### Baiduri Qpay User Guide Introduction





### 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



**EMVCo** certified



Secure and user-friendly



**QR** Code and compliant with the Brunei National **QR** Code standards

### Baiduri Qpay User Guide 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'.** 

# Baiduri Qpay User Guide Card Binding Process





**Terms & Conditions** 

TERMS AND CONDITIONS ON THE USAGE OF

THE QR CODE PAYMENT SERVICE

("TERMS")

This Agreement sets out the terms and conditions governing your access and usage

of the QR Code Payment Service (as herein

You acknowledge that you have read and

fully understood these Terms and your registering for and/or utilizing the QR Code Payment Service constitutes your

as part of Baiduri's b.Digital personal banking application ("Application") service, and shall supplement, are additional to and are to be read together with the following:

unconditional acceptance to the entire Terms. The QR Code Payment Service is provided

terms and conditions governing

the terms and conditions of any other document or agreement

you as a Baiduri (defined below) customer and/or account holder (if

ABOUT THIS AGREEMENT

defined) via your Device(s).

1.

1.1

1.2

1.3

1.3.1

1.3.2

#### 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.



I have read and fully understood the Terms and Conditions

applicable); or

### Baiduri Qpay User Guide Card Binding Process



÷	Enter mPIN
	Please enter your 6 digit mPIN
NEXT	

<b>命 Complete</b>		
$\bigcirc$		
Success!		
You have successfully bound your Baiduri UnionPay Debit Card to Qpay.		
10-10-2022 04:45		

#### 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.

### Baiduri Qpay User Guide 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.

### Baiduri Qpay User Guide Changing Default Card



≡ Set Default Debit Card	
RAIDURI BANK C 1234. 5678. 9876. 5432 1234. 5678. 9876. 5432 12703. str. 1773. CARNINGLICE NAME Baiduri UnionPay Debit Card 621257*****5001 06-00-703-262815 B\$ - 200.00	
Set to Default Debit Card	
Note	
Selected debit card will be used as the default card for Qpay.	
NEXT	

Ste	<b>p4</b>	
	-	

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.

≡ Set Default Debit Card		
BAIDURI BANK C BAIDURI BANK C BAIDURI BANK C BAIDURI BANK C BAIDURI DA SATURA SATURATION SATURATION OF SATURATIONO		
Set to Default Debit Card		
Note		
Selected debit card will be used as the default card for Qpay.		
NEXT		

#### Step 5

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

# Baiduri Qpay User Guide Changing Default Card



≡ Set Default Debit Card	
BAIDURI BANK () 1234 5678 9876 5432 12703 Ser 12723 CARDINGLEER MARE	
• O	
You have successfully changed default card for Qpay.	
ок	

#### Step 6

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

# Baiduri Qpay User Guide 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.

# Baiduri Qpay User Guide 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.

### Baiduri Qpay User Guide Pre-Login – QR Payment





Note: This is QR code for your debit card 621257\*\*\*\*\*4000 with balance B\$ 10,205.36. Please present this QR code to complete your transaction.

(\*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.

### Baiduri Qpay User Guide Pre-Login – QR Payment



÷	Enter mPIN
	Please enter your 6 digit mPIN
	NEXT

#### Complete Success! Amount Paid: SGD 101.00 Your payment has been processed successfully Transaction Reference Number QRP46367535 QRC / Merchant Order Number 112233445566024 Date/Time 11-10-2022 08:45 Transaction Type QR Payment From card 621257\*\*\*\*4000 Merchant Name SGDdiscountMer Order Amount SGD 101.00 Voucher Number 20226284357075757316

#### 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

# Baiduri Qpay User Guide 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.

Baiduri Qpay User Guide Post Login – QR Payment





(\*1)



Note: This is QR code for your debit card 621257\*\*\*\*\*4000 with balance B\$ 10,205.36. Please present this QR code to complete your transaction.

#### Step 3

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

Scan Merchant's QR Code.

For Consumer presented QR Payment (\*2) Select 'Generate'.

Present generated QR Code to Merchant for scanning.

### Baiduri Qpay User Guide Post-Login – QR Payment



÷	QR Payment	
CONFIRMATION		123
From card 621257*****4000 Merchant Name SGDdiscountMer Amount SGD 101.00 Payment Descripti groceries	ion	
	CONFIRM	

#### Step 4

Review payment details:

Card Number Merchant Name Transaction Amount Payment Description

Once verified, press 'Confirm' to continue.

← Enter mPIN
Please enter your 6 digit mPIN
NEXT

#### Step 5

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

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

### Baiduri Qpay User Guide Post-Login – QR Payment



ហ៍	Complete
	$\bigcirc$
	Success!
	Amount Paid: SGD 10.00
	Your payment has been processed successfully
	Transaction Reference Number QRP65754153
	QRC / Merchant Order Number 112233445566024
	Date/Time 10-10-2022 05:29
	Transaction Type QR Payment
	From card 621257*****4000
	Merchant Name SGDdiscountMer
	Order Amount SGD 10.00
	Voucher Number

#### 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

# Baiduri Qpay User Guide 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'.

### Baiduri Qpay User Guide De-linking Your Card



$\equiv$ Remove UnionPay Debit Card		
BAIDURI BANK 1234 5678 9876 5432 1235 5078 201773 CARDHOLDER NAME	Baiduri UnionPay Debit Card 621257*****4000 60-00-706-262815 B\$ 10,407.36	
	0	
Note Click this <u>link</u> if you wish to view the UnionPay Debit Card Terms & Conditions.		
NEXT		

Success! You have successfully unbound your Baiduri UnionPay Debit Card from Qpay.

Complete

Transaction Reference Number UBD62729727 Date/Time

10-10-2022 04:53

#### 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.