



# User Guide





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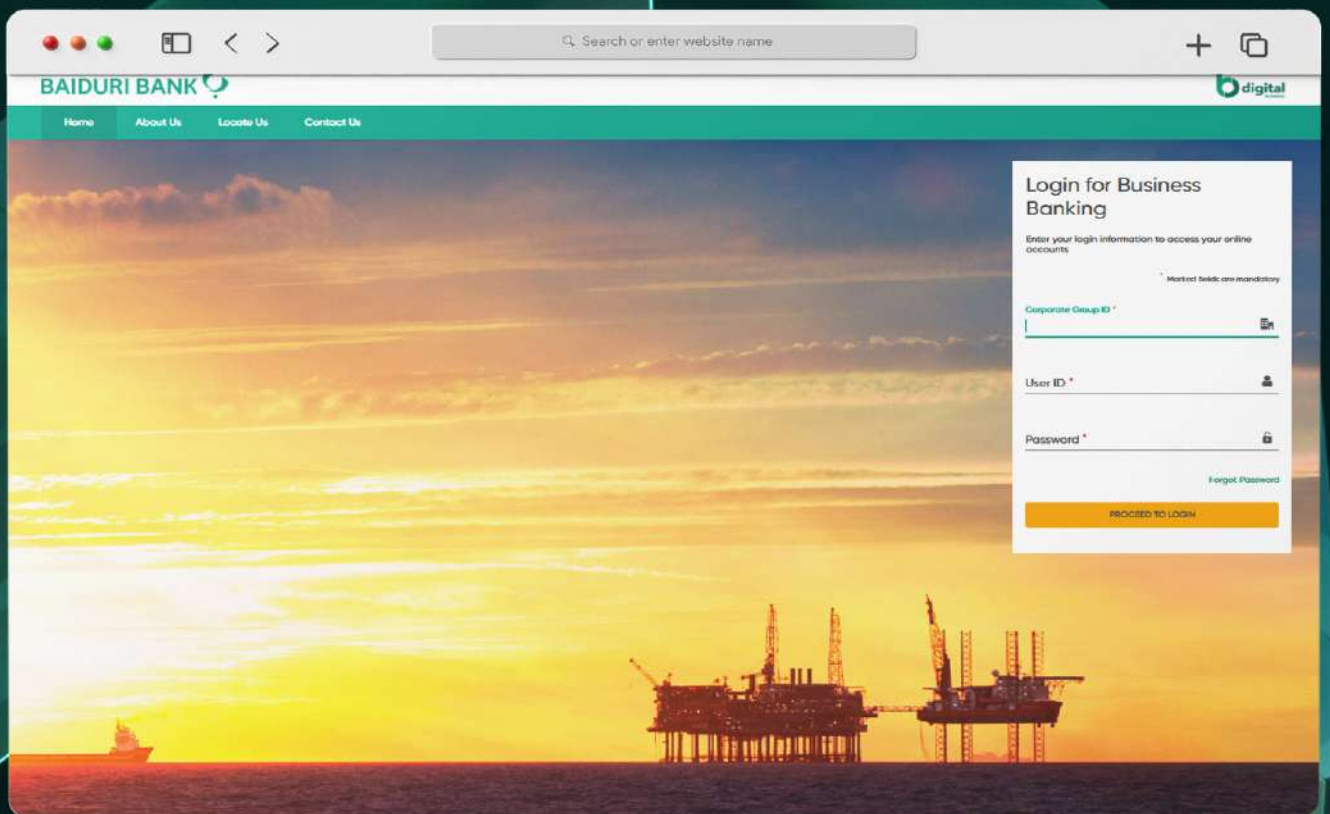
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Baiduri b.Digital Business is a digital platform which enables your business to access your accounts and perform various financial transactions.



The image shows a web browser window displaying the Baiduri Bank Digital Business login page. The browser's address bar shows a search icon and the text "Search or enter website name". The Baiduri Bank logo is in the top left, and a "digital" logo is in the top right. A navigation menu includes "Home", "About Us", "Locate Us", and "Contact Us". 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" section with the instruction "Enter your login information to access your online accounts". Below this, there are three input fields: "Corporate Group ID" (with a note "Mandatory fields are mandatory"), "User ID", and "Password". Each field has a corresponding icon (ID card, person, and lock respectively). A "Forgot Password" link is located below the password field. At the bottom of the login section is a yellow button labeled "PROCEED TO LOGIN".

BAIDURI BANK

digital

Home About Us Locate Us Contact Us

**Login for Business Banking**

Enter your login information to access your online accounts

\* Mandatory 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.**
- **There are 2 types of 2FA authentication;**
- **Digital token (generated via Baiduri b.Digital Business mobile app) or**
- **Physical token.**

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

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

# 1 Login

## 1.2 First Time Login

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### 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. This is where you will receive your Corporate Group ID, User ID and Temporary Password.

### Digital Token

If you prefer to use the digital token, please follow these steps.

#### 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 shows the Baiduri Bank mobile app login interface. At the top is a teal header with the Baiduri Bank logo and a hamburger menu icon. Below the header, the title "Login for Business Banking" is displayed. Underneath the title is a subtitle: "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 link that says "Forgot Password?". At the bottom of the form is a large orange button labeled "PROCEED TO LOGIN".

# 1 Login

## 1.2 First Time Login

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### Step 3

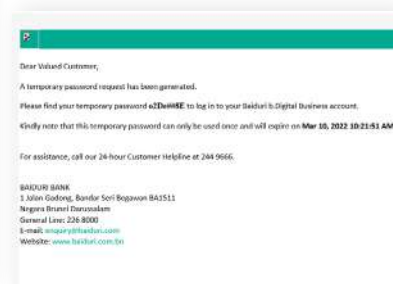
Select the 2FA verification type you prefer for your one-time PIN (OTP), either SMS or email.



Sample of SMS OTP

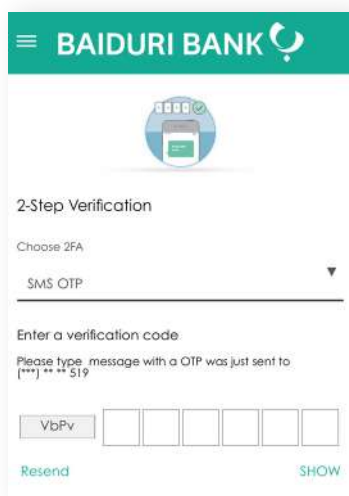


Sample of Email OTP



### Step 4

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



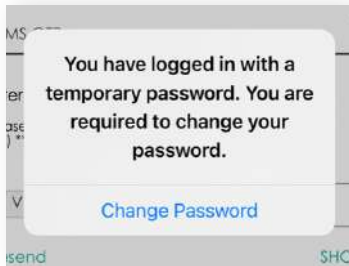
# 1 Login

## 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 new password twice to confirm, then tap **Submit**.



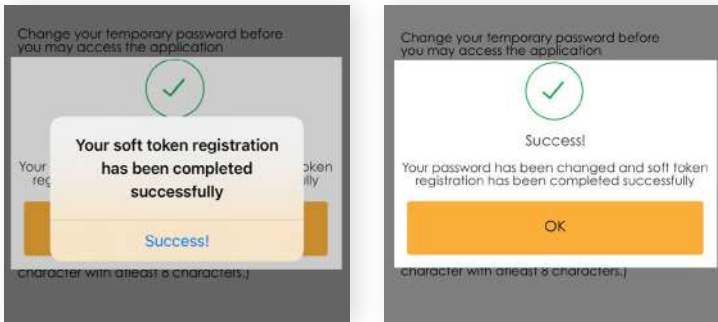
# 1 Login

## 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.

# 1 Login

## 1.2 First Time Login

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### Physical Token

If you prefer to use the physical token, follow the steps below:

#### Step 1

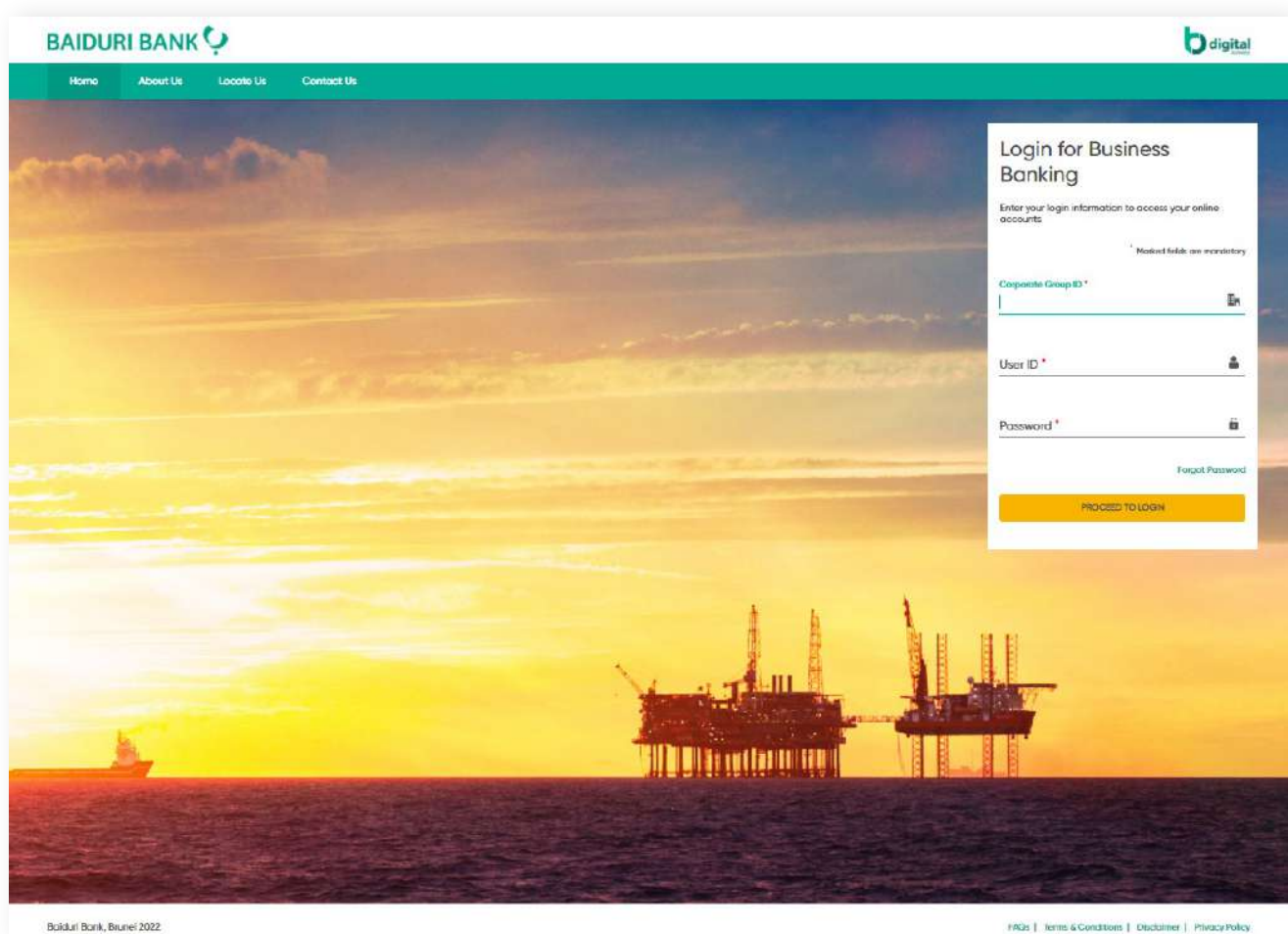
Go to [www.baiduri.com](http://www.baiduri.com) on your web browser and click the **LOGIN** button.

#### Step 2

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

#### Step 3

You should see the screen below.



The screenshot displays the Baiduri Bank website's login interface for business banking. The page features a teal header with the bank's logo and navigation links (Home, About Us, Locate Us, Contact Us). The main background is a large image of an offshore oil rig at sunset. On the right side, there is a white login box titled "Login for Business Banking". Inside this box, users are prompted to enter their login information to access their online accounts. The form includes three input fields: "Corporate Group ID" (marked with an asterisk and a note that it is mandatory), "User ID" (marked with an asterisk), and "Password" (marked with an asterisk). Each field has a corresponding icon (ID card, person, and lock respectively). Below the password field is a "Forgot Password" link. At the bottom of the login box is a yellow "PROCEED TO LOGIN" button. The footer of the page contains the text "Baiduri Bank, Brunei 2022" on the left and links for "FAQs", "Terms & Conditions", "Disclaimer", and "Privacy Policy" on the right.

# 1 Login

## 1.2 First Time Login

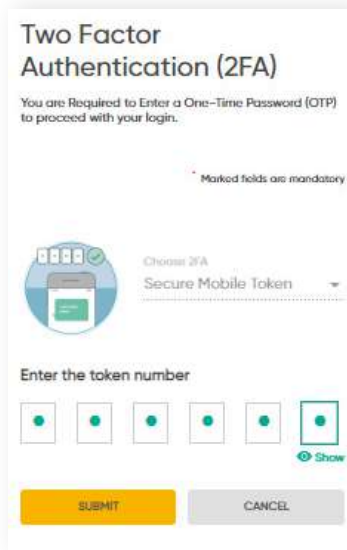
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### Step 4

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

### Step 5

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



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

### Step 6

On your physical token, press the button to generate a 6-digit code. Enter that code on the 2FA screen. Then click **SUBMIT**.



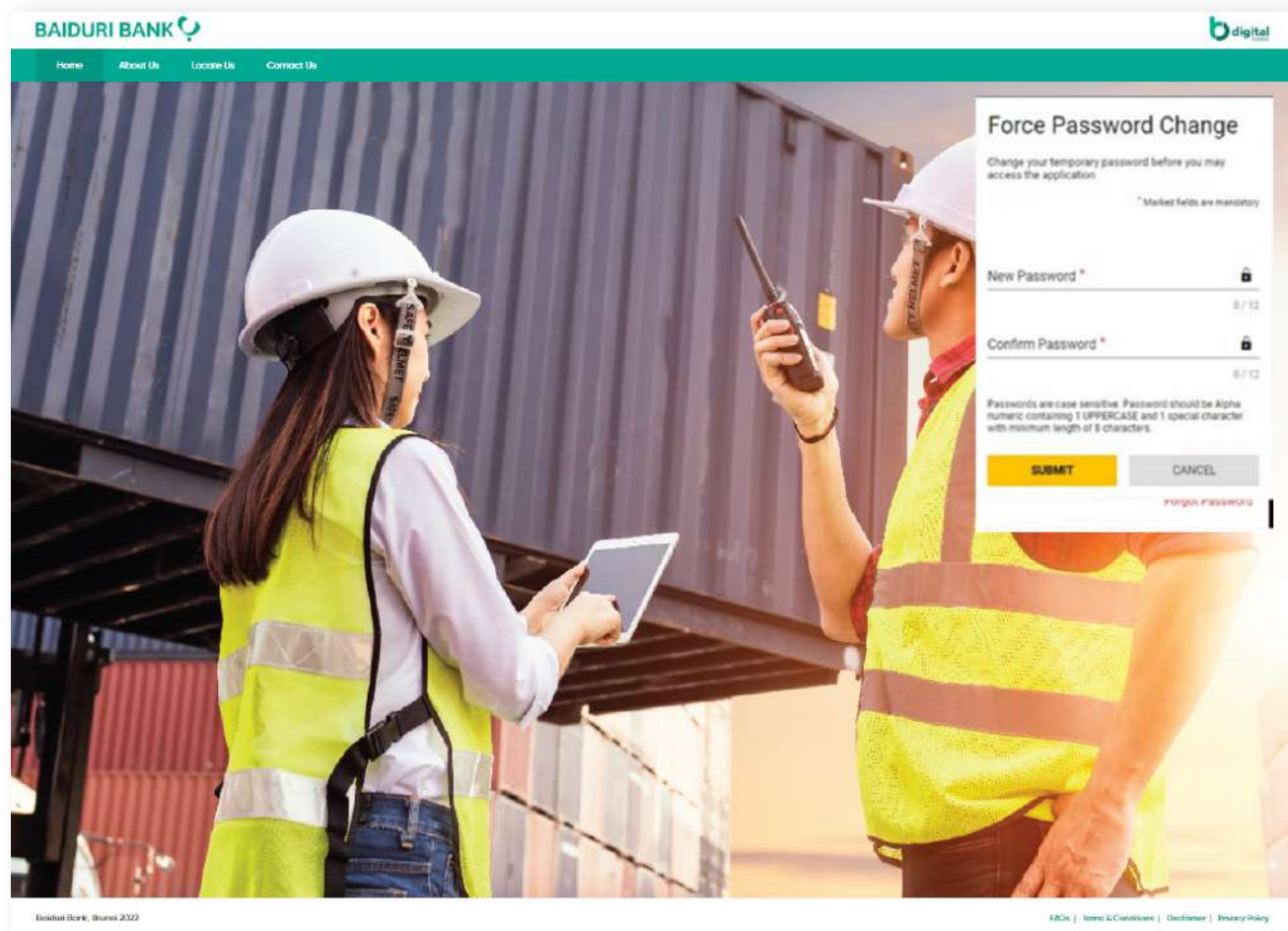
# 1 Login

## 1.2 First Time Login

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### Step 7

You will then be directed to the **Force Password Change** screen.



Force Password Change screen

### Step 8

Enter your **New Password** in the password field.



**Tip:** Password is sensitive and must contain Alpha Numeric with atleast 1 UPPERCASE and 1 Special character and length should be 8-12 characters.



# 1 Login

## 1.2 First Time Login

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### Step 9

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



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

### Step 10

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

# 1 Login

## 1.3 Login via website

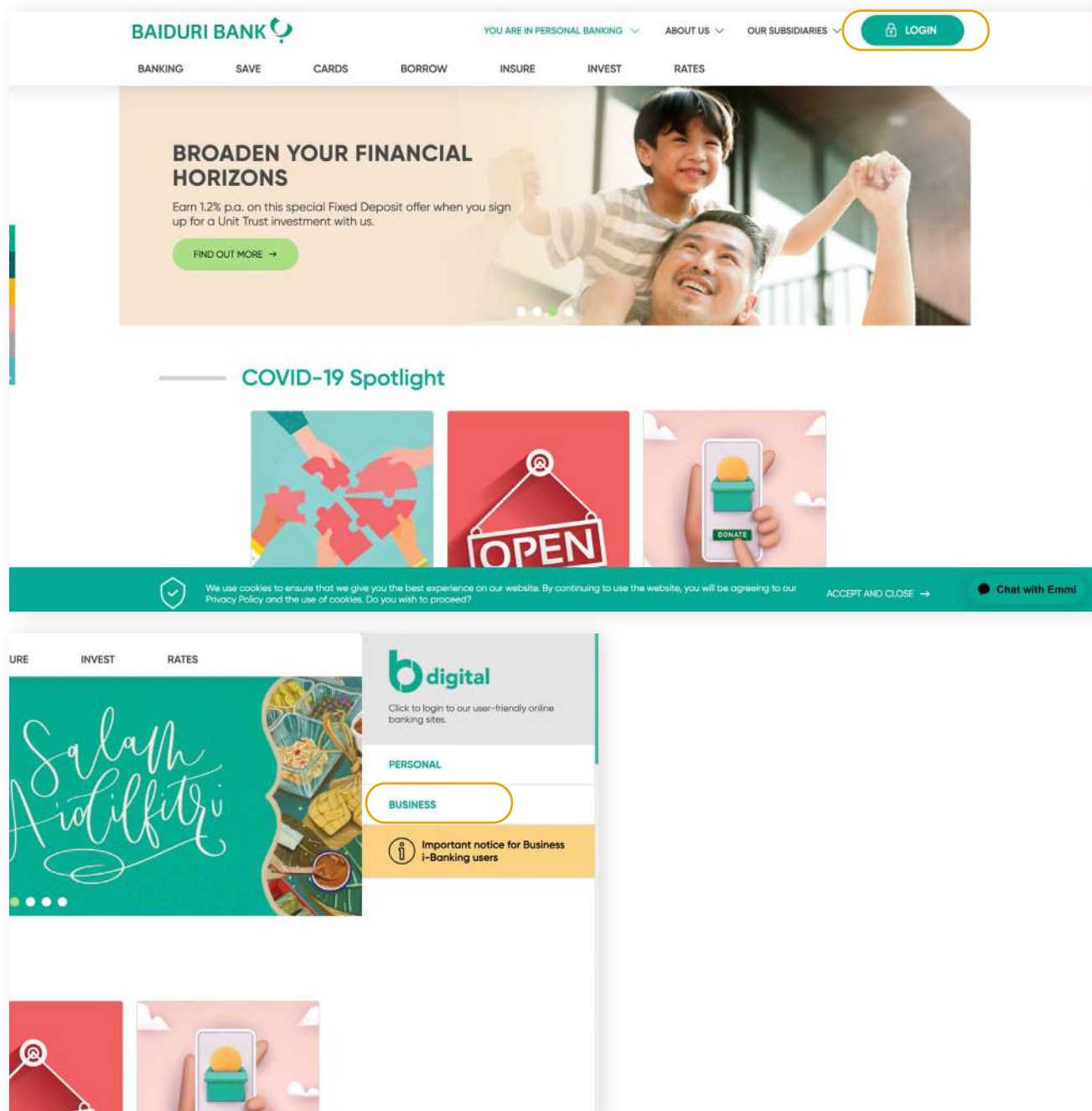
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### Step 1

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

### Step 2

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



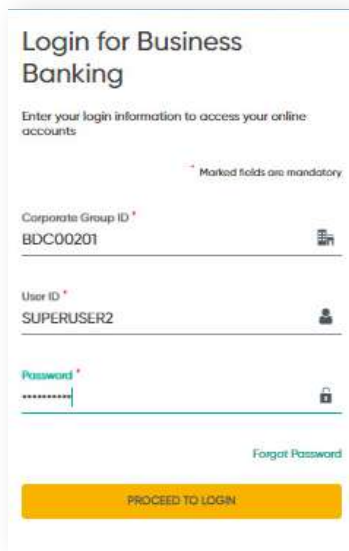
# 1 Login

## 1.3 Login via website

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### Step 3

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



The screenshot shows the 'Login for Business Banking' interface. At the top, it says 'Login for Business Banking' and 'Enter your login information to access your online accounts'. Below this, there's a note: '\* Marked fields are mandatory'. The form has three input fields: 'Corporate Group ID' with the value 'BDC00201', 'User ID' with the value 'SUPERUSER2', and 'Password' with masked characters. Each field has a small icon to its right. Below the password field is a link that says 'Forgot Password'. At the bottom of the form is a large orange button labeled 'PROCEED TO LOGIN'.

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.

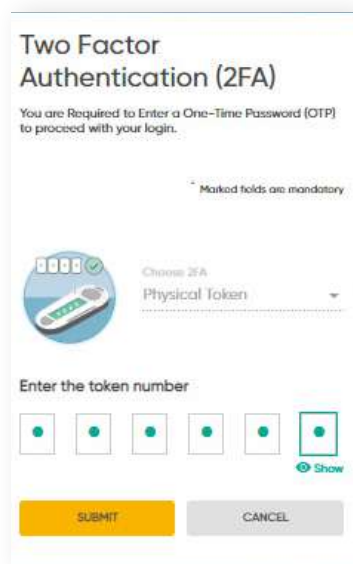
# 1 Login

## 1.3 Login via website

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### Step 6

If you are logging in with a physical token, press the button on the token to generate your 6-digit code. Then enter that code on the screen.



The image shows a web form titled "Two Factor Authentication (2FA)". It instructs the user to enter a One-Time Password (OTP) to proceed with their login. A note states "Marked fields are mandatory". There is a section for "Choose 2FA" with a dropdown menu currently set to "Physical Token". Below this, there is a field to "Enter the token number" consisting of six input boxes, with a "Show" link at the end. At the bottom are "SUBMIT" and "CANCEL" buttons.



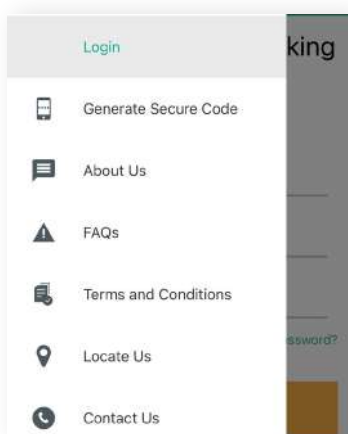
Two Factor Authentication (2FA)

If you are logging in with a digital token, follow these below steps to generate the Secure Code from the Baiduri b.Digital Business mobile app.



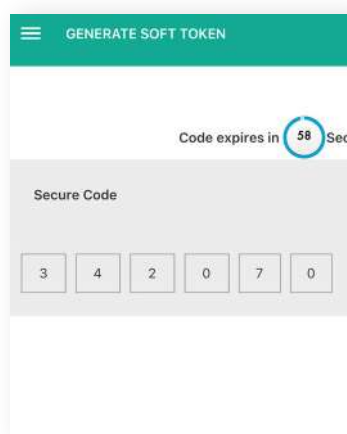
The image shows the "Login for Business Banking" screen of the Baiduri Bank mobile app. It features a teal header with the Baiduri Bank logo. The screen prompts the user to "Enter Your login information to access your online accounts". There are input fields for "Corporate Group ID", "User ID", and "Password". A "Forgot Password?" link is located at the bottom right.

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



The image shows the "Login" menu panel of the Baiduri Bank mobile app. It has a teal header with the word "Login". The menu includes options: "Generate Secure Code", "About Us", "FAQs", "Terms and Conditions", "Locate Us", and "Contact Us".

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



The image shows the "GENERATE SOFT TOKEN" screen of the Baiduri Bank mobile app. It has a teal header with the text "GENERATE SOFT TOKEN". It displays a countdown timer "Code expires in 58 Sec". Below the timer, the "Secure Code" is shown as a sequence of six boxes containing the digits 3, 4, 2, 0, 7, and 0.

The Secure Code will appear on your screen



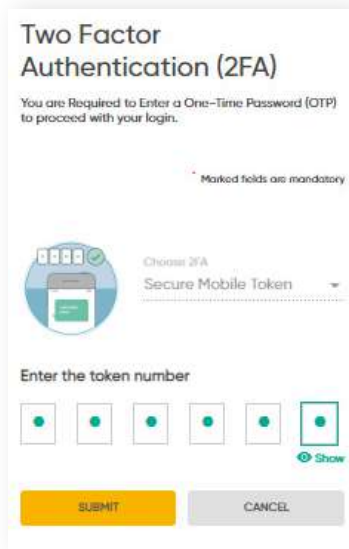
# 1 Login

## 1.3 Login via website

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### Step 6

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

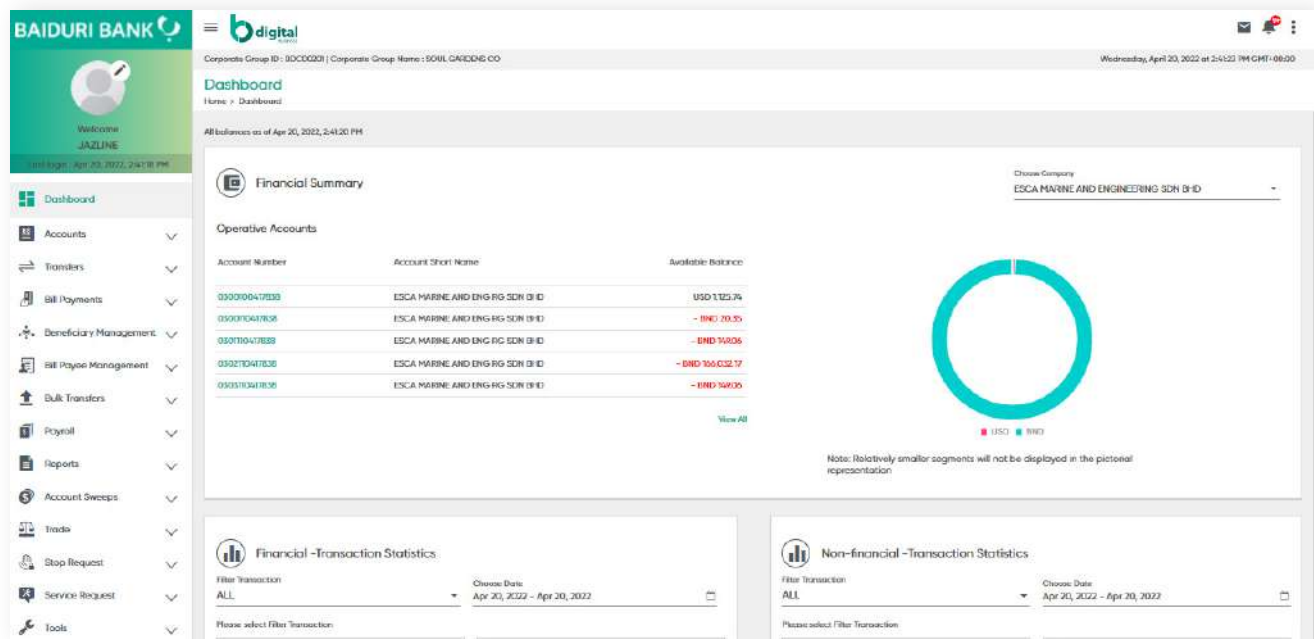


The image shows a Two Factor Authentication (2FA) screen. At the top, it says "Two Factor Authentication (2FA)" and "You are Required to Enter a One-Time Password (OTP) to proceed with your login." Below this, there is a section titled "Choose 2FA" with a dropdown menu set to "Secure Mobile Token". Underneath,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

Two Factor Authentication (2FA)

### Step 7

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



Dashboard Screen

# 1 Login

## 1.4 Forgot Password

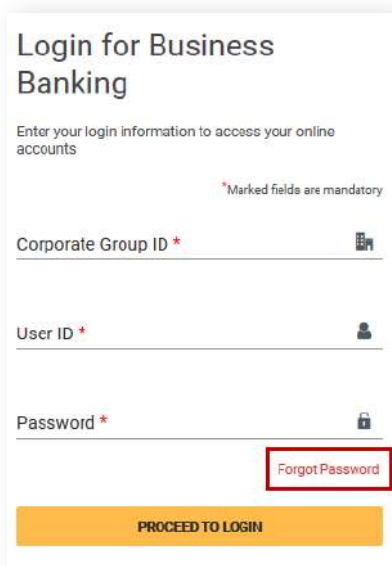
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### Reset Password

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

#### Step 1

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



Login for Business Banking

Enter your login information to access your online accounts

\*Marked fields are mandatory

Corporate Group ID \*

User ID \*

Password \*

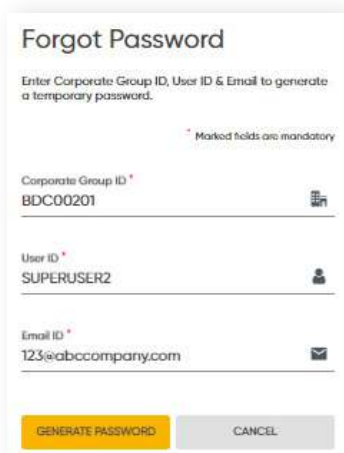
**Forgot Password**

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**.



Forgot Password

Enter Corporate Group ID, User ID & Email to generate a temporary password.

\*Marked fields are mandatory

Corporate Group ID \*

BDC00201

User ID \*

SUPERUSER2

Email ID \*

123@abccompany.com

GENERATE PASSWORD CANCEL

Forgot Password Screen

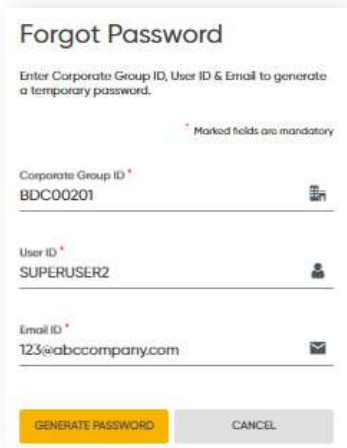
# 1 Login

## 1.4 Forgot Password

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### Step 3

Click **GENERATE PASSWORD**

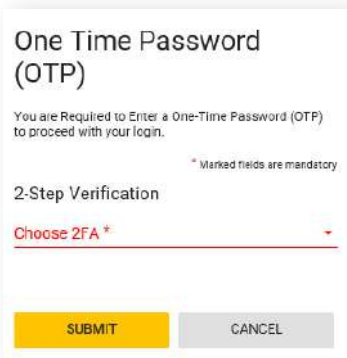


The 'Forgot Password' form contains the following fields and elements:

- 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), CANCEL (grey)
- Legend:** \* Marked fields are mandatory

### Step 4

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



The 'One Time Password (OTP)' screen contains the following fields and elements:

- 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), CANCEL (grey)
- Legend:** \* Marked fields are mandatory

One Time Password (OTP) screen

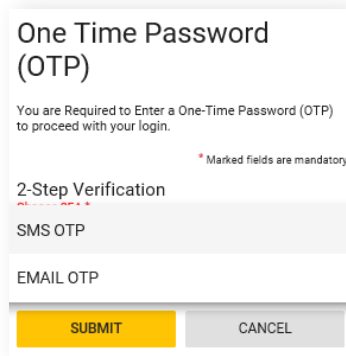
# 1 Login

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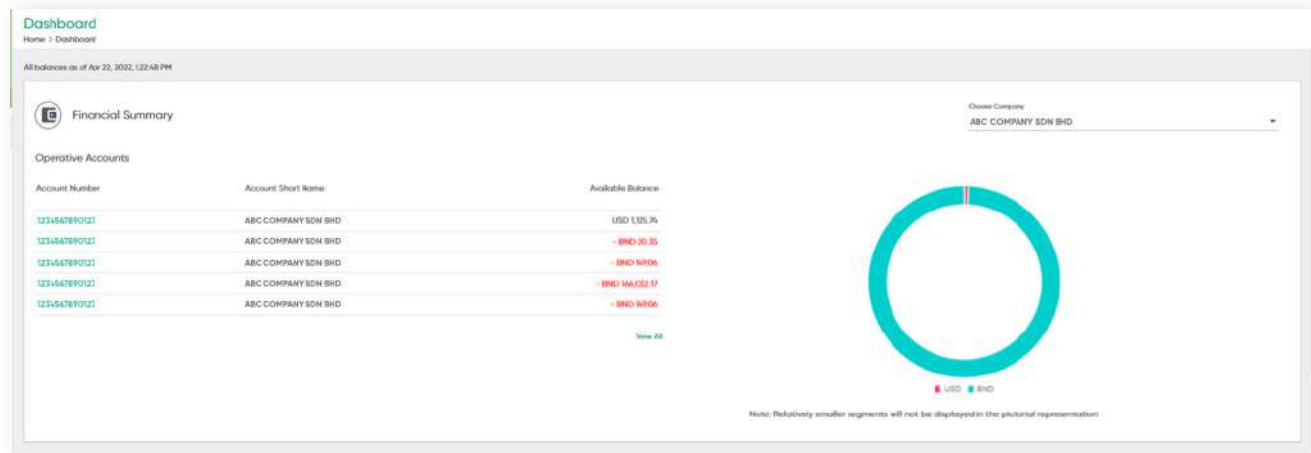
The main page, also known as the **Dashboard of the Baiduri b.Digital Business** platform provides an overview of your accounts, including consolidated reports of both financial and non-financial transactions.

# 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.

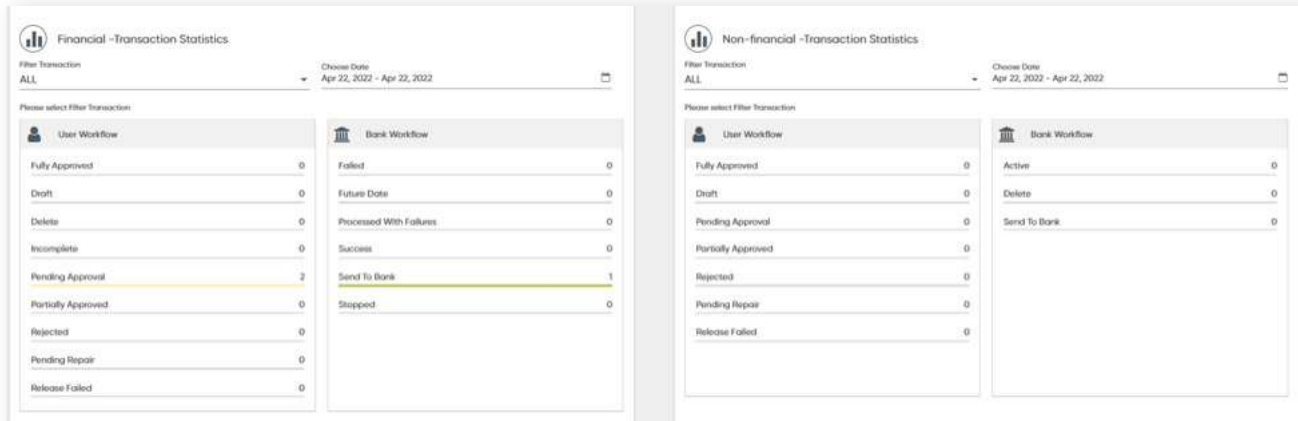


When you click **VIEW ALL**, you will be directed to the **Accounts** menu to view more information under the linked accounts.

## 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

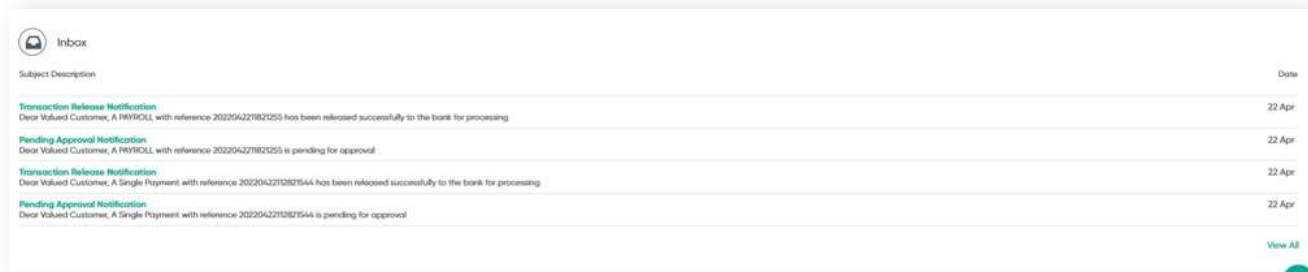
## 2 Dashboard

### 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.

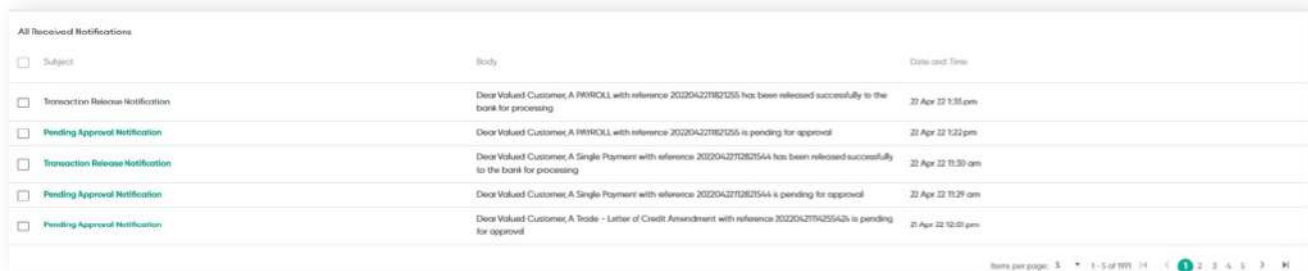


Subject Description	Date
<b>Transaction Release Notification</b> Dear Valued Customer, A PWRROLL with reference 202204221821255 has been released successfully to the bank for processing	22 Apr
<b>Pending Approval Notification</b> Dear Valued Customer, A PWRROLL with reference 202204221821255 is pending for approval	22 Apr
<b>Transaction Release Notification</b> Dear Valued Customer, A Single Payment with reference 202204221821544 has been released successfully to the bank for processing	22 Apr
<b>Pending Approval Notification</b> Dear Valued Customer, A Single Payment with reference 202204221821544 is pending for approval	22 Apr

[View All](#)

#### Notification

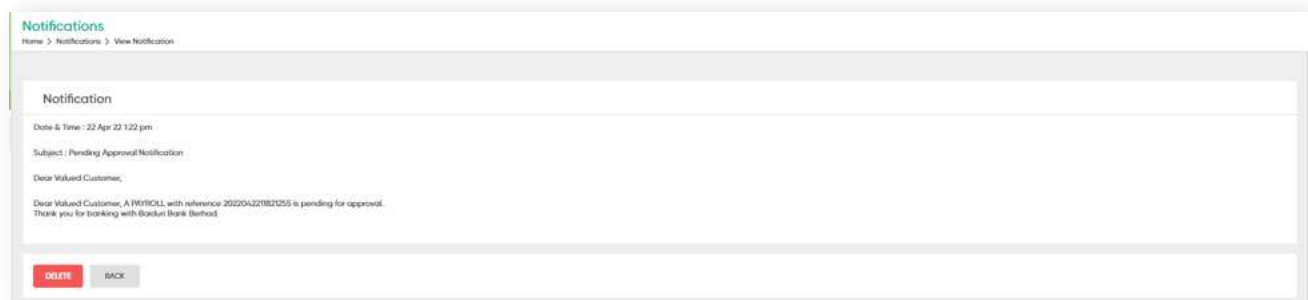
To view notifications for your transactions and requests from the bank, click on the bell icon  in the upper right corner.



<input type="checkbox"/> Subject	Body	Date and Time
<input type="checkbox"/> <b>Transaction Release Notification</b>	Dear Valued Customer, A PWRROLL with reference 202204221821255 has been released successfully to the bank for processing	22 Apr 22 1:35 pm
<input type="checkbox"/> <b>Pending Approval Notification</b>	Dear Valued Customer, A PWRROLL with reference 202204221821255 is pending for approval	22 Apr 22 1:22 pm
<input type="checkbox"/> <b>Transaction Release Notification</b>	Dear Valued Customer, A Single Payment with reference 202204221821544 has been released successfully to the bank for processing	22 Apr 22 11:30 am
<input type="checkbox"/> <b>Pending Approval Notification</b>	Dear Valued Customer, A Single Payment with reference 202204221821544 is pending for approval	22 Apr 22 11:29 am
<input type="checkbox"/> <b>Pending Approval Notification</b>	Dear Valued Customer, A Trade - Letter of Credit Amendment with reference 202204221821544 is pending for approval	21 Apr 22 12:01 pm

Items per page: 5 1-5 of 101

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




Notification
Date & Time : 22 Apr 22 1:22 pm
Subject : Pending Approval Notification
Dear Valued Customer, Dear Valued Customer, A PWRROLL with reference 202204221821255 is pending for approval. Thank you for banking with Baiduri Bank Berhad.
<a href="#">DELETE</a> <a href="#">BACK</a>

## 2 Dashboard

### 2.4 Inbox/View Notification/Send Message

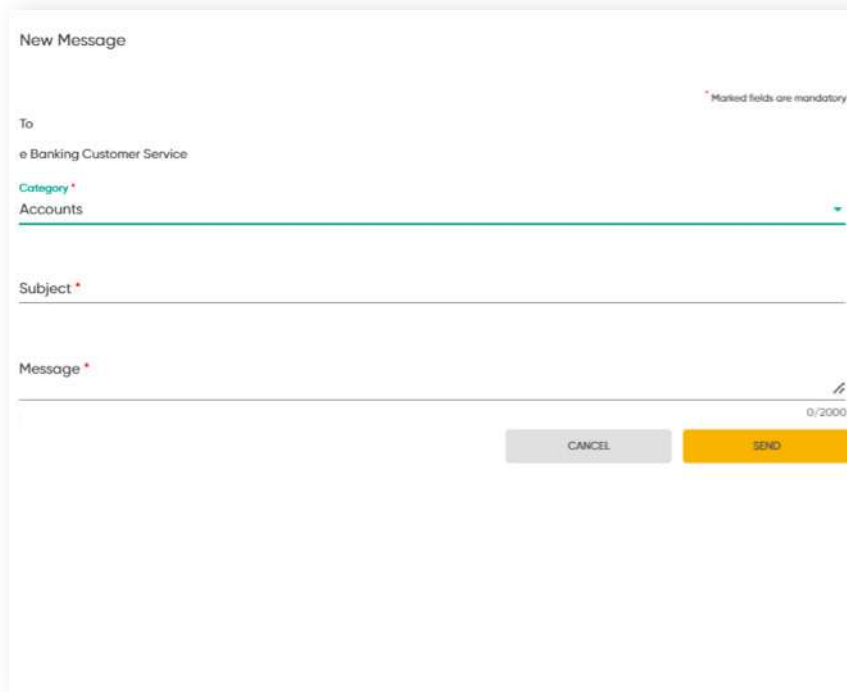
[Back to Table of Contents](#)

#### Send Message

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



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



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

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



## 2 Dashboard

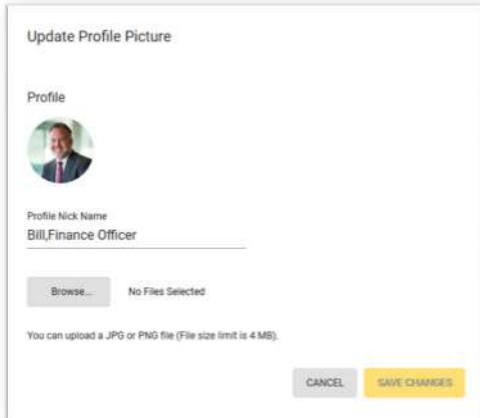
### 2.5 Customizing Profile Image and Name

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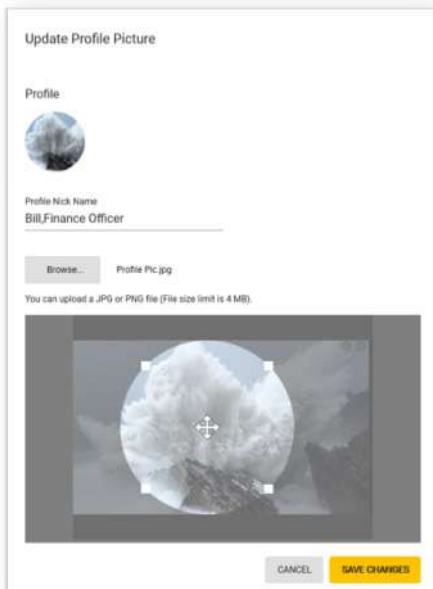
You can also customize your profile picture and name within your account. You may also view your last login details.

Click the **Edit icon** .

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



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



#### Important notes

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

## 3 Accounts

### 3.1 Overview

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

# 3 Accounts

## 3.2 Accounts Overview Function

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

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

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

**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)

OP 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)

OP 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

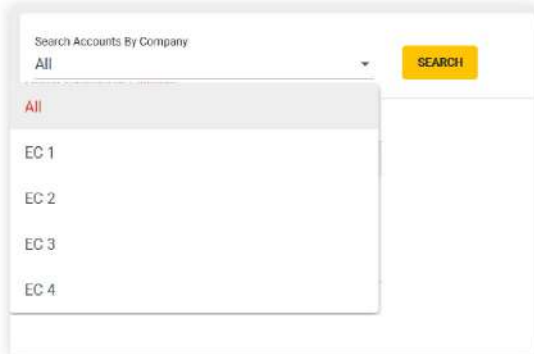
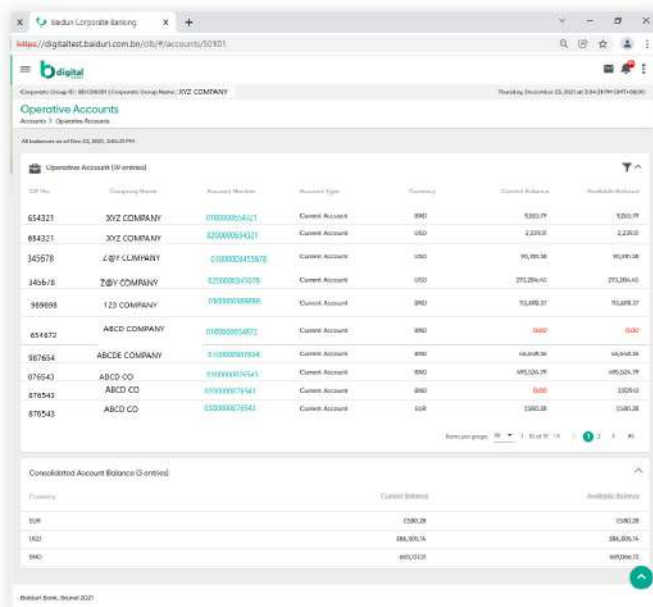
Figure 1: Accounts Overview screen

# 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 <b>current balances</b> and <b>available balances</b> in their currencies.</p>  <p>Figure 2: Operative Accounts screen</p>

# 3 Accounts

## 3.2 Accounts Overview Function

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

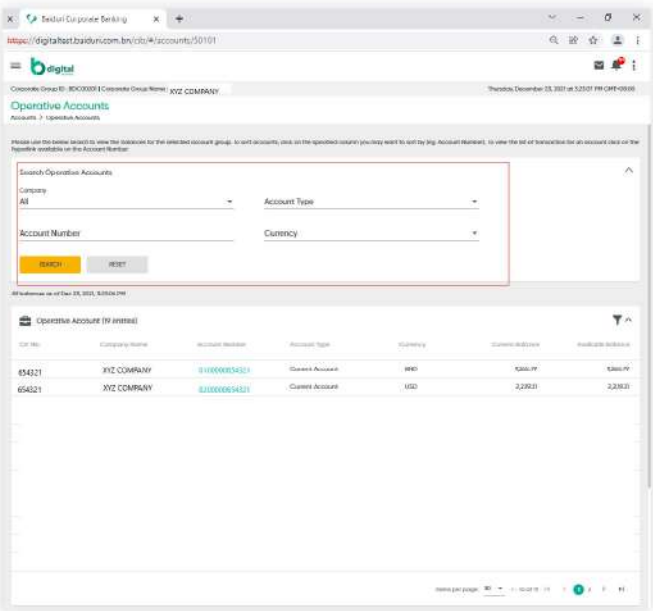


Figure 3: Operative Accounts screen

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

# 3 Accounts

## 3.3 Operative Accounts

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

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

**Operative Accounts**  
Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:04:31 PM

**Operative Account (19 entries)**

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

Items per page: 10 | 1 - 10 of 19 | < 1 2 > |

**Consolidated Account Balance (3 entries)**

Currency	Current Balance	Available Balance
EUR	7,580.28	7,580.28
USD	386,305.14	386,305.14
BND	665,157.51	669,066.72

Figure 4: Operative Accounts screen

# 3 Accounts

## 3.3 Operative Accounts

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

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

Thursday, December 23, 2021 at 3:46:16 PM GMT+08:00

Operative Accounts

Accounts > Operative Accounts

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

CF 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 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
200002703	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 63.21	BND 9,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 9770841-BANKING	BND 63.77	BND 9,288.50



## 3 Accounts

### 3.3 Operative Accounts

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

The screenshot shows the 'Transaction History' tab selected. A date selection calendar is open, showing February and March 2022. The calendar has a sidebar with options: Today, Yesterday, Last 7 Days, Last 30 Days, This Month, Last Month, and Custom. The 'Today' option is selected. The calendar shows the date 03/15/2022. Below the calendar, there are 'Apply' and 'Cancel' buttons. The main table area shows a header with columns: Transaction Description, Amount, and Running Balance. Below the header, it says 'No Records Found'. There is a 'BACK' button at the bottom left.

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

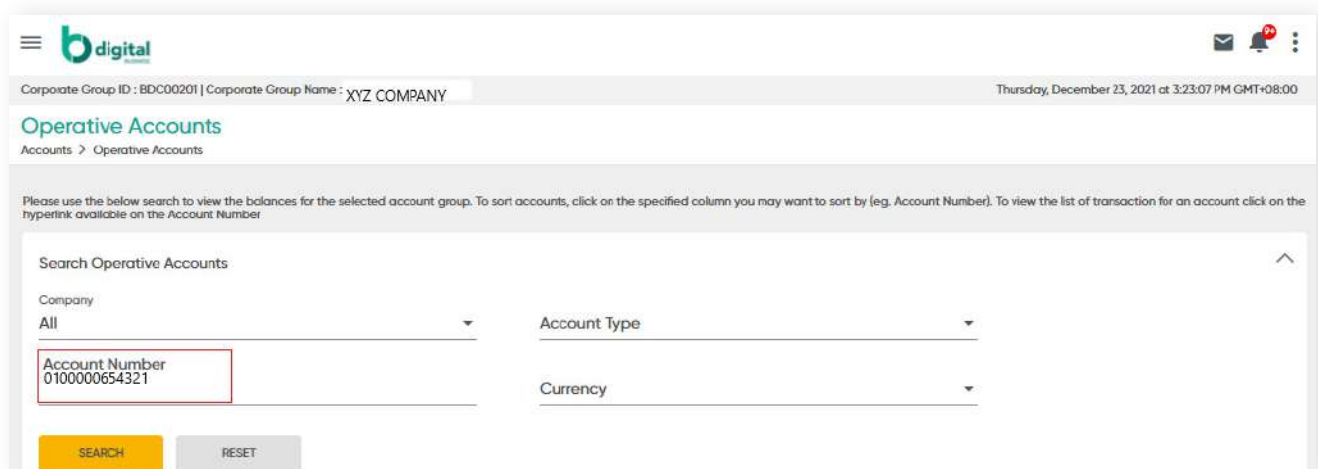
### 3.3.1 Searching Specific Operative Accounts

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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 'b.digital' logo is on the left, and navigation icons (mail, notifications, menu) are on the right. Below the logo, the header 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 title 'Operative Accounts' is followed by a breadcrumb 'Accounts > Operative Accounts'. A descriptive text 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 dropdown menus: '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 two buttons: 'SEARCH' (yellow) and 'RESET' (grey).

Figure 5: Operative Accounts screen

## 3 Accounts

### 3.3.1 Searching Specific Operative Accounts

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#### Step 2

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

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

### Operative Accounts

Accounts > Operative Accounts

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

#### Search Operative Accounts

Company  
All

Account Number  
0100000654321

Account Type

Currency

SEARCH

RESET

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

#### Operative Account (1 entries)

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

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

#### Consolidated Account Balance (1 entries)

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

Figure 6: Operative Account Inquiry screen

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## 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 3:66:18 PM GMT+08:00

Operative Accounts

Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:66:13 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 2,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING	BND 63.21	BND 7,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING	BND 43.77	BND 7,218.30

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, 4:02:56 PM

Deposit Accounts (5 entries)

CLI No.	Company Name	Account Number	Deposit Type	Currency	Loan	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	120,124.00	285,395.00	Dec 28, 2021
34567	ZYX COMPANY	67800034567	Fixed Deposit	BND	150,184.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	98700034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
23456	ABC COMPANY	67800023456	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

Items per page: 10

1 - 5 of 5

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1

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1

Consolidated Account Balance (1 entries)

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

Figure 7: Operative Accounts screen

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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, 11:28:38 AM

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

Account Details

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

## 3 Accounts

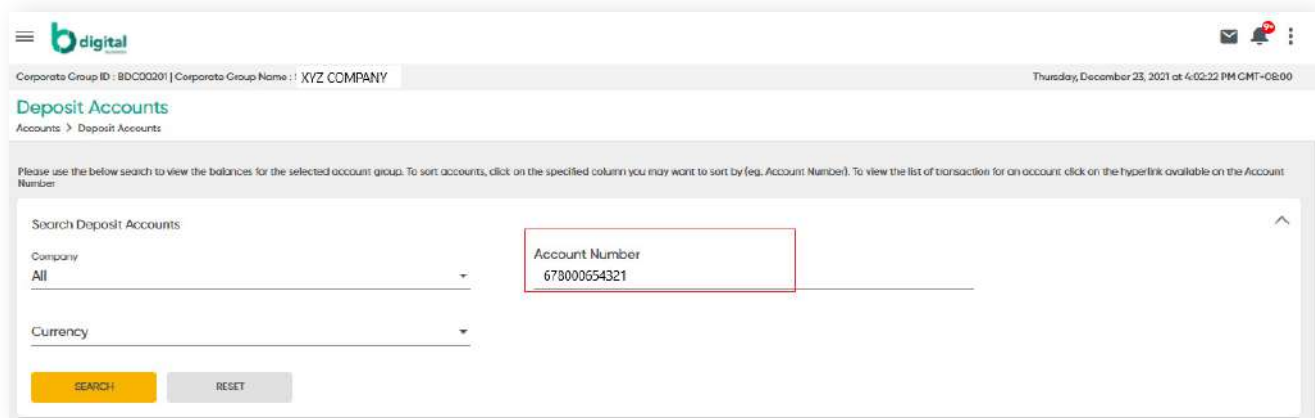
### 3.4.1 Searching Specific Deposit Accounts

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

#### Step 1

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



The screenshot displays the 'b.digital' Operative Accounts screen. At the top, the header shows the corporate group ID 'BDC00201' and name 'XYZ COMPANY'. The main title is 'Deposit Accounts'. Below this, a search section titled 'Search Deposit Accounts' contains three filters: 'Company' (set to 'All'), 'Account Number' (with the value '678000654321' entered and highlighted by a red box), and 'Currency'. At the bottom of the search section are 'SEARCH' and 'RESET' buttons. A small instructional text block above the search filters explains how to use the search and sort functions.

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

Currency

SEARCH

RESET

Account Number

678000654321

All balances as of Dec 23, 2021, 4:16:38 PM

Deposit Accounts (1 entries)

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

Items per page: 10 1 - 1 of 1

Consolidated Account Balance (1 entries)

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

# 3 Accounts

## 3.5 Loan Accounts Overview

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

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

**BAIDURI BANK** **b digital**

Corporate Group ID: CD0123 Corporate Group Name: Zero One Two Sdn Bhd Monday, March 1, 2022 at 4:00:09 PM CMT-DB00

**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 transactions for an account click on the hyperlinks available on the Account Number.

Search Accounts by Company: All **SEARCH**

All balances as at Mar 1, 2022, 4:00:09 PM

**Loan Accounts (5 entries)** [View All](#)

CIF No.	Company Name	Account Number	Loan Account Name	Disbursed Amount	Currency	Outstanding Balance	Next Repayment Date
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	2,500,000.00	BND	248,218.52	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	700,000.00	BND	19,006.30	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	1,096,904.85	BND	171,554.98	Jun 2, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	1,300,000.00	BND	522,239.57	Mar 31, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	380,000.00	BND	136,913.67	Apr 25, 2021

**Trust Receipt (16 entries)** [View All](#)

CIF No.	Company Name	Account Name	Unit Reference	Currency	Total Amount Due	BBI Amount
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">OCTD8012345</a>	BND	128,341.59	112,384.20

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, 10:49:04 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	<a href="#">20123456789010</a>	Commercial Loan	20,000,000.00	BND	10,792,833.90	Mar 12, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	1,073,551.97	BND	541,904.50	Mar 27, 2021

#### Trust Receipt (1 entries)

CIF No.	Company Name	Account Name	Link Reference	Currency	Total Amount Due
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">OCTDB012345</a>	BND	10,183.84

#### 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 Chag
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	OHT234	27,766.25	4,496.07	463.00	42	4,496.07	0.00
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	OHT234	27,766.25	4,932.25	463.00	43	4,932.25	0.00
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	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.

The screenshot displays the 'b.digital' web application interface. At the top, it shows the corporate group ID (BDC00201) and name (SOUL GARDENS CO), along with the date and time (Thursday, March 31, 2022 at 11:30:29 AM GMT+08:00). The main heading is 'Loan Accounts', with a breadcrumb trail: 'Accounts > Loan Accounts Overview > Loan Accounts Details'. Below this, it states 'All balances as of Mar 31, 2022, 11:30:28 AM'. A table lists account details for 'Zero One Two Sdn Bhd', including CIF No. (2123456), Account Number (20123456789010), Loan Type (Commercial Loan), Currency (BND), and an Outstanding Balance of 10,792,837.90. A section titled 'Account Details' provides further information in a table format, including Account Number, Account Name, Account Type, Outstanding Balance, Approved Amount, Disbursed Amount, Loan Term Original, Loan Term Balance, EMI Commenced, EMI Cycle Date, Interest Rate Type, Rate of Interest Applicable, Status, Current EMI, EMI Start Date, EMI End Date, Loan Center, and Branch Code. A note at the bottom explains that 'P' in the interest rate denotes a Prime Lending Rate of 5.5% and is subject to change. A disclaimer states that for past due status, default interest will apply, and users should refer to their Facility Offer Letter (FOL) for details. A 'BACK' button is located at the bottom left.

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	<a href="#">OOTDB012345</a>	BND	10,183.84	10,000.00

Items per page: 5 1 - 1 of 1

#### Trust Receipt

Accounts > Loan Accounts Overview > Trust Receipt Details

All balances as of

Trust Receipt (1 entries)

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

Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and Subject to Change.  
Disclaimer: For 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 > LoanAccounts 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	INSTALLMENT PAYMENT FOR 30-SEP-2014	-463	
Sep 10, 2014	INSTALLMENT 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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Account Number	Registration number	Loan Amount	Total Outstanding Balance	Monthly Instalment Amount	Months Overdue	Instalment Over Due	Other Charges	Insurance	Total Amount	Next Repayment Overdue Due Date	Pay Monthly Instalment	Pay Charges	Pay Insurance
0000123898457872	BBM223	27,766.25	6,356.46	463.00	42	463.00	0.00	17,000.00	6,459.92		PAY	PAY	PAY
0000239875498761	BBZ5403	27,766.25	6,532.25	463.00	39	463.00	0.00	17,000.00	19,010.17		PAY	PAY	PAY
0000913546276492	EZS6785	35,144.31	5,160.31	566.00	43	566.00	0.00	22,000.00	13,009.62		PAY	PAY	PAY
0003827462	BTS7584										PAY	PAY	PAY

#### Step 1

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

#### Step 2

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

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



## 3 Accounts

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

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#### Initiate Payment

##### Step 1

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

##### Step 2

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

Corporate Group ID : 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 6 / 20

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

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

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: 20211227111030569

STEP 1 INITIATE PAYMENT STEP 2 REVIEW STEP 3 COMPLETE

Applicant

Biller Information

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

HP Account Number 0000123898457872

Payment Details

CONTINUE RESET CANCEL

#### Edit/View Adhoc Bill Payee

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

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

> [Bill Payee Management](#)

Edit/View Adhoc Bill Payee

Marked fields are mandatory

Bill Payee Information

Payee Nick Name\*  
Hire Purchase 14 / 100

Choose Biller Category  
Hire Purchase

Biller  
Hire Purchase

CANCEL UPDATE

Figure 10: Edit/View Adhoc Bill Payee screen

## 3 Accounts

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

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#### Step 3

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

The screenshot 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 status bar indicates 'Marked fields are mandatory'. Below this, a 'Bill Payment Reference: 20211227111030369' is shown. A progress indicator at the top shows three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main content area is divided into sections: 'Applicant', 'Bill Information', and 'Payment Details'. The 'Payment Details' section is expanded, showing fields for '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 BRUND DOLLAR)'. At the bottom, there are three buttons: 'CONTINUE' (highlighted in orange), 'RESET', and 'CANCEL'.

## 3 Accounts

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

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#### Review

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

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

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

Bill Payment Reference: 20211227111050369

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Reference: 123456  
Company: 654321 / XYZ COMPANY  
Pay From: XYZ COMPANY/010000654321/BND/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: 20211227111050369

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	Setup
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		5,000.00	3,531.29	1,468.71	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		2,000.00	8,296.72	10,294.72	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		1.00	516.79	515.29	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		99999	860.85	1,860.85	PAY CREDIT CARD	SETUP

Items per page: 10 1 - 4 of 4

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

> [Bill Payee Management](#)

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

Unposted Transaction Details : 5432xxxxxx1234

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

Select Format

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 Number	000xxxxxxx00	Company Name	Zero One Two Sdn Bhd	Outstanding Balance	BND -100.00
Card Type	Master Classic	Total Credit Limit	BND -864.92	Available Credit Limit	BND 433.48
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	<a href="#">OOTDB012345</a>	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	4,000.00	Jun 22, 2023	ACTIVE
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	13,900.00	Jan 27, 2023	ACTIVE

Overdraft Summary

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	<a href="#">OOTDB012345</a>	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

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

Guarantee Summary Details

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

BACK

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

<b>Overdraft Summary</b>											
Company Name	CIF 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 17, 2022
Beneficiary Name	Zero One Two Sdn Bhd	Currency	SGD
Draft Settlement	SIGHT	Limit Amount	
Value Date	Mar 17, 2022	Goods Description	BOOKS

BACK

## 3 Accounts

### 3.7 Limit Summary

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

<b>Trust Receipt</b>										
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 25, 2022, 5:03:02 PM

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

CI# No.	Drawer Name	Contract Reference	Drawer Name	Remitting Bank	Currency	Bill Amount	Issued Date	Expiry Date	Bill Total
0907655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	UNITED OVERSEAS BANK (M) LTD	USD	93,983.00	Jan 16, 2021	Mar 20, 2021	0
0907655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANGKOK BANK PUBLIC CO LTD	USD	30,009.00	Jan 13, 2021	Mar 14, 2021	0
0907655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	20,692.00	Jan 13, 2021	Mar 14, 2021	0
0907655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA LIMITED	USD	21,806.00	Jan 5, 2021	Mar 6, 2021	0
0907655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	24,131.00	Jan 4, 2021	Mar 5, 2021	0

**Outward Collection (2 entries)** [View All](#)

CI# No.	Contract Reference	Drawer Name	Collecting Bank	Currency	Bill Amount	Issued Date	Maturity Date	Bill Total
0907655	0123FGH321012	MD BAKAR ALI	MEEZAN BANK LIMITED	USD	2,352.00	Dec 30, 2020	Feb 28, 2021	0
0907655	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 (Internal Transfer)' 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 text '(Company ID / Company Name)'.
- Pay From \***: A text input field with a search icon, and a placeholder text '(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

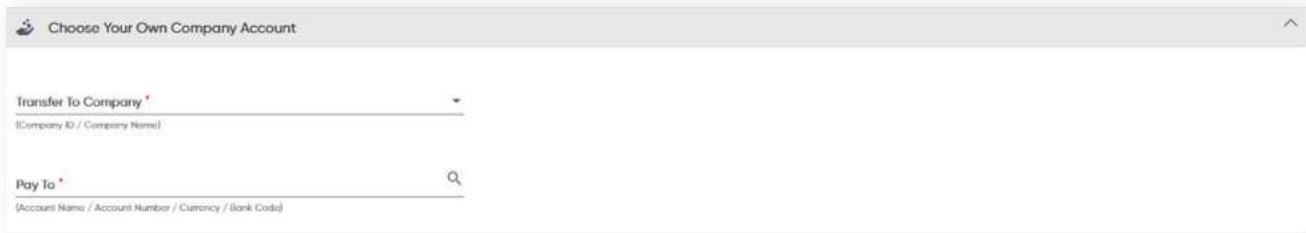
Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	Under the drop-down list, there are 3 options, Internal, Domestic and International transfers	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory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

## 4 Transfers

### 4.2.1 Create Single Payment (Internal Transfer)

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#### Choose Your Own Company Account



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

#### Amount

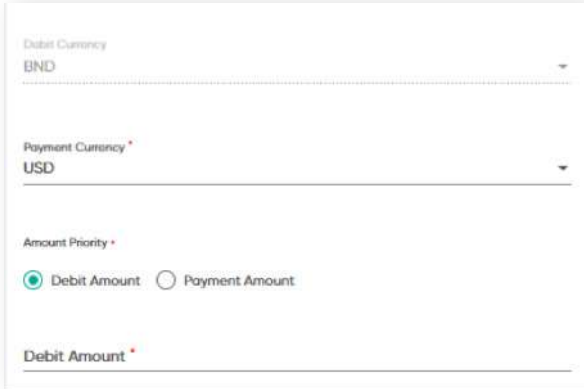


Fields	Description	Mandatory/Optional
Debit Currency	This will be set by default based on the currency of the selected <b>Pay From</b> account	Mandatory
Payment Currency	This will be set by default based on the currency of the selected <b>Pay To</b> account	Mandatory

## 4 Transfers

### 4.2.1 Create Single Payment (Internal Transfer)

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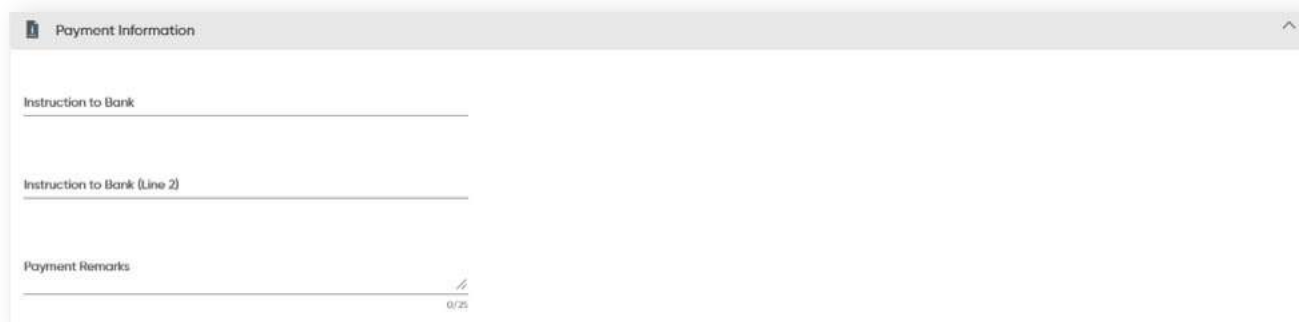
Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> currency and <b>Pay From</b> currency are different, an <b>Amount Priority</b> field will appear.</p>  <p><b>Amount Priority</b>  <b>Debit Amount</b> – debits the amount based on the Debit Currency or <b>Pay From</b> account  <b>Payment Amount</b> – pays the currency based on the <b>Pay To</b> account</p>	Mandatory
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div> <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
<b>Instruction to Bank</b>	Enter details or remarks of any instructions for the bank	Optional
<b>Instruction to Bank (Line 2)</b>	Enter additional information, if any	Optional
<b>Payment Remarks</b>	<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
<b>Save as Draft</b>	Save a draft of what you've entered before submitting it for approval.
<b>Save as Template</b>	Allows you to re-create the same transfer without needing to repeat the whole process again.



## 4 Transfers

### 4.2.2 Create Single Payment (Domestic Transfer)

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

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

#### Applicant

**Create Transfer**  
Transfers > Create Transfer

**Applicant**

Your Reference \*

Payment Method \*  
DOMESTIC TRANSFER

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

Pay From \*  
RUC1000332 / RUCR1000332 / AUD / BBB  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

**AVAILABLE BALANCE** A\$ 98,563,214.00

Payment Date \*  
2021-02-15

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

# 4 Transfers

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

### Beneficiary

Beneficiary

Transfer To \*

☒ Same Bank

☐ Other Bank

Pay To \*

(Beneficiary Name / Account Number / Bank Code)

Create Adhoc Beneficiary

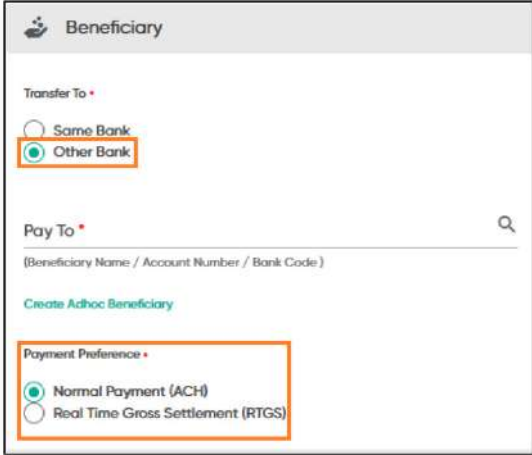
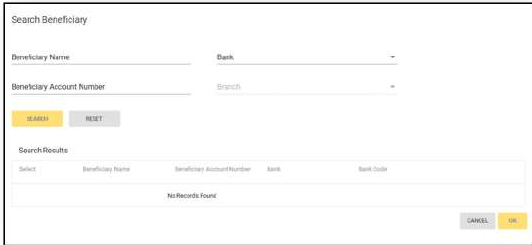
Amount

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> <p><b>Same Bank</b> – transfers the payment to another beneficiary account within Baiduri Bank</p> <p><b>Other Bank</b> – transfers the payment to another beneficiary at another local bank</p>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer) — [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><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></div>	

## 4 Transfers

### 4.2.2 Create Single Payment (Domestic Transfer)

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#### Amount Section

**Amount**

Debit Currency  
AUD

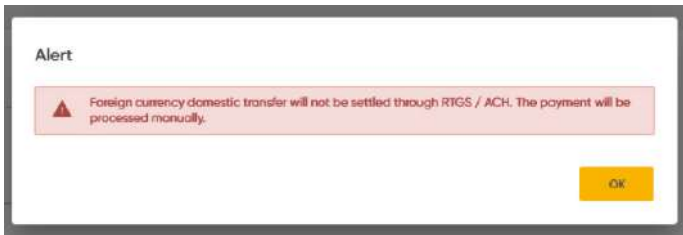
Payment Currency \*  
BND

Amount Priority \*  
☐ Debit Amount
 ☒ Payment Amount

Debit Amount

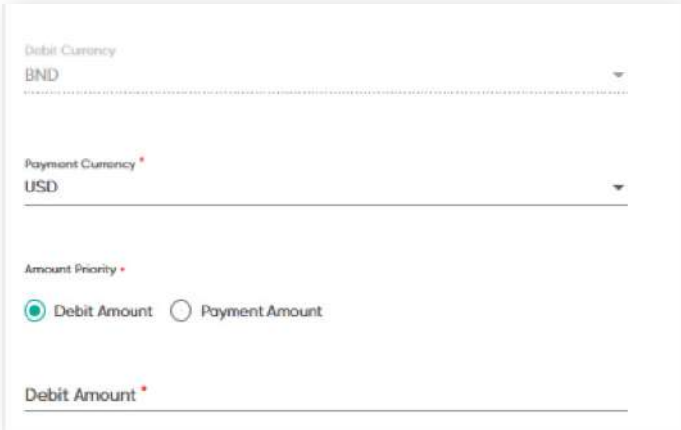
Payment Amount \*

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 payments.

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

# 4 Transfers

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

Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> account currency differs from the <b>Pay From</b> account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div><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) — [Back to Table of Contents](#)

### Payment Information section

Payment Information

Instruction to Bank

Instruction to Bank (Line 2)

Payment Remarks

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.

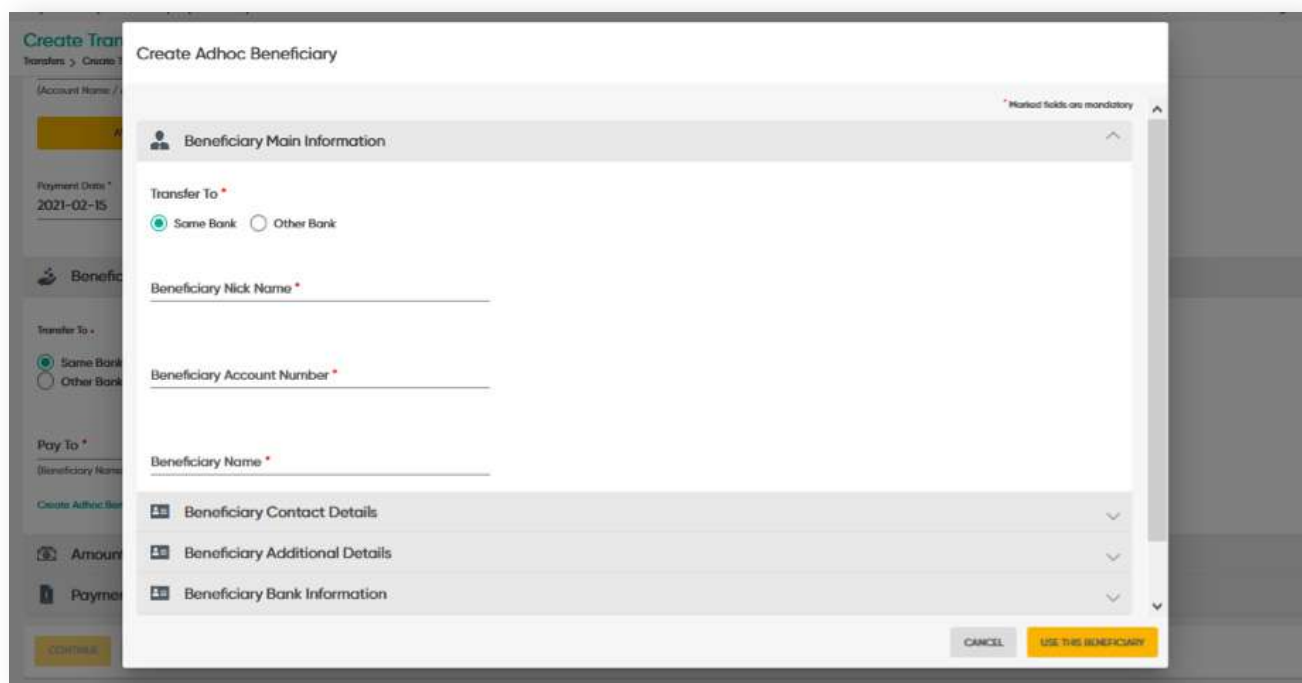
From the menu, go to Create **Transfer** → **Beneficiary**.  
The **Beneficiary** screen should be displayed.



The screenshot shows the 'Create Transfer' screen. At the top, there's a breadcrumb 'Transfers > Create Transfer' and a date '2021-02-16'. Below this is a 'Beneficiary' section with a search icon. Under 'Transfer To', there are two radio buttons: 'Same Bank' (selected) and 'Other Bank'. Below that is a 'Pay To' field with a search icon and a placeholder '(Beneficiary Name / Account Number / Bank Code)'. A red box highlights the 'Create Adhoc Beneficiary' button. At the bottom, there are four buttons: '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' screen. It has a title bar 'Create Adhoc Beneficiary' and a note '\*Marked fields are mandatory'. Below this is a 'Beneficiary Main Information' section with a search icon. Under 'Transfer To', there are two radio buttons: 'Same Bank' (selected) and 'Other Bank'. Below that are three text input fields: 'Beneficiary Nick Name', 'Beneficiary Account Number', and 'Beneficiary Name'. At the bottom, there are four expandable sections: 'Beneficiary Contact Details', 'Beneficiary Additional Details', and 'Beneficiary Bank Information'. At the bottom right, there are two buttons: 'CANCEL' and 'USE THIS BENEFICIARY'.



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

# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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### Beneficiary fields

Beneficiary

Pay To \*

(Beneficiary Name / Account Number / Bank Code)

Create Adhoc Beneficiary

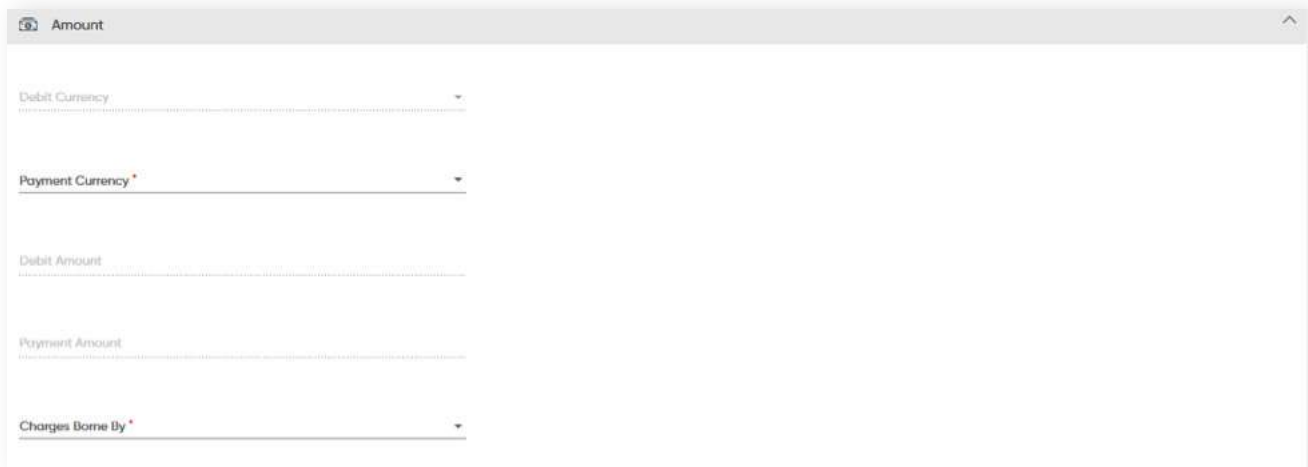
Fields	Description	Mandatory/Optional
Pay To	<p>Click on the Pay To field. The Search Beneficiary screen will be displayed. You can then select the Beneficiary Name, Account Number, Bank and Branch that was created under Beneficiary Management.</p> <div><div>Search Beneficiary</div><div><div>Beneficiary Name</div><div>Bank</div><div>Beneficiary Account Number</div><div>Branch</div><div>SEARCH</div><div>RESET</div><div>Search Results</div><div><div>Select</div><div>Beneficiary Name</div><div>Beneficiary Account Number</div><div>Bank</div><div>Bank Code</div></div><div>No Records Found</div><div>CANCEL</div><div>OK</div></div></div>	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> <div><div>Create Adhoc Beneficiary</div><div><div>Beneficiary Main Information</div><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></div><div>CANCEL</div><div>USE THIS BENEFICIARY</div></div></div>	


## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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#### Amount section

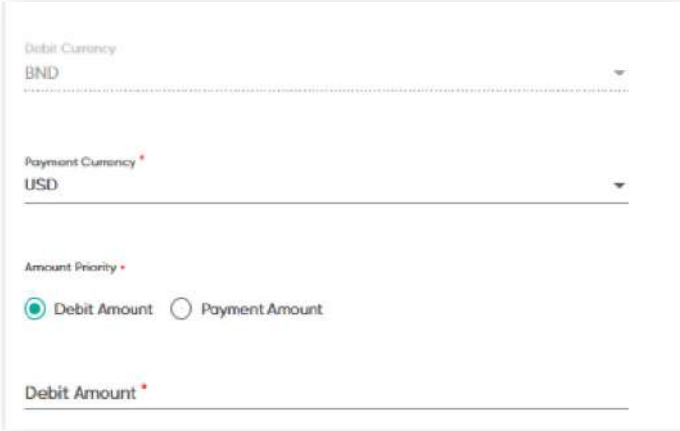


Fields	Description	Mandatory/Optional
Debit Currency	This field is auto-populated based on the currency of the selected <b>Pay From</b> Account	Mandatory
Payment Currency	<p>This field is auto-populated based on the currency of the <b>Pay To</b> Account</p> <p>If the Debit Currency differs from the Payment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

## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> account currency differs from the <b>Pay From</b> account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account</p> <div> <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"> <li>• Beneficiary – this means that the beneficiary will bear the cost</li> <li>• Sender – this means that the sender will bear the cost</li> <li>• Shared – this means that the cost will be shared between the beneficiary and the sender</li> </ul>	Mandatory

#### Payment information fields

Payment Information

Instruction to Bank

Instruction to Bank (Line 2)

Payment Remarks

0/25

## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
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.

Declaration

Purpose of payment \*

Goods for processing

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

#### 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/RUCR00008/BND/BBB  
(Account Name / Account Number / Currency / Bank Code) Clear

AVAILABLE BALANCE BND 32,345,687.00

Debit Currency  
BND

Payment Currency \*  
SGD

Amount priority \*  
☐ Debit Amount ☒ Payment Amount

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

Payment Date \*  
2021-02-08

SAVE CRITERIA

Baiduri Bank, Brunel 2021

Enter all necessary information as required for a transfer.

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

# 4 Transfers

## 4.3 Create Batch Payment

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The **Payment Details** screen

The screenshot shows the 'Create Batch Payment' screen in the b.digital system. The page title is 'Create Batch Payment' with a breadcrumb 'Transfers > Create Batch Payment'. The main section is titled 'Payment Details'. It contains several input fields: 'Your Reference \*' with the value '20210802MMO0002', 'Pay To \*' with a search icon and a red error message 'Please select the company to pay to', 'Debit Amount', 'Payment Amount \*' with a red error message 'Please select the amount to be credited', 'Payment Detail \*', 'Payment Detail 2', and 'Remarks \*'. There is an 'ADD PAYMENT' button and a disclaimer: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' At the bottom, it says '0 item(s) in the batch' and 'Total Debit Amount: 0.00 (MYR)'.

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 now displays a table with one item. The table has columns for 'Pay To', 'Debit Amount', and 'Action'. The row shows 'Michael Monks/20210208111/0001' with a debit amount of 'A\$100.00'. The 'Total Debit Amount' is now '100.00 (MYR)'. The '0 item(s) in the batch' text is now '1 item(s) in the batch'. At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', and 'RESET'.

Pay To	Debit Amount	Action
Michael Monks/20210208111/0001	A\$100.00	

## 4 Transfers

### 4.3 Create Batch Payment

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**Add Payment** functions

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

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

The screenshot displays the 'Create Batch Payment' interface. At the top, a progress bar indicates three steps: STEP 1 CREATE BATCH (active), STEP 2 REVIEW, and STEP 3 COMPLETE. Below the progress bar, the 'Batch Criteria Selection' section contains the following fields:

Payment Method	DOMESTIC
Derived Payment Type	Manual Processing (Non-STP)
Transfer To	Other Bank
Company	RGUTL3 / RGUS
Pay From	RUC1000332 / RUCR000332 / AUD / BBB
Debit Currency	AUD
Payment Currency	AUD
Payment Date	Feb 16, 2021
Derived Payment Date	Feb 16, 2021

Below this, the 'Payment Details' section shows a table with one item in the batch:

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

The total debit amount is A\$100.00 (AUD). At the bottom, there is a disclaimer: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' and three buttons: 'PROCEED TO SUBMIT', 'BACK', and '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 : 2021021571648263

STEP 1  
CREATE BATCH

STEP 2  
REVIEW

STEP 3  
COMPLETE

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

Payment Reference:	2021021571648263
Payment Method:	Domestic Transfer
Company:	RGUTR3 / RGU2
Pay From:	RGU2 / RUCIR000332 / AUD / BBB
Derived Payment Type:	Manual Processing (Non-SIF)
Total Debit Amount:	AUD 100.00
Payment Date:	18-Feb-2021
Derived PaymentDate:	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

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, Brunel 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.

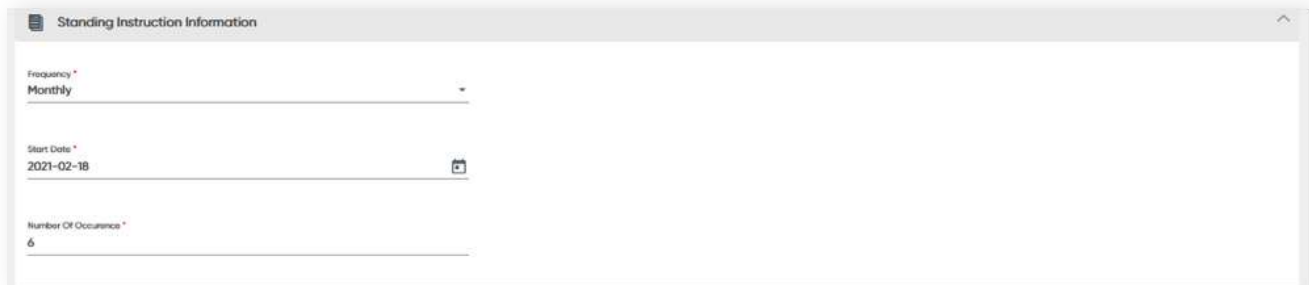
Under Beneficiary and Amount sections, enter details as per a normal **Transfer**.

## 4 Transfers

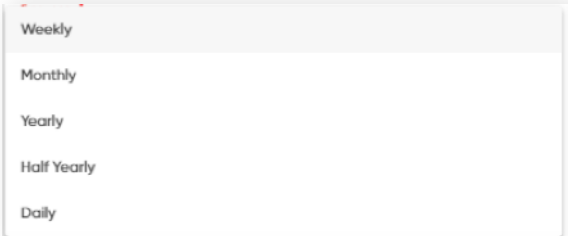
### 4.4 Create Transfer Standing Instruction

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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 field set to "2021-02-18" and a calendar icon, and "Number Of Occurrence" with a text field 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.

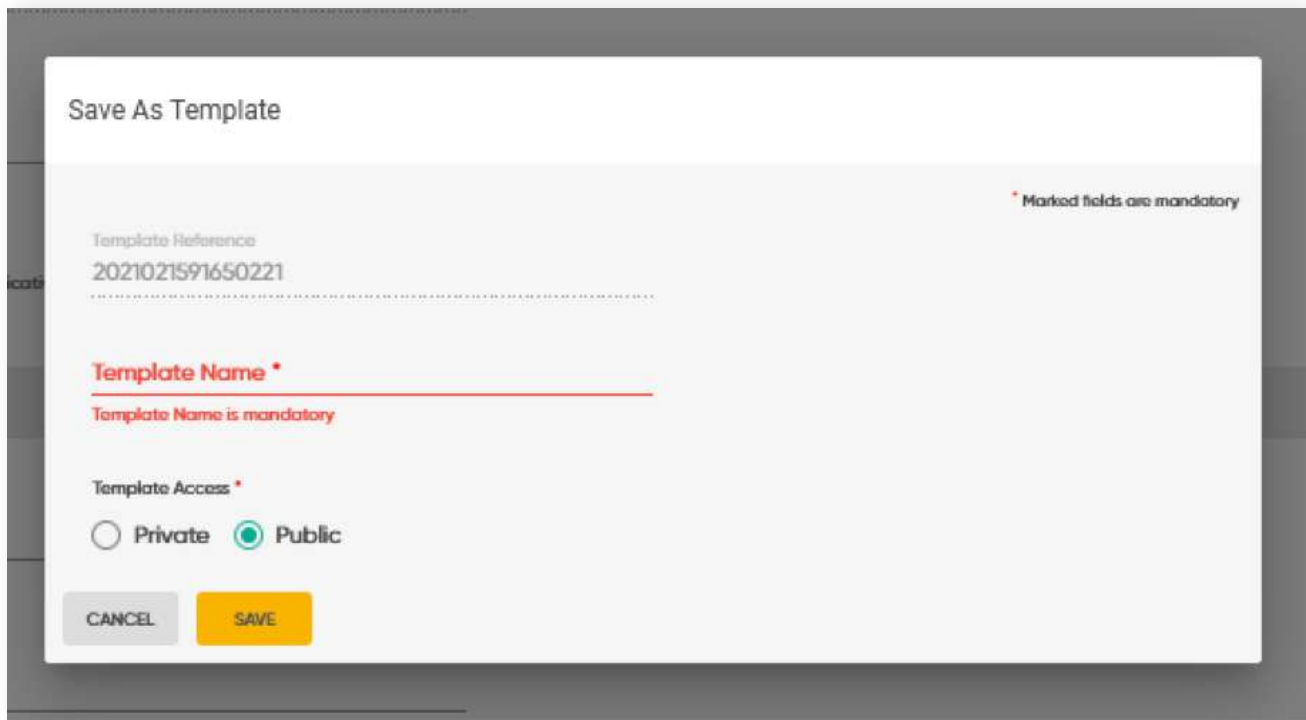
## 4 Transfers

### 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 and the text '\* Marked fields are mandatory' are visible. Below the reference field, there is a 'Template Name' field with a red asterisk. Below this field, a red error 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
202007052916332	RGU2 / RUCR00008 / BND / BNB	RGU2 / RUCR00004 / BND / BNB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	
202008081304030					Jan 8, 2021	Internal Transfer	Draft	
202007070144792					Jan 7, 2021	Internal Transfer	Draft	
202007071252095	RGU2 / RUCR00002 / BND / SCB	RGU2 / RUCR00006 / BND / SCB	BND		Jan 7, 2021	Internal Transfer	Draft	
202004040436545					Jan 4, 2021	Internal Transfer	Draft	
202002060699422	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020020605505947	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020022415203846	RGU2 / RUCR00032 / AUD / BNB	bluend / 9239283293892 / USD / BNB	USD	1.00	Dec 26, 2020	Domestic Transfer	Pending Repair	
202002070207043	RGU2 / RUCR00008 / BND / BNB	orag1 / 15425416251 / USD / BNB	BND	16.41	Dec 26, 2020	Domestic Transfer	Draft	
20200224122505072	RGU2 / RUCR00032 / AUD / BNB	98989898989 / 878787878 / BND / HOFIC	AUD	1.03	Dec 26, 2020	International Transfer	Draft	

Items per page: 10

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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
202007052916332	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>
202008081304030					Jan 8, 2021	Internal Transfer	Draft	
202007070144792					Jan 7, 2021	Internal Transfer	Draft	
202007071252095	RGU2 / RUCR00002 / BND / SCB	RGU2 / RUCR00006 / BND / SCB	BND		Jan 7, 2021	Internal Transfer	Draft	
202004040436545					Jan 4, 2021	Internal Transfer	Draft	
202002060699422	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020020605505947	RGU2 / RUCR00008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020022415203846	RGU2 / RUCR00032 / AUD / BNB	bluend / 9239283293892 / USD / BNB	USD	1.00	Dec 26, 2020	Domestic Transfer	Pending Repair	
202002070207043	RGU2 / RUCR00008 / BND / BNB	orag1 / 15425416251 / USD / BNB	BND	16.41	Dec 26, 2020	Domestic Transfer	Draft	
20200224122505072	RGU2 / RUCR00032 / AUD / BNB	98989898989 / 878787878 / BND / HOFIC	AUD	1.03	Dec 26, 2020	International Transfer	Draft	

Items per page: 10

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12345678910

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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**b.digital**

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 \*  
RGU112 / RGU2  
(Company ID / Company Name)

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

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
2027020123535627	RGU2 / RUC1000008 / BND / BNB	RUC100004 / RUC1000004 / BND / BNB	BND	10.00	Feb 10, 2021	INTERNAL	Success	▼ Copy
2027020100963401	RGU2 / RUC1000002 / BNR / SCB	MR SANJAY NARAIN / 23232323 / BNR / SCB	BNR	10.00	Feb 10, 2021	DOMESTIC	Success	▼
202701077620421	RGU2 / RUC1000008 / BND / BNB	araq1 / 15425A16251 / BND / BNB	BND	12.00	Feb 9, 2021	DOMESTIC	Success	▼
20270100948022361	RGU2 / RUC1000008 / BND / BNB	bluesed / 9239285293892 / BND / BNB	BND	1.00	Jan 21, 2021	SIDOMESTIC	Success	▼
20270107355279431	RGU2 / RUC1000006 / BNR / SCB	MR SANJAY NARAIN / 23232323 / BNR / SCB	BNR	12.00	Jan 8, 2021	SIDOMESTIC	Success	▼
202701062083756A	RGU2 / RUC1000006 / BNR / SCB	testtest5656 / 87676767676767676 / BND / BNB	BND	10.00	Jan 6, 2021	TT	Success	▼
2027010620352447	RGU2 / RUC1000006 / BNR / SCB	testtest5656 / 87676767676767676 / BND / BNB	BND	10.00	Jan 6, 2021	TT	Success	▼
202701062070756	RGU2 / RUC1000008 / BND / BNB	bluesed / 9239285293892 / BND / BNB	BND	4.00	Jan 6, 2021	DOMESTIC	Success	▼
2027010512795275A	RGU2 / RUC1000008 / BND / BNB	bluesed / 9239285293892 / AUD / BNB	AUD	0.97	Jan 6, 2021	DOMESTIC	Success	▼
2020122855A1939	RGU2 / RUC1000008 / BND / BNB	bluesed / 9239285293892 / USD / BNB	USD	16.61	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/USD/000  
(Account Name / Account Number / Currency / Bank Code) Clear

AVAILABLE BALANCE    USD 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 timestamp 'Tuesday October 1, 2019 at 3:50:34 PM GMT+05:30'. Below the header, the title 'Manage Transfers' is displayed. A filter dropdown is set to 'Single Payment'. A search section includes fields for 'Payment Reference', 'Payment Method', 'Payment Date' (Jan 01, 2019 - Oct 03, 2019), and 'Status'. There are '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	
2019022684131886		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	50.00	Feb 26, 2019	DOMESTIC	Success	
2019022773632822		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	20.00	Mar 19, 2019	DOMESTIC	Success	
2019022775652583		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 timestamp 'Tuesday October 1, 2019 at 6:02:47 PM GMT+05:30'. Below the header, the title 'View Single Payment' is displayed. The 'Payment Reference' is 2019062541256904. Below this is an 'Applicant' section with fields: Reference (1213), Payment Method (INTERNAL), Derived Payment Type (BOOKTRF), Company (Atos Sintel/Atos Sintel), Pay From (Atos Sintel/ 2010010001 / SGD / DBS), Payment Date (Jun 25, 2019), and Derived Payment Date (Oct 1, 2019). Below the applicant section is an 'Own Company Account' section with fields: Company (Atos Sintel/Atos Sintel) and Pay To (SA\_S01 / 5010010001 / SGD / DBS). Below the account section is an 'Amount' section with fields: Debit Currency (SGD) and Payment Currency (SGD).

# 4 Transfers

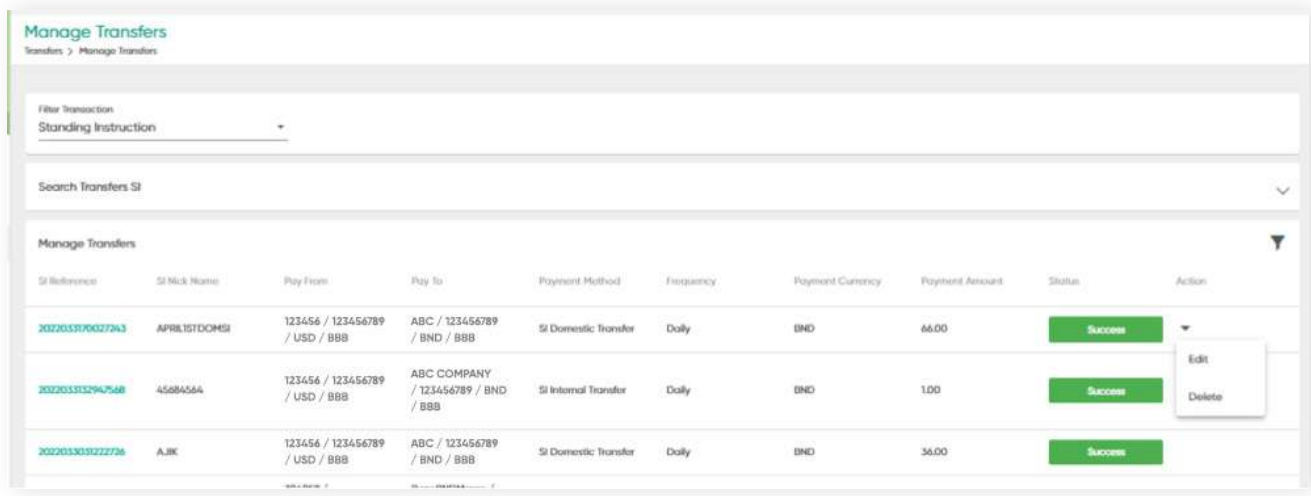
## 4.7.2 Amendment/Deletion of Standing Instruction – [Back to Table of Contents](#)

This section specifies how you can delete a standing instruction.

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

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

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



## 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

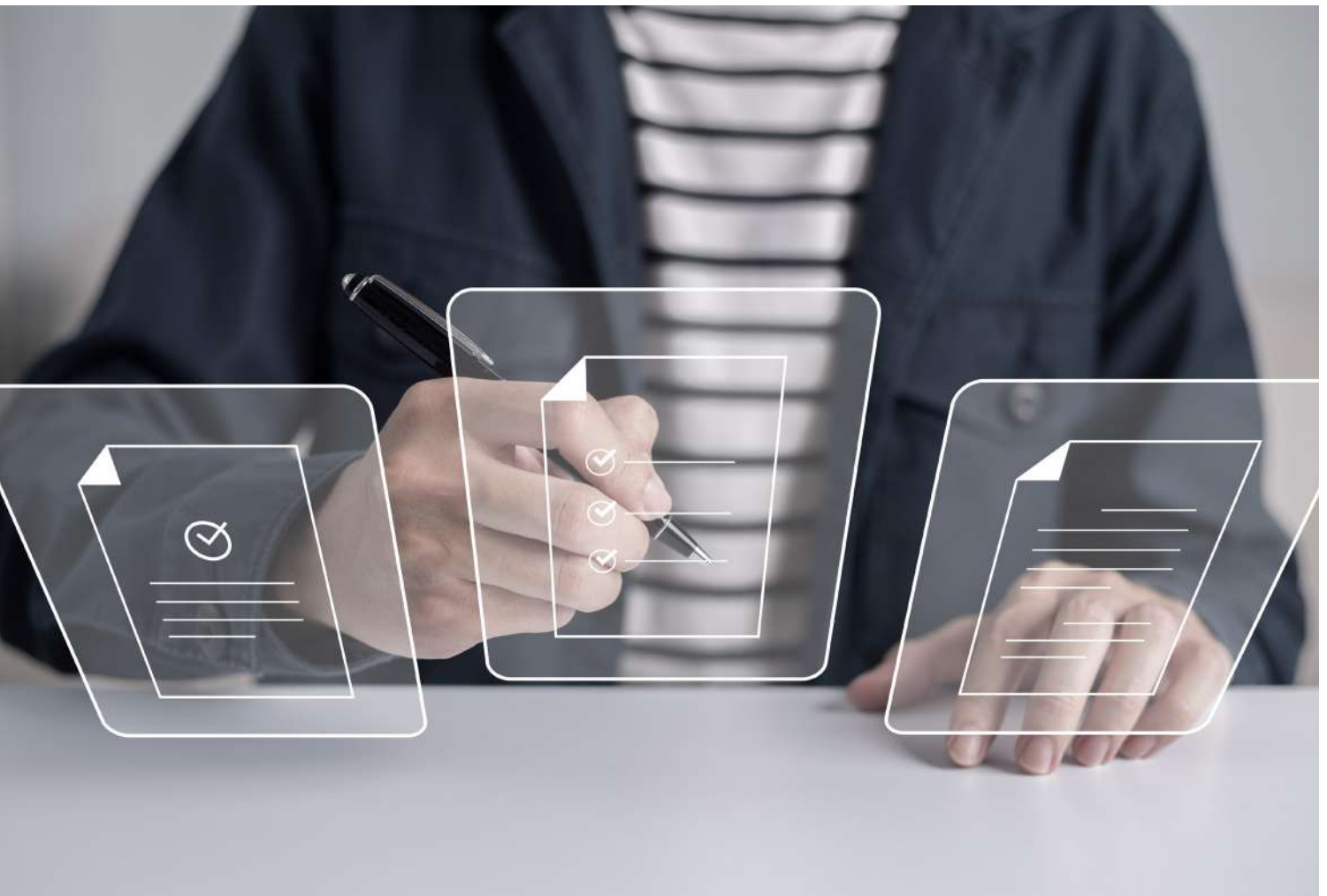
When the Maker has created the Transfer Payment Record and has submitted the request for approval.

#### 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.



# 4 Transfers

## 4.8.1 Amendment 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

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2020200344791	RGU2 / RUCR00006 / BND / BNB	Black and White Plastics / 87300954434523 / BND / BNY	BND	100.00	Feb 18, 2021	International Transfer	Pending Approval	▼
202020253296332	RGU2 / RUCR00006 / BND / BNB	RGU2 / RUCR00004 / BND / BNB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Approval	▼
202020253475075	RGU2 / RUCR00006 / BND / BNB	Michael Marford / 2020208111 / BND / BNB	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	▼
202020253899627	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	▼
20202027127766366	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
202020271931666	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
20202027105366996	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
20202021033306432	RGU2 / RUCR00006 / BND / BNB	Black and White Plastics / 87300954434523 / BND / BNY	BND	11.11	Feb 12, 2021	International Transfer	Pending Approval	▼
2020202542522757	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	▼
20202020834360758	RGU2 / RUCR000033 / AUD / BNB	Michael Marford / 2020208123456 / BND / BNB	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	▼

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.

**Send To Amendment**  
Transfers > Manage Workflow > Send To Amendment

Own Company Account

Company: RGUTBL2/RGU2  
Pay To: RUC100004/ RUCR00004/ BND/ BNB

Amount

Debit Currency: BND  
Payment Currency: BND  
Debit Amount: BND100.00  
(One Hundred BRUNE DOLLAR)  
Payment Amount: BND100.00  
(One Hundred BRUNE DOLLAR)

Payment Information

Payment Detail: Regular payment  
Payment Detail Line 2:  
Payment Remarks:

Reason For Send To Amendment

Remarks \*

0/500

SEND TO AMENDMENT CANCEL

## 4 Transfers

### 4.8.2 Approve (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  
Transfer > 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	
20270250144971	RGU2 / RUCR00008 / BND / BBR	Black and White Plastics / 87300954434523 / BND / BNY	BND	100.00	Feb 18, 2021	International Transfer	Pending Approval	▼	
20270253675075	RGU2 / RUCR00008 / BND / BBR	Michael Marford / 20270208111 / BND / BBR	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	▼	
202702512809427	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	▼	
202702512176A366	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼	
2027025170031464	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼	
2027025245366898	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼	
20270251701530432	RGU2 / RUCR00008 / BND / BBR	Black and White Plastics / 87300954434523 / BND / BNY	BND	11.11	Feb 12, 2021	International Transfer	Pending Approval	▼	
202702540522757	RGU2 / RUCR00002 / BNR / SCB	RGU2 / RUCR00006 / BNR / SCB	BNR	10.00	Jan 25, 2021	Internal Transfer	Rejection Failed	▼	
2027020634740758	RGU2 / RUCR000332 / AUD / BBR	Michael Marford / 20200208123456 / BND / BBR	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	▼	
20270204124278886	RGU2 / RUCR00008 / BND / BBR	RGU2 / RUCR00004 / BND / BBR	BND	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼	

## 4 Transfers

### 4.8.2 Approve (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 navigation links. The main content area is divided into several sections:

- Transfer Details:** Displays the transfer type, company, pay from, payment date, and cleared payment date.
- Own Company Account:** Displays the company and pay to details.
- Amount:** Displays the debit currency, payment currency, debit amount, and payment amount.
- Payment Information:** Displays the payment detail, payment detail (line 2), and payment remarks.

At the bottom, there are two buttons: **APPROVE** and **CANCEL**. A confirmation message is displayed at the bottom: "Baiduri Bank, Brunei 2021".

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

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

### 4.8.2 Approve (Transfers)

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**Approve Transfer**  
Transfers > Manage Workflow > Approve Transfer

Payment Reference: 2021021512809627

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

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

Payment Reference	2021021512809627
Reference	ref990
Payment Method	Internal Transfer
Derived Payment Type	BOOKTRF
Pay From	RGU2/RUCR000002/INR/SCB
Pay To	RGU2/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	RGU2 / RUCR000002 / INR / SCB	RGU2 / RUCR000006 / INR / SCB	INR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	<div>Resubmit Cancel Release</div>
2021020834740758	RGU2 / RUCR000032 / INR / BSB	Michael Marford / 20200208123456 / INR / BSB	INR	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	
20210204124278886	RGU2 / RUCR000008 / INR / BSB	RGU2 / RUCR000004 / INR / BSB	INR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	

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

# 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 each entry manually

Bill Payment Reference: 2021021585840814

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Your Reference \*

Choose Company \*

Pay From \*

Billers 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

## 5.2 Create Bill Payment

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

## Biller Information field functions

Biller Information

Choose Biller \*

Biller Category / Biller Code / Biller Name / Payee Nick Name

Create Adhoc Bill Payee

Payment Details

CONTINUE



SAVE AS DRAFT

RESET


# 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 <b>Choose Biller</b> field. See below.</p> 	Mandatory

### Functions under Bill Payment


**Payment Details**

Payment Date \*

2022-03-31



Payment Currency \*

BND

Payment Amount \*

123.00

(One Hundred Twenty Three BRUNEI DOLLAR)

Remarks


test

# 5 Bill Payment

## 5.2 Create Bill Payment

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



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 FromRUC1000005/RUC1000005/BND/BOS

Bill Information

BillerCredit Cards / AutoBillorBNDOpen / AutoBillorBNDOpen / BillerAuto

Credit Card Number15

Payment Details

Payment DateFeb 16, 2021

Payment CurrencyBND

Payment AmountBND706.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Additional Information

Label1tagit

Label2Feb 16, 2021

Label3Feb 16, 2021, 11:44:57 PM

Label4BND2,333.00

Fees Information

Fee AmountBND10.00

PROCEED TO SUBMIT

BACK

CANCEL

# 5 Bill Payment

## 5.2 Create Bill Payment

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

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

### Review

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

The screenshot shows the 'b.digital' 'Create Payment' interface. At the top, it displays 'Corporate Group ID: testnew1 | Corporate Group Name: testnew1' and the date 'Wednesday, February 17, 2021 at 12:06:22 AM GMT+08:00'. The page title is 'Create Payment' with a breadcrumb 'Bill Payments > Create Payment'. A progress bar indicates three steps: 'STEP 1 INITIATE PAYMENT' (completed), 'STEP 2 REVIEW' (current), and 'STEP 3 COMPLETE'. The main content area is divided into sections: 'Applicant' (Reference: MMOSMSRAD02, Company: RGL2, Pay From: RUC100008/RUCR00008/BND/BBB), 'Biller Information' (Biller: Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen / BillerAuto, Credit Card Number: 35), 'Payment Details' (Payment Date: Feb 16, 2021, Payment Currency: BND, Payment Amount: BND100.00 (One Hundred BRUNE DOLLAR), Remarks), and 'Additional Information' (Label1: tag1, 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: 2021021591549554

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

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

Bill Payment Reference	2021021591549554
Reference	MMCSANPAY001
Company	REGU2
Pay From	REGU2 / EUCR000008 / BND / BSB
Bill	Credit Cards / AutoBilltoBNDOpen / AutoBilltoBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	16-Feb-2021
Fee Amount	BND 10

MAKE ANOTHER BILL PAYMENT

## 5 Bill Payment

### 5.3 Adhoc Payment

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You can create payment profiles through Adhoc Payment to pay bills instantly. These profiles will be saved as a Bill Payee which then can be viewed again under **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"><li>• This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field.</li><li>• The Pay From field contains Company Name/ Account Number/ Currency/ Bank Code</li></ul> <p>Once the Pay From field is filled, the total available account balance of the company should be displayed.</p>	Mandatory



## 5.4 Create Standing Instruction

[Back to Table of Contents](#)

## Biller Information field functions

Biller Information

Choose Biller \*

Credit Cards/VISA/VB/MMOBP001

Q

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

Clear

View Bill Payee

Card Number

2020\*\*\*\*\*



Amount

Standing Instruction Information

CONTINUE

SAVE AS DRAFT

RESET

Fields	Description	Mandatory / Optional
<p><b>Choose Biller</b></p>	<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> 	<p>Mandatory</p>

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Amount fields functions

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

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

### Standing Instruction Information fields functions

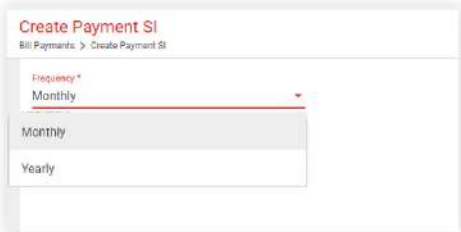
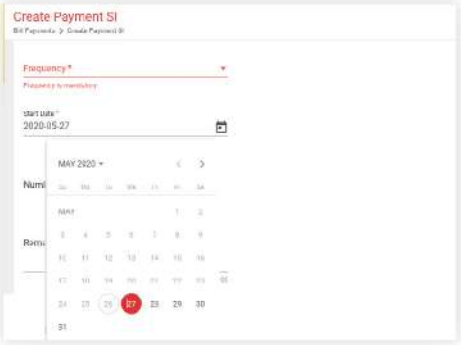
The screenshot shows a form titled "Standing Instruction Information" with fields for "Frequency" (set to "Monthly"), "Start Date" (set to "2021-02-18"), and "Number Of Occurrence" (set to "3"). There is a "Remarks" field at the bottom. At the bottom of the form, there are buttons for "CONTINUE", "SAVE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

Figure 1: Create Payment SI screen

# 5 Bill Payment

## 5.4 Create Standing Instruction

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

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Review

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

Payment SI Reference Number : 20210216/93853937

STEP 1  
INITIATE PAYMENT SI

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Reference

SANPM100301

SI Nick Name

TORIOI

Company

RGUTLZ/RGUZ

Pay From

RUC100008/RUC1000008/BND/SEB

Bill Information

Pay To

Credit Cards / VISA / VI / M100P001

Card Number

2020\*\*\*\*\*

Amount

Payment Currency

BND

Payment Amount

BND10.00

(Ten BRUNEI DOLLAR )

Standing Instruction Information

Frequency

Monthly

Number Of Occurrence

3

Start Date

Feb 16, 2021

End Date

Apr 19, 2021

Payment Remarks

Fees Information

Fee Amount

BND25.00

PROCEED TO SUBMIT

BACK

CANCEL

### Actions

### Response

**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:	SANPMHMOB001
SI Nick Name:	TODD001
Company:	RGU2
Pay From:	RGU2 / RUCRDC006 / BND / B86
Pay To:	Credit Cards / VISA / VISA Biller / MMORP001
Card Number:	2020*****
Payment Amount:	BND 10.00
Frequency:	Monthly
Start Date:	16-Feb-2021
End Date:	19-Apr-2021
Fee Amount:	BND 25

MAKE ANOTHER PAYMENT SI

# 5 Bill Payment

## 5.5 Approval Workflow (Bill Payments) Payment

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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
20210716134956	RGLD / RUCR100008 / BND / B3B	Credit Cards/AutoBillBNDOpen / AutoBillBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	
2021021610029985	RGLU2 / RUCR100008 / BND / B3B	Credit Cards/visa/visa/blue12	Feb 16, 2021	BND	100.00	Pending Approval	
202102161514170	RGLU2 / RUCR100008 / BND / B3B	Broadband/Telecom/TC Biller/Telecom	Feb 16, 2021	BND	100.00	Pending Approval	
2021030900059990	RGLU2 / RUCR100008 / BND / B3B	Credit Cards/AutoBillBNDOpen / AutoBillBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	
2021030908110253	RGLU2 / RUCR100008 / BND / B3B	Credit Cards/VISA /VR/CitiBiller	Feb 9, 2021	BND	100.00	Pending Approval	
2021030613823569	RGLD / RUCR100008 / BND / B3B	Broadband/Telecom/TC Biller/Telecom	Feb 6, 2021	BND	100.00	Pending Approval	
2021022912361188	RGLU2 / RUCR100008 / BND / B3B	Credit Cards/VISA/VE/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	
2021012810316635	RGLD / RUCR100008 / BND / B3B	Credit Cards/VISA/VE/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	
202101271042817	RGLU2 / RUCR100002 / INR / SCB	Broadband/BillerOnline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	
2021012713609487	RGLU2 / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaEmployee	Jan 27, 2021	INR	12.00	Pending Approval	

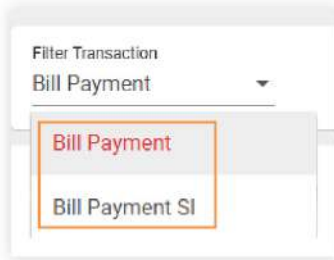
Items per page: 10 1 - 10 of 119 1 2 3 4 5

## 5 Bill Payment

### 5.5 Approval Workflow (Bill Payments) Payment

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#### Manage Workflow functions

Actions	Response
<b>Filter Transactions</b>	<p>Filter between Bill Payment and Bill Payment SI requests</p> 
<b>Filter Bill Payment column name (▼)</b>	<p>Filter between Bill Payment and Bill Payment SI requests</p>
<b>Search</b>	<p>Search Bill Payment and Bill Payment SI records through the Search field. Use the drop-down list to filter results to specific types of Bill Payments or Bill Payment SI records</p>
<b>View</b>	<p>Click on the Bill Payment Reference or SI Reference hyperlinks to view more details of the selected record.</p>

# 5 Bill Payment

## 5.5 Approval Workflow (Bill Payments) Payment

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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. See below for example.

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		
202102101549508	RGU2 / RUCR00008 / BND / B3B	Credit Cards/AutoBillerBNDOpen / AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval			
202102161029985	RGU2 / RUCR00008 / BND / B3B	Credit Cards/visa/visa/visa2	Feb 16, 2021	BND	100.00	Pending Approval			
202102151549170	RGU2 / RUCR00008 / BND / B3B	Broadband/Telecom/TC biller/telecom	Feb 15, 2021	BND	100.00	Pending Approval			
202102090059190	RGU2 / RUCR00008 / BND / B3B	Credit Cards/AutoBillerBNDOpen / AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval			
202102091110253	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA /V3/OnlineBiller	Feb 9, 2021	BND	100.00	Pending Approval			
202102041282359	RGU2 / RUCR00008 / BND / B3B	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval			
202101291200188	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VB/MsaCard	Jan 29, 2021	BND	11.00	Pending Approval			
2021012812036615	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VB/MsaCard	Jan 28, 2021	BND	69.00	Pending Approval			
2021012710042817	RGU2 / RUCR00002 / INR / SCB	Broadband/Telecom/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval			
2021012710383487	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 19 1 2 3 4 5



# 5 Bill Payment

## 5.5 Approval Workflow (Bill Payments) Payment

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### Step 4

Under the **Action** column, click on the drop-down arrow. The sub-menu containing **Approve**, **Reject** and **Amendment** 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
202102091349556	RGU2 / RUCR00008 / BND / B3B	Credit Cards/AutoBill/BNDOpen /AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
2021020910629990	RGU2 / RUCR00008 / BND / B3B	Credit Cards/visa/visa/blue2	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102155362710	RGU2 / RUCR00008 / BND / B3B	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Approval	▼
2021020990059990	RGU2 / RUCR00008 / BND / B3B	Credit Cards/AutoBill/BNDOpen /AutoBill/BNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	▼
202102098110253	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA /V3/CoffeeBiller	Feb 9, 2021	BND	100.00	Pending Approval	▼
2021030412823569	RGU2 / RUCR00008 / BND / B3B	Broadband/Telecom/TC Biller/telecom	Feb 4, 2021	BND	100.00	Pending Approval	▼
2021021912310188	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
2021021810356005	RGU2 / RUCR00008 / BND / B3B	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	▼
202102170042817	RGU2 / RUCR00002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
2021011710808487	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 10

<

1

2

3

4

5

>

H

Approve

Reject

Amendment

Figure 3: Manage Workflow screen

## 5 Bill Payment

### 5.5 Approval Workflow (Bill Payments) Payment

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#### Amount fields functions

#### Step 5

Click **Amendment**. The **Send To Amendment** screen should be displayed.

Bill Payment Reference: 2021021515149170

STEP 1  
VERIFY

STEP 2  
COMPLETE

Applicant

Reference

rel67

Company

RGUTL2 / RGU2

Pay From

RGU2 / RUCROX008 / BND / BRB

Bill Information

Billor

Broadband / Telecom / TC Billor / Telecom

FlexField

T2

Additional Information

Label1

logit

Label2

Feb 15, 2021

Label3

Feb 15, 2021, 4:22:48 PM

Label4

BND2333.00

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

Reason For Send To Amendment

Remarks \*

0/500

AMENDMENT

CANCEL

## 5 Bill Payment

### 5.5 Approval Workflow (Bill Payments) Payment

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#### Step 4

Under the **Reason For Send To Amendment** section, fill in the **Remarks** field.

Reason For Send To Amendment

Remarks \*

Error in details

18/300

AMENDMENT CANCEL

#### Step 7

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

Send To Amendment

Applicant > Manage Workflow > Send To Amendment

Bill Payment Reference: 2021021515149170

STEP 1 VERIFY STEP 2 COMPLETE

✔ Your Payment will now be available in pending repair status.

Bill Payment Reference	2021021515149170
Reference	es57
Company	RGUZ
Pay From	RGUZ / BUCR00008 / IND / 008
Bill	Broadband / telecom / Telecom Biller/ telecom
Final Field	12
Payment Amount	IND 100.00
Payment Date	15-Feb-2021

MANAGE WORKFLOW

# 5 Bill Payment

## 5.5.1 Approve (Bill Payment)

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### Step 1

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
202102161346556	RGLZ / RUCR00008 / BND / B03	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Credit Cards/visa/visa/blue2	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Broadband/telecom/TC Biller/Telecom	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	10.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Credit Cards/VISA /VB/OfflineBiller	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Broadband/Telecom/TC Biller/Telecom	Feb 16, 2021	BND	100.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00008 / BND / B03	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00002 / INR / SCB	Broadband/billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
202102161346556	RGLZ / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	▼

Items per page: 101 - 10 of 19<12345>|

Approve  
Reject  
Amendment

# 5 Bill Payment

## 5.5.1 Approve (Bill Payment)

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### Step 2

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

MB1011

Company

RGUTBLZ / RG42

Pay From

RGLD / RUCR00008 / BND / BBB

Bill Information

Billor

Credit Cards / VISA / VQ / OfflineBillor

Card Number

12

Additional Information

Label1

logit

Label2

Feb 9, 2021

Label3

Feb 9, 2021, 10:48:47 PM

Label4

BND2,333.00

Payment Details

Payment Date

Feb 9, 2021

Payment Currency

BND

Payment Amount

100.00  
(One Hundred BRUNE DOLLAR)

Remarks

Monthly payment

Fees Information

Fee Amount

BND10.00

APPROVE

CANCEL

### Note:

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

## 5 Bill Payment

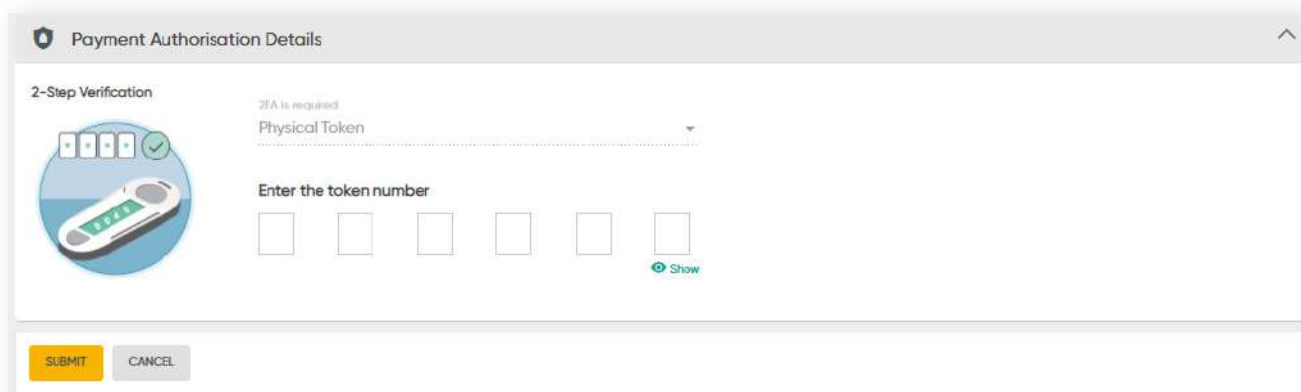
### 5.5.1 Approve (Bill Payment)

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#### Step 3

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

If you choose to use the digital token, on your **Baiduri b.Digital Business mobile app**, go to **Generate Secure Code** to generate the secure code.



The screenshot shows a dialog box titled "Payment Authorisation Details". Inside, there is a section for "2-Step Verification" which includes an icon of a physical token and a dropdown menu labeled "2FA is required" with "Physical Token" selected. Below this is a prompt "Enter the token number" followed by six empty input boxes and a "Show" button. At the bottom are "SUBMIT" and "CANCEL" buttons.

#### Step 4

Enter the generated secure code in the respective field.



This screenshot shows the same "Payment Authorisation Details" dialog box as in Step 3. In this step, the six input boxes for the token number are now filled with green dots, indicating that the secure code has been entered. The "SUBMIT" and "CANCEL" buttons remain at the bottom.

# 5 Bill Payment

## 5.5.1 Approve (Bill Payment)

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### Step 5

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	MM4211
Company	RGUZ
Pay From	RGUZ / RUCR00006 / BND / BDB
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 11:51:25 PM GMT+08:00

Manage Workflow  
Bill Payments > Manage Workflow

202101220147613	RGUZ / RUCR00006 / INR / SCB	Broadband/Offline INR Full/Offline INR Full	Jan 22, 2021	INR	12.00	Fully Approved	▼
202101312637457	RGUZ / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test58798	Jan 13, 2021	INR	100.00	Pending Approval	▼
2021010627103988	RGUZ / RUCR00003 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test58798	Jan 6, 2021	INR	10.00	Release Failed	▼
2021010510020525	RGUZ / RUCR00002 / INR / SCB	Broadband/Offline INR Full/Offline INR Full	Jan 5, 2021	INR	10.00	Pending Approval	▼
2021010545347895	RGUZ / RUCR00006 / INR / SCB	Broadband/Online INR/Online INR/test02	Jan 5, 2021	INR	100.00	Pending Approval	▼
202101052648877	RGUZ / RUCR00002 / INR / SCB	Broadband/Online Biller/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

## 5.5.2 Release Bill Payment

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After the Bill Payment transactions have been approved by the Approver, the payment will be released to the bank for processing. The Approver will need to release the payment after verifications have been carried out by the bank. You will receive a confirmation notification from the bank that the payment has been released.

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		
20202098110253	IGL2 / RUCR00008 / BND / EBB	Credit Cards/VISA /VE/OfflineBiller	Feb 9, 2021	BND	100.00	Fully Approved			
202021611549556	IGL2 / RUCR00008 / BND / EBB	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval			
202021610029085	IGL2 / RUCR00008 / BND / EBB	Credit Cards/Visa/Visa/Visa12	Feb 16, 2021	BND	100.00	Pending Approval			
202020990059190	IGL2 / RUCR00008 / BND / EBB	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval			
2020204112823569	IGL2 / RUCR00008 / BND / EBB	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval			
20201292531188	IGL2 / RUCR00008 / BND / EBB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval			
20201281034665	IGL2 / RUCR00008 / BND / EBB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval			
20201171004287	IGL2 / RUCR00002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval			
202011710308487	IGL2 / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval			
202010504325557	IGL2 / RUCR00002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 25, 2021	INR	20.00	Pending Approval			

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# 5 Bill Payment

## 5.5.2 Release Bill Payment

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### Step 1

Under the **Action** column, click the drop-down arrow. The sub-menu containing **Release** and **Cancel Release**.

**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
202102098110253	RGU2 / RUCR00006 / BND / BBE	Credit Cards/VISA /V3/Office/Biller	Feb 9, 2021	BND	100.00	Fully Approved	
202102097134920	RGU2 / RUCR00006 / BND / BBE	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 10, 2021	BND	100.00	Pending Approval	<div>Release Cancel Release</div>
202102100299935	RGU2 / RUCR00006 / BND / BBE	Credit Cards/VISA/VISA1/Biller2	Feb 10, 2021	BND	100.00	Pending Approval	
2021020990057990	RGU2 / RUCR00006 / BND / BBE	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	
2021020410282309	RGU2 / RUCR00006 / BND / BBE	Broadband/Telecom/TC Billa/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	
202101292330788	RGU2 / RUCR00006 / BND / BBE	Credit Cards/VISA/V3/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	
202101281003665	RGU2 / RUCR00006 / BND / BBE	Credit Cards/VISA/V3/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	
202101270042817	RGU2 / RUCR00002 / INR / SCB	Broadband/Billonline/bill online; bill online	Jan 27, 2021	INR	100.00	Pending Approval	
202101270808687	RGU2 / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/YesPayee	Jan 27, 2021	INR	12.00	Pending Approval	
2021012540326557	RGU2 / RUCR00002 / INR / SCB	Broadband/Billonline/bill online; bill online	Jan 25, 2021	INR	70.00	Pending Approval	

Items per page: 10 1 - 10 of 10

# 5 Bill Payment

## 5.5.2 Release Bill Payment

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### Step 2

Click **Release**. A confirmation message should be prompted and the payment will be released to the bank.

Bill Payment Reference : 20210209BT10253

Applicant

Reference

MMNOT1

Company

RGUT12 / RG12

Pay From

RG12 / BUC100006 / BND / BBS

Billor Information

Billor

Credit Cards / VISA / VB / OfflineBiller

Card Number

12

Additional Information

Label1

12345

Label2

Feb 9, 2021

Label3

Feb 9, 2021 10:46:47 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

RELEASE

CANCEL

Payment - Success

✓ Your Payment has been successfully released to the bank for processing.

OK

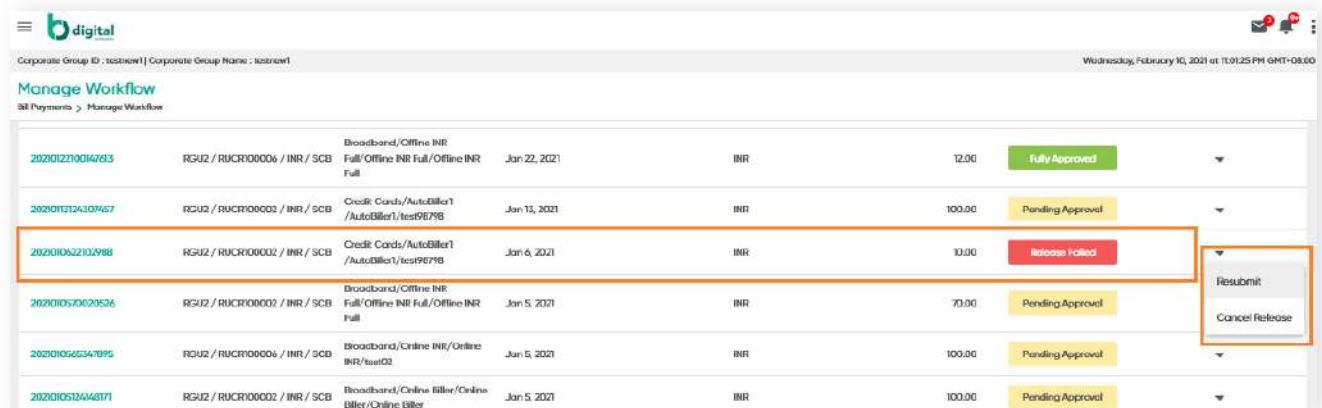
## 5 Bill Payment

### 5.5.2 Release Bill Payment

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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.



ID	RGU2 / RUCR00006 / INR / SCB	Full / Offline INR Full / Offline INR Full	Date	INR	Amount	Status	Action
2020102700147813	RGU2 / RUCR00006 / INR / SCB	Broadband/Offline INR Full / Offline INR Full	Jan 22, 2021	INR	12.00	Fully Approved	▼
2020113126307457	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test9E798	Jan 13, 2021	INR	100.00	Pending Approval	▼
202010522102988	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test9E798	Jan 6, 2021	INR	10.00	Release Failed	▼ Resubmit Cancel Release
202010520620526	RGU2 / RUCR00002 / INR / SCB	Broadband/Offline INR Full / Offline INR Full	Jan 5, 2021	INR	70.00	Pending Approval	▼
2020105656347895	RGU2 / RUCR00006 / INR / SCB	Broadband/Online INR/Online INR/test02	Jan 5, 2021	INR	100.00	Pending Approval	▼
202010513464871	RGU2 / RUCR00002 / INR / SCB	Broadband/Online Biller/Online Biller/Online Biller	Jan 5, 2021	INR	100.00	Pending Approval	▼

Figure 5: Manage Workflow screen

# 5 Bill Payment

## 5.5.3 Reject (Bill Payment)

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### Step 1

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

### Step 2

Under the Action column, click the drop-down arrow. The sub-menu containing **Approve**, **Reject** and **Amendment** 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
20210216136956	RGU2 / RUCR00006 / BMD / BDB	Credit Cards/AutoBills/BNDOpen / AutoBills/BNDOpen/BillerAuto	Feb 16, 2021	BMD	100.00	Pending Approval	
2021021613009985	RGU2 / RUCR00006 / BMD / BDB	Credit Cards/visa1/visa1/blue2	Feb 16, 2021	BMD	100.00	Pending Approval	
202102161369710	RGU2 / RUCR00006 / BMD / BDB	Broadband/telecom/IC Biller/Telecom	Feb 16, 2021	BMD	100.00	Pending Approval	
202102099609990	RGU2 / RUCR00006 / BMD / BDB	Credit Cards/AutoBills/BNDOpen / AutoBills/BNDOpen/BillerAuto	Feb 9, 2021	BMD	10.00	Pending Approval	
202102091110253	RGU2 / RUCR00006 / BMD / BDB	Credit Cards/VISA /VISA/OfflineBiller	Feb 9, 2021	BMD	100.00	Pending Approval	
2021020411023569	RGU2 / RUCR00006 / BMD / BDB	Broadband/telecom/IC Biller/Telecom	Feb 4, 2021	BMD	100.00	Pending Approval	
202101291210188	RGU2 / RUCR00006 / BMD / BDB	Credit Cards/VISA/VISA/VisaCard	Jan 29, 2021	BMD	11.00	Pending Approval	
2021012310236915	RGU2 / RUCR00006 / BMD / BDB	Credit Cards/VISA/VISA/VisaCard	Jan 23, 2021	BMD	99.00	Pending Approval	
2021012710000817	RGU2 / RUCR00002 / INR / SCB	Broadband/billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	
2021012710000687	RGU2 / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	

Approve

Reject

Amendment

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### Step 3

Click **Reject**. The Reject Payment screen should be displayed.

### Step 4

Under the **Reason For Rejection** section, fill in the **Remarks** field.

# 5 Bill Payment

## 5.5.3 Reject (Bill Payment)

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Bill Payment Reference: 20210216110029585

STEP 1  
VERIFY

STEP 2  
COMPLETE

Applicant

Reference

test9298

Company

RGL/TL2 / RGL/2

Pay From

RGL/2 / RLCRTD0006 / DND / DND

Bill Information

Bill

Credit Cards / visa1 / visa1 / blue12

card

12

Additional Information

Label1

logit

Label2

Feb 16, 2021

Label3

Feb 16, 2021, 1:33:15 PM

Label4

BND2,535.00

Payment Details

Payment Date

Feb 16, 2021

Payment Currency

BND

Payment Amount

100.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Fees Information

Fee Amount

BND10.00

Reason For Rejection

Remarks \*

0/500

REJECT

CANCEL



## 5 Bill Payment

### 5.6 Search and View Bill Payment

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

## 5 Bill Payment

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

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

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
20200251614910	RGL2 / RUCR000008 / END / BEB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	END	100.00	Pending Repair	
20200251315864	RGL2 / RUCR000002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/tes095798	Jan 25, 2021	INR	100.00	Pending Repair	
20200118444636	RGL2 / RUCR000002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/tes095798	Jan 12, 2021	INR		Draft	
2020010902943371	RGL2					Draft	
202001066171761	RGL2 / RUCR000002 / INR / SCB	Credit Cards/AutoBiller/ AutoBiller/tes095798	Jan 6, 2021	INR		Draft	
2020010590325085	RGL2					Draft	
2020010585649554	RGL2		Jan 5, 2021			Draft	
2020022912675483	RGL2					Draft	
2020022992333721	RGL2					Draft	
2020022912655390	RGL2		Dec 20, 2020	END		Draft	

Items per page: 101 - 10 of 26<12345>||

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: rcd07

Company: RCU018.2 / RCU02

Pay from: RCU02 / RUC0100006 / BND / BSB

Biller Information

Biller: Broadband / Telecom / TC Biller / Telecom

Flex Field: 12

Additional Information

Label1: tagit

Label2: Feb 15, 2021

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

Label4: BND2,333.00

Payment Details

Payment Date: Feb 15, 2021

Payment Currency: BND

Payment Amount: 100.00  
(One Hundred BRUNEI DOLLAR)

Remarks:

Fees Information

Fee Amount: BND10.00

Audit Trail

CREATED

Created By: Imalle/1

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

AUTHORISED < 1 of 1 >

Authorised by: petichecker

Authorised Date: Feb 17, 2021, 10:36 AM

Status: Pending Repair

Remarks: Error in details

RMX

## 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
20210129140203564	RGUZ / RUCR100002 / INR / SCB	Credit Cards/AutoBill1 / AutoBill1/test10798	Dec 31, 2024	INR	10.00	Future Date	▼
20210129140208565	RGUZ / RUCR100002 / INR / SCB	Credit Cards/AutoBill1 / AutoBill1/test10798	Jan 1, 2024	INR	10.00	Future Date	▼
20210129140208562	RGUZ / RUCR100002 / INR / SCB	Credit Cards/AutoBill1 / AutoBill1/test10798	Dec 31, 2022	INR	10.00	Future Date	▼
202102098100253	RGUZ / RUCR100008 / BND / BEB	Credit Cards/VISA / VISA/CitiNeteller	Feb 17, 2021	BND	100.00	Success	▼
2021021022116535	RGUZ / RUCR100008 / BND / BEB	Credit Cards/VISA/VISA/VisaCard	Feb 10, 2021	BND	10.00	Success	▼
2021010401443342	RGUZ / RUCR100002 / INR / SCB	Credit Cards/AutoBill1 / AutoBill1/test10798	Feb 9, 2021	INR	10.00	Success	▼
202102022396636	RGUZ / RUCR100008 / BND / BEB	Credit Cards/VISA/VISA/VISA	Feb 9, 2021	BND	10.00	Success	▼
2021023224041923	RGUZ / RUCR100008 / BND / BEB	Credit Cards/VISA/VISA/VISA	Feb 2, 2021	BND	70.00	Success	▼
2021012714927258	RGUZ / RUCR100008 / BND / BEB	Credit Cards/VISA/VISA/VISA	Jan 21, 2021	BND	12.00	Success	▼
2021017714802573	RGUZ / 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**  
Bill 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
202102095110325	RGU2 / RUCR00009 / BND / 003	Credit Cards/VISA /Vb/CitizenBiller	Feb 17, 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**  
Bill 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
202101063113490	name345	RGUTL2 / RUCR00006 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	Monthly	INR	10.00	Success	
202101062223944	scdb1	RGUTL2 / RUCR00002 / 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, a filter dropdown is 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 and 'Credit Cards' selected), '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 'SEARCH' and 'RESET' buttons.

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

The screenshot shows the same 'Payment List' interface as before, but now with a table of results displayed below the search form. The table has columns for 'Bill Payment Reference', 'Pay From', 'Pay To', 'Payment Date', 'Payment Currency', 'Payment Amount', 'Status', and 'Action'. A single row of data is shown, representing a successful payment of 100.00 on Feb 11, 2021.

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
202020981110251	BGLU2 / HUCR100008 / END / 0033	Credit Cards/VISA / VISA/CreditCard	Feb 11, 2021	USD	100.00	Success	

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

testrelease

Company

RGUTL2 / RGUZ

Pay From

RGUZ / RJCH100006 / BND / BDB

 Biller Information

Biller

Credit Cards / VISA / MA / VisaCard

Card Number

1234\*\*\*\*\*

 Payment Details

Payment Date

Feb 10, 2021

Payment Currency

BND

Payment Amount

10.00  
(Ten BURNE 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** Select Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20210215149170	PGU2 / RUOR10000 / END / BBO	BrookBanks/Telecom/TC Billar/Telecom	Feb 15, 2021	BND	10000	Pending Repair	▼
202102541357454	PGU2 / RUOR10000 / IIR / SC3	Credit Cards/AutoBillor1 /AutoBillor1/last49E708	Jan 25, 2021	INR	10000	Pending Repair	▼
202101241416474	PGU2 / RUOR10000 / IIR / SC3	Credit Cards/AutoBillor1 /AutoBillor1/last49E708	Jan 12, 2021	INR		Draft	▼ Edit Delete
20210101171613371	PGU2					Draft	▼
202101040217191	PGU2 / RUOR10000 / IIR / SC3	Credit Cards/AutoBillor1 /AutoBillor1/last49E708	Jan 6, 2021	INR		Draft	▼
2021010910255235	PGU2					Draft	▼
202101081049704	PGU2		Jan 5, 2021			Draft	▼
2021122927425468	PGU2					Draft	▼
202112292333121	PGU2					Draft	▼
2021122911655390	PGU2		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.

**Edit Payment**

Payments > Manage Workflow > Edit Payment

Marked fields are mandatory

Bill Payment Reference: 2021021515149170

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

Reason For Sent To Amendment : Error in details

**Applicant**

Your Reference \*  
raf67

Choose Company \*  
RGUTIL2 / RGUT2  
(Company ID / Company Name)

Pay From \*  
RUC100008/RUCR100008/BND/B98  
(Account Name / Account Number / Currency / Bank Code) [Close](#)

AVAILABLE BALANCE    BND 32,365,68700

**Bill Information**

**Payment Details**

[CONTINUE](#) [CANCEL](#)

### Past Dated Payment – Edit

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

**Bill Payment**

Payment date cannot be a past date

OK

## 5 Bill Payment

### 5.7 Edit – Pending Repair Bill Payment Records

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

Bill Payment Reference: 2021021515149170

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Reference

ref67

Company

R212

Pay from

HUC100006/HUC100006/BNL/BBB

Bill Information

Bill

Credit Cards / AutoBillBNLOpen / AutoBillBNLOpen / BillerAuto

Credit Card Number

15

Payment Details

Payment Date

Feb 17, 2021

Payment Currency

BNL

Payment Amount

BNL100.00  
(One Hundred BRUNE DOLLAR )

Remarks

Additional Information

Label1

tag6

Label2

Feb 17, 2021

Label3

Feb 17, 2021, 7:53:34 AM

Label4

BNL2,553.00

Fees Information

Fee Amount

BNL10.00

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: 2021021515169170

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

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

Bill Payment Reference	2021021515169170
Reference	ref67
Company	RGUZ
Pay From	RGUZ / BUCR00008 / BND / BBE
Biller	Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

< MANAGE WORKFLOW

# 5 Bill Payment

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

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

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

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

Payment List

Filter Transaction  
Bill Payment:

Search Bill Payments

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20201229160289666	RGL2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller/test98798	Dec 31, 2023	INR	10.00	Future Date	▼
20201229160289663	RGL2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller/test98798	Jan 1, 2024	INR	10.00	Future Date	▼
20201229160289662	RGL2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller/test98798	Dec 31, 2023	INR	10.00	Future Date	▼
202010298110253	RGL2 / RUCR100008 / BND / BNB	Credit Cards/VISA /Vis/OnlineBiller	Feb 12, 2021	BND	100.00	Success	▼
20201012216536	RGL2 / RUCR100008 / BND / BNB	Credit Cards/VISA/VB/VisaCard	Feb 10, 2021	BND	10.00	Success	▼
20201046663342	RGL2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller/test98798	Feb 9, 2021	INR	10.00	Success	▼
202010223956594	RGL2 / RUCR100008 / BND / BNB	Credit Cards/VISA/VB/VB	Feb 9, 2021	BND	10.00	Success	▼
202010224067923	RGL2 / RUCR100008 / BND / BNB	Credit Cards/VISA/VB/VB	Feb 7, 2021	BND	70.00	Success	▼
20201217497558	RGL2 / RUCR100008 / BND / BNB	Credit Cards/VISA/VB/VB	Jan 22, 2021	BND	12.00	Success	▼
202012274832573	RGL2 / RUCR100008 / BND / BNB	Credit Cards/VISA/VB/VisaCard	Jan 22, 2021	BND	34.00	Success	▼

Items per page: 10 1 - 10 of 18 < 1 2 > |

## 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' screen with the following elements:

- Header:** 'Copy Payment' title and breadcrumb 'Bill Payments > Copy Payment'. A note on the right states 'Marked fields are mandatory'.
- Reference:** 'Bill Payment Reference: 20210215T157693'.
- Progress Bar:** Three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'.
- Applicant Section:**
  - Your Reference:** 'MMO20210433'.
  - Choose Company:** A dropdown menu showing 'RGLTIL2 / RGLJ2' with a subtext '(Company ID / Company Name)'.
  - Pay From:** A field containing 'RUC100006/RUCR00008/BND/BBB' with a search icon and subtext '(Account Name / Account Number / Currency / Bank Code)'. A 'Close' link is next to it.
  - AVAILABLE BALANCE:** A yellow box showing 'BND 32,345,687.00'.
- Collapsible Sections:** 'Biller Information' and 'Payment Details' with expand/collapse arrows.
- Footer:** Three buttons: 'CONTINUE' (yellow), 'RESET', and '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

MM000070433

Company

RSU2

Pay From

BUC100008/BUC100008/BND/BBR

Bill Information

Bill

Credit Cards / AutoBillsBNDOpen / AutoBillsBNDOpen / BillsAuto

Credit Card Number

35

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: 202102175157693

STEP 1 INITIATE PAYMENT      STEP 2 REVIEW      STEP 3 COMPLETE

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

Bill Payment Reference	202102175157693
Reference	MMH030219433
Company	RGU2
Pay From	RGU2 / RUCR00008 / BND / 008
Bill	Credit Cards / 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
<a href="#">2021012541353654</a>	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller/ AutoBillr/test99/98	Jan 25, 2021	INR	100.00	Pending Repair	<div><div></div><div>Edit</div><div>Delete</div><div></div></div>
<a href="#">20210112446676</a>	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller/ AutoBillr/test99/98	Jan 12, 2021	INR		Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">20210109121963371</a>	RGU2					Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">202101066121768</a>	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller/ AutoBillr/test99/98	Jan 6, 2021	INR		Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">2021010290255285</a>	RGU2					Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">2021010585649504</a>	RGU2		Jan 5, 2021			Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">2021022972625481</a>	RGU2					Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">2021022922330121</a>	RGU2					Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">2021022912653390</a>	RGU2		Dec 29, 2020	BND		Draft	<div><div></div><div></div><div></div><div></div></div>
<a href="#">20210229126179160</a>	RGU2		Dec 29, 2020	BND		Draft	<div><div></div><div></div><div></div><div></div></div>

Items per page

10

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1

2

3

4

5

6

## 5 Bill Payment

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

[Back to Table of Contents](#)

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

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		
2020125435954	RGL2 / RUCRI00002 / INR / SC3	Credit Cards/AutoBiller1 / AutoBiller1/lastPEP98	Jan 23, 2021	INR	100.00	Pending Repair			
20201247476674	RGL2 / RUCRI00002 / INR / SC3	Credit Cards/AutoBiller1 / AutoBiller1/lastPEP98	Jan 12, 2021	INR		Draft			
202010972963371	RGL2					Draft			
202010605217161	RGL2 / RUCRI00002 / INR / SC3	Credit Cards/AutoBiller1 / AutoBiller1/lastPEP98	Jan 6, 2021	INR		Draft			
202010598355285	RGL2					Draft			
202010588664954	RGL2		Jan 5, 2021			Draft			
202012292425481	RGL2					Draft			
202012292333321	RGL2					Draft			
2020122912655390	RGL2		Dec 29, 2020	BND		Draft			
2020122912076740	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

[Back to Table of Contents](#)

#### Step 1

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

Bill Payment Reference : 202101254357454

Applicant

Reference

Rsabidkoc

Company

RGJTBZ / RGJZ

Pay from

RGJZ / RUCR000002 / INR / SGD

Biller Information

Biller

Credit Cards / AutoBiller1 / AutoBiller1 / test98786

Credit Card Number

12

Additional Information

Label1

tagit

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.

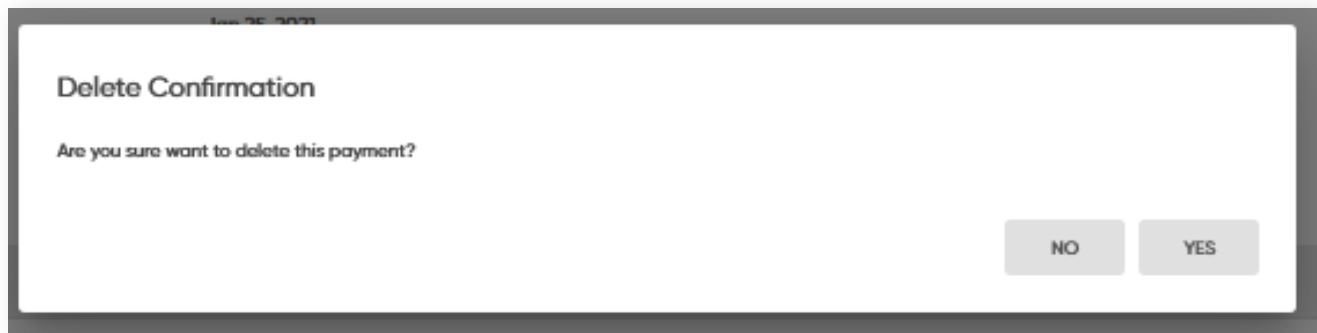
## 5 Bill Payment

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

[Back to Table of Contents](#)

#### Step 3

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



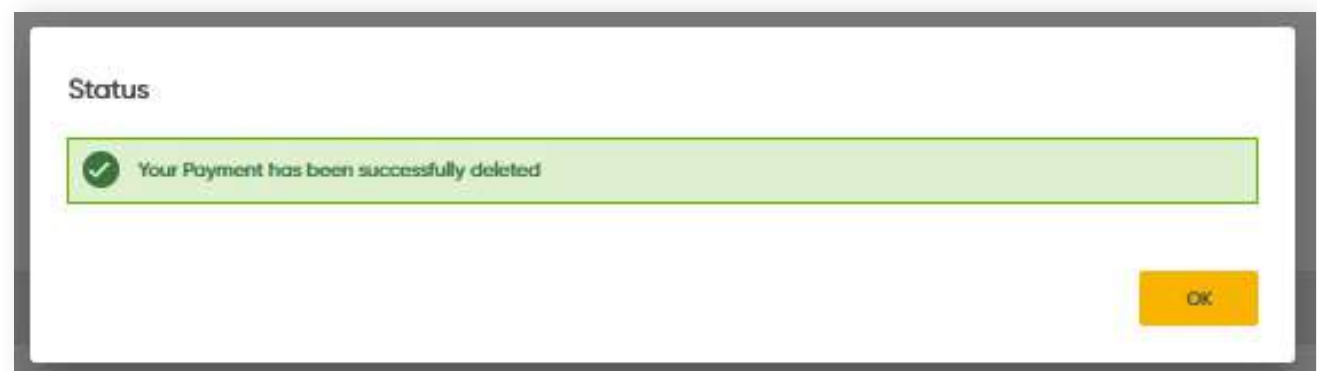
A screenshot of a 'Delete Confirmation' dialog box. The title bar is grey. The dialog has a white background. At the top, the title 'Delete Confirmation' is in bold. Below it, the question 'Are you sure want to delete this payment?' is displayed. At the bottom right, there are two buttons: 'NO' and 'YES',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

#### 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 message box with a white checkmark icon and the text 'Your Payment has been successfully deleted'. At the bottom right, there is an orange button labeled 'OK'.



# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

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

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

**BAIDURI BANK** **b.digital**

Corporate Group ID : [redacted] Corporate Group Name : [redacted]

Saturday, February 6, 2021 at 1:26:21 PM GMT+08:00

### Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 20210206025423992

STEP 1 CREATE BENEFICIARY STEP 2 REVIEW STEP 3 COMPLETE

#### Beneficiary Main Information

Beneficiary Type \*  
Domestic

Transfer to \*  
☒ Same Bank ☐ Other Bank

Beneficiary Nick Name \*

Beneficiary Account Number \*

Beneficiary Name \*

#### Beneficiary Contact Details

#### Beneficiary Additional Details

#### Beneficiary Bank Information

**CONTINUE** **RESET**

## 6 Beneficiary Management

### 6.1 Create Beneficiary

[Back to Table of Contents](#)

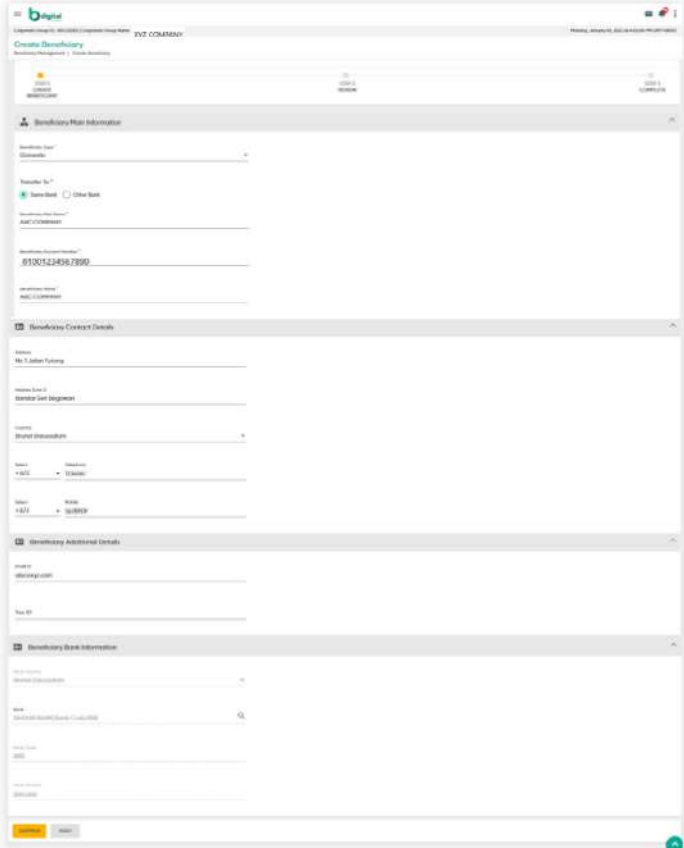
The **Beneficiary list** section is where you can view all the created beneficiaries so that you can transfer funds to them. See below on how to create a beneficiary.

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

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

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

[Back to Table of Contents](#)

### Beneficiary Contact Details

Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

Beneficiary Main Information

Beneficiary Contact Details

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

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

### Beneficiary Additional Details

Create Beneficiary

Beneficiary Management > Create beneficiary

Beneficiary Reference : 2022011033426235

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

Beneficiary Main Information

Beneficiary Contact Details

Beneficiary Additional Details

Email ID  
abc@xyz.com

Tax ID

Beneficiary Bank Information

CONTINUE

RESET

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

### Beneficiary Bank Information

Beneficiary Bank Information

Bank Country \*

Bank \*

Bank Code

Bank Address


Branch \*

Branch Address

## 6 Beneficiary Management

### 6.1 Create Beneficiary

[Back to Table of Contents](#)

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

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

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

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

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 Telang

Address (Line 2)

Bandar Seri Begawan

Country

Brunei Darussalam

Telephone

+673- 1234567

Mobile

+673- 5678909

Beneficiary Additional Details

Umsi ID

Tax ID

Beneficiary Bank Information

Bank Country

Brunei Darussalam

Bank

Bank Islam Brunei Darussalam

Bank Address

0100,0100

Bank Code

0100

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

0100

ADD ANOTHER BENEFICIARY

151

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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 : BDC00001 | Corporate Group Name : ABC COMPANY  
Tuesday, January 18, 2022 at 2:52:07 PM GMT+08:00

**Beneficiary List**  
Beneficiary Management > Beneficiary List

Search Beneficiary

Beneficiary Reference  
Beneficiary Account Number  
Beneficiary Nick Name  
Bank  
Beneficiary Name

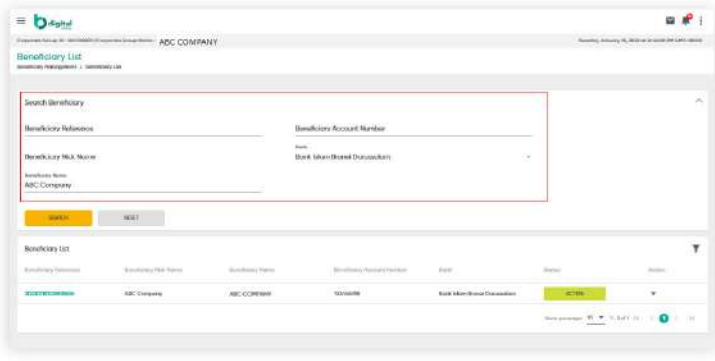
SEARCH RESET

**Beneficiary List**

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
2022038103999636	ABC Company	ABC COMPANY	123456789	Bank Islam Brunei Darussalam	ACTIVE	
202100054311637	MYTWO	Md Firdaus Bin DP Hj Md Ismail	123456421	Bank Islam Brunei Darussalam	ACTIVE	

Items per page: 10 1 - 2 of 2 1 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	<p>Retrieve specific Beneficiary records by entering the beneficiary Reference, Beneficiary Nick Name, Beneficiary Name, Beneficiary Account number or Bank in the respective fields.</p>  <p>Beneficiary List screen</p>	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 : 9DC00201 | Corporate Group Name : ABC COMPANY

Tuesday, January 18, 2022 at 2:52:46 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 Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
20220118103509606	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: BDC0020 | Corporate Group Name: ABC COMPANY

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

### Edit Beneficiary

Beneficiary Management > Beneficiary List > Edit Beneficiary

Beneficiary Reference : 20220118103909606

STEP 1  
EDIT BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

#### Beneficiary Main Information

Beneficiary Type  
Domestic

Transfer To \*

☐ Same Bank ☒ Other Bank

Beneficiary Nick Name \*  
ABCD Company

Beneficiary Account Number \*  
123456789

Beneficiary Name \*  
ABC COMPANY

#### Beneficiary Contact Details

#### Beneficiary Additional Details

#### Beneficiary Bank Information

CONTINUE CANCEL

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

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

b

digital

Corporate Group ID: BDC000011 Corporate Group Name: ABC COMPANY

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 Seil 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:

BIBD

PROCEED TO SUBMIT

BACK


Figure 22 – Edit Beneficiary screen



# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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





Corporate Group ID : testnew1 | Corporate Group Name : testnew1

Saturday, February 6, 2021 at 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 3:06:16 PM GMT+0800

### Delete Beneficiary

Beneficiary Management > Beneficiary List > Delete Beneficiary

Beneficiary Reference: 202109054/311/637

#### Beneficiary Main Information

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	MY TWO
Beneficiary Name	MU Firdaus Bin DP HJ Md Ismail
Beneficiary Account Number	123054321

#### Beneficiary Contact Details

Address	No 1, 119G Gadong
Address Line 2	
Country	Brunei Darussalam
Telephone	
Mobile	

#### Beneficiary Additional Details

Email ID	
Tax ID	

#### Beneficiary Bank Information

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

**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

[Back to Table of Contents](#)

### Search and View - Active Beneficiary Records

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

Search Beneficiary

Beneficiary Reference

Beneficiary Nick Name

Beneficiary Name

Beneficiary Account Number

Bank

SEARCH

RESET

Beneficiary List

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
<a href="#">20123456789010</a>	Sofwan	Md Sofwan	1234123578	BARCLAYS BANK PLC	ACTIVE	
<a href="#">20123456789010</a>	One Two	One Two Sdn Bhd	3124123454	Bank Islam Bunei Darussalam	ACTIVE	
<a href="#">20123456789010</a>	ASB	ASB Sdn Bhd	7654312345	Bank Islam Bunei Darussalam	ACTIVE	

Items per page: 10 1 - 3 of 3 14 1 11

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)**

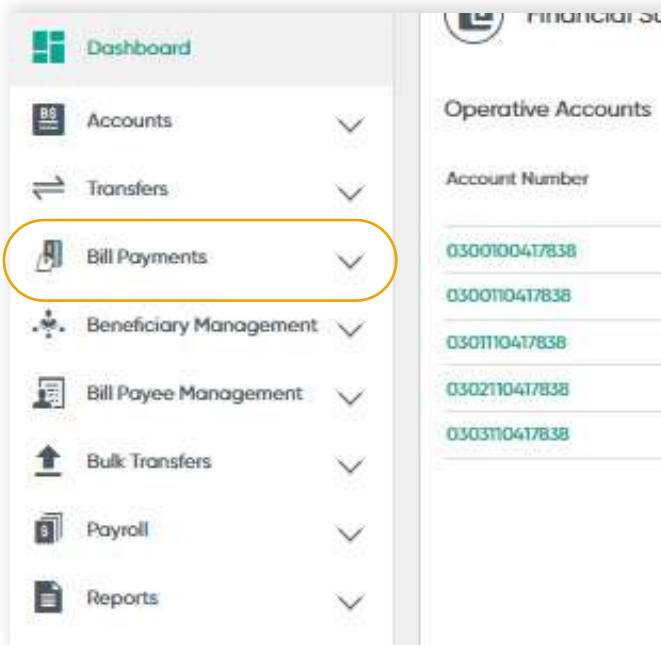
You will only be allowed to view the beneficiaries that you have created under your own unique ID.

# 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 is a 'Payee Reference: 2021021995708444'. A progress bar shows three steps: 'STEP 1 CREATE PAYEE' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main section is titled 'Bill Payee Information' and contains four input fields: 'Bill Payee Nick Name \*', 'Choose Biller Category \*' (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**

Marked fields are mandatory

Payee Reference: 2022030735953253

STEP 1  
CREATE PAYEE

STEP 2  
REVIEW

STEP 3  
COMPLETE

Bill Payee Information

Biller Payee Nick Name \*  
TEST1

Choose Biller Category \*  
Credit Card

Choose Biller name \*  
Mastercard

Biller Code  
MASTER

Card Number \*  
5157111189261248

CONTINUE

RESET

Create Bill Payee Screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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

Payee Reference: 2022030735953253

STEP 1 CREATE PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

**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	HMCDF001
Biller Category	Credit Cards
Biller Name	VISA Biller
Biller Code	VISA
Card Number	2020*****

**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

[Back to Table of Contents](#)

Under the Review screen, you can perform these functions:

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

### Complete

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

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	HH403P001
Bill Category	Credit Cards
Bill	VISA Biller
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	DSTI	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

[Back to Table of Contents](#)

### Step 1

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

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
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	<div>▼<div>EditDelete</div></div>
2021120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	<div>▼</div>

Payee List Screen



# 7 Bill Payee Management

## 7.3.1 Edit – Bill Payee Records

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### Step 2

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

The screenshot shows the 'Edit Payee' screen with the following elements:

- Header:** 'Edit Payee' title and breadcrumb 'Bill Payee Management > Payee List > Edit Payee'. A note states 'Marked fields are mandatory'.
- Payee Reference:** 2021120623120961
- Progress Bar:** Three steps: STEP 1 EDIT PAYEE (active), STEP 2 REVIEW, and STEP 3 COMPLETE.
- Bill Payee Information Section:**
  - Bill Payee Nick Name:** REYC
  - Choose Biller Category:** (dropdown menu)
  - Choose Biller name:** Royal Brunei Yacht Club
  - Biller Code:** REYC
  - Account Number:** 012234566666 (highlighted in green)
- Buttons:** CONTINUE and CANCEL at the bottom.

Edit Payee Screen

# 7 Bill Payee Management

## 7.3.1 Edit – Bill Payee Records

[Back to Table of Contents](#)

### Step 3

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

Edit Payee

Bill Payee Management > Payee List > Edit Payee

Payee Reference: 2021120623120961

STEP 1  
EDIT PAYEE

STEP 2  
REVIEW

STEP 3  
COMPLETE

Bill Payee Information

Bill Payee Nick Name

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.

**Delete Payee**  
Bill Payee Management > Manage Workflow > Delete Payee

Payee Reference : 202160253829352

**Bill Payee Information**

Bill Payee Nick Name	BillAuto
Bill Category	Credit Cards
Bill Name	AutoBillENDOpen
Bill Code	AutoBillENDOpen
Credit Card Number	TS

**DELETE** **CANCEL**

A confirmation message will pop up on the screen.

**Delete Confirmation**

Are you sure you want to delete this payee?

**NO** **YES**

Delete Confirmation message


# 7 Bill Payee Management

## 7.3.2 Delete - Bill Payee Records

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

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

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

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

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
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	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 components:

- 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
<a href="#">202702072709444</a>	NMCBPODI	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">2027012913830439</a>	BillerAuto	Credit Cards	AutoBillerBNDOpen	AutoBillerBNDOpen	ACTIVE	▼
<a href="#">2027012913735368</a>	OfflineBiller	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">2027012913707161</a>	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 breadcrumb trail: 'Bill Payee Management > Payee List'. Below this is a search section with the title 'Search Payee'. It contains four input fields: 'Payee Reference', 'Biller Name', 'Biller Nick Name' (with 'BillerAuto' entered), and 'Biller Code'. There's also a 'Biller Category' dropdown menu. Below these fields are two buttons: 'SEARCH' (orange) and 'RESET' (grey). Below the search section is a table titled 'Payee List'. The table has columns: 'Payee Reference', 'Biller Payee Nick Name', 'Biller Category', 'Biller Name', 'Biller Code', 'Status', and 'Action'. There is one row of data with the following values: '2021012913100429', 'BillerAuto', 'Credit Cards', 'AutoBiller@NDOpen', 'AutoBiller@NDOpen', 'ACTIVE' (in a green box), and a dropdown arrow. At the bottom right of the table, it says '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: 'Bill Payee Management > Payee List > View Bill Payee'. Below this is a section titled 'View Bill Payee' with the 'Payee Reference' '2021012913100429'. Below this is a section titled 'Bill Payee Information' with a dropdown arrow. It contains a table with the following information: 'Biller Payee Nick Name' (BillerAuto), 'Biller Category' (Credit Cards), 'Biller Name' (VB), 'Biller Code' (VISA), and 'Card Number' (2020\*\*\*\*\*). At the bottom left, there is a 'BACK' button.

View Bill Payee

## 8 Payroll

### 8.1 Payroll Overview

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

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



# 8 Payroll

## 8.2 Preparing Your Payroll

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You can upload the payroll file using the formats iFile or CSV. You will need to prepare details of the payroll in the format (Sample of Payroll File) and save the file as an Excel Spreadsheet in CSV format.

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

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 matches the way they are with their bank account. This will help to avoid transaction being rejected.

## 8 Payroll

### 8.3 Create Payroll

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

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference : 20220413105936905

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

**Payroll Details**

File Format \*  
File Description \*

[Sample File](#)

Browse... No File Selected.

**Payroll Header**

#### Payroll details

Fields	Description	Mandatory / Optional
<b>File Format</b>	Chosen between 2 types of formats in the dropdown list: <ul style="list-style-type: none"><li>• Payroll with iFILE</li><li>• Payroll with New Payroll File - CSV file format</li></ul>	Mandatory
<b>File Description</b>	Enter the file name.	Mandatory
<b>Sample File</b> <a href="#">Sample File</a>	Download the sample format in your chosen format.	Optional
<b>Browse</b>	Upload your prepared payroll file through the Browse button.	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 <b>Pay From</b> 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**

<b>Payroll Reference</b>	<b>File Description</b>
<b>File Format</b>	<b>Payment Date</b> Jan 06, 2020 - Jan 06, 2020
<b>Status</b>	

**SEARCH** **RESET**

**View Upload File**

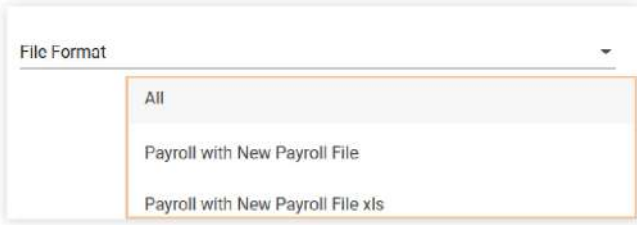
Payroll Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
No Records Found							

## 8 Payroll

### 8.3.1 View Upload File

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#### View upload file fields

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



## 8 Payroll

### 8.3.1 View Upload File

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

#### 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 - 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.

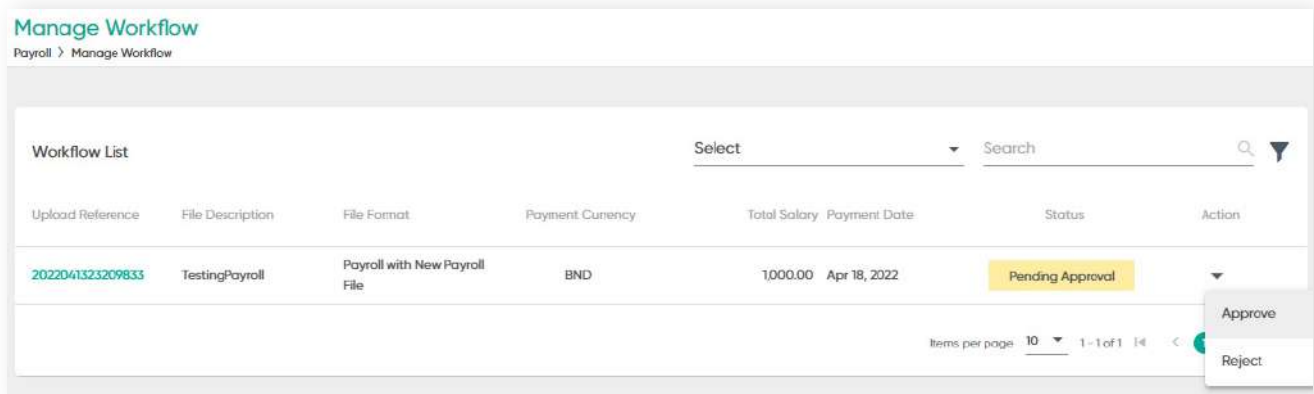
## 8 Payroll

### 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' page with a breadcrumb 'Payroll > Manage Workflow'. Below the header 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. A single record is shown with a status of 'Pending Approval'. An action menu is open for this record, showing 'Approve' and 'Reject' options.

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

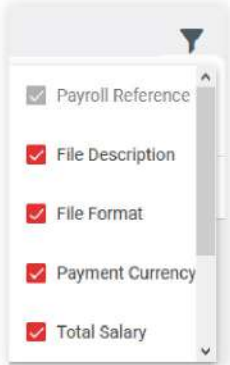
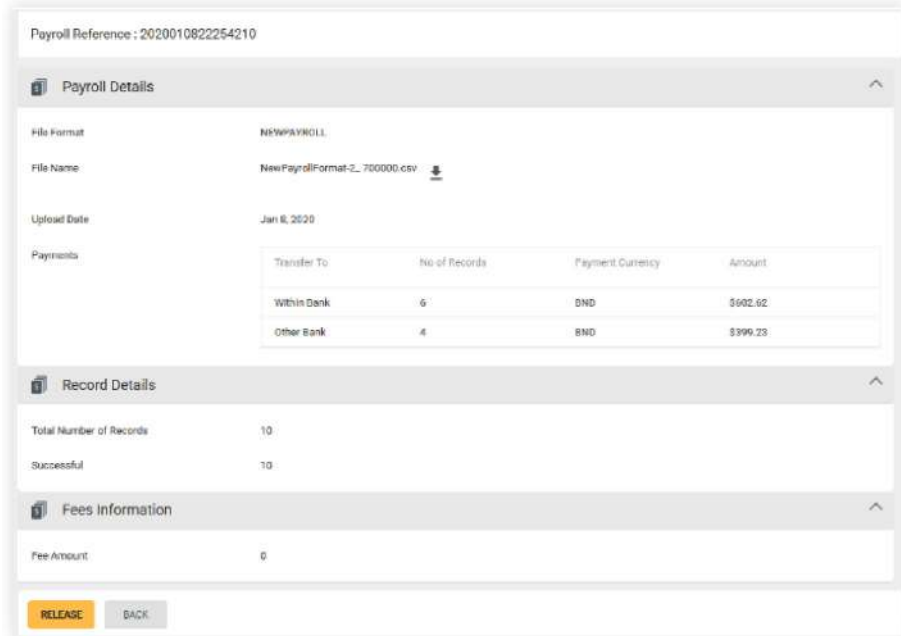
- Pending Approval: When payments are prepared by the Maker and submitted for approval
- Fully Approved: When the Approver approves the upload. The records will be pending to be released.

## 8 Payroll

### 8.4.1 Approve Payroll

[Back to Table of Contents](#)

#### Manage Workflow functions

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

## 8 Payroll

### 8.4.1 Approve Payroll

[Back to Table of Contents](#)

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

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

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 your selected 2FA device.

The screenshot shows the 'Approve Payroll' interface. At the top, the title 'Approve Payroll' is displayed, followed by the breadcrumb 'Payroll > Manage Workflow > Approve Payroll'. A note states 'Marked fields are mandatory'. The 'Payroll Reference' is 2022041323209833. A progress bar indicates three steps: STEP 1 VERIFY, STEP 2 APPROVE (current step), and STEP 3 COMPLETE. Below the progress bar is a section titled 'Payment Authorisation Details' with a collapse icon. Under this section, '2-Step Verification' is shown with an icon of a physical token. A message says '2FA is required' and 'Physical Token' is selected from a dropdown. Below this, it says 'Enter the token number' and there are six input fields, with the last one highlighted and a 'Show' button next to it. At the bottom are 'SUBMIT' and 'CANCEL' buttons.

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

The screenshot shows the 'Approve Payroll' interface after successful approval. The title 'Approve Payroll' and breadcrumb 'Payroll > Manage Workflow > Approve Payroll' are at the top. The 'Payroll Reference' is 1234567890. The progress bar shows STEP 1 VERIFY, STEP 2 APPROVE, and STEP 3 COMPLETE (current step). A green confirmation message states: 'Your payroll has been successfully released to the bank for processing'. Below this is a table with payroll details:

Payroll Reference	2022041323209833
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

At the bottom is a button labeled '< MANAGE WORKFLOW'.

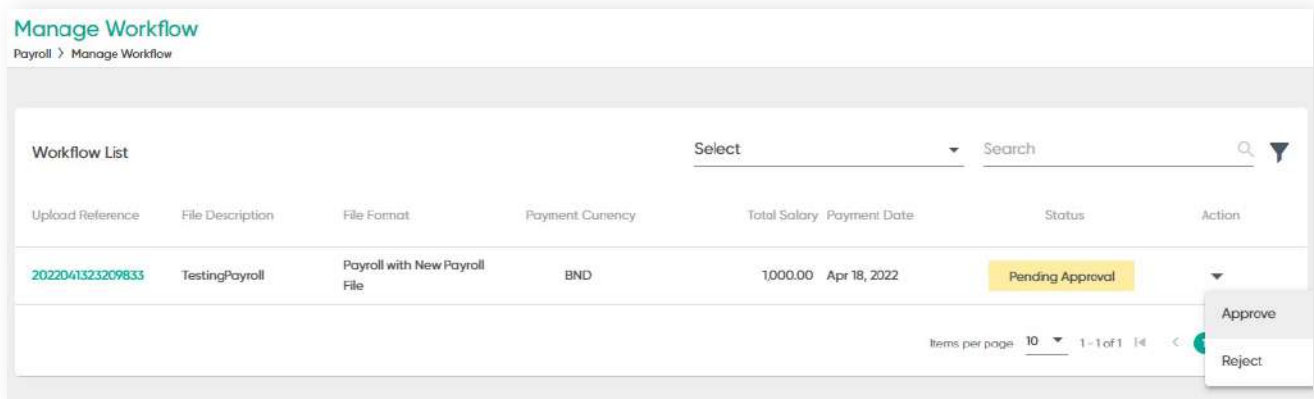
## 8 Payroll

### 8.4.2 Reject (Payroll)

[Back to Table of Contents](#)

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

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



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

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 value of '0'. The third section is 'Reason For Rejection' with a value of '0'. Below these sections is a 'Remarks' field with a red asterisk indicating it is required. The field has a text input area and a character count '0/500'. At the bottom of the form, there are two buttons: 'REJECT' (red) and 'CANCEL' (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

[Back to Table of Contents](#)

This section contains all the transactions that have been approved. This includes records that have been successfully approved and processed, failed, set to be processed in a future date, or is 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

**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**

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	5,600.00	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	20.00	Feb 9, 2022	Failed
1234567890123	09022022 Payroll Valid Accounts		.csv	BND	100.00	Feb 9, 2022	Failed
1234567890123	09022022 Payroll		.csv	BND	100.00	Feb 9, 2022	Failed

# 8 Payroll

## 8.5 Payroll List

[Back to Table of Contents](#)

### After Batching

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

**BAIDURI BANK** **digital**

Welcome: MD BAKAR ALI

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

Monday, April 18, 2022 at 1:21:21 PM GMT+08:00

**Payroll List**

Payroll Type: After Batching

Payroll Search

Payroll Batch Reference: Upload Reference

File Description: File Format

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

**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

[Back to Table of Contents](#)

From the menu, go to **Payroll** → **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

[Back to Table of Contents](#)

Fields	Description	Mandatory / Optional										
Choose Company	From the down-down list, select one or more companies	Mandatory										
Choose Currency	From the drop-down list, select one or more currencies	Mandatory										
Account Type	From the drop-down list, select either Current, Savings or All	Mandatory										
Account Number	<p>Active accounts will be displayed under Available Accounts</p> <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><b>ADD</b></td><td>One selected item from the Available Accounts list will be moved to the Selected Accounts list</td></tr><tr><td><b>ADD ALL</b></td><td>All items under the Available Accounts list will move to the Selected Accounts list</td></tr><tr><td><b>REMOVE</b></td><td>One selected item under Selected Accounts will move back to Available Accounts</td></tr><tr><td><b>REMOVE ALL</b></td><td>All items under Selected Accounts will move back to Available Accounts</td></tr></table>	Button	Description	<b>ADD</b>	One selected item from the Available Accounts list will be moved to the Selected Accounts list	<b>ADD ALL</b>	All items under the Available Accounts list will move to the Selected Accounts list	<b>REMOVE</b>	One selected item under Selected Accounts will move back to Available Accounts	<b>REMOVE ALL</b>	All items under Selected Accounts will move back to Available Accounts	Mandatory
Button	Description											
<b>ADD</b>	One selected item from the Available Accounts list will be moved to the Selected Accounts list											
<b>ADD ALL</b>	All items under the Available Accounts list will move to the Selected Accounts list											
<b>REMOVE</b>	One selected item under Selected Accounts will move back to Available Accounts											
<b>REMOVE ALL</b>	All items under Selected Accounts will move back to Available Accounts											

## 9 Reports and Advices

### 9.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

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

Account Balances Report  
Reports > Account Balances Report

Zero One Two Sdn Bhd

Generated On: 20 Apr 22 11:03 am

CIF Number: 2123456 Company Name: Zero One Two Sdn Bhd

Account Number	Account Short Name	Account Type	Currency	Available Balance	Current Balance
765432345	Zero One Two Sdn Bhd	Current Account	USD	2,338.91	2,338.91

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

Select Format

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

#### Download report as a PDF File

Reports can also be downloaded in PDF format.

BAIDURI BANK

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

### Account Balance Report

Report ID: 20220420112520 Generated on: 20/04/2022 11:25:20 AM

CIF Number: 2123456

Company Name: Zero One Two Sdn Bhd

Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
765432345	Zero One Two	Current Account	USD	2,338.91	2,338.91

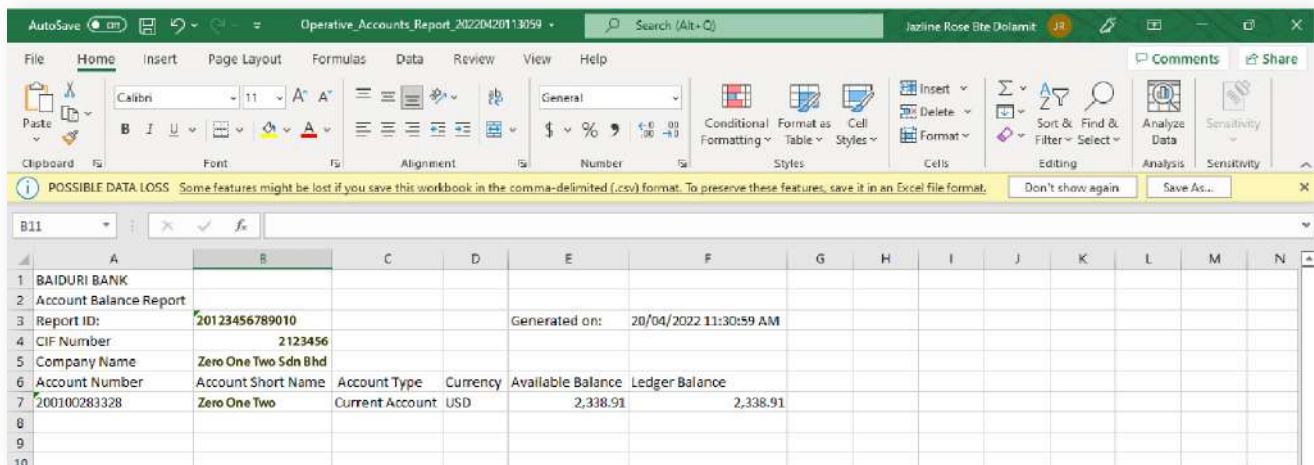
# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### 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.



AutoSave On Operative\_Accounts\_Report\_20220420113059 Jazline Rose Bte Dolomit

File Home Insert Page Layout Formulas Data Review View Help Comments Share

Paste 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...

	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

[Back to Table of Contents](#)

#### Transaction History Report

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

The screenshot shows the 'Transaction History Report' search interface. At the top, it says 'Transaction History Report' and 'Reports > Transaction History Report'. Below this is a search bar labeled 'Search Transaction History Report'. There are five input fields: 'Choose Company' (marked mandatory), 'Choose Currency', 'Account Type' (marked mandatory), 'Account Number' (marked mandatory), 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' (orange) 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 <b>Current</b> or <b>Savings</b>	Mandatory
Account Number	From the drop-down list, select the <b>Account Number</b>	Mandatory
Payment Date	Set the date range	Mandatory

## 9 Reports and Advices

### 9.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

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

Transaction History Report

Reports > Transaction History Report

Generated On

Apr 25, 2022, 11:40:46 AM

Company Name

Zero One Two Sdn Bhd

Currency

BND

Account Number

7654312345

Transaction Date

Mar 1, 2022 - Mar 31, 2022

Account Name

Zero One Two

Account Type

Current Account

Reference	Transaction Date	Currency	Transaction Description	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	9,486.82
000ATH4N06574	Mar 25, 2022	BND	BILL PAYMENT	-1.00	9,487.82
02402AREN02402	Mar 25, 2022	BND	TRANSFER	-1.00	9,486.82
432AYDSGS2000	Mar 24, 2022	BND	BILL PAYMENT	-5.00	9,491.82
023AYB4N02402	Mar 23, 2022	BND	BILL PAYMENT	-3.26	9,495.02
043AHBDN02002	Mar 21, 2022	BND	BILL PAYMENT	-663.00	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: 101 - 10 of 111234

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

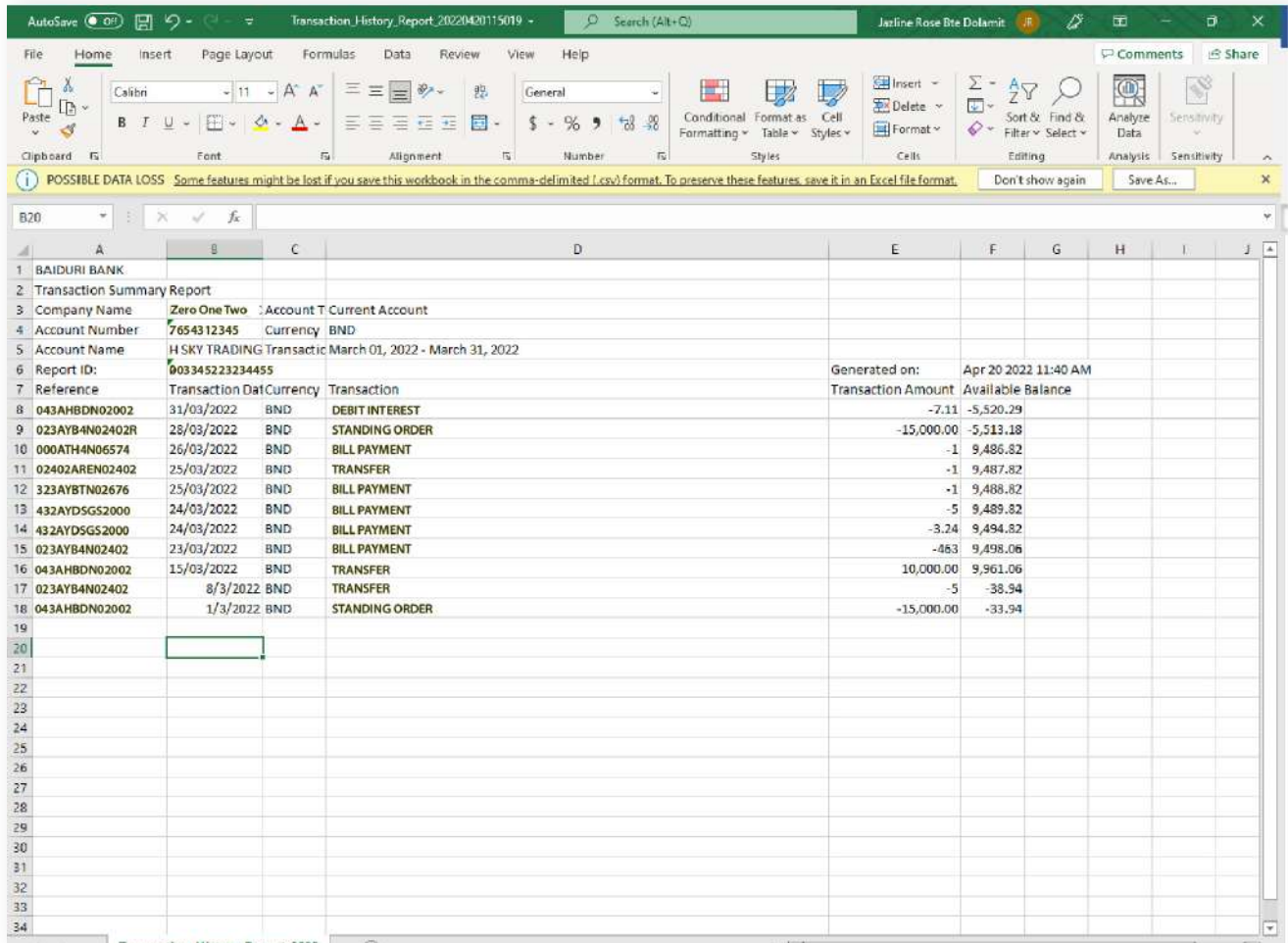


# 9 Reports and Advices

## 9.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Download Transaction History report as CSV Format



**Transaction History Report Summary**

Field	Value
Company Name	Zero One Two
Account Number	7654312345
Account Name	H SKY TRADING
Report ID	003345223234455

**Transaction History**

Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-7.11	-5,520.29
023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-15,000.00	-5,513.18
000ATH4N06574	26/03/2022	BND	BILL PAYMENT	-1	9,486.82
02402AREN02402	25/03/2022	BND	TRANSFER	-1	9,487.82
323AYBTN02676	25/03/2022	BND	BILL PAYMENT	-1	9,488.82
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-5	9,489.82
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-3.24	9,494.82
023AYB4N02402	23/03/2022	BND	BILL PAYMENT	-483	9,498.06
043AHBDN02002	15/03/2022	BND	TRANSFER	10,000.00	9,961.06
023AYB4N02402	8/3/2022	BND	TRANSFER	-5	-38.94
043AHBDN02002	1/3/2022	BND	STANDING ORDER	-15,000.00	-33.94

# 9 Reports and Advices

## 9.3 Advices

[Back to Table of Contents](#)

Download debit advices for transactions made for Telegraphic Transfers.

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

Corporate Group ID : BD000001 | Corporate Group Name : SOUL GARDENS CO

Wednesday, April 20, 2022 at 11:55:52 AM GMT+08:00

### Advices

Reports > Advices

\* Marked fields are mandatory

Search Advices

Payment Method \*

Choose Company \*

(Company ID / Company Name)

Pay From \*

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

Payment Date

Apr 20, 2022 - Apr 20, 2022

SEARCH RESET

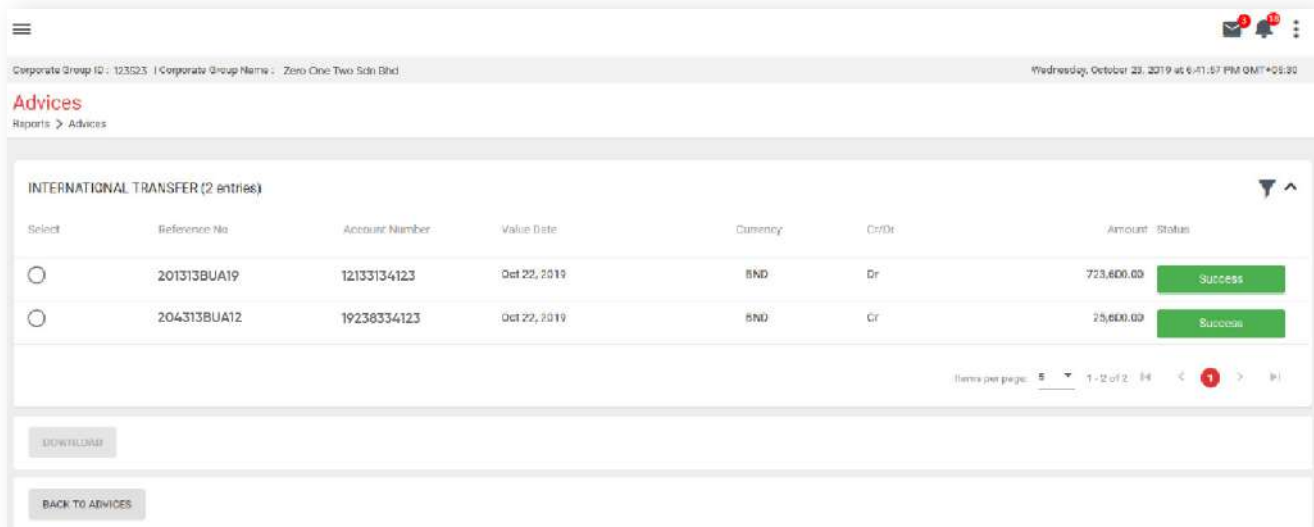
Fields	Description	Mandatory / Optional
Payment Method	From the drop-down list, select <b>International Transfer</b>	Mandatory
Choose Company	From the drop-down list, select the <b>Company</b>	Mandatory
Pay From	Select the account you want to debit charges from This field contains <b>Company Name / Account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

# 9 Reports and Advices

## 9.3 Advices

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



The screenshot displays the 'Advices' screen in a web application. At the top, there is a header bar with a hamburger menu icon on the left, a corporate group ID and name, and a timestamp on the right. Below the header, the title 'Advices' is shown in red, with a breadcrumb 'Reports > Advices'. The main content area features a table titled 'INTERNATIONAL TRANSFER (2 entries)'. The table has columns for 'Select', 'Reference No', 'Account Number', 'Value Date', 'Currency', 'Cr/Dt', 'Amount', and 'Status'. Two entries are listed, both with a 'Success' status. Below the table, there is a 'DOWNLOAD' button and a 'BACK TO ADVICES' button. A pagination bar at the bottom of the table shows 'Items per page: 5', '1 - 2 of 2', and a red circle with the number '1'.

Select	Reference No	Account Number	Value Date	Currency	Cr/Dt	Amount	Status
<input type="radio"/>	201313BUA19	12133134123	Oct 22, 2019	BND	Dr	723,600.00	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

[Back to Table of Contents](#)

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

#### BAIDURI BANK

1 Jalan Gadong  
Bandar Seri Begawan  
Brunei Muara, BA1511

Website: [www.baiduri.com](http://www.baiduri.com)

#### Debit Advice

Reference : 000FTOT221190001

Date: 29 April 2022

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

Payment Details	/RFB/FTBSC31101613
Debit Reference	6726918

We have debited your BND Account No 0201110403182 as follows:

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

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

#### Note:

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

# 11 Trade Applications

## 11.1 Trade Overview

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

**Shipping Guarantee / Irrevocable Letter of Credit / Letter of Credit Amendment  
/ Acceptance of Discrepancy / Bank Guarantee**



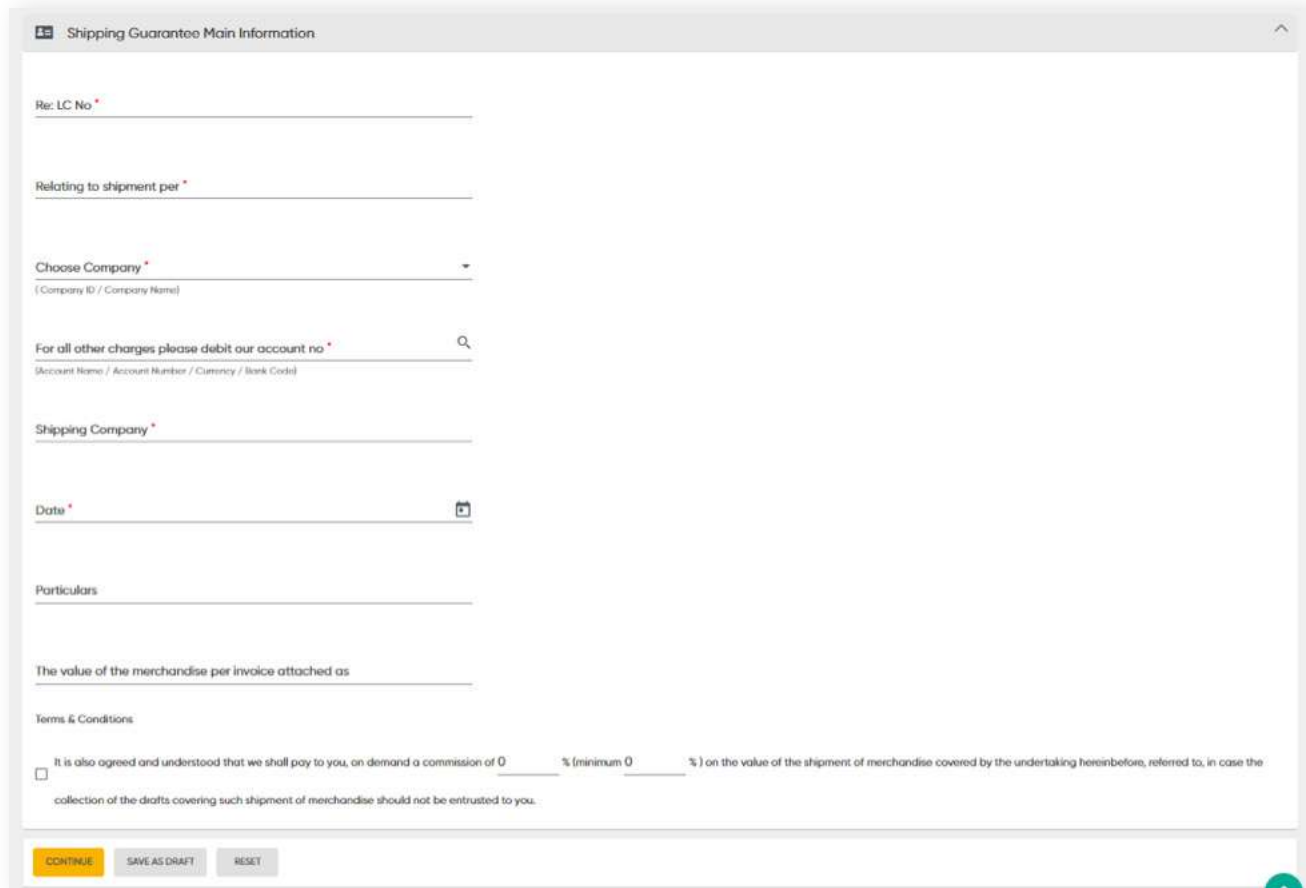
# 11 Trade Applications

## 11.2 Shipping Guarantee

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

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



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.

The screenshot shows a web form titled 'Applicant Details'. It contains the following fields:

- Your Reference**: A text input field.
- Advising Bank**: A text input field with a search icon and a note below it: 'Note: For Bank Use Only'.
- Applicant Name**: A text input field with a red asterisk indicating it is mandatory.
- Contact Person Name**: A text input field with a red asterisk indicating it is mandatory.
- Address**: A text input field with a red asterisk indicating it is mandatory.
- Telephone Number**: A text input field with a red asterisk indicating it is mandatory, preceded by a 'Select' dropdown menu.
- Address (Line 2)**: A text input field.
- Fax/Email Address**: A text input field.
- Country**: A dropdown menu with a red asterisk indicating it is mandatory.

### Application Details

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### Beneficiary Details

The screenshot shows a web form titled "Beneficiary Details". It contains several input fields: "Beneficiary Name" (mandatory), "Beneficiary Advising Bank" (mandatory with a search icon), "Address" (mandatory), "Address (Line 2)", "Country" (mandatory with a dropdown arrow), "Bank Name", and "Address (Line 2)".

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### LC Details

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

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### Shipment and Goods Details

Shipment & Goods Details

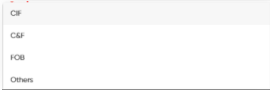
From\* Terms\*

To\* Goods

Not later than\*

Next

CONTINUE SAVE AS DRAFT

Fields	Description	Mandatory/Optional
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 <div>Company Name:</div></div></div>	From the option, select the required Transport Document.	Mandatory
<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 <div>Company Name:</div></div>	From the Transport Document, select the required option	Optional

# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### Insurance Documents fields

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"/> Origin 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

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

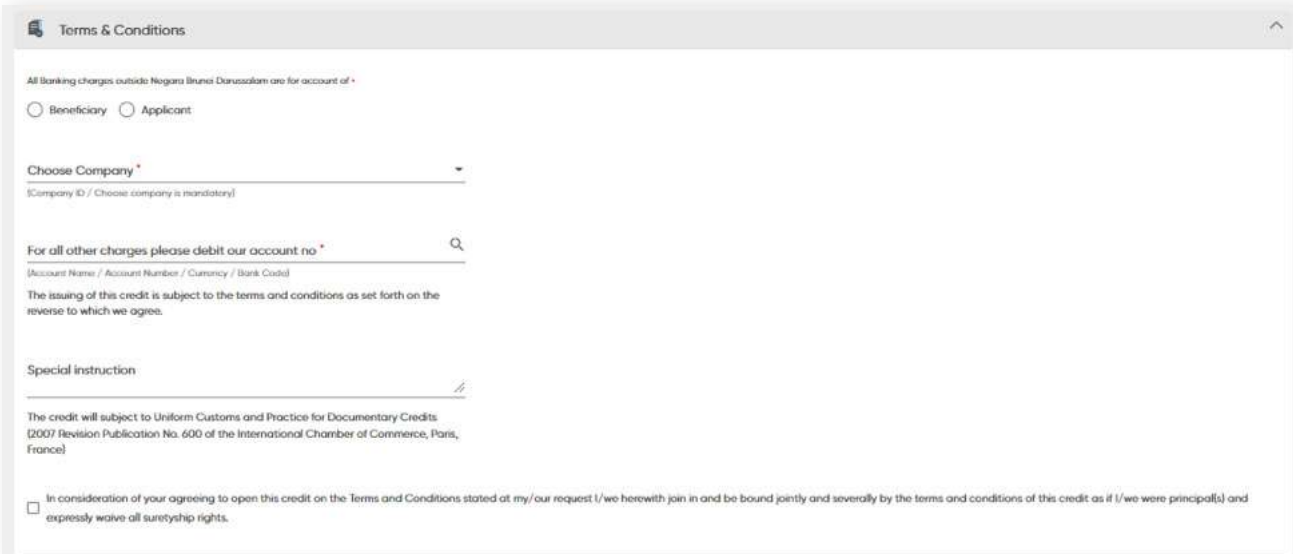


# 11 Trade Applications

## 11.3 Irrevocable Letter of Credit

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### 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

LC Reference \*

Currency \*

Amount \*

In Favour of \*

Date \*

### 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

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### Amendment details

Amendment Details (choose one)

Shipment Date Extended to

Expiry Date Extended to

☐ Amount Increased By

Making Total Of

☐ Amount Reduced By

Making Total Of

Others/Remarks

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

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

# 11 Trade Applications

## 11.4 Letter of Credit Amendment

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### Declaration details

The screenshot shows a web form titled "Declaration" with a sub-header "Please debit your account for your charges incurred on this amendment. All other terms and condition remain unchanged." The form contains several input fields: "Choose Company" (a dropdown menu with a red asterisk), "Debit from" (a search field with a magnifying glass icon and a red asterisk), "Address" (a text field with a red asterisk), "Address (Line 2)" (a text field), and "Telephone Number" (a text field with a red asterisk). Each field has a placeholder text below it: "(Company ID / Company Name)" for Choose Company, "(Account Name / Account Number / Currency / Bank Code)" for Debit from, and "+" for 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.

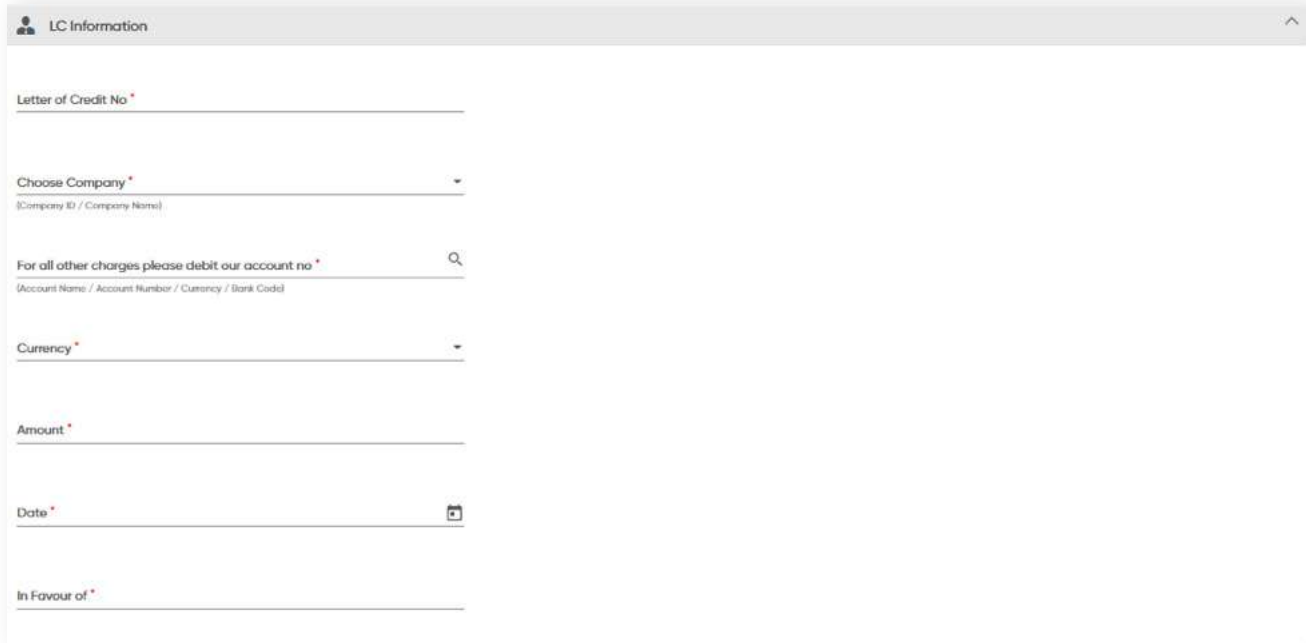
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 11 Trade Applications

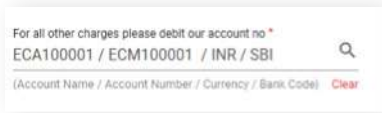
## 11.5 Acceptance of Discrepancy

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



### LC Information

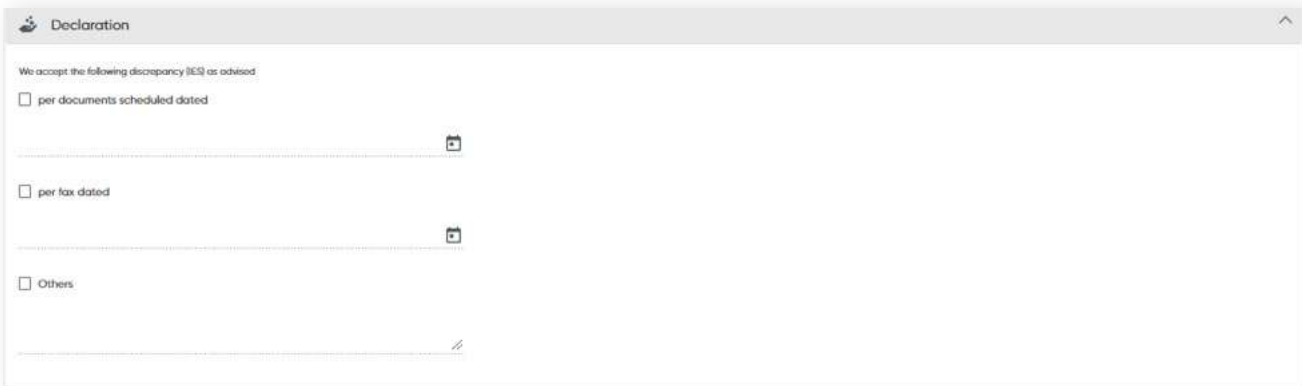
Fields	Description	Mandatory/Optional
Letter of Credit No	Enter the Letter of Credit No.	Mandatory
Choose Company	From the drop-down list, select the company.	Mandatory
	Select the account you would like to debit charges from	Mandatory
Currency	Select the required Currency	Mandatory
Amount	Enter the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

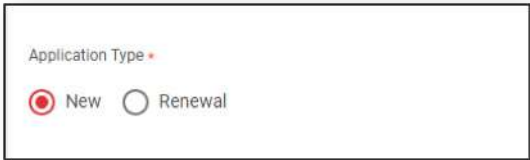
Purpose \*

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

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

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

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



# 11 Trade Applications

## 11.7 Approval Workflow (For approvers)

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

**Manage Workflow**  
Trade > Manage Workflow

Workflow List								
Select								
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	atw	Feb 23, 2022	HKD	56.00	Release Failed	
2021108100804139	Trade - Bank Guarantee	ABC COMPANY SDN BHD	SUBCON		INR	100,000.00	Draft	

Items per page: 10 1 - 4 of 4

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

Workflow List								
Select								
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	atw	Feb 23, 2022	HKD	56.00	Release Failed	
2021108100804139	Trade - Bank Guarantee	ABC COMPANY SDN BHD	SUBCON		INR	100,000.00	Draft	

Items per page: 10 1 - 4 of 4

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

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### Overview

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

### Stop Payment Instruction

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

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

Stop Payment Instructions

Stop Request > Stop Payment Instructions

Payment Type

Single Payment

Manage List

Select

Search

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202003082666993	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	1.32	Mar 16, 2022	SI International Transfer	<div>FUTURE DATE</div>	
2020030827106833	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / BHD / BBB	BHD	1.75	Mar 16, 2022	SI Domestic Transfer	<div>FUTURE DATE</div>	
2020032223946326	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / BHD / BBB	BHD	16.73	May 26, 2022	SI International Transfer	<div>FUTURE DATE</div>	
2020030240709792	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	International Transfer	<div>FUTURE DATE</div>	
202003022242903	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	International Transfer	<div>FUTURE DATE</div>	
20200250326644239	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Sep 30, 2022	SI International Transfer	<div>FUTURE DATE</div>	
20200250326644238	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 31, 2022	SI International Transfer	<div>FUTURE DATE</div>	
20200250326644237	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 1, 2022	SI International Transfer	<div>FUTURE DATE</div>	
20200250326644235	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Jun 30, 2022	SI International Transfer	<div>FUTURE DATE</div>	
20200250326644235	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	May 31, 2022	SI International Transfer	<div>FUTURE DATE</div>	

Items per page: 10 1 - 10 of 20 14 1 2 3 4

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

Stop Payment Instructions

Stop Request > Stop Payment Instructions

Payment Type

Single 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								Select	Search	
Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action		
2022030623654993	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / USD / 987654321	USD	1.32	Mar 16, 2022	SI International Transfer	AUTORE (003)	Stop Payment		
2022030627106653	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAR / 123456789 / BND / BBB	BND	1.75	Mar 16, 2022	SI Domestic Transfer	AUTORE (003)			

You are required to enter the reason for stopping the transaction in the Remarks field. Click Stop Payment and the request will be sent for approval.

### Stop Payment

Stop Request > Stop Payment Instructions > Stop Payment

Payment Reference: 202205093299937

STEP 1  
VERIFY

STEP 2  
STOP

STEP 3  
COMPLETE

Applicant

Reference

test553

Payment Method

SI TT

Derived Payment Type

TT

Company

ABC COMPANY SDN BHD

Pay From

ABC COMPANY SDN BHD / 123456789 / BND / BBB

Payment Date

Mar 16, 2022

Derived Payment Date

Mar 16, 2022

Beneficiary

Pay To

JOHAN DOLLAR / 123456789 / USD / BBB

Amount

Debit Currency

BND

Debit Amount

BND 1.80 (One BRAIND DOLLAR AND Eighty CENTS)

Payment Currency

USD

Payment Amount

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

### Reason For Stop Payment

Remarks \*

0/25

STOP PAYMENT

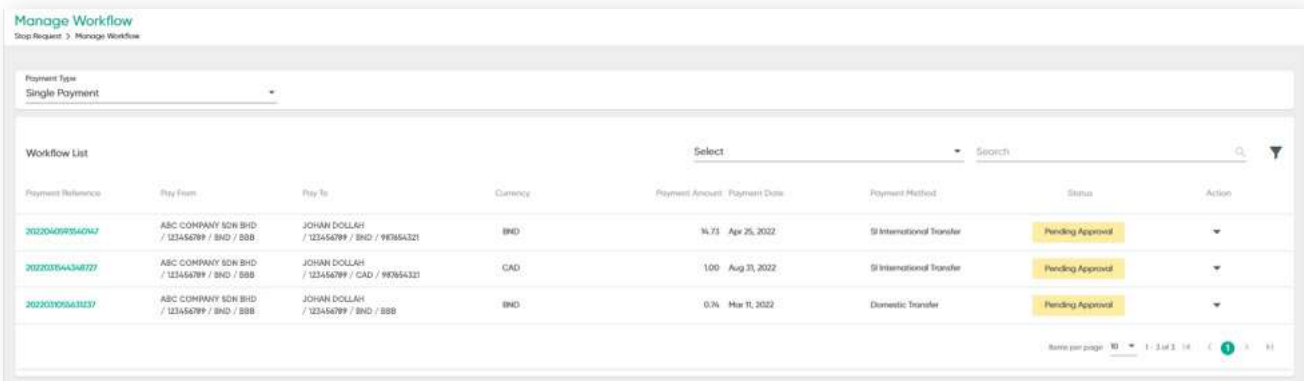
CANCEL

# 12 Stop Requests

## 12.2 Approval Flow (Payment)

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

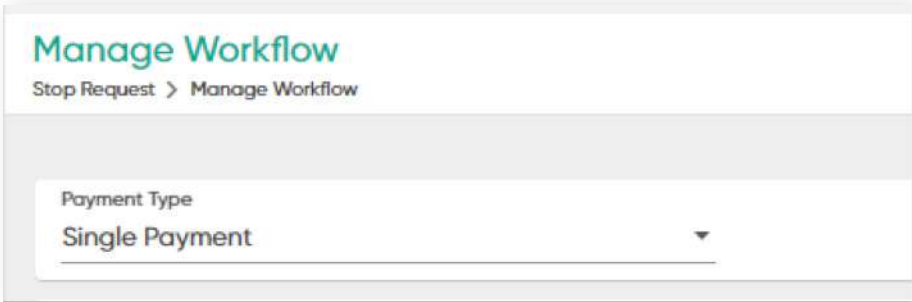


The screenshot shows the 'Manage Workflow' screen. At the top, there's a breadcrumb 'Stop Request > Manage Workflow'. Below it is a 'Payment Type' dropdown menu set to 'Single Payment'. The main area is a 'Workflow List' table with columns: Payment Reference, Pay From, Pay To, Currency, Payment Amount, Payment Date, Payment Method, Status, and Action. There are three rows of data, all with a 'Pending Approval' status. At the bottom right, there's a pagination control showing 'Items per page: 10' and '1 - 3 of 3'.

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202204091954047	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / 987654321	BND	14.75	Apr 25, 2022	SI International Transfer	Pending Approval	▼
202203044348727	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / 987654321	CAD	100	Aug 31, 2022	SI International Transfer	Pending Approval	▼
202203090411237	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	0.74	Mar 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 is a close-up of the 'Payment Type' dropdown menu. It shows the text 'Payment Type' and 'Single Payment' with a downward arrow icon on the right side.

# 12 Stop Requests

## 12.2 Approval Flow (Payment)

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

Manage Workflow  
Stop Request > Manage Workflow

Payment Type  
Single Payment

Workflow List

Select Search

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2022040935606A2	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / USD / 987654321	BHD	16.73	Apr 25, 2022	SI International Transfer	Pending Approval	⌵
2022031544348777	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / CAD / 987654321	CAD	1.00	Aug 31, 2022	SI International Transfer	Pending Approval	⌵
2022031015630237	ABC COMPANY SDN BHD / 123456789 / BHD / BBB	JOHAN DOLLAH / 123456789 / BHD / BBB	BHD	0.76	Mar 11, 2022	Domestic Transfer	Pending Approval	⌵

Approve  
Reject

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 is a reference number: 'Cheque Book Request Reference : 2022050521859817'. A progress bar indicates three steps: 'STEP 1: INITIATE CHEQUE BOOK' (active), 'STEP 2: REVIEW', and 'STEP 3: COMPLETE'. The main section is titled 'Cheque Book Request Information' and contains four fields: 'Choose Company \*' (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' (highlighted in orange) and 'RESET'.

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	1.7487	1.7967
EURO	1.4966	1.4425	1.4446
AUSTRALIAN DOLLAR	1.0259	0.9849	0.9408
CANADIAN DOLLAR	1.0960	1.0610	1.0470
NEW ZEALAND DOLLAR	0.9444	0.8973	0.8724

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



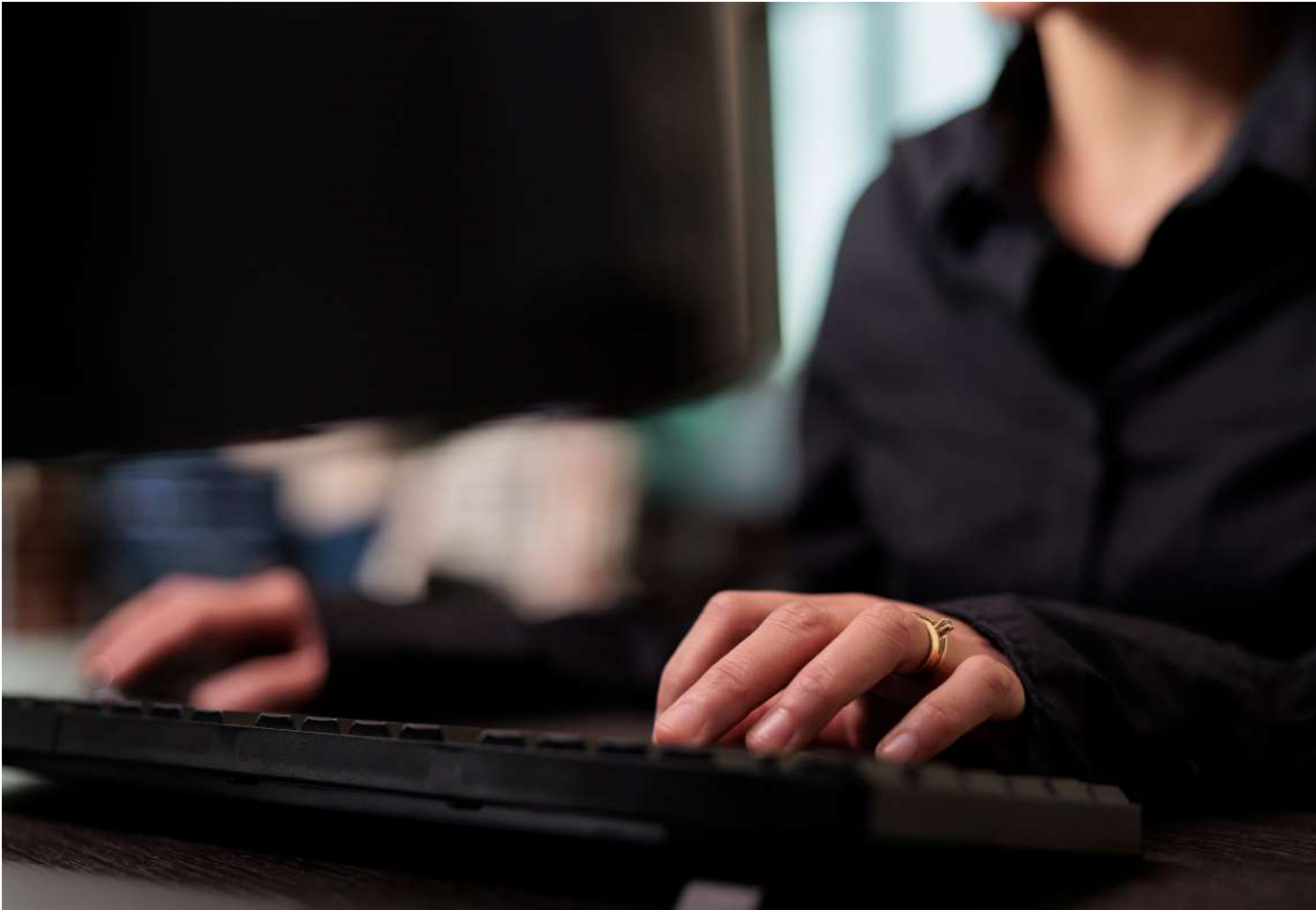
# 15 User Admin

## 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.

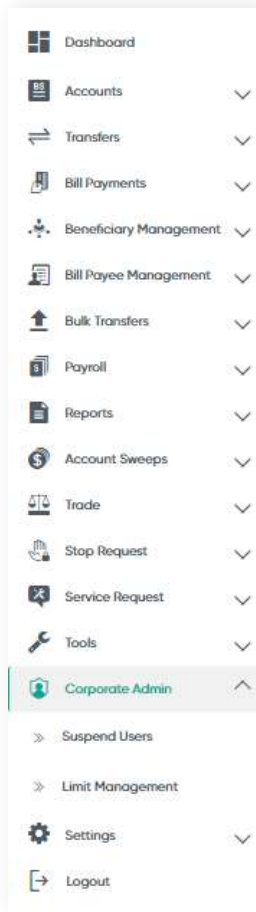


### User Access

Admin – User

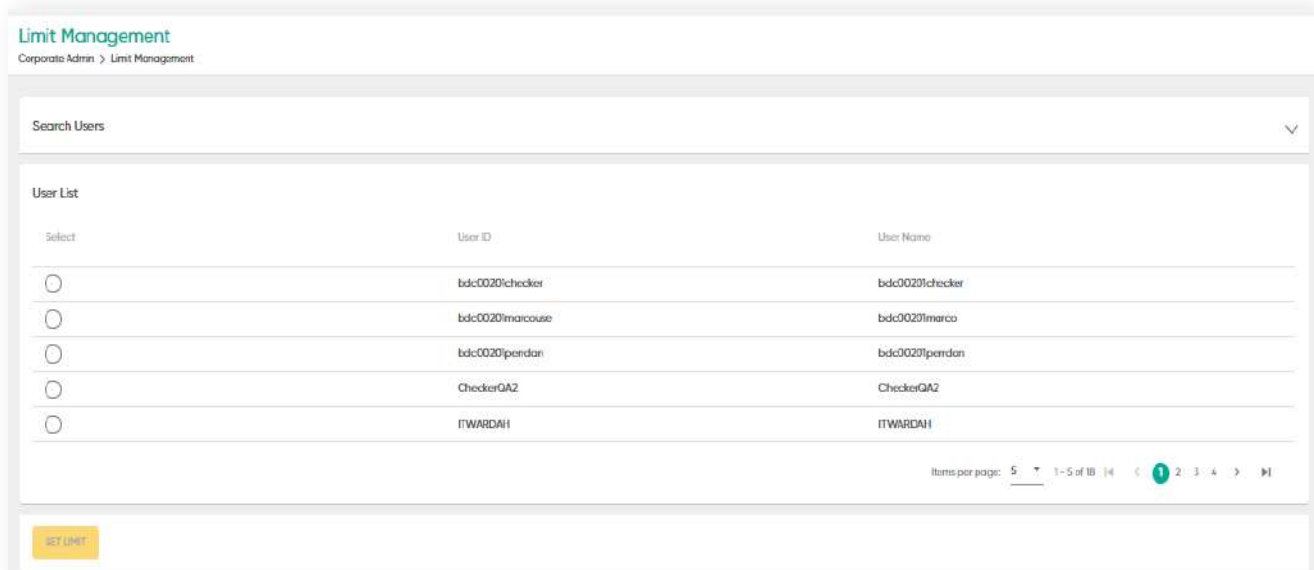
# 15 User Admin

## 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'. A table lists transaction types with their respective limits. The table has columns: Transaction, Currency, Maximum Allowed Limit, Assigned Limit, and New Limit. The rows are: Bill Payment (BND, 300,000, 300,000), Fund Transfer (BND, 1,000,000, 1,000,000), and Standing Instruction (BND, 300,000, 300,000). Each row has a checkbox in the first column. 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.

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

To suspend a user, select or tick the corresponding User and then click suspend. A confirmation page will display the selected user that you have suspended. Click OK to proceed or Cancel to return to the list.

Important: Once a user has been suspended, his/her access to b.Digital Business Banking will be disabled. The corporate admin shall need to inform Digital Banking should they wish to re-activate the user.

# 16 Settings

## 16.1 Changing Passwords

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### Changing Passwords

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

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

The screenshot displays the Baiduri Bank b.digital interface. On the left is a sidebar menu with various banking services. The main content area is titled 'Change Password' and shows the user's current password was last changed on Mar 9, 2022. It features three input fields: 'Current Password', 'New Password', and 'Re-enter New Password', each with a character count (0/12). A note below the fields states: '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 of the page reads 'Baiduri Bank, Brunei 2022'.

### Steps to changing your password

#### Step 1

Under **Current Password** field, enter your current password.

#### Step 2

Under **New Password** field, enter your new password.

#### Step 3

Under **Re-enter New Password** field, enter your newly set password that was entered in the **New Password** field.

# 16 Settings

## 16.1 Changing Passwords

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### Note:

There are requirements to setting or changing your password. Please refer to the following:

- Passwords are case sensitive. Your password needs to be alpha-numeric and have a minimum length of at least 8 characters. It will need to contain at least 1 uppercase and 1 special character
- The newly set password needs to be different from at least 3 previously used passwords.
- What you enter under the New Password field and Re-enter New Password field needs to be identical.

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

### Step 4

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

The screenshot shows a 'Change Password' dialog box with a green success message: 'Your password has been changed successfully'. The dialog box has an 'OK' button.

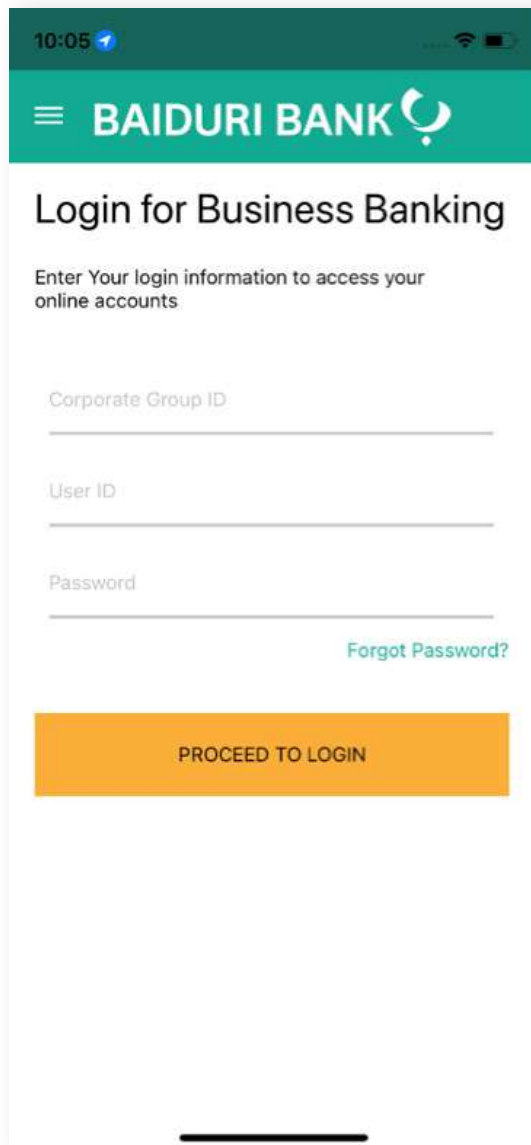
# 17 Baiduri b.Digital Business Mobile App

## 17.1 Login Screen

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Download the app from App Store or Google Play Store.

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

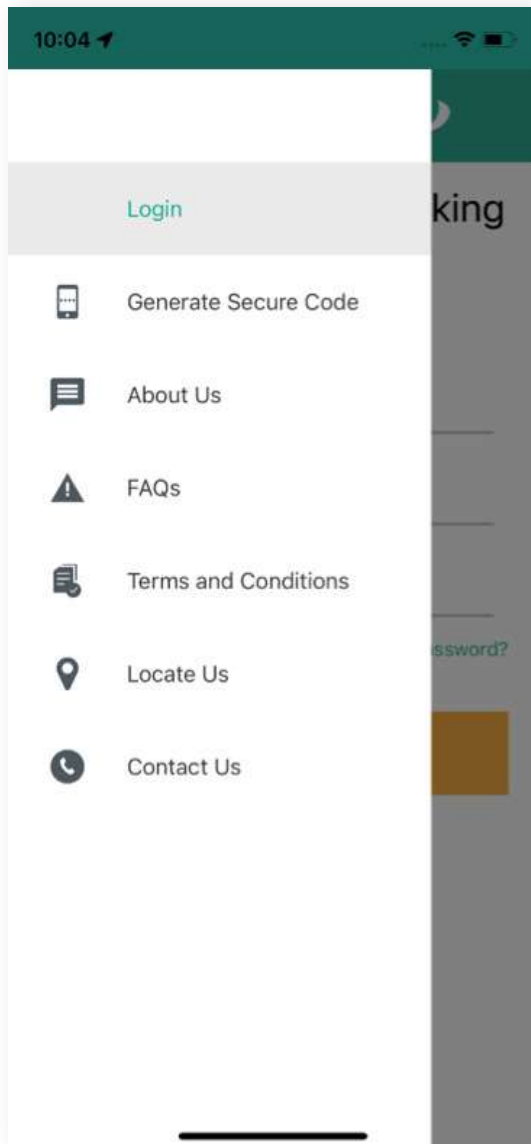


The screenshot shows the login screen of the Baiduri Bank mobile app. At the top, there is a dark green header with the time 10:05, a location pin icon, and the Baiduri Bank logo. Below the header, the title "Login for Business Banking" is displayed. Underneath the title, a subtitle reads "Enter Your login information to access your online accounts". There are three input fields: "Corporate Group ID", "User ID", and "Password". A link "Forgot Password?" is located below the password field. At the bottom, there is an orange button labeled "PROCEED TO LOGIN".

# 17 Baiduri b.Digital Business Mobile App

## 17.2 Generate Digital Token

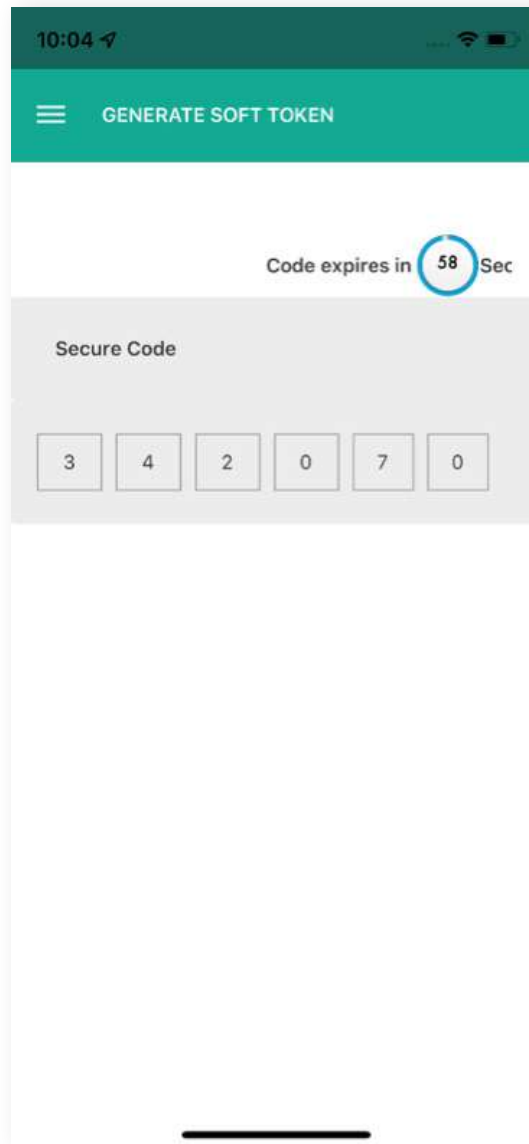
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### Step 1

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

Then tap **Generate Secure Code**.



### Step 2

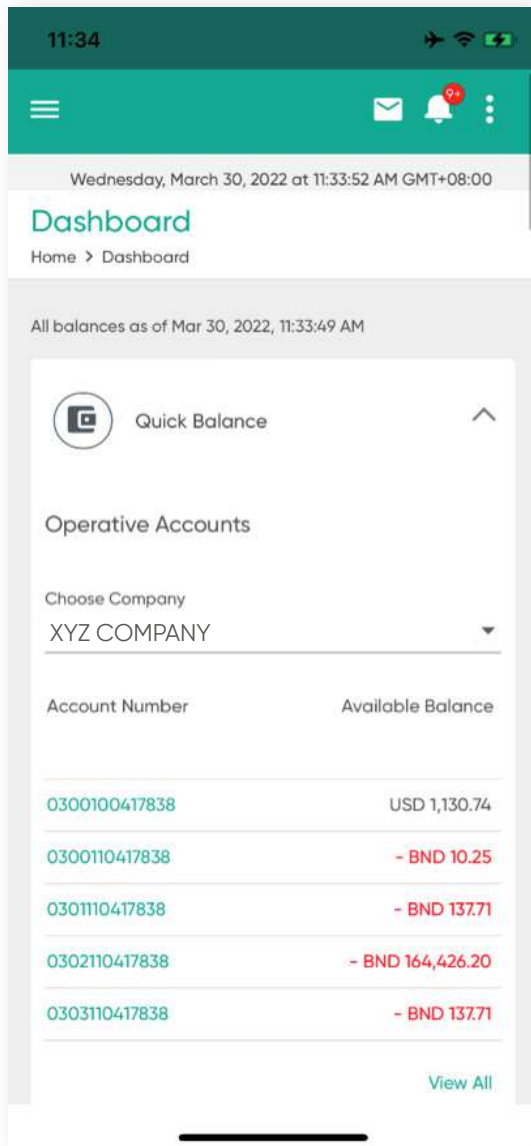
A secure code will then be displayed on the screen.

Enter this secure code on the 2-Factor Authentication (2FA) screen on the Baiduri b.Digital Business web platform, where required.



# 17 Baiduri b.Digital Business Mobile App

## 17.3 Dashboard

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Once you have logged in, you will be able to view the dashboard.

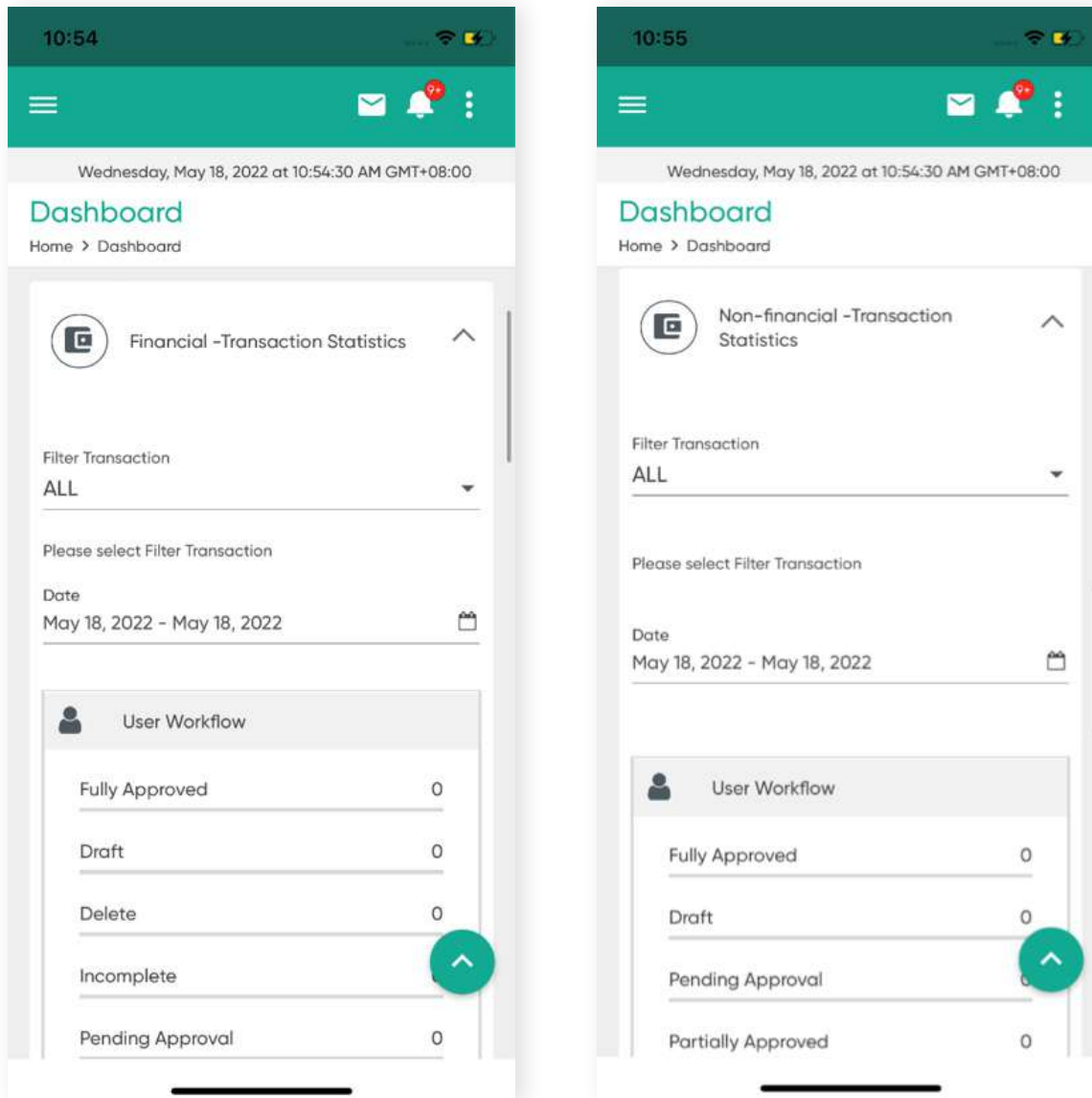
The dashboard on this app is an optimized version of the web platform.

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

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

# 17 Baiduri b.Digital Business Mobile App

## 17.3 Dashboard

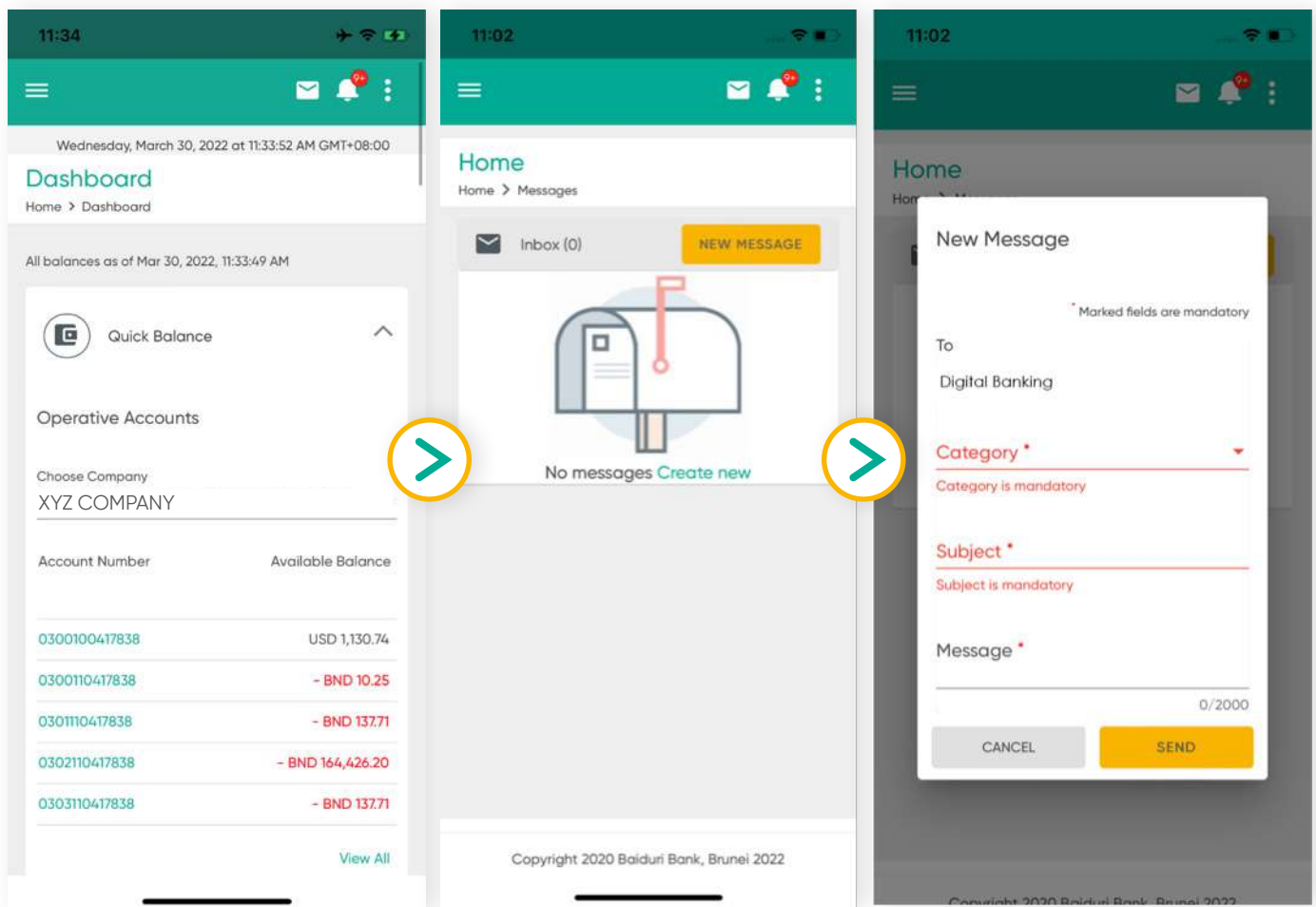
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You can view the statuses of transactions under the **financial and non-financial transaction statistics** table.

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

# 17 Baiduri b.Digital Business Mobile App

## 17.4 Send Message

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### Step 1

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

### Step 2

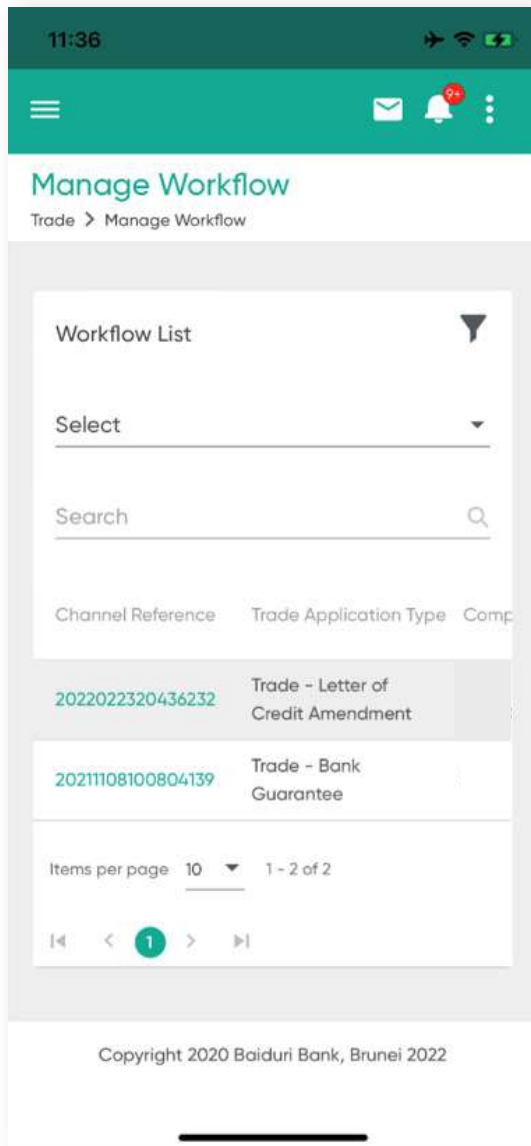
User clicks on **"New Message"**

### Step 3

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

# 17 Baiduri b.Digital Business Mobile App

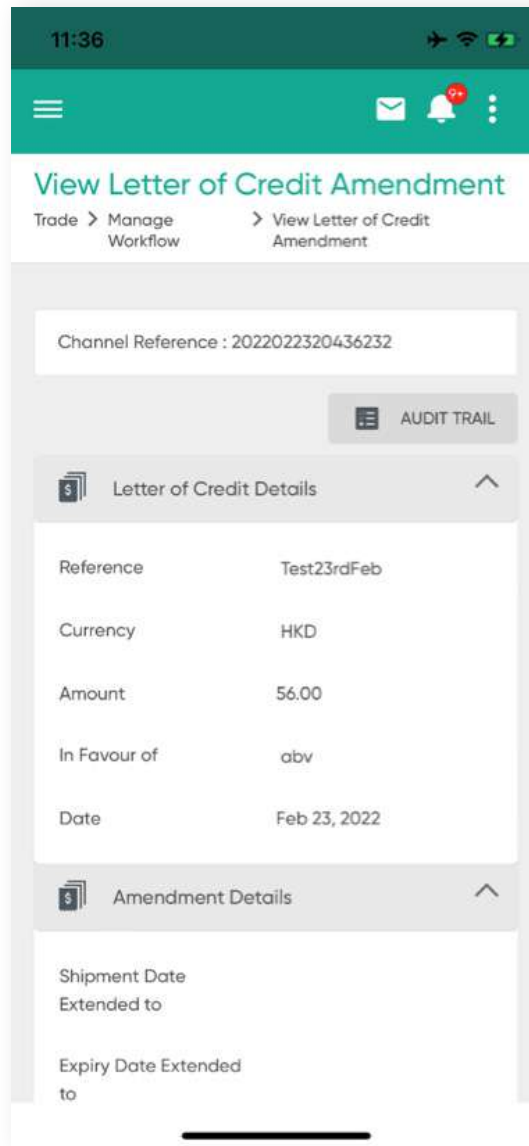
## 17.5 Manage Workflow

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### Step 1

Transactions can be approved via the mobile app by an Approver.

Go to the respective transaction that requires approval and select Manage Workflow.



### Step 2

You can check and review details of a transaction before approving.



