



# Baiduri b.Digital Personal

Step by Step Guide - Fund Transfer

Co-creating your future

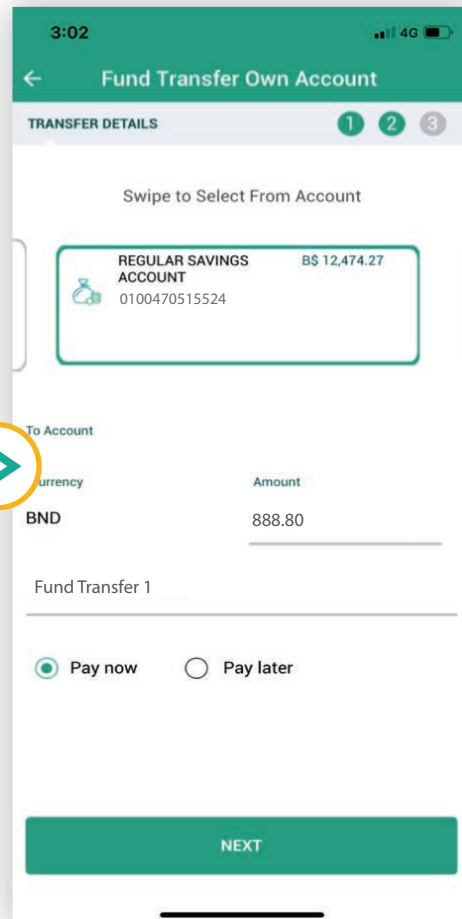
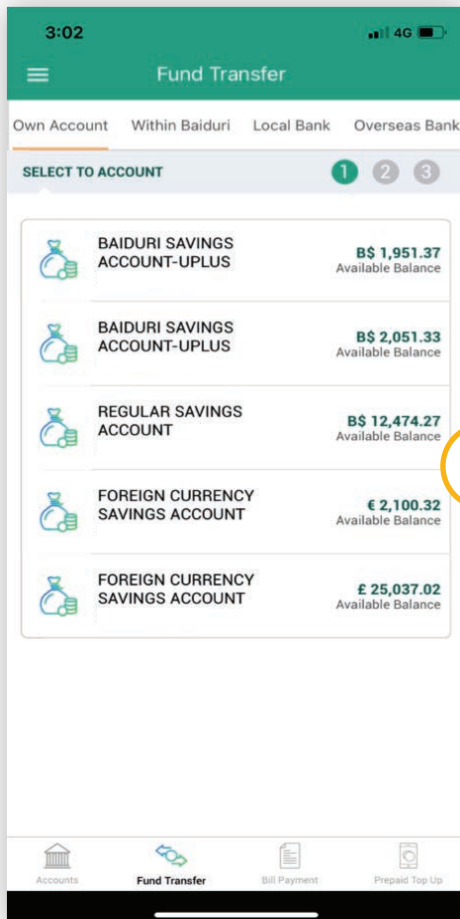
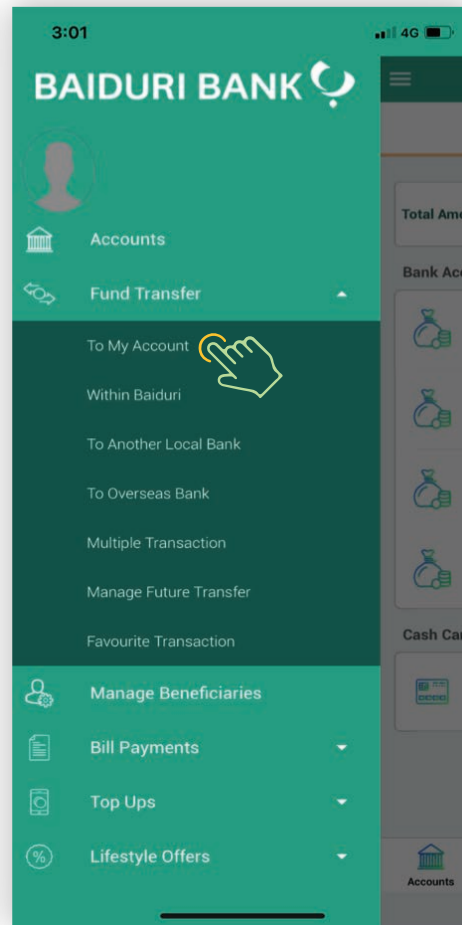
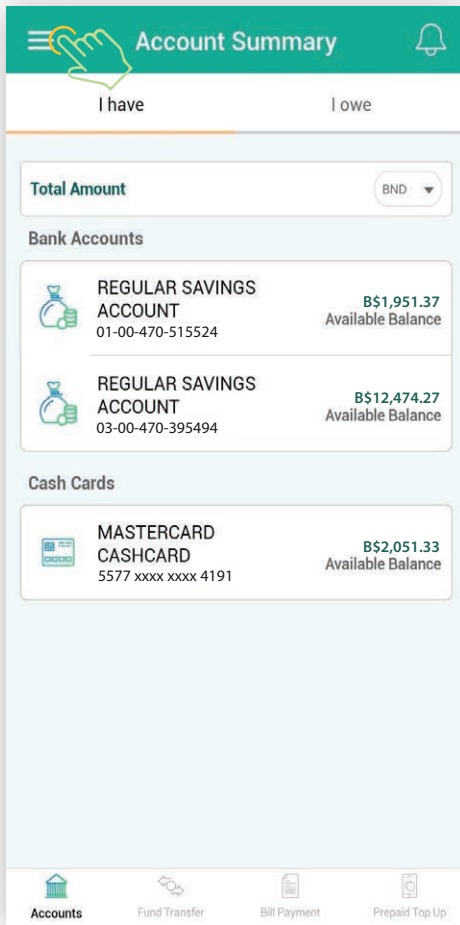
# Contents

## Fund Transfer

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## Step 1

Tap on the top left icon to reveal the menu and select **"Fund Transfer."** Then tap on **"To My Account."**



## Step 2

Pick the account you would like to transfer funds to.

If you have more than 2 accounts, make sure you select the account you want to transfer from.

Then enter the amount you wish to transfer under **"Amount"**, select **"Pay Now"** and tap **"NEXT"**.

You have the option to either **"Pay now"** or **"Pay Later"**.

3:05 4G

← Fund Transfer Own Account

TRANSFER DETAILS 1 2 3

Swipe to Select From Account

REGULAR SAVINGS B\$ 12,473.27

0800740447730

To Account

Currency Amount

BND 1

Payment Description  
Account 1

☐ Pay now ☒ Pay later

Schedule Type Start Date

Future Date ✓ 14/Oct/2020

NEXT

3:04 4G

← please select

Future Date ✓

Standing Instruction

If you select **"Pay Later"** you can choose between 2 Schedule Types, **"Future Date"** or **"Standing Instruction"** to select the date you want the transfer to be made.

If you select **"Standing Instructions"** you can schedule a recurring time for funds to be transferred automatically.

3:03 4G

← Funds Transfer Own Account

CONFIRMATION 1 2 3

From Account  
0100470515524

To Account  
0377445471020

Currency Amount

BND 1.00

Payment Description  
Account 1

CONFIRM

3:03 4G

Complete

Transaction Success

Your Fund Transfer has been processed successfully.

Transaction Reference Number  
FT1021573

Date/Time  
13-10-2020 03:03 PM

From Account  
0800740447730

Beneficiary Account Number  
0201745447730

Currency Amount

BND 1.00

Payment Description  
Account 1

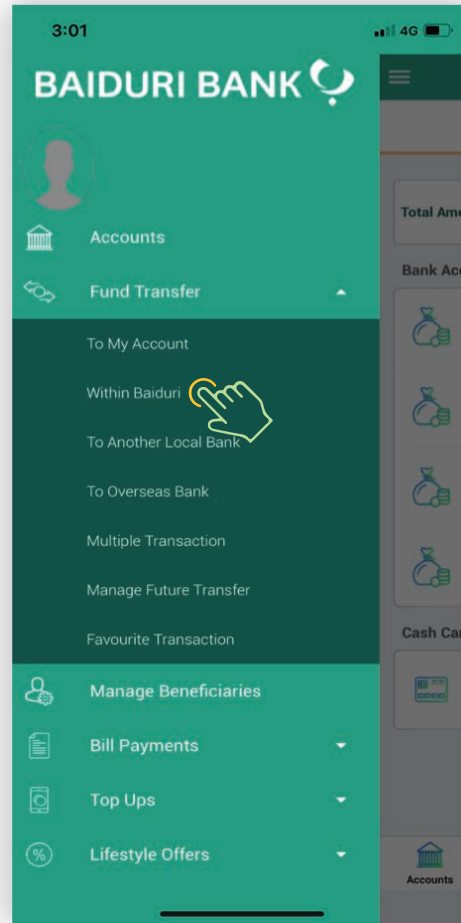
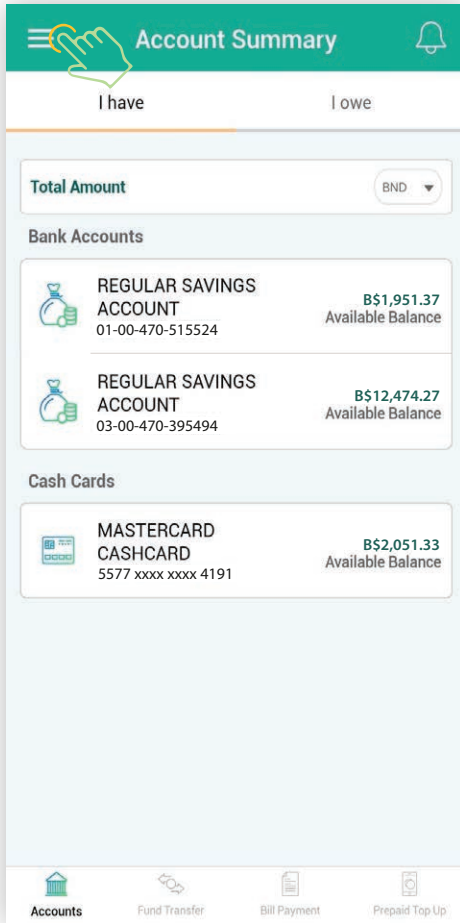
NEXT TRANSACTION SAVE AS FAVOURITE

### Step 3

Tap **"CONFIRM"** to proceed with your transaction.

## Step 1

Tap on the top left icon to reveal the menu and select **"Fund Transfer."** Then tap on **"Within Baiduri"**

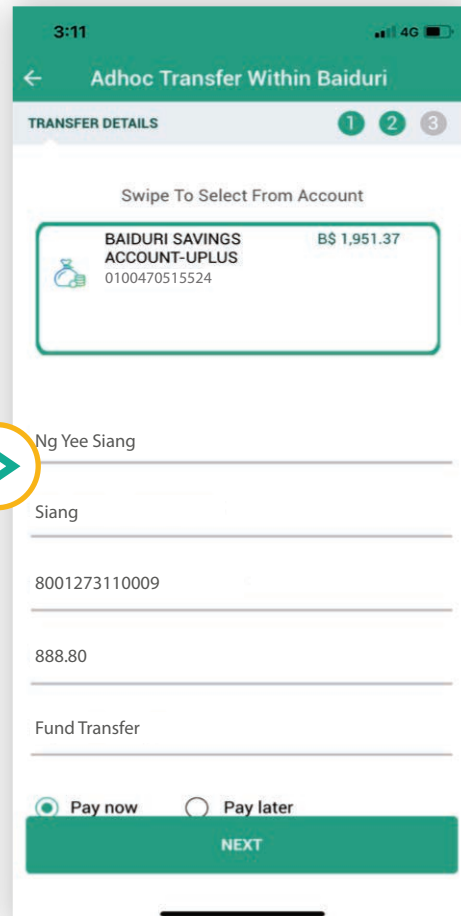
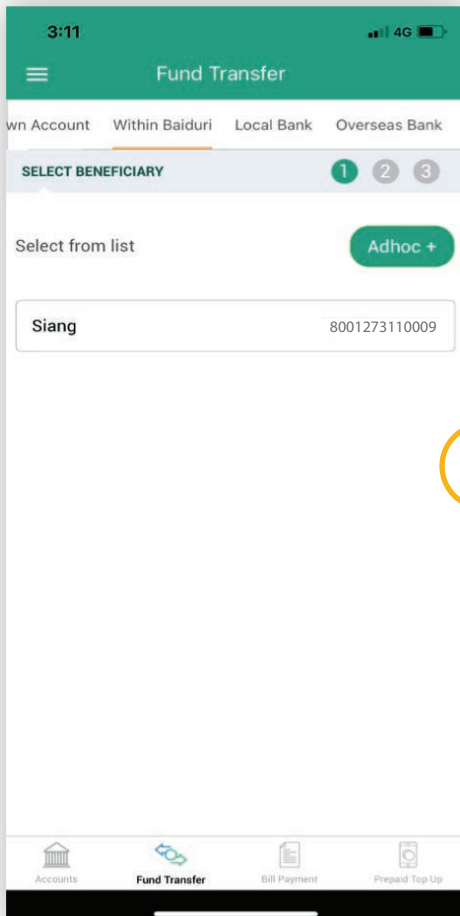


## Step 2

Select the beneficiary from the list displayed.

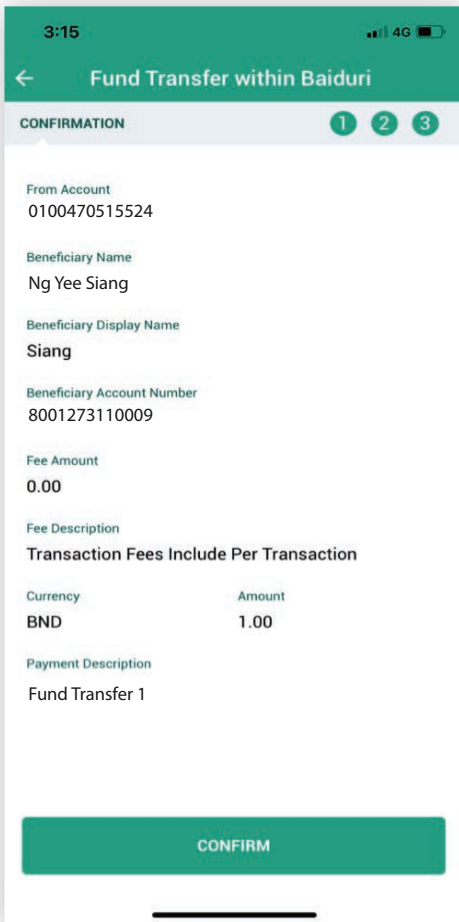
If your beneficiary is not listed, tap **"Adhoc"** to create a new beneficiary.

If you select **"Adhoc"** enter the required details and tap **"NEXT"**. If you have more than 1 account, you can swipe left on this screen to select the account you want to use to make the transfer



## Step 3

Tap **"CONFIRM"** to proceed with your transaction.



3:15 4G

← Fund Transfer within Baiduri

CONFIRMATION 1 2 3

From Account  
0100470515524

Beneficiary Name  
Ng Yee Siang

Beneficiary Display Name  
Siang

Beneficiary Account Number  
8001273110009

Fee Amount  
0.00

Fee Description  
Transaction Fees Include Per Transaction

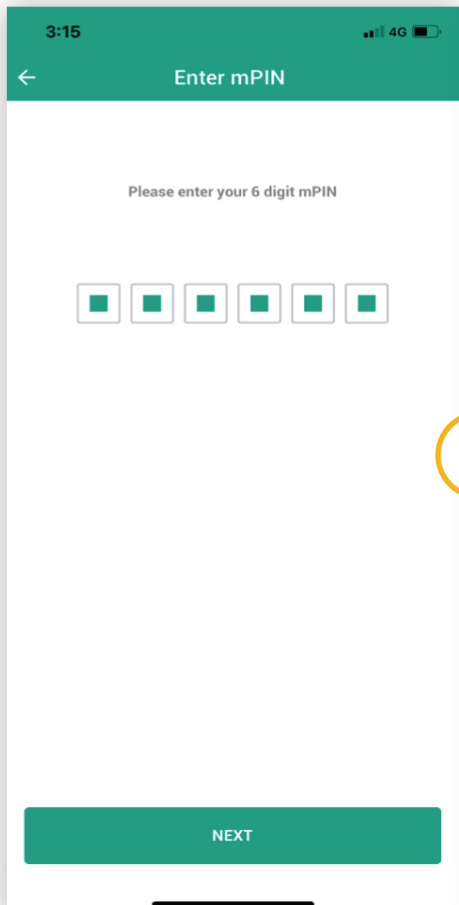
Currency	Amount
BND	1.00

Payment Description  
Fund Transfer 1

CONFIRM

## Step 4

Enter your mPIN to authorise transaction.



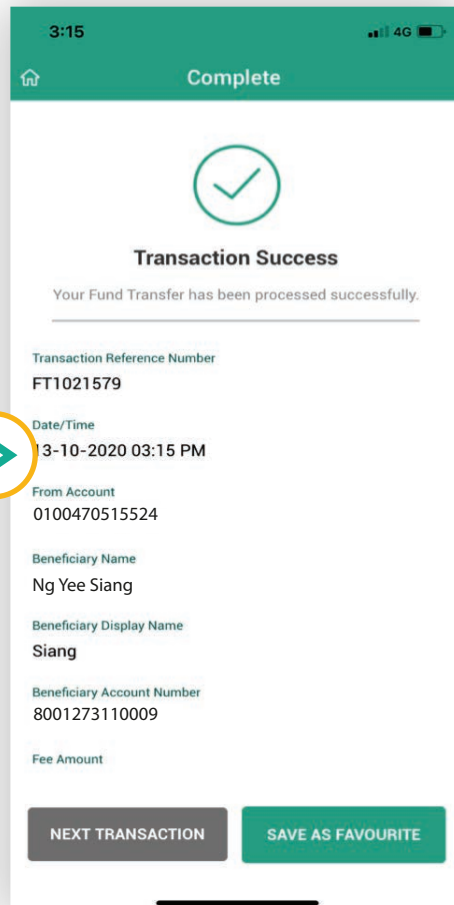
3:15 4G

← Enter mPIN

Please enter your 6 digit mPIN

□ □ □ □ □ □

NEXT



3:15 4G

Complete

✓

**Transaction Success**

Your Fund Transfer has been processed successfully.

Transaction Reference Number  
FT1021579

Date/Time  
13-10-2020 03:15 PM

From Account  
0100470515524

Beneficiary Name  
Ng Yee Siang

Beneficiary Display Name  
Siang

Beneficiary Account Number  
8001273110009

Fee Amount

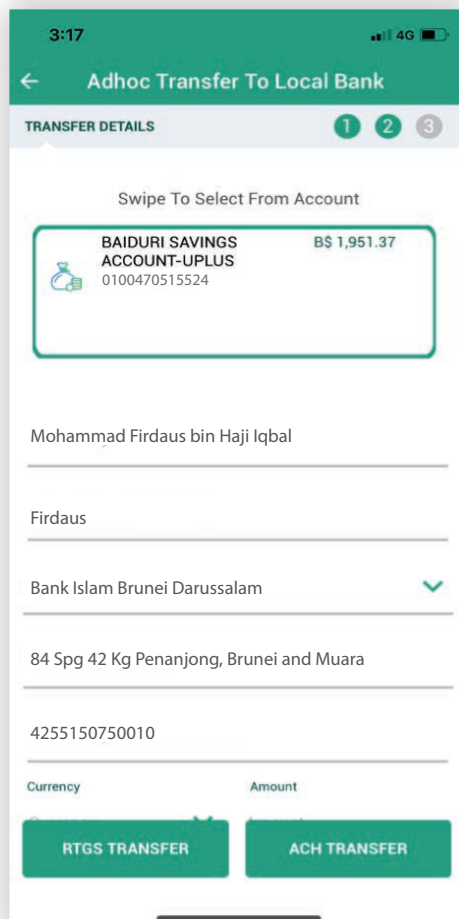
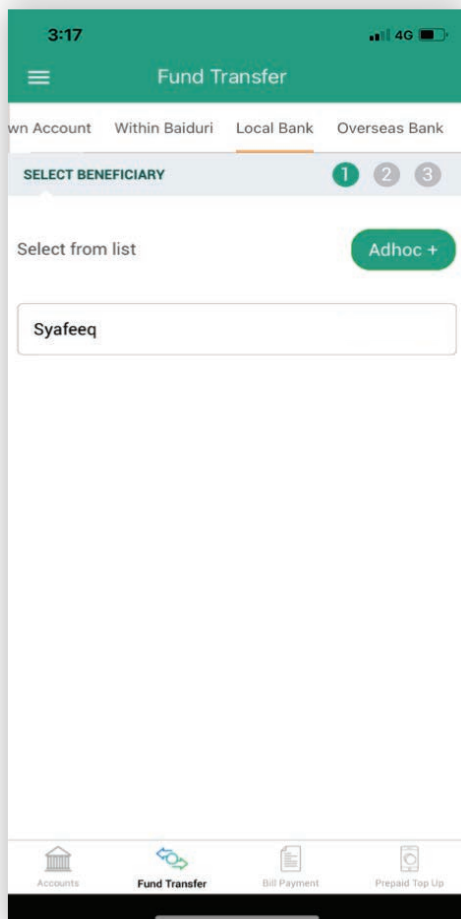
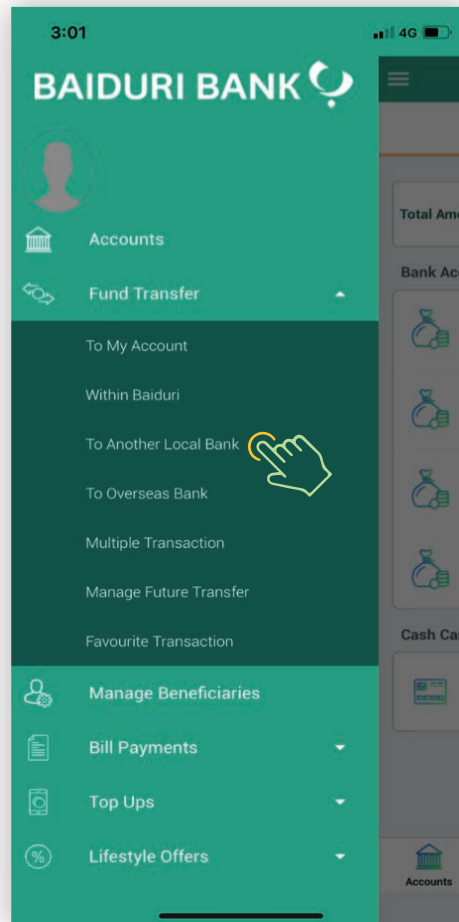
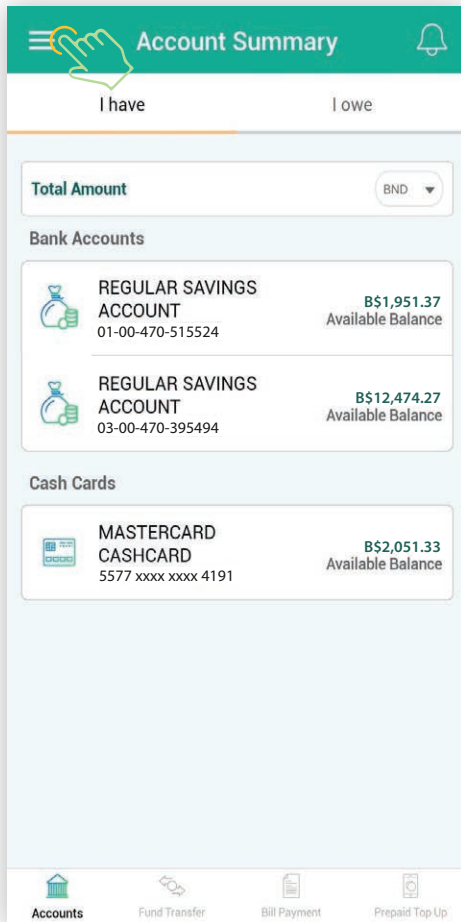
NEXT TRANSACTION SAVE AS FAVOURITE



## Step 1

Tap on the top left icon to reveal the menu and select **"Fund Transfer."**

Then tap on **"To Another Local Bank"**



## Step 2

Pick the account you would like to transfer funds to.

Select the beneficiary from the list displayed.

If your beneficiary is not listed, tap **"Adhoc"** to create a new beneficiary.

If you select **"Adhoc"** enter the required details.

Please refer to Appendix 1 for further information on the required details inputted on screen

### Step 3

Select the type of transfer you wish to make.

**Automated Clearing House (ACH)** is a scheduled transfer between local banks up to BND100,000. Beneficiary account will be credited the same day subject to cut-off time of bank.

**Real Time Gross Settlement (RTGS)** is a direct transfer between local banks. Beneficiary account will be credited within few hours subject to cut-off time of bank.

### Step 4

Tap **"CONFIRM"** once you have reviewed your details. If funds are sent in BND, the amount will be deducted from your account immediately.

### Step 5

Enter your mPIN to authorise the transaction.

3:18 4G

← Adhoc Transfer To Local Bank

TRANSFER DETAILS 1 2 3

Swipe To Select From Account

REGULAR SAVINGS ACCOUNT B\$ 12,471.27

0100470515524

Beneficiary Name  
Mohammad Firdaus bin Haji Iqbal

Beneficiary Display Name  
Firdaus

Beneficiary Bank  
Bank Islam Brunei Darussalam ✓

Beneficiary Address  
Kiulap

Beneficiary Account Number  
4255150740010

Currency Amount  
BND

RTGS TRANSFER ACH TRANSFER



3:18 4G

← Adhoc Transfer To Local Bank

CONFIRMATION 1 2 3

From Account  
0100470515524

Beneficiary Name  
Mohammad Firdaus bin Haji Iqbal

Beneficiary Display Name  
Firdaus

Beneficiary Bank  
Bank Islam Brunei Darussalam

Beneficiary address  
Kiulap

Beneficiary Account Number  
0377445471020

Fee Amount  
5.10

Fee Description  
Stamp duty charges for FT ACH, Cable charges for FT ACH

Currency	Amount
BND	1.00

CONFIRM

3:19 4G

← Enter mPIN

Please enter your 6 digit mPIN

NEXT



3:19 4G

Complete

✓

Success

Your fund transfer has been processed successfully.

Transaction Reference Number  
FT1021581

Date/Time  
13-10-2020 03:19

From Account  
0800740447730

Beneficiary Name  
Mohammad Firdaus bin Haji Iqbal

Beneficiary Display Name  
Firdaus

Beneficiary Bank  
Bank Islam Brunei Darussalam

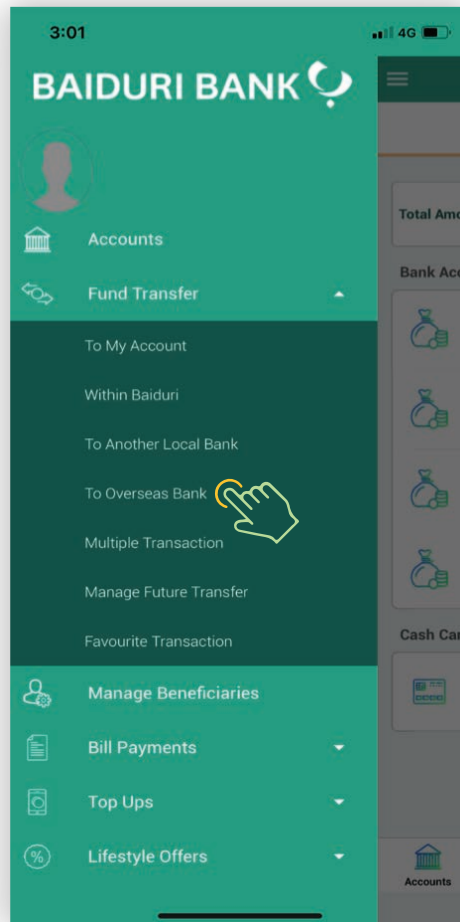
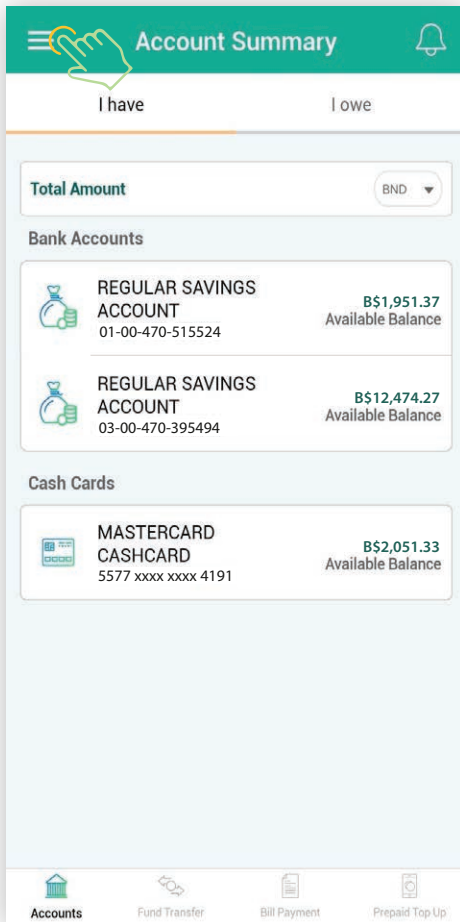
Beneficiary Branch

NEXT TRANSACTION SAVE AS FAVOURITE



## Step 1

Tap on the top left icon to reveal the menu and select **"Fund Transfer."** Then tap on **"To Overseas Bank."**



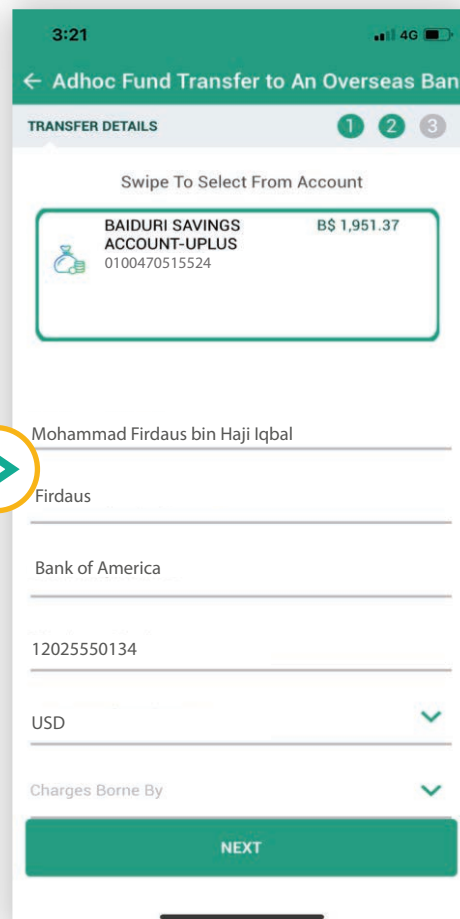
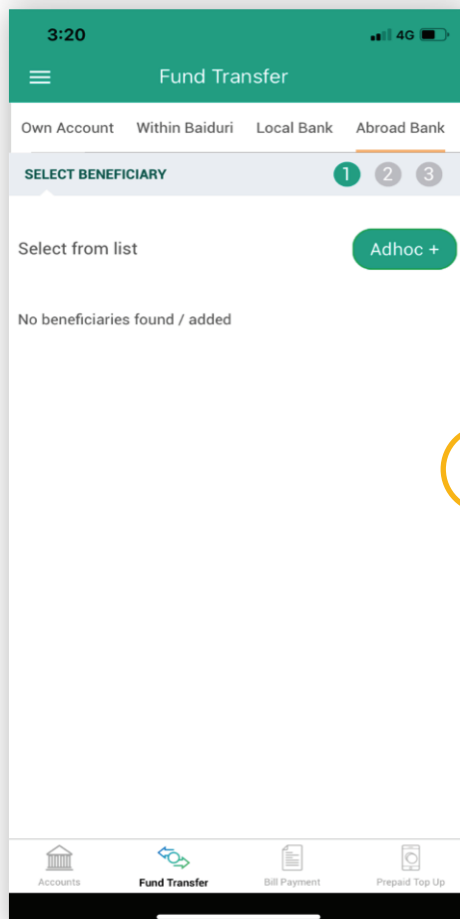
## Step 2

Select the beneficiary from the list displayed.

Once you have selected your preferred beneficiary, pick the currency and enter the amount you wish to transfer. If your beneficiary is not listed, tap **"Adhoc"** to create a new beneficiary. If you select **"Adhoc"** enter the required beneficiary's details as recorded with their bank.

Once all fields are filled, tap **"NEXT"**.

Please refer to Appendix 1 for further information on the required details inputted on screen



### Step 3

Tap **"CONFIRM"** once you have reviewed your details.

3:25 4G

← Adhoc Transfers to an Overseas Bank

CONFIRMATION 1 2 3

From Account  
0100470515524

Beneficiary Name  
Mohammad Firdaus bin Haji Iqbal

Beneficiary Display Name  
Firdaus

Beneficiary address  
1230 Havanna Street

Beneficiary Telephone  
4422330505

Charges Borne By  
Beneficiary- All charges borne by beneficiary

Currency of Remittance  
USD

Beneficiary Account Number  
8001273110009

Beneficiary Bank  
BANK OF AMERICA, N.A.

Swift Code

CONFIRM

### Step 4

Enter your mPIN to authorise the transaction.

3:25 4G

← Enter mPIN

Please enter your 6 digit mPIN

□ □ □ □ □ □

NEXT

3:25 4G

Complete

✓

**Success**

Request details added successfully.

Transaction Reference Number  
FT1021582

Date/Time  
13-10-2020 03:25

From Account  
0100470515524

Beneficiary Name  
Scarlett Johansson

Beneficiary Display Name  
Scar-Latte

Beneficiary address  
1230 Havanna Street

Beneficiary Telephone

NEXT TRANSACTION SAVE AS FAVOURITE



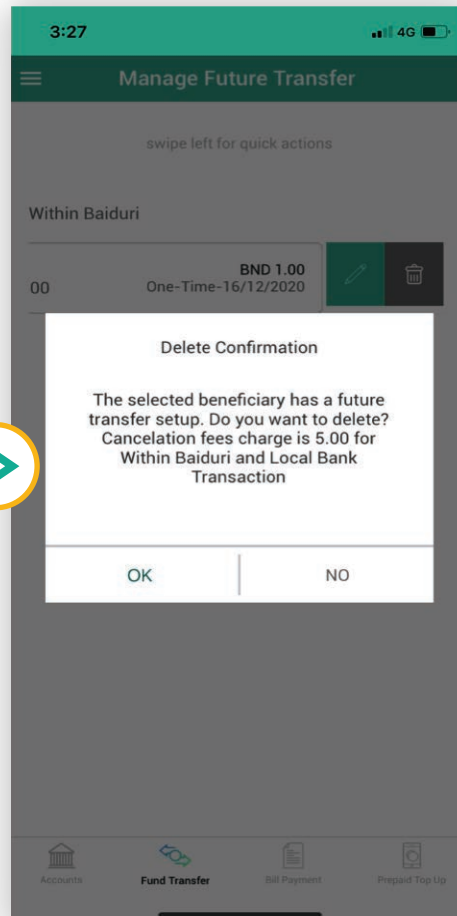
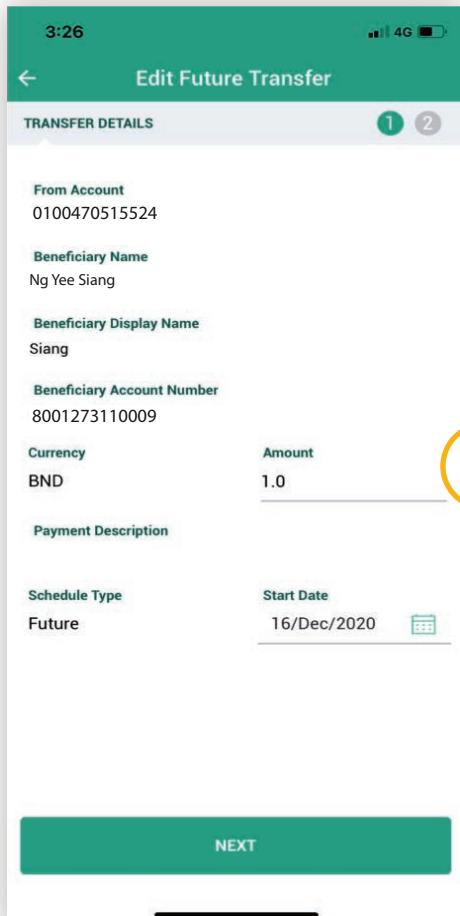
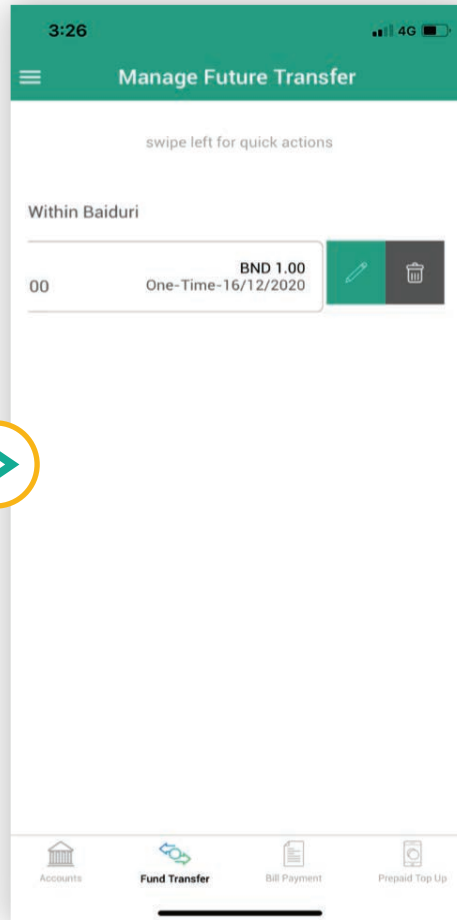
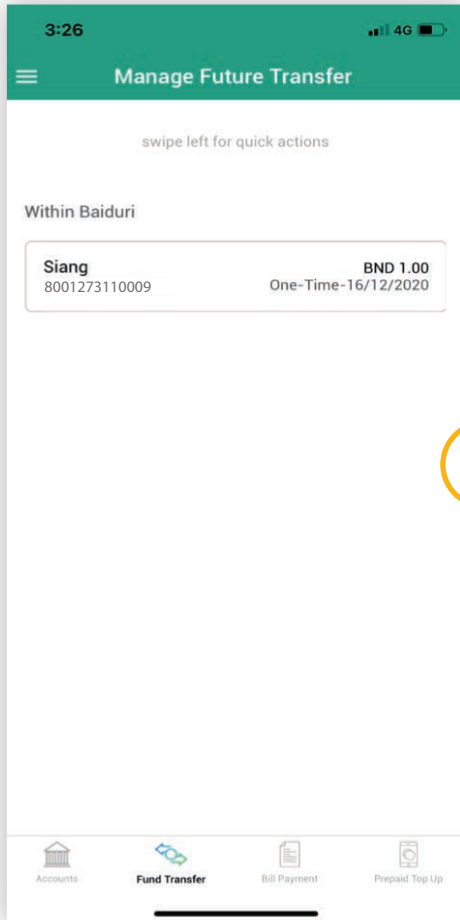
### Step 1

You can manage future fund transfers if you have set up a **"Future Date"** or **"Standing Instruction"**.

To edit or delete, pick the beneficiary of your choice from the list.

### Step 2

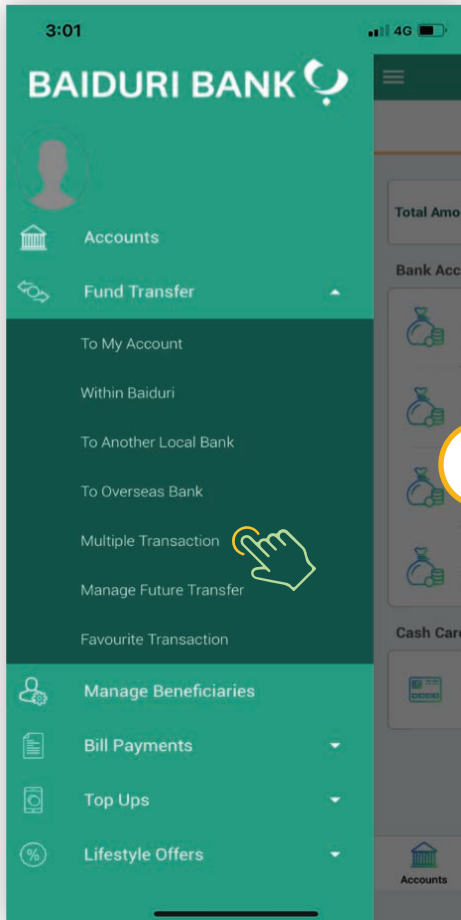
Swipe left to view the edit and delete button.



### Step 3

If you selected edit, you can amend the **"Amount"** and **"Start Date"** for the transfer. Tap **"Next"** to proceed.

If you selected delete, a pop up will appear to confirm your action. Tap **"OK"** to proceed.

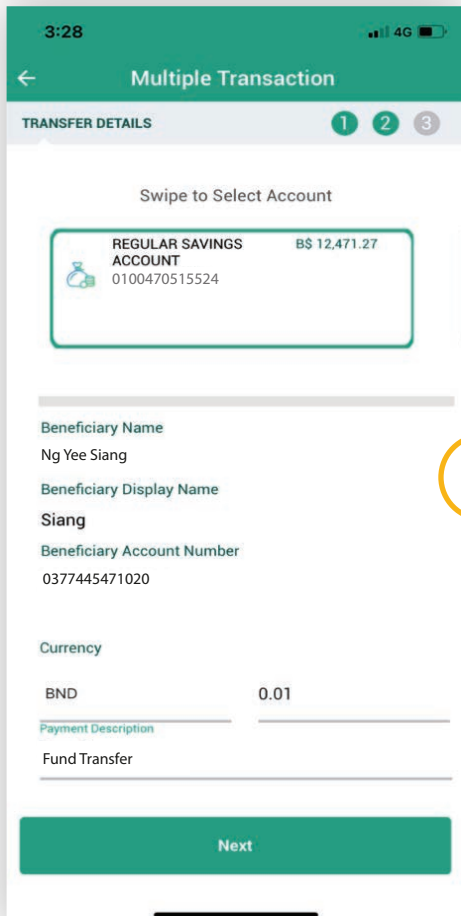
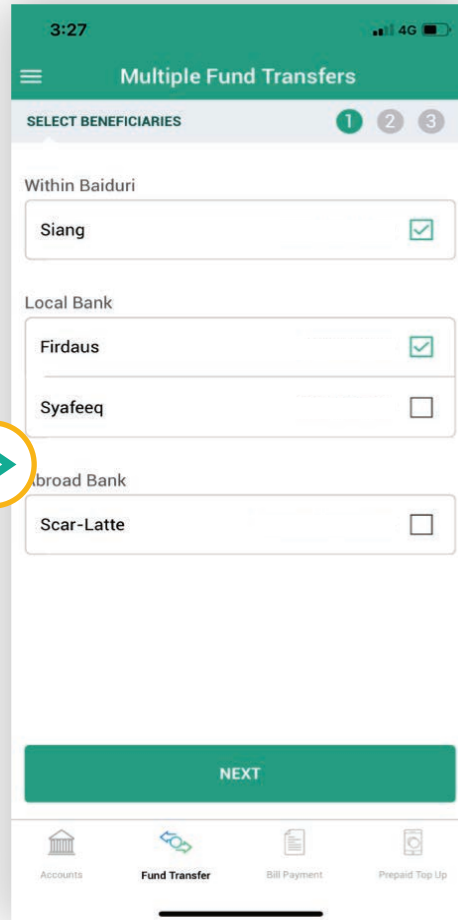


### Step 1

Tap on the top left icon to reveal the menu and select **"Fund Transfer."** Then tap on **"Multiple Transactions."**

### Step 2

Select your beneficiary from either category **"Within Baiduri"**, **"Local Bank"** or **"Abroad Bank"**

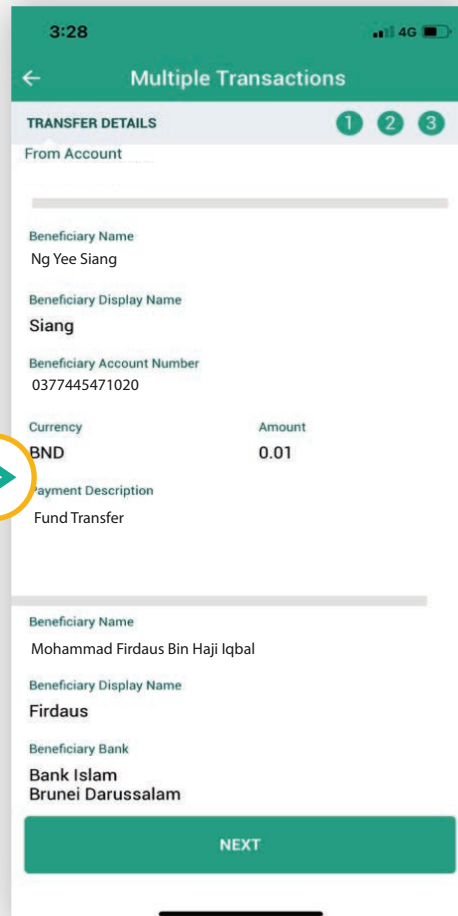


### Step 3

Enter the required details and tap **"NEXT"** once done

### Step 4

Tap **"NEXT"** once you have verified the details of your transaction



## Step 5

Enter your mPIN to authorise your transaction

3:28 4G

← Enter mPIN

Please enter your 6 digit mPIN

□ □ □ □ □ □

NEXT



3:28 4G

Complete

✓

**Success**

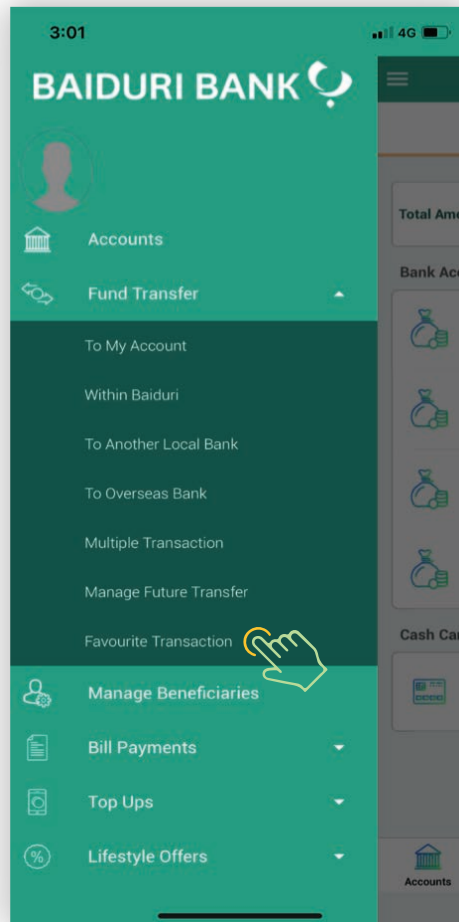
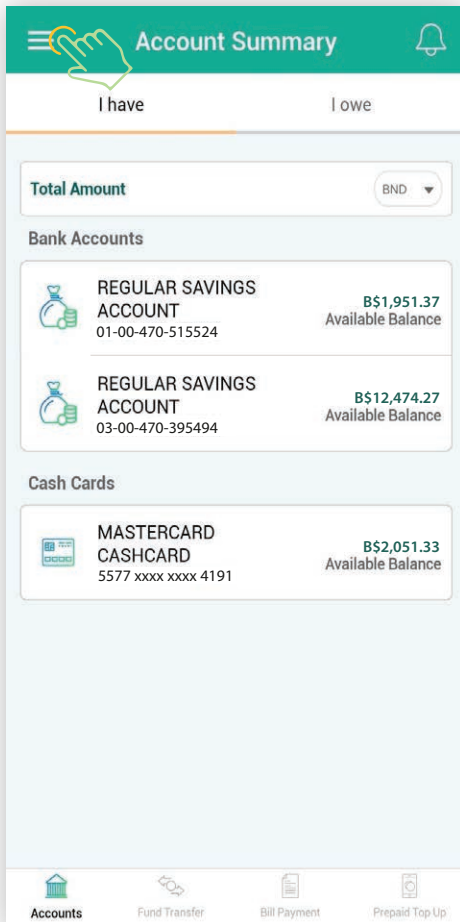
Two Requests Submitted Successfully.  
Please see transaction details as follows

Date/Time  
13-10-2020 03:28

From Account  
0800740447730

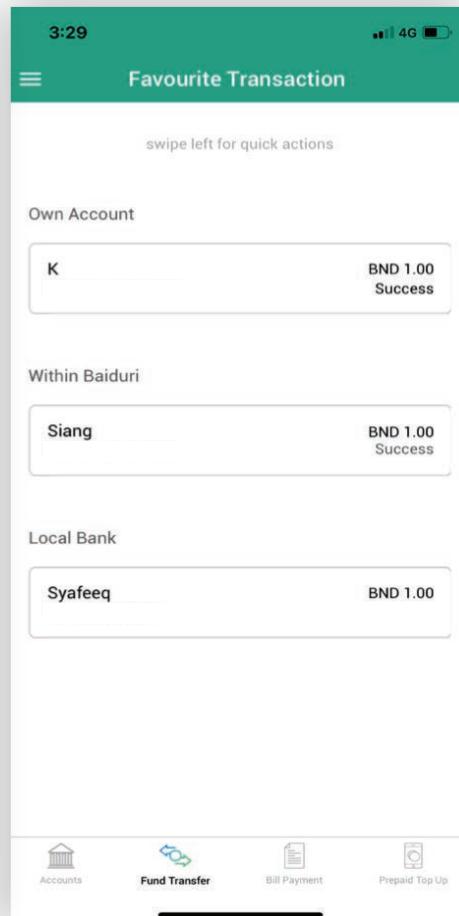
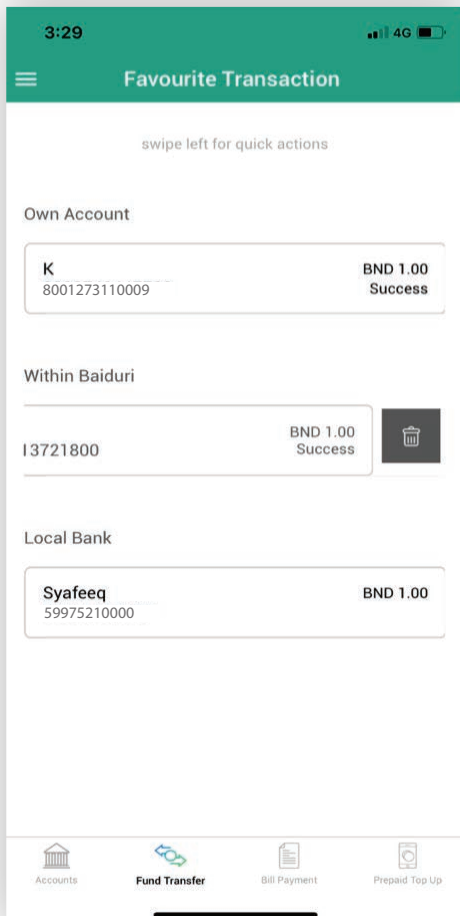
Siang	Transaction Success	▼
Firdaus	Scheduled Transaction Success	▼

ANOTHER TRANSACTION



## Step 1

Tap on the left icon to reveal the menu and select **"Fund Transfer"**. Then tap on **"Favourite Transactions"**



## Step 2

Select your beneficiary from either category **"Within Baiduri"**, **"Local Bank"** or **"Abroad Bank"**

To edit or delete a beneficiary, swipe left on the beneficiary of your choice and tap on edit or delete button.



11:30

← Fund Transfer Within Baiduri

Transfer Details 1 2 3

Swipe to Select From Account

PASSBOOK SAVINGS ACCOUNT  
12341412645 B\$ 157.33

Beneficiary Name  
Ng Yee Siang

Beneficiary Display Name  
Siang

Beneficiary Account Number  
123457447411

Currency	Credit Amount
BND	1.00

Fund Transfer

☒ Pay Now ☐ Pay Later

Next



3:15

← Fund Transfer within Baiduri

CONFIRMATION 1 2 3

From Account  
12341412645

Beneficiary Name  
Ng Yee Siang

Beneficiary Display Name  
Siang

Beneficiary Account Number  
123457447411

Fee Amount  
0.00

Fee Description  
Transaction Fees Include Per Transaction

Currency	Amount
BND	1.00

Payment Description  
Test 2

CONFIRM

### Step 3

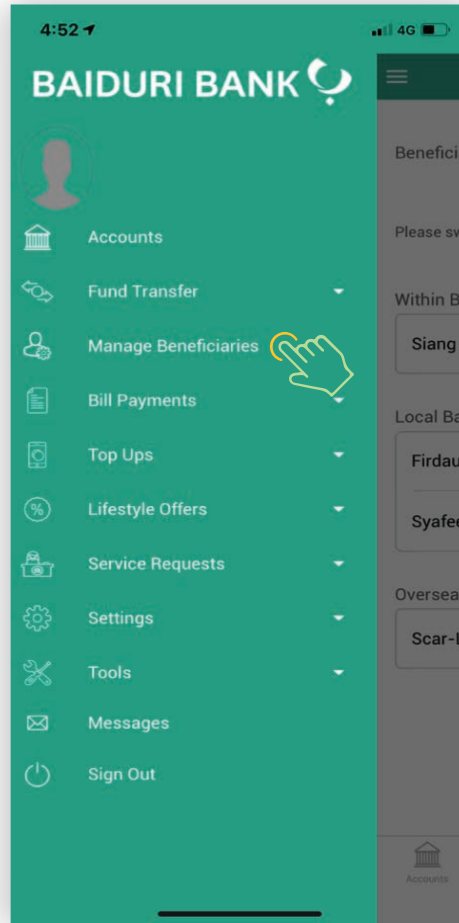
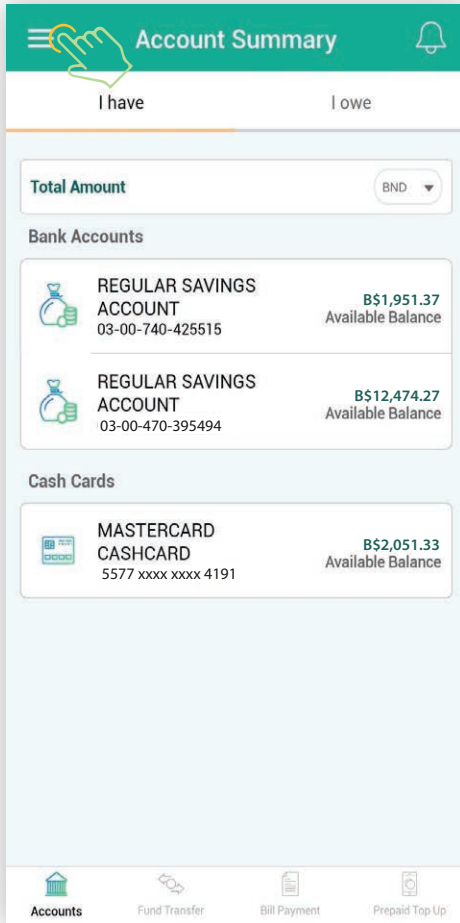
Enter the required details and tap **"NEXT"** once done

### Step 4

Tap **"CONFIRM"** once you have verified the details of your transaction

## Step 1

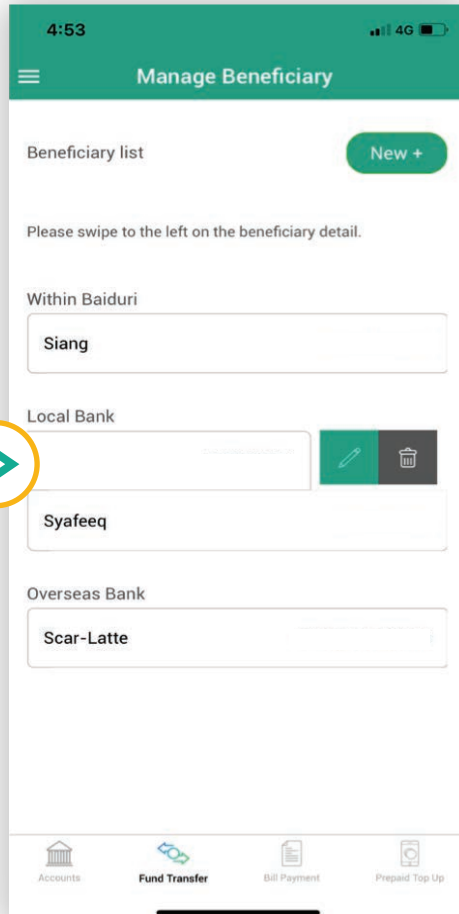
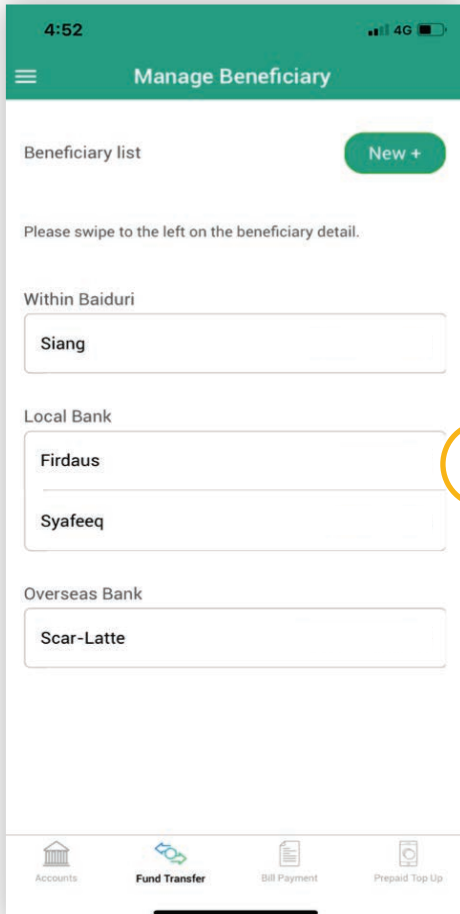
Tap on the top left icon to reveal the menu and select **"Manage Beneficiaries"**

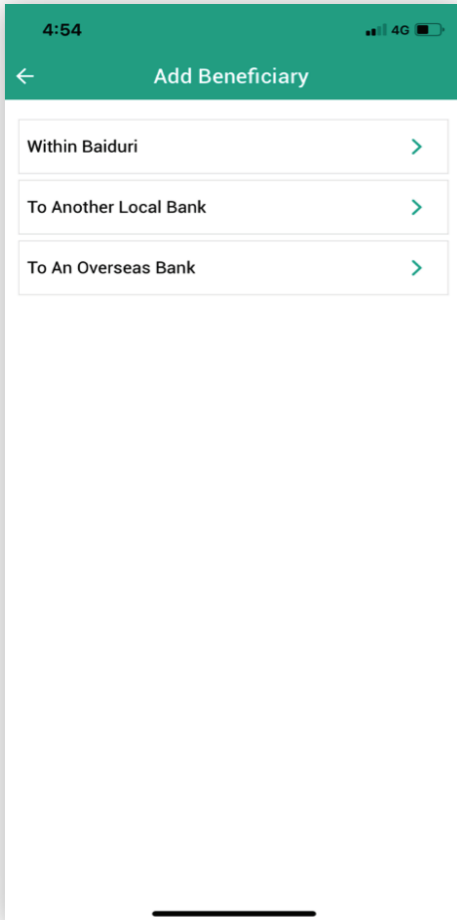


## Step 2

To delete existing beneficiary, swipe left on the list.

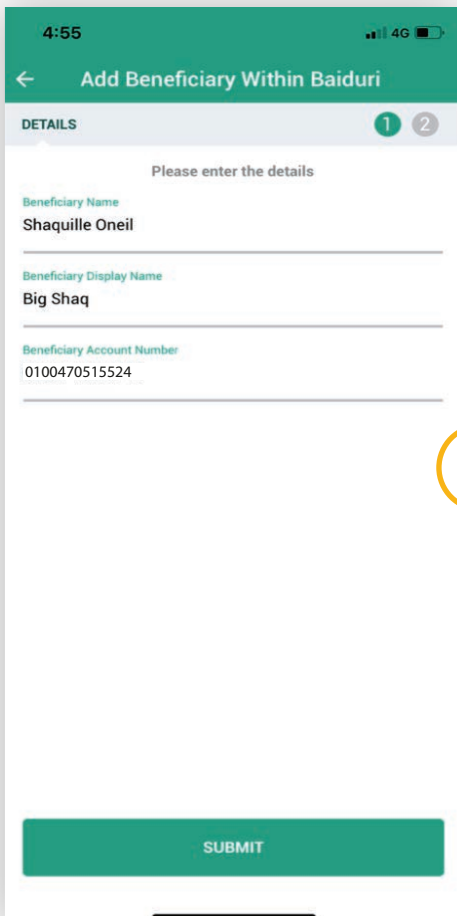
To add a new beneficiary, tap **"New"**

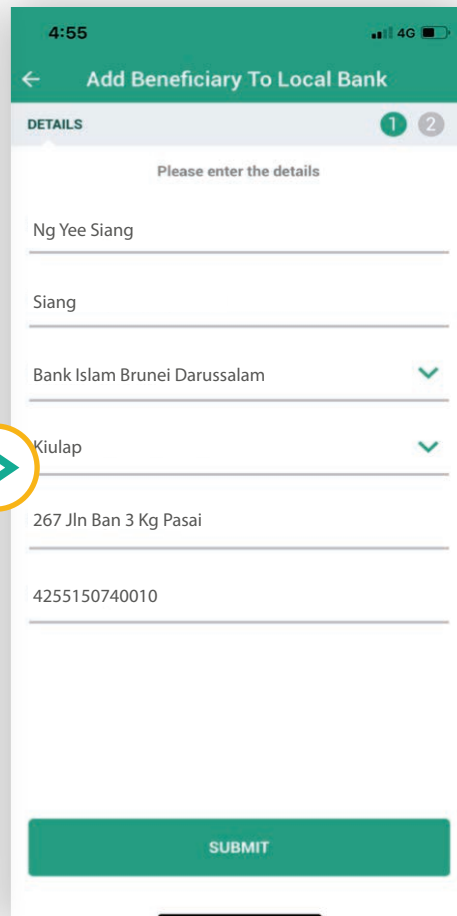




### Step 3

Select either if you are adding a beneficiary which is **"Within Baiduri"**, **"To Another Local Bank"** or **"To An Overseas Bank"**



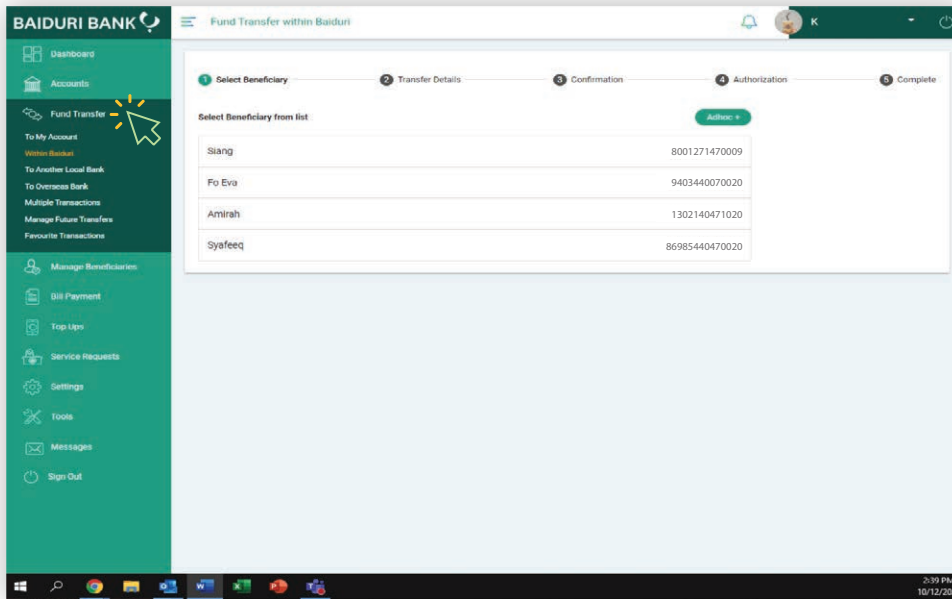


### Step 4

Enter the details required depending on which type of beneficiary you are adding. Once completed, tap on **"SUBMIT"**

## Step 1

Click on the menu bar on the left panel and select **"Fund Transfer"**. Select the type of fund transfer you wish to perform.

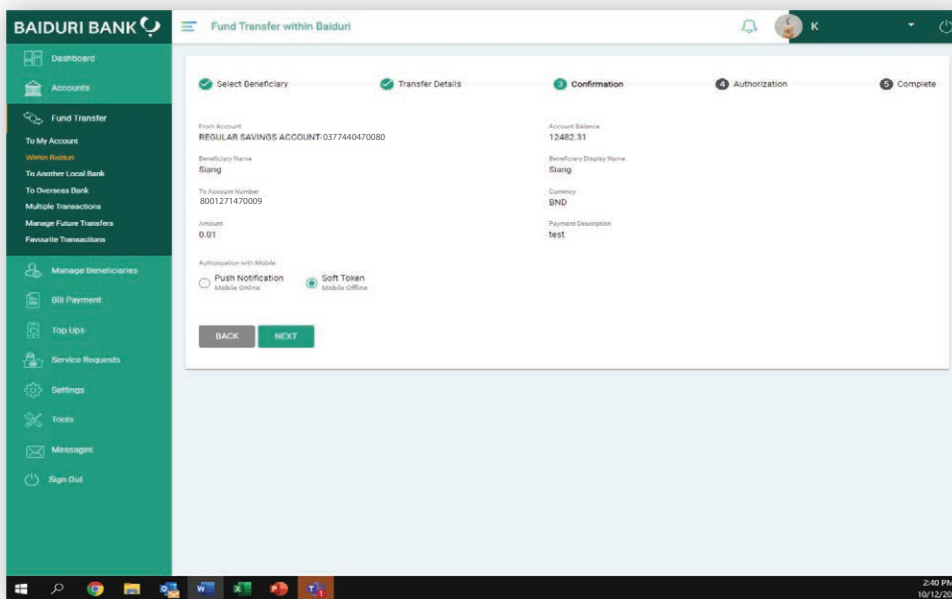


The screenshot shows the Baiduri Bank Fund Transfer interface. The left sidebar contains a menu with options: Dashboard, Accounts, Fund Transfer (highlighted with a mouse cursor), To My Account, Within Baiduri, To Another Local Bank, To Overseas Bank, Multiple Transactions, Manage Future Transfers, and Favourite Transactions. The main area displays the 'Select Beneficiary' step of the fund transfer process. A table lists beneficiaries with their names and account numbers:

Select Beneficiary from list	
Siang	8001271470009
Fo Eva	9403440070020
Amirah	1302140471020
Syafeeq	86985440470020

## Step 2

Once you have entered all necessary details required to make the fund transfer, you are required to authorise your payment. You can select either **"Push Notification"** or **"Secure Token"**

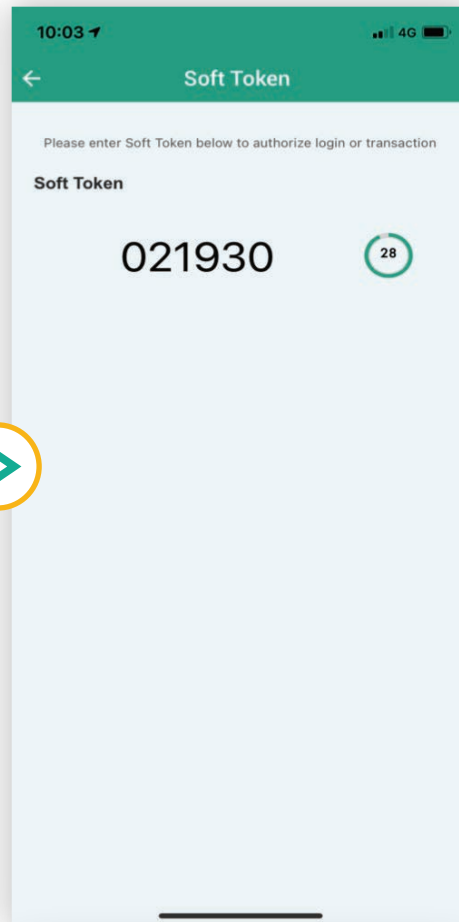


The screenshot shows the Baiduri Bank Fund Transfer interface at the 'Confirmation' step. The left sidebar is the same as in Step 1. The main area displays the confirmation details for the fund transfer:

From Account: REGULAR SAVINGS ACCOUNT:0377440470080  
 Account Balance: 12482.31  
 Beneficiary Name: Siang  
 Beneficiary Display Name: Siang  
 To Account Number: 8001271470009  
 Currency: BND  
 Amount: 0.01  
 Payment Description: Test

Authorization with Mobile:  
☐ Push Notification (Mobile Online)  
☒ Soft Token (Mobile Offline)

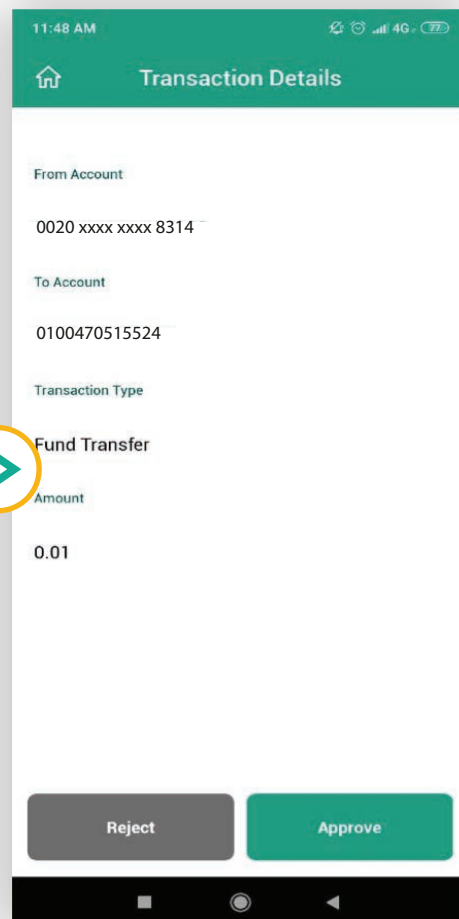
Buttons: BACK, NEXT



## Step 3

If you select **"Secure Token"**, tap on **"Soft Token"** on your b.Digital Personal Mobile App login screen.

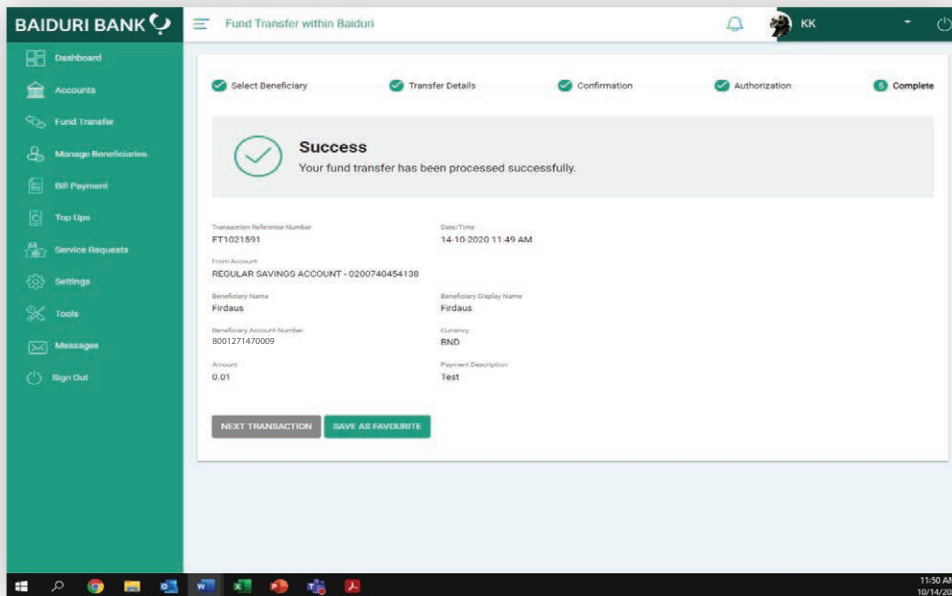
Enter the 6-digit secure code to authorise your transaction.



## Step 4

If you select **"Push Notification"** you will receive a push notification on your registered mobile number to approve the payment. The **"Push Notification"** can only be accessed with mobile internet data or WiFi connection.

Tap **"Approve"** to authorise your payment.



Once you have **"Approved"**, you will be shown this screen.



### For local bank transfers, you will be required to provide the following information from the Beneficiary's bank:-

1. Beneficiary Name – enter the full name of the Beneficiary who will be receiving the funds. This is required by the other bank to verify and process the transaction successfully.
2. Beneficiary Display Name – This is the display name that will appear in your Beneficiary list for your future use.
3. Beneficiary Bank
4. Beneficiary Account Number
5. Currency
6. Amount
7. Payment Description
8. Effective 18 August 2021 until further notice, cut-off time for Fund Transfers to other local banks are as follows:  
ACH transfers:  
12:00pm (Monday to Thursday), 9:30am (Friday)  
RTGS transfers:  
12:00pm (Monday to Thursday), 9:30am (Friday)

Requests submitted after the cut-off time and on Sunday or public holidays will be processed on the next working day.

### For Overseas transfers, you will be required to provide the following information from the Beneficiary's bank:-

1. Beneficiary Name – enter the full name of the Beneficiary who will be receiving the funds. This is required by the other bank to verify and process the transaction successfully. It is advisable to confirm with the Beneficiary the exact account name of the account that you are transferring to.
2. Beneficiary Display Name – This is the display name that will appear in your Beneficiary list for your future use
3. Beneficiary address
4. Telephone number
5. Currency of remittance – Select the Currency of the funds you want your Beneficiary to receive. For example, if the Currency of Remittance selected is USD, the Beneficiary Bank will receive the funds in USD.
6. Charges borne by – Select who should bear the charges from both Baiduri Bank and the Overseas Beneficiary Bank
7. Beneficiary bank
8. Beneficiary's account number
9. Swift code
10. Beneficiary's bank branch location
11. Beneficiary's bank address – P.O. box will not be accepted
12. City
13. Country
14. Currency – Select either 'in BND' or 'In Currency of Remittance'
15. Amount – Enter the amount based on the Currency you have selected. For example, if the 'Currency of Remittance' is 'USD', and 'Currency' is selected as 'In Currency of Remittance', enter the amount in USD.
16. Payment Description – Provide details of the transaction you wish to capture. This information will appear in your Transaction History.
17. Remittance Reason – Select the reason that most closely matches your purpose for this payment.

### Fund transfer to Malaysia

To ensure your online transfers to Malaysia are promptly processed, please follow the guidelines below:-

1. Ensure Currency of Remittance and Amount indicated is in Brunei Dollars (BND) as Malaysian Ringgit (MYR) is a restricted currency. All fund transfers originating from Brunei to Malaysia must be settled in BND
2. Ensure Amount indicated in BND is equivalent to MYR value your beneficiary is to receive. For example, if you intend for your beneficiary to receive MYR10,000 please provide the BND equivalent using an indicative exchange rate for MYR on the day of transaction (e.g 0.3300) i.e MYR10,000 \* 0.3300 = BND3,300.00
3. Telegraphic transfer requests to Malaysia submitted during public holidays and weekends for Brunei or Malaysia will only be processed on the next working day. The indicative MYR rate is subject to change as of the date and time of processing.
4. It is highly recommended to submit your telegraphic transfer requests only during working days :-

Monday to Thursday: 12:00pm

Friday: 11:00am

Saturday: 10:30am