-2021 To Date* 28-10-2021

7. Click on search icon OR double click on the payment which you would like to track

Track Payment Summary

Action	Transaction Date	Value Date	Narrative	Transaction Reference	Debit	Credit
	28-10-2021	28-10-2021	TELEGRAPHIC ...	25-1606682-1-151	580.36	0.00
	28-10-2021	28-10-2021	TELEGRAPHIC ...	25-1606557-1-151	500.00	0.00
	28-10-2021	28-10-2021	TELEGRAPHIC ...	25-1599745-1-151	125.48	0.00
	27-10-2021	27-10-2021	TELEGRAPHIC ...	25-1597050-1-151	1,234.00	0.00
	24-10-2021	24-10-2021	INWARD REMIT...	25-1592378-1-151	0.00	45.00

Cancel

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- The Payment Tracker screen will appear.

businessONLINE Vanita Bhatia

PAYMENT TRACKER

Tracking Number: 2a68b0e2-5c3e-46d0-bec2-819b804ba22a Payment Reference Number: EPHCOM3010016AL9 Status: Processed

Instrument: **Note: To know more about the Payment Tracking symbols, see page 12**

Ordering Customer Beneficiary Customer

Bank Name: EMIRATES NBD BANK PJSC
BIC: EBILAE0XXX
Location: UNITED ARAB EMIRATES

Bank Name: EMIRATES NBD BANK
BIC: EBILGB20XXX
Location: UNITED KINGDOM

Bank Name: EMIRATES ISLAMIC BANK
BIC: MEBLAE0
Location: UNITED ARAB EMIRATES

Sender's Reference: EPHCOM3010016AL9
Charges Deduct: GBP 21.29

Sender's Reference: EPHCIS3010016ALH
Charges Deduct: GBP 18.0

Sender's Reference: EPHCIS3010016ALH
Charges Deduct: AED 0.0

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Track payments from the Account Summary screen:

- Login to **businessONLINE**

1. Click on Account Services

2. Right click on the account from which the payment was initiated

3. Click on Payment Tracker

Actions	CIF	Account Number	Account Name	Transaction Reference	Debit	Credit	Status	Country
	10104720	5001010472000014	AYMAAPY YAA...		0.00 AED	0.00	Inactive	UNITED ARAB EMI...
	10104720	5001010472000015	AYMAAPY YAA...	FX FORWARD SALE	0.00 AED	0.00	Inactive	UNITED ARAB EMI...
	10105646	1011010564601	MANWYYC AN...		144,723,179.33 AED	144,723,179.33	Active	UNITED ARAB EMI...
	10105646	1021010564602	MANWYYC AN...		12,952.01 AED	52,025.25	Active	UNITED ARAB EMI...
	10105646	4031010564600005	MANWYYC AN...		0.00 AED	0.00	Active	UNITED ARAB EMI...
	10105646	4071010564600010	MANWYYC AN...		0.00 AED	0.00	Active	UNITED ARAB EMI...
	10105646	4281010564600006	MANWYYC AN...		0.00 AED	0.00	Active	UNITED ARAB EMI...

4. Click on the calendar icons to select the date when the payment was initiated
Note: you can only select a 5-day period. (E.g., from 1st Oct to 5th Oct / from 8th Oct to 13th Oct)

From Date* To Date*

5. Click on Search

Track Payment Summary

Actions	Transaction Date	Transaction Reference	Debit	Credit
Data not available.				



Payment Tracking

TRANSACTION SEARCH

Account Number*

From Date* 24-10-2021 To Date* 28-10-2021

6. Click on Search icon OR double click on the payment which you would like to track

Transaction Date	Value Date	Narration	Transaction Reference	Debit	Credit
28-10-2021	28-10-2021	TELEGRAPHIC ...	25-1606682-1-151	580.36	0.00
28-10-2021	28-10-2021	TELEGRAPHIC ...	25-1606557-1-151	500.00	0.00
28-10-2021	28-10-2021	TELEGRAPHIC ...	25-1599745-1-151	125.48	0.00
27-10-2021	27-10-2021	TELEGRAPHIC ...	25-1597050-1-151	1,234.00	0.00
24-10-2021	24-10-2021	INWARD REMIT...	25-1592378-1-151	0.00	45.00

Cancel

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- The Payment Tracker screen will appear.

PAYMENT TRACKER

Tracking Number: 2a68b6e2-5c3e-46d0-bec2-819b804ba22a Payment Reference Number: EPHCOM3010016AL9 Status: Processed

Instructed Amount & Currency: GBP 89.71 Charge Type: BEN Amount Credited: AED 350.63

Note: To know more about the Payment Tracking symbols, see page 12

```
graph LR; B1[Bank Name: EMIRATES NBD BANK PJSC] --- B2[Bank Name: EMIRATES NBD BANK]; B2 --- B3[Bank Name: EMIRATES ISLAMIC BANK];
```

Bank Name	BIC	Location	Sender's Reference	Charges Deduct
EMIRATES NBD BANK PJSC	EBILAEADXXX	UNITED ARAB EMIRATES	EPHCOM3010016AL9	GBP 21.29
EMIRATES NBD BANK	EBILGB20XXX	UNITED KINGDOM	EPHCIS3010016ALH	GBP 18.0
EMIRATES ISLAMIC BANK	MEBLAE0	UNITED ARAB EMIRATES	EPHCIS3010016ALH	AED 0.0

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HOW TO TRACK BATCH PAYMENTS (BASKET OR FILE) USING SWIFT GPI

- Login to **businessONLINE**

1. Click on Payments

2. Click on File Uploads

Actions	File Uploaded Date & Time	File Name	File Reference Number	File Level Status	Total File Amount (Equivalent in Base Currency)	Total Transactions in the File	Transactions Successfully Uploaded	Transactions Failed During Upload
	13-11-2021 12:52:26	FAT_BIC_UAT_F...	1111311217449261	Ready for Verification	8,156.00	22	8	14
	13-11-2021 12:48:17	FAT_BIC_REG_F...	1111311217449255	Verification Failure	0.00	22	0	22
	10-11-2021 11:00:18	SDMCBU_10112021.xls	1111011217433653	Processed By Bank	287,864.41	754	754	0
	10-11-2021 10:29:35	SW_MDDC_UAT102021.xls	1111011217433565	Processed By Bank	1,766.54	27	27	0
	09-11-2021 18:09:27	SW_M...						

4. Scroll down to the bottom of the screen

FILE HEADER		
File Reference Number	File Name	Transaction Type
1111011217433653	SDMCBU_10112021.xls	Bulk File Upload
Debit Type	Reference in your statement	
Single	--	Processed By Bank
Total Transactions in the file	Transactions Successfully Uploaded	Transactions Failed During Upload
754	754	0
In Process at Bank	Processed by Bank	Rejected by Bank
0	9	745
File Uploaded Date & Time	Uploaded By	Total File Amount (Equivalent in Base Currency)
10-11-2021 11:00:13	Vanita Bhatia	AED 287,864.41



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Bulk File Upload - Details

87	GPI191	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
98	GPI189	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
103	GPI195	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
106	GPI193	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
108	GPI197	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
121	GPI196	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
139	GPI190	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
146	GPI194	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	SB3USDTT	GB53MIDL402...	Processed By Bank	--	USD
1	GPI199	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	IND TEST PROGRESS	746237462492394	Rejected By Bank	Amount Based ...	AED
2	GPI207	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	IND TEST PROGRESS	746237462492394	Rejected By Bank	Amount Based ...	AED
3	GPI200	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	IND TEST PROGRESS	746237462492394	Rejected By Bank	Amount Based ...	AED
4	GPI205	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	IND TEST PROGRESS	746237462492394	Rejected By Bank	Amount Based ...	AED
5	GPI198	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	IND TEST PROGRESS	746237462492394	Rejected By Bank	Amount Based ...	AED
6	GPI206	Foreign Curren...	10-11-2021 09:03:38	10-11-2021	IND TEST PROGRESS	746237462492394	Rejected By Bank	Amount Based ...	AED

5. Scroll to the right

Close

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Bulk File Upload - Details

7.00	O00092717355	1112111105771670	USD	7.00	CITIUS33XXX	--	OUR	O00092717355
5.00	O00092717352	1112111105771681	USD	5.00	CITIUS33XXX	--	OUR	O00092717352
11.00	O00092717350	1112111105771686	USD	11.00	CITIUS33XXX	--	OUR	O00092717350
0.00	O00092717357	1112111105771688	USD	0.00	CITIUS33XXX	--	OUR	O00092717357
12.00	O00092717356	1112111105771704	USD	12.00	CITIUS33XXX	--	OUR	O00092717356
6.00	O00092717351	1112111105771722	USD	6.00	CITIUS33XXX	--	OUR	O00092717351
10.00	O00092717353	1112111105771729	USD	10.00	CITIUS33XXX	--	OUR	O00092717353
15.00	--	1112111105771584	AED	15.00	EBILINB0XXX	--	SHA	--
23.00	--	1112111105771585	AED	23.00	EBILINB0XXX	--	SHA	--
16.00	--	1112111105771586	AED	16.00	EBILINB0XXX	--	SHA	--
21.00	--	1112111105771587	AED	21.00	EBILINB0XXX	--	SHA	--
14.00	--	1112111105771588	AED	14.00	EBILINB0XXX	--	SHA	--
22.00	--	1112111105771589	AED	22.00	EBILINB0XXX	--	SHA	--

6. Click on the Bank Reference link for the payment you would like to track

Close

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- The Payment Tracker screen will appear.

PAYMENT TRACKER

Tracking Number: 2a68b6e2-5c3e-46d0-bec2-819b804ba22a Payment Reference Number: EPHCOM3010016AL9 Status: Processed

Instructed Amount & Currency: GBP 89.71 Charge Type: BEN Amount Credited: AED 350.63

Ordering Customer Beneficiary Customer

Note: To know more about the Payment Tracking symbols, see page 12

✓ ——— ✓ ——— ✓

Bank Name: EMIRATES NBD BANK P.JSC BIC: EBILAE0XXX Location: UNITED ARAB EMIRATES	Bank Name: EMIRATES NBD BANK BIC: EBILGB20XXX Location: UNITED KINGDOM	Bank Name: EMIRATES ISLAMIC BANK BIC: MEBLAE00 Location: UNITED ARAB EMIRATES
Sender's Reference: EPHCOM3010016AL9 Charges Deduct: GBP 21.29	Sender's Reference: EPHCIS3010016ALH Charges Deduct: GBP 18.0	Sender's Reference: EPHCIS3010016ALH Charges Deduct: AED 0.0

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PAYMENT TRACKING SYMBOLS

S No	Symbol	Description
1		Payment is processed by the bank
2		Payment is in process with the bank
3		Payment has been rejected by the bank
4		Payment has been sent and received successfully by SWIFT GPI compliant banks
5		Payment has been sent but is not yet processed by the next bank in the payment journey
6		SWIFT GPI tracking is not available at this stage

FREQUENTLY ASKED QUESTIONS (FAQs)

1.	<p>Q – What is SWIFT Global Payment Innovation (GPI)?</p> <p>A – SWIFT GPI is a global industry-based solution that speeds up and improves traceability of cross-border payments. It helps provide transparency throughout the transaction life cycle.</p>
2.	<p>Q – Are all banks SWIFT GPI members?</p> <p>A – Most banks are already members of Swift GPI and many others will follow in near future.</p> <p>Click here to view the list of SWIFT GPI members.</p>
3.	<p>Q – What is the benefit of the SWIFT GPI Tracker?</p> <p>A – The SWIFT GPI Tracker enables member banks to track payment statuses in real time through an end-to-end tracking database, incorporated by SWIFT.</p>



4.	<p>Q – How will the businessONLINE SWIFT GPI tracking feature help me?</p> <p>A – The SWIFT GPI payment tracking feature, will help you view the following information about your payment:</p> <ul style="list-style-type: none">▪ Payment Status▪ Amount sent and received by the sender and receiver of the payment▪ Information about the banks involved in the payment▪ Details about the charges involved (OUR / BEN / SHA)▪ Fees deducted by each bank▪ Reference Numbers
5.	<p>Q – Do I need to pay any additional fees for this feature?</p> <p>A – No, this feature is free of cost.</p>
6.	<p>Q – How do I track the status of my payment in businessONLINE?</p> <p>A – You can track payments using the SWIFT GPI feature on businessONLINE through any of the following options:</p> <ul style="list-style-type: none">▪ From the Transaction Summary screen (see page 2)▪ From the Initiate > Payment Tracking menu (see page 4)▪ From the Account Summary screen (see page 7) <p>If your payment was part of a batch (basket or file), see page 9</p>
7.	<p>Q – Can I track incoming payments through SWIFT GPI?</p> <p>A – Yes, you can track incoming payments only once the amount has been credited in your account.</p>
8.	<p>Q – Can I track AED payments sent to a local bank within UAE?</p> <p>A – No, since Local Currency payments are not processed through SWIFT, they cannot be tracked through SWIFT GPI.</p>



9.	<p>Q – What information do I need to track my payment?</p> <p>A – For incoming payments, you will need:</p> <ul style="list-style-type: none">▪ The account number to which the payment was credited▪ Transaction date <p>For outgoing payments, you will need:</p> <ul style="list-style-type: none">▪ The account number from which the payment was debited▪ Transaction date
10.	<p>Q – How will I know if my beneficiary has received the payment?</p> <p>A – If your beneficiary’s bank has received the payment, the status will show as “Processed” on the tracker page.</p>
11.	<p>Q – Can I track my payment if Beneficiary Bank is not enabled on SWIFT GPI?</p> <p>A – Yes, you can track the payment journey, however, you will not be able to see information about when the payment was credited to the beneficiary bank, what was the final amount credited to the bank or if any charges were deducted by the beneficiary bank.</p>
12.	<p>Q – Will I be able to trace the charges deducted?</p> <p>A – Fees charged by the Intermediary / Beneficiary Bank will be displayed on the tracker page.</p>
13.	<p>Q – In what cases would I not be able to see the charges related information on the tracker page?</p> <p>A – If any bank within the payment journey is not a SWIFT GPI enabled bank, then the charges deducted by that bank will not be visible on the tracker page.</p>
14.	<p>Q – What is the oldest payment which I can track through SWIFT GPI?</p> <p>A – You can track any cross-border payment within the past 6 months, however, only payments initiated or received after 1st November 2021 can be tracked online.</p>



15.	<p>Q – How can I understand the symbols used in diagram on the Payment Tracker screen?</p> <p>A – You can either click on the (?) icon on the top left corner of the Payment Tracker screen or refer to the Payment Tracking Symbols section on page 12 of this user guide.</p>
16.	<p>Q – Will I be able to do more with the businessONLINE SWIFT GPI tracker in the future?</p> <p>A – Yes, we will upgrade our SWIFT GPI tracker to include the following features in the future:</p> <ul style="list-style-type: none">▪ Payment Tracking through the businessONLINE Mobile app▪ Stop and Recall your payment real time▪ Track the status of MT202 COV for your payment▪ Reject reasons for your payment▪ SWIFT GPI Dashboard to easily track Incoming and Outgoing Payments▪ Time taken by each bank to process your payment

CONTACT US:



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