



# User Guide





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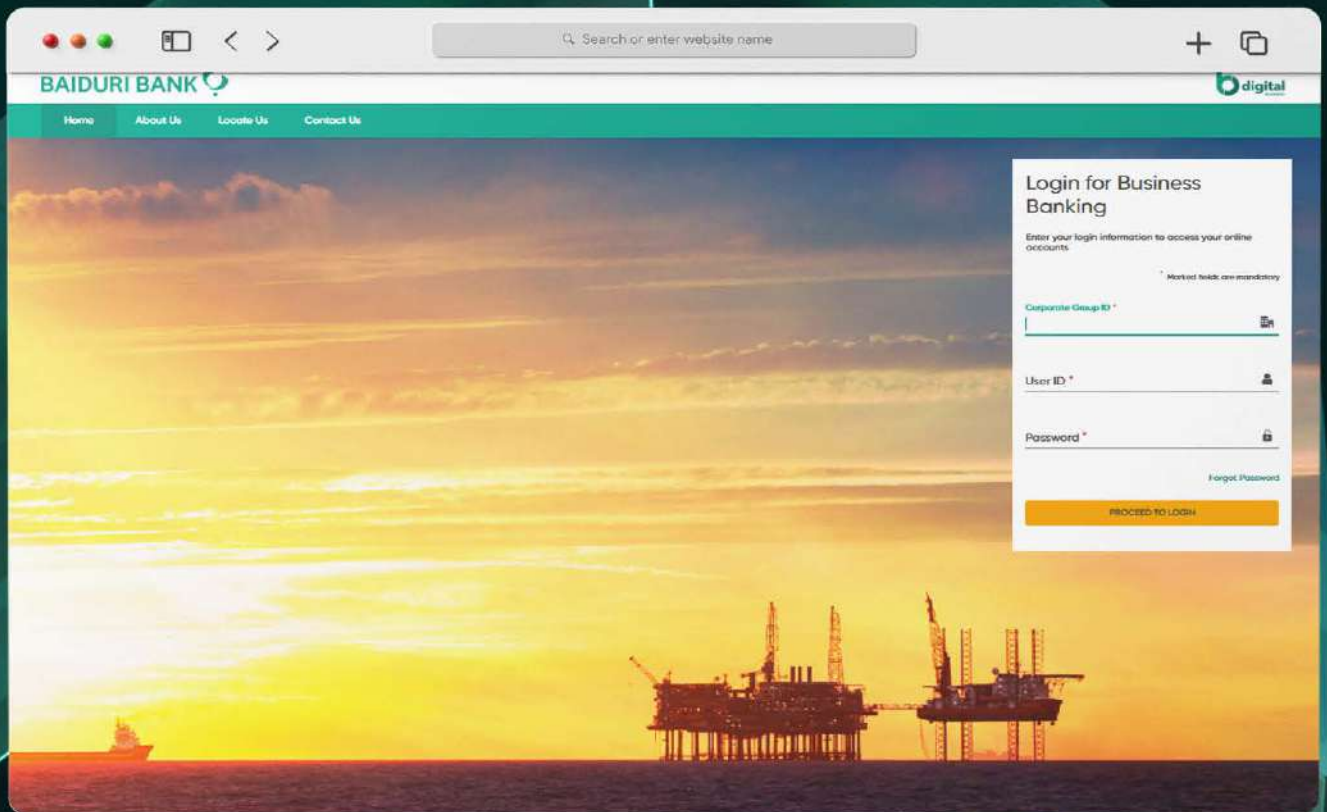
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Baiduri b.Digital Business is a digital platform which enables your business to access your accounts and perform various financial transactions.





# 1 Login

## 1.1 Login Overview

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












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

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

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

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

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

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

# 1 Login

## 1.2 First Time Login

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

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

### First time registration for Digital Token

#### Step 1

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

#### Step 2

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



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

# 1 Login

## 1.2 First Time Login

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### Step 3

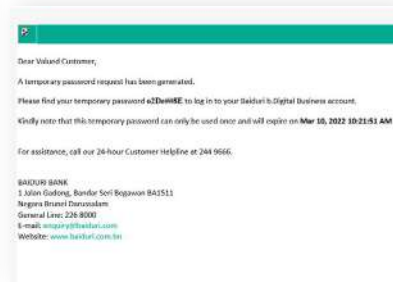
Select the 2FA verification type you prefer for your one-time PIN (OTP), either SMS or email.



Sample of SMS OTP



Sample of Email OTP



### Step 4

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



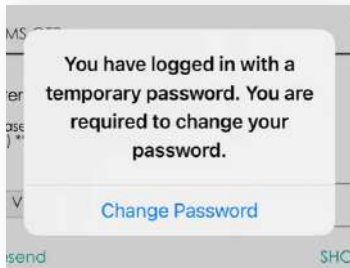
# 1 Login

## 1.2 First Time Login

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### Step 5

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



### Step 6

Tap **Change Password**

### Step 7

Enter your newly set password.

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





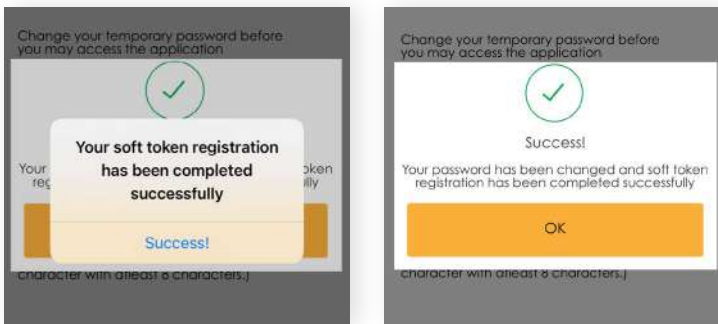
# 1 Login

## 1.2 First Time Login

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### Step 8

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



### Step 9

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

# 1 Login

## 1.3 Login via website

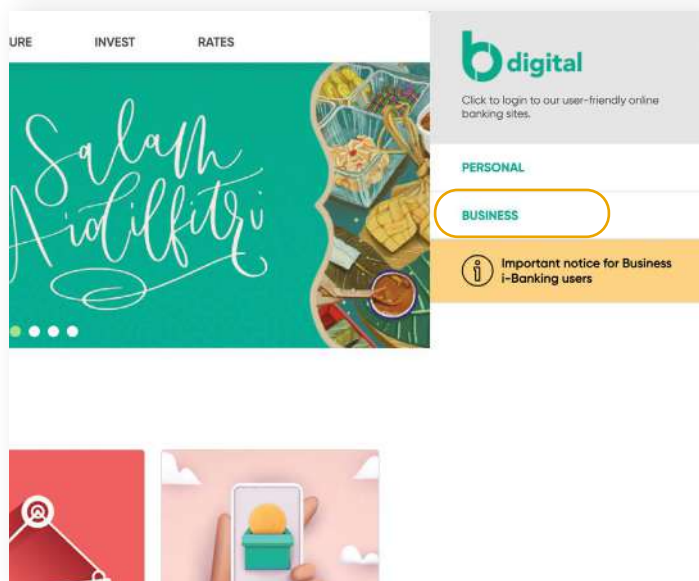
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### Step 1

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

### Step 2

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



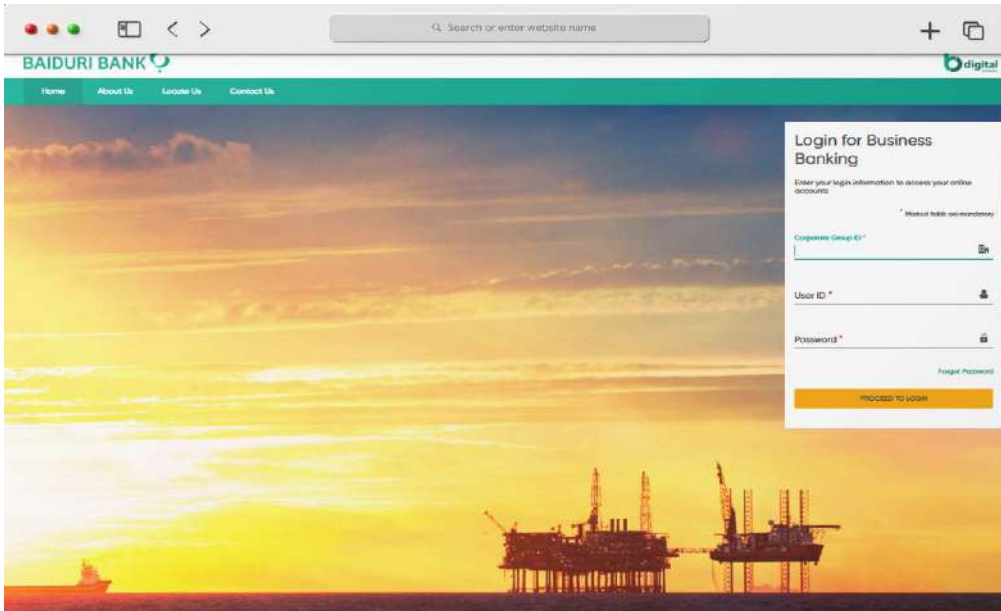
# 1 Login

## 1.3 Login via website

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### Step 3

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



Login for Business Banking screen

### Step 4

Click the **PROCEED TO LOGIN** button.

### Step 5

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

# 1 Login

## 1.3 Login via website

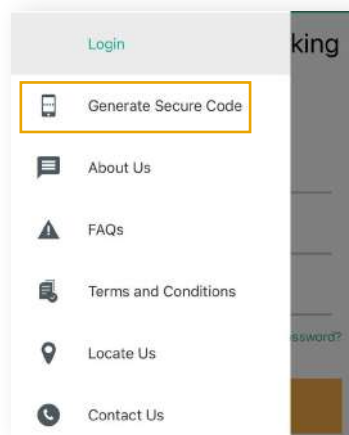
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### Step 6

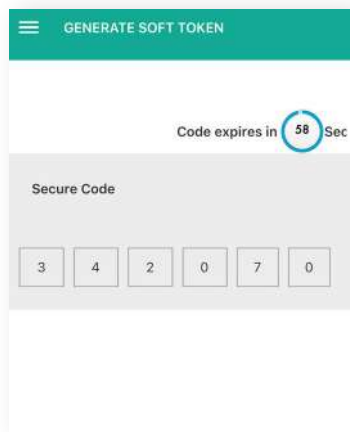
Generate the Secure Code from the Baiduri b.Digital Business mobile app.



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



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



The Secure Code will appear on your screen



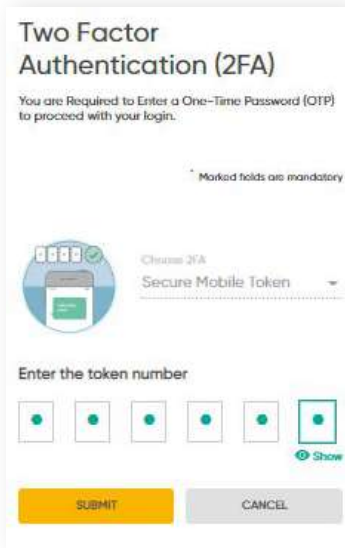
# 1 Login

## 1.3 Login via website

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### Step 7

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

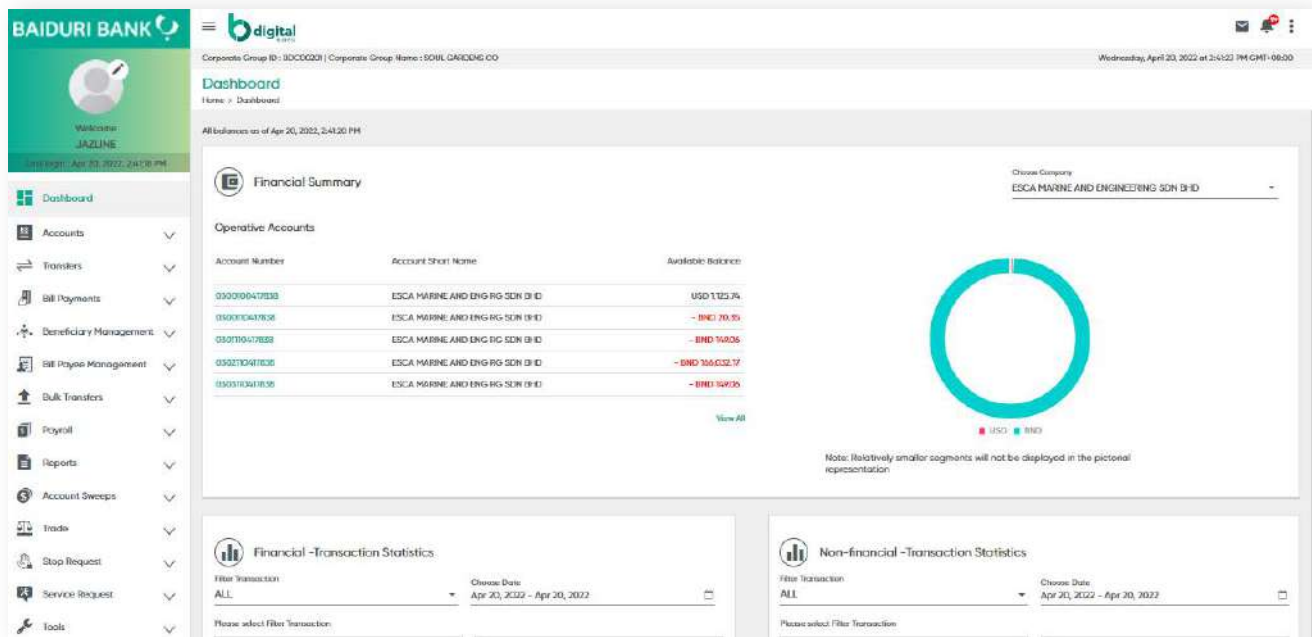


The image shows a mobile application screen for Two Factor Authentication (2FA). The title is "Two Factor Authentication (2FA)". Below the title, it says "You are Required to Enter a One-Time Password (OTP) to proceed with your login." There is a note "Marked fields are mandatory". Underneath, there is a section "Choose 2FA" with a dropdown menu currently set to "Secure Mobile Token". Below this, it says "Enter the token number" and there are six input fields for digits, each with a green dot in the center. A "Show" link is visible below the last input field. At the bottom, there are two buttons: "SUBMIT" (yellow) and "CANCEL" (grey).

Two Factor Authentication (2FA)

### Step 8

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



The image shows the Baiduri Bank Digital Business Dashboard. The top navigation bar includes the Baiduri Bank logo, a user profile icon for "JAZLINE", and the date "Wednesday, April 20, 2022 at 2:43:22 PM GMT+08:00". The main content area is titled "Dashboard" and shows "All balances as of Apr 20, 2022, 2:43:20 PM". The "Financial Summary" section displays a table of "Operative Accounts" for the company "ESCA MARINE AND ENGINEERING SDN BHD".

Account Number	Account Short Name	Available Balance
0300700470330	ESCA MARINE AND ENG-RG-SDN BHD	USD 1,125.24
0300700470330	ESCA MARINE AND ENG-RG-SDN BHD	- BND 70.35
0300700470330	ESCA MARINE AND ENG-RG-SDN BHD	- BND 14,005
0300700470330	ESCA MARINE AND ENG-RG-SDN BHD	- BND 166,032.37
0300700470330	ESCA MARINE AND ENG-RG-SDN BHD	- BND 14,935

Below the table is a "View All" link. To the right of the table is a donut chart showing the balance distribution between USD and BND. A note below the chart states: "Note: Relatively smaller segments will not be displayed in the pictorial representation". At the bottom, there are two sections for "Financial - Transaction Statistics" and "Non-financial - Transaction Statistics", both with filters set to "ALL" and dates from "Apr 20, 2022" to "Apr 20, 2022".

Dashboard Screen

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

# 1 Login

## 1.4 Forgot Password

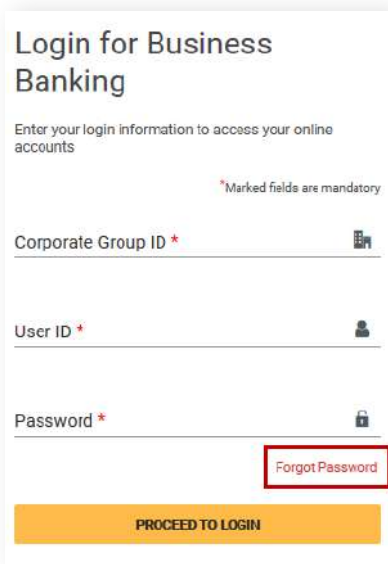
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### Reset Password

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

#### Step 1

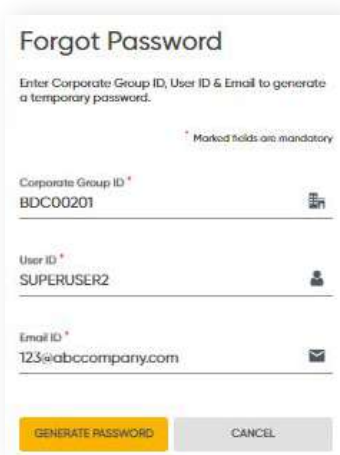
Click **Forgot Password** link on the Login page.



Login for Business Banking screen

#### Step 2

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



Forgot Password Screen

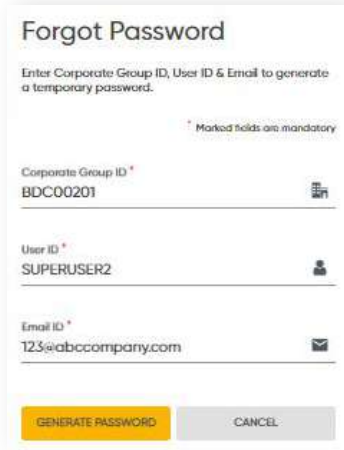
# 1 Login

## 1.4 Forgot Password

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### Step 3

Click **GENERATE PASSWORD**

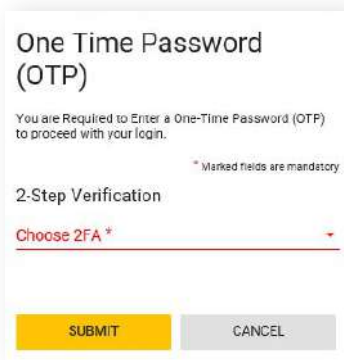


The screenshot shows a 'Forgot Password' form with the following fields and content:

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

### Step 4

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



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

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

One Time Password (OTP) screen

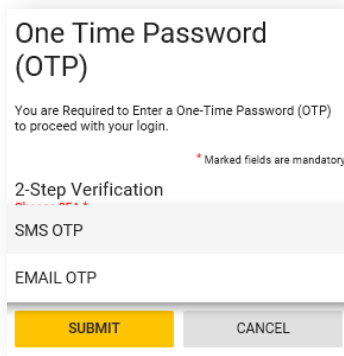
# 1 Login

## 1.4 Forgot Password

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### Step 5

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



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

### Step 6

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

### Step 7

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

### Step 8

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



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



# 1 Login

## 1.4 Forgot Password

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### Step 9

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

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

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

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

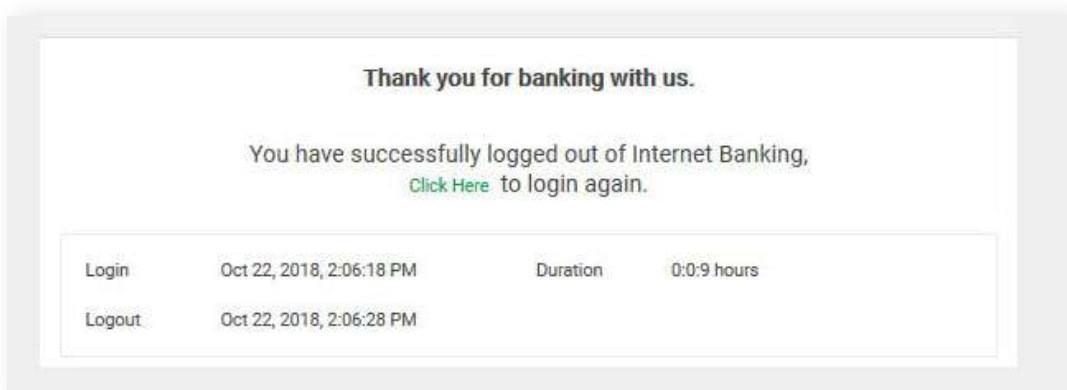
## Logout

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



The dialog box has a title "Logout" and a question "Are you sure you want to logout from the application?". At the bottom right, there are two buttons: a grey "NO" button and a red "YES" button.

Click **Yes** to Log out



The success message reads: "Thank you for banking with us. You have successfully logged out of Internet Banking, [Click Here](#) to login again."

Login	Oct 22, 2018, 2:06:18 PM	Duration	0:0:9 hours
Logout	Oct 22, 2018, 2:06:28 PM		

## 2 Dashboard

### 2.1 Dashboard Overview

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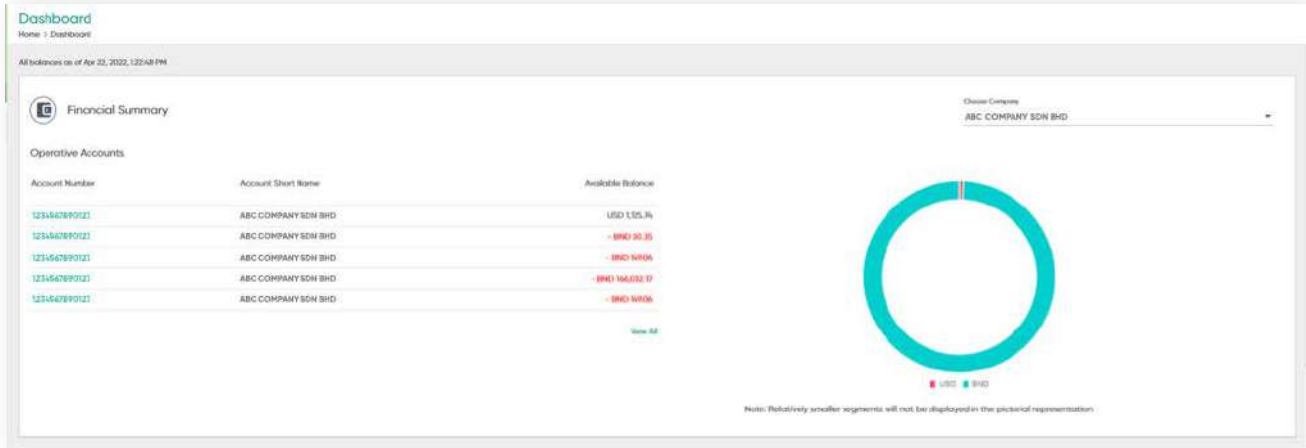
The main page, also known as the **Dashboard of the Baiduri b.Digital Business** platform provides an overview of your accounts, including consolidated reports of both financial and non-financial transactions.

# 2 Dashboard

## 2.2 Financial Summary

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



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

**Note:**

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

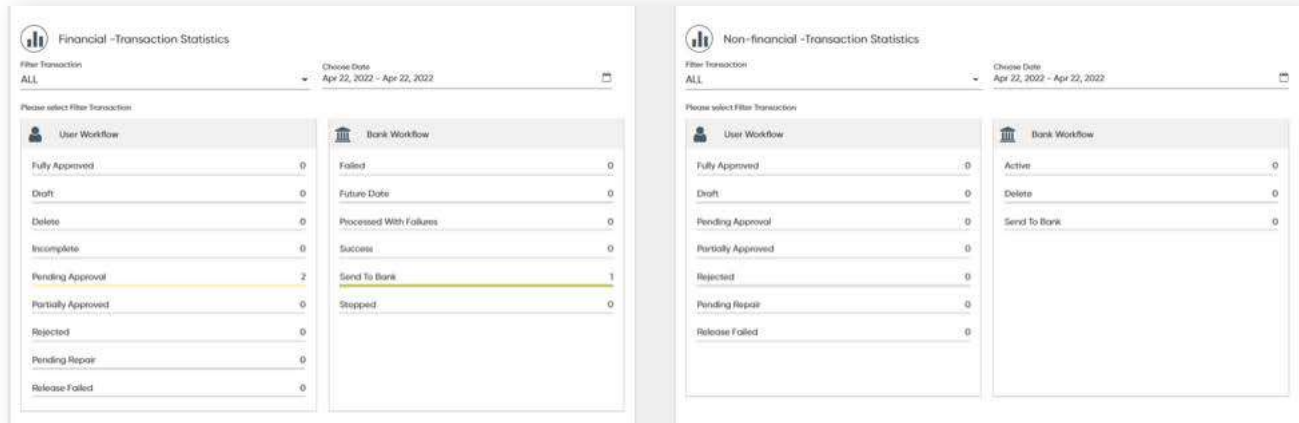


When you click **VIEW ALL**, you will be directed to the **Accounts** menu to view more information under the linked accounts.

## 2 Dashboard

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

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



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

#### FINANCIAL

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

#### NON-FINANCIAL

- Account Sweep
- Beneficiary
- Biller Payee
- Cheque Book



## 2 Dashboard

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

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

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

#### Status Definition

##### USER WORKFLOW

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

##### BANK WORKFLOW

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

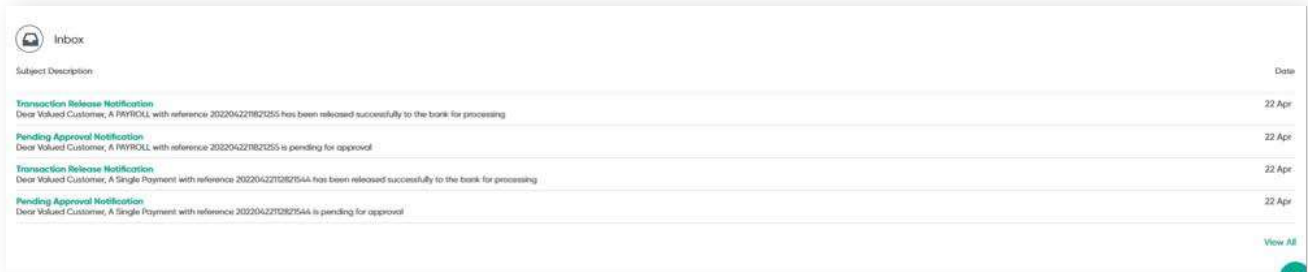
# 2 Dashboard

## 2.4 Inbox/View Notification/Send Message


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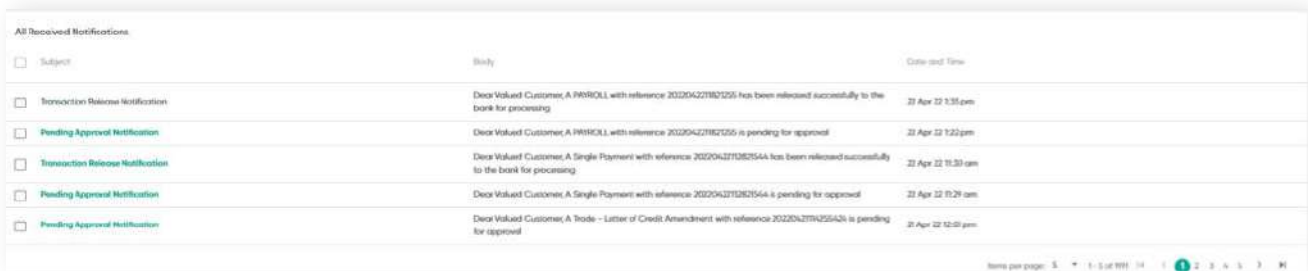
### Inbox

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

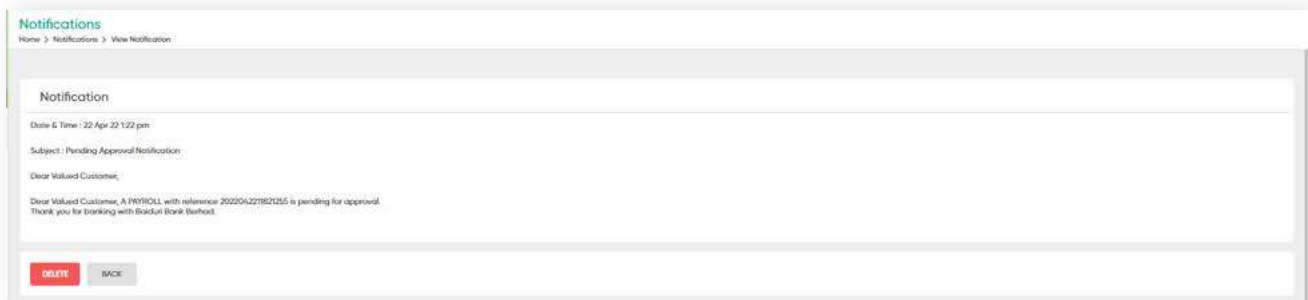


### Notification

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



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




## 2 Dashboard

### 2.4 Inbox/View Notification/Send Message

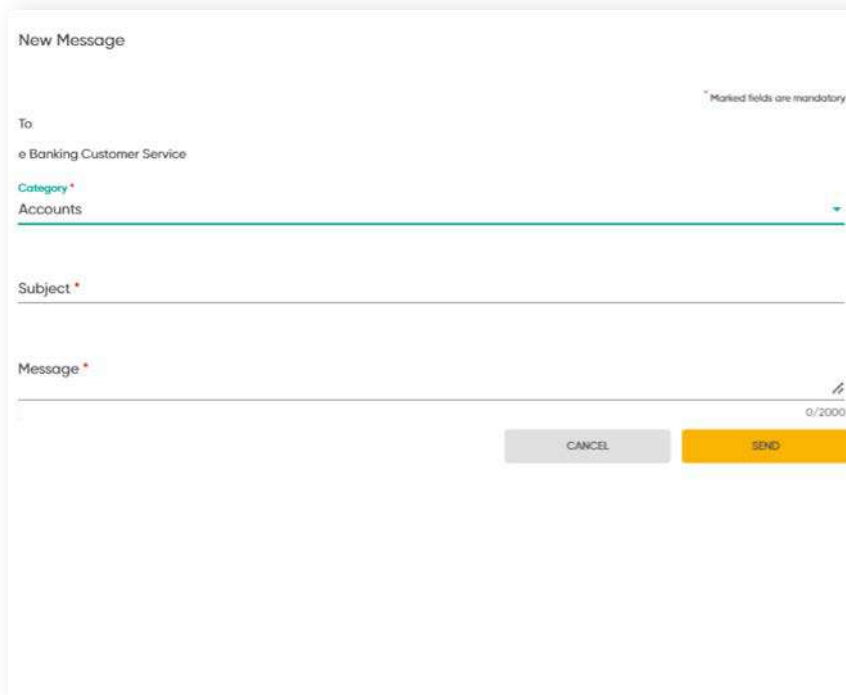
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#### Send Message

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



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

A screenshot of the 'New Message' form. The title is 'New Message'. A note at the top right says 'Marked fields are mandatory'. The form contains the following fields: 'To' (pre-filled with 'e Banking Customer Service'), 'Category \*' (a dropdown menu currently showing 'Accounts'), 'Subject \*' (an empty text input field), and 'Message \*' (a large text area with a character count '0/2000' and a small icon at the bottom right). At the bottom of the form, there are two buttons: a grey 'CANCEL' button and a yellow 'SEND' button.

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

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

## 2 Dashboard

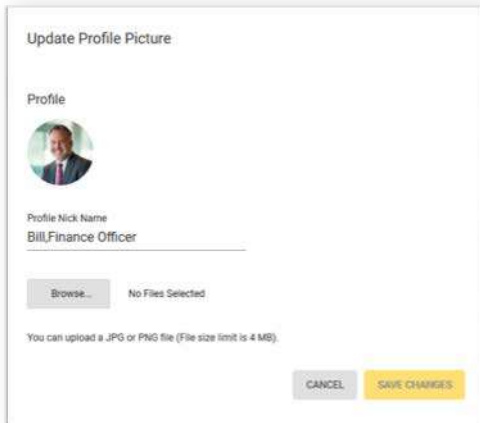
### 2.5 Customizing Profile Image and Name

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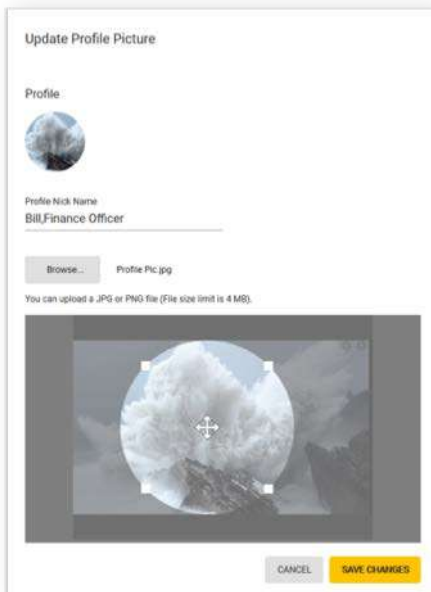
You can also customize your profile picture and name within your account. You may also view your last login details.

Click the **Edit icon** .

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



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



#### Important notes

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

# 3 Accounts

## 3.1 Overview

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

# 3 Accounts

## 3.2 Accounts Overview Function

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

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

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

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	0100006543321	Current Account	BND	9,265.79	9,265.79
654321	XYZ COMPANY	020000654321	Current Account	USD	2,239.31	2,239.31
34567	ZYX COMPANY	01000034567	Current Account	USD	90,781.38	90,781.38
23456	ABC COMPANY	01000023456	Current Account	USD	293,284.65	293,284.65
23456	ABC COMPANY	02000023456	Current Account	BND	113,698.37	113,698.37

CIF No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
23456	ABC COMPANY	05000023456	Fixed Deposit	BND	0.00	100,546.73	Feb 25, 2022
23456	ABC COMPANY	05010023456	Fixed Deposit	BND	120,124.00	285,395.00	Dec 28, 2021
34567	ZYX COMPANY	05000034567	Fixed Deposit	BND	150,184.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	05010034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
654321	XYZ COMPANY	050000654321	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

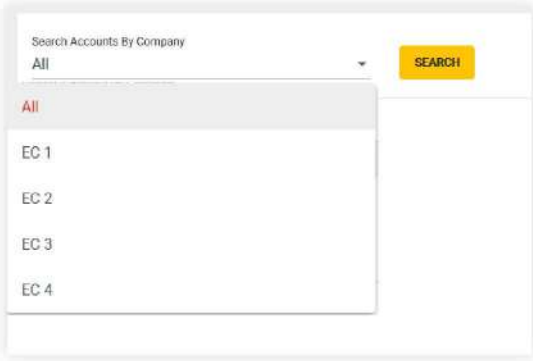
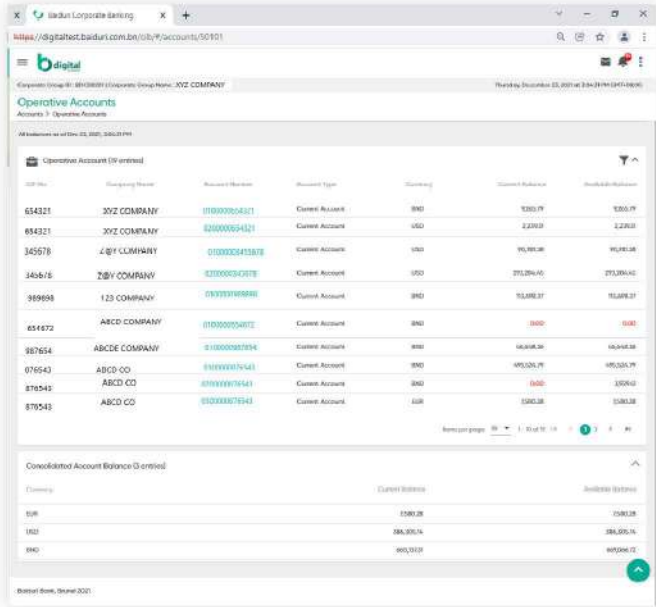
Figure 1: Accounts Overview screen

# 3 Accounts

## 3.2 Accounts Overview Function

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Functions available under the Beneficiary List screen.

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



# 3 Accounts

## 3.2 Accounts Overview Function

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

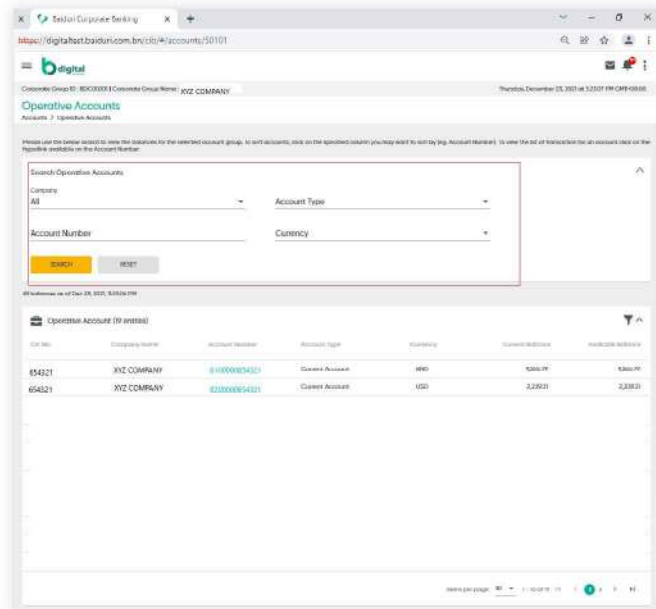


Figure 3: Operative Accounts screen

Toggle arrow (  )

Hide or unhide account details

# 3 Accounts

## 3.3 Operative Accounts

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

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

The screenshot displays the 'Operative Accounts' interface. At the top, it shows the corporate group ID 'BDC00201' and name 'XYZ COMPANY'. The main section is titled 'Operative Accounts' and shows a list of 19 entries. Below this is a 'Consolidated Account Balance' section with 3 entries.

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

Currency	Current Balance	Available Balance
EUR	7,580.28	7,580.28
USD	386,305.14	386,305.14
BND	665,137.31	669,066.72

Figure 4: Operative Accounts screen

# 3 Accounts

## 3.3 Operative Accounts

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

The screenshot displays the 'Operative Accounts' page in the b.digital system. At the top, the corporate group information is shown as 'XYZ COMPANY'. The page title is 'Operative Accounts' with a breadcrumb 'Accounts > Operative Accounts'. A note indicates 'All balances as of Dec 23, 2021, 3:46:13 PM'. A summary table lists the account details:

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

Below this, the 'Account Details' tab is active, showing a list of account attributes:

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

The 'Last 10 Transaction' section is also visible, showing a table of recent activity:

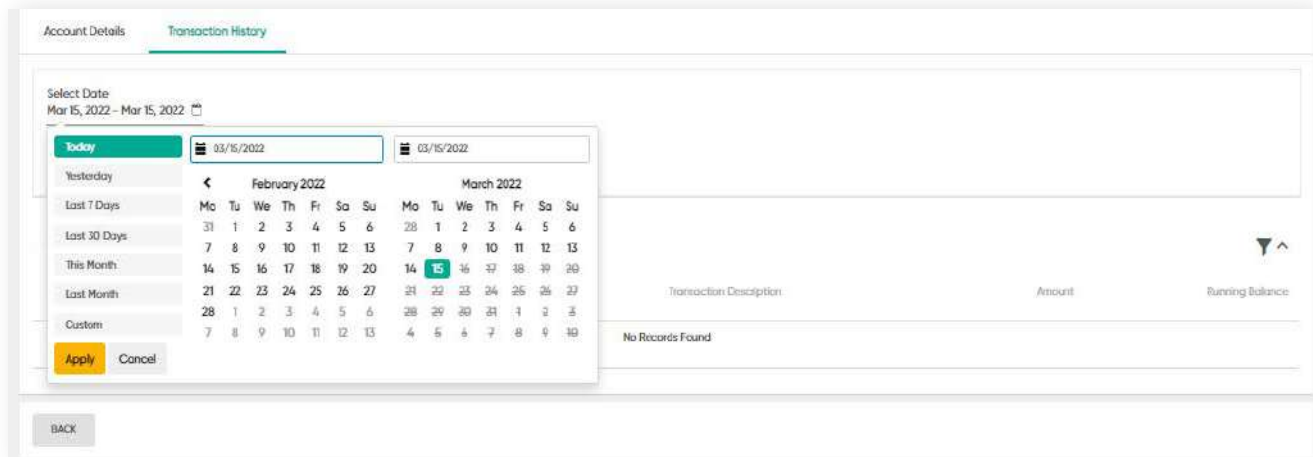
Transaction Reference	Transaction Date	Value Date	Transaction Description	Amount	Running Balance
200003107	Dec 21, 2021	Dec 21, 2021	TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING	BND 5.00	BND 9,265.79
200002857	Dec 14, 2021	Dec 14, 2021	TRANSFER 14 DEC 2021 05:55:36 980042 I-BANKING	BND 2,000.00	BND 9,270.79
200002705	Dec 7, 2021	Dec 7, 2021	BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING	BND 10.72	BND 7,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING	BND 63.21	BND 7,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING	BND 63.77	BND 7,218.50

# 3 Accounts

## 3.3 Operative Accounts

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



Select Date  
Mar 01, 2022 – Mar 15, 2022

[VIEW TRANSACTIONS](#)

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

# 3 Accounts

## 3.3.1 Searching Specific Operative Accounts

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

### Step 1

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

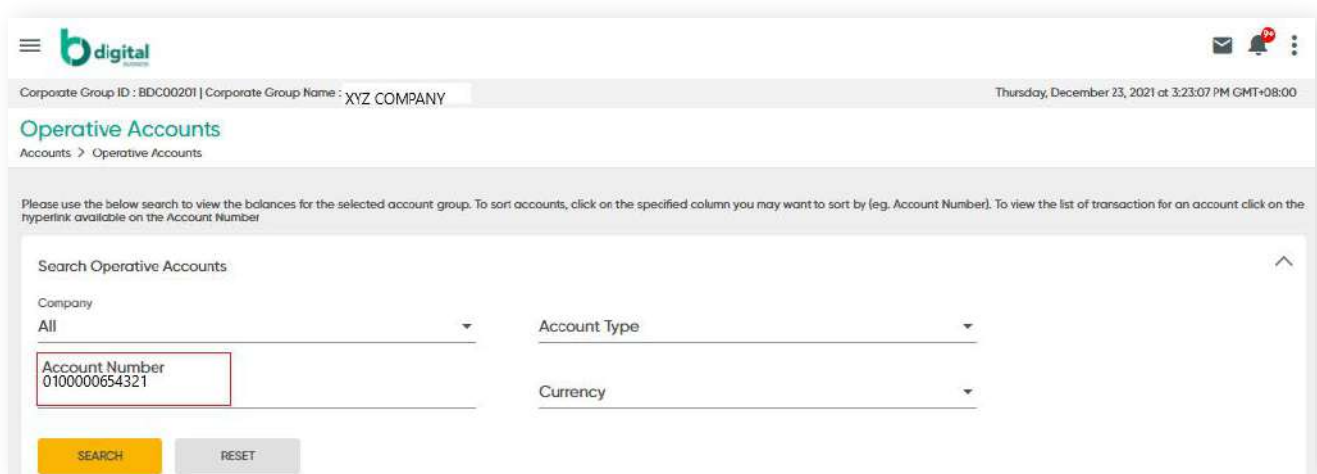


Figure 5: Operative Accounts screen

# 3 Accounts

## 3.3.1 Searching Specific Operative Accounts

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### Step 2

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

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

### Operative Accounts

Accounts > Operative Accounts

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

Search Operative Accounts

Company: All Account Type: Account Number: 010000654321 Currency: SEARCH RESET

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

#### Operative Account (1 entries)

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	<a href="#">010000654321</a>	Current Account	BND	9,265.79	9,265.79

Items per page: 10 1 - 1 of 1 < 1 >

#### Consolidated Account Balance (1 entries)

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

Figure 6: Operative Account Inquiry screen

# 3 Accounts

## 3.3.1 Searching Specific Operative Accounts

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### Step 3

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

The screenshot displays the 'Operative Accounts' interface. At the top, it shows 'Corporate Group ID: BDC00001 | Corporate Group Name: XYZ COMPANY' and the date 'Thursday, December 23, 2021 at 3:46:18 PM GMT+08:00'. Below this is a summary table for the account:

CF No.	Account Number	Accounts	Account Type	Currency	Available Balance
654321	0100000654321	XYZ COMPANY	Current Account	BND	9,265.79

Below the summary table, there are two tabs: 'Account Details' (selected) and 'Transaction History'. The 'Account Details' section shows the following information:

Account Number	0100000654321	Available Balance	9,265.79
Account Short Name	XYZ COMPANY	Current Balance	9,265.79
Account Type	Current Account	Status	ACTIVE
Currency	BND	Overdraft Limit	0
Branch	Yayasan		
Branch Code	001		

The 'Transaction History' section shows the 'Last 10 Transaction' with the following data:

Transaction Reference	Transaction Date	Value Date	Transaction Description	Amount	Running Balance
200003107	Dec 21, 2021	Dec 21, 2021	TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING	BND 5.00	BND 9,265.79
200002837	Dec 14, 2021	Dec 14, 2021	TRANSFER 14 DEC 2021 08:55:36 980042 I-BANKING	BND 2,000.00	BND 9,270.79
200002703	Dec 7, 2021	Dec 7, 2021	BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING	BND 10.72	BND 7,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING	BND 63.21	BND 7,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING	BND 43.77	BND 7,278.30

Figure 7: Operative Accounts screen



# 3 Accounts

## 3.4 Deposit Accounts

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### Step 1

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

The screenshot shows the 'Deposit Accounts' interface. At the top, there is a search section with filters for 'Company' (set to 'All') and 'Account Number'. Below the search filters are 'SEARCH' and 'RESET' buttons. A message states: 'All balances as of Dec 23, 2021, 4:02:06 PM'. The main section is titled 'Deposit Accounts (5 entries)' and contains a table with the following data:

Clif No.	Company Name	Account Number	Deposit type	Currency	Limit	Current Balance	Maturity Date
654321	XYZ COMPANY	678000654321	Fixed Deposit	BND	0.00	100,566.73	Feb 25, 2022
654321	XYZ COMPANY	987000654321	Fixed Deposit	BND	120,126.00	285,395.00	Dec 28, 2021
34567	ZYX COMPANY	67800034567	Fixed Deposit	BND	150,186.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	98700034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
23456	ABC COMPANY	67800023456	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

Below the table, there is a pagination control showing 'Items per page: 10' and '1 - 5 of 5'. At the bottom, there is a 'Consolidated Account Balance (1 entries)' section with a table:

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

Figure 7: Operative Accounts screen

# 3 Accounts

## 3.4 Deposit Accounts

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### Step 2

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

The screenshot displays the 'Deposit Accounts' page. At the top, it shows 'Accounts > Deposit Accounts' and a timestamp 'All balances as of Mar 15, 2022, 11:28:08 AM'. Below this is a table with columns: CF No., Company Name, Account Number, Deposit Type, Currency, Principal Amount, Maturity Amount, and Maturity Date. The first row contains: 654321, XYZ COMPANY, 67800654321, Fixed Deposit, BND, 100,697.74, 100,847.77, and Aug 26, 2022. Below the table is an 'Account Details' section with a grid of key-value pairs:

Account Details			
Account Number	67800654321	Principal Amount	BND 100,697.74
Account Name	XYZ COMPANY	Deposit Start Date	Feb 25, 2022
Account Type	Fixed Deposit	Status	ACTIVE
Currency	BRUNEI DOLLAR	Branch	Head Office
Rate of Interest Applicable (% p.a.)	0.3	Branch Code	000
Maturity Amount	BND 100,847.77		
Maturity Date	Aug 26, 2022		

# 3 Accounts

## 3.4.1 Searching Specific Deposit Accounts

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

### Step 1

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

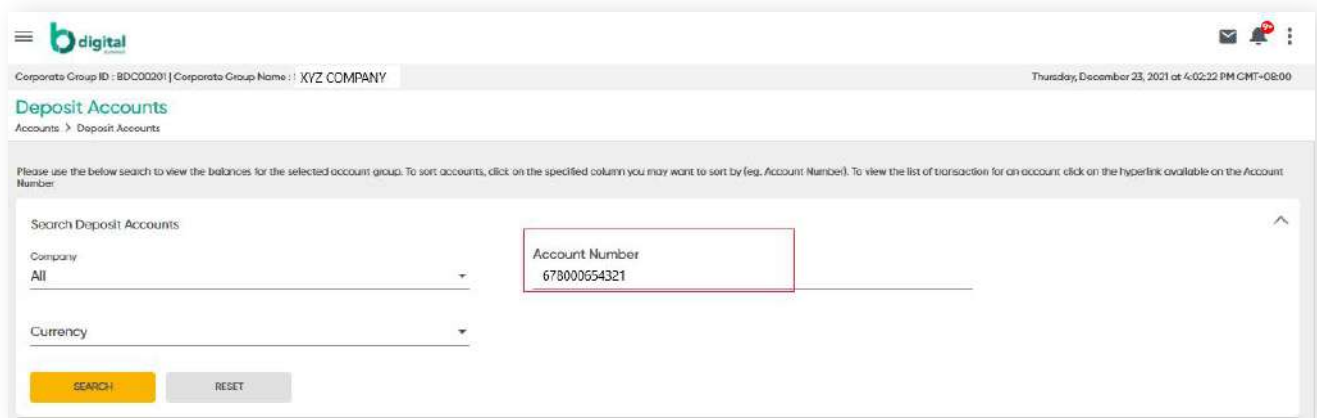


Figure 5: Operative Accounts screen

# 3 Accounts

## 3.4.1 Searching Specific Deposit Accounts

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### Step 2

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

**Deposit Accounts**  
Accounts > Deposit Accounts

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

Search Deposit Accounts

Company: All | Account Number: 678000654321

Currency: [Dropdown]

**SEARCH** | RESET

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

**Deposit Accounts (1 entries)**

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

Items per page: 10 | 1 - 1 of 1 | 1

**Consolidated Account Balance (1 entries)**

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

# 3 Accounts

## 3.5 Loan Accounts Overview

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

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

BAIDURI BANK | b digital

Corporate Group ID : CD0123 Corporate Group Name : Zero One Two Sdn Bhd | Monday, March 1, 2022 at 4:59:59 PM GMT+0800

### Loan Accounts Overview

Accounts > Loan Accounts Overview

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

Search Accounts by Company: All [SEARCH]

All balances as at Mar 1 2022, 4:00:05 PM

#### Loan Accounts (5 entries)

CIF No.	Company Name	Account Number	Loan Account Name	Disbursed Amount	Currency	Outstanding Balance	Next Repayment Date
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	2,500,000.00	BND	291,718.52	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	700,000.00	BND	19,036.30	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,096,104.63	BND	171,544.98	Jun 2, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,300,000.00	BND	522,298.57	Mar 31, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	380,000.00	BND	136,113.67	Apr 29, 2021

#### Trust Receipt (16 entries)

CIF No.	Company Name	Account Name	Trust Reference	Currency	Total Amount Due	Bill Amount
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	00123456789010	BND	128,374.59	10,384.30

Figure 9: Loan Account Overview screen

# 3 Accounts

## 3.5.1 View - Loan Accounts

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

The screenshot shows the Baiduri Bank digital interface. The top navigation bar includes the Baiduri Bank logo, a digital icon, and the user's name 'MD BAKAR ALI'. The main heading is 'Loan Accounts Overview'. Below this, there is a search bar with the text 'Search Accounts By Company' and a dropdown menu set to 'All'. The page displays three main sections: 'Loan Accounts (2 entries)', 'Trust Receipt (1 entries)', and 'Hire Purchase (3 entries)'. Each section contains a table with columns for CIF No., Company Name, Account Number, and various financial details.

**Loan Accounts (2 entries)**

CIF No.	Company Name	Account Number	Loan Account Name	Disbursed Amount	Currency	Outstanding Balance	Next Repaym
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	20,000,000.00	BHD	10,792,637.90	Mar 12, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,073,551.97	BHD	541,904.50	Mar 27, 2021

**Trust Receipt (1 entries)**

CIF No.	Company Name	Account Name	Limit Reference	Currency	Total Amount Due
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	00TDB012345	BHD	10,185.84

**Hire Purchase (3 entries)**

Company Name	Account Name	Account Number	Registration number	Loan Amount	Total Outstanding Balance	Monthly Installment Amount	Months Overdue	Installment Over Due	Other Chas
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	27,766.25	4,496.07	463.00	02	4,496.07	0.0
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	27,766.25	4,932.25	463.00	43	4,932.25	0.0
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	35,144.31	9,348.31	586.00	47	9,348.31	0.0

# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Loan Accounts

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

The screenshot displays the 'Loan Accounts' page in the b.digital system. At the top, it shows the corporate group ID (BDC00201) and name (SOUL GARDENS CO), along with the date and time (Thursday, March 31, 2022 at 11:30:29 AM GMT+08:00). The page title is 'Loan Accounts' and the breadcrumb trail is 'Accounts > Loan Accounts Overview > Loan Accounts Details'. Below this, it states 'All balances as of Mar 31, 2022, 11:30:28 AM'. A table lists account information:

CIF No.	Account Number	Account Name	Loan Type	Currency	Outstanding Balance
2123456	20123456789010	Zero One Two Sdn Bhd	Commercial Loan	BND	10,792,83790

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

Account Number	20123456789010	Interest Rate Type	Floating
Account Name	Zero One Two Sdn Bhd	Rate of Interest Applicable (% p.a.)	Please refer to FOL
Account Type	Commercial Loan	Status	PD12
Outstanding Balance	10,792,83790		
Approved Amount	20,000,000.00	Current EMI	175,453.65
Disbursed Amount	20,000,000.00		
Loan Term Original(months)	75	EMI Start Date	Mar 12, 2021, 12:00:00 AM
Loan Term Balance(months)	62	EMI End Date	May 12, 2022, 12:00:00 AM
EMI Commenced	2021-03-12 00:00:00.0	Loan Center	Head Office
EMI Cycle Date	12	Branch Code	000

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

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

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



# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Trust Receipt

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

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

Trust Receipt

Accounts > Loan Accounts Overview > Trust Receipt

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

Search Trust Receipt

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

Trust Receipt (1 entries)

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

Items per page: 5 1 - 1 of 1

Trust Receipt

Accounts > Loan Accounts Overview > Trust Receipt Details

All balances as of

Trust Receipt (1 entries)

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

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

BACK

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

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

# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Hire Purchase

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

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

The screenshot displays the 'Hire Purchase Details' page in the b.digital system. At the top, it shows the corporate group ID (BDC00201) and name (XYZ COMPANY), along with the date and time (Monday, December 27, 2021 at 10:50:26 AM GMT+08:00). The page is divided into several sections:

- HP Account Information:** A table with columns for Account Number, Registration number, Chassis Number, Engine Number, and Description. The data row shows: Account Number: 0000123898457872, Registration number: BBM223, Chassis Number: XXXYYYZZZ123D23, Engine Number: SZEHK123KHD45, and Description: NEW 2013(2014)DAIHATSU GRAN MAX VAN(M).
- Payment Details:** A table with columns for Loan Amount, Start Date, End Date, Installment Months Paid, Installment Months Balance, Installment Amount Due, Overdue Interest, and Other Charges. The data row shows: Loan Amount: 27,766.25, Start Date: Jun 30, 2014, End Date: Jul 30, 2019, Installment Months Paid: 46, Installment Months Balance: 0, Installment Amount Due: 463, Overdue Interest: 3,035.51, and Other Charges: 0.
- Insurance and Road Tax Details:** A table with columns for Insurance Policy Number, Insurance Amount, Insurance Amount Due, Insurance Expiry, Insurance Company, Road Tax Expiry, and Request Quote. The data row shows: Insurance Policy Number: 457264, Insurance Amount: 17,000, Insurance Amount Due: (blank), Insurance Expiry: Jul 1, 2018, Insurance Company: NATIONAL INSURANCE CO BHD, Road Tax Expiry: Jul 1, 2018, and a 'REQUEST QUOTE' button.
- Payment History:** A table with columns for Payment Date, Description, Payment Amount, and Account Balance. The data rows show: Sep 30, 2014 (OVERDUE INT. CHARGE, 2.09), Sep 22, 2014 (INSTALMENT PAYMENT FOR 30-SEP-2014, -463), Sep 10, 2014 (INSTALMENT PAYMENT FOR 30-AUG-2014, -463), Sep 2, 2014 (22900), and Sep 2, 2014 (INTEREST CHARGES, 4,866.25).

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

# 3 Accounts

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

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Corporate Group ID : BUC00001 | Corporate Group Name : SDR, GAROMNS.CO | Monday, October 22, 2023 at 11:02:53 AM (GMT+08:00)

### Loan Accounts Overview

Accounts > Loan Accounts Overview

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

Search Accounts By Company: All [SEARCH]

All balances as of Dec 23, 2021, 11:00:54 AM

Hire Purchase (4 entries)													View All
Account Number	Registration Number	Loan Amount	Total Outstanding Balance	Monthly Instalment Amount	Months Overdue	Instalment Over Due	Other Charges	Insurance	Total Account Overdue	Next Repayment Due Date	Pay Monthly Instalment	Pay Charges	Pay Insurance
0000123898 457872	BBM223	27,764.25	6,356.46	463.00	42	463.00	0.00	17,000.00	6,450.02		PAY	PAY	PAY
0000239876 498761	BBZ5403	27,764.25	4,532.25	463.00	39	463.00	0.00	17,000.00	9,030.07		PAY	PAY	PAY
0000913548 276492	BZ56785	35,144.31	9,360.21	566.00	43	566.00	0.00	22,000.00	13,609.52		PAY	PAY	PAY
0003827462	BTS7584										PAY	PAY	PAY

### Step 1

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

### Step 2

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

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

# 3 Accounts

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

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### Initiate Payment

#### Step 1

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

#### Step 2

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

The screenshot displays the 'Create Payment' interface. At the top, it shows the corporate group ID and name, and the current date and time. The main heading is 'Create Payment', with a breadcrumb trail: 'Accounts > Loan Accounts Overview > Hire Purchase > Create Payment'. A progress indicator shows three steps: 'STEP 1 INITIATE PAYMENT' (highlighted), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below this, the 'Applicant' section is expanded, containing the following fields:

- Your Reference \***: 123456 (6 / 20 characters)
- Choose Company \***: 654321 / XYZ COMPANY (Company ID / Company Name)
- Pay From \***: XYZ COMPANY / 010000654321/BND (Account Name / Account Number / Currency / Bank Code)

An 'AVAILABLE BALANCE' box shows BND 113,698.37. Below the applicant section are two collapsed sections: 'Bill Information' and 'Payment Details'. At the bottom, there are three buttons: 'CONTINUE' (highlighted), 'RESET', and 'CANCEL'.

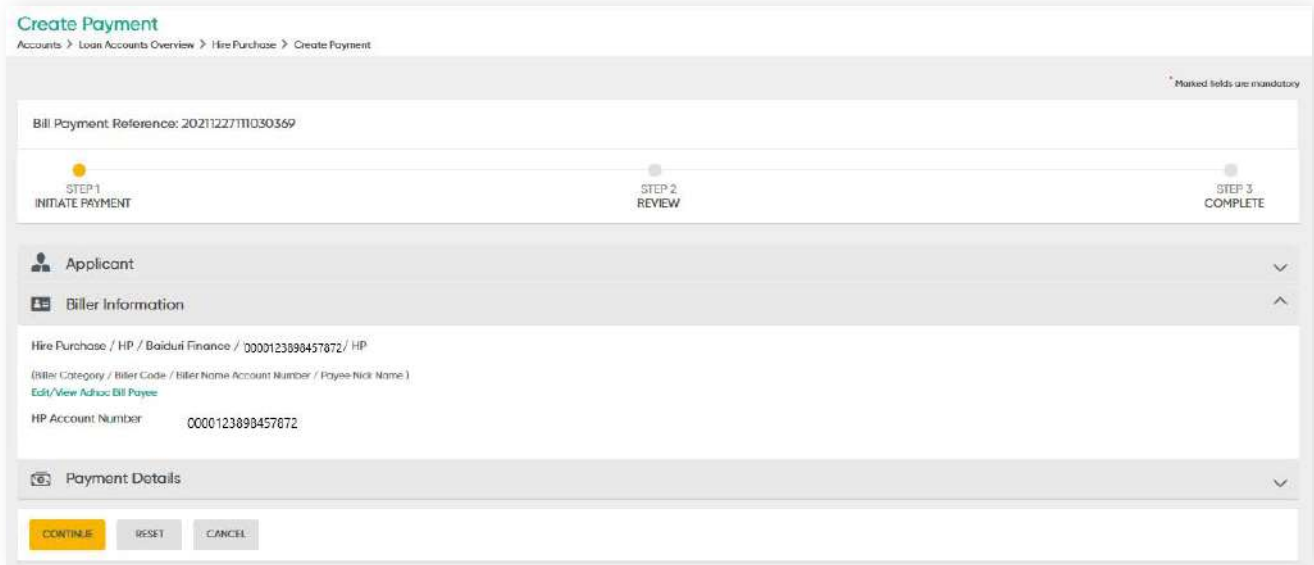
# 3 Accounts

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

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### Step 3

Under **Create Payment**, the **Bill 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](#)

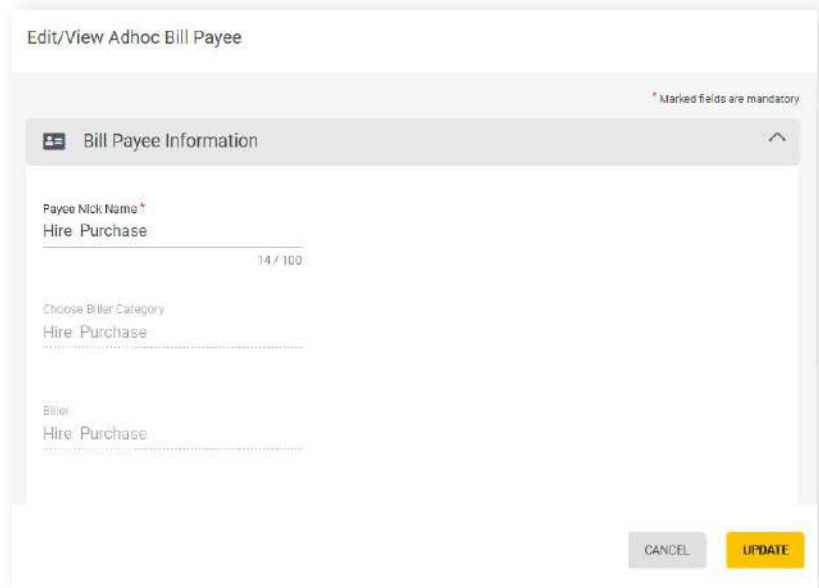


Figure 10: Edit/View Adhoc Bill Payee screen

# 3 Accounts

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

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### Step 3

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

The screenshot displays the 'Create Payment' interface. At the top, it shows the breadcrumb 'Accounts > Loan Accounts Overview > Hire Purchase > Create Payment' and a 'Marked fields are mandatory' note. A progress bar indicates three steps: 'STEP 1 INITIATE PAYMENT', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below the progress bar, there are three expandable sections: 'Applicant', 'Biller Information', and 'Payment Details'. The 'Payment Details' section is expanded, showing the following fields: 'Payment Date \*' with the value '2021-12-27' and a calendar icon; 'Payment Currency \*' with the value 'BND'; 'Payment Amount \*' with the value '463.00' and a note '(Four Hundred Sixty Three BRUNDOLLAR)'; and 'Remarks' with a character count '0 / 255'. At the bottom of the screen, there are three buttons: 'CONTINUE' (highlighted in yellow), 'RESET', and 'CANCEL'.

# 3 Accounts

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

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### Review

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

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

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

Bill Payment Reference: 20211227111050369

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	123456
Company	654321 / XYZ COMPANY
Pay From	XYZ COMPANY/010000654321/BND/666

**Biller Information**

Biller	Hire Purchase / HP / Baiduri Finance / HP
HP Account Number	0000123090457872

**Payment Details**

Payment Date	Dec 27, 2021
Payment Currency	BND
Payment Amount	663.00 ( Four Hundred Sixty Three BRUNEI DOLLAR )
Remarks	TEST

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



# 3 Accounts

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

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### Complete

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

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

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

Bill Payment Reference: 20211227111050369

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	123456
Company	654321 / XYZ COMPANY
Pay From	XYZ COMPANY/010000654321/BND/666

**Biller Information**

Biller	Hire Purchase / HP / Baiduri Finance / HP
HP Account Number	0000123008457872

**Payment Details**

Payment Date	Dec 27, 2021
Payment Currency	BND
Payment Amount	663.00 ( Four Hundred Sixty Three BRUNEI DOLLAR )
Remarks	TEST

PROCEED TO SUBMIT    BACK    CANCEL

# 3 Accounts

## 3.6 Corporate Cards

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

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

Cards Summary (4 entries)

Card Number	Card Type	Company Name	Currency	Total Credit Limit	Total Card Outstanding Balance	Available Card Credit Balance	Payment	Setup
VISA 000xxxxxxxxx00	Visa	Zero One Two Sdn Bhd		5,000.00	3,531.29	1,468.71	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxxx00	Visa	Zero One Two Sdn Bhd		2,000.00	8,296.72	10,296.72	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxxx00	Visa	Zero One Two Sdn Bhd		1.00	516.79	515.29	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxxx00	Visa	Zero One Two Sdn Bhd		99999	860.85	1,860.85	PAY CREDIT CARD	SETUP

Items per page: 10 1 - 4 of 4

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

> [Bill Payee Management](#)

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

Unposted Transaction Details: 5432xxxxxx1234

Transaction Date	Value Date	Transaction Description	Amount
Mar 29, 2022	Mar 29, 2022	Late Charge Debit Adjustment	-BND 35.00

Items per page: 10 1 - 1 of 1

Select Format  DOWNLOAD

BACK

# 3 Accounts

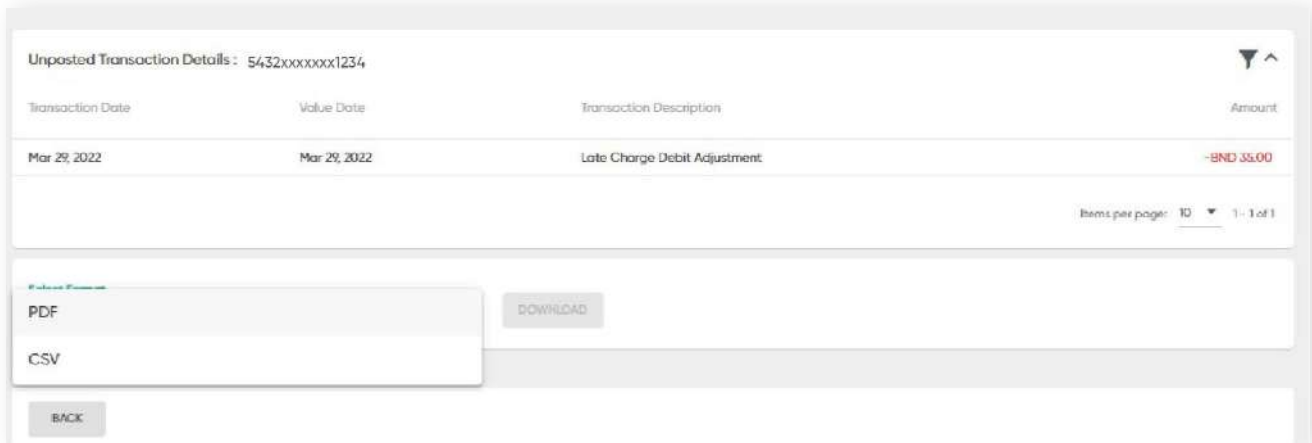
## 3.6 Corporate Cards

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### Download Transaction Details

#### Step 1

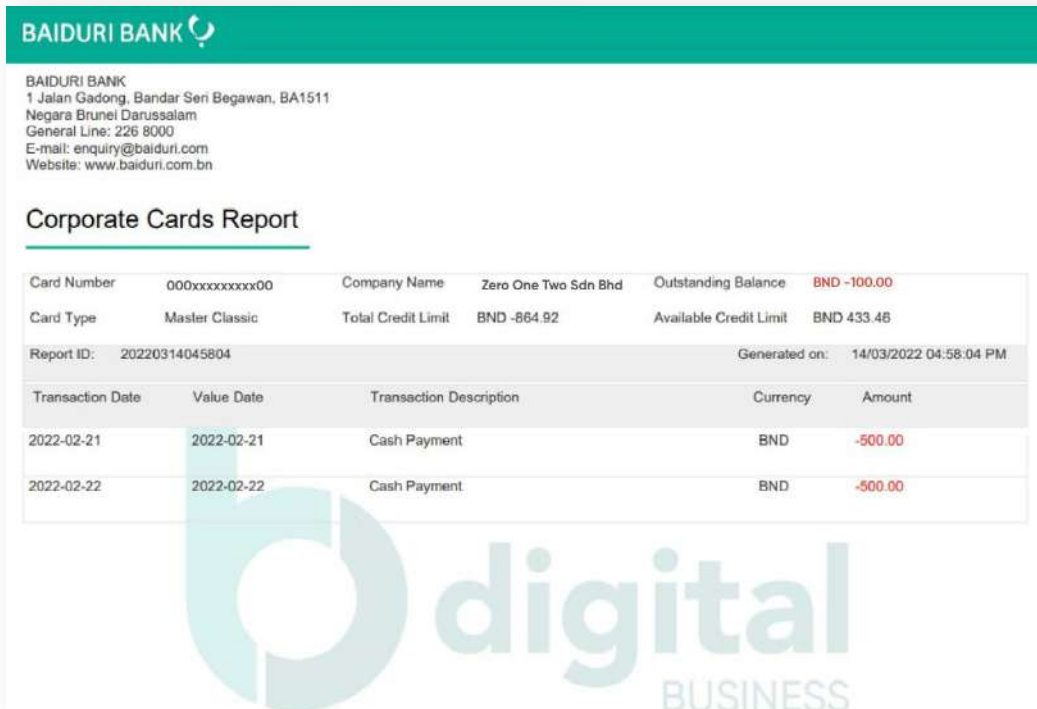
From the drop-down list, select your preferred file format, i.e. PDF or CSV.



#### Step 2

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

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



# 3 Accounts

## 3.7 Limit Summary

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

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

Guarantee Summary (14 entries) <span>View All</span>										
Company Name	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	<a href="#">OOTDB012345</a>	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	4,000.00	Jun 22, 2023	ACTIVE
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	13,900.00	Jan 27, 2023	ACTIVE

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

Letter of Credit (1 entries) <span>View All</span>										
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	<a href="#">OOTDB012345</a>	Zero One Two Sdn Bhd	SGD		10,000.00	Apr 12, 2022	ACTIVE	

Forex Summary <span>View All</span>										
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

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

### Guarantee Summary

Accounts > Limit Summary > Guarantee Summary > Guarantee Summary Details

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

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

#### Guarantee Summary Details

Guarantee Reference	1234567788	Expiry Date	Jan 22, 2023
Beneficiary Name	Zero One Two Sdn Bhd	Currency	BND
Project Title	IH/L/012345	Limit Amount	400,000.00

[BACK](#)

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

### Overdraft Summary

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

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

### LC Details

Limits Summary > Letter of Credit > LC Details

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

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

#### LC Details

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

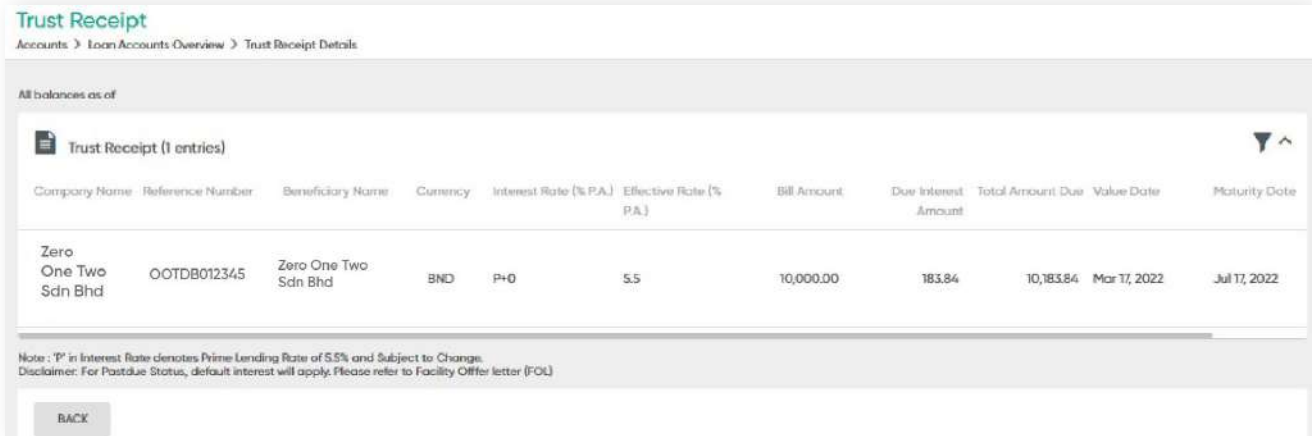
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# 3 Accounts

## 3.7 Limit Summary

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



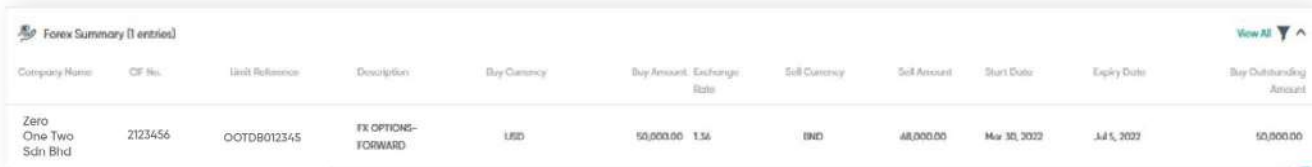
The screenshot shows the 'Trust Receipt' details page. At the top, it says 'Trust Receipt' and 'Accounts > Loan Accounts Overview > Trust Receipt Details'. Below this, it says 'All balances as of' and 'Trust Receipt (1 entries)'. There is a table with columns: Company Name, Reference Number, Beneficiary Name, Currency, Interest Rate (% P.A.), Effective Rate (% P.A.), Bill Amount, Due Interest Amount, Total Amount Due, Value Date, and Maturity Date. The table contains one entry for 'Zero One Two Sdn Bhd' with a bill amount of 10,000.00 and a maturity date of Jul 17, 2022. Below the table, there is a note: 'Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and Subject to Change. Disclaimer: For Pastdue Status, default interest will apply. Please refer to Facility Offer letter (FOL)'. At the bottom, there is a 'BACK' button.

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

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

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

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



The screenshot shows the 'Forex Summary' table. It has columns: Company Name, CF No., Limit Reference, Description, Buy Currency, Buy Amount, Exchange Rate, Sell Currency, Sell Amount, Start Date, Expiry Date, and Buy Outstanding Amount. The table contains one entry for 'Zero One Two Sdn Bhd' with a buy amount of 50,000.00 and an expiry date of Jul 5, 2022.

Company Name	CF No.	Limit Reference	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Start Date	Expiry Date	Buy Outstanding Amount
Zero One Two Sdn Bhd	2123456	OOTDB012345	FX OPTIONS-FORWARD	USD	50,000.00	1.56	BND	48,000.00	Mar 30, 2022	Jul 5, 2022	50,000.00

# 3 Accounts

## 3.8 Bill Collections

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

**Bill Collection**  
Accounts > Bill Collection

Search Accounts By Company

All balances as of Mar 26, 2022, 5:03:00 PM

**Inward Collection (16 entries)** View All

CI# No.	Drawer Name	Contract Reference	Drawer Name	Remitting Bank	Currency	Bill Amount	Issued Date	Expiry Date	Bill Total
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	UNITED OVERSEAS BANK (M) LTD	USD	81,987.00	Jan 10, 2021	Mar 20, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANGKOK BANK PUBLIC CO LTD	USD	30,009.00	Jan 11, 2021	Mar 14, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	20,690.00	Jan 11, 2021	Mar 14, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA LIMITED	USD	21,096.00	Jan 5, 2021	Mar 6, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	24,131.00	Jan 4, 2021	Mar 5, 2021	0

**Outward Collection (2 entries)** View All

CI# No.	Contract Reference	Drawer Name	Collecting Bank	Currency	Bill Amount	Issued Date	Maturity Date	Bill Total
0987655	0123FGH321012	MD BAKAR ALI	MEEZAN BANK LIMITED	USD	2,352.00	Dec 30, 2020	Feb 28, 2021	0
0987655	0123FGH321012	MD BAKAR ALI	COMMERCIAL BANK OF CEYLON	USD	2,093.00	Apr 1, 2021	May 1, 2021	30

# 4 Transfers

## 4.1 Transfers Overview

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

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

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





# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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

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

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

### Application section

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

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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### Choose Your Own Company Account



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

### Amount

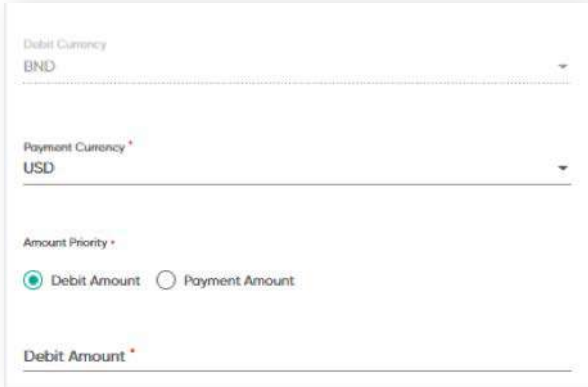


Fields	Description	Mandatory/Optional
Debit Currency	This will be set by default based on the currency of the selected <b>Pay From</b> account	Mandatory
Payment Currency	This will be set by default based on the currency of the selected <b>Pay To</b> account	Mandatory

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> currency and <b>Pay From</b> currency are different, an <b>Amount Priority</b> field will appear.</p>  <p><b>Amount Priority</b>  <b>Debit Amount</b> – debits the amount based on the Debit Currency or <b>Pay From</b> account  <b>Payment Amount</b> – pays the currency based on the <b>Pay To</b> account</p>	Mandatory
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Exchange Rate 1 BND = 1.034204 AUD            Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p> </div>	Mandatory

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer)

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### Payment Information

The screenshot shows a form titled "Payment Information" with three input fields: "Instruction to Bank", "Instruction to Bank (Line 2)", and "Payment Remarks". The "Payment Remarks" field has a character count of 0/25.

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

### Review

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

### Complete

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

### Other fields

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

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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

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

### Applicant

The screenshot shows the 'Create Transfer' interface. At the top, it says 'Create Transfer' and 'Transfers > Create Transfer'. Below that is a header 'Applicant'. The form contains several fields: 'Your Reference' (empty), 'Payment Method' (dropdown menu showing 'DOMESTIC TRANSFER'), 'Choose Company' (dropdown menu showing 'RGUTIL2 / RGU2'), 'Pay From' (text input showing 'RUC1000332 / RUCR1000332 / AUD / BBB' with a search icon and a 'Clear' button), and 'Payment Date' (calendar icon showing '2021-02-15'). A yellow box displays 'AVAILABLE BALANCE' as 'A\$ 98,563,214.00'. A green arrow icon is visible in the bottom right corner.

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


# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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### Beneficiary

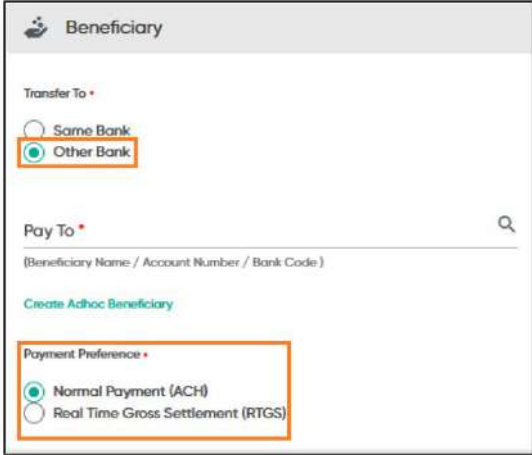
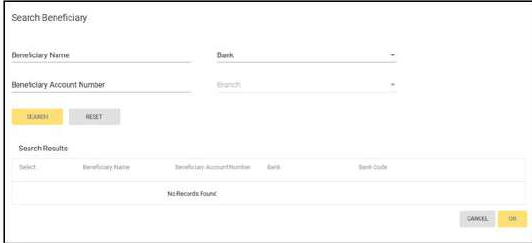


Fields	Description	Mandatory/Optional
<ul style="list-style-type: none"><li>Transfer To</li><li>Same Bank</li><li>Other Bank</li></ul>	 <p><b>Same Bank</b> – transfers the payment to another beneficiary account within Baiduri Bank</p> <p><b>Other Bank</b> – transfers the payment to another beneficiary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

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

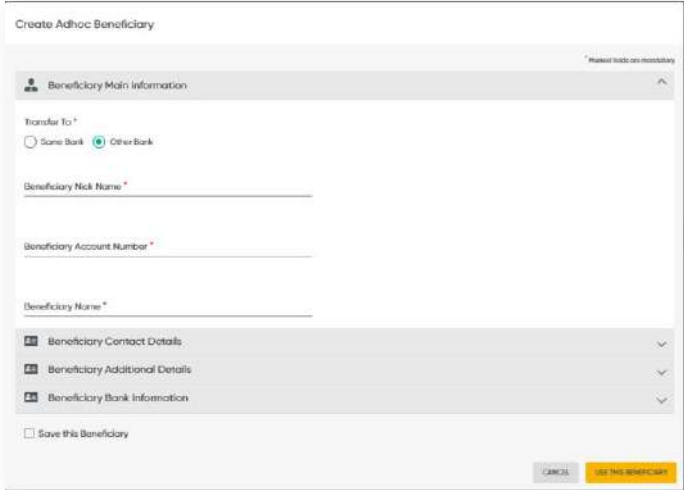
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Fields	Description	Mandatory/Optional
	 <p>Under Other Bank, the Payment Reference selection will be displayed.</p> <p>Automated Clearing House (ACH) Recommended for payments such as salary transfers, sending funds to friends and family, etc</p> <p>Real-Time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

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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



# 4 Transfers


## 4.2.2 Create Single Payment (Domestic Transfer)

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### Amount Section

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


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

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

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer)

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### Payment Information section

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

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

### Review

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

### Complete

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

### Other fields

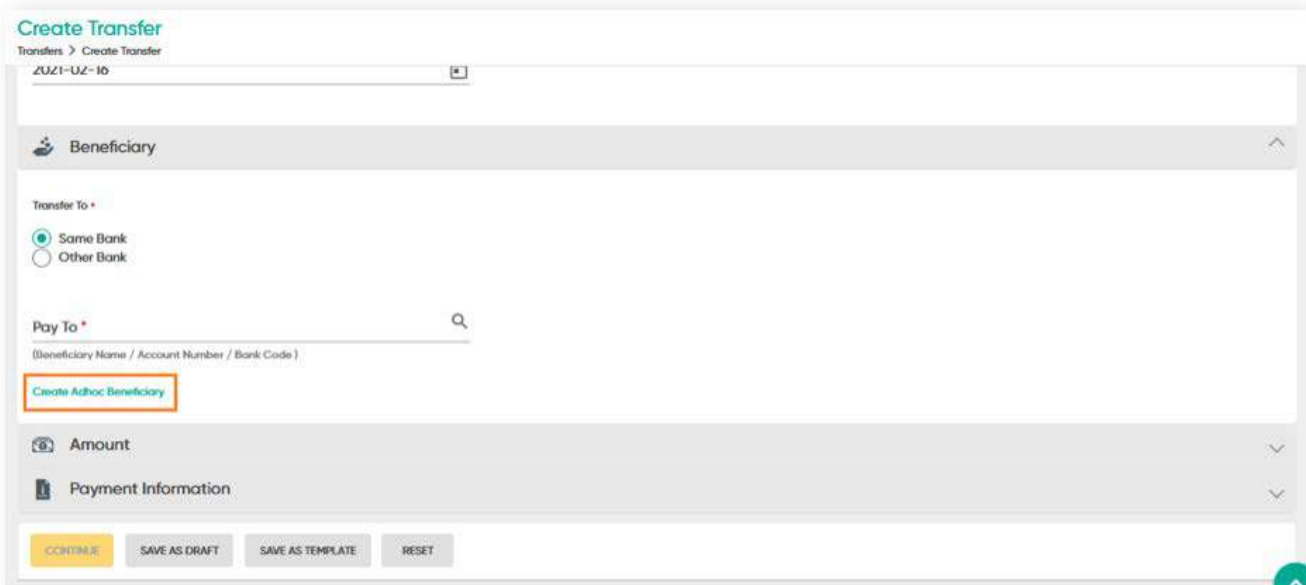
Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

# 4 Transfers

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

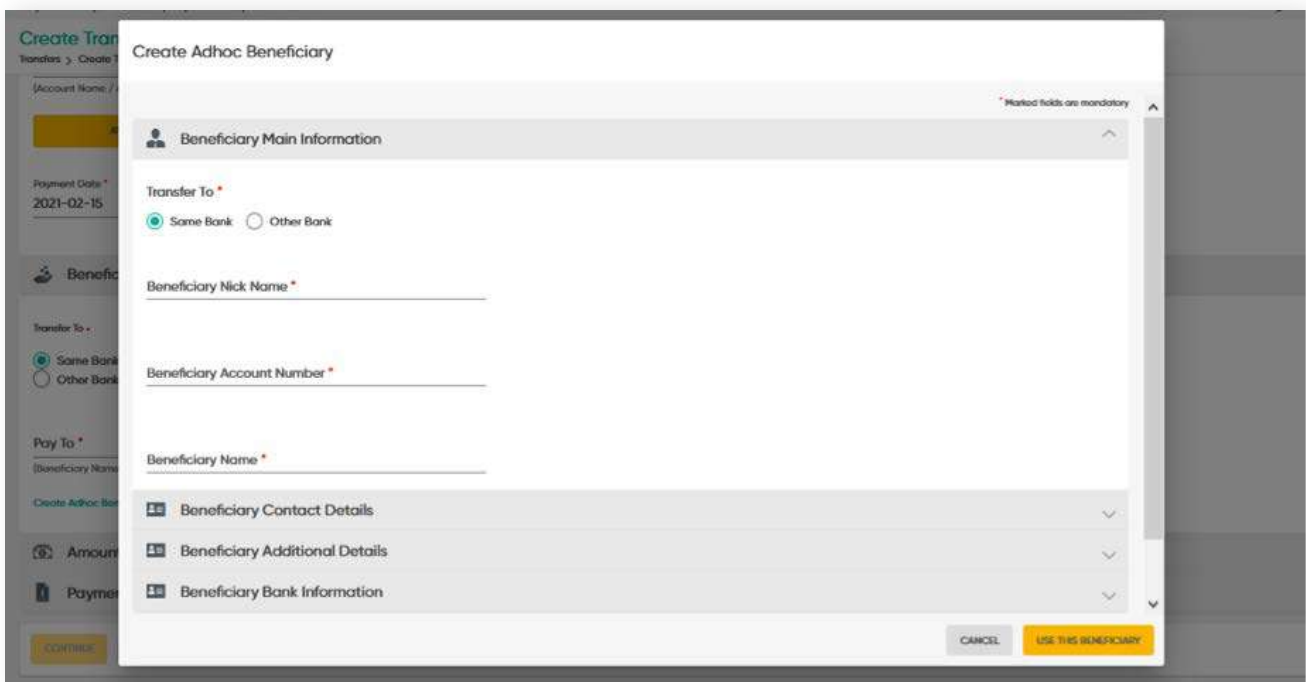
Transfer funds to a Beneficiary account and create the Beneficiary in the same transaction for local and overseas Fund Transfers.

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



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

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



## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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

#### Applicant section

The screenshot shows the 'Applicant' section of the 'Create Single Payment' screen. It contains the following fields:

- Your Reference**: A text input field.
- Payment Method**: A dropdown menu with 'INTERNATIONAL TRANSFER' selected.
- Choose Company**: A dropdown menu with the placeholder '(Company ID / Company Name)'. A search icon is visible to the right.
- Pay From**: A text input field with a search icon to the right. The placeholder is '(Account Name / Account Number / Currency / Bank Code)'. A search icon is also visible to the right of the field.
- Payment Date**: A date picker field showing '2022-04-26'.

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

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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### Beneficiary fields




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

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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### Amount section

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

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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

### Payment information fields

**Payment Information**

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

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

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

9/25



# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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

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

### Review

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

### Complete

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

### Other fields

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

# 4 Transfers

## 4.3 Create Batch Payment

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

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

A Batch reference number will be generated.

Batch Reference : 2021020810281851

STEP 1 CREATE BATCH      STEP 2 REVIEW      STEP 3 COMPLETE

**Batch Criteria Selection**

Payment Method \*  
DOMESTIC TRANSFER

Transfer To \*  
 Some Bank    Other Bank

Choose Company \*  
RGUJIL2 / RGUJ2  
( Company ID / Company Name )

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

AVAILABLE BALANCE:      BND 32,345,687.00

Debit Currency:  
BND

Payment Currency \*  
SGD

Amount priority \*  
 Debit Amount    Payment Amount

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

Payment Date \*  
2021-02-08

SAVE CRITERIA

Baiduri Bank, Brunel 2021

Enter all necessary information as required for a transfer.

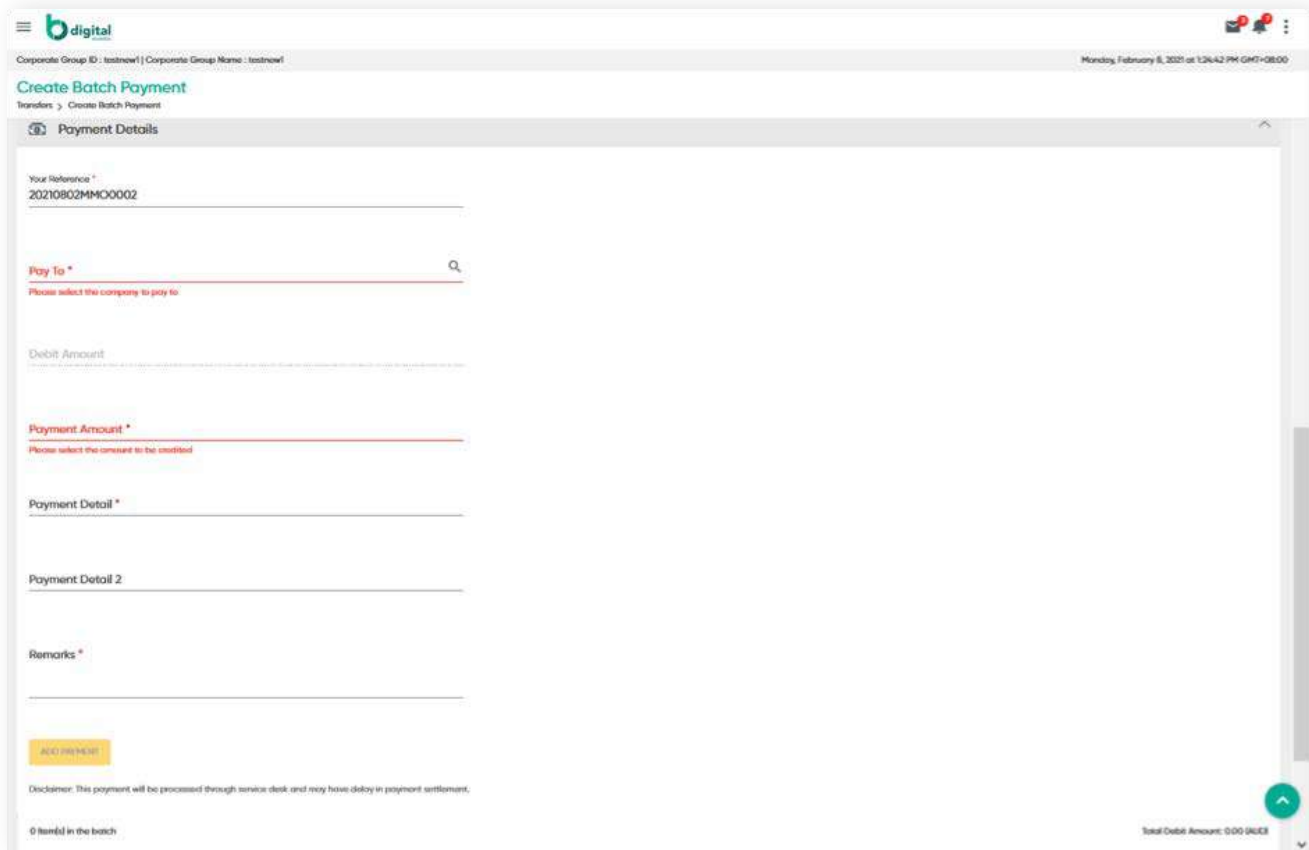
Click the **SAVE CRITERIA** button. The application will save the **Batch Criteria Selection**.

# 4 Transfers

## 4.3 Create Batch Payment

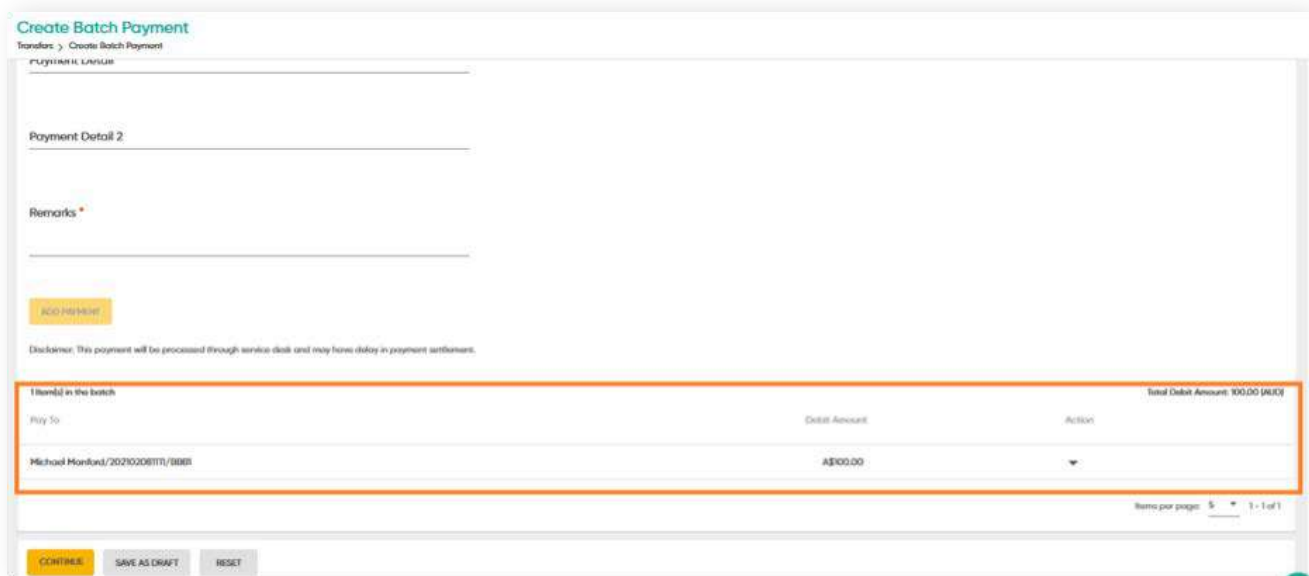
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The **Payment Details** screen



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

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### Add Payment functions

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

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

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

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

**Batch Criteria Selection**

Payment Method	DOMESTIC
Derived Payment Type	Manual Processing (Non-STP)
Transfer To	Other Bank
Company	RGUFL2 / RGU2
Pay From	RUC1000332 / RUCR000332 / AUD / 888
Debit Currency	AUD
Payment Currency	AUD
Payment Date	Feb 16, 2021
Derived Payment Date	Feb 16, 2021

**Payment Details**

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

Pay To	Debit Amount (AUD)
MHO/20210208111/AUD/888	A\$100.00

Items per page: 5 | 1 - 1 of 1

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

PROCEED TO SUBMIT | BACK | CANCEL

# 4 Transfers

## 4.3 Create Batch Payment

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### Review

Review and confirm the inputted details before submitting for approval.

### Complete

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

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

Payment Reference:	2021021571648243
Payment Method:	Domestic Transfer
Company:	RGULIL2 / RGLI2
Pay From:	RGLI2 / RUCI1000332 / AUD / BBB
Derived Payment Type:	Manual Processing (Non-SIP)
Total Debit Amount:	AUD 100.00
Payment Date:	18-Feb-2021
Derived PaymentDate:	18-Feb-2021

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

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

# 4 Transfers

## 4.4 Create Transfer Standing Instruction

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

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

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

SI Reference : 2021021573537162

Marked fields are mandatory

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

Applicant

Your Reference \*

SI Nick Name \*

Payment Method \*

Choose Company \*

Pay From \*

Beneficiary

Amount

Standing Instruction Information

Payment Information

CONTINUE | SAVE AS DRAFT | RESET

Baiduri Bank, Brunei 2021

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

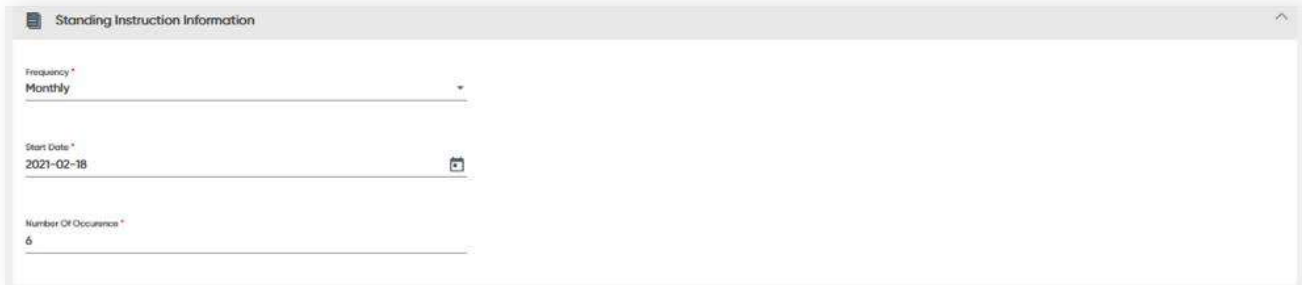
Under Beneficiary and Amount sections, enter details as per a normal **Transfer**.

# 4 Transfers

## 4.4 Create Transfer Standing Instruction

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Standing Instruction Information section

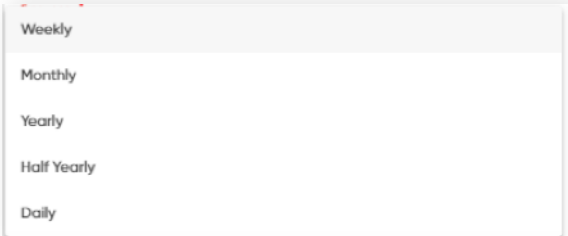


Standing Instruction Information

Frequency \*  
Monthly

Start Date \*  
2021-02-18

Number Of Occurrence \*  
6

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

### Review

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

### Complete

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

## 4 Transfers

### 4.5 Template

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

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

The screenshot shows a 'Save As Template' dialog box. At the top right, it says '\* Marked fields are mandatory'. The 'Template Reference' field contains the value '2021021591650221'. The 'Template Name' field is empty and has a red error message below it: 'Template Name is mandatory'. The 'Template Access' field has two radio buttons: 'Private' (unselected) and 'Public' (selected). At the bottom, there are two buttons: 'CANCEL' and 'SAVE'.

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

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

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

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

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

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



# 4 Transfers

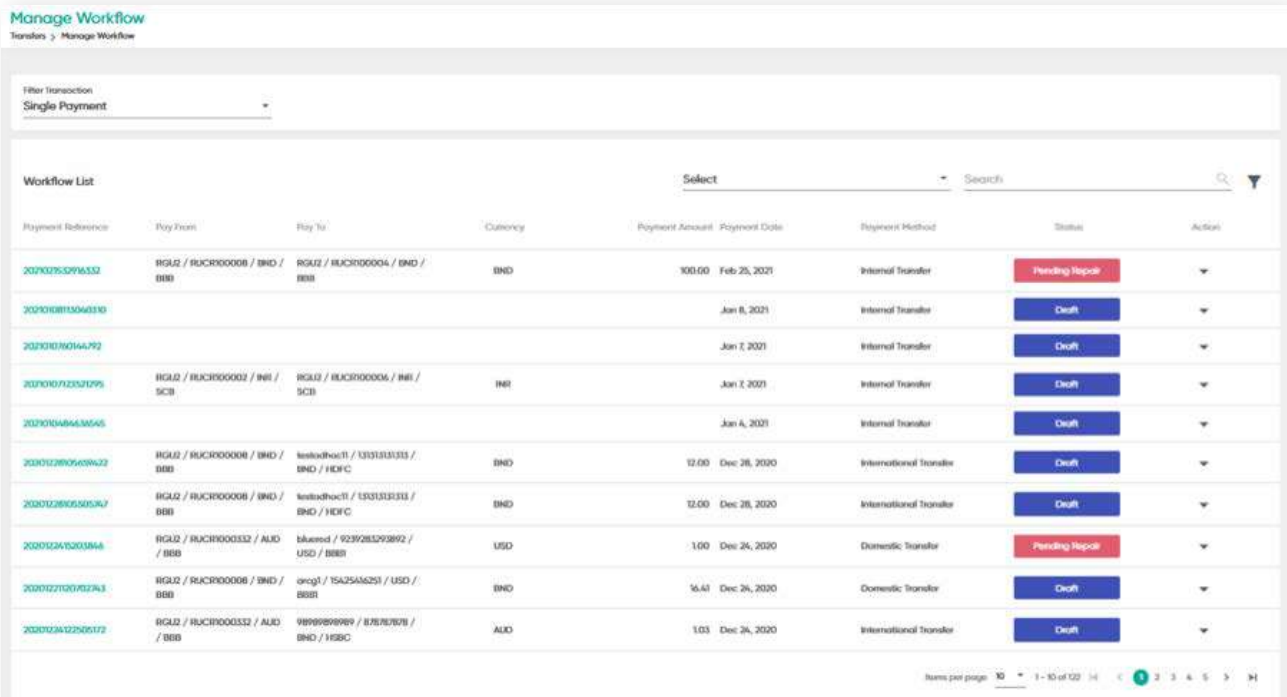
## 4.6 Edit/Delete/Amend Transfer

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

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

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



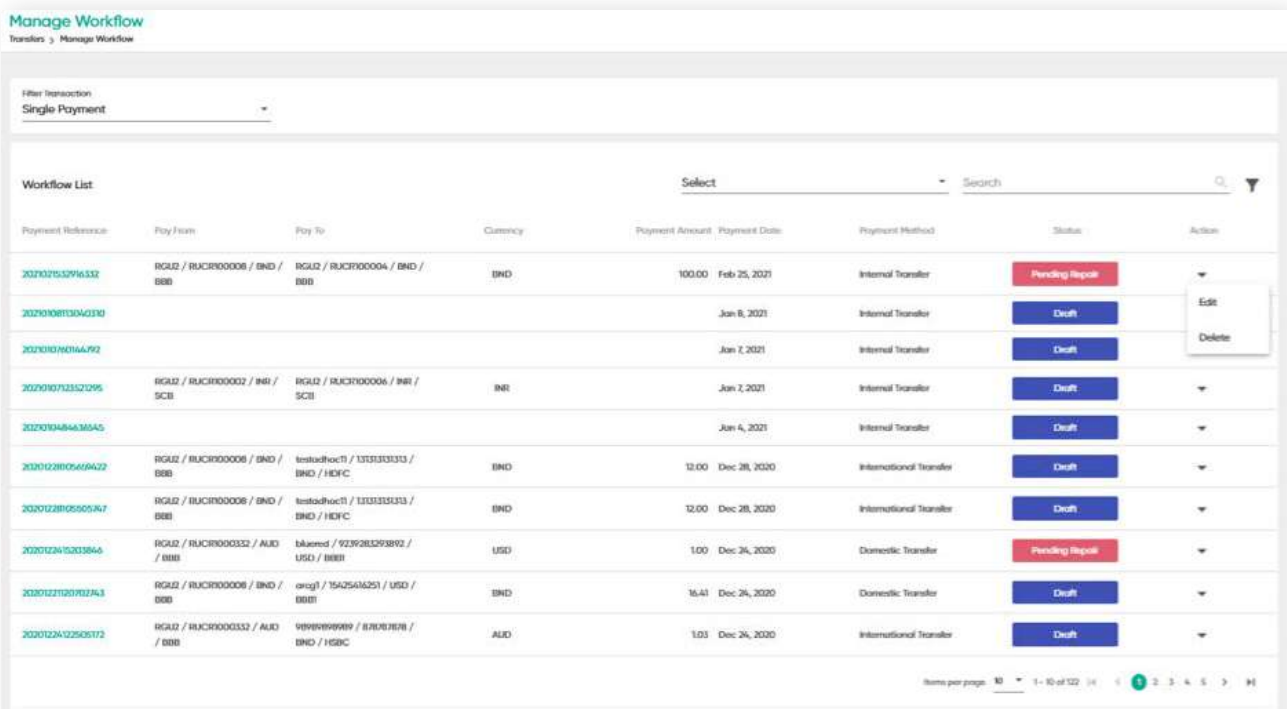
**Manage Workflow**  
Transfers > Manage Workflow

Filter Transaction: Single Payment

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20200705096532	BGLZ / RUCR00008 / BND / BBB	BGLZ / RUCR00004 / BND / BBB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	▼
2020100813060330					Jan 8, 2021	Internal Transfer	Draft	▼
202010160144792					Jan 7, 2021	Internal Transfer	Draft	▼
2020101703521295	BGLZ / RUCR00002 / BND / SCB	BGLZ / RUCR00006 / BND / SCB	BND		Jan 7, 2021	Internal Transfer	Draft	▼
202010186636545					Jan 4, 2021	Internal Transfer	Draft	▼
2020122805699422	BGLZ / RUCR00008 / BND / BBB	testadhoc11 / 1313131313 / BND / HOFK	BND	12.00	Dec 28, 2020	International Transfer	Draft	▼
2020122805699427	BGLZ / RUCR00008 / BND / BBB	testadhoc11 / 1313131313 / BND / HOFK	BND	12.00	Dec 28, 2020	International Transfer	Draft	▼
2020122415203846	BGLZ / RUCR00032 / AUD / BBB	bluemad / 9239283293892 / USD / BBB	USD	1.00	Dec 24, 2020	Domestic Transfer	Pending Repair	▼
2020121701703743	BGLZ / RUCR00008 / BND / BBB	org01 / 1542566251 / USD / BBB	BND	56.61	Dec 24, 2020	Domestic Transfer	Draft	▼
20201224122505172	BGLZ / RUCR00032 / AUD / BBB	9898989899 / 87878787 / BND / HSBK	AUD	1.03	Dec 24, 2020	International Transfer	Draft	▼

Items per page: 10 | 1 - 10 of 122 | < 1 2 3 4 5 > |

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



**Manage Workflow**  
Transfers > Manage Workflow

Filter Transaction: Single Payment

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20200705096532	BGLZ / RUCR00008 / BND / BBB	BGLZ / RUCR00004 / BND / BBB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	▼
2020100813060330					Jan 8, 2021	Internal Transfer	Draft	▼
202010160144792					Jan 7, 2021	Internal Transfer	Draft	▼
2020101703521295	BGLZ / RUCR00002 / BND / SCB	BGLZ / RUCR00006 / BND / SCB	BND		Jan 7, 2021	Internal Transfer	Draft	▼
202010186636545					Jan 4, 2021	Internal Transfer	Draft	▼
2020122805699422	BGLZ / RUCR00008 / BND / BBB	testadhoc11 / 1313131313 / BND / HOFK	BND	12.00	Dec 28, 2020	International Transfer	Draft	▼
2020122805699427	BGLZ / RUCR00008 / BND / BBB	testadhoc11 / 1313131313 / BND / HOFK	BND	12.00	Dec 28, 2020	International Transfer	Draft	▼
2020122415203846	BGLZ / RUCR00032 / AUD / BBB	bluemad / 9239283293892 / USD / BBB	USD	1.00	Dec 24, 2020	Domestic Transfer	Pending Repair	▼
2020121701703743	BGLZ / RUCR00008 / BND / BBB	org01 / 1542566251 / USD / BBB	BND	56.61	Dec 24, 2020	Domestic Transfer	Draft	▼
20201224122505172	BGLZ / RUCR00032 / AUD / BBB	9898989899 / 87878787 / BND / HSBK	AUD	1.03	Dec 24, 2020	International Transfer	Draft	▼

Items per page: 10 | 1 - 10 of 122 | < 1 2 3 4 5 > |

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

# 4 Transfers

## 4.6 Edit/Delete/Amend Transfer

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Corporate Group ID : Instawal | Corporate Group Name : Instawal  
Tuesday, February 16, 2021 at 1:39:45 AM GMT+0800

### Edit Transfer

Transfers > Manage Workflow > Edit Transfer

Payment Reference : 2021021532916332

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

Reason For Sent To Amendment : Update payment detail

#### Applicant

Your Reference \*  
SDFAD2021111

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUJL2 / RGJ2  
(Company ID / Company Name)

Pay From \*  
RUC10008/RUCR0008/IND/BBB  
(Account Name / Account Number / Currency / Bank Code) [Close](#)

AVAILABLE BALANCE | BND 32,345,68100

Payment Date \*  
2021-02-25

[Choose Your Own Company Account](#)

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

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

# 4 Transfers

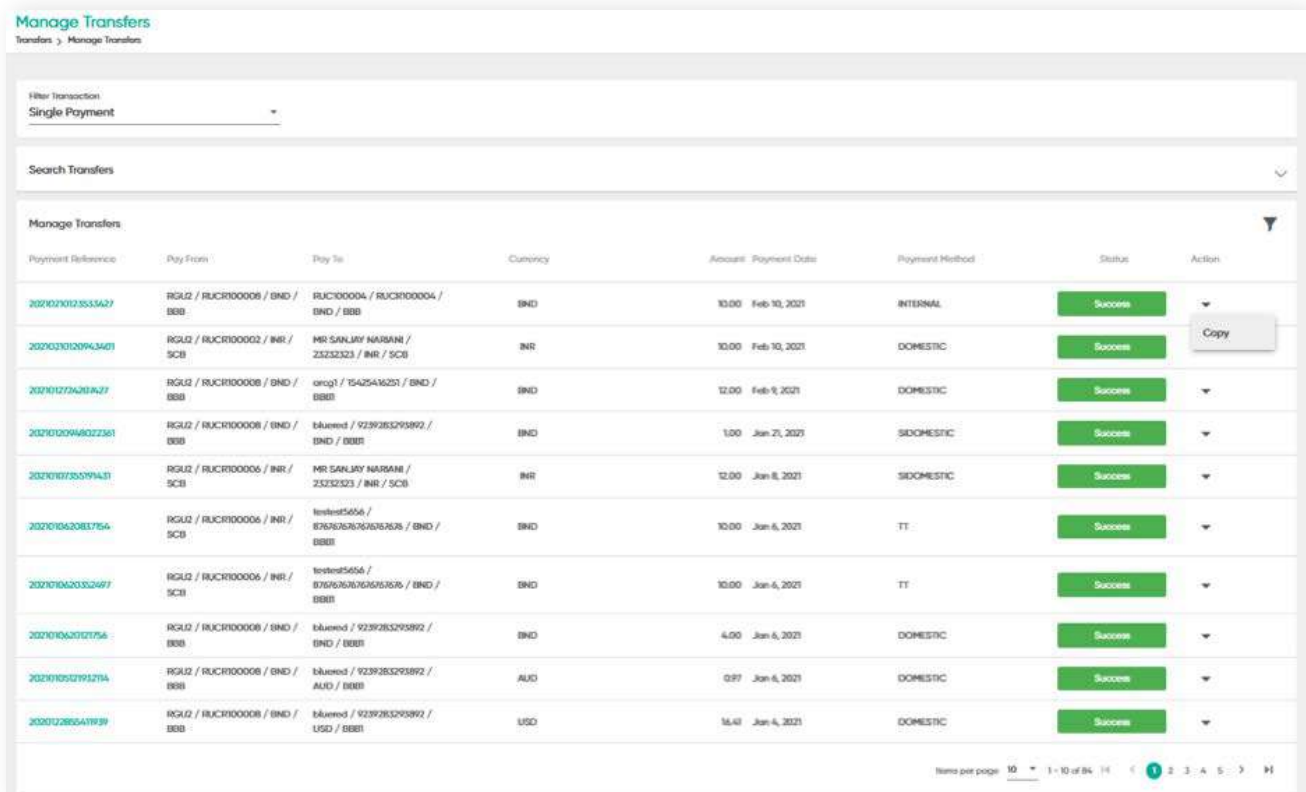
## 4.6.1 Copy Active Transfer Records

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

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

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



# 4 Transfers

## 4.6.1 Copy Active Transfer Records

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

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

The screenshot shows the 'Copy Transfer' application form. At the top, there is a progress bar with three steps: STEP 1 COPY TRANSFER (active), STEP 2 REVIEW, and STEP 3 COMPLETE. Below the progress bar is a header for 'Applicant'. The form contains several fields: 'Your Reference' (empty), 'Payment Method' (INTERNAL TRANSFER), 'Choose Company' (RGUTIL2 / RGU2), 'Pay From' (RUC100008/RUC100008/BND/BBB), 'AVAILABLE BALANCE' (BND 32,145,687.00), and 'Payment Date' (2021-02-16). At the bottom, there are four buttons: CONTINUE, SAVE AS DRAFT, CANCEL, and RESET.

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

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

# 4 Transfers

## 4.7.1 Manage Transfer (Viewing Manage List)

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

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

The screenshot shows the 'Manage Transfers' interface. At the top, it displays 'Corporate Group ID: STBKSG | Corporate Group Name: STARBUCKS\_SG' and the date 'Tuesday, October 1, 2019 at 3:50:34 PM GMT+05:30'. Below this is a navigation bar with 'Manage Transfers' and 'Transfers > Manage Transfers'. A filter dropdown is set to 'Single Payment'. A search section includes fields for 'Payment Reference', 'Payment Method', 'Payment Date' (Jan 01, 2019 - Oct 03, 2019), and 'Status', with 'Advance Search' and 'SEARCH' buttons. The main area is a table titled 'Manage List' with columns: Payment Reference, Upload Reference, Pay From, Pay To, Currency, Amount, Payment Date, Payment Method, Status, and Action. Four records are listed, each with a 'Success' status button.

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
2019062541256904		Alas Sintel / 2010010001 / SGD / DBS	SA_501 / 5010010001 / SGD / DBS	SGD	12.00	Jun 25, 2019	INTERNAL	Success	
2019022584131866		Alas Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	53.00	Feb 26, 2019	DOMESTIC	Success	
201902277362823		Alas Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	25.00	Mar 18, 2019	DOMESTIC	Success	
2019022775802583		Alas Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	25.00	Apr 23, 2019	DOMESTIC	Success	

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

The screenshot shows the 'View Single Payment' interface for payment reference 2019062541256904. It displays details for the Applicant, Own Company Account, and Amount. The Applicant section includes Reference (1212), Payment Method (INTERNAL), Derived Payment Type (BOOKTRF), Company (Alas Sintel/Alas Sintel), Pay From (Alas Sintel/ 2010010001 / SGD / DBS), Payment Date (Jun 25, 2019), and Derived Payment Date (Oct 1, 2019). The Own Company Account section includes Company (Alas Sintel/Alas Sintel) and Pay To (SA\_501 / 5010010001 / SGD / DBS). The Amount section includes Debit Currency (SGD) and Payment Currency (SGD).

# 4 Transfers

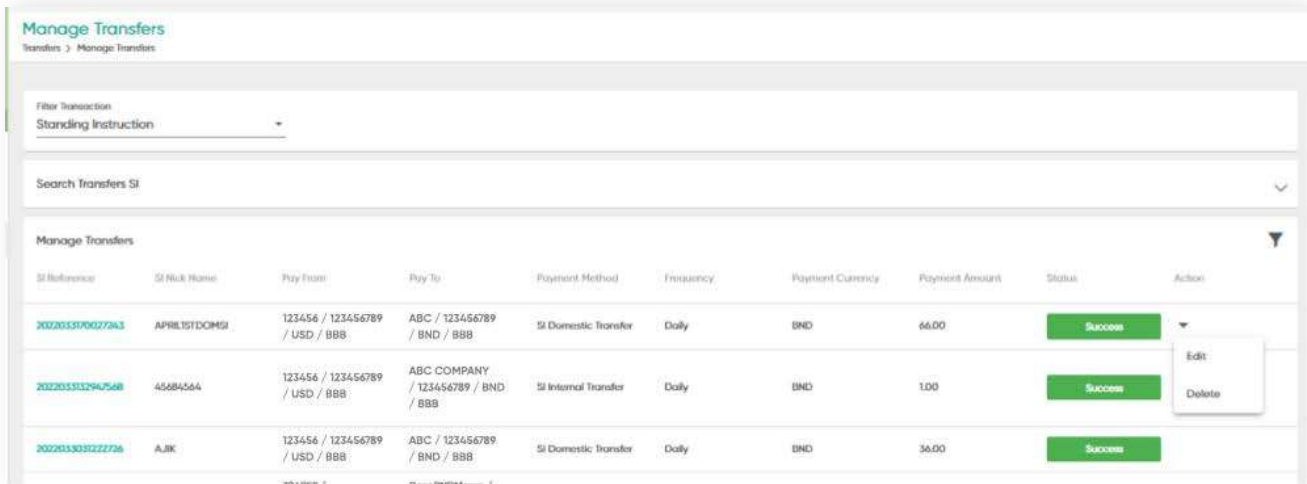
## 4.7.2 Amendment/Deletion of Standing Instruction – [Back to Table of Contents](#)

This section specifies how you can delete a standing instruction.

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

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

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



The screenshot shows the 'Manage Transfers' interface. At the top, there is a breadcrumb 'Transfers > Manage Transfers' and a 'Filter Transaction' dropdown set to 'Standing Instruction'. Below this is a search bar 'Search Transfers SI'. The main area contains a table with the following data:

SI Reference	SI Nick Name	Pay From	Pay To	Payment Method	Frequency	Payment Currency	Payment Amount	Status	Action
202203310027263	APR131DOMSI	123456 / 123456789 / USD / BBB	ABC / 123456789 / BND / BBB	SI Domestic Transfer	Daily	BND	66.00	Success	▼
202203313290568	45684564	123456 / 123456789 / USD / BBB	ABC COMPANY / 123456789 / BND / BBB	SI Internal Transfer	Daily	BND	1.00	Success	▼
202203303122726	AJK	123456 / 123456789 / USD / BBB	ABC / 123456789 / BND / BBB	SI Domestic Transfer	Daily	BND	36.00	Success	▼

## 4 Transfers

### 4.8 Approver Flow (Transfers)

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

#### Pending Approval

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

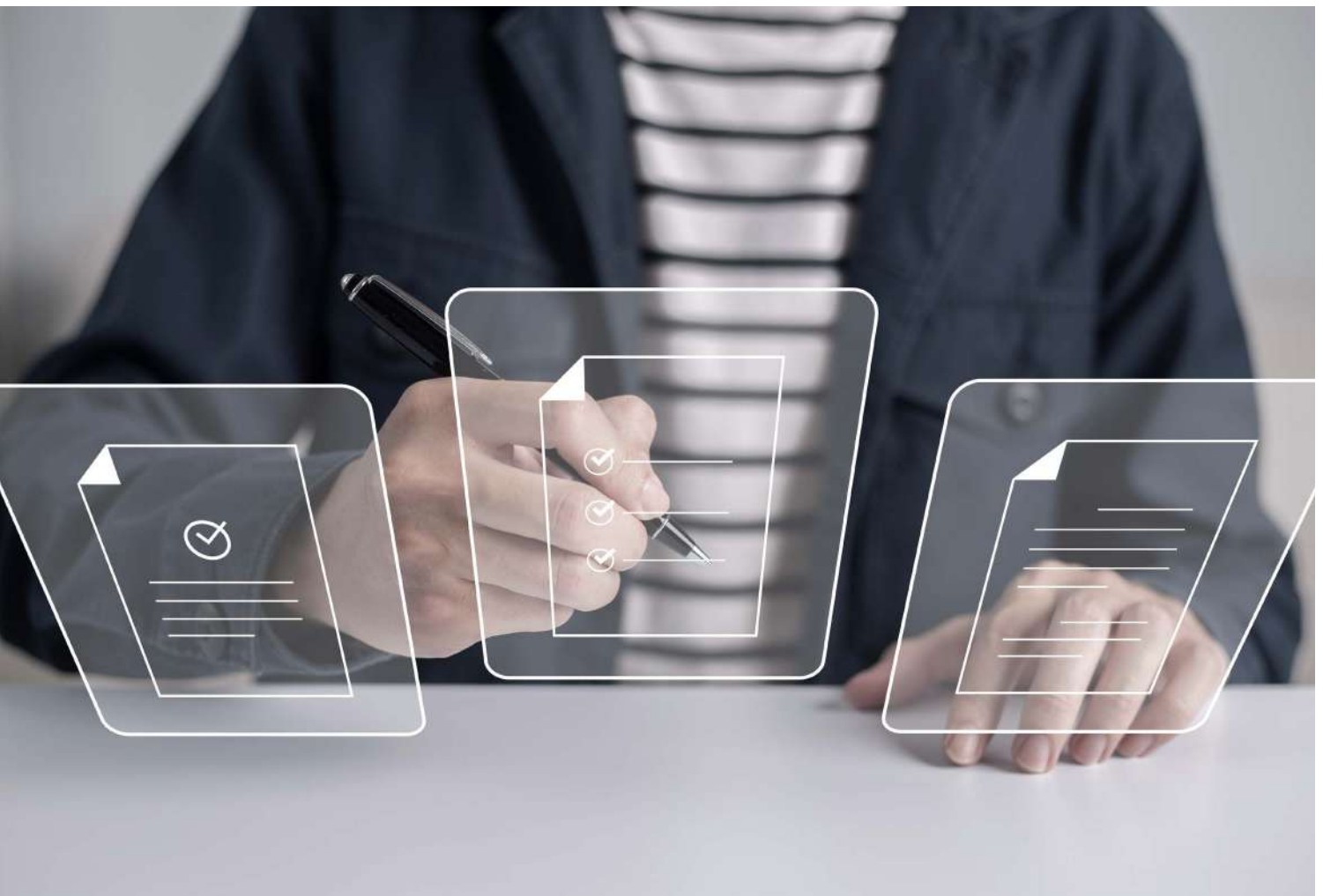
#### Partially Approved

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

#### Fully Approved

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

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

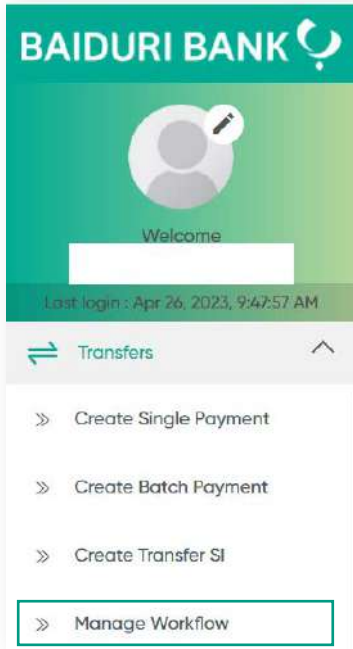


# 4 Transfers

## 4.8.1 Approving Transfers

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



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

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

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

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20230220144701	RGU2 / IUCIR00008 / BND / BBI	Black and White Plastics / 87300914434523 / BND / BNY	BND	100.00	Feb 18, 2021	International transfer	Pending Approval	▼
2023022014750175	RGU2 / IUCIR00008 / BND / BBI	Michael Marikad / 20200208111 / BND / BBI	BND	100.00	Feb 15, 2021	Domestic transfer	Pending Approval	▼
20230220151806027	RGU2 / IUCIR00002 / BIR / SCB	RGU2 / IUCIR00006 / BIR / SCB	BIR	25.00	Feb 15, 2021	Internal transfer	Pending Approval	▼
2023022017174638A	RGU2 / IUCIR00002 / BIR / SCB	RGU2 / IUCIR00006 / BIR / SCB	BIR	25.00	Feb 12, 2021	Internal transfer	Pending Approval	▼
2023022017183146A	RGU2 / IUCIR00002 / BIR / SCB	RGU2 / IUCIR00006 / BIR / SCB	BIR	12.00	Feb 12, 2021	Internal transfer	Pending Approval	▼
202302201856899B	RGU2 / IUCIR00002 / BIR / SCB	RGU2 / IUCIR00006 / BIR / SCB	BIR	10.00	Feb 12, 2021	Internal transfer	Pending Approval	▼
202302201833310A32	RGU2 / IUCIR00008 / BND / BBI	Black and White Plastics / 87300914434523 / BND / BNY	BND	11.11	Feb 12, 2021	International transfer	Pending Approval	▼
20230220192527757	RGU2 / IUCIR00002 / BIR / SCB	RGU2 / IUCIR00006 / BIR / SCB	BIR	10.00	Jan 25, 2021	Internal transfer	Release Failed	▼
202302201934740758	RGU2 / IUCIR00032 / AUD / BBI	Michael Marikad / 20200208123456 / BND / BBI	BND	1,000.00	Feb 8, 2021	Domestic transfer	Pending Approval	▼
20230220413479888A	RGU2 / IUCIR00008 / BND / BBI	RGU2 / IUCIR00004 / BND / BBI	BND	12.00	Feb 12, 2021	Internal transfer	Pending Approval	▼

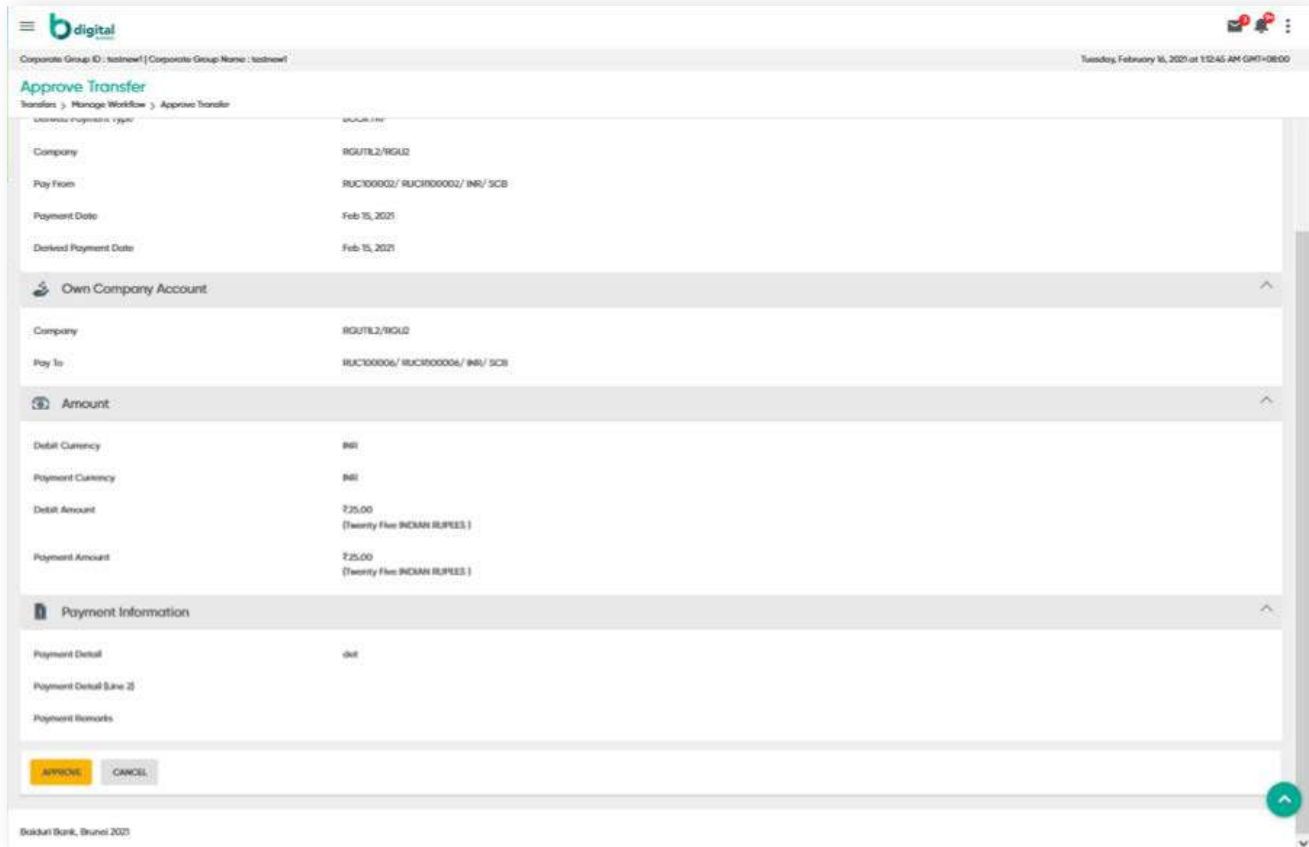


# 4 Transfers

## 4.8.1 Approving Transfers

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



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

Authentication screen reference



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

# 4 Transfers

## 4.8.1 Approve (Transfers)

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Approve Transfer  
Transfers > Manage Workflow > Approve Transfer

Payment Reference: 2021021512809627

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

✔ Your Payment has been fully approved and can be released for processing.

Payment Reference	2021021512809627
Reference	ref990
Payment Method	Internal Transfer
Desired Payment Type	BOOKTRF
Pay From	RGL2/RUCR00002/INR/SCB
Pay To	RGL2/RUCR00006/INR/SCB
Payment Amount	INR 25
Payment Date	15-Feb-2021
Desired PaymentDate	15-Feb-2021
Fee Amount	INR 0

< MANAGE WORKFLOW

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.

Manage Workflow  
Transfers > Manage Workflow

Filter Transaction: Single Payment

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2021012540522757	RGL2 / RUCR00002 / INR / SCB	RGL2 / RUCR00006 / INR / SCB	INR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	Resubmit Cancel Release
202102083410758	RGL2 / RUCR00032 / INR / BSB	Michael Mariani / 20200208123456 / BND / BBER	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	
2021020412418888	RGL2 / RUCR00008 / BND / BBER	RGL2 / RUCR00004 / BND / BBER	BND	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	

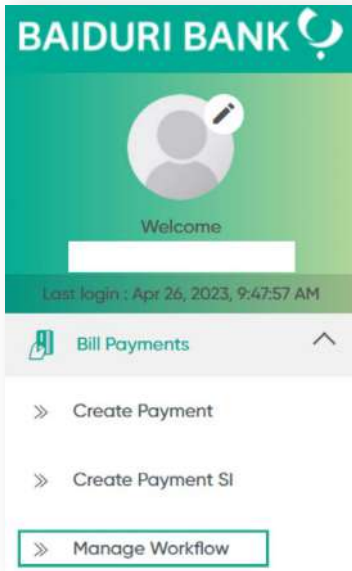
You can view transactions by generating the report under > [Account Balance Report](#)

# 4 Transfers

## 4.8.2 Amending and Rejecting Transfers

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



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

**Manage Workflow**  
Transfers > Manage Workflow

Filter transaction: Single Payment

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20230215144791	RGU2 / RUCR00008 / BND / BDB	Black and White Plastics / 8730095443423 / BND / BNY	BND	100.00	Feb 18, 2021	International transfer	Pending Approval	▼
2023021532916332	RGU2 / RUCR00008 / BND / BDB	RGU2 / RUCR00004 / BND / BDB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Approval	▼
2023021514750175	RGU2 / RUCR00008 / BND / BDB	Michael Marland / 20230208111 / BND / BDB	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	▼
2023021512809627	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	▼
2023021217966366	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2023021219031466	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
20230212190346898	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2023021903330642	RGU2 / RUCR00008 / BND / BDB	Black and White Plastics / 8730095443423 / BND / BNY	BND	11.00	Feb 12, 2021	International transfer	Pending Approval	▼
2023021540522757	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	▼
2023020814460758	RGU2 / RUCR00013 / BND / BDB	Michael Marland / 20230208123456 / BND / BDB	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	▼

The sub-menu for the 'Action' column contains: Approve, Reject, Amendment.

# 4 Transfers

## 4.8.2 Amending and Rejecting Transfers

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

The screenshot displays the 'Send To Amendment' interface. At the top, it shows the corporate group information and the current date and time. The main content is organized into several sections:

- Own Company Account:** Includes fields for 'Company' (RGL182/RGL12) and 'Pay To' (RUC100004/ RUCR000004/ BND/ 888).
- Amount:** Includes fields for 'Debit Currency' (BND), 'Payment Currency' (BND), 'Debit Amount' (BND100.00 [One Hundred BRUNEI DOLLAR]), and 'Payment Amount' (BND100.00 [One Hundred BRUNEI DOLLAR]).
- Payment Information:** Includes fields for 'Payment Detail' (Regular payment), 'Payment Detail (line ID)', and 'Payment Remarks'.
- Reason For Send To Amendment:** Includes a 'Remarks' field with a character count of 0/100.

At the bottom, there are two buttons: 'SEND/REJECT' and 'CANCEL'. A green arrow icon is visible in the bottom right corner.

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

# 5 Bill Payment

## 5.1 Overview

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

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

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



### **Immediately**



### **Future dated**

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



### **Standing instructions**

you will be able to set up regular or recurring payments

# 5 Bill Payment

## 5.2 Create Bill Payment

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

Create Payment  
Bill Payments > Create Payment

Bill Payment Reference: 2021021585840814

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

Applicant

Your Reference \*

Choose Company \*  
[Company ID / Company Name]

Pay From \*  
[Account Name / Account Number / Company / Bank Code]

Bill Information

Payment Details

CONTINUE | SAVE AS DRAFT | RESET

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

### Functions under Bill Payment

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

# 5 Bill Payment

## 5.2 Create Bill Payment

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

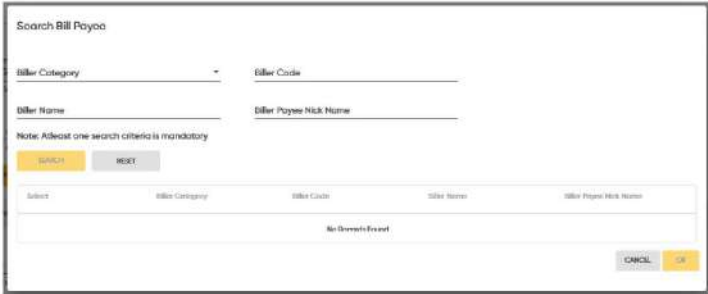

### Biller Information field functions

The screenshot shows a software interface for 'Biller Information'. It features a search bar labeled 'Choose Biller \*' with a magnifying glass icon. Below the search bar, there is a text input field with a placeholder: 'Biller Category / Biller Code / Biller Name / Payee Nick Name'. A link labeled 'Create Adhoc Bill Payee' is visible below the input field. The interface is divided into sections: 'Biller Information' (expanded) and 'Payment Details' (collapsed). At the bottom, there are three buttons: 'CONTINUE' (highlighted in orange), 'SAVE AS DRAFT', and 'RESET'.

# 5 Bill Payment


## 5.2 Create Bill Payment

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

### Functions under Bill Payment

#### Payment Details

Payment Date \*  
2022-03-31 

---

Payment Currency \*  
BND

---

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

Remarks  
test



# 5 Bill Payment

## 5.2 Create Bill Payment

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

**digital**

Corporate Group ID : testnew | Corporate Group Name : testnew | Tuesday, February 16, 2021 at 11:44:58 PM GMT+08:00

### Create Payment

Bill Payments > Create Payment

Pay From: RUC100008/RUC100008/BRG/808

---

**Biller Information**

Biller: Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillerAuto  
 Credit Card Number: 10

---

**Payment Details**

Payment Date: Feb 16, 2021  
 Payment Currency: BND  
 Payment Amount: BND700.00 (Seven Hundred BRUNG DOLLAR)  
 Remarks:

---

**Additional Information**

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

---

**Fees Information**

Fee Amount: BND10.00

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

# 5 Bill Payment

## 5.2 Create Bill Payment

[Back to Table of Contents](#)

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

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

### Review

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

Corporate Group ID: testnew1 | Corporate Group Name: testnew1 | Wednesday, February 17, 2021 at 12:06:22 AM GMT+08:00

### Create Payment

Bill Payments > Create Payment

Bill Payment Reference: 2021021692656957

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

**Applicant**

Reference	MMOSAMRADC2
Company	RGUZ
Pay From	RUC100008/RUCR00008/BNB/BBB

**Biller Information**

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

**Payment Details**

Payment Date	Feb 16, 2021
Payment Currency	BNB
Payment Amount	BNB100.00 (One Hundred BRUNE DOLLAR)
Remarks	

**Additional Information**

Label1	toje
Label2	Feb 16, 2021

# 5 Bill Payment

## 5.2 Create Bill Payment

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### Complete

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

**Create Payment**  
Bill Payments > Create Payment

Bill Payment Reference: 2021021691549554

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

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

Bill Payment Reference:	2021021691549554
Reference:	MMOSAMPAG01
Company:	REGUJ
Pay From:	REGUJ / FUJCR00008 / BND / BSB
Bill:	Credit Cards / AutoBilltoBNDOpen / AutoBilltoBNDClose / BillerAuto
Credit Card Number:	15
Payment Amount:	BND 100.00
Payment Date:	16-Feb-2021
Fee Amount:	BND 10

[MAKE ANOTHER BILL PAYMENT](#)

# 5 Bill Payment

## 5.3 Adhoc Payment

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



# 5 Bill Payment

## 5.4 Create Standing Instruction

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

Payment SI Reference Number : 2021021693853937

Marked field, are mandatory

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

Applicant

Your Reference \*

SI Nick Name \*

Choose Company \*  
(Company ID / Company Name)

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

Bill Information

Amount

Standing Instruction Information

CONTINUE | SAVE AS DRAFT | RESET

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

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Bill Information field functions

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

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Amount fields functions

Amount

Payment Currency  
BND

Payment Amount\*  
100.00  
Amount should be between 1 to 10

Standing Instruction information

CONTINUE SAVE AS DRAFT RESET

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

### Standing Instruction Information fields functions

Standing Instruction Information

Frequency\*  
Monthly

Start Date\*  
2021-02-18

Number Of Occurrence\*  
3

Remarks  
0/100


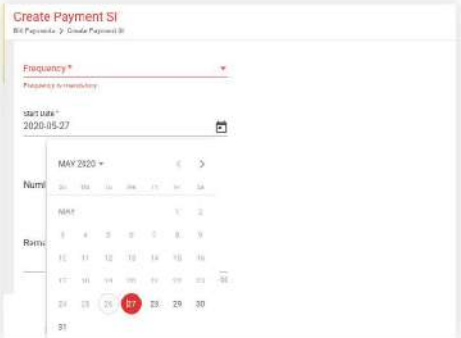
CONTINUE SAVE AS DRAFT RESET

Figure 1: Create Payment SI screen

# 5 Bill Payment

## 5.4 Create Standing Instruction

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



# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Review

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

Payment SI Reference Number : 20210216/93853937

STEP 1 INITIATE PAYMENT SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	SANPM100001
SI Nick Name	TOPKODI
Company	RGUTIL2/RGLUZ
Pay From	RUC100008/RUC100008/BND/BEB

**Biller Information**

Pay To	Credit Cards / VISA / VE / M100P001
Card Number	2020*****

**Amount**

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

**Standing Instruction Information**

Frequency	Monthly
Number Of Occurrence	3
Start Date	Feb 16, 2021
End Date	Apr 19, 2021
Payment Remarks	

**Fees Information**

Fee Amount	BND25.00
------------	----------

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

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

# 5 Bill Payment

## 5.4 Create Standing Instruction

[Back to Table of Contents](#)

### Complete

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

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

Payment SI Reference Number : 2021021693853937

STEP 1 INITIATE PAYMENT SI      STEP 2 REVIEW      STEP 3 COMPLETE

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

Payment SI Reference:	2021021693853937
Reference:	SAMPMMOB001
SI Nick Name:	TODD01
Company:	RGU2
Pay From:	RGU2 / RUCRID008 / BND / BBE
Pay To:	Credit Cards / VISA / VISA Biller / MMOBPO01
Card Number:	2020*****
Payment Amount:	BND 10.00
Frequency:	Monthly
Start Date:	16-Feb-2021
End Date:	19-Apr-2021
Fee Amount:	BND 25

[MAKE ANOTHER PAYMENT SI](#)

# 5 Bill Payment

## 5.5.1 Approval Workflow for Bill Payments

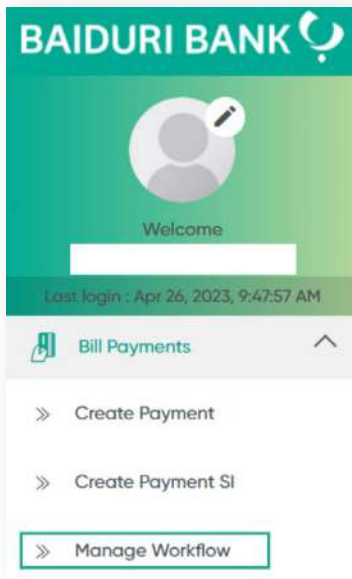
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To view a video tutorial on approving transactions, [click here](#).

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

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

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



**Manage Workflow**  
Bill Payments > Manage Workflow

Filter Transaction: Bill Payment

Workflow List		Select	Search				
Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021071691369524	RGL2 / RUCR100008 / BND / B3B	Credit Cards/AutoBill/BNDOpen /AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	10000	Pending Approval	▼
2021021610029985	RGL2 / RUCR100008 / BND / B3B	Credit Cards/visa/visa/blue12	Feb 16, 2021	BND	10000	Pending Approval	▼
202102161514710	RGL2 / RUCR100008 / BND / B3B	Broadband/Telecom/TC Biller/telecom	Feb 15, 2021	BND	10000	Pending Approval	▼
202103099006990	RGL2 / RUCR100008 / BND / B3B	Credit Cards/AutoBill/BNDOpen /AutoBill/BNDOpen/BillerAuto	Feb 9, 2021	BND	10000	Pending Approval	▼
20210308110253	RGL2 / RUCR100008 / BND / B3B	Credit Cards/VISA /RU/OnlineBiller	Feb 9, 2021	BND	10000	Pending Approval	▼
2021030211023549	RGL2 / RUCR100008 / BND / B3B	Broadband/Telecom/TC Biller/telecom	Feb 6, 2021	BND	10000	Pending Approval	▼
202102191230188	RGL2 / RUCR100008 / BND / B3B	Credit Cards/VISA/VE/VisaCard	Jan 29, 2021	BND	1100	Pending Approval	▼
202103010236635	RGL2 / RUCR100008 / BND / B3B	Credit Cards/VISA/VE/VisaCard	Jan 28, 2021	BND	8000	Pending Approval	▼
2021022770042817	RGL2 / RUCR100002 / INR / SCB	Broadband/Billerline/bill online/bill online	Jan 27, 2021	INR	10000	Pending Approval	▼
2021022718008487	RGL2 / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPlayce	Jan 27, 2021	INR	1200	Pending Approval	▼

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

# 5 Bill Payment

## 5.5.1 Approval Workflow for Bill Payments

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### Step 1

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

### Step 2

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

Click 'Search' to search for specific bill payments.

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

The screenshot shows the 'Manage Workflow' interface. At the top left, there is a breadcrumb 'Bill Payments > Manage Workflow'. Below it is a 'Filter Transaction' dropdown menu with 'Bill Payment' selected. The main area is titled 'Workflow List' and contains a table with columns: 'Bill Payment Reference', 'Pay From', 'Pay To', 'Payment Date', 'Currency', 'Payment Amount', 'Status', and 'Action'. The table lists 10 transactions, all with a status of 'Pending Approval'. The first row is highlighted with a green border. At the bottom right, there is a pagination control showing 'Items per page: 10' and '1 - 10 of 19'.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021021671549558	RGU2 / RUCR00008 / BND / B38	Credit Cards/AutoBillerENDOpen /AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
2021021671024995	RGU2 / RUCR00008 / BND / B38	Credit Cards/visa/visa/Blue2	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102155149970	RGU2 / RUCR00008 / BND / B38	Broadband/Telecom/TC Biller/telecom	Feb 15, 2021	BND	100.00	Pending Approval	▼
2021021990059990	RGU2 / RUCR00008 / BND / B38	Credit Cards/AutoBillerENDOpen /AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	▼
2021021981101255	RGU2 / RUCR00008 / BND / B38	Credit Cards/VISA /V9/OnlineBiller	Feb 9, 2021	BND	100.00	Pending Approval	▼
2021020412623509	RGU2 / RUCR00008 / BND / B38	Broadband/Telecom/TC Biller/telecom	Feb 4, 2021	BND	100.00	Pending Approval	▼
2021012912831888	RGU2 / RUCR00008 / BND / B38	Credit Cards/VISA/VB/MexCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
2021012812056675	RGU2 / RUCR00008 / BND / B38	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	69.00	Pending Approval	▼
2021012770042817	RGU2 / RUCR00002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
2021012710808467	RGU2 / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	▼

### Step 3

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

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 4

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

The screenshot shows the 'Manage Workflow' interface for 'Bill Payments'. It features a table with columns for 'Bill Payment Reference', 'Pay From', 'Pay To', 'Payment Date', 'Currency', 'Payment Amount', 'Status', and 'Action'. The 'Status' column contains 'Pending Approval' for all entries. The 'Action' column has a dropdown arrow for each row. A red box highlights the dropdown menu for the fourth row, which contains the options 'Approve', 'Reject', and 'Amendment'. The interface also includes a search bar, a 'Select' dropdown, and a pagination control at the bottom right showing 'Items per page: 10' and '1 - 10 of 19'.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021022691349556	RGLZ / RUCR00008 / BND / BBS	Credit Cards/AutoBill/BNDOpen /AutoBillBNDOpen/BillsAuto	Feb 15, 2021	BND	10000	Pending Approval	▼
20210226110029965	RGLZ / RUCR00008 / BND / BBS	Credit Cards/visa/visa/ibueliz	Feb 15, 2021	BND	10000	Pending Approval	▼
20210226110029970	RGLZ / RUCR00008 / BND / BBS	Broadband/Telecom/TC/Bills/Telecom	Feb 15, 2021	BND	10000	Pending Approval	▼
20210209900059990	RGLZ / RUCR00008 / BND / BBS	Credit Cards/AutoBill/BNDOpen /AutoBillBNDOpen/BillsAuto	Feb 9, 2021	BND	1000	Pending Approval	▼
20210209110029925	RGLZ / RUCR00008 / BND / BBS	Credit Cards/VISA /VB/OfflineBills	Feb 9, 2021	BND	10000	Pending Approval	▼
20210209110029909	RGLZ / RUCR00008 / BND / BBS	Broadband/Telecom/TC/Bills/Telecom	Feb 4, 2021	BND	10000	Pending Approval	▼
2021021212301186	RGLZ / RUCR00008 / BND / BBS	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	1100	Pending Approval	▼
2021021212303615	RGLZ / RUCR00008 / BND / BBS	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	8900	Pending Approval	▼
20210212123042017	RGLZ / RUCR00002 / INR / SCD	Broadband/Broadband/bill online/bill online	Jan 27, 2021	INR	10000	Pending Approval	▼
2021021212308487	RGLZ / RUCR00002 / INR / SCD	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	1200	Pending Approval	▼

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 5

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

Bill Payment Reference: 202102098110253

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

**Applicant**

Reference	MH071
Company	RGU112 / RG42
Pay From	RG12 / BUCR00008 / BNE / BBB

**Biller Information**

Biller	Credit Cards / VISA / VB / OfficeBiller
Card Number	12

**Additional Information**

Label1	12345
Label2	Feb 9, 2021
Label3	Feb 9, 2021, 10:48:47 PM
Label4	BND1,333.00

**Payment Details**

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

**Fees Information**

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

**APPROVE**    **CANCEL**

### Note:

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

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 6

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

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



### Step 4

Enter the generated secure code in the respective field.



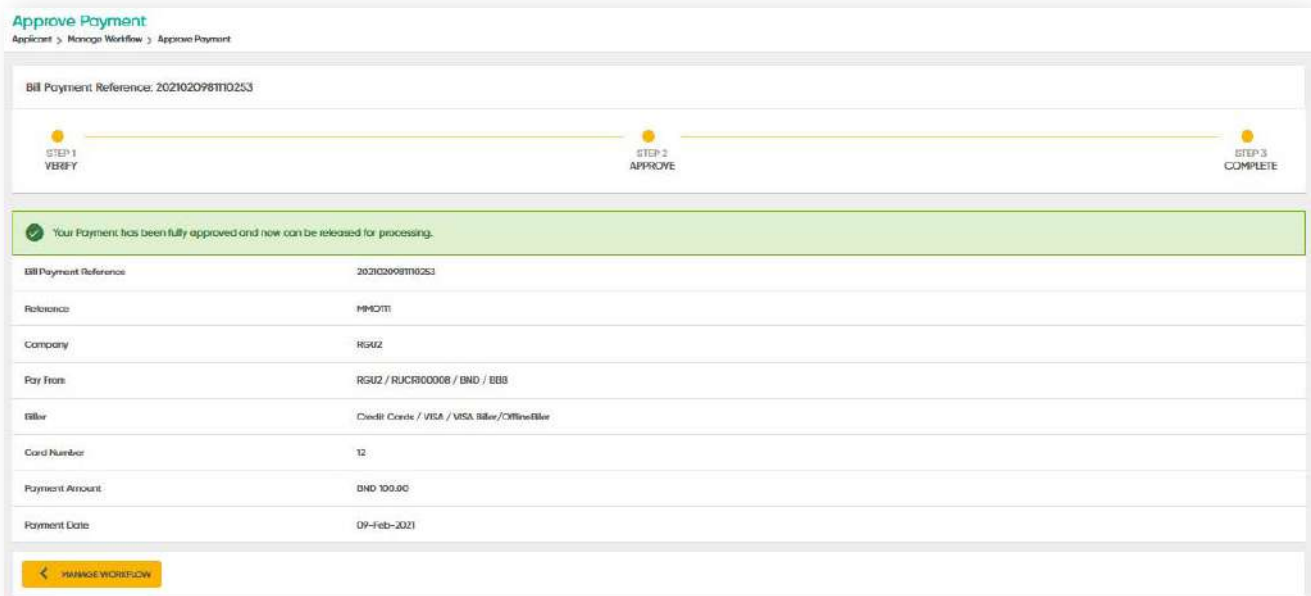
# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 7

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



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

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

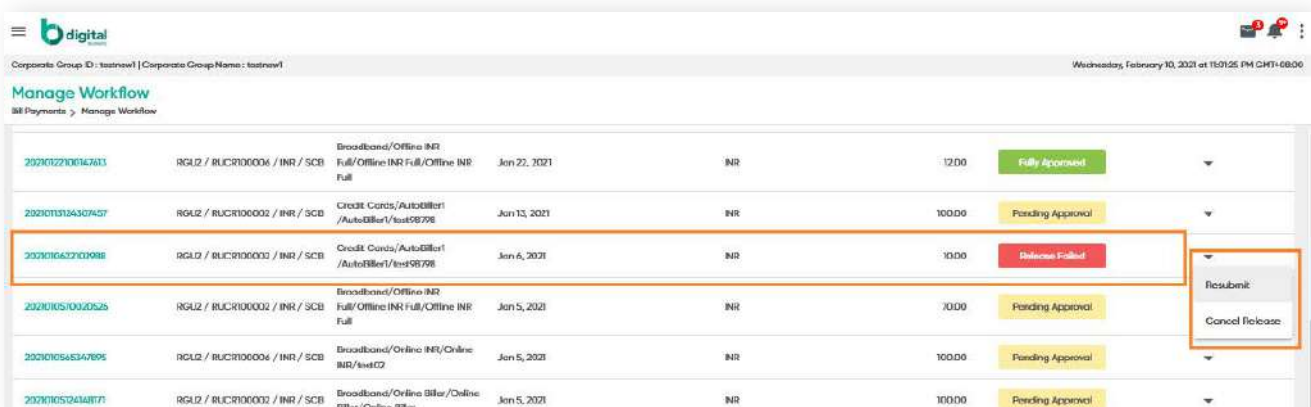


Figure 4: Manage Workflow screen

Note:

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



# 5 Bill Payment

## 5.5.3 Amending and Rejecting Bill Payments

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### Step 1

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

The Send to Amendment or Rejection screen will be displayed.

Bill Payment Reference: 2021021515149170

STEP 1 VERIFY      STEP 2 COMPLETE

**Applicant**

Reference	rc67
Company	RGUTL2 / RGUZ
Pay From	RGUZ / RUCF00008 / END / BEB

**Biller Information**

Biller	Broadband / Telecom / TC Biller / Telecom
FlexField	TZ

**Additional Information**

Label1	logit
Label2	Feb 15, 2021
Label3	Feb 15, 2021, 6:29:48 PM
Label4	BND2,533.00

**Payment Details**

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

Remarks

**Fees Information**

Fee Amount	BND16.00
------------	----------

**Reason For Send To Amendment**

Remarks \*

0/500

AMENDMENT    CANCEL

# 5 Bill Payment

## 5.5.3 Amending and Rejecting Bill Payments

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### Step 2

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

The screenshot shows a dialog box titled "Reason For Send To Amendment". It contains a text input field with the placeholder text "Error in details" and a character count "33/300". At the bottom of the dialog, there are two buttons: "AMENDMENT" (highlighted in yellow) and "CANCEL".

### 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.

The screenshot shows a confirmation screen titled "Send To Amendment". At the top, it displays "Bill Payment Reference: 2021021515149170". Below this is a progress bar with two steps: "STEP 1 VERIFY" (active) and "STEP 2 COMPLETE". A green message box states: "Your Payment will now be available in pending repair status." Below the message is a table with the following data:

Bill Payment Reference	2021021515149170
Reference	rs57
Category	RGU2
Pay From	RGU2 / RUCR100008 / END / DBB
Biller	Broadband / telecom / Telecom Biller/ telecom
First Field	12
Payment Amount	BDN 100.00
Payment Date	15-Feb-2021

At the bottom of the screen, there is a yellow button labeled "MANAGE WORKFLOW".

# 5 Bill Payment

## 5.6 Search and View Bill Payment

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

# 5 Bill Payment

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

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

The screenshot shows the 'Manage Workflow' interface for Bill Payments. It features a search bar at the top with 'Bill Payment' selected. Below is a table with the following columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Currency, Payment Amount, Status, and Action. The table contains 10 rows of data, with the first two rows having a 'Pending Repair' status and the others having a 'Draft' status.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20200251649110	RGL2 / RUCR00008 / BND / BBB	Boardband/Telecom/TC Biller/Telecom	Feb 15, 2021	END	100.00	Pending Repair	▼
20200254115864	RGL2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/Inst99798	Jan 25, 2021	INR	100.00	Pending Repair	▼
20200104343634	RGL2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/Inst99798	Jan 12, 2021	INR		Draft	▼
20200109120943371	RGL2					Draft	▼
20200106617761	RGL2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/Inst99798	Jan 6, 2021	INR		Draft	▼
2020010390250285	RGL2					Draft	▼
2020010285849954	RGL2		Jan 5, 2021			Draft	▼
2020022912625448	RGL2					Draft	▼
202002092331071	RGL2					Draft	▼
202002012655390	RGL2		Dec 20, 2020	END		Draft	▼

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

# 5 Bill Payment

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

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

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

Bill Payment Reference: 2021021515149170

**Applicant**

Reference	ref01
Company	RCUTB.1 / RCUTB
Pay From	RS02 / RUCN100006 / BND / BND

**Biller Information**

Biller	Broadband / Telecom / TC Biller / Telecom
Flex Field	T2

**Additional Information**

Label1	tagit
Label2	Feb 15, 2021
Label5	Feb 15, 2021, 4:22:48 PM
Label4	BND2,333.00

**Payment Details**

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

Remarks:

**Fees Information**

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

**Audit Trail**

CREATED

Created By	Imalle1
Created Date	Feb 15, 2021, 4:22:52 PM

AUTHORISED < 1 of 1 >

Authorized by	petchecker
Authorized Date	Feb 17, 2021, 1:06:26 AM
Status	Pending Repair
Remarks	Error in details

BACK

# 5 Bill Payment

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

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

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

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

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

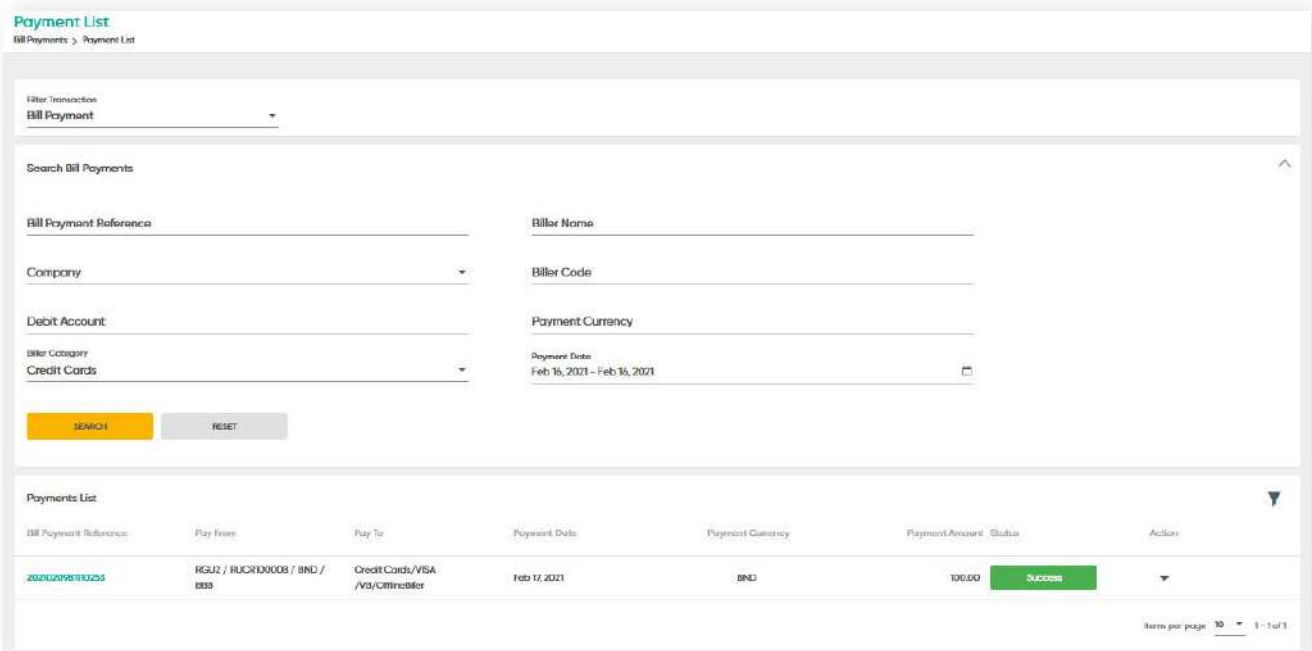
Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20210129140205564	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2024	INR	10.00	Future Date	▼
202101291402088561	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 1, 2024	INR	10.00	Future Date	▼
202101291402088562	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2022	INR	10.00	Future Date	▼
202102098110253	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA /VB/CitiMaster	Feb 17, 2021	BND	100.00	Success	▼
20210210122116535	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA /VB/VisoCard	Feb 10, 2021	BND	10.00	Success	▼
2021010401445342	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Feb 9, 2021	INR	10.00	Success	▼
2021020223964634	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA /VB /VB	Feb 9, 2021	BND	10.00	Success	▼
2021020224047923	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA /VB /VB	Feb 2, 2021	BND	10.00	Success	▼
2021012714927358	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA /VB /VB	Jan 21, 2021	BND	12.00	Success	▼
2021012714802571	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA /VB /VisoCard	Jan 21, 2021	BND	34.00	Success	▼

# 5 Bill Payment

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

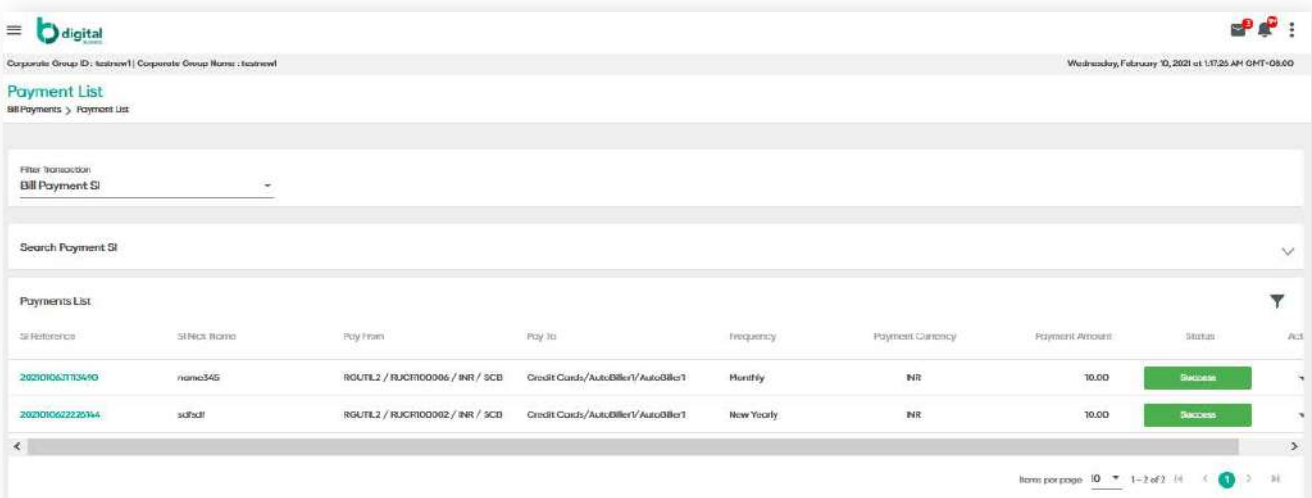
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You will be able to view all approved payments in a list. You can also search a specific payment by entering the **Bill Payment Reference**, **Biller Name**, **Biller Code**, **Company**, **Debit Account**, **Payment Currency**, **Biller Category**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



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

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

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

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

The screenshot shows the 'Payment List' search interface after a search. The search filters are the same as in the previous screenshot. Below the search section, a table titled 'Payments List' displays the results. The table has columns for 'Bill Payment Reference', 'Pay From', 'Pay To', 'Payment Date', 'Payment Currency', 'Payment Amount', 'Status', and 'Action'. One row is visible, showing a successful payment of 10000 BND on Feb 11, 2021.

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20202098110251	BGL2 / IUCR100008 / END / 003	Credit Cards/VISA /Vis/OnlineBiller	Feb 11, 2021	BND	10000	Success	

Items per page: 10 | 1 - 1 of 1



# 5 Bill Payment

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

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

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

- View Payment** (Page Header)
- Bill Payment Reference**: 2021021012216535
- Applicant** (Section Header)
  - Reference: kcs@release
  - Company: RSGUTEL / RSGUZ
  - Pay From: RSGUZ / RUCM00008 / BND / BDD
- Biller Information** (Section Header)
  - Biller: Credit Card / VISA / MB / VisaCard
  - Card Number: 1234\*\*\*\*\*
- Payment Details** (Section Header)
  - Payment Date: Feb 10, 2021
  - Payment Currency: BND
  - Payment Amount: 10.00 (Ten BOUND DOLLAR)
  - Remarks:
- Fees Information** (Section Header)
  - Fee Amount: BND10.00
- BACK** (Button)

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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

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

The screenshot shows the 'Manage Workflow' interface for bill payments. It features a table with the following columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Currency, Payment Amount, Status, and Action. The table contains 10 rows of data. The first two rows have a status of 'Pending Repair', while the others are 'Draft'. A sub-menu is open for the second row, showing 'Edit' and 'Delete' options. The interface also includes a search bar, a 'Select' dropdown, and a pagination control at the bottom right.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
202102151549770	PGU2 / BUJCR100008 / BND / DBD	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	10000	Pending Repair	▼
202102541315454	PGU2 / BUJCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/loc49E79B	Jan 25, 2021	INR	10000	Pending Repair	▼
202101241414674	PGU2 / BUJCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/loc49E79B	Jan 12, 2021	INR		Draft	▼
2021010717643371	PGU2					Draft	▼
202101040217101	PGU2 / BUJCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/loc49E79B	Jan 6, 2021	INR		Draft	▼
2021010905250285	PGU2					Draft	▼
202101050647054	PGU2		Jan 5, 2021			Draft	▼
2021122923625481	PGU2					Draft	▼
2021022923331701	PGU2					Draft	▼
2021022910553390	PGU2		Dec 29, 2020	BND		Draft	▼

Figure 7: Manage Workflow screen

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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

**Edit Payment**

Bill Payment Reference: 2021021515149170

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

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

**Applicant**

Your Reference \*  
1067

Choose Company \*  
RGLUTL2 / RGLI2  
(Company ID / Company Name)

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

AVAILABLE BALANCE    BND 32,355,68700

Billers Information  
Payment Details

CONTINUE    CANCEL

### Past Dated Payment - Edit

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

**Bill Payment**

Payment date cannot be a past date

OK

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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

Bill Payment Reference: 2021021515149170

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Reference	ref67
Company	R212
PayFrom	RUC100008/RUCR100008/BN2/BB3

**Biller Information**

Biller	Credit Cards / AutoBillerBN2Open / AutoBillerBN2Open / BillerAuto
Credit Card Number	75

**Payment Details**

Payment Date	Feb 17, 2021
Payment Currency	BNB
Payment Amount	BNB100.00 (One Hundred BRUNE DOLLAR)

Remarks:

**Additional Information**

Label1	tuqf
Label2	Feb 17, 2021
Label3	Feb 17, 2021, 7:53:34 AM
Label4	BNB2,553.00

**Fees Information**

Fee Amount	BNB10.00
------------	----------

**RECYCLED TO SUBMIT**    **BACK**    **CANCEL**

# 5 Bill Payment

## 5.7 Edit - Pending Repair Bill Payment Records

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

**Edit Payment**  
Bill Payments > Edit Payment

Bill Payment Reference: 2021021515169170

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

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

Bill Payment Reference	2021021515169170
Reference	ref67
Company	HGUZ
Pay From	HGUZ / BUJCR00008 / BND / BBE
Bill	Credit Cards / AutoBillsBNDOpen / AutoBillsBNDOpen/BillsAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

[← MANAGE WORKFLOW](#)

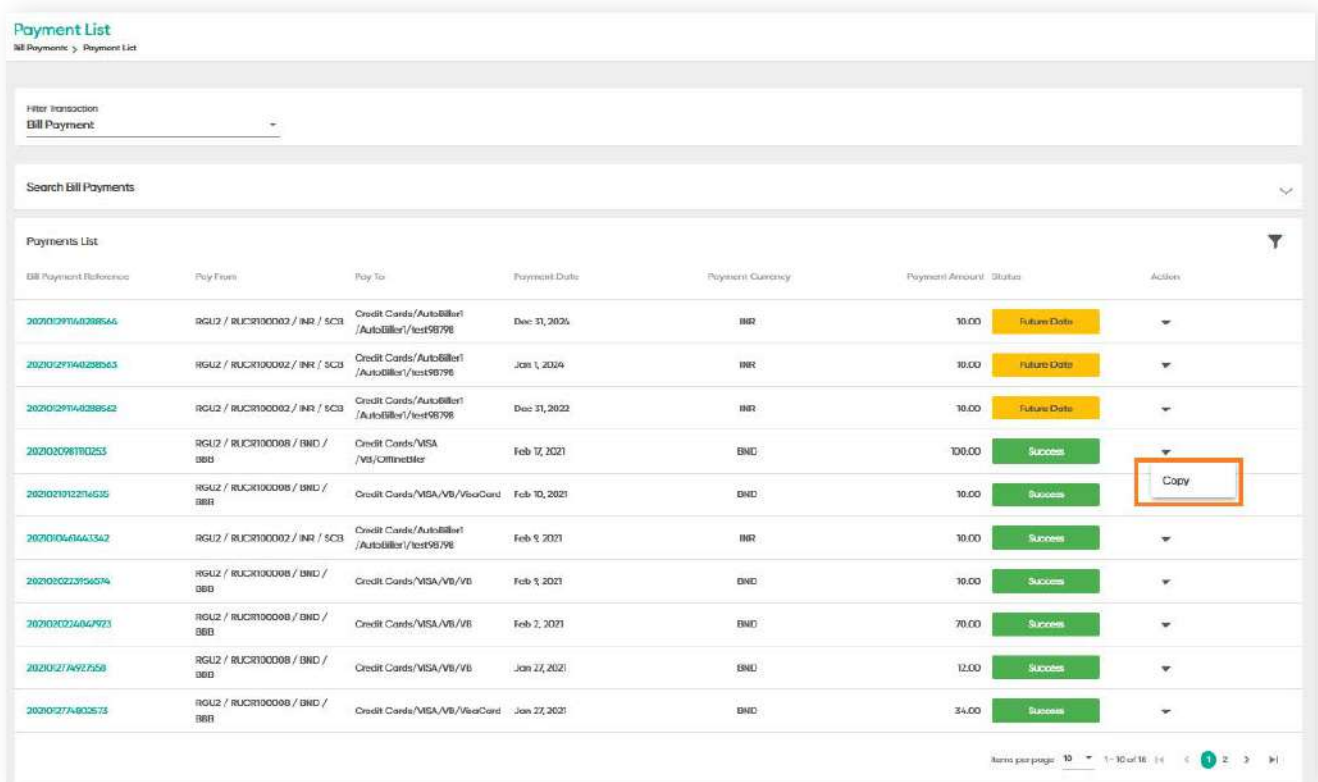
# 5 Bill Payment

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

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

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

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



# 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.

**Copy Payment**  
Bill Payments > Copy Payment

Bill Payment Reference: 20210215T157693

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

**Applicant**

Your Reference \*  
MMO20210433

Choose Company \*  
RGL/TIL2 / RGLJ2  
(Company ID / Company Name)

Pay From \*  
RUC100008/RUCR00008/BND/BBB  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

AVAILABLE BALANCE: BND 32,365,682.00

**Biller Information**

**Payment Details**

CONTINUE | RESET | CANCEL

# 5 Bill Payment

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

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

Bill Payment Reference: 2021021751152693

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	MMO20210433
Company	RSUZ
Pay From	RUC10000R/RUC10000R/BNB/BBB

**Bill Information**

Bill	Credit Cards / AutoBillsBNDOpen / AutoBillsBNDOpen / BillsAuto
Credit Card Number	15

**Payment Details**

Payment Date	Feb 17, 2021
Payment Currency	BNB
Payment Amount	BNB100.00 (One Hundred BRUNEI DOLLAR)
Remarks	Monthly payment

**Additional Information**

Label1	logit
Label2	Feb 17, 2021
Label3	Feb 17, 2021, 7A:40 AM
Label4	BNB2,333.00

**Fees Information**

Fee Amount	BNB10.00
------------	----------

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



# 5 Bill Payment

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

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

**Copy Payment**  
Bill Payments > Copy Payment

Bill Payment Reference: 202102175157693

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

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

Bill Payment Reference	202102175157693
Reference	MM000219433
Company	RGU2
Pay From	RGU2 / RUCR00008 / BND / 008
Bill	Credit Cards / AutoBillerENDOpen / AutoBillerENDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

[← MANAGE WORKFLOW](#)

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

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

**Manage Workflow**  
Bill Payments > Manage Workflow

Filter transaction: Bill Payment

Workflow List      Select      Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20210254257654	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller / AutoBiller/test95/P8	Jan 25, 2021	INR	100.00	Pending Repair	▼
2021012446674	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller / AutoBiller/test95/P8	Jan 12, 2021	INR		Draft	▼
20210109121943371	RGU2					Draft	▼
202101066127161	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller / AutoBiller/test95/P8	Jan 6, 2021	INR		Draft	▼
2021010590250283	RGU2					Draft	▼
202101058469554	RGU2		Jan 5, 2021			Draft	▼
2021012922425481	RGU2					Draft	▼
202101292233021	RGU2					Draft	▼
2021012922650390	RGU2		Dec 29, 2020	BND		Draft	▼
2021012922719140	RGU2		Dec 29, 2020	BND		Draft	▼

Items per page: 10    1 - 10 of 25    1 2 3 4 5 >

# 5 Bill Payment

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

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

Manage Workflow  
Bill Payments > Manage Workflow

Filter Transaction  
Bill Payment

Workflow List Select

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
202012154132954	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBilleri /AutoBilleri/IssuEP79B	Jan 25, 2021	INR	100.00	Pending Repair	⌵ Edit Delete
20201214146614	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBilleri /AutoBilleri/IssuEP79B	Jan 12, 2021	INR		Draft	⌵
20201019121943371	RGU2					Draft	⌵
20201018051217191	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBilleri /AutoBilleri/IssuEP79B	Jan 6, 2021	INR		Draft	⌵
2020101501255285	RGU2					Draft	⌵
2020101501255285	RGU2		Jan 5, 2021			Draft	⌵
2020122922425481	RGU2					Draft	⌵
2020122922155321	RGU2					Draft	⌵
2020122912555390	RGU2		Dec 22, 2020	BND		Draft	⌵
20201229120176740	RGU2		Dec 22, 2020	BND		Draft	⌵

Items per page: 10 1-10 of 75 | 1 2 3 4 5 6

# 5 Bill Payment

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

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### Step 1

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

Bill Payment Reference : 2021012541357454

**Applicant**

Reference	Rscbdkcc
Company	BGLFILL2 / BGLJ2
Pay From	BGLJ2 / BLCR000002 / INR / SCD

**Biller Information**

Biller	Credit Cards / AutoBiller1 / AutoBiller1 / test98796
Credit Card Number	12

**Additional Information**

Label1	Yagr
Label2	Jan 25, 2021
Label3	Jan 25, 2021, 6:44:26 PM
Label4	INR2,333.00

**Payment Details**

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

**Fees Information**

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

**DELETE** **CANCEL**

### Step 2

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

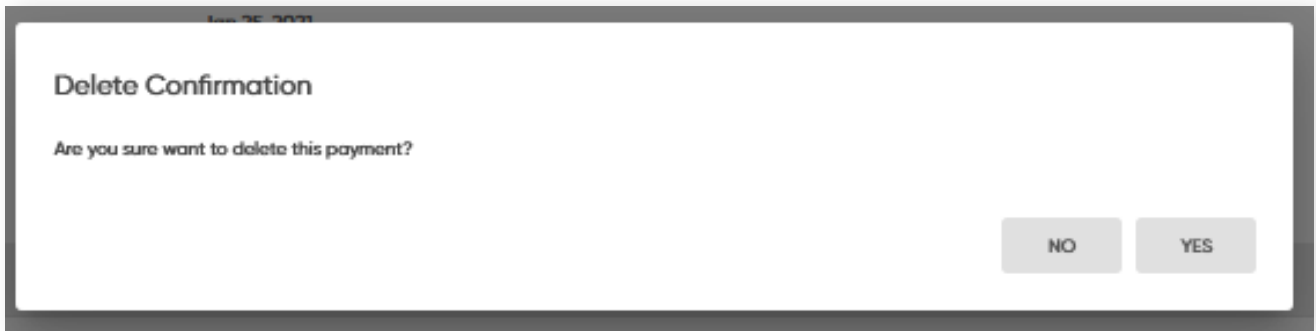
# 5 Bill Payment

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

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### Step 3

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

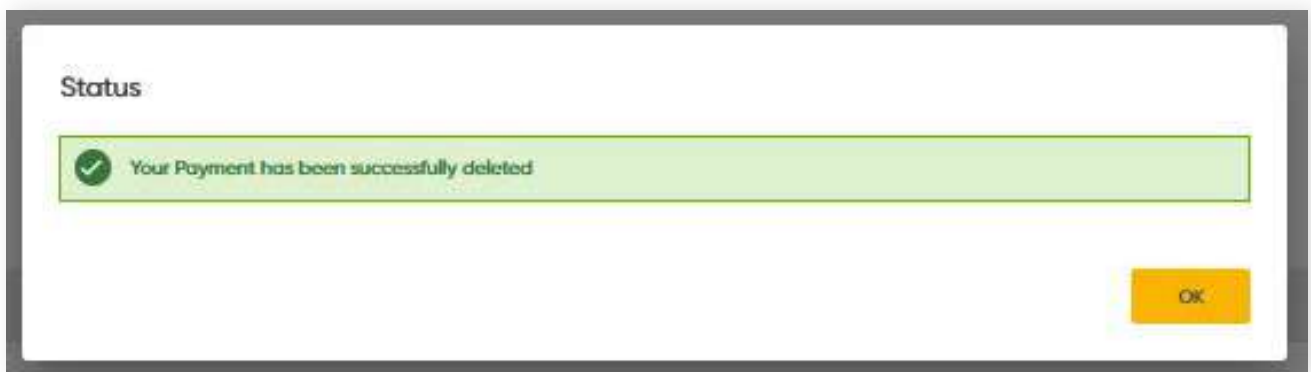


### Step 4

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

### Step 5

Click OK to close the window.



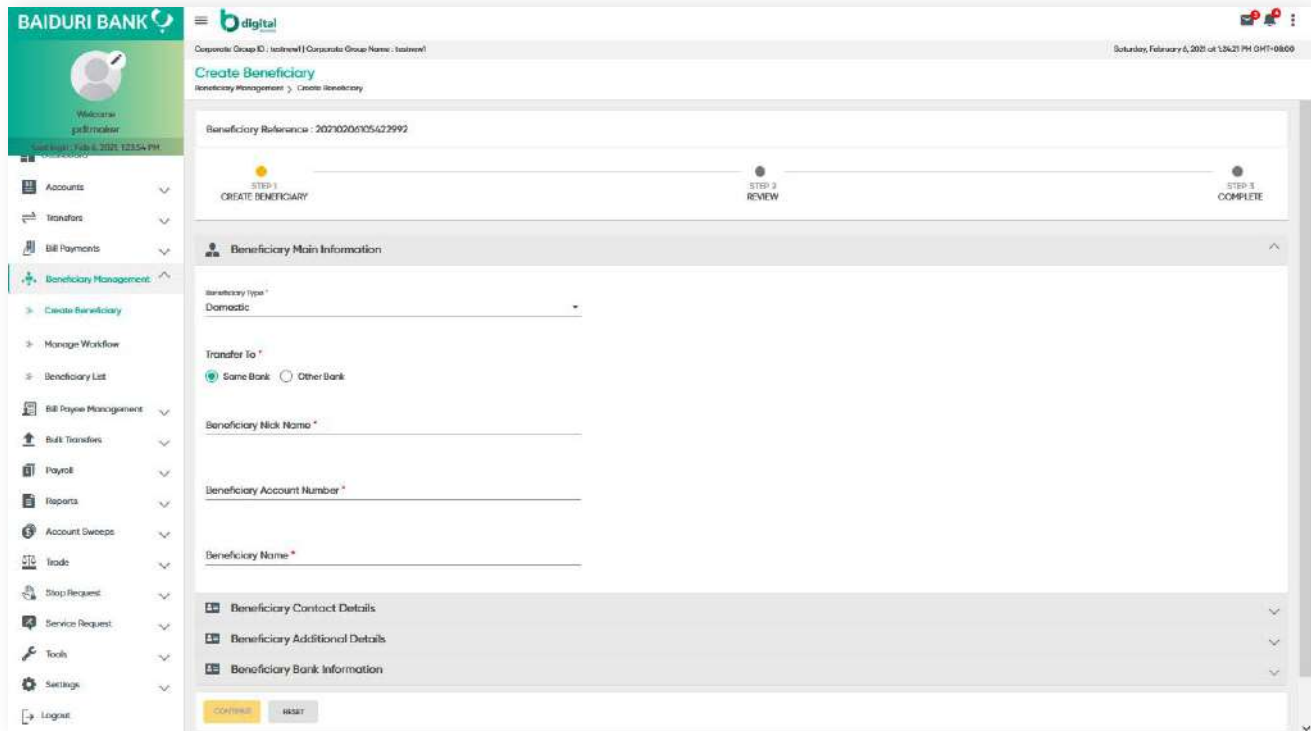
# 6 Beneficiary Management

## 6.1 Create Beneficiary

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

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



# 6 Beneficiary Management

## 6.1 Create Beneficiary

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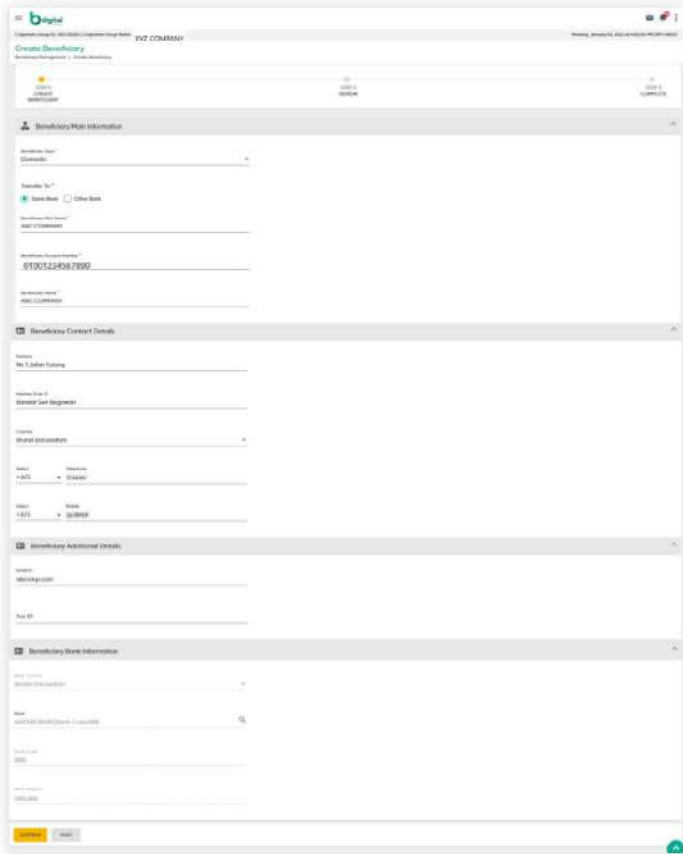
The **Beneficiary list** section is where you can view all the created beneficiaries so that you can transfer funds to them. See below on how to create a beneficiary.

Fields	Description	Mandatory / Optional
<b>Beneficiary Type</b>	<p>From the drop-down list, select <b>Domestic</b> or <b>International</b></p> <p><b>Domestic</b> – transfers that are carried out locally, within the country.</p> <div data-bbox="480 692 1098 976"><p>Beneficiary Type *</p><p>Domestic</p><hr/><p>Transfer To *</p><p><input checked="" type="radio"/> Same Bank <input type="radio"/> Other Bank</p></div> <p><b>International</b> – transfers that will be sent overseas, to another country.</p> <div data-bbox="480 1084 1098 1294"><p>Beneficiary Type *</p><p>International</p><hr/></div>	Mandatory
<b>Transfer To</b>	<p>Under Domestic, there is a <b>Transfer To</b> requirement. Here, you will also need to select whether transfers are within the "<b>Same Bank</b>" or to "<b>Other Bank</b>".</p> <div data-bbox="480 1456 1007 1628"><p>Transfer To *</p><p><input checked="" type="radio"/> Same Bank <input type="radio"/> Other Bank</p></div>	Mandatory

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

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

#### Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1 CREATE BENEFICIARY      STEP 2 REVIEW      STEP 3 COMPLETE

**Beneficiary Main Information** ▼

**Beneficiary Contact Details** ▲

Address  
No 1 Jalan Tutong

Address (Line 2)  
Bandar Sari Begawan

Country  
Brunei Darussalam

Select Telephone  
+ 673 1234567

Select Mobile  
+ 673 5678909

**Beneficiary Additional Details** ▼

**Beneficiary Bank Information** ▼

[CONTINUE](#) [RESET](#)

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



# 6 Beneficiary Management

## 6.1 Create Beneficiary

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### Beneficiary Additional Details

#### Create Beneficiary

Beneficiary Management > Create beneficiary

Beneficiary Reference : 2022011035426255

STEP 1 CREATE BENEFICIARY      STEP 2 REVIEW      STEP 3 COMPLETE

- Beneficiary Main Information
- Beneficiary Contact Details
- Beneficiary Additional Details

Email ID  
abc@xyz.com

Tax ID

- Beneficiary Bank Information

CONTINUE    RESET

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

### Beneficiary Bank Information

#### Beneficiary Bank Information

Bank Country \*

Bank \*

Bank Code

Bank Address

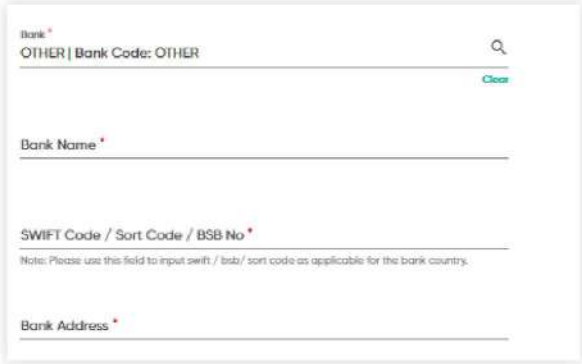
Branch \*

Branch Address

# 6 Beneficiary Management

## 6.1 Create Beneficiary

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

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

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

# 6 Beneficiary Management

## 6.1 Create Beneficiary

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Create Beneficiary  
Beneficiary Management > Create Beneficiary

Beneficiary Reference : 20220116103909606

STEP 1 CREATE BENEFICIARY    STEP 2 REVIEW    STEP 3 COMPLETE

**Beneficiary Main Information**

Beneficiary type	Domestic
Transfer to	Other Bank
Beneficiary Risk Name	ABC Company
Beneficiary Name	ABC COMPANY
Beneficiary Account Number	123456789

**Beneficiary Contact Details**

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

**Beneficiary Additional Details**

Umsi ID	
Tax ID	

**Beneficiary Bank Information**

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

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

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

Beneficiary Reference : 20220116103909606

STEP 1 CREATE BENEFICIARY    STEP 2 REVIEW    STEP 3 COMPLETE

**✔ Your beneficiary record has been created successfully.**

Beneficiary Reference	20220116103909606
Beneficiary Name	ABC COMPANY
Beneficiary Account Number	123456789
Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Code	BBDD

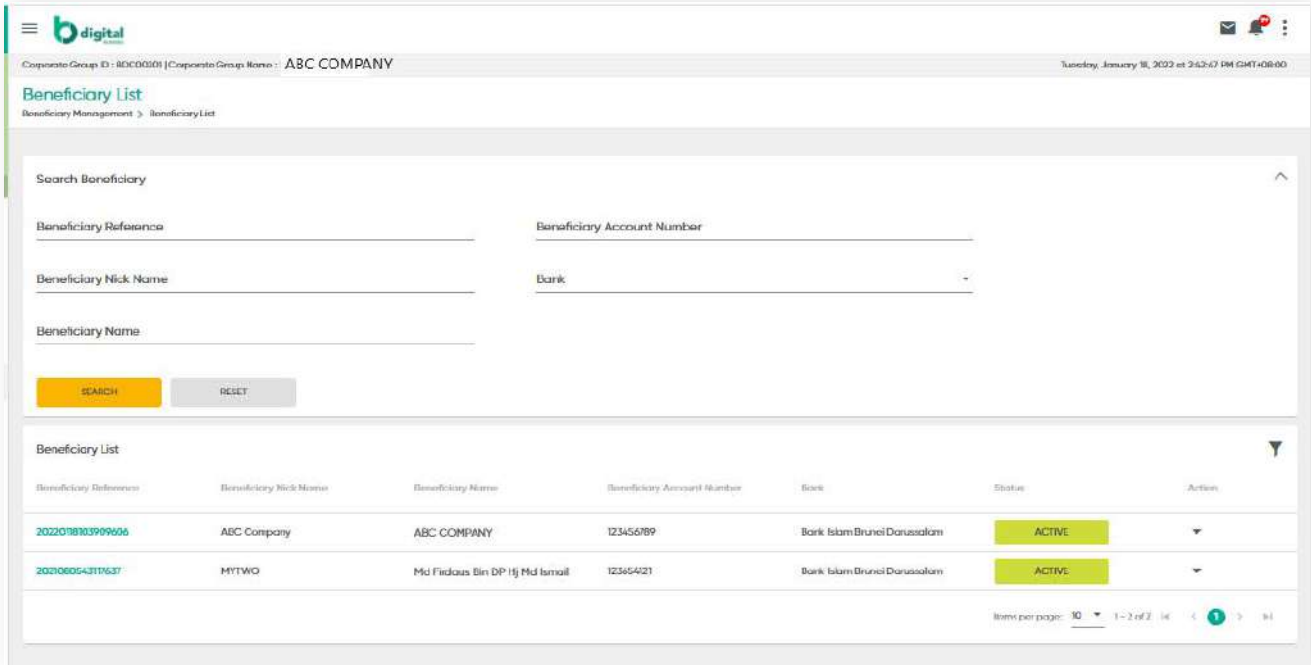
**ADD ANOTHER BENEFICIARY**

# 6 Beneficiary Management

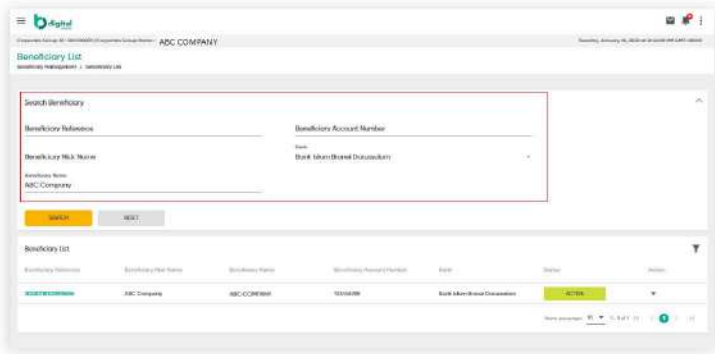
## 6.2 Edit & Delete Beneficiary

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



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

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

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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### Edit a beneficiary

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

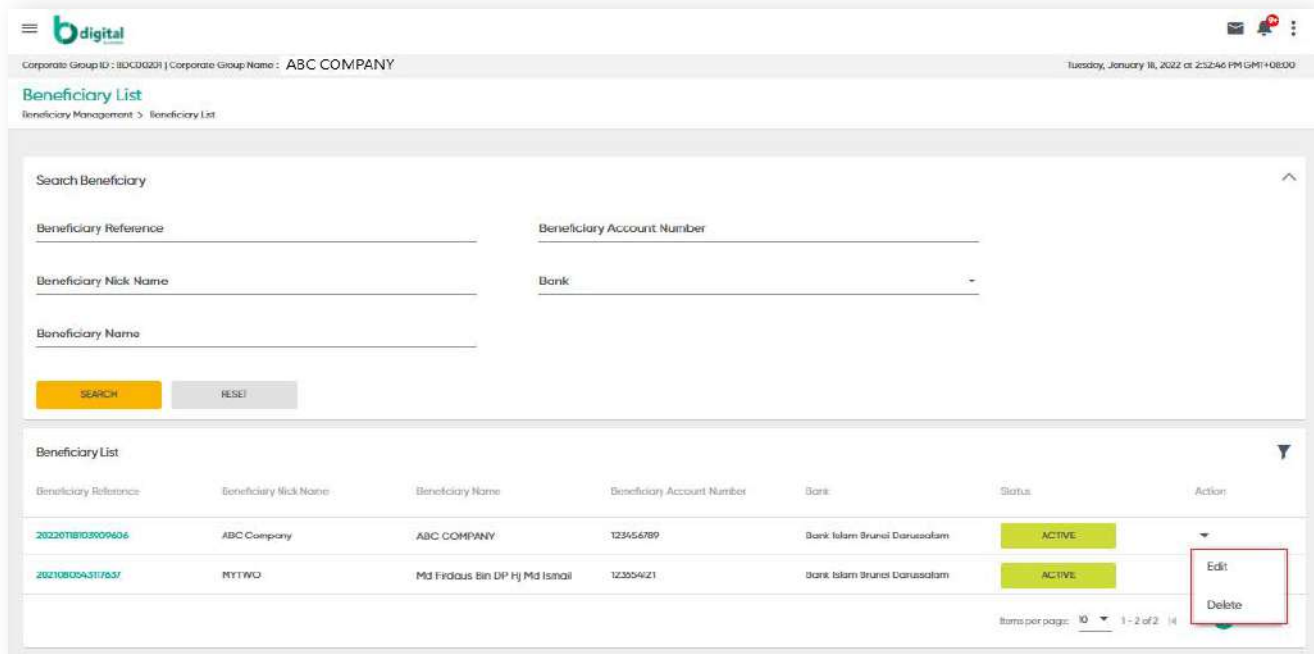


Figure 20 – Beneficiary List screen

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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

**b.digital**

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

Tuesday, January 18, 2022 at 2:55:27 PM GMT+0800

### Edit Beneficiary

Beneficiary Management > Beneficiary List > Edit Beneficiary

Beneficiary Reference : 20220118103909606

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

#### Beneficiary Main Information

Beneficiary Type  
Domestic

Transfer To \*  
 Same Bank  Other Bank

Beneficiary Nick Name \*  
ABCD Company

Beneficiary Account Number \*  
123456789

Beneficiary Name \*  
ABC COMPANY

Beneficiary Contact Details

Beneficiary Additional Details

Beneficiary Bank Information

CONTINUE CANCEL

# 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**.

**b.digital**  
Corporate Group ID: B0000001 | Corporate Group Name: ABC COMPANY  
Tuesday, January 18, 2022 at 10:52:14 GMT+0800

### Edit Beneficiary

Beneficiary Management > Edit Beneficiary

Beneficiary Reference : 2022018103909406

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

#### Beneficiary Main Information

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

#### Beneficiary Contact Details

Address	No 1, Jalan Tukung
Address (Line 2)	Dandar Sei Begawan
Country	Bunei Darussalam
Telephone	+673-1234567
Mobile	+673-5678909

#### Beneficiary Additional Details

Email ID	
Tax ID	

#### Beneficiary Bank Information

Bank Country	Bunei Darussalam
Bank	Bank Islam Bunei Darussalam
Bank Address	BICLBBDD
Bank Code	BICL

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

Figure 22 – Edit Beneficiary screen

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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

Corporate Group ID : testnew1 | Corporate Group Name : testnew1

Saturday, February 6, 2021 at 3:14:31 PM GMT+08:00

### Edit Beneficiary

Beneficiary Management > Edit Beneficiary

Beneficiary Reference : 2020072155041325

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

✔ Your Beneficiary updation request has been submitted for approval.

Beneficiary Reference	2020072155041325
Beneficiary Name	BNZ816
Beneficiary Account Number	993554323402
Bank Country	BRUNEI
Bank	BALURU BANK BRUNEI BANK OF CORPORATE BANKING
Bank Code	888

< ADD ANOTHER BENEFICIARY



# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

### Delete a beneficiary

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

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

Corporate Group ID: BCC00091 | Corporate Group Name: ABC COMPANY  
Delete Beneficiary  
Beneficiary Management > Beneficiary list > Delete Beneficiary  
Tuesday, January 18, 2022 at 3:06:54 PM GMT+0800

Beneficiary Reference: 202108054/311/637

#### Beneficiary Main Information

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	M17WO
Beneficiary Name	MU Firdaus Bin DP Iij Ma bursul
Beneficiary Account Number	323054121

#### Beneficiary Contact Details

Address	No 1, H9G Gadong
Address Line 2	
Country	Brunei Darussalam
Telephone	
Mobile	

#### Beneficiary Additional Details

Email ID	
Tax ID	

#### Beneficiary Bank Information

Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Address	BBU/BBU
Bank Code	BBU

**DELETE** **CANCEL**

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

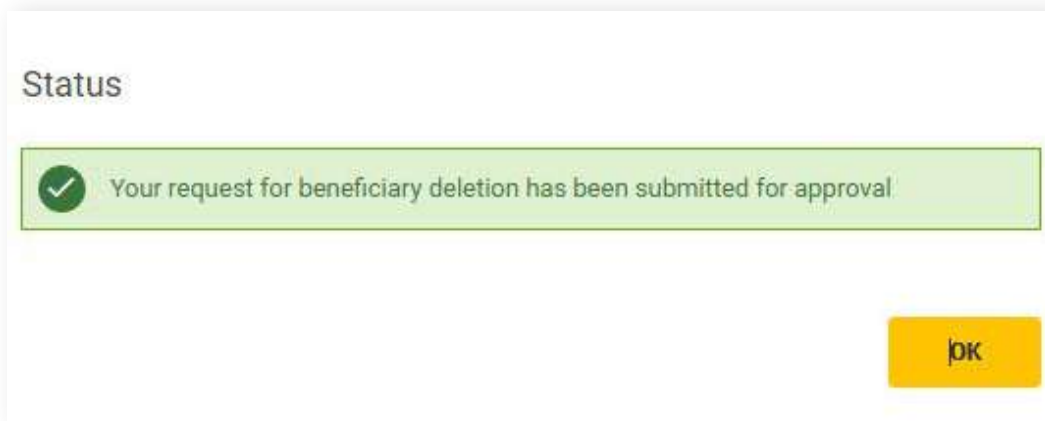
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Click the **DELETE** button. You should be prompted with a confirmation message. Click YES if you wish to proceed to delete the record.

The application displays the confirmation message as shown below.



A confirmation message will be prompted.



# 6 Beneficiary Management

## 6.3 Search and View Beneficiary

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### Search and View - Active Beneficiary Records

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

The screenshot shows a search interface for beneficiaries. At the top, there is a 'Search Beneficiary' section with four input fields: 'Beneficiary Reference', 'Beneficiary Account Number', 'Beneficiary Nick Name', and 'Beneficiary Name'. There is also a 'Bank' dropdown menu. Below the search fields are 'SEARCH' and 'RESET' buttons. Below the search section is a table titled 'Beneficiary List'. The table has columns for 'Beneficiary Reference', 'Beneficiary Nick Name', 'Beneficiary Name', 'Beneficiary Account Number', 'Bank', 'Status', and 'Action'. The table contains three rows of data, all with 'ACTIVE' status. At the bottom right of the table, there is a pagination control showing 'Items per page: 10', '1 - 3 of 3', and a '10' button.

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
20123456789010	Stafwan	Md Stafwan	1234123578	BARCLAYS BANK PLC	ACTIVE	
20123456789010	One Two	One Two Sdn Bhd	3124123454	Bank Islam Bunei Darussalam	ACTIVE	
20123456789010	AED	AED Sdn Bhd	7664312345	Bank Islam Bunei Darussalam	ACTIVE	

Functions available under the Beneficiary List screen.

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

# 6 Beneficiary Management

## 6.3 Search and View Beneficiary

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

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

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

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

Beneficiary Additional Details	
Email ID	
Tax ID	

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

Figure 22 – Edit Beneficiary screen

# 7 Bill Payee Management

## 7.1 Bill Payment Service

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

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

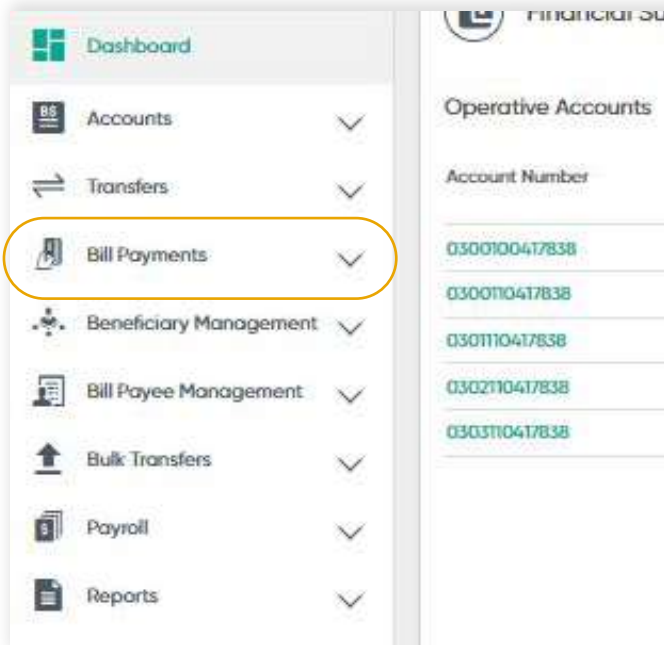
You will only be allowed to view the beneficiaries that you have created under your own unique ID.

# 7 Bill Payee Management

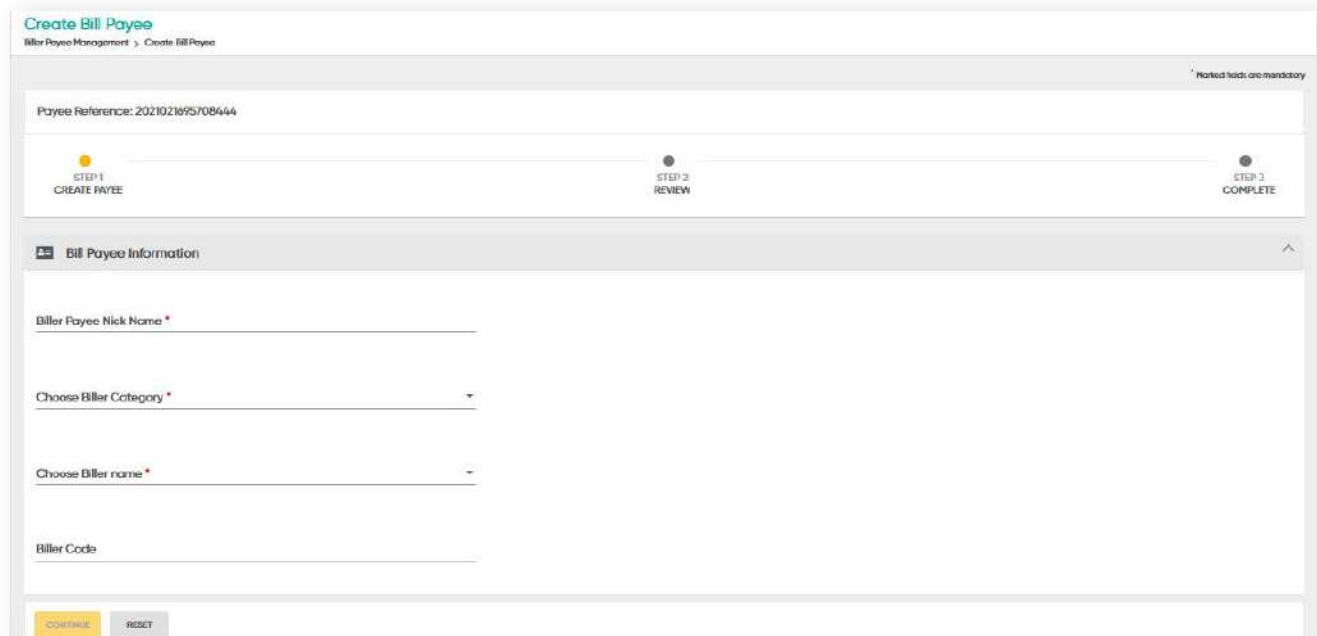
## 7.2 Create Bill Payee

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



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



Create Bill Payee Screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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### Bill Payee Information

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

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

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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### Bill Category: Credit Cards

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

Payee Reference: 2022030735953253

STEP 1 CREATE PAYEE      STEP 2 REVIEW      STEP 3 COMPLETE

**Bill Payee Information**

Biller Payee Nick Name \*  
TEST1

Choose Biller Category \*  
Credit Card

Choose Biller name \*  
Mastercard

Biller Code  
MASTER

Card Number \*  
5157111189261248

CONTINUE    RESET

Create Bill Payee Screen



# 7 Bill Payee Management

## 7.2 Create Bill Payee

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

Payee Reference: 2022030735953253		
STEP 1 CREATE PAYEE	STEP 2 REVIEW	STEP 3 COMPLETE
<b>Bill Payee Information</b>		
Biller Payee Nick Name	TEST1	
Biller Category	Credit Card	
Biller Name	Mastercard	
Biller Code	MASTER	
Card Number	5157xxxxxxxx1248	
<b>PROCEED TO SUBMIT</b> BACK    CANCEL		

Create Bill Payee Information screen

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

### Review

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

STEP 1 CREATE PAYEE		STEP 2 REVIEW	STEP 3 COMPLETE
<b>Bill Payee Information</b>			
Biller Payee Nick Name	MHCDF001		
Biller Category	Credit Cards		
Biller Name	VISA Biller		
Biller Code	VISA		
Card Number	2020*****		
<b>Additional Information</b>			
Label1	tagit		
Label2	Feb 16, 2021		
Label3	Feb 16, 2021, 12:39:52 PM		
Label4	BN02,333.00		
<b>PROCEED TO SUBMIT</b> BACK    CANCEL			

Create Bill Payee review screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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Under the Review screen, you can perform these functions:

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

### Complete

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

Payee Reference: 2021021695706444

STEP 1 CREATE PAYEE      STEP 2 REVIEW      STEP 3 COMPLETE

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

Payee Reference	2021021695706444
Biller Payee Nick Name	HMOCP001
Biller Category	Credit Cards
Biller	VISA Biller
Biller Code	VISA
Card Number	2020*****

CREATE ANOTHER BILL PAYEE

Submit Success screen

Actions	Response
<b>Create Another Bill Payee</b>	Leads you to create another Bill Payee.

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

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

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

The screenshot displays the 'Payee List' management interface. At the top, there is a search section with the following fields: 'Search Payee', 'Payee Reference', 'Biller Name', 'Biller Payee Nick Name', 'Biller Code', and 'Biller Category'. Below these fields are 'SEARCH' and 'RESET' buttons. The main area contains a table with the following columns: 'Payee Reference', 'Biller Payee Nick Name', 'Biller Category', 'Biller Name', 'Biller Code', 'Status', and 'Action'. The table lists ten active payee records. At the bottom right, there is a pagination control showing 'Items per page: 10', '1-10 of 12', and a page indicator '2'.

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
2021120423120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	▼
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼
2021100845225912	HP	Hire Purchase	HP	HP	ACTIVE	▼
2021100845045345	TAP	Government Services	TAP	TAP	ACTIVE	▼
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	▼
2021090633754490	ASTRO	TV Subscription Services	Krisal Astro	KASTRO	ACTIVE	▼
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	▼
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	▼

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

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### Step 1

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

Search Payee

Payee Reference  Biller Name

Biller Payee Nick Name  Biller Code

Biller Category

Payee List

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
<a href="#">2022030735953253</a>	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
<a href="#">2021120623120961</a>	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	Edit Delete
<a href="#">2021100850124530</a>	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
<a href="#">2021100845708500</a>	JKR	Government Services	JKR	JKR	ACTIVE	▼

Payee List Screen

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

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### Step 2

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

The screenshot shows the 'Edit Payee' interface. At the top, there is a breadcrumb trail: 'Bill Payee Management > Payee List > Edit Payee'. A progress indicator shows three steps: 'STEP 1 EDIT PAYEE' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main section is titled 'Bill Payee Information' and contains the following fields:

- Payee Reference: 2021120623120961
- Bill Payee Nick Name \*: REYC
- Choose Biller Category: (dropdown menu)
- Choose Biller name: Royal Brunei Yacht Club
- Bill Code: REYC
- Account Number \*: 0122345666664

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

Edit Payee Screen

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

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### Step 3

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

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

Payee Reference: 2021120623120961

STEP 1 EDIT PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

**Bill Payee Information**

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

PROCEED TO SUBMIT    BACK    CANCEL

Edit Payee Screen

### Step 4

The confirmation message will be prompted on the screen.

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

Payee Reference: 2021120623120961

STEP 1 EDIT PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

✔ Your Payee has been approved.

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

< MANAGE WORKFLOW

Edit Payee Screen

# 7 Bill Payee Management

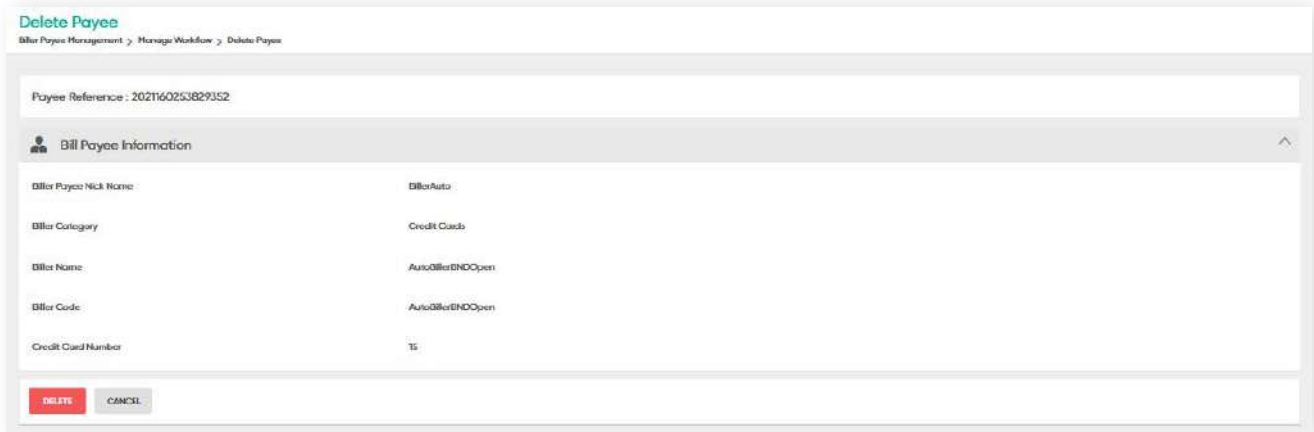
## 7.3.2 Delete - Bill Payee Records

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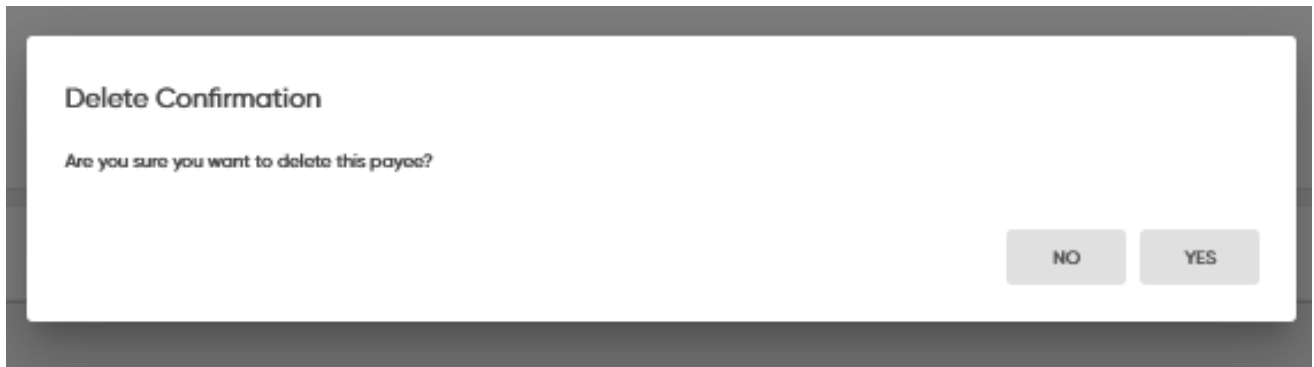
### Delete - Bill Payee Records

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

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



A confirmation message will pop up on the screen.



Delete Confirmation message

# 7 Bill Payee Management

## 7.3.2 Delete - Bill Payee Records

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



Deletion Status Message



# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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

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

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

The screenshot shows the 'Payee List' interface. At the top, there is a search form with fields for 'Payee Reference', 'Biller Name', 'Biller Payee Nick Name', and 'Biller Code', along with a 'Biller Category' dropdown menu. Below the search form are 'SEARCH' and 'RESET' buttons. The main area displays a table of payees with columns for 'Payee Reference', 'Biller Payee Nick Name', 'Biller Category', 'Biller Name', 'Biller Code', 'Status', and 'Action'. All payees listed are in an 'ACTIVE' status. At the bottom right, there is a pagination control showing 'Items per page: 10' and '1 - 10 of 12'.

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
202120423120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	▼
202100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
202100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼
202100845225912	HP	Hire Purchase	HP	HP	ACTIVE	▼
202100845045345	TAP	Government Services	TAP	TAP	ACTIVE	▼
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	▼
2021090633754490	ASTRO	TV Subscription Services	Kristal Astro	KASTRO	ACTIVE	▼
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	▼
202108305147820	JIS	School Fees	JIS	JIS	ACTIVE	▼

Payee List screen

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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

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

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

### Step 1

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

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

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
<a href="#">202102052103444</a>	MPCBP001	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">202102053830439</a>	BillerAuto	Credit Cards	AutoBillerBNDOpen	AutoBillerBNDOpen	ACTIVE	▼
<a href="#">202102053725368</a>	OfflineBiller	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">202102053707181</a>	PTDOnline	Broadband	PTD OFFLINE	PTD OFFLINE	ACTIVE	▼

Payee List screen

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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### Step 2

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

The screenshot shows the 'Payee List' interface. At the top, there is a search section with the following fields: 'Payee Reference', 'Biller Name', 'Biller Category', 'Biller Nick Name', and 'Biller Code'. Below these fields are 'SEARCH' and 'RESET' buttons. The main area contains a table with the following columns: 'Payee Reference', 'Biller Payee Nick Name', 'Biller Category', 'Biller Name', 'Biller Code', 'Status', and 'Action'. A single entry is visible in the table with the following details: Payee Reference: 202102913300429, Biller Payee Nick Name: BillerAuto, Biller Category: Credit Cards, Biller Name: AutoBiller@NDOpen, Biller Code: AutoBiller@NDOpen, Status: ACTIVE. At the bottom right, there is a 'Items per page' dropdown set to 10 and '1 of 1'.

Payee List screen

### Step 3

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

### Step 4

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

The screenshot shows the 'View Bill Payee' interface. At the top, it displays 'Payee Reference : 2021021695708644'. Below this is a section titled 'Bill Payee Information' with the following details: 'Biller Payee Nick Name: PPH00P001', 'Biller Category: Credit Cards', 'Biller Name: VB', 'Biller Code: VISA', and 'Card Number: 2020\*\*\*\*\*'. At the bottom left, there is a 'BACK' button.

View Bill Payee

# 8 Payroll

## 8.1 Payroll Overview

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

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

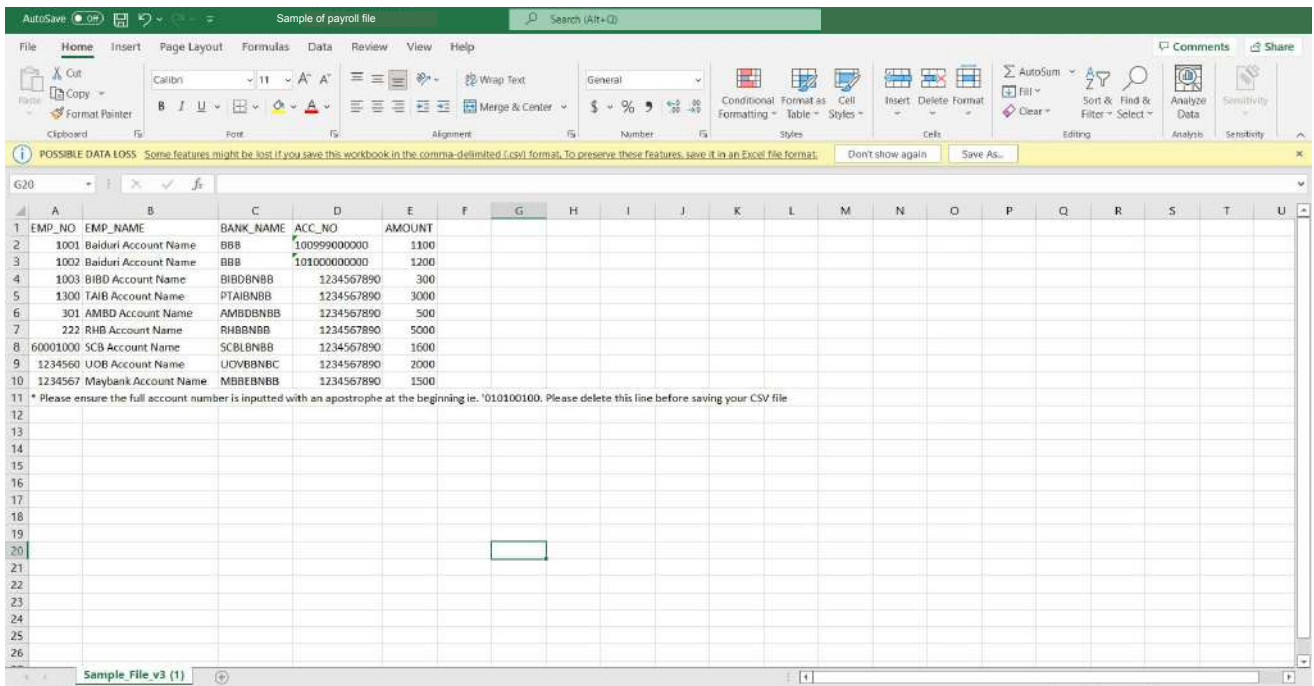
To view a video tutorial on how to manage payroll, [click here](#).

# 8 Payroll

## 8.2 Preparing Your Payroll

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



Sample of Payroll File

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

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

**Important:**

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

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

# 8 Payroll

## 8.3 Create Payroll

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

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference : 20220413105936905

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

**Payroll Details**

File Format \*  
File Description \*  
[Sample File](#)

Browse... No File Selected.

**Payroll Header**

### Payroll details

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

# 8 Payroll

## 8.3 Create Payroll

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### Payroll Header fields

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



# 8 Payroll

## 8.3 Create Payroll

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

**Create Payroll**  
Payroll > Create Payroll

Marked fields are mandatory

Payroll Reference : 1234567890

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

**Payroll Details**

File Format \*  
Payroll with New Payroll File

File Description \*  
TestingPayroll

[Sample File](#)

Browse...    Testfile\_4.csv

.csv file will be supported

**Payroll Header**

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

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

AVAILABLE BALANCE    BND 5,428.73

Debit Currency  
BND

Payment Currency  
BND

Payment Date \*  
2022-04-18

Total Salary \*  
1000.00

Number of Records in File \*  
4

[CONTINUE](#)    [RESET](#)



# 8 Payroll

## 8.3 Create Payroll

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### Review the Payroll Details

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

#### Payroll Details

File Format: Payroll with New Payroll File

File Name: TestFile\_4.csv

Company: BD123/Zero One Two Sdn Bhd

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

Upload Date: Apr 13, 2022

Payments:

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

#### Record Details

Total Number of Records: 4

Successful: 4

Rejected: 0

#### Fees Information

Fee Amount: BND 30.00

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

# 8 Payroll

## 8.3 Create Payroll

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### Complete

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

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference : 1234567890

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

Please find the status of your file from "View Upload File"

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

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

[CREATE ANOTHER PAYROLL](#)

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

# 8 Payroll

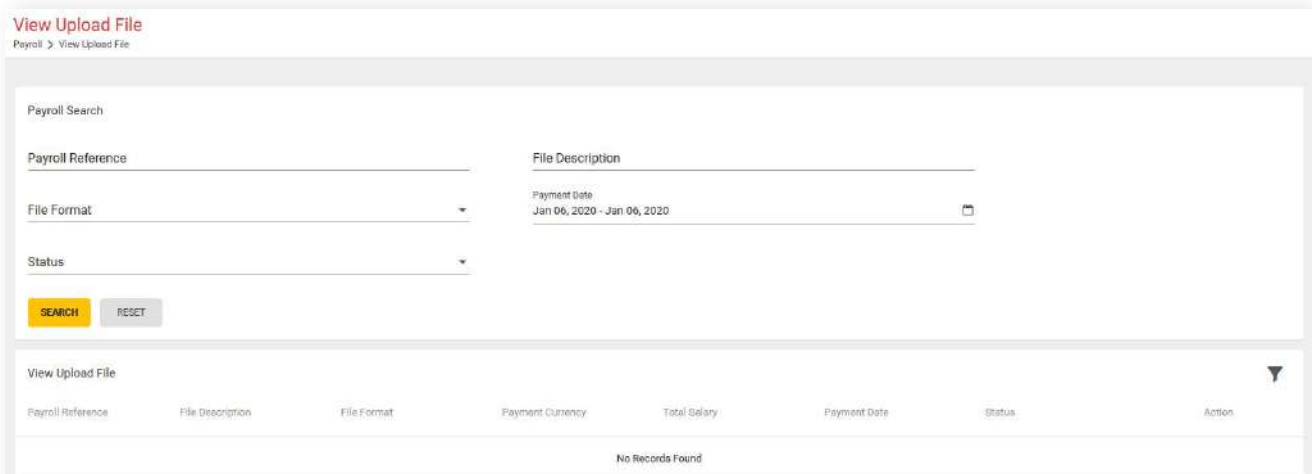
## 8.3.1 View Upload File

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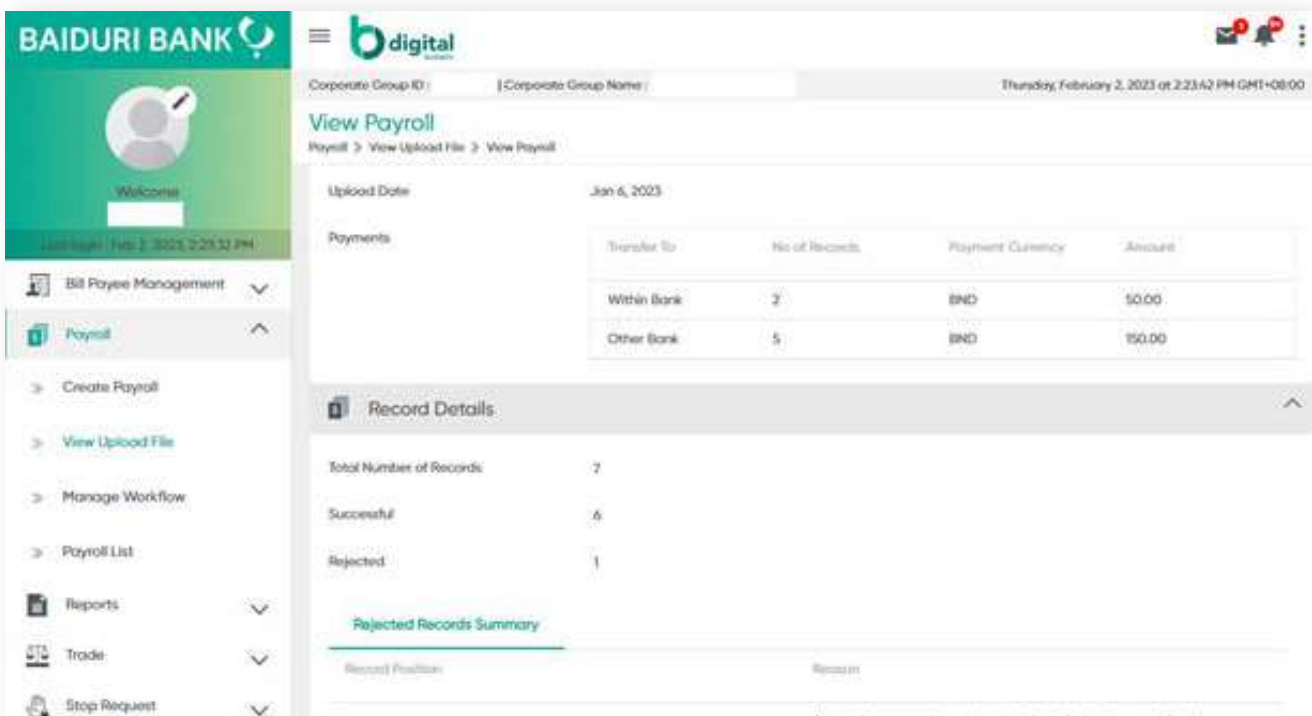
### View Upload File

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

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



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

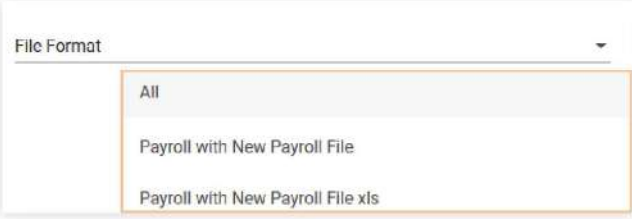


# 8 Payroll

## 8.3.1 View Upload File

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### View upload file fields

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

# 8 Payroll

## 8.3.1 View Upload File

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

The screenshot shows the 'View Upload File' interface. At the top, there is a breadcrumb trail: 'Payroll > View Upload File'. Below this is a search section titled 'Payroll Search' with the following fields:

- Payroll Reference:
- File Description:
- File Format:
- Status:
- Payment Date:

There are 'SEARCH' and 'RESET' buttons below the search fields. Below the search section is a table titled 'View Upload File' with the following columns: Payroll Reference, File Description, File Format, Payment Currency, Total Salary, Payment Date, Status, and Action. The table contains one row of data:

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

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

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

# 8 Payroll

## 8.4.1 Approve Payroll

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

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

Manage Workflow  
Payroll > Manage Workflow

Workflow List	Select	Search					
Upload Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
2022041323209833	TestingPayroll	Payroll with New Payroll File	BND	1,000.00	Apr 18, 2022	Pending Approval	<ul style="list-style-type: none"><li>Approve</li><li>Reject</li></ul>

Items per page: 10 | 1 - 1 of 1 | 14

### Status

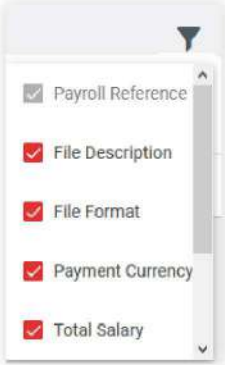
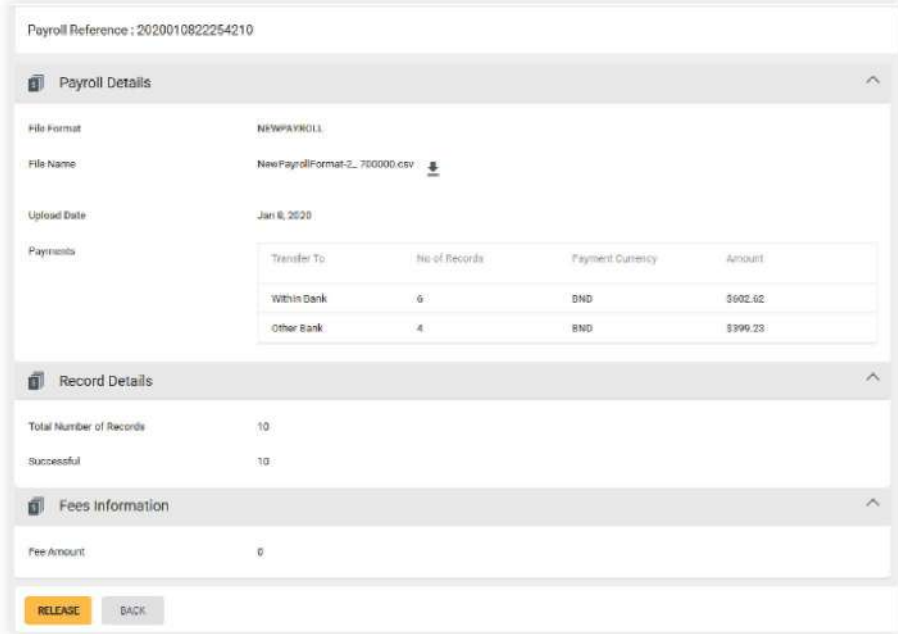
- Pending Approval: When payments are prepared by the Maker and submitted for approval
- Fully Approved: When the Approver approves the upload. The records will be pending to be released.

# 8 Payroll

## 8.4.1 Approve Payroll

[Back to Table of Contents](#)

### Manage Workflow functions

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

# 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.

The screenshot shows the 'Approve Payroll' interface. At the top, it displays 'Payroll Reference: 1234567890' and a progress bar with three steps: 'STEP 1 VERIFY' (active), 'STEP 2 APPROVE', and 'STEP 3 COMPLETE'. A yellow warning banner states: 'Please take note that any payroll approved with today's value date will only be processed on the next business day.' Below this, the 'Payroll Details' section includes: File Format (NEWPAYROLL), File Name (Sample\_File [1].csv), Company (BD123/Zero One Two Sdn Bhd), Pay From (A&B Sdn Bhd/12345678/BDN/BD), and Upload Date (Apr 22, 2022). The 'Payments' table shows one record: 'Within Bank' with 1 record, BND currency, and 2500.00 amount. The 'Record Details' section shows 1 total record, all successful. The 'Fees Information' section shows a fee amount of BND 10.00. At the bottom, there are 'APPROVE' and 'CANCEL' buttons.

Transfer To	No of Records	Payment Currency	Amount
Within Bank	1	BND	2500.00

Field	Value
Total Number of Records	1
Successful	1

Field	Value
Fee Amount	BND 10.00

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

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

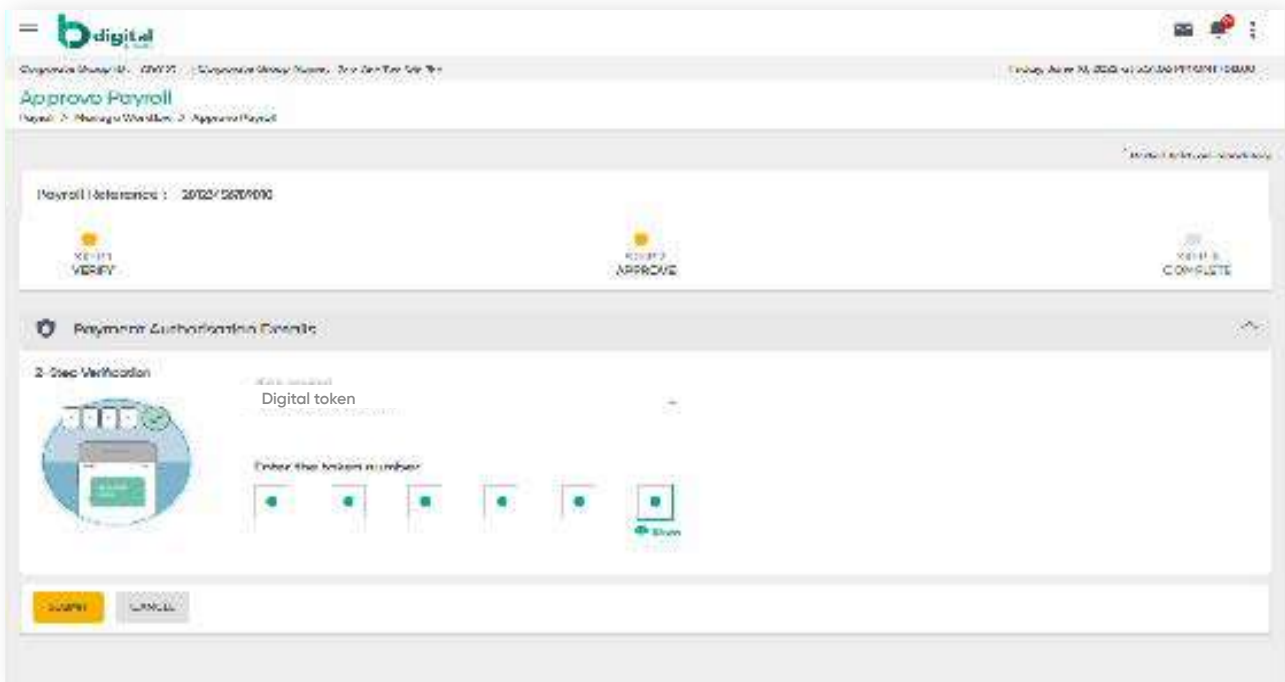


# 8 Payroll

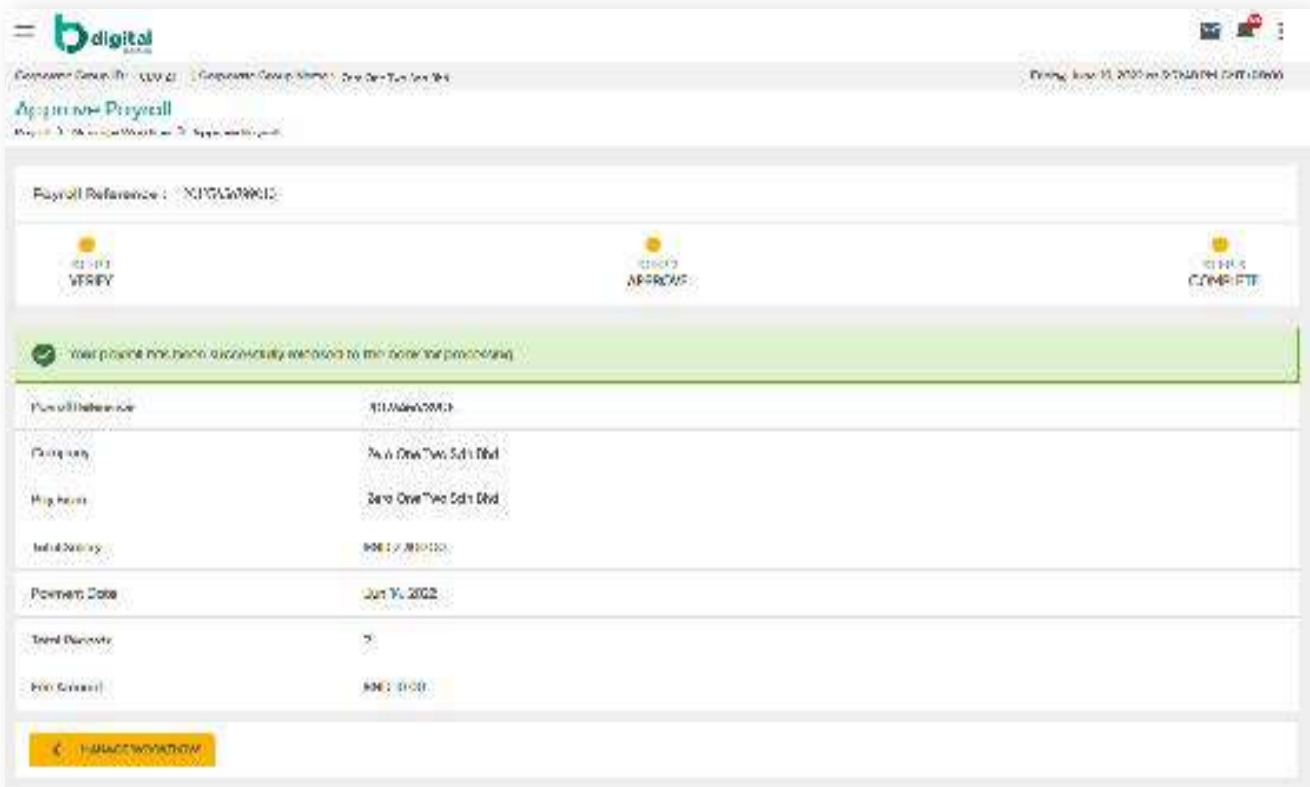
## 8.4.1 Approve Payroll

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



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



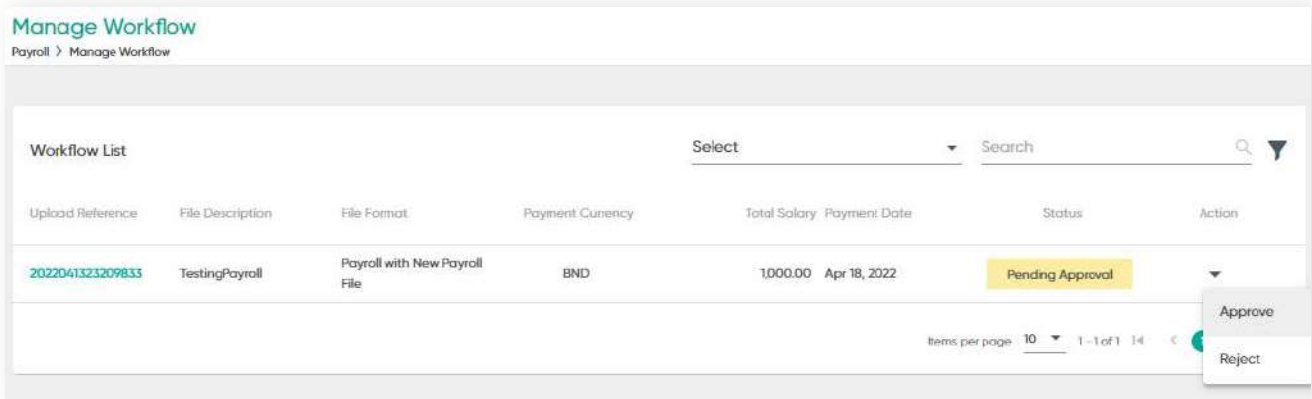
# 8 Payroll

## 8.4.2 Reject (Payroll)

[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

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

There are two types of payrolls under Payroll List:

### Before Batching

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

The screenshot displays the 'Payroll List' interface in the Baiduri Bank digital system. The top navigation bar shows the user's name 'MD BAKAR ALI' and the date 'Monday, April 18, 2022 at 3:22:58 PM GMT+08:00'. The left sidebar contains various menu items, with 'Payroll' selected. The main content area features a search filter set to 'Before Batching' and a search form with the following fields: 'Payroll Batch Reference', 'File Description', 'Payment Date' (set to 'Apr 18, 2022 - Apr 18, 2022'), 'File Format', and 'Status'. Below the search form is a table titled 'Payroll List' with the following columns: 'Upload Reference', 'File Description', 'Pay From', 'File Format', 'Payment Currency', 'Total Salary', 'Payment Date', and 'Status'. The table contains several rows of payroll records, all of which are marked as 'Failed'.

Upload Reference	File Description	Pay From	File Format	Payment Currency	Total Salary	Payment Date	Status
1234567890123	TestingPayroll	A&B Sdn Bhd /12345678/BDN /BD	csv	BND	5,000.00	Apr 17, 2022	Failed
1234567890123	03032022 Payroll With BRU Accounts	A&B Sdn Bhd /12345678/BDN /BD	csv	BND	1,500.00	Mar 4, 2022	Failed
1234567890123	15022022 Payroll With Loan	A&B Sdn Bhd /12345678/BDN /BD	csv	BND	100.00	Feb 16, 2022	Failed
1234567890123	TestPayrollAccountIAT		txt	BND	20.60	Feb 9, 2022	Failed
1234567890123	09022022 Payroll Valid Accounts		csv	BND	100.00	Feb 9, 2022	Failed
3023020602215506	09022022 Payroll		csv	BND	100.00	Feb 9, 2022	Failed

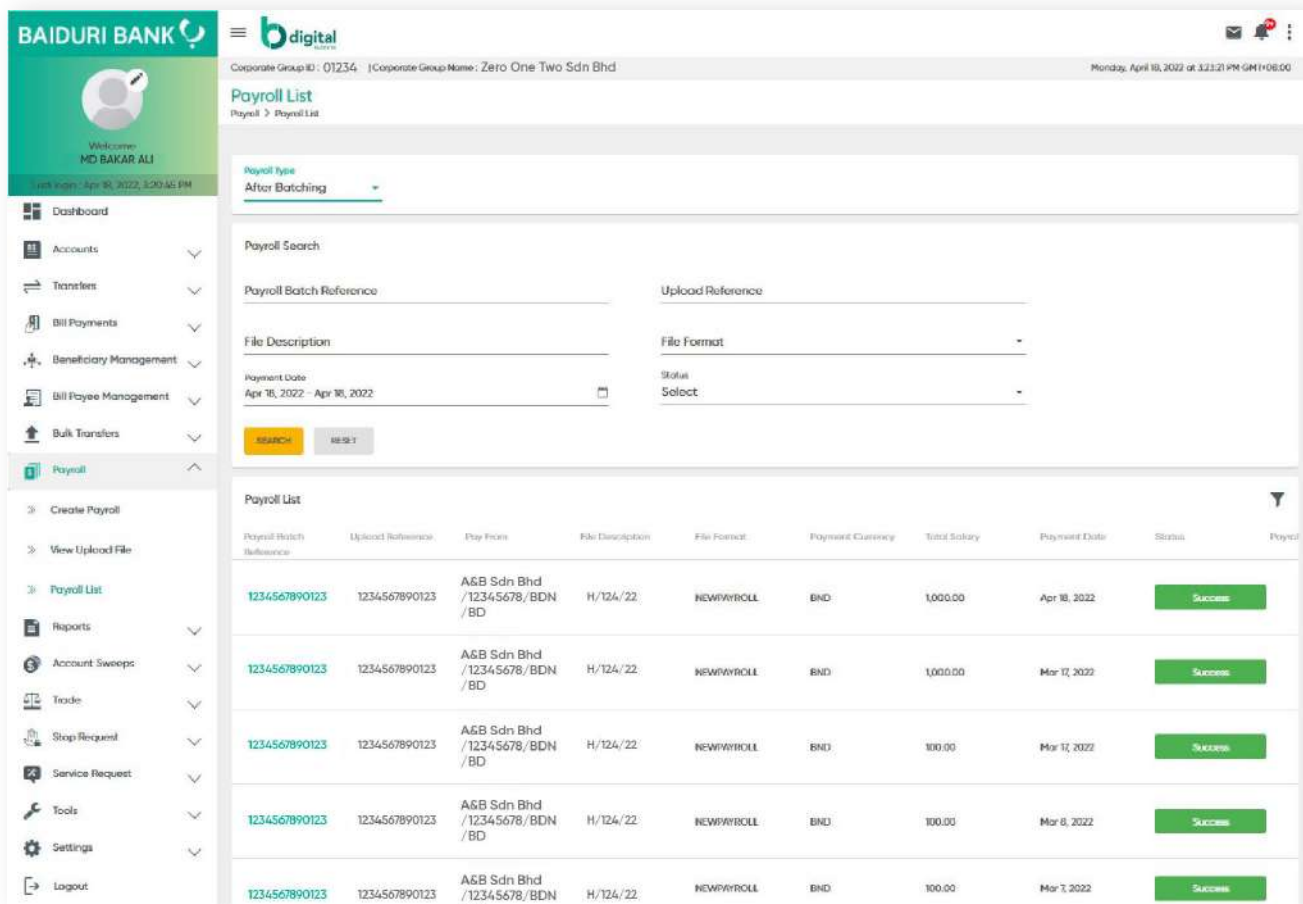
# 8 Payroll

## 8.5 Payroll List

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### 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.

# 9 Reports and Advices

## 9.1 Reports and Advices Overview

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



Account Balance Report



Transaction History Report



Advice

# 9 Reports and Advices

## 9.2 Account Balance Report

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

The screenshot displays the 'Account Balances Report' interface. At the top left, the title 'Account Balances Report' is shown with a breadcrumb 'Reports > Account Balances Report'. A note on the top right states 'Marked fields are mandatory'. Below the title is a search bar labeled 'Search Account Balances Report'. The main area contains three mandatory dropdown menus: 'Choose Company', 'Choose Currency', and 'Account type'. Under the 'Account Number' section, there are two list boxes: 'Available Accounts' on the left and 'Selected Accounts' on the right. Between these boxes are four buttons: 'ADD', 'ADD ALL', 'REMOVE', and 'REMOVE ALL'. At the bottom left, there are two buttons: 'RUN REPORT' (highlighted in yellow) and 'RESET'.

# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

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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	<p>Active accounts will be displayed under Available Accounts</p>  <p>Select the following button to map or unmap the accounts under the Selected Accounts list.</p> <table border="1"> <thead> <tr> <th>Button</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><b>ADD</b></td> <td>One selected item from the Available Accounts list will be moved to the Selected Accounts list</td> </tr> <tr> <td><b>ADD ALL</b></td> <td>All items under the Available Accounts list will move to the Selected Accounts list</td> </tr> <tr> <td><b>REMOVE</b></td> <td>One selected item under Selected Accounts will move back to Available Accounts</td> </tr> <tr> <td><b>REMOVE ALL</b></td> <td>All items under Selected Accounts will move back to Available Accounts</td> </tr> </tbody> </table>	Button	Description	<b>ADD</b>	One selected item from the Available Accounts list will be moved to the Selected Accounts list	<b>ADD ALL</b>	All items under the Available Accounts list will move to the Selected Accounts list	<b>REMOVE</b>	One selected item under Selected Accounts will move back to Available Accounts	<b>REMOVE ALL</b>	All items under Selected Accounts will move back to Available Accounts	Mandatory
Button	Description											
<b>ADD</b>	One selected item from the Available Accounts list will be moved to the Selected Accounts list											
<b>ADD ALL</b>	All items under the Available Accounts list will move to the Selected Accounts list											
<b>REMOVE</b>	One selected item under Selected Accounts will move back to Available Accounts											
<b>REMOVE ALL</b>	All items under Selected Accounts will move back to Available Accounts											



# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

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

Account Number	Account Short Name	Account Type	Currency	Available Balance	Current Balance
7654312345	Zero One Two Sdn Bhd	Current Account	USD	2,338.91	2,338.91

To download the report, select the format of the report (**PDF** or **CSV**).

### Download report as a PDF File

Reports can also be downloaded in PDF format.

Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
7654312345	Zero One Two	Current Account	USD	2,338.91	2,338.91



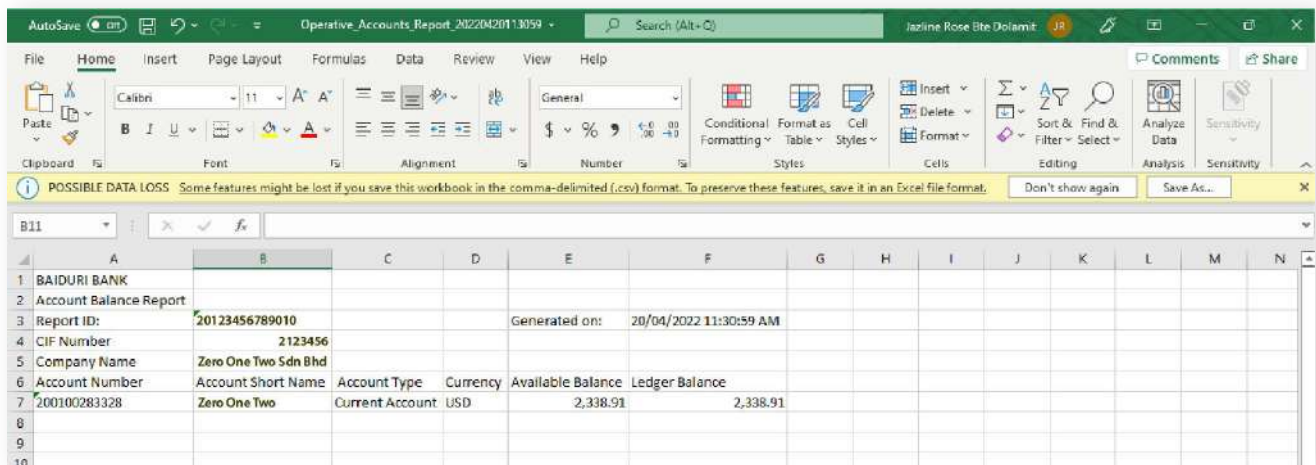
# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

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### Download report as a CSV file

Reports can also be downloaded in CSV format. This allows you to easily import the data into the company's accounting software or spreadsheets.



POSSIBLE DATA LOSS Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format.

Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
200100283328	Zero One Two	Current Account	USD	2,338.91	2,338.91

# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Transaction History Report

You can also download the transaction history report of a specific account on a specific period. From the menu, go to **Reports** → **Transaction History**. The **Transaction History** Report screen should be displayed.

The screenshot shows the 'Transaction History Report' search interface. At the top, it says 'Transaction History Report' and 'Reports > Transaction History Report'. Below this is a search bar with the text 'Search Transaction History Report'. There are five search criteria, each with a red asterisk indicating it is mandatory: 'Choose Company', 'Choose Currency', 'Account Type', and 'Account Number'. The 'Payment Date' field is optional and shows a date range of 'Apr 20, 2022 - Apr 20, 2022'. At the bottom, there are two buttons: 'RUN REPORT' (highlighted in orange) and 'RESET'. A small note in the top right corner states 'Marked fields are mandatory'.

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

# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

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

**Transaction History Report**  
Reports > Transaction History Report

Generated On: Apr 20, 2022, 11:40:46 AM

Company Name: Zero One Two Sdn Bhd      Currency: BND

Account Number: 7654312345      Transaction Date: Mar 1, 2022 - Mar 31, 2022

Account Name: Zero One Two

Account Type: Current Account

Reference	Transaction Date	Currency	Transaction Description	Transaction Amount	Available Balance
043AHBDN02002	Mar 31, 2022	BND	DEBIT INTEREST	-711	-5,520.29
023AYB4N02402R	Mar 28, 2022	BND	STANDING ORDER	-15,000.00	-5,513.18
323AYBTN02676	Mar 26, 2022	BND	BILL PAYMENT	-1.00	9,485.82
000ATH4N06574	Mar 25, 2022	BND	BILL PAYMENT	-1.00	9,487.82
02402AREN02402	Mar 25, 2022	BND	TRANSFER	-1.00	9,488.82
432AYDSGS2000	Mar 24, 2022	BND	BILL PAYMENT	-5.00	9,493.82
023AYB4N02402	Mar 24, 2022	BND	BILL PAYMENT	-1.26	9,495.82
043AHBDN02002	Mar 23, 2022	BND	BILL PAYMENT	-643.05	9,498.06
023AYB4N02402	Mar 15, 2022	BND	TRANSFER	10,000.00	9,961.06
043AHBDN02002	Mar 8, 2022	BND	TRANSFER	-5.00	-3894

Items per page: 10    1 - 10 of 11    1 2 3 4

Select Format:     [DOWNLOAD](#)

[BACK](#)

# 9 Reports and Advices


## 9.2.1 Searching Account Balance Report

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To download the report, select the format of the report (**PDF** or **CSV**).

### Download Transaction History report as a PDF File

Reports can also be downloaded in PDF format.

BAIDURI BANK 					
BAIDURI BANK 1 Jalan Gadong, Bandar Seri Begawan, BA1511 Negara Brunei Darussalam General Line: 226 8000 E-mail: enquiry@baiduri.com					
<b>Transaction Summary Report</b>					
Company Name	Zero One Two Sdn Bhd	Account Type	Current Account		
Account Number	7654312345	Currency	BND		
Account Name	Zero One Two	Transaction Date	March 01, 2022 - March 31, 2022		
Report ID:	20222004114046116	Generated on:	Apr 20 2022 11:40 AM		
Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-5,520.29	
023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-5,513.18	
323AYBTN02676	26/03/2022	BND	BILL PAYMENT	9,486.82	
000ATH4N06574	25/03/2022	BND	TRANSFER	9,487.82	
02402AREN02402	25/03/2022	BND	BILL PAYMENT	9,488.82	
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	9,489.82	

# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Download Transaction History report as CSV Format

**Transaction Summary Report**

Company Name: Zero One Two Account Type: Current Account  
Account Number: 7654312345 Currency: BND  
Account Name: H SKY TRADING Transaction Period: March 01, 2022 - March 31, 2022  
Report ID: 003345223234455  
Reference: Transaction Date Currency Transaction  
Generated on: Apr 20 2022 11:40 AM  
Transaction Amount Available Balance

Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-7.11	-5,520.29
023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-15,000.00	-5,513.18
000ATH4N06574	26/03/2022	BND	BILL PAYMENT	-1	9,486.82
02402AREN02402	25/03/2022	BND	TRANSFER	-1	9,487.82
323AYBTN02676	25/03/2022	BND	BILL PAYMENT	-1	9,488.82
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-5	9,489.82
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-3.24	9,494.82
023AYB4N02402	23/03/2022	BND	BILL PAYMENT	-463	9,498.06
043AHBDN02002	15/03/2022	BND	TRANSFER	10,000.00	9,961.06
023AYB4N02402	8/3/2022	BND	TRANSFER	-5	-38.94
043AHBDN02002	1/3/2022	BND	STANDING ORDER	-15,000.00	-33.94

# 9 Reports and Advices

## 9.3 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.

Corporate Group ID : 80000001 | Corporate Group Name : SOUL GARDENS CO  
Wednesday, April 20, 2022 at 11:55:52 AM GMT+08:00

### Advices

Reports > Advices

Marked fields are mandatory

Search Advices

Payment Method \*

Choose Company \*

(Company ID / Company Name)

Pay From \*

(Account Name / Account Number / Currency / Bank Code)

Payment Date

Apr 20, 2022 - Apr 20, 2022

SEARCH RESET

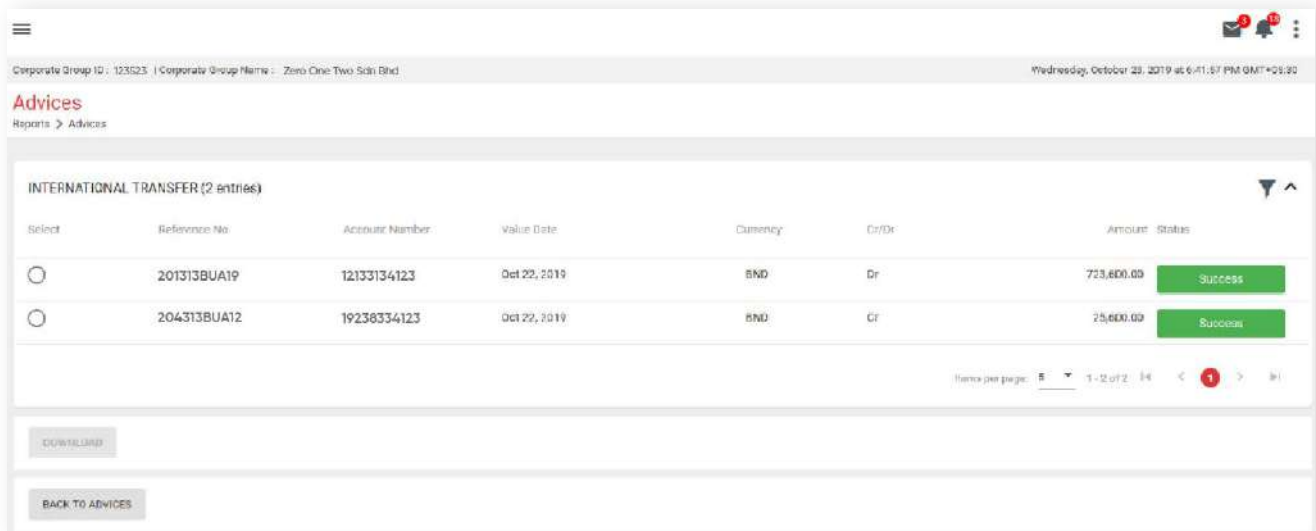
Fields	Description	Mandatory / Optional
Payment Method	From the drop-down list, select <b>International Transfer</b>	Mandatory
Choose Company	From the drop-down list, select the <b>Company</b>	Mandatory
Pay From	Select the account you want to debit charges from This field contains <b>Company Name / Account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

# 9 Reports and Advices

## 9.3 Advices

[Back to Table of Contents](#)

Click the **SEARCH** button. The **Advices** screen should be displayed.



The screenshot displays the 'Advices' screen in a web application. At the top, there is a header with a hamburger menu icon on the left, a corporate group ID '123523', a corporate group name 'Zero One Two Sdn Bhd', and a timestamp 'Wednesday, October 23, 2019 at 6:41:57 PM GMT+08:00'. Below the header, the title 'Advices' is shown in red, with a breadcrumb 'Reports > Advices'. The main content area features a table titled 'INTERNATIONAL TRANSFER (2 entries)'. The table has columns for 'Select', 'Reference No', 'Account Number', 'Value Date', 'Currency', 'Cr/Dr', 'Amount', and 'Status'. Two rows of data are visible, both with 'Success' status. Below the table, there is a 'DOWNLOAD' button and a 'BACK TO ADVICES' button. A pagination control at the bottom right shows 'Items per page: 5', '1 - 2 of 2', and navigation arrows.

Select	Reference No	Account Number	Value Date	Currency	Cr/Dr	Amount	Status
<input type="radio"/>	201313BUA19	12133134123	Oct 22, 2019	BND	Dr	733,600.00	Success
<input type="radio"/>	204313BUA12	19236334123	Oct 22, 2019	BND	Cr	25,600.00	Success

# 9 Reports and Advices

## 9.3 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
<b>Total Amount Debited</b>	<b>BND</b>	<b>62.1</b>



# 10 Account Sweeps

## 10.1 Account Sweeps Overview

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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.



# 10 Account Sweeps

## 10.2 Create Account Sweeps

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From the menu, go to **Account Sweeps** → **Create Sweep**.  
The **Create Sweep** screen should be displayed.

The screenshot shows the 'Create Sweep' form with the following fields and options:

- Choose Company \***: A dropdown menu with a search icon.
- Sweep From \***: A search field with a search icon.
- Sweep To \***: A search field with a search icon.
- Sweep Type \***: Two radio button options:  Minimum Balance Sweep and  Fixed Amount Sweep.
- Effective Date \***: A date picker field with a calendar icon.
- Expiry Date \***: A date picker field with a calendar icon.
- Remarks**: A text input field with a search icon.

At the bottom of the form, there is a disclaimer: "Disclaimer: This payment will be processed through service desk and may incur some delays in payment settlements." Below the disclaimer are two buttons: "CONTINUE" and "RESET".

### Sweep Request features

Fields	Description	Mandatory/Optional
<b>Choose Company</b>	Select the Company name from the drop-down list	Mandatory
<b>Sweep From</b>	Select your company account that you wish to transfer funds from	Mandatory
<b>Sweep To</b>	Select your company account that you wish to transfer funds to	Mandatory
<b>Sweep Type</b>	Choose between 2 options: <ul style="list-style-type: none"><li>• <b>Minimum Balance Sweep</b>: sweeps the entire amount excluding the minimum balance amount required to be maintained in the account.</li><li>• <b>Fixed Amount Sweep</b>: set a fixed amount to sweep to the sweep account.</li></ul>	Mandatory
<b>Effective Date</b>	Set the desired date of sweep. The current day date will be populated by default.	Mandatory
<b>Expiry Date</b>	Set a date of when you want the Account Sweep function to stop	Mandatory
<b>Remarks</b>	Enter any remarks or notes that is important to know regarding these transactions	Optional

#### Note:

The transactions are through service desk and may incur some delays in payment settlements.

# 11 Trade Applications

## 11.1 Trade Overview

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In this section, you can submit trade online applications easily, including:

**[Shipping Guarantee](#) / [Irrevocable Letter of Credit](#) / [Letter of Credit Amendment](#)  
[/ Acceptance of Discrepancy](#) / [Bank Guarantee](#)**

# 11 Trade Applications

## 11.2 Shipping Guarantee

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Typically, as an importer, you would have to visit the bank to submit a request for shipping guarantee for the shipping company to obtain your imported goods. Shipping guarantees are raised to indemnify the bank against all consequences and liabilities.

From the menu, go to **Trade** → **Shipping Guarantee**.  
The **Create Shipping Guarantee** screen should be displayed.

Shipping Guarantee Main Information

Re: LC No \*

Relating to shipment per \*

Choose Company \*  
(Company ID / Company Name)

For all other charges please debit our account no \*  
(Account Name / Account Number / Currency / Bank Code)

Shipping Company \*

Date \*

Particulars

The value of the merchandise per invoice attached as

Terms & Conditions

It is also agreed and understood that we shall pay to you, on demand a commission of 0 \_\_\_\_ % (minimum 0 \_\_\_\_ %) on the value of the shipment of merchandise covered by the undertaking hereinbefore, referred to, in case the collection of the drafts covering such shipment of merchandise should not be entrusted to you.

CONTINUE SAVE AS DRAFT RESET

# 11 Trade Applications

## 11.2 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**.

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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

### Application Details

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

### Beneficiary Details

The screenshot shows a web form titled "Beneficiary Details". It includes the following fields:

- Beneficiary Name** (Mandatory)
- Beneficiary Advising Bank** (Mandatory, includes a search icon)
- Address** (Mandatory)
- Address (Line 2)**
- Country** (Mandatory, dropdown menu)
- Bank Name**
- Address** (for the bank)

Fields	Description	Mandatory/Non-Mandatory /Auto-populate
<b>Beneficiary Name</b>	Enter the name of the beneficiary	Mandatory
<b>Beneficiary Advising Bank</b>	Based on the country selected, the Beneficiary Advising Bank can be chosen. Select Others if the correct option is not listed. If you've selected Others, you will need to provide the following: a) Beneficiary Bank Name b) SWIFT Code c) Beneficiary Bank Address	Mandatory
<b>Address</b>	Enter the beneficiary's address	Mandatory
<b>Address (Line 2)</b>	Enter the beneficiary's name	Non-Mandatory
<b>Country</b>	Select the beneficiary's country	Mandatory

# 11 Trade Applications




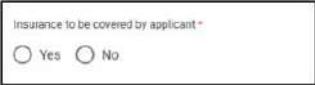
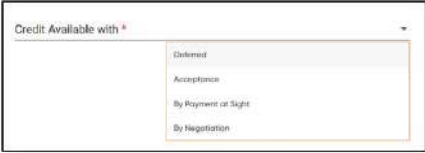
## 11.3 Irrevocable Letter of Credit

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### LC Details

The screenshot shows a form titled "LC Details" with the following fields and options:

- Currency:** A drop-down menu.
- Transshipment:** Radio buttons for "Allowed" and "Not Allowed".
- Amount:** A text input field.
- Insurance to be covered by applicant:** Radio buttons for "Yes" and "No".
- Expiry Date:** A date picker.
- Confirmation of the Credit:** Radio buttons for "Requested" and "Not Requested".
- Partial Shipment:** Radio buttons for "Allowed" and "Not Allowed".
- Credit Available with:** A drop-down menu.
- Number of days:** A text input field.

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



# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### Shipment and Goods Details

Shipment & Goods Details

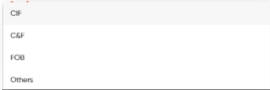
From\* Terms\*

To\* Goods

Not later than\*

Next

CONTINUE SAVE AS DRAFT

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### Insurance Documents fields

The screenshot shows a form titled "Insurance Document". It contains several sections:

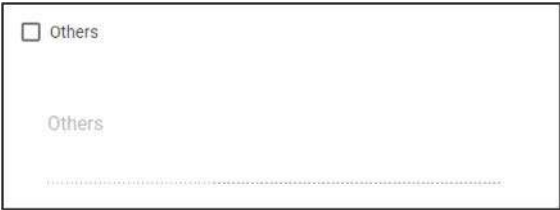

- Insurance Document:** Two radio button options: "Policy" and "Certificate for 110 percent of invoice value covering the following risks".
- Risk Type:** A text input field with a small icon to its right.
- Certificate of:** A radio button option: "Origin issued by a chamber of Commerce stating the goods are of".
- Origin of issue:** A text input field with a small icon to its right.
- Others:** A radio button option.
- Others:** A text input field with a small icon to its right.
- Packing List:** A text input field with a "Copies" label to its right.
- Weight List:** A text input field with a "Copies" label to its right.
- Signed delivery order in:** A text input field with a "Copies" label to its right.
- Others:** A text input field.
- Documents to be presented within:** A text input field followed by the text "after the date of issuance of the shipping documents/delivery order but within validity of the Credit."

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### Terms & Conditions

The screenshot shows a web form titled "Terms & Conditions". At the top, it states "All Banking charges outside Negara Brunei Darussalam are for account of +". Below this are two radio buttons: "Beneficiary" and "Applicant". There is a "Choose Company" dropdown menu with a note "(Company ID / Choose company is mandatory)". A search icon is next to the "For all other charges please debit our account no." field, with a note "(Account Name / Account Number / Currency / Bank Code)". Below this is a paragraph: "The issuing of this credit is subject to the terms and conditions as set forth on the reverse to which we agree." There is a "Special instruction" field with a text area and a "Special instruction" label. Below that is another paragraph: "The credit will subject to Uniform Customs and Practice for Documentary Credits [2007 Revision Publication No. 600 of the International Chamber of Commerce, Paris, France]". At the bottom, there is a checkbox and the text: "In consideration of your agreeing to open this credit on the Terms and Conditions stated at my/our request I/we herewith join in and be bound jointly and severally by the terms and conditions of this credit as if I/we were principal(s) and expressly waive all suretyship rights."

Fields	Description	Mandatory/Optional
	There are 2 options, select Beneficiary or Applicant of who should bear charges	Mandatory
Choose Company	From the drop down list, select the Company	Mandatory
For all other charges please debit our account no.	Select the account that you would like to debit charges from	Mandatory
Special Instruction	Enter any special remarks, if any	Optional
<input type="checkbox"/> In consideration of your agreeing to open this credit on the Terms and Conditions stated at my/our.....	Tick the checkbox	Mandatory

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message should be prompted and the details is submitted for approval.

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

# 11 Trade Applications

## 11.4 Letter of Credit Amendment

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



### Letter of Credit details

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

# 11 Trade Applications

## 11.4 Letter of Credit Amendment

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### Amendment details

Amendment Details (choose one)

Shipment Date Extended to

Expiry Date Extended to

Amount Increased By  Making Total Of

Amount Reduced By  Making Total Of

Others/Remarks

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.

# 11 Trade Applications

## 11.4 Letter of Credit Amendment

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### Declaration details

Fields	Description	Mandatory/Optional
<b>Choose Company</b>	From the drop-down list, select Company Name	Mandatory
<b>Debit From</b>	Select the account you would like to debit from	Mandatory
<b>Address</b>	Enter your address	Mandatory
<b>Address (Line 2)</b>	Additional space to enter your address	Optional
<b>Telephone</b>	Enter the country code and telephone number in the respective fields	Mandatory

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details are submitted for approval.

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



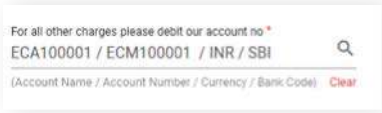
# 11 Trade Applications

## 11.5 Acceptance of Discrepancy

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

### LC Information

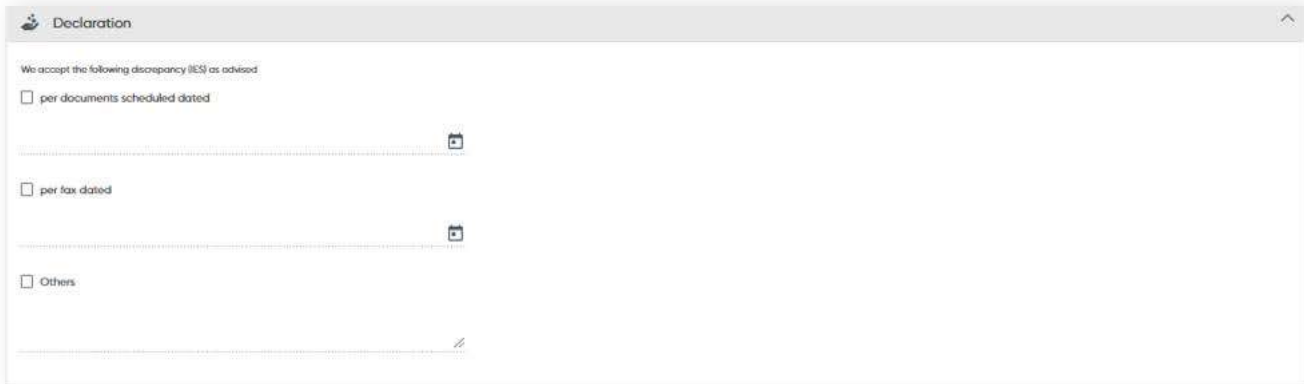
Fields	Description	Mandatory/Optional
Letter of Credit No	Enter the Letter of Credit No.	Mandatory
Choose Company	From the drop-down list, select the company.	Mandatory
	Select the account you would like to debit charges from	Mandatory
Currency	Select the required Currency	Mandatory
Amount	Enter the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

# 11 Trade Applications

## 11.5 Acceptance of Discrepancy

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### Declaration details



The screenshot shows a web form titled "Declaration". At the top, it says "We accept the following discrepancy (IES) as advised". Below this, there are three options, each with a checkbox and a date picker icon:

- per documents scheduled dated
- per fax dated
- Others

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**.


# 11 Trade Applications

## 11.6 Bank Guarantee

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From the menu, go to **Trade** → **Bank Guarantee**.  
The Create Bank Guarantee screen should be displayed.

### Bank Guarantee details

Fields	Description	Mandatory/Optional /Auto-populate
<b>Your Reference</b>	Enter a reference that can remind you of the transaction or request	Mandatory
<b>Application Type</b>	There are 2 options, select New or Renewal 	Mandatory
<b>Choose Company</b>	From the drop-down list, select the Company	Mandatory

# 11 Trade Applications

## 11.6 Bank Guarantee

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Fields	Description	Mandatory/Optional /Auto-populate
	Select the account that you wish to debit charges from	Mandatory
<b>Guarantee Type</b>	From the drop-down list, select one of the following: <ul style="list-style-type: none"><li>- Labour Guarantee</li><li>- Performance Bonds</li><li>- Custom Guarantee</li><li>- Other Guarantee</li><li>- BID Bond</li><li>- Retention Bond</li><li>- Advance Payment Guarantee</li></ul>	Mandatory
<b>Beneficiary Name</b>	Enter the Beneficiary Name	Mandatory
<b>Currency</b>	The currency is auto-populated based on the Debit Account selected	Auto-populate
<b>Amount</b>	Enter the Amount	Mandatory
<b>Validity Date</b>	Set the date of validity	Mandatory
<b>Purpose</b>	Enter the purpose of the Bank Guarantee	Mandatory
<b>Third party Applicant</b>	There are 2 options, select Yes or No	Mandatory

Click **CONTINUE**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details is submitted for approval.

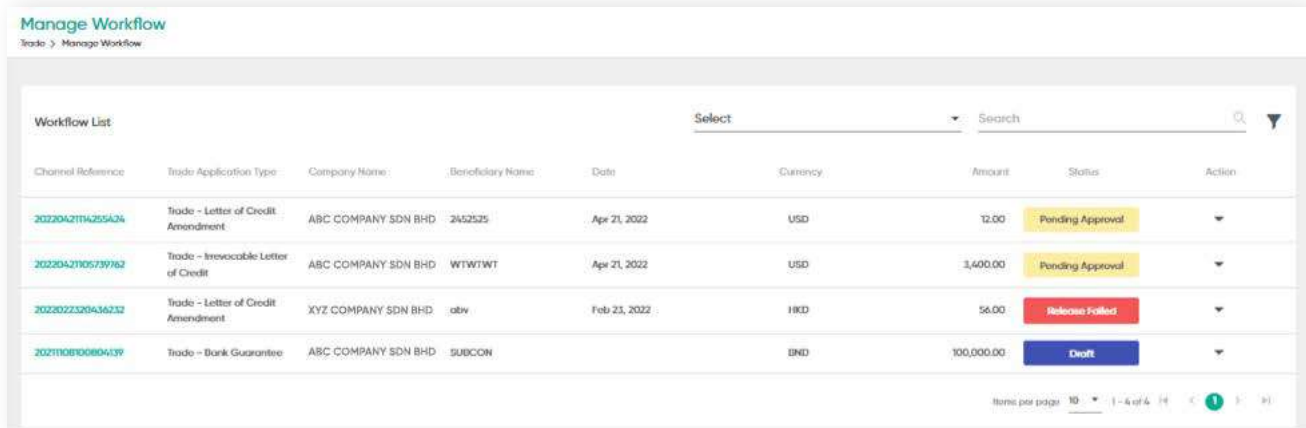
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 11 Trade Applications

## 11.7 Approval Workflow (For approvers)

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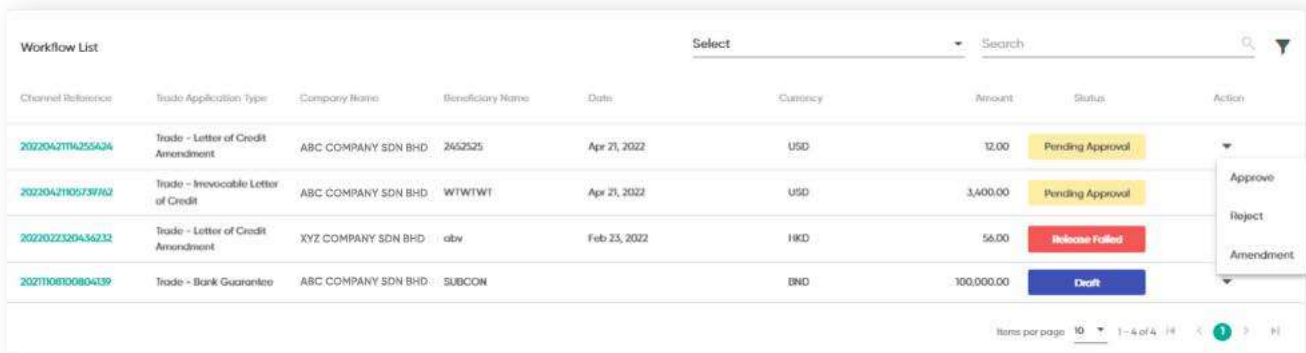
From the menu, go to **Trade** → **Manage Workflow**.  
The **Manage Workflow** screen will be displayed.



The screenshot shows the 'Manage Workflow' interface. At the top, there is a 'Workflow List' header and a search bar. Below this is a table with the following columns: Channel Reference, Trade Application Type, Company Name, Beneficiary Name, Date, Currency, Amount, Status, and Action. The table contains four rows of data. The first two rows have a status of 'Pending Approval' (yellow), the third has 'Release Failed' (red), and the fourth has 'Draft' (blue). Each row has a drop-down arrow in the Action column.

Channel Reference	Trade Application Type	Company Name	Beneficiary Name	Date	Currency	Amount	Status	Action
2022042114255424	Trade - Letter of Credit Amendment	ABC COMPANY SDN BHD	2452525	Apr 21, 2022	USD	12.00	Pending Approval	▼
20220421105739762	Trade - Irrevocable Letter of Credit	ABC COMPANY SDN BHD	W1W1W1	Apr 21, 2022	USD	3,400.00	Pending Approval	▼
2022022320436232	Trade - Letter of Credit Amendment	XYZ COMPANY SDN BHD	abw	Feb 23, 2022	HKD	56.00	Release Failed	▼
202110810080439	Trade - Bank Guarantee	ABC COMPANY SDN BHD	SUBCON		BNB	100,000.00	Draft	▼

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



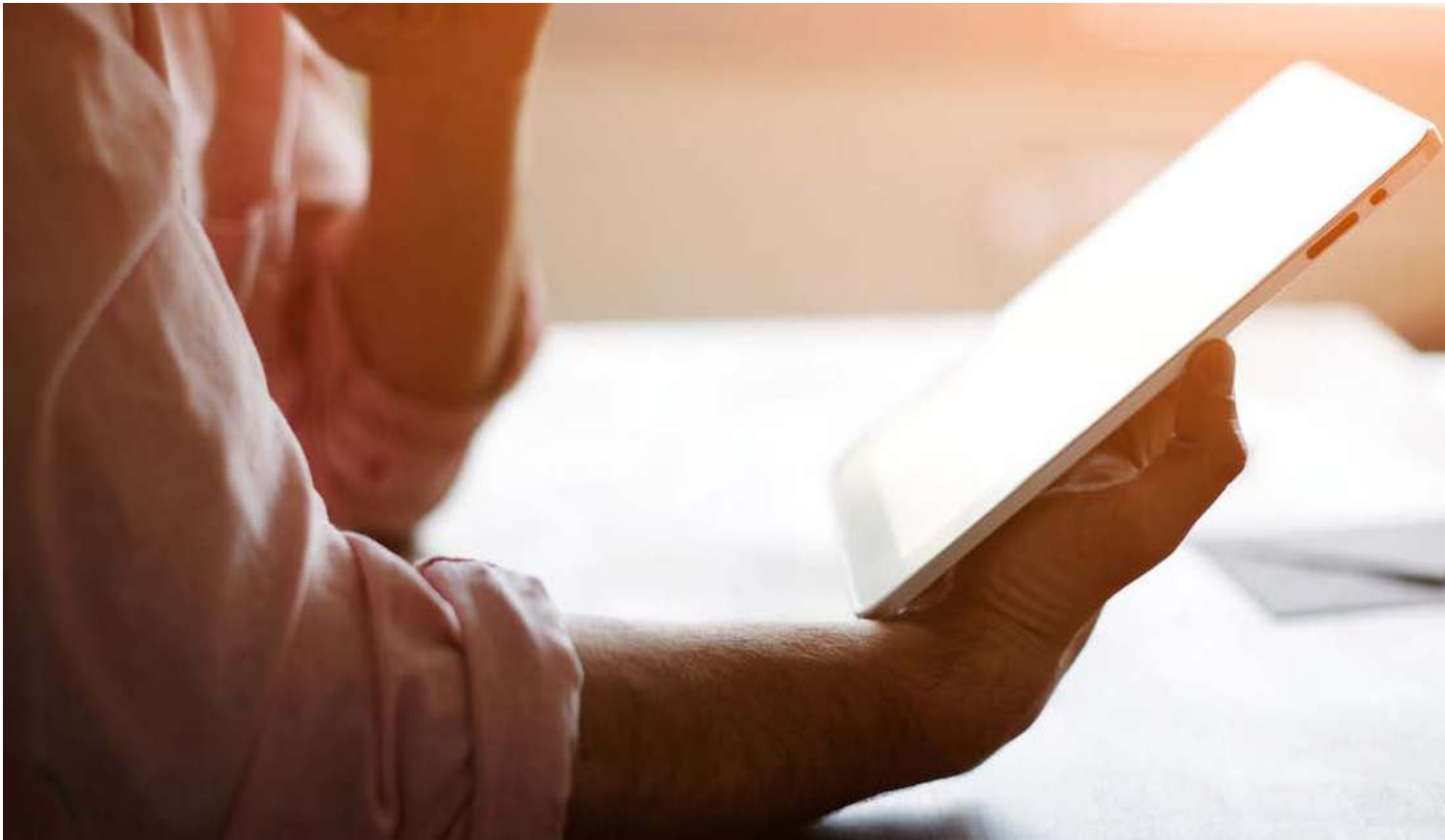
This screenshot is identical to the previous one, but the drop-down arrow in the Action column of the second row is clicked, revealing a sub-menu with three options: 'Approve', 'Reject', and 'Amendment'.

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

# 11 Trade Applications

## 11.8 Edit/Save As Draft/Delete

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Under Manage Workflow, you can do the following for trade applications:



**Edit transactions  
sent back by the  
Approver**



**Save a draft of  
the application**



**Delete a record**

# 12 Stop Requests

## 12.1 Stop Payment Instruction

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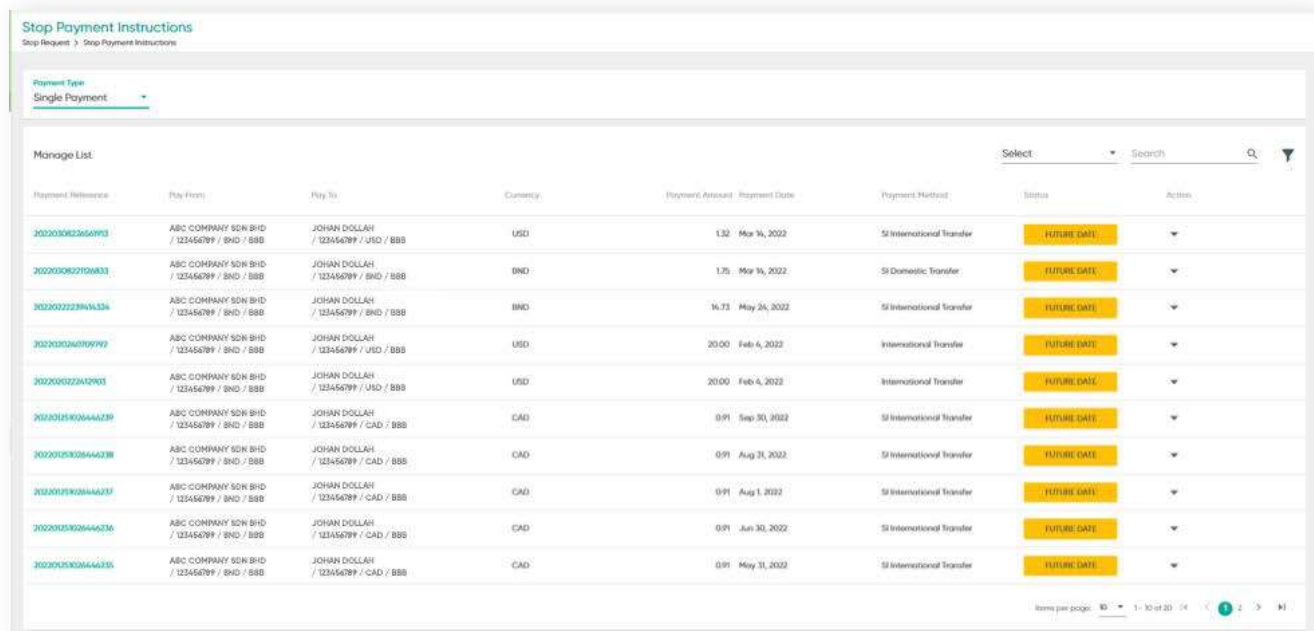
### Overview

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

### Stop Payment Instruction

From the menu, go to **Stop Request** → **Stop Payment Instruction**.

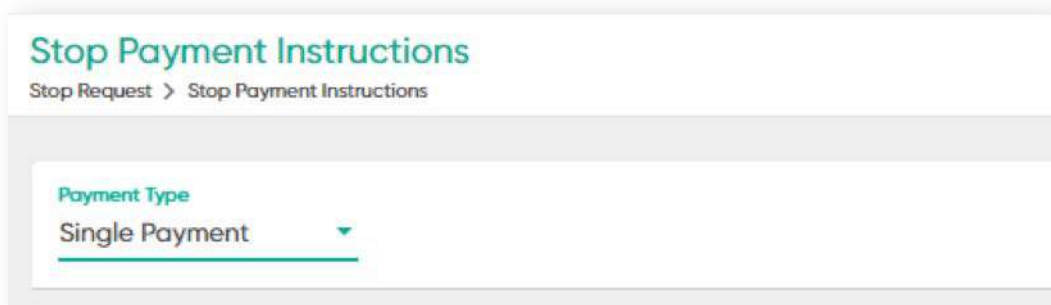
The **Stop Payment Instructions** screen should be displayed.



The screenshot shows the 'Stop Payment Instructions' screen. At the top, there is a breadcrumb trail: 'Stop Request > Stop Payment Instructions'. Below this is a 'Payment Type' dropdown menu set to 'Single Payment'. The main area is a 'Manage List' table with columns: Payment Reference, Pay From, Pay To, Currency, Payment Amount, Payment Date, Payment Method, Status, and Action. The table contains 10 rows of data. Each row has a yellow 'FUTURE DATE' button in the Status column and a dropdown arrow in the Action column. At the bottom right, there is a pagination control showing 'Items per page: 10', '1 - 10 of 20', and navigation icons.

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202030825658903	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	1.32	Mar 16, 2022	SI International Transfer	FUTURE DATE	
202030827126833	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	1.25	Mar 16, 2022	SI Domestic Transfer	FUTURE DATE	
20203082223961324	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	16.73	May 26, 2022	SI International Transfer	FUTURE DATE	
202030826909992	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	International Transfer	FUTURE DATE	
2020308222612901	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	International Transfer	FUTURE DATE	
202030826909992	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Sep 30, 2022	SI International Transfer	FUTURE DATE	
202030826909992	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 31, 2022	SI International Transfer	FUTURE DATE	
202030826909992	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 1, 2022	SI International Transfer	FUTURE DATE	
202030826909992	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Jun 30, 2022	SI International Transfer	FUTURE DATE	
202030826909992	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	May 31, 2022	SI International Transfer	FUTURE DATE	

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



# 12 Stop Requests

## 12.1 Stop Payment Instruction

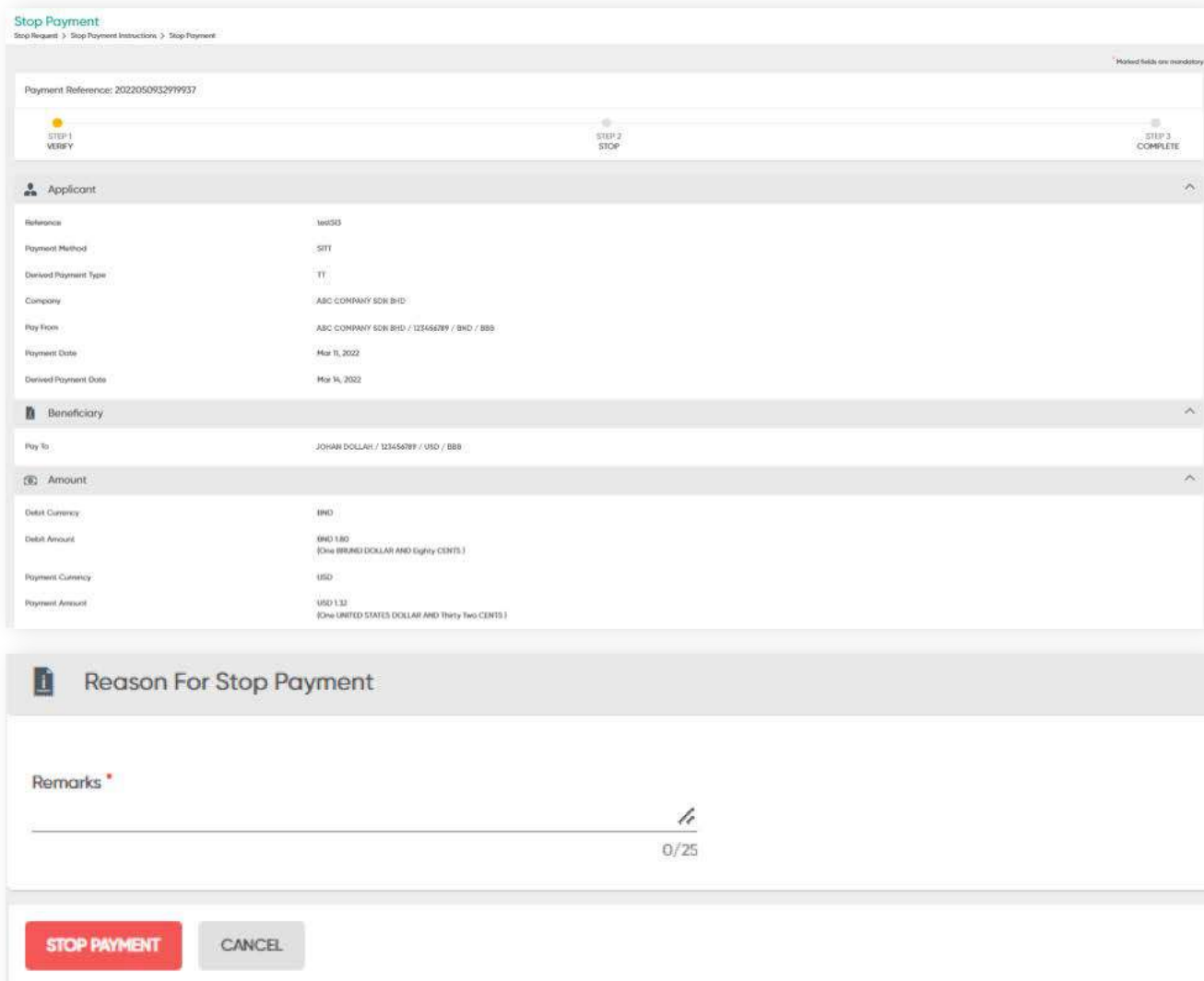
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Under Manage List, click on one of the Payment Reference.  
Under the Action column, click the drop-down arrow.  
A sub-menu containing Stop Payment is displayed.



Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202205093299937	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / USD / 987654321	USD	1.32	Mar 14, 2022	SI International Transfer	FUTURE DATE	Stop Payment
202205093299938	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / BND / BBB	BND	1.75	Mar 14, 2022	SI Domestic Transfer	FUTURE DATE	

You are required to enter the reason for stopping the transaction in the Remarks field. Click Stop Payment and the request will be sent for approval.



**Stop Payment**  
Stop Request > Stop Payment Instructions > Stop Payment

Payment Reference: 202205093299937

STEP 1 VERIFY      STEP 2 STOP      STEP 3 COMPLETE

**Applicant**

Reference: 123456  
Payment Method: SIT  
Derived Payment Type: IT  
Company: ABC COMPANY SDN BHD  
Pay From: ABC COMPANY SDN BHD / 123456789 / BND / BBB  
Payment Date: Mar 11, 2022  
Derived Payment Date: Mar 14, 2022

**Beneficiary**

Pay To: JOHAN DOLLAR / 123456789 / USD / BBB

**Amount**

Debit Currency: BND  
Debit Amount: BND 1.80 (One BUND DOLLAR AND Eighty CENTS)  
Payment Currency: USD  
Payment Amount: USD 1.32 (One UNITED STATES DOLLAR AND Thirty Two CENTS)

**Reason For Stop Payment**

Remarks \*

0/25

**STOP PAYMENT**      **CANCEL**



# 12 Stop Requests

## 12.2 Approval Flow (Payment)

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

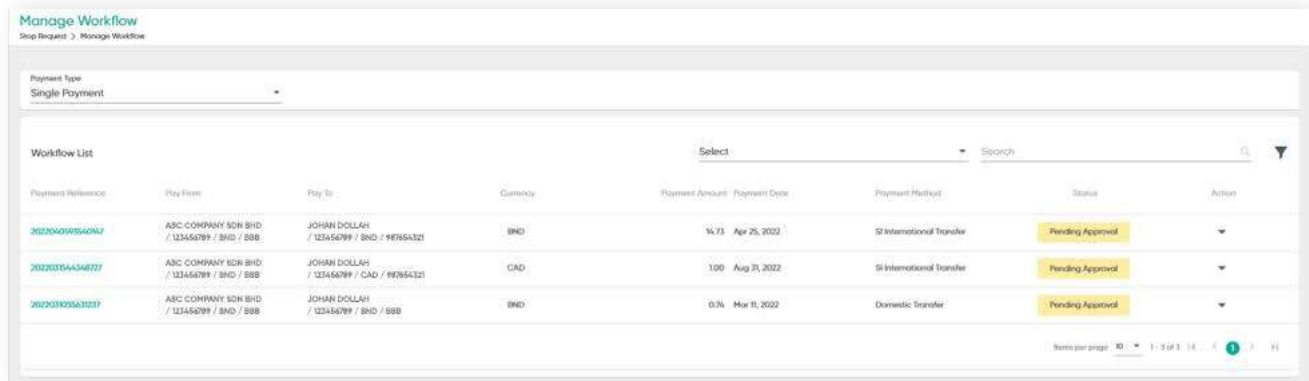
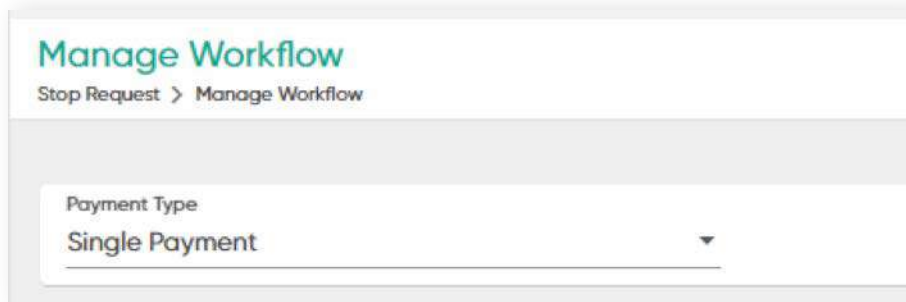


Figure 15: Manage Workflow screen

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

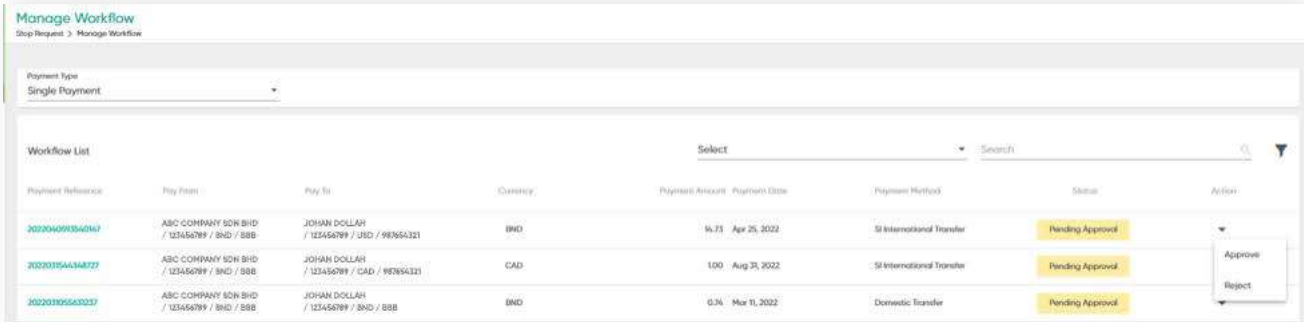


# 12 Stop Requests

## 12.2 Approval Flow (Payment)

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Under **Workflow List**, click on one of the **Payment Reference**.  
Under the **Action** column, click the drop-down arrow.  
A sub-menu containing **Approve** and **Reject** is displayed.



Actions	Response
Approve	Approve the Stop Request
Reject	Reject the Stop Request

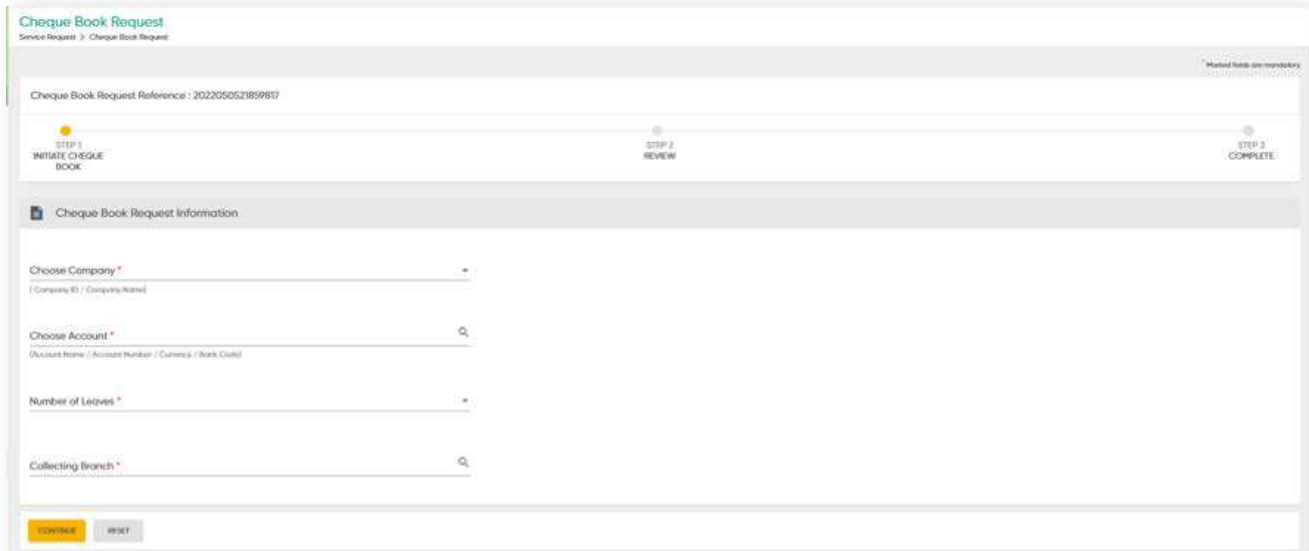
# 13 Service Request

## 13.1 Cheque Book Request

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You can request for new cheque books online and specify your preferred branch of where you would like to collect.

From the menu, go to **Service Request** → **Cheque Book**. The **Cheque Book Request** screen should be displayed.



The screenshot shows the 'Cheque Book Request' form. At the top, it displays the title 'Cheque Book Request' and a breadcrumb 'Service Request > Cheque Book Request'. Below this is a reference number: 'Cheque Book Request Reference : 2022050521899817'. A progress bar indicates three steps: 'STEP 1 INITIATE CHEQUE BOOK' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main section is titled 'Cheque Book Request Information' and contains four fields: 'Choose Company \*' (dropdown), 'Choose Account \*' (search), 'Number of Leaves \*' (dropdown), and 'Collecting Branch \*' (search). At the bottom, there are 'CONTINUE' and 'RESET' buttons.

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.

# 14 Tools

## 14.1 FX Rates

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In this section, you can view Foreign Exchange currency rates for telegraphic transfer and overdraft services, including:

- **Buying rate**
- **Selling rate**
- **Buying overdraft**

### FX Rates

From the menu, go to **Tools** → **FX Rates**. The **FX Rates** screen should be displayed.

The screenshot shows the Baiduri Bank digital interface. The top header includes the bank logo, user ID (01235), company name (xyz company), and the date/time (Monday, April 18, 2022 at 3:20:54 PM GMT+08:00). The main content area is titled "FX Rates" and displays two tables of foreign exchange rates for Brunei dollars against various currencies. The first table is for "Brunei dollar to 1 unit of foreign currency" and the second is for "Brunei dollar to 100 units of foreign currency". Both tables have columns for Currency, Selling TT/OD, Buying TT, and Buying OD. The interface also includes a sidebar menu with options like Transfers, Bill Payments, Beneficiary Management, and Tools. The Tools menu is expanded, showing the FX Rates option selected.

Brunei dollar to 1 unit of foreign currency				
	Currency	Selling TT/OD	Buying TT	Buying OD
US DOLLAR	USD	1.3682	1.3512	1.3285
STERLING POUND	GBP	1.7995	1.7687	1.7967
EURO	EUR	1.4966	1.4425	1.4446
AUSTRALIAN DOLLAR	AUD	1.0259	0.9849	0.9408
CANADIAN DOLLAR	CAD	1.0960	1.0610	1.0470
NEW ZEALAND DOLLAR	NZD	0.9444	0.8973	0.8724

Brunei dollar to 100 units of foreign currency				
	Currency	Selling TT/OD	Buying TT	Buying OD
SWISS FRANC	CHF	144.9400	143.2900	144.8800
HONG KONG DOLLAR	HKD	17.7400	16.8800	16.5000
INDONESIAN RUPIAH	IDR	0.0112	0.0078	0.0066
INDIAN RUPEE	INR	2.1101	1.5081	1.0081
JAPANESE YEN	JPY	1.0878	1.0608	1.1593
PHILIPPINE PESO	PHP	3.0100	2.2100	2.0200

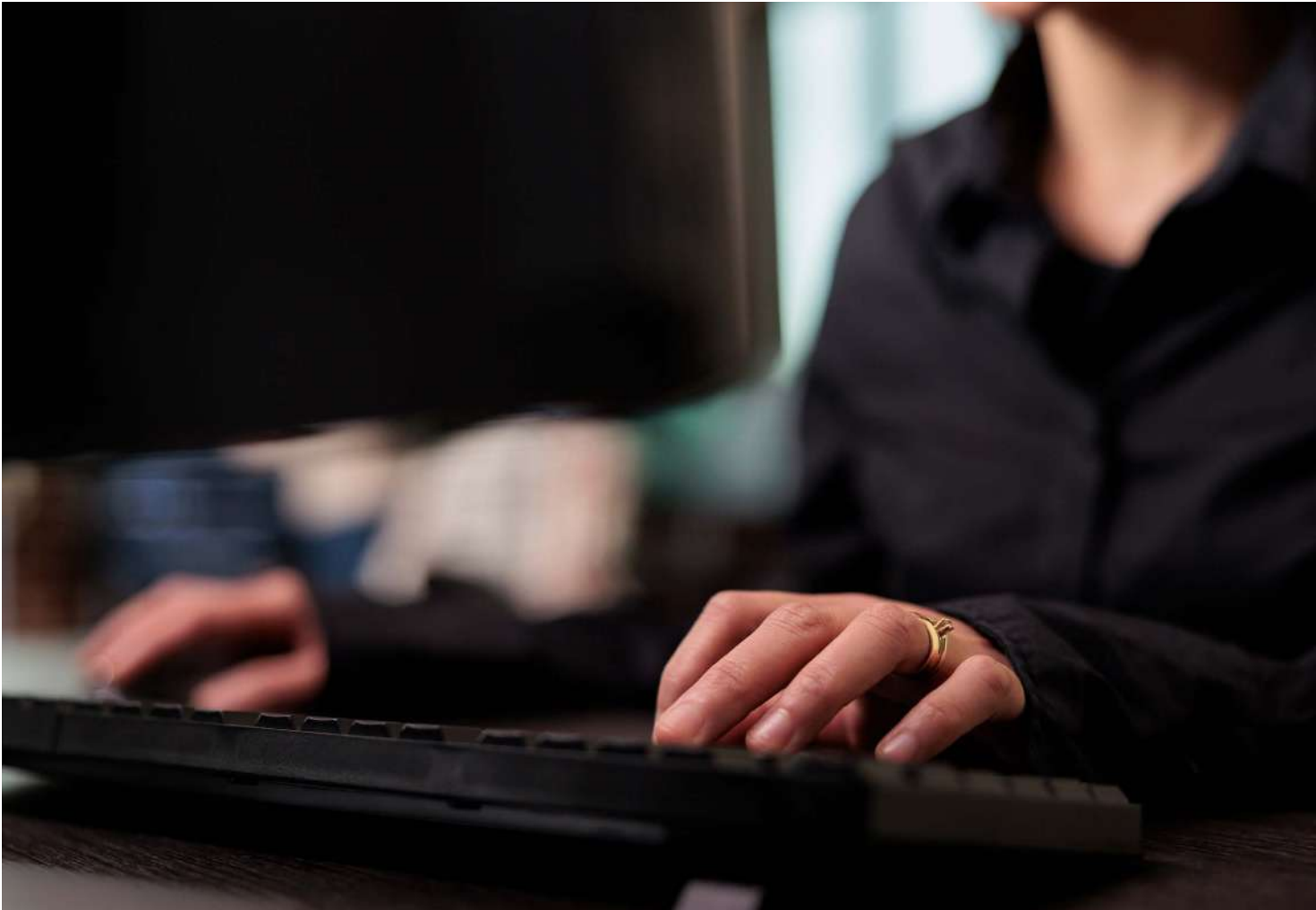
# 15 User Admin

## 15.1 User Admin Overview

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### User Admin Overview

User Admin allows the admin user to suspend users and maintain limits for each user. Only user with admin rights can the access of the corporate admin module.



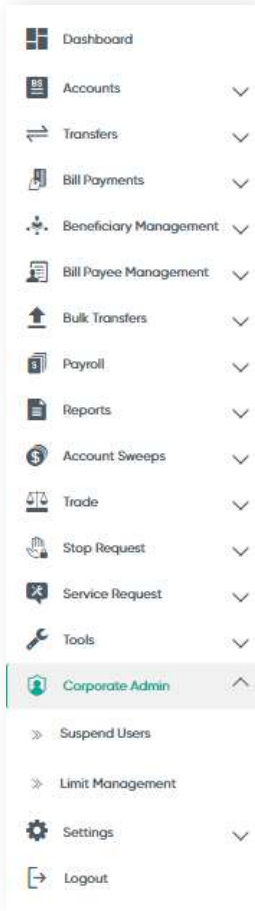
### User Access

Admin - User

# 15 User Admin

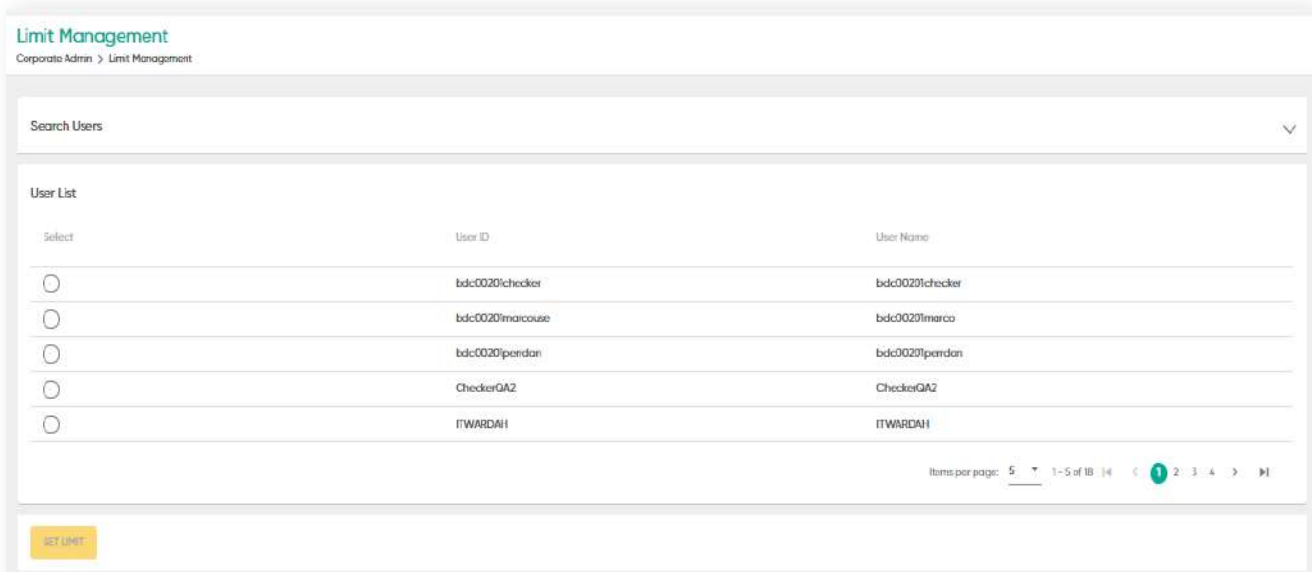
## 15.2 Limit Management

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From the sidebar, navigate to Corporate Admin and click the drop-down arrow to view the options as highlighted on the right side.

Click **Limit Management**. The **Limit Management** window is displayed. Corporate Admin may select the user they wish to change the transaction limits.



# 15 User Admin

## 15.2 Limit Management

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The Limit Management displays the list with the following:

- Transaction – The function for which limits can be changed
- Currency – The currency for the functions
- Maximum Allowed Limit- Maximum Limit amount for the transaction each day
- Assigned Limit- Limit provided by the Bank/new limit after changed
- New Limit- New Limit user request to set

**Limit Management**  
Corporate Admin > Limit Management > Set Limit

Set Limit

User ID: bdc00201checker  
User Name: bdc00201checker

<input type="checkbox"/>	Transaction	Currency	Maximum Allowed Limit	Assigned Limit	New Limit
<input type="checkbox"/>	Bill Payment	BND	300,000	300,000	<input type="text"/>
<input type="checkbox"/>	Fund Transfer	BND	1,000,000	1,000,000	<input type="text"/>
<input type="checkbox"/>	Standing Instruction	BND	300,000	300,000	<input type="text"/>

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.

# 15 User Admin

## 15.2 Limit Management

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### Suspend Users

This page allows the corporate admin to suspend any of the company's assigned users.

Click **Suspend User** to display the **Suspend User** screen as shown below. The Corporate Admin can also search the specific users under the Search Users by keying in their User ID, Username and their User ID Statuses.

The screenshot shows the 'Suspend Users' interface. At the top, there is a breadcrumb trail: 'Corporate Admin > Suspend Users'. Below this is a 'Search Users' section with three input fields: 'User ID', 'User Name', and 'Status' (a dropdown menu). There are 'SEARCH' and 'RESET' buttons below the search fields. Below the search section is a 'User List' table with columns for 'Select', 'User ID', 'User Name', and 'Status'. The table contains five rows of user data. The first row is selected, indicated by a checked radio button. At the bottom of the table, there is a 'SUSPEND' button. A pagination control at the bottom right shows 'Items per page: 5' and '1-5 of 19'.

Select	User ID	User Name	Status
<input checked="" type="radio"/>	bdic0020tchecker	bdic0020tchecker	ACTIVE
<input type="radio"/>	bdic0020tmarcouse	bdic0020tmarco	ACTIVE
<input type="radio"/>	bdic0020tperdan	bdic0020tperdan	ACTIVE
<input type="radio"/>	CheckerQA2	CheckerQA2	ACTIVE
<input type="radio"/>	ITWARDARI	ITWARDARI	ACTIVE

To suspend a user, select or tick the corresponding User and then click suspend. A confirmation page will display the selected user that you have suspended. Click OK to proceed or Cancel to return to the list.

Important: Once a user has been suspended, his/her access to b.Digital Business Banking will be disabled. The corporate admin shall need to inform Digital Banking should they wish to re-activate the user.



# 16 Settings

## 16.1 Changing Passwords

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### Changing Passwords

From the menu, go to **Settings** → **Change Password**.

The Change Password screen should be displayed. Here, you can update your password.

The screenshot shows the Baiduri Bank digital interface. The top header includes the Baiduri Bank logo, the 'b digital' logo, and user information: Corporate Group ID: 01235, Corporate Group Name: xyz company, and the date/time: Monday, April 18, 2022 at 3:22:10 PM GMT+08:00. The main heading is 'Change Password' with a breadcrumb 'Settings > Change Password'. A notification states 'Your password was last changed on Mar 9, 2022, 11:07:40 AM'. There are three password input fields: 'Current Password \*', 'New Password \*', and 'Re-enter New Password \*', each with a character count of 0 / 12. A note specifies: 'The Password must be 8 to 12 characters long and contain at least 1 uppercase letter, 1 lowercase letter, one number and 1 special character. The new Password must be different to the last 3 used passwords.' At the bottom, there are 'SAVE' and 'CANCEL' buttons. The footer shows 'Baiduri Bank, Brunei 2022'.

### Steps to changing your password

#### Step 1

Under **Current Password** field, enter your current password.

#### Step 2

Under **New Password** field, enter your new password.

#### Step 3

Under **Re-enter New Password** field, enter your newly set password that was entered in the **New Password** field.

# 16 Settings

## 16.1 Changing Passwords

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### Note:

There are requirements to setting or changing your password. Please refer to the following:

- Passwords are case sensitive. Your password needs to be alpha-numeric and have a minimum length of at least 8 characters. It will need to contain at least 1 uppercase and 1 special character
- The newly set password needs to be different from at least 3 previously used passwords.
- What you enter under the New Password field and Re-enter New Password field needs to be identical.

The screenshot shows a 'Change Password' dialog box with a red error message: 'You cannot use the last 3 passwords.' The dialog box has an 'OK' button. In the background, the 'Change Password' form is visible with fields for 'Enter Current Password', 'Current Password', 'New Password', 'New Password (re-enter)', 'Confirm Password', and 'Confirm Password (re-enter)'. There is also a 'SAVE' button at the bottom left of the form. A note at the bottom of the form reads: 'Note: Passwords are case sensitive. Password should be Alpha numeric containing 1 UPPERCASE and 1 special character with minimum length of 8 characters. New password should be different from previous 3 passwords.'

### Step 4

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

The screenshot shows a 'Change Password' dialog box with a green success message: 'Your password has been changed successfully'. The dialog box has an 'OK' button.

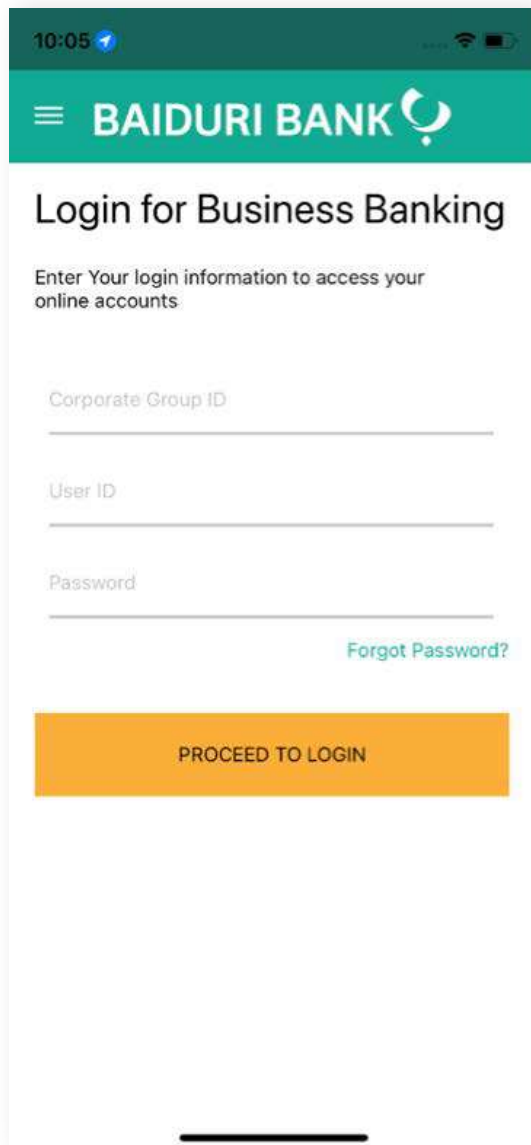
# 17 Baiduri b.Digital Business Mobile App

## 17.1 Login Screen

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Download the app from App Store or Google Play Store.

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

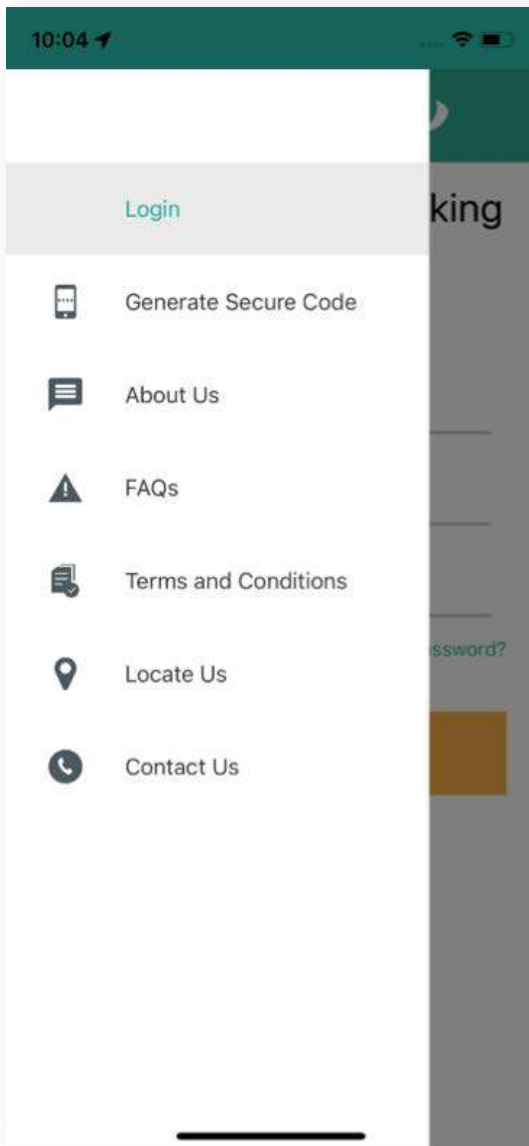


The screenshot shows the login screen for Baiduri Bank's Business Banking mobile app. At the top, there is a dark green header with the time '10:05', signal strength, Wi-Fi, and battery icons. Below the header is a teal bar with the Baiduri Bank logo and a hamburger menu icon. The main content area is white and features the title 'Login for Business Banking' and a subtitle 'Enter Your login information to access your online accounts'. There are three input fields: 'Corporate Group ID', 'User ID', and 'Password'. A 'Forgot Password?' link is located below the password field. At the bottom, there is a large orange button labeled 'PROCEED TO LOGIN'.

# 17 Baiduri b.Digital Business Mobile App

## 17.2 Generate Digital Token

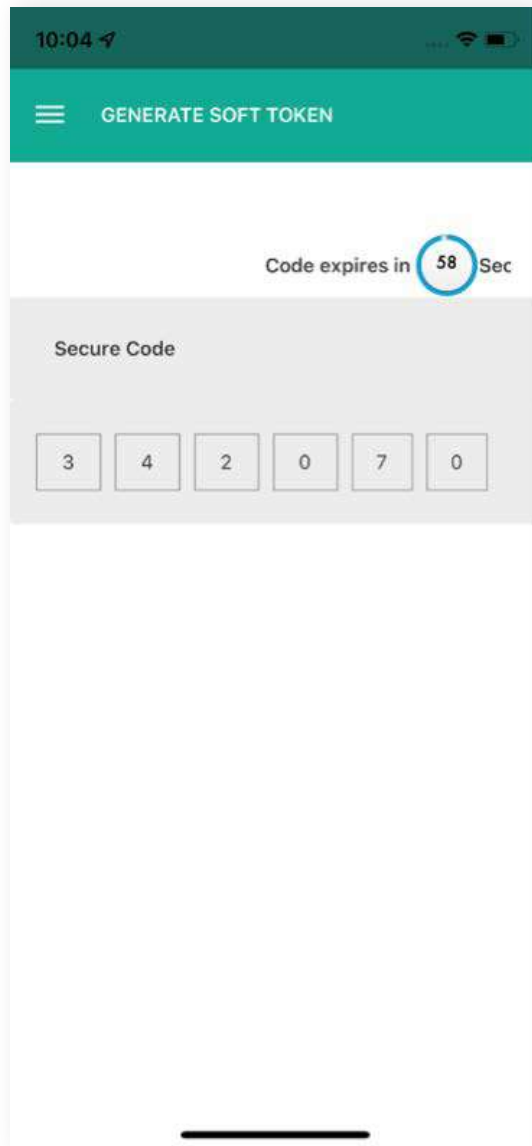
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### Step 1

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

Then tap **Generate Secure Code**.



### Step 2

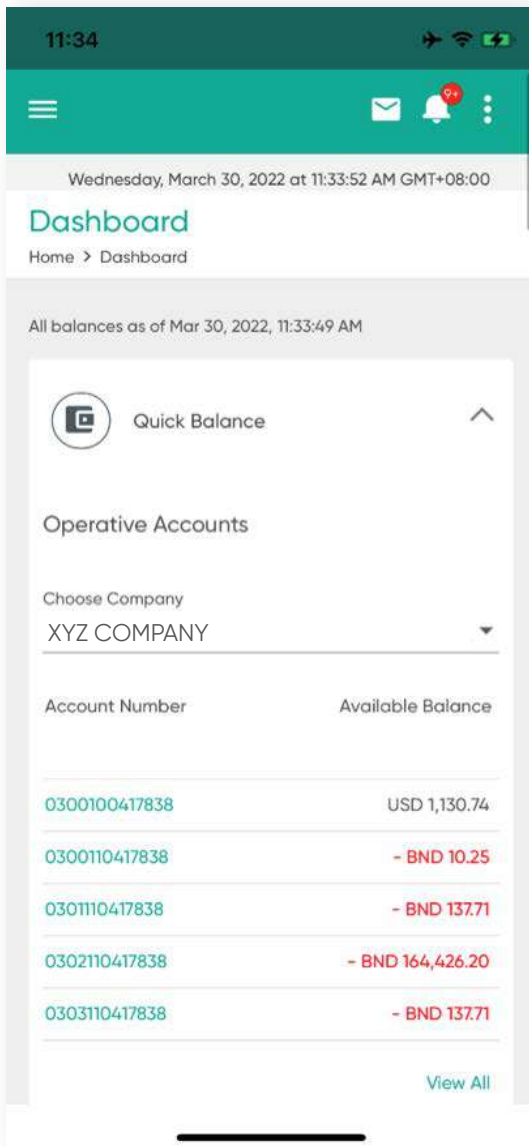
A secure code will then be displayed on the screen.

Enter this secure code on the 2-Factor Authentication (2FA) screen on the Baiduri b.Digital Business web platform, where required.

# 17 Baiduri b.Digital Business Mobile App

## 17.3 Dashboard

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Once you have logged in, you will be able to view the dashboard.

The dashboard on this app is an optimized version of the web platform.

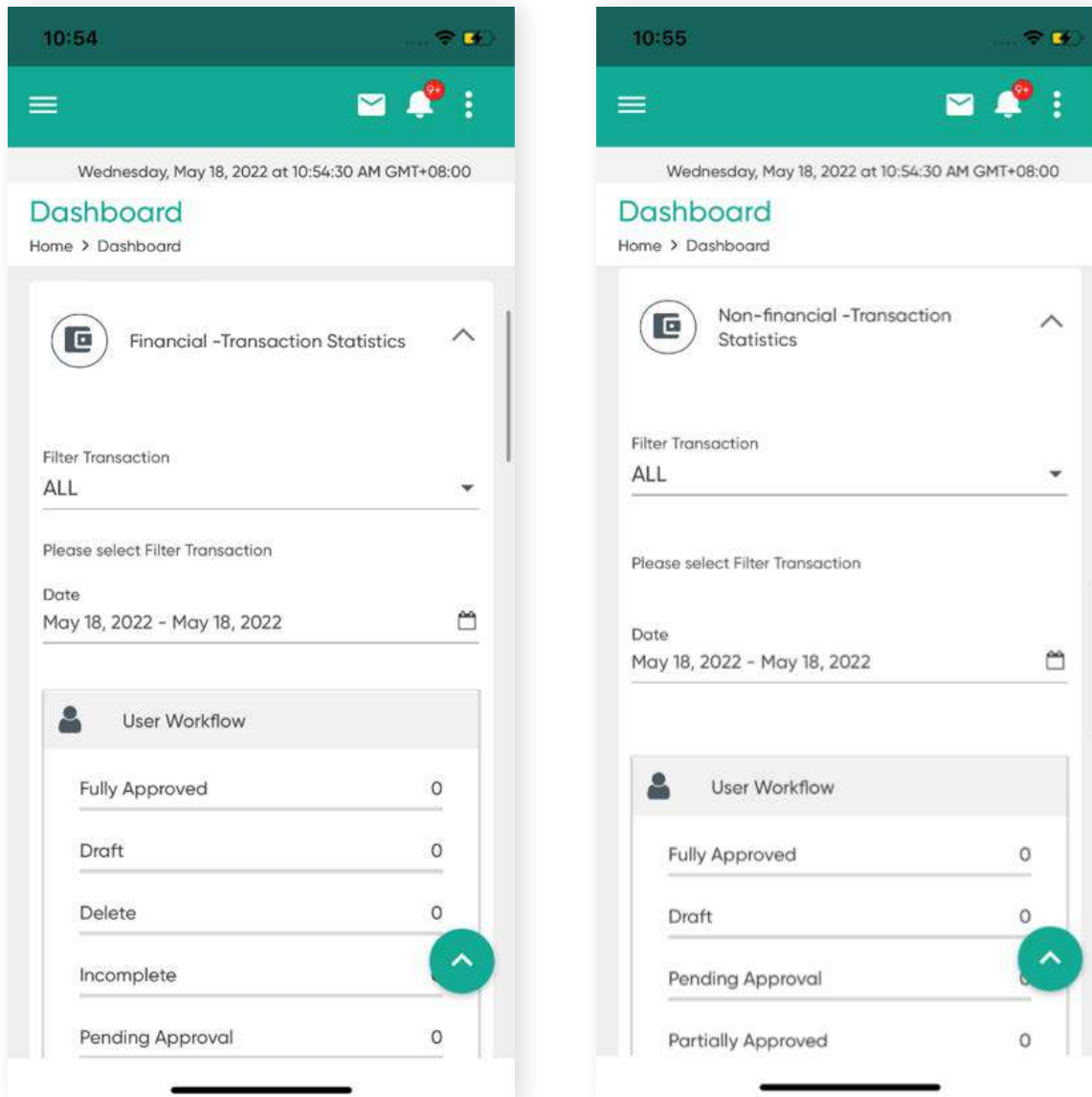
You will only be able to view the following via the Baiduri b.Digital Business Mobile App:

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

# 17 Baiduri b.Digital Business Mobile App

## 17.3 Dashboard

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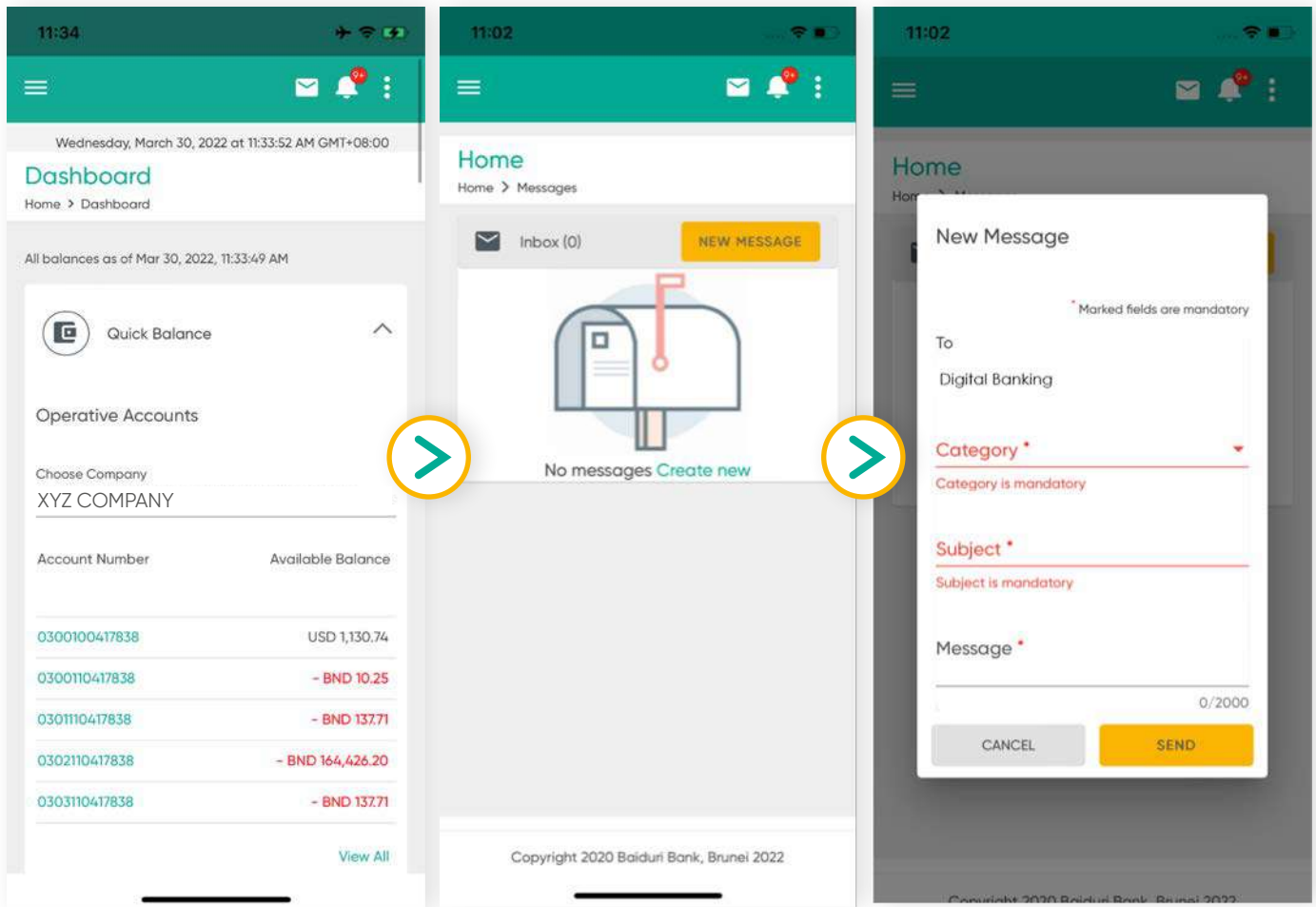
You can view the statuses of transactions under the **financial and non-financial transaction statistics** table.

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

# 17 Baiduri b.Digital Business Mobile App

## 17.4 Send Message

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### Step 1

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

### Step 2

User clicks on **"New Message"**

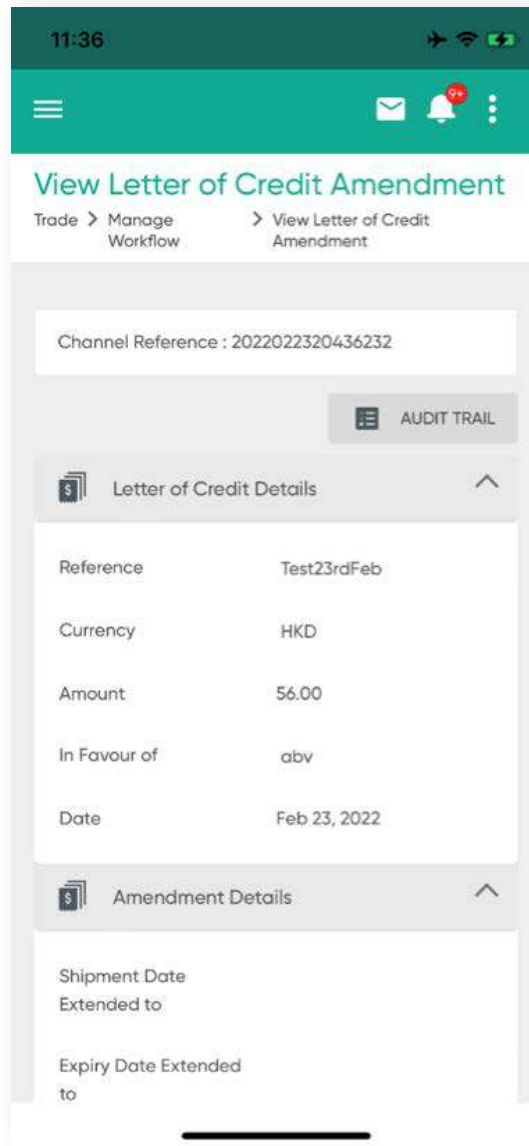
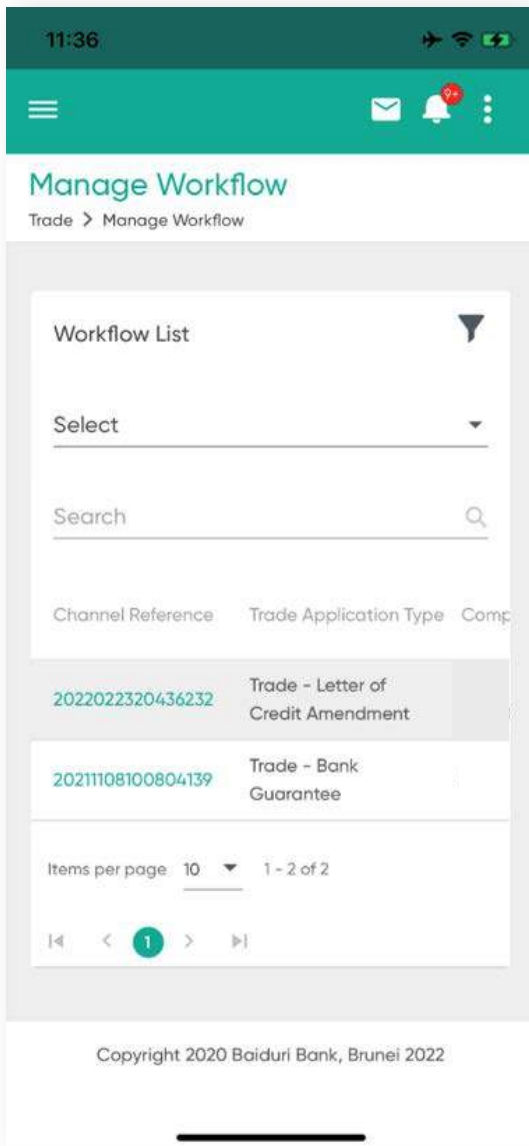
### Step 3

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

# 17 Baiduri b.Digital Business Mobile App

## 17.5 Manage Workflow

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### Step 1

Transactions can be approved via the mobile app by an Approver.

Go to the respective transaction that requires approval and select Manage Workflow.

### Step 2

You can check and review details of a transaction before approving.





