



What is Baiduri



Baiduri Qpay is a mobile payment service accessible via Baiduri b.Digital Personal mobile app which allows you to make or initiate contactless purchases using QR Code displayed at any participating merchant outlets.

It is bound to a Baiduri UnionPay Debit Card where any purchases made will utilise available balances in your account.

Benefits of Baiduri Qpay



Worldwide UnionPay QR Code acceptance



Easy access and convenient

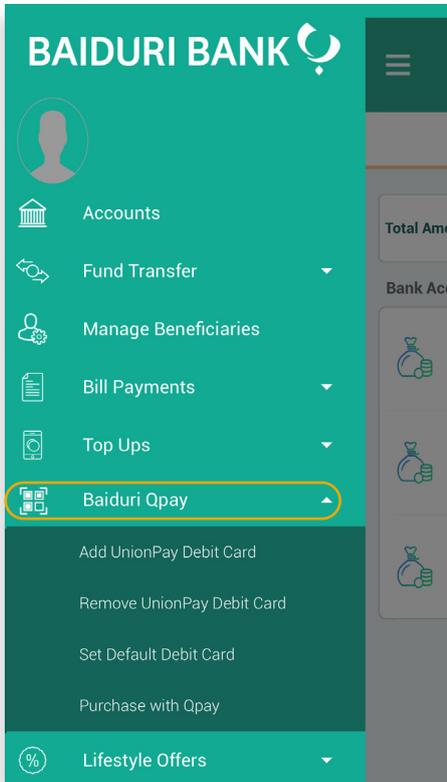


Secure and user-friendly



EMVCo certified QR Code and compliant with the Brunei National QR Code standards

Activation of Baiduri Qpay



Step 1

Login to **Baiduri b.Digital Personal** mobile app.

Step 2

Select from drop down option '**Baiduri Qpay**'.

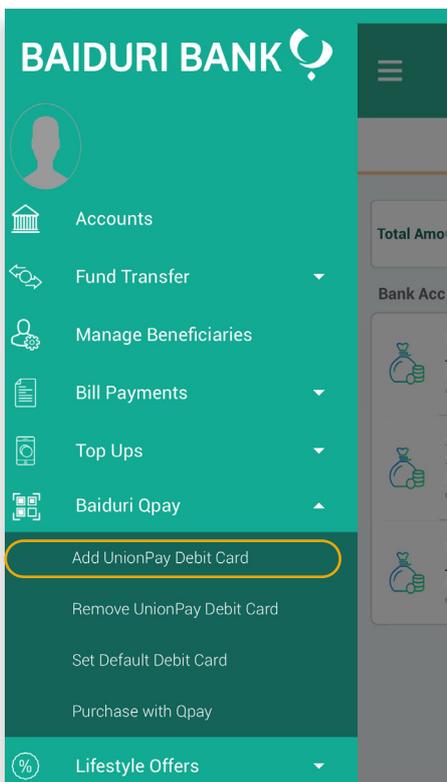
Available options:

Add UnionPay Debit Card

Remove UnionPay Debit Card

Set Default Debit Card

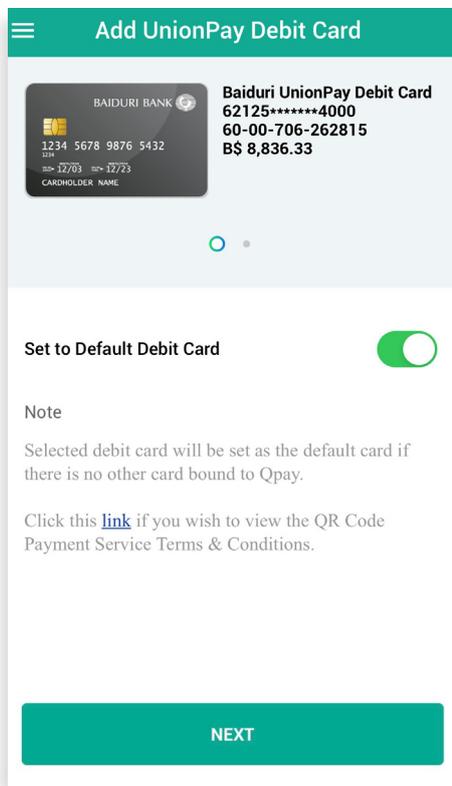
Purchase with Qpay



Step 3

To activate Baiduri Qpay, select '**Add UnionPay Debit Card**'.

Card Binding Process



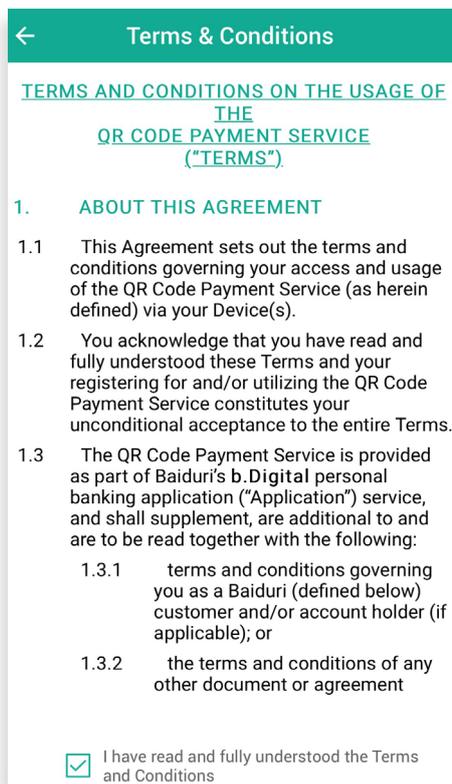
Step 4

Your UnionPay Debit Card(s) available for binding will be shown.

If you have more than one UnionPay Debit Card, swipe **'left'** or **'right'** to select your preferred Debit Card.

Click **'Next'** to continue.

Note: Selected Debit Card will be set as the default card if there is no other card that can be linked to Baiduri Qpay.

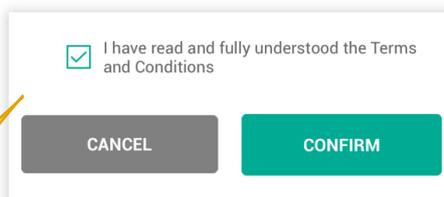


Step 5

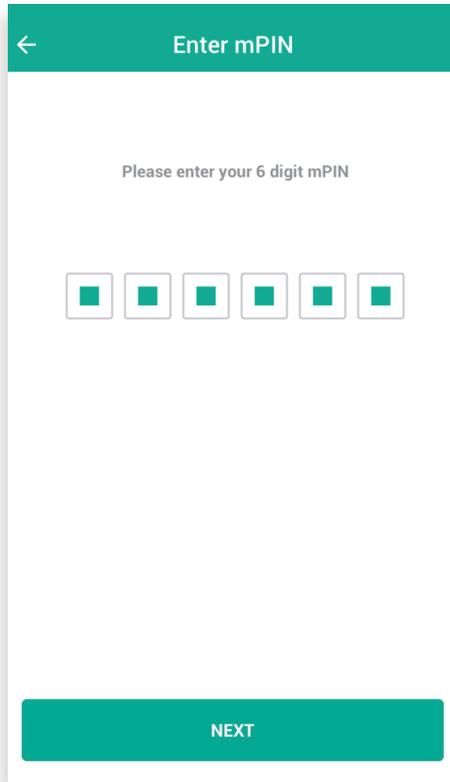
Read through QR Code Payment Service Terms and Conditions.

Once you have agreed to the terms and conditions, **tick** "I have read and fully understood the Terms and Conditions."

Select **'Confirm'** to continue.

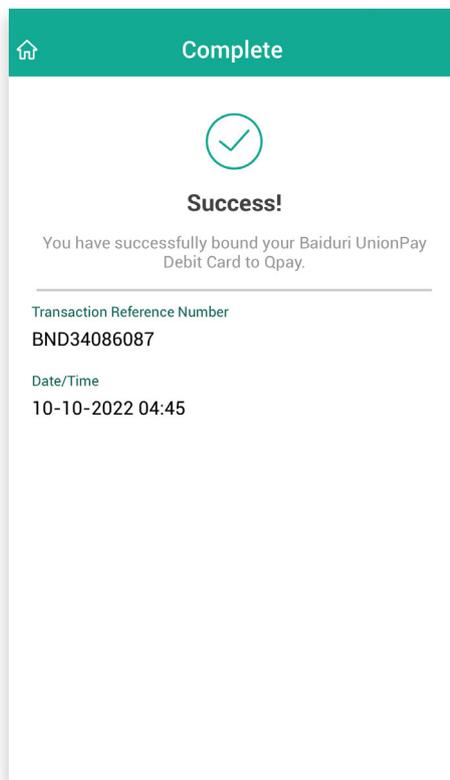


Card Binding Process



Step 6

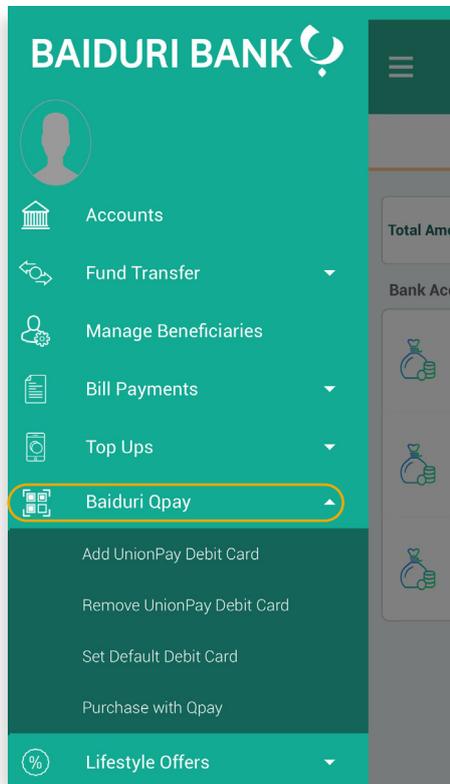
To finalise the setup, enter your **'mPIN'** then press **'Next'** to continue.



Step 7

You have successfully linked your Baiduri UnionPay Debit Card to Baiduri Qpay.

Changing Default Card



Step 1

Login to **Baiduri b.Digital Personal** mobile app.

Step 2

Select from drop down option **'Baiduri Qpay'**.

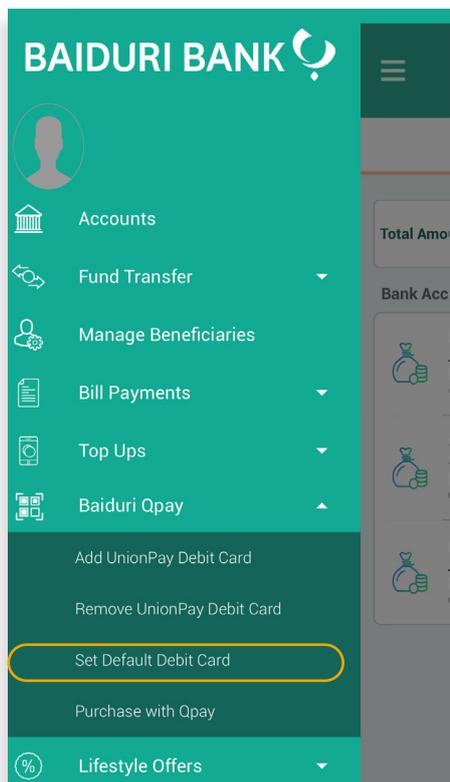
Available options:

Add UnionPay Debit Card

Remove UnionPay Debit Card

Set Default Debit Card

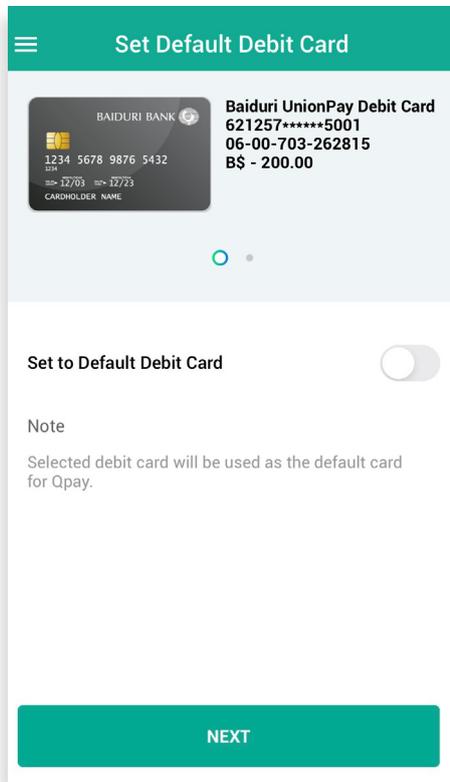
Purchase with Qpay



Step 3

Select **'Set Default Debit Card'** to change default card.

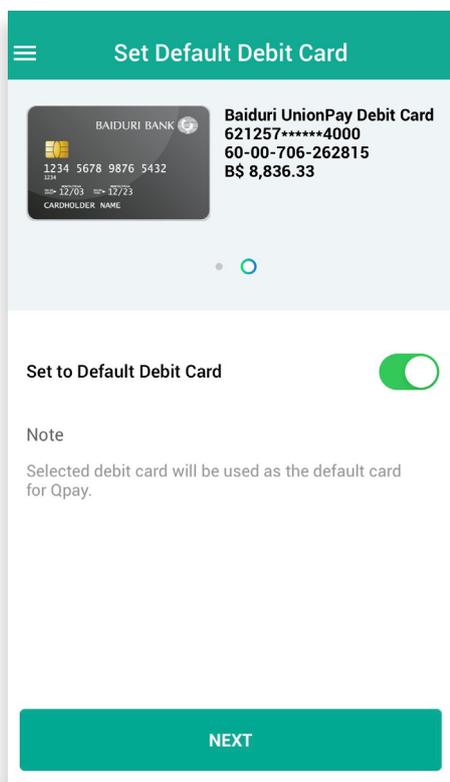
Changing Default Card



Step 4

Swipe **'left'** or **'right'** to select preferred Debit Card. You will be given this option if you have more than one Baiduri UnionPay Debit Card.

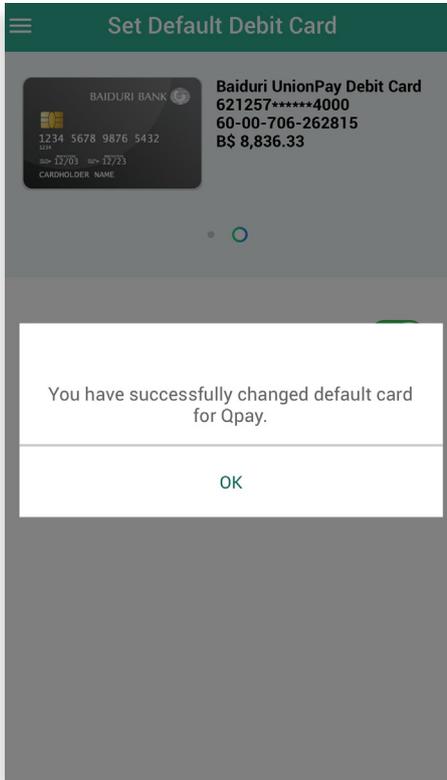
Note: If only one card is linked to Baiduri Qpay, it will be set as the default card for QR payments.



Step 5

Click **'Set to Default Debit Card'** toggle and switch it on.

Changing Default Card



Step 6

You will be notified that you have successfully changed your default card for Baiduri Qpay.

Payment by Baiduri Qpay



There are **2 ways** to access Baiduri Qpay:

- **Pre** login via **Baiduri b.Digital Personal** mobile app.
- **Post** login via **Baiduri b.Digital Personal** mobile app.

Pre-login QR Payment

mPIN is required for all transactions.

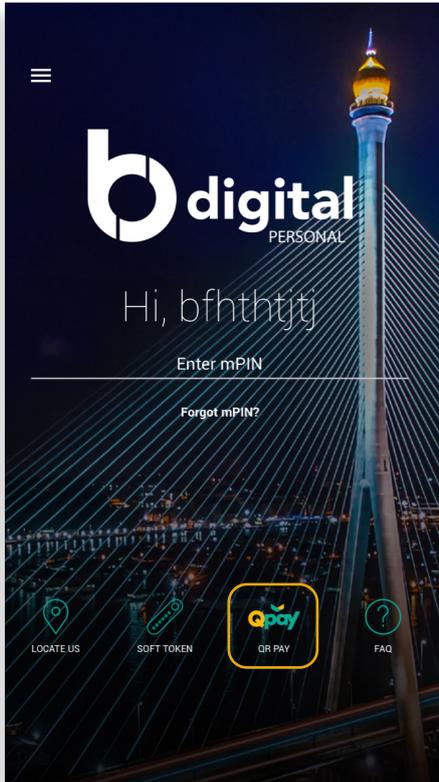
Post login QR Payment

mPIN is required only for transactions above \$100.

There are **2 ways** to make payment using Baiduri Qpay:

- Payment via **merchant** presented QR Code.
- Payment via **consumer** presented QR Code.

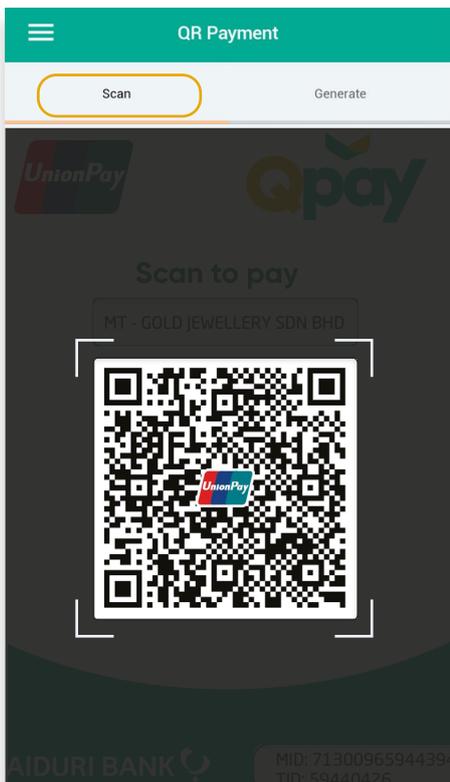
Pre-Login – QR Payment



Step 1

Open **Baiduri b.Digital Personal** mobile app.

Tap on **'Qpay'** icon on login screen.



Step 2

For Merchant presented QR Payment (see *1)
Select **'Scan'**.

Scan Merchant's QR Code.

(*1)

Pre-Login – QR Payment

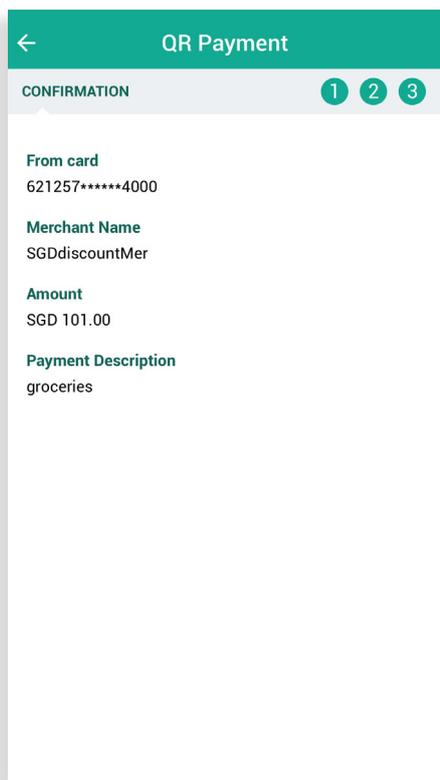


(*2)

For Consumer presented QR Payment (see *2)

Select '**Generate**'.

Present generated QR Code to Merchant for scanning.



Step 3

Review payment details:

Card Number

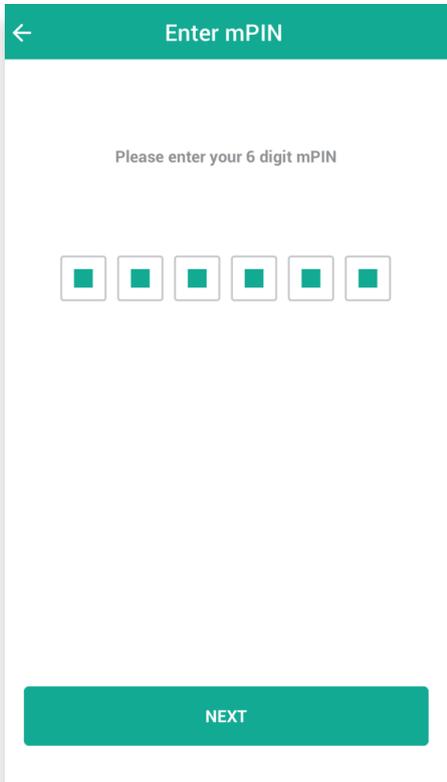
Merchant Name

Transaction Amount

Payment Description

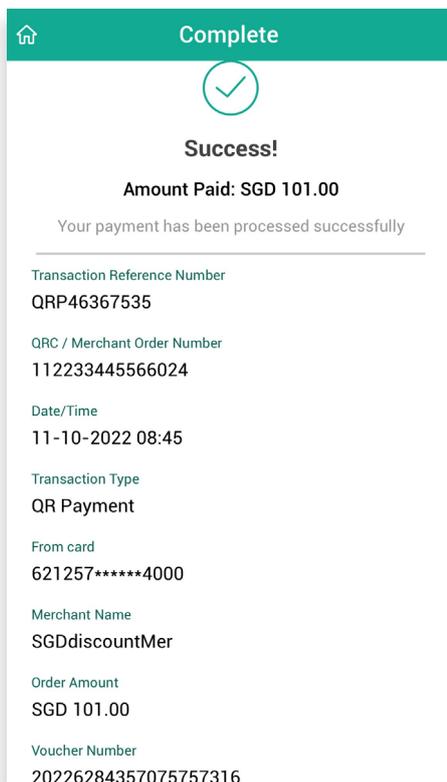
Once verified, press '**Confirm**' to continue.

Pre-Login – QR Payment



Step 4

Enter 'mPIN' then press 'Next' to continue.



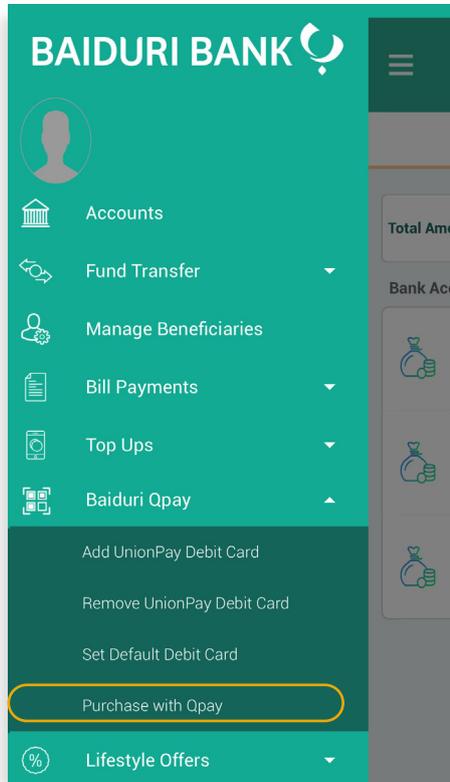
Step 5

Once completed, you will be directed to the successful payment page.

Page will list out the following details:

- Transaction Amount*
- Transaction Reference Number*
- QRC/Merchant Order Number*
- Date/Time*
- Transaction Type*
- From Card Details*
- Merchant Name*
- Order Amount*
- Voucher Number*

Post Login – QR Payment



Step 1

Login to **Baiduri b.Digital Personal** mobile app.

Step 2

Select from drop down option '**Baiduri Qpay**'.

Available options:

Add UnionPay Debit Card

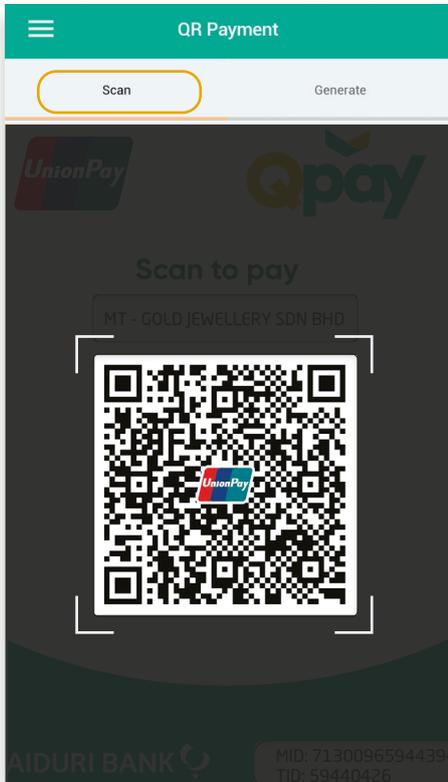
Remove UnionPay Debit Card

Set Default Debit Card

Purchase with Qpay

Select '**Purchase with Qpay**' to make QR payments.

Post Login – QR Payment



(*1)

Step 3

For Merchant presented QR Payment (*1)

Select '**Scan**'.

Scan Merchant's QR Code.



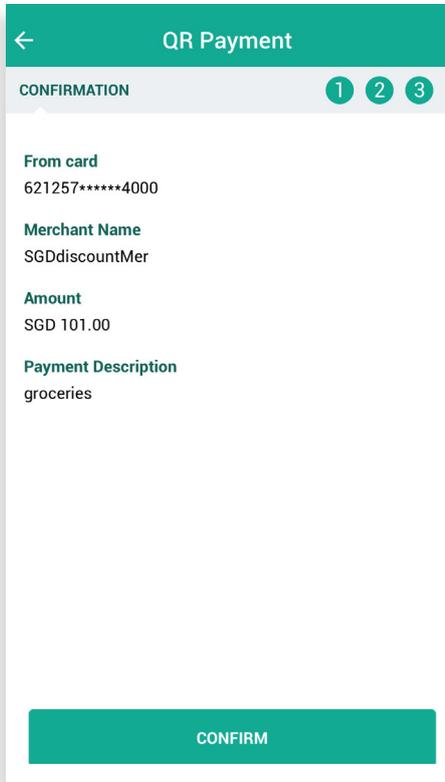
(*2)

For Consumer presented QR Payment (*2)

Select '**Generate**'.

Present generated QR Code to Merchant for scanning.

Post-Login – QR Payment



Step 4

Review payment details:

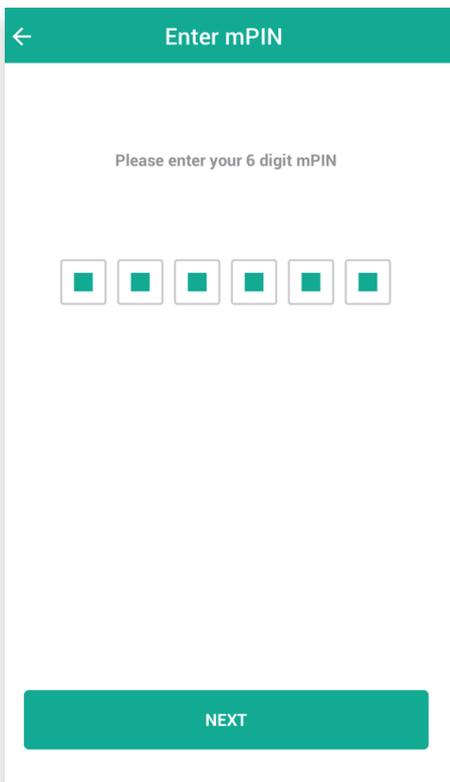
Card Number

Merchant Name

Transaction Amount

Payment Description

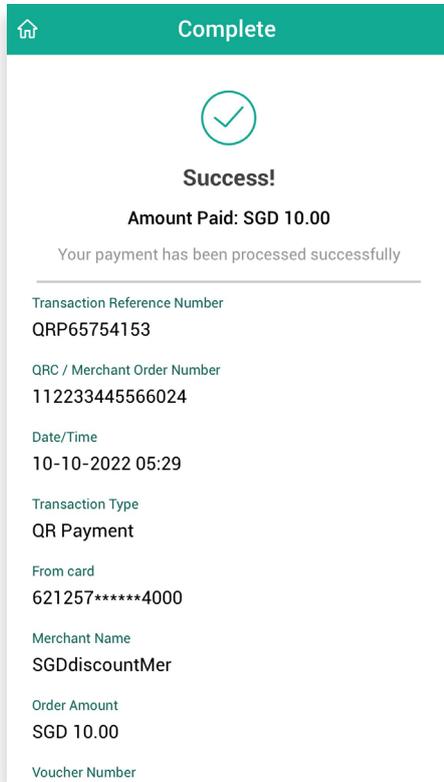
Once verified, press **'Confirm'** to continue.



Step 5

Enter **'mPIN'** then press **'Next'** to continue.

Note: If payment amount is below \$100, mPIN is not required.



Step 6

Once completed, you will be directed to the successful payment page.

Page will list out the following details:

Transaction Amount

Transaction Reference Number

QRC/Merchant Order Number

Date/Time

Transaction Type

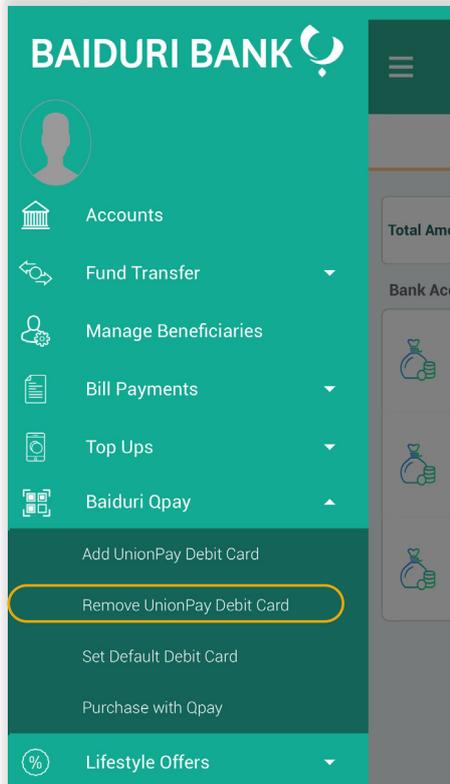
From Card Details

Merchant Name

Order Amount

Voucher Number

De-linking Your Card



Step 1

Login to **Baiduri b.Digital Personal** mobile app.

Step 2

Select from drop down option **'Baiduri Qpay'**.

Available options:

Add UnionPay Debit Card

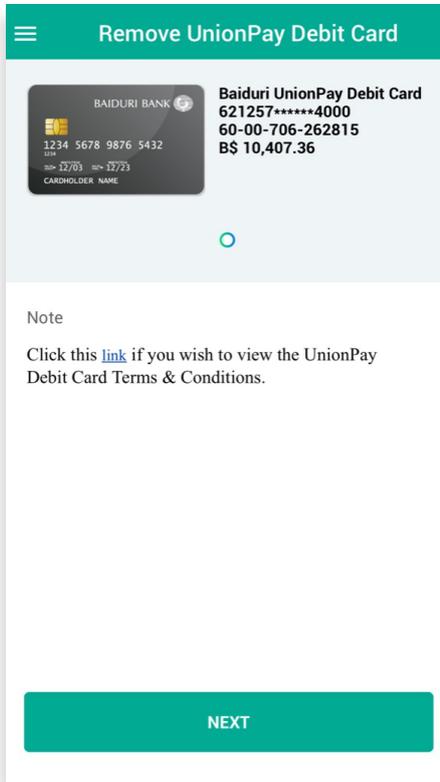
Remove UnionPay Debit Card

Set Default Debit Card

Purchase with Qpay

Select **'Remove UnionPay Debit Card'**.

De-linking Your Card



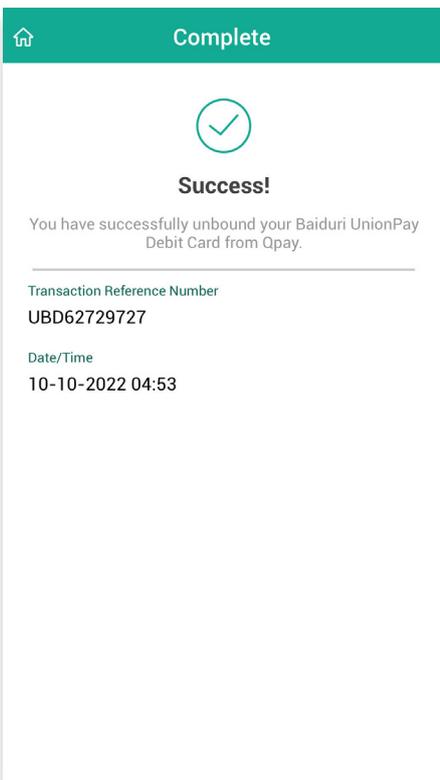
Step 3

Your UnionPay Debit Card(s) available for de-linking will be displayed for selection.

Swipe **'left'** or **'right'** to select UnionPay Debit Card for removal.

Note: You will be given this option if you have more than one UnionPay Debit Card bound to Qpay.

Click **'Next'** to continue.



Step 4

Once processed, you will be directed to the successful page.

Page will list down the following details:

Transaction Reference Number

Date/Time

You will be notified that you have successfully de-linked your Baiduri UnionPay Debit Card.



Baiduri UnionPay QRC complies to the National QR Code standard.

What is the National QR Code Standard?

Baiduri UnionPay QRC utilises QR Codes that comply with the National QR Code Standard, which is a standard aligned with the globally recognised EMVCo QR Code specifications. It allows for the adoption of a unified and standardised QR code for payments, facilitating interoperability of payment systems and promoting the use of digital payments. By following these standards, Baiduri UnionPay QRC transactions are secure and reliable for customers.