



# User Guide



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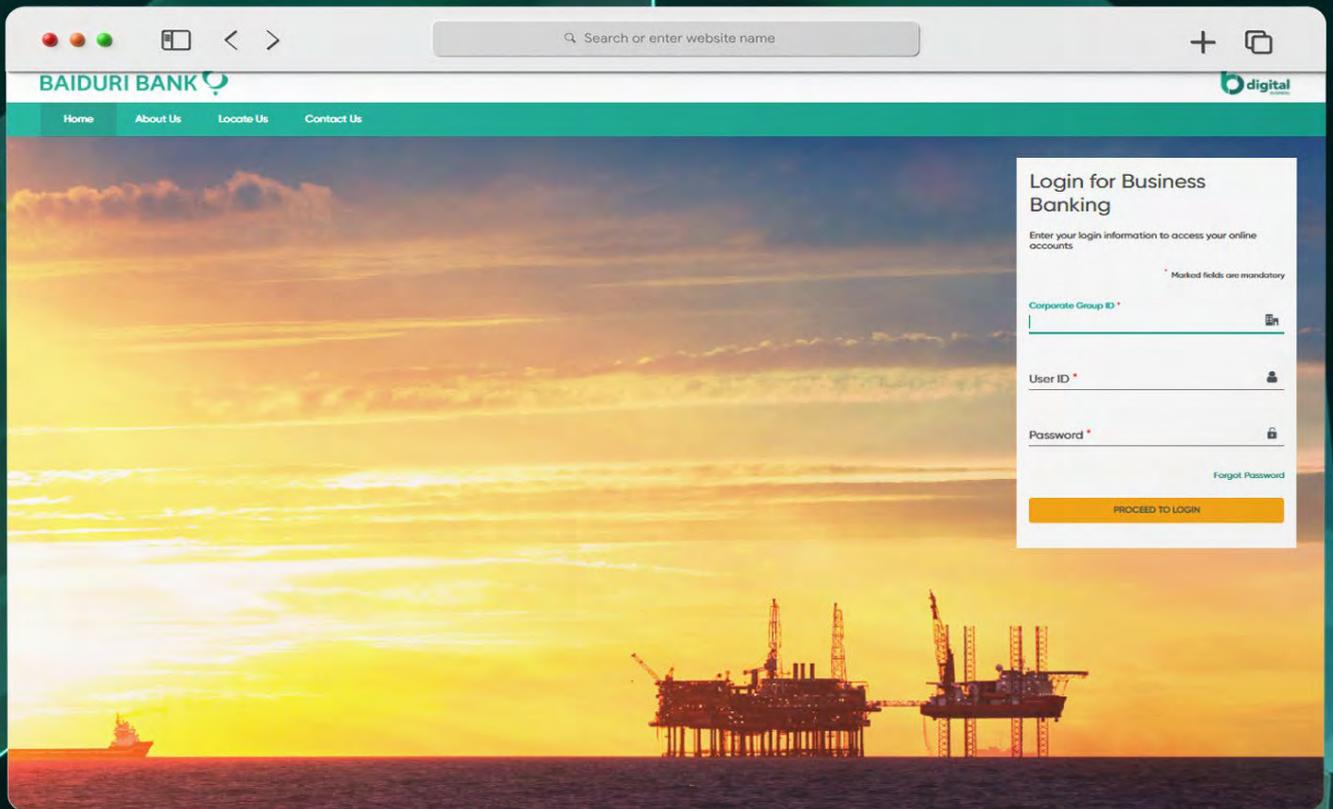
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Baiduri b.Digital Business is a digital platform which enables your business to access your accounts and perform various financial transactions.



# 1 Login

## 1.1 Login Overview

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**Baiduri b.Digital Business** is a digital platform which enables your business to access your accounts and perform various financial transactions.



Companies and businesses will first need to be registered. Your company will be assigned a unique Corporate Group ID. One or more users can be created on for each organization on this platform along with their access permissions to various functions and accounts

After all individual IDs of the organization have been created, each company user will receive 2 emails;

- **The first email will contain the user's Corporate Group ID, User ID and a link to login.**
- **The second email will contain the Temporary Password for first time activation.**
- **Use Digital token (generated via Baiduri b.Digital Business mobile app) or Physical token for the 2FA Authentication**

There are 2 types of authentications:

- **Digital Token (generated via Baiduri b.Digital Business mobile app) or**
- **Physical Token\***

*\*Physical token is issued only upon request with charges*

Once you have logged into the platform, you can perform certain functions depending on the type of permission access you have been assigned, for example:

- |   |  |
|---|--|
|  <b>Initiate Transfers, Bill Payments</b>                  |  <b>View current day transactions of all their accounts</b>                 |
|  <b>Upload payment files</b>                               |  <b>View and download account statements</b>                                |
|  <b>Manage Payees, Manage Billers</b>                      |  <b>View the execution status of the payment instructions from the bank</b> |
|  <b>Approve Transfers, Bill Payments</b>                   |  <b>Download the payment transactions &amp; statuses as reports</b>         |
|  <b>View latest balances of all their company accounts</b> |  |

To view a video tutorial on how to log in, [click here](#).

# 1 Login

## 1.2 First Time Login

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### Receiving your Corporate Group ID, User ID and Password

Once the bank has created and activated your IDs, a notification will be sent to your registered email address to initiate the first-time login process. In the first email, you will receive your Corporate Group ID and User ID, and in the second email, you will receive a Temporary Password. Please check in your spam/junk mail if you have not received the emails.

### First time registration for Digital Token

#### Step 1

Download the Baiduri b.Digital Business mobile app from Google Play (for Android Users) or AppStore (for iOS Users).

#### Step 2

Once installed, you will need to key in your **Corporate Group ID, User ID** and **Temporary Password** in the login screen, then click **Proceed** to Login.



\*Please ensure that the temporary password received is entered correctly. For example, the number '1' and the small letter 'l' can be easily mistaken for each other.

# 1 Login

## 1.2 First Time Login

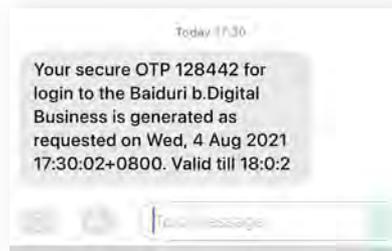
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### Step 3

Select the 2FA verification type you prefer for your one-time PIN (OTP), either SMS or email.



Sample of SMS OTP



Sample of Email OTP



### Step 4

Key in the OTP you've received on the verification page on the Baiduri b.Digital Business mobile app.



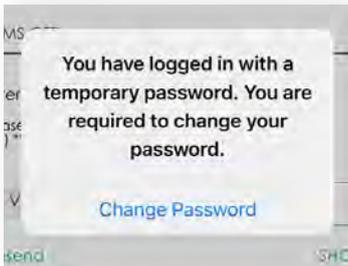
# 1 Login

## 1.2 First Time Login

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### Step 5

A pop-up message will appear prompting you to change your password. This step is mandatory.



### Step 6

Tap **Change Password**

### Step 7

Enter your newly set password.

Password must be 8 to 12 characters long and contain at least one number, one uppercase letter, one lowercase letter, and one special character. Only the characters !@#\$%^ are accepted.



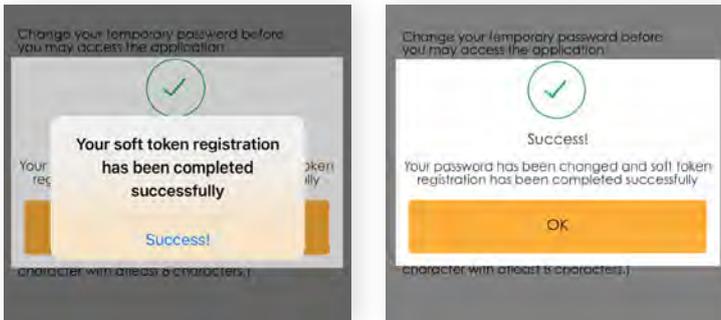
# 1 Login

## 1.2 First Time Login

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### Step 8

You should receive a "Success" pop up on the screen. This confirms that you have successfully set up your Digital Token.



### Step 9

Tap **OK** to proceed. You will then be logged out of the session and redirected back to the homepage of the mobile app.

### Important Note:

Users with multiple user IDs with different companies will need to login with each Org ID to create a new password for each organization.

# 1 Login

## 1.2 First Time Login

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### First time registration for Physical Token

#### Step 1

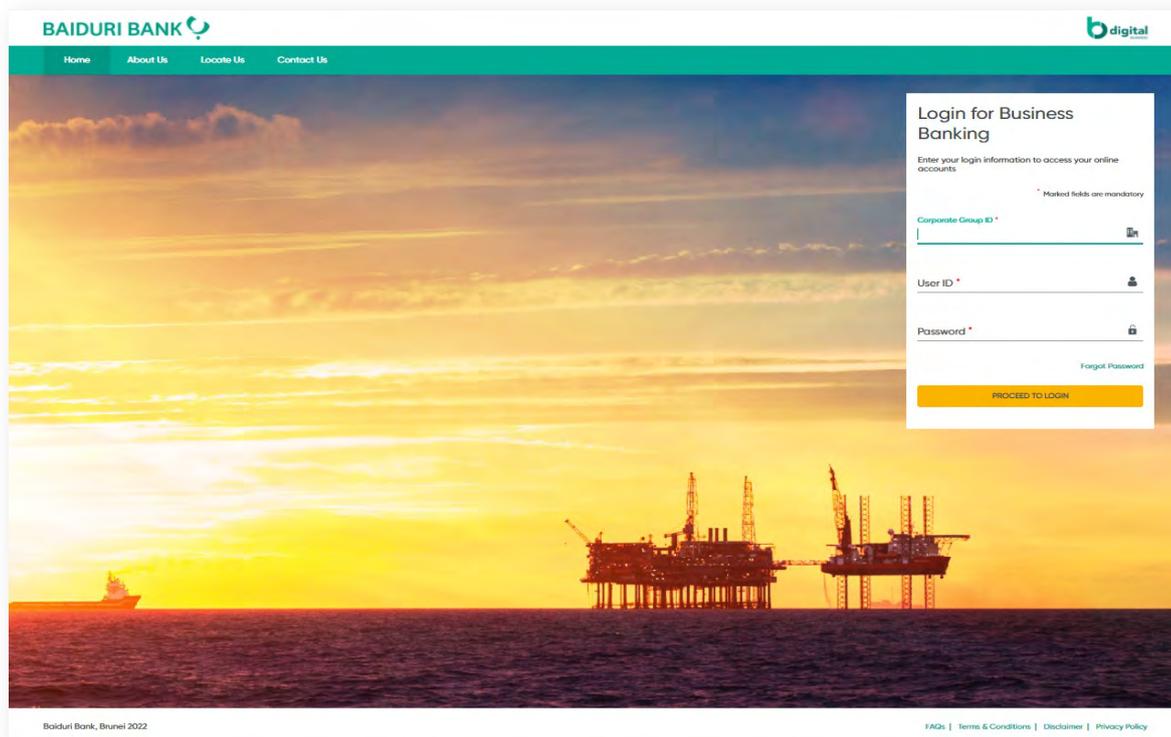
Go to [www.baiduri.com](http://www.baiduri.com) on your web browser then click the **LOGIN** button.

#### Step 2

Under the LOGIN panel, click on **Baiduri b.Digital Business**

#### Step 3

You should see the screen below.



# 1 Login

## 1.2 First Time Login

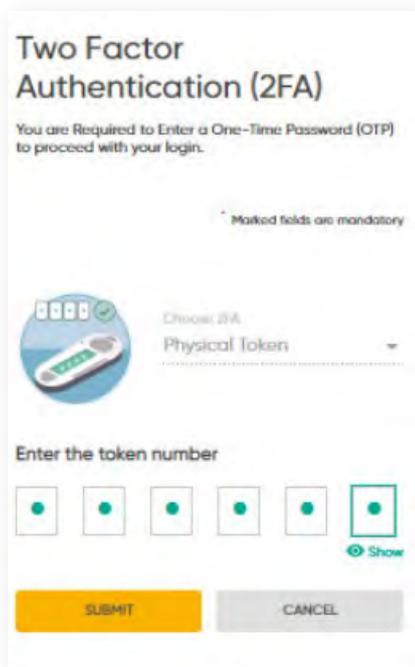
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### Step 4

Enter your **Corporate Group ID**, **User ID** and **Temporary Password**.

### Step 5

Click the **PROCEED TO LOGIN** button to continue. You will then see the **Two Factor Authentication (2FA)** screen as shown below.



Two Factor Authentication (2FA)

You are Required to Enter a One-Time Password (OTP) to proceed with your login.

Marked fields are mandatory

Choose 2FA  
Physical Token

Enter the token number

SUBMIT CANCEL

# 1 Login

## 1.2 First Time Login

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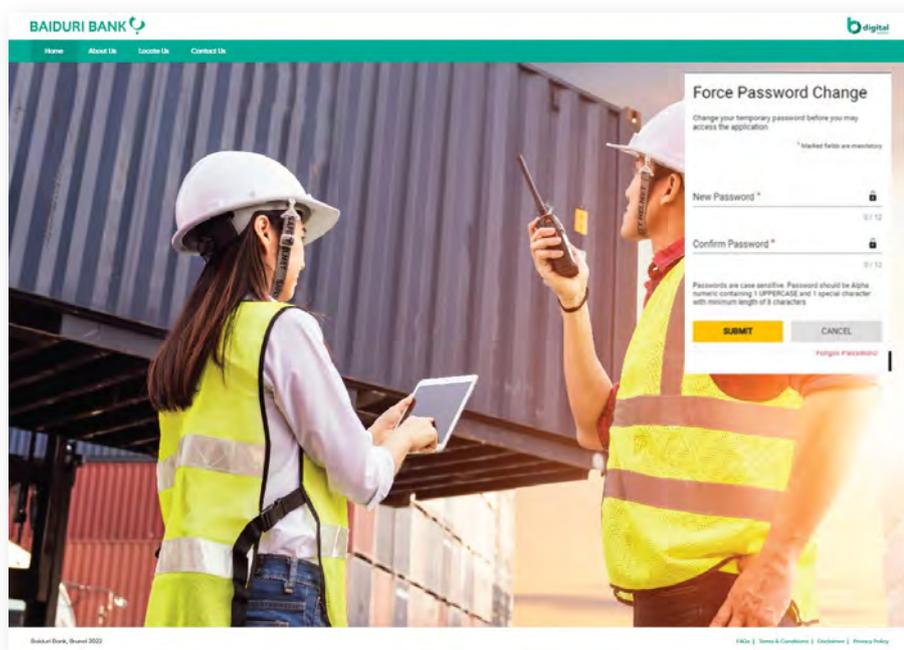
### Step 6

On your physical token, press the **Power** button, followed by Number 1, to generate a 6-digit code. Enter the code shown into the 2FA screen, and then click **SUBMIT**.



### Step 7

After that, you will be directed to the **Force Password Change** screen.



Force Password Change screen

# 1 Login

## 1.2 First Time Login

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### Step 8

Enter the **New Password** in the respective field.



**Tip:** Password must be case sensitive and must contain Alpha Numeric with 1 UPPERCASE and 1 Special character and length should be 8-12 characters. Only the characters !@#\$%^ are accepted.

### Step 9

Re-enter the new password in **Confirm Password** field.



**Tip:** Both New and Confirm password should be matched.

Click **SUBMIT**. You will get logged-out of the session and directed to the homepage.

# 1 Login

## 1.3 Login via website

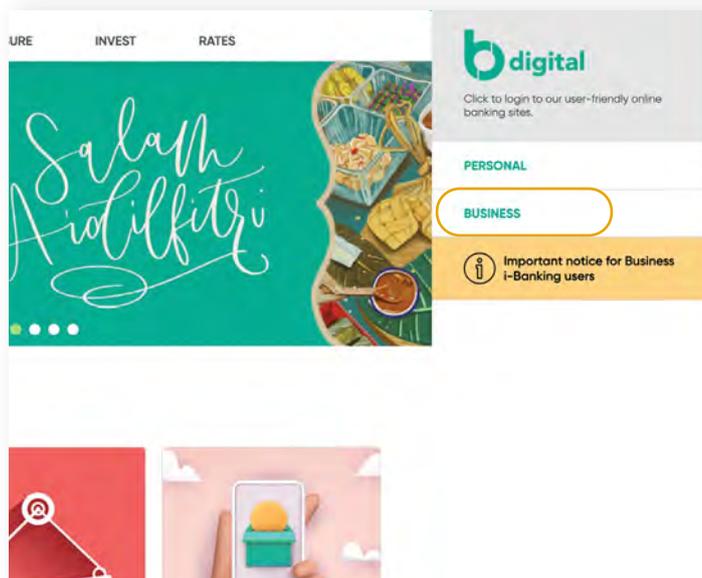
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### Step 1

Go to [www.baiduri.com](http://www.baiduri.com) on your web browser and click the **LOGIN** button.

### Step 2

Under the **LOGIN** panel, click on Baiduri b.Digital Business.



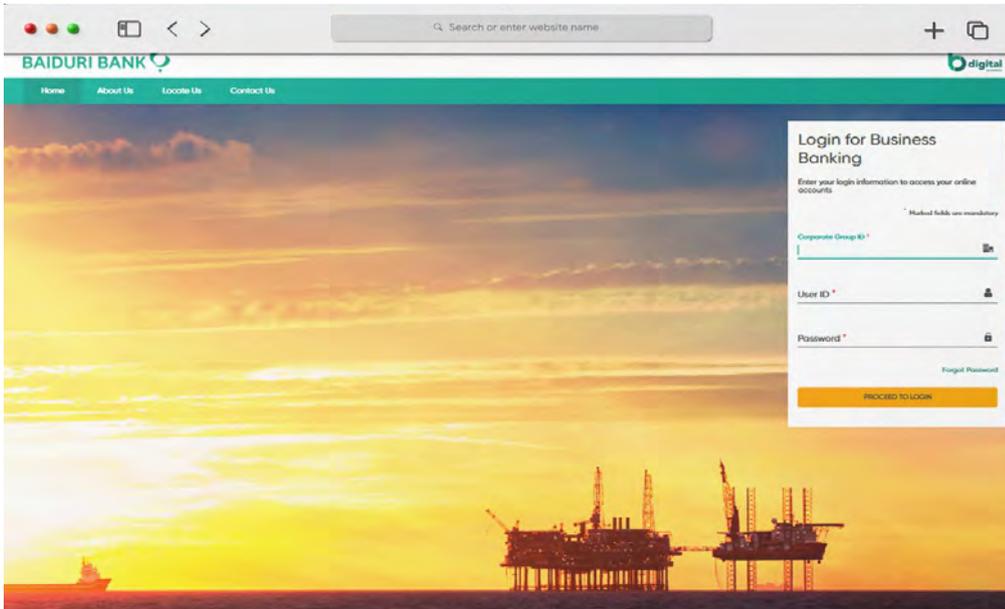
# 1 Login

## 1.3 Login via website

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### Step 3

Enter your **Corporate Group ID**, **User ID** and **newly changed Password** in the login screen



Login for Business Banking screen

### Step 4

Click the **PROCEED TO LOGIN** button.

### Step 5

You will then be lead to the **Two Factor Authentication (2FA)** screen.

# 1 Login

## 1.3 Login via website

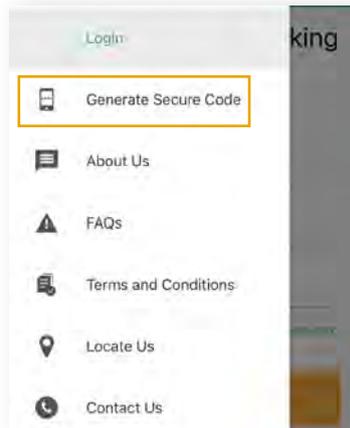
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### Step 6

To log in with the Digital Token, follow these steps to generate the Secure Code from the Baiduri b.Digital Business mobile app.



Open the mobile app and click on the 3-line icon at the top left corner of the app



On the menu panel, tap on 'Generate Secure Code'



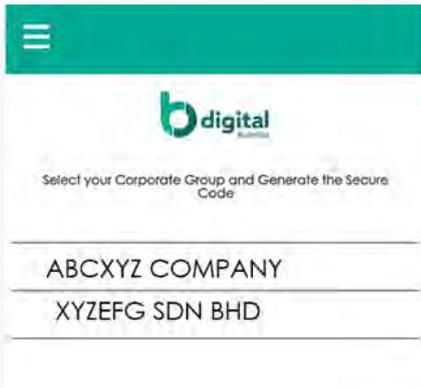
The Secure Code will appear on your screen

# 1 Login

## 1.3 Login via website

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If you have multiple IDs, after clicking on **Generate Secure Code**, you will need to choose the Organisation from the screen below to generate the secure code.



To log in using the physical token, press the **Power** button followed by number 1 to generate the 6-digit OTP. Then enter the code on the screen.



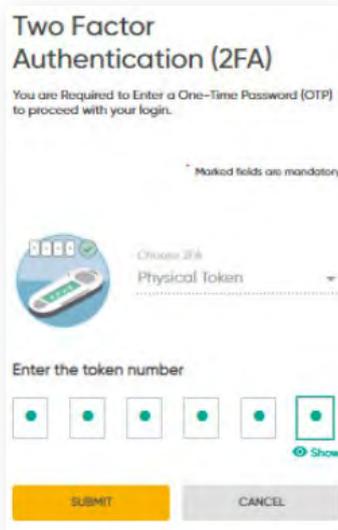
# 1 Login

## 1.3 Login via website

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### Step 7

Enter the 6-digit Secure Code to the 2FA screen.

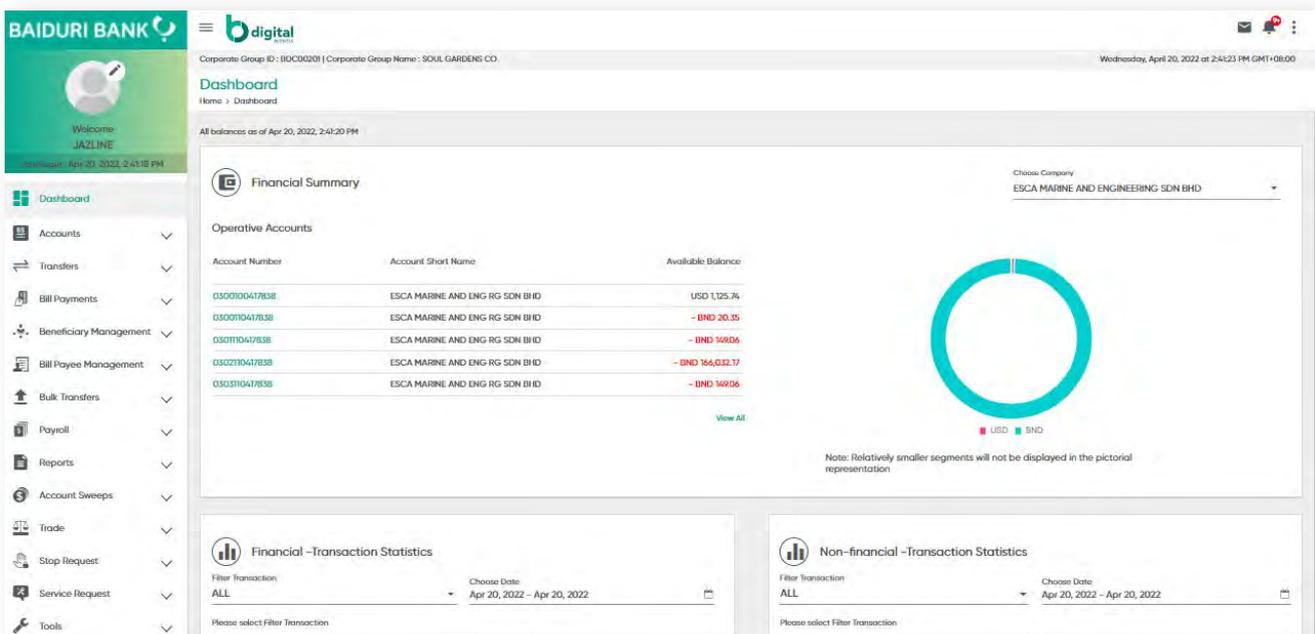


The image shows a Two Factor Authentication (2FA) screen. At the top, it says "Two Factor Authentication (2FA)" and "You are Required to Enter a One-Time Password (OTP) to proceed with your login." Below this, there is a section for "Choose 2FA" with a dropdown menu set to "Physical Token". Underneath, it says "Enter the token number" and there are six input boxes for digits. A "Show" link is visible next to the last box. At the bottom, there are "SUBMIT" and "CANCEL" buttons.

Two Factor Authentication (2FA)

### Step 8

Tap **Submit**. You will then be directed to the dashboard of the Baiduri b.Digital Business platform.



The image shows the Baiduri Bank Digital Business Dashboard. The top navigation bar includes the Baiduri Bank logo, a menu icon, the "b.digital" logo, and the user's name "Welcome JAZLINE". The dashboard is titled "Dashboard" and shows "All balances as of Apr 20, 2022, 2:41:20 PM". The main content area is divided into several sections:

- Financial Summary:** A table of Operative Accounts with columns for Account Number, Account Short Name, and Available Balance. The table lists five accounts for ESCA MARINE AND ENG RG SDN BHD with various balances in USD and BND.
- Financial - Transaction Statistics:** A section with filters for "Filter Transaction" (set to ALL) and "Choose Date" (Apr 20, 2022 - Apr 20, 2022).
- Non-financial - Transaction Statistics:** A section with filters for "Filter Transaction" (set to ALL) and "Choose Date" (Apr 20, 2022 - Apr 20, 2022).

A donut chart is also visible, showing a balance split between USD and BND. A note below the chart states: "Note: Relatively smaller segments will not be displayed in the pictorial representation".

Dashboard Screen

To view a video tutorial on how to log in, [click here](#).

# 1 Login

## 1.4 Forgot Password

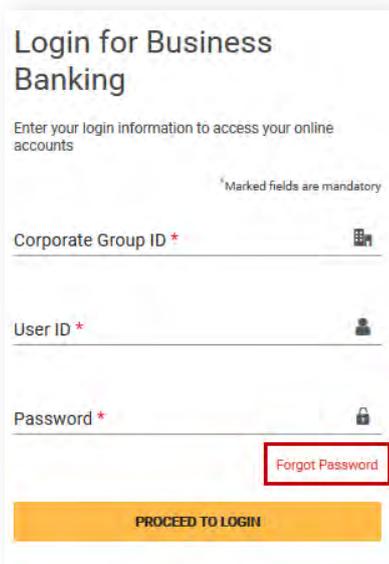
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### Reset Password

If you have forgotten your password, you can reset it via the Baiduri b.Digital Business login page.

#### Step 1

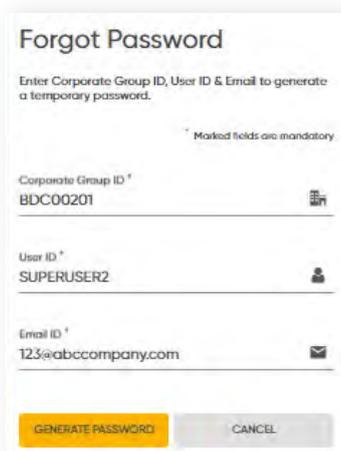
Click **Forgot Password** link on the Login page.



Login for Business Banking screen

#### Step 2

You will be led to the **Forgot Password** screen. Enter the valid **Corporate Group ID**, **User ID**, and **Registered Email ID**.



Forgot Password Screen

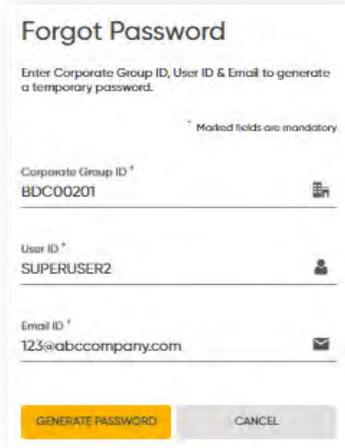
# 1 Login

## 1.4 Forgot Password

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### Step 3

Click **GENERATE PASSWORD**

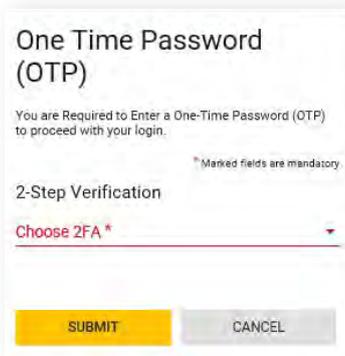


The screenshot shows a 'Forgot Password' form with the following fields and content:

- Title: **Forgot Password**
- Instruction: Enter Corporate Group ID, User ID & Email to generate a temporary password.
- Field 1: Corporate Group ID \* (Value: BDC00201)
- Field 2: User ID \* (Value: SUPERUSER2)
- Field 3: Email ID \* (Value: 123@abccompany.com)
- Buttons: **GENERATE PASSWORD** (highlighted in yellow) and **CANCEL** (greyed out).

### Step 4

The **One Time Password** screen should be displayed



The screenshot shows a 'One Time Password (OTP)' screen with the following content:

- Title: **One Time Password (OTP)**
- Instruction: You are Required to Enter a One-Time Password (OTP) to proceed with your login.
- Section: **2-Step Verification**
- Field: **Choose 2FA \*** (dropdown menu)
- Buttons: **SUBMIT** (highlighted in yellow) and **CANCEL** (greyed out).

One Time Password (OTP) screen

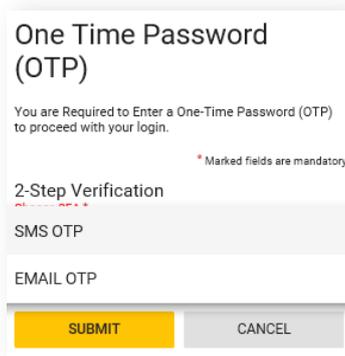
# 1 Login

## 1.4 Forgot Password

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### Step 5

From the drop-down arrow, select the 2FA type you prefer, i.e. **SMS OTP** or **email OTP** and click **SUBMIT**.



The screenshot shows a mobile application screen titled "One Time Password (OTP)". Below the title, it says "You are Required to Enter a One-Time Password (OTP) to proceed with your login." There is a red asterisk and the text "Marked fields are mandatory". Below this, there is a section titled "2-Step Verification" with a dropdown menu. The dropdown is currently open, showing "SMS OTP" and "EMAIL OTP" as options. At the bottom of the screen, there are two buttons: "SUBMIT" (in orange) and "CANCEL" (in grey).

### Step 6

Once you've clicked SUBMIT, the temporary password will be sent to your registered email ID.

### Step 7

Then go to the login screen and enter your **Corporate Group ID, User ID** and **temporary password** (that you've received in your registered email address).

### Step 8

You will be be redirected to the **Change Password** screen.



The screenshot shows a mobile application screen titled "Change Password". Below the title, it says "Change your temporary password before you may access the application." There are two input fields for the new password. Below the input fields, there is a "Note" section with the following text: "The Password must be 8 to 12 characters long and contain at least 1 uppercase letter, 1 lowercase letter, one number and 1 special character. The new Password must be different to the last 3 used passwords." At the bottom of the screen, there are two buttons: "SUBMIT" (in orange) and "CANCEL" (in grey).

# 1 Login

## 1.4 Forgot Password

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### Step 9

Enter your new password twice in the **New Password** and **Confirm Password** fields.

Password is case sensitive and must contain alpha numeric with at least 1 UPPERCASE, 1 special character and length should be 8 to 12 characters.

 **Tip:** Both New and Confirm password should match.

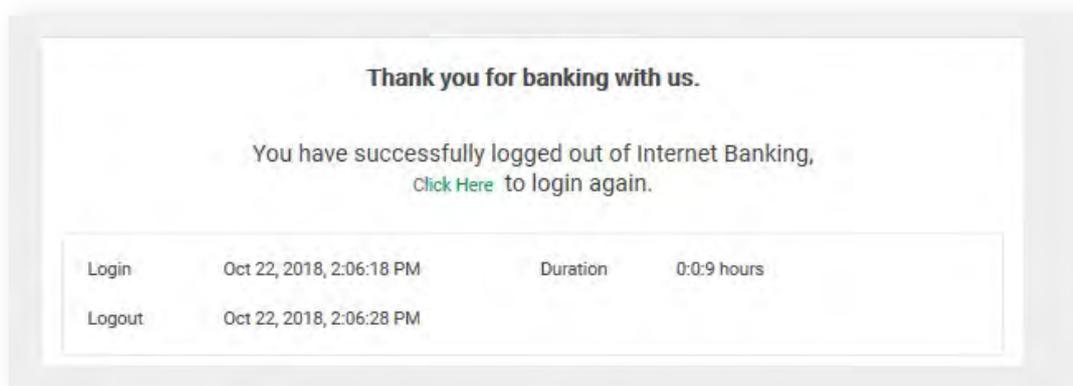
Click **SUBMIT**. You will be logged out of the session and redirected to the homepage.

## Logout

Click **Logout** and you will be asked to confirm your decision.



Click **Yes** to Log out



## 2 Dashboard

### 2.1 Dashboard Overview

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The main page, also known as the **Dashboard of the Baiduri b.Digital Business** platform provides an overview of your accounts, including consolidated reports of both financial and non-financial transactions.

# 2 Dashboard

## 2.2 Financial Summary

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The Financial Summary page provides a snapshot of your company's latest account balance, including **Account Number**, **Account Short Name** and **Available Balance**.



You can also view other companies linked to your organization by selecting the company name from a drop-down list at the Choose Company field.

**Note:**

The pie chart represents the total amount in each type of currency. See below for illustration.

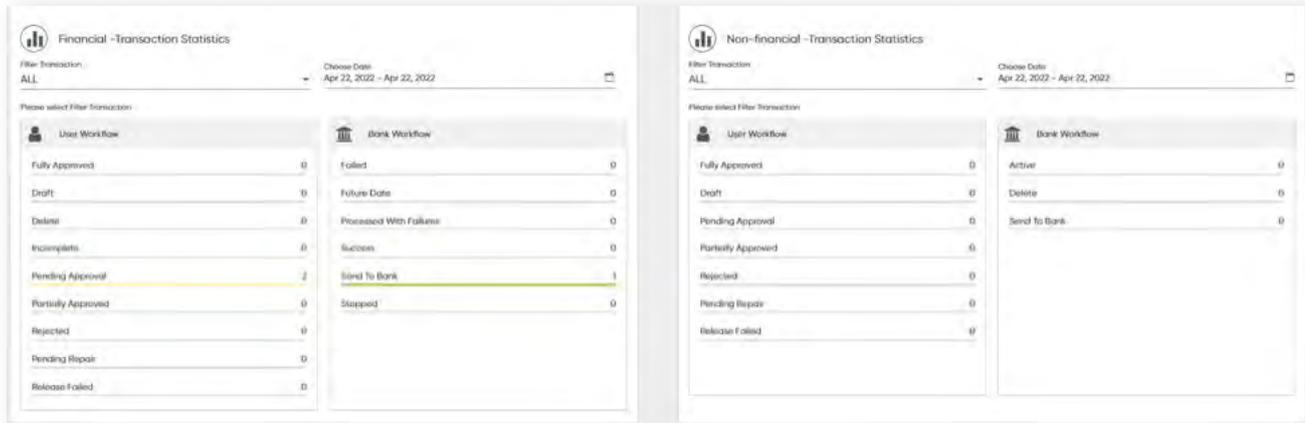


When you click **VIEW ALL**, you will be directed to the **Accounts** menu to view more information under the linked accounts.

## 2 Dashboard

### 2.3 Financial & Non Financial Transaction Statistics – [Back to Table of Contents](#)

The Financial and Non Financial transaction statistics table depicts the overall status of transactions performed on the platform. You can filter information you wish to view by date.



Transactions under Financial and Non-Financial are listed as below:-

#### FINANCIAL

- Acceptance of Discrepancy
- Bank Guarantee
- Batch Transfers
- Bill Payment Standing Instruction
- Bill Payments
- Irrevocable Letter of Credit
- Letter of Credit Amendment
- Payroll
- Shipping Guarantee
- Single Payment Transfers
- Shipping Guarantee

#### NON-FINANCIAL

- Account Sweep
- Beneficiary
- Biller Payee
- Cheque Book

## 2 Dashboard

### 2.3 Financial & Non Financial Transaction Statistics – [Back to Table of Contents](#)

**User Workflow** – details of transactions and the overall status count of the transactions.

**Bank Workflow** – transactions that have been sent to the Bank for processing.

#### Status Definition

##### USER WORKFLOW

Status	Description
Fully Approved	A transaction that has completed all approvals
Draft	A transaction that is not yet submitted for approval but is currently saved as a draft
Delete	Transactions that have been deleted
Incomplete	Transactions with insufficient or incorrect details
Pending Approval	Transactions that are submitted for approval
Partially Approved	Transactions that are pending further approval
Stopped	Any future dated transactions that have been stopped before the value date
Rejected	Transactions that have been rejected by an Approver
Pending Repair	Transactions that have been sent back for repair. The Maker will need to take action.
Release Failed	Failed transactions due to a system error

##### BANK WORKFLOW

Status	Description
Failed	Payments that failed during processing
Future Date	Any future dated transactions that have been set up
Success	Payments that have been successfully processed
Stopped	Any future dated transactions which have been stopped before the value date
Processed with Failures	Files that have been uploaded where partial files failed during processing
Send To Bank	Transactions that have been sent for the Bank's action

# 2 Dashboard

## 2.4 Inbox/View Notification/Send Message

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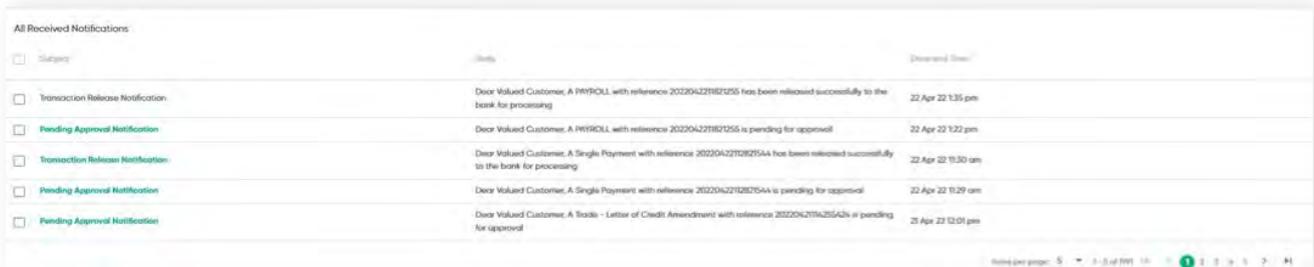
### Inbox

This is where you'll receive transaction alert messages including Subject, Description and Date in the Inbox section.



### Notification

To view notifications for your transactions and requests from the bank, click on the bell icon  in the upper right corner.



To view more information about each notification sent, click on the individual message subject link.



## 2 Dashboard

### 2.4 Inbox/View Notification/Send Message

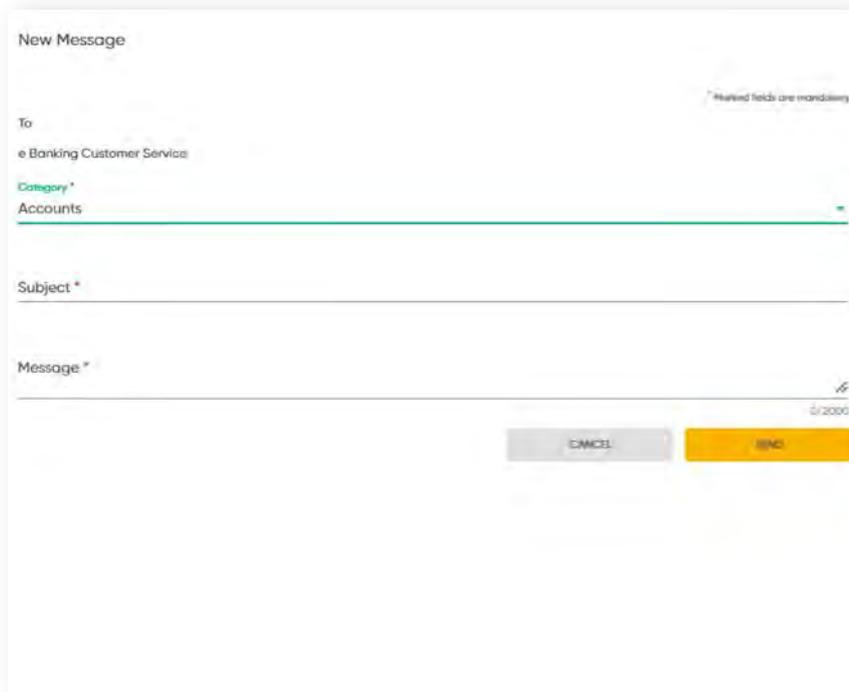
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#### Send Message

To send a message to the E-Banking Customer Service, click on the Mail icon  on the upper right corner .



Click on **Create New**. A **New Message** screen will be prompted.

A screenshot of a 'New Message' form. The title is 'New Message'. Below it, there's a 'To' field with the value 'e Banking Customer Service'. A 'Category' dropdown menu is set to 'Accounts'. There are 'Subject' and 'Message' text input fields. A note says '\*Marked fields are mandatory'. At the bottom, there are 'CANCEL' and 'SEND' buttons. A character count '0/2000' is visible near the message field.

From the drop-down list, select the **Category**. Enter a **Subject**, then type your **Message** in the respective fields.

Click **SEND** to send the message to the bank.

## 2 Dashboard

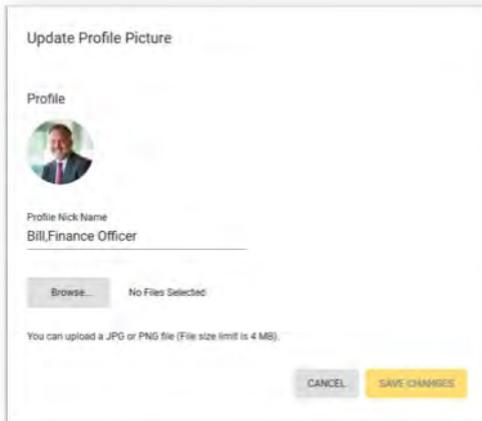
### 2.5 Customizing Profile Image and Name

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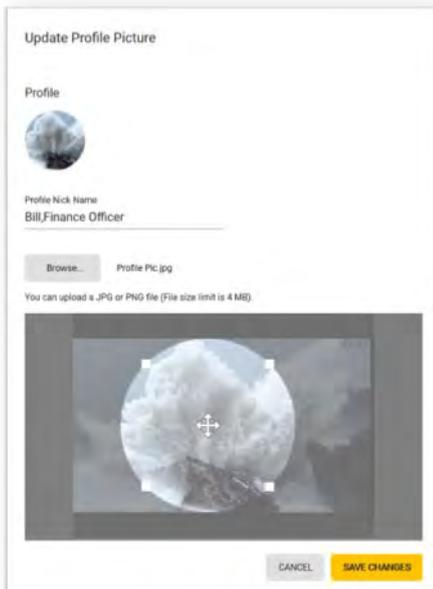
You can also customize your profile picture and name within your account. You may also view your last login details.

Click the **Edit icon** .

The **Update Profile Picture** window should be displayed.



Click **Browse** to choose an image you want to upload.



#### Important notes

- Image file size cannot exceed 4MB
- Image file format must be JPEG and PNG only
- Enter your preferred display name in Profile Nick Name field

# 3 Accounts

## 3.1 Overview

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This section allows the assigned users to view the company's Accounts, Limits, Loans, Overdrafts, Letter of Credit, Trust Receipt, Inwards Collections, Guarantee, Forex, Hire Purchase and Corporate Cards (if any).

# 3 Accounts

## 3.2 Accounts Overview Function

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On the Accounts Overview screen, you can access information such as Operating Account, Deposit Account and Loan Account. You can view same day transactions of all accounts as well as the latest balances of all accounts.

What each user is able to view depends on the type of access and permissions assigned to them. For example, User 1 can view all accounts, however, User 2 will only be able to view selected accounts.

Under the menu, go to **Accounts** → **Accounts Overview**.

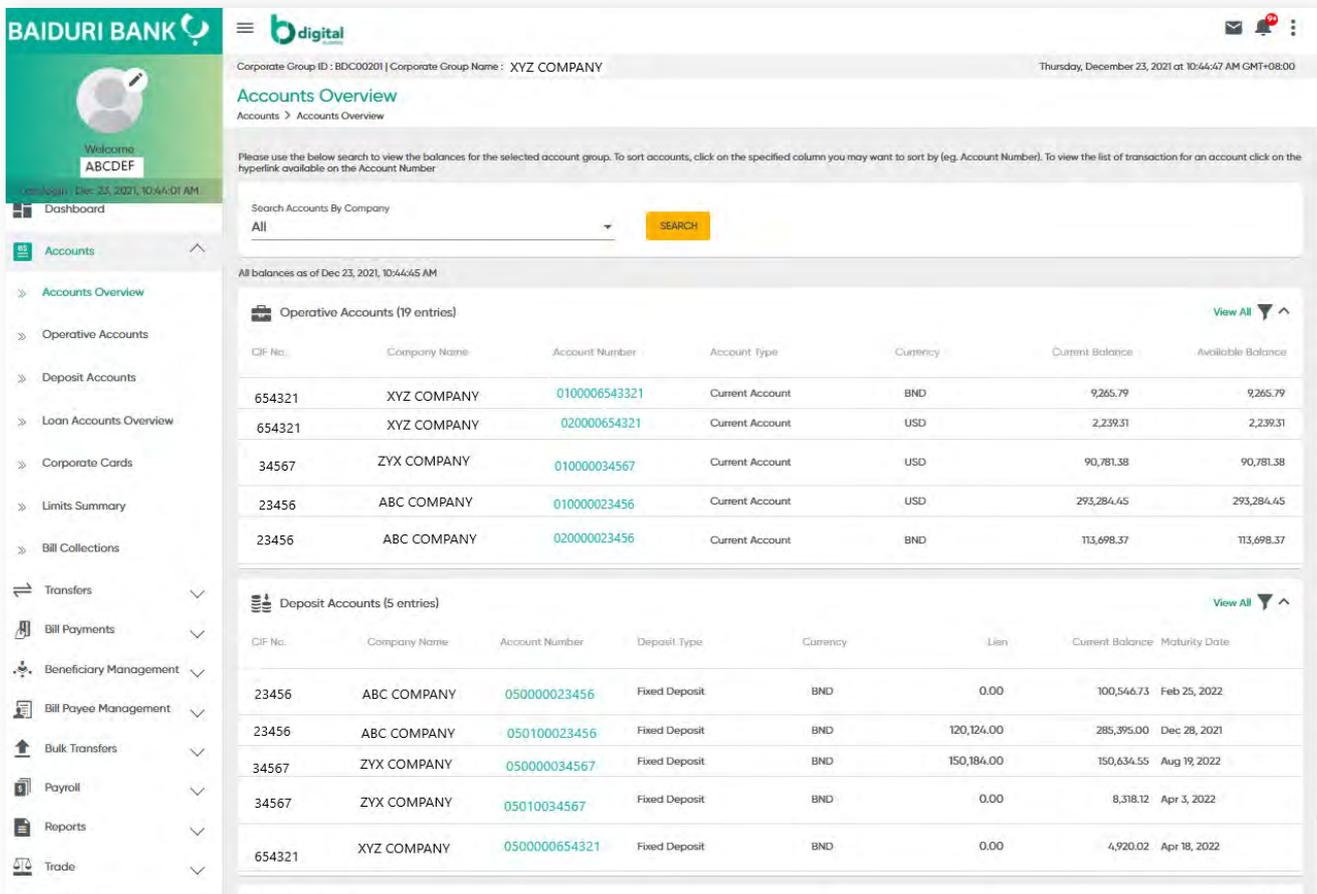


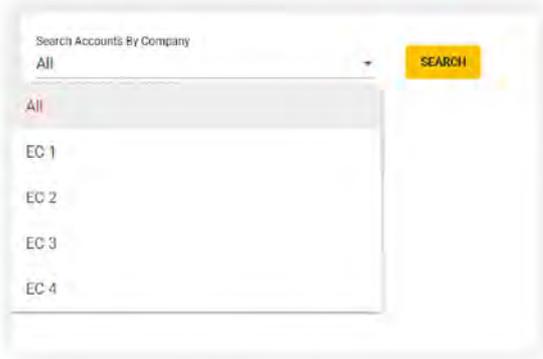
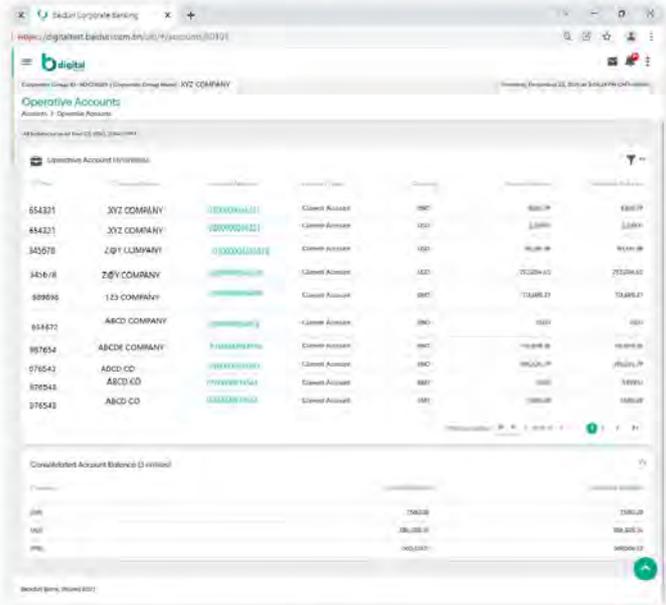
Figure 1: Accounts Overview screen

# 3 Accounts

## 3.2 Accounts Overview Function

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Functions available under the Beneficiary List screen.

Actions	Response
<p><b>Search</b></p>	<p>Search through all accounts (Operative Accounts, Deposit Accounts and Loan Accounts). Select specific company names or select All in the drop down list.</p>  <p>Figure 1: Search Accounts by Company screen</p>
<p><b>Filter Icon (▼)</b></p>	<p>Hide or unhide columns.</p>
<p><b>View All</b></p>	<p>Displays all accounts including Operative Accounts, Deposit Accounts and Loan Accounts. This function allows you to view all transactions with their consolidated account balances, including <b>current balances</b> and <b>available balances</b> in their currencies.</p>  <p>Figure 2: Operative Accounts screen</p>

# 3 Accounts

## 3.2 Accounts Overview Function

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Note: You can retrieve specific account entries by entering Company Name, Account Type, Account Number or Currency in the respective fields.

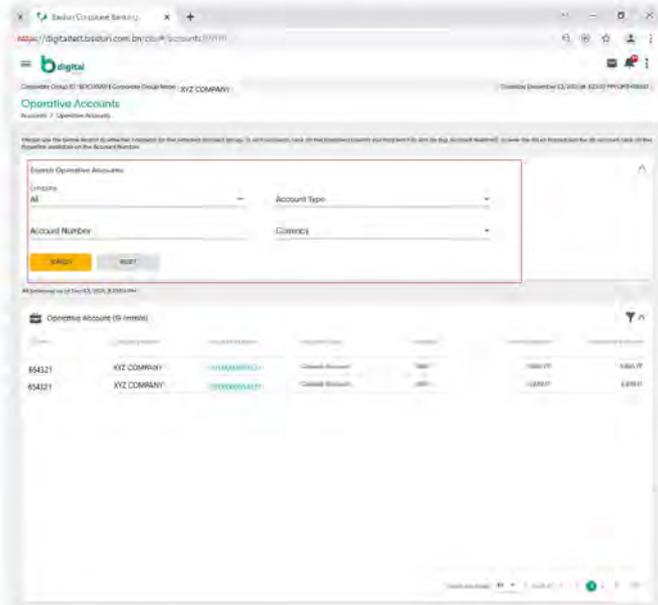


Figure 3: Operative Accounts screen

Toggle arrow (  )

Hide or unhide account details

# 3 Accounts

## 3.3 Operative Accounts

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Under Operative Accounts, you can view the balances of accounts as well as the consolidated balances. You can also sort and view account details through the fields provided.

Under the menu, go to **Accounts** → **Operative accounts**. You should see the list of available Operative Accounts

The screenshot displays the 'Operative Accounts' interface. At the top, it shows the corporate group ID (BDC00201) and name (XYZ COMPANY), along with the date and time (Thursday, December 23, 2021 at 3:04:31 PM GMT+08:00). The main heading is 'Operative Accounts' with a breadcrumb 'Accounts > Operative Accounts'. Below this, it states 'All balances as of Dec 23, 2021, 3:04:31 PM'. The primary section is 'Operative Account (19 entries)', which contains a table with columns for CIF No., Company Name, Account Number, Account Type, Currency, Current Balance, and Available Balance. The table lists 19 entries for various companies like XYZ COMPANY, Z@Y COMPANY, 123 COMPANY, ABCD COMPANY, and ABCD CO, with currencies including BND, USD, and EUR. A pagination control at the bottom of the table shows 'Items per page: 10' and '1 - 10 of 19'. Below the main table is a 'Consolidated Account Balance (3 entries)' section, which is a smaller table with columns for Currency, Current Balance, and Available Balance, showing totals for EUR, USD, and BND. A green arrow icon is visible in the bottom right corner of the screen.

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	010000654321	Current Account	BND	9,265.79	9,265.79
654321	XYZ COMPANY	020000654321	Current Account	USD	2,239.31	2,239.31
345678	Z@Y COMPANY	010000345678	Current Account	USD	90,781.38	90,781.38
345678	Z@Y COMPANY	020000345678	Current Account	USD	293,284.45	293,284.45
989898	123 COMPANY	010000989898	Current Account	BND	113,698.37	113,698.37
654672	ABCD COMPANY	010000654672	Current Account	BND	0.00	0.00
987654	ABCDE COMPANY	010000987654	Current Account	BND	46,648.36	46,648.36
876543	ABCD CO	010000876543	Current Account	BND	495,524.79	495,524.79
876543	ABCD CO	020000876543	Current Account	BND	0.00	3,929.41
876543	ABCD CO	030000876543	Current Account	EUR	7,580.28	7,580.28

Currency	Current Balance	Available Balance
EUR	7,580.28	7,580.28
USD	386,305.14	386,305.14
BND	665,137.51	669,066.72

Figure 4: Operative Accounts screen

# 3 Accounts

## 3.3 Operative Accounts

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Click on the **Account Number** of the account you wish to review. You will be able to view more details under that account.

The screenshot displays the 'Operative Accounts' page in the b.digital system. At the top, the corporate group information is shown as 'BD000201 | XYZ COMPANY'. The page title is 'Operative Accounts' with a breadcrumb 'Accounts > Operative Accounts'. A summary row shows the account details: CIF No. 654321, Account Number 010000654321, Account Name XYZ COMPANY, Account Type Current Account, Currency BND, and Available Balance 9,265.79. Below this, there are two tabs: 'Account Details' (selected) and 'Transaction History'. The 'Account Details' tab shows a list of fields: Account Number (010000654321), Account Short Name (XYZ COMPANY), Account Type (Current Account), Currency (BND), Branch (Yayasan), and Branch Code (001). It also shows Available Balance (9,265.79), Current Balance (9,265.79), Status (ACTIVE), and Overdraft Limit (0). The 'Transaction History' tab shows the 'Last 10 Transaction' table with columns for Transaction Reference, Transaction Date, Value Date, Transaction Description, Amount, and Running Balance. The transactions listed are: 200003107 (TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING, Amount BND 5.00, Running Balance BND 9,265.79), 200002857 (TRANSFER 14 DEC 2021 05:55:36 980042 I-BANKING, Amount BND 2,000.00, Running Balance BND 9,270.79), 200002703 (BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING, Amount BND 10.72, Running Balance BND 7,270.79), 200002702 (TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING, Amount BND 63.21, Running Balance BND 7,281.51), and 200002701 (TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING, Amount BND 43.77, Running Balance BND 7,218.30).

CIF No.	Account Number	Accounts	Account Type	Currency	Available Balance
654321	010000654321	XYZ COMPANY	Current Account	BND	9,265.79

Account Number	Account Short Name	Account Type	Currency	Branch	Branch Code	Available Balance	Current Balance	Status	Overdraft Limit
010000654321	XYZ COMPANY	Current Account	BND	Yayasan	001	9,265.79	9,265.79	ACTIVE	0

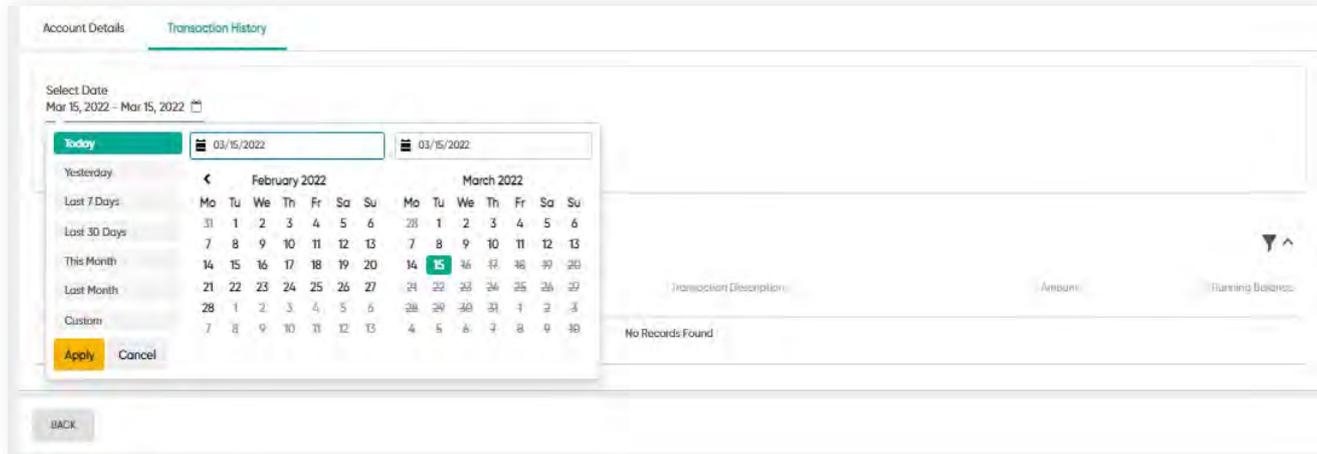
Transaction Reference	Transaction Date	Value Date	Transaction Description	Amount	Running Balance
200003107	Dec 21, 2021	Dec 21, 2021	TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING	BND 5.00	BND 9,265.79
200002857	Dec 14, 2021	Dec 14, 2021	TRANSFER 14 DEC 2021 05:55:36 980042 I-BANKING	BND 2,000.00	BND 9,270.79
200002703	Dec 7, 2021	Dec 7, 2021	BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING	BND 10.72	BND 7,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING	BND 63.21	BND 7,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING	BND 43.77	BND 7,218.30

# 3 Accounts

## 3.3 Operative Accounts

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To view and review each account's past transactions, click on the **Transaction History** tab.



Select Date  
Mar 01, 2022 - Mar 15, 2022

[VIEW TRANSACTIONS](#)

You can choose to review past transactions by a specific period. Click the **Calendar** icon, then select the date range of the transactions they wish to review. Once set, click **VIEW TRANSACTIONS**. The requested details will be displayed on the screen.

# 3 Accounts

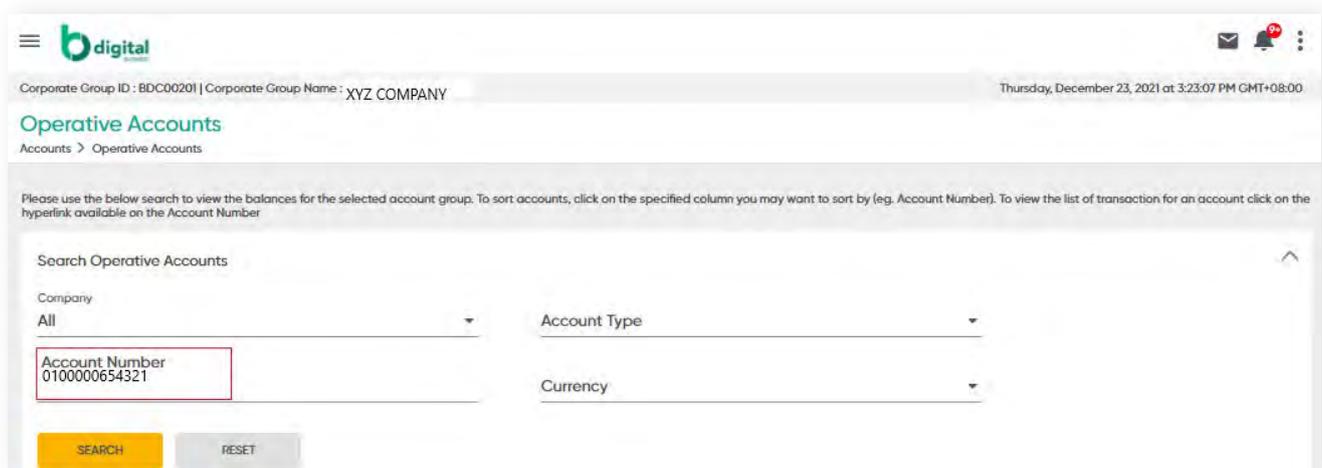
## 3.3.1 Searching Specific Operative Accounts

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You can look for specific operative accounts with the **Search Operative Accounts** function through the Company, Account Type, Account Number or Currency from the respective fields.

### Step 1

Select or enter information from any of the respective fields, i.e. **Company, Account Number, Account Type** or **Currency**.



The screenshot shows the 'Operative Accounts' search interface. At the top, there is a header with the 'b.digital' logo, a hamburger menu, and notification icons. Below the header, the corporate group information is displayed: 'Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY' and the date 'Thursday, December 23, 2021 at 3:23:07 PM GMT+08:00'. The main heading is 'Operative Accounts' with a breadcrumb 'Accounts > Operative Accounts'. A instruction text reads: 'Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number'. The search form is titled 'Search Operative Accounts' and contains four input fields: 'Company' (set to 'All'), 'Account Type', 'Account Number' (with '0100000654321' entered), and 'Currency'. At the bottom of the form are 'SEARCH' and 'RESET' buttons.

Figure 5: Operative Accounts screen

# 3 Accounts

## 3.3.1 Searching Specific Operative Accounts

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### Step 2

Click **SEARCH**. The requested details will be displayed on the screen.

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY Thursday, December 23, 2021 at 3:40:18 PM GMT+08:00

### Operative Accounts

Accounts > Operative Accounts

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Operative Accounts

Company: All Account Type: Account Number: 0100000654321 Currency: SEARCH RESET

All balances as of Dec 23, 2021, 3:40:18 PM

#### Operative Account (1 entries)

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	<a href="#">0100000654321</a>	Current Account	BND	9,265.79	9,265.79

Items per page: 10 1 - 1 of 1

#### Consolidated Account Balance (1 entries)

Currency	Current Balance	Available Balance
BND	9,265.79	9,265.79

Figure 6: Operative Account Inquiry screen

# 3 Accounts

## 3.3.1 Searching Specific Operative Accounts

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### Step 3

Click on the **Account Number** you wish to review to view more details. You should see more details on that account.

The screenshot displays the 'Operative Accounts' interface. At the top, it shows 'Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY' and the date 'Thursday, December 23, 2021 at 3:46:18 PM GMT+08:00'. Below this, the title 'Operative Accounts' is followed by a breadcrumb 'Accounts > Operative Accounts'. A summary line states 'All balances as of Dec 23, 2021, 3:46:13 PM'. A table lists account information: CIF No. 654321, Account Number 0100000654321, Accounts XYZ COMPANY, Account Type Current Account, Currency BND, and Available Balance 9,265.79. Below this, there are two tabs: 'Account Details' (selected) and 'Transaction History'. The 'Account Details' tab shows fields for Account Number (0100000654321), Account Short Name (XYZ COMPANY), Account Type (Current Account), Currency (BND), Branch (Yayasan), and Branch Code (001). It also displays Available Balance (9,265.79), Current Balance (9,265.79), Status (ACTIVE), and Overdraft Limit (0). The 'Transaction History' tab shows the 'Last 10 Transaction' with columns for Transaction Reference, Transaction Date, Value Date, Transaction Description, Amount, and Running Balance. The transactions listed are: 200003107 (TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING, BND 5.00, BND 9,265.79), 200002837 (TRANSFER 14 DEC 2021 05:55:36 980042 I-BANKING, BND 2,000.00, BND 9,270.79), 200002703 (BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING, BND 10.72, BND 7,270.79), 200002702 (TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING, BND 63.21, BND 7,281.51), and 200002701 (TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING, BND 43.77, BND 7,218.30).

Figure 7: Operative Accounts screen

# 3 Accounts

## 3.4 Deposit Accounts

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### Step 1

From the menu, go to **Accounts** → **Deposit Accounts**. You should see the list of available Deposit Accounts.

The screenshot displays the 'Deposit Accounts' interface. At the top, there is a search section with filters for 'Company' (set to 'All'), 'Account Number', and 'Currency'. Below this, a table lists 5 deposit accounts with columns for CIF No., Company Name, Account Number, Deposit Type, Currency, Lien, Current Balance, and Maturity Date. At the bottom, a 'Consolidated Account Balance' table shows the current and available balances for BND.

CIF No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
654321	XYZ COMPANY	678000654321	Fixed Deposit	BND	0.00	100,546.73	Feb 25, 2022
654321	XYZ COMPANY	987000654321	Fixed Deposit	BND	120,124.00	285,395.00	Dec 28, 2021
34567	ZYX COMPANY	67800034567	Fixed Deposit	BND	150,184.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	98700034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
23456	ABC COMPANY	67800023456	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

Account Currency	Current Balance	Available Balance
BND	549,814.42	279,506.42

Figure 7: Operative Accounts screen

# 3 Accounts

## 3.4 Deposit Accounts

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### Step 2

Click on the **Account Number** you wish to review to view more details. You should see more details on that account.

**Deposit Accounts**  
Accounts > Deposit Accounts

All balances as of Mar 15, 2022, 11:28:08 AM

CIF No.	Company Name	Account Number	Deposit Type	Currency	Principal Amount	Maturity Amount	Maturity Date
654321	XYZ COMPANY	67800654321	Fixed Deposit	BND	100,697.14	100,847.77	Aug 26, 2022

**Account Details**

Account Number	67800654321	Principal Amount	BND 100,697.14
Account Name	XYZ COMPANY	Deposit Start Date	Feb 25, 2022
Account Type	Fixed Deposit	Status	ACTIVE
Currency	BRUNEI DOLLAR	Branch	Head Office
Rate of Interest Applicable (% p.a.)	0.3	Branch Code	000
Maturity Amount	BND 100,847.77		
Maturity Date	Aug 26, 2022		

# 3 Accounts

## 3.4.1 Searching Specific Deposit Accounts

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You can also search for specific deposit account entries through Company, Account Number or Currency.

### Step 1

Select or enter information from any of the respective fields, i.e. **Company, Account Number, Account Type** or **Currency**.

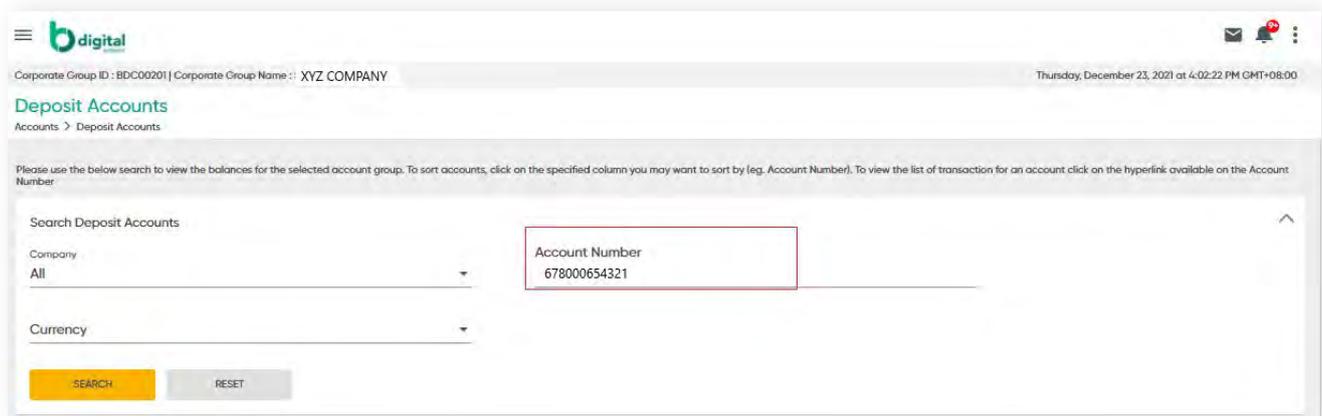


Figure 5: Operative Accounts screen

# 3 Accounts

## 3.4.1 Searching Specific Deposit Accounts

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### Step 2

Click **SEARCH**. The requested details will be displayed on the screen.

**Deposit Accounts**  
Accounts > Deposit Accounts

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Deposit Accounts

Company: All  
Account Number: 678000654321  
Currency: [Dropdown]

**SEARCH**    **RESET**

All balances as of Dec 23, 2021, 4:14:38 PM

**Deposit Accounts (1 entries)**

CIF No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
654321	XYZ COMPANY	678000654321	Fixed Deposit	BND	0.00	100,546.73	Feb 25, 2022

Items per page: 10    1 of 1

**Consolidated Account Balance (1 entries)**

Account Currency	Current Balance	Available Balance
BND	100,546.73	100,546.73

# 3 Accounts

## 3.5 Loan Accounts Overview

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You can also view the loan accounts your company has with Baiduri Bank.

From the menu, go to **Accounts** → **Loan Accounts Overview**.

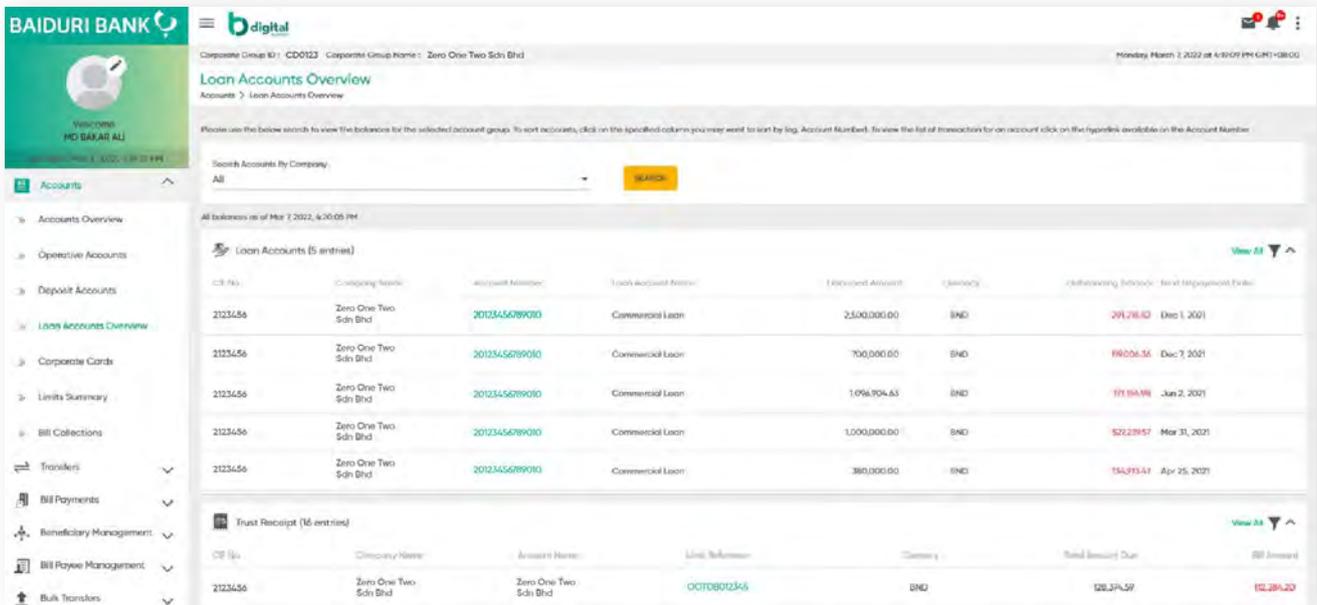


Figure 9: Loan Account Overview screen

# 3 Accounts

## 3.5.1 View - Loan Accounts

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From the menu, go to **Accounts** → **Loan Accounts Overview**.

The screenshot shows the Baiduri Bank digital interface. The top navigation bar includes the Baiduri Bank logo, a user profile icon, and the text "Welcome MD BAKAR ALI". The main header area displays "Loan Accounts Overview" and "Accounts > Loan Accounts Overview". A search bar is present with the text "Search Accounts By Company" and a dropdown menu set to "All". Below the search bar, the page shows "All balances as of Mar 30, 2022, 10:49:54 AM".

The "Loan Accounts (2 entries)" section contains the following table:

CF No.	Company Name	Account Number	Loan Account Name	Disbursed Amount	Currency	Outstanding Balance	Next Repaym
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	20,000,000.00	BND	10,712,337.90	Mar 12, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,073,552.97	BND	541,904.50	Mar 27, 2021

The "Trust Receipt (1 entries)" section contains the following table:

CF No.	Company Name	Account Name	Limit Reference	Currency	Total Amount Due
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	OOTD6012345	BND	10,183.84

The "Hire Purchase (3 entries)" section contains the following table:

Company Name	Account Name	Account Number	Registration number	Loan Amount	Total Outstanding Balance	Monthly Installment Amount	Months Overdue	Installment Over Due	Other Chrgs
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	27,766.25	4,496.07	463.00	42	4,496.07	0.0
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	27,766.25	4,932.25	463.00	43	4,932.25	0.0
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	35,164.31	9,348.31	586.00	47	9,348.31	0.0

# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Loan Accounts

Click on the **Account Number** you wish to review to view more details. You should see more details on that account.

The screenshot displays the 'Loan Accounts' section of the bdigital system. At the top, it shows the corporate group information: 'Corporate Group ID : BDC00201 | Corporate Group Name : SOUL GARDENS CO' and the date 'Thursday, March 31, 2022 at 11:30:29 AM GMT+08:00'. The main heading is 'Loan Accounts' with a breadcrumb trail: 'Accounts > Loan Accounts Overview > Loan Accounts Details'. Below this, it states 'All balances as of Mar 31, 2022, 11:30:28 AM'. A table lists the account details:

CIF No.	Account Number	Account Name	Loan Type	Currency	Outstanding Balance
2123456	20123456789010	Zero One Two Sdn Bhd	Commercial Loan	BND	10,792,837.90

Below the table is the 'Account Details' section, which provides a comprehensive overview of the loan's terms and conditions:

Account Number	20123456789010	Interest Rate Type	Floating
Account Name	Zero One Two Sdn Bhd	Rate of Interest Applicable (% p.a.)	Please refer to FOL
Account Type	Commercial Loan	Status	PD12
Outstanding Balance	10,792,837.90		
Approved Amount	20,000,000.00	Current EMI	175,453.65
Disbursed Amount	20,000,000.00		
Loan Term Original(months)	75	EMI Start Date	Mar 12, 2021, 12:00:00 AM
Loan Term Balance(months)	62	EMI End Date	May 12, 2027, 12:00:00 AM
EMI Commenced	2021-03-12 00:00:00.0	Loan Center	Head Office
EMI Cycle Date	12	Branch Code	000

At the bottom of the details section, there are two notes: 'Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and subject to Change.' and 'Disclaimer: For amount exceeding the limit, default interest will apply. Please refer to your Facility Offer Letter(FOL) for details.' A 'BACK' button is located at the bottom left of the interface.

Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and is subject to change.

Disclaimer: For Past Due status, the default interest will apply. Please refer to your Facility Offer Letter (FOL) for more details.

# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Trust Receipt

From the menu, go to **Accounts** → **Loan Accounts Overview** → **Trust Receipt**

Click the **Limit Reference** hyperlink of the record to view each field of the selected record.

Trust Receipt  
Accounts > Loan Accounts Overview > Trust Receipt

Please use the below search to view the inward & outward collections for the selected company

Search Trust Receipt

All balances as of Mar 31, 2022, 11:25:52 AM

Trust Receipt (1 entries)

CIP No.	Company Name	Account Name	Limit Reference	Currency	Total Amount Due	Bill Amount
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	BND	10,183.84	10,000.00

Items per page: 5 1 of 1

Trust Receipt  
Accounts > Loan Accounts Overview > Trust Receipt Details

All balances as of

Trust Receipt (1 entries)

Company Name	Reference Number	Beneficiary Name	Currency	Interest Rate (% PA)	Effective Rate (% PA)	Bill Amount	Due Interest Amount	Total Amount Due	Value Date	Maturity Date
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	BND	P+0	5.5	10,000.00	183.84	10,183.84	Mar 17, 2022	Jul 17, 2022

Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and Subject to Change.  
Disclaimer: For Past Due Status, default interest will apply. Please refer to Facility Offer letter (FOL)

BACK

Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and is subject to change.

Disclaimer: For Past Due status, the default interest will apply. Please refer to your Facility Offer Letter (FOL) for more details.

# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Hire Purchase

From the menu, go to **Accounts** → **Loan Accounts Overview** → **Hire Purchase Details**

Click the Account Number of the Hire Purchase Account where to view more details of the Hire Purchase.

The screenshot displays the 'Hire Purchase Details' page in the b.digital system. At the top, it shows the corporate group ID (BDC00201) and name (XYZ COMPANY), along with the date and time (Monday, December 27, 2021 at 10:50:26 AM GMT+08:00). The page is titled 'Hire Purchase Details' and includes a breadcrumb trail: Accounts > Loan Accounts Overview > Hire Purchase Details.

The main content is divided into four sections:

- HP Account Information:** A table with columns for Account Number, Registration number, Chasse Number, Engine Number, and Description. The data row shows: 0000123898457872, BBM223, XXXYYYZZZ123D23, SZEHK123KHD45, and NEW 2013(2014)DAIHATSU GRAN MAX VAN(M).
- Payment Details:** A table with columns for Loan Amount, Start Date, End Date, Installment Months Paid, Installment Months Balance, Installment Amount Due, Overdue Interest, and Other Charges. The data row shows: 27,766.25, Jun 30, 2014, Jul 30, 2019, 46, 0, 463, 3,035.51, and 0.
- Insurance and Road Tax Details:** A table with columns for Insurance Policy Number, Insurance Amount, Insurance Amount Due, Insurance Expiry, Insurance Company, Road Tax Expiry, and Request Quote. The data row shows: 457264, 17,000, Jul 1, 2018, NATIONAL INSURANCE CO BHD, Jul 1, 2018, and a 'REQUEST QUOTE' button.
- Payment History:** A table with columns for Payment Date, Description, Payment Amount, and Account Balance. The data rows show: Sep 30, 2014 (OVERDUE INT. CHARGE, 2.09), Sep 22, 2014 (INSTALMENT PAYMENT FOR 30-SEP-2014, -463), Sep 10, 2014 (INSTALMENT PAYMENT FOR 30-AUG-2014, -463), Sep 2, 2014 (22,900), and Sep 2, 2014 (INTEREST CHARGES, 4,866.25).

A 'BACK' button is located at the bottom left of the page.

# 3 Accounts

## 3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

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Corporate Group ID : BDC00201 | Corporate Group Name : SOUL GARDENS CO

Monday, December 22, 2021 at 11:02:33 AM GMT+08:00

### Loan Accounts Overview

Accounts > Loan Accounts Overview

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Accounts by Company: All

All balances as of Dec 22, 2021, 11:00:54 AM

Hire Purchase (4 entries) [View All](#)

Account Number	Registration number	Loan Amount	Total Outstanding Balance	Monthly Instalment Amount	Months Overdue	Instalment Over Due	Other Charges	Insurance	Total Amount	Next Repayment Overdue Due Date	Pay Monthly Instalment	Pay Charges	Pay Insurance
0000123898 457872	BBM223	27,766.25	6,356.46	463.00	42	463.00	0.00	12000.00	945892		PAY	PAY	PAY
0000239876 498761	BBZ5403	27,766.25	6,932.25	463.00	39	463.00	0.00	12000.00	790107		PAY	PAY	PAY
0000913648 276492	BZS6785	35,144.31	9,360.31	586.00	43	586.00	0.00	22,000.00	13,20952		PAY	PAY	PAY
0003827462	BTS7584										PAY	PAY	PAY

### Step 1

Click **PAY**. This corresponds with **Pay Monthly Instalment / Pay Charges / Pay Insurance**. You should be directed to a **Create Payment** screen.

### Step 2

Under the **Initiate Payment section**, enter the **Applicant Details, Biller Information and Payment Details**.

(Refer to *Bill Payment for a more detailed guide*) > [Bill Payee Management](#)

# 3 Accounts

## 3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

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### Initiate Payment

#### Step 1

Click **PAY**. This corresponds with **Pay Monthly Instalment / Pay Charges / Pay Insurance**. You should be directed to a **Create Payment** screen.

#### Step 2

Under the **Create Payment** screen, enter the relevant details under the **Applicant** section.

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY Monday, December 27, 2021 at 11:10:54 AM GMT+08:00

### Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Marked fields are mandatory

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

#### Applicant

Your Reference \*  
123456 6 / 20

Choose Company \*  
654321 / XYZ COMPANY  
(Company ID / Company Name)

Pay From \*  
XYZ COMPANY /010000654321/BND Clear  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE      BND 113,698.37

Bill Information v

Payment Details v

CONTINUE    RESET    CANCEL

# 3 Accounts

## 3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

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### Step 3

Under **Create Payment**, the **Biller Information** is auto-populated from the Hire Purchase screen.

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT | STEP 2 REVIEW | STEP 3 COMPLETE

Applicant

Biller Information

Hire Purchase / HP / Baiduri Finance / 0000123898457872 / HP  
(Biller Category / Biller Code / Biller Name Account Number / Payee Nick Name)  
[Edit/View Adhoc Bill Payee](#)

HP Account Number 0000123898457872

Payment Details

CONTINUE RESET CANCEL

### Edit/View Adhoc Bill Payee

Click **Edit/View Adhoc Bill Payee**. The **Bill Payee Information** screen should be displayed. You will only be able to edit the **Payee Nick Name** field.

(For more detailed information, refer to *Bill Payee Management*)

> [Bill Payee Management](#)

Edit/View Adhoc Bill Payee

Marked fields are mandatory

Bill Payee Information

Payee Nick Name \*  
Hire Purchase 14 / 100

Choose Biller Category  
Hire Purchase

Biller  
Hire Purchase

CANCEL UPDATE

Figure 10: Edit/View Adhoc Bill Payee screen

# 3 Accounts

## 3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

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### Step 3

Under the **Payment Details** section of **Create Payment** screen, the Debit Currency, Payment Currency, Bill Amount, Payment Amount and Debit Amounts fields are autopopulated. However, the Payee Nick Name and Remarks fields will need to be filled.

The screenshot shows the 'Create Payment' interface. At the top, there is a breadcrumb trail: 'Accounts > Loan Accounts Overview > Hire Purchase > Create Payment'. A 'Bill Payment Reference: 20211227111030369' is displayed. Below this is a progress bar with three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A list of sections includes 'Applicant', 'Bill Information', and 'Payment Details' (selected). The 'Payment Details' section contains the following fields: 'Payment Date \*' with the value '2021-12-27' and a calendar icon; 'Payment Currency \*' with the value 'BND'; 'Payment Amount \*' with the value '463.00' and a note '(Four Hundred Sixty Three BRUNEI DOLLAR)'; and 'Remarks' with a character count of '0 / 25'. At the bottom, there are three buttons: 'CONTINUE' (highlighted in yellow), 'RESET', and 'CANCEL'. A note '\* Marked fields are mandatory' is visible in the top right corner.

# 3 Accounts

## 3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

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### Review

Click **CONTINUE**. The **Review** screen should be displayed where you can review the information you have entered.

Click **PROCEED TO SUBMIT** to confirm the details.

**Create Payment**  
Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Reference	123456
Company	654321 / XYZ COMPANY
Pay From	XYZ COMPANY/010000654321/BND/BBB

**Biller Information**

Biller	Hire Purchase / HP / Baiduri Finance / HP
HP Account Number	0000123898457872

**Payment Details**

Payment Date	Dec 27, 2021
Payment Currency	BND
Payment Amount	463.00 ( Four Hundred Sixty Three BRUNEI DOLLAR )
Remarks	TEST

**PROCEED TO SUBMIT**    **BACK**    **CANCEL**

# 3 Accounts

## 3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

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### Complete

A confirmation message should be displayed and the details will be submitted for approval under **Bill Payment**.

Under **Bill Payment**, you will be able to approve, reject or make amendments.

**Create Payment**  
Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	123456
Company	654321 / XYZ COMPANY
Pay From	XYZ COMPANY/010000654321/BND/BBB

**Biller Information**

Biller	Hire Purchase / HP / Baiduri Finance / HP
HP Account Number	0000123898457872

**Payment Details**

Payment Date	Dec 27, 2021
Payment Currency	BND
Payment Amount	463.00 ( Four Hundred Sixty Three BRUNEI DOLLAR )
Remarks	TEST

PROCEED TO SUBMIT    BACK    CANCEL

# 3 Accounts

## 3.6 Corporate Cards

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On the menu, go to **Accounts** → **Corporate Cards**.

All balances of Apr 8, 2022, 4:33:10 PM

Cards Summary (4 entries)

Card Number	Card Type	Company Name	Currency	Total Credit Limit	Total Card Outstanding Balance	Available Card Credit Balance	Payment	Setup
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		5,000.00	3,531.29	1,468.71	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		2,000.00	8,296.72	10,294.72	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		1.00	514.79	515.79	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		99999	860.85	1,860.85	PAY CREDIT CARD	SETUP

Items per page: 10 1 - 4 of 4

For more information on how to pay for your credit cards, refer to [Bill Payment](#) section.

> [Bill Payee Management](#)

To view your credit card transaction details, click on the **Card Number**.

Unposted Transaction Details : 5432xxxxxx1234

Transaction Date	Value Date	Transaction Description	Amount
Mar 29, 2022	Mar 29, 2022	Late Charge Debit Adjustment	-BND 54.00

Items per page: 10 1 - 1 of 1

Select Format

# 3 Accounts

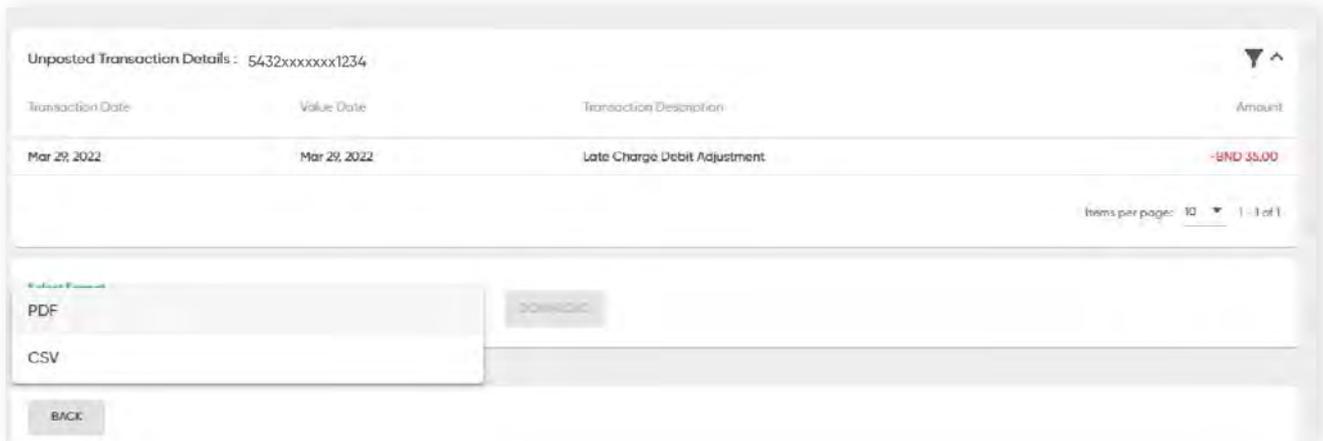
## 3.6 Corporate Cards

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### Download Transaction Details

#### Step 1

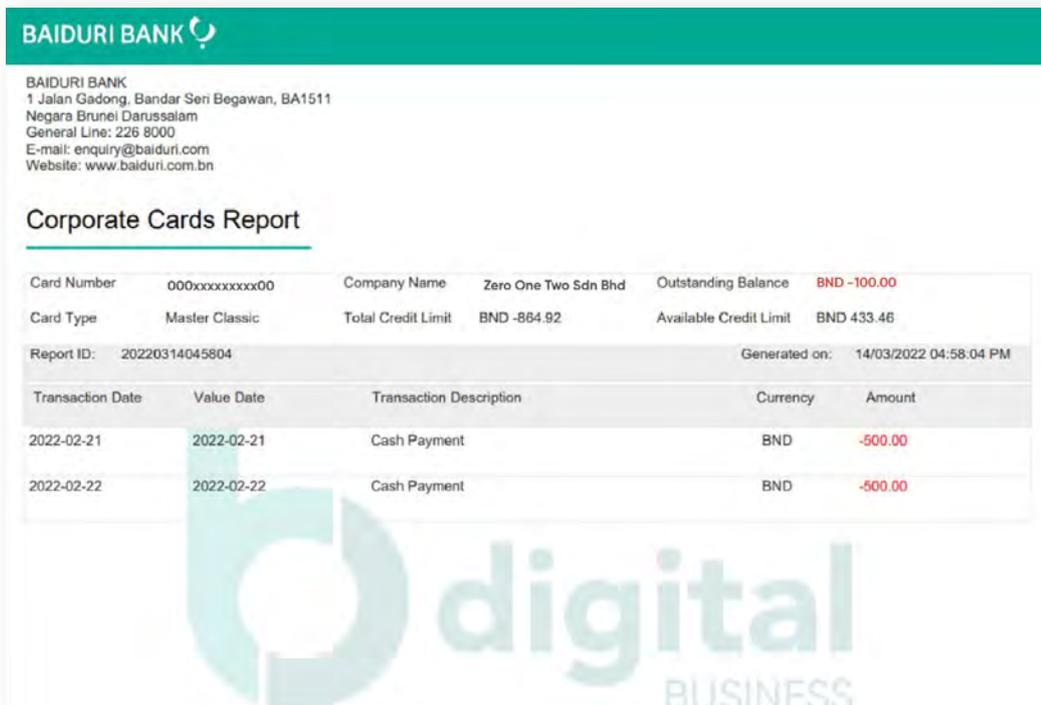
From the drop-down list, select your preferred file format, i.e. PDF or CSV.



#### Step 2

Once you've selected the file format, click **DOWNLOAD**.

You should then have access to a transaction report in your preferred format.



# 3 Accounts

## 3.7 Limit Summary

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Under Limits Summary, you will be able to review your company's overall limits, i.e. Letter of Credit, Trust Receipt, ML General, Performance Bond, Corporate Loan, Revolving Loan, Guarantee, Overdraft and Forex.

From the menu, go to **Accounts** → **Limits Summary**. On the Limits Summary screen, click on the Limit Reference link to view more details.

Guarantee Summary (14 entries) <span>View All</span>										
Company Name	Clf No.	Account Name	Limit Reference	Project Title	Currency	Limit Amount	Beneficiary Name	Guarantee Outstanding Amount	Expiry Date	Status
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	4,000.00	Jun 22, 2023	ACTIVE
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	13,900.00	Jan 27, 2023	ACTIVE

Overdraft Summary <span>View All</span>											
Company Name	Clf No.	Account Name	Account Number	Limit	Currency	Interest Rate (% PA)	Effective Rate (% PA)	Overdraft Limit	Utilization	Available Amount	Expiry Date
No Records Found											

Letter of Credit (1 entries) <span>View All</span>										
Company Name	Clf No.	Account Name	Limit Reference	Beneficiary Name	Currency	Limit Amount	Outstanding Amount	Expiry Date	Status	
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	Zero One Two Sdn Bhd	SGD		10,000.00	Apr 17, 2022	ACTIVE	

Forex Summary <span>View All</span>										
Company Name	Clf No.	Limit Reference	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Start Date	Expiry Date

# 3 Accounts

## 3.7 Limit Summary

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**Guarantee Summary** summarizes the company's Guarantee details.

### Guarantee Summary

Accounts > Limit Summary > Guarantee Summary > Guarantee Summary Details

All balances as of Apr 8, 2022, 4:38:08 PM

CIF No.	Account Name	Currency	Limit Amount	Outstanding Amount
2123456	Zero One Two Sdn Bhd	BND	400,000.00	13,900.00

#### Guarantee Summary Details

Guarantee Reference	1234567788	Expiry Date	Jan 27, 2023
Beneficiary Name	Zero One Two Sdn Bhd	Currency	BND
Project Title	IH/L/012345	Limit Amount	400,000.00

[BACK](#)

**Overdraft Summary** allows assigned users to view the company's Overdraft limit.

### Overdraft Summary

Company Name	CIF No.	Account Name	Account Number	Limit Reference	Currency	Interest Rate (% PA)	Effective Rate (% PA)	Overdraft Limit	Utilisation	Available Amount	Expiry D
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	2133455566	OOTDB012345	BND	Please refer to FOL	Please refer to FOL	30,000	0.00	30,000	

**Letter of Credit (LC)** summarizes the company's LC limits.

### LC Details

Limits Summary > Letter of Credit > LC Details

All balances as of Apr 8, 2022, 4:42:43 PM

CIF No.	Account Name	Currency	Limit Amount	Outstanding Balance
2123456	Zero One Two Sdn Bhd	SGD		10,000.00

#### LC Details

Limit Reference	OOTDB012345	Expiry Date	Apr 17, 2022
Beneficiary Name	Zero One Two Sdn Bhd	Currency	SGD
Draft Settlement	SIGHT	Limit Amount	
Value Date	Mar 17, 2022	Goods Description	BOOKS

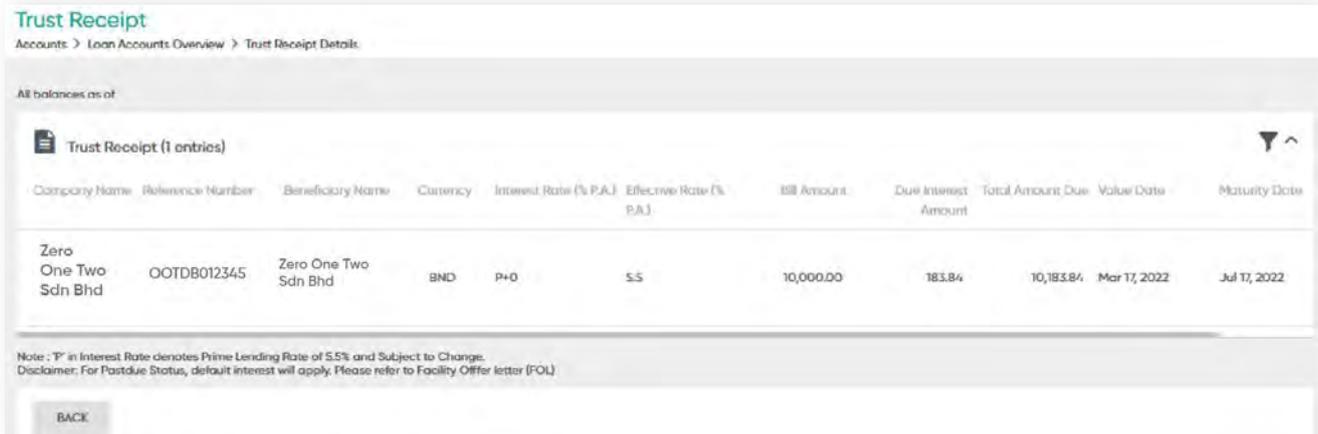
[BACK](#)

# 3 Accounts

## 3.7 Limit Summary

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**Trust Receipt** summarizes the company's TR limits.



The screenshot shows the 'Trust Receipt' details for 'Zero One Two Sdn Bhd'. The table lists the following information:

Company Name	Reference Number	Beneficiary Name	Currency	Interest Rate (% P.A.)	Effective Rate (% P.A.)	Bill Amount	Due Interest Amount	Total Amount Due	Value Date	Maturity Date
Zero One Two Sdn Bhd	OOTDB012345	Zero One Two Sdn Bhd	BND	P+0	5.5	10,000.00	183.84	10,183.84	Mar 17, 2022	Jul 17, 2022

Additional details: Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and Subject to Change. Disclaimer: For Past Due Status, default interest will apply. Please refer to Facility Offer letter (FOL). A 'BACK' button is visible at the bottom left.

Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and is subject to change.

Disclaimer: For Past Due status, the default interest will apply. Please refer to your Facility Offer Letter (FOL) for more details.

**Forex Summary** summarizes the company's Forex contracts.



The screenshot shows the 'Forex Summary' table for 'Zero One Two Sdn Bhd'. The table lists the following information:

Company Name	CF No.	Facility Reference	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Buy Date	Expire Date	Buy Outstanding Amount
Zero One Two Sdn Bhd	2123456	OOTDB012345	FX OPTIONS - FORWARD	USD	50,000.00	1.54	BND	48,000.00	Mar 30, 2022	Jul 5, 2022	50,000.00

# 3 Accounts

## 3.8 Bill Collections

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From the menu, go to **Accounts** → **Bill Collections**.

**Bill Collection**  
Accounts > Bill Collection  
Search Accounts By Company

My balances as of Mar 25, 2021, 5:03:02 PM

**Inward Collection (6 entries)**

Bill No.	Company Name	Company Reference	Bill No.	Bill Name	Currency	Bill Amount	Issued Date	Expiry Date	Bill Status
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	UNITED OVERSEAS BANK (MOBHO)	USD	95,987.00	Jan 15, 2021	Mar 20, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANGKOK BANK PUBLIC CO LTD	USD	30,009.00	Jan 11, 2021	Mar 16, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	20,680.00	Jan 11, 2021	Mar 14, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA LIMITED	USD	21,809.00	Jan 5, 2021	Mar 6, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	24,131.00	Jan 4, 2021	Mar 5, 2021	0

**Outward Collection (2 entries)**

Bill No.	Company Reference	Company Name	Company Name	Currency	Bill Amount	Issued Date	Expiry Date	Bill Status
0987655	0123FGH321012	MD BAKAR ALI	MEZZAN BANK LIMITED	USD	2,352.00	Dec 30, 2020	Feb 28, 2021	0
0987655	0123FGH321012	MD BAKAR ALI	COMMERCIAL BANK OF CEYLON	USD	2,092.00	Apr 1, 2021	May 1, 2021	50

# 4 Transfers

## 4.1 Transfers Overview

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Under the Fund Transfers section, you can do several types of transactions, including:

- **Fund Transfers**
  - Internal Transfer – transfers within your own company accounts in Baiduri Bank
  - Domestic – Same Bank – transfers to a third party within Baiduri Bank
  - Domestic – Other Bank – transfers to another local bank
  - Telegraphic Transfer – transfers to an overseas bank
- **Payments** – create single, adhoc and batch
- **Standing Instructions** – create, amend and delete
- **Approve transactions** under Manage Workflow (for Approvers only)

You also have the option to make transfers immediately, at a future date or periodically by setting up standing instructions.



# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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This feature allows you to transfer funds to other accounts within your company group.

From the menu, go to **Transfer** → **Create Single Payment**.

The **Create Transfer** screen should be displayed.

The screenshot shows a web interface for creating a transfer. At the top, there are three steps: STEP 1 INITIATE TRANSFER, STEP 2 REVIEW, and STEP 3 COMPLETE. Below this is a header for 'Applicant'. The main form area contains several fields: 'Your Reference' (text input), 'Payment Method' (dropdown menu), 'Choose Company' (dropdown menu with a subtext '(Company ID / Company Name)'), 'Pay From' (text input with a search icon and subtext '(Account Name / Account Number / Currency / Bank Code)'), and 'Payment Date' (calendar icon with the date '2022-04-26'). Below the form, there are three expandable sections: 'Choose Your Own Company Account', 'Amount', and 'Payment Information'. At the bottom, there are four buttons: 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

### Application section

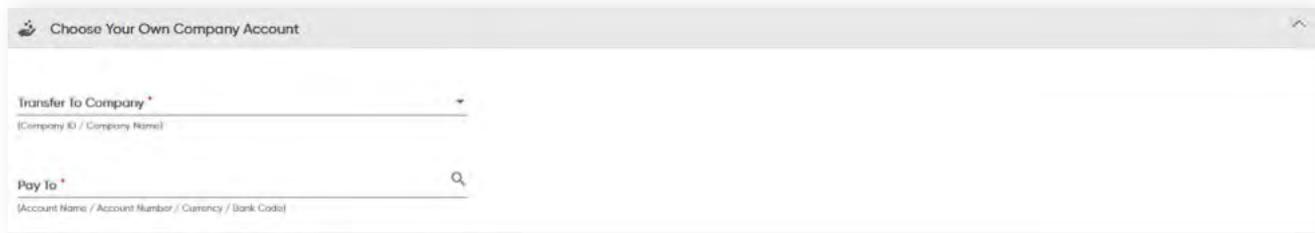
Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	Under the drop-down list, there are 3 options, Internal, Domestic and International transfers	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory
<b>Pay From</b>	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
<b>Payment Date</b>	Enter the date that you prefer the payment to be released.  If the Payment Date falls on a non-working day, then the transaction will be carried out the next working day.	Mandatory

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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### Choose Your Own Company Account



Fields	Description	Mandatory/Optional
Transfer To Company	Enter the amount you wish to transfer	Mandatory
Pay To	Select the account you want the funds to be transferred to	Mandatory

### Amount

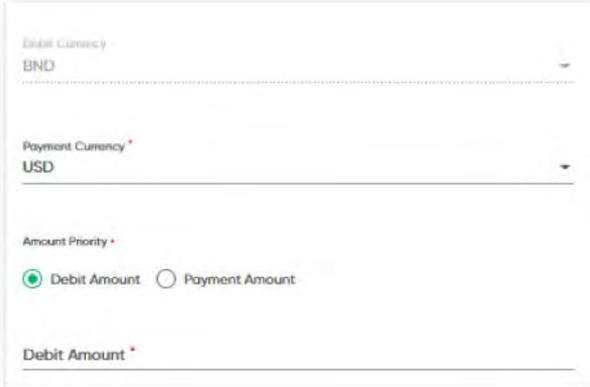


Fields	Description	Mandatory/Optional
Debit Currency	This will be set by default based on the currency of the selected <b>Pay From</b> account	Mandatory
Payment Currency	This will be set by default based on the currency of the selected <b>Pay To</b> account	Mandatory

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> currency and <b>Pay From</b> currency are different, an <b>Amount Priority</b> field will appear.</p>  <p><b>Amount Priority</b>  <b>Debit Amount</b> – debits the amount based on the Debit Currency or <b>Pay From</b> account  <b>Payment Amount</b> – pays the currency based on the <b>Pay To</b> account</p>	Mandatory
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Exchange Rate 1 BND = 1.034204 AUD            Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p> </div>	Mandatory

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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### Payment Information



Fields	Description	Mandatory/Optional
<b>Instruction to Bank</b>	Enter details or remarks of any instructions for the bank	Optional
<b>Instruction to Bank (Line 2)</b>	Enter additional information, if any	Optional
<b>Payment Remarks</b>	Enter any additional remarks, if any  For non-straight through processing transactions (non-STP), payments may incur delays as they will be processed through the service desk.  <div style="border: 1px solid gray; padding: 5px; width: fit-content;">This payment may experience a delay in settlement as it is processed manually</div>	Optional

### Review

After clicking the **CONTINUE** button, the **Review** screen will be displayed. You can verify inputted details here.

### Complete

To complete the transaction, click the **PROCEED TO SUBMIT** button. A confirmation message will be prompted and the request will be submitted for approval.

### Other fields

Actions	Response
<b>Save as Draft</b>	Save a draft of what you've entered before submitting it for approval.
<b>Save as Template</b>	Allows you to re-create the same transfer without needing to repeat the whole process again.

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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This feature allows you to transfer funds to other third-party accounts within Baiduri Bank as well as other local banks.

From the menu, go to **Transfer** → **Create Single Payment**.  
The **Create Transfer** screen will be displayed.

### Applicant

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	From the drop-down list, select Domestic	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory
<b>Pay From</b>	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
<b>Payment Date</b>	Enter the date that you prefer the payment to be released.  If the Payment Date falls on a non-working day, then the transaction will be carried out the next working day.	Mandatory

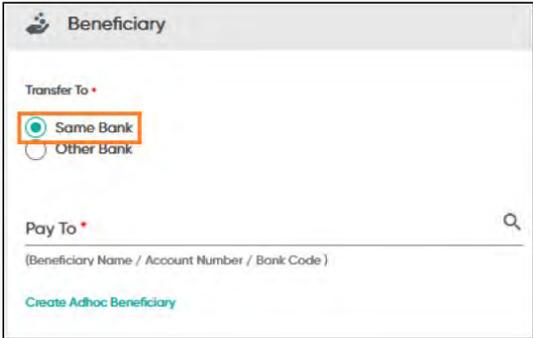
# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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### Beneficiary

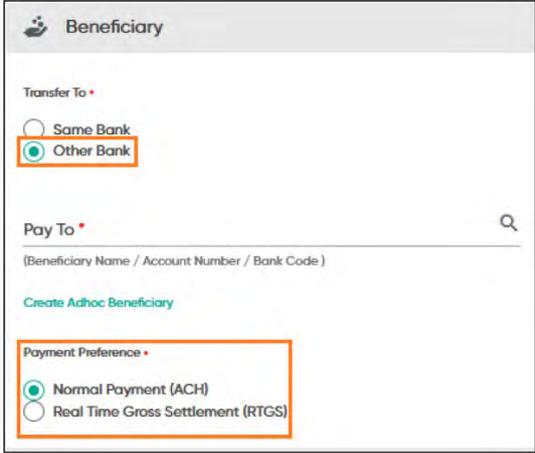


Fields	Description	Mandatory/Optional
<ul style="list-style-type: none"><li>Transfer To</li><li>Same Bank</li><li>Other Bank</li></ul>	 <p><b>Same Bank</b> – transfers the payment to another beneficiary account within Baiduri Bank</p> <p><b>Other Bank</b> – transfers the payment to another beneficiary at another local bank</p>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

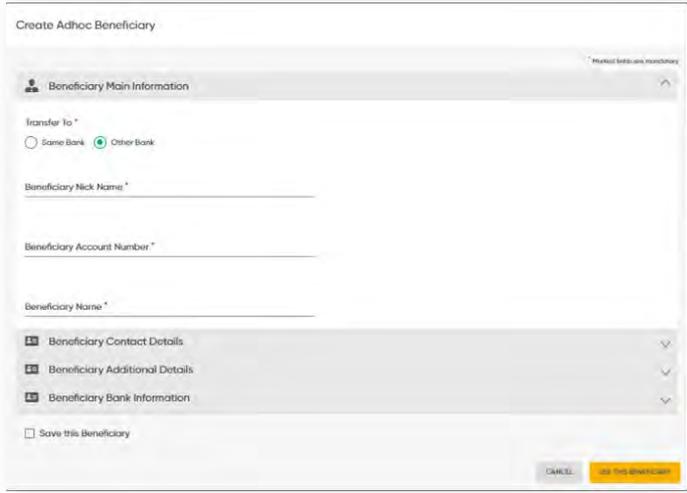
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Fields	Description	Mandatory/Optional
	 <p>Under Other Bank, the Payment Reference selection will be displayed.</p> <p>Automated Clearing House (ACH) Recommended for payments such as salary transfers, sending funds to friends and family, etc</p> <p>Real-Time Gross Settlement (RTGS) Recommended for larger amount transfers and payments that need to be settled urgently.</p> <p>Requests submitted after the cut-off times, Sunday and public holidays will be processed on the next working day.</p>	
<p><b>Pay To</b></p>	<p>Click on the Pay To field. The Search Beneficiary screen will be displayed. You can then select the Beneficiary Name, Account Number, Bank and Branch that was created under Beneficiary Management.</p> 	<p>Mandatory</p>

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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Fields	Description	Mandatory/Optional
<b>Create Adhoc Beneficiary</b>	<p>You can create an Adhoc Beneficiary if the intended beneficiary has not yet been created under Beneficiary Management. Fill in their details in the fields below.</p> 	

# 4 Transfers

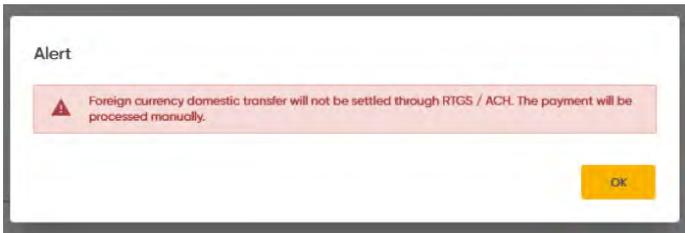
## 4.2.2 Create Single Payment (Domestic Transfer)

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### Amount Section

The screenshot shows a window titled "Amount" with the following fields and options:

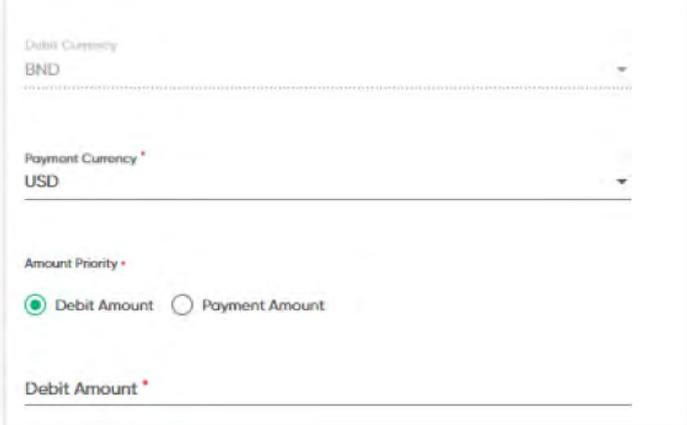
- Debit Currency:** Dropdown menu set to AUD.
- Payment Currency:** Dropdown menu set to BND.
- Amount Priority:** Radio buttons for "Debit Amount" (unselected) and "Payment Amount" (selected).
- Debit Amount:** Input field.
- Payment Amount:** Input field.
- Exchange Rate:** 1 BND = AUD.
- Note:** Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.

Fields	Description	Mandatory/Optional
<b>Debit Currency</b>	This field is auto-populated based on the currency of the selected Pay From Account	Mandatory
<b>Payment Currency</b>	<p>This field is auto-populated based on the currency of the Pay To Account</p> <p>If the Debit Currency differs from the Payment currency, an alert message will be prompted. Click OK to proceed with the transaction.</p> 	Mandatory
<b>Amount Priority</b>	<p>This field has two options, select one:</p> <p><b>Debit Amount</b> – To debit the amount based on the Debit Currency</p> <p><b>Payment Amount</b> – To pay the <b>Pay To</b> account based on their currency</p>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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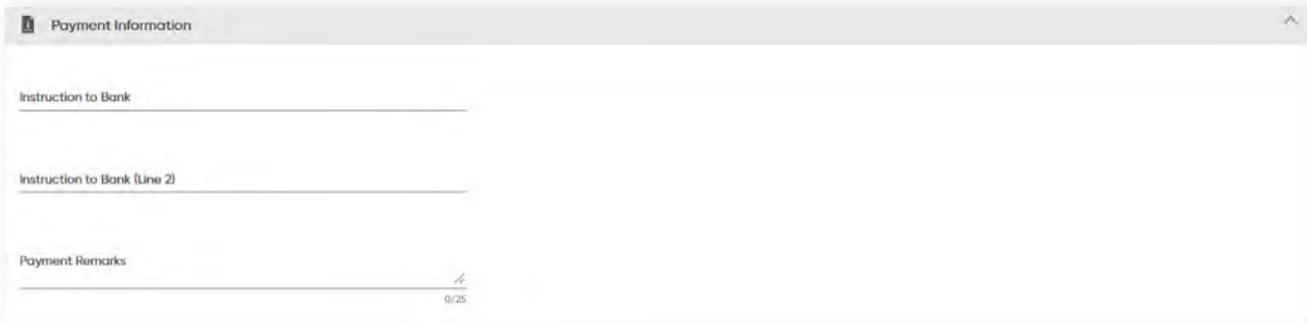
Fields	Description	Mandatory/Optional
<b>Debit Amount</b>	<p>If the <b>Pay To</b> account currency differs from the <b>Pay From</b> account, this field will appear.</p> 	
<b>Payment Amount</b>	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div data-bbox="395 1124 1075 1227"><p>Exchange Rate 1 BND = 1.034204 AUD Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p></div>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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### Payment Information section



The screenshot shows a window titled "Payment Information" with three text input fields. The first field is labeled "Instruction to Bank", the second "Instruction to Bank (Line 2)", and the third "Payment Remarks". The "Payment Remarks" field has a character count "0/25" at the bottom right.

Fields	Description	Mandatory/Optional
Instruction to Bank	Enter any details that you would like to leave for the bank to take note of	Optional
Instruction to Bank (Line 2)	Enter any additional information if needed	Optional
Payment Remarks	Enter any remarks you would like to leave with the payment transaction.  For non-STP transactions, payments will be processed through the service desk and may experience delays.	Optional

### Review

After clicking the **CONTINUE** button, the **Review** screen will be displayed. You can verify inputted details here.

### Complete

To complete the transaction, click the **PROCEED TO SUBMIT** button. A confirmation message will be prompted and the request will be submitted for approval.

### Other fields

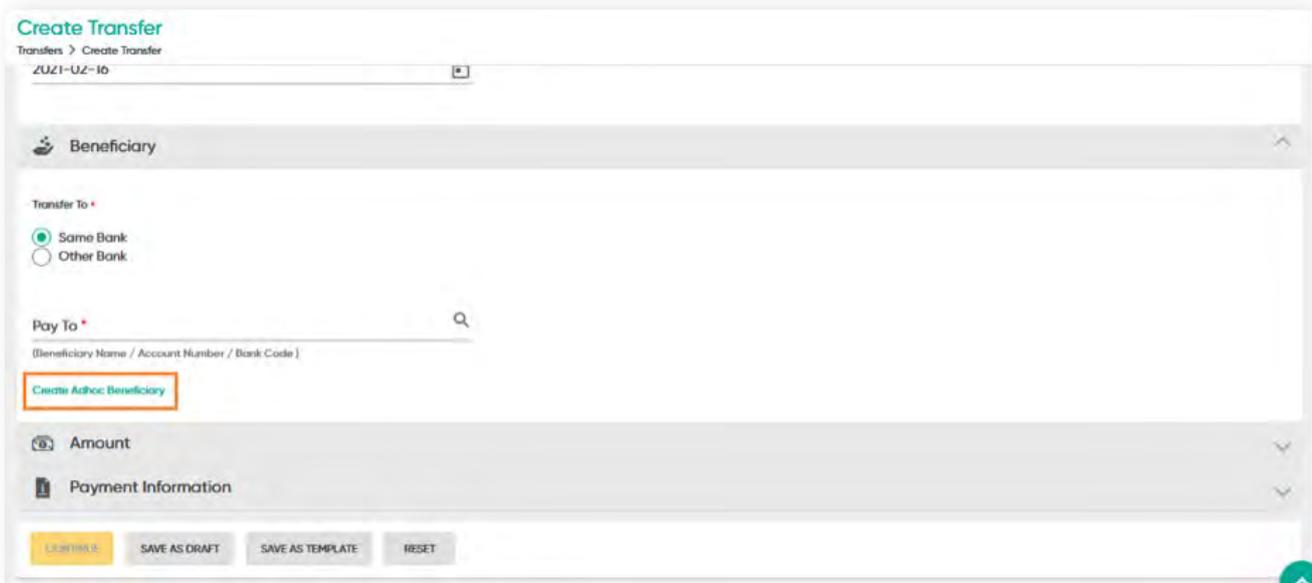
Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

# 4 Transfers

## 4.2.2.1 Create Single Payment (Adhoc Beneficiary) – [Back to Table of Contents](#)

Transfer funds to a Beneficiary account and create the Beneficiary in the same transaction for local and overseas Fund Transfers.

From the menu, go to Create **Transfer** → **Beneficiary**.  
The **Beneficiary** screen should be displayed.



Click **Create Adhoc Beneficiary**. A Create Adhoc Beneficiary screen should be displayed.

Refer to [Beneficiary Management guide](#) for more detailed guide.



## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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From the menu, go to **Transfer** → **Create Single Payment**.  
The **Create Transfer** screen should be displayed.

#### Applicant section

The screenshot shows the 'Applicant' section of the 'Create Single Payment' screen. It features a header with a person icon and the text 'Applicant'. Below the header, there are five input fields: 'Your Reference', 'Payment Method' (with a dropdown arrow and 'INTERNATIONAL TRANSFER' selected), 'Choose Company' (with a dropdown arrow and '(Company ID / Company Name)' below it), 'Pay From' (with a search icon and '(Account Name / Account Number / Currency / Bank Code)' below it), and 'Payment Date' (with a calendar icon and '2022-04-26' entered).

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	From the drop-down list, select International Transfer	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory
<b>Pay From</b>	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
<b>Payment Date</b>	Enter the date that you prefer the payment to be released. If the Payment Date falls on a non-working day, then the transaction will be carried out the next working day.	Mandatory

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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### Beneficiary fields



Fields	Description	Mandatory/Optional
Pay To	<p>Click on the Pay To field. The Search Beneficiary screen will be displayed. You can then select the Beneficiary Name, Account Number, Bank and Branch that was created under Beneficiary Management.</p>	Mandatory
Create Adhoc Beneficiary	<p>You can create an Adhoc Beneficiary if the intended beneficiary has not yet been created under Beneficiary Management. Fill in their details in the fields below.</p>	

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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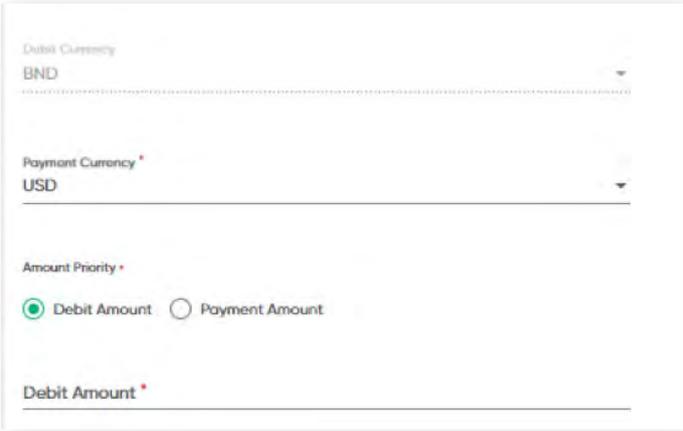
### Amount section

Fields	Description	Mandatory/Optional
<b>Debit Currency</b>	This field is auto-populated based on the currency of the selected <b>Pay From</b> Account	Mandatory
<b>Payment Currency</b>	<p>This field is auto-populated based on the currency of the <b>Pay To</b> Account</p> <p>If the Debit Currency differs from the Payment currency, an alert message will be prompted. Click <b>OK</b> to proceed with the transaction.</p> 	Mandatory
<b>Amount Priority</b>	<p>This field has two options, select one:</p> <p><b>Debit Amount</b> – To debit the amount based on the Debit Currency</p> <p><b>Payment Amount</b> – To pay the <b>Pay To</b> account based on their currency</p>	Mandatory

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> account currency differs from the <b>Pay From</b> account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Exchange Rate</b> 1 BND = 1.034204 AUD            Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p> </div>	Mandatory
Charges Borne By	<p>The selection on this field will determine who bears the cost of the transfer fees.</p> <ul style="list-style-type: none"> <li>• Beneficiary – this means that the beneficiary will bear the cost</li> <li>• Sender – this means that the sender will bear the cost</li> <li>• Shared – this means that the cost will be shared between the beneficiary and the sender</li> </ul>	Mandatory

### Payment information fields

**Payment Information**

Instruction to Bank \_\_\_\_\_

Instruction to Bank (Line 2) \_\_\_\_\_

Payment Remarks \_\_\_\_\_

0/25

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
<b>Instruction to Bank</b>	Enter any details that you would like to leave for the bank to take note of	Optional
<b>Instruction to Bank (Line 2)</b>	Enter any additional information if needed	Optional
<b>Payment Remarks</b>	Enter any remarks you would like to leave with the payment transaction.  For non-STP transactions, payments will be processed through the service desk and may experience delays.  <div style="border: 1px solid gray; padding: 2px; width: fit-content;">This payment may experience a delay in settlement as it is processed manually</div>	Optional

Under the **Declaration** section, you will need to select the **Purpose of payment** from a drop-down list.



### Review

After clicking the **CONTINUE** button, the **Review** screen will be displayed. You can verify inputted details here.

### Complete

To complete the transaction, click the **PROCEED TO SUBMIT** button. A confirmation message will be prompted and the request will be submitted for approval.

### Other fields

Actions	Response
<b>Save as Draft</b>	Save a draft of what you've entered before submitting it for approval.
<b>Save as Template</b>	Allows you to re-create the same transfer without needing to repeat the whole process again.

# 4 Transfers

## 4.3 Create Batch Payment

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In this section, you can create batch payments for internal, domestic and international transfers. Approvers can also approve transfers in one go.

From the menu, go to **Transfer** → **Create Batch Payment**.  
The **Create Batch Payment** screen should be displayed.

A Batch reference number will be generated.

Batch Reference : 2021020810281851

STEP 1 CREATE BATCH      STEP 2 REVIEW      STEP 3 COMPLETE

### Batch Criteria Selection

Payment Method \*  
DOMESTIC TRANSFER

Transfer To \*  
 Same Bank    Other Bank

Choose Company \*  
RGUTIL2 / RGU2  
( Company ID / Company Name )

Pay From \*  
RUC100008/RUCR100008/BND/BBB  
( Account Name / Account Number / Currency / Bank Code )

AVAILABLE BALANCE      BND 32,346,887.00

Local Currency  
BND

Payment Currency \*  
SGD

Amount priority \*  
 Debit Amount    Payment Amount

Exchange Rate 1 SGD = 1 BND  
Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.

Payment Date \*  
2021-02-08

SAVE CRITERIA

Debitur Bank, Januari 2021

Enter all necessary information as required for a transfer.

Click the **SAVE CRITERIA** button. The application will save the **Batch Criteria Selection**.

# 4 Transfers

## 4.3 Create Batch Payment

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The **Payment Details** screen

The screenshot shows the 'Create Batch Payment' interface. At the top, there's a header with the 'b digital' logo and navigation links. The main section is titled 'Payment Details' and contains several input fields: 'Your Reference \*' with the value '20210802MMO0002', 'Pay To \*' with a search icon and a red error message 'Please select the company to pay to', 'Debit Amount \*', 'Payment Amount \*' with a red error message 'Please select the amount to be credited', 'Payment Detail \*', 'Payment Detail 2', and 'Remarks \*'. A yellow 'ADD PAYMENT' button is located below the 'Remarks' field. A disclaimer at the bottom states: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' In the bottom right corner, there is a green circular button with an upward arrow and the text 'Total Debit Amount: 0.00 (MYR)'. A small icon in the bottom left corner indicates '0 item(s) in the batch'.

Enter all necessary information as required for a transfer.

Click the **ADD PAYMENT** button. The payment details will appear.

This screenshot shows the 'Create Batch Payment' screen after clicking the 'ADD PAYMENT' button. The 'Payment Details' form is now populated with a table. The table has columns for 'Pay To', 'Credit Amount', and 'Action'. The first row contains the following data: 'Michael Muband/2021020811/USBB', '4000.00', and a dropdown arrow. The table is highlighted with an orange border. Below the table, there is a 'Total Debit Amount: 100.00 (MYR)' label. At the bottom of the screen, there are three buttons: 'CONTINUE', 'SAVE AS DRAFT', and 'RESET'. A pagination indicator at the bottom right shows 'Items per page: 5' and '1 - 1 of 1'.

# 4 Transfers

## 4.3 Create Batch Payment

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### Add Payment functions

Action	Response
<b>Edit</b>	Expand (▼) icon and click <b>Edit</b> option, the records under the <b>ADD Payment</b> details can be edited and submitted for approval
<b>Delete</b>	Expand (▼) icon and click <b>Delete</b> option, the records under the <b>ADD Payment</b> details can be deleted

Once all the details are filled, click the **CONTINUE** button. The Review screen will then be displayed.

**Create Batch Payment**  
Transfers > Create Batch Payment

STEP 1 CREATE BATCH | STEP 2 REVIEW | STEP 3 COMPLETE

**Batch Criteria Selection**

Payment Method	DOMESTIC
Derived Payment Type	Manual Processing (Non-STP)
Transfer to	Other Bank
Company	RGATEL / RGAG
Pay From	RUC1000332 / RUCR000332 / AUD / BBB
Debit Currency	AUD
Payment Currency	AUD
Payment Date	Feb 16, 2021
Derived Payment Date	Feb 16, 2021

**Payment Details**

1 item(s) in the batch | Total Debit Amount: A\$100.00 (AUD)

Pay to	Credit Amount (AUD)
MHO/2021020811/AUD/BBB	A\$100.00

Items per page: 5 | 1 - 1 of 1

Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.

PROCEED TO SUBMIT | BACK | CANCEL

# 4 Transfers

## 4.3 Create Batch Payment

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### Review

Review and confirm the inputted details before submitting for approval.

### Complete

Click **PROCEED TO SUBMIT**. A confirmation message should be prompted and the request is submitted for approvals.

The screenshot shows the 'Create Batch Payment' interface. At the top, it displays the title 'Create Batch Payment' and the breadcrumb 'Transfers > Create Batch Payment'. Below this, the 'Batch Reference' is 2021021571648243. A progress bar indicates three steps: 'STEP 1 CREATE BATCH', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A green success message states: 'Your batch payment has been created successfully and submitted for approval.' Below the message is a table with the following details:

Payment Reference	2021021571648243
Payment Method	Domestic Transfer
Company	RGUL2 / RGUL2
Pay From	RGUL2 / 6BCR1000332 / AUD / BSB
Derived Payment Type	Manual Processing (Non-STP)
Total Debit Amount	AUD 100.00
Payment Date	15-Feb-2021
Derived Payment Date	18-Feb-2021

At the bottom of the interface, there is a yellow button labeled 'CREATE ANOTHER BATCH PAYMENT'.

You can create another batch of payments by clicking **Create Another Batch Payment**.

# 4 Transfers

## 4.4 Create Transfer Standing Instruction

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In this section, you can create domestic transfers standing instructions.

From the menu, go to **Transfer** → **Create Transfer SI**.

The **Create Standing Instruction** screen should be displayed.

SI Reference : 2021021573537162

Marked fields are mandatory

STEP 1 INITIATE SI | STEP 2 REVIEW | STEP 3 COMPLETE

**Applicant**

Your Reference \*

SI Nick Name \*

Payment Method \*

Choose Company \*

Pay From \*

**Beneficiary**

**Amount**

**Standing Instruction Information**

**Payment Information**

CONTINUE | SAVE AS DRAFT | RESET

Baiduri Bank, Brunei 2021

Enter details in the required fields. You will need to create an **SI Nick Name**. This is for your own reference so that you can easily identify the account.

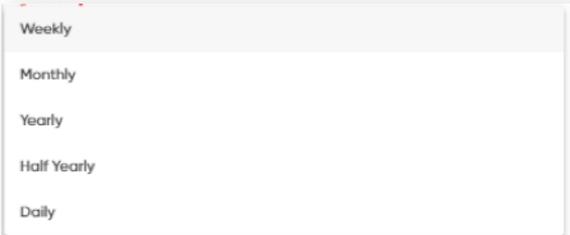
Under Beneficiary and Amount sections, enter details as per a normal **Transfer**.

# 4 Transfers

## 4.4 Create Transfer Standing Instruction

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Standing Instruction Information section

Fields	Description	Mandatory/Optional
<b>Frequency</b>	From the drop-down list, select how often you would like to pay the standing instruction 	Mandatory
<b>Start Date</b>	Set the date of when the payments should start	Mandatory
<b>Number of Occurrence</b>	Set how many times the payment should occur	Mandatory

### Review

Click **CONTINUE**. The **Review** screen should be displayed.

### Complete

Click **PROCEED TO SUBMIT**. A confirmation message will be displayed and the request is submitted for approval.

## 4 Transfers

### 4.5 Template

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Create a template of the same transaction and reuse the template when performing a similar transaction in the future. This saves you time. When creating the template, you can save the template for future use.

Once all details of the transactions are filled, click the **Save as Template** button. A pop-up display will appear.

Save As Template

Marked fields are mandatory

Template Reference  
2021021591650221

Template Name \*

Template Name is mandatory

Template Access \*

Private  Public

CANCEL SAVE

**Template Reference** – this reference is auto-generated

**Template Name** – this is where you can give the template a reference name

**Template Access** – there are 2 options, Private or Public

**Public** – can be accessed and used by users within the company group. However, modification can only be done by the maker who created it.

**Private** – can be accessed by the maker who created it

Click the **Save** button to save the template.

# 4 Transfers

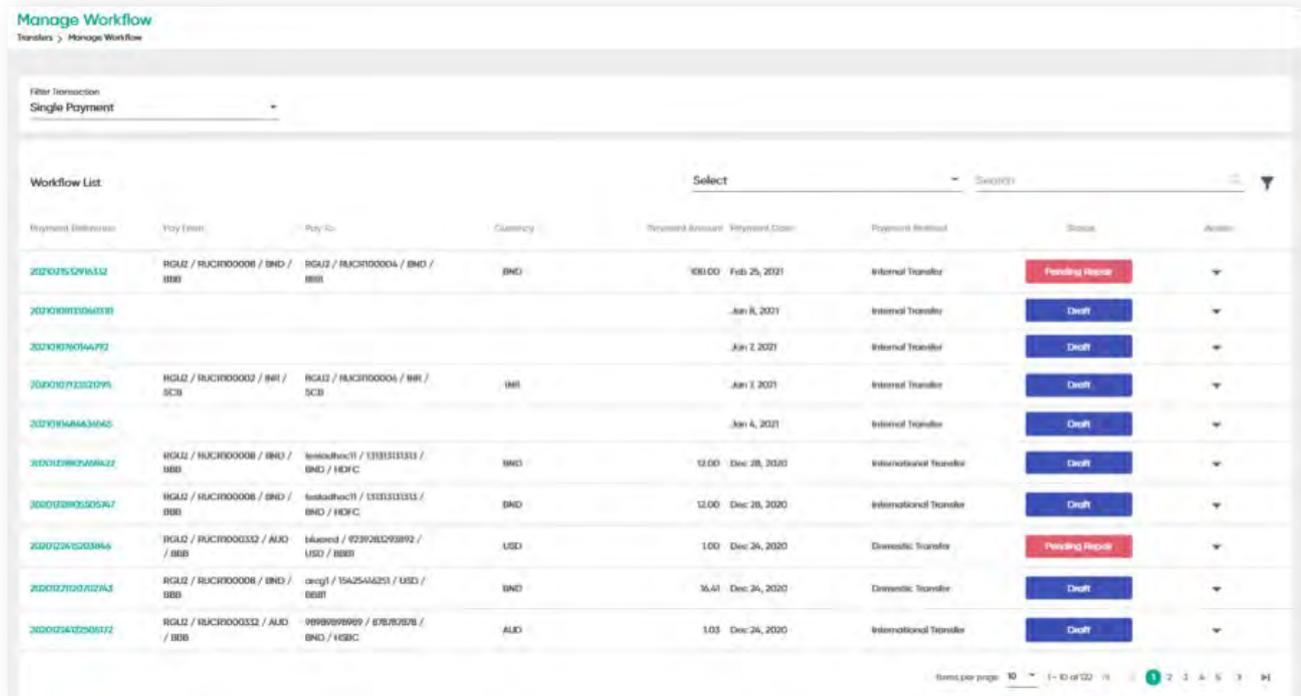
## 4.6 Edit/Delete/Amend Transfer

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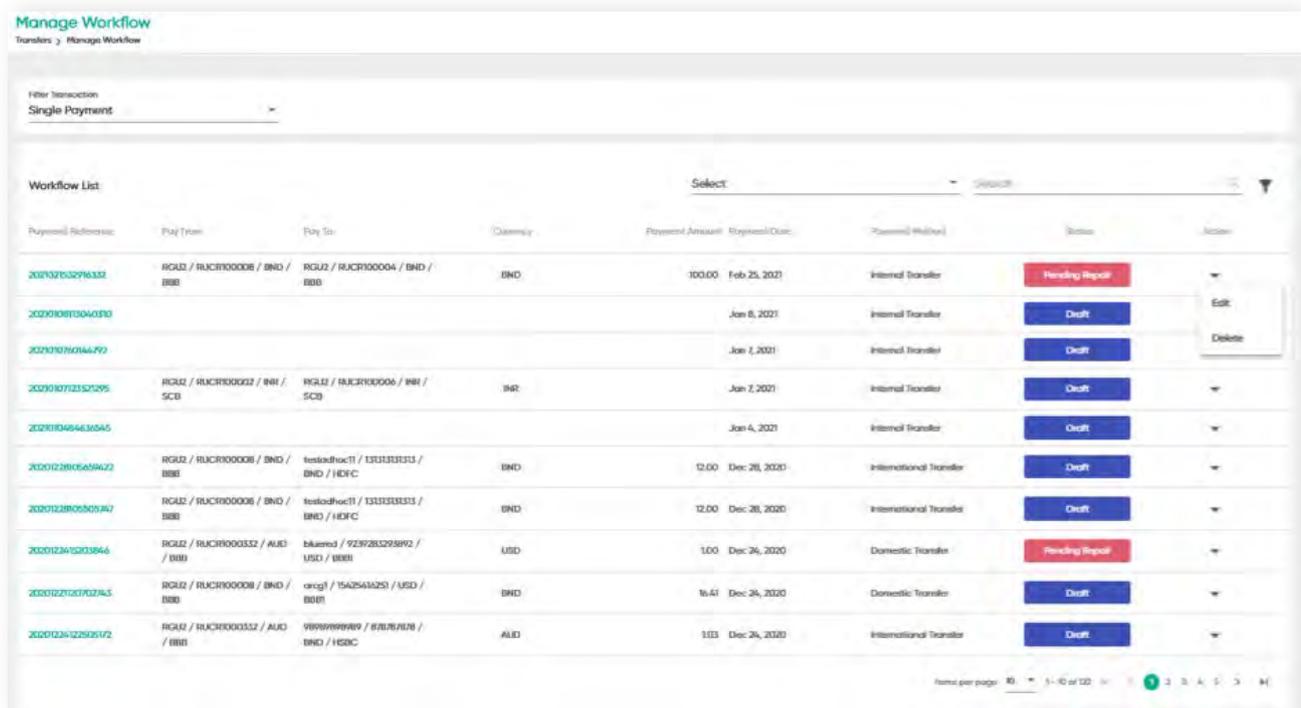
Edit, delete and amend a transfer that is sent back for repair by the Approver.

From the menu, go to **Transfers** → **Manage Workflow**.

The **Manage Workflow** screen should be displayed. You can select either Single Payment, Batch Payment, Standing Instruction or Template under Filter Transaction.



Under the Action column, click the drop-down arrow, a submenu containing **Edit** and **Delete** option should be displayed.



Click **Edit**. For requests that were sent back for repair, you will be able to view the reason of why the request was sent back.

# 4 Transfers

## 4.6 Edit/Delete/Amend Transfer

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Corporate Group ID : testnew1 | Corporate Group Name : testnew1  
Tuesday, February 16, 2021 at 1:39:46 AM GMT+0800

### Edit Transfer

Home > Manage Workflow > Edit Transfer

Payment Reference : 2021021532916332

STEP 1 EDIT TRANSFER | STEP 2 REVIEW | STEP 3 COMPLETE

Reason For Sent To Amend: Update payment detail

#### Applicant

Your Reference\*  
SOFAD2021111

Payment Method\*  
INTERNAL TRANSFER

Choose Company\*  
RGU/IL2 / RGU2  
(Company ID / Company Name)

Pay From\*  
RUC10008/RUCR00008/IND/BBB  
(Account Name / Account Number / Currency / Bank Code)

Payment Date\*  
2021-02-25

Amount & Balance  
USD 32,345,681.00

Choose Your Own Company Account

Click **CONTINUE**. The Review screen will be displayed where you can confirm the updated details.

Click **PROCEED TO SUBMIT**. The transaction will be sent back to the approver.

# 4 Transfers

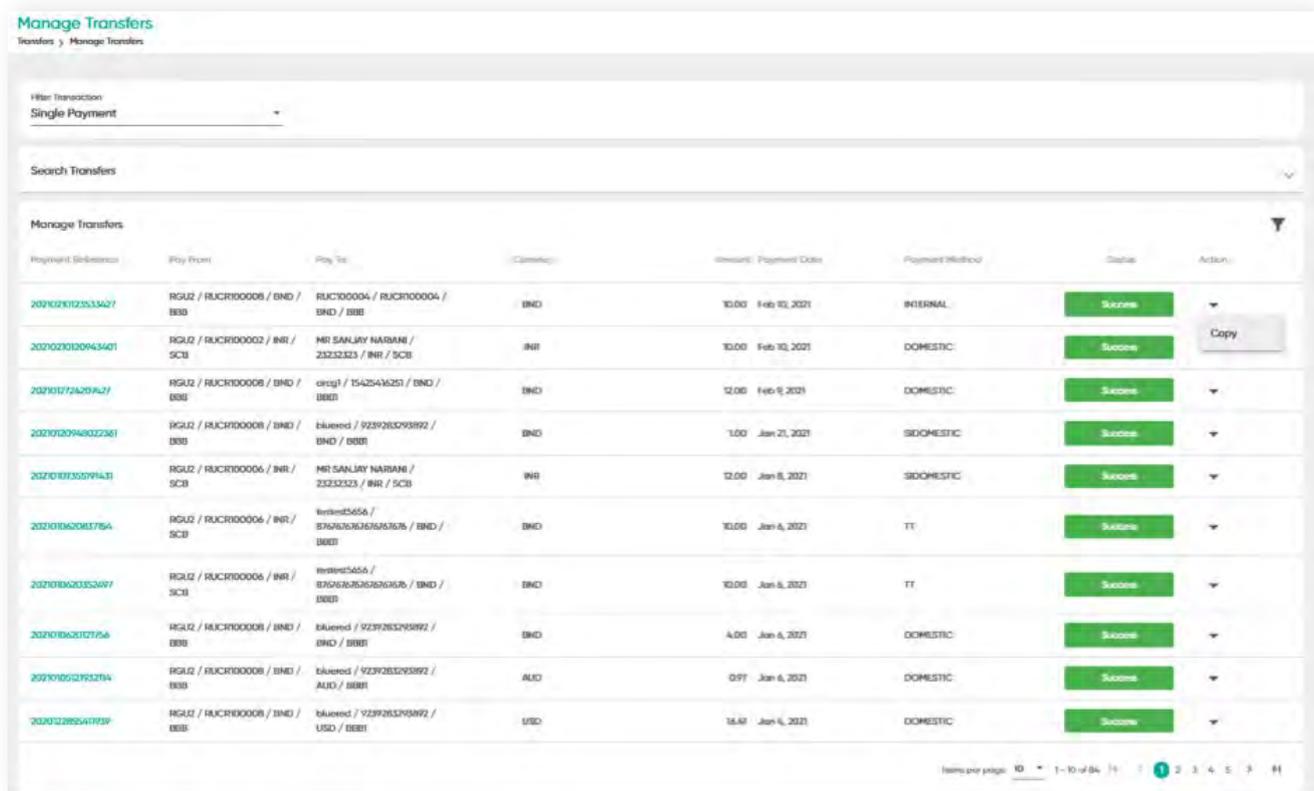
## 4.6.1 Copy Active Transfer Records

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Transactions that have been approved cannot be edited. You can copy details to be a template and change the payment amount.

From the menu, go to **Transfers** → **Manage Transfers**.  
The **Manage Transfers** screen will be displayed.

Under the Action column, click the drop-down arrow. The application displays a sub-menu containing the **Copy** option.



## 4 Transfers

### 4.6.1 Copy Active Transfer Records

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Click **Copy**. The **Copy Transfer** → **Applicant** screen is displayed.

**Choose your own company account** and **Payment Information** are copied from the selected Single Transfer record. However, you will need to enter the **Amount** Details.

The screenshot displays the 'Copy Transfer' interface. At the top, a progress bar indicates the current step is 'STEP 1 COPY TRANSFER'. The main content area is titled 'Applicant' and includes the following fields:

- Your Reference \*
- Payment Method \* (INTERNAL TRANSFER)
- Choose Company \* (RGUTL2 / RGU2)
- Pay From \* (RUC100008/RUCR100008/BND/BBB)
- Payment Date \* (2021-02-16)
- AVAILABLE BALANCE: BND 32,145,681.00

At the bottom of the form, there are four buttons: 'CONTINUE', 'SAVE AS DRAFT', 'CANCEL', and 'RESET'.

Once you've entered the required details, click **CONTINUE**. The **Review** screen is displayed where you can confirm the updated details.

Click **PROCEED TO SUBMIT**. A confirmation message is prompted and the updated request is submitted for approval.

# 4 Transfers

## 4.7.1 Manage Transfer (Viewing Manage List)

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Once a Transfer is approved, the details will be sent to the Manage Transfers List.

Click **Manage Transfers**. The **Manage List** screen is displayed, where you can view the list of Transfers and their corresponding status.

The screenshot shows the 'Manage Transfers' interface. At the top, there is a header with 'Corporate Group ID: STBKSG' and 'Corporate Group Name: STARBUCKS\_SG'. Below this, the page title is 'Manage Transfers' with a breadcrumb 'Transfers > Manage Transfers'. A search filter is set to 'Single Payment'. A search box is present with fields for 'Payment Reference', 'Payment Method', 'Payment Date' (range: Jan 01, 2019 - Oct 03, 2019), and 'Status'. There are 'SEARCH' and 'RESET' buttons. Below the search is a 'Manage List' table with columns: Payment Reference, Upload Reference, Pay From, Pay To, Currency, Amount, Payment Date, Payment Method, Status, and Action. The table contains four records, each with a green 'Submit' button in the Action column.

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
2019062541256904		Alex Sintel / 2010010001 / SGD / DBS	SA_S01 / 5010010001 / SGD / DBS	SGD	17.00	Jun 25, 2019	INTERNAL	Submitted	Submit
2019022684131886		Alex Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	50.00	Feb 26, 2019	DOMESTIC	Submitted	Submit
2019022773632872		Alex Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	20.00	Mar 19, 2019	DOMESTIC	Submitted	Submit
2019022773652883		Alex Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	25.00	Apr 23, 2019	DOMESTIC	Submitted	Submit

Click the **PAYMENT REFERENCE** link of the record where the user can view each field of the selected record as shown below.

The screenshot shows the 'View Single Payment' interface. At the top, there is a header with 'Corporate Group ID: STBKSG' and 'Corporate Group Name: STARBUCKS\_SG'. Below this, the page title is 'View Single Payment' with a breadcrumb 'Transfers > Manage List > View Single Payment'. The 'Payment Reference' is 2019062541256904. There are three expandable sections: 'Applicant', 'Own Company Account', and 'Amount'. The 'Applicant' section shows: Reference: 1213, Payment Method: INTERNAL, Derived Payment Type: BOOKTRF, Company: Alex Sintel/Alex Sintel, Pay From: Alex Sintel/ 2010010001 / SGD / DBS, Payment Date: Jun 25, 2019, Derived Payment Date: Oct 7, 2019. The 'Own Company Account' section shows: Company: Alex Sintel/Alex Sintel, Pay To: SA\_S01 / 5010010001 / SGD / DBS. The 'Amount' section shows: Debit Currency: SGD, Payment Currency: SGD.

# 4 Transfers

## 4.7.2 Amendment/Deletion of Standing Instruction – [Back to Table of Contents](#)

This section specifies how you can delete a standing instruction.

Under the menu, go to **Transfer** → **Manage Transfers**. The **Manage Transfers** screen should be displayed. You can view the list of transfers and their statuses in this screen.

From the **Filter Transaction** field, select **Standing Instruction**. The list of Standing Instruction transfers should be displayed.

Under the **Action** column, click the drop-down arrow and select to either Edit or Delete.

The screenshot shows the 'Manage Transfers' interface. At the top, there is a breadcrumb 'Transfers > Manage Transfers'. Below that is a 'Filter Transaction' dropdown menu set to 'Standing Instruction'. A search bar labeled 'Search Transfers SI' is also present. The main area contains a table with the following columns: ID, Reference, Pay From, Pay To, Payment Method, Frequency, Payment Currency, Amount, Status, and Action. Three rows of data are visible, each with a 'Success' status and an 'Action' dropdown menu.

ID	Reference	Pay From	Pay To	Payment Method	Frequency	Payment Currency	Amount	Status	Action
202201170027263	APR1811D0M3	123456 / 123456789 / USD / BBB	ABC / 123456789 / BND / BBB	SI Domestic Transfer	Daily	BND	66.00	Success	▼
2022011310947568	45684554	123456 / 123456789 / USD / BBB	ABC COMPANY / 123456789 / BND / BBB	SI Internal Transfer	Daily	BND	1.00	Success	Edit Delete
2022013031222726	AJK	123456 / 123456789 / USD / BBB	ABC / 123456789 / BND / BBB	SI Domestic Transfer	Daily	BND	36.00	Success	

## 4 Transfers

### 4.8 Approver Flow (Transfers)

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An Approver can approve, reject or send for repair for all records. Below explains the transaction status:

#### Pending Approval

When the Maker has created the Transfer Payment Record and has submitted the request for approval.

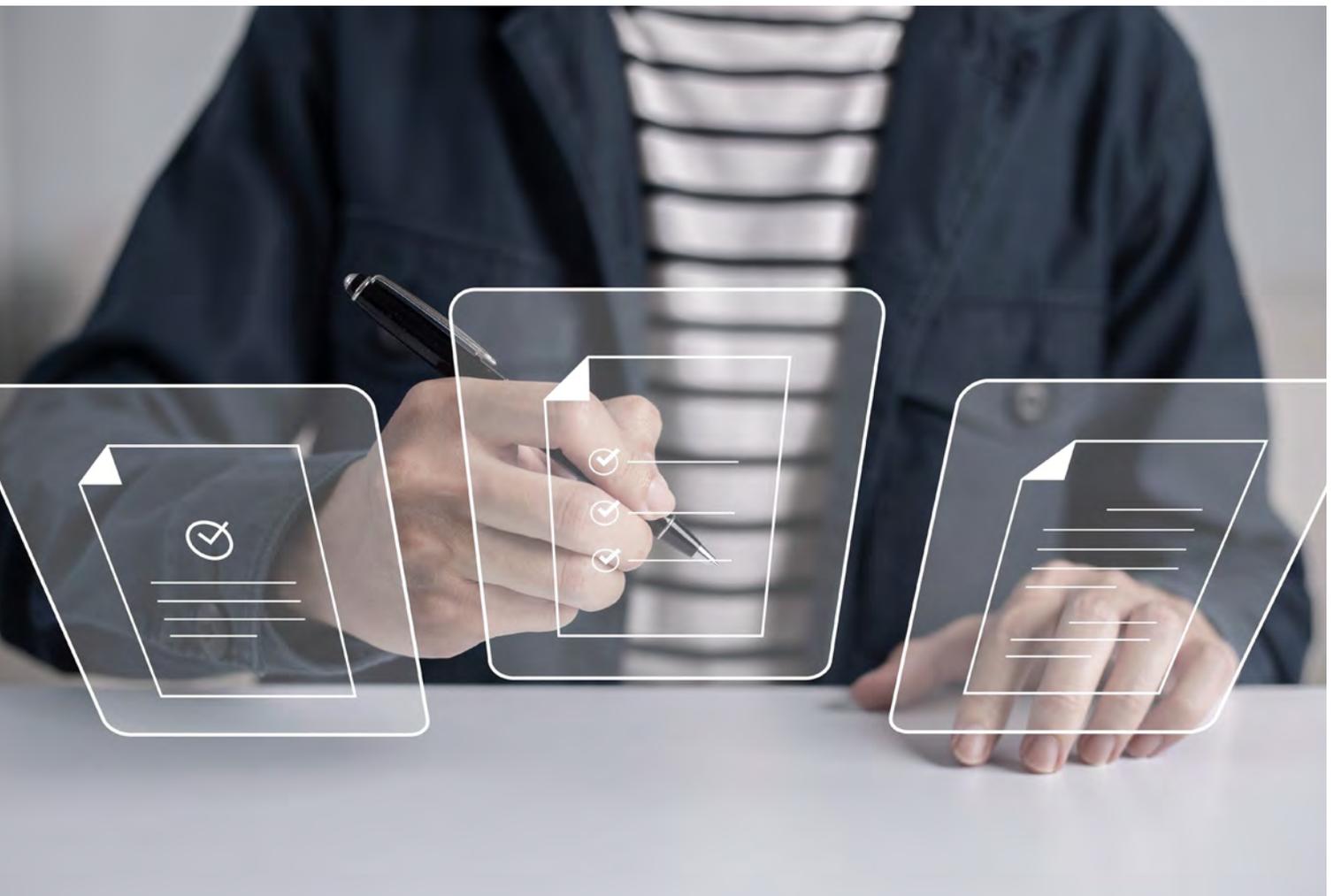
#### Partially Approved

Payment record gets approved from one level of Approver and pending for approval from other Approvers.

#### Fully Approved

When payment has completed all the levels of approvals and is awaiting release.

To view a video tutorial on approving transactions, [click here](#).

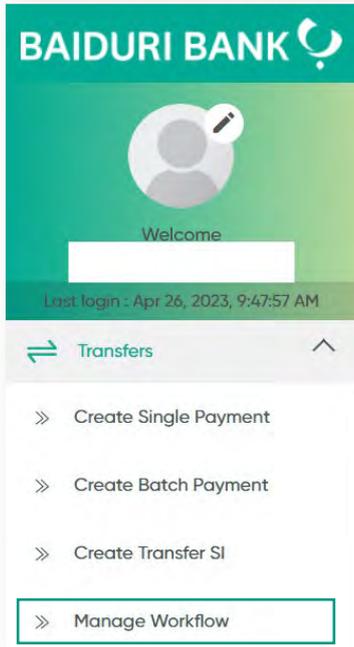


# 4 Transfers

## 4.8.1 Approving Transfers

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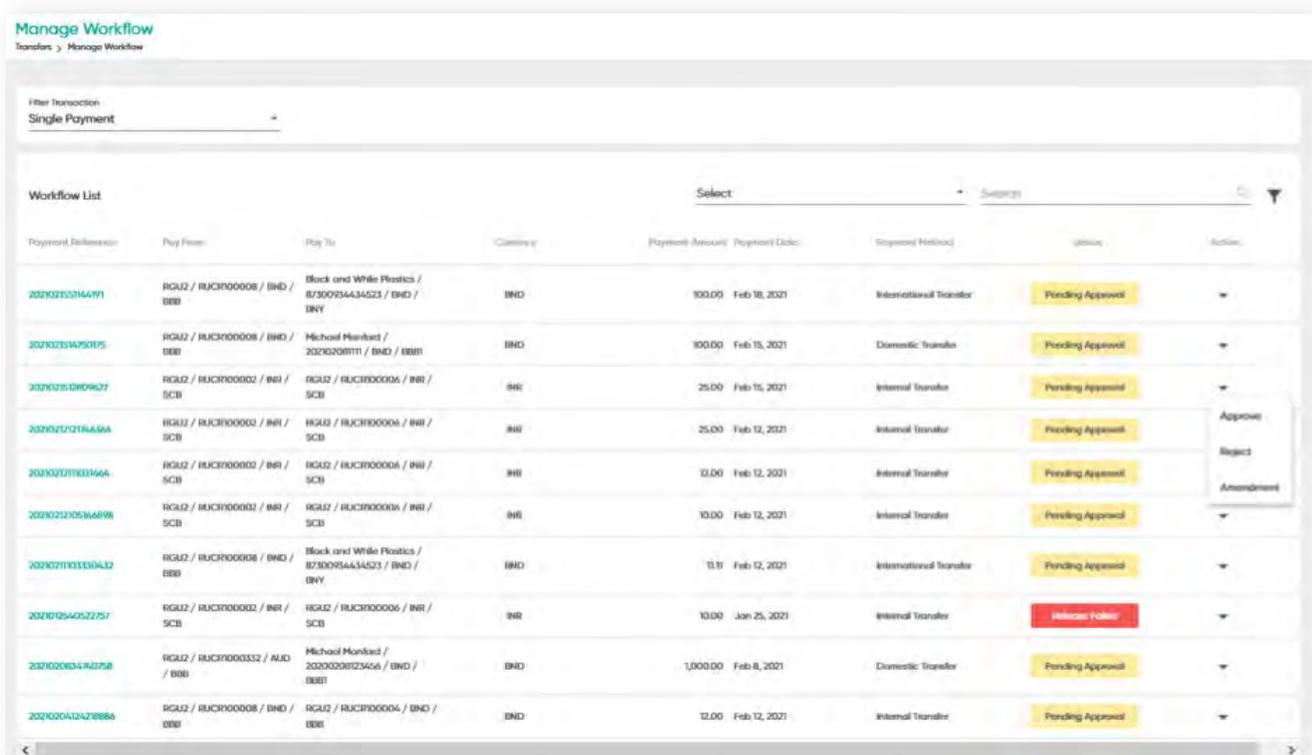
From the menu, go to **Transfer** → **Manage Workflow**.



The **Manage Workflow** screen should be displayed.

Under the **Action** column, click the drop-down arrow.

The application displays the sub-menu containing **Approve**, **Reject** and **Amendment**.

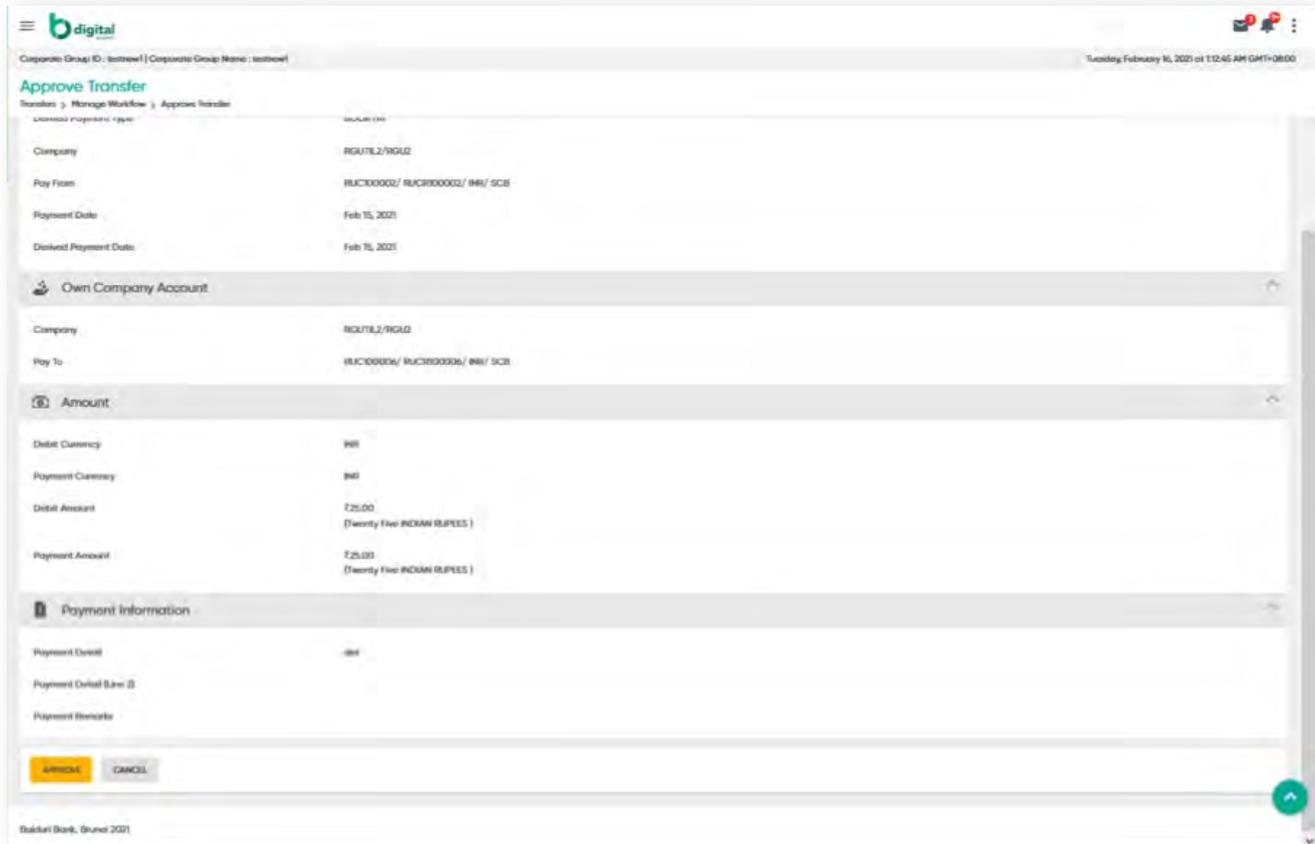


# 4 Transfers

## 4.8.1 Approving Transfers

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Click **Approve**. The **Approve Transfer** screen will be displayed, where you can verify the updated information.



Click **APPROVE**. Here the 2 Factor Authentication (2FA) screen will be shown and requesting the verification.

Authentication screen reference

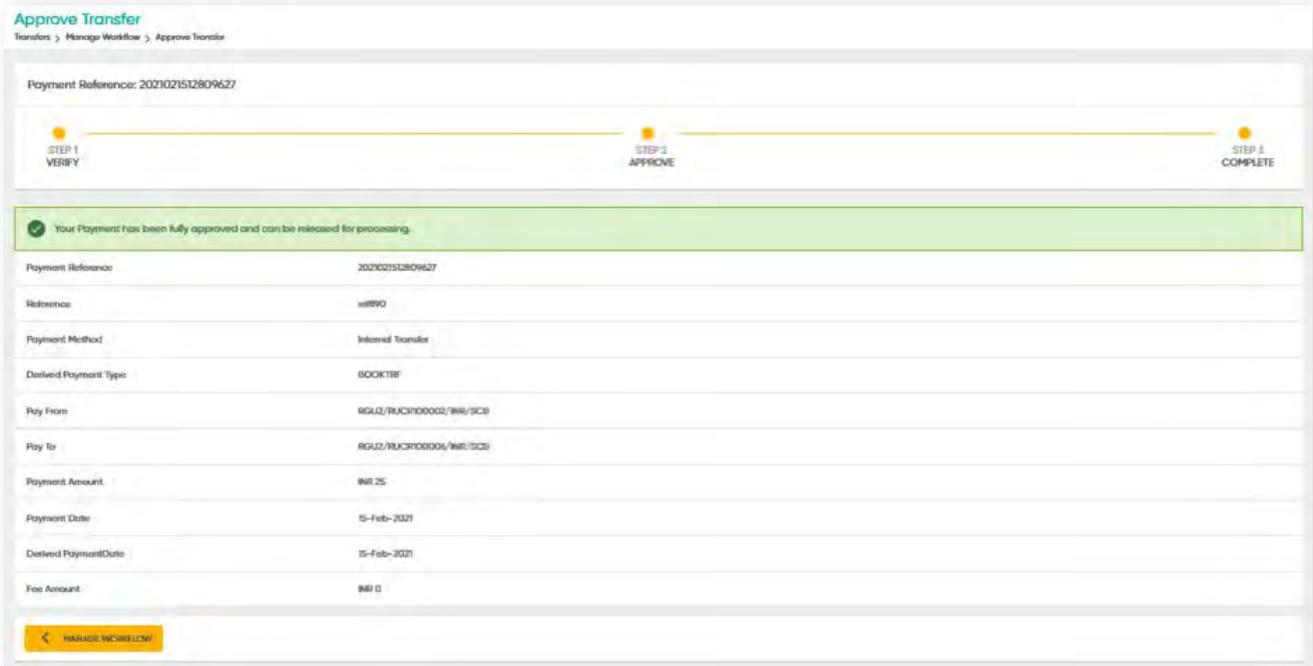


Click **SUBMIT**. The Transfers is approved and a confirmation message is prompted. Once payment is approved, the details will be sent to the **Manage List**.

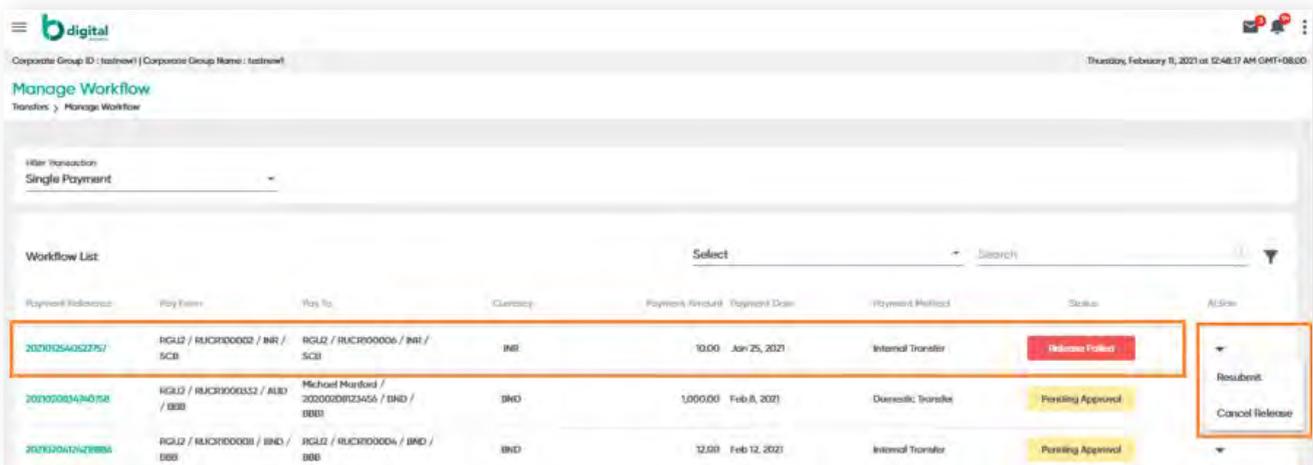
# 4 Transfers

## 4.8.1 Approve (Transfers)

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If approval of a transaction fails due to technical issues, the transfer will roll back to **Release Failed** status. You can then select whether to resubmit for approval or to cancel the release.



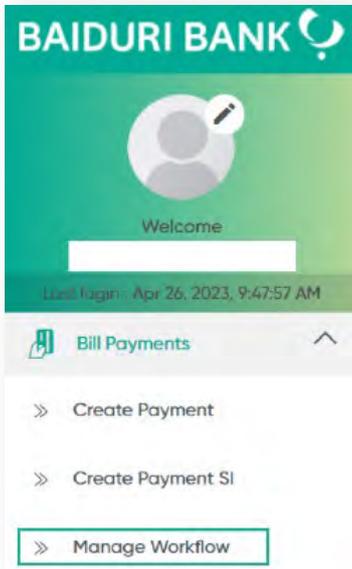
You can view transactions by generating the report under [Account Balance Report](#)

# 4 Transfers

## 4.8.2 Amending and Rejecting Transfers

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From the menu, go to **Transfer** → **Manage Workflow**.  
The **Manage Workflow** screen should be displayed.



Under the **Action** column, click the drop-down arrow.  
The sub-menu containing **Approve**, **Reject** and **Amendment** should be displayed.

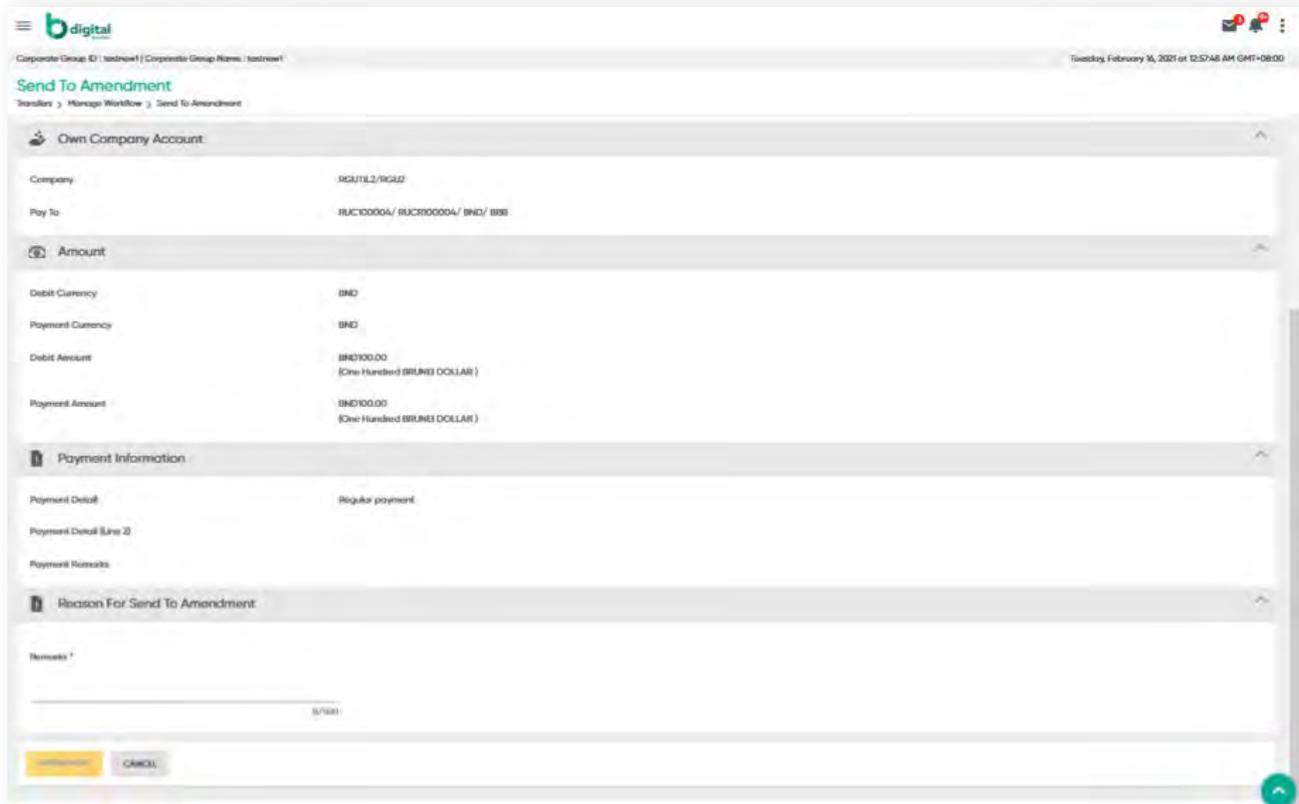
Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20210215514471	RGU2 / RUCR00008 / BND / BBB	Black and White Plastics / 87300934454523 / BND / BWF	BND	100.00	Feb 18, 2021	International Transfer	Pending Approval	▼
202102153296332	RGU2 / RUCR00008 / BND / BBB	RGU2 / RUCR00004 / BND / BBB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Approval	▼
202102153296332	RGU2 / RUCR00008 / BND / BBB	Michael Marford / 20210208111 / BND / BBB	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	▼
202102151889627	RGU2 / RUCR00002 / INR / SCB	RGU2 / RUCR00006 / INR / SCB	INR	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	▼
202102171716366	RGU2 / RUCR00002 / INR / SCB	RGU2 / RUCR00006 / INR / SCB	INR	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2021021711031684	RGU2 / RUCR00002 / INR / SCB	RGU2 / RUCR00006 / INR / SCB	INR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2021021210516888	RGU2 / RUCR00002 / INR / SCB	RGU2 / RUCR00006 / INR / SCB	INR	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2021021103330432	RGU2 / RUCR00008 / BND / BBB	Black and White Plastics / 87300934454523 / BND / BWF	BND	0.00	Feb 12, 2021	International Transfer	Pending Approval	▼
2021021540522752	RGU2 / RUCR00002 / INR / SCB	RGU2 / RUCR00006 / INR / SCB	INR	90.00	Jan 25, 2021	Internal Transfer	Release Failed	▼
2021020814160758	RGU2 / RUCR00002 / AUD / BBB	Michael Marford / 202102081723456 / BND / BBB	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	▼

# 4 Transfers

## 4.8.2 Amending and Rejecting Transfers

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Select either **Amendment** or **Reject**, the **Send To Amendment** or **Rejection** screen will be displayed. You will need to input the reason in the **Remarks** field.



After a transaction is sent for repair or rejected, it goes back to the Maker's workflow and they receive an email notification.

# 5 Bill Payment

## 5.1 Overview

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This service allows you to pay various types of bills, including:

- **Baiduri Bank credit cards**
- **Baiduri Finance Hire Purchase**
- **Utility bills (water and electricity)**
- **Phone bills (DST, imagine and Progresif)**
- **Other bills (Insurance, fees, taxes and etc)**

In this section, there are 3 ways you can make bill payments:



### **Immediately**



### **Future dated**

you will need to specify the future date of when you prefer for the payment to be made



### **Standing instructions**

you will be able to set up regular or recurring payments

# 5 Bill Payment

## 5.2 Create Bill Payment

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From the menu, go to **Bill Payments** → **Create Payment**.

Bill Payment Reference: 2021021685840814

Marked fields are mandatory

STEP 1 INITIATE PAYMENT | STEP 2 REVIEW | STEP 3 COMPLETE

Applicant

Your Reference \*

Choose Company \*  
(Company ID / Company Name)

Pay From \*  
(Account Name / Account Number / Currency / Bank Code)

Bill Information

Payment Details

CONFIRM | SAVE AS DRAFT | RESET

You can save the information you have entered as a draft before submitting the transaction. The saved information can be reviewed again under Manage **Workflow** → **Draft**.

### Functions under Bill Payment

Actions	Response
Save as draft	Allows you to save entries as drafts before submitting

# 5 Bill Payment

## 5.2 Create Bill Payment

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Fields	Description	Mandatory / Optional
Your Reference	Set a code or reference, so that you can identify and remember the entry in the future	Mandatory
Choose Company	From the drop-down list, select the Company you wish to make the payments to	Mandatory
Pay From	Enter the account number of the account you prefer to deduct from for the bill payments <ul style="list-style-type: none"><li>• This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field.</li><li>• The Pay From field contains Company Name/Account Number/Currency/ Bank Code</li><li>• Once the Pay From field is filled, the total available account balance of the company should be displayed.</li></ul>	Mandatory

### Bill Information field functions

The screenshot shows a software interface for creating a bill payment. It features a search bar labeled "Choose Biller" with a magnifying glass icon and a placeholder text "(Biller Category / Biller Code / Biller Name / Payee Nick Name)". Below the search bar is a link that says "Create Adhoc Bill Payee". The interface is divided into sections: "Biller Information" at the top and "Payment Details" below it. At the bottom of the interface, there are three buttons: "CONTINUE" (highlighted in orange), "SAVE AS DRAFT", and "RESET".

# 5 Bill Payment

## 5.2 Create Bill Payment

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Fields	Description	Mandatory / Optional
<b>Choose Biller</b>	<p>Click Choose Biller. The Search Bill Payee window will be prompted. Enter the Biller information that you wish to make bill payments to.</p>  <p>The Biller information will be displayed in their respective fields. Any additional information defined will appear below the <b>Choose Biller</b> field. See below.</p> 	Mandatory

### Functions under Bill Payment

 **Payment Details**

---

Payment Date \*  
2022-03-31 

---

Payment Currency \*  
BND

---

Payment Amount \*  
123.00  
(One Hundred Twenty Three BRUNEI DOLLAR )

---

Remarks  
test

# 5 Bill Payment

## 5.2 Create Bill Payment

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Fields	Description	Mandatory / Optional / Auto-populated
Payment Date	Set a date that you prefer the payment to be made. By default, the current date is auto-populated.  If the set payment date falls on a weekend or public holiday, then the transaction will be processed the next business day.	Mandatory
Payment Currency	Defaulted to BND	Auto-populated
Payment Amount	Enter the payment amount you wish to pay the biller	Mandatory
Remarks	Enter any remarks that you can use as a reference for the transaction	Optional

**b.digital**  
Corporate Group ID : testnow1 | Corporate Group Name : testnow1  
Tuesday, February 16, 2021 at 11:44:58 PM GMT+08:00

### Create Payment

Bill Payments > Create Payment

Pay From: RUC100008/RUCR100008/BND/BBB

#### Biller Information

Biller: Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen / BillerAuto  
Credit Card Number: 15

#### Payment Details

Payment Date: Feb 16, 2021  
Payment Currency: BND  
Payment Amount: BND100.00 (One Hundred BRUNEI DOLLAR)  
Remarks:

#### Additional Information

Label1: tagit  
Label2: Feb 16, 2021  
Label3: Feb 16, 2021, 11:44:57 PM  
Label4: BND2,333.00

#### Fees Information

Fee Amount: BND10.00

**PROCEED TO SUBMIT** | **BACK** | **CANCEL**

# 5 Bill Payment

## 5.2 Create Bill Payment

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Actions	Response
<b>Proceed To Submit</b>	To submit requests for approval

If the set payment date falls on a weekend or public holiday, then the transaction will be processed the next business day.

### Review

Click **CONTINUE**. The request will be submitted and the **Review** screen will be displayed. From here, you can review the entered details before submitting for approval.

Corporate Group ID: testnew1 | Corporate Group Name: testnew1  
Wednesday, February 17, 2021 at 12:00:21 AM GMT+08:00

### Create Payment

Bill Payments > Create Payment

Bill Payment Reference: 2021021692656937

STEP 1 INITIATE PAYMENT | STEP 2 REVIEW | STEP 3 COMPLETE

**Applicant**

Reference	MMOSAMP4002
Company	RGUZ
Pay From	RUC100008/RUCR100008/BND/BBB

**Biller Information**

Biller	Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen / BillerAuto
Credit Card Number	15

**Payment Details**

Payment Date	Feb 16, 2021
Payment Currency	BND
Payment Amount	BND100.00 (One Hundred BRUNE DOLLAR)
Remarks	

**Additional Information**

Label1	tagit
Label2	Feb 16, 2021

# 5 Bill Payment

## 5.2 Create Bill Payment

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### Complete

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted. This means that the transaction has been submitted for approvals.

**Create Payment**  
Bill Payments > Create Payment

Bill Payment Reference: 2021021691349554

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

✔ Your Payment has been created successfully and submitted for approval.

Bill Payment Reference:	2021021691349554
Reference:	MMOSAMPA001
Company:	RGUZ
Pay From:	RGUZ / RUCR00008 / BND / BBB
Bill:	Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen/BillerAuto
Credit Card Number:	15
Payment Amount:	BND 100.00
Payment Date:	16-Feb-2021
Fee Amount:	BND 10

[MAKE ANOTHER BILL PAYMENT](#)

# 5 Bill Payment

## 5.3 Adhoc Payment

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You can create payment profiles through Adhoc Payment to pay bills instantly. These profiles will be saved as a Bill Payee which then can be viewed again under **Billers Beneficiary**.



# 5 Bill Payment

## 5.4 Create Standing Instruction

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From the menu, go to **Bill Payment** → **Create Payment SI**

Payment SI Reference Number : 2021021693853937

Marked fields are mandatory

STEP 1 INITIATE PAYMENT SI | STEP 2 REVIEW | STEP 3 COMPLETE

Applicant

Your Reference \*

SI Nick Name \*

Choose Company \*  
( Company ID / Company Name)

Pay From \*  
(Account Name / Account Number / Currency / Bank Code)

Biller Information

Amount

Standing Instruction Information

CONTINUE | SAVE AS DRAFT | RESET

Fields	Description	Mandatory / Optional
<b>Your Reference</b>	Set a code or reference, so that you can identify and remember the entry in the future	Mandatory
<b>SI Nickname</b>	Enter a preferred name for this particular Standing Instruction so that you can remember it easily	Mandatory
<b>Choose Company</b>	From the drop-down list, select the company that you wish to set up a Standing Instruction with	Mandatory
<b>Pay From</b>	Enter the account number of the account you prefer to deduct from for the bill payments <ul style="list-style-type: none"><li>• This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field.</li><li>• The Pay From field contains Company Name/ Account Number/ Currency/ Bank Code</li></ul> Once the Pay From field is filled, the total available account balance of the company should be displayed.	Mandatory

# 5 Bill Payment

## 5.4 Create Standing Instruction

[Back to Table of Contents](#)

### Bill Information field functions



Fields	Description	Mandatory / Optional
<b>Choose Biller</b>	<p>Click Choose Biller. The Search Bill Payee window will be prompted. Enter the Biller information that you wish to make bill payments to.</p>  <p>The Biller information will be displayed in their respective fields. Any additional information defined will appear below the Choose Biller field. See below.</p> 	Mandatory

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Amount fields functions

Amount

Payment Currency  
BND

Payment Amount \*  
100.00  
Amount should be between 1 to 12

Standing Instruction Information

CONTINUE SAVE AS DRAFT RESET

Fields	Description	Mandatory / Optional
Payment Currency	This field is auto-populated based on the currency selected under the <b>Pay From</b> field	Auto-populate
Payment Amount	Enter the amount you wish to pay	Mandatory

### Standing Instruction Information fields functions

Standing Instruction Information

Frequency \*  
Monthly

Start Date \*  
2021-02-18

Number Of Occurrence \*  
3

Remarks  
0/100

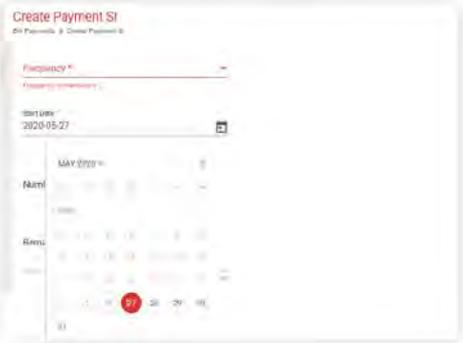
CONTINUE SAVE AS DRAFT RESET

Figure 1: Create Payment SI screen

# 5 Bill Payment

## 5.4 Create Standing Instruction

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Fields	Description	Mandatory / Optional / Auto-populated
Frequency	<p>This field sets the frequency of payment</p> <p>From the drop-down list, you can select payments to be made monthly or yearly</p> 	Mandatory
Start Date	<p>The date set for payments to start. Select the date from the calendar provided.</p>  <p>Figure 2: Create Payment SI screen</p>	Mandatory
Number of Occurrences	<p>Within a month or year, set the number of times the payment amount should be debited from the account</p>	Mandatory
Remarks	<p>Enter any remarks to remind you of the transaction details</p>	Optional

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Review

Once all the details were filled, click **CONTINUE**. The details will be displayed in the Review screen. You can confirm that the entered details are accurate before submitting for approval.

Payment SI Reference Number : 2021021693853937

STEP 1 INITIATE PAYMENT SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference: SAMPMM08001  
SI Nick Name: TOR0101  
Company: RGUTIL2/RGUZ  
Pay From: RUC100008/RUCR100008/BND/BBB

**Biller Information**

Pay To: Credit Cards / VISA / VB / MMOBPO01  
Card Number: 2020\*\*\*\*\*

**Amount**

Payment Currency: BND  
Payment Amount: BND10.00  
(Ten BRUNEI DOLLAR)

**Standing Instruction Information**

Frequency: Monthly  
Number Of Occurrence: 3  
Start Date: Feb 18, 2021  
End Date: Apr 19, 2021  
Payment Remarks:

**Fees Information**

Fee Amount: BND25.00

**PROCEED TO SUBMIT**    BACK    CANCEL

Actions	Response
<b>Proceed To Submit</b>	To submit requests for approval

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Complete

Once confirmed, click **PROCEED TO SUBMIT**. A confirmation message should be prompted.

**Create Payment SI**  
Bill Payments > Create Payment SI

Payment SI Reference Number : 2021021693853937

STEP 1 INITIATE PAYMENT SI      STEP 2 REVIEW      STEP 3 COMPLETE

✔ Your SI request has been created successfully and submitted for approval.

Payment SI Reference	2021021693853937
Reference	SAMPMMOB001
SI Nick Name	TOR0101
Company	RGUZ
Pay From	RGUZ / RUCR00008 / BND / BBB
Pay To	Credit Cards / VISA / VISA Biller / MMOBPD01
Card Number	2020*****
Payment Amount	BND 10.00
Frequency	Monthly
Start Date	18-Feb-2021
End Date	19-Apr-2021
Fee Amount	BND 25

[MAKE ANOTHER PAYMENT SI](#)

# 5 Bill Payment

## 5.5.1 Approval Workflow for Bill Payments

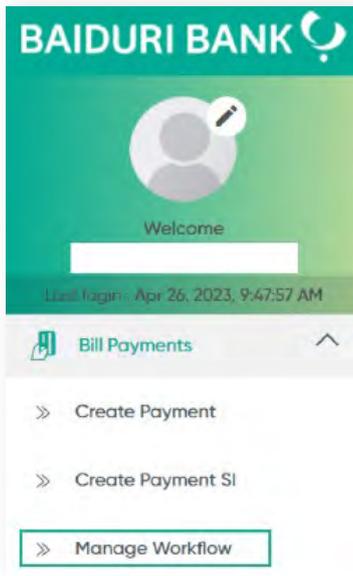
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To view a video tutorial on approving transactions, [click here](#).

For Baiduri b.Digital Business, there are 2 types of user access; Initiator and Approver.

Payments are submitted by the initiator, then an approver can approve, reject and make amendments to the request.

From the menu, go to **Bill Payment** → **Manage Workflow**.



**Manage Workflow**  
Bill Payments > Manage Workflow

Filter Transaction: Bill Payment

Workflow List

Bill Payment Reference	Pay From	Pay For	Payment Date	Currency	Payment Amount	Status	Action
2021021691349556	RGU2 / RUCR100008 / BND / BBB	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	
2021021610029985	RGU2 / RUCR100008 / BND / BBB	Credit Cards/visa1/visa1/blue1Z	Feb 16, 2021	BND	100.00	Pending Approval	
2021021591049770	RGU2 / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Approval	
2021020990059990	RGU2 / RUCR100008 / BND / BBB	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	
202102098110253	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 9, 2021	BND	100.00	Pending Approval	
20210204112823569	RGU2 / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	
2021012912310188	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	
2021012812033616	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	
2021012770042817	RGU2 / RUCR100002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	
2021012710808487	RGU2 / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	

Items per page: 10 | 1 - 10 of 119 | 1 2 3 4 5 >

# 5 Bill Payment

## 5.5.1 Approval Workflow for Bill Payments

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### Step 1

From the **Filter Transactions** drop down list, select either **Bill Payment** or **Bill payment Sl.**

### Step 2

**Bill Payment** – records related to bill payments will be displayed.

Click 'Search' to search for specific bill payments.

You may also view a more detailed record of the transaction by clicking the reference number.

The screenshot shows the 'Manage Workflow' interface for Bill Payments. At the top, there is a 'Filter Transaction' dropdown menu set to 'Bill Payment'. Below this is a 'Workflow List' table with the following columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Currency, Payment Amount, Status, and Action. The table contains 10 rows of data, all with a 'Pending Approval' status. The first row is highlighted with a green border.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
202102161349556	RGUZ / RUCR100008 / BND / BBB	Credit Cards/AutoBillerBNDOpen / AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
20210216110029985	RGUZ / RUCR100008 / BND / BBB	Credit Cards/visa/visa/bluetz	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102151549700	RGUZ / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Approval	▼
2021020990059790	RGUZ / RUCR100008 / BND / BBB	Credit Cards/AutoBillerBNDOpen / AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	▼
202102098110253	RGUZ / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OnlineBiller	Feb 9, 2021	BND	100.00	Pending Approval	▼
20210204112823569	RGUZ / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	▼
202101292310188	RGUZ / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
2021012812036605	RGUZ / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	▼
2021012770042817	RGUZ / RUCR100002 / INR / SCB	Broadband/Bilonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
2021012710808487	RGUZ / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	▼

### Step 3

Under the **Action** column, click on the drop-down arrow. The sub-menu containing **Approve**, **Reject** and **Amendment** will be displayed.

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 4

Under the **Action** column, click the drop-down arrow.

The screenshot shows the 'Manage Workflow' interface for 'Bill Payments'. It features a table with columns for 'Bill Payment Reference', 'Pay From', 'Pay To', 'Payment Date', 'Currency', 'Payment Amount', 'Status', and 'Action'. The 'Status' column shows 'Pending Approval' for all entries. The 'Action' column has a dropdown menu open, showing options: 'Approve', 'Reject', and 'Amendment'. The table contains 12 rows of data.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021021691349556	RGUZ / RUCR00008 / BND / BBB	Credit Cards /AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
2021021610029985	RGUZ / RUCR00008 / BND / BBB	Credit Cards/visa1/visa1/blue12	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102151514970	RGUZ / RUCR00008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Approval	▼
2021020990059790	RGUZ / RUCR00008 / BND / BBB	Credit Cards /AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	▼
202102098110253	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 9, 2021	BND	100.00	Pending Approval	▼
20210204112823569	RGUZ / RUCR00008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	▼
2021012912301188	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
20210128112036615	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	8900	Pending Approval	▼
2021012710042817	RGUZ / RUCR00002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
2021012710808487	RGUZ / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	▼

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 5

Click **Approve**. The Approve Payment screen will be displayed. Here you can verify the information.

Bill Payment Reference: 202102098110253

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

**Applicant**

Reference	MMOTM
Company	RGUTL2 / RGUZ
Pay From	RGUZ / RUCR100008 / BND / BBB

**Bill Information**

Bill	Credit Cards / VISA / VB / OfflineBiller
Card Number	12

**Additional Information**

Label1	tagit
Label2	Feb 9, 2021
Label3	Feb 9, 2021, 10:48:47 PM
Label4	BND2,333.00

**Payment Details**

Payment Date	Feb 9, 2021
Payment Currency	BND
Payment Amount	100.00 (One Hundred BRUNE DOLLAR)
Remarks	Monthly payment

**Fees Information**

Fee Amount	BND10.00
------------	----------

**APPROVE**    **CANCEL**

### Note:

If a Bill Payment has not yet been approved after the requested date, an alert message will be prompted to the Approver. The Approver can choose to approve or reject transaction.

# 5 Bill Payment

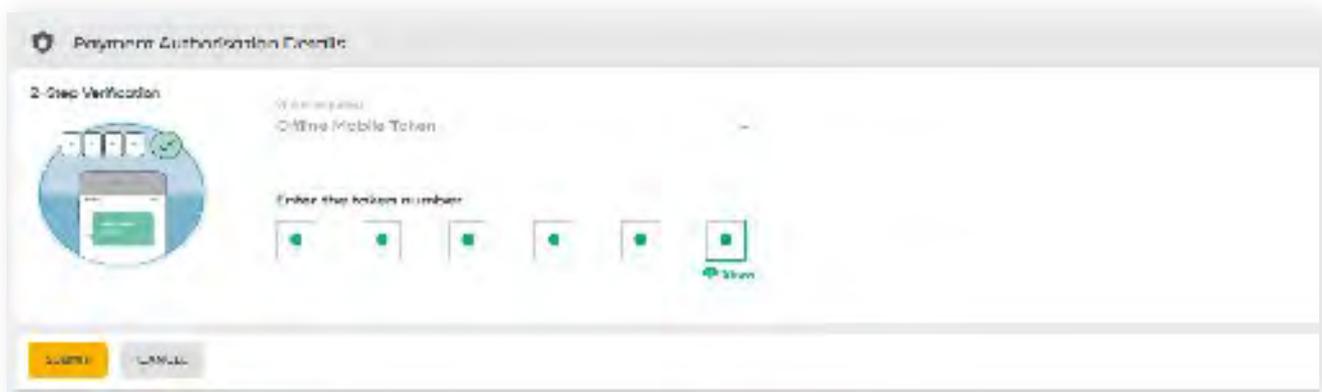
## 5.5.2 Approving Bill Payments

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### Step 6

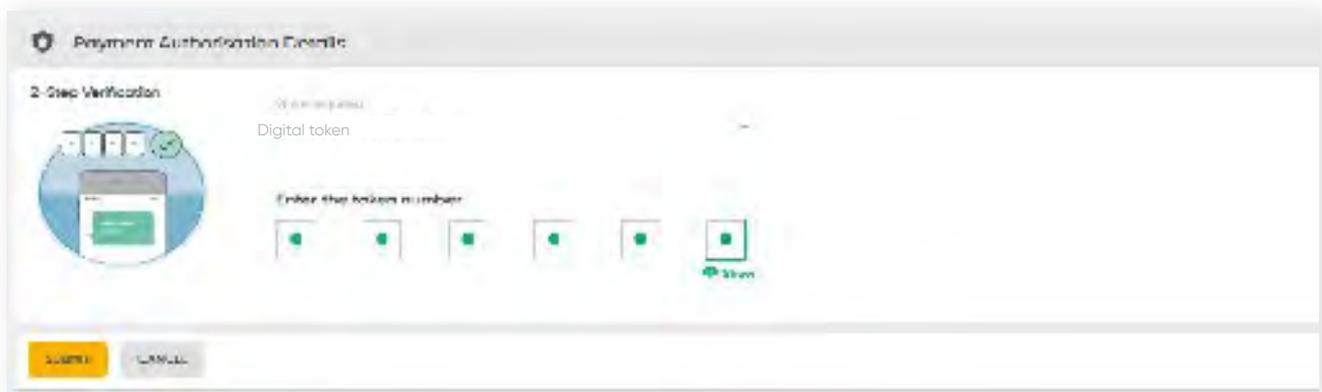
Click Approve. You will be prompted with a 2FA authentication step. You will be required to use the digital token.

On your **Baiduri b.Digital Business mobile app**, go to **Generate Secure Code** to generate the secure code.



### Step 4

Enter the generated secure code in the respective field.



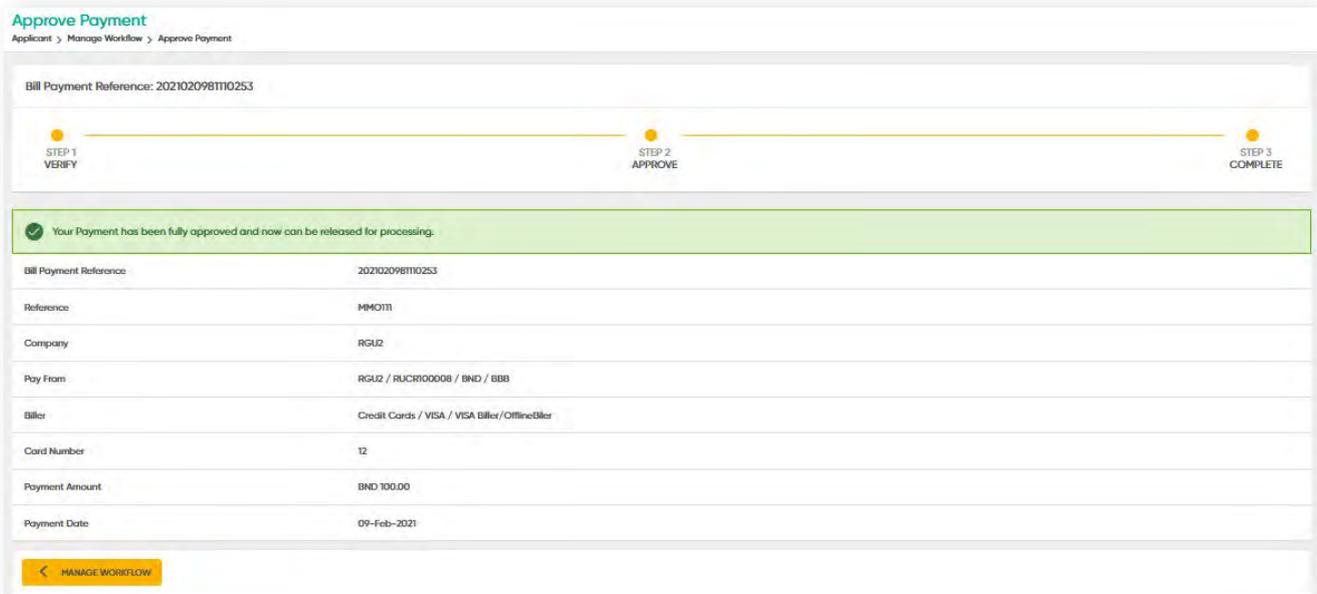
# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 7

Then Click **Submit**. A confirmation message will be prompted and the Bill Payment is considered approved. The approved details will be sent to the **Payment List**.



If a Bill Payment fails, this might be due to technical issues. In the event this happens, a Release Failed status will be reflected.

Click on the drop-down arrow. From here, you can choose to resubmit the approval or cancel the release.

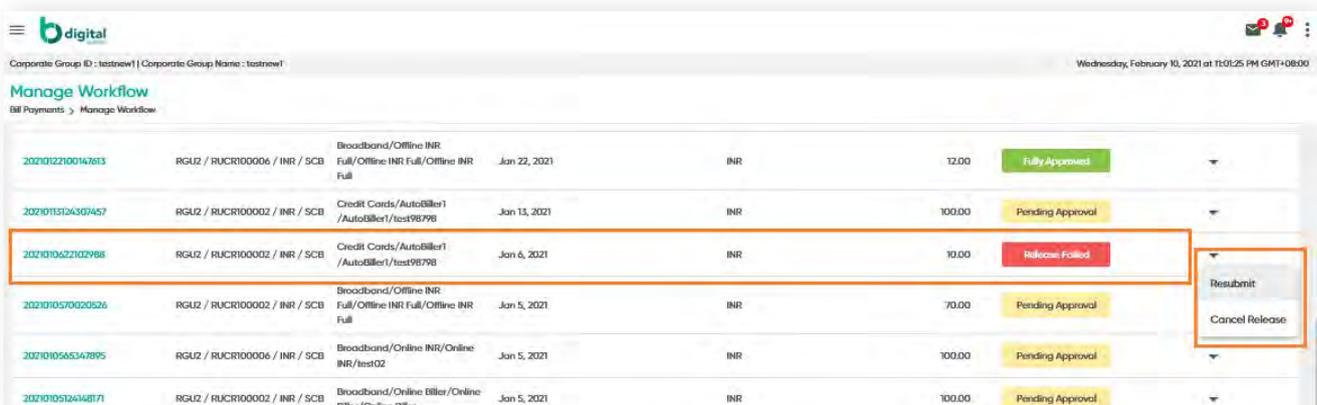


Figure 4: Manage Workflow screen

Note:

If a Bill Payment has not yet been approved after the requested date, an alert message will be prompted to the Approver. The Approver can choose to approve or reject the transaction.

# 5 Bill Payment

## 5.5.3 Amending and Rejecting Bill Payments

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### Step 1

To amend or cancel a transaction, select either **Amendment** or **Reject** in the Manage workflow screen.

The Send to Amendment or Rejection screen will be displayed.

Bill Payment Reference: 2021021515149170

STEP 1 VERIFY      STEP 2 COMPLETE

**Applicant**

Reference	rc67
Company	RGUTL2 / RGUZ
Pay From	RGUZ / RUCR00008 / BND / BBB

**Biller Information**

Biller	Broadband / Telecom / TC Biller / Telecom
Flexi Field	.12

**Additional Information**

Label1	tagit
Label2	Feb 15, 2021
Label3	Feb 15, 2021, 4:22:48 PM
Label4	BND2,333.00

**Payment Details**

Payment Date	Feb 15, 2021
Payment Currency	BND
Payment Amount	100.00 (One Hundred BRUNE DOLLAR)

Remarks

**Fees Information**

Fee Amount	BND10.00
------------	----------

**Reason For Send To Amendment**

0/500

**AMENDMENT**    **CANCEL**

# 5 Bill Payment

## 5.5.3 Amending and Rejecting Bill Payments

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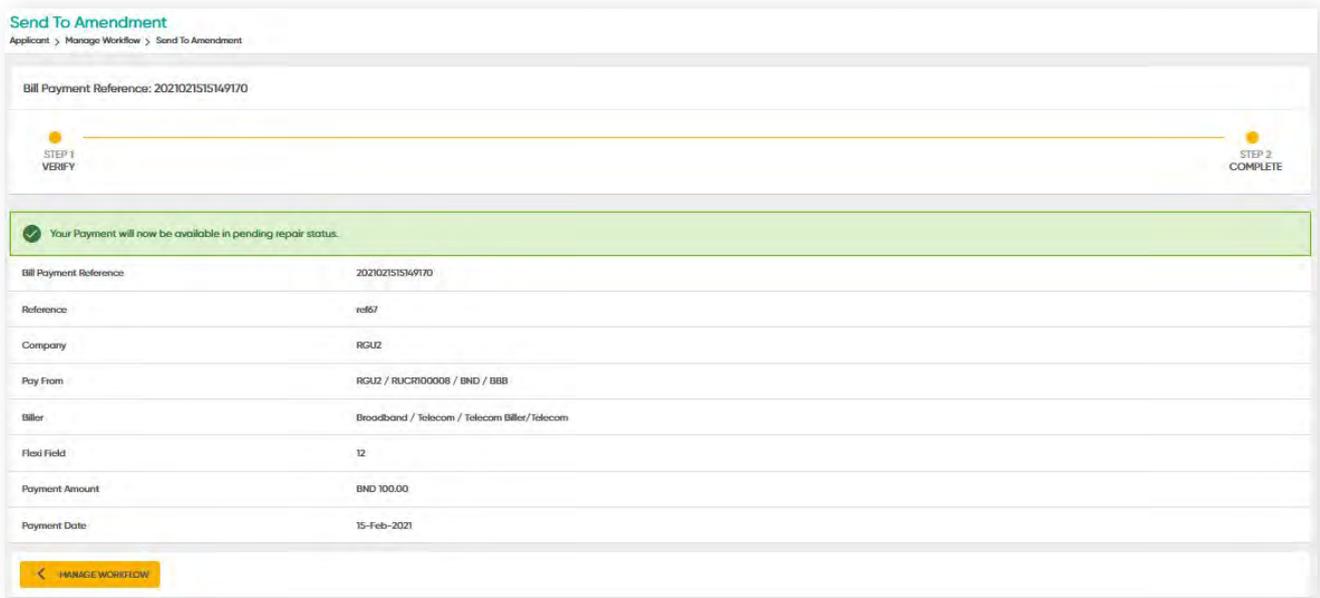
### Step 2

Under the Reason for **Amendment** or **Reason for Rejection** section, fill in the Remarks field.



### Step 3

To confirm, click the **AMENDMENT** or **REJECT** button. A confirmation message will be prompted once the request should be submitted to the approver for approval.



Send To Amendment	
Applicant > Manage Workflow > Send To Amendment	
Bill Payment Reference: 2021021515149170	
STEP 1 VERIFY   STEP 2 COMPLETE	
✔ Your Payment will now be available in pending repair status.	
Bill Payment Reference	2021021515149170
Reference	ref67
Company	RGUZ
Pay From	RGUZ / RUCR100008 / BND / BBB
Billor	Broadband / Telecom / Telecom Biller/ Telecom
Flaxi Field	12
Payment Amount	BND 100.00
Payment Date	15-Feb-2021
<a href="#">← MANAGE WORKFLOW</a>	

# 5 Bill Payment

## 5.6 Search and View Bill Payment

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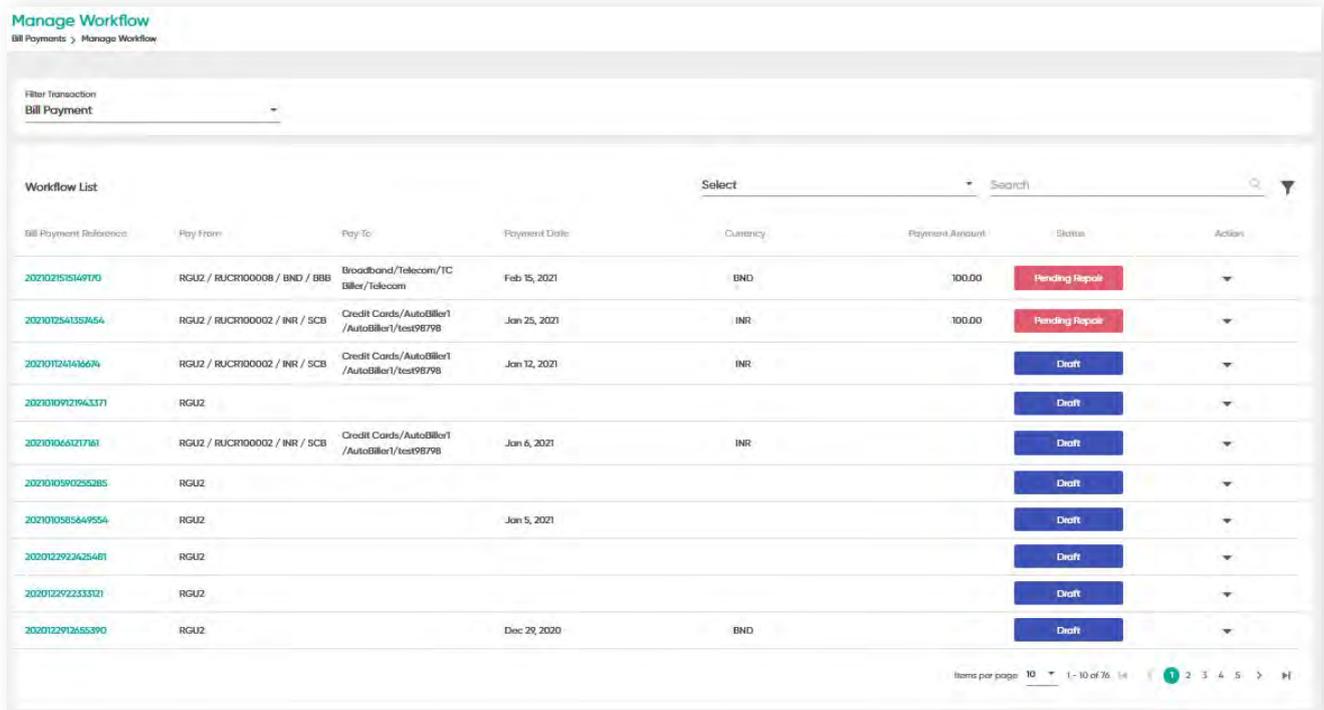
Actions	Description
<b>Pending Repair (Status)</b>	<p>Bill Payment transactions that were sent back for amendments will be listed under Manage Workflow with Pending Repair status. These records can be searched and viewed with the Search field.</p> <p>The Bill Payment transaction that is sent for repair by approver gets listed under Manage Workflow can be search &amp; view the particular record.</p>
<b>Active (Approved) Bill Payee records</b>	<p>The active (approved) Bill Payee records under the Payee List can be searched and viewed.</p>

# 5 Bill Payment

## 5.6.1 Search - Pending Repair (Amendment) Bill Payment Records

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From the menu, go to **Bill Payment** → **Manage Workflow**. The **Manage Workflow** screen should be displayed.



The screenshot shows the 'Manage Workflow' interface. At the top, there is a breadcrumb trail: 'Bill Payments > Manage Workflow'. Below this is a search bar labeled 'Filter Transaction' with the value 'Bill Payment'. The main area is titled 'Workflow List' and contains a table with the following columns: 'Bill Payment Reference', 'Pay From', 'Pay To', 'Payment Date', 'Currency', 'Payment Amount', 'Status', and 'Actions'. The table lists ten transactions. The first two are in 'Pending Repair' status, while the others are in 'Draft' status. At the bottom right, there is a pagination control showing 'Items per page: 10' and '1 - 10 of 16' items.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Actions
20202515149170	RGU2 / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Repair	▼
2020102541357454	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	▼
202011241416674	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 12, 2021	INR		Draft	▼
2020109127643371	RGU2					Draft	▼
202010463217161	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 6, 2021	INR		Draft	▼
2020103902528285	RGU2					Draft	▼
2020103856449554	RGU2		Jan 5, 2021			Draft	▼
2020122923625461	RGU2					Draft	▼
2020122922333321	RGU2					Draft	▼
2020122912655390	RGU2		Dec 29, 2020	BND		Draft	▼

If you want to retrieve a specific transaction under Bill Payments, you can search by entering the **Bill Payment Reference, Pay From, Pay To, Currency, Payment Amount** or **Status** in the respective fields.

# 5 Bill Payment

## 5.6.1 Search - Pending Repair (Amendment) Bill Payment Records

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For Bill Payment SI, you can use the search field to extract a specific transaction by entering the **SI Reference, SI Nick Name, Pay From, Pay To, Frequency, Payment Currency, Payment Amount** or **Status**.

Click the **Bill Payment Reference** hyperlink to view more details of that specific transaction.

Bill Payment Reference : 2021021515149170

Applicant	
Reference	ref67
Company	RGUTILZ / RGU2
Pay From	RGU2 / RUCR100008 / BND / BBB

Biller Information	
Biller	Broadband / Telecom / TC Biller / Telecom
Flexi Field	12

Additional Information	
Label1	tagit
Label2	Feb 15, 2021
Label3	Feb 15, 2021, 4:22:48 PM
Label4	BND2,333.00

Payment Details	
Payment Date	Feb 15, 2021
Payment Currency	BND
Payment Amount	100.00 (One Hundred BRUNEI DOLLAR)
Remarks	

Fees Information	
Fee Amount	BND10.00

Audit Trail	
CREATED	
Created By	tmcker1
Created Date	Feb 15, 2021, 4:22:52 PM
AUTHORISED < 1 of 1 >	
Authorised by	pdchecker
Authorised Date	Feb 17, 2021, 1:06:26 AM
Status	Pending Repair
Remarks	Error in details

BACK

# 5 Bill Payment

## 5.6.1 Search - Active (Approved) Bill Payment Records

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Once the Payment is approved, the details will be displayed under Payment List.

From the menu, go to **Bill Payment** → **Payment List**. The Payment List screen will be displayed.

Here, you can view the status of each transaction. From the drop-down list at the top of the page, you can filter the transactions by **Bill Payment** or **Bill Payment SI**.

The screenshot shows the 'Payment List' interface. At the top, there is a filter dropdown set to 'Bill Payment'. Below it is a search bar for 'Search Bill Payments'. The main area contains a table with the following data:

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20210129140288564	RGUZ / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Dec 31, 2024	INR	10.00	Future Date	▼
20210129140288563	RGUZ / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Jan 1, 2024	INR	10.00	Future Date	▼
20210129140288562	RGUZ / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Dec 31, 2022	INR	10.00	Future Date	▼
2021012598110253	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 17, 2021	BND	100.00	Success	▼
20210121012116535	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Feb 10, 2021	BND	10.00	Success	▼
2021010461443342	RGUZ / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Feb 9, 2021	INR	10.00	Success	▼
2021020223956574	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 9, 2021	BND	10.00	Success	▼
2021020224047923	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 2, 2021	BND	70.00	Success	▼
2021012774927558	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VB	Jan 27, 2021	BND	12.00	Success	▼
2021012774802573	RGUZ / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 27, 2021	BND	34.00	Success	▼

# 5 Bill Payment

## 5.6.1 Search - Active (Approved) Bill Payment Records

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You will be able to view all approved payments in a list. You can also search a specific payment by entering the **Bill Payment Reference**, **Biller Name**, **Biller Code**, **Company**, **Debit Account**, **Payment Currency**, **Biller Category** or **Payment Date** in their respective fields.

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
202002098780253	RGUZ / RUCR100008 / BND / BBR	Credit Cards/VISA /Vb/OfflineBiller	Feb 17, 2021	BND	100.00	Success	

Under the **Filter Transaction** drop-down list, select **Bill Payment SI**. The Payment List should display all relevant standing instructions as shown below.

To retrieve a specific transaction, enter one of the following in their respective fields, **SI Reference**, **SI Nick Name**, **Pay From**, **Pay To**, **Frequency**, **Payment Currency**, **Payment Amount** or **Status**.

SI Reference	SI Nick Name	Pay From	Pay To	Frequency	Payment Currency	Payment Amount	Status	Action
202101063113490	name345	RGUTL2 / RUCR100006 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	Monthly	INR	10.00	Success	
202101062223444	sdfsdf	RGUTL2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	New Yearly	INR	10.00	Success	

# 5 Bill Payment

## 5.6.1 Search - Active (Approved) Bill Payment Records

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In this illustration, the **Biller Category** and **Payment Date** are entered.

The screenshot shows the 'Payment List' search interface. At the top, there is a breadcrumb 'Bill Payments > Payment List' and a 'Filter Transaction' dropdown set to 'Bill Payment'. Below this is a 'Search Bill Payments' section with several input fields: 'Bill Payment Reference', 'Company', 'Debit Account', 'Biller Category' (set to 'Credit Cards'), 'Biller Name', 'Biller Code', 'Payment Currency', and 'Payment Date' (set to 'Feb 16, 2021 - Feb 16, 2021'). There are 'SEARCH' and 'RESET' buttons at the bottom left.

Click **Search**. The filtered transactions are displayed.

The screenshot shows the same search interface as above, but now displaying a table of results. The 'SEARCH' button is highlighted in yellow. The table below has the following data:

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
202102049110253	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 17, 2021	BND	100.00	Success	

At the bottom right, there is a pagination control showing 'Items per page 10' and '1 - 1 of 1'.

# 5 Bill Payment

## 5.6.1 Search – Active (Approved) Bill Payment Records

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Click the **Bill Payment Reference** hyperlink to view more details of that specific transaction.

The screenshot displays a 'View Payment' interface with the following sections:

- View Payment** (Page Header)
- Bill Payment Reference**: 2021021022116535
- Applicant** (Section Header)
  - Reference: testrelease
  - Company: RGUTL2 / RGUZ
  - Pay From: RGUZ / RUCR00008 / BND / BBB
- Biller Information** (Section Header)
  - Biller: Credit Cards / VISA / VB / VisaCard
  - Card Number: 1234\*\*\*\*\*
- Payment Details** (Section Header)
  - Payment Date: Feb 10, 2021
  - Payment Currency: BND
  - Payment Amount: 10.00 (Ten BRUNEI DOLLAR)
  - Remarks:
- Fees Information** (Section Header)
  - Fee Amount: BND10.00
- BACK** (Button)

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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To edit a **Bill Payment** with **Pending Repair** status that was sent back by the approver, the initiator needs to edit the payment under **Manage Workflow**.

Under the **Action** column, click the drop-down arrow, a sub-menu containing **Edit** or **Delete** will be displayed.

The screenshot shows the 'Manage Workflow' interface for bill payments. It features a table with columns for Bill Payment Reference, Pay From, Pay To, Payment Date, Currency, Payment Amount, Status, and Action. The 'Status' column shows 'Pending Repair' for the first two rows and 'Draft' for the others. The 'Action' column has a dropdown menu open for the second row, showing 'Edit' and 'Delete' options. The interface also includes a search bar, a filter dropdown, and pagination controls at the bottom.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20210215149710	RGU2 / RUCR00008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Repair	▼
20210254135854	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	▼
202101241416676	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 12, 2021	INR		Draft	▼
20210109121943371	RGU2					Draft	▼
2021010661217161	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 6, 2021	INR		Draft	▼
2021010590255285	RGU2					Draft	▼
2021010585849954	RGU2		Jan 5, 2021			Draft	▼
20201229226254681	RGU2					Draft	▼
2020122922333121	RGU2					Draft	▼
2020122912655390	RGU2		Dec 29, 2020	BND		Draft	▼

Figure 7: Manage Workflow screen

# 5 Bill Payment

## 5.7 Edit – Pending Repair Bill Payment Records

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Click **Edit**. The **Edit Payment** screen should be displayed. A **Reason for Send to Repair** notice will be displayed. Here, you may make the necessary edits.

**Edit Payment**  
Payments > Manage Workflow > Edit Payment

Marked fields are mandatory

Bill Payment Reference: 2021021515149170

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

**Reason For Sent To Amendment: Error in details**

**Applicant**

Your Reference \*  
ref67

Choose Company \*  
RGUTIL2 / RGU2  
( Company ID / Company Name)

Pay From \*  
RUC100008/RUCR100008/BND/BBB  
(Account Name / Account Number / Currency / Bank Code) Clear

AVAILABLE BALANCE    BND 32,145,687.00

Bill Information  
Payment Details

CONTINUE    CANCEL

### Past Dated Payment - Edit

Past dated payments cannot be edited. You will be prompted with the following message if an attempt is made.

**Bill Payment**

Payment date cannot be a past date

OK

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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Click **Continue**. The review screen will be displayed. Here you can review if the information is accurate.

Bill Payment Reference: 2021021515149170

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Reference	ref67
Company	RGU2
Pay From	RUC100008/RUCR100008/BND/BBB

**Billers Information**

Billers	Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillerAuto
Credit Card Number	15

**Payment Details**

Payment Date	Feb 17, 2021
Payment Currency	BND
Payment Amount	BND100.00 (One Hundred BRUNEI DOLLAR)

Remarks

**Additional Information**

Label1	tagit
Label2	Feb 17, 2021
Label3	Feb 17, 2021, 7:33:34 AM
Label4	BND2,333.00

**Fees Information**

Fee Amount	BND10.00
------------	----------

**PROCEED TO SUBMIT**    **BACK**    **CANCEL**

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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Click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the edited transaction will be submitted for approval.

**Edit Payment**  
Payments > Edit Payment

Bill Payment Reference: 2021021515149170

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

✔ Your Payment has been created successfully and submitted for approval.

Bill Payment Reference	2021021515149170
Reference	ref67
Company	RGUZ
Pay From	RGUZ / RUCR100008 / BND / BBB
Biller	Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

[← MANAGE WORKFLOW](#)

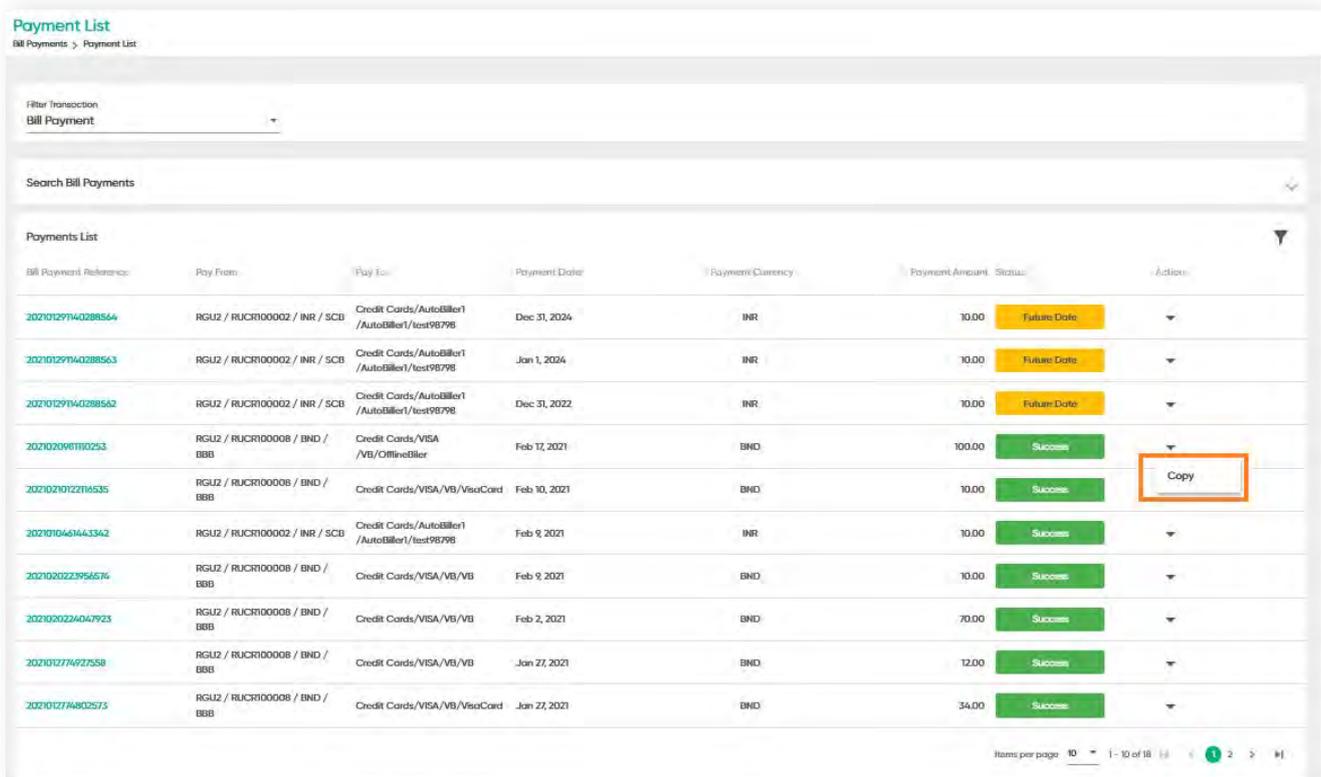
# 5 Bill Payment

## 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

An **Initiator** user profile can copy a template which can be used for the same biller, but different payment amount.

From the menu, go to **Bill Payment** → **Payment List**. The Payment List screen should be displayed.

Under the Action column, click the drop-down arrow. The sub-menu containing **Copy** should be displayed.



The screenshot shows the 'Payment List' interface. At the top, there is a 'Filter Transaction' dropdown set to 'Bill Payment'. Below that is a 'Search Bill Payments' section. The main area contains a table with the following columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Payment Currency, Payment Amount, Status, and Action. The table lists 10 bill payments. The 'Copy' option in the 'Action' column of the 5th row is highlighted with an orange box.

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20210129140288564	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2024	INR	10.00	Future Date	▼
20210129140288563	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 1, 2024	INR	10.00	Future Date	▼
20210129140288562	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2022	INR	10.00	Future Date	▼
202102098110253	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 17, 2021	BND	100.00	Success	▼
2021021012216535	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Feb 10, 2021	BND	10.00	Success	Copy
2021010461413342	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Feb 9, 2021	INR	10.00	Success	▼
202102023956574	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 9, 2021	BND	10.00	Success	▼
2021020224047923	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 2, 2021	BND	70.00	Success	▼
2021012774927558	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VB	Jan 27, 2021	BND	12.00	Success	▼
2021012774802573	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 27, 2021	BND	34.00	Success	▼

# 5 Bill Payment

## 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

Click **Copy**. The **Copy Payment** screen should be displayed. Here, you can copy details such as Applicant and Biller Information from selected Bill Payment records. The Payment Details needs to be entered.

The screenshot shows the 'Copy Payment' interface. At the top, it displays 'Copy Payment' and 'Bill Payments > Copy Payment'. A progress bar indicates three steps: STEP 1 INITIATE PAYMENT (active), STEP 2 REVIEW, and STEP 3 COMPLETE. Below the progress bar, there are sections for 'Applicant' and 'Biller Information'. The 'Applicant' section includes fields for 'Your Reference' (MMO20210433), 'Choose Company' (RGUTIL2 / RGU2), and 'Pay From' (RUC100008/RUCR100008/BND/BBB). An 'AVAILABLE BALANCE' box shows 'BND 32,145,687.00'. The 'Biller Information' and 'Payment Details' sections are currently collapsed. At the bottom, there are 'CONTINUE', 'RESET', and 'CANCEL' buttons.

# 5 Bill Payment

## 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

Once details are entered, click **CONTINUE**. The review screen will be displayed. Here, you can confirm if the details entered are accurate.

Bill Payment Reference: 2021021751157693

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	MMO20210433
Company	RGU2
Pay From	RUC100008/RUCR100008/BND/BBB

**Bill Information**

Bill	Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillerAuto
Credit Card Number	15

**Payment Details**

Payment Date	Feb 17, 2021
Payment Currency	BND
Payment Amount	BND100.00 (One Hundred BRUNEI DOLLAR)
Remarks	Monthly payment

**Additional Information**

Label1	tagit
Label2	Feb 17, 2021
Label3	Feb 17, 2021, 7:46:01 AM
Label4	BND2,333.00

**Fees Information**

Fee Amount	BND10.00
------------	----------

**PROCEED TO SUBMIT**    **BACK**    **CANCEL**

# 5 Bill Payment

## 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the request will be submitted for approval.

**Copy Payment**  
Bill Payments > Copy Payment

Bill Payment Reference: 2021021751157693

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

✔ Your Payment has been created successfully and submitted for approval.

Bill Payment Reference	2021021751157693
Reference	MMO20210433
Company	RGU2
Pay From	RGU2 / RUCR100008 / BND / BBB
Bill	Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

< MANAGE WORKFLOW

## Delete- Pending Repair (Amendment) Bill Payment Records

Under the **Action** column, click the drop-down arrow. The sub-menu containing **Edit** and **Delete** will be displayed.

**Manage Workflow**  
Bill Payments > Manage Workflow

Filter Transaction: Bill Payment

Workflow List      Select      Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021012541357654	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	⌵ Edit Delete
2021012414146674	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 12, 2021	INR		Draft	⌵
20210109121963371	RGU2					Draft	⌵
2021010661217161	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 6, 2021	INR		Draft	⌵
2021010910255285	RGU2					Draft	⌵
2021010585649954	RGU2		Jan 5, 2021			Draft	⌵
2021022922425481	RGU2					Draft	⌵
2021022922533021	RGU2					Draft	⌵
2021022912655390	RGU2		Dec 29, 2020	BND		Draft	⌵
20210229120719740	RGU2		Dec 29, 2020	BND		Draft	⌵

Items per page: 10 | 1 - 10 of 75 | 1 2 3 4 5 > H

# 5 Bill Payment

## 5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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Under the **Action** column, click the drop-down arrow. The sub-menu containing **Edit** and **Delete** will be displayed.

Manage Workflow  
Bill Payments > Manage Workflow

Filter Transaction  
Bill Payment

Workflow List

Select Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20201254137454	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Jan 25, 2021	INR	100.00	Pending Repair	▼ Edit Delete
2020124416674	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Jan 12, 2021	INR		Draft	▼
2020101912194371	RGU2					Draft	▼
202010461217161	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test198798	Jan 6, 2021	INR		Draft	▼
2020103910255285	RGU2					Draft	▼
202010385449954	RGU2		Jan 5, 2021			Draft	▼
2020122923425481	RGU2					Draft	▼
202012292233312	RGU2					Draft	▼
2020122912685390	RGU2		Dec 29, 2020	BND		Draft	▼
20201229120719740	RGU2		Dec 29, 2020	BND		Draft	▼

Items per page: 10 1-10 of 75 1 2 3 4 5 > >>

# 5 Bill Payment

## 5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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### Step 1

Click **Delete**. The review screen should be displayed.

Bill Payment Reference : 2021012541357454

**Applicant**

Reference	Rs3chkkccx
Company	RGUTIL2 / RGU2
Pay From	RGU2 / RUCR100002 / INR / SCB

**Biller Information**

Biller	Credit Cards / AutoBiller1 / AutoBiller1 / test98798
Credit Card Number	12

**Additional Information**

Label1	tagit
Label2	Jan 25, 2021
Label3	Jan 25, 2021, 6:44:26 PM
Label4	BN02,333.00

**Payment Details**

Payment Date	Jan 25, 2021
Payment Currency	INR
Payment Amount	100.00 (One Hundred INDIAN RUPEES)
Remarks	

**Fees Information**

Fee Amount	\$10.00
------------	---------

**DELETE** **CANCEL**

### Step 2

Click **Delete**. The review screen should be displayed.

# 5 Bill Payment

## 5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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### Step 3

Click the **DELETE** button. A message will be prompted to ensure that your request is confirmed.

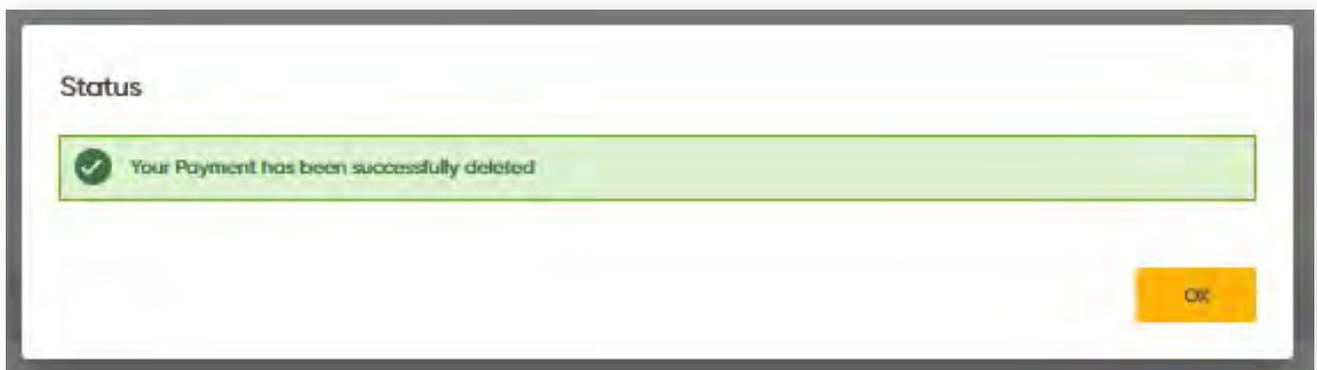


### Step 4

Click **Yes**. A confirmation message will be prompted.

### Step 5

Click OK to close the window.



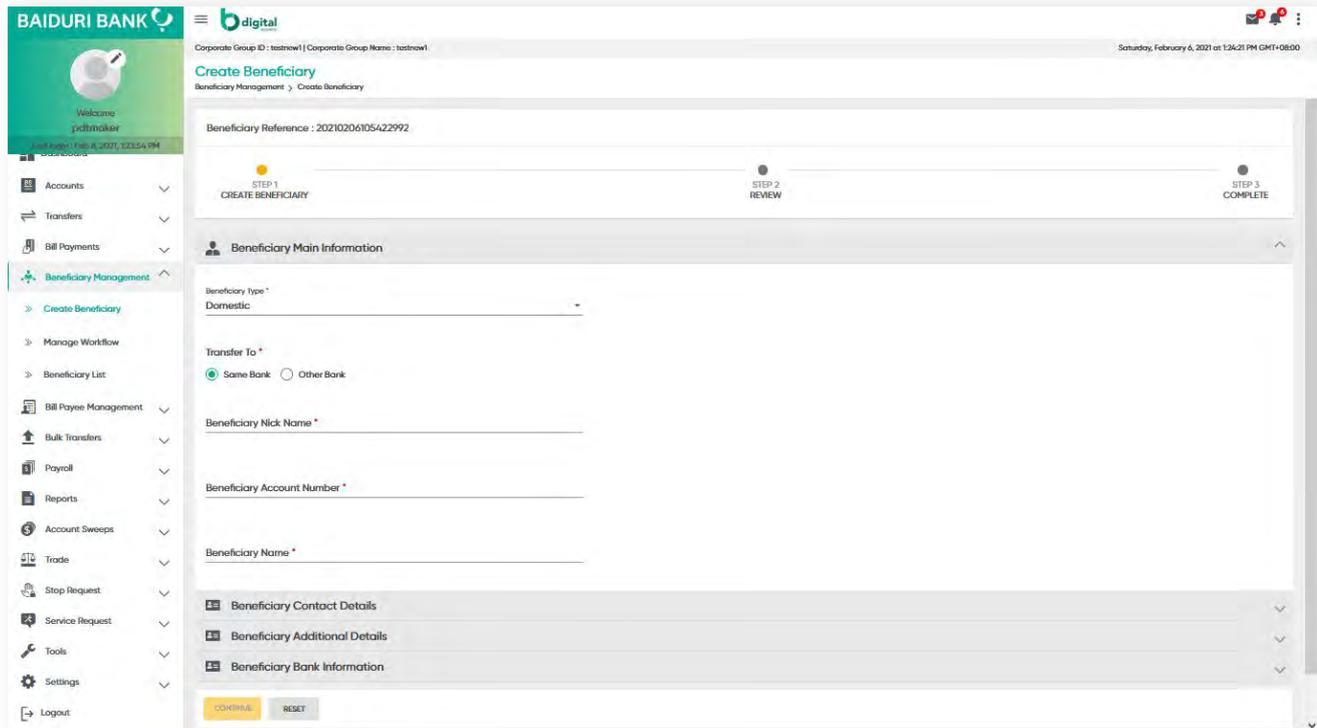
# 6 Beneficiary Management

## 6.1 Create Beneficiary

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Under the left panel menu, go to **Beneficiary Management** → **Create Beneficiary**.

The Create Beneficiary screen should then appear on the right side of the screen. Fill in the necessary details.



# 6 Beneficiary Management

## 6.1 Create Beneficiary

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The **Beneficiary list** section is where you can view all the created beneficiaries so that you can transfer funds to them. See below on how to create a beneficiary.

Fields	Description	Mandatory / Optional
<b>Beneficiary Type</b>	<p>From the drop-down list, select <b>Domestic</b> or <b>International</b></p> <p><b>Domestic</b> – transfers that are carried out locally, within the country.</p> <div data-bbox="480 692 1098 976"><p>Beneficiary Type *</p><p>Domestic</p><p>Transfer To *</p><p><input checked="" type="radio"/> Same Bank <input type="radio"/> Other Bank</p></div> <p><b>International</b> – transfers that will be sent overseas, to another country.</p> <div data-bbox="480 1086 1098 1294"><p>Beneficiary Type *</p><p>International</p></div>	Mandatory
<b>Transfer To</b>	<p>Under Domestic, there is a <b>Transfer To</b> requirement. Here, you will also need to select whether transfers are within the <b>"Same Bank"</b> or to <b>"Other Bank"</b>.</p> <div data-bbox="480 1458 1007 1630"><p>Transfer To *</p><p><input checked="" type="radio"/> Same Bank <input type="radio"/> Other Bank</p></div>	Mandatory

# 6 Beneficiary Management

## 6.1 Create Beneficiary

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Fields	Description	Mandatory / Optional
Beneficiary Type	<p><b>Same Bank</b> Enter the Beneficiary Nick Name and Beneficiary Account Number and the rest of the details will auto-populate, including the Beneficiary Name, Beneficiary Contact Details, Beneficiary Additional Details and Beneficiary Bank Information.</p>  <p><b>Other Bank</b> All required information must be inputted manually.</p>	Mandatory
Beneficiary Nick Name	Enter a preferred name for the respective beneficiary so that you can remember it easily.	Mandatory
Beneficiary Account Number	Enter the account number of your intended beneficiary	Mandatory
Beneficiary Name	Enter the correct name of the beneficiary.  *This should be auto-populated for Same Bank beneficiaries.	Mandatory

# 6 Beneficiary Management

## 6.1 Create Beneficiary

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### Beneficiary Contact Details

**Create Beneficiary**  
Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1 CREATE BENEFICIARY      STEP 2 REVIEW      STEP 3 COMPLETE

**Beneficiary Main Information**      **Beneficiary Contact Details**

Address  
No 1 Jalan Tutong

Address (Line 2)  
Bandar Seri Begawan

Country  
Brunei Darussalam

Select Telephone  
+ 673 1234567

Select Mobile  
+ 673 5678909

**Beneficiary Additional Details**      **Beneficiary Bank Information**

**CONTINUE**      **RESET**

Fields	Description	Mandatory / Optional
Address	Enter the address of the beneficiary (for <b>Other Bank</b> and <b>International</b> transfers only)	Mandatory
Address (Line 2)	Enter the beneficiary's address that could not fit into the first line	Optional
Country	From the drop-down list, select the country of the Beneficiary's account is maintained	Mandatory
Telephone	Enter the Beneficiary's telephone number	Optional
Mobile	Enter the Beneficiary's mobile number	Optional

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

### Beneficiary Additional Details

**Create Beneficiary**  
Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

**Beneficiary Main Information** ∨

**Beneficiary Contact Details** ∨

**Beneficiary Additional Details** ∧

Email ID  
abc@xyz.com

Tax ID

**Beneficiary Bank Information** ∨

**CONTINUE** **RESET**

Fields	Description	Mandatory / Optional
Email ID	Enter the Beneficiary's email address, if available	Optional
Tax ID	Enter the Beneficiary's Tax ID, if available	Optional

### Beneficiary Bank Information

**Beneficiary Bank Information** ∧

Bank Country \*

Bank \*

Bank Code

Bank Address

Branch \*

Branch Address

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

Fields	Description	Mandatory Optional
<b>Bank Country</b>	From the drop-down list, select the country where the Beneficiary's bank is located  For Domestic Transfers, the Bank Country will be defaulted to Brunei Darussalam	Mandatory
<b>Country</b>	Enter the name of the Beneficiary's bank where the account is maintained  If the Banks are not listed in the dropdown, user may select "Others" and to provide the details as below:-  	Mandatory
<b>Bank Code</b>	This section will auto-populated when Branch is selected	Optional
<b>Bank Address</b>	This section will auto-populated when Branch is selected	Optional
<b>Branch</b>	Enter Beneficiary bank's branch name	Mandatory
<b>Branch Address</b>	This section will auto-populated when Branch is selected	Mandatory

The overall **Review** screen should be displayed after clicking **CONTINUE**.

Here you can verify the overall details that you've previously inputted before clicking **PROCEED TO SUBMIT**. Otherwise, you can click **BACK** to make amendments or **CANCEL**.

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

Create Beneficiary  
Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022018103909606

STEP 1 CREATE BENEFICIARY      STEP 2 REVIEW      STEP 3 COMPLETE

**Beneficiary Main Information**

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	ABC Company
Beneficiary Name	ABC COMPANY
Beneficiary Account Number	123456789

**Beneficiary Contact Details**

Address	No 1, Jalan Tutong
Address (Line 2)	Bandar Seri Begawan
Country	Brunei Darussalam
Telephone	+673- 1234567
Mobile	+673- 5678909

**Beneficiary Additional Details**

Email ID	
Tax ID	

**Beneficiary Bank Information**

Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Address	BIBD,BIBD
Bank Code	BIBD

**PROCEED TO SUBMIT**    **BACK**    **CANCEL**

After clicking **PROCEED TO SUBMIT**, a Confirmation Message will be prompted on the screen. At this point, your entry is complete. From here, you can click **ADD ANOTHER BENEFICIARY** to create another beneficiary.

Beneficiary Reference : 2022018103909606

STEP 1 CREATE BENEFICIARY      STEP 2 REVIEW      STEP 3 COMPLETE

✔ Your beneficiary record has been created successfully.

Beneficiary Reference	2022018103909606
Beneficiary Name	ABC COMPANY
Beneficiary Account Number	123456789
Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Code	BIBD

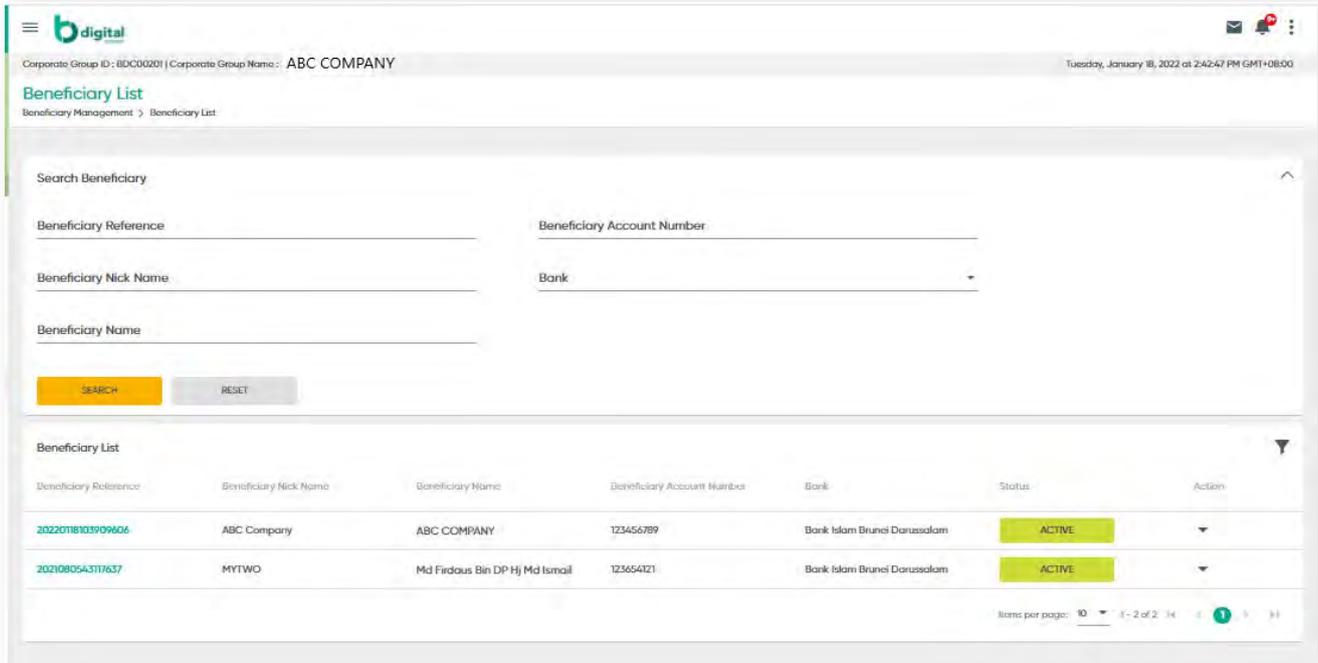
**< ADD ANOTHER BENEFICIARY**

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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From the menu, go to **Beneficiary Management** → **Beneficiary List**.



Under the **Beneficiary List** section, these functions are available.

Fields	Description	Mandatory / Optional
<b>Filter Beneficiary column name (γ)</b>	Hide or unhide columns with this icon	Mandatory
<b>Search Beneficiary</b>	Retrieve specific Beneficiary records by entering the beneficiary Reference, Beneficiary Nick Name, Beneficiary Name, Beneficiary Account number or Bank in the respective fields.   Beneficiary List screen	Mandatory

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

### Edit a beneficiary

Under the **Action** column, click the drop-down arrow to show **Edit** and **Delete** function.

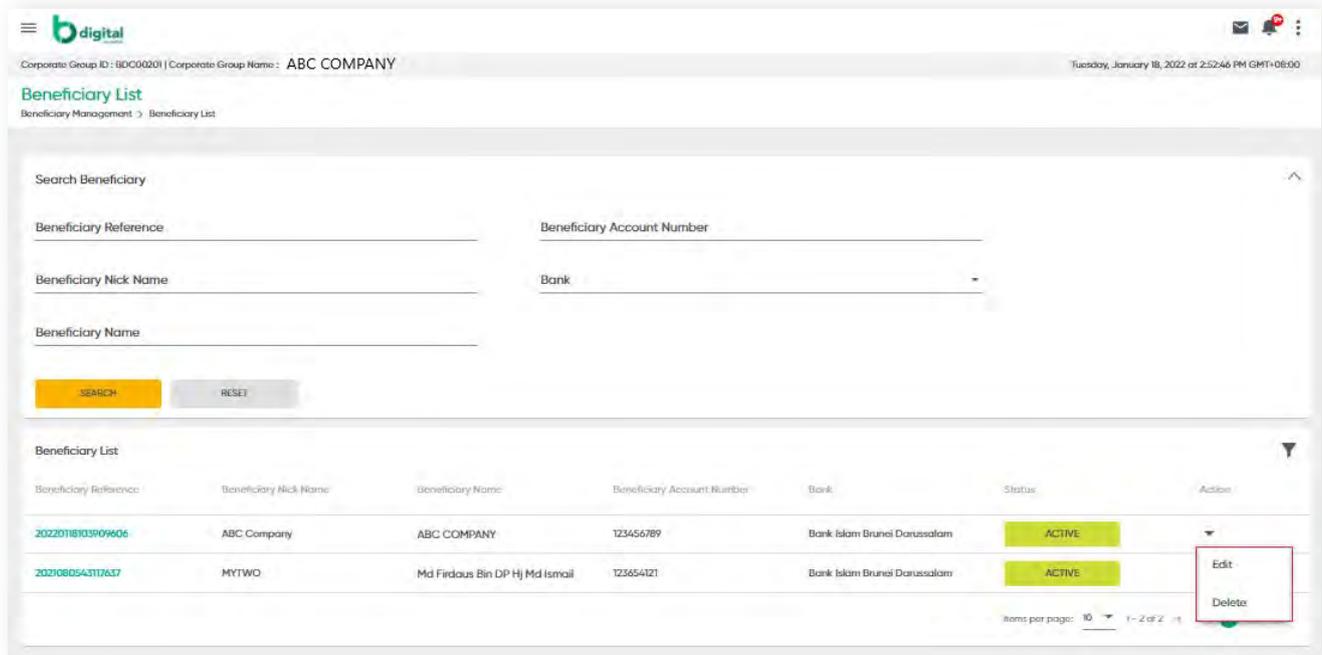


Figure 20 – Beneficiary List screen

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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Click **Edit**. You should see the Edit Beneficiary screen. Here, you can edit details including Beneficiary Nick Name, Beneficiary Contact Details and Beneficiary Additional Details.

**b.digital**

Corporate Group ID: BDC00201 | Corporate Group Name: ABC COMPANY

Tuesday, January 18, 2022 at 2:55:27 PM GMT+08:00

### Edit Beneficiary

Beneficiary Management > Beneficiary List > Edit Beneficiary

Beneficiary Reference : 20220118103909506

STEP 1 EDIT BENEFICIARY | STEP 2 REVIEW | STEP 3 COMPLETE

#### Beneficiary Main Information

Beneficiary Type:  
Domestic

Transfer To \*  
 Same Bank  Other Bank

Beneficiary Nick Name \*  
ABCD Company

Beneficiary Account Number \*  
123456789

Beneficiary Name \*  
ABC COMPANY

Beneficiary Contact Details

Beneficiary Additional Details

Beneficiary Bank Information

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

Once you've made the amendments and edits, click **CONTINUE**. You should then see the Review screen. If all details are correct, click **PROCEED TO SUBMIT**.

Corporate Group ID : BDC00001 | Corporate Group Name : ABC COMPANY

Tuesday, January 18, 2022 at 3:02:02 PM GMT+0800

### Edit Beneficiary

Beneficiary Management > Edit Beneficiary

Beneficiary Reference : 2022018103909606

STEP 1 EDIT BENEFICIARY | STEP 2 REVIEW | STEP 3 COMPLETE

#### Beneficiary Main Information

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	ABCD Company
Beneficiary Name	ABC COMPANY
Beneficiary Account Number	123456789

#### Beneficiary Contact Details

Address	No 1, Jalan Tutang
Address (Line 2)	Bandar Seri Begawan
Country	Brunei Darussalam
Telephone	+673- 1234567
Mobile	+673- 5678909

#### Beneficiary Additional Details

Email ID	
Tax ID	

#### Beneficiary Bank Information

Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Address	BIBD,BIBD
Bank Code	BIBD

**PROCEED TO SUBMIT** | **BACK**

Figure 22 – Edit Beneficiary screen

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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The Beneficiary's details should be updated and a confirmation message is prompted.

Corporate Group ID : testnew1 | Corporate Group Name : testnew1

Saturday, February 6, 2021 at 2:14:31 PM GMT+08:00

### Edit Beneficiary

Beneficiary Management > Edit Beneficiary

Beneficiary Reference : 2020072155041325

STEP 1: EDIT BENEFICIARY | STEP 2: REVIEW | STEP 3: COMPLETE

✔ Your Beneficiary updation request has been submitted for approval.

Beneficiary Reference	2020072155041325
Beneficiary Name	BN2816
Beneficiary Account Number	987654323602
Bank Country	BRUNEI
Bank	BAIDURI BANK BRUNE BANK OF CORPORATE BANKING
Bank Code	BBB

< ADD ANOTHER BENEFICIARY

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

### Delete a beneficiary

Under the Action column, click the drop-down arrow to show **Edit** and **Delete** function.

Click **Delete**. You should see the Delete Beneficiary screen where you can review their overall information.

The screenshot shows the 'Delete Beneficiary' interface. At the top, the corporate group information is 'ABC COMPANY'. The breadcrumb trail is 'Beneficiary Management > Beneficiary List > Delete Beneficiary'. The beneficiary reference is '2021080543117637'. The details are organized into four sections:

- Beneficiary Main Information:**
  - Beneficiary Type: Domestic
  - Transfer To: Other Bank
  - Beneficiary Nick Name: MYTWO
  - Beneficiary Name: Md Firdaus Bin DP Hj Md Ismail
  - Beneficiary Account Number: 123654121
- Beneficiary Contact Details:**
  - Address: No 1, HIG Gadong
  - Address (Line 2):
  - Country: Brunei Darussalam
  - Telephone:
  - Mobile:
- Beneficiary Additional Details:**
  - Email ID:
  - Tax ID:
- Beneficiary Bank Information:**
  - Bank Country: Brunei Darussalam
  - Bank: Bank Islam Brunei Darussalam
  - Bank Address: BBID, BBID
  - Bank Code: BBID

At the bottom of the form, there are two buttons: a red 'DELETE' button and a grey 'CANCEL' button.

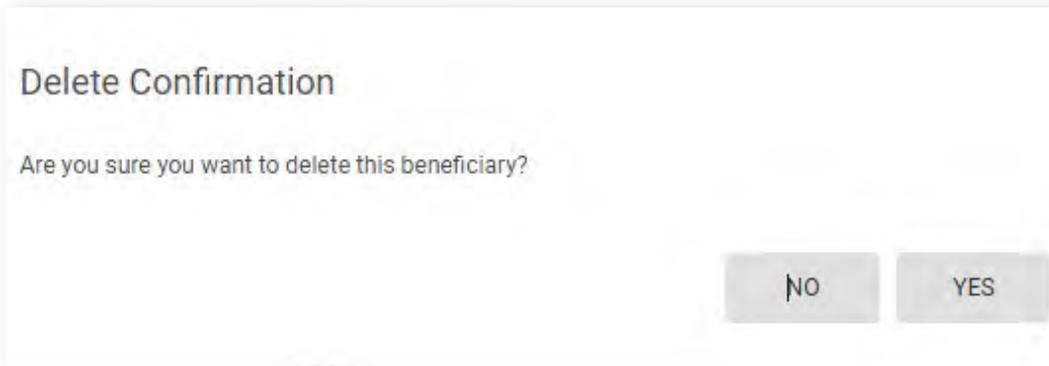
# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

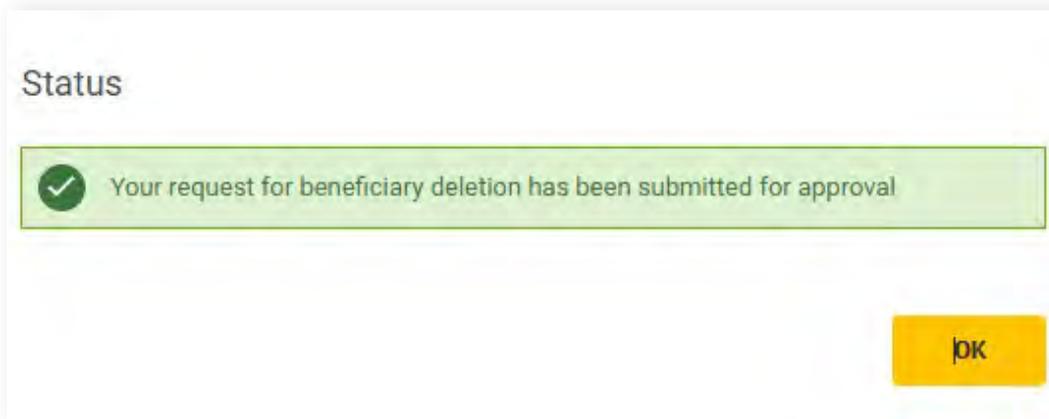
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Click the **DELETE** button. You should be prompted with a confirmation message. Click YES if you wish to proceed to delete the record.

The application displays the confirmation message as shown below.



A confirmation message will be prompted.



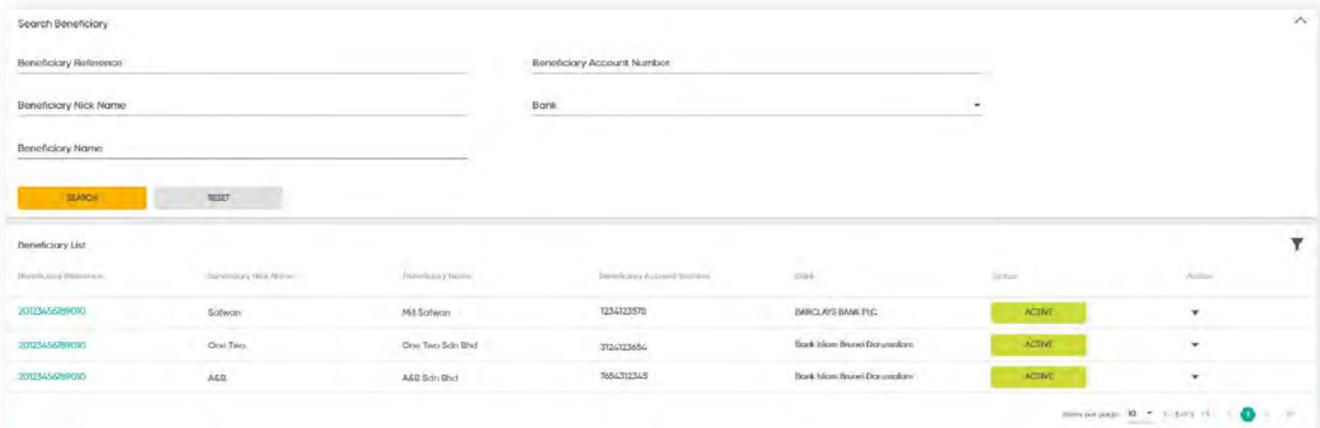
# 6 Beneficiary Management

## 6.3 Search and View Beneficiary

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### Search and View - Active Beneficiary Records

From the menu, go to **Beneficiary Management** → **Beneficiary List**. You should see the Beneficiary List screen and view the list of Beneficiaries and their status.



Functions available under the Beneficiary List screen.

Actions	Response
<b>Search</b>	Search for a specific beneficiary with the Search Field. Use the drop-down list to filter results.
<b>Reset</b>	Resets the page
<b>View</b>	The Beneficiary Reference hyperlink leads to more details of the beneficiary

# 6 Beneficiary Management

## 6.3 Search and View Beneficiary

[Back to Table of Contents](#)

Click on an individual Beneficiary Reference hyperlink to view more information. You should be lead to a page with more information.

The screenshot displays the 'View Beneficiary' interface. At the top, the breadcrumb path is 'Beneficiary Management > Beneficiary List > View Beneficiary'. Below this, the 'Beneficiary Reference' is 123123456321. The main information is organized into four sections: Beneficiary Main Information, Beneficiary Contact Details, Beneficiary Additional Details, and Beneficiary Bank Information. Each section contains a list of fields and their corresponding values.

Beneficiary Main Information	
Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	Mohd Ali
Beneficiary Name	Mohd Ali bin Arif
Beneficiary Account Number	3124123654

Beneficiary Contact Details	
Address	No 1, HQ Gadang
Address (Line 2)	
Country	Brunei Darussalam
Telephone	
Mobile	

Beneficiary Additional Details	
Email ID	
Tax ID	

Beneficiary Bank Information	
Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam

Figure 22 – Edit Beneficiary screen

# 7 Bill Payee Management

## 7.1 Bill Payment Service

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This service allows you to pay various types of bills, including:

- **Baiduri Bank credit cards**
- **Baiduri Finance Hire Purchase**
- **Utility bills (water and electricity)**
- **Phone bills (DST, Imagine and Progresif)**

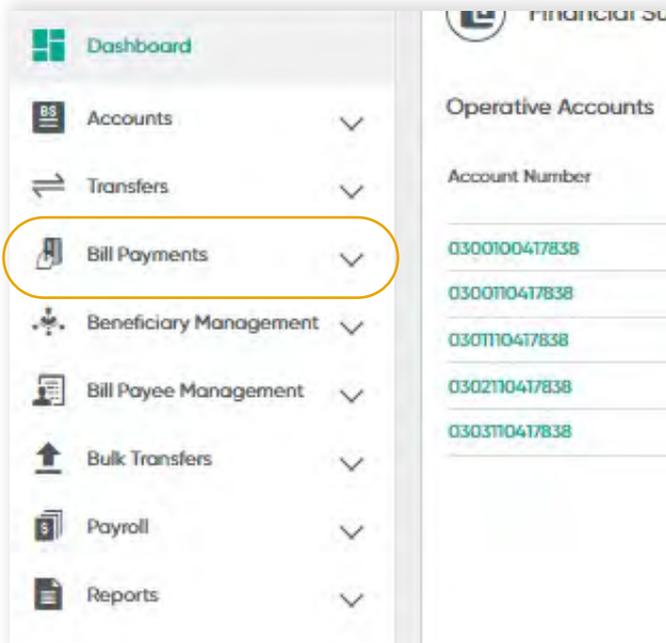
You will only be allowed to view the beneficiaries that you have created under your own unique ID.

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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From the menu, go to **Bill Payee Management** → **Create Bill Payee**.



A unique **Payee Reference** will automatically be generated during this process.

A screenshot of the 'Create Bill Payee' form. At the top, it says 'Create Bill Payee' and 'Bill Payee Management > Create Bill Payee'. Below this, there is a 'Payee Reference: 2021021695708444'. A progress bar shows three steps: 'STEP 1 CREATE PAYEE' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main section is titled 'Bill Payee Information' and contains four input fields: 'Bill Payee Nick Name \*', 'Choose Biller Category \*', 'Choose Biller name \*', and 'Biller Code'. At the bottom, there are 'CONTINUE' and 'RESET' buttons.

Create Bill Payee Screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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### Bill Payee Information

For an explanation of the Bill Payee Information fields, refer to the table below:

Fields	Description	Mandatory / Optional / Auto-populate
Bill Payee Nick Name	Enter a preferred name for the Bill Payee so that you can remember it easily.	Mandatory
Choose Biller Category	Select the Biller Category from the drop down menu list.	Mandatory
Choose Biller name	Select the Biller name from the drop down menu list.	Mandatory
Biller Code	Biller Code The Biller Code is auto-populated when the Biller Category and Biller name are selected.	Auto-populate
Account Number	Enter the account number of the Biller selected. Refer to Appendix XX for sample of billing accounts and billers.	

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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### Bill Category: Credit Cards

To create a Bill Payee for credit card, you must fill in the relevant fields and enter the 16-digit credit card number under the Card Number field. Then click **CONTINUE**

The screenshot displays a web interface for creating a bill payee. At the top right, it notes "Marked fields are mandatory". Below this, a "Payee Reference: 2022030735953253" is shown. A progress bar indicates three steps: "STEP 1 CREATE PAYEE" (active), "STEP 2 REVIEW", and "STEP 3 COMPLETE". The main section is titled "Bill Payee Information" and contains the following fields:

- Bill Payee Nick Name \***: TEST1
- Choose Biller Category \***: Credit Card
- Choose Biller name \***: Mastercard
- Biller Code**: MASTER
- Card Number \***: 5157111189281248

At the bottom of the form, there are two buttons: "CONTINUE" (highlighted in orange) and "RESET".

Create Bill Payee Screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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On the Review screen, only the first and last 4-digits of the credit card number will be displayed, the remaining numbers will be masked. If all information is correct, click **PROCEED TO SUBMIT**.

Payee Reference: 2022030735953253		
STEP 1 CREATE PAYEE	STEP 2 REVIEW	STEP 3 COMPLETE
<b>Bill Payee Information</b>		
Biller Payee Nick Name	TESTI	
Biller Category	Credit Card	
Biller Name	Mastercard	
Biller Code	MASTER	
Card Number	5157xxxxxxxx1248	
<b>PROCEED TO SUBMIT</b> BACK    CANCEL		

Create Bill Payee Information screen

The Bill Payee will be sent for approval after the credit card number has been successfully validated by the system.

### Review

The inputted details will appear in the **Review** screen.

STEP 1 CREATE PAYEE		STEP 2 REVIEW	STEP 3 COMPLETE
<b>Bill Payee Information</b>			
Biller Payee Nick Name	MMOBP001		
Biller Category	Credit Cards		
Biller Name	VISA Biller		
Biller Code	VISA		
Card Number	2020*****		
<b>Additional Information</b>			
Label1	tagit		
Label2	Feb 16, 2021		
Label3	Feb 16, 2021, 12:39:52 PM		
Label4	BND2,333.00		
<b>PROCEED TO SUBMIT</b> BACK    CANCEL			

Create Bill Payee review screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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Under the Review screen, you can perform these functions:

Actions	Response
Proceed to Submit	Submit the completed Bill Payee information request.
Back	Navigates to the previous screen where the user can review or edit the already entered details.
Cancel	Cancels the Bill Payee request.

### Complete

Click the **PROCEED TO SUBMIT** button to submit the request. The confirmation message will be prompted on the screen.

Payee Reference: 2021021695708444

STEP 1 CREATE PAYEE      STEP 2 REVIEW      STEP 3 COMPLETE

✔ Your Payee has been created successfully and submitted for approval.

Payee Reference	2021021695708444
Biller Payee Nick Name	MMOEBP001
Biller Category	Credit Cards
Biller	VISA Biller
Biller Code	VISA
Card Number	2020*****

CREATE ANOTHER BILL PAYEE

Submit Success screen

Actions	Response
Create Another Bill Payee	Leads you to create another Bill Payee.

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

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The Bill Payee records under the Payee List can be edited.

Under the menu, go to **Beneficiary Management** → **Payee List**.  
You should then see a Payee List screen.

The screenshot displays the 'Payee List' management interface. At the top, there is a search bar labeled 'Search Payee'. Below it are several filter fields: 'Payee Reference', 'Bill Reference', 'Bill Payee Nick Name', 'Bill Code', and 'Bill Category'. A 'SEARCH' button is highlighted in orange, and a 'RESET' button is in grey. The main area contains a table with the following columns: 'Payee Reference', 'Bill Payee Nick Name', 'Bill Category', 'Bill Name', 'Bill Code', 'Status', and 'Action'. The table lists ten active payee records. At the bottom right, there is a pagination control showing 'Items per page 10', '1-10 of 12', and a page indicator '1 2'.

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
202120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	▼
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼
2021100845225912	HP	Hire Purchase	HP	HP	ACTIVE	▼
2021100845045345	TAP	Government Services	TAP	TAP	ACTIVE	▼
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	▼
2021090633754490	ASTRO	TV Subscription Services	Kristal Astro	KASTRO	ACTIVE	▼
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	▼
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	▼

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

[Back to Table of Contents](#)

### Step 1

Under the **Action** column, click the drop-down arrow to show **Edit** and **Delete**

The screenshot displays a search interface for payees. It includes a search bar and several filter fields: Payee Reference, Biller Name, Biller Payee Nick Name, Biller Code, and Biller Category. Below the filters are 'SEARCH' and 'RESET' buttons. The main section is a table titled 'Payee List' with columns for Payee Reference, Biller Payee Nick Name, Biller Category, Biller Name, Biller Code, Status, and Action. The table contains four records, all with an 'ACTIVE' status. The 'Action' column for the second record (RBYC) is highlighted with a red box, showing a dropdown menu with 'Edit' and 'Delete' options.

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
2022030738953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
202112062312096	RBYC	Membership Fees	Royal Brunei Yacht Club	RBYC	ACTIVE	Edit Delete
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼

Payee List Screen

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

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### Step 2

Click **Edit**. You should see the Bill Payee Information screen where you will only be able to edit the **Account Number** field.

The screenshot displays the 'Edit Payee' interface. At the top, the title 'Edit Payee' is shown, along with a breadcrumb trail: 'Biller Payee Management > Payee List > Edit Payee'. A note on the right states 'Marked fields are mandatory'. Below this, the 'Payee Reference' is listed as '2021120623120961'. A progress bar indicates three steps: 'STEP 1 EDIT PAYEE' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main section is titled 'Bill Payee Information' and contains the following fields:

- Biller Payee Nick Name \***: RBYC
- Choose Biller Category**: (Dropdown menu)
- Choose Biller name**: Royal Brunei Yacht Club
- Biller Code**: RBYC
- Account Number \***: 0122345666666

At the bottom, there are two buttons: 'CONTINUE' (highlighted in orange) and 'CANCEL'.

Edit Payee Screen

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

[Back to Table of Contents](#)

### Step 3

After making the amendments, click **CONTINUE**, you should see the Review screen. If all information that you have updated or modified is correct, click **PROCEED TO SUBMIT**.

**Edit Payee**  
Bill Payee Management > Payee List > Edit Payee

Payee Reference: 2021120623120961

STEP 1 EDIT PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

**Bill Payee Information**

Bill Payee Nick Name	RBYC
Bill Category	Membership Fees
Bill Name	Royal Brunei Yacht Club
Bill Code	RBYC
Account Number	0122345666667

PROCEED TO SUBMIT    BACK    CANCEL

Edit Payee Screen

### Step 4

The confirmation message will be prompted on the screen.

**Edit Payee**  
Bill Payee Management > Payee List > Edit Payee

Payee Reference: 2021120623120961

STEP 1 EDIT PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

✔ Your Payee has been approved.

Payee Reference	2021120623120961
Bill Payee Nick Name	RBYC
Bill Category	Membership Fees
Bill Name	Royal Brunei Yacht Club
Bill Code	RBYC
Account Number	0122345666667

MANAGE WORKFLOW

Edit Payee Screen

# 7 Bill Payee Management

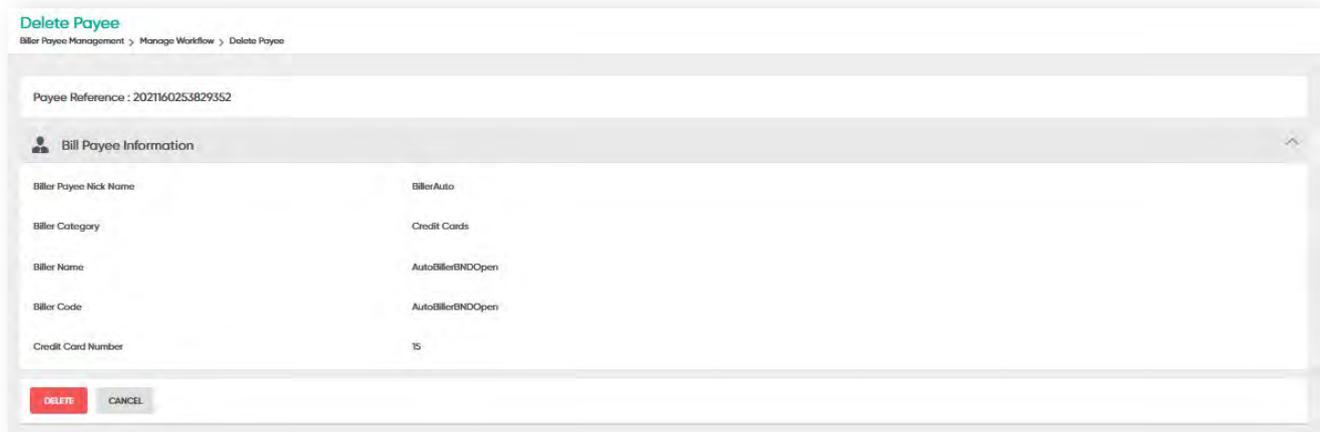
## 7.3.2 Delete - Bill Payee Records

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### Delete - Bill Payee Records

Under the **Action** column, click the drop-down arrow to show **Edit** and **Delete** function. Click **Delete** if you wish to delete the record.

You should be lead to the Delete Payee screen. Click **DELETE** at the bottom of the screen.

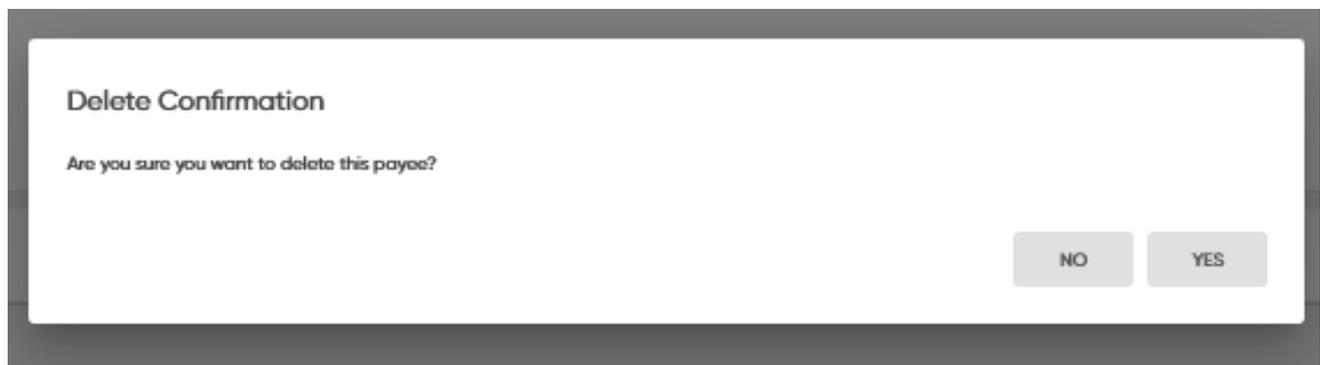


The screenshot shows a web interface for deleting a payee. At the top, it says "Delete Payee" and "Bill Payee Management > Manage Workflow > Delete Payee". Below that, the "Payee Reference : 2021160253829352" is displayed. A section titled "Bill Payee Information" contains a table of details:

Bill Payee Nick Name	BillorAuto
Billor Category	Credit Cards
Billor Name	AutoBillorBNDOpen
Billor Code	AutoBillorBNDOpen
Credit Card Number	TS

At the bottom of the form, there are two buttons: a red "DELETE" button and a grey "CANCEL" button.

A confirmation message will pop up on the screen.



The screenshot shows a "Delete Confirmation" dialog box. The title is "Delete Confirmation" and the main text asks "Are you sure you want to delete this payee?". At the bottom right, there are two buttons: "NO" and "YES".

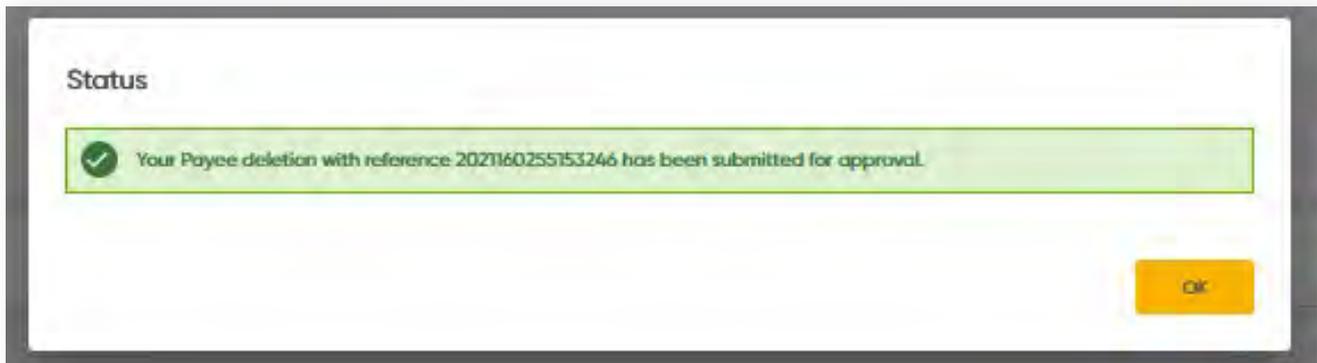
Delete Confirmation message

# 7 Bill Payee Management

## 7.3.2 Delete - Bill Payee Records

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Actions	Response
No	You will be lead to the previous screen and the record will not be deleted.
Yes	The record will be forwarded for approval to be deleted.



Deletion Status Message

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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Actions	Description
<b>Search and View – Active Bill Payee Records</b>	Search and view active Bill Payee records under the Payee List.

Once a new Bill Payee has been created, it will appear under **Payee List**.

Under the menu, go to **Bill Payee Management** → **Payee List**. You should view the Payee List page where you can view the full list of payees and their corresponding status.

The screenshot shows the 'Payee List' interface. At the top, there is a search bar labeled 'Search Payee'. Below it are several filter fields: 'Payee Reference', 'Bill Name', 'Bill Payee Nick Name', 'Bill Code', and 'Bill Category' (a dropdown menu). There are 'SEARCH' and 'RESET' buttons. Below the filters is a table titled 'Payee List' with columns: 'Payee Reference', 'Bill Payee Nick Name', 'Bill Category', 'Bill Name', 'Bill Code', 'Status', and 'Action'. The table contains 10 rows of data, all with 'ACTIVE' status. At the bottom right, there is a pagination control showing 'Items per page: 10', '1 - 10 of 12', and page navigation icons.

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022030733953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
202120423120961	RBYC	Membership Fees	Royal Brunei Yacht Club	RBYC	ACTIVE	▼
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼
2021100845225912	HP	Hire Purchase	HP	HP	ACTIVE	▼
2021100845045345	TAP	Government Services	TAP	TAP	ACTIVE	▼
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	▼
2021090633754490	ASTRO	TV Subscription Services	Kristal Astro	KASTRO	ACTIVE	▼
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	▼
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	▼

Payee List screen

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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You can perform the following functions under the Payee List screen.

Actions	Response
Search	Search for a specific Payee with the search field. Filter searches with the drop down menu.
Reset	Reset the contents of the page.
Filter Biller Payee column name (▼)	Hide and unhide the column name using (▼) icon.
View	The Payee Reference hyperlink is used to view the records.

Under Bill Payee records, if you wish to view a specific record, you can search for it by inputting the respective Payee Reference, Payee Nick Name, Biller Category, Biller Name or Biller Code.

### Step 1

Enter the required details under **Payee Reference** and **Biller Payee Nick Name**. Then click **Search**.

The screenshot shows the 'Payee List' interface. At the top, there is a search section with fields for 'Payee Reference', 'Biller Name', 'Biller Payee Nick Name' (highlighted with an orange box), and 'Biller Code'. Below these is a 'Biller Category' dropdown menu and 'SEARCH' and 'RESET' buttons. The main area displays a table with the following columns: Payee Reference, Biller Payee Nick Name, Biller Category, Biller Name, Biller Code, Status, and Action. The table contains four rows of data, all with 'ACTIVE' status. At the bottom right, there is a pagination control showing 'Items per page: 10' and '1 - 4 of 4'.

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
<a href="#">2021021695708444</a>	MMOBPO01	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">202101295830439</a>	BillerAuto	Credit Cards	AutoBillerBNDOpen	AutoBillerBNDOpen	ACTIVE	▼
<a href="#">202101293735368</a>	OfflineBiller	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">202101293707761</a>	PTDOnline	Broadband	PTD OFFLINE	PTDOFFLINE	ACTIVE	▼

Payee List screen

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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### Step 2

You should be able to view the requested details under **Payee List**.

The screenshot shows the 'Payee List' interface. At the top, there is a search section with fields for 'Payee Reference', 'Bill Payee Nick Name', 'Bill Category', 'Bill Name', and 'Bill Code'. Below these fields are 'SEARCH' and 'RESET' buttons. The main area contains a table with the following data:

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
<a href="#">2021021913830437</a>	BillAuto	Credit Cards	AutoBillBNDOpen	AutoBillBNDOpen	ACTIVE	

At the bottom right of the table, there is a 'Items per page' dropdown set to '10' and a page indicator '( 1 - 1 of 1 )'.

Payee List screen

### Step 3

To view more information, click the **Payee Reference** hyperlink.

### Step 4

You should then be able to view more information as shown below.

The screenshot shows the 'View Bill Payee' interface. At the top, it displays the 'Payee Reference : 2021021695708444'. Below this is a section titled 'Bill Payee Information' with the following details:

Bill Payee Nick Name	MMOBPO01
Bill Category	Credit Cards
Bill Name	VB
Bill Code	VISA
Card Number	2020*****

At the bottom left, there is a 'BACK' button.

View Bill Payee

## 8 Payroll

### 8.1 Payroll Overview

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With the Payroll feature, you can pay your employees' salaries easily and securely.

In a single transaction, you can pay the salaries of multiple employees with accounts within Baiduri Bank or at other local banks.

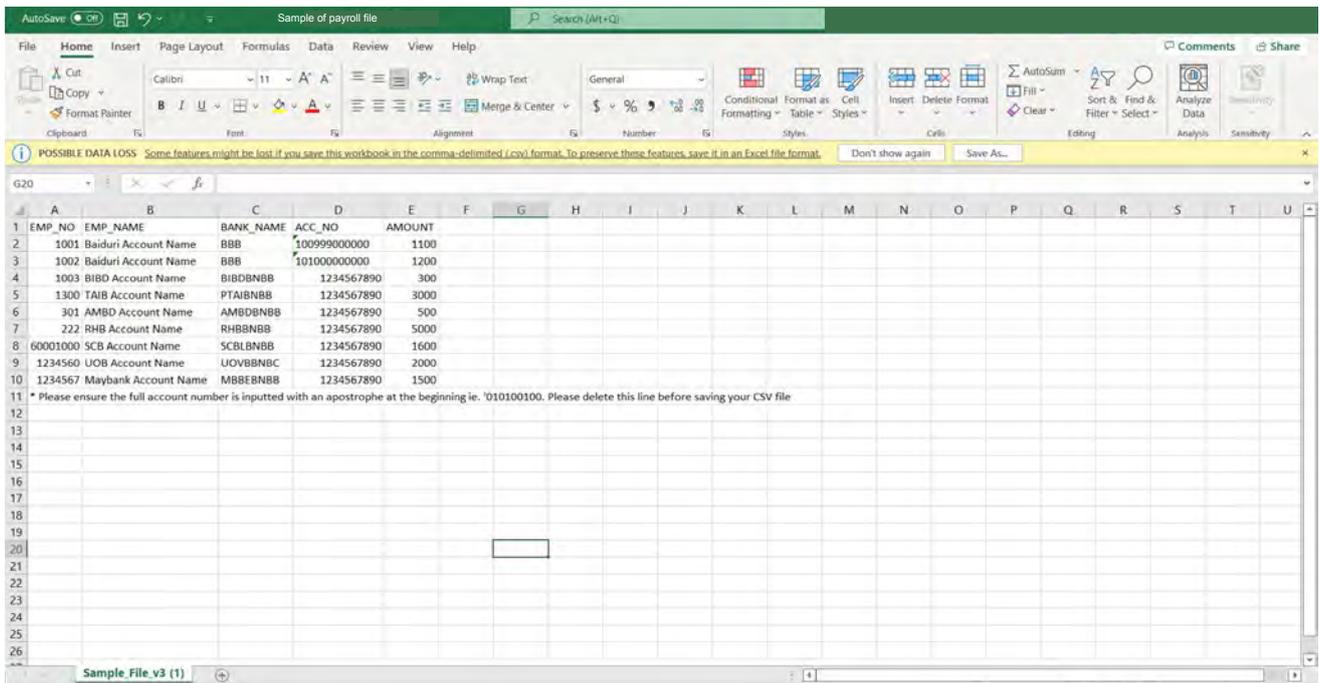
To view a video tutorial on how to manage payroll, [click here](#).

# 8 Payroll

## 8.2 Preparing Your Payroll

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You can upload the payroll file using iFILE or CSV formats. You will need to prepare the payroll details in the same format as the sample payroll file, which can be downloaded when you create the payroll. Save the payroll file as an Excel Spreadsheet in CSV format only.



Sample of Payroll File

iFILE is another available format which is typically generated from a Company's HR Payroll system. See sample below:

Sample of payroll file - Notepad

File Edit Format View Help

```
IFH,IFILE,CSV,ABC74800001,BNHBAPGBN002237923,OCT 2016 - 1,2016/10/16,18:01:14,P,1.0,16,  
BATHDR,ACH-CR,14,,,,,@1ST@,20161021,0022379231120,BND,16188.31,,,BN,HBAP,BND,16188.31,Baiduri Bank,,,,PA1,,  
SECPTY,0140306123456,Albert,00385887,002,,,1,,,,,N,N,,,,  
SECPTY,0101213123456,Bernie,00410110,007,,,1.5,,,,,N,N,,,,  
SECPTY,0107230123456,Cassandra,30216208,004,,,5,,,,,N,N,,,,  
SECPTY,0103208123456,Derrick,00071281,005,,,3.55,,,,,N,N,,,,  
SECPTY,0150322123456,Evelyn,00395060,006,,,2.1,,,,,N,N,,,,
```

### Important:

\*In the excel spreadsheets, ensure account numbers are inputted in full with leading zeros. Include an apostrophe at the beginning of the account number, for example '**0100100123456**

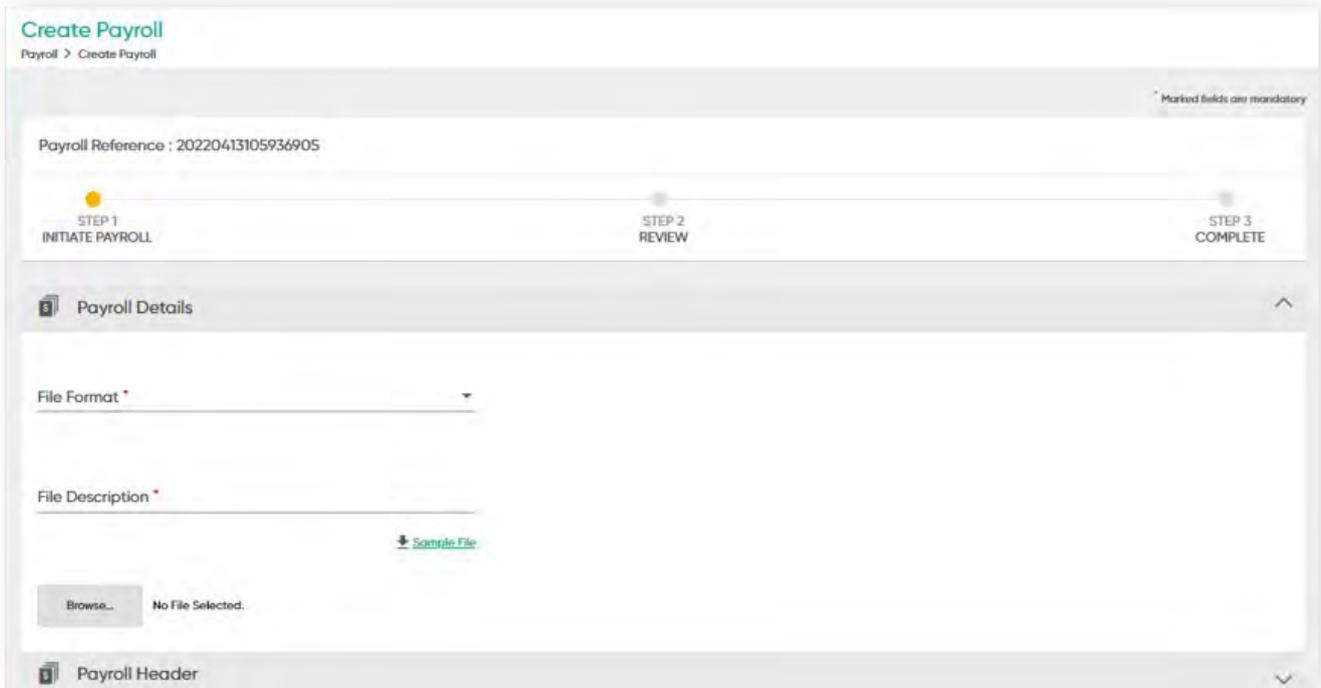
\*Ensure employee names inputted fully match their names with their bank account. This will help to avoid the system rejecting transactions. Please make sure that employee names do not exceed 35 characters.

# 8 Payroll

## 8.3 Create Payroll

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From the menu, go to **Payroll** → **Create Payroll**. The Create Payroll screen should be displayed.



### Payroll details

Fields	Description	Mandatory / Optional
File Format	Chosen between 2 types of formats in the dropdown list: <ul style="list-style-type: none"><li>• Payroll with iFILE</li><li>• Payroll with New Payroll File – CSV file format</li></ul>	Mandatory
File Description	Enter the file name. This is a summary of the payroll details for the customer's reference only.	Mandatory
Sample File 	Download the sample file in the chosen format.	Optional
Browse	Upload your Payroll File	Mandatory

# 8 Payroll

## 8.3 Create Payroll

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### Payroll Header fields

Fields	Description	Mandatory / Optional
<b>Choose Company</b>	Select the Company you wish to pay from	Mandatory
<b>Pay From</b>	Select the Company's account to pay from	Mandatory
<b>Debit Currency</b>	This is based on the selected Pay From account by default	Mandatory
<b>Payment Currency</b>	This is based on the selected <b>Pay From</b> account by default	Mandatory
<b>Payment Date</b>	Set the date of when payments need to be made  Note: If the set Payment Date is the current date, the payroll will only be processed the morning of the next working day.  If the set Payment date is the next working day (of a future date), the payroll will be processed on the specified date.	Mandatory
<b>Total Salary</b>	Enter the total amount of salary to be paid out. This needs to match the amount mentioned in the uploaded prepared payroll file.	Mandatory
<b>Number of Records in File</b>	Enter the total number of payments to each employee. This needs to match the number of records in the uploaded prepared payroll file.	Mandatory

# 8 Payroll

## 8.3 Create Payroll

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Once all details are entered, the following screen will appear.

**Create Payroll**  
Payroll > Create Payroll

Marked fields are mandatory

Payroll Reference : 1234567890

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

**Payroll Details**

File Format \*  
Payroll with New Payroll File

File Description \*  
TestingPayroll

[Download File](#)

Browse... Testfile\_4.csv

.csv file will be supported

**Payroll Header**

Choose Company \*  
BD123/Zero One Two Sdn Bhd  
(Company ID / Company Name)

Pay From \*  
A&B Sdn Bhd/12345678/BDN/BD  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

**AVAILABLE BALANCE**      **BND 5,428.73**

Debit Currency  
BND

Payment Currency  
BND

Payment Date \*  
2022-04-18

Total Salary \*  
1000.00

Number of Records in File \*  
4

**CONTINUE**      **RESET**

# 8 Payroll

## 8.3 Create Payroll

[Back to Table of Contents](#)

### Review the Payroll Details

Click the **CONTINUE** button. The request will be reflected on the Review screen. The number of transfers to be made within Baiduri Bank and other local banks will be indicated after verified by the system. Rejected records will also be indicated here.

#### Payroll Details

File Format: Payroll with New Payroll File

File Name: TestFile\_4.csv

Company: BD123/Zero One Two Sdn Bhd

Pay From: A&B Sdn Bhd/12345678/BDN/BD

Upload Date: Apr 13, 2022

Payments:

Transfer To:	No of Records	Payment Currency	Amount
Within Bank	2	BND	500.00
Other Bank	2	BND	500.00

#### Record Details

Total Number of Records: 4

Successful: 4

Rejected: 0

#### Fees Information

Fee Amount: BND 30.00

[PROCEED TO SUBMIT](#) [CANCEL](#)

# 8 Payroll

## 8.3 Create Payroll

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### Complete

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted.

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference: 1234567890

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

Please find the status of your file from ["View Upload File"](#)

✔ Your payroll has been created successfully and submitted for approval

Payroll Reference	1234567890
Company	BD123/Zero One Two Sdn Bhd
Pay From	A&B Sdn Bhd/12345678/BDN/BD
Total Salary	BND 1,000.00
Payment Date	Apr 18, 2022
Total Records	4
Fee Amount	BND 30.00

[CREATE ANOTHER PAYROLL](#)

- The payroll file will then be sent to the View Upload File.
- The uploaded file details can be viewed in View Upload File by the Maker and the Approver.
- The uploaded file is subjected to the Batch job process.

# 8 Payroll

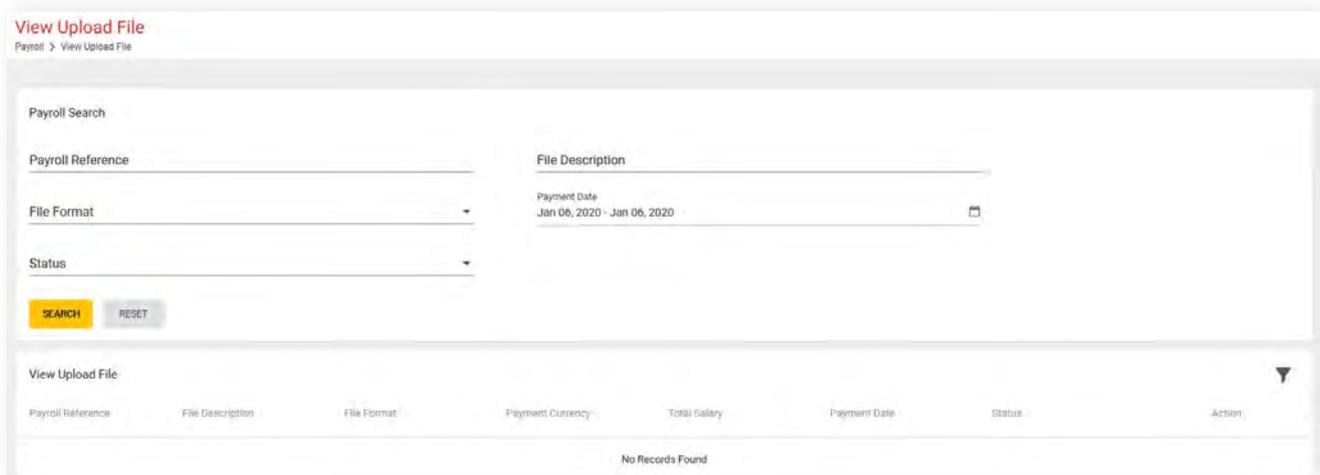
## 8.3.1 View Upload File

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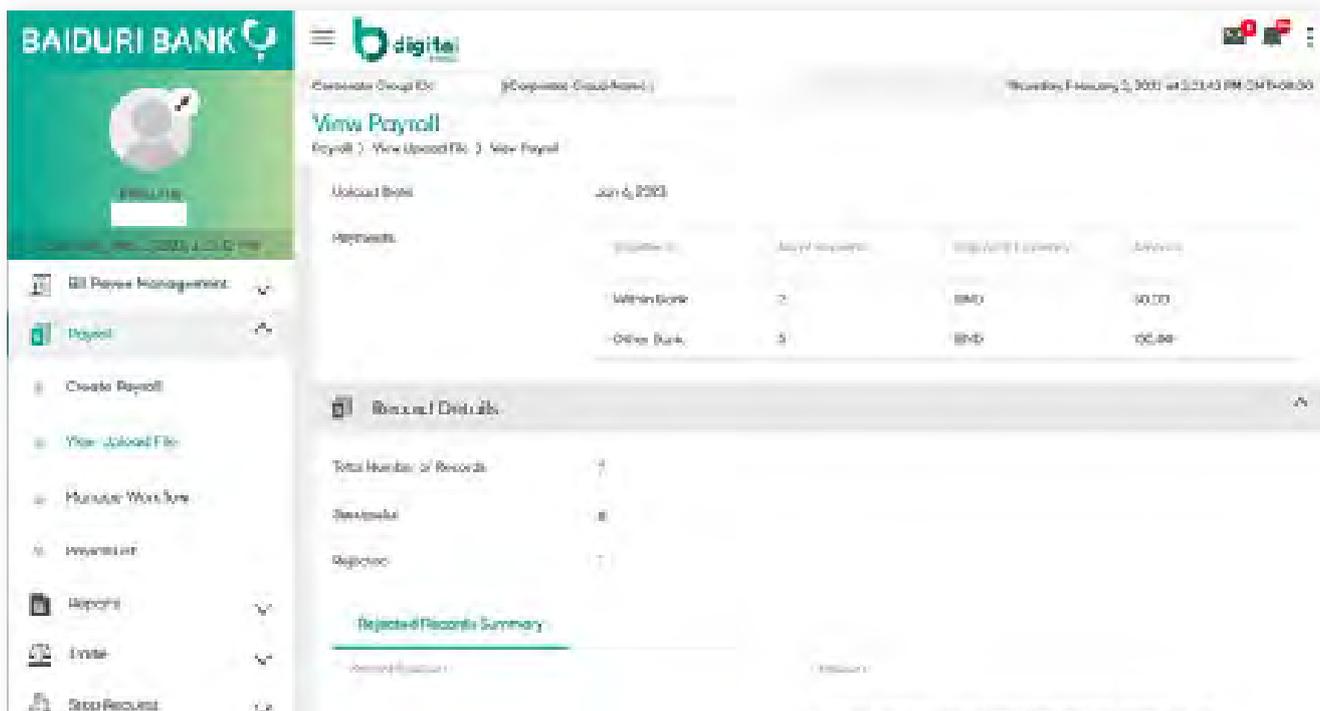
### View Upload File

Once the payroll file is uploaded and submitted, the details can be viewed under **View Upload File** in the menu. Here, maker can view the status of the payroll file, whether they are pending approval, being processed or failed.

From the menu, go to **Payroll** → **View Upload File**. The **View Upload File** screen should be displayed.



User can also view rejected payrolls error statuses under **View Upload File** → **Record Details** → **Rejected Records Summary**

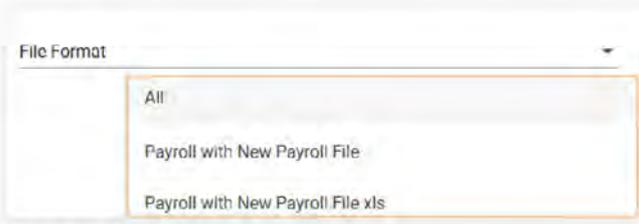


# 8 Payroll

## 8.3.1 View Upload File

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### View upload file fields

Fields	Description	Mandatory / Optional
<b>Payroll Reference</b>	A unique number that is auto-generated when the payroll is created	Optional
<b>File Format</b>	<p>From the drop-down list, choose between 2 types of file formats or both.</p>  <p>Figure 2: File Format screen</p>	Mandatory
<b>File Description</b>	The description name which was set when the payroll is created	Optional
<b>Payment Date</b>	Select a date of when the payroll was made	Optional
<b>Status</b>	<p>Filter records based on the following:</p> <ul style="list-style-type: none"><li>• Pending Approval – if the payroll file is pending approvals from Approver</li><li>• Failed – if the payroll file has been rejected by the Bank</li><li>• Under Processing – if the payroll file is being processed by the Bank for verification before being released to the Approver under Approval Workflow</li></ul>	Optional

# 8 Payroll

## 8.3.1 View Upload File

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Enter all or any one of the above fields, then click the **SEARCH** button, the search results should be displayed on the screen.

The screenshot shows the 'View Upload File' interface. At the top, there is a breadcrumb trail: 'Payroll > View Upload File'. Below this is a 'Payroll Search' section with several input fields: 'Payroll Reference', 'File Format' (a dropdown menu), and 'Status' (a dropdown menu). To the right of these fields is a 'File Description' section with a 'Payment Date' field containing the range 'Jan 07, 2020 - Jan 23, 2020'. Below the search fields are two buttons: 'SEARCH' (highlighted in yellow) and 'RESET'. Below the search section is a 'View Upload File' section containing a table with the following data:

Payroll Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
2020010693251700	salary	NEWPAYROLL	SGD	1010.85	Jan 7, 2020	Upload Processing	

At the bottom right of the table, there is a pagination control showing 'Items per page: 5', '1 - 1 of 1', and navigation icons.

The payroll file sent for the verification process can be viewed here. The request will be moved to the Approval Workflow for the Approver to review after 5 to 10 minutes.

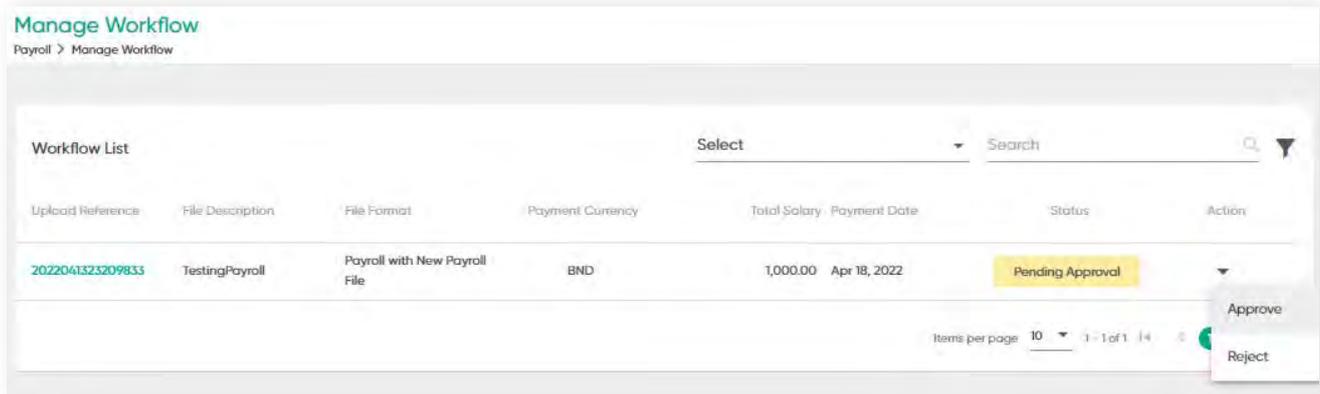
# 8 Payroll

## 8.4.1 Approve Payroll

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All records under Manage Workflow will have **Pending Approval** status. Once they have been approved, their status will be changed to **Fully Approved**.

From the menu, go to **Payroll** → **Manage Workflow**. The **View Upload** File screen should be displayed.



### Status

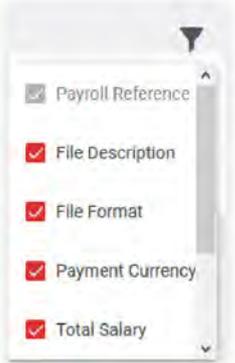
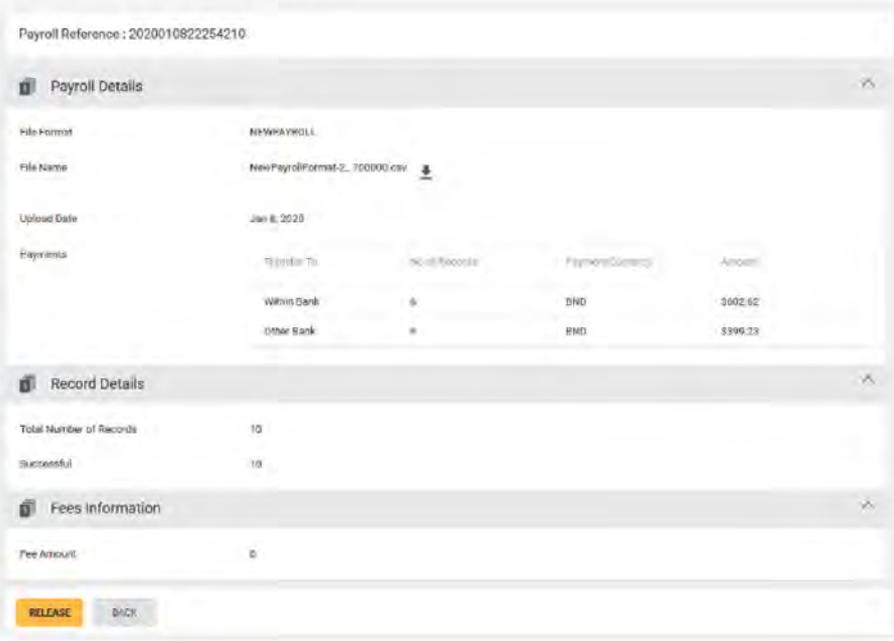
- Pending Approval: When payments are prepared by the Maker and submitted for approval
- Fully Approved: When the Approver approves the upload. The records will be pending to be released.

# 8 Payroll

## 8.4.1 Approve Payroll

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### Manage Workflow functions

Actions	Response															
<b>Filter</b>	<p>Filter the column head by selecting or unselecting the check box according to the user requirement.</p> 															
<b>Search</b>	<p>Search Payroll records by using the search field, also use the drop-down list to filter results</p>															
<b>Upload Reference hyperlink</b>	<p>View details of the selected record</p>  <p>Payroll Reference : 2020010822254210</p> <p><b>Payroll Details</b></p> <p>File Format: NINPAYROLL File Name: NewPayrollFormat-2_700000.csv Upload Date: Jan 8, 2020</p> <table border="1"><thead><tr><th>Payments</th><th>Payment To</th><th>No. of Records</th><th>Payment Currency</th><th>Amount</th></tr></thead><tbody><tr><td>Within Bank</td><td>+</td><td></td><td>DND</td><td>3602.62</td></tr><tr><td>Other Bank</td><td>*</td><td></td><td>BND</td><td>3390.23</td></tr></tbody></table> <p><b>Record Details</b></p> <p>Total Number of Records: 10 Successful: 10</p> <p><b>Fees Information</b></p> <p>Fee Amount: 0</p> <p><b>RELEASE</b> <b>BACK</b></p>	Payments	Payment To	No. of Records	Payment Currency	Amount	Within Bank	+		DND	3602.62	Other Bank	*		BND	3390.23
Payments	Payment To	No. of Records	Payment Currency	Amount												
Within Bank	+		DND	3602.62												
Other Bank	*		BND	3390.23												

# 8 Payroll

## 8.4.1 Approve Payroll

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Under the **Action** column, click the drop-down arrow, the sub-menu containing **Approve** and **Reject** should be displayed.

Click **Approve**. The **Approve Payroll** screen should be displayed. Here, you can verify information that was inputted.

The screenshot shows the 'Approve Payroll' interface. At the top, it displays 'Payroll Reference: 1234567890' and a progress bar with three steps: 'STEP 1 VERIFY', 'STEP 2 APPROVE', and 'STEP 3 COMPLETE'. A yellow warning banner states: 'Please take note that any payroll approved with today's value date will only be processed on the next business day.' Below this, the 'Payroll Details' section includes fields for File Format (NEWPAYROLL), File Name (Sample File [1].csv), Company (BD123/Zero One Two Sdn Bhd), Pay From (A&B Sdn Bhd/12345678/BDN/BD), and Upload Date (Apr 22, 2022). A table under 'Payments' shows one entry: 'Witten Bank' with 1 record, BND currency, and a 2,500.00 amount. The 'Record Details' section shows 1 total record, 1 successful. The 'Fees Information' section shows a fee amount of BND 10.00. At the bottom, there are 'APPROVE' and 'CANCEL' buttons.

A notice about the processing status will be prompted. Click **X** to proceed with approvals.

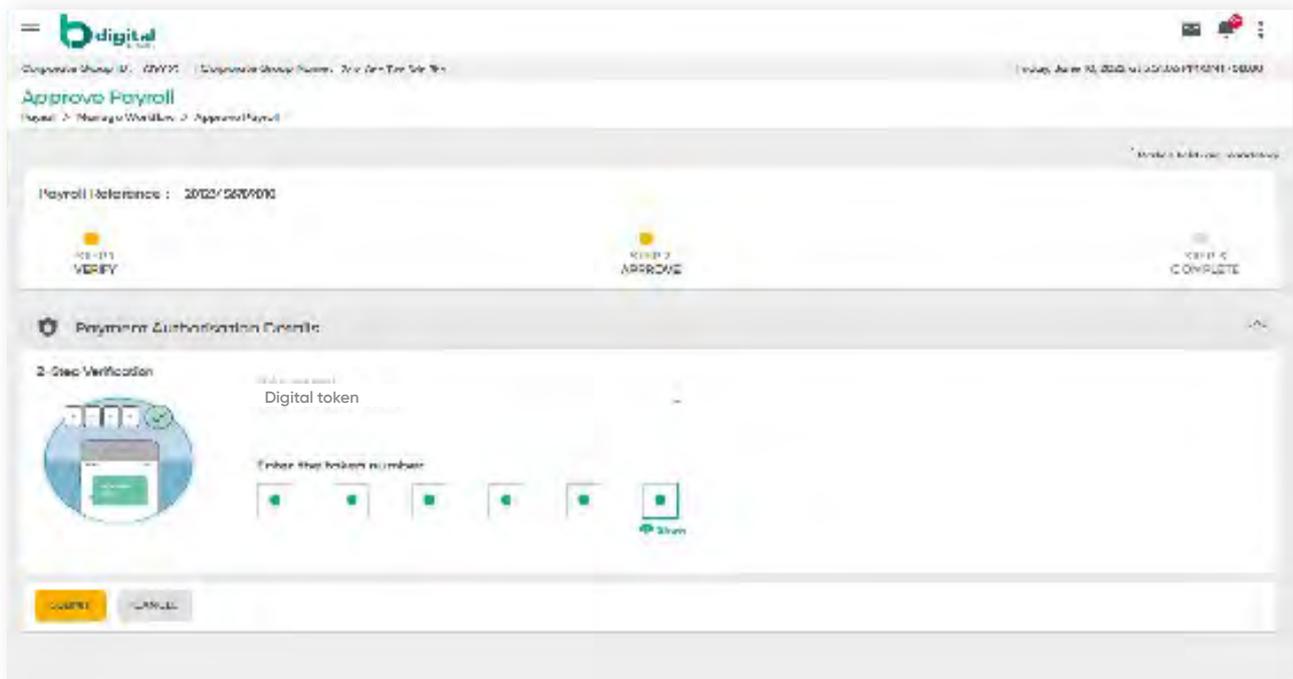
A yellow banner with a warning icon and the text: 'Please take note that any payroll approved with today's value date will only be processed on the next business day.' A close button (X) is located on the right side of the banner.

# 8 Payroll

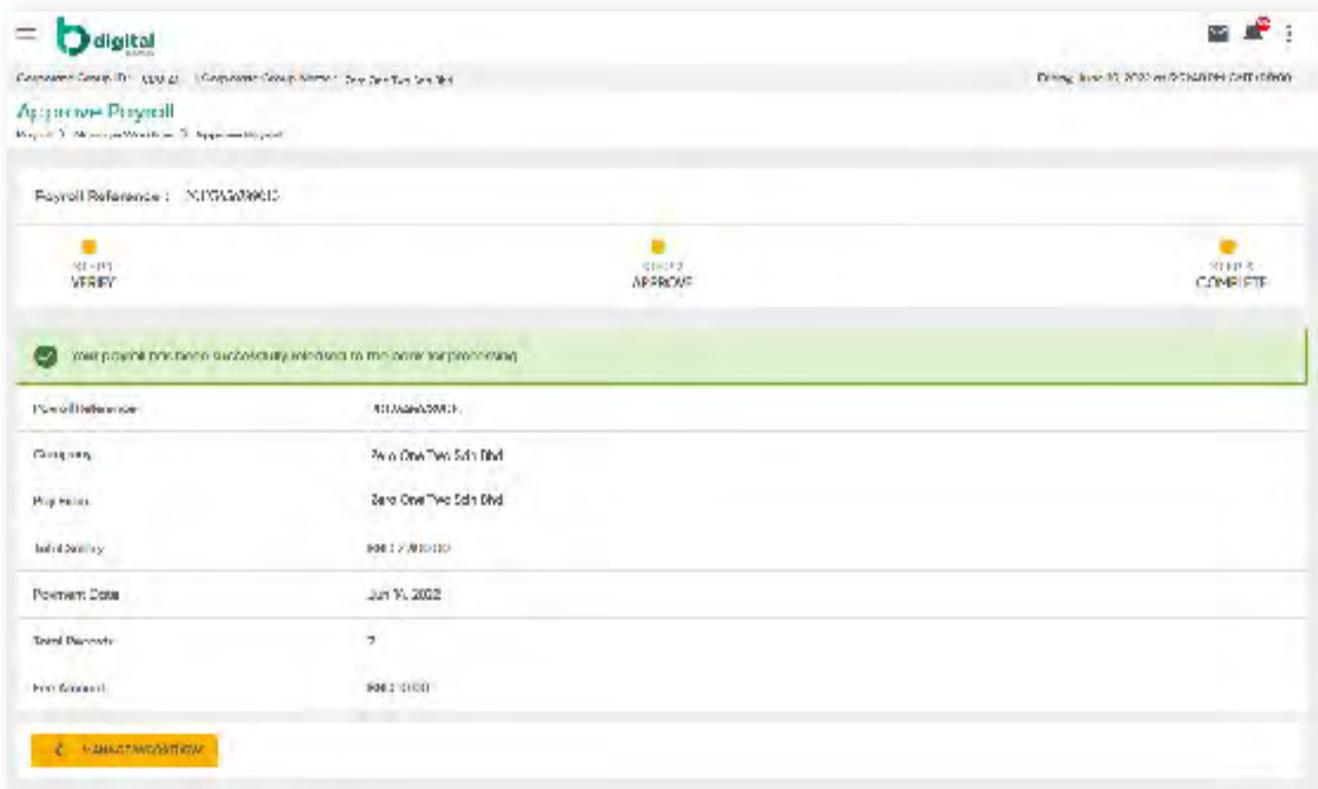
## 8.4.1 Approve Payroll

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Click the **Approve** button. The 2FA authentication screen should be displayed. Here is where the approval process step is done. Enter the OTP generated via digital token.



Click **SUBMIT**. A confirmation message should be prompted and the payroll is approved.



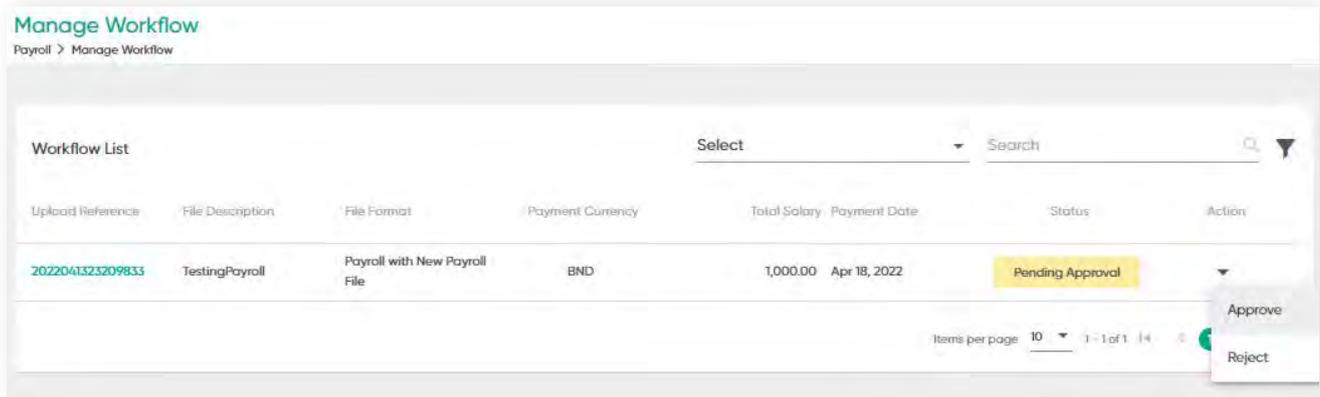
# 8 Payroll

## 8.4.2 Reject (Payroll)

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From the menu, go to **Payroll** → **Manage Workflow**. The **View Upload** File screen should be displayed.

Under the **Action** column, click the drop-down arrow, the sub-menu containing **Approve** and **Reject** should be displayed.



Click **REJECT**. The Reject Payroll screen will be displayed. Enter notes or reasons regarding the reason for rejecting the payroll in the **Remarks** field.



Click the **REJECT** button. 2FA is required to complete the process.

# 8 Payroll

## 8.5 Payroll List

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This section contains all statuses of transactions after the payroll file has been approved by the Approver. This includes records that have been successfully approved and processed, records that have failed, records that are set to be processed on a future date, and records that are currently being processed.

There are two types of payrolls under Payroll List:

### Before Batching

All payrolls under this page are auto-validated and prepared for processing. If payroll file fails, the Maker will need to re-submit a new payroll.

The screenshot shows the Baiduri Bank digital interface. The header includes the bank logo, user name 'MO BAKAR ALI', and the date 'Monday, April 18, 2022 at 1:22:58 PM GMT+08:00'. The main content area is titled 'Payroll List' and features a search filter for 'Payroll Type' set to 'Before Batching'. Below the search filters is a table with the following columns: Upload Reference, File Description, File Format, File Format, Payment Currency, Total Salary, Payment Date, and Status. The table contains several rows of payroll records, all with a 'Failed' status.

Upload Reference	File Description	File Format	File Format	Payment Currency	Total Salary	Payment Date	Status
1234567890123	TestingPayroll	A&B Sdn Bhd /12345678/BDN /BD	csv	BNB	5,600.00	Apr 17, 2022	Failed
1234567890123	03052022 Payroll With BRU Accounts	A&B Sdn Bhd /12345678/BDN /BD	csv	BNB	1,500.00	Mar 4, 2022	Failed
1234567890123	15022022 Payroll With Loan	A&B Sdn Bhd /12345678/BDN /BD	csv	BNB	100.00	Feb 16, 2022	Failed
1234567890123	Test Payroll Account IAT		txt	BNB	20.40	Feb 9, 2022	Failed
1234567890123	09022022 Payroll Valid Accounts		csv	BNB	100.00	Feb 9, 2022	Failed
302302020202020	09022022 Payroll		csv	BNB	100.00	Feb 9, 2022	Failed



# 8 Payroll

## 8.6 Payroll (USD to USD)

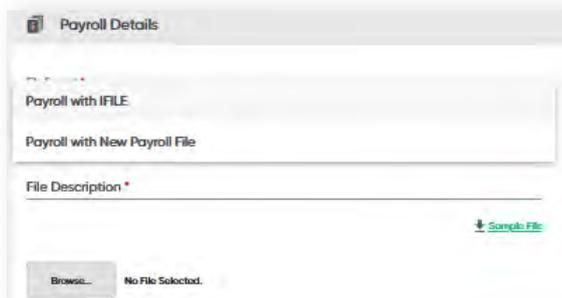
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With the Payroll feature, you can pay your employees' salaries easily and securely. Adding a new transaction to the payroll feature allows you to use USD to USD internal accounts for payroll.

### Preparing your Payroll

From the menu, go to **Payroll → Create Payroll**

The maker is required to fill in the payroll details:



- **Payroll format** - A dropdown menu where the maker can select either iFile or CSV file format.
- **Upload type** - Enter a description for your file (alphanumeric characters only).
- **Sample file** - This is an optional step where the maker can download a sample payroll file.
- **Browse** - Click this button to select the file you want to upload.

You can upload your payroll data in **CSV format**. You will need to prepare the payroll details in the same format as the sample payroll file, which you can download when you create a new payroll. Save the payroll file as a **CSV** file.

EMP_NO	EMP_NAME	BANK_NAME	ACC_NO	AMOUNT
1001	Farahiyah Azman	BBB	000xxxxxxx123	2000
1002	Amal Nazihah	BBB	000xxxxxxx124	850
1003	Fikriah Zaini	BBB	000xxxxxxx125	9000
1004	Abu Bakar	BBB	000xxxxxxx126	1200
1005	Sharmim Tashma	BBB	000xxxxxxx127	1200
1006	Ayesha Kamal	BBB	000xxxxxxx128	754
1007	Faruq Zauja	BBB	'000xxxxxxx129	2278

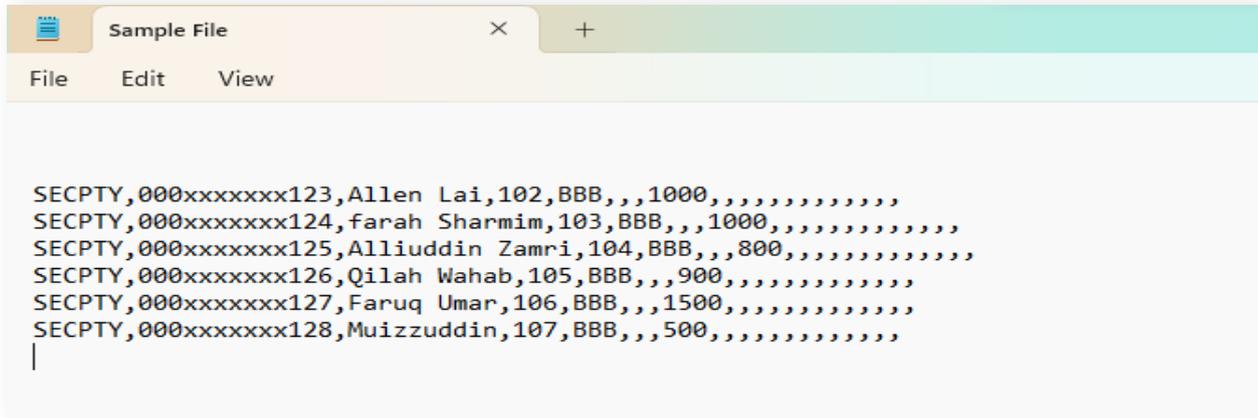
Sample of Payroll File

# 8 Payroll

## 8.6 Payroll (USD to USD)

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iFile is another available format, typically generated by a company's HR payroll system. See the sample file below:



```
SECPTY,000xxxxxxxx123,Allen Lai,102,BBB,,1000,,,,,,,,,
SECPTY,000xxxxxxxx124,farah Sharmim,103,BBB,,1000,,,,,,,,,
SECPTY,000xxxxxxxx125,Alliuddin Zamri,104,BBB,,800,,,,,,,,,
SECPTY,000xxxxxxxx126,Qilah Wahab,105,BBB,,900,,,,,,,,,
SECPTY,000xxxxxxxx127,Faruq Umar,106,BBB,,1500,,,,,,,,,
SECPTY,000xxxxxxxx128,Muizzuddin,107,BBB,,500,,,,,,,,,
|
```

### Important:

#### Account Numbers

- Enter account numbers in full, including leading zeros. For example, enter '0100100123456' instead of 100100123456.

#### Employee Names

- Ensure employee names entered match exactly with their bank account names. This helps avoid rejected transactions.
- Please note that employee names cannot exceed 35 characters.

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Create Payroll

From the menu, go to **Payroll** → **Create Payroll**. The create payroll screen will appear.

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference : 2024060311947728

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW

**Disclaimer :** Please take note that payrolls cannot be cancelled after 12am on the Payment Date. Payroll fees will be processed manually for USD payrolls.

**Payroll Details**

File Format \*  
Payroll with New Payroll File

File Description \*  
test

[Sample File](#)

**Browse...** No File Selected.  
.csv file will be supported

### Payroll details

Fields	Description	Mandatory or Optional
<b>File Format</b>	Select your preferred payroll format from the dropdown list: <ul style="list-style-type: none"><li>• Payroll with iFile</li><li>• Payroll with New Payroll File – CSV file format</li></ul>	Mandatory
<b>File Description</b>	Enter a descriptive file name. This name will be used for your reference only and does not affect how the payroll is processed.	Mandatory
<b>Sample File</b> <a href="#">Sample File</a>	Select the Biller name from the drop down menu list.	Optional
<b>Browse</b>	Select your payroll file.	Mandatory

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Payroll Header Fields

The screenshot shows a 'Payroll Header' form with the following fields and values:

- Choose Company \***: [Dropdown menu]
- Pay From \***: / USD / BBB
- Debit Currency**: USD
- Payment Currency**: USD
- Payment Date \***: 2024-05-28
- Total Salary \***: 1.00
- Number of Records in File \***: 1

Once all details are entered, the maker can continue to the review page.

Fields	Description	Mandatory or Optional
<b>Choose Company</b>	Select the company you want to pay from	Mandatory
<b>Pay From</b>	Select the company's account to pay from	Mandatory
<b>Debit Currency</b>	This is based on the selected Pay From account by default (Must be in USD currency)	Mandatory
<b>Payment Currency</b>	This is based on the selected Pay From account by default	Mandatory
<b>Payment Date</b>	Set the date of when payments need to be made  Important note If the set Payment Date is the current date, the payroll will only be processed the morning of the next working day.  If the set Payment Date is the next working day (of a future date), the payroll will be processed on the specified date.	Mandatory
<b>Total Salary</b>	Enter the total amount of salary to be paid out. This needs to match the amount mentioned in the uploaded prepared payroll file.	Mandatory
<b>Number of Records in File</b>	Enter the total number of payments to each employee. This needs to match the number of records in the uploaded prepared payroll file.	Mandatory

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Review the Payroll details

- Click the **Continue** button. Your request will be reflected on the Review screen.
- The following details will be displayed:
  - Debit account
  - Payment records
  - Number of records
  - Currency
  - Total amount
  - Fees (in BND)
- If there are no errors, click **Continue to Submit** to upload the file for processing.

**Disclaimer :** Please take note that payrolls cannot be cancelled after 12am on the Payment Date. Payroll fees will be processed manually for USD payrolls.

### Payroll Details

File Format: Payroll with New Payroll File

File Name: usd\_testing.csv

Company:

Pay From: /USD/BBB

Upload Date: Jun 11, 2024

Payment Date: Jun 12, 2024

Transfer To	No of Records	Payment Currency	Amount
Within Bank	1	USD	1.00

### Record Details

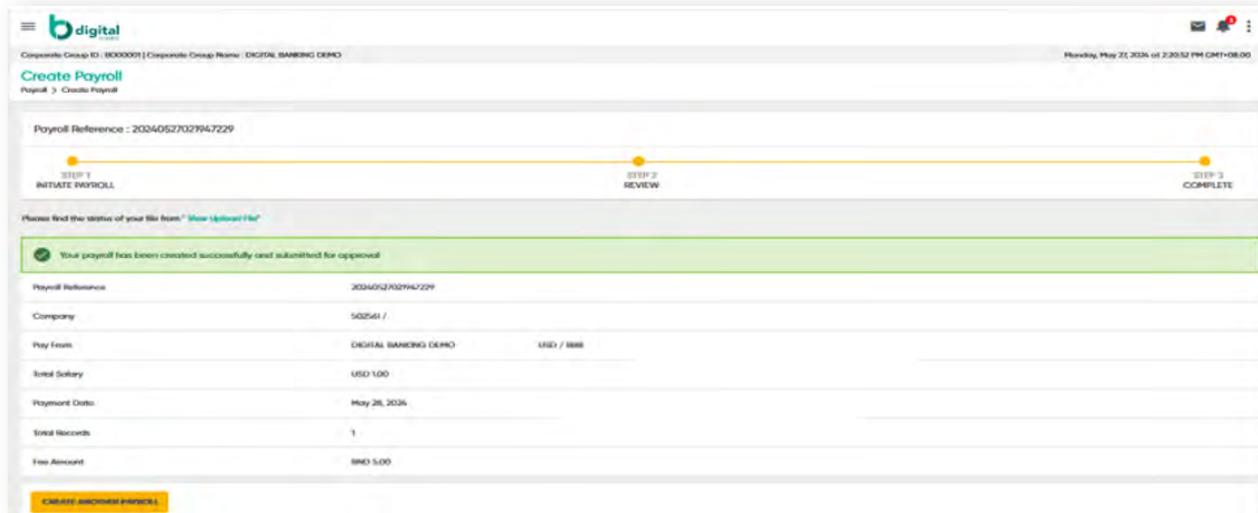
Total Number of Records	1
Successful	1
Rejected	0

# 8 Payroll

## 8.6 Payroll (USD to USD)

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Click **Proceed to Submit** to initiate the upload process. A confirmation message will then appear.



### View upload file

Once you upload and submit your payroll file, you can track its status using the View Upload File menu option. This section allows you to see if your file is:

- Being processed
- Failed

From the menu, go to **Payroll** → **View Upload File**. The View Upload File screen will then appear.

You can also view specific error details for rejected payrolls under **View Upload File** → **Record** → **Rejected Records Summary**.

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Payroll process progress and Status:

Maker can track the progress of the payroll file using the "View Upload File" function:

Go to **Payroll** → **View Upload File**. The **View Upload File** screen will then appear.

Once your file is processed, you can check the final status (success or failure) in the **View Upload List**. The processing time typically takes 2-3 minutes, depending on the number of records in your file.

#### View Upload File Fields

Fields	Description	Mandatory or Optional
Payroll Reference	A unique number that is auto generated when the payroll is created.	Mandatory
File Format	Choose the format of the uploaded payroll file. This will be displayed as either iFile or CSV File. 	Mandatory
File Description	The description entered by the user when uploading the file.	Mandatory
Payment Date	The date the payroll was scheduled to be paid.	Mandatory
Status	The current status of the payroll file. This will be one of the following: <ul style="list-style-type: none"><li>Failed</li><li>Under Processing</li></ul>	Mandatory

Enter any or all of the above fields in the search bar and click **SEARCH** to view the results on screen.

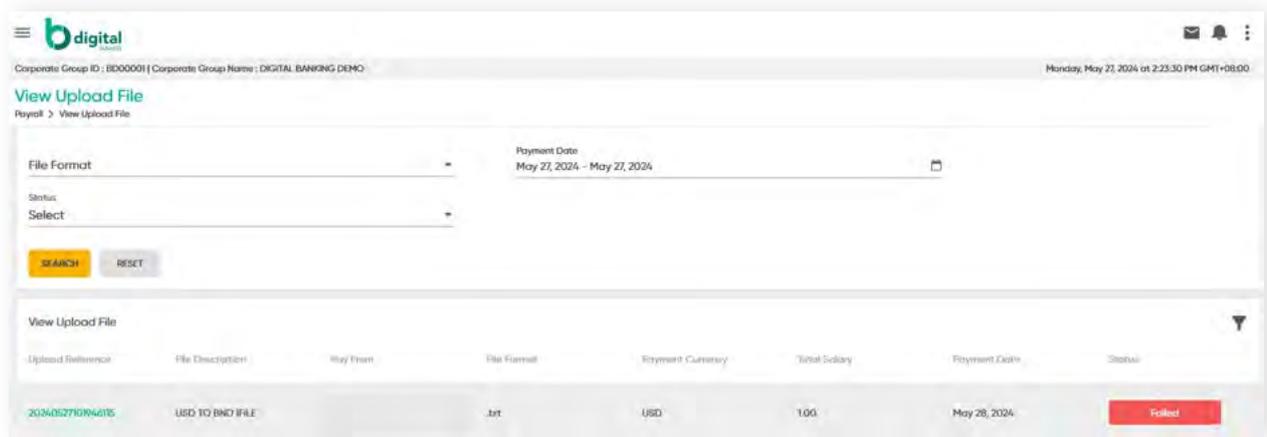
# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Failure within View Upload List:

If the payroll upload fails to process, the status will change to Failed. The Maker can then click on the reference hyperlink to view the reason(s) for the failure.



# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Payroll List

This section provides an overview of all payroll transaction statuses, both before and after the payroll file has been approved by the Approver. This includes records that have been:

- Successfully approved and processed
- Processed with errors (failed)
- Scheduled for future processing
- Currently being processed

The **Payroll List** displays two main types:

#### Before Batching

In this stage, all payrolls undergo automatic validation and are prepared for processing. If a payroll file fails validation, the Maker will need to resubmit a new payroll file.

The screenshot shows the 'Payroll List' interface. At the top, there's a breadcrumb 'Payroll > Payroll List' and a 'Payroll Type' dropdown set to 'Before Batching'. Below is a 'Payroll Search' section with fields for 'Payroll Batch Reference', 'File Description', 'Payment Date' (May 29, 2024 - May 29, 2024), 'Upload Reference', 'File Format', and 'Status' (Pending Batch). There are 'SEARCH' and 'RESET' buttons. The main table has columns: Upload Reference, File Description, Pay From, File Format, Payment Currency, Total Salary, Payment Date, Status, and Action. Two rows are visible: one with status 'Status: Processing' and another with status 'Failed'.

Upload Reference	File Description	Pay From	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
20240529030031105	USD to USD payroll		.csv	USD	300.00	May 30, 2024	Status: Processing	
20240528103663976	test		.csv	USD	1,600.00	May 29, 2024	Failed	

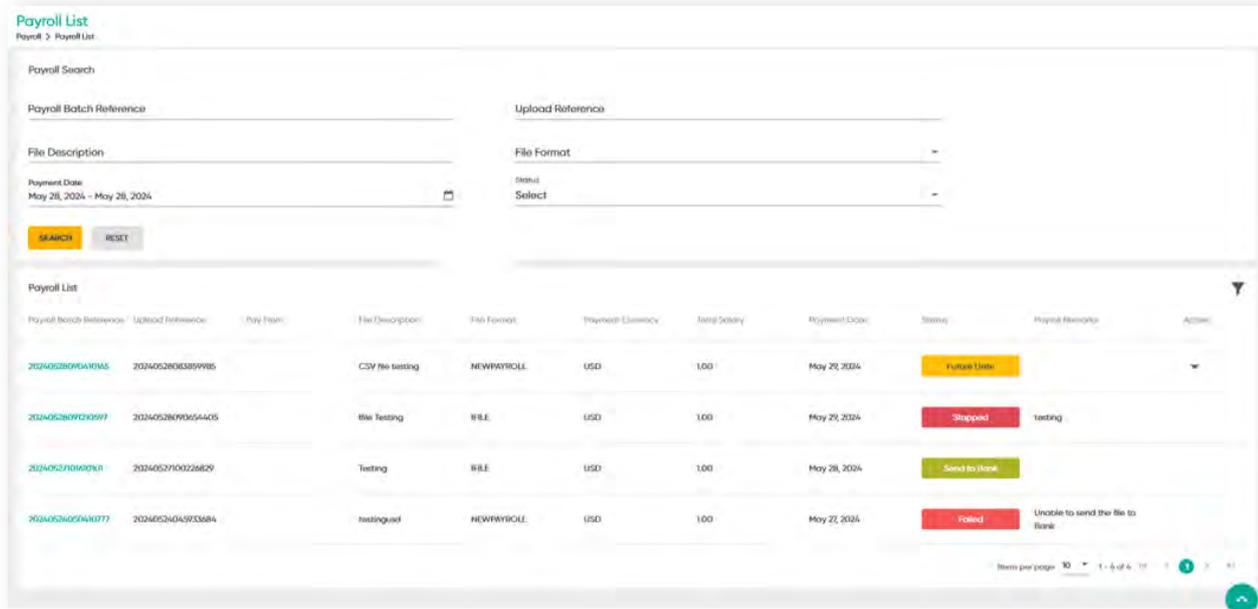
# 8 Payroll

## 8.6 Payroll (USD to USD)

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### After Batching

Payrolls on this page have been processed and are now ready for transfer.



Definition of statuses under **After Batching** Type:

- **Future dated** – Payroll is scheduled for processing on the specified payment date.
- **Stopped** – Payroll processing was stopped.
- **Sent to bank** – Payroll has been sent to bank for processing.
- **Failed** – Transaction failed during processing. Click the Payroll Batch reference link to view details of failed transactions.

### Stop Future Dated Payroll

An Approver can stop a future dated payroll under the "After Batching" category.

# 8 Payroll

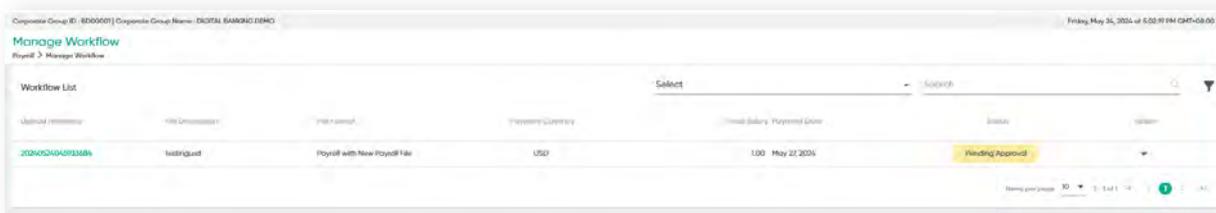
## 8.6 Payroll (USD to USD)

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### Approve Payroll

All records under Manage Workflow will initially have a **Pending Approval** status. Once approved, the status will change to **Fully Approved**.

To view and manage your payroll submissions, go to **Payroll** and then **Manage Workflow**. This will display the View Upload File screen.



### Status

- **Pending Approval:** This status indicates that payments have been prepared by the Maker and submitted for approval.
- **Fully Approved:** The Approver has approved the upload. The records are now awaiting release.

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Manage Workflow functions

Actions	Response
<b>Filter</b>	<p>To filter data by a specific column, users can select or deselect the checkbox located in the column header.</p> 
<b>Search</b>	<p>Search payroll records using the search field and filter results using the drop-down list(s).</p>
<b>Upload Reference Hyperlink</b>	<p>View details of the selected record.</p> 

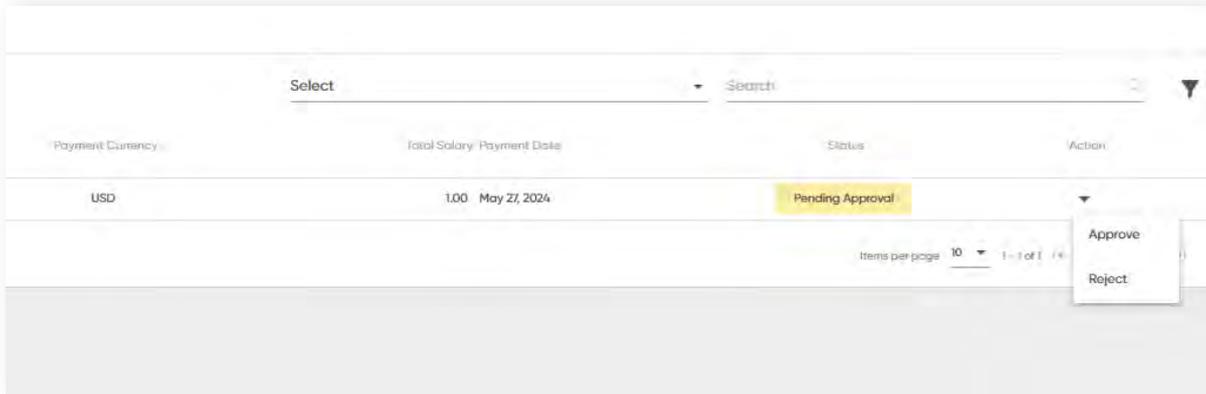
In the **Action** column, click the dropdown arrow to reveal a submenu with **Approve** and **Reject** options.

Click **Approve** to proceed. The Approve Payroll screen will then appear, allowing you to verify the entered information before finalising.

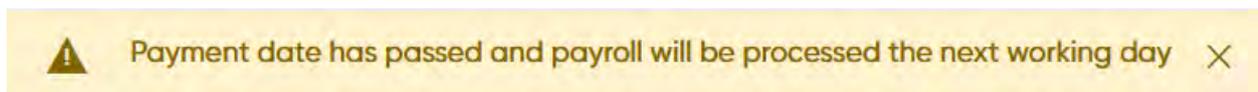
# 8 Payroll

## 8.6 Payroll (USD to USD)

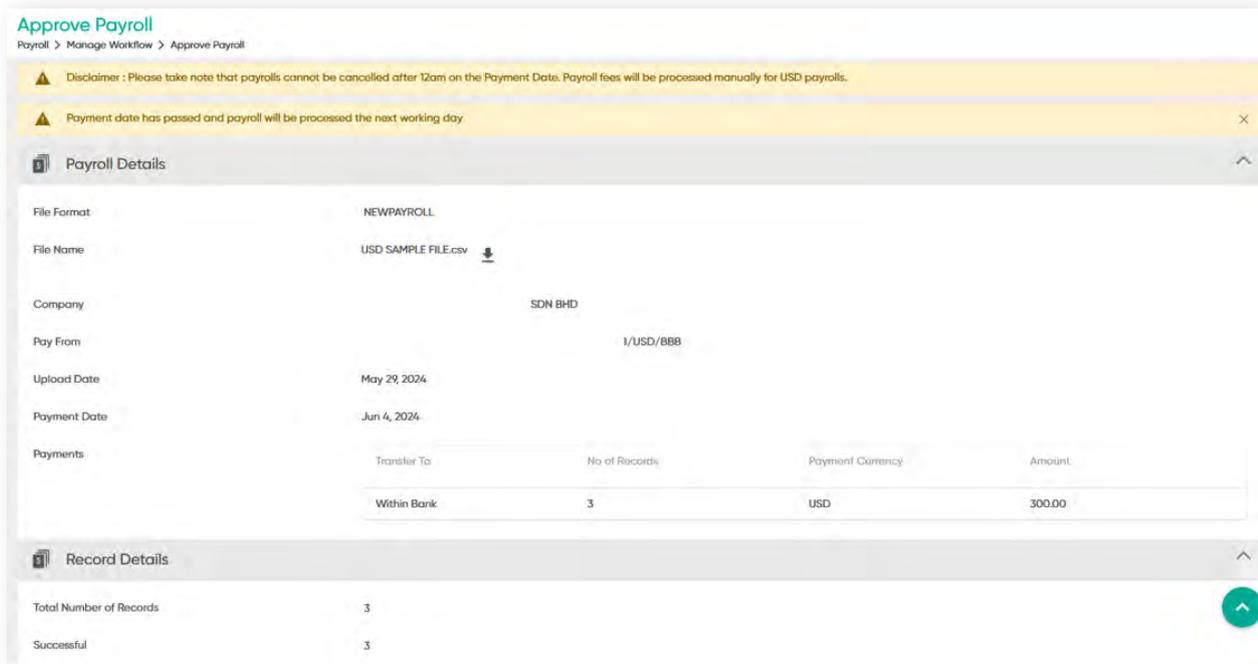
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**Important note:** Even if the payroll payment date has passed its due date, the Approver can still approve it for processing on the next working day. However, to proceed with approval, the user will need to close (click the **X**) on the **past payment** date notification.



Click **Approve** to proceed. You will then be prompted for Two-Factor Authentication (2FA) to verify your identity. Enter the One-Time Password (OTP) generated by your digital token.



# 8 Payroll

## 8.6 Payroll (USD to USD)

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Authorise Bulk File Upload  
Bulk Payments > Manage Workflow > Authorise Bulk File Upload

Upload Reference: 20241804102611725

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

Payment Authorisation Details

2-Step Verification

2FA is required  
Offline Mobile Token

Enter the token number

SUBMIT      CANCEL

After reviewing the payroll details, the Approver can proceed to generate the Two-Factor Authentication (2FA) by using the physical token or soft token to process the transaction.

Click **SUBMIT** to process the transaction. A confirmation message will then be displayed indicating successful payroll approval.

Approve Payroll  
Payroll > Manage Workflow > Approve Payroll

Payroll Reference : 20240529091002570

STEP 1 VERIFY      STEP 2 APPROVE

Your payroll has been successfully released to the bank for processing

Payroll Reference	20240529091002570
Company	251885 /
Pay From	1 / USD / EUR
Total Salary	USD 300.00
Derived Payment Date	May 30, 2024
Total Records	5
Tax Amount	USD 0.00

← RETURN TO WORKFLOW

# 8 Payroll

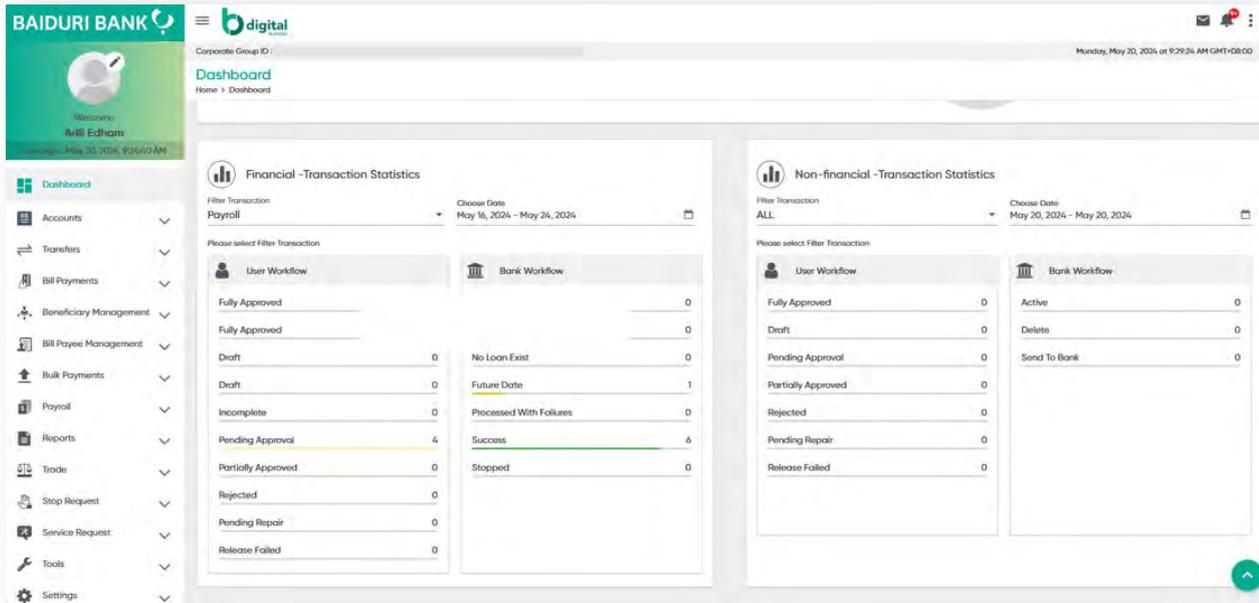
## 8.6 Payroll (USD to USD)

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### To navigate to the payroll status

Makers and Approvers can go to Dashboard > Financial > **Transaction statistics**.

Under the Filter menu, select **Payroll**. Then, choose the desired dates using the provided filters for payroll creation and payment dates. This will display the User Workflow and the Bank Workflow.



## 9 Bulk Payment

### 9.1 Bulk Payment Overview

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With the bulk payment feature, you can now make multiple transfers to your local vendors by uploading a single file.

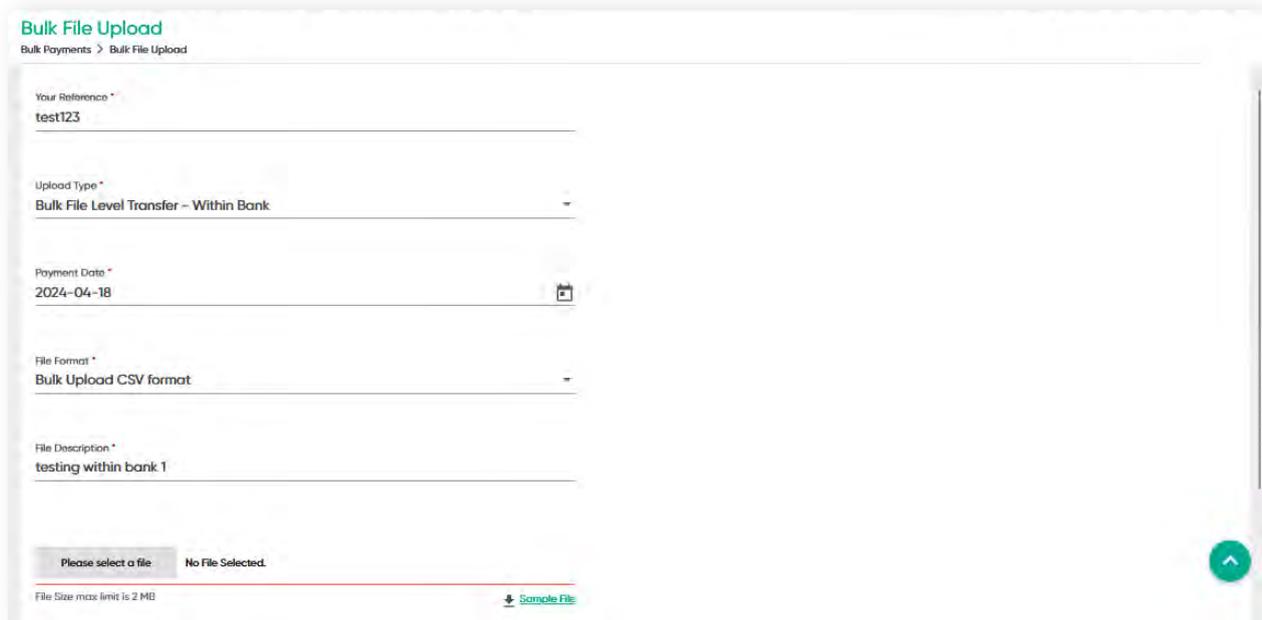
Note: The Bulk Payment feature is only for BND payments within Baiduri Bank and to other local banks.

# 9 Bulk Payment

## 9.2 Preparing the Bulk Payment file

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Click on **File Upload** in the menu, then select **Bulk File Upload**. This will open the **Create Bulk Payment File** Upload screen



- **Your Reference:** Enter your company reference using alphanumeric characters only.
- **Upload Type:** Choose either Within Bank to transfer funds within the bank or Other Bank to transfer to other local banks.
- **Payment Date:** Set the date of when payments need to be made.

### Important Note:

The cutoff times for bulk payment file processing are as follows:

- For transfers within the bank: 10:30pm
- For transfers to other local banks: 1:30pm (Monday to Friday)

If the set payment date falls on a future working day, your bulk payment will be processed on that specified date.

**File Format:** Select **Bulk Upload CSV** format.

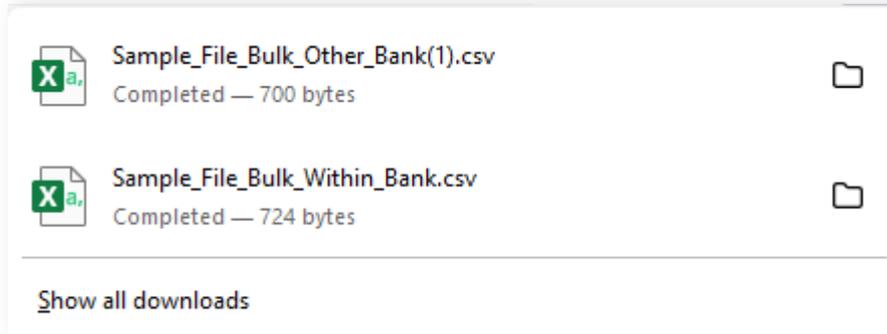
After selecting the file format, a hyperlink to the sample file will appear. To prepare the bulk payment file for the first time, you can download the sample file and create the bulk upload by following the provided template.

# 9 Bulk Payment

## 9.3 Creating a Bulk Transfer file

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Here, you can download the sample file for either Within Bank or Other Bank, depending on the selected Upload Type.



After downloading and opening the sample file, you may encounter a notice about potential data loss. Click the X button to cancel, located on the far right.

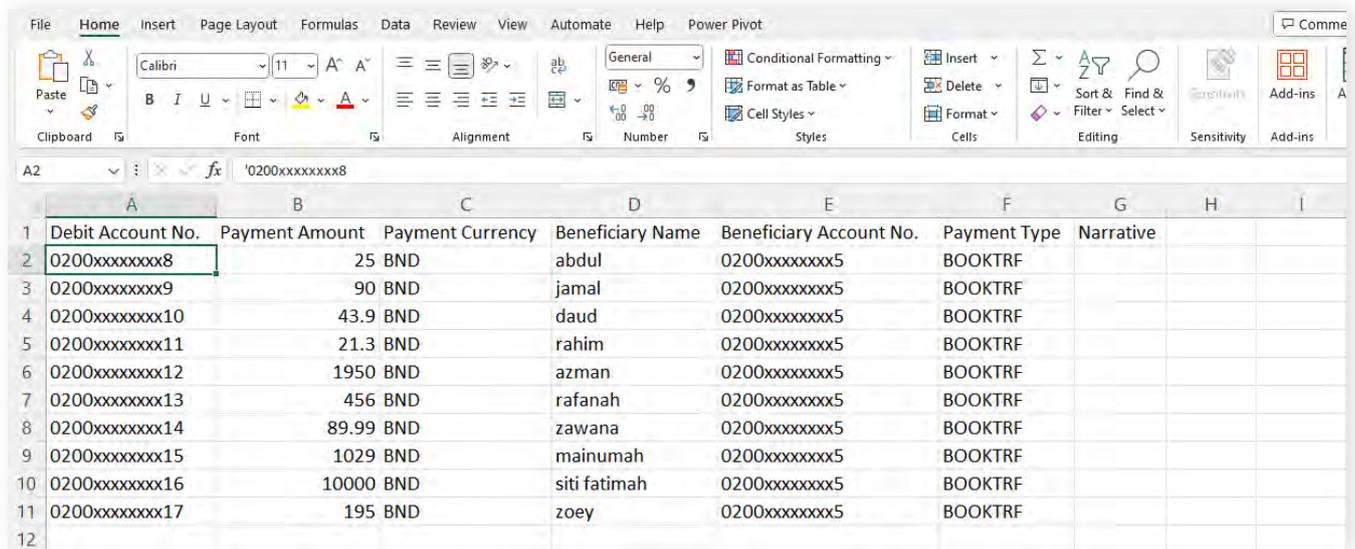
**Note:** The uploaded file will be in CSV format.

# 9 Bulk Payment

## 9.3 Creating a Bulk Transfer file

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### Within Bank sample file



	A	B	C	D	E	F	G	H	I
1	Debit Account No.	Payment Amount	Payment Currency	Beneficiary Name	Beneficiary Account No.	Payment Type	Narrative		
2	0200xxxxxxx8	25 BND		abdul	0200xxxxxxx5	BOOKTRF			
3	0200xxxxxxx9	90 BND		jamal	0200xxxxxxx5	BOOKTRF			
4	0200xxxxxxx10	43.9 BND		daud	0200xxxxxxx5	BOOKTRF			
5	0200xxxxxxx11	21.3 BND		rahim	0200xxxxxxx5	BOOKTRF			
6	0200xxxxxxx12	1950 BND		azman	0200xxxxxxx5	BOOKTRF			
7	0200xxxxxxx13	456 BND		rafanah	0200xxxxxxx5	BOOKTRF			
8	0200xxxxxxx14	89.99 BND		zawana	0200xxxxxxx5	BOOKTRF			
9	0200xxxxxxx15	1029 BND		mainumah	0200xxxxxxx5	BOOKTRF			
10	0200xxxxxxx16	10000 BND		siti fatimah	0200xxxxxxx5	BOOKTRF			
11	0200xxxxxxx17	195 BND		zoey	0200xxxxxxx5	BOOKTRF			
12									

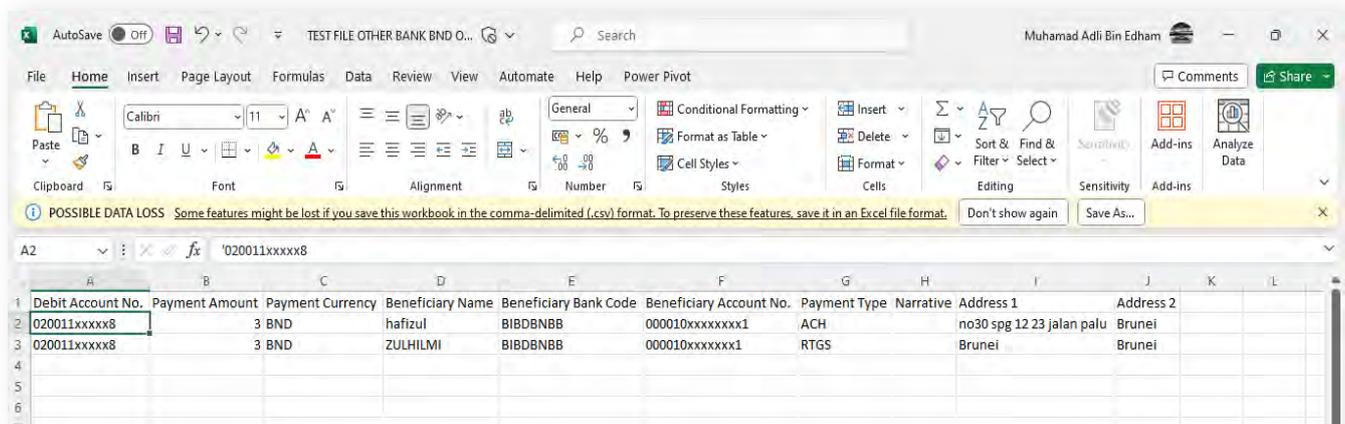
- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.
- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of **BND0.01** up to 2 decimal points. Only numeric characters are allowed.
- **Column C (Payment Currency):** The payment currency will always be in **BND**. **Do not change this column, as it may cause the file upload to fail.**
- **Column D (Beneficiary Name):** Provide the beneficiary's name. The number of characters allowed is up to 35 characters. Please note there should not be any spacing at the end and avoid using numbers or special characters.
- **Column E (Beneficiary Account):** Enter the beneficiary's account number. This should only be in **BND**.
- **Column F (Payment Type):** Payment type for local bank is **BOOKTRF**. **Do not change this column, as it may cause the file upload to fail.**
- **Column G (Narrative):** Enter any additional information for your reference. This is a non mandatory column.

# 9 Bulk Payment

## 9.3 Creating a Bulk Transfer file

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### Other Bank sample file



Debit Account No.	Payment Amount	Payment Currency	Beneficiary Name	Beneficiary Bank Code	Beneficiary Account No.	Payment Type	Narrative	Address 1	Address 2
020011xxxxx8	3 BND	BND	hafizul	BIBDBNBB	000010xxxxxxxxx1	ACH		no30 spg 12 23 jalan palu	Brunei
020011xxxxx8	3 BND	BND	ZULHILMI	BIBDBNBB	000010xxxxxxxxx1	RTGS		Brunei	Brunei

- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.
- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of BND0.01 up to 2 decimal points. Only numeric characters are allowed.
- **Column C (Payment Currency):** The payment currency will always be in **BND**. Do not change this column, as it may cause the file upload to fail.
- **Column D (Beneficiary Name):** Provide the beneficiary's name. The number of characters allowed is up to 35 characters. Please note there should not be any spacing at the end and avoid using numbers or special characters.
- **Column E (Beneficiary Account):** Enter the beneficiary bank's bank code.
- **Column F (Beneficiary Account):** Enter the beneficiary's account number. This should only be in **BND**.
- **Column G (Payment Type):** Enter either **ACH** or **RTGS** only.
  - Automated Clearing House (ACH): Recommended for payments such as sending funds to companies.
  - Real-Time Gross Settlement (RTGS): Recommended for larger amount transfers and payments that need to be settled urgently.

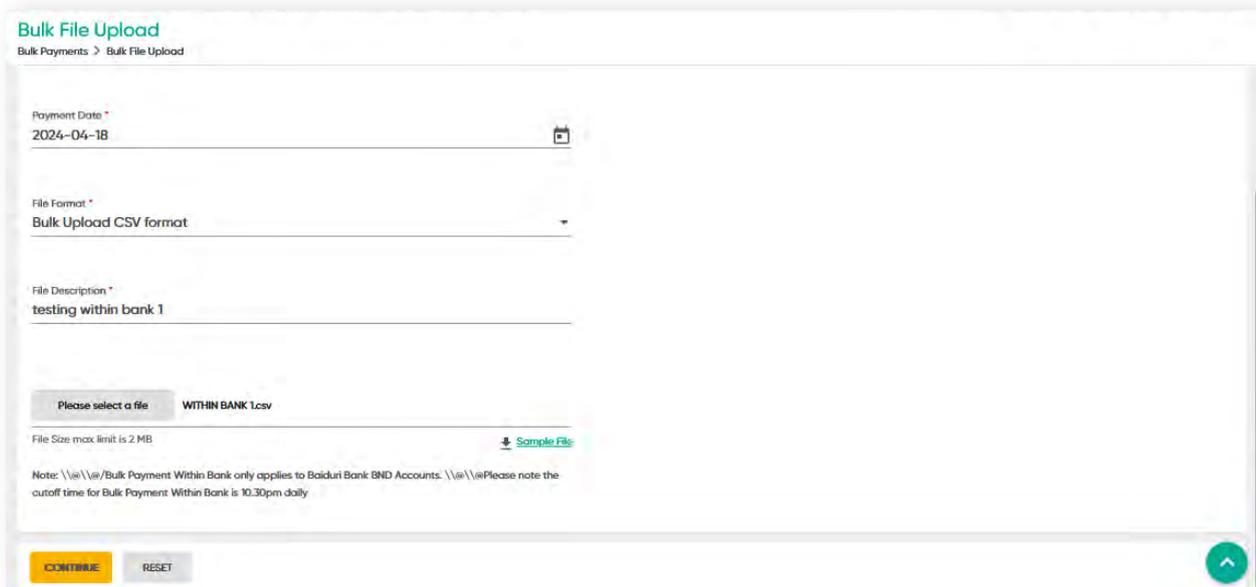
# 9 Bulk Payment

## 9.3 Creating a Bulk Transfer file

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- **Column H (Narrative):** Enter any additional information for your reference. This is a non-mandatory column.
- **Column I (Address 1):** It is mandatory to fill in the beneficiary's local address, limited to 70 alphanumeric characters, with no special characters.
- **Column J (Address 2):** Reserved in case the first address exceeds its character limit. It is also limited to 70 alphanumeric characters.

After completion, save your file as CSV (Comma Delimited) format. Do not open the file once it has been saved.



The screenshot shows a web form titled "Bulk File Upload" with a breadcrumb "Bulk Payments > Bulk File Upload". The form contains the following fields and elements:

- Payment Date \***: A date input field with the value "2024-04-18" and a calendar icon.
- File Format \***: A dropdown menu with "Bulk Upload CSV format" selected.
- File Description \***: A text input field with the value "testing within bank 1".
- Please select a file**: A button with a file icon, next to the text "WITHIN BANK 1.csv".
- File Size max limit is 2 MB**: A text label with a "Sample File" download link.
- Note**: A small text note stating: "Note: \\@\\@/Bulk Payment Within Bank only applies to Baiduri Bank BND Accounts. \\@\\@Please note the cutoff time for Bulk Payment Within Bank is 10.30pm daily".
- Buttons**: "CONTINUE" (yellow) and "RESET" (grey) buttons at the bottom left, and a green circular "back" arrow at the bottom right.

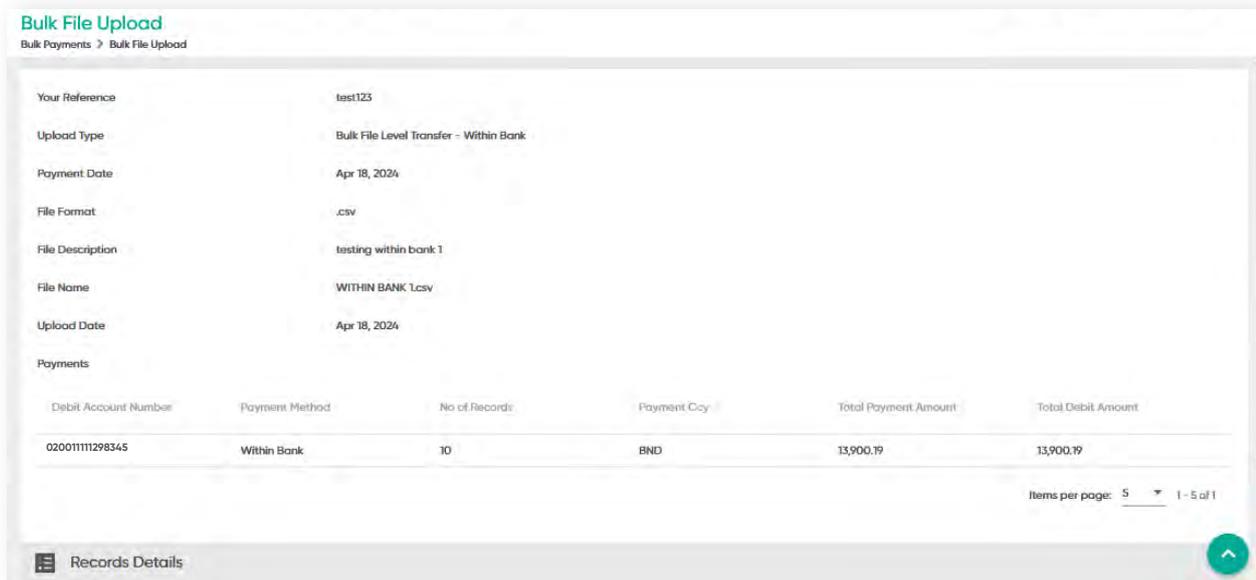
After creating the file, you can upload it by clicking the **Please select a file** button. Please note that you can only upload one file at a time.

Once you've completed the above steps, proceed to upload by clicking **Continue** for processing.

# 9 Bulk Payment

## 9.4 Review Stage

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**Bulk File Upload**  
Bulk Payments > Bulk File Upload

Your Reference: test123  
Upload Type: Bulk File Level Transfer - Within Bank  
Payment Date: Apr 18, 2024  
File Format: .csv  
File Description: testing within bank 1  
File Name: WITHIN BANK 1.csv  
Upload Date: Apr 18, 2024

Payments

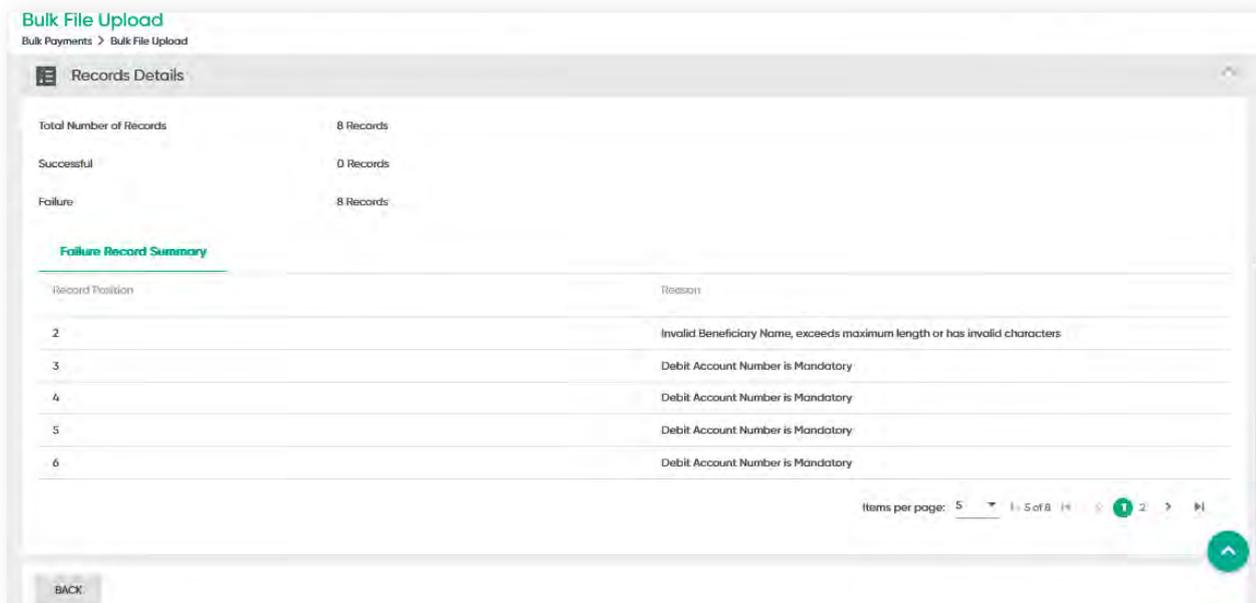
Debit Account Number	Payment Method	No of Records	Payment Ccy	Total Payment Amount	Total Debit Amount
02001111298345	Within Bank	10	BND	13,900.19	13,900.19

Items per page: 5 | 1 - 5 of 1

Records Details

The request will appear on the Review screen, where you can review all the details before processing. Details such as the debit account, payment records, number of records, currency, and total amount will be displayed.

### Failed records



**Bulk File Upload**  
Bulk Payments > Bulk File Upload

Records Details

Total Number of Records: 8 Records  
Successful: 0 Records  
Failure: 8 Records

**Failure Record Summary**

Record Position	Reason
2	Invalid Beneficiary Name, exceeds maximum length or has invalid characters
3	Debit Account Number is Mandatory
4	Debit Account Number is Mandatory
5	Debit Account Number is Mandatory
6	Debit Account Number is Mandatory

Items per page: 5 | 1 - 5 of 8 | 1 2 >

BACK

# 9 Bulk Payment

## 9.4 Review Stage

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The record section will detail multiple errors or necessary repairs, including the reasons for failure. If errors are detected, the upload process will not proceed.

To proceed with the bulk transfer, you must rectify these errors. Click the Back button to re-upload the repaired file.

The screenshot shows the 'Bulk File Upload' review stage. At the top, it displays 'Bulk Payments > Bulk File Upload'. Below this, there are two sections: 'FILE NUMBER' and 'YOUR FILE UPLOAD DATE'. The 'Upload Date' is set to 'Apr 18, 2024'. The 'Payments' section contains a table with the following data:

Debit Account Number	Payment Method	No of Records	Payment Ccy	Total Payment Amount	Total Debit Amount
020011299988	Within Bank	10	BND	13,900.19	13,900.19

Below the table, there is a 'Records Details' section with the following information:

- Total Number of Records: 10 Records
- Successful: 10 Records
- Failure: 0 Records

At the bottom, there are two buttons: 'CONTINUE PROCESSING' (highlighted in orange) and 'BACK'. A green arrow icon is visible in the bottom right corner.

If no errors are found, you can proceed by clicking Continue Processing. This action will upload the file for full processing.

The screenshot shows the 'Bulk File Upload' confirmation stage. At the top, it displays 'Bulk Payments > Bulk File Upload'. Below this, there is a message: 'Please find the status of your file from "View Upload List"'. A green box with a checkmark icon contains the message: 'Your bulk file has been accepted and sent for processing.' Below this, there is a table with the following data:

Upload Reference	20241804102611725
Your Reference	test123
Upload Type	Bulk File Level Transfer - Within Bank
Total Payment Amount	BND 13,900.19
Payment Date	Apr 18, 2024
No of Records	10
File Format	.csv
File Description	testing within bank 1
Upload Date	Apr 18, 2024

At the bottom, there is a 'BULK FILE UPLOAD' button (highlighted in orange) and a green arrow icon in the bottom right corner.

# 9 Bulk Payment

## 9.5 Progress and status

[Back to Table of Contents](#)

To check the progress of your file, go to **Bulk Payment** and select **View Upload List**.

The screenshot shows the 'View Upload List' page. At the top, there is a search bar and several filters: 'Upload Reference', 'Upload Date', 'Upload Type', 'File Description', 'No of Records', and 'Status'. Below the filters is a 'Total Payment Amount' field and 'SEARCH' and 'RESET' buttons. The main content is a table titled 'Bulk File Upload List' with the following data:

Upload Reference	Upload Type	No of Records	Total Payment Amount	Upload Date	Description	Status
<a href="#">2024180402611725</a>	Bulk File Level Transfer - Within Bank	10	13,900.39	Apr 18, 2024	testing within bank 1	Upload/Processing
<a href="#">2024160421501332</a>	Bulk File Level Transfer - Within Bank	4	845.00	Apr 16, 2024	Test WB 1	Failed

Once processed, you can go to the **View Upload List** to check if the file is still being processed or if the upload has failed. The file processing typically takes about 2-3 minutes, depending on the number of records in the file.

### Failure within View Upload List

The screenshot shows the 'Bulk File Upload List' table with one entry that has failed:

Upload Reference	Upload Type	No of Records	Total Payment Amount	Upload Date	Description	Status
<a href="#">2024160421501332</a>	Bulk File Level Transfer - Within Bank	4	845.00	Apr 16, 2024	Test WB 1	Failed

If the bulk upload fails to process and the status changes to **Failed**, you can click on the reference hyperlink to identify the reason(s) for the failure.

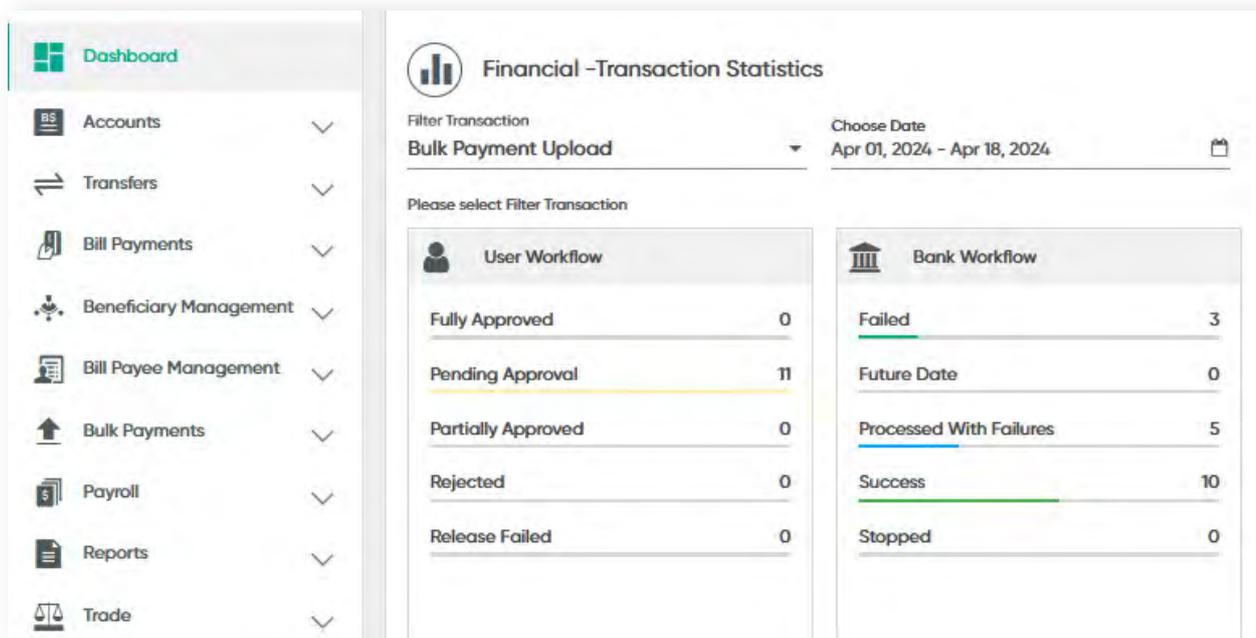
# 9 Bulk Payment

## 9.5 Progress and status

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The **Approver** will receive a notification only after the upload has been successfully processed. You can access the dashboard to view any failures in the bulk upload under financial transaction statistics.

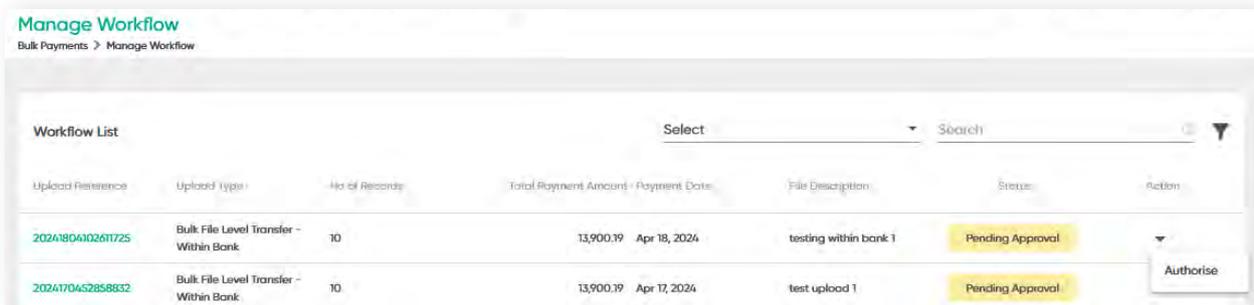


- After successful processing, the file is removed from the 'View Upload List' and transferred to the Approver's Bulk Payment management workflow.
- To check the file status, access the 'View Upload List' to see if it is still processing or if the upload failed. Processing takes about 2-3 minutes.
- Once processing is completed, the file will no longer appear in the 'View Upload List' and will move to the Approver's bulk file workflow.
- For files that fail to upload, click on the hyperlink associated with the reference number to identify the cause of failure.

# 9 Bulk Payment

## 9.6 Approving the Bulk Payment (For Approver)

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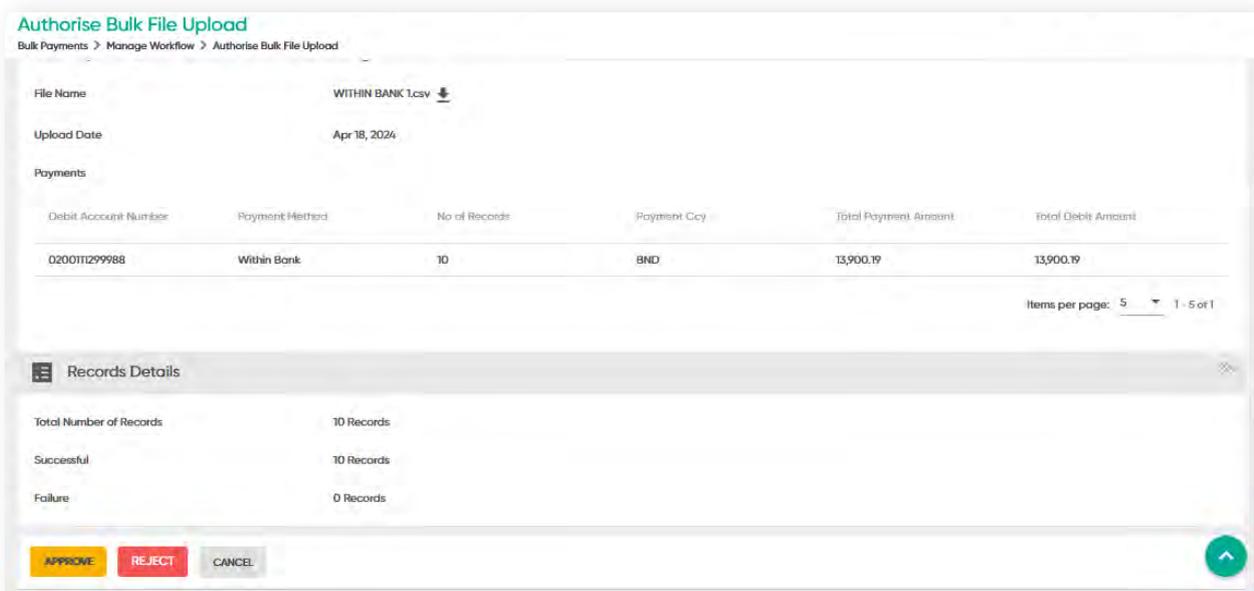
The screenshot shows the 'Manage Workflow' page with a table of bulk payment files. The table has columns for Upload Reference, Upload Type, No of Records, Total Payment Amount, Payment Date, File Description, Status, and Action. Two rows are visible, both with a 'Pending Approval' status and an 'Authorise' button in the action column.

Upload Reference	Upload Type	No of Records	Total Payment Amount	Payment Date	File Description	Status	Action
2026180410261725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2026	testing within bank 1	Pending Approval	Authorise
2026170452858832	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2026	test upload 1	Pending Approval	Authorise

To approve, you should access **Bulk Payment** and select **Manage Workflow**.

Once a bulk payment file is submitted, you can then review it under the bulk file workflow. Here, you can see a list of bulk payment files that have been uploaded and can download them for review.

To authorise, go to the action drop-down list and select **Authorise**.



The screenshot shows the 'Authorise Bulk File Upload' page. It displays the file name 'WITHIN BANK 1.csv', upload date 'Apr 18, 2026', and a table of payments. The table has columns for Debit Account Number, Payment Method, No of Records, Payment Ccy, Total Payment Amount, and Total Debit Amount. Below the table, there is a 'Records Details' section showing 'Total Number of Records: 10 Records', 'Successful: 10 Records', and 'Failure: 0 Records'. At the bottom, there are buttons for 'APPROVE', 'REJECT', and 'CANCEL'.

Debit Account Number	Payment Method	No of Records	Payment Ccy	Total Payment Amount	Total Debit Amount
020011299988	Within Bank	10	BND	13,900.19	13,900.19

Records Details

Total Number of Records	10 Records
Successful	10 Records
Failure	0 Records

APPROVE REJECT CANCEL

You will need to review the details of the bulk payment before clicking **Approve** or **Reject**.



# 9 Bulk Payment

## 9.7 Viewing Bulk File list

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**Bulk File List**  
Bulk Payments > Bulk File List

Search File Upload

Upload Reference: \_\_\_\_\_ Payment Date: \_\_\_\_\_

Upload Type: \_\_\_\_\_ File Description: \_\_\_\_\_

No of Records: \_\_\_\_\_ Status: \_\_\_\_\_

Total Payment Amount: \_\_\_\_\_

RESET

Upload Reference	Upload Type	No of Records	Total Payment Amount	Payment Date	File Description	Status	Action
2024180410261725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2024	testing within bank 1	Pending Processing	
2024170482530579	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2024	file for within bank bulk payments	Processed With Failure	
20241704125530960	Bulk File Level Transfer - Within Bank	4	500.00	Apr 17, 2024	test	Success	

To view the Bulk File Payment list, you can check under **Bulk Payment**, then **Bulk File List**. Both you (the maker) and the Approver can view the approved transactions within the Bulk File list. The list may display four different statuses:

**b digital**

Corporate Group ID : BD00764 | Corporate Group Name : CHINA HARBOUR ENGINEERING CO (B) SDN BHD

Thursday, April 18, 2024 at 10:45:26 AM GMT+08:00

**Bulk File List**  
Bulk Payments > Bulk File List

Search File Upload

Upload Reference: \_\_\_\_\_ Payment Date: \_\_\_\_\_

Upload Type: \_\_\_\_\_ File Description: \_\_\_\_\_

No of Records: \_\_\_\_\_ Status: \_\_\_\_\_

Total Payment Amount: \_\_\_\_\_

RESET

Upload Reference	Upload Type	No of Records	Total Payment Amount	Payment Date	File Description	Status	Action
2024180410261725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2024	testing within bank 1	Pending Processing	
2024170482530579	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2024	file for within bank bulk payments	Processed With Failure	
20241704125530960	Bulk File Level Transfer - Within Bank	4	500.00	Apr 17, 2024	test	Success	

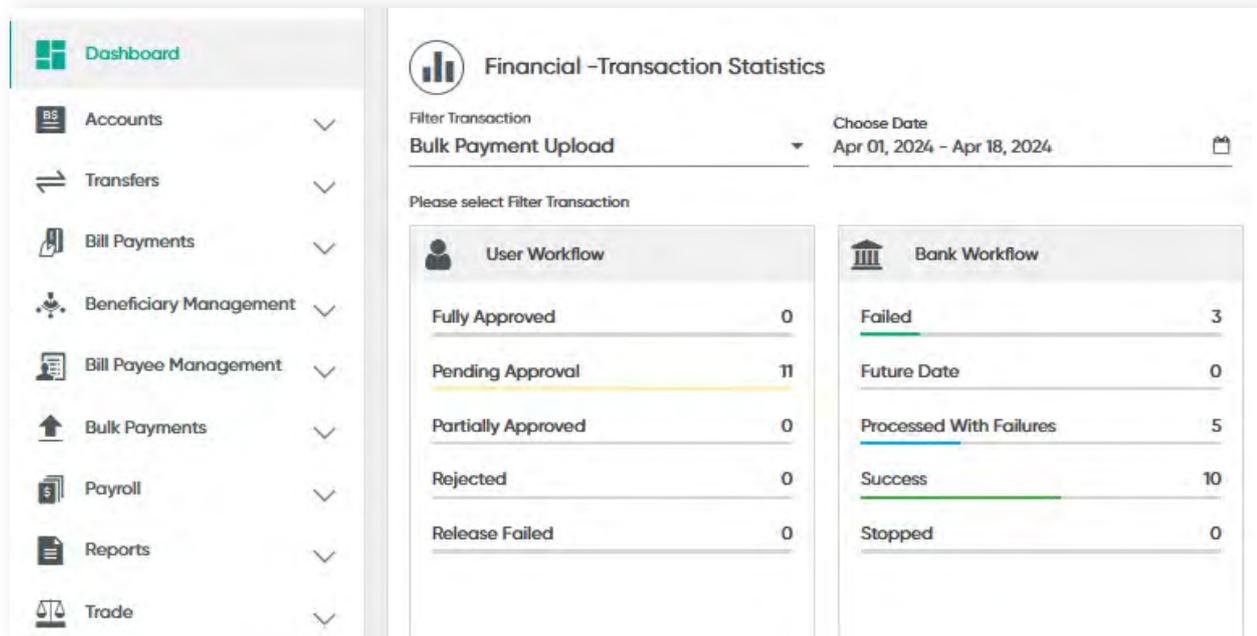
# 9 Bulk Payment

## 9.7 Viewing Bulk File list

[Back to Table of Contents](#)

1. Pending Processing
2. Proceed With Failure
3. Success
4. Failure

Each status has a hyperlink reference to view the status of each transaction individually. Additionally, all statuses are displayed in the dashboard.



# 10 Reports and Advices

## 10.1 Reports and Advices Overview

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Download reports and advices for your own reference, including the following:



Account Balance Report



Transaction History Report



Advice

# 10 Reports and Advices

## 10.2 Account Balance Report

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From the menu, go to **Reports** → **Account Balance Report**. The **Account Balance Report** screen should be displayed.

**Account Balances Report**  
Reports > Account Balances Report

Marked fields are mandatory

Search Account Balances Report

Choose Company \*

Choose Currency \*

Account type \*

Account Number

Available Accounts

Selected Accounts

ADD REMOVE ADD ALL REMOVE ALL

RUN REPORT RESET

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

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Fields	Description	Mandatory / Optional										
<b>Choose Company</b>	From the down-down list, select one or more companies	Mandatory										
<b>Choose Currency</b>	From the drop-down list, select one or more currencies	Mandatory										
<b>Account Type</b>	From the drop-down list, select either Current, Savings or All	Mandatory										
<b>Account Number</b>	<p>Active accounts will be displayed under Available Accounts.</p>  <p>Select the following button to map or unmap the accounts under the Selected Accounts list.</p> <table border="1"> <thead> <tr> <th>Button</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><b>ADD</b></td> <td>One selected item from the Available Accounts list will be moved to the Selected Accounts list</td> </tr> <tr> <td><b>ADD ALL</b></td> <td>All items under the Available Accounts list will move to the Selected Accounts list</td> </tr> <tr> <td><b>REMOVE</b></td> <td>One selected item under Selected Accounts will move back to Available Accounts</td> </tr> <tr> <td><b>REMOVE ALL</b></td> <td>All items under Selected Accounts will move back to Available Accounts</td> </tr> </tbody> </table>	Button	Description	<b>ADD</b>	One selected item from the Available Accounts list will be moved to the Selected Accounts list	<b>ADD ALL</b>	All items under the Available Accounts list will move to the Selected Accounts list	<b>REMOVE</b>	One selected item under Selected Accounts will move back to Available Accounts	<b>REMOVE ALL</b>	All items under Selected Accounts will move back to Available Accounts	Mandatory
Button	Description											
<b>ADD</b>	One selected item from the Available Accounts list will be moved to the Selected Accounts list											
<b>ADD ALL</b>	All items under the Available Accounts list will move to the Selected Accounts list											
<b>REMOVE</b>	One selected item under Selected Accounts will move back to Available Accounts											
<b>REMOVE ALL</b>	All items under Selected Accounts will move back to Available Accounts											

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

Click the **RUN REPORT** button. The **Account Balances Report** screen should be displayed.

Account Number	Account Short Name	Account Type	Currency	Available Balance	Current Balance
7654312345	Zero One Two Sdn Bhd	Current Account	USD	2,338.91	2,338.91

To download the report, select the format of the report (**PDF** or **CSV**).

### Download report as a PDF File

Reports can also be downloaded in PDF format.

Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
7654312345	Zero One Two	Current Account	USD	2,338.91	2,338.91

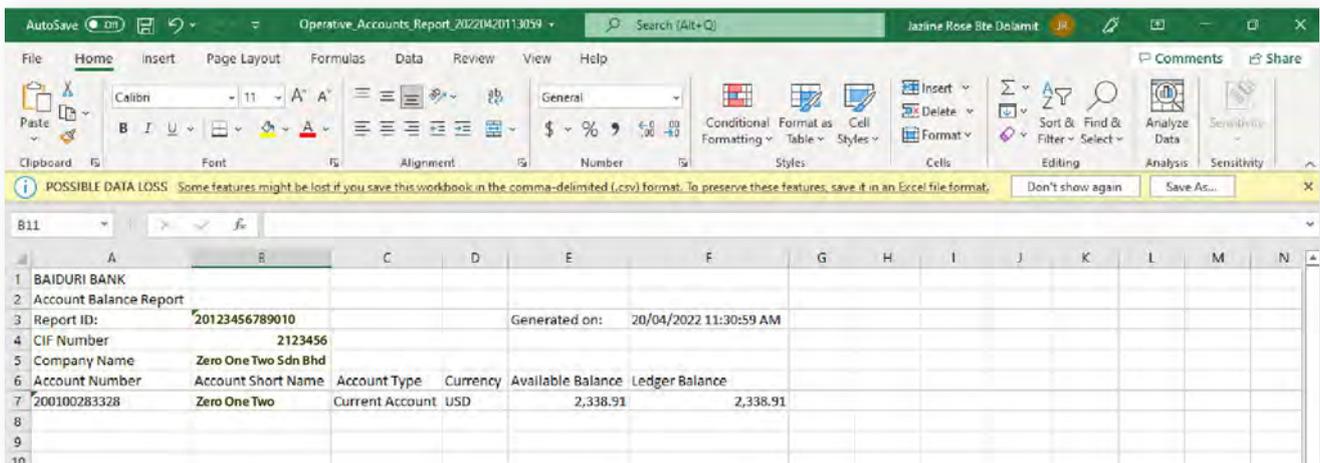
# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Download report as a CSV file

Reports can also be downloaded in CSV format. This allows you to easily import the data into the company's accounting software or spreadsheets.



POSSIBLE DATA LOSS: Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format.

Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
200100283328	Zero One Two	Current Account	USD	2,338.91	2,338.91

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Transaction History Report

You can also download the transaction history report of a specific account on a specific period. From the menu, go to **Reports** → **Transaction History**. The **Transaction History** Report screen should be displayed.

The screenshot shows the 'Transaction History Report' search interface. At the top, it says 'Transaction History Report' and 'Reports > Transaction History Report'. Below this is a search bar labeled 'Search Transaction History Report'. There are five input fields: 'Choose Company', 'Choose Currency', 'Account Type', 'Account Number', and 'Payment Date'. The 'Payment Date' field is pre-filled with 'Apr 20, 2022 - Apr 20, 2022'. At the bottom, there are two buttons: 'RUN REPORT' and 'RESET'. A note in the top right corner states 'Marked fields are mandatory'.

Fields	Description	Mandatory / Optional
Choose Company	From the drop-down list, select the Company	Mandatory
Choose Currency	From the drop-down list, select the Currency, if applicable	Mandatory
Account Type	From the drop-down list, select the <b>Current</b> or <b>Savings</b>	Mandatory
Account Number	From the drop-down list, select the <b>Account Number</b>	Mandatory
Payment Date	Set the date range	Mandatory

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

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Click the **RUN REPORT** button. The **Transaction History Report** screen should be displayed.

**Transaction History Report**  
Reports > Transaction History Report

Generated On: Apr 25, 2022, 11:40:46 AM

Company Name: Zero One Two Sdn Bhd      Currency: BND

Account Number: 7654312345      Transaction Date: Mar 1, 2022 - Mar 31, 2022

Account Name: Zero One Two

Account Type: Current Account

Reference	Transaction Date	Currency	Transaction Description	Debit/Balance	Available Balance
043AHBDN02002	Mar 31, 2022	BND	DEBIT INTEREST	-711	-5,520.29
023AYB4N02402R	Mar 28, 2022	BND	STANDING ORDER	-15,000.00	-5,313.16
323AYBTN02676	Mar 26, 2022	BND	BILL PAYMENT	-1.00	9,496.82
000ATH4N06574	Mar 25, 2022	BND	BILL PAYMENT	-1.00	9,487.82
02402AREN02402	Mar 25, 2022	BND	TRANSFER	-1.00	9,488.82
432AYDSGS2000	Mar 24, 2022	BND	BILL PAYMENT	-5.00	9,493.82
023AYB4N02402	Mar 24, 2022	BND	BILL PAYMENT	-3.26	9,496.82
043AHBDN02002	Mar 23, 2022	BND	BILL PAYMENT	-663.00	9,498.06
023AYB4N02402	Mar 15, 2022	BND	TRANSFER	10,000.00	9,961.06
043AHBDN02002	Mar 8, 2022	BND	TRANSFER	-5.00	-383.94

Items per page: 10 | 1 - 10 of 11 | 1 2 3 4

Select Format:

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

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To download the report, select the format of the report (**PDF** or **CSV**).

### Download Transaction History report as a PDF File

Reports can also be downloaded in PDF format.

BAIDURI BANK 					
BAIDURI BANK 1 Jalan Gadong, Bandar Seri Begawan, BA1511 Negara Brunei Darussalam General Line: 226 8000 E-mail: enquiry@baiduri.com					
<b>Transaction Summary Report</b>					
Company Name	Zero One Two Sdn Bhd	Account Type	Current Account		
Account Number	7654312345	Currency	BND		
Account Name	Zero One Two	Transaction Date	March 01, 2022 - March 31, 2022		
Report ID:	20222004114046116	Generated on:	Apr 20 2022 11:40 AM		
Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-5,520.29	
023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-5,513.18	
323AYBTN02676	26/03/2022	BND	BILL PAYMENT	9,486.82	
000ATH4N06574	25/03/2022	BND	TRANSFER	9,487.82	
02402AREN02402	25/03/2022	BND	BILL PAYMENT	9,488.82	
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	9,489.82	

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Download Transaction History report as CSV Format

POSSIBLE DATA LOSS: Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format.

Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-7.11	-5,520.29
023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-15,000.00	-5,513.18
000ATH4N06574	26/03/2022	BND	BILL PAYMENT	-1	9,486.82
02402AREN02402	25/03/2022	BND	TRANSFER	-1	9,487.82
323AYBTN02676	25/03/2022	BND	BILL PAYMENT	-1	9,488.82
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-5	9,489.82
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-3.74	9,494.82
023AYB4N02402	23/03/2022	BND	BILL PAYMENT	-463	9,498.06
043AHBDN02002	15/03/2022	BND	TRANSFER	10,000.00	9,961.06
023AYB4N02402	8/3/2022	BND	TRANSFER	-5	-38.94
043AHBDN02002	1/3/2022	BND	STANDING ORDER	-15,000.00	-33.94

# 10 Reports and Advices

## 10.3 Advices

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Download debit advices for transactions made for Telegraphic Transfers.

From the menu, go to **Reports** → **Advices**. The **Advices** screen should be displayed.

The screenshot shows the 'Advices' screen in the b.digital system. The header includes the logo and navigation menu. The main content area contains a search form with the following fields:

- Payment Method**: A dropdown menu.
- Choose Company**: A dropdown menu with a subtext '(Company ID / Company Name)'. A red asterisk indicates it is mandatory.
- Pay From**: A search field with a magnifying glass icon and a subtext '(Account Name / Account Number / Currency / Bank Code)'. A red asterisk indicates it is mandatory.
- Payment Date**: A date range selector showing 'Apr 20, 2022 - Apr 20, 2022'.

At the bottom of the form, there are two buttons: 'SEARCH' and 'RESET'. A note in the top right corner states 'Marked fields are mandatory'.

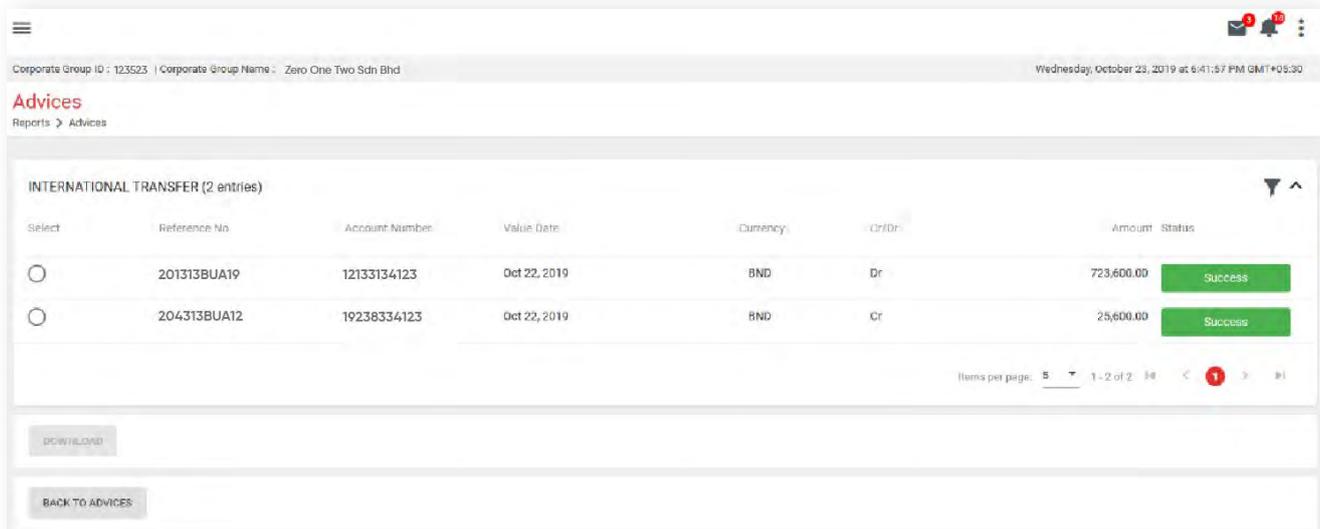
Fields	Description	Mandatory / Optional
Payment Method	From the drop-down list, select <b>International Transfer</b>	Mandatory
Choose Company	From the drop-down list, select the <b>Company</b>	Mandatory
Pay From	Select the account you want to debit charges from This field contains <b>Company Name / Account Number / Currency / Bank Code</b> .	Mandatory
Payment Date	Select the date range	Mandatory

# 10 Reports and Advices

## 10.3 Advices

[Back to Table of Contents](#)

Click the **SEARCH** button. The **Advices** screen should be displayed.



The screenshot displays the 'Advices' screen in a web application. At the top, there is a header with a hamburger menu icon on the left, a notification bell icon with a red '1' on the right, and a timestamp 'Wednesday, October 23, 2019 at 6:41:57 PM GMT+08:30'. Below the header, the page title 'Advices' is shown in red, with a breadcrumb 'Reports > Advices' underneath. The main content area features a table titled 'INTERNATIONAL TRANSFER (2 entries)'. The table has columns for 'Select', 'Reference No', 'Account Number', 'Value Date', 'Currency', 'Cr/Dr', 'Amount', and 'Status'. Two rows of data are visible, both with a 'Success' status. Below the table, there is a 'DOWNLOAD' button and a 'BACK TO ADVICES' button. The bottom right of the table area shows 'Items per page: 5' and '1 - 2 of 2'.

Select	Reference No	Account Number	Value Date	Currency	Cr/Dr	Amount	Status
<input type="radio"/>	201313BUA19	12133134123	Oct 22, 2019	BND	Dr	723,600.00	Success
<input type="radio"/>	204313BUA12	19238334123	Oct 22, 2019	BND	Cr	25,600.00	Success

# 10 Reports and Advices

## 10.3 Advices

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Select the advice you wish to download and click the **DOWNLOAD** button. The document will be downloaded in PDF format.

### BAIDURI BANK

1 Jalan Gadong  
Bandar Seri Begawan  
Brunei Muara, BA1511

Website: [www.baiduri.com](http://www.baiduri.com)

#### Debit Advice

Reference : 000FTOT221190001

Date: 29 April 2022

We have received today the following account transfer instruction for value date 29 April 2022

Payment Details	/RFB/FTBSC31101613
Debit Reference	6726918

We have debited your BND Account No 0201110403182 as follows:

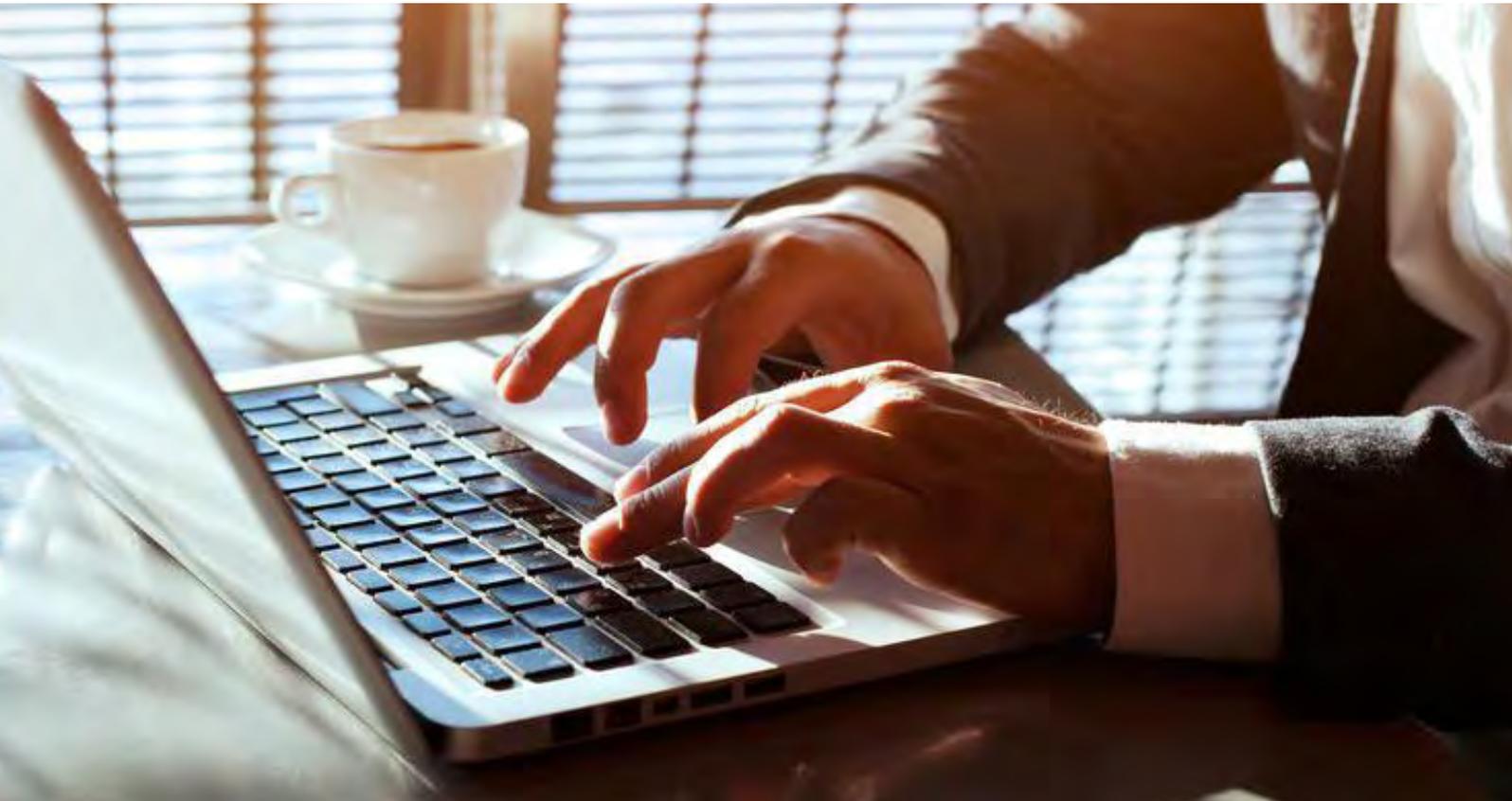
Transfer Amount	INR	62.1
At Exchange rate	14017	
Equivalent Amount	BND	238289
Stamp Duty Charge	BND	0
Cable Charge	BND	1500
<b>Total Amount Debited</b>	<b>BND</b>	<b>62.1</b>

# 11 Account Sweeps

## 11.1 Account Sweeps Overview

[Back to Table of Contents](#)

This feature allows you to **schedule automatic transfers between your company's accounts** when the account balance reaches a specified amount, according to the **rule type** that you've set. You also have the flexibility to schedule account sweeps at specific times, including weekends. You can also view transactions by generating the report under Account Balance Report.



# 11 Account Sweeps

## 11.2 Create Account Sweeps

[Back to Table of Contents](#)

From the menu, go to **Account Sweeps** → **Create Sweep**.  
The **Create Sweep** screen should be displayed.

### Sweep Request features

Fields	Description	Mandatory/Optional
<b>Choose Company</b>	Select the Company name from the drop-down list	Mandatory
<b>Sweep From</b>	Select your company account that you wish to transfer funds from	Mandatory
<b>Sweep To</b>	Select your company account that you wish to transfer funds to	Mandatory
<b>Sweep Type</b>	Choose between 2 options: <ul style="list-style-type: none"><li>• <b>Minimum Balance Sweep:</b> sweeps the entire amount excluding the minimum balance amount required to be maintained in the account.</li><li>• <b>Fixed Amount Sweep:</b> set a fixed amount to sweep to the sweep account.</li></ul>	Mandatory
<b>Effective Date</b>	Set the desired date of sweep. The current day date will be populated by default.	Mandatory
<b>Expiry Date</b>	Set a date of when you want the Account Sweep function to stop	Mandatory
<b>Remarks</b>	Enter any remarks or notes that is important to know regarding these transactions	Optional

**Note:**

The transactions are through service desk and may incur some delays in payment settlements.

# 12 Trade Applications

## 12.1 Trade Overview

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In this section, you can submit trade online applications easily, including:

**Shipping Guarantee / Irrevocable Letter of Credit / Letter of Credit Amendment  
/ Acceptance of Discrepancy / Bank Guarantee**

# 12 Trade Applications

## 12.2 Shipping Guarantee

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Typically, as an importer, you would have to visit the bank to submit a request for shipping guarantee for the shipping company to obtain your imported goods. Shipping guarantees are raised to indemnify the bank against all consequences and liabilities.

From the menu, go to **Trade** → **Shipping Guarantee**.  
The **Create Shipping Guarantee** screen should be displayed.

Shipping Guarantee Main Information

Re: LC No \*

Relating to shipment per \*

Choose Company \*  
(Company ID / Company Name)

For all other charges please debit our account no \*  
(Account Name / Account Number / Currency / Bank Code)

Shipping Company \*

Date \*

Particulars

The value of the merchandise per invoice attached as

Terms & Conditions

It is also agreed and understood that we shall pay to you, on demand a commission of 0 \_\_\_\_ % (minimum 0 \_\_\_\_ %) on the value of the shipment of merchandise covered by the undertaking hereinbefore, referred to, in case the collection of the drafts covering such shipment of merchandise should not be entrusted to you.

CONTINUE SAVE AS DRAFT RESET

# 12 Trade Applications

## 12.2 Shipping Guarantee

[Back to Table of Contents](#)

### Shipping Guarantee Main Information fields

Fields	Description	Mandatory/Optional
Reference LC No	Enter your LC reference number	Mandatory
Relating to shipment per	Enter details about the imported goods	Mandatory
Choose Company	From the drop-down list, select the respective company	Mandatory
For all other charges please debit our account no.	Choose the company account you would like to debit from for any charges incurred	Mandatory
Beneficiary Name	Enter the Shipping Company name that you have acquired	Mandatory
Date	Set the current date	Mandatory
Particulars	Enter the LC particulars	Mandatory
The value of the merchandise per Invoice attached as	Enter the total invoice amount of the imported goods	Mandatory

Under **Terms and conditions** section, enter the Commission charges in percentage. Then click on the tick box.

Click CONTINUE. A Review screen should be displayed. Once you have verified the information, click **PROCEED TO SUBMIT** to process the request. A confirmation message should be prompted and the details is submitted for approval.

The form can also be saved as a draft which can be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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From the menu, go to **Trade → Irrevocable Letter of Credit**.  
The **Create Irrevocable Letter of Credit** screen should be displayed.

The screenshot shows a form titled "Applicant Details" with the following fields:

- Your Reference
- Advising Bank (Note: For Bank Use Only)
- Applicant Name \*
- Contact Person Name \*
- Address \*
- Select (dropdown)
- Telephone Number \*
- Address (Line 2)
- Fax/Email Address
- Country \*

### Application Details

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter a reference so that you can identify the transaction in future	Optional
<b>Advising Bank</b>	This field is for Bank Use only	Optional
<b>Applicant Name</b>	Enter the applicant's name	Mandatory
<b>Contact Person Name</b>	Enter the designated contact person's name	Mandatory
<b>Address</b>	Enter the applicant's address	Mandatory
<b>Address (Line 2)</b>	Additional lines for the applicant's address	Optional
<b>Telephone Number</b>	Enter the applicant's telephone number	Mandatory
<b>Fax Number</b>	Enter the applicant's fax number or email address	Optional
<b>Country</b>	From the drop-down list, select the applicant's country	Mandatory

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Beneficiary Details

The screenshot shows a web form titled "Beneficiary Details". It includes the following fields:

- Beneficiary Name \*
- Beneficiary Advising Bank \* (with a search icon)
- Address \*
- Bank Name
- Address (Line 2)
- Address
- Country \*
- Address (Line 2) (with a dropdown arrow)

Fields	Description	Mandatory/Non-Mandatory /Auto-populate
<b>Beneficiary Name</b>	Enter the name of the beneficiary	Mandatory
<b>Beneficiary Advising Bank</b>	Based on the country selected, the Beneficiary Advising Bank can be chosen. Select Others if the correct option is not listed. If you've selected Others, you will need to provide the following: a) Beneficiary Bank Name b) SWIFT Code c) Beneficiary Bank Address	Mandatory
<b>Address</b>	Enter the beneficiary's address	Mandatory
<b>Address (Line 2)</b>	Enter the beneficiary's name	Non-Mandatory
<b>Country</b>	Select the beneficiary's country	Mandatory

# 12 Trade Applications

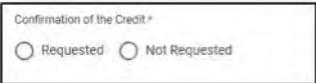
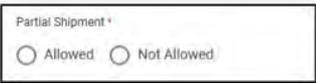
## 12.3 Irrevocable Letter of Credit

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### LC Details

The screenshot shows a form titled 'LC Details' with the following fields and options:

- Currency**: A dropdown menu.
- Transshipment**: Radio buttons for 'Allowed' and 'Not Allowed'.
- Amount**: A text input field.
- Insurance to be covered by applicant**: Radio buttons for 'Yes' and 'No'.
- Expiry Date**: A date picker.
- Confirmation of the Credit**: Radio buttons for 'Requested' and 'Not Requested'.
- Credit Available with**: A dropdown menu.
- Partial Shipment**: Radio buttons for 'Allowed' and 'Not Allowed'.
- Number of days**: A text input field.

Fields	Description	Mandatory/Optional
<b>Beneficiary Name</b>	From the drop-down list, select the respective currency	Mandatory
<b>Amount</b>	Enter the Amount	Mandatory
<b>Expiry Date</b>	Set the Expiry Date	Mandatory
<b>Confirmation of the Credit</b> 	There are 2 options, select either Request or Not Requested.	Mandatory
<b>Partial Shipment</b> 	There are 2 options, select either Allowed or Not Allowed.	Mandatory
<b>Transshipment</b> 	There are 2 options, select either Allowed or Not Allowed.	Mandatory
<b>Insurance to be covered by applicant</b> 	There are 2 options, select Yes or No	Mandatory
<b>Credit Available With</b>	From the drop-down list, select Deferred, Acceptance or By Payment at Sight 	Mandatory
<b>Number of Days</b>	Enter the Days	Mandatory

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Shipment and Goods Details

Fields	Description	Mandatory/Optional
<b>From</b>	Enter the Sender's details	Mandatory
<b>To</b>	Enter the Recipient's details	Mandatory
<b>Terms</b> 	From the drop-down list, select CIF, C&F, FOB or Others	Mandatory
<b>Goods</b>	Enter details about the goods	Optional
<b>Not later than</b>	Set the date	Mandatory

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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Click **NEXT**. The Transport Documents section will be displayed.

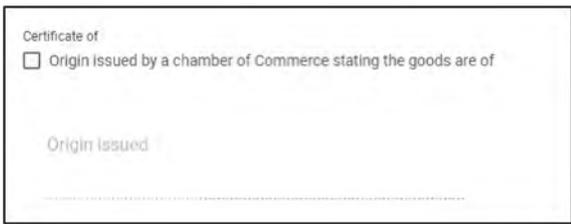
Fields	Description	Mandatory/Optional
Signed commercial invoices in	Enter the number of copies	Optional
	From the option, select the required Transport Document.	Mandatory
	From the Transport Document, select the required option	Optional

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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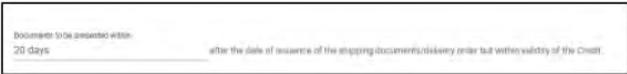
### Insurance Documents fields

Fields	Description	Mandatory/Optional
	From the Insurance option, select either Policy or Certificate for 110 percent of invoice value covering the following risks.	Optional
	Select Certificate of Origin Declaration of Origin, if applicable	Optional

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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Fields	Description	Mandatory/Optional
	User can specify other related information in the respective field	Optional
<b>Packing List Copies</b>	Enter the number of Packing List	Optional
<b>Weight List Copies</b>	Enter the number of Weight List	Optional
<b>Signed Delivery Order in Copies</b>	Enter the number of Signed Delivery Order	Optional
<b>Others</b>	Enter other details in the respective field	Optional
	Enter the number of days in the respective field	Optional

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Terms & Conditions

The screenshot shows a web form titled "Terms & Conditions". At the top, it states: "All Banking charges outside Negara Brunei Darussalam are for account of \*". Below this are two radio buttons: "Beneficiary" and "Applicant". There is a "Choose Company\*" dropdown menu with a search icon and a note "(Company ID / Choose company is mandatory)". A search field for "For all other charges please debit our account no.\*" is present, with a note "(Account Name / Account Number / Currency / Bank Code)". A text area for "Special instruction" is also visible. At the bottom, there is a checkbox and the text: "In consideration of your agreeing to open this credit on the Terms and Conditions stated at my/our request I/we herewith join in and be bound jointly and severally by the terms and conditions of this credit as if I/we were principal(s) and expressly waive all suretyship rights."

Fields	Description	Mandatory/Optional
	There are 2 options, select Beneficiary or Applicant of who should bear charges	Mandatory
Choose Company	From the drop down list, select the Company	Mandatory
For all other charges please debit our account no.	Select the account that you would like to debit charges from	Mandatory
Special Instruction	Enter any special remarks, if any	Optional
<input type="checkbox"/> In consideration of your agreeing to open this credit on the Terms and Conditions stated at my/our.....	Tick the checkbox	Mandatory

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message should be prompted and the details is submitted for approval.

The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.4 Letter of Credit Amendment

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From the menu, go to **Trade** → **Letter of Credit Amendment**.  
The **Create Letter of Credit Amendment** screen should be displayed.

### Letter of Credit details

Fields	Description	Mandatory/Optional
<b>LC Reference</b>	Enter your LC reference number	Mandatory
<b>Currency</b>	From the drop-down list, select the required Currency	Mandatory
<b>Amount</b>	Enter the Amount	Mandatory
<b>In Favour of</b>	The LC should be taken in the favour of seller	Mandatory
<b>Date</b>	Set the Date of the application	Mandatory

# 12 Trade Applications

## 12.4 Letter of Credit Amendment

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### Amendment details

The screenshot shows a web form titled "Amendment Details (choose one)". It contains the following fields:

- Shipment Date Extended to**: A date selection field with a calendar icon.
- Expiry Date Extended to**: A date selection field with a calendar icon.
- Amount Increased By**: A radio button option with an associated text input field.
- Making Total Of**: A text input field corresponding to the "Amount Increased By" option.
- Amount Reduced By**: A radio button option with an associated text input field.
- Making Total Of**: A text input field corresponding to the "Amount Reduced By" option.
- Others/Remarks**: A text area for additional comments.

Fields	Description	Mandatory/Optional
<b>Shipping Date Extended to</b>	Set the extended shipping date	Optional
<b>Expiry Date Extended to</b>	Select the expiry date	Optional
<b>Amount Increased By &amp; Making Total of</b>	If the LC amount increased, then specify the amount and total amount in the respective fields	Mandatory depending on the amendment specified
<b>Amount Decreased By &amp; Making Total of</b>	If the LC amount decreased, then specify the amount and total amount in the respective fields	Mandatory depending on the amendment specified
<b>Others/Remarks</b>	Enter other remarks, if any.  If you prefer charges to be absorbed by the Beneficiary, specify the instruction in this field.	Optional

Select either either **Amount Increased** or **Amount Reduced** to proceed.

# 12 Trade Applications

## 12.4 Letter of Credit Amendment

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### Declaration details

Fields	Description	Mandatory/Optional
<b>Choose Company</b>	From the drop-down list, select Company Name	Mandatory
<b>Debit From</b>	Select the account you would like to debit from	Mandatory
<b>Address</b>	Enter your address	Mandatory
<b>Address (Line 2)</b>	Additional space to enter your address	Optional
<b>Telephone</b>	Enter the country code and telephone number in the respective fields	Mandatory

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details are submitted for approval.

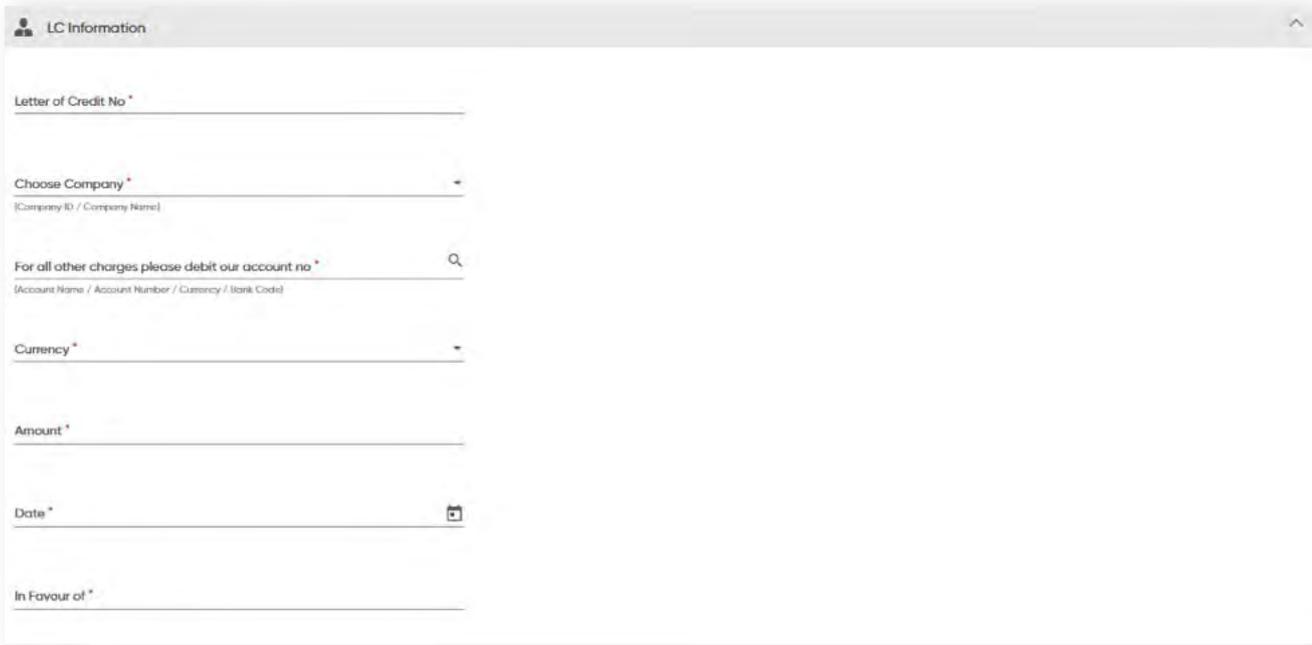
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.5 Acceptance of Discrepancy

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From the menu, go to **Trade** → **Acceptance of Discrepancy**.  
The **Create Acceptance of Discrepancy** screen should be displayed.



### LC Information

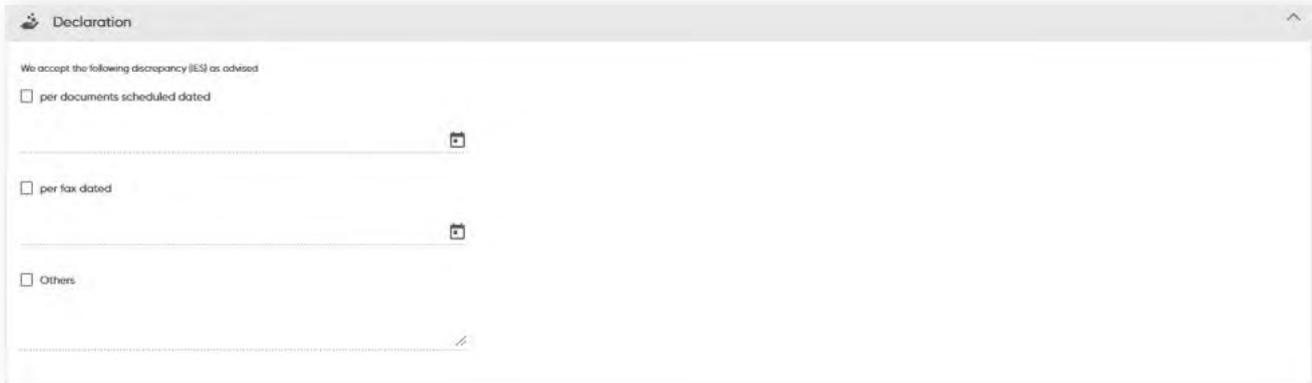
Fields	Description	Mandatory/Optional
Letter of Credit No	Enter the Letter of Credit No.	Mandatory
Choose Company	From the drop-down list, select the company.	Mandatory
	Select the account you would like to debit charges from	Mandatory
Currency	Select the required Currency	Mandatory
Amount	Enter the Amount	Mandatory
In Favour of	Enter the In Favour of details	Mandatory
Date	Set the Date	Mandatory

# 12 Trade Applications

## 12.5 Acceptance of Discrepancy

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### Declaration details



Fields	Description
per documents scheduled dated	Tick the check box, set the date
per fax dated	Tick the check box, set the date
Others	Tick the check box and enter any other remarks

You will need to select at least one discrepancy in order to proceed with this step.

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details are submitted for approval.

The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.6 Bank Guarantee

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From the menu, go to **Trade** → **Bank Guarantee**.  
The Create Bank Guarantee screen should be displayed.

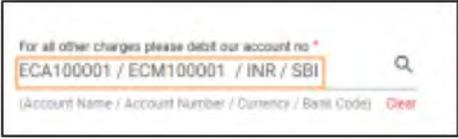
### Bank Guarantee details

Fields	Description	Mandatory/Optional /Auto-populate
<b>Your Reference</b>	Enter a reference that can remind you of the transaction or request	Mandatory
<b>Application Type</b>	There are 2 options, select New or Renewal 	Mandatory
<b>Choose Company</b>	From the drop-down list, select the Company	Mandatory

# 12 Trade Applications

## 12.6 Bank Guarantee

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Fields	Description	Mandatory/Optional /Auto-populate
	Select the account that you wish to debit charges from	Mandatory
<b>Guarantee Type</b>	From the drop-down list, select one of the following: <ul style="list-style-type: none"><li>- Labour Guarantee</li><li>- Performance Bonds</li><li>- Custom Guarantee</li><li>- Other Guarantee</li><li>- BID Bond</li><li>- Retention Bond</li><li>- Advance Payment Guarantee</li></ul>	Mandatory
<b>Beneficiary Name</b>	Enter the Beneficiary Name	Mandatory
<b>Currency</b>	The currency is auto-populated based on the Debit Account selected	Auto-populate
<b>Amount</b>	Enter the Amount	Mandatory
<b>Validity Date</b>	Set the date of validity	Mandatory
<b>Purpose</b>	Enter the purpose of the Bank Guarantee	Mandatory
<b>Third party Applicant</b>	There are 2 options, select Yes or No	Mandatory

Click **CONTINUE**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details is submitted for approval.

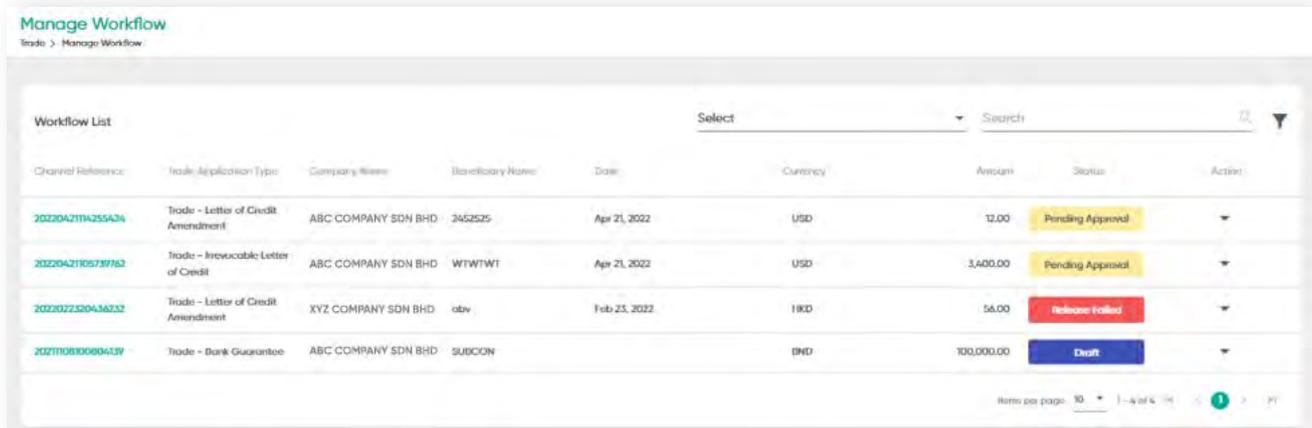
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.7 Approval Workflow (For approvers)

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From the menu, go to **Trade** → **Manage Workflow**.  
The **Manage Workflow** screen will be displayed.

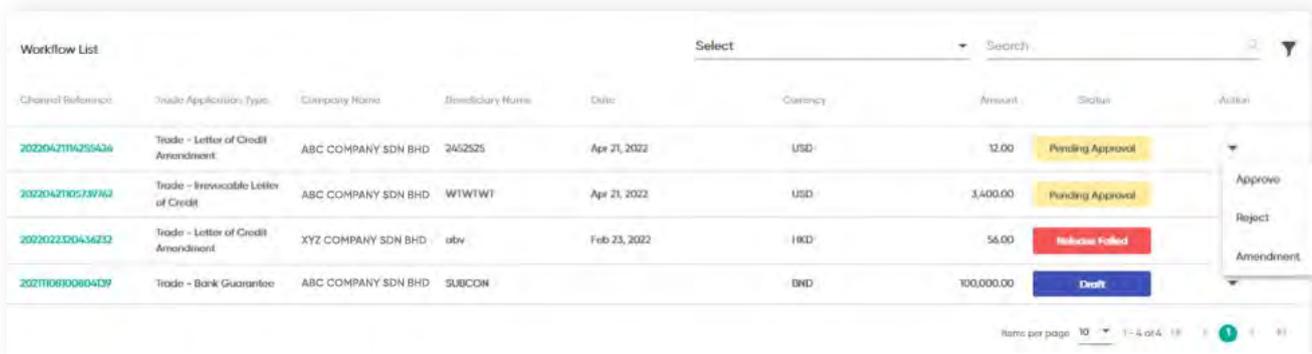


The screenshot shows the 'Manage Workflow' interface. At the top, there is a 'Workflow List' header with a 'Select' dropdown and a search bar. Below this is a table with the following columns: Channel Reference, Trade Application Type, Company Name, Beneficiary Name, Date, Currency, Amount, Status, and Action. The table contains four rows of data:

Channel Reference	Trade Application Type	Company Name	Beneficiary Name	Date	Currency	Amount	Status	Action
2022042114255434	Trade - Letter of Credit Amendment	ABC COMPANY SDN BHD	2452525	Apr 21, 2022	USD	12.00	Pending Approval	▼
20220421105737762	Trade - Irrevocable Letter of Credit	ABC COMPANY SDN BHD	W1W1W1	Apr 21, 2022	USD	3,400.00	Pending Approval	▼
2022022320434232	Trade - Letter of Credit Amendment	XYZ COMPANY SDN BHD	abv	Feb 23, 2022	HKD	56.00	Release Failed	▼
2022110830804139	Trade - Bank Guarantee	ABC COMPANY SDN BHD	SUBCON		BND	100,000.00	Draft	▼

At the bottom right of the table, there is a pagination control showing 'Items per page: 10' and '1 - 4 of 4'.

Under the **Action** column, click the drop-down arrow.  
The sub-menu containing **Approve**, **Reject** and **Amendment** should be displayed.



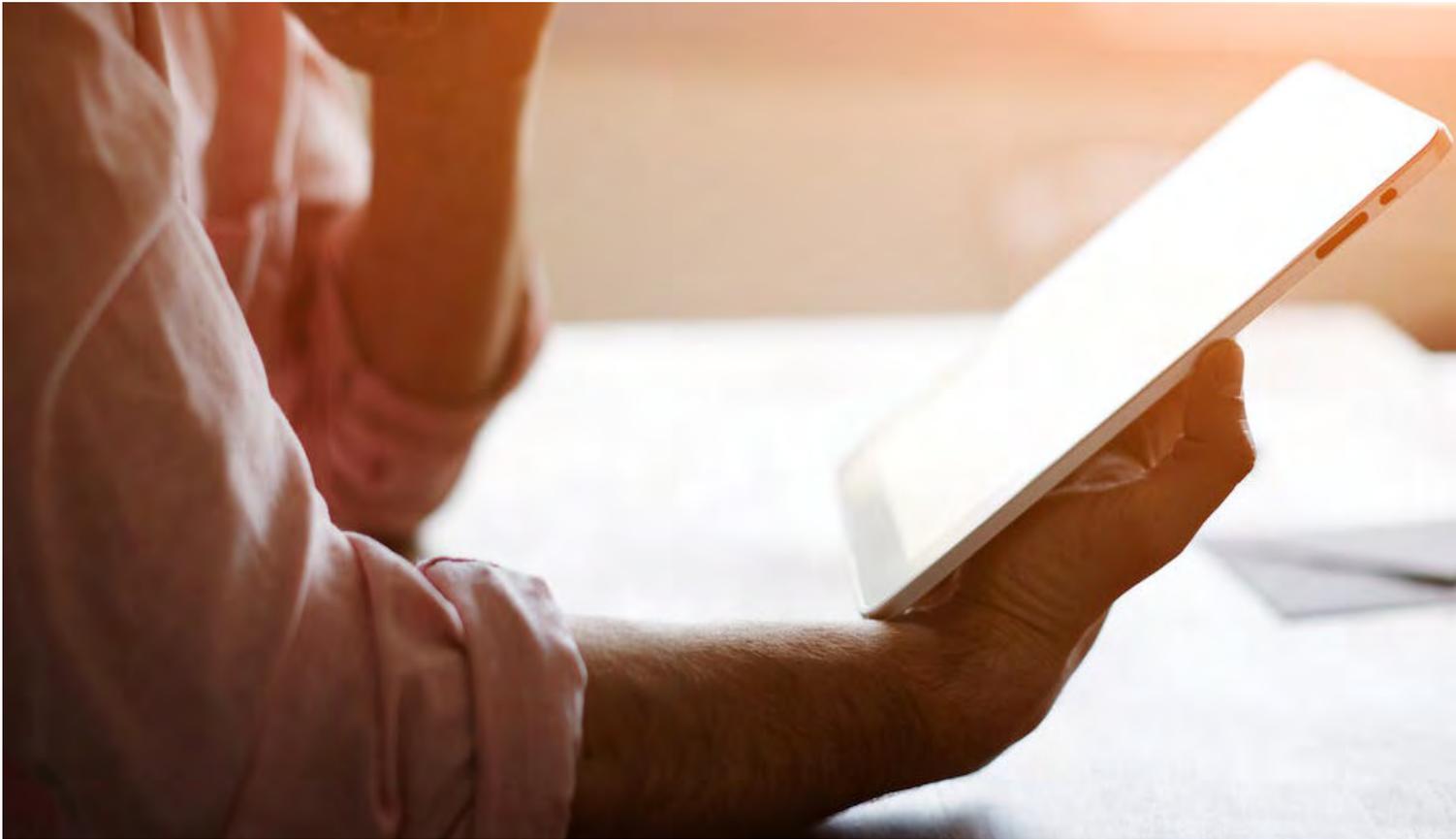
This screenshot is identical to the previous one, but the dropdown arrow in the 'Action' column of the first row is clicked, revealing a sub-menu with three options: 'Approve', 'Reject', and 'Amendment'.

Action	Description
<b>Approve</b>	When the Maker clicks Approve, the transaction will be marked as approved. If the transaction fails due to a system error, the transaction will be marked as Release Failed. You will then need to resubmit the transaction.
<b>Reject</b>	The Maker can choose to click Reject if there are discrepancies in the transaction entry. A reason for the rejection will need to be inputted in the Remarks field.
<b>Amendment</b>	The Approver can send a transaction back to the Maker to make an Amendment. A reason must be entered in the Remarks field.

# 12 Trade Applications

## 12.8 Edit/Save As Draft/Delete

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Under Manage Workflow, you can do the following for trade applications:



**Edit transactions  
sent back by the  
Approver**



**Save a draft of  
the application**



**Delete a record**

# 13 Stop Requests

## 13.1 Stop Payment Instruction

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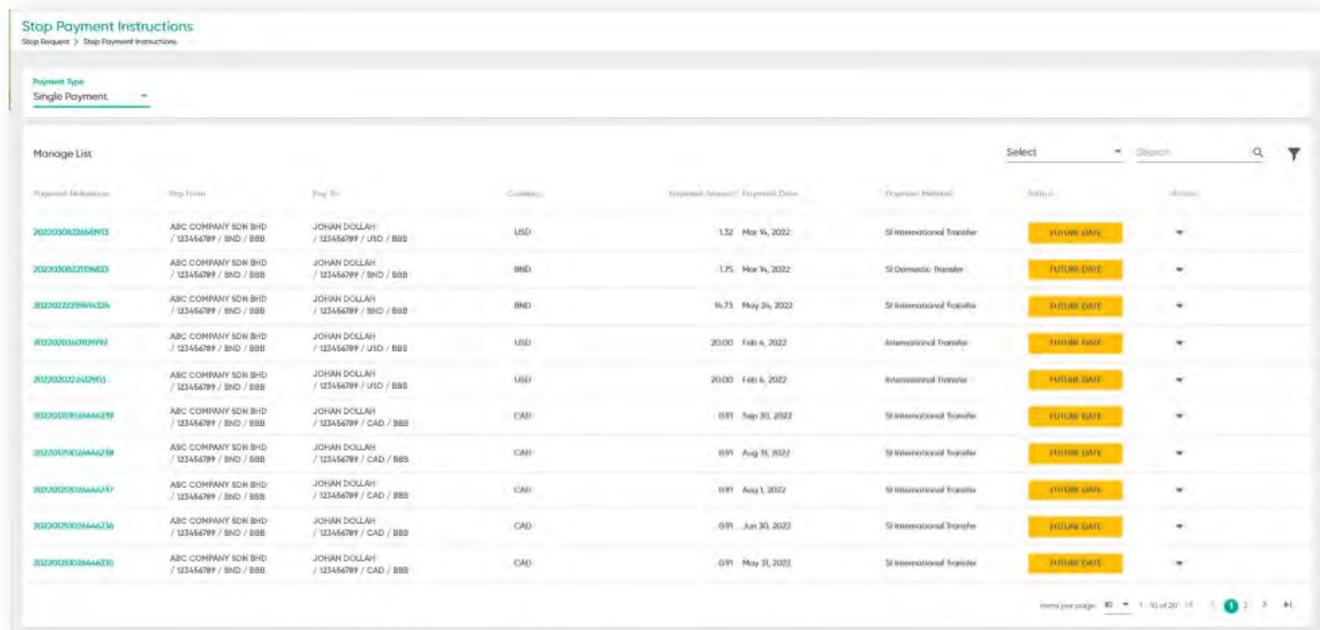
### Overview

This section allows you to stop any future dated transfers, bill payments and standing instructions. Only requests with 24 hours or more lead time can be stopped.

### Stop Payment Instruction

From the menu, go to **Stop Request** → **Stop Payment Instruction**.

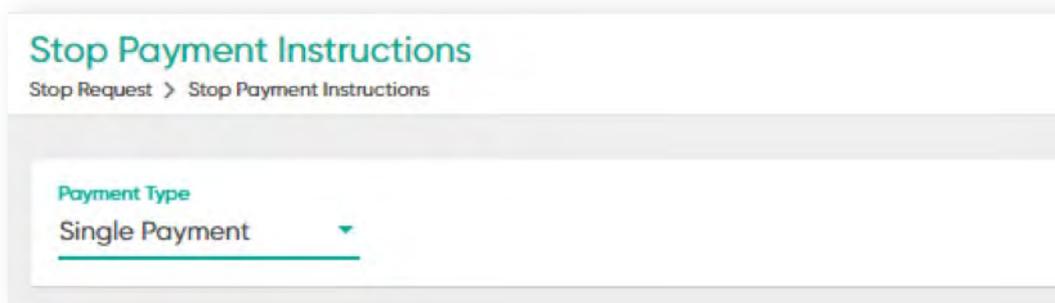
The **Stop Payment Instructions** screen should be displayed.



The screenshot shows the 'Stop Payment Instructions' screen. At the top, there is a breadcrumb trail: 'Stop Request > Stop Payment Instructions'. Below this, there is a 'Payment Type' dropdown menu currently set to 'Single Payment'. The main area is a 'Manage List' table with the following columns: Payment Reference, Stop Item, Stop To, Currency, Request Amount, Payment Date, Payment Method, Status, and Action. The table contains 10 rows of data, each representing a payment instruction with details like reference numbers, stop items, stop to names, currencies, amounts, dates, and methods. Each row has a 'FUTURE DATE' button in the Status column and a dropdown arrow in the Action column.

Payment Reference	Stop Item	Stop To	Currency	Request Amount	Payment Date	Payment Method	Status	Action
20200302664913	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	1.32	Mar 16, 2022	SI International Transfer	FUTURE DATE	
202003022104633	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	1.25	Mar 16, 2022	SI Domestic Transfer	FUTURE DATE	
202002225944324	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	16.71	May 26, 2022	SI International Transfer	FUTURE DATE	
20200303090999	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	SI International Transfer	FUTURE DATE	
202003022422911	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	SI International Transfer	FUTURE DATE	
202003030444299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Apr 31, 2022	SI International Transfer	FUTURE DATE	
202003030444299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 11, 2022	SI International Transfer	FUTURE DATE	
202003030444299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 1, 2022	SI International Transfer	FUTURE DATE	
202003030444299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Jun 31, 2022	SI International Transfer	FUTURE DATE	
202003030444299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	May 31, 2022	SI International Transfer	FUTURE DATE	

Under the **Payment Type** field, there are 2 options, **Single Payment** and **Batch Payment**.



# 13 Stop Requests

## 13.1 Stop Payment Instruction

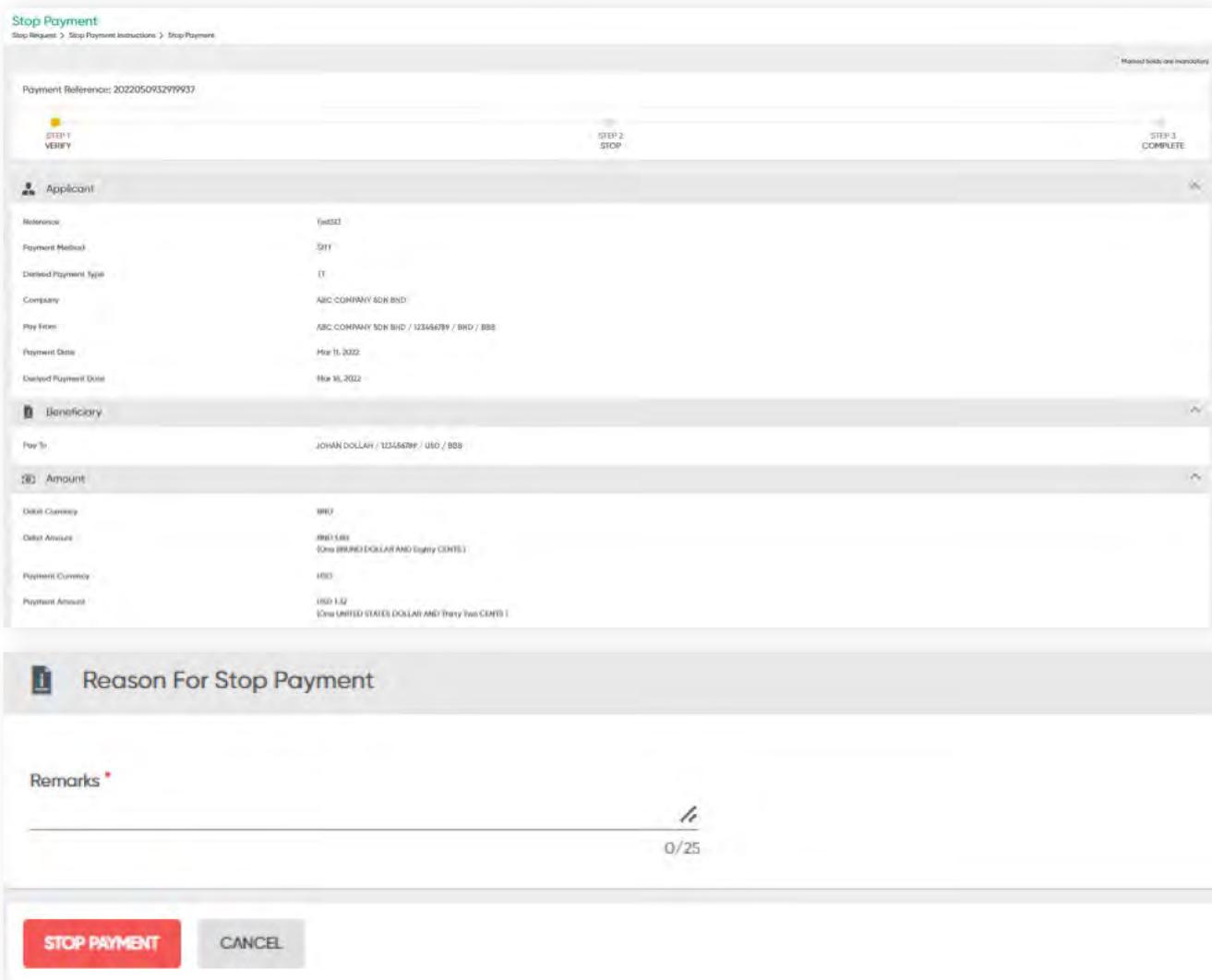
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Under Manage List, click on one of the Payment Reference.  
Under the Action column, click the drop-down arrow.  
A sub-menu containing Stop Payment is displayed.



Payment Reference	Pay From	Pay To	Company	Payment Amount	Payment Date	Payment Method	Action	Accept
202205093279937	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / 992854321	ABC	1.32	Mar 16, 2022	SI International Transfer	FUTURE DATE	Stop Payment
202205093279937	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	ABC	1.76	Mar 16, 2022	SI Domestic Transfer	FUTURE DATE	Stop Payment

You are required to enter the reason for stopping the transaction in the Remarks field. Click Stop Payment and the request will be sent for approval.



**Stop Payment**  
Stop Request > Stop Payment Instructions > Stop Payment

Payment Reference: 202205093279937

STEP 1 VERIFY      STEP 2 STOP      STEP 3 COMPLETE

**Applicant**

Reference: (null)  
Payment Method: SFT  
Denied Payment Type: IT  
Company: ABC COMPANY SDN BHD  
Pay From: ABC COMPANY SDN BHD / 123456789 / BND / BBB  
Payment Date: Mar 16, 2022  
Denied Payment Date: Mar 16, 2022

**Beneficiary**

Pay To: JOHAN DOLLAH / 123456789 / USD / BBB

**Amount**

Debit Currency: USD  
Debit Amount: USD 1.32 (One HUNDRED DOLLAR AND Thirty Two CENTS)  
Payment Currency: USD  
Payment Amount: USD 1.32 (One HUNDRED DOLLAR AND Thirty Two CENTS)

**Reason For Stop Payment**

Remarks \*

0/25

**STOP PAYMENT**      **CANCEL**

# 13 Stop Requests

## 12.2 Approval Flow (Payment)

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From the menu, go to **Stop Request** → **Manage Workflow**.  
The **Manage Workflow** screen should be displayed.

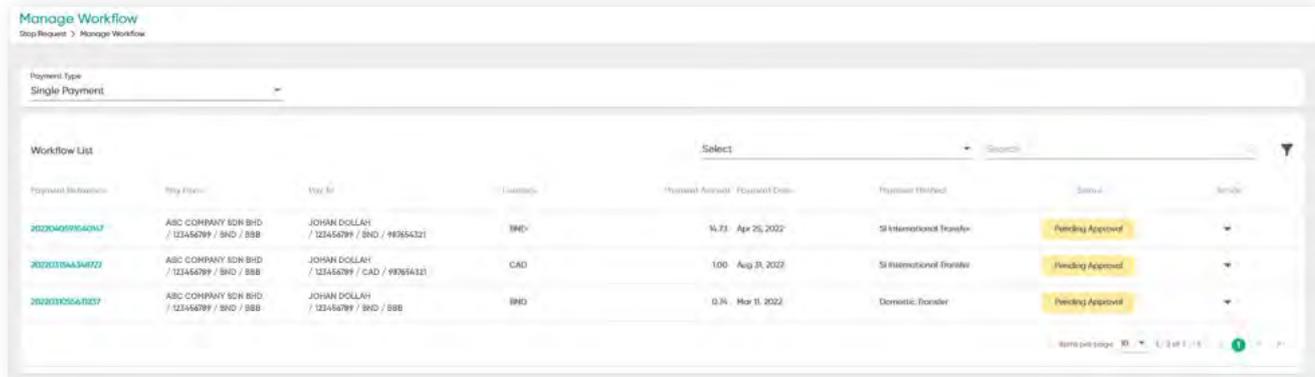
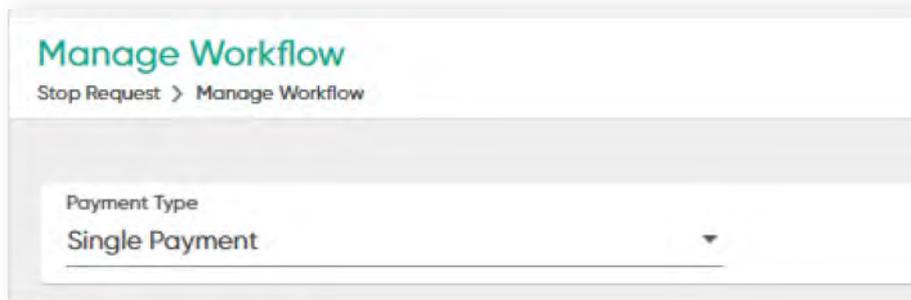


Figure 15: Manage Workflow screen

Under the **Payment Type** field, there are 2 options, **Single Payment**, and **Batch Payment**.

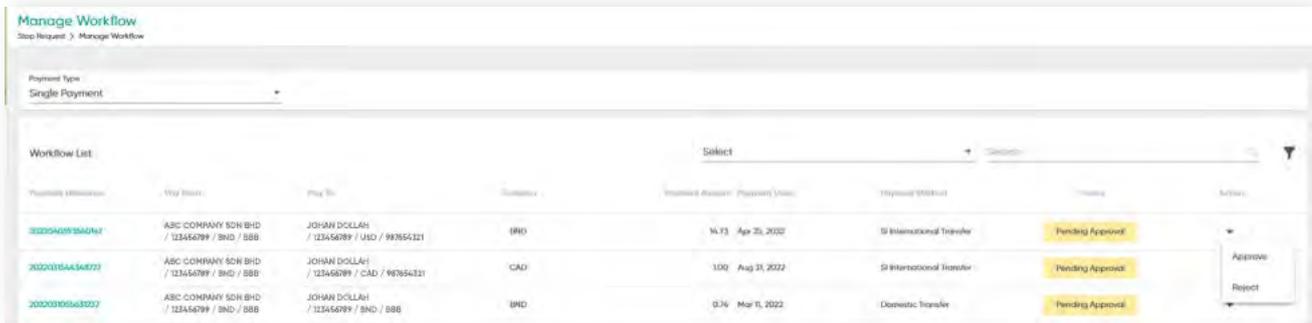


# 13 Stop Requests

## 12.2 Approval Flow (Payment)

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Under **Workflow List**, click on one of the **Payment Reference**.  
Under the **Action** column, click the drop-down arrow.  
A sub-menu containing **Approve** and **Reject** is displayed.



Actions	Response
Approve	Approve the Stop Request
Reject	Reject the Stop Request

# 14 Cheque Book Request

## 14.1 Cheque Book Request

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You can request for new cheque books online and specify your preferred branch of where you would like to collect.

From the menu, go to **Service Request** → **Cheque Book**. The **Cheque Book Request** screen should be displayed.



The screenshot shows the 'Cheque Book Request' form. At the top, it displays the title 'Cheque Book Request' and a breadcrumb 'Service Request > Cheque Book Request'. Below this, there is a reference number: 'Cheque Book Request Reference : 2022050521859877'. A progress bar indicates the current step: 'STEP 1 INITIATE CHEQUE BOOK', with 'STEP 2 REVIEW' and 'STEP 3 COMPLETE' also visible. The main section is titled 'Cheque Book Request Information' and contains four required fields: 'Choose Company \*', 'Choose Account \*', 'Number of Leaves \*', and 'Collecting Branch \*'. Each field has a search icon. At the bottom, there are two buttons: 'CONTINUE' and 'START'.

The cut-off time for cheque books requests is 11.00am. Requests that are made after the cut-off time, Sundays or public holidays will be processed the next working day.

Charges apply. Refer to [Bank Tariffs](#) for details.

# 15 Tools

## 15.1 FX Rates

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In this section, you can view Foreign Exchange currency rates for telegraphic transfer and overdraft services, including:

- **Buying rate**
- **Selling rate**
- **Buying overdraft**

### FX Rates

From the menu, go to **Tools** → **FX Rates**. The **FX Rates** screen should be displayed.

The screenshot shows the Baiduri Bank digital interface. The top header includes the bank logo, user ID (01235), company name (xyz company), and the date/time (Monday, April 18, 2022 at 3:20:54 PM GMT+08:00). The main heading is "FX Rates" with a sub-heading "Tools > FX Rates". A note states "Foreign exchanges rates listed below are indicative only." and "Last Update: Apr 18, 2022 | 3:20 PM".

The first table is titled "Brunei dollar to 1 unit of foreign currency". It has a search bar and columns for Currency, Selling TT/OO, Buying TT, and Buying OO.

Currency	Selling TT/OO	Buying TT	Buying OO
US DOLLAR	1.3682	1.3512	1.3285
STERLING POUND	1.7995	1.7487	1.7967
EURO	1.4966	1.4425	1.4446
AUSTRALIAN DOLLAR	1.0259	0.9849	0.9408
CANADIAN DOLLAR	1.0960	1.0610	1.0470
NEW ZEALAND DOLLAR	0.9444	0.8973	0.8724

The second table is titled "Brunei dollar to 100 units of foreign currency". It also has a search bar and columns for Currency, Selling TT/OO, Buying TT, and Buying OO.

Currency	Selling TT/OO	Buying TT	Buying OO
SWISS FRANC	144.9400	143.2900	144.8800
HONG KONG DOLLAR	17.7400	16.8800	16.5000
INDONESIAN RUPIAH	0.0112	0.0078	0.0066
INDIAN RUPEE	2.1101	1.5081	1.0081
JAPANESE YEN	1.0878	1.0608	1.1593
PHILIPPINE PESO	3.0100	2.2100	2.0200

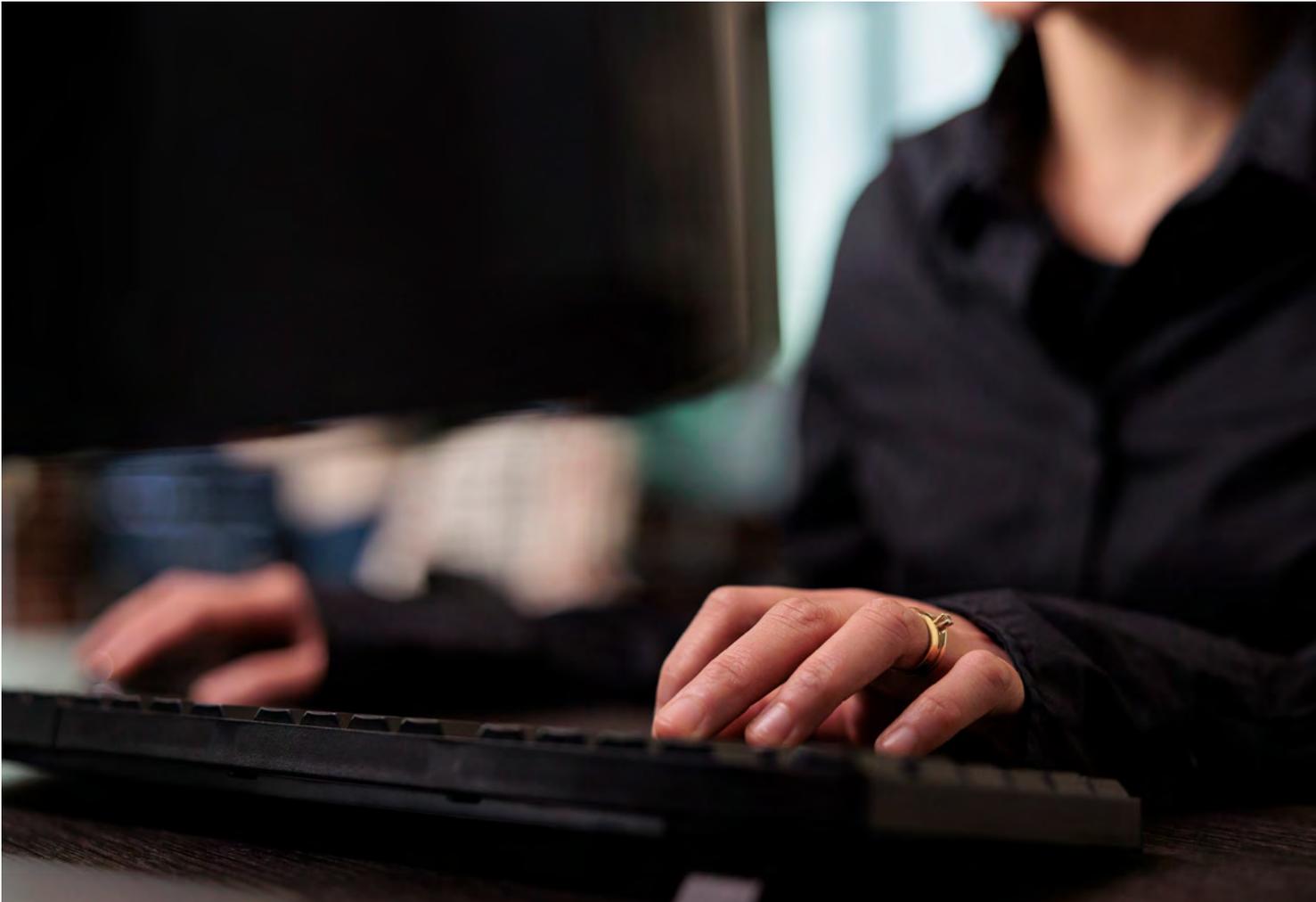
# 16 User Admin

## 16.1 User Admin Overview

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### User Admin Overview

User Admin allows the admin user to suspend users and maintain limits for each user. Only user with admin rights can the access of the corporate admin module.

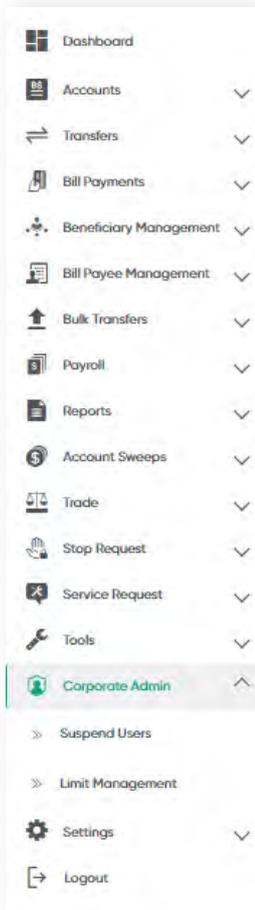


**User Access**  
Admin - User

# 16 User Admin

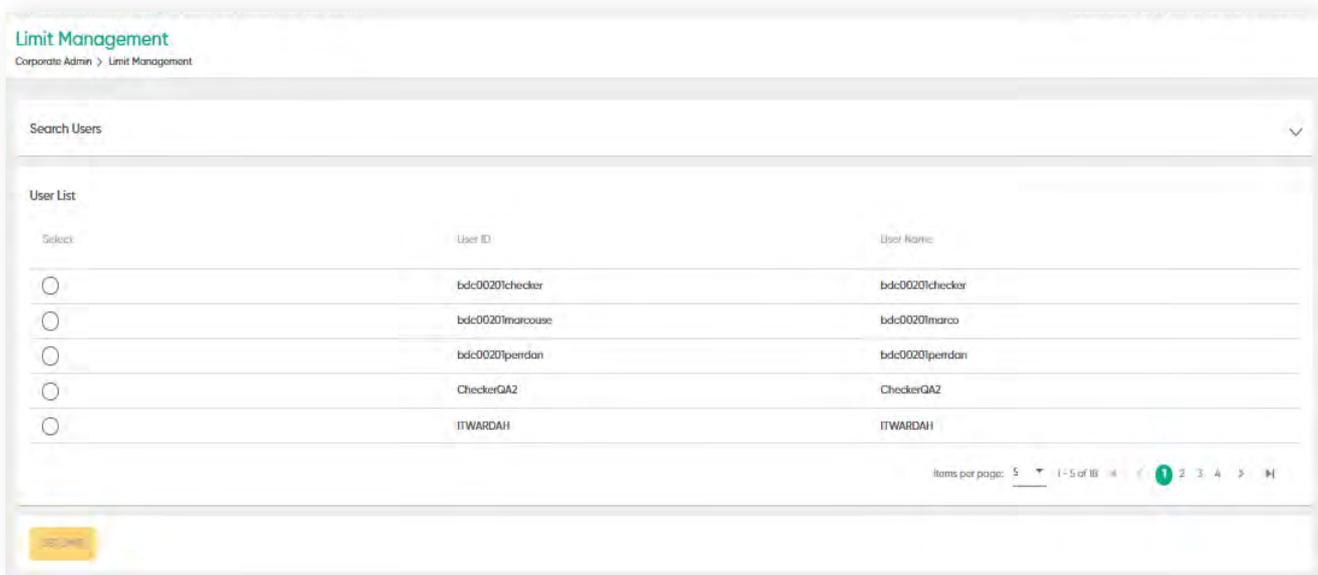
## 16.2 Limit Management

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From the sidebar, navigate to Corporate Admin and click the drop-down arrow to view the options as highlighted on the right side.

Click **Limit Management**. The **Limit Management** window is displayed. Corporate Admin may select the user they wish to change the transaction limits.



# 16 User Admin

## 16.2 Limit Management

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The Limit Management displays the list with the following:

- Transaction – The function for which limits can be changed
- Currency – The currency for the functions
- Maximum Allowed Limit- Maximum Limit amount for the transaction each day
- Assigned Limit- Limit provided by the Bank/new limit after changed
- New Limit- New Limit user request to set

The screenshot shows the 'Limit Management' interface. At the top, it says 'Limit Management' and 'Corporate Admin > Limit Management > Set Limit'. Below this, there is a 'Set Limit' section with the following details:

User ID: bdc00201checker  
User Name: bdc00201checker

<input type="checkbox"/>	Transaction	Currency	Maximum Allowed Limit	Assigned Limit	New Limit
<input type="checkbox"/>	Bill Payment	BND	300,000	300,000	.....
<input type="checkbox"/>	Fund Transfer	BND	1,000,000	1,000,000	.....
<input type="checkbox"/>	Standing Instruction	BND	300,000	300,000	.....

At the bottom of the form, there are two buttons: 'SUBMIT' (highlighted in yellow) and 'CANCEL'.

This page allows the corporate admin user to set a new limit which is lower than the maximum allowed limit. To change the daily limit, enter the **New Limit** in the corresponding input field.

You may set a daily transaction limit which is lower than the current limit. Limits updated successfully will be automatically reflected online.

# 16 User Admin

## 16.2 Limit Management

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### Suspend Users

This page allows the corporate admin to suspend any of the company's assigned users.

Click **Suspend User** to display the **Suspend User** screen as shown below. The Corporate Admin can also search the specific users under the Search Users by keying in their User ID, Username and their User ID Statuses.

The screenshot shows the 'Suspend Users' interface. At the top, there is a breadcrumb trail: 'Corporate Admin > Suspend Users'. Below this is a 'Search Users' section with three input fields: 'User ID', 'User Name', and 'Status' (a dropdown menu). There are 'SEARCH' and 'RESET' buttons below the search fields. Below the search section is a 'User List' table with the following columns: 'Select', 'User ID', 'User Name', and 'Status'. The table contains five rows of user data. The first row is selected, indicated by a green radio button. At the bottom of the table, there is a 'SUSPEND' button. A pagination control at the bottom right shows 'Items per page: 5', '1-5 of 19', and page numbers 1, 2, 3, 4.

Select	User ID	User Name	Status
<input checked="" type="radio"/>	bdc00201checker	bdc00201checker	ACTIVE
<input type="radio"/>	bdc00201marcouse	bdc00201marco	ACTIVE
<input type="radio"/>	bdc00201pendan	bdc00201pendan	ACTIVE
<input type="radio"/>	CheckerGA2	CheckerGA2	ACTIVE
<input type="radio"/>	ITWARDARI	ITWARDARI	ACTIVE

To suspend a user, select or tick the corresponding User and then click suspend. A confirmation page will display the selected user that you have suspended. Click OK to proceed or Cancel to return to the list.

Important: Once a user has been suspended, his/her access to b.Digital Business Banking will be disabled. The corporate admin shall need to inform Digital Banking should they wish to re-activate the user.

# 17 Settings

## 17.1 Changing Passwords

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### Changing Passwords

From the menu, go to **Settings** → **Change Password**.

The Change Password screen should be displayed. Here, you can update your password.

The screenshot shows the Baiduri Bank digital interface. The top navigation bar includes the Baiduri Bank logo, the 'b digital' logo, and user information: Corporate Group ID: 01235, Corporate Group Name: xyz company, and the date/time: Monday, April 18, 2022 at 3:22:10 PM GMT+08:00. The main heading is 'Change Password' with a breadcrumb trail 'Settings > Change Password'. A notification states 'Your password was last changed on Mar 9, 2022, 11:07:40 AM'. There are three password input fields: 'Current Password \*', 'New Password \*', and 'Re-enter New Password \*', each with a character count of 0 / 12. A note specifies: 'The Password must be 8 to 12 characters long and contain at least 1 uppercase letter, 1 lowercase letter, one number and 1 special character. The new Password must be different to the last 3 used passwords.' At the bottom, there are 'SAVE' and 'CANCEL' buttons. The footer shows 'Baiduri Bank, Brunei 2022'.

### Steps to changing your password

#### Step 1

Under **Current Password** field, enter your current password.

#### Step 2

Under **New Password** field, enter your new password.

#### Step 3

Under **Re-enter New Password** field, enter your newly set password that was entered in the **New Password** field.

# 17 Settings

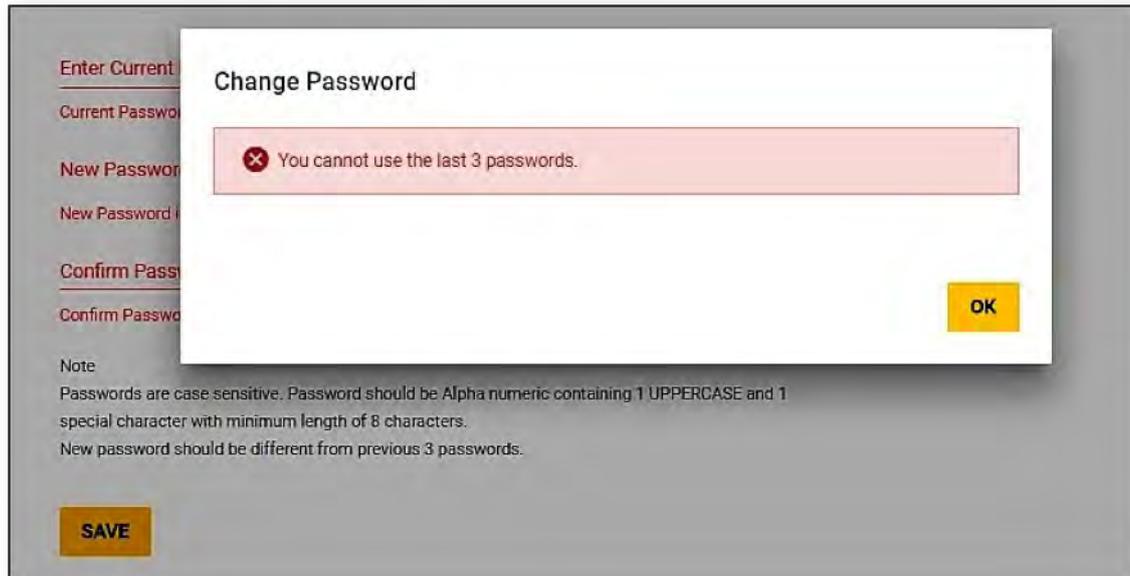
## 17.1 Changing Passwords

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### Note:

There are requirements to setting or changing your password. Please refer to the following:

- Passwords are case sensitive. Your password needs to be alpha-numeric and have a minimum length of at least 8 characters. It will need to contain at least 1 uppercase and 1 special character
- The newly set password needs to be different from at least 3 previously used passwords.
- What you enter under the New Password field and Re-enter New Password field needs to be identical.



The screenshot shows a 'Change Password' dialog box with a red error message: 'You cannot use the last 3 passwords.' The dialog box has an 'OK' button. In the background, the 'Change Password' form is visible with fields for 'Enter Current Password', 'Current Password', 'New Password', 'New Password (re-enter)', 'Confirm Password', and 'Confirm Password (re-enter)'. A 'SAVE' button is at the bottom left. A note below the form states: 'Note: Passwords are case sensitive. Password should be Alpha numeric containing 1 UPPERCASE and 1 special character with minimum length of 8 characters. New password should be different from previous 3 passwords.'

### Step 4

Click the **SAVE** button. A confirmation message will be prompted and your password is now changed.



The screenshot shows the 'Change Password' dialog box with a green success message: 'Your password has been changed successfully.' The dialog box has an 'OK' button.

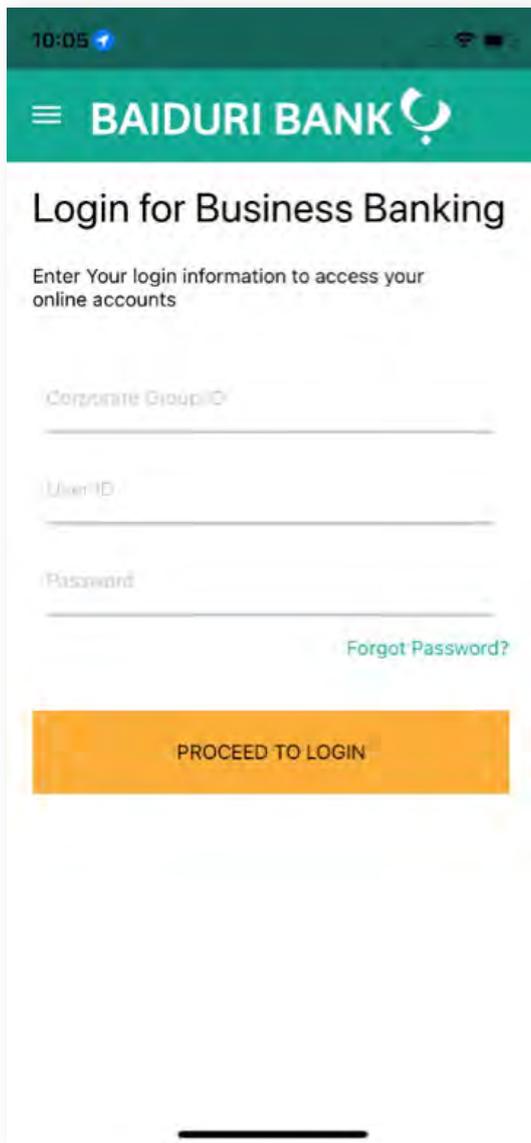
# 18 Baiduri b.Digital Business Mobile App

## 18.1 Login Screen

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Download the app from App Store or Google Play Store.

Once downloaded, you can login with your Corporate Group ID, User ID and Password.

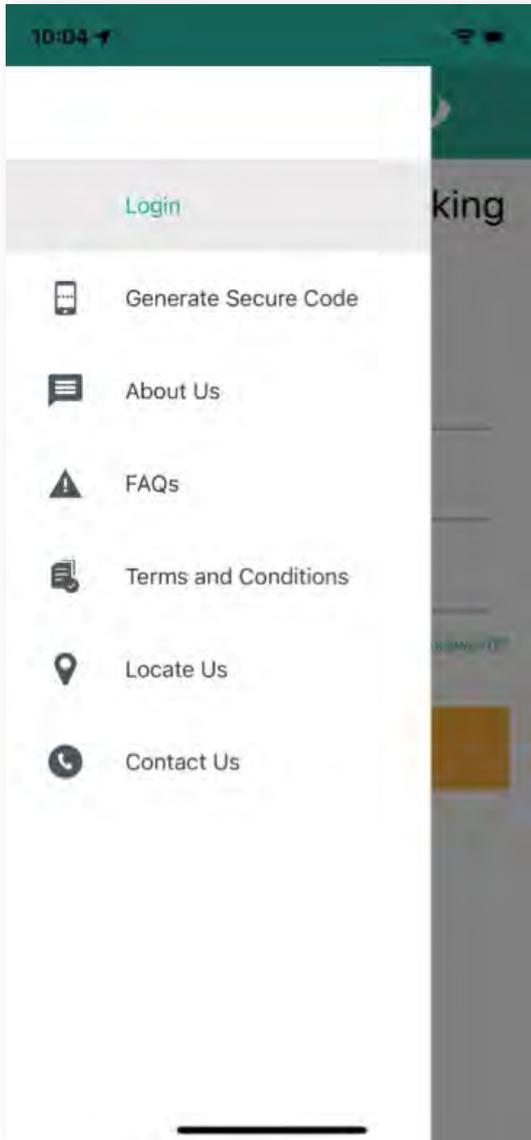


The screenshot shows the login interface of the Baiduri Bank mobile app. At the top, there is a green header with the Baiduri Bank logo and a hamburger menu icon. Below the header, the title "Login for Business Banking" is displayed. Underneath, a prompt asks the user to "Enter Your login information to access your online accounts". There are three input fields: "Corporate Group ID", "User ID", and "Password". A "Forgot Password?" link is located below the password field. At the bottom of the form, there is a prominent orange button labeled "PROCEED TO LOGIN". The status bar at the top left shows the time as 10:05.

# 18 Baiduri b.Digital Business Mobile App

## 18.2 Generate Digital Token

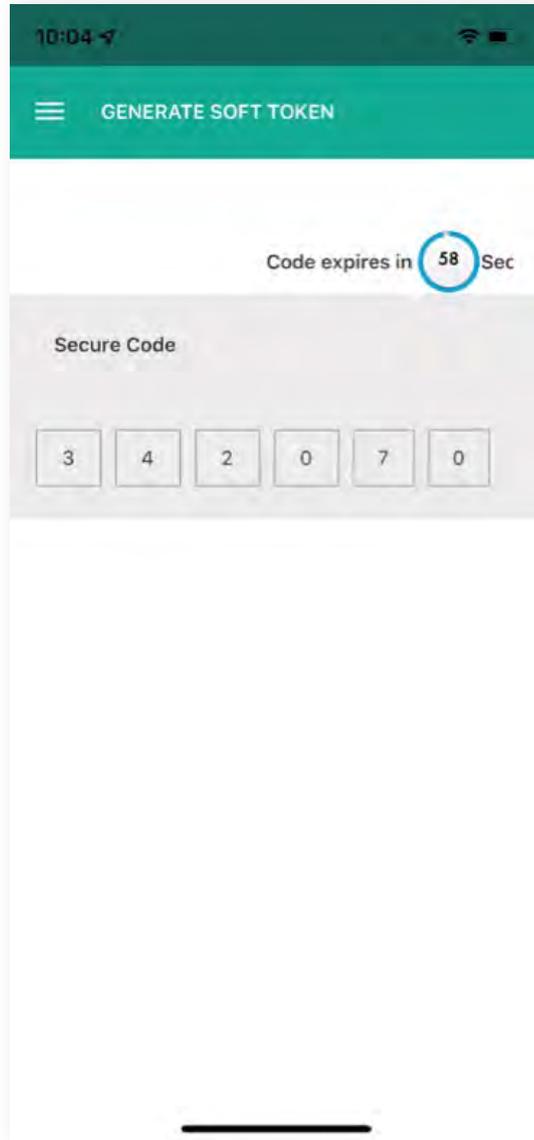
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### Step 1

Tap on the menu on the top left corner of the screen.

Then tap **Generate Secure Code**.



### Step 2

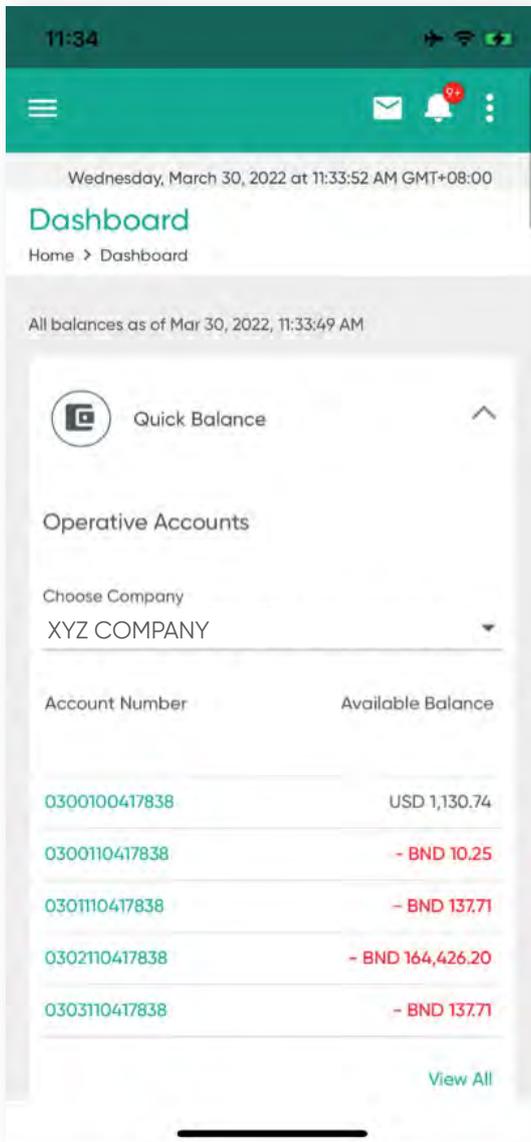
A secure code will then be displayed on the screen.

Enter this secure code on the 2-Factor Authentication (2FA) screen on the Baiduri b.Digital Business web platform, where required.

# 18 Baiduri b.Digital Business Mobile App

## 18.3 Dashboard

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Once you have logged in, you will be able to view the dashboard.

The dashboard on this app is an optimized version of the web platform.

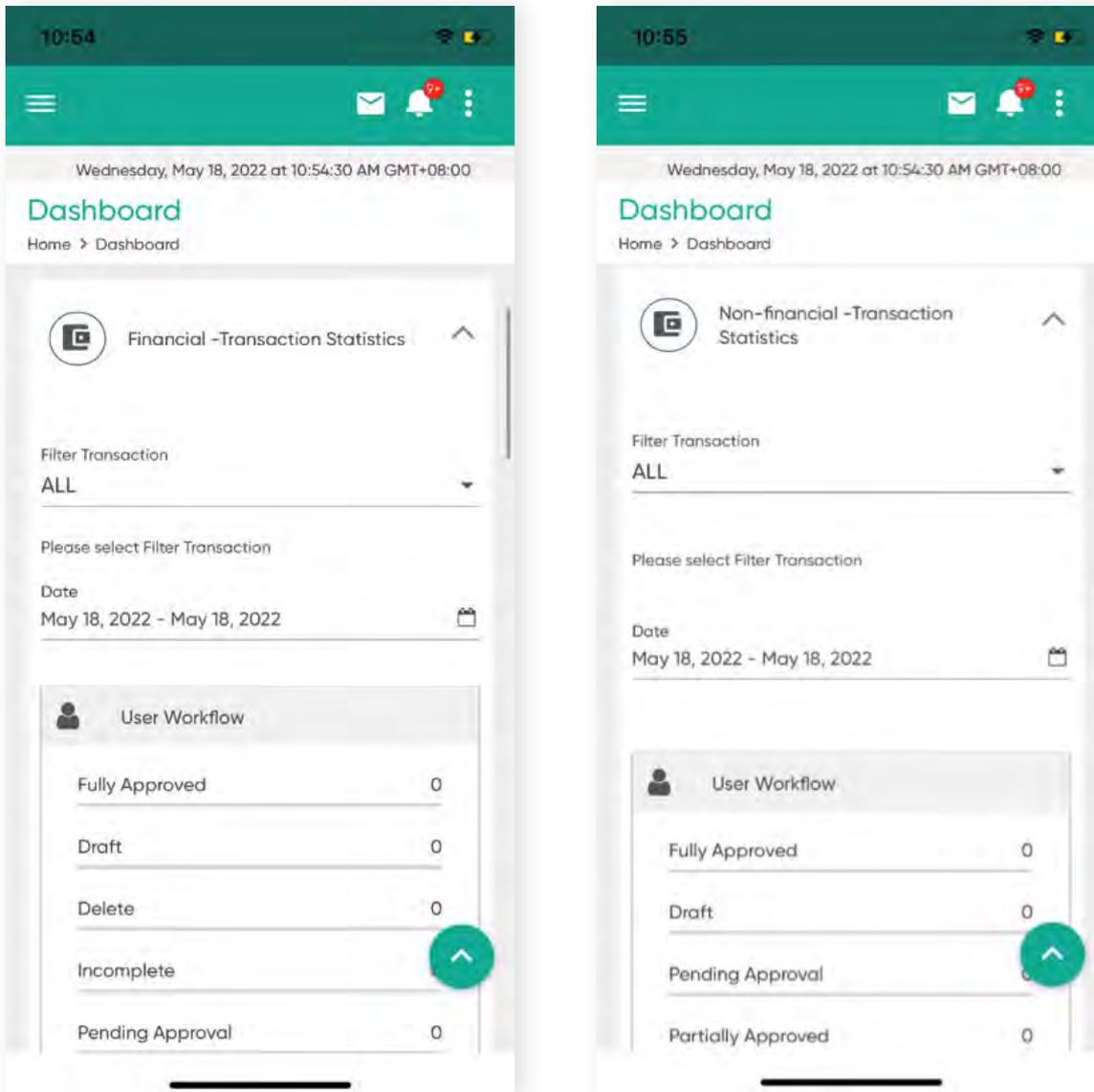
You will only be able to view the following via the Baiduri b.Digital Business Mobile App:

- **Operative Accounts**
- **Deposit Accounts**
- **Loan Accounts**

# 18 Baiduri b.Digital Business Mobile App

## 18.3 Dashboard

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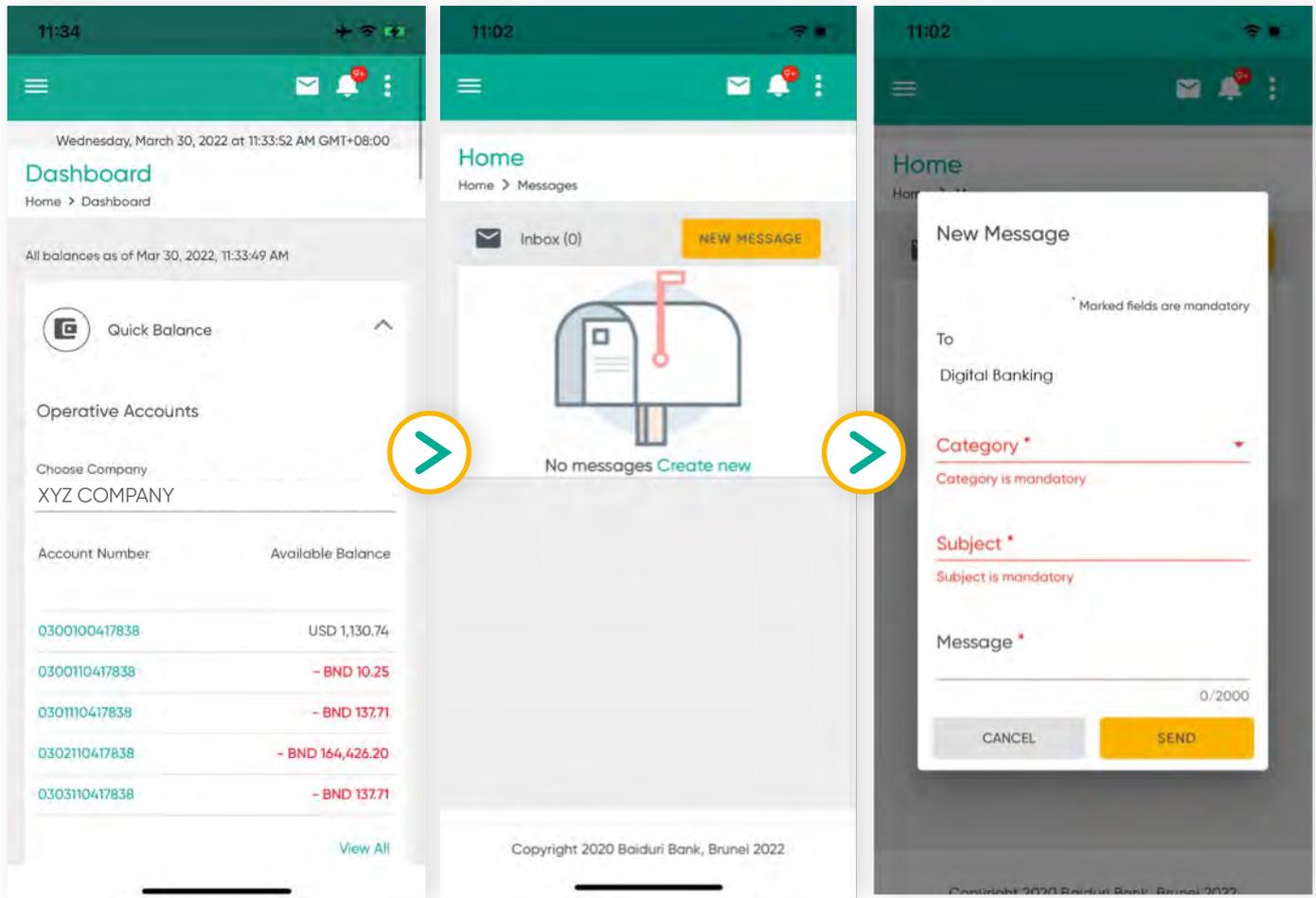
You can view the statuses of transactions under the **financial and non-financial transaction statistics** table.

You can also send messages to the Digital Banking Team through the app.

# 18 Baiduri b.Digital Business Mobile App

## 17.4 Send Message

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### Step 1

User clicks on the **Mail icon** on the top upper right corner

### Step 2

User clicks on **"New Message"**

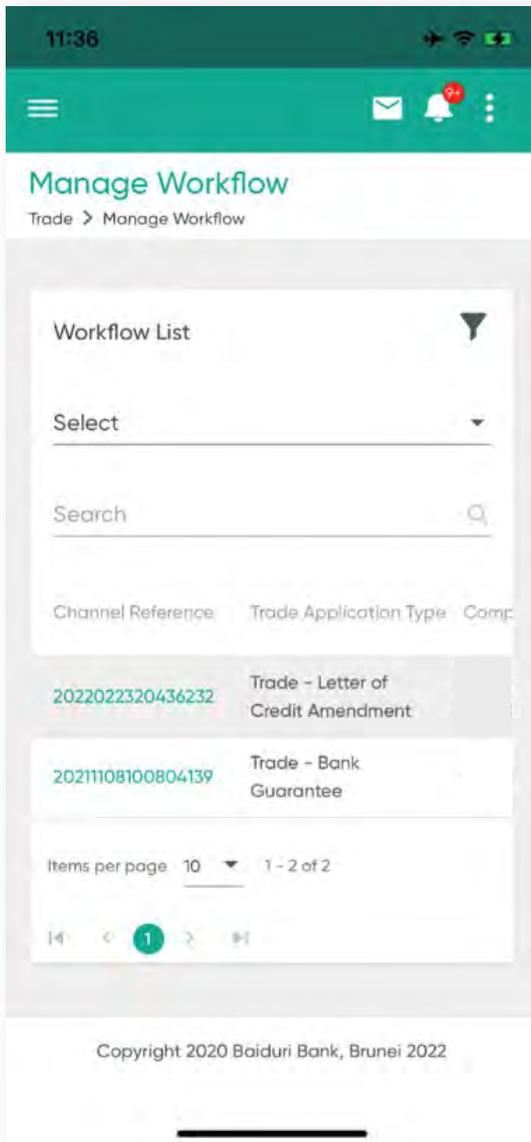
### Step 3

User selects Category, inputs the Subject and Message and click Send

# 18 Baiduri b.Digital Business Mobile App

## 18.5 Manage Workflow

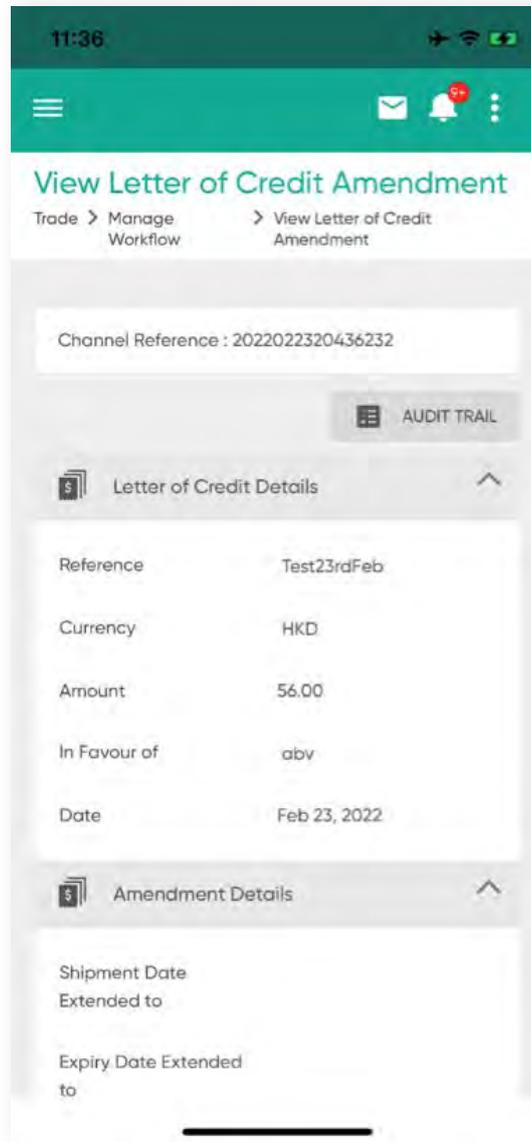
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### Step 1

Transactions can be approved via the mobile app by an Approver.

Go to the respective transaction that requires approval and select Manage Workflow.



### Step 2

You can check and review details of a transaction before approving.