



بنفت  
benefit

# Bahrain Electronic Cheque System (BECS)

## *UX/UI Guideline*

# E-Cheque APP



# Login and Device Activation

Login in page to access E-Cheque App

Already activated user login

Sign up of new users to be activated

e-Cheque

Welcome to E-Cheque App

CPR

Password

Login

[Forget Password](#)

[Sign Up](#)

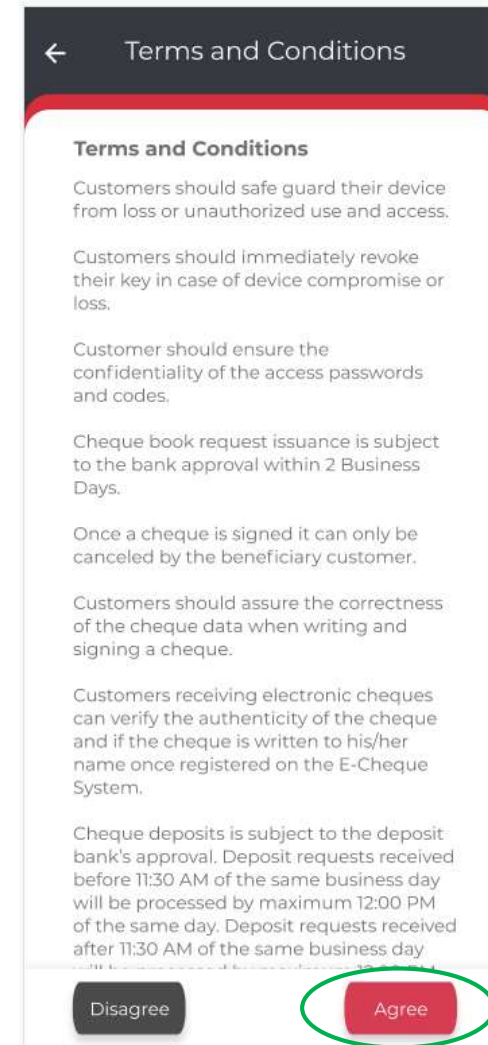
[Help](#) [Contact Us](#)



# Device Activation

*Only for activating new users*

Newly activated users must accept the terms and conditions of the service to be able to use the app



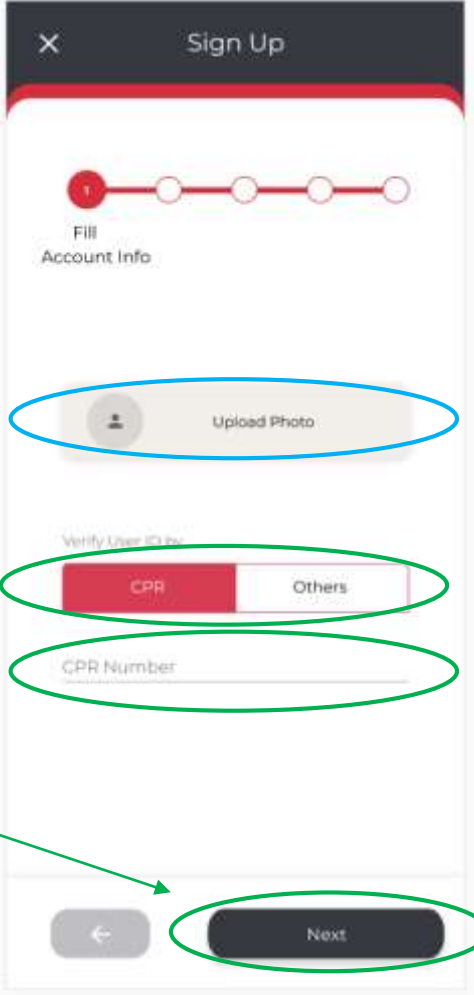
# Device Activation

*Only for activating new users*

After accepting the terms and condition the user shall undergo five main steps to be activated.

### 1. Account info

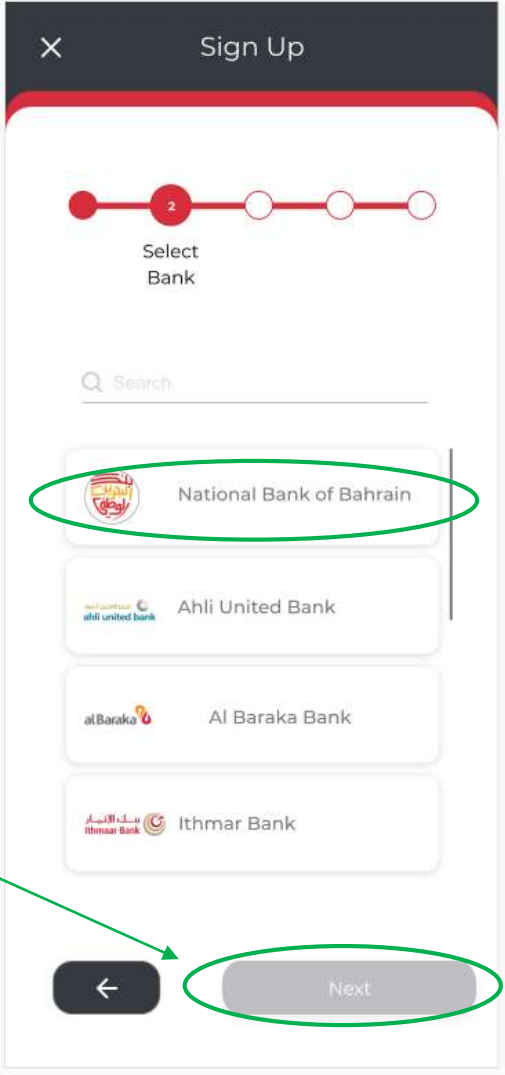
- Upload photo (optional)
- Choose ID
- Enter ID value
- Click next



# Device Activation

*Only for activating new users*

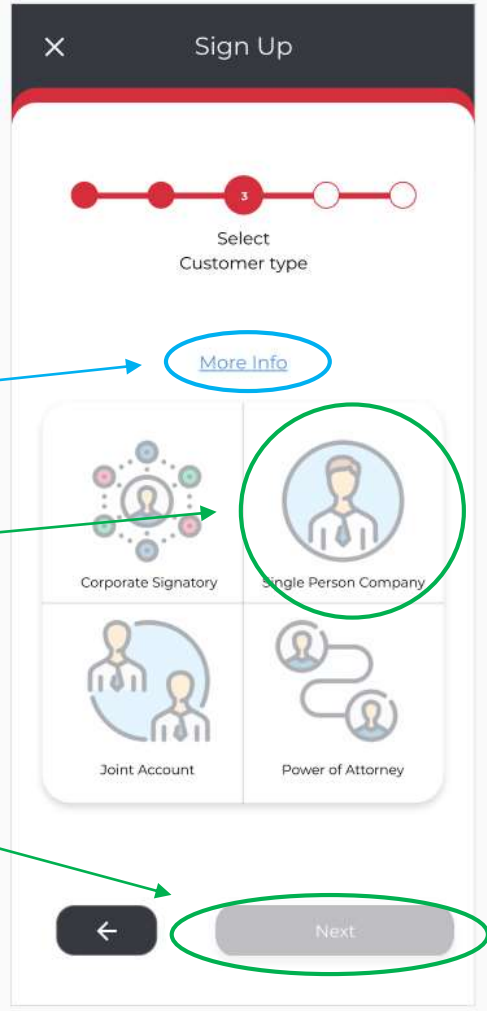
- 2. Select the bank
  - Select bank
  - Click next



# Device Activation

*Only for activating new users*

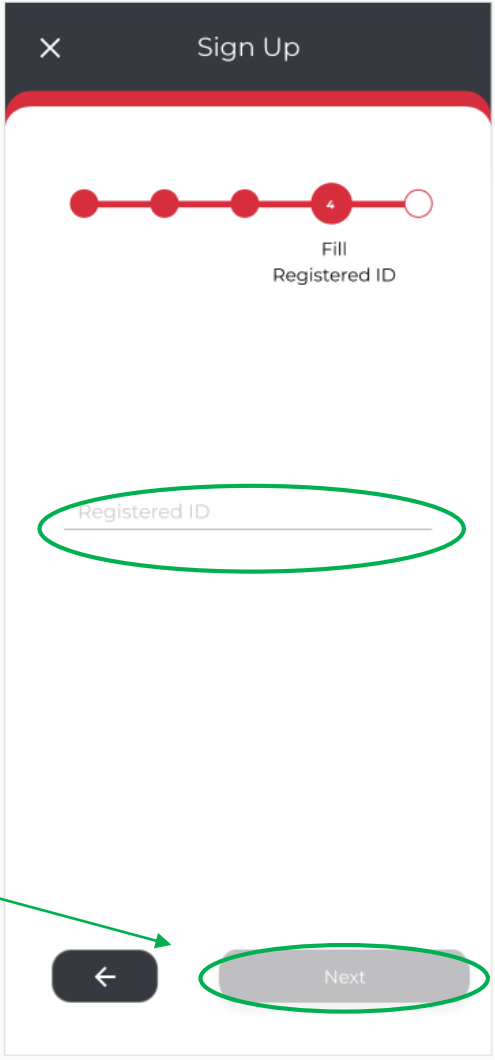
- 3. Select the customer type
  - For more information about the customer type
  - Select the customer type
    - SPC will be demonstrated
  - Click next



# Device Activation

*Only for activating new users*

- 4. Fill in the registered ID
  - The ID received by the authorized signatory when receiving an email from BECS of the successful registration.
  - Click next

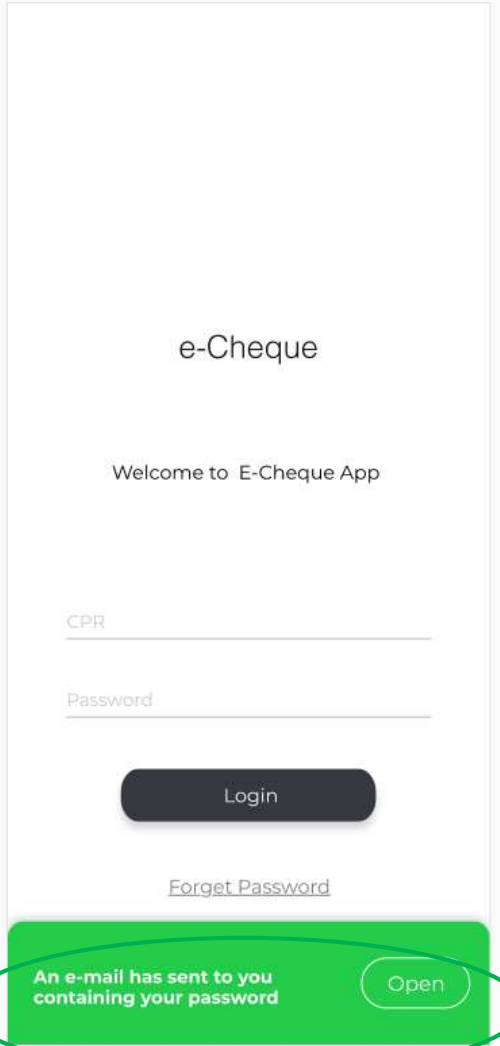
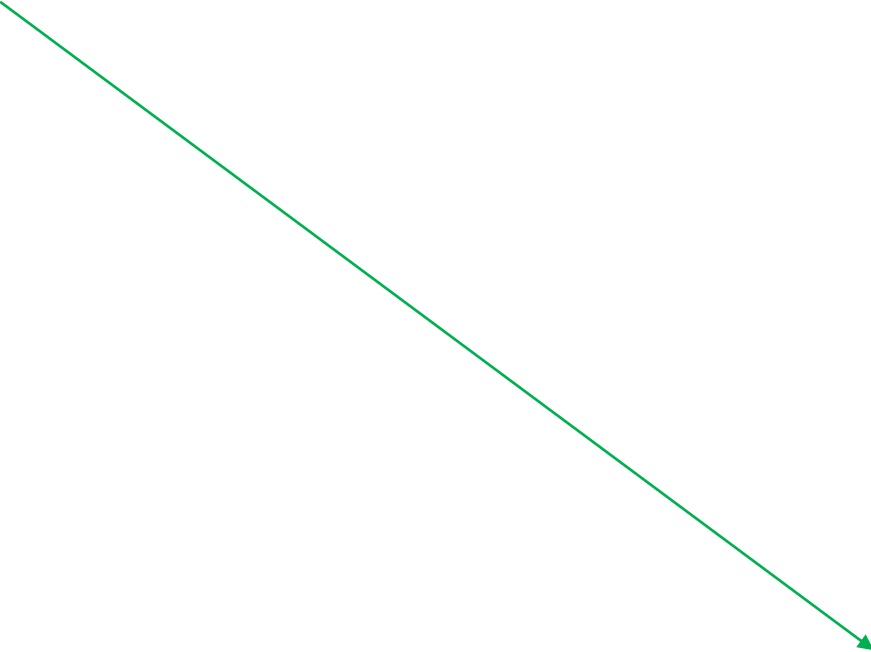




# Device Activation

*Only for activating new users*

Based on successful verification, an email will be sent to the user's registered email with the password.



# First Login

*Only for activating new users*

Based on successful verification, an email will be sent to the user's registered email with the password.

- Enter ID
- Enter password sent via email
- Click login

The screenshot shows the login interface for the 'e-Cheque' app. At the top, it says 'e-Cheque' and 'Welcome to E-Cheque App'. There are three input fields: 'ID', 'Password', and a 'Login' button. Below the button are links for 'Forget Password', 'Sign Up', 'Help', and 'Contact Us'. Green arrows point from the list on the left to the 'ID', 'Password', and 'Login' fields.



# First Login

*Only for activating new users*

The user will then be asked to change password by.

- Entering the old password
- Click next

Change Password

1 Old Password

Please Enter Your Old Password

Old Password

Next



# First Login

*Only for activating new users*

The user shall create a new password.

- Entering the new password
- Click next

Change Password

New Password

Please Enter New Password

New Password

Next

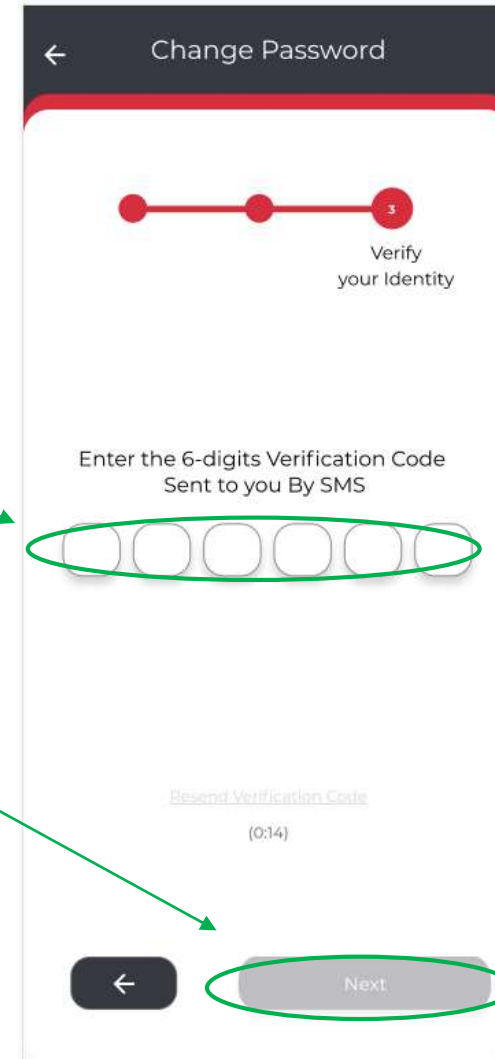


# First Login

*Only for activating new users*

The user shall verify itself word.

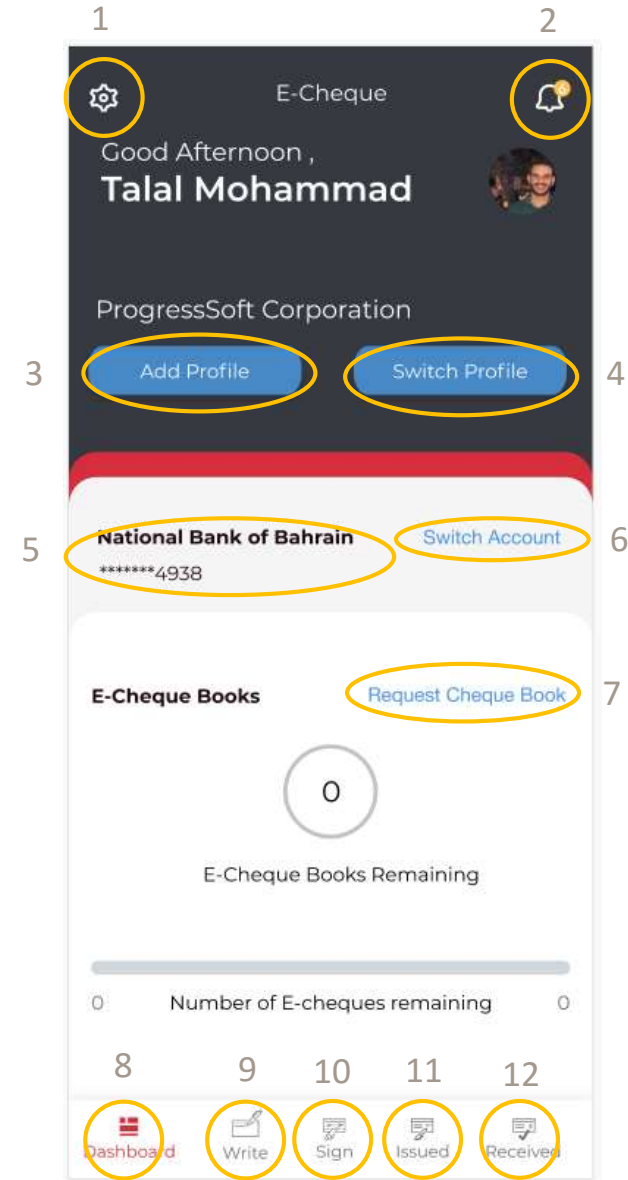
- Entering the OTP received
- Click next



# Landing Page

The landing page is the dashboards page:

1. Setting
2. Notification
3. Add customer profile (i.e. Company A and Company B)
4. Switch customer profile
5. Bank account and Bank name
6. Switch accounts within the same customer profile
7. Request E-Cheque Book
8. Dashboard page icon
9. Issue and write E-Cheque page icon
10. Sign E-Cheque page icon
11. Issued and signed E-Cheque page icon
12. Received and deposit E-Cheque page icon



# E-Cheque Book Request

E-Cheque Book Request page:

1. Select account
2. Select number of E-Cheque Books
3. Number of electronic cheques per book
4. Send the request

Request E-Cheque Book

NBB  
National Bank of Bahrain

For Account  
\*\*\*\*\*4938

\* Number of Required E-Cheque Books  
4

\* Number of Pages Per E-Cheque Book  
25

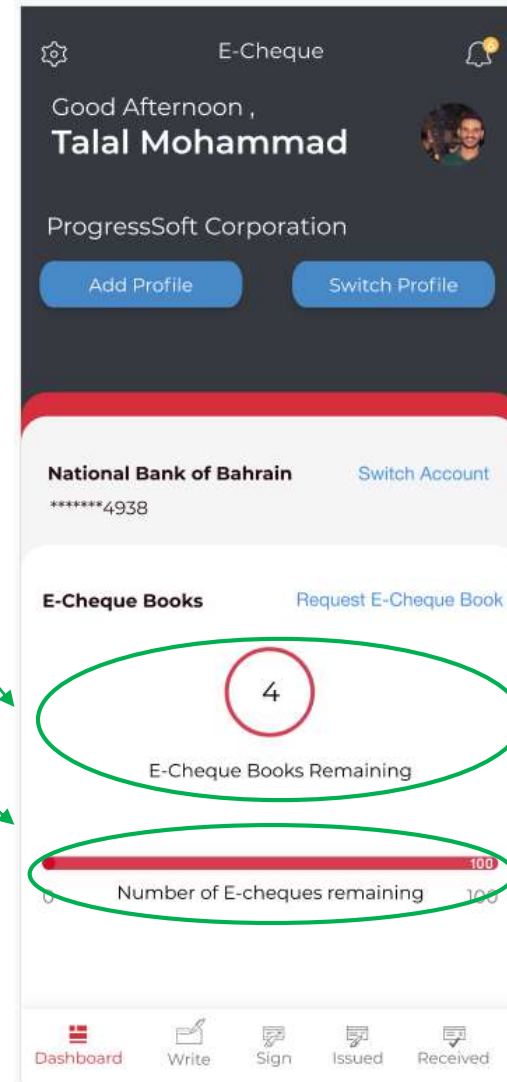
Send Cheque Book Request



# E-Cheque Book Request

E-Cheque Book Request status:

1. Number of E-Cheque Book approved and available
2. Number of E-cheques available.





# Writing an E-Cheque

When writing an E-Cheque the user shall enter:

1. Cheque date
2. Debit account
3. Beneficiary name as free text
4. Fully qualified name by searching the mobile and ID
5. Amount
6. Sign

The screenshot shows the 'Write E-Cheque' interface for the National Bank of Bahrain (NBB). The form includes the following fields and elements:

- Cheque No.:** 12
- Cheque Date:** 27 Aug 2019 (with a calendar icon)
- From Account:** \*\*\*\*\*4938 (with a dropdown arrow)
- Beneficiary Name:** \*type in the name or search by mobile number or ID. (with a search icon)
- Amount:** ex: 500,000 BD
- Account Payee Only
- Sign:** A large black button with white text.

At the bottom, there is a navigation bar with icons for Dashboard, Write, Sign, Issued, and Received.



# Signing an E-Cheque

When signing an E-Cheque the user shall enter:

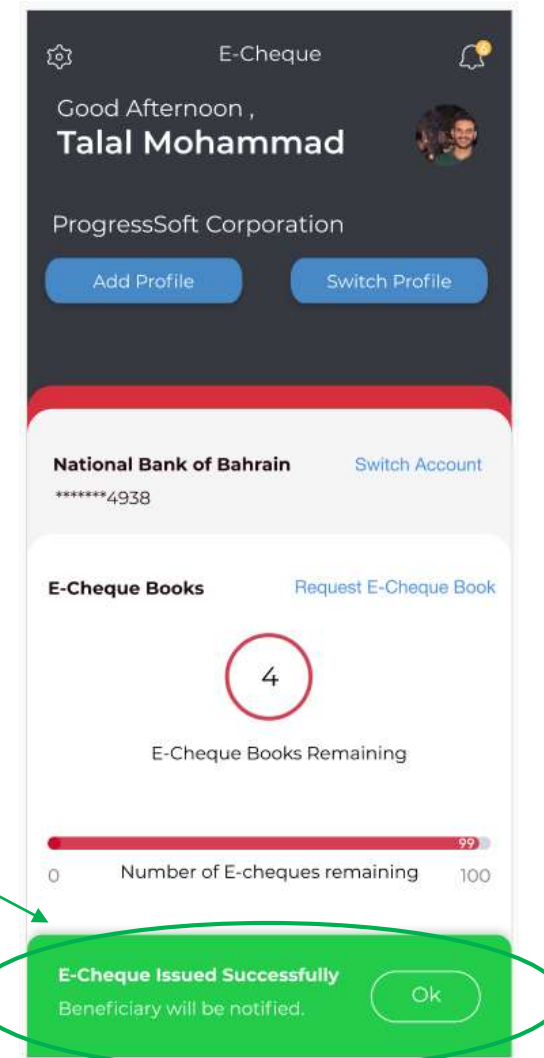
1. A transaction pin that is used for signing E-Cheques only (different from the app login password)
2. Click on sign

The screenshot displays the 'Write E-Cheque' interface for the National Bank of Bahrain. The top section shows the bank's logo and name. Below this, there are fields for 'Cheque No.' (12), 'Cheque Date' (27 Aug 2019), and 'From Account' (\*\*\*\*\*3984). A 'Beneficiary Name' field is also present. The bottom section is a 'Password' overlay with the title 'Enter Your Transaction PIN'. It features a row of six circular input fields for the PIN and a 'Sign' button below them. Green arrows from the text on the left point to the PIN input fields and the 'Sign' button.



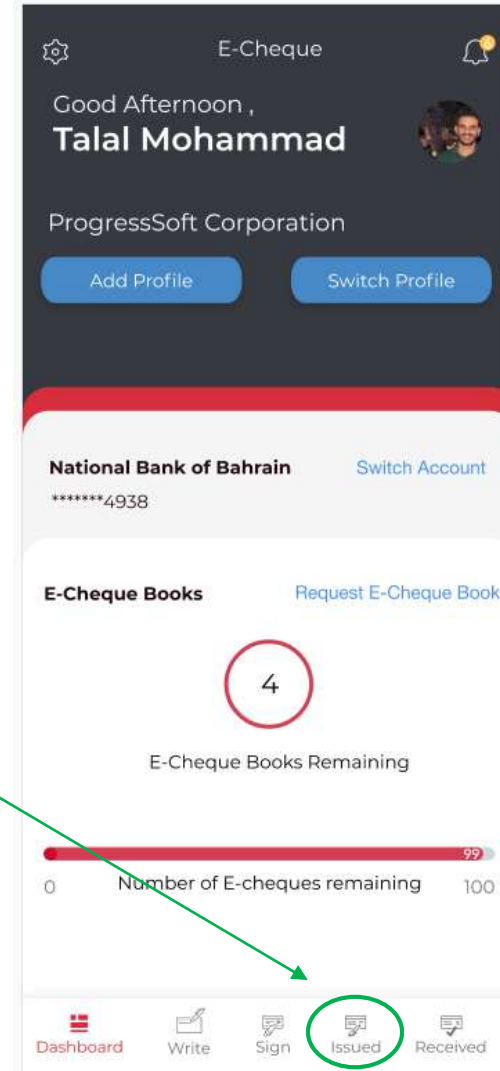
# Signing an E-Cheque

When a cheque issued to a fully qualified name E-Cheque system will automatically share the E-Cheque with the Payee and notify the user of the same.



# Sharing an E-Cheque

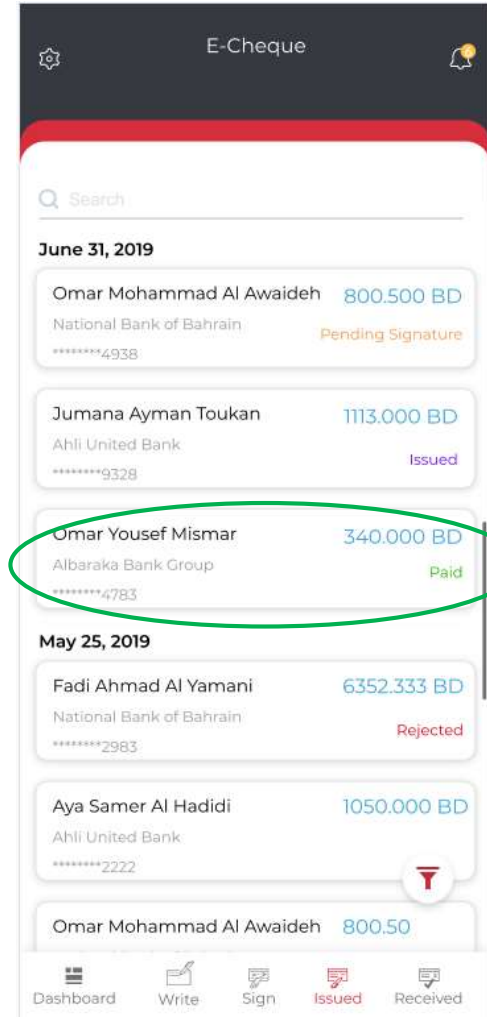
When a cheque issued to a non-fully qualified the Drawer can share the E-Cheque with the Payee by going to the issued menu.



# Sharing an E-Cheque

At the issued page, the user will be able to view all issued cheques along with the information and status.

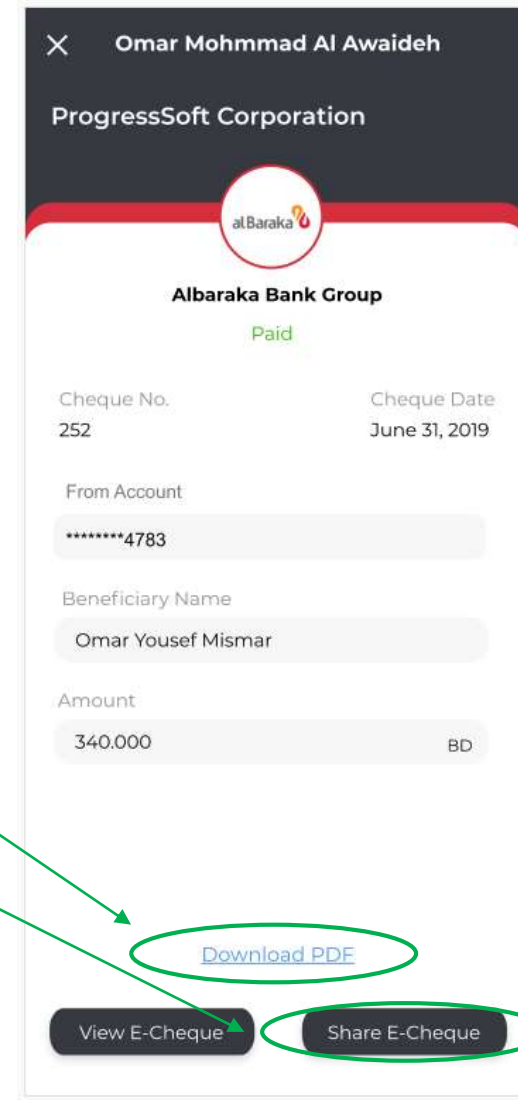
For the user to share the E-Cheque, the user shall open the issued and signed E-Cheque.



# Sharing an E-Cheque

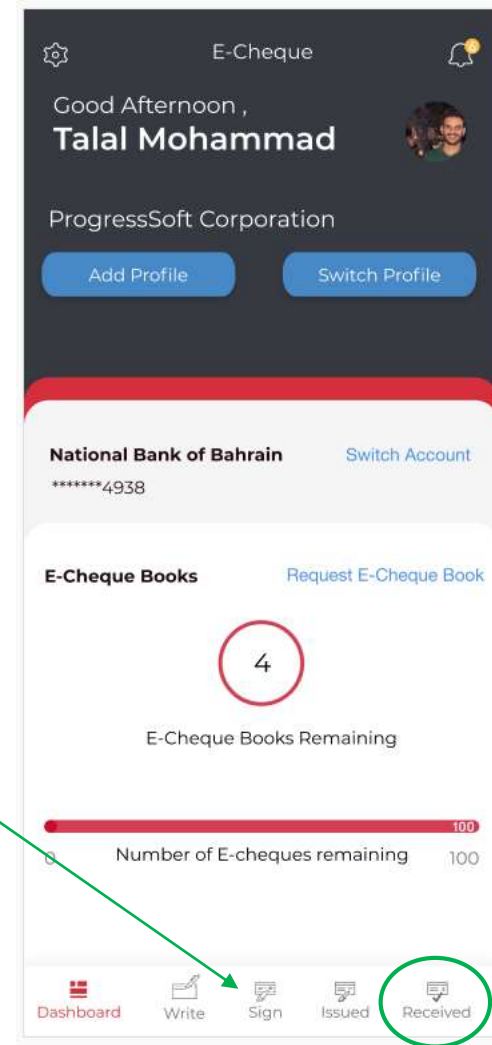
The user can share the E-Cheque with the Payee by either:

- Download the PDF
- Share via any electronic media such as email or social media available on the device.



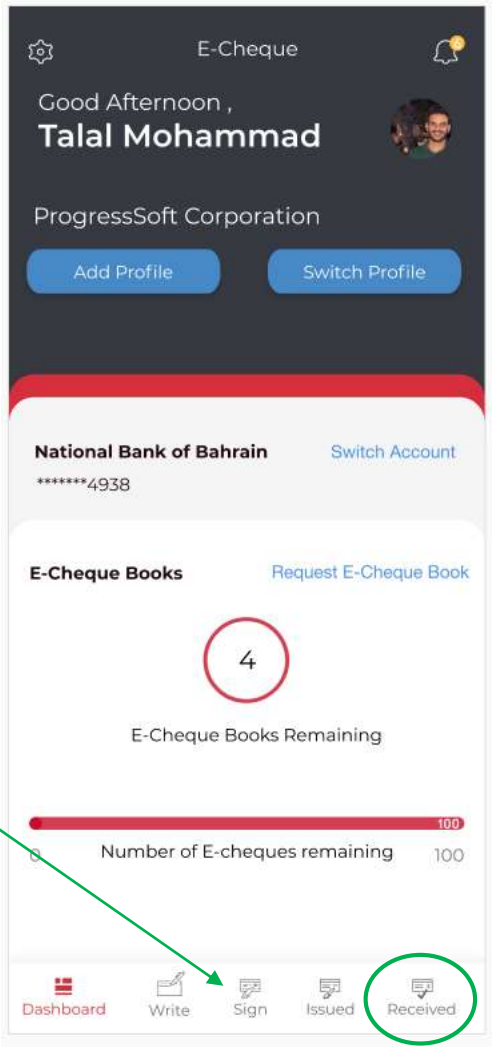
# Issued E-Cheques

As a Payee, the user can view received E-Cheques or upload an E-Cheque from the received icon.



# Receiving an E-Cheques

As a Payee, the user can view received E-Cheques or upload an E-Cheque from the received icon.

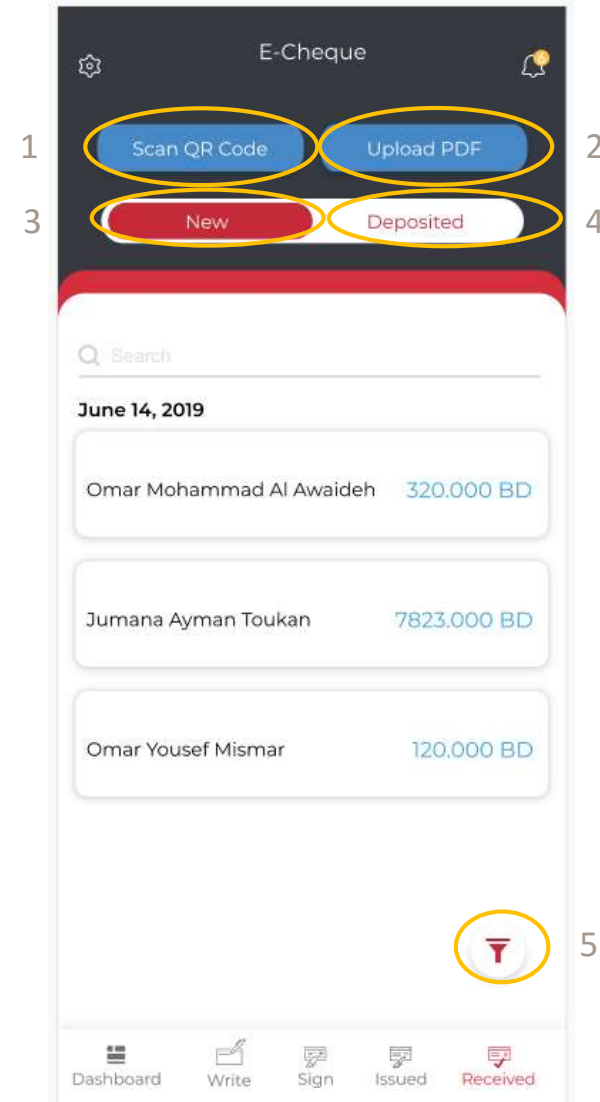




# Receiving an E-Cheques

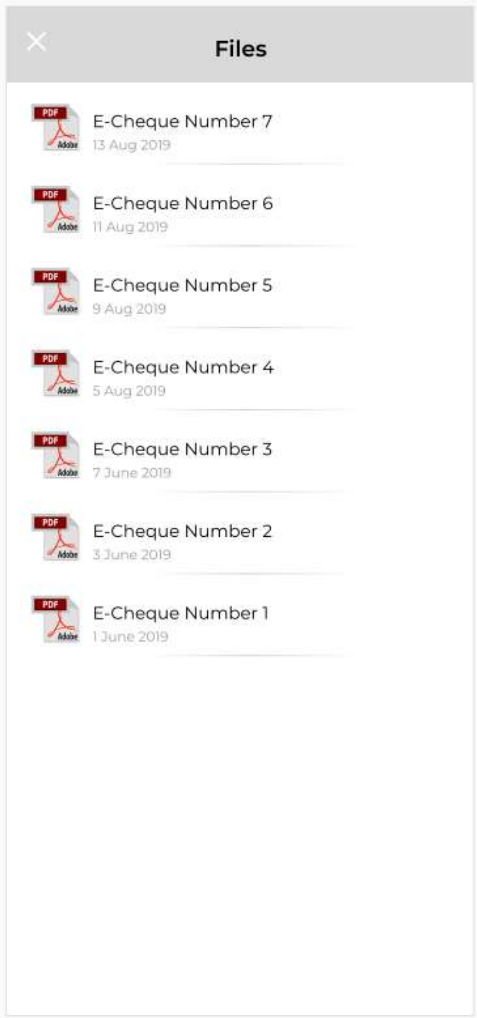
At the received page the user has the below options.

1. Scan the QR of an E-Cheque
2. Upload the PDF file of an E-Cheque
3. View E-Cheques that are shared by E-Cheque directly or uploaded E-Cheques yet not deposited.
4. View E-Cheques that are deposited.
5. Filter the E-Cheques



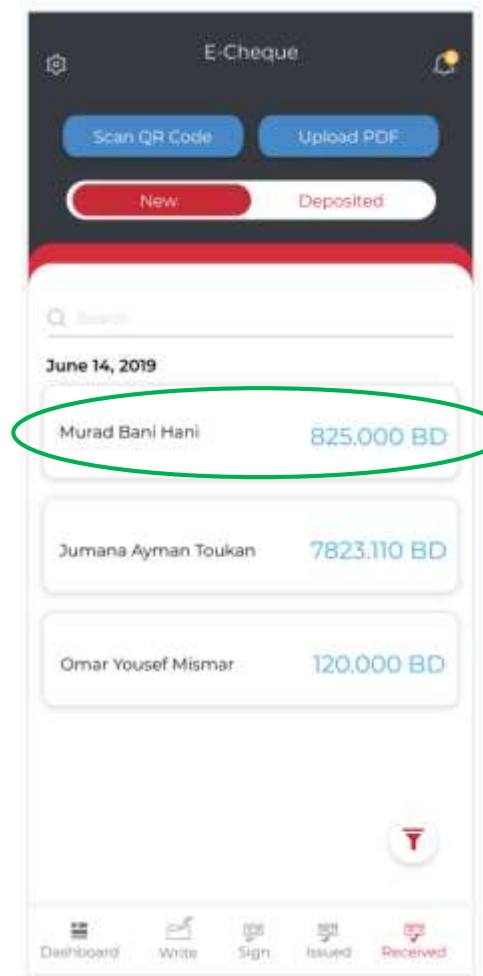
# Upload the PDF of an E-Cheques

The user when clicking on upload PDF, will be able to select from the PDFs downloaded on the device.



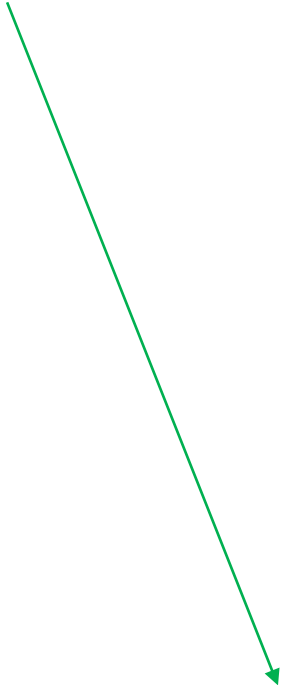
# Upload of an E-Cheque

- After an E-Cheque is uploaded via PDF or scanning the QR code the cheque will appear in the new queue.
- By clicking on the E-Cheque, the user will be able to view the below E-Cheque information.
  - E-Cheque number
  - Date
  - Drawer name
  - Payee name
  - Amount



# Deposit of an E-Cheque

The user is able to deposit the cheque if needed.



× Omar Mohmmad Al Awaideh

NBB

National Bank of Bahrain

Cheque No: 132      Cheque Date: June 14, 2019

Payer Name: Murad Bani Hani

Beneficiary Name: Talal Mohammad

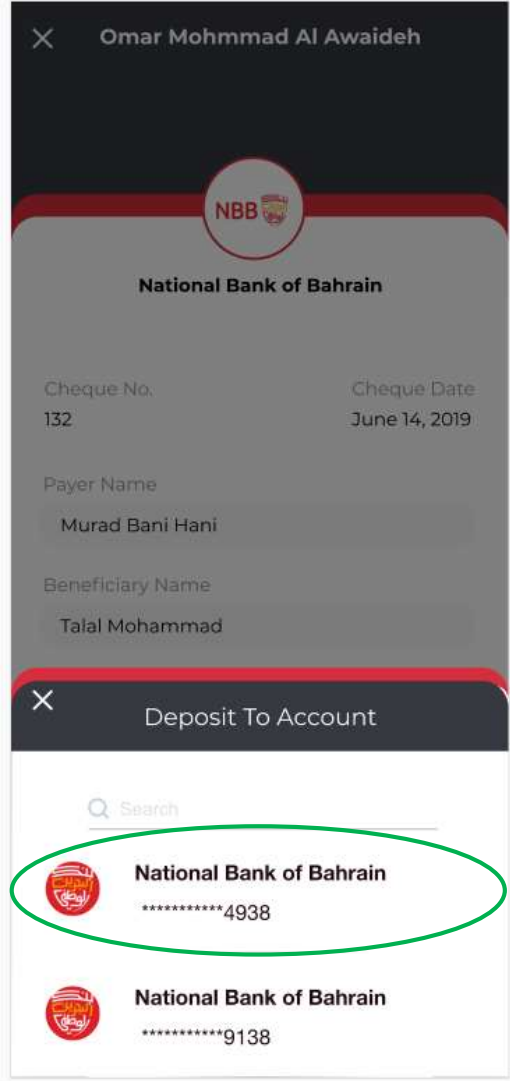
Amount: 400.00 BD

Deposit



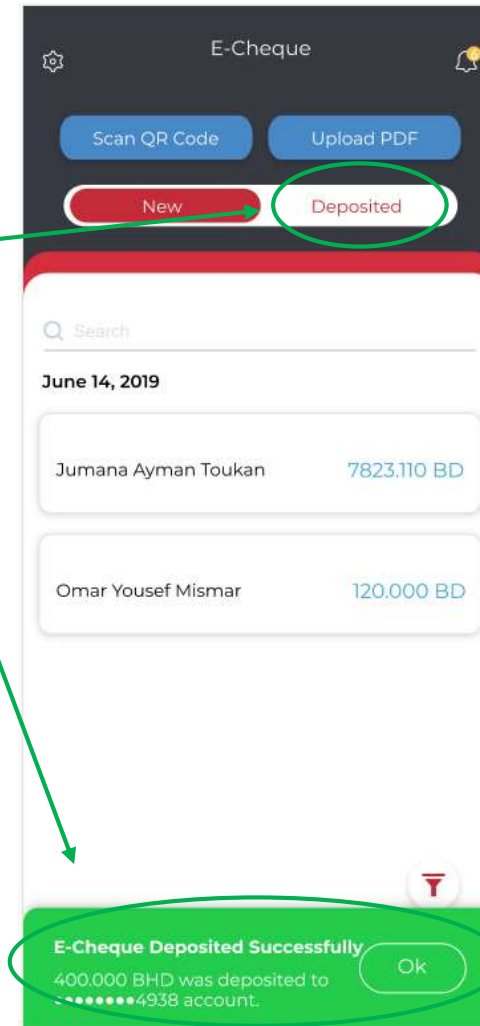
# Deposit of an E-Cheque

When depositing the customer should pick the deposit account.



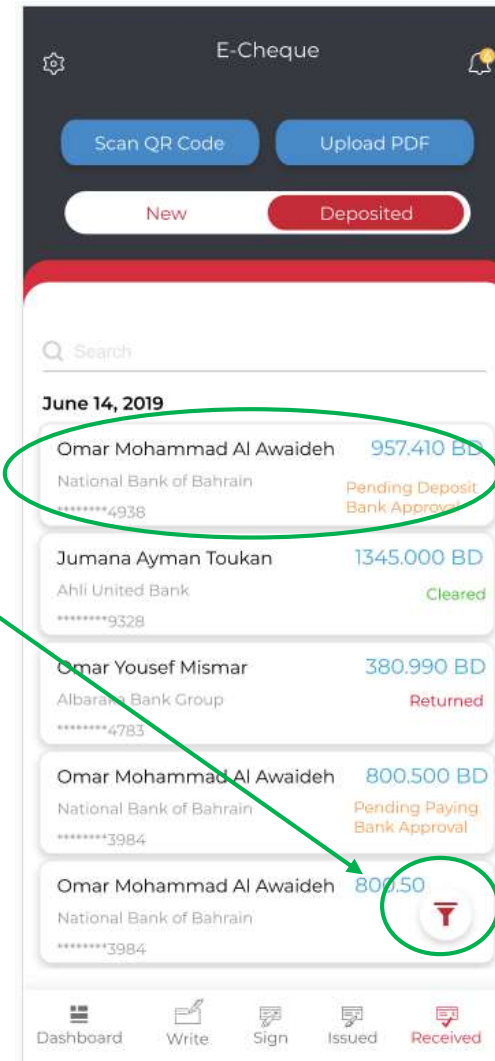
# Deposit of an E-Cheque

- The user will receive a notification of the deposit.
- The deposited E-Cheque will move from the “New” to “Deposited”



# Deposit of an E-Cheque

- At the “Deposited” page, the user can view all deposited E-Cheques with their status.
- The user can filter the E-Cheques
- The user can view the E-Cheque information by clicking on the E-Cheque.



# Deposit of an E-Cheque

- When viewing the E-Cheque, the user will view the PDF version of the same.

× Omar Mohmmad Al Awaideh

**NBB**

**National Bank of Bahrain**

Pending Deposit  
Bank Approval

Cheque No. 132      Cheque Date June 14, 2019

To Account  
\*\*\*\*\*4938

Payer Name  
Omar Mohammad Al Awaideh

Beneficiary Name  
Talal Mohammad

Amount  
957.410      BD

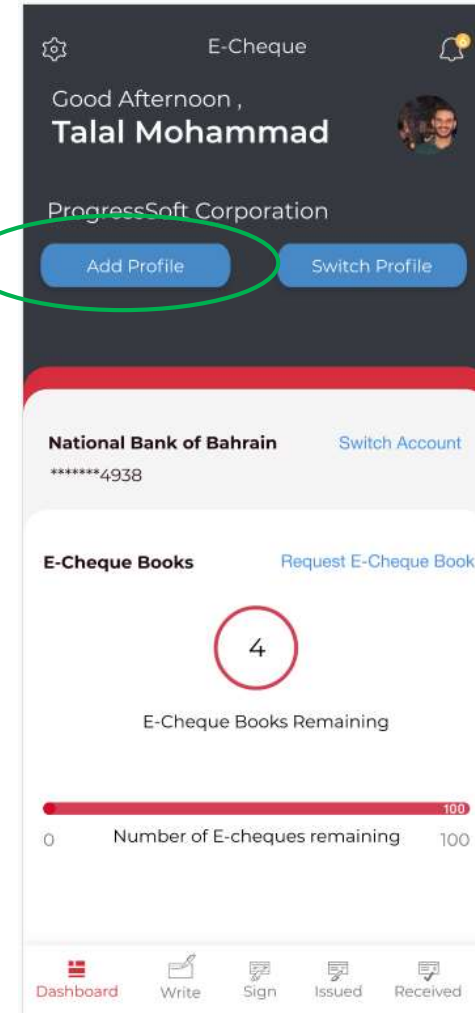
[View E-Cheque](#)





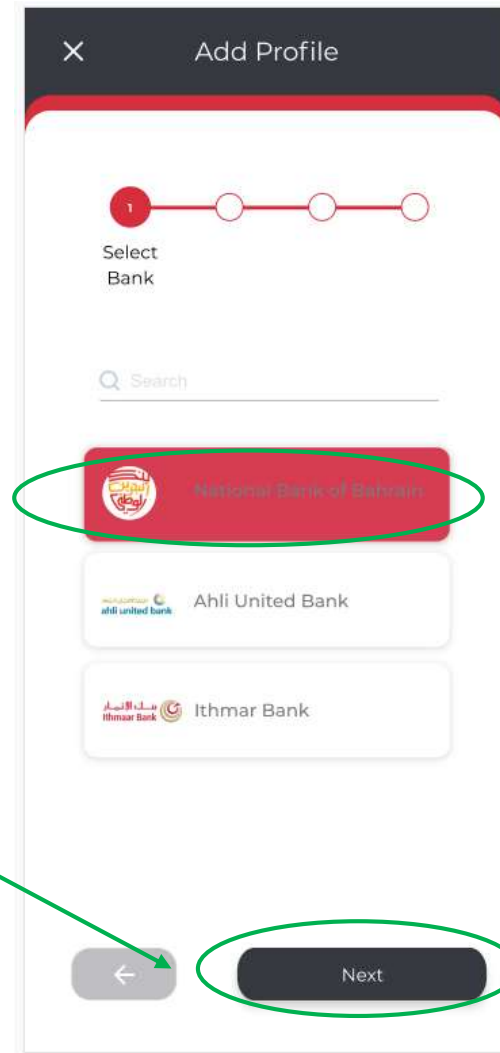
# Add Profile

- The user can add a profile if he/she is an authorized signatory of more than one entity.



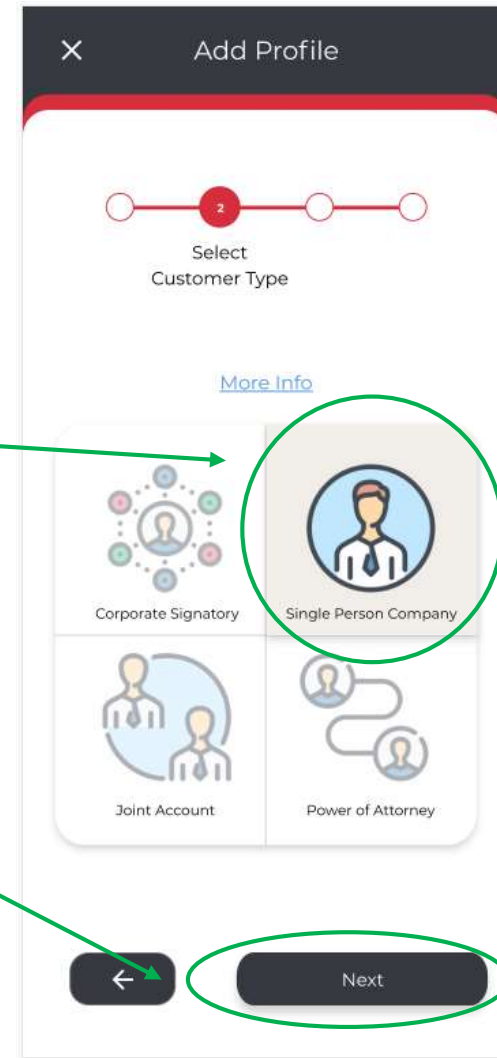
# Add Profile

1. The user shall select the Bank
2. Click on next



# Add Profile

3. The user shall select the customer type
4. Click on next



# Add Profile

5. The user shall key in the ID shared by the system to him via the email after registering the profile by the bank.
6. Click on next

×

Add Profile

3

Fill  
Registered ID

2387619-CR

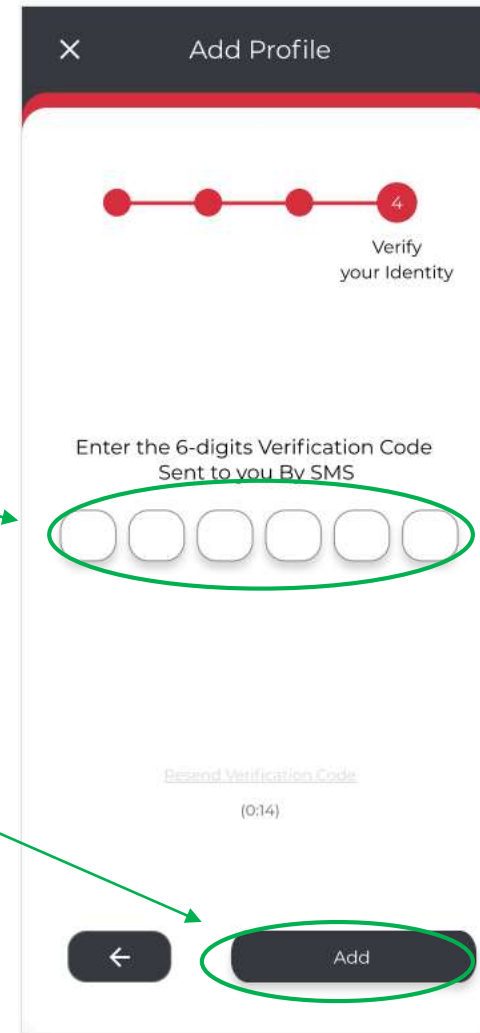
←

Next



# Add Profile

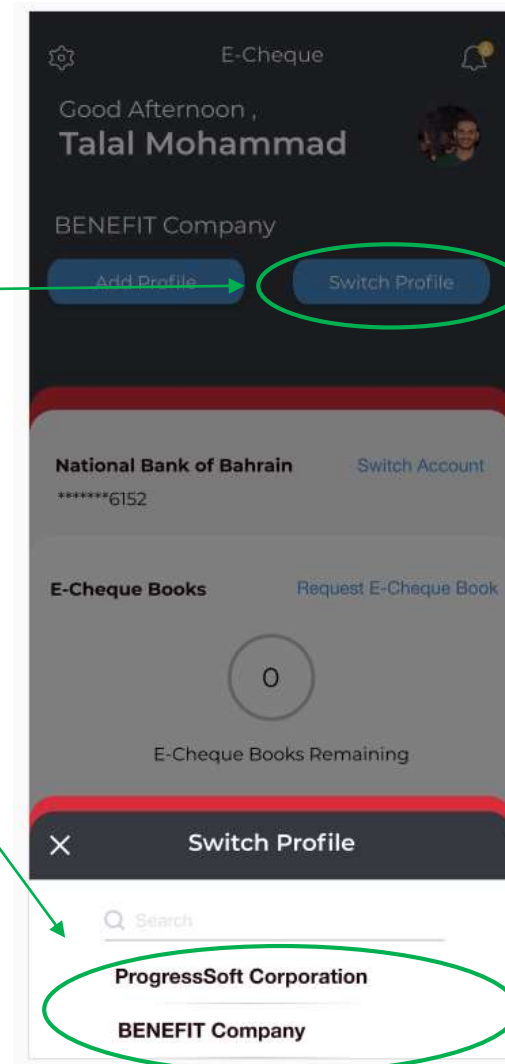
8. The user shall key in the OTP received
9. Then click on add



# Switching Profile

Once the profile is successfully added, the user is able to switch from profile to the other:

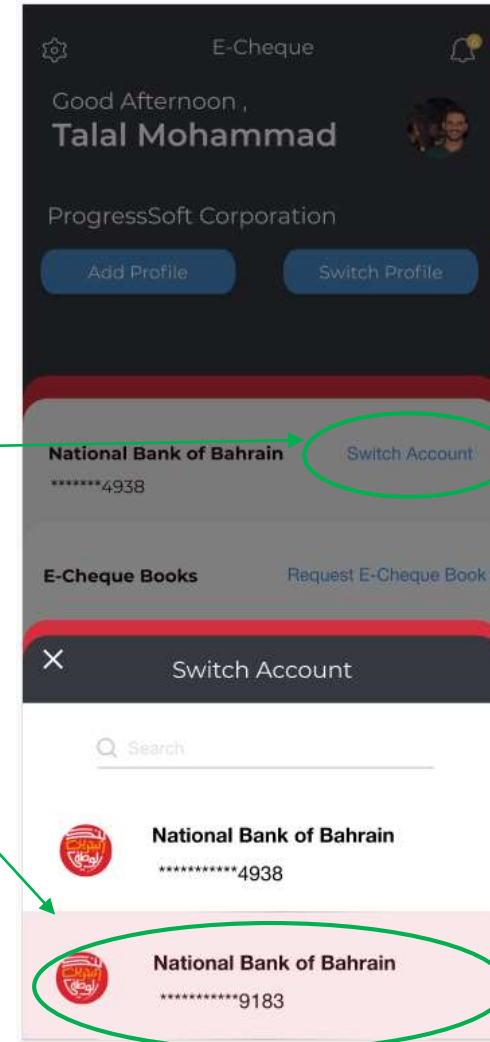
- Click on switch profile
- Choose from the list of profiles added.



# Switching Accounts

The user will be able switch between the different accounts he/she registered from him under the customer profile in BECS. The user will not be able to add any accounts without such being processed by the bank first.

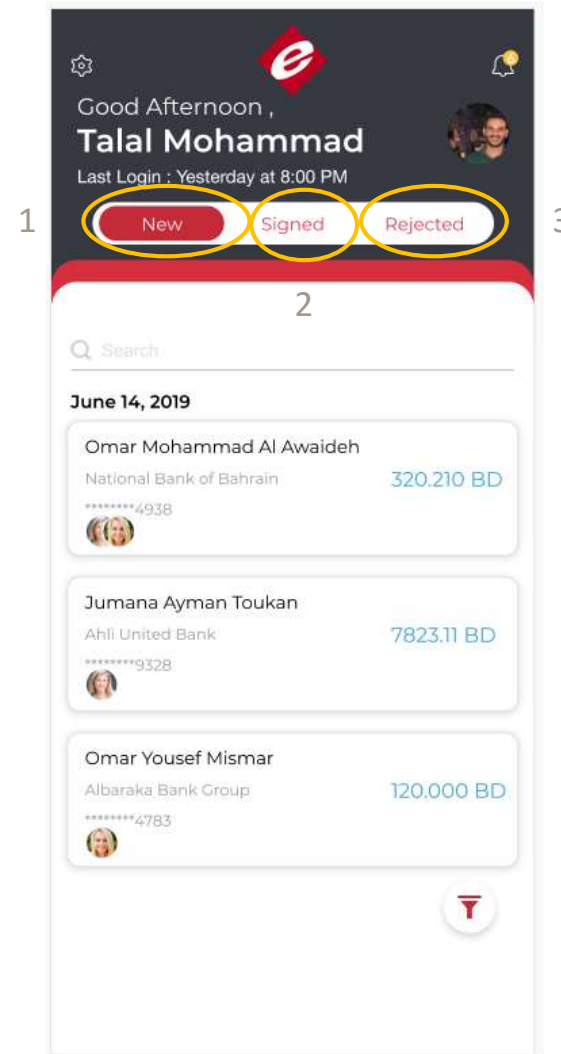
- Click on switch accounts
- Choose from the list of accounts registered.



# Signing E-Cheques for Enterprises

Authorized signatories of enterprise customers will be able to sign E-Cheques, approve E-Cheque Book requests, and administrative users registration request. The functionalities of E-Cheque Books and writing will not be available.

1. View new E-Cheques to be signed
2. View signed E-Cheques
3. View rejected E-Cheques





# Signing E-Cheques for Enterprises

To sign an E-Cheque the user shall click on the E-Cheque at the “new” page (refer to previous slide).

- If the E-Cheque has more than one authorized signatory, the user will be able to view the status of the signature per authorized signatories.
- The user will also view the E-Cheque information.
- The user can either
  - Sign the E-Cheque
  - Or reject the signing request

Omar Mohammad Al Awaideh

Signatories

Signed Pending Signed Pending

NBB National Bank of Bahrain

Cheque No. 132 Cheque Date June 14, 2019

From Account: \*\*\*\*\*4938

Beneficiary Name: Omar Mohammad Al Awaideh

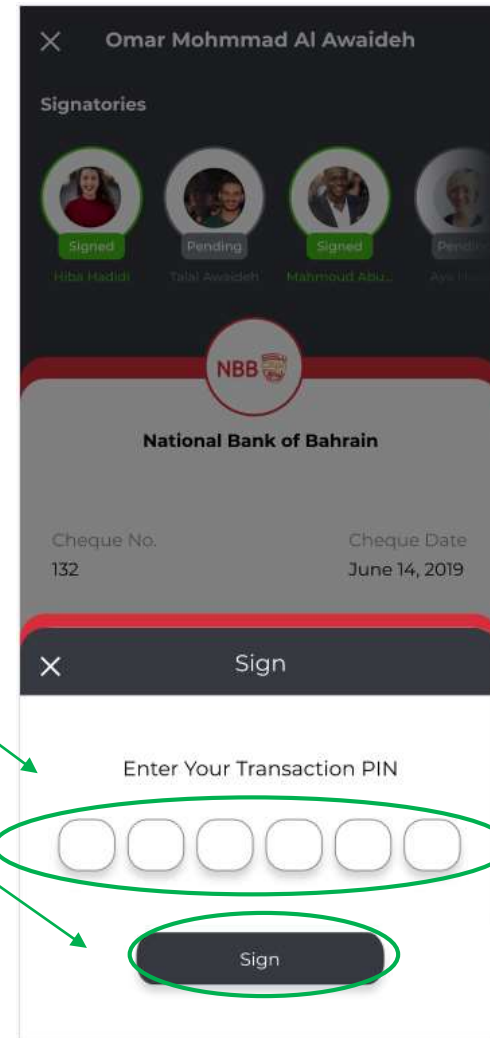
Amount: 320.210

Reject Sign



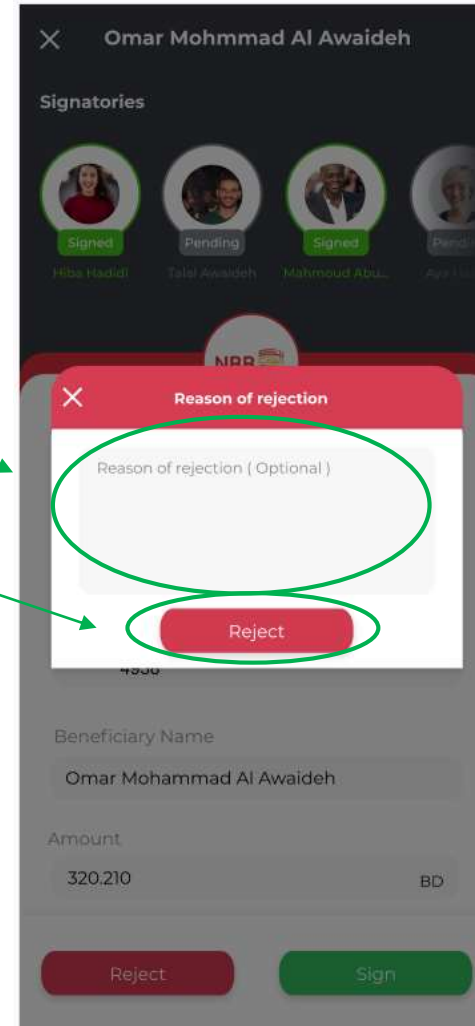
# Signing E-Cheques for Enterprises

- When signing the user will be asked to enter the transaction pin.
- Click on sign.



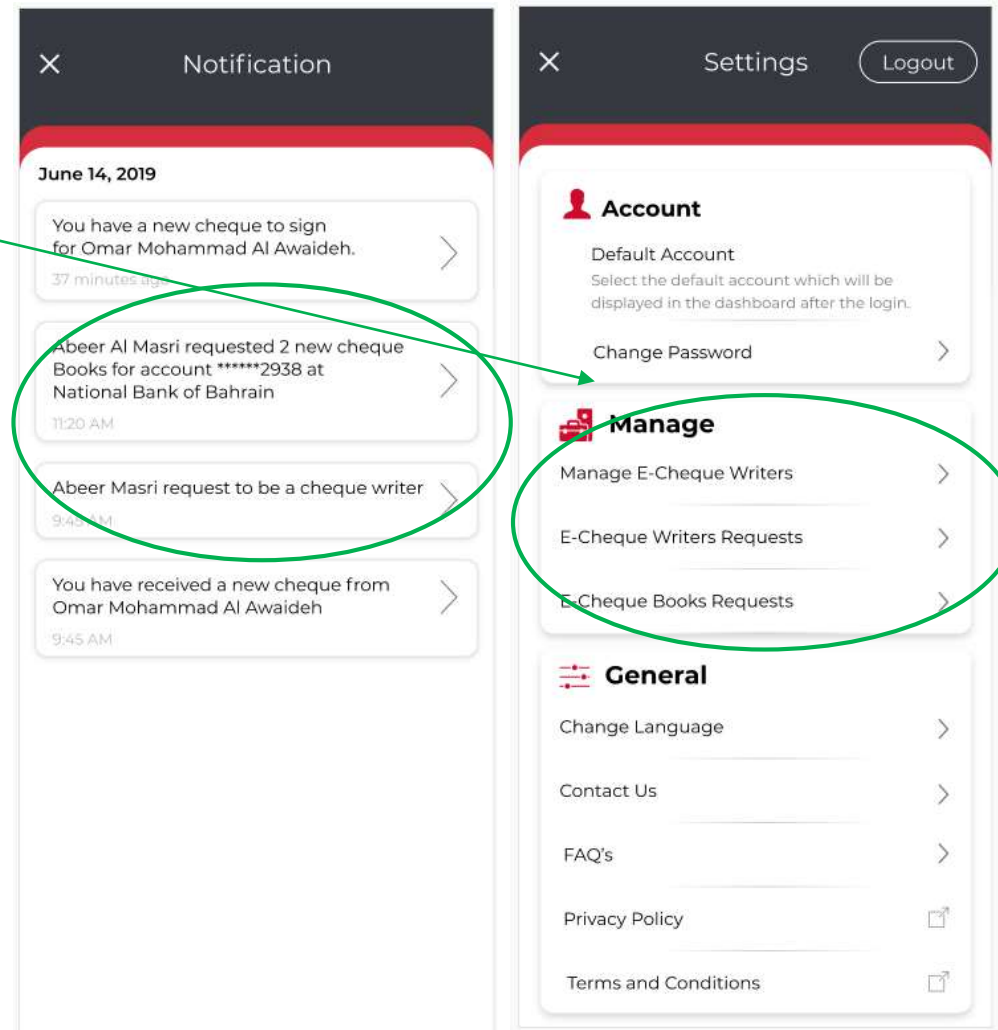
# Signing E-Cheques for Enterprises

- When rejecting signing an E-Cheque the user shall.
  - Type the reject reason (optional)
  - Click on reject



# Other Actions for Enterprises

- The user will be able to view other actions from the setting or notifications icon.
  - Approve administrative users registration
  - Approve E-Cheque Book requests



# Approve E-Cheque Book for Enterprises

- When approving an E-Cheque Book request the user will be able to.
  - View the other signatories status if applicable.
  - Request information
  - Approve the request to be submitted to the bank
  - Reject the request.

E-Cheque Book Request

Approvers

Pending Pending

Omar Al-Masri Abeer Al-Masri

Requested by  
Abeer Al-Masri

For Account  
National Bank of Bahrain  
\*\*\*\*\*4938

Number of Cheque Books  
4

Number of Pages Per Cheque Books  
25

Reject Approve



# Approve E-Cheque Book for Enterprises

- When approving an E-Cheque Book request the user will be able to.
  - View the other signatories status if applicable.
  - Request information
  - Approve the request to be submitted to the bank
  - Reject the request.

E-Cheque Book Request

Approvers

Pending Pending

Omar Al-Masri Avil Masri

Requested by  
[Aljeer Al-Masri](#)

For Account  
National Bank of Bahrain  
●●●●●●4938

Number of Cheque Books  
4

Number of Pages Per Cheque Books  
25

Reject Approve



# Approve Administrators for Enterprises

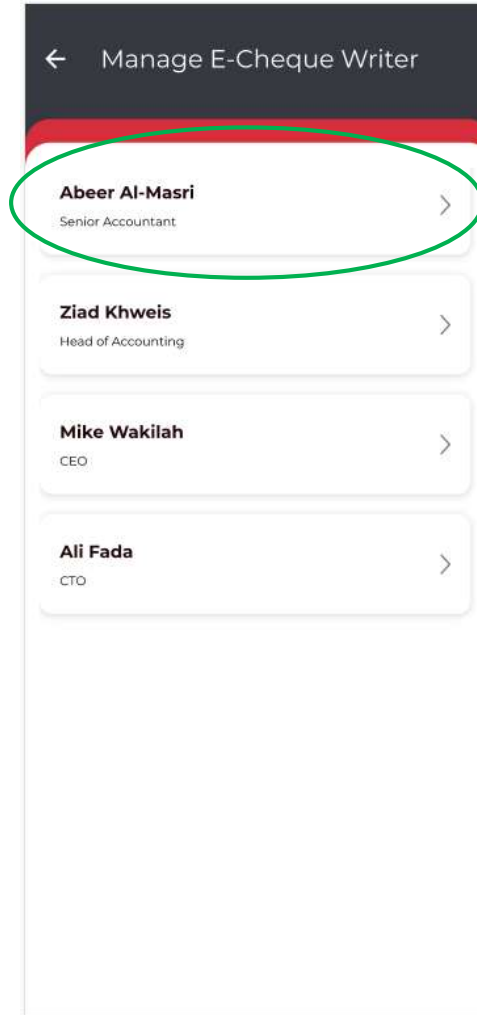
- When approving an administrative user self registration. The user will be able to
  - View the other signatories status if applicable.
  - Registration information
  - Approve the registration request
  - Reject the registration request.

The screenshot displays the 'E-Cheque Writer Request' interface. At the top, there is a back arrow and the title 'E-Cheque Writer Request'. Below the title, the section 'Approvers' shows two circular profile pictures, each with a 'Pending' status label underneath. A green circle highlights these two approver entries. Below this, the registration details are listed: 'Requested by' (Abeer Al-Masri), 'Email' (abeer.masri@progressoft.com), 'Mobile Number' (+962791010101), and 'For Account' (National Bank of Bahrain, with a masked account number ending in 4938). A large green circle encompasses the entire registration information section. At the bottom of the screen, there are two buttons: a red 'Reject' button and a green 'Approve' button, both highlighted with green circles. Green arrows point from the text in the list on the left to these specific UI elements.



# Delete Administrators for Enterprises


- To manage approved administrative users the authorized signatory shall choose “Manage E-Cheque Writer” in the settings menu. The user will then see the list of all administrative users.
- By clicking on the user name, the authorized signatory will be able to manage the user.





# Delete Administrators for Enterprises

- When clicking on the user name, the authorized signatory will be able to view the user name and delete the user if needed.

Manage E-Cheque Writer 


Full Name  
Abeer Ali Salameh Al-Masri

Email  
abeer.masri@progressoft.com


Mobile Number  
+962791010101

Position  
Senior Accountant

Associated Banks and Accounts

 National Bank of Bahrain ^

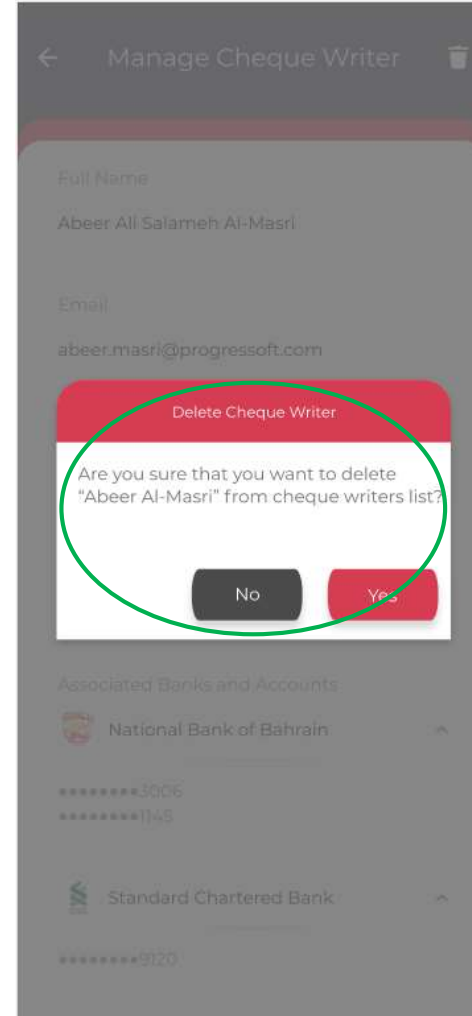
.....3006  
.....1145

 Standard Chartered Bank v



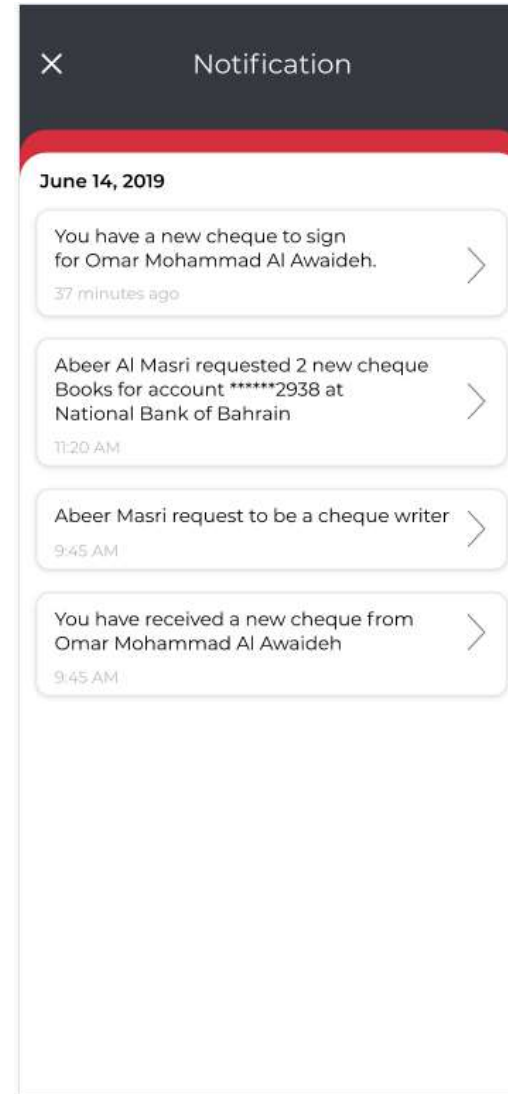
# Delete Administrators for Enterprises

- Before the user is deleted the authorized signatory will be asked to confirm the deletion.



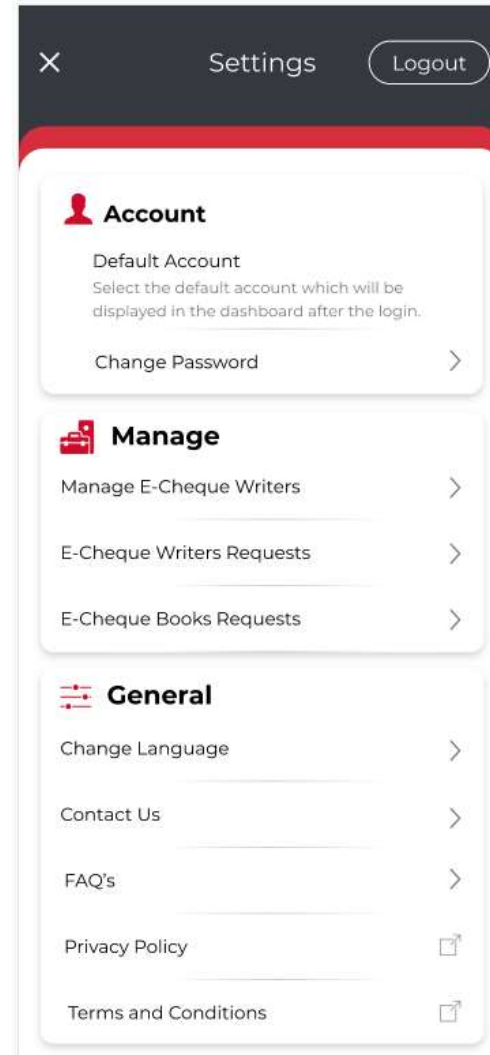
# Notifications

- The user will receive and view all E-Cheque from the notification.



# Settings

- The user can manage the setting of their account and preferences from the setting menu.



# E-Cheque Portal



# Login in Page

- For a new user registration the user shall go to [Sign Up](#) option available.

Bahrain's Electronic Cheque

Contact Us

Bahrain Electronic Network For Financial Transactions

بنك البحرين المركزي  
Central Bank of Bahrain

البحرين

## Welcome to E-Cheque

CIN

Password

Login

[Forgot Password](#)

[Sign Up](#)

### Bahrain's Electronic Cheque

An innovative solution that completely covers your paper Cheque process to an equivalent electronic process supported by different laws, directives and regulations.

This solution is legally empowered by the authority of Central Bank of Bahrain and technical provided by BENEFIT Company.

If you are a registered corporate Writer please Login to the system now or Signup and register yourself as an authorized Writer/Maker on behalf of your corporate.

Retail Customers can use Benefit-pay App to register and use E-Cheque functionalities.

SPCs, Joint Accounts holders and Power of Attorney account managers, please download the E-Cheque App from App store to start using E-Cheque.



# Sign Up

1. The first thing a new user needs to do is to **select the bank** and enter the **corporate ID** as per the format of BECS. This has been sent via email to the authorized signatory once successfully registered.

Bahraini Electronic Cheque [Contact Us](#)

العربية

### Sign Up

Bank Info

Select Bank

Corporate ID

Next

Please fill in your bank information



# Sign Up

- The user shall then enter his/her **personal information**. The ID type can be CPR, GCC ID, or others.

Bahrain's Electronic Cheque [Contact Us](#)

## Sign Up

Personal Info

ID Type —

ID Number

Full Name

E-mail

Mobile Number

Back Next

Please fill in your personal information





# Sign Up

3. Finally the user has two options. Either to request access to **all accounts registered** under its corporate, or **list the IBANs needed**. Each IBAN shall be in a separate line.

Bahrain's Electronic Cheque Contact Us

العربية

### Sign Up

Authorized Accounts

Request authorization on all corporate accounts in all banks.

Enter the IBAN account you are authorized on each on a line.

BH67 BMAG 0000 1299 1234 56  
BH73 BMAG 0000 1239 8372 35  
BH91 BMAG 0000 2783 9287 20  
BH82 BMAG 0000 8272 1982 10

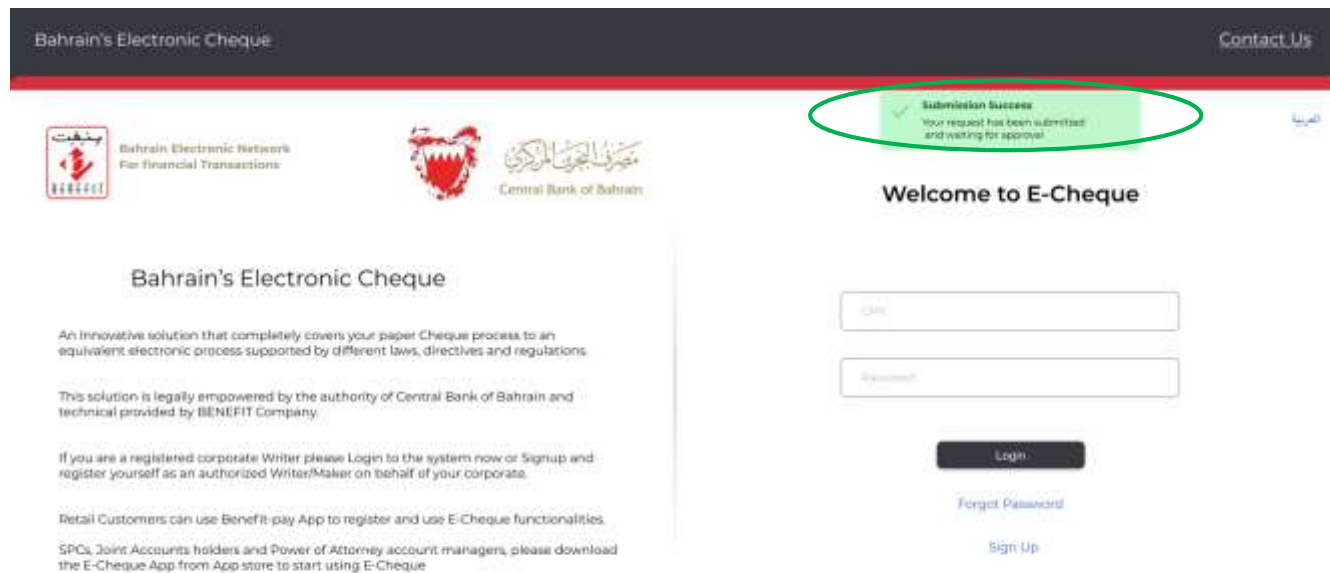
Back Submit

Please fill in your IBAN accounts



# Sign Up

Upon successfully completion, the user will receive a **notification** of successfully sending the request to the authorized signatories. If approved/rejected the user will receive a notification to the email defined in step.



The screenshot displays the Bahrain's Electronic Cheque website interface. At the top, there is a dark header with the text "Bahrain's Electronic Cheque" on the left and "Contact Us" on the right. Below the header, there are logos for "Bahrain Electronic Network For financial Transactions" and the "Central Bank of Bahrain". A green notification box is highlighted with a red circle, containing the text: "Submission Success Your request has been submitted and waiting for approval". Below the notification, the main content area is titled "Welcome to E-Cheque" and features a login form with fields for "CIN" and "Password", a "Login" button, and links for "Forgot Password" and "Sign Up".



# Login

The user shall then type in his ID and password received via email. For first login, he/she will be prompted to change the password.

Bahrain's Electronic Cheque Contact Us

العربية

Bahrain Electronic Network For financial Transactions

بنك البحرين المركزي  
Central Bank of Bahrain

### Welcome to E-Cheque

Login

[Forgot Password](#)

[Sign Up](#)

### Bahrain's Electronic Cheque

An Innovative solution that completely covers your paper Cheque process to an equivalent electronic process supported by different laws, directives and regulations.

This solution is legally empowered by the authority of Central Bank of Bahrain and technical provided by BENEFIT Company.

If you are a registered corporate Writer please Login to the system now or Signup and register yourself as an authorized Writer/Maker on behalf of your corporate.

Retail Customers can use Benefit-pay App to register and use E-Cheque functionalities.

SPCs, Joint Accounts holders and Power of Attorney account managers; please download the E-Cheque App from App store to start using E-Cheque.



# Landing Page

At the landing page of the administration portal, the user will see the **list of all E-Cheque Books** available and **number of E-Cheques** within each. In addition to other functions.

The screenshot shows the landing page of the administration portal for Bahrain's Electronic Cheque. The page features a dark header with the title "Bahrain's Electronic Cheque" and a "Home" link. A "Logout" button is located in the top right corner. Below the header, there are two main buttons: "Write an E-Cheque" and "Request Cheque Book". A table displays the list of E-Cheque Books, with columns for Bank, Account Number, E-Cheque Books Remaining, and Number of E-Cheques Remaining. The table contains three rows of data. A sidebar on the left has a "View all issued E-Cheque" button and a "Received" button. A "Deposit and view all received E-Cheque" button is located at the bottom left. Annotations with arrows point to various elements: "logout" points to the top right "Logout" button; "Write an E-Cheque" points to the "Write E-Cheque" button; "Request an E-Cheque Book" points to the "Request Cheque Book" button; "View all issued E-Cheque" points to the "Issued" button in the sidebar; "Deposit and view all received E-Cheque" points to the "Received" button in the sidebar; a green circle highlights the "E-Cheque Books Remaining" column in the table; and a red circle highlights the "Number of E-Cheques Remaining" column in the table.

Bank	Account Number	E-Cheque Books Remaining	Number of E-Cheques Remaining
National Bank of Bahrain	032800304	5	125
All Bank	234234342	13	100
Al Baraka Bank	19283719211	2	18



# E-Cheque Book Request

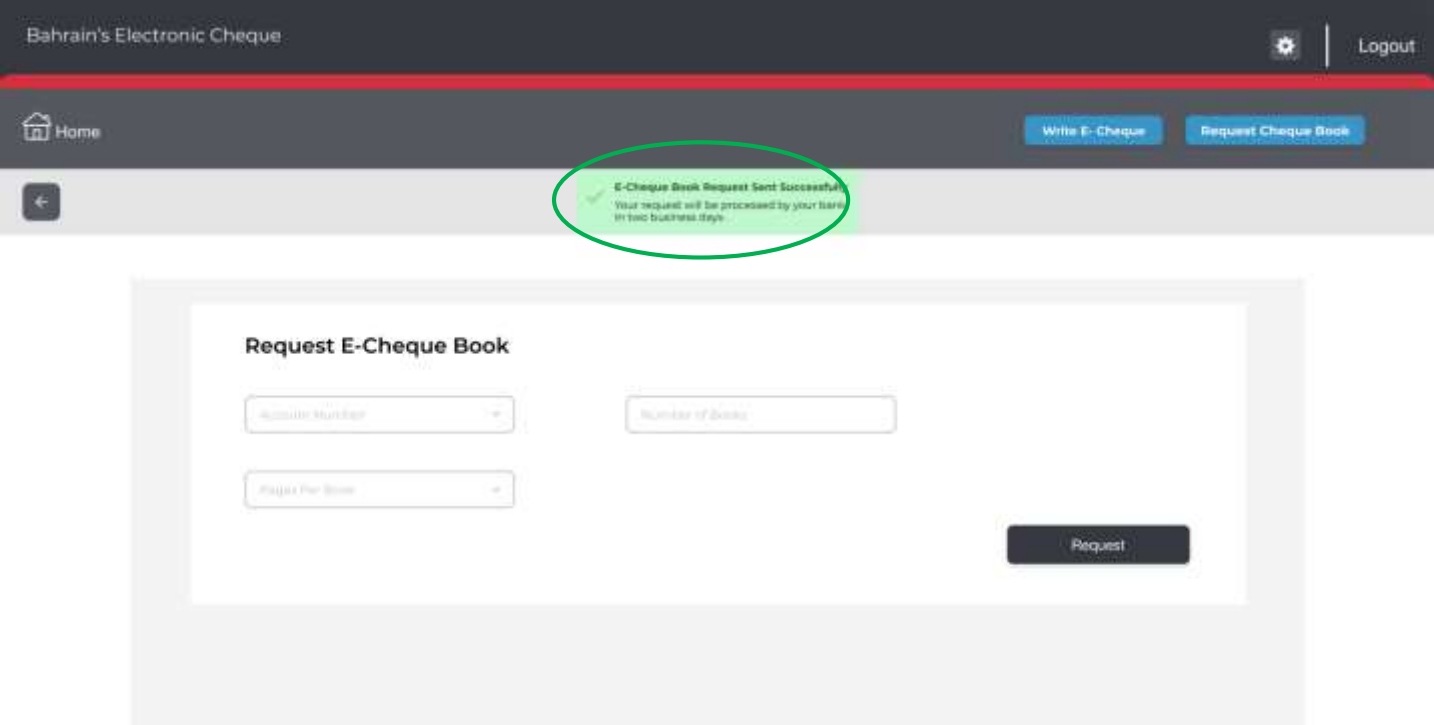
When requesting an E-Cheque Book, the user shall select the **IBAN**, **number of E-Cheque Books**, and **number of E-Cheques per book**.

The screenshot shows the 'Request E-Cheque Book' form within the Bahrain's Electronic Cheque system. The form is titled 'Request E-Cheque Book' and contains three input fields: an IBAN field (circled in green) with the value 'BH475 BMD 00001239-8372 35', a field for the number of E-Cheque Books (circled in red) with the value '3', and a field for the number of E-Cheques per book (circled in blue) with the value '25'. A 'Request' button is located at the bottom right of the form. The system header includes 'Bahrain's Electronic Cheque', a settings icon, and a 'Logout' link. The navigation bar includes a 'Home' link and buttons for 'Write E-Cheque' and 'Request Cheque Book'.



# E-Cheque Book Request

When requesting an E-Cheque Book, the user shall select the **IBAN**, **number of E-Cheque Books**, and **number of E-Cheques per book**. The user can view the status of the request from the landing page shown earlier.



# Write E-Cheques

Under the issued menu, the user will be able to **write** a E-Cheque given he/she has an approved E-Cheque Book request by the bank.

Bahrain's Electronic Cheque

Home **Write E-Cheque** Request Cheque Book Logout

All E-Cheques

- Issued
- Received

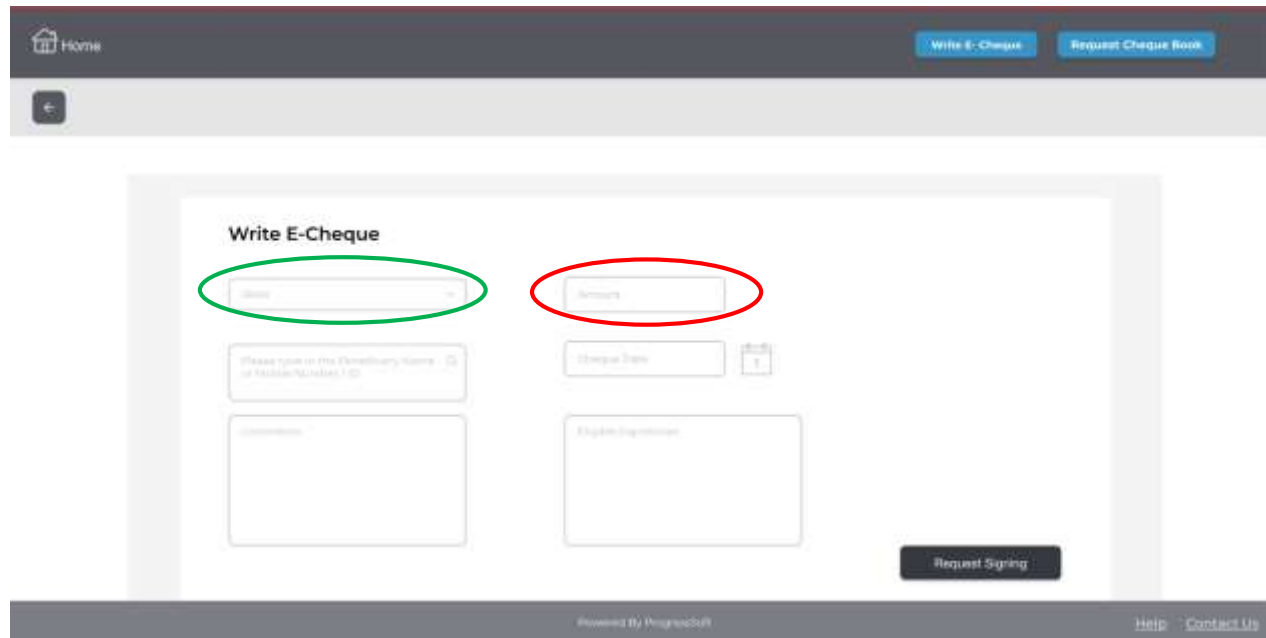
<input type="checkbox"/>	E-Cheque Number	Beneficiary	Amount	E-Cheque Status	E-Cheque Date
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

Shows 1/7 of Records



# Write E-Cheques

When writing an E-Cheque the user shall select the **IBAN** and key in the **amount**.



The screenshot shows a web interface for writing an e-cheque. At the top, there is a dark navigation bar with a 'Home' icon and two buttons: 'Write E-Cheque' and 'Request Cheque Book'. Below this is a grey bar with an 'e' icon. The main content area is titled 'Write E-Cheque' and contains several input fields. The 'IBAN' field is highlighted with a green oval, and the 'Amount' field is highlighted with a red oval. Other fields include 'Please give us the Beneficiary Name or Mobile/Account ID', 'Cheque Date', 'Comments', and 'Requesting amount'. A 'Request Signing' button is located at the bottom right of the form. The footer of the page includes 'Powered by ProgressSoft' and 'Help Contact Us'.





# Write E-Cheques

Based on the **amount** of the E-Cheque, the system will display the **authorized signatory** to the user to select from.

The screenshot shows a mobile application interface for writing an e-cheque. At the top, there is a navigation bar with a 'Home' icon and two buttons: 'Write E-Cheque' and 'Request Cheque Book'. Below this is a grey bar with a back arrow. The main content area is titled 'Write E-Cheque' and contains several input fields: a cheque number field with '137777', a date field with '100.00 BD' (circled in green), a field for the beneficiary name or account number, a 'Cheque Date' field with a calendar icon, and a 'Comments' field. Below these fields is a list of authorized signatories, each with a checkbox: 'Hamed Malkawi', 'Omar Awaidah', 'Omar Min v r', and 'Jumana Toukan'. The list is circled in red. At the bottom right of the form is a 'Request Signing' button.



# Write E-Cheques

For the Payee name the user will be able to either **type in the name** or **search by mobile / ID**.

The screenshot shows a mobile application interface for writing an e-cheque. At the top, there is a dark navigation bar with a 'Home' icon and two buttons: 'Write E-Cheque' and 'Request Cheque Book'. Below this is a grey bar with a back arrow. The main content area is titled 'Write E-Cheque' and contains several input fields and a list of payees. A green oval highlights the text 'Please type in the Beneficiary Name or Mobile Number / ID' next to a red circle, indicating the search functionality. The form includes a field for the cheque number (137777), a field for the amount (100.00 BD), a field for the cheque date, a field for the beneficiary name, and a list of payees with checkboxes. A 'Request Signing' button is located at the bottom right.

Write E-Cheque

137777

100.00 BD

Please type in the Beneficiary Name or Mobile Number / ID

Beneficiary Name

1

Hamed Malkawi

Omar Awaidah

Omar Mianar

Jumana Toukan

Request Signing



# Write E-Cheques

The user shall then type in the **cheque date**, an any **comment needed** as extra information, and then **request signing**.

The screenshot shows a mobile application interface for writing an e-cheque. At the top, there is a dark navigation bar with a 'Home' icon and two buttons: 'Write E-Cheque' and 'Request Cheque Book'. Below this is a light grey header with a back arrow. The main content area is titled 'Write E-Cheque' and contains several input fields and a list:

- Account number: 117777
- Amount: 300,000 ESD
- Beneficiary name: Omar Saleem Mismar
- Date: 20 Aug 2019 (highlighted with a green circle)
- Comment: Salary Pay ment (highlighted with a red circle)
- Beneficiary list:
  - Hamed Malkawi
  - Omar Awaidoh
  - Omar Mismar
  - Jumana Toukan
- 'Request Signing' button (highlighted with a blue circle)



# Write E-Cheques

The user will then receive a **notification** of successfully sending the E-Cheque to the authorized signatories for signing. The user will be able to track the signing status from the **E-Cheque status** under issued menu. By clicking on **E-Cheque Number** the user will be able to view the details of the E-Cheque.

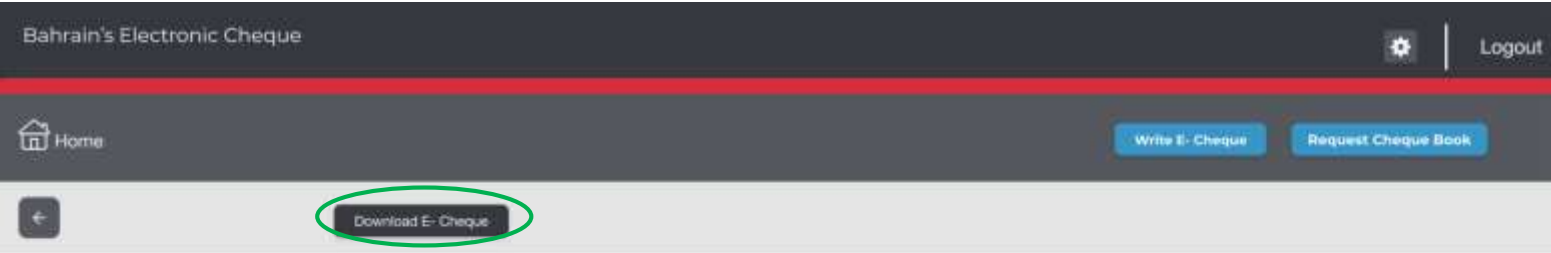
The screenshot shows the 'Bahrain's Electronic Cheque' web application. At the top, there is a navigation bar with 'Home', 'Write E-Cheque', and 'Request Cheque Book' buttons. A green notification bubble states 'E-Cheque Issued Successfully' and 'Beneficiary will be notified'. Below this is a table of 'All E-Cheques' with columns for 'E-Cheque Number', 'Beneficiary', 'Amount', 'E-Cheque Status', and 'E-Cheque Date'. The first row shows an E-Cheque Number of '198677', Beneficiary 'Omar Awaldeh', Amount '500,000 BD', Status 'Not Verified', and Date '13 September 2019'. The 'E-Cheque Number' and 'Not Verified' status are circled in blue and red respectively.

<input type="checkbox"/>	E-Cheque Number	Beneficiary	Amount	E-Cheque Status	E-Cheque Date
<input type="checkbox"/>	198677	Omar Awaldeh	500,000 BD	Not Verified	13 September 2019
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					



# Write E-Cheques

Once the E-Cheque is fully signed, the user will be able to download the E-Cheque and share it with the Payee.



The screenshot displays the details of an E-Cheque issued by the National Bank of Bahrain. The details are organized into several sections:

- Bank Information:** National Bank of Bahrain logo and name.
- E-Cheque Details:** E-Cheque Number (2342134), E-Cheque Date (13 September 2019), IBAN (DE89 3704 0044 0532 0130), Beneficiary Name (Omar Awaideh), and Amount (500,000 BD).
- Status:** Not Signed.
- Clearing Cycle:** 2.
- Signature Status Table:** A table with columns for Signatory Name, Status, and Time Stamp. It shows one entry for 'Omar' with a status of 'Signed' and a time stamp of '12 April 2019'.



# Received E-Cheques

When user access received E-Cheques can view all or one of the two sub menus:

- **New**: received by BECS, uploaded yet not yet deposited.
- **Deposited**: filters only cheques deposited for clearing.

The screenshot displays the 'Bahrain's Electronic Cheque' web application. The top navigation bar includes a 'Home' link, a 'Logout' button, and two main action buttons: 'Write E-Cheque' and 'Request Cheque Book'. Below this, a secondary navigation bar features 'Upload E-Cheque' (highlighted with a yellow box and arrow) and 'Deposit E-Cheque' buttons. The left sidebar shows a menu for 'All E-Cheques' with sub-items 'Issued', 'Received', 'New' (circled in green), and 'Deposited' (circled in red). The main content area shows a table of received e-cheques.

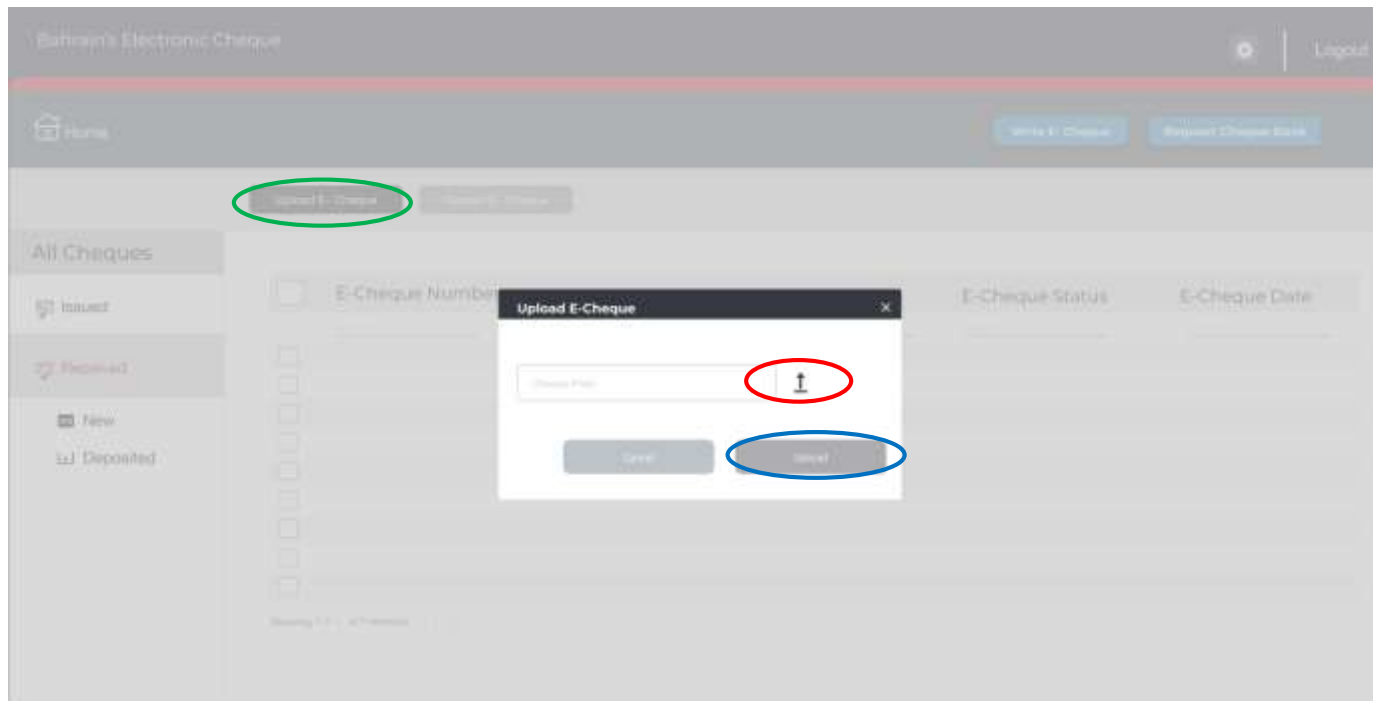
<input type="checkbox"/>	E-Cheque Number	Payer	Amount	E-Cheque Status	E-Cheque Date
<input type="checkbox"/>	198237	Talal Mohammad	500,000 BD	New	13 September 2019
<input type="checkbox"/>	102837	Talal Mohammad	350,000 BD	Deposited	11 September 2019
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

Showing 1 of 1 records



# Upload E-Cheques

When receiving an E-Cheque from the Drawer, the user will be able to upload the PDF file of the E-Cheque. The user shall click on **upload option** under the received menu, **attach** the file from, then **upload the PDF** file attached.



# Upload E-Cheques

Once uploaded successfully the user will view the E-Cheque with status **new**. By clicking on the **E-Cheque Number**, the user will view the detail of the E-Cheque.

The screenshot displays the 'Bahrain's Electronic Cheque' dashboard. It features a navigation menu on the left with options like 'Home', 'Issued', 'Received', 'New', and 'Deposited'. The main area shows a table of e-cheques. The first row is highlighted, with the 'E-Cheque Number' '196237' circled in red and the 'E-Cheque Status' 'New' circled in green. The second row shows an 'E-Cheque Number' of '102837' with a status of 'Deposited'.

<input type="checkbox"/>	E-Cheque Number	Payer	Amount	E-Cheque Status	E-Cheque Date
<input checked="" type="checkbox"/>	196237	Talal Mohammad	500,000 BD	New	13 September 2019
<input type="checkbox"/>	102837	Talal Mohammad	350,000 BD	Deposited	11 September 2019
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

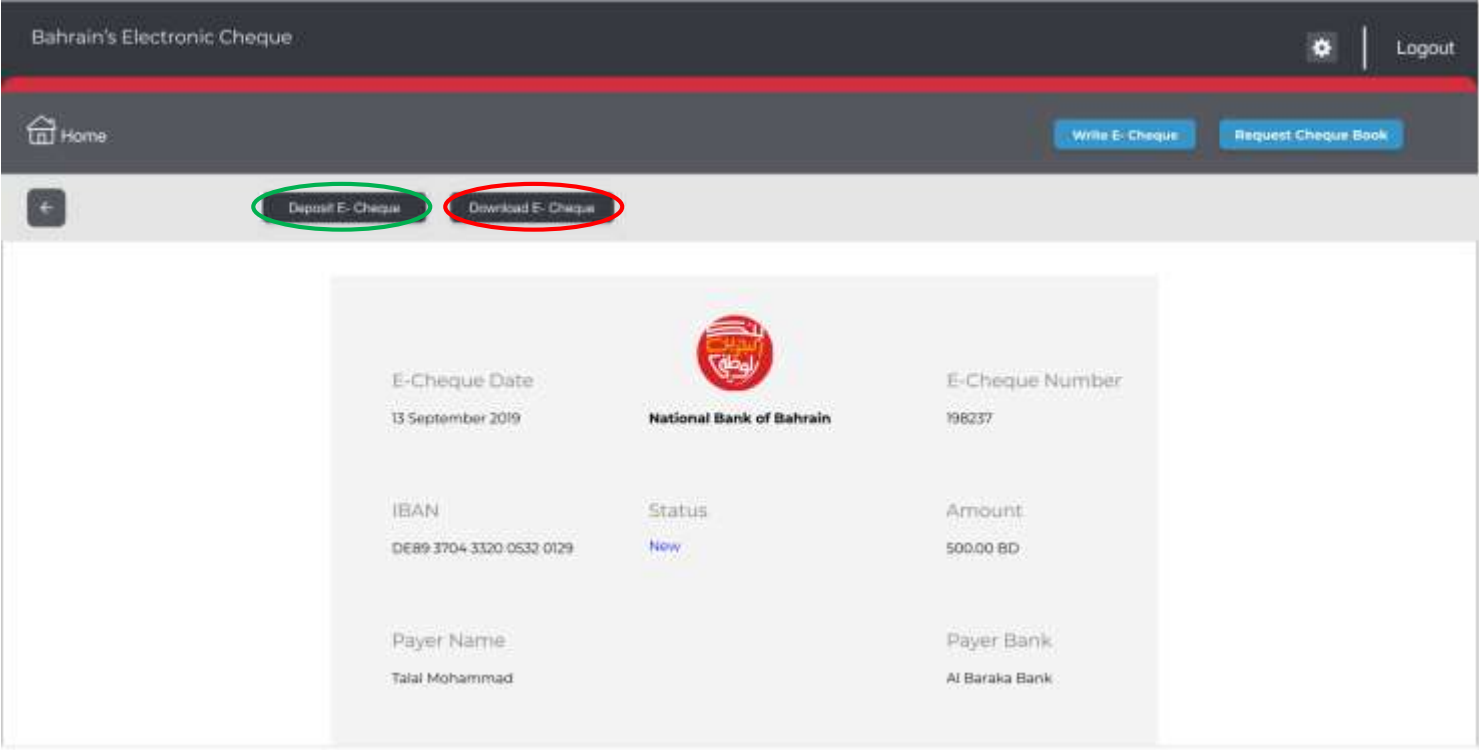
Showing 1-7 - of 7 record(s)





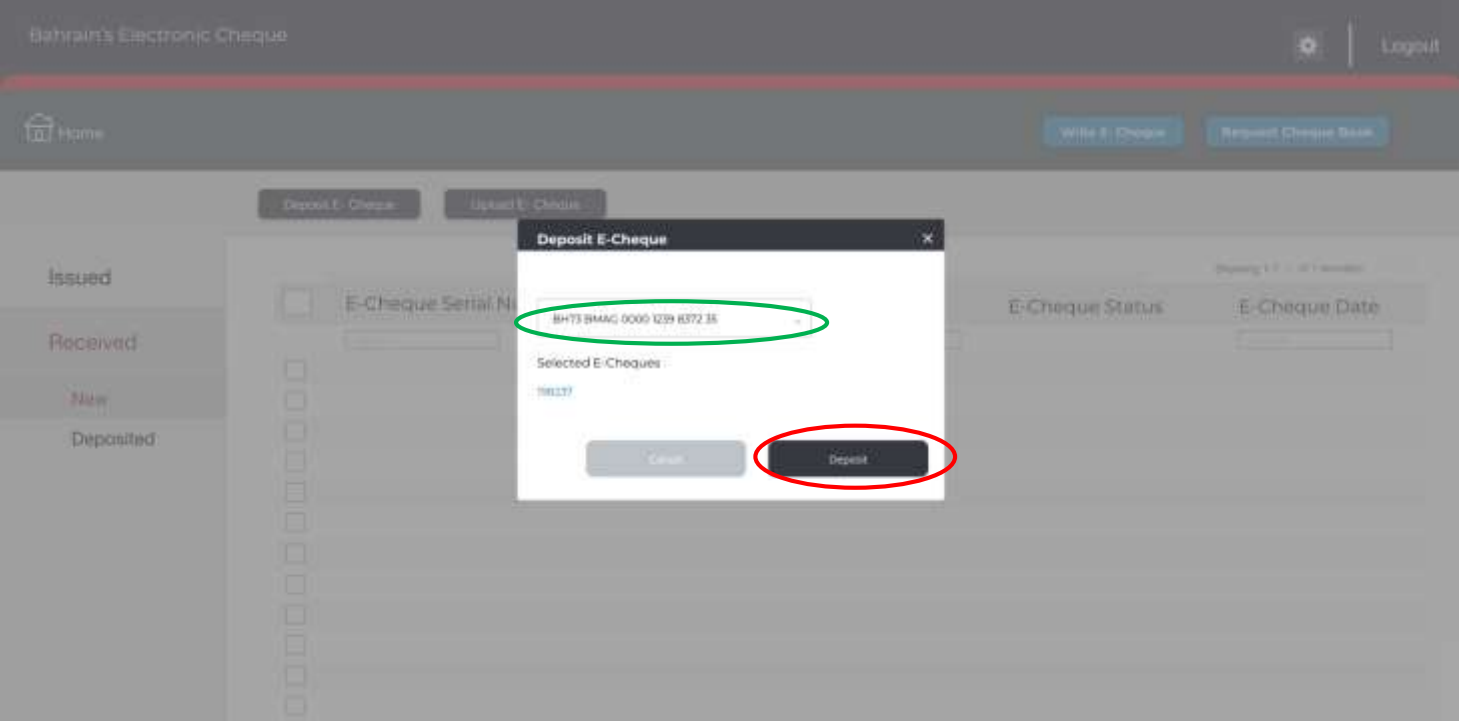
# Deposit E-Cheques

The user has two options if needed: to deposit the E-Cheque or re-download it if needed.



# Deposit E-Cheques

When depositing the E-Cheque, the user shall select the **account number** and then **deposit** the same.



# Deposit E-Cheques

Once deposited the user will find the cheque under the **deposited** menu and status. The user can also deposit at the new/received main page. The user shall **choose the cheque** needed and then click on **deposit**.

The screenshot displays the 'Bahrain's Electronic Cheque' web application. At the top, there is a navigation bar with 'Home', 'Write E-Cheque', and 'Request Cheque Book' buttons. Below this, a secondary bar contains 'Upload E-Cheque' and 'Deposit E-Cheque' buttons, with the latter circled in blue. The main content area is titled 'All E-Cheques' and features a sidebar with filters: 'Issued', 'Received' (highlighted in pink), 'New', and 'Deposited'. The central table lists e-cheques with columns for 'E-Cheque Number', 'Beneficiary', 'Amount', 'E-Cheque Status', and 'E-Cheque Date'. The first row shows a cheque with number 198237, beneficiary Talal Mohammad, amount 500.00 BD, and status 'New'. The second row shows a cheque with number 102837, beneficiary Talal Mohammad, amount 350.000 BD, and status 'Deposited', which is circled in green. A checkbox next to the first row is circled in red. The bottom of the table indicates 'Showing 1-2 of 2 items'.

<input type="checkbox"/>	E-Cheque Number	Beneficiary	Amount	E-Cheque Status	E-Cheque Date
<input checked="" type="checkbox"/>	198237	Talal Mohammad	500.00 BD	New	13 September 2019
<input type="checkbox"/>	102837	Talal Mohammad	350.000 BD	Deposited	11 September 2019
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

