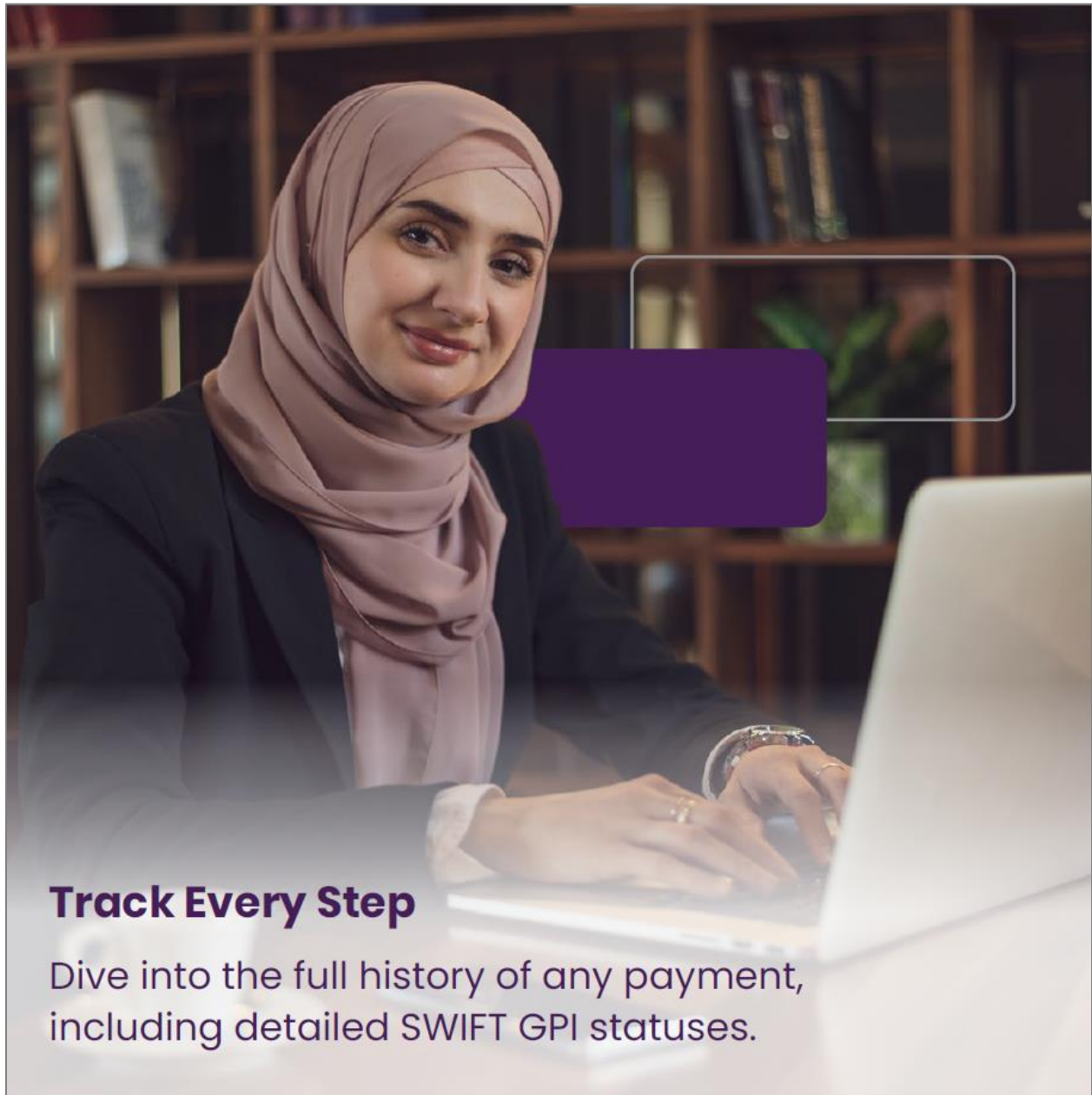


Payment Tracker – User Guide



OUTWARD SINGLE PAYMENT TRACKER

Step 1 – Login to businessONLINE, Click ‘Services’ tab and navigate to servicing portal

Hi [Name]  
Welcome to businessONLINE

businessONLINE is a group wide, single instance, multi-entity digital banking platform that supports the financial needs of our customers across geographies.

It delivers a full suite of cash management trade finance and liquidity management solutions to the bank's customer, ranging from small and medium sized businesses to large corporations and government institutions.

To use businessONLINE, simply click on the tabs shown below.

**Looking for support?**

- To watch our online help videos [Click here](#)
- To view our user guides [Click here](#)
- To view our FAQs [Click here](#)
- To view data privacy notice [Click here](#)

For more Information on businessONLINE products, feedback and suggestions please contact your relationship manager or our service desk as below:

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Step 2 – Click ‘Payment Tracker’ & navigate the payment tracker home page

Home Services **Payment Tracker** Support

18 Total transactions | 17 Completed | 1 Rejected

**Unitary Transactions**  
Last update: 02:45 PM

CIF	Debit account	Beneficiary account	Reference number	Status	Amount	Payment type	Transaction date
	DEMO ACCOUNT 1 - S...	DEMO ACCOUNT 2 - S...	1119141224158548	Credited to beneficiary	1.00 AED	EI to EI transfer	14/12/2024
	DEMO ACCOUNT 1 - S...	DEMO ACCOUNT 2 - S...	1119131224066808	Credited to beneficiary	3.00 AED	EI to EI transfer	14/12/2024
	DEMO ACCOUNT 1 SM...	VIRTUAL ACCOUNT2	1119131224115861	Credited to beneficiary	1.00 AED	EI to EI transfer	13/12/2024
	DEMO ACCOUNT 1 - S...		2SCHP588Z0BE6G2CMIKN	Credited to beneficiary	10.00 AED	EI to EI transfer	13/12/2024

Step 3 – Select 'Unitary' for outward payments 'Bulk' for file upload payments and 'Inward' for inward payments.

The screenshot shows the 'Payment Tracker' page with the 'Unitary' filter selected. The summary section displays: 18 Total transactions, 17 Completed, 1 Rejected, and 1 Future dated. The table below lists three transactions:

CIF	Debit account	Beneficiary account	Reference number	Status	Amount	Payment type	Transaction date
	DEMO ACCOUNT 1 - S...	DEMO ACCOUNT 2 - S...	1119141224158548	Credited to beneficiary	1.00 AED	EI to EI transfer	14/12/2024
	DEMO ACCOUNT 1 - S...	DEMO ACCOUNT 2 - S...	1119131224066808	Credited to beneficiary	3.00 AED	EI to EI transfer	14/12/2024
	DEMO ACCOUNT 1 SM...	VIRTUAL ACCOUNT2	1119131224115861	Credited to beneficiary	1.00 AED	EI to EI transfer	13/12/2024

Step 4 – Use 'basic' and 'advanced' filters in order to filter transactions based on multiple attributes (optional)

This screenshot is identical to the previous one but includes two red arrows pointing to the filter icons (a funnel and a gear) located above the 'Download' button in the 'Unitary Transactions' section.

Step 5 – Transactions will be listed as below.

If there are any additional status updates, you will see more information each time you refresh or log in to the page.

The screenshot shows the 'Payment Tracker' section of the Emirates Islamic businessONLINE portal. At the top, there are navigation tabs for 'Unitary', 'Bulk', and 'Inward', with 'Unitary' selected. Below the tabs, there are summary statistics for transactions: 18 Total transactions, 17 Completed, 1 Rejected, and 1 Future dated. The main area displays a table of 'Unitary Transactions' with columns for CIF, Debit account, Beneficiary account, Reference number, Status, Amount, Payment type, and Transaction date. Three transactions are listed, all with a status of 'Credited to beneficiary'.

CIF	Debit account	Beneficiary account	Reference number	Status	Amount	Payment type	Transaction date
	DEMO ACCOUNT 1 - S...	DEMO ACCOUNT 2 - S...	1119141224158548	Credited to beneficiary	1.00 AED	EI to EI transfer	14/12/2024
	DEMO ACCOUNT 1 - S...	DEMO ACCOUNT 2 - S...	1119131224066808	Credited to beneficiary	3.00 AED	EI to EI transfer	14/12/2024
	DEMO ACCOUNT 1 SM...	VIRTUAL ACCOUNT2	1119131224115861	Credited to beneficiary	1.00 AED	EI to EI transfer	13/12/2024

Step 6 – Click on the transaction to view the transaction metro line trail. For more details click detail view.

The screenshot shows the detailed view of a transaction. On the left, there is a 'Current Status' section showing 'Enroute to Beneficiary Bank' as of 25 Nov 2024 | 13:58 GST. Below it is a 'Payment Overview' section for a foreign currency transfer with a reference number of 11 202, beneficiary name, beneficiary bank (AXIS BANK LIMITED), transaction amount of 14.00 INR, transaction date of 24/11/2024, and source channel of businessONLINE. The main part of the screen is the 'Payment timeline', which shows a sequence of steps: 'Payment initiated' (24 Nov 2024 | 10:25 GST), 'In progress' (24 Nov 2024 | 10:25 GST), 'Processed by Emirates Islamic' (24 Nov 2024 | 10:26 GST), 'EMIRATES ISLAMIC BANK P.J.S.C. MEBLAED' (UMM AL QAIWAIN, UNITED ARAB EMIRATES, Sender bank: 24 Nov 2024 | 10:26 GST, Charges: BEN / 49 INR), and 'HDFC BANK LIMITED HDFCINBB' (VADODARA, INDIA, Correspondent/Intermediary bank: 25 Nov 2024 | 13:58 GST, Instruction Identification: 1: 7743). A 'Detailed view' button is visible at the top right of the timeline.

Step 7 – Download transaction advice for 'Within Bank payment' or 'Local Currency Payment'. For Foreign Currency Payments both transaction advice and Swift Advice will be available for download.

The screenshot displays the 'Payment Tracker' interface for a 'DEMO ACCOUNT 1 - SMART BUSINESS'. The top navigation bar includes 'Home', 'Services', 'Payment Tracker', and 'Support'. On the right, there are icons for email, a star, and a 'VT' button. Below the navigation, a breadcrumb trail shows '← Payments / DEMO ACCOUNT 1 - SMART BUSINESS'. Two buttons, 'SWIFT advice' and 'Transaction advice', are visible, with a red arrow pointing to the 'SWIFT advice' button. The main content area is divided into three sections: 'Current Status', 'Payment Overview', and 'Payment timeline'. The 'Current Status' section shows 'Enroute to Beneficiary Bank' with a timestamp of '25 Nov 2024 | 13:58 GST'. The 'Payment Overview' section, labeled 'Foreign currency transfer', lists details such as 'Reference number 111 02', 'Beneficiary name', 'Beneficiary bank AXIS BANK LIMITED', 'Transaction amount 14.00 INR', 'Transaction date 24/11/2024', and 'Source channel businessONLINE'. The 'Payment timeline' section shows a vertical flow of steps: 'Payment initiated', 'In progress', 'Processed by Emirates Islamic', 'EMIRATES ISLAMIC BANK P.J.S.C. (Sender bank)', 'HDFC BANK LIMITED (Correspondent/intermediary bank)', and 'AXIS BANK LIMITED (Beneficiary bank)'. A 'Detailed view' toggle is present. A disclaimer at the bottom of the timeline states: '\*Disclaimer : Payments marked as "Enroute to beneficiary" may still be credited if the beneficiary bank isn't SWIFT GPI compliant'.

BULK PAYMENT TRACKER

Step 1 – Click Payment tracker – Bulk tab – Navigated into the default dashboard for bulk transactions

The screenshot shows the 'Bulk Payment Tracker' dashboard. At the top, there are navigation tabs for 'Unitary', 'Bulk', and 'Inward', with 'Bulk' selected. A search bar is located on the right. Below the navigation, there is a summary section with six boxes representing different transaction statuses: Total files (5), Under process (1), Partially processed (-), Processed (4), Rejected (-), and Future dated (-). A red arrow points to a 'More filters' icon in the top right corner of the summary section.

Below the summary is a table titled 'Bulk payments' with the following columns: File name, File reference number, File status, Total transactions, Transaction Status, and Released to bank. The table contains five rows of data:

File name	File reference number	File status	Total transactions	Transaction Status	Released to bank
14th Sanity.xls	1118131224065217	Under process ⌚ 6 days 9 hrs 37 mins	4	1 (Under process) / 3 (Processed)	14/12/2024 05:52
sample sanity test 123.xl...	1118121224038472	Processed	2	2 (Processed)	13/12/2024 09:28
after 1.xls	1118241124254192	Processed	6	5 (Processed)	24/11/2024 09:10
BASKET	1119241124252192	Processed	1	1 (Processed)	23/11/2024 03:12
Before 5 .xls	1118221124148135	Processed	6	5 (Processed)	22/11/2024 18:33

Step 2 – Click on the More filters in order to filter transactions based on multiple attributes on bulk file level

The screenshot shows the 'Bulk Payment Tracker' dashboard with the 'Select filters' modal open on the right side. The modal contains several filter categories:

- CIF:** A dropdown menu with 'CIF' selected.
- Account number:** A dropdown menu with 'Account number' selected.
- File Reference Number:** A text input field with 'File Reference Number' as a placeholder.
- File status:** A dropdown menu with 'File status' selected.
- Date:** A date range selector showing '22/09/2024 - 20/12/2024'.
- Initiation type:** A dropdown menu with 'Initiation type' selected.

At the bottom of the modal, there are three buttons: 'Reset', 'Apply filters', and 'Save this filter'.

Step 3 – Click on the bulk file record, it will navigate to the file level summary and the transactions belongs to the file will be displayed with latest status.

The screenshot shows the 'Payment Tracker' interface. At the top, there are navigation tabs: Home, Services, Payment Tracker, and Support. Below this, there are filters for 'Unitary', 'Bulk', and 'Inward', with 'Bulk' highlighted by a red box. A search bar is located on the right. The main content area displays a summary for a file reference number '14/12/2024' released to the bank, with a status of 'Under process' and 4 transactions. Below the summary are several status indicators: Total transactions (4), In-progress (0), Completed (3), Rejected by bank (0), Future dated (0), Enroute to beneficiary (1), and Under verification at bank (0). A table titled '14th Sanity.xls' (last updated 03:57 PM) lists transactions with columns for CIF, Debit account, Beneficiary account, Reference number, Status, Payment type, and Transaction date. A red arrow points to the first transaction row.

CIF	Debit account	Beneficiary account	Reference number	Status	Payment type	Transaction date
	DEMO ACCOUNT 1 - SMAR...	SHABBIR HUSEN	1118131224066893	Processed by bank	Foreign currency transfer	14/12/2024
	DEMO ACCOUNT 1 - SMAR...	DEMO ACCOUNT 2 - SMAR...	1118131224065219	Credited to beneficiary	EI to EI transfer	14/12/2024

Step 4 – Navigate into one particular transaction and able to view the metro line

Step 5 – Click the view more details link (over top left corner) to view the complete details of the transactions.

Step 6 – Download the Payment transfer advice by clicking the download buttons

Home Services Payment Tracker Support

← Payments / Before 5 .xls / Transaction advice

**Current Status**

Completed with limited traceability

22 Nov 2024 | 18:54 GST

**Payment Overview** View more

Foreign currency transfer

Reference number  
1118221124146591

Beneficiary name

Beneficiary bank  
AXIS BANK LIMITED

Transaction amount  
24.00 INR

Transaction date  
22/11/2024

Source channel  
businessONLINE

**Payment timeline** Detailed view

Payment transferred to GPI agent or infrastructure- Awaiting for status update from the status originator

- Payment initiated**  
22 Nov 2024 | 18:33 GST
- In progress**  
22 Nov 2024 | 18:33 GST
- Processed by Emirates Islamic**  
22 Nov 2024 | 18:42 GST
- EMIRATES ISLAMIC BANK P.J.S.C.**  
MEBLAED  
UMM AL QAIWAIN, UNITED ARAB EMIRATES  
Sender bank 22 Nov 2024 | 18:42 GST  
Charges  
SHA / 1.05 AED
- EMIRATES NBD BANK (P.J.S.C)**  
EBILINBM  
MUMBAI, INDIA  
Correspondent/Intermediary bank 22 Nov 2024 | 18:54 GST  
Instruction Identification  
1122145302039230
- AXIS BANK LIMITED** Completed with limited traceability  
/INUTIB0000822

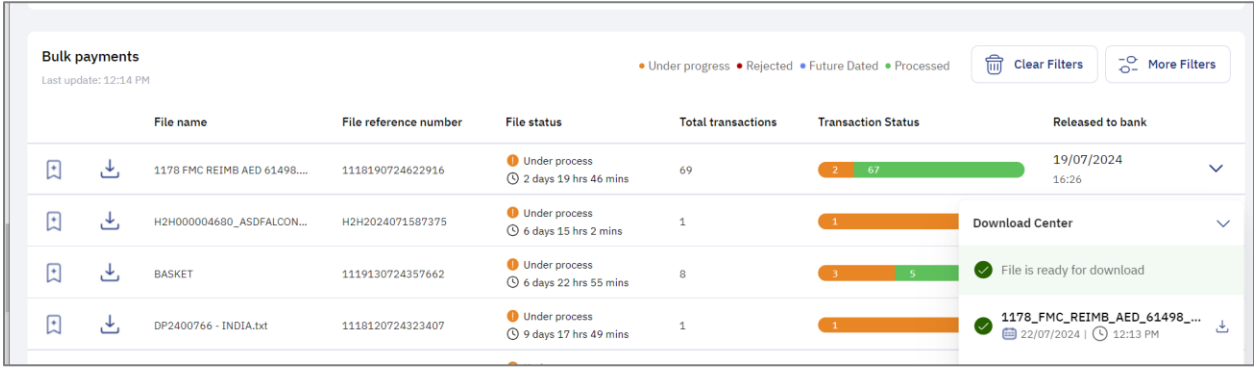
Status of credit confirmation is unavailable.

Beneficiary bank

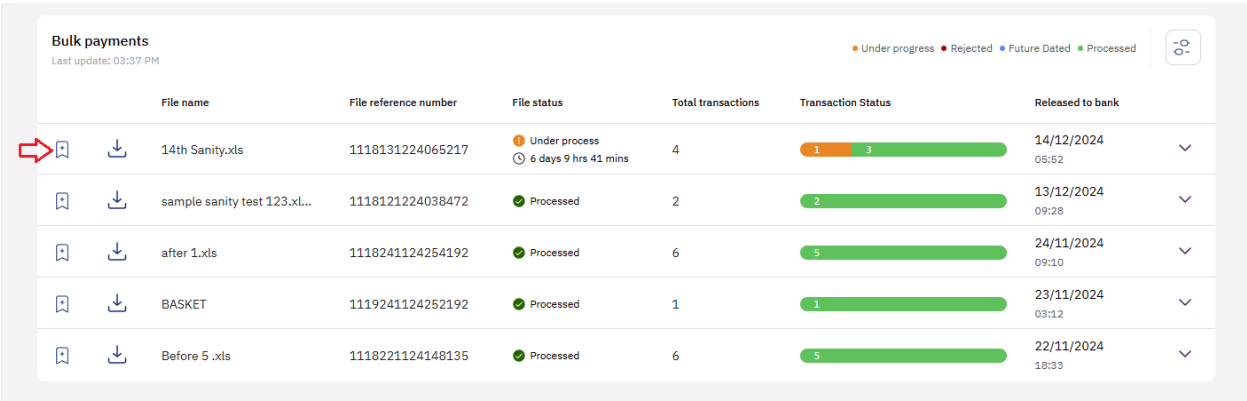
\*Disclaimer : Payments marked as "Enroute to beneficiary" may still be credited if the beneficiary bank isn't SWIFT GPI compliant



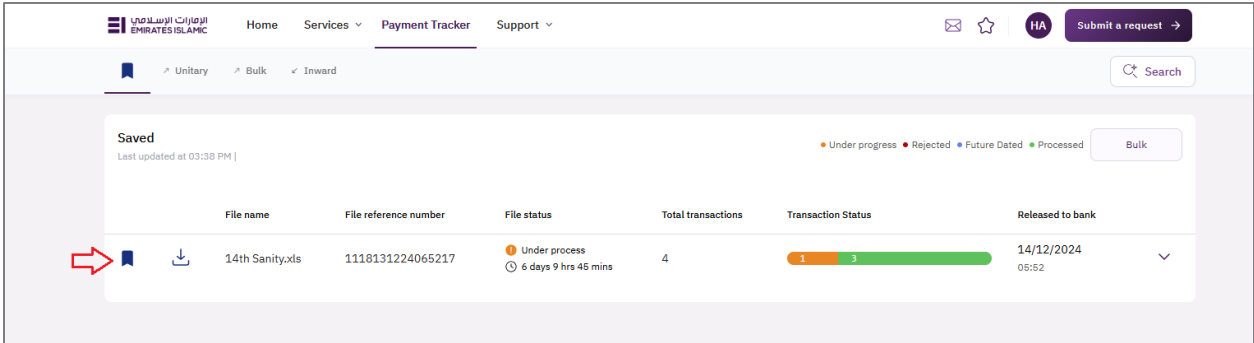
Step 7 – Download the files by clicking the download button on left corner and file will be ready to download in the download center. Click the download icon again provided inside the download center to save it in pc.



Step 8- User can bookmark any files / transactions by clicking bookmark favourite button on left corner of the each record



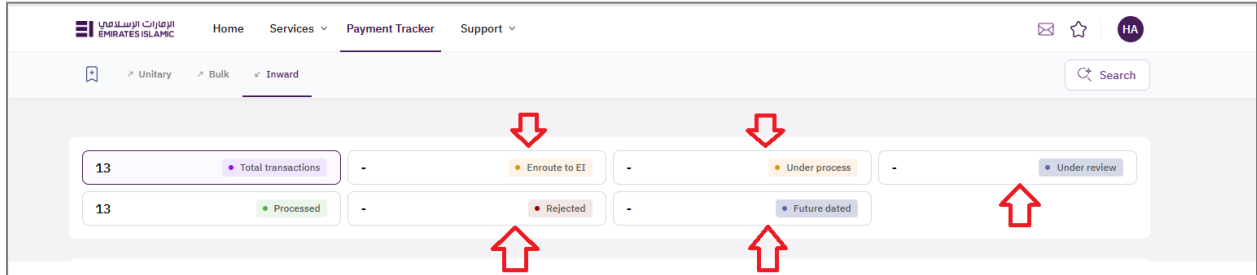
Step 10 – User can retrieve the bookmarked transactions or files by clicking the bookmark dashboard page (Bulk / Transactions level segregation on the right corner)



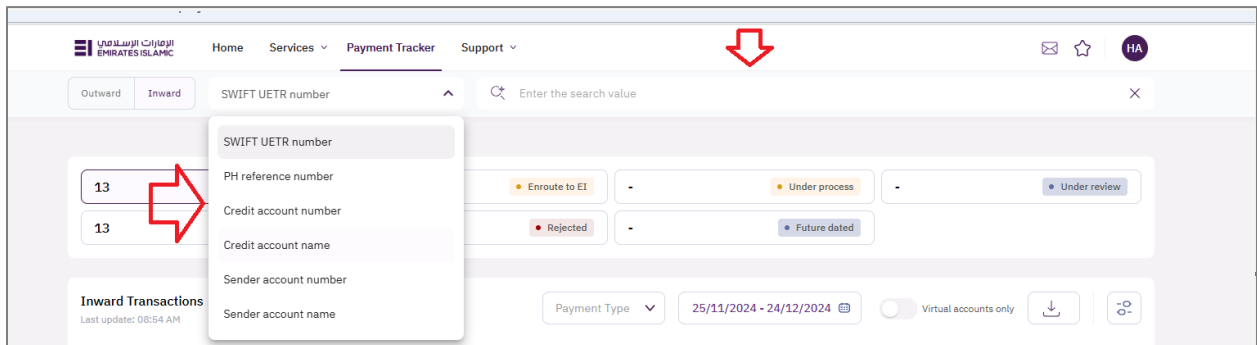
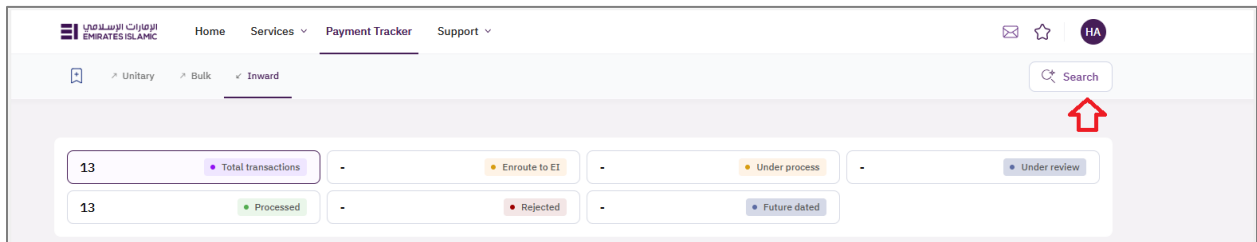
INWARD PAYMENT TRACKER

Step 1 – Select 'Inward' in the payment tracker option

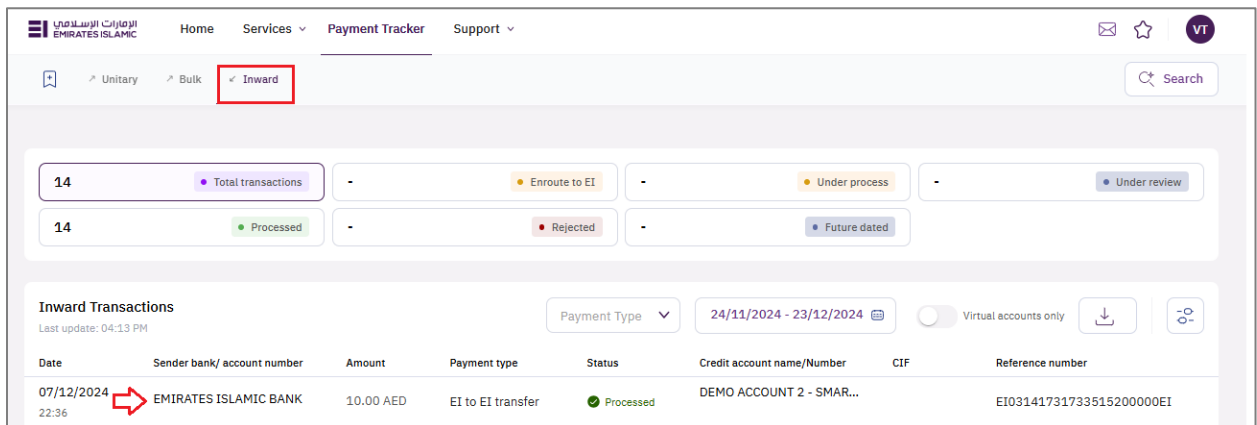
Step 2 – Alternatively, you can click on any of the options and filter the inward transactions dashboard.



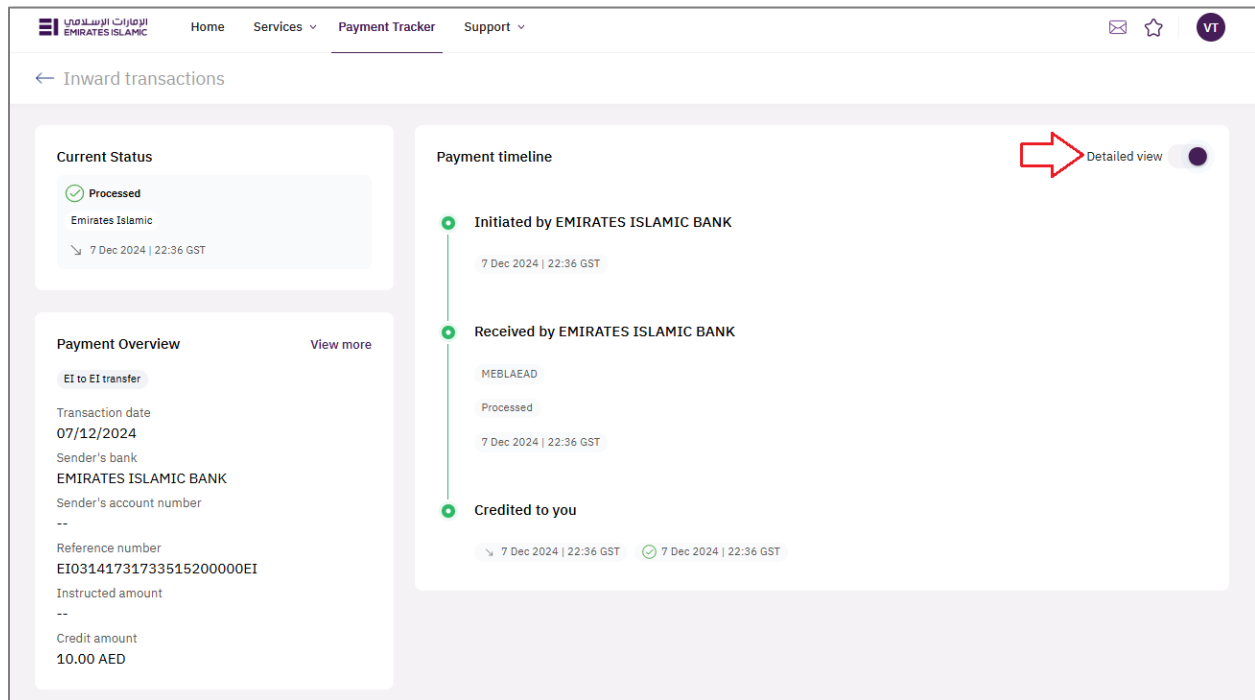
Step 3 – Or click on search to find inward payments using the reference number, credit account number etc...



Step 4 – Click on the transaction



Step 4 – Click on 'Detailed View' for more details



## FREQUENTLY ASKED QUESTIONS (FAQs)

### 1. Q- What is the Payment Tracking Service?

A- Using the Payment Tracking Service, clients can view information about international and Domestic payments, within bank payments and utility payments. Remittance information will be availed with real time visibility and can be traced in metro line and detailed transaction pages.

### 2. Q- What is SWIFT gpi?

A- “gpi” stands for Global Payments Innovation and is a service from SWIFT that makes international payments faster, more transparent, and traceable. More banks are participating in gpi and voluntarily providing their processing data as sending, routing, and beneficiary banks.

### 3. Q- Where can I access the Payment Tracking Service ?

A- The Payment Tracking Service (FA) can be found in the SERVICES tab (Servicing portal) in businessONLINE, under the “Payment Tracker” menu.

### 4. Q- What does the Payment Tracking Service include?

A- With the Payment Tracking Service, you can view the following information about a payment:

- Current status of the payment
- Amount and time of the credit to the beneficiary’s account
- Reasons for payments returned or rejected
- Names and processing times of all banks involved in the Payment
- Fee option and price deductions from the banks involved in the payment

- Exchange rate and amount in case of a foreign exchange transaction

**5. Q- Which payments can be traced by the Payment Tracking Service?**

A- In principle, all international payments processed via the SWIFT Network, Local domestic payments via FTS and within the bank book transfer payments and utility payments can be traced using the Payment Tracking Service.

**6. Q- Which status messages are displayed by a bank participating in SWIFT gpi?**

A- Status "ACSP En route to beneficiary" - The payment has been forwarded to a bank that participates in SWIFT gpi. Additional status updates can be expected. If transaction status is enquired within 48hours.

If transaction had an update more than 48 hours, then following statuses should be referred

Status "ASCP G000" - The payment has been forwarded to a bank that participates in SWIFT gpi. Additional status updates can be expected.

Status "ASCP G001" - The payment has been forwarded to a bank that does not participate in SWIFT gpi. The payment is no longer traceable as long as no further gpi bank is processing the payment along the payment chain.

Status "ASCP G002, G003, G004" - The payment is on hold by a bank involved in the payment chain for an unspecified reason. The payment is on hold by a bank involved in the payment chain due to missing documents; the affected bank has been asked to provide these documents. The credit to the beneficiary's account is on hold until the covering payment is made.

Status "Credited ACCC" - The beneficiary's account has been credited.

Status "Rejected RJCT" - The credit to the beneficiary's account has been rejected.

**7. Q- What do the charge type options mean?**

A- Three fee charge options are available for international payments:

OUR, BEN, and SHA.

**8. Q- How can more in-depth payment information be requested?**

A- With the Payment Tracking Service, the described payment information is displayed in real time. In order to obtain more detailed information, you can click view details to know more detailed transactions details.

**9. Q- How to use Payment Details search**

A- Enter the payment reference or CIF or account number or account name. All fields must be present and correct, if one of them is returning error message you will be notified which one and allowed to edit your search. Once entered and validated, the payment is found for the particular search criteria, you will be presented with the Transaction history.

**10. Q- What do I do if I dont have my payment details?**

A- If you do not have your payment details, you can search the transactions initiated irrespective of any corporate channels as per your CIF/ Accounts or product entitlement.

**11. Q- What are the different payment statuses?**

A- Credited to beneficiary means that the transaction has reached the intended recipient

Rejected by bank means that the transaction has been rejected.

In progress at bank means that the transaction is going through payment processing layer within the bank or is underway to FTS or through the swift network and is underway

Under verification at bank means that the transaction is on hold. This may be because regulatory checks are underway or stuck at referral queues.

Future dated means transactions are scheduled for future value date

**12. Q- What is the last update referring to?**

A- The last update is any change or update made on the transaction by any of the intermediary banks along the route in the swift network.

**13. Q- Why is my payment rejected?**

A- Your payment could be rejected for a number of reasons including fraud detection, sanctions screening etc. Reject reason will be displayed in the payment details.

**14. Q- Why is my payment taking so long?**

A- Your payment may be on hold by one of the intermediary banks who may be doing their own due diligence to ensure their reputation remains intact.

**15. Q- How long does it take for an outgoing payment to be credited to the bank account of my beneficiary?**

A- The time it takes for an outgoing payment to be credited to your beneficiary's bank account depends on various factors, such as the currency, receiving bank, whether it is a domestic or international payment, and the payment clearing system.

**For international payments**

In the case of an international payment, it usually takes 2 or 3 working days for the funds to be credited to your beneficiary's bank account. The actual time may vary based on factors such as the receiving bank and the currency used for the payment.

It's important to note that these timelines are general estimates, and the actual processing time may be shorter or longer depending on the specific circumstances of each transaction.

**16. Q – Are all banks SWIFT GPI members?**

A – Most banks are already members of Swift GPI and many others will follow in near future.

**17. Q – What is the benefit of the SWIFT GPI Tracker?**

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.

**18. Q – How will I know if my beneficiary has received the payment?**

A – If your beneficiary's bank has received the payment, the status will show as "Credited to beneficiary" on the tracker listing page and metro line trail.

**19. Q – Can I track my payment if Beneficiary Bank is not enabled on SWIFT GPI?**

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.

**20. Q – Will I be able to trace the charges deducted?**

A – Fees charged by the Intermediary / Beneficiary Bank will be displayed on the SWIFT Metro line tracker page.

**21. Q – In what cases would I not be able to see the charges related information on the tracker page?**

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 SWIFT Metro line tracker page.

**22. Q – What is the oldest payment which I can track through SWIFT GPI?**

A – You can track any payment within the past 3 months, however, only payments initiated or received 90 days from current date time can be tracked in payment tracker

**23. Q – How will I know if my beneficiary has received the payment?**

A – If your beneficiary's bank has received the payment, the status will show as "Credited to beneficiary" on the tracker listing page and metro line trail.

**24. Q – Can I track my payment if Beneficiary Bank is not enabled on SWIFT GPI?**

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.

**25. Q – Will I be able to trace the charges deducted?**

A – Fees charged by the Intermediary / Beneficiary Bank will be displayed on the SWIFT Metro line tracker page.

**26. Q – In what cases would I not be able to see the charges related information on the tracker page?**

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 SWIFT Metro line tracker page.

**27. Q – Can I track WPS salary payment in payment tracker ?**

A – Currently we do not have tracking enabled for any WPS payment, We will bring in the feature to track payroll transactions in future.

**28. Q – What are the filters can I apply to transactions ?**

A – You can apply filter criteria like CIF, account number, payment type, payment status, date, initiating channel, purpose code, charge type and etc.

**29. Q – Can I track the payments initiated via branch ?**

A – You can track any payment initiated via branch / businessONLINE / API banking.

**30. Q – Can I download the payment advice for a transaction in payment tracker ?**

A – You can download payment advice and SWIFT MT103 advice from view details and detailed transaction page

**31. Q – Can I track the utility payments initiated in businessONLINE ?**

A – You can track all the utility bill payments which you have initiated in businessONLINE, eg: Service providers like Electricity & Water authority, telecommunications, RTA/ Salik and etc. You can also apply utility service providers as separate filters to view only the bill payments in the transaction listing.

**32. Q – Can I track the payments if its not yet approved by authorizer in businessONLINE?**

A – Channel level statuses will not be visible and unable to trace the authorization matrix. You can track the payments only if its released from businessONLINE.

**33. Q – Can I able to perform telegraphic transfer recall or amendment ?**

A – You cannot perform TT recall or amendment in payment tracker, since its not action based, this application is only used for payment tracking.

**34: Q- What are the bulk file statuses ?**

A – Bulk file level statuses are derived based on the below tabular column

Transaction Status Combinations	File Status
In Process / Under Verification	Under Process
Future Dated	Future Dated
Rejected	Rejected
Completed	Processed
In Process / Verification + Future Dated	Under Process
In Process / Verification + Rejected	Under Process
In Process / Verification + Completed	Under Process
In Process / Verification + Future Dated + Rejected	Under Process
In Process / Verification + Future Dated + Completed	Under Process
In Process / Verification + Rejected + Completed	Under Process

In Process / Verification + Rejected + Completed + Future Dated	Under Process
Future Dated + Rejected	Processed with exception
Rejected + Completed	Processed with exception
Future Dated + Rejected + Completed	Processed with exception
Future Dated + Completed	Partially Processed