

9 Bulk Payment

9.1 Bulk Payment Overview

[Back to Table of Contents](#)

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

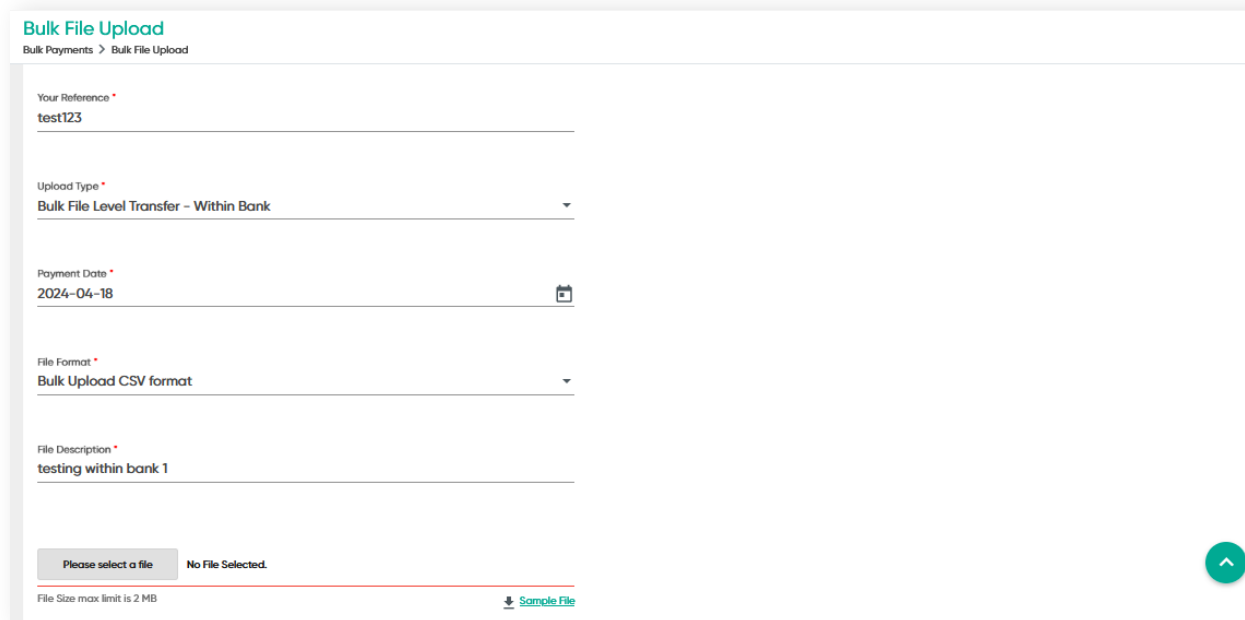
Note: The Bulk Payment feature is only for BND payments within Baiduri Bank and to other local banks.

9 Bulk Payment

9.2 Preparing the Bulk Payment file

[Back to Table of Contents](#)

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



The screenshot shows the 'Bulk File Upload' form with the following fields and values:

- Your Reference ***: test123
- Upload Type ***: Bulk File Level Transfer - Within Bank
- Payment Date ***: 2024-04-18
- File Format ***: Bulk Upload CSV format
- File Description ***: testing within bank 1

At the bottom, there is a file selection area with a button 'Please select a file' and the text 'No File Selected.' Below this, it says 'File Size max limit is 2 MB' and there is a link 'Sample File' with a download icon. A green circular button with an upward arrow is located in the bottom right corner of the form.

- **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.

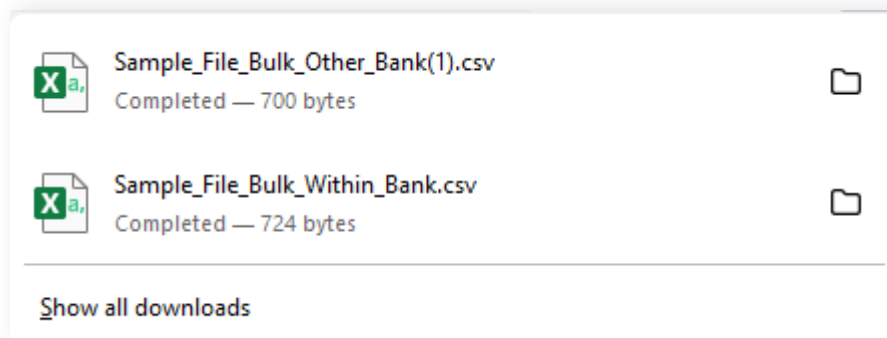
After selecting the file format, a hyperlink to the sample file will appear. To prepare the bulk payment file for the first time, you can download the sample file and create the bulk upload by following the provided template.

9 Bulk Payment

9.3 Creating a Bulk Transfer file

[Back to Table of Contents](#)

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.

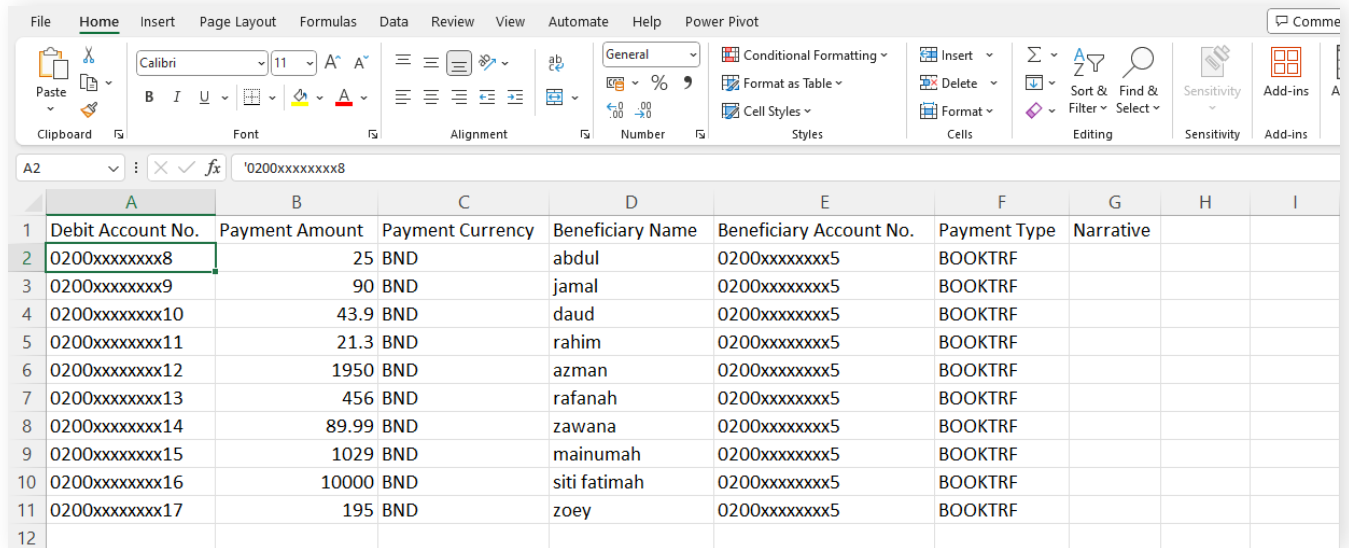
Note: The uploaded file will be in CSV format.

9 Bulk Payment

9.3 Creating a Bulk Transfer file

[Back to Table of Contents](#)

Within Bank sample file



	A	B	C	D	E	F	G	H	I
1	Debit Account No.	Payment Amount	Payment Currency	Beneficiary Name	Beneficiary Account No.	Payment Type	Narrative		
2	0200xxxxxxxx8	25 BND		abdul	0200xxxxxxxx5	BOOKTRF			
3	0200xxxxxxxx9	90 BND		jamal	0200xxxxxxxx5	BOOKTRF			
4	0200xxxxxxxx10	43.9 BND		daud	0200xxxxxxxx5	BOOKTRF			
5	0200xxxxxxxx11	21.3 BND		rahim	0200xxxxxxxx5	BOOKTRF			
6	0200xxxxxxxx12	1950 BND		azman	0200xxxxxxxx5	BOOKTRF			
7	0200xxxxxxxx13	456 BND		rafanah	0200xxxxxxxx5	BOOKTRF			
8	0200xxxxxxxx14	89.99 BND		zawana	0200xxxxxxxx5	BOOKTRF			
9	0200xxxxxxxx15	1029 BND		mainumah	0200xxxxxxxx5	BOOKTRF			
10	0200xxxxxxxx16	10000 BND		siti fatimah	0200xxxxxxxx5	BOOKTRF			
11	0200xxxxxxxx17	195 BND		zoey	0200xxxxxxxx5	BOOKTRF			
12									

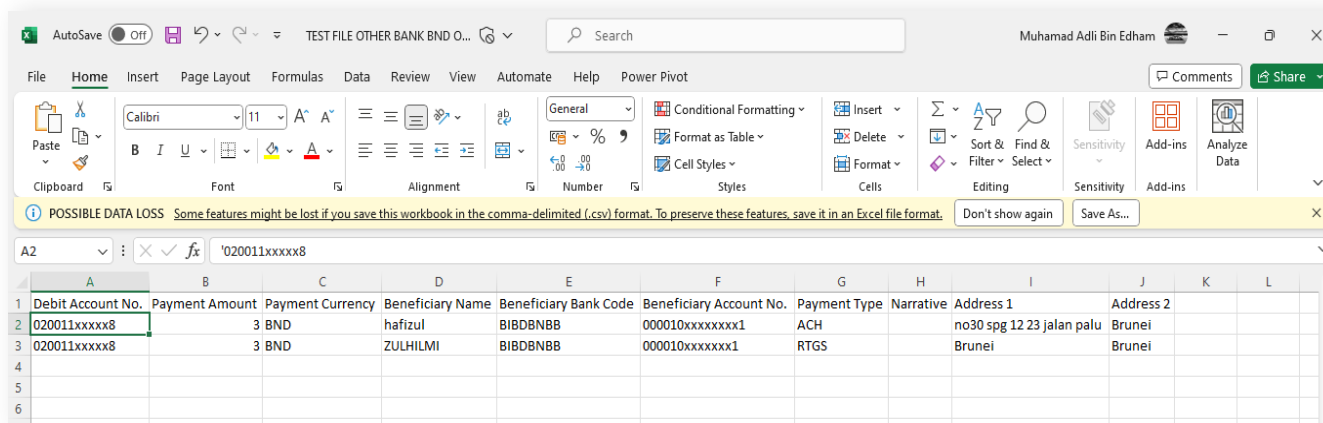
- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.
- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of BND0.01 up to 2 decimal points. Only numeric characters are allowed.
- **Column 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.

9 Bulk Payment

9.3 Creating a Bulk Transfer file

[Back to Table of Contents](#)

Other Bank sample file



Debit Account No.	Payment Amount	Payment Currency	Beneficiary Name	Beneficiary Bank Code	Beneficiary Account No.	Payment Type	Narrative	Address 1	Address 2
020011xxxxx8	3 BND	BND	hafizul	BIBDBNBB	000010xxxxxxxxx1	ACH		no30 spg 12 23 jalan palu	Brunei
020011xxxxx8	3 BND	BND	ZULHILMI	BIBDBNBB	000010xxxxxxxxx1	RTGS		Brunei	Brunei

- **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.
 - Automated Clearing House (ACH): Recommended for payments such as sending funds to companies.
 - Real-Time Gross Settlement (RTGS): Recommended for larger amount transfers and payments that need to be settled urgently.

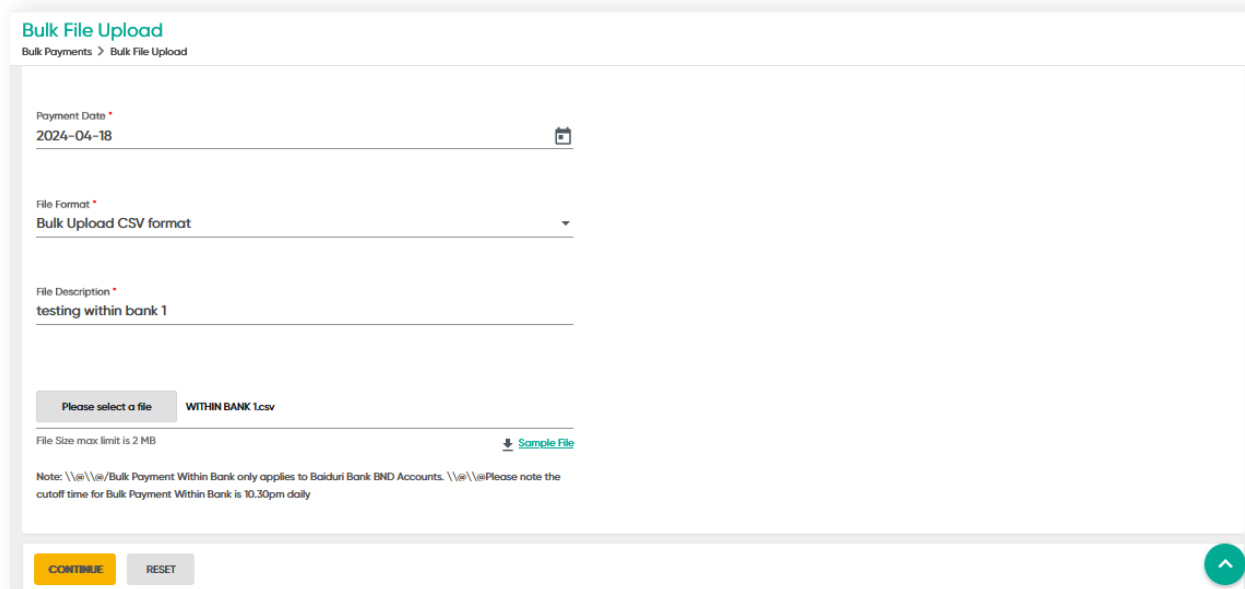
9 Bulk Payment

9.3 Creating a Bulk Transfer file

[Back to Table of Contents](#)

- **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.



The screenshot shows a web form titled "Bulk File Upload" with a breadcrumb "Bulk Payments > Bulk File Upload". The form contains the following fields and elements:

- Payment Date:** A text field with the value "2024-04-18" and a calendar icon to its right.
- File Format:** A dropdown menu with "Bulk Upload CSV format" selected.
- File Description:** A text field with the value "testing within bank 1".
- File Selection:** A button labeled "Please select a file" next to the filename "WITHIN BANK 1.csv".
- File Size Limit:** A note stating "File Size max limit is 2 MB" with a "Sample File" download link.
- Instructions:** A note at the bottom stating: "Note: \\e\\i\\Bulk Payment Within Bank only applies to Baiduri Bank BND Accounts. \\e\\i\\Please note the cutoff time for Bulk Payment Within Bank is 10.30pm daily".
- Navigation:** "CONTINUE" and "RESET" buttons at the bottom left, and a green circular "back" button at the bottom right.

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.

9 Bulk Payment

9.4 Review Stage

[Back to Table of Contents](#)

Bulk File Upload

Bulk Payments > Bulk File Upload

Your Reference

test123

Upload Type

Bulk File Level Transfer - Within Bank

Payment Date

Apr 18, 2024

File Format

.csv

File Description

testing within bank 1

File Name

WITHIN BANK 1.csv

Upload Date

Apr 18, 2024

Payments

Debit Account Number	Payment Method	No of Records	Payment Ccy	Total Payment Amount	Total Debit Amount
02001111298345	Within Bank	10	BND	13,900.19	13,900.19

Items per page: 5

1 - 5 of 1

Records Details

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

Bulk File Upload

Bulk Payments > Bulk File Upload

Records Details

Total Number of Records

8 Records

Successful

0 Records

Failure

8 Records

Failure Record Summary

Record Position	Reason
2	Invalid Beneficiary Name, exceeds maximum length or has invalid characters
3	Debit Account Number is Mandatory
4	Debit Account Number is Mandatory
5	Debit Account Number is Mandatory
6	Debit Account Number is Mandatory

Items per page: 5

1 - 5 of 8

1 2

BACK

9 Bulk Payment

9.4 Review Stage

[Back to Table of Contents](#)

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.

Bulk File Upload
Bulk Payments > Bulk File Upload

Upload Date

Apr 18, 2024

Payments

Debit Account Number	Payment Method	No of Records	Payment Ccy	Total Payment Amount	Total Debit Amount
020011299988	Within Bank	10	BND	13,900.19	13,900.19

Items per page: 5 1 - 5 of 1

Records Details

Total Number of Records

10 Records

Successful

10 Records

Failure

0 Records

CONTINUE PROCESSING

BACK

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

Bulk File Upload
Bulk Payments > Bulk File Upload

Please find the status of your file from "View Upload List"

✓

Your bulk file has been accepted and sent for processing.

Upload Reference	20241804102611725
Your Reference	test123
Upload Type	Bulk File Level Transfer - Within Bank
Total Payment Amount	BND 13,900.19
Payment Date	Apr 18, 2024
No of Records	10
File Format	.csv
File Description	testing within bank 1
Upload Date	Apr 18, 2024

BULK FILE UPLOAD

9 Bulk Payment

9.5 Progress and status

[Back to Table of Contents](#)

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

View Upload List

Bulk Payments > View Upload List

Search Upload List

Upload Reference

Upload Type

No of Records

Total Payment Amount

Upload Date

File Description

Status

SEARCH

RESET

Upload Reference	Upload Type	No of Records	Total Payment Amount	Upload Date	Description	Status
20241804102611725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2024	testing within bank 1	<div>Under Processing</div>
2024160421501332	Bulk File Level Transfer - Within Bank	4	845.00	Apr 16, 2024	Test WB 1	<div>Failed</div>

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

Bulk File Upload List						
Upload Reference	Upload Type	No of Records	Total Payment Amount	Upload Date	Description	Status
2024160421501332	Bulk File Level Transfer - Within Bank	4	845.00	Apr 16, 2024	Test WB 1	Failed

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.

9 Bulk Payment

9.5 Progress and status

[Back to Table of Contents](#)

View Bulk File Upload	
Bulk Payments > View Upload List > View Bulk File Upload	
Items per page: 5 1 - 5 of 1	
Records Details	
Total Number of Records	3 Records
Successful	2 Records
Failure	1 Records
Failure Record Summary	
Record Position	Reason

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.

Dashboard	Financial -Transaction Statistics	
<div>BS Accounts</div> <div>Transfers</div> <div>Bill Payments</div> <div>Beneficiary Management</div> <div>Bill Payee Management</div> <div>Bulk Payments</div> <div>Payroll</div> <div>Reports</div> <div>Trade</div>	Filter Transaction	Choose Date
	Bulk Payment Upload	Apr 01, 2024 - Apr 18, 2024
	Please select Filter Transaction	
	User Workflow	Bank Workflow
	Fully Approved 0	Failed 3
	Pending Approval 11	Future Date 0
	Partially Approved 0	Processed With Failures 5
	Rejected 0	Success 10
	Release Failed 0	Stopped 0

- 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.

9 Bulk Payment

9.6 Approving the Bulk Payment (For Approver)

[Back to Table of Contents](#)

Manage Workflow
Bulk Payments > Manage Workflow

Workflow List							Select	Search
Upload Reference	Upload Type	No of Records	Total Payment Amount	Payment Date	File Description	Status	Action	
20241804102611725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2024	testing within bank 1	Pending Approval	Authorise	
2024170452858832	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2024	test upload 1	Pending Approval		

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**.

Authorise Bulk File Upload
Bulk Payments > Manage Workflow > Authorise Bulk File Upload

File Name: WITHIN BANK 1.csv

Upload Date: Apr 18, 2024

Payments

Debit Account Number	Payment Method	No of Records	Payment Ccy	Total Payment Amount	Total Debit Amount
020011299988	Within Bank	10	BND	13,900.19	13,900.19

Items per page: 5 1 - 5 of 1

Records Details

Total Number of Records	10 Records
Successful	10 Records
Failure	0 Records

APPROVE REJECT CANCEL

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

9 Bulk Payment

9.6 Approving the Bulk Payment (For Approver)

[Back to Table of Contents](#)

Authorise Bulk File Upload

Bulk Payments > Manage Workflow > Authorise Bulk File Upload

Upload Reference: 20241804102611725

STEP 1
VERIFY

STEP 2
APPROVE

STEP 3
COMPLETE

Payment Authorisation Details

2-Step Verification

2FA is required
Offline Mobile Token

Enter the token number

Show

SUBMIT

CANCEL

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

Authorise Bulk File Upload

Bulk Payments > Manage Workflow > Authorise Bulk File Upload

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

Upload Reference	20241804102611725
Your Reference	test123
Upload Type	Bulk File Level Transfer - Within Bank
Total Payment Amount	BND 13,900.19
Payment Date	Apr 18, 2024
No of Records	10
File Format	.csv
File Description	testing within bank 1
Upload Date	Apr 18, 2024

< MANAGE WORKFLOW

9 Bulk Payment

9.7 Viewing Bulk File list

[Back to Table of Contents](#)

Bulk File List

Bulk Payments > Bulk File List

Search File Upload

Upload Reference

Payment Date

Upload Type

File Description

No of Records

Status


Total Payment Amount

SEARCH

RESET

Upload Reference	Upload Type	No of Records	Total Payment Amount	Payment Date	File Description	Status	Action
2024180410261725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2024	testing within bank 1	Pending Processing	
2024170482530579	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2024	file for within bank bulk payments	Processed With Failure	
20241704125530960	Bulk File Level Transfer - Within Bank	4	500.00	Apr 17, 2024	test	Success	

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:



Corporate Group ID : BD00764 | Corporate Group Name : CHINA HARBOUR ENGINEERING CO (B) SDN BHD

Thursday, April 18, 2024 at 10:45:26 AM GMT+08:00

Bulk File List

Bulk Payments > Bulk File List

Search File Upload

Upload Reference

Payment Date

Upload Type

File Description

No of Records

Status

Total Payment Amount

SEARCH

RESET

Upload Reference	Upload Type	No of Records	Total Payment Amount	Payment Date	File Description	Status	Action
2024180410261725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2024	testing within bank 1	Pending Processing	
2024170482530579	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2024	file for within bank bulk payments	Processed With Failure	
20241704125530960	Bulk File Level Transfer - Within Bank	4	500.00	Apr 17, 2024	test	Success	