



Sohar International

Single Payments

User Guide



Contents

INTRODUCTION	2
INITIATING A FUND TRANSFER	2
ACCESSING THE DIGITAL PLATFORM	2
ADDING A BENEFICIARY	4
CREATING AN INTERNAL FUND TRANSFER.....	7
CREATING A THIRD PARTY FUND TRANSFER.....	10
CREATING THIRD PARTY FOREIGN CURRENCY TRANSFERS	13
AUTHORIZING A PAYMENT	17



INTRODUCTION

- Fund Transfer option within the Payments module in DigiTrade can be used for initiating and processing payment transactions manually
- Using Fund Transfer the below mentioned payment transactions can be initiated
 - Within Own Accounts (In Sohar International(SI))
 - Third party payments
 - Within Sohar International
 - Outside Sohar International
 - Foreign Currency Transfers
- Before initiating Fund Transfer manually, it is mandatory to register the beneficiary details in the beneficiary master within DigiTrade


INITIATING A FUND TRANSFER

ACCESSING THE DIGITAL PLATFORM

Step 1: Open the url:


<https://online.soharinternational.com/apps/SoharWeb/# frmLoginLanguage>

Step 2: Enter Username and Password

Sohar  Find Us Contacts English

Login to Wholesale Banking Digital Services

testuserm1

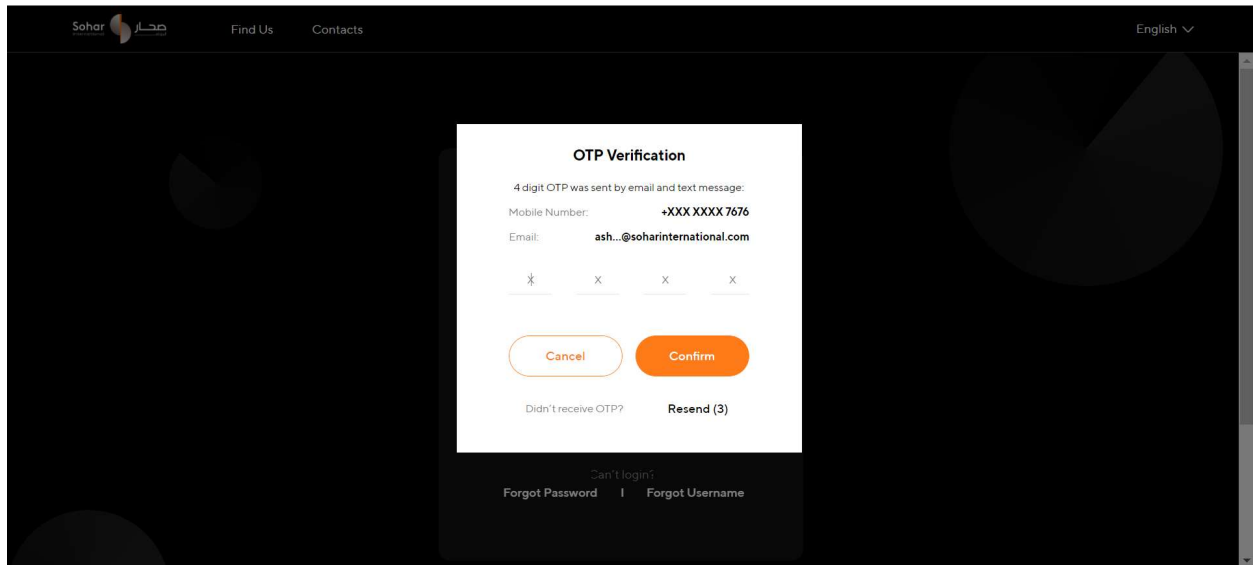
..... | 

Login

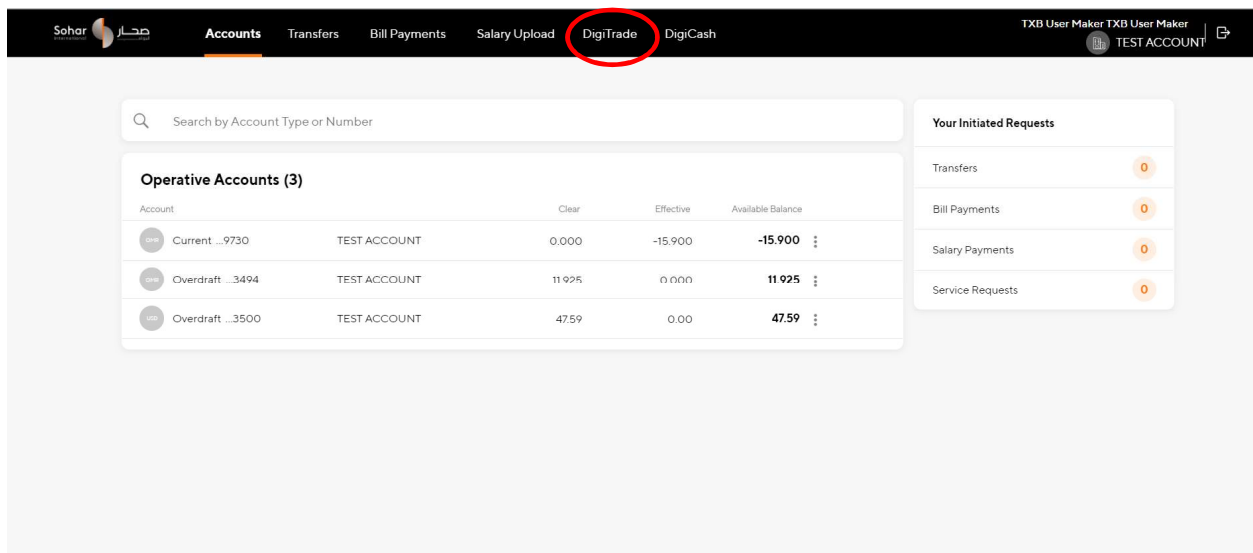
Can't login?
Forgot Password | Forgot Username



Step 3: System prompts for OTP (OTP delivered to the user via SMS to the registered mobile number and via email to the registered email id)



Step 4: Select DigiTrade from the options at the top





ADDING A BENEFICIARY

Step 1: On the DigiTrade dashboard, select Beneficiary Master under the Payments menu

The screenshot shows the DigiTrade dashboard with the 'Payments' menu open. The 'Beneficiary Master' option is circled in red. The dashboard also displays 'Ongoing Tasks' (No Tasks Found), 'Upcoming Events' (Recent Pending Transactions table), and 'Recent Notifications' (table of system IDs and bank references).

System ID	Type	Product Status	Ccy	Amount	Date
112290000024289	New	Uncontrolled	OMR	1.000	19/05/2022
112290000028939	New	Uncontrolled	AED	60.00	25/03/2022
1802700000007626	New	Uncontrolled	OMR	52.481625	19/05/2022
1802700000008897	New	Uncontrolled	OMR	62.008366	19/05/2022
1802700000009665	New	Uncontrolled	OMR	61296.298	19/05/2022

Step 2: On the Beneficiary Master screen click on "Add"

CO08260100	External Accounts	EUR1	898989898	No		
CO08260100	External Accounts	ROSHAN	898989898	No		
*	External Accounts	LULU1	009020008822	No		
*	External Accounts	HDFCD3	123456785	No		
CO08260100	External Accounts	RTGS1	565658945487	Yes	OMR 10,000.000	
CO08260100	External Accounts	FOREIGN1	89865984587	Yes	USD 200,000.00	
CO08260100	External Accounts	ROSIAM56	005020047807	No		
CO08260100	External Accounts	ROSHAN789	001020009478	Yes	OMR 10,000.000	
*	External Accounts	ROSHANI1	123456789	No		
CO08260100	External Accounts	ROSIAM56	98592567	Yes	OMR 10,000.000	
CO08260100	External Accounts	ISLAMIC	896585698596	No		
CO08260100	External Accounts	MAKE12	145789922	Yes	OMR 15,000.000	
*	External Accounts	HDFCD34	123456785	No		
*	External Accounts	LULU11	009020008822	No		
*	External Accounts	Muscat Electronics LLC	01040006278001	No		
*	External Accounts	Masrah Al Najah Trad and Cont Est	01020024596	No		
*	External Accounts	Krishna Prasad Nandi	032205117270013	No		
*	External Accounts	City Seasons Hotel Muscat	6500095218	No		
*	External Accounts	Integrated Solutions Insurance Broker	01041091329009	No		
*	External Accounts	TOWELL AUTO LEASING AND TRADING LLC	0423010691440013	No		
*	External Accounts	Al Jinnat National Enterprises LLC	03000062250018	No		
*	External Accounts	Weir Solutions FZE	035006709211	No		
*	External Accounts	Hillsborough Scientific and Technical Equipment Trading FZE	102660798102	No		

Add



Step 3: Select Payment Type/ Beneficiary Category as “External Account”

Change Profile
Entity Maintenance
Jurisdiction Maintenance
User Maintenance
Data Maintenance
Migration Data
Counterparties
Counterparty File Upload
Banks
Accounts
Phrases
Beneficiary Master

Trade Services | Administration | Common Services | Payments | English | Messages | Authorize | My Profile | Logout

Create a New Beneficiary

General Details

Entity: C109820327

* Product Type/Beneficiary Category:
Third Party Transfer
Direct Transfer
External Accounts

Submit Cancel Help

Step 4: Under Beneficiary Details update the below fields

- **Active Flag** : to be checked
- **IBAN Account**: to be checked in case the account number is an IBAN account
- **Beneficiary Type** : Within Sohar/ Outside Sohar/ Foreign Currency
Beneficiary details are stored against each beneficiary type and are available for selection only under the respective payment type
- **Beneficiary Name**
- **Beneficiary Address**
- **Account Number**
- **Beneficiary Currency**: Enter 2 digit currency code (click on the magnifying glass icon to search the currency codes from the preloaded list within the application)
- **Pre approved beneficiary** : This option can be used to maintain maximum transfer amount per beneficiary.

If Beneficiary Type is “ Outside Sohar” or “ Foreign Currency” then beneficiary bank name to be selected from the list of banks available on the platform

Once all the details have been filled. Click “ Submit” to complete the beneficiary registration



Data Maintenance

- Migration Data
- Counterparties
- Counterparty File Upload
- Banks
- Accounts
- Phrases
- Beneficiary Master
- Beneficiary File Upload
- Account Name
- External Account Statements Upload
- Facility Maintenance

Alerts Maintenance

- Report Designer
- Audit Queries

Beneficiary Details

Active Flag
 IBAN Account

*Beneficiary Type:

*Beneficiary Name and Address:

*Account:

*Beneficiary Currency:

*Bank Code/Branch Code:

*Bank Name and Branch Name:

Pre-approved Beneficiary

Other Details (This is for Beneficiary Advice only)

Beneficiary ID:

Payee Reference:

Customer Reference:

E-mail 1:

E-mail 2:

Fax:

Contact Number:

Description:

Beneficiary registration can be completed by a single user, however it can also be controlled using an authorization workflow. This option is configured basis client request.



CREATING AN INTERNAL FUND TRANSFER

Step 1: Click on Fund Transfer under the Payments menu and select Own Accounts under Initiation menu at the left

Enter details in the below fields

Template Id: Unique Id in case the payment is to be saved as a template for subsequent use in the future

Customer Reference: Unique reference for tracking the payment. This value will reflect in the account statement

Execution Date: Current Date or Future Date

Ordering Account: Click on the search icon (highlighted) to get the complete list of company accounts in SIB

Initiation

- Own Accounts
- External Accounts
- From Template
- Edit Transactions
- Retrieve Unsigned

Pending FTs

FT Inquiry

Maintenance

Create an Internal Fund Transfer

Save Submit Template Cancel Help

General Details

System ID FT23050000119826

Template ID

Customer Reference

Application Date 29/05/2023

* Execution Date

Special FX Rate

Applicant Details

Entity CO08260100

* Name

* Address

* Ordering Account

Available balance



Step 2: Select the ordering account from the list

On selecting the account, the system will automatically display the account balance

Entity: CO08260100
*Name: Test Account
*Address: SEEB

Account Number:
Coy:
Description:

Account Number	Entity	Coy	Description	Account Type	ENTITY NAME
005020020606	*	EUR		Other	
005040023897	*	OMR		Other	
005020066547	*	OMR		Other	
005020040415	*	OMR		Other	
005020043032	*	OMR		Other	



Step3: Select the Beneficiary account number (since this is own account transfer, the system will display the remaining accounts for the user to select)

Enter the below details

Amount: Transfer amount

Transfer Reference : This is for reference of the Beneficiary

Step 4: Once these details are entered submit the transaction for authorization

The screenshot shows a web form for fund transfer initiation. It is divided into several sections:

- Ordering Account:** Includes a dropdown for currency (OMR) and a text field for account number (005040023897). Below it is an 'Available balance' field showing 0.00.
- Transfer Details:**
 - Account Details/Beneficiary:** Dropdown for currency (OMR) and text field for account number (005020040415).
 - Description:** Empty text field.
 - Amount:** Dropdown for currency (OMR) and text field for amount (100.000).
 - Transfer Reference:** Text field containing 'INVOICE NUMBER'.
 - Payment Details:** Empty text area.
- Bank Details:**
 - Bank Name:** Dropdown menu showing 'Sohar International Bank SAOG'.
 - Issuer's Reference:** Dropdown menu showing 'C008260100'.
- File Upload Details:** A section with the text 'No files' and an 'Add a file' button.

At the bottom right, there are buttons for 'Save', 'Submit', 'Template', 'Cancel', and 'Help'.

Step 5: On submission the below screen will appear confirming that the transaction has been sent to the authorizer

The screenshot shows the 'Submit Fund Transfer Initiation' screen in the Sohar International system. The top navigation bar includes the Sohar International logo, a home icon, and links for Trade Services, Administration, Common Services, and Payments. The user is logged in as 'English' and has access to Messages, Authorize, My Profile, and Logout.

The main content area shows a message box with the following text:

Due to insufficient privileges, the fund transfer FT23040000096343 has been saved but not released to the bank. Please, ask the authorized person to release it.
Review and print the transaction details.

The left sidebar contains a menu with 'Initiation' selected, and other options like 'Pending FTs', 'FT Inquiry', and 'Maintenance'. The bottom footer contains links for About Us, Investor relations, Compliance, Terms of Use/Disclaimer, and Security, along with the contact number +968 24730000 and email netbanking@soharinternational.com.



CREATING A THIRD PARTY FUND TRANSFER

For making a third party payment, the user must ensure that the beneficiary is registered on the platform (Refer [ADDING A BENEFICIARY](#) section in this document)

Once beneficiary is registered following steps to be followed for creating a third party transfer

Step 1: Select “External Accounts” under Initiation and enter the following details

Template Id: Unique Id in case the payment is to be saved as a template for subsequent use in the future

Customer Reference: Unique reference for tracking the payment. This value will reflect in the account statement

Execution Date: Current Date or Future Date

Payment Type: Foreign Currency

The screenshot shows the 'Create an Outgoing Fund Transfer' interface. On the left, a sidebar menu is visible with 'External Accounts' circled in red. The main form area contains the following fields:

- System ID: FT23050000119892
- Template ID: [Empty text box]
- Customer Reference: reference number
- Application Date: 29/05/2023
- * Execution Date: 29/05/2023 (dropdown menu)
- * Payment type: Outside Sohar Intl (dropdown menu)
- Special FX Rate

Buttons at the top right of the form include Save, Submit, Template, Cancel, and Help.

Step 2: Select the ordering account from the list

Click on the search icon besides ordering Account field to get the complete list of company accounts in SIB

On selecting the account, the system will automatically display the account balance



Entity: CO08260100
* Name: Test Account
* Address: SEEB

List of accounts

Account Number:
Ccy:
Description:

Account Number	Entity	Ccy	Description	Account Type	ENTITY NAME
005020020606	+	EUR		Other	
0050400238W	+	OMR		Other	
005020066547	+	OMR		Other	
005020040415	+	OMR		Other	
005020043032	+	OMR		Other	

Step3: Select the Beneficiary account number from the list of registered beneficiaries (All beneficiaries registered under Beneficiary Type “Outside Sohar Intl” will be displayed)

Enter the below details

Amount: Transfer amount

Transfer Reference: This is for reference of the Beneficiary

Beneficiary Details

* Name: Mohammed Ghandi
* Address: Oman
Muscat

* Account: OMR 014712459658

Transfer Details

* Fund Transfer Amount: OMR 100.000
* Transfer Reference: INVOICE NUMBER
Payment Details To Beneficiary:
 Government related

Bank Details

* Issuing Bank * Account With Bank * Pay Through Bank
Bank Name: BANK DHOFAR (S.A.O.G.)
* Bank Code: OMBDAF

Step 4: once these details are entered, submit the transaction for authorization

Since the beneficiary is already registered, bank details need not be entered, as the same will be picked up from the beneficiary master



Bank Details

* Issuing Bank * Account With Bank Pay Through Bank

Bank Name:

* Bank Code:

* Branch Code:

BIC Code (SWIFT):

Instructions for the Bank Only (Please input Cash Margin related details in the Other Information field)

* Send Fund Transfer by:

File Upload Details (Max 5 files and 21 Mb each)

No files



CREATING THIRD PARTY FOREIGN CURRENCY TRANSFERS

For making a third party payment, the user must ensure that the beneficiary is registered on the platform (Refer [ADDING A BENEFICIARY](#) section in this document)

Once beneficiary is registered following steps to be followed for creating a third party transfer

Step 1: Select “External Accounts” under Initiation and enter the following details

Template Id: Unique Id in case the payment is to be saved as a template for subsequent use in the future

Customer Reference: Unique reference for tracking the payment. This value will reflect in the account statement

Execution Date: Current Date or Future Date

Payment Type: Foreign Currency

The screenshot displays the 'Create an Outgoing Fund Transfer' interface. The top navigation bar includes the Sohar International logo, a home icon, and menu items for Trade Services, Administration, Common Services, and Payments. User options like English, Messages, Authorize, My Profile, and Logout are also visible. A left sidebar menu shows 'Initiation' as the active section, with sub-items: Own Accounts, External Accounts, From Template, Edit Transactions, Retrieve Unsigned, Pending FTs, FT Inquiry, and Maintenance. The main form area is titled 'Create an Outgoing Fund Transfer' and contains a 'General Details' section with the following fields: System ID (FT23050000119927), Template ID (input field), Customer Reference (input field with 'Reference' placeholder), Application Date (29/05/2023), *Execution Date (dropdown menu showing 29/05/2023), *Payment type (dropdown menu showing Foreign Currency), and a checkbox for Special FX Rate. Action buttons for Save, Submit, Template, Cancel, and Help are located at the top right of the form.

Step 2: Select the ordering account from the list

Click on the search icon besides ordering Account field to get the complete list of company accounts in SIB

On selecting the account, the system will automatically display the account balance



Entity: CO08260100
* Name:
* Address:

Transfer Details

* Account Details/Beneficiary

Description

* Amount

* Transfer Reference

Payment Details

List of accounts

Account Number:

Ccy:

Description:

Account Number	Entity	Ccy	Description	Account Type	ENTITY NAME
005020020606	+	LUR		Other	
0050400238W	+	OMR		Other	
005020066547	+	OMR		Other	
005020040415	+	OMR		Other	
005020043032	+	OMR		Other	

Step3: Select the Beneficiary account number from the list of registered beneficiaries (All beneficiaries registered under Beneficiary Type “Outside Sohar“ will be displayed)

Enter the below details

Amount: Transfer amount

Transfer Reference: This is for reference of the Beneficiary

The system will display the rate as applicable to the client and show the converted OMR equivalent for reference

In case of INR, AED and CNY payments, purpose code needs to be selected from the drop down list

Additionally for INR and GBP payments IFSC code and Sort Code to be updated respectively



Beneficiary Details

* Name:

* Address:

* Account:

Transfer Details

* Fund Transfer Amount:

* Transfer Reference:

* Charge Option:

Payment Details To Beneficiary:

* Please note that Special characters not allowed. Leading spaces not allowed.

* CBO Purpose Code:

Exchange Rate

Rate:

Equivalent Amount in:

Step 4: once these details are entered, submit the transaction for authorization

Since the beneficiary is already registered, bank details need not be entered, as the same will be picked up from the beneficiary master

Bank Details

Issuing Bank Account With Bank Pay Through Bank

Bank Name:

Address:

BIC Code (SWIFT):

Instructions for the Bank Only (Please input Cash Margin related details in the Other Information field)

* Send Fund Transfer by:

File Upload Details (Max 5 files and 21 Mb each)

No files



Once the maker submits the transaction the below screen will appear which confirms that the transaction has been sent for approval

- Initiation
- Pending FTs
- FT Inquiry
- Maintenance

Submit Fund Transfer Initiation

Due to insufficient privileges, the fund transfer FT22050000049894 has been saved but not released to the bank. Please, ask the authorized person to release it.
Review and print the transaction details.



AUTHORIZING A TRANSACTION

- The transaction has now moved to the authorization workflow
- The Authorizer can login to the platform (Refer section [ACCESSING THE DIGITAL PLATFORM](#)) and select Fund Transfer in the Payments menu option on DigiTrade
- Under initiation click on the “Retrieve Unsigned”
- This screen gives the Authorizer the option to authorize all the unauthorized fund transfers in a single click
- The Authorizer can either open the individual transactions by clicking on each of the transactions or click on the check box highlighted below to select all the transactions and submit the same to the next authorizer

System ID	Entity	Entity/Applicant Name	Counterparty	Ccy	Amount	Input User	Control User	Execution	Users
FT23050000108982	C109820327	OMANXXXXXXXXXXOMAN	Mohammed Ghandi	OMR	21,000.000	oman oman	Oman Oman	08/05/2023	
FT23030000094708	C109820327	OMANXXXXXXXXXXOMAN	FOS ENERGY	USD	100.00	Oman Oman	Nair Ashish	28/03/2023	
FT23010000081816	C109820327	OMANXXXXXXXXXXOMAN	0005 CAA 005020047807	OMR	77,777,777.000	oman oman	oman oman	18/01/2023	
FT22120000076723	C109820327	OMANXXXXXXXXXXOMAN	OMAN968	OMR	1,000	oman oman	oman oman	11/12/2022	
FT22120000076515	C109820327	OMANXXXXXXXXXXOMAN	ABC LLC	OMR	1,000	Oman Oman	oman oman	08/12/2022	
FT22120000076514	C109820327	OMANXXXXXXXXXXOMAN	0005 CAA 005020047807	OMR	1,000	Oman Oman	Oman Oman	08/12/2022	
FT22120000073346	C109820327	OMANXXXXXXXXXXOMAN	AHMED	OMR	1,000,000.000	oman oman	oman oman	05/12/2022	

System ID	Entity	Entity/Applicant Name	Counterparty	Ccy	Amount	Input User	Control User	Execution	Users	
<input checked="" type="checkbox"/>	FT23050000108982	C109820327	OMANXXXXXXXXXXOMAN	Mohammed Ghandi	OMR	21,000.000	oman oman	Oman Oman	08/05/2023	
<input checked="" type="checkbox"/>	FT23030000094708	C109820327	OMANXXXXXXXXXXOMAN	FOS ENERGY	USD	100.00	Oman Oman	Nair Ashish	28/03/2023	
<input checked="" type="checkbox"/>	FT23010000081816	C109820327	OMANXXXXXXXXXXOMAN	0005 CAA 005020047807	OMR	77,777,777.000	oman oman	oman oman	18/01/2023	
<input checked="" type="checkbox"/>	FT22120000076723	C109820327	OMANXXXXXXXXXXOMAN	OMAN968	OMR	1,000	oman oman	oman oman	11/12/2022	
<input checked="" type="checkbox"/>	FT22120000076515	C109820327	OMANXXXXXXXXXXOMAN	ABC LLC	OMR	1,000	Oman Oman	oman oman	08/12/2022	
<input checked="" type="checkbox"/>	FT22120000076514	C109820327	OMANXXXXXXXXXXOMAN	0005 CAA 005020047807	OMR	1,000	Oman Oman	Oman Oman	08/12/2022	
<input checked="" type="checkbox"/>	FT22120000073346	C109820327	OMANXXXXXXXXXXOMAN	AHMED	OMR	1,000,000.000	oman oman	oman oman	05/12/2022	
<input checked="" type="checkbox"/>	FT22120000073002	C109820327	OMANXXXXXXXXXXOMAN	FOS ENERGY	USD	95,000.00	NAGARAJ ARAVIND	NAGARAJ ARAVIND	04/12/2022	

Alternatively the authorizer can open the transaction verify all the details and submit the same to the next level

In case this step is performed by the last authorizer, then the transaction would get released to the bank and the below screen will appear



- Initiation
- Pending FTs
- FT Inquiry
- Maintenance

Submit Fund Transfer Initiation

Your fund transfer FT22050000049869 has been successfully released to the bank.
Review and print the transaction details.

This completes the end-to-end process of a manual fund transfer creation and authorization process

End of Document