

# 1 Login

## 1.1 Login Overview

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



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

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

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

There are 2 types of authentications:

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

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

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

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

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

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## 1.2 First Time Login

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

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

### First time registration for Digital Token

#### Step 1

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

#### Step 2

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



The screenshot displays the login interface for Baiduri Bank's Business Banking. At the top, there is a green header with the Baiduri Bank logo and name. Below the header, the title 'Login for Business Banking' is shown. A sub-header reads 'Enter Your login information to access your online accounts'. There are three input fields: 'Corporate Group ID', 'User ID', and 'Password'. A link for 'Forgot Password?' is located below the password field. At the bottom, there is a prominent orange button labeled 'PROCEED TO LOGIN'.

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

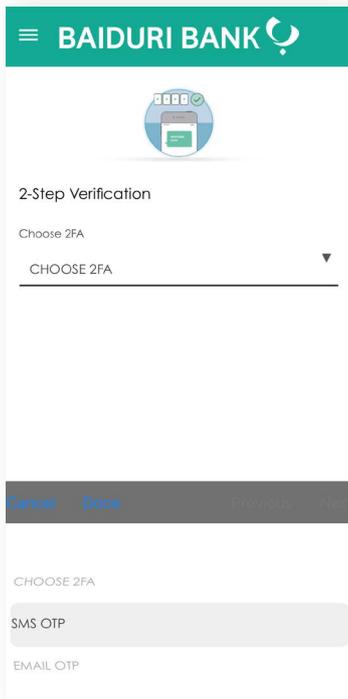
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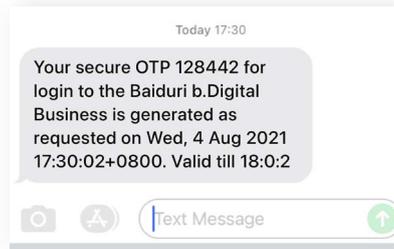
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### Step 3

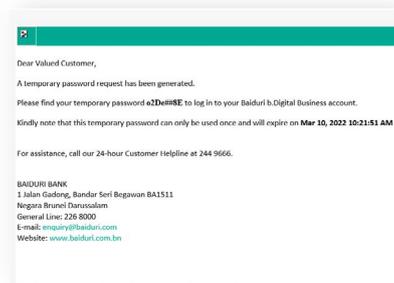
Select the 2FA verification type you prefer for your one-time PIN (OTP), either SMS or email.



Sample of SMS OTP

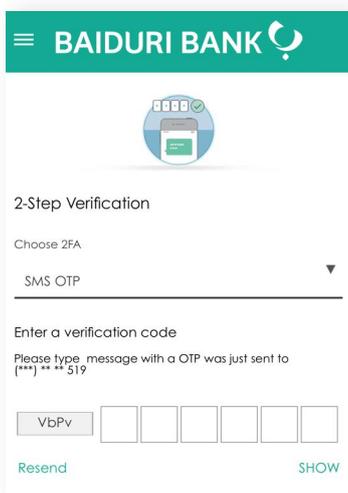


Sample of Email OTP



### Step 4

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



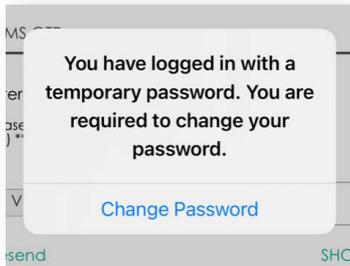
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### Step 5

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



### Step 6

Tap **Change Password**

### Step 7

Enter your newly set password.

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



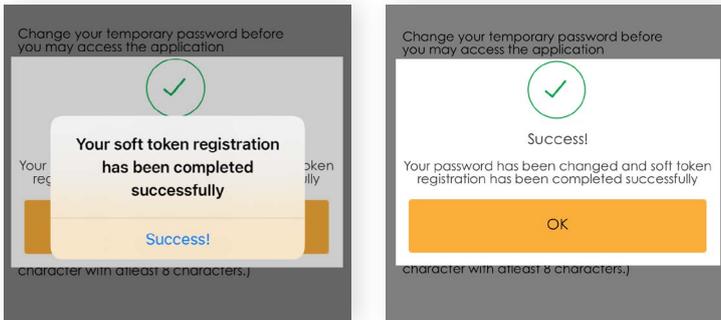
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### Step 8

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



### Step 9

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

### Important Note:

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

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### First time registration for Physical Token

#### Step 1

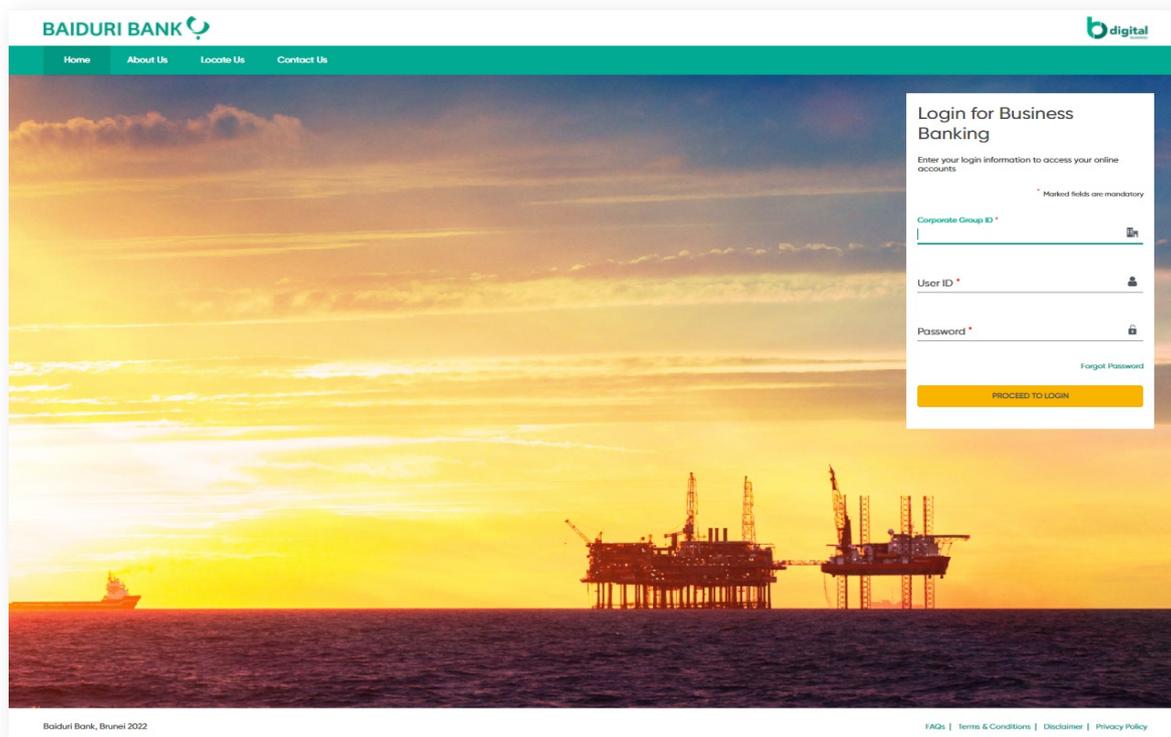
Go to [www.baiduri.com](http://www.baiduri.com) on your web browser then click the **LOGIN** button.

#### Step 2

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

#### Step 3

You should see the screen below.



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## 1.2 First Time Login

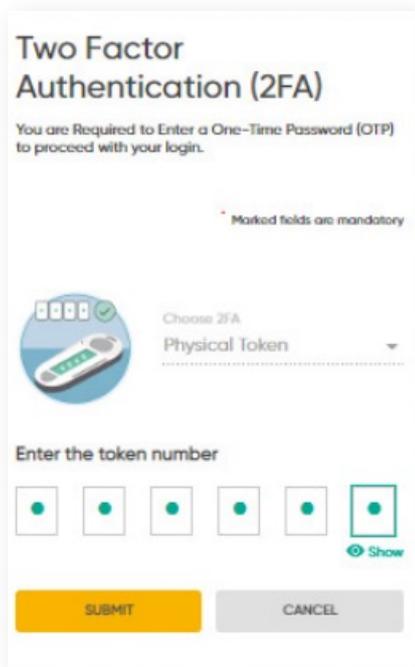
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### Step 4

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

### Step 5

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



Two Factor Authentication (2FA)

You are Required to Enter a One-Time Password (OTP) to proceed with your login.

Marked fields are mandatory

Choose 2FA  
Physical Token

Enter the token number

SUBMIT CANCEL

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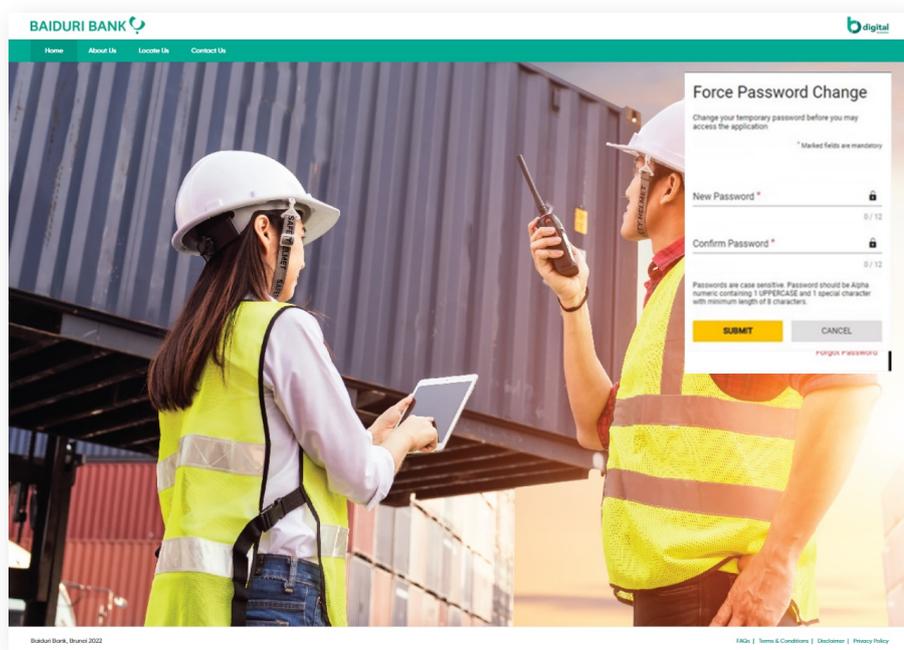
### Step 6

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



### Step 7

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



Force Password Change screen

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### Step 8

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



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

### Step 9

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



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

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

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## 1.3 Login via website

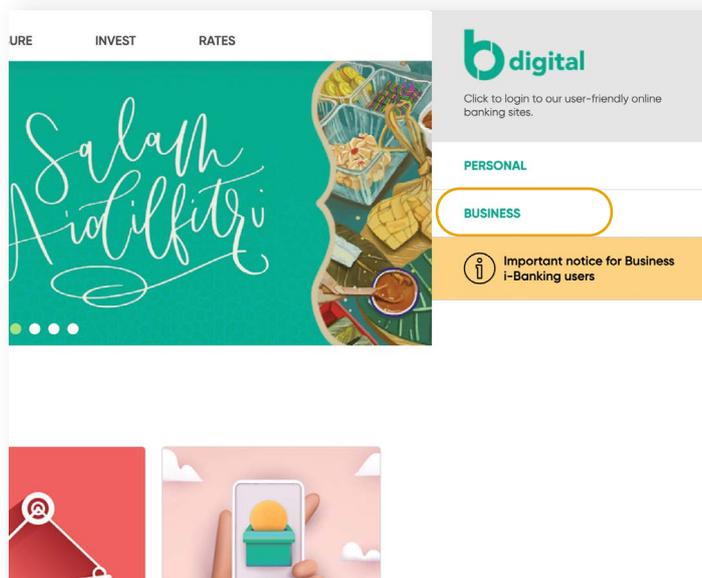
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### Step 1

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

### Step 2

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



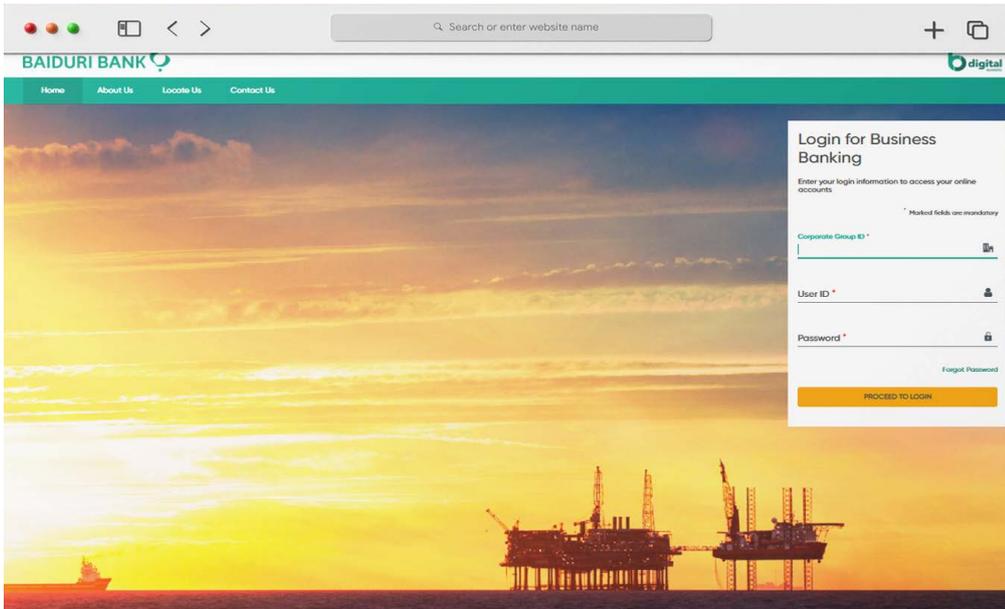
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### Step 3

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



Login for Business Banking screen

### Step 4

Click the **PROCEED TO LOGIN** button.

### Step 5

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

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## 1.3 Login via website

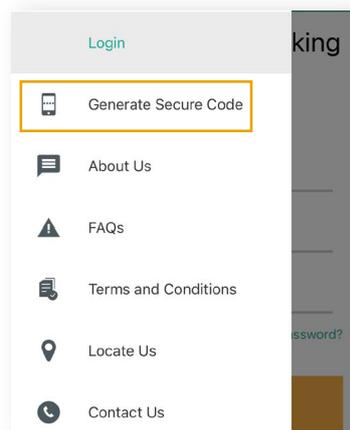
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### Step 6

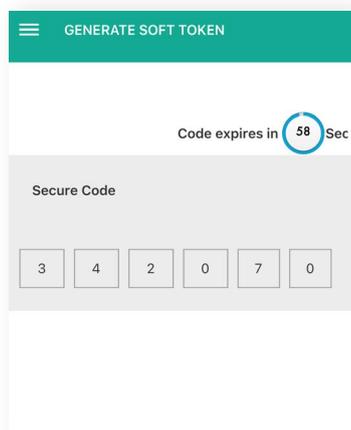
To log in with the Digital Token, follow these steps to generate the Secure Code from the Baiduri b.Digital Business mobile app.



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



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



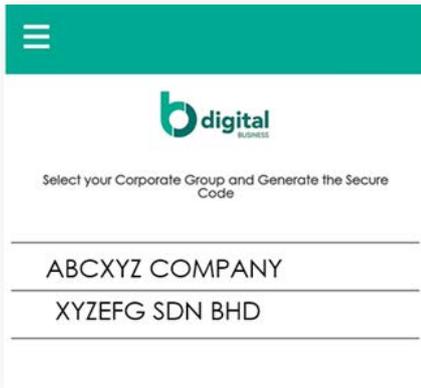
The Secure Code will appear on your screen

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



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



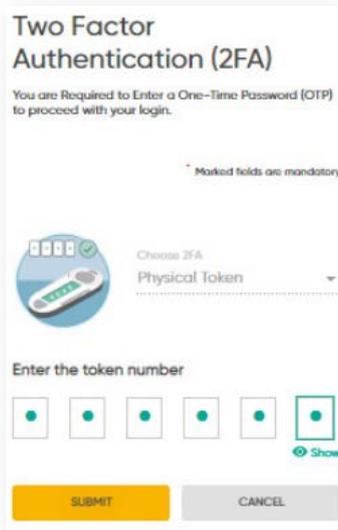
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### Step 7

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

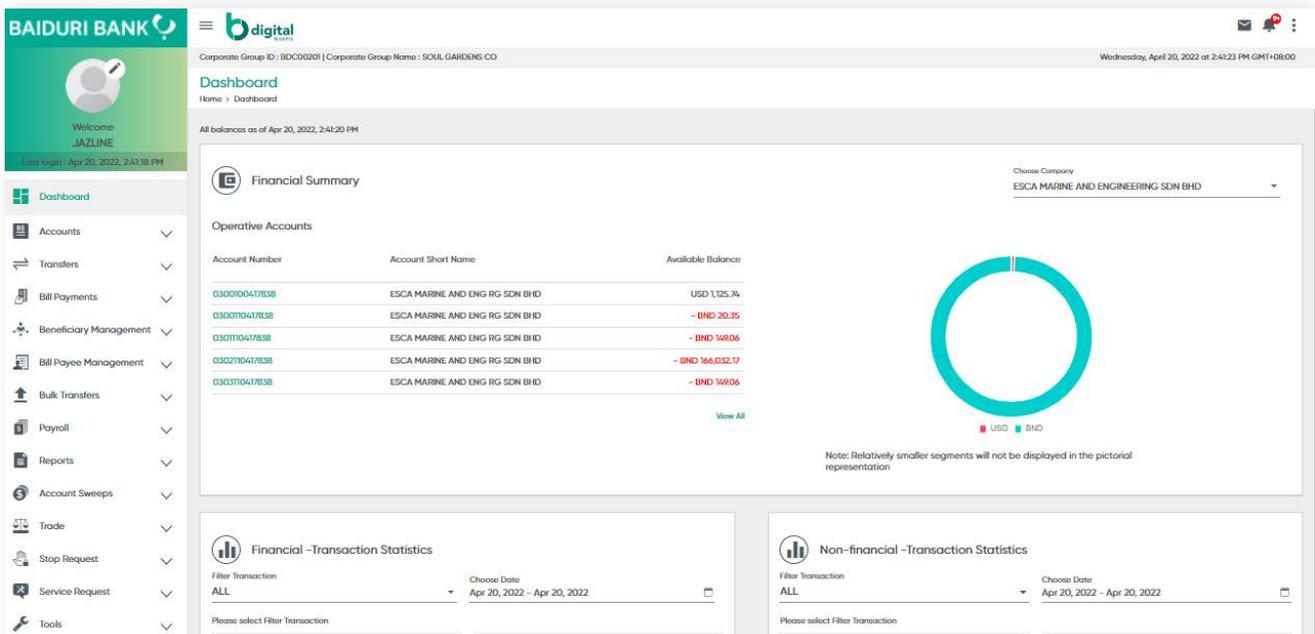


The image shows a Two Factor Authentication (2FA) screen. At the top, it says "Two Factor Authentication (2FA)" and "You are Required to Enter a One-Time Password (OTP) to proceed with your login." Below this, there is a "Choose 2FA" dropdown menu with "Physical Token" selected. Underneath, it says "Enter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

Two Factor Authentication (2FA)

### Step 8

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



The image shows the Baiduri Bank Digital Business Dashboard. The top navigation bar includes the Baiduri Bank logo, a menu icon, and the text "b.digital". Below the navigation bar, there is a "Dashboard" section with a "Welcome JAZLINE" message and a "Last login: Apr 20, 2022, 2:41:39 PM" timestamp. The main content area is divided into several sections: "Financial Summary" with a table of "Operative Accounts", "Financial -Transaction Statistics", and "Non-financial -Transaction Statistics".

Account Number	Account Short Name	Available Balance
030070047838	ESCA MARINE AND ENG RG SDN BHD	USD 1,125.74
030071047838	ESCA MARINE AND ENG RG SDN BHD	- BND 20.35
03011047838	ESCA MARINE AND ENG RG SDN BHD	- BND 148.06
030271047838	ESCA MARINE AND ENG RG SDN BHD	- BND 166,032.17
030311047838	ESCA MARINE AND ENG RG SDN BHD	- BND 148.06

Dashboard Screen

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

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## 1.4 Forgot Password

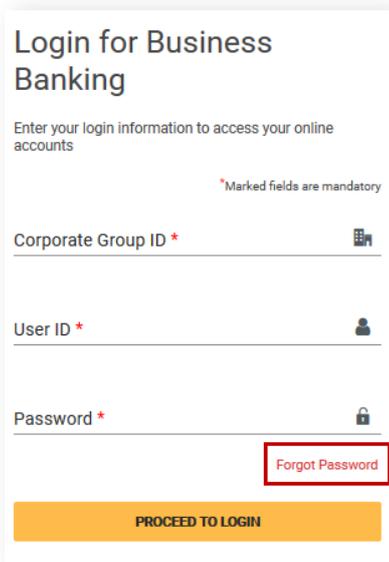
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### Reset Password

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

#### Step 1

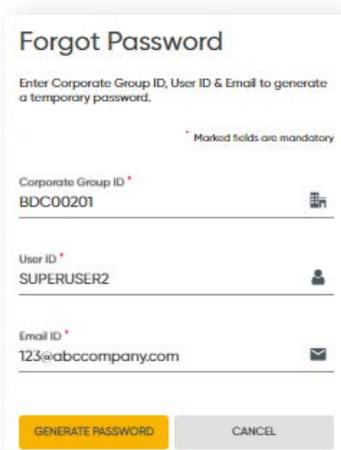
Click **Forgot Password** link on the Login page.



Login for Business Banking screen

#### Step 2

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



Forgot Password Screen

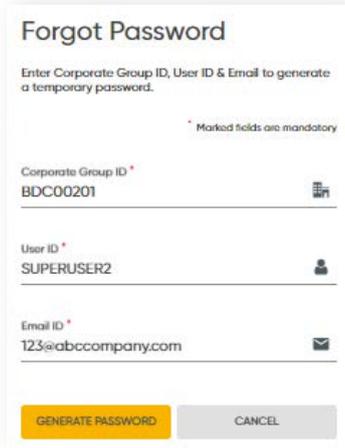
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### Step 3

Click **GENERATE PASSWORD**

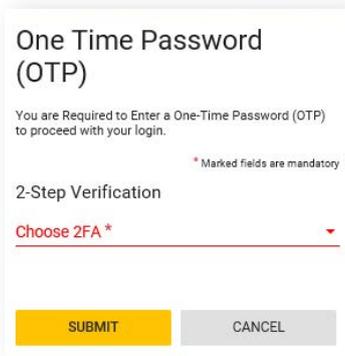


The screenshot shows a 'Forgot Password' form with the following fields and content:

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

### Step 4

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



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

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

One Time Password (OTP) screen

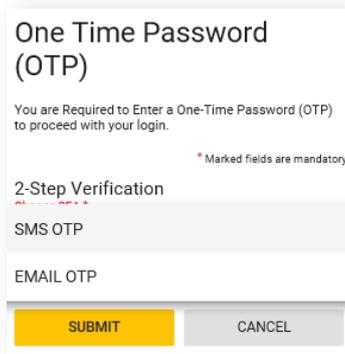
# 1 Login

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### Step 5

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



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

### Step 6

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

### Step 7

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

### Step 8

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



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

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### Step 9

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

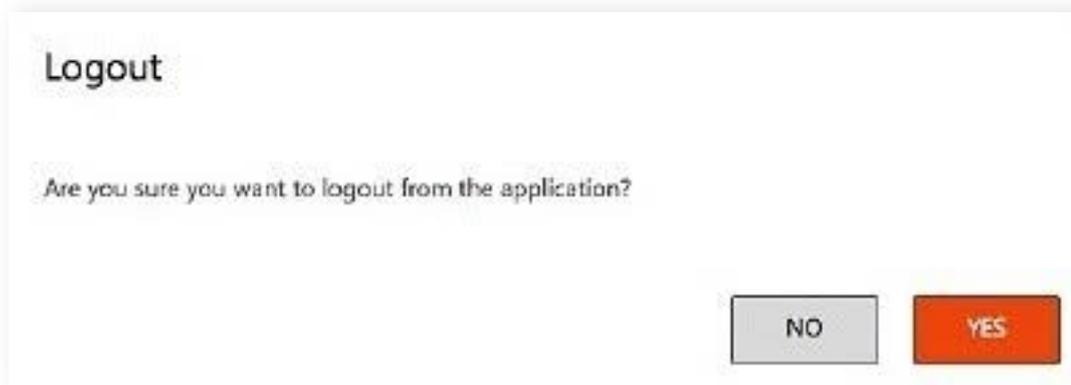
Password is case sensitive and must contain alpha numeric with at least 1 UPPERCASE, 1 special character and length should be 8 to 12 characters.

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

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

## Logout

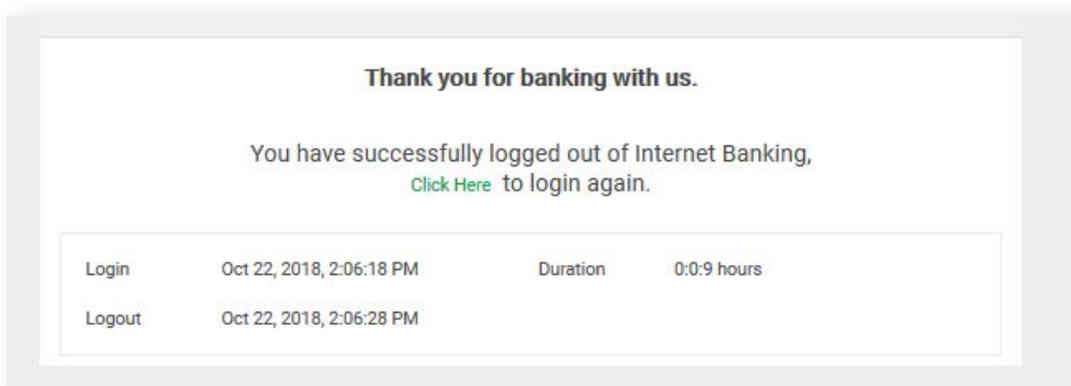
Click **Logout** and you will be asked to confirm your decision.



**Logout**

Are you sure you want to logout from the application?

Click **Yes** to Log out



**Thank you for banking with us.**

You have successfully logged out of Internet Banking,  
[Click Here](#) to login again.

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