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

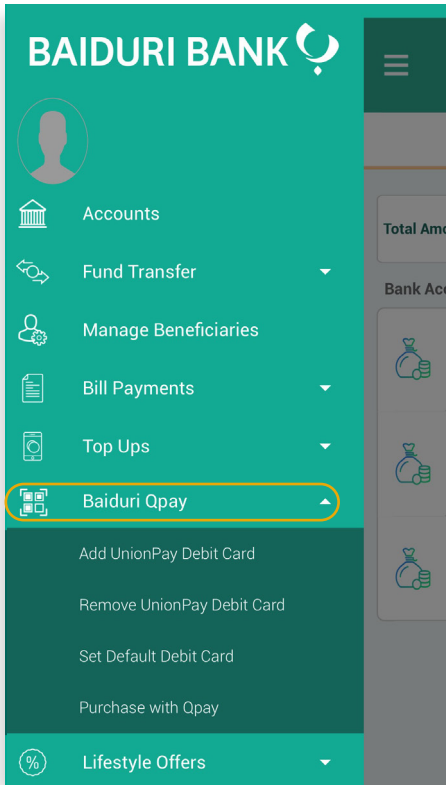**Worldwide UnionPay QR Code acceptance**

Easy access and convenient

Secure and user-friendly

Incentives on promotions

Activation of Baiduri Qpay

Step 1

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

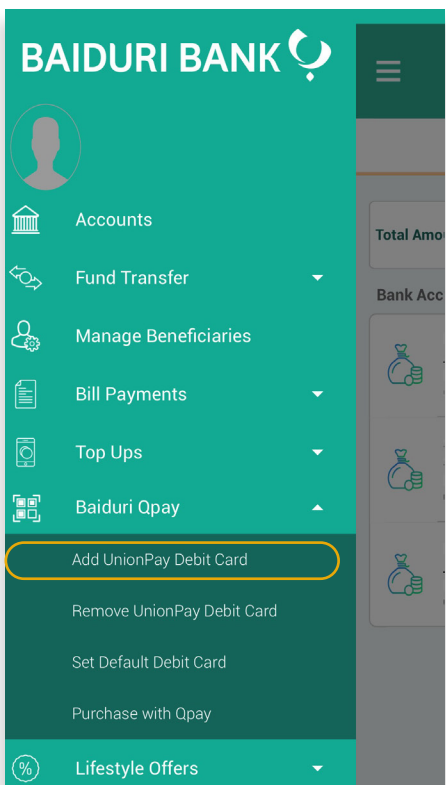## Step 2

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

Available options:

Add UnionPay Debit Card
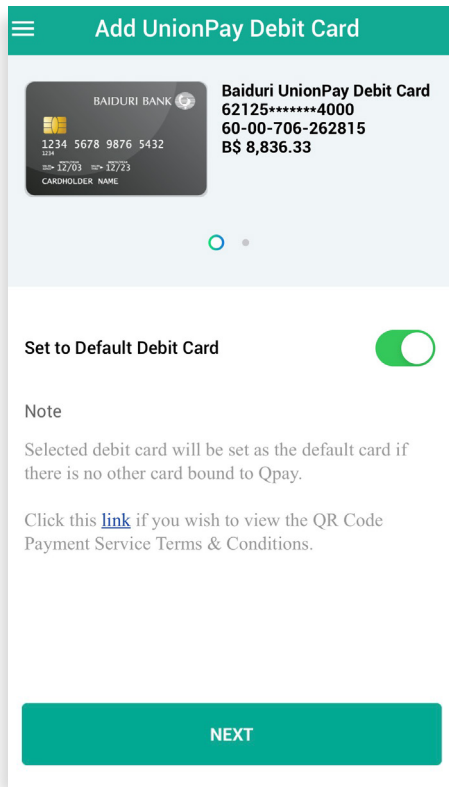*Remove UnionPay Debit Card*
Set Default Debit Card
Purchase with Qpay

Step 3

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

Card Binding Process

Add UnionPay Debit Card

Baiduri UnionPay Debit Card
62125*******4000
60-00-706-262815
B$ 8,836.33

Set to Default Debit Card

Note

Selected debit card will be set as the default card if there is no other card bound to Qpay.

Click this link if you wish to view the QR Code Payment Service Terms & Conditions.
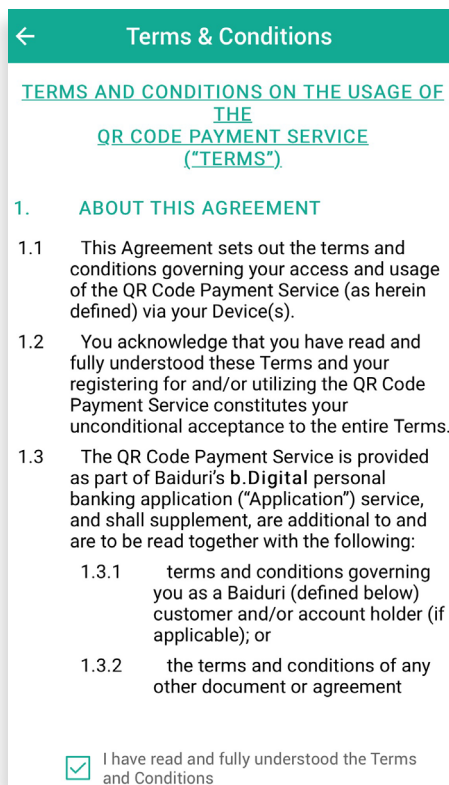
NEXT

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.

Terms & Conditions

TERMS AND CONDITIONS ON THE USAGE OF THE QR CODE PAYMENT SERVICE ("TERMS")

1. **ABOUT THIS AGREEMENT**

1.1 This Agreement sets out the terms and conditions governing your access and usage of the QR Code Payment Service (as herein defined) via your Device(s).

1.2 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 unconditional acceptance to the entire Terms.

1.3 The QR Code Payment Service is provided 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:

    1.3.1 terms and conditions governing you as a Baiduri (defined below) customer and/or account holder (if applicable); or

    1.3.2 the terms and conditions of any other document or agreement

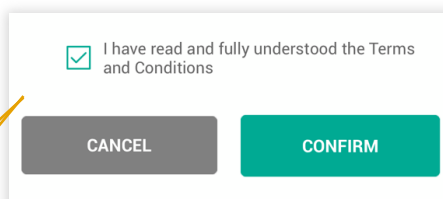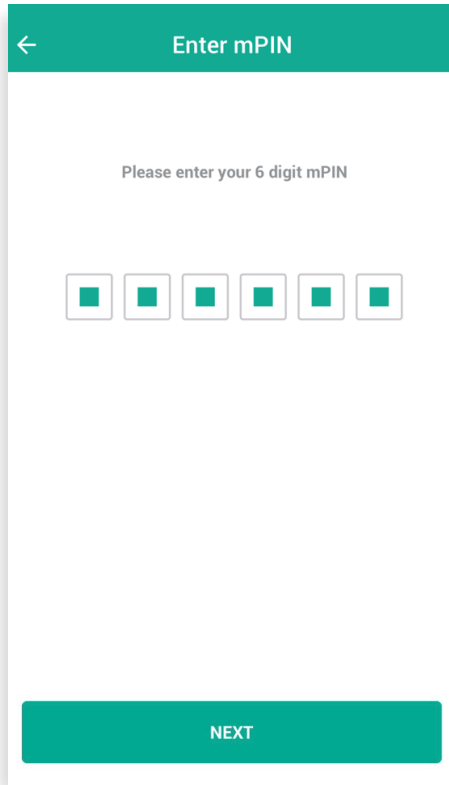☑ I have read and fully understood the Terms and Conditions

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."
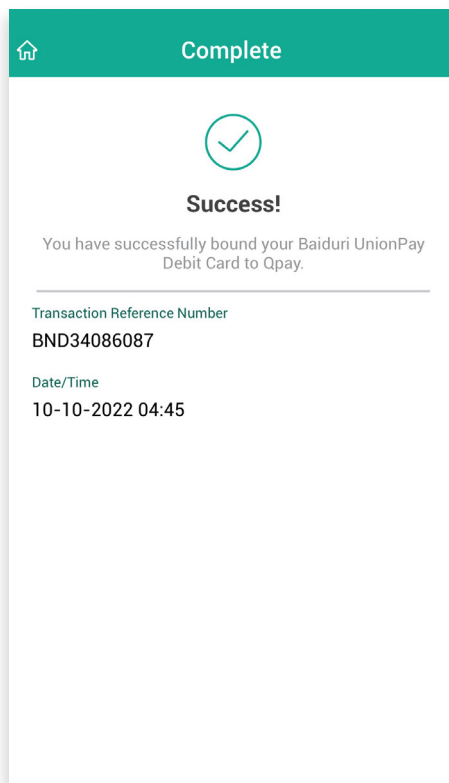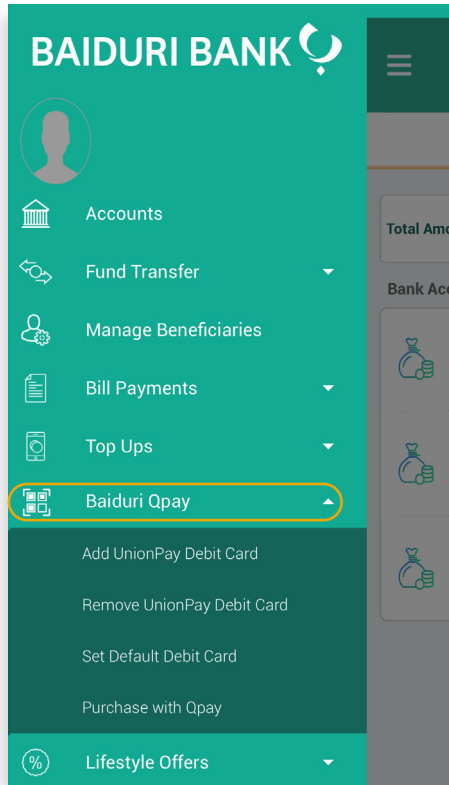
Select **'Confirm'** to continue.

☑ I have read and fully understood the Terms and Conditions

CANCEL   CONFIRM

Card Binding Process

Enter mPIN

Please enter your 6 digit mPIN

[■] [■] [■] [■] [■] [■]

NEXT

Step 6

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

Complete

✓

Success!

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

Transaction Reference Number
BND34086087

Date/Time
10-10-2022 04:45

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

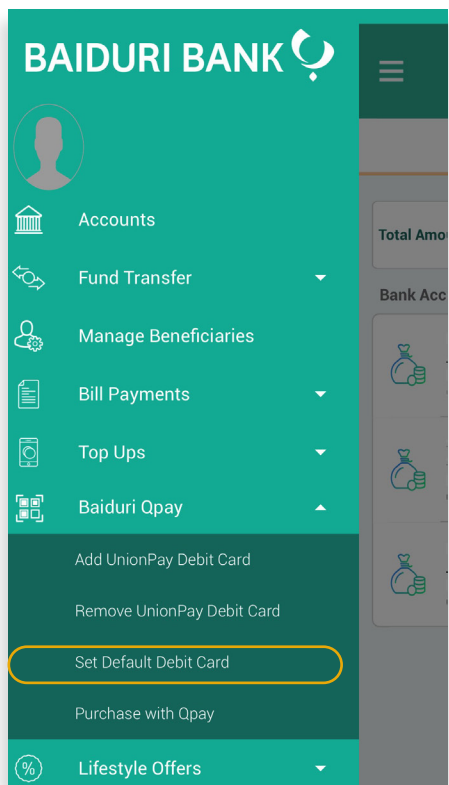Select from drop down option **'Baiduri Qpay'.**

Available options:

Add UnionPay Debit Card
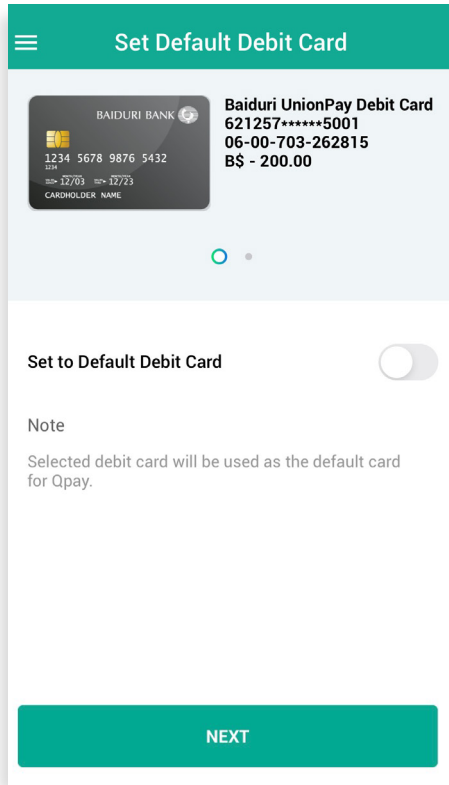*Remove UnionPay Debit Card*
Set Default Debit Card
Purchase with Qpay

Step 3

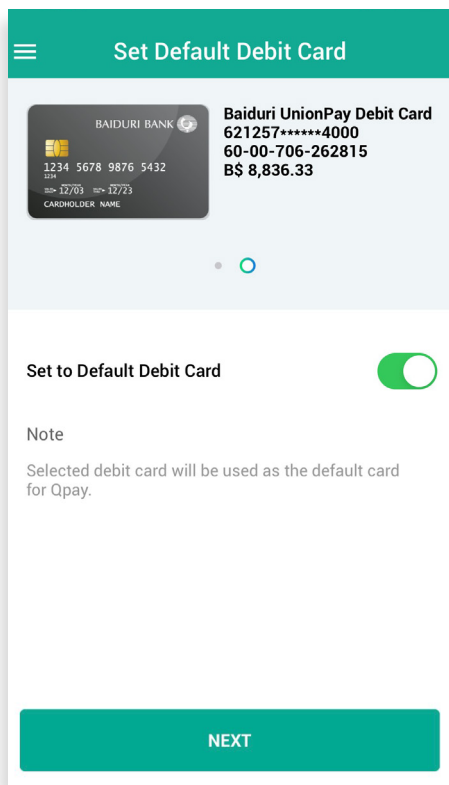Select **'Set Default Debit Card'** to change default card.

Changing Default Card

Set Default Debit Card

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

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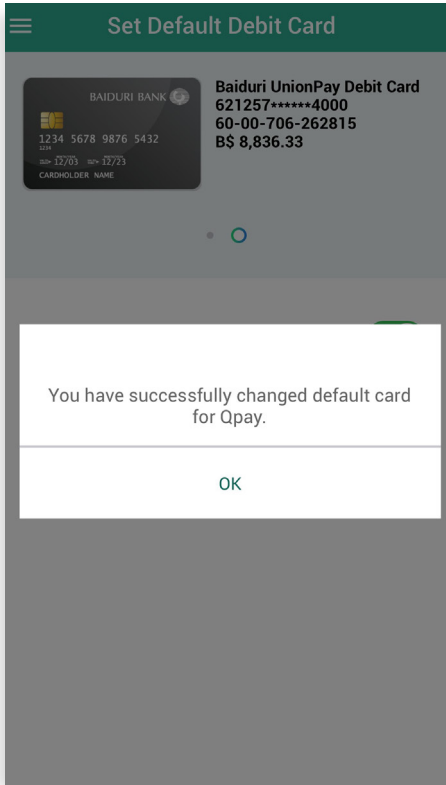
Note: If only one card is linked to Baiduri Qpay, it will be set as the default card for QR payments.

Set Default Debit Card

Baiduri UnionPay Debit Card
621257******4000
60-00-706-262815
B$ 8,836.33

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.

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.

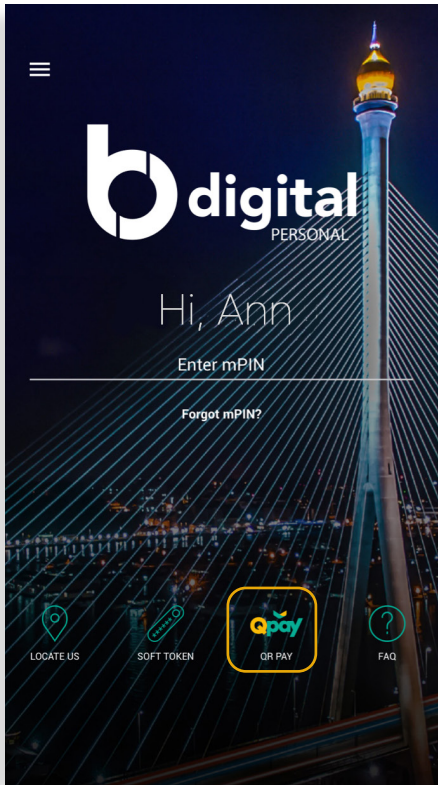## Pre-login QR Payment

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.

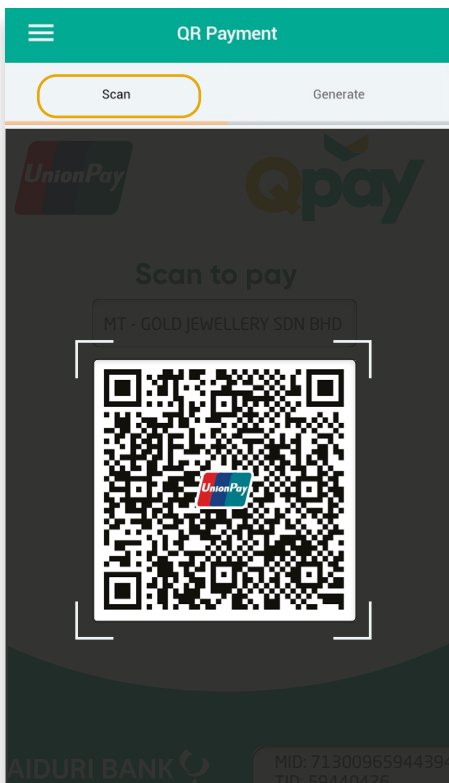❯ Payment via **consumer** presented QR Code.

Pre-Login – QR Payment

Step 1

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

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

(*1)

Step 2

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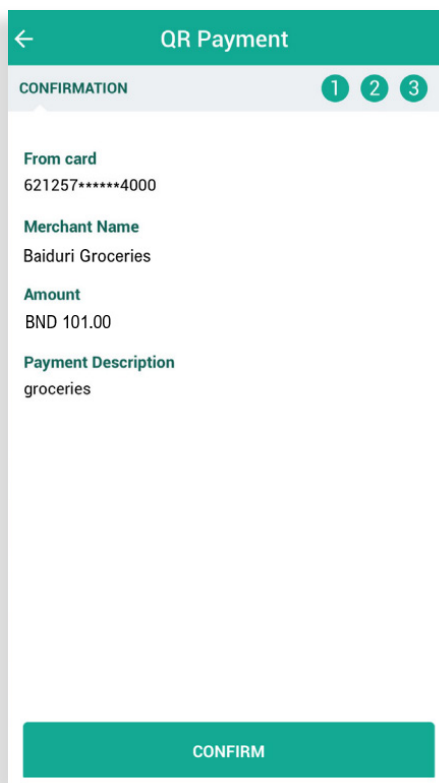
Scan Merchant's QR Code.

Pre-Login – QR Payment

QR Payment

Scan   Generate

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.

QR Payment

CONFIRMATION   ① ② ③

From card
621257******4000

Merchant Name
Baiduri Groceries

Amount
BND 101.00

Payment Description
groceries

CONFIRM

Step 3

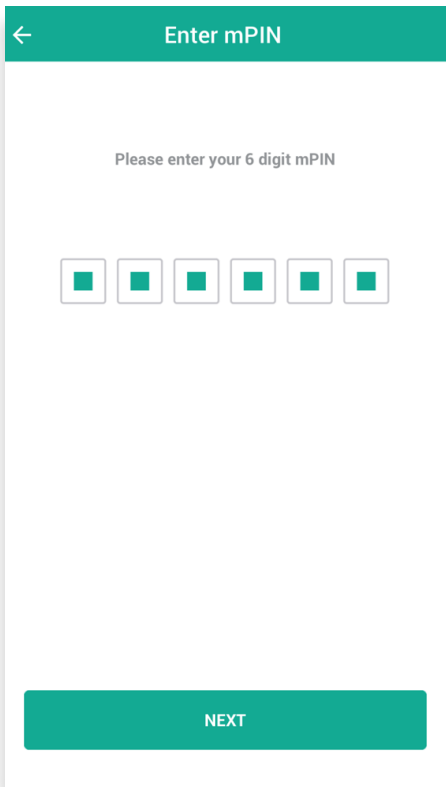Review payment details:

Card Number
Merchant Name
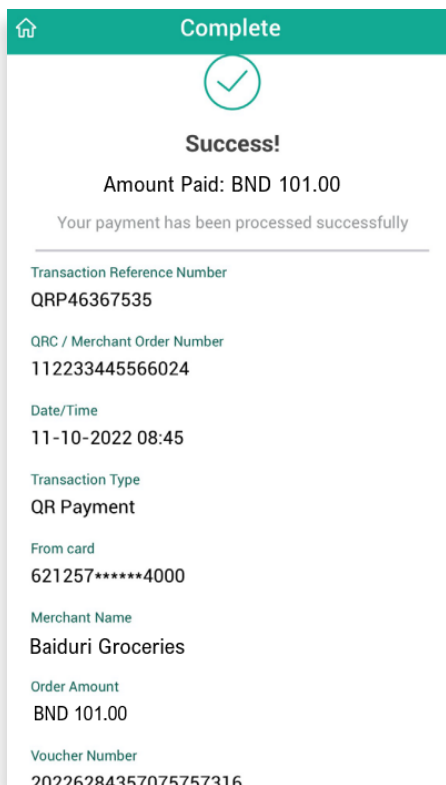*Transaction Amount*
Payment Description

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

Pre-Login – QR Payment

Step 4

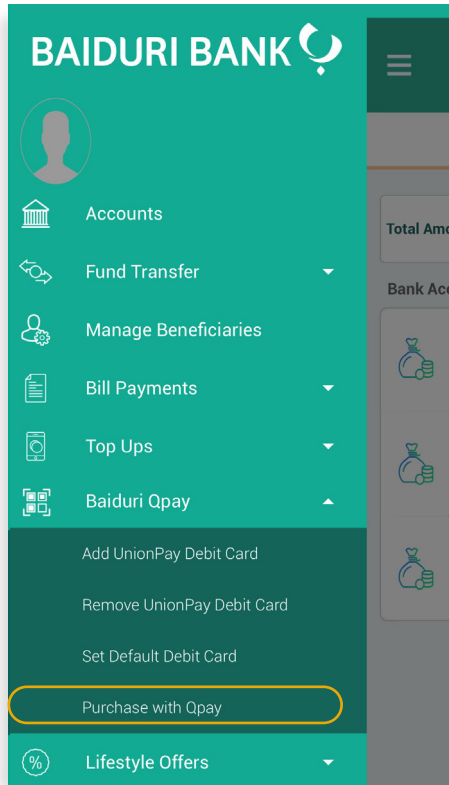Enter **'mPIN'** then press **'Next'** to continue.

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'.**
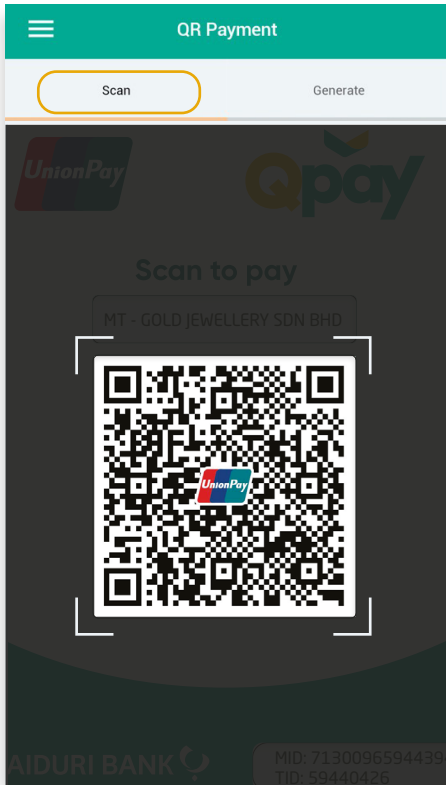
Available options:

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)

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)

Step 3

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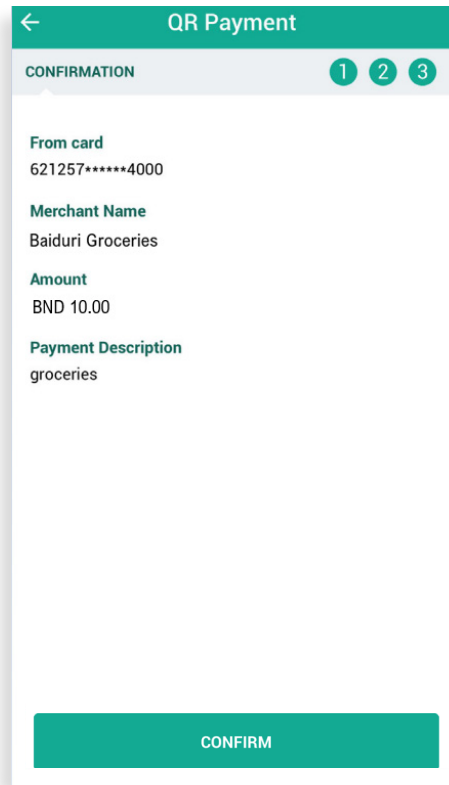
Scan Merchant's QR Code.

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

Present generated QR Code
to Merchant for scanning.

Post-Login – QR Payment
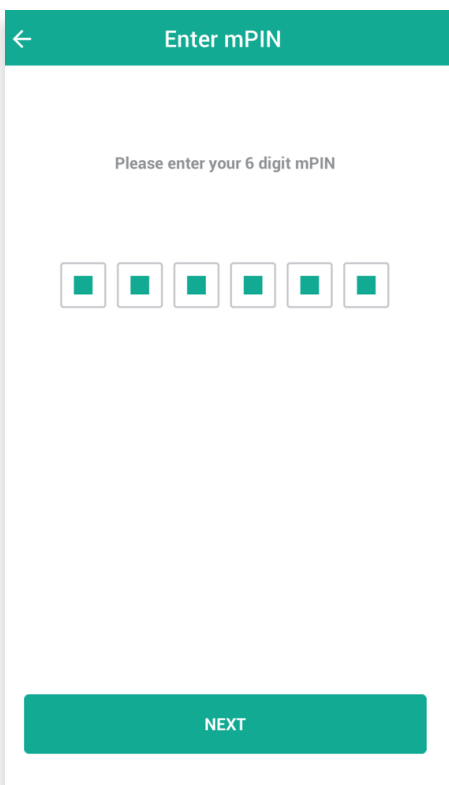
Step 4

Review payment details:

Card Number
Merchant Name
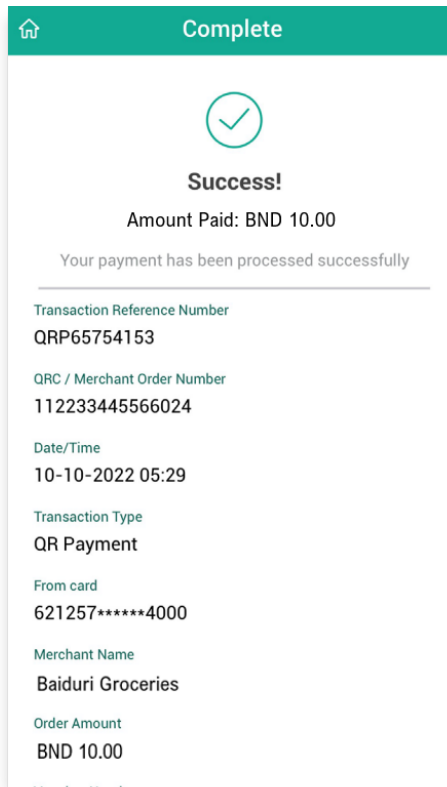*Transaction Amount*
Payment Description

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.

Post-Login – QR Payment

Complete

Success!

Amount Paid: BND 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
Baiduri Groceries

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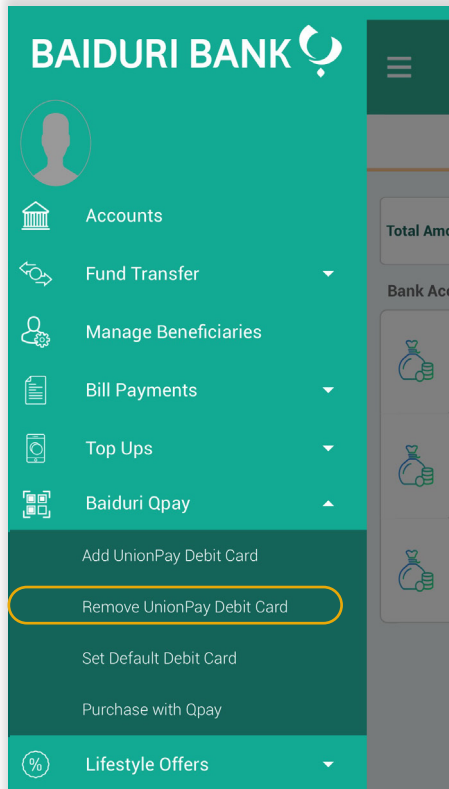*QRC/Merchant Order Number*
Date/Time
Transaction Type
From Card Details
Merchant Name
Order Amount
Voucher Number

De-linking Your Card

Step 1

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

Step 2

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

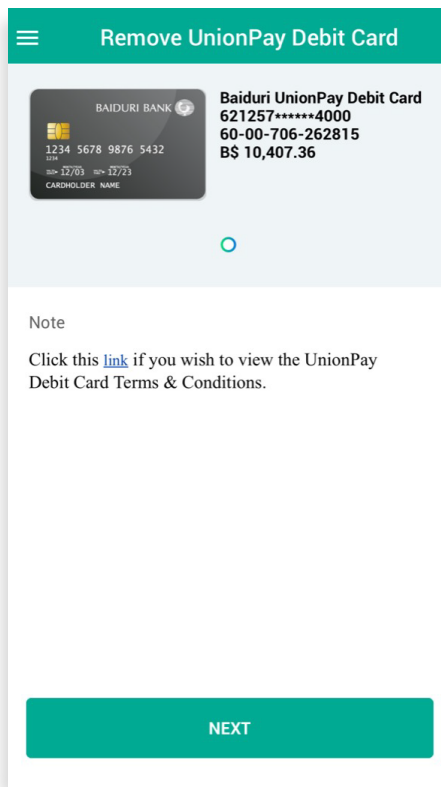Available options:

Add UnionPay Debit Card
Remove UnionPay Debit Card
Set Default Debit Card
Purchase with Qpay

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

De-linking Your Card

Remove UnionPay Debit Card

Baiduri UnionPay Debit Card
621257******4000
60-00-706-262815
B$ 10,407.36

Note

Click this link if you wish to view the UnionPay
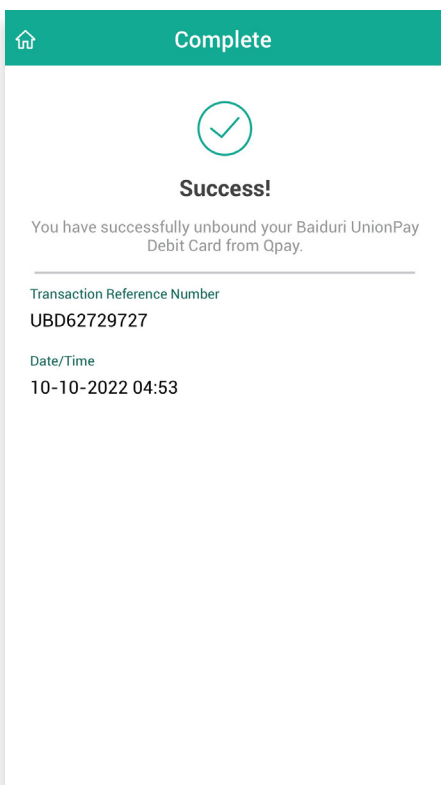Debit Card Terms & Conditions.

NEXT

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.

Complete

Success!

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

Transaction Reference Number
UBD62729727

Date/Time
10-10-2022 04:53

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.