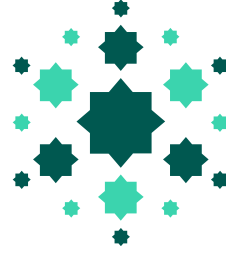


ظفار الإسلامي
DHO FAR ISLAMIC



Dhofar Islamic Bulk Payment & Payroll (Govt) Process - Corporate Internet Banking

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1. Introduction:

Corporate customer can process their bulk payments through our Corporate Online Banking by using online Bulk payment menu. Bulk transfer can be initiated to within Bank and Other Banks within Oman. Government entities can process both employees salaries and other payments through this menu. Private entities can process only other payments and will not be allowed to process salaries through this menu, Private entities can process their salaries through WPS (Wages Protection System) option only.

Upload Salary File Steps (available for Government entities only)

1. Login to corporate Internet banking. Click on “Transfer And Payments” menu. Then click on “File Upload” under Online bulk payment.

Transfers And Payments		
SELF TRANSFER	TRANSFER TO THIRD PARTY WITHIN BANK	BULK PAYMENTS
Self transfer	▼TRANSFER TO THIRD PARTY WITHIN BANK	▼WAGE PROTECTION SYSTEM
	▼NON PREDEFINED BENEFICIARY	▲ONLINE BULK PAYMENT
	Beneficiary List	File Upload
	▼TRANSFER TO OTHER BANKS	Reports
	▼TRANSFER SUMMARY REPORT	
	▼BILL PAYMENTS	

The below screen will be displayed to the user .

Payment Type*

Salary Payment ▼

Salary Month *

June-2025

Transfer From*

Available Balance*

Total Amount (OMR) *

Processing Date *

23/06/2025

Remarks

File Upload* No file chosen

Other bank charges may be applied upon file upload

Upload

Reset

2. Select Payment type as “ Salary Payment” And enter salary month (by default current month will be displayed)

File Upload

Payment Type*

Salary Payment

Salary Month *

June-2025

Transfer From*

Available Balance*

3. Select Transfer from account (list of active customer accounts will be displayed for user selection). Once account is selected the available balance in the selected account will be displayed by the system
Note : in case the customer has valid overdraft facility , the same will be included in the available balance

Payment Type*

Salary Payment ▼

Salary Month *

June-2025

Transfer From*

016160 6002 GOLDEN SKY L ▼

Available Balance*

OMR
148671.070

Total Amount (OMR) *

100

Processing Date *

23/06/2025

Remarks

File Upload* No file chosen

4. Enter total amount of the file . Then select processing date and remarks if any .

Total Amount (OMR) *

100

Processing Date *

23/06/2025

Remarks

Moth of March

File Upload* No file chosen

Other bank charges may be applied upon file upload

Note:

- a. Future date processing is allowed up to 7 days.
- b. The total amount entered by the user should be equal to the total amount of all transactions available in the file that the user will upload.
- c. processing date by default is the current date.

5. Click on Choose file and browse and upload the salary file. Then click on Upload

Total Amount (OMR) *

100

Processing Date *

23/06/2025

Remarks

Moth of March

File Upload* No file chosen

Other bank charges may be applied upon file upload

Upload

Reset

6. The below summary screen will appear for user to check the details.
Click on ok to proceed

Bulk Payment Summary

Processing Date:

23/06/2025

File Type:

Salary Payment

File Name:

Bulk Payment Sample File 5.xlsx

From Account:

GOLDEN SKY L

016160'002

Available Balance:

148,671.070 OMR

Branch:

Azaiba

Other Bank Charges (OMR):

0.0

Total Charges (OMR):

0.0

Salary Month:

June-2025

Remarks:

Moth of March

* T: Total, VF: Validation Failed , VS: Validation Success

Total Internal Transaction (Count):

T:1, VF:0, VS:1

Total Local Transaction (Count):

T:0, VF:0, VS:0

Total Transaction Number (Count):

T:1, VF:0, VS:1

Total Internal Amount (OMR):

100.0

Total Local Amount (OMR):

0

Total Amount (OMR):

100.0

Employee Name	To Account	Bank Code	Transfer Amount	Currency	Transaction Code	Remarks	Status
Shahab Al Raisi	016460 001 - SHAHAB HASSAN	BDOFOMRUMIB - DHOFAR ISLAMIC	100.0	OMR	101 - Salary		Validation Success

1

OkEditBack

7. Upon clicking Ok, the request will be submitted

File Upload

Your request has been submitted Successfully. Request Number 1026

Upload Other payment file (available for both government and private entities)

8. Login to corporate Internet banking. Click on “Transfer And Payments” menu . Then click on “ File Upload” under Online bulk payment.

Transfers And Payments		
SELF TRANSFER	TRANSFER TO THIRD PARTY WITHIN BANK	BULK PAYMENTS
Self transfer	▼TRANSFER TO THIRD PARTY WITHIN BANK	▼ WAGE PROTECTION SYSTEM
	▼ NON PREDEFINED BENEFICIARY	▲ ONLINE BULK PAYMENT
	Beneficiary List	File Upload
	▼TRANSFER TO OTHER BANKS	Reports
	▼TRANSFER SUMMARY REPORT	
	▼BILL PAYMENTS	

The below screen will be displayed to the user .

File Upload

Payment Type*

Other Payment

Transfer From*

Available Balance*

Total Amount (OMR) *

Processing Date *

23/06/2025

Remarks

File Upload*

Choose File

No file chosen

Other bank charges may be applied upon file upload

Upload

Reset

9. Select Payment type as “ Other Payment”. For private entities, only “Other Payment” value will be available for the payment type field.

File Upload

Payment Type*

Other Payment

Transfer From*

Available Balance*

10. Select Transfer from account (list of active customer accounts will be displayed for user selection). Once account is selected the available balance in the selected account will be displayed by the system
Note : in case the customer has valid overdraft facility , the same will be included in the available balance

File Upload

Payment Type*

Other Payment

Transfer From*

01616025656002 AL DUQM GOLDEN SKY L

Available Balance*

OMR

148671.070

Total Amount (OMR) *

100

Processing Date *

23/06/2025

Remarks

File Upload* No file chosen

Other bank charges may be applied upon file upload

Upload

Reset

11. Enter total amount of the file . Then select processing date and remarks if any.

Total Amount (OMR) *

100

Processing Date *

23/06/2025

Remarks

Vendor Payment

File Upload* No file chosen

Other bank charges may be applied upon file upload

Note:

- d. Future date processing is allowed up to 7 days.
- e. The total amount entered by the user should be equal to the total amount of all transactions available in the file that the user will upload.
- f. processing date by default is the current date.

12. Click on Choose file and browse and upload the file. Then click on Upload.

Total Amount (OMR) *

100

Processing Date *

23/06/2025

Remarks

Vendor Payment

File Upload*

Choose File

 No file chosen

Other bank charges may be applied upon file upload

Upload

Reset

13. The below summary screen will appear for user to check the details.
Click on “ok” to proceed

Bulk Payment Summary

Processing Date:	23/06/2025	Total Internal Transaction (Count):	T:1, VF:0, VS:1
File Type:	Other Payment	Total Local Transaction (Count):	T:0, VF:0, VS:0
File Name:	Bulk Payment Sample File 5 Copy.xlsx	Total Transaction Number (Count):	T:1, VF:0, VS:1
	AL DUQM GOLDEN SKY L	Total Internal Amount (OMR):	100.0
From Account:	01616025656002	Total Local Amount (OMR):	0
Available Balance:	148,671.070 OMR	Total Amount (OMR):	100.0
Branch:	Azaiba		
Other Bank Charges (OMR):	0.0		
Total Charges (OMR):	0.0		
Remarks:			
* T: Total, VF: Validation Failed , VS: Validation Success			

Employee Name	To Account	Bank Code	Transfer Amount	Currency	Transaction Code	Remarks	Status
Shahab Al Raisi	01646012582001 - SHAHAB HASSAN	BDOFOMRUMIB - DHOFAR ISLAMIC	100.0	OMR	404 - Custom to Custom		Validation Success

1

Ok

Edit

Back

14. Upon clicking Ok, the request will be submitted

File Upload

Your request has been submitted Successfully. Request Number 1027

2. Approval Steps

If the corporates are requested for authority matrix for approval process, the same will be applied while processing the salary /payment file. After approval obtained by the matrix, salary / payment file will be sent to bank for further process.

Below are the steps for approval:

1. Approval User login to the system
2. Scroll down the Home page and go to Approval List. Here all the pending request pending for approval will be listed. Select the request you need to approve by clicking on View Details.

Approval List

Transactions

Description	User ID	Reference	Transfer Amount	Date Created	Status	View Details
File Upload	Userwps1	1027	100.000	23/06/2025	Pending for approval	View Details

3. Upon clicking on View details. The below summary screen will appear to the approval user to check the details. The user will have the option to either Approve, Reject the File or go back to the approval list.

Bulk Payment Summary

Request Number:

1028

Processing Date:

23/06/2025

File Type:

Other Payment

File Name:

Bulk Payment Sample File 5
CopyCopy.xlsx

From Account:

016160000002
GOLDEN SKY L

Available Balance:

148,571.070 OMR

Branch:

Azaiba

Other Bank Charges (OMR):

0.0

Total Charges (OMR):

0.0

Remarks:

* T: Total, VF: Validation Failed , VS: Validation Success

Total Internal Transaction (Count):

T:1, VF:0, VS:1

Total Local Transaction (Count):

T:0, VF:0, VS:0

Total Transaction Number (Count):

T:1, VF:0, VS:1

Total Internal Amount (OMR):

100.0

Total Local Amount (OMR):

0

Total Amount (OMR):

100.0

Employee Name	To Account	Bank Code	Transfer Amount	Currency	Transaction Code	Remarks	Status
Shahab Al Raisi	01646012582001 - SHAHAB HASSAN	BDOFOMRUMIB - DHOFAR ISLAMIC	100.0	OMR	404 - Custom to Custom		Validation Success

1

ApproveRejectBack

4. Click on Approve to approve the file.

Approval List

Transaction Approved successfully View Advice

3. Report

To view reports of submitted requests and the status of each follow the below steps:

1. Click on Transfers and Payments. Then click on Reports under Online bulk payment

Transfers And Payments			Other Services
SELF TRANSFER	TRANSFER TO THIRD PARTY WITHIN BANK	BULK PAYMENTS	
Self transfer	▼TRANSFER TO THIRD PARTY WITHIN BANK	▼ WAGE PROTECTION SYSTEM	
	▼TRANSFER TO OTHER BANKS	▲ ONLINE BULK PAYMENT	
	▼TRANSFER SUMMARY REPORT	Reports	
	▼BILL PAYMENTS		

2. The user will have the option to search/ filter for requests based on many criterial such as Date from, Date to, Reference number, File Name and status.

Note: If no selection is done, then upon clicking on Filter, all requests up to date will be listed.



Bulk Payment Reports

Date From

Date To

Reference Number

Status

File Type

Filter

-
3. The list of submitted files/ requests will be displayed to the user. The user will have option to view transaction details, print, download in excel or download in pdf format.



Bulk Payment Reports

Date From

08/05/2025

Date To

08/05/2025

Reference Number

Status

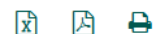
All

File Type

All

Filter

Request Number ▾	File Type	Effective Date	Date Submitted	Total number of records	Total Amount	Status	Download	Transaction Details
1017	Other Payment	08/05/2025	08/05/2025 14:51:24	5	50.0	Processed	Download	Transaction Details
1016	Other Payment	08/05/2025	08/05/2025 14:16:15	5	50.0	Processed	Download	Transaction Details



File Formats (.xls or .xlsx) & Allowed purpose payments code

Below is the sample file for both Salary or Other payment upload and the details on fields required



Bulk Payment
Sample file.xlsx

Sample File

Employee Name	Bank Code	To Account	Amount	Currency	Transaction Purpose	Remarks
XXXX XXXX XXXX	BDOFOMRUMIB	XXXXXXXXXXXXXXXX	1.000	OMR	101	



Field	Mandatory	Remarks
Employee Name	Yes	Employee Name in English
Bank Code	Yes	Should be valid BIC code (refer to point no 7)
To account	Yes	Employee Salary Account Number (Credit A/c No)
Amount	Yes	Transaction Amount with baiza
Currency	Yes	OMR
Transaction Purpose	YES	Respective transaction purpose code to be provided based on the below table.
Remarks	No	

Note: transaction payment code allowed depend on payment type (Refer to the table below for allowed transaction code for salary and Other payment)

Salary	Purpose name	Transaction code
Salary	Salary	101
	Bonus	102
	Overtime Payment	103
	Allowance	104
	End of service benefit	105

Other Payment	Purpose name	Transaction code
Pension	Monthly Pension Salary	201
Social Security Benefits	Monthly Social Security Salary	301
	Social Security onetime payment	302
Cash Management Transfer	Deposit Operation	401
	Account Management	402
	Customer to Cooperate	403
	Customer to Customer	404
	Reversal of Debit/ Credit Transaction	405
Government	Court Order	501
	Government Payment	502
	Government Fee Collection	503
	Government Penalty Payment	504



TAX	Property Tax	601
	Cooperate Tax	602
	Income Tax	603
	Value added Tax	604
	Import / Export Tax	605
	Municipality Tax	606
	Tourism Tax	607
INVESTMENT	IPO subscription	701
	IPO refund	702
	Dividend	703
	Market Shares Payment	704
	Profit Payment	705
LOAN	loan disbursement	801
	full & final loan settlement	802
	loan installment payment	803
	loan insurance refund	804
	mortgage installment	805
	credit card payment	806
Bill Payment	Utility payment	901
	Bills to vendor/company	902
	service payment	903
	insurance payment	904
	rent of lease	905
	fees collection	906
	School fees	907
OTHERS	Membership fees	1001
	Charity Payment	1002
	Others	1003

Bank Identification Codes:

S.No	Bank Name	Bank Code
1	BANK DHOFAR	BDOFOMRU
2	Bank Muscat	BMUSOMRX
3	National Bank of Oman	NBOMOMRX
4	Oman Arab Bank	OMABOMRU
5	Bank Sohar	BSHROMRU
6	HSBC Bank Oman	BBMEOMRX
7	Ahli Bank	AUBOOMRU
8	Oman Development Bank	ODBLOMRX
9	Oman Housing Bank	OHBLOMRX
10	Bank Nizwa	BNZWOMRX
11	Dhofar Islamic Islamic Banking	BDOFOMRUMIB
12	Bank Muscat Meethaq	BMUSOMRXISL
13	NBO Muzn	NBOMOMRXIBS
14	Al Hilal Ahli Bank	AUBOOMRUALH
15	National Bank of Abu Dhabi	NBADOMRX
16	Qatar National Bank	QNBAOMRX
17	Standard Chartered Bank	SCBLOMRX
18	Bank of Beirut	BABEOMRX
19	Bank of Baroda	BARBOMMX
20	State Bank of India	SBINOMRX
21	Habib Bank Limited	HABBOMRX
22	AL IZZ ISLAMIC BANK	IZZBOMRU

23	Bank Sohar Islamic Window	BSHROMRUISL
24	Al Yusr Islamic Banking	OMABOMRUYSR

Note:

- Through Online Bulk payment , **only government entity can process their salaries.**
- “Other “ payments can be uploaded by both Private and Government entities through Online Bulk payment.
- For MIBS accounts , the transaction will be processed at the same time as there is no cut off time . However for other bank within oman , the cut off time is 11:30 am . If customer upload the file after cut off time, it will be processed the next working day .
- Salary/Other file format should be .xls or .xlsx (excel)
- Header in the excel sheet is a mandatory and should not be removed and should not be changed.
- Respective Salary/ Other paymnet transaction purpose code should be mentioned in the file.
- For other bank accounts , charges will be applied . The charges will be multiplied by the number of banks available in the uploaded file .
- The status of the file upload will be send through email to the corporate user and approval as per the system processing the file.
- If any issues/ queires in file upload process, Corporate users can contact activate@dhofarislamic.com or Call 24775777.
- File format will be validated while uploading the file in Internet Banking.
- File with more than one sheet will not be accepted .
- User should be registered in Internet Banking to process online bulk payment.