9 Bulk Payment

9.1 Bulk Payment Overview ———————————

With the bulk payment feature, you can now make multiple transfers to your local vendors by uploading a single file.

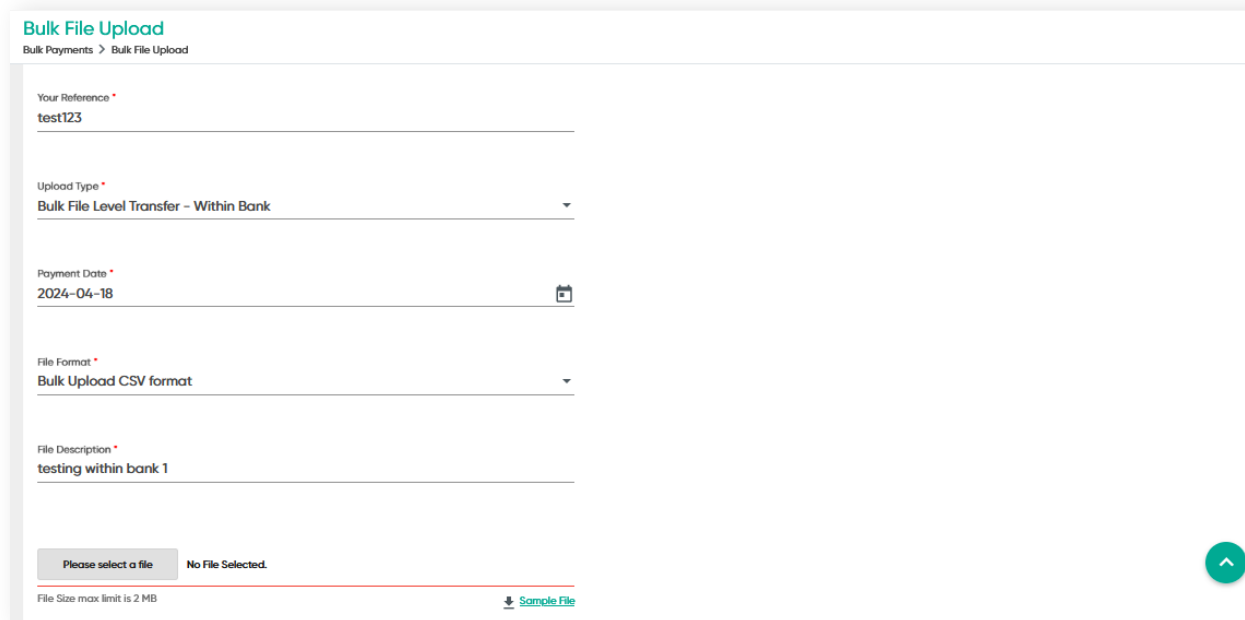Note: The Bulk Payment feature is only for BND payments within Baiduri Bank and to other local banks.

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9.1 Bulk Payment Overview

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9.2 Preparing the Bulk Payment file

Click on **File Upload** in the menu, then select **Bulk File Upload**. This will open the **Create Bulk Payment File** Upload screen

- **Your Reference:** Enter your company reference using alphanumeric characters only.

- **Upload Type:** Choose either Within Bank to transfer funds within the bank or Other Bank to transfer to other local banks.

- **Payment Date:** Set the date of when payments need to be made.

Important Note:

The cutoff times for bulk payment file processing are as follows:

- For transfers within the bank: 10:30pm
- For transfers to other local banks: 1:30pm (Monday to Friday)

If the set payment date falls on a future working day, your bulk payment will be processed on that specified date.

**File Format:** Select **Bulk Upload CSV** format.

After selecting the file format, a hyperlink to the sample file will appear. To prepare the bulk payment file for the first time, you can download the sample file and create the bulk upload by following the provided template.

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9.3 Creating a Bulk Transfer file

Here, you can download the sample file for either Within Bank or Other Bank, depending on the selected Upload Type.
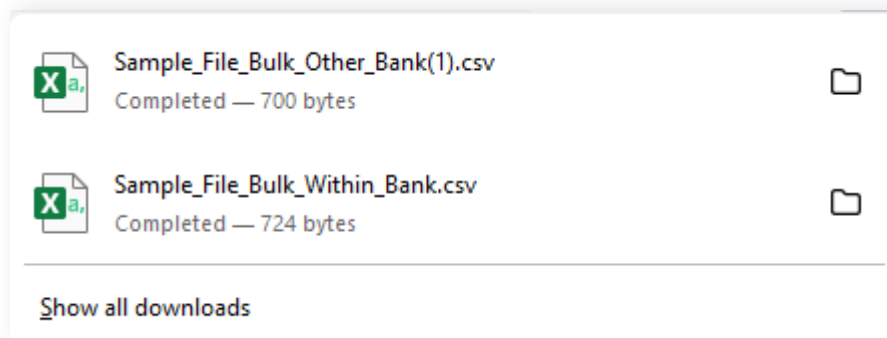
After downloading and opening the sample file, you may encounter a notice about potential data loss. Click the X button to cancel, located on the far right.
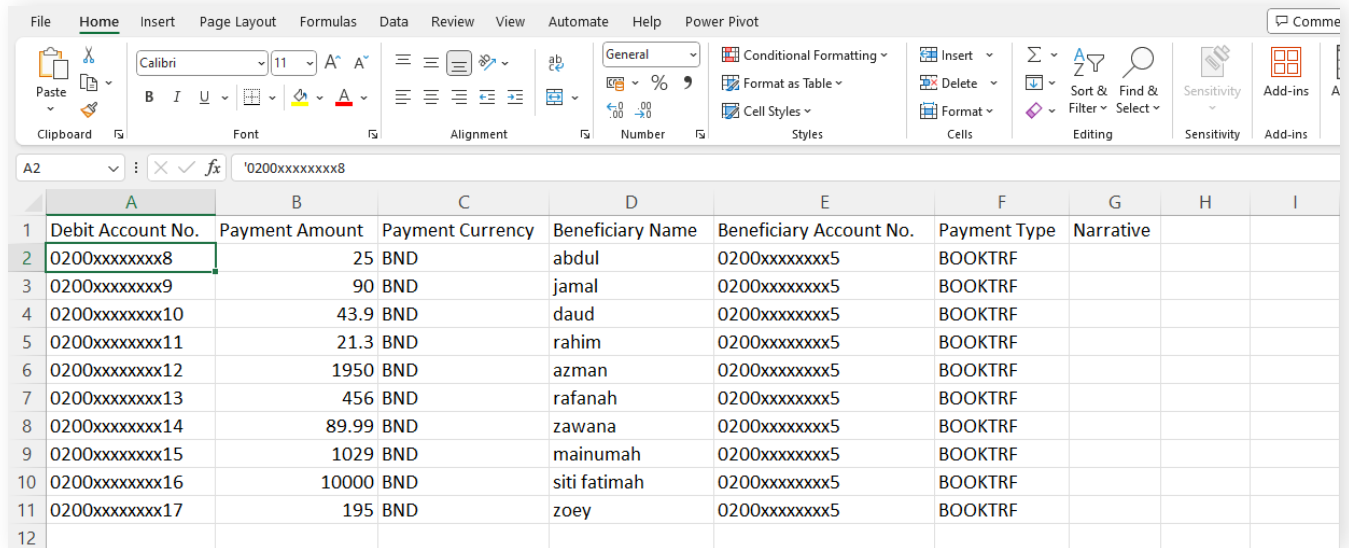
Note: The uploaded file will be in CSV format.

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9.3 Creating a Bulk Transfer file

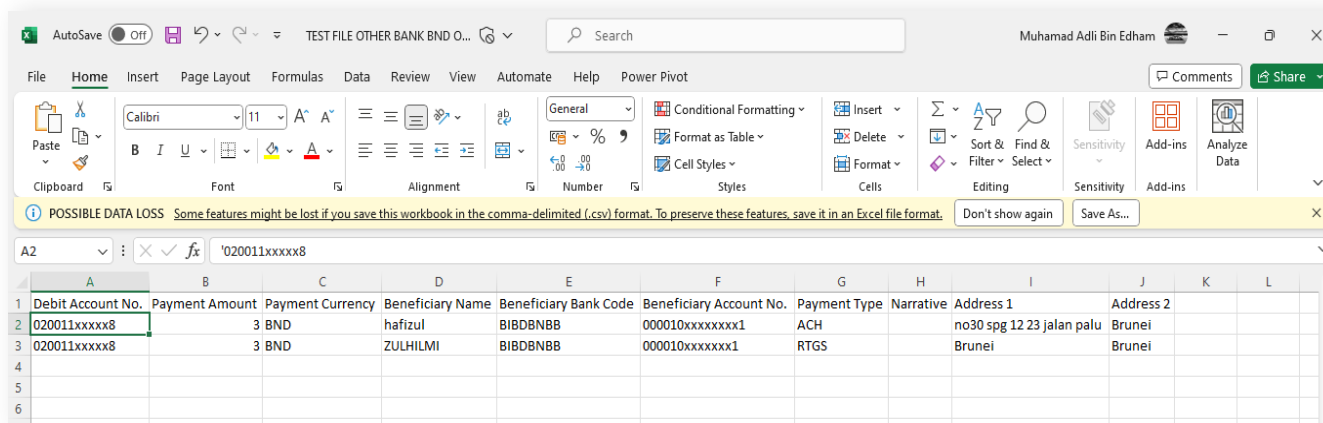**Within Bank sample file**

- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.

- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of **BND0.01** up to 2 decimal points. Only numeric characters are allowed.

- **Column C (Payment Currency):** The payment currency will always be in **BND**. **Do not change this column, as it may cause the file upload to fail.**

- **Column D (Beneficiary Name):** Provide the beneficiary's name. The number of characters allowed is up to 35 characters. Please note there should not be any spacing at the end and avoid using numbers or special characters.

- **Column E (Beneficiary Account):** Enter the beneficiary's account number. This should only be in **BND.**

- **Column F (Payment Type):** Payment type for local bank is **BOOKTRF**. **Do not change this column, as it may cause the file upload to fail.**

- **Column G (Narrative):** Enter any additional information for your reference. This is a non mandatory column.

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9.3 Creating a Bulk Transfer file

Other Bank sample file

- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.

- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of BND0.01 up to 2 decimal points. Only numeric characters are allowed.

- **Column C (Payment Currency):**): The payment currency will always be in **BND**. Do not change this column, as it may cause the file upload to fail.

- **Column D (Beneficiary Name):** Provide the beneficiary's name. The number of characters allowed is up to 35 characters. Please note there should not be any spacing at the end and avoid using numbers or special characters.

- **Column E (Beneficiary Account):** Enter the beneficiary bank's bank code.

- **Column F (Beneficiary Account):** Enter the beneficiary's account number. This should only be in **BND**.

- **Column G (Payment Type):** Enter either **ACH** or **RTGS** only.

  o   Automated Clearing House (ACH): Recommended for payments such as sending funds to companies.

  o   Real-Time Gross Settlement (RTGS): Recommended for larger amount transfers and payments that need to be settled urgently.
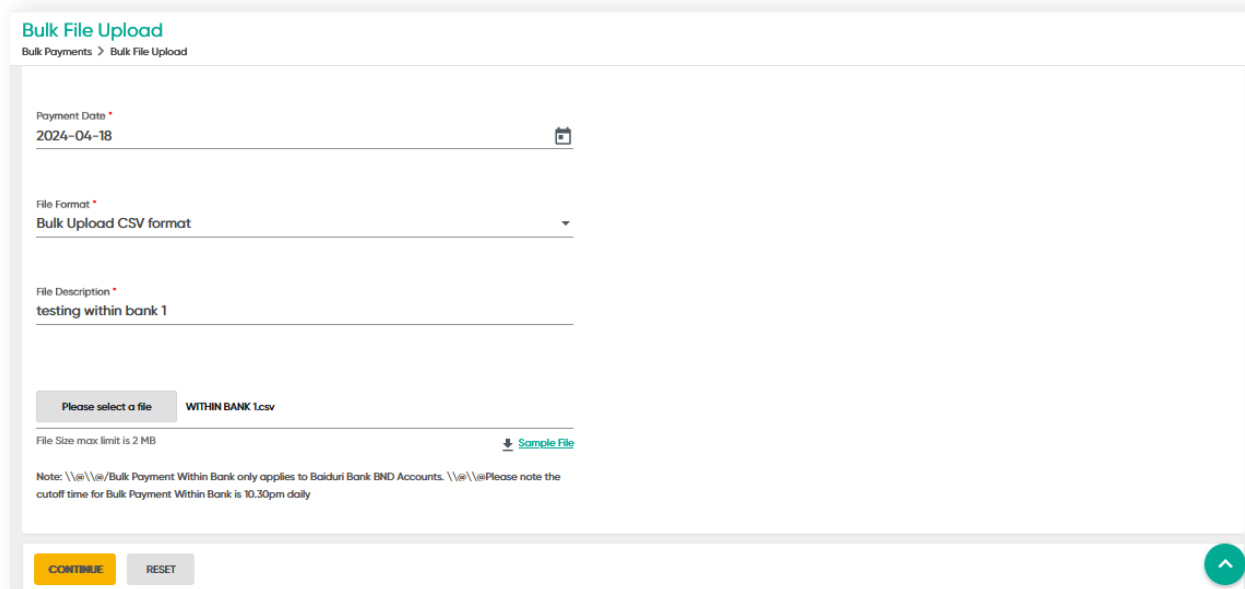
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- **Column H (Narrative):** Enter any additional information for your reference. This is a non-mandatory column.

- **Column I (Address 1):** It is mandatory to fill in the beneficiary's local address, limited to 70 alphanumeric characters, with no special characters.

- **Column J (Address 2):** Reserved in case the first address exceeds its character limit. It is also limited to 70 alphanumeric characters.

After completion, save your file as CSV (Comma Delimited) format. Do not open the file once it has been saved.

After creating the file, you can upload it by clicking the **Please select a file** button. Please note that you can only upload one file at a time.

Once you've completed the above steps, proceed to upload by clicking **Continue** for processing.

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The request will appear on the Review screen, where you can review all the details before processing. Details such as the debit account, payment records, number of records, currency, and total amount will be displayed.

Failed records

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9.4 Review Stage

The record section will detail multiple errors or necessary repairs, including the reasons for failure. If errors are detected, the upload process will not proceed.

To proceed with the bulk transfer, you must rectify these errors. Click the Back button to re-upload the repaired file.

If no errors are found, you can proceed by clicking Continue Processing. This action will upload the file for full processing.

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9.5 Progress and status

To check the progress of your file, go to **Bulk Payment** and select **View Upload List.**

Once processed, you can go to the **View Upload List** to check if the file is still being processed or if the upload has failed. The file processing typically takes about 2-3 minutes, depending on the number of records in the file.

Failure within View Upload List

If the bulk upload fails to process and the status changes to **Failed**, you can click on the reference hyperlink to identify the reason(s) for the failure.

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9.5 Progress and status

The **Approver** will receive a notification only after the upload has been successfully processed. You can access the dashboard to view any failures in the bulk upload under financial transaction statistics.

- After successful processing, the file is removed from the 'View Upload List' and transferred to the Approver's Bulk Payment management workflow.

- To check the file status, access the 'View Upload List' to see if it is still processing or if the upload failed. Processing takes about 2-3 minutes.

- Once processing is completed, the file will no longer appear in the 'View Upload List' and will move to the Approver's bulk file workflow.

- For files that fail to upload, click on the hyperlink associated with the reference number to identify the cause of failure.

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9.6 Approving the Bulk Payment (For Approver) ⎯⎯

To approve, you should access **Bulk Payment** and select **Manage Workflow.**

Once a bulk payment file is submitted, you can then review it under the bulk file workflow. Here, you can see a list of bulk payment files that have been uploaded and can download them for review.

To authorise, go to the action drop-down list and select **Authorise.**

You will need to review the details of the bulk payment before clicking **Approve** or **Reject.**

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9.6 Approving the Bulk Payment (For Approver) ─── Back to Table of Contents

After reviewing, proceed to generate the soft token or use a physical token to process the transaction.

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9.7 Viewing Bulk File list

To view the Bulk File Payment list, you can check under **Bulk Payment**, then **Bulk File List.** Both you (the maker) and the Approver can view the approved transactions within the Bulk File list. The list may display four different statuses: