digital
BUSINESS

User Guide

Table of Contents

1 Login

1.1	**Login Overview**	**5**
1.2	**First Time Login**	
	Corporate Group ID, User ID and Password	**6**
	Mobile Token	**6**
1.3	**Login**	
	Login Via Website	**10**
1.4	**Forgot Password**	
	Reset Password	**19**
	Logout	**22**

2 Dashboard

2.1	**Dashboard Overview**	**23**
2.2	**Financial Summary**	**24**
2.3	**Financial & Non Financial Transaction Statistics**	**25**
2.4	**Inbox/View Notification/Send Message**	**27**
2.5	**Customizing Profile Image and Name**	**29**

3 Account

3.1	**Accounts Overview**	**30**
3.2	**Accounts Overview Function**	**31**
3.3	**Operative Accounts**	**34**
	Searching Specific Operative Accounts	**37**
3.4	**Deposit Accounts**	**40**
	Searching Specific Deposit Accounts	**42**
3.5	**Loan Accounts Overview**	**44**
	View – Loan Accounts	**45**
	Hire Purchase - Pay Monthly Installment /Charges / Insurance	**49**
3.6	**Corporate Cards**	**55**
3.7	**Limit Summary**	**57**
3.8	**Bill Collections**	**60**

4 Transfers

4.1	**Transfers Overview**	**61**
4.2	**Transfers**	
	Create Single Payment (Internal Transfer)	**62**
	Create Single Payment (Domestic Transfer)	**66**
	Create Single Payment (Adhoc Beneficiary)	**73**
	Create Single Payment (International Transfer)	**74**
4.3	**Create Batch Payment**	**79**
4.4	**Create Transfer Standing Instruction**	**83**
4.5	**Template**	**85**
4.6	**Edit/Delete/Amend Transfer**	**86**
	Copy Active Transfer Records	**89**
4.7	**Manage Transfer**	
	Manage Transfer (Viewing Manage List)	**90**
	Amendment/Deletion of Standing Instruction	**91**
4.8	**Approver Flow (Transfers)**	**92**
	Approving Transfers	**93**
	Amending and Rejecting Transfers	**96**

5 Bill Payment

5.1	**Overview**	**98**
5.2	**Create Bill Payment**	**99**
5.3	**Adhoc Payment**	**105**
5.4	**Create Standing Instruction Payment**	**106**
5.5	**Approval Workflow (Bill Payment)**	
	Approval workflow for Bill Payments	**112**
	Approving Bill Payments	**114**
5.6	**Search and View Bill Payment**	**120**
	Search - Pending Repair	**121**
	Search - Active (Approved)	**123**
5.7	**Edit Bill Payment**	
	Edit - Pending Repair Bill Payments Records	**127**
	Copy - Active (Approved) Bill Payment Records	**131**
5.8	**Delete Bill Payment**	
	Delete - Pending Repair (Amendment)	**135**

Table of Contents

6 Beneficiary Management

6.1 **Create Beneficiary** 138
6.2 **Edit & Delete Beneficiary** 145
6.3 **Search & View Beneficiary** 152

7 Bill Payee Management

7.1 **Bill Payment Service** 154
7.2 **Create Bill Payee** 157
7.3 **Edit & Delete Bill Payee**
Edit - Bill Payee Records 160
Delete - Bill Payee Records 164
7.4 **Search & View Bill Payee** 166

8 Payroll

8.1 **Payroll Overview** 169
8.2 **Preparing your payroll** 170
8.3 **Create payroll** 171
View upload file 176
8.4 **Approval workflow (payroll)**
Approve payroll 179
Reject payroll 183
8.5 **Batching list**
Payroll list 184
8.6 **Payroll (USD to USD)**
Preparing your Payroll 186
Create Payroll 188
View upload file 191
Payroll process progress and status 192
Payroll List 194
Approve Payroll 196
To navigate the payroll status 200

9 Bulk Payments

9.1 **Bulk Payments Overview** 201
9.2 **Preparing the Bulk Payment file** 202
9.3 **Creating a Bulk Transfer file** 203
Within Bank sample file 204
Other Bank sample file 205
9.4 **Review Stage** 207
Failed records 207
9.5 **Progress and status** 209
Failure within View Upload List 209
9.6 **Approving the Bulk Payment** 211
9.7 **Viewing Bulk File list** 213

10 Reports and Advices

10.1 **Reports and Advices Overview** 215
10.2 Account Balance Report 216
Searching Account Balance Report 217
10.3 **Advices** 224

11 Account Sweeps

11.1 **Account Sweeps Overview** 227
11.2 **Create Account Sweeps** 228

12 Trade Applications

12.1 **Trade Overview** 229
12.2 **Shipping Guarantee** 230
12.3 **Irrevocable Letter of Credit** 232
12.4 **Letter of Credit Amendment** 240
12.5 **Acceptance of Discrepancy** 243
12.6 **Bank Guarantee** 245
12.7 **Approval Workflow (For approvers)** 247
12.8 **Edit/Save As Draft/Delete** 248

13 Stop Requests

13.1 **Stop Payment Instruction** 249
13.2 **Approval Flow (Payment)** 251

14 Service Request

15.1 **Cheque Book Request** 253

15 Tools

15.1 **FX Rates** 254

16 User Admin

16.1 **User Admin Overview** 255
16.2 **Limit Management** 257

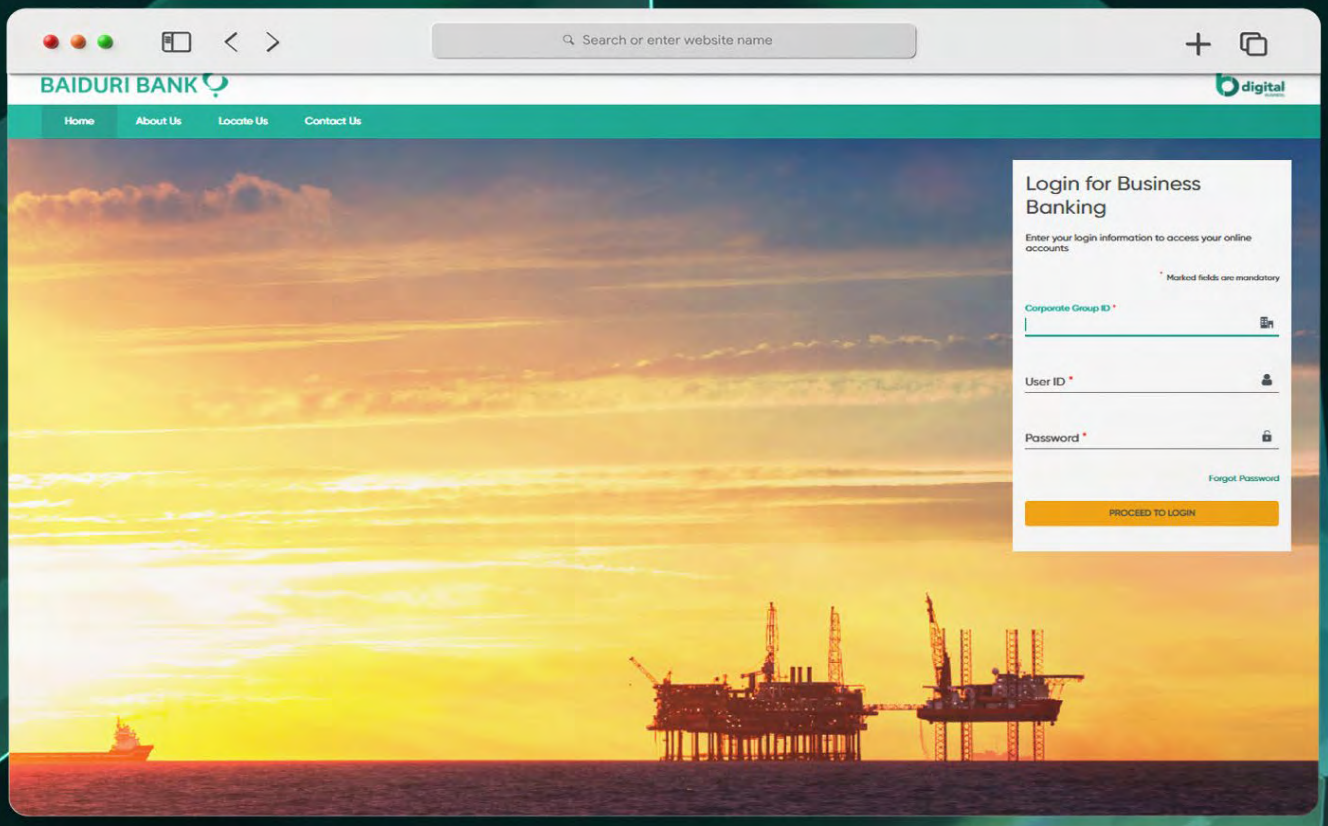
17 Settings

17.1 **Changing passwords** 259

18 Baiduri b.Digital Business Mobile App

18.1 **Login Screen** 261
18.2 **Generate Digital Token** 262
18.3 **Dashboard** 263
18.4 **Send Message** 265
18.5 **Manage Workflow** 266

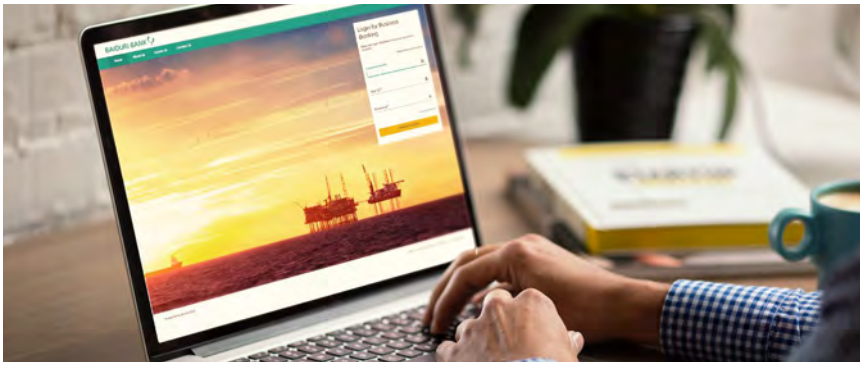
Baiduri b.Digital Business is a digital platform which enables your business to access your accounts and perform various financial transactions.



1 Login

1.1 Login Overview

Back to Table of Contents



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:

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

To view a video tutorial on how to log in, **click here.**

1 Login

1.2 First Time Login

Back to Table of Contents

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 T**emporary 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

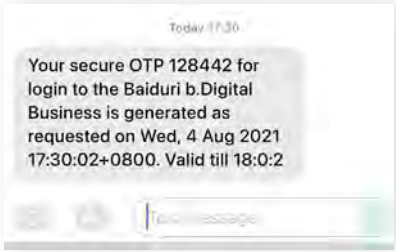
1.2 First Time Login

Back to Table of Contents

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.

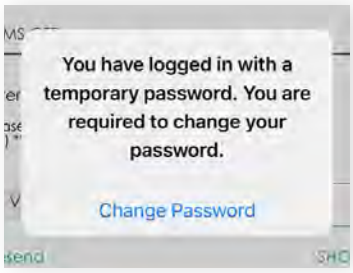
1 Login

1.2 First Time Login

Back to Table of Contents

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.

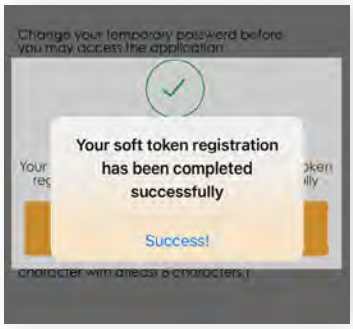
1 Login

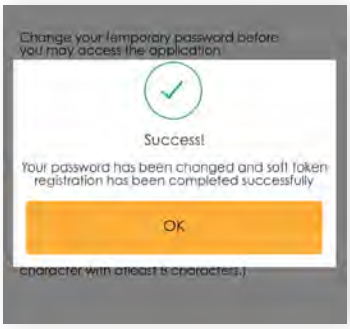
1.2 First Time Login

Back to Table of Contents

Step 8

You should receive a “Success” pop up on the screen. This confirms that 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

Back to Table of Contents

First time registration for Physical Token

Step 1

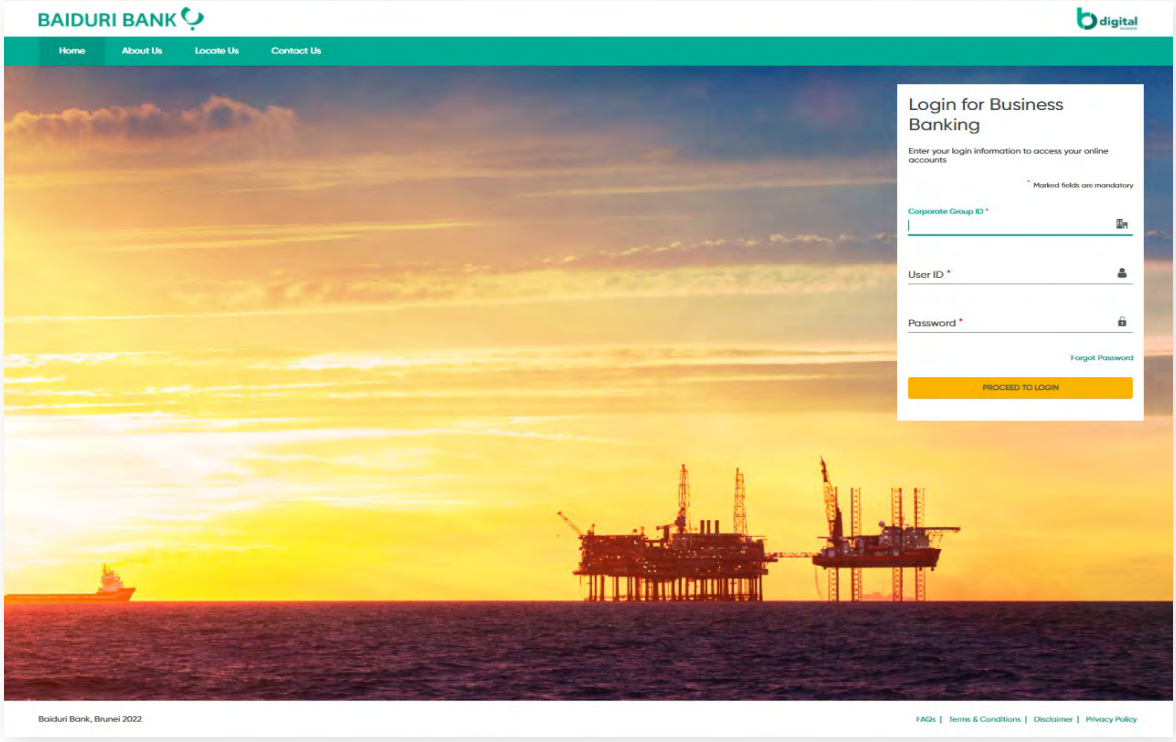
Go to www.baiduri.com on your web browser then click the **LOGIN** button.

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

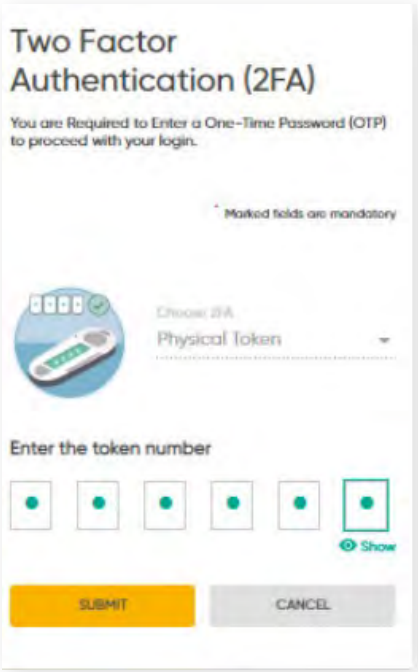
Back to Table of Contents

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.



1 Login

1.2 First Time Login

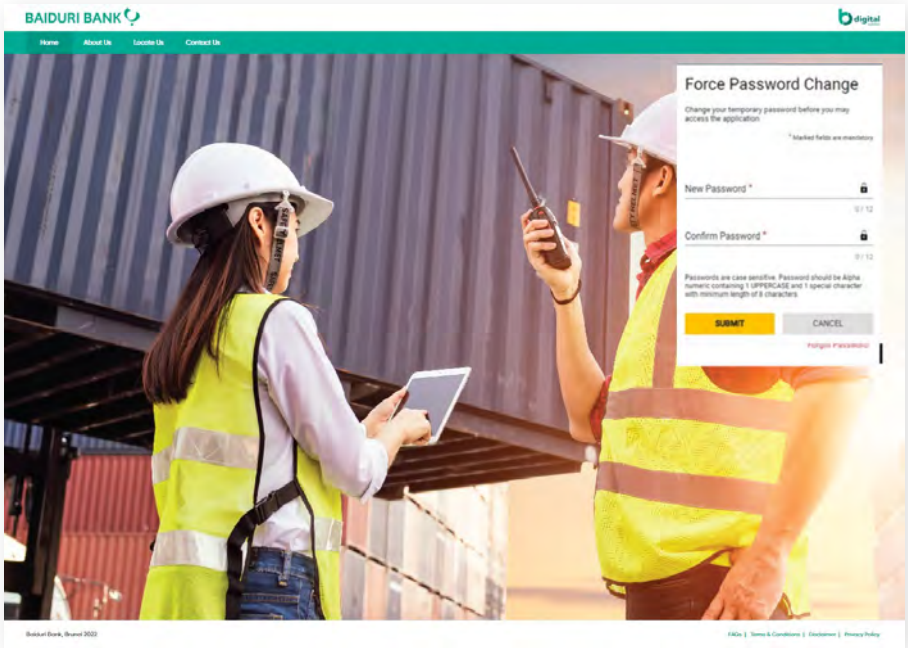
Back to Table of Contents

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

Back to Table of Contents

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

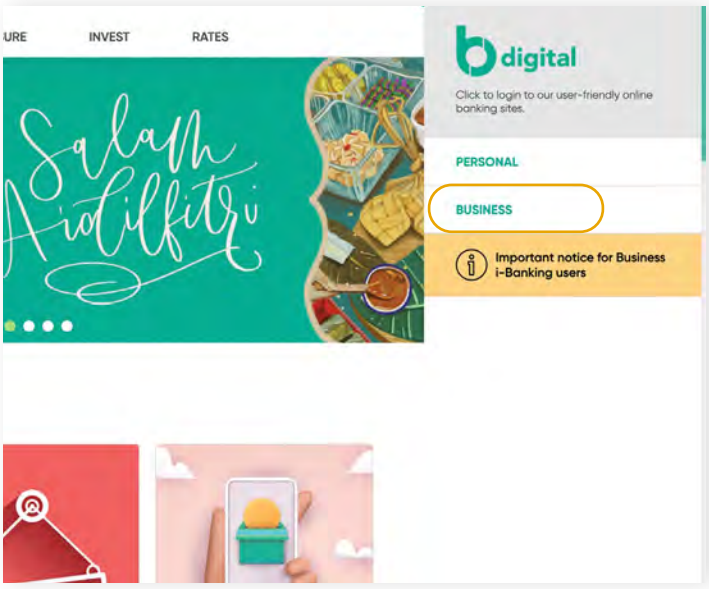
Back to Table of Contents

Step 1

Go to **www.baiduri.com** on your web browser and click the **LOGIN** button.

Step 2

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



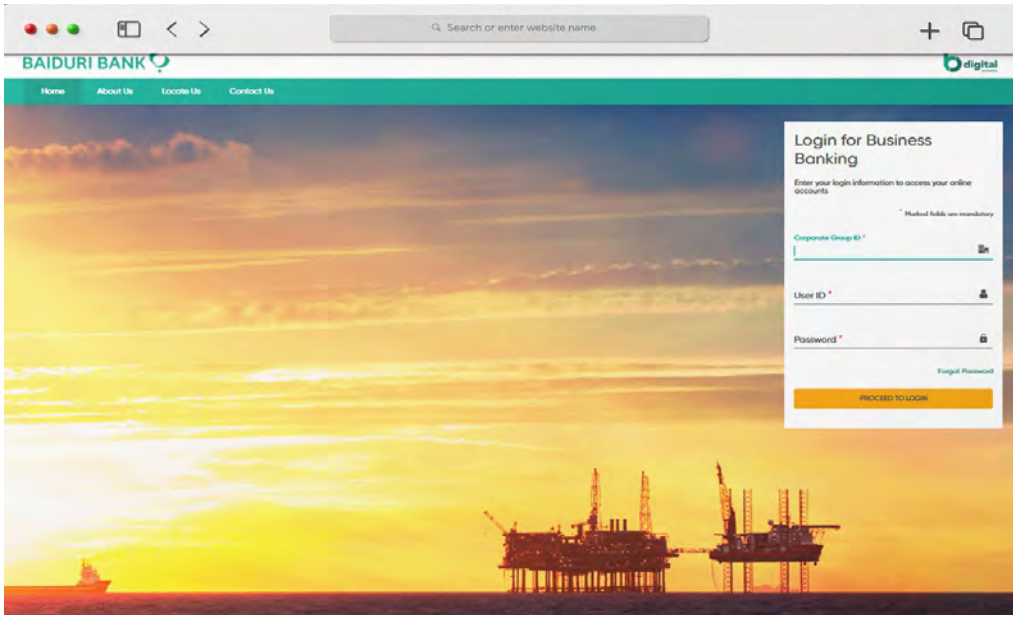
1 Login

1.3 Login via website

Back to Table of Contents

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

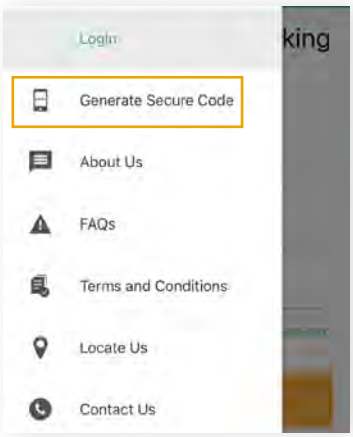
1.3 Login via website

Back to Table of Contents

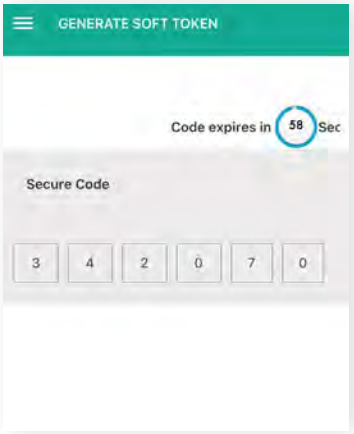
Step 6

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'



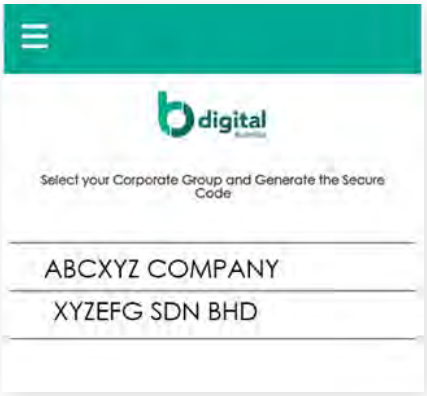
The Secure Code will appear on your screen

1 Login

1.3 Login via website

Back to Table of Contents

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.

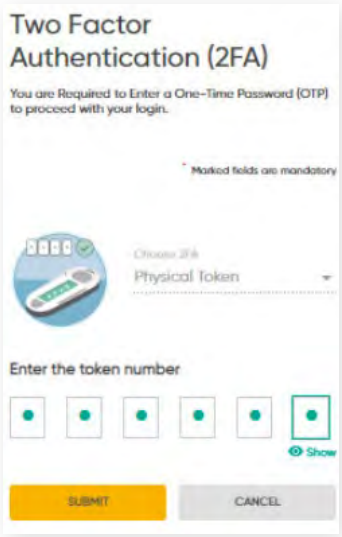
1 Login

1.3 Login via website

Back to Table of Contents

Step 7

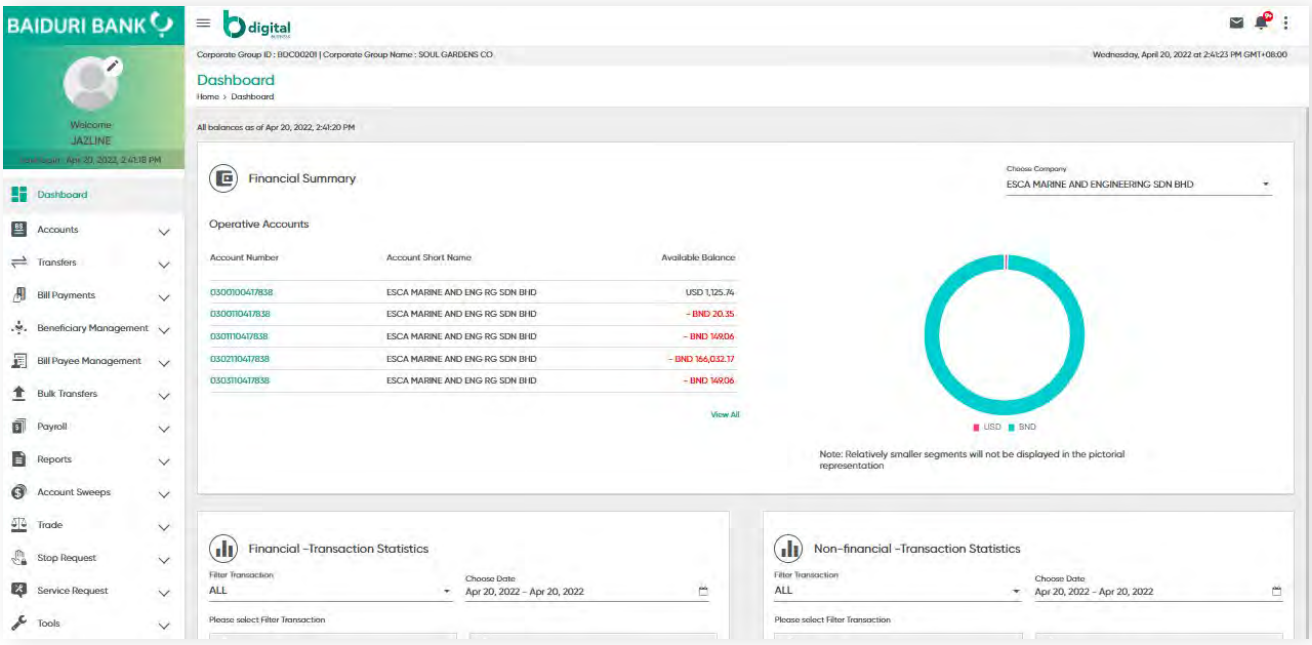
Enter the 6-digit Secure Code to the 2FA screen.



Two Factor Authentication (2FA)

Step 8

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



Dashboard Screen

To view a video tutorial on how to log in, **click here.**

1 Login

1.4 Forgot Password

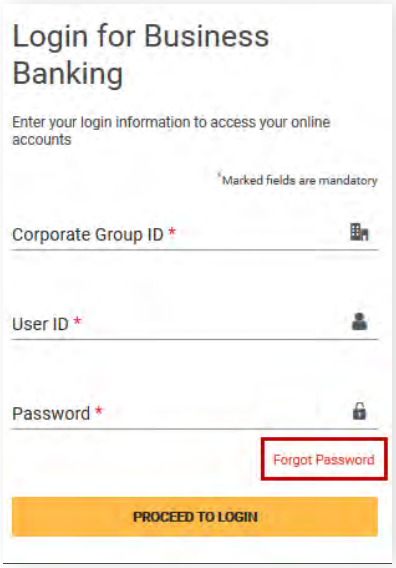
Back to Table of Contents

Reset Password

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

Step 1

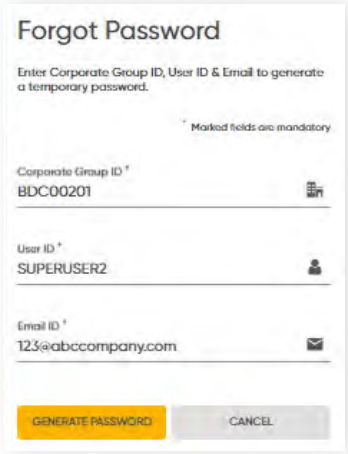
Click **Forgot Password** link on the Login page.



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

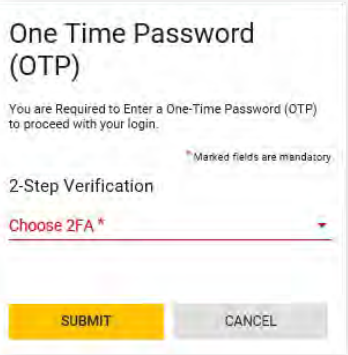
Back to Table of Contents

Step 3

Click **GENERATE PASSWORD**

Step 4

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



One Time Password (OTP) screen

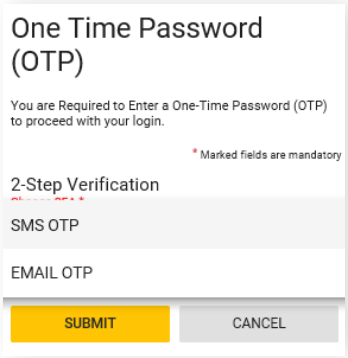
1 Login

1.4 Forgot Password

Back to Table of Contents

Step 5

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



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.

1 Login

1.4 Forgot Password

Back to Table of Contents

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.

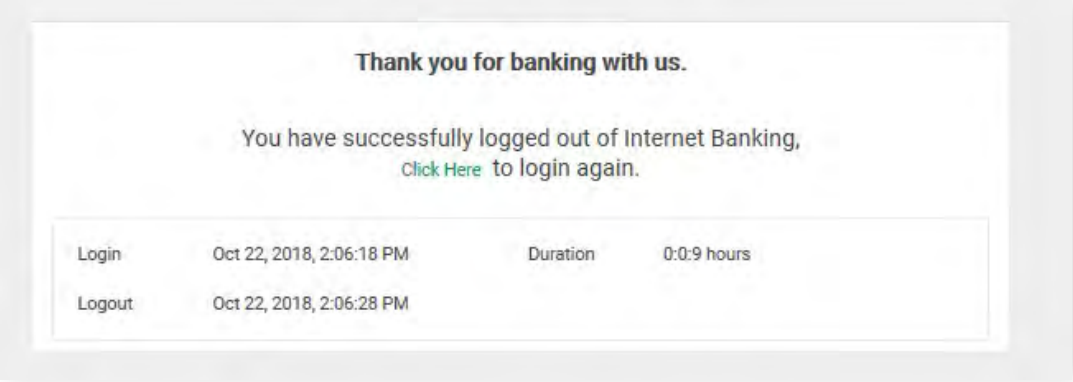
Tip: *Both New and Confirm password should match.*

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

Back to Table of Contents

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

Back to Table of Contents

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.

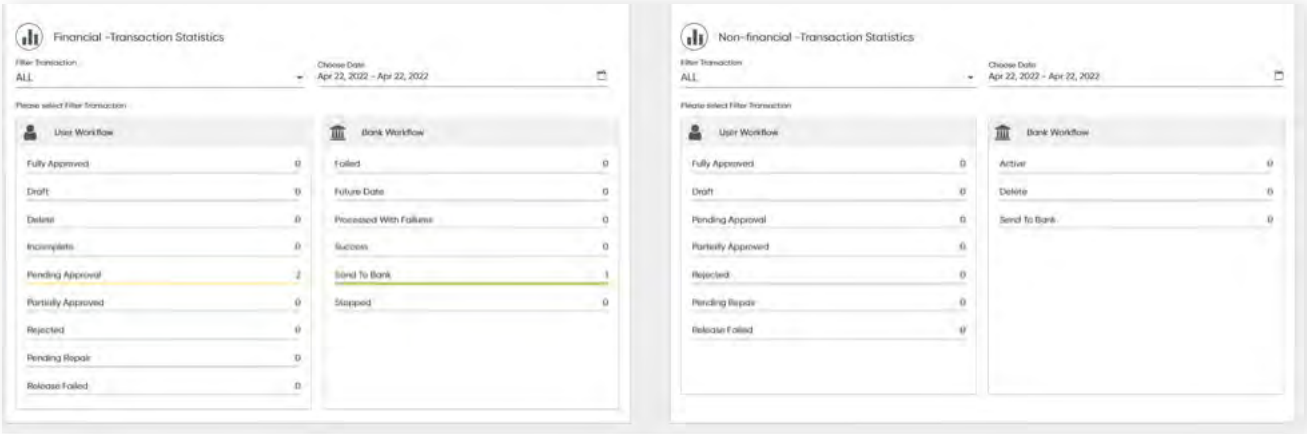
Note:
The pie chart represents the total amount in each type of currency. See below for illustration.

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

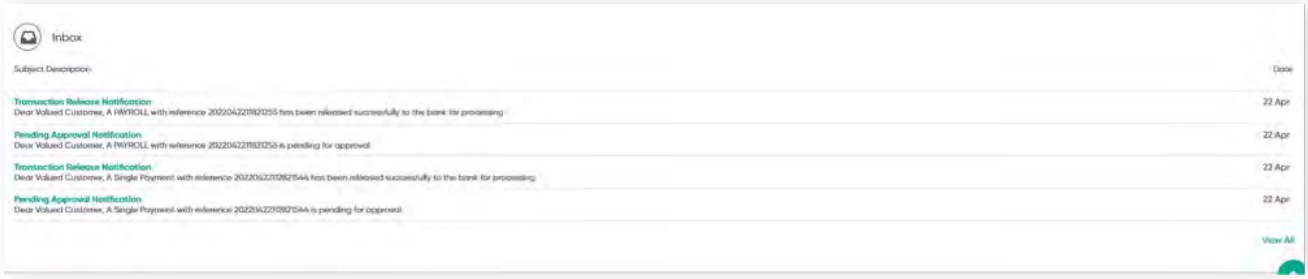
2 Dashboard

2.4 Inbox/View Notification/Send Message

Back to Table of Contents

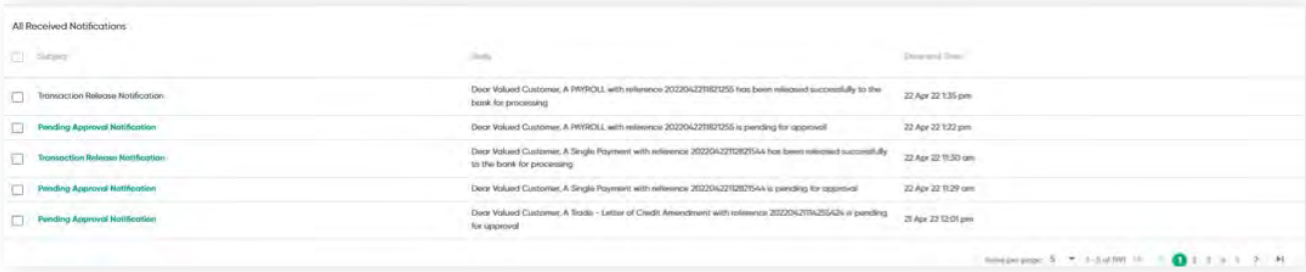
Inbox

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

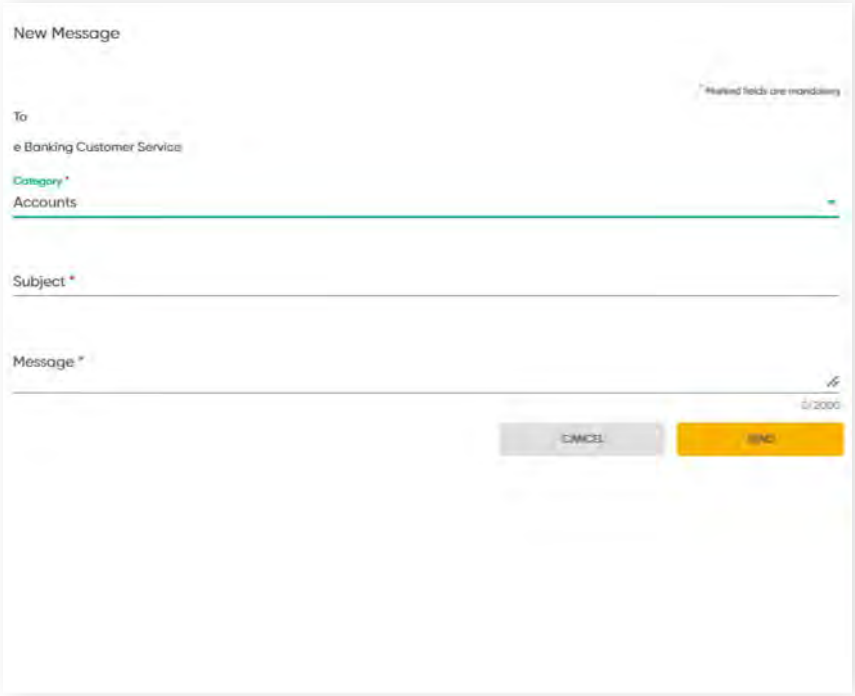
2.4 Inbox/View Notification/Send Message

Back to Table of Contents

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.



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

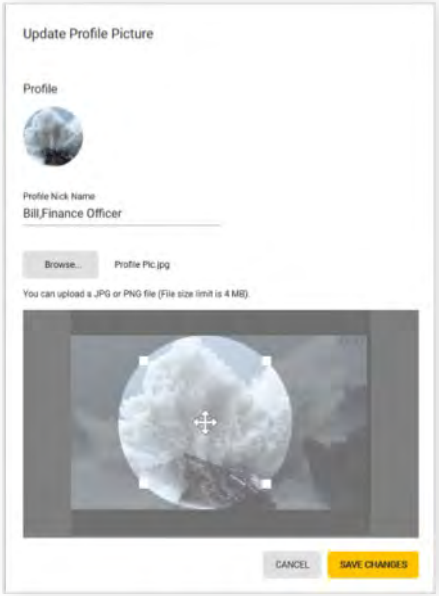
2.5 Customizing Profile Image and Name

Back to Table of Contents

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

Back to Table of Contents

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

Back to Table of Contents

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.**

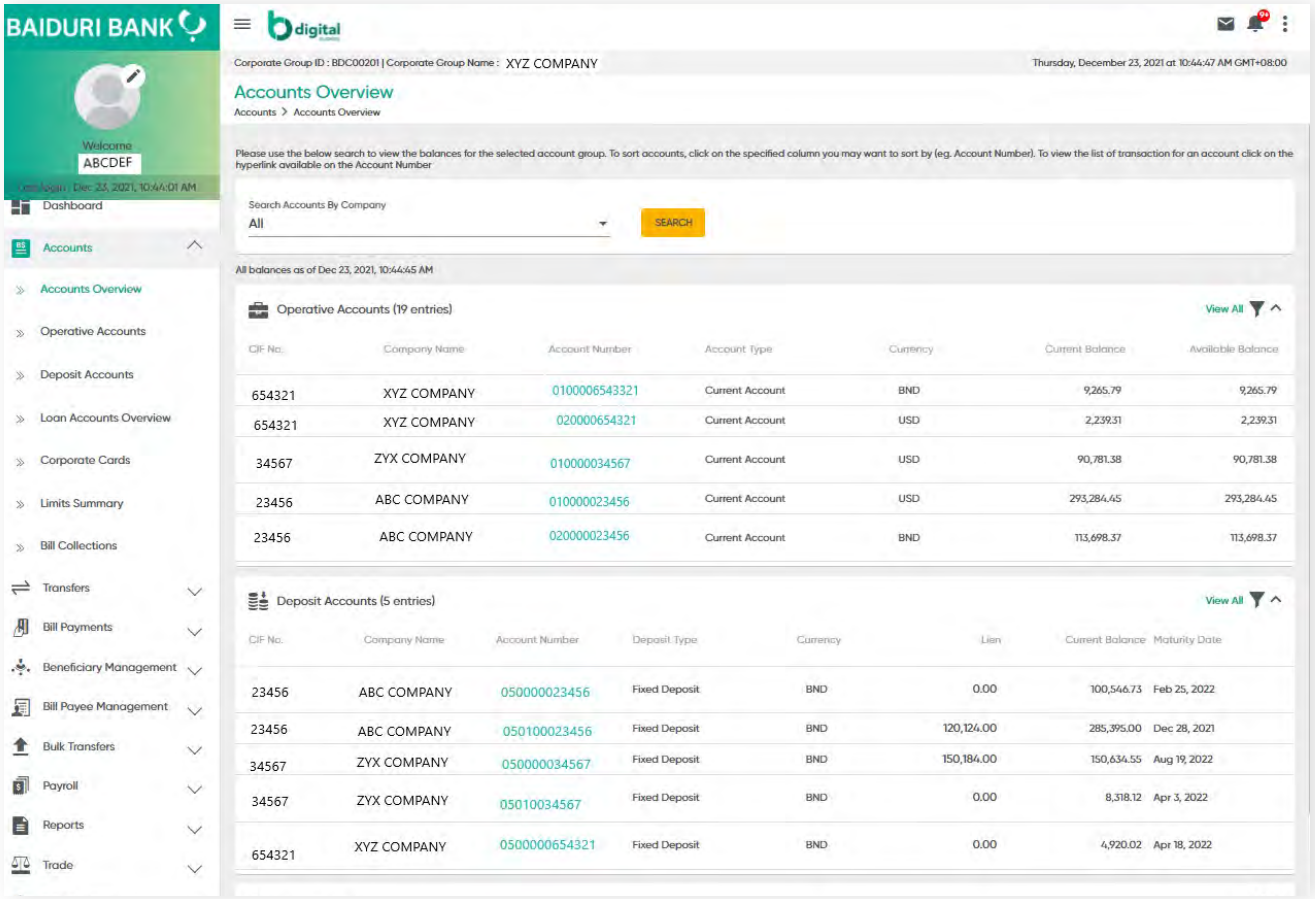


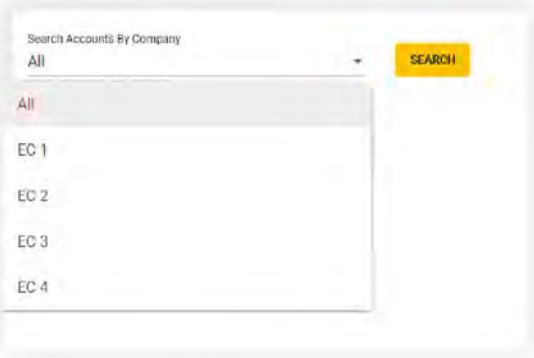
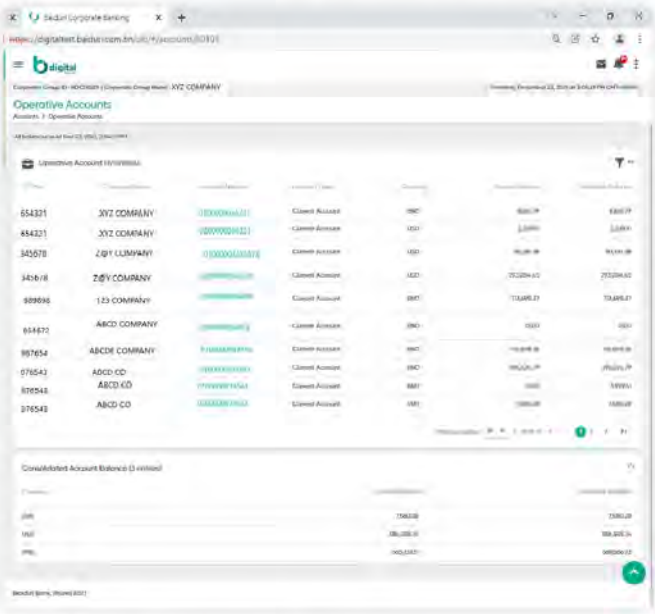
Figure 1: Accounts Overview screen

3 Accounts

3.2 Accounts Overview Function

Back to Table of Contents

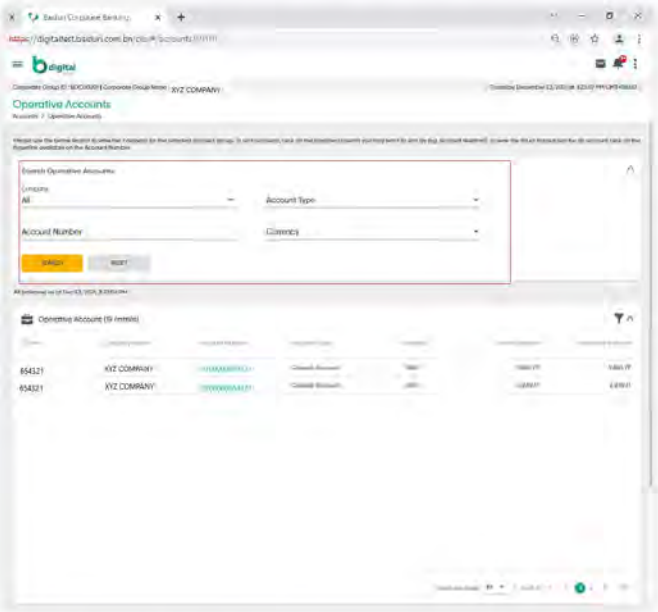
Functions available under the Beneficiary List screen.

Actions	Response
Search	Search through all accounts (Operative Accounts, Deposit Accounts and Loan Accounts). Select specific company names of select All in the drop down list.  Figure 1: Search Accounts by Company screen
Filter Icon (▼)	Hide or unhide columns.
View All	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 **current balances** and **available balances** in their currencies.  Figure 2: Operative Accounts screen

3 Accounts

3.2 Accounts Overview Function

Back to Table of Contents

	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

Back to Table of Contents

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

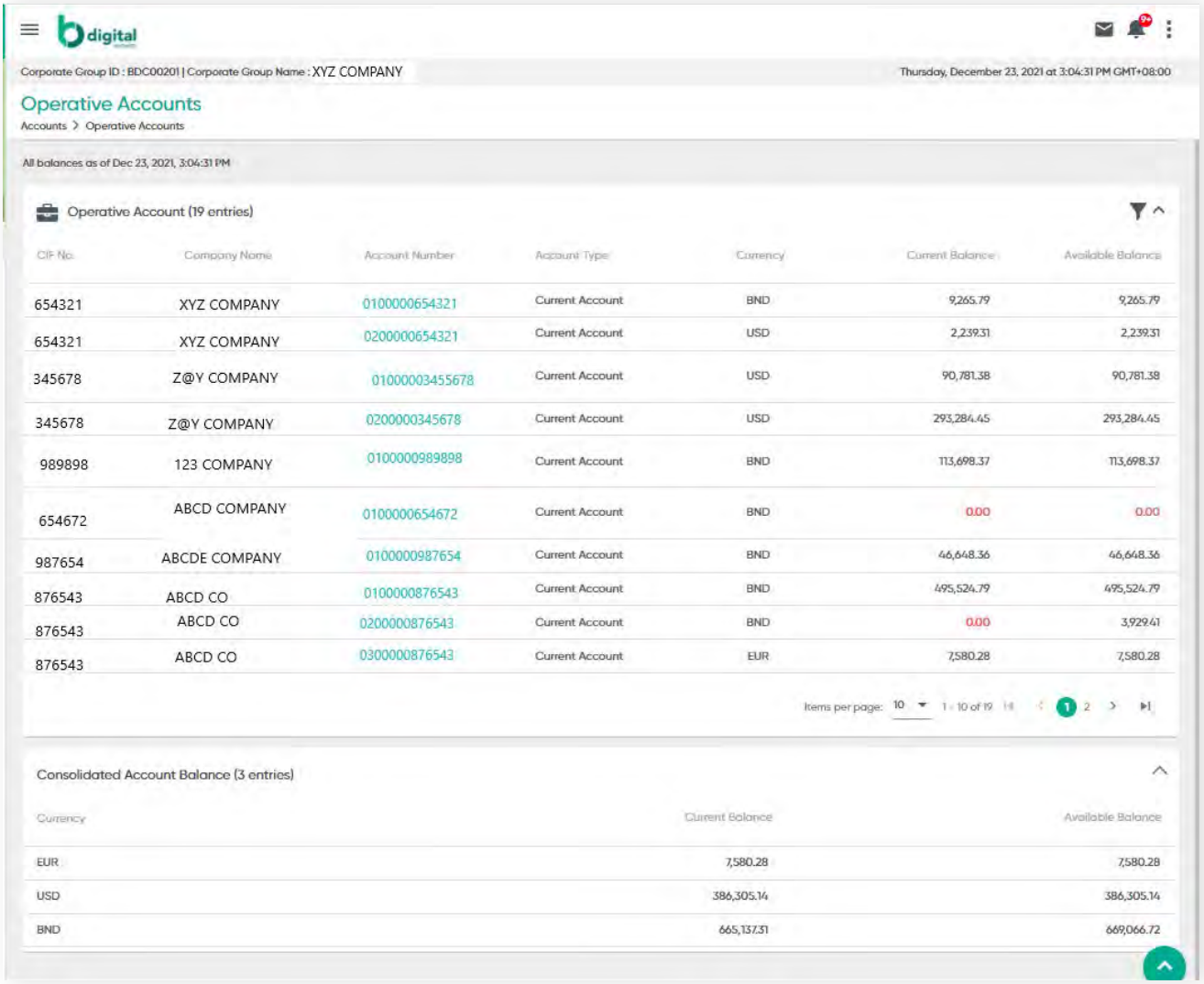


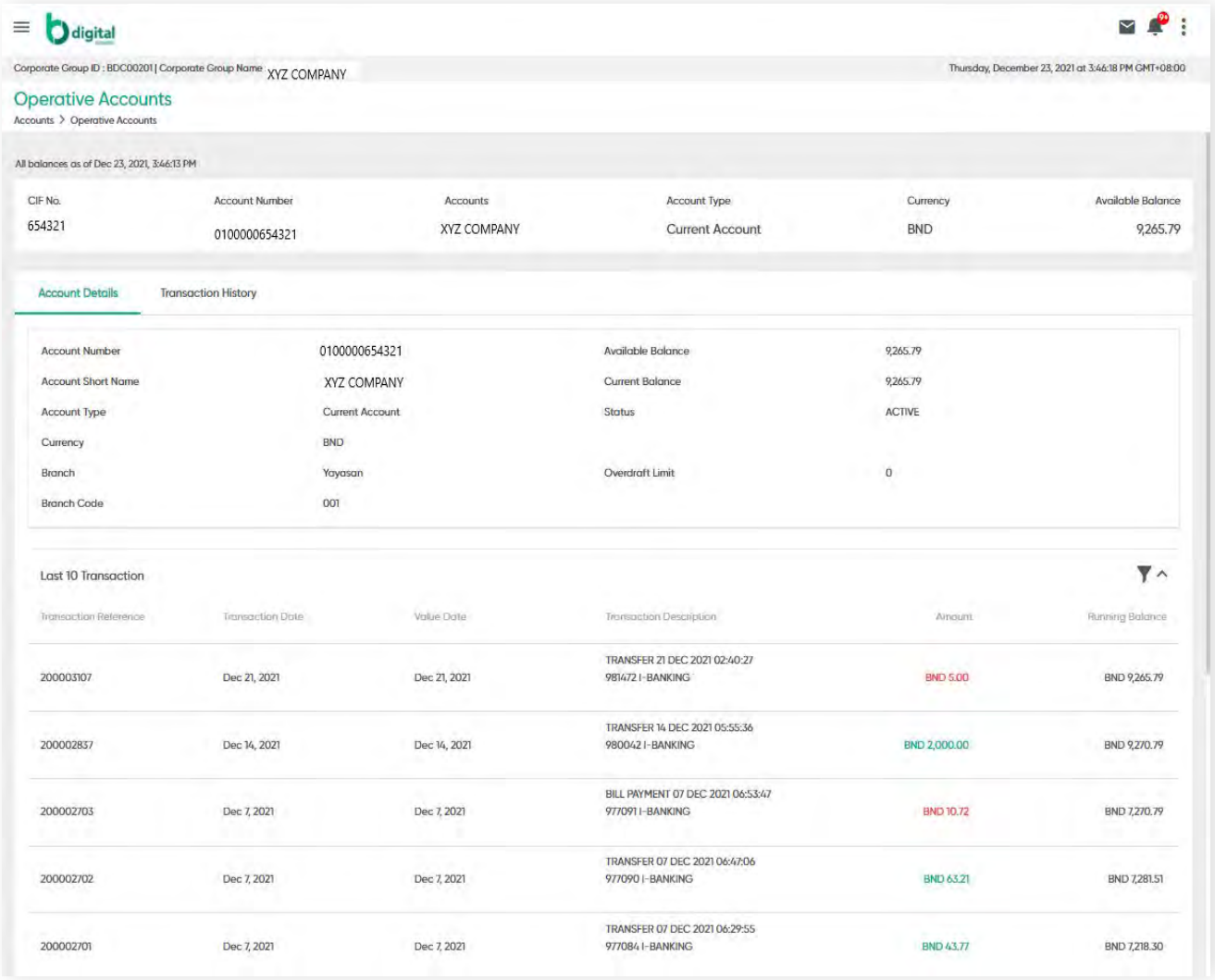
Figure 4: Operative Accounts screen

3 Accounts

3.3 Operative Accounts

Back to Table of Contents

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

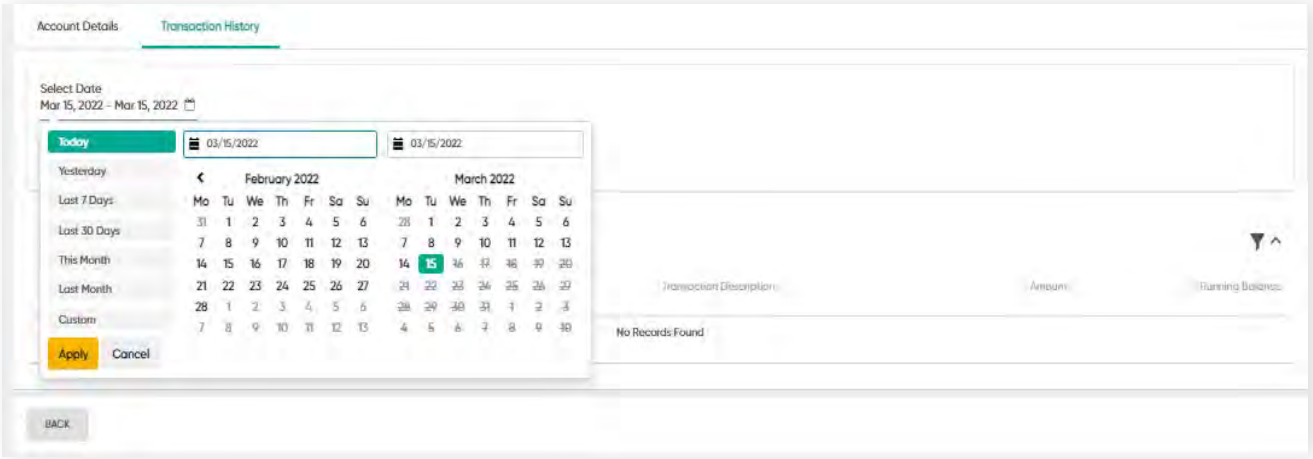


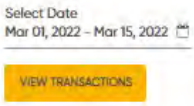
3 Accounts

3.3 Operative Accounts

Back to Table of Contents

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





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

Back to Table of Contents

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.**

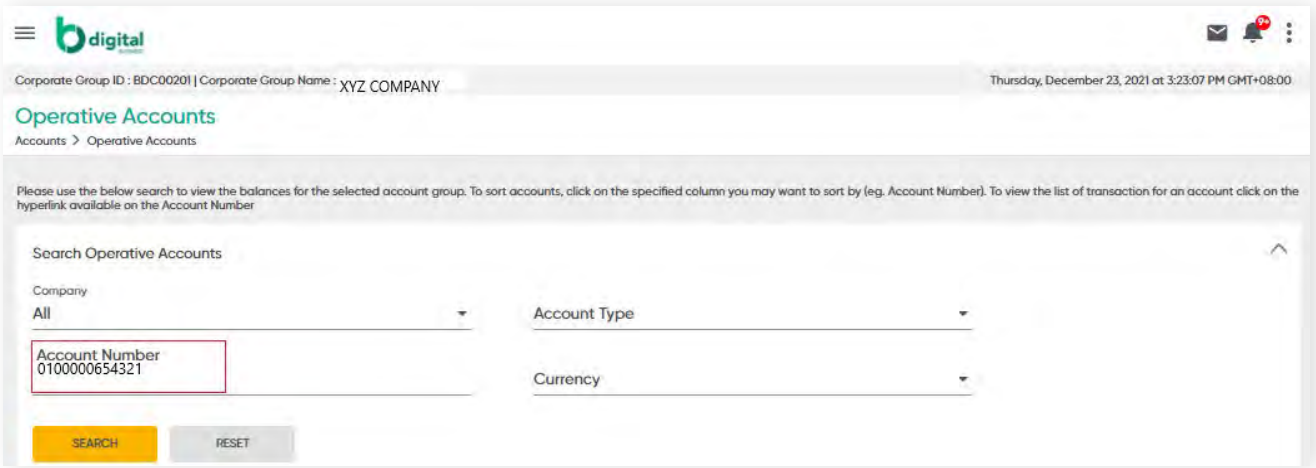


Figure 5: Operative Accounts screen

3 Accounts

3.3.1 Searching Specific Operative Accounts

Back to Table of Contents

Step 2

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

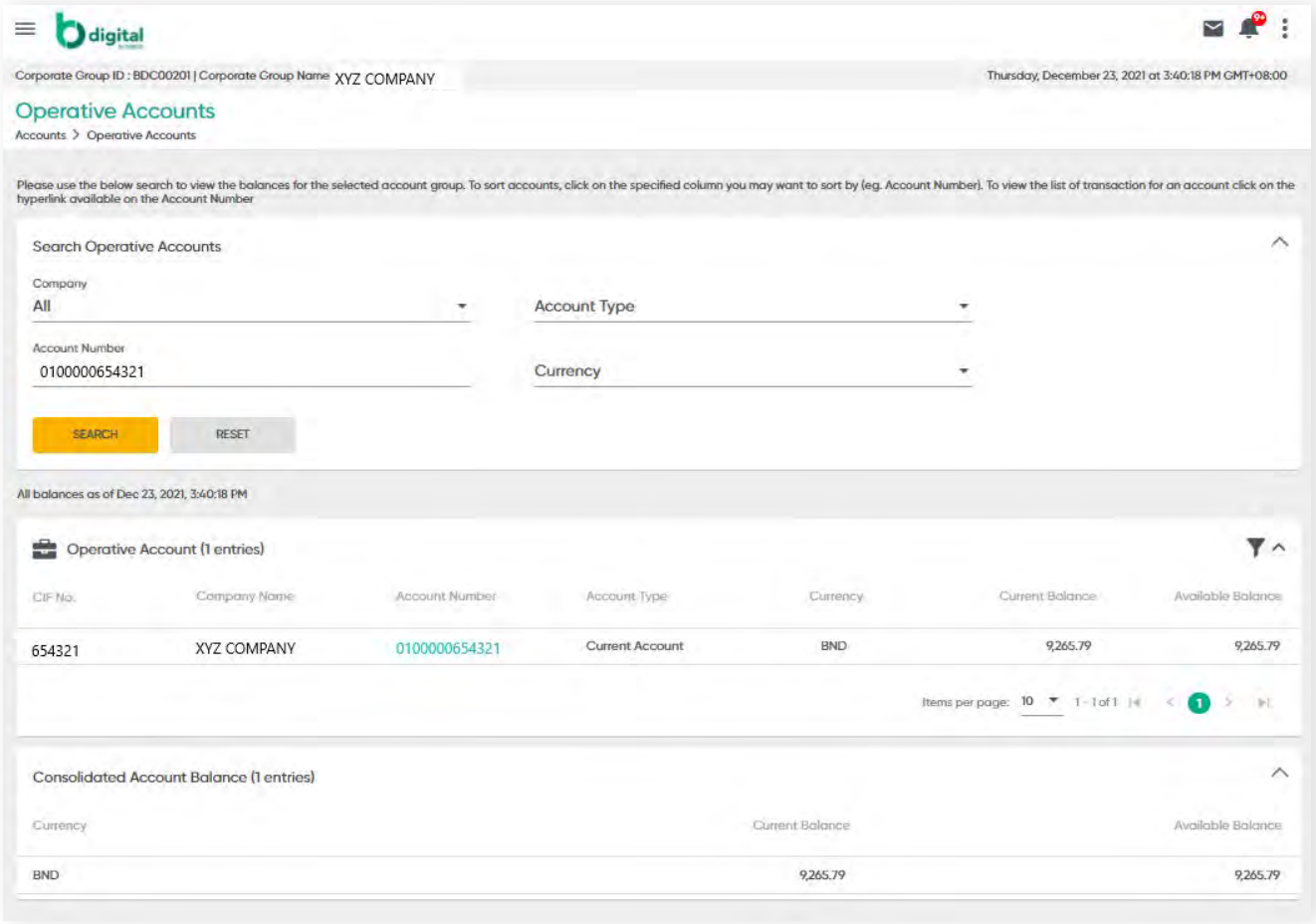


Figure 6: Operative Account Inquiry screen

3 Accounts

3.3.1 Searching Specific Operative Accounts

Back to Table of Contents

Step 3

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

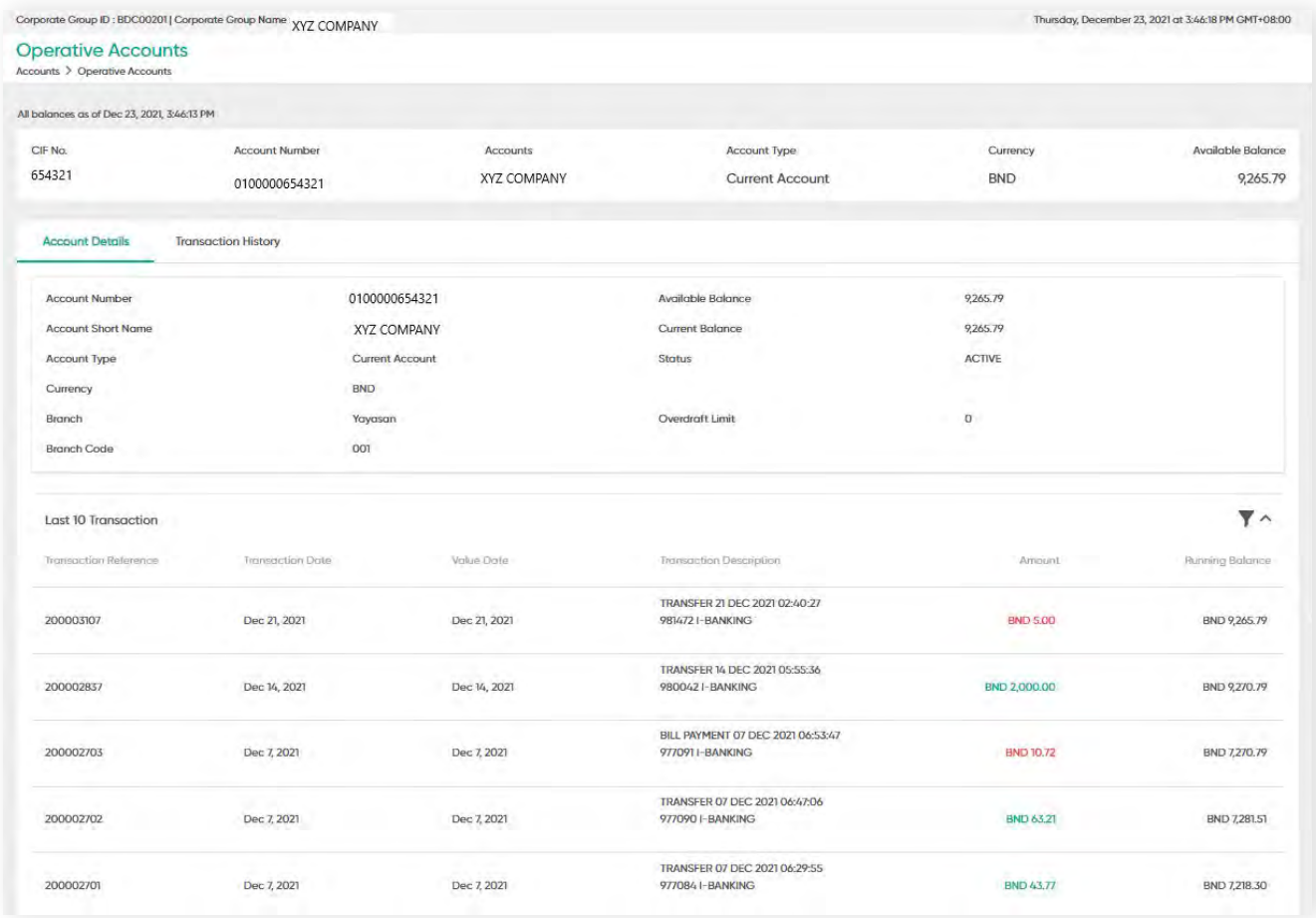


Figure 7: Operative Accounts screen

3 Accounts

3.4 Deposit Accounts

Back to Table of Contents

Step 1

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

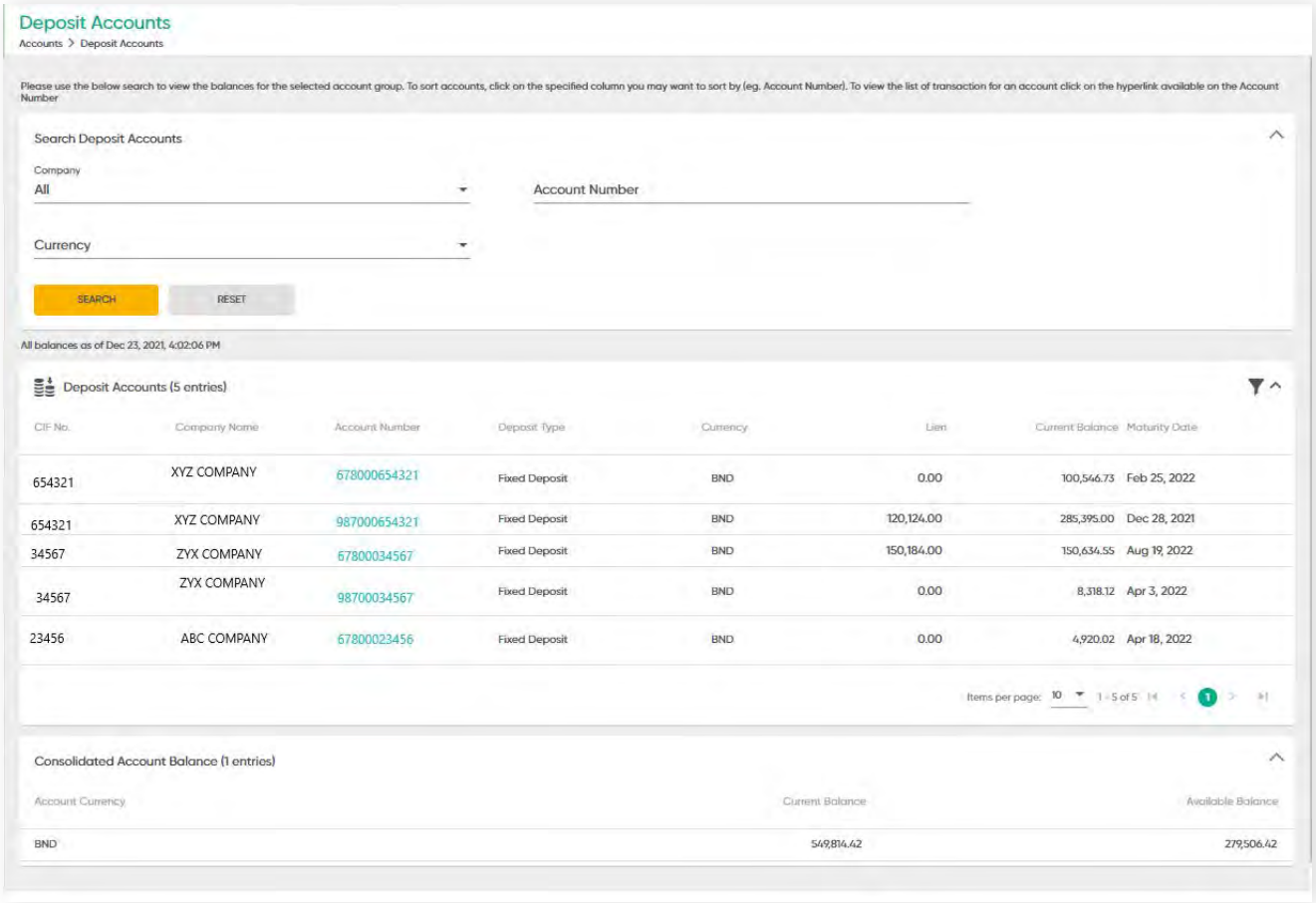


Figure 7: Operative Accounts screen

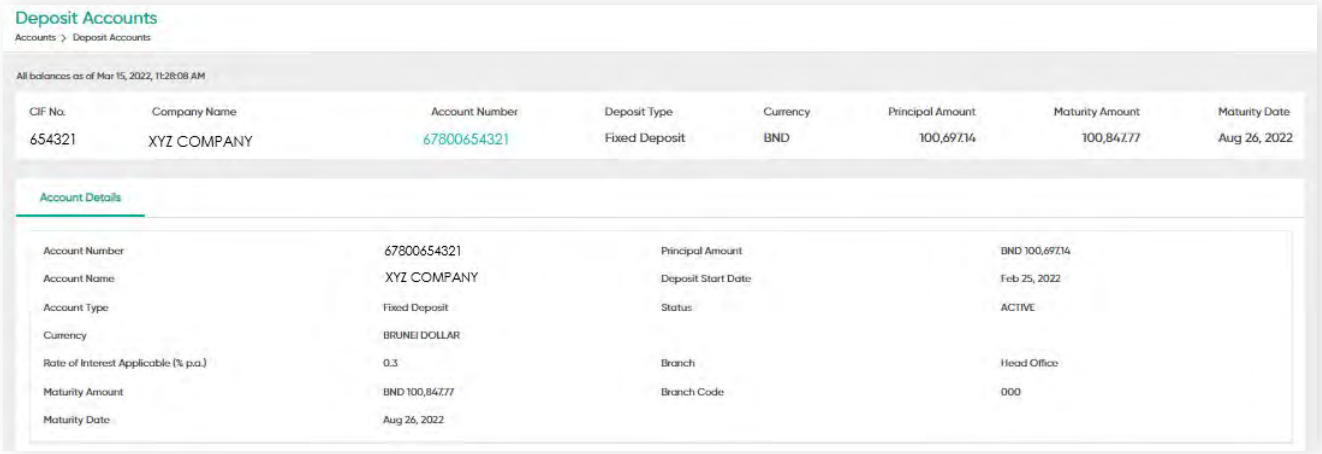
3 Accounts

3.4 Deposit Accounts

Back to Table of Contents

Step 2

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



3 Accounts

3.4.1 Searching Specific Deposit Accounts

Back to Table of Contents

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.**

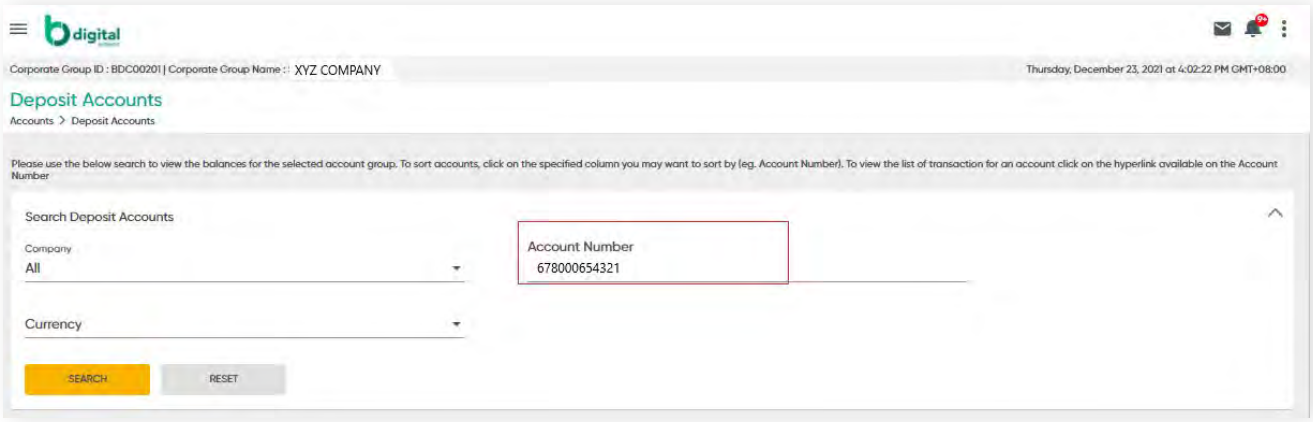


Figure 5: Operative Accounts screen

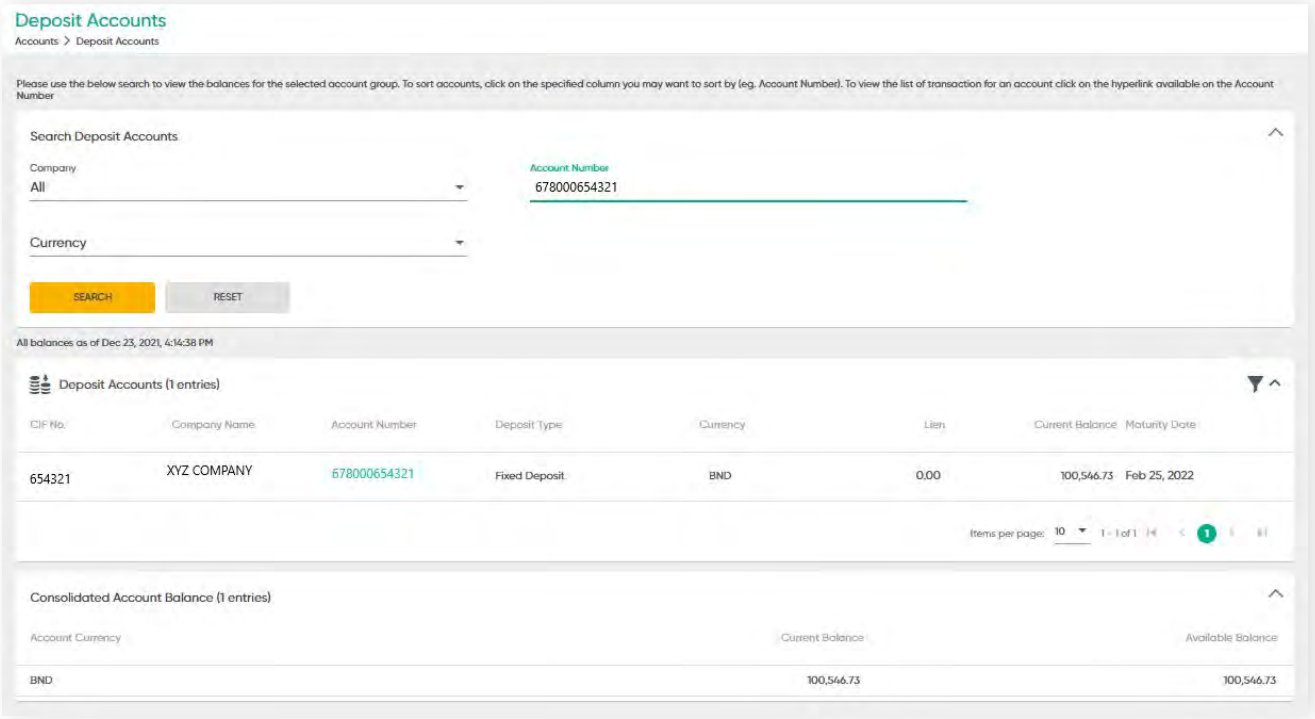
3 Accounts

3.4.1 Searching Specific Deposit Accounts

Back to Table of Contents

Step 2

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



3 Accounts

3.5 Loan Accounts Overview

Back to Table of Contents

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

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

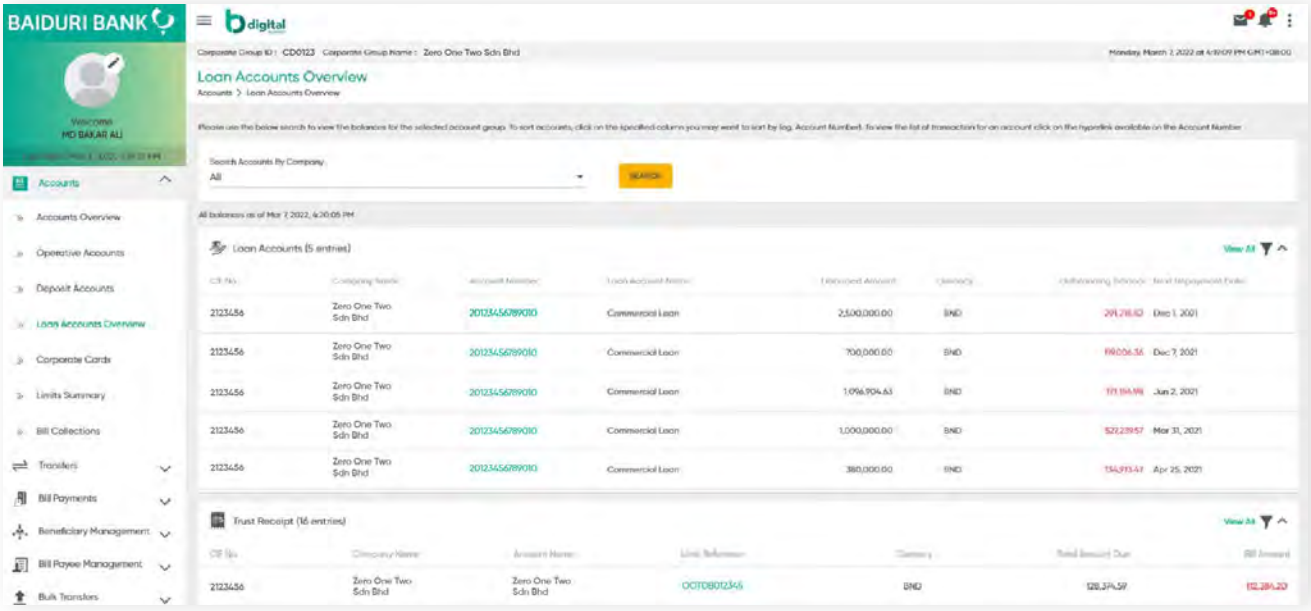


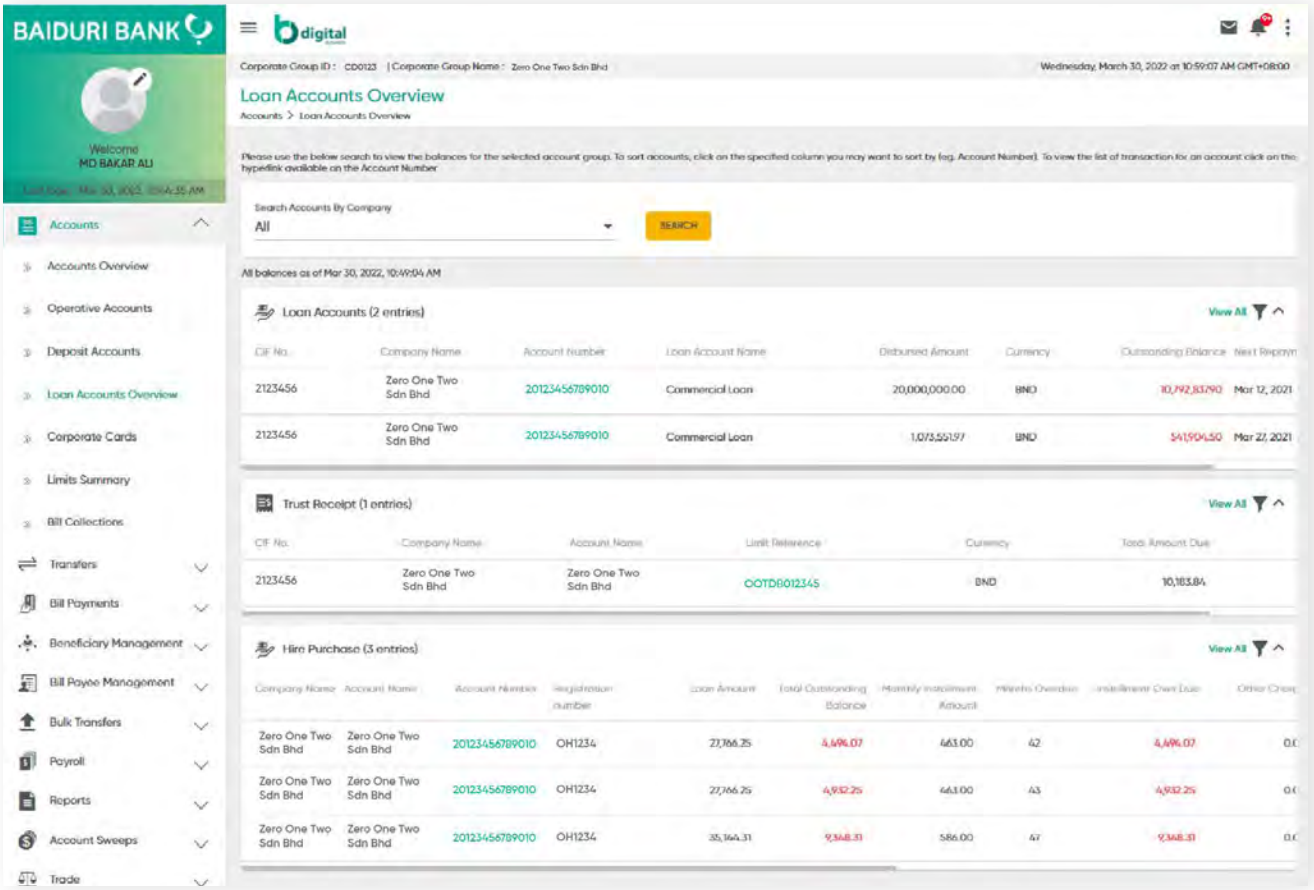
Figure 9: Loan Account Overview screen

3 Accounts

3.5.1 View - Loan Accounts

Back to Table of Contents

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



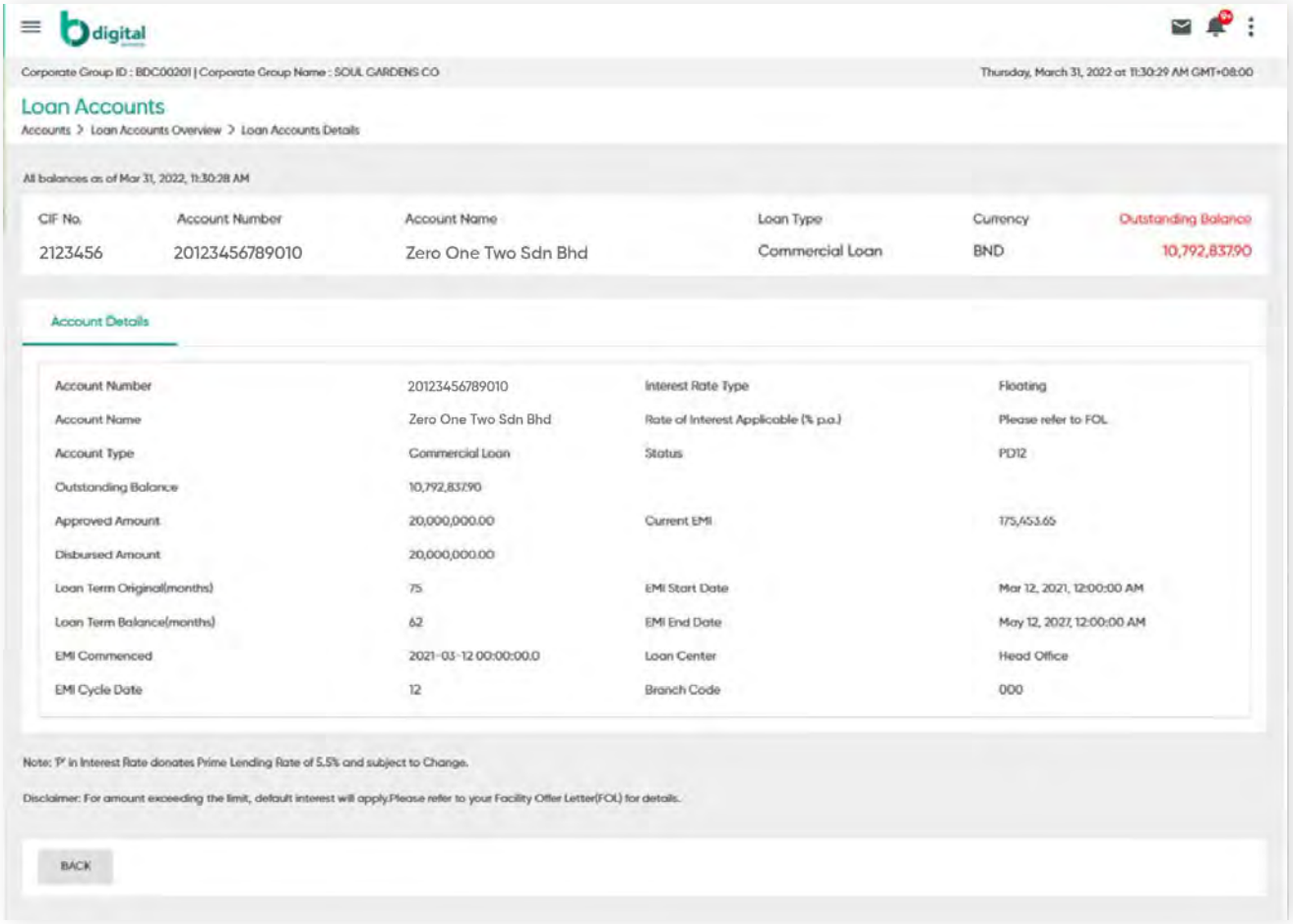
3 Accounts

3.5.1 View - Loan Accounts

Back to Table of Contents

Loan Accounts

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



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

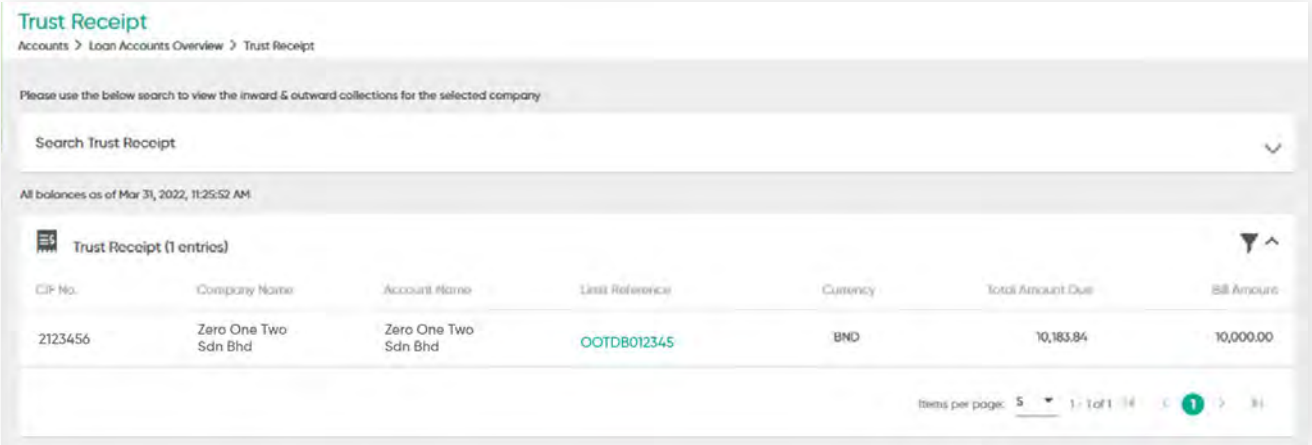
3.5.1 View - Loan Accounts

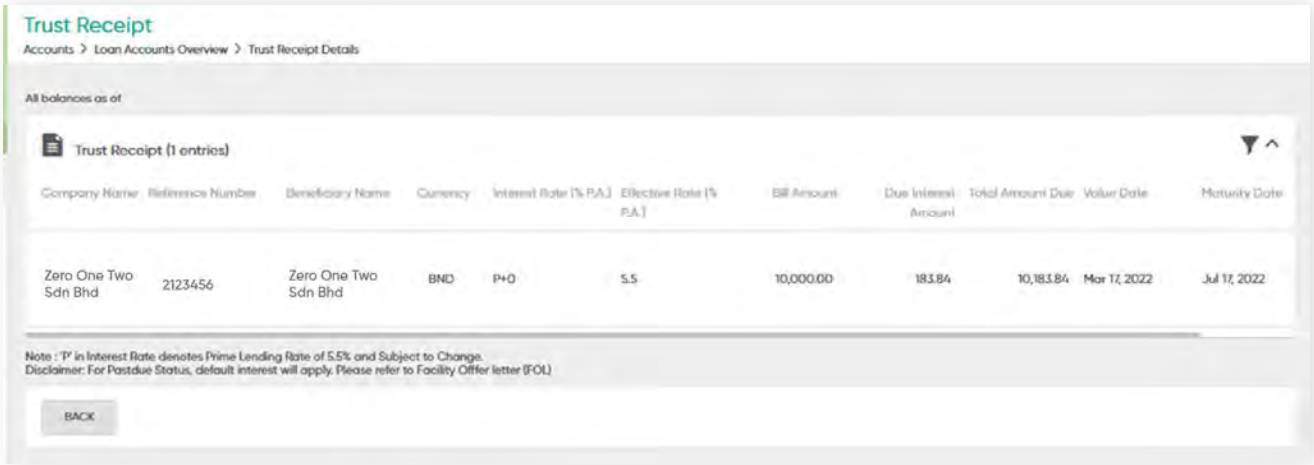
Back to Table of Contents

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.





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

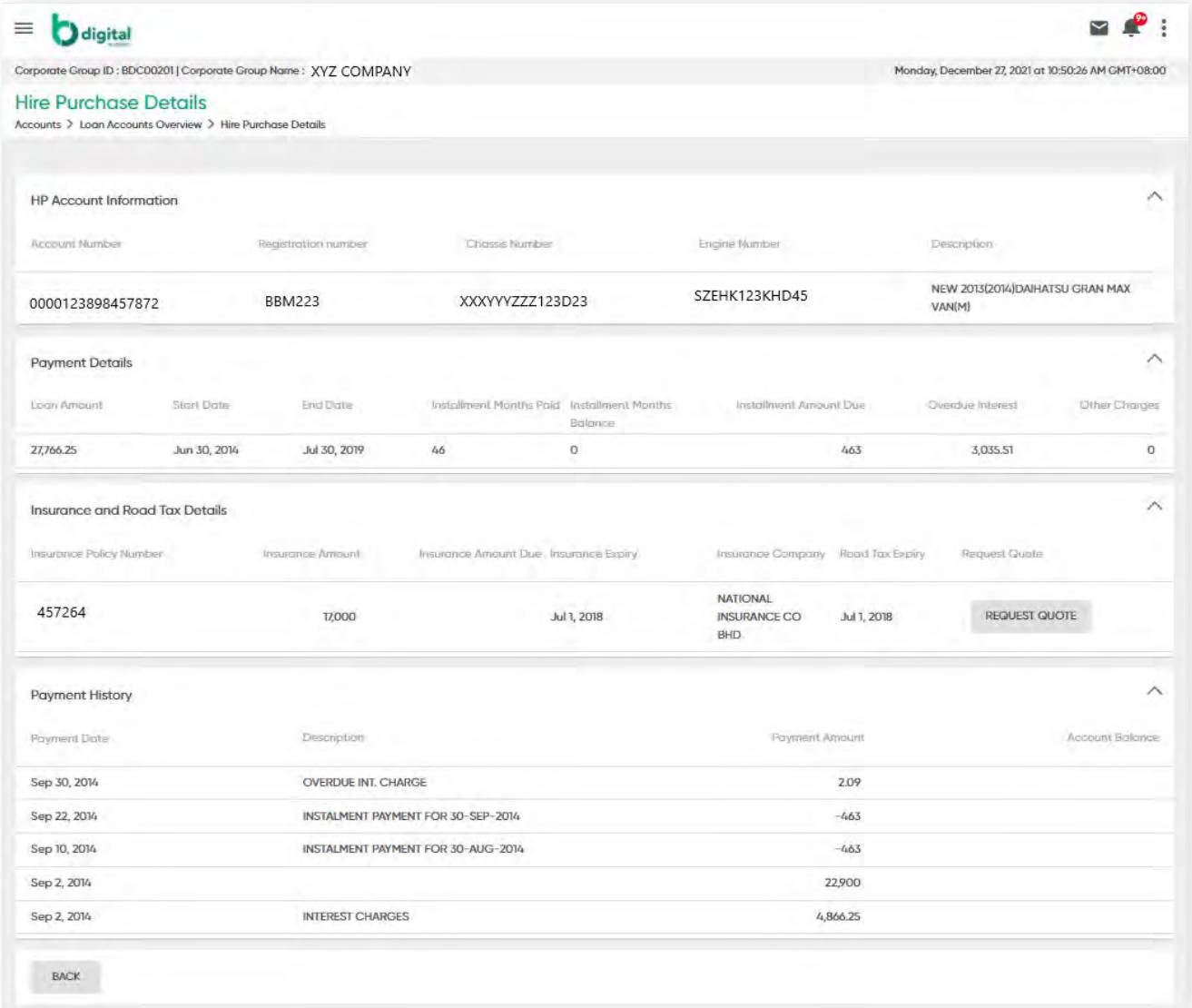
3.5.1 View - Loan Accounts

Back to Table of Contents

Hire Purchase

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

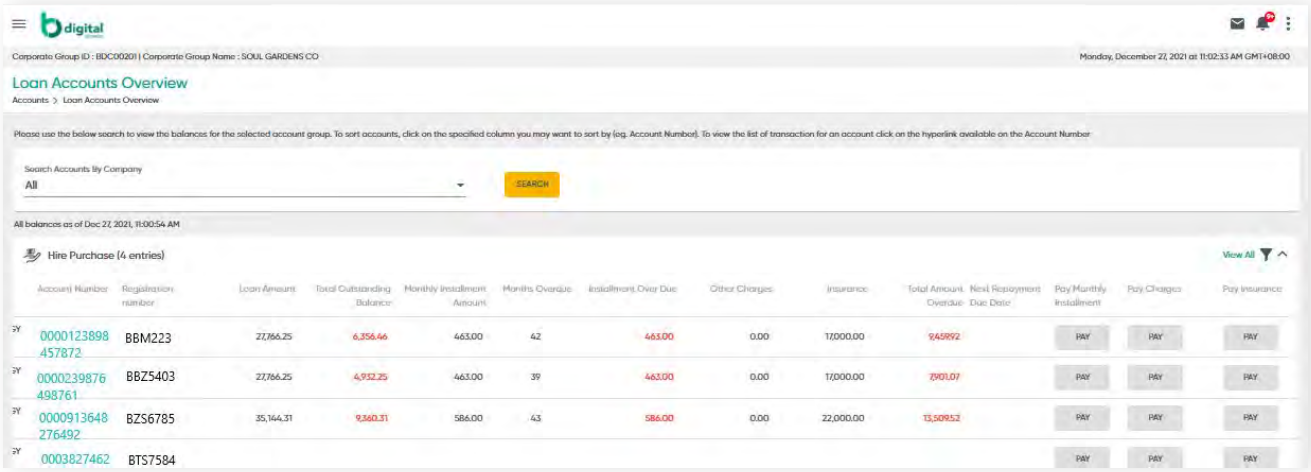
Click the Account Number of the Hire Purchase Account where to view more details of the Hire Purchase.



3 Accounts

3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

Back to Table of Contents



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

Back to Table of Contents

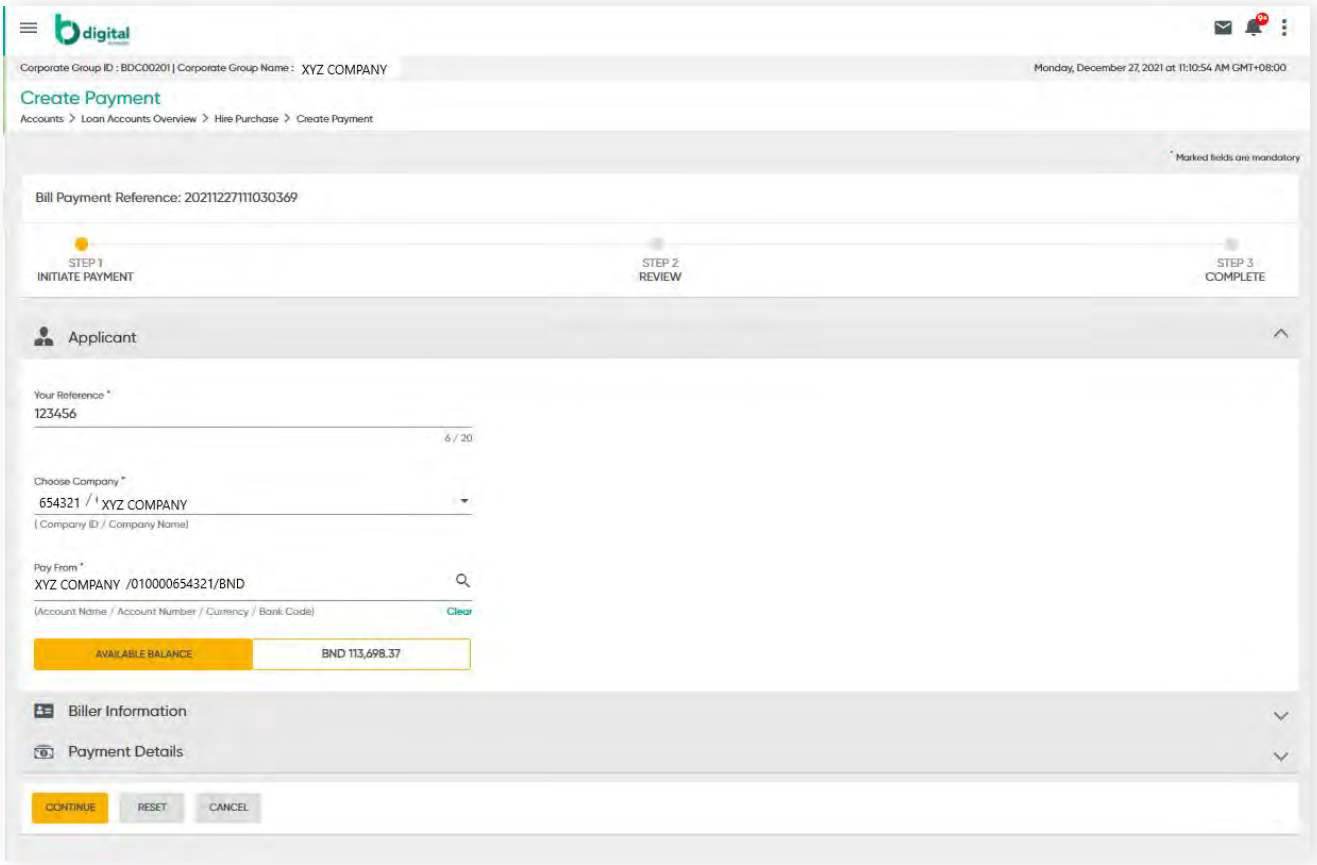
Initiate Payment

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.



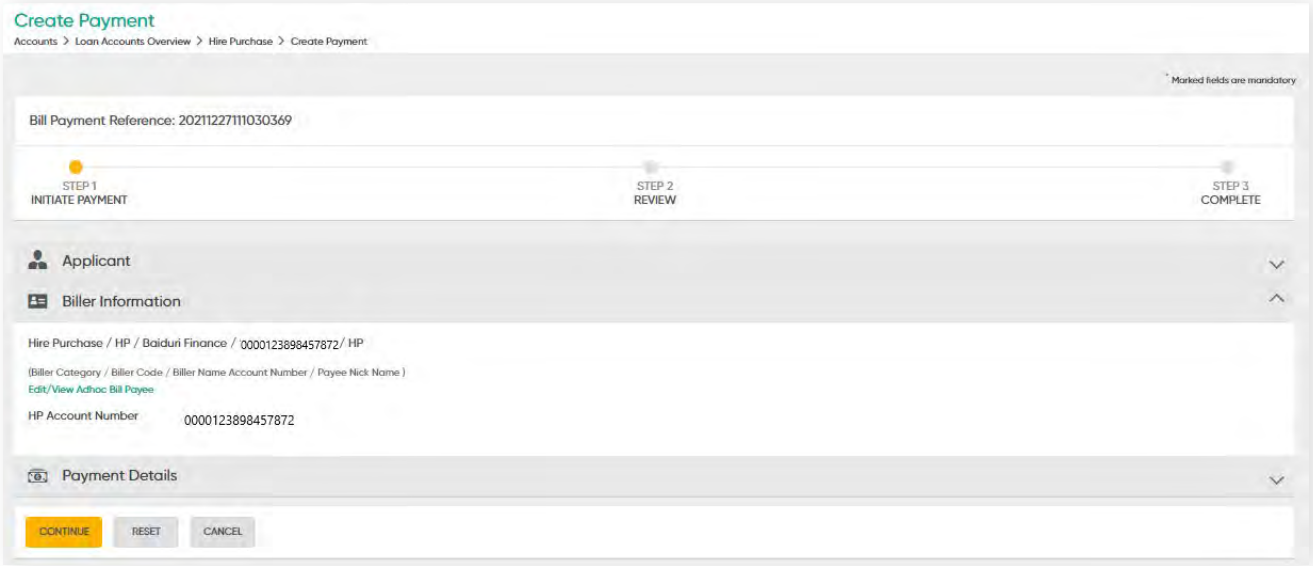
3 Accounts

3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

Back to Table of Contents

Step 3

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



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

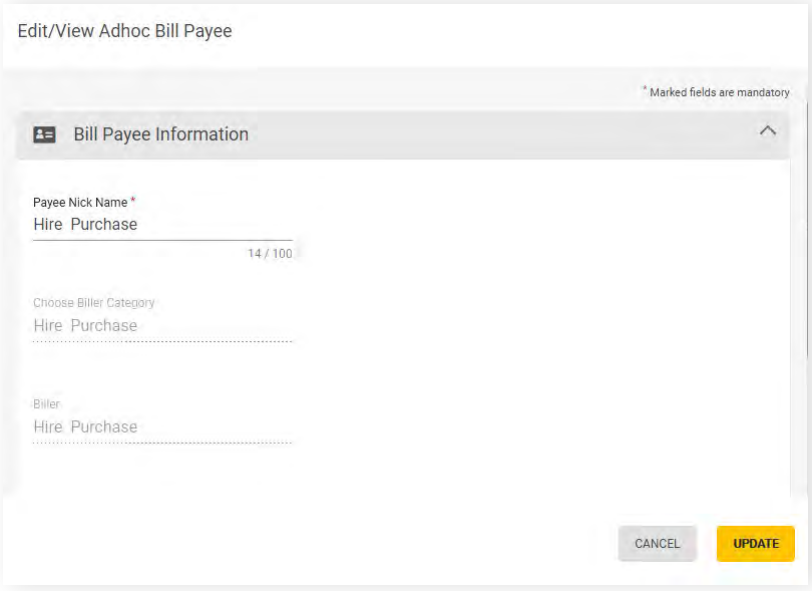


Figure 10: Edit/View Adhoc Bill Payee screen

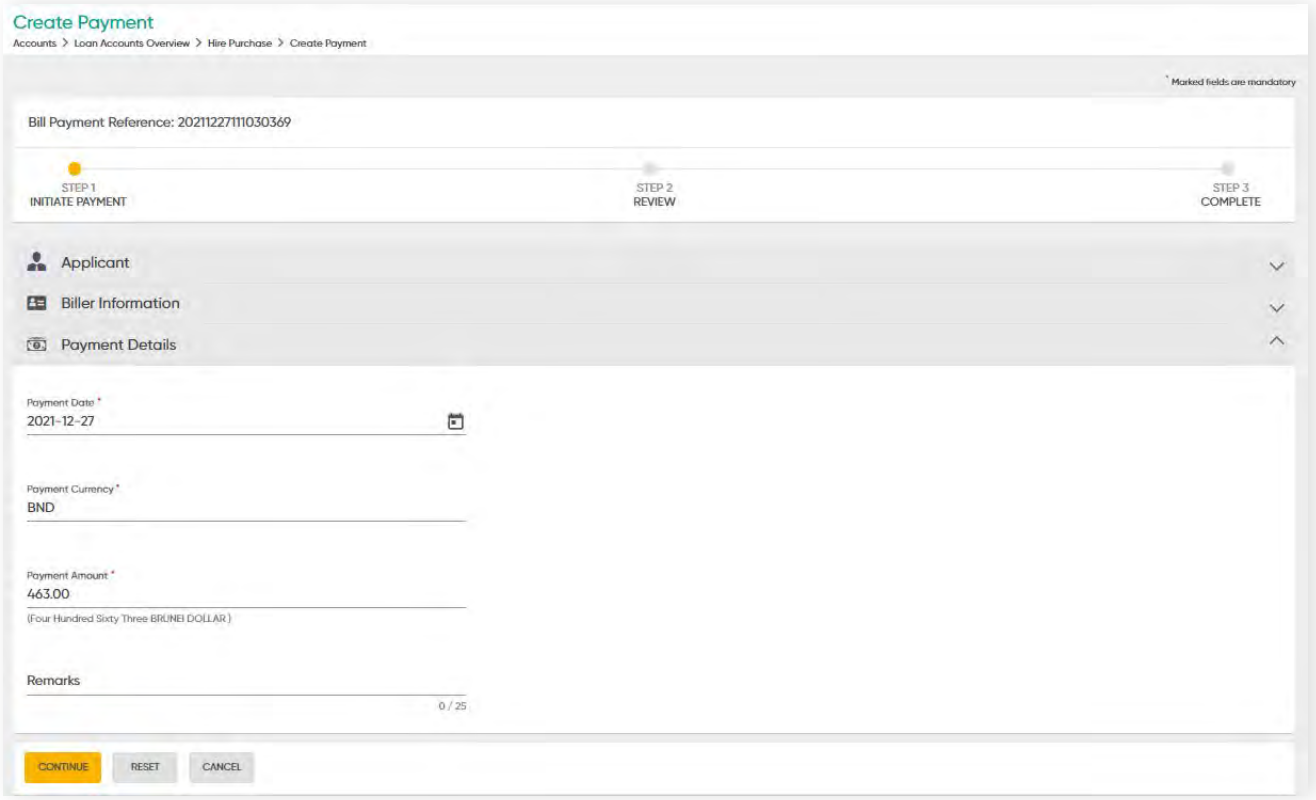
3 Accounts

3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

Back to Table of Contents

Step 3

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



3 Accounts

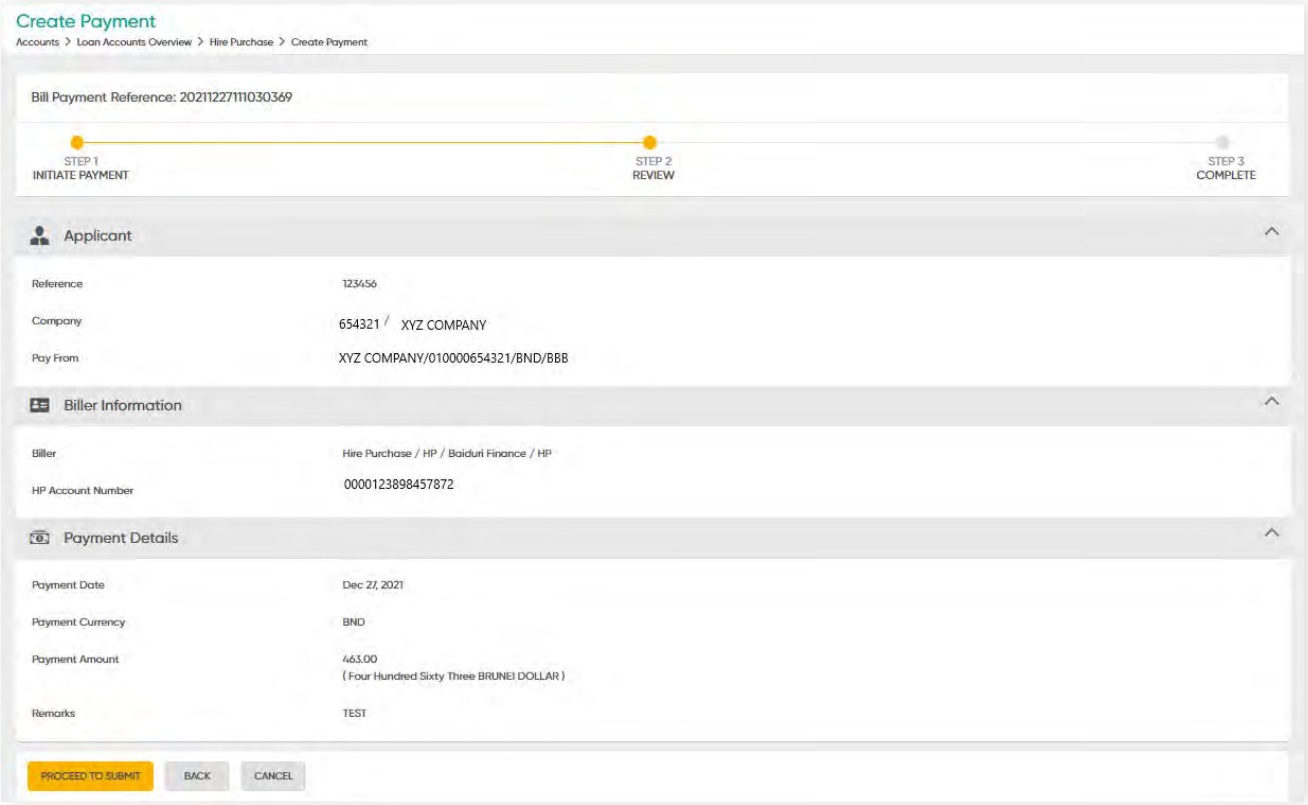
3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

Back to Table of Contents

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.



3 Accounts

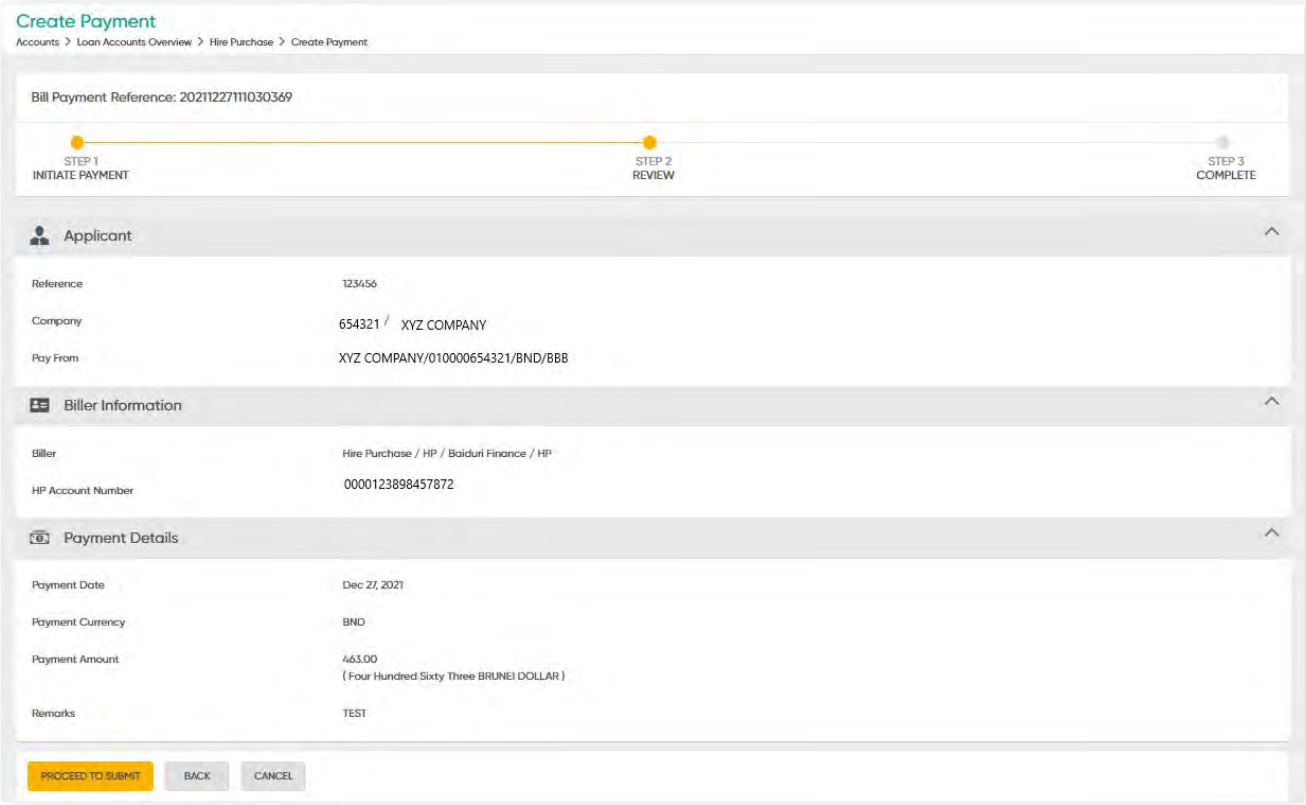
3.5.2 Hire Purchase - Pay Monthly Instalment/ Charges/ Insurance

Back to Table of Contents

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.

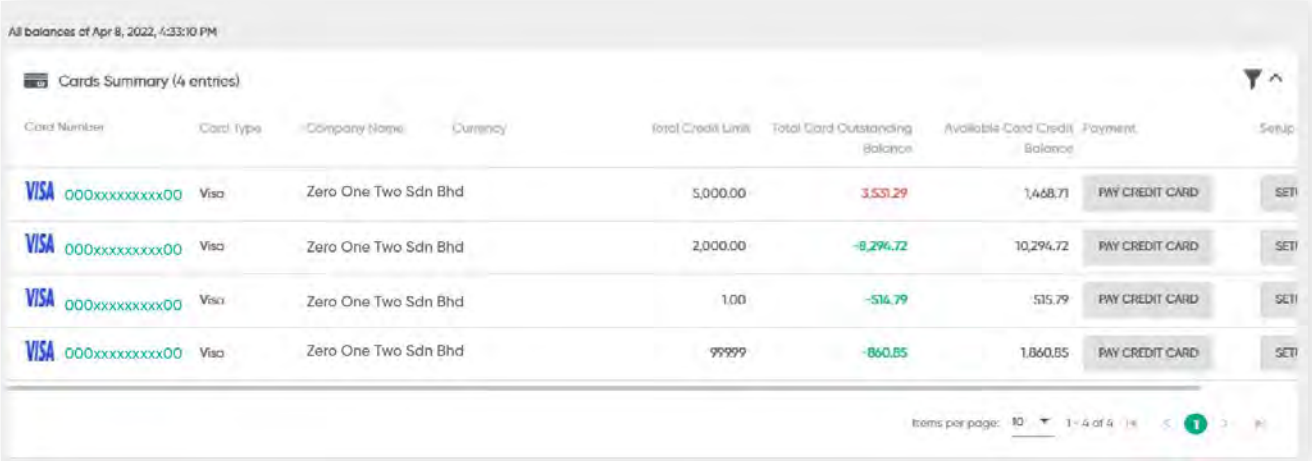


3 Accounts

3.6 Corporate Cards

Back to Table of Contents

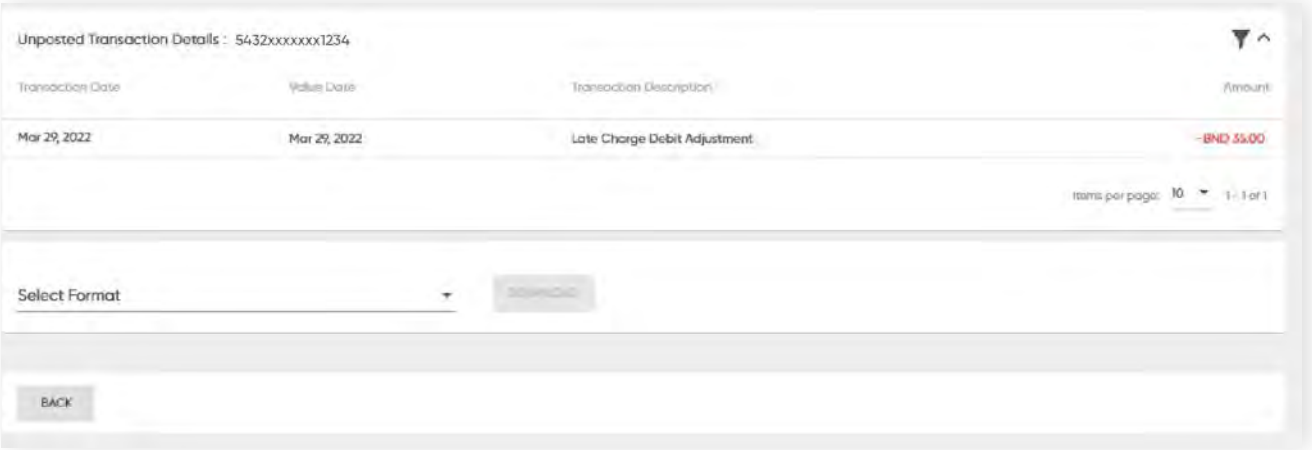
On the menu, go to **Accounts → Corporate Cards**.



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**.



3 Accounts

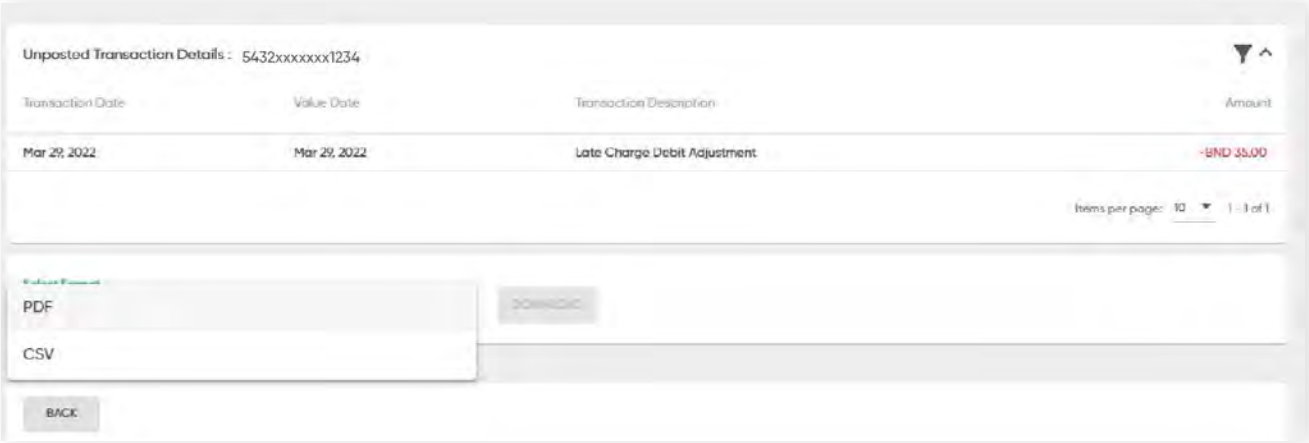
3.6 Corporate Cards

Back to Table of Contents

Download Transaction Details

Step 1

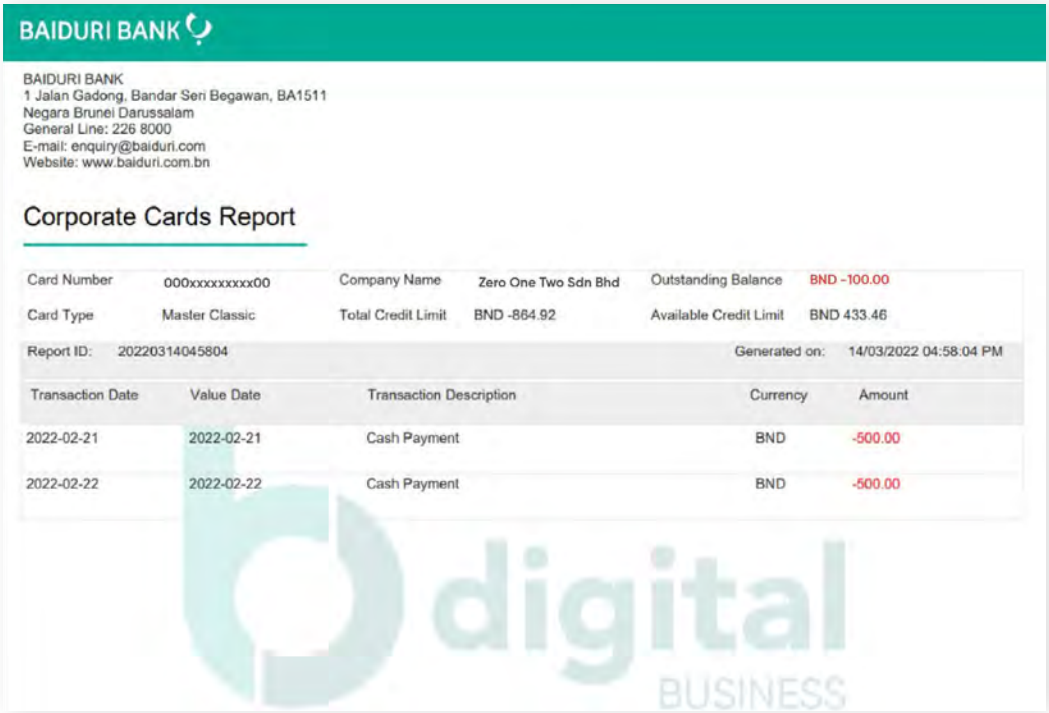
From the drop-down list, select your preferred file format, i.e. PDF or CSV.



Step 2

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

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



BAIDURI BANK

BAIDURI BANK
1 Jalan Gadong, Bandar Seri Begawan, BA1511
Negara Brunei Darussalam
General Line: 226 8000
E-mail: enquiry@baiduri.com
Website: www.baiduri.com.bn

Corporate Cards Report

Card Number	000xxxxxxxx00	Company Name	Zero One Two Sdn Bhd	Outstanding Balance	BND -100.00
Card Type	Master Classic	Total Credit Limit	BND -864.92	Available Credit Limit	BND 433.46
Report ID:	20220314045804			Generated on:	14/03/2022 04:58:04 PM

Transaction Date	Value Date	Transaction Description	Currency	Amount
2022-02-21	2022-02-21	Cash Payment	BND	-500.00
2022-02-22	2022-02-22	Cash Payment	BND	-500.00

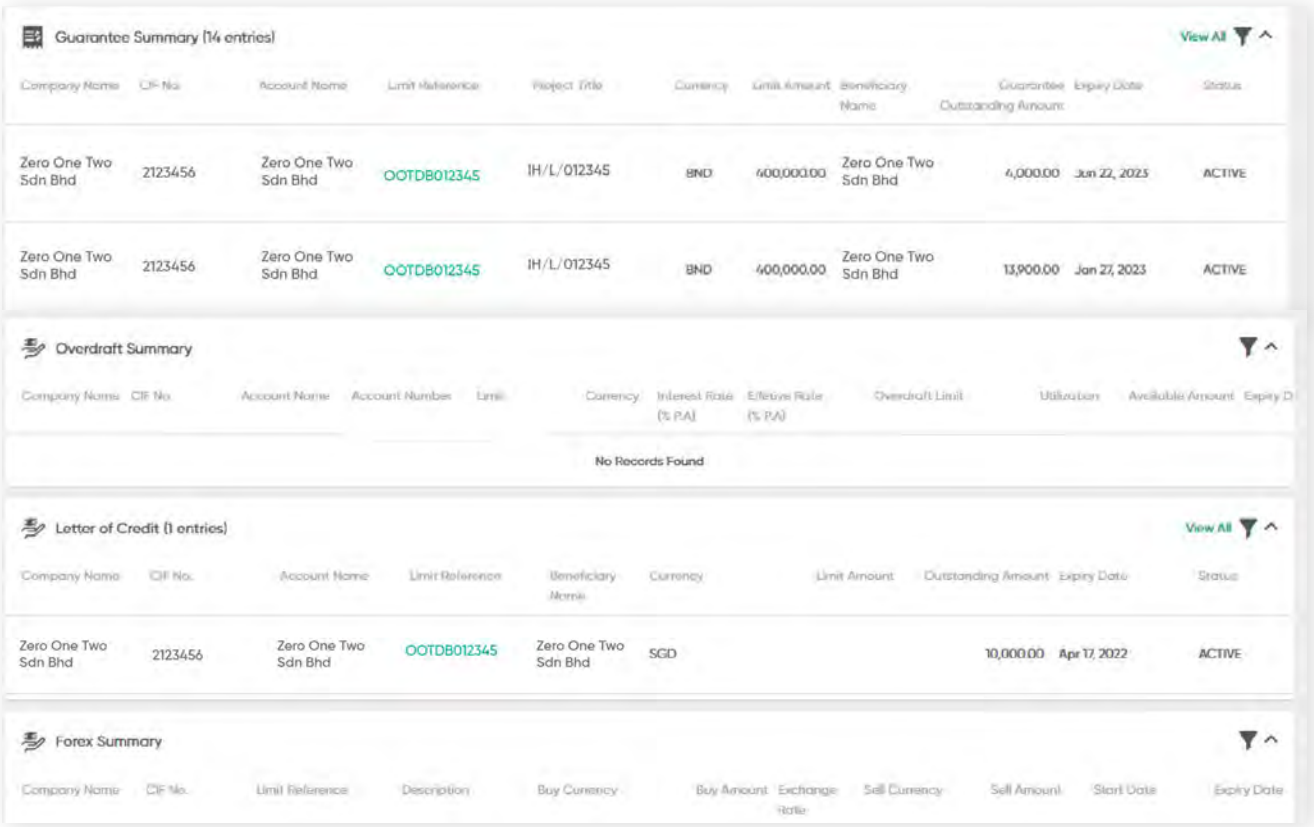
3 Accounts

3.7 Limit Summary

Back to Table of Contents

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) — View All

Company Name	CIF 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	OOTDB012345	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	OOTDB012345	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	13,900.00	Jan 27, 2023	ACTIVE

Overdraft Summary

Company Name	CIF No.	Account Name	Account Number	Limit	Currency	Interest Rate (% P.A)	Effective Rate (% P.A)	Overdraft Limit	Utilization	Available Amount	Expiry D

No Records Found

Letter of Credit (1 entries) — View All

Company Name	CIF 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	OOTDB012345	Zero One Two Sdn Bhd	SGD		10,000.00	Apr 17, 2022	ACTIVE

Forex Summary

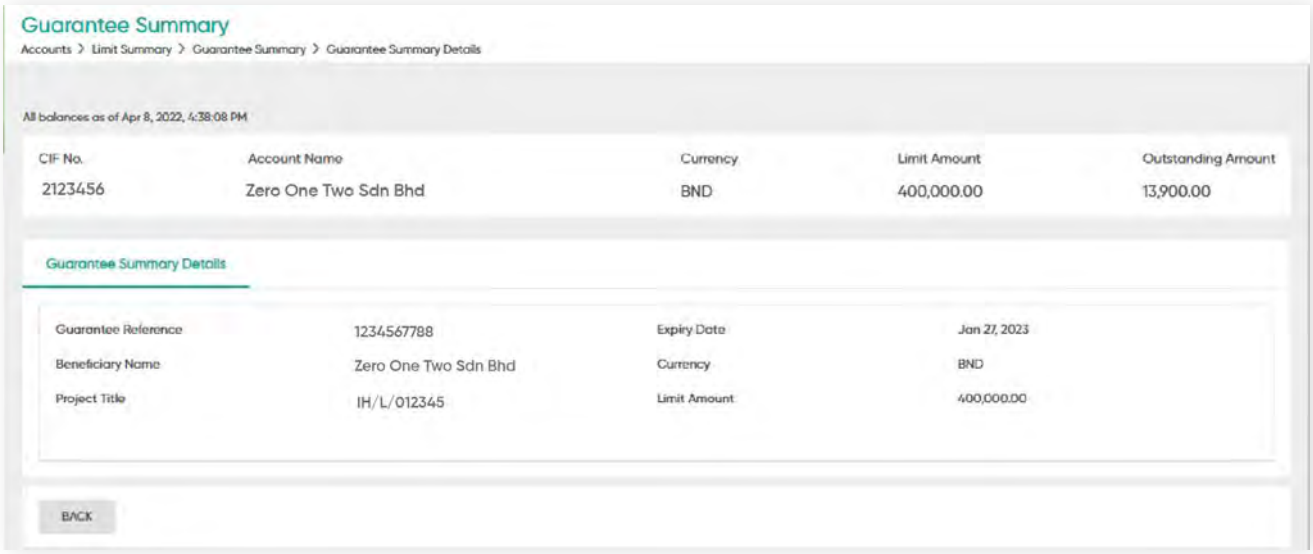
Company Name	CIF No.	Limit Reference	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Start Date	Expiry Date

3 Accounts

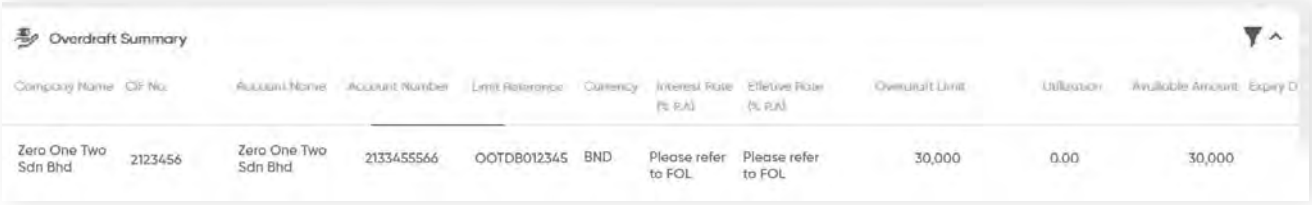
3.7 Limit Summary

Back to Table of Contents

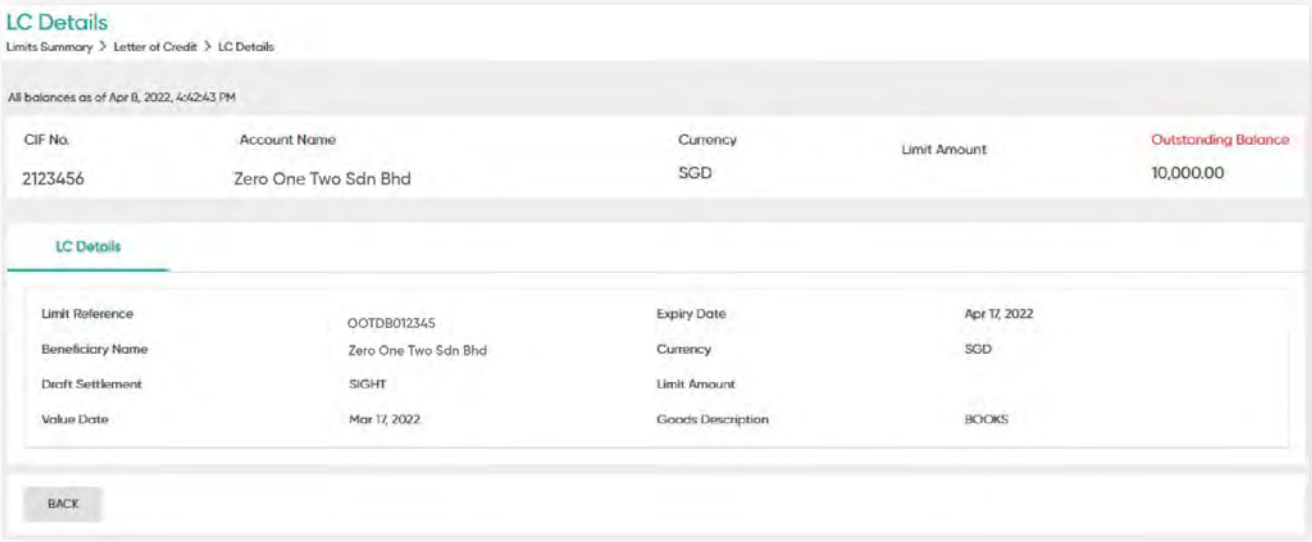
Guarantee Summary summarizes the company's Guarantee details.



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



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

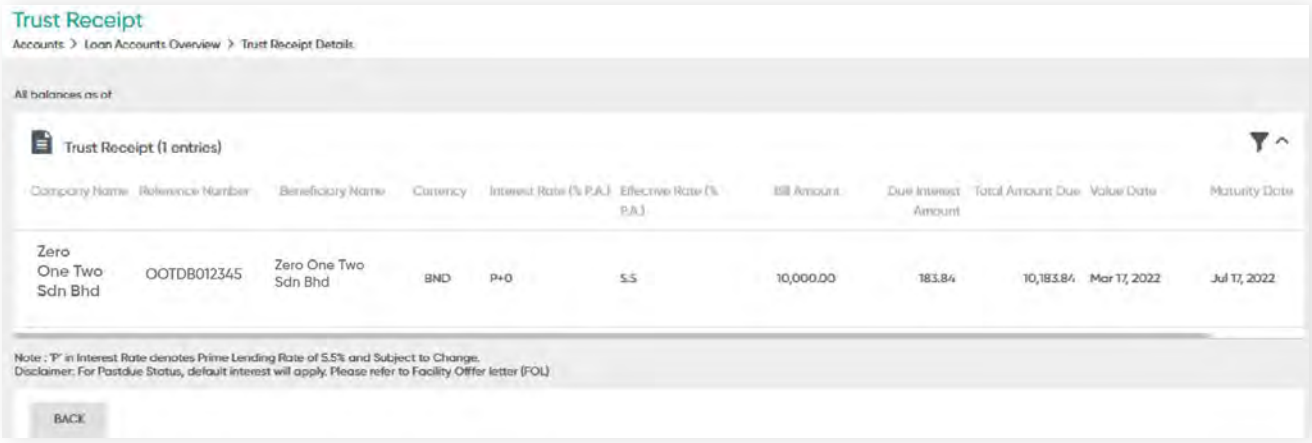


3 Accounts

3.7 Limit Summary

Back to Table of Contents

Trust Receipt summarizes the company's TR limits.



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.

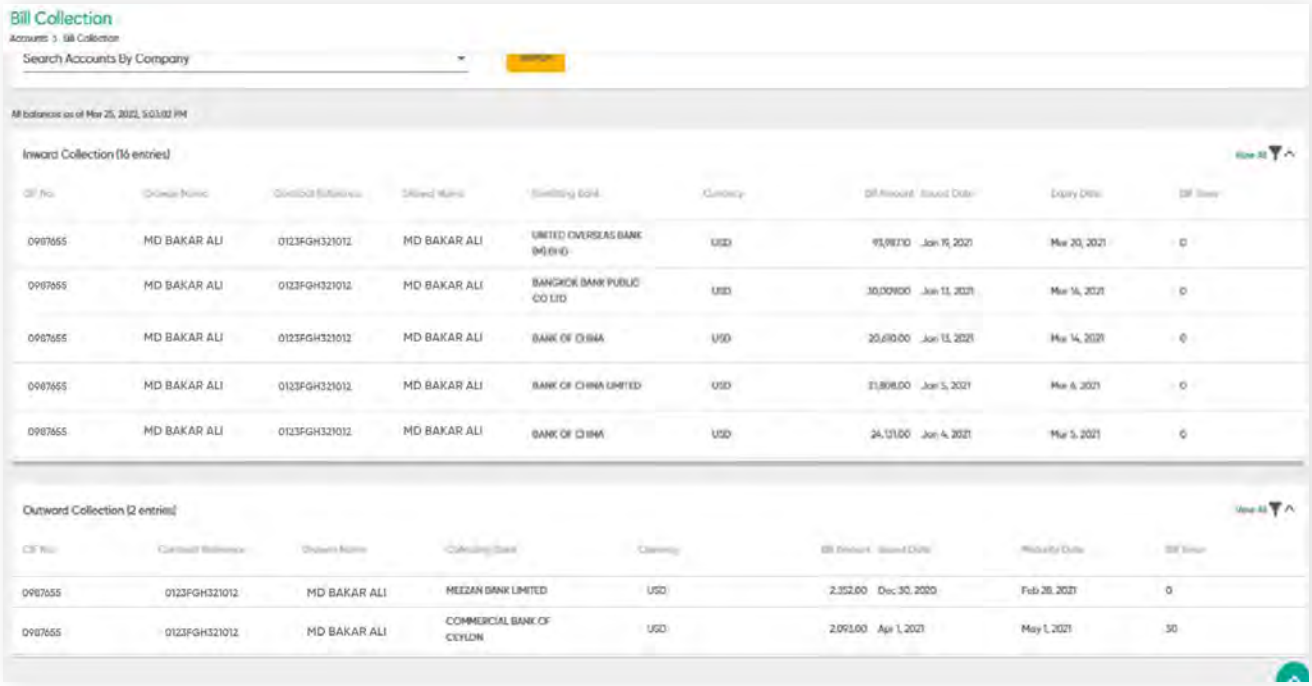
Forex Summary summarizes the company's Forex contracts.

3 Accounts

3.8 Bill Collections

Back to Table of Contents

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



4 Transfers

4.1 Transfers Overview

Back to Table of Contents

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.

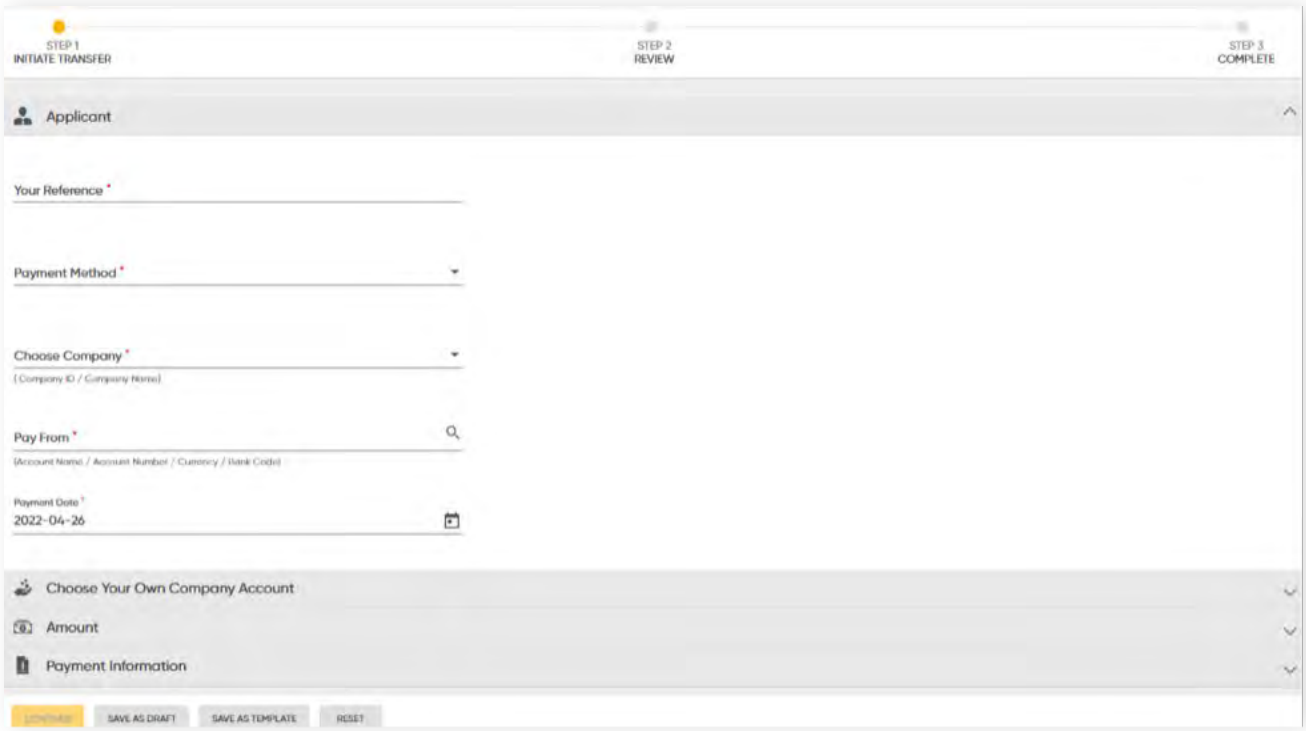
4 Transfers

4.2.1 Create Single Payment (Internal Transfer)

Back to Table of Contents

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.



Application section

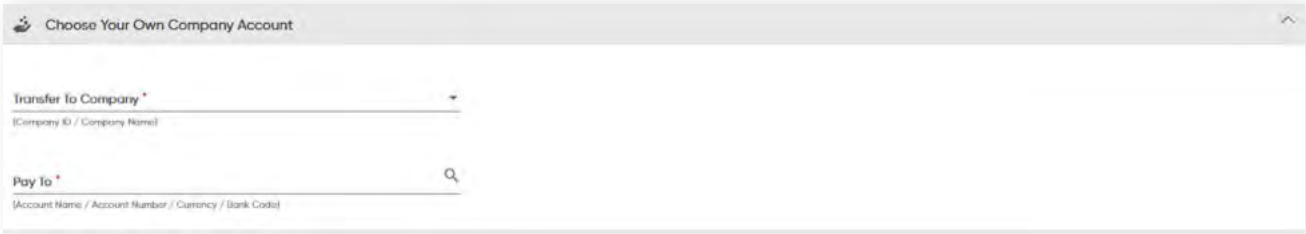
Fields	Description	Mandatory/Optional
Your Reference	Enter your Company Reference	Mandatory
Payment Method	Under the drop-down list, there are 3 options, Internal, Domestic and International transfers	Mandatory
Choose Company	Select the Company you wish to transfer the funds to	Mandatory
Pay From	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
Payment Date	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)

Back to Table of Contents

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

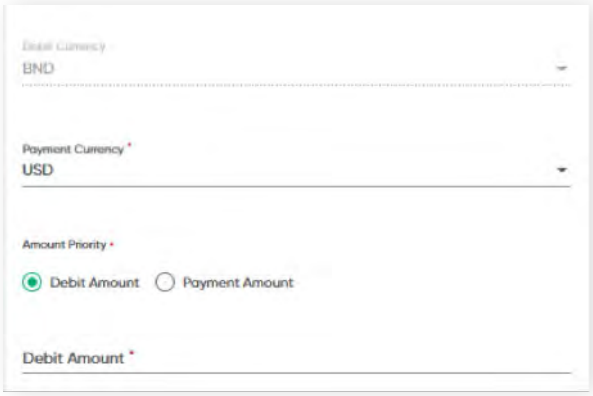
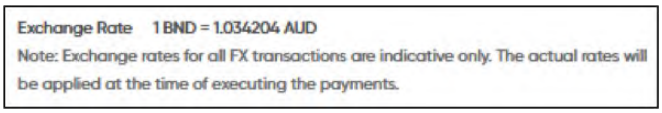
Amount

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

4 Transfers

4.2.1 Create Single Payment (Internal Transfer)

Back to Table of Contents

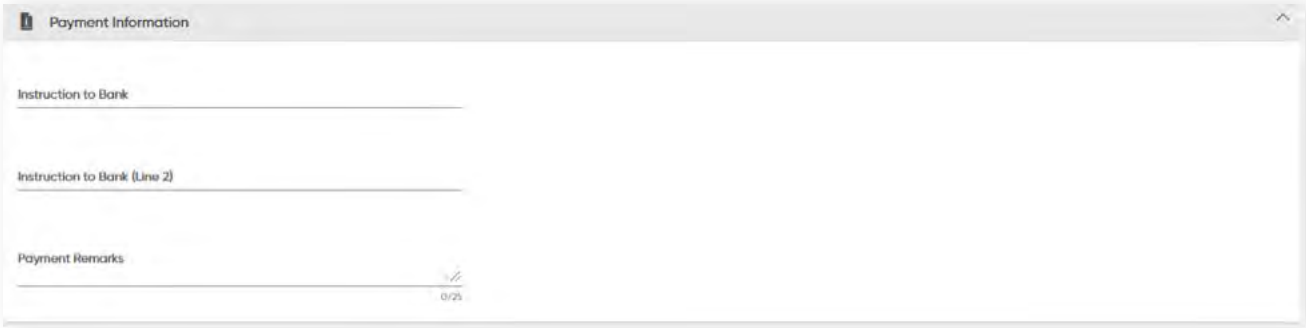
Fields	Description	Mandatory/Optional
Debit Amount	If the **Pay To** currency and **Pay From** currency are different, an **Amount Priority** field will appear.  **Amount Priority** **Debit Amount** – debits the amount based on the Debit Currency or **Pay From** account **Payment Amount** – pays the currency based on the **Pay To** account	Mandatory
Payment Amount	Enter the amount to pay based on the currency of the **Pay To** account. 	Mandatory

4 Transfers

4.2.1 Create Single Payment (Internal Transfer)

Back to Table of Contents

Payment Information



Fields	Description	Mandatory/Optional
Instruction to Bank	Enter details or remarks of any instructions for the bank	Optional
Instruction to Bank (Line 2)	Enter additional information, if any	Optional
Payment Remarks	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. This payment may experience a delay in settlement as it is processed manually	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

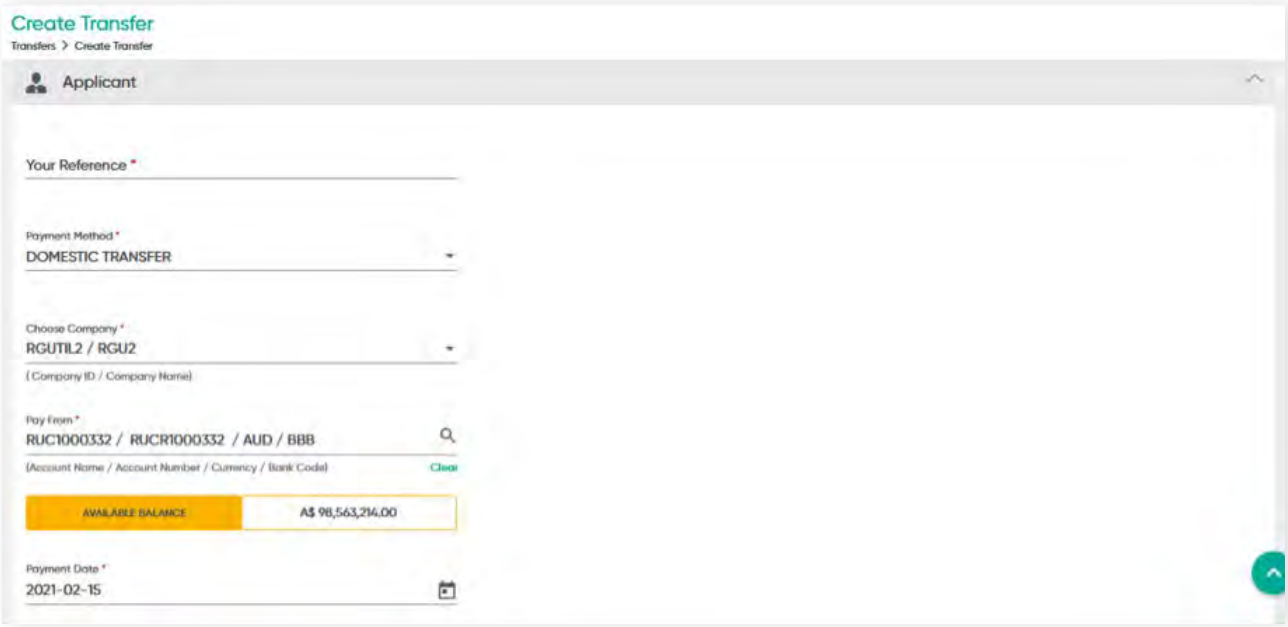
4.2.2 Create Single Payment (Domestic Transfer)

Back to Table of Contents

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



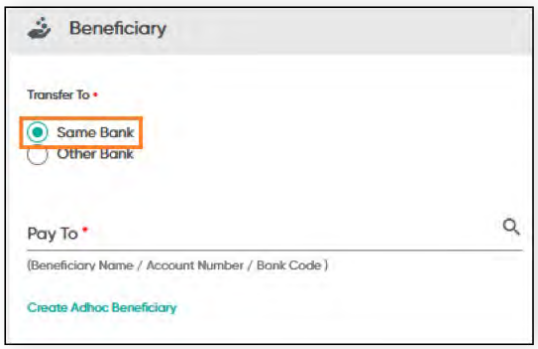
Fields	Description	Mandatory/Optional
Your Reference	Enter your Company Reference	Mandatory
Payment Method	From the drop-down list, select Domestic	Mandatory
Choose Company	Select the Company you wish to transfer the funds to	Mandatory
Pay From	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
Payment Date	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)

Back to Table of Contents

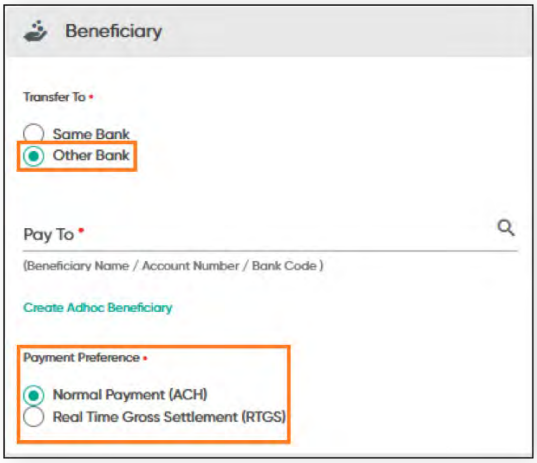
Beneficiary

Fields	Description	Mandatory/Optional
Transfer To • **Same Bank** • **Other Bank**	 **Same Bank** – transfers the payment to another beneficiary account within Baiduri Bank **Other Bank** – transfers the payment to another beneficiary at another local bank	Mandatory

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer)

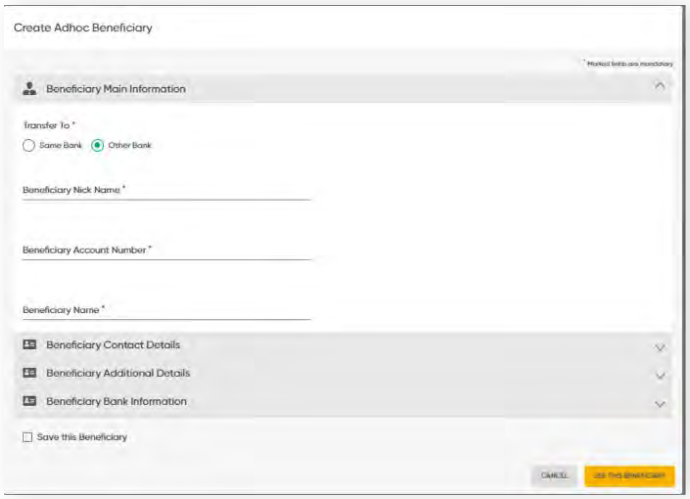
Back to Table of Contents

Fields	Description	Mandatory/Optional
	 Under Other Bank, the Payment Reference selection will be displayed. Automated Clearing House (ACH) Recommended for payments such as salary transfers, sending funds to friends and family, etc Real-Time Gross Settlement (RTGS) Recommended for larger amount transfers and payments that need to be settled urgently. Requests submitted after the cut-off times, Sunday and public holidays will be processed on the next working day.	
Pay To	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. 	Mandatory

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer)

Back to Table of Contents

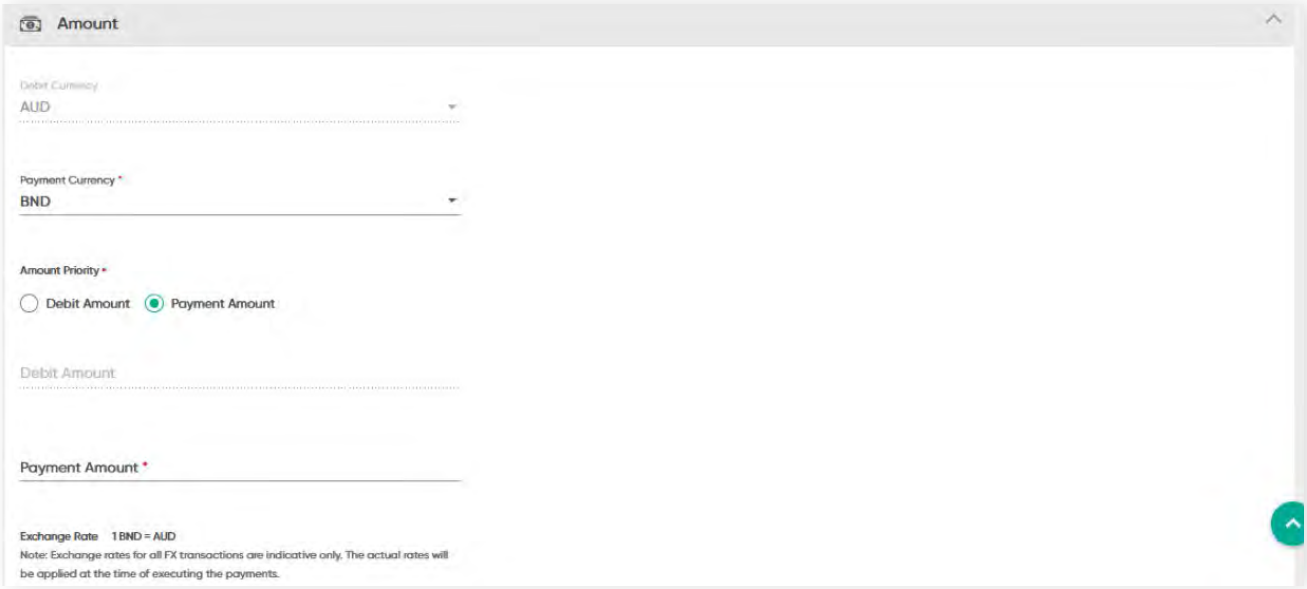
Fields	Description	Mandatory/Optional
Create Adhoc Beneficiary	You can create an Adhoc Beneficiary if the intended beneficiary has not yet been created under Beneficiary Management. Fill in their details in the fields below. 	

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer)

Back to Table of Contents

Amount Section

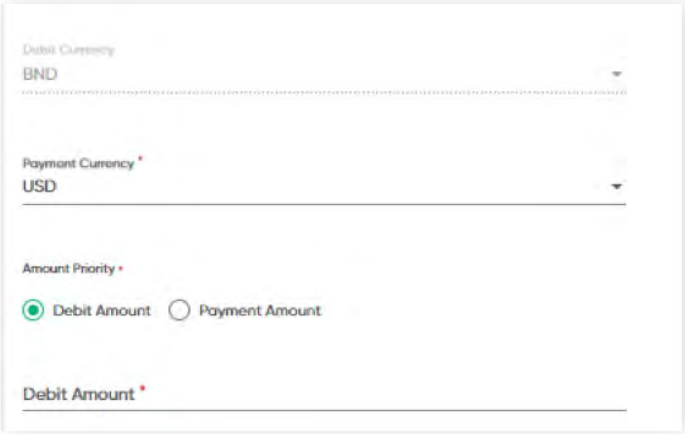
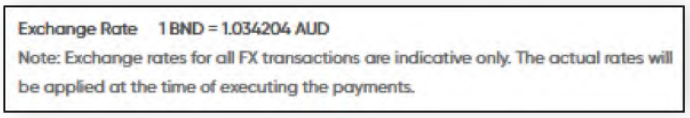


Fields	Description	Mandatory/Optional
Debit Currency	This field is auto-populated based on the currency of the selected Pay From Account	Mandatory
Payment Currency	This field is auto-populated based on the currency of the Pay To Account If the Debit Currency differs from the Payment currency, an alert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

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer)

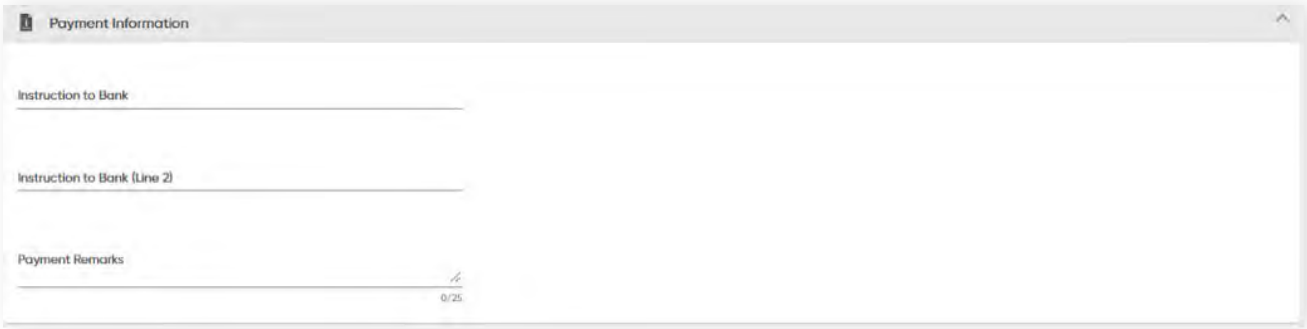
Back to Table of Contents

Fields	Description	Mandatory/Optional
Debit Amount	If the **Pay To** account currency differs from the **Pay From** account, this field will appear. 	
Payment Amount	Enter the amount to pay based on the currency of the **Pay To** account. 	Mandatory

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer) — Back to Table of Contents

Payment Information section



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

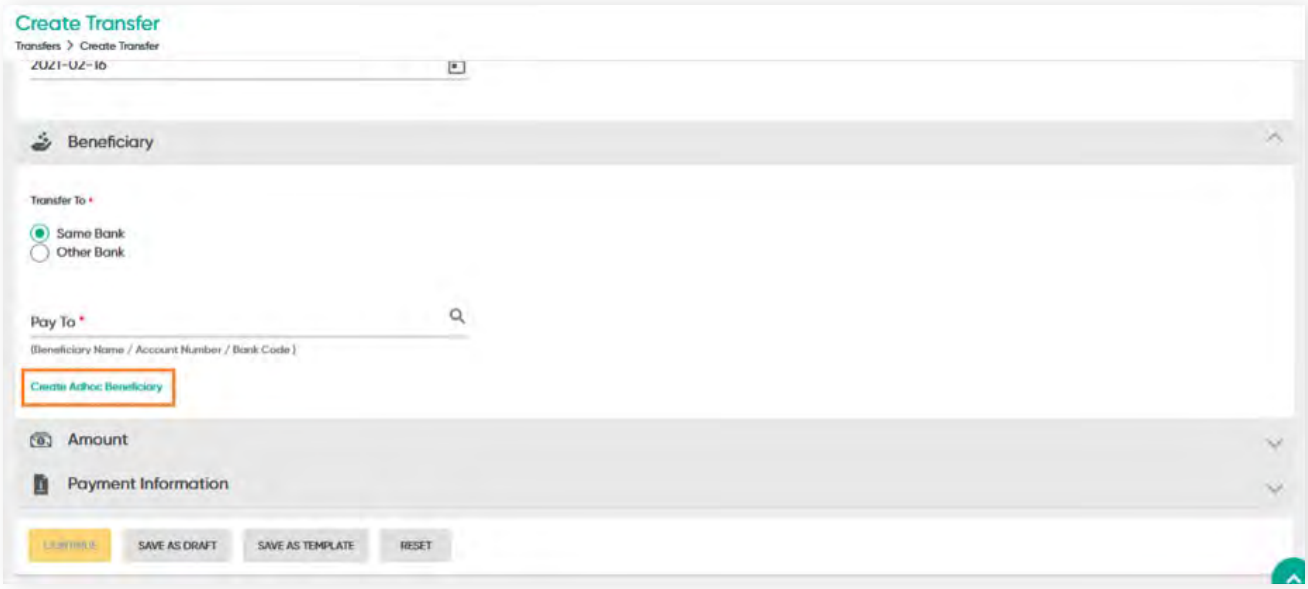
Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

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)

Back to Table of Contents

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

Applicant section

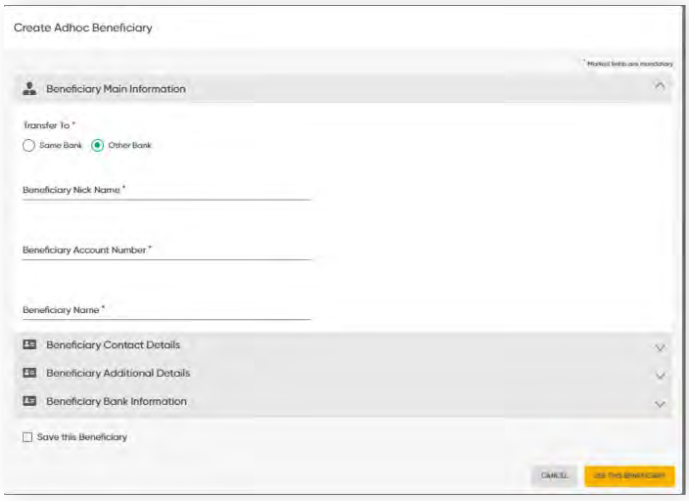
Fields	Description	Mandatory/Optional
Your Reference	Enter your Company Reference	Mandatory
Payment Method	From the drop-down list, select International Transfer	Mandatory
Choose Company	Select the Company you wish to transfer the funds to	Mandatory
Pay From	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
Payment Date	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)

Back to Table of Contents

Beneficiary fields

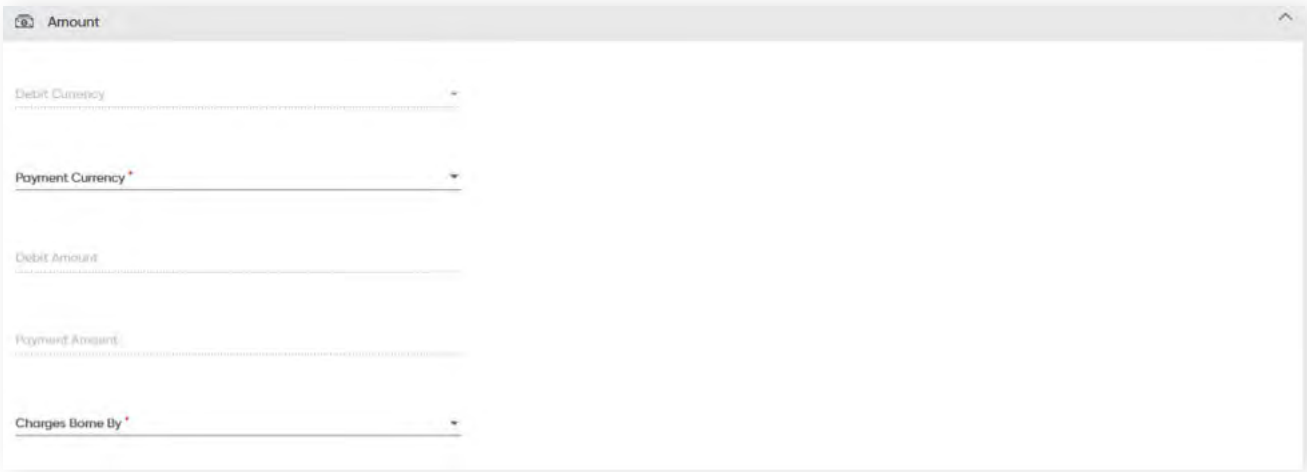
Fields	Description	Mandatory/Optional
Pay To	Click on the Pay To field. The Search Beneficiary screen will be displayed. You can then select the Beneficiary Name, Account Number, Bank and Branch that was created under Beneficiary Management. 	Mandatory
Create Adhoc Beneficiary	You can create an Adhoc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

4 Transfers

4.2.3 Create Single Payment (International Transfer)

Back to Table of Contents

Amount section

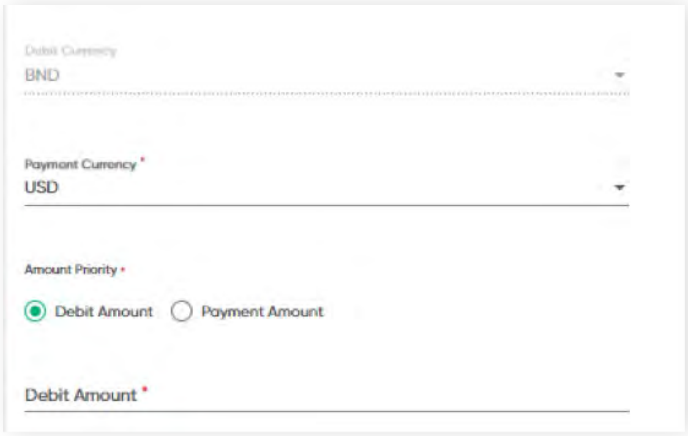
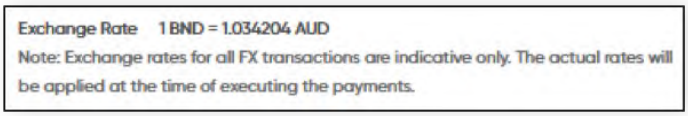


Fields	Description	Mandatory/Optional
Debit Currency	This field is auto-populated based on the currency of the selected **Pay From** Account	Mandatory
Payment Currency	This field is auto-populated based on the currency of the **Pay To** Account If the Debit Currency differs from the Payment currency,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

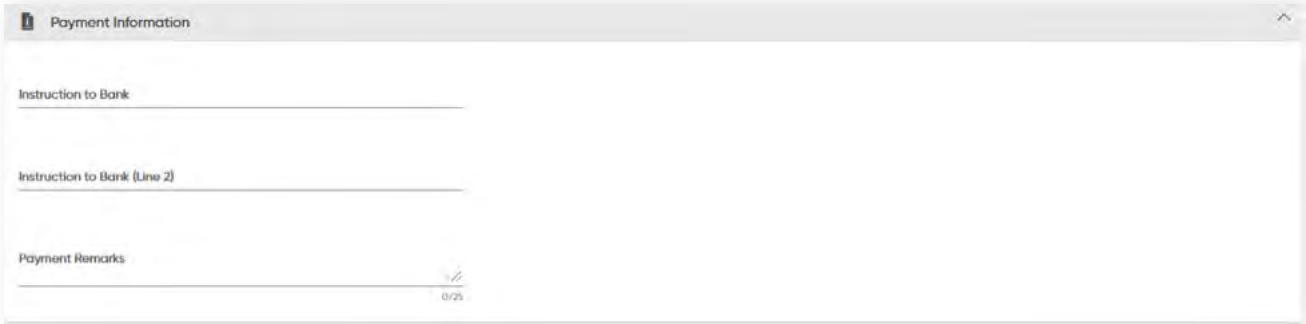
4 Transfers

4.2.3 Create Single Payment (International Transfer)

Back to Table of Contents

Fields	Description	Mandatory/Optional
Debit Amount	If the **Pay To** account currency differs from the **Pay From** account, this field will appear. 	
Payment Amount	Enter the amount to pay based on the currency of the **Pay To** account 	Mandatory
Charges Borne By	The selection on this field will determine who bears the cost of the transfer fees. • Beneficiary – this means that the beneficiary will bear the cost • Sender – this means that the sender will bear the cost • Shared – this means that the cost will be shared between the beneficiary and the sender	Mandatory

Payment information fields



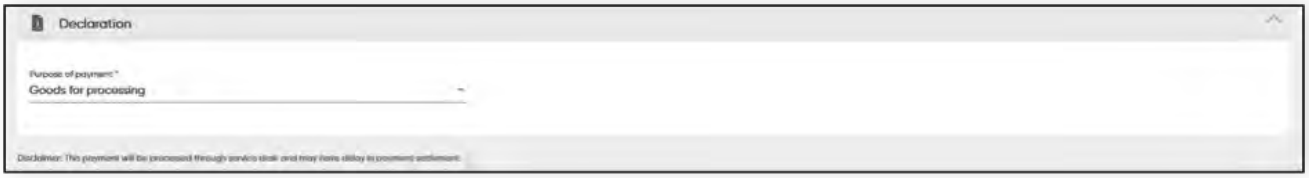
4 Transfers

4.2.3 Create Single Payment (International Transfer)

Back to Table of Contents

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. This payment may experience a delay in settlement as it is processed manually	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
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

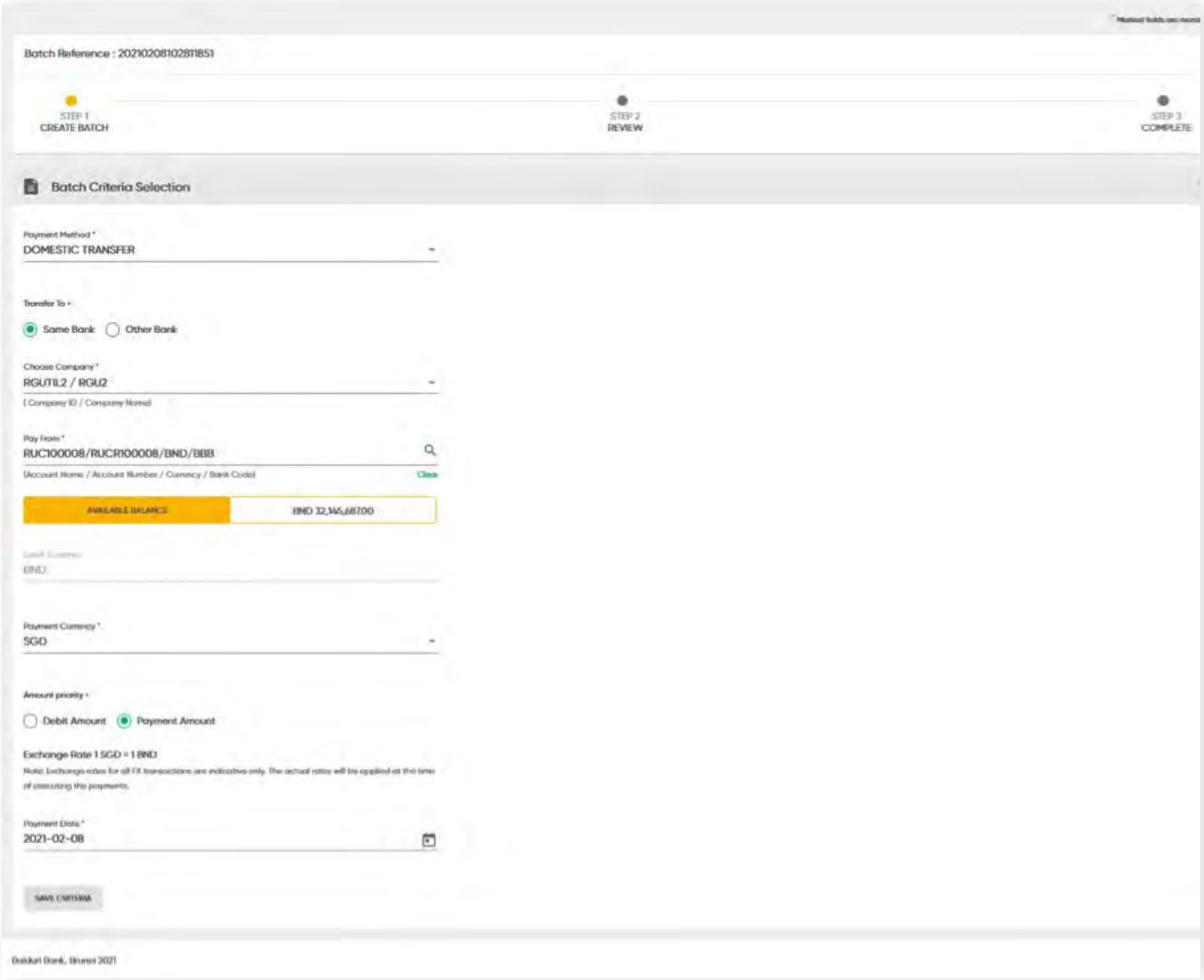
4.3 Create Batch Payment

Back to Table of Contents

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.



Enter all necessary information as required for a transfer.

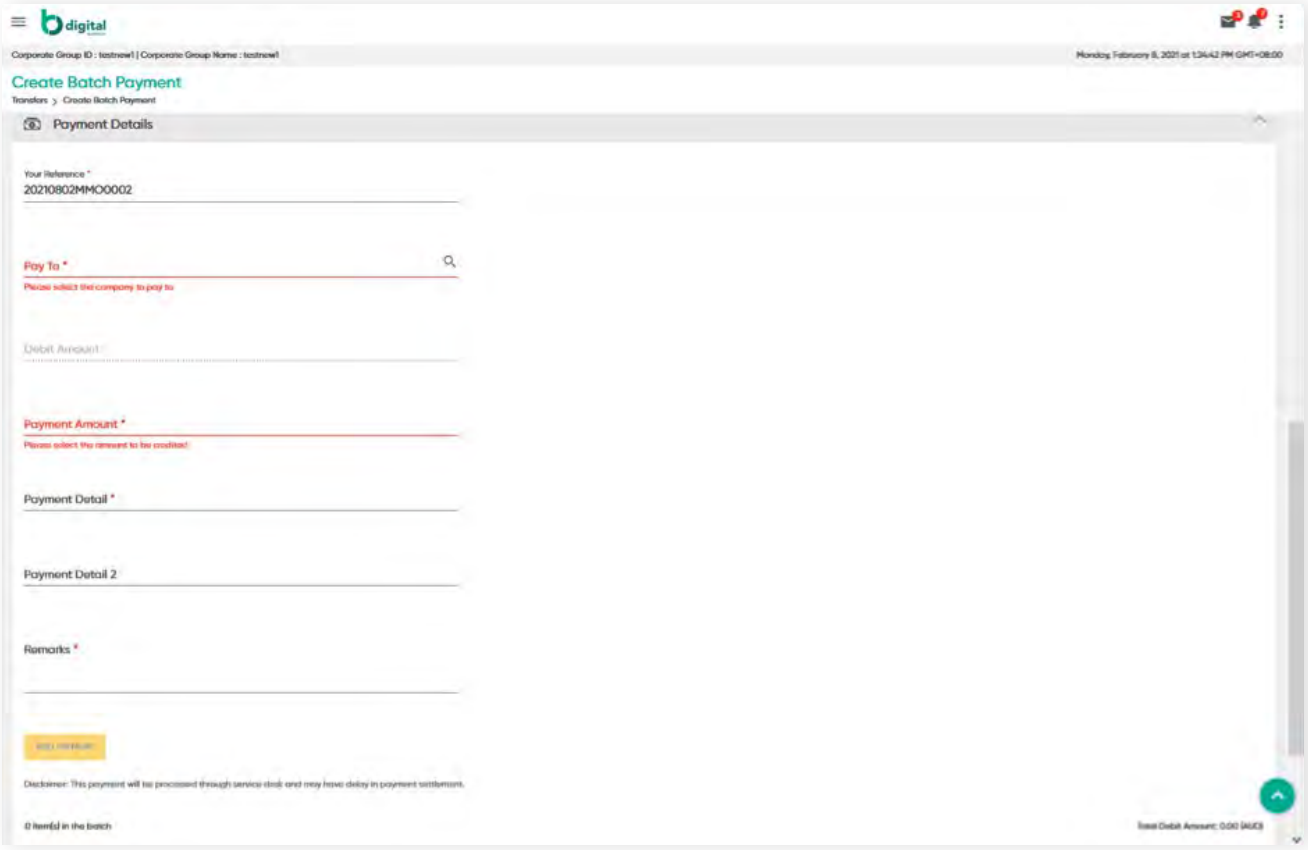
Click the **SAVE CRITERIA** button. The application will save the **Batch Criteria Selection**.

4 Transfers

4.3 Create Batch Payment

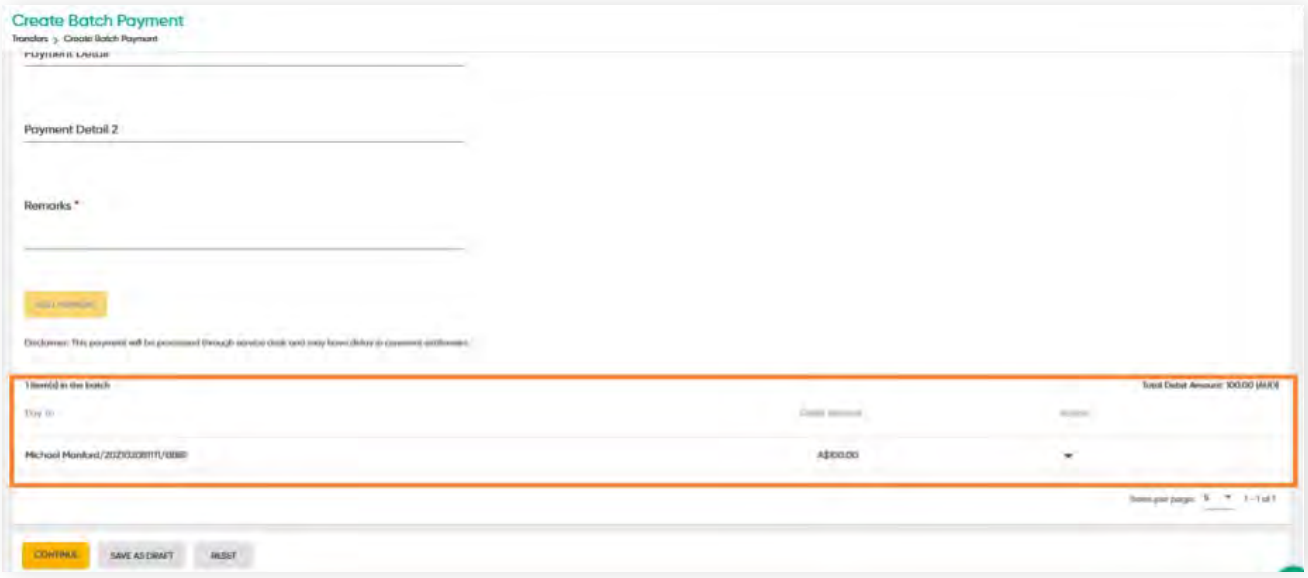
Back to Table of Contents

The **Payment Details** screen



Enter all necessary information as required for a transfer.

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



4 Transfers

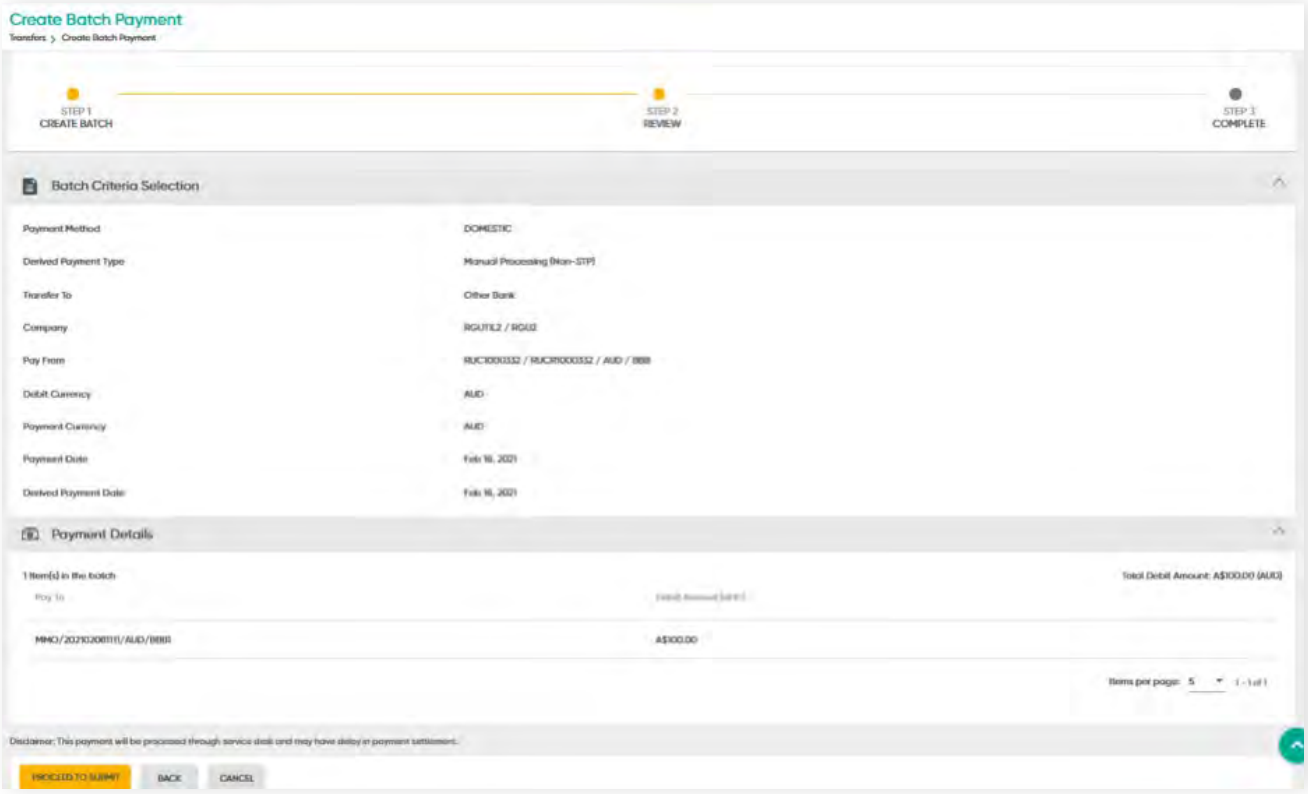
4.3 Create Batch Payment

Back to Table of Contents

Add Payment functions

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

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



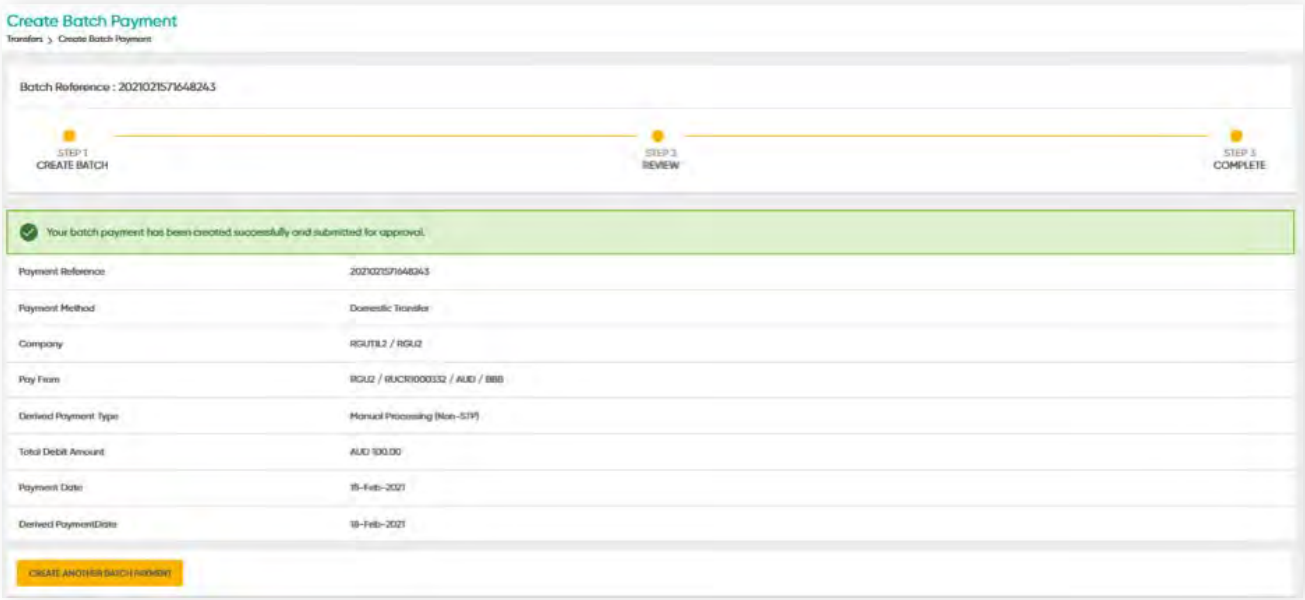
4 Transfers

4.3 Create Batch Payment

Back to Table of Contents

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.



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

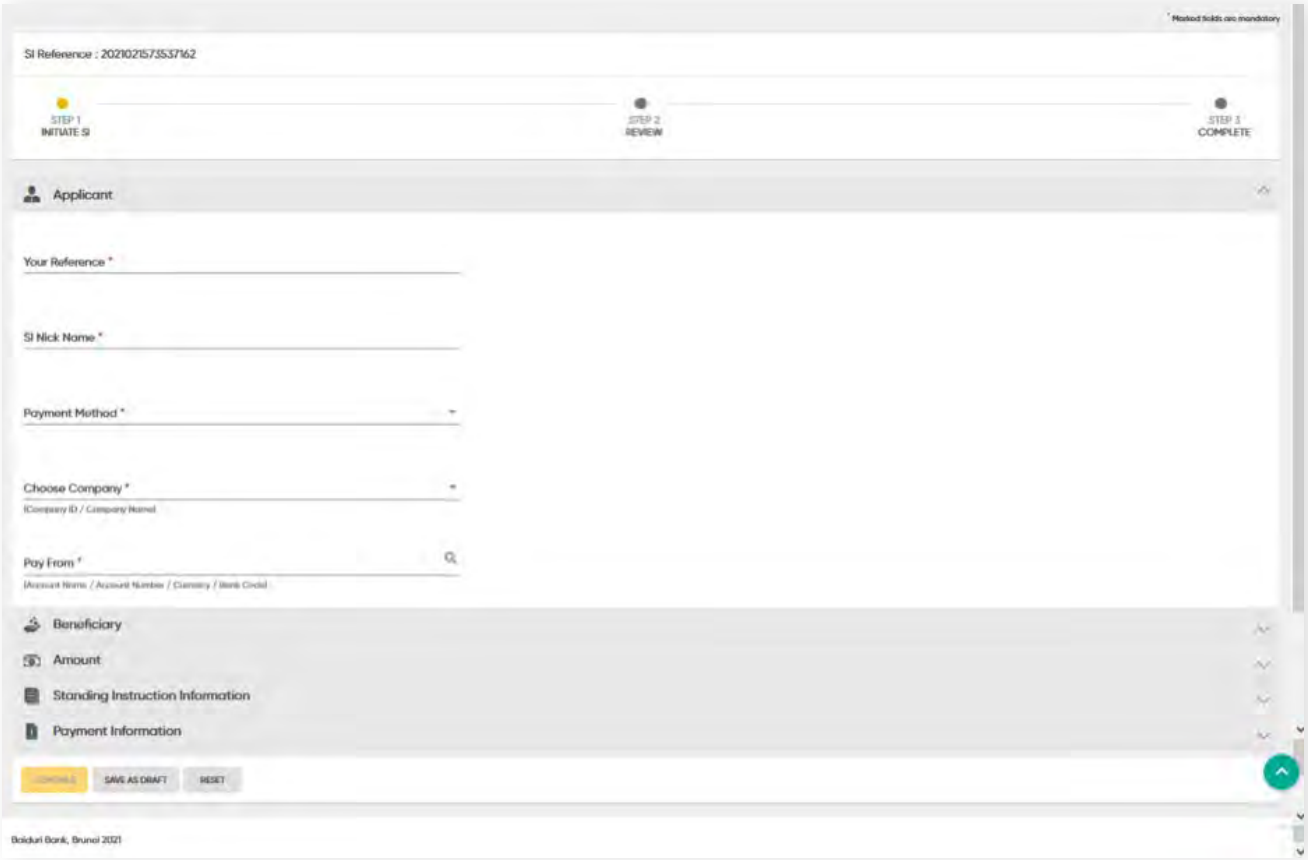
4 Transfers

4.4 Create Transfer Standing Instruction

Back to Table of Contents

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.



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.

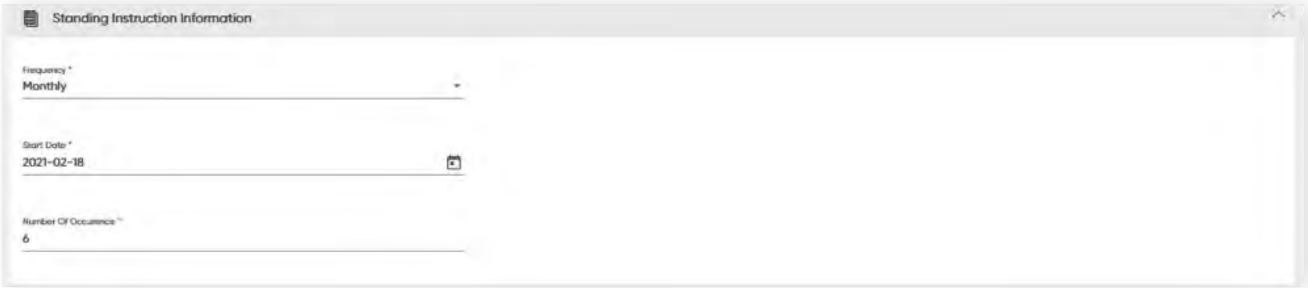
Under Beneficiary and Amount sections, enter details as per a normal **Transfer**.

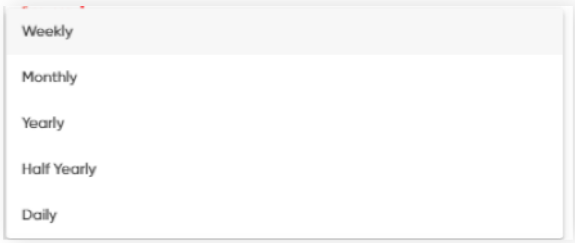
4 Transfers

4.4 Create Transfer Standing Instruction

Back to Table of Contents

Standing Instruction Information section



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

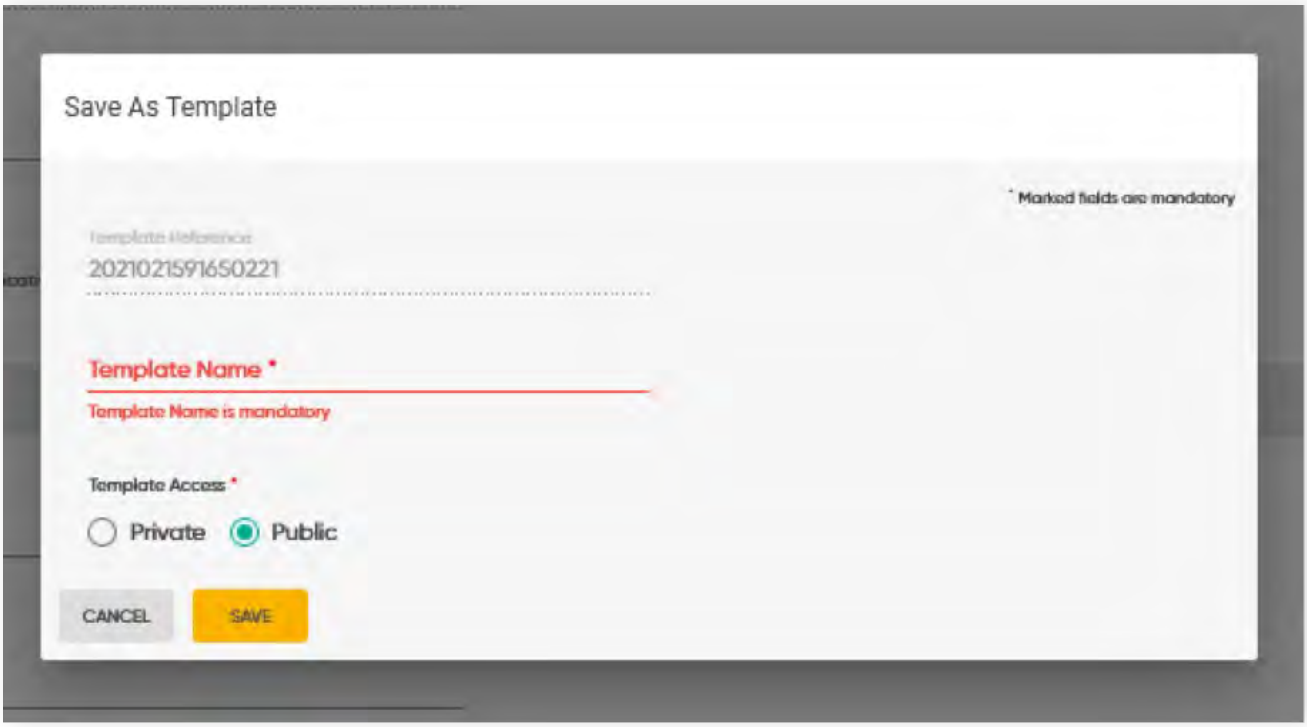
4 Transfers

4.5 Template

Back to Table of Contents

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.



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.

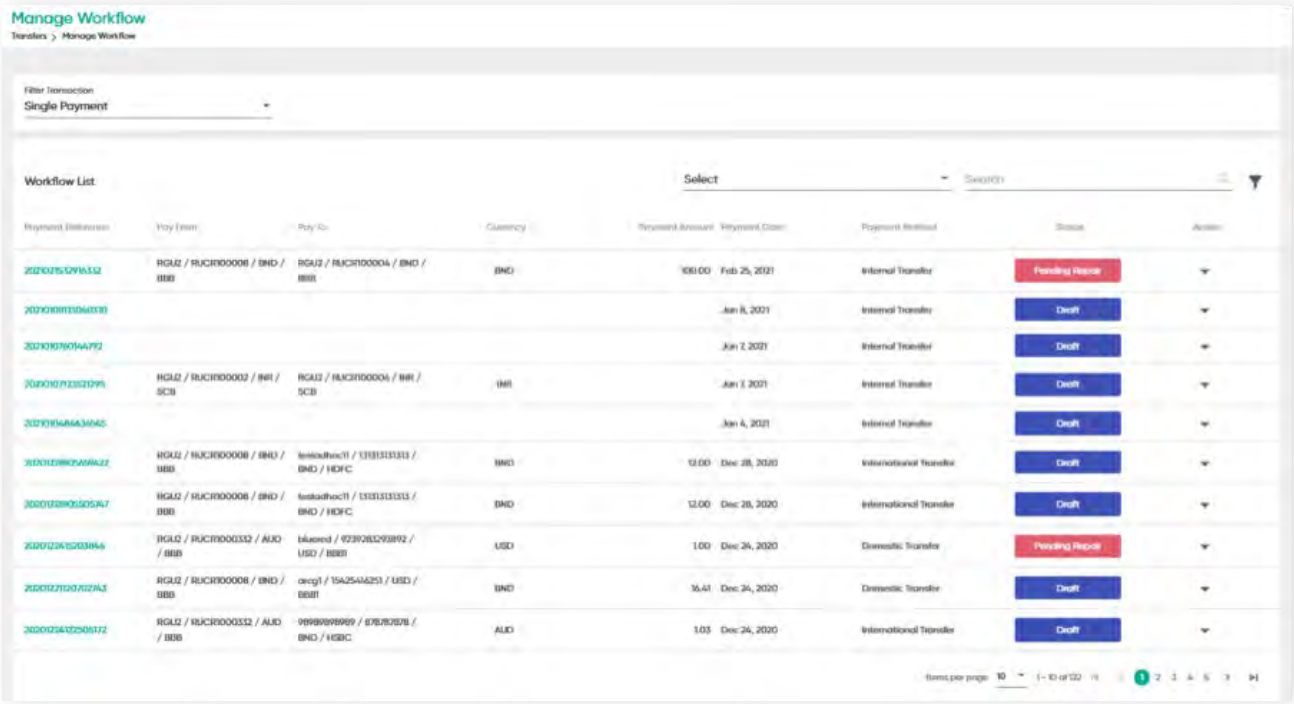
4 Transfers

4.6 Edit/Delete/Amend Transfer

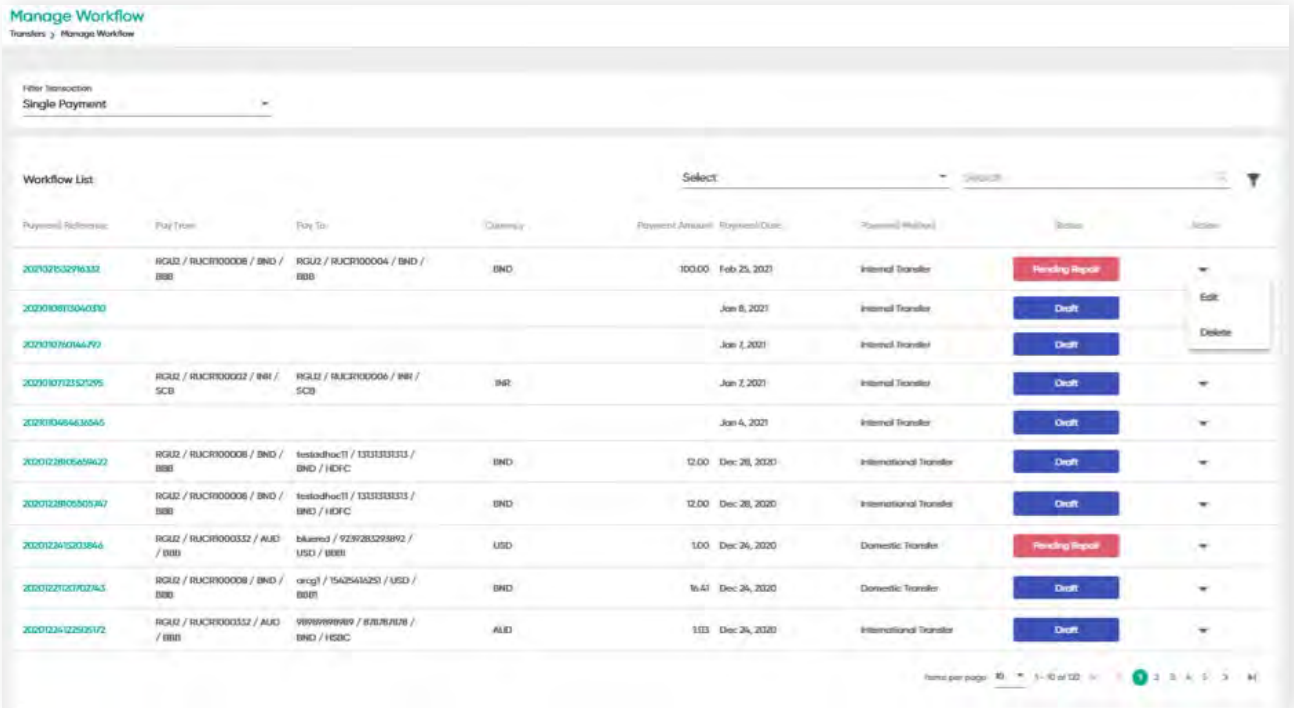
Back to Table of Contents

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.

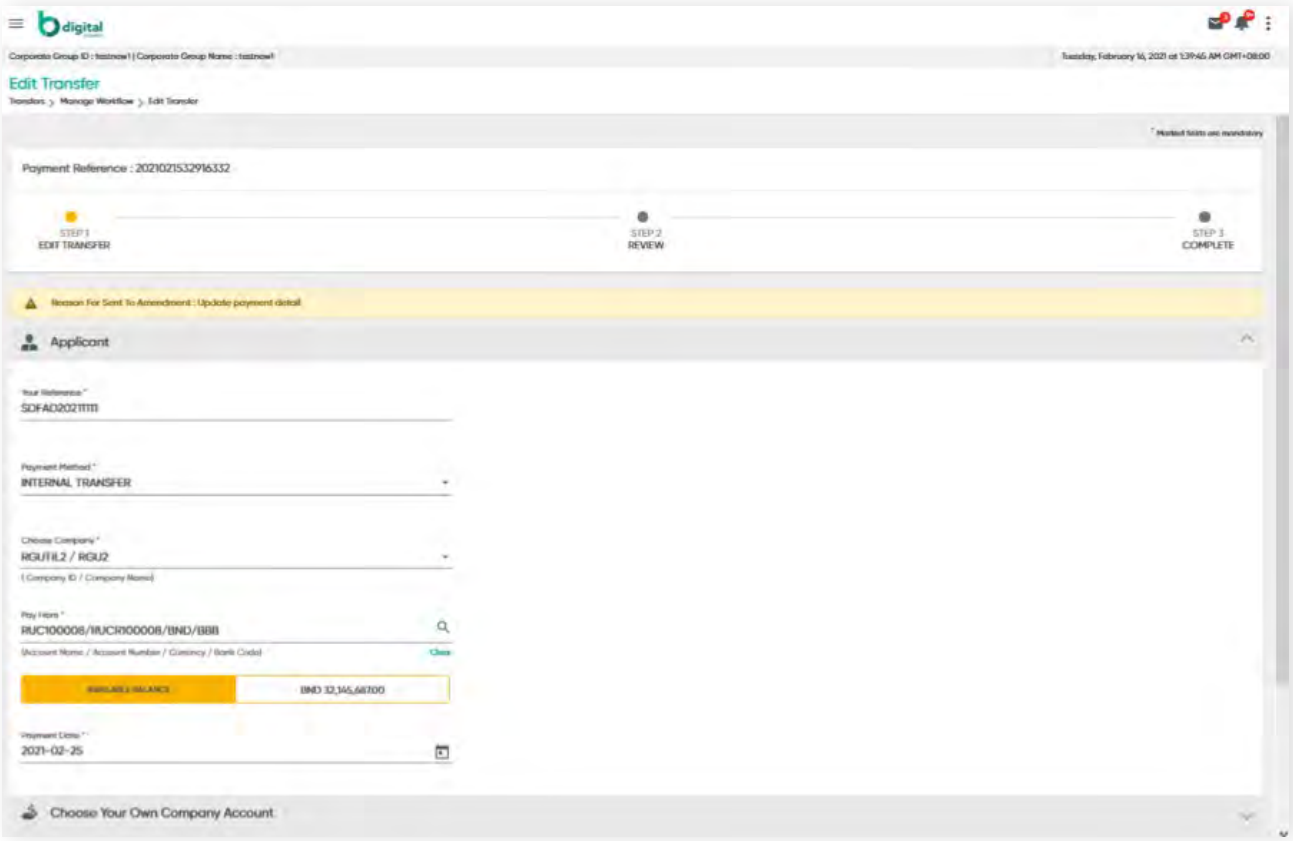


Click **Edit**. For requests that were sent back for repair, you will be able to view the reason of why the request was sent back.

4 Transfers

4.6 Edit/Delete/Amend Transfer

Back to Table of Contents



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

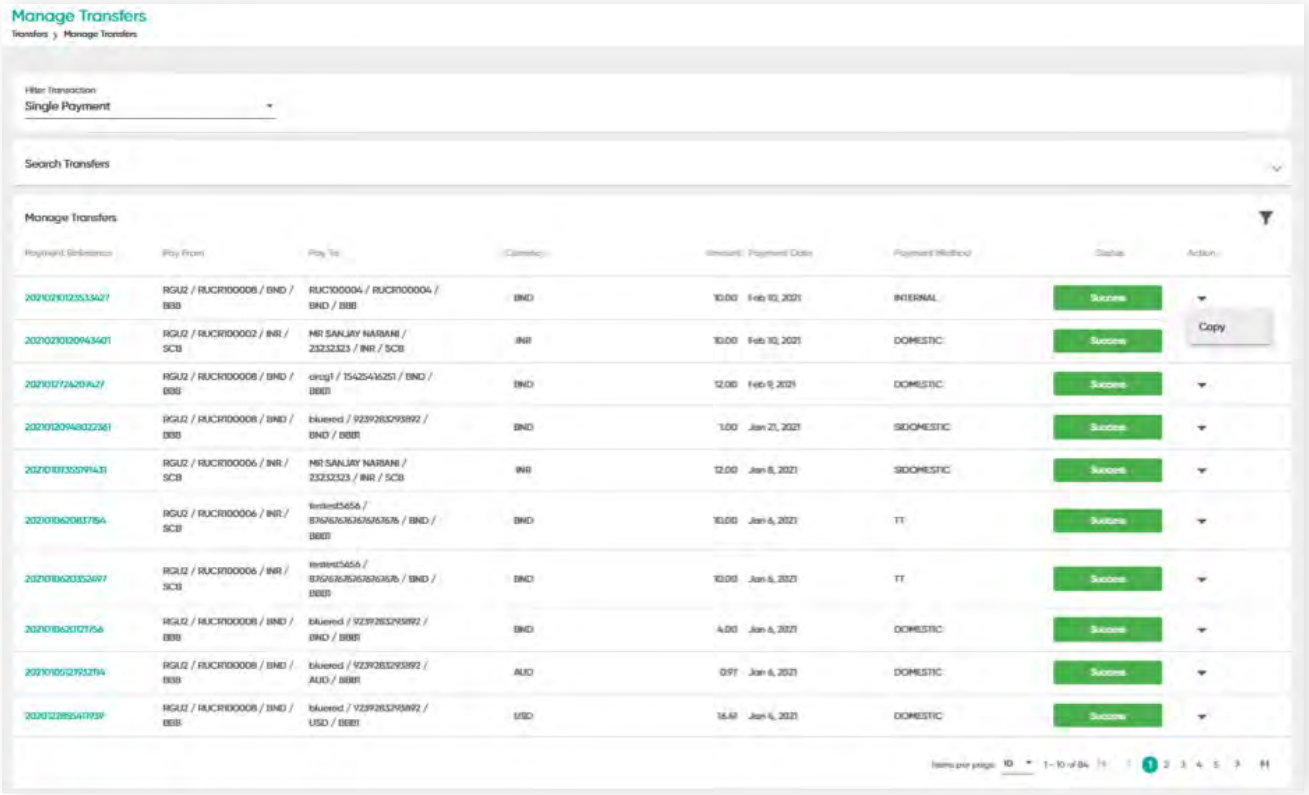
4.6.1 Copy Active Transfer Records

Back to Table of Contents

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.



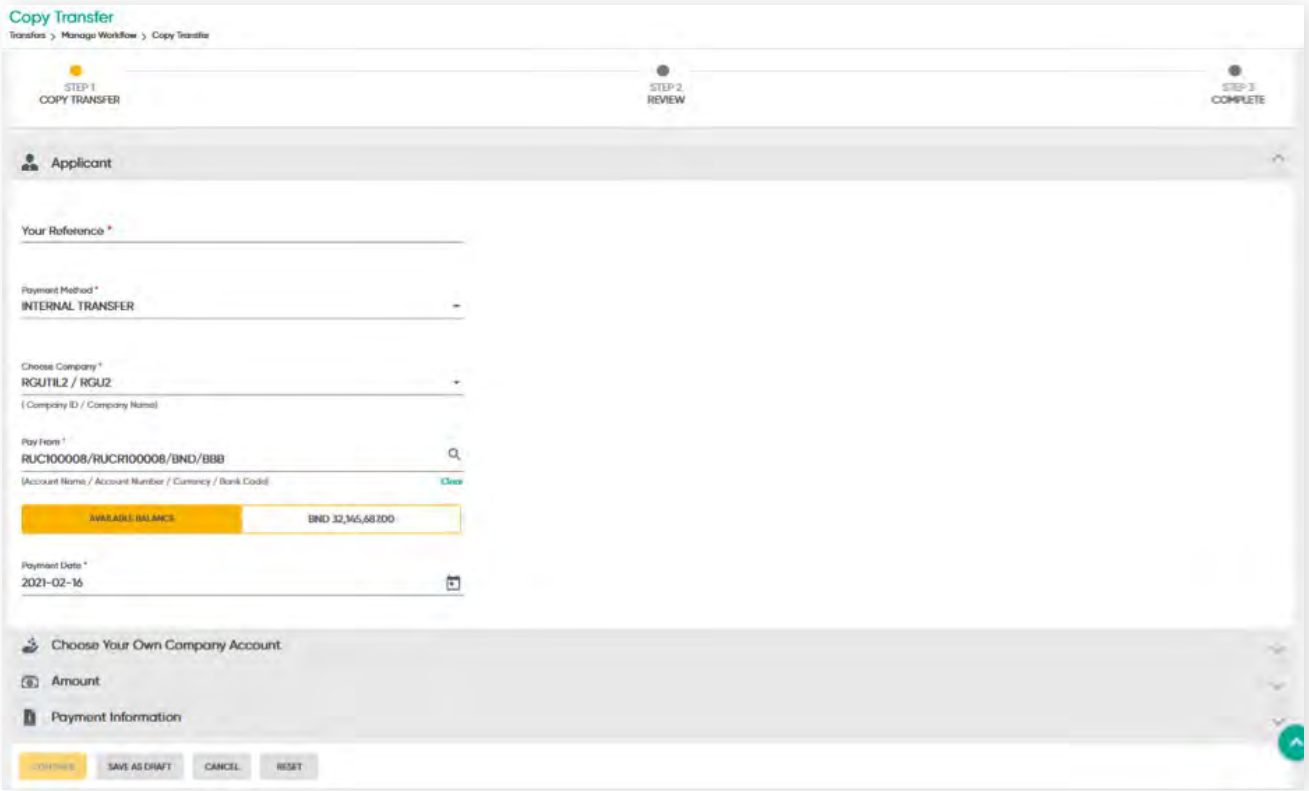
4 Transfers

4.6.1 Copy Active Transfer Records

Back to Table of Contents

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.



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.

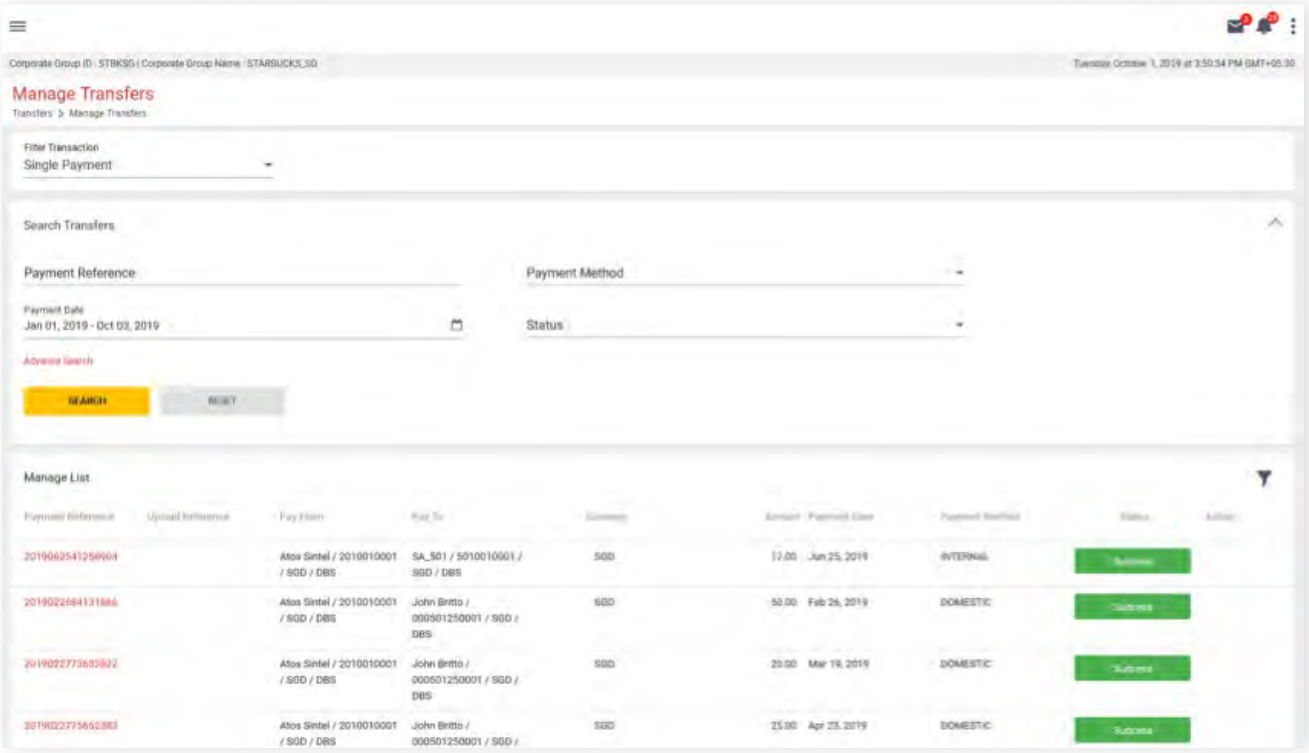
4 Transfers

4.7.1 Manage Transfer (Viewing Manage List)

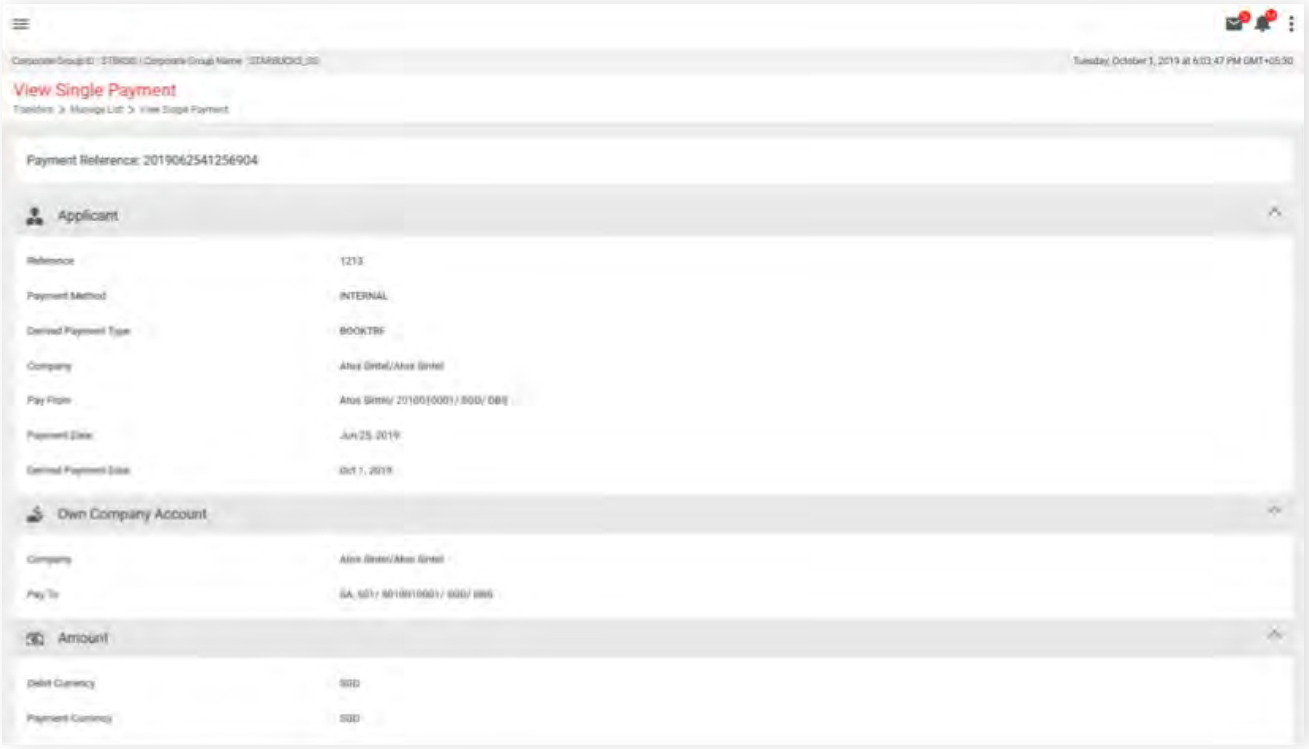
Back to Table of Contents

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.



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



4 Transfers

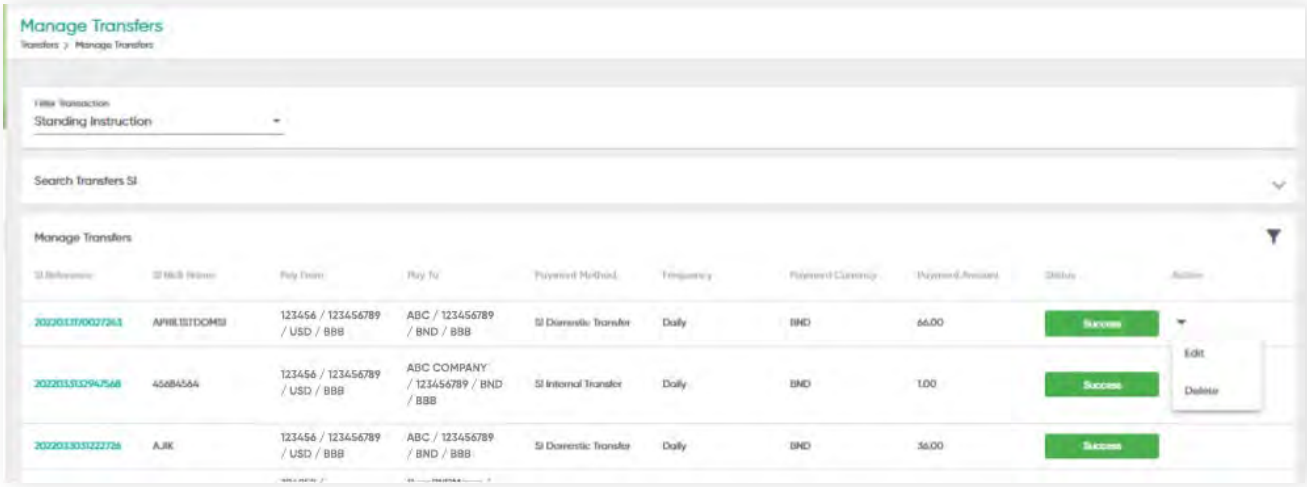
4.7.2 Amendment/Deletion of Standing Instruction – Back to Table of Contents

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.



4 Transfers

4.8 Approver Flow (Transfers)

Back to Table of Contents

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.

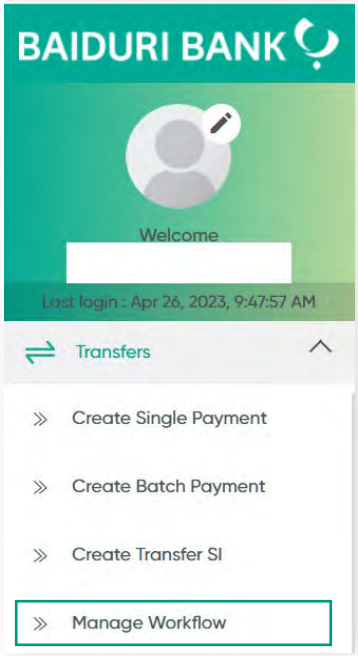
To view a video tutorial on approving transactions, **click here.**

4 Transfers

4.8.1 Approving Transfers

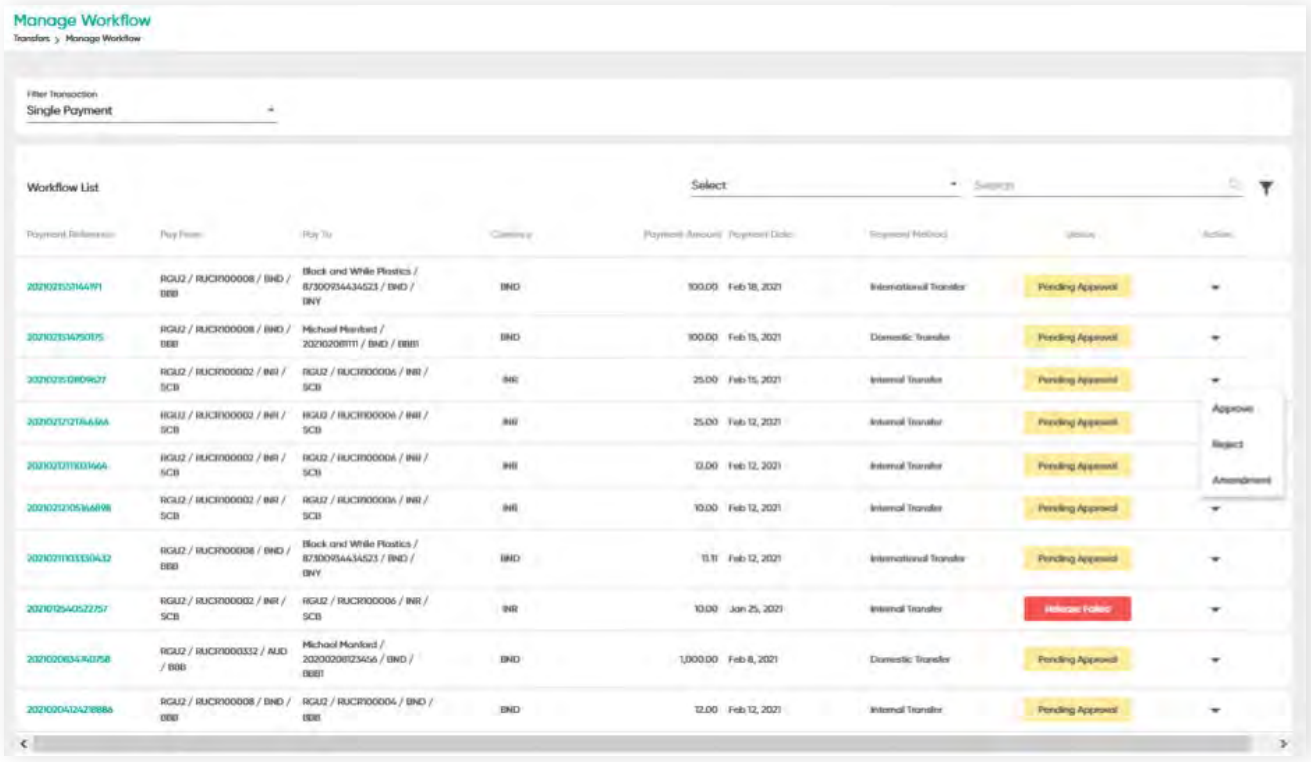
Back to Table of Contents

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**.

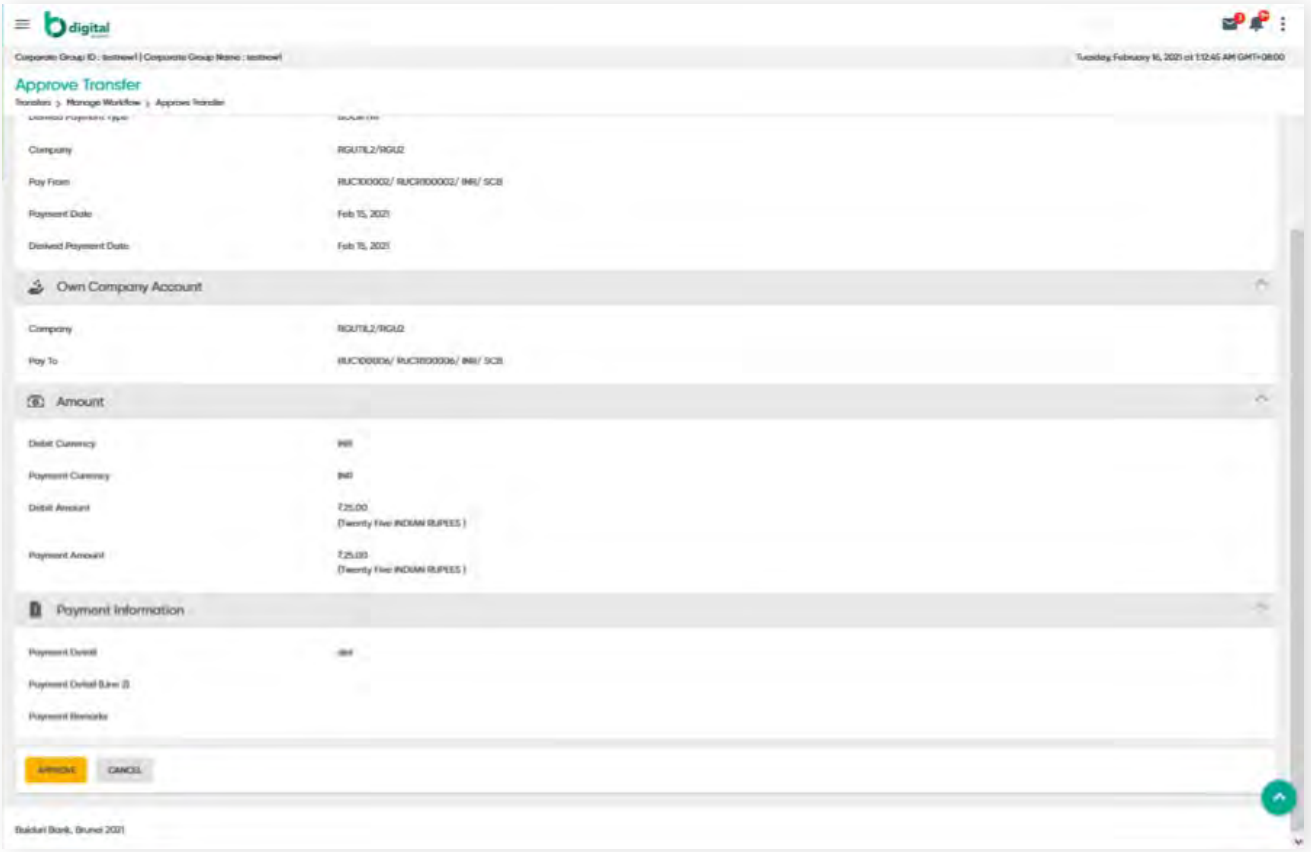


4 Transfers

4.8.1 Approving Transfers

Back to Table of Contents

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.

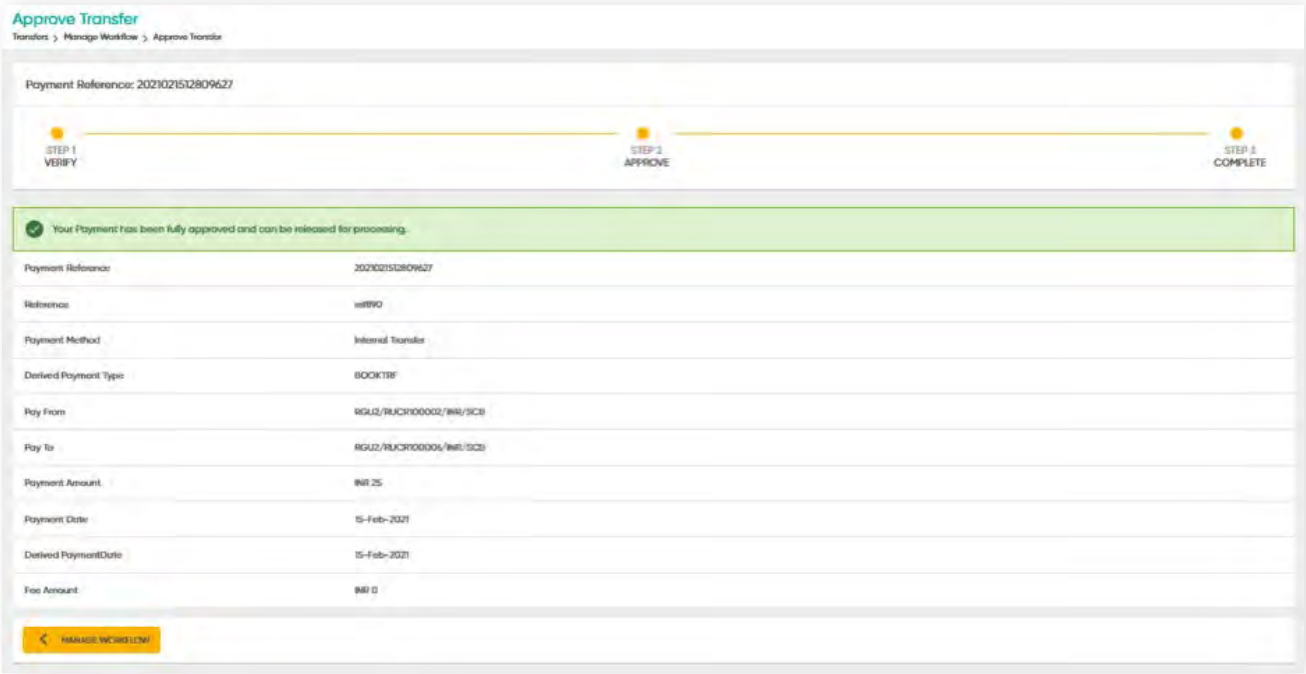
Authentication screen reference

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**.

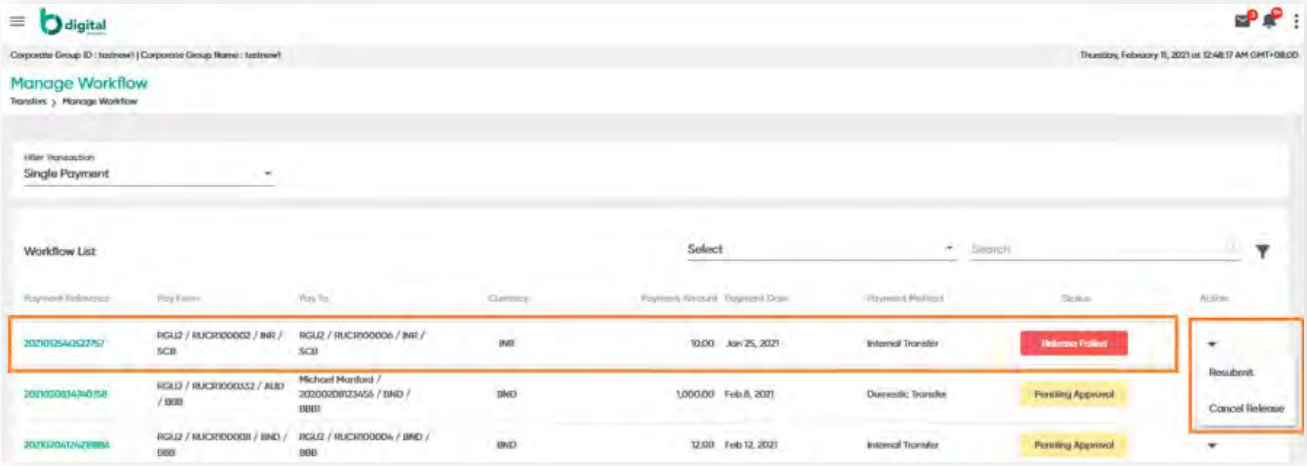
4 Transfers

4.8.1 Approve (Transfers)

Back to Table of Contents



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.



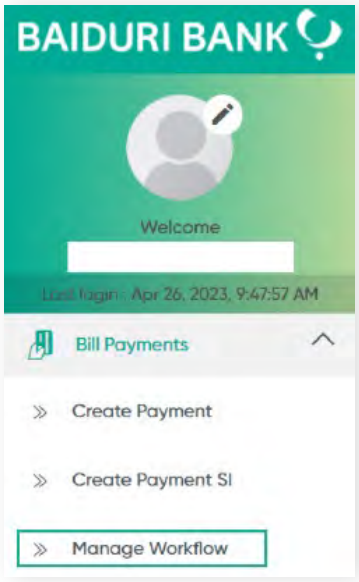
You can view transactions by generating the report under > Account Balance Report

4 Transfers

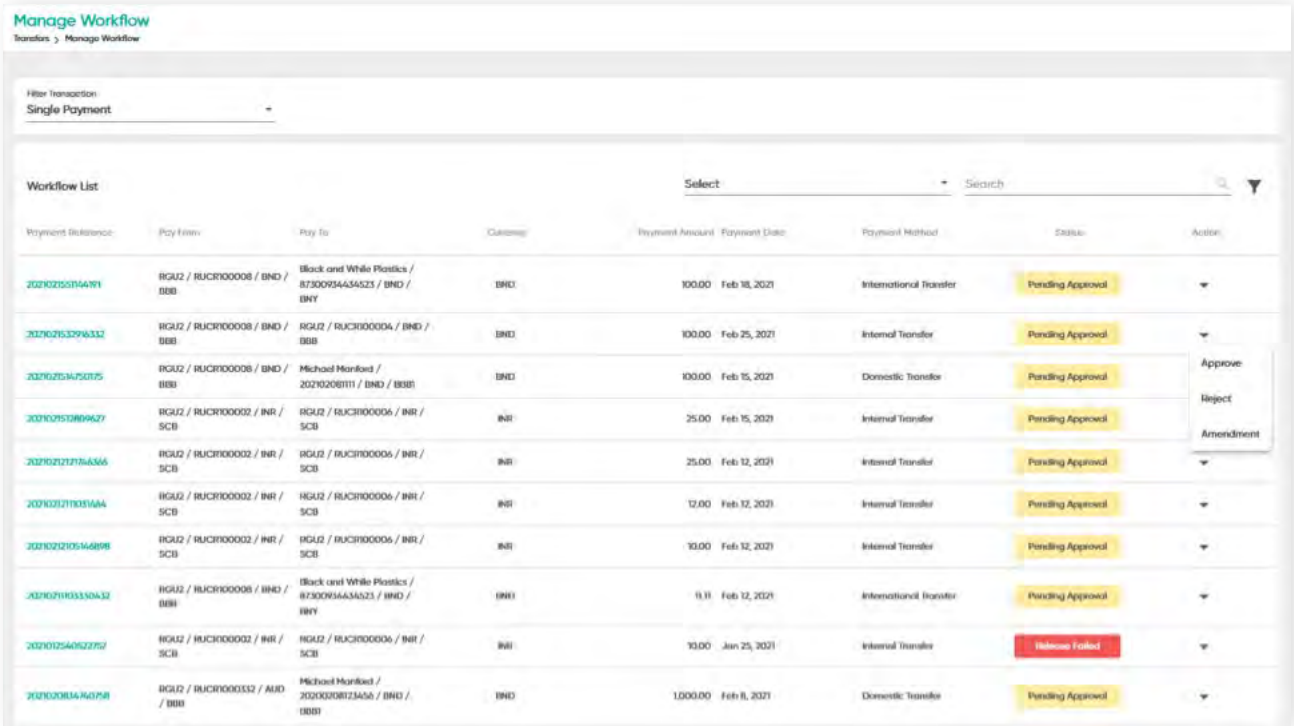
4.8.2 Amending and Rejecting Transfers

Back to Table of Contents

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.

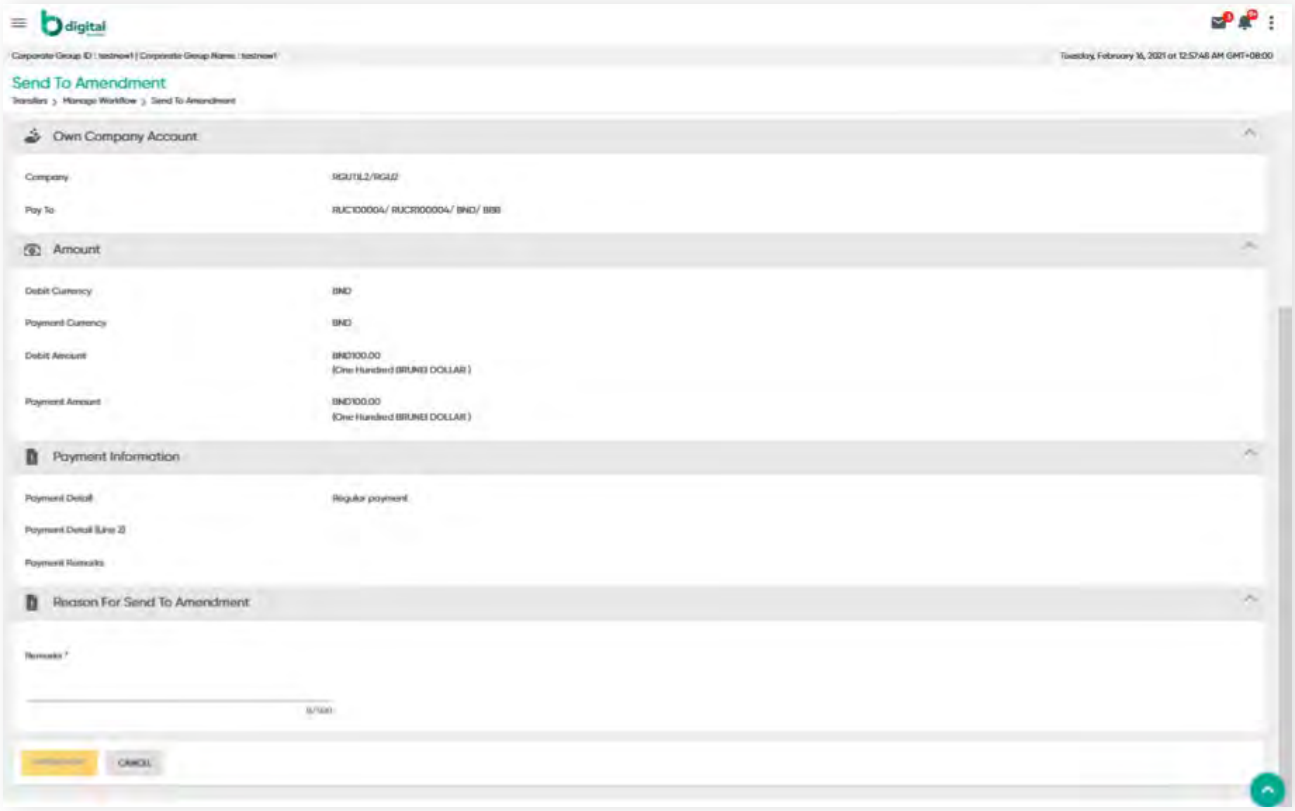


4 Transfers

4.8.2 Amending and Rejecting Transfers

Back to Table of Contents

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

Back to Table of Contents

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

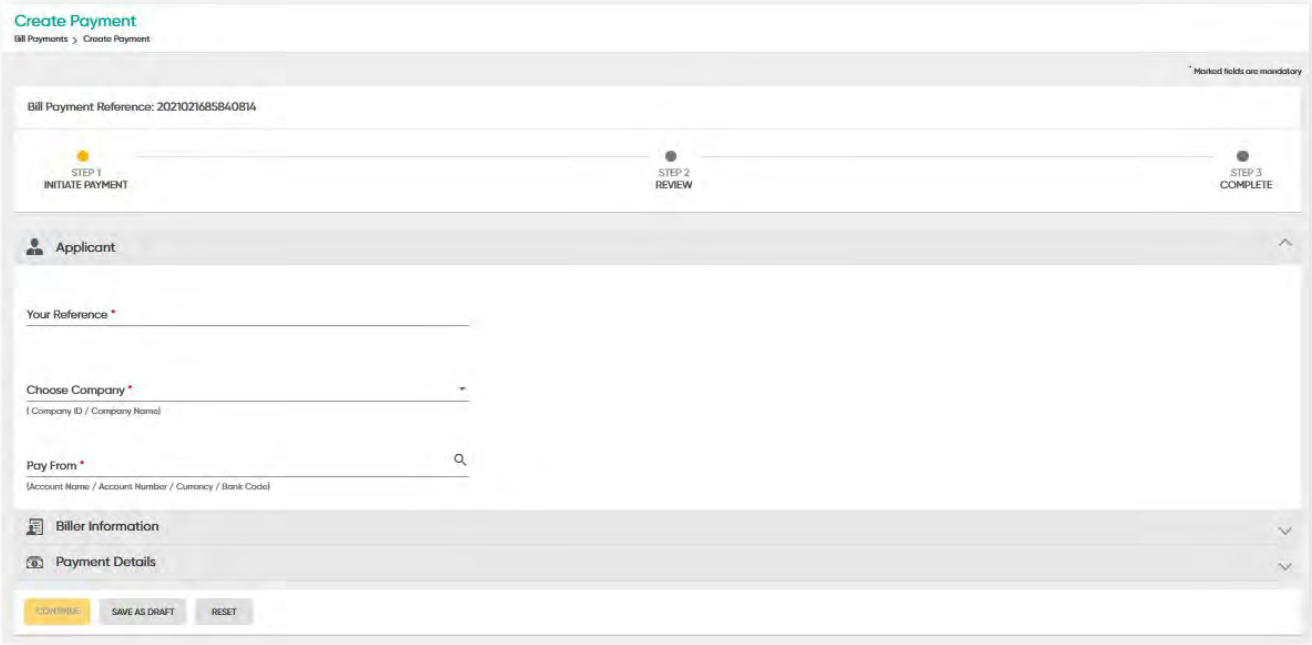
Standing instructions
you will be able to set up regular or recurring payments

5 Bill Payment

5.2 Create Bill Payment

Back to Table of Contents

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



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

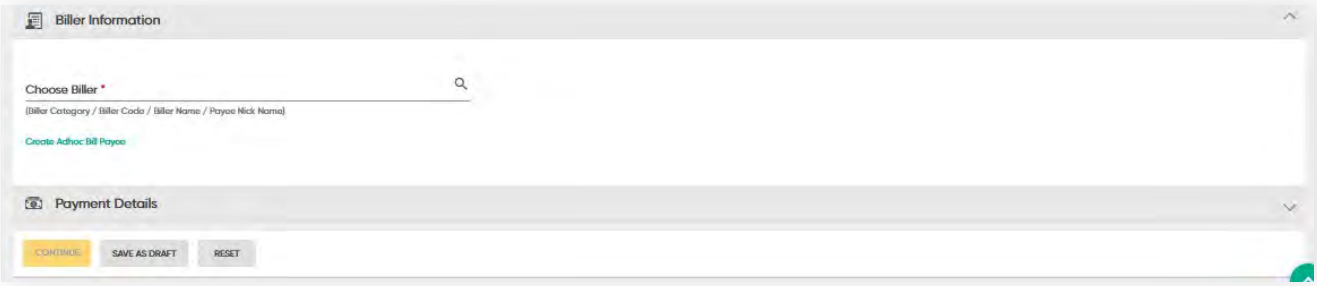
5 Bill Payment

5.2 Create Bill Payment

Back to Table of Contents

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 • This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field. • The Pay From field contains Company Name/Account Number/ Currency/ Bank Code • Once the Pay From field is filled, the total available account balance of the company should be displayed.	Mandatory

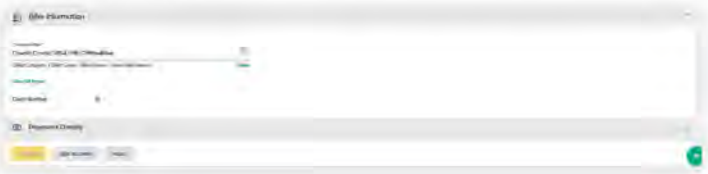
Biller Information field functions



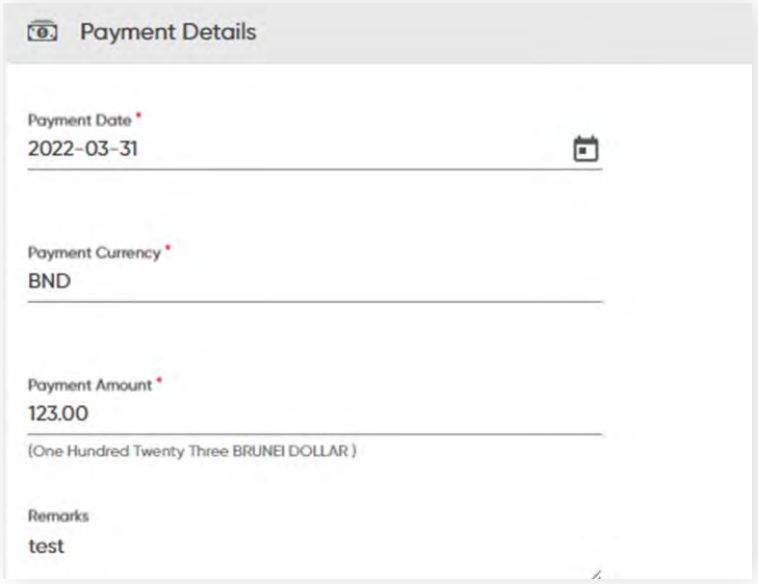
5 Bill Payment

5.2 Create Bill Payment

Back to Table of Contents

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

Functions under Bill Payment

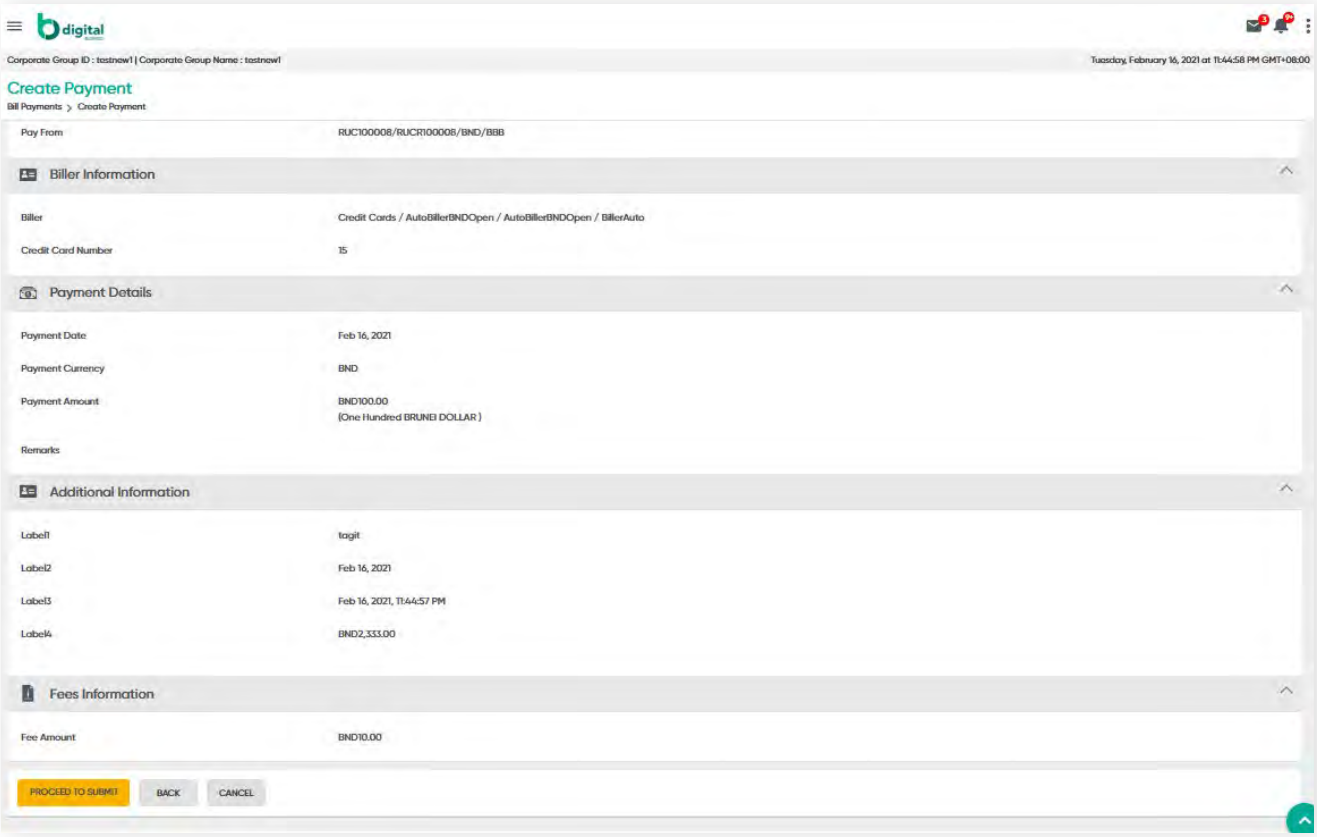


5 Bill Payment

5.2 Create Bill Payment

Back to Table of Contents

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



5 Bill Payment

5.2 Create Bill Payment

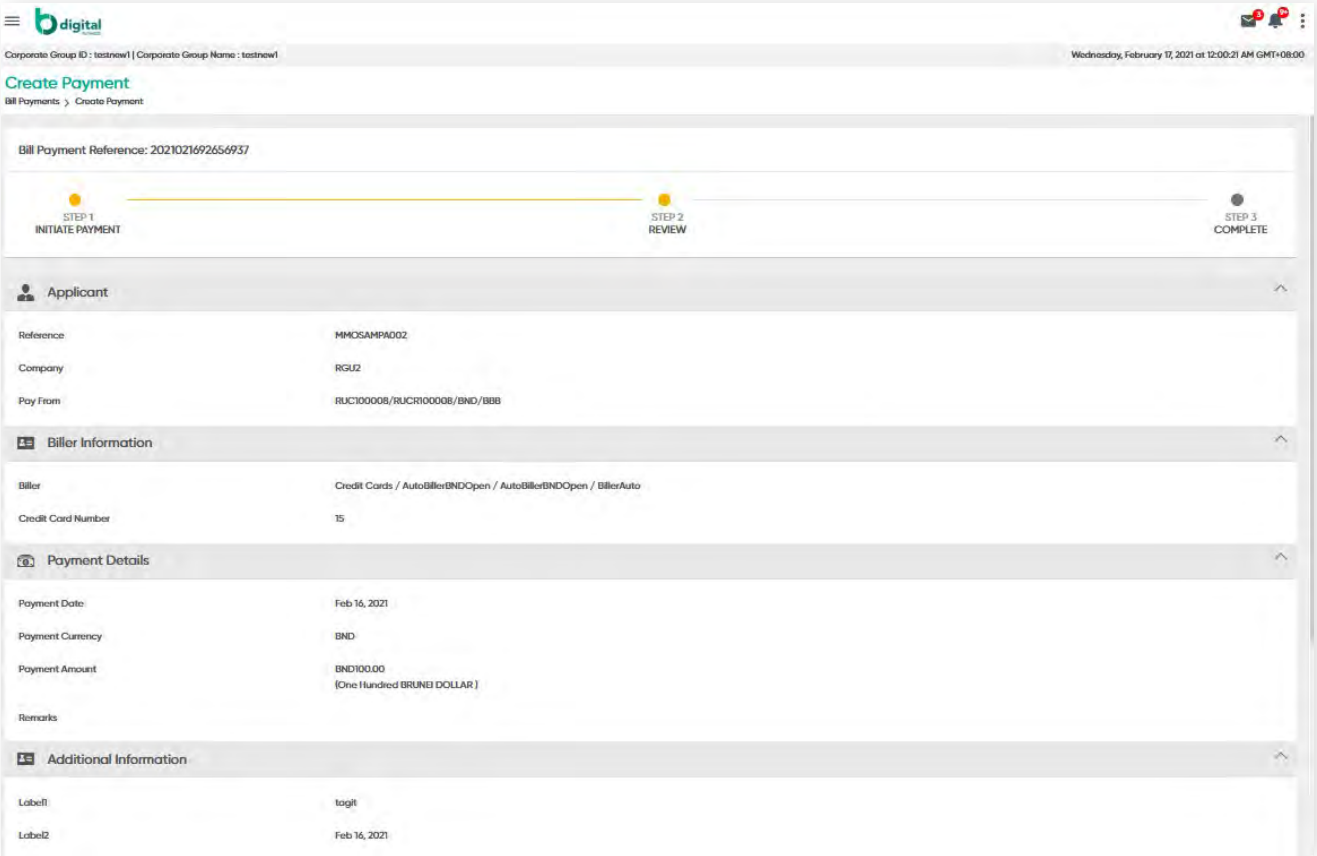
Back to Table of Contents

Actions	Response
Proceed To Submit	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.



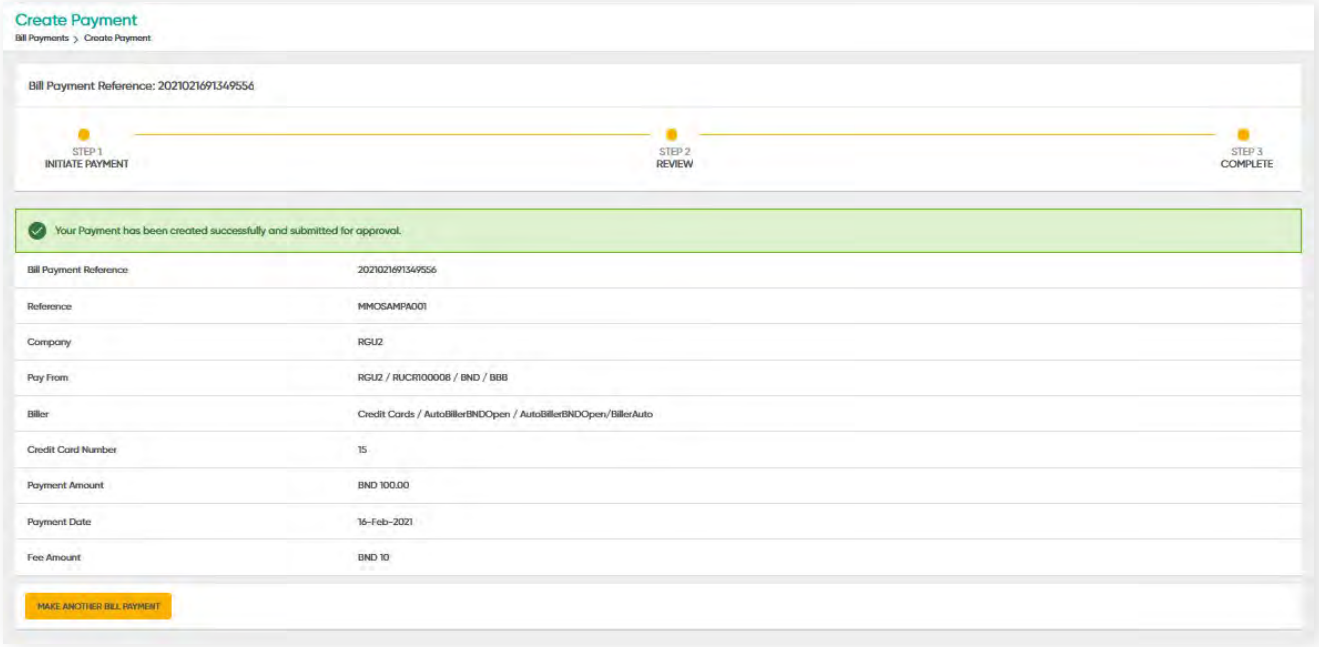
5 Bill Payment

5.2 Create Bill Payment

Back to Table of Contents

Complete

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



5 Bill Payment

5.3 Adhoc Payment

Back to Table of Contents

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 **Biller Beneficiary.**

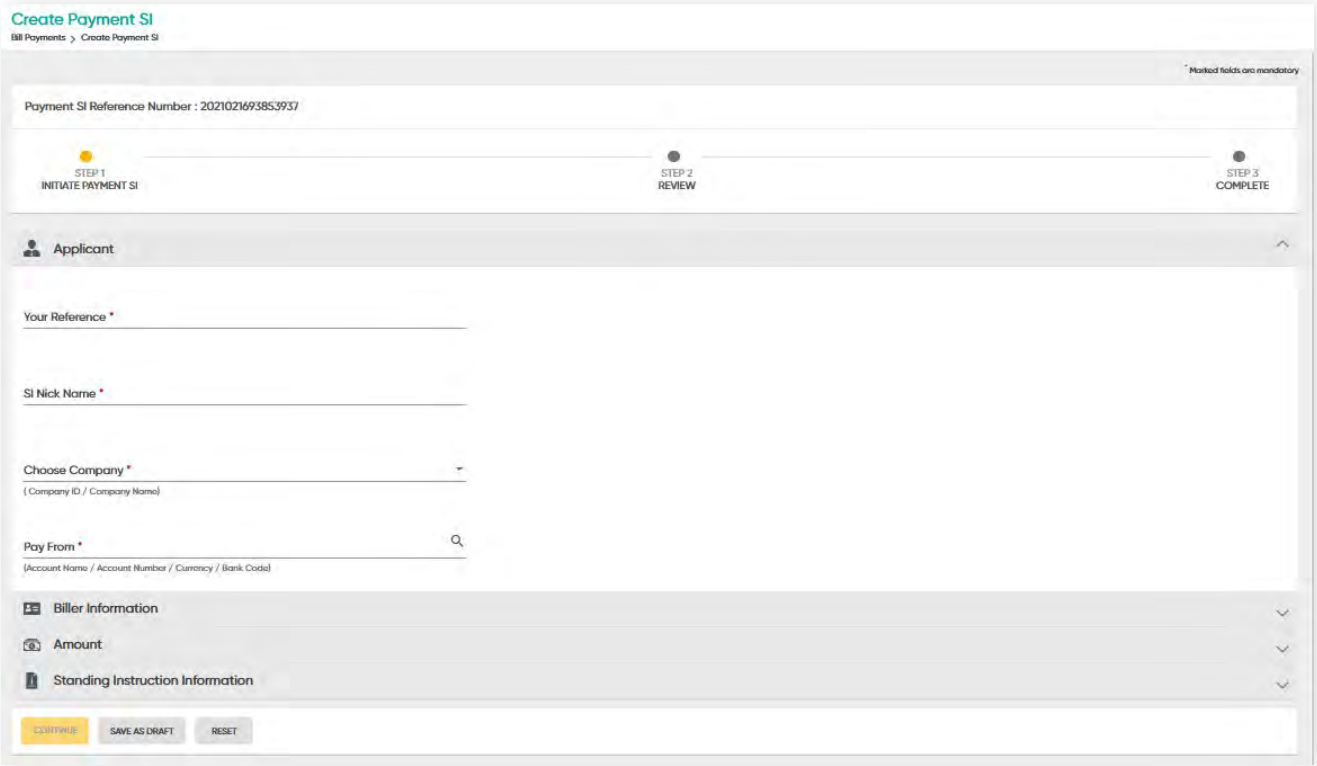
> Bill Payee Management

5 Bill Payment

5.4 Create Standing Instruction

Back to Table of Contents

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



Fields	Description	Mandatory / Optional
Your Reference	Set a code or reference, so that you can identify and remember the entry in the future	Mandatory
SI Nickname	Enter a preferred name for this particular Standing Instruction so that you can remember it easily	Mandatory
Choose Company	From the drop-down list, select the company that you wish to set up a Standing Instruction with	Mandatory
Pay From	Enter the account number of the account you prefer to deduct from for the bill payments • This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field. • The Pay From field contains Company Name/ Account Number/ Currency/ Bank Code 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

Biller Information field functions

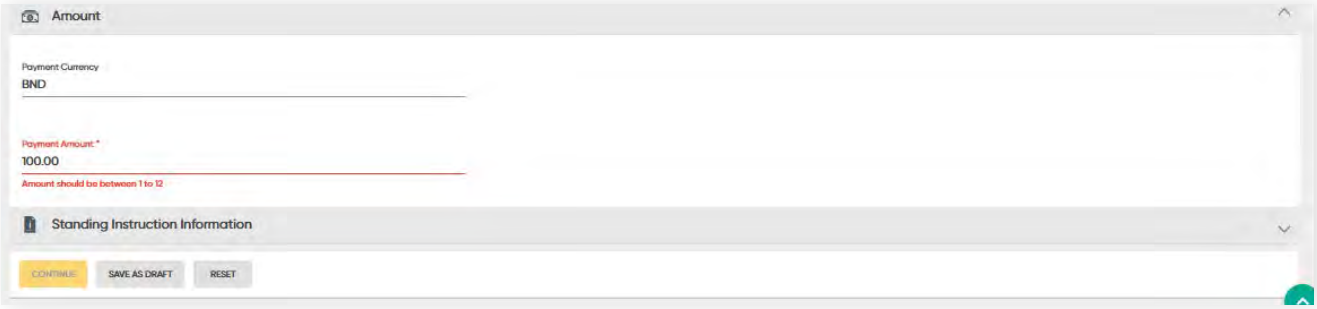
Fields	Description	Mandatory / Optional
Choose Biller	Click Choose Biller. The Search Bill Payee window will be prompted. Enter the Biller information that you wish to make bill payments to. The Biller information will be displayed in their respective fields. Any additional information defined will appear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

5 Bill Payment

5.4 Create Standing Instruction

Back to Table of Contents

Amount fields functions



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

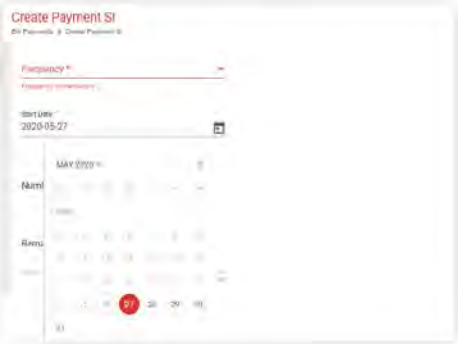
Standing Instruction Information fields functions

Figure 1: Create Payment SI screen

5 Bill Payment

5.4 Create Standing Instruction

Back to Table of Contents

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

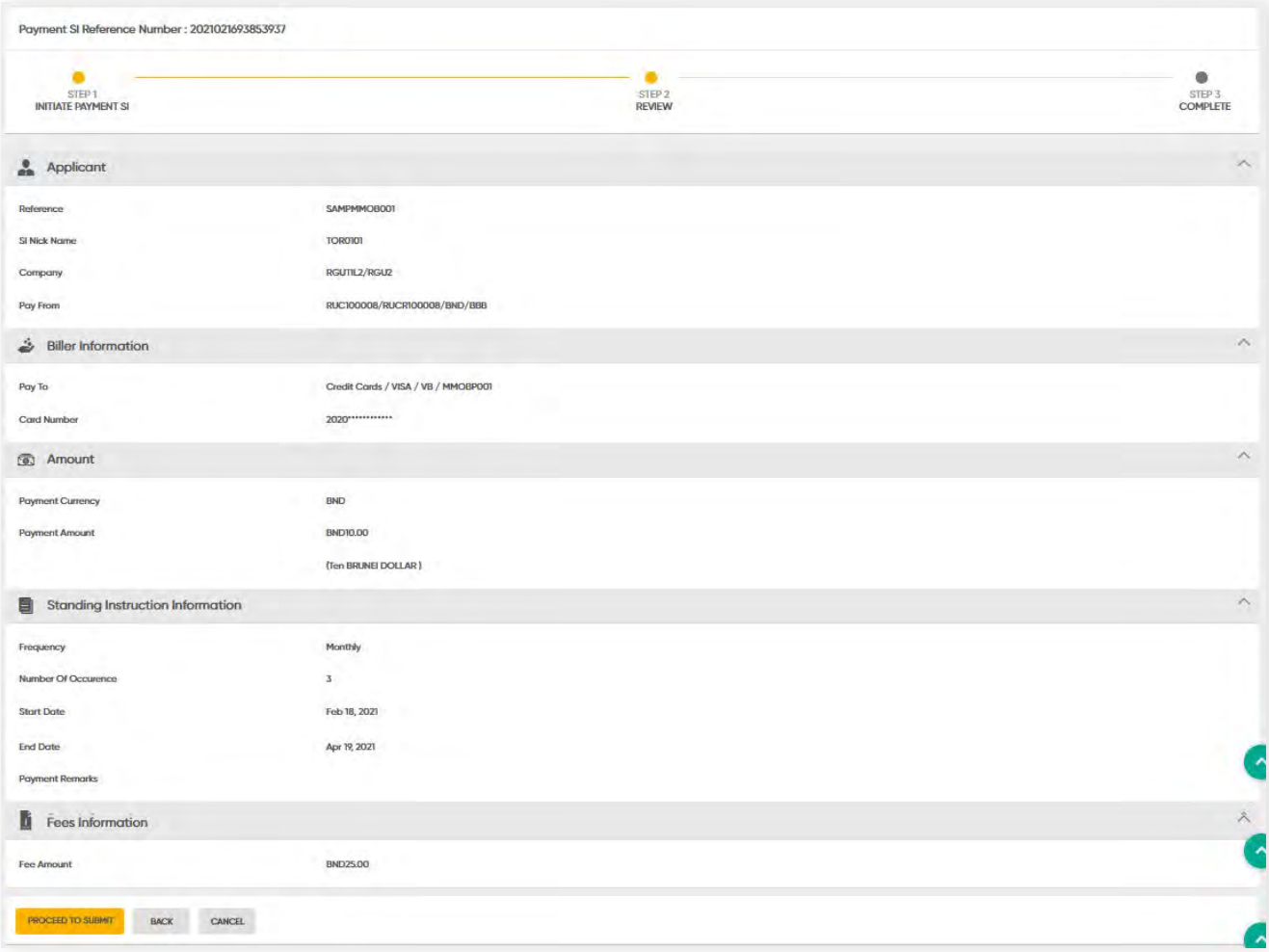
5 Bill Payment

5.4 Create Standing Instruction

Back to Table of Contents

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.



Actions	Response
Proceed To Submit	To submit requests for approval

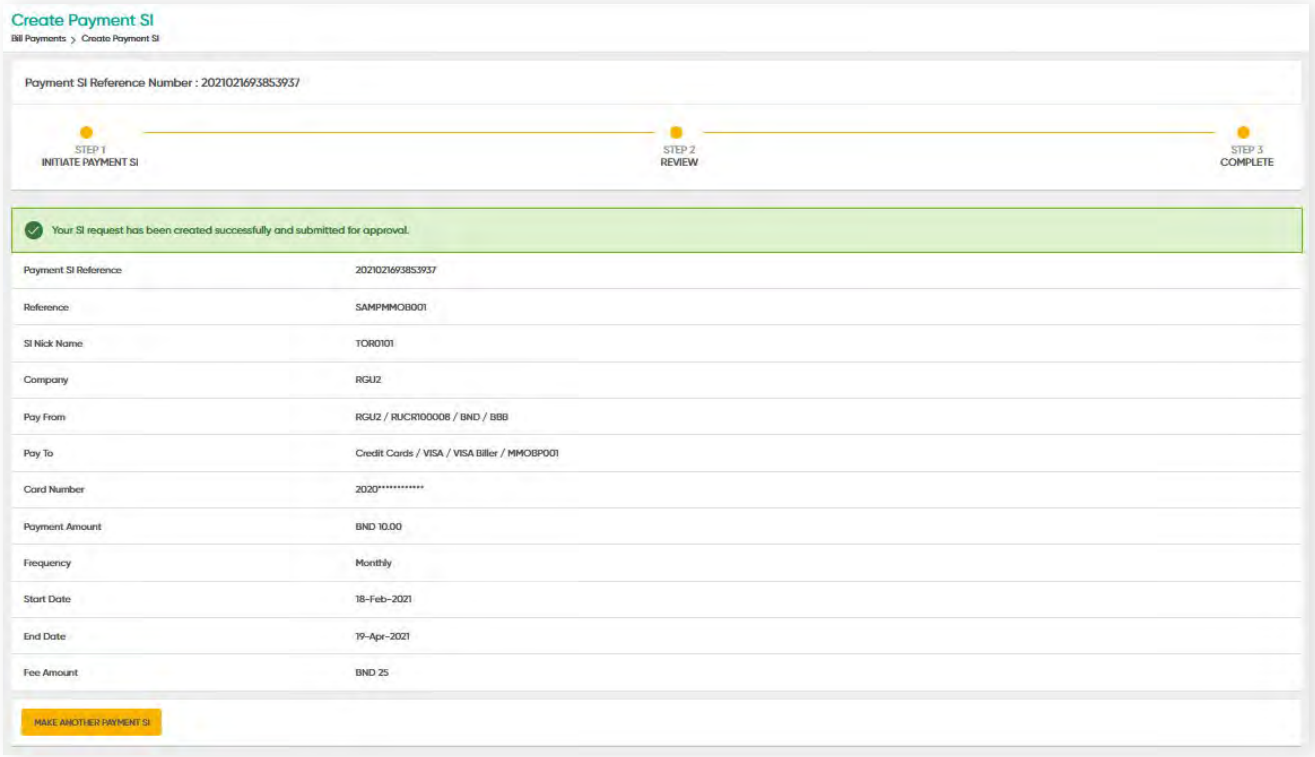
5 Bill Payment

5.4 Create Standing Instruction

Back to Table of Contents

Complete

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



5 Bill Payment

5.5.1 Approval Workflow for Bill Payments

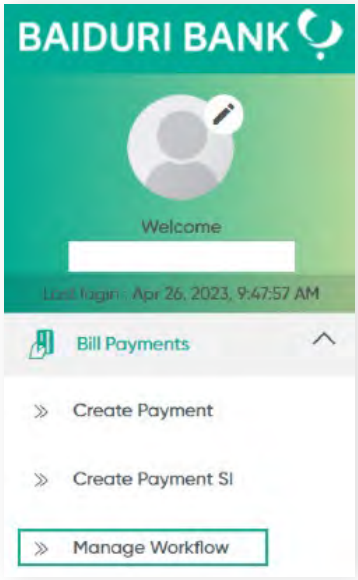
Back to Table of Contents

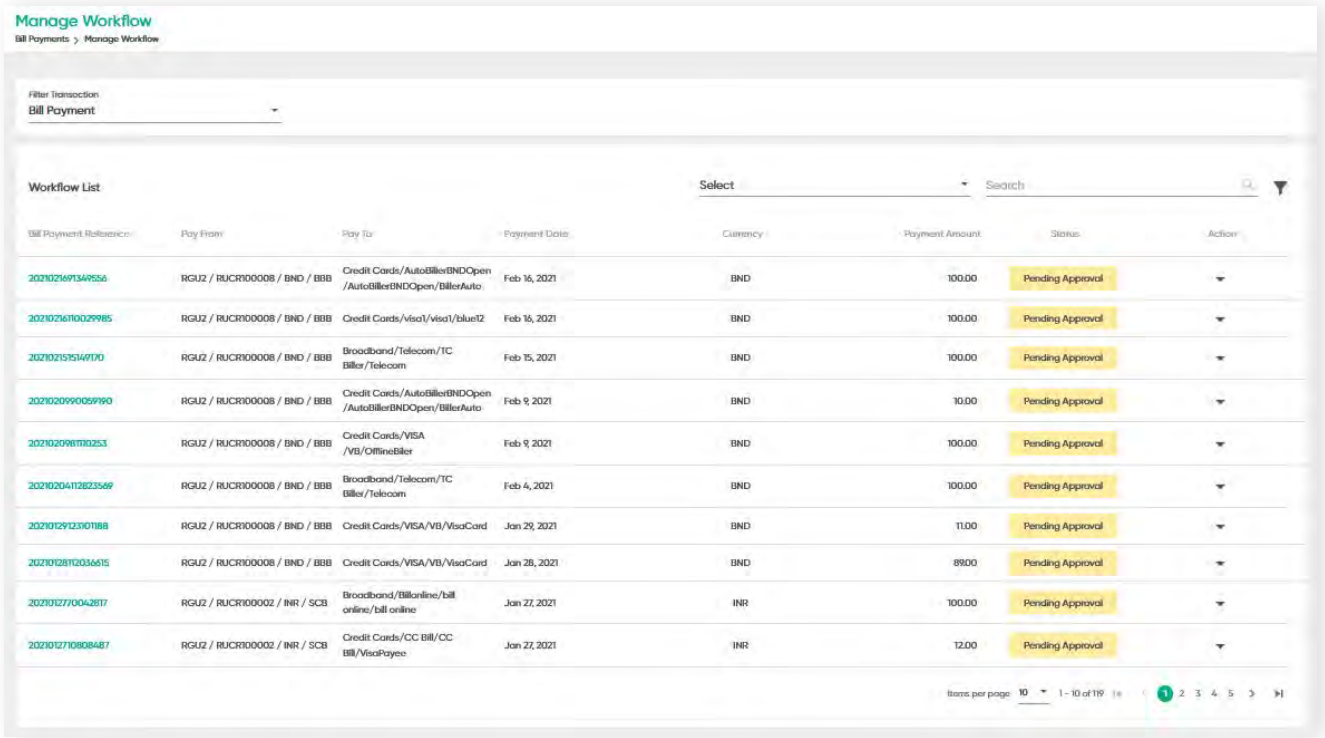
To view a video tutorial on approving transactions, **click here.**

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**.





5 Bill Payment

5.5.1 Approval Workflow for Bill Payments

Back to Table of Contents

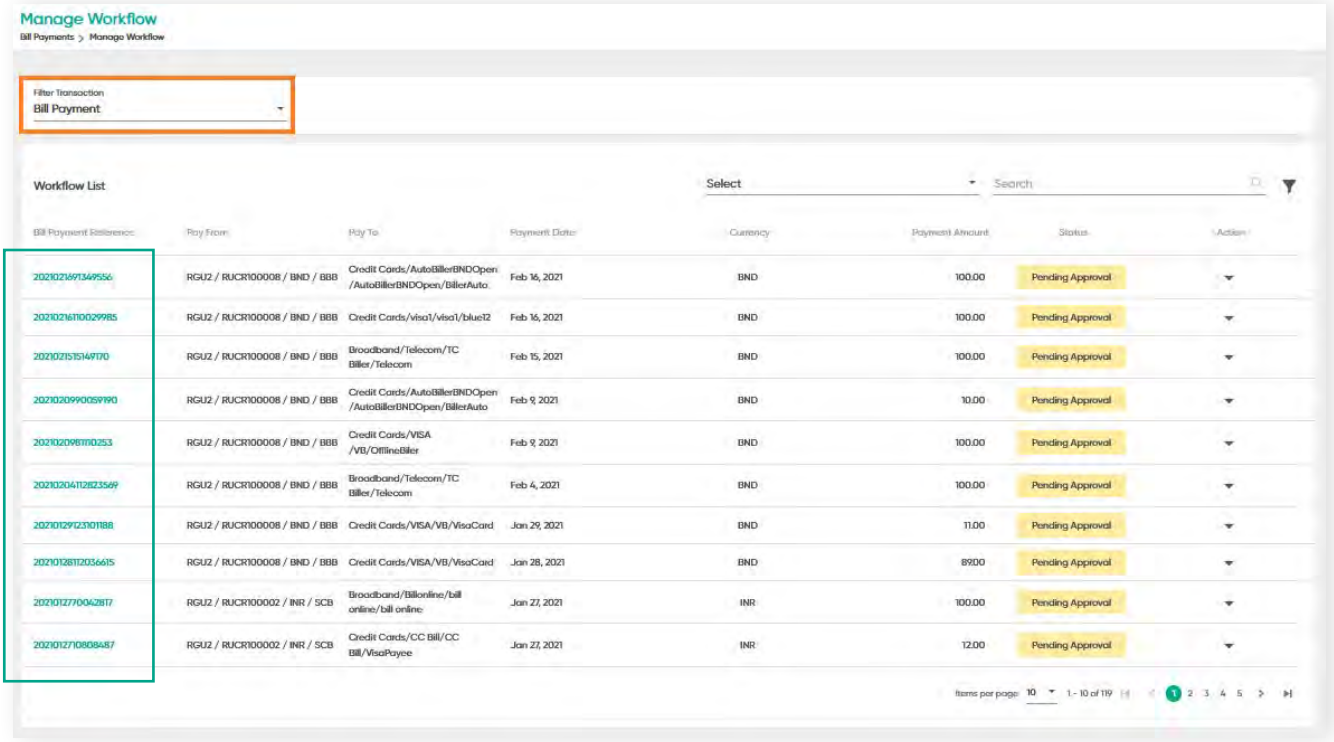
Step 1

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

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.



Step 3

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

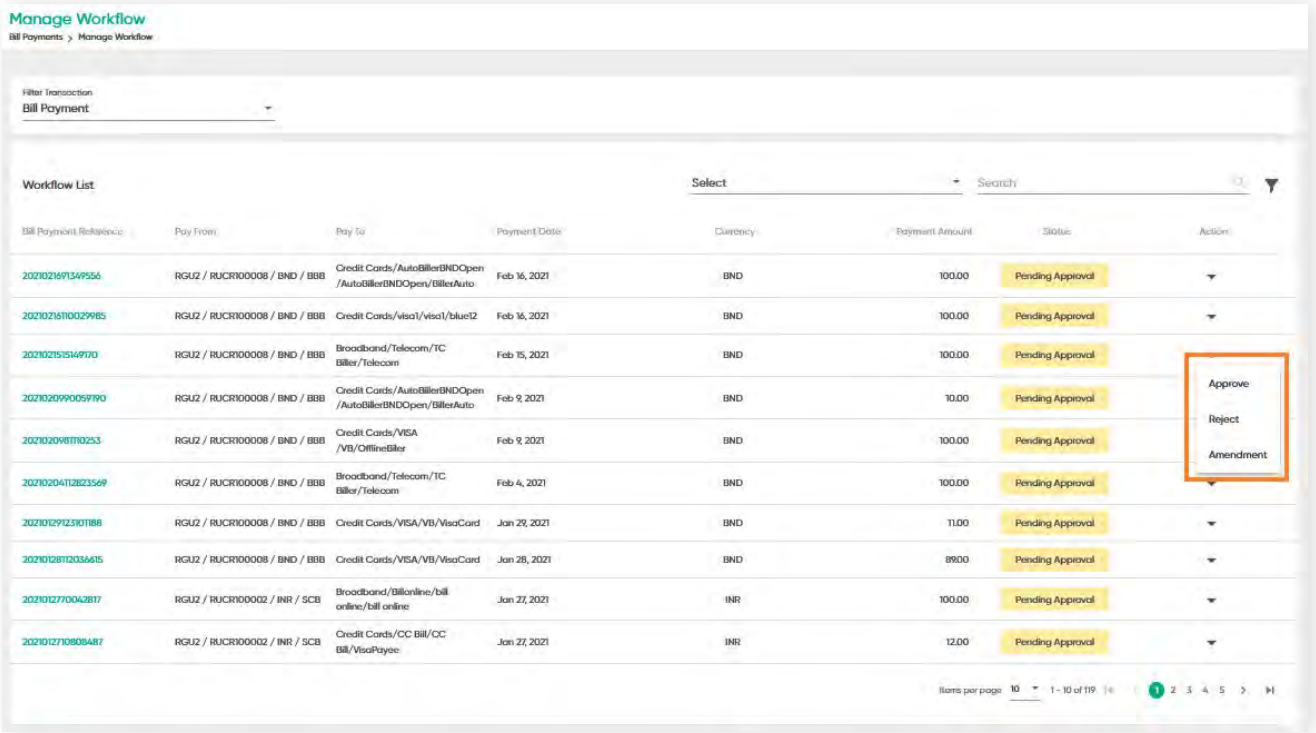
5 Bill Payment

5.5.2 Approving Bill Payments

Back to Table of Contents

Step 4

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



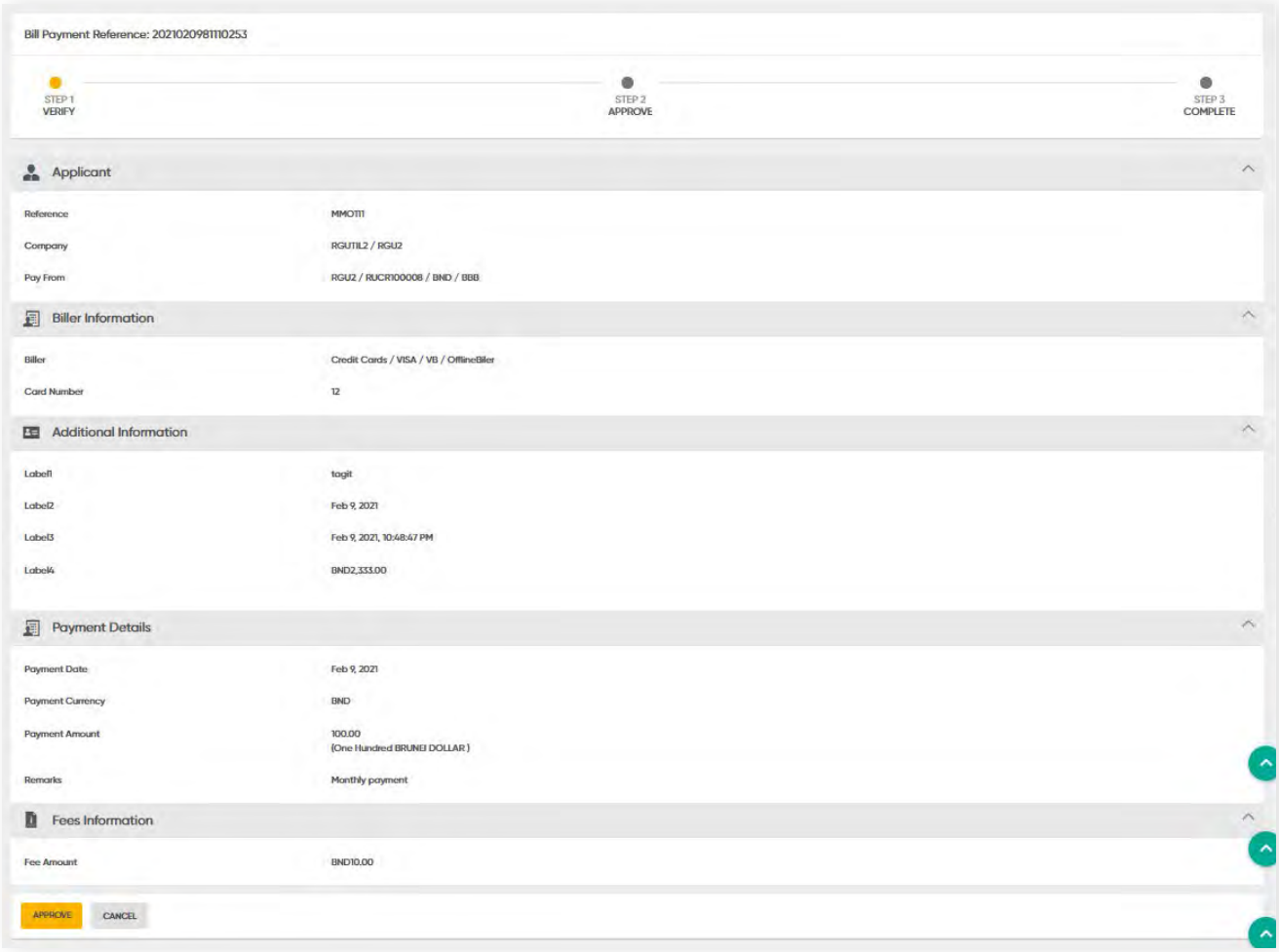
5 Bill Payment

5.5.2 Approving Bill Payments

Back to Table of Contents

Step 5

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



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

Back to Table of Contents

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.

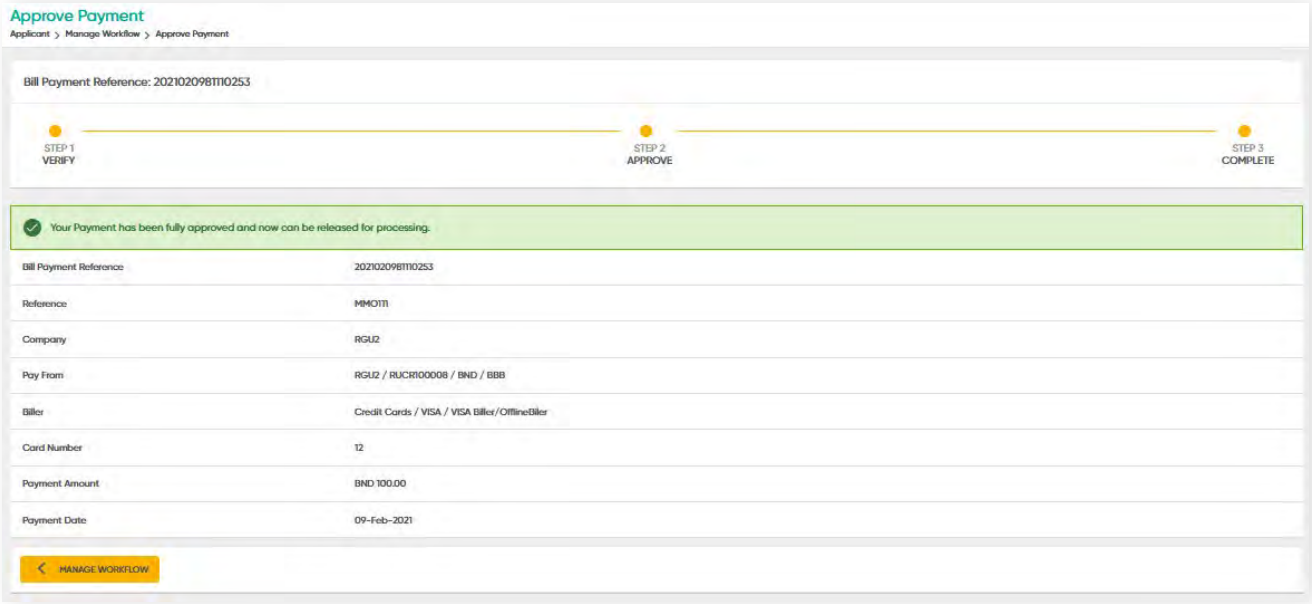
5 Bill Payment

5.5.2 Approving Bill Payments

Back to Table of Contents

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.

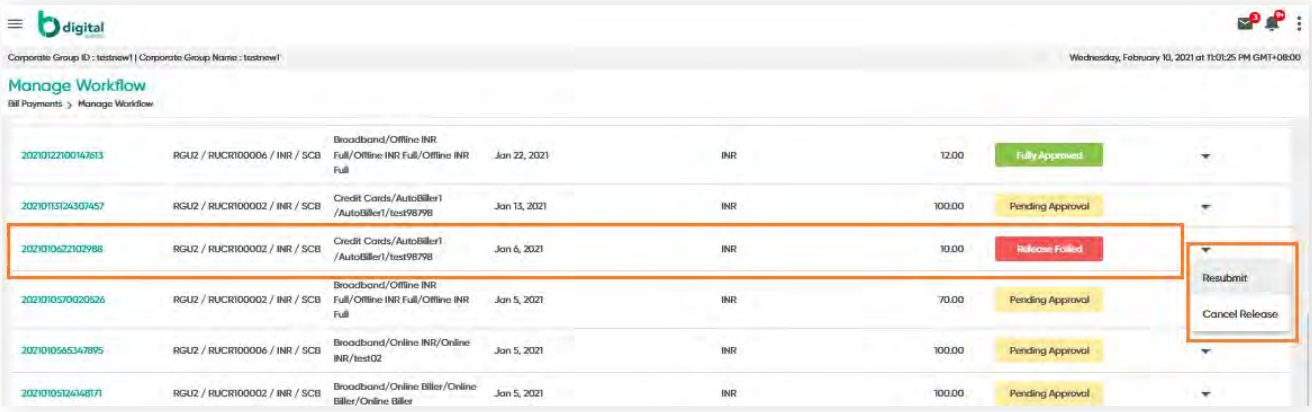


Figure 4: Manage Workflow screen

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

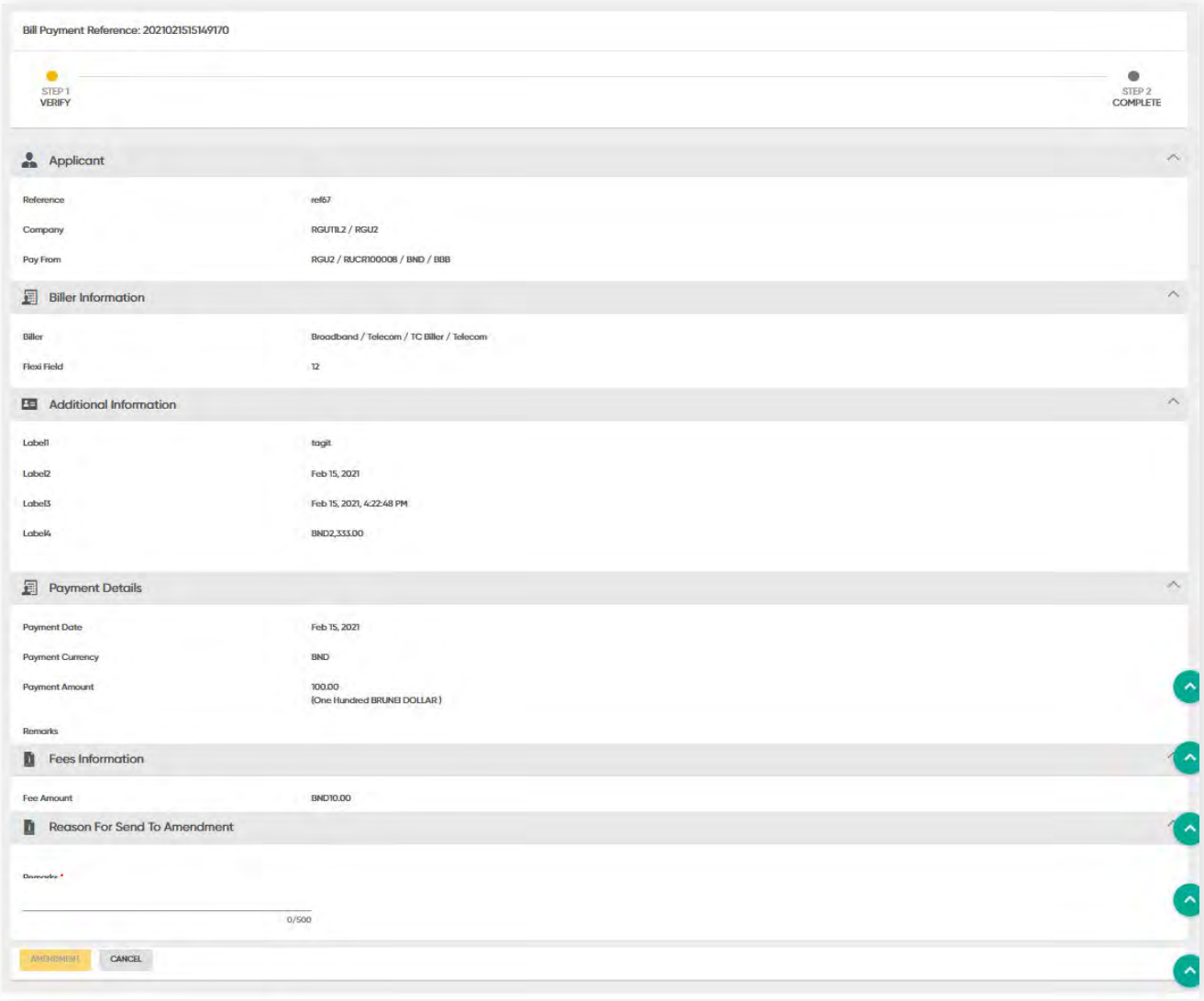
5.5.3 Amending and Rejecting Bill Payments

Back to Table of Contents

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.



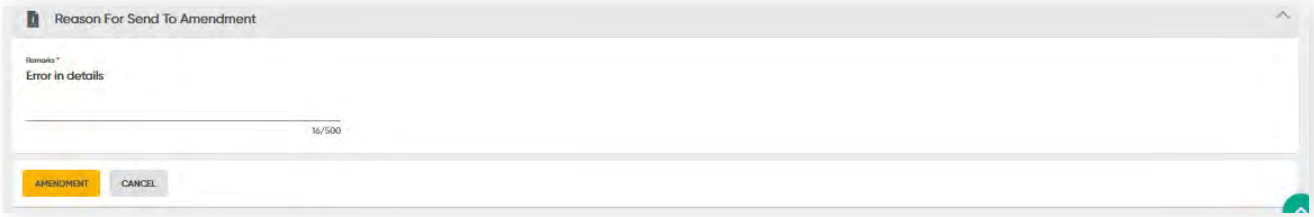
5 Bill Payment

5.5.3 Amending and Rejecting Bill Payments

Back to Table of Contents

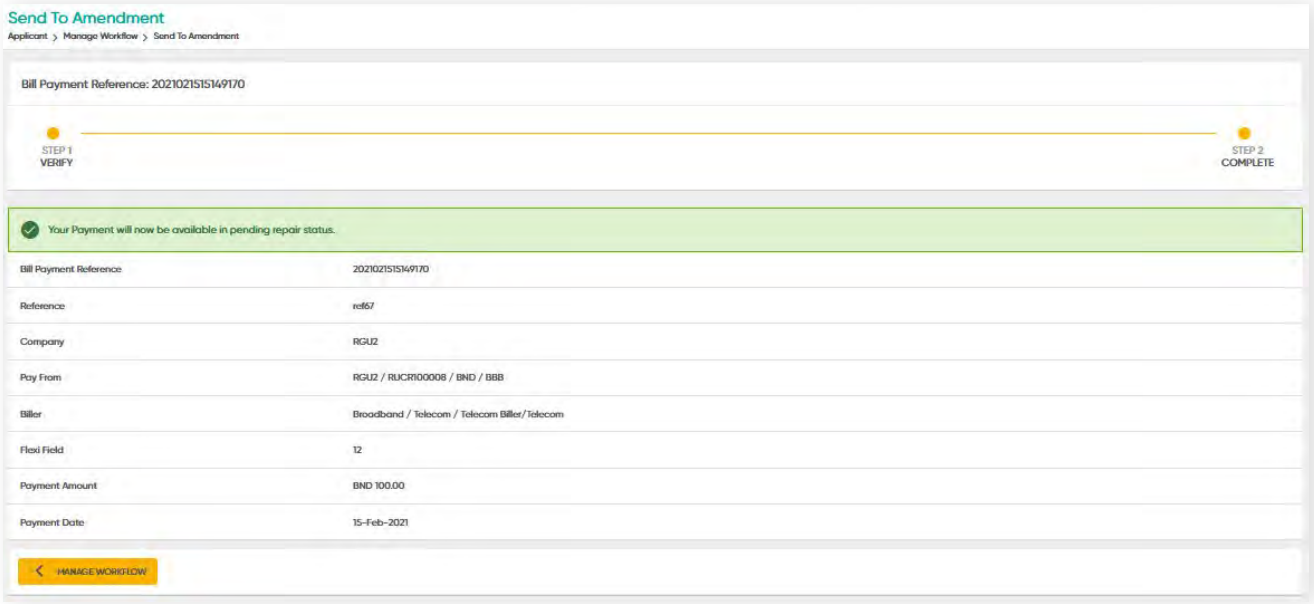
Step 2

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.



5 Bill Payment

5.6 Search and View Bill Payment

Back to Table of Contents

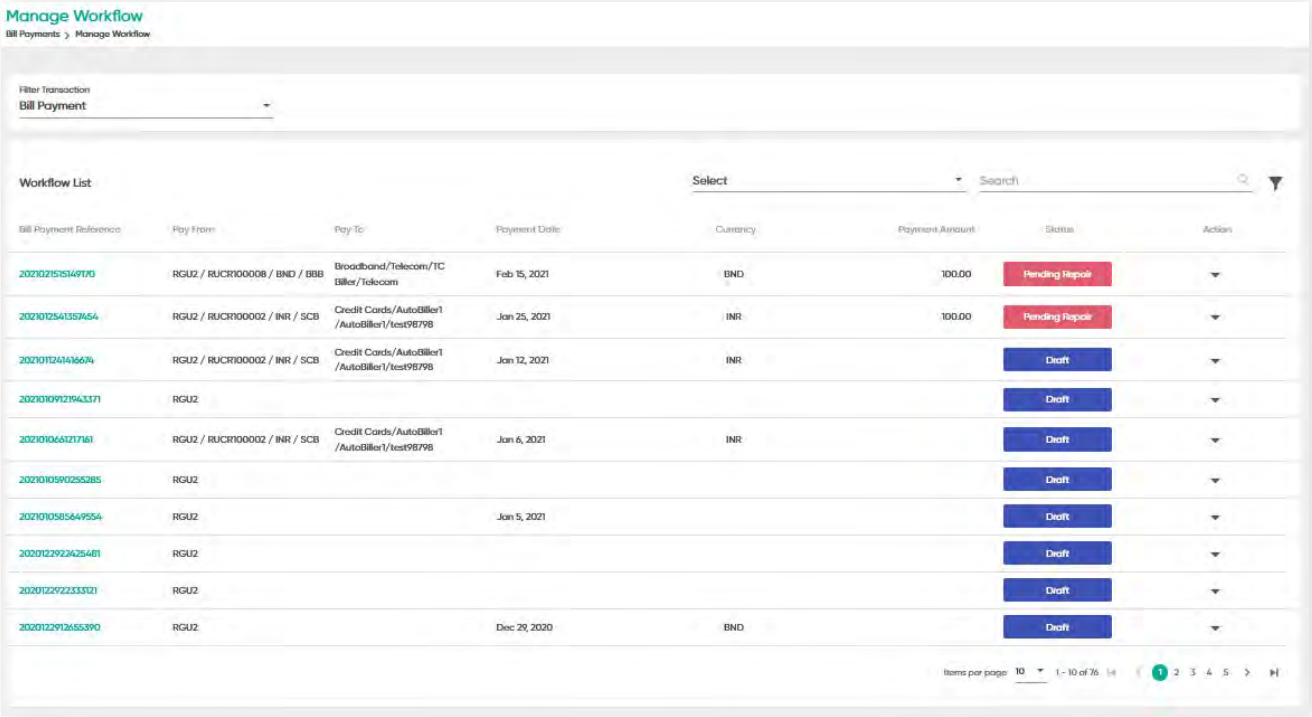
Actions	Description
Pending Repair (Status)	Bill Payment transactions that were sent back for amendments will be listed under Manage Workflow with Pending Repair status. These records can be searched and viewed with the Search field. The Bill Payment transaction that is sent for repair by approver gets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

5 Bill Payment

5.6.1 Search - Pending Repair (Amendment) Bill Payment Records

Back to Table of Contents

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



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.

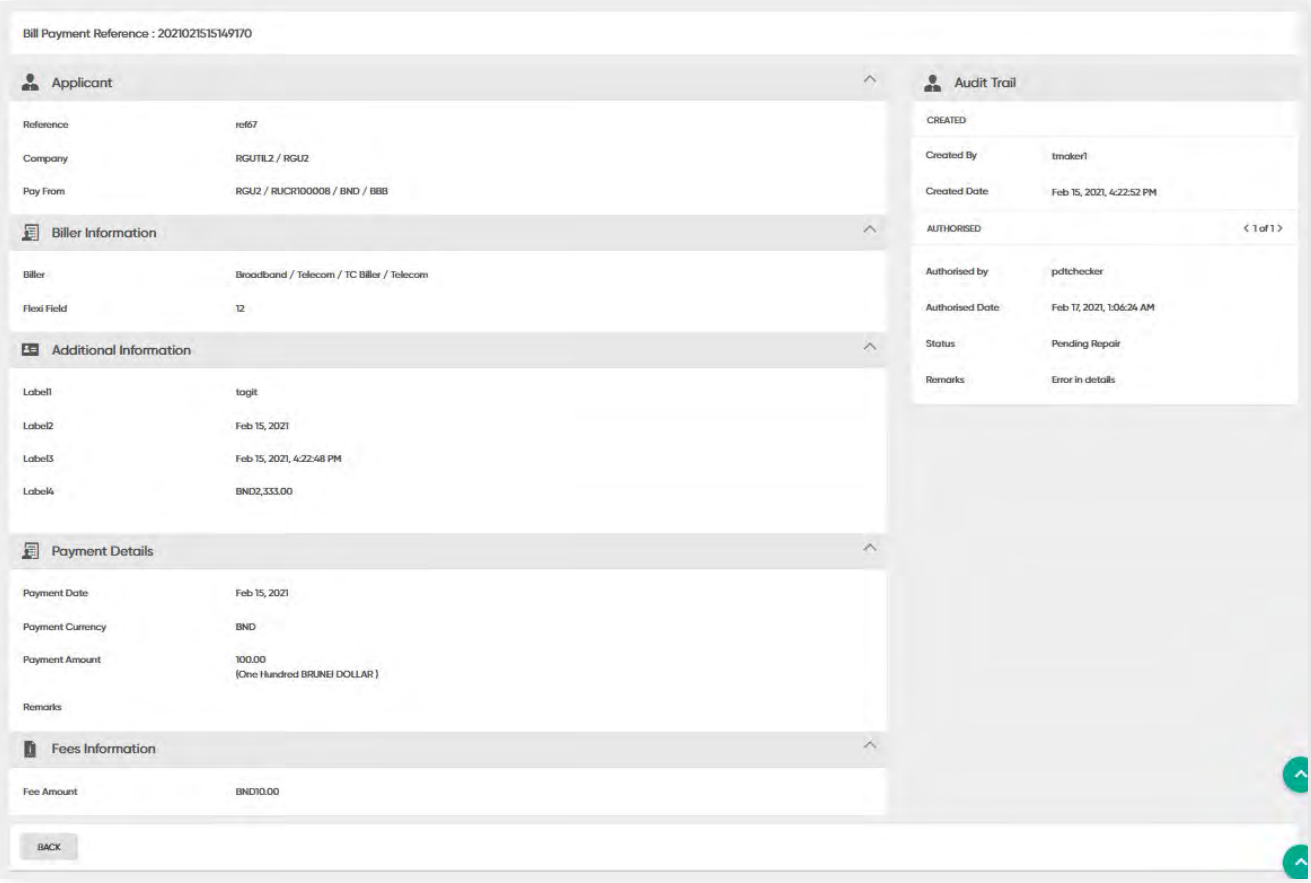
5 Bill Payment

5.6.1 Search - Pending Repair (Amendment) Bill Payment Records

Back to Table of Contents

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.



5 Bill Payment

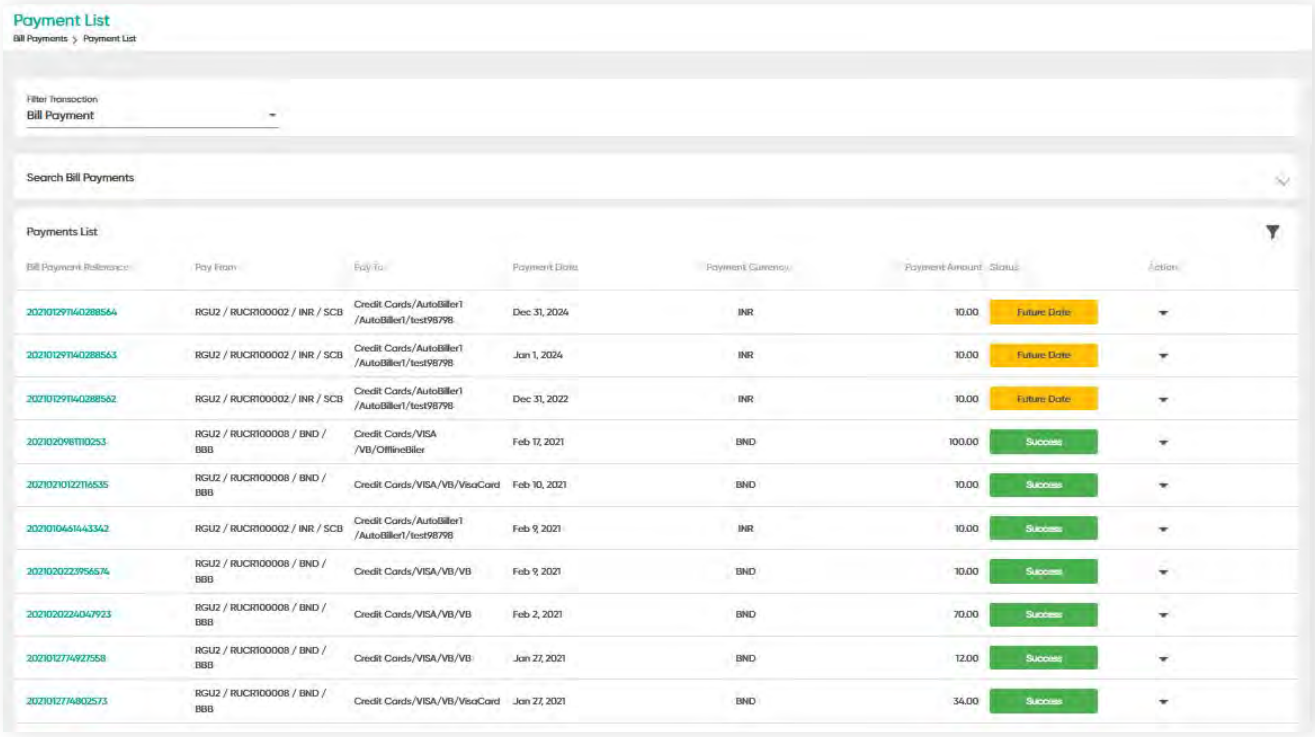
5.6.1 Search - Active (Approved) Bill Payment Records

Back to Table of Contents

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**.

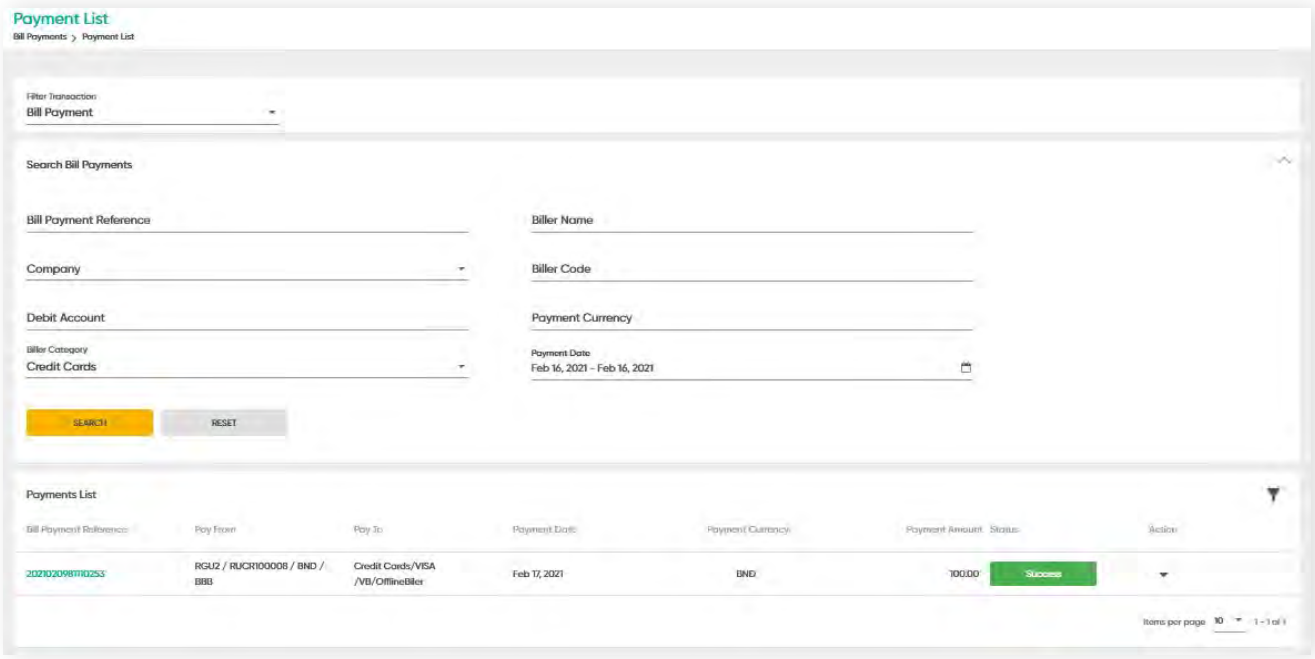


5 Bill Payment

5.6.1 Search - Active (Approved) Bill Payment Records

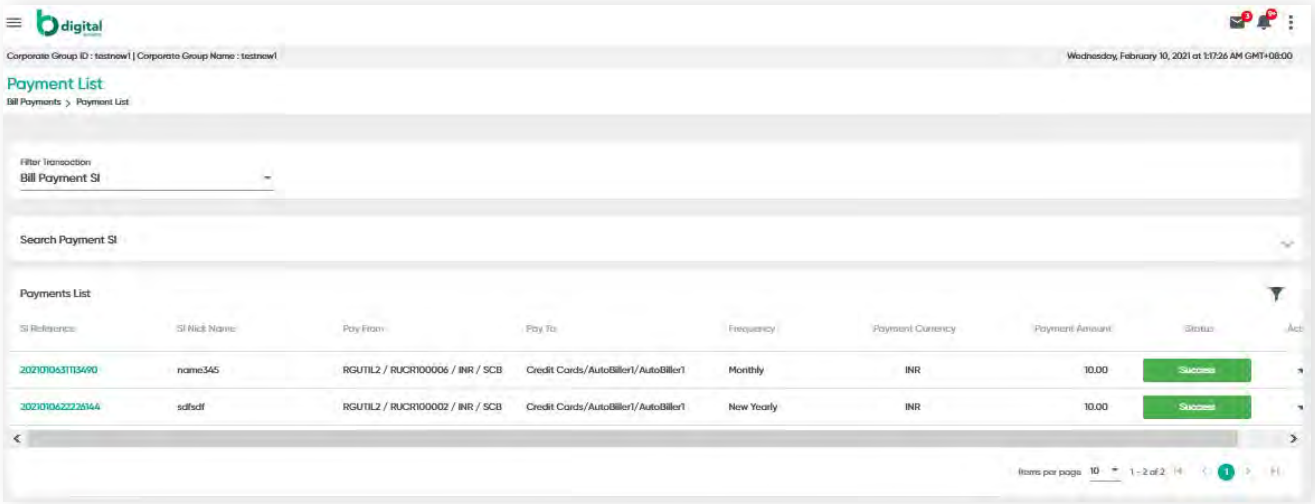
Back to Table of Contents

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.



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.**

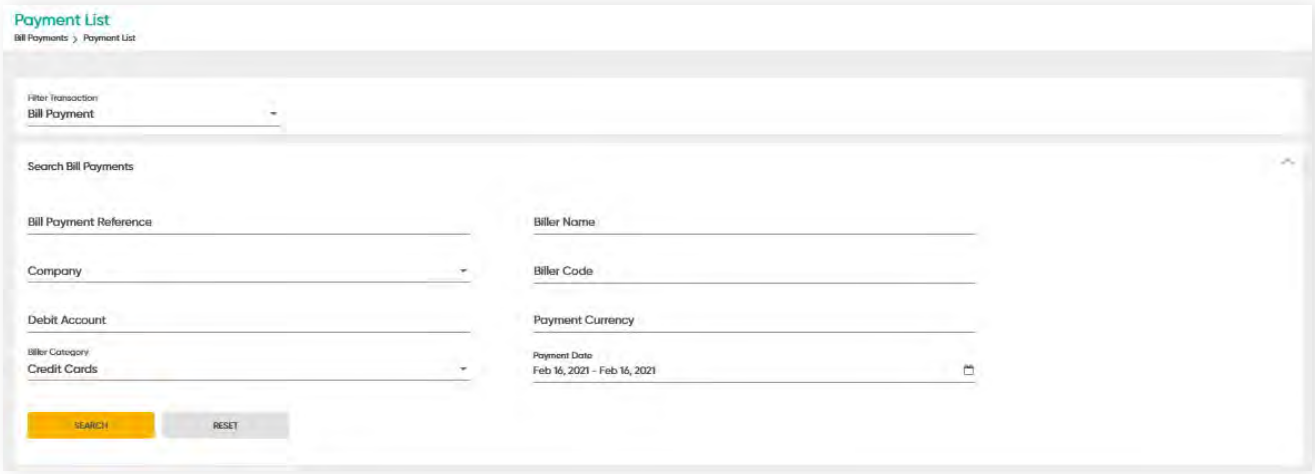


5 Bill Payment

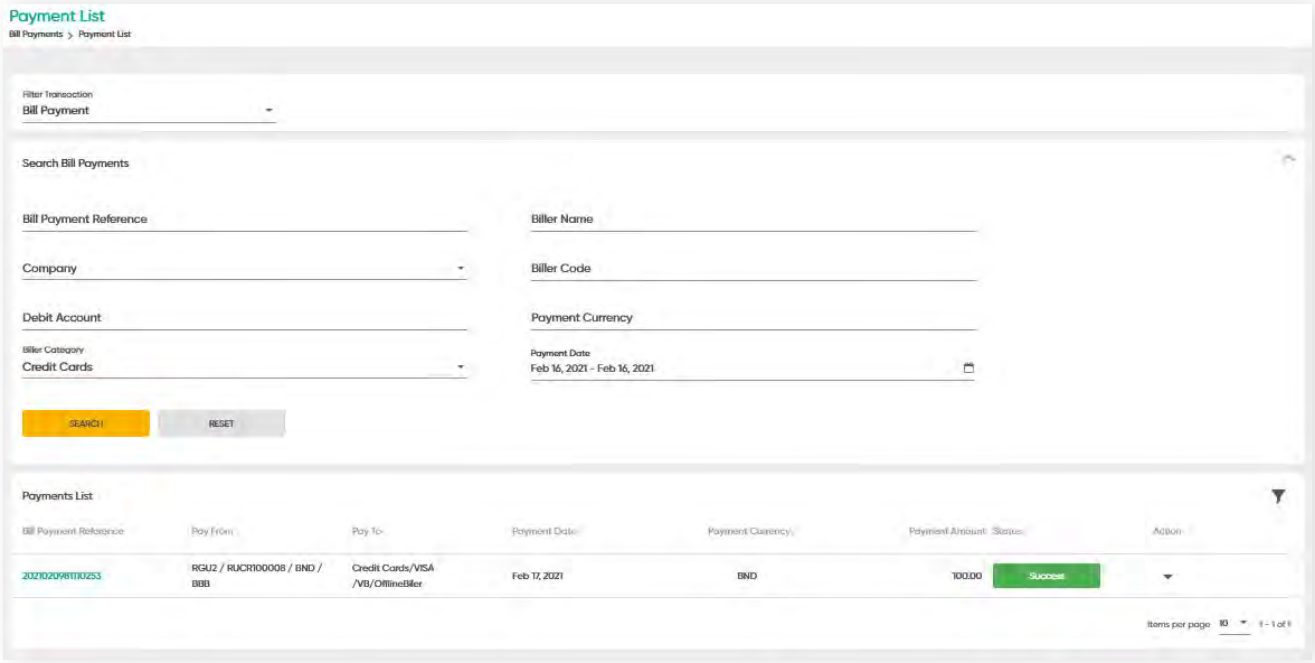
5.6.1 Search - Active (Approved) Bill Payment Records

Back to Table of Contents

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



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

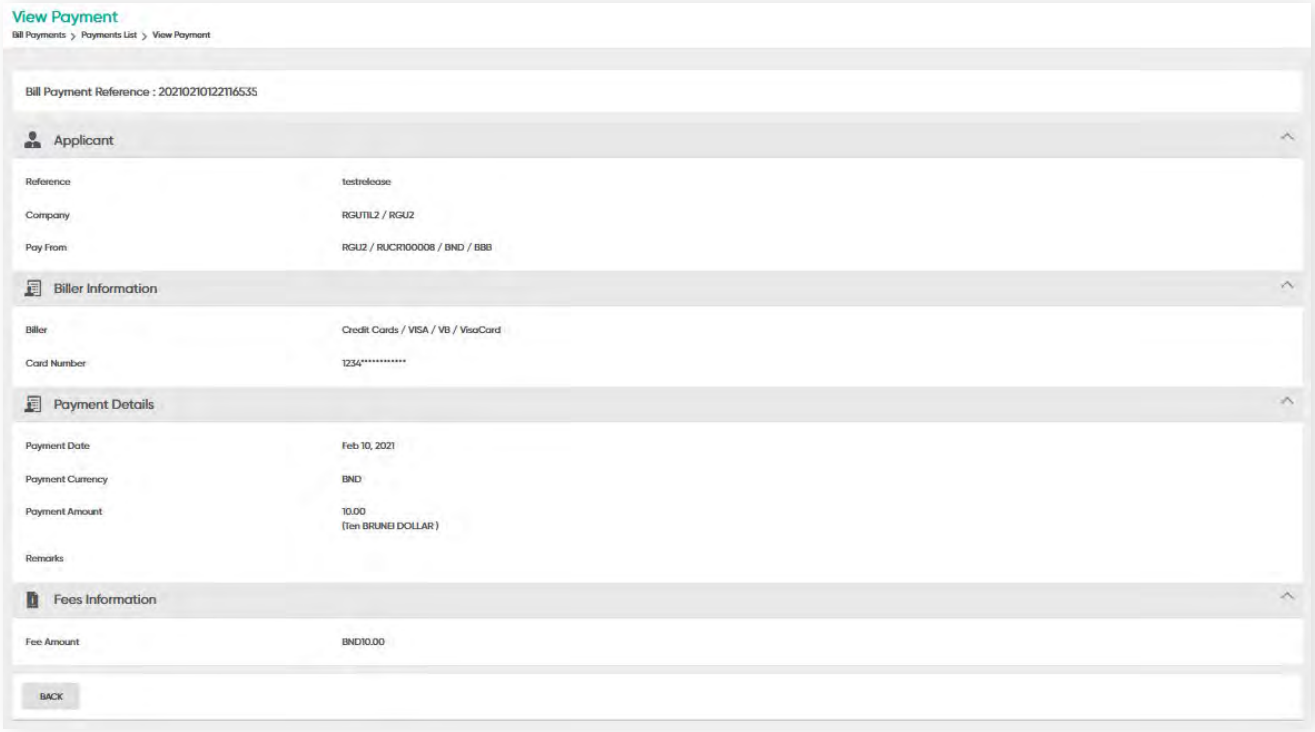


5 Bill Payment

5.6.1 Search - Active (Approved) Bill Payment Records

Back to Table of Contents

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



5 Bill Payment

5.7 Edit - Pending Repair Bill Payment Records

Back to Table of Contents

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.

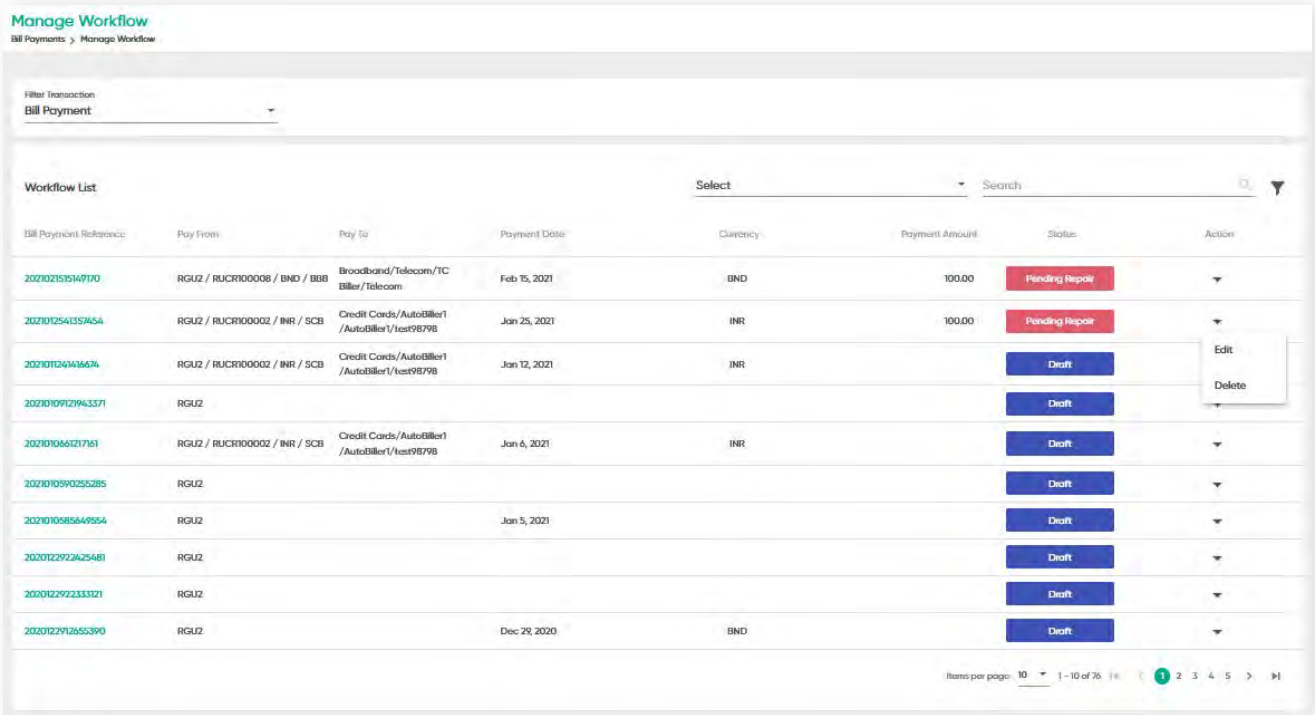


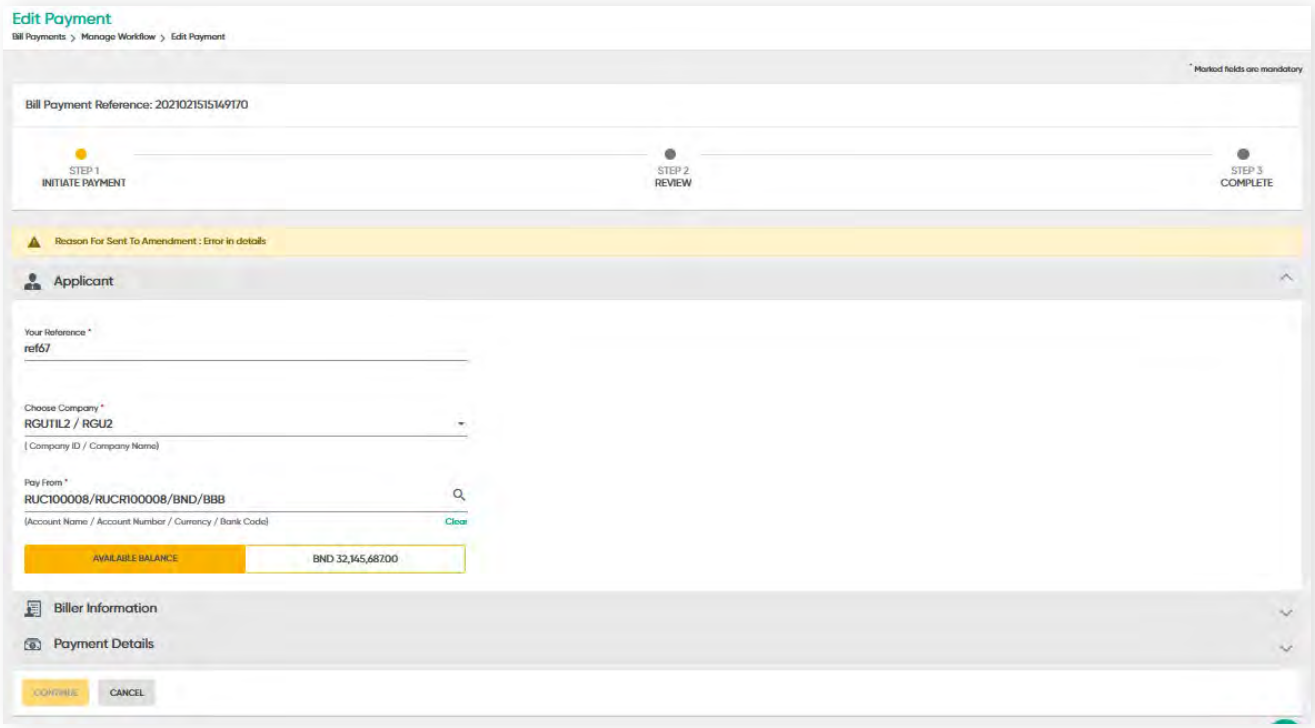
Figure 7: Manage Workflow screen

5 Bill Payment

5.7 Edit - Pending Repair Bill Payment Records

Back to Table of Contents

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.



Past Dated Payment - Edit

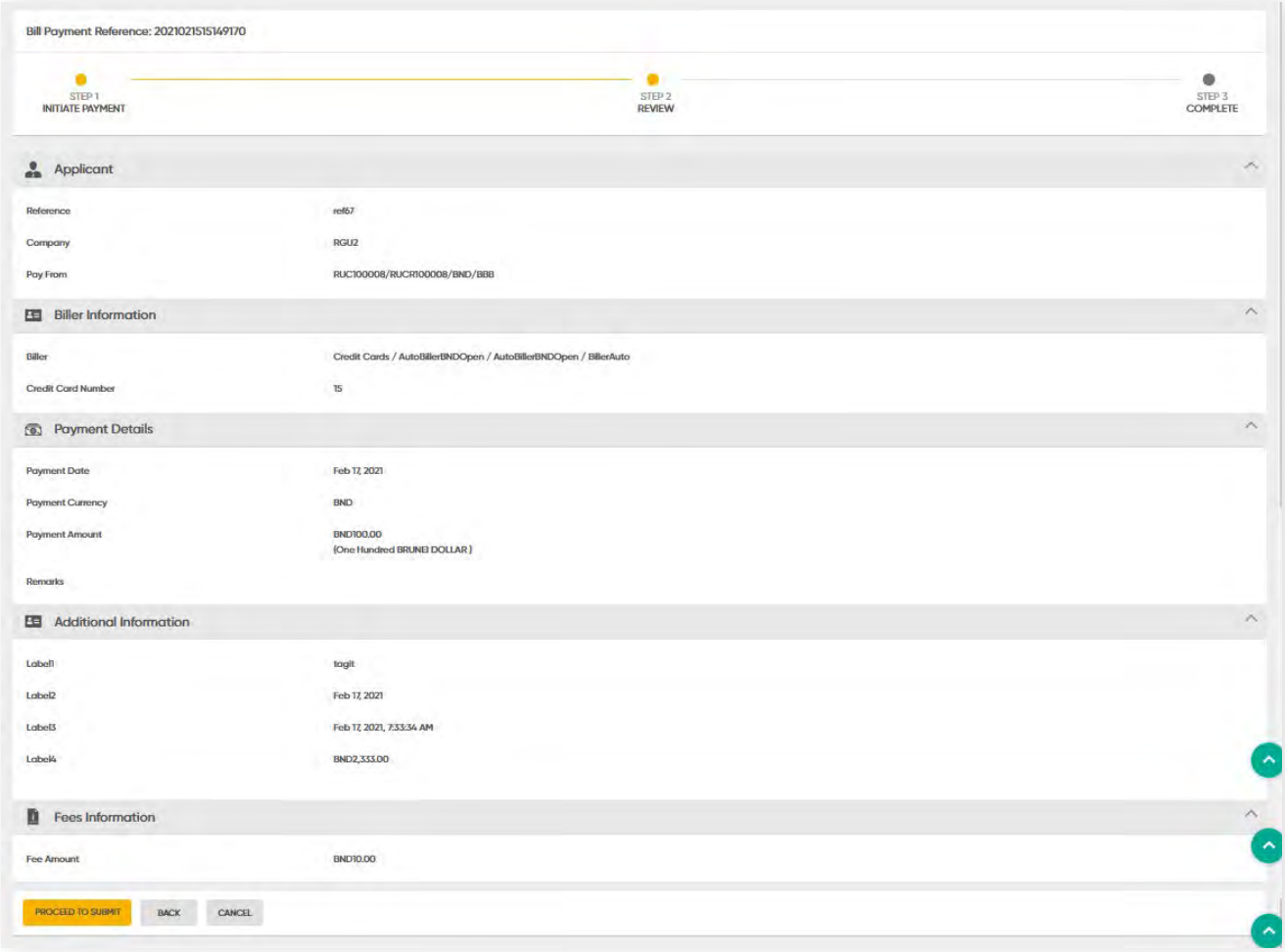
Past dated payments cannot be edited. You will be prompted with the following message if an attempt is made.

5 Bill Payment

5.7 Edit - Pending Repair Bill Payment Records

Back to Table of Contents

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

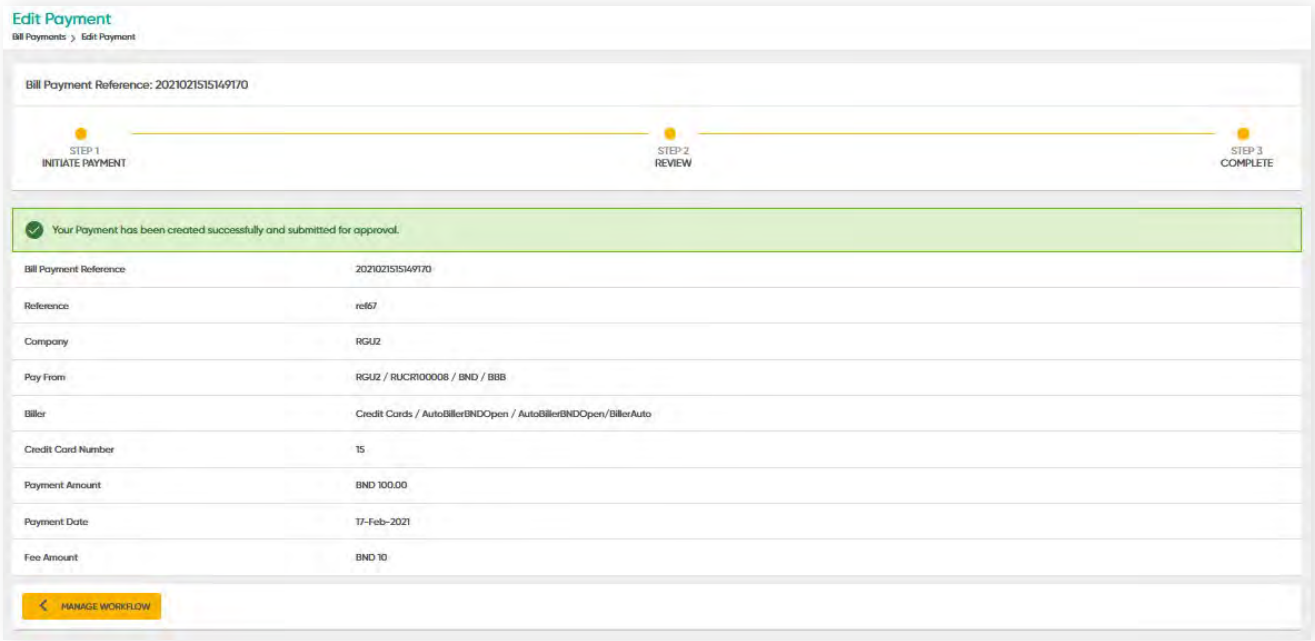


5 Bill Payment

5.7 Edit - Pending Repair Bill Payment Records

Back to Table of Contents

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



5 Bill Payment

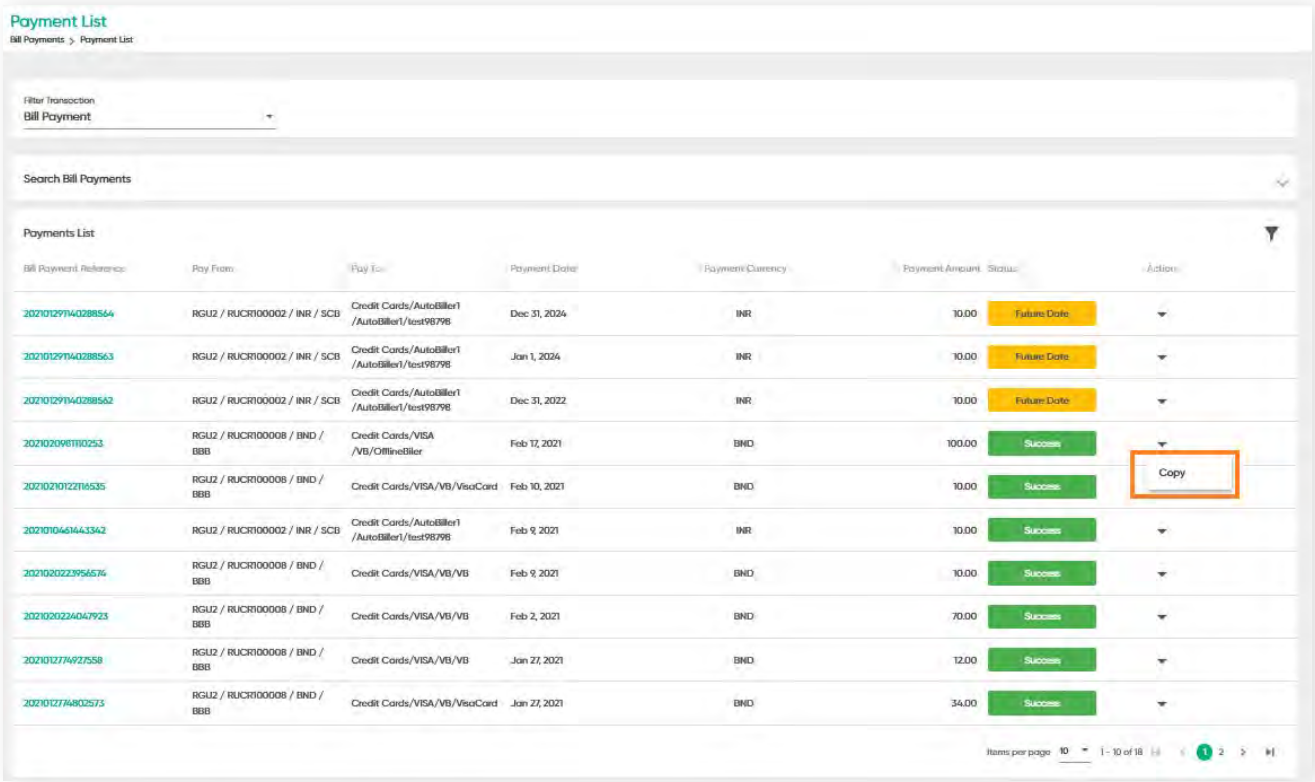
5.8 Copy - Active (approved) Bill Payment Records

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.

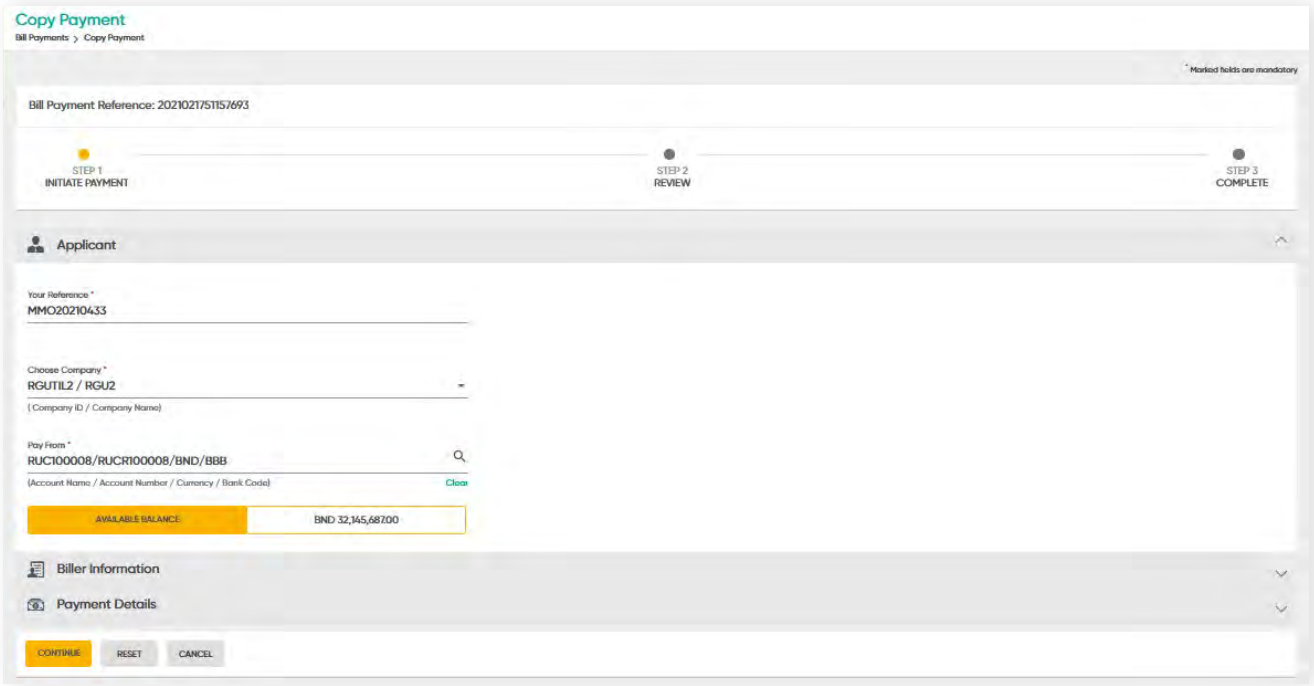


5 Bill Payment

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.

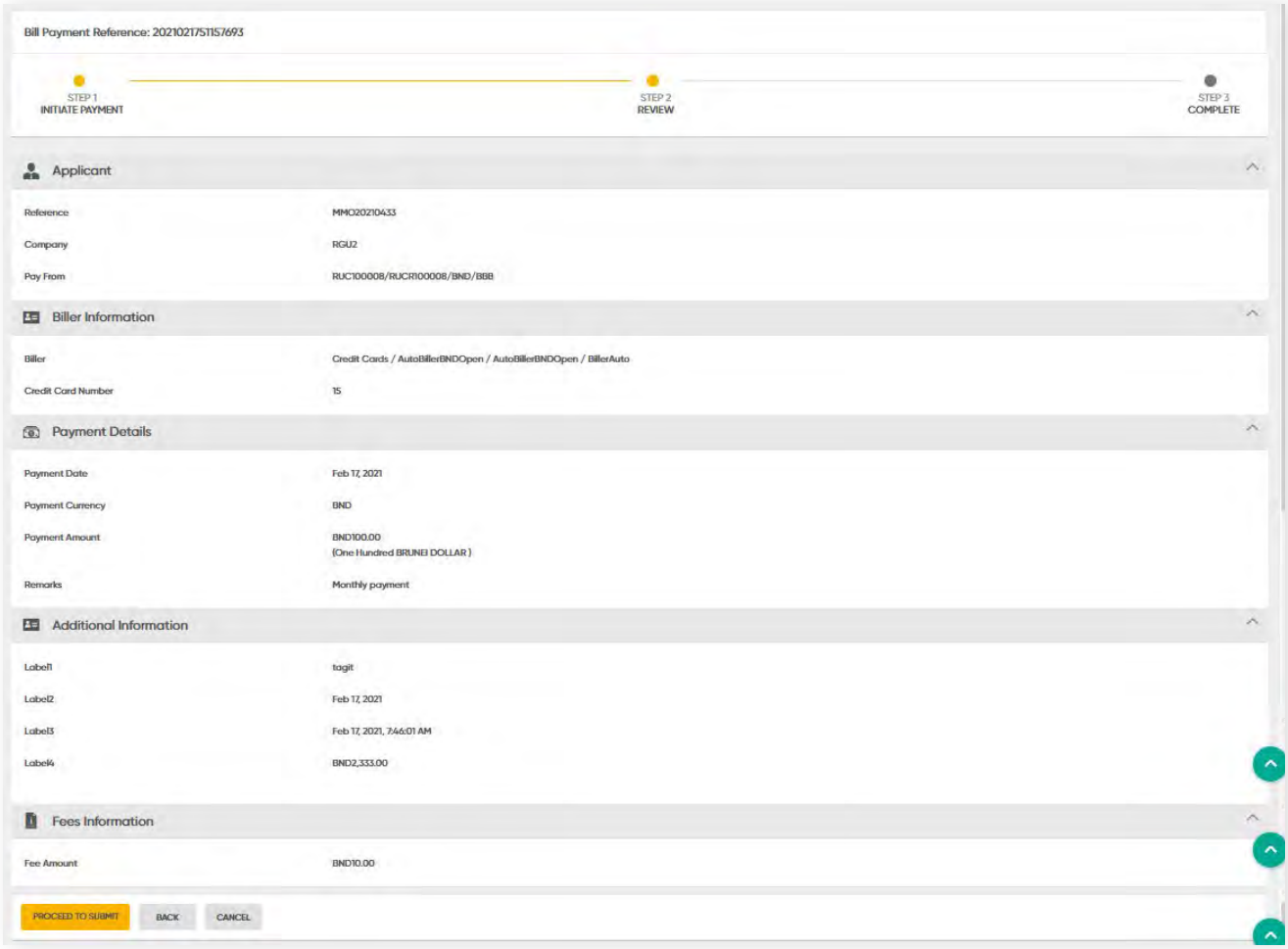


5 Bill Payment

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.

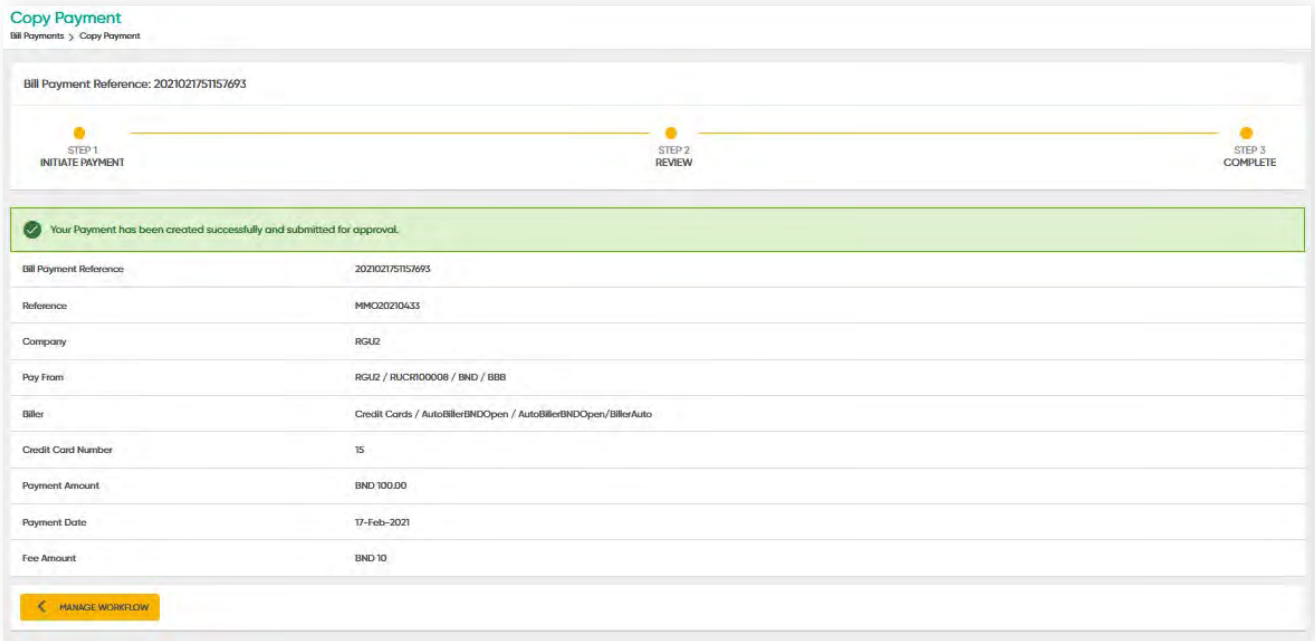


5 Bill Payment

5.8 Copy - Active (approved) Bill Payment Records

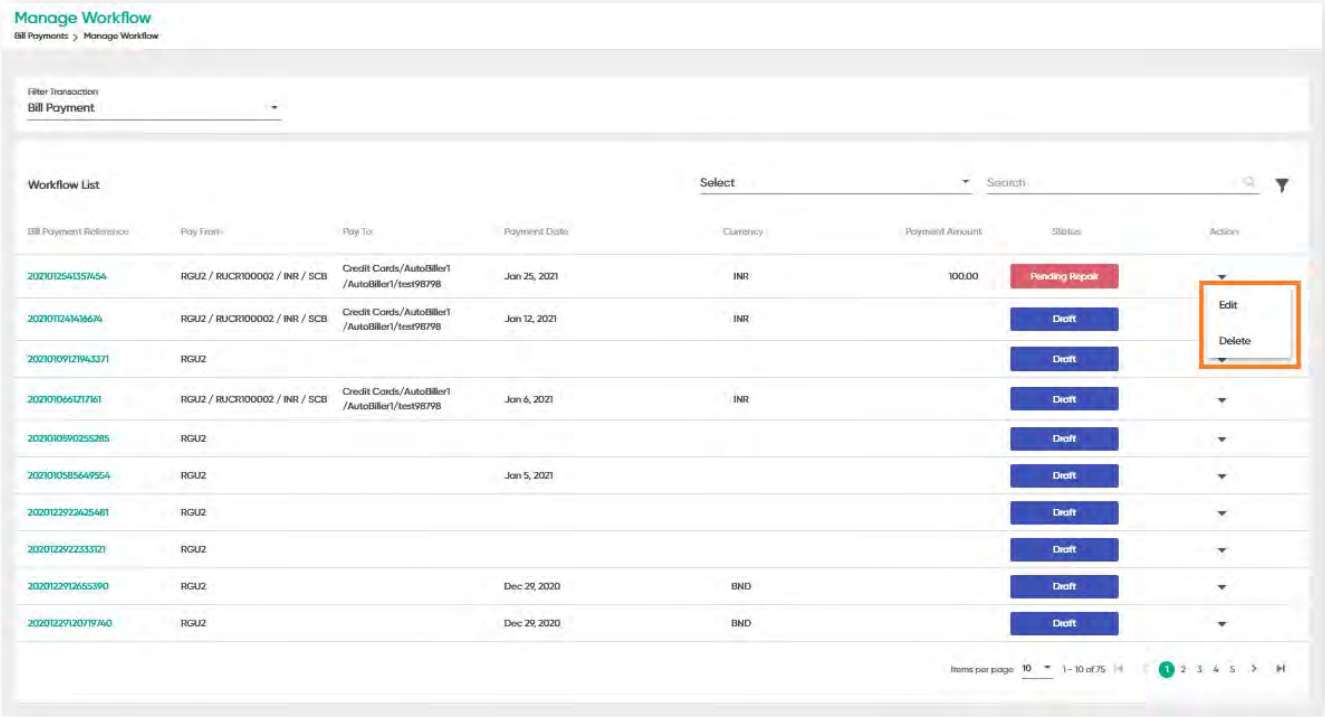
Back to Table of Contents

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



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.

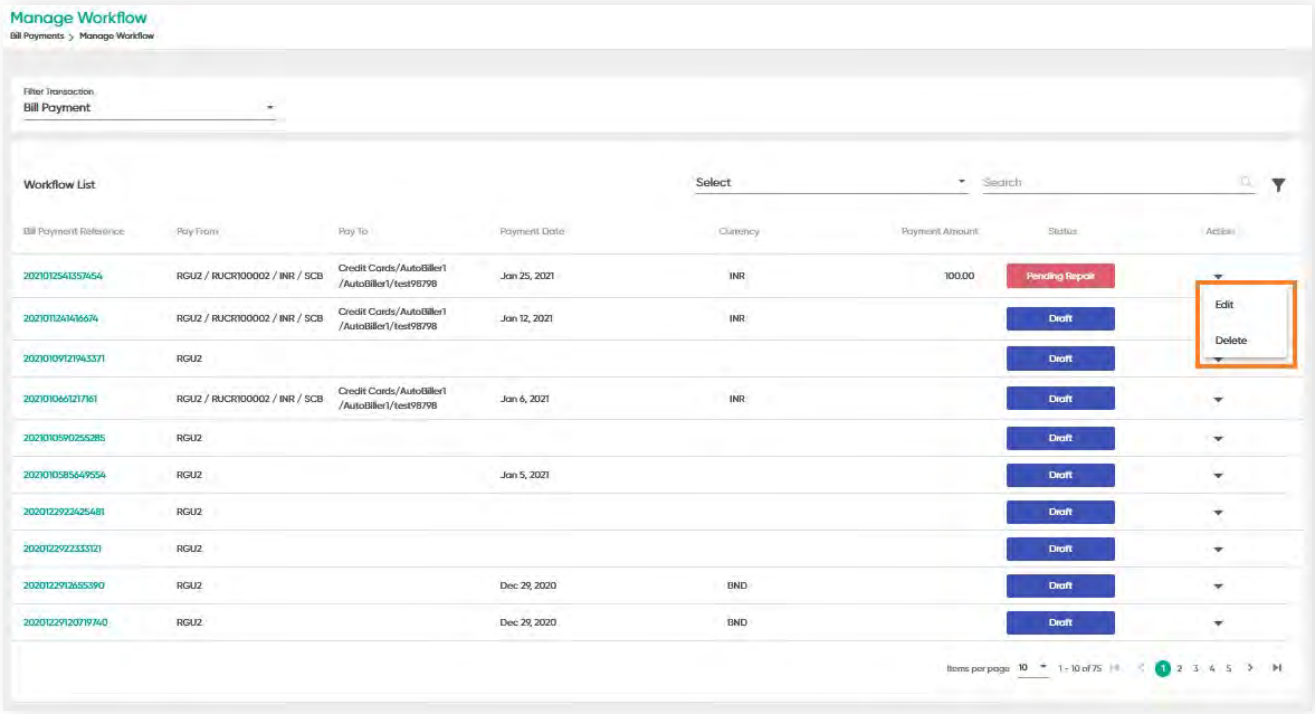


5 Bill Payment

5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

Back to Table of Contents

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



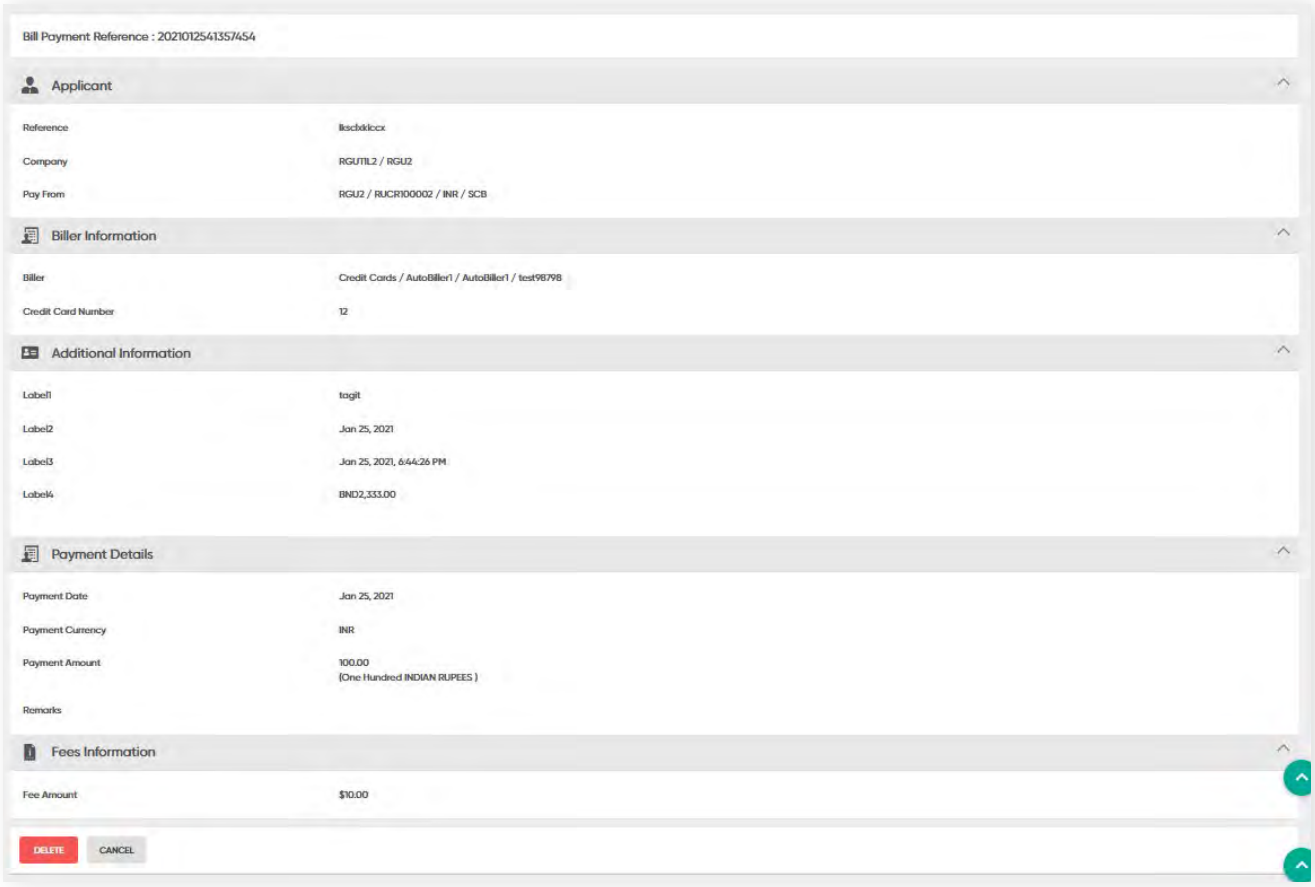
5 Bill Payment

5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

Back to Table of Contents

Step 1

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



Step 2

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

5 Bill Payment

5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

Back to Table of Contents

Step 3

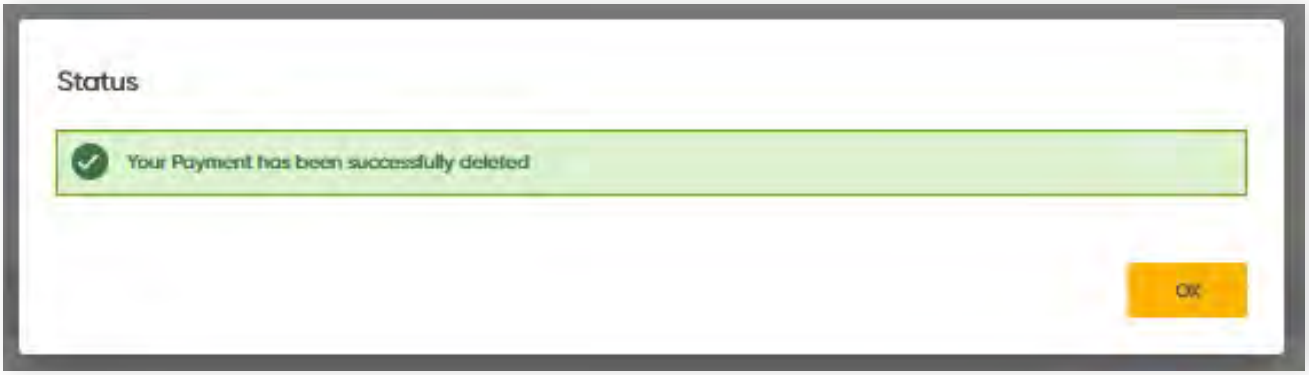
Click the **DELETE** button. A message will be prompted to ensure that your request is confirmed.

Step 4

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

Step 5

Click OK to close the window.



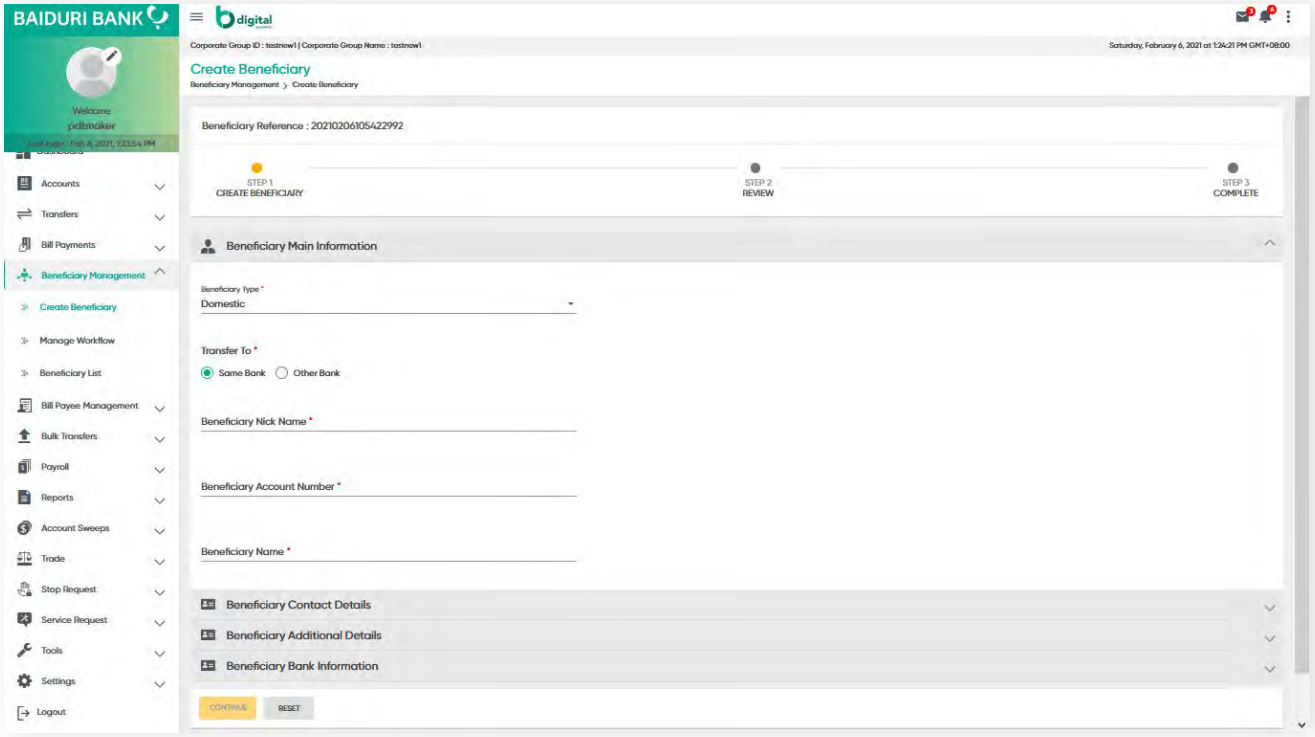
6 Beneficiary Management

6.1 Create Beneficiary

Back to Table of Contents

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.

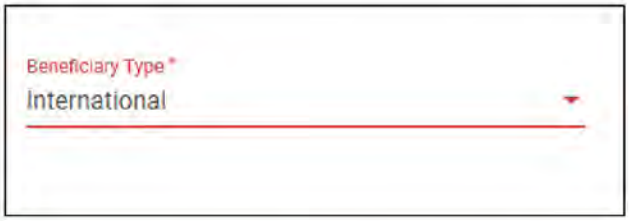


6 Beneficiary Management

6.1 Create Beneficiary

Back to Table of Contents

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
Beneficiary Type	From the drop-down list, select **Domestic** or **International** **Domestic** – transfers that are carried out locally, within the country. **International** – transfers that will be sent overseas, to another country. 	Mandatory
Transfer To	Under Domestic, there is a **Transfer To** requirement. Here, you will also need to select whether transfers are within the "**Same Bank**" or to "**Other Bank**". 	Mandatory

6 Beneficiary Management

6.1 Create Beneficiary

Back to Table of Contents

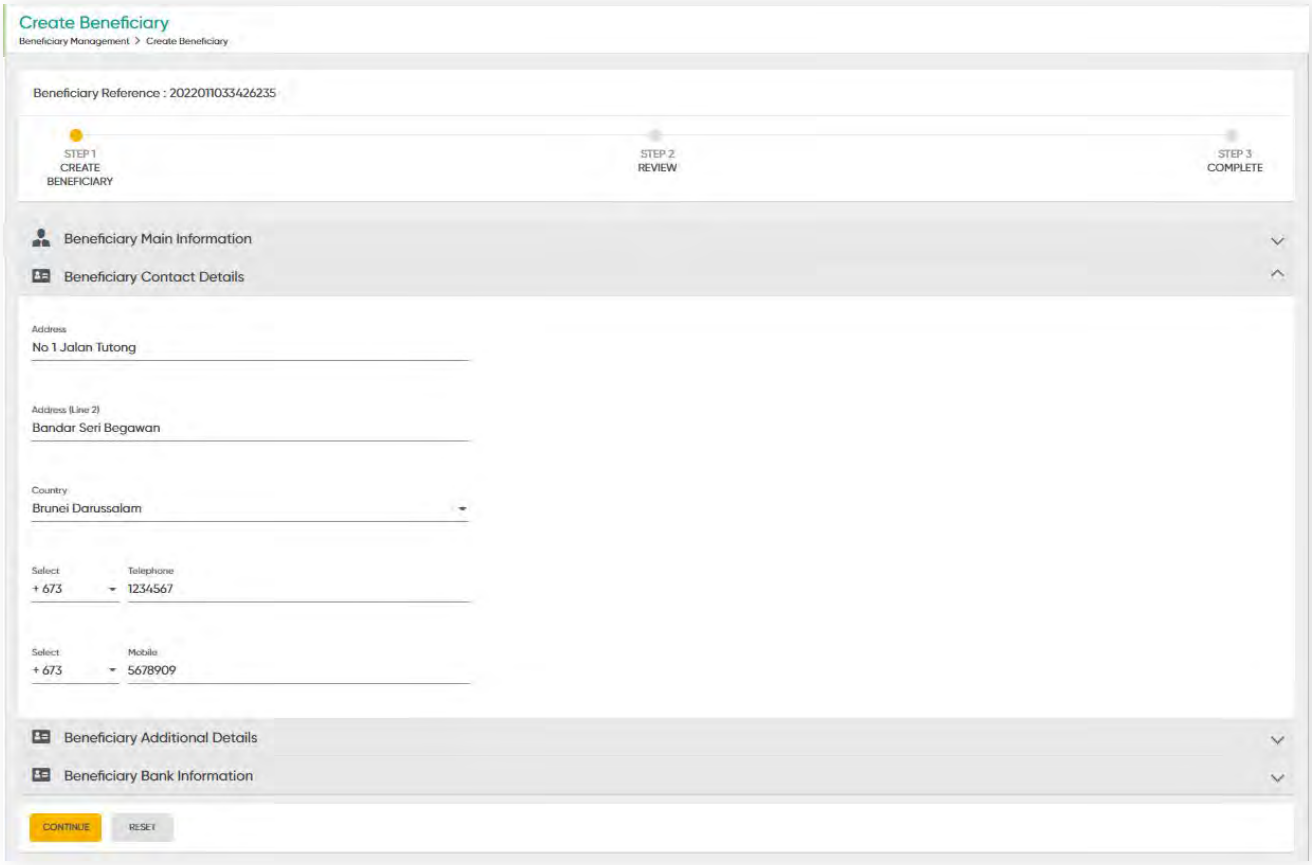
Fields	Description	Mandatory / Optional
Beneficiary Type	**Same Bank** Enter the Beneficiary Nick Name and Beneficiary Account Number and the rest of the details will auto-populate, including the Beneficiary Name, Beneficiary Contact Details, Beneficiary Additional Details and Beneficiary Bank Information. **Other Bank** All required information must be inputted manually.	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

Back to Table of Contents

Beneficiary Contact Details



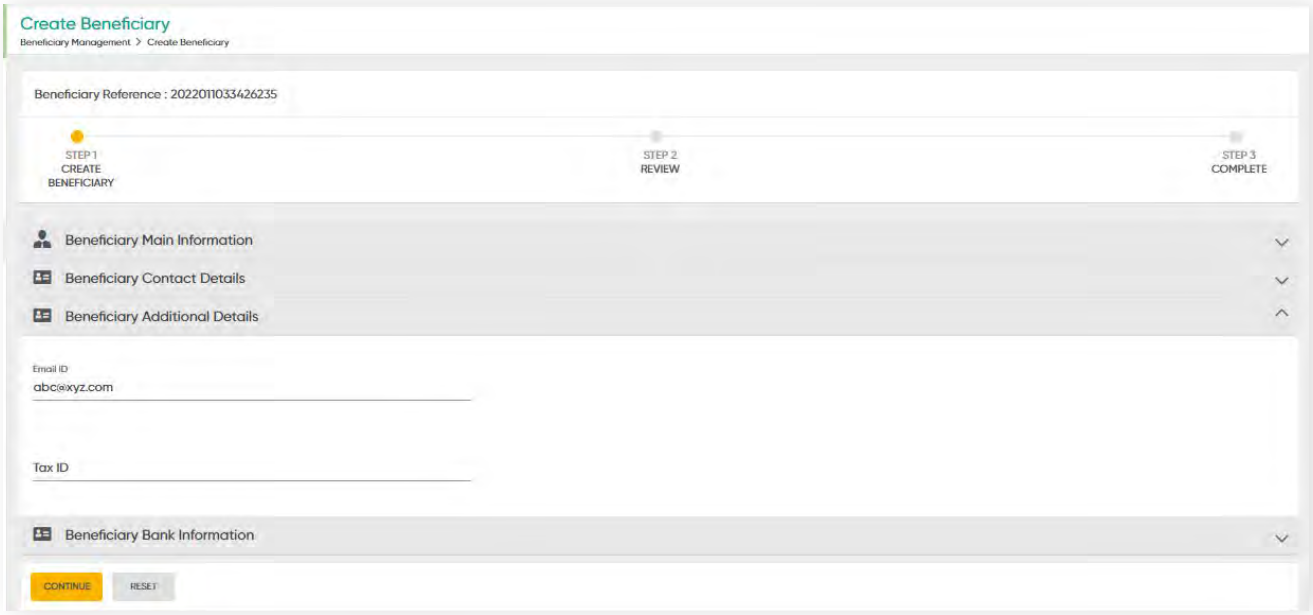
Fields	Description	Mandatory / Optional
Address	Enter the address of the beneficiary (for **Other Bank** and **International** transfers only)	Mandatory
Address (Line 2)	Enter the beneficiary's address that could not fit into the first line	Optional
Country	From the drop-down list, select the country 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

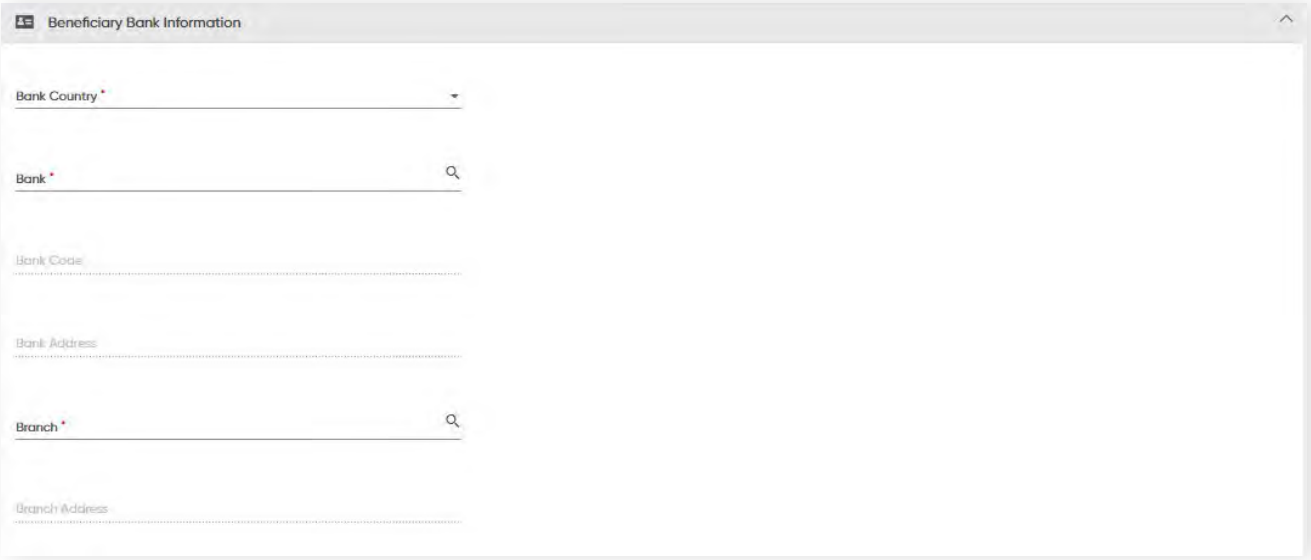
Back to Table of Contents

Beneficiary Additional Details



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



6 Beneficiary Management

6.1 Create Beneficiary

Back to Table of Contents

Fields	Description	Mandatory / Optional
Bank Country	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
Country	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
Bank Code	This section will auto-populated when Branch is selected	Optional
Bank Address	This section will auto-populated when Branch is selected	Optional
Branch	Enter Beneficiary bank's branch name	Mandatory
Branch Address	This section will auto-populated when Branch is selected	Mandatory

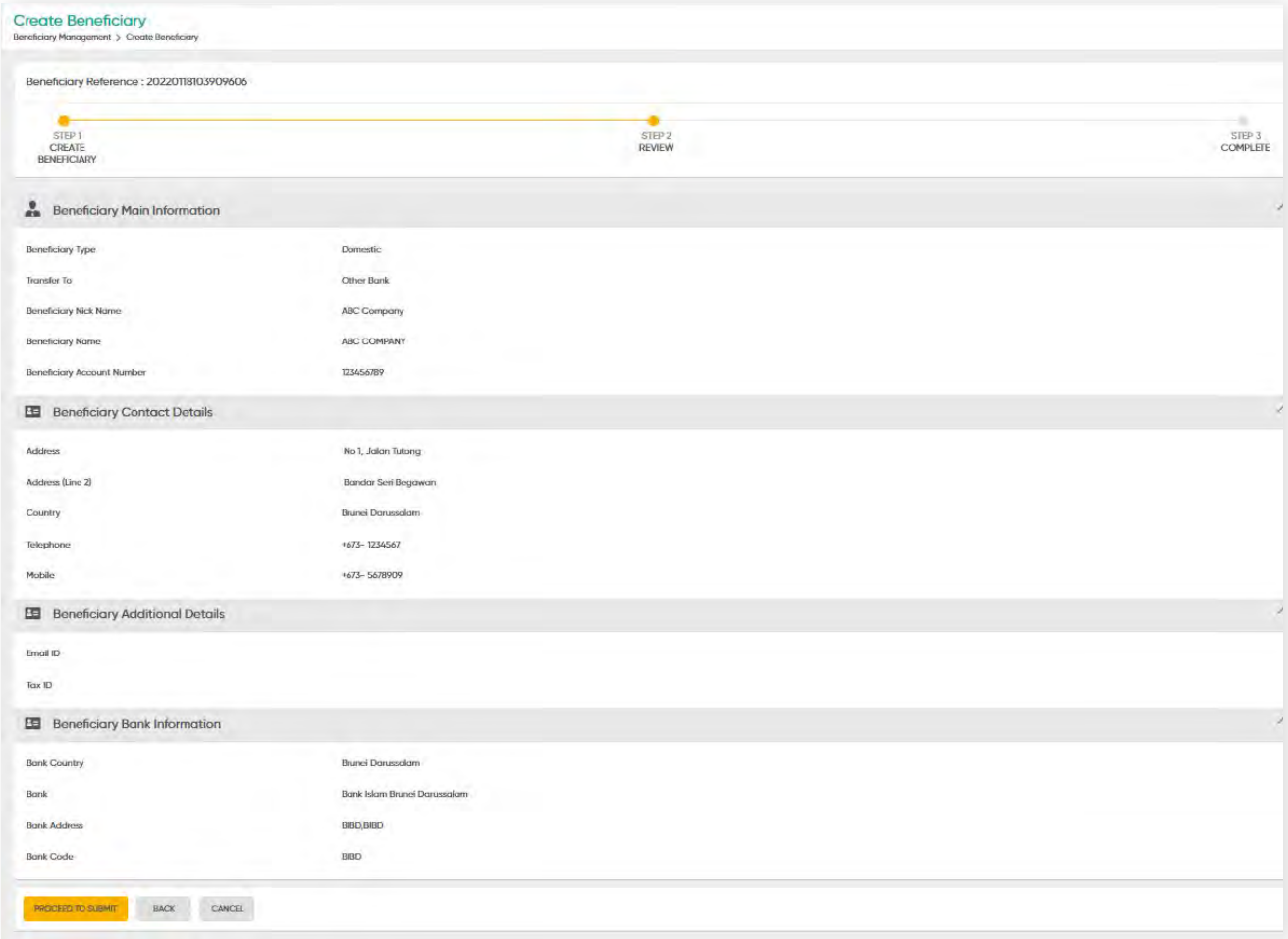
The overall **Review** screen should be displayed after clicking **CONTINUE.**

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**.

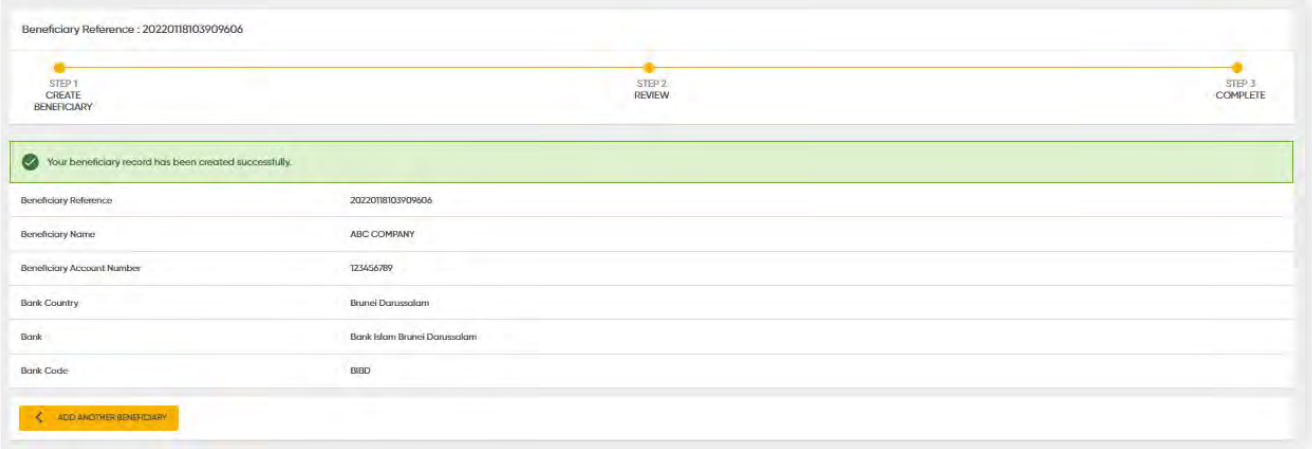
6 Beneficiary Management

6.1 Create Beneficiary

Back to Table of Contents



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.

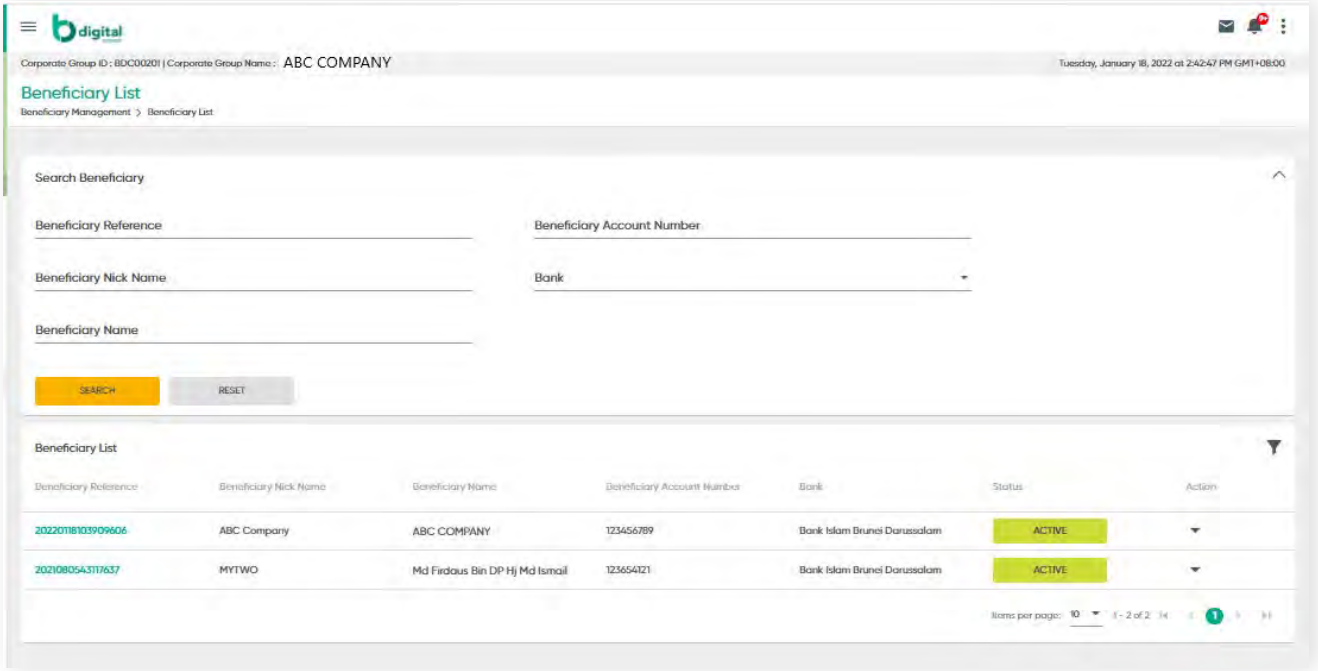


6 Beneficiary Management

6.2 Edit & Delete Beneficiary

Back to Table of Contents

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



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

Fields	Description	Mandatory / Optional
Filter Beneficiary column name (▼)	Hide or unhide columns with this icon ▼	Mandatory
Search Beneficiary	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.

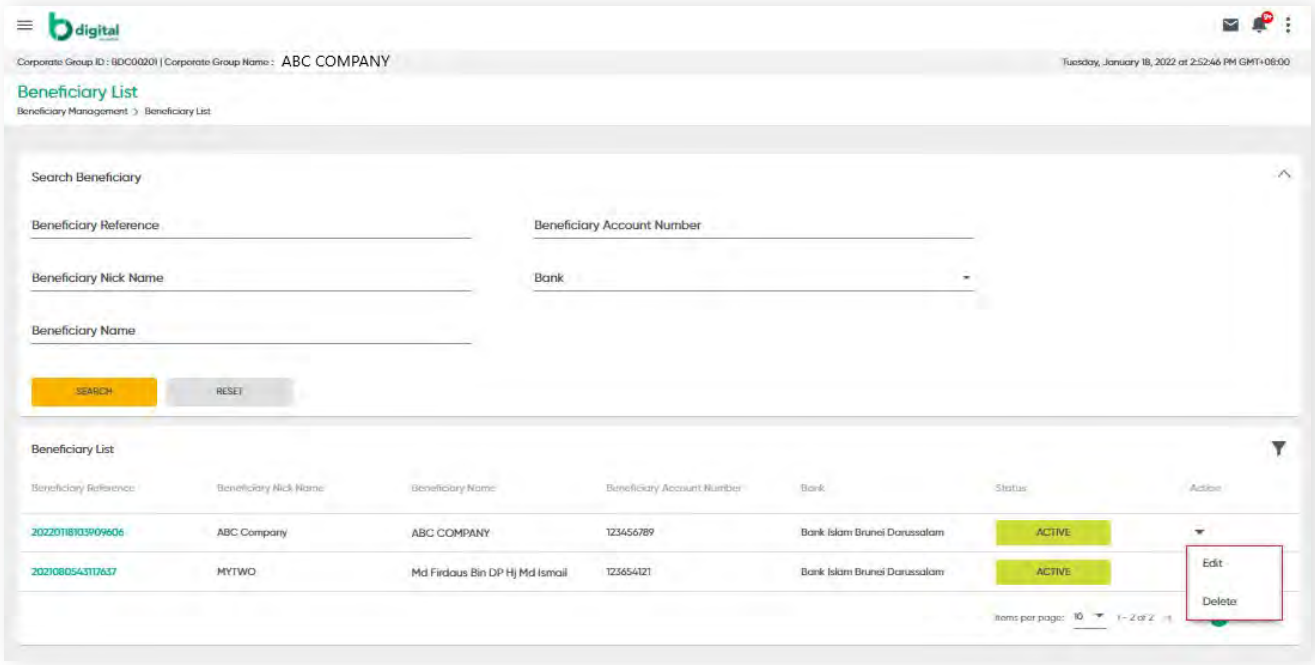


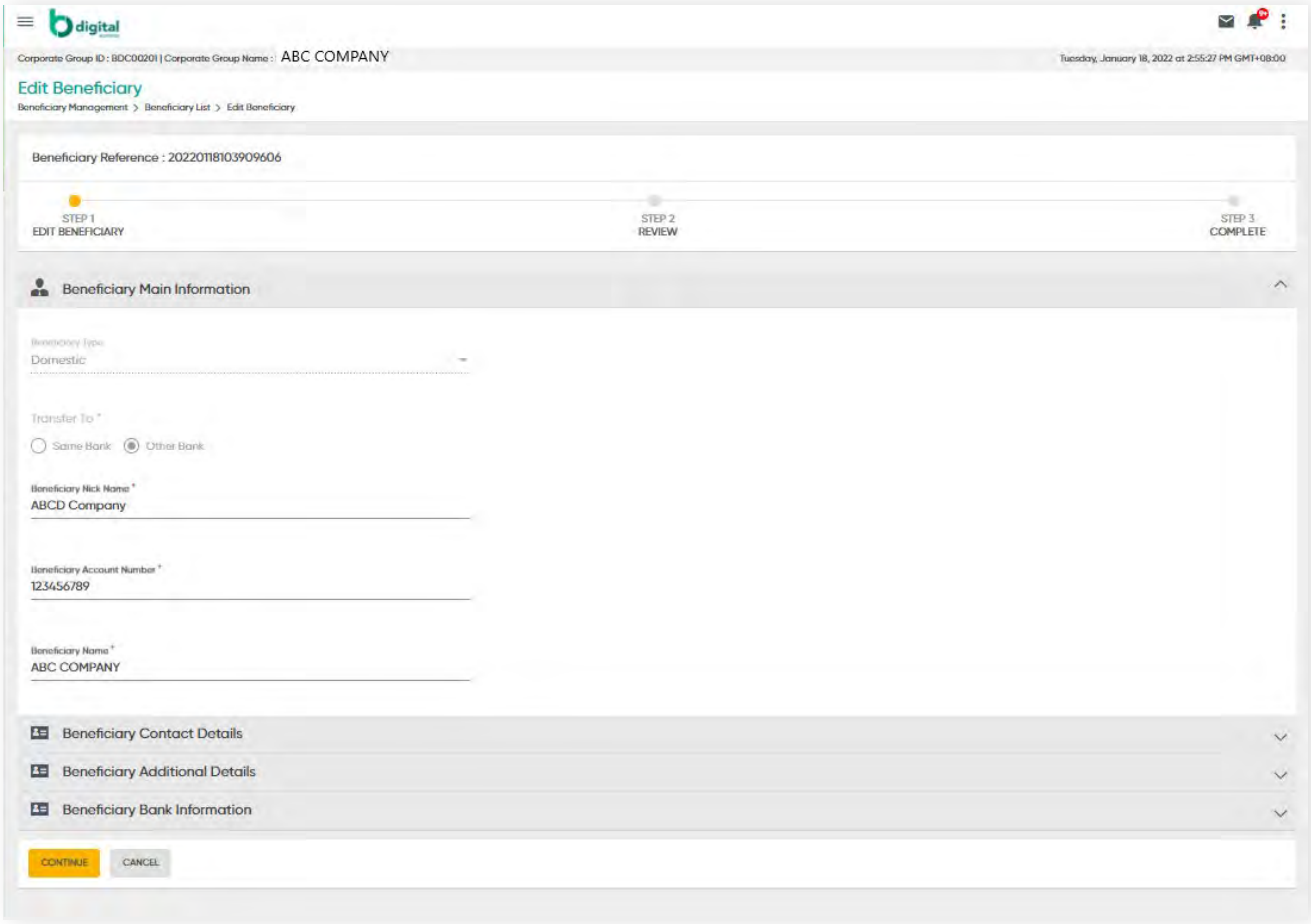
Figure 20 – Beneficiary List screen

6 Beneficiary Management

6.2 Edit & Delete Beneficiary

Back to Table of Contents

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.



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**.

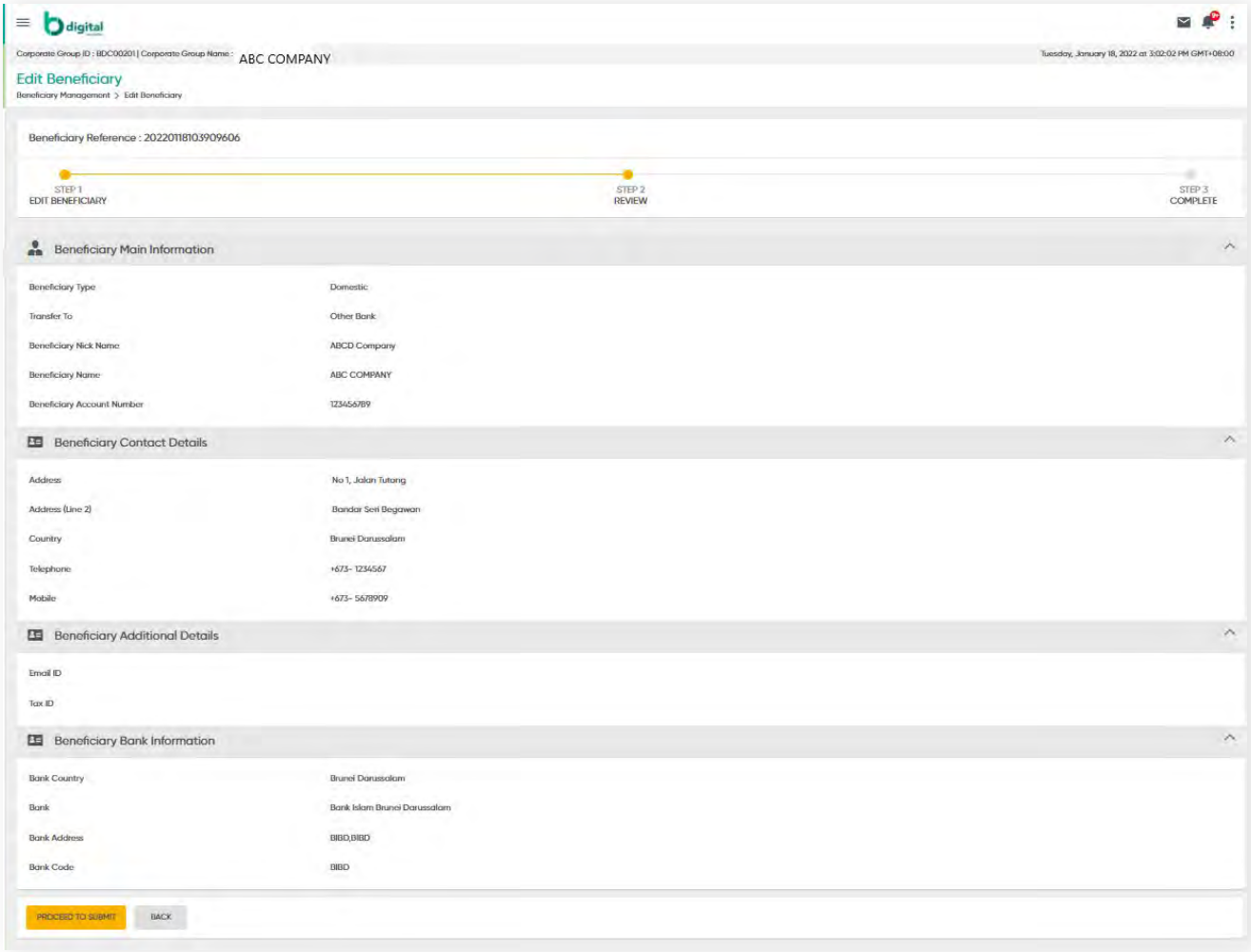


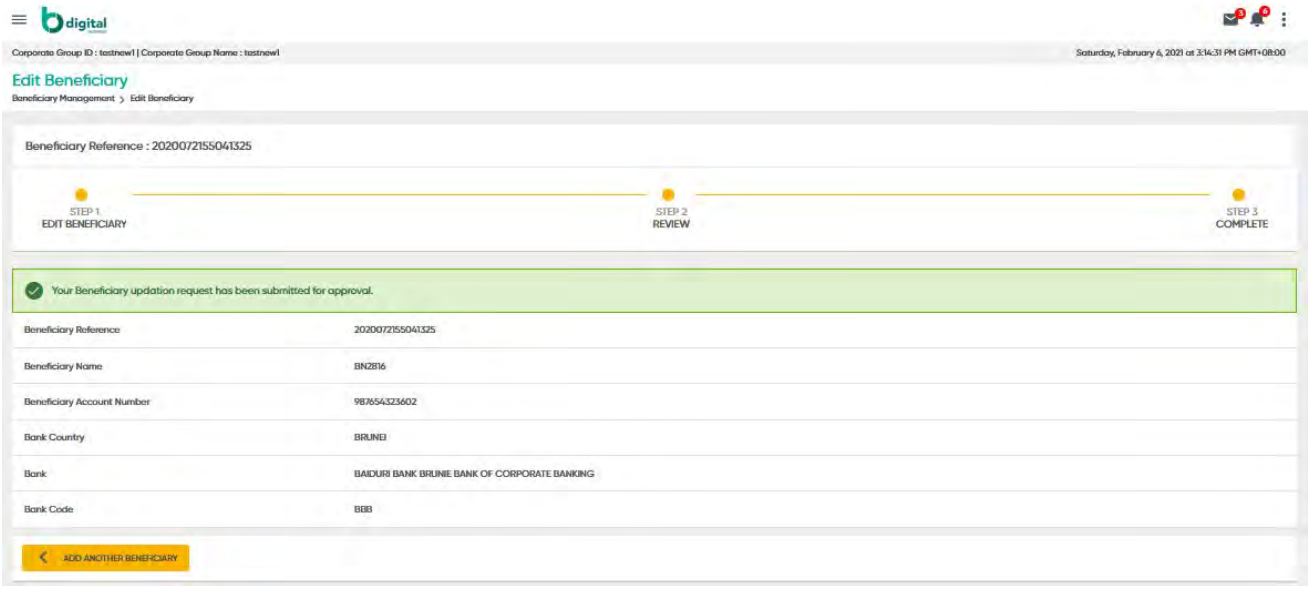
Figure 22 – Edit Beneficiary screen

6 Beneficiary Management

6.2 Edit & Delete Beneficiary

Back to Table of Contents

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



6 Beneficiary Management

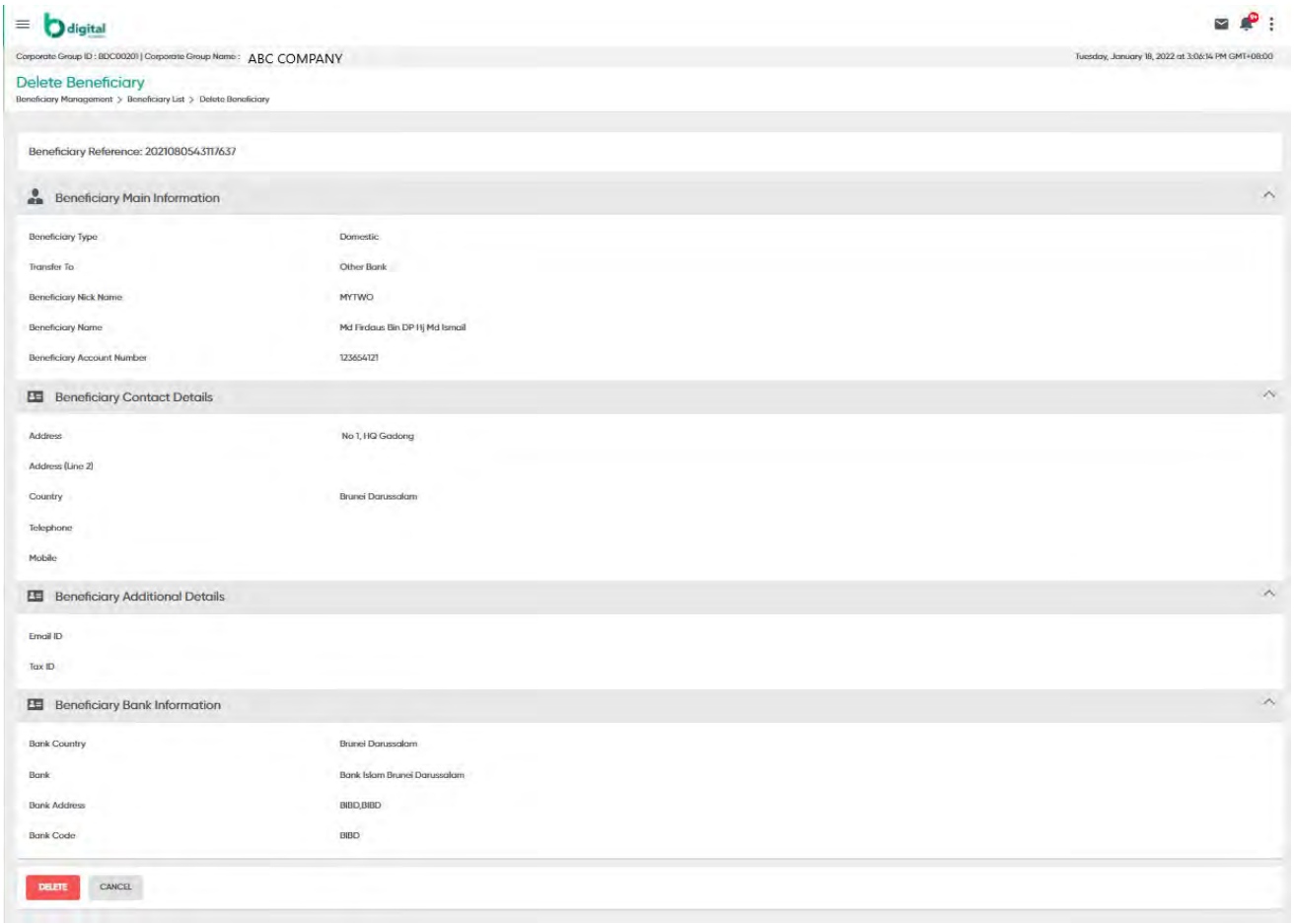
6.2 Edit & Delete Beneficiary

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.



6 Beneficiary Management

6.2 Edit & Delete Beneficiary

Back to Table of Contents

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.

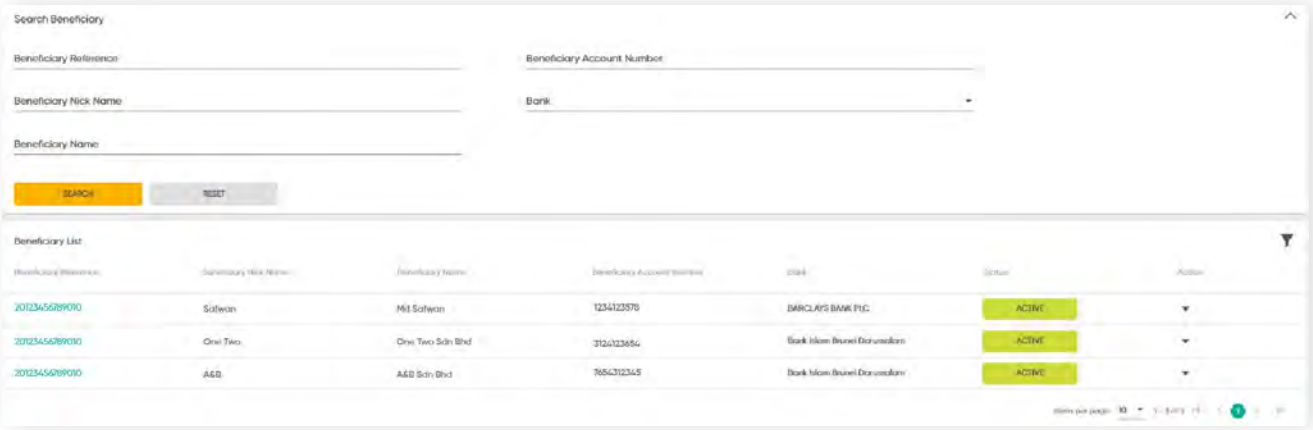
6 Beneficiary Management

6.3 Search and View Beneficiary

Back to Table of Contents

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
Search	Search for a specific beneficiary with the Search Field. Use the drop-down list to filter results.
Reset	Resets the page
View	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.

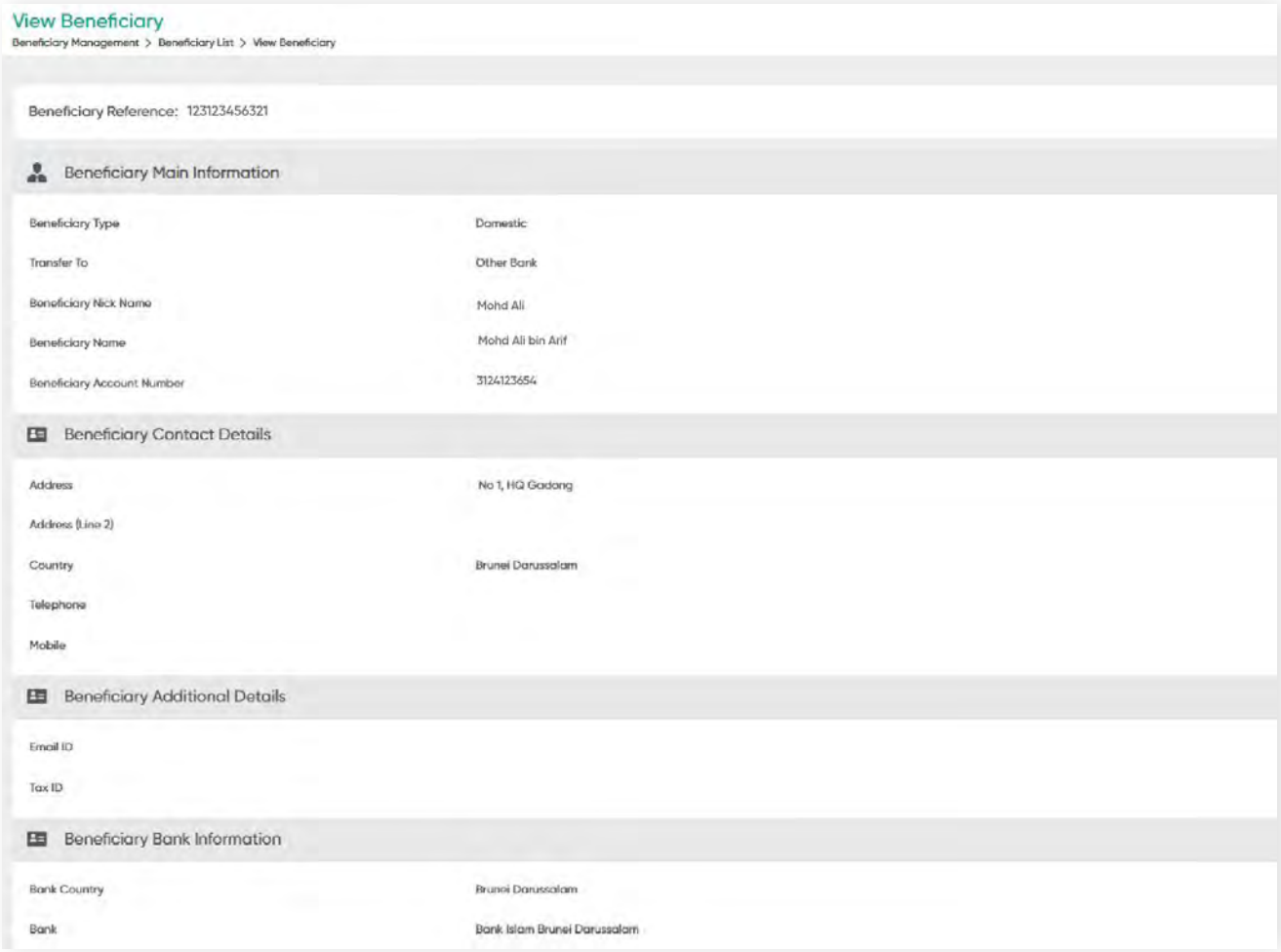
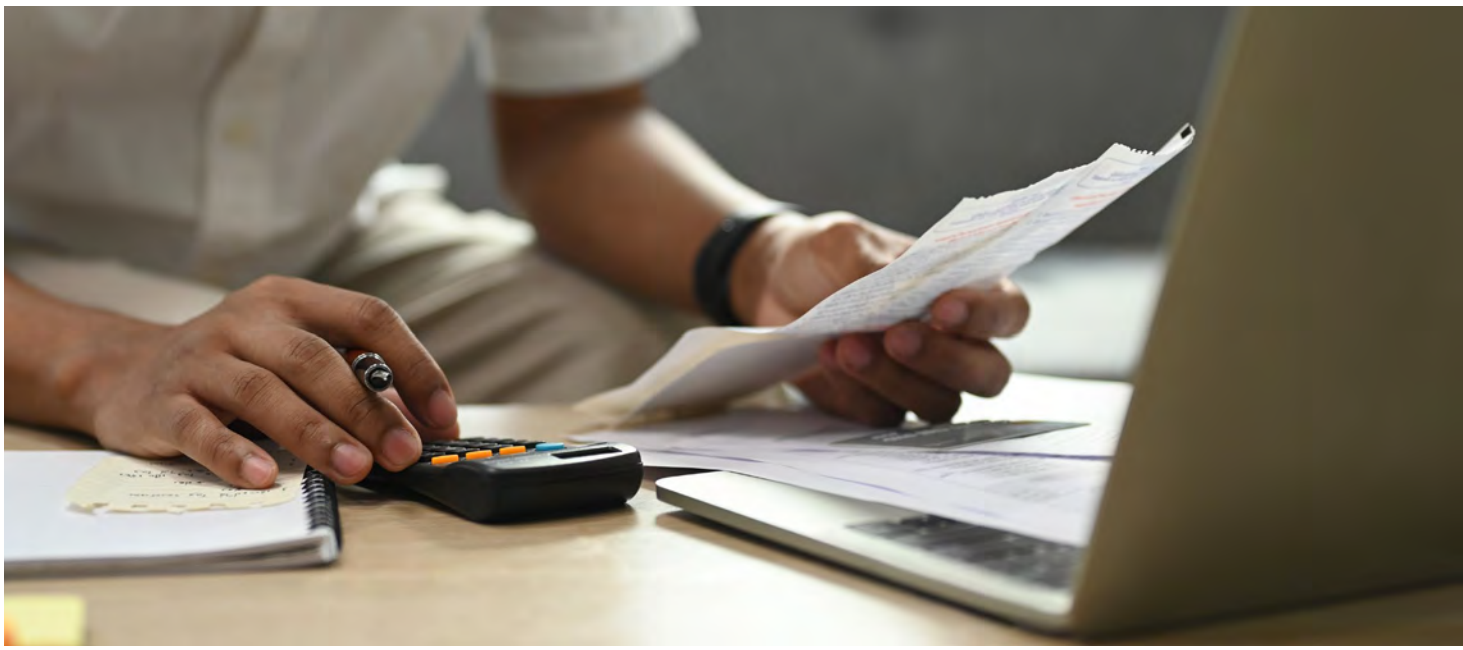


Figure 22 – Edit Beneficiary screen

7 Bill Payee Management

7.1 Bill Payment Service

Back to Table of Contents



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)**

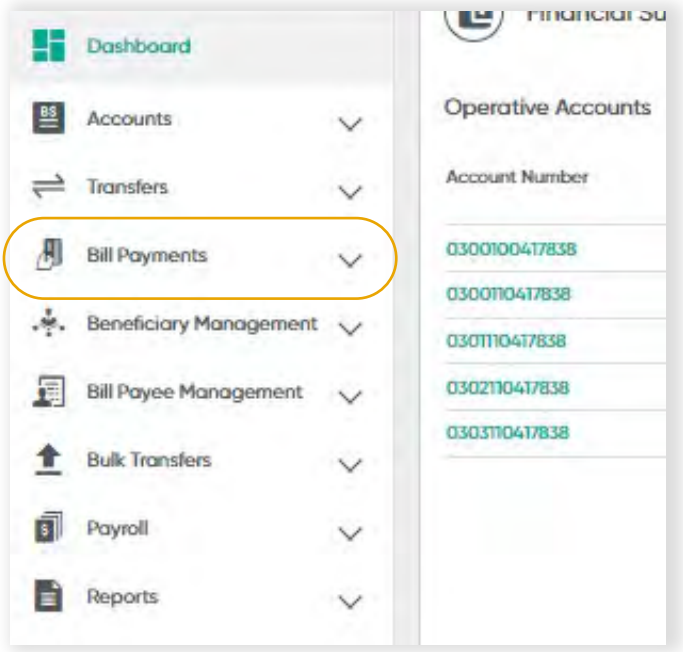
You will only be allowed to view the beneficiaries that you have created under your own unique ID.

7 Bill Payee Management

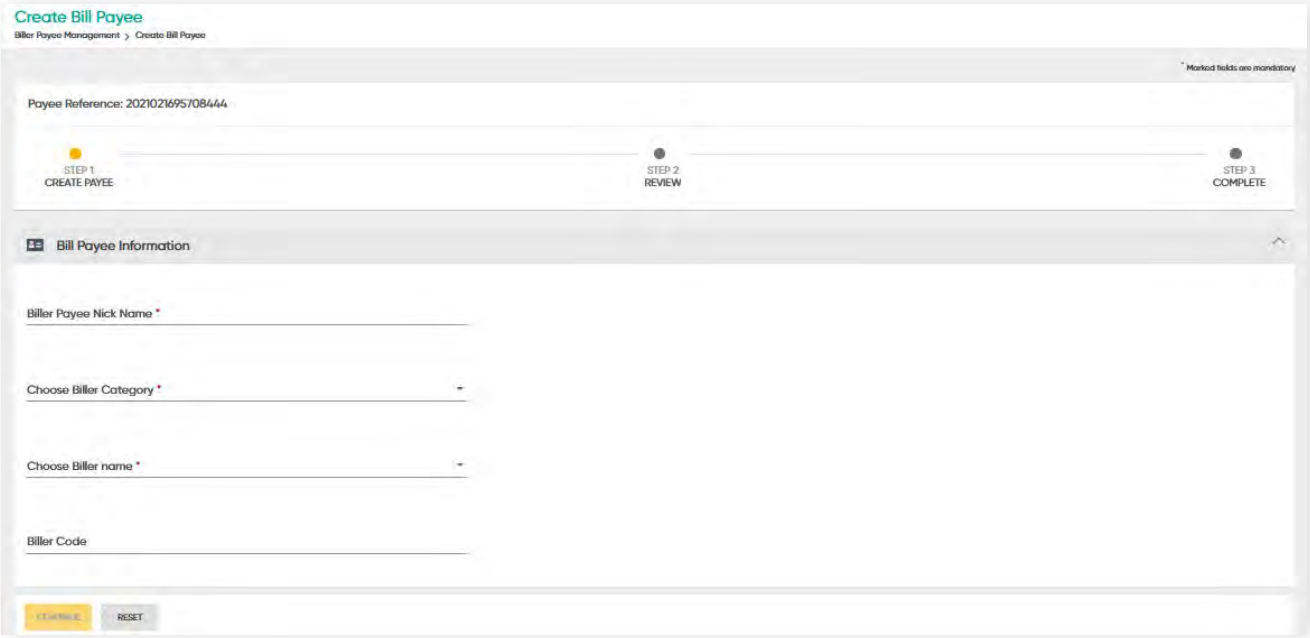
7.2 Create Bill Payee

Back to Table of Contents

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



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



Create Bill Payee Screen

7 Bill Payee Management

7.2 Create Bill Payee

Back to Table of Contents

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.	

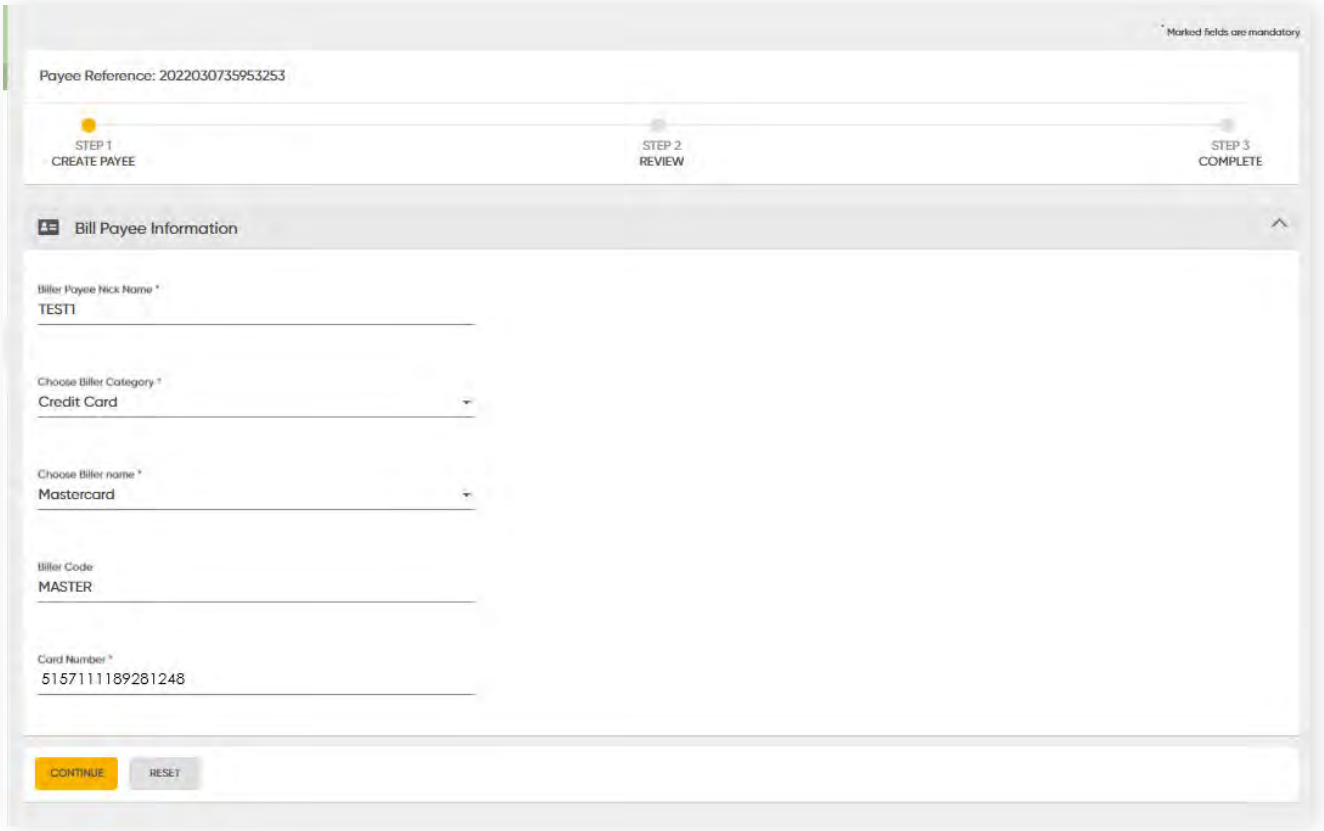
7 Bill Payee Management

7.2 Create Bill Payee

Back to Table of Contents

Biller 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**



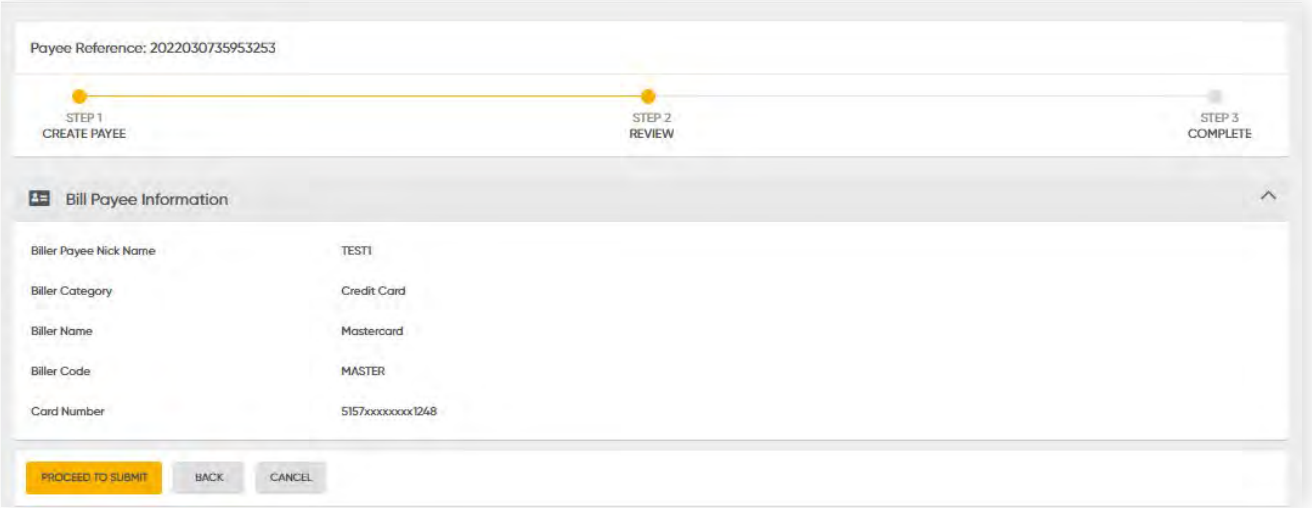
Create Bill Payee Screen

7 Bill Payee Management

7.2 Create Bill Payee

Back to Table of Contents

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.**

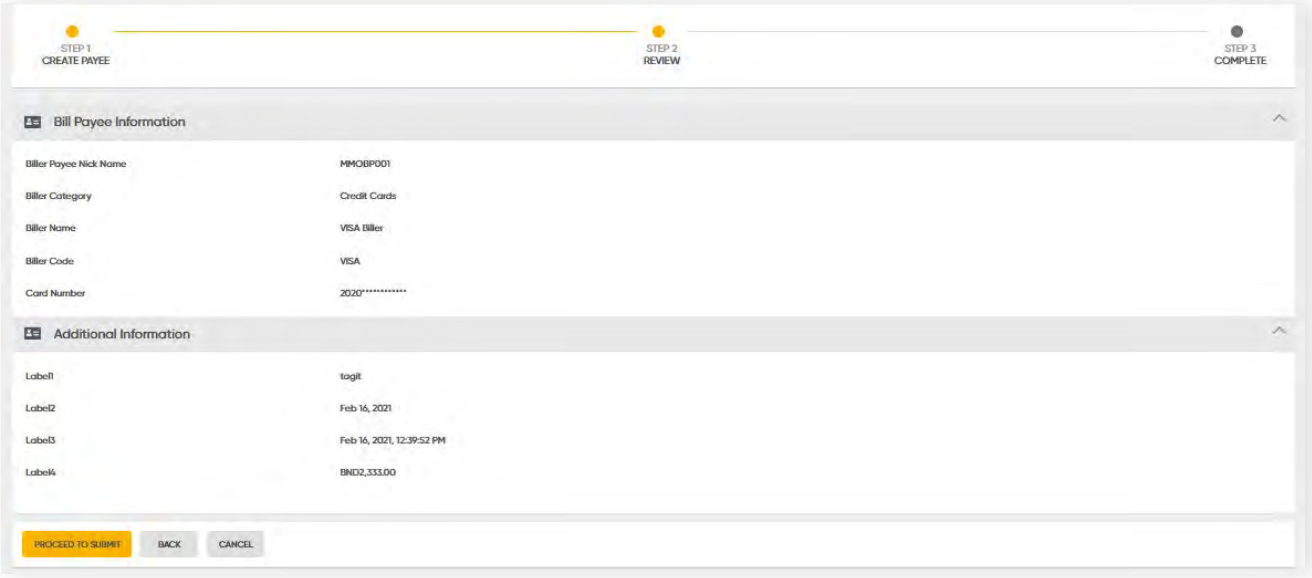


Create Bill Payee Information screen

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.



Create Bill Payee review screen

7 Bill Payee Management

7.2 Create Bill Payee

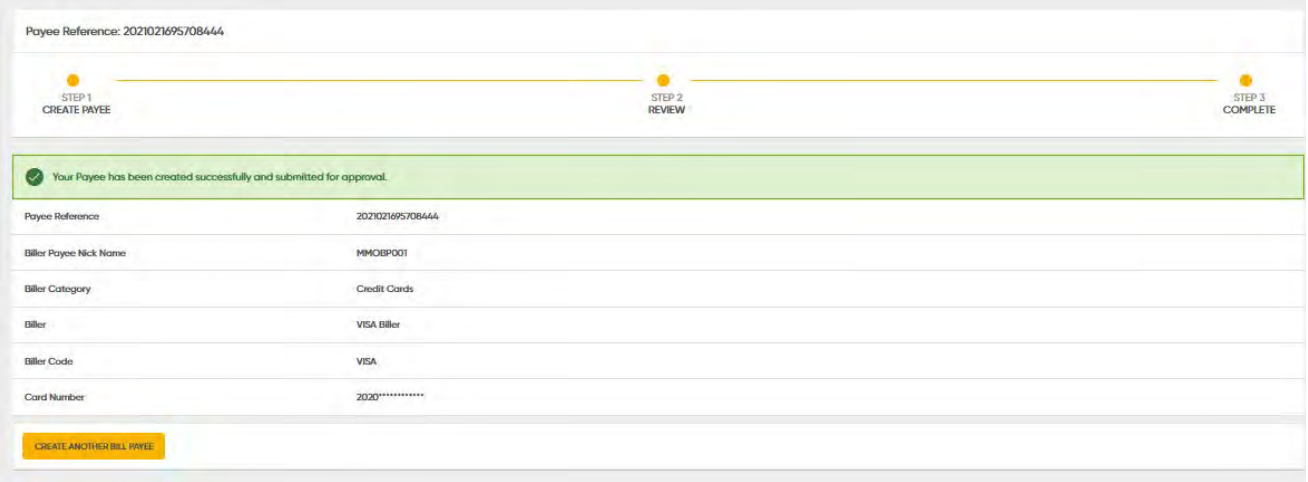
Back to Table of Contents

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.



Submit Success screen

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

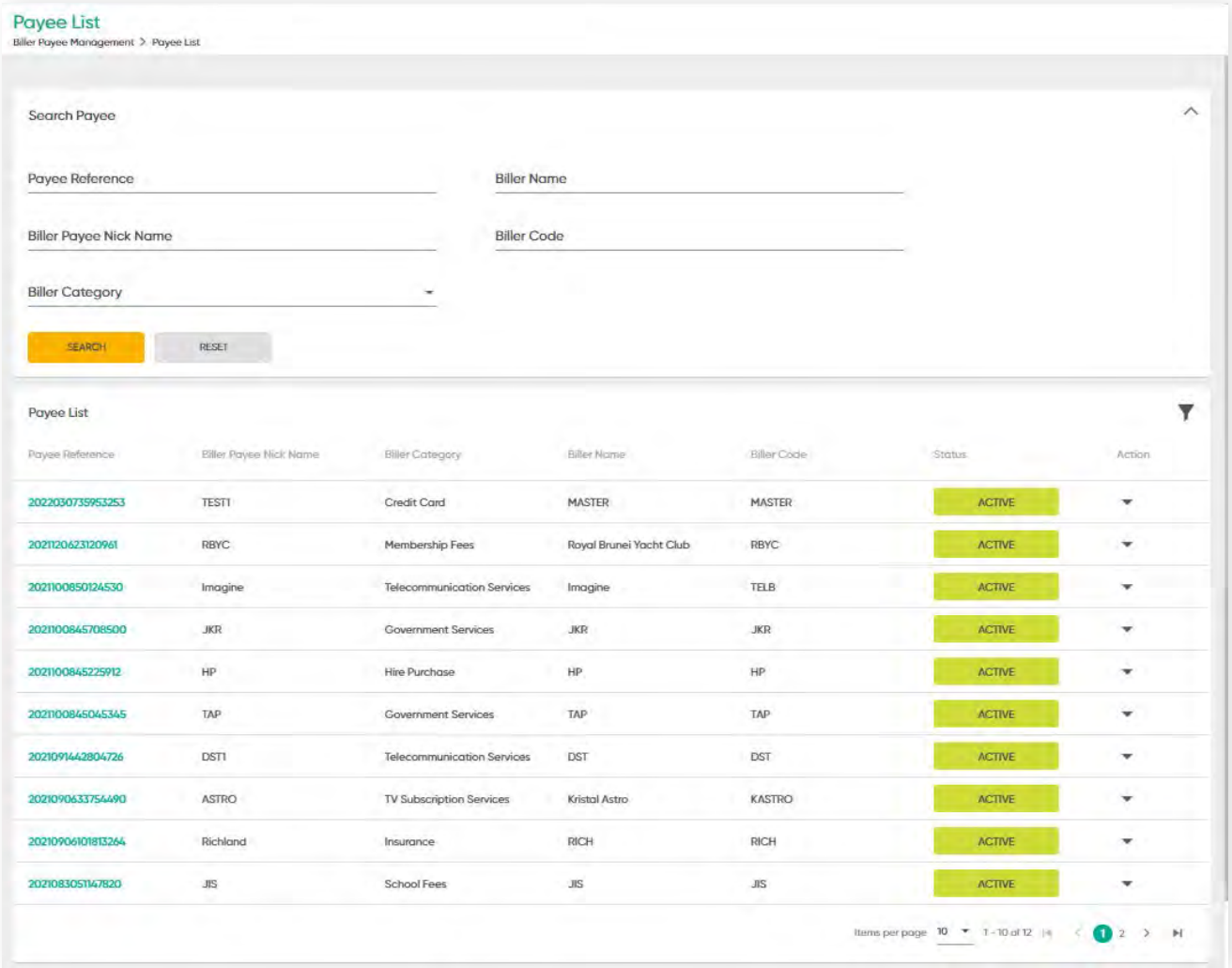
7 Bill Payee Management

7.3.1 Edit - Bill Payee Records

Back to Table of Contents

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.



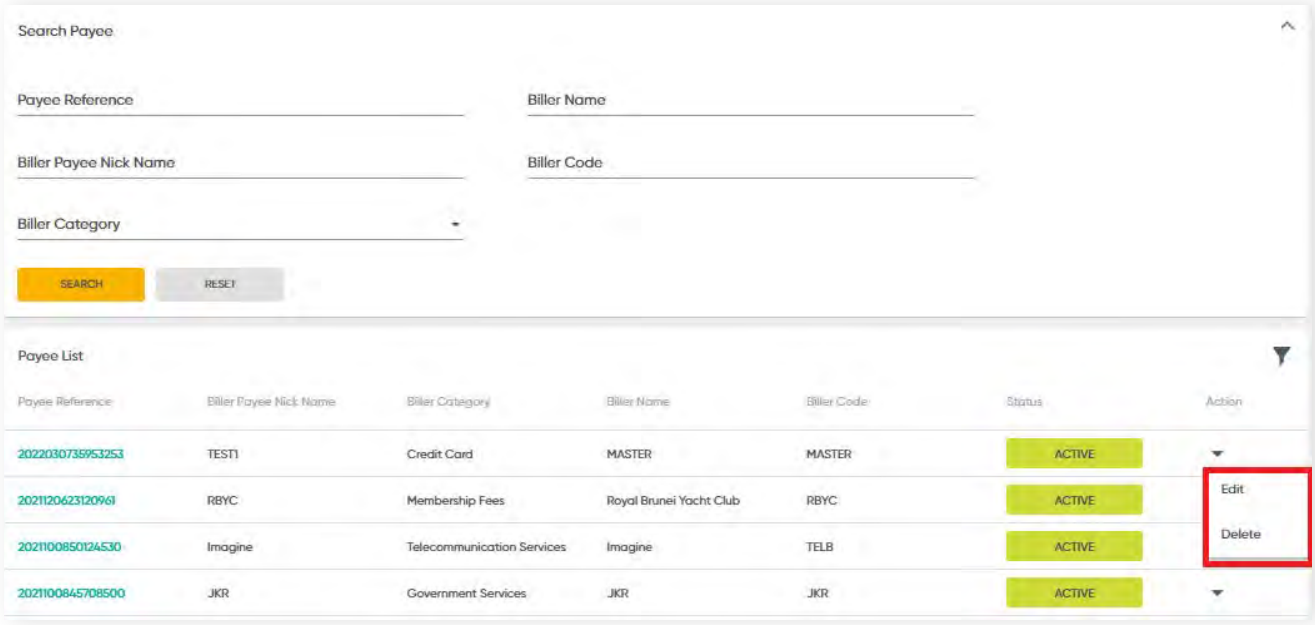
7 Bill Payee Management

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**



Payee List Screen

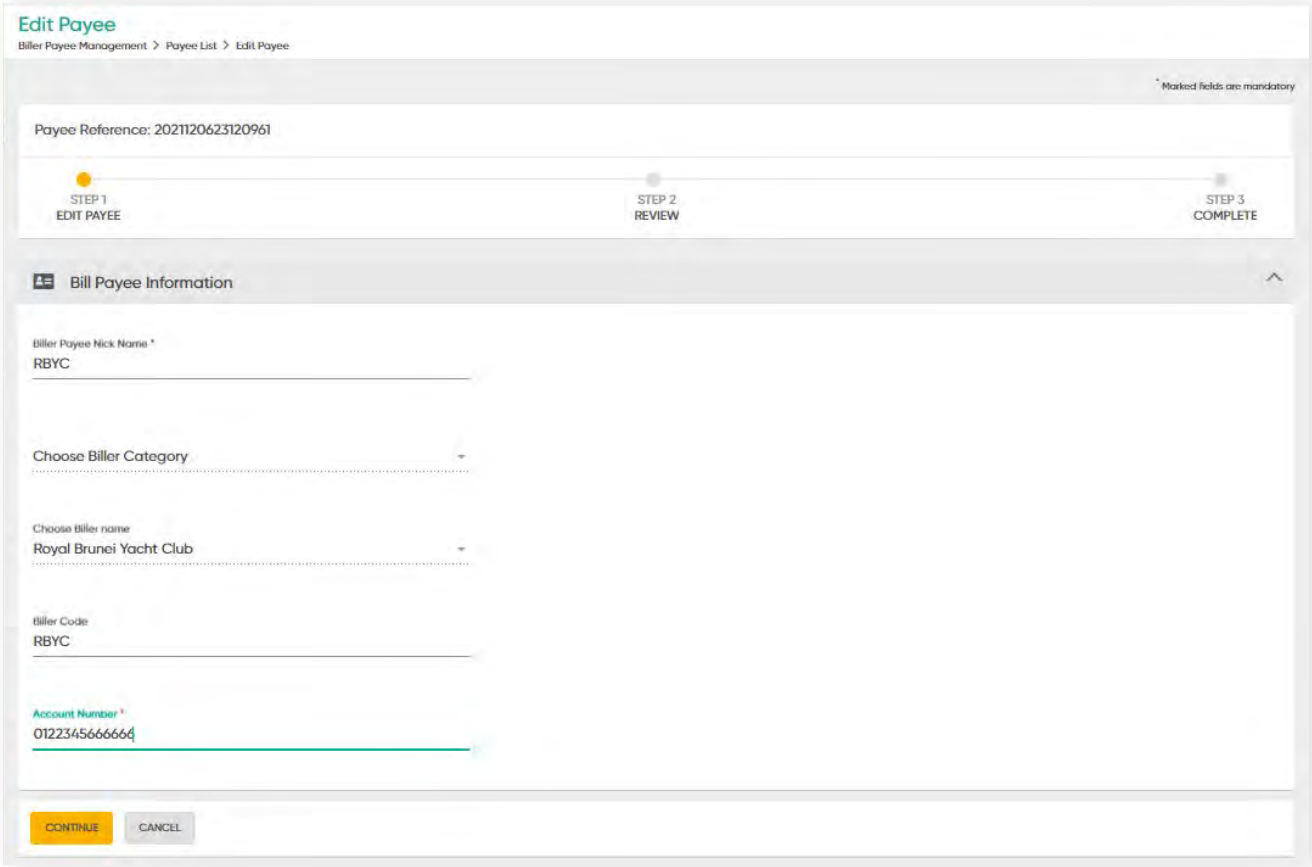
7 Bill Payee Management

7.3.1 Edit - Bill Payee Records

Back to Table of Contents

Step 2

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



Edit Payee Screen

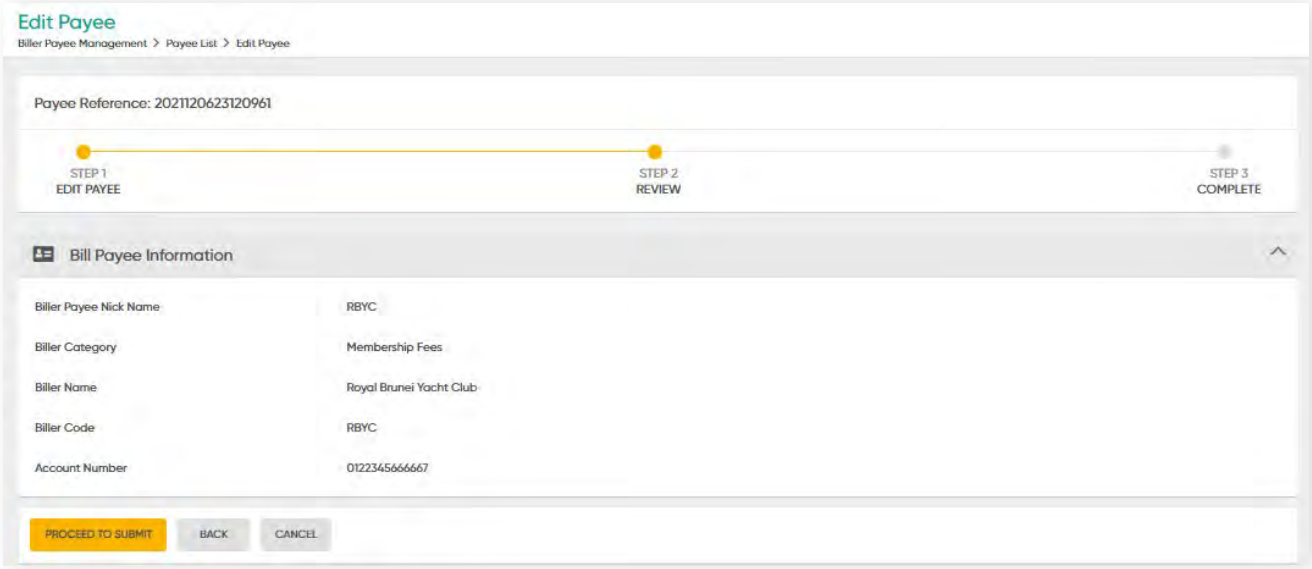
7 Bill Payee Management

7.3.1 Edit - Bill Payee Records

Back to Table of Contents

Step 3

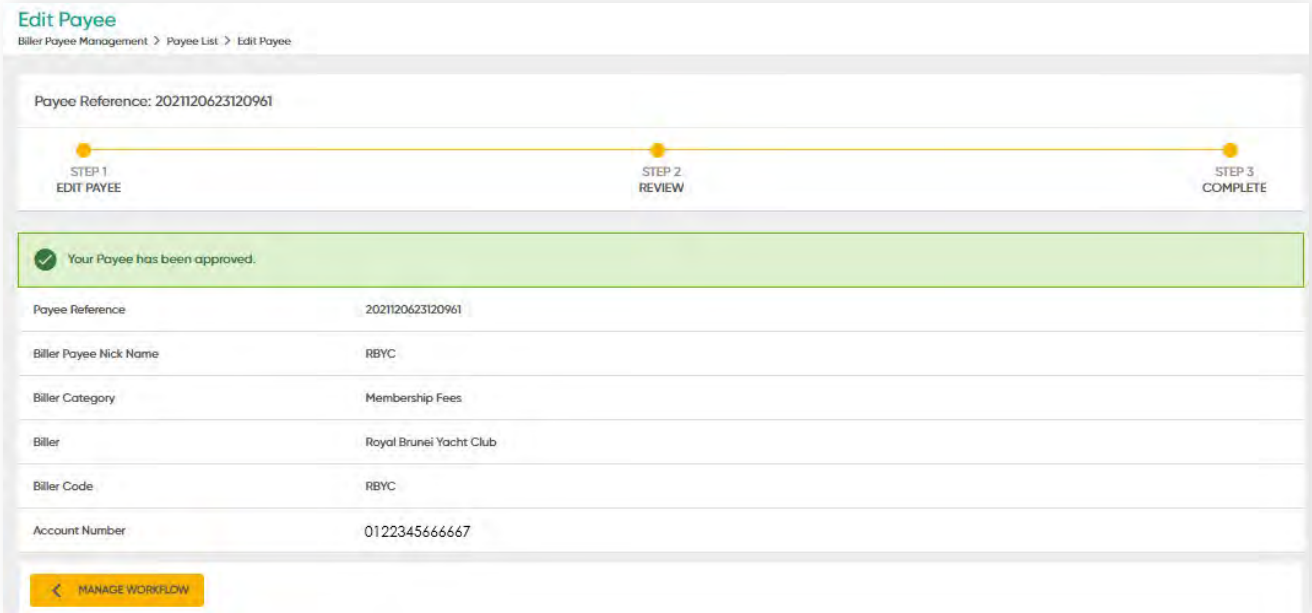
After making the amendments, click **CONTINUE**, you should see the Review screen. If all information that you have updated or modified is correct, click **PROCEED TO SUBMIT.**



Edit Payee Screen

Step 4

The confirmation message will be prompted on the screen.



Edit Payee Screen

7 Bill Payee Management

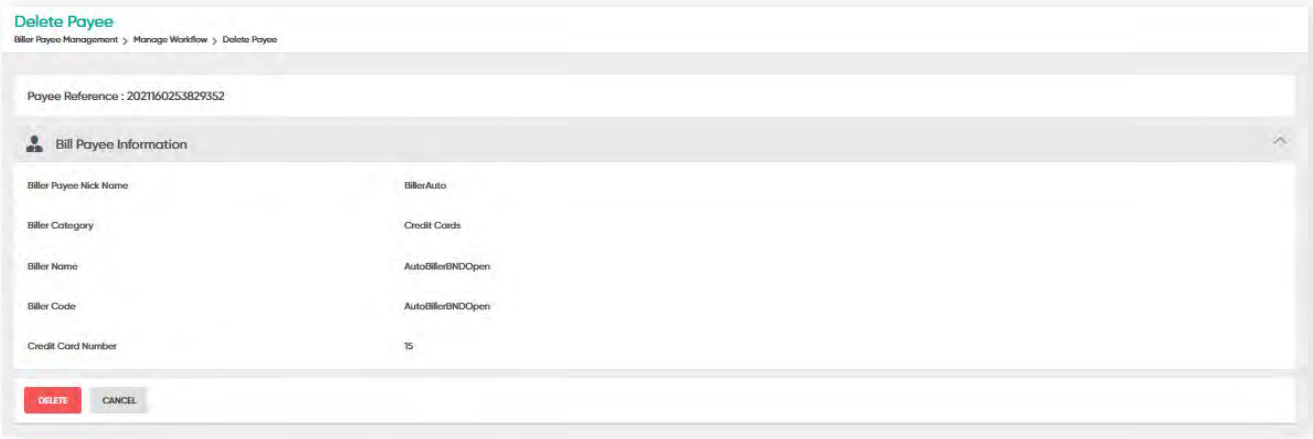
7.3.2 Delete - Bill Payee Records

Back to Table of Contents

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.



A confirmation message will pop up on the screen.

Delete Confirmation message

7 Bill Payee Management

7.3.2 Delete - Bill Payee Records

Back to Table of Contents

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

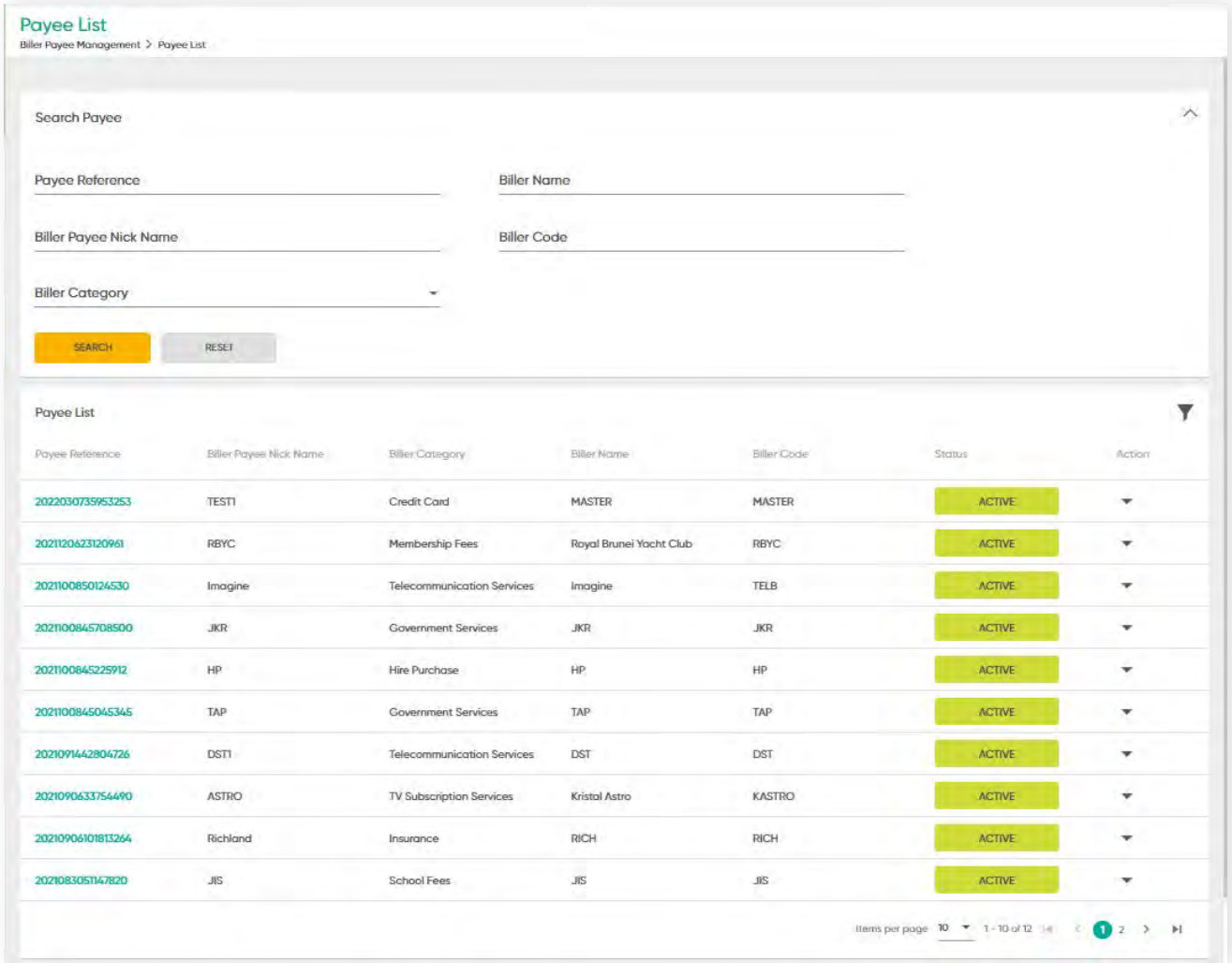
7.4 Search & View Bill Payee

Back to Table of Contents

Actions	Description
Search and View – Active Bill Payee Records	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.



Payee List screen

7 Bill Payee Management

7.4 Search & View Bill Payee

Back to Table of Contents

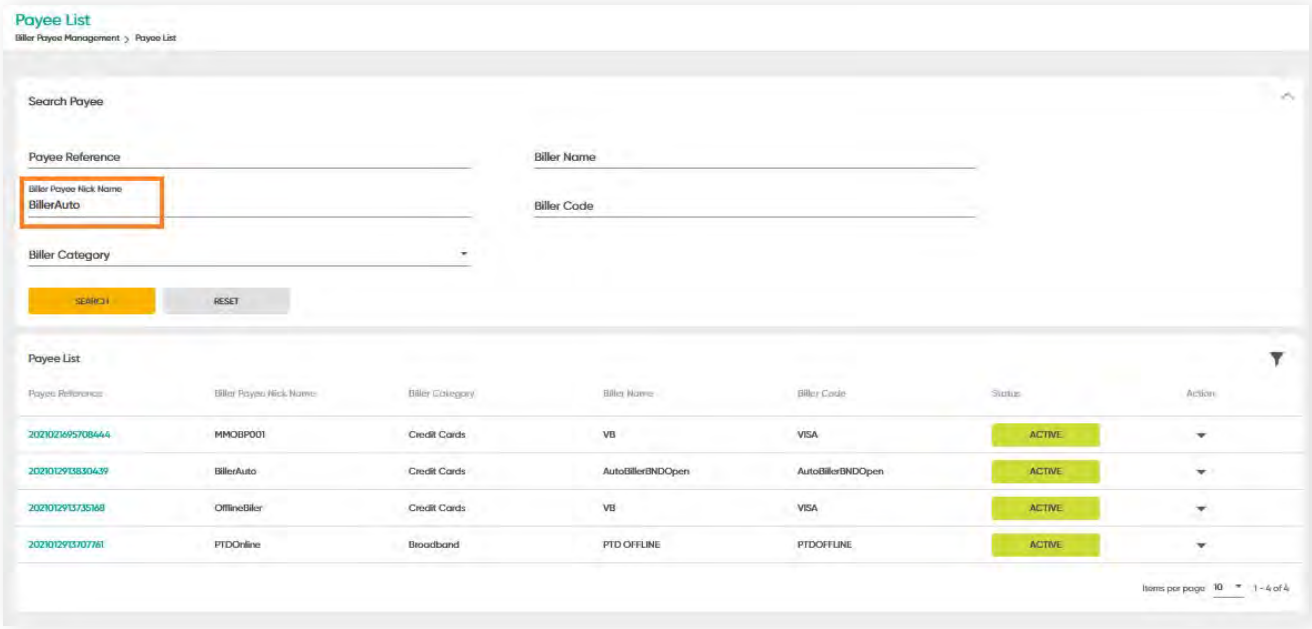
You can perform the following functions under the Payee List screen.

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**.



Payee List screen

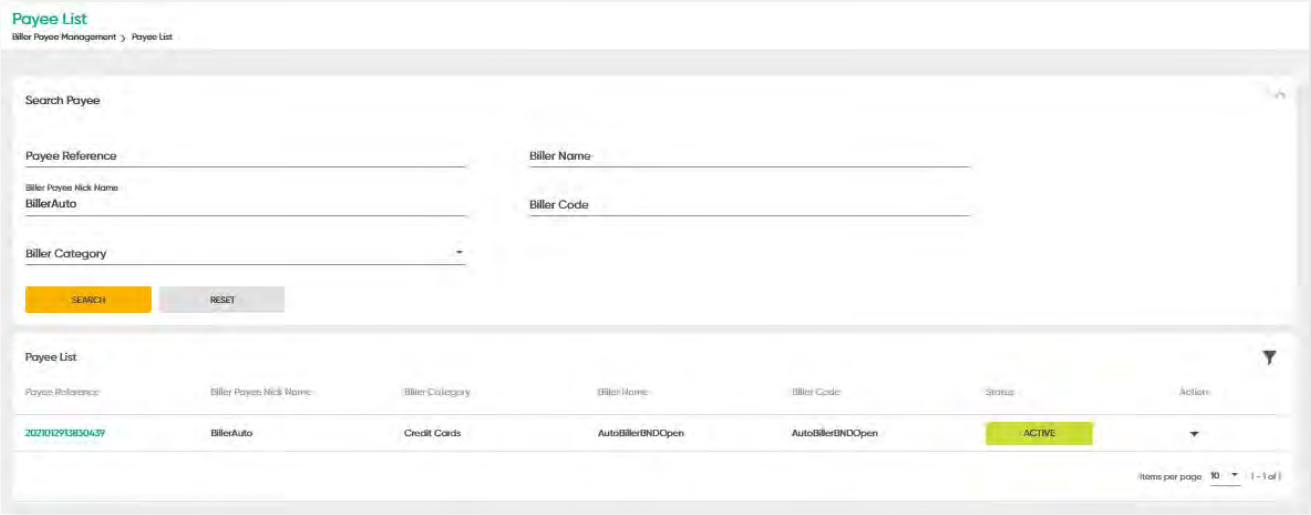
7 Bill Payee Management

7.4 Search & View Bill Payee

Back to Table of Contents

Step 2

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



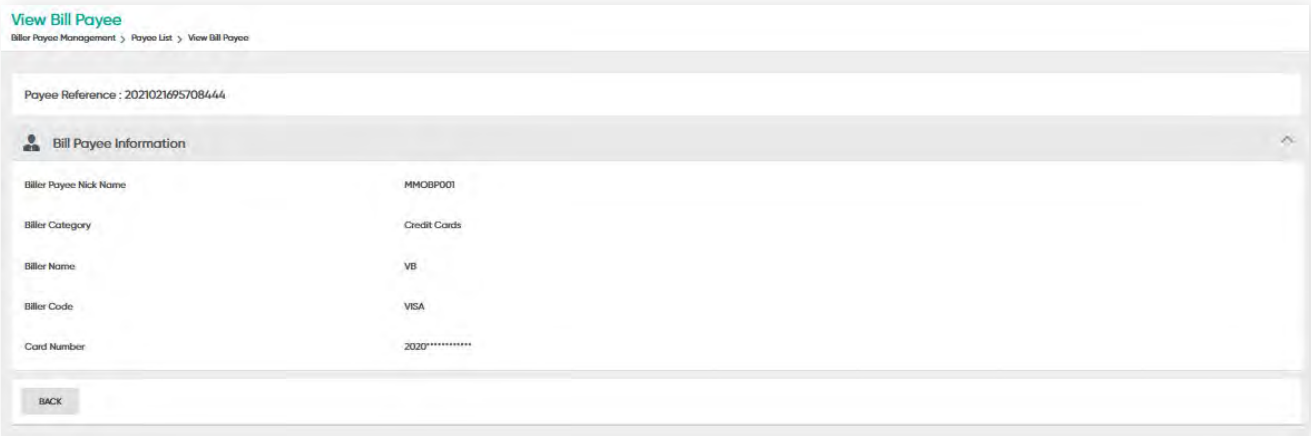
Payee List screen

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.



View Bill Payee

8 Payroll

8.1 Payroll Overview

Back to Table of Contents

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.

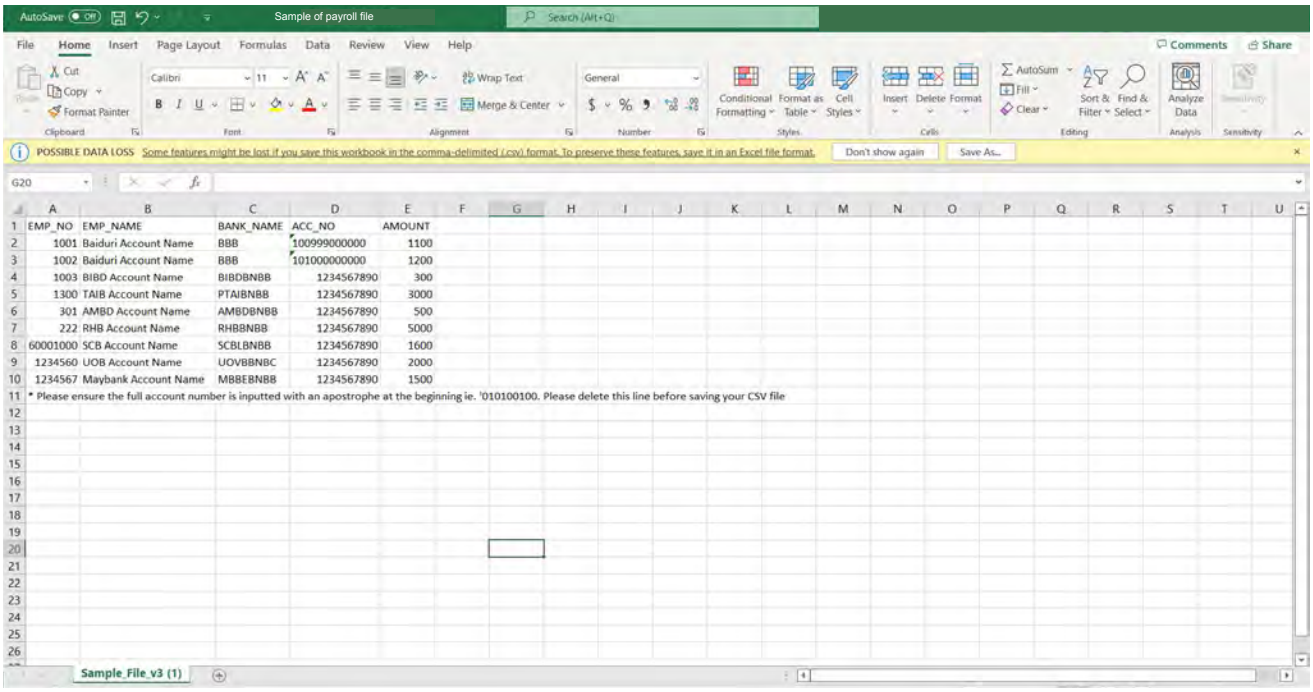
To view a video tutorial on how to manage payroll, **click here.**

8 Payroll

8.2 Preparing Your Payroll

Back to Table of Contents

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.



EMP_NO	EMP_NAME	BANK_NAME	ACC_NO	AMOUNT
1001	Baiduri Account Name	BBB	100999000000	1100
1002	Baiduri Account Name	BBB	101000000000	1200
1003	BIBD Account Name	BIBDBNBB	1234567890	300
1300	TAIB Account Name	PTAIBNBB	1234567890	3000
301	AMBD Account Name	AMBDBNBB	1234567890	500
222	RHB Account Name	RHBBNBB	1234567890	5000
60001000	SCB Account Name	SCBLBNBB	1234567890	1600
1234560	UOB Account Name	UOVBBNBC	1234567890	2000
1234567	Maybank Account Name	MBBEBNBB	1234567890	1500

* Please ensure the full account number is inputted with an apostrophe at the beginning ie. '010100100. Please delete this line before saving your CSV file

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**

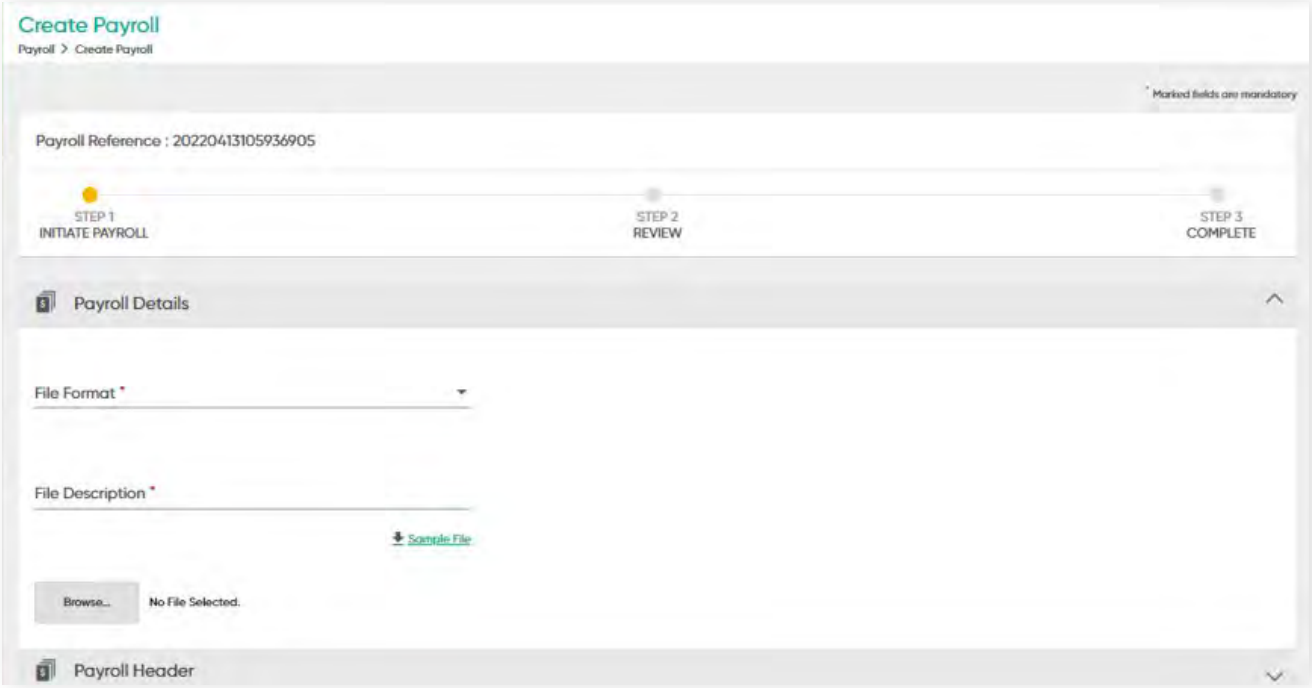
*Ensure employee names inputted fully match their names with their bank account. This will help to avoid the system rejecting transactions. Please make sure that employee names do not exceed 35 characters.

8 Payroll

8.3 Create Payroll

Back to Table of Contents

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: • Payroll with iFILE • Payroll with New Payroll File - CSV file format	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

Back to Table of Contents

Payroll Header fields

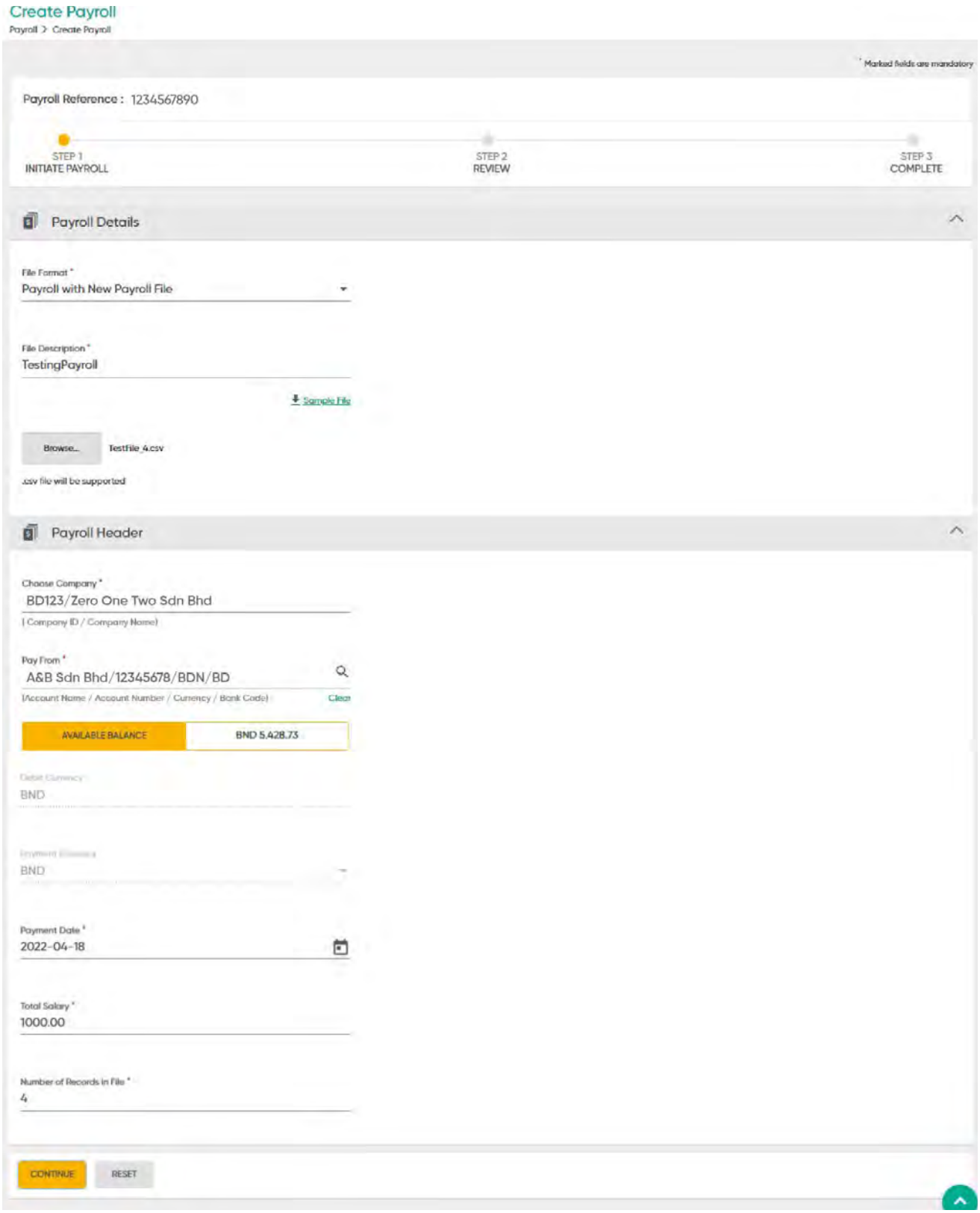
Fields	Description	Mandatory / Optional
Choose Company	Select the Company you wish to pay from	Mandatory
Pay From	Select the Company's account to pay from	Mandatory
Debit Currency	This is based on the selected Pay From account by default	Mandatory
Payment Currency	This is based on the selected **Pay From** account by default	Mandatory
Payment Date	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
Total Salary	Enter the total amount of salary to be paid out. This needs to match the amount mentioned in the uploaded prepared payroll file.	Mandatory
Number of Records in File	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

Back to Table of Contents

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



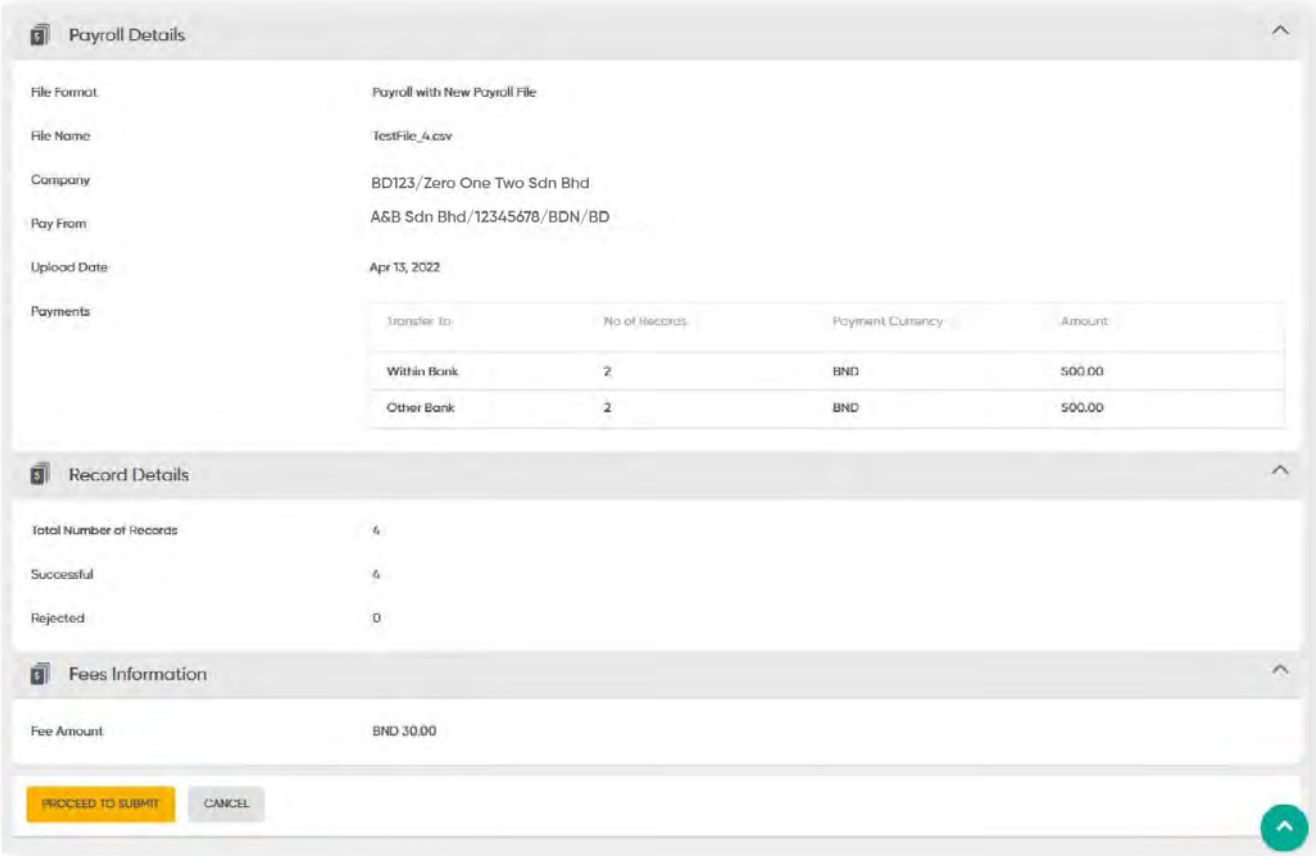
8 Payroll

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.



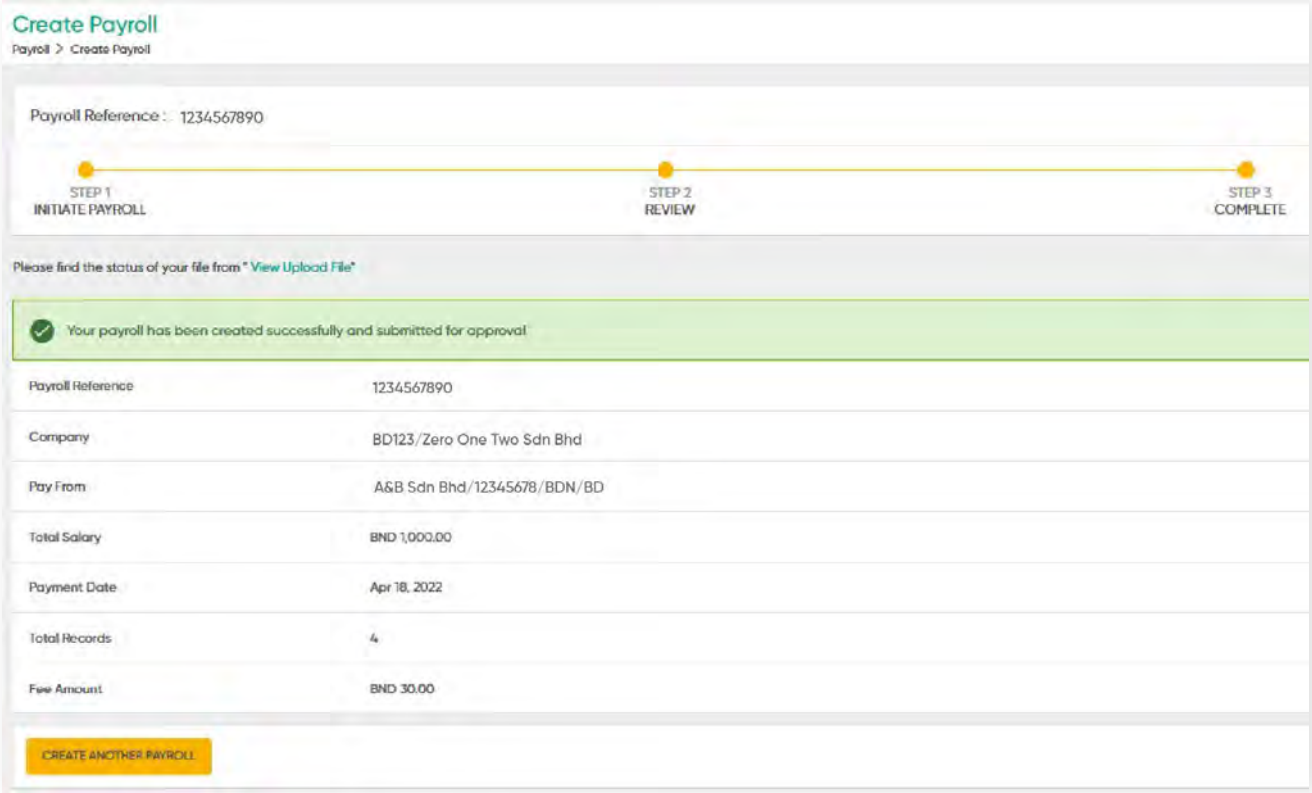
8 Payroll

8.3 Create Payroll

Back to Table of Contents

Complete

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



- 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

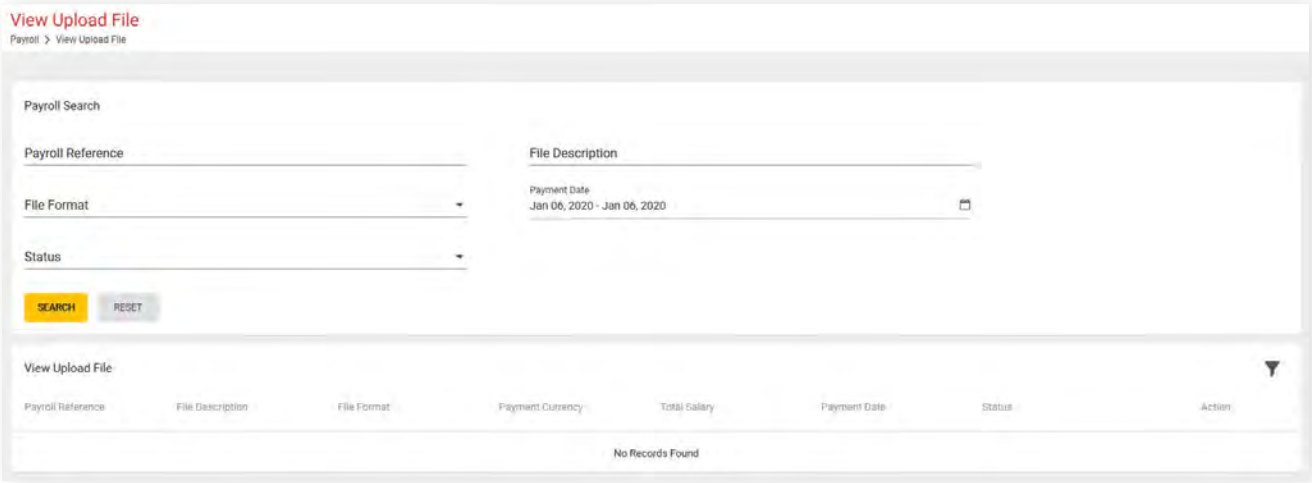
8.3.1 View Upload File

Back to Table of Contents

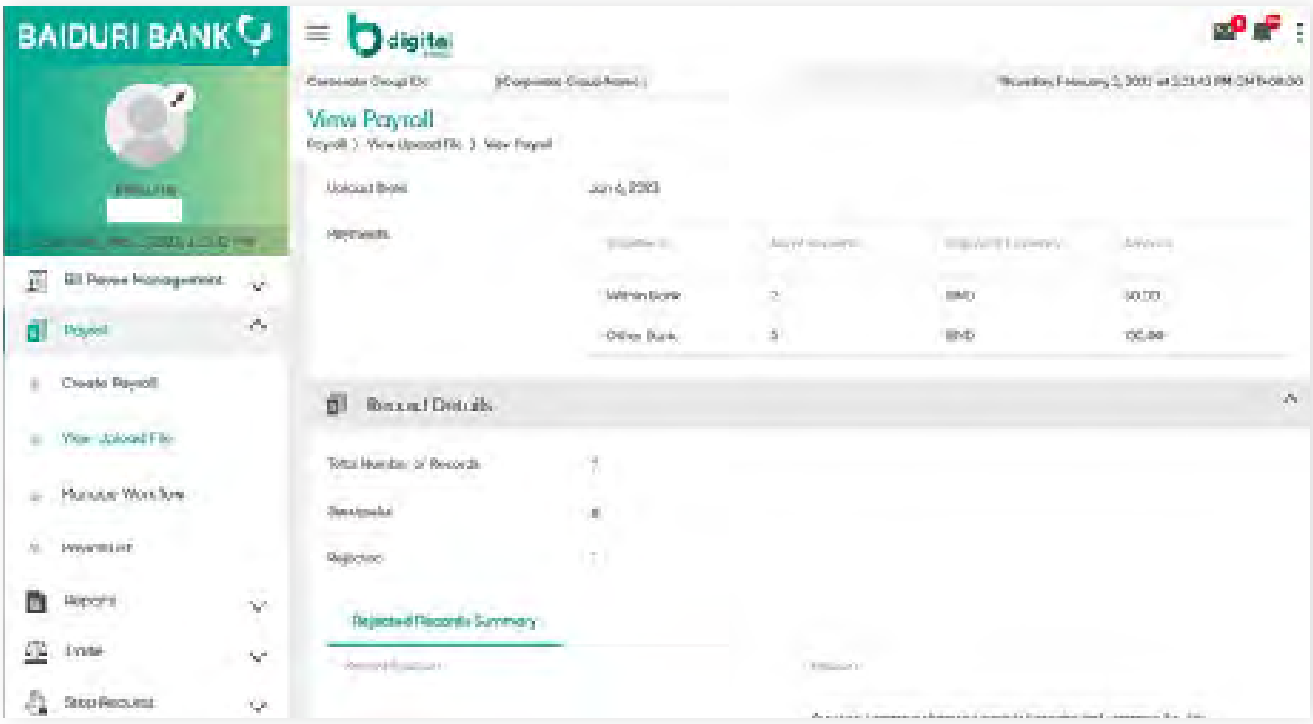
View Upload File

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**

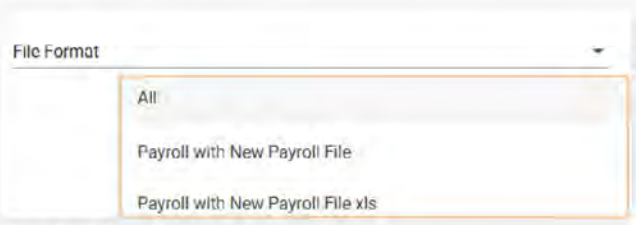


8 Payroll

8.3.1 View Upload File

Back to Table of Contents

View upload file fields

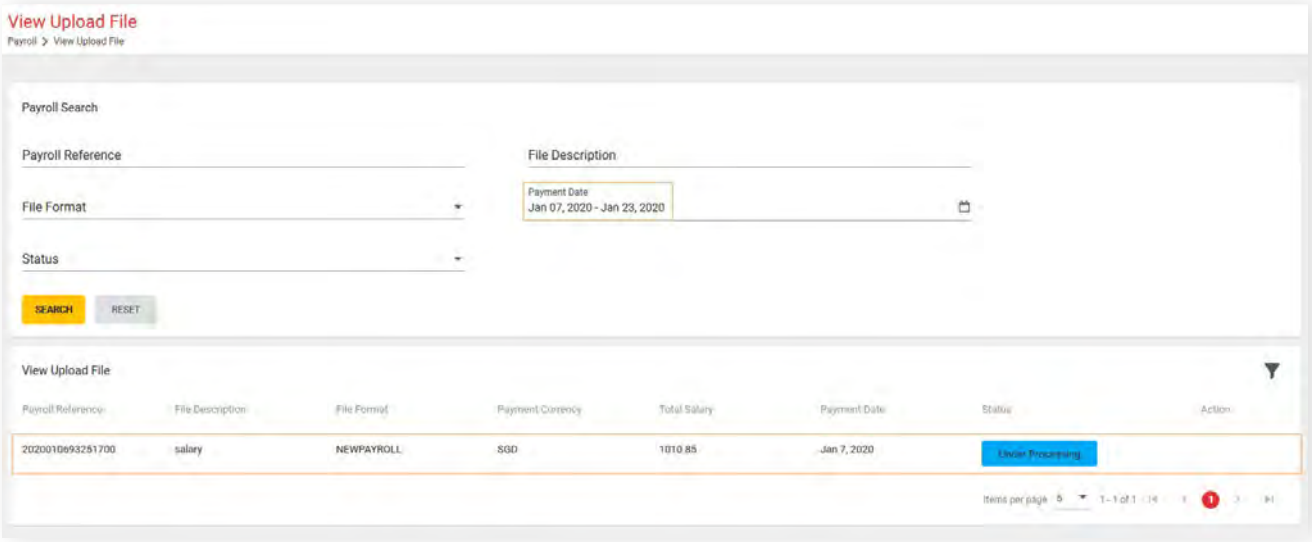
Fields	Description	Mandatory / Optional
Payroll Reference	A unique number that is auto-generated when the payroll is created	Optional
File Format	From the drop-down list, choose between 2 types of file formats or both.  Figure 2: File Format screen	Mandatory
File Description	The description name which was set when the payroll is created	Optional
Payment Date	Select a date of when the payroll was made	Optional
Status	Filter records based on the following: • Pending Approval – if the payroll file is pending approvals from Approver • Failed – if the payroll file has been rejected by the Bank • Under Processing – if the payroll file is being processed by the Bank for verification before being released to the Approver under Approval Workflow	Optional

8 Payroll

8.3.1 View Upload File

Back to Table of Contents

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



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.

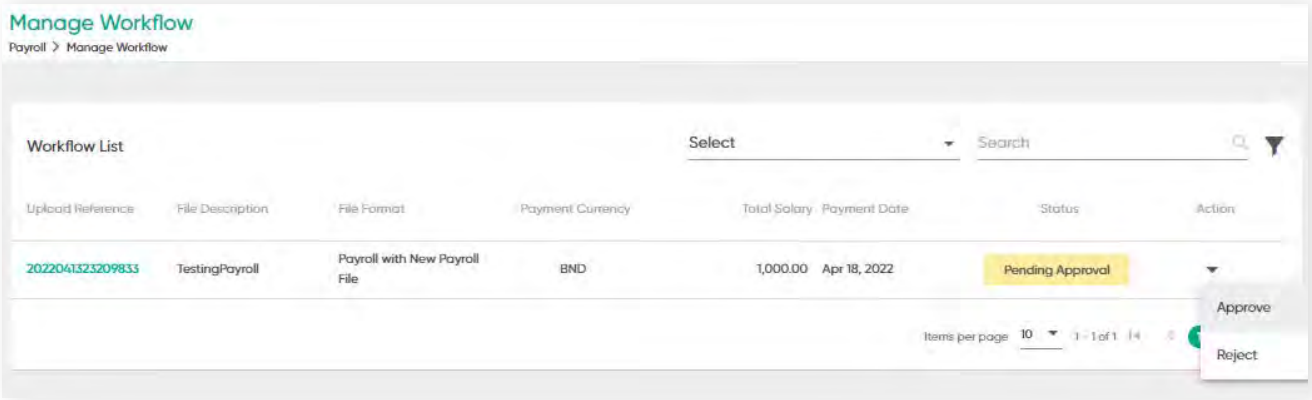
8 Payroll

8.4.1 Approve Payroll

Back to Table of Contents

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

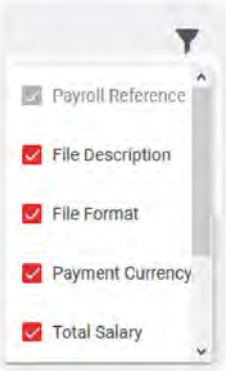
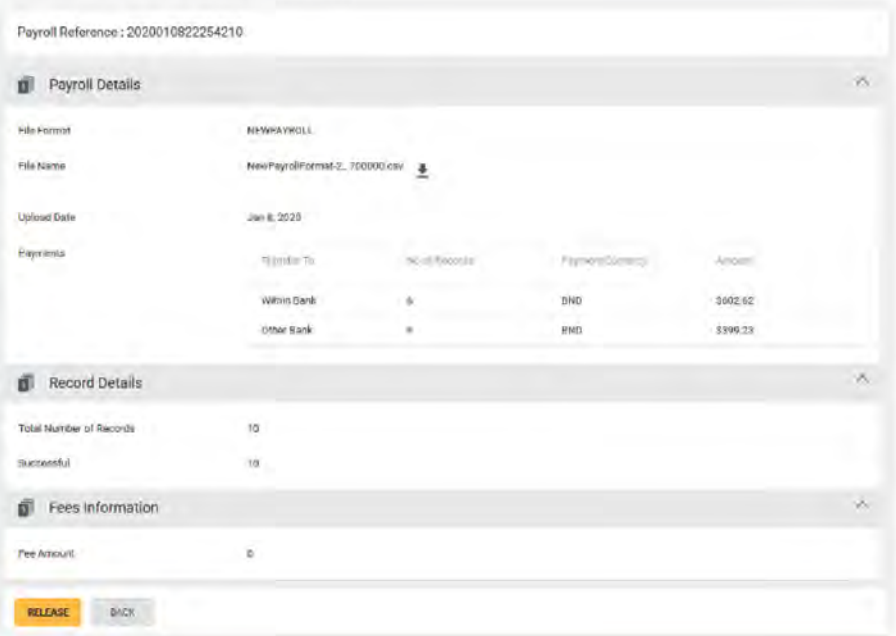
- Pending Approval: When payments are prepared by the Maker and submitted for approval
- Fully Approved: When the Approver approves the upload. The records will be pending to be released.

8 Payroll

8.4.1 Approve Payroll

Back to Table of Contents

Manage Workflow functions

Actions	Response
Filter	Filter the column head by selecting or unselecting the check box according to the user requirement. 
Search	Search Payroll records by using the search field, also use the drop-down list to filter results
Upload Reference hyperlink	View details of the selected record 

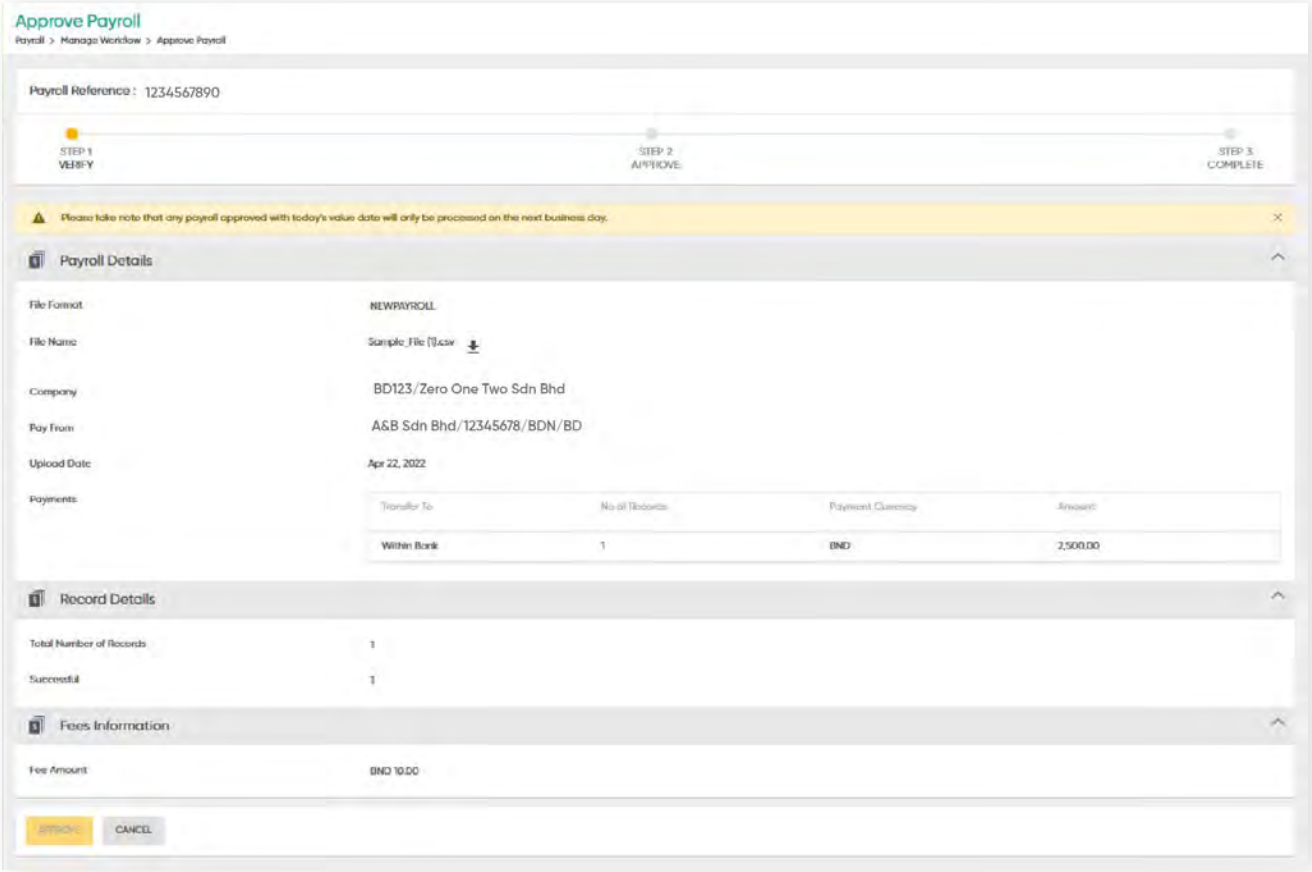
8 Payroll

8.4.1 Approve Payroll

Back to Table of Contents

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.



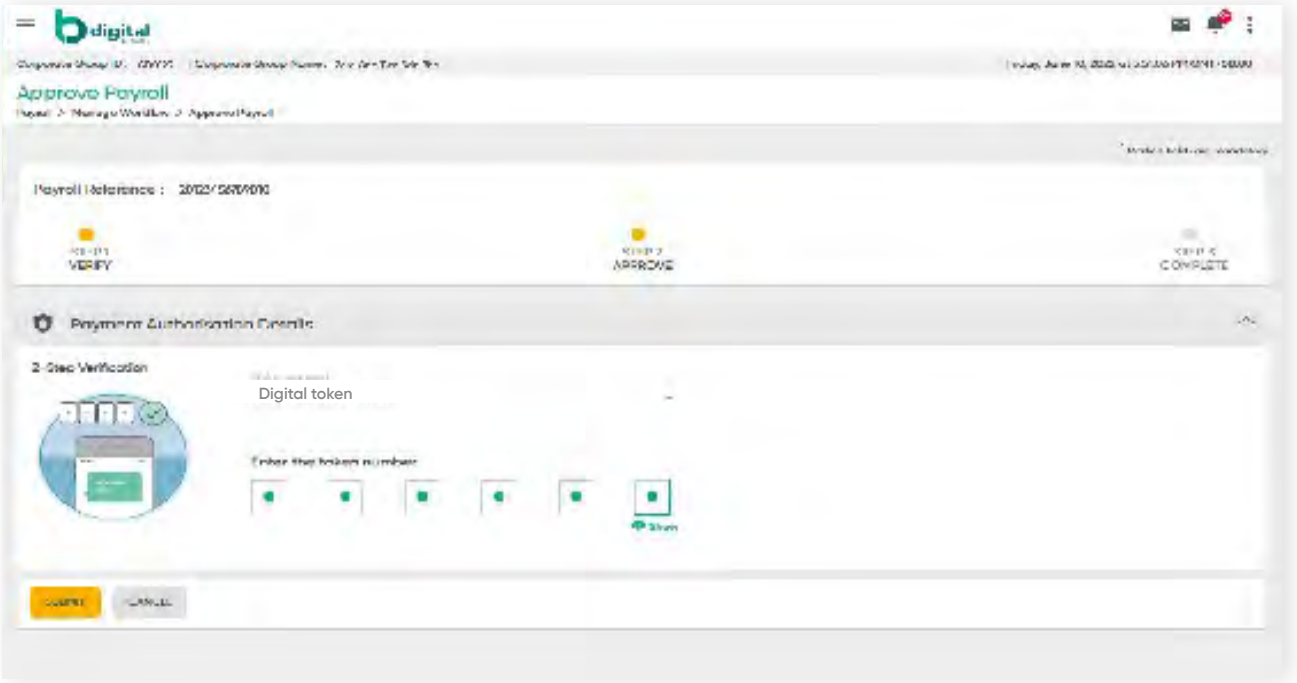
A notice about the processing status will be prompted. Click **X** to proceed with approvals.

8 Payroll

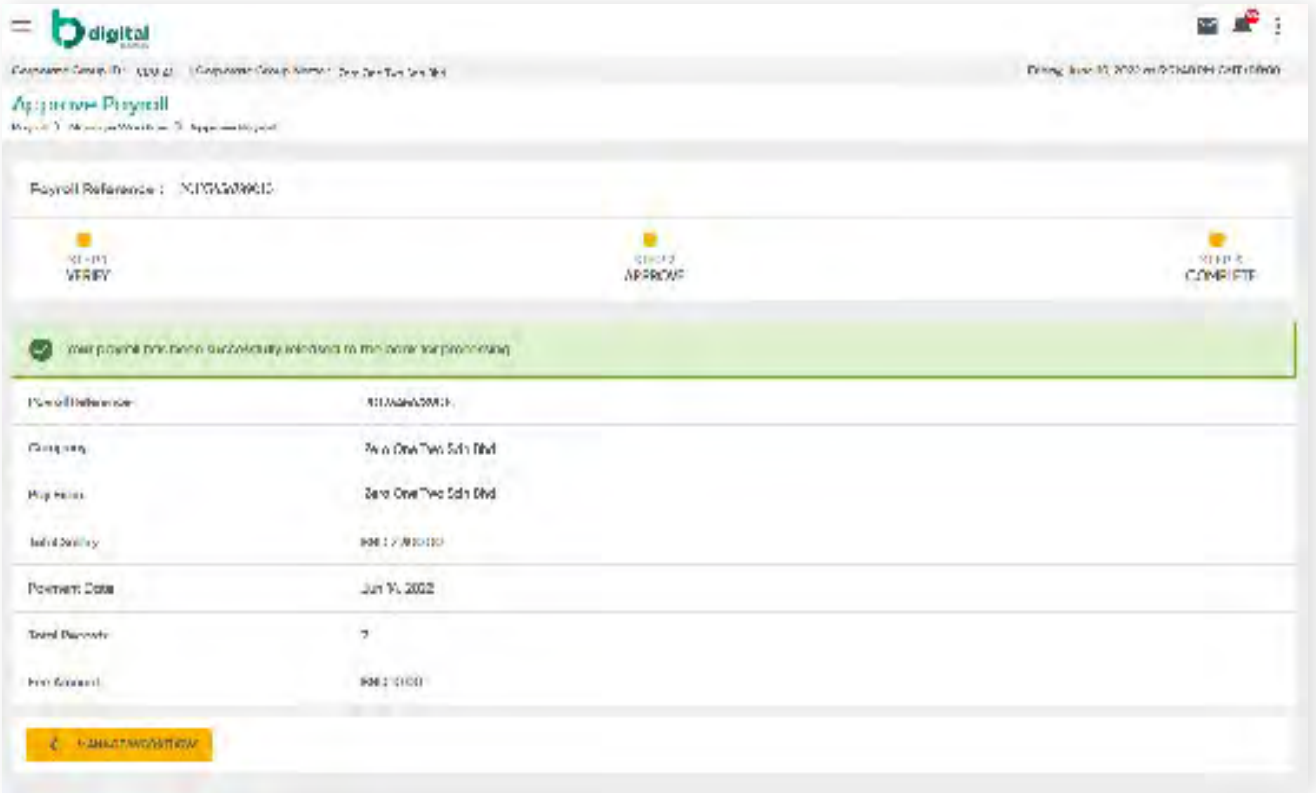
8.4.1 Approve Payroll

Back to Table of Contents

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.



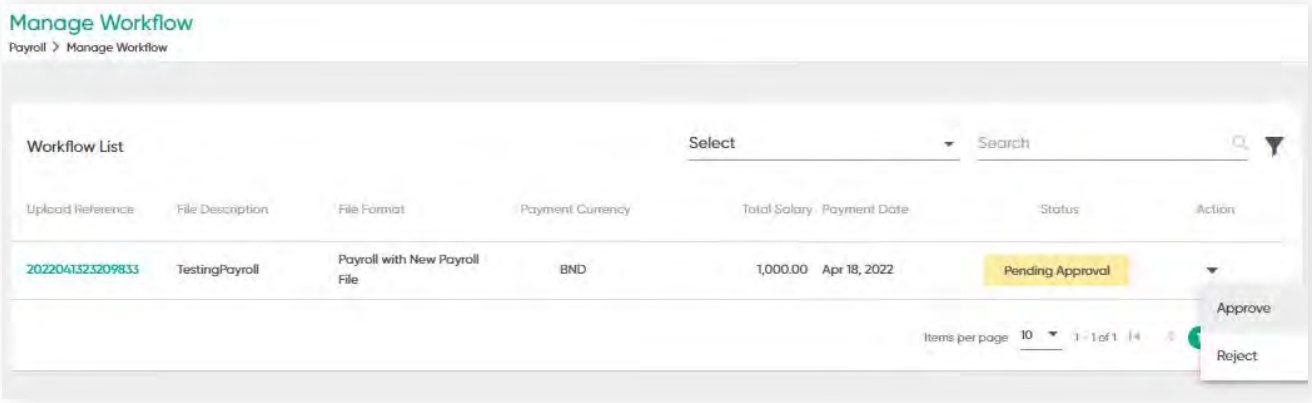
8 Payroll

8.4.2 Reject (Payroll)

Back to Table of Contents

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

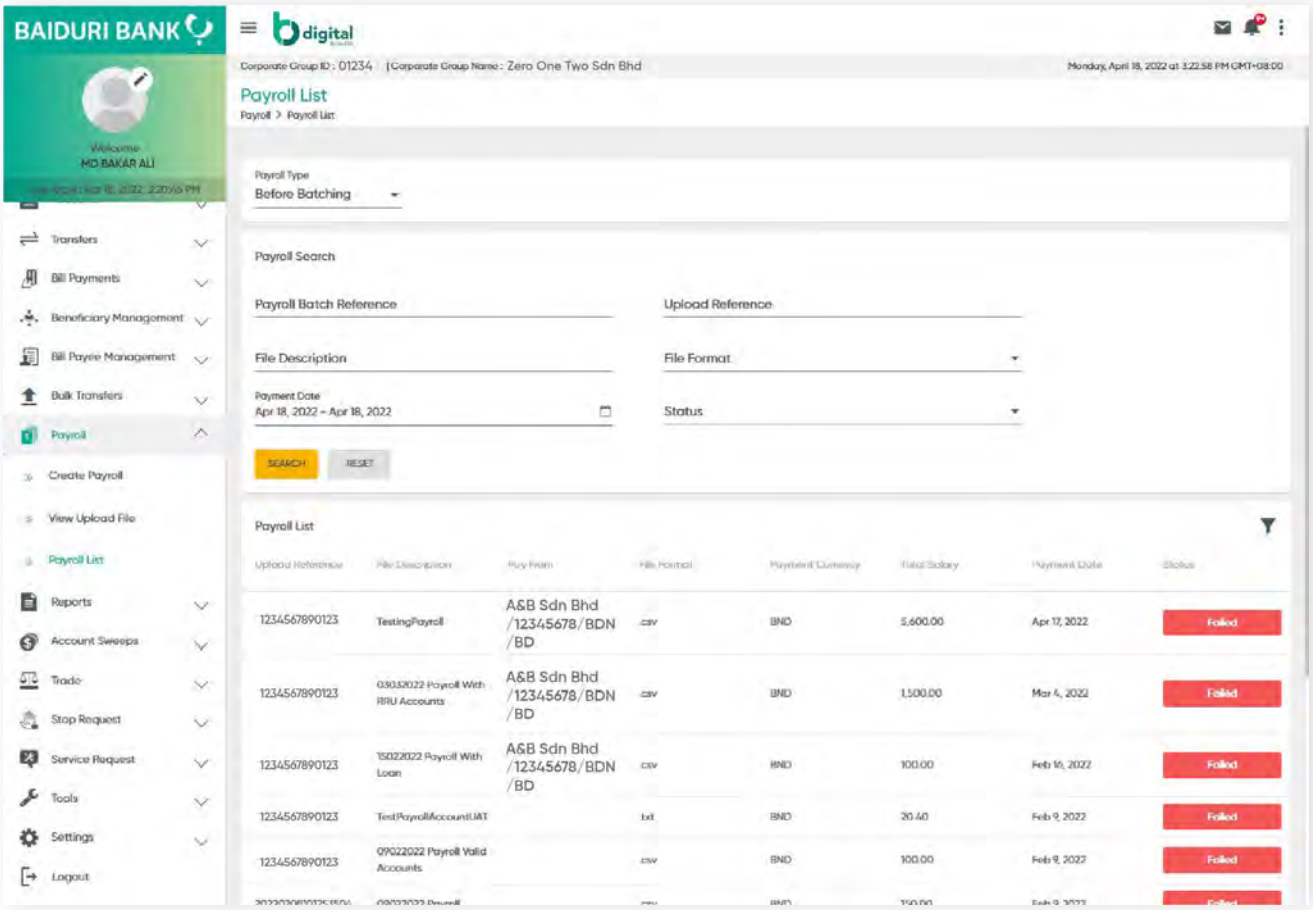
8.5 Payroll List

Back to Table of Contents

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.



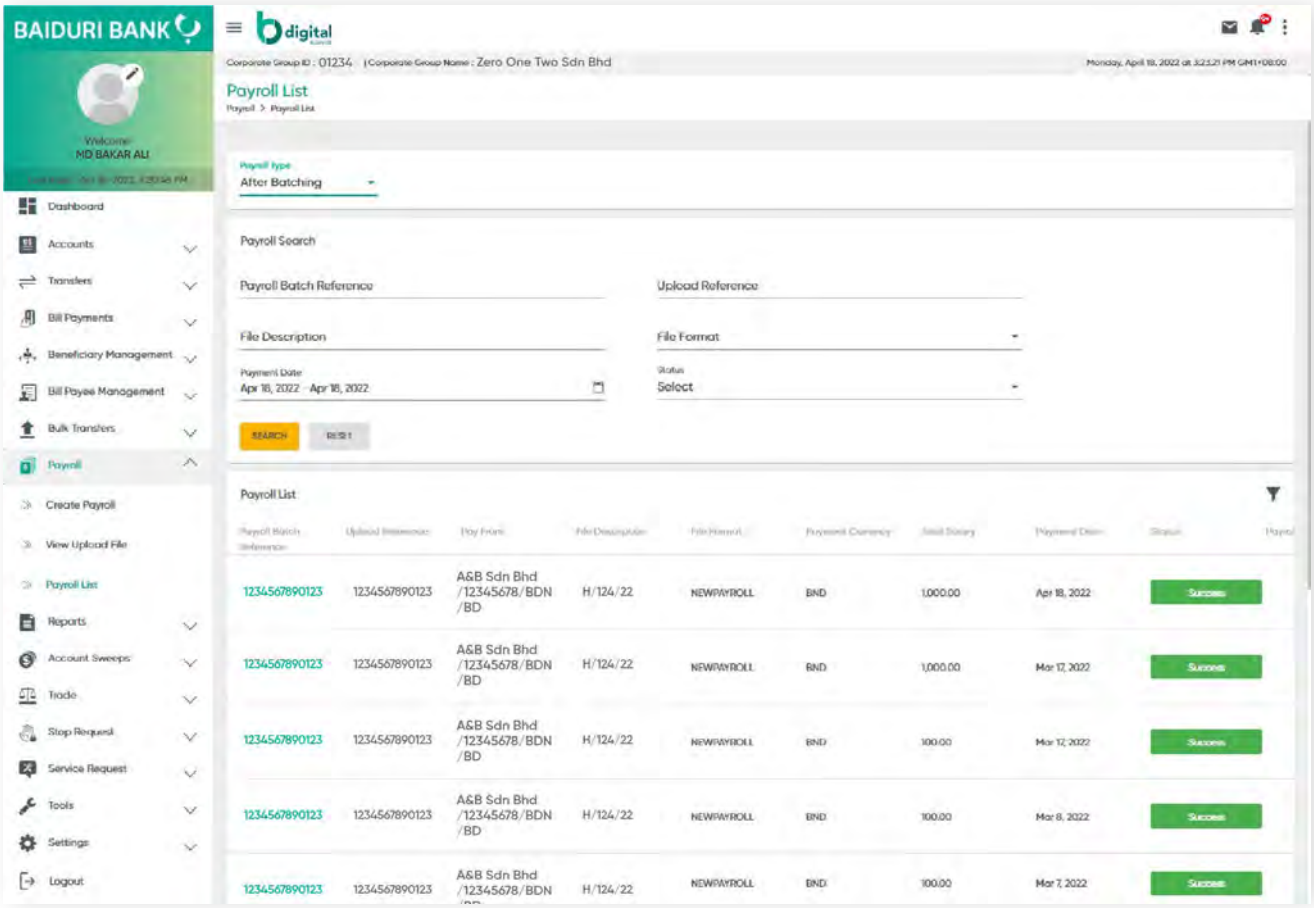
8 Payroll

8.5 Payroll List

Back to Table of Contents

After Batching

The payrolls on this page have been processed and/or is ready for transfer.



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

- **Success** – Payroll has been transferred successfully
- **Stopped** – Payroll was stopped
- **Future Dated** – Payroll is ready for processing on the specified payment date
- **Pending Processing** – Payroll is pending to be processed by the Bank
- **Processed with failure/Failed** – Some or all transactions failed during processing. Click on the Payroll Batch Reference link to view details of the successful and failed transactions

Stop Future Dated Payroll

Under the After Batching payroll type, an Approver can stop a Future Dated Payroll.

8 Payroll

8.6 Payroll (USD to USD)

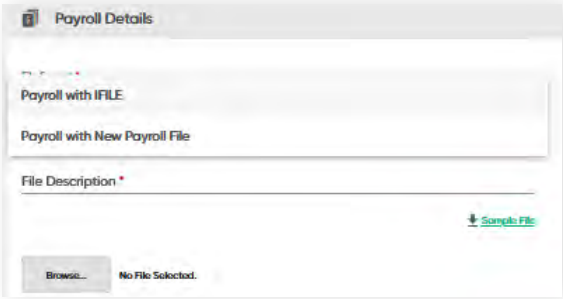
Back to Table of Contents

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

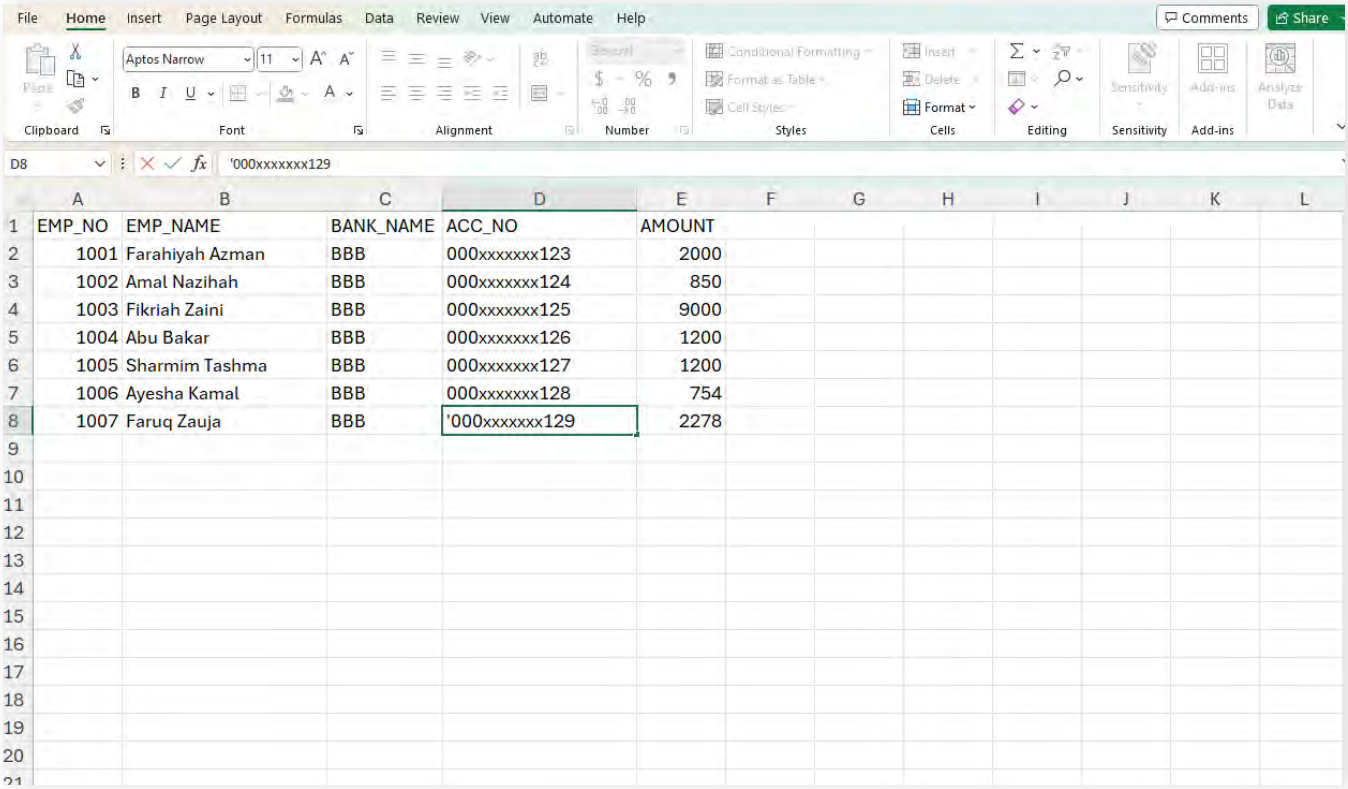
From the menu, go to **Payroll → Create Payroll**

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.



D8 '000xxxxxxx129

	A	B	C	D	E
1	EMP_NO	EMP_NAME	BANK_NAME	ACC_NO	AMOUNT
2	1001	Farahiyah Azman	BBB	000xxxxxxx123	2000
3	1002	Amal Nazihah	BBB	000xxxxxxx124	850
4	1003	Fikriah Zaini	BBB	000xxxxxxx125	9000
5	1004	Abu Bakar	BBB	000xxxxxxx126	1200
6	1005	Sharmim Tashma	BBB	000xxxxxxx127	1200
7	1006	Ayesha Kamal	BBB	000xxxxxxx128	754
8	1007	Faruq Zauja	BBB	'000xxxxxxx129	2278

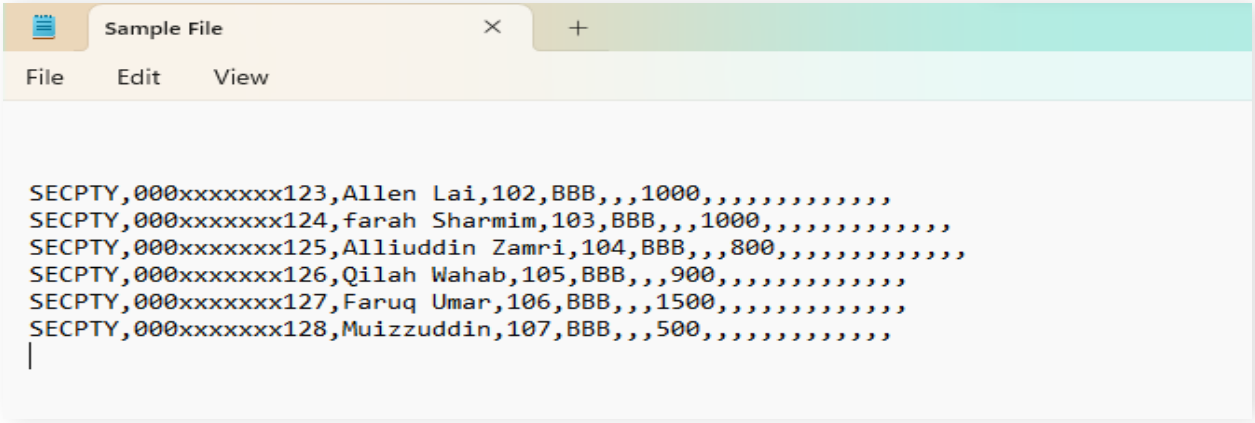
Sample of Payroll File

8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

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



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.

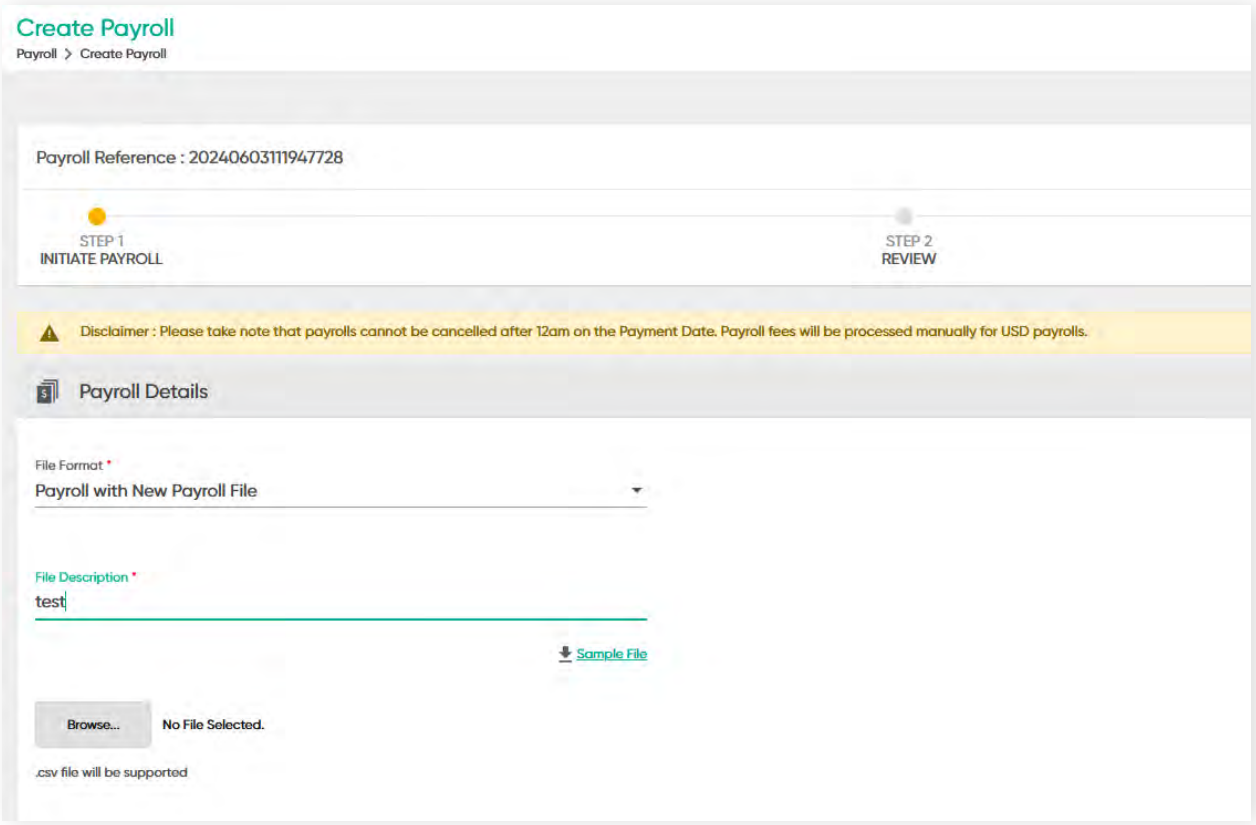
8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

Create Payroll

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



Payroll details

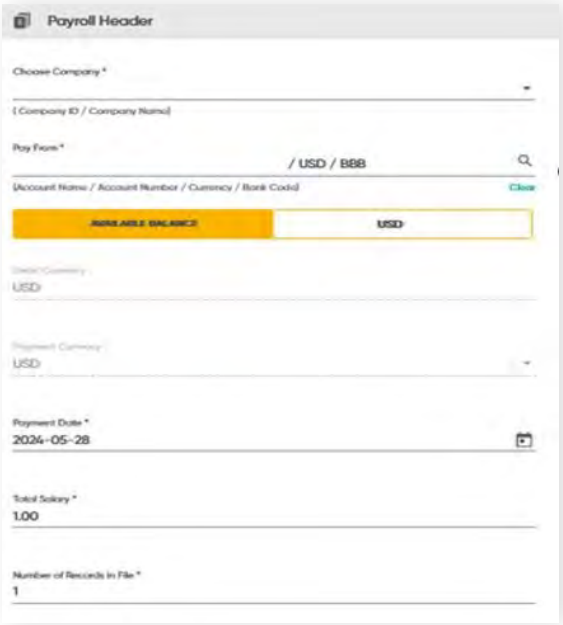
Fields	Description	Mandatory or Optional
File Format	Select your preferred payroll format from the dropdown list: • Payroll with iFile • Payroll with New Payroll File – CSV file format	Mandatory
File Description	Enter a descriptive file name. This name will be used for your reference only and does not affect how the payroll is processed.	Mandatory
Sample File Sample File	Select the Biller name from the drop down menu list.	Optional
Browse	Select your payroll file.	Mandatory

8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

Payroll Header Fields



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

Fields	Description	Mandatory or Optional
Choose Company	Select the company you want to pay from	Mandatory
Pay From	Select the company's account to pay from	Mandatory
Debit Currency	This is based on the selected Pay From account by default (Must be in USD currency)	Mandatory
Payment Currency	This is based on the selected Pay From account by default	Mandatory
Payment Date	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
Total Salary	Enter the total amount of salary to be paid out. This needs to match the amount mentioned in the uploaded prepared payroll file.	Mandatory
Number of Records in File	Enter the total number of payments to each employee. This needs to match the number of records in the uploaded prepared payroll file.	Mandatory

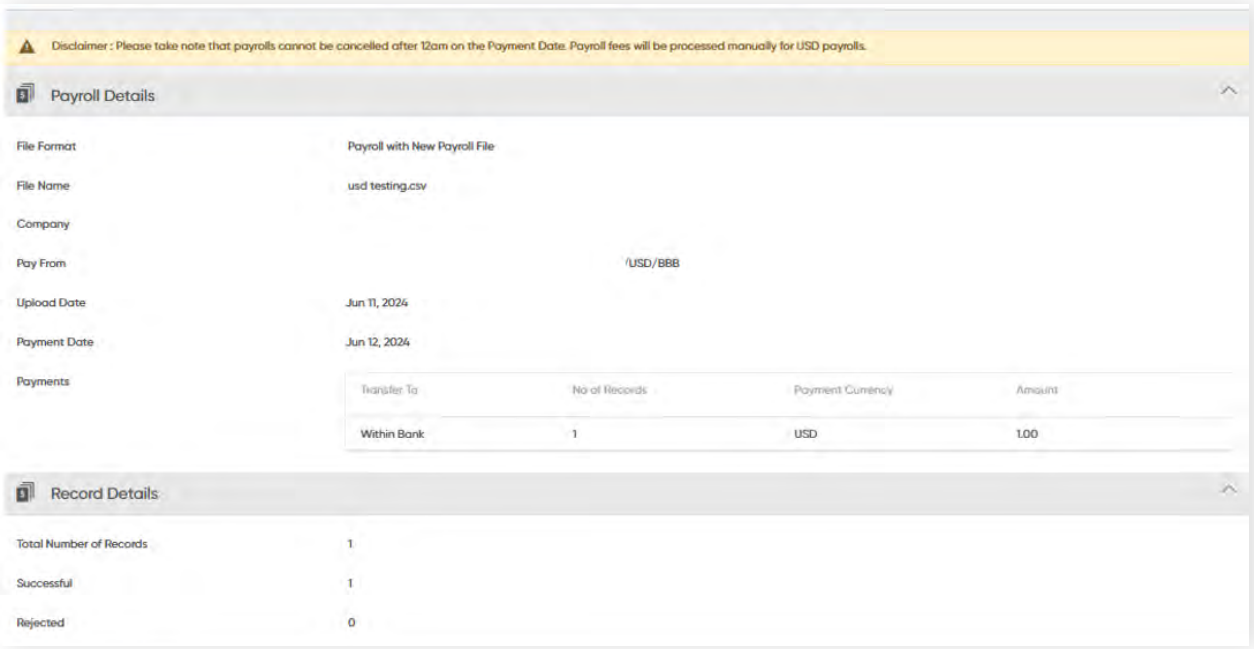
8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

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.

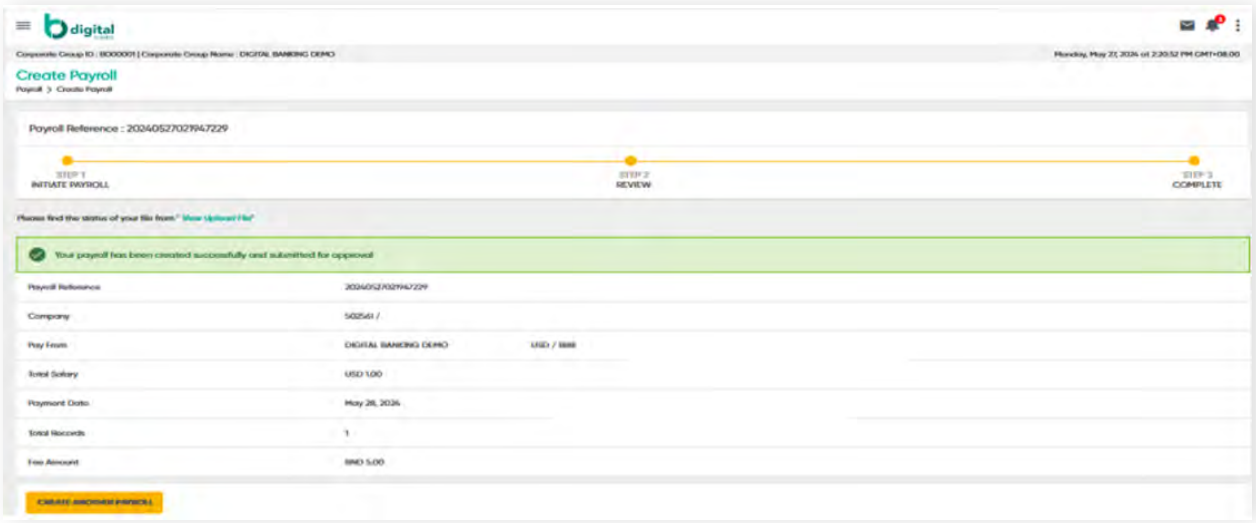


8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

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)

Back to Table of Contents

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: • Failed • Under Processing	Mandatory

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

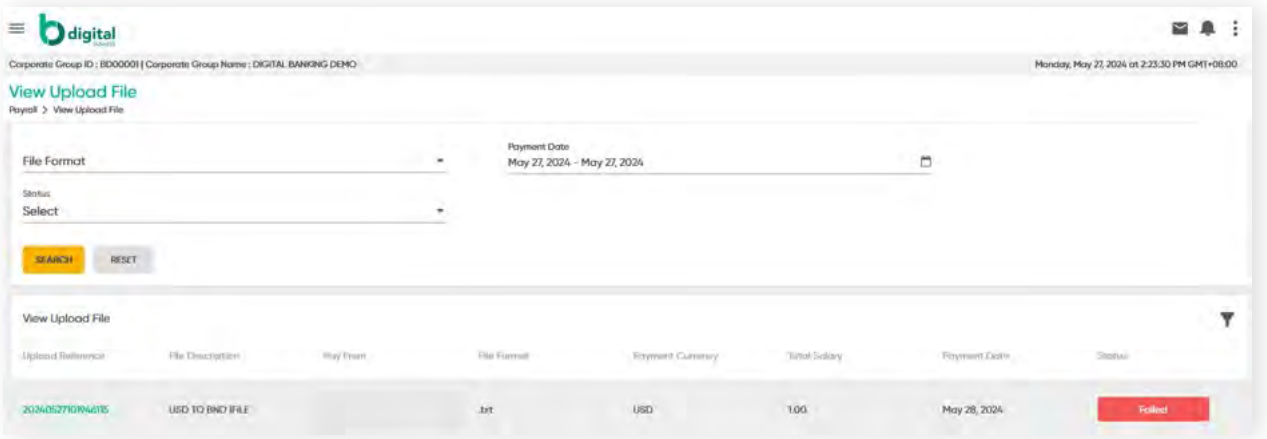
8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

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)

Back to Table of Contents

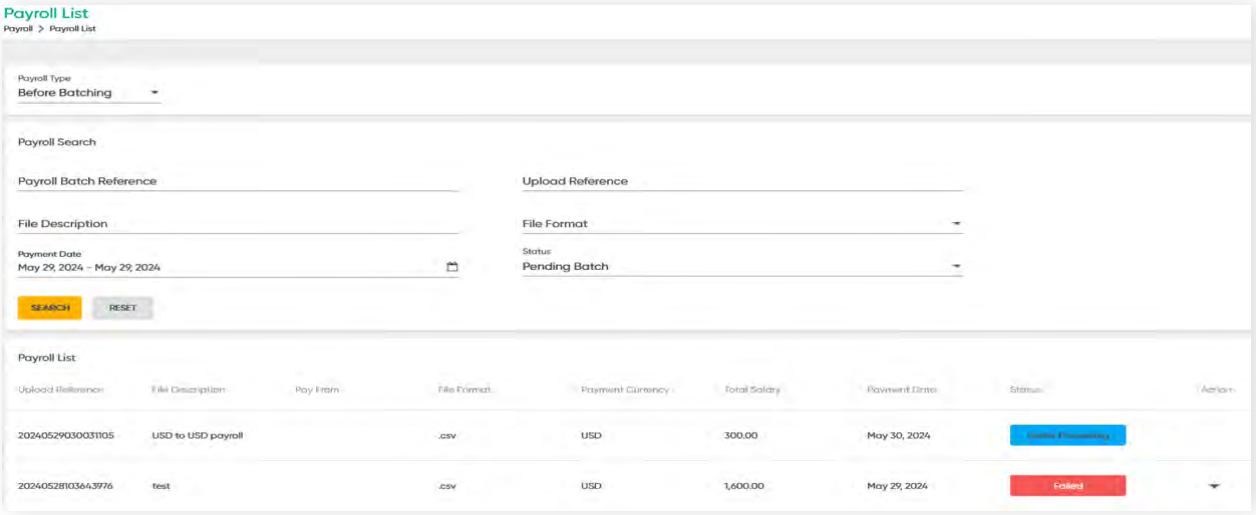
Payroll List

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.



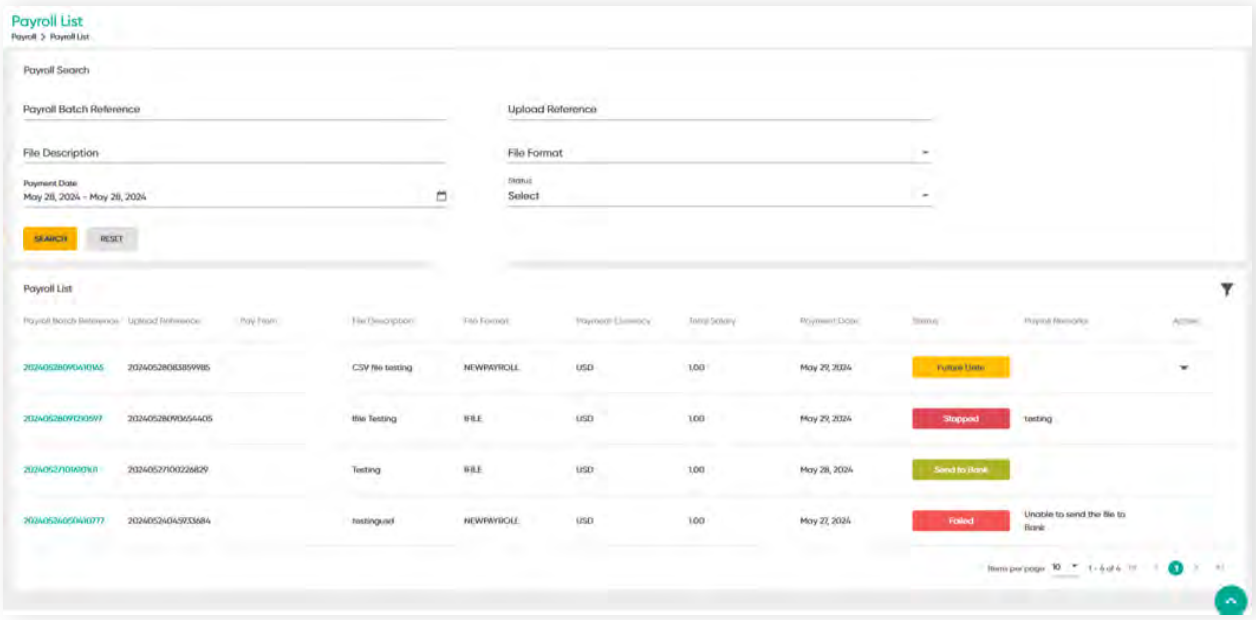
8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

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

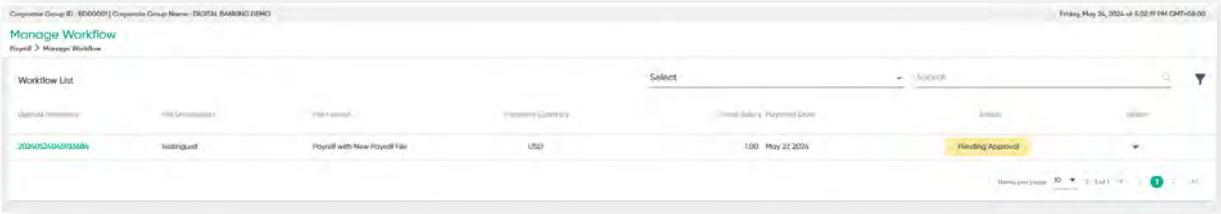
8.6 Payroll (USD to USD)

Back to Table of Contents

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

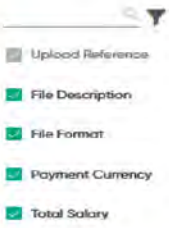
- **Pending Approval:** This status indicates that payments have been prepared by the Maker and submitted for approval.
- **Fully Approved:** The Approver has approved the upload. The records are now awaiting release.

8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

Manage Workflow functions

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

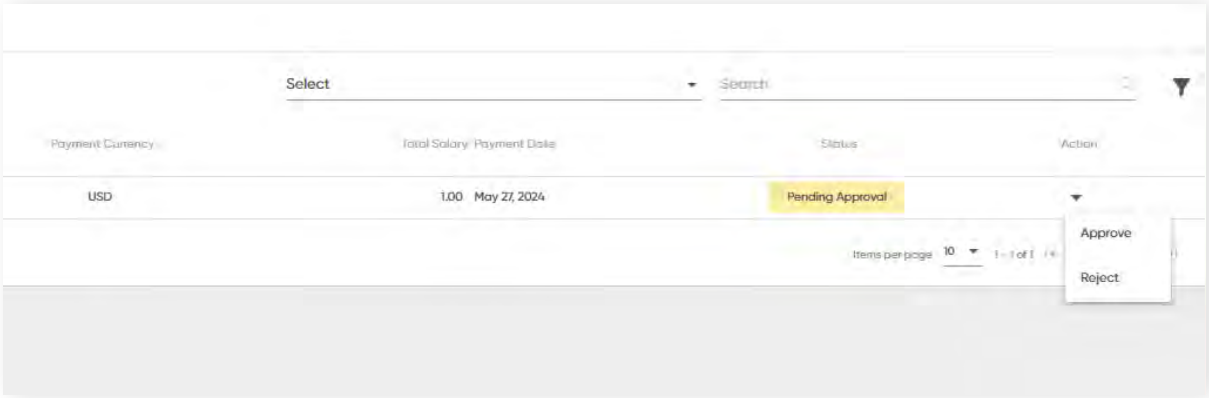
In the **Action** column, click the dropdown arrow to reveal a submenu with **Approve** and **Reject options.**

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

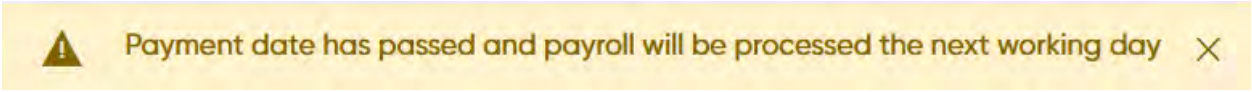
8 Payroll

8.6 Payroll (USD to USD)

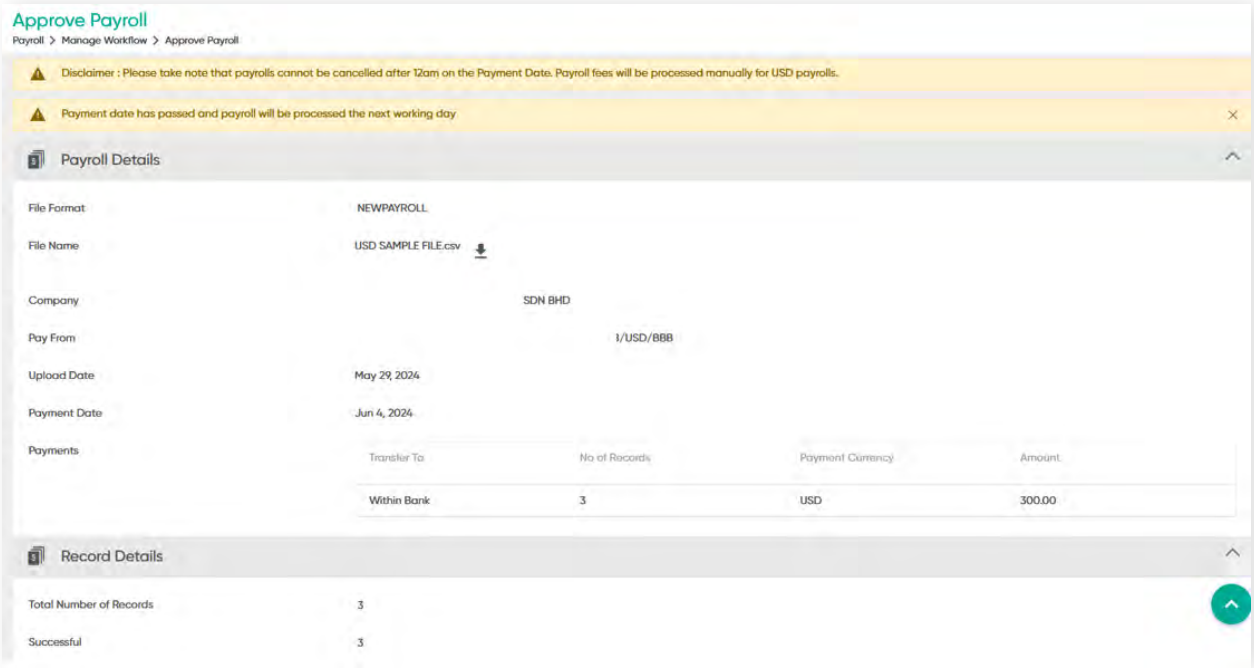
Back to Table of Contents



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.



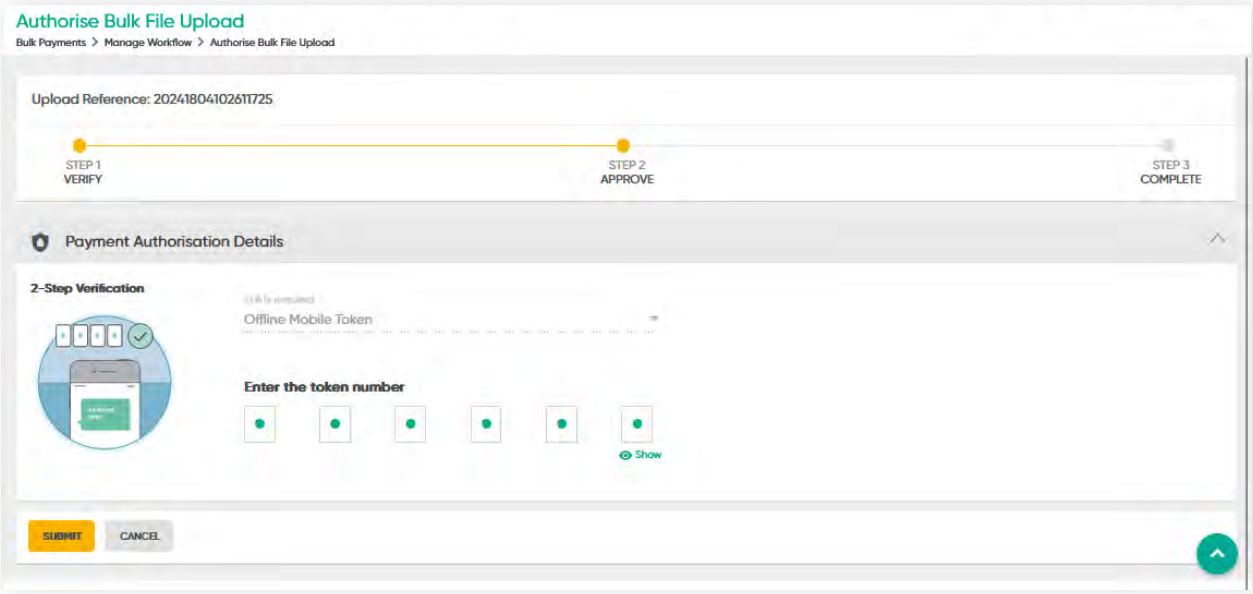
Click **Approve** to proceed. You will then be prompted for Two-Factor Authentication (2FA) to verify your identity. Enter the One-Time Password (OTP) generated by your digital token.



8 Payroll

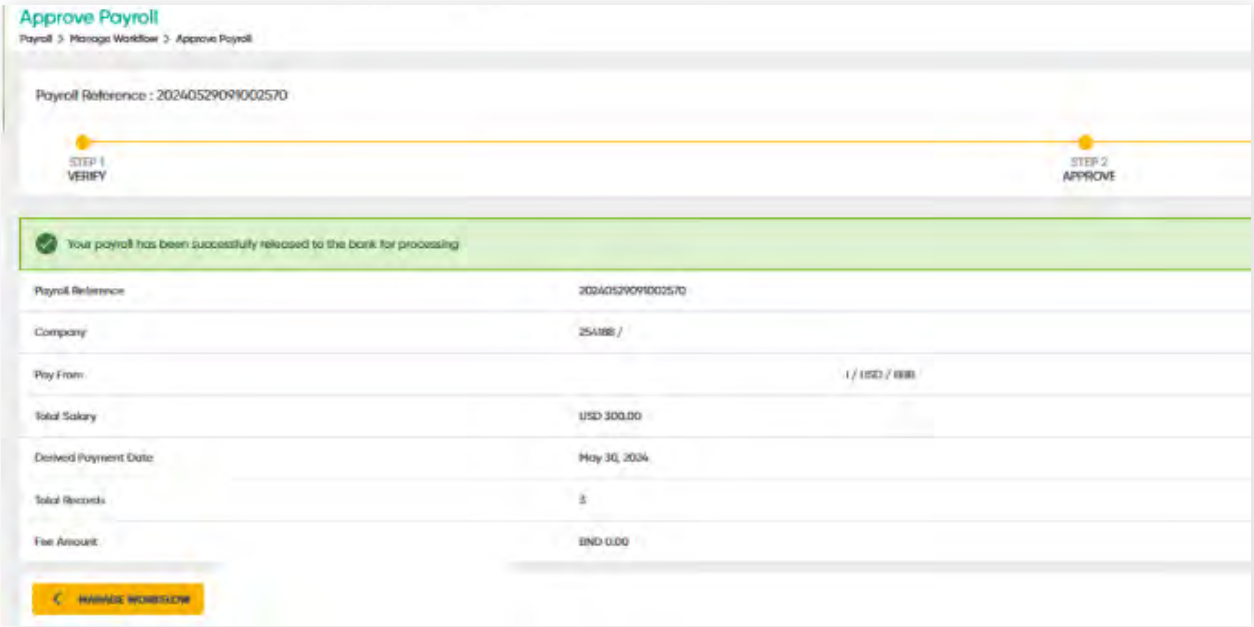
8.6 Payroll (USD to USD)

Back to Table of Contents



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.



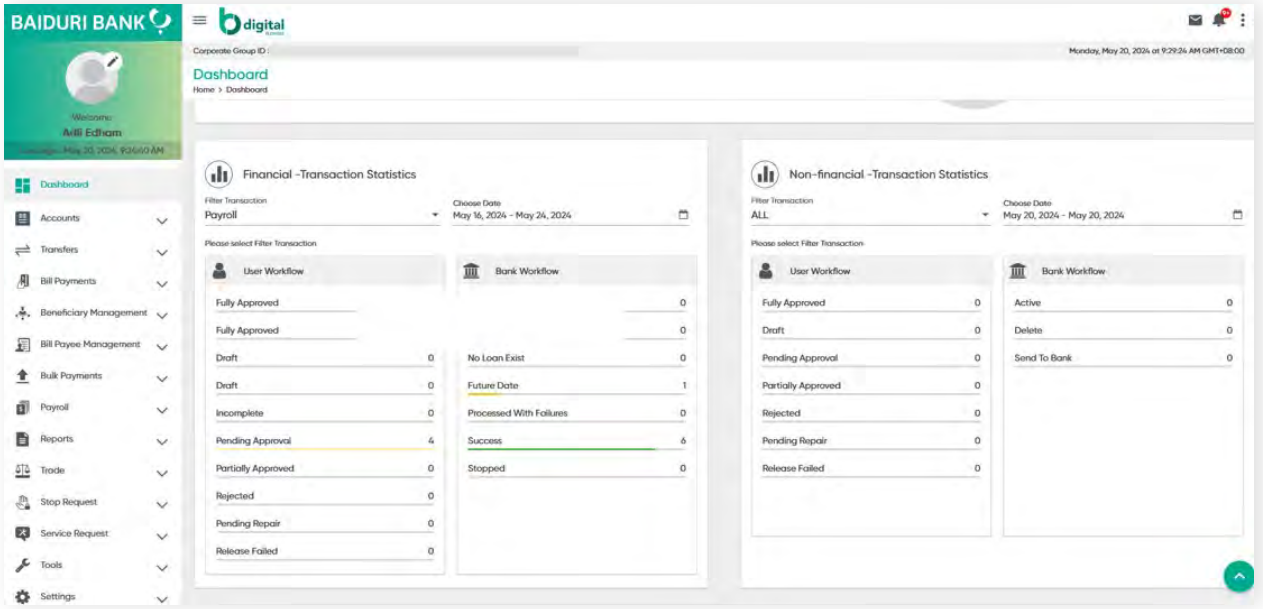
8 Payroll

8.6 Payroll (USD to USD)

Back to Table of Contents

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

Back to Table of Contents

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

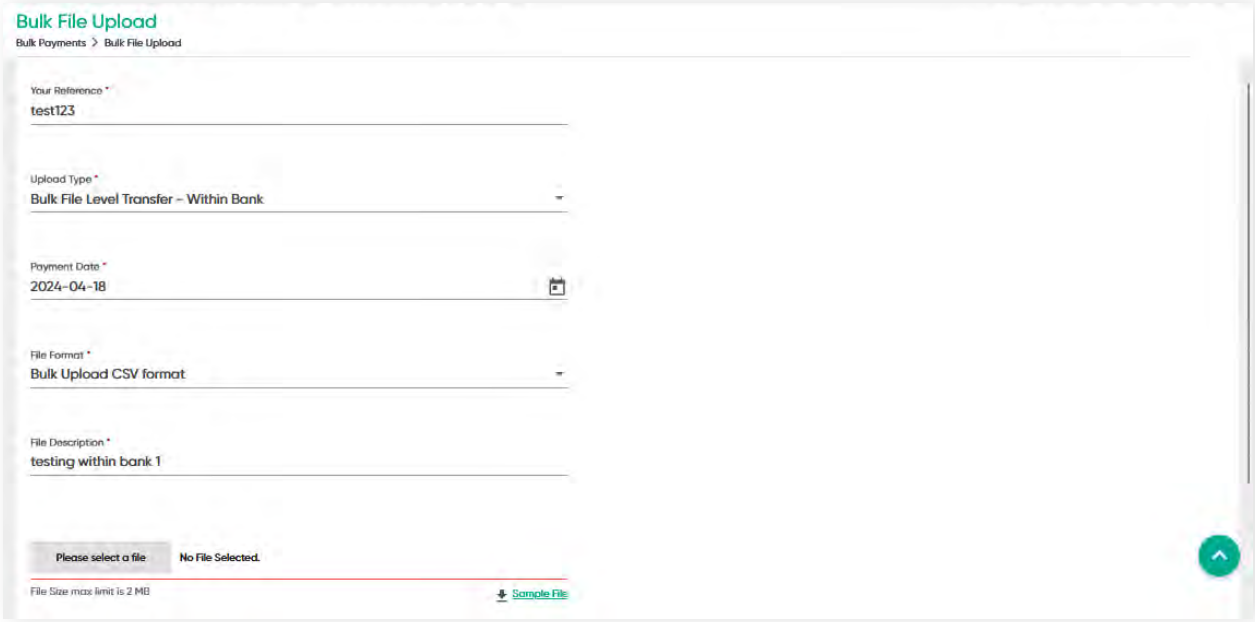
Note: The Bulk Payment feature is only for BND payments within Baiduri Bank and to other local banks.

9 Bulk Payment

9.2 Preparing the Bulk Payment file

Back to Table of Contents

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.

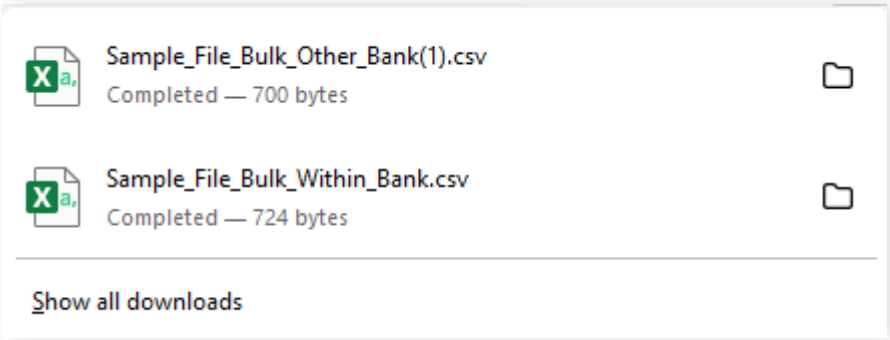
After selecting the file format, a hyperlink to the sample file will appear. To prepare the bulk payment file for the first time, you can download the sample file and create the bulk upload by following the provided template.

9 Bulk Payment

9.3 Creating a Bulk Transfer file

Back to Table of Contents

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.

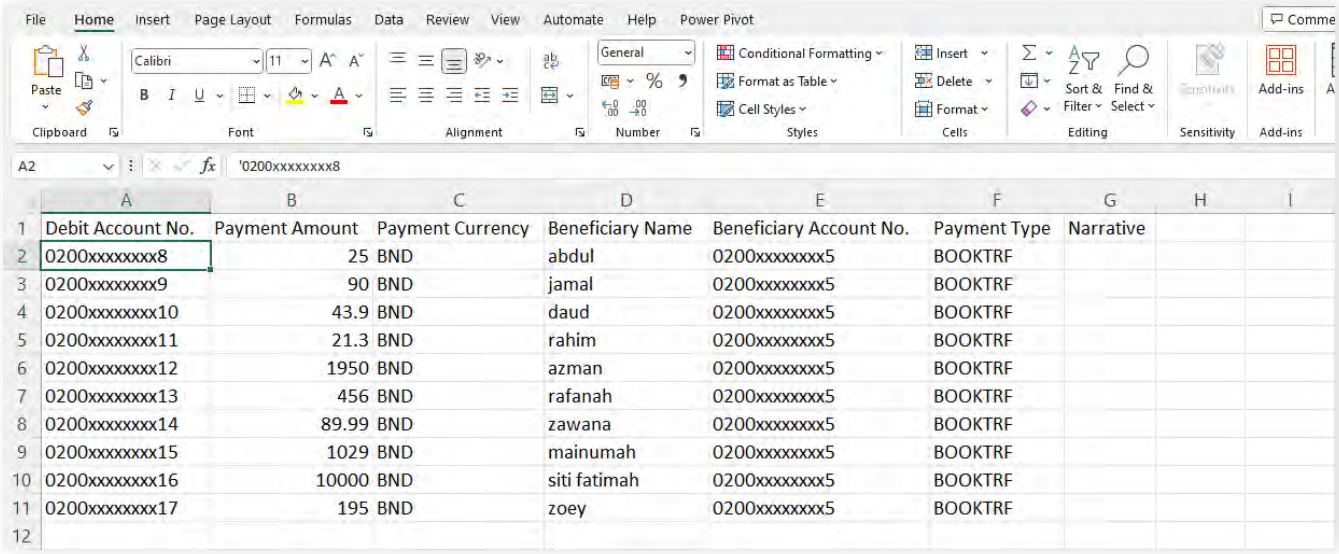
Note: The uploaded file will be in CSV format.

9 Bulk Payment

9.3 Creating a Bulk Transfer file

Back to Table of Contents

Within Bank sample file



	A	B	C	D	E	F	G
1	Debit Account No.	Payment Amount	Payment Currency	Beneficiary Name	Beneficiary Account No.	Payment Type	Narrative
2	0200xxxxxxxx8	25	BND	abdul	0200xxxxxxxx5	BOOKTRF	
3	0200xxxxxxxx9	90	BND	jamal	0200xxxxxxxx5	BOOKTRF	
4	0200xxxxxxxx10	43.9	BND	daud	0200xxxxxxxx5	BOOKTRF	
5	0200xxxxxxxx11	21.3	BND	rahim	0200xxxxxxxx5	BOOKTRF	
6	0200xxxxxxxx12	1950	BND	azman	0200xxxxxxxx5	BOOKTRF	
7	0200xxxxxxxx13	456	BND	rafanah	0200xxxxxxxx5	BOOKTRF	
8	0200xxxxxxxx14	89.99	BND	zawana	0200xxxxxxxx5	BOOKTRF	
9	0200xxxxxxxx15	1029	BND	mainumah	0200xxxxxxxx5	BOOKTRF	
10	0200xxxxxxxx16	10000	BND	siti fatimah	0200xxxxxxxx5	BOOKTRF	
11	0200xxxxxxxx17	195	BND	zoey	0200xxxxxxxx5	BOOKTRF	
12							

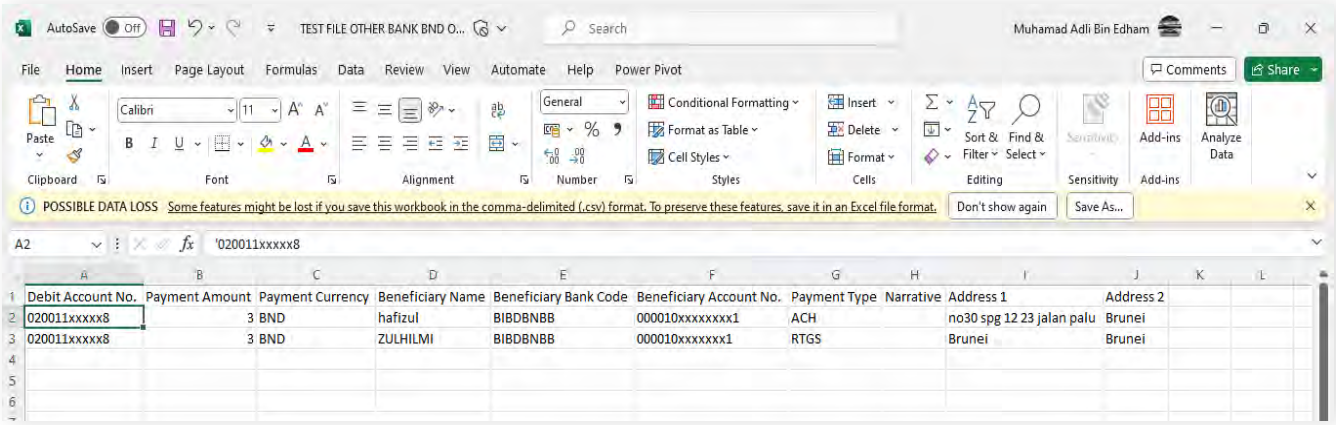
- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.
- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of **BND0.01** up to 2 decimal points. Only numeric characters are allowed.
- **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

Back to Table of Contents

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	hafizul	BIBDBNBB	000010xxxxxxxx1	ACH		no30 spg 12 23 jalan palu	Brunei
020011xxxxx8	3	BND	ZULHILMI	BIBDBNBB	000010xxxxxxxx1	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.

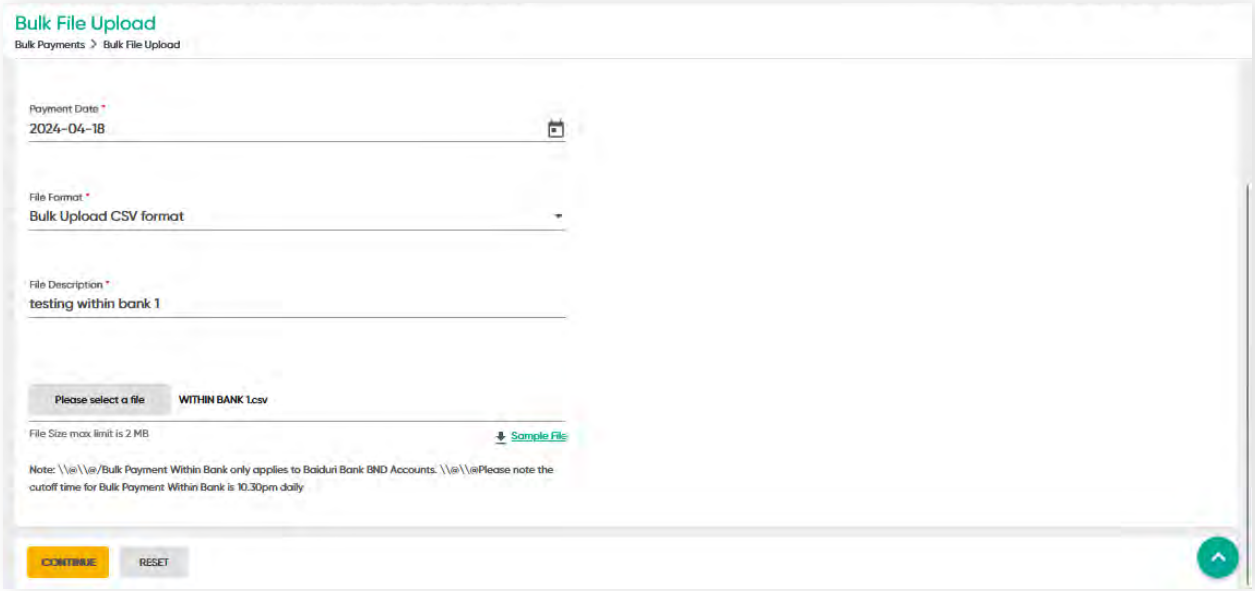
9 Bulk Payment

9.3 Creating a Bulk Transfer file

Back to Table of Contents

- **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.



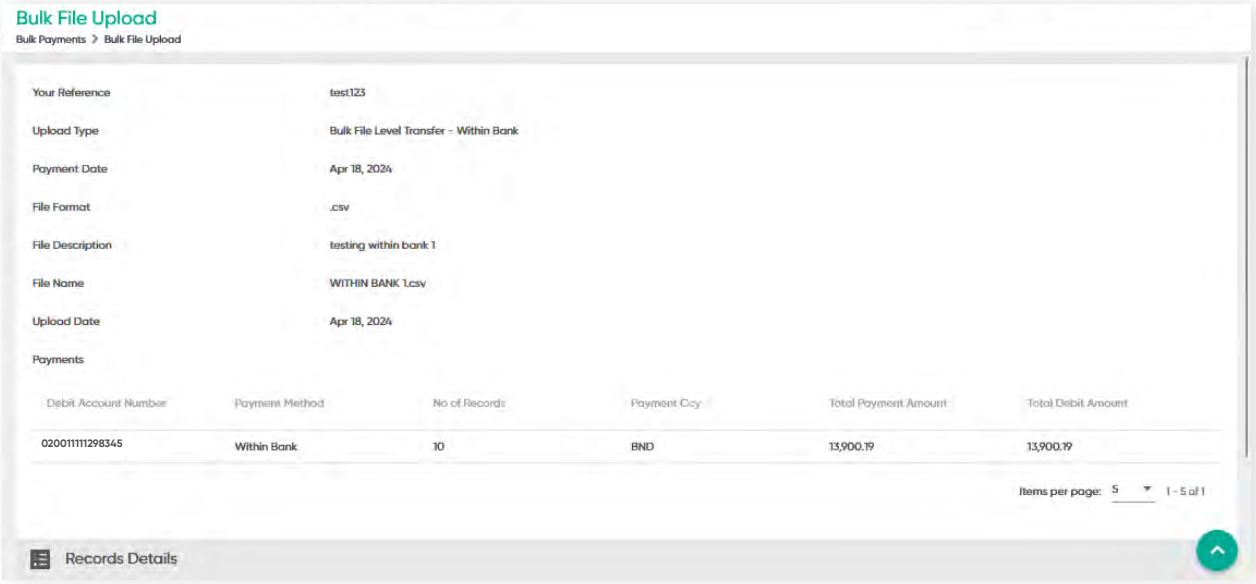
After creating the file, you can upload it by clicking the **Please select a file** button. Please note that you can only upload one file at a time.

Once you've completed the above steps, proceed to upload by clicking **Continue** for processing.

9 Bulk Payment

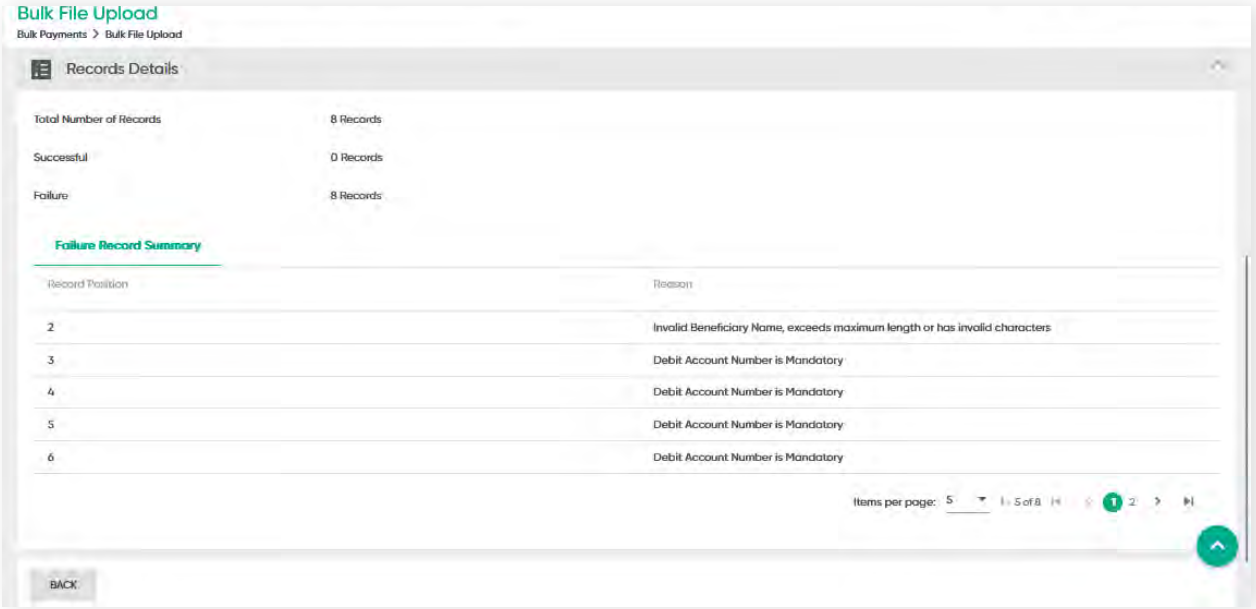
9.4 Review Stage

Back to Table of Contents



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



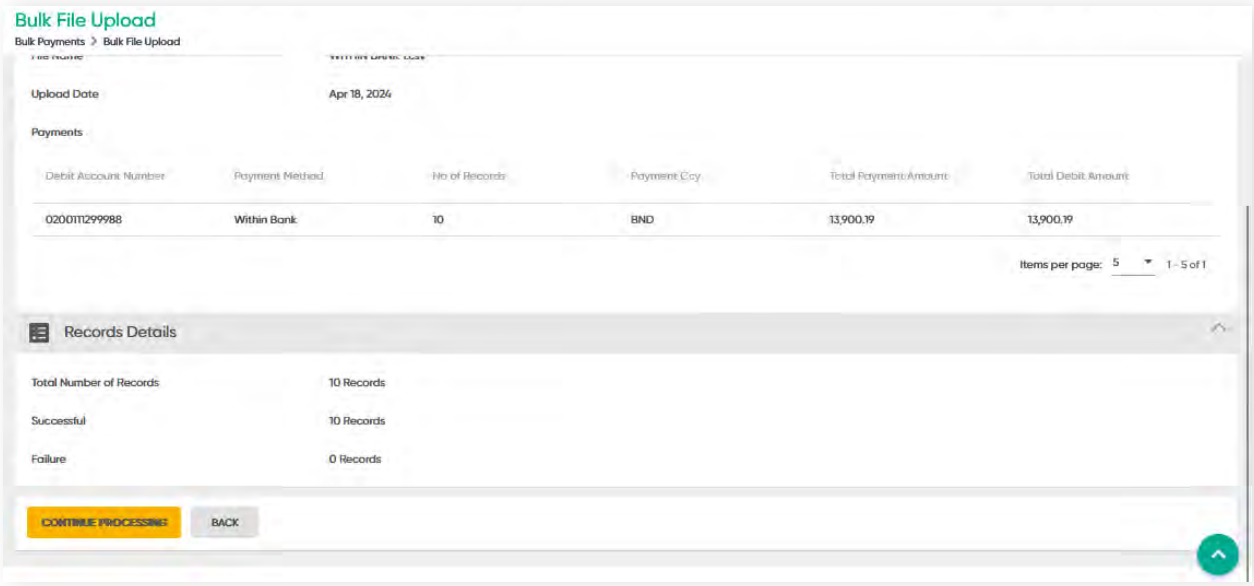
9 Bulk Payment

9.4 Review Stage

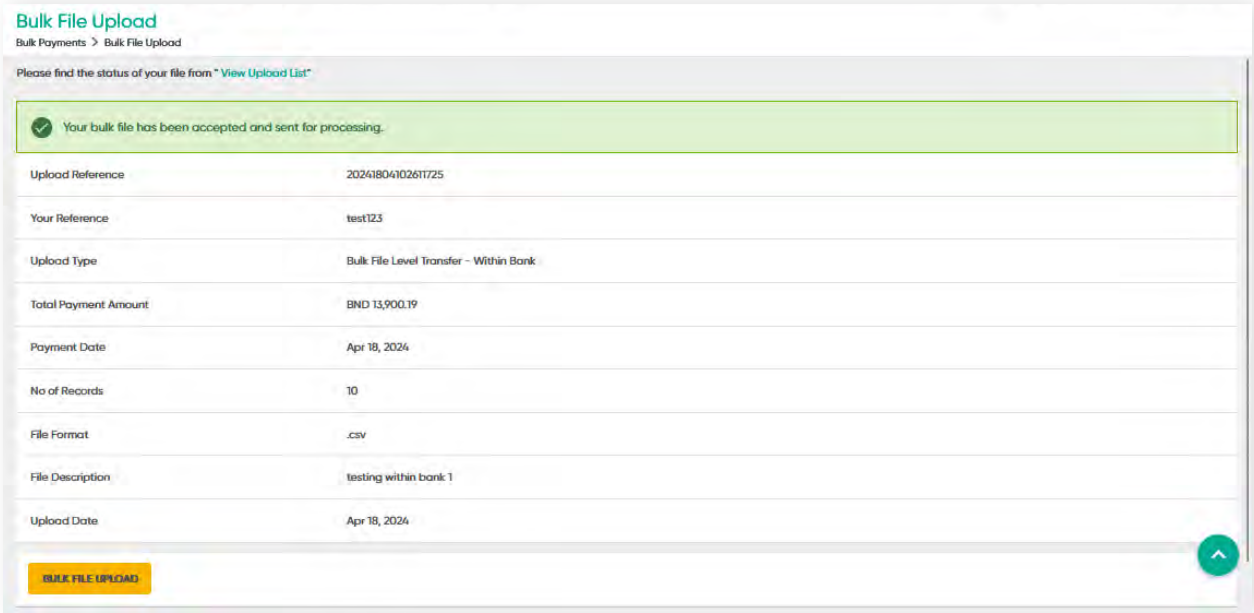
Back to Table of Contents

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.



If no errors are found, you can proceed by clicking Continue Processing. This action will upload the file for full processing.

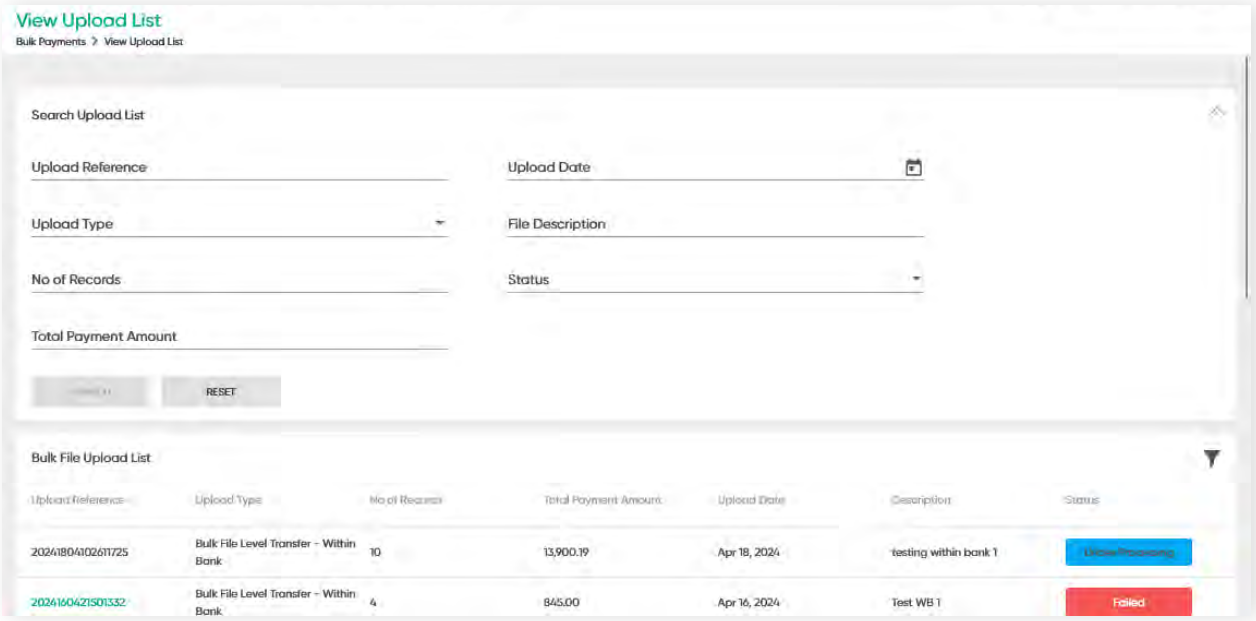


9 Bulk Payment

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.**



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

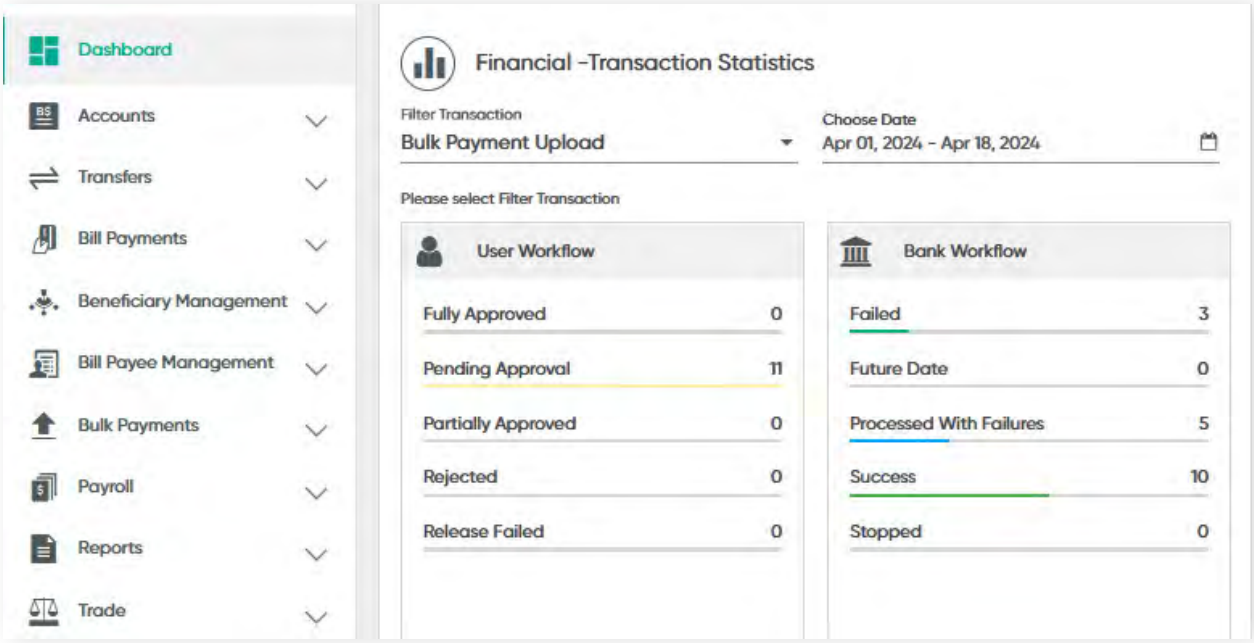
If the bulk upload fails to process and the status changes to **Failed**, you can click on the reference hyperlink to identify the reason(s) for the failure.

9 Bulk Payment

9.5 Progress and status

Back to Table of Contents

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

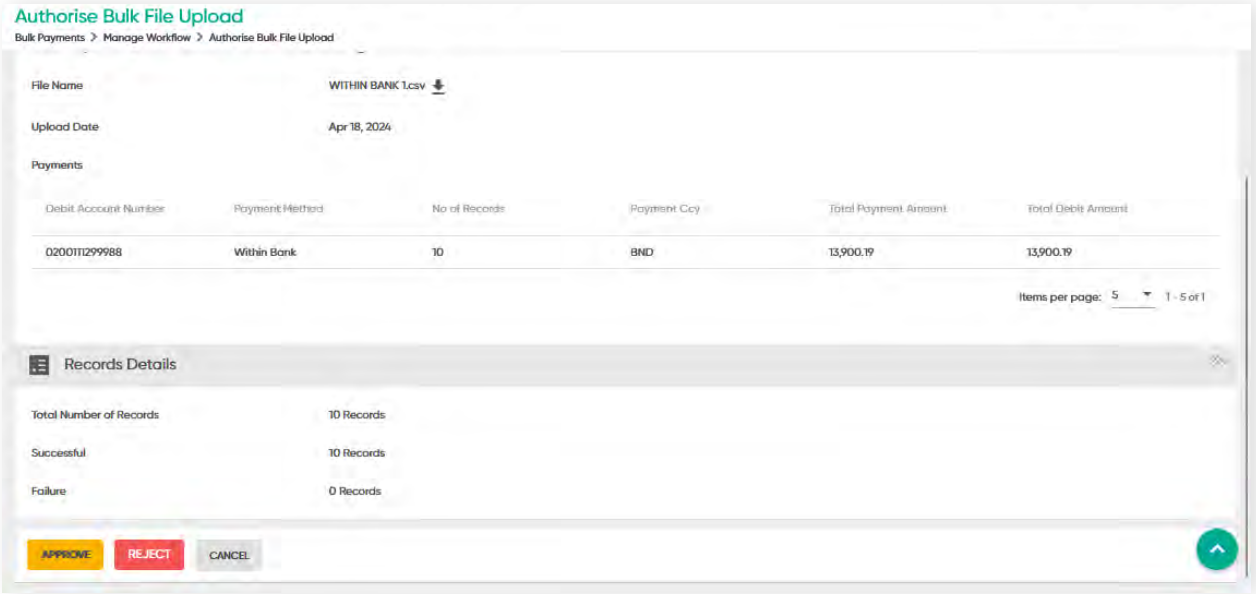
9.6 Approving the Bulk Payment (For Approver)

Back to Table of Contents

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.**

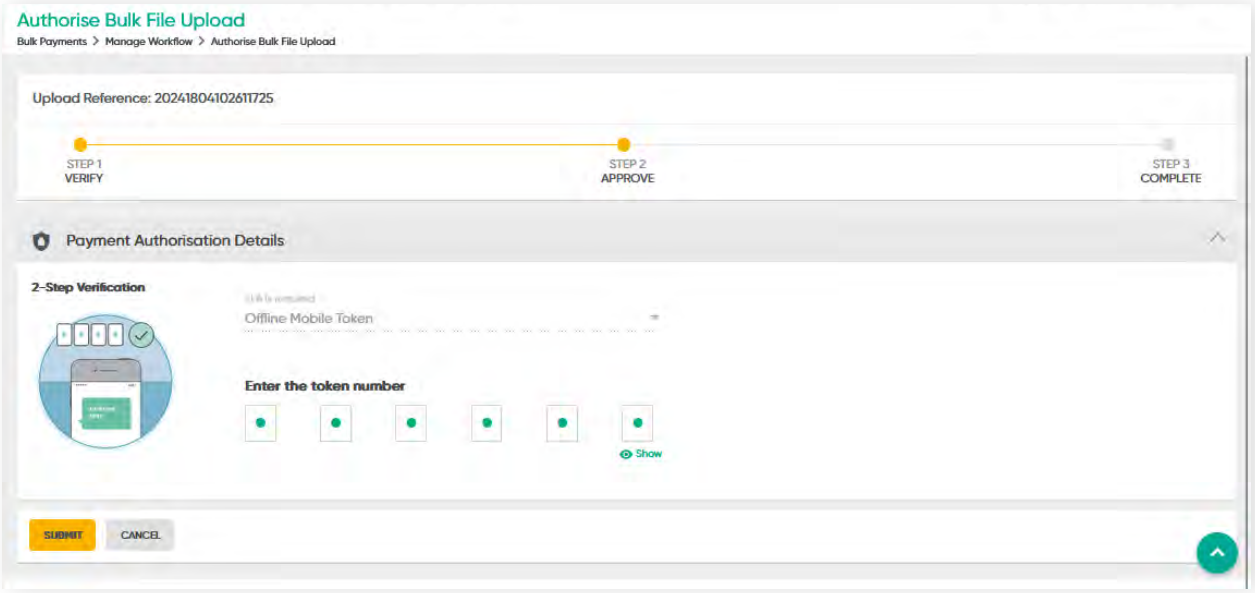


You will need to review the details of the bulk payment before clicking **Approve** or **Reject.**

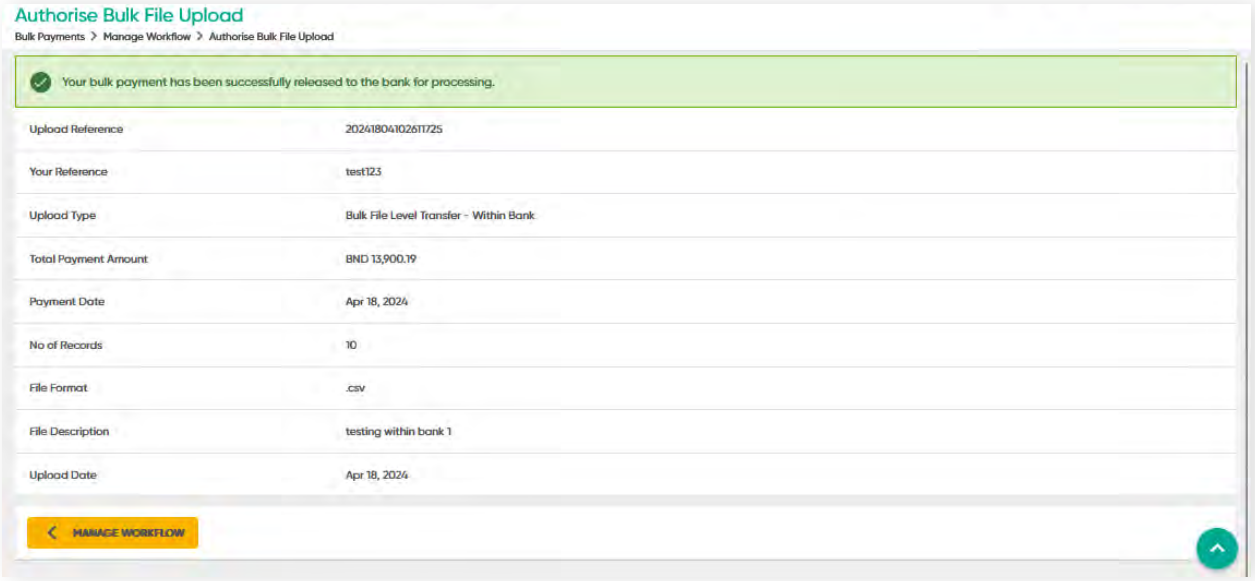
9 Bulk Payment

9.6 Approving the Bulk Payment (For Approver)

Back to Table of Contents



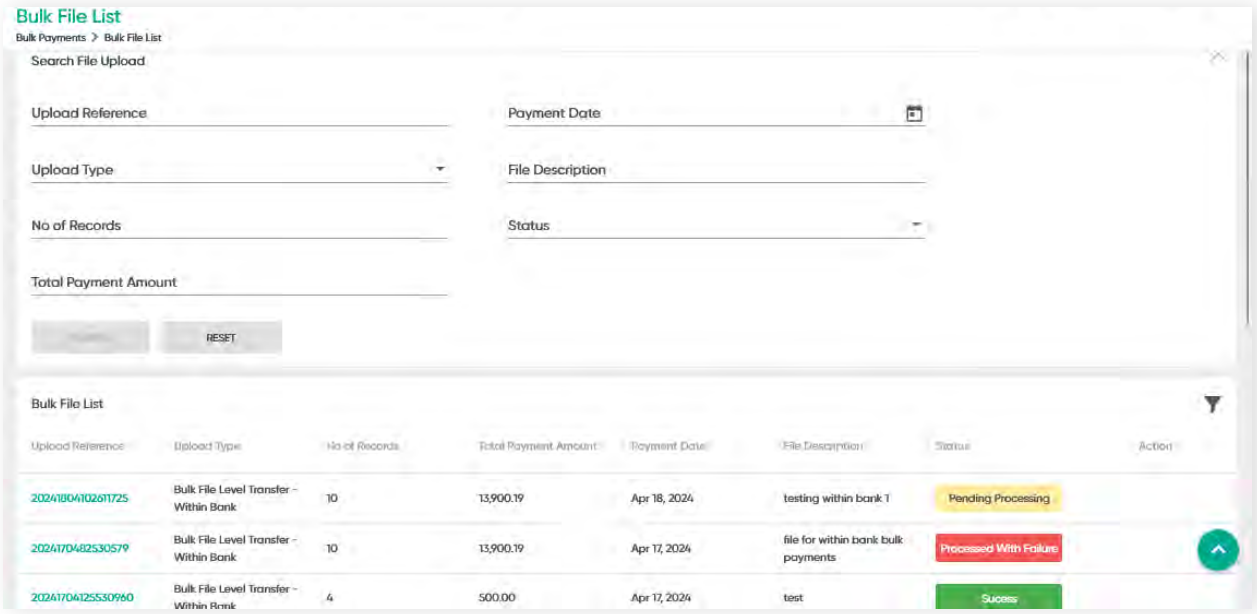
After reviewing, proceed to generate the soft token or use a physical token to process the transaction.



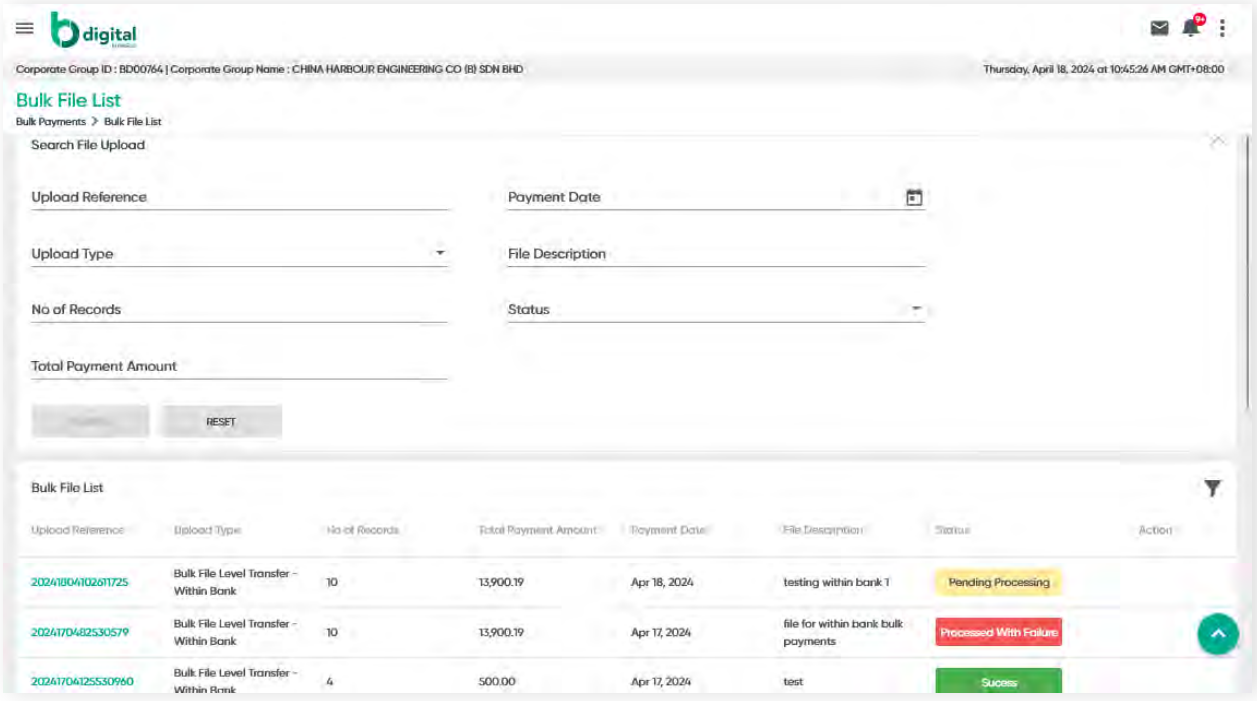
9 Bulk Payment

9.7 Viewing Bulk File list

Back to Table of Contents



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:



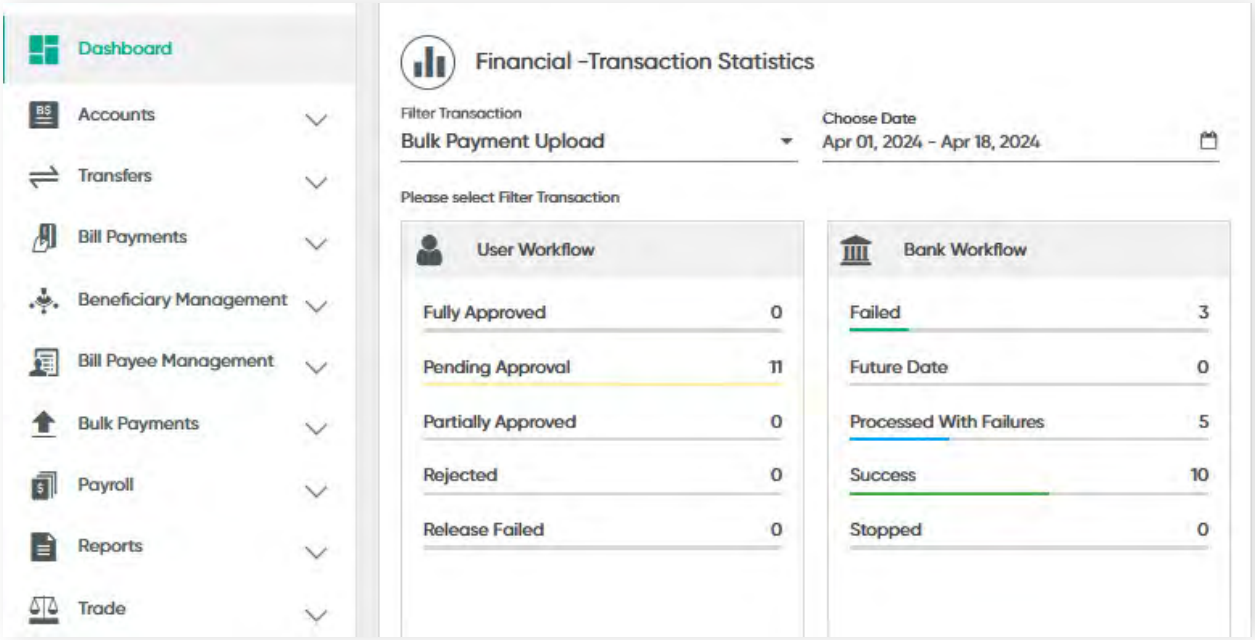
9 Bulk Payment

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

Back to Table of Contents

Download reports and advices for your own reference, including the following:

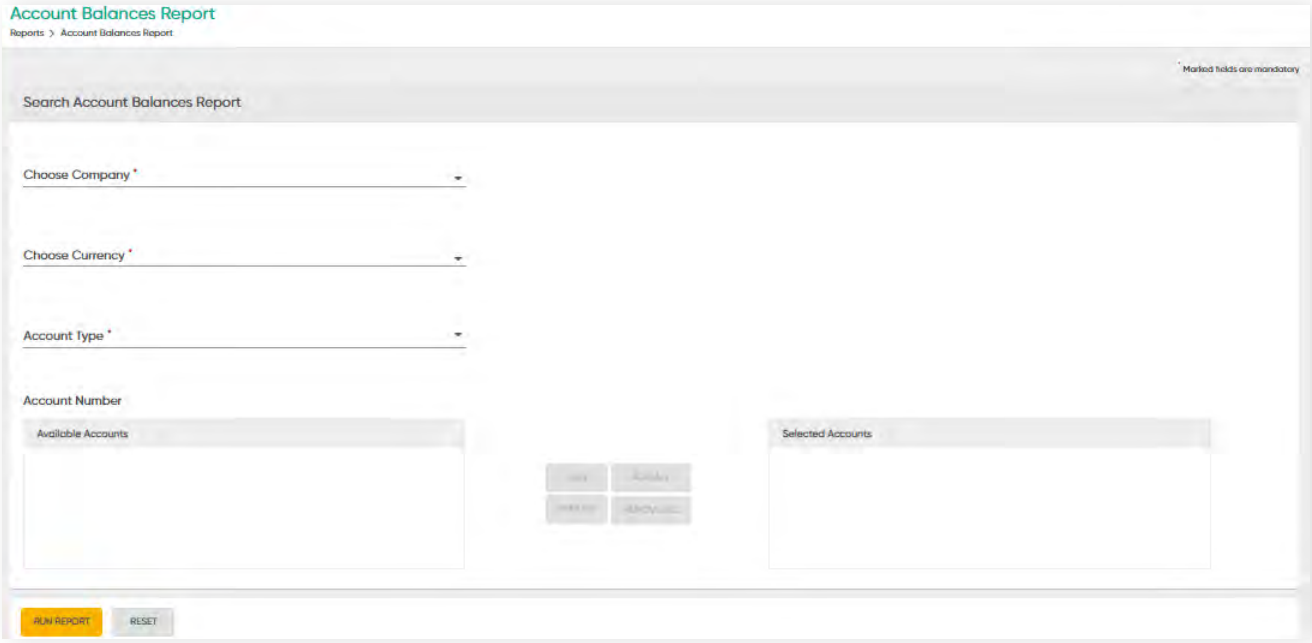
- Account Balance Report
- Transaction History Report
- Advice

10 Reports and Advices

10.2 Account Balance Report

Back to Table of Contents

From the menu, go to **Reports** →**Account Balance Report**. The **Account Balance Report** screen should be displayed.



10 Reports and Advices

10.2.1 Searching Account Balance Report

Back to Table of Contents

Fields	Description	Mandatory / Optional
Choose Company	From the down-down list, select one or more companies	Mandatory
Choose Currency	From the drop-down list, select one or more currencies	Mandatory
Account Type	From the drop-down list, select either Current, Savings or All	Mandatory
Account Number	Active accounts will be displayed under Available Accounts Select the following button to map or unmap the accounts under the Selected Accounts list.	Mandatory

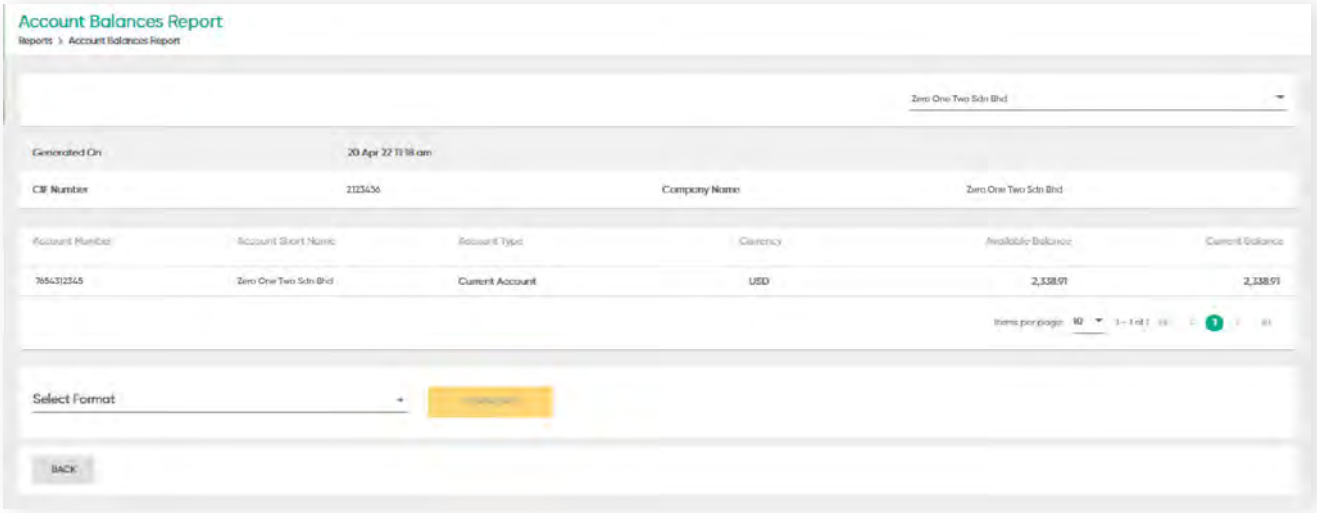
Button	Description
ADD	One selected item from the Available Accounts list will be moved to the Selected Accounts list
ADD ALL	All items under the Available Accounts list will move to the Selected Accounts list
REMOVE	One selected item under Selected Accounts will move back to Available Accounts
REMOVE ALL	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

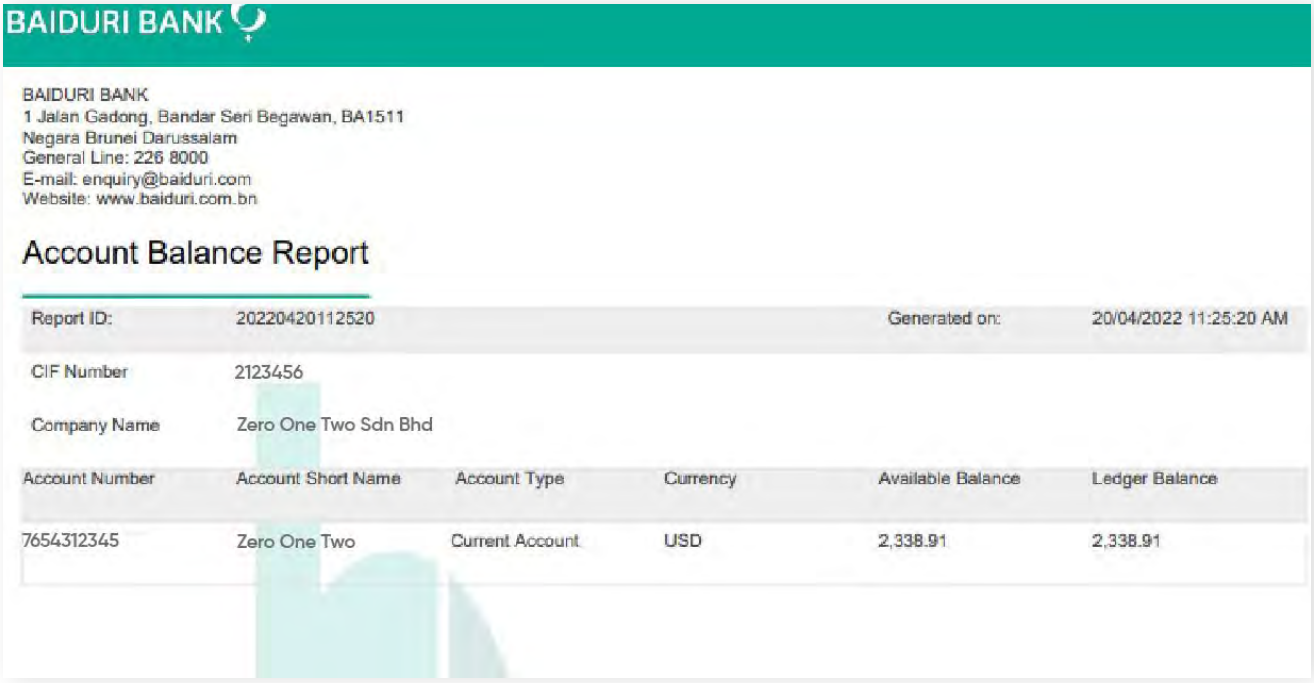
Click the **RUN REPORT** button. The **Account Balances Report** screen should be displayed.



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.



BAIDURI BANK

BAIDURI BANK
1 Jalan Gadong, Bandar Seri Begawan, BA1511
Negara Brunei Darussalam
General Line: 226 8000
E-mail: enquiry@baiduri.com
Website: www.baiduri.com.bn

Account Balance Report

Report ID:	20220420112520			Generated on:	20/04/2022 11:25:20 AM
CIF Number	2123456				
Company Name	Zero One Two Sdn Bhd				
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

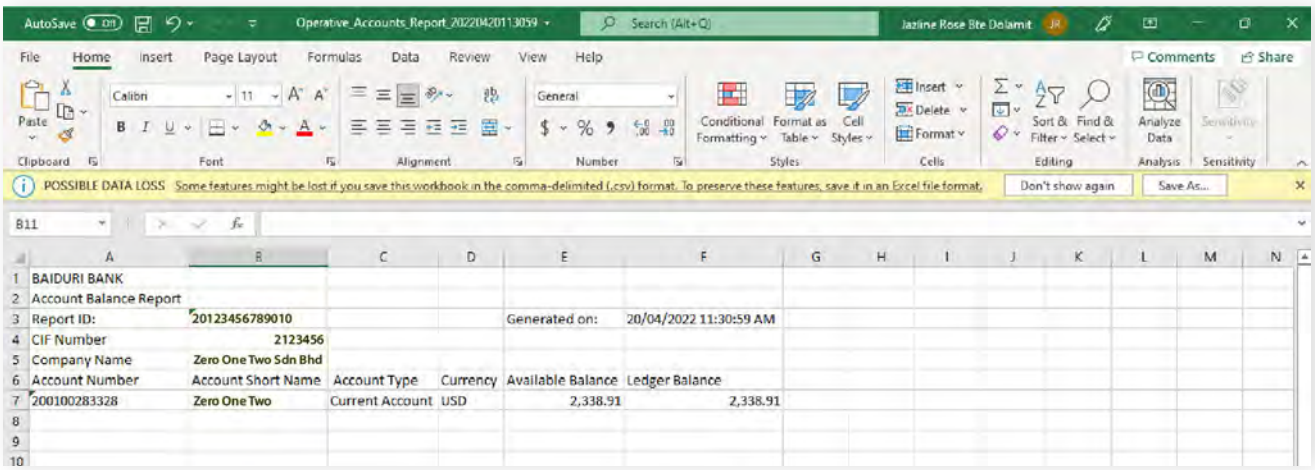
10 Reports and Advices

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.



	A	B	C	D	E	F
1	BAIDURI BANK					
2	Account Balance Report					
3	Report ID:	20123456789010			Generated on:	20/04/2022 11:30:59 AM
4	CIF Number	2123456				
5	Company Name	Zero One Two Sdn Bhd				
6	Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
7	200100283328	Zero One Two	Current Account	USD	2,338.91	2,338.91
8						
9						
10						

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.

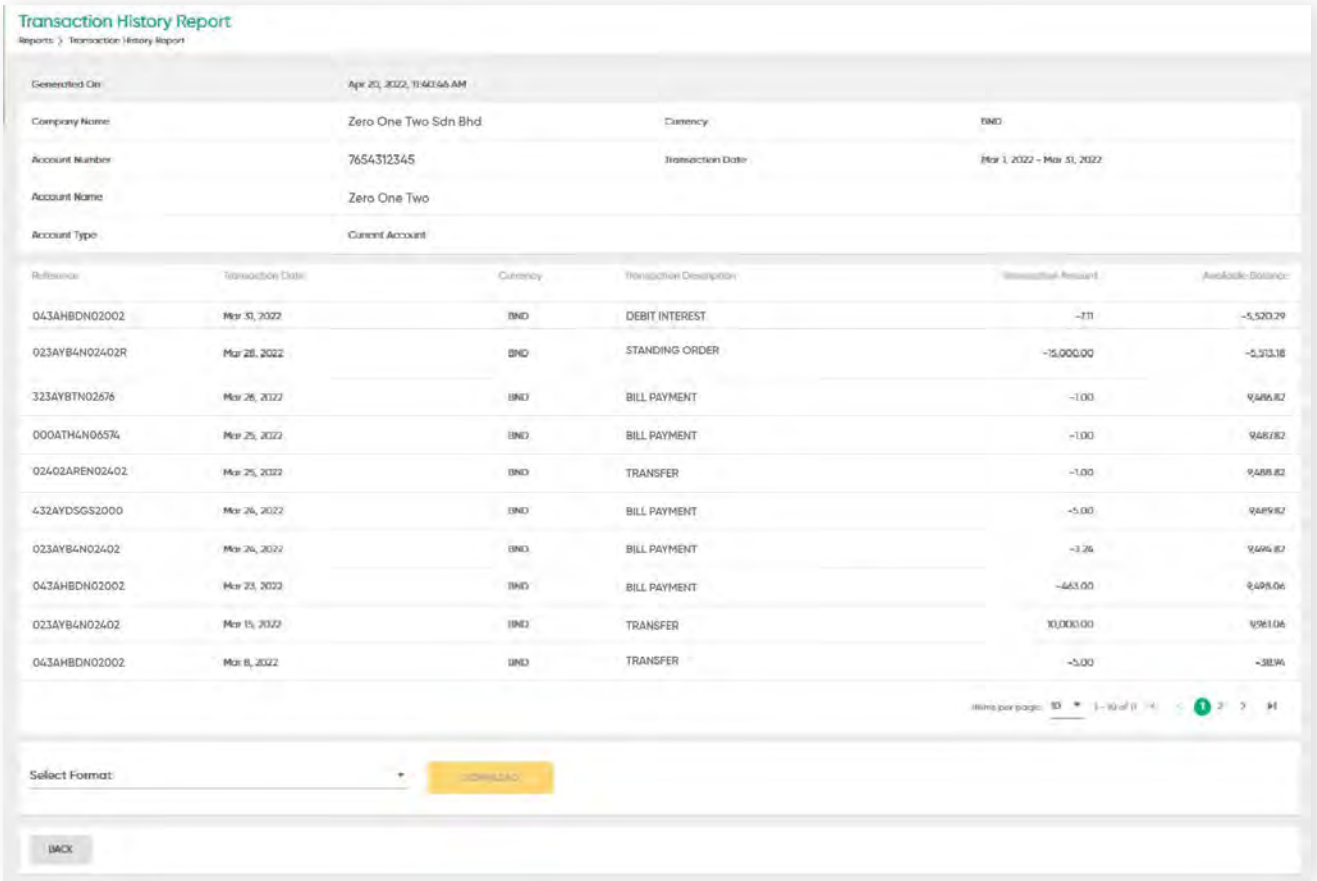
Fields	Description	Mandatory / Optional
Choose Company	From the drop-down list, select the Company	Mandatory
Choose Currency	From the drop-down list, select the Currency, if applicable	Mandatory
Account Type	From the drop-down list, select the **Current** or **Savings**	Mandatory
Account Number	From the drop-down list, select the **Account Number**	Mandatory
Payment Date	Set the date range	Mandatory

10 Reports and Advices

10.2.1 Searching Account Balance Report

Back to Table of Contents

Click the **RUN REPORT** button. The **Transaction History Report** screen should be displayed.



10 Reports and Advices

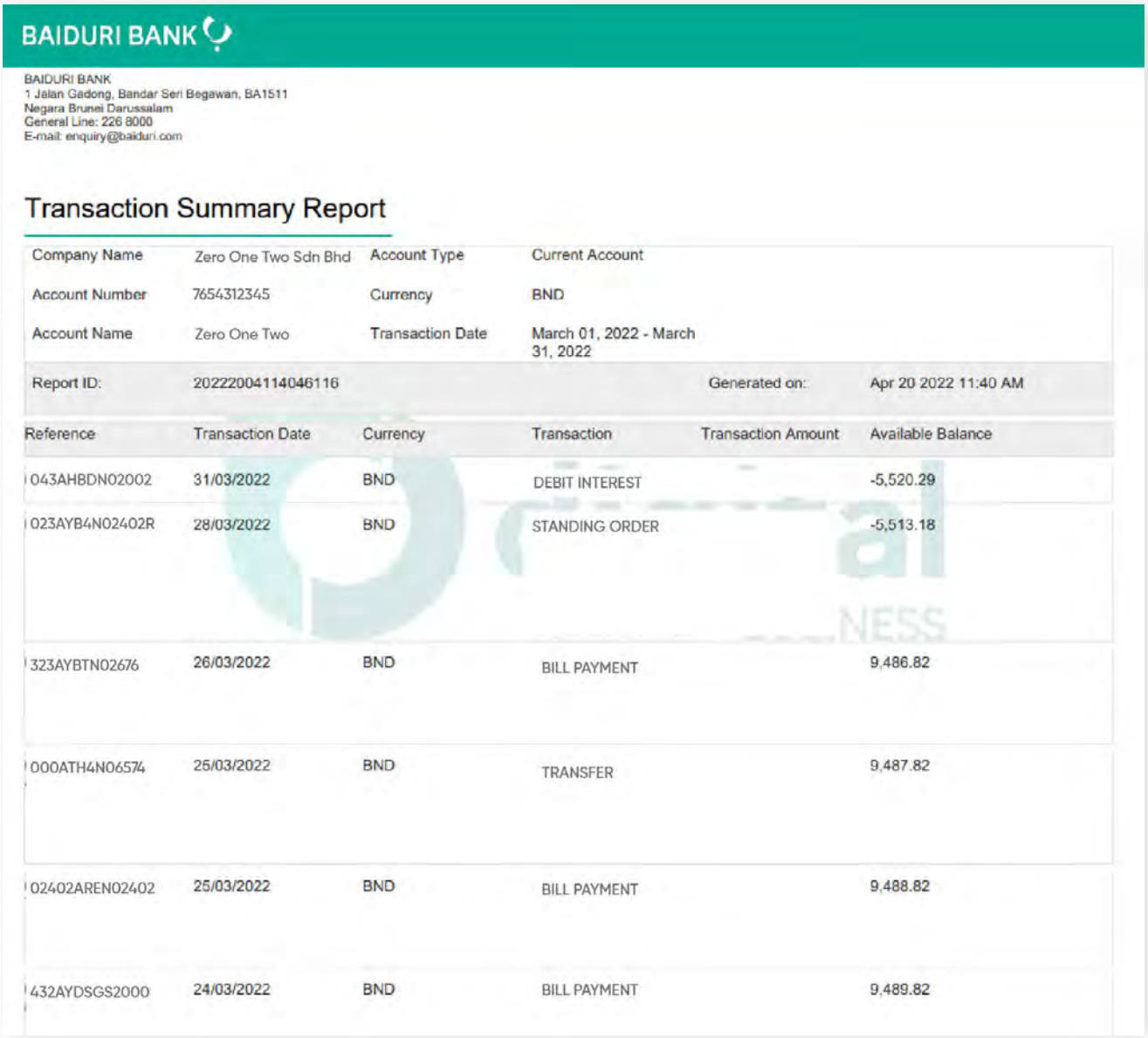
10.2.1 Searching Account Balance Report

Back to Table of Contents

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

Transaction Summary Report

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

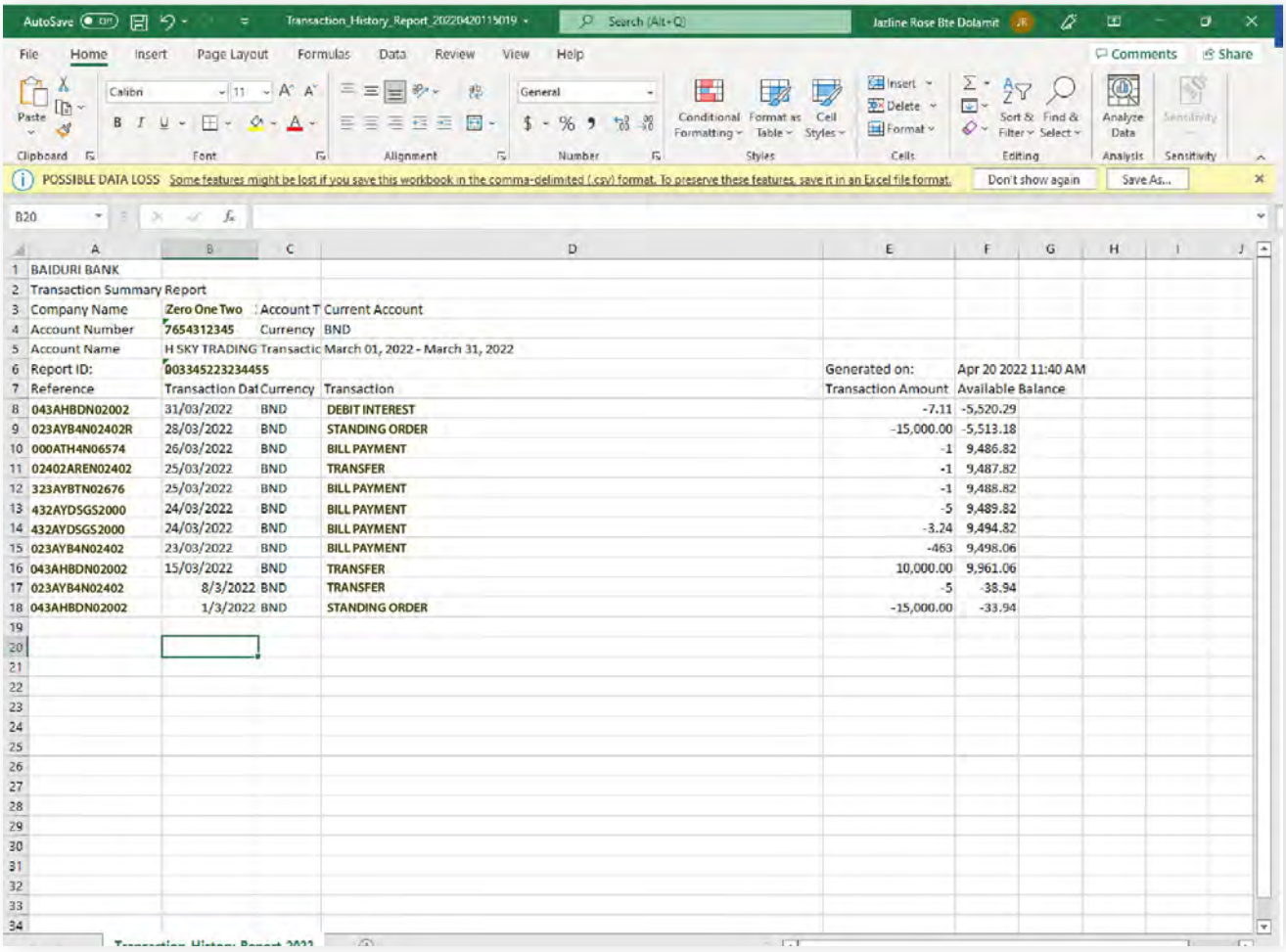
Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST		-5,520.29
023AYB4N02402R	28/03/2022	BND	STANDING ORDER		-5,513.18
323AYBTN02676	26/03/2022	BND	BILL PAYMENT		9,486.82
000ATH4N06574	25/03/2022	BND	TRANSFER		9,487.82
02402AREN02402	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



	A	B	C	D	E	F
1	BAIDURI BANK					
2	Transaction Summary Report					
3	Company Name	Zero One Two	Account T	Current Account		
4	Account Number	7654312345	Currency	BND		
5	Account Name	H SKY TRADING	Transactic	March 01, 2022 - March 31, 2022		
6	Report ID:	003345223234455			Generated on:	Apr 20 2022 11:40 AM
7	Reference	Transaction Dat	Currency	Transaction	Transaction Amount	Available Balance
8	043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-7.11	-5,520.29
9	023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-15,000.00	-5,513.18
10	000ATH4N06574	26/03/2022	BND	BILL PAYMENT	-1	9,486.82
11	02402AREN02402	25/03/2022	BND	TRANSFER	-1	9,487.82
12	323AYBTN02676	25/03/2022	BND	BILL PAYMENT	-1	9,488.82
13	432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-5	9,489.82
14	432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-3.24	9,494.82
15	023AYB4N02402	23/03/2022	BND	BILL PAYMENT	-463	9,498.06
16	043AHBDN02002	15/03/2022	BND	TRANSFER	10,000.00	9,961.06
17	023AYB4N02402	8/3/2022	BND	TRANSFER	-5	-38.94
18	043AHBDN02002	1/3/2022	BND	STANDING ORDER	-15,000.00	-33.94

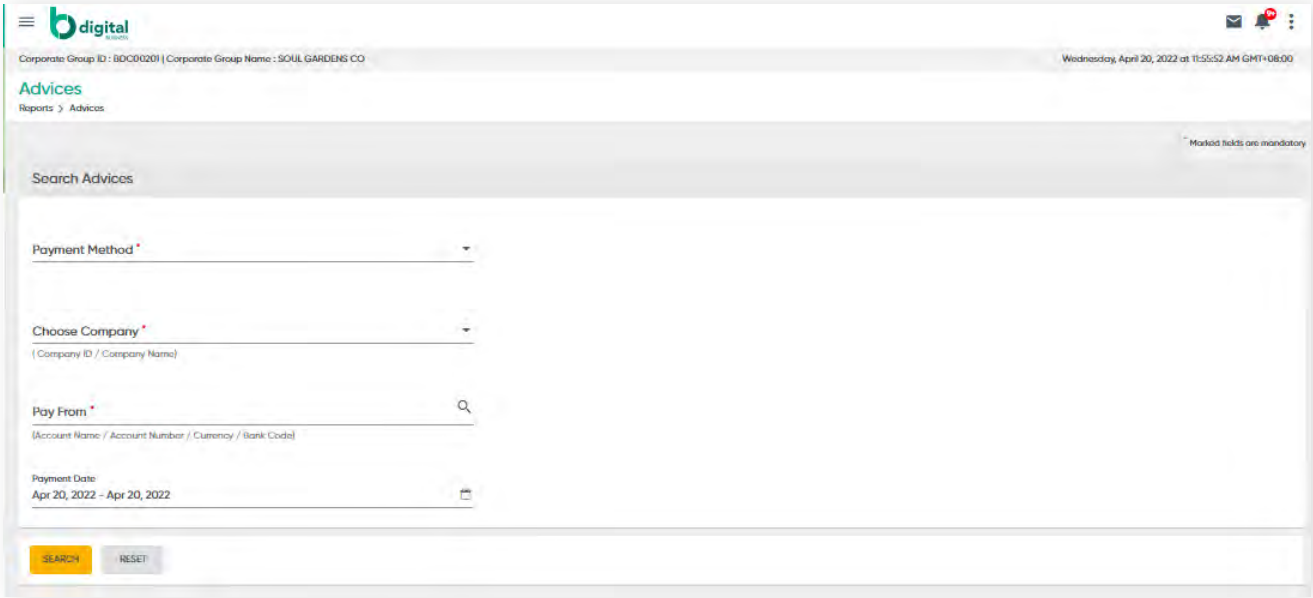
10 Reports and Advices

10.3 Advices

Back to Table of Contents

Download debit advices for transactions made for Telegraphic Transfers.

From the menu, go to **Reports** → **Advices.** The **Advices** screen should be displayed.



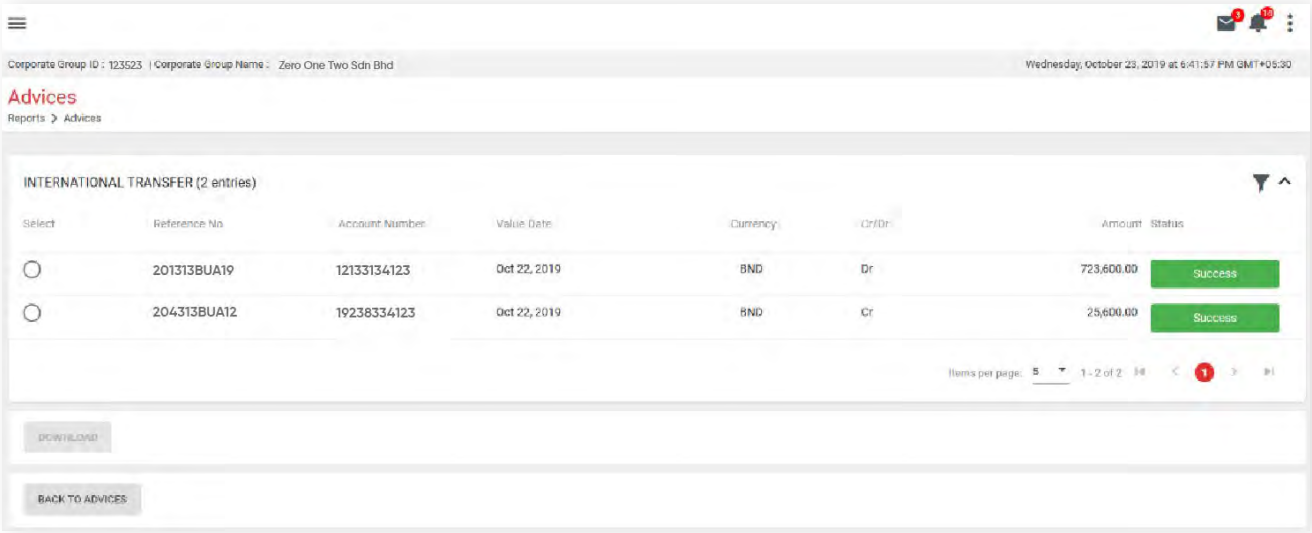
Fields	Description	Mandatory / Optional
Payment Method	From the drop-down list, select **International Transfer**	Mandatory
Choose Company	From the drop-down list, select the **Company**	Mandatory
Pay From	Select the account you want to debit charges from This field contains **Company Name** / **Account Number** / **Currency** / **Bank Code.**	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.

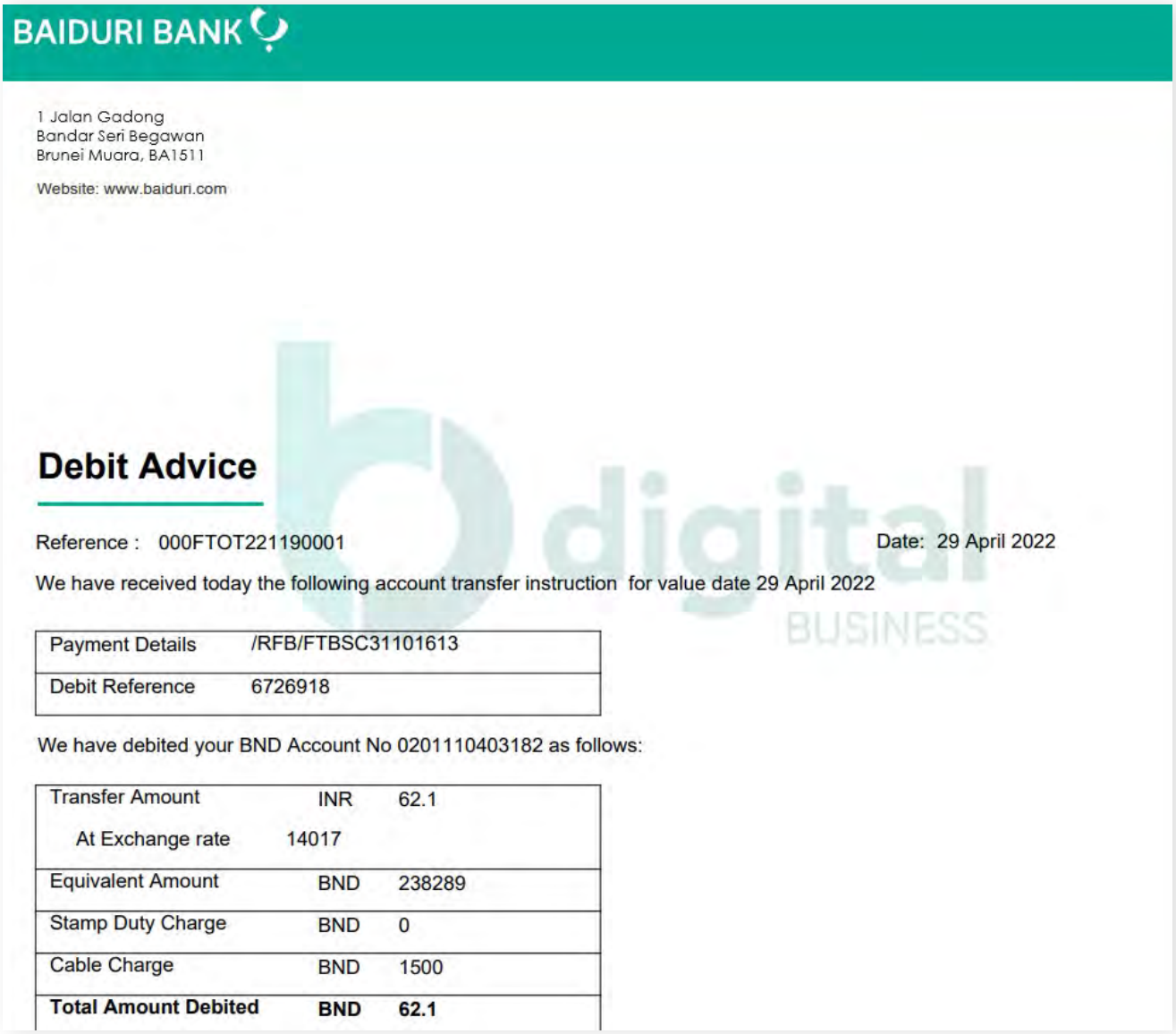


10 Reports and Advices

10.3 Advices

Back to Table of Contents

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

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:

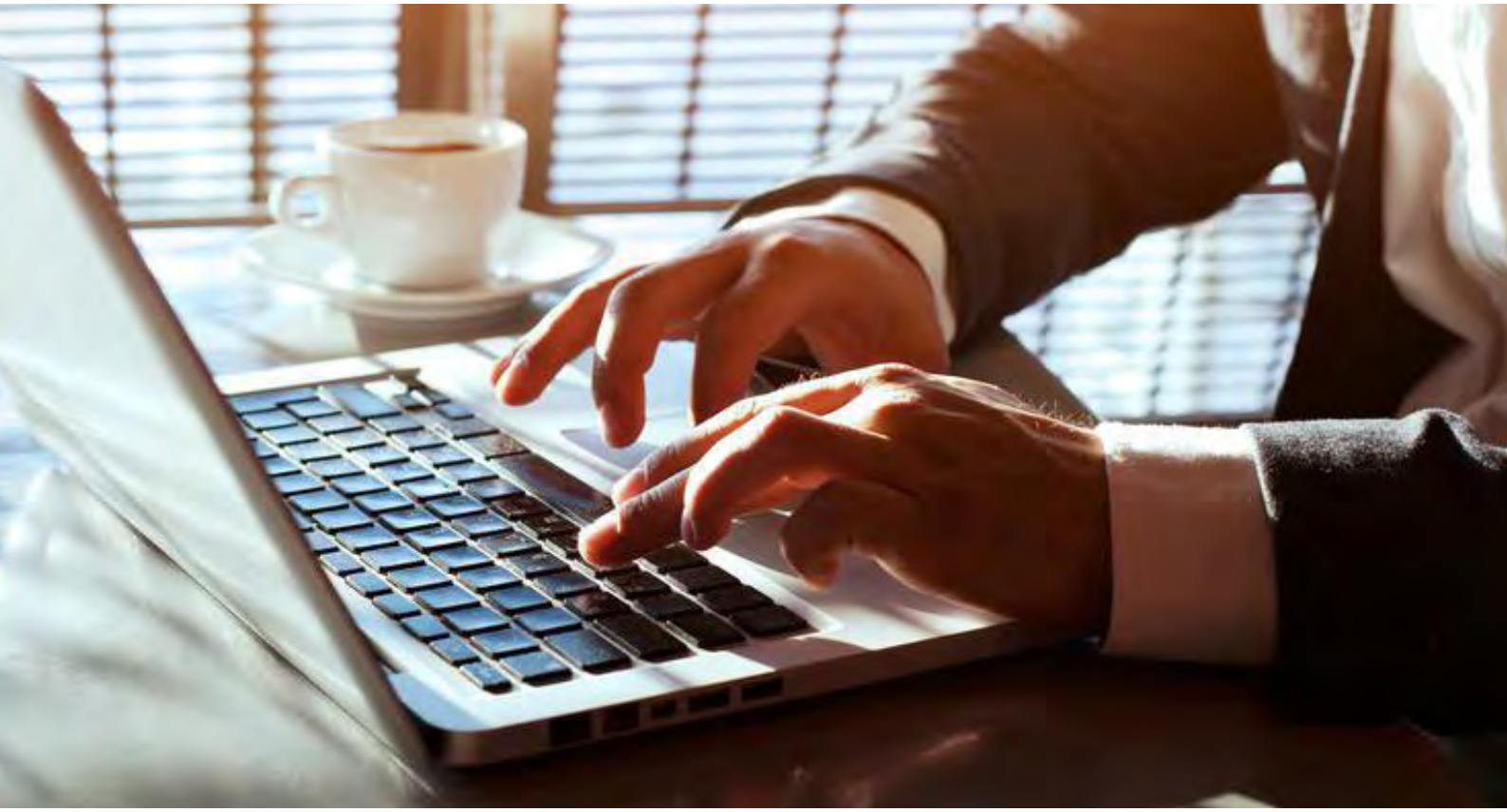
Transfer Amount	INR	62.1
At Exchange rate	14017	
Equivalent Amount	BND	238289
Stamp Duty Charge	BND	0
Cable Charge	BND	1500
Total Amount Debited	**BND**	**62.1**

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.

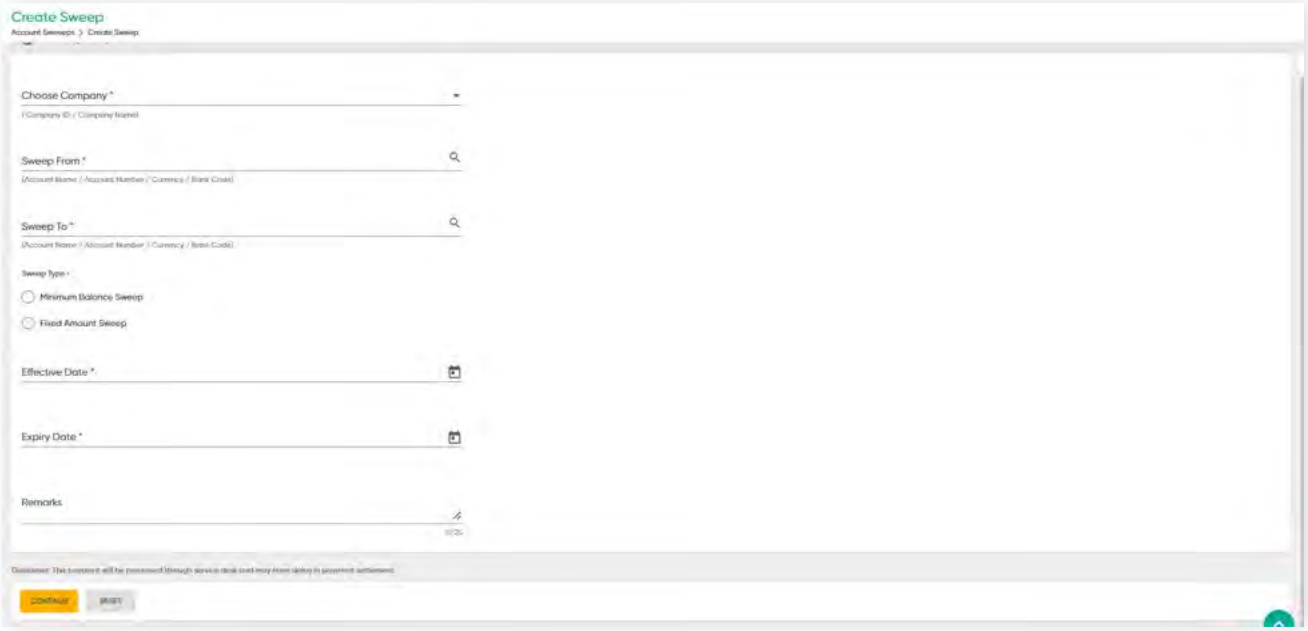


11 Account Sweeps

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
Choose Company	Select the Company name from the drop-down list	Mandatory
Sweep From	Select your company account that you wish to transfer funds from	Mandatory
Sweep To	Select your company account that you wish to transfer funds to	Mandatory
Sweep Type	Choose between 2 options: • **Minimum Balance Sweep:** sweeps the entire amount excluding the minimum balance amount required to be maintained in the account. • **Fixed Amount Sweep:** set a fixed amount to sweep to the sweep account.	Mandatory
Effective Date	Set the desired date of sweep. The current day date will be populated by default.	Mandatory
Expiry Date	Set a date of when you want the Account Sweep function to stop	Mandatory
Remarks	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

Back to Table of Contents

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

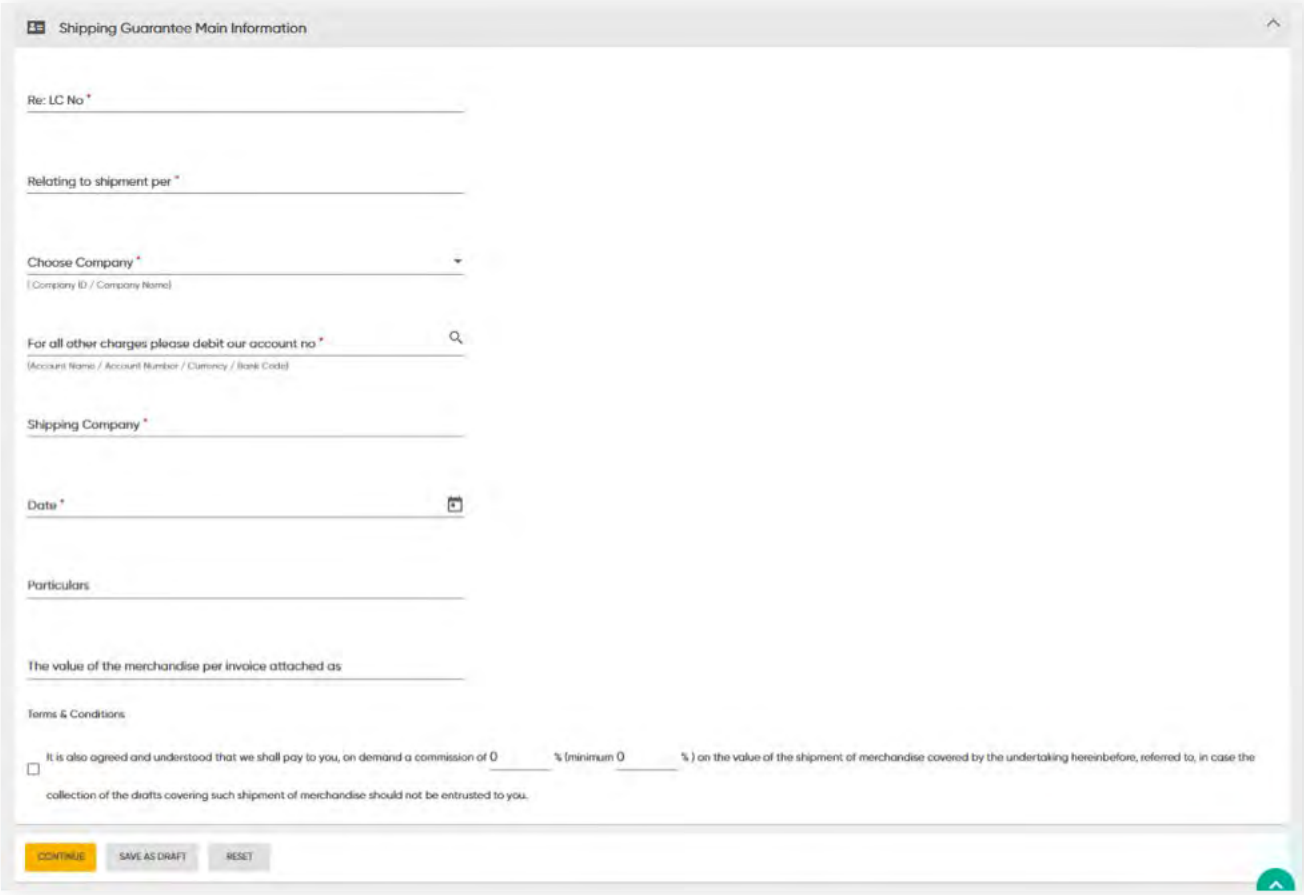
12 Trade Applications

12.2 Shipping Guarantee

Back to Table of Contents

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.



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.

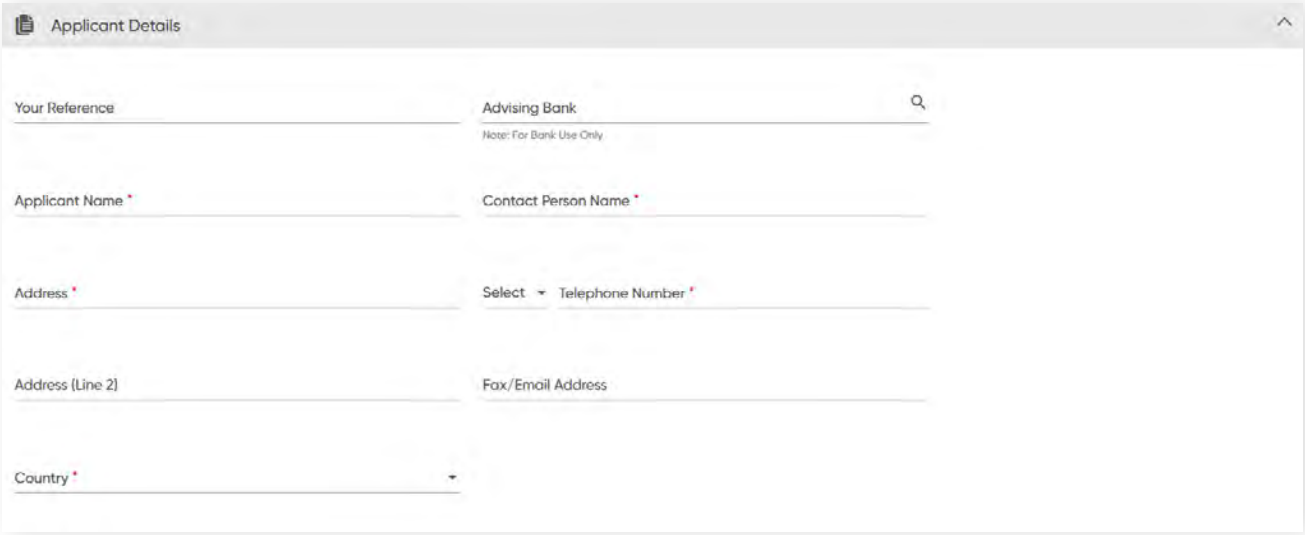
The form can also be saved as a draft which can be viewed and edited under **Manage Workflow**.

12 Trade Applications

12.3 Irrevocable Letter of Credit

Back to Table of Contents

From the menu, go to **Trade → Irrevocable Letter of Credit**.
The **Create Irrevocable Letter of Credit** screen should be displayed.



Application Details

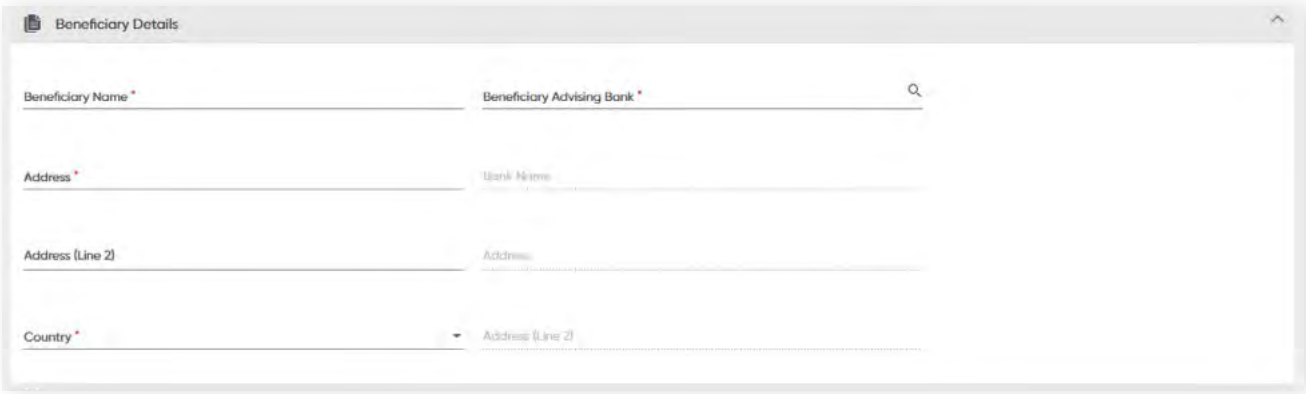
Fields	Description	Mandatory/Optional
Your Reference	Enter a reference so that you can identify the transaction in future	Optional
Advising Bank	This field is for Bank Use only	Optional
Applicant Name	Enter the applicant's name	Mandatory
Contact Person Name	Enter the designated contact person's name	Mandatory
Address	Enter the applicant's address	Mandatory
Address (Line 2)	Additional lines for the applicant's address	Optional
Telephone Number	Enter the applicant's telephone number	Mandatory
Fax Number	Enter the applicant's fax number or email address	Optional
Country	From the drop-down list, select the applicant's country	Mandatory

12 Trade Applications

12.3 Irrevocable Letter of Credit

Back to Table of Contents

Beneficiary Details



Fields	Description	Mandatory/Non-Mandatory /Auto-populate
Beneficiary Name	Enter the name of the beneficiary	Mandatory
Beneficiary Advising Bank	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
Address	Enter the beneficiary's address	Mandatory
Address (Line 2)	Enter the beneficiary's name	Non-Mandatory
Country	Select the beneficiary's country	Mandatory

12 Trade Applications

12.3 Irrevocable Letter of Credit

Back to Table of Contents

LC Details

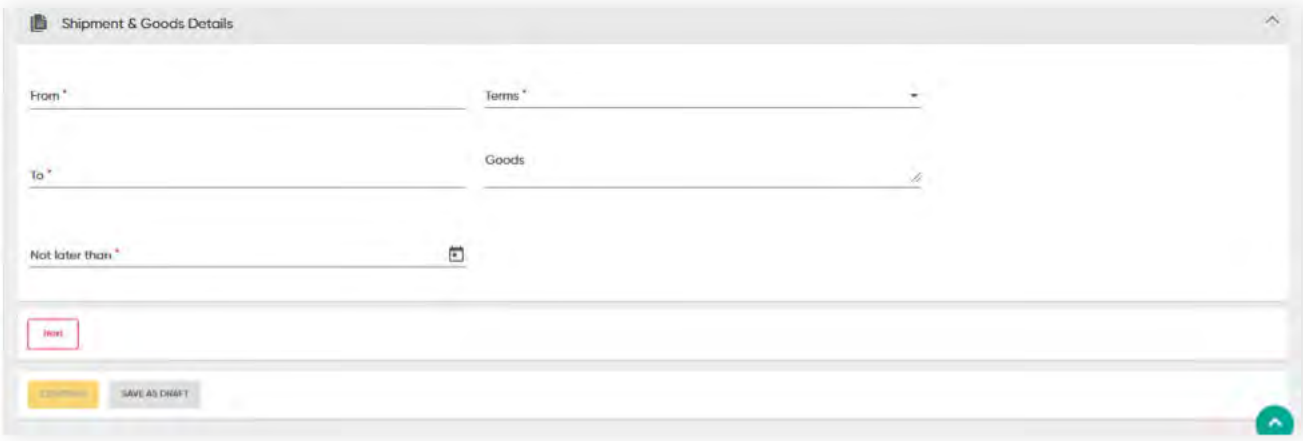
Fields	Description	Mandatory/Optional
Beneficiary Name	From the drop-down list, select the respective currency	Mandatory
Amount	Enter the Amount	Mandatory
Expiry Date	Set the Expiry Date	Mandatory
Confirmation of the Credit	There are 2 options, select either Request or Not Requested.	Mandatory
Partial Shipment	There are 2 options, select either Allowed or Not Allowed.	Mandatory
Transhipment	There are 2 options, select either Allowed or Not Allowed.	Mandatory
Insurance to be covered by applicant	There are 2 options, select Yes or No	Mandatory
Credit Available With	From the drop-down list, select Deferred, Acceptance or By Payment at Sight	Mandatory
Number of Days	Enter the Days	Mandatory

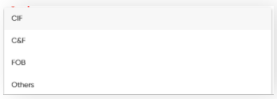
12 Trade Applications

12.3 Irrevocable Letter of Credit

Back to Table of Contents

Shipment and Goods Details



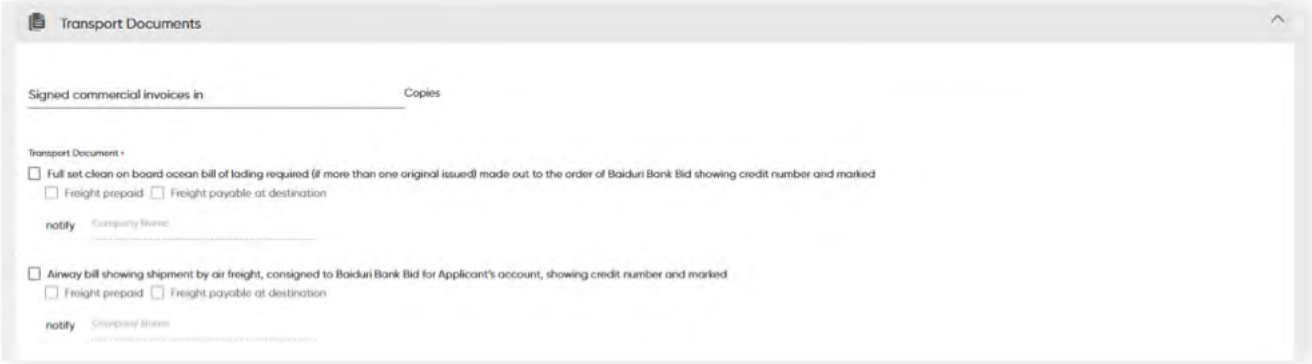
Fields	Description	Mandatory/Optional
From	Enter the Sender's details	Mandatory
To	Enter the Recipient's details	Mandatory
Terms 	From the drop-down list, select CIF, C&F, FOB or Others	Mandatory
Goods	Enter details about the goods	Optional
Not later than	Set the date	Mandatory

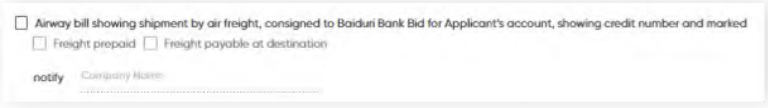
12 Trade Applications

12.3 Irrevocable Letter of Credit

Back to Table of Contents

Click **NEXT**. The Transport Documents section will be displayed.



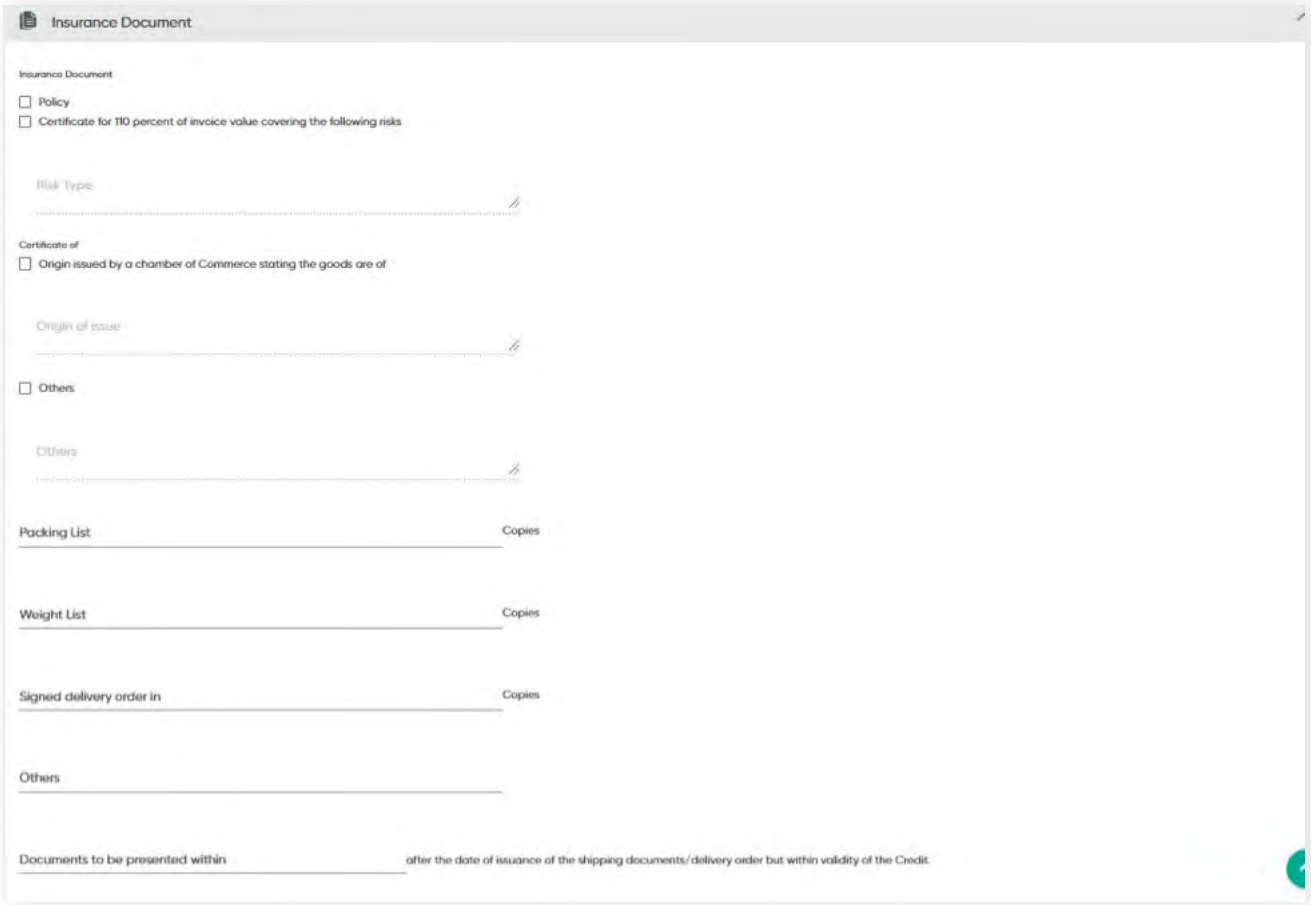
Fields	Description	Mandatory/Optional
Signed commercial invoices in	Enter the number of copies	Optional
	From the option, select the required Transport Document.	Mandatory
	From the Transport Document, select the required option	Optional

12 Trade Applications

12.3 Irrevocable Letter of Credit

Back to Table of Contents

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

Back to Table of Contents

Fields	Description	Mandatory/Optional
	User can specify other related information in the respective field	Optional
Packing List Copies	Enter the number of Packing List	Optional
Weight List Copies	Enter the number of Weight List	Optional
Signed Delivery Order in Copies	Enter the number of Signed Delivery Order	Optional
Others	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

Back to Table of Contents

Terms & Conditions

Fields	Description	Mandatory/Optional
All Banking charges outside Negara Brunei Darussalam are for account of * ◯ Beneficiary ◯ Applicant	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
☐ **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

Back to Table of Contents

From the menu, go to **Trade** → **Letter of Credit Amendment**.
The **Create Letter of Credit Amendment** screen should be displayed.

Letter of Credit details

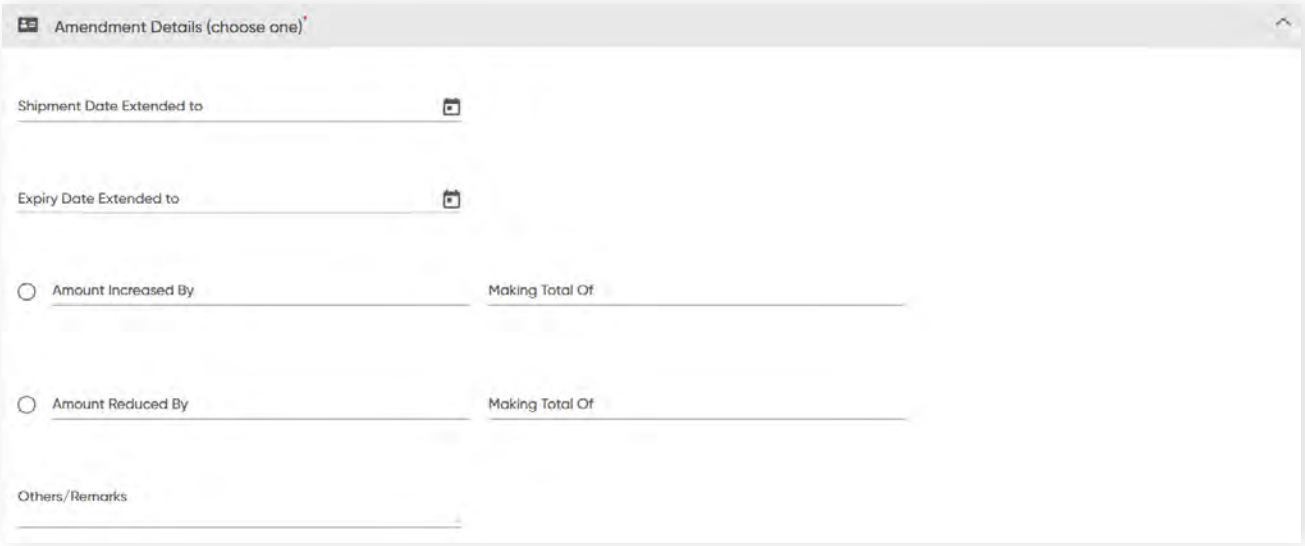
Fields	Description	Mandatory/Optional
LC Reference	Enter your LC reference number	Mandatory
Currency	From the drop-down list, select the required Currency	Mandatory
Amount	Enter the Amount	Mandatory
In Favour of	The LC should be taken in the favour of seller	Mandatory
Date	Set the Date of the application	Mandatory

12 Trade Applications

12.4 Letter of Credit Amendment

Back to Table of Contents

Amendment details



Fields	Description	Mandatory/Optional
Shipping Date Extended to	Set the extended shipping date	Optional
Expiry Date Extended to	Select the expiry date	Optional
Amount Increased By & Making Total of	If the LC amount increased, then specify the amount and total amount in the respective fields	Mandatory depending on the amendment specified
Amount Decreased By & Making Total of	If the LC amount decreased, then specify the amount and total amount in the respective fields	Mandatory depending on the amendment specified
Others/Remarks	Enter other remarks, if any. If you prefer charges to be absorbed by the Beneficiary, specify the instruction in this field.	Optional

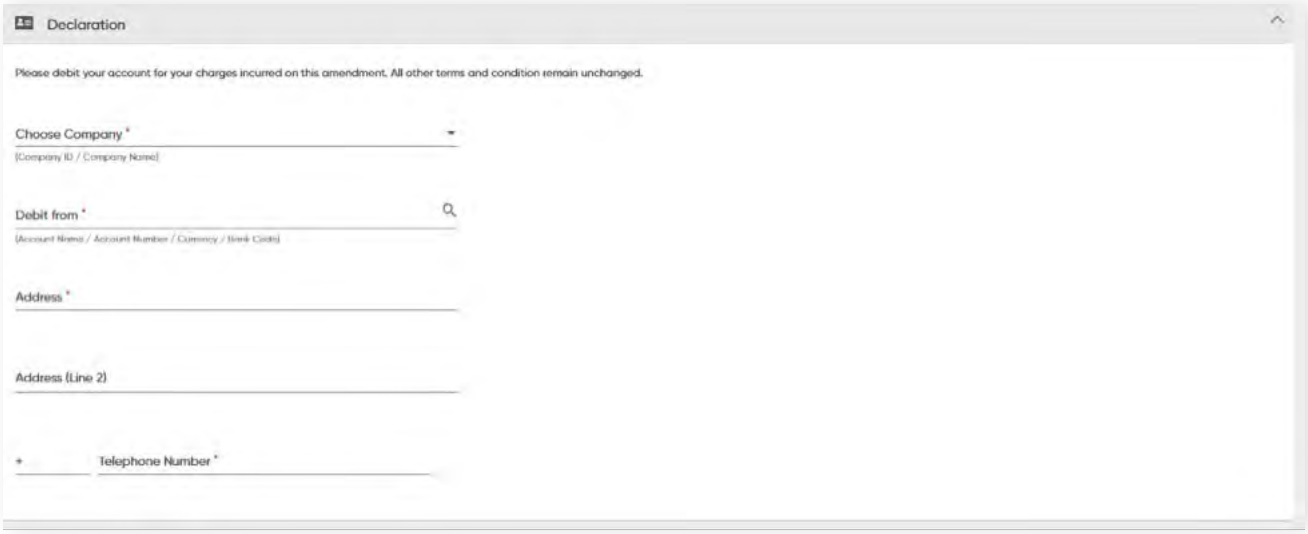
Select either either **Amount Increased** or **Amount Reduced** to proceed.

12 Trade Applications

12.4 Letter of Credit Amendment

Back to Table of Contents

Declaration details



Fields	Description	Mandatory/Optional
Choose Company	From the drop-down list, select Company Name	Mandatory
Debit From	Select the account you would like to debit from	Mandatory
Address	Enter your address	Mandatory
Address (Line 2)	Additional space to enter your address	Optional
Telephone	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.

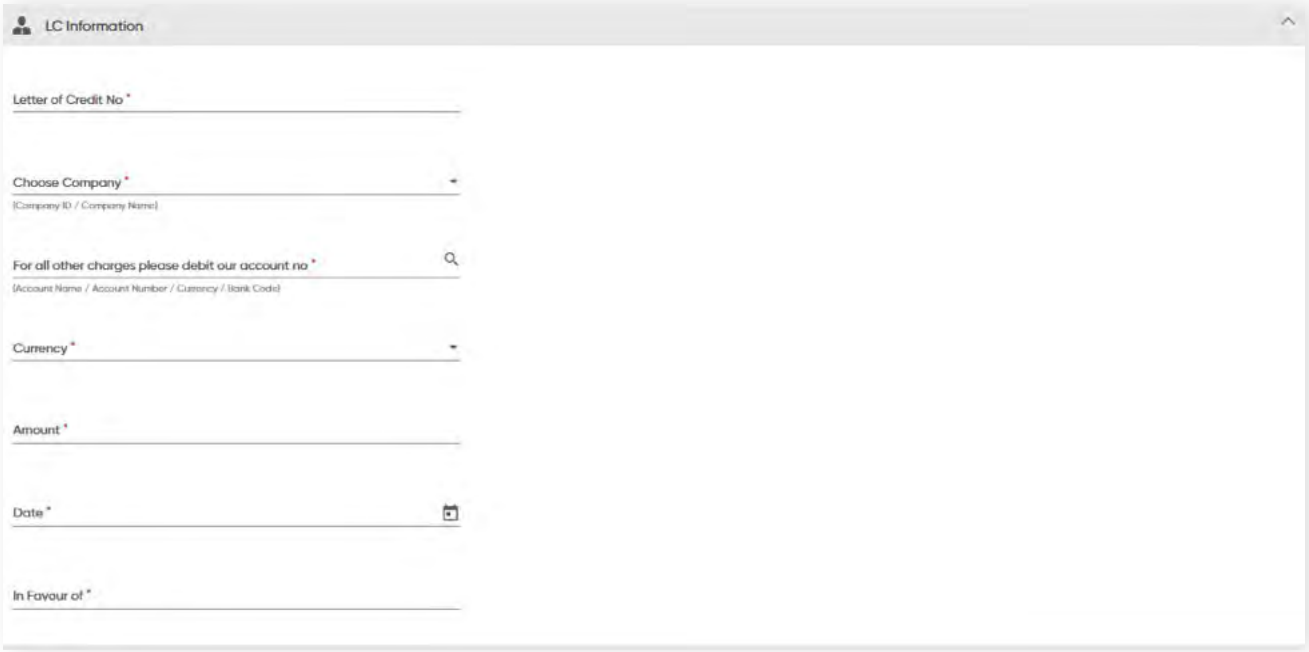
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

12 Trade Applications

12.5 Acceptance of Discrepancy

Back to Table of Contents

From the menu, go to **Trade** → **Acceptance of Discrepancy**.
The **Create Acceptance of Discrepancy** screen should be displayed.



LC Information

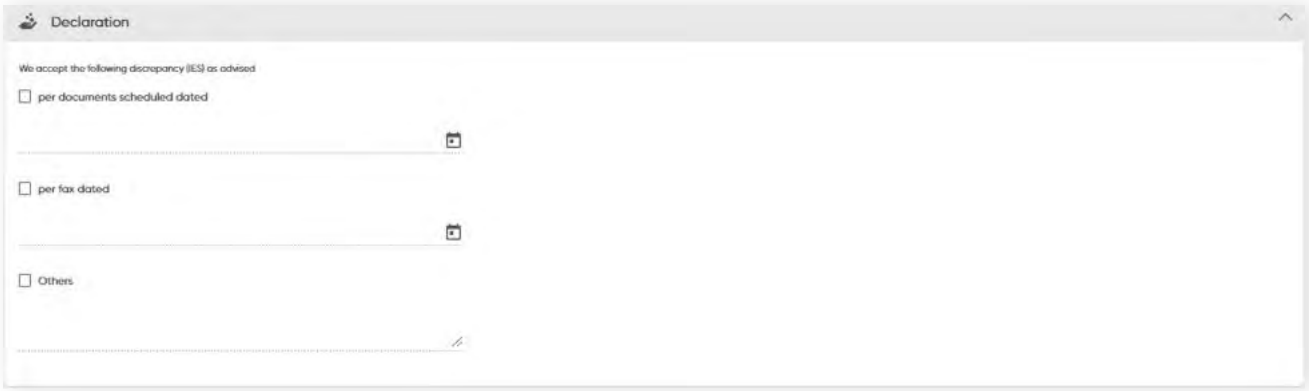
Fields	Description	Mandatory/Optional
Letter of Credit No	Enter the Letter of Credit No.	Mandatory
Choose Company	From the drop-down list, select the company.	Mandatory
	Select the account you would like to debit charges from	Mandatory
Currency	Select the required Currency	Mandatory
Amount	Enter the 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

Back to Table of Contents

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.

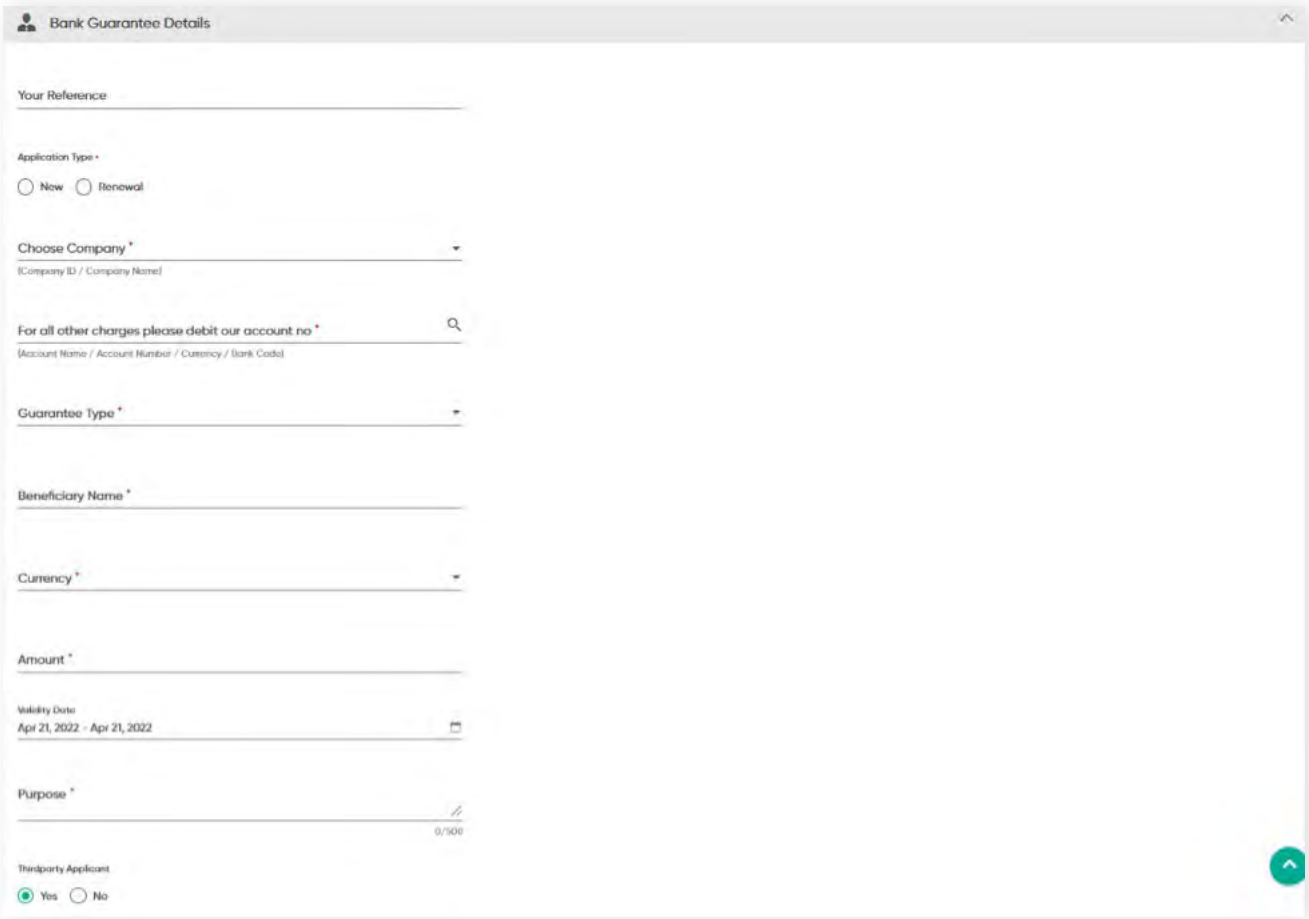
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

12 Trade Applications

12.6 Bank Guarantee

Back to Table of Contents

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
Your Reference	Enter a reference that can remind you of the transaction or request	Mandatory
Application Type	There are 2 options, select New or Renewal 	Mandatory
Choose Company	From the drop-down list, select the Company	Mandatory

12 Trade Applications

12.6 Bank Guarantee

Back to Table of Contents

Fields	Description	Mandatory/Optional /Auto-populate
	Select the account that you wish to debit charges from	Mandatory
Guarantee Type	From the drop-down list, select one of the following: - Labour Guarantee - Performance Bonds - Custom Guarantee - Other Guarantee - BID Bond - Retention Bond - Advance Payment Guarantee	Mandatory
Beneficiary Name	Enter the Beneficiary Name	Mandatory
Currency	The currency is auto-populated based on the Debit Account selected	Auto-populate
Amount	Enter the Amount	Mandatory
Validity Date	Set the date of validity	Mandatory
Purpose	Enter the purpose of the Bank Guarantee	Mandatory
Third party Applicant	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.

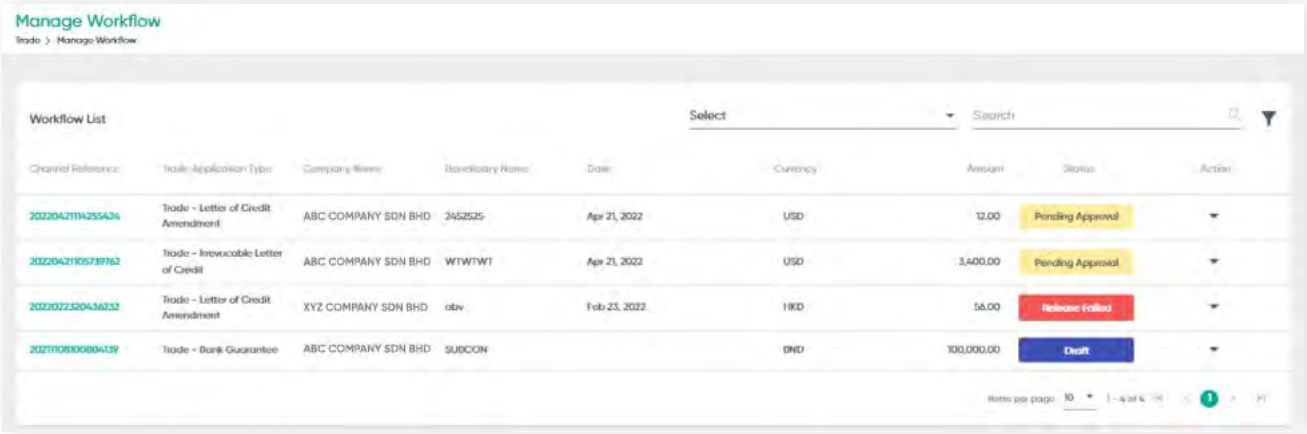
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

12 Trade Applications

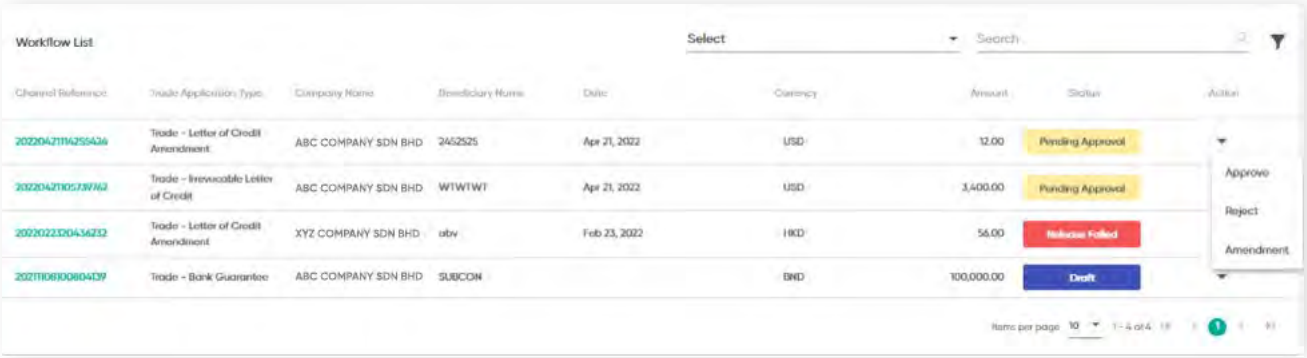
12.7 Approval Workflow (For approvers)

Back to Table of Contents

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



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

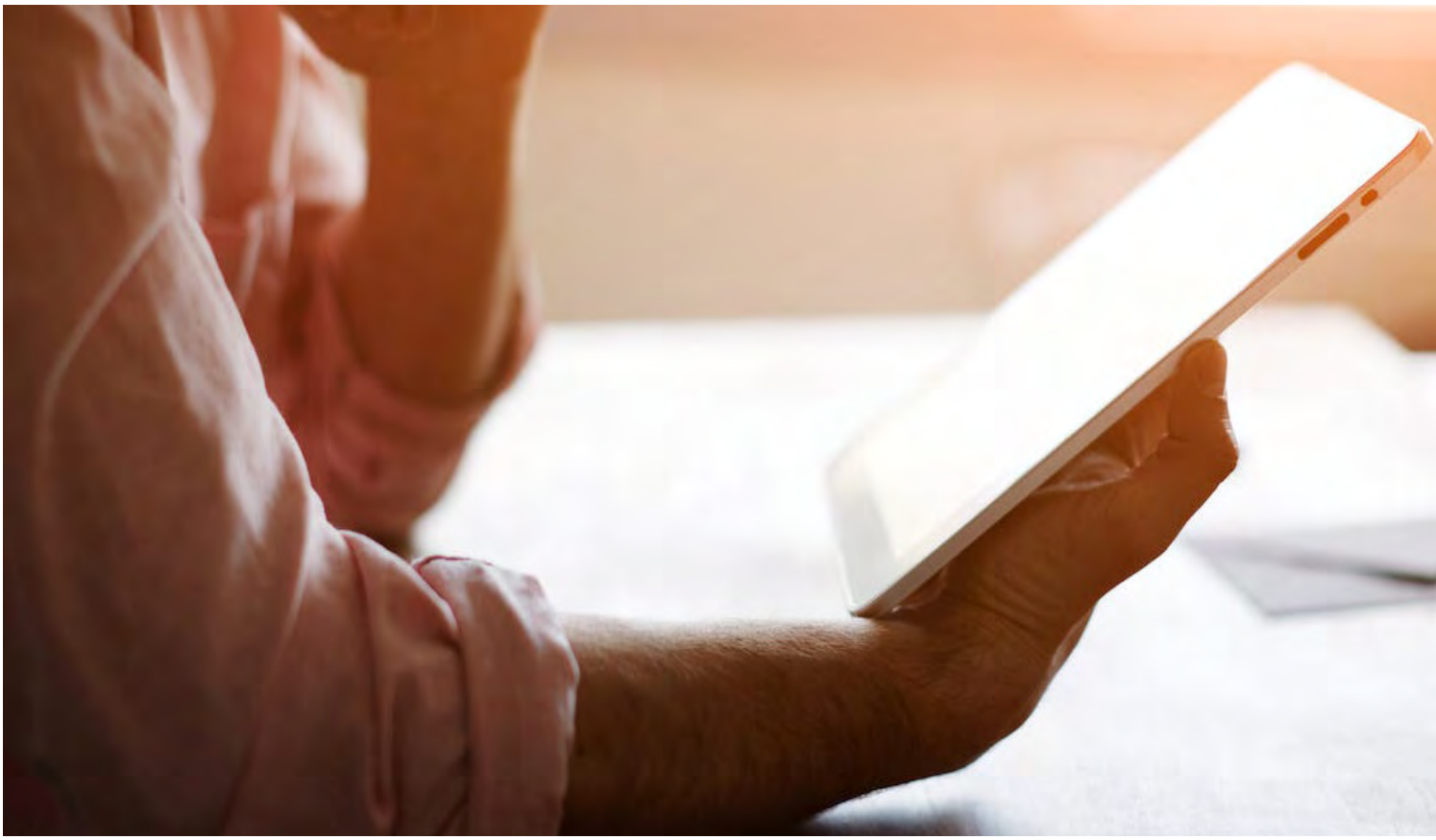


Action	Description
Approve	When the Maker clicks Approve, the transaction will be marked as approved. If the transaction fails due to a system error, the transaction will be marked as Release Failed. You will then need to resubmit the transaction.
Reject	The Maker can choose to click Reject if there are discrepancies in the transaction entry. A reason for the rejection will need to be inputted in the Remarks field.
Amendment	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

Back to Table of Contents



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

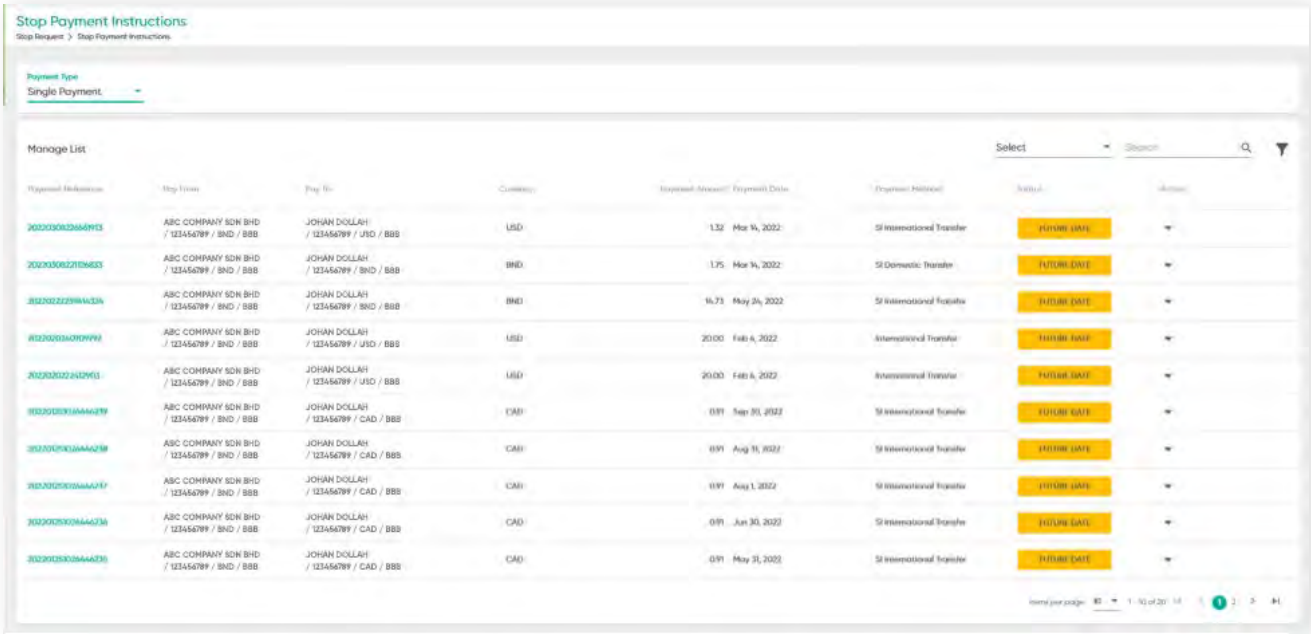
Back to Table of Contents

Overview

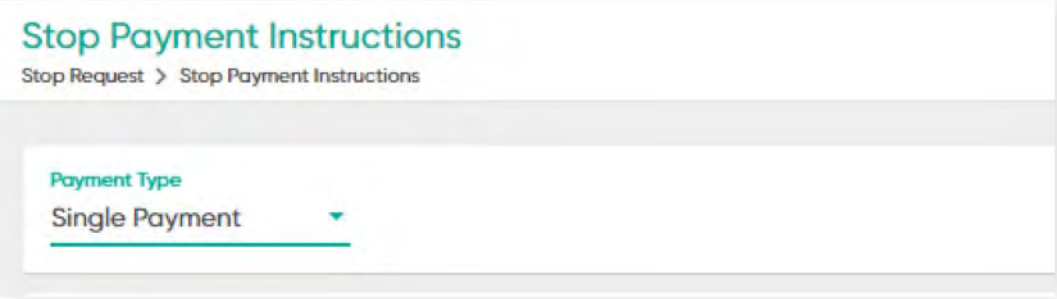
This section allows you to stop any future dated transfers, bill payments and standing instructions. Only requests with 24 hours or more lead time can be stopped.

Stop Payment Instruction

From the menu, go to **Stop Request → Stop Payment Instruction**.
The **Stop Payment Instructions** screen should be displayed.



Under the **Payment Type** field, there are 2 options, **Single Payment** and **Batch Payment**.



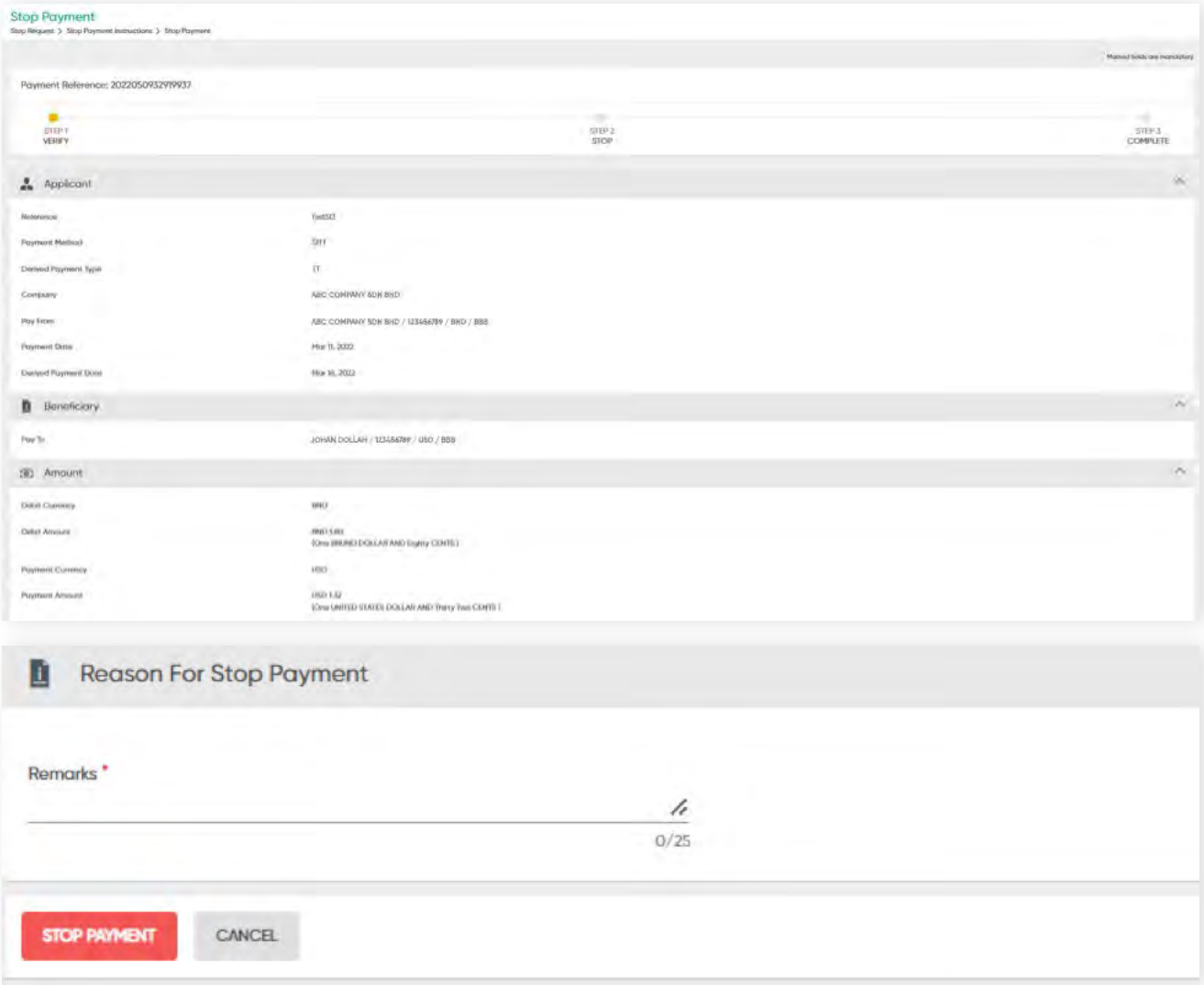
13 Stop Requests

13.1 Stop Payment Instruction

Back to Table of Contents

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.

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.



13 Stop Requests

12.2 Approval Flow (Payment)

Back to Table of Contents

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

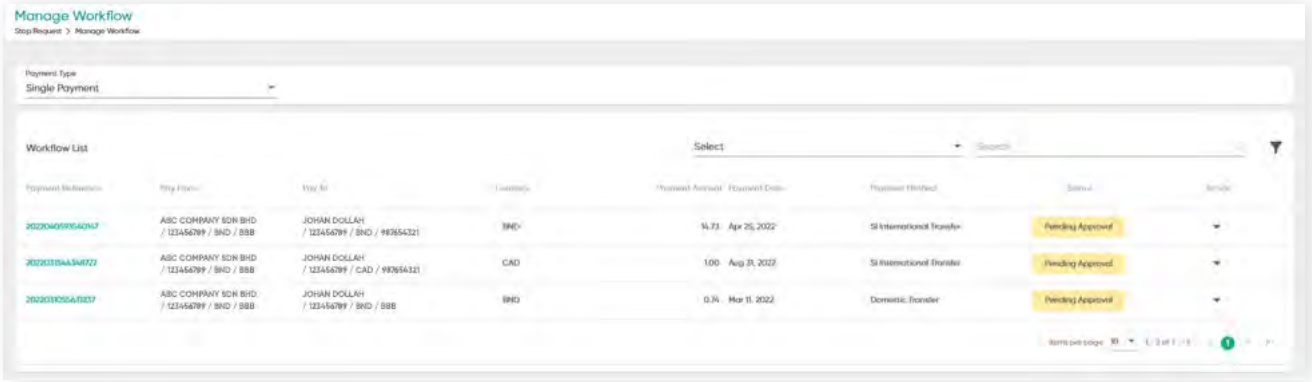


Figure 15: Manage Workflow screen

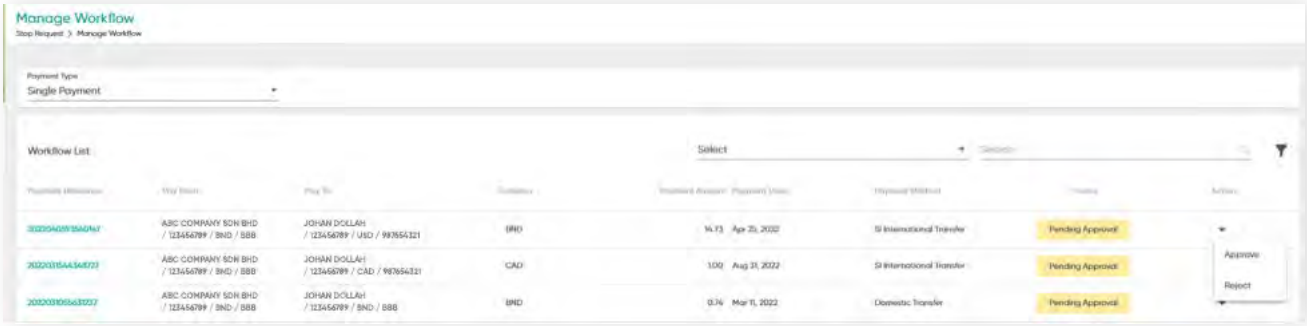
Under the **Payment Type** field, there are 2 options, **Single Payment**, and **Batch Payment**.

13 Stop Requests

12.2 Approval Flow (Payment)

Back to Table of Contents

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

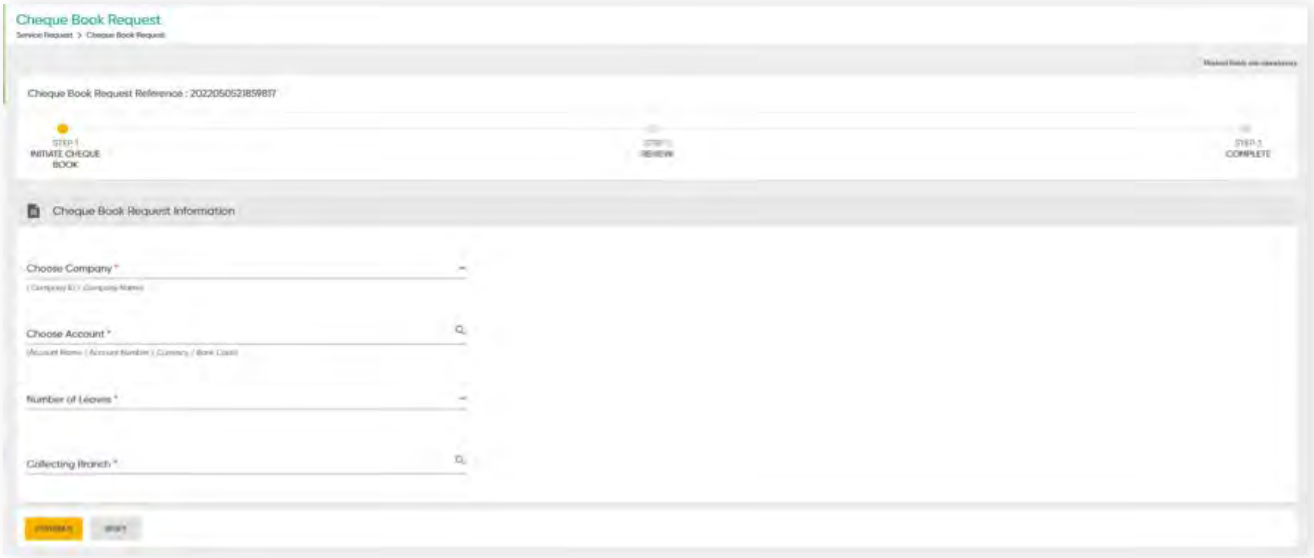
14 Cheque Book Request

14.1 Cheque Book Request

Back to Table of Contents

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 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

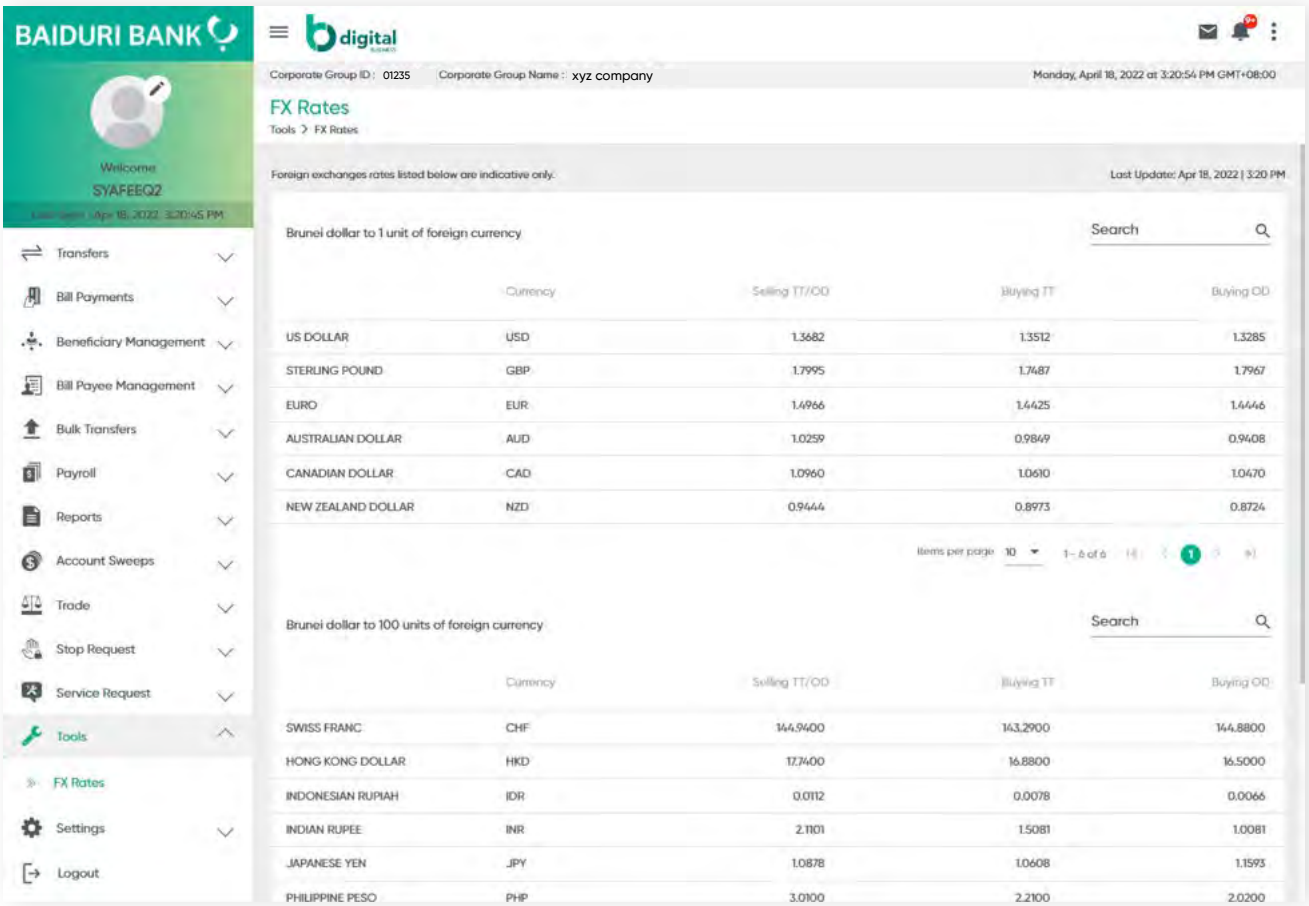
Back to Table of Contents

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.

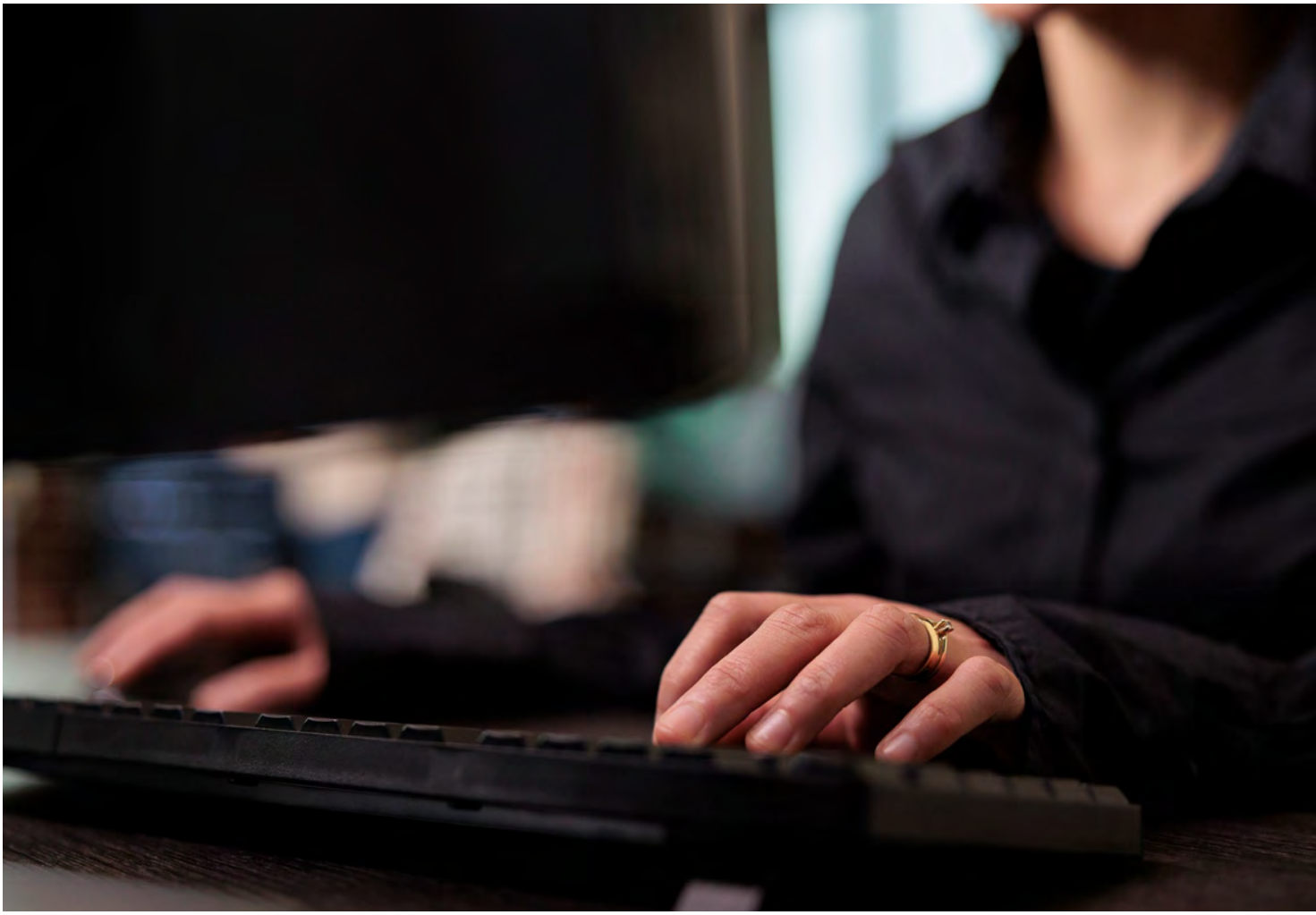


16 User Admin

16.1 User Admin Overview

Back to Table of Contents

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.

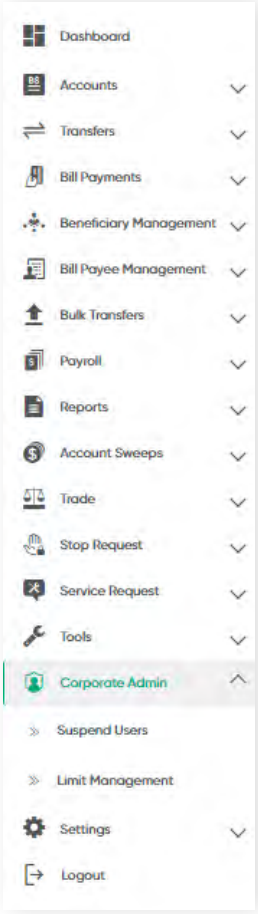


User Access
Admin - User

16 User Admin

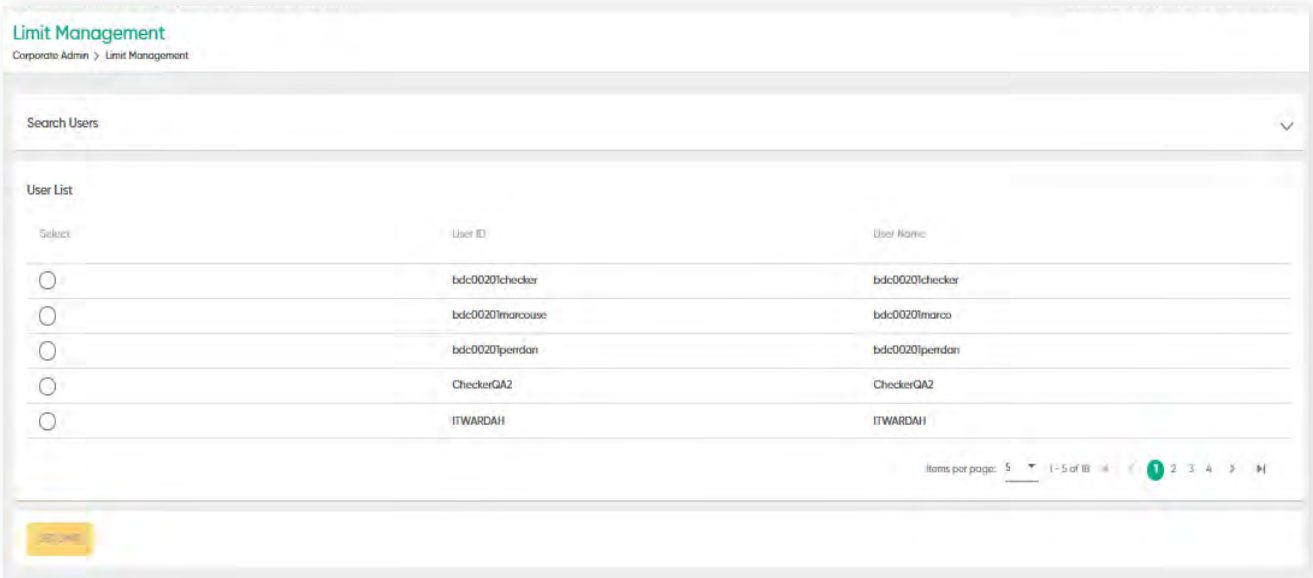
16.2 Limit Management

Back to Table of Contents



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.



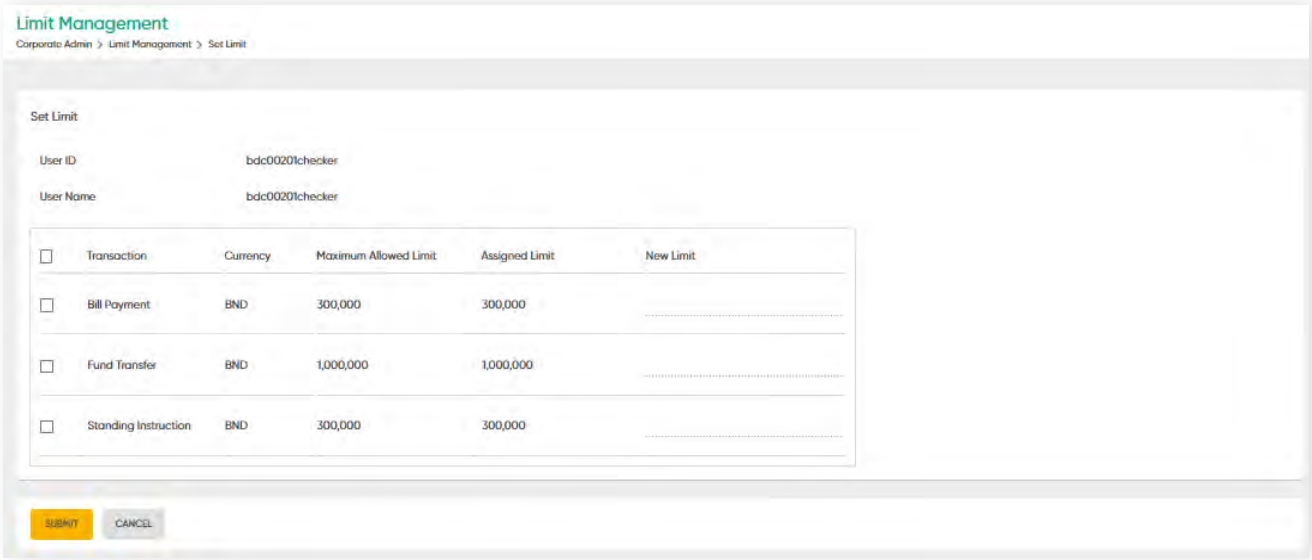
16 User Admin

16.2 Limit Management

Back to Table of Contents

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



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.

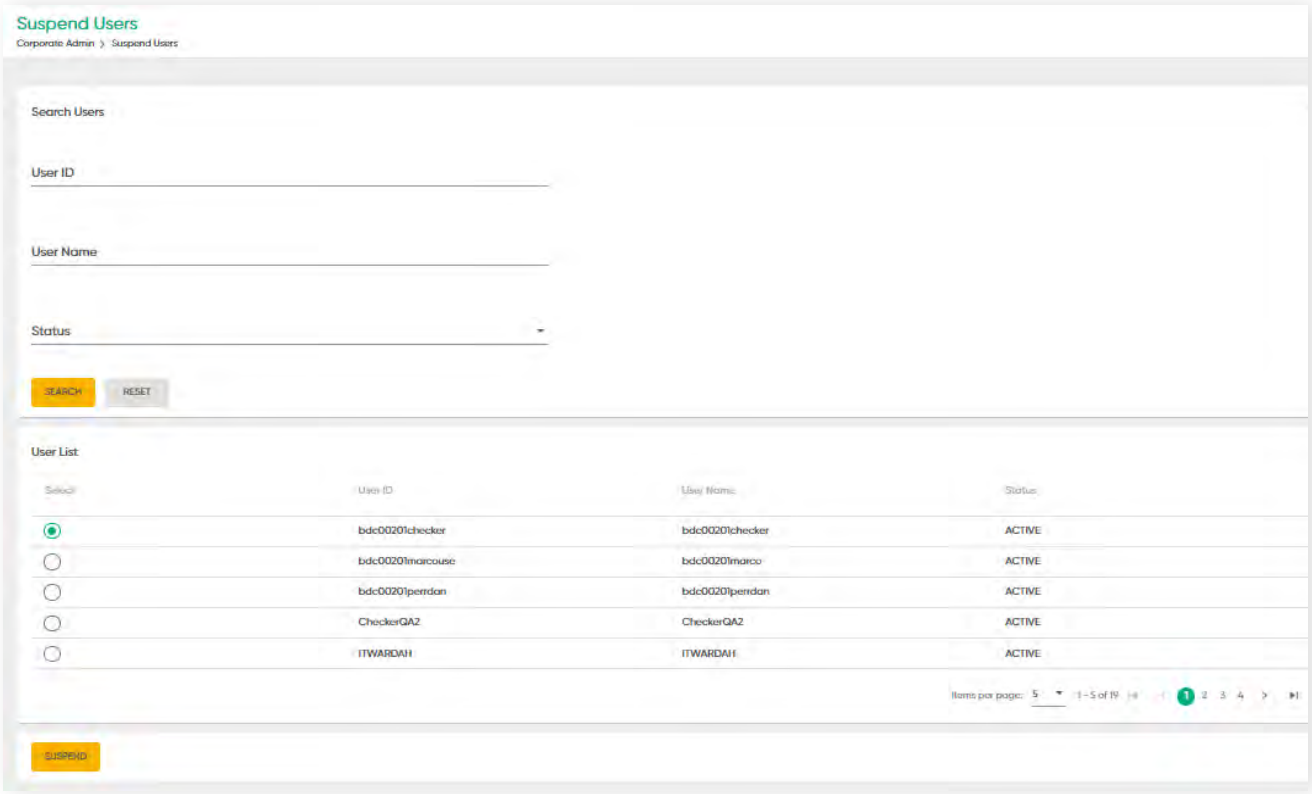
16 User Admin

16.2 Limit Management

Back to Table of Contents

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.



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.

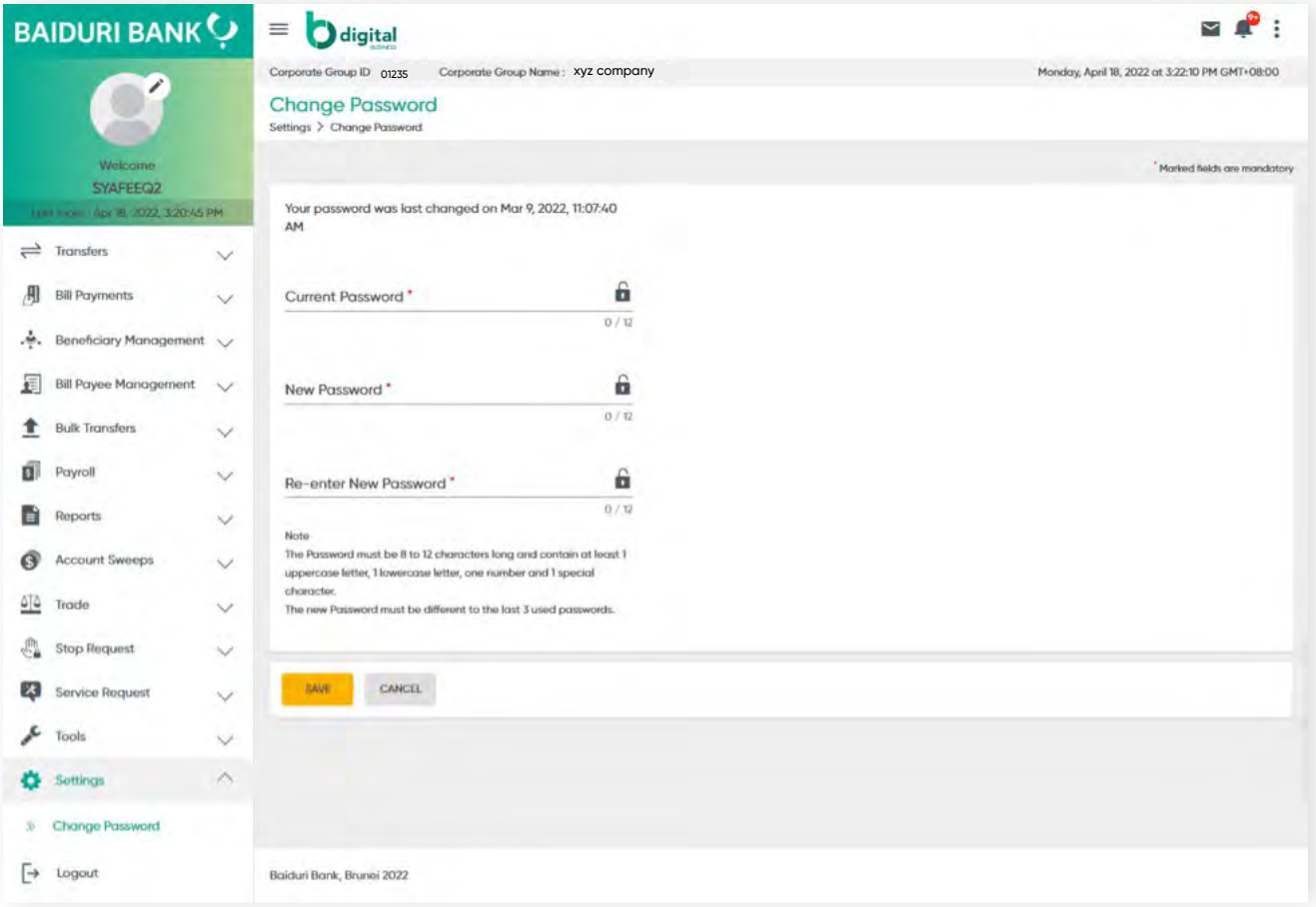
17 Settings

17.1 Changing Passwords

Back to Table of Contents

Changing Passwords

From the menu, go to **Settings** → **Change Password**.
The Change Password screen should be displayed. Here, you can update your password.



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.

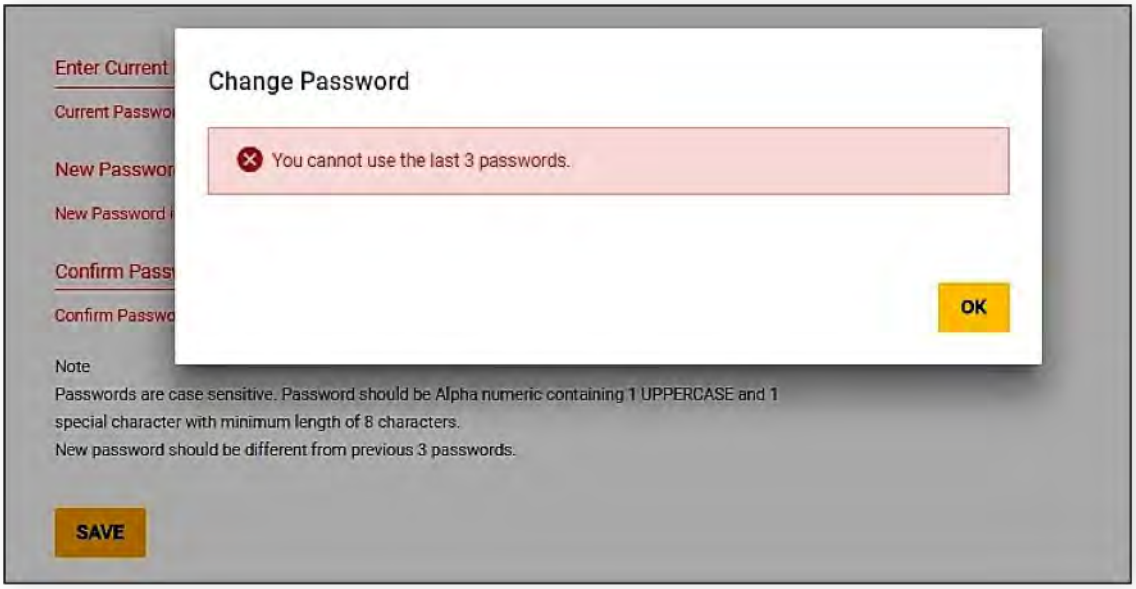
17 Settings

17.1 Changing Passwords

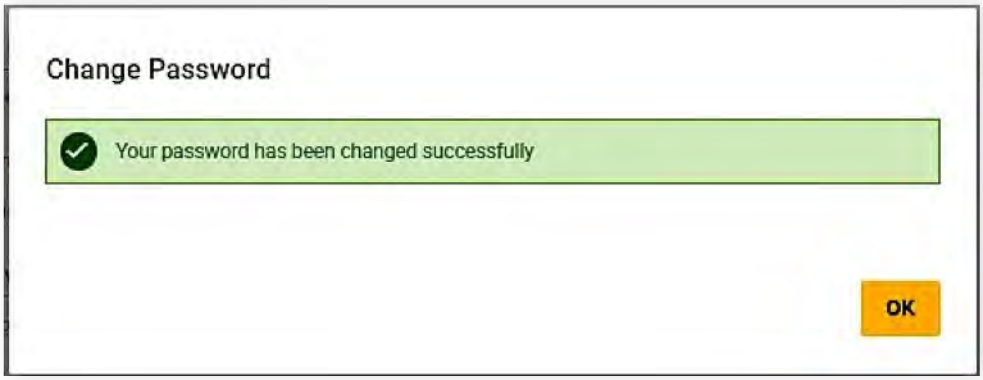
Back to Table of Contents

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.



Step 4
Click the **SAVE** button. A confirmation message will be prompted and your password is now changed.



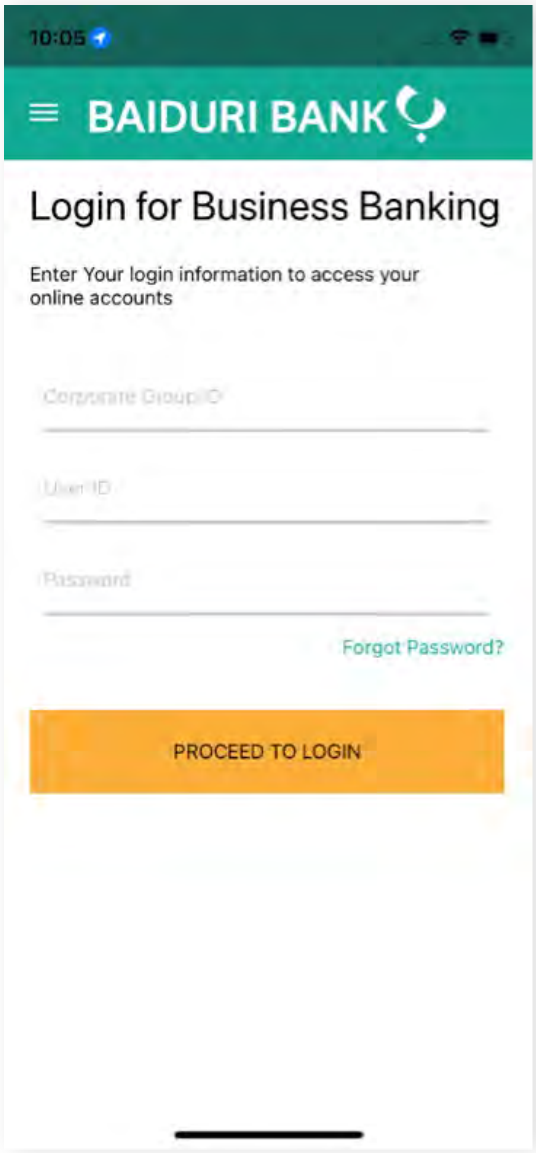
18 Baiduri b.Digital Business Mobile App

18.1 Login Screen

Back to Table of Contents

Download the app from App Store or Google Play Store.

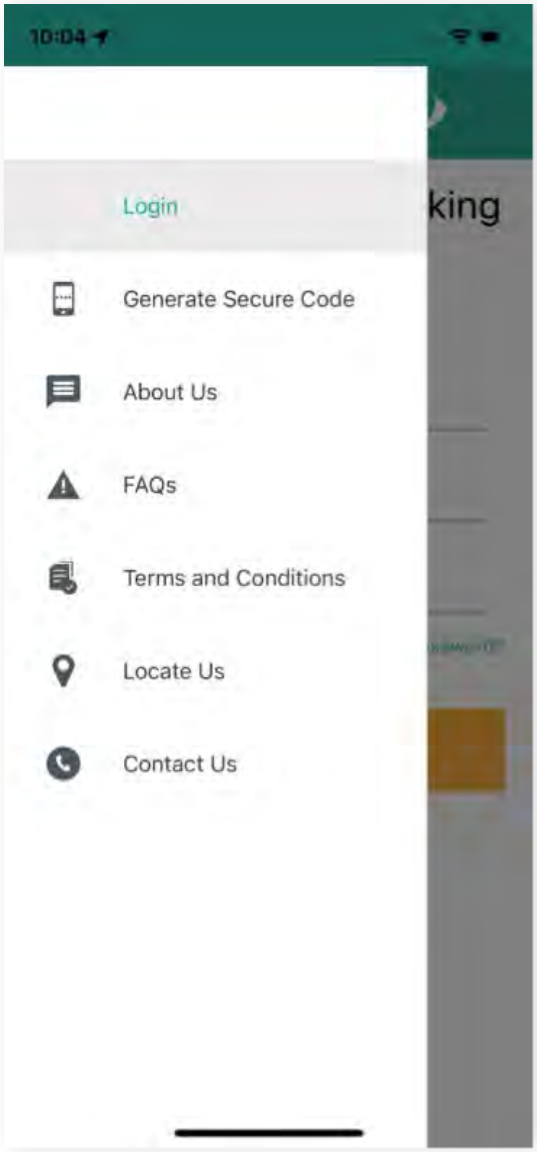
Once downloaded, you can login with your Corporate Group ID, User ID and Password.

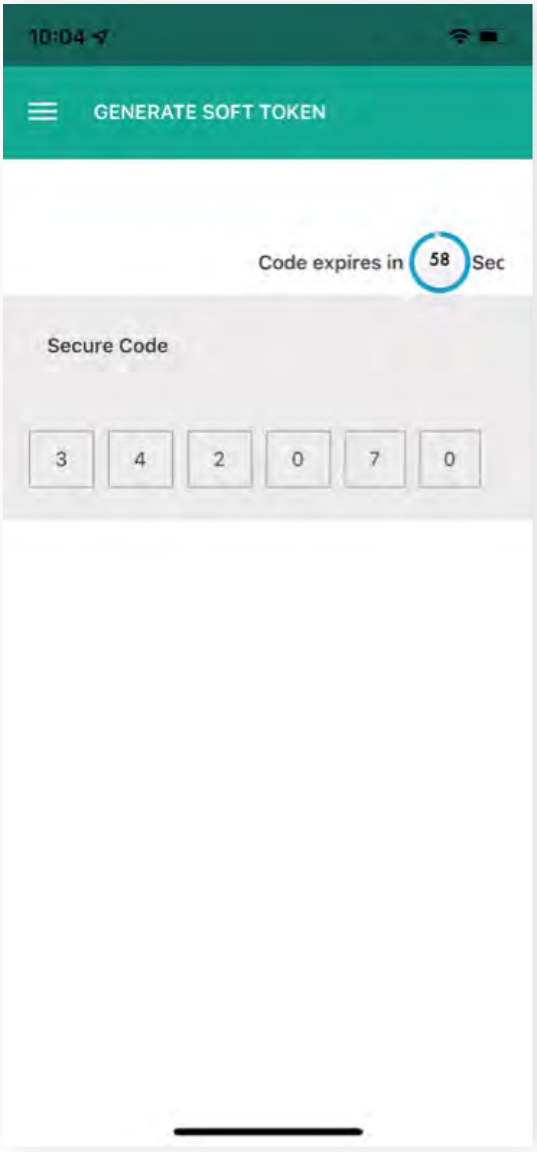


18 Baiduri b.Digital Business Mobile App

18.2 Generate Digital Token

Back to Table of Contents





Step 1
Tap on the menu on the top left corner of the screen.

Then tap **Generate Secure Code**.

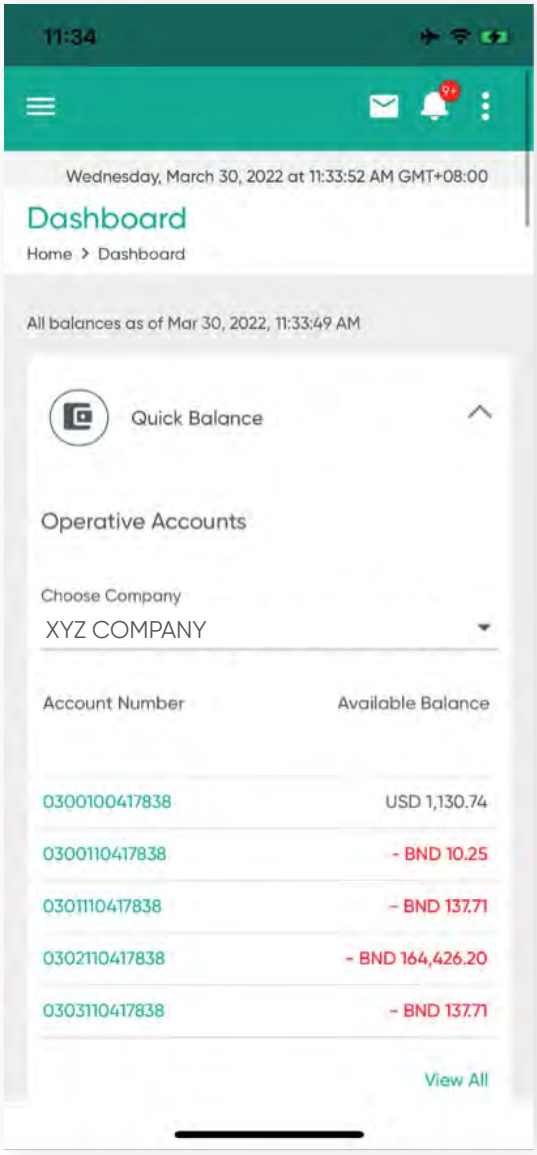
Step 2
A secure code will then be displayed on the screen.

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

Back to Table of Contents



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.

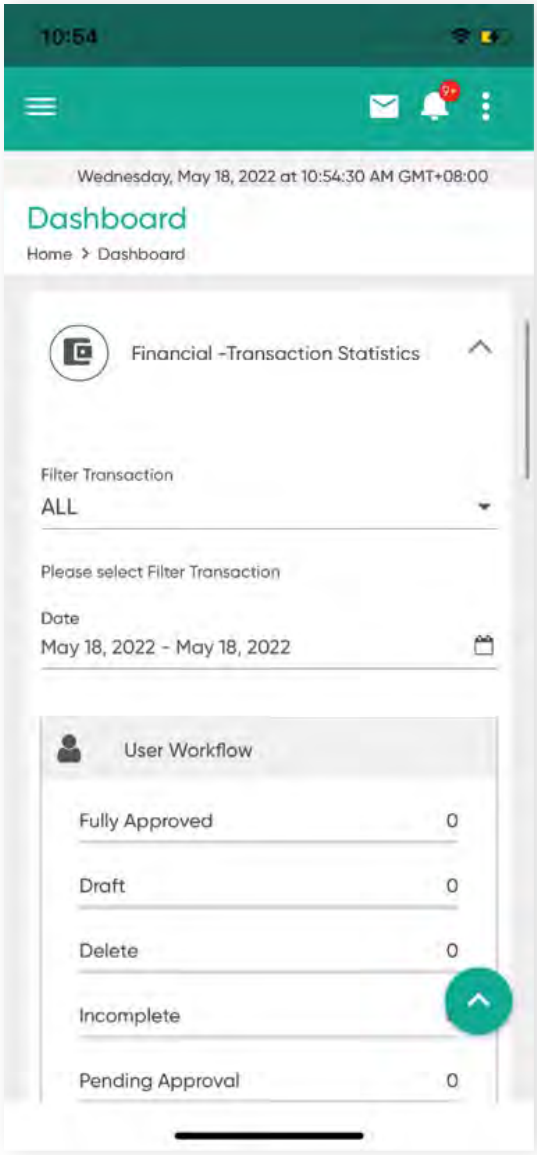
You will only be able to view the following via the Baiduri b.Digital Business Mobile App:

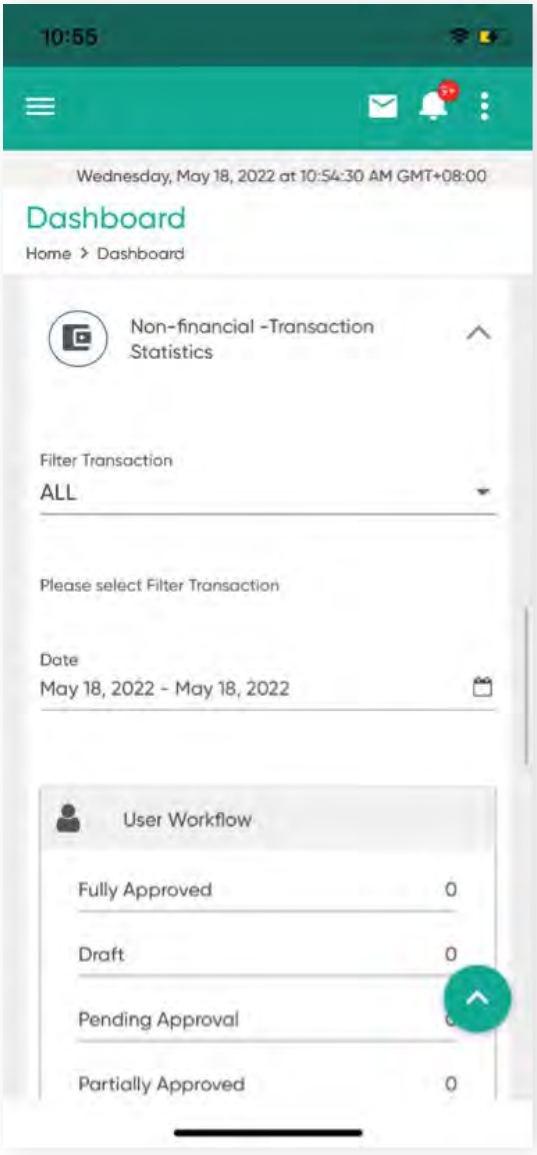
- **Operative Accounts**
- **Deposit Accounts**
- **Loan Accounts**

18 Baiduri b.Digital Business Mobile App

18.3 Dashboard

Back to Table of Contents





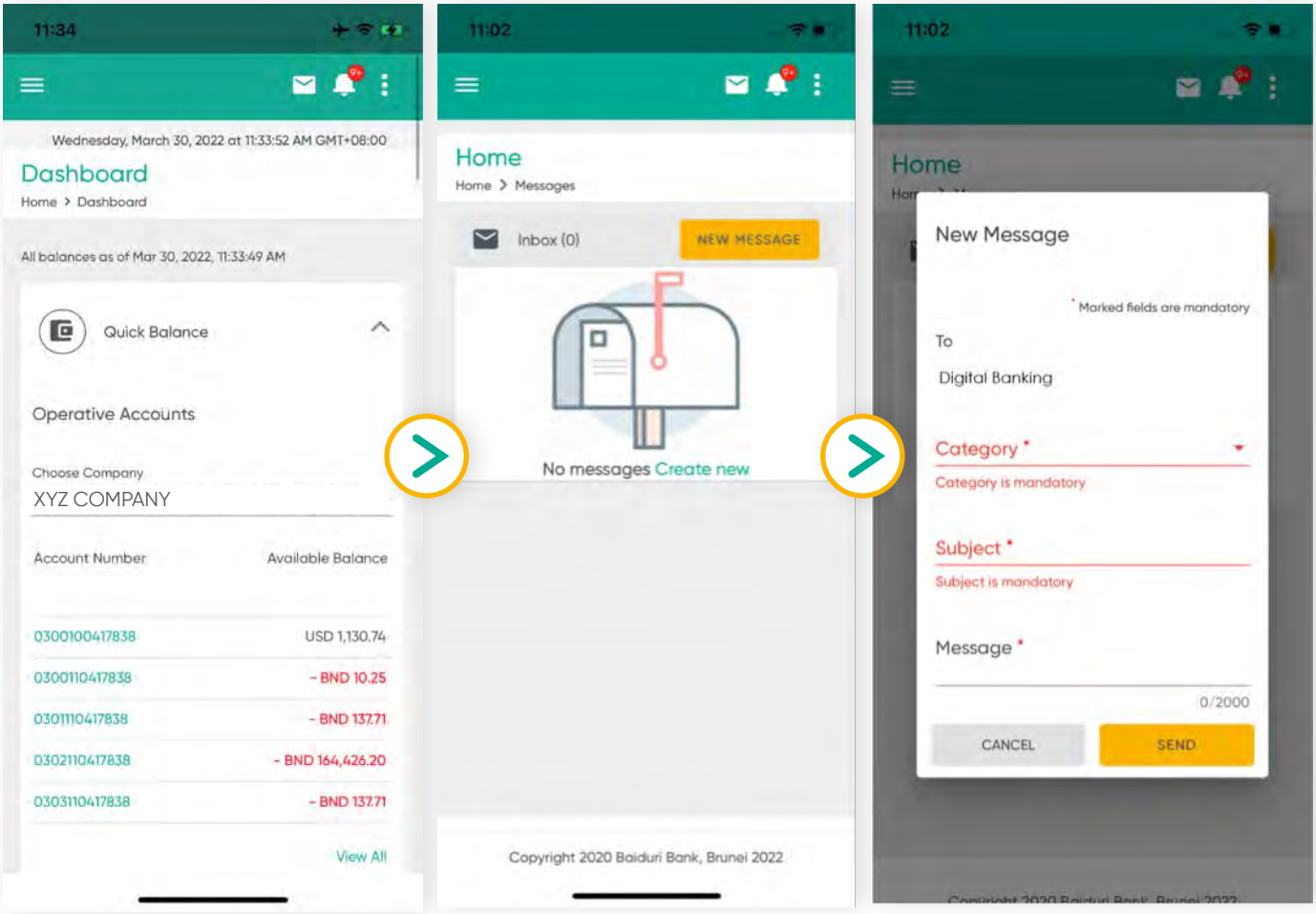
You can view the statuses of transactions under the **financial and non-financial transaction statistics** table.

You can also send messages to the Digital Banking Team through the app.

18 Baiduri b.Digital Business Mobile App

17.4 Send Message

Back to Table of Contents



Step 1
User clicks on the **Mail icon** on the top upper right corner

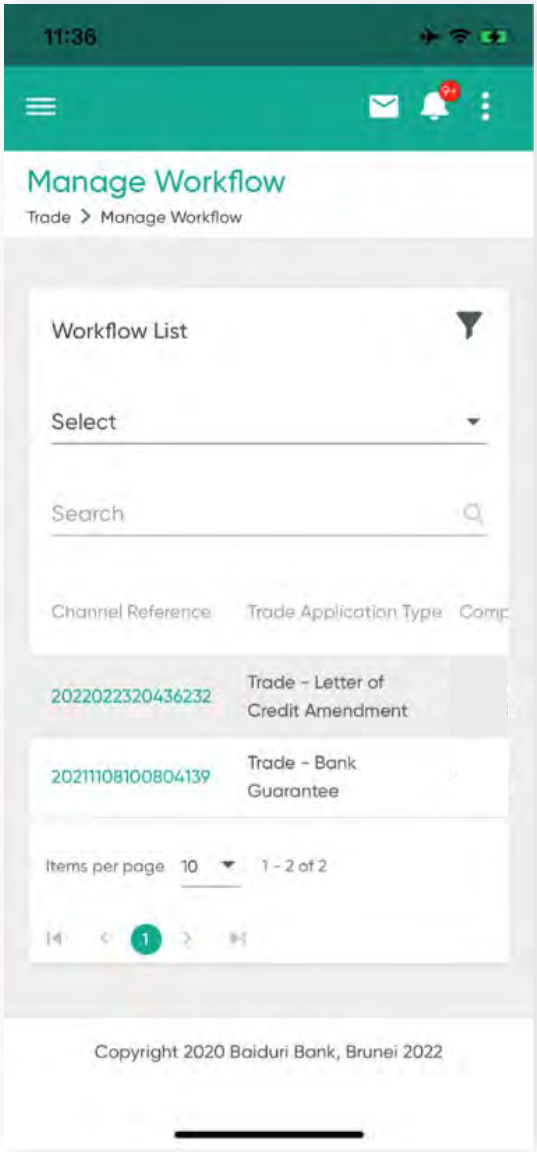
Step 2
User clicks on "**New Message**"

Step 3
User selects Category, inputs the Subject and Message and click Send

18 Baiduri b.Digital Business Mobile App

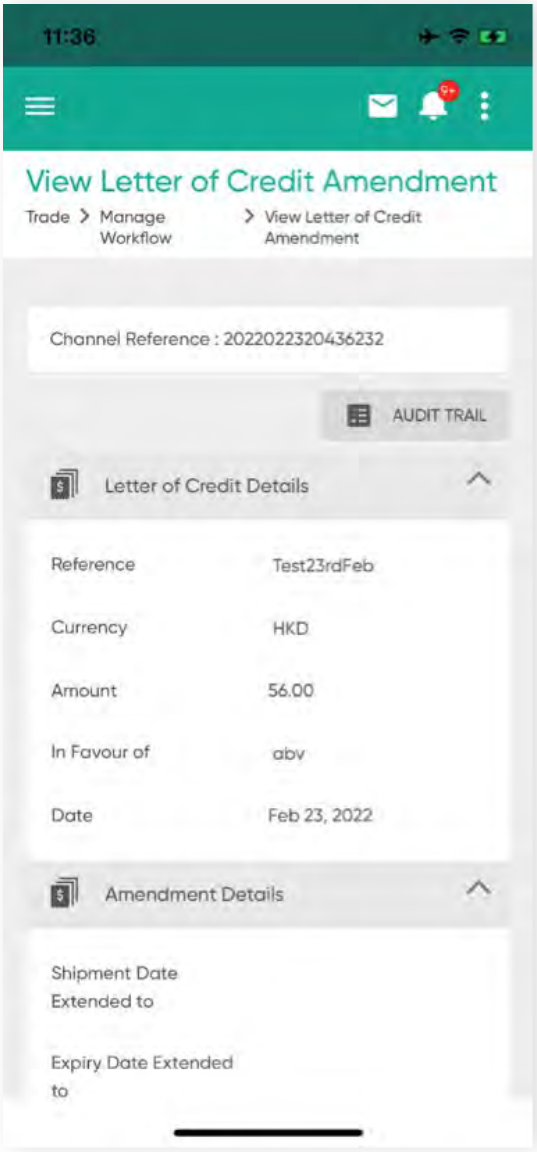
18.5 Manage Workflow

Back to Table of Contents



Step 1
Transactions can be approved visa 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.