

# iBANKING – Corporate

Quick Reference Guide

Global Transaction Banking



[www.nbad.com](http://www.nbad.com)

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## Welcome to NBAD iBANKING

NBAD is proud to present you with iBANKING, a revolutionary financial management system at your fingertips. NBAD iBANKING is designed to give you more control and precision over your online banking transactions, from any part of the globe.

Key Features:

### Account services

- Account summary and details
- Transaction summary downloads
- SWIFT advice and MT 940 reports

### Payments

- Own Fund Transfer
- Transfer Within NBAD
- Domestic Fund Transfer (ACH / RTGS)
- International Fund Transfer (Cross Border Fund Transfer)
- NBAD Credit Card Bill Payment
- Bulk Payments
- Salary Payments

## Security Note

NBAD takes extreme measures to ensure security and confidentiality in our Corporate Internet Banking systems and infrastructure. However, we would also encourage you to take some key actions to ensure your security when using the Internet for banking services.

Please read the following internet security information for your safety while making transactions over the internet.

### How to protect yourself:

To protect your privacy and counter the threat of any look-alike fraudulent website set up to deceive you and obtain your user ID and login password, we advise you to be cautious and observe the following before entering your internet banking User ID and password.



Check if the address in the address bar of your browser starts with: [www.nbad.com](http://www.nbad.com)



Ensure the site is running in secure mode prior to inputting any sensitive information; look out for this yellow padlock symbol at the bottom right. Double click the padlock to ensure that the site certificate belongs to service provider/company that you are visiting.



Install antivirus software with a personal firewall and antispyware. Ensure that your operating system and antivirus software is updated regularly.



Change your password regularly and do not share it. Never use the same password for other web based services such as email, internet shopping and other internet subscriptions.

### Others:

- Do not perform your internet banking from public PC or cyber café.
- Check your accounts and transaction history details regularly.
- The bank will never contact you to ask for your password.
- If you receive an email that appears to be suspicious, do not reply to it or click on any links it provides. If you suspect that you have become a victim of fraudulent e-mails, immediately report the matter to us either by calling or forwarding the e-mail to us. If you have already divulged some sensitive information, please contact us immediately.

## System Requirement

Operating Systems	Browser Versions
Windows 7.0 / XP	Mozilla Firefox 17-24
MAC OS Lion 10.6.8	Internet Explorer 8-9
	Safari 5.1.4.
	Chrome 19-26

# Module 1 - Access to NBAD iBANKING

Prior to access NBAD iBANKING please ensure below

- Access Corporate Internet Banking through <http://www.nbad.com/>
- Click on **LOGIN** link
- Choose **NBAD iBANKING** and click **GO**. You will be directed to **NBAD iBANKING** page for login

## a) First Time Access

After receiving notification email from NBAD, user needs to follow below steps to access the system for first time.

1. Click on **First Time Access** button.
2. Enter your **Corporate ID, User ID, Mobile number, Email ID, RSA Token Serial Number and RSA token rolling number**.
3. Click on **Submit** button to submit the details.
4. Enter your **New Password and Confirm Password**.

Note:- Password length should be 8 – 16 characters consisting of at least one alphabet and numeric character. Please refer to the **Password Policies** for more details.

5. Click on **Submit** to confirm the password.

Once successful, you will be directed to confirmation screen with link to login page.

## b) Login to NBAD iBANKING

NBAD iBANKING users need to follow below steps to login to iBANKING

1. Enter your **Corporate ID, User ID, Password and RSA Token rolling number.**
2. Click on **Login** to access the NBAD iBANKING.
3. Once successful, you will be directed to NBAD iBANKING landing page.

**LOG IN**

[Click here to know more about security](#)  
\* Indicates a required field

Corporate ID\*  ⓘ

User ID\*  ⓘ

Password\*  ⓘ

RSA Token\*  ⓘ

**1**

**2** Login Forgot Password First Time Access

**NBAD**  
**iBANKING**

**NBAD** Muhammad  
Last Login: 12/04/2014 00:21:28

Select Your Service

**3**

ACCOUNT SERVICES PAYMENTS DESIGN YOUR CANVAS

**NBAD**  
**iBANKING**

Copyright © 2014 National Bank of Abu Dhabi  
Terms and Conditions

**SIGN OFF**

### c) Password Retrieval

NBAD iBANKING users can set a new password if they forgot the password following the below steps

1. Click on **Forgot Password** button.
2. Enter your **Corporate ID, User ID, Mobile number, Email ID, RSA Token Serial Number and RSA token rolling number**.
3. Click on **Submit** button to submit the details.
4. Enter your **New Password and Confirm Password**.

Note:- Password length should be 8 – 16 characters consisting of at least one alphabet and numeric character. Please refer to the **Password Policies** for more details

5. Click on **Submit** to confirm the password.

Once successful, you will be directed to confirmation screen with link to login page.

LOG IN

[Click here to know more about security](#)  
\* Indicates a required field

Corporate ID\*  ⓘ

User ID\*  ⓘ

Password\*  ⓘ

RSA Token\*  ⓘ

[Login](#) [Forgot Password](#) [First Time Access](#)

NBAD iBANKING

LOG IN

To get New Password please enter the below details

[Click here to know more about security](#)  
\* Indicates a required field

Corporate ID\*  ⓘ

User ID\*  ⓘ

Mobile Number [9715XXXXXXXX]\*  ⓘ

Email ID\*  ⓘ

RSA Token Serial Number\*  ⓘ

RSA Token Rolling Number\*  ⓘ

[Submit](#) [Close](#)

NBAD iBANKING

LOG IN

New Password\*  ⓘ

Confirm Password\*  ⓘ

[Password Policies](#) [Submit](#) [Cancel](#)



## Module 2 – Account Services and Reporting

Account Services is a Dashboard that is available in the NBAD iBANKING that facilitates consolidated view of account, deposit, loan and card related details.

- Account Summary
- Account Transaction Details
- External Account Transaction Details
- Cheque Book Request

### a) Account Summary

This section offers a simple view in to the data associated with your profile including account information.

- Account summary** tab displays all the Internal accounts, External (Other Bank) accounts, Cards, Deposits and their details registered under your profile.
- Loan summary** tab displays all the loan detail registered under your profile.
- Quick Launch** provides user with option to use the shortcut to various payment types.
- User can export the respective summary screen details in required formats (PDF, Excel, CSV).
- All minimized services will be available in docket layer and can be restored at any point of time.
- Context Menu** – Click on **Actions** menu or Right click to view the context menu. Provides shortcuts to perform functions based on user profile settings
- Sign off** – to log out from the application

The screenshot displays the NBAD ACCOUNT SERVICES dashboard. At the top, the user is identified as 'TEST USER FIRST MAKER' with a last login of '26-10-2015 10:16:26'. The dashboard is divided into three main sections: Account Summary, External Account Summary, and Cards Summary. Each section contains a table of data with columns for account details, balances, and status. Red callout boxes are placed over the interface to highlight specific features: 1. The 'Account Summary' tab, 2. The 'Loan Summary' tab, 3. The 'Quick Launch' dropdown menu, 4. The 'Actions' column in the Account Summary table, 5. The minimized services bar at the bottom, 6. The 'Actions' column in the External Account Summary table, and 7. The 'SIGN OFF' button in the bottom right corner.

Actions	Account Number	Account Name	Currency	Account Type	Available Balance	Frozen Amount	Status
	6XXXXXXXXXX	D1234567890 A987654	USD	CURRENT ACCOUNTS CO...	0.00	0.00	Active
	6XXXXXXXXXX	D1234567890 A987654	OMR	CURRENT ACCOUNTS CO...	0.000	0.000	Active
	6XXXXXXXXXX	D1234567890 A987654	USD	CURRENT ACCOUNTS CO...	0.00	0.00	Active
	6XXXXXXXXXX	D1234567890 A987654	OMR	CURRENT ACCOUNTS CO...	12,379,241	0.000	Active

Actions	Account Number	Account Name	Currency	Bank Name	Opening Balance	Closing Balance	Branch	Account Nick Name
	50 XXXXXXXXXXX	D1234567890 A987654	OMR	TEST BANK LIMITED	30,000.000	1,409,748	056425	--
	50 XXXXXXXXXXX	D1234567890 A987654	OMR	TEST BANK LIMITED	30,000.000	1,409,748	--	--
	50 XXXXXXXXXXX	D1234567890 A987654	OMR	TEST BANK LIMITED	30,000.000	1,409,748	--	--

Actions	Card Number	Card Type	Card Category	Currency	Credit Limit	Billed Amount	Payment Due Date	Status	Card Holder Name
	4178XXXXXXXXXXXX0303	OMAN VISA CLASSIC	Supplementary	OMR	30,000.000	0.000	20-04-2016	ACTIVE	TEST CARD NAME
	4178XXXXXXXXXXXX0295	OMAN VISA CLASSIC	Supplementary	OMR	30,000.000	0.000	20-04-2016	ACTIVE	TEST CARD NAME
	4178XXXXXXXXXXXX0287	OMAN VISA CLASSIC	Primary	OMR	30,000.000	0.000	20-04-2016	ACTIVE	TEST CARD NAME

## b) Account Transaction Details

Account details section allows you to view the transactions for your account and print or export them to different formats.

1. **Account Information** area displays basic details of account including IBAN number.
2. **Balance Information** area displays respective account balance information.
3. Account details and transaction information can be printed or exported in PDF format.
4. User can choose the date range when searching for transaction.
5. User can export the transaction details in various formats (Excel, PDF, CSV, MT940 SWIFT).
6. Click on Actions menu to view more details of transaction or obtain copy of **SWIFT Advice**.


The screenshot shows the 'Account Details' web application interface. It is divided into several sections:

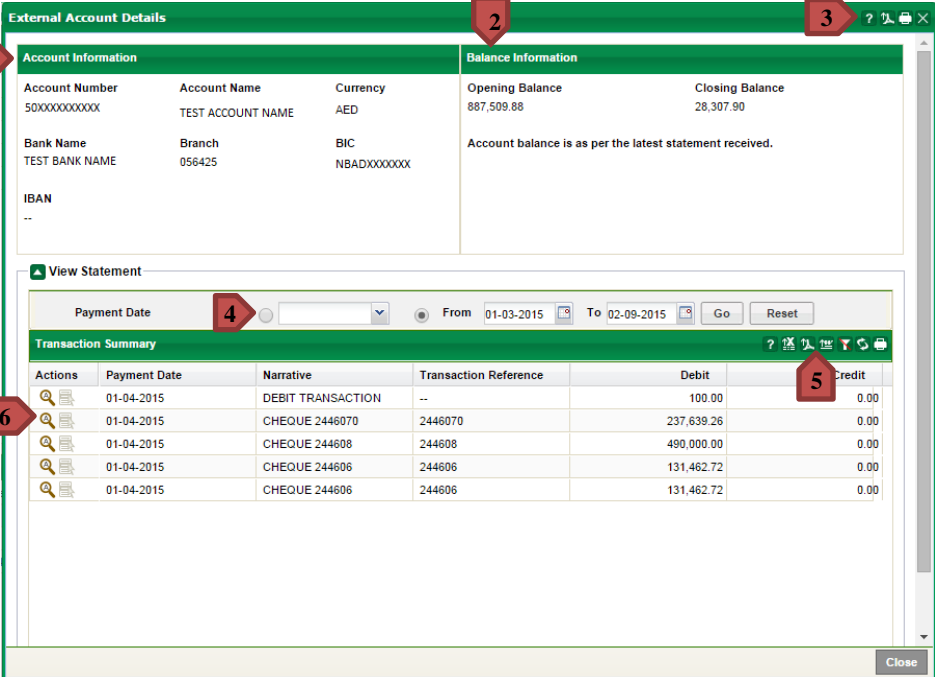
- Account Information:** Displays account details such as Account Number (6XXXXXXXX), Account Name (E8030039441), Currency (OMR), Bank Name (NBAD OMAN), Branch (CORPORATE BRANCH), IBAN, BIC, and Account Type (CALL ACCOUNT).
- Balance Information:** Displays balance details such as Previous Day Balance (7,117.241), Current Balance (7,117.241), Available Balance (7,117.241), Frozen Amount (0.000), and Overdraft Limit (0.000).
- View Statement:** A section for viewing statements with a date range selector (Payment Date, Current Month, From, To) and buttons for Go and Reset.
- Transaction Summary:** A table showing transaction details. The first row is: Actions, 15-04-2016, 17-04-2016, AC TO AC INTER ..., C714150416172004, 12.999, 0.000, 7,117.241.

Numbered callouts (1-6) point to specific features: 1 points to the Account Information section, 2 points to the Balance Information section, 3 points to the top right corner (help, print, close icons), 4 points to the date range selector, 5 points to the Transaction Summary table, and 6 points to the Actions menu icon.

### c) External Account Transaction Details

External Account Details section allows you to view the transactions for your accounts held at other banks and to print or export these details in a variety of formats.

1. **Account Information** area displays basic details of account.
2. **Balance Information** area displays respective account balance information.
3. Account details and transaction information can be printed or exported in PDF format.
4. User can choose the date range when searching for transaction.
5. User can print transaction details and/or export the transaction details in various formats (Excel, PDF & CSV).
6. Click on Actions menu (  ) to view more details of particular transaction.



**External Account Details**

Account Information			Balance Information	
Account Number	Account Name	Currency	Opening Balance	Closing Balance
50XXXXXXXXXX	TEST ACCOUNT NAME	AED	887,509.88	28,307.90
Bank Name	Branch	BIC	Account balance is as per the latest statement received.	
TEST BANK NAME	056425	NBADXXXXXX		
IBAN	--			

**View Statement**

Payment Date: [Dropdown] From: 01-03-2015 To: 02-09-2015 [Go] [Reset]

Actions	Payment Date	Narrative	Transaction Reference	Debit	Credit
[Magnifying Glass]	01-04-2015	DEBIT TRANSACTION	--	100.00	0.00
[Magnifying Glass]	01-04-2015	CHEQUE 2446070	2446070	237,639.26	0.00
[Magnifying Glass]	01-04-2015	CHEQUE 244608	244608	490,000.00	0.00
[Magnifying Glass]	01-04-2015	CHEQUE 244606	244606	131,462.72	0.00
[Magnifying Glass]	01-04-2015	CHEQUE 244606	244606	131,462.72	0.00

Close

## d) Cheque Book Request

User can request for cheque book for the current account maintained with NBAD.

1. Choose the **Account Number** by clicking on the **Lookup (Magnifier Icon)** button.
2. Choose the **Cheque Book Size**.
3. Select the **Number of Cheque Books** required.
4. Choose the **Number of cheque Leaves Required**.
5. Click on **Submit** button to submit the cheque book request.

The screenshot shows a web application window titled "Cheque Book Request Form". The form is divided into two main sections: "Account Details" and "Cheque Book Details".

**Account Details:**

- Account Number\***: A text input field containing "6XXXXXXX" with a magnifying glass icon to its right. A red callout "1" points to this field.
- Currency**: OMR
- Account Name**: O8650003909
- Account Type**: CURRENT ACCOUNT
- Account Nick Name**: --

**Cheque Book Details:**

- Cheque Book Size\***: A dropdown menu with "Large" selected. A red callout "2" points to this dropdown.
- Cheque Books Required\***: A spinner control. A red callout "3" points to this control.
- Leaves Required\***: A dropdown menu with "50" selected. A red callout "4" points to this dropdown.
- You can request maximum of 3 cheque books**: A text label.
- Delivery Mode\***: A dropdown menu with "At Branch" selected.
- Collection Branch**: CORPORATE BRANCH

At the bottom of the form, there is a note: "Cheque book can be collected after 3 working days." Below the form are three buttons: "Submit" (highlighted in green), "Clear", and "Cancel". A red callout "5" points to the "Submit" button.



## Module 3 - Transaction Initiation

NBAD iBANKING Payment module offers the following types of payments:

- a. Own Account Transfer
- b. Transfer within NBAD
- c. Domestic Fund Transfer (ACH / RTGS)
- d. International Fund Transfer
- e. Card Payment

## a) Own Account Transfer

Own Account Transfer is an electronic fund transfer service that allows you to transfer funds within your NBAD accounts.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Beneficiary Account Number** to where funds are to be transferred to by clicking on the Lookup (Magnifier Icon) option.

3. Enter **Debit** or **Payment** Amount.

If **Debit Amount** is selected, iBANKING will show equivalent amount in Payment Currency in **Payment Amount** field and vice versa.

4. Click on the calendar icon to choose the **Payment Date**.

5. User can set the payment as **Standing Instruction** for future repetitive payment (if required).

6. Click on **Submit** button to send the payment for approval.

The screenshot shows the 'Own Account Transfer' form with the following sections and fields:

- Debit Information:** Debit Account Number (15XXXXXXXXXX), Currency (GBP), Account Name (D12450012), Account Type (CURRENT ACCOUNTS CORPORATE), Account Nick Name (--), Bank Name (NBAD OMAN), Branch Name (MAIN BRANCH), Available Balance (671,518.92 GBP at 09-04-2014 17:17:54), Frozen Amount (0.00 GBP), Overdraft Limit (0.00 GBP).
- Beneficiary Information:** Beneficiary Account Number (17XXXXXXXXXX), Currency (OMR), Beneficiary Name (D12450012), Account Type (CURRENT ACCOUNTS CORPORATE), Bank Name (NBAD OMAN), Branch Name (MAIN BRANCH).
- Payment Information:** Please Enter Either Debit or Payment Amount. Radio buttons for Debit Amount (selected) and Payment Amount. Payment Date (09-04-2014) with a calendar icon. Schedule Standing Instruction (Yes/No) with radio buttons (No selected).
- Payment Details:** Payment Details field.
- Customer Reference:** Customer Reference field.
- Daily Online Transaction Limit:** Utilized Limits (0.000 OMR), Available Limit (2,000,000.000 OMR).
- Buttons:** Submit, Save As Template, Save As Draft, Clear, Cancel.

Numbered callouts (1-6) point to the Debit Account Number field, Beneficiary Account Number field, Debit Amount radio button, Payment Date field, Schedule Standing Instruction radio buttons, and the Submit button respectively.

## b) Transfer within NBAD

Transfer within NBAD is an electronic fund transfer service that allows you to transfer funds from your NBAD account to another NBAD account holder instantly.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Beneficiary Type Existing or New.**

If **Existing** is selected, choose the **Beneficiary Account Number** from the Lookup (Magnifier Icon) option.

3. If **New** is selected, enter the **Beneficiary Account Number** and **Beneficiary Name.**

4. Select **Yes** or **No** to confirm on the beneficiary registration

5. Enter **Debit or Payment Amount**

If **Debit Amount** is selected, iBANKING will show equivalent amount in Payment Currency in **Payment Amount** field and vice versa.

6. Click on the calendar icon to choose the **Payment Date.**

7. User can set the payment as **Standing Instruction** for future repetitive payment (if required).

8. Click on **Submit** button to send the payment for approval.

**Transfer Within NBAD**

**Debit Information**

Debit Account Number*	Currency	Account Name
17XXXXXXX	AED	D12450012
Account Type	Account Nick Name	Bank Name
CURRENT ACCOUNTS CORPORATE	--	NBAD OMAN
Branch Name	Available Balance	Frozen Amount
MAIN BRANCH	18,875,953.78 AED at 14-04-2014 09:45:32	0.00 AED
Overdraft Limit		
0.00 AED		

**Beneficiary Information**

Select Beneficiary Type

Existing  New

Beneficiary Account Number\* Currency Beneficiary Name\*

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

Yes  No

**Payment Information**

Please Enter Either Debit or Payment Amount

Debit Amount  AED

Payment Amount  --

Payment Date\*  14-04-2014

Schedule Standing Instruction  Yes  No

Payment Details

Customer Reference

Daily Online Transaction Limit

Utilized Limits	Available Limit
0.000 OMR	2,000,000.000 OMR

Submit Save As Template Save As Draft Clear Cancel

### c) Domestic Fund Transfer (ACH / RTGS)

Domestic Fund Transfer is an electronic fund transfer service that allows you to transfer funds to other Bank accounts within OMAN in local currency (OMR) only.

1. Select the **Debit Account Number** by clicking on the **Lookup (Magnifier Icon)** button.

2. Select the **Beneficiary Type Existing or New**.

If **New** is selected, enter the **Beneficiary Account Number** and **Beneficiary Name**  
Select **Yes** or **No** to confirm on the beneficiary registration

3. If **Existing** is selected, choose the **Beneficiary Account Number** from the **Lookup (Magnifier Icon)** option.

4. You can select either **ACH** or **RTGS** as **Mode of Payment** of transaction from drop down.

5. Enter **Debit** or **Payment** Amount

If **Debit Amount** is selected, **iBANKING** will populate the equivalent amount in **Payment Amount** field & vice versa.

6. Click on the calendar icon to choose the **Payment Date**.

7. User can set the payment as **Standing Instruction** for future repetitive payment (if required).

8. Click on the drop down list of **Charge To** – to determine who pays the correspondent bank charges.

9. Select the **Payment Type** from the drop down list to describe the nature of payments

10. Enter the **Payment Details** and **Customer Reference** (if require).

11. Click on **Submit** button to send the payment for approval.

The screenshot shows the 'Domestic Fund Transfer' form with the following sections and fields:

- Debit Information:** Debit Account Number\* (with magnifier icon), Currency (OMR), Account Name (D7191217444), Account Type (CURRENT ACCOUNT), Account Nick Name, Branch Name (CORPORATE BRANCH), Available Balance (100,000.011 OMR at 27-04-2016 16:25:34), Bank Name (NBAD OMAN), Overdraft Limit (0.000 OMR), Commercial Registration Number (1983), Frozen Amount (0.000 OMR).
- Beneficiary Information:** Select Beneficiary Type (Existing selected, New), Beneficiary Account Number\* (with magnifier icon), Currency (OMR), Beneficiary Name (Test DFT Payment 66), Beneficiary Nick Name (Test DFT Payment 6), Bank Name, Branch Name (MUSCAT), Swift Code.
- Payment Information:** Mode of Payment\* (ACH selected, RTGS), Please Enter Either Debit or Payment Amount (Debit Amount: 800.000 OMR, Payment Amount: 800.000 OMR), Payment Date\* (27-04-2016 with calendar icon), Schedule Standing Instruction (Yes selected, No), Charge To\* (SHA), Payment Type\* (Adhoc), Payment Details\* (Test: Payment Details), Customer Reference (Cut Ref).
- Summary Table:**

Daily Online Transaction Limit	Available Limit	Cut Off Time
Utilized Limits 0.000 OMR	999,999,999,999,999.000 OMR	OMR: cut off time, ACH : 11:00 am RTGS : 12:30 pm
- Footer:** Submit, Save As Template, Save As Draft, Clear, Cancel.



## d) International Fund Transfer

International Fund Transfer is an electronic fund transfer service that allows you to transfer funds from your NBAD account to any Bank account globally.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Beneficiary Type Existing or New**.

If **New** is selected, enter the beneficiary account details, e.g. **Beneficiary Account Number, Currency (referring to the transfer amount currency), Beneficiary Name and Nick Name (if any), Bank Name, SWIFT Address, Country, Branch Name and City**. Once done, select **Yes or No** to confirm on the beneficiary registration

3. If **Existing** is selected, choose the **Beneficiary Account Number** from the Lookup (Magnifier Icon) option.

4. Enter **Debit or Payment Amount**

If the **Debit Amount** is selected, iBANKING will populate the equivalent amount in **Payment Currency** in **Payment Amount** field & vice versa.

5. Click on the calendar icon to choose the **Payment Date**.

6. User can set the payment as **Standing Instruction** for future repetitive payment (if required).

7. Click on the drop down list of **Charge To** – to determine who pays the correspondent bank charges.

8. Select the **Reason for Transfer** from the drop down list to describe the nature of payments.

9. Enter the **Payment Details** and **Customer Reference** (if required).

10. Click on **Submit** button to send the payment for approval.

The screenshot shows the 'International Fund Transfer' form with the following sections and fields:

- Debit Information:** Debit Account Number (with magnifier icon), Currency (OMR), Account Name (EB000539764), Account Type (CURRENT ACCOUNT), Account Nick Name (---), Bank Name (NBAD OMAN), Branch Name (CORPORATE BRANCH), Available Balance (7,057,779 OMR at 11-04-2016 14:51:03), Frozen Amount (0.000 OMR), Overdraft Limit (0.000 OMR).
- Beneficiary Information:** Select Beneficiary Type (Existing selected, New unselected), Beneficiary Account Number (with magnifier icon), Currency (---), Beneficiary Name (---), Beneficiary Nick Name (---), Bank Name (---), Swift Code (---), Country (---), Branch Name (---), City (---).
- Payment Information:** Please Enter Either Debit or Payment Amount (Debit Amount selected, Payment Amount unselected), Payment Date (11-04-2016 with calendar icon), Schedule Standing Instruction (Yes unselected, No selected), Charge To (Select dropdown), Reason For Transfer (Select dropdown), Intermediary Bank Account Details (Bank Name, Branch Name, Country, Swift Code dropdowns), Payment Details\* (text field), Customer Reference (text field).
- Summary Table:**

Daily Online Transaction Limit		Cut Off Time
Utilized Limits	Available Limit	
0.000 OMR	99,99,99,99,99,999,000 OMR	
- Buttons:** Submit, Save As Template, Save As Draft, Clear, Cancel.

## e) Card Payment

This is an electronic service that allows you to settle your NBAD Credit card payment.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.
2. Select the **Credit Card** by clicking on the Lookup (Magnifier Icon) for the bill to pay.
3. Enter **Payment Amount**
4. Click on the calendar icon to choose the **Payment Date**.
5. Click on **Submit** button to send the payment for approval.

The screenshot shows a web application window titled "Credit Card Bill Payment". The form is divided into three main sections: "Debit Information", "Card Information", and "Payment Information".

- Debit Information:** Contains fields for Debit Account Number (with a magnifier icon), Currency, Account Name, Account Type, Account Nick Name, Bank Name, Branch Name, and Available Balance.
- Card Information:** Contains fields for Credit Card Number (with a magnifier icon), Currency, Card Type, Card Holders Name, Card Expiry Date, Credit Limit, Available Credit Limit, and Payment Due Date.
- Payment Information:** Contains fields for Payment Amount and Payment Date (with a calendar icon). Below these is a "Daily Online Transaction Limit" table.

Daily Online Transaction Limit	
Utilized Limits	Available Limit
0.000 OMR	999,999,999,999,999.000 OMR

At the bottom of the form, there are three buttons: "Submit", "Clear", and "Cancel".

Numbered callouts on the left side of the form indicate the following steps:

1. Points to the magnifier icon next to the Debit Account Number field.
2. Points to the magnifier icon next to the Credit Card Number field.
3. Points to the Payment Amount field.
4. Points to the calendar icon next to the Payment Date field.
5. Points to the Submit button.

## Module 4 – Transaction Authorisation and Release Functions

### Payment Authorisation Steps

To authorise the payment, go to **Payment** module on the home page and select **Pending Activities** tab.

1. Click the **Pending Authorization** tab at the top.
2. Select the **Transaction Reference** number to authorise.
3. Click the **Authorize** button to proceed with transaction authorisation.

Note: For self-authorization setup, authorizer can proceed directly to release the payment.

The screenshot shows the NBAD PAYMENTS interface. The 'Pending Activities' tab is selected and highlighted with a red box. Below the header, there are buttons for 'Initiate', 'Data Maintenance', and 'Pending Activities' (highlighted with a red box). The main area displays a table with columns: Transaction Reference, Transaction Type, Created By, and Transaction Submitted On... A single transaction is listed with reference C716140514145320, type International Fund Transfer, and created by GKUSER05 LAST NAME. The 'Pending Authorization' tab is selected at the top of the table. A red arrow labeled '1' points to the 'Pending Authorization' tab. A red arrow labeled '2' points to the 'Transaction Reference' column. At the bottom, there are 'Authorize' and 'Reject' buttons, with a red arrow labeled '3' pointing to the 'Authorize' button.

### Payment Release Steps

To release the payment, go to **Payment** module on the home page and select **Pending Activities** tab.

1. Click the **Ready For Release** tab at the top.
2. Select the **Transaction Reference** number to release.
3. Click the **Release** button to release the transaction to bank for further processing.

The screenshot shows the NBAD PAYMENTS interface. The 'Pending Activities' tab is selected and highlighted with a red box. Below the header, there are buttons for 'Initiate', 'Data Maintenance', and 'Pending Activities' (highlighted with a red box). The main area displays a table with columns: Transaction Reference, Transaction Type, Created By, and Transaction Submitted On... A single transaction is listed with reference C716140514145320, type International Fund Transfer, and created by GKUSER05 LAST NAME. The 'Ready For Release' tab is selected at the top of the table. A red arrow labeled '1' points to the 'Ready For Release' tab. A red arrow labeled '2' points to the 'Transaction Reference' column. At the bottom, there are 'Release' and 'Reject' buttons, with a red arrow labeled '3' pointing to the 'Release' button. A note at the bottom of the table reads: 'Note: Transactions pending in the release queue for more than 3 days would be auto Rejected.'

## Module 5 – File Uploads

NBAD iBANKING Payment module offers the following types of file uploads:

- a. Bulk Payments
- b. Salary Payments

### a) Bulk Payment

Bulk Payment allows user to upload a file in pre-defined format into iBANKING to make a group of payments together.

#### File Upload Steps

1. Select the **Transaction Type** as **Bulk Payments** by clicking on the Drop down button.
2. Select the **Template Name** by clicking on the drop down button.
3. Click the **Add** button to select and add the file to be uploaded.
4. Click on **Submit** button to send the payment for approval.

**Bulk Payments**

**File Upload Type**

Transaction Type\*  
Bulk Payments

Template Name\*  
Bulk Payments

File Name\*  
Add...  
FILE06\_07042016\_Adv.txt

**Payment Information**

Daily Online Transaction Limit

Utilized Limits	Available Limit
0.000 OMR	9,99,99,99,99,999,999 OMR

Submit Clear Cancel

#### File Verification Steps

Next step is to verify the file uploaded. Go to **Payment** module on the home page and select **Pending Activities** tab.

5. Click **File Upload** section on the left.
6. Click **File Verification** tab on the top.
7. Select the **File Reference** number of the Bulk Payment file to verify by checking the box.
8. Click the **Accept** button to proceed with file verification process. Once done, the file will be routed to the Authorizer(s) to approve the payment.

**NBAD PAYMENTS**

Initiate Data Maintenance Pending Activities Quick Launch...

**Pending Activities**

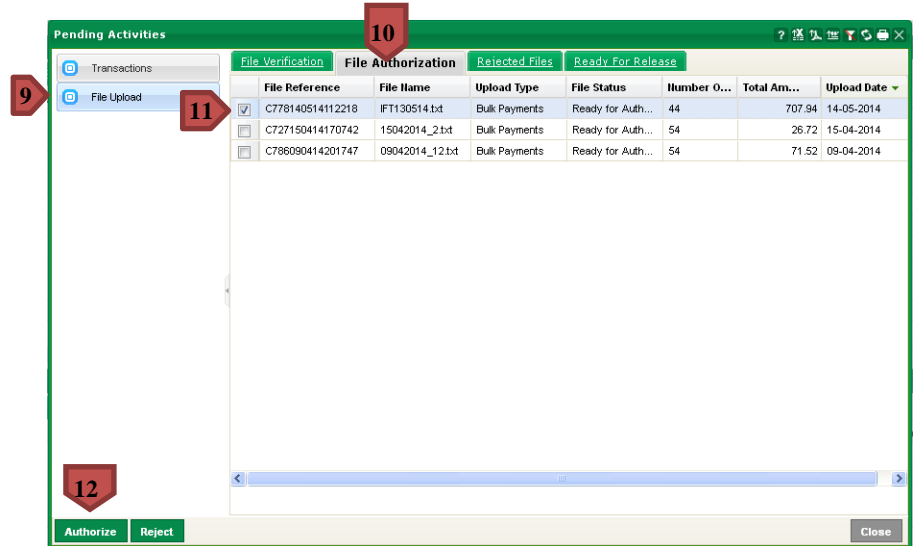
File Reference	File Name	Upload Type	File Status	Number Of Tra...	Total Amount...
<input checked="" type="checkbox"/>	C778140514112218 IF1130514.txt	Bulk Payments	Ready for Verifica...	44	707.94
<input type="checkbox"/>	C792240414112156 IF1103.txt	Bulk Payments	Ready for Verifica...	44	511.78
<input type="checkbox"/>	C775230414170515 IF112.txt	Bulk Payments	Ready for Verifica...	44	492.01
<input type="checkbox"/>	C798230414150336 All Records.txt	Bulk Payments	Ready for Verifica...	142	8,871,292.74
<input type="checkbox"/>	C794140414110810 Bulk Payments_01...	Bulk Payments	Ready for Verifica...	12	24.00
<input type="checkbox"/>	C784140414110245 Bulk Payments.txt	Bulk Payments	Ready for Verifica...	12	24.00
<input type="checkbox"/>	C747130414160145 Bulk_12042014_1...	Bulk Payments	Ready for Verifica...	9	5,510.09
<input type="checkbox"/>	C725130414155327 13042014_8.txt	Bulk Payments	Ready for Verifica...	25	657.30
<input type="checkbox"/>	C782130414154837 13042014_7.txt	Bulk Payments	Ready for Verifica...	25	530.76
<input type="checkbox"/>	C782130414152708 13042014_2.txt	Bulk Payments	Ready for Verifica...	25	164.04
<input type="checkbox"/>	C774130414152349 13042014_1.txt	Bulk Payments	Ready for Verifica...	25	71.91
<input type="checkbox"/>	C773120414221552 Bulk_12042014_1...	Bulk Payments	Ready for Verifica...	9	5,510.09
<input type="checkbox"/>	C765120414215148 Bulk_12042014_1...	Bulk Payments	Ready for Verifica...	11	6,377.81
<input type="checkbox"/>	C761120414214920 Bulk_12042014_1...	Bulk Payments	Ready for Verifica...	11	3,010.37
<input type="checkbox"/>	C747120414213342 12042014_12.txt	Bulk Payments	Ready for Verifica...	1	1,310,790,000,000...
<input type="checkbox"/>	C746120414213342 Bulk_12042014_9...	Bulk Payments	Ready for Verifica...	11	1,512.79
<input type="checkbox"/>	C743120414213040 12042014_9.txt	Bulk Payments	Ready for Verifica...	5	100,000,000,086.79
<input type="checkbox"/>	C741120414212816 Bulk_12042014_8...	Bulk Payments	Ready for Verifica...	11	1,512.79

Accept Reject Close

## Bulk Payment Authorisation Steps

To authorise the payment, go to **Payment** module on the home page and select **Pending Activities** tab.

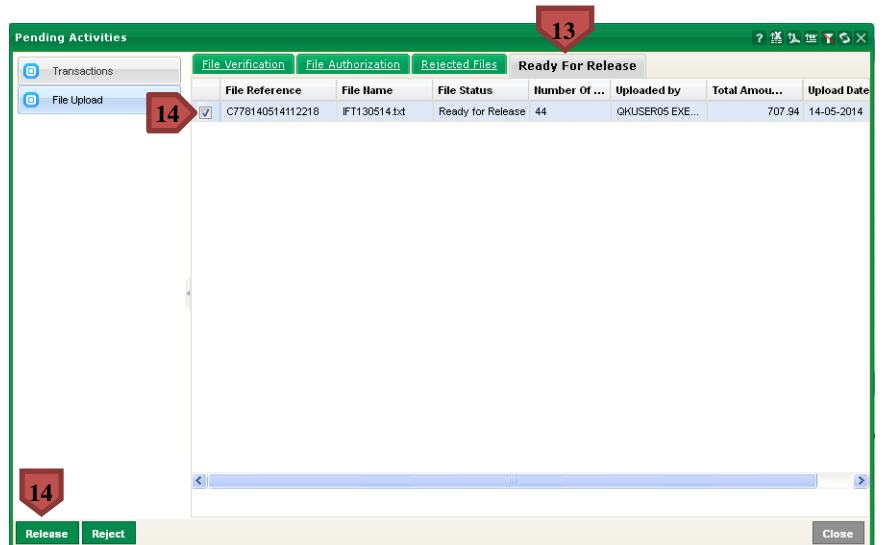
9. Click **File Upload** tab on the left.
10. Click **File Authorisation** tab on the top.
11. Select the **File Reference** number of the Bulk Payment file to authorise by checking the box.
12. Click on **Authorize** button to proceed with file authorisation.



## Payment Release Steps

Once the payment is authorised, the file needs to be released to the bank for processing.

13. Click the **Ready For Release** tab.
14. Select the **File Reference** number of the Bulk Payment file to release by checking the box.
15. Click the **Release** button to release the file to bank for processing.



## Bulk Payment File Generator Tool

To create the bulk payment file, please use the Excel File titled:

- NBAD iBANKING-Bulk Payment Tool

Note: For definitions for the fields required in the Excel File: NBAD Bulk Payments Tool, please refer to Appendix A, within this document.

*For a soft copy of this Excel File, please contact your NBAD representative*

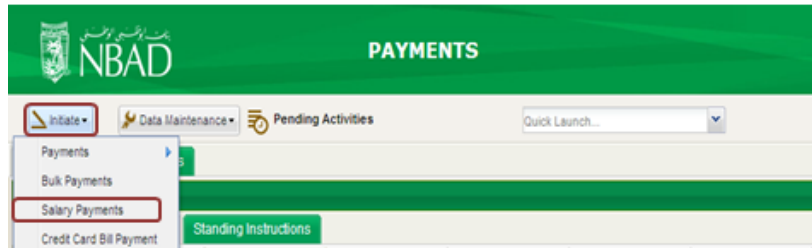
## b) Salary Payment

Salary Payment allows user to upload a file in pre-defined format into iBANKING to make a salary payment to a group of employees.

### Salary File Upload Steps

Click on **Initiate**, **Payroll Services**, and select **Salary Payment**.

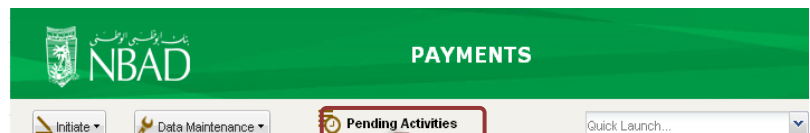
1. In **Transaction Type**, **Salary Payments** will be selected by default.
2. Select the **Template Name** by clicking on the drop down button.
3. Click the **Add** button to select and add the file to be uploaded.
4. **Debit Type** will be chosen as 'Single'.
5. Click on **Submit** button to send the payment for verification.



### File Verification Steps

Next step is to verify the file uploaded. Go to **Payment** module on the home page and select **Pending Activities** tab.

6. Click **File Upload** section on the left.
7. Click **File Verification** tab on the top.
8. Select the **File Reference** number of the Salary Payment file to verify by checking the box.
9. Click the **Accept** button to proceed with file verification process. Once done, the file will be routed to the Authorizer(s) to approve the payment.

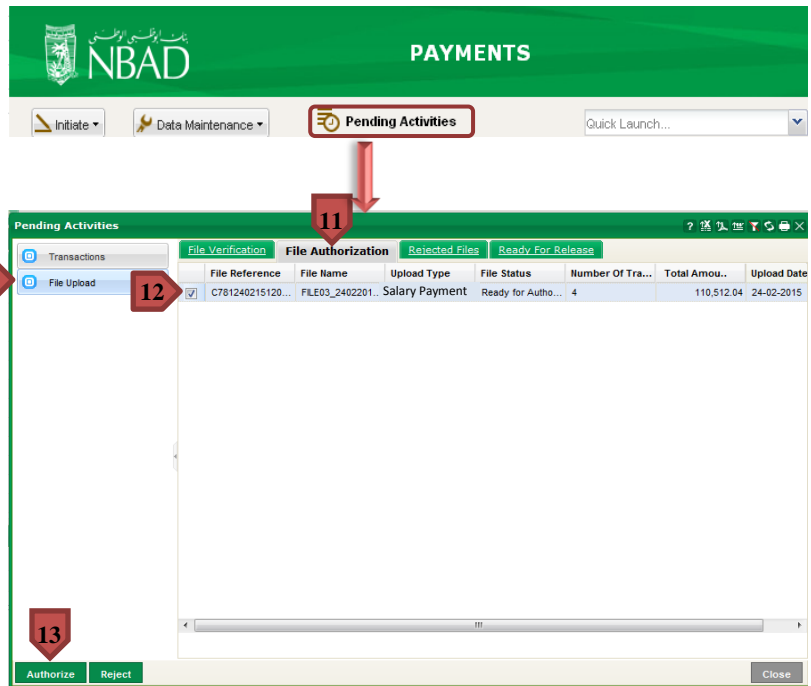


File Reference	File Name	Upload Type	File Status	Number Of Tra...	Total Amou...	Upload Date
<input checked="" type="checkbox"/> C747220215130...	FILE06_2202201...	Salary Payments	Ready for Verifi...	25	65.98	22-02-20
<input type="checkbox"/> C768220215121...	FILE03_2202201...	Bulk Payments	Ready for Verifi...	23	65.98	22-02-20
<input type="checkbox"/> C772220215114...	FILE02_2202201...	Salary Payments	Ready for Verifi...	16	65.98	22-02-20
<input type="checkbox"/> C735220215112...	FILE01_2202201...	Bulk Payments	Ready for Verifi...	16	65.98	22-02-20
<input type="checkbox"/> C712200215141...	FILE01_2002201...	Bulk Payments	Ready for Verifi...	4	397.36	20-02-20
<input type="checkbox"/> C787180215163...	FILE05_1802201...	Bulk Payments	Ready for Verifi...	11	7.37	18-02-20
<input type="checkbox"/> C765180215161...	FILE04_1802201...	Bulk Payments	Ready for Verifi...	6	7.37	18-02-20
<input type="checkbox"/> C731180215154...	FILE02_1802201...	Bulk Payments	Ready for Verifi...	6	283.00	18-02-20
<input type="checkbox"/> C744180215103...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.46	18-02-20
<input type="checkbox"/> C785170215174...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.45	17-02-20
<input type="checkbox"/> C798170215165...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.40	17-02-20
<input type="checkbox"/> C792170215164...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.30	17-02-20
<input type="checkbox"/> C712170215164...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.00	17-02-20
<input type="checkbox"/> C741170215163...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.10	17-02-20
<input type="checkbox"/> C731170215162...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	212.20	17-02-20
<input type="checkbox"/> C768160215123...	0000000000049...	WPS (Wages Pr...	Ready for Verifi...	3	1,100,111.00	16-02-20
<input type="checkbox"/> C727140215124...	FILE01_1402201...	Bulk Payments	Ready for Verifi...	4	531.04	14-02-20
<input type="checkbox"/> C721130215105...	FILE04_1302201...	Bulk Payments	Ready for Verifi...	5	248.07	13-02-20

## Salary Payment Authorisation Steps

To authorise the payment, go to **Payment** module on the home page and select **Pending Activities** tab.

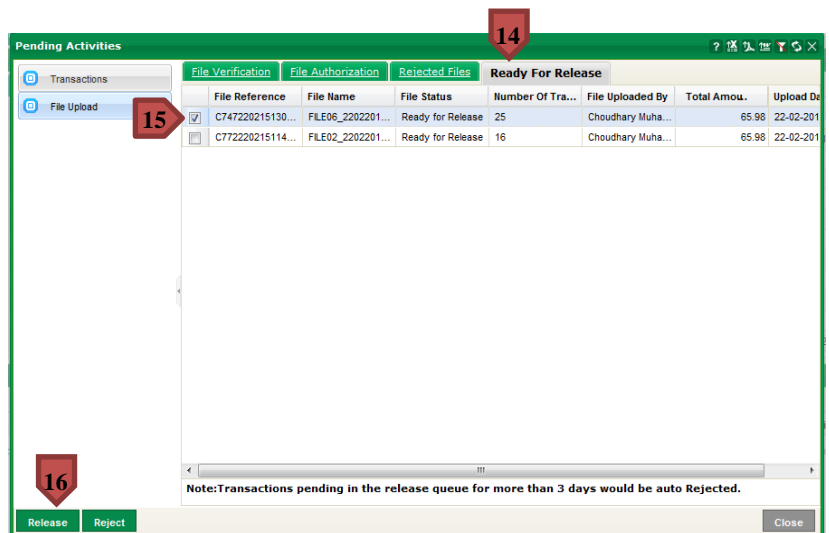
10. Click **File Upload** tab on the left.
11. Click **File Authorisation** tab on the top.
12. Select the **File Reference** number of the Salary Payment file to authorise by checking the box.
13. Click on **Authorize** button to proceed with file authorisation.



## Payment Release Steps

Once the payment is authorised, the file needs to be released to the bank for processing.

14. Click the **Ready For Release** tab.
15. Select the **File Reference** number of the Salary Payment file to release by checking the box.
16. Click the **Release** button to release the file to bank for processing.



## Salary Payment File Generator Tool

To create the Salary Payment file, please use the Excel File titled:

- NBAD iBANKING-Bulk Payments Tool

*[Note: for a soft copy of this Excel File, please contact your NBAD representative]*

## Appendix A: Template for generating Bulk Payment and Salary Payment

The following table outlines the definitions for the fields required in the Excel File: NBAD Bulk Payments Tool.

Sr. No	Field Name	Use	Data Type	Length	Description/Remarks
1	Product Code	M	CHAR	3	BT – Bank Transfer (NBAD Transactions). LBT – Domestic Fund Transfer. TT – International Fund Transfer.
2	Debit Account Number	M	CHAR	34	Debit Account number
3	Beneficiary Nick Name	O	CHAR	35	If Beneficiary Nick Name is provided then existing beneficiary details will be used for transaction & other beneficiary details (if provided in file) will be ignored. Other Beneficiary details are not required if Beneficiary Nick Name is provided.
4	Beneficiary Account/IBAN No.	CM	CHAR	34	
5	Beneficiary Name	CM	CHAR	35	
6	Beneficiary Address Line 1	CM	CHAR	35	
7	Beneficiary Address Line 2	O	CHAR	35	
8	Beneficiary Bank Name	CM	CHAR	35	
9	Beneficiary Bank Country	CM	CHAR	2	ISO country code
10	Beneficiary Bank Location	CM	CHAR	35	
11	Beneficiary Bank Address	CM	CHAR	35	
12	Beneficiary Bank Code	CM	CHAR	11	8 or 11 character Beneficiary Bank Code
13	Clearing Code	CM	CHAR	11	This is Beneficiary Bank's routing code. It required only for International Fund Transfers depending on beneficiary bank country regulations.
14	Payment Date	M	CHAR	-	This is Transaction Date (dd/mm/yyyy)
15	Payment Currency	M	CHAR	3	This is transaction currency. BT - Debit or Beneficiary Account Currency. LBT - Only OMR TT - Debit or Beneficiary Account Currency.
16	Payment Amount	M	NUM	12,3	
17	Charge Type	CM	CHAR	3	Possible values are – OUR & SHA.
18	Purpose Code*	M	CHAR	3	It required for Domestic & International fund transfers.
19	Purpose of Payment	CM	CHAR	100	'Payment Details' - Mandatory for Domestic & International fund transfer
20	Customer Reference	O	CHAR	16	
21	Intermediate Bank Swift Code	O	CHAR	11	It can be left blank or 8 or 11 characters Correspondent Bank Swift Code.

**Legends:** M – Mandatory, O – Optional, CM – Conditional Mandatory



\* List of Purpose Codes

Sr. No	Code	Description
1	001	Alimonies
2	002	Allowances
3	003	Bills payment to vendors/companies
4	004	Corporate to Corporate Payments
5	005	Corporate to Customer Payment
6	006	Court Order
7	007	Credit Card Payment
8	008	Custodian/Nominees
9	009	Custom Duties
10	010	Customer to Corporate Payments
11	011	Customer to Customer Payment
12	012	Deposit Operations
13	013	Dividends
14	014	Foreign Currency Payments
15	015	Government Payments
16	016	Insurance Payments
17	017	Interest Payments
18	018	IPO
19	019	IPO Refund
20	020	Loan Disbursement

Sr. No	Code	Description
21	021	Loan Repayments
22	022	Market Shares Payment
23	023	Membership
24	024	Mortgage Payment
25**	025	Monthly Salary
26**	026	Advance/Leave Salary
27**	027	Overtime Payment
28	028	End of the Service Benefits
29	029	Pension Payments
30**	030	Bonus
31	031	Rent or Lease
32	032	Reversal of Credit/Debit transfer
33	033	Savings
34	034	Schools Fees
35	035	Service Payments
36	036	Social Payments
37	037	Tax Payments
38	038	Utility Payments
39	039	Others

\*\* Purpose codes are applicable only for Salary Payments and not for Bulk Payments.