

# USER MANUAL

AlRayan CorpNet

# USER MANUAL

Token usage and Log in

# Token installation instructions

Instructions on how to install your FortiToken Mobile application for AlRayan CorpNet Services

 AlRayan Bank <alrayantrade@alrayan.com>  
To  Zahi Ghandour

 If there are problems with how this message is displayed, click here to view it in a web browser.

 ftm\_qr\_FTKMOB5723E8E11A\_EEIB6QOZUAXD53O2.png  
632 bytes

Dear admin\_111222,

Welcome to One-Time-Password software token.

Please visit [here](#) for instructions on how to install your **FortiToken Mobile** application on your device and to activate your token.

Activation code for FortiToken Mobile FTKMOB5723E8E11A is **EEIB6QOZUAXD53O2**

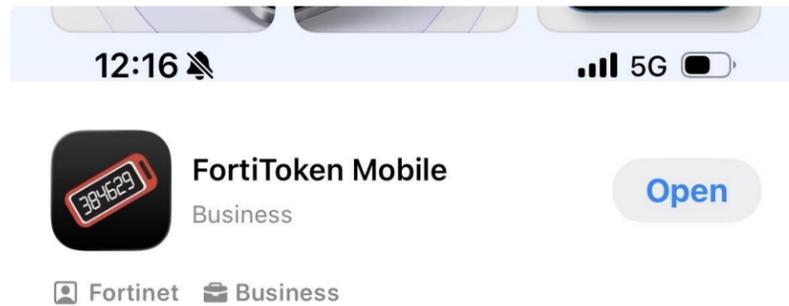
You will need to enter this code on your device. Alternatively use the following QR code image to activate your token with the "Scan Barcode" feature of the app.

You must activate your token by: Tue, Aug 05, 2025 16:02 +03 after which you will need to contact the Corporate Branch or your Relationship Manager to re-initiate your activation.

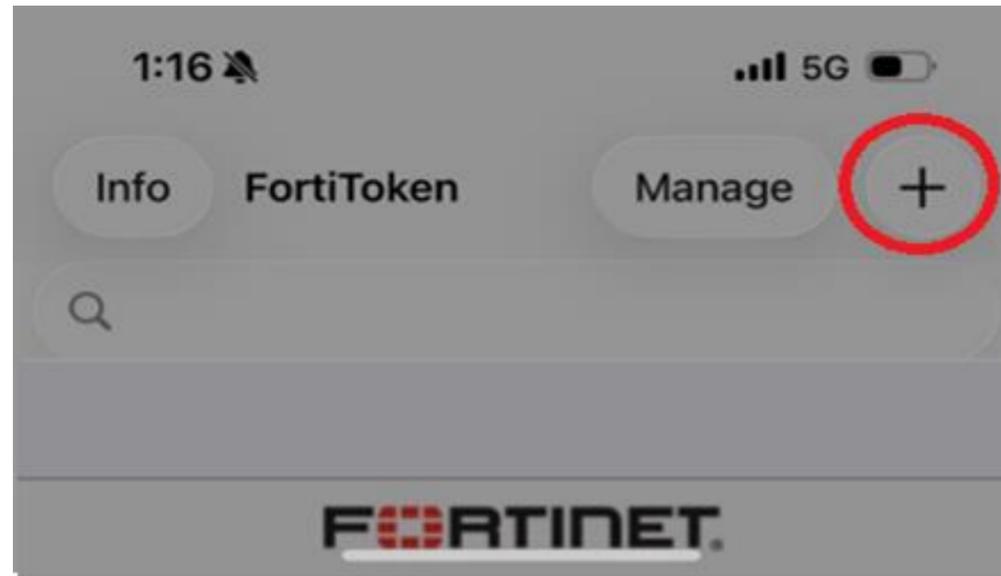
Sincerely,  
AlRayan Bank.

Upon onboarding user they will receive email with instructions to activate token.

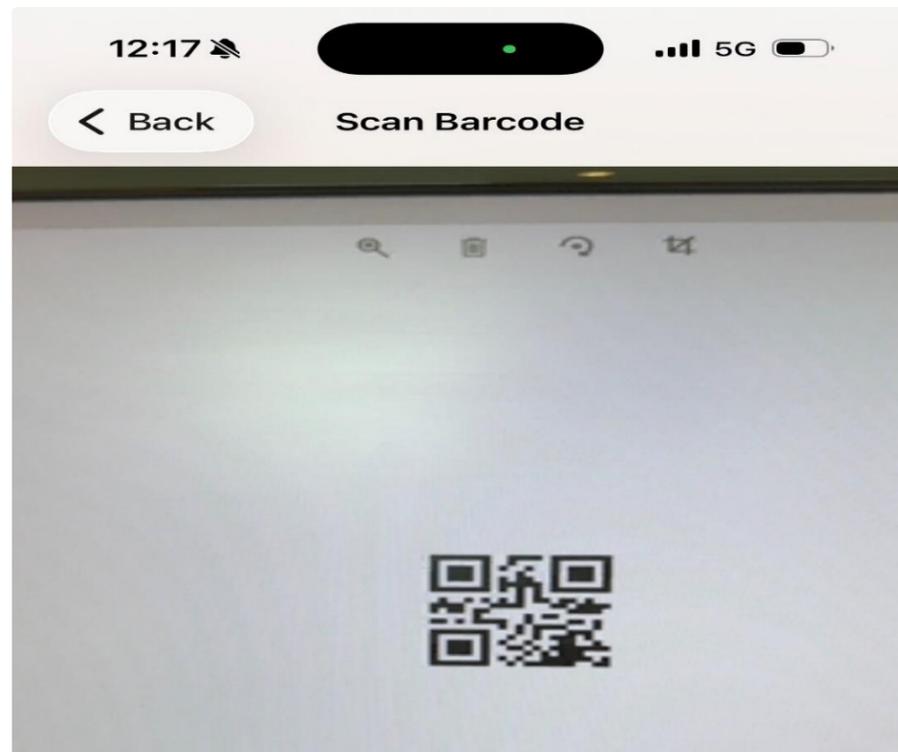
# Token installation instructions



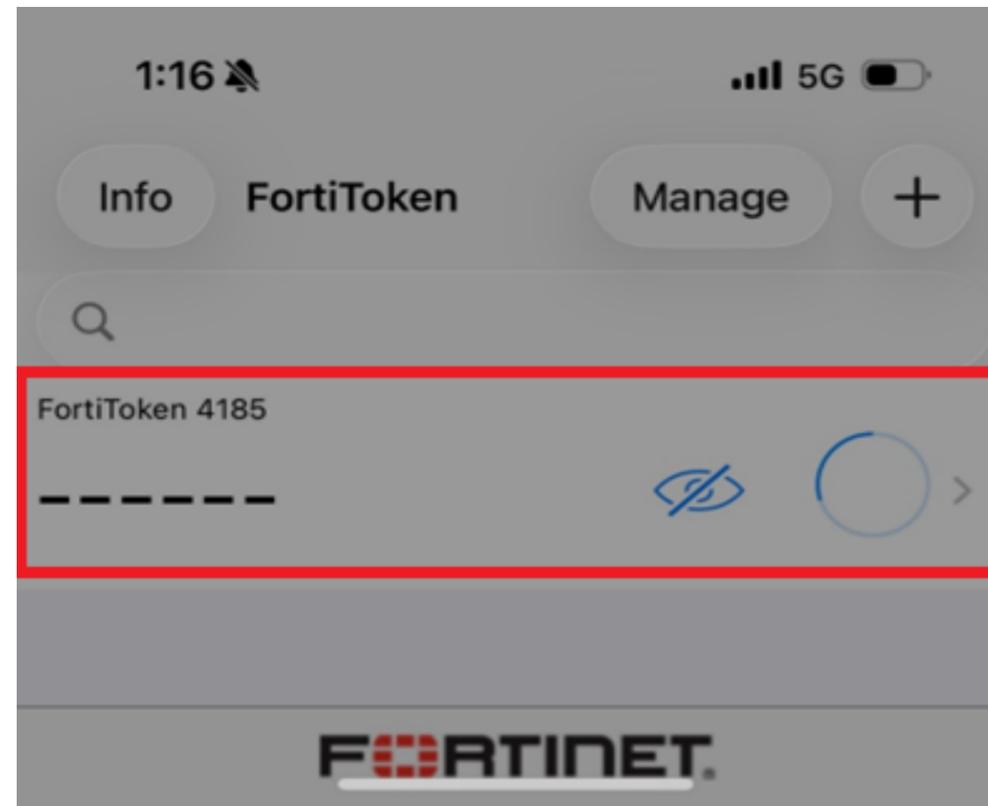
Download soft token application from relevant store.



Click the “+” icon to add/scan token



Scan barcode using the APP



Once completed token will be added

# Log in screen

## 1. Login Screen

While logging in to internet banking or executing transactions user will be prompted to accept token.

- Log in to bank website:  
[corp.alrayan.com/corporate/portal#/login](http://corp.alrayan.com/corporate/portal#/login)
- User journey: Corporate ID(CIF) + Username + Password → Session Authentication.
- Accept T&C : Accept Terms and condition after scrolling down and ticking the box and click submit
- Change password: User will be prompted to change password.
- AlRayan CorpNet login will trigger authentication request on registered device for approval.
- If approved, AlRayan CorpNet will proceed and log the customer in.
- If rejected or timed out, AlRayan CorpNet will show "Authentication failed" on screen.
- Customer will have the option to send authentication request again by clicking on "Try again"
- If "Try again" is clicked, a new approval request will be triggered to the device for approval.



### CORPORATE CHANNELS

Corporate ID

|

Enter Corporate ID

Username

Enter Username

Password

Enter Password

Login

[Forgot Username or Password?](#)

Support



Secure login

# Accept T&C and change password



## CORPORATE CHANNELS

### TERMS OF SERVICE

#### 2. Customer Instructions

2.1. ARB will treat all Customer Instructions from any trade Module user received by the Bank through TM as valid instructions properly authorized by you. We shall be under no obligation to check the authenticity of Customer Instructions or the authority of the person or persons giving them.

2.2. Where we have reason to believe that a Customer Instruction purporting to come from you has not been properly authorized by you or that any other breach of security has occurred in relation to your use of TM, we reserve the right not to act or to delay acting upon the Customer Instruction and, in that event, we will inform you as soon as reasonably possible.

2.3. You are responsible for the accuracy and completeness of Customer Instructions and for ensuring that they will achieve your intended purpose. We are not liable for any loss or delay where the contents of Customer Instruction are inaccurate or incomplete.

2.4. In the event that you request us to cancel or modify any Customer Instruction, we will make reasonable efforts to comply with your request. However, we are not liable for any failure to cancel or modify the Customer Instruction if such request is received at a time or under circumstances that render us unable to comply with your request.

2.5. We are entitled to debit the accounts of the Customer which use the TM Services for any amounts that we have paid or incurred solely in accordance with a Customer Instruction.

2.6. We may appoint other parties to provide some or all of TM Services under these Terms & Conditions. Such parties are

accept the terms and conditions

Cancel

Submit



## UPDATE DETAILS

USER ID

PASSWORD

Change User ID

## CONTACT DETAILS

Mobile Number

XXXXXXXX

E-mail

XXXXXXXXXXXXXXXXXXXX

## CHANGE PASSWORD

Current Password\*

New Password\*

Password must be alphanumeric of at least 8-characters and special characters are not allowed



- Accept T&C : Accept Terms and condition after scrolling down and ticking the box and click submit

Change password: User will be prompted to change password.

# Token Screen

## 2- Step Verification



 We've sent a notification to your phone.  
Please check your phone and tap "Approve" to verify it's you.  
Waiting for your approval...



Activate Windows  
Go to Settings to activate Windows.

ALRayan CorpNet login will trigger authentication request on registered device for approval

## 2- Step Verification



 Authentication has failed.

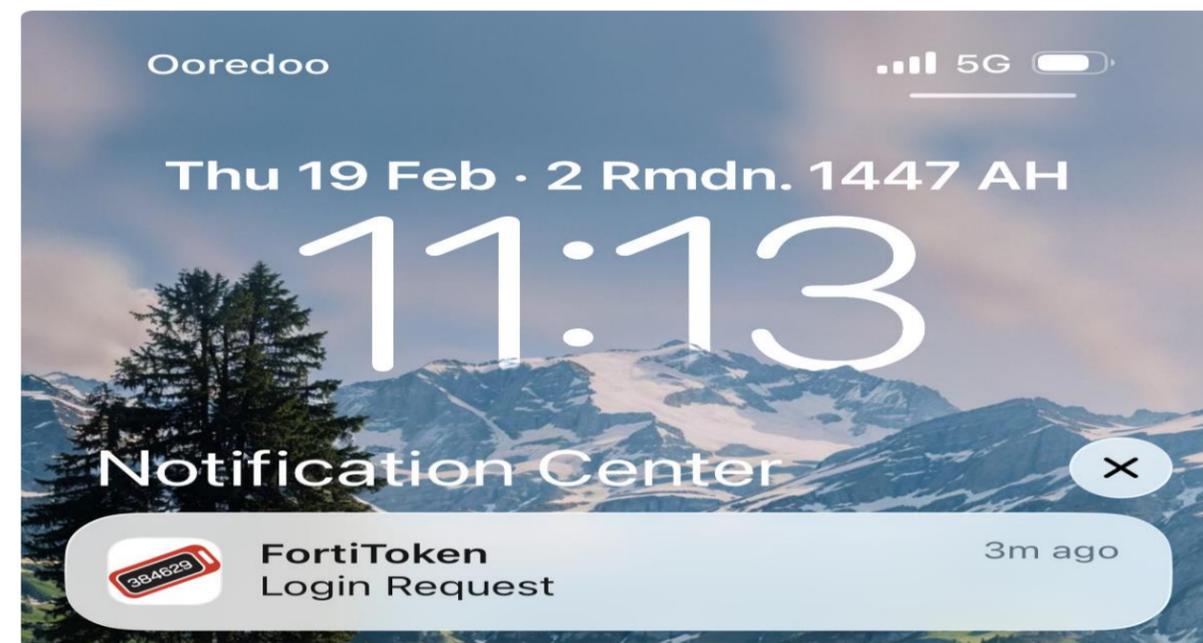
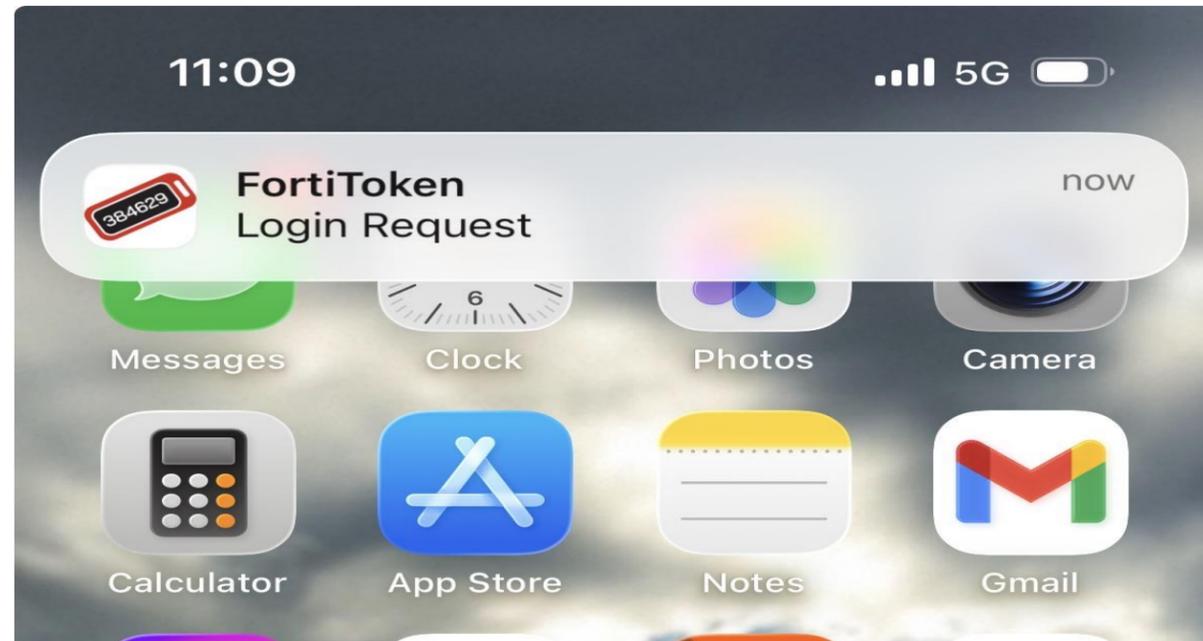
Try Again



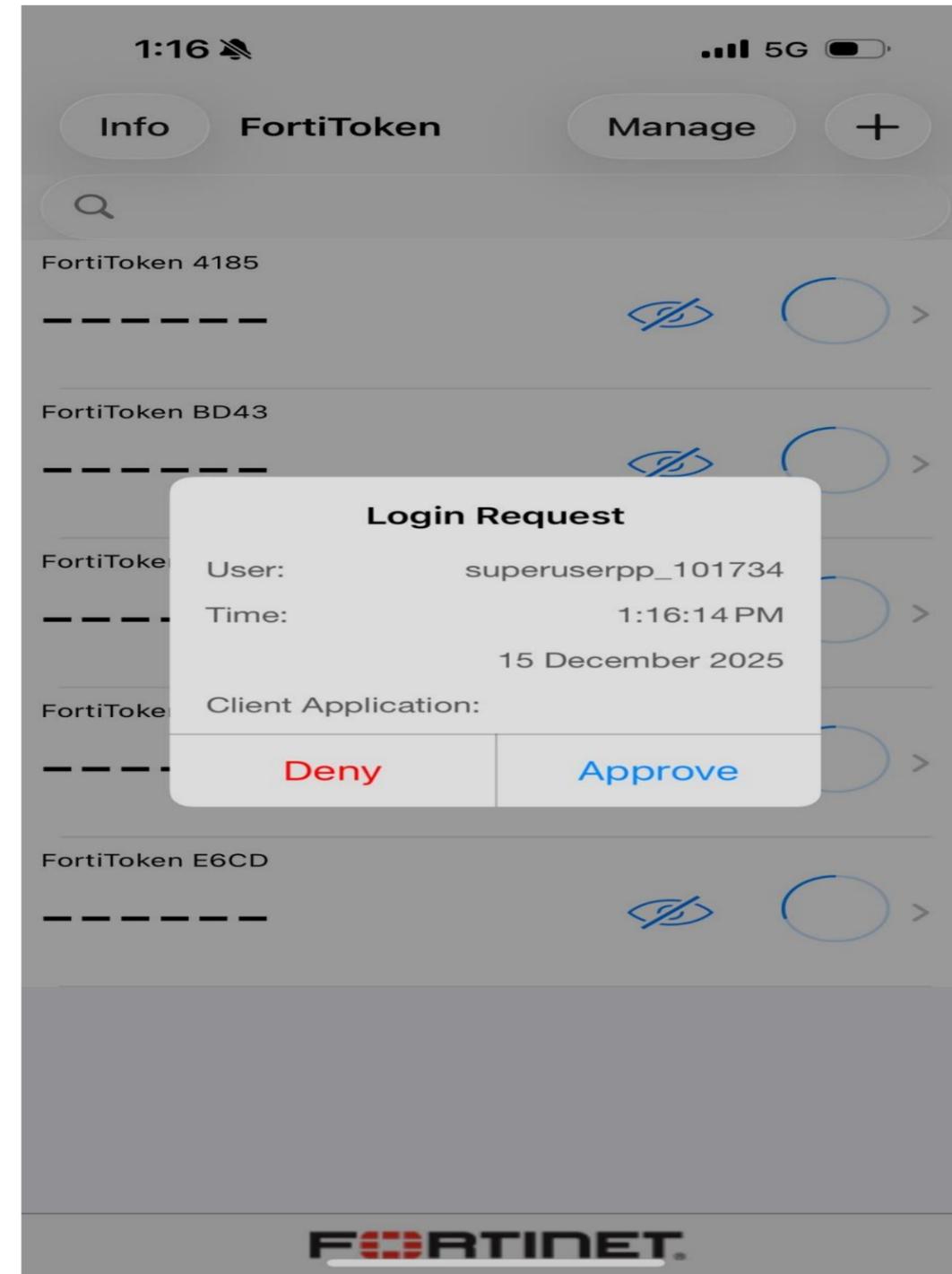
Activate Windows  
Go to Settings to activate Windows.

If rejected or timed out, ALRayan CorpNet will show "Authentication failed" on screen. If "Try again" is clicked, a new approval request will be triggered to the device for approval

# Token notify and approve Screen



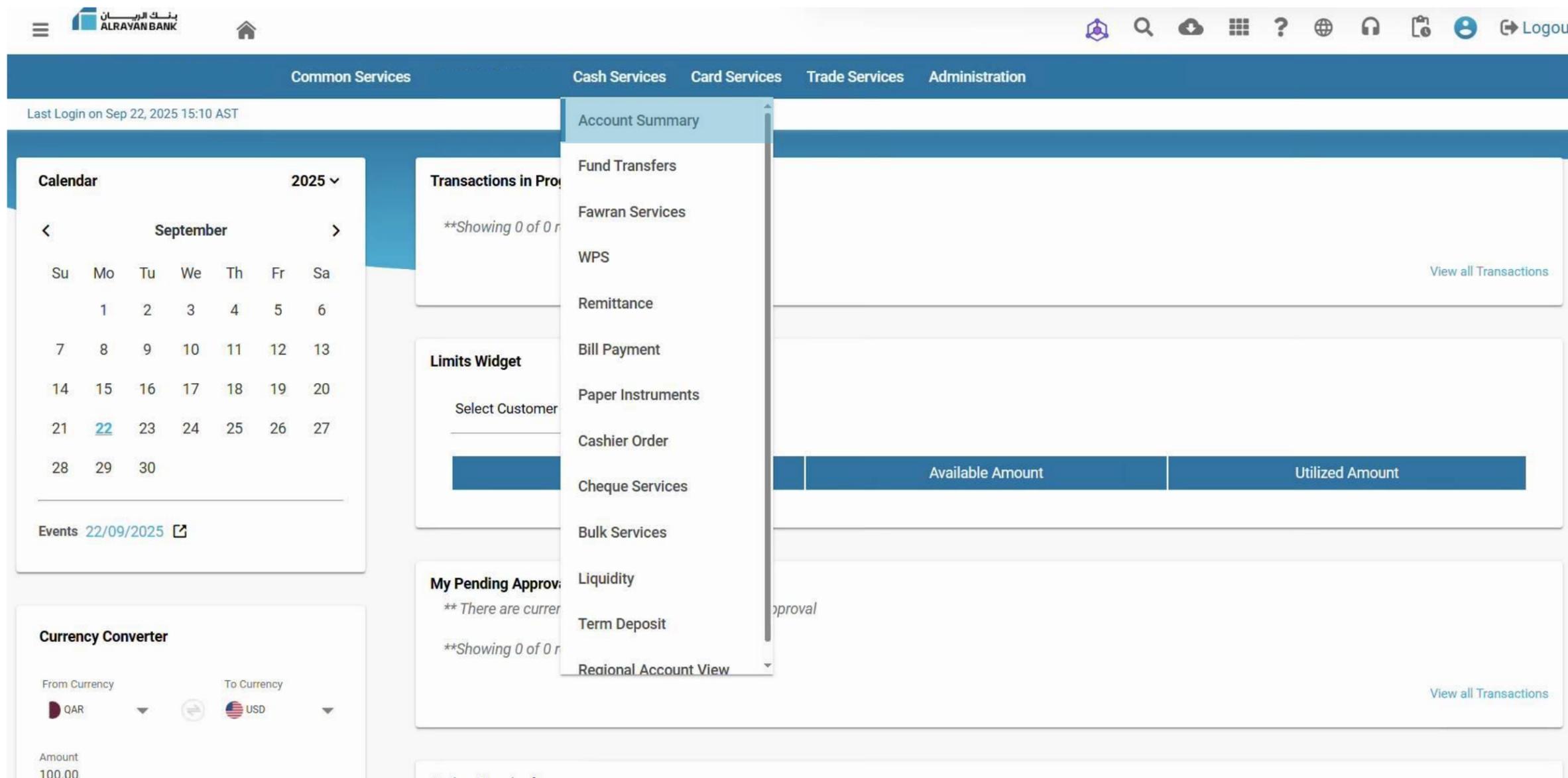
The token approval will appear as a notification and can be found in notification history/center for later access.



Screen showing message initiated for token usage whether to deny or approve

# USER MANUAL

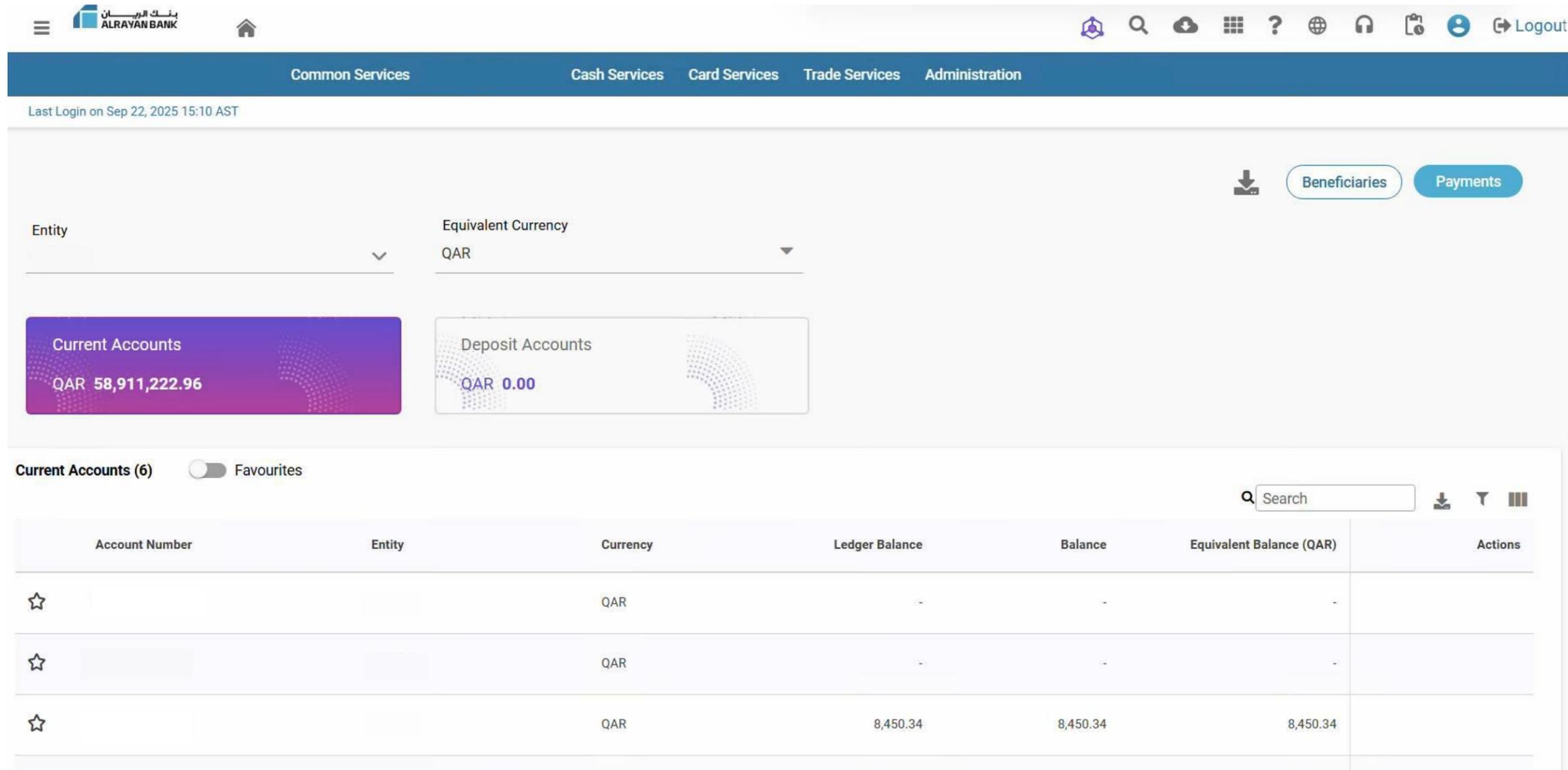
## ACCOUNT SUMMARY



The screenshot displays the Al Rayan Bank online banking interface. At the top, there is a navigation bar with the bank's logo and name in Arabic and English. Below this, a secondary navigation bar contains menu categories: Common Services, Cash Services, Card Services, Trade Services, and Administration. The 'Cash Services' menu is currently open, showing a list of options including Account Summary, Fund Transfers, Fawran Services, WPS, Remittance, Bill Payment, Paper Instruments, Cashier Order, Cheque Services, Bulk Services, Liquidity, Term Deposit, and Regional Account View. The 'Account Summary' option is highlighted. The main content area is partially visible, showing a calendar for September 2025, a 'Transactions in Progress' section, a 'Limits Widget' with a 'Select Customer' dropdown, and a 'My Pending Approvals' section. A progress bar at the bottom of the main content area shows 'Available Amount' and 'Utilized Amount'.

To access 'Account Summary', go to 'Cash Services' menu > 'Account Summary'

# Account Summary Landing

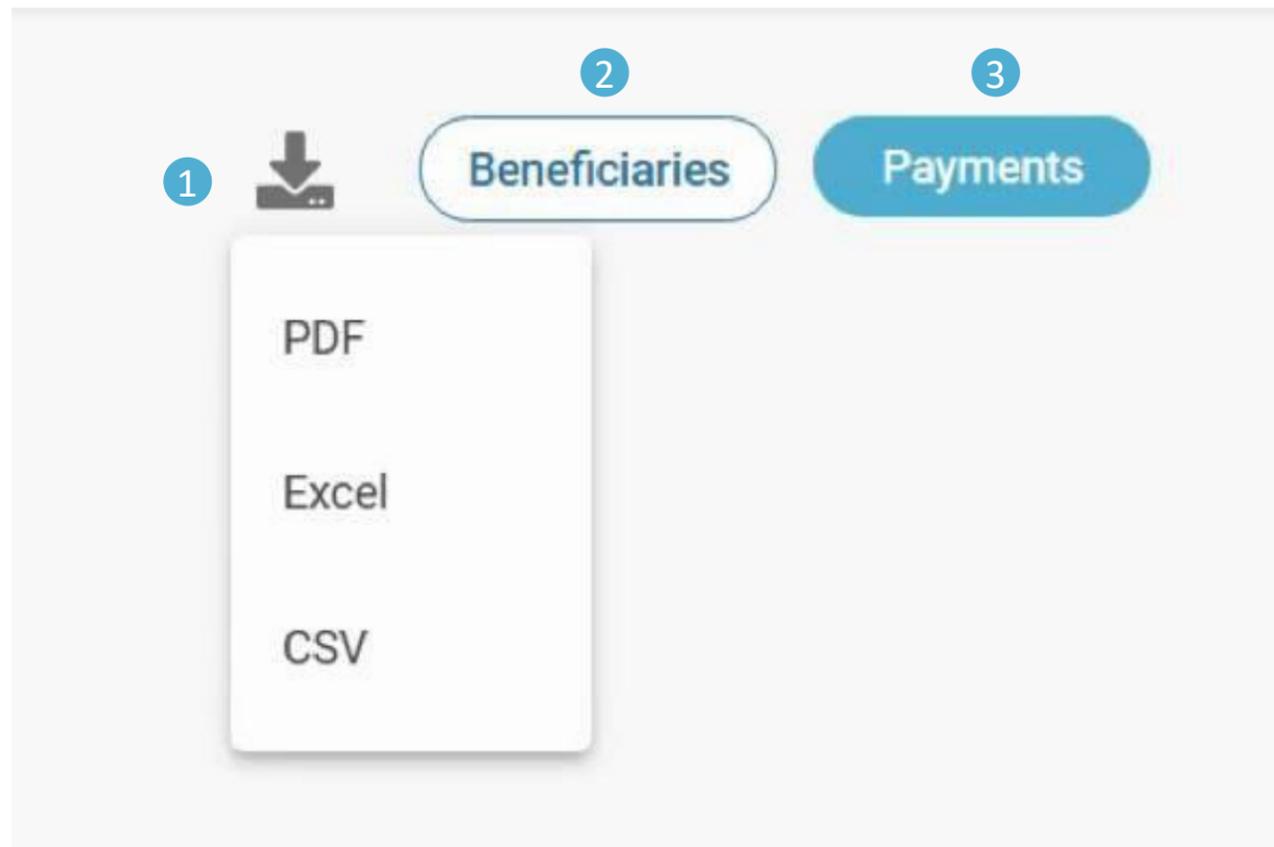


The screenshot shows the 'Account Summary Landing' page. At the top, there is a navigation bar with 'Common Services', 'Cash Services', 'Card Services', 'Trade Services', and 'Administration'. Below this, a 'Last Login on Sep 22, 2025 15:10 AST' message is displayed. The main content area features two summary cards: 'Current Accounts' with a balance of QAR 58,911,222.96 and 'Deposit Accounts' with a balance of QAR 0.00. To the right, there are buttons for 'Beneficiaries' and 'Payments'. Below the summary cards, there is a section for 'Current Accounts (6)' with a 'Favourites' toggle. A table lists the accounts with columns for Account Number, Entity, Currency, Ledger Balance, Balance, Equivalent Balance (QAR), and Actions. The table contains three rows of data.

Account Number	Entity	Currency	Ledger Balance	Balance	Equivalent Balance (QAR)	Actions
☆		QAR	-	-	-	
☆		QAR	-	-	-	
☆		QAR	8,450.34	8,450.34	8,450.34	

Once accessed, you are presented with the existing summary of balances for various type of accounts. You can also add beneficiaries or initiate payments from this page. This image illustrates the Account Summary landing page.

The Account Summary Page listing page displays all the types of accounts that the corporate user is authorized to view. The account types are displayed in a card format like Current Account, Call account, Loan account, Deposit account. You can click on a card and display the accounts associated with the account type.



- ① Use this option to download the summary of all the accounts in PDF, CSV or Excel format.
- ② Beneficiaries Use this option to view a complete list of saved beneficiaries.
- ③ Payments Use this option to initiate a new payment or to view historical payments.  
You can filter the accounts based on:

Last Login on Sep 23, 2025 09:13 AST

Entity **4**      Equivalent Currency **5**

QAR

QAR 58,871,661.90

Deposit Accounts QAR 0.00

Beneficiaries Payments

Current Accounts (6)  Favourites

Search

Account Name	Account Number	Entity	Currency	Ledger Balance	Balance	Equivalent Balance (QAR)	Actions
☆ Account		Current	QAR	-	-	-	
☆ Account		Current	QAR	-	-	-	
☆ Account		Current	QAR	9,279.34	9,279.34	9,279.34	

- 4** Select Entity: Allows you to filter accounts linked to the selected entity/entities. Each entity represents your company CIF/ bank account.
- 5** Equivalent Currency: Allows you to filter accounts based on currency. Which is set by default in QAR

بنك الريان  
ALRAYAN BANK

Common Services Cash Services Card Services Trade Services Administration

Last Login on Sep 23, 2025 09:13 AST

Entity: QAR Equivalent Currency: QAR

Current Accounts: QAR 58,871,661.90

Current Accounts (6)  Favourites

Download Beneficiaries Payments

Account Name	Account Number	Entity	Currency	Ledger Balance	Balance	Equivalent Balance (QAR)	Actions
☆ Account	Current		QAR	-	-	-	
☆ Account	Current		QAR	-	-	-	
☆ Account	Current		QAR	9,279.34	9,279.34	9,279.34	

Favorites: This toggle button allows you to filter the listed accounts based on accounts selected as favorite. You can set an account as favorite by clicking on the star icon placed before an account.

Entity  Equivalent Currency

Current Accounts: QAR 58,871,661.90

Deposit Accounts: QAR 0.00

Current Accounts (1)  Favourites

Search  Download Filter Columns

Account Name	Account Number	Entity	Currency	Ledger Balance	Balance	Equivalent Balance (QAR)	Actions
★ <input type="checkbox"/> Current Account			QAR	-	-	-	

Showing 1 - 1 of 1 Records | Page 1 of 1 | Rows per page: 10

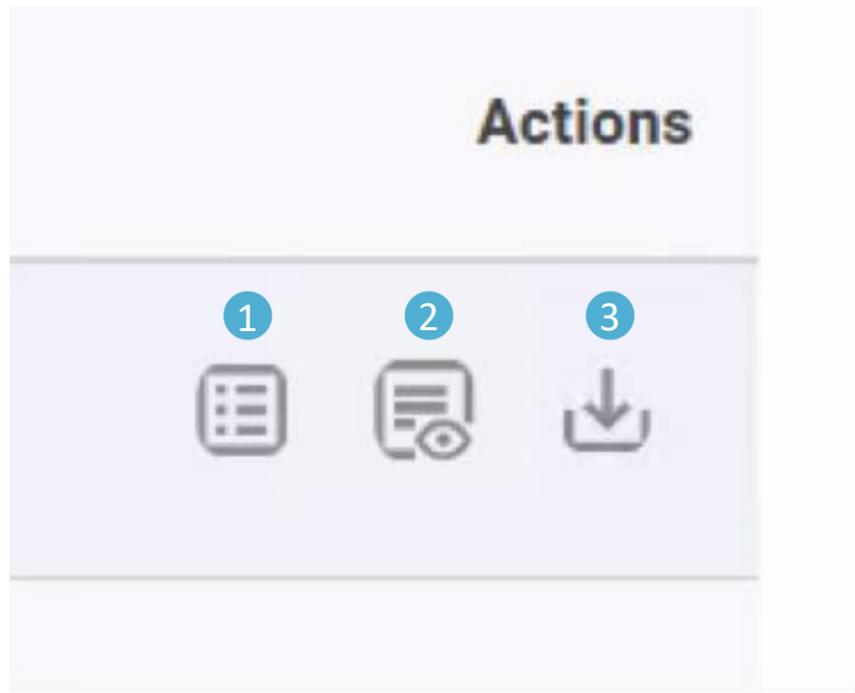
Search  !

2 Download 3 Filter 4 Columns

You can perform the following actions on the listed accounts:

- 1 Search: Enter any search criterion in the search box to display the required list of accounts.
- 2 Download: Download the list of accounts displayed on the dashboard.
- 3 Column Filter: Add the column filter value to narrow down the search criterion for the listed accounts.
- 4 Customize: You can customize the order in which the account information is displayed. You can achieve following customizations through this feature.

# Information on Actions



This section describes all the actions that you can perform on listed account:

- 1 View details
- 2 View statement
- 3 Download

# View Details

Balance (QAR)	Actions
-	  
-	<a href="#">View Details</a>
9,279.34	

Once clicked, details associated with the account like Account Name, Account Number, Account Type, Currency, Status, Credit profit rate, Debit rate and additional details are displayed in read-only format.

View Details Click on this icon to see the details of the selected account.

Last Login on Sep 23, 2025 09:13 AST

## Account Details

Account Summary

Account Type  
Current Account

Account Number

Account Name  
Current Account

Account Number

Account Type  
Current Account

Account Currency  
QAR

Status  
Active

### Linked Entity Details

Abbreviated Name

Entity Name

### Additional Details

Bank  
AlRayan Bank

Address 1  
Doha

Address 2  
-

Debit Rate  
-

Credit Rate  
-

Description  
Current Account

Account Summary

Click on Account Summary icon on top right to navigate back to Account Summary listing page to see other accounts.

# View Statement

Account Balance (QAR)	Actions
-	 
-	<a href="#">View Statement</a>
9,279.34	

Click on View Statement icon to view the account statement for the account selected. With this action you can also choose to view statement for a longer period through a toggle button displayed on screen.

View Statement Click on this icon to see real time and transaction history of the selected account.

بنك الريان ALRAYAN BANK / Cash Services / Account Summary

Common Services Cash Services Card Services Trade Services Administration

Last Login on Sep 23, 2025 09:13 AST

### Account Statement Account Summary

Account Type: **Current Account**

Account Number: **0003104786003**

Account Name: **Current Account**

Status: **Active**

Account Currency: **QAR**

Ledger Balance: **9,279.34**

Available Balance: **9,279.34**

Bank: **AlRayan Bank**

#### Linked Entity Details

Abbreviated Name	Entity Name

Statements of longer period

Statement Period: **Last 15 Days**

**Statement of Account No.      for the period from 09 Sep 2025 to 23 Sep 2025**

Transaction Date	Value Date	Description	Deposit	Withdrawal	Balance	Action(s)

You can also change the account on this screen. Select the Account type and Account number to display statement of different accounts. The account statement is displayed in read-only format. You can also choose to view statement for a longer period.

Last Login on Sep 23, 2025 12:27 AST

## Account Statement

Account Summary

Account Type

Current Account

Account Number

Account Name

Current Account

Status

Active

Account Currency

QAR

Bank

ALRayan Bank

### Linked Entity Details

Abbreviated Name

Entity Name

### Statements of longer period

Statement period for download

Last 6 Months

Select Format

CSV

Download

### Note(s):

Balances and details reflected are indicative.

Choose statement period or use the **toggle** for statement period for download where you get presented with options: CSV, PDF or, MT940

Last Login on Sep 23, 2025 09:13 AST

## Account Statement

Account Summary

Account Type

Current Account

Account Number

Account Name

Current Account

Status  
Active

Account Currency  
QAR

Current Day

Previous Day

Last 15 Days

Current Month

Previous Month

Entity Name

Statement of Account No. 0003104786004 for the period from 09 Sep 2025 to 23 Sep 2025



Transaction Date

Value Date

Description

Deposit

Withdrawal

Balance

Action(s)

# Download Statement

Search [ ] [Download] [Filter] [Menu]

Account Balance (QAR)	Actions
-	[List] [Details] [Download]
Download statement for last 15 days	
9,279.34	

	PDF
	CSV
(QAR)	MT940
-	
-	

Click on this icon to download statement of an account for last 15 days.  
Option to download statement for the last 15 days as PDF, CSV, or MT940



# USER MANUAL

## BENEFICIARY MASTER

Entity: 104786 | Equivalent Currency: QAR

Current Accounts: QAR 58,871,661.90 | Deposit Accounts: QAR 0.00

Buttons: Beneficiaries (highlighted), Payments

Current Accounts (1) | Favourites

Account Name	Account Number	Entity	Currency	Ledger Balance	Balance	Equivalent Balance (QAR)	Actions
★ Account Current		104786	QAR				

Showing 1 - 1 of 1 Records | Rows per page: 10 | Page 1 of 1

This will help you save your beneficiaries for fund transfer. This can be reached either:  
Cash Services > Account Summary > Beneficiaries; Or

Common Services Cash Services Card Services Trade Services Administration

Last Login on Nov 12, 2025 17:58 AST

### Action Required

Trade (0)

Select Preference  
Standard

- Entity Maintenance
- User Maintenance
- Data Maintenance**
- Payee Maintenance
- Bulk Upload Template
- Alerts Maintenance
- Report Designer
- Audit Queries

Administration > Data Maintenance > Beneficiary Master

# Beneficiary Master Landing Screen + File Upload

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

## Beneficiary Master

1 Beneficiary File Upload Add Beneficiary

Draft (14) Live (40)

Select Preference  
Standard

Advanced Filter

2

Search

Entity	Product Type	Beneficiary Name	Account Number	Beneficiary Currency	Max. transfer limit	Pre-approved Beneficiary	Event	Status	Action(s)
104786	International Transfer	Zahi Oman		OMR	-	No	New	Draft	
104786	Transfer within AlRayan Bank	-	-	-	-	No	New	Draft	
104786	Domestic Fund Transfer	Name Name		QAR	-	No	New	Draft	

Click on Beneficiary File Upload to upload a file containing all your beneficiaries' details which FCC will automatically onboard.

- 1 Click on Beneficiary File Upload
- 2 You can select one of the following products:
  - A) Transfer within AlRayan Bank
  - B) Domestic Transfer
  - C) International Transfer

## Beneficiary Upload - Domestic Transfer

### General Details

Description

### Attachment

File Type	Title	File Name	File Size	Actions
	Beneficiary TPT6	Beneficiary TPT6.csv	0.211KB	 

4

Submit

- 3 After selecting a product, you can either drag and drop the beneficiary file (in .csv format) or manually Browse for the file. You'll find the file uploaded below. You can delete or download the file.
- 4 Click Submit.



## Success

Your request is submitted successfully

	Product Type	File Name	Upload Date
BU	Domestic Transfer	Beneficiary TPT6.csv	23/11/2025

[Beneficiary Upload Listing](#)

On this screen, you'll find all the uploaded files with their results (Failed or Successful)  
If an upload is Successful, then the beneficiaries have been added

### Beneficiary File Upload

Beneficiary File Upload

Uploaded Files (23)

Select Preference  
Standard

Advanced Filter

Search

Upload Date	Product Type	File Name	Description	File Status	Action(s)
23/11/2025	Domestic Fund Transfer	Beneficiary TPT6.csv	-	Failed	  Details

If an upload Failed, you can click on the Details button.

Beneficiary TPT6.csv Failed Beneficiaries File Upload Landing

**Beneficiary File Upload Details** All dates are in dd/mm/yyyy

**General Details**

**General**

Product Code <b>Domestic Transfer</b>	Maker Name <b>MKR</b>
Description <b>-Not Entered-</b>	File Upload Date <b>23/11/2025</b>

**Attachment**

File Type	Title	File Name	File Size	Action
	Beneficiary TPT6	Beneficiary TPT6.csv	0.211KB	

No. of Beneficiaries  
**1**

Failed Beneficiaries  
**1**

No. of New Beneficiaries  
**0**

No. of Modified Beneficiaries  
**0**

**Failed Records**

Line Number	Column Number	Beneficiary ID	Fail Reason	Input Value
1	0		Mandatory Fields are missing	bank_code
1	0		Mandatory Fields are missing	brch_code

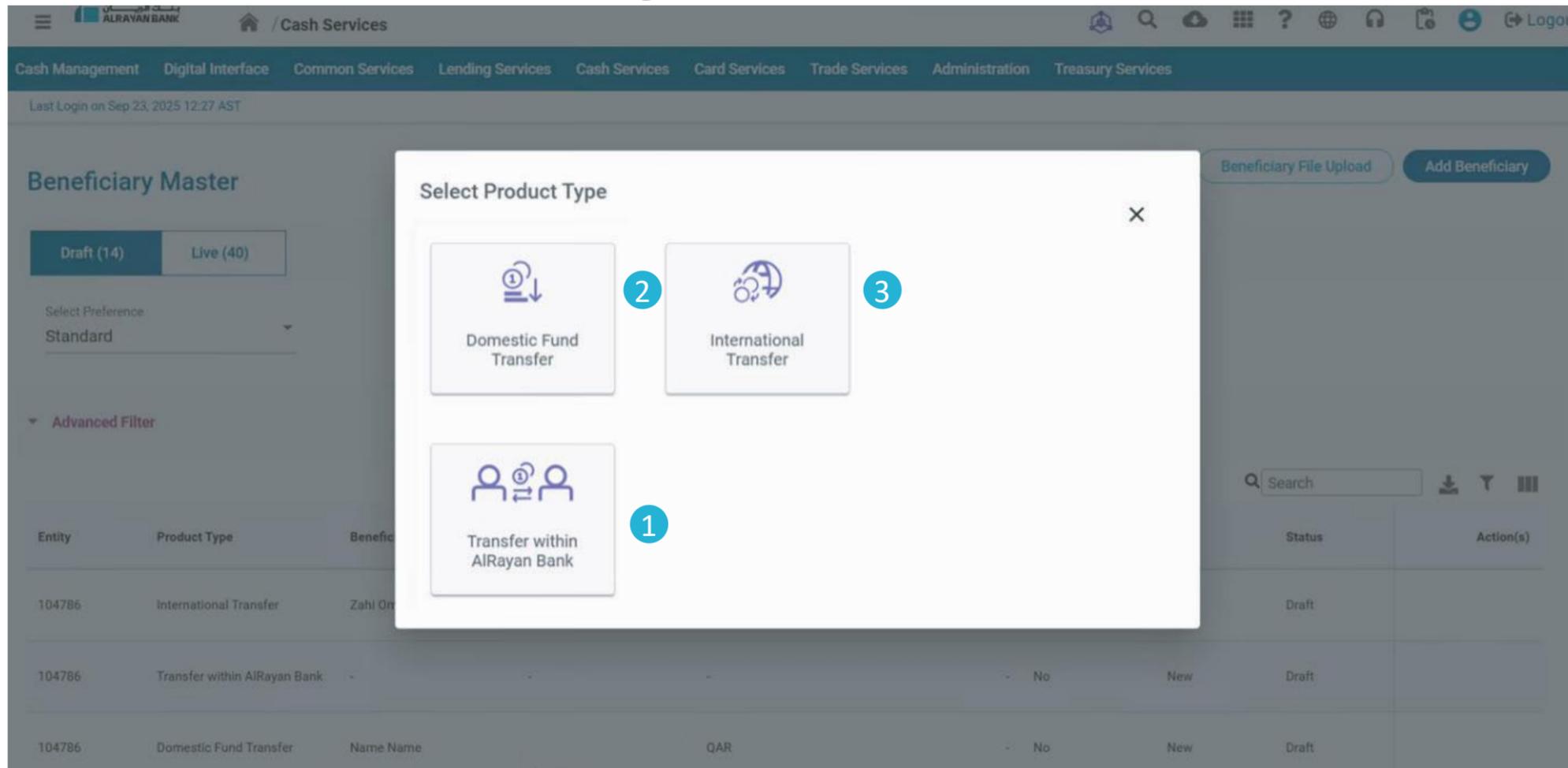
Items per page: 5 1 - 2 of 2

You'll be presented with a page that shows the full details of the upload as well as the failed records, along with the reason for failure.

Once you address the reasons for failure, you can still reupload the modified csv file and check.

Do note that you can modify details for already existing beneficiaries using the same method.

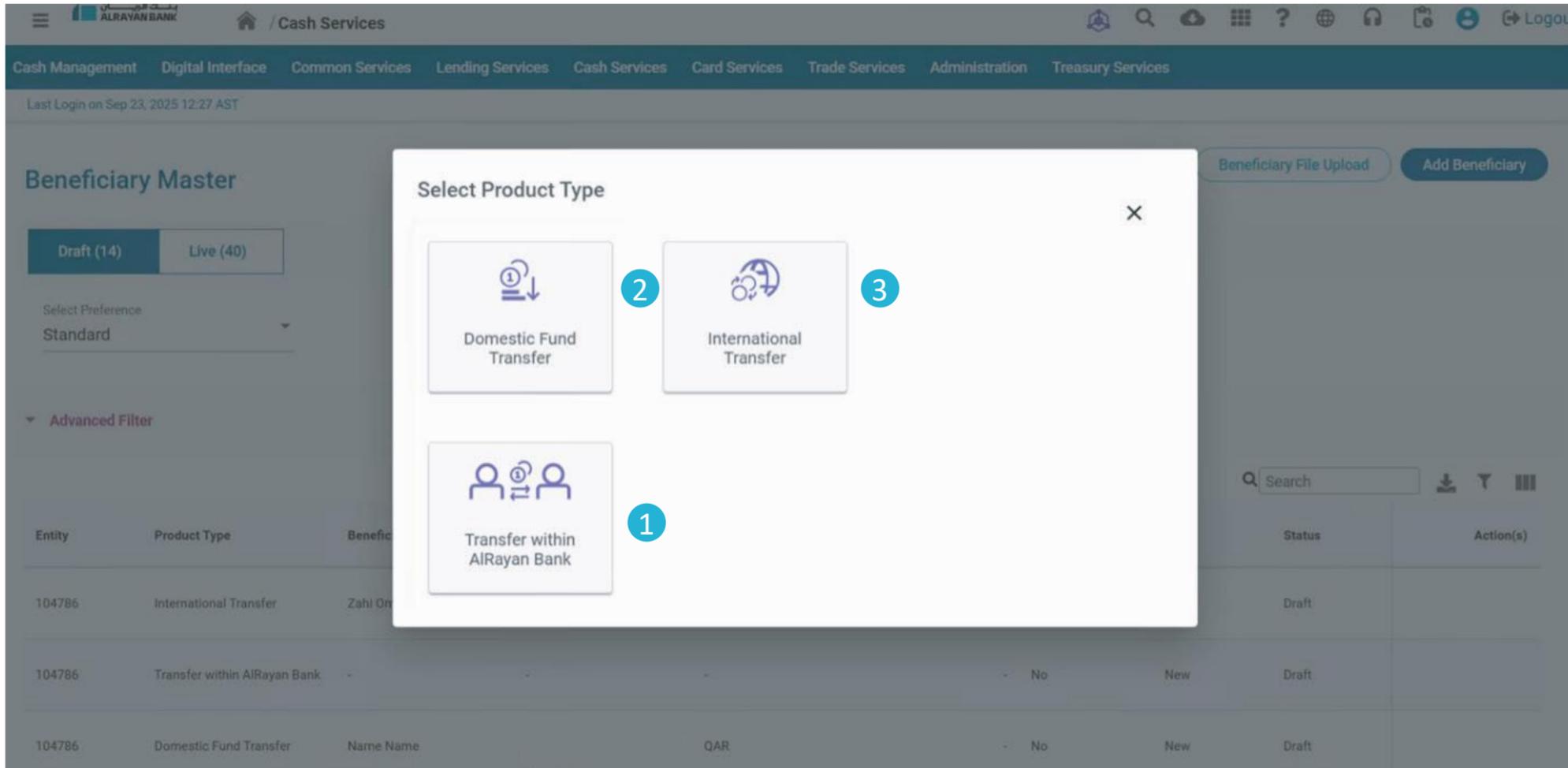
# Beneficiary Manual Addition



Alternatively, click on Add Beneficiary on the Beneficiary Master landing screen to manually save a beneficiary for your transfer under one of the following products:

- 1 Transfer within AlRayan Bank for:  
Internal accounts within AlRayan Bank (Not the same corporate account)
- 2 Domestic Transfer for:  
Local transfer within Qatar

# Beneficiary Manual Addition



The screenshot shows the 'Beneficiary Master' interface with a 'Select Product Type' modal. The modal contains three options:

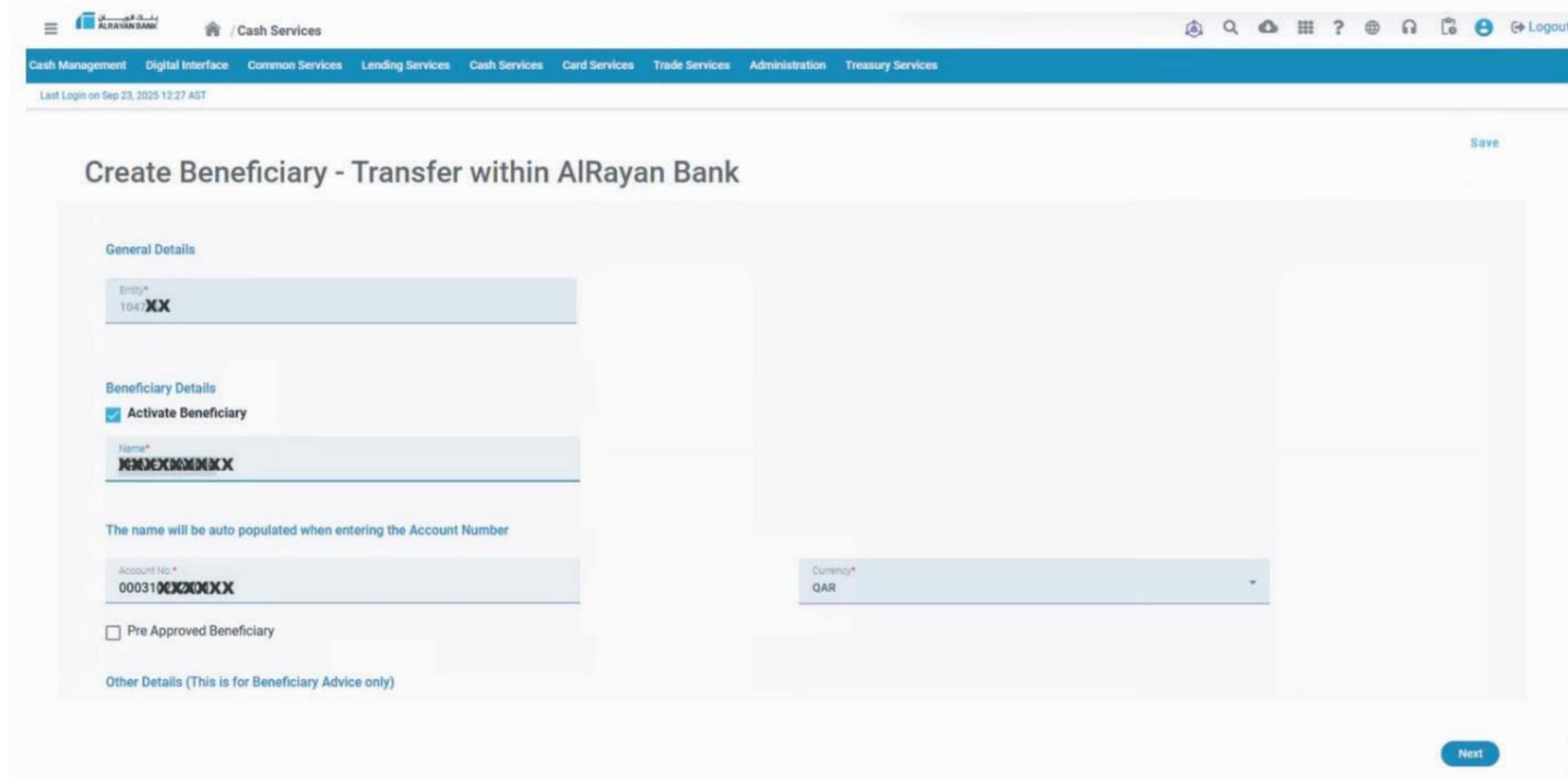
- 1: Transfer within AlRayan Bank
- 2: Domestic Fund Transfer
- 3: International Transfer

The background interface includes a navigation bar with 'Cash Services' selected, a 'Last Login on Sep 23, 2025 12:27 AST' message, and a table of beneficiaries. The table has columns for Entity, Product Type, Beneficiary Name, Currency, and Status. The table contains three rows of data:

Entity	Product Type	Beneficiary Name	Currency	Status
104786	International Transfer	Zahi On		Draft
104786	Transfer within AlRayan Bank			Draft
104786	Domestic Fund Transfer	Name Name	QAR	Draft

- 3 International Transfer for:
- Foreign currency transfers outside Qatar/ cross border QAR to banks abroad/ QAR transfers to QFC banks:
- 1- Industrial and Commercial Bank of China, Qatar branch
  - 2- Bank of China Limited Qatar branch
  - 3- BLOM Bank Qatar LLC
  - 4- CITIBANK N.A. Qatar branch
  - 5- Deutsche Bank AG, Qatar branch
  - 6- First Abu Dhabi Bank PJSC, Qatar branch
  - 7- Arab Jordan Investment Bank, Qatar branch

# Transfer Within Bank



The screenshot shows a web form titled "Create Beneficiary - Transfer within AlRayan Bank". The form is divided into several sections:

- General Details:** Includes a field for "Entity\*" with the value "1047XX".
- Beneficiary Details:** Includes a checked checkbox for "Activate Beneficiary" and a field for "Name\*" with the value "XXXXXXXXXX".
- Account Information:** Includes a field for "Account No.\*" with the value "00031XXXXXXXX" and a dropdown menu for "Currency\*" set to "QAR". A note below the account number field states: "The name will be auto populated when entering the Account Number".
- Other Options:** Includes an unchecked checkbox for "Pre Approved Beneficiary".
- Footer:** A "Next" button is located at the bottom right of the form.

To create a beneficiary within AlRayan Bank, access the page by clicking on transfer within AlRayan Bank. Once account number is added, account name and currency will be fetched automatically.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

Other Details (This is for Beneficiary Advice only)

Beneficiary Id	Payee Reference
Customer Reference	Email 1
Email 2	Fax
Contact Number	Mailing Name
Address Line 1	Address Line 2
Address Line 3	Address Line 4
Address Line 5	Country

If applicable, fill other details related to the beneficiary.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

Saved just now

### Create Beneficiary - Transfer within AlRayan Bank

**Preview**

All dates are in dd/mm/yyyy

<b>General Details</b>	
Entity	104786
<b>Beneficiary Details</b>	
Activate Beneficiary	Yes
Account No.	
Is Approved Beneficiary	No
<b>Other Details (This is for Beneficiary Advice only)</b>	
Beneficiary Id	Not Entered
Customer Reference	Not Entered
Name	PRIME TRADING
Currency	QAR
Payment Reference	Not Entered
Email 1	Not Entered

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

 **Success**

Your request is submitted successfully.

<b>BM</b>	Entity 104786 Account No.	Product Type Third Party Transfer	Name PRIME TRADING	Currency QAR
-----------	---------------------------------	--------------------------------------	-----------------------	-----------------

[Beneficiary Master Listing](#)

 [alrayan.com](#) [About](#) [Privacy Policy](#) [Terms and Conditions](#) [Cookie Policy](#) [Contact Us](#)

© 2025 AlRayan. All Rights Reserved.



After filling all fields press next, it will take you to the preview section which displays all the details you filled where you can confirm and approve the new beneficiary details.

# Domestic Transfer

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 14:10 AST

Save

## Create Beneficiary - Domestic Transfer

**General Details**

Entity\*  
104786

**Beneficiary Details**

Activate Beneficiary

Name\*  
DOMESTIC BENEFIC

The name will be auto populated when entering IBAN

Account No.\*

Currency\*  
QAR

Add a valid IBAN, Beneficiary name, Beneficiary Bank SWIFT BIC, Beneficiary bank name will be auto-populated on screen.

In case of valid IBAN but name is not auto-populated, you may enter the name manually and proceed.

Default currency will be QAR and the bank details fields will be disabled.

Ensure Beneficiary you are saving is not an existing beneficiary added earlier.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 14:10 AST

Pre Approved Beneficiary

**Beneficiary Bank Details**

Swift Code\*  
QNBAQACAD

Bank Name  
QATAR NATIONAL BANK

Country  
QA-Qatar

**Other Details (This is for Beneficiary Advice only)**

Beneficiary Id

Payee Reference

Customer Reference

Email 1

Fill in the other details if needed.

Last Login on Sep 23, 2025 14:10 AST

Pre Approved Beneficiary

Beneficiary Bank Details

Swift Code\*  
QNBAQACAD



Bank Name  
QATAR NATIONAL BANK

Country  
QA-Qatar

Other Details (This is for Beneficiary Advice only)

Beneficiary Id

Payee Reference

Customer Reference

Email 1

Last Login on Sep 23, 2025 14:10 AST

Contact Number

Mailing Name

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Address Line 5

Country

Postal Code

Description

Next



Fill in the other details if needed.



## Success

Your request is submitted successfully

BM	Entity 104786	Product Type Domestic Transfer	Name DOMESTIC BENEFIC	Currency QAR
	Account No. _____			

[Beneficiary Master Listing](#)

# International Transfer

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

Save

## Create Beneficiary - International Transfer

**General Details**

Entity\*  
104786

**Beneficiary Details**

Activate Beneficiary

Name\*  
PRINCE KING

Street Name

Town Name\*  
Town

Post Code

District

You can create a new beneficiary for international transfer by clicking on International Transfer. Fill the name and the address details, ensure you fill in the details of Town Name and Country as these are mandatory fields.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

Country Sub Division	Country* DE-Germany
Department	Sub Department
Building Number	Building Name
Floor	Post Box
Room	Town Location Name
<input type="checkbox"/> Pre Approved Beneficiary	
<b>Account Details</b>	
Account No.*	Currency* AUD

Continue by filling other beneficiary details by entering IBAN number for IBAN countries or Account number for Non-IBAN countries.

In case of valid IBAN countries, Beneficiary Bank SWIFT BIC and address will be auto-populated on screen.

In case of Account number, add Swift BIC and bank name and address will be auto-populated on screen.

Continue by filling all other mandatory fields highlighted with a red star if any.

Ensure Beneficiary you are saving is not an existing beneficiary added earlier.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

### Beneficiary Bank Details

Swift Code* AAALSARI	Bank Name SAUDI BRITISH BANK, THE (FORMERLY ALAWWAL BANK)
Street Name	Town Name RIYADH
Post Code	District Name
Country Sub Division	Country SA-Saudi Arabia
Department	Sub Department
Building Number	Building Name

If Intermediary is required, enable the filed by clicking on the toggle and add Bank SWIFT BIC, bank name and address will be auto-populated on screen.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

### Intermediary Bank Details

Swift Code <input type="text"/>	<input type="text"/>	Bank Name <input type="text"/>
Street Name <input type="text"/>	Town Name <input type="text"/>	
Post Code <input type="text"/>	District Name <input type="text"/>	
Country Sub Division <input type="text"/>	Country <input type="text"/>	
Department <input type="text"/>	Sub Department <input type="text"/>	
Building Number <input type="text"/>	Building Name <input type="text"/>	

If applicable fill other details related to the beneficiary.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 12:27 AST

Room

Town Location

Other Details (This is for Beneficiary Advice only)

Beneficiary Id

Payee Reference

Customer Reference

Email 1

Email 2

Fax

Contact Number

Description

Next

Once you fill all fields you can continue by clicking next to proceed to the next step

## Create Beneficiary - International Transfer

### Preview

All dates are in dd/mm/yyyy

#### General Details

Entity  
104786

#### Beneficiary Details

Activate Beneficiary  
Yes

Address  
Town, Germany

#### Account Details

Account No.

Name  
PRIME TRADE

Pre Approved Beneficiary  
No

Currency

#### Intermediary Bank Details

Swift Code  
-Not Entered-

Bank Name  
-Not Entered-

#### Other Details (This is for Beneficiary Advice only)

Beneficiary Id  
-Not Entered-

Payee Reference  
-Not Entered-

Customer Reference  
-Not Entered-

Email 1  
-Not Entered-

Email 2  
-Not Entered-

Fax  
-Not Entered-

Contact Number  
-Not Entered-

Description  
-Not Entered-

Previous

Submit

Proceed by clicking on submit or previous to edit if needed.

بنك الريان ALRAYAN BANK / Cash Services Logout

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Sep 23, 2025 14:10 AST

  
**Success**  
Your request is submitted successfully

BM	Entity 104786	Product Type International Transfer	Name PRIME TRADE	Currency AUD
	Account No.			

[Beneficiary Master Listing](#)

بنك الريان ALRAYAN BANK

[alrayan.com](#) [About](#) [Privacy Policy](#) [Terms and Conditions](#) [Cookie Policy](#) [Contact Us](#)

© 2025 AlRayan. All Rights Reserved.

# USER MANUAL

## BILL PAYMENT

Bill Payments 1 **Service Payments** 2 **Tax Payments**

Transactions under the "Approved" section are processed and will be released as per the SLA

**Draft (54)** Pending Approval Pending at Bank Approved Rejected

Select Preference: Standard

Advanced Filter

Channel Reference	Entity	Payee Name	Category	Currency	Amount	Product Type	Debit Account	Transfer Date	Action(s)
F72511000020545		General Tax Authority	Tax Bill	QAR	9,770.00	Bill Service		20/11/2025	
F72511000020239		Ooredoo Billing	Telecom	QAR	-	Bill Service		20/11/2025	
F12511000020251		General Tax Authority	Tax Bill	QAR	9,770.00	Bill Service		20/11/2025	
F72511000014092		General Tax Authority		QAR	9,770.00	Bill Service		13/11/2025	

Common Services Cash Services Card Services Trade Services Administration

Last Login on Jan 13, 2025

**Bill Payment**

Transactions **Draft (75)** Pending at Bank Approved Rejected

Select Preference: Standard

Advanced Filter

- Account Summary
- PDC Account
- Fund Transfers
- Fawran Services
- WPS
- Bill Payment**
- Cheque Services
- Bulk Services
- Term Deposit

section are processed and will be released as per the SLA

This module enables you to pay Telecom bills (Ooredoo) and Utility (Kahrama), as well as perform Tax Payments.

To access the Bill payments, navigate to Cash Services, then select Bill Payment.

On this screen, you'll be presented with 2 options:

1 Service Payments (Telecom and Utility)

2 Tax Payments

# Service Payments

Bill Service Save

**General Details**

**Applicant Details**

Entity\*  Service Number\*

Transfer From\*

**Transaction Details**

**Category Name** 1  
Telecom

**Payee Name** 2  
Ooredoo Billing

**Service Name**  
Ooredoo Postpaid

Currency\*  QAR Amount\*

Transfer Date  24/11/2025  Customer Reference

Transaction Remarks

Exit Next

To initiate a service payment, click on Service Payments.

- 1 Select the category you want to pay for:  
Telecom  
Utility
- 2 Select the Payee Name (Ooredoo Billing/Kahrama Billing) and the Service Name (Ooredoo Hala Top-up or Ooredoo Postpaid/Kahrama).
- 3 Click OK.  
Regardless of which service you selected; you will be presented with the Bill details page.

**Applicant Details**

Entity\*

Service Number\*  
99763400027

Transfer From\*  
QAR Current Account

Available Balance  
QAR 21,052,119.17

**Transaction Details**

<b>Category Name</b>	<b>Payee Name</b>
Telecom	Ooredoo Billing
<b>Service Name</b>	
Ooredoo Postpaid	
<b>Bill Date</b>	<b>Due Date</b>
1/1/2001	3/17/2025
<b>Outstanding Amount</b>	
120.97	

Here, you'll select the Service Number and the Transfer From account (debit account).  
 Once you select a service number, the Bill Date, Due Date, and Outstanding Amount fields appear.  
 Selecting a debit account from the Account From field, shows the available amount on that account.  
 Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.

# Tax Payments

## GTA Bills

**Search Criteria**  
Select an entity and provide the TIN to begin your search.

Entity\*

Commercial Registration  
272771

TIN Number\*  
5001881523  
Enter the Tax Identification Number

[Bill Payment Listing](#) [Search](#)

You can pay your taxes using the Tax Payments functionality.

Click on Tax Payments.

You will be presented with the GTA Bills page.

Here, once you select an entity, your company's commercial registration no. will be auto-populated (provided your company has one).

Enter you TIN number.

Bill Payment Listing Search

Advanced Filter Search

Item Code	Item Date	Item Description	Item Due Date	Item Price	Currency	Action
900000070726	24/11/2025 20:08:49	-	09/10/2025 00:00:00	9770.0	QAR	
900000070730	24/11/2025 20:08:49	-	09/10/2025 00:00:00	9000.0	QAR	
900000070731	24/11/2025 20:08:49	-	09/10/2025 00:00:00	116191.0	QAR	

Once these details are entered, click Search.  
 You should now see your pending tax payments.  
 To pay a tax, click the View button in "Action" column

## Bill Service

### General Details

#### Applicant Details

Entity*	Transfer From* QAR Current Account
	Available Balance QAR 59,290.17
Transaction Details	
Category Name	Payee Name
Tax	General Tax Authority
Service Name	
GTA	
Bill Date	Due Date
11/24/2025	10/9/2025
Currency* QAR	Amount 9,770.00

Exit Next

You will be presented with a Bill details screen similar to the one from the Service Payments module. Selecting a debit account from the Account From filed, shows the available amount on that account. Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.

# USER MANUAL

## CERTIFICATE

### Secure Email

Channel Reference: SE2511000020733

#### General Details

Applicant **1**

Entity\*  
E101788

Topic\*  
Certificate

Sub Topic\*  
Balance Certificate **2**

Certificate Fees

Account Number\*

#### Bank Details

Bank Name\*  
AlRayan Bank

Issuer's Reference\*  
101788

#### Customer Instructions

Addressee\*  
Mr. Smith

Exit Next

To access Certificates, go to Common Services, then select Secure Email.  
To request for a certificate, click Create Secure Email.

- 1** Select the entity (if your company has several entities, else the only entity will be automatically selected), and under Topic, select Certificate.
- 2** Then you can select a sub-topic, and the Account Number (dependent on some sub-topics, the account won't be requested) and lastly, input the Addressee.

Secure Email Certificates Contact Helpdesk Create Secure Email

Inquiry (17) Draft (9) Pending Approval (13) Pending at Bank (30) Rejected (9)

Select Preference  
Standard

Advanced Filter

Search

Channel Reference	Entity	Topic	Sub Topic	Initiation Date	Request Type	Actions
SE2511000021909	104786	Certificate	Audit Balance Confirmation	25/11/2025	Secure Email	
SF2511000021905	104786	Certificate	Card Audit Confirmation	25/11/2025	Secure Email	
SE2511000021978	104786	Certificate	Balance Certificate	25/11/2025	Secure Email	

SE2511000021909

Status **New**

Applicant <b>104786</b>	Request Type <b>Secure Email</b>	Topic <b>Certificate</b>	Sub Topic <b>Audit Balance Confirmation</b>
Issuer's Reference <b>104786</b>			

Transaction Details Events **Additional Information**

Bank Attachments  
No Bank Attachments

Customer Attachments

File Type	Date	Events	Event Status	Title	File Name	Attachment Status	Actions
PDF	25/11/2025	New	New	SE2511000021909_25112500030273	SE2511000021909_25112500030273.pdf	Acknowledged	👁️ ⬇️

Showing 1 - 1 of 1 Records Rows per page: 5 Page 1 1

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.  
Go to Secure email landing screen to check your request status

To download the requested certificate:  
Go to inquiry  
Select your certificate request  
Go to "Details"  
Go to "Additional information"  
Download pdf

Secure Email

[Certificates](#)
[Contact Helpdesk](#)
[Create Secure Email](#)

[Inquiry \(17\)](#)
[Draft \(9\)](#)
[Pending Approval \(13\)](#)
[Pending at Bank \(30\)](#)
[Rejected \(9\)](#)

Select Preference  
Standard

Advanced Filter

Search

Channel Reference	Entity	Topic	Sub Topic	Initiation Date	Request Type	Actions
SE25110000021909	104786	Certificate	Audit Balance Confirmation	25/11/2025	Secure Email	
SE25110000021905	104786	Certificate	Card Audit Confirmation	25/11/2025	Secure Email	

Certificate List

Advanced Filter

Search

Channel Reference	Entity	Entity Name	Topic	Initiation Date	Request Type	Action
SE25110000021855	104786	REFINER CONSTRUCTION TRADING CO CO	Certificate	25/11/2025	Secure Email	Download
SE25110000021878	104786	REFINER CONSTRUCTION TRADING CO CO	Certificate	25/11/2025	Secure Email	
SE25110000021905	104786	REFINER CONSTRUCTION TRADING CO CO	Certificate	25/11/2025	Secure Email	
SE25110000021909	104786	REFINER CONSTRUCTION TRADING CO CO	Certificate	25/11/2025	Secure Email	

Or; go to Secure email landing screen and click on "Certificates" where you see all downloaded certificates

# USER MANUAL

## CHEQUE BOOK

**Cheques** Request Cheque Book

**Cheque Book Request**

Draft (8) Pending Approval (1) Pending at Bank (2) Completed (0) Rejected (0)

Select Preference: Standard

Advanced Filter

Channel Reference	Entry	Entry Name	Last Modified Date	Account Number	Number of Cheque Books	Delivery Mode	Status	Actions
GC2510000019003			23/11/2025		3	Collect from Branch	Draft	
SP2510000002485			19/10/2025			Collect from Branch	Draft	
SE2510000004912			11/10/2025		3	Collect from Branch	Draft	

Showing 1 of 3 Records

Common Services Cash Services Card Services Trade Services Administration

Last Login on Jan 13, 2025

**Cheques**

Cheque Book Request

Draft (7) Pending Approval (1) Pending at Bank (4) Completed (1) Rejected (8)

Select Preference: Standard

Advanced Filter

- Account Summary
- PDC Account
- Fund Transfers
- Fawran Services
- WPS
- Bill Payment
- Cheque Services**
- Bulk Services
- Term Deposit

You can apply for cheque books from this module.  
 To access Cheque services, go to Cash Services and then click on Cheque Services.  
 To request for a new Cheque book, click on Request Cheque Book.

### Request Cheque Book Save

**General Details**

Entity*	Account Number*
Number of Cheque Books*	Charge Amount
3	0.00

Actual charges will be applied as per AlRayan Bank Tariff

**Delivery Mode \***

Collect From Branch

Branch Code\*

Salwa Road Branch

[Exit](#) [Next](#)

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.

# USER MANUAL

FAWRAN

Common Services Cash Services Card Services Trade Services Administration

Last Login on Nov 06, 2025 21:04 AST

Fawran

### Fawran Payments

Transactions under the "Approved" section are processed and will be released as per the SLA

Draft (34)
Pending Approval (19)
Pending at Bank (20)
Approved (21)
Rejected (9)

Select Preference  
Standard

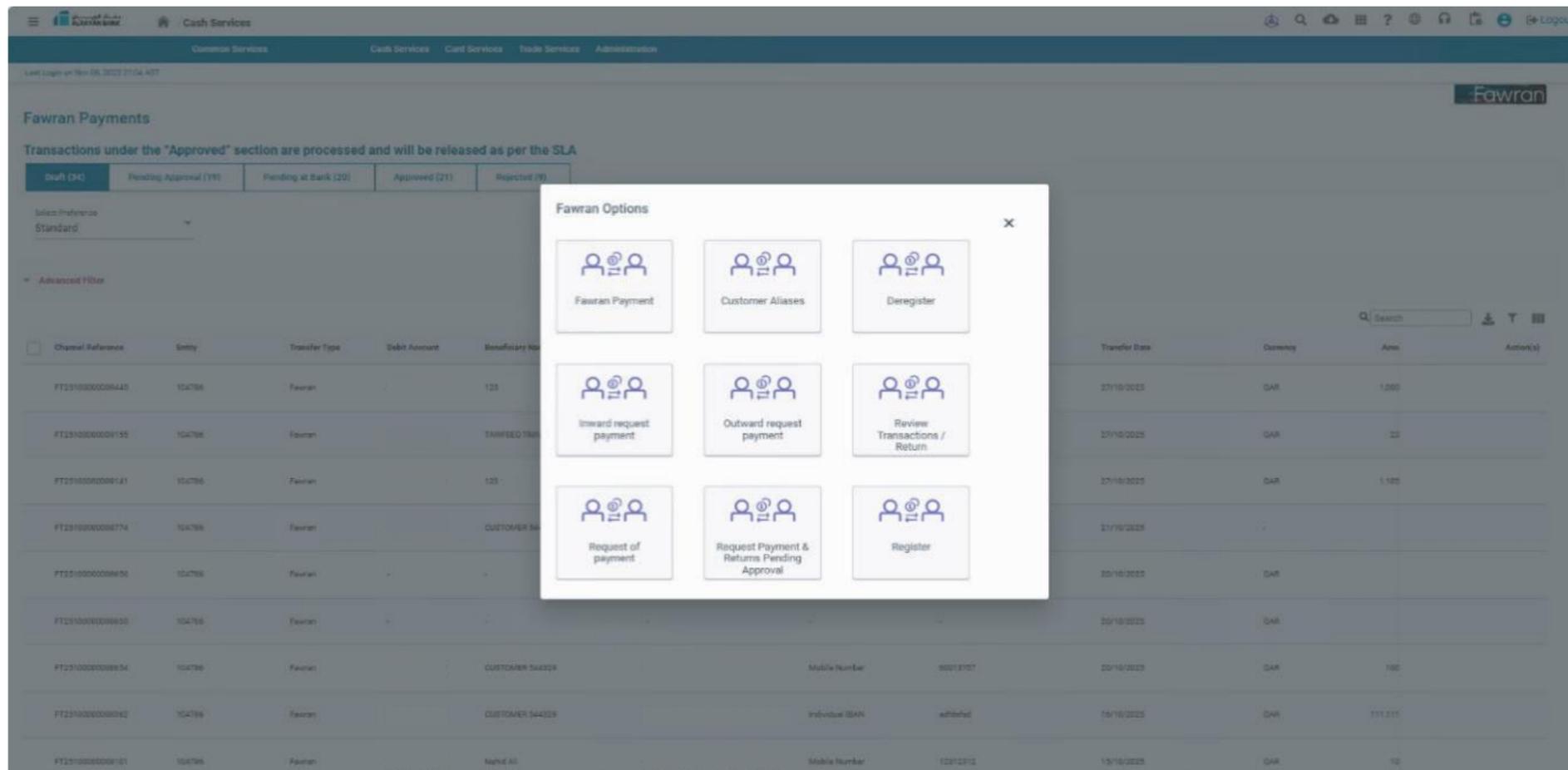
Advanced Filter

Search

Channel Reference	Entity	Transfer Type	Debit Account	Beneficiary Name	Beneficiary Account	Alias Type	Alias Value	Transfer Date	Currency	Amo	Action(s)
FT2510000009445		Fawran		123		CR	35283	27/10/2025	QAR	1,000	
FT2510000009155		Fawran		TAWFEEQ TRAVEL COMPANY		CR	2222	27/10/2025	QAR	23	
FT2510000009141		Fawran		123		CR	35283	27/10/2025	QAR	1,105	
FT2510000008774		Fawran		CUSTOMER 544329		Mobile Number	60013757	21/10/2025	-		
FT2510000008656		Fawran	-	-	-	-	-	20/10/2025	QAR		
FT2510000008655		Fawran	-	-	-	-	-	20/10/2025	QAR		
FT2510000008654		Fawran		CUSTOMER 544329		Mobile Number	60013757	20/10/2025	QAR	100	
FT2510000008362		Fawran		CUSTOMER 544329		Individual IBAN	adfdafsd	16/10/2025	QAR	111,111	
FT2510000008101		Fawran		Nahid Ali		Mobile Number	12312312	15/10/2025	QAR	10	

Fawran Instant Payment module enables customers to perform real-time fund transfers and instant payment transactions within Qatar's domestic banking network.

Fawran landing page

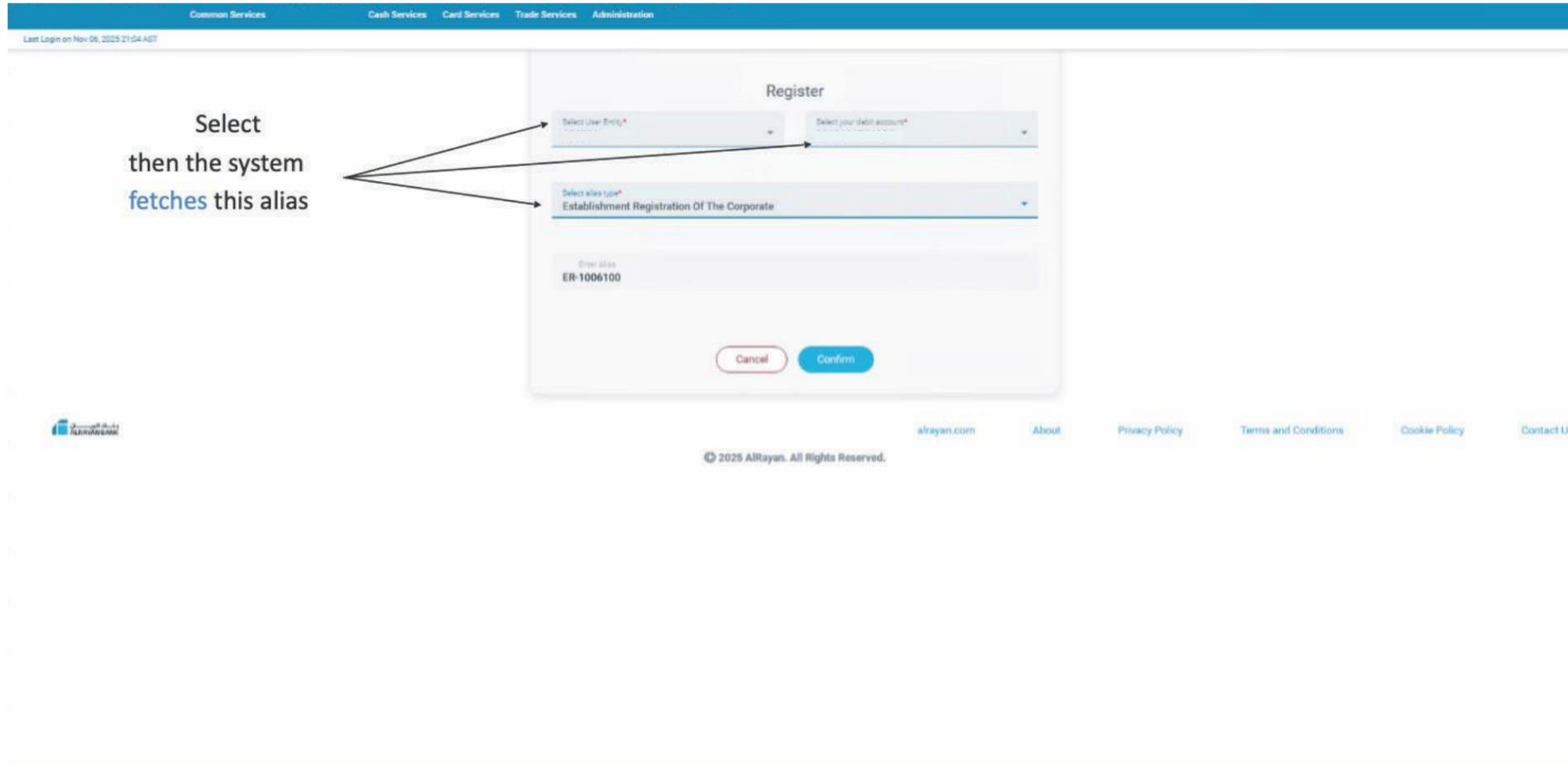


The screenshot displays the 'Fawran Payments' section of the AlRayan Bank system. The interface includes a navigation bar with 'Cash Services' and 'Fawran' tabs. Below the navigation, there are filters for 'Status' (Draft, Pending Approval, Pending at Bank, Approved, Rejected) and 'Select Preference' (Standard). A table of transactions is visible, with columns for 'Check Reference', 'Entity', 'Transfer Type', 'Debit Account', 'Beneficiary No', 'Transfer Date', 'Currency', 'Amt', and 'Action(s)'. A 'Fawran Options' modal window is open, showing nine transaction options: Fawran Payment, Customer Aliases, Deregister, Inward request payment, Outward request payment, Review Transactions / Return, Request of payment, Request Payment & Returns Pending Approval, and Register.

After Clicking on Fawran Button users can initiate the following transactions:

- Fawran payment
- Register
- De-register
- View current active Aliases
- Request to pay
- Return
- Review Fawran transactions

# Register



The Registration option allows corporate customers to assign a unique alias to your bank account, Alias can be either:

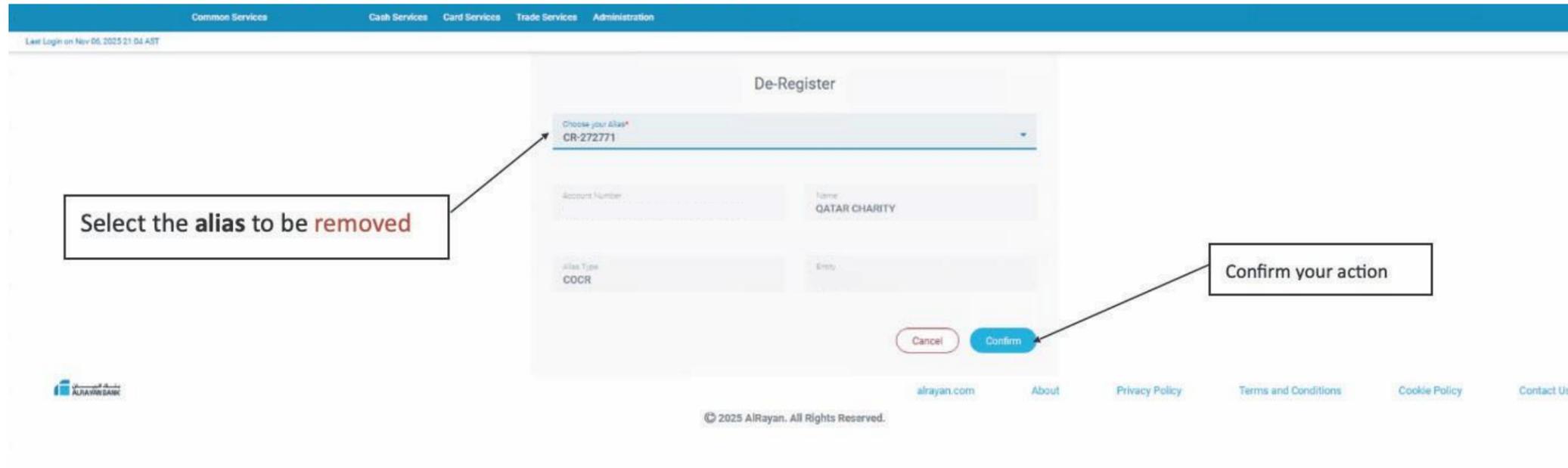
Your corporate registration number: CR

Your corporate establishment registration: ER

Your corporate Commercial license: CL

The user selects the alias entity, debit account and the alias type then the system will fetch the alias to be registered. Once confirmed, the alias becomes registered.

# De-Register



Common Services Cash Services Card Services Trade Services Administration

Last Login on Nov 06, 2025 21:04 AST

### De-Register

Choose your alias\*  
CR-272771

Account Number Name  
QATAR CHARITY

Alias Type Entity  
COCR

Cancel Confirm

alrayan.com About Privacy Policy Terms and Conditions Cookie Policy Contact Us

© 2025 AlRayan. All Rights Reserved.

The De-registration process enables users to remove any existing aliases linked to their corporate accounts. The user selects the alias to be removed and confirms the action.

# Alias Approval

Common Services Cash Services Card Services Trade Services Administration

Last Login on Nov 06, 2025 21:04 AST

### Alias Approval

#### Register List

Advanced Filter

Channel Reference	ALIAS TYPE	ALIAS VALUE	Account Number	Creation Date	Entity	Action
RQ25100000001	Establishment Registration Of The Corporate	ER-1006100		2025-10-29		<a href="#">Authorize Alias</a>

Showing 1 - 1 of 1 Records

#### Deregister List

Advanced Filter

Channel Reference	ALIAS TYPE	ALIAS VALUE	Account Number	Entity	Name	Creation Date	Action
No Records Found							

Showing 0 - 0 of 0 Records

#### Alias Rejected List

Advanced Filter

Channel Reference	ALIAS TYPE	ALIAS VALUE	Account Number	Name	Entity	Operation	Creation Date	Action
-	Establishment Registration Of The Corporate	ER-2222		-		register	2025-11-06T21:23:07.350	
DR251100000010	COCR	CR-272771		QATAR CHARITY		deregister	2025-11-03T00:00	

The Alias Approval screen lists all pending alias registration or de-registration requests submitted by users. Authorized users can review the requests and take appropriate action to approve or reject them. Once approved, the alias becomes active and can be utilized for transaction purposes.

# Customer Aliases

Customer Aliases

Details are available for each record.

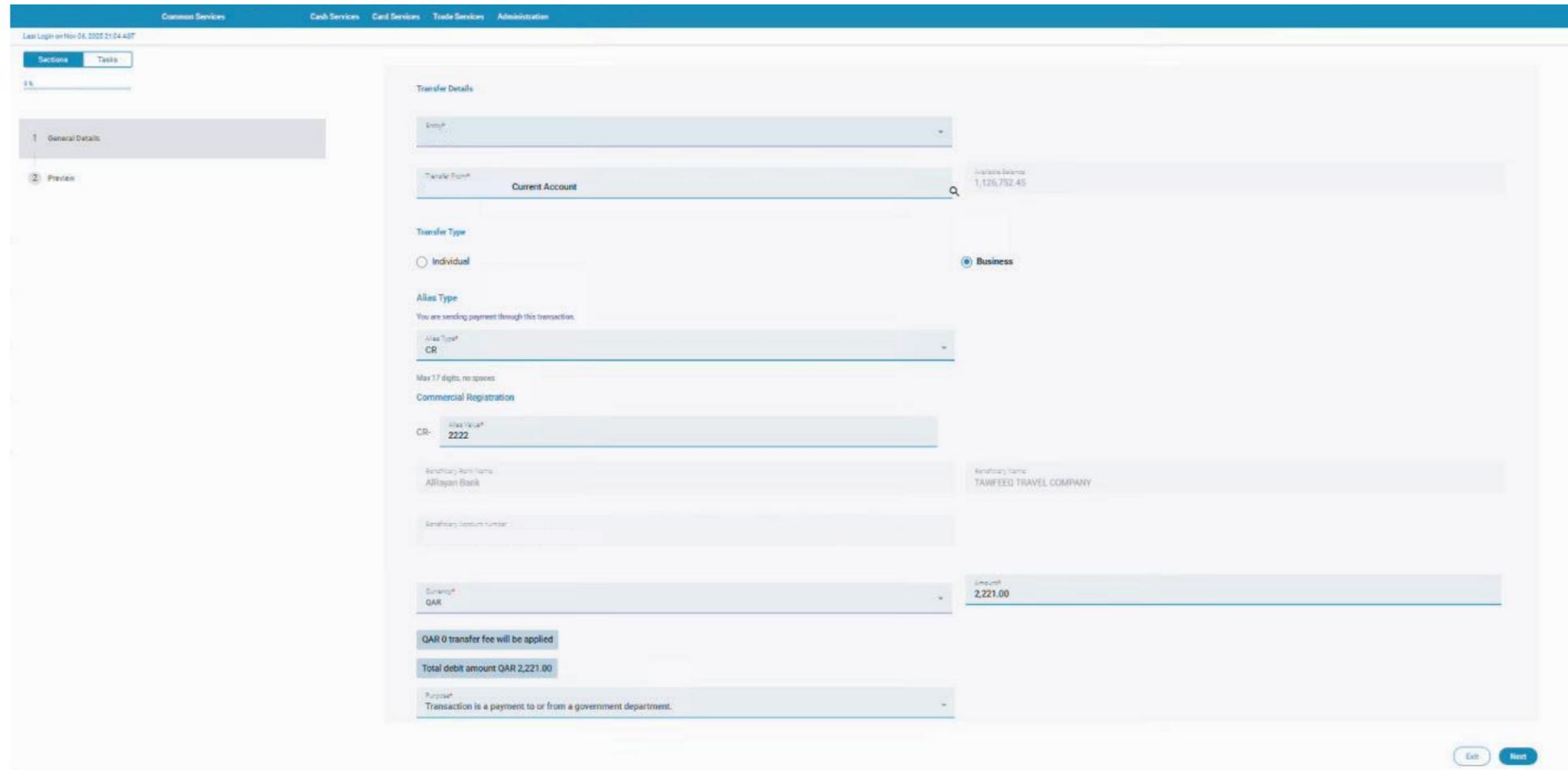
Commercial Registration of the Corporate	CR	Alias	IBAN	Action
IBAN		Active	194799	
IBAN		Active	194799	
IBAN		Active	194799	
IBAN		Active	194799	
IBAN		Active	194799	
IBAN		Active	194799	
IBAN		Active	194799	

Showing 1 of 7 records

© 2023 AlRayan. All Rights Reserved.

The list of all registered aliases under the customer's corporate entity including IBAN's

# Fawran Transfer



The screenshot shows the 'Fawran Transfer' web interface. The top navigation bar includes 'Custom Services', 'Cash Services', 'Card Services', 'Trade Services', and 'Administration'. The main content area is titled 'Transfer Details' and contains the following fields and options:

- Transfer From:** Current Account (with an available balance of 1,126,732.45)
- Transfer Type:** Individual (unselected) and Business (selected)
- Alias Type:** CR (selected)
- Commercial Registration:** CR- Alias Value\* 2222
- Beneficiary Bank Name:** AlRayan Bank
- Beneficiary Name:** TAWFEED TRAVEL COMPANY
- Beneficiary Account Number:** (empty)
- Currency:** QAR
- Amount:** 2,221.00
- QAR 0 transfer fee will be applied**
- Total debit amount QAR 2,221.00**
- Purpose:** Transaction is a payment to or from a government department.

Buttons for 'Exit' and 'Next' are located at the bottom right of the form.

The Fawran Transfer function allows users to initiate instant fund transfers to either an alias or IBAN.

Cash Management | Digital Interface | Common Services | Lending Services | Cash Services | Card Services | Trade Services | Administration | Treasury Services

Last Login on Nov 06, 2025 21:04 AEST

Saved just now

Fawran Initiation

Back Home | Tests

2225

General Details

2 Preview

### Fawran Transfer

Channel Reference: FT2511000011385

All dates are in dd/mm/yyyy

**Preview**

<b>Transfer Details</b> Entity: 104786 Amount: QAR 2,221.00 Available Balance: 1,126,702.45 Alias Type: CR Alias Value: 2322 Beneficiary Name: TAWFEEQ TRAVEL COMPANY Fees: 0 Purpose: Transaction is a payment to or from a government department. Attachments: There are no attachments added for this transaction.	<b>Transfer From</b> QAR 000104786004 Current Account  <b>Transfer Type</b> Business  <b>Beneficiary Bank Name</b> AlRayan Bank Beneficiary Account number: QA11MAFR0000000002104194001 Total Amount: 2221
--	---

Exit | Previous | Submit

© 2025 AlRayan. All Rights Reserved.

Cash Management | Digital Interface | Common Services | Lending Services | Cash Services | Card Services | Trade Services | Administration | Treasury Services

Last Login on Nov 06, 2025 21:04 AEST

**Success**

Your transaction is submitted for approval.

FT	Channel Reference: FT2511000011385 Transfer From: Current Account	Status: Pending Approval Amount: QAR 2,221.00	Entity: _____ Transfer Date: 06/11/2025	Transfer Type: Fawran Company Name: REFINER CONSTRUCTION & TRADING CO CO
----	--	--	--	---

© 2025 AlRayan. All Rights Reserved.

The user fills all mandatory fields, the system automatically calculates applicable fees and displays the total debit amount for confirmation before submission.

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.



# Request Payment

Cash Management Digital Interface Corporate Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services  
Last Login on Nov 06, 2023 21:54 AEST

### Fawran Transfer - Request Payment

**Request to pay details**  
Request to:

Request from:  
You are requesting a payment through this transaction.

Individual  Corporate

Payee Bank Name: AllRayan Bank

Payee Name: TAWFEEQ TRAVEL COMPANY

Transfer purpose:  
Purpose: Transaction is related to ePayment.

**Terms and Conditions**  
 I agree to the Al Rayan Bank Terms and Conditions and Online Privacy Policy\*  
You are requesting a payment from an alias  
Your request for payment will be valid for 4 hours.

Submit

The Request to pay option enables users to request funds from another registered corporate entity.

Cash Management Digital Interface Common Services Lending Services Cash Services Card Services Trade Services Administration Treasury Services

Last Login on Nov 06, 2025 21:04 AST

  
**Success**

Event: Request To Pay	Transaction ID: RTP251100000210	Payer Name: TAWFEEQ TRAVEL COMPANY
Payer Account Number:	Amount: QAR3,212.00	Entity:
Payee Account Number:	Chosen Alias Type: CR	Alias: 2222
Transfer Type: corporate	Purpose: Transaction is related to ePayment.	Date Created: 2025-11-06

[Fawran Transfer Listing](#)
[Initiate Fawran Request Payment](#)


[alrayan.com](#)
[About](#)
[Privacy Policy](#)
[Terms and Conditions](#)
[Cookie Policy](#)
[Contact Us](#)

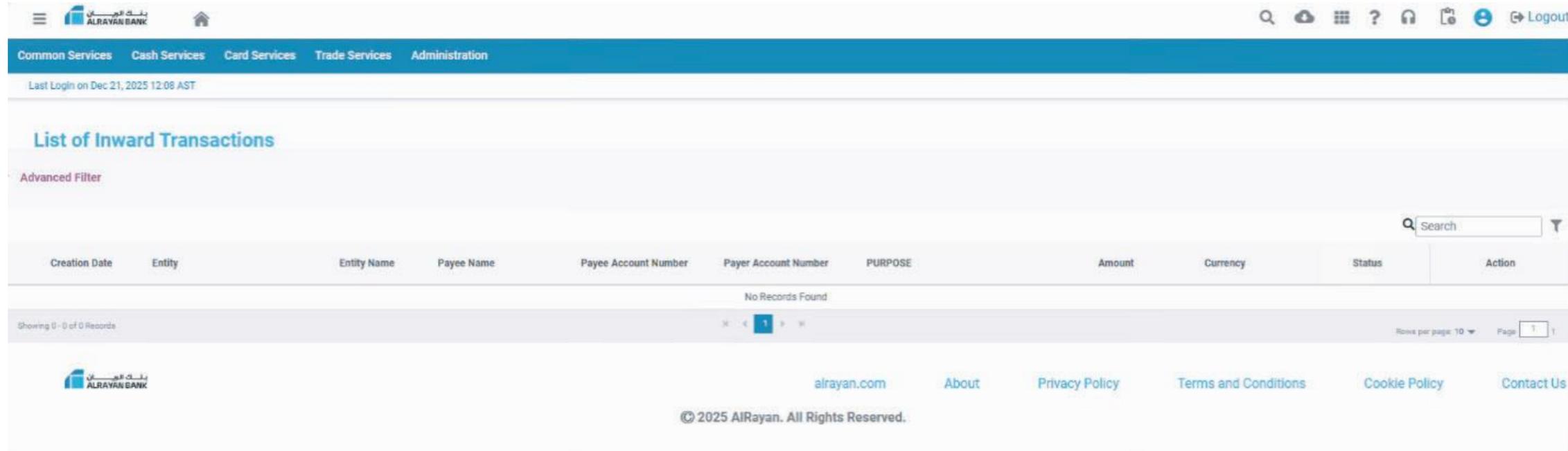
© 2025 AlRayan. All Rights Reserved.

The user fills all mandatory fields and agrees the terms and condition.

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.

The system generates a Request to Pay {RTP} notification to the payer with all required details, including amount and purpose. Upon the payer's acceptance, funds are instantly transferred, and both parties receive confirmation notifications.

# Inward Request Payment



Common Services Cash Services Card Services Trade Services Administration

Last Login on Dec 21, 2025 12:08 AST

### List of Inward Transactions

Advanced Filter

Search

Creation Date	Entity	Entity Name	Payee Name	Payee Account Number	Payer Account Number	PURPOSE	Amount	Currency	Status	Action
No Records Found										

Showing 0 - 0 of 0 Records

Rows per page: 10 Page 1

alrayan.com About Privacy Policy Terms and Conditions Cookie Policy Contact Us

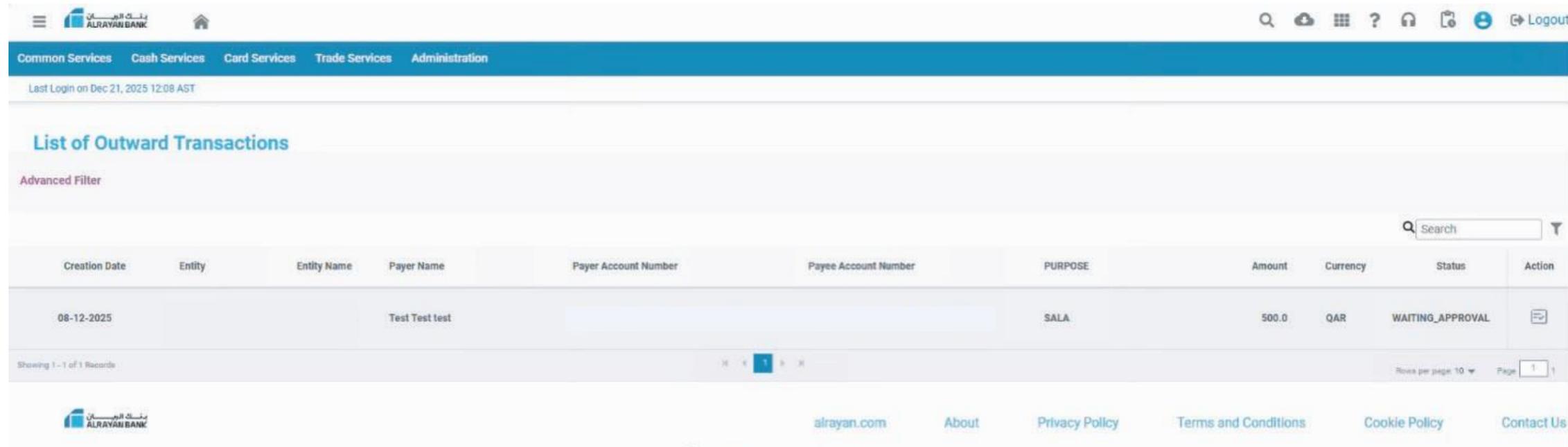
© 2025 AlRayan. All Rights Reserved.

The Inward Request Payment screen allows corporate users to review and manage all incoming FAWRAN Request to pay received from others.

The Inward Request Payment List screen displays all incoming requests, each row represents one request awaiting review and confirmation

The user can reject, accept and view the transaction.

# Outward Request Payment



Common Services Cash Services Card Services Trade Services Administration

Last Login on Dec 21, 2025 12:08 AST

### List of Outward Transactions

Advanced Filter

Search

Creation Date	Entity	Entity Name	Payer Name	Payer Account Number	Payee Account Number	PURPOSE	Amount	Currency	Status	Action
08-12-2025			Test Test test			SALA	500.0	QAR	WAITING_APPROVAL	

Showing 1 - 1 of 1 Records

Rows per page: 10 Page: 1

alrayan.com About Privacy Policy Terms and Conditions Cookie Policy Contact Us

The Outward Request Payment screen displays all FAWRAN payment requests initiated by the corporate user. These requests represent transactions where the corporate user is requesting payment from another Alias and is awaiting confirmation. The Outward Request Transactions List presents all outward requests as shown above:

# Request of Payment - Pending Approval

Common Services Cash Services Card Services Trade Services Administration

Last Login on Dec 21, 2025 12:08 AST

### Request of Payment (Pending Approval)

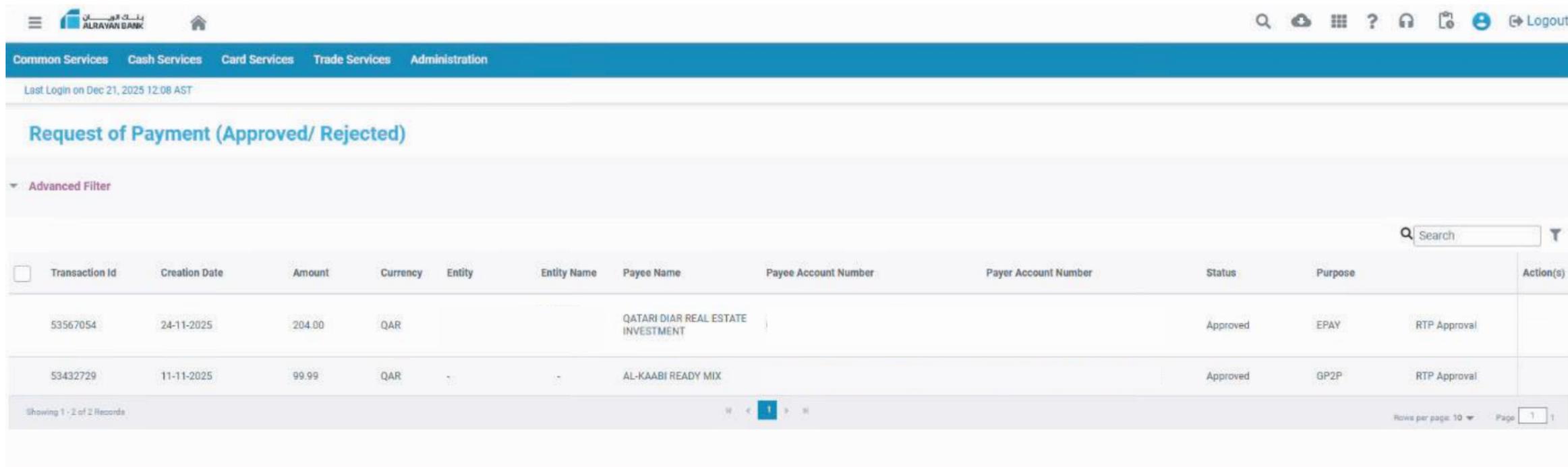
Advanced Filter

Search

Transaction Id	Transaction Date	Amount	Currency	Entity	Entity Name	Payer Name	Payer Account Number	Payee Account Number	Transfer Type	ALIAS TYPE	Alias Value	Action(s)
RTP25100000150	19-10-2025	11.00	QAR		REFINER CONSTRUCTION TRADING CO CO	TAWFEEQ TRAVEL COMPANY		CR-2222222	corporate	CR	2222	
RTP25100000149	19-10-2025	11.00	QAR		REFINER CONSTRUCTION TRADING CO CO	TAWFEEQ TRAVEL COMPANY		CR-2222222	corporate	CR	2222	
RTP25100000148	19-10-2025	11.00	QAR		REFINER CONSTRUCTION TRADING CO CO	TAWFEEQ TRAVEL COMPANY		CR-2222222	corporate	CR	2222	
FT25100000146	16-10-2025	1242.00	QAR		REFINER CONSTRUCTION TRADING CO CO	CUSTOMER 544329		CR-2222222	individual	M	-	
FT25100000144	16-10-2025	1242.00	QAR		REFINER CONSTRUCTION TRADING CO CO	CUSTOMER 544329		CR-2222222	individual	M	-	
FT25100000143	16-10-2025	1057.00	QAR		REFINER CONSTRUCTION TRADING CO CO	123		CR-2222222	corporate	IBAN	CA60MAF800000000003106152001	

This section displays all Fawran payment requests that are still pending action. Corporate users with approval rights can review and authorize these requests.

# Request of Payment - Approved/Rejected



Common Services Cash Services Card Services Trade Services Administration

Last Login on Dec 21, 2025 12:08 AST

### Request of Payment (Approved/ Rejected)

Advanced Filter

Search

Transaction Id	Creation Date	Amount	Currency	Entity	Entity Name	Payee Name	Payee Account Number	Payer Account Number	Status	Purpose	Action(s)
53567054	24-11-2025	204.00	QAR			QATARI DIAR REAL ESTATE INVESTMENT			Approved	EPAY	RTP Approval
53432729	11-11-2025	99.99	QAR			AL-KAABI READY MIX			Approved	GP2P	RTP Approval

Showing 1 - 2 of 2 Records

Rows per page: 10 Page 1

This section provides a record of all Fawran requests that have been processed (either approved or rejected). It is designed for transaction tracking and audit.

# Review Fawran Transactions

Alias Approval

**Register List**

Advanced Filter

Search

Channel Reference	Entity	Entity Name	ALIAS TYPE	ALIAS VALUE	Account Number	Creation Date	Action(s)
No Records Found							
Showing 0 - 0 of 0 Records							

Rows per page: 10 Page 1 / 1

**Deregister List**

Advanced Filter

Search

<input type="checkbox"/>	Channel Reference	Creation Date	Entity	Entity Name	ALIAS TYPE	ALIAS VALUE	Account Number	Name	Action(s)
<input type="checkbox"/>	DR25120000043	08-12-2025			0	HANAN_123		QATAR CHARITY	<input type="button" value="Authorize"/>

This section provides a record of all Fawran requests that have been processed and need approval.

# Return Fawran Transactions

Fawran Transactions

Advanced Filter

Search

<input type="checkbox"/>	Entity	Entity Name	Transfer Date	Amount	Currency	Transaction Direction	Debtor Name	Debtor Account Number	Creditor Name	Creditor Account Number	Action(s)
			08-12-2025	1500.0	QAR	OUTWARD	QATAR CHARITY		GROUP SECURITY CERTIS SISCO		
			07-12-2025	10.0	QAR	OUTWARD	QATAR CHARITY		TAWFEEQ TRAVEL COMPANY	21	
			07-12-2025	1000.0	QAR	OUTWARD	QATAR CHARITY		TAWFEEQ TRAVEL COMPANY		

This section displays all Fawran transactions received and paid out

Transaction ID <b>FTFAW20251208MAF00100001790</b>	Payee Account Number
Entity <b>104786</b>	creditorName <b>GROUP SECURITY CERTIS SISCO</b>
Payer Account Number	Creditor Address <b>DOHA</b>
Payer Name <b>QATAR CHARITY</b>	Creditor Alias Type
Debtor Address <b>DOHA</b>	Creditor Alias Value
Debtor Alias Type	Upload Date
Debtor Alias Value	Settlement Date <b>12/08/2025</b>
Amount <b>1500.0 QAR</b>	Transaction Direction <b>OUTWARD</b>

[Previous](#) [Return](#)

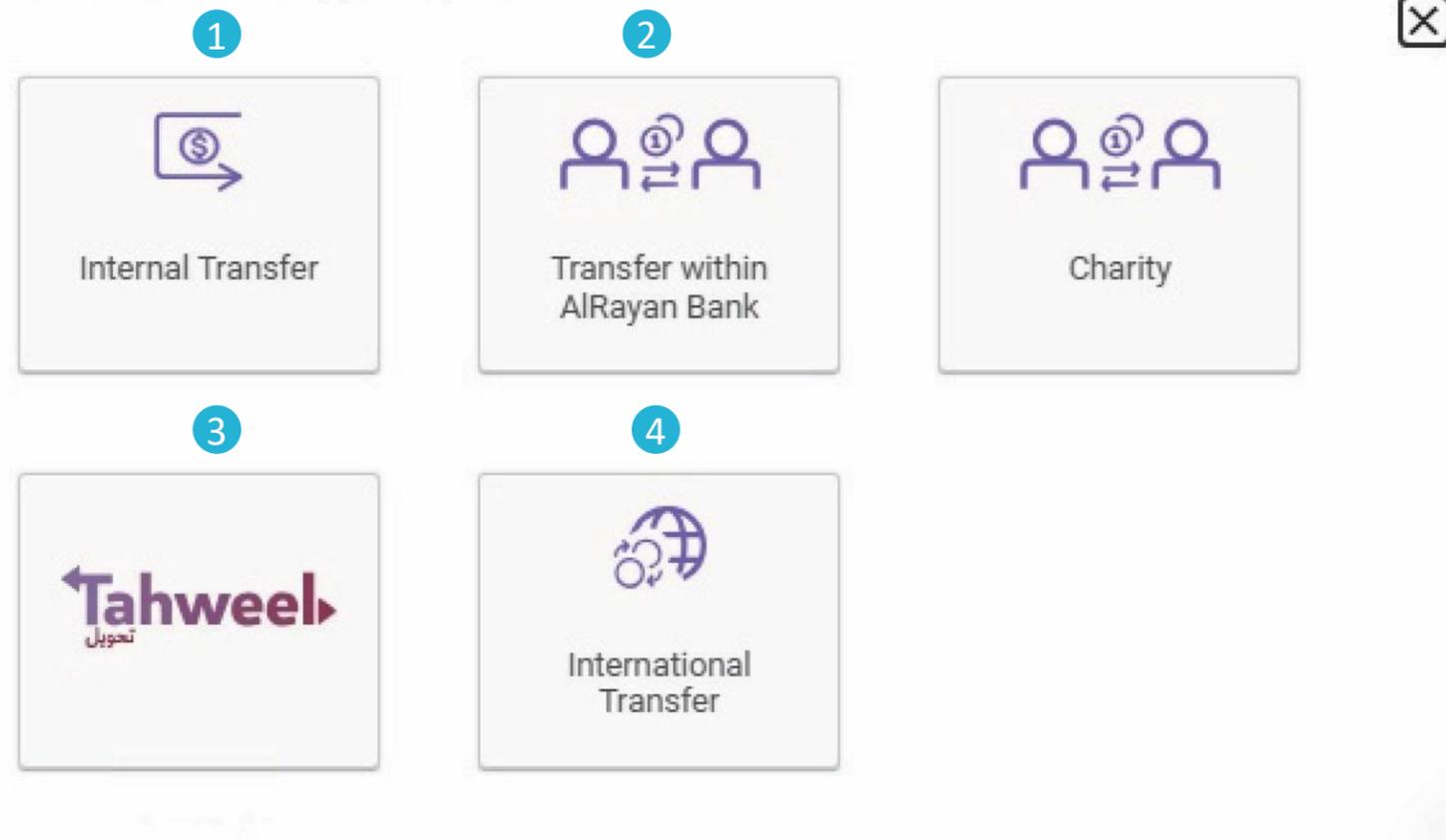
Click on view transaction

Click on Return

# USER MANUAL

## FUND TRANSFER

Select Transfer type to proceed



1 Internal Transfer

2 Transfer within AlRayan Bank

3 Tahweel

4 International Transfer

Charity

This module allows customer to create 4 payment types:

- 1 Internal: Within the customer accounts under the same corporate
- 2 Within Alrayan Bank: Within the bank to another account
- 3 Tahweel: To a beneficiary with another bank inside Qatar
- 4 International: To a beneficiary with another bank outside Qatar

ALRAYAN BANK / Card Services

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Fund Transfers Templates Initiate Fund Transfer

Transactions under the "Approved" section are processed and will be released as per the SLA

Draft (68) Pending Approval (4) Pending at Bank (24) Approved (105) Rejected (57) Recurring (0) Future Dated (0)

Select Preference  
Standard

Advanced Filter

Search

Channel Reference	Entity	Transfer Type	Customer Reference	Debit Account	Beneficiary Name	Beneficiary Account	Trans	Action(s)
FT25090000005830		International Transfer	-	0003104786001	Zahi International ES			
FT25090000005439		International Transfer	-	0003104786001	Zahi International US		23/09	

This is the landing page of Fund Transfer:

Draft: When you initiate a transfer but you do not submit or you save and exit.

Pending approval: When you submit a transfer to the next authorizer and not yet approved

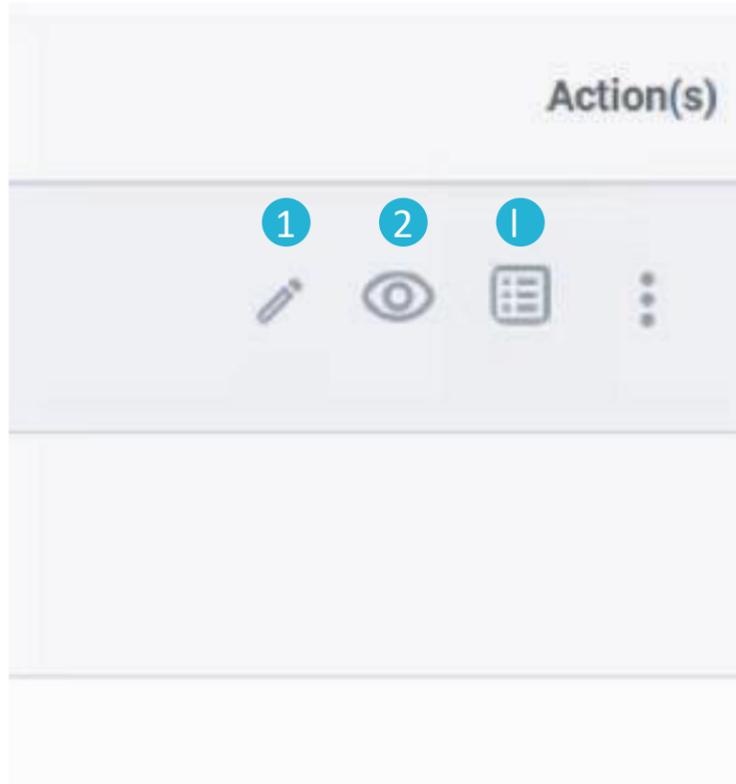
Pending at bank: When transfer is released to the bank and not yet processed

Approved: When transfer is processed by bank but will be released as per the SLA

Rejected: When transfer is not processed by the bank, reason can be checked in view details, bank comment

Recurring: When "Recurring" toggle was enabled and transfer is approved

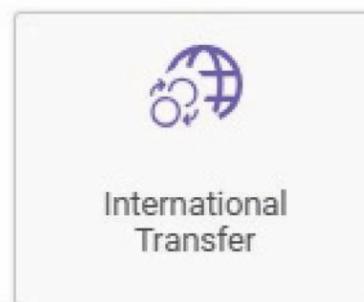
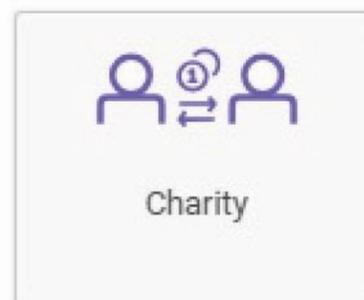
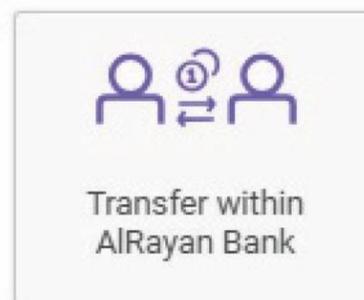
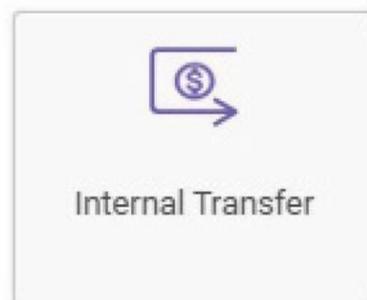
Future dated: When date selected on transfer is not today's date



In Draft Tab, actions available are:

- 1 Edit: For an existing transfer that was not completed
- 2 View: To view the draft prepared
- 1 Details: View detailed information on the transfer in draft mode

Select Transfer type to proceed



To initiate a Fund Transfer, click on "Initiate Fund Transfer" and select the type of transfer to proceed.

# Internal Fund Transfer

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Save

## Internal Fund Transfer

Internal Transfer Initiation

Sections Tasks

0%

- 1 General Details
- 2 Preview

### General Details

Create From

1 Template 2 Copy From

### Transfer Details

Entity*	Transfer From* QAR Current Account
Available Balance 0.00	Transfer To* QAR Term Deposit Account
Currency*	Amount*

- 1 You can create from "Template" if it is already saved as a template, or
- 2 "Copy From" if it is an existing completed transfer or start with a new fresh transfer.

The internal transfer allows user to transfer the funds between two accounts both belong to the same company in the same bank, screenshot as shown on this page.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Available Balance  
0.00

Transfer To\*  
QAR Term Deposit Account

Currency\* QAR !

Amount\* 999.00 2

Recurring Transfer

Transfer Date\* 31/10/2025 3

Customer Reference

Beneficiary Reference

Transaction Remarks

0/230

Add Attachments

Exit Next

Select debit account from the dropdown (Existing active accounts will be displayed).  
After selecting the transfer from, the available balance is automatically populated.  
Select credit account from the dropdown (Existing active accounts will be displayed).  
You cannot credit the same debit account.

- 1 Currency will be auto-selected and disabled
- 2 Add amount
- 3 Select transaction date (Can be in future)

Currency\*

Recurring option will create a standing order and setup fee will apply

Recurring Transfer

Transfer Date\*

In case of "Recurring":

- 1 Switch toggle for Recurring Transfer ON for setting up a standing instruction to transfer funds on a regular schedule (daily, weekly, monthly).
- 2 Select the start date (always to be on the next day).
- 3 Select frequency mode.
- 4 Select the number of transfers.
- 5 Fill other fields if applicable.
- 6 Add an attachment at the end of the initiation form if applicable.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Saved 1 minute ago

### Internal Transfer Initiation

Sections Tasks

100 %

General Details

2 Preview

## Internal Fund Transfer

Channel Reference: FT25090000006023

All dates are in dd/mm/yyyy

### Preview

**General Details**

<b>Transfer Details</b>	
Entity	Transfer From QAR Current Account
Transfer To QAR Term Deposit Account	Amount QAR 999.00
Transfer Date 31/10/2025	Customer Reference -Not Entered-
Beneficiary Reference -Not Entered-	Transaction Remarks -Not Entered-

**Attachments**

There are no attachments added for this transaction

Exit Previous Submit

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.



## Success

Your transaction is submitted for approval.

**FT**

Channel Reference FT25090000006023	Status Pending Approval	Entity -----	Bank ARB
Transfer Type Internal Transfer	Transfer From QAR Current Account	Transfer To QAR Current Account	Amount QAR 99.00
Transfer Date 31/10/2025	Company Name REFINER CONSTRUCTION & TRADING CO CO		

[Fund Transfers Listing](#) [Initiate Fund Transfer](#)

# Transfer Within AlRayan Bank

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 12:22 AST

Transfer within ARB Initiation

Sections Tasks

50 %

1 General Details

Preview

## Fund Transfer (Transfer within AlRayan Bank)

Transfer your funds within same bank (Self account to third party account)

Channel Reference: FT2509000006069

Saved just now Save

### General Details

Template Selected TPT Remove

#### Transfer Details

Entity\*

Transfer From\* QAR Current Account

Available Balance 130,129.17

Beneficiary Name\* ZAHY TPT

Beneficiary Currency\* QAR

Beneficiary Account\* !

Currency\* QAR

Amount\* 900.00 2

The Transfer Within AlRayan Bank allows user to transfer the funds in the bank between two accounts both do not belong to the same company ID

Select debit account from the dropdown (Existing active accounts will be displayed)

After selecting the transfer from, the available balance is automatically populated.

Select credit account from the beneficiary dropdown (Existing saved beneficiary will be displayed)

Beneficiary details will be auto-populated once Beneficiary is selected

Currency will be auto-selected

! In case you wish to transfer a new fresh transfer, add a valid beneficiary account.  
Beneficiary name will be auto-populated.

2 Add amount.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 12:22 AST

200.00

Transfer Purpose\* **3**  
Car Loan Repayment

Recurring Transfer

Transfer Date\* **4**  
26/09/2025

Customer Reference  
CustRef

Beneficiary Reference  
BenRef

Transaction Remarks  
TRXRemarks

Notify Beneficiary

Add Attachments

10/230

Exit Next

**3** Select transfer purpose from the dropdown

**4** Select transaction date (Can be in future)

Currency\*

Recurring option will create a standing order and setup fee will apply

Recurring Transfer

Transfer Date\*

In case of "Recurring":

- 1 Switch toggle for Recurring Transfer ON for setting up a standing instruction to transfer funds on a regular schedule (daily, weekly, monthly).
- 2 Select the start date (always to be on the next day).
- 3 Select frequency mode.
- 4 Select the number of transfers.  
Fill other fields if applicable

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 12:22 AST

Transfer within ARB Initiation

Sections Tasks

50%

General Details

2 Preview

## Fund Transfer (Transfer within AlRayan Bank)

Transfer your funds within same bank (Self account to third party account)

Channel Reference: FT25090000006069

All dates are in dd/mm/yyyy

General Details

Transfer Details	
Entity	Transfer From QAR Current Account
Beneficiary Name ZAH1 TPT	Beneficiary Account QAR
Amount QAR 900.00	Transfer Purpose transferPurpose_CLPR
Transfer Date 26/09/2025	Customer Reference CustRef
Beneficiary Reference BenRef	Transaction Remarks TRXRemarks

Attachments

There are no attachments added for this transaction

Exit Previous Submit

Click on "This transaction is subject to Terms and Conditions" to approve, and then proceed by clicking next which takes you to the preview section.

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.



## Success

Your transaction is submitted for approval.

FT	Channel Reference FT25090000006069	Status Pending Approval	Entity	Bank ARB
	Transfer Type Third Party Transfer	Transfer From QAR 0003104786001 Current Account	Beneficiary Name ZAHY TPT	Beneficiary Account
	Amount QAR 900.00	Transfer Date 26/09/2025	Company Name REFINER CONSTRUCTION & TRADING CO CO	

[Fund Transfers Listing](#)

[Initiate Fund Transfer](#)

# Tahweel

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 12:22 AST

Domestic Transfer Initiation

Sections Tasks

34%

1 General Details

Preview

## Domestic Fund Transfer

Save

### General Details

Template Selected: FTTemplate36 [Remove](#)

#### Transfer Details

Entity*	Transfer From*
	QAR Current Account

Available Balance	Beneficiary Name*
12,044.34	ZAHY DOMESTIC

Beneficiary Currency*	Beneficiary Account*
QAR	QA

Currency*	Amount*

Tahweel allows the user to transfer funds between accounts with different local banks within Qatar through the QATCH payment system.

Select a template (If template saved before) or choose copy form (If previous transfer was completed) or manually fill the fields.

Select debit account from the dropdown (Existing active accounts will be displayed)

!

After selecting the transfer from, the available balance is automatically populated.

Select credit account from the beneficiary dropdown (Existing saved beneficiary will be displayed)

Beneficiary details will be auto-populated once Beneficiary is selected

2

Currency will be auto-selected

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 30, 2025 13:12 AST

Beneficiary Currency\*  
QAR

Beneficiary Account\*  
QA

Swift Code  
QNBAQAQA

Bank Name  
QATAR NATIONAL BANK

Currency\* 3  
QAR

Amount\* 4  
500.00

Recurring Transfer

Transfer Date\* 5  
30/09/2025

Charge Option\* 6  
SHA - Only BANK charges to be paid by me

paymentDetailsBene

Exit Next

In case you wish to transfer a new fresh transfer, add a valid IBAN  
Beneficiary name will be auto-populated. In case name is not populated, add it manually.  
Beneficiary bank SWIFT BIC, name and address will be auto-populated

- 3 Currency will be auto-selected (QAR)
- 4 Add amount
- 5 Select transaction date (Can be in future)
- 6 Select the charge options (SHA or OUR)

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 30, 2025 13:12 AST

Customer Reference Beneficiary Reference

Purpose Code\* **7**

Transaction Remarks 0/230

Notify Beneficiary

Add Attachments

Terms and Conditions

This transaction is subject to the Terms and Conditions [Review Terms and Conditions](#) **8**

Exit Next

- 7** Select the purpose code from the dropdown  
Fill additional fields if applicable.
- 8** Click on "This transaction is subject to Terms and Conditions" to approve, and then proceed by clicking next which takes you to the preview section.

Currency\*

Recurring option will create a standing order and setup fee will apply

Recurring Transfer

Transfer Date\*

In case of "Recurring":

- 1 Switch toggle for Recurring Transfer ON for setting up a standing instruction to transfer funds on a regular schedule (daily, weekly, monthly).
- 2 Select the start date (always to be on the next day).
- 3 Select frequency mode.
- 4 Select the number of transfers.  
Fill other fields if applicable.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 12:22 AST

All dates are in dd/mm/yyyy

General Details

2 Preview

**General Details**

<b>Transfer Details</b>	
Entity	Transfer From QAR Current Account
Beneficiary Name ZAH DOMESTIC	Beneficiary Account QAR
Swift Code -Not Entered-	Bank Name -Not Entered-
paymentDetailsBene -Not Entered-	Amount QAR 500.00
Transfer Date 26/09/2025	Customer Reference -Not Entered-
Beneficiary Reference -Not Entered-	Purpose Code Bonus Payments
Transaction Remarks -Not Entered-	Charge Option OUR - All charges to be paid by me
<b>Attachments</b>	
There are no attachments added for this transaction	
This transaction is subject to the Terms and Conditions Yes	

Exit Previous Submit

After filling all mandatory fields you will be submitted to the preview page where it shows all the details that you previously entered including fees and charges



## Success

Your transaction is submitted for approval.

FT	Channel Reference FT25090000006082	Status Pending Approval	Entity	Bank ARB
	Transfer Type Domestic Transfer	Transfer From QAR Current Account	Beneficiary Name ZAH1 DOMESTIC	Beneficiary Account
	Amount QAR 900.00	Transfer Date 25/09/2025	Company Name REFINER CONSTRUCTION & TRADING CO CO	

[Fund Transfers Listing](#)

[Initiate Fund Transfer](#)

# International Transfer

International Transfer allows the user to transfer funds between accounts with different International and local banks with Qatar Financial Center

- 1 Select a template (If template saved before) or choose copy form (If previous transfer was completed) or manually fill the fields.  
 Select debit account from the dropdown (Existing active accounts will be displayed)  
 After selecting the transfer from, the available balance is automatically populated.  
 Select credit account from the beneficiary dropdown (Existing saved beneficiary will be displayed)  
 Beneficiary details will be auto-populated once Beneficiary is selected  
 Currency will be auto-selected
- 2 In case you wish to transfer a new fresh transfer:  
 Add beneficiary name
- 3 Add beneficiary address (Ensure town name and country code are filled)  
 In case of IBAN countries:  
 Add a valid IBAN  
 Beneficiary bank SWIFT BIC, name and address will be auto-populated  
 Add name manually

In case of non-IBAN countries:

Add account

Beneficiary bank SWIFT BIC, name and address will be auto-populated

Add name manually

Some countries might require additional details, make sure you fill:

Routing number in case of US

BSB number in case of Australia

IFSC number in case of India

Transit number in case of Canada

Select currency from the list of allowed currencies

Add amount you wish to transfer; or:

Enable "Amount Operator" and type to debit amount you wish to be debited from your account

Select transaction date (Can be in future)

Common Services | Lending Services | Cash Services | Card Services | Trade Services | Administration

Last Login on Sep 24, 2025 12:22 AST

Save

### International Transfer Initiation

Sections | Tasks

0%

- 1 General Details
- 2 Preview

## International Transfer

#### General Details

Create From

Template | Copy From !

#### Transfer Details

Entity\*  
104786

Transfer From\* 🔍

Available Balance

#### Beneficiary Details

Beneficiary Name\* 2 🔍

Street Name

⌵ 🔍 🏠 ? 🌐 📞 📄 🔄 Logout

⌵ / Cash Services / Fund Transfers

Common Services | Lending Services | Cash Services | Card Services | Trade Services | Administration

Last Login on Sep 24, 2025 09:12 AST



Common Services | Lending Services | Cash Services | Card Services | Trade Services | Administration

Last Login on Sep 24, 2025 09:12 AST

Town Name\*  
TownName 3

Post Code

District

Country\*  
AT United Arab Emirates

Fill Additional Address Details

#### Account Details

Beneficiary Account\*

#### Beneficiary Bank

Swift Code\*  
BJORJQAXXX 🔍

Bank Name\*  
BANK OF JORDAN PLC

Home Name  
SHMEISANI ABDEL HAMID SHARAF STREET

Town Name\*  
AMMAN

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

District	Country Sub Division
Country* AE-United Arab Emirates	
<input checked="" type="checkbox"/> Fill Additional Address Details	
Department	Sub Department
Building Number	Building Name
Floor	Post Box
Room	Town Location Name
<b>Account Details</b>	
Beneficiary Account*	

Filling additional address details by clicking on "fill additional details" is optional.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Post Code  
11118

District

Country Sub Division  
AMMAN

Country\*  
JO-Jordan

Fill Additional Address Details  
 Branch Address

Address 1\*

Address 2

Address 3

Intermediary Bank

Transaction Details

Currency\*  
AUD

Amount\*  
50.00

Charge Option\*  
SHA - Only BANK charges to be paid by me

Filling Branch Address by clicking on "Branch Address" is optional.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

AMMAN JO-Jordan

Fill Additional Address Details  
 Branch Address

Intermediary Bank

Intermediary Bank in Qatar is mandatory when transferring QAR outside Qatar

Swift BIC Code\* BATSZWH1XXX

Bank Name BRITISH AMERICAN TOBACCO ZIMBABWE (HOLDINGS) LTD

Street Name MANCHESTER ROAD

Town Name\* HARARE

Post Code

District

Country Sub Division HARARE

Country\* ZW-Zimbabwe

Fill Additional Address Details

Department

Sub Department

If Intermediary is required, enable the field by clicking on the toggle and add Bank SWIFT BIC, bank name and address will be auto-populated on screen.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 30, 2025 15:48 AST

### Transaction Details

Currency\*  
BHD

Amount\*  
500.000

Charge Option\*  
OUR - All charges to be paid by me

Debit Account for Charges

Purpose Code\*  
Contributions/donations by the government to international institutions

Payment Details to Beneficiaries

0/140

Recurring Transfer

Exit Next

Fill additional fields if applicable.

Currency\*

Recurring option will create a standing order and setup fee will apply

Recurring Transfer

Transfer Date\*

In case of "Recurring":

- 1 Switch toggle for Recurring Transfer ON for setting up a standing instruction to transfer funds on a regular schedule (daily, weekly, monthly).
- 2 Select the start date (always to be on the next day).
- 3 Select frequency mode.
- 4 Select the number of transfers.  
Fill other fields if applicable.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Processing Date\*  
25/09/2025

Customer Reference

Transaction Remarks

0/230

Notify Beneficiary

Exchange Rate Details

Use Prevailing Board Rates

Exchange Rate	Currency	Equivalent Amount
2.325187	QAR	116.25

Note: Exchange rate is indicative only.

[Add Attachments](#)

This transaction is subject to the Terms and Conditions **5** [Terms and Conditions](#)

[Exit](#) [Next](#)

- 5 Click on "This transaction is subject to Terms and Conditions" to approve, and then proceed by clicking next which takes you to the preview section.

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Sections Tasks

50%

General Details

2 Preview

Channel Reference: FT2509000006025

All dates are in dd/mm/yyyy

**Preview**

**General Details**

<b>Transfer Details</b>	
Entity	Transfer From QAR Current Account
<b>Beneficiary Details</b>	
Beneficiary Name Zahi International JO	Address StreetName, TownName, United Arab Emirates
<b>Account Details</b>	
Beneficiary Account JO17BJOR1030007854132587456544	
<b>Beneficiary Bank</b>	
Swift BIC Code BJORJOXXXX	Bank Name BANK OF JORDAN PLC
Address SHMEISANI ABDEL HAMID SHARAF STREET, AMMAN, 11118, AMMAN, Jordan	
<b>Intermediary Bank</b>	
Swift BIC Code BATSZWH1XXX	Bank Name BRITISH AMERICAN TOBACCO ZIMBABWE (HOLDINGS) LTD
<b>Transaction Details</b>	
Amount AUD \$ 50.00	Charge Option SHA - Only BANK charges to be paid by me

After clicking next you will get this section displayed which contains all information you have entered including fees and charges

Common Services Lending Services Cash Services Card Services Trade Services Administration

Last Login on Sep 24, 2025 09:12 AST

Address  
SHMEISANI ABDEL HAMID SHARAF STREET, AMMAN, 11118, AMMAN, Jordan

Intermediary Bank  
Swift BIC Code  
BATSZWH1XXX

Transaction Details  
Amount  
AUD \$ 50.00

Debit Account for Charges  
-Not Entered-

Payment Details to Beneficiaries  
Payment details

Customer Reference  
-Not Entered-

Exchange Rate Details - Prevailing Board Rates  
Exchange Rate  
2.325187

Attachments  
There are no attachments added for this transaction

This transaction is subject to the Terms and Conditions  
Yes

Bank Name  
BRITISH AMERICAN TOBACCO ZIMBABWE (HOLDINGS) LTD

Charge Option  
SHA - Only BANK charges to be paid by me

Purpose Code  
Booking of passages abroad-airlines companies

Processing Date  
25/09/2025

Transaction Remarks  
-Not Entered-

Equivalent Amount  
QAR 116.25

Exit Previous Submit

Click on Submit to proceed or Previous to go back or Exit.



## Success

Your transaction is submitted for approval.

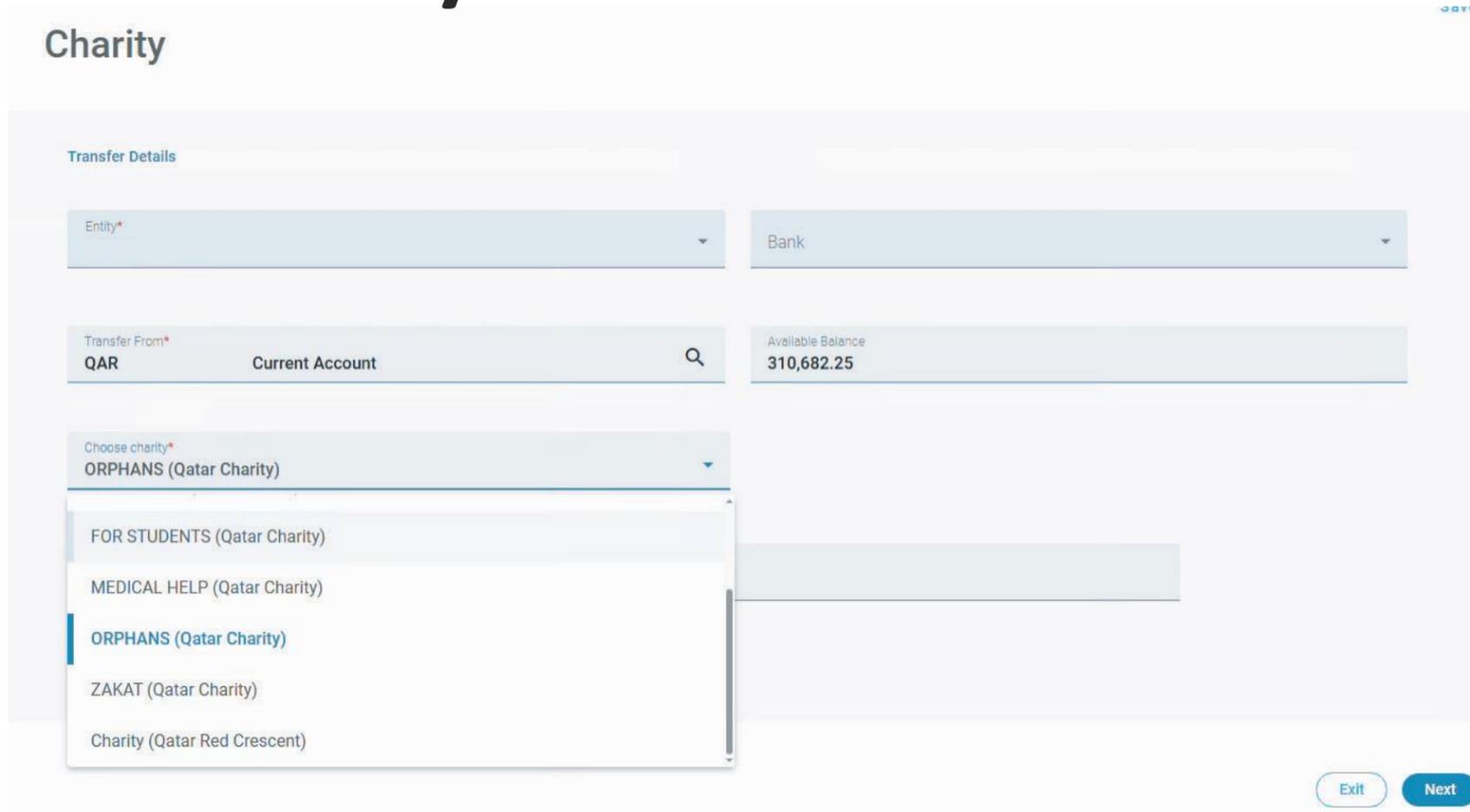
**FT**

Channel Reference FT25090000006067	Status Pending Approval	Entity	Transfer Type International Transfer
Transfer From QAR Current Account	Beneficiary Account	Amount AUD \$ 50.00	Transfer Date 25/09/2025
Company Name REFINER CONSTRUCTION & TRADING CO CO			

[Fund Transfers Listing](#)

[Initiate Fund Transfer](#)

# Charity



Charity allows user to transfer funds to any Qatari-based charity directly from your account to theirs.

Select debit account from the dropdown (Existing active accounts will be displayed)

Then select a charity from the drop-down approved list.

Currency will be auto-selected and disabled

Add amount

Select transaction date (Can be in future)

Switch toggle for Recurring Transfer 'ON' for setting up a standing instruction to transfer funds on a regular schedule (daily, weekly, monthly).

Select the start date (always to begin on the next day the least), frequency mode, and the number of transfers.

Fill other fields if applicable.

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.

# USER MANUAL

## TERM DEPOSIT

### Open Term Deposit

**General Details**

Entity*	Value Date* 24/11/2025
Deposit Type* Fixed Deposit	Tenor Period* 6 Months
Debit Account*	Credit Account* 0023101788002
Available Balance 300,682.25	
Profit Frequency* At Maturity	

Common Services | Cash Services | Card Services | Trade Services | Administration

Last Login on Jan 13, 2025

**Term Depo**

**Draft (11)**

Select Preference  
Standard

Advanced Filter

- Account Summary
- PDC Account
- Fund Transfers
- Fawran Services
- WPS
- Bill Payment
- Cheque Services
- Bulk Services
- Term Deposit**

Future Dated (0)	Pending at Bank (1)	Live (15)	Rejected (8)	Purged (0)
------------------	---------------------	-----------	--------------	------------

Term deposit allows you to commit a sum of money in exchange for a fixed profit rate.

To access Term Deposit, click on Cash Services, then select Term Deposit.

To initiate a new Term deposit, click Open Term Deposit.

Select the entity, the Value Date, Tenor Period, Debit Account (selecting an account will show the available balance for that account), and Profit Frequency. (Profit frequency will depend on the Tenor period selected).

**Deposit Details**

Currency*	Amount*	Maturity Instructions*
QAR	36,000.00	Auto Renewal of Principal and Profit

[View Expected Profit Rates](#)

Profit Rate*	<a href="#">Get Profit Rate</a>
3.9	

Use same account as debit account

Transaction Remarks 0/228

This transaction is subject to the [Terms and Conditions](#)

[Exit](#) [Next](#)

Once these fields are set, input an amount (at least QAR 20,000 or above) and select the Maturity instructions. Click on Get Profit Rate to have the system calculate the profit rate. Make sure to tick the Terms and Conditions checkbox.

## Term Deposits

Open Term Deposit

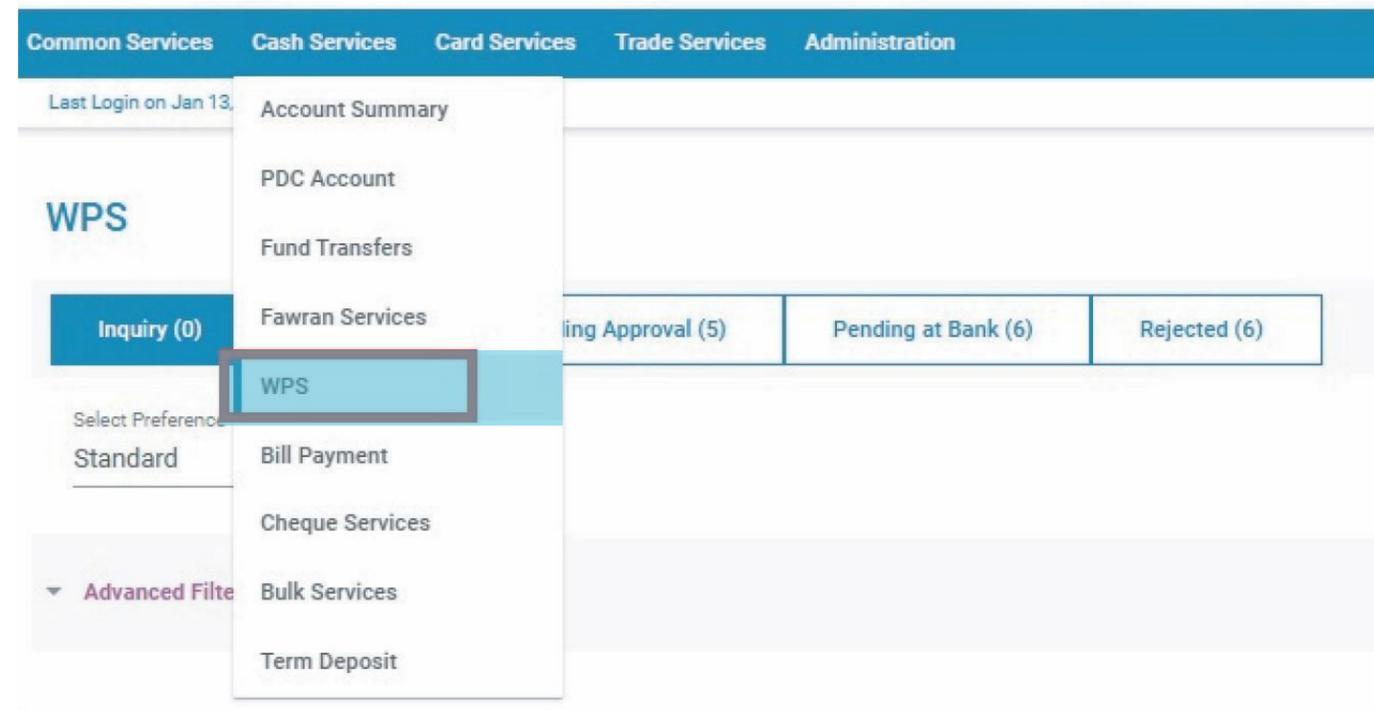
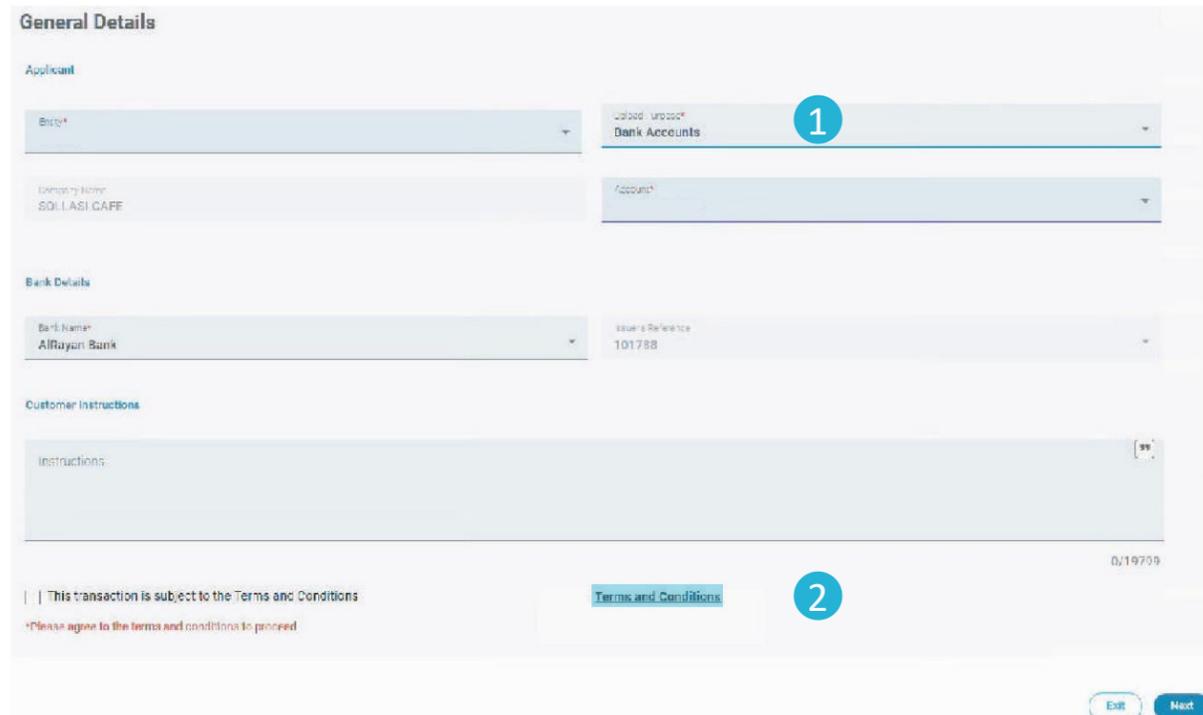
Draft (10)	Pending Approval (6)	Future Dated (0)	Pending at Bank (1)	Live (15)	Rejected (8)	Purged (0)					
Select Preference Standard											
Advanced Filter											
<input type="text" value="Search"/>											
Channel Reference	Bank Reference	Entity	Deposit Type	Value Date	Tenor	Currency	Amount	Profit Rate(%)	Maturity Date	Status	Actions
TD25110000020547			Fixed Deposit	23/11/2025	1 Year	QAR	50,000.00	3.700000	23/11/2026	New	
TD25110000020449			Fixed Deposit	23/11/2025	6 Months	QAR	20,000.00	3.900000	-	New	
TD25110000020361			Fixed Deposit	20/11/2025	1 Year	QAR	99,999.00	3.700000	22/11/2026	New	
TD25110000020325			Fixed Deposit	20/11/2025	1 Year	QAR	30,000.00	3.700000	22/11/2026	New	
TD25110000020228			Fixed Deposit	20/11/2025	1 Year	QAR	23,000.00	3.700000	22/11/2026	New	

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.  
Go to Term Deposit landing screen to check your TD status

# USER MANUAL

WPS

# WPS



Wage Protection System enables you to send Salary payments to be validated by the Ministry of Labor then handled by FCC to pay salaries.

Go to Cash Services, then select WPS.

Go to WPS upload, click Initiate WPS.

- 1 Select the entity the Upload Purpose (whether it's Salary Card or Bank Accounts), and the Account which will be debited.
- 2 Make sure to tick the Terms and Conditions checkbox.

# WPS

## Attachments

SIF Validator - Clients ARB.pdf    SIF Specification.pdf

Maximum 1 Files of 1 MB each

Valid extensions: CSV.



Drag and Drop File

[Browse](#)

Note : Please upload atleast one attachment to release the transaction to bank.

On the next page is where you'll be uploading the attachment. Firstly, you should get your WPS csv file validated. To do so, click on ARB SIF Validator.pdf & SIF specifications.pdf which will contain a guide on how to validate your attachment.

**Attachments**

ARB SIF Validator.pdf

Maximum 1 Files of 5 MB each

Valid extensions: CSV.



Drag and Drop File

[Browse](#)

Note : Please upload atleast one attachment to release the transaction to bank.

Error: The uploaded file contains errors. Please review the details below.

File Type	Title	File Name	File Size	Actions
	SIF_12543800_MAR_20251019_1200	SIF_12543800_MAR_20251019_1200.csv	1.063KB	 

**Fail Record:**

Line Number	Fail Reason
	Payer IBAN does not match the selected account number

[Exit](#) [Previous](#) [Next](#)

Once validated, you can upload it on FCC. From here, you can either drag and drop the Bulk file (in .csv format) or manually Browse for the file.

You'll find the file uploaded below. You can delete or download the file. Moreover, the system will validate if there is an issue with the file before submission.

Proceed by clicking next which takes you to the preview section where you can go back, exit, or submit.