

BUSINESS
i-Banking
USER GUIDE



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WELCOME

Thank you for choosing Baiduri Business iBanking! Get ready to enjoy the benefits of this valuable business tool.

This User Guide has been designed to help you get started and will take you step-by-step through the various functions of Business iBanking. With your business accounts at your fingertips, it's easy to manage payroll, pay bills, check balances, view transactions, transfer funds, download statements and more.

This guide can also be downloaded from our website at www.baiduri.com

Icons Used In This Guide


	Indicates the location of this function in the main menu. e.g.  ACCOUNT INFORMATION > DEPOSITS
	Specifies what type of user access e.g.  AUTHORIZE / VIEW
	Important note
	Useful information

Help or Enquiries

Help menu

The built-in Help feature can be found on the main menu. It contains a detailed guide on the many features of Business iBanking.

Tool Tips

Throughout Business iBanking, you will find  Tool Tip icons. Mouse over an icon to reveal tips related to a particular item. For example, the Tool Tip below tells you to create a User ID between 6 to 12 characters long.



Contact E-Banking Centre

If you require any assistance with Business iBanking, please send us a secure message via the built-in email function in Business iBanking. The Inbox link is located at the top left corner of the screen.

Alternatively, you can call our E-Banking Centre at **244 966** or email ebanking@baiduri.com

Minimum System Requirements

You will need internet access and a personal computer with Internet browser running either above Chrome 13.0, Mozilla 3.6, Safari 5.0 or Internet Explorer 8.0

Protecting Yourself Online

Baiduri employs various security measures to ensure that your transactions and personal information are protected. However, as a customer you also play a big part in protecting your banking and personal information.

- Always log on to Business iBanking by typing the website address directly into your Internet browser's address bar or save it as a bookmark. Expect to see a padlock symbol at the bottom of your Internet browser.
- Your password must be kept confidential at all times and not divulged to anyone.
 - Password should be memorized and not recorded anywhere.
 - A good password should include a combination of at least 6 alphanumeric characters. Sequential numbers or keyboard strokes are highly inadvisable.
 - Change your passwords regularly.
- Do not respond to unsolicited emails requesting you to revalidate your personal information.
 - Do not access Business iBanking from a link in an email.
 - Do not allow your browser to store your User ID or Password.
 - Do not open email attachments from unknown senders.
- Install anti-virus, anti spyware and firewall software, and ensure they are updated regularly.
- Do not install or run programs of unknown origin.
- Log off from the website when you have concluded your online session.
- Turn off your computer or disconnect from the Internet when not in use.

1. SERVICES

1.1 Service Features

Once registered for Baiduri Business i-Banking, you have access to various features including:

- Manage the accounts of your different companies under one User ID (subject to account mandate)
 - Make salary payments to multiple employees by uploading new payroll or retrieve previous saved details
 - Combine local and overseas fund transfers and bill payments all at once with the multiple transactions feature
 - View and download corporate credit card statements
 - Audit trail support via online activity history
 - Capability to perform scheduled account sweeps
 - Capability to carry out future-dated fund transfers and bill payments
 - Direct communication with our E-Banking Centre via e-mail function
 - Available online password reset function
 - Multiple Transactions
- Applications
 - Account Maintenance
 - Transaction History
 - Pending Transactions
 - Transaction Authorization
 - Customer Service
 - User Administration
 - E-mail Function
 - Logout
 - Timeout
 - Frequently Asked Questions (FAQs)

1.2 The Token

In addition to the use of a User ID and Password, the Token is another way Baiduri is helping you protect against unauthorized access to your account information, sensitive information and ensure security authentication when making fund transfers and adding new beneficiaries for bill payments.

A unique 6-digit One-Time PIN (OTP) is generated every time you press the button on the token. This OTP is required every time you log in to Business i-Banking and when making transactions for Fund Transfers and adding new beneficiaries for bill payments.



The token must be kept in your personal possession at all times. This will prevent fraudulent login to and transfers from your account.



- The Token is not waterproof
- It will automatically turn off after 1 minute if not used.
- Lost/damaged token will incur charges for replacement.
- The token remains the property of the Bank and the customer must return it upon termination of Baiduri Business i-Banking service. Failure to do so will incur charges.

1.3 Types of User Functions

An individual Business i-Banking user can be assigned one or more of the following functions:

Privileged User

This function allows the user to set lower daily transaction limits, request higher daily transaction limits, suspend users and perform account sweep. Typically, this function can be assigned to anyone duly authorized by the company directors / sole proprietor / partners.

Input

This function allows the user to create transactions, applications and view transaction statuses. Typically, this function can be assigned to accounts clerks.

View

This function allows the user to view the services under the Account Information menu. Typically, this function can be assigned to senior executives or supervisors.

Authorize

This function allows the user to perform transaction authorization. Typically, this function must be assigned to designated company signatories only.

The table below outlines the differences between the 4 functions:

Service	Privileged User	Input	View	Authorize
Account Information			✓	
Outward Telegraphic Transfer			✓	
Fund Transfers		✓		
Bill Payment Service				
• Bill Payment by Account		✓		
• Bill Payment by Card*	✓	✓	✓	✓
Multiple Transactions		✓		
Payroll		✓		
Applications		✓		
Account Sweep	✓			
Transaction History		✓		
Pending Transactions		✓		
Transaction Authorization				✓
Customer Service				
• Cheque Book Request		✓		
• Exchange Rates		✓	✓	✓
• Interest Rates		✓	✓	✓
• View Activity History		✓	✓	✓
User Administration				
• Change User ID	✓	✓	✓	
• Change Password	✓	✓	✓	
• Setup online password reset information	✓	✓	✓	
• Change current transaction limit	✓			
• Request new maximum transaction limit	✓			
• Suspend users	✓			

*Only the Super User or Sole Proprietors having full access to all functions can make Bill Payment by Card Transactions.

1.4 Authorization Control

Any data entry made at the level of input will be subject to review and approval by the users who is/are assigned to perform transaction authorization. All transactions created are in pending status until approval is granted.

1.5 Daily Limits

Transactions made through Business iBanking are subject to the following daily default limits:

Funds Transfer	BND 500,000.00
Bill Payment	BND 50,000.00
Standing Instructions	BND 50,000.00

The Privileged User can set lower daily transaction limits online (Please refer to Section 15.4) or request for higher daily transaction limits (Please refer to Section 15.5).



2. FIRST TIME LOGIN

Step 1

Enter your **User ID** and **Password**, then click **Login**

User ID:

Password:

Login

Reset



After 5 consecutive unsuccessful login attempts, your access will be locked. Please contact E-Banking Centre for further assistance.

Step 2

Press the button on your Token once to generate a 6-digit One - Time Pin (OTP). Enter the OTP and click **Submit**.

Token Authentication

Press the button on your Token once to generate the One Time PIN (OTP)

One Time Pin:

Submit

LOG OUT

Step 3

You will be prompted to set up two password security questions, in order to enjoy the convenience of resetting your password online in the future. Please refer to Section 14.3 of this guide for more information on this feature.

Step 4

During your first successful login, you will be prompted to read the Terms & Conditions of service. Select **I Agree** and click **Submit** to accept the Terms & Conditions and proceed with login.

Baiduri Business i-Banking Terms and Conditions

A. GENERAL

1. Baiduri Bank Berhad ("the Bank") may at its sole and absolute discretion make available to the customer ("the Customer") the use of the online Baiduri Business i-Banking Service ("the i-Banking Service").
2. The Customer may apply to the Bank for the use of the i-Banking Service, but the Bank reserves the right at its sole discretion to reject or accept such applications and the Bank is not obliged to respond to any request for information from unsuccessful applicants or to assign any reason for such rejection.
3. Upon the acceptance of the Customer's application, the Bank will link the Customer's own account(s) as specified in the Customer's application form and approved by the Bank to the i-Banking Service.

B. FEES, INTEREST AND OTHER AMOUNTS

1. The Bank may charge such fees, interest rates or other charges as determined by the Bank from time to time to the Customer for the provision of any service, facilities, software or equipment in connection with the i-Banking Service. The Customer shall pay to the Bank all fees, interest or charges and other amounts due to or incurred by the Bank in respect of Transaction (as defined below) free from deduction and exclusive of any tax from time to time in force, which will be the responsibility of the Customer. The Customer hereby authorizes the Bank to debit any of the Customer's accounts with any of the aforesaid fees, interest or charges.

3. FORGOTTEN PASSWORD

If your Password Security Questions have been set up, you will be able to perform an online password reset, in the event that you have forgotten your password.

Step 1

On the login page, click on 'Forgotten Password?'



Step 4

Change your password, then click [Change Password](#). You may now login using your password.

Reset Password

Enter New Password

Confirm New Password

[Change Password](#) [Close](#)

Step 2

Enter your [User ID](#) and CIF No. then click [Submit](#)

To protect your personal interests, repeated incorrect submissions of your User ID or Security Answers will disable your access.

Reset Password

User ID

CIF No

[Submit](#) [Clear](#)

Step 3

Answer your selected Security Question and press the button on your Token once to generate a 6-digit One-Time PIN (OTP). Enter the OTP and [Verify](#).

Reset Password

Please select Security Question

Answer:

* You may select one of the 2 security questions you have setup

Press the button on your Token once to generate the One Time PIN (OTP)

One Time PIN:

[Verify](#) [Close](#)

Your access will be disabled after 3 consecutive unsuccessful attempts respectively for steps 2 and 3. Please contact E-Banking Center for further assistance.

4. ACCOUNT INFORMATION

This section allows the assigned user 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).

Viewing of company accounts and deposits are subject to the access given to the user at the time of application. For example, User 1 might be able to view all the accounts of the company but User 2 might be able to view certain accounts only.

4.1 Account Summary

[ACCOUNT INFORMATION > ACCOUNT SUMMARY](#)

[VIEW](#)

Account Summary (BND)					
CIF No	Account Name	Account Number	Product Type	Ledger Balance	Available Balance
654321	XYZ COMPANY	00-12-345-678910	BND REGULAR CHEQUING ACCOUNT	12,882.04	12,882.04
		00-12-345-678910	BND REGULAR CHEQUING ACCOUNT	-311,230.67	-61,230.67
Total				-298,348.63	-48,348.63

Viewing recent transactions

Click on an account number to view transaction details. A breakdown of the transactions in the last 7 days will be displayed. The assigned user can also view transaction details for the last 1, 3, 6 and 12 months, or specify a date range.

Account Number: 01-00-110-654321 Last 30 Day's Transaction(s)					
Transaction Date	Description	Value Date	Debit	Credit	Balance
	OPENING BALANCE				37,972.00
20-04-2010	CHEQUE INWARD CLEARING 510790	20-04-2010	159.55		37,812.45
22-04-2010	NEW DEPOSIT	22-04-2010	15,000.00		22,812.45
22-04-2010	NEW DEPOSIT	22-04-2010	9,700.00		13,112.45
30-04-2010	MINIMUM BALANCE CHARGES	01-05-2010	10.00		13,102.45
30-04-2010	DEBIT INTEREST	01-05-2010	220.41		12,882.04

☒ Last 1 Month ☐ Last 3 Months ☐ Last 6 Months ☐ Last 12 Months ☐ Select Date Range

☐ Download as PDF ☐ Download as CSV ☒ View Online

[Go to Account Summary](#)

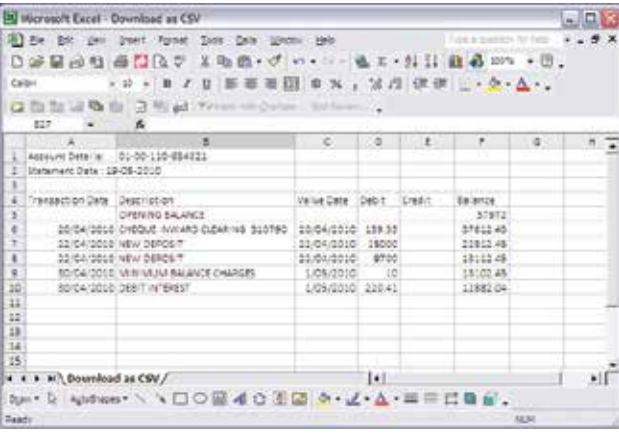
Download statement as a PDF file

The assigned user can download transaction details in PDF format, which resembles a paper statement.



Download statement as a CSV file

Transaction details can also be downloaded in CSV format, which enables the assigned user to easily import the data into the company's accounting software or spreadsheet.



4.2 Deposits

 ACCOUNT INFORMATION > DEPOSITS

This page summarizes the company's term deposit accounts.

Deposit Summary

Deposit Summary (BND)				
CIF No	Account Name	Account Number	Product Name	Ledger Balance
654321	XYZ COMPANY	00-12-345-678910	BND FIXED TERM DEPOSITS	9,090.80
	XYZ COMPANY	00-12-345-678910	TERM DEPOSIT BUILT-UP	17,563.42
	XYZ COMPANY	00-12-345-678910	BND FIXED TERM DEPOSITS	17,118.66
	XYZ COMPANY	00-12-345-678910	TERM DEPOSIT BUILT-UP	0.00
	XYZ COMPANY	00-12-345-678910	BND FIXED TERM DEPOSITS	15,000.00
	XYZ COMPANY	00-12-345-678910	TERM DEPOSIT BUILT-UP	47,460.00
	XYZ COMPANY	00-12-345-678910	TERM DEPOSIT BUILT-UP	2,993.70
	XYZ COMPANY	00-12-345-678910	TERM DEPOSIT BUILT-UP	9,700.00
Total				118,926.58

Click on an Account Number to view deposit details.

Deposit Details

Deposit Details						
Account Number	Description	Principal Amount	Interest Rate	Due Interest Amount	Value Date	Maturity Date
00-12-345-678910	BND FIXED TERM DEPOSITS	9,090.80	1.25%	113.64	09-03-2010	09-03-2011

[Go to Deposit Summary](#)

4.3 Limits Summary

 ACCOUNT INFORMATION > LIMITS SUMMARY

This page displays the overall limits i.e. Letter of Credit, Trust Receipt, ML General, Performance Bond, Corporate Loan, Revolving Loan, Guarantee and Forex that the company has with the bank.

Limits Summary												
CIF No	Customer Name	Limit Code	Reference Number	Currency	Limit Amount	Utilization	Available Amount	Limit Expiry Date	Project Name	Interest Rate	TR Tenor	Revolving Loan Tenor
654321	XYZ COMPANY	CORP_LOAN	CORP_LOAN2	BND	100,000.00	-97,222.22	0.00	22-04-2013		P + 2%		
		CORP___OD	CORP___OD10	BND	250,000.00	-179,550.54	70,449.46	31-08-2010	UPGRADING OF SYSTEM AT INDUSTRIAL AREA, NBD	P + 2%		
		FOREXFORW	FOREXFORW1	BND	1,000,000.00	-1,095,000.00	-95,000.00	22-04-2011				
		GTEE_LINE	GTEE_LINE1	BND	350,000.00	0.00	350,000.00	31-12-2010				
		LABOURGUA	LABOURGUA1	BND	22,200.00	-22,200.00	0.00	05-01-2011				
		LC/TR_LMT	LC/TR_LMT9	BND	200,000.00	0.00	200,000.00	31-08-2010	UPGRADING OF SYSTEM AT INDUSTRIAL AREA, NBD	P + 2%	120	
		MLGENERAL	MLGENERAL6	BND	1,000,000.00	0.00	1,000,000.00	31-08-2010	UPGRADING OF SYSTEM AT INDUSTRIAL AREA, NBD	P + 2%	120	90 Days, 80%
		PERF_BOND	PERF_BOND11	BND	148,236.30	0.00	-148,236.30	06-02-2010				
Please click on Reference Number to view the sub limits												

Disclaimer:- Only active limits are displayed. For expired limits, please refer to the respective sub-menus for details.

4.4 Loan Summary

 [ACCOUNT INFORMATION > LIMITS SUMMARY](#)

This page summarizes the loan details of the company.

Loan Summary

Loan Summary (BND)										
CIF No	Account Name	Reference Number	Limit Code	Value Date	Maturity Date	Interest Rate(% P.A.)	Effective Rate(% P.A.)	Original Amount	Outstanding Amount	Status
654321	XYZ COMPANY	000CTLD101120001	CORP_LOAN2	22-04-2010	22-Apr-2013	P+2	7.5	100,000.00	97,222.22	Normal
	XYZ COMPANY	000CTLR101120001	REV_LOAN3	22-04-2010	22-Jul-2010	Please refer to FOL	Please refer to FOL	53,000.00	53,000.00	PD01
Total								153,000.00	150,222.22	

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 your Facility Offer Letter (FOL) for details.

Click on a [Reference Number](#) to view the loan repayment schedule.

Loan Details							
CIF No	Contract Reference Number	Loan Name	Payment Account Number	Due Date	Currency	Amount Due	Status
654321	000CTLD101120001	CORPORATE LOAN- FLOATING-NORMAL	0100110654321	22-06-2010	BND	3,397.07	Normal
				22-07-2010	BND	3,359.97	Normal
				22-08-2010	BND	3,381.68	Normal
				22-09-2010	BND	3,343.99	Normal
				22-10-2010	BND	3,306.60	Normal
				22-11-2010	BND	3,306.60	Normal
				22-12-2010	BND	3,274.36	Normal
				22-01-2011	BND	3,273.21	Normal
				22-02-2011	BND	3,255.52	Normal
				22-03-2011	BND	3,193.30	Normal
				22-04-2011	BND	3,220.13	Normal
				22-05-2011	BND	3,160.74	Normal
				22-06-2011	BND	3,164.74	Normal

[Go to Loan summary](#)

4.5 Overdraft

 [ACCOUNT INFORMATION > OVERDRAFT](#)

This page allows the assigned user to view the company's Overdraft limit.

Overdraft Summary

Overdraft Summary										
CIF No	Account Name	Account Number	Limit Reference	Currency	Interest Rate(% P.A.)	Effective Rate(% P.A.)	Overdraft Limit	Utilization	Available Amount	Expiry Date
654321	XYZ COMPANY	00-12-345-678910	CORP__OD14	BND	Please refer to FOL	Please refer to FOL	250,000.00	-313,421.18	-63,421.18	31-08-2010
		00-12-345-678910	CORP__OD11	BND	P+2	7.5	100,000.00	0.00	100,000.00	31-08-2010
		00-12-345-678910	CORP__OD15	BND	P+2	7.5	200,000.00	0.00	200,000.00	31-08-2010
		00-12-345-678910	CORP__OD10	BND	P+2	7.5	250,000.00	-179,560.54	70,439.46	31-08-2010
		00-12-345-678910	CORP__OD7	BND	P+2	7.5	50,000.00	-613.29	49,386.71	31-08-2010

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.

4.6 Letter of Credit (LC)

 [ACCOUNT INFORMATION > LETTER OF CREDIT](#)

This page summarizes the LC limits of the company.

Letter of Credit					
CIF No	Account Name	Limit Reference	Currency	Limit Amount	Outstanding Amount
654321	XYZ COMPANY	LC_LIMIT14	BND	1,000,000.00	189,840.00
		LC_LIMIT10	BND	150,000.00	574,482.27

LC Contract Details Without Limits								
Reference Number	Beneficiary Name	Draft Settlement	Value Date	Latest Shipment Date	Expiry Date	Currency	Amount	Goods Description
000ILCC101120001	ABC COMPANY	SIGHT	22-04-2010	02-07-2010	20-07-2010	BND	39,800.00	MATERIALS AND FITTINGS

Click on a [Limit Reference](#) number to view Letter of Credits details

LC Details								
Reference Number	Beneficiary Name	Draft Settlement	Value Date	Latest Shipment Date	Expiry Date	Currency	Amount	Goods Description
000LCU100260003	ABC COMPANY	SIGHT	26-01-2010	07-06-2010	24-06-2010	BND	189,840.00	CONSTRUCTION MATERIAL INVOICE NO. 123456 DATED 12-JAN-2010

4.7 Trust Receipt (TR)

 [ACCOUNT INFORMATION > TRUST RECEIPT](#)

This page summarizes the TR limits of the company.

Trust Receipt					
CIF No	Account Name	Limit Reference	Currency	TR Limit	Outstanding Amount
654321	XYZ COMPANY	TR_LIMIT10	BND	150,000.00	253,000.00

TR Details Without Limits										
Reference Number	Beneficiary Name	Currency	Interest Rate(% P.A.)	Effective Rate(% P.A.)	Bill Amount	Due Interest Amount	Total Amount	Value Date	Maturity Date	Status
000LDTR101120002	ABC COMPANY	BND	P+2	7.5	55,000.00	1,017.12	56,017.12	22-04-2010	21-07-2010	Normal

Click on a [Limit Reference](#) number to view Trust Receipts details

TR Details										
Reference Number	Beneficiary Name	Currency	Interest Rate(% P.A.)	Effective Rate(% P.A.)	Bill Amount	Due Interest Amount	Total Amount	Value Date	Maturity Date	Status
000LDTR101120001	ABC COMPANY	BND	Please refer to FOL	Please refer to FOL	25,300.00	323.95	25,623.95	22-04-2010	26-04-2010	PD01
000LDTR100070005	DEF COMPANY	BND	Please refer to FOL	Please refer to FOL	77,700.00	2,593.17	80,293.17	07-01-2010	07-05-2010	PD00

[Go to Trust Receipts](#)

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)

4.8 Inward Collections

 [ACCOUNT INFORMATION > INWARD COLLECTIONS](#)

This page summarizes the Inward Collections of the company.

Inward Collection								
CIF No	Customer Name	Reference Number	Beneficiary Name	Currency	Bill Amount	Issued Date	Expiry Date	Bill Tenor
654321	XYZ COMPANY	000IBCS101120001	ABC COMPANY	USD	53,000.00	22-04-2010	21-06-2010	0
		000IBCU101120001	DEF COMPANY	USD	21,000.00	22-04-2010	01-06-2010	40

4.9 Guarantee Summary

 [ACCOUNT INFORMATION > GUARANTEE SUMMARY](#)

This page summarizes the Guarantee details of the company.

Guarantee Summary (BND)						
CIF No	Customer Name	Reference Number	Beneficiary	Limit	Guarantee Outstanding Amount	Maturity Date
654321	XYZ COMPANY	000PERB100670001	ABC COMPANY	GTEE_LINE1	0.00	11-Nov-2011
		000LABG040010127	DEF COMPANY	LABOURGUA1	22,200.00	05-Jan-2011
		000PERB083390003	GHI COMPANY	PERF_BOND12	80,000.00	16-Feb-2011
		000PERB083390005	JKL COMPANY	PERF_BOND13	245,798.20	16-Aug-2010
		000PERB092450001	MNO COMPANY	PERF_BOND16	159,663.60	16-May-2011
		000PERB092450002	PQR COMPANY	PERF_BOND17	148,800.00	16-Nov-2011
		000PERB093640002	STU COMPANY	PERF_BOND18	79,841.95	14-Sep-2011
		000PERB100740001	VW COMPANY	PERF_BOND19	469,569.00	11-Nov-2011

4.10 Forex Summary

 [ACCOUNT INFORMATION > FOREX](#)

This page summarizes the Forex contracts of the company.

Forex Summary										
Customer No	Reference No	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Start Date	Maturity Date	Outstanding Amount
654321	000FXOP101180002	FX OPTIONS-FORWARD	GBP	100,000.00	2.08	BND	208,000.00	28-04-2010	29-06-2010	100,000.00
	000FXOP101180001	FX OPTIONS-FORWARD	USD	100,000.00	1.3815	BND	138,150.00	28-04-2010	31-05-2010	100,000.00

4.11 Corporate Cards

 [ACCOUNT INFORMATION > CORPORATE CARDS](#)

This page displays the credit card details of the company.

Corporate Card Details

Cards Summary						
Card Number	Card Type	Total Card Limit	Total Card Outstanding Balance	Available Card Credit Balance	Payment	Setup SI
 0000-0123-4567-8910	MASTER CLASSIC	10,000.00	-32,821.41	42,821.41	Pay Credit Card	Setup SI
Total			-32,821.41	42,821.41		

To Pay Credit Card


Click on [Pay Credit Card](#) button to proceed to the Bill Payment Service page. Please refer to Section 6.1 of this guide for more detailed information on how to make a bill payment.

To View Transaction Details

Click on [Card Number](#) to view unposted transaction details, if any.

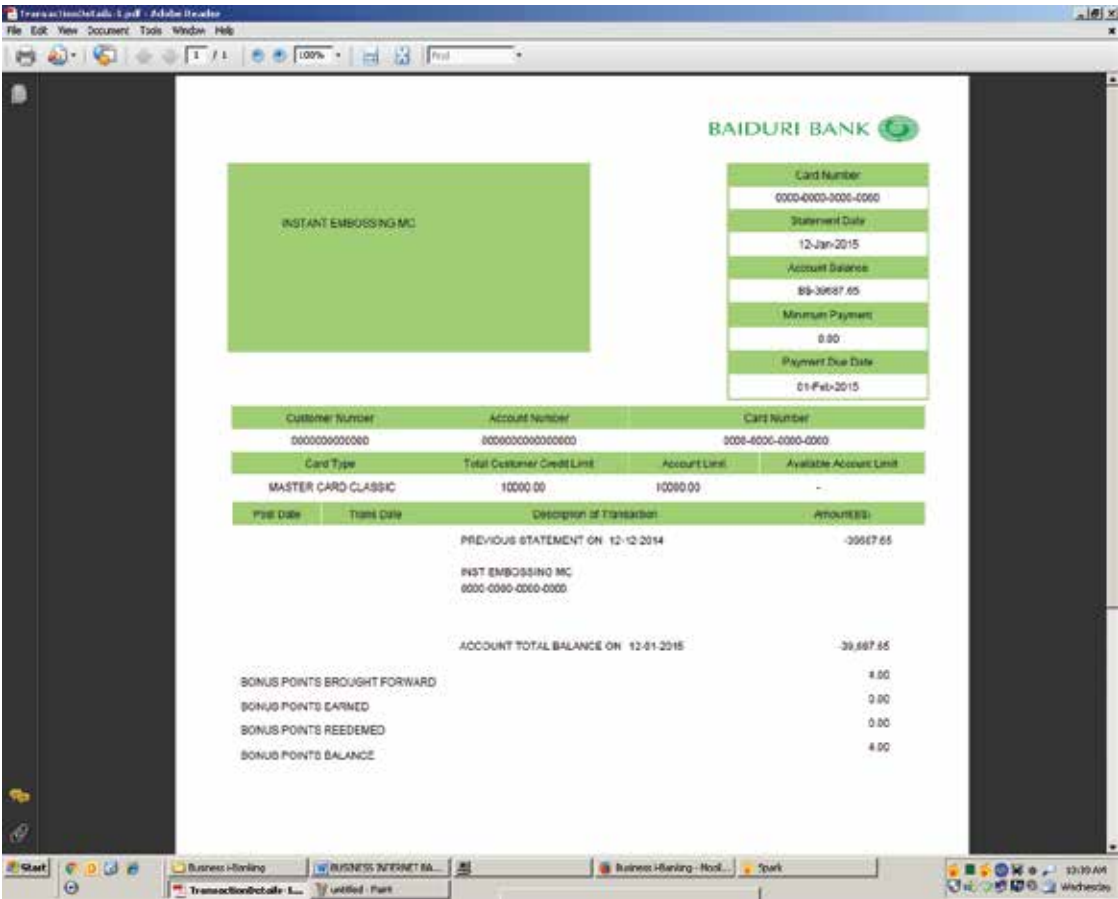
Unposted Transaction Details

Unposted Transaction Details : 0000-0000-0000-0000						
Card Number	Trans Date	Post Date	Transaction Description	DR/CR	Amount	Apply 0% Instalment
000000000000000000	24-01-2015	24-01-2015	BFB HP BAK4550	DR	317.00	Apply 0% Instalment
	23-09-2015	22-01-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	999.00	Apply 0% Instalment
	22-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	266.00	Apply 0% Instalment
	13-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	943.05	Apply 0% Instalment
	13-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	672.00	Apply 0% Instalment
	13-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	420.00	Apply 0% Instalment
	13-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	368.70	Apply 0% Instalment
	12-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	905.00	Apply 0% Instalment
	12-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	875.41	Apply 0% Instalment
	12-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	630.00	Apply 0% Instalment
	12-10-2015	06-02-2015	DEPT OF TOWN AND COUNTRY BSB BN	DR	470.08	Apply 0% Instalment
	01-01-2015	24-01-2015	HUA HO YAYASAN BSB BN	CR	11.40	Apply 0% Instalment
	01-01-2015	20-01-2015	HUA HO YAYASAN BSB BN	DR	11.40	Apply 0% Instalment

Statement Date: 
[Submit](#)

To Download a Card Statement in PDF Format

Click on a [Card Number](#) to view transaction details, then select a statement date, click Submit to download and view a card statement.



Apply for 0% Instalment

You can apply for 0% Instalment for a credit card under the unposted transaction details page. Click on Apply 0% Instalment to proceed with application.

Card Number 0000-0000-0000-0000 - MASTER CLASSIC

Transaction Information

Merchant Name DEPT OF TOWN AND COUNTRY BSB BN
Transaction Amount 470.00
Date of Purchase Mon Jan 12 00:10:00 GMT+08:00 2015

Installment Information

Number of Installments ☐ 6 Months ☐ 12 Months ☐ 18 Months ☐ 24 Months

*The instalment plan is applicable for a minimum amount of \$300. There will be an arrangement fee of 3% or min B\$30 whichever is greater.

Note:
The instalment amount will be deducted from the existing card limit. If you wish to request for a higher limit, please apply at Baiduri Bank Card Centre or any Baiduri Bank branches.
By submitting the application, I hereby declare that I have read and understood the [terms and conditions](#) imposed herein.



The 'Apply 0% Installment' button will only be available if a credit card has an unposted transaction that is greater than BND 300.

Set up Standing Instruction for Credit Card

Under the Credit Card Summary table you can set up a standing instruction for a credit card. Click on [Setup SI](#) to proceed with application.

Card Number 0000-0000-0000-0000 - MASTER CLASSIC

SI Information

Account to be Debited

Amount Payable ☐ Minimum Payment ☐ Total Outstanding Payment ☐ Other Amount. Please specify % of total outstanding amount

* Currently the minimum payment is set to 8% of the total outstanding amount for normal cards and 10% for Baiduri MasterCard Business Card. It may change without prior notice

Effective Month

- I hereby authorize the Bank to, commencing from the Effective Date, debit my above account each month with the amount payable to pay the amounts owing under my credit card stated above and all applicable charges (including but not limited to charges for late payment and annual fees). I/We confirm that the Bank may cancel this authorization or elect not to debit the above account without prior advice to me/us if there are insufficient funds in my/our account. I/We also agree not to hold the Bank, its branches/agents liable or responsible for any loss, delay, error or omissions arising out of or in carrying out these instructions.
- The Bank shall be entitled to act on this authorization until such time when it has actually received written instructions from me/us to cancel this authorization
- By submitting the application, I hereby declare that I have read and understood the declaration above.



Payment amount will be in % if [Other Amount](#) is selected. This % will be set at minimum 8% for all credit cards. If less than the minimum % is keyed in, an error message will appear.



Upon approval of the transaction via Transaction Authorization, it will be sent as an email to the respective department for review and processing. Refer to section 13 of this guide for more information on approval of transactions.

4.12 Hire Purchase

ACCOUNT INFORMATION > HIRE PURCHASE

This page displays the Hire Purchase accounts of the company.

iBP Account Summary									
Account Number	Registration Number	Outstanding Balance	Monthly Instalment Amount	Breakdown Monthly Due	Instalment Amount Due	Total Amount Due with Charges	Payment Due Date	Pay Monthly Instalment	Pay Outstanding Amount
000000.00 .000000.00	BV0000	1,218.81	241.00	3	748.81	1064.33	29-11-2015	Pay Monthly Instalment	Pay Outstanding Amount
000000.00 .000000.00	HM0000	5,346.78	334.00	3	1,220.00	1986.33	28-11-2015	Pay Monthly Instalment	Pay Outstanding Amount
Total									

To Pay Monthly Instalment

Click on [Pay Monthly Instalment](#) button to proceed to the Bill Payment Service Page.
Follow the steps below to make payment for Monthly Instalment.

Step 1: From Account

Select the account number which will be debited for the payment. When an account has been selected, the account balance will be displayed below the Account Number.

Bill Payment

From Account:

—Select From Account

To Bill Payee:

Setup New Billing Account

Billing Description:

Billing Organization:

Debit Hire Purchase

Billing Account Number:

00000000000000

Amount to pay:

241.00

Payment Description:

INSTALLMENT CHARGES

Payment Type:

IMMEDIATE

Submit

Clear

Step 2: To Bill Payee

Bill Payee through the Pay Monthly Instalment button will be by default set to ‘Set Up New Billing’ if payment for the hire purchase account is made for the first time. Enter the Billing Description (for your own reference). Billing Organization will be set by default to Baiduri Hire Purchase and Billing Account Number will also be by default set accordingly to the hire purchase account chosen to make payment.

Step 3: Amount to Pay

Amount to Pay will be by default the Monthly Instalment amount due. However, the amount to be paid can also be changed.
Enter the amount in Brunei Dollars.

Step 4: Payment Description

Enter a Payment Description for your own reference. This description will appear in the company’s account statement

Step 5: Payment Type

Select the account number which will be debited for the payment. When an account has been selected, the account balance will be displayed below the Account Number.

Step 6: Submit

Click [Submit](#) to proceed with the payment or Clear to re-enter the details.

Step 7: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered. You will also be prompted to enter a One-Time PIN generated from your token device if the account to be paid is not pre-registered as a Bill Payee. Click [Confirm](#) to proceed with the payment or Back to amend the transaction details.

Confirm Bill Payment

From Account:

00-00-000000 - XYZ

To Bill Payee:

Setup New Billing Account

Billing Description:

Set Payment

Billing Organization:

Debit Hire Purchase

Billing Account Number:

00000000000000

Amount to pay:

BND 241.00

Payment Description:

Set Payment Hire Purchase

Payment Type:

IMMEDIATE

Authentication:

Press the button on your token once to generate the One Time PIN

One Time PIN:

Confirm

Back

Please Note:

Transactions made after 10.30 PM will be reflected in the account on the next working day.

Step 8: Save Transaction

After you click [Confirm](#), a result page will show the status of the transaction. Click [Save Transaction](#) if you wish to save it as a Quick Link, or Next Transaction to make another bill payment.

Bill Payment

Reference Number:

3137751

Transaction Date:

06-11-2015 15:17

Transaction Status:

Transaction Saved For Authorization

From Account:

00-00-000000 - XYZ

To Bill Payee:

Setup New Billing Account

Billing Description:

Set Payment

Billing Organization:

Debit Hire Purchase

Billing Account Number:

00000000000000

Amount to pay:

BND 241.00

Payment Description:

Set Payment Hire Purchase

Payment Type:

IMMEDIATE

Save Transaction

Next Transaction

To Pay Outstanding Amount

Click on [Pay Outstanding Amount](#) button to proceed to the Bill Payment Service Page.

Step 1: From Account

Select the account number which will be debited for the payment. When an account has been selected, the account balance will be displayed below the Account Number.

Bill Payment

From Account:

—Select From Account

To Bill Payee:

Setup New Billing Account

Billing Description:

Billing Organization:

Debit Hire Purchase

Billing Account Number:

00000000000000

Amount to pay:

1,066.33

Payment Description:

INSTALLMENT CHARGES

Payment Type:

IMMEDIATE

Submit

Clear

Step 2: To Bill Payee

Bill Payee through the Pay Outstanding Amount will be by default set to [Set Up New Billing](#) if payment for the hire purchase account is made for the first time. Enter the Billing Description (for your own reference). Billing Organization will be set by default to Baiduri Hire Purchase and Billing Account Number will also be by default set accordingly to the hire purchase account chosen to make payment

Step 3: Amount to Pay

Amount to pay will be by default filled-in as the current outstanding balance of the account. However, the amount to be paid can also be changed. Enter the amount in Brunei Dollars.

Step 4: Payment Description

Payment Description will be by default set as ‘Instalment Charges’. This description will appear in the company’s account statement.

Step 5: Payment Type

Choose whether to make the payment immediately, or schedule a future-dated transaction, or set up a standing instruction.

Step 6: Submit

Click [Submit](#) to proceed with the payment or Clear to re-enter the details.

Step 7: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered. You will also be prompted to enter a One-Time PIN generated from your token device if the account to be paid is not pre-registered as a Bill Payee. Click [Confirm](#) to proceed with the payment or Back to amend the transaction details.

Confirm Bill Payment

From Account:

00-00-000000 - XYZ

To Bill Payee:

Setup New Billing Account

Billing Description:

Set Payment Hire Purchase

Billing Organization:

Debit Hire Purchase

Billing Account Number:

00000000000000

Amount to pay:

BND 1,066.33

Payment Description:

INSTALLMENT CHARGES

Payment Type:

IMMEDIATE

Authentication:

Press the button on your token once to generate the One Time PIN

One Time PIN:

Confirm

Back

Please Note:

Transactions made after 10.30 PM will be reflected in the account on the next working day.

Step 8: Save Transaction

After you click [Confirm](#), a result page will show the status of the transaction. Click [Save Transaction](#) if you wish to save it as a Quick Link, or Next Transaction to make another bill payment.

Bill Payment

Reference Number:

3137761

Transaction Date:

06-11-2015 15:22

Transaction Status:

Transaction Saved For Authorization

From Account:

00-00-000000 - XYZ

To Bill Payee:

Setup New Billing Account

Billing Description:

Set Payment Hire Purchase

Billing Organization:

Debit Hire Purchase

Billing Account Number:

00000000000000

Amount to pay:

BND 1,066.33

Payment Description:

INSTALLMENT CHARGES

Payment Type:

IMMEDIATE

Save Transaction

Next Transaction

To view Hire Purchase Account Details

Click on a [Hire Purchase Account Number](#) to view the Hire Purchase account and vehicle details.

HP Account Information

Account Number	Registration Number	Chassis Number	Engine Number	Description
0000000000000000	BY0000	MP000HY0000000000	GNZ-FE-X000000	NEW 2004 TOYOTA VIOS 1.5E 4DRS SEDAN (A)

Payment Details

Loan Amount	Start Date	End Date	Instalment Month Paid	Instalment Month Balance	Instalment Amount Due	Overdue Interest	Other Charges
18,769.81	29-04-2009	29-11-2015	74	4	748.81	445.52	470

Insurance and Road Tax details

Insurance Policy Number	Insurance Amount	Insurance Expiry	Insurance Company	Road Tax Expiry	Request Quote
MP0000000000000000	4,000.00	18-01-2016	TAKAFUL BRUNEL AM	31-12-2015	Request Quote

Payment History

Payment Date	Description	Payment Amount	Account Balance
21-10-2015	OVERDUE INT. CHARGE	4.57	0.00
09-10-2015	PAYMENT BY ATM 09-OCT-2015 10:18:43	-187.00	0.00
30-09-2015	OVERDUE INT. CHARGE	3.27	0.00
31-08-2015	OVERDUE INT. CHARGE	3.07	0.00
29-08-2015	INSTALMENT PAYMENT FOR 29-JUL-2015	-241.00	0.00
31-07-2015	OVERDUE INT. CHARGE	0.50	0.00
06-07-2015	INSTALMENT PAYMENT FOR 29-MAY-2015 29-JUN-2015	-482.00	0.00
30-06-2015	OVERDUE INT. CHARGE	3.27	0.00
02-05-2015	INSTALMENT PAYMENT FOR 29-APR-2015	-241.00	0.00
02-05-2015	OVD INT.	-68.00	0.00
03-04-2015	INSTALMENT PAYMENT FOR 29-MAR-2015	-241.00	0.00
31-03-2015	OVERDUE INT. CHARGE	1.88	0.00
17-03-2015	INSTALMENT PAYMENT FOR 28-FEB-2015	-241.00	0.00

To Request Quote for Insurance and Road Tax

Click on [Request Quote](#) button to proceed to Roadtax and/or Insurance Request Quote page.

Roadtax Quotation

To Baiduri Finance HP Processing Unit

Customer Name MOHD.

Account Number 0000000000000000

Email Address

Mobile Number

Renew ☐ Roadtax ☐ Insurance

Comments

Step 1: Email Address

Enter the Email Address you wish to have your quotation request sent to.

Step 2: Mobile Number

Enter the Mobile Number you wish to be notified about your quotation request.

Step 3: Renew

Click on either [Roadtax](#) or [Insurance](#), or both for the kind of request you wish to make.

Step 4: Comments

Enter comments (if any) upon request of quotation.

Step 5: Submit

Click [Submit](#) to proceed with the Quotation Request or Clear to re-enter the details.

Step 6: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered.

Click [Confirm](#) to proceed with the request or Back to amend the transaction details.

Roadtax Quotation

To Baiduri Finance HP Processing Unit

Customer Name MOHD.

Account Number 0000000000000000

Email Address xxx@gmail.com

Mobile Number 80000000

Renew ☒ Roadtax ☐ Insurance

Comments Quotation Request

Step 7: Status of Transaction

After you click [Confirm](#), a result page will show the status of the transaction.

Roadtax Quotation

Reference Number 3137763

Transaction Date 06-11-2015 15:30

Transaction Status Transaction Saved For Authorization

To Baiduri Finance HP Processing Unit

Customer Name MOHD.

Account Number 0000000000000000

Email Address xxx@gmail.com

Mobile Number 80000000

Renew ☒ Roadtax ☐ Insurance

Comments Quotation Request



This information along with the hire purchase account information will be sent as an email to Baiduri Finance Berhad Blue Card Insurance and an officer will contact you to provide your quotation request.

5. OUTWARD TELEGRAPHIC TRANSFER ADVICE

VIEW

This menu allows you to view your debit advices from Telegraphic Transfers that have been previously made. On this page a table will be displayed showing the Telegraphic Transfer Reference Number, Account Number, Date of Telegraphic Transfer (Value Date), Amount and Status. All charges deducted or FX rates conversion will also appear on the debit advice.

Do take note that your Telegraphic Transfer Advice will only appear under this menu once the transaction has been processed by the bank and will only be available to view for 15 days only.

Telegraphic Transfer				
Reference No	Account No	Date of TT	Amount	Status
O80FKD	00000000000000	01-Jun-2017	3,087.85	Success
O80FXU	00000000000000	25-Apr-2017	2,089.60	Success

Clicking on the respective **Reference Number**, you will be able to download and save the file, or can be printed out at your own convenience.



6. FUND TRANSFERS

INPUT

The FUND TRANSFERS menu allows the assigned user to:

- Transfer funds within Baiduri Bank i.e. company's own accounts or third party accounts
- Transfer funds to another local bank in Brunei (Cashier's cheque)
- Transfer funds to a bank abroad (Telegraphic Transfer)
- Submit application for Demand Draft
- Cancel standing instructions
- Cancel future dated transactions
- Update beneficiary details

You also have the choice of making transfers:

- Immediately
- Future Dated – by specifying a date when you want the transfer to be made in the future
- Standing Instruction – set up the transfer as a regularly scheduled or recurring transfer.

6.1 Fund Transfers Within Bank

FUND TRANSFERS > WITHIN BANK

Follow the steps below to make a transfer within Baiduri Bank.

Step 1: From Account

Select the **Account Number** which you wish to transfer funds from. When an account has been selected, the account balance will be displayed below the Account Number.

Fund Transfers Within Bank

From Account

---Select From Account

To Account

---Select To Account

Amount

Currency Converter

Payment Description

Transfer Type

IMMEDIATE

Submit

Clear

Step 2: To Account

Select a **Beneficiary Account Number** from the drop down list or create a **New Baiduri Beneficiary** which you would like to transfer funds to.

To create a **New Baiduri Beneficiary**, enter the 13-digit **Beneficiary Account Number** and a **Beneficiary Description** for your easy reference. After you have completed a fund transfer, the new beneficiary will be saved automatically and will appear in the **To Account** drop down list.

Step 3: Amount

Enter the amount you wish to transfer. Click on the [Currency Converter](#) if you would like to calculate a conversion of the amount in another currency.

Step 4: Payment Description

Enter details of the payment for your own reference. This description will appear in the company’s account statement.

Step 5: Transfer Type

Choose whether to transfer funds immediately, or schedule a future-dated transaction, or set up as a standing instruction.

Step 6: Submit

Click [Submit](#) to proceed with the transfer or [Clear](#) to re-enter the details.

Step 7: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered. You will also be prompted to enter a One Time Pin generated from your token device. Click [Confirm](#) to proceed with the payment or [Back](#) to amend the transaction details.



After you click [Confirm](#), a result page will show the status of the transaction.



Step 8: Save Transaction

Click [Save Transaction](#) if you wish to save this transfer for future use, or [Next Transaction](#) to make another Transfer within Baiduri.



The saved transaction will appear as a Quick Link shortcut in the [Retrieve Saved Transactions](#) drop-down list, located below the main menu. You will then be able to quickly make a similar transaction in the future by clicking on the [Quick Link](#).

6.2 Fund Transfers To Local Bank (Cashier’s Cheque)



Follow the steps below to make a transfer to another local bank.

Step 1: From Account

Select the Account Number which you wish to transfer funds from. When an account has been selected, the account balance will be displayed below the Account Number.

Step 2: To Beneficiary

Select a [Beneficiary](#) or create a [New Local Bank Beneficiary](#) which you would like to transfer funds to.

To create a [New Local Bank Beneficiary](#), enter the [Beneficiary Description](#), [Beneficiary Bank](#), [Beneficiary Name](#), [Beneficiary Address](#) and [Beneficiary Account Number](#). After you have completed a fund transfer, the new beneficiary will be saved automatically and will appear in the To Beneficiary drop down list.

Fund Transfers to Local Bank

From Account

---Select From Account

*

?

To Beneficiary

---Select To Beneficiary

*

?

Beneficiary Bank

---Select Local Bank

*

?

Beneficiary Name

*

?

Beneficiary Address

*

?

Beneficiary Account Number

*

?

Amount

*

?

Currency Converter

Payment Description

?

Transfer Type

IMMEDIATE

*

?

☒ I agree with the Terms and Conditions & Tariff imposed herein

Submit

Clear

Step 3: Amount

Enter the amount (in Brunei Dollars) you wish to transfer. Click on [Currency Converter](#) if you would to calculate a conversion of the amount in another currency.

Step 4: Payment Description

Enter the details of the payment for your own reference.

Step 5: Transfer Type

Choose whether to transfer funds immediately, or schedule a future-dated transaction, or set up a standing instruction.

Step 6: **Submit**

Tick the check box to accept the Terms and Conditions & Tariffs. Click **Submit** to proceed with the Transfer or **Clear** to re-enter the details.



There is a cut-off time at 11:00am for transfer to other local and overseas banks. Transactions received from 3:30pm on Friday to Sunday and public holidays will be processed the next working day. Transfers within Baiduri Bank are immediate. Tariff charges apply as per Terms & Conditions and Tariffs.

Step 7: **Confirmation**

After you click **Submit**, a confirmation page will display the details you have entered. You will also be prompted to enter a **One-Time PIN** generated from your token device. Click **Confirm** to proceed with the transfer or **Back** to amend the transaction details.

Confirm Fund Transfers to Local Bank

Please Note :
Transactions made after 10.30 PM will be reflected in the account on the next working day

After you click **Confirm**, a result page will show the status of the transaction.

Fund Transfers to Local Bank

Step 8: **Save Transaction**

Click **Save Transaction** if you wish to save this transfer for future use, or **Next Transaction** to make another transfer to a local bank.



The saved transaction will appear as a Quick Link shortcut in the **Retrieve Saved Transactions** drop-down list, located below the main menu. You will then be able to quickly make a similar transaction in the future by clicking on the **Quick Link**.

6.3 Fund Transfers To A Bank Abroad (Telegraphic Transfer)

FUND TRANSFERS > BANK ABROAD

Follow the steps below to make a transfer to a bank abroad.

Step 1: From Account

Select the **Account Number** which you wish to transfer funds from. When an account has been selected, the account balance will be displayed below the Account Number.

Step 2: To Beneficiary

Select a **Beneficiary** or create a **New Abroad Bank Beneficiary** which you would like to transfer funds to.

To create a **New Abroad Bank Beneficiary**, enter the **Beneficiary Description**, **Beneficiary Name**, **Beneficiary Address** and **Beneficiary Account Number**. After you have completed a fund transfer, the new beneficiary will be saved automatically and will appear in the **To Beneficiary** drop down list.

Fund Transfers to Bank Abroad



Step 3: Amount & Currency

Select **Currency of Remittance** and specify **Amount** (in the currency you specified) you wish to transfer. Click on the **Currency Converter** if you would like to calculate a conversion of the amount in another currency.

Step 4: Charges Borne By

Select between **Shared**, **Ours** or **Beneficiary**

Step 5: Payment Description

Enter a **Payment Description** for your own reference. Enter details of **Beneficiary Bank**, **Branch**, **Address** and **Country**.

Step 6: Transfer Type

Choose whether to transfer funds immediately, or schedule a future-dated transaction, or set up a standing instruction.

Step 7: Remittance Return

Please specify the purpose of the transfer.

Step 8: Submit

Tick the check box to accept the Terms and Conditions & Tariffs. Click **Submit** to proceed with the transfer or **Clear** to re-enter the details

There is a cut-off time at 11:00am for transfer to other local and overseas banks. Transactions received from 3:30pm on Friday to Sunday and public holidays will be processed the next working day.

Transfers within Baiduri Bank are immediate. Tariff charges apply as per Terms & Conditions and Tariffs.

Step 9: Confirmation

After you click **Submit**, a confirmation page will display the details you have entered. You will also be prompted to enter a **One-Time PIN** generated from your token device. Click **Confirm** to proceed with the transfer or **Back** to amend the transaction details.

Fund Transfers to Bank Abroad

From Account 00-00-000-000000 XYZ COMPANY
To Beneficiary Setup New Abroad Bank Beneficiary

Beneficiary Description MOHD ALI ABROAD BANK UK
Beneficiary Name MOHD ALI
Beneficiary Address 10 LONDON ROAD PADINGTON UNITED KINGDOM
Beneficiary Account Number 0123456789
Telephone Number 447123456789
Currency of Remittance Pound Sterling - GBP
* Currency chosen needs to be the same as the beneficiary account's currency
Amount 150.00
Charges Borne By Ours
Payment Description FT ABROAD BANK
Beneficiary Bank HSBC
Swift Code 123456789
Branch LONDON
Address 20 LONDON ROAD PADINGTON UNITED KINGDOM
City LONDON
Country UNITED KINGDOM
Transfer Type IMMEDIATE
Remittance Return Family maintenance

Authentication Press the button on your Token once to generate the One Time PIN
One Time PIN:
☒ I agree with the Terms and Conditions & Tariff imposed herein

ConfirmBack

Please Note :
Transactions made after 10.30 PM will be reflected in the account on the next working day

After you click **Confirm**, a result page will show the status of the transaction.

Reference Number 3151712
Transaction Date 01-05-2017 13:48
Transaction Status Transaction Successful

From Account 00-00-000-000000 XYZ COMPANY
To Beneficiary Setup New Abroad Bank Beneficiary

Beneficiary Description MOHD ALI ABROAD BANK UK
Beneficiary Name MOHD ALI
Beneficiary Address 10 LONDON ROAD PADINGTON UNITED KINGDOM
Beneficiary Account Number 0123456789
Telephone Number 447123456789
Currency of Remittance Pound Sterling - GBP
* Currency chosen needs to be the same as the beneficiary account's currency
Amount 150.00
Charges Borne By Ours
Payment Description FT ABROAD BANK
Beneficiary Bank HSBC
Swift Code 123456789
Branch LONDON
Address 20 LONDON ROAD PADINGTON UNITED KINGDOM
City LONDON
Country UNITED KINGDOM
Transfer Type IMMEDIATE
Remittance Return Family maintenance

Save TransactionNext Transaction

Step 10: Save Transaction

Click **Save Transaction** if you wish to save this transfer for future use, or **Next Transaction** to make another transfer to a bank abroad.

The saved transaction will appear as a Quick Link shortcut in the **Retrieve Saved Transactions** drop-down list, located below the main menu. You will then be able to quickly make a similar transaction in the future by clicking on the **Quick Link**.

6.4 Demand Draft

FUND TRANSFERS > DEMAND DRAFT

Enjoy the convenience of purchasing **Demand Draft** (also known as Bank Draft) online. Simply **Submit** the required details and specify your preferred branch for collection

From Account ---Select From Account
Beneficiary
Currency ---Select Currency
Amount
Payment Description
To be collected at ---Select Branch
☒ I agree with the Terms and Conditions & Tariff imposed herein

SubmitClear



The cut-off time for transactions to be valued on the same day is at 11:00 am. Tariff charges apply as per Terms and Conditions & Tariffs.

6.5 Cancel Standing Instructions

FUND TRANSFERS > CANCEL STANDING INSTRUCTIONS

This page displays a list of standing instructions which have been set up for funds transfers. To cancel a standing instruction, select an **Effective Cancel Date** by clicking the calendar button, and tick the corresponding checkbox in the Cancel column.



You are also able to cancel multiple standing instructions at a time.

Cancel Standing Instructions								
Account Number	Account Name	Beneficiary Account Number	Beneficiary Name	Amount	Frequency	Payment Details	Effective Cancel Date	Cancel
0100110654321	XYZ COMPANY	0201703111111	OFFICEMAX COMPANY	0.01	MONTHLY	Office Supplies	05-06-2010	<input checked="" type="checkbox"/>

After you click **Submit**, a confirmation page will display the details of the standing instruction to be cancelled. Click **Confirm** to proceed with the cancellation or **Back** to return to the list.

Confirm Cancel Standing Instructions

Cancel Standing Instructions								
Account Number	Account Name	Beneficiary Account Number	Beneficiary Name	Amount	Frequency	Payment Details	Effective Cancel Date	Cancel
0100110654321	XYZ COMPANY	0201703000000	OFFICEMAX COMPANY	0.01	Monthly	Office Supplies	05-06-2010	<input checked="" type="checkbox"/>

SubmitClear

After you click **Confirm**, a result page will show the status of the transaction.

Cancel Standing Instructions

Transaction Date 04-06-2010 13:36
Transaction Status Transaction Successful

Cancel Standing Instructions

Account Number	Account Name	Beneficiary Account Number	Beneficiary Name	Amount	Frequency	Payment Details	Effective Cancel Date	Transaction Message
0100110654321	XYZ COMPANY	0201703000000	OFFICEMAX COMPANY	0.01	Monthly	Office Supplies	05-06-2010	Transaction Saved For Approvals

SubmitClear

6.6 Cancel Future Dated Fund Transfers

 FUND TRANSFERS > CANCEL FUTURE DATED TRANSACTIONS

This page displays a list of future-dated transactions for fund transfers within bank, local bank and bank abroad.

Cancel Future Dated Transactions

Cancel Future Dated Transactions							
Reference Number	Account Number	Account Name	Beneficiary Account Number	Beneficiary Account Name	Amount	Future Date	Cancel
47264	02-00-110-654321	XYZ COMPANY	02-00-110-456789	DEF COMPANY	1.00	12-06-2010	Cancel

Click the corresponding [Cancel](#) button to delete a future dated transaction.

A confirmation page will display details of the selected transaction. Click [Confirm](#) to proceed with the deletion or [Back](#) to return to the list.

Confirm Cancel Future Dated Transactions

Cancel Future Dated Transactions							
Reference Number	Account Number	Account Name	Beneficiary Account Number	Beneficiary Account Name	Amount	Future Date	Cancel
47264	02-00-110-654321	XYZ COMPANY	02-00-110-456789	DEF COMPANY	1.00	12-06-2010	Cancel

[Confirm](#) [Back](#)

After you click [Confirm](#), a result page will show the status of the transaction.

Cancelled Future Dated Transactions

Reference Number 47268
Transaction Date 11-06-2010 13:04
Transaction Status: Transaction Saved For Approvals

Cancel Future Dated Transactions							
Reference Number	Account Number	Account Name	Beneficiary Account Number	Beneficiary Account Name	Amount	Future Date	
47264	02-00-110-654321	XYZ COMPANY	02-00-110-456789	DEF COMPANY	1.00	12-06-2010	

6.7 Update Beneficiary Details

 FUND TRANSFERS > UPDATE BENEFICIARY DETAILS

This menu allows the user to update or delete details of beneficiaries which have been previously set up under fund transfers within bank / local bank / bank abroad.

Click a radio button to view the respective beneficiary details.

Update Beneficiary Details


☒ Within Bank ☐ Local Bank ☐ Bank Abroad

Update/Delete Within Bank (Third Party) Accounts			
Beneficiary Description	Account Number	Update	Delete
Supplier 1	01-00-110-000000	<input checked="" type="checkbox"/>	Delete
Supplier 2	02-01-703-000000	<input type="checkbox"/>	Delete

[Submit](#) [Clear](#)

To update beneficiary details

After you have made changes to beneficiary details, tick the corresponding checkbox in the [Update](#) column, then click [Submit](#). A confirmation page will display the details you have entered. Click [Confirm](#) to proceed with the changes or [Back](#) to amend the details.

 You are also able to update multiple beneficiary details at a time.

Confirm-Update Beneficiary Details

Update/Delete Within Bank (Third Party) Accounts		
Beneficiary Description	Account Number	Update
Supplier 1	01-00-110-000000	<input checked="" type="checkbox"/>

[Confirm](#) [Back](#)

After you click [Confirm](#), a result page will display the status of the transaction.

Update Beneficiary Details

Reference Number 46513
Transaction Date 04-06-2010 14:54
Transaction Status: Account Updated

Update/Delete Within Bank (Third Party) Accounts	
Beneficiary Description	Account Number
Supplier 1	01-00-110-000000

To delete a beneficiary

Click the corresponding [Delete](#) button to delete a beneficiary from the list. A confirmation page will display details of the selected beneficiary. Click [Confirm](#) to proceed with the deletion or [Back](#) to cancel and return to the list.

Confirm- Delete Beneficiary Details

Update/Delete Within Bank (Third Party) Accounts

Beneficiary Description	Account Number	Update
Supplier 2	02-01-703-000000	<input type="checkbox"/>

Confirm

Back

After you click **Confirm**, a result page will show the status of the transaction.

Delete Beneficiary Details

Reference Number 46575
Transaction Date 04-06-2010 16:42
Transaction Status **Account Deleted**

Update/Delete Within Bank (Third Party) Accounts

Beneficiary Description	Account Number
Supplier 2	02-01-703-000000

Confirm

Back

7. BILL PAYMENT SERVICE

INPUT

The Bill Payment service menu allows you to make bill payments to registered Billing Organizations under Baiduri Bank with the following options:

- Bill Payment by Account
- Bill Payment by Card (For Super Users/Sole Proprietors only)

7.1 Bill Payment by Account

BILL PAYMENT SERVICE > BILL PAYMENT BY ACCOUNT

INPUT

This menu allows you to make a variety of bill payments including Baiduri Bank credit cards, Baiduri Finance hire purchase, utility bills (water and electricity) and phone bills (DST, Telbru and PCSB)

Follow the steps below to make a bill payment.

Step 1: From Account

Select the **Account Number** which you wish to transfer funds from. When an account has been selected, the account balance will be displayed below the Account Number.

Bill Payment

From Account

---Select From Account

To Bill Payee

---Select Bill Payment Account

Billing Organization

---Select Biller

Billing Account Number

Amount to pay

Payment Description

Payment Type

IMMEDIATE

Submit

Clear

Step 2: To Bill Payee

Select a billing account from the list or **Setup New Billing Account**. To set up a new billing account, enter the **Billing Description** (for your own reference), **Billing Organization** and **Billing Account Number**.

Biller	Billing account number
Baiduri Visa/MasterCard	16-digit card number e.g. 6004XXXXXXXXXX
Baiduri American Express	15-digit card number e.g. 3776XXXXXXXXXX
Baiduri hire purchase	15-digit account number e.g. 0000103XXXXXXXX
Electricity bill	12-digit account number e.g. 012345678912
Water bill	15-digit account number e.g. 020006789012345
Telbru	6-digit account number e.g. 012345
DST	8-digit account number e.g. 12345678
PCSB	9-digit account number e.g. 123456789

After you have completed a bill payment, the new billing account will be saved automatically and will appear in the **To Bill Payee** drop-down list.

Step 3: Amount to Pay

Enter the amount in Brunei Dollars.

Step 4: Payment Description

Enter a [Payment Description](#) for your own reference. This description will appear in the company’s account statement.

Step 5: Payment Type

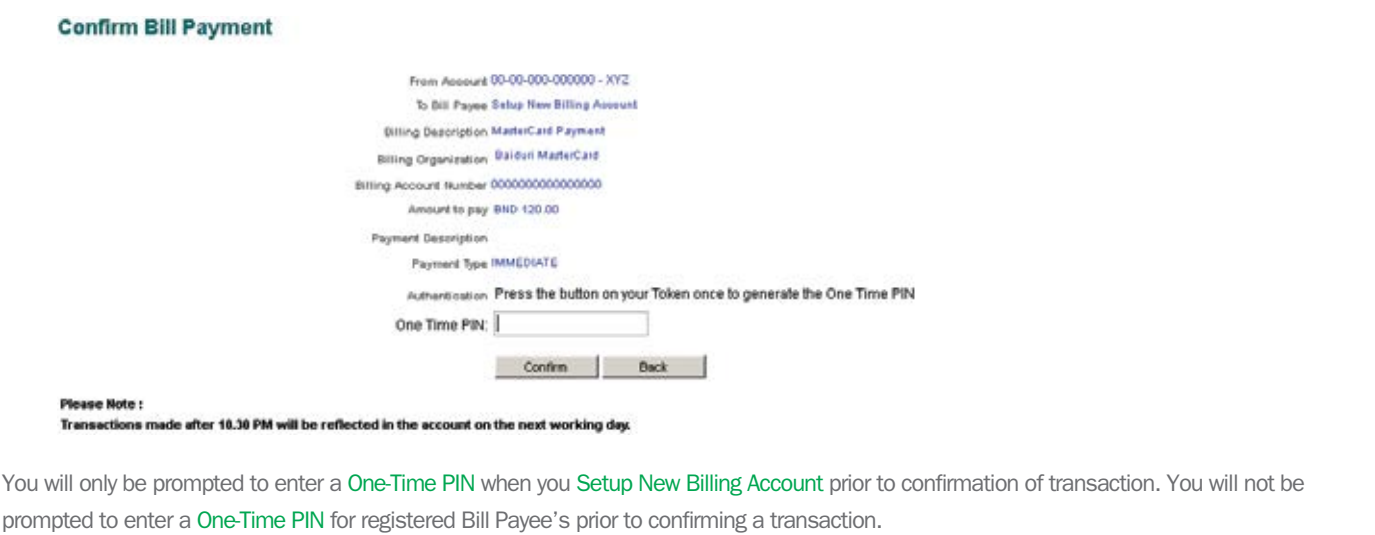
Choose whether to make the payment immediately, or schedule a future-dated transaction, or set up a standing instruction.

Step 6: Submit

Click [Submit](#) to proceed with the payment or [Clear](#) to re-enter the details.

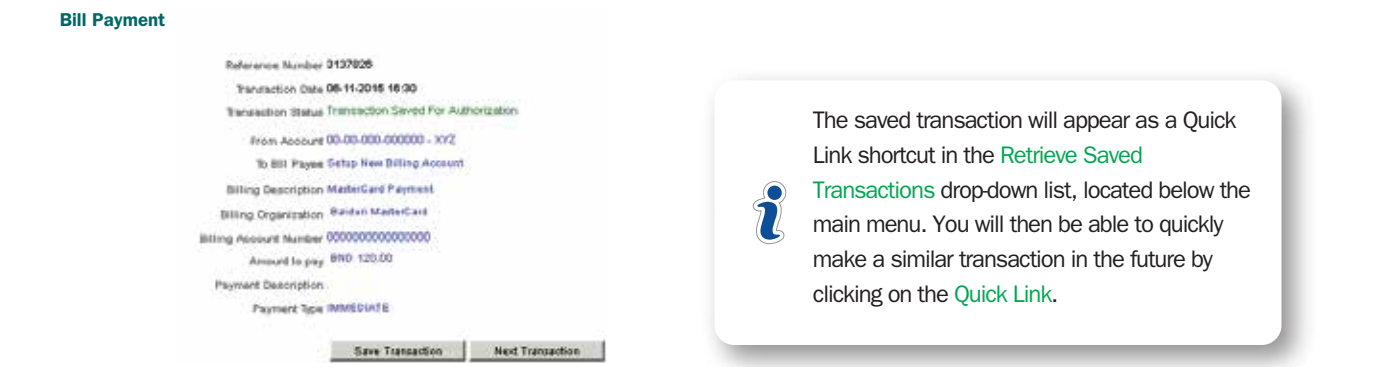
Step 7: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered. You will also be prompted to enter a [One-Time PIN](#) generated from your token device. Click [Confirm](#) to proceed with the payment or [Back](#) to amend the transaction details.



Step 8: Save Transaction

After you click [Confirm](#), a result page will show the status of the transaction. Click [Save Transaction](#) if you wish to save it as a Quick Link, or [Next Transaction](#) to make another bill payment.



7.2 Bill Payment by Card



This menu allows you to make a variety of bill payments to selected Billing Organizations who accept credit card payments, provided it has been linked to your Business iBanking account. You may contact E-Banking Centre for further assistance on linking your credit card to your Business iBanking account.

Do note that by using your credit card both the online daily limit and card limit applies to your Business iBanking account.

Follow the steps below to make a bill payment.

Step 1: From Account

Select the [Credit Card Number](#) which you wish to make payment from. When a Credit Card has been selected, the credit card balance will be displayed below the card number selected.



Step 2: To Bill Payee

Select a billing account from the list or [Setup New Billing Account](#). To set up a new billing account, enter the [Billing Description](#) (for your own reference), [*Billing Organization](#) and [Billing Account Number](#).

Biller	Billing account number
Department of Electrical Services	12-digit account number e.g. 12345678912
Department of Water Services (JKR Water Bill)	15-digit account number e.g. 123456789123456
The Royal Customs and Excise Department	20-digit account number e.g. BDNDEC12345678912345
DST	8-digit account number e.g. 12345678
PCSB	9-digit account number e.g. 123456789
KRISTAL ASTRO	8-digit account number e.g. 12345678
Telbu	6-digit account number e.g. 123456
Jumanji Tuition School	7-digit account number e.g. ST12345

**Do note that only selected Billing Organizations are allowed to accept credit card payments.*

After you have completed a bill payment, the new billing account will be saved automatically and will appear in the [To Bill Payee](#) drop-down list.

Step 3: Amount to Pay

Enter the amount in Brunei Dollars.

Step 4: Payment Description

Enter a [Payment Description](#) for your own reference. This description will appear in the company's account statement.

Step 5: Submit

Click [Submit](#) to proceed with the payment or [Clear](#) to re-enter the details.

Step 6: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered. You will also be prompted to enter a [One-Time PIN](#) generated from your token device. Click [Confirm](#) to proceed with the payment or [Back](#) to amend the transaction details.

Confirm Bill Payment

From Account 9999-8888-7654-3210 ABC CREDIT CARD
To Bill Payee Setup New Billing Account
Billing Description Kristal Astro Bills
Billing Organization Kristal Astro
Billing Account Number 12345678
Amount to pay BND 125.00
Payment Description Kristal Astro April 2017
Authentication Press the button on your Token once to generate the One Time PIN
One Time PIN:
[Confirm](#) [Back](#)

Please Note :
Transactions made after 10.30 PM will be reflected in the account on the next working day.

You will only be prompted to enter a [One-Time PIN](#) when you [Setup New Billing Account](#) prior to confirmation of transaction. You will not be prompted to enter a [One-Time PIN](#) for registered Bill Payee's prior to confirming a transaction.

Step 7: Save Transaction

After you click [Confirm](#), a result page will show the status of the transaction. Click [Save Transaction](#) if you wish to save it as a Quick Link, or [Next Transaction](#) to make another Bill Payment by Card transaction.

Bill Payment

Reference Number 3151414
Transaction Date 27-04-2017 11:38
Transaction Status Transaction Successful
From Account 9999-8888-7654-3210 ABC CREDIT CARD
To Bill Payee Setup New Billing Account
Billing Description Kristal Astro Bills
Billing Organization Kristal Astro
Billing Account Number 12345678
Amount to pay BND 125.00
Payment Description Kristal Astro April 2017
[Save Transaction](#) [Next Transaction](#)



The saved transaction will appear as a Quick Link shortcut in the [Retrieve Saved Transactions](#) drop-down list, located below the main menu. You will then be able to quickly make a similar transaction in the future by clicking on the [Quick Link](#).

7.3 Cancel Future Dated Bill Payments

[BILL PAYMENT SERVICE > CANCEL STANDING INSTRUCTIONS](#)

This page displays the list of future-dated transactions for bill payment.

Cancel Future Dated Transactions

Cancel Future Dated Transactions							
Reference Number	Account Number	Account Name	Billing Account Number	Billing Organization	Amount	Future Date	Cancel
47282	02-00-110-854321	XYZ COMPANY	0001031111111	Baiduri Hire Purchase	300.00	13-06-2010	Cancel

Click the corresponding [Cancel](#) button to delete a future dated transaction.

A confirmation page will display details of the selected transaction. Click [Confirm](#) to proceed with the deletion or [Back](#) to return to the list.

Confirm Cancel Future Dated Transactions

Cancel Future Dated Transactions							
Reference Number	Account Number	Account Name	Billing Account Number	Billing Organization	Amount	Future Date	Cancel
47282	02-00-110-854321	XYZ COMPANY	0001031111111	Baiduri Hire Purchase	300.00	13-06-2010	Cancel

[Confirm](#) [Back](#)

After you click [Confirm](#), a result page will show the status of the transaction.

Cancelled Future Dated Transactions

Reference Number 47281
Transaction Date 11-06-2010 13:20
Transaction Status Transaction Saved For Approvals

Cancel Future Dated Transactions						
Reference Number	Account Number	Account Name	Billing Account Number	Billing Organization	Amount	Future Date
47282	02-00-110-854321	XYZ COMPANY	0001031111111	Baiduri Hire Purchase	300.00	13-06-2010

7.4 Update Bill Payment Details

 BILL PAYMENT SERVICE > UPDATE BILL PAYMENT DETAILS


This menu allows the user to update or delete details of the billing accounts previously set up under the Bill Payment menu.

Update/Delete Bill Payment Accounts				
Biller Name	Billing Description	Billing Account Number	Update	Delete
Baiduri Visa Card	test Visa	0000012345678910	<input type="checkbox"/>	Delete
Baiduri MasterCard	test Master	0000012345678910	<input type="checkbox"/>	Delete
B Mobile	test B Mobile	123456789	<input type="checkbox"/>	Delete
DST	Mobile 1	123456789	<input checked="" type="checkbox"/>	Delete
Baiduri Hire Purchase	test HP	00012345678910	<input type="checkbox"/>	Delete
Telbru	test Telbru	12345	<input type="checkbox"/>	Delete
DES Electric Bill	test DES	012345678910	<input type="checkbox"/>	Delete
JKR Water Bill	test JKR	000012345678910	<input type="checkbox"/>	Delete



To update details

After you have made changes to the **Billing Account** details, tick the corresponding checkbox in the Update column, then click **Submit**. A confirmation page will display the details you have entered. Click **Confirm** to proceed with the changes or **Back** to amend the details.

 You are also able to update multiple bill payment details at a time.

Confirm Update Bill Payment Details

Update/Delete Bill Payment Accounts

Biller Name	Billing Description	Billing Account Number	Update
DST	Mobile 1	123456789	<input checked="" type="checkbox"/>

Confirm

Back

Update Bill Payment Details

Reference Number 48535
Transaction Date 04-06-2010 16:15
Transaction Status Account Updated

Update/Delete Bill Payment Accounts			
Biller Name	Billing Description	Billing Account Number	Update
DST	Mobile 1	123456789	<input checked="" type="checkbox"/>

To delete a billing account

Click the corresponding **Delete** button to delete a **Billing Account** from the list. A confirmation page will display details of the selected **Billing Account**. Click **Confirm** to proceed with the deletion or **Back** to cancel and return to the list.

Confirm Delete Bill Payment Details

Update/Delete Bill Payment Accounts

Biller Name	Billing Description	Billing Account Number	Update
Baiduri Visa Card	test VISA	0000012345678910	<input type="checkbox"/>

Confirm

Back

Delete Bill Payment Details

Reference Number 46705
Transaction Date 05-06-2010 10:44
Transaction Status Account Deleted

Update/Delete Bill Payment Accounts			
Biller Name	Billing Description	Billing Account Number	Update
Baiduri Visa Card	test VISA	0000012345678910	<input type="checkbox"/>

8. MULTIPLE TRANSACTIONS

INPUT

- The MULTIPLE TRANSACTIONS menu allows the assigned user to simultaneously:
- Transfer funds within Baiduri Bank i.e. company’s own accounts or third party accounts
 - Transfer funds to another local bank in Brunei (Cashier’s Cheque)
 - Transfer funds to a bank abroad (Telegraphic Transfer)
 - Make Bill Payments

Only beneficiaries that have been registered as a Bill Payee from previous Fund Transfers and Bill Payment transactions will appear on the page.

Multiple Transactions interface showing various transaction types: Within Bank, Local Bank, Abroad Bank, and Bill Payment. Each section includes a table with columns for Account Number, Beneficiary Name, Bank, Currency, Amount, and Payment Description. The 'From Account' dropdown is set to '00-00-000000-XYZ'.

Step 1: From Account

Select the **Account Number** which you wish to transfer funds from. When an account has been selected, the account balance will be displayed below the **Account Number**.

If the **From Account** chosen is a **Foreign Currency** account, the **Bill Payment** table will be dropped from the **Multiple Transactions** service page.

Step 2: Amount to Pay

Enter the amount you wish to transfer for each chosen beneficiary. For abroad bank, the type of currency can be changed and simultaneously you can choose different currencies for different beneficiaries.

Step 3: Payment Description and Remittance Reason

Enter a Payment Description for Within Bank, Local Bank and Bill Payment, and also Remittance Reason for Abroad Bank.

Step 4: Payment Description

Click **Submit** to proceed with the payment or **Clear** to re-enter the details.

Step 5: Confirmation

After you click **Submit**, a confirmation page will display the details you have entered. You will also be prompted to enter a One-Time PIN generated from your token device. Click **Confirm** to proceed with the transfer or **Back** to amend the transaction details.

Confirmation page showing transaction details and a One-Time PIN input field. The page includes a 'Confirm' button and a 'Back' button.

After you click **Confirm**, a result page will show the status of the transaction.

Result page showing transaction status and details. The page includes a 'Reference Number' and a 'Transaction Date'. It also displays a table with transaction details, including Account Number, Beneficiary Name, Bank, Currency, Amount, Payment Description, Submittal Status, and Transaction Date.

9. PAYROLL

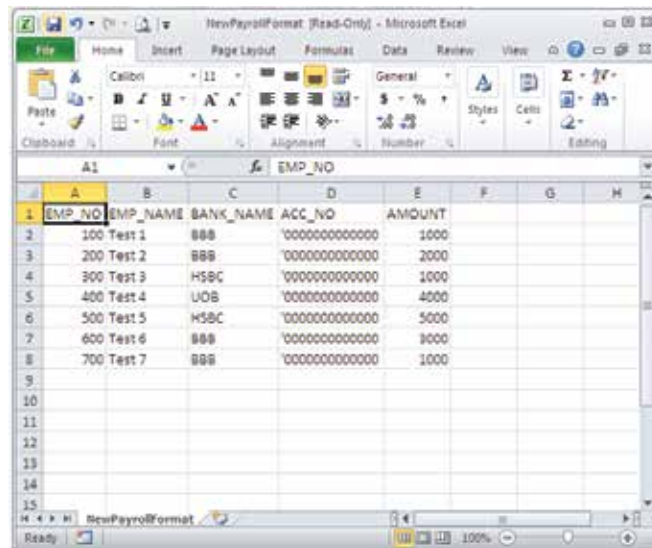


Payroll is a hassle-free and secure way to pay your employee's salary. In a single transaction, you can make payments to multiple employees' accounts within Baiduri or other local banks. By uploading a new payroll or using the previous month's payroll, the information is shown in a table for the convenience of viewing, editing or deleting your employee's payroll details.

9.1 Payroll New Upload

Step 1: Prepare Payroll File

You can prepare a new payroll file by simply downloading the [Payroll File Template](#) on the Payroll Service Page. Prepare the details of the payroll in the template and save the file as an Excel Spreadsheet in CSV format.

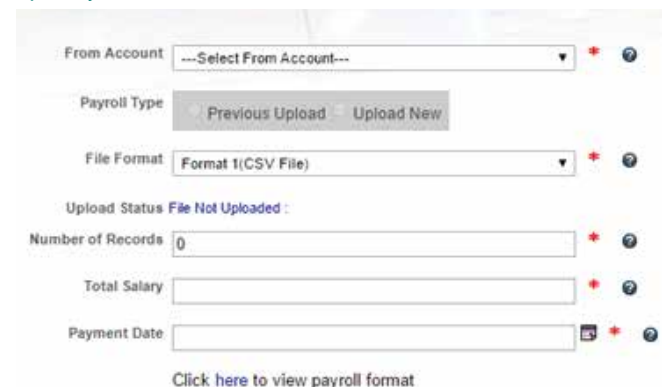


EMP_NO	EMP_NAME	BANK_NAME	ACC_NO	AMOUNT
100	Test 1	BBB	0000000000000000	1000
200	Test 2	BBB	0000000000000000	2000
300	Test 3	H5BC	0000000000000000	1000
400	Test 4	UOB	0000000000000000	4000
500	Test 5	H5BC	0000000000000000	5000
600	Test 6	BBB	0000000000000000	3000
700	Test 7	BBB	0000000000000000	1000

Step 2: Payroll Function

Login to [Business iBanking](#) and select [Payroll](#) from the main menu

Upload Payroll



From Account: ---Select From Account---

Payroll Type: Previous Upload Upload New

File Format: Format 1(CSV File)

Upload Status: File Not Uploaded

Number of Records: 0

Total Salary:

Payment Date:

[Click here to view payroll format](#)

Step 3: From Account

Select the [Account Number](#) which will be debited for the payment. When an account has been selected, the account balance will be displayed below the [Account Number](#).

Step 4: Payroll Type

Select [Upload New](#) as the [Payroll Type](#)

Step 5: File Format

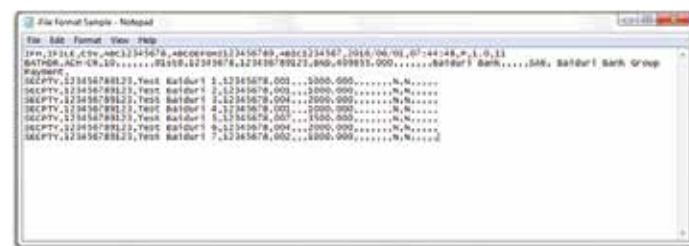
There will be a drop down consisting of [Format 1 \(CSV File\)](#) and [Format 2 \(iFile\)](#). Select your choice of payroll format to be uploaded



Select [Format 1 \(CSV Format\)](#) to upload the [Baiduri CSV Format](#), by which the template can be downloaded on the Payroll service page.

Please refer to Step 1: Prepare Payroll File of this section for [Format 1 \(CSV Format\)](#) file sample.

For [Format 2 \(iFile Format\)](#) this refers to a format which is generated from the company's own payroll system. Sample of [Format 2 \(iFile Format\)](#) is shown below:



```

File Edit Format View Help
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Step 6: Upload Payroll

Click on the [Browse](#) button and select the payroll file which you have previously saved, and click [Open](#) and then select [Upload](#).



The system will then read the contents from the file and show them in an editable table for viewing, editing or deleting the information before submission.



An error message will be prompted to the Inputter on the screen and highlighted in red on the editable table if the file uploaded has less than 30 row errors. If the file has more than 30 row errors the file will be rejected.

Step 7: Number of Records & Total Salary

Once the [Payroll](#) file has been uploaded, the system will automatically populate in the number of employees and total salary amount. Rows that are deleted will automatically effect the [Number of Records](#) and [Total Salary](#). If the Amount for an Employee has been changed, the [Total Salary](#) will be automatically calculated and changed.

Step 8: Payment Date

Enter the [Payment Date](#) from which your account will be debited and transacted.



Step 9: Submit

Tick the check box to accept the Terms and Conditions & Tariffs. Click [Submit](#) to proceed with the payroll transaction or [Clear](#) to re-enter the details.

Step 10: Confirmation

After you click [Submit](#), a confirmation page will display the details you have entered. Click [Confirm](#) to proceed with the payment or [Back](#) to amend the transaction details.



From Account 00-00-000-000000 - XYZ

Number of Records: 6

Total Salary: 15,000.00

Payment Date: 15-12-2016

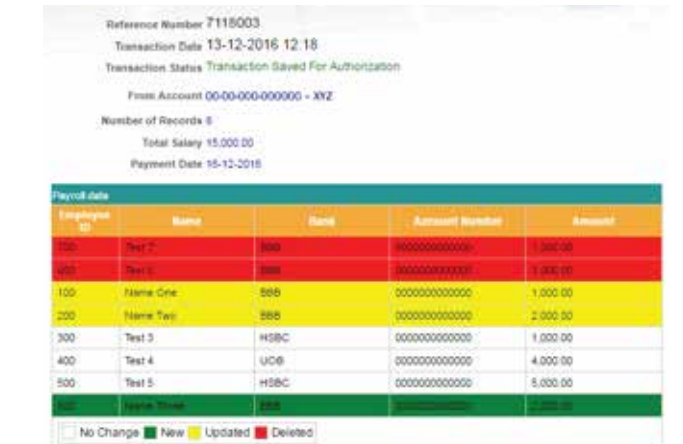
Employee ID	Name	Bank	Account Number	Amount
100	Test 1	BBB	0000000000000000	1,000.00
200	Test 2	BBB	0000000000000000	2,000.00
100	Name One	BBB	0000000000000000	1,000.00
200	Name Two	BBB	0000000000000000	2,000.00
300	Test 3	H5BC	0000000000000000	1,000.00
400	Test 4	UOB	0000000000000000	4,000.00
500	Test 5	H5BC	0000000000000000	5,000.00
600	Name Three	BBB	0000000000000000	2,000.00

No Change New Updated Deleted

Confirm Back

Step 11: Status of Transaction

After you click [Confirm](#), a result page will show the status of the transaction.



Reference Number 7115003

Transaction Date 13-12-2016 12:18

Transaction Status Transaction Saved For Authorization

From Account 00-00-000-000000 - XYZ

Number of Records: 6

Total Salary: 15,000.00

Payment Date: 15-12-2016

Employee ID	Name	Bank	Account Number	Amount
100	Test 1	BBB	0000000000000000	1,000.00
200	Test 2	BBB	0000000000000000	2,000.00
100	Name One	BBB	0000000000000000	1,000.00
200	Name Two	BBB	0000000000000000	2,000.00
300	Test 3	H5BC	0000000000000000	1,000.00
400	Test 4	UOB	0000000000000000	4,000.00
500	Test 5	H5BC	0000000000000000	5,000.00
600	Name Three	BBB	0000000000000000	2,000.00

No Change New Updated Deleted



Upon successfully submitting and confirming the transaction, there will be colour indications for added, deleted or updated employee details. The colour coding and changes will also be shown under the Transaction Authorization page.



Employee ID	Name	Bank	Account Number	Amount
100	Test 1	BBB	0000000000000000	1,000.00
200	Test 2	BBB	0000000000000000	2,000.00
100	Name One	BBB	0000000000000000	1,000.00
200	Name Two	BBB	0000000000000000	2,000.00
300	Test 3	H5BC	0000000000000000	1,000.00
400	Test 4	UOB	0000000000000000	4,000.00
500	Test 5	H5BC	0000000000000000	5,000.00
600	Name Three	BBB	0000000000000000	2,000.00

No Change New Updated Deleted

Close

9.2 Upload Previous Month Payroll

Step 1: Login to Business i-Banking and select Payroll from the main menu

Upload Payroll

From Account ---Select From Account---

Payroll Type Previous Upload Upload New

File Format Format 1(CSV File)

Upload Status File Not Uploaded

Number of Records 0

Total Salary

Payment Date

[Click here to view payroll format](#)

Step 2: From Account

Select the **Account Number** which will be debited for the payment. When an account has been selected, the account balance will be displayed below the **Account Number**.

Step 3: Payroll Type

By selecting **Previous Upload**, the system will retrieve the latest successful upload that was made previous on the selected **From Account**.

Upload Payroll

From Account 000000000000 - 800

Account Balance (RM) 7.600.00

Payroll Type Previous Upload Upload New

Upload Status File Not Uploaded

Number of Records 0

Total Salary 11,200.00

Payment Date

[Click here to view payroll format](#)

Employee ID	Name	Bank	Account Number	Amount	Status
100	Name One	BBB	000000000000	1,000.00	Deleted
200	Name Two	BBB	000000000000	2,000.00	Deleted
300	Test 3	HSBC	000000000000	1,000.00	Deleted
400	Test 4	UOB	000000000000	4,000.00	Deleted
500	Test 5	HSBC	000000000000	5,000.00	Deleted
800	Name Four	BBB	000000000000	200.00	Deleted

☒ I agree with the Terms and Conditions imposed herein.

Submit Cancel

Employees' details will then appear in an editable table where users can amend, add and delete the payroll data where necessary.

Previous Upload will only appear once the previous Payroll Transaction has been authorized for approval.

Step 4: Payment Date

Enter the **Payment Date** from which your account will be debited and transacted.

Step 5: Submit

Tick the check box to accept the Terms and Conditions & Tariffs. Click **Submit** to proceed with the payroll transaction or **Clear** to re-enter the details.

Step 6: Confirmation

After you click **Submit**, a confirmation page will display the details you have entered. Click **Confirm** to proceed with the payment or **Back** to amend the transaction details.

From Account 00-00-000-000000 - XYZ

Number of Records 6

Total Salary 11,200.00

Payment Date 16-12-2016

Employee ID	Name	Bank	Account Number	Amount
800	Name Three	BBB	000000000000	2,000.00
100	Name One	BBB	000000000000	500.00
200	Name Two	BBB	000000000000	500.00
300	Test 3	HSBC	000000000000	1,000.00
400	Test 4	UOB	000000000000	4,000.00
500	Test 5	HSBC	000000000000	5,000.00
800	Name Four	BBB	000000000000	200.00

☐ No Change ☒ New ☒ Updated ☒ Deleted

Confirm Back

Step 7: Status of Transaction

After you click **Confirm**, a result page will show the status of the transaction.

Upload Payroll

Reference Number 7130167

Transaction Date 14-12-2016 13:32

Transaction Status Transaction Saved For Authorization

From Account 00-00-000-000000 - XYZ

Number of Records 6

Total Salary 11,200.00

Payment Date 16-12-2016

Employee ID	Name	Bank	Account Number	Amount
800	Name Three	BBB	000000000000	2,000.00
100	Name One	BBB	000000000000	500.00
200	Name Two	BBB	000000000000	500.00
300	Test 3	HSBC	000000000000	1,000.00
400	Test 4	UOB	000000000000	4,000.00
500	Test 5	HSBC	000000000000	5,000.00
800	Name Four	BBB	000000000000	200.00

☐ No Change ☒ New ☒ Updated ☒ Deleted

Upon successfully submitting and confirming the transaction, there will be colour indications for added, deleted or updated employee details. The colour coding and changes will also be shown under the Transaction Authorization page.

Employee ID	Name	Bank	Account Number	Amount
800	Name Three	BBB	000000000000	2,000.00
100	Name One	BBB	000000000000	500.00
200	Name Two	BBB	000000000000	500.00
300	Test 3	HSBC	000000000000	1,000.00
400	Test 4	UOB	000000000000	4,000.00
500	Test 5	HSBC	000000000000	5,000.00
800	Name Four	BBB	000000000000	200.00

☐ No Change ☒ New ☒ Updated ☒ Deleted

Close

10. APPLICATIONS



INPUT

This menu allows you to easily make online applications for:

- Shipping guarantee
- Irrevocable letter of credit
- Letter of credit amendment
- Letter of acceptance of discrepancy
- Guarantee

10.1 Application for Shipping Guarantee



APPLICLICATION > SHIPPING GUARANTEE

The importer normally visits the bank with a request for a shipping guarantee in favour of the shipping company for the purpose of taking delivery of the goods. Such guarantee is undertaken to indemnify the bank against all consequences and liabilities.

APPLICATION FOR SHIPPING GUARANTEE

To: BAIDURI BANK BHD

Block A, Units 1-4, Kiarong Complex
Lebuhraya Sultan Hassanali Bolkiah, BSB BE1318
Negara Brunei Darussalam
P.O.Box 2220, Bandar Seri Begawan BS8674
Negara Brunei Darussalam

Date 04-06-2010 17:44

Dear Sir,

RE: LC No:

Relating to shipment per:

Particulars:

From Account

The value of the merchandise per invoice attached is

In consideration of your having this day signed, at our request, jointly and severally with us,an undertaking in favor of a copy of which is here to attached and made a part hereof,

We here by agree at all times to indemnify you and keep you indemnified and hold and save you harmless from and against any and all damages, losses costs, charges, and expenses of whatsoever kind and nature, including counsel and attorney's fee which you shall or may, at anytime, sustain or incur in consequence of having signed the aforesaid undertaking; and to pay over, reimburse and make good unto you, your successors and assigns, all sums of money which you and/or your representatives shall pay or cause to be paid, or become liable to pay, or become liable to pay, on account of the undersigned, of whatsoever kind or nature, including counsel and attorney's fees, in connection with any litigation, investigation, or other matters growing out of or connected therewith; said payment to be made as soon as you shall have paid our said sum or sums of money, or any part thereof.

We further agree that in any accounting which may be between you and the authorised, you shall be entitled to obtain credit for any and all disbursements, in and about the matters herein contemplated, made by you in good faith under the belief that you were liable for the amount thus disbursed, or that it was necessary or expedient to make such disbursements, whether or not such liability, necessity, or expediency existed.

We hereby declare that, to the best of our knowledge and belief, the bills of lading covering the relative shipment of merchandise are not in Negara Brunei Darusalam at present, and/or, for any reason, cannot be delivered to the authorised. We agree to deliver to the shipping company, the bills of lading covering the relative shipment of merchandise, and/or any other document which the said company may required to release the above undertaking, within twenty-four hours following our receipt of notice that the said bills of lading and/or other documents are in Negara Brunei Darussalam, but in any event not later than thirty days from date hereof. And we further agree to deliver to you the above undertaking immediately after incur on account of any delay on our part in submitting the said bill of lading to the shipping company and/or in returning the undertaking to you for cancellation.

In the event the bill of lading is not delivered to the shipping company or the duly cancelled letter of undertaking is not returned to you within a reasonable time, we hereby agree to deposit with you the full value of the shipment.

It is also agreed and understood that we shall pay to you, on demand, a commission of % (minimum) 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.

Submit

Clear

10.2 Application For Irrevocable Letter Of Credit

🔑 APPLICATIONS > IRREVOCABLE LC

A Letter of Credit is a legal undertaking in writin. This undertaking is issued by a bank (known as the issuing bank) given to the seller (beneficiary) at the request of the buyer (applicant), whereby the issuing bank undertakes to pay a certain sum of money to the named beneficiary upon presentation of compliant documents as stipulated in the Letter of Credit. The credit may call for the payment to be effected immediately - known as sight LC. Alternatively, it may call for payment at a future date - known as a deferred payment LC or for payment on the maturity of a duly accepted tenure Bills of Exchange - known as acceptance LC.

APPLICATION FOR IRREVOCABLE LETTER OF CREDIT

To: **Baiduri Bank Bhd**
Block A, Units 1-4, Haring Complex
Letoharays Sultan Hassanah Dookan, 600 001310
P.O.Box 2220, Bandar Seri Begawan 868674
Negara Brunei Darussalam

Date: 04-06-2013 17:05

Dear Sir,

L.C. NO.

We hereby request you to issue on our behalf and for our account your Irrevocable Letter Of Credit in accordance with the instructions detailed herein:-

☐ Full Cable

☐ Air Mail

☐ Brief Cable followed by original through mail

Applicant Name & Address

Tel:

Contact Person:

Advising Bank

Beneficiary's Advising Bank

Confirmation of the Credit ☐ Not Requested ☐ Requested

Partial Shipment ☐ Allowed ☐ Not Allowed

Transshipment ☐ Allowed ☐ Not Allowed

Insurance to be covered by applicant ☐

Shipment From

To

Not later than

Goods

Beneficiary Name & Address

Amount

Expiry Date

Place for Presentation of Documents

Credit available with ☐ By payment at sight ☐ By deferred payment at

☐ By draft acceptance of drafts at

☐ By negotiation

Against the documents detailed below ☐ and beneficiary's drafts drawn on For 100% invoice value

Terms ☐ C/P ☐ C/d ☐ F.O.P ☐ Others

☐ Signed commercial invoices in copies

Transport Document: ☐ Bill of lading on board or on bills of lading required (if more than one original issued) made out to the order of Baiduri Bank Bhd showing credit number and marked ☐ Freight prepaid ☐ Freight payable at destination and notify

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

Insurance Document: ☐ Policy ☐ Certificate for 110 percent of invoice value covering the following risks:

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

☐ Others

Other Documents: ☐ Packing List Copies ☐ Weight List Copies ☐ Signed delivery order in Copies ☐ Others

Documents to be presented within days after the date of issuance of the shipping documents/delivery order but within validity of the Credit.

All Banking charges outside Negara Brunei Darussalam are for account of ☐ Beneficiary ☐ Applicant

For all other charges please debit our account to:

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

Special Instructions:

The credit will be 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 your request hereewith join in and be bound jointly and severally to the terms and conditions of this credit as if here were principal(s) and expressly waive all minority rights.

Submit

Clear

10.3 Application For Letter of Credit Amendment

 APPLICATIONS > LC AMENDMENTS

APPLICATION FOR LETTER OF CREDIT AMENDMENT

To: BAIDURI BANK BHD

Block A, Units 1-4, Kiarong Complex
Lebuhraya Sultan Hassanah Bolkiah, BSB BE1318
Bandar Seri Begawan BE1318
Negara Brunei Darussalam

Date 04-06-2010 18:02

Dear Sir,

LETTER OF CREDIT NO.
AMOUNT
IN FAVOUR OF

With reference to the captioned Letter of Credit, we hereby request the following amendment(s) by

☐ Telex ☐ Airmail

☐ Shipment date extended to

☐ Expiry Date extended to

☐ Amount increased by making total of

☐ Amount reduced by making total of

☐ Others

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

From Account

Name

Phone No:

Address:

Submit

Clear

10.4 Application For Letter of Credit Amendment

 APPLICATIONS > LETTER OF ACCEPTANCE OF DISCREPANCY

APPLICATION FOR LETTER OF ACCEPTANCE OF DISCREPANCY

Date: 04-06-2010 18:05

THE MANAGER
BAIDURI BANK BHD,
Block A, Units 1-4, Kiarong Complex
Lebuhraya Sultan Hassanah Bolkiah, BSB BE1318
Bandar Seri Begawan BE1318
Brunei Darussalam

Dear Sir,

LETTER OF CREDIT NO Amount

FAVOUR OF

Debit Amount From

WE ACCEPT THE FOLLOWING DISCREPANCY(IES) AS ADVISED

☐ PER DOCUMENTS SCHEDULE DATED Jan 2010

☐ PER FAX DATED Jan 2010

☐ OTHERS:

Submit

Clear

10.5 Application For Guarantee

 APPLICATIONS > GUARANTEE

APPLICATION FOR GUARANTEE

Transaction Date: 04-06-2010 18:07

Application Type: ☐ New ☐ Renewal

From Account:

Amount:

Guarantee Type:

Beneficiary Name:

Third Party Approval: ☐

Currency:

Validity Date: From To

Purpose:

Submit Reset

11 ACCOUNT MAINTENANCE



11.1 Account Sweep

ACCOUNT MAINTENANCE > ACCOUNT SWEEP
PRIVILEGED USER

The **Account Sweep** function allows the privileged user to schedule automatic transfers between the company’s own accounts when the account balance reaches a specified amount or according to the “rule type” set. The user also has the flexibility of scheduling account sweeps at a specific time and during weekends.

From Account: ---Select From Account
To Account: ---Select To Account
Rule Type: Specified Amount
Amount:
Start Date:
Description:
Ignore WeekDays: ☐
Time: 1 : 00
Submit Clear

11.2 Cancel Account Sweep

ACCOUNT MAINTENANCE > CANCEL ACCOUNT SWEEP
PRIVILEGED USER

This page allows the privileged user to cancel an account sweep which has been previously set up.

Registered Account Sweep Transactions					
Rule Description	Rule Type	Description	Effective StartDate	Effective Cancellation Date	Cancel
Transfer 100000.000000, to 01-01-110-654321 XYZ COMPANY Type S, currency Brunei Dollar - BND	Specified Amount		May 22, 2010 12:00:00 AM	<input type="text"/>	Cancel

To cancel an account sweep

Specify an **Effective Cancellation Date** and click the corresponding **Cancel** button. A confirmation page will display details of the selected **Account Sweep**. Click **Confirm** to proceed with the deletion or **Back** to cancel and return to the list.

12 TRANSACTION HISTORY

ACCOUNT MAINTENANCE > ACCOUNT SWEEP

This menu allows the user to view transaction activities that he/she has previously inputted based on search criteria provided i.e. by reference number, amount, date range or status type (cancelled/failed/rejected/success).

Reference No.
Amount
Start Date
End Date
Status Type: ---Select Status
Search Clear

View/Recreate Transaction Details

Ref No.	Account Name	Account No.	Activity Name	Description	Amount	Date/Time	Transaction Status	Rejection Remarks	Recreate
---------	--------------	-------------	---------------	-------------	--------	-----------	--------------------	-------------------	----------

Recreate a transaction

This page also allows the user to recreate a transaction without having to input the details again. Simply search for the desired transaction, then click the **Recreate** button corresponding to the transaction. An example of recreating a funds transfer transaction is provided below.

Reference Number:
Amount:
Start Date:
End Date:
Status Type: SUCCESSFUL
Search Clear

View/Recreate Transaction Details


Ref Number	Account Name	Account Number	Activity Name	Description	Amount	Date/Time	Transaction Status	Rejection Remarks	Recreate
46434	XYZ COMPANY	00-12-345-678910	Funds Transfer	To 0200703000000, SSH, Currency Brunei Dollar - BND	1.00	04-06-2010 12:53	SUCCESS		Recreate
46438	XYZ COMPANY	00-12-345-678910	Bill Payment - Future	To Baiduri MasterCard - 5176440055339202 Currency Brunei Dollar - BND	1.00	04-06-2010 12:52	SUCCESS		Recreate
46342	XYZ COMPANY	00-12-345-678910	Funds Transfer	To 0200703000000, SSH, Currency Brunei Dollar - BND	1.00	04-06-2010 10:14	SUCCESS		Recreate

Click the **Recreate** button, and you will be directed to the Funds Transfer page.

From Account: 00-12-345-678910 - XYZ COMPANY
Account Balance: BND 501,219.66
To Account: 0012345678910 - STU COMPANY
Amount: 1.00
Currency Converter
Payment Description:
Transfer Type: FUTURE DATED
Future Date: 05-06-2010
Submit Clear

15. USER ADMINISTRATION

15.1 Change User ID

 **USER ADMINISTRATION > CHANGE USER ID**

Create a User ID which is easy for you to remember. Your new User ID must be 6 to 12 characters in length and can consist of alphabets, numbers or both.

New User ID

*

?

Current Password


*

?

Submit

Cancel

15.2 Change Password

 **USER ADMINISTRATION > CHANGE PASSWORD**

It is advisable to change your password regularly to ensure security. Create a password that is difficult to guess, but easy to remember. Your new password should not be the same as your User ID, and must be at least 6 alphanumeric characters in length, and contain at least one symbol.
For example: B@idur1.

Enter Current Password

*

?

Enter New Password

*

?

Confirm New Password


*

?

Submit

Cancel

15.3 Set up Password Security

 **USER ADMINISTRATION > SETUP ONLINE PASSWORD RESET INFORMATION**

This page provides you with the convenience to change your security questions and answers which you had previously set up during your first login to Business i-Banking.

You are required to complete two sets of "Security Question and Answer" for your future online password reset. Please note that your answer to the selected questions should be within 3-30 characters.

Security Question 1

-- Select Question --

Security Answer 1

Security Question 2

--Select Question--

Security Answer 2

Submit

Clear

15.4 Change Current Transaction Limits

 **USER ADMINISTRATION > CHANGE CURRENT TRANSACTION LIMITS**

 **PRIVILEGED USER**

This page allows the privileged user to set a new limit which is lower than the maximum limit. To change the daily limit, enter the New Limit in the corresponding input box and tick the Update checkbox. Limits updated successfully will be automatically reflected online.

Change Current Transaction Limits

Transaction	Maximum Limit	Current Limit	New Limit	Update
Funds Transfer	500,000.00	500,000.00	<input type="text"/>	<input type="checkbox"/>
Bill Payment	50,000.00	50,000.00	<input type="text"/>	<input type="checkbox"/>
Standing Instructions	50,000.00	50,000.00	<input type="text"/>	<input type="checkbox"/>

Submit

Clear

Note: You may set a daily transaction limit which is lower than the current limit. Limits updated successfully will be automatically reflected online.

15.5 Request New Maximum Transaction Limits

 **USER ADMINISTRATION > REQUEST NEW MAXIMUM TRANSACTION LIMITS**

 **PRIVILEGED USER**

This page allows the privileged user to request a new daily transaction limit which is higher than the maximum default limit. The new limits will only be reflected online once approved by the Bank.

Request New Maximum Transaction Limits

Transaction	Maximum Limit	New Limit	Select
Funds Transfer	500,000.00	<input type="text"/>	<input type="checkbox"/>
Bill Payment	50,000.00	<input type="text"/>	<input type="checkbox"/>
Standing Instructions	50,000.00	<input type="text"/>	<input type="checkbox"/>

Submit

Clear

Note: You may request a new limit which is higher/lower than the maximum limit. Request for new transaction limits will only be updated upon approval by the Bank.


15.6 Suspend Users


 **USER ADMINISTRATION > SUSPEND USERS**
 **PRIVILEGED USER**

This page allows the privileged user to suspend any of the company's assigned users.


Suspend Users		
User Name	Status	Suspend
Hayati	ACTIVE	<input type="checkbox"/>
Shirlene	ACTIVE	<input type="checkbox"/>
Surya	ACTIVE	<input type="checkbox"/>
DIANA	ACTIVE	<input type="checkbox"/>
VICTOR	ACTIVE	<input type="checkbox"/>
ROSMA	ACTIVE	<input type="checkbox"/>
Michelle	ACTIVE	<input type="checkbox"/>

To suspend a user, tick the corresponding **Suspend** checkbox, and click **Submit**. A confirmation page will display the selected user that you have suspended. Click **Confirm** to proceed or **Back** to return to the list.

 You are also able to suspend multiple users at a time.

 Once a user has been suspended, his/her access to Business i-Banking will be disabled. The suspended user will be required to visit any Baiduri Bank branch for re-issuance of User ID and Password.

16. E-MAIL FUNCTION

Click the  icon at the top left corner of the screen to access the E-mail function. Messages received from the Bank can be viewed in the Inbox tab, while emails that you have sent will be saved under the Sent Mail tab.

Bank Mail



Inbox

Sent Mail

Click on the subject to read the mail

Subject	Received Date	Category
RE : Fund Transfer Payment Abroad	Nov 3, 2015 11:16:00 AM	Funds Transfers
Transaction Notification, Ref No:3137547	Nov 3, 2015 9:02:00 AM	
Transaction Notification, Ref No:3136065	Oct 24, 2015 11:23:00 AM	
Transaction Notification, Ref No:3135380	Oct 23, 2015 4:52:00 PM	
Transaction Notification, Ref No:3135221	Oct 23, 2015 4:08:00 PM	
Transaction Notification, Ref No:3135183	Oct 23, 2015 3:46:00 PM	
Transaction Notification, Ref No:3135115	Oct 23, 2015 3:40:00 PM	
Transaction Notification, Ref No:3135106	Oct 23, 2015 3:13:00 PM	
Transaction Notification, Ref No:3135086	Oct 23, 2015 3:11:00 PM	
Transaction Notification, Ref No:3134321	Oct 23, 2015 11:18:00 AM	
Transaction Notification, Ref No:3134187	Oct 22, 2015 1:49:00 PM	
Transaction Notification, Ref No:3133558	Oct 21, 2015 2:20:00 PM	
Transaction Notification, Ref No:3130841	Oct 9, 2015 4:46:00 PM	
Transaction Notification, Ref No:3130672	Oct 9, 2015 4:46:00 PM	
Transaction Notification, Ref No:3129155	Oct 8, 2015 1:58:00 PM	
Transaction Notification, Ref No:3130207	Oct 8, 2015 1:53:00 PM	
Transaction Notification, Ref No:3129428	Oct 8, 2015 1:53:00 PM	
Transaction Notification, Ref No:3129435	Oct 7, 2015 2:31:00 PM	
Transaction Notification, Ref No:3129344	Oct 7, 2015 2:07:00 PM	

Click **Send New Email** to send an e-mail to E-Banking Centre

Compose New Mail

To e-Banking Customer Service

Category

Account Summary

Subject

Message

Submit

Clear

Step 1: Category

Select the Category from the drop down list.

Step 2: Subject

Enter the subject of the e-mail.

Step 3: Message

Type your message in the text field.

Step 4: Submit

Click Submit to send your email.



Once the submitted e-mail has been replied by customer service, the category chosen prior to sending the email will be reflected under the category column.

Bank Mail

Send New Mail

InboxSent Mail

Click on the subject to read the mail

Subject	Received Date	Category
RE : Fund Transfer Abroad	Nov 9, 2015 11:46:00 AM	Funds Transfers




The user who has submitted a request for payroll, online applications, fund transfers to another bank (local and abroad), and set up or cancel standing instructions will receive a notification message in the inbox when the transaction has been approved or rejected by the company's authorizer user.
An example of such notification is provided below.

Mail Details

Subject	Transaction Notification, Ref No:3137902
Message	Your Payroll request dated 09 Nov 2015 was successful. Please do not hesitate to contact 2425644 if you have any inquiries.
	Regards, e-Banking Centre.
	Reply Back

17. LOGOUT

Click the  button at the top right of the screen to safely log out of Business i-Banking. A [User Activity Log](#) will display a summary of the activities you have performed during this session. You may wish to print this page for your record.

BUSINESS
i-Banking

BAIDURI BANK

User Activity Log

Log Summary		
Reference No.	Activity Name	Date/Time
54353	Login	May 25, 2010 3:23:29 PM
54354	Account Enquiry	May 25, 2010 3:23:35 PM
54427	Account Enquiry	May 25, 2010 4:19:23 PM
54433	Account Enquiry	May 25, 2010 5:07:31 PM
54434	Logout	May 25, 2010 5:08:18 PM

Close

18. TIMEOUT

Business i-Banking utilizes two timeout security features for your peace of mind.

Browser timeout

If there is no activity for a period of 3 minutes, you will be prompted with an alert message, asking if you wish to continue with your session.

Session timeout

Your Business i-Banking session will automatically logout if there is no activity for a period of 5 minutes. To resume, simply log in again.

19. FAQ BUSINESS INTERNET BANKING

General Enquiries

What is Baiduri Business i-Banking (BIB)?

Baiduri Business i-Banking gives you complete control of your corporate banking with round-the-clock transactional capabilities and security you can trust. Simple and comprehensive features with access to your company accounts directly anytime anywhere, you can now oversee your corporate financial activity with ease.

What do I need to access Baiduri i-Banking service?

You will need Internet access and a personal computer with Internet browser software running either above Chrome 13.0, Mozilla Firefox 3.6, Safari 5.0 or Internet Explorer 9.0

Is Business i-Banking Secure?

Business i-Banking uses industry standard 128-bit strong SSL encryption to protect your confidential data in addition to other security features such as unique User ID, Password and a Token for login in. An automatic timeout feature will also ensure you are logged out when you are idle on Baiduri Personal i-Banking.

You will also require a One-Time PIN generated from the token device to make Fund Transfers (within, local and abroad) and adding new beneficiaries prior to making bill payments. On top of that, transactions made require an authorizer to approve transactions, making Business i-Banking a secure and safe platform for all your corporate financial activities.

How do I register for Business i-Banking?

Registration for BIB is free. Simply download the application form at www.baiduri.com or visit your nearest Baiduri Bank branch.

The following documents are required for registration:

- Copy of IC/Passport of all applicants
- Copy of Certificate of Incorporation or Certificate of Registration (Section 16)
- Copy of Form X – Particulars of Directors or Managers or Business Registration (Section 17)
- Directors Resolution (for limited company only)

How soon can I start to use BIB?

After successful registration, users will be issued the following items:

- User ID mailer
- Password mailer
- Token

Access to BIB will be activated upon receipt of the signed acknowledgment forms by the Bank, and users will be notified of the activation via SMS.

How many users can a company appoint?

There is no restriction on the number of users to be appointed.

Can the assigned users access information on accounts of other related companies?

Yes, the assigned users can have the flexibility of managing the accounts of related companies under one User ID (subject to account mandate).

If the company opens a new account after registering for BIB, can it be added and viewed on BIB?

Yes, it can. You can also view your Deposit Accounts, Limits Summary, Loan Summary, Overdraft, Letter of Credit, Trust Receipt, Inwards Collection, Guarantee Summary, Forex Summary, Corporate Cards and Hire Purchase.

Please contact our E-Banking Centre at 244 9666 or email ebanking@baiduri.com for further assistance.

FAQ BUSINESS INTERNET BANKING

Transactions

Will the company be charged for making fund transfers?

Fund transfers within Baiduri Bank are free. However, tariff charges are applicable for fund transfers to other banks, local and abroad.

How do I view my debit advice for Telegraphic Transfers?

You can view your debit advice for Telegraphic Transfers under the Outward Telegraphic Transfer Advice service. Do take note that your Telegraphic Transfer Advice will only appear under this menu once the transaction has been processed by the bank and will only be available to view for 15 days only.

Will I be charged for making a bill payment by account?

There are no extra charges made through the Bill Payment by account service.

Will I be charged for making a bill payment by card?

There are no extra charges made through the bill payment by account service. However, both your daily limit and card limit applies to this service. Do note however that this service is only available to Super Users or Sole Proprietors of the company.

Will the company be charged for Multiple Transactions?

Fund transfers within Baiduri Bank and any bill payments made are free. However tariff charges are applicable for each transaction made for fund transfer to other local banks and abroad within the Multiple Transactions page. Baiduri Bank's Terms and Conditions apply.

Will the company be charged for payrolls?

Payroll to accounts within Baiduri Bank are free. However, tariffs charges are applicable for payroll to another local bank.

Does the company need to have sufficient funds in the account when making future-dated transfer or payment?

Yes, the company must ensure that on the day the future-dated transfer or payment is to be processed, the account has sufficient funds.

How many users can a company appoint?

There is no restriction on the number of users to be appointed.

Is there a cut-off time for fund transfers, bill payments, online applications or cheque book requests submitted via Business i-Banking?

There is a cut-off time for transactions and applications to be valued/processed on the same day. Baiduri Bank's Terms and Conditions apply.

How can a BIB user be sure that a transaction has gone through?

Any data entry made at the level of input will be subject to review and approval by the user(s) who is/are assigned to perform transaction authorization. All transactions created are in pending status until approval is granted.

User Administration

How long should the User ID be?

User ID must be 6 to 12 characters long and can be numeric, alphabetical or alphanumerical.

How long should the Password be?

Password must be 6 to 12 characters long. A good password must be alphanumeric and contain at least one symbol.

Is there any restriction on the number of login attempts?

Your BIB service will be blocked after five (5) unsuccessful consecutive login attempts.

Click the 'Forget Password?' link on the login page to perform an online password reset.

What should I do if my Token is lost, damaged or stolen?

Please visit your nearest Baiduri Bank branch to report the lost, damaged or stolen token.

There will be replacement charges incurred.

Why do I sometimes experience slow response while trying to access BIB?

The slow response could be due to any of the following:

- You are not using the recommended hardware or browser software
- Technical problems with your Internet Service Provider, Local Area Network, or our system

What if I encounter difficulty in accessing BIB?

Please contact our E-Banking Centre at 244 9666 or email ebanking@baiduri.com



BUSINESS
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USER GUIDE