



# مصرف الريان

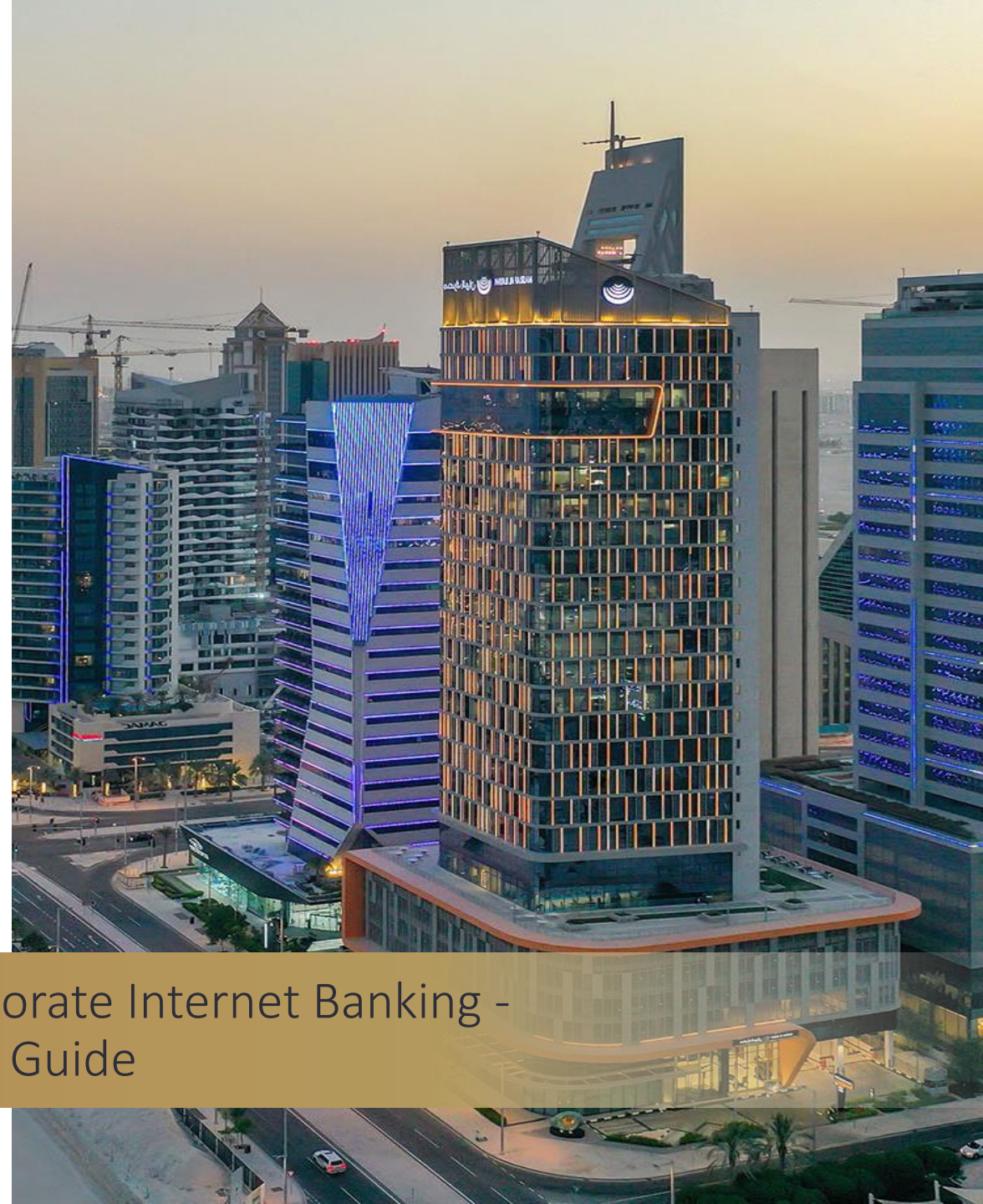
## MASRAF AL RAYAN

FAWRAN (Real Time Payment)

Al Rayan net

Corporate Internet Banking -  
User Guide

Confidential



Login to website below using Poster user ID and Password in our website and there after enter OTP which is received by SMS/Email (<https://ebanking.alrayan.com/WebApplication.UI/default.aspx?md=2>)

1



Login

User ID :  Login 

Password :

For more security, use e-keyboard to type your User ID and password

Enter by clicking  Enter by pointing  Enter by Typing

9 0 8 2 3 4 5 1 6 7

Caps Lock & \* + ! @ # \$ % = ? /

Shift r x f s u z v j p q -

Delete b t e g h i k l m \_

Clear All a y d w c o n

 **Alert**  
Don't send username or password to anyone by email, Masraf Al Rayan will not ask you to provide your access details

 **Security**  
Maintain a Firewall

2



Welcome | Your Last Login Date: Sep. 29, 2024 11:29 | You have 0 new message(s)

Security Settings Review

Personal Information

Your Name	Your Last Login Date & Time
Amr Al-Kumar	Sep. 29, 2024 11:29

Security Settings

**Your Security Image**  
If the above security image or image description does not match your selection, do not proceed with the sign in process. Call us immediately to report the matter.

Your Image Description  

Login Authorization

Please provide below alrayan Net Login OTP (One Time Password) sent on your registered mobile number. If you have not received it, click "Resend".

Resend Continue



Select transfers and browse to **Fawran** and select “Alias Management ” to initiate an alias registration or de registration (delete alias)



The screenshot shows the Masraf Al Rayan web portal interface. At the top, there is a navigation bar with the bank's logo and name, a local time display (Sep. 24, 2024 09:28), and links for HOME, LOCATE US, and LOGOUT. Below this is a main menu with icons for Accounts, Cards, Payments, Transfers, Services, Security, and Help. A user is logged in as 'Mr X, ABC LLC' with a last login date of Sep. 24, 2024. The main content area includes a 'Financial Overview' section and an 'Account Summary' table. A dropdown menu is open over the 'Transfers' icon, listing various options including 'Fawran', 'INTERNATIONAL FUND TRANSFER', 'BENEFICIARY MANAGEMENT', and 'ALIAS MANAGEMENT'. The 'ALIAS MANAGEMENT' option is highlighted. A notification banner at the top right indicates 'You have 81 new message(s)'.

Local Time: Sep. 24, 2024 09:28

HOME LOCATE US LOGOUT

Accounts Cards Payments Transfers Services Security Help

Welcome Mr X, ABC LLC | Your Last Login Date: Sep. 24, 2024

You have 81 new message(s)

Financial Overview

Account Summary Please click refresh after transaction

ACCOUNT NUMBER	ACCOUNT TYPE	BRANCH	CURRENCY	AVAIL
<input checked="" type="radio"/> 0002xxxxxx001	CURRENT ACCOUNT	Al Sadd	QAR	7,4
<input type="radio"/> 0002:xxxxxx02	CURRENT ACCOUNT	Al Sadd	QAR	109

- BETWEEN MY ACCOUNTS
- OTHER MAR ACCOUNTS
- DOMESTIC TRANSFER
- Fawran**
- INTERNATIONAL FUND TRANSFER
- BENEFICIARY MANAGEMENT
- BENEFICIARY MANAGEMENT FILE UPLOAD
- TRANSFER HISTORY
- FILE UPLOAD
- IPO APPLICATION
- FILE ERROR REPORT
- MONITORING FILE STATUS
- ALIAS MANAGEMENT
- PAYMENT
- PAYMENT REQUEST
- TRANSACTION HISTORY/RETURN

Note\* Before logging in make sure the Admin has granted access for the feature to the users and the set/update the Approval Rules under Transaction and Maintenance.



Review transactions details and continue to push to approver the alias registration/  
de registration(delete alias)

1

### Alias Management

4 | Your transaction details are displayed below

Transaction Date	26 Sep 2024
Transaction	Alias Registration
Account Number	0003: 002
Account Type	CA
Account Name	AC00( 2
Alias Value	ER-45646544
Alias Type	COER

5 | Please select a notification type.

Notification Type  Email  Sms

Please select the approval rule to notify via email or sms.

UP TO (QAR)	CHAIRMAN	FINANCE
<input checked="" type="radio"/> Unlimited	1	0
<input type="radio"/> Unlimited	0	1

CHAIRMAN

Yousef Alhorr

Save Notifications

Your transaction is placed in the following persons' task list for approval.

APPROVAL GROUP	APPROVER NAME (DEPARTMENT)
CHAIRMAN	Yousef Alhorr(Chairman)
FINANCE	Mohamed Alhorr(Finance)

Login Password

2

### Alias Management

Your transaction has been completed successfully.

Transaction Reference Number ICC639763

This transaction will be subject to the following approval rule(s).

UP TO (QAR)	CHAIRMAN	FINANCE
Unlimited	1	0
Unlimited	0	1

Notifications will be sent to the following selected approvers for this transaction.

CHAIRMAN

Yousef Alhorr

Your transaction is placed in the following persons' task list for approval.

APPROVAL GROUP	APPROVER NAME (DEPARTMENT)
CHAIRMAN	Yousef Alhorr(Chairman)
FINANCE	Mohamed Alhorr(Finance)

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Confirmation will be received for registration/de registration and alias will be visible on “Alias Management” and “Payment” screen

1 Transaction Awaiting Approval

You approved the following transaction successfully.

Transaction Detail

Transaction ID	22230
Transaction Name	RTP Alias Register
Application Reference No	ICCC638519
Posting Date	10 Sep 2024
Value Date	10.09.2024 11:18:02 AM
Captured By	Ani [redacted]
Account No	000 [redacted] 001
Account Type	CA
Account Name	INT [redacted] QATA
IBAN	QA60MAFR0000000000 [redacted] 7001
Alias Value	CR-35283
Alias Type	COCR

2

Alias Management

1 Please select the account to debit.

Select Account 106 [redacted] QO. ▾

Select Subsidiary Show all ▾

	ACCOUNT NUMBER	ACCOUNT TYPE	BRANCH	CURRENCY	AVAILABLE BALANCE	ACCOUNT NAME
<input checked="" type="radio"/>	000 [redacted] 01	CURRENT ACCOUNT		QAR	8 [redacted] 9.50	INT [redacted] QATA
<input type="radio"/>	000 [redacted] 02	CURRENT ACCOUNT		QAR	6 [redacted] 9	[redacted] QATA
<input type="radio"/>	000 [redacted] 03	CURRENT ACCOUNT		QAR	2 [redacted] 00	[redacted] QATA

2 Please enter an alias

Alias Type  Commercial License  Commercial Registration  Establishment Registration  IBAN \*

Alias CL- [redacted] \*

Add Alias

Alias registered visible and de-registered will not be visible

3 List of Alias

ACCOUNT NUMBER	ALIAS NAME	CORPORATE NAME	DELETE ALIAS
000 [redacted] 01	QA60MAFR000000 [redacted] 001	INTE [redacted] CO.	
000 [redacted] 01	ER- [redacted] 00	INTE [redacted] CO.	

Back

Print


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Select transfers and browse to **Fawran** and select "Payment" to initiate a transfer

Local Time: Sep. 24, 2024 09:28

HOME LOCATE US LOGOUT



Accounts Cards Payments Transfers Services Security Help

Welcome Mr X, ABC LLC | Your Last Login Date: Sep. 24, 2024

You have 81 new message(s)

Financial Overview

Account Summary Please click refresh after transaction

Select Account

ACCOUNT NUMBER	ACCOUNT TYPE	BRANCH	CURRENCY	AVAIL
<input checked="" type="radio"/> 0002xxxxxx001	CURRENT ACCOUNT	Al Sadd	QAR	7,4
<input type="radio"/> 0002:xxxxxx)02	CURRENT ACCOUNT	Al Sadd	QAR	109

- BETWEEN MY ACCOUNTS
- OTHER MAR ACCOUNTS
- DOMESTIC TRANSFER
- Fawran**
- INTERNATIONAL FUND TRANSFER
- BENEFICIARY MANAGEMENT
- BENEFICIARY MANAGEMENT FILE UPLOAD
- TRANSFER HISTORY
- FILE UPLOAD
- IPO APPLICATION
- FILE ERROR REPORT
- MONITORING FILE STATUS

- ALIAS MANAGEMENT
- PAYMENT**
- PAYMENT REQUEST
- TRANSACTION HISTORY/RETURN





# Review transaction details and continue to push the transaction to approver

1

**Payment**

4 | Your transaction details are displayed below

Transaction Date	26 Sep 2024
Sender Account	0001.....001
Sender Alias	QA25MAFR000000000000:.....01
Receiver Account	QA06MAFR000000000000031.....003
Receiver Alias	CR-35283
Receiver Name	123
Amount	12.00
Fee Amount	0.00
Total Amount with Fees	12.00
Purpose of Payment	Other Payment

5 | Please select a notification type.

Notification Type  Email  Sms

Please select the approval rule to notify via email or sms.

UP TO (QAR)	GROUP A
<input checked="" type="radio"/> Unlimited	1

GROUP A

Ali Madi

Save Notifications

Your transaction is placed in the following persons' task list for approval.

APPROVAL GROUP	APPROVER NAME (DEPARTMENT)
	.....i(management), ali
	.....Madi(management), I.....u

Login Password   \*

Back
Modify
Cancel
Continue

2

**Payment**

Your fund transfer request has been completed successfully .

Transaction Reference Number ICCC639190

This transaction will be subject to the following approval rule(s).

UP TO (QAR)	GROUP A	GROUP B
Unlimited	1	0

Notifications will be sent to the following selected approvers for this transaction.

GROUP B

Approver Fifty Two

M.....

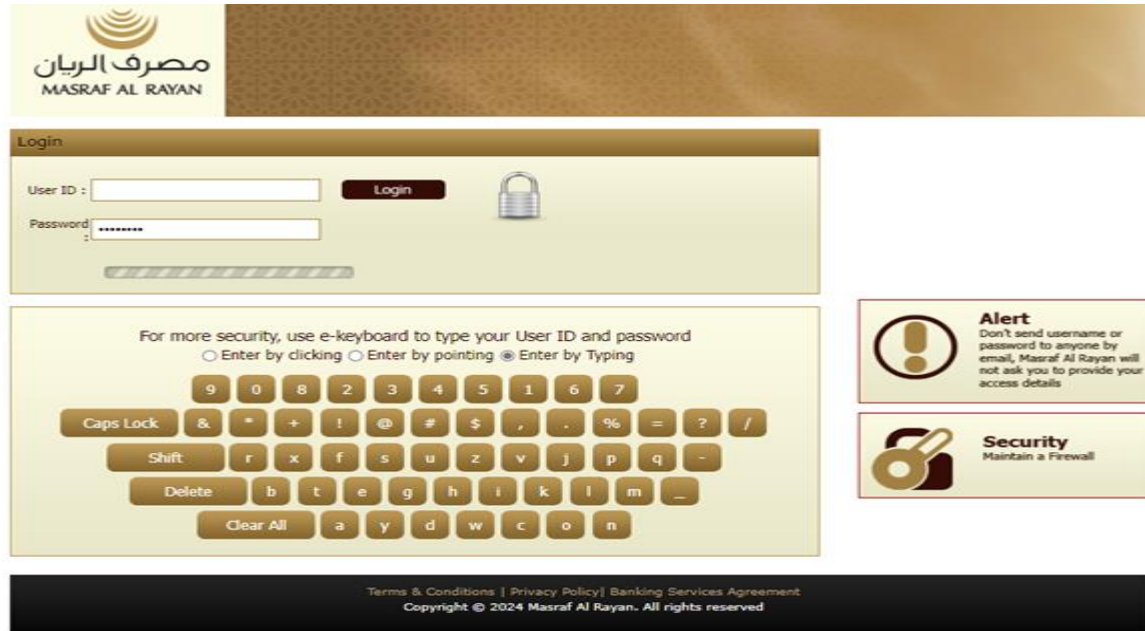
Your transaction is placed in the following persons' task list for approval.

APPROVAL GROUP	APPROVER NAME (DEPARTMENT)
GROUP B	Approver Fifty Two(SS1), M.....

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Log in as approver using the user name, password and Token device. Proceed to select services and then click Transaction awaiting approval.

1



مصرف الريان  
MASRAF AL RAYAN

Login

User ID :  Login 

Password :

For more security, use e-keyboard to type your User ID and password  
○ Enter by clicking ○ Enter by pointing ● Enter by Typing

9 0 8 2 3 4 5 1 6 7  
Caps Lock & \* + ! @ # \$ % = ? /  
Shift r x f s u z v j p q -  
Delete b t e g h i k l m \_  
Clear All a y d w c o n

**Alert**  
Don't send username or password to anyone by email, Masraf Al Rayan will not ask you to provide your access details

**Security**  
Maintain a Firewall

Terms & Conditions | Privacy Policy | Banking Services Agreement  
Copyright © 2024 Masraf Al Rayan. All rights reserved

2



Local Time: Sep. 29, 2024 11:33 HOME LOCATE US LOGOUT

مصرف الريان  
MASRAF AL RAYAN

Welcome Ha | Your Last Login Date: Sep. 29, 2024 11:33 You have 0 new message(s)

Post Login Security

Personal Information

Your Name  
[redacted] er

Your Last Login Date & Time  
Sep. 29, 2024 11:33

Security Token Code

Please provide the security code appearing on the token machine

Continue

Terms & Conditions | Privacy Policy | Banking Services Agreement  
Copyright © 2024 Masraf Al Rayan. All rights reserved

3



Local Time: Sep. 29, 2024 11:36 HOME LOCATE US LOGOUT

مصرف الريان  
MASRAF AL RAYAN

Accounts Cards Services Security Help

Welcome Ha | Your Last Login Date: Sep. 29, 2024 11:36 You have 9 new message(s)

Financial Overview

Account Summary

Please click refresh

Select Account

ACCOUNT NUMBER	ACCOUNT TYPE	BRANCH	CURRENCY	AVAILABLE BALANCE	STATUS	ACCOUNT NAME
000	001		QAR	73,215.35	Active	AC0003106152001

Click Services then Transaction awaiting approval

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click continue after validation and proceed to fully approve/reject the transaction by inputting the token number

1 2

Approve / Reject

\* Alias is valid

Approve  Reject with reason

Back

Continue

### Transaction Awaiting Approval

Please provide the security code appearing on the token machine

\*\*\*\*\*

Back

Continue

### Transaction Awaiting Approval

You approved the following transaction successfully.

#### Transaction Detail

Transaction ID	22246
Transaction Name	RTP Payment
Application Reference No	10CC638687
Posting Date	11 Sep 2024
Value Date	11.09.2024 10:04:02 AM
Captured By	[Redacted]
Sender Alias Value	Q460MAFR000000000000000000000001
Sender Bank Account	00000000000000000000000000000001
Receiver Alias Value	32596
Receiver Alias Type	COCR
Receiver IBAN	QA58QIIB000000000000000000000001
Receiver Name	QATAR [Redacted] UP CO.
Receiver Bank Name	Qatar [Redacted] c Bank
Amount	1200.00
Currency of the New Savings Account	QAR
Purpose Code	EPAY
Purpose Description	E Payment

Back

Print

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Review transaction details and continue to push to approver and proceed to approve after review as per previous slides and the request will be sent to Debtor requesting to pay.

1 Request To Pay

Your transaction details are displayed below

Transaction Date	29 Sep 2024
Sender Account	0002 001
Sender Alias	QA25MAFR00000000002100070101
Receiver Account	QA06MAFR0000000000031001020003
Receiver Alias	CR-35283
Receiver Name	123
Amount	321.00
Fee Amount	0.00
Total Amount with Fees	321.00
Purpose of Payment	Salary Payment

Please select a notification type.

Notification Type  Email  Sms

Please select the approval rule to notify via email or sms.

2 Request To Pay

Your fund transfer request has been completed successfully .

Transaction Reference Number ICC639190

This transaction will be subject to the following approval rule(s).

UP TO (QAR)	GROUP A	GROUP B
Unlimited	1	0

Notifications will be sent to the following selected approvers for this transaction.

GROUP B  
 Approver Fifty Two  
 M. ....

Your transaction is placed in the following persons' task list for approval.

APPROVAL GROUP	APPROVER NAME (DEPARTMENT)
GROUP B	Approver Fifty Two(SS1), (Taskman...)

3 Transaction Awaiting Approval

Transactions

Tasks: All Tasks

Transaction Status: All Transactions

Transaction Name: All

Posting Dates Between: 10.09.2024 - 23.09.2024 Display

ID	NARRATIVE	POSTING DATE	TXN VALUE DATE	CAPTURED BY	STATUS	DEBIT ACCOUNT	CREDIT ACCOUNT	AMOUNT	CURRENCY	BENEFICIARY	REFERENCE NUMBER
22271	Approve RTP R2P	18 Sep 2024	18 Sep 2024		Pending for Approvals	0001 003 QA2 0001 0000 1001		12.11	QAR		ICCC639450
22278	RTP Alias Deregister	13 Sep 2024	13 Sep 2024		Pending for Approvals	0003 001					ICCC638921
22223	RTP Payment	16 Sep 2024	16 Sep 2024		Pending for Approvals	0003 103 QA9C 0000 0002		567.99	QAR		ICCC639193
22257	RTP Alias Register	11 Sep 2024	11 Sep 2024		Pending for Approvals						ICCC638768

Approve Selected Transactions

4 Transaction Awaiting Approval

You are accepting the following transaction. Press "Confirm" to continue.

Transaction Detail

Transaction ID	22288
Transaction Name	Send RTP R2P
Application Reference No	ICCC638977
Posting Date	14 Sep 2024
Value Date	14.09.2024 2:48:49 PM
Captured By	venu j
Requester IBAN	QA25MAFR000000000000000000000001
Requester Alias Value	QA25MAFR000000000000000000000001
Requester Alias Type	COIB
Requester Account Number	00021000000001
Debtor Alias Value	CR-35283
Debtor Alias Type	COCR
Debtor Name	123
Debtor Bank Name	QA06MAFR0000000000000000000000031001020003
Debtor IBAN	Masraf Al Rayan
Amount	123.00
Currency of the New Savings Account	QAR
Purpose	SALA

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Back

Continue

Select transfers and browse to **Fawran** and select “Payment Request” and click “Received Request” to view a Sent order or view approve/reject a Received Payment order and view their statuses

1



Local Time: Sep. 24, 2024 09:28

HOME LOCATE US LOGOUT

Accounts Cards Payments Transfers Services Security Help

Welcome Mr X, ABC LLC | Your Last Login Date: Sep. 24, 2024 | You have 81 new message(s)

Financial Overview

Account Summary Please click refresh after transaction

Select Account: xxxxxx - ABC LLC

ACCOUNT NUMBER	ACCOUNT TYPE	BRANCH	CURRENCY	AVAIL
0002xxxxxx001	CURRENT ACCOUNT	Al Sadd	QAR	7,4
0002:xxxxxx02	CURRENT ACCOUNT	Al Sadd	QAR	109

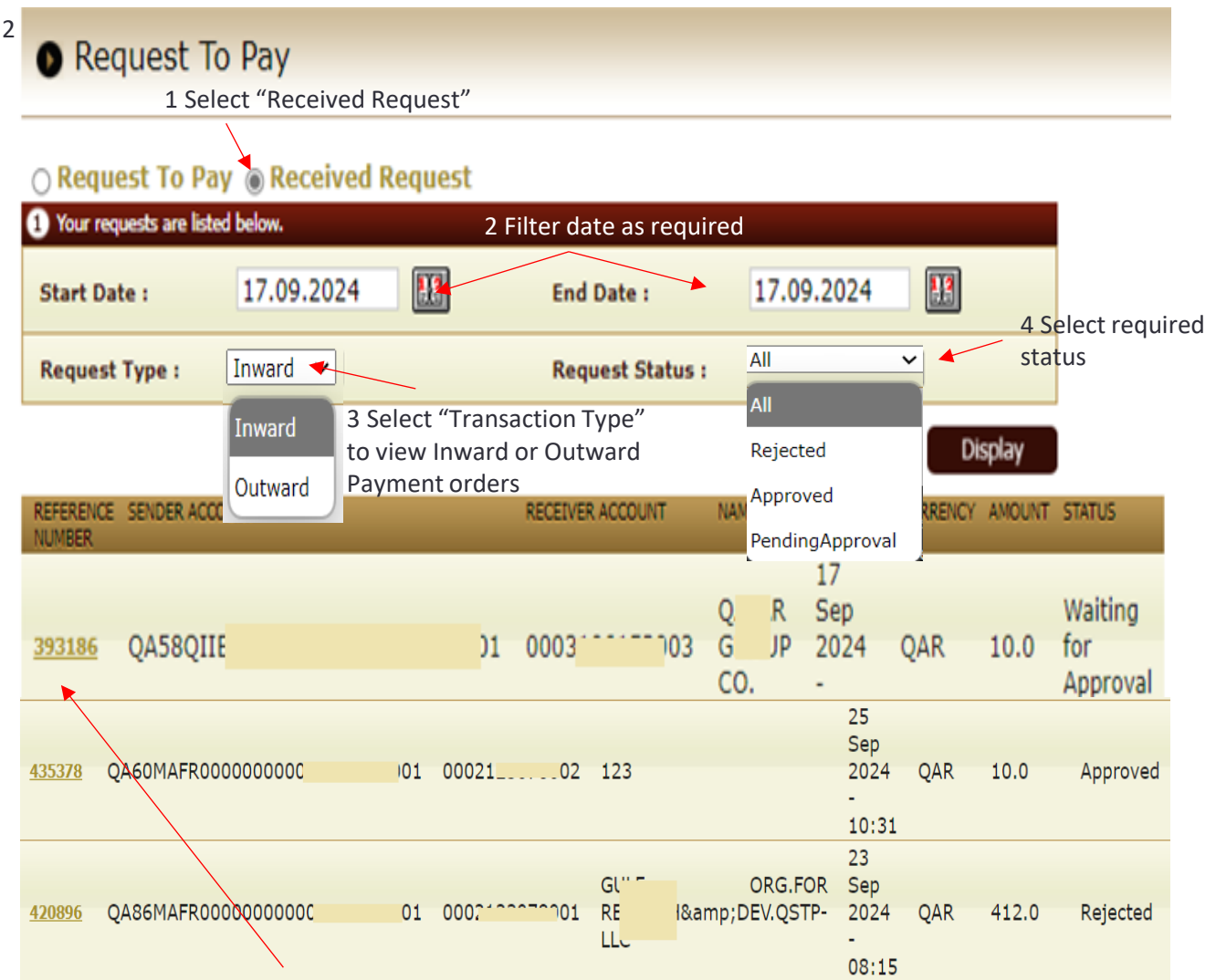
Navigation Menu:

- BETWEEN MY ACCOUNTS
- OTHER MAR ACCOUNTS
- DOMESTIC TRANSFER
- Fawran**
- INTERNATIONAL FUND TRANSFER
- BENEFICIARY MANAGEMENT
- BENEFICIARY MANAGEMENT FILE UPLOAD
- TRANSFER HISTORY
- FILE UPLOAD
- IPO APPLICATION
- FILE ERROR REPORT
- MONITORING FILE STATUS

Right Side Menu:

- ALIAS MANAGEMENT
- PAYMENT
- PAYMENT REQUEST**
- TRANSACTION HISTORY/RETURN

2



**Request To Pay**

1 Select “Received Request”

Request To Pay **Received Request**

2 Filter date as required

Start Date : 17.09.2024 End Date : 17.09.2024

Request Type : Inward Request Status : All

3 Select “Transaction Type” to view Inward or Outward Payment orders

4 Select required status

Display

REFERENCE NUMBER	SENDER ACCOUNT	RECEIVER ACCOUNT	NAME	CURRENCY	AMOUNT	STATUS
393186	QA58QIIE	01 0003	Q R Sep 2024 QAR 10.0	CO.	17	Waiting for Approval
435378	QA60MAFR0000000000	01 00021	25 Sep 2024 QAR 10.0	02 123	10:31	Approved
420896	QA86MAFR0000000000	01 0002	23 Sep 2024 QAR 412.0	001	08:15	Rejected

5 click the “Reference Number” in order to view or approve transaction

For Inward "Request to Pay" order received, the Poster after clicking the reference number can Approve or reject. The transaction then will be routed to approve for final action.

1

### Request Details

1 | Your transaction details are displayed below

TransactionName	Inward Request to Pay
Reference Number	439034
Transaction Date	25 Sep 2024 - 17:02
Status	Waiting For approval
Remitter Name	123
Account To Debit	000*****02
Account To Credit	QA60MAFR000000000000*****001
Purpose Of Payment	Government Payment
Currency	QAR
Amount	12.00
Fee Amount	0.00
Total Amount	12.00

Back Reject Approve

2

### Reply Request to Pay

4 | Your transaction details are displayed below

TransactionName	Inward Request to Pay
Reference Number	439034
Transaction Date	25 Sep 2024 - 17:02
Status	Waiting For approval
Remitter Name	123
Account To Debit	000*****02
Account To Credit	QA60MAFR000000000000*****001
Purpose Of Payment	Government Payment
Currency	QAR
Amount	12.00
Fee Amount	0.00
Total Amount	12.00

5 | Please select a notification type.

Notification Type  Email  Sms

3

### Transaction Awaiting Approval

#### Transactions

Tasks: All Tasks

Transaction Status: All Transactions

Transaction Name: All

Posting Dates Between 10.09.2024 23.09.2024 Display

ID	NARRATIVE	POSTING DATE	TIN/VALUE DATE	CAPTURED BY	STATUS	DEBIT ACCOUNT	CREDIT ACCOUNT	AMOUNT	CURRENCY	BENEFICIARY	REFERENCE NUMBER
22271	Approve RTP R2P	18 Sep 2024	18 Sep 2024		Pending for Approvals	0001 003	QA2 0000 1001	12.11	QAR		ICCC639450
22278	RTP Alias Deregister	13 Sep 2024	13 Sep 2024		Pending for Approvals	0003 001					ICCC638921
22323	RTP Payment	16 Sep 2024	16 Sep 2024		Pending for Approvals	0003 103	QA91 0000 002	567.99	QAR		ICCC639193
22257	RTP Alias Register	11 Sep 2024	11 Sep 2024		Pending for Approvals						ICCC638768

Approve Selected Transactions

4

### Transaction Detail

Transaction ID: 22289

Transaction Name: Approve RTP R2P

Application Reference No: ICC638983

Posting Date: 14 Sep 2024

Value Date: 14.09.2024 3:07:56 PM

Captured By: An\*\*\*\*\*ar

Request To Pay ID: 379965

Request Amount: 123.0

Receiver IBAN: QA25MAFR000000000000\*\*\*\*\*001

Debtor Account Number: 0003 003

#### Transaction History

DATE	CODE BY	AVAILABLE DEFINITION
14 Sep 24 15:07		

#### Paths for approval

Posted at 14 Sep 24 15:07 by [User] Pending for Approval Will be executed at ...

Approve / Reject

Approve  Reject with reason

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Select transfers and browse to **Fawran** and select “Transaction History” to view history of all FAWRAN transactions

Local Time: Sep, 24, 2024 09:28

HOME LOCATE US LOGOUT

Accounts Cards Payments Transfers Services Security Help

Welcome Mr X, ABC LLC | Your Last Login Date: Sep, 24, 2024 | You have 81 new message(s)

Financial Overview

Account Summary Please click refresh after transaction

Select Account: xxxxxx - ABC LLC

ACCOUNT NUMBER	ACCOUNT TYPE	BRANCH	CURRENCY	AVAIL
<input checked="" type="radio"/> 0002xxxxxx001	CURRENT ACCOUNT	Al Sadd	QAR	7,4
<input type="radio"/> 0002:xxxxxx02	CURRENT ACCOUNT	Al Sadd	QAR	109

- BETWEEN MY ACCOUNTS
- OTHER MAR ACCOUNTS
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- MONITORING FILE STATUS
- ALIAS MANAGEMENT
- PAYMENT
- PAYMENT REQUEST
- TRANSACTION HISTORY/RETURN**

### Transaction History

1 Your transactions are listed below. Filter date as required

Start Date : 08.09.2024 End Date : 14.09.2024

Reference Number :

Transaction Status :  Select required status

Transaction Type :  Select "Transaction Type" display

All Rejected Approved **Display**

REFERENCE NUMBER	DATE	CURRENCY	AMOUNT	ALIAS	STATUS
2409101413143630	2024 - 00:00	QAR	100.0	DOHA	Approved
2409121831282448	12 Sep 2024 - 00:00	QAR	123.0	DOHA	Approved
2409121745565186	12 Sep 2024 - 00:00	QAR	100.0	DOHA	Approved
2409121716364017	12 Sep 2024 - 00:00	QAR	10.0	DOHA	Approved
2409121627039948	12 Sep 2024 - 00:00	QAR	2.0	DOHA	Approved
2409121439157138	12 Sep 2024 - 00:00	QAR	-150.0	123	Approved
2409141238542641	14 Sep 2024 - 00:00	QAR	-222.0	123	Approved