



User Guide





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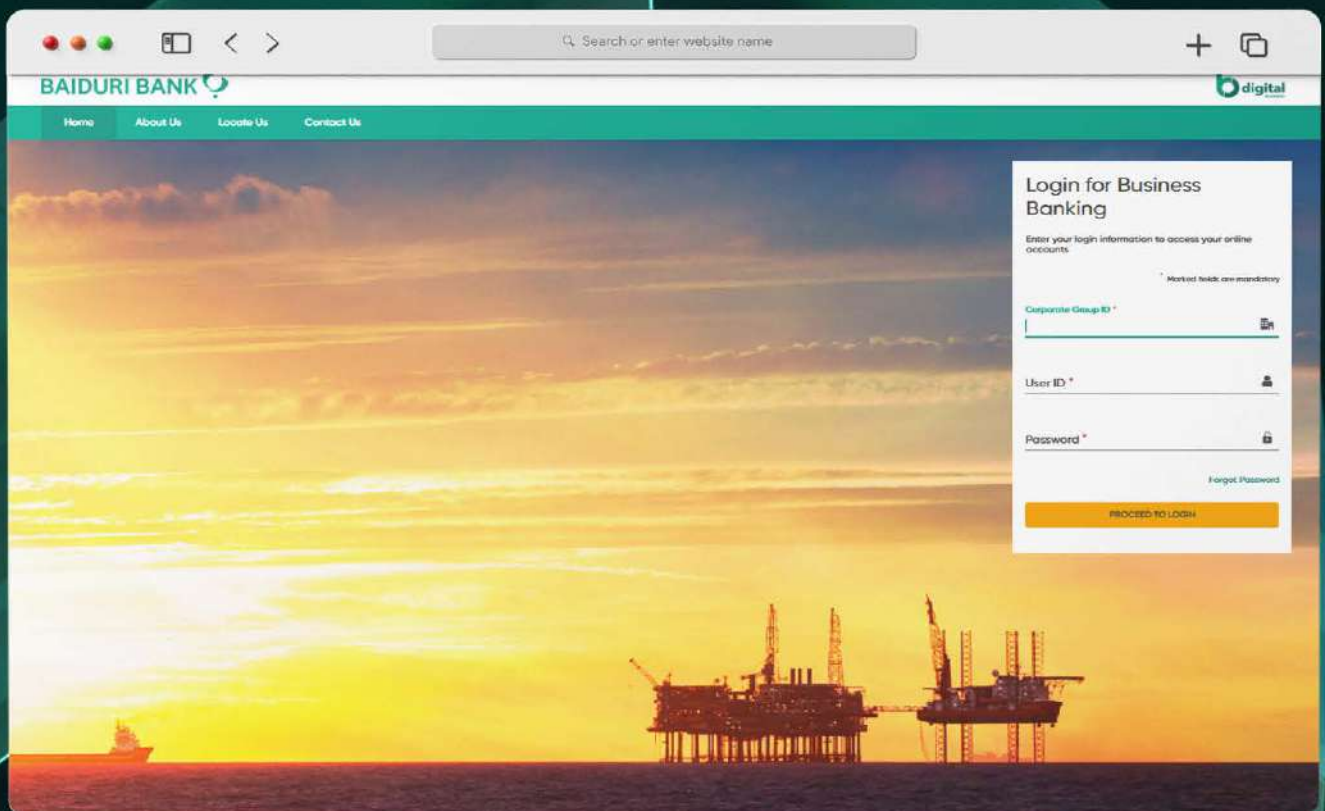
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Baiduri b.Digital Business is a digital platform which enables your business to access your accounts and perform various financial transactions.



The image shows a web browser window displaying the Baiduri Bank digital business login interface. The browser's address bar shows a search prompt. The website header includes the Baiduri Bank logo and a 'digital' badge. A navigation menu with 'Home', 'About Us', 'Locate Us', and 'Contact Us' is visible. The main content area features a large background image of an offshore oil rig at sunset. On the right side, there is a 'Login for Business Banking' form. The form includes a heading, a subheading, and a note that marked fields are mandatory. It contains three input fields: 'Corporate Group ID', 'User ID', and 'Password', each with a corresponding icon. Below the password field is a 'Forgot Password' link. At the bottom of the form is a yellow 'PROCEED TO LOGIN' button.

BAIDURI BANK

digital

Home About Us Locate Us Contact Us

Login for Business Banking

Enter your login information to access your online accounts

* Marked fields are mandatory

Corporate Group ID *

User ID *

Password *

[Forgot Password](#)

PROCEED TO LOGIN

1 Login

1.1 Login Overview

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Baiduri b.Digital Business

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



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

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










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

There are 2 types of authentications:

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

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

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

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

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.



The screenshot displays the Baiduri Bank mobile app login interface for Business Banking. At the top, there is a teal header with the Baiduri Bank logo and a hamburger menu icon. Below the header, the title 'Login for Business Banking' is followed by the instruction 'Enter Your login information to access your online accounts'. There are three input fields: 'Corporate Group ID', 'User ID', and 'Password'. A link for 'Forgot Password?' is located below the password field. At the bottom, there is a large orange button labeled '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

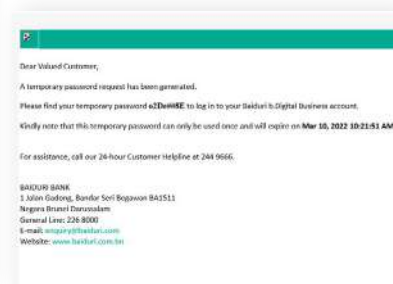
Select the 2FA verification type you prefer for your one-time PIN (OTP), either SMS or email.



Sample of SMS OTP

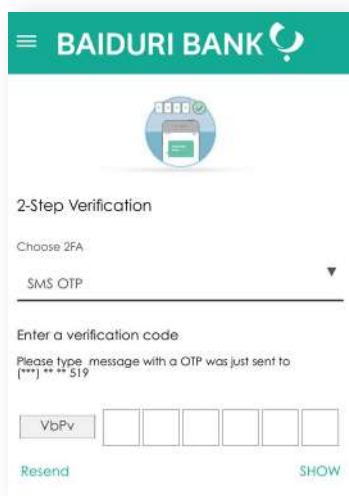


Sample of Email OTP



Step 4

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



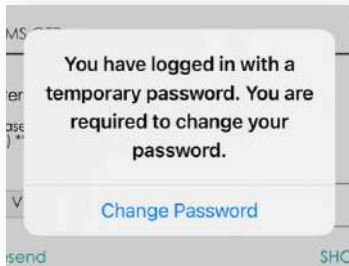
1 Login

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.

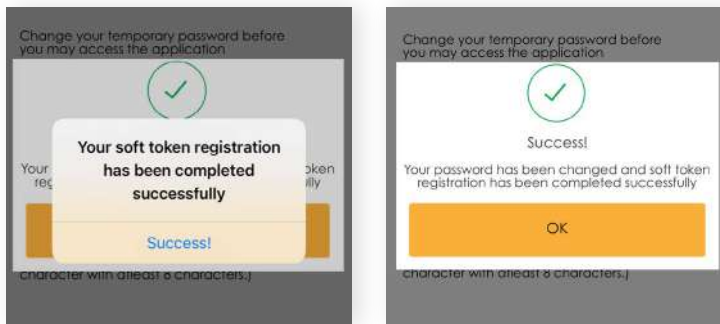
1 Login

1.2 First Time Login

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Step 8

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



Step 9

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

Important Note:

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

1 Login

1.2 First Time Login

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First time registration for Physical Token

Step 1

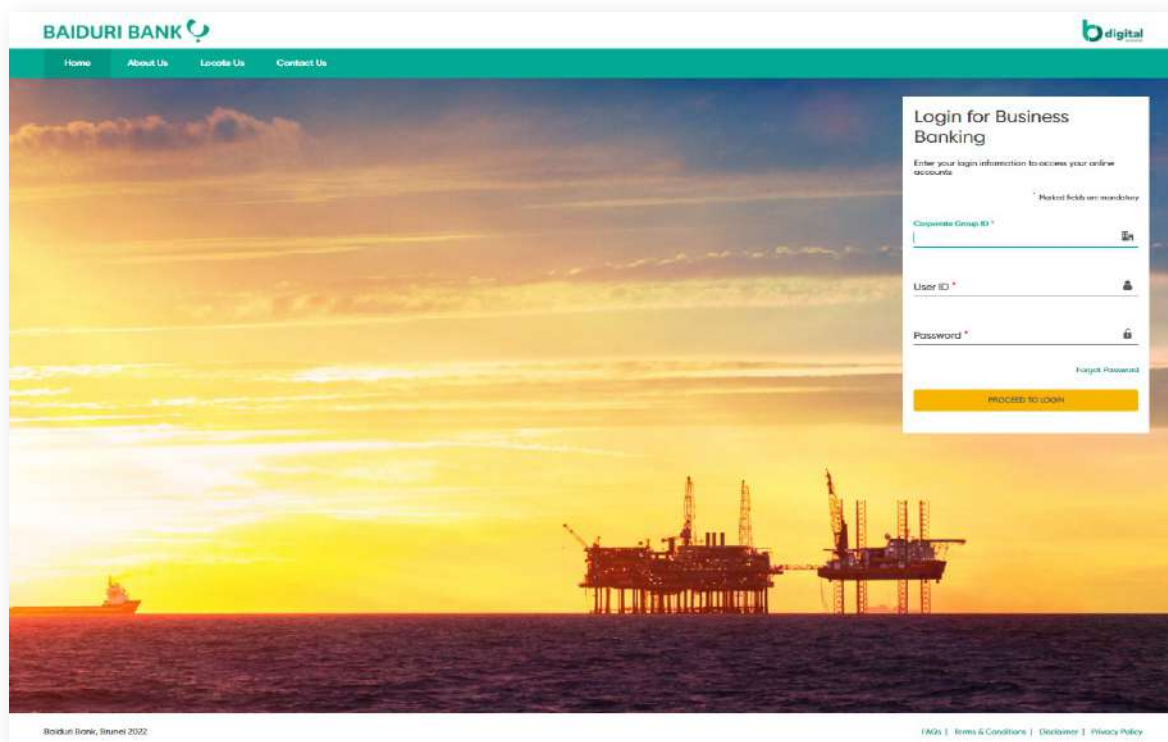
Go to www.baiduri.com on your web browser then click the **LOGIN** button.

Step 2

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

Step 3

You should see the screen below.



1 Login

1.2 First Time Login

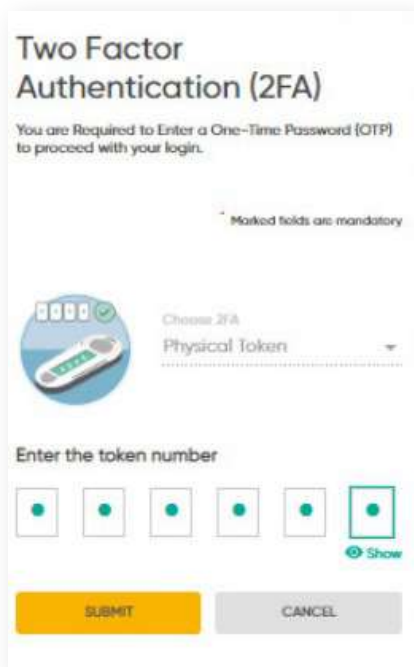
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Step 4

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

Step 5

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



The image shows a 'Two Factor Authentication (2FA)' screen. At the top, it says 'Two Factor Authentication (2FA)' and 'You are Required to Enter a One-Time Password (OTP) to proceed with your login.' Below this, there is a note 'Marked fields are mandatory'. There is a circular icon with a green checkmark and a physical token. To the right of the icon, it says 'Choose 2FA' and 'Physical Token'. Below this, there is a field to 'Enter the token number' with six input boxes. The last box is highlighted with a green border. Below the input boxes, there is a 'Show' button with an eye icon. At the bottom, there are two buttons: 'SUBMIT' (yellow) and 'CANCEL' (grey).

1 Login

1.2 First Time Login

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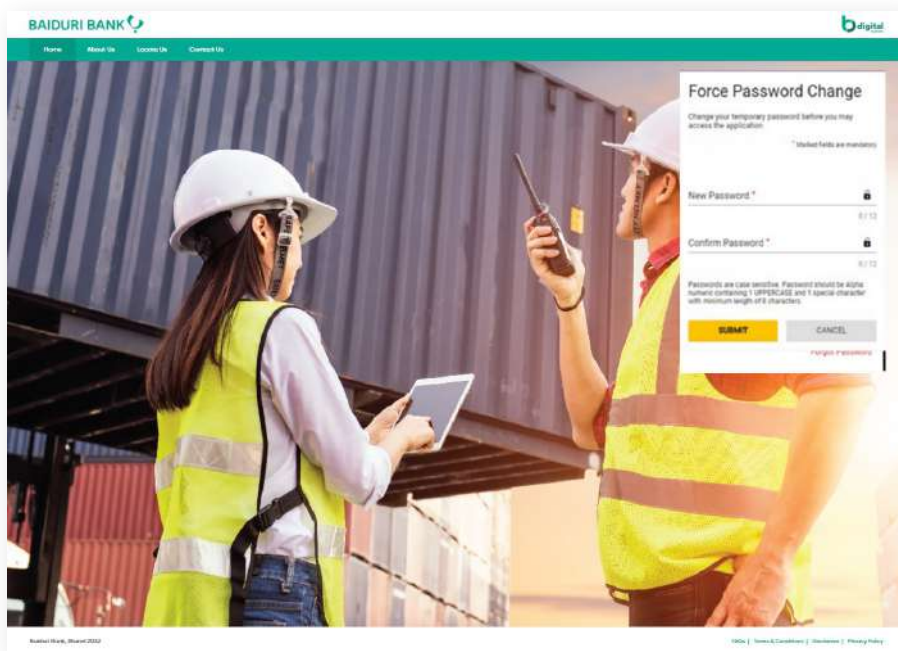
Step 6

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



Step 7

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



Force Password Change screen

1 Login

1.2 First Time Login

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Step 8

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



Tip:

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

Step 9

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



Tip:

Both New and Confirm password should be matched.

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

1 Login

1.3 Login via website

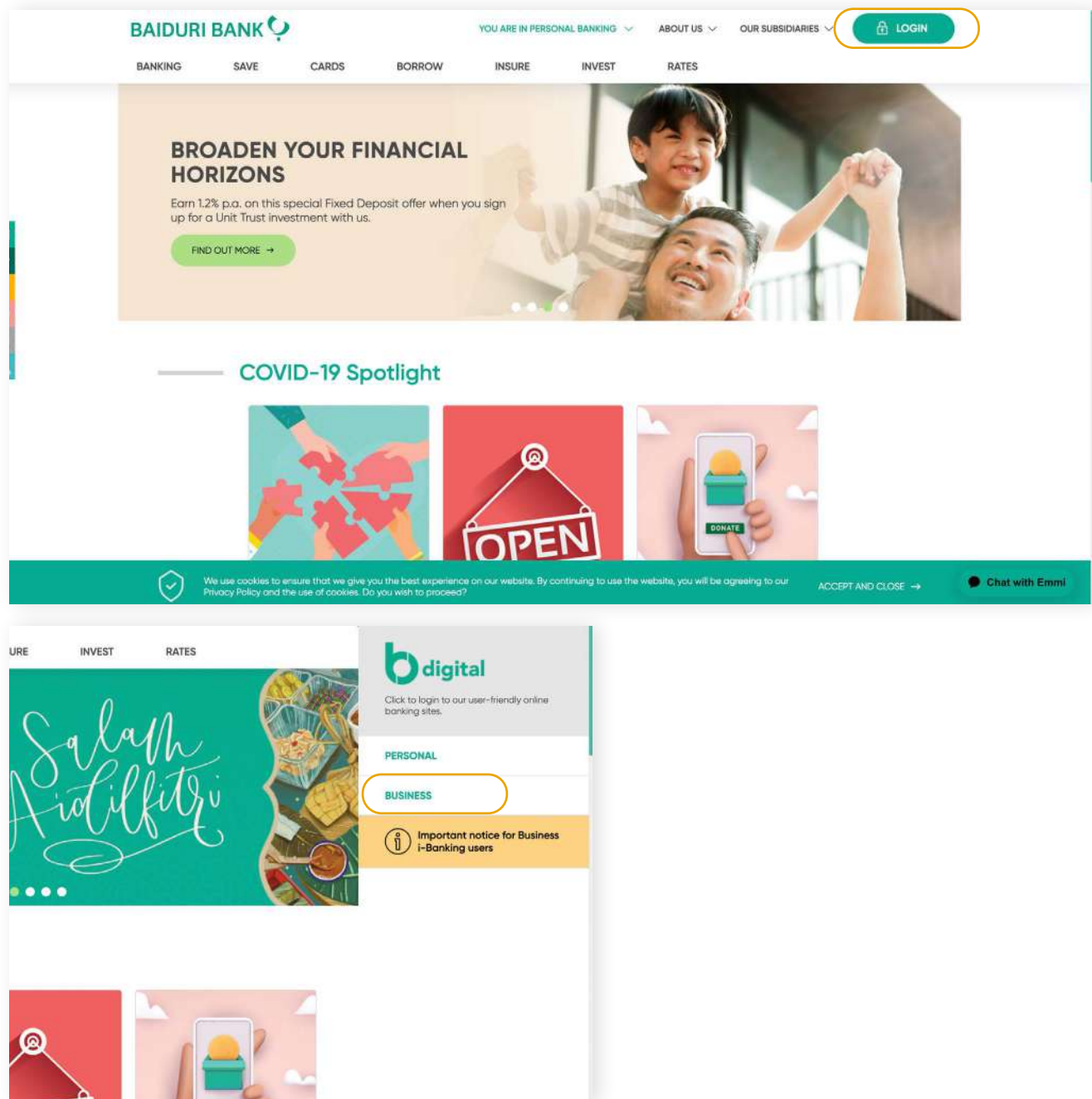
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Step 1

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

Step 2

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



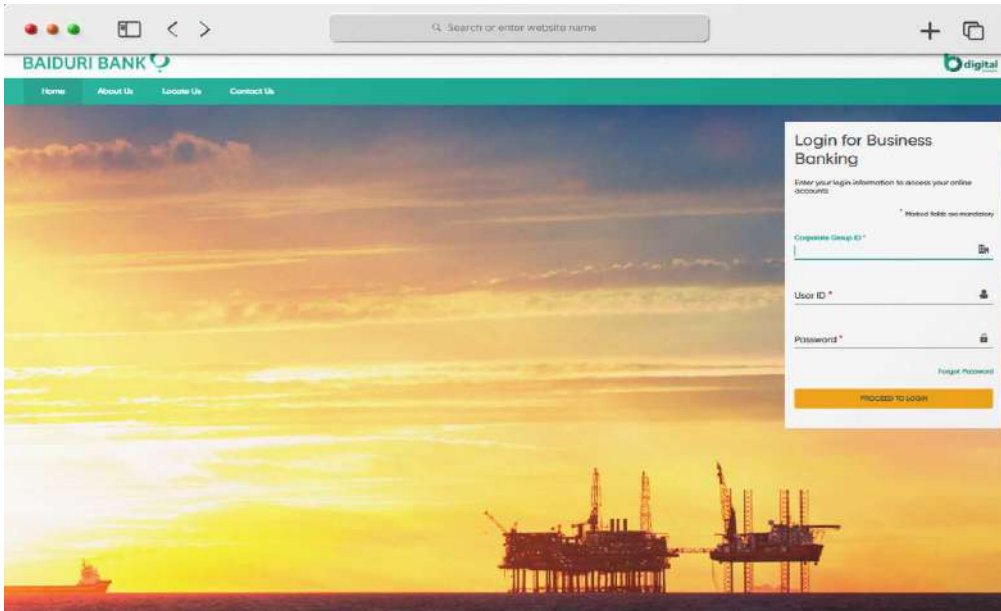
1 Login

1.3 Login via website

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Step 3

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



Login for Business Banking screen

Step 4

Click the **PROCEED TO LOGIN** button.

Step 5

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

1 Login

1.3 Login via website

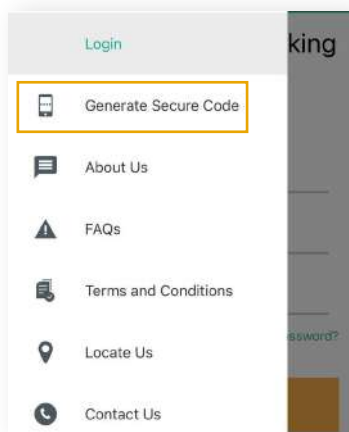
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Step 6

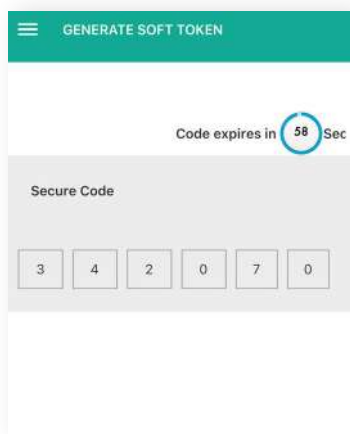
To log in with the Digital Token, follow these steps to generate the Secure Code from the Baiduri b.Digital Business mobile app.



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



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



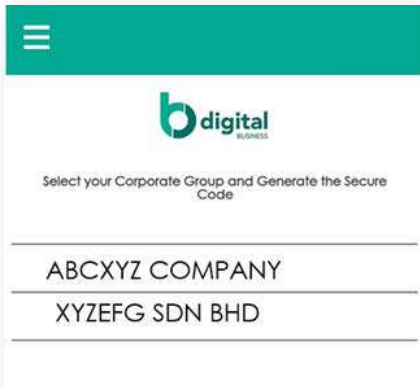
The Secure Code will appear on your screen

1 Login

1.3 Login via website

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



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



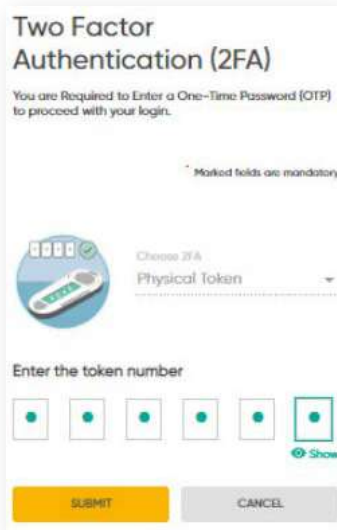
1 Login

1.3 Login via website

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Step 7

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

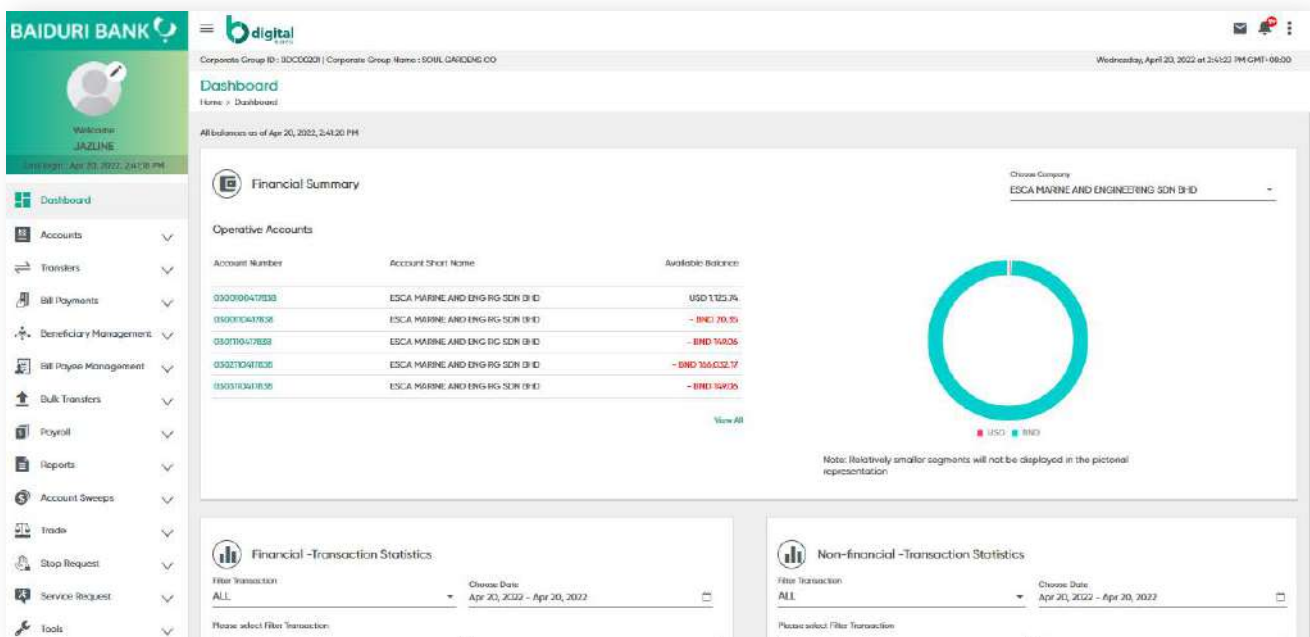


The 2FA screen displays the title 'Two Factor Authentication (2FA)' and a message: 'You are Required to Enter a One-Time Password (OTP) to proceed with your login.' Below this, it says 'Marked fields are mandatory'. There is a 'Choose 2FA' dropdown menu with 'Physical Token' selected. A section titled 'Enter the token number' contains six input boxes, with the last one highlighted in green and a 'Show' link below it. At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Two Factor Authentication (2FA)

Step 8

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



Dashboard Screen

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

1 Login

1.4 Forgot Password

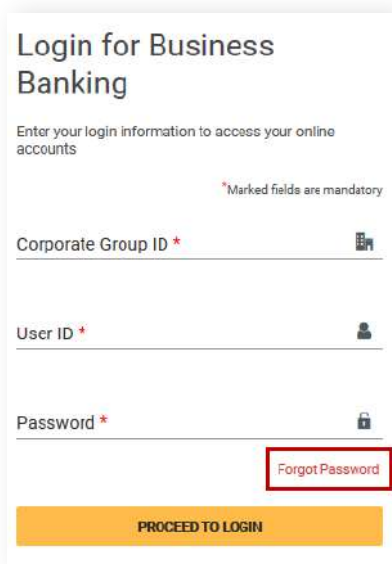
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Reset Password

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.

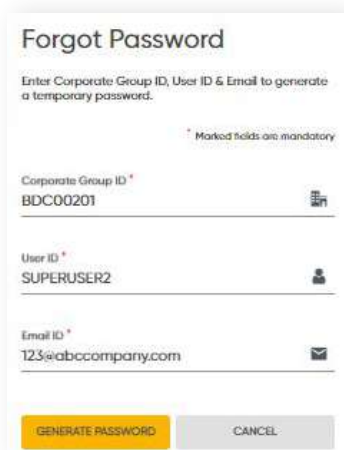


The screenshot shows the 'Login for Business Banking' screen. It has a title 'Login for Business Banking' and a subtitle 'Enter your login information to access your online accounts'. Below this is a note '*Marked fields are mandatory'. There are three input fields: 'Corporate Group ID *', 'User ID *', and 'Password *'. Each field has a small icon to its right. Below the password field is a red-bordered button labeled 'Forgot Password'. At the bottom is a large orange button labeled 'PROCEED TO LOGIN'.

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**.



The screenshot shows the 'Forgot Password' screen. It has a title 'Forgot Password' and a subtitle 'Enter Corporate Group ID, User ID & Email to generate a temporary password.'. Below this is a note '*Marked fields are mandatory'. There are three input fields: 'Corporate Group ID *' with the value 'BDC00201', 'User ID *' with the value 'SUPERUSER2', and 'Email ID *' with the value '123@abccompany.com'. Each field has a small icon to its right. At the bottom are two buttons: 'GENERATE PASSWORD' (orange) and 'CANCEL' (grey).

Forgot Password Screen

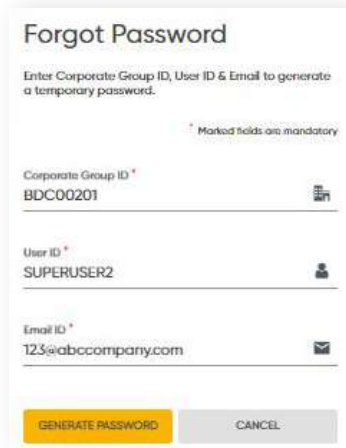
1 Login

1.4 Forgot Password

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Step 3

Click **GENERATE PASSWORD**

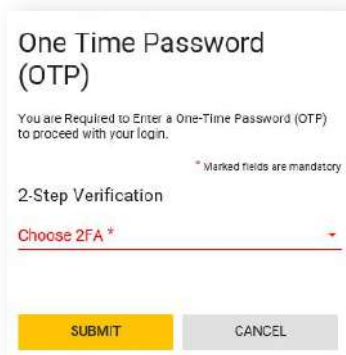


The screenshot shows a 'Forgot Password' form with the following fields and content:

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

Step 4

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



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

- Title: **One Time Password (OTP)**
- Instruction: You are Required to Enter a One-Time Password (OTP) to proceed with your login.
- Section: **2-Step Verification**
- Field: Choose 2FA * (dropdown menu)
- Buttons: **SUBMIT** (yellow) and **CANCEL** (grey)
- Footer: * Marked fields are mandatory

One Time Password (OTP) screen

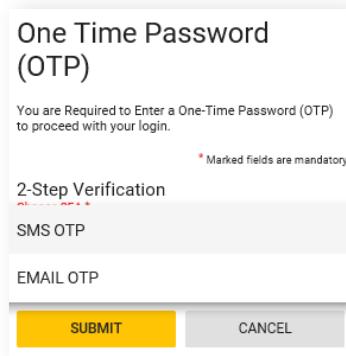
1 Login

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 modal 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 currently showing "SMS OTP". Below the dropdown is an "EMAIL OTP" option. At the bottom are two buttons: "SUBMIT" (orange) and "CANCEL" (gray).

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 redirected to the **Change Password** screen.



The screenshot shows a "Change Password" form. It includes the instruction "Change your temporary password before you may access the application." and two input fields: "New Password" and "Confirm Password". Below these fields 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 are "SUBMIT" (orange) and "CANCEL" (gray) buttons.

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.

Logout

Are you sure you want to logout from the application?

Click **Yes** to Log out

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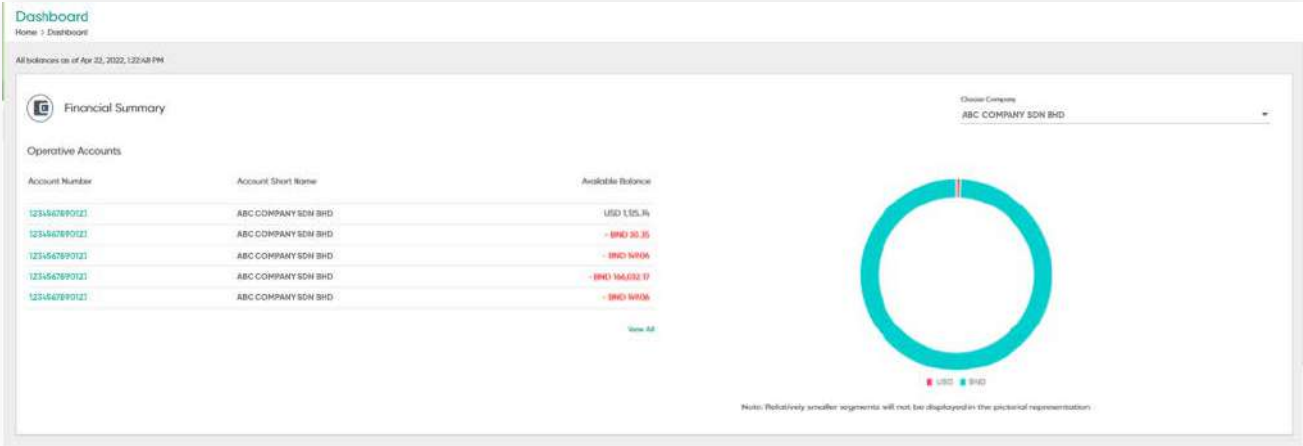
The main page, also known as the **Dashboard of the Baiduri b.Digital Business** platform provides an overview of your accounts, including consolidated reports of both financial and non-financial transactions.

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.

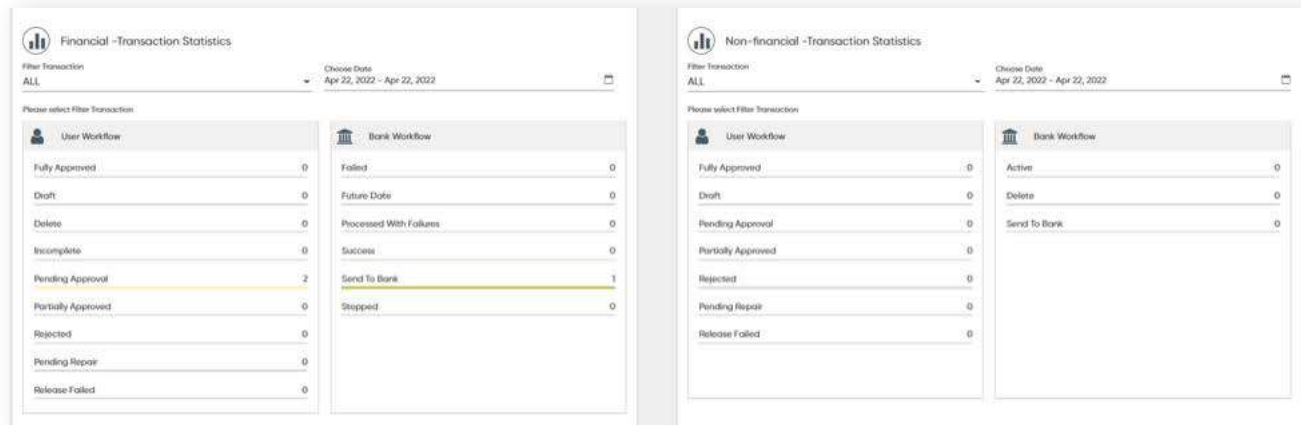


When you click **VIEW ALL**, you will be directed to the **Accounts** menu to view more information under the linked accounts.

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.

Inbox		
Subject	Description	Date
Transaction Release Notification	Dear Valued Customer, A PAYROLL with reference 202204221821255 has been released successfully to the bank for processing	22 Apr
Pending Approval Notification	Dear Valued Customer, A PAYROLL with reference 202204221821255 is pending for approval	22 Apr
Transaction Release Notification	Dear Valued Customer, A Single Payment with reference 202204221821544 has been released successfully to the bank for processing	22 Apr
Pending Approval Notification	Dear Valued Customer, A Single Payment with reference 202204221821544 is pending for approval	22 Apr
		View All

Notification

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

All Received Notifications		
<input type="checkbox"/> Subject	Body	Date and Time
<input type="checkbox"/> Transaction Release Notification	Dear Valued Customer, A PAYROLL with reference 202204221821255 has been released successfully to the bank for processing	22 Apr 22 1:35 pm
<input type="checkbox"/> Pending Approval Notification	Dear Valued Customer, A PAYROLL with reference 202204221821255 is pending for approval	22 Apr 22 1:22 pm
<input type="checkbox"/> Transaction Release Notification	Dear Valued Customer, A Single Payment with reference 202204221821544 has been released successfully to the bank for processing	22 Apr 22 11:33 am
<input type="checkbox"/> Pending Approval Notification	Dear Valued Customer, A Single Payment with reference 202204221821544 is pending for approval	22 Apr 22 11:29 am
<input type="checkbox"/> Pending Approval Notification	Dear Valued Customer, A Trade - Letter of Credit Amendment with reference 202204221821544 is pending for approval	22 Apr 22 12:01 pm
Items per page: 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100 105 110 115 120 125 130 135 140 145 150 155 160 165 170 175 180 185 190 195 200 205 210 215 220 225 230 235 240 245 250 255 260 265 270 275 280 285 290 295 300 305 310 315 320 325 330 335 340 345 350 355 360 365 370 375 380 385 390 395 400 405 410 415 420 425 430 435 440 445 450 455 460 465 470 475 480 485 490 495 500 505 510 515 520 525 530 535 540 545 550 555 560 565 570 575 580 585 590 595 600 605 610 615 620 625 630 635 640 645 650 655 660 665 670 675 680 685 690 695 700 705 710 715 720 725 730 735 740 745 750 755 760 765 770 775 780 785 790 795 800 805 810 815 820 825 830 835 840 845 850 855 860 865 870 875 880 885 890 895 900 905 910 915 920 925 930 935 940 945 950 955 960 965 970 975 980 985 990 995 1000		

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


Notifications	
Home > Notifications > View Notification	
Notification	
Date & Time : 22 Apr 22 1:22 pm	
Subject : Pending Approval Notification	
Dear Valued Customer,	
Dear Valued Customer, A PAYROLL with reference 202204221821255 is pending for approval. Thank you for banking with Baiduri Bank Berhad.	
DELETE BACK	

2 Dashboard

2.4 Inbox/View Notification/Send Message

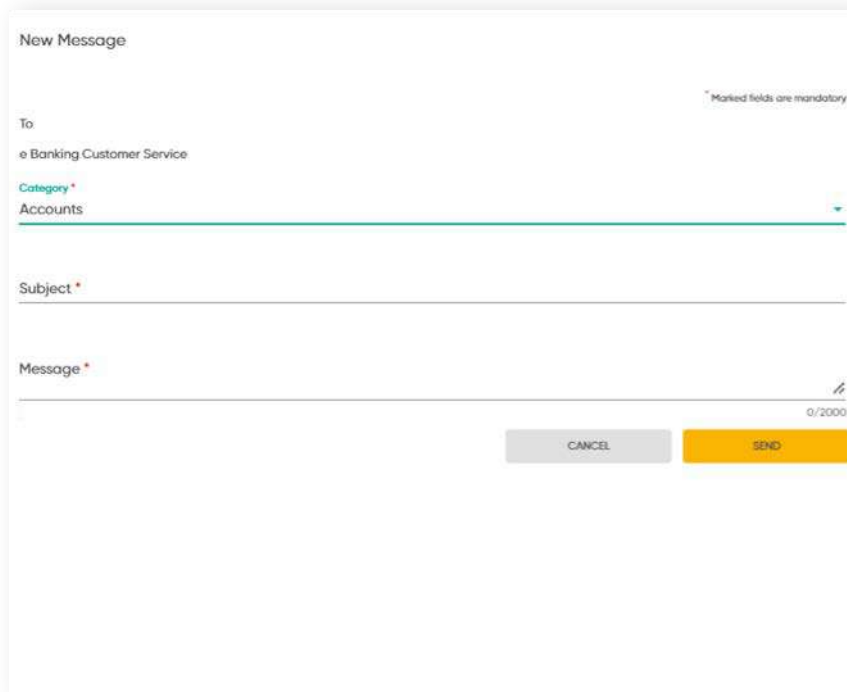
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Send Message

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.

The screenshot shows the 'New Message' form. At the top, it says 'New Message' and 'Marked fields are mandatory'. The form has three main sections: 'To', 'Category', and 'Subject'. The 'To' field is pre-filled with 'e Banking Customer Service'. The 'Category' field is a dropdown menu with 'Accounts' selected. The 'Subject' field is empty. Below these fields is a large text area for the 'Message'. At the bottom right of the message area, there is a character count '0/2000'. At the bottom of the form, there are two buttons: 'CANCEL' and 'SEND'.

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

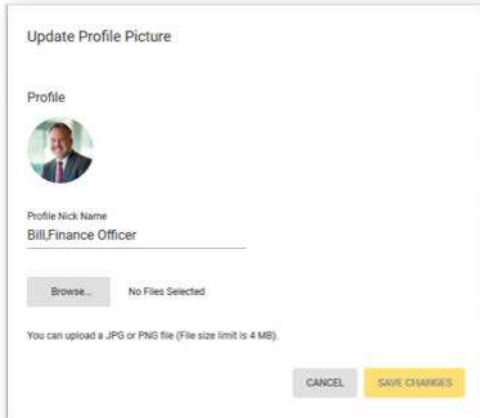
2.5 Customizing Profile Image and Name

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

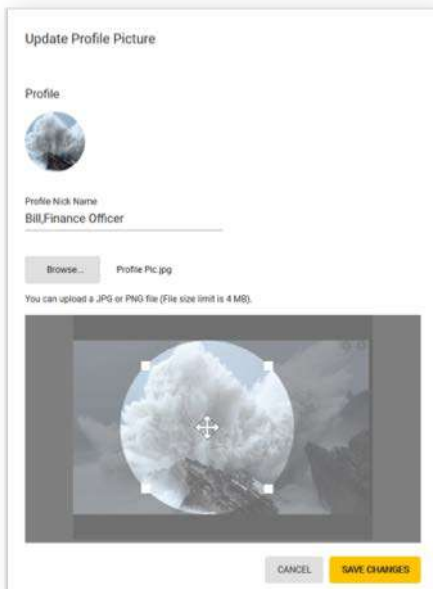
Click the **Edit icon** .

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



The 'Update Profile Picture' window displays a current profile picture of a man in a suit. Below it is a text field for 'Profile Nick Name' containing 'Bill, Finance Officer'. A 'Browse...' button is next to the text 'No Files Selected'. A note states: 'You can upload a .JPG or .PNG file (File size limit is 4 MB)'. At the bottom are 'CANCEL' and 'SAVE CHANGES' buttons.

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



The 'Update Profile Picture' window now shows a preview of the selected image, 'Profile Pic.jpg', which is a landscape with a large rock. The 'Profile Nick Name' field remains 'Bill, Finance Officer'. The 'Browse...' button is now disabled. The same file size limit note and 'CANCEL'/'SAVE CHANGES' buttons are present.

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**.

Baiduri Bank | **bdigital**

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY | Thursday, December 23, 2021 at 10:44:47 AM GMT+08:00

Accounts Overview

Accounts > Accounts Overview

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

Search Accounts By Company: All SEARCH

All balances as of Dec 23, 2021, 10:44:45 AM

Operative Accounts (19 entries)

CP 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	293,284.45	293,284.45
23456	ABC COMPANY	02000023456	Current Account	BND	113,698.37	113,698.37

Deposit Accounts (5 entries)

CP No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
23456	ABC COMPANY	05000023456	Fixed Deposit	BND	0.00	100,544.73	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

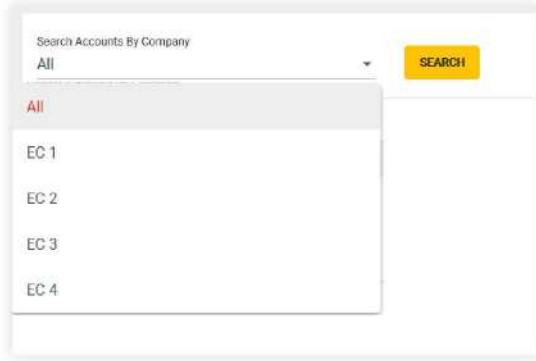
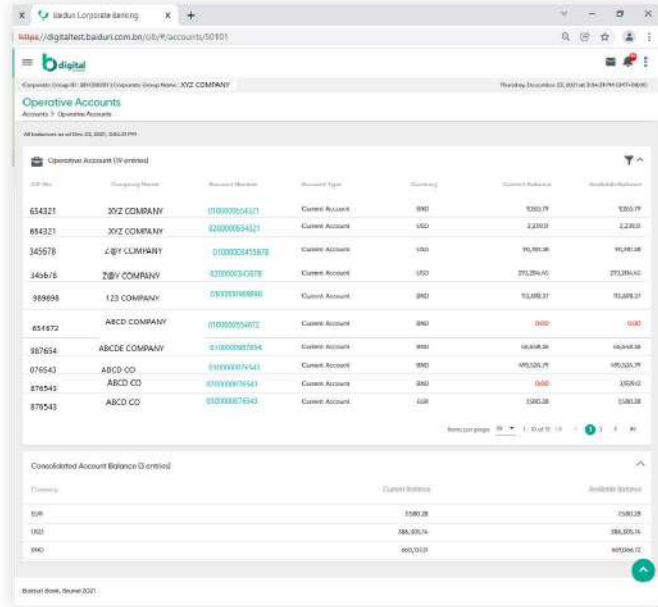
Figure 1: Accounts Overview screen

3 Accounts

3.2 Accounts Overview Function

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Functions available under the Beneficiary List screen.

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

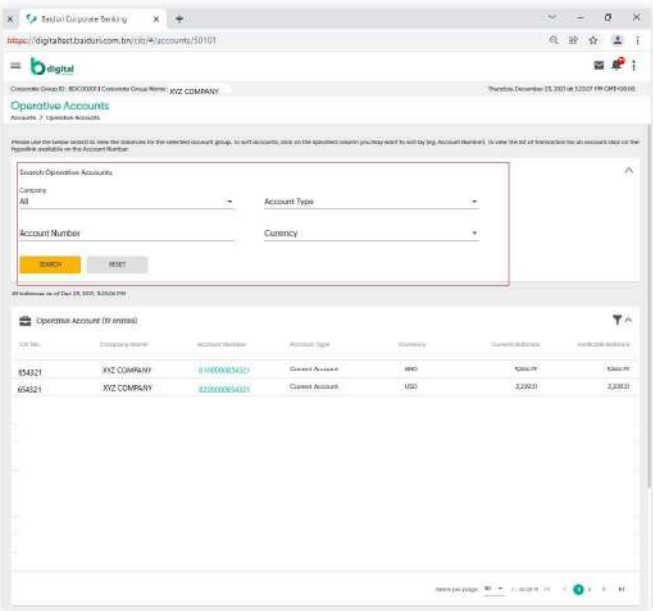


Figure 3: Operative Accounts screen

Toggle arrow ()	Hide or unhide account details
--	--------------------------------

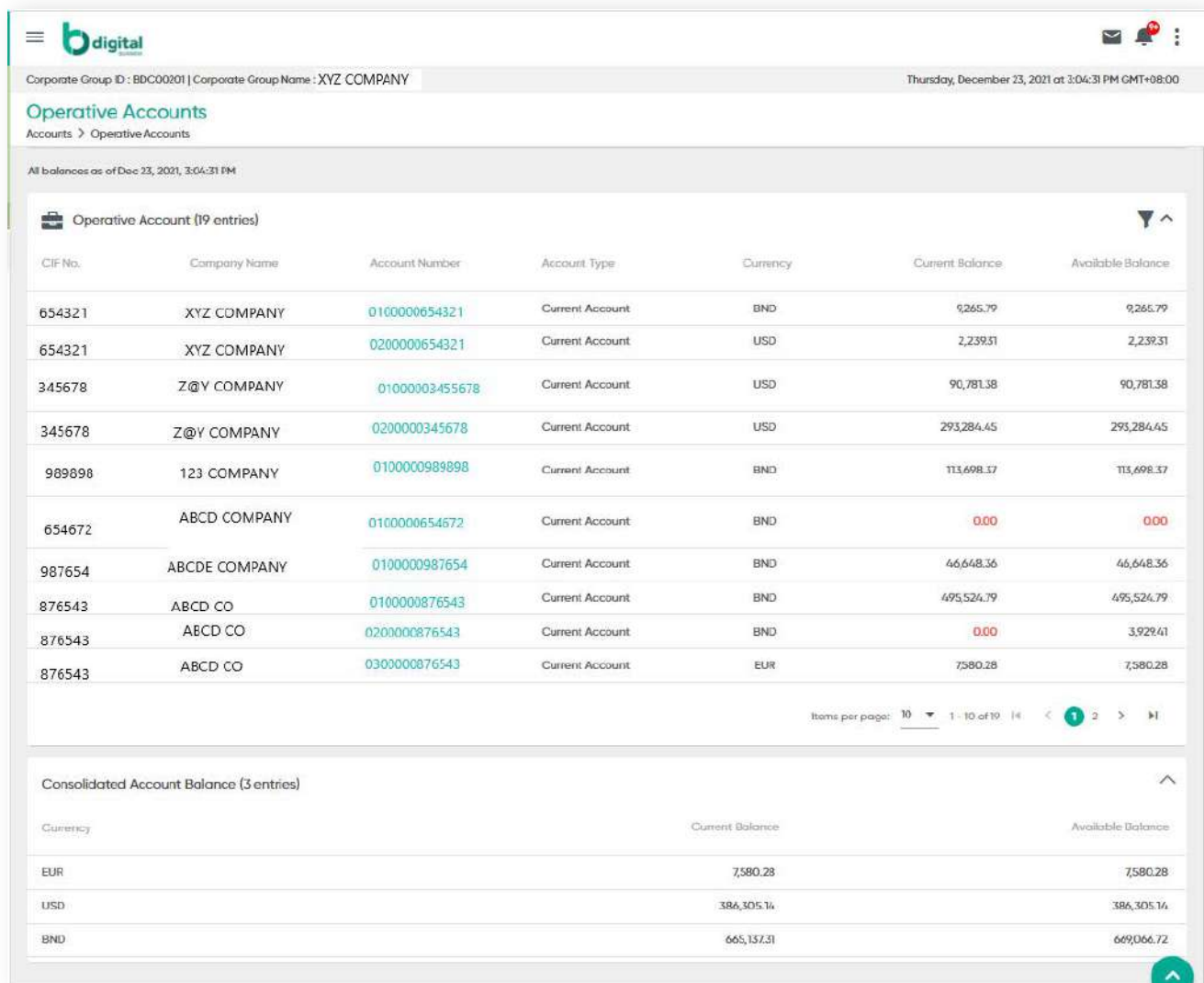
3 Accounts

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 date and time are 'Thursday, December 23, 2021 at 3:04:31 PM GMT+08:00'. The breadcrumb trail is 'Accounts > Operative Accounts'. Below this, it states 'All balances as of Dec 23, 2021, 3:04:31 PM'. The main section is titled 'Operative Account (19 entries)' and contains a table with 7 columns: CIF No., Company Name, Account Number, Account Type, Currency, Current Balance, and Available Balance. The table lists 19 accounts for various companies like XYZ COMPANY, Z@Y COMPANY, 123 COMPANY, ABCD COMPANY, and ABCDE COMPANY. Below the table, there is a pagination bar showing 'Items per page: 10' and '1 - 10 of 19'. The bottom section is titled 'Consolidated Account Balance (3 entries)' and shows a table with 3 columns: Currency, Current Balance, and Available Balance, listing balances for EUR, USD, and BND.

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	0100000654321	Current Account	BND	9,265.79	9,265.79
654321	XYZ COMPANY	0200000654321	Current Account	USD	2,239.31	2,239.31
345678	Z@Y COMPANY	0100000345678	Current Account	USD	90,781.38	90,781.38
345678	Z@Y COMPANY	0200000345678	Current Account	USD	293,284.45	293,284.45
989898	123 COMPANY	0100000989898	Current Account	BND	113,698.37	113,698.37
654672	ABCD COMPANY	0100000654672	Current Account	BND	0.00	0.00
987654	ABCDE COMPANY	0100000987654	Current Account	BND	46,648.36	46,648.36
876543	ABCD CO	0100000876543	Current Account	BND	495,524.79	495,524.79
876543	ABCD CO	0200000876543	Current Account	BND	0.00	3,929.41
876543	ABCD CO	0300000876543	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.

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

Thursday, December 23, 2021 at 3:46:18 PM GMT+08:00

Operative Accounts

Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:46:13 PM

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

Account Details

Transaction History

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

Branch

Tayasan

Overdraft Limit

0

Branch Code

001

Last 10 Transaction

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 9814721-BANKING	BND 5.00	BND 9,265.79
200002837	Dec 14, 2021	Dec 14, 2021	TRANSFER 14 DEC 2021 05:55:36 9800421-BANKING	BND 2,000.00	BND 9,270.79
200002705	Dec 7, 2021	Dec 7, 2021	BILL PAYMENT 07 DEC 2021 06:53:47 9770911-BANKING	BND 10.72	BND 9,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 9770901-BANKING	BND 43.21	BND 9,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 9770841-BANKING	BND 43.77	BND 9,281.51

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.

The screenshot shows the 'Transaction History' tab selected. A date selection calendar is open, displaying February and March 2022. The calendar has a left sidebar with options: 'Today', 'Yesterday', 'Last 7 Days', 'Last 30 Days', 'This Month', 'Last Month', and 'Custom'. The main calendar area shows days of the week (Mo to Su) and dates. The date '15' in March 2022 is highlighted. Below the calendar are 'Apply' and 'Cancel' buttons. To the right of the calendar, there is a table header with columns: 'Transaction Description', 'Amount', and 'Running Balance'. Below the header, it says 'No Records Found'. At the bottom left of the interface, there is a 'BACK' button.

Select Date
Mar 01, 2022 - Mar 15, 2022

VIEW TRANSACTIONS

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

3 Accounts

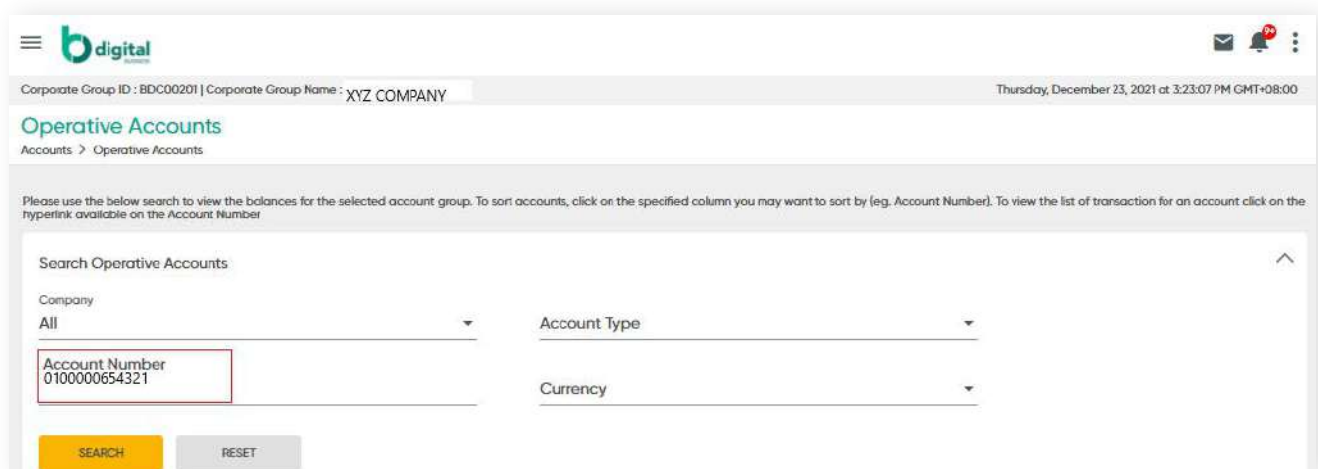
3.3.1 Searching Specific Operative Accounts

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

Step 1

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



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

Figure 5: Operative Accounts screen

3 Accounts

3.3.1 Searching Specific Operative Accounts

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Step 2

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

The screenshot shows the 'Operative Accounts' inquiry screen. At the top, the header includes the 'b.digital' logo, navigation icons, and system information: 'Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY' and 'Thursday, December 23, 2021 at 3:40:18 PM GMT+08:00'. Below the header, the page title 'Operative Accounts' is displayed with a breadcrumb 'Accounts > Operative Accounts'. A search instruction states: 'Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number.' The search section contains four input fields: 'Company' (set to 'All'), 'Account Type' (empty), 'Account Number' (set to '0100000654321'), and 'Currency' (empty). There are 'SEARCH' and 'RESET' buttons. Below the search section, a status bar indicates 'All balances as of Dec 23, 2021, 3:40:18 PM'. The main table is titled 'Operative Account (1 entries)' and has columns: 'CIF No.', 'Company Name', 'Account Number', 'Account Type', 'Currency', 'Current Balance', and 'Available Balance'. The table contains one entry for CIF No. 654321, Company Name XYZ COMPANY, Account Number 0100000654321, Account Type Current Account, Currency BND, Current Balance 9,265.79, and Available Balance 9,265.79. A pagination bar shows 'Items per page: 10' and '1 - 1 of 1'. Below the table, a 'Consolidated Account Balance (1 entries)' section shows a summary for Currency BND with a Current Balance of 9,265.79 and an Available Balance of 9,265.79.

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	0100000654321	Current Account	BND	9,265.79	9,265.79

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.

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

Thursday, December 23, 2021 at 3:46:18 PM GMT+08:00

Operative Accounts

Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:46:13 PM

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

Account Details

Transaction History

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		
Branch	Yayasan	Overdraft Limit	0
Branch Code	001		

Last 10 Transaction

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 9,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I- BANKING	BND 63.21	BND 9,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I- BANKING	BND 43.77	BND 9,278.30

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.

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

Currency

SEARCH

RESET

All balances as of Dec 23, 2021, 4:02:06 PM

Deposit Accounts (5 entries)

CLI No.	Company Name	Account Number	Deposit Type	Currency	Unit	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	150,184.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	98700034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
23456	ABC COMPANY	67800023456	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

Items per page: 10

1 - 5 of 5

<

1

>

|

Consolidated Account Balance (1 entries)

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

Figure 7: Operative Accounts screen

Baiduri b.Digital Business User Guide

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3 Accounts

3.4 Deposit Accounts

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Step 2

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

Deposit Accounts

Accounts > Deposit Accounts

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

CF No.	Company Name	Account Number	Deposit Type	Currency	Principal Amount	Maturity Amount	Maturity Date
654321	XYZ COMPANY	67800654321	Fixed Deposit	BND	100,697.14	106,847.77	Aug 26, 2022

Account Details

Account Number	67800654321	Principal Amount	BND 100,697.14
Account Name	XYZ COMPANY	Deposit Start Date	Feb 25, 2022
Account Type	Fixed Deposit	Status	ACTIVE
Currency	BRUNEI DOLLAR	Branch	Head Office
Rate of Interest Applicable (% p.a.)	0.3	Branch Code	000
Maturity Amount	BND 106,847.77		
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**.

b.digital

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

Thursday, December 23, 2021 at 4:02:22 PM GMT-08:00

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

SEARCH RESET

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

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	Unit	Current Balance	Maturity Date
654321	XYZ COMPANY	678000654321	Fixed Deposit	BND	0.00	100,346.73	Feb 25, 2022

Items per page: 10 1 - 1 of 1

Consolidated Account Balance (1 entries)

Account Currency	Current Balance	Available Balance
BND	100,346.73	100,346.73

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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 4:50:59 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 the log. Account Numbered. 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, 4:20:05 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	248,718.52	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	700,000.00	BND	19,006.30	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,000,000.00	BND	171,564.98	Jun 2, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,300,000.00	BND	522,239.57	Mar 31, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	380,000.00	BND	136,933.67	Apr 25, 2021

Trust Receipt (6 entries)

CIF No	Company Name	Account Name	Unit Reference	Currency	Total Amount Due	BD Amount
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	00TDB012345	BND	128,346.59	12,386.20

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**.

BAIDURI BANK **digital**

Corporate Group ID : CD0123 | Corporate Group Name : Zero One Two Sdn Bhd

Wednesday, March 30, 2022 at 10:59:07 AM GMT+08:00

Loan Accounts Overview

Accounts > Loan Accounts Overview

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

Search Accounts By Company: All **SEARCH**

All balances as of Mar 30, 2022, 10:47:04 AM

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	BND	10,792,837.90	Mar 12, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,073,551.97	BND	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	OCTDB012345	BND	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	OHT234	27,766.25	4,496.07	463.00	62	4,496.07	0.00
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OHT234	27,766.25	4,912.25	463.00	43	4,912.25	0.00
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OHT234	35,144.31	9,348.31	586.00	47	9,348.31	0.00


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.



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

Thursday, March 31, 2022 at 11:39:29 AM GMT+08:00

Loan Accounts

Accounts > Loan Accounts Overview > Loan Accounts Details

All balances as of Mar 31, 2022, 11:39:28 AM

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

Account Details

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

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

Disclaimer: For amount exceeding the limit, default interest will apply. Please refer to your Facility Offer Letter(FOL) for details.

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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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	OOTDB012345	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 Pastdue 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.



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

Monday, December 27, 2021 at 10:50:26 AM GMT+08:00

Hire Purchase Details

Accounts > Loan Accounts Overview > Hire Purchase Details

HP Account Information

Account Number	Registration number	Chassis Number	Engine Number	Description
0000123898457872	BEM223	XXXYYZZZ123D23	SZEHK123KHD45	NEW 2013(2014)DAIHATSU GRAN MAX VAN(M)

Payment Details

Loan Amount	Start Date	End Date	Installment Months Paid	Installment Months Balance	Installment Amount Due	Overdue Interest	Other Charges
27,766.25	Jun 30, 2014	Jul 30, 2019	46	0	463	3,035.51	0

Insurance and Road Tax Details

Insurance Policy Number	Insurance Amount	Insurance Amount Due	Insurance Expiry	Insurance Company	Road Tax Expiry	Request Quote
457264	17,000		Jul 1, 2018	NATIONAL INSURANCE CO BHD	Jul 1, 2018	<button>REQUEST QUOTE</button>

Payment History

Payment Date	Description	Payment Amount	Account Balance
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	
Sep 2, 2014	INTEREST CHARGES	4,866.25	

BACK

3 Accounts

3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

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Corporate Group ID: BDC00001 | Corporate Group Name: SDOIL GARDENS CO

Monday, December 22, 2020 at 11:02:11 AM (GMT+08:00)

Loan Accounts Overview

Accounts > Loan Accounts Overview

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

Search Accounts By Company: All SEARCH

All balances as of Dec 22, 2020, 11:00:54 AM

Hire Purchase (4 entries) View All

Account Number	Registration Number	Loan Amount	Total Outstanding Balance	Monthly Instalment Amount	Months Overdue	Installment Over Due	Other Charges	Insurance	Total Account Overdue	Next Repayment Due Date	Pay Monthly Instalment	Pay Charges	Pay Insurance
0000123898-457872	BBM223	27766.25	6,356.46	463.00	42	463.00	0.00	17000.00	645092		PAY	PAY	PAY
0000239875-498761	BBZ5403	27766.25	4932.25	463.00	39	463.00	0.00	17000.00	903107		PAY	PAY	PAY
0000913548-276492	EZ56785	35144.31	5360.21	566.00	43	566.00	0.00	22,000.00	13,00952		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.

b.digital

Corporate Group ID : BDC000201 | Corporate Group Name : XYZ COMPANY

Monday, December 27, 2021 at 11:10:54 AM GMT+08:00

Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Bill Payment Reference: 20211227111030369

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

Applicant

Your Reference *
123456

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

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

AVAILABLE BALANCE: BND 113,698.37

Biller Information

Payment Details

CONTINUE | RESET | CANCEL

3 Accounts

3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

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Step 3

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

Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Marked fields are mandatory

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT

STEP 2 REVIEW

STEP 3 COMPLETE

Applicant

Biller Information

Hire Purchase / HP / Baiduri Finance / 0000123890457872 / HP

(Biller Category / Biller Code / Biller Name Account Number / Payee Nick Name)

Edit/View Adhoc Bill Payee

HP Account Number: 0000123890457872

Payment Details

CONTINUE RESET CANCEL

Edit/View Adhoc Bill Payee

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

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

> [Bill Payee Management](#)

Edit/View Adhoc Bill Payee

Marked fields are mandatory

Bill Payee Information

Payee Nick Name*

Hire Purchase

14 / 100

Choose Biller Category

Hire Purchase

Biller

Hire Purchase

CANCEL UPDATE

Figure 10: Edit/View Adhoc Bill Payee screen

3 Accounts

3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

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Step 3

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

The screenshot displays the 'Create Payment' interface. At the top, the title 'Create Payment' is followed by a breadcrumb trail: 'Accounts > Loan Accounts Overview > Hire Purchase > Create Payment'. A progress bar indicates three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below the progress bar, there are three expandable sections: 'Applicant', 'Bill Information', and 'Payment Details'. The 'Payment Details' section is expanded, showing the following fields: 'Payment Date' (2021-12-27), 'Payment Currency' (BND), 'Payment Amount' (463.00), and 'Remarks' (0 / 25). The 'Payment Amount' field includes a text description: '(Four Hundred Sixty Three BRUNEI DOLLAR)'. At the bottom of the screen, there are three buttons: 'CONTINUE' (highlighted in orange), 'RESET', and 'CANCEL'.

Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Marked fields are mandatory

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT

STEP 2 REVIEW

STEP 3 COMPLETE

Applicant

Bill Information

Payment Details

Payment Date *

2021-12-27

Payment Currency *

BND

Payment Amount *

463.00

(Four Hundred Sixty Three BRUNEI DOLLAR)

Remarks

0 / 25

CONTINUE RESET 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: 20211227111030369

STEP 1 INITIATE PAYMENT STEP 2 REVIEW STEP 3 COMPLETE

Applicant

Reference	123456
Company	654321 / XYZ COMPANY
Pay From	XYZ COMPANY/01000654321/BND/BBB

Biller Information

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

Payment Details

Payment Date	Dec 21, 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: 20211227111030369

STEP 1
INITIATE PAYMENT

STEP 2
REVIEW

STEP 3
COMPLETE

Applicant

Reference

123456

Company

654321 / XYZ COMPANY

Pay From

XYZ COMPANY/010000654321/BND/BBB

Bill Information

Bill

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

3.6 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	Payment Balance	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

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.

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

PDF

CSV

DOWNLOAD

BACK

Step 2

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

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

BAIDURI BANK

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

Corporate Cards Report

Card Number000xxxxxxxx00

Company NameZero One Two Sdn Bhd

Outstanding BalanceBND -100.00

Card TypeMaster Classic

Total Credit LimitBND -864.92

Available Credit LimitBND 433.48

Report ID: 20220314045804

Generated on: 14/03/2022 04:58:04 PM

Transaction Date

Value Date

Transaction Description

Currency

Amount

2022-02-21

2022-02-21

Cash Payment

BND

-500.00

2022-02-22

2022-02-22

Cash Payment

BND

-500.00

digital

BUSINESS

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) View All										
Company Name	CIF No.	Account Name	Limit Reference	Project Title	Currency	Limit Amount	Beneficiary Name	Guarantee Outstanding Amount	Expiry Date	Status
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	OOTDB012345	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	4,000.00	Jun 22, 2023	ACTIVE
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	OOTDB012345	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	13,900.00	Jan 27, 2023	ACTIVE

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

Letter of Credit (1 entries) View All										
Company Name	CIF No.	Account Name	Limit Reference	Beneficiary Name	Currency	Limit Amount	Outstanding Amount	Expiry Date	Status	
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	OOTDB012345	Zero One Two Sdn Bhd	SGD		10,000.00	Apr 12, 2022	ACTIVE	

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

3 Accounts

3.7 Limit Summary

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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

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

LC Details

Limit Reference	OOTDB012345	Expiry Date	Apr 12, 2022
Beneficiary Name	Zero One Two Sdn Bhd	Currency	SGD
Draft Settlement	SIGHT	Limit Amount	
Value Date	Mar 12, 2022	Goods Description	BOOKS

BACK

3 Accounts

3.7 Limit Summary

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Trust Receipt summarizes the company's TR limits.

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	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 Subject to Change. Disclaimer: For Pastdue 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.

Forex Summary summarizes the company's Forex contracts.

Forex Summary (1 entries)											
Company Name	OF 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	1.34	BND	68,000.00	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, 5:03:02 PM

Inward Collection (16 entries) [View All](#)

CI# No.	Drawer Name	Contract Reference	Drawer Name	Remitting Bank	Currency	BB Amount	Issued Date	Expiry Date	BB Term
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	UNITED OVERSEAS BANK (M) LTD	USD	93,987.00	Jan 16, 2021	Mar 20, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANGKOK BANK PUBLIC CO LTD	USD	30,009.00	Jan 13, 2021	Mar 14, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	20,692.00	Jan 13, 2021	Mar 14, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA LIMITED	USD	21,806.00	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	BB Amount	Issued Date	Maturity Date	BB Term
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.

The screenshot displays the 'Create Single Payment' interface. At the top, there are three steps: STEP 1 INITIATE TRANSFER, STEP 2 REVIEW, and STEP 3 COMPLETE. The main form area includes the following fields:

- Your Reference ***: A text input field.
- Payment Method ***: A dropdown menu.
- Choose Company ***: A dropdown menu with a placeholder '(Company ID / Company Name)'.
- Pay From ***: A text input field with a search icon, placeholder '(Account Name / Account Number / Currency / Bank Code)'.
- Payment Date ***: A date picker showing '2022-04-26'.

Below the form, there are three expandable sections:

- Choose Your Own Company Account**
- Amount**
- Payment Information**

At the bottom, there are four buttons: **CONTINUE**, **SAVE AS DRAFT**, **SAVE AS TEMPLATE**, and **RESET**.

Application section

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

4 Transfers

4.2.1 Create Single Payment (Internal Transfer) [Back to Table of Contents](#)

Choose Your Own Company Account

Choose Your Own Company Account

Transfer To Company *

(Company ID / Company Name)

Pay To *

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

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

Amount

Debit Currency

Payment Currency *

Debit Amount

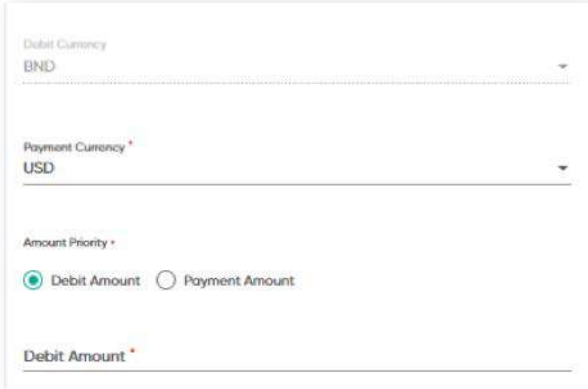
Payment Amount

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

4 Transfers

4.2.1 Create Single Payment (Internal Transfer)

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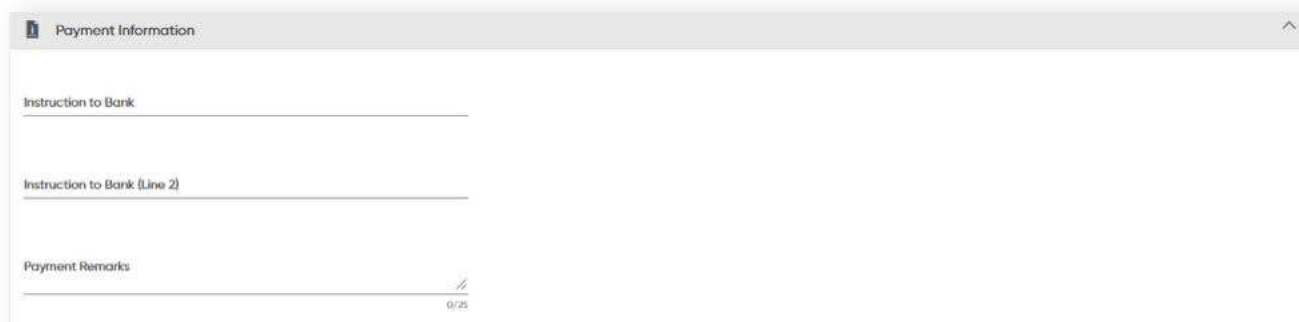
Fields	Description	Mandatory/Optional
Debit Amount	<p>If the Pay To currency and Pay From currency are different, an Amount Priority field will appear.</p>  <p>Amount Priority Debit Amount – debits the amount based on the Debit Currency or Pay From account Payment Amount – pays the currency based on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

4 Transfers

4.2.1 Create Single Payment (Internal Transfer)

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Payment Information



Fields	Description	Mandatory/Optional
Instruction to Bank	Enter details or remarks of any instructions for the bank	Optional
Instruction to Bank (Line 2)	Enter additional information, if any	Optional
Payment Remarks	<p>Enter any additional remarks, if any</p> <p>For non-straight through processing transactions (non-STP), payments may incur delays as they will be processed through the service desk.</p> <div>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
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer)

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

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

Applicant

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

4 Transfers

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

Beneficiary

Beneficiary

Transfer To *

☒ Same Bank

☐ Other Bank

Pay To *

(Beneficiary Name / Account Number / Bank Code)

Create Adhoc Beneficiary

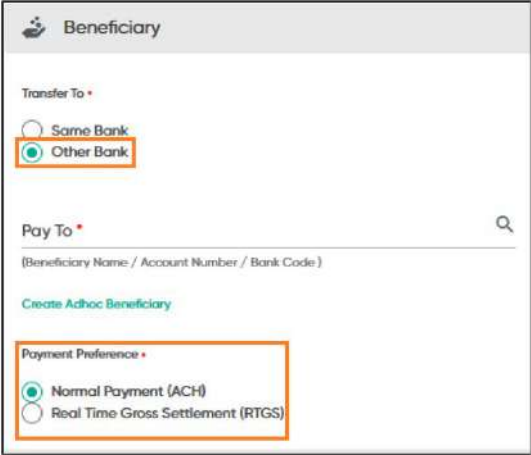
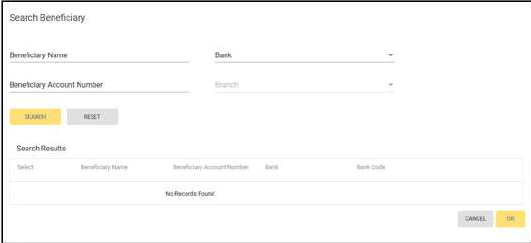
Amount

Payment Information

Fields	Description	Mandatory/Optional
Transfer To • Same Bank • Other Bank	<div><div>Beneficiary</div><div><div>Transfer To *</div><div><div><input checked="" type="radio"/> Same Bank</div><div><input type="radio"/> Other Bank</div></div></div><div><div>Pay To *</div><div>(Beneficiary Name / Account Number / Bank Code)</div><div>Create Adhoc Beneficiary</div></div></div> <div><p>Same Bank – transfers the payment to another beneficiary account within Baiduri Bank</p><p>Other Bank – transfers the payment to another beneficiary at another local bank</p></div>	Mandatory

4 Transfers

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

Fields	Description	Mandatory/Optional
	<div></div> <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>	
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> <div></div>	Mandatory

4 Transfers

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

Fields	Description	Mandatory/Optional
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> <div><div>Create Adhoc Beneficiary</div><div><div>Beneficiary Main Information</div><div>Transfer To *</div><div><div>Same Bank</div><div>Other Bank</div></div><div>Beneficiary Nick Name *</div><div>Beneficiary Account Number *</div><div>Beneficiary Name *</div><div><div>Beneficiary Contact Details</div><div>Beneficiary Additional Details</div><div>Beneficiary Bank Information</div></div><div><div>Save this Beneficiary</div><div>CANCEL</div><div>USE THIS BENEFICIARY</div></div></div></div>	

4 Transfers

4.2.2 Create Single Payment (Domestic Transfer)

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Amount Section

Amount

Debit Currency:
AUD


Payment Currency *
BND

Amount Priority *
☐ Debit Amount
 ☒ Payment Amount

Debit Amount

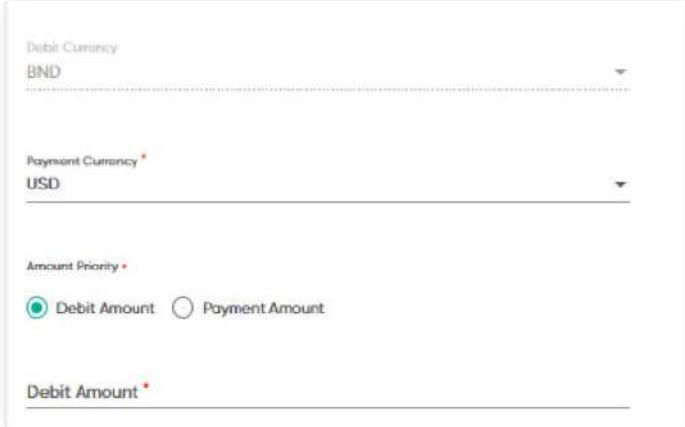
Payment Amount *

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
Debit Currency	This field is auto-populated based on the currency of the selected Pay From Account	Mandatory
Payment Currency	<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
Amount Priority	<p>This field has two options, select one:</p> <p>Debit Amount – To debit the amount based on the Debit Currency</p> <p>Payment Amount – To pay the Pay To account based on their currency</p>	Mandatory

4 Transfers

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

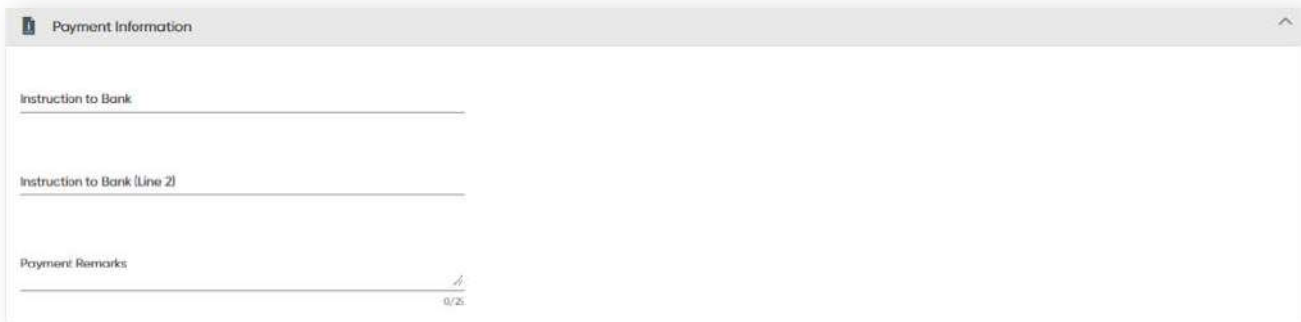
Fields	Description	Mandatory/Optional
Debit Amount	<p>If the Pay To account currency differs from the Pay From account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the Pay To account.</p> <div><p>Exchange Rate: 1 BND = 1.034204 AUD</p><p>Note: Exchange 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



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

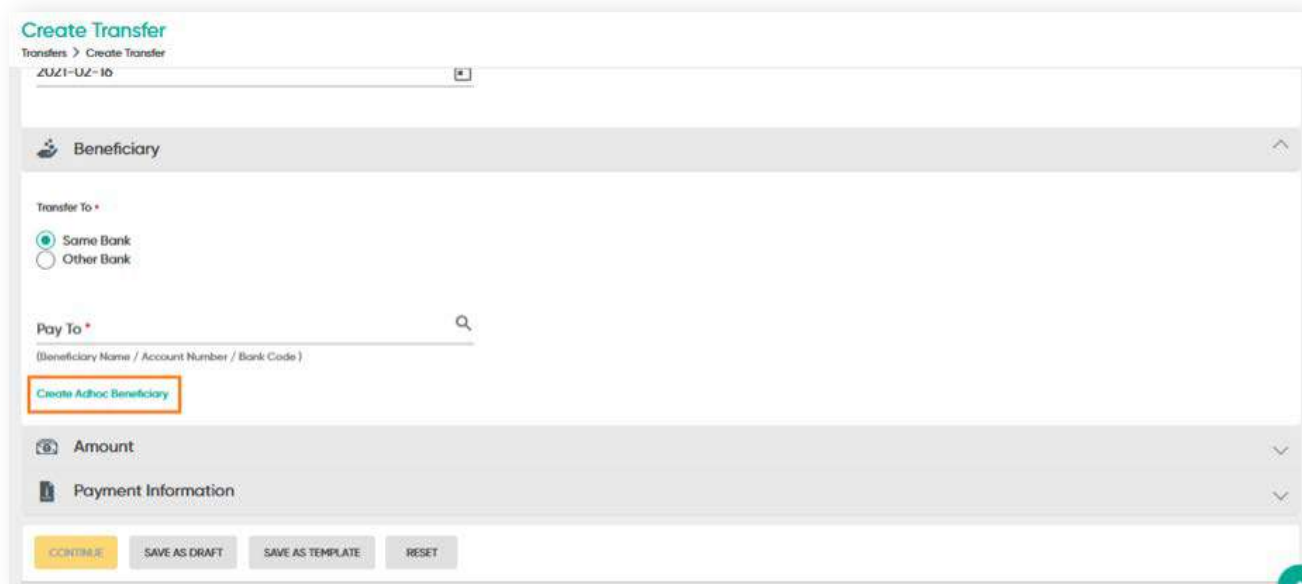
Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

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.

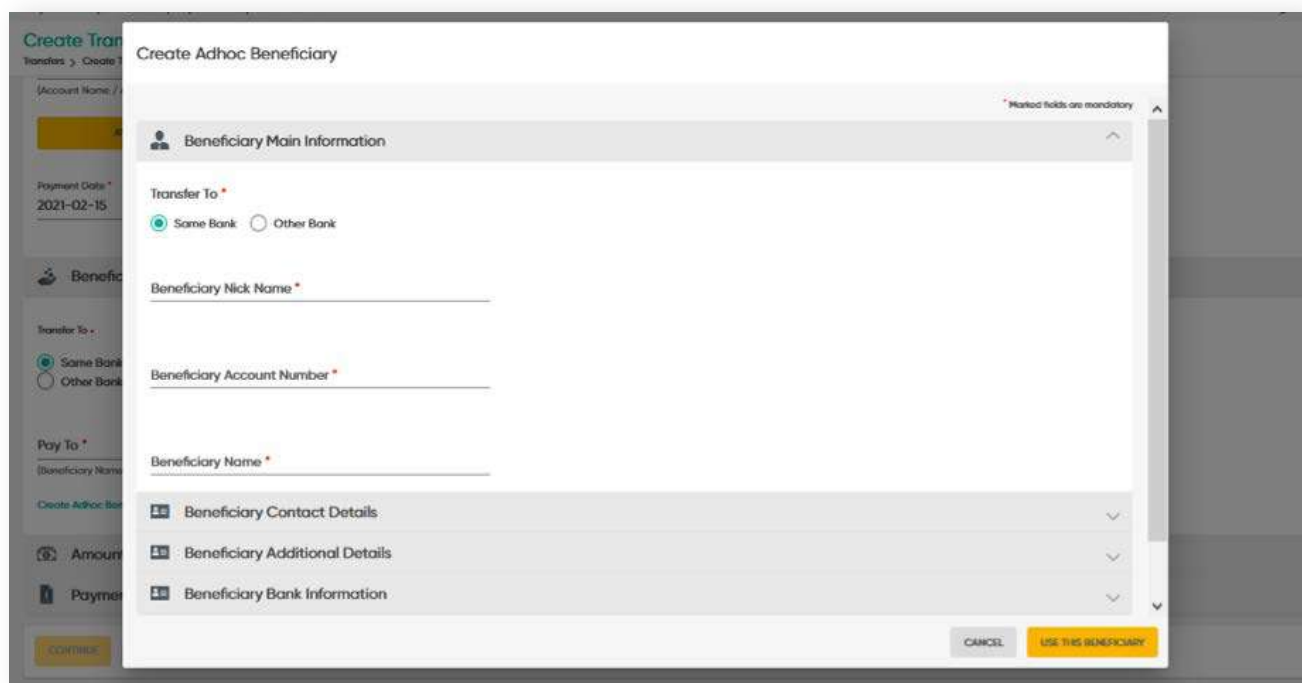
From the menu, go to Create **Transfer** → **Beneficiary**.
The **Beneficiary** screen should be displayed.



The screenshot shows the 'Create Transfer' interface. At the top, there's a breadcrumb 'Transfers > Create Transfer' and a reference number 'ZUZ1-UZ-10'. The 'Beneficiary' section is expanded, revealing 'Transfer To' options (Same Bank selected, Other Bank), a 'Pay To' search field with a magnifying glass icon, and a 'Create Adhoc Beneficiary' button highlighted with an orange box. Below this are sections for 'Amount' and 'Payment Information'. At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

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

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



The screenshot shows the 'Create Adhoc Beneficiary' modal. It has a title bar and a close button. The 'Beneficiary Main Information' section includes 'Transfer To' (Same Bank selected, Other Bank), 'Beneficiary Nick Name', 'Beneficiary Account Number', and 'Beneficiary Name'. Below this are sections for 'Beneficiary Contact Details', 'Beneficiary Additional Details', and 'Beneficiary Bank Information'. At the bottom right, there are 'CANCEL' and 'USE THIS BENEFICIARY' buttons. A note at the top right states '*Marked fields are mandatory'.

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 a form titled 'Applicant' with the following fields:

- Your Reference**: A text input field.
- Payment Method**: A dropdown menu currently showing 'INTERNATIONAL TRANSFER'.
- Choose Company**: A dropdown menu with the placeholder text '(Company ID / Company Name)'.
- Pay From**: A text input field with a magnifying glass icon, containing the placeholder text '(Account Name / Account Number / Currency / Bank Code)'.
- Payment Date**: A date picker showing '2022-04-26'.

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

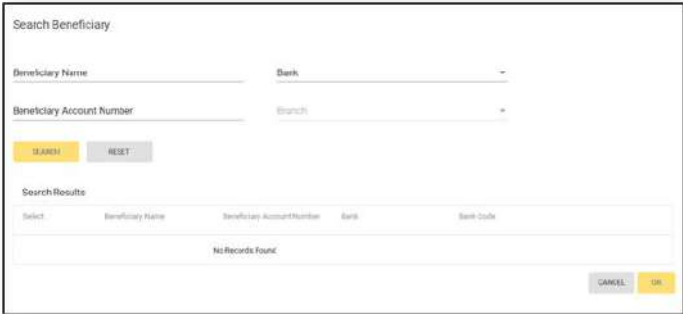
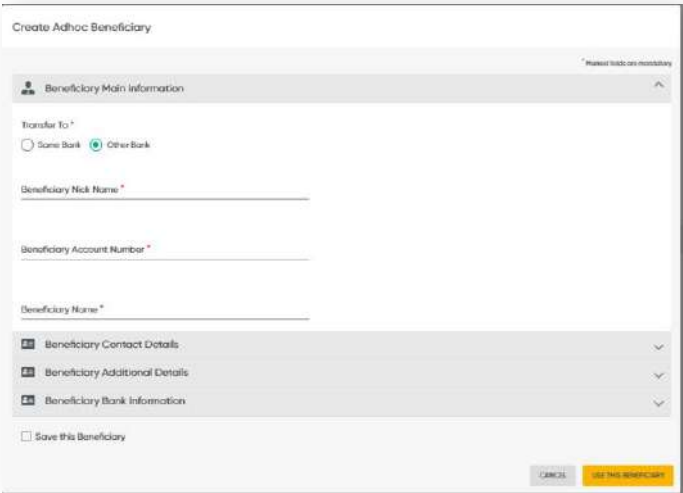
4 Transfers

4.2.3 Create Single Payment (International Transfer)

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Beneficiary fields

The screenshot shows a window titled 'Beneficiary' with a search bar labeled 'Pay To *'. Below the search bar, there is a placeholder text '(Beneficiary Name / Account Number / Bank Code)'. At the bottom left, there is a link 'Create Adhoc Beneficiary'.


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>  <p>The 'Search Beneficiary' screen contains fields for 'Beneficiary Name', 'Bank', 'Beneficiary Account Number', and 'Branch'. There are 'SEARCH' and 'RESET' buttons. Below these is a 'Search Results' table with columns: 'Select', 'Beneficiary Name', 'Beneficiary Account Number', 'Bank', and 'Bank Code'. The table currently shows 'No Records Found'. There are 'CANCEL' and 'OK' buttons at the bottom right.</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>  <p>The 'Create Adhoc Beneficiary' screen has a section 'Beneficiary Main Information' with a 'Transfer To *' dropdown (options: 'Same Bank', 'Other Bank'). Below are fields for 'Beneficiary Nick Name *', 'Beneficiary Account Number *', and 'Beneficiary Name *'. There are three expandable sections: 'Beneficiary Contact Details', 'Beneficiary Additional Details', and 'Beneficiary Bank Information'. At the bottom, there is a checkbox 'Save this Beneficiary' and 'CANCEL' and 'USE THIS BENEFICIARY' buttons.</p>	

4 Transfers

4.2.3 Create Single Payment (International Transfer)

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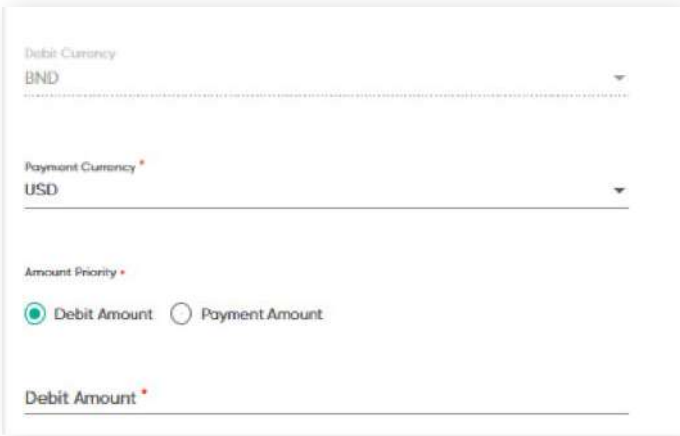
Amount section

Fields	Description	Mandatory/Optional
Debit Currency	This field is auto-populated based on the currency of the selected Pay From Account	Mandatory
Payment Currency	<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
Amount Priority	<p>This field has two options, select one:</p> <p>Debit Amount – To debit the amount based on the Debit Currency</p> <p>Payment Amount – To pay the Pay To 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 Pay To account currency differs from the Pay From account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the Pay To account</p> <div> <p>Exchange Rate: 1 BND = 1.034204 AUD</p> <p>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"> • Beneficiary – this means that the beneficiary will bear the cost • Sender – this means that the sender will bear the cost • Shared – this means that the cost will be shared between the beneficiary and the sender 	Mandatory

Payment information fields

Payment Information

Instruction to Bank

Instruction to Bank (Line 2)

Payment Remarks

0/25

4 Transfers

4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
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	<p>Enter any remarks you would like to leave with the payment transaction.</p> <p>For non-STP transactions, payments will be processed through the service desk and may experience delays.</p> <div>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
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

4 Transfers

4.3 Create Batch Payment

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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 : 20210208102811851

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 *
RGU1IL2 / RGU2
(Company ID / Company Name)

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

AVAILABLE BALANCE: BND 32,345,6700

Local Currency:
BND

Payment Currency *
SGD

Amount priority *
☐ Debit Amount ☒ Payment Amount

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

Payment Date *
2021-02-08

SAVE CRITERIA

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

The screenshot shows the 'Create Batch Payment' screen in the b.digital system. The 'Payment Details' section is active, displaying the following fields:

- Your Reference ***: 20210802MMCO0002
- Pay To ***: A search bar with the placeholder text 'Please select the company to pay to'.
- Debit Amount**: A field for entering the debit amount.
- Payment Amount ***: A field with the placeholder text 'Please select the amount to be credited'.
- Payment Detail ***: A field for entering payment details.
- Payment Detail 2**: A field for entering additional payment details.
- Remarks ***: A text area for entering remarks.

At the bottom of the form, there is an **ADD PAYMENT** button. Below the button, a disclaimer states: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' At the very bottom, it shows '0 item(s) in the batch' and a 'Total Debit Amount: 0.00 (AUD)'.

Enter all necessary information as required for a transfer.

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

The screenshot shows the 'Create Batch Payment' screen after clicking the 'ADD PAYMENT' button. The 'Payment Details' section is still visible, but the 'ADD PAYMENT' button is now disabled. Below the disclaimer, a table titled '1 item(s) in the batch' is displayed, showing the payment details for the selected company.

Pay To	Debit Amount	Action
Michael Mondus/20210208111/8888	A\$100.00	

At the bottom of the table, it shows 'Total Debit Amount: 100.00 (AUD)'. Below the table, there is a 'Items per page' dropdown menu set to '1 - 1 of 1'. At the bottom of the screen, there are three buttons: **CONTINUE**, **SAVE AS DRAFT**, and **RESET**.

4 Transfers

4.3 Create Batch Payment

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Add Payment functions

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

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

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	RGUTL2 / RGUT2
Pay From	RUC1000332 / RUCR000332 / AUD / BBB
Debit Currency	AUD
Payment Currency	AUD
Payment Date	Feb 16, 2021
Derived Payment Date	Feb 16, 2021

Payment Details

1 item(s) in the batch

Pay To	Debit Amount (AUD)
MMO/20210208111/AUD/BBB	A\$100.00

Total Debit Amount: A\$100.00 (AUD)

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.

Create Batch Payment

Transfers > Create Batch Payment

Batch Reference : 2021021571648243

STEP 1
CREATE BATCH

STEP 2
REVIEW

STEP 3
COMPLETE

Your batch payment has been created successfully and submitted for approval.

Payment Reference:	2021021571648243
Payment Method:	Domestic Transfer
Company:	RGUMIL2 / RGUM
Pay From:	RGUM / RUCIR000332 / AUD / BSB
Derived Payment Type:	Manual Processing (Non-S19)
Total Debit Amount:	AUD 100.00
Payment Date:	18-Feb-2021
Derived Payment Date:	18-Feb-2021

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.

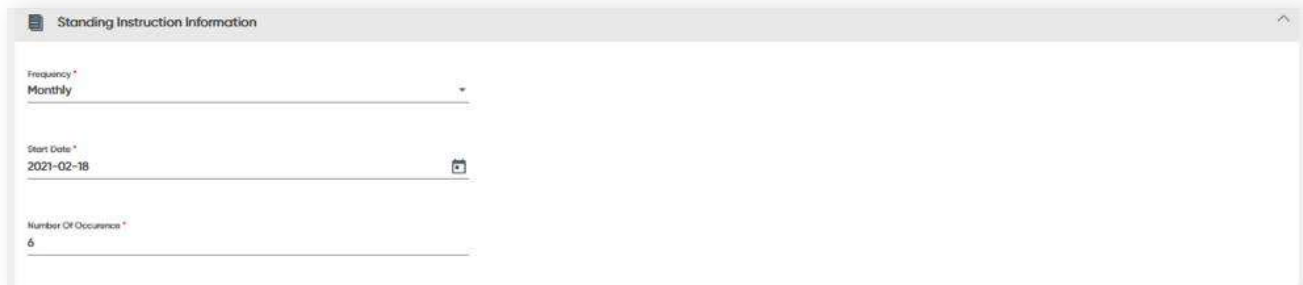
Under Beneficiary and Amount sections, enter details as per a normal **Transfer**.

4 Transfers

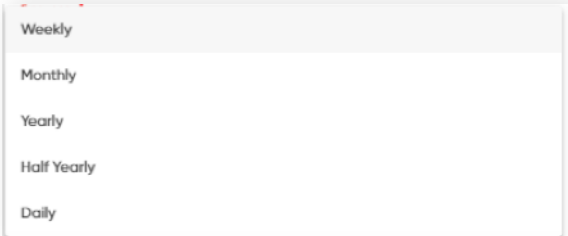
4.4 Create Transfer Standing Instruction

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Standing Instruction Information section



The screenshot shows a form titled "Standing Instruction Information". It contains three fields: "Frequency" with a dropdown menu set to "Monthly", "Start Date" with a date picker set to "2021-02-18", and "Number Of Occurrence" with a text input set to "6".

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

Review

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

Complete

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

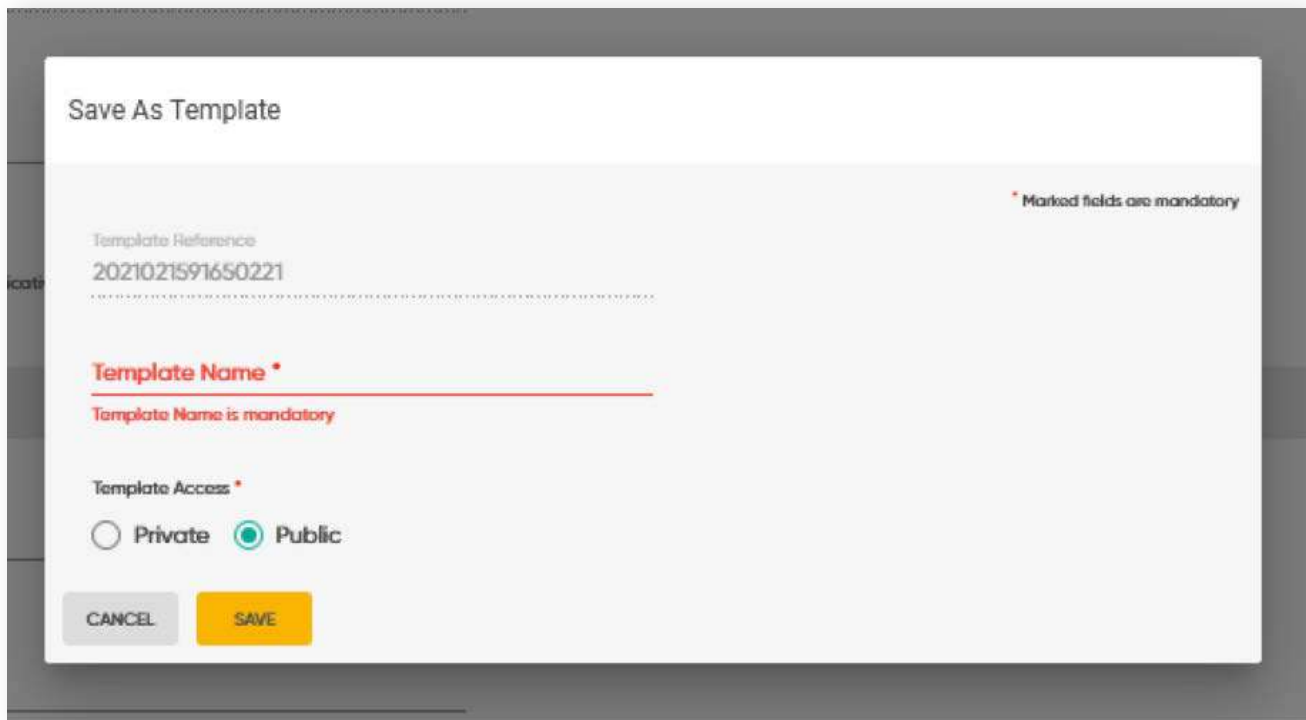
4 Transfers

4.5 Template

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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, it says 'Save As Template'. Below this, there is a 'Template Reference' field with the value '2021021591650221'. To the right of this field, a red asterisk indicates that marked fields are mandatory. Below the reference field, there is a 'Template Name' field with a red asterisk and a red underline. Below this field, a red message says 'Template Name is mandatory'. Below the name field, there is a 'Template Access' section with two radio buttons: 'Private' and 'Public'. The 'Public' radio button is selected. At the bottom of the form, 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

Workflow List

Select

Search

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202007050916332	RGU2 / RUCR00008 / BND / BNB	RGU2 / RUCR00004 / BND / BNB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	
2020080813040330					Jan 8, 2021	Internal Transfer	Draft	
202008160144792					Jan 7, 2021	Internal Transfer	Draft	
202008170352095	RGU2 / RUCR00002 / BNB / SCB	RGU2 / RUCR00006 / BNB / SCB	BNB		Jan 7, 2021	Internal Transfer	Draft	
202008040636545					Jan 4, 2021	Internal Transfer	Draft	
202002050506622	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 133133133 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
202002050505067	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 133133133 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020022610203846	RGU2 / RUCR000332 / AUD / BNB	bluemad / 9239283293892 / USD / BNB	USD	1.00	Dec 26, 2020	Domestic Transfer	Pending Repair	
2020020700703743	RGU2 / RUCR00008 / BND / BNB	orag1 / 15425636251 / USD / BNB	BND	16.41	Dec 26, 2020	Domestic Transfer	Draft	
20200226122505072	RGU2 / RUCR000332 / AUD / BNB	98989898989 / 878787878 / BND / HOFIC	AUD	1.03	Dec 26, 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

Workflow List

Select

Search

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202007050916332	RGU2 / RUCR00008 / BND / BNB	RGU2 / RUCR00004 / BND / BNB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	<div><div></div><div>Edit</div><div>Delete</div></div>
2020080813040330					Jan 8, 2021	Internal Transfer	Draft	
202008160144792					Jan 7, 2021	Internal Transfer	Draft	
202008170352095	RGU2 / RUCR00002 / BNB / SCB	RGU2 / RUCR00006 / BNB / SCB	BNB		Jan 7, 2021	Internal Transfer	Draft	
202008040636545					Jan 4, 2021	Internal Transfer	Draft	
202002050506622	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 133133133 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
202002050505067	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 133133133 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020022610203846	RGU2 / RUCR000332 / AUD / BNB	bluemad / 9239283293892 / USD / BNB	USD	1.00	Dec 26, 2020	Domestic Transfer	Pending Repair	
2020020700703743	RGU2 / RUCR00008 / BND / BNB	orag1 / 15425636251 / USD / BNB	BND	16.41	Dec 26, 2020	Domestic Transfer	Draft	
20200226122505072	RGU2 / RUCR000332 / AUD / BNB	98989898989 / 878787878 / BND / HOFIC	AUD	1.03	Dec 26, 2020	International Transfer	Draft	

Items per page: 10

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123456

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

4 Transfers

4.6 Edit/Delete/Amend Transfer

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Corporate Group ID : testnew1 | Corporate Group Name : testnew1
Tuesday, February 16, 2021 at 1:39:45 AM GMT+08:00

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 *
RQUTL2 / RQUT2
(Company ID / Company Name)

Pay From *
RUC100008/RUCR00008/USD/000
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE
USD 32,345,681.00

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.

Manage Transfers
Transfers > Manage Transfers

Filter Transaction
Single Payment

Search Transfers

Payment Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
202702023535627	RGU2 / RUC1000008 / BND / BBD	RUC1000004 / RUC1000004 / BND / BBD	BND	10.00	Feb 10, 2021	INTERNAL	Success	▼ Copy
2027030100963401	RGU2 / RUC1000002 / BNR / SCB	MR SALARY NAUSANI / 23232323 / BNR / SCB	BNR	10.00	Feb 10, 2021	DOMESTIC	Success	▼
20270107742018421	RGU2 / RUC1000008 / BND / BBD	arag1 / 75425436251 / BND / BBD	BND	12.00	Feb 9, 2021	DOMESTIC	Success	▼
2027030948022361	RGU2 / RUC1000008 / BND / BBD	blured / 9239285293892 / BND / BBD	BND	1.00	Jan 27, 2021	SIDOMESTIC	Success	▼
20270107750579431	RGU2 / RUC1000008 / BNR / SCB	MR SALARY NAUSANI / 23232323 / BNR / SCB	BNR	12.00	Jan 8, 2021	SIDOMESTIC	Success	▼
2027010620837564	RGU2 / RUC1000006 / BNR / SCB	testtest5656 / 8767676767676767676 / BND / BBD	BND	10.00	Jan 6, 2021	TT	Success	▼
2027010620352497	RGU2 / RUC1000006 / BNR / SCB	testtest5656 / 8767676767676767676 / BND / BBD	BND	10.00	Jan 6, 2021	TT	Success	▼
2027010620702756	RGU2 / RUC1000008 / BND / BBD	blured / 9239285293892 / BND / BBD	BND	4.00	Jan 6, 2021	DOMESTIC	Success	▼
20270105027932794	RGU2 / RUC1000008 / BND / BBD	blured / 9239285293892 / AUD / BBD	AUD	0.97	Jan 6, 2021	DOMESTIC	Success	▼
2020122805611939	RGU2 / RUC1000008 / BND / BBD	blured / 9239285293892 / USD / BBD	USD	16.42	Jan 4, 2021	DOMESTIC	Success	▼

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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.

Copy Transfer
Transfer > Manage Workflow > Copy Transfer

STEP 1 COPY TRANSFER STEP 2 REVIEW STEP 3 COMPLETE

Applicant

Your Reference *

Payment Method *
INTERNAL TRANSFER

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

Pay From *
RUC100008/RUC100008/BND/888
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE BND 32,145,687.00

Payment Date *
2021-02-16

Choose Your Own Company Account

Amount

Payment Information

CONTINUE SAVE AS DRAFT CANCEL RESET

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

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

4 Transfers

4.7.1 Manage Transfer (Viewing Manage List)

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

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

The screenshot shows the 'Manage Transfers' interface. At the top, there's a header with 'Corporate Group ID: STBKSG | Corporate Group Name: STARBUCKS_SG' and a date 'Tuesday, October 1, 2019 at 3:50:34 PM GMT+05:30'. Below the header, the title 'Manage Transfers' is displayed. A dropdown menu for 'Filter Transaction' 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'. There are 'Advance Search', 'SEARCH', and 'RESET' buttons. Below the search section is a 'Manage List' table with columns: Payment Reference, Upload Reference, Pay From, Pay To, Currency, Amount, Payment Date, Payment Method, Status, and Action. The table contains four records, all with a 'Success' status.

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
2019062541256904		Atos Sintel / 2010010001 / SGD / DBS	SA_S01 / 5010010001 / SGD / DBS	SGD	12.00	Jun 25, 2019	INTERNAL	Success	
2019022884131866		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	50.00	Feb 28, 2019	DOMESTIC	Success	
2019022773632823		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	25.00	Mar 18, 2019	DOMESTIC	Success	
2019022775802583		Atos 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. At the top, there's a header with 'Corporate Group ID: STBKSG | Corporate Group Name: STARBUCKS_SG' and a date 'Tuesday, October 1, 2019 at 5:03:47 PM GMT+05:30'. Below the header, the title 'View Single Payment' is displayed. A breadcrumb trail shows 'Transfers > Manage List > View Single Payment'. The main content area shows details for 'Payment Reference: 2019062541256904'. It includes sections for 'Applicant' (Reference: 1212, Payment Method: INTERNAL, Derived Payment Type: BOOKTRF, Company: Atos Sintel/Atos Sintel, Pay From: Atos Sintel/ 2010010001 / SGD / DBS, Payment Date: Jun 25, 2019, Derived Payment Date: Oct 1, 2019), 'Own Company Account' (Company: Atos Sintel/Atos Sintel, Pay To: SA_S01 / 5010010001 / SGD / DBS), and 'Amount' (Debit Currency: SGD, Payment Currency: SGD).

4 Transfers

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

This section specifies how you can delete a standing instruction.

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

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

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

Manage Transfers

Transfers > Manage Transfers

Filter Transaction
Standing Instruction

Search Transfers SI

SI Reference	SI Nick Name	Pay From	Pay To	Payment Method	Frequency	Payment Currency	Payment Amount	Status	Action
202203310027263	APRILS1DOMSI	123456 / 123456789 / USD / B88	ABC / 123456789 / BND / B88	SI Domestic Transfer	Daily	BND	66.00	Success	<div>▼ Edit Delete</div>
202203313290568	45684564	123456 / 123456789 / USD / B88	ABC COMPANY / 123456789 / BND / B88	SI Internal Transfer	Daily	BND	1.00	Success	
202203303222726	AJK	123456 / 123456789 / USD / B88	ABC / 123456789 / BND / B88	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.

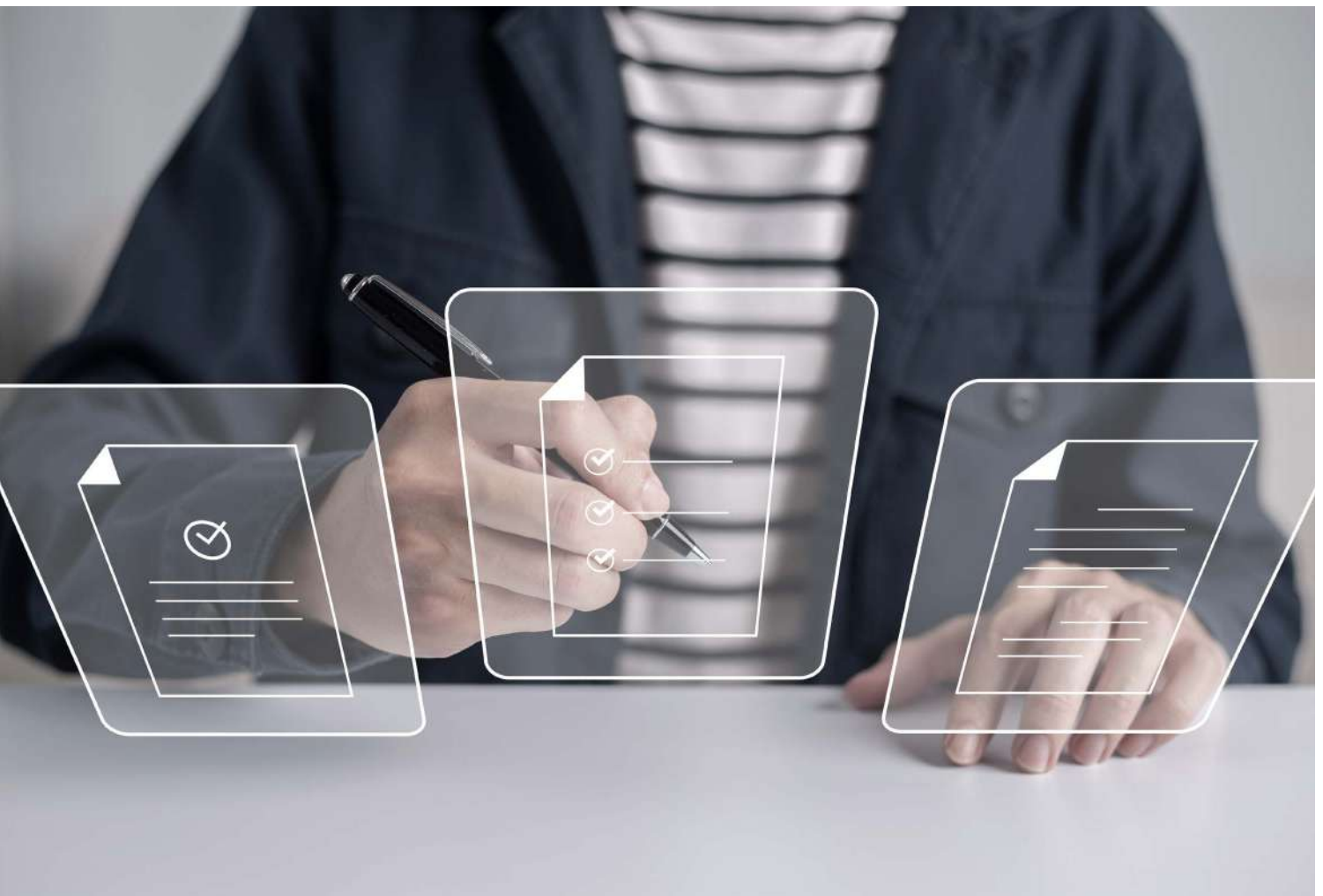
Partially Approved

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](#).

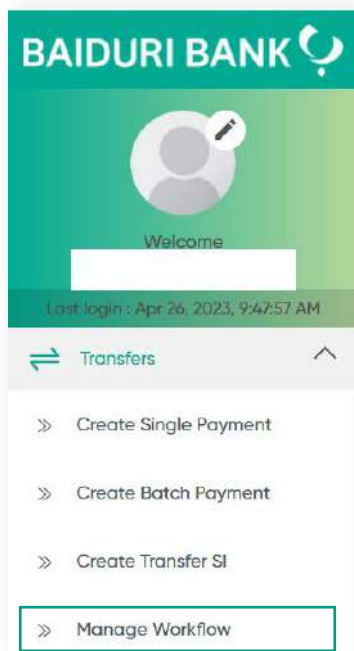


4 Transfers

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**.

Manage Workflow

Transfers > Manage Workflow

Filter Transaction

Single Payment

Workflow List

Select

Search

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20270220144791	RGU2 / BUCR00008 / BND / BBR	Black and White Plastics / 87300934434523 / BND / BNY	BND	100.00	Feb 18, 2021	International Transfer	Pending Approval	⌵
20270220144795	RGU2 / BUCR00008 / BND / BBR	Michael Markard / 20270220144795 / BND / BBR	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	⌵
20270220144827	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR00006 / BNR / SCB	BNR	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	⌵
20270220144830	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR00006 / BNR / SCB	BNR	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	⌵
20270220144844	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR00006 / BNR / SCB	BNR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	⌵
20270220144898	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR00006 / BNR / SCB	BNR	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	⌵
20270220144942	RGU2 / BUCR00008 / BND / BBR	Black and White Plastics / 87300934434523 / BND / BNY	BND	11.11	Feb 12, 2021	International Transfer	Pending Approval	⌵
20270220144952	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR00006 / BNR / SCB	BNR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	⌵
20270220144958	RGU2 / BUCR00032 / AUD / BBR	Michael Markard / 20270220144958 / BND / BBR	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	⌵
20270220144988	RGU2 / BUCR00008 / BND / BBR	RGU2 / BUCR00004 / BND / BBR	BND	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	⌵

Approve

Reject

Amendment

4 Transfers

4.8.1 Approving Transfers

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

The screenshot shows the 'Approve Transfer' screen in the b.digital system. The header includes the b.digital logo and the text 'Corporate Group ID : testnew1 | Corporate Group Name : testnew1'. The date and time are 'Tuesday, February 16, 2021 at 1:52:45 AM GMT+08:00'. The screen is titled 'Approve Transfer' and shows the following details:

- Transfer Information:**
 - Company: RGUTL2/REGU2
 - Pay From: RUC1000002/ RUC1000002/ INR/ SCB
 - Payment Date: Feb 15, 2021
 - Debit Payment Date: Feb 15, 2021
- Own Company Account:**
 - Company: RGUTL2/REGU2
 - Pay To: RUC1000006/ RUC1000006/ INR/ SCB
- Amount:**
 - Debit Currency: INR
 - Payment Currency: INR
 - Debit Amount: 725.00 (Twenty Five INDIAN RUPEES)
 - Payment Amount: 725.00 (Twenty Five INDIAN RUPEES)
- Payment Information:**
 - Payment Detail: det
 - Payment Detail (Line 2):
 - Payment Remarks:

At the bottom, there are 'APPROVE' and 'CANCEL' buttons. A confirmation message at the bottom states: 'Baiduri Bank, Brunei 2021'.

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

Authentication screen reference

The screenshot shows the 'Payment Authentication Prompt' screen. It displays a 2-step verification process:

- Step 1: QR Code Verification (with a QR code and a 'Scan' button).
- Step 2: Enter your numeric code (with a numeric keypad and a 'Submit' button).

At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

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	ref890
Payment Method	Internal Transfer
Derived Payment Type	BOOKTRF
Pay From	BGLU2/RUCR000002/INR/SCB
Pay To	BGLU2/RUCR000006/INR/SCB
Payment Amount	INR 25
Payment Date	15-Feb-2021
Derived Payment Date	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.

bdigital
Corporate Group ID : testnew1 | Corporate Group Name : testnew1
Thursday, February 11, 2021 at 12:48:17 AM GMT+08:00

Manage Workflow
Transfers > Manage Workflow

Filter Transaction
Single Payment

Workflow List

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2021012540522757	BGLU2 / RUCR000002 / INR / SCB	BGLU2 / RUCR000006 / INR / SCB	INR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	<div>Resubmit Cancel Release</div>
2021020834140758	BGLU2 / RUCR000032 / INR / BBR	Michael Marfurt / 20200208123456 / INR / BBR	INR	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	
20210204124218886	BGLU2 / RUCR000008 / INR / BBR	BGLU2 / RUCR000004 / INR / BBR	INR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	

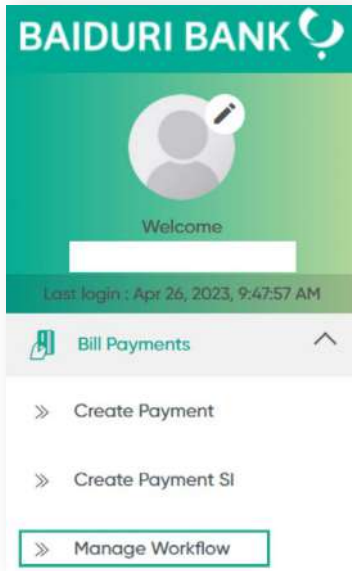
You can view transactions by generating the report under > **Account Balance Report**

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

Workflow List

Select

Search

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202302055744791	RGU2 / RUCR000008 / BND / BDB	Black and White Plastics / 8730093443423 / BND / BNY	BND	100.00	Feb 18, 2021	International Transfer	Pending Approval	▼
202302053296332	RGU2 / RUCR000008 / BND / BDB	RGU2 / RUCR000004 / BND / BDB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Approval	▼
202302053475075	RGU2 / RUCR000008 / BND / BDB	Michael Marland / 20200208111 / BND / BDB	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	▼
2023020512809627	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000006 / BND / SCB	BND	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	▼
202302051271766366	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000006 / BND / SCB	BND	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
20230205127033466	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000006 / BND / SCB	BND	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
202302051270334698	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000006 / BND / SCB	BND	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
202302051270334698	RGU2 / RUCR000008 / BND / BDB	Black and White Plastics / 8730093443423 / BND / BNY	BND	11.31	Feb 12, 2021	International Transfer	Pending Approval	▼
2023020540522757	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000006 / BND / SCB	BND	10.00	Jan 25, 2021	Internal Transfer	Release Failed	▼
202302053475075	RGU2 / RUCR000002 / BND / SCB	Michael Marland / 20200208111 / BND / BDB	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	▼

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 shows the 'Send To Amendment' screen in the b.digital system. The header includes the b.digital logo, a menu icon, and a user profile icon. Below the header, the Corporate Group ID and Name are displayed as 'Isidrow1'. The date and time are 'Tuesday, February 16, 2021 at 12:57:48 AM GMT+08:00'. The main title is 'Send To Amendment', and the breadcrumb trail is 'Transfers > Manage Workflow > Send To Amendment'. The screen is divided into several sections: 'Own Company Account' with fields for 'Company' (RGL/SL2/RGL2) and 'Pay To' (RUC00004/ RUC00004/ BND/ BND); 'Amount' with 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' with fields for 'Payment Detail' (Regular payment), 'Payment Detail (Line 2)', and 'Payment Remarks'; and 'Reason For Send To Amendment' with a 'Remarks' field. At the bottom, there are 'SEND/REJECT' and 'CANCEL' buttons, and a green circular arrow icon 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

Perfect has no intermediary

Bill Payment Reference: 2021021585840814

STEP 1
INITIATE PAYMENT

STEP 2
REVIEW

STEP 3
COMPLETE

Applicant

Your Reference *

Choose Company *

Pay From *

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
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

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

Corporate Group ID : testnew1 | Corporate Group Name : testnew1

Tuesday, February 16, 2021 at 11:44:58 PM GMT+08:00

Create Payment

Bill Payments > Create Payment

Pay From

RUC100008/RUC100008/BND/BDS

Bill Information

Bill

Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillerAuto

Credit Card Number

TD

Payment Details

Payment Date

Feb 16, 2021

Payment Currency

BND

Payment Amount

BND700.00
(One Hundred BRUNEI DOLLAR)

Remarks

Additional Information

Label1

logit

Label2

Feb 16, 2021

Label3

Feb 16, 2021, 11:44:57 PM

Label4

BND2,333.00

Fees Information

Fee Amount

BND70.00

PROCEED TO SUBMIT

BACK

CANCEL

5 Bill Payment

5.2 Create Bill Payment

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Actions	Response
Proceed To Submit	To submit requests for approval

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

Review

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

The screenshot shows the 'b.digital' interface for creating a bill payment. The top navigation bar includes the logo, user information (Corporate Group ID: testnew1, Corporate Group Name: testnew1), and the date/time (Wednesday, February 17, 2021 at 12:06:22 AM GMT+08:00). The main heading is 'Create Payment' with a breadcrumb trail 'Bill Payments > Create Payment'. A progress bar at the top indicates three steps: STEP 1 INITIATE PAYMENT, STEP 2 REVIEW (currently active), and STEP 3 COMPLETE. The form is divided into several sections: 'Applicant' (Reference: MMOSAM6A0C2, Company: RGLZ, Pay From: RUC10000B/RUCR0000B/BND/BBB), 'Biller Information' (Biller: Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen / BillerAuto, Credit Card Number: 15), 'Payment Details' (Payment Date: Feb 16, 2021, Payment Currency: BND, Payment Amount: BND100.00 [One Hundred BRUNE DOLLAR], Remarks), and 'Additional Information' (Label1: togit, 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: 20210216/PL549554

STEP 1
INITIATE PAYMENT

STEP 2
REVIEW

STEP 3
COMPLETE

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

Bill Payment Reference:	20210216/PL549554
Reference:	MMOSANPA001
Company:	REGU2
Pay From:	REGU2 / EUCR200008 / BND / BNB
Bill:	Credit Cards / AutoBilltoBNDOpen / AutoBilltoBNDOpen/BilltoAuto
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 **Biller Beneficiary**.



5 Bill Payment

5.4 Create Standing Instruction

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

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

5 Bill Payment

5.4 Create Standing Instruction

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Biller Information field functions

The screenshot shows a web form titled "Biller Information". It has a search bar with a magnifying glass icon and a "Clear" button. Below the search bar, there are fields for "Biller Category", "Biller Code", "Biller Name", and "Biller Nick Name". A "View Bill Payee" link is also present. The "Card Number" field is partially filled with "2020*****". At the bottom, there are three buttons: "CONTINUE", "SAVE AS DRAFT", and "RESET".

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> <div><p>Search Bill Payee</p><p>Biller Category <input type="text"/> Biller Code <input type="text"/></p><p>Biller Name <input type="text"/> Biller Payee Nick Name <input type="text"/></p><p>Note: Atleast one search criteria is mandatory</p><p><input type="button" value="SEARCH"/> <input type="button" value="RESET"/></p><table><thead><tr><th>Select</th><th>Biller Category</th><th>Biller Code</th><th>Biller Name</th><th>Biller Payee Nick Name</th></tr></thead><tbody><tr><td colspan="5">No Records Found</td></tr></tbody></table><p><input type="button" value="CANCEL"/> <input type="button" value="OK"/></p></div> <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> <div><p>Biller Information</p><p>Choose Biller <input type="text"/></p><p>Credit Cards/VISA/VB/OFW/Biller <input type="text"/></p><p>Biller Category / Biller Code / Biller Name / Payee Nick Name <input type="text"/></p><p><input type="button" value="View Bill Payee"/> <input type="button" value="Clear"/></p><p>Card Number <input type="text"/></p><p>Payment Details</p><p><input type="button" value="CONTINUE"/> <input type="button" value="SAVE AS DRAFT"/> <input type="button" value="RESET"/></p></div>	Select	Biller Category	Biller Code	Biller Name	Biller Payee Nick Name	No Records Found					Mandatory
Select	Biller Category	Biller Code	Biller Name	Biller Payee Nick Name								
No Records Found												

5 Bill Payment

5.4 Create Standing Instruction

[Back to Table of Contents](#)

Amount fields functions

The screenshot shows a form titled "Amount" with a "Payment Currency" field set to "BND". Below it is a "Payment Amount" field with the value "100.00" and a red error message "Amount should be between 1 to 10". At the bottom, there is a "Standing Instruction Information" section with "CONTINUE", "SAVE AS DRAFT", and "RESET" buttons.

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

Standing Instruction Information fields functions


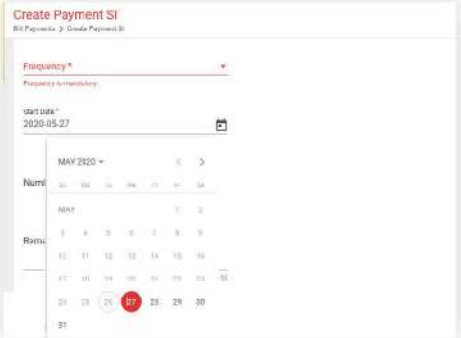
The screenshot shows a form titled "Standing Instruction Information" with the following fields: "Frequency" set to "Monthly", "Start Date" set to "2021-02-18", and "Number Of Occurrence" set to "3". There is a "Remarks" field at the bottom with a character count "0/100". At the bottom, there are "CONTINUE", "SAVE AS DRAFT", and "RESET" buttons.

Figure 1: Create Payment SI screen

5 Bill Payment

5.4 Create Standing Instruction

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

5 Bill Payment

5.4 Create Standing Instruction

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Review

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

Payment SI Reference Number : 20210216095853957

STEP 1
INITIATE PAYMENT SI

STEP 2
REVIEW

STEP 3
COMPLETE

Applicant

Reference

SAMPH10B301

SI Nick Name

TOROFID

Company

RGUTIL2/RGLU2

Pay From

RUC100008/RUC100008/BND/3EE

Bill Information

Pay To

Credit Cards / VISA / VU / M100P001

Card Number

2020*****

Amount

Payment Currency

BND

Payment Amount

BND16.00

(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

Proceed To Submit

To submit requests for approval

5 Bill Payment

5.4 Create Standing Instruction

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Complete

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

Create Payment SI

Bill Payments > Create Payment SI

Payment SI Reference Number : 2021021693853937

STEP 1
INITIATE PAYMENT SI

STEP 2
REVIEW

STEP 3
COMPLETE

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

Payment SI Reference:	2021021693853937
Reference:	SAMPMMOB001
SI Nick Name:	TOTO101
Company:	RGU2
Pay From:	RGU2 / RUCR00006 / BND / B86
Pay To:	Credit Cards / VISA / VISA Biller / MPMOB001
Card Number:	2020*****
Payment Amount:	BND 10.00
Frequency:	Monthly
Start Date:	16-Feb-2021
End Date:	16-Apr-2021
Fee Amount:	BND 25

MAKE ANOTHER PAYMENT SI

5 Bill Payment

5.5.1 Approval Workflow for Bill Payments

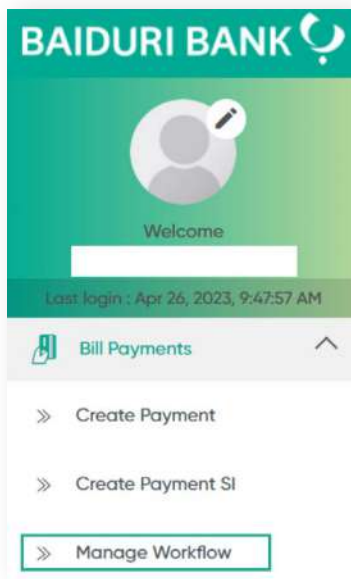
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To view a video tutorial on approving transactions, [click here](#).

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
2021031601369554	RGU2 / RUCR100008 / BND / BB	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	
2021021610029985	RGU2 / RUCR100008 / BND / BB	Credit Cards/visa/visa/blueZ	Feb 16, 2021	BND	100.00	Pending Approval	
202102161514770	RGU2 / RUCR100008 / BND / BB	Broadband/Telecom/TC Biller/Telecom	Feb 16, 2021	BND	100.00	Pending Approval	
202103090006990	RGU2 / RUCR100008 / BND / BB	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	
20210309110253	RGU2 / RUCR100008 / BND / BB	Credit Cards/VISA /VR/CitiBiller	Feb 9, 2021	BND	100.00	Pending Approval	
202103021102549	RGU2 / RUCR100008 / BND / BB	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	
202102191230188	RGU2 / RUCR100008 / BND / BB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	
202102191231635	RGU2 / RUCR100008 / BND / BB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	
202102171042817	RGU2 / RUCR100002 / INR / SCB	Broadband/BillerOnline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	
2021021710408487	RGU2 / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	

Items per page: 101 - 10 of 119<12345>|

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 SI**.

Step 2

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

Click 'Search' to search for specific bill payments.

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

Manage Workflow
Bill Payments > Manage Workflow

Filter Transaction
Bill Payment

Workflow List

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
202102161949508	RGU2 / RUCR00008 / BND / B3B	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillsAuto	Feb 16, 2021	BND	100.00	Pending Approval	
2021021611029985	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VISA/Blue2	Feb 16, 2021	BND	100.00	Pending Approval	
202102151549970	RGU2 / RUCR00008 / BND / B3B	Broadband/Telecom/TC bills/telecom	Feb 15, 2021	BND	100.00	Pending Approval	
2021021900059990	RGU2 / RUCR00008 / BND / B3B	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillsAuto	Feb 9, 2021	BND	10.00	Pending Approval	
202102181110255	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA /VISA/OnlineBills	Feb 9, 2021	BND	100.00	Pending Approval	
2021020412623509	RGU2 / RUCR00008 / BND / B3B	Broadband/Telecom/TC bills/telecom	Feb 4, 2021	BND	100.00	Pending Approval	
2021012912331888	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VISA/MasterCard	Jan 29, 2021	BND	11.00	Pending Approval	
2021012812036675	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VISA/MasterCard	Jan 29, 2021	BND	89.00	Pending Approval	
2021012710062817	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	

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

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.

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

2021022601349556

RGLZ / RUCR00008 / BND / B83

Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto

Feb 16, 2021

BND

100.00

Pending Approval

20210226110029985

RGLZ / RUCR00008 / BND / B83

Credit Cards/visa/visa/blue12

Feb 16, 2021

BND

100.00

Pending Approval

20210226110149170

RGLZ / RUCR00008 / BND / B83

Broadband/Telecom/TC/Biller/Telecom

Feb 16, 2021

BND

100.00

Pending Approval

20210226090029990

RGLZ / RUCR00008 / BND / B83

Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto

Feb 16, 2021

BND

10.00

Pending Approval

2021022611010255

RGLZ / RUCR00008 / BND / B83

Credit Cards/VISA /VISA/OfflineBiller

Feb 16, 2021

BND

100.00

Pending Approval

20210226110153569

RGLZ / RUCR00008 / BND / B83

Broadband/Telecom/TC/Biller/Telecom

Feb 16, 2021

BND

100.00

Pending Approval

20210226110153569

RGLZ / RUCR00008 / BND / B83

Credit Cards/VISA/VISA/VisaCard

Jan 29, 2021

BND

11.00

Pending Approval

20210226110153569

RGLZ / RUCR00008 / BND / B83

Credit Cards/VISA/VISA/VisaCard

Jan 28, 2021

BND

89.00

Pending Approval

2021022700042017

RGLZ / RUCR00002 / INR / SCB

Broadband/Telecom/bill online/bill online

Jan 27, 2021

INR

100.00

Pending Approval

2021022710003487

RGLZ / RUCR00002 / INR / SCB

Credit Cards/CC Bill/CC Bill/VisaPayee

Jan 27, 2021

INR

12.00

Pending Approval

Items per page: 10

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1

2

3

4

5

Approve

Reject

Amendment

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

MM001

Company

RG0012 / RG02

Pay From

RG02 / RUCR000008 / BND / BBB

Bill Information

Bill

Credit Cards / VISA / VB / OtherBill

Card Number

12

Additional Information

Label1

12345

Label2

Feb 9, 2021

Label3

Feb 9, 2021, 10:48:47 PM

Label4

BND2,333.00

Payment Details

Payment Date

Feb 9, 2021

Payment Currency

BND

Payment Amount

100.00
(One Hundred BRUNEI 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**.

Approve Payment
Applicant > Manage Workflow > Approve Payment

Bill Payment Reference: 202102098110253

STEP 1 VERIFY STEP 2 APPROVE STEP 3 COMPLETE

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

Bill Payment Reference	202102098110253
Reference	MMQ211
Company	RGU2
Pay From	RGU2 / RUCR00008 / BND / EBB
Bill	Credit Cards / VISA / VISA Biller/OfflineBiller
Card Number	12
Payment Amount	BND 100.00
Payment Date	09-Feb-2021

< MANAGE WORKFLOW

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.

Corporate Group ID : testnew1 | Corporate Group Name : testnew1
Wednesday, February 10, 2021 at 11:01:25 PM GMT+08:00

Manage Workflow
Bill Payments > Manage Workflow

20210122100147613	RGU2 / RUCR100006 / INR / SCB	Broadband/Offline INR Full/Offline INR Full	Jan 22, 2021	INR	12.00	Fully Approved	▼
2021013124307427	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test58798	Jan 13, 2021	INR	100.00	Pending Approval	▼
202101062700988	RGU2 / RUCR100003 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test58798	Jan 6, 2021	INR	10.00	Release Failed	▼
2021010510020525	RGU2 / RUCR100002 / INR / SCB	Broadband/Offline INR Full/Offline INR Full	Jan 5, 2021	INR	10.00	Pending Approval	▼
2021010448347695	RGU2 / RUCR100006 / INR / SCB	Broadband/Online INR/Online INR/test02	Jan 5, 2021	INR	100.00	Pending Approval	▼
2021010524348171	RGU2 / RUCR100003 / INR / SCB	Broadband/Online Biller/Online Biller	Jan 5, 2021	INR	100.00	Pending Approval	▼

Resubmit
Cancel 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 / RUCP00008 / END / BEB

Bill Information

Bill

Broadband / Telecom / TC Biller / Telecom

FlexField

T2

Additional Information

Label1

logit

Label2

Feb 15, 2021

Label3

Feb 15, 2021, 4:23:48 PM

Label4

BND12,533.00

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

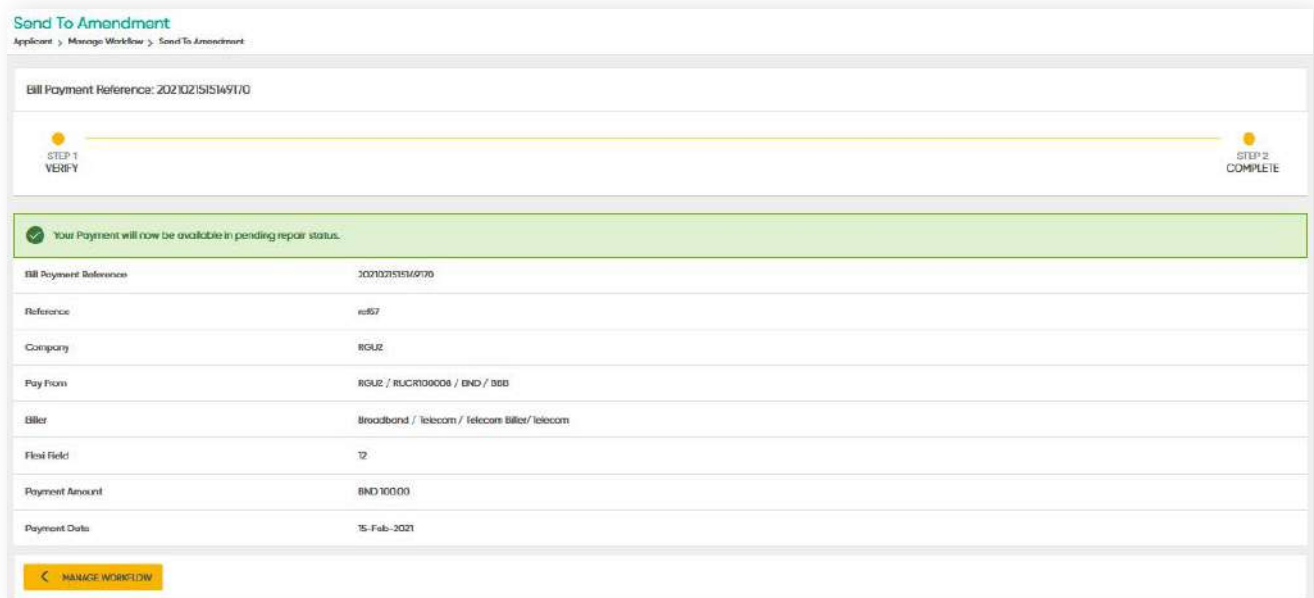
Under the Reason for **Amendment** or **Reason for Rejection** section, fill in the Remarks field.



The screenshot shows a dialog box titled "Reason For Send To Amendment". It contains a text area labeled "Remarks *" with the placeholder text "Error in details". Below the text area is a character count "34/500". At the bottom of the dialog are two buttons: "AMENDMENT" (highlighted in orange) 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 the "Send To Amendment" screen. At the top, it displays the breadcrumb "Applicant > Manage Workflow > Send To Amendment" and the "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 details:

Bill Payment Reference	2021021515149170
Reference	ref57
Company	RGUZ
Pay From	RGUZ / BUCR100008 / BND / 000
Bill	Broadband / telecom / Telecom Biller/ telecom
First Field	12
Payment Amount	BND 100.00
Payment Date	15-Feb-2021

At the bottom left, there is a button labeled "< MANAGE WORKFLOW".

5 Bill Payment

5.6 Search and View Bill Payment

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Actions	Description
Pending Repair (Status)	<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 & view the particular record.</p>
Active (Approved) Bill Payee records	<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.

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
202002515164910	RGL2 / RUCR000008 / END / BEB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	END	100.00	Pending Repair	
202002511151654	RGL2 / RUCR000002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/Inst99798	Jan 25, 2021	INR	100.00	Pending Repair	
202001020434636	RGL2 / RUCR000002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/Inst99798	Jan 12, 2021	INR		Draft	
2020010902943371	RGL2					Draft	
202001060177761	RGL2 / RUCR000002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/Inst99798	Jan 6, 2021	INR		Draft	
2020010500250285	RGL2					Draft	
2020010585649554	RGL2		Jan 5, 2021			Draft	
2020022912625481	RGL2					Draft	
2020022922331071	RGL2					Draft	
2020022912655390	RGL2		Dec 20, 2020	END		Draft	

Items per page: 10

1 - 10 of 76

<

1

2

3

4

5

>

H

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: RCU1B.3 / RCU12

Pay from: RSG02 / RUCN100006 / BND / BSB

Bill Information

Bill: Broadband / Telecom / TC Bill / Telecom

Fixed Field: 12

Additional Information

Label1: tag01

Label2: Feb 15, 2021

Label3: Feb 15, 2021, 4:22:48 PM

Label4: BND2,333.00

Payment Details

Payment Date: Feb 15, 2021

Payment Currency: BND

Payment Amount: 100.00
(One Hundred BRUNEI DOLLAR)

Remarks:

Fees Information

Fee Amount: BND10.00

Audit Trail

CREATED

Created By: Imalle1

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

AUTHORISED < 1 of 1 >

Authorised by: peltchecker

Authorised Date: Feb 17, 2021, 1:06:36 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**.

Payment List							
Bill Payments > Payment List							
Filter Transaction							
Bill Payment							
Search Bill Payments							
Payments List							
Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20210129140285564	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test10799	Dec 31, 2024	INR	10.00	Future Date	▼
20210129140288561	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test10799	Jan 1, 2024	INR	10.00	Future Date	▼
20210129140288562	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test10799	Dec 31, 2022	INR	10.00	Future Date	▼
202102098110253	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/CitiMaster	Feb 17, 2021	BND	100.00	Success	▼
20210210122116535	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/VisaCard	Feb 10, 2021	BND	10.00	Success	▼
2021010401465342	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test10799	Feb 9, 2021	INR	10.00	Success	▼
2021020221954636	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/VISA	Feb 9, 2021	BND	10.00	Success	▼
2021020224041923	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/VISA	Feb 2, 2021	BND	70.00	Success	▼
2021012714927258	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/VISA	Jan 21, 2021	BND	12.00	Success	▼
2021011714802571	RGU2 / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/VisaCard	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.

Payment List
BB Payments > Payment List

Filter Transaction
Bill Payment

Search Bill Payments

Bill Payment Reference: _____ Biller Name: _____
Company: _____ Biller Code: _____
Debit Account: _____ Payment Currency: _____
Biller Category: Credit Cards _____ Payment Date: Feb 16, 2021 – Feb 16, 2021

SEARCH RESET

Payments List

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
202102195110225	RGU2 / RUCR0008 / BND / BND	Credit Cards/VISA /Vb/CreditBiller	Feb 12, 2021	BND	100.00	Success	

Items per page: 10 1 - 1 of 1

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**.

Payment List
BB Payments > Payment List

Filter Transaction
Bill Payment SI

Search Payment SI

Payments List

SI Reference	SI Nick Name	Pay From	Pay To	Frequency	Payment Currency	Payment Amount	Status	Action
202101061113450	name345	RGUTL2 / RUCR0006 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	Monthly	INR	10.00	Success	
202101062223164	sdhdll	RGUTL2 / RUCR0006 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	New Yearly	INR	10.00	Success	

Items per page: 10 1 - 2 of 2

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' interface. At the top, there's a breadcrumb 'Bill Payments > Payment List'. Below it is a filter dropdown set to 'Bill Payment'. The main search area is titled 'Search Bill Payments'. It contains several input fields: 'Bill Payment Reference', 'Company' (with a dropdown arrow), 'Debit Account', 'Biller Category' (with a dropdown arrow), 'Biller Name', 'Biller Code', 'Payment Currency', and 'Payment Date' (with a date range 'Feb 16, 2021 - Feb 16, 2021' and a calendar icon). At the bottom left of the search area are two buttons: 'SEARCH' (yellow) and 'RESET' (grey).

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

This screenshot shows the same search form as above, but with the search results displayed below it. The results are shown in a table with the following columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Payment Currency, Payment Amount, Status, and Action.

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20202898110262	BGLU2 / HUCR100008 / ENO / 003	Credit Cards/VISA / VISA/OnlineBiller	Feb 11, 2021	USD	100.00	Success	

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

5 Bill Payment


5.6.1 Search – Active (Approved) Bill Payment Records

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

View Payment
Bill Payments > Payments List > View Payment


Bill Payment Reference : 2021021012216535

 Applicant


Reference	ts2ts45454
Company	RGUTL2 / RGUZ
Pay From	RGUZ / RUJCH00008 / BND / BND

 Biller Information

Biller	Credit Cards / VISA / MA / VisaCard
Card Number	1234****5678

 Payment Details

Payment Date	Feb 10, 2021
Payment Currency	BND
Payment Amount	10.00 (Ten BOUND DOLLAR)
Remarks	

 Fees Information

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

BACK

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.

Manage Workflow
Bill Payments > Manage Workflow

Filter Transaction
Bill Payment

Workflow List

Bill Payment Reference	Pay Term	Pay To	Payment Date	Currency	Payment Amount	Status	Action
202102151549170	PGL2 / RUCR100008 / BND / BBO	Broadband/Telecom/TC Billar/Telecom	Feb 15, 2021	BND	100.00	Pending Repair	▼
202102254352454	PGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBillar1 /AutoBillar1/Iss49E798	Jan 25, 2021	INR	100.00	Pending Repair	▼
202102243436474	PGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBillar1 /AutoBillar1/Iss49E798	Jan 12, 2021	INR		Draft	edit Delete
20210109177643371	PGL2					Draft	▼
202101060217101	PGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBillar1 /AutoBillar1/Iss49E798	Jan 6, 2021	INR		Draft	▼
2021010905256285	PGL2					Draft	▼
2021010585647504	PGL2		Jan 5, 2021			Draft	▼
2021122923625481	PGL2					Draft	▼
2021122923331721	PGL2					Draft	▼
2021122912633370	PGL2		Dec 29, 2020	BND		Draft	▼

Items per page 10 1 - 10 of 76 1 2 3 4 5 >

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.

The screenshot shows the 'Edit Payment' screen with the following details:

- Header:** 'Edit Payment' title and breadcrumb 'Payments > Payments Workflow > Edit Payment'. A note on the right states 'Mandatory fields are mandatory'.
- Reference:** 'Bill Payment Reference: 2021021515149170'.
- Progress Bar:** Three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'.
- Alert:** A yellow banner with a warning icon and text: 'Reason For Sent To Amendment : Error in details'.
- Applicant Section:**
 - Your Reference:** 'ref67'.
 - Choose Company:** A dropdown menu showing 'RGUTIL2 / RGUT2'.
 - Pay To:** A search field with 'RUC100008/RUCR00008/BND/BBB' and a magnifying glass icon.
 - Account Name / Account Number / Currency / Bank Code:** A field with a 'Close' button.
 - AVAILABLE BALANCE:** A yellow button and a text field showing 'BND 32,365,68200'.
- Collapsible Sections:** 'Biller Information' and 'Payment Details'.
- Footer:** 'CONTINUE' and 'CANCEL' buttons.

Past Dated Payment – Edit

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

The screenshot shows a 'Bill Payment' modal with the following details:

- Title:** 'Bill Payment'.
- Error Message:** A red box with a close icon and text: 'Payment date cannot be a past date'.
- Action:** A yellow button with the text '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

R210

Pay from

RUC100006/RUCR100006/BNB/BBB

Bill Information

Bill

Credit Cards / AutoBillBNBOpen / AutoBillBNBOpen / 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

tagit

Label2

Feb 17, 2021

Label3

Feb 17, 2021, 7:53:34 AM

Label4

BNB2,353.00

Fees Information

Fee Amount

BNB10.00

PROCEED TO SUBMIT

BACK

CANCEL

5 Bill Payment

5.7 Edit – Pending Repair Bill Payment Records

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

Edit Payment
Bill Payments > Edit Payment

Bill Payment Reference: 202102151516170

STEP 1
INITIATE PAYMENT

STEP 2
REVIEW

STEP 3
COMPLETE

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

Bill Payment Reference	202102151516170
Reference	ref67
Company	RGU2
Pay From	RGU2 / RUCR00008 / 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.

Payment List

Bill Payments > Payment List

Filter Transaction
Bill Payment:

Search Bill Payments

Payments List

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20201211160288666	RGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2023	INR	10.00	Future Date	▼
20201211160288663	RGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 1, 2024	INR	10.00	Future Date	▼
20201211160288662	RGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2023	INR	10.00	Future Date	▼
202012098110253	RGL2 / RUCR100008 / BND / BBD	Credit Cards/VISA /Visa/CommeBiller	Feb 12, 2021	BND	100.00	Success	▼
2020121121216535	RGL2 / RUCR100008 / BND / BBD	Credit Cards/VISA/VB/VisaCard	Feb 10, 2021	BND	10.00	Success	▼
202012046663342	RGL2 / RUCR100002 / INR / SC3	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Feb 9, 2021	INR	10.00	Success	▼
2020120231565794	RGL2 / RUCR100008 / BND / BBD	Credit Cards/VISA/VB/VB	Feb 9, 2021	BND	10.00	Success	▼
2020121024047923	RGL2 / RUCR100008 / BND / BBD	Credit Cards/VISA/VB/VB	Feb 2, 2021	BND	70.00	Success	▼
202012174927559	RGL2 / RUCR100008 / BND / BBD	Credit Cards/VISA/VB/VB	Jan 22, 2021	BND	12.00	Success	▼
202012174932573	RGL2 / RUCR100008 / BND / BBD	Credit Cards/VISA/VB/VisaCard	Jan 22, 2021	BND	34.00	Success	▼

Items per page: 10 1 - 10 of 18 1 2 3 4 5 6 7 8 9 10

5 Bill Payment

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

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

The screenshot shows the 'Copy Payment' interface. At the top, it says 'Copy Payment' and 'Bill Payments > Copy Payment'. A progress bar at the top indicates three steps: STEP 1 INITIATE PAYMENT (active), STEP 2 REVIEW, and STEP 3 COMPLETE. Below the progress bar, the 'Applicant' section is expanded, showing fields for 'Your Reference' (MMO20210433), 'Choose Company' (RGLTIL2 / RGLJ2), and 'Pay From' (RUC100006/RUCR00008/BND/BBB). A search icon is next to the 'Pay From' field. Below these fields, a yellow button labeled 'AVAILABLE BALANCE' is next to a text box showing 'BND 32,345,682.00'. At the bottom, there are two collapsed sections: 'Biller Information' and 'Payment Details'. At the very bottom, there are three buttons: 'CONTINUE' (yellow), 'RESET', and 'CANCEL'.

Copy Payment
Bill Payments > Copy Payment

Bill Payment Reference: 202102151157693

STEP 1 INITIATE PAYMENT STEP 2 REVIEW STEP 3 COMPLETE

Applicant

Your Reference *
MMO20210433

Choose Company *
RGLTIL2 / RGLJ2
(Company ID / Company Name)

Pay From *
RUC100006/RUCR00008/BND/BBB
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

AVAILABLE BALANCE BND 32,345,682.00

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: 2021021751157693

STEP 1
INITIATE PAYMENT

STEP 2
REVIEW

STEP 3
COMPLETE

Applicant

Reference

MMO00210433

Company

RSUZ

Pay From

BUC100008/BUC5100008/BND/BBB

Bill Information

Bill

Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillAuto

Credit Card Number

75

Payment Details

Payment Date

Feb 17, 2021

Payment Currency

BND

Payment Amount

BND100.00
(One Hundred BRUNEI DOLLAR)

Remarks

Monthly payment

Additional Information

Label1

logit

Label2

Feb 17, 2021

Label3

Feb 17, 2021, 7:46:01 AM

Label4

BND2,533.00

Fees Information

Fee Amount

BND10.00

PROCEED TO SUBMIT

BACK

CANCEL

5 Bill Payment

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

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

Copy Payment
Bill Payments > Copy Payment

Bill Payment Reference: 20210175157693

STEP 1 INITIATE PAYMENT STEP 2 REVIEW STEP 3 COMPLETE

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

Bill Payment Reference	20210175157693
Reference	MM000210433
Company	RGL2
Pay From	RGL2 / RUCR00008 / BND / 008
Bill	Credit Card / AutoBillENDOpen / AutoBillENDOpen/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

2021012541253656

RGL2 / RUCR00002 / INR / SCB

Credit Cards/AutoBiller / AutoBiller / test95/P8

Jan 25, 2021

INR

100.00

Pending Repair

▼

20210104666676

RGL2 / RUCR00002 / INR / SCB

Credit Cards/AutoBiller / AutoBiller / test95/P8

Jan 12, 2021

INR

Draft

▼

2021010912163371

RGL2

Draft

▼

202101066127161

RGL2 / RUCR00002 / INR / SCB

Credit Cards/AutoBiller / AutoBiller / test95/P8

Jan 6, 2021

INR

Draft

▼

202101059025085

RGL2

Draft

▼

202101058669554

RGL2

Jan 5, 2021

Draft

▼

2021022922625481

RGL2

Draft

▼

202102292233021

RGL2

Draft

▼

202102292650390

RGL2

Dec 29, 2020

BND

Draft

▼

2021022920719160

RGL2

Dec 29, 2020

BND

Draft

▼

Items per page

10

1 - 10 of 75

1

2

3

4

5

>

|

5 Bill Payment

5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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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		
2020121541329454	RGL2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/InstPEPVB	Jan 25, 2021	INR	100.00	Pending Repair			
20201214146614	RGL2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/InstPEPVB	Jan 12, 2021	INR		Draft			
20201019121943371	RGL2					Draft			
20201018051217181	RGL2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/InstPEPVB	Jan 6, 2021	INR		Draft			
2020101501255285	RGL2					Draft			
20201015085649554	RGL2		Jan 5, 2021			Draft			
2020122922425481	RGL2					Draft			
2020122922333321	RGL2					Draft			
2020122912555390	RGL2		Dec 29, 2020	BND		Draft			
20201229120176740	RGL2		Dec 29, 2020	BND		Draft			

Items per page: 10 1 - 10 of 75

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

Rachbdoxx

Company

RGJFBL2 / RGJJD

Pay From

RGJZ / RUCR000002 / INR / SGD

Bill Information

Bill

Credit Cards / AutoBillert / AutoBillert / test98796

Credit Card Number

12

Additional Information

Label1

12345

Label2

Jan 25, 2021

Label3

Jan 25, 2021, 6:44:26 PM

Label4

END2,333.00

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.

A screenshot of a 'Delete Confirmation' dialog box. The title bar is grey. The dialog has a white background. At the top, the title 'Delete Confirmation' is in bold. Below it, the question 'Are you sure want to delete this payment?' is displayed. At the bottom right, there are two buttons: 'NO' and 'YES', both in a light grey box with black text.

Delete Confirmation

Are you sure want to delete this payment?

NO YES

Step 4

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

Step 5

Click OK to close the window.

A screenshot of a 'Status' dialog box. The title bar is grey. The dialog has a white background. At the top, the title 'Status' is in bold. Below it, there is a green horizontal bar with a white checkmark icon on the left and the text 'Your Payment has been successfully deleted' on the right. At the bottom right, there is an orange button with the text 'OK' in black.

Status

✓ Your Payment has been successfully deleted

OK

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.

The screenshot shows the Baiduri Bank b.Digital interface. On the left is a sidebar menu with options like Accounts, Transfers, Bill Payments, Beneficiary Management (selected), Manage Workflow, Beneficiary List, Bill Payee Management, Bulk Transfers, Payroll, Reports, Account Sweeps, Trade, Shop Request, Service Request, Tools, Settings, and Logout. The main area is titled 'Create Beneficiary' and shows a progress bar with three steps: STEP 1 CREATE BENEFICIARY (active), STEP 2 REVIEW, and STEP 3 COMPLETE. Below the progress bar is the 'Beneficiary Main Information' section with fields for Beneficiary Type (Domestic), Transfer to (Same Bank / Other Bank), Beneficiary Nick Name, Beneficiary Account Number, and Beneficiary Name. At the bottom are expandable sections for Beneficiary Contact Details, Beneficiary Additional Details, and Beneficiary Bank Information. At the very bottom are 'CONTINUE' and 'RESET' buttons.

6 Beneficiary Management

6.1 Create Beneficiary

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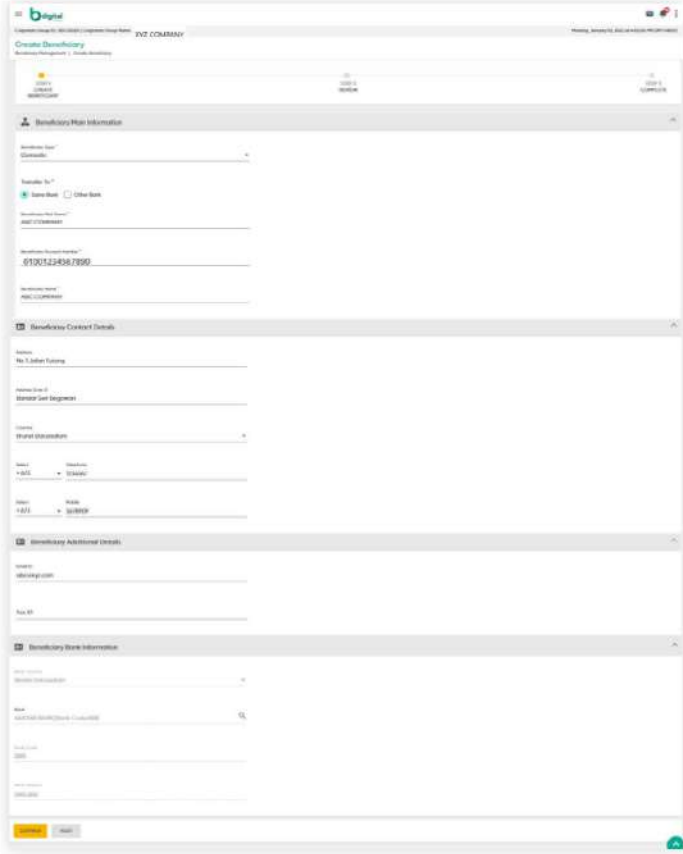
The **Beneficiary list** section is where you can view all the created beneficiaries so that you can transfer funds to them. See below on how to create a beneficiary.

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

6 Beneficiary Management

6.1 Create Beneficiary

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

6 Beneficiary Management

6.1 Create Beneficiary

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Beneficiary Contact Details

Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1
CREATE
BENEFICIARY

STEP 2
REVIEW

STEP 3
COMPLETE

Beneficiary Main Information

Beneficiary Contact Details

Beneficiary Additional Details

Beneficiary Bank Information

Address

No 1 Jalan Tutong

Address (Line 2)

Bandar Seri Begawan

Country

Brunei Darussalam

Select

+ 673

Telephone

1234567

Select

+ 673

Mobile

5678909

CONTINUE

RESET

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

6 Beneficiary Management

6.1 Create Beneficiary

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Beneficiary Additional Details

Create Beneficiary

Beneficiary Management > Create beneficiary

Beneficiary Reference : 2022011033426235

STEP 1
CREATE
BENEFICIARY

STEP 2
REVIEW

STEP 3
COMPLETE

Beneficiary Main Information

Beneficiary Contact Details

Beneficiary Additional Details

Email ID
abc@xyz.com

Tax ID

Beneficiary Bank Information

CONTINUE

RESET

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

Beneficiary Bank Information

Beneficiary Bank Information

Bank Country *

Bank *

Bank Code

Bank Address

Branch *

Branch Address

6 Beneficiary Management

6.1 Create Beneficiary

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Fields	Description	Mandatory / Optional
Bank Country	<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
Country	<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> <div><p>Bank * OTHER Bank Code: OTHER Q Clear</p><p>Bank Name *</p><p>SWIFT Code / Sort Code / BSB No * <small>Note: Please use this field to input swift / tsb/ sort code as applicable for the bank country.</small></p><p>Bank Address *</p></div>	Mandatory
Bank Code	This section will auto-populated when Branch is selected	Optional
Bank Address	This section will auto-populated when Branch is selected	Optional
Branch	Enter Beneficiary bank's branch name	Mandatory
Branch Address	This section will auto-populated when Branch is selected	Mandatory

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

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

6 Beneficiary Management

6.1 Create Beneficiary

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Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 202201B103909606

STEP 1
CREATE
BENEFICIARY

STEP 2
REVIEW

STEP 3
COMPLETE

Beneficiary Main Information

Beneficiary type

Domestic

Transfer to

Other Bank

Beneficiary Nick Name

ABC Company

Beneficiary Name

ABC COMPANY

Beneficiary Account Number

123456789

Beneficiary Contact Details

Address

No 1, Jalan Tutong

Address (Line 2)

Bandar Seri Begawan

Country

Brunei Darussalam

Telephone

+673- 1234567

Mobile

+673- 5678909

Beneficiary Additional Details

Umat ID

Tua ID

Beneficiary Bank Information

Bank Country

Brunei Darussalam

Bank

Bank Islam Brunei Darussalam

Bank Address

BRIDBDD

Bank Code

BRID

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 : 202201B103909606

STEP 1
CREATE
BENEFICIARY

STEP 2
REVIEW

STEP 3
COMPLETE

✔ Your beneficiary record has been created successfully.

Beneficiary Reference

202201B103909606

Beneficiary Name

ABC COMPANY

Beneficiary Account Number

123456789

Bank Country

Brunei Darussalam

Bank

Bank Islam Brunei Darussalam

Bank Code

BRID

ADD ANOTHER BENEFICIARY

Baiduri b.Digital Business User Guide

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6 Beneficiary Management

6.2 Edit & Delete Beneficiary

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

Corporate Group ID : ABC00001 | Corporate Group Name : ABC COMPANY
Tuesday, January 18, 2022 at 2:42:47 PM GMT+08:00

Beneficiary List
Beneficiary Management > Beneficiary List

Search Beneficiary

Beneficiary Reference: _____ Beneficiary Account Number: _____
Beneficiary Nick Name: _____ Bank: _____
Beneficiary Name: _____

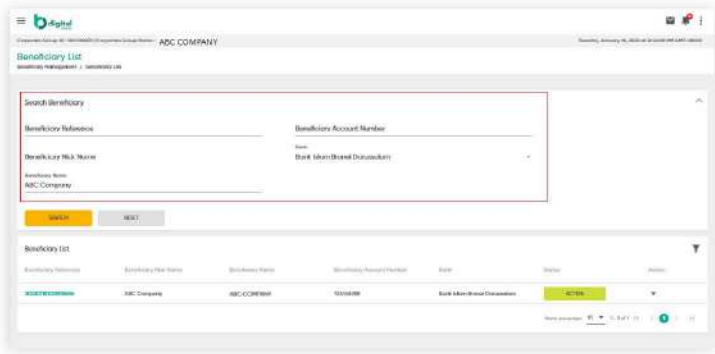
SEARCH RESET

Beneficiary List

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
2022098303999656	ABC Company	ABC COMPANY	123456789	Bank Islam Brunei Darussalam	ACTIVE	
202206054311637	MYTWO	Md Firdaus Bin DP Hj Md Ismail	123654321	Bank Islam Brunei Darussalam	ACTIVE	

Items per page: 10 1 - 2 of 2 1

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

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

6 Beneficiary Management

6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

Edit a beneficiary

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

Corporate Group ID : BDC00201 | Corporate Group Name : ABC COMPANY
Tuesday, January 18, 2022 at 2:52:46 PM GMT+0800

Beneficiary List
Beneficiary Management > Beneficiary List

Search Beneficiary

Beneficiary Reference: _____ Beneficiary Account Number: _____
Beneficiary Nick Name: _____ Bank: _____
Beneficiary Name: _____

SEARCH RESET

Beneficiary List

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
20220118103809406	ABC Company	ABC COMPANY	123456789	Bank Islam Brunei Darussalam	ACTIVE	▼
202108054317637	MYTWO	Md Firdaus Bin DP Hj Md Ismail	12305421	Bank Islam Brunei Darussalam	ACTIVE	Edit Delete

Items per page: 10 1 - 2 of 2

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: BDC00001 | 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 : 20220118103709606

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: BOC000011 Corporate Group Name: ABC COMPANY

Tuesday, January 18, 2022 at 10:52:14 PM GMT+0800

Edit Beneficiary

Beneficiary Management > Edit Beneficiary

Beneficiary Reference : 2022018103909606

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

Beneficiary Main Information

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

Beneficiary Contact Details

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

Beneficiary Additional Details

Email ID:	
Tax ID:	

Beneficiary Bank Information

Bank Country:	Brunei Darussalam
Bank:	Bank Islam Brunei Darussalam
Bank Address:	DECEBBD
Bank Code:	DEIC

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 3:14:39 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	983654323402
Bank Country	BRUNEI
Bank	BALURU BANK BRUNEI BANK OF CORPORATE BANKING
Bank Code	0008

 [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.

b.digital

Corporate Group ID : BCC00001 Corporate Group Name : ABC COMPANY

Tuesday, January 10, 2023 at 3:06:54 PM GMT+0800

Delete Beneficiary

Beneficiary Management > Beneficiary List > Delete Beneficiary

Beneficiary Reference: 202109054/3117637

Beneficiary Main Information

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	MYTWO
Beneficiary Name	MU Firdaus Bin DP HJ Md Ismail
Beneficiary Account Number	323054321

Beneficiary Contact Details

Address	No 1, 1192 Goolang
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	BBIBBBD
Bank Code	BBIB

DELETE **CANCEL**

6 Beneficiary Management

6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

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


The application displays the confirmation message as shown below.

Delete Confirmation

Are you sure you want to delete this beneficiary?

A confirmation message will be prompted.

Status

 Your request for beneficiary deletion has been submitted for approval

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.

Search Beneficiary

Beneficiary Reference

Beneficiary Account Number

Beneficiary Nick Name

Bank

Beneficiary Name

SEARCH

RESET

Beneficiary List

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
20123456789010	Sufwan	Md Sufwan	1234123578	BARCLAYS BANK PLC	ACTIVE	
20123456789010	One Two	One Two Sdn Bhd	3124123454	Bank Islam Bunei Darussalam	ACTIVE	
20123456789010	AED	AED Sdn Bhd	7654321345	Bank Islam Bunei Darussalam	ACTIVE	

Items per page: 10 1 - 3 of 3 16 1

Functions available under the Beneficiary List screen.

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

6 Beneficiary Management

6.3 Search and View Beneficiary

[Back to Table of Contents](#)

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

View Beneficiary

Beneficiary Management > Beneficiary List > View Beneficiary

Beneficiary Reference: 123123456321

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 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

Figure 22 – Edit Beneficiary screen

7 Bill Payee Management

7.1 Bill Payment Service

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

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

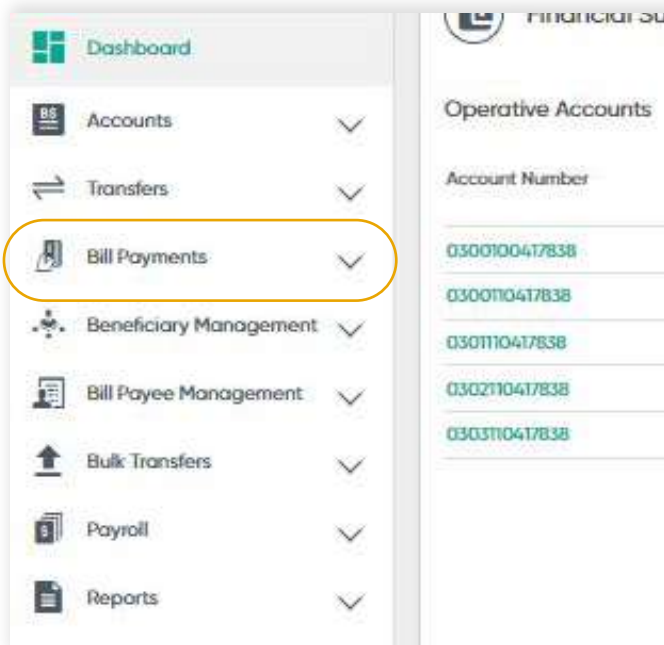
You will only be allowed to view the beneficiaries that you have created under your own unique ID.

7 Bill Payee Management

7.2 Create Bill Payee

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



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

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

Create Bill Payee Screen

7 Bill Payee Management

7.2 Create Bill Payee

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Bill Payee Information

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

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

7 Bill Payee Management

7.2 Create Bill Payee

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Bill Category: Credit Cards

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

Payee Reference: 2022030735953253

STEP 1
CREATE PAYEE

STEP 2
REVIEW

STEP 3
COMPLETE

Bill Payee Information

Bill Payee Nick Name *
TEST1

Choose Biller Category *
Credit Card

Choose Biller name *
Mastercard

Bill Code
MASTER

Card Number *
5157111189261248

CONTINUE

RESET

Create Bill Payee Screen

7 Bill Payee Management

7.2 Create Bill Payee

[Back to Table of Contents](#)

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

Payee Reference: 2022030735953253

STEP 1 CREATE PAYEE STEP 2 REVIEW STEP 3 COMPLETE

Bill Payee Information

Biller Payee Nick Name	TEST1
Biller Category	Credit Card
Biller Name	Mastercard
Biller Code	MASTER
Card Number	5157xxxxxxxx1248

PROCEED TO SUBMIT 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

Bill Payee Information

Biller Payee Nick Name	MMCDP001
Biller Category	Credit Cards
Biller Name	VISA Biller
Biller Code	VISA
Card Number	2002xxxxxxxx

Additional Information

Label1	tagit
Label2	Feb 16, 2021
Label3	Feb 16, 2021, 12:39:52 PM
Label4	BND2,333.00

PROCEED TO SUBMIT BACK CANCEL

Create Bill Payee review screen

7 Bill Payee Management

7.2 Create Bill Payee

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Under the Review screen, you can perform these functions:

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

Complete

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

Payee Reference: 20210216/95706444

STEP 1
CREATE PAYEE

STEP 2
REVIEW

STEP 3
COMPLETE

✔

Your Payee has been created successfully and submitted for approval.

Payee Reference	20210216/95706444
Bill Payee Nick Name	HM03P001
Bill Category	Credit Cards
Bill	VISA Bill
Bill Code	VISA
Card Number	2020*****

CREATE ANOTHER BILL PAYEE

Submit Success screen

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

7 Bill Payee Management

7.3.1 Edit - Bill Payee Records

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

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

Payee List

Bill Payee Management > Payee List

Search Payee

Payee Reference

Bill Name

Bill Payee Nick Name

Bill Code

Bill Category

SEARCH

RESET

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	
2021120623120961	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	Kastal Astro	KASTRO	ACTIVE	
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	

Items per page: 10 1 - 10 of 12 < 1 2 > H

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

Bill Reference

Bill Payee Nick Name

Bill Code

Bill Category

SEARCH

RESET

Payee List

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
2021120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	Edit
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	Delete
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼

Payee List Screen

7 Bill Payee Management

7.3.1 Edit – Bill Payee Records

[Back to Table of Contents](#)

Step 2

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

Edit Payee
Biller Payee Management > Payee List > Edit Payee

Marked fields are mandatory

Payee Reference: 2021120623120961

STEP 1
EDIT PAYEE

STEP 2
REVIEW

STEP 3
COMPLETE

Bill Payee Information

Biller Payee Nick Name *
REYC

Choose Biller Category

Choose Biller name
Royal Brunei Yacht Club

Biller Code
REYC

Account Number *
012234566666

CONTINUE 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
Bill Category	Membership Fees
Bill Name	Royal Brunei Yacht Club
Bill 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
Bill Category	Membership Fees
Bill	Royal Brunei Yacht Club
Bill Code	REYC
Account Number	0122345666667

< MANAGE WORKFLOW

Edit Payee Screen

7 Bill Payee Management

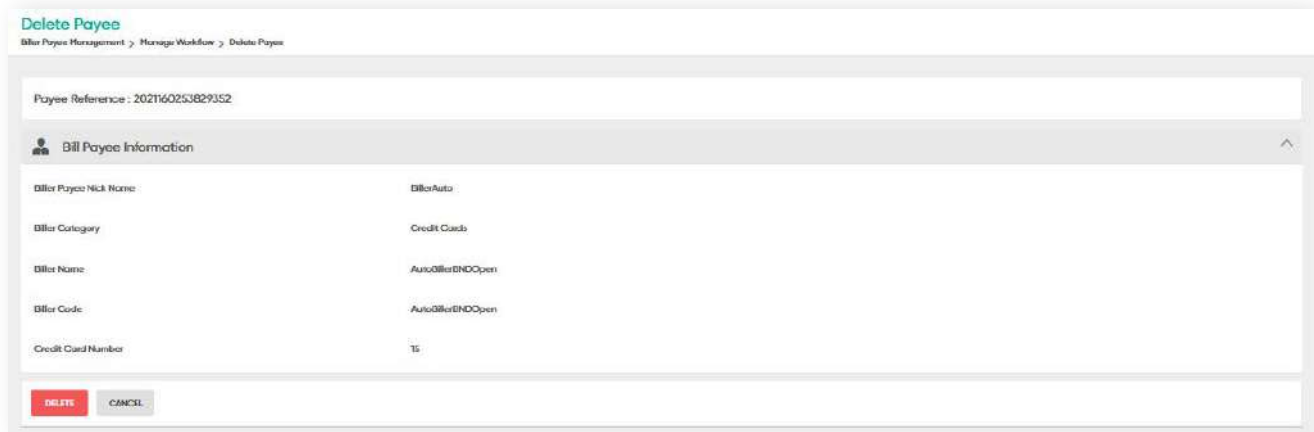
7.3.2 Delete - Bill Payee Records

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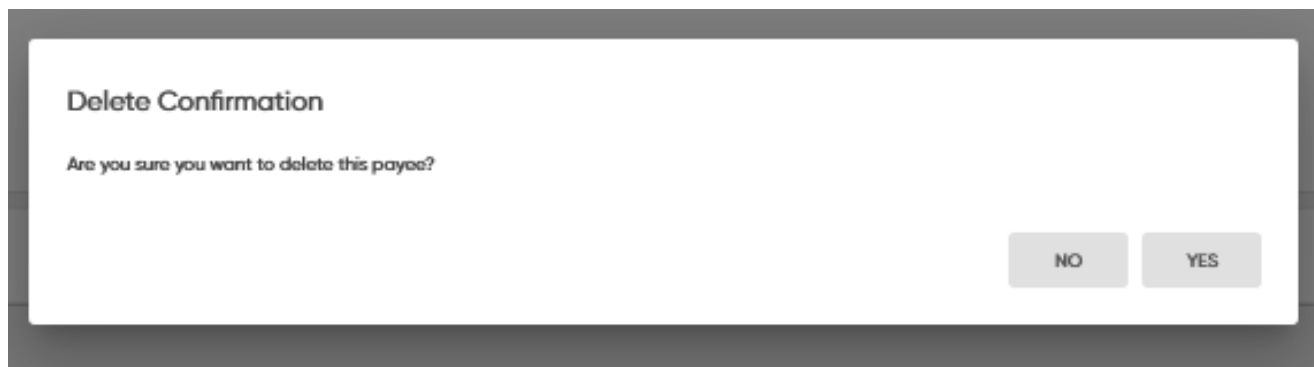
Delete - Bill Payee Records

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.

Status

 Your Payee deletion with reference 2021160255153246 has been submitted for approval.

OK

Deletion Status Message

7 Bill Payee Management

7.4 Search & View Bill Payee

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

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

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

Payee List
Bill Payee Management > Payee List

Search Payee

Payee Reference

Bill Name

Bill Payee Nick Name

Bill Code

Bill Category

SEARCH

RESET

Payee List

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022010735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	
2021120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	
2021100845225912	HP	Hire Purchase	HP	HP	ACTIVE	
2021100845045345	TAP	Government Services	TAP	TAP	ACTIVE	
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	
2021090633754490	ASTRO	TV Subscription Services	Kristal Astro	KASTRO	ACTIVE	
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	

Items per page: 10 1 - 10 of 12 1 2

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' screen with the following elements:

- Search Payee** section with input fields for:
 - Payee Reference
 - Biller Name
 - Biller Payee Nick Name (highlighted with an orange box, containing 'BillerAuto')
 - Biller Code
 - Biller Category (dropdown menu)
- SEARCH** and **RESET** buttons.
- Payee List** table with columns: Payee Reference, Biller Payee Nick Name, Biller Category, Biller Name, Biller Code, Status, and Action.
- Table Data:**

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
2027020202703444	MNCBP001	Credit Cards	VB	VISA	ACTIVE	▼
2027020202703444	BillerAuto	Credit Cards	AutoBillerBNDOpen	AutoBillerBNDOpen	ACTIVE	▼
2027020202703444	OfflineBiller	Credit Cards	VB	VISA	ACTIVE	▼
2027020202703444	PTDOnline	Broadband	PTD OFFLINE	PTD OFFLINE	ACTIVE	▼

Items per page: 10 1 - 4 of 4

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' screen. At the top, there's a search bar with the text 'Search Payee'. Below it, there are several input fields for filtering: 'Payee Reference', 'Biller Name', 'Biller Nick Name', 'Biller Code', and 'Biller Category'. There are 'SEARCH' and 'RESET' buttons. Below the search filters, there's a table titled 'Payee List'. The table has columns for 'Payee Reference', 'Biller Payee Nick Name', 'Biller Category', 'Biller Name', 'Biller Code', 'Status', and 'Actions'. One row is visible with the following data: Payee Reference: 202102913300429, Biller Payee Nick Name: BillerAuto, Biller Category: Credit Cards, Biller Name: AutoBillerBNDOpen, Biller Code: AutoBillerBNDOpen, Status: ACTIVE, and Actions: a dropdown arrow. At the bottom right, there's a pagination control showing 'Items per page: 10' and '1 - 1 of 1'.

Payee List screen

Step 3

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

Step 4

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

The screenshot shows the 'View Bill Payee' screen. At the top, there's a breadcrumb trail: 'Biller Payee Management > Payee List > View Bill Payee'. Below it, there's a section titled 'View Bill Payee' with a sub-header 'Bill Payee Information'. The main content area displays the following details: Payee Reference: 2021021695708444, Biller Payee Nick Name: PPMKBP001, Biller Category: Credit Cards, Biller Name: VB, Biller Code: VISA, and Card Number: 2020*****. At the bottom, there's a 'BACK' button.

View Bill Payee

8 Payroll

8.1 Payroll Overview

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

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

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

8 Payroll

8.2 Preparing Your Payroll

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

Sample of Payroll File

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

Sample of payroll file - Notepad

File Edit Format View Help

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

Important:

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

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

8 Payroll

8.3 Create Payroll

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

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

8 Payroll

8.3 Create Payroll

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Payroll Header fields

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

8 Payroll

8.3 Create Payroll

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

Create Payroll
Payroll > Create Payroll

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.

View Upload File
Payroll > View Upload File

Payroll Search

Payroll Reference

File Format

Status

SEARCH RESET

File Description

Payment Date
Jan 06, 2020 - Jan 06, 2020

View Upload File

Payroll Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
No Records Found							

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

BAIDURI BANK b.digital

Corporate Group ID: | Corporate Group Name: | Thursday, February 2, 2023 at 2:23:42 PM GMT+08:00

View Payroll
Payroll > View Upload File > View Payroll

Upload Date: Jan 6, 2023

Payments

Transfer To	No of Records	Payment Currency	Amount
Within Bank	2	BND	50.00
Other Bank	5	BND	150.00

Record Details

Total Number of Records: 7

Successful: 6

Rejected: 1

Rejected Records Summary

Record Position	Reason

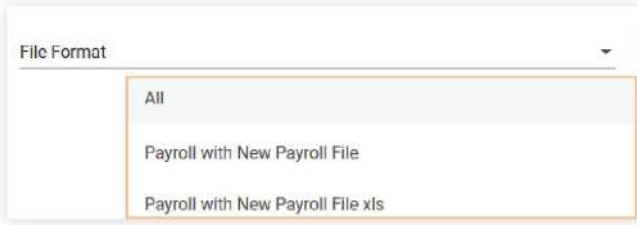
Account numbers does not match this collected numbers for file

8 Payroll

8.3.1 View Upload File

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View upload file fields

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

8 Payroll

8.3.1 View Upload File

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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.

View Upload File

Payroll > View Upload File

Payroll Search

Payroll Reference

File Format

Status

SEARCH RESET

File Description

Payment Date
Jan 07, 2020 - Jan 23, 2020

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	

items per page 5 1 of 1 < 1 > |

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.

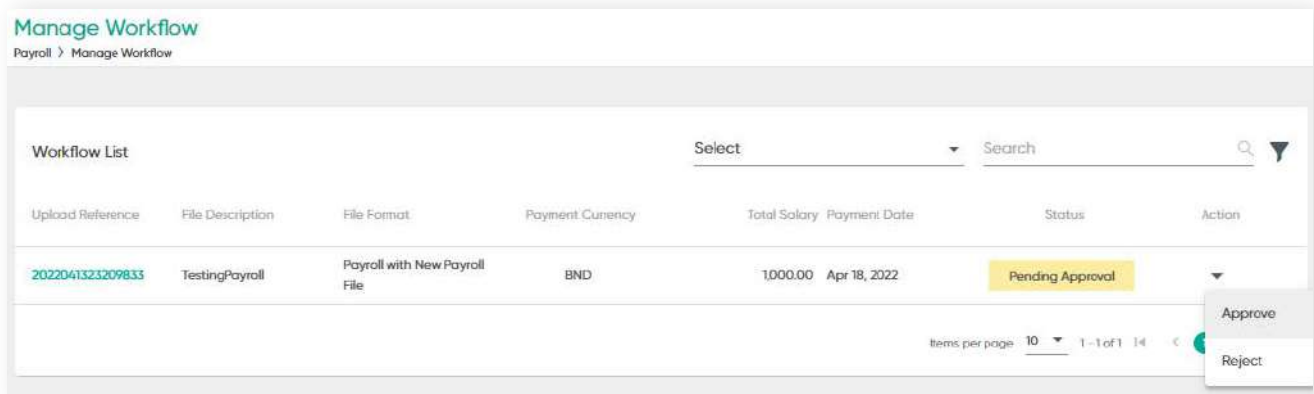
8 Payroll

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.



The screenshot shows the 'Manage Workflow' interface. At the top, there's a header 'Manage Workflow' and a breadcrumb 'Payroll > Manage Workflow'. Below this is a table titled 'Workflow List'. The table has columns: Upload Reference, File Description, File Format, Payment Currency, Total Salary, Payment Date, Status, and Action. There is one row with the following data: Upload Reference '2022041323209833', File Description 'TestingPayroll', File Format 'Payroll with New Payroll File', Payment Currency 'BND', Total Salary '1,000.00', Payment Date 'Apr 18, 2022', and Status 'Pending Approval'. The 'Status' cell is highlighted in yellow. An action menu is open for the 'Action' column, showing 'Approve' and 'Reject' options. At the bottom right, there's a pagination control showing 'Items per page 10', '1 - 1 of 1', and a refresh icon.

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	<div>Approve Reject</div>

Status

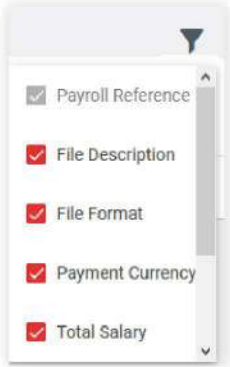
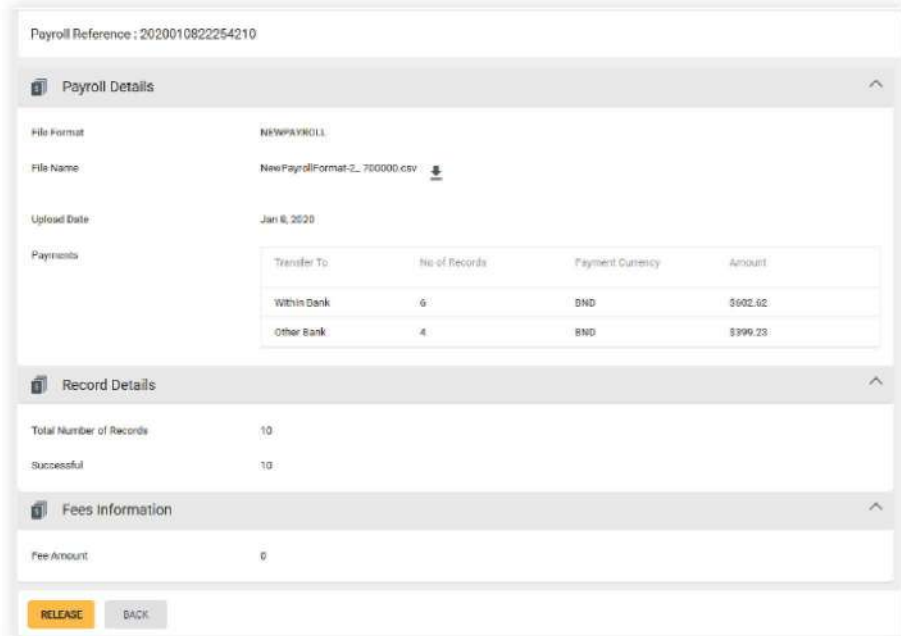
- Pending Approval: When payments are prepared by the Maker and submitted for approval
- Fully Approved: When the Approver approves the upload. The records will be pending to be released.

8 Payroll

8.4.1 Approve Payroll

[Back to Table of Contents](#)

Manage Workflow functions

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

8 Payroll

8.4.1 Approve Payroll

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

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

Approve Payroll

Payroll > Manage Workflow > Approve Payroll

Payroll Reference: 1234567890

STEP 1
VERIFY

STEP 2
APPROVE

STEP 3
COMPLETE

Please take note that any payroll approved with today's value date will only be processed on the next business day.

Payroll Details

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

Upload Date

Apr 22, 2022

Payments

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

Record Details

Total Number of Records

1

Successful

1

Fees Information

Fee Amount

BDN 10.00

APPROVE

CANCEL

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

Please take note that any payroll approved with today's value date will only be processed on the next business day.

8 Payroll

8.4.1 Approve Payroll

[Back to Table of Contents](#)

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

Payroll Reference : 20702756707000

VERIFY APPROVE COMPLETE

Payment Authorization Details

2-Step Verification

Digital token

Enter the token number

SUBMIT CANCEL

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

Payroll Reference : 20702756707000

VERIFY APPROVE COMPLETE

✓ Your payroll has been successfully processed to the bank for processing

Payroll Reference	20702756707000
Company	Two One Two Ltd
Pay Period	Two One Two Ltd
Total Salary	80612.000000
Payment Date	Jun 14, 2022
Total Payable	0
Net Salary	80612.000000

MANAGEMENT

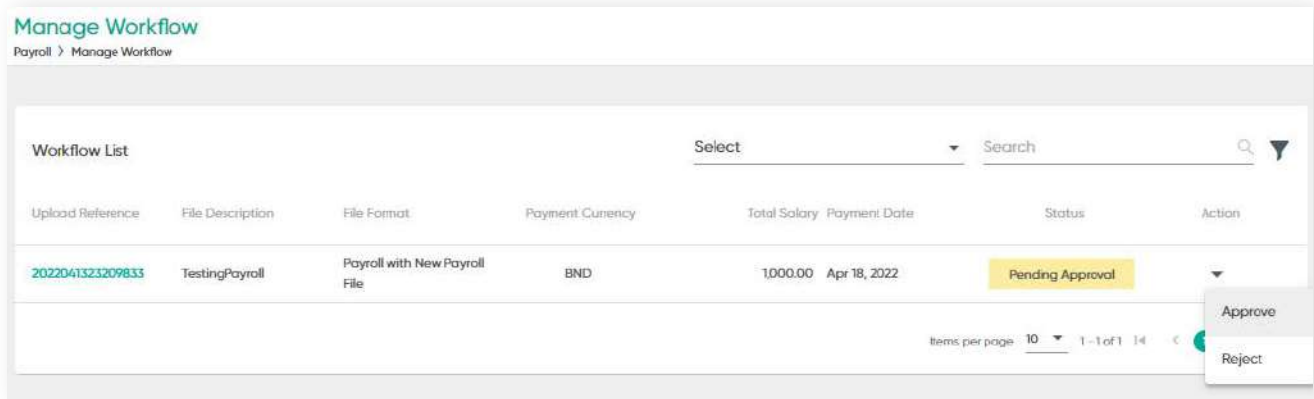
8 Payroll

8.4.2 Reject (Payroll)

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

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



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

The screenshot shows the 'Reject Payroll' screen. At the top, there's a breadcrumb 'Payroll > Manage Workflow > Reject Payroll'. Below it is a form with several sections. The first section is 'Successful' with a value of '2'. The second section is 'Fees Information' with a 'Fee Amount' of '0'. The third section is 'Reason For Rejection' with a 'Remarks' field. The Remarks field is a text area with a character count '0/500'. At the bottom of the form, there are two buttons: 'REJECT' (in red) and 'CANCEL' (in grey). A red circular icon with a white arrow is visible in the bottom right corner.

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.

BAIDURI BANK **b.digital**

Corporate Group ID : 01234 | Corporate Group Name : Zero One Two Sdn Bhd

Monday, April 18, 2022 at 3:22:58 PM GMT+08:00

Welcome MD BAKAR ALI

Good login - Apr 18, 2022, 3:20:45 PM

Payroll List

Payroll > Payroll List

Payroll Type: Before Batching

Payroll Search

Payroll Batch Reference: Upload Reference

File Description: File Format

Payment Date: Apr 18, 2022 - Apr 18, 2022 Status

SEARCH **RESET**

Payroll List

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	5,800.00	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	TestPayrollAccountUAT		.txt	BND	20.60	Feb 9, 2022	Failed
1234567890123	09022022 Payroll Valid Accounts		.csv	BND	100.00	Feb 9, 2022	Failed
3030303030303030	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.

BAIDURI BANK **digital**

Welcome: MD BAKAR ALI
Last login: Apr 18, 2022, 3:20:45 PM

Corporate Group ID: 01234 | Corporate Group Name: Zero One Two Sdn Bhd
Monday, April 18, 2022 at 3:23:21 PM GMT+08:00

Payroll List

Payroll > Payroll List

Payroll Type: After Batching

Payroll Search

Payroll Batch Reference: Upload Reference

File Description: File Format: Status: Select

Payment Date: Apr 18, 2022 - Apr 18, 2022

SEARCH **RESET**

Payroll List

Payroll Batch Reference	Upload Reference	Pay From	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Payroll
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN /BD	H/124/22	NEWPAYROLL	BND	1,000.00	Apr 18, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN /BD	H/124/22	NEWPAYROLL	BND	1,000.00	Mar 17, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN /BD	H/124/22	NEWPAYROLL	BND	100.00	Mar 17, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN /BD	H/124/22	NEWPAYROLL	BND	100.00	Mar 8, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN /BD	H/124/22	NEWPAYROLL	BND	100.00	Mar 7, 2022	Success	

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.

Account Balances Report
Reports > Account Balances Report

Search Account Balances Report

Choose Company *

Choose Currency *

Account Type *

Account Number

Available Accounts

Selected Accounts

ADD ADD ALL
REMOVE REMOVE ALL

RUN REPORT RESET

Marked fields are mandatory

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> <div><div><p>Account Mapping</p><div><p>Available Accounts</p><div><div>MultiSelect</div><div>→</div><div>One One Two One One</div></div><div><div>Customer</div><div>→</div><div>ABC Bank Ltd</div></div><div><div>Transaction</div><div>→</div><div>USD - USD Dollar</div></div></div><div><div>ADD</div><div>ADD ALL</div><div>REMOVE</div><div>REMOVE ALL</div></div><div><p>Selected Accounts</p><div></div></div></div><p>Select the following button to map or unmap the accounts under the Selected Accounts list.</p><table><tr><th>Button</th><th>Description</th></tr><tr><td>ADD</td><td>One selected item from the Available Accounts list will be moved to the Selected Accounts list</td></tr><tr><td>ADD ALL</td><td>All items under the Available Accounts list will move to the Selected Accounts list</td></tr><tr><td>REMOVE</td><td>One selected item under Selected Accounts will move back to Available Accounts</td></tr><tr><td>REMOVE ALL</td><td>All items under Selected Accounts will move back to Available Accounts</td></tr></table></div>	Button	Description	ADD	One selected item from the Available Accounts list will be moved to the Selected Accounts list	ADD ALL	All items under the Available Accounts list will move to the Selected Accounts list	REMOVE	One selected item under Selected Accounts will move back to Available Accounts	REMOVE ALL	All items under Selected Accounts will move back to Available Accounts	Mandatory
Button	Description											
ADD	One selected item from the Available Accounts list will be moved to the Selected Accounts list											
ADD ALL	All items under the Available Accounts list will move to the Selected Accounts list											
REMOVE	One selected item under Selected Accounts will move back to Available Accounts											
REMOVE ALL	All items under Selected Accounts will move back to Available Accounts											

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.

The screenshot shows the 'Account Balances Report' interface. At the top, there's a dropdown menu set to 'Zero One Two Sdn Bhd'. Below this, a 'Generated On' timestamp shows '20 Apr 22 11:03 am'. A table displays account details: CIF Number '2123456', Company Name 'Zero One Two Sdn Bhd', and a list of accounts with columns for Account Number, Account Short Name, Account Type, Currency, Available Balance, and Current Balance. One account is listed with Account Number '765432345', Short Name 'Zero One Two Sdn Bhd', Type 'Current Account', Currency 'USD', and a balance of '2,338.91'. At the bottom, there's a 'Select Format' dropdown and a 'DOWNLOAD' button. A 'BACK' button is also visible.

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.

The screenshot shows the Baiduri Bank logo at the top. Below it, contact information is listed: 'BAIDURI BANK', '1 Jalan Gadong, Bandar Seri Begawan, BA1511', 'Negara Brunei Darussalam', 'General Line: 226 8000', 'E-mail: enquiry@baiduri.com', and 'Website: www.baiduri.com.bn'. The main title is 'Account Balance Report'. Below this, a table displays report details: Report ID '20220420112520', Generated on '20/04/2022 11:25:20 AM', CIF Number '2123456', and Company Name 'Zero One Two Sdn Bhd'. A table follows with columns for Account Number, Account Short Name, Account Type, Currency, Available Balance, and Ledger Balance. One account is listed with Account Number '7654312345', Short Name 'Zero One Two', Type 'Current Account', Currency 'USD', and a balance of '2,338.91'.

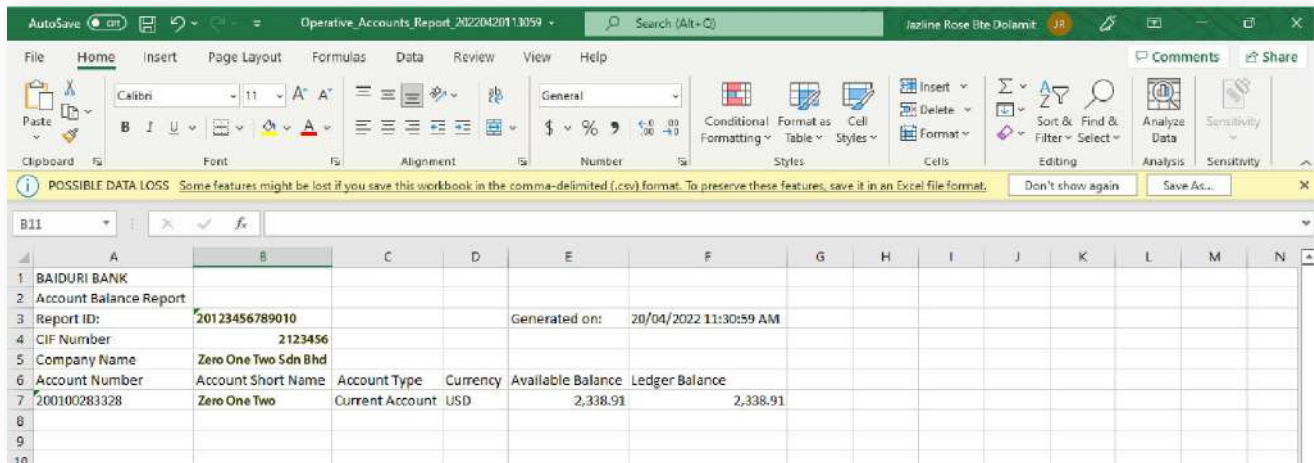
9 Reports and Advices

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.

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

9 Reports and Advices

9.2.1 Searching Account Balance Report

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Transaction History Report

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

The screenshot shows the 'Transaction History Report' search interface. At the top, it says 'Transaction History Report' and 'Reports > Transaction History Report'. Below this is a search bar labeled 'Search Transaction History Report'. There are five input fields: 'Choose Company' (marked with a red asterisk), 'Choose Currency', 'Account Type' (marked with a red asterisk), 'Account Number' (marked with a red asterisk), and 'Payment Date' (with a date range 'Apr 20, 2022 - Apr 20, 2022' and a calendar icon). At the bottom, there are two buttons: 'RUN REPORT' (yellow) and 'RESET' (grey). 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 Current or Savings	Mandatory
Account Number	From the drop-down list, select the Account Number	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 26, 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	-7.11	-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	9,488.82
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	9,483.82
023AYB4N02402	Mar 24, 2022	BND	BILL PAYMENT	-1.26	9,485.82
043AHBDN02002	Mar 21, 2022	BND	BILL PAYMENT	-643.00	9,491.06
023AYB4N02402	Mar 15, 2022	BND	TRANSFER	10,000.00	9,951.06
043AHBDN02002	Mar 8, 2022	BND	TRANSFER	-5.00	-58.94

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.

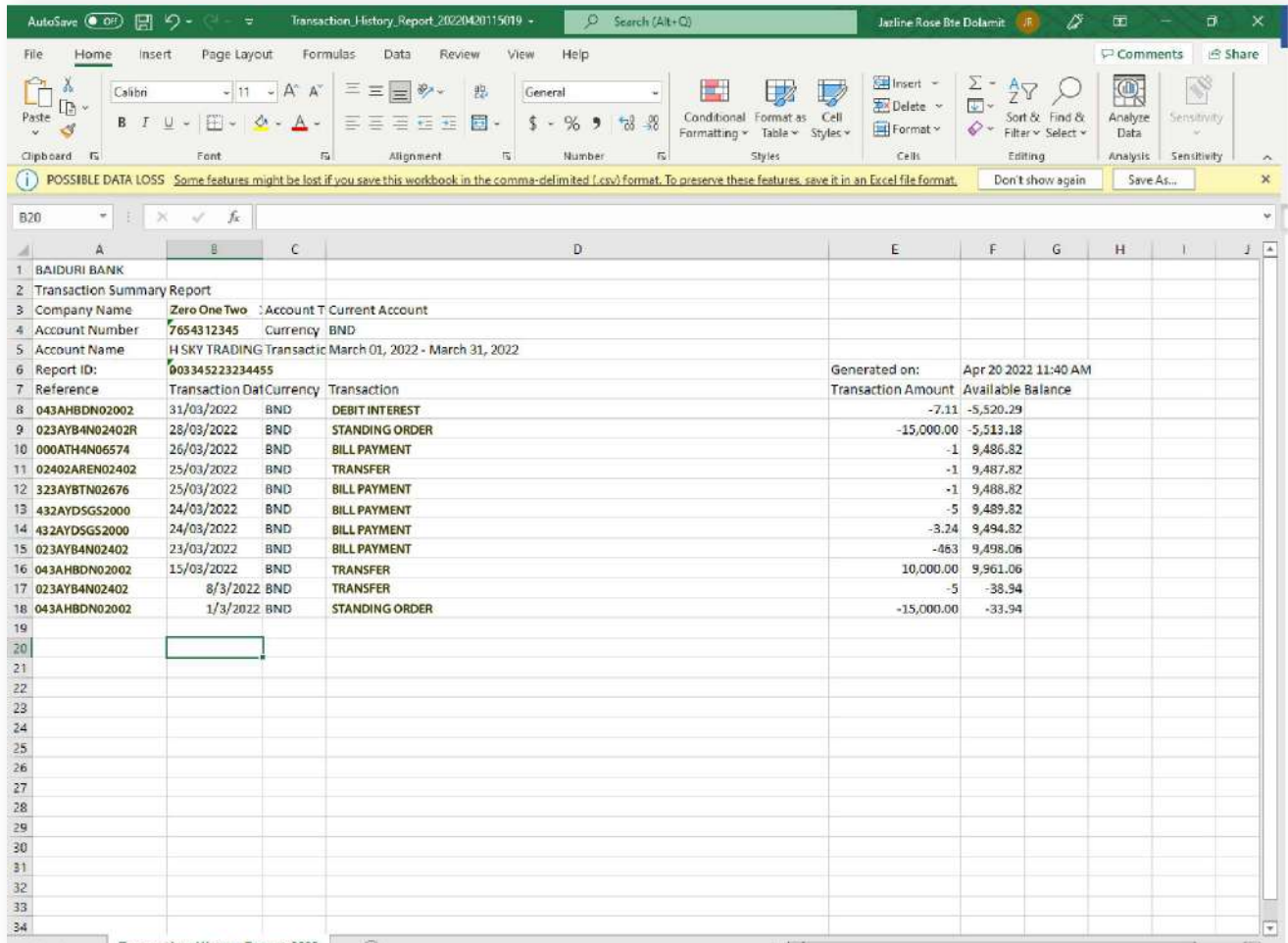
BAIDURI BANK 					
BAIDURI BANK 1 Jalan Gadong, Bandar Seri Begawan, BA1511 Negara Brunei Darussalam General Line: 226 8000 E-mail: enquiry@baiduri.com					
Transaction Summary Report					
Company Name	Zero One Two Sdn Bhd	Account Type	Current Account		
Account Number	7654312345	Currency	BND		
Account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

9 Reports and Advices

9.2.1 Searching Account Balance Report

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Download Transaction History report as CSV Format



AutoSave OFF Transaction_History_Report_20220420115019 Search (Alt+Q) Jarline Rose Bte Dolamin

File Home Insert Page Layout Formulas Data Review View Help

Clipboard Font Alignment Number Styles Cells Editing Analysis Sensitivity

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. Don't show again Save As...

B20

	A	B	C	D	E	F	G	H	I	J
1	BAIDURI BANK									
2	Transaction Summary Report									
3	Company Name	Zero One Two	Account T	Current Account						
4	Account Number	7654312345	Currency	BND						
5	Account Name	H SKY TRADING Transactio March 01, 2022 - March 31, 2022								
6	Report ID:	003345223234455			Generated on:	Apr 20 2022 11:40 AM				
7	Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance				
8	043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-7.11	-5,520.29				
9	023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-15,000.00	-5,513.18				
10	000ATH4N06574	26/03/2022	BND	BILL PAYMENT	-1	9,486.82				
11	02402AREN02402	25/03/2022	BND	TRANSFER	-1	9,487.82				
12	323AYBTN02676	25/03/2022	BND	BILL PAYMENT	-1	9,488.82				
13	432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-5	9,489.82				
14	432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-3.24	9,494.82				
15	023AYB4N02402	23/03/2022	BND	BILL PAYMENT	-463	9,498.06				
16	043AHBDN02002	15/03/2022	BND	TRANSFER	10,000.00	9,961.06				
17	023AYB4N02402	8/3/2022	BND	TRANSFER	-5	-38.94				
18	043AHBDN02002	1/3/2022	BND	STANDING ORDER	-15,000.00	-33.94				
19										
20										
21										
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34										

Transaction History Report 2022

9 Reports and Advices

9.3 Advices

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Download debit advices for transactions made for Telegraphic Transfers.

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

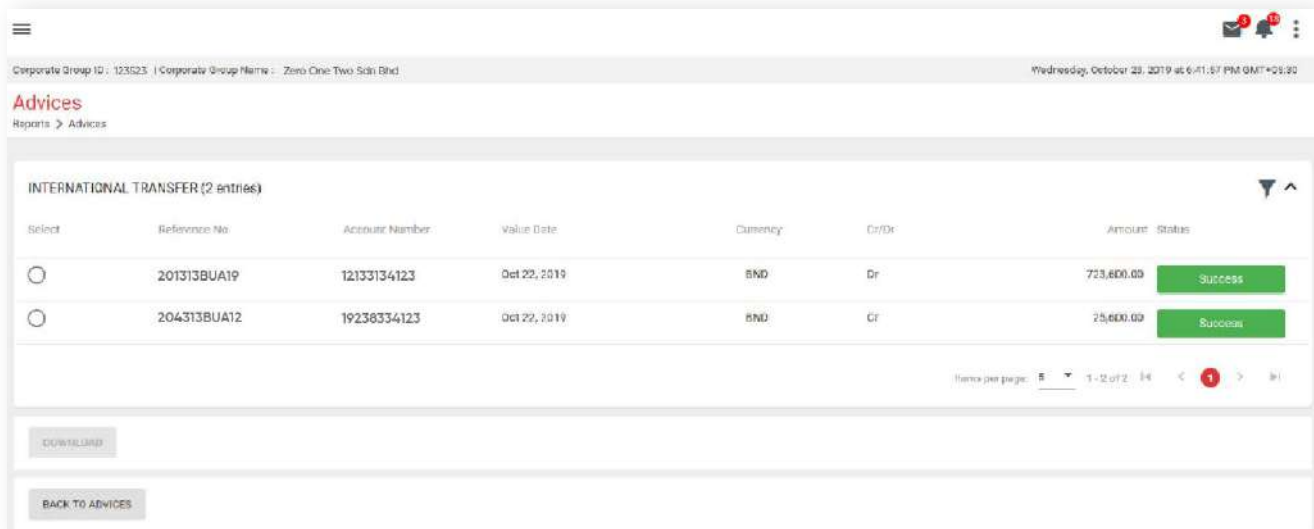
Fields	Description	Mandatory / Optional
Payment Method	From the drop-down list, select International Transfer	Mandatory
Choose Company	From the drop-down list, select the Company	Mandatory
Pay From	Select the account you want to debit charges from This field contains Company Name / Account Number / Currency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

9 Reports and Advices

9.3 Advices

[Back to Table of Contents](#)

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



Corporate Group ID : 123523 | Corporate Group Name : Zero One Two Sdn Bhd

Wednesday, October 23, 2019 at 6:11:57 PM GMT+05:30

Advices

Reports > Advices

INTERNATIONAL TRANSFER (2 entries)

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

Items per page: 5 1-2 of 2 < 1 >

DOWNLOAD

BACK TO ADVICES

9 Reports and Advices

9.3 Advices

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Select the advice you wish to download and click the **DOWNLOAD** button.
The document will be downloaded in PDF format.

BAIDURI BANK

1 Jalan Gadong
Bandar Seri Begawan
Brunei Muara, BA1511

Website: www.baiduri.com

Debit Advice

Reference : 000FTOT221190001

Date: 29 April 2022

We have received today the following account transfer instruction for value date 29 April 2022

Payment Details	/RFB/FTBSC31101613
Debit Reference	6726918

We have debited your BND Account No 0201110403182 as follows:

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

10 Account Sweeps

10.1 Account Sweeps Overview

[Back to Table of Contents](#)

This feature allows you to **schedule automatic transfers between your company's accounts** when the account balance reaches a specified amount, according to the **rule type** that you've set. You also have the flexibility to schedule account sweeps at specific times, including weekends. You can also view transactions by generating the report under Account Balance Report.



10 Account Sweeps

10.2 Create Account Sweeps

[Back to Table of Contents](#)

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

Create Sweep
Account Sweeps > Create Sweep

Choose Company *
(Company ID / Company Name)

Sweep From *
(Account Name / Account Number / Currency / Bank Code)

Sweep To *
(Account Name / Account Number / Currency / Bank Code)

Sweep Type *
☐ Minimum Balance Sweep
☐ Fixed Amount Sweep

Effective Date *
[Calendar Icon]

Expiry Date *
[Calendar Icon]

Remarks
[Text Area]

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

CONTINUE **RESET**

Sweep Request features

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

Note:

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

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.

The screenshot shows a web form titled "Shipping Guarantee Main Information". The form contains several input fields and sections:

- Re: LC No ***: A text input field.
- Relating to shipment per ***: A text input field.
- Choose Company ***: A dropdown menu with a search icon. Below it, the text "(Company ID / Company Name)" is displayed.
- For all other charges please debit our account no ***: A text input field with a search icon. Below it, the text "(Account Name / Account Number / Currency / Bank Code)" is displayed.
- Shipping Company ***: A text input field.
- Date ***: A text input field with a calendar icon.
- Particulars**: A text input field.
- The value of the merchandise per invoice attached as**: A text input field.
- Terms & Conditions**: A section containing a checkbox and a paragraph of text: "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."
- Buttons**: At the bottom, there are three buttons: "CONTINUE" (yellow), "SAVE AS DRAFT" (grey), and "RESET" (grey).

11 Trade Applications

11.2 Shipping Guarantee

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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.

Applicant Details

Your Reference

Advising Bank Note: For Bank Use Only

Applicant Name *

Contact Person Name *

Address *

Select Telephone Number *

Address (Line 2)

Fax/Email Address

Country *

Application Details

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

11 Trade Applications

11.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

Beneficiary Details

Beneficiary Details

Beneficiary Name* Beneficiary Advising Bank*

Address* Bank Name

Address (Line 2) Address

Country* Address (Line 2)

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

11 Trade Applications

11.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

LC Details

The screenshot shows the 'LC Details' form with the following fields and options:

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

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

11 Trade Applications

11.3 Irrevocable Letter of Credit

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Shipment and Goods Details

Shipment & Goods Details

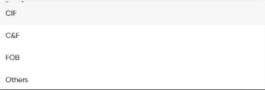
From* Terms*

To* Goods

Not later than*

Next

Continue SAVE AS DRAFT

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

11 Trade Applications

11.3 Irrevocable Letter of Credit

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

Transport Documents

Signed commercial invoices in

Copies

Transport Document *

☐ Full set clean on board ocean bill of lading required (if more than one original issued) made out to the order of Baiduri Bank Bid showing credit number and marked
☐ Freight prepaid ☐ Freight payable at destination
notify Company Name:

☐ Airway bill showing shipment by air freight, consigned to Baiduri Bank Bid for Applicant's account, showing credit number and marked
☐ Freight prepaid ☐ Freight payable at destination
notify Company Name:

Fields	Description	Mandatory/Optional
Signed commercial invoices in	Enter the number of copies	Optional
<div><div>Transport Document *</div><div><input type="checkbox"/> Full set clean on board ocean bill of lading required (if more than one original issued) made out to the order of Baiduri Bank Bid showing credit number and marked <input type="checkbox"/> Freight prepaid <input type="checkbox"/> Freight payable at destination notify Company Name: <input type="text"/></div></div>	From the option, select the required Transport Document.	Mandatory
<div><div><input type="checkbox"/> Airway bill showing shipment by air freight, consigned to Baiduri Bank Bid for Applicant's account, showing credit number and marked <input type="checkbox"/> Freight prepaid <input type="checkbox"/> Freight payable at destination notify Company Name: <input type="text"/></div></div>	From the Transport Document, select the required option	Optional

11 Trade Applications

11.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

Insurance Documents fields

Insurance Document

Insurance Document

☐ Policy

☐ Certificate for 110 percent of invoice value covering the following risks

Risk Type

Certificate of

☐ Origin issued by a chamber of Commerce stating the goods are of

Origin of issue

☐ Others

Others

Packing List

Copies

Weight List

Copies

Signed delivery order in

Copies

Others

Documents to be presented within

after the date of issuance of the shipping documents/delivery order but within validity of the Credit.

Fields	Description	Mandatory/Optional
<div><div>Insurance Document</div><div><div><input type="radio"/> Policy</div><div><input checked="" type="radio"/> Certificate for 110 percent of invoice value covering the following risks</div></div><div><div>Certificate Text</div><div></div></div></div>	From the Insurance option, select either Policy or Certificate for 110 percent of invoice value covering the following risks.	Optional
<div><div>Certificate of</div><div><input type="checkbox"/> Issued by a chamber of Commerce stating the goods are of</div><div><div>Origin issued</div><div></div></div></div>	Select Certificate of Origin Declaration of Origin, if applicable	Optional

11 Trade Applications

11.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

Fields	Description	Mandatory/Optional
<input type="checkbox"/> Others Others 	User can specify other related information in the respective field	Optional
Packing List Copies	Enter the number of Packing List	Optional
Weight List Copies	Enter the number of Weight List	Optional
Signed Delivery Order in Copies	Enter the number of Signed Delivery Order	Optional
Others	Enter other details in the respective field	Optional
Documents to be presented within 20 days after the date of issuance of the shipping documents/delivery order but within validity of the Credit.	Enter the number of days in the respective field	Optional

11 Trade Applications

11.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

Terms & Conditions

Terms & Conditions

All Banking charges outside Negara Brunei Darussalam are for account of *

☐ Beneficiary ☐ Applicant

Choose Company *

[Company ID / Choose company is mandatory]

For all other charges please debit our account no. *

[Account Name / Account Number / Currency / Bank Code]

The issuing of this credit is subject to the terms and conditions as set forth on the reverse to which we agree.

Special instruction

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]

☐ 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
<div>All Banking charges outside Negara Brunei Darussalam are for account of *</div> <div><input type="radio"/> Beneficiary <input type="radio"/> Applicant</div>	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
LC Reference	Enter your LC reference number	Mandatory
Currency	From the drop-down list, select the required Currency	Mandatory
Amount	Enter the Amount	Mandatory
In Favour of	The LC should be taken in the favour of seller	Mandatory
Date	Set the Date of the application	Mandatory

11 Trade Applications

11.4 Letter of Credit Amendment

[Back to Table of Contents](#)

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

Declaration

Please debit your account for your charges incurred on this amendment. All other terms and condition remain unchanged.

Choose Company *

(Company ID / Company Name)

Debit from *

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

Address *

Address (Line 2)

+ Telephone Number *

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

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

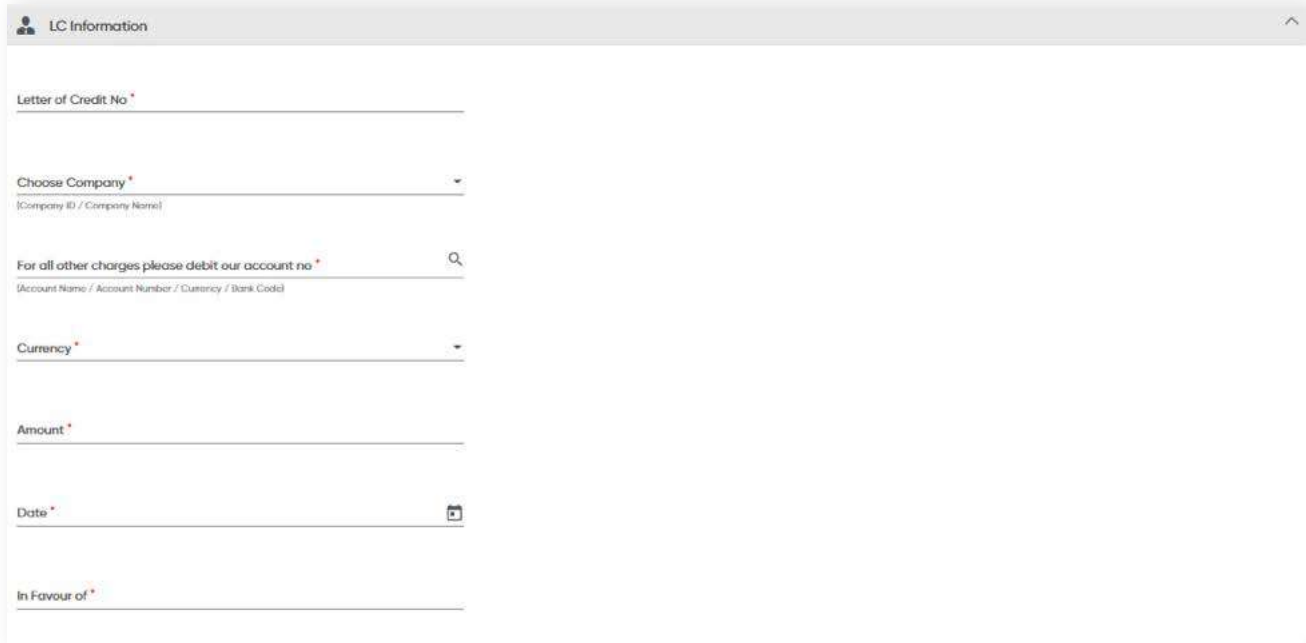
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

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

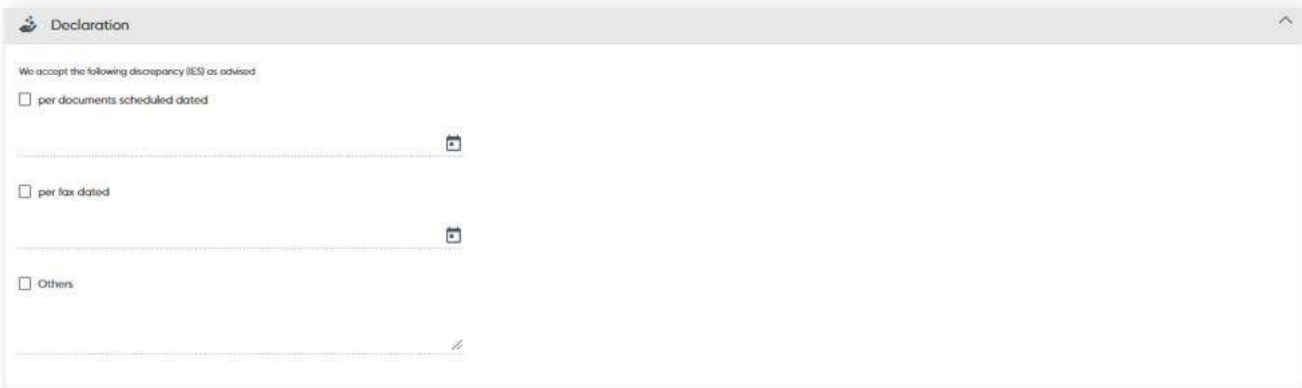
Fields	Description	Mandatory/Optional
Letter of Credit No	Enter the Letter of Credit No.	Mandatory
Choose Company	From the drop-down list, select the company.	Mandatory
	Select the account you would like to debit charges from	Mandatory
Currency	Select the required Currency	Mandatory
Amount	Enter the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

A screenshot of a web application window titled "Declaration". The window contains a form with the heading "We accept the following discrepancy (IES) as advised". Below this heading, there are three rows of input fields. Each row starts with a checkbox, followed by a text label, and then a date picker icon. The first row has the label "per documents scheduled dated". The second row has the label "per fax dated". The third row has the label "Others". There is a small icon in the bottom right corner of the form area.

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

Your Reference

Application Type *

☐ New ☐ Renewal

Choose Company *

(Company ID / Company Name)

For all other charges please debit our account no *

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

Guarantee Type *

Beneficiary Name *

Currency *

Amount *

Validity Date

Apr 21, 2022 - Apr 21, 2022

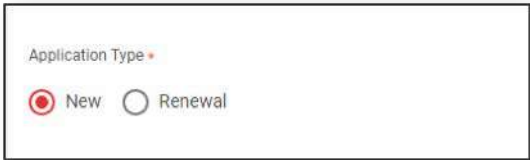
Purpose *

0/500

Thirdparty Applicant

☒ Yes ☐ No


Bank Guarantee details

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

11 Trade Applications

11.6 Bank Guarantee

[Back to Table of Contents](#)

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

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

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

11 Trade Applications

11.7 Approval Workflow (For approvers)

[Back to Table of Contents](#)

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

Manage Workflow

Trade > Manage Workflow

Workflow List

Select

Search

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	WTWTWT	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		USD	100,000.00	Draft	

Items per page: 101 - 4 of 41

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

Workflow List

Select

Search

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	<div><div></div><div>Approve</div><div>Reject</div><div>Amendment</div></div>
20220421105739762	Trade - Irrevocable Letter of Credit	ABC COMPANY SDN BHD	WTWTWT	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		BND	100,000.00	Draft	

Items per page

10

1 - 4 of 4

1

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

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

[Back to Table of Contents](#)

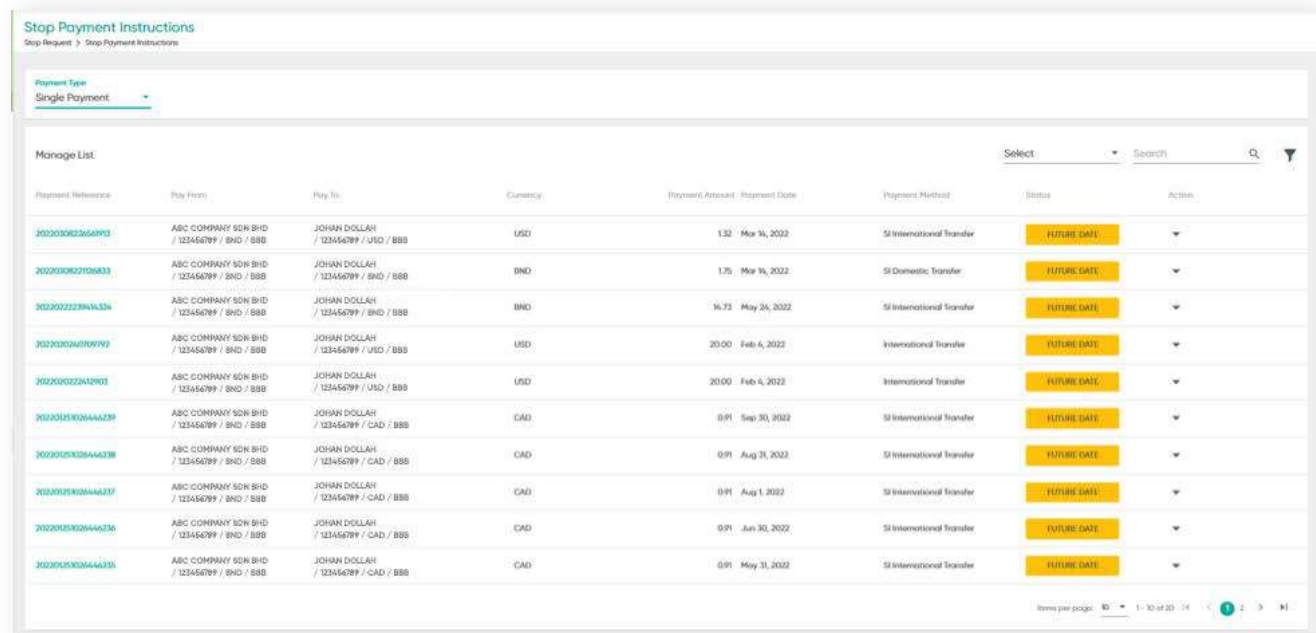
Overview

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

Stop Payment Instruction

From the menu, go to **Stop Request** → **Stop Payment Instruction**.

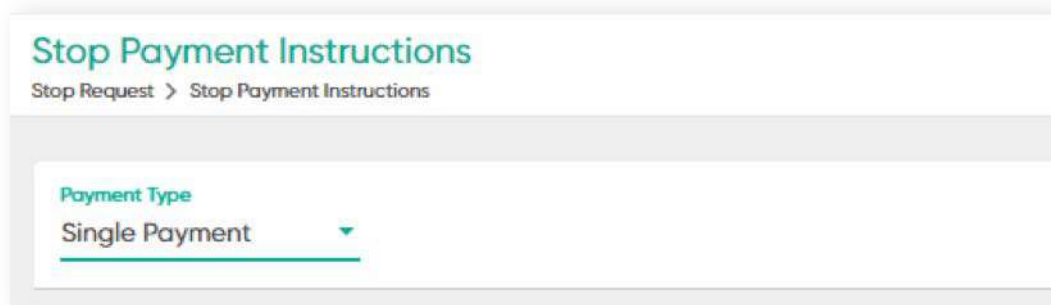
The **Stop Payment Instructions** screen should be displayed.



The screenshot shows the 'Stop Payment Instructions' screen. At the top, there's a breadcrumb 'Stop Request > Stop Payment Instructions'. Below it, a 'Payment Type' dropdown is 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 payment instructions. Each row has a 'FUTURE DATE' button in the Status column and a dropdown arrow in the Action column. At the bottom right, there's a pagination bar showing 'Items per page: 10', '1 - 10 of 20', and a green circle with the number 1.

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2020030826659903	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / USD / BSB	USD	1.32	Mar 16, 2022	SI International Transfer	FUTURE DATE	▼
2020030827102833	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / BND / BSB	BND	1.75	Mar 16, 2022	SI Domestic Transfer	FUTURE DATE	▼
2020022239636324	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / BND / BSB	BND	16.73	May 26, 2022	SI International Transfer	FUTURE DATE	▼
2020030300090992	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / USD / BSB	USD	20.00	Feb 6, 2022	International Transfer	FUTURE DATE	▼
2020030222429003	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / USD / BSB	USD	20.00	Feb 6, 2022	International Transfer	FUTURE DATE	▼
20200103000446239	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / CAD / BSB	CAD	0.91	Sep 30, 2022	SI International Transfer	FUTURE DATE	▼
20200103000446238	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / CAD / BSB	CAD	0.91	Aug 31, 2022	SI International Transfer	FUTURE DATE	▼
20200103000446237	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / CAD / BSB	CAD	0.91	Aug 1, 2022	SI International Transfer	FUTURE DATE	▼
20200103000446236	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / CAD / BSB	CAD	0.91	Jun 30, 2022	SI International Transfer	FUTURE DATE	▼
20200103000446235	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAH / 123456789 / CAD / BSB	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**.



The screenshot shows the 'Stop Payment Instructions' screen with the 'Payment Type' dropdown menu open. The dropdown is titled 'Payment Type' and has two options: 'Single Payment' (which is selected and underlined) 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.

Manage List							
Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Action
2022030923654953	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / USD / 987654321	USD	1.32	Mar 14, 2022	International Transfer	<div><div>FUTURE DATE</div><div>Stop Payment</div></div>
2022030927106633	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / BND / BBB	BND	1.75	Mar 14, 2022	SI Domestic Transfer	<div><div>FUTURE DATE</div><div>Stop Payment</div></div>

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: 2022050932999537

STEP 1
VERIFY

STEP 2
STOP

STEP 3
COMPLETE

Applicant

Reference

Payment Method

Derived Payment Type

Company

Pay From

Payment Date

Derived Payment Date

testSD

STT

TT

ABC COMPANY SDN BHD

ABC COMPANY SDN BHD / 123456789 / BND / BBB

Mar 11, 2022

Mar 14, 2022

Beneficiary

Pay To

JOHAN DOLLAR / 123456789 / USD / BBB

Amount

Debit Currency

Debit Amount

Payment Currency

Payment Amount

BND

BND 1.80
(One BRUNEI DOLLAR AND Eighty CENTS.)

USD

USD 1.32
(One UNITED STATES DOLLAR AND Thirty Two CENTS.)

Reason For Stop Payment

Remarks *

0/25

STOP PAYMENT

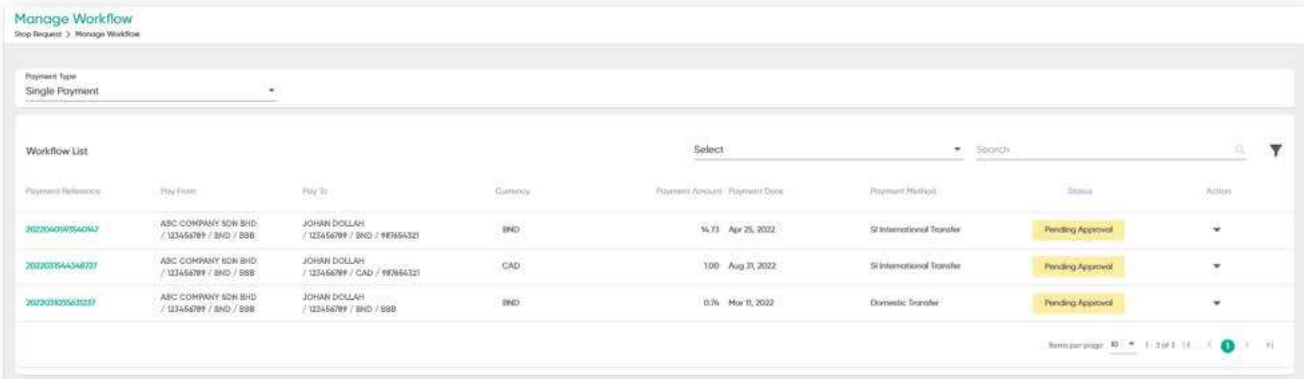
CANCEL

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.



The screenshot shows the 'Manage Workflow' screen with a breadcrumb 'Stop Request > Manage Workflow'. Below the title is a 'Payment Type' dropdown menu set to 'Single Payment'. A 'Workflow List' table contains three rows of payment data. Each row has columns for Payment Reference, Pay From, Pay To, Currency, Payment Amount, Payment Date, Payment Method, Status, and Action. All three rows show a status of 'Pending Approval'.

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202204090554262	ABC COMPANY SDN BHD / 123456789 / BND / SBB	JOHAN DOLLAR / 123456789 / BND / 987654321	BND	56.75	Apr 25, 2022	SI International Transfer	Pending Approval	▼
20220304A348727	ABC COMPANY SDN BHD / 123456789 / BND / SBB	JOHAN DOLLAR / 123456789 / CAD / 987654321	CAD	100	Aug 31, 2022	SI International Transfer	Pending Approval	▼
202203100503223	ABC COMPANY SDN BHD / 123456789 / BND / SBB	JOHAN DOLLAR / 123456789 / BND / SBB	BND	0.76	Nov 11, 2022	Domestic Transfer	Pending Approval	▼

Figure 15: Manage Workflow screen

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



This image is a close-up of the 'Payment Type' dropdown menu. It shows the text 'Payment Type' above the selected option 'Single Payment'. A small downward arrow is visible on the right side of the dropdown box.

12 Stop Requests

12.2 Approval Flow (Payment)

[Back to Table of Contents](#)

Under **Workflow List**, click on one of the **Payment Reference**.
Under the **Action** column, click the drop-down arrow.
A sub-menu containing **Approve** and **Reject** is displayed.

Manage Workflow
Stop Request > Manage Workflow

Payment Type
Single Payment

Workflow List

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2022040903540167	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / USD / 987654321	BND	16.71	Apr 25, 2022	SI International Transfer	Pending Approval	⌵
2022033544348727	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / CAD / 987654321	CAD	1.00	Aug 25, 2022	SI International Transfer	Pending Approval	⌵
202203055630237	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / BND / BBB	BND	0.36	Mar 11, 2022	Domestic Transfer	Pending Approval	⌵

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, there's a header with the title 'Cheque Book Request' and a breadcrumb 'Service Request > Cheque Book Request'. Below this, a reference number 'Cheque Book Request Reference : 2022050521899817' is displayed. 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 required fields: 'Choose Company *' (with a dropdown arrow and placeholder '(Company ID / Company Name)'), 'Choose Account *' (with a search icon and placeholder '(Account Name / Account Number / Currency / Bank Code)'), 'Number of Leaves *' (with a dropdown arrow), and 'Collecting Branch *' (with a search icon). At the bottom, there are two buttons: 'CONTINUE' (orange) and 'RESET' (grey).

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

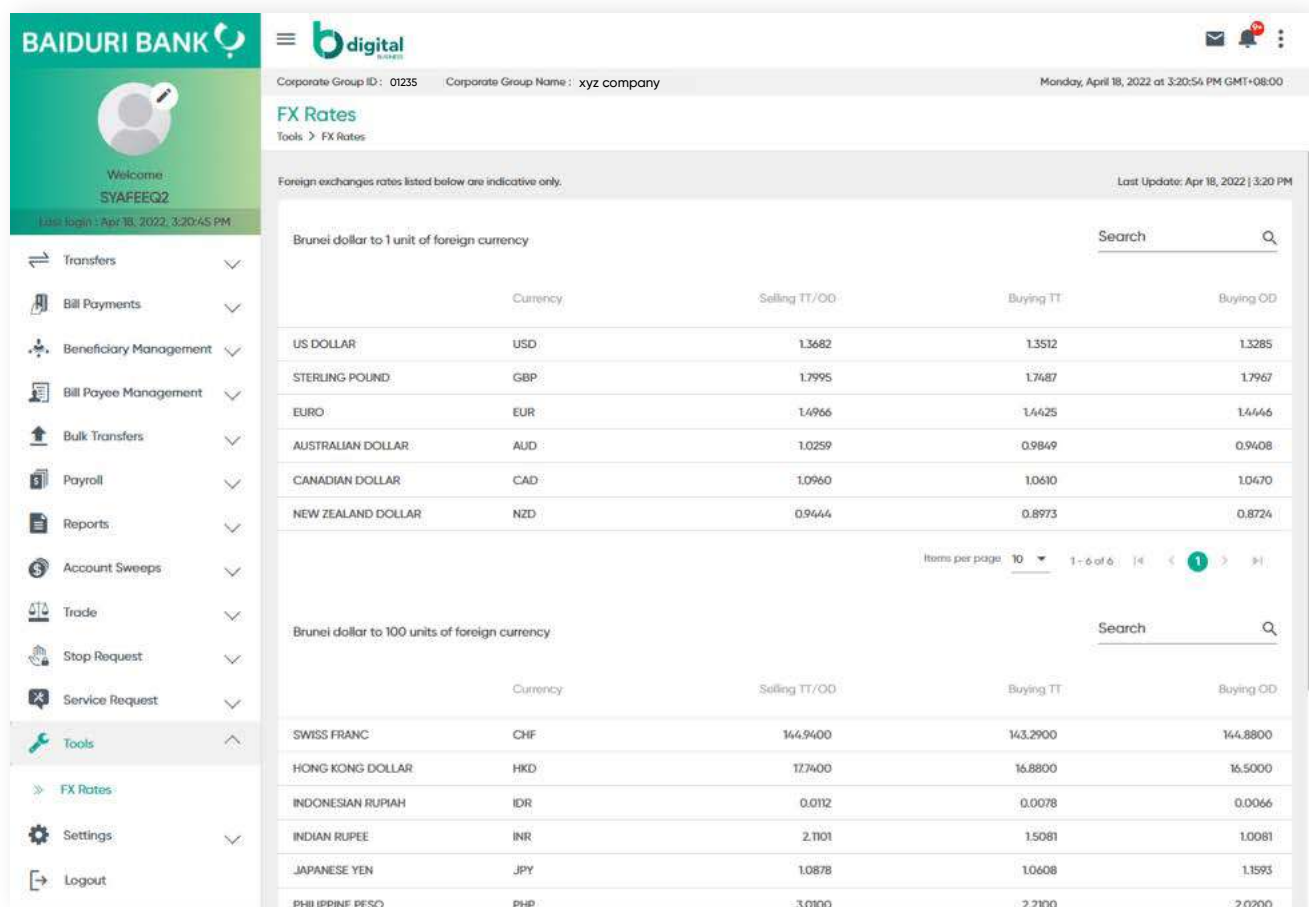
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In this section, you can view Foreign Exchange currency rates for telegraphic transfer and overdraft services, including:

- **Buying rate**
- **Selling rate**
- **Buying overdraft**

FX Rates

From the menu, go to **Tools** → **FX Rates**. The **FX Rates** screen should be displayed.



BAIDURI BANK **b.digital**

Corporate Group ID : 01235 Corporate Group Name : xyz company Monday, April 18, 2022 at 3:20:54 PM GMT+08:00

FX Rates
Tools > FX Rates

Welcome: SYAFEEQ2
Last login : Apr 18, 2022, 3:20:45 PM

Transfers
Bill Payments
Beneficiary Management
Bill Payee Management
Bulk Transfers
Payroll
Reports
Account Sweeps
Trade
Stop Request
Service Request
Tools
FX Rates
Settings
Logout

Foreign exchanges rates listed below are indicative only. Last Update: Apr 18, 2022 | 3:20 PM

Brunei dollar to 1 unit of foreign currency

Currency	Selling TT/OD	Buying TT	Buying OD
US DOLLAR	1.3682	1.3512	1.3285
STERLING POUND	1.7995	1.7687	1.7967
EURO	1.4966	1.4425	1.4446
AUSTRALIAN DOLLAR	1.0259	0.9849	0.9408
CANADIAN DOLLAR	1.0960	1.0610	1.0470
NEW ZEALAND DOLLAR	0.9444	0.8973	0.8724

Items per page: 10 1 - 6 of 6 < 1 >

Brunei dollar to 100 units of foreign currency

Currency	Selling TT/OD	Buying TT	Buying OD
SWISS FRANC	144.9400	143.2900	144.8800
HONG KONG DOLLAR	17.7400	16.8800	16.5000
INDONESIAN RUPIAH	0.0112	0.0078	0.0066
INDIAN RUPEE	2.1101	1.5081	1.0081
JAPANESE YEN	1.0878	1.0608	1.1593
PHILIPPINE PESO	3.0100	2.2100	2.0200

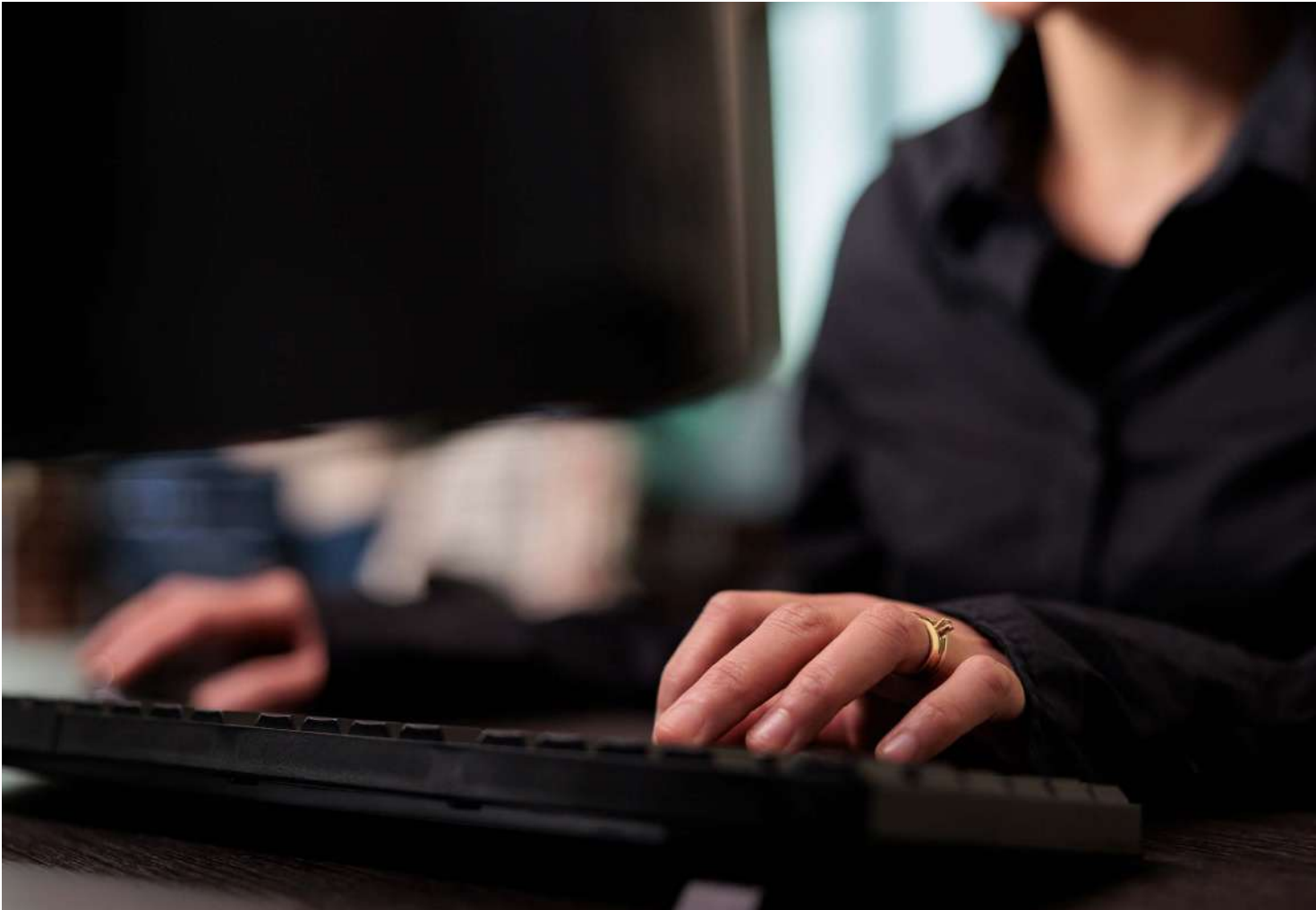
15 User Admin

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.

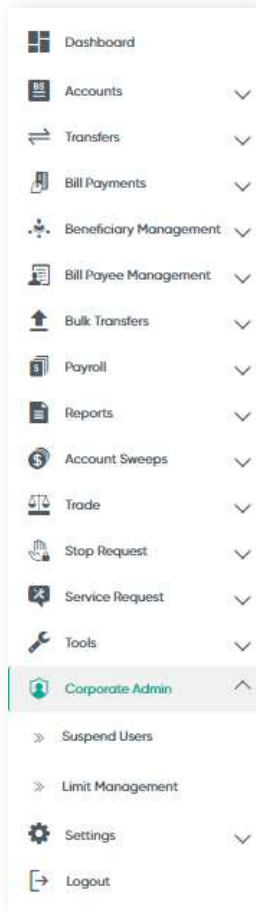


User Access

Admin – User

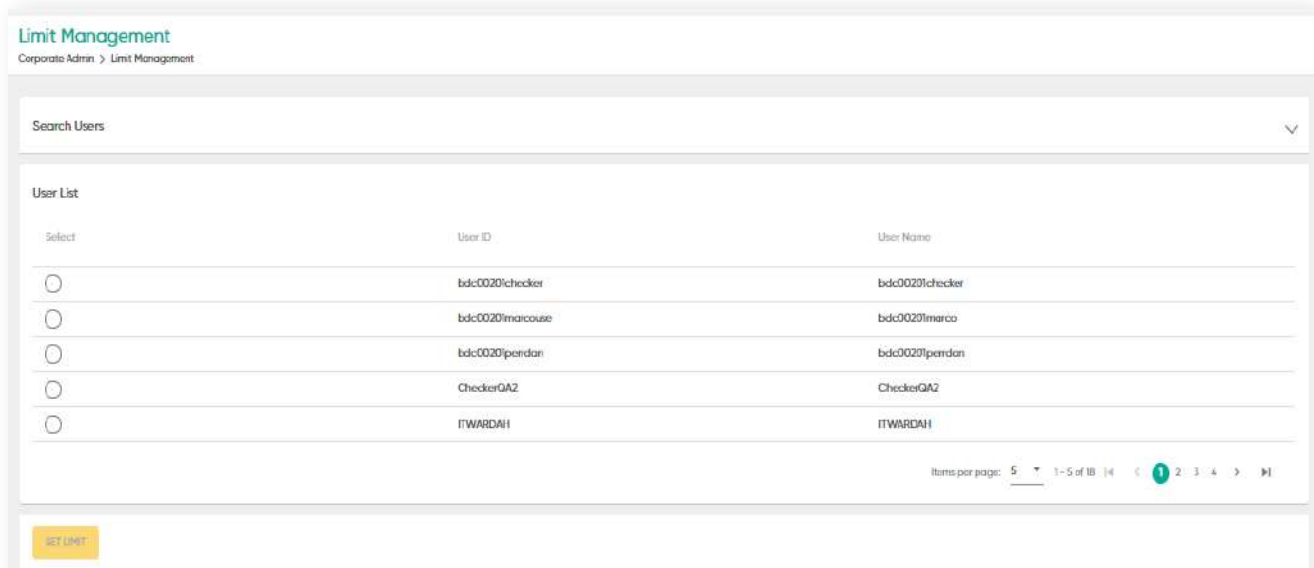
15 User Admin

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

The screenshot shows the 'Limit Management' interface. At the top, there's a breadcrumb trail: 'Corporate Admin > Limit Management > Set Limit'. Below this, the 'Set Limit' section is active. It displays the 'User ID' and 'User Name' as 'bdc00201checker'. Below this is a table with columns: Transaction, Currency, Maximum Allowed Limit, Assigned Limit, and New Limit. The table lists three transactions: Bill Payment, Fund Transfer, and Standing Instruction, all with a currency of BND. The Maximum Allowed Limit for Bill Payment is 300,000, for Fund Transfer is 1,000,000, and for Standing Instruction is 300,000. The Assigned Limit for all three is 300,000. The New Limit column is empty. At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

<input type="checkbox"/>	Transaction	Currency	Maximum Allowed Limit	Assigned Limit	New Limit
<input type="checkbox"/>	Bill Payment	BND	300,000	300,000	
<input type="checkbox"/>	Fund Transfer	BND	1,000,000	1,000,000	
<input type="checkbox"/>	Standing Instruction	BND	300,000	300,000	

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.

Suspend Users
Corporate Admin > Suspend Users

Search Users

User ID

User Name

Status

SEARCH **RESET**

User List

Select	User ID	User Name	Status
<input checked="" type="radio"/>	bdc0020tchecker	bdc0020tchecker	ACTIVE
<input type="radio"/>	bdc0020tmarcouse	bdc0020tmarco	ACTIVE
<input type="radio"/>	bdc0020tperdan	bdc0020tperdan	ACTIVE
<input type="radio"/>	CheckerGA2	CheckerGA2	ACTIVE
<input type="radio"/>	ITWARDIH	ITWARDIH	ACTIVE

Items per page: 5 1 - 5 of 19 < 1 2 3 4 > |

SUSPEND

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

[Back to Table of Contents](#)

Changing Passwords

From the menu, go to **Settings** → **Change Password**.

The Change Password screen should be displayed. Here, you can update your password.

The screenshot displays the Baiduri Bank digital business user interface. The top header shows the Baiduri Bank logo, a user profile icon, and navigation icons. The sidebar menu on the left lists various services: Transfers, Bill Payments, Beneficiary Management, Bill Payee Management, Bulk Transfers, Payroll, Reports, Account Sweeps, Trade, Stop Request, Service Request, Tools, Settings, Change Password, and Logout. The main content area is titled 'Change Password' and shows the 'Settings > Change Password' breadcrumb. It includes a message: 'Your password was last changed on Mar 9, 2022, 11:07:40 AM'. Below this are three password input fields: 'Current Password', 'New Password', and 'Re-enter New Password', each with a character count (0/12). A note specifies password requirements: '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 form 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

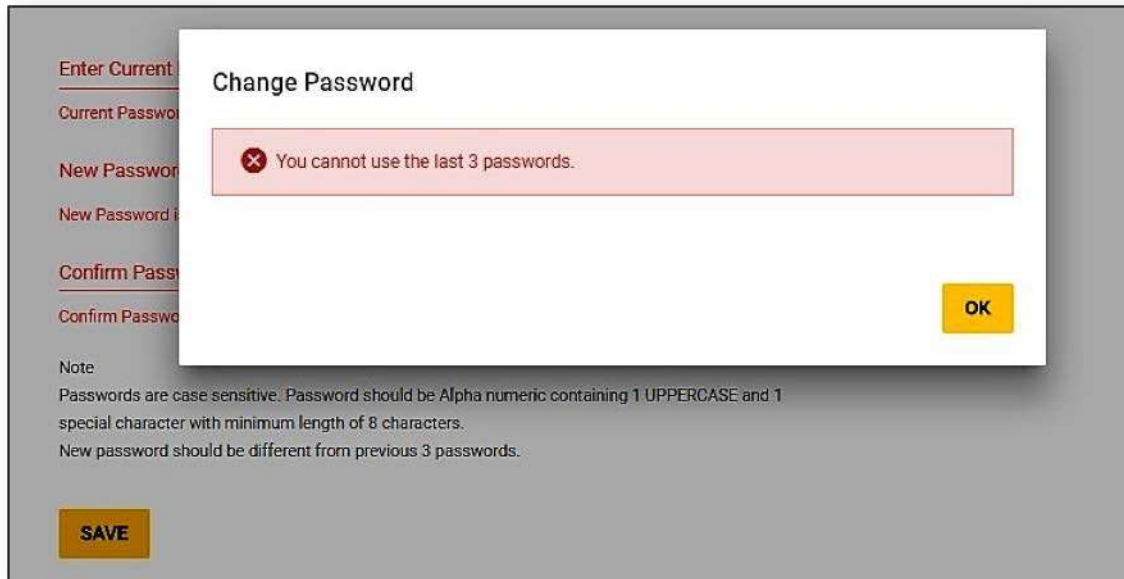
16.1 Changing Passwords

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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 image shows a 'Change Password' dialog box overlaid on a form. The dialog box has a title 'Change Password' and a red error message: 'You cannot use the last 3 passwords.' with a red 'X' icon. There is an 'OK' button in the bottom right corner of the dialog box. The background form has fields for 'Enter Current Password', 'Current Password', 'New Password', 'New Password', 'Confirm Password', and 'Confirm Password'. There is a 'SAVE' button at the bottom left of the form. A note at the bottom of the form states: 'Note: Passwords are case sensitive. Password should be Alpha numeric containing 1 UPPERCASE and 1 special character with minimum length of 8 characters. New password should be different from previous 3 passwords.'

Step 4

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



The image shows a 'Change Password' dialog box. It has a title 'Change Password' and a green success message: 'Your password has been changed successfully' with a green checkmark icon. There is an 'OK' button in the bottom right corner of the dialog box.

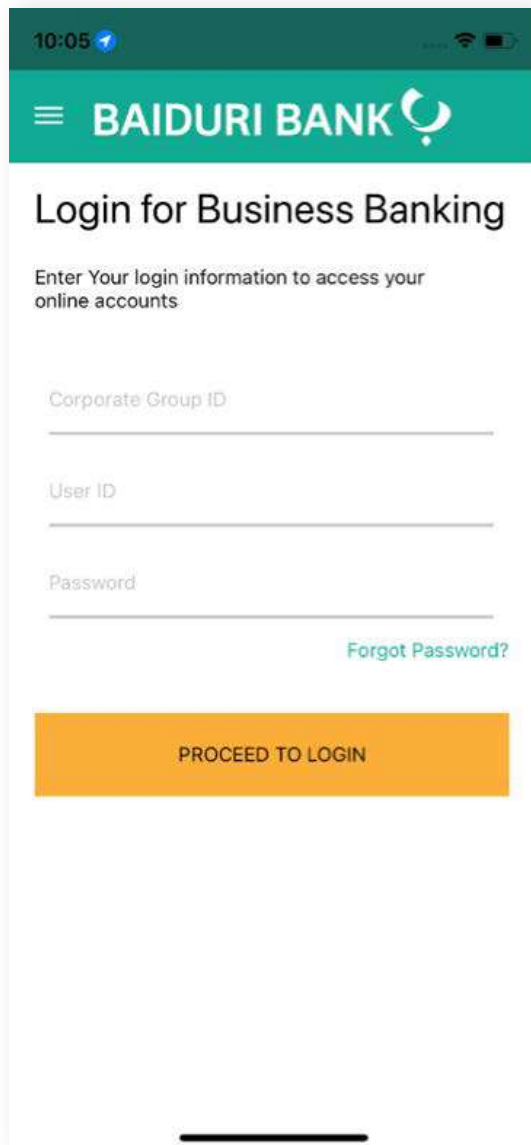
17 Baiduri b.Digital Business Mobile App

17.1 Login Screen

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Download the app from App Store or Google Play Store.

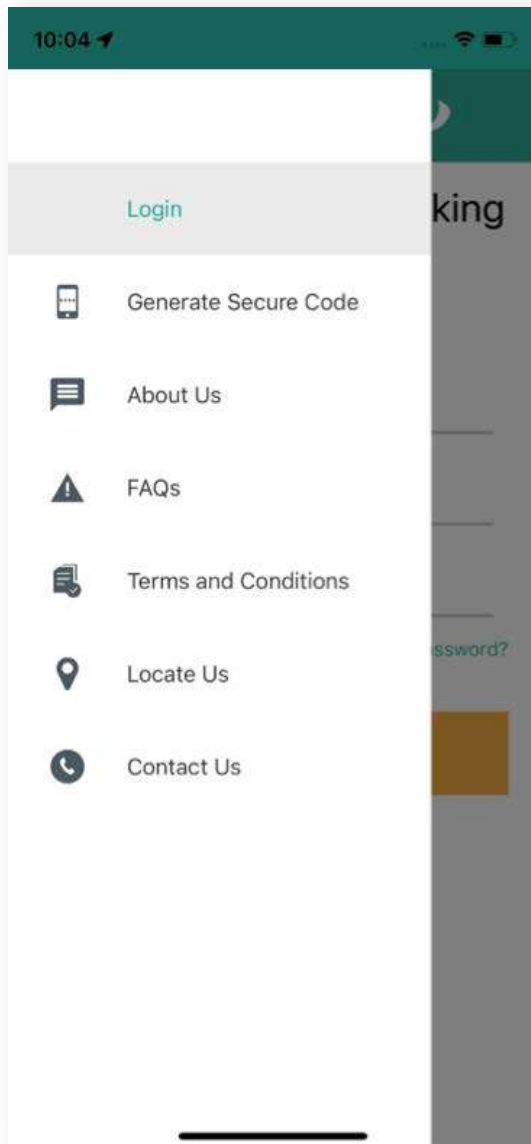
Once downloaded, you can login with your Corporate Group ID, User ID and Password.



The screenshot shows the login interface of the Baiduri Bank mobile app. At the top, there is a dark green header with the time '10:05' and a blue location icon on the left, and signal, Wi-Fi, and battery status icons on the right. Below the header is a teal bar containing a white hamburger menu icon, the text 'BAIDURI BANK', and a white circular logo. The main content area is white and titled 'Login for Business Banking'. Below the title, it says 'Enter Your login information to access your online accounts.' There are three input fields: 'Corporate Group ID', 'User ID', and 'Password'. To the right of the 'Password' field is a teal link that says 'Forgot Password?'. At the bottom of the form is a large orange button with the text 'PROCEED TO LOGIN' in white. The entire screen is framed by a thin grey border, and a black horizontal line is visible at the very bottom, representing the home indicator on an iPhone.

17 Baiduri b.Digital Business Mobile App

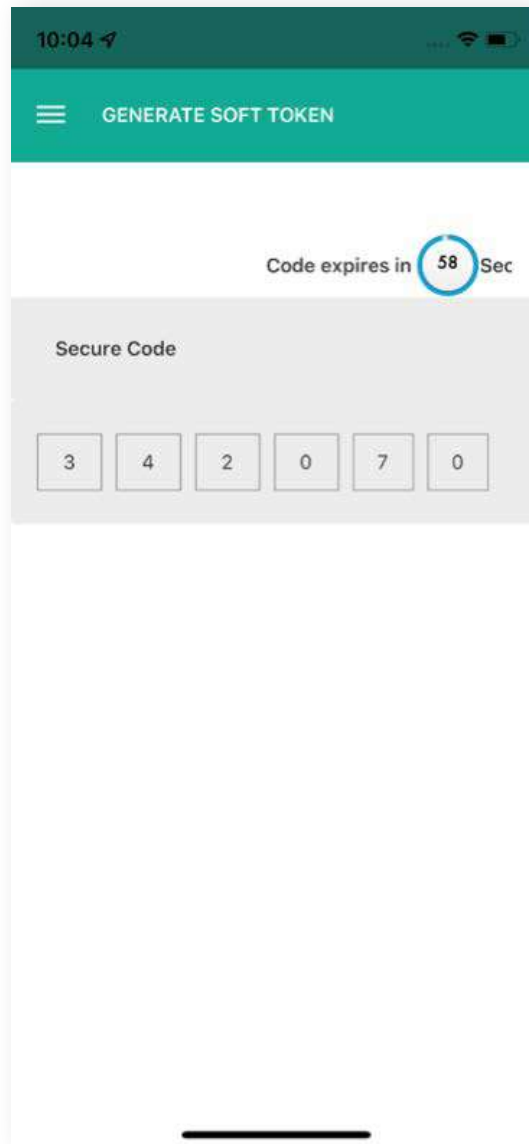
17.2 Generate Digital Token

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Step 1

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

Then tap **Generate Secure Code**.



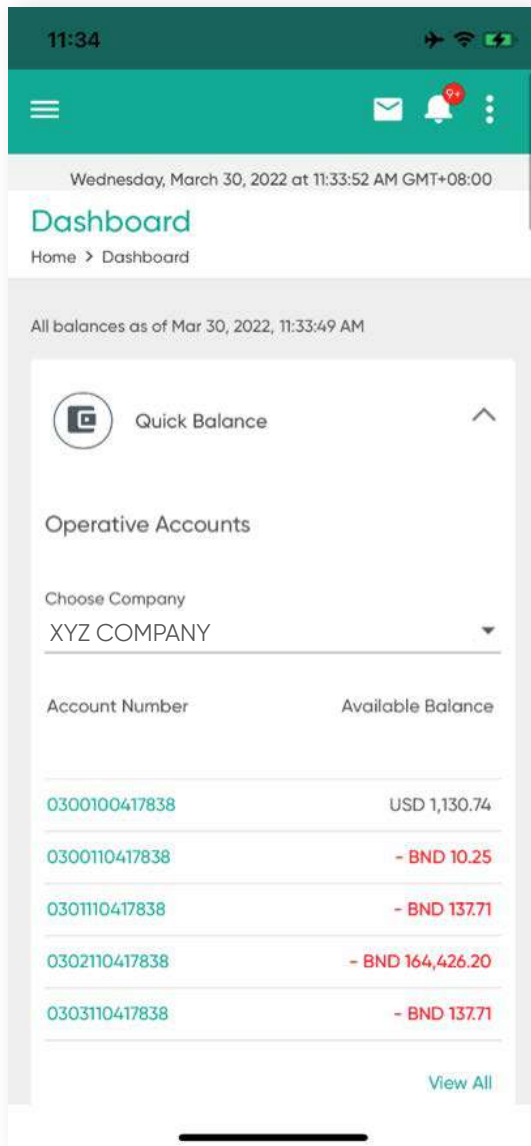
Step 2

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.

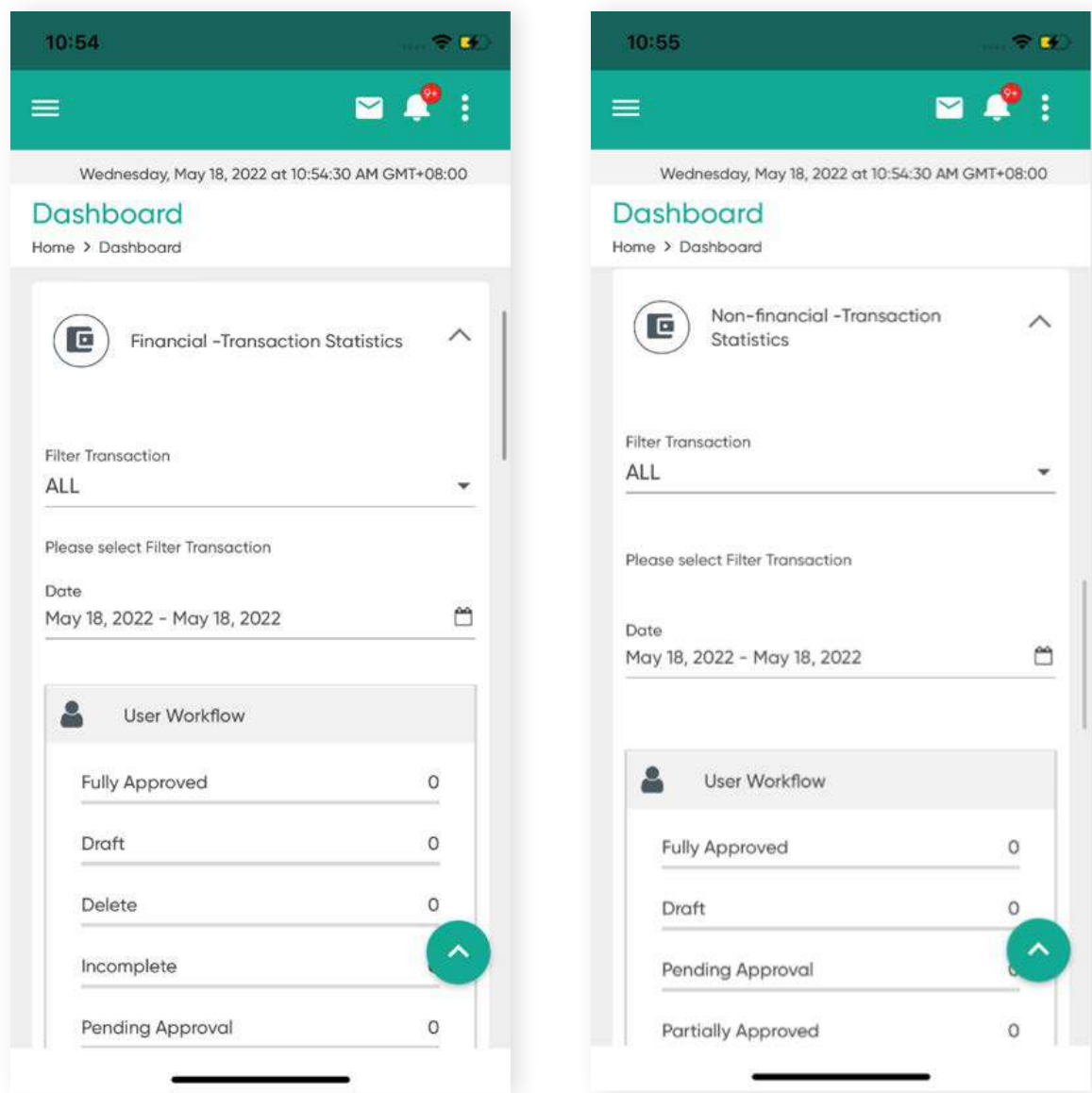
You will only be able to view the following via the Baiduri b.Digital Business Mobile App:

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

17 Baiduri b.Digital Business Mobile App

17.3 Dashboard

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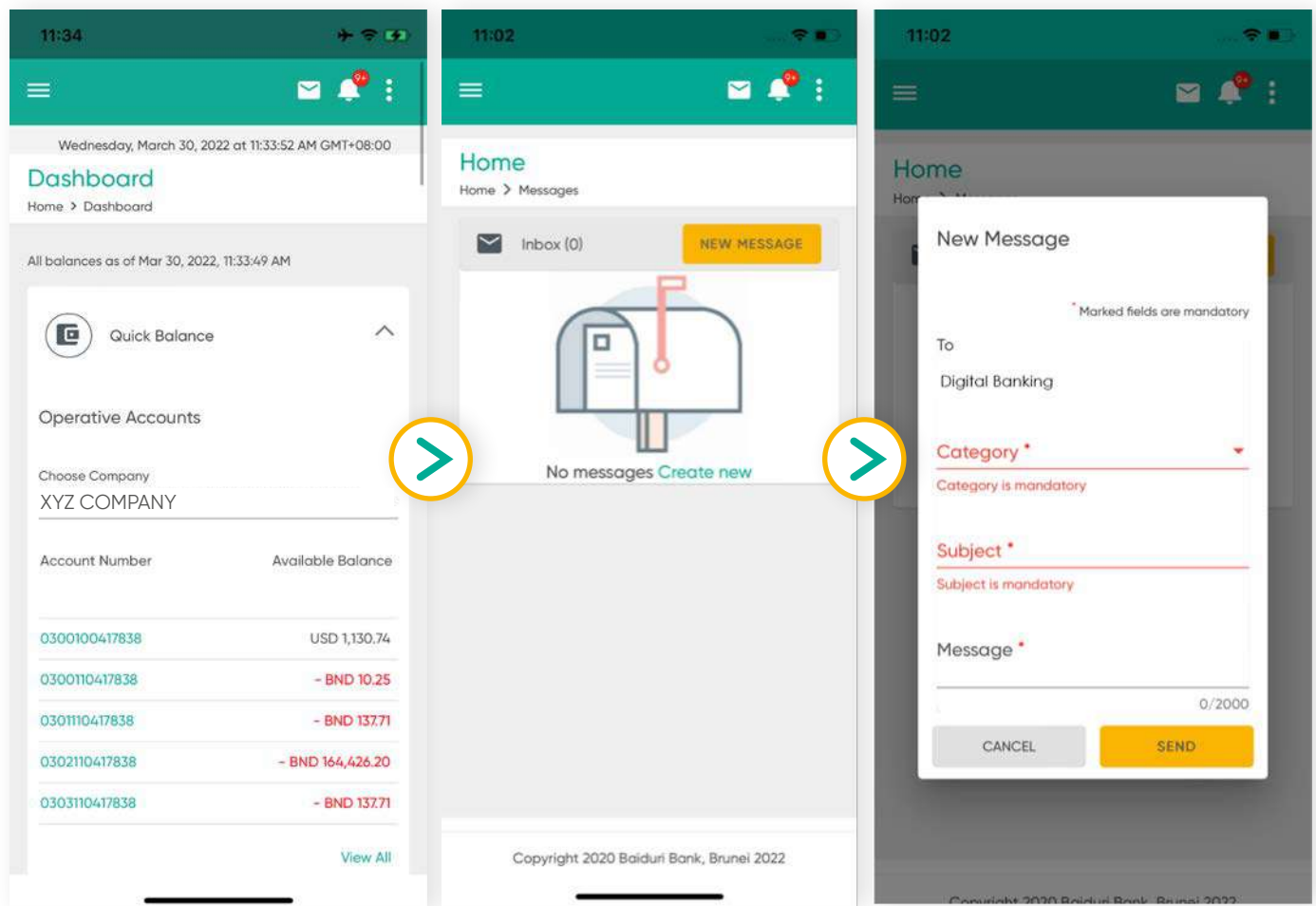


You can view the statuses of transactions under the **financial and non-financial transaction statistics** table.

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

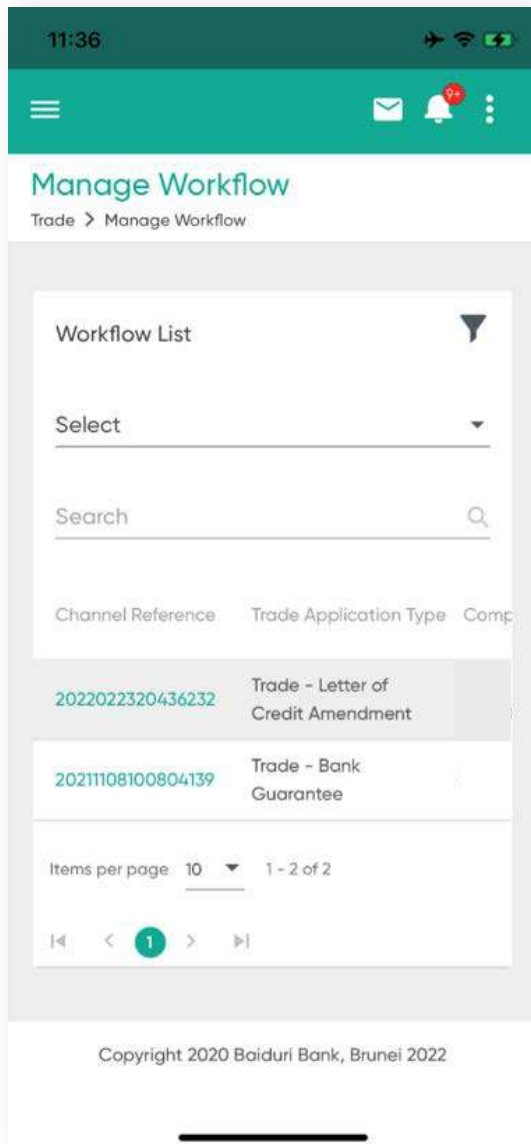
User clicks on **"New Message"**

Step 3

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

17 Baiduri b.Digital Business Mobile App

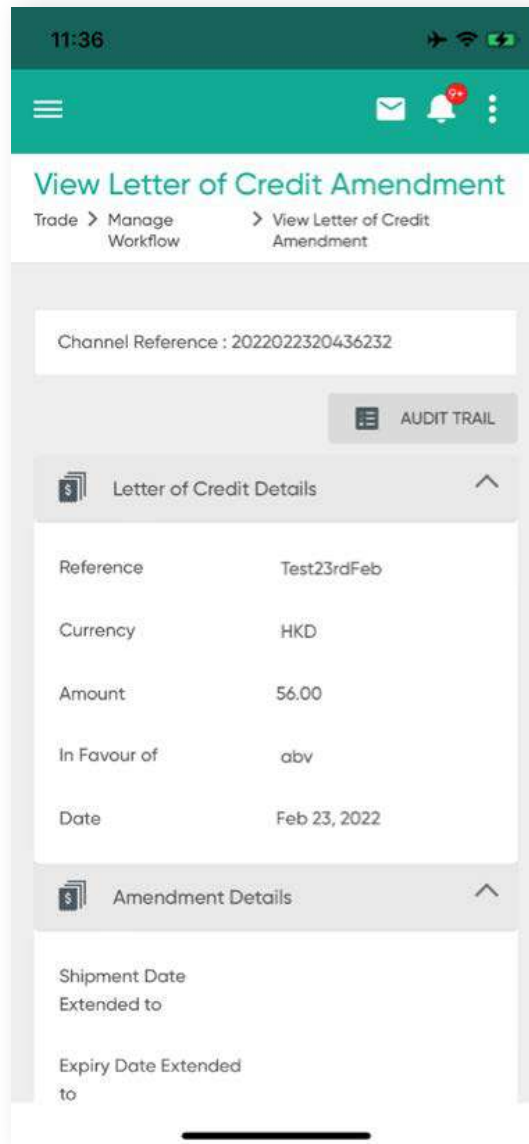
17.5 Manage Workflow

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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.

