

businessONLINE Payments Guide

Bulk File Upload

Table of Contents

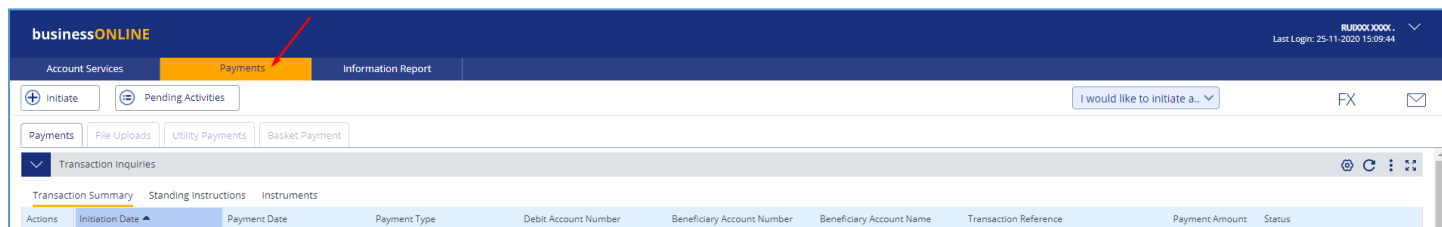
Initiate Bulk File Upload.....	2
View Bulk File Status	6
View Bulk File failure reason.....	6
Verify Payment	7
Authorize Bulk Upload	10

Version 1.0

Initiate Bulk File Upload

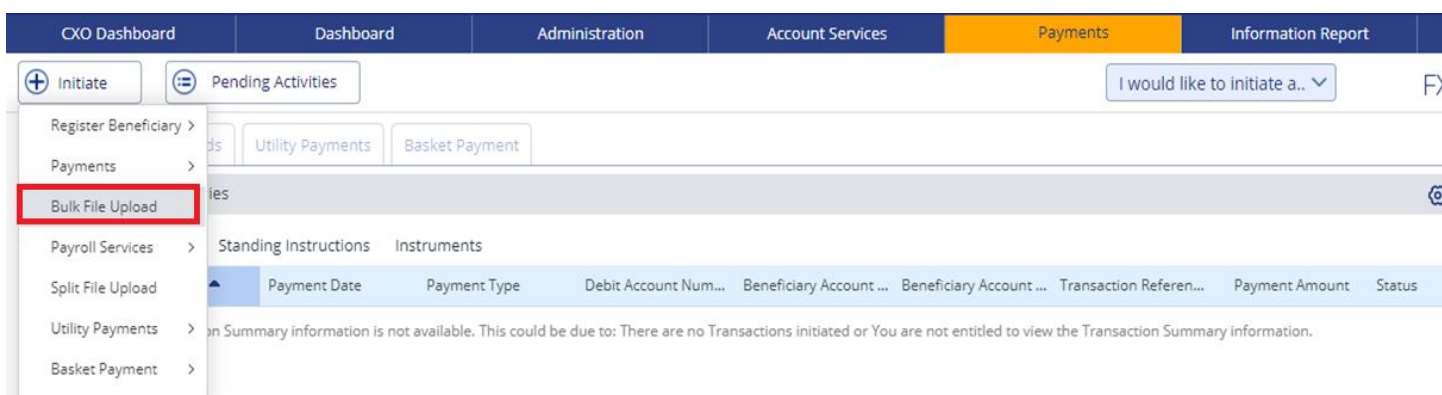
(Applicable for Maker and Maker-Authorizer)

Click **"Payments"**



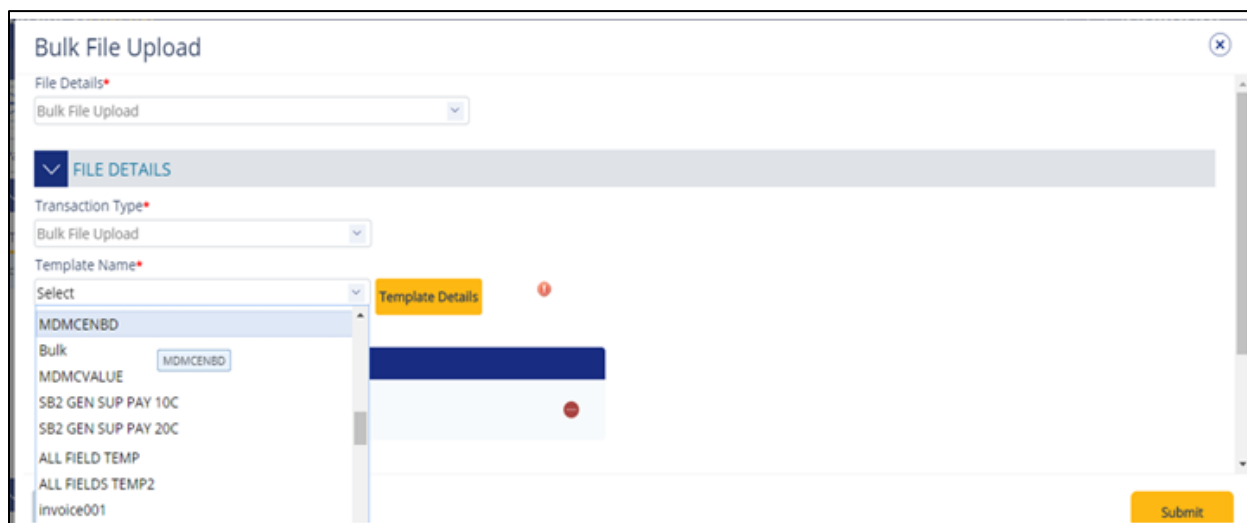
The screenshot shows the businessONLINE interface. The top navigation bar includes 'businessONLINE' and 'Emirates NBD'. The main navigation bar has tabs for 'Account Services', 'Payments' (highlighted with a red arrow), and 'Information Report'. Below this, there are buttons for 'Initiate' and 'Pending Activities'. A dropdown menu is open under 'Initiate', showing options like 'Payments', 'File Uploads', 'Utility Payments', and 'Basket Payment'. The 'Payments' option is selected, and a sub-menu is visible with 'Bulk File Upload' highlighted in red. The sub-menu also includes 'Payroll Services', 'Split File Upload', 'Utility Payments', and 'Basket Payment'. The main content area shows a table with columns for 'Transaction Summary', 'Standing Instructions', 'Instruments', 'Payment Date', 'Payment Type', 'Debit Account Number', 'Beneficiary Account Number', 'Beneficiary Account Name', 'Transaction Reference', 'Payment Amount', and 'Status'.

Click **Initiate > Bulk File Upload**



The screenshot shows the 'Bulk File Upload' form. The top navigation bar includes 'CXO Dashboard', 'Dashboard', 'Administration', 'Account Services', 'Payments' (highlighted), and 'Information Report'. The main navigation bar has buttons for 'Initiate' and 'Pending Activities'. A dropdown menu is open under 'Initiate', showing options like 'Register Beneficiary', 'Payments', 'Bulk File Upload' (highlighted in red), 'Payroll Services', 'Split File Upload', 'Utility Payments', and 'Basket Payment'. The 'Bulk File Upload' option is selected, and a sub-menu is visible with 'Bulk File Upload' highlighted in red. The sub-menu also includes 'Payroll Services', 'Split File Upload', 'Utility Payments', and 'Basket Payment'. The main content area shows a table with columns for 'Transaction Summary', 'Standing Instructions', 'Instruments', 'Payment Date', 'Payment Type', 'Debit Account Number', 'Beneficiary Account Number', 'Beneficiary Account Name', 'Transaction Reference', 'Payment Amount', and 'Status'.

Select **Template Name** from the dropdown list



The screenshot shows the 'Bulk File Upload' form. The 'File Details' section is expanded, showing 'Transaction Type' as 'Bulk File Upload'. The 'Template Name' dropdown is open, showing a list of templates: 'MDMCENBD', 'Bulk', 'MDMCVALUE', 'SB2 GEN SUP PAY 10C', 'SB2 GEN SUP PAY 20C', 'ALL FIELD TEMP', 'ALL FIELDS TEMP2', and 'invoice001'. The 'MDMCENBD' template is selected. The 'Template Details' section is also visible, showing a table with columns for 'Template Name', 'Template Description', and 'Template Status'. The 'Submit' button is at the bottom right.

Bulk File Upload

File Details*

Bulk File Upload

FILE DETAILS

Transaction Type*

Bulk File Upload

Template Name*

MDMCENBD

Template Details

Template Details

Template Details

Template Name

MDMCENBD

Date Format

DD/MM/YYYY

File Type

Excel[.xls]

Field Separator

--

Field Name	Data Type	Field Length	Required	Sequence	Default value	Description
Transaction Type Code	CHAR	3	N	1	--	Product Code: ...
Debit Account No.	CHAR	23	N	2	--	Debit Account No.
Beneficiary ID	NUM	10	N	3	--	Beneficiary ID
Beneficiary Account No.	CHAR	34	N	4	--	Beneficiary Account No.
Beneficiary Name	CHAR	70	N	5	--	Beneficiary Name
Beneficiary Addr. Line 1	CHAR	255	N	6	--	Beneficiary Ad...

Close

Download

Fill out the file as per the Header row and **Save** the file

A	B	C	D	E	F	G	H	I
Transaction Type Code	Debit Account No.	Beneficiary ID	Beneficiary Account No.	Beneficiary Name	Beneficiary Addr. Line 1	Beneficiary Addr. Line 2	Beneficiary Addr. Line 3	Beneficiary Bank Name
BT	101XXXXXXXXX01		101XXXXXXXXX03	SHEIKHA A2A 2	A1 BLOCK	ABDUL AZIZ APTS	SHARJAH	
LBT	101XXXXXXXXX01		AE78XXXXXXXXXX0000021625	DOHA BENE 1	B1 BLOCK	ABDULLAH APTS	DUBAI	
TT	101XXXXXXXXX01		35XXXXXXXXXX	USA BENE 22	C1 BLOCK	RNK APTS	LAS ANGELS	
TT	101XXXXXXXXX01		JO91HBHO030000XXXXXXXXXX0001	JORDAN BENE 22	D1 1876	KINGS APTS	AMMAN	
TT	101XXXXXXXXX01		47XXXXXXXXXX	INDIA BENE 22	E1 791	VJB APTS	MUMBAI	

Click on **ADD**

Bulk File Upload

File Details*

Bulk File Upload

FILE DETAILS

Transaction Type*

Bulk File Upload

Template Name*

MDMCENBD

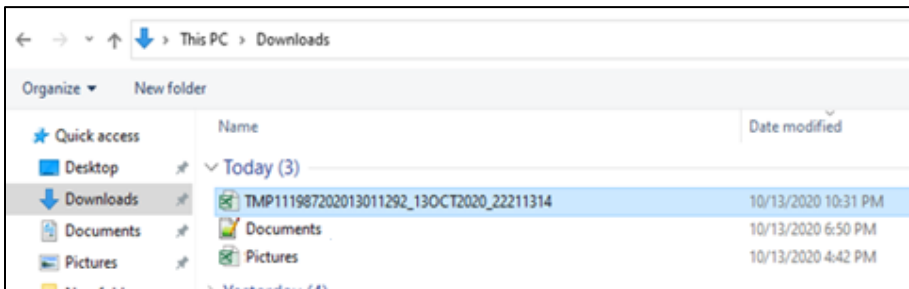
Template Details

File Name*

ADD...

No file chosen

Look for the saved file in your documents and select the file



Select Debit Type as **“Single”** or **“Multiple”**

Bulk File Upload

File Name*

ADD...

TMP111987202013011292_13OCT2020_22211314.xls

1. DEBIT INFORMATION

Debit Type*

Single

Multi

PAYMENT INFORMATION

Reference in your statement**

Bulk File SDMC

2. Provide payment reference

3. Click on Submit

Cancel Clear Submit

Review the details and click on **confirm**

Bulk File Upload

Template Name
MDMCENBD
File Name
TMP111987202013011292_13OCT2020_22211314.xls

DEBIT INFORMATION

Debit Type
Single

PAYMENT INFORMATION

Reference in your statement
Bulk File SDMC

Disclaimer: Any cross-currency transaction in the file will be processed using the market rate, if it does not have a pre-approved deal rate captured inside the file for the transaction.

Cancel

Back

Confirm

Once confirmed, user will get “**Confirmation**” pop-up window.

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number

1111310203933761

Date/Time

13-10-2020 22:33:52

Status

Ready for Verification

Transaction Type

Bulk File Upload

TRANSACTION INFORMATION

Bulk File Upload has been uploaded successfully.

Close

View Bulk File Status

Payments > File Uploads > Bulk File Upload

CXO Dashboard

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

File Upload Inquiries

Bulk File Upload

Salary File Upload

Salary Upload - WPS

Beneficiary Upload

Pension Payment (GPSSA)

Split File Upload

Actions	File Uploaded Date & Time	File Name	File Reference Number	File Level Status	Total File Amount (Eq...	Total Transactions in the...	Transactions Successful...	Transactions Failed C
	12-01-2021 12:56:01	TMP11197220...	1111201213612732	Ready for Verification	13,204.75	3	3	0
	12-01-2021 12:53:27	TMP11197220...	1111201213612721	Verification Failure	0.00	2	0	2
	12-01-2021 12:52:24	TMP11197220...	1111201213612707	Verification Failure	0.00	3	0	3
	12-01-2021 12:50:42	TMP11197220...	1111201213612695	Verification Failure	0.00	0	0	0
	11-01-2021 16:42:34	NEWTTEST30I.xls	1111101213611086	Ready for Verification	13,204.75	3	3	0

View Bulk File failure reason

If the file level status is **"Verification Failure"**, you need to double-click on the record to view the failure reason.

Reject Reason										
Business Validation Failed										
Business Validation for All Transactions Failed										
File Transactions										
Sr. No.	Customer Reference	Payment Type	Release Date & Time	Payment Date	Beneficiary Name	B...	Record Status	Error Description	Payment Currency	Paym
1	PREPAID10	Within Bank Payme...	--	19-11-2020	PREPAID3	AE21	Verification Failure	Column : PAYM...	3 AED	
2	PREPAID08	Within Bank Payme...	--	19-11-2020	PREPAID1	4241	Verification Failure	Column : PAYMENT DATE - Cannot be less than current date.		
3	BT001	Within Bank Payme...	--	19-11-2020	TBS DEMO ACCOU...	AE11	Verification Failure	Column : PAYM...	AED	
4	PREPAID11	Within Bank Payme...	--	19-11-2020	TBS DEMO ACCOU...	3075	Verification Failure	Column : PAYM...	AED	

1. File level validation
2. Record level validation
3. Hove the mouse over the record to view the error description

4. **Double-click** to view the record level failure in details.

File Upload Detail

Exchange Rate	Charge Type	Sender purpose code
1	--	--
Purpose of Payment to Beneficiary	Receiver Purpose code	Intermediary Bank SWIFT/ BIC code
PREPAID IBAN	--	--
Intermediary Bank Name	Beneficiary Nickname	
--	--	
Reject Reason		
Column : PAYMENT DATE - Cannot be less than current date.		

Close

Re-upload the file after you apply the required correction.

The file level status should be **"Ready for Verification"** so that you can proceed with verification step.

Verify Payment

(Applicable for Maker and MakerAuthorizer)

Click **Payments > Pending activities**

businessONLINE

1. Go to Payments

CXO Dashboard

Dashboard

Administration

Account Services

Payments

+

 Initiate

⋮

 Pending Activities

2. Pending activities

I would like

Go to **File Upload** > **File Verification**

Tick on the file to view the payment details

Pending Activities

- Transactions
- File Upload**
- Split File Upload
- Beneficiaries
- Utility Beneficiaries
- Beneficiary Upload
- Basket Payments

- File Verification**
- File Accept
- File Authorization
- Rejected Files
- File Rollback
- Ready For Release

☐	File Reference Number	File Name	Total Transactions in th...	Transactions Successfu...	Transactions Failed Du...	Base Currency	Equivalent Amount i...
☒	1111310203933761	TMP111987202013011...	5	5	0	AED	1,509

Close

Reject

Accept

Click on **Accept** once verified all details are correct

Bulk File Upload - Details

FILE HEADER

File Reference Number	File Name	Transaction Type
1111310203933761	TMP111987202013011292_13OCT2020_22211314.xls	Bulk File Upload
Debit Type	Reference in your statement	File Level Status
Single	Bulk File SDMC	Ready for Verification
Total Transactions in the file	Transactions Successfully Uploaded	Transactions Failed During Upload
5	5	0
File Uploaded Date & Time	Uploaded By	Total File Amount (Equivalent in Base Currency)
13-10-2020 22:33:51	--	AED 1,509.07
Release Date & Time	Released By	
--	--	

Close

Accept

Page will re-direct you to the summary that shows all transaction has been verified.

Click on **Accept**

Bulk File Upload - Details									
File Transactions									
Sr. No.	Customer Reference	Payment Type	Release Date & Time	Payment Date	Beneficiary Name	Beneficiary Account	Record Status	Error Description	Payment Cl
1	SDMCDEMO011	Within Bank Payme...	--	13-10-2020	SHEIKHA A2A 2	1011000058703	Verified	--	AED
2	SDMCDEMO012	Local Currency...	--	13-10-2020	DOHA BENE 1	AE7805405020...	Verified	--	AED
3	SDMCDEMO014	Foreign Curren...	--	13-10-2020	JORDAN BENE 22	JO91HBHO030...	Verified	--	USD
4	SDMCDEMO015	Foreign Curren...	--	13-10-2020	INDIA BENE 22	4756876867	Verified	--	USD
5	SDMCDEMO013	Foreign Curren...	--	13-10-2020	USA BENE 22	35645674756	Verified	--	USD

Once confirmed, user will get "Flexible Authorization" pop-up window.

- Select **"No"** if transaction will be approved by the default approver
- Select **"Yes"** if a specific authorizer is required to approve the transaction

Click on **Submit**

Flexible Authorization

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

☒ Yes
 ☐ No

Cancel Submit

Flexible Authorization

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

☒ Yes
 ☐ No

Select a workflow rule from the options below and choose the authorizer(s) from each role, to approve the transaction:

☒ 1 Authorizer A

Authorizer A:

Count	Count
SMITHA PADYAK (Authorizer A)	MANDARK KADAM (Authorizer A)
SAINATH MAHADIK (Authorizer A)	
MANGESH TEST1 (Authorizer A)	
christian I (Authorizer A)	
1. MANDAR KADAM (Authorizer A)	

2.

Cancel Submit

If yes, selection of authorizers will show.

1. Select each authorizers that required to approve
2. Click the top arrow  to Add or the down arrow  to remove
3. Click on **Submit**

Once submitted, user will get "Confirmation" pop-up window.

Authorize Bulk Upload

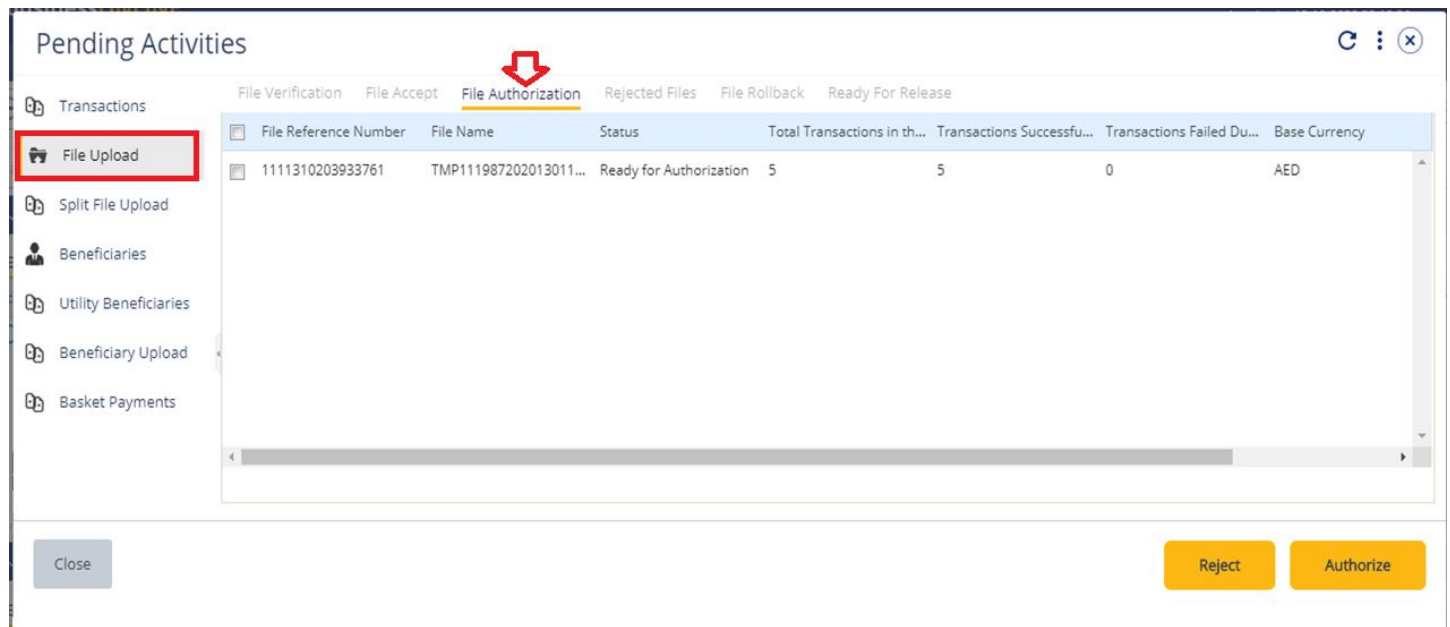
(Applicable for Maker-Authorizer and Authorizer)

Payments > Pending Activities



Go to **File Upload > File Authorization**

Tick on the file to view and verify the details



1. Click on **Authorize** once verified all details are correct

Page will direct you to the summary that shows all transaction has been verified.

2. Click on **Authorize**

Bulk File Upload - Details									
File Transactions									
Sr. No.	Customer Reference	Payment Type	Release Date & Time	Payment Date	Beneficiary Name	Beneficiary Account...	Record Status	Error Description	Payment Cu
1	SDMCDEMO011	Within Bank Payme...	--	13-10-2020	SHEIKHA AZA 2	1011000058703	Verified	--	AED
2	SDMCDEMO012	Local Currency...	--	13-10-2020	DOHA BENE 1	AE7805405020...	Verified	--	AED
3	SDMCDEMO014	Foreign Curren...	--	13-10-2020	JORDAN BENE 22	JO91HBHO030...	Verified	--	USD
4	SDMCDEMO015	Foreign Curren...	--	13-10-2020	INDIA BENE 22	4756876867	Verified	--	USD
5	SDMCDEMO013	Foreign Curren...	--	13-10-2020	USA BENE 22	35645674756	Verified	--	USD

Scroll the page down > Select **OTP** or **Token** > enter the PIN code > click **"Authorize"**

Authentication

Authentication Type*

☒ OTP

OTP*

Cancel

Submit

Once submitted, user will get "Confirmation" pop-up window.

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number
1111310203933761

Date/Time
13-10-2020 22:46:08

Status
Ready for Release

Transaction Type
Bulk File Upload

TRANSACTION INFORMATION

Bulk File Upload has been authorized successfully.

Close

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" after the payment is authorized and the releaser need to release it to the bank for processing.

