



# User Guide





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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.

BAIDURI BANK

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Search or enter website name

digital

### Login for Business Banking

Enter your login information to access your online accounts

\* Marked fields are mandatory

Corporate Group ID \*

User ID \*

Password \*

[Forgot Password](#)

PROCEED TO LOGIN



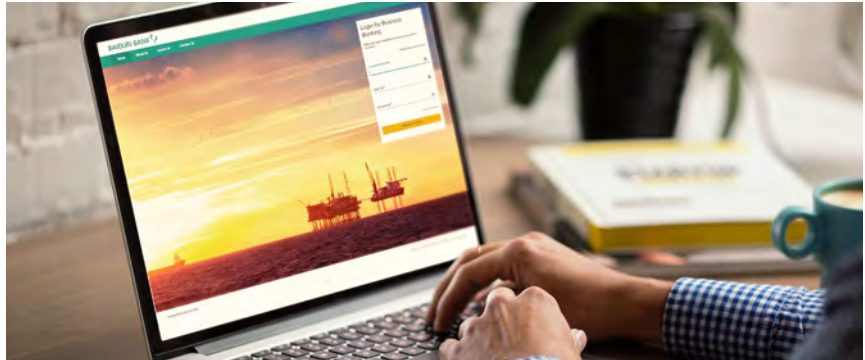
# 1 Login

## 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](#).

# 1 Login

## 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.



\*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.

# 1 Login

## 1.2 First Time Login

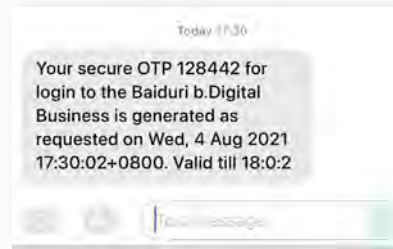
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### Step 3

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.





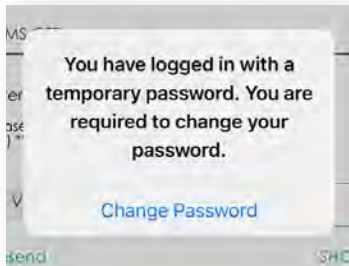
# 1 Login

## 1.2 First Time Login

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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.



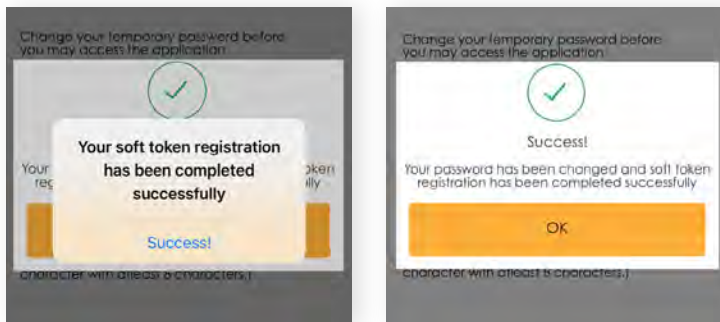
# 1 Login

## 1.2 First Time Login

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### Step 8

You should receive a "Success" pop up on the screen. This confirms that 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.

# 1 Login

## 1.2 First Time Login

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### First time registration for Physical Token

#### Step 1

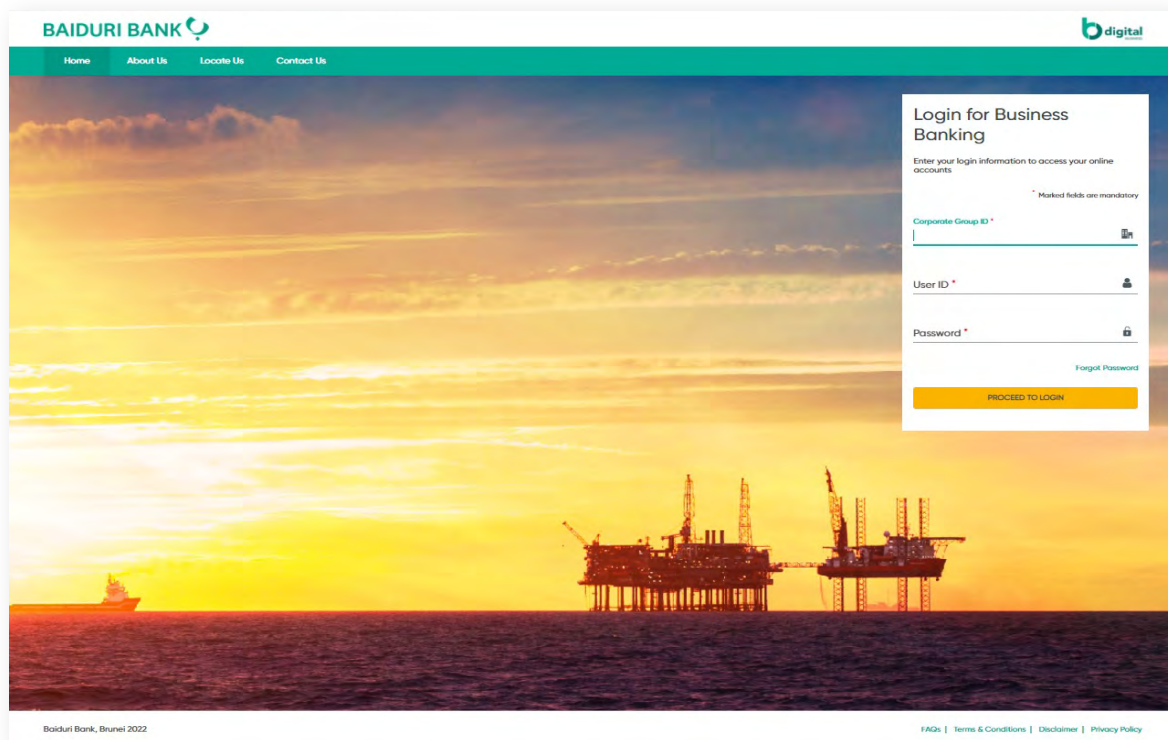
Go to [www.baiduri.com](http://www.baiduri.com) on your web browser then click the **LOGIN** button.

#### Step 2

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

#### Step 3

You should see the screen below.





# 1 Login

## 1.2 First Time Login

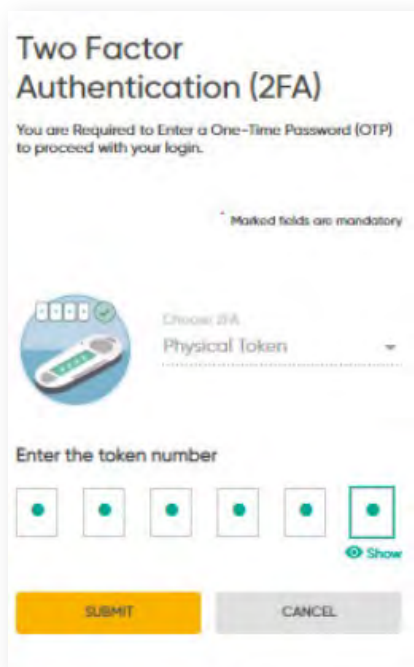
[Back to Table of Contents](#)

### 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.



The image shows a mobile application screen for Two Factor Authentication (2FA). At the top, the title "Two Factor Authentication (2FA)" is displayed. Below the title, a message states: "You are Required to Enter a One-Time Password (OTP) to proceed with your login." A small note indicates that "Marked fields are mandatory".

Underneath, there is a section titled "Choose 2FA" with a dropdown menu currently set to "Physical Token". To the left of this dropdown is an icon of a physical security token.

Below the dropdown, the instruction "Enter the token number" is shown. This is followed by a row of six input boxes for the OTP. The first five boxes are empty, and the sixth box contains a green dot. A "Show" link with an eye icon is positioned to the right of the input boxes.

At the bottom of the screen, there are two buttons: a yellow "SUBMIT" button and a grey "CANCEL" button.

# 1 Login

## 1.2 First Time Login

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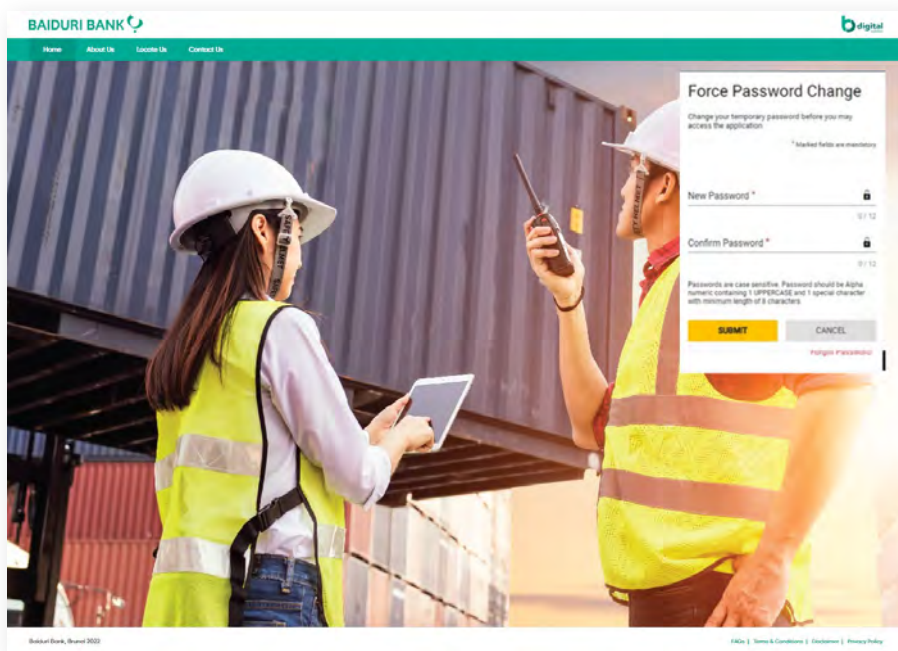
### Step 6

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

# 1 Login

## 1.2 First Time Login

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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.



# 1 Login

## 1.3 Login via website

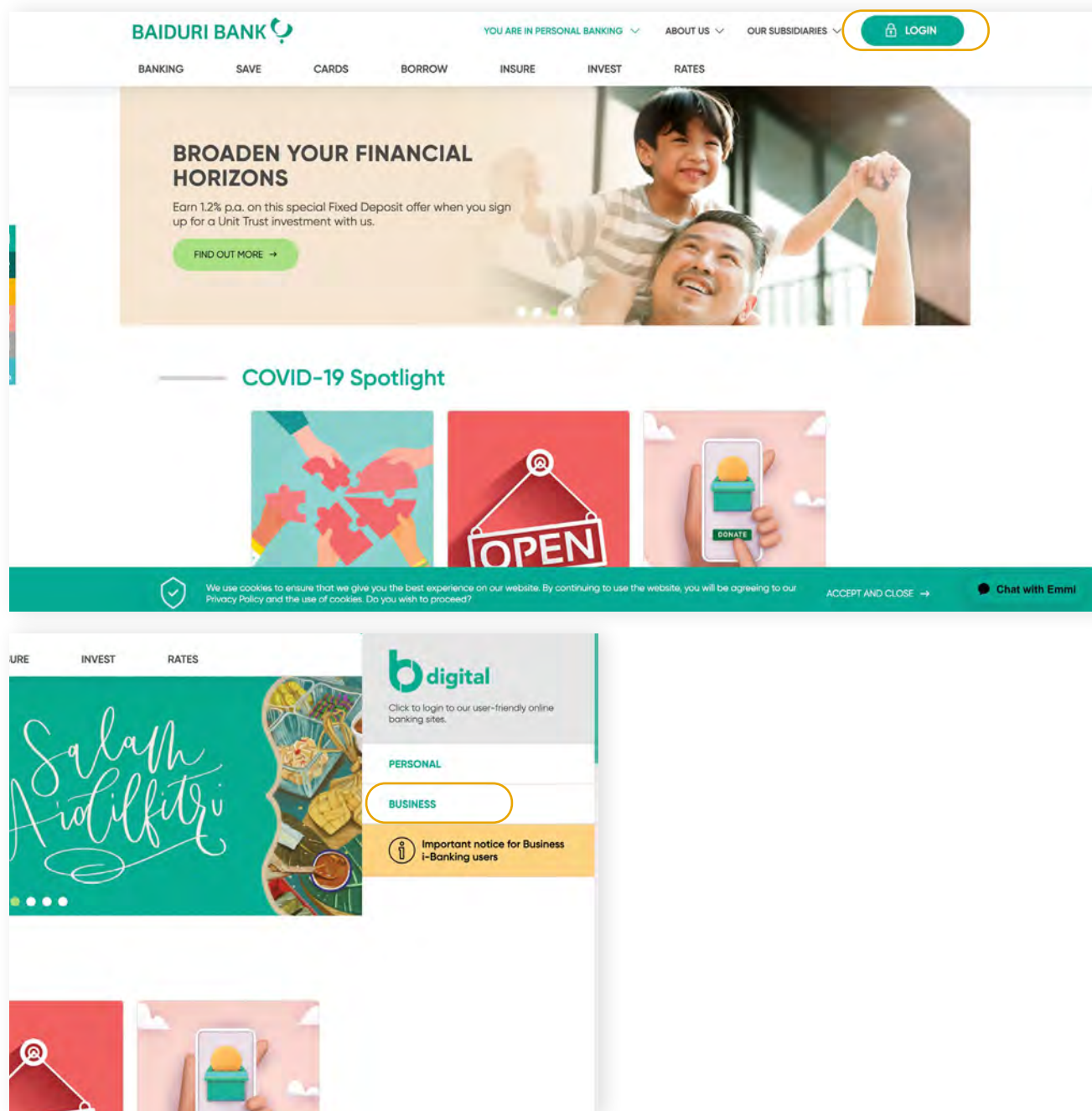
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### Step 1

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.



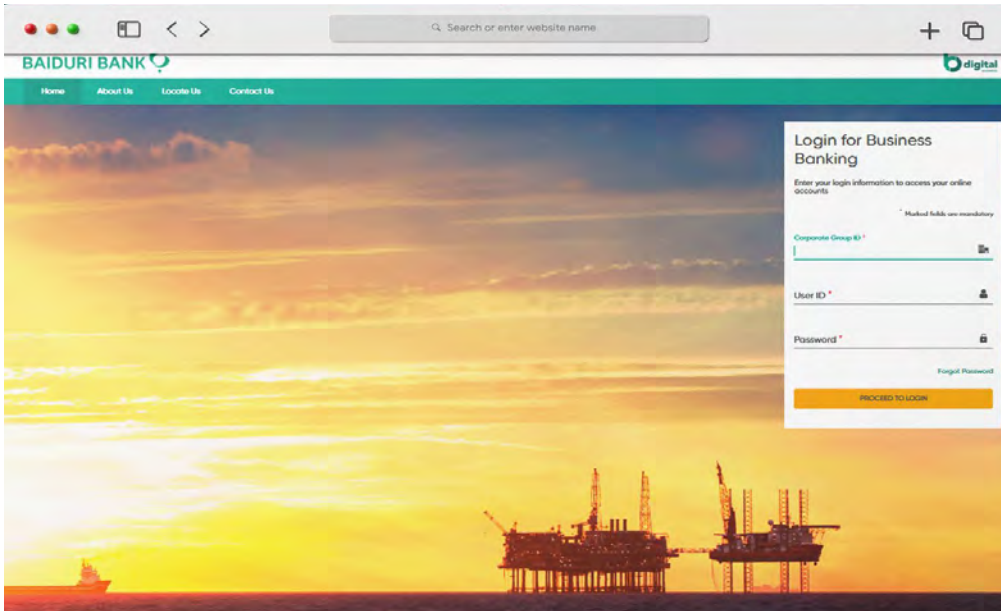
# 1 Login

## 1.3 Login via website

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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.

# 1 Login

## 1.3 Login via website

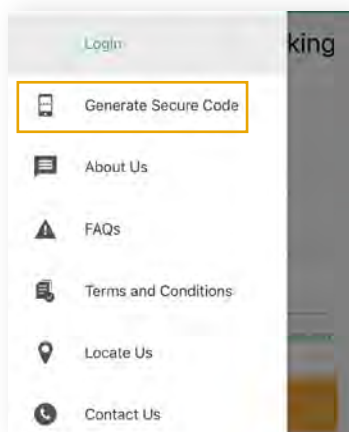
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### Step 6

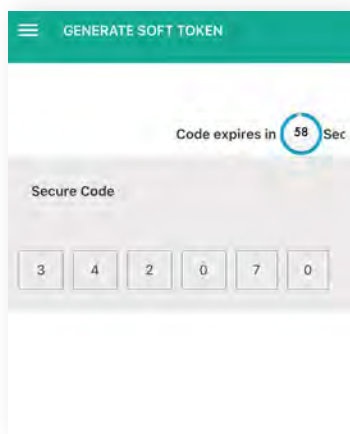
To log in with the Digital Token, follow these steps to generate the Secure Code from the Baiduri b.Digital Business mobile app.



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

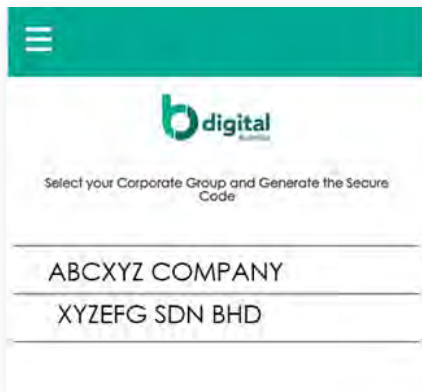


# 1 Login

## 1.3 Login via website

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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.



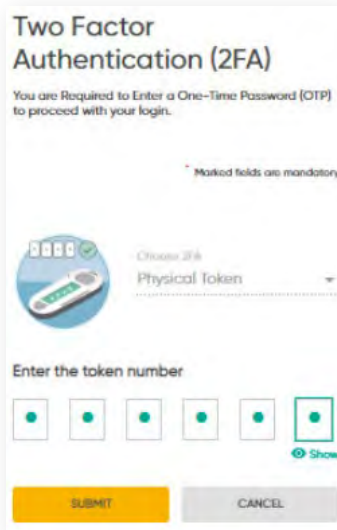
# 1 Login

## 1.3 Login via website

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### Step 7

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



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

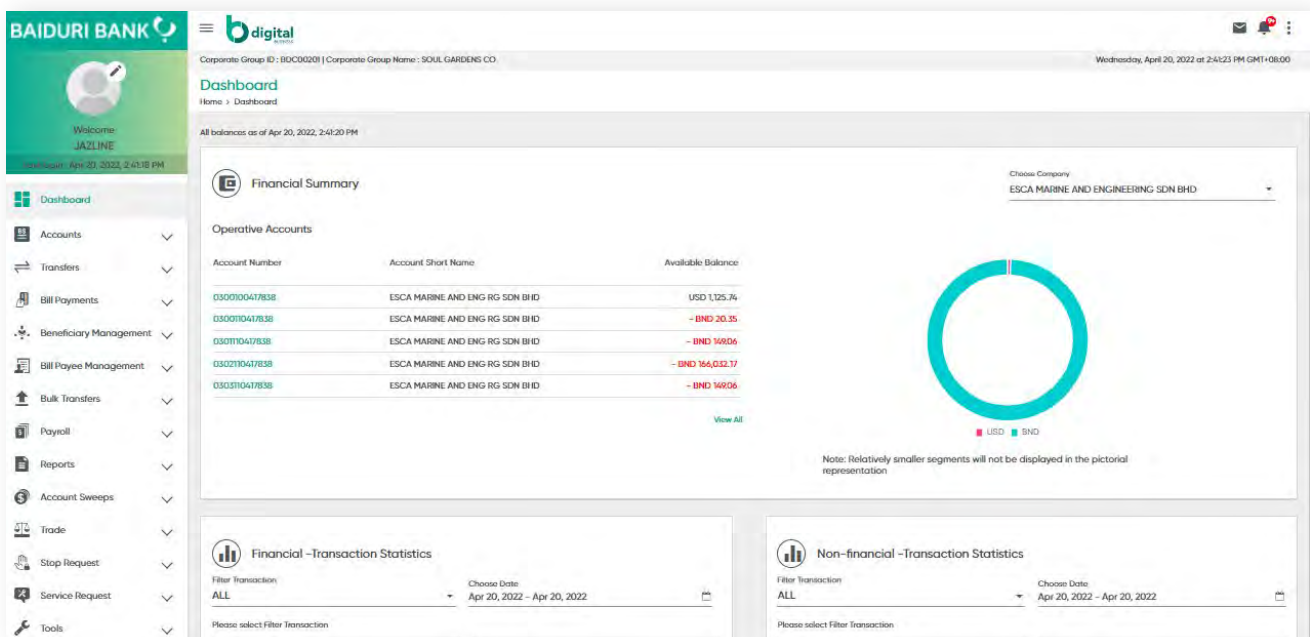
Enter the token number

SUBMIT CANCEL

Two Factor Authentication (2FA)

### Step 8

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



Dashboard Screen

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

# 1 Login

## 1.4 Forgot Password

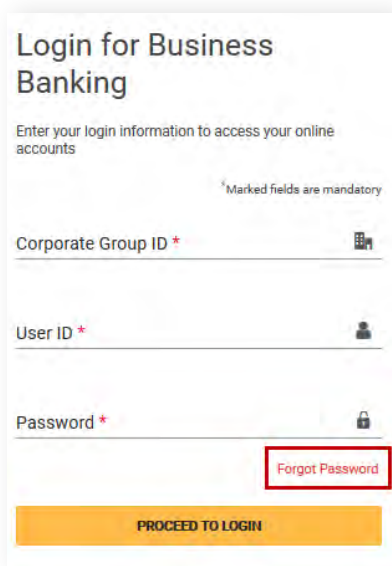
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### Reset Password

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

Enter your login information to access your online accounts

\* Marked fields are mandatory

Corporate Group ID \*

User ID \*

Password \*

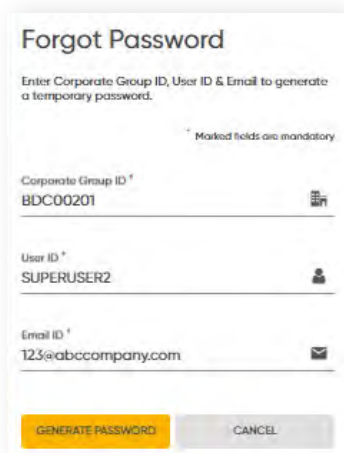
**Forgot Password**

PROCEED TO LOGIN

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

Enter Corporate Group ID, User ID & Email to generate a temporary password.

\* Marked fields are mandatory

Corporate Group ID \*

BDC00201

User ID \*

SUPERUSER2

Email ID \*

123@abccompany.com

GENERATE PASSWORD CANCEL

Forgot Password Screen

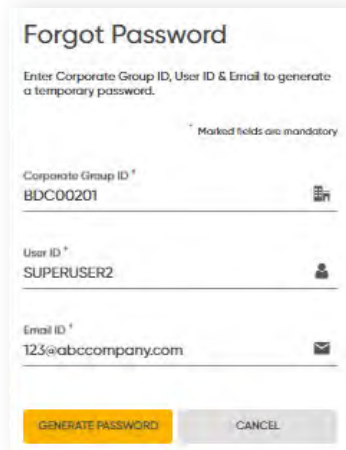
# 1 Login

## 1.4 Forgot Password

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### Step 3

Click **GENERATE PASSWORD**

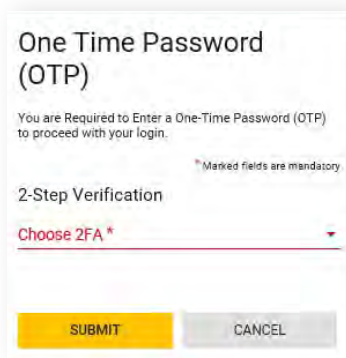


The 'Forgot Password' form contains the following fields and elements:

- Title:** Forgot Password
- Instruction:** Enter Corporate Group ID, User ID & Email to generate a temporary password.
- Field 1:** Corporate Group ID \* (Value: BDC00201)
- Field 2:** User ID \* (Value: SUPERUSER2)
- Field 3:** Email ID \* (Value: 123@abccompany.com)
- Buttons:** GENERATE PASSWORD (highlighted in orange), CANCEL
- Legend:** \* Marked fields are mandatory

### Step 4

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



The 'One Time Password (OTP)' screen contains the following fields and elements:

- Title:** One Time Password (OTP)
- Instruction:** You are Required to Enter a One-Time Password (OTP) to proceed with your login.
- Field:** Choose 2FA \* (dropdown menu)
- Buttons:** SUBMIT (highlighted in orange), CANCEL
- Legend:** \* Marked fields are mandatory

One Time Password (OTP) screen

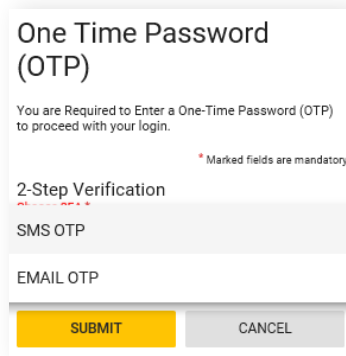
# 1 Login

## 1.4 Forgot Password

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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 mobile application screen 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 a small red asterisk with the text "Marked fields are mandatory". There is a section labeled "2-Step Verification" with a dropdown menu currently showing "SMS OTP". Below this, "EMAIL OTP" is listed as an option. At the bottom, there are two buttons: "SUBMIT" in orange and "CANCEL" in 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 mobile application screen titled "Change Password". It contains the instruction "Change your temporary password before you may access the application." followed by two password input fields. Below the fields, 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" in orange and "CANCEL" in grey.



# 1 Login

## 1.4 Forgot Password

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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.

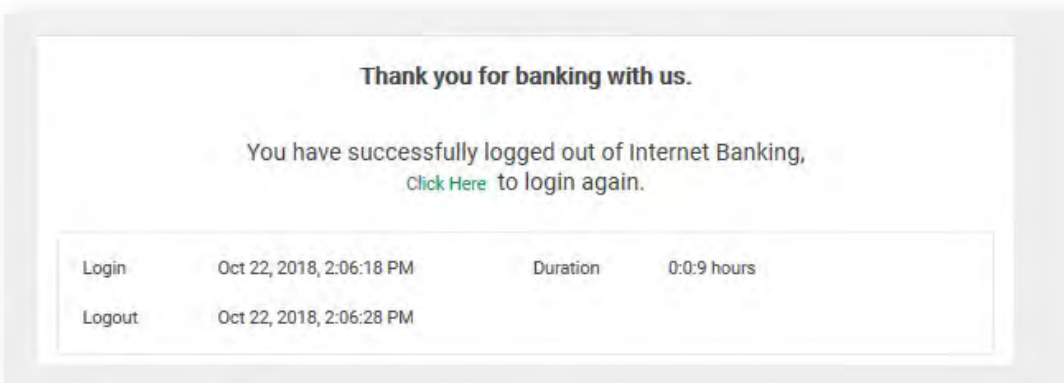
## Logout

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



A screenshot of a web application's logout confirmation dialog. The dialog has a title 'Logout' and a question 'Are you sure you want to logout from the application?'. At the bottom right, there are two buttons: a grey 'NO' button and a red 'YES' button.

Click **Yes** to Log out



A screenshot of a web application's logout success message and session log. The message says 'Thank you for banking with us.' and 'You have successfully logged out of Internet Banking, [Click Here](#) to login again.' Below the message is a table showing the login and logout times and duration.

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

# 2 Dashboard

## 2.1 Dashboard Overview

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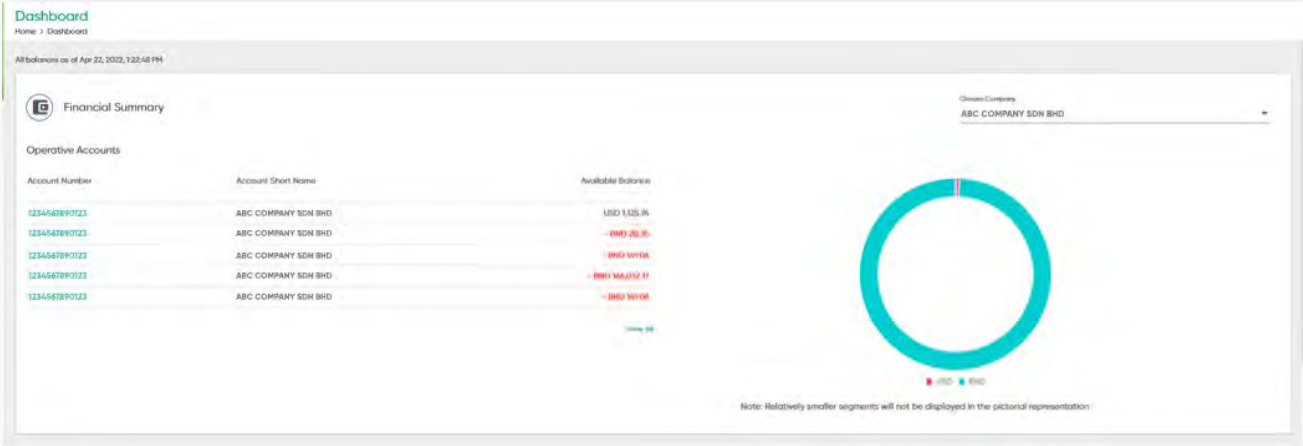
The main page, also known as the **Dashboard of the Baiduri b.Digital Business** platform provides an overview of your accounts, including consolidated reports of both financial and non-financial transactions.

# 2 Dashboard

## 2.2 Financial Summary

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The Financial Summary page provides a snapshot of your company's latest account balance, including **Account Number**, **Account Short Name** and **Available Balance**.



You can also view other companies linked to your organization by selecting the company name from a drop-down list at the Choose Company field.

**Note:**  
The pie chart represents the total amount in each type of currency. See below for illustration.

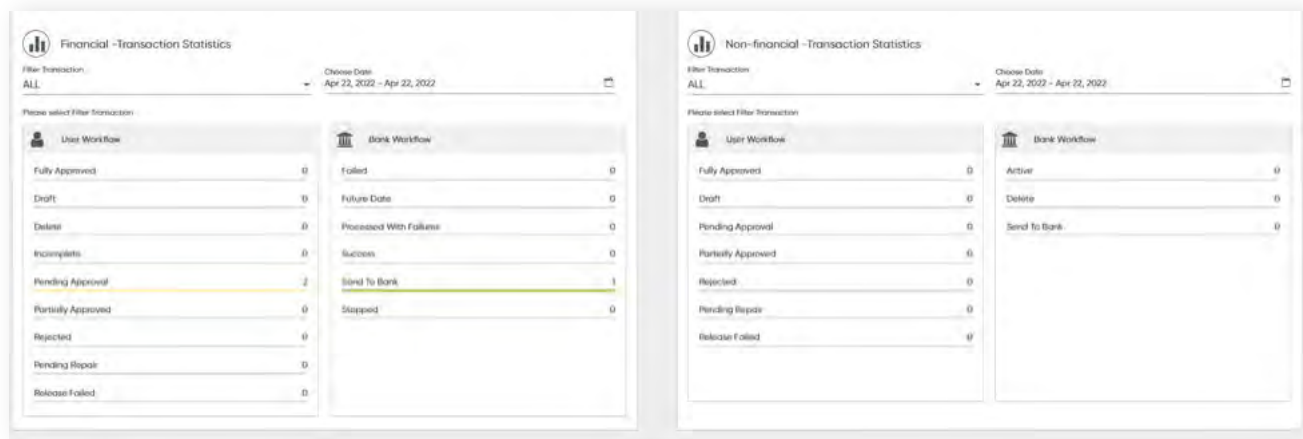


When you click **VIEW ALL**, you will be directed to the **Accounts** menu to view more information under the linked accounts.

## 2 Dashboard

### 2.3 Financial & Non Financial Transaction Statistics – [Back to Table of Contents](#)

The Financial and Non Financial transaction statistics table depicts the overall status of transactions performed on the platform. You can filter information you wish to view by date.



Transactions under Financial and Non-Financial are listed as below:-

#### FINANCIAL

- Acceptance of Discrepancy
- Bank Guarantee
- Batch Transfers
- Bill Payment Standing Instruction
- Bill Payments
- Irrevocable Letter of Credit
- Letter of Credit Amendment
- Payroll
- Shipping Guarantee
- Single Payment Transfers
- Shipping Guarantee

#### NON-FINANCIAL

- Account Sweep
- Beneficiary
- Biller Payee
- Cheque Book

## 2 Dashboard

### 2.3 Financial & Non Financial Transaction Statistics – [Back to Table of Contents](#)

**User Workflow** – details of transactions and the overall status count of the transactions.

**Bank Workflow** – transactions that have been sent to the Bank for processing.

#### Status Definition

##### USER WORKFLOW

Status	Description
Fully Approved	A transaction that has completed all approvals
Draft	A transaction that is not yet submitted for approval but is currently saved as a draft
Delete	Transactions that have been deleted
Incomplete	Transactions with insufficient or incorrect details
Pending Approval	Transactions that are submitted for approval
Partially Approved	Transactions that are pending further approval
Stopped	Any future dated transactions that have been stopped before the value date
Rejected	Transactions that have been rejected by an Approver
Pending Repair	Transactions that have been sent back for repair. The Maker will need to take action.
Release Failed	Failed transactions due to a system error

##### BANK WORKFLOW

Status	Description
Failed	Payments that failed during processing
Future Date	Any future dated transactions that have been set up
Success	Payments that have been successfully processed
Stopped	Any future dated transactions which have been stopped before the value date
Processed with Failures	Files that have been uploaded where partial files failed during processing
Send To Bank	Transactions that have been sent for the Bank's action



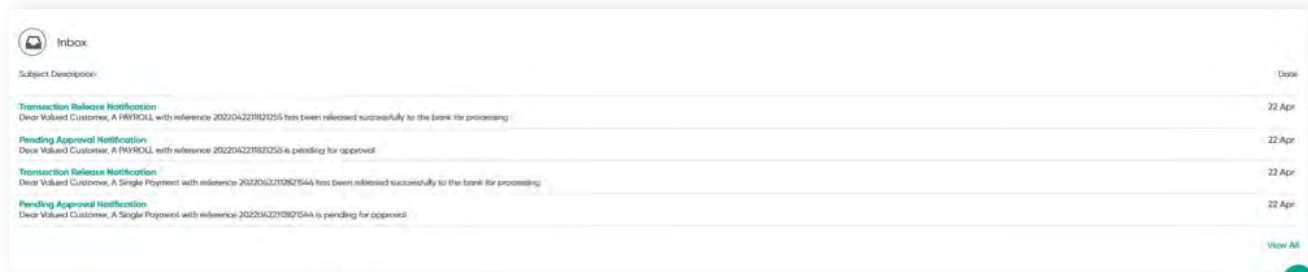
## 2 Dashboard

### 2.4 Inbox/View Notification/Send Message

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#### Inbox


This is where you'll receive transaction alert messages including Subject, Description and Date in the Inbox section.

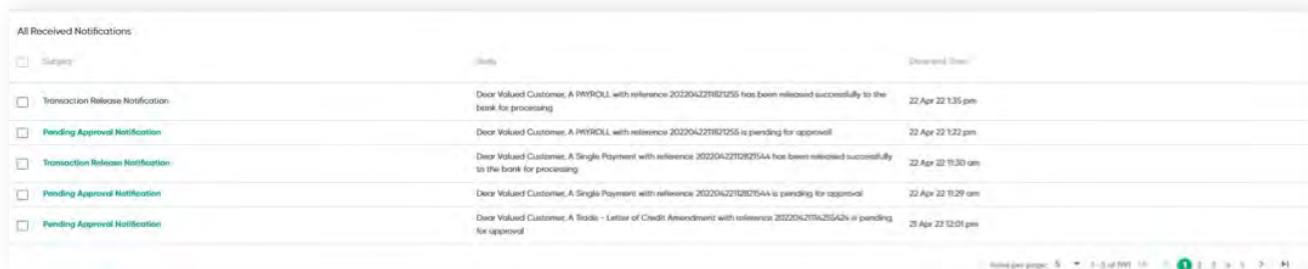


Subject Description	Date
<b>Transaction Release Notification</b> Dear Valued Customer, A RWYROLL with reference 202204221821255 has been released successfully to the bank for processing.	22 Apr
<b>Pending Approval Notification</b> Dear Valued Customer, A RWYROLL with reference 202204221821255 is pending for approval.	22 Apr
<b>Transaction Release Notification</b> Dear Valued Customer, A Single Payment with reference 202204221821544 has been released successfully to the bank for processing.	22 Apr
<b>Pending Approval Notification</b> Dear Valued Customer, A Single Payment with reference 202204221821544 is pending for approval.	22 Apr

[View All](#)

#### Notification

To view notifications for your transactions and requests from the bank, click on the bell icon  in the upper right corner.



<input type="checkbox"/> Category	Details	Received Time
<input type="checkbox"/> Transaction Release Notification	Dear Valued Customer, A RWYROLL with reference 202204221821255 has been released successfully to the bank for processing.	22 Apr 22 1:35 pm
<input type="checkbox"/> Pending Approval Notification	Dear Valued Customer, A RWYROLL with reference 202204221821255 is pending for approval.	22 Apr 22 1:22 pm
<input type="checkbox"/> Transaction Release Notification	Dear Valued Customer, A Single Payment with reference 202204221821544 has been released successfully to the bank for processing.	22 Apr 22 11:30 am
<input type="checkbox"/> Pending Approval Notification	Dear Valued Customer, A Single Payment with reference 202204221821544 is pending for approval.	22 Apr 22 11:29 am
<input type="checkbox"/> Pending Approval Notification	Dear Valued Customer, A Trade - Letter of Credit Amendment with reference 202204221821544 is pending for approval.	21 Apr 22 12:01 pm

Items per page: 5 10 20 50 100 150 200 300 400 500 600 700 800 900 1000

To view more information about each notification sent, click on the individual message subject link.




Notifications
Home > Notifications > View Notification
<b>Notification</b>
Date & Time: 22 Apr 22 1:22 pm
Subject: Pending Approval Notification
Dear Valued Customer,
Dear Valued Customer, A RWYROLL with reference 202204221821255 is pending for approval.
Thank you for banking with Baiduri Bank Berhad.
<a href="#">DELETE</a> <a href="#">BACK</a>

## 2 Dashboard

### 2.4 Inbox/View Notification/Send Message

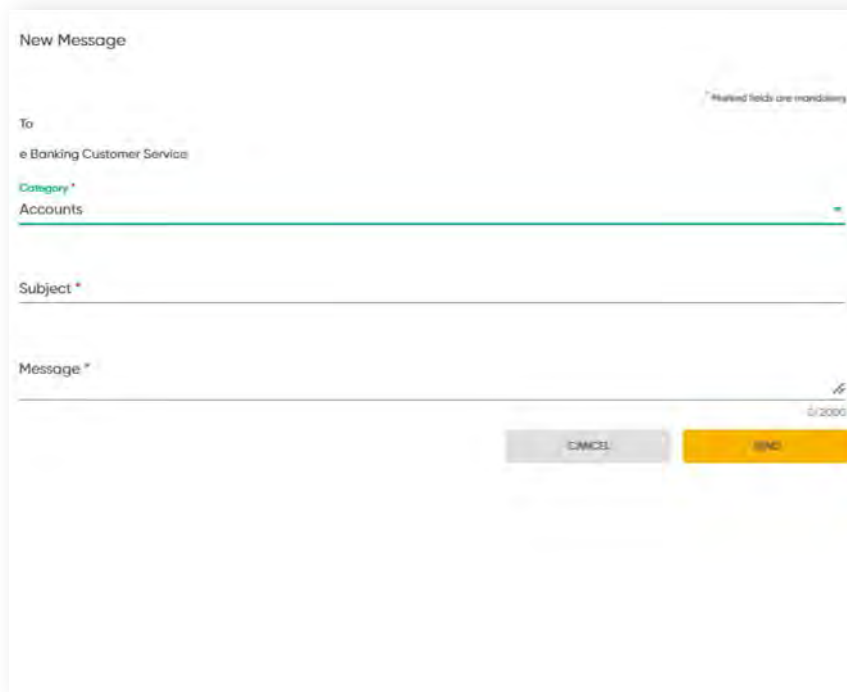
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#### Send Message

To send a message to the E-Banking Customer Service, click on the Mail icon  on the upper right corner .



Click on **Create New**. A **New Message** screen will be prompted.

The screenshot shows the 'New Message' form. It has a title 'New Message' at the top. Below it, there's a 'To' field with the text 'e Banking Customer Service'. There's a 'Category \*' dropdown menu with 'Accounts' selected. There's a 'Subject \*' text field. There's a 'Message \*' text area. At the bottom, there are two buttons: 'CANCEL' and 'SEND'. A small note at the bottom right says '0/2000'.

From the drop-down list, select the **Category**. Enter a **Subject**, then type your **Message** in the respective fields.

Click **SEND** to send the message to the bank.

## 2 Dashboard

### 2.5 Customizing Profile Image and Name

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You can also customize your profile picture and name within your account. You may also view your last login details.

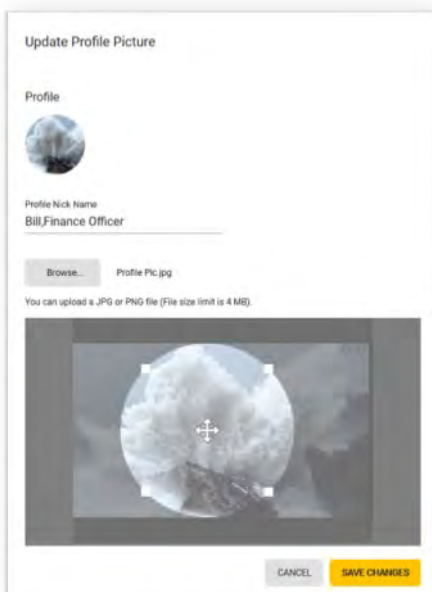
Click the **Edit icon** .

The **Update Profile Picture** window should be displayed.



The 'Update Profile Picture' window displays the current profile picture, the 'Profile Nick Name' field with the value 'Bill, Finance Officer', and a 'Browse...' button. Below the button, it states 'No Files Selected'. At the bottom, there is a note: 'You can upload a JPG or PNG file (File size limit is 4 MB)'. The window has 'CANCEL' and 'SAVE CHANGES' buttons at the bottom right.

Click **Browse** to choose an image you want to upload.



The 'Update Profile Picture' window shows the same fields as before, but the 'Browse...' button is now labeled 'Profile Pic.jpg'. Below the button, the note remains: 'You can upload a JPG or PNG file (File size limit is 4 MB)'. A large preview of the selected image (a cloudy sky) is shown in the center. The 'CANCEL' and 'SAVE CHANGES' buttons are at the bottom right.

#### Important notes

- Image file size cannot exceed 4MB
- Image file format must be JPEG and PNG only
- Enter your preferred display name in Profile Nick Name field

## 3 Accounts

### 3.1 Overview

[Back to Table of Contents](#)



This section allows the assigned users 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).

# 3 Accounts

## 3.2 Accounts Overview Function

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On the Accounts Overview screen, you can access information such as Operating Account, Deposit Account and Loan Account. You can view same day transactions of all accounts as well as the latest balances of all accounts.

What each user is able to view depends on the type of access and permissions assigned to them. For example, User 1 can view all accounts, however, User 2 will only be able to view selected accounts.

Under the menu, go to **Accounts** ➔ **Accounts Overview**.

**Baiduri Bank** | **bdigital**

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY | Thursday, December 23, 2021 at 10:44:47 AM GMT+08:00

### Accounts Overview

Accounts > Accounts Overview

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Accounts By Company: All [SEARCH]

All balances as of Dec 23, 2021, 10:44:45 AM

#### Operative Accounts (19 entries)

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	010000654321	Current Account	BND	9,265.79	9,265.79
654321	XYZ COMPANY	020000654321	Current Account	USD	2,239.31	2,239.31
34567	ZYX COMPANY	010000034567	Current Account	USD	90,781.38	90,781.38
23456	ABC COMPANY	010000023456	Current Account	USD	293,284.45	293,284.45
23456	ABC COMPANY	020000023456	Current Account	BND	113,698.37	113,698.37

#### Deposit Accounts (5 entries)

CIF No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
23456	ABC COMPANY	050000023456	Fixed Deposit	BND	0.00	100,546.73	Feb 25, 2022
23456	ABC COMPANY	050100023456	Fixed Deposit	BND	120,124.00	285,395.00	Dec 28, 2021
34567	ZYX COMPANY	050000034567	Fixed Deposit	BND	150,184.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	05010034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
654321	XYZ COMPANY	0500000654321	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

Figure 1: Accounts Overview screen

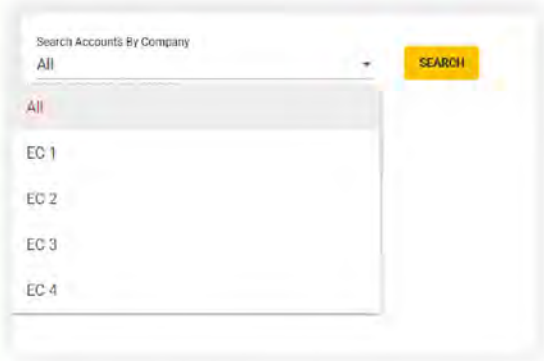
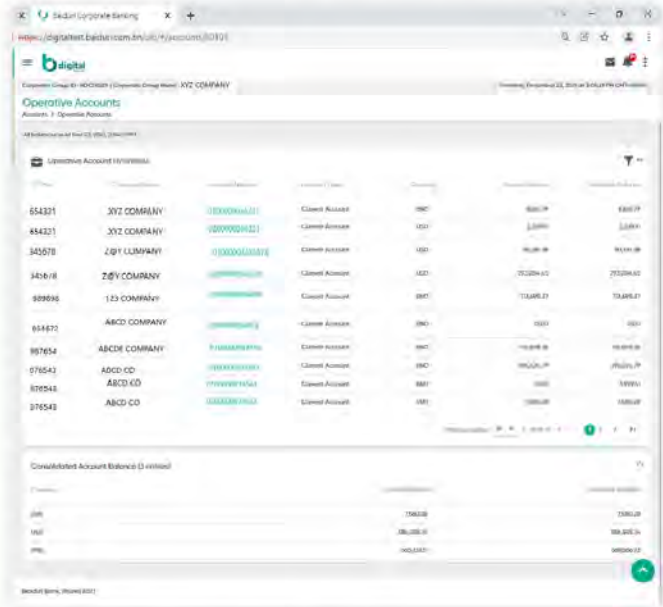


# 3 Accounts

## 3.2 Accounts Overview Function

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Functions available under the Beneficiary List screen.

Actions	Response
Search	<p>Search through all accounts (Operative Accounts, Deposit Accounts and Loan Accounts). Select specific company names of select All in the drop down list.</p> <div></div> <p>Figure 1: Search Accounts by Company screen</p>
Filter Icon (▼)	<p>Hide or unhide columns.</p>
View All	<p>Displays all accounts including Operative Accounts, Deposit Accounts and Loan Accounts. This function allows you to view all transactions with their consolidated account balances, including <b>current balances</b> and <b>available balances</b> in their currencies.</p> <div></div> <p>Figure 2: Operative Accounts screen</p>

# 3 Accounts

## 3.2 Accounts Overview Function

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Note: You can retrieve specific account entries by entering Company Name, Account Type, Account Number or Currency in the respective fields.

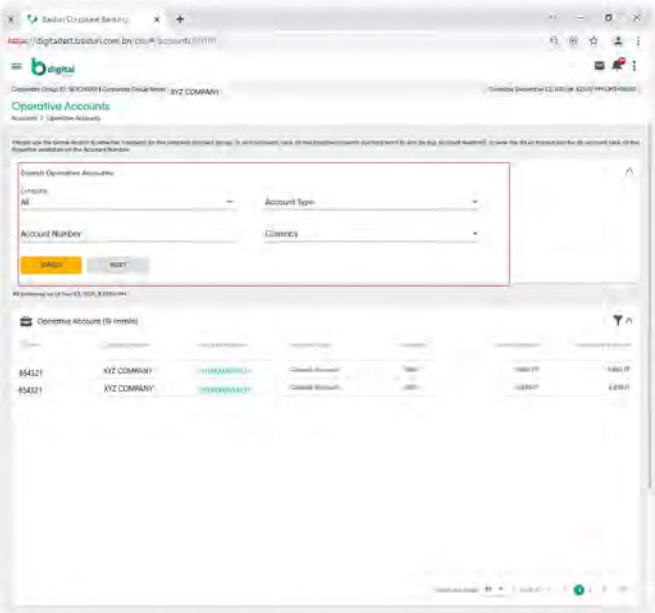


Figure 3: Operative Accounts screen

Toggle arrow (  )	Hide or unhide account details
--	--------------------------------

# 3 Accounts

## 3.3 Operative Accounts

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Under Operative Accounts, you can view the balances of accounts as well as the consolidated balances. You can also sort and view account details through the fields provided.

Under the menu, go to **Accounts** → **Operative accounts..** You should see the list of available Operative Accounts

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY Thursday, December 23, 2021 at 3:04:31 PM GMT+08:00

### Operative Accounts

Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:04:31 PM

Operative Account (19 entries)

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	0100000654321	Current Account	BND	9,265.79	9,265.79
654321	XYZ COMPANY	0200000654321	Current Account	USD	2,239.31	2,239.31
345678	Z@Y COMPANY	0100000345678	Current Account	USD	90,781.38	90,781.38
345678	Z@Y COMPANY	0200000345678	Current Account	USD	293,284.45	293,284.45
989898	123 COMPANY	0100000989898	Current Account	BND	113,698.37	113,698.37
654672	ABCD COMPANY	0100000654672	Current Account	BND	0.00	0.00
987654	ABCDE COMPANY	0100000987654	Current Account	BND	46,648.36	46,648.36
876543	ABCD CO	0100000876543	Current Account	BND	495,524.79	495,524.79
876543	ABCD CO	0200000876543	Current Account	BND	0.00	3,929.41
876543	ABCD CO	0300000876543	Current Account	EUR	7,580.28	7,580.28

Items per page: 10 1 of 19

### Consolidated Account Balance (3 entries)

Currency	Current Balance	Available Balance
EUR	7,580.28	7,580.28
USD	386,305.14	386,305.14
BND	665,137.51	669,066.72

Figure 4: Operative Accounts screen

# 3 Accounts

## 3.3 Operative Accounts

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Click on the **Account Number** of the account you wish to review. You will be able to view more details under that account.

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY

Thursday, December 23, 2021 at 3:46:18 PM GMT+08:00

### Operative Accounts

Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:46:13 PM

CIF No.	Account Number	Accounts	Account Type	Currency	Available Balance
654321	010000654321	XYZ COMPANY	Current Account	BND	9,265.79

Account Details

Transaction History

Account Number	010000654321	Available Balance	9,265.79
Account Short Name	XYZ COMPANY	Current Balance	9,265.79
Account Type	Current Account	Status	ACTIVE
Currency	BND		
Branch	Yayasan	Overdraft Limit	0
Branch Code	001		

Last 10 Transaction

Transaction Reference	Transaction Date	Value Date	Transaction Description	Amount	Running Balance
200003107	Dec 21, 2021	Dec 21, 2021	TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING	BND 5.00	BND 9,265.79
200002837	Dec 14, 2021	Dec 14, 2021	TRANSFER 14 DEC 2021 05:55:36 980042 I-BANKING	BND 2,000.00	BND 9,270.79
200002703	Dec 7, 2021	Dec 7, 2021	BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING	BND 10.72	BND 7,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING	BND 63.21	BND 7,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING	BND 43.77	BND 7,218.30

## 3 Accounts

### 3.3 Operative Accounts

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To view and review each account's past transactions, click on the **Transaction History** tab.

The screenshot shows the 'Transaction History' tab selected. A date range is set from 'Mar 15, 2022' to 'Mar 15, 2022'. A calendar pop-up is displayed, showing February and March 2022. The date '15' in March is selected. The main area shows a table with columns for 'Transaction Description', 'Amount', and 'Running Balance'. The table is currently empty, displaying 'No Records Found'.

Select Date  
Mar 01, 2022 – Mar 15, 2022

VIEW TRANSACTIONS

You can choose to review past transactions by a specific period. Click the **Calendar** icon, then select the date range of the transactions they wish to review. Once set, click **VIEW TRANSACTIONS**. The requested details will be displayed on the screen.

## 3 Accounts

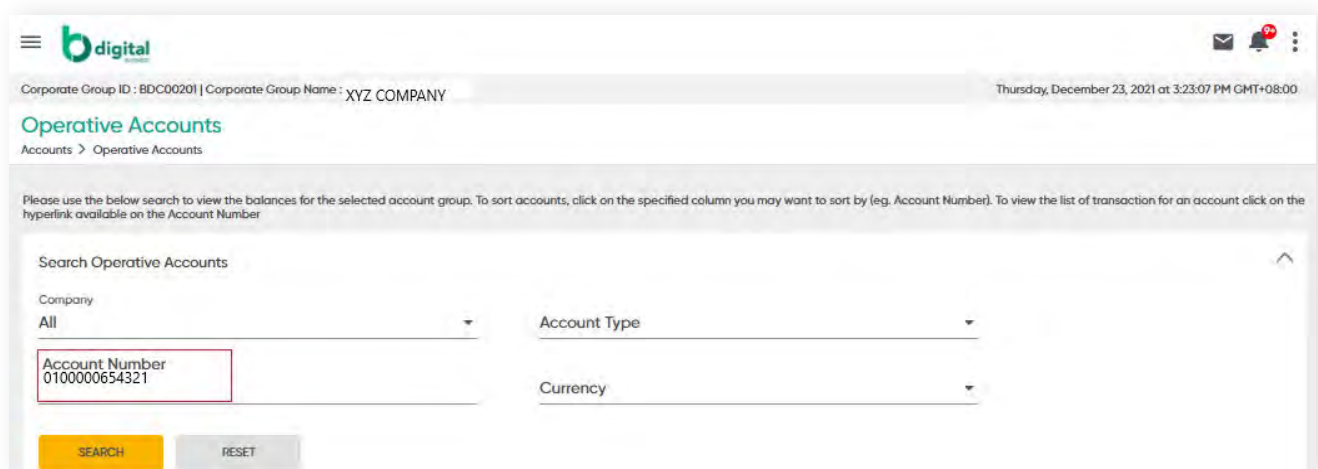
### 3.3.1 Searching Specific Operative Accounts

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You can look for specific operative accounts with the **Search Operative Accounts** function through the Company, Account Type, Account Number or Currency from the respective fields.

#### Step 1

Select or enter information from any of the respective fields, i.e. **Company, Account Number, Account Type** or **Currency**.



The screenshot shows the 'Operative Accounts' search interface. At the top, the header includes the 'b.digital' logo, a corporate group ID and name (BDC00201 | XYZ COMPANY), and a timestamp (Thursday, December 23, 2021 at 3:23:07 PM GMT+08:00). Below the header, the title 'Operative Accounts' is displayed with a breadcrumb 'Accounts > Operative Accounts'. A instructional message states: 'Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number'. The search section, titled 'Search Operative Accounts', contains four input fields: 'Company' (set to 'All'), 'Account Type', 'Account Number' (containing '0100000654321'), and 'Currency'. At the bottom of the search section are two buttons: 'SEARCH' (highlighted in orange) and 'RESET'.

Figure 5: Operative Accounts screen



## 3 Accounts

### 3.3.1 Searching Specific Operative Accounts

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#### Step 2

Click **SEARCH**. The requested details will be displayed on the screen.

The screenshot shows the 'Operative Accounts' section of the b.digital interface. At the top, the header includes the b.digital logo, navigation icons, and a timestamp: 'Thursday, December 23, 2021 at 3:40:18 PM GMT+08:00'. Below the header, the 'Corporate Group ID' is 'BDC00201' and the 'Corporate Group Name' is 'XYZ COMPANY'. The main title 'Operative Accounts' is displayed, with a breadcrumb 'Accounts > Operative Accounts'.

A search section titled 'Search Operative Accounts' contains four filters: 'Company' (set to 'All'), 'Account Type' (dropdown), 'Account Number' (set to '0100000654321'), and 'Currency' (dropdown). There are 'SEARCH' and 'RESET' buttons.

Below the search section, a message states: 'All balances as of Dec 23, 2021, 3:40:18 PM'. A section titled 'Operative Account (1 entries)' contains a table with the following data:

CIF No.	Company Name	Account Number	Account Type	Currency	Current Balance	Available Balance
654321	XYZ COMPANY	0100000654321	Current Account	BND	9,265.79	9,265.79

Below the table, there is a pagination control showing 'Items per page: 10' and '1 - 1 of 1'.

A section titled 'Consolidated Account Balance (1 entries)' contains a table with the following data:

Currency	Current Balance	Available Balance
BND	9,265.79	9,265.79

Figure 6: Operative Account Inquiry screen

## 3 Accounts

### 3.3.1 Searching Specific Operative Accounts

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#### Step 3

Click on the **Account Number** you wish to review to view more details. You should see more details on that account.

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY

Thursday, December 23, 2021 at 3:46:18 PM GMT+08:00

Operative Accounts

Accounts > Operative Accounts

All balances as of Dec 23, 2021, 3:46:13 PM

CIF No.	Account Number	Accounts	Account Type	Currency	Available Balance
654321	0100000654321	XYZ COMPANY	Current Account	BND	9,265.79

Account Details

Transaction History

Account Number	0100000654321	Available Balance	9,265.79
Account Short Name	XYZ COMPANY	Current Balance	9,265.79
Account Type	Current Account	Status	ACTIVE
Currency	BND		
Branch	Yayasan	Overdraft Limit	0
Branch Code	001		

Last 10 Transaction

Transaction Reference	Transaction Date	Value Date	Transaction Description	Amount	Running Balance
200003107	Dec 21, 2021	Dec 21, 2021	TRANSFER 21 DEC 2021 02:40:27 981472 I-BANKING	BND 5.00	BND 9,265.79
200002837	Dec 14, 2021	Dec 14, 2021	TRANSFER 14 DEC 2021 05:55:36 980042 I-BANKING	BND 2,000.00	BND 9,270.79
200002703	Dec 7, 2021	Dec 7, 2021	BILL PAYMENT 07 DEC 2021 06:53:47 977091 I-BANKING	BND 10.72	BND 7,270.79
200002702	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:47:06 977090 I-BANKING	BND 63.21	BND 7,281.51
200002701	Dec 7, 2021	Dec 7, 2021	TRANSFER 07 DEC 2021 06:29:55 977084 I-BANKING	BND 43.77	BND 7,218.30

Figure 7: Operative Accounts screen

# 3 Accounts

## 3.4 Deposit Accounts

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### Step 1

From the menu, go to **Accounts** → **Deposit Accounts**. You should see the list of available Deposit Accounts.

Deposit Accounts

Accounts > Deposit Accounts

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Deposit Accounts

Company

All

Account Number

Currency

SEARCH

RESET

All balances as of Dec 23, 2021, 4:02:06 PM

Deposit Accounts (5 entries)

Clf No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
654321	XYZ COMPANY	678000654321	Fixed Deposit	BND	0.00	100,546.73	Feb 25, 2022
654321	XYZ COMPANY	987000654321	Fixed Deposit	BND	120,124.00	285,395.00	Dec 28, 2021
34567	ZYX COMPANY	67800034567	Fixed Deposit	BND	150,184.00	150,634.55	Aug 19, 2022
34567	ZYX COMPANY	98700034567	Fixed Deposit	BND	0.00	8,318.12	Apr 3, 2022
23456	ABC COMPANY	67800023456	Fixed Deposit	BND	0.00	4,920.02	Apr 18, 2022

Items per page: 10

1 - 5 of 5

< 1 >

Consolidated Account Balance (1 entries)

Account Currency	Current Balance	Available Balance
BND	549,816.42	279,506.42

Figure 7: Operative Accounts screen

Baiduri b.Digital Business User Guide

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# 3 Accounts

## 3.4 Deposit Accounts

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### Step 2

Click on the **Account Number** you wish to review to view more details. You should see more details on that account.

Deposit Accounts

Accounts > Deposit Accounts

All balances as of Mar 15, 2022, 11:28:08 AM

CIF No.	Company Name	Account Number	Deposit Type	Currency	Principal Amount	Maturity Amount	Maturity Date
654321	XYZ COMPANY	67800654321	Fixed Deposit	BND	100,697.14	100,847.77	Aug 26, 2022

Account Details

Account Number	67800654321	Principal Amount	BND 100,697.14
Account Name	XYZ COMPANY	Deposit Start Date	Feb 25, 2022
Account Type	Fixed Deposit	Status	ACTIVE
Currency	BRUNEI DOLLAR		
Rate of Interest Applicable (% p.a.)	0.3	Branch	Head Office
Maturity Amount	BND 100,847.77	Branch Code	000
Maturity Date	Aug 26, 2022		

## 3 Accounts

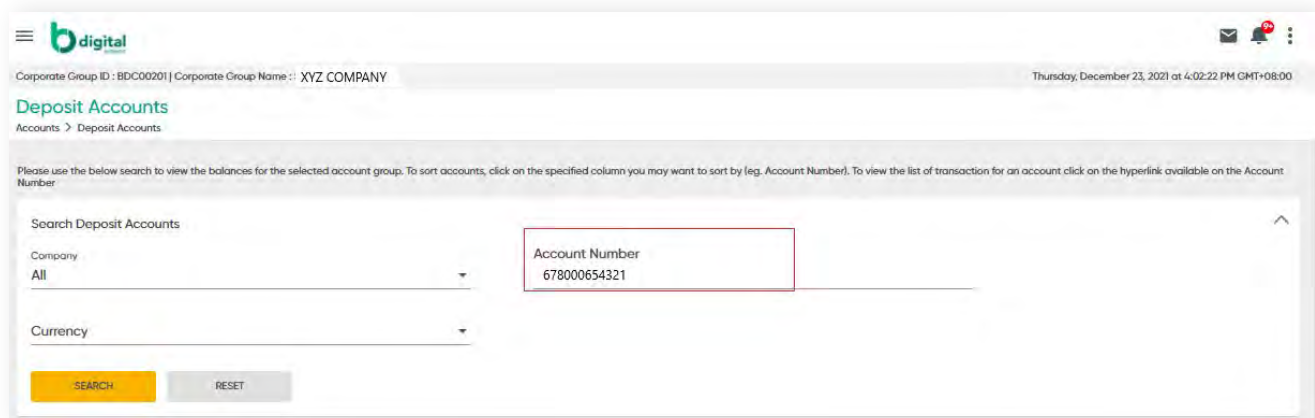
### 3.4.1 Searching Specific Deposit Accounts

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You can also search for specific deposit account entries through Company, Account Number or Currency.

#### Step 1

Select or enter information from any of the respective fields, i.e. **Company, Account Number, Account Type** or **Currency**.



The screenshot displays the 'Operative Accounts' screen. The header includes the 'b.digital' logo, a corporate group ID of 'BDC00201', and the name 'XYZ COMPANY'. The date and time are 'Thursday, December 23, 2021 at 4:02:22 PM GMT+08:00'. The main section is titled 'Deposit Accounts' with a breadcrumb 'Accounts > Deposit Accounts'. Below this, a search instruction states: 'Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number'. The search form has three fields: 'Company' (dropdown menu with 'All' selected), 'Account Number' (text input field containing '678000654321'), and 'Currency' (dropdown menu). At the bottom of the search form are two buttons: 'SEARCH' (yellow) and 'RESET' (grey).

Figure 5: Operative Accounts screen

# 3 Accounts

## 3.4.1 Searching Specific Deposit Accounts

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### Step 2

Click **SEARCH**. The requested details will be displayed on the screen.

Deposit Accounts

Accounts > Deposit Accounts

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Deposit Accounts

Company

All

Account Number

678000654321

Currency

SEARCH

RESET

All balances as of Dec 23, 2021, 4:14:38 PM

Deposit Accounts (1 entries)

CIF No.	Company Name	Account Number	Deposit Type	Currency	Lien	Current Balance	Maturity Date
654321	XYZ COMPANY	678000654321	Fixed Deposit	BND	0.00	100,546.73	Feb 25, 2022

Items per page: 10 1 of 1

Consolidated Account Balance (1 entries)

Account Currency	Current Balance	Available Balance
BND	100,546.73	100,546.73



# 3 Accounts

## 3.5 Loan Accounts Overview

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You can also view the loan accounts your company has with Baiduri Bank.

From the menu, go to **Accounts** → **Loan Accounts Overview**.

**BAIDURI BANK** **b.digital**

Corporate Group ID: CD0123 Corporate Group Name: Zero One Two Sdn Bhd Monday, March 7, 2022 at 4:10:09 PM (GMT+08:00)

### Loan Accounts Overview

Accounts > Loan Accounts Overview

Please use the below search to view the balances for the selected account groups. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transactions for an account click on the Hyperlink available on the Account Number.

Search Accounts By Company: All **SEARCH**

All balances as of Mar 7, 2022, 4:20:08 PM

**Loan Accounts (5 entries)** [View All](#)

CIF No.	Company Name	Account Number	Loan Account Name	Disbursed Amount	Currency	Outstanding Balance	Next Repayment Date
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	25,000,000.00	USD	24,216.40	Dec 1, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	700,000.00	USD	69,026.36	Dec 7, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	1,056,704.63	USD	1,019,944.96	Jun 2, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	1,000,000.00	USD	921,239.57	Mar 31, 2021
2123456	Zero One Two Sdn Bhd	<a href="#">20123456789010</a>	Commercial Loan	380,000.00	USD	154,933.37	Apr 25, 2021

**Trust Receipt (16 entries)** [View All](#)

CIF No.	Company Name	Account Name	Line Reference	Currency	Total Amount Due	Bill Amount
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">OCT08012345</a>	USD	128,374.59	12,384.20

Figure 9: Loan Account Overview screen

# 3 Accounts

## 3.5.1 View - Loan Accounts

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From the menu, go to **Accounts** → **Loan Accounts Overview**.

**BAIDURI BANK** **digital**

Welcome **MD BAKAR ALI**  
Last login: Mar 30, 2022, 10:42:35 AM

Corporate Group ID: C00123 | Corporate Group Name: Zero One Two Sdn Bhd  
Wednesday, March 30, 2022 at 10:52:07 AM GMT+0800

### Loan Accounts Overview

Accounts > Loan Accounts Overview

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number.

Search Accounts By Company: **All** **SEARCH**

All balances as of Mar 30, 2022, 10:49:04 AM

#### Loan Accounts (2 entries)

CIF No.	Company Name	Account Number	Loan Account Name	Disbursed Amount	Currency	Outstanding Balance	Next Repaym
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	20,000,000.00	BND	10,712,837.90	Mar 12, 2021
2123456	Zero One Two Sdn Bhd	20123456789010	Commercial Loan	1,073,552.97	BND	541,904.50	Mar 27, 2021

#### Trust Receipt (1 entries)

CIF No.	Company Name	Account Name	Limit Reference	Currency	Total Amount Due
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	COTD6012345	BND	10,183.84

#### Hire Purchase (3 entries)

Company Name	Account Name	Account Number	Registration Number	Loan Amount	Total Outstanding Balance	Monthly Installment Amount	Months Overdue	Installment Over Due	Other Chrgs
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	27,766.25	4,496.07	463.00	42	4,496.07	0.00
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	27,766.25	4,932.25	463.00	43	4,932.25	0.00
Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	20123456789010	OH1234	35,164.31	9,348.31	586.00	47	9,348.31	0.00

# 3 Accounts

## 3.5.1 View - Loan Accounts

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### Loan Accounts

Click on the **Account Number** you wish to review to view more details. You should see more details on that account.

The screenshot displays the 'b.digital' web application interface. At the top, it shows the corporate group information: 'Corporate Group ID : BDC00201 | Corporate Group Name : SOUL GARDENS CO.' and the date/time: 'Thursday, March 31, 2022 at 11:30:29 AM GMT+08:00'. The main heading is 'Loan Accounts', with a breadcrumb trail: 'Accounts > Loan Accounts Overview > Loan Accounts Details'. Below this, a summary table lists account details:

Clf No.	Account Number	Account Name	Loan Type	Currency	Outstanding Balance
2123456	20123456789010	Zero One Two Sdn Bhd	Commercial Loan	BND	10,792,837.90

Below the summary table, the 'Account Details' section provides a comprehensive overview of the loan terms and status:

Account Number	20123456789010	Interest Rate Type	Floating
Account Name	Zero One Two Sdn Bhd	Rate of Interest Applicable (% p.a.)	Please refer to FOL
Account Type	Commercial Loan	Status	PD12
Outstanding Balance	10,792,837.90		
Approved Amount	20,000,000.00	Current EMI	175,453.65
Disbursed Amount	20,000,000.00		
Loan Term Original(months)	75	EMI Start Date	Mar 12, 2021, 12:00:00 AM
Loan Term Balance(months)	62	EMI End Date	May 12, 2027, 12:00:00 AM
EMI Commenced	2021-03-12 00:00:00.0	Loan Center	Head Office
EMI Cycle Date	12	Branch Code	000

At the bottom of the details section, there are two notes: 'Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and subject to Change.' and 'Disclaimer: For amount exceeding the limit, default interest will apply. Please refer to your Facility Offer Letter(FOL) for details.' A 'BACK' button is located at the bottom left of the interface.

Note: 'P' in Interest Rate denotes Prime Lending Rate of 5.5% and is subject to change.

Disclaimer: For Past Due status, the default interest will apply. Please refer to your Facility Offer Letter (FOL) for more details.

## 3 Accounts

### 3.5.1 View – Loan Accounts

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#### Trust Receipt

From the menu, go to **Accounts** → **Loan Accounts Overview** → **Trust Receipt**

Click the **Limit Reference** hyperlink of the record to view each field of the selected record.

#### Trust Receipt

Accounts > Loan Accounts Overview > Trust Receipt

Please use the below search to view the inward & outward collections for the selected company

Search Trust Receipt

All balances as of Mar 31, 2022, 11:25:52 AM

Trust Receipt (1 entries)

CIP No.	Company Name	Account Name	Limit Reference	Currency	Total Amount Due	Bill Amount
2123456	Zero One Two Sdn Bhd	Zero One Two Sdn Bhd	<a href="#">OOTDB012345</a>	BND	10,183.84	10,000.00

Items per page: 5 1 of 1

#### Trust Receipt

Accounts > Loan Accounts Overview > Trust Receipt Details

All balances as of

Trust Receipt (1 entries)

Company Name	Reference Number	Beneficiary Name	Currency	Interest Rate (% P.A.)	Effective Rate (% P.A.)	Bill Amount	Due Interest Amount	Total Amount Due	Valuer Date	Maturity Date
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	BND	P+0	5.5	10,000.00	183.84	10,183.84	Mar 17, 2022	Jul 17, 2022

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)

BACK

Note: **'P'** in Interest Rate denotes Prime Lending Rate of 5.5% and is subject to change.

Disclaimer: For Past Due status, the default interest will apply. Please refer to your Facility Offer Letter (FOL) for more details.

## 3 Accounts


### 3.5.1 View - Loan Accounts

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#### Hire Purchase

From the menu, go to **Accounts** → **Loan Accounts Overview** → **Hire Purchase Details**

Click the Account Number of the Hire Purchase Account where to view more details of the Hire Purchase.



Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY

Monday, December 27, 2021 at 10:50:26 AM GMT+08:00

#### Hire Purchase Details

Accounts > Loan Accounts Overview > Hire Purchase Details

##### HP Account Information

Account Number	Registration number	Chassis Number	Engine Number	Description
0000123898457872	BBM223	XXXYYYZZZ123D23	SZEHK123KHD45	NEW 2013(2014)DAIHATSU GRAN MAX VAN(M)

##### Payment Details

Loan Amount	Start Date	End Date	Installment Months Paid	Installment Months Balance	Installment Amount Due	Overdue Interest	Other Charges
27,766.25	Jun 30, 2014	Jul 30, 2019	46	0	463	3,035.51	0

##### Insurance and Road Tax Details

Insurance Policy Number	Insurance Amount	Insurance Amount Due	Insurance Expiry	Insurance Company	Road Tax Expiry	Request Quote
457264	17,000		Jul 1, 2018	NATIONAL INSURANCE CO BHD	Jul 1, 2018	<button>REQUEST QUOTE</button>

##### Payment History

Payment Date	Description	Payment Amount	Account Balance
Sep 30, 2014	OVERDUE INT. CHARGE	2.09	
Sep 22, 2014	INSTALMENT PAYMENT FOR 30-SEP-2014	-463	
Sep 10, 2014	INSTALMENT PAYMENT FOR 30-AUG-2014	-463	
Sep 2, 2014		22,900	
Sep 2, 2014	INTEREST CHARGES	4,866.25	

BACK

## 3 Accounts

### 3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

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Corporate Group ID : BDC00201 | Corporate Group Name : SOUL GARDENS CO

Monday, December 22, 2021 at 11:02:33 AM GMT+08:00

#### Loan Accounts Overview

Accounts > Loan Accounts Overview

Please use the below search to view the balances for the selected account group. To sort accounts, click on the specified column you may want to sort by (eg. Account Number). To view the list of transaction for an account click on the hyperlink available on the Account Number

Search Accounts by Company: All SEARCH

All balances as of Dec 22, 2021, 11:02:54 AM

**Hire Purchase (4 entries)** View All

Account Number	Registration number	Loan Amount	Total Outstanding Balance	Monthly Instalment Amount	Months Overdue	Instalment Over Due	Other Charges	Insurance	Total Amount	Next Repayment Overdue Due Date	Pay Monthly Instalment	Pay Charges	Pay Insurance
0000123898 457872	B8M223	27,766.25	6,356.46	463.00	42	463.00	0.00	12,000.00	9,459.92		PAY	PAY	PAY
0000239876 498761	B8Z5403	27,766.25	4,932.25	463.00	39	463.00	0.00	12,000.00	7,900.07		PAY	PAY	PAY
0000913648 276492	BZS6785	35,144.31	9,360.31	586.00	43	586.00	0.00	22,000.00	13,509.52		PAY	PAY	PAY
0003827462	BTS7584										PAY	PAY	PAY

#### Step 1

Click **PAY**. This corresponds with **Pay Monthly Instalment / Pay Charges / Pay Insurance**. You should be directed to a **Create Payment** screen.

#### Step 2

Under the **Initiate Payment section**, enter the **Applicant Details, Biller Information** and **Payment Details**.

(Refer to Bill Payment for a more detailed guide) > [Bill Payee Management](#)



## 3 Accounts

### 3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

[Back to Table of Contents](#)

#### Initiate Payment

##### Step 1

Click **PAY**. This corresponds with **Pay Monthly Instalment / Pay Charges / Pay Insurance**. You should be directed to a **Create Payment** screen.

##### Step 2

Under the **Create Payment** screen, enter the relevant details under the **Applicant** section.

**b.digital**

Corporate Group ID : BDC00201 | Corporate Group Name : XYZ COMPANY

Monday, December 27, 2021 at 11:10:54 AM GMT+08:00

### Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Marked fields are mandatory

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT | STEP 2 REVIEW | STEP 3 COMPLETE

#### Applicant

Your Reference \*  
123456

Choose Company \*  
654321 / XYZ COMPANY  
(Company ID / Company Name)

Pay From \*  
XYZ COMPANY / 010000654321/BND  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE: BND 113,698.37

#### Bill Information

#### Payment Details

CONTINUE | RESET | CANCEL

## 3 Accounts

### 3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

[Back to Table of Contents](#)

#### Step 3

Under **Create Payment**, the **Biller Information** is auto-populated from the Hire Purchase screen.

Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT STEP 2 REVIEW STEP 3 COMPLETE

Applicant

Biller Information

Hire Purchase / HP / Baiduri Finance / 0000123898457872 / HP  
(Biller Category / Biller Code / Biller Name Account Number / Payee Nick Name)  
[Edit/View Adhoc Bill Payee](#)

HP Account Number 0000123898457872

Payment Details

CONTINUE RESET CANCEL

#### Edit/View Adhoc Bill Payee

Click **Edit/View Adhoc Bill Payee**. The **Bill Payee Information** screen should be displayed. You will only be able to edit the **Payee Nick Name** field.

(For more detailed information, refer to *Bill Payee Management*)

> [Bill Payee Management](#)

Edit/View Adhoc Bill Payee

\* Marked fields are mandatory

Bill Payee Information

Payee Nick Name \*  
Hire Purchase 14 / 100

Choose Biller Category  
Hire Purchase

Biller  
Hire Purchase

CANCEL UPDATE

Figure 10: Edit/View Adhoc Bill Payee screen

## 3 Accounts

### 3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

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#### Step 3

Under the **Payment Details** section of **Create Payment** screen, the Debit Currency, Payment Currency, Bill Amount, Payment Amount and Debit Amounts fields are autopopulated. However, the Payee Nick Name and Remarks fields will need to be filled.

**Create Payment**

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Marked fields are mandatory

Bill Payment Reference: 20211227111030369

STEP 1 INITIATE PAYMENT    STEP 2 REVIEW    STEP 3 COMPLETE

Applicant

Biller Information

Payment Details

Payment Date \*  
2021-12-27

Payment Currency \*  
BND

Payment Amount \*  
463.00  
(Four Hundred Sixty Three BRUNEI DOLLAR)

Remarks  
0 / 25

CONTINUE    RESET    CANCEL

## 3 Accounts

### 3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

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#### Review

Click **CONTINUE**. The **Review** screen should be displayed where you can review the information you have entered.

Click **PROCEED TO SUBMIT** to confirm the details.

#### Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Bill Payment Reference: 20211227111030369

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Reference

123456

Company

654321 / XYZ COMPANY

Pay From

XYZ COMPANY/010000654321/BND/BBB

Bill Information

Bill

Hire Purchase / HP / Baiduri Finance / HP

HP Account Number

0000123898457872

Payment Details

Payment Date

Dec 27, 2021

Payment Currency

BND

Payment Amount

463.00  
( Four Hundred Sixty Three BRUNEI DOLLAR )

Remarks

TEST

PROCEED TO SUBMIT

BACK

CANCEL

## 3 Accounts

### 3.5.2 Hire Purchase – Pay Monthly Instalment/ Charges/ Insurance

[Back to Table of Contents](#)

#### Complete

A confirmation message should be displayed and the details will be submitted for approval under **Bill Payment**.

Under **Bill Payment**, you will be able to approve, reject or make amendments.

#### Create Payment

Accounts > Loan Accounts Overview > Hire Purchase > Create Payment

Bill Payment Reference: 20211227111030369

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Reference

123456

Company

654321 / XYZ COMPANY

Pay From

XYZ COMPANY/010000654321/BND/BBB

Bill Information

Bill

Hire Purchase / HP / Baiduri Finance / HP

HP Account Number

0000123898457872

Payment Details

Payment Date

Dec 27, 2021

Payment Currency

BND

Payment Amount

463.00  
( Four Hundred Sixty Three BRUNEI DOLLAR )

Remarks

TEST

PROCEED TO SUBMIT

BACK

CANCEL

## 3 Accounts

### 3.6 Corporate Cards

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On the menu, go to **Accounts** → **Corporate Cards**.

All balances of Apr 8, 2022, 4:33:10 PM

Cards Summary (4 entries)

Card Number	Card type	Company Name	Currency	Total Credit Limit	Total Card Outstanding Balance	Available Card Credit Balance	Payment	Setup
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		5,000.00	3,531.29	1,468.71	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		2,000.00	8,296.72	10,296.72	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		1.00	516.79	515.79	PAY CREDIT CARD	SETUP
VISA 000xxxxxxxx00	Visa	Zero One Two Sdn Bhd		99999	860.85	1,860.85	PAY CREDIT CARD	SETUP

Items per page: 10 1 - 4 of 4

For more information on how to pay for your credit cards, refer to [Bill Payment](#) section.

> [Bill Payee Management](#)

To view your credit card transaction details, click on the **Card Number**.

Unposted Transaction Details : 5432xxxxxx1234

Transaction Date	Value Date	Transaction Description	Amount
Mar 29, 2022	Mar 29, 2022	Late Charge Debit Adjustment	-BND 55.00

Items per page: 10 1 - 1 of 1

Select Format



## 3 Accounts

### 3.6 Corporate Cards

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#### Download Transaction Details

##### Step 1

From the drop-down list, select your preferred file format, i.e. PDF or CSV.

Transaction Date	Value Date	Transaction Description	Amount
Mar 29, 2022	Mar 29, 2022	Late Charge Debit Adjustment	-BND 35.00

Items per page: 10 1 of 1

PDF CSV

DOWNLOAD

BACK

##### Step 2

Once you've selected the file format, click **DOWNLOAD**.

You should then have access to a transaction report in your preferred format.

**BAIDURI BANK**

BAIDURI BANK  
1 Jalan Gadong, Bandar Seri Begawan, BA1511  
Negara Brunei Darussalam  
General Line: 226 8000  
E-mail: enquiry@baiduri.com  
Website: www.baiduri.com.bn

### Corporate Cards Report

Card Number	000xxxxxxxxx00	Company Name	Zero One Two Sdn Bhd	Outstanding Balance	BND -100.00
Card Type	Master Classic	Total Credit Limit	BND -864.92	Available Credit Limit	BND 433.46

Report ID: 20220314045804 Generated on: 14/03/2022 04:58:04 PM

Transaction Date	Value Date	Transaction Description	Currency	Amount
2022-02-21	2022-02-21	Cash Payment	BND	-500.00
2022-02-22	2022-02-22	Cash Payment	BND	-500.00

b digital BUSINESS

## 3 Accounts

### 3.7 Limit Summary

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Under Limits Summary, you will be able to review your company's overall limits, i.e. Letter of Credit, Trust Receipt, ML General, Performance Bond, Corporate Loan, Revolving Loan, Guarantee, Overdraft and Forex.

From the menu, go to **Accounts** → **Limits Summary**. On the Limits Summary screen, click on the Limit Reference link to view more details.

Guarantee Summary (14 entries)

View All

Company Name	CIF No.	Account Name	Limit Reference	Project Title	Currency	Limit Amount	Beneficiary Name	Guarantee Outstanding Amount	Expiry Date	Status
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	OOTDB012345	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	4,000.00	Jun 22, 2023	ACTIVE
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	OOTDB012345	IH/L/012345	BND	400,000.00	Zero One Two Sdn Bhd	13,900.00	Jan 27, 2023	ACTIVE

Overdraft Summary

Company Name	CIF No.	Account Name	Account Number	Limit	Currency	Interest Rate (% PA)	Effective Rate (% PA)	Overdraft Limit	Utilization	Available Amount	Expiry Date
No Records Found											

Letter of Credit (1 entries)

View All

Company Name	CIF No.	Account Name	Limit Reference	Beneficiary Name	Currency	Limit Amount	Outstanding Amount	Expiry Date	Status
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	OOTDB012345	Zero One Two Sdn Bhd	SGD		10,000.00	Apr 17, 2022	ACTIVE

Forex Summary

Company Name	CIF No.	Limit Reference	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Start Date	Expiry Date
--------------	---------	-----------------	-------------	--------------	------------	---------------	---------------	-------------	------------	-------------

## 3 Accounts

### 3.7 Limit Summary

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**Guarantee Summary** summarizes the company's Guarantee details.

#### Guarantee Summary

Accounts > Limit Summary > Guarantee Summary > Guarantee Summary Details

All balances as of Apr 8, 2022, 4:38:08 PM

CIF No.	Account Name	Currency	Limit Amount	Outstanding Amount
2123456	Zero One Two Sdn Bhd	BND	400,000.00	13,900.00

#### Guarantee Summary Details

Guarantee Reference	1234567788	Expiry Date	Jan 27, 2023
Beneficiary Name	Zero One Two Sdn Bhd	Currency	BND
Project Title	IH/L/012345	Limit Amount	400,000.00

BACK

**Overdraft Summary** allows assigned users to view the company's Overdraft limit.

Overdraft Summary											
Company Name	CIF No.	Account Name	Account Number	Limit Reference	Currency	Interest Rate (% PA)	Effective Rate (% PA)	Overdraft Limit	Utilization	Available Amount	Expiry D
Zero One Two Sdn Bhd	2123456	Zero One Two Sdn Bhd	2133455566	OOTDB012345	BND	Please refer to FOL	Please refer to FOL	30,000	0.00	30,000	

**Letter of Credit (LC)** summarizes the company's LC limits.

#### LC Details

Limits Summary > Letter of Credit > LC Details

All balances as of Apr 8, 2022, 4:42:43 PM

CIF No.	Account Name	Currency	Limit Amount	Outstanding Balance
2123456	Zero One Two Sdn Bhd	SGD		10,000.00

#### LC Details

Limit Reference	OOTDB012345	Expiry Date	Apr 17, 2022
Beneficiary Name	Zero One Two Sdn Bhd	Currency	SGD
Draft Settlement	SIGHT	Limit Amount	
Value Date	Mar 17, 2022	Goods Description	BOOKS

BACK

## 3 Accounts

### 3.7 Limit Summary

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**Trust Receipt** summarizes the company's TR limits.

<b>Trust Receipt</b>										
Accounts > Loan Accounts Overview > Trust Receipt Details										
All balances as of										
Trust Receipt (1 entries)										
Company Name	Reference Number	Beneficiary Name	Currency	Interest Rate (% P.A.)	Effective Rate (% P.A.)	Bill Amount	Due Interest Amount	Total Amount Due	Value Date	Maturity Date
Zero One Two Sdn Bhd	OOTDB012345	Zero One Two Sdn Bhd	BND	P+0	5.5	10,000.00	183.84	10,183.84	Mar 17, 2022	Jul 17, 2022
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)										
BACK										

Note: '**P**' in Interest Rate denotes Prime Lending Rate of 5.5% and is subject to change.

Disclaimer: For Past Due status, the default interest will apply. Please refer to your Facility Offer Letter (FOL) for more details.

**Forex Summary** summarizes the company's Forex contracts.

Forex Summary (1 entries)										
Company Name	OF No	Facility Reference	Description	Buy Currency	Buy Amount	Exchange Rate	Sell Currency	Sell Amount	Buy Date	Buy Closing Price (Forward)
Zero One Two Sdn Bhd	2123456	OOTDB012345	FX OPTIONS - FORWARD	USD	50,000.00	1.56	BND	48,000.00	Mar 30, 2022	Jul 5, 2022

# 3 Accounts

## 3.8 Bill Collections

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From the menu, go to **Accounts** → **Bill Collections**.

**Bill Collection**  
Accounts > Bill Collection  
Search Accounts By Company

M balances as of Mar 25, 2021, 5:03:02 PM

**Inward Collection (16 entries)**

Bill No.	Customer Name	Customer Reference	Sales Rep Name	Bill Party Code	Currency	Bill Amount	Issued Date	Expiry Date	Bill Status
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	UNITED OVERSEAS BANK (MOBHO)	USD	93,987.00	Jan 15, 2021	Mar 20, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANGKOK BANK PUBLIC CO LTD	USD	30,000.00	Jan 11, 2021	Mar 16, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	20,680.00	Jan 11, 2021	Mar 14, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA LIMITED	USD	21,809.00	Jan 5, 2021	Mar 6, 2021	0
0987655	MD BAKAR ALI	0123FGH321012	MD BAKAR ALI	BANK OF CHINA	USD	24,131.00	Jan 4, 2021	Mar 5, 2021	0

**Outward Collection (2 entries)**

Bill No.	Customer Reference	Customer Name	Collecting Bank	Currency	Bill Amount	Issued Date	Maturity Date	Bill Status
0987655	0123FGH321012	MD BAKAR ALI	MEZZAN BANK LIMITED	USD	2,352.00	Dec 30, 2020	Feb 26, 2021	0
0987655	0123FGH321012	MD BAKAR ALI	COMMERCIAL BANK OF CEYLON	USD	2,092.00	Apr 1, 2021	May 1, 2021	30

## 4 Transfers

### 4.1 Transfers Overview

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Under the Fund Transfers section, you can do several types of transactions, including:

- **Fund Transfers**
  - Internal Transfer – transfers within your own company accounts in Baiduri Bank
  - Domestic – Same Bank – transfers to a third party within Baiduri Bank
  - Domestic – Other Bank – transfers to another local bank
  - Telegraphic Transfer – transfers to an overseas bank
- **Payments** – create single, adhoc and batch
- **Standing Instructions** – create, amend and delete
- **Approve transactions** under Manage Workflow (for Approvers only)

You also have the option to make transfers immediately, at a future date or periodically by setting up standing instructions.



## 4 Transfers

### 4.2.1 Create Single Payment (Internal Transfer)

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This feature allows you to transfer funds to other accounts within your company group.

From the menu, go to **Transfer** → **Create Single Payment**.

The **Create Transfer** screen should be displayed.

The screenshot displays the 'Create Single Payment (Internal Transfer)' interface. At the top, there are three steps: 'STEP 1 INITIATE TRANSFER', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main form area includes the following fields:

- Your Reference**: A text input field.
- Payment Method**: A dropdown menu.
- Choose Company**: A dropdown menu with a placeholder '(Company ID / Company Name)'.
- Pay From**: A text input field with a search icon, placeholder '(Account Name) / Account Number / Currency / Bank Code'.
- Payment Date**: A date picker showing '2022-04-26'.

Below the form, there are three sections with expandable/collapsible arrows:

- Choose Your Own Company Account**
- Amount**
- Payment Information**

At the bottom, there are four buttons: 'CONTINUE' (highlighted in orange), 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

#### Application section

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	Under the drop-down list, there are 3 options, Internal, Domestic and International transfers	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory
<b>Pay From</b>	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
<b>Payment Date</b>	Enter the date that you prefer the payment to be released.  If the Payment Date falls on a non-working day, then the transaction will be carried out the next working day.	Mandatory



# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer) [Back to Table of Contents](#)

### Choose Your Own Company Account

Choose Your Own Company Account

Transfer To Company \*

(Company ID / Company Name)

Pay To \*

(Account Name / Account Number / Currency / Bank Code)

Fields	Description	Mandatory/Optional
Transfer To Company	Enter the amount you wish to transfer	Mandatory
Pay To	Select the account you want the funds to be transferred to	Mandatory

### Amount

Amount

Debit Currency

Payment Currency \*

Debit Amount

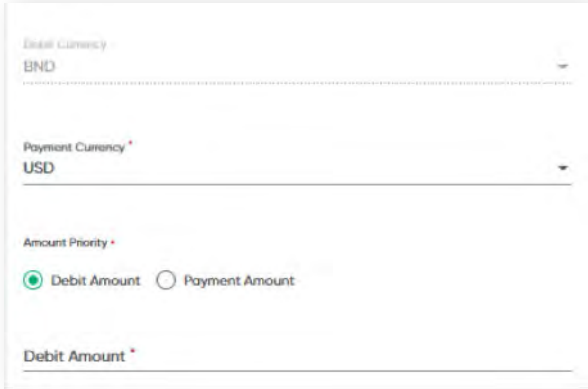
Payment Amount

Fields	Description	Mandatory/Optional
Debit Currency	This will be set by default based on the currency of the selected <b>Pay From</b> account	Mandatory
Payment Currency	This will be set by default based on the currency of the selected <b>Pay To</b> account	Mandatory

## 4 Transfers

### 4.2.1 Create Single Payment (Internal Transfer)

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Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> currency and <b>Pay From</b> currency are different, an <b>Amount Priority</b> field will appear.</p>  <p><b>Amount Priority</b>  <b>Debit Amount</b> – debits the amount based on the Debit Currency or <b>Pay From</b> account  <b>Payment Amount</b> – pays the currency based on the <b>Pay To</b> account</p>	Mandatory
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div> <p>Exchange Rate 1 BND = 1.034204 AUD</p> <p>Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p> </div>	Mandatory

# 4 Transfers

## 4.2.1 Create Single Payment (Internal Transfer) [Back to Table of Contents](#)

### Payment Information

Payment Information

Instruction to Bank

Instruction to Bank (Line 2)

Payment Remarks

0/25

Fields	Description	Mandatory/Optional
Instruction to Bank	Enter details or remarks of any instructions for the bank	Optional
Instruction to Bank (Line 2)	Enter additional information, if any	Optional
Payment Remarks	<div>Enter any additional remarks, if any</div> <div>For non-straight through processing transactions (non-STP), payments may incur delays as they will be processed through the service desk.</div> <div>This payment may experience a delay in settlement as it is processed manually</div>	Optional

### Review

After clicking the **CONTINUE** button, the **Review** screen will be displayed. You can verify inputted details here.

### Complete

To complete the transaction, click the **PROCEED TO SUBMIT** button. A confirmation message will be prompted and the request will be submitted for approval.

### Other fields

Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

## 4 Transfers

### 4.2.2 Create Single Payment (Domestic Transfer)

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This feature allows you to transfer funds to other third-party accounts within Baiduri Bank as well as other local banks.

From the menu, go to **Transfer** → **Create Single Payment**.  
The **Create Transfer** screen will be displayed.

#### Applicant

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	From the drop-down list, select Domestic	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory
<b>Pay From</b>	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
<b>Payment Date</b>	Enter the date that you prefer the payment to be released.  If the Payment Date falls on a non-working day, then the transaction will be carried out the next working day.	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer) — [Back to Table of Contents](#)

### Beneficiary

Beneficiary

Transfer To \*

☒ Same Bank

☐ Other Bank

Pay To \*

(Beneficiary Name / Account Number / Bank Code)

Create Adhoc Beneficiary

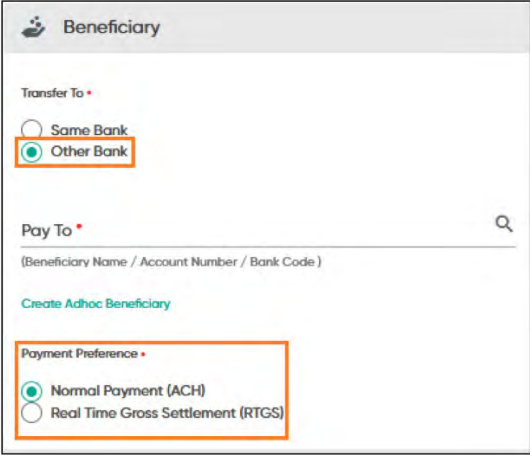

Amount

Payment Information

Fields	Description	Mandatory/Optional
Transfer To • Same Bank • Other Bank	<div><div>Beneficiary</div><div><div>Transfer To *</div><div><div><input checked="" type="radio"/> Same Bank</div><div><input type="radio"/> Other Bank</div></div></div><div><div>Pay To *</div><div>(Beneficiary Name / Account Number / Bank Code)</div><div>Create Adhoc Beneficiary</div></div></div> <div><p><b>Same Bank</b> – transfers the payment to another beneficiary account within Baiduri Bank</p><p><b>Other Bank</b> – transfers the payment to another beneficiary at another local bank</p></div>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer) — [Back to Table of Contents](#)

Fields	Description	Mandatory/Optional
	<div></div> <p>Under Other Bank, the Payment Reference selection will be displayed.</p> <p>Automated Clearing House (ACH) Recommended for payments such as salary transfers, sending funds to friends and family, etc</p> <p>Real-Time Gross Settlement (RTGS) Recommended for larger amount transfers and payments that need to be settled urgently.</p> <p>Requests submitted after the cut-off times, Sunday and public holidays will be processed on the next working day.</p>	
Pay To	<p>Click on the Pay To field. The Search Beneficiary screen will be displayed. You can then select the Beneficiary Name, Account Number, Bank and Branch that was created under Beneficiary Management.</p> <div></div>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer) — [Back to Table of Contents](#)

Fields	Description	Mandatory/Optional
Create Adhoc Beneficiary	<div><p>You can create an Adhoc Beneficiary if the intended beneficiary has not yet been created under Beneficiary Management. Fill in their details in the fields below.</p><div><div>Create Adhoc Beneficiary</div><div><div>Beneficiary Main Information</div><div>Transfer To *</div><div><div>Same Bank</div><div>Other Bank</div></div><div>Beneficiary Nick Name *</div><div>Beneficiary Account Number *</div><div>Beneficiary Name *</div><div><div>Beneficiary Contact Details</div><div>Beneficiary Additional Details</div><div>Beneficiary Bank Information</div></div><div><div>Save this Beneficiary</div><div>CANCEL</div><div>ADD THIS BENEFICIARY</div></div></div></div></div>	



## 4 Transfers

### 4.2.2 Create Single Payment (Domestic Transfer)

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#### Amount Section

**Amount**

Debit Currency  
AUD

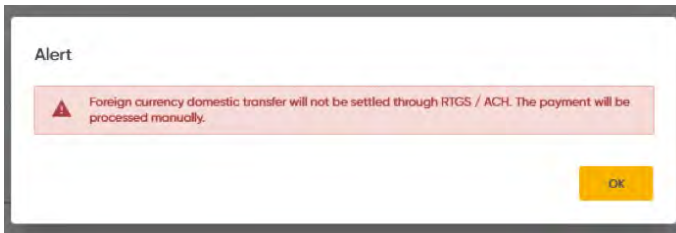
Payment Currency \*  
BND

Amount Priority \*  
☐ Debit Amount ☒ Payment Amount

Debit Amount

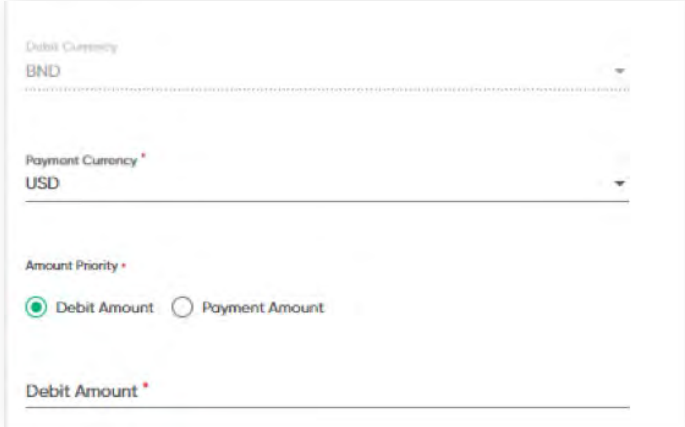
Payment Amount \*

Exchange Rate 1 BND = AUD  
 Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.

Fields	Description	Mandatory/Optional
<b>Debit Currency</b>	This field is auto-populated based on the currency of the selected Pay From Account	Mandatory
<b>Payment Currency</b>	<p>This field is auto-populated based on the currency of the Pay To Account</p> <p>If the Debit Currency differs from the Payment currency, an alert message will be prompted. Click OK to proceed with the transaction.</p> 	Mandatory
<b>Amount Priority</b>	<p>This field has two options, select one:</p> <p><b>Debit Amount</b> – To debit the amount based on the Debit Currency</p> <p><b>Payment Amount</b> – To pay the <b>Pay To</b> account based on their currency</p>	Mandatory

# 4 Transfers

## 4.2.2 Create Single Payment (Domestic Transfer) — [Back to Table of Contents](#)

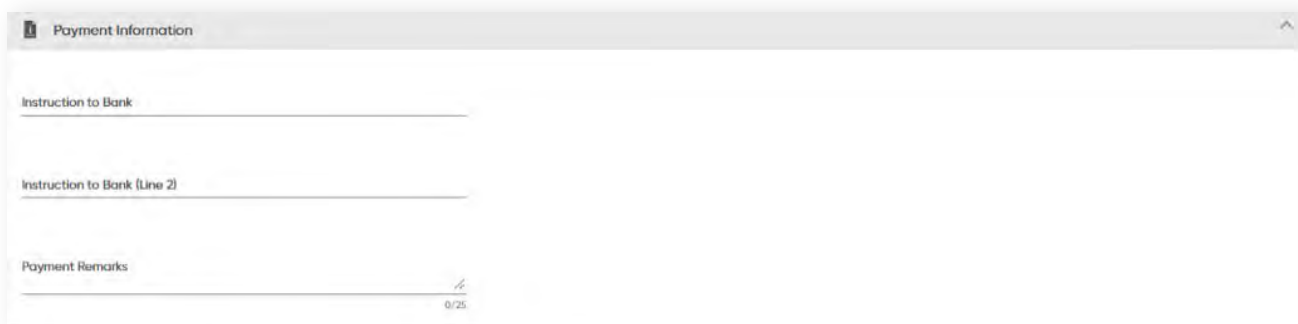
Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> account currency differs from the <b>Pay From</b> account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account.</p> <div><p>Exchange Rate 1 BND = 1.034204 AUD</p><p>Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p></div>	Mandatory

## 4 Transfers

### 4.2.2 Create Single Payment (Domestic Transfer)

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#### Payment Information section



Fields	Description	Mandatory/Optional
Instruction to Bank	Enter any details that you would like to leave for the bank to take note of	Optional
Instruction to Bank (Line 2)	Enter any additional information if needed	Optional
Payment Remarks	Enter any remarks you would like to leave with the payment transaction.  For non-STP transactions, payments will be processed through the service desk and may experience delays.	Optional

#### Review

After clicking the **CONTINUE** button, the **Review** screen will be displayed. You can verify inputted details here.

#### Complete

To complete the transaction, click the **PROCEED TO SUBMIT** button. A confirmation message will be prompted and the request will be submitted for approval.

#### Other fields


Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

## 4 Transfers

### 4.2.2.1 Create Single Payment (Adhoc Beneficiary) – [Back to Table of Contents](#)

Transfer funds to a Beneficiary account and create the Beneficiary in the same transaction for local and overseas Fund Transfers.

From the menu, go to Create **Transfer** → **Beneficiary**.  
The **Beneficiary** screen should be displayed.



The screenshot shows the 'Create Transfer' screen. At the top, there's a breadcrumb 'Transfers > Create Transfer' and a date '2021-02-16'. Below this is a 'Beneficiary' section with a 'Transfer To' dropdown menu. The 'Transfer To' menu has two options: 'Same Bank' (selected) and 'Other Bank'. Below the dropdown is a 'Pay To' search bar with a magnifying glass icon. Below the search bar is a button labeled 'Create Adhoc Beneficiary' which is highlighted with an orange box. Below the search bar and button are sections for 'Amount' and 'Payment Information'. At the bottom, there are four buttons: 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

Click **Create Adhoc Beneficiary**. A Create Adhoc Beneficiary screen should be displayed.

Refer to [Beneficiary Management guide](#) for more detailed guide.



The screenshot shows the 'Create Adhoc Beneficiary' screen. At the top, there's a title 'Create Adhoc Beneficiary' and a note '\*Mandatory fields are mandatory'. Below this is a 'Beneficiary Main Information' section with a 'Transfer To' dropdown menu. The 'Transfer To' menu has two options: 'Same Bank' (selected) and 'Other Bank'. Below the dropdown are three text input fields: 'Beneficiary Nick Name \*', 'Beneficiary Account Number \*', and 'Beneficiary Name \*'. Below these fields are three sections: 'Beneficiary Contact Details', 'Beneficiary Additional Details', and 'Beneficiary Bank Information'. At the bottom right, there are two buttons: 'CANCEL' and 'USE THE BENEFICIARY'.

## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

[Back to Table of Contents](#)

From the menu, go to **Transfer** → **Create Single Payment**.  
The **Create Transfer** screen should be displayed.

#### Applicant section

The screenshot shows the 'Applicant' section of the 'Create Transfer' screen. It contains the following fields:

- Your Reference**: A text input field.
- Payment Method**: A dropdown menu with 'INTERNATIONAL TRANSFER' selected.
- Choose Company**: A dropdown menu with the placeholder text '(Company ID / Company Name)'.
- Pay From**: A text input field with a magnifying glass icon and the placeholder text '(Account Name / Account Number / Currency / Bank Code)'.
- Payment Date**: A date picker showing '2022-04-26'.

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter your Company Reference	Mandatory
<b>Payment Method</b>	From the drop-down list, select International Transfer	Mandatory
<b>Choose Company</b>	Select the Company you wish to transfer the funds to	Mandatory
<b>Pay From</b>	Depending on the company chosen under the Choose Company field, respective accounts linked to that account will be auto-populated	Mandatory
<b>Payment Date</b>	Enter the date that you prefer the payment to be released.  If the Payment Date falls on a non-working day, then the transaction will be carried out the next working day.	Mandatory



# 4 Transfers

## 4.2.3 Create Single Payment (International Transfer)

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### Beneficiary fields

The screenshot shows a 'Pay To' field with a search icon. Below the field, there is a placeholder text: '(Beneficiary Name / Account Number / Bank Code)'. At the bottom left, there is a link: 'Create Adhoc Beneficiary'.

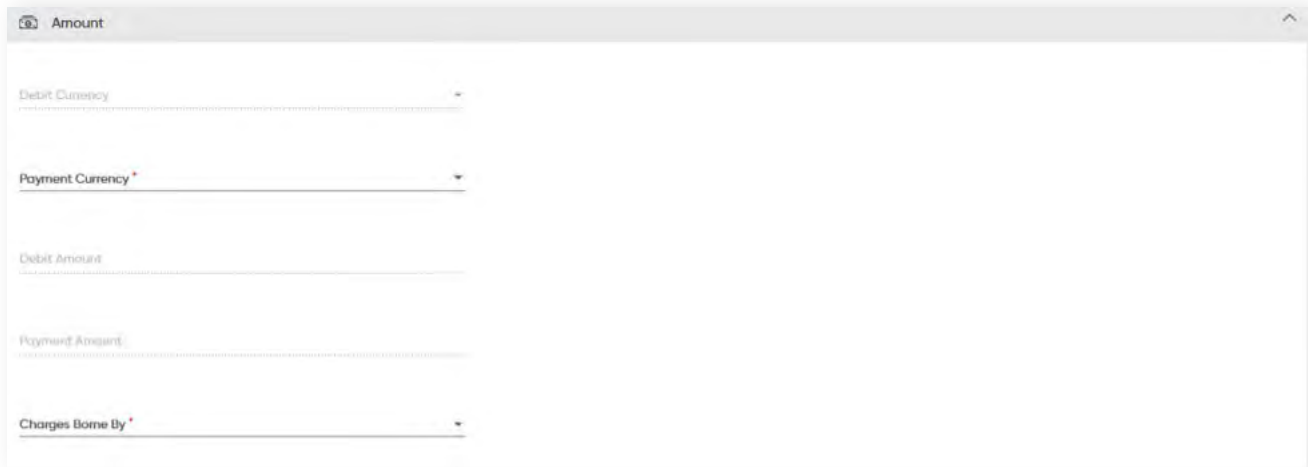
Fields	Description	Mandatory/Optional
Pay To	<p>Click on the Pay To field. The Search Beneficiary screen will be displayed. You can then select the Beneficiary Name, Account Number, Bank and Branch that was created under Beneficiary Management.</p>  <p>The screenshot shows the 'Search Beneficiary' screen. It has fields for 'Beneficiary Name' and 'Bank'. Below these are 'Beneficiary Account Number' and 'Branch'. There are 'SEARCH' and 'RESET' buttons. Below the search fields, there is a 'Search Results' section with columns for 'Name', 'Beneficiary Account Number', 'Bank', and 'Branch Code'. It shows 'No Records Found' and 'CANCEL' and 'OK' buttons.</p>	Mandatory
Create Adhoc Beneficiary	<p>You can create an Adhoc Beneficiary if the intended beneficiary has not yet been created under Beneficiary Management. Fill in their details in the fields below.</p>  <p>The screenshot shows the 'Create Adhoc Beneficiary' screen. It has a 'Beneficiary Main Information' section with fields for 'Transfer To' (radio buttons for 'Same Bank' and 'Other Bank'), 'Beneficiary Nick Name', 'Beneficiary Account Number', and 'Beneficiary Name'. Below this is a 'Beneficiary Contact Details' section with fields for 'Beneficiary Additional Details' and 'Beneficiary Bank Information'. There is a 'Save this Beneficiary' checkbox and 'CANCEL' and 'CREATE THIS BENEFICIARY' buttons.</p>	

## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)


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#### Amount section



The screenshot shows a form titled 'Amount' with the following fields:

- Debit Currency**: A dropdown menu.
- Payment Currency \***: A dropdown menu.
- Debit Amount**: A text input field.
- Payment Amount**: A text input field.
- Charges Borne By \***: A dropdown menu.

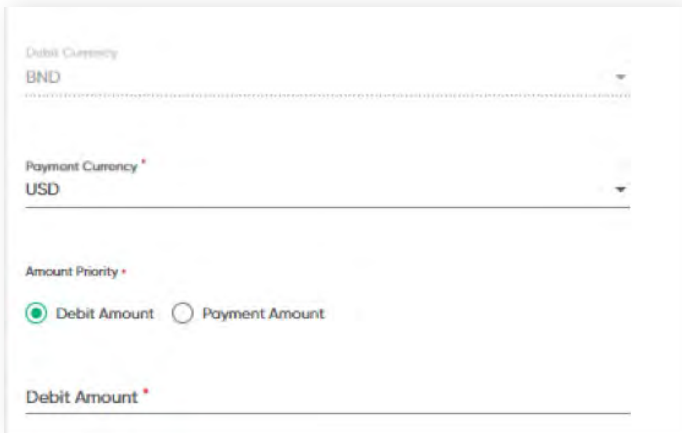
Fields	Description	Mandatory/Optional
<b>Debit Currency</b>	This field is auto-populated based on the currency of the selected <b>Pay From</b> Account	Mandatory
<b>Payment Currency</b>	<p>This field is auto-populated based on the currency of the <b>Pay To</b> Account</p> <p>If the Debit Currency differs from the Payment currency, an alert message will be prompted. Click <b>OK</b> to proceed with the transaction.</p> 	Mandatory
<b>Amount Priority</b>	<p>This field has two options, select one:</p> <p><b>Debit Amount</b> – To debit the amount based on the Debit Currency</p> <p><b>Payment Amount</b> – To pay the <b>Pay To</b> account based on their currency</p>	Mandatory



## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
Debit Amount	<p>If the <b>Pay To</b> account currency differs from the <b>Pay From</b> account, this field will appear.</p> 	
Payment Amount	<p>Enter the amount to pay based on the currency of the <b>Pay To</b> account</p> <div> <p><b>Exchange Rate</b> 1 BND = 1.034204 AUD</p> <p>Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.</p> </div>	Mandatory
Charges Borne By	<p>The selection on this field will determine who bears the cost of the transfer fees.</p> <ul style="list-style-type: none"> <li>• Beneficiary – this means that the beneficiary will bear the cost</li> <li>• Sender – this means that the sender will bear the cost</li> <li>• Shared – this means that the cost will be shared between the beneficiary and the sender</li> </ul>	Mandatory

#### Payment information fields

Payment Information

Instruction to Bank

Instruction to Bank (Line 2)

Payment Remarks

0/25

## 4 Transfers

### 4.2.3 Create Single Payment (International Transfer)

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Fields	Description	Mandatory/Optional
Instruction to Bank	Enter any details that you would like to leave for the bank to take note of	Optional
Instruction to Bank (Line 2)	Enter any additional information if needed	Optional
Payment Remarks	<p>Enter any remarks you would like to leave with the payment transaction.</p> <p>For non-STP transactions, payments will be processed through the service desk and may experience delays.</p> <div>This payment may experience a delay in settlement as it is processed manually</div>	Optional

Under the **Declaration** section, you will need to select the **Purpose of payment** from a drop-down list.

#### Review

After clicking the **CONTINUE** button, the **Review** screen will be displayed. You can verify inputted details here.

#### Complete

To complete the transaction, click the **PROCEED TO SUBMIT** button. A confirmation message will be prompted and the request will be submitted for approval.

#### Other fields

Actions	Response
Save as Draft	Save a draft of what you've entered before submitting it for approval.
Save as Template	Allows you to re-create the same transfer without needing to repeat the whole process again.

## 4 Transfers

### 4.3 Create Batch Payment

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In this section, you can create batch payments for internal, domestic and international transfers. Approvers can also approve transfers in one go.

From the menu, go to **Transfer** → **Create Batch Payment**.  
The **Create Batch Payment** screen should be displayed.

A Batch reference number will be generated.

Batch Reference : 2021020810281851

STEP 1 CREATE BATCH    STEP 2 REVIEW    STEP 3 COMPLETE

**Batch Criteria Selection**

Payment Method \*  
DOMESTIC TRANSFER

Transfer To \*  
☒ Same Bank   ☐ Other Bank

Choose Company \*  
RGUTB2 / RGU2  
( Company ID / Company Name)

Pay From \*  
RUC100008/RUCR100008/BND/BBB  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

AVAILABLE BALANCE    BND 32,345,687.00

Local Currency:  
BND

Payment Currency \*  
SGD

Amount priority \*  
☐ Debit Amount   ☒ Payment Amount

Exchange Rate 1 SGD = 1 BND  
Note: Exchange rates for all FX transactions are indicative only. The actual rates will be applied at the time of executing the payments.

Payment Date \*  
2021-02-08

[SAVE CRITERIA](#)

Default Bank: BNPB 2021

Enter all necessary information as required for a transfer.

Click the **SAVE CRITERIA** button. The application will save the **Batch Criteria Selection**.

# 4 Transfers

## 4.3 Create Batch Payment

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The **Payment Details** screen

The screenshot shows the 'Create Batch Payment' screen in the b.digital system. The 'Payment Details' section is highlighted with a grey border. It contains the following fields:

- Your Reference \***: 20210802MMO0002
- Pay To \***: A search field with a magnifying glass icon. Below it, a red error message reads: 'Please select the company to pay to.'
- Debit Amount \***: A text input field.
- Payment Amount \***: A text input field. Below it, a red error message reads: 'Please select the amount to be credited.'
- Payment Detail \***: A text input field.
- Payment Detail 2**: A text input field.
- Remarks \***: A text input field.

At the bottom of the section, there is a yellow button labeled 'ADD PAYMENT'. Below the button, a disclaimer states: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' At the very bottom, it says '0 item(s) in the batch' on the left and 'Total Debit Amount: 0.00 (MYR)' on the right.

Enter all necessary information as required for a transfer.

Click the **ADD PAYMENT** button. The payment details will appear.

The screenshot shows the 'Create Batch Payment' screen after clicking the 'ADD PAYMENT' button. The 'Payment Details' section is now populated with the following information:

- Your Reference \***: 20210802MMO0002
- Pay To \***: Michael Mankud/2021030811/0000
- Debit Amount \***: A\$100.00
- Payment Amount \***: A\$100.00
- Payment Detail \***: A\$100.00
- Payment Detail 2**: A\$100.00
- Remarks \***: A\$100.00

At the bottom of the section, there is a yellow button labeled 'ADD PAYMENT'. Below the button, a disclaimer states: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' At the very bottom, it says '1 item(s) in the batch' on the left and 'Total Debit Amount: 100.00 (MYR)' on the right. Below the table, it says 'Items per page: 5' and '1 - 1 of 1'.

## 4 Transfers

### 4.3 Create Batch Payment

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Add Payment functions

Action	Response
Edit	Expand (▼) icon and click <b>Edit</b> option, the records under the <b>ADD Payment</b> details can be edited and submitted for approval
Delete	Expand (▼) icon and click <b>Delete</b> option, the records under the <b>ADD Payment</b> details can be deleted

Once all the details are filled, click the **CONTINUE** button.  
The Review screen will then be displayed.

The screenshot displays the 'Create Batch Payment' interface. At the top, there's a progress bar with three steps: 'STEP 1 CREATE BATCH' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below the progress bar, the 'Batch Criteria Selection' section is visible, containing a table with the following details:

Payment Method	DOMESTIC
Derived Payment Type	Manual Processing (Non-STP)
Transfer To	Other Bank
Company	RGUTLE / RGUS
Pay From	RUC1000332 / RUCR000332 / AUD / BBB
Debit Currency	AUD
Payment Currency	AUD
Payment Date	Feb 16, 2021
Derived Payment Date	Feb 16, 2021

Below this, the 'Payment Details' section shows '1 Item(s) in the batch'. It includes a table with one item:

Pay To	Transfer Amount (USD)
MMO/20210208111/AUD/BBB	A\$100.00

The total debit amount is A\$100.00 (AUD). At the bottom, there's a disclaimer: 'Disclaimer: This payment will be processed through service desk and may have delay in payment settlement.' and three buttons: 'PROCEED TO SUBMIT', 'BACK', and 'CANCEL'.

# 4 Transfers

## 4.3 Create Batch Payment

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### Review

Review and confirm the inputted details before submitting for approval.

### Complete

Click **PROCEED TO SUBMIT**. A confirmation message should be prompted and the request is submitted for approvals.

Create Batch Payment

Transfers > Create Batch Payment

Batch Reference : 2021021571648263

STEP 1  
CREATE BATCH

STEP 3  
REVIEW

STEP 3  
COMPLETE

✔ Your batch payment has been created successfully and submitted for approval.

Payment Reference	2021021571648263
Payment Method	Domestic Transfer
Company	RSUTR2 / RGL2
Pay From	RGL2 / 616CR1000332 / AUD / BSB
Derived Payment Type	Manual Processing (Non-SIP)
Total Debit Amount	AUD 100.00
Payment Date	15-Feb-2021
Derived Payment Date	18-Feb-2021

CREATE ANOTHER BATCH PAYMENT

You can create another batch of payments by clicking **Create Another Batch Payment**.

## 4 Transfers

### 4.4 Create Transfer Standing Instruction

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In this section, you can create domestic transfers standing instructions.

From the menu, go to **Transfer** → **Create Transfer SI**.

The **Create Standing Instruction** screen should be displayed.

SI Reference : 2021021573537162

STEP 1 INITIATE SI

STEP 2 REVIEW

STEP 3 COMPLETE

Applicant

Your Reference \*

SI Nick Name \*

Payment Method \*

Choose Company \*

Pay From \*

Beneficiary

Amount

Standing Instruction Information

Payment Information

CONTINUE SAVE AS DRAFT RESET

Baiduri Bank, Brunei 2021

Enter details in the required fields. You will need to create an **SI Nick Name**. This is for your own reference so that you can easily identify the account.

Under Beneficiary and Amount sections, enter details as per a normal **Transfer**.

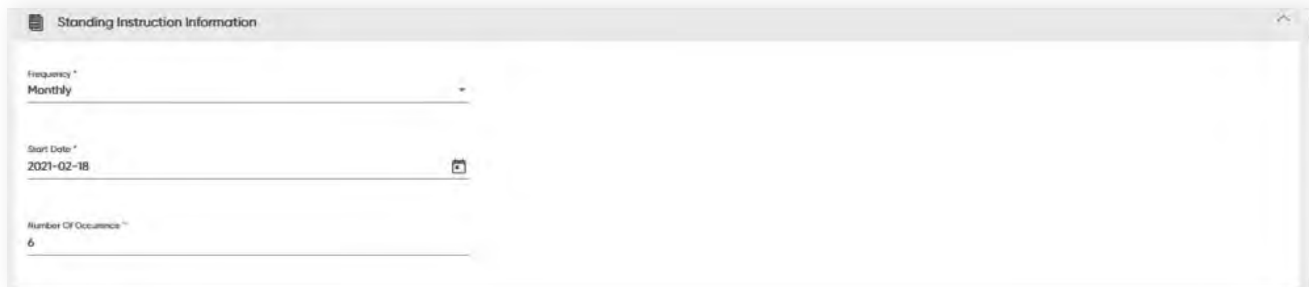


## 4 Transfers

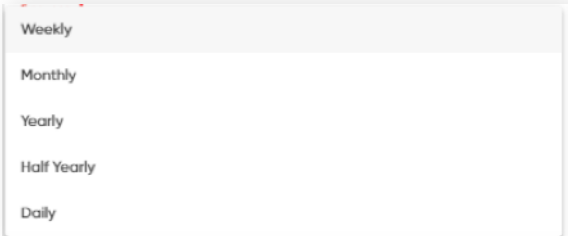
### 4.4 Create Transfer Standing Instruction

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Standing Instruction Information section



The screenshot shows a web form titled "Standing Instruction Information". It contains three input fields: "Frequency" with a dropdown menu set to "Monthly", "Start Date" with a date picker set to "2021-02-18", and "Number Of Occurrences" with a text input set to "6".

Fields	Description	Mandatory/Optional
Frequency	From the drop-down list, select how often you would like to pay the standing instruction 	Mandatory
Start Date	Set the date of when the payments should start	Mandatory
Number of Occurrence	Set how many times the payment should occur	Mandatory

#### Review

Click **CONTINUE**. The **Review** screen should be displayed.

#### Complete

Click **PROCEED TO SUBMIT**. A confirmation message will be displayed and the request is submitted for approval.

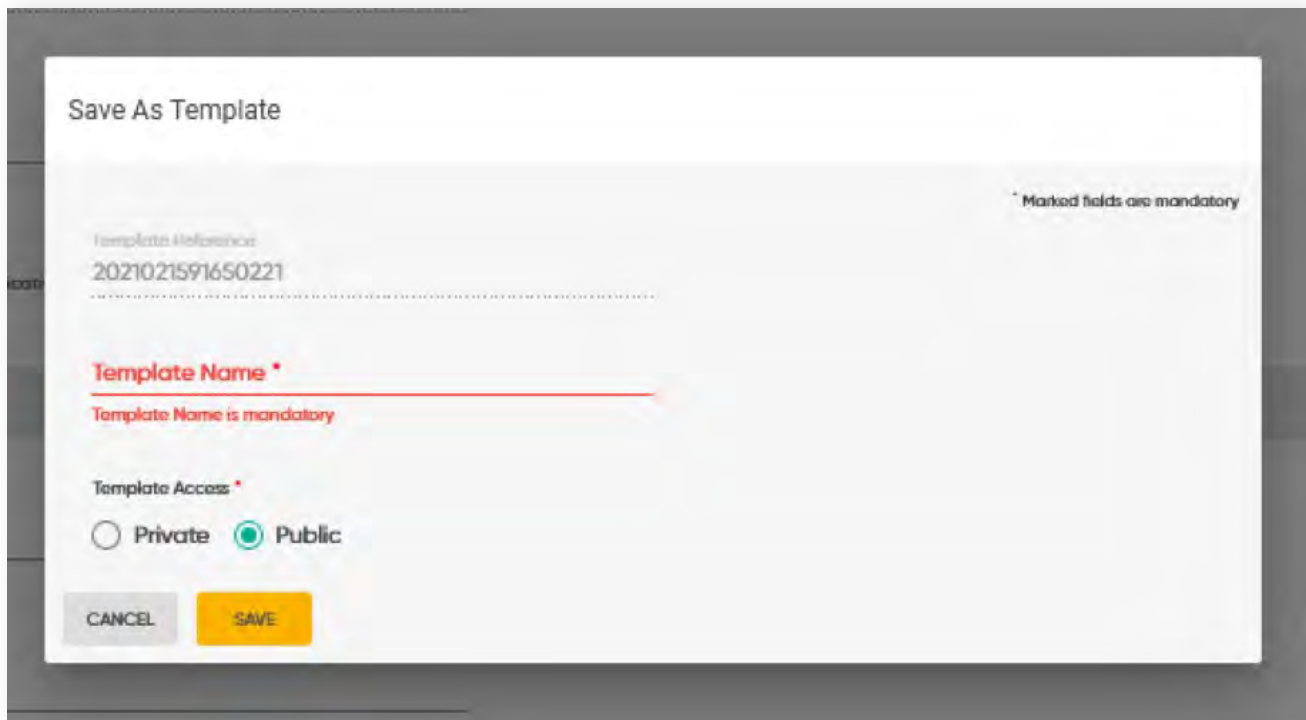
## 4 Transfers

### 4.5 Template

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Create a template of the same transaction and reuse the template when performing a similar transaction in the future. This saves you time. When creating the template, you can save the template for future use.

Once all details of the transactions are filled, click the **Save as Template** button. A pop-up display will appear.



The screenshot shows a 'Save As Template' dialog box. At the top, it says 'Save As Template'. Below this, there is a 'Template Reference' field with the value '2021021591650221'. To the right of this field, a note states 'Marked fields are mandatory'. Below the reference field, there is a 'Template Name' field with a red asterisk and a red error message 'Template Name is mandatory'. Below the name field, there is a 'Template Access' section with two radio buttons: 'Private' and 'Public'. The 'Public' option is selected. At the bottom, there are two buttons: 'CANCEL' and 'SAVE'.

**Template Reference** – this reference is auto-generated

**Template Name** – this is where you can give the template a reference name

**Template Access** – there are 2 options, Private or Public

**Public** – can be accessed and used by users within the company group. However, modification can only be done by the maker who created it.

**Private** – can be accessed by the maker who created it

Click the **Save** button to save the template.

# 4 Transfers

## 4.6 Edit/Delete/Amend Transfer

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Edit, delete and amend a transfer that is sent back for repair by the Approver.

From the menu, go to **Transfers** → **Manage Workflow**.

The **Manage Workflow** screen should be displayed. You can select either Single Payment, Batch Payment, Standing Instruction or Template under Filter Transaction.

Manage Workflow

Transfers > Manage Workflow

Filter Transaction

Single Payment

Workflow List

Select

SW0001

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202007050296332	RGU2 / RUCR000008 / BND / BNB	RGU2 / RUCR000004 / BND / BNB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	
202008010060300					Jan 8, 2021	Internal Transfer	Draft	
2020070700144772					Jan 7, 2021	Internal Transfer	Draft	
202007070232095	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000004 / BND / SCB	BND		Jan 7, 2021	Internal Transfer	Draft	
2020070406630545					Jan 4, 2021	Internal Transfer	Draft	
2020072800659422	RGU2 / RUCR000008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020072800659427	RGU2 / RUCR000008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	
2020072607030846	RGU2 / RUCR0000332 / AUJ / BNB	bluemoi / 9239283293892 / USD / BNB	USD	1.00	Dec 26, 2020	Domestic Transfer	Pending Repair	
20200727070702743	RGU2 / RUCR000008 / BND / BNB	cecp1 / 15425416253 / USD / BNB	BND	36.41	Dec 26, 2020	Domestic Transfer	Draft	
20200726072200572	RGU2 / RUCR0000332 / AUJ / BNB	98989898989 / 676767676 / BND / HOFIC	AUD	1.03	Dec 26, 2020	International Transfer	Draft	

Items per page: 10

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1 2 3 4 5 6 7 8 9 10

Under the Action column, click the drop-down arrow, a submenu containing **Edit** and **Delete** option should be displayed.

Manage Workflow

Transfers > Manage Workflow

Filter Transaction

Single Payment

Workflow List

Select

Workflow List

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
202007050296332	RGU2 / RUCR000008 / BND / BNB	RGU2 / RUCR000004 / BND / BNB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Repair	▼
202008010060300					Jan 8, 2021	Internal Transfer	Draft	▼
2020070700144772					Jan 7, 2021	Internal Transfer	Draft	▼
202007070232095	RGU2 / RUCR000002 / BND / SCB	RGU2 / RUCR000004 / BND / SCB	BND		Jan 7, 2021	Internal Transfer	Draft	▼
2020070406630545					Jan 4, 2021	Internal Transfer	Draft	▼
2020072800659422	RGU2 / RUCR000008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	▼
2020072800659427	RGU2 / RUCR000008 / BND / BNB	testadhoc11 / 1313131313 / BND / HOFIC	BND	12.00	Dec 28, 2020	International Transfer	Draft	▼
2020072607030846	RGU2 / RUCR0000332 / AUJ / BNB	bluemoi / 9239283293892 / USD / BNB	USD	1.00	Dec 26, 2020	Domestic Transfer	Pending Repair	▼
20200727070702743	RGU2 / RUCR000008 / BND / BNB	cecp1 / 15425416253 / USD / BNB	BND	36.41	Dec 26, 2020	Domestic Transfer	Draft	▼
20200726072200572	RGU2 / RUCR0000332 / AUJ / BNB	98989898989 / 676767676 / BND / HOFIC	AUD	1.03	Dec 26, 2020	International Transfer	Draft	▼

Items per page: 101 - 10 of 102

12345678910

Click **Edit**. For requests that were sent back for repair, you will be able to view the reason of why the request was sent back.

## 4 Transfers

### 4.6 Edit/Delete/Amend Transfer

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Corporate Group ID : testnew1 | Corporate Group Name : testnew1

Tuesday, February 16, 2021 at 1:39:46 AM GMT+08:00

### Edit Transfer

Transfers > Manage Workflow > Edit Transfer

Payment Reference : 2021021532916332

STEP 1  
EDIT TRANSFER

STEP 2  
REVIEW

STEP 3  
COMPLETE

Reason For Sent To Amend: Update payment detail

#### Applicant

Your Reference\*\*  
SOFAD2021111

Payment Method\*\*  
INTERNAL TRANSFER

Choose Company\*\*  
RGU/IL2 / RGU2  
(Company ID / Company Name)

Pay From\*\*  
RUC100008/RUC100008/IND/BBB  
(Account Name / Account Number / Currency / Bank Code)

Payment Date\*\*  
2021-02-25

PROCEED TO SUBMIT

Choose Your Own Company Account

Click **CONTINUE**. The Review screen will be displayed where you can confirm the updated details.

Click **PROCEED TO SUBMIT**. The transaction will be sent back to the approver.

## 4 Transfers

### 4.6.1 Copy Active Transfer Records

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Transactions that have been approved cannot be edited. You can copy details to be a template and change the payment amount.

From the menu, go to **Transfers** → **Manage Transfers**.

The **Manage Transfers** screen will be displayed.

Under the Action column, click the drop-down arrow. The application displays a sub-menu containing the **Copy** option.

**Manage Transfers**  
Transfers > Manage Transfers

Filter Transaction: Single Payment

Search Transfers

Payment Reference	Pay From	Pay To	Category	Amount	Payment Date	Payment Method	Status	Action
20210201023535627	RGUZ / RUCR000008 / BND / BND	RUCR000004 / RUCR000004 / BND / BND	BND	10.00	Feb 10, 2021	INTERNAL	Success	▼ Copy
2021020100943401	RGUZ / RUCR000002 / BNR / SCB	MR SALARY NABANE / 23232323 / BNR / SCB	BNR	10.00	Feb 10, 2021	DOMESTIC	Success	▼
20210117126209421	RGUZ / RUCR000008 / BND / BND	crscl / 15425436251 / BND / BND	BND	12.00	Feb 9, 2021	DOMESTIC	Success	▼
20210120948022361	RGUZ / RUCR000008 / BND / BND	bluered / 9239285293892 / BND / BND	BND	1.00	Jan 21, 2021	DOMESTIC	Success	▼
2021011302091431	RGUZ / RUCR000006 / BNR / SCB	MR SALARY NABANE / 23232323 / BNR / SCB	BNR	12.00	Jan 8, 2021	DOMESTIC	Success	▼
2021010620837854	RGUZ / RUCR000006 / BNR / SCB	tertent5656 / 876543210987654321 / BND / BND	BND	10.00	Jan 6, 2021	TT	Success	▼
2021010620352697	RGUZ / RUCR000006 / BNR / SCB	tertent5656 / 876543210987654321 / BND / BND	BND	10.00	Jan 6, 2021	TT	Success	▼
2021010620102156	RGUZ / RUCR000008 / BND / BND	bluered / 9239285293892 / BND / BND	BND	4.00	Jan 6, 2021	DOMESTIC	Success	▼
2021010512753254	RGUZ / RUCR000008 / BND / BND	bluered / 9239285293892 / AUD / BND	AUD	0.91	Jan 6, 2021	DOMESTIC	Success	▼
202102285547733F	RGUZ / RUCR000008 / BND / BND	bluered / 9239285293892 / USD / BND	USD	16.67	Jan 6, 2021	DOMESTIC	Success	▼

Items per page: 10 1-10 of 84 1 2 3 4 5 6

## 4 Transfers

### 4.6.1 Copy Active Transfer Records

[Back to Table of Contents](#)

Click **Copy**. The **Copy Transfer → Applicant** screen is displayed.

**Choose your own company account** and **Payment Information** are copied from the selected Single Transfer record. However, you will need to enter the **Amount** Details.

**Copy Transfer**  
Transfers > Manage Workflow > Copy Transfer

STEP 1: COPY TRANSFER    STEP 2: REVIEW    STEP 3: COMPLETE

**Applicant**

Your Reference \*

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUTIL2 / RGU2  
(Company ID / Company Name)

Pay From \*  
RUC100008/RUC100008/BND/BBB  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

AVAILABLE BALANCE    BND 32,145,681.00

Payment Date \*  
2021-02-16

**Choose Your Own Company Account**

Account Name	Account Number	Currency	Bank Code
Choose Your Own Company Account			

**Amount**

**Payment Information**

[CONTINUE](#) [SAVE AS DRAFT](#) [CANCEL](#) [RESET](#)

Once you've entered the required details, click **CONTINUE**. The **Review** screen is displayed where you can confirm the updated details.

Click **PROCEED TO SUBMIT**. A confirmation message is prompted and the updated request is submitted for approval.

## 4 Transfers

### 4.7.1 Manage Transfer (Viewing Manage List)

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Once a Transfer is approved, the details will be sent to the Manage Transfers List.

Click **Manage Transfers**. The **Manage List** screen is displayed, where you can view the list of Transfers and their corresponding status.

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
<a href="#">2019062541256904</a>		Atos Sintel / 2010010001 / SGD / DBS	SA_S01 / 5010010001 / SGD / DBS	SGD	12.00	Jun 25, 2019	INTERNAL	Submitted	<a href="#">Submit</a>
<a href="#">2019022684131886</a>		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	50.00	Feb 26, 2019	DOMESTIC	Submitted	<a href="#">Submit</a>
<a href="#">2019022773632822</a>		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	20.00	Mar 19, 2019	DOMESTIC	Submitted	<a href="#">Submit</a>
<a href="#">2019022773452883</a>		Atos Sintel / 2010010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	25.00	Apr 23, 2019	DOMESTIC	Submitted	<a href="#">Submit</a>

Click the **PAYMENT REFERENCE** link of the record where the user can view each field of the selected record as shown below.

Payment Reference: 2019062541256904

**Applicant**

Reference	T213
Payment Method	INTERNAL
Derived Payment Type	BOOKTBF
Company	Atos Sintel/Atos Sintel
Pay From	Atos Sintel/ 2010010001 / SGD / DBS
Payment Date	Jun 25, 2019
Derived Payment Date	Oct 7, 2019

**Own Company Account**

Company	Atos Sintel/Atos Sintel
Pay To	SA_S01 / 5010010001 / SGD / DBS

**Amount**

Debit Currency	SGD
Payment Currency	SGD

# 4 Transfers

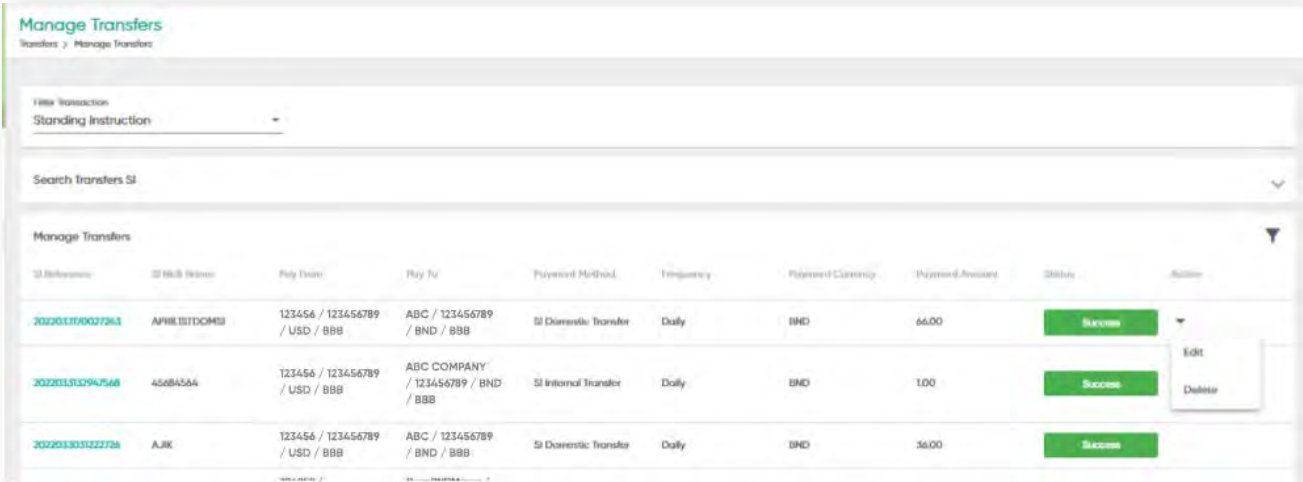
## 4.7.2 Amendment/Deletion of Standing Instruction – [Back to Table of Contents](#)

This section specifies how you can delete a standing instruction.

Under the menu, go to **Transfer → Manage Transfers**. The **Manage Transfers** screen should be displayed. You can view the list of transfers and their statuses in this screen.

From the **Filter Transaction** field, select **Standing Instruction**. The list of Standing Instruction transfers should be displayed.

Under the **Action** column, click the drop-down arrow and select to either Edit or Delete.





## 4 Transfers

### 4.8 Approver Flow (Transfers)

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An Approver can approve, reject or send for repair for all records.  
Below explains the transaction status:

#### Pending Approval

When the Maker has created the Transfer Payment Record and has submitted the request for approval.

#### Partially Approved

Payment record gets approved from one level of Approver and pending for approval from other Approvers.

#### Fully Approved

When payment has completed all the levels of approvals and is awaiting release.

To view a video tutorial on approving transactions, [click here](#).

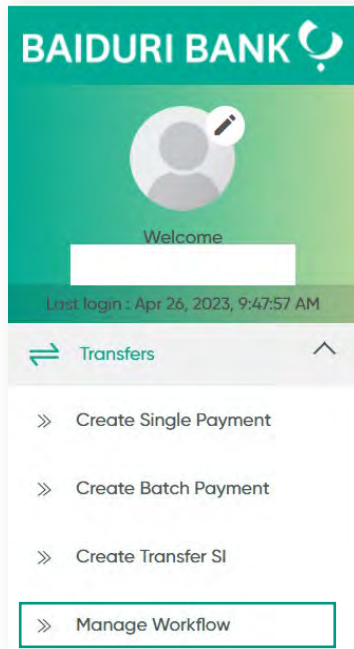


# 4 Transfers

## 4.8.1 Approving Transfers

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From the menu, go to **Transfer** ➔ **Manage Workflow**.



The **Manage Workflow** screen should be displayed.

Under the **Action** column, click the drop-down arrow.

The application displays the sub-menu containing **Approve**, **Reject** and **Amendment**.

Manage Workflow

Transfers > Manage Workflow

Filter Transaction

Single Payment

Workflow List

Select

Suggest

Payment Reference

Pay From

Pay To

Currency

Payment Amount

Payment Date

Payment Method

Status

Action

202302150144791

RGU2 / RUCR00008 / BND / DBB

Black and White Plastics / 87300934434523 / BND / DBV

BND

100.00

Feb 18, 2021

International Transfer

Pending Approval

2023021501475075

RGU2 / RUCR00008 / BND / DBB

Michael Marford / 20200208111 / BND / DBB

BND

100.00

Feb 15, 2021

Domestic Transfer

Pending Approval

202302150149627

RGU2 / RUCR00002 / BND / SCB

RGU2 / RUCR00006 / BND / SCB

BND

25.00

Feb 15, 2021

Internal Transfer

Pending Approval

202302150149666

RGU2 / RUCR00002 / BND / SCB

RGU2 / RUCR00006 / BND / SCB

BND

25.00

Feb 12, 2021

Internal Transfer

Pending Approval

202302150149666

RGU2 / RUCR00002 / BND / SCB

RGU2 / RUCR00006 / BND / SCB

BND

10.00

Feb 12, 2021

Internal Transfer

Pending Approval

202302150149666

RGU2 / RUCR00002 / BND / SCB

RGU2 / RUCR00006 / BND / SCB

BND

10.00

Feb 12, 2021

Internal Transfer

Pending Approval

202302150149666

RGU2 / RUCR00008 / BND / DBB

Black and White Plastics / 87300934434523 / BND / DBV

BND

10.00

Feb 12, 2021

International Transfer

Pending Approval

202302150149666

RGU2 / RUCR00002 / BND / SCB

RGU2 / RUCR00006 / BND / SCB

BND

10.00

Jan 25, 2021

Internal Transfer

Release (Auto)

202302150149666

RGU2 / RUCR00032 / BND / DBB

Michael Marford / 20200208111 / BND / DBB

BND

1,000.00

Feb 8, 2021

Domestic Transfer

Pending Approval

202302150149666

RGU2 / RUCR00008 / BND / DBB

RGU2 / RUCR00004 / BND / DBB

BND

12.00

Feb 12, 2021

Internal Transfer

Pending Approval

Approve

Reject

Amendment

## 4 Transfers

### 4.8.1 Approving Transfers

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Click **Approve**. The **Approve Transfer** screen will be displayed, where you can verify the updated information.

The screenshot shows the 'Approve Transfer' interface. At the top, it displays the corporate group ID and name. The main section is titled 'Approve Transfer' and contains several fields for verification: Company (RGLTIL2/RGL2), Pay From (RUC1000002/RUC1000002/INR/SGR), Payment Date (Feb 15, 2021), and Disbursed Payment Date (Feb 15, 2021). Below this is a section for 'Own Company Account' with similar fields. The 'Amount' section shows a debit amount of 725.00 (Twenty Five INDIAN RUPEES) and a payment amount of 725.00 (Twenty Five INDIAN RUPEES). The 'Payment Information' section includes a payment detail of INR. At the bottom, there are 'APPROVE' and 'CANCEL' buttons. The footer indicates 'Baiduri Bank, Brunei 2021'.

Click **APPROVE**. Here the 2 Factor Authentication (2FA) screen will be shown and requesting the verification.

Authentication screen reference

The screenshot shows the 'Payment Authentication Prompt' screen. It features a '2 Step Verification' section with a QR code and a prompt to 'Enter the transaction number'. Below the prompt are five input fields for the number, followed by a 'SUBMIT' button. The footer includes 'Baiduri Bank, Brunei 2021'.

Click **SUBMIT**. The Transfers is approved and a confirmation message is prompted. Once payment is approved, the details will be sent to the **Manage List**.

# 4 Transfers

## 4.8.1 Approve (Transfers)

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**Approve Transfer**  
Transfers > Manage Workflow > Approve Transfer

Payment Reference: 2021021512809627

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

✔ Your Payment has been fully approved and can be released for processing.

Payment Reference	2021021512809627
Reference	18890
Payment Method	Internal Transfer
Derived Payment Type	BOOKTRF
Pay From	RGU2/RUCR000002/INR/SCB
Pay To	RGU2/RUCR000006/INR/SCB
Payment Amount	INR 25
Payment Date	15-Feb-2021
Derived Payment Date	15-Feb-2021
Fee Amount	INR 0

[← RELEASE WORKFLOW](#)

If approval of a transaction fails due to technical issues, the transfer will roll back to **Release Failed** status. You can then select whether to resubmit for approval or to cancel the release.

**b digital**  
Corporate Group ID : testnew1 | Corporate Group Name : testnew1  
Thursday, February 11, 2021 at 12:48:17 AM GMT+08:00

**Manage Workflow**  
Transfers > Manage Workflow

Filter Transaction  
Single Payment

Workflow List

Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2021021512809627	RGU2 / RUCR000002 / INR / SCB	RGU2 / RUCR000006 / INR / SCB	INR	10.00	Jan 25, 2021	Internal Transfer	Release Failed	Resubmit Cancel Release
2021020614140158	RGU2 / RUCR000002 / ALB / BSB	Michael Marford / 20200208123456 / BND / BBS	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	
2021020117121888A	RGU2 / RUCR000001 / BND / BBS	RGU2 / RUCR000004 / BND / BBS	BND	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	

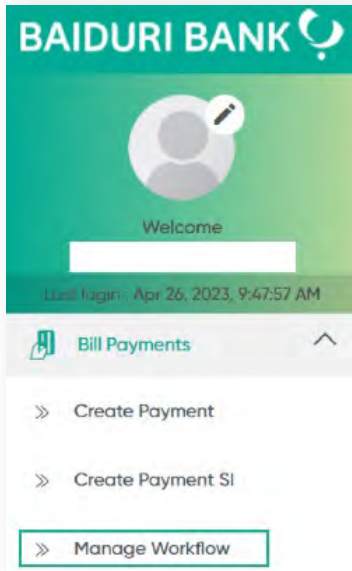
You can view transactions by generating the report under > [Account Balance Report](#)

## 4 Transfers

### 4.8.2 Amending and Rejecting Transfers

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From the menu, go to **Transfer** → **Manage Workflow**.  
The **Manage Workflow** screen should be displayed.



Under the **Action** column, click the drop-down arrow.  
The sub-menu containing **Approve**, **Reject** and **Amendment** should be displayed.

Manage Workflow

Transfers > Manage Workflow

Filter Transaction: Single Payment

Workflow List

Select

Search

Payment Reference	Pay From	Pay To	Customer	Payment Amount	Payment Date	Payment Method	Status	Action
202102155144761	RGU2 / BUCR00008 / BND / BDB	Black and White Plastics / 87300934434523 / BND / BNY	BND	100.00	Feb 18, 2021	International Transfer	Pending Approval	▼
202102153296332	RGU2 / BUCR00008 / BND / BDB	RGU2 / BUCR000004 / BND / BDB	BND	100.00	Feb 25, 2021	Internal Transfer	Pending Approval	▼
202102153475075	RGU2 / BUCR00008 / BND / BDB	Michael Marford / 20210208111 / BND / BDB	BND	100.00	Feb 15, 2021	Domestic Transfer	Pending Approval	▼ <div>Approve</div> <div>Reject</div> <div>Amendment</div>
202102151889627	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR000006 / BNR / SCB	BNR	25.00	Feb 15, 2021	Internal Transfer	Pending Approval	▼
2021021717164366	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR000006 / BNR / SCB	BNR	25.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2021021711031666	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR000006 / BNR / SCB	BNR	12.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2021021210516808	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR000006 / BNR / SCB	BNR	10.00	Feb 12, 2021	Internal Transfer	Pending Approval	▼
2021021103330632	RGU2 / BUCR00006 / BND / BDB	Black and White Plastics / 87300934434523 / BND / BNY	BND	0.00	Feb 12, 2021	International Transfer	Pending Approval	▼
2021021540522752	RGU2 / BUCR00002 / BNR / SCB	RGU2 / BUCR000006 / BNR / SCB	BNR	90.00	Jan 25, 2021	Internal Transfer	Release Failed	▼
2021020816160708	RGU2 / BUCR000032 / AUD / BDB	Michael Marford / 20210208173456 / BND / BDB	BND	1,000.00	Feb 8, 2021	Domestic Transfer	Pending Approval	▼

## 4 Transfers

### 4.8.2 Amending and Rejecting Transfers

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Select either **Amendment** or **Reject**, the **Send To Amendment** or **Rejection** screen will be displayed. You will need to input the reason in the **Remarks** field.

The screenshot shows the 'Send To Amendment' screen in the b.digital system. The header includes the b.digital logo, user information (Corporate Group ID: 1, Isidrow1), and the date/time (Tuesday, February 16, 2021 at 12:57:48 AM GMT+0800). The main content area is divided into several sections:

- Own Company Account:** Contains fields for 'Company' (RGUTSL2/RGLJ2) and 'Pay To' (RUC100004/ RUCR00004/ BND/ BND).
- Amount:** Contains fields for 'Debit Currency' (BND), 'Payment Currency' (BND), 'Debit Amount' (BND100.00 (One Hundred (BRUNEI DOLLAR))), and 'Payment Amount' (BND100.00 (One Hundred (BRUNEI DOLLAR))).
- Payment Information:** Contains fields for 'Payment Detail' (Regular payment), 'Payment Detail (Line 2)', and 'Payment Remarks'.
- Reason For Send To Amendment:** Contains a 'Remarks' field with a text input area and a '0/1000' character count.

At the bottom, there are two buttons: 'SEND TO AMENDMENT' (yellow) and 'CANCEL' (grey). A green circular arrow icon is located in the bottom right corner.

After a transaction is sent for repair or rejected, it goes back to the Maker's workflow and they receive an email notification.



# 5 Bill Payment

## 5.1 Overview

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This service allows you to pay various types of bills, including:

- **Baiduri Bank credit cards**
- **Baiduri Finance Hire Purchase**
- **Utility bills (water and electricity)**
- **Phone bills (DST, imagine and Progresif)**
- **Other bills (Insurance, fees, taxes and etc)**

In this section, there are 3 ways you can make bill payments:



### **Immediately**



### **Future dated**

you will need to specify the future date of when you prefer for the payment to be made



### **Standing instructions**

you will be able to set up regular or recurring payments

# 5 Bill Payment

## 5.2 Create Bill Payment

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From the menu, go to **Bill Payments** → **Create Payment**.

Create Payment

Bill Payments > Create Payment

Bill Payment Reference: 2021021685840814

STEP 1 INITIATE PAYMENT

STEP 2 REVIEW

STEP 3 COMPLETE

Applicant

Your Reference \*

Choose Company \*

Pay From \*

Bill Information

Payment Details

CONTINUE SAVE AS DRAFT RESET

You can save the information you have entered as a draft before submitting the transaction. The saved information can be reviewed again under Manage **Workflow** → **Draft**.

### Functions under Bill Payment

Actions	Response
Save as draft	Allows you to save entries as drafts before submitting



# 5 Bill Payment

## 5.2 Create Bill Payment

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Fields	Description	Mandatory / Optional
Your Reference	Set a code or reference, so that you can identify and remember the entry in the future	Mandatory
Choose Company	From the drop-down list, select the Company you wish to make the payments to	Mandatory
Pay From	<p>Enter the account number of the account you prefer to deduct from for the bill payments</p> <ul style="list-style-type: none"><li>• This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field.</li><li>• The Pay From field contains Company Name/Account Number/Currency/ Bank Code</li><li>• Once the Pay From field is filled, the total available account balance of the company should be displayed.</li></ul>	Mandatory

### Bill Information field functions

Bill Information

Choose Biller \*

[Biller Category / Biller Code / Biller Name / Payee Nick Name]

Create Adhoc Bill Payee


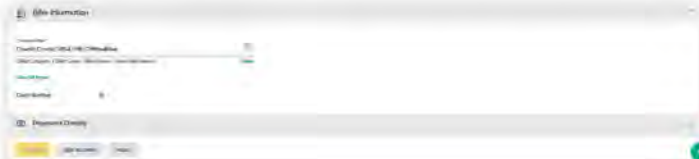
Payment Details

CONTINUE SAVE AS DRAFT RESET


# 5 Bill Payment


## 5.2 Create Bill Payment

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Fields	Description	Mandatory / Optional
Choose Biller	<p>Click Choose Biller. The Search Bill Payee window will be prompted. Enter the Biller information that you wish to make bill payments to.</p>  <p>The Biller information will be displayed in their respective fields. Any additional information defined will appear below the <b>Choose Biller</b> field. See below.</p> 	Mandatory

### Functions under Bill Payment

 Payment Details

Payment Date \*  
 2022-03-31
 

Payment Currency \*  
 BND

Payment Amount \*  
 123.00  
 (One Hundred Twenty Three BRUNEI DOLLAR )


Remarks  
 test

# 5 Bill Payment

## 5.2 Create Bill Payment

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Fields	Description	Mandatory / Optional / Auto-populated
Payment Date	Set a date that you prefer the payment to be made. By default, the current date is auto-populated.  If the set payment date falls on a weekend or public holiday, then the transaction will be processed the next business day.	Mandatory
Payment Currency	Defaulted to BND	Auto-populated
Payment Amount	Enter the payment amount you wish to pay the biller	Mandatory
Remarks	Enter any remarks that you can use as a reference for the transaction	Optional



Corporate Group ID : testnew1 | Corporate Group Name : testnew1

Tuesday, February 16, 2021 at 11:44:58 PM GMT+08:00

### Create Payment

Bill Payments > Create Payment

Pay From RUC100008/RUC100008/BND/B88

Bill Information

Bill

Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen / BillerAuto

Credit Card Number

15

Payment Details

Payment Date

Feb 16, 2021

Payment Currency

BND

Payment Amount

BND100.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Additional Information

Label1

logit

Label2

Feb 16, 2021

Label3

Feb 16, 2021, 11:44:57 PM

Label4

BND2,333.00

Fees Information

Fee Amount

BND10.00

PROCEED TO SUBMIT

BACK

CANCEL

# 5 Bill Payment

## 5.2 Create Bill Payment

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Actions	Response
<a href="#">Proceed To Submit</a>	To submit requests for approval

If the set payment date falls on a weekend or public holiday, then the transaction will be processed the next business day.

### Review

Click **CONTINUE**. The request will be submitted and the **Review** screen will be displayed. From here, you can review the entered details before submitting for approval.

The screenshot shows the 'b.digital' 'Create Payment' interface. At the top, it displays 'Corporate Group ID : testnew1 | Corporate Group Name : testnew1' and the date 'Wednesday, February 17, 2021 at 12:00:21 AM GMT+08:00'. The page title is 'Create Payment' with a breadcrumb 'Bill Payments > Create Payment'. A progress bar indicates three steps: 'STEP 1 INITIATE PAYMENT' (completed), 'STEP 2 REVIEW' (current step), and 'STEP 3 COMPLETE'. The main content area is divided into sections: 'Applicant' (Reference: MMOSAMPAD02, Company: RGUZ, Pay From: RUC100008/RUCR100008/BND/BDB), 'Bill Information' (Bill: Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillerAuto, Credit Card Number: 15), 'Payment Details' (Payment Date: Feb 16, 2021, Payment Currency: BND, Payment Amount: BND100.00 (One Hundred BRUNEI DOLLAR), Remarks), and 'Additional Information' (Label1: togit, Label2: Feb 16, 2021).

# 5 Bill Payment

## 5.2 Create Bill Payment

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### Complete

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted. This means that the transaction has been submitted for approvals.

Create Payment

Bill Payments > Create Payment

Bill Payment Reference: 2021021691349554

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

✔ Your Payment has been created successfully and submitted for approval.

Bill Payment Reference:	2021021691349554
Reference	MMOSAMPA001
Company	RGUJ2
Pay From	RGUJ2 / RUCR100008 / BND / BBB
Billor	Credit Cards / AutoBillorBNDOpen / AutoBillorBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	16-Feb-2021
Fee Amount	BND 10

MAKE ANOTHER BILL PAYMENT

## 5 Bill Payment

### 5.3 Adhoc Payment

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You can create payment profiles through Adhoc Payment to pay bills instantly. These profiles will be saved as a Bill Payee which then can be viewed again under **Biller Beneficiary**.



# 5 Bill Payment

## 5.4 Create Standing Instruction

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From the menu, go to **Bill Payment** → **Create Payment SI**

### Create Payment SI

Bill Payments > Create Payment SI

Payment SI Reference Number : 2021021693853937

STEP 1  
INITIATE PAYMENT SI

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Your Reference \*

SI Nick Name \*

Choose Company \*  
( Company ID / Company Name)

Pay From \*  
(Account Name / Account Number / Currency / Bank Code)

Biller Information

Amount

Standing Instruction Information

CONTINUE

SAVE AS DRAFT

RESET

Fields	Description	Mandatory / Optional
Your Reference	Set a code or reference, so that you can identify and remember the entry in the future	Mandatory
SI Nickname	Enter a preferred name for this particular Standing Instruction so that you can remember it easily	Mandatory
Choose Company	From the drop-down list, select the company that you wish to set up a Standing Instruction with	Mandatory
Pay From	<div>Enter the account number of the account you prefer to deduct from for the bill payments</div> <ul style="list-style-type: none"><li>• This field should be auto-populated based on the Company name chosen in the Company ID/Company Name field.</li><li>• The Pay From field contains Company Name/ Account Number/ Currency/ Bank Code</li></ul> <div>Once the Pay From field is filled, the total available account balance of the company should be displayed.</div>	Mandatory

## 5.4 Create Standing Instruction

[Back to Table of Contents](#)

## Biller Information field functions

Biller Information

Choose biller \*

Credit Cards/VISA/VB/MMOBPO01

(Biller Category / Biller Code / Biller Name / Payee Nick Name) Clear

View Bill Payee

Card Number 2020\*\*\*\*\*



Amount

Standing Instruction Information

CONTINUE

SAVE AS DRAFT

RESET

Fields	Description	Mandatory / Optional
Choose Biller	<p>Click Choose Biller. The Search Bill Payee window will be prompted. Enter the Biller information that you wish to make bill payments to.</p>  <p>The Biller information will be displayed in their respective fields. Any additional information defined will appear below the Choose Biller field. See below.</p> 	Mandatory



# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Amount fields functions

The screenshot shows a form titled "Amount" with a close button in the top right corner. It contains two input fields: "Payment Currency" with the value "BND" and "Payment Amount" with the value "100.00". Below the "Payment Amount" field, a red error message states "Amount should be between 1 to 12". At the bottom, there is a section titled "Standing Instruction Information" with three buttons: "CONTINUE" (highlighted in orange), "SAVE AS DRAFT", and "RESET".

Fields	Description	Mandatory / Optional
Payment Currency	This field is auto-populated based on the currency selected under the <b>Pay From</b> field	Auto-populate
Payment Amount	Enter the amount you wish to pay	Mandatory

### Standing Instruction Information fields functions


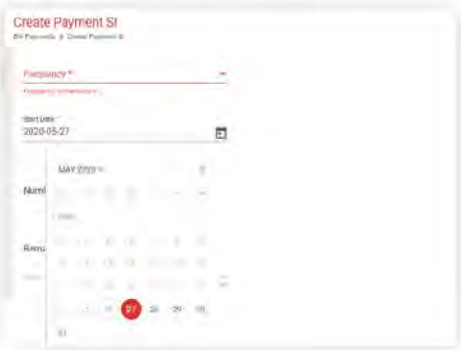
The screenshot shows a form titled "Standing Instruction Information" with a close button in the top right corner. It contains four input fields: "Frequency" with a dropdown menu showing "Monthly", "Start Date" with the value "2021-02-18" and a calendar icon, "Number Of Occurrence" with the value "3", and "Remarks" with a text area showing "0/100". At the bottom, there are three buttons: "CONTINUE" (highlighted in orange), "SAVE AS DRAFT", and "RESET".

Figure 1: Create Payment SI screen

# 5 Bill Payment

## 5.4 Create Standing Instruction

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Fields	Description	Mandatory / Optional / Auto-populated
Frequency	<p>This field sets the frequency of payment</p> <p>From the drop-down list, you can select payments to be made monthly or yearly</p> 	Mandatory
Start Date	<p>The date set for payments to start. Select the date from the calendar provided.</p>  <p>Figure 2: Create Payment SI screen</p>	Mandatory
Number of Occurrences	<p>Within a month or year, set the number of times the payment amount should be debited from the account</p>	Mandatory
Remarks	<p>Enter any remarks to remind you of the transaction details</p>	Optional

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Review

Once all the details were filled, click **CONTINUE**. The details will be displayed in the Review screen. You can confirm that the entered details are accurate before submitting for approval.

Payment SI Reference Number : 2021021693853937

STEP 1 INITIATE PAYMENT SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference: SAMPMM08001  
SI Nick Name: TOR0101  
Company: RGUTIL2/RG02  
Pay From: RUC100008/RUCR100008/BND/BBB

**Bill Information**

Pay To: Credit Cards / VISA / VB / MMOBP001  
Card Number: 2020\*\*\*\*\*

**Amount**

Payment Currency: BND  
Payment Amount: BND10.00  
(Ten BRUNEI DOLLAR)

**Standing Instruction Information**

Frequency: Monthly  
Number Of Occurrence: 3  
Start Date: Feb 18, 2021  
End Date: Apr 19, 2021  
Payment Remarks:

**Fees Information**

Fee Amount: BND25.00

**Buttons:** PROCEED TO SUBMIT, BACK, CANCEL

Actions	Response
Proceed To Submit	To submit requests for approval

# 5 Bill Payment

## 5.4 Create Standing Instruction

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### Complete

Once confirmed, click **PROCEED TO SUBMIT**. A confirmation message should be prompted.

Create Payment SI

Bill Payments > Create Payment SI

Payment SI Reference Number : 2021021693853937

STEP 1  
INITIATE PAYMENT SI

STEP 2  
REVIEW

STEP 3  
COMPLETE

✓ Your SI request has been created successfully and submitted for approval.

Payment SI Reference	2021021693853937
Reference	SAMPMMOB001
SI Nick Name	TOROT01
Company	RGUZ
Pay From	RGUZ / RUCR00008 / BND / BBB
Pay To	Credit Cards / VISA / VISA Biller / MMOBP001
Card Number	2020*****
Payment Amount	BND 10.00
Frequency	Monthly
Start Date	18-Feb-2021
End Date	19-Apr-2021
Fee Amount	BND 25

MAKE ANOTHER PAYMENT SI

# 5 Bill Payment

## 5.5.1 Approval Workflow for Bill Payments

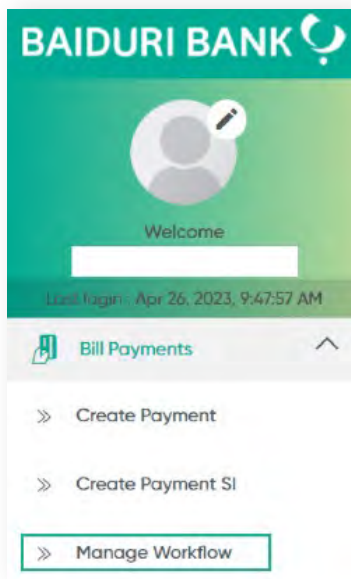
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To view a video tutorial on approving transactions, [click here](#).

For Baiduri b.Digital Business, there are 2 types of user access; Initiator and Approver.

Payments are submitted by the initiator, then an approver can approve, reject and make amendments to the request.

From the menu, go to **Bill Payment** → **Manage Workflow**.



Manage Workflow

Bill Payments > Manage Workflow

Filter Transaction  
Bill Payment

Workflow List

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021021691349556	RGU2 / RUCR100008 / BND / BBB	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	
2021021610029985	RGU2 / RUCR100008 / BND / BBB	Credit Cards/visa1/visa1/blue12	Feb 16, 2021	BND	100.00	Pending Approval	
2021021515149700	RGU2 / RUCR100008 / BND / BBB	Broadband/Telcom/TC Biller/Telcom	Feb 15, 2021	BND	100.00	Pending Approval	
2021020990059960	RGU2 / RUCR100008 / BND / BBB	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	
202102098110253	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 9, 2021	BND	100.00	Pending Approval	
20210204112823569	RGU2 / RUCR100008 / BND / BBB	Broadband/Telcom/TC Biller/Telcom	Feb 4, 2021	BND	100.00	Pending Approval	
2021012912310188	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	
2021012811033615	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	
2021012770042817	RGU2 / RUCR100002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	
2021012710908487	RGU2 / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	

Items per page: 10 1 - 10 of 119 1 2 3 4 5 6

# 5 Bill Payment

## 5.5.1 Approval Workflow for Bill Payments

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### Step 1

From the **Filter Transactions** drop down list, select either **Bill Payment** or **Bill payment Sl.**

### Step 2

**Bill Payment** – records related to bill payments will be displayed.

Click 'Search' to search for specific bill payments.

You may also view a more detailed record of the transaction by clicking the reference number.

Manage Workflow  
Bill Payments > Manage Workflow

Filter Transaction  
Bill Payment

Workflow List

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
<a href="#">202102161349556</a>	RGUZ / RUCR100008 / BND / BBB	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
<a href="#">20210216110029985</a>	RGUZ / RUCR100008 / BND / BBB	Credit Cards/visa/visa/bluetz	Feb 16, 2021	BND	100.00	Pending Approval	▼
<a href="#">202102151514970</a>	RGUZ / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Approval	▼
<a href="#">2021020990059790</a>	RGUZ / RUCR100008 / BND / BBB	Credit Cards/AutoBill/BNDOpen / AutoBill/BNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	▼
<a href="#">202102091100253</a>	RGUZ / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OnlineBiller	Feb 9, 2021	BND	100.00	Pending Approval	▼
<a href="#">2021020412623569</a>	RGUZ / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	▼
<a href="#">202102292310188</a>	RGUZ / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
<a href="#">2021028112036615</a>	RGUZ / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	8900	Pending Approval	▼
<a href="#">202102270042817</a>	RGUZ / RUCR100002 / INR / SCB	Broadband/Bilonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
<a href="#">202102270808487</a>	RGUZ / RUCR100002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	▼

Items per page: 10 1 - 10 of 119 1 2 3 4 5 >

### Step 3

Under the **Action** column, click on the drop-down arrow. The sub-menu containing **Approve**, **Reject** and **Amendment** will be displayed.

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 4

Under the **Action** column, click the drop-down arrow.

**Manage Workflow**  
Bill Payments > Manage Workflow

Filter Transaction  
Bill Payment

Workflow List

Select Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
2021021691549556	RGUZ / RUCR00008 / BND / B08	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 16, 2021	BND	100.00	Pending Approval	▼
2021021610029985	RGUZ / RUCR00008 / BND / B08	Credit Cards/visa1/visa1/blue12	Feb 16, 2021	BND	100.00	Pending Approval	▼
2021021515146970	RGUZ / RUCR00008 / BND / B08	Broadband/Telecom/TC Billes/Telecom	Feb 15, 2021	BND	100.00	Pending Approval	▼
2021020990059790	RGUZ / RUCR00008 / BND / B08	Credit Cards/AutoBillerBNDOpen /AutoBillerBNDOpen/BillerAuto	Feb 9, 2021	BND	10.00	Pending Approval	▼
202102098110253	RGUZ / RUCR00008 / BND / B08	Credit Cards/VISA /VB/OfflineBiller	Feb 9, 2021	BND	100.00	Pending Approval	▼
20210204112823569	RGUZ / RUCR00008 / BND / B08	Broadband/Telecom/TC Billes/Telecom	Feb 4, 2021	BND	100.00	Pending Approval	▼
202102291250188	RGUZ / RUCR00008 / BND / B08	Credit Cards/VISA/VB/VisaCard	Jan 29, 2021	BND	11.00	Pending Approval	▼
2021022812036615	RGUZ / RUCR00008 / BND / B08	Credit Cards/VISA/VB/VisaCard	Jan 28, 2021	BND	89.00	Pending Approval	▼
2021012770042817	RGUZ / RUCR00002 / INR / SCB	Broadband/Billonline/bill online/bill online	Jan 27, 2021	INR	100.00	Pending Approval	▼
2021012710808487	RGUZ / RUCR00002 / INR / SCB	Credit Cards/CC Bill/CC Bill/VisaPayee	Jan 27, 2021	INR	12.00	Pending Approval	▼

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# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 5

Click **Approve**. The Approve Payment screen will be displayed. Here you can verify the information.

Bill Payment Reference: 202102098110253

STEP 1  
VERIFY

STEP 2  
APPROVE

STEP 3  
COMPLETE

Applicant

Reference

MM0011

Company

RGUTL2 / RGUZ

Pay From

RGUZ / RUCR100008 / BND / BBB

Bill Information

Bill

Credit Cards / VISA / VB / OfflineBiller

Card Number

12

Additional Information

Label1

logit

Label2

Feb 9, 2021

Label3

Feb 9, 2021, 10:48:47 PM

Label4

BND2,333.00

Payment Details

Payment Date

Feb 9, 2021

Payment Currency

BND

Payment Amount

100.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Monthly payment

Fees Information

Fee Amount

BND10.00

APPROVE

CANCEL

### Note:

If a Bill Payment has not yet been approved after the requested date, an alert message will be prompted to the Approver. The Approver can choose to approve or reject transaction.



## 5 Bill Payment

### 5.5.2 Approving Bill Payments

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#### Step 6

Click Approve. You will be prompted with a 2FA authentication step. You will be required to use the digital token.

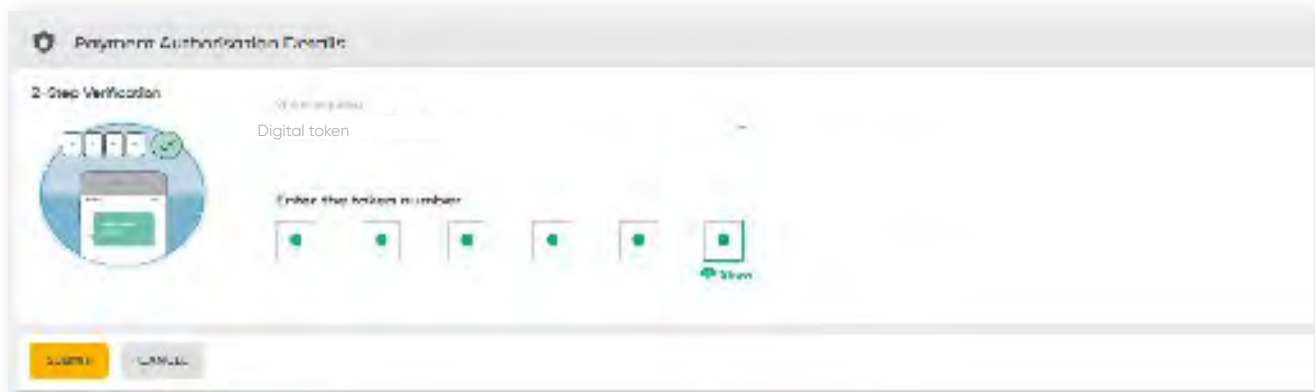
On your **Baiduri b.Digital Business mobile app**, go to **Generate Secure Code** to generate the secure code.



The screenshot shows the 'Payment Authorization Details' screen. Under '2-Step Verification', it says 'Of 2 steps (1/2)' and 'Online Mobile Token'. There is a circular icon with a smartphone and a green checkmark. Below this, it says 'Enter the token number' followed by six input fields. The first five fields are empty, and the sixth field contains the number '123456'. At the bottom, there are 'SUMMIT' and 'CANCEL' buttons.

#### Step 4

Enter the generated secure code in the respective field.



The screenshot shows the 'Payment Authorization Details' screen. Under '2-Step Verification', it says 'Of 2 steps (1/2)' and 'Digital token'. There is a circular icon with a smartphone and a green checkmark. Below this, it says 'Enter the token number' followed by six input fields. The first five fields are empty, and the sixth field contains the number '123456'. At the bottom, there are 'SUMMIT' and 'CANCEL' buttons.

# 5 Bill Payment

## 5.5.2 Approving Bill Payments

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### Step 7

Then Click **Submit**. A confirmation message will be prompted and the Bill Payment is considered approved. The approved details will be sent to the **Payment List**.

**Approve Payment**  
Applicant > Manage Workflow > Approve Payment

Bill Payment Reference: 202102098110253

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

✓ Your Payment has been fully approved and now can be released for processing.

Bill Payment Reference	202102098110253
Reference	MM40111
Company	RGU2
Pay From	RGU2 / RUCR100008 / BND / BBB
Billor	Credit Cards / VISA / VISA Biller/OfflineBiller
Card Number	12
Payment Amount	BND 100.00
Payment Date	09-Feb-2021

< MANAGE WORKFLOW

If a Bill Payment fails, this might be due to technical issues. In the event this happens, a Release Failed status will be reflected.

Click on the drop-down arrow. From here, you can choose to resubmit the approval or cancel the release.

**b digital**  
Corporate Group ID: testnew1 | Corporate Group Name: testnew1  
Wednesday, February 10, 2021 at 11:01:25 PM GMT+0800

**Manage Workflow**  
Bill Payments > Manage Workflow

20210122100147613	RGU2 / RUCR100006 / INR / SCB	Broadband/Offline INR Full/Offline INR Full	Jan 22, 2021	INR	12.00	Fully Approved	▼
2021013124302457	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 13, 2021	INR	100.00	Pending Approval	▼
2021010622102988	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 6, 2021	INR	10.00	Release Failed	▼
2021010570020526	RGU2 / RUCR100002 / INR / SCB	Broadband/Offline INR Full/Offline INR Full	Jan 5, 2021	INR	70.00	Pending Approval	▼
2021010565347895	RGU2 / RUCR100006 / INR / SCB	Broadband/Online INR/Online INR/test02	Jan 5, 2021	INR	100.00	Pending Approval	▼
2021010524348171	RGU2 / RUCR100002 / INR / SCB	Broadband/Online Biller/Online Biller/Online Biller	Jan 5, 2021	INR	100.00	Pending Approval	▼

Resubmit  
Cancel Release

Figure 4: Manage Workflow screen

Note:

If a Bill Payment has not yet been approved after the requested date, an alert message will be prompted to the Approver. The Approver can choose to approve or reject the transaction.

# 5 Bill Payment

## 5.5.3 Amending and Rejecting Bill Payments

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### Step 1

To amend or cancel a transaction, select either **Amendment** or **Reject** in the Manage workflow screen.

The Send to Amendment or Rejection screen will be displayed.

Bill Payment Reference: 2021021515149170

STEP 1  
VERIFY

STEP 2  
COMPLETE

Applicant

Reference

rc637

Company

RGU/TL2 / RGU2

Pay From

RGU2 / RUCR00008 / BND / BBB

Bill Information

Bill

Broadband / Telecom / TC Biller / Telecom

Fixed Field

12

Additional Information

Label1

tagit

Label2

Feb 15, 2021

Label3

Feb 15, 2021, 4:22:48 PM

Label4

BND2,333.00

Payment Details

Payment Date

Feb 15, 2021

Payment Currency

BND

Payment Amount

100.00  
(One Hundred BRUNE DOLLAR)

Remarks

Fees Information

Fee Amount

BND10.00

Reason For Send To Amendment

Comment \*

0/500

AMENDMENT

CANCEL

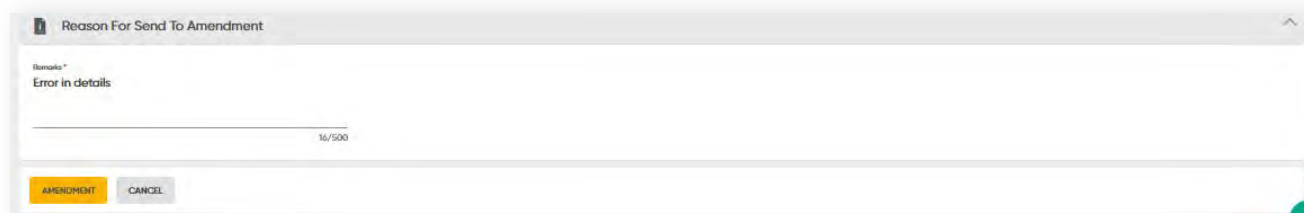
## 5 Bill Payment

### 5.5.3 Amending and Rejecting Bill Payments

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#### Step 2

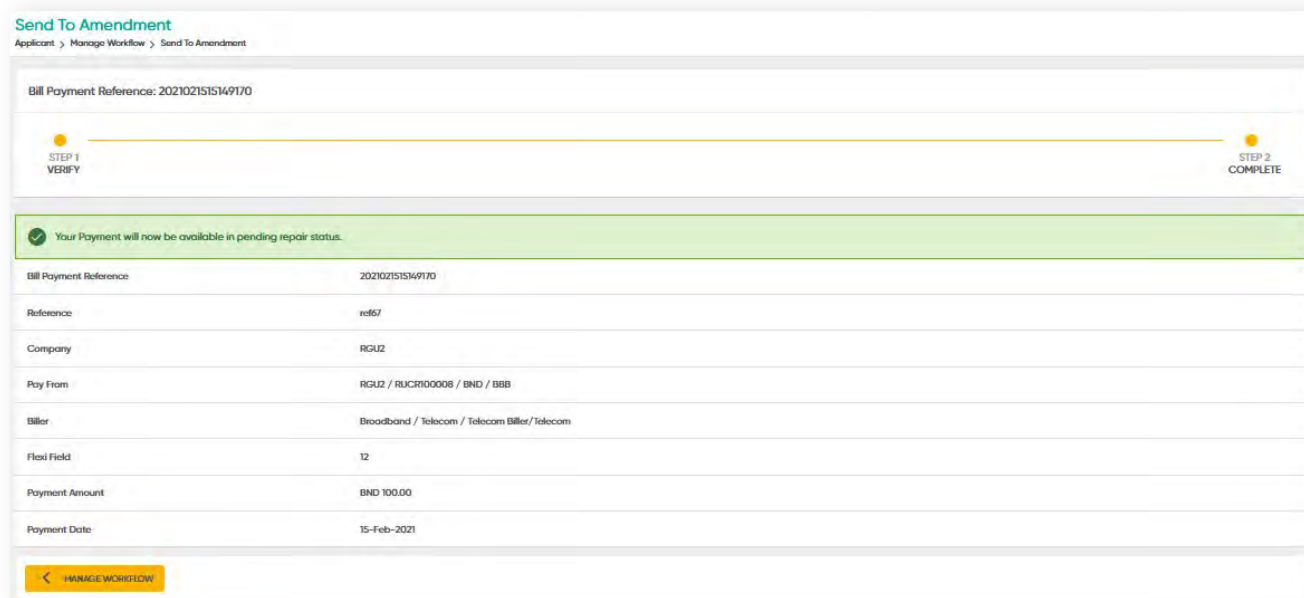
Under the Reason for **Amendment** or **Reason for Rejection** section, fill in the Remarks field.



A form titled "Reason For Send To Amendment". It features a text area labeled "Remarks \*" with the placeholder text "Error in details". Below the text area is a character count "16/500". At the bottom of the form are two buttons: "AMENDMENT" (highlighted in orange) and "CANCEL".

#### Step 3

To confirm, click the **AMENDMENT** or **REJECT** button. A confirmation message will be prompted once the request should be submitted to the approver for approval.



A confirmation screen titled "Send To Amendment" with a breadcrumb "Applicant > Manage Workflow > Send To Amendment". It displays the "Bill Payment Reference: 2021021515149170". A progress bar shows "STEP 1 VERIFY" (active) and "STEP 2 COMPLETE". A green message box states: "Your Payment will now be available in pending repair status." Below this is a table of payment details.

Bill Payment Reference	2021021515149170
Reference	ed67
Company	RGUZ
Pay From	RGUZ / RUCR100008 / BND / BBB
Billor	Broadband / Telecom / Telecom Biller / Telecom
Flexi Field	12
Payment Amount	BND 100.00
Payment Date	15-Feb-2021

At the bottom is a button labeled "< MANAGE WORKFLOW".

## 5 Bill Payment

### 5.6 Search and View Bill Payment

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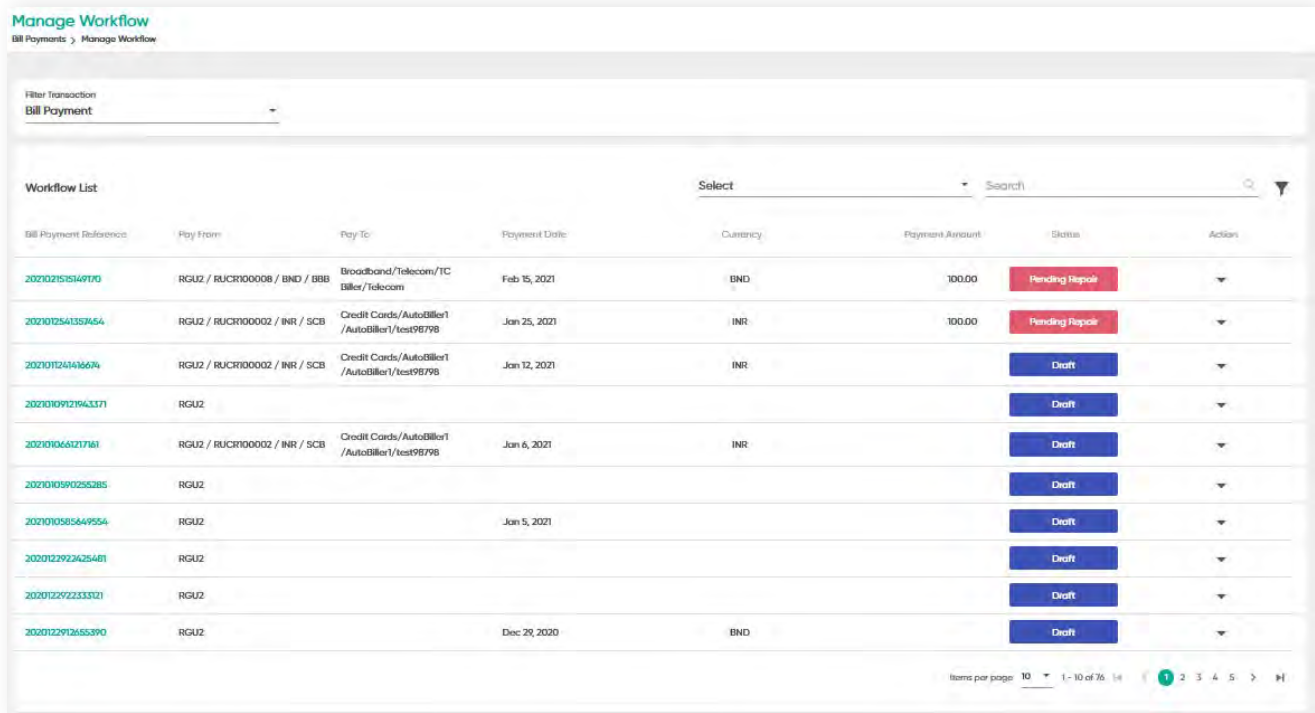
Actions	Description
<b>Pending Repair (Status)</b>	<p>Bill Payment transactions that were sent back for amendments will be listed under Manage Workflow with Pending Repair status. These records can be searched and viewed with the Search field.</p> <p>The Bill Payment transaction that is sent for repair by approver gets listed under Manage Workflow can be search &amp; view the particular record.</p>
<b>Active (Approved) Bill Payee records</b>	<p>The active (approved) Bill Payee records under the Payee List can be searched and viewed.</p>

## 5 Bill Payment

### 5.6.1 Search – Pending Repair (Amendment) Bill Payment Records

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From the menu, go to **Bill Payment** → **Manage Workflow**. The **Manage Workflow** screen should be displayed.



The screenshot shows the 'Manage Workflow' interface. At the top, there's a breadcrumb 'Bill Payments > Manage Workflow'. Below it is a 'Filter Transaction' dropdown set to 'Bill Payment'. The main area is a table titled 'Workflow List' with a 'Select' dropdown and a search bar. The table has columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Currency, Payment Amount, Status, and Actions. The first two rows have a status of 'Pending Repair' (red button), while the others are 'Draft' (blue button). The bottom of the screen shows pagination: 'Items per page: 10', '1 - 10 of 16', and a page indicator '1'.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Actions
2020102515149170	RGU2 / RUCR100008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Repair	▼
2020102541353454	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	▼
2020101241416674	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 12, 2021	INR		Draft	▼
20201019121763371	RGU2					Draft	▼
2020101641217161	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 6, 2021	INR		Draft	▼
2020101910255285	RGU2					Draft	▼
20201010585449554	RGU2		Jan 5, 2021			Draft	▼
202012292425461	RGU2					Draft	▼
2020122922333721	RGU2					Draft	▼
2020122912655390	RGU2		Dec 29, 2020	BND		Draft	▼

If you want to retrieve a specific transaction under Bill Payments, you can search by entering the **Bill Payment Reference**, **Pay From**, **Pay To**, **Currency**, **Payment Amount** or **Status** in the respective fields.

## 5 Bill Payment

### 5.6.1 Search – Pending Repair (Amendment) Bill Payment Records

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For Bill Payment SI, you can use the search field to extract a specific transaction by entering the **SI Reference, SI Nick Name, Pay From, Pay To, Frequency, Payment Currency, Payment Amount** or **Status**.

Click the **Bill Payment Reference** hyperlink to view more details of that specific transaction.

Bill Payment Reference : 2021021515149170

Applicant

Reference

ref67

Company

RGUTILZ / RGU2

Pay From

RGU2 / RUICR100008 / BND / BBB

Bill Information

Bill

Broadband / Telecom / TC Biller / Telecom

Flexi Field

12

Additional Information

Label1

tagit

Label2

Feb 15, 2021

Label3

Feb 15, 2021, 4:22:48 PM

Label4

BND2,333.00

Payment Details

Payment Date

Feb 15, 2021

Payment Currency

BND

Payment Amount

100.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Fees Information

Fee Amount

BND10.00

BACK

Audit Trail

CREATED

Created By

tmoker1

Created Date

Feb 15, 2021, 4:22:52 PM

AUTHORISED

< 1 of 1 >

Authorised by

pdfchecker

Authorised Date

Feb 17, 2021, 1:06:26 AM

Status

Pending Repair

Remarks

Error in details

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## 5 Bill Payment

### 5.6.1 Search – Active (Approved) Bill Payment Records

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Once the Payment is approved, the details will be displayed under Payment List.

From the menu, go to **Bill Payment** → **Payment List**. The Payment List screen will be displayed.

Here, you can view the status of each transaction. From the drop-down list at the top of the page, you can filter the transactions by **Bill Payment** or **Bill Payment SI**.

Payment List							
Bill Payments > Payment List							
Filter Transaction							
Bill Payment							
Search Bill Payments							
Payments List							
Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20210129140288564	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Dec 31, 2024	INR	10.00	Future Date	
20210129140288563	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 1, 2024	INR	10.00	Future Date	
20210129140288562	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Dec 31, 2022	INR	10.00	Future Date	
202102098180253	RGU2 / RUCR00008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 17, 2021	BND	100.00	Success	
20210210122116535	RGU2 / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Feb 10, 2021	BND	10.00	Success	
2021010461443342	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Feb 9, 2021	INR	10.00	Success	
2021020223956574	RGU2 / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 9, 2021	BND	10.00	Success	
2021020224047923	RGU2 / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 2, 2021	BND	70.00	Success	
2021012774927558	RGU2 / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VB	Jan 27, 2021	BND	12.00	Success	
2021012774802573	RGU2 / RUCR00008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 27, 2021	BND	34.00	Success	



## 5 Bill Payment

### 5.6.1 Search – Active (Approved) Bill Payment Records

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You will be able to view all approved payments in a list. You can also search a specific payment by entering the **Bill Payment Reference**, **Biller Name**, **Biller Code**, **Company**, **Debit Account**, **Payment Currency**, **Biller Category** or **Payment Date** in their respective fields.

**Payment List**  
Bill Payments > Payment List

Filter Transaction: Bill Payment

Search Bill Payments

Bill Payment Reference: \_\_\_\_\_ Biller Name: \_\_\_\_\_  
Company: \_\_\_\_\_ Biller Code: \_\_\_\_\_  
Debit Account: \_\_\_\_\_ Payment Currency: \_\_\_\_\_  
Biller Category: Credit Cards Payment Date: Feb 16, 2021 – Feb 16, 2021

SEARCH RESET

**Payments List**

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
202102098180253	RGUZ / RUCR100008 / BND / BND	Credit Cards/VISA /NB/OfflineBiller	Feb 17, 2021	BND	100.00	Success	

Items per page: 10 1 - 1 of 1

Under the **Filter Transaction** drop-down list, select **Bill Payment SI**. The Payment List should display all relevant standing instructions as shown below.

To retrieve a specific transaction, enter one of the following in their respective fields, **SI Reference**, **SI Nick Name**, **Pay From**, **Pay To**, **Frequency**, **Payment Currency**, **Payment Amount** or **Status**.

**Payment List**  
Bill Payments > Payment List

Filter Transaction: Bill Payment SI

Search Payment SI

**Payments List**

SI Reference	SI Nick Name	Pay From	Pay To	Frequency	Payment Currency	Payment Amount	Status	Action
2021010631113490	name345	RGUTL2 / RUCR100006 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	Monthly	INR	10.00	Success	
2021010622226144	sdlsdf	RGUTL2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller/AutoBiller1	New Yearly	INR	10.00	Success	

Items per page: 10 1 - 2 of 2

# 5 Bill Payment

## 5.6.1 Search – Active (Approved) Bill Payment Records

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In this illustration, the **Biller Category** and **Payment Date** are entered.

**Payment List**  
Bill Payments > Payment List

Filter Transaction  
Bill Payment

Search Bill Payments

Bill Payment Reference  
Company  
Debit Account  
Biller Category  
Credit Cards

Biller Name  
Biller Code  
Payment Currency  
Payment Date  
Feb 16, 2021 – Feb 16, 2021

SEARCH RESET

Click **Search**. The filtered transactions are displayed.

**Payment List**  
Bill Payments > Payment List

Filter Transaction  
Bill Payment

Search Bill Payments

Bill Payment Reference  
Company  
Debit Account  
Biller Category  
Credit Cards

Biller Name  
Biller Code  
Payment Currency  
Payment Date  
Feb 16, 2021 – Feb 16, 2021

SEARCH() RESET

**Payments List**

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
2021020601100253	RGU2 / RUCR100008 / BND / BNB	Credit Cards/VISA /VB/OfflineBiller	Feb 17, 2021	BNB	100.00	Success	

Items per page 10 1 - 1 of 1

## 5 Bill Payment

### 5.6.1 Search – Active (Approved) Bill Payment Records

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Click the **Bill Payment Reference** hyperlink to view more details of that specific transaction.

**View Payment**  
Bill Payments > Payments List > View Payment

Bill Payment Reference : 20210210122116535

Applicant

Reference	testrelease
Company	RGUTL2 / RGUZ
Pay From	RGUZ / RUCR100008 / BND / BBB

Biller Information

Biller	Credit Cards / VISA / VB / VisaCard
Card Number	1234*****

Payment Details

Payment Date	Feb 10, 2021
Payment Currency	BND
Payment Amount	10.00 (Ten BRUNEI DOLLAR)
Remarks	

Fees Information

Fee Amount	BND10.00
------------	----------

BACK

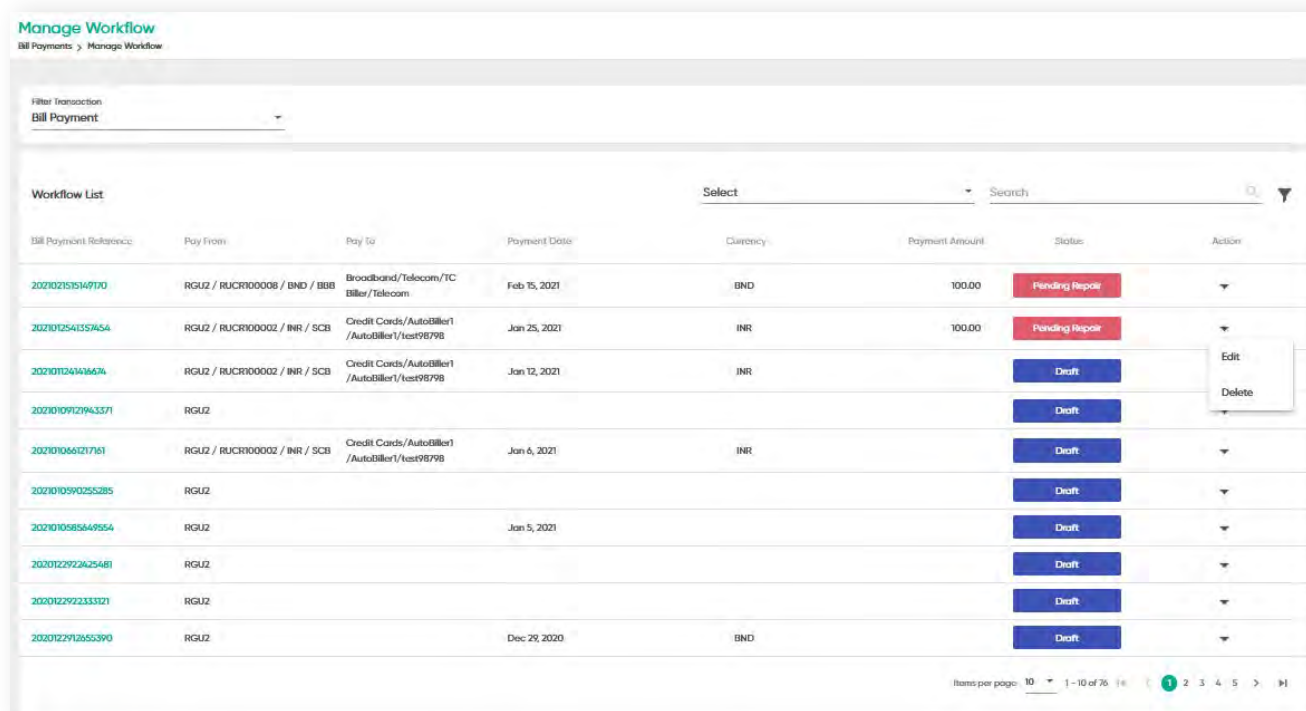
## 5 Bill Payment

### 5.7 Edit – Pending Repair Bill Payment Records

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To edit a **Bill Payment** with **Pending Repair** status that was sent back by the approver, the initiator needs to edit the payment under **Manage Workflow**.

Under the **Action** column, click the drop-down arrow, a sub-menu containing **Edit** or **Delete** will be displayed.



The screenshot shows the 'Manage Workflow' interface for 'Bill Payments'. It features a table with columns: Bill Payment Reference, Pay From, Pay To, Payment Date, Currency, Payment Amount, Status, and Action. The table contains 10 rows of data. The first two rows have a status of 'Pending Repair' (red), while the others are 'Draft' (blue). The 'Action' column for the second row is open, showing 'Edit' and 'Delete' options. The interface includes a filter dropdown set to 'Bill Payment', a search bar, and a pagination bar at the bottom showing 'Items per page: 10' and '1 - 10 of 76'.

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20210215149710	RGU2 / RUCR00008 / BND / BBB	Broadband/Telecom/TC Biller/Telecom	Feb 15, 2021	BND	100.00	Pending Repair	▼
20210254135454	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	▼ Edit Delete
20210124141667	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 12, 2021	INR		Draft	▼
20210109121943371	RGU2					Draft	▼
2021010661217161	RGU2 / RUCR00002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 6, 2021	INR		Draft	▼
2021010590255285	RGU2					Draft	▼
2021010585649554	RGU2		Jan 5, 2021			Draft	▼
202101229246254681	RGU2					Draft	▼
20210122922333321	RGU2					Draft	▼
20210122912655390	RGU2		Dec 29, 2020	BND		Draft	▼

Figure 7: Manage Workflow screen

## 5 Bill Payment

### 5.7 Edit – Pending Repair Bill Payment Records

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Click **Edit**. The **Edit Payment** screen should be displayed. A **Reason for Send to Repair** notice will be displayed. Here, you may make the necessary edits.

The screenshot shows the 'Edit Payment' interface. At the top, it displays 'Bill Payment Reference: 2021021515149170'. Below this is a progress bar with three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A yellow banner message reads: 'Reason For Sent To Amendment : Error in details'. The main section is titled 'Applicant' and contains several input fields: 'Your Reference \*' with the value 'ref67', 'Choose Company \*' with a dropdown showing 'RGUTIL2 / RGU2', and 'Pay From \*' with a dropdown showing 'RUC100008/RUCR100008/BND/BBB'. Below these is a search icon and a 'Clear' link. A table shows 'AVAILABLE BALANCE' as 'BND 32,145,68700'. At the bottom, there are sections for 'Bill Information' and 'Payment Details', and two buttons: 'CONTINUE' and 'CANCEL'.

#### Past Dated Payment – Edit

Past dated payments cannot be edited. You will be prompted with the following message if an attempt is made.

The screenshot shows a 'Bill Payment' dialog box. It contains a red error message: 'Payment date cannot be a past date'. There is a yellow button labeled 'OK' at the bottom right.

## 5 Bill Payment

### 5.7 Edit – Pending Repair Bill Payment Records

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Click **Continue**. The review screen will be displayed. Here you can review if the information is accurate.

Bill Payment Reference: 2021021515149170

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Reference

ref67

Company

RGU2

Pay From

RUC100008/RUCR100008/BND/BBB

Bill Information

Bill

Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen / BillerAuto

Credit Card Number

15

Payment Details

Payment Date

Feb 17, 2021

Payment Currency

BND

Payment Amount

BND100.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Additional Information

Label1

logit

Label2

Feb 17, 2021

Label3

Feb 17, 2021, 7:33:34 AM

Label4

BND2,333.00

Fees Information

Fee Amount

BND10.00

PROCEED TO SUBMIT

BACK

CANCEL

## 5 Bill Payment

### 5.7 Edit – Pending Repair Bill Payment Records

[Back to Table of Contents](#)

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the edited transaction will be submitted for approval.

**Edit Payment**  
Payments > Edit Payment

Bill Payment Reference: 2021021515149170

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

✔ Your Payment has been created successfully and submitted for approval.

Bill Payment Reference	2021021515149170
Reference	rd67
Company	RGUZ
Pay From	RGUZ / RUCR100008 / BND / BBB
Billor	Credit Cards / AutoBillorBNDOpen / AutoBillorBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

< MANAGE WORKFLOW

## 5 Bill Payment

### 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

An **Initiator** user profile can copy a template which can be used for the same biller, but different payment amount.

From the menu, go to **Bill Payment** → **Payment List**. The Payment List screen should be displayed.

Under the Action column, click the drop-down arrow. The sub-menu containing **Copy** should be displayed.

Payment List

Bill Payments > Payment List

Filter Transaction  
Bill Payment

Search Bill Payments

Payments List

Bill Payment Reference	Pay From	Pay To	Payment Date	Payment Currency	Payment Amount	Status	Action
20210129140288564	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2024	INR	10.00	Future Date	▼
20210129140288563	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Jan 1, 2024	INR	10.00	Future Date	▼
20210129140288562	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Dec 31, 2022	INR	10.00	Future Date	▼
202102098110253	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA /VB/OfflineBiller	Feb 12, 2021	BND	100.00	Success	▼
2021021072216535	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Feb 10, 2021	BND	10.00	Success	Copy
2021010463443342	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 /AutoBiller1/test98798	Feb 9, 2021	INR	10.00	Success	▼
2021020223956574	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 9, 2021	BND	10.00	Success	▼
2021020224047923	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VB	Feb 2, 2021	BND	70.00	Success	▼
2021012174927558	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VB	Jan 27, 2021	BND	12.00	Success	▼
2021012174802573	RGU2 / RUCR100008 / BND / BBB	Credit Cards/VISA/VB/VisaCard	Jan 22, 2021	BND	34.00	Success	▼

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## 5 Bill Payment

### 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

Click **Copy**. The **Copy Payment** screen should be displayed. Here, you can copy details such as Applicant and Biller Information from selected Bill Payment records. The Payment Details needs to be entered.

The screenshot shows the 'Copy Payment' screen with the following elements:

- Header:** 'Copy Payment' title and breadcrumb 'Bill Payments > Copy Payment'. A note on the right states 'Marked fields are mandatory'.
- Reference:** 'Bill Payment Reference: 2021021751157693'.
- Progress Bar:** Three steps: 'STEP 1 INITIATE PAYMENT' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'.
- Applicant Section:**
  - Your Reference \*:** MMO20210433
  - Choose Company \*:** RGUTIL2 / RGU2 (with a dropdown arrow and subtext '(Company ID / Company Name)').
  - Pay From \*:** RUC100008/RUCR100008/BND/BBB (with a search icon and subtext '(Account Name / Account Number / Currency / Bank Code)'). A 'Clean' link is next to it.
  - AVAILABLE BALANCE:** BND 32,145,68700
- Collapsible Sections:** 'Biller Information' and 'Payment Details' (both with expand/collapse arrows).
- Footer:** 'CONTINUE' (orange), 'RESET', and 'CANCEL' buttons.

## 5 Bill Payment

### 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

Once details are entered, click **CONTINUE**. The review screen will be displayed. Here, you can confirm if the details entered are accurate.

Bill Payment Reference: 2021021751157693

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

Applicant

Reference

MMH020210433

Company

RGU2

Pay From

RUC100008/RUCR100008/BND/BBB

Bill Information

Bill

Credit Cards / AutoBillerBNDOpen / AutoBillerBNDOpen / BillerAuto

Credit Card Number

15

Payment Details

Payment Date

Feb 17, 2021

Payment Currency

BND

Payment Amount

BND100.00  
(One Hundred BRUNEI DOLLAR)

Remarks

Monthly payment

Additional Information

Label1

tagit

Label2

Feb 17, 2021

Label3

Feb 17, 2021, 7:46:01 AM

Label4

BND2,333.00

Fees Information

Fee Amount

BND10.00

PROCEED TO SUBMIT

BACK

CANCEL

## 5 Bill Payment

### 5.8 Copy - Active (approved) Bill Payment Records — [Back to Table of Contents](#)

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the request will be submitted for approval.

**Copy Payment**  
Bill Payments > Copy Payment

Bill Payment Reference: 2021021751157693

STEP 1  
INITIATE PAYMENT

STEP 2  
REVIEW

STEP 3  
COMPLETE

✔ Your Payment has been created successfully and submitted for approval.

Bill Payment Reference	2021021751157693
Reference	MMQ20210433
Company	RGU2
Pay From	RGU2 / RUCR100008 / BND / BBB
Bill	Credit Cards / AutoBillBNDOpen / AutoBillBNDOpen/BillerAuto
Credit Card Number	15
Payment Amount	BND 100.00
Payment Date	17-Feb-2021
Fee Amount	BND 10

< MANAGE WORKFLOW

## Delete- Pending Repair (Amendment) Bill Payment Records

Under the **Action** column, click the drop-down arrow. The sub-menu containing **Edit** and **Delete** will be displayed.

**Manage Workflow**  
Bill Payments > Manage Workflow

Filter Transaction  
Bill Payment

Workflow List

Select

Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
20210125413396A	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	▼
2021012414166A	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 12, 2021	INR		Draft	▼
20210109127963371	RGU2					Draft	▼
202101066171761	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 6, 2021	INR		Draft	▼
20210109190255285	RGU2					Draft	▼
2021010585649564	RGU2		Jan 5, 2021			Draft	▼
2021012922425481	RGU2					Draft	▼
2021012922333021	RGU2					Draft	▼
2021012912655390	RGU2		Dec 29, 2020	BND		Draft	▼
20210129120719740	RGU2		Dec 29, 2020	BND		Draft	▼

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## 5 Bill Payment

### 5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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Under the **Action** column, click the drop-down arrow. The sub-menu containing **Edit** and **Delete** will be displayed.

Manage Workflow

Bill Payments > Manage Workflow

Filter Transaction:  
Bill Payment

Workflow List

Select Search

Bill Payment Reference	Pay From	Pay To	Payment Date	Currency	Payment Amount	Status	Action
202012541357454	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 25, 2021	INR	100.00	Pending Repair	▼ Edit Delete
202012161416674	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 12, 2021	INR		Draft	▼
202010191217943371	RGU2					Draft	▼
202010461217161	RGU2 / RUCR100002 / INR / SCB	Credit Cards/AutoBiller1 / AutoBiller1/test98798	Jan 6, 2021	INR		Draft	▼
2020101591255285	RGU2					Draft	▼
2020101581449554	RGU2		Jan 5, 2021			Draft	▼
2020122923425481	RGU2					Draft	▼
202012292233312	RGU2					Draft	▼
2020122912655390	RGU2		Dec 29, 2020	BND		Draft	▼
20201229120719740	RGU2		Dec 29, 2020	BND		Draft	▼

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## 5 Bill Payment

### 5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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#### Step 1

Click **Delete**. The review screen should be displayed.

Bill Payment Reference : 2021012541357454

Applicant

Reference

Buschbkkcx

Company

RGUTL2 / RGU2

Pay From

RGU2 / RUCR100002 / INR / SCB

Biller Information

Biller

Credit Cards / AutoBiller1 / AutoBiller1 / test98798

Credit Card Number

12

Additional Information

Label1

tagit

Label2

Jan 25, 2021

Label3

Jan 25, 2021, 6:44:26 PM

Label4

BN02,333.00

Payment Details

Payment Date

Jan 25, 2021

Payment Currency

INR

Payment Amount

100.00  
(One Hundred INDIAN RUPEES )

Remarks

Fees Information

Fee Amount

\$10.00

DELETE

CANCEL

#### Step 2

Click **Delete**. The review screen should be displayed.

## 5 Bill Payment

### 5.9.1 Delete - Pending Repair (Amendements) Bill Payment Records

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#### Step 3

Click the **DELETE** button. A message will be prompted to ensure that your request is confirmed.

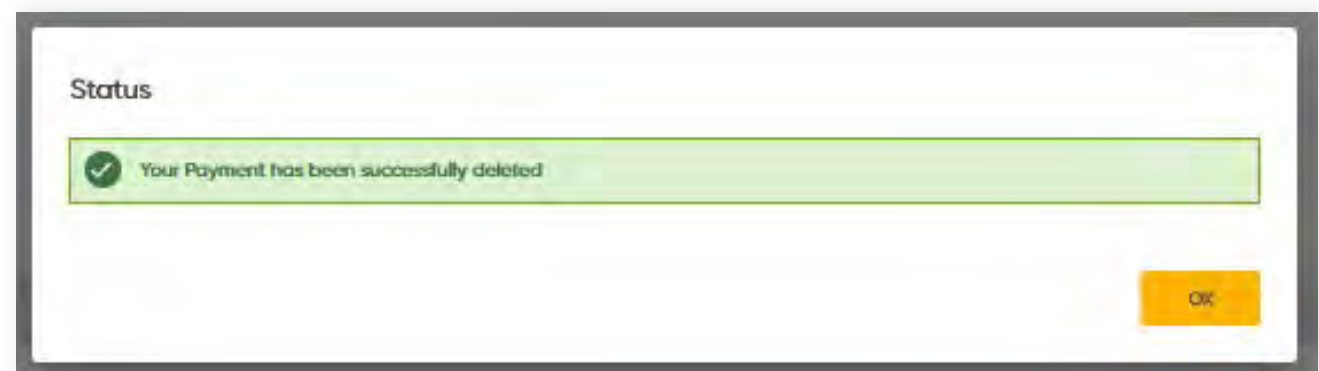


#### Step 4

Click **Yes**. A confirmation message will be prompted.

#### Step 5

Click OK to close the window.



# 6 Beneficiary Management

## 6.1 Create Beneficiary

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Under the left panel menu, go to **Beneficiary Management** → **Create Beneficiary**.

The Create Beneficiary screen should then appear on the right side of the screen. Fill in the necessary details.

The screenshot displays the Baiduri Bank digital interface. On the left is a sidebar with a 'BAIDURI BANK' logo and a 'Welcome ydtnwaker' message. The sidebar menu includes: Accounts, Transfers, Bill Payments, Beneficiary Management (expanded), Manage Workflow, Beneficiary List, Bill Payee Management, Bulk Transfers, Payroll, Reports, Account Sweeps, Trade, Stop Request, Service Request, Tools, Settings, and Logout. The main content area is titled 'Create Beneficiary' and shows a progress bar with three steps: STEP 1 CREATE BENEFICIARY (active), STEP 2 REVIEW, and STEP 3 COMPLETE. Below the progress bar is the 'Beneficiary Main Information' section, which includes fields for Beneficiary Type (Domestic), Transfer To (Same Bank selected), Beneficiary Nick Name, Beneficiary Account Number, and Beneficiary Name. At the bottom are expandable sections for Beneficiary Contact Details, Beneficiary Additional Details, and Beneficiary Bank Information, along with 'CONTINUE' and 'RESET' buttons.

## 6 Beneficiary Management

### 6.1 Create Beneficiary

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The **Beneficiary list** section is where you can view all the created beneficiaries so that you can transfer funds to them. See below on how to create a beneficiary.


Fields	Description	Mandatory / Optional
Beneficiary Type	<p>From the drop-down list, select <b>Domestic</b> or <b>International</b></p> <p><b>Domestic</b> – transfers that are carried out locally, within the country.</p> <div><p>Beneficiary Type *</p><p>Domestic</p></div> <div><p>Transfer To *</p><p><input checked="" type="radio"/> Same Bank <input type="radio"/> Other Bank</p></div> <p><b>International</b> – transfers that will be sent overseas, to another country.</p> <div><p>Beneficiary Type *</p><p>International</p></div>	Mandatory
Transfer To	<p>Under Domestic, there is a <b>Transfer To</b> requirement. Here, you will also need to select whether transfers are within the "<b>Same Bank</b>" or to "<b>Other Bank</b>".</p> <div><p>Transfer To *</p><p><input checked="" type="radio"/> Same Bank <input type="radio"/> Other Bank</p></div>	Mandatory



## 6 Beneficiary Management

### 6.1 Create Beneficiary

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Fields	Description	Mandatory / Optional
Beneficiary Type	<p><b>Same Bank</b> Enter the Beneficiary Nick Name and Beneficiary Account Number and the rest of the details will auto-populate, including the Beneficiary Name, Beneficiary Contact Details, Beneficiary Additional Details and Beneficiary Bank Information.</p>  <p><b>Other Bank</b> All required information must be inputted manually.</p>	Mandatory
Beneficiary Nick Name	Enter a preferred name for the respective beneficiary so that you can remember it easily.	Mandatory
Beneficiary Account Number	Enter the account number of your intended beneficiary	Mandatory
Beneficiary Name	<p>Enter the correct name of the beneficiary.</p> <p>*This should be auto-populated for Same Bank beneficiaries.</p>	Mandatory

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

### Beneficiary Contact Details

Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

Beneficiary Main Information

Beneficiary Contact Details

Address

No 1 Jalan Tutong

Address (Line 2)

Bandar Seri Begawan

Country

Brunei Darussalam

Select

+ 673

Telephone

1234567

Select

+ 673

Mobile

5678909

Beneficiary Additional Details

Beneficiary Bank Information

CONTINUE

RESET

Fields	Description	Mandatory / Optional
Address	Enter the address of the beneficiary (for <b>Other Bank</b> and <b>International</b> transfers only)	Mandatory
Address (Line 2)	Enter the beneficiary's address that could not fit into the first line	Optional
Country	From the drop-down list, select the country of the Beneficiary's account is maintained	Mandatory
Telephone	Enter the Beneficiary's telephone number	Optional
Mobile	Enter the Beneficiary's mobile number	Optional

# 6 Beneficiary Management

## 6.1 Create Beneficiary

[Back to Table of Contents](#)

### Beneficiary Additional Details

Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 2022011033426235

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

Beneficiary Main Information

Beneficiary Contact Details

Beneficiary Additional Details

Email ID

abc@xyz.com

Tax ID

Beneficiary Bank Information

CONTINUE

RESET

Fields	Description	Mandatory / Optional
Email ID	Enter the Beneficiary's email address, if available	Optional
Tax ID	Enter the Beneficiary's Tax ID, if available	Optional

### Beneficiary Bank Information

Beneficiary Bank Information

Bank Country

Bank

Bank Code

Bank Address


Branch

Branch Address

## 6 Beneficiary Management

### 6.1 Create Beneficiary

[Back to Table of Contents](#)

Fields	Description	Mandatory Optional
Bank Country	From the drop-down list, select the country where the Beneficiary's bank is located  For Domestic Transfers, the Bank Country will be defaulted to Brunei Darussalam	Mandatory
Country	Enter the name of the Beneficiary's bank where the account is maintained  If the Banks are not listed in the dropdown, user may select "Others" and to provide the details as below:-  	Mandatory
Bank Code	This section will auto-populated when Branch is selected	Optional
Bank Address	This section will auto-populated when Branch is selected	Optional
Branch	Enter Beneficiary bank's branch name	Mandatory
Branch Address	This section will auto-populated when Branch is selected	Mandatory

The overall **Review** screen should be displayed after clicking **CONTINUE**.

Here you can verify the overall details that you've previously inputted before clicking **PROCEED TO SUBMIT**. Otherwise, you can click **BACK** to make amendments or **CANCEL**.

# 6 Beneficiary Management

## 6.1 Create Beneficiary

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Create Beneficiary

Beneficiary Management > Create Beneficiary

Beneficiary Reference : 20220118103909606

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

Beneficiary Main Information

Beneficiary Type

Domestic

Transfer To

Other Bank

Beneficiary Nick Name

ABC Company

Beneficiary Name

ABC COMPANY

Beneficiary Account Number

123456789

Beneficiary Contact Details

Address

No 1, Jalan Tutong

Address (Line 2)

Bandar Seri Begawan

Country

Brunei Darussalam

Telephone

+673- 1234567

Mobile

+673- 5678909

Beneficiary Additional Details

Email ID

Tax ID

Beneficiary Bank Information

Bank Country

Brunei Darussalam

Bank

Bank Islam Brunei Darussalam

Bank Address

BIBD,BIBD

Bank Code

BIBD

PROCEED TO SUBMIT

BACK

CANCEL

After clicking **PROCEED TO SUBMIT**, a Confirmation Message will be prompted on the screen. At this point, your entry is complete. From here, you can click **ADD ANOTHER BENEFICIARY** to create another beneficiary.

Beneficiary Reference : 20220118103909606

STEP 1  
CREATE  
BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

✔ Your beneficiary record has been created successfully.

Beneficiary Reference

20220118103909606

Beneficiary Name

ABC COMPANY

Beneficiary Account Number

123456789

Bank Country

Brunei Darussalam

Bank

Bank Islam Brunei Darussalam

Bank Code

BIBD

< ADD ANOTHER BENEFICIARY

Baiduri b.Digital Business User Guide

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# 6 Beneficiary Management


## 6.2 Edit & Delete Beneficiary

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From the menu, go to **Beneficiary Management** → **Beneficiary List**.

The screenshot shows the 'Beneficiary List' page in the b.digital system. At the top, the corporate group is identified as 'ABC COMPANY'. The page includes a search section with fields for Beneficiary Reference, Beneficiary Account Number, Beneficiary Nick Name, Beneficiary Name, and Bank. Below the search fields are 'SEARCH' and 'RESET' buttons. The main section displays a table of beneficiaries with columns for Reference, Nick Name, Name, Account Number, Bank, Status, and Action. Two beneficiaries are listed: one with reference 2022018103909606 and another with 2021080543117637, both with 'ACTIVE' status. A pagination bar at the bottom indicates 10 items per page and 2 total pages.

Under the **Beneficiary List** section, these functions are available.

Fields	Description	Mandatory / Optional
Filter Beneficiary column name (🔍)	Hide or unhide columns with this icon 🔍	Mandatory
Search Beneficiary	<p>Retrieve specific Beneficiary records by entering the beneficiary Reference, Beneficiary Nick Name, Beneficiary Name, Beneficiary Account number or Bank in the respective fields.</p>  <p>Beneficiary List screen</p>	Mandatory



# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

### Edit a beneficiary

Under the **Action** column, click the drop-down arrow to show **Edit** and **Delete** function.

Corporate Group ID : 8DC00201 | Corporate Group Name : ABC COMPANY

Tuesday, January 18, 2022 at 2:52:46 PM GMT+08:00

### Beneficiary List

Beneficiary Management > Beneficiary List

Search Beneficiary

Beneficiary Reference

Beneficiary Account Number

Beneficiary Nick Name

Bank

Beneficiary Name

SEARCH RESET

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
20220118103909606	ABC Company	ABC COMPANY	123456789	Bank Islam Brunei Darussalam	ACTIVE	▼ Edit Delete
2021080543117637	MYTWO	Md Firdaus Bin DP Hj Md Ismail	123456789	Bank Islam Brunei Darussalam	ACTIVE	▼ Edit Delete

Items per page: 10 1 - 2 of 2

Figure 20 – Beneficiary List screen

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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Click **Edit**. You should see the Edit Beneficiary screen. Here, you can edit details including Beneficiary Nick Name, Beneficiary Contact Details and Beneficiary Additional Details.

**b.digital**

Corporate Group ID : BDC00201 | Corporate Group Name : ABC COMPANY

Tuesday, January 18, 2022 at 2:55:27 PM GMT+08:00

### Edit Beneficiary

Beneficiary Management > Beneficiary List > Edit Beneficiary

Beneficiary Reference : 20220118103909506

STEP 1  
EDIT BENEFICIARY

STEP 2  
REVIEW

STEP 3  
COMPLETE

#### Beneficiary Main Information

Beneficiary Type  
Domestic

Transfer To \*

☐ Same Bank ☒ Other Bank

Beneficiary Nick Name \*  
ABCD Company

Beneficiary Account Number \*  
123456789

Beneficiary Name \*  
ABC COMPANY

**Beneficiary Contact Details**

**Beneficiary Additional Details**

**Beneficiary Bank Information**

CONTINUE CANCEL



# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

Once you've made the amendments and edits, click **CONTINUE**. You should then see the Review screen. If all details are correct, click **PROCEED TO SUBMIT**.

**b.digital**

Corporate Group ID : BDC00001 | Corporate Group Name : ABC COMPANY

Tuesday, January 18, 2022 at 3:02:02 PM GMT+0800

### Edit Beneficiary

Beneficiary Management > Edit Beneficiary

Beneficiary Reference : 20220118103909606

STEP 1 EDIT BENEFICIARY | STEP 2 REVIEW | STEP 3 COMPLETE

#### Beneficiary Main Information

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	ABCD Company
Beneficiary Name	ABC COMPANY
Beneficiary Account Number	123456789

#### Beneficiary Contact Details

Address	No 1, Jalan Tutang
Address (Line 2)	Bandar Seri Begawan
Country	Brunei Darussalam
Telephone	+673- 1234567
Mobile	+673- 5678909

#### Beneficiary Additional Details

Email ID	
Tax ID	

#### Beneficiary Bank Information

Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Address	BIBD, BIBD
Bank Code	BIBD

**PROCEED TO SUBMIT** **BACK**

Figure 22 – Edit Beneficiary screen

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

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The Beneficiary's details should be updated and a confirmation message is prompted.

The screenshot displays the 'b.digital' interface for editing a beneficiary. At the top, the header includes the 'b.digital' logo, user information (Corporate Group ID: testnew1 | Corporate Group Name: testnew1), and the date/time (Saturday, February 6, 2021 at 2:14:31 PM GMT+08:00). The main heading is 'Edit Beneficiary' with a breadcrumb trail 'Beneficiary Management > Edit Beneficiary'. A progress bar shows three steps: 'STEP 1: EDIT BENEFICIARY' (active), 'STEP 2: REVIEW', and 'STEP 3: COMPLETE'. A green confirmation message states: 'Your Beneficiary updation request has been submitted for approval.' Below this, a table lists the beneficiary details:

Beneficiary Reference	2020072155041325
Beneficiary Name	BN2816
Beneficiary Account Number	987654323602
Bank Country	BRUNEI
Bank	BAIDURI BANK BRUNE BANK OF CORPORATE BANKING
Bank Code	BBB

At the bottom, there is a button labeled '< ADD ANOTHER BENEFICIARY'.

# 6 Beneficiary Management

## 6.2 Edit & Delete Beneficiary

[Back to Table of Contents](#)

### Delete a beneficiary

Under the Action column, click the drop-down arrow to show **Edit** and **Delete** function.

Click **Delete**. You should see the Delete Beneficiary screen where you can review their overall information.

The screenshot shows the 'Delete Beneficiary' interface. At the top, the corporate group is identified as 'ABC COMPANY'. The breadcrumb trail indicates the path: Beneficiary Management > Beneficiary List > Delete Beneficiary. The beneficiary reference is 2021080543117637. The form is divided into four sections: Beneficiary Main Information, Beneficiary Contact Details, Beneficiary Additional Details, and Beneficiary Bank Information. Each section contains key-value pairs for various fields. At the bottom, there are two buttons: 'DELETE' (highlighted in red) and 'CANCEL'.

Beneficiary Reference: 2021080543117637	
<b>Beneficiary Main Information</b>	
Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	MYTWO
Beneficiary Name	Md Firdaus Bin DP Hj Md Ismail
Beneficiary Account Number	123654121
<b>Beneficiary Contact Details</b>	
Address	No 1, HIG Gadong
Address (Line 2)	
Country	Brunei Darussalam
Telephone	
Mobile	
<b>Beneficiary Additional Details</b>	
Email ID	
Tax ID	
<b>Beneficiary Bank Information</b>	
Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam
Bank Address	BBDO, BBDO
Bank Code	BBDO
<b>DELETE CANCEL</b>	

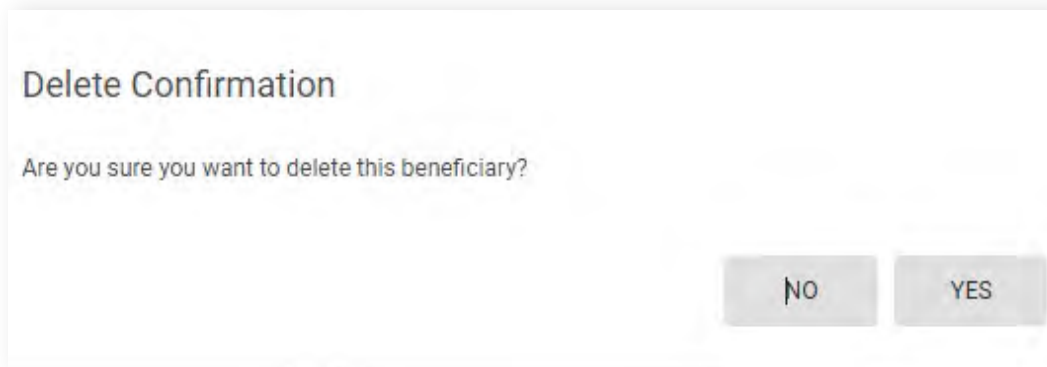
## 6 Beneficiary Management

### 6.2 Edit & Delete Beneficiary

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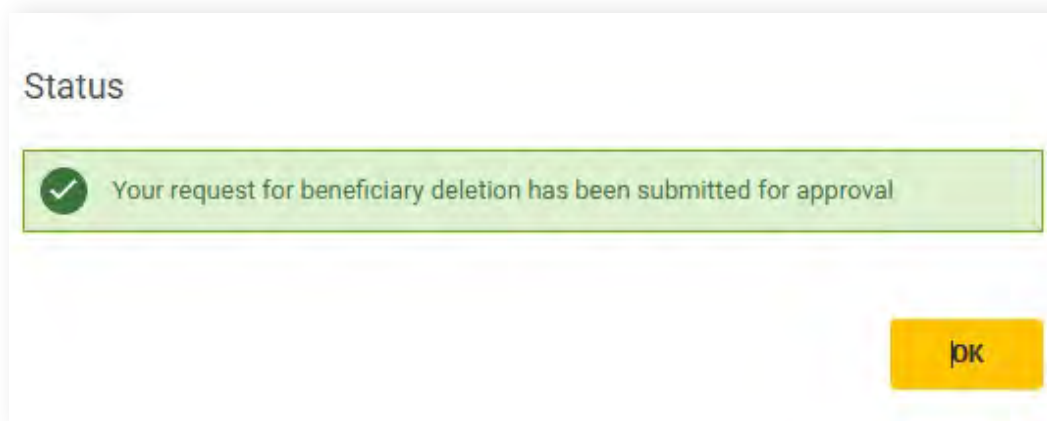
Click the **DELETE** button. You should be prompted with a confirmation message. Click YES if you wish to proceed to delete the record.

The application displays the confirmation message as shown below.



A screenshot of a 'Delete Confirmation' dialog box. The title 'Delete Confirmation' is at the top. Below it is the question 'Are you sure you want to delete this beneficiary?'. At the bottom right are two buttons: 'NO' and 'YES'.

A confirmation message will be prompted.



A screenshot of a 'Status' message box. The title 'Status' is at the top. Below it is a green box with a checkmark icon and the text 'Your request for beneficiary deletion has been submitted for approval'. At the bottom right is a yellow button with the text 'OK'.

# 6 Beneficiary Management

## 6.3 Search and View Beneficiary

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### Search and View - Active Beneficiary Records

From the menu, go to **Beneficiary Management** → **Beneficiary List**. You should see the Beneficiary List screen and view the list of Beneficiaries and their status.

The screenshot shows the 'Search Beneficiary' interface with the following fields: Beneficiary Reference, Beneficiary Account Number, Beneficiary Nick Name, Beneficiary Name, and a Bank dropdown menu. Below the search fields are 'SEARCH' and 'RESET' buttons. The 'Beneficiary List' table below contains the following data:

Beneficiary Reference	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Bank	Status	Action
20123456789010	Softwin	Mit Softwin	1234123578	BARCLAYS BANK PLC	ACTIVE	
20123456789010	Onix Two	Onix Two Sdn Bhd	3124123856	Bank Islam Borneo Development	ACTIVE	
20123456789010	A&B	A&B Sdn Bhd	7654312345	Bank Islam Borneo Development	ACTIVE	

At the bottom right, there is a pagination control showing 'Items per page: 10', '1 - 3 of 3', and a green status indicator.

Functions available under the Beneficiary List screen.

Actions	Response
Search	Search for a specific beneficiary with the Search Field. Use the drop-down list to filter results.
Reset	Resets the page
View	The Beneficiary Reference hyperlink leads to more details of the beneficiary

# 6 Beneficiary Management

## 6.3 Search and View Beneficiary

[Back to Table of Contents](#)

Click on an individual Beneficiary Reference hyperlink to view more information. You should be lead to a page with more information.

View Beneficiary

Beneficiary Management > Beneficiary List > View Beneficiary

Beneficiary Reference: 123123456321

Beneficiary Main Information

Beneficiary Type	Domestic
Transfer To	Other Bank
Beneficiary Nick Name	Mohd Ali
Beneficiary Name	Mohd Ali bin Arif
Beneficiary Account Number	3124123654

Beneficiary Contact Details

Address	No 1, HQ Gadang
Address (Line 2)	
Country	Brunei Darussalam
Telephone	
Mobile	

Beneficiary Additional Details

Email ID	
Tax ID	

Beneficiary Bank Information

Bank Country	Brunei Darussalam
Bank	Bank Islam Brunei Darussalam

Figure 22 – Edit Beneficiary screen

# 7 Bill Payee Management

## 7.1 Bill Payment Service

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This service allows you to pay various types of bills, including:

- **Baiduri Bank credit cards**
- **Baiduri Finance Hire Purchase**
- **Utility bills (water and electricity)**
- **Phone bills (DST, Imagine and Progresif)**

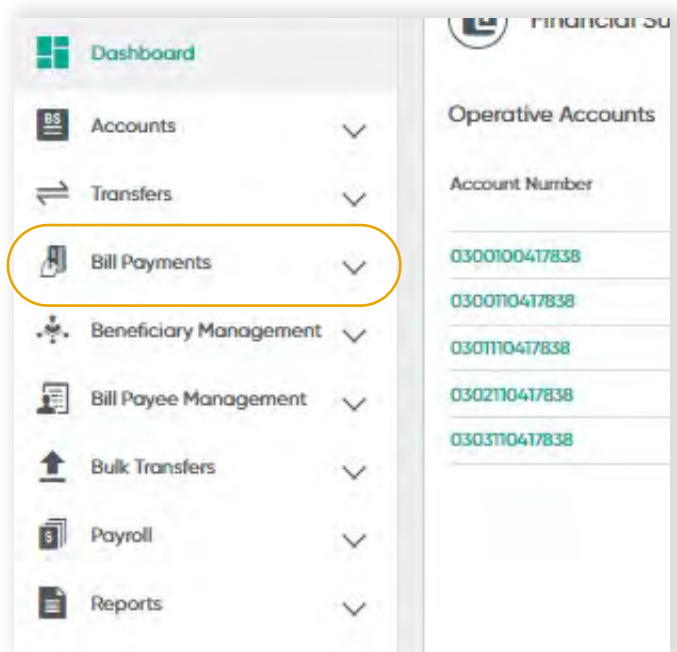
You will only be allowed to view the beneficiaries that you have created under your own unique ID.

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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From the menu, go to **Bill Payee Management** → **Create Bill Payee**.



A unique **Payee Reference** will automatically be generated during this process.

A screenshot of the 'Create Bill Payee' form. At the top, it says 'Create Bill Payee' and 'Bill Payee Management > Create Bill Payee'. Below this is a 'Payee Reference' field showing '2021021695708444'. A progress bar shows three steps: 'STEP 1: CREATE PAYEE' (active), 'STEP 2: REVIEW', and 'STEP 3: COMPLETE'. The main section is titled 'Bill Payee Information' and contains four input fields: 'Bill Payee Nick Name \*', 'Choose Biller Category \*', 'Choose Biller name \*', and 'Biller Code'. At the bottom are 'CONTINUE' and 'RESET' buttons.

Create Bill Payee Screen



# 7 Bill Payee Management

## 7.2 Create Bill Payee

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### Bill Payee Information

For an explanation of the Bill Payee Information fields, refer to the table below:

Fields	Description	Mandatory / Optional / Auto-populate
Bill Payee Nick Name	Enter a preferred name for the Bill Payee so that you can remember it easily.	Mandatory
Choose Biller Category	Select the Biller Category from the drop down menu list.	Mandatory
Choose Biller name	Select the Biller name from the drop down menu list.	Mandatory
Biller Code	Biller Code The Biller Code is auto-populated when the Biller Category and Biller name are selected.	Auto-populate
Account Number	Enter the account number of the Biller selected. Refer to Appendix XX for sample of billing accounts and billers.	

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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### Bill Category: Credit Cards

To create a Bill Payee for credit card, you must fill in the relevant fields and enter the 16-digit credit card number under the Card Number field. Then click **CONTINUE**

Payee Reference: 2022030735953253

\* Marked fields are mandatory

STEP 1  
CREATE PAYEE

STEP 2  
REVIEW

STEP 3  
COMPLETE

**Bill Payee Information**

Bill Payee Nick Name \*  
TEST1

Choose Biller Category \*  
Credit Card

Choose Biller name \*  
Mastercard

Biller Code  
MASTER

Card Number \*  
5157111189281248

CONTINUE RESET

Create Bill Payee Screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

[Back to Table of Contents](#)

On the Review screen, only the first and last 4-digits of the credit card number will be displayed, the remaining numbers will be masked. If all information is correct, click **PROCEED TO SUBMIT**.

Payee Reference: 2022030735953253

STEP 1 CREATE PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

**Bill Payee Information**

Biller Payee Nick Name	TESTI
Biller Category	Credit Card
Biller Name	Mastercard
Biller Code	MASTER
Card Number	5157xxxxxxxx1248

PROCEED TO SUBMIT    BACK    CANCEL

Create Bill Payee Information screen

The Bill Payee will be sent for approval after the credit card number has been successfully validated by the system.

### Review

The inputted details will appear in the **Review** screen.

STEP 1 CREATE PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

**Bill Payee Information**

Biller Payee Nick Name	MMOBPD01
Biller Category	Credit Cards
Biller Name	VISA Biller
Biller Code	VISA
Card Number	2020*****

**Additional Information**

Label1	tagit
Label2	Feb 16, 2021
Label3	Feb 16, 2021, 12:39:52 PM
Label4	BND2_333.00

PROCEED TO SUBMIT    BACK    CANCEL

Create Bill Payee review screen

# 7 Bill Payee Management

## 7.2 Create Bill Payee

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Under the Review screen, you can perform these functions:

Actions	Response
Proceed to Submit	Submit the completed Bill Payee information request.
Back	Navigates to the previous screen where the user can review or edit the already entered details.
Cancel	Cancels the Bill Payee request.

### Complete

Click the **PROCEED TO SUBMIT** button to submit the request. The confirmation message will be prompted on the screen.

Payee Reference: 2021021695708444

STEP 1  
CREATE PAYEE

STEP 2  
REVIEW

STEP 3  
COMPLETE

✔

Your Payee has been created successfully and submitted for approval.

Payee Reference	2021021695708444
Bill Payee Nick Name	MMOBP001
Bill Category	Credit Cards
Bill	VISA Biller
Bill Code	VISA
Card Number	2020*****

CREATE ANOTHER BILL PAYEE

Submit Success screen

Actions	Response
Create Another Bill Payee	Leads you to create another Bill Payee.

# 7 Bill Payee Management

## 7.3.1 Edit - Bill Payee Records

[Back to Table of Contents](#)

The Bill Payee records under the Payee List can be edited.

Under the menu, go to **Beneficiary Management** → **Payee List**.  
You should then see a Payee List screen.

### Payee List

Bill Payee Management > Payee List

SEARCH

RESET

#### Payee List

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
202203073953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	
202120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	
2021100845225912	HP	Hire Purchase	HP	HP	ACTIVE	
2021100845045345	TAP	Government Services	TAP	TAP	ACTIVE	
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	
2021090633754490	ASTRO	TV Subscription Services	Kristal Astro	KASTRO	ACTIVE	
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	

Items per page 10 1 - 10 of 12 < 1 2 > H

# 7 Bill Payee Management

## 7.3.1 Edit – Bill Payee Records

[Back to Table of Contents](#)

### Step 1

Under the **Action** column, click the drop-down arrow to show **Edit** and **Delete**

Search Payee

Payee Reference

Bill Reference

Bill Payee Nick Name

Bill Code

Bill Category

SEARCH

RESET

Payee List

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	▼
2021120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	Edit Delete
2021100850124530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	▼
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	▼

Payee List Screen

# 7 Bill Payee Management

## 7.3.1 Edit – Bill Payee Records

[Back to Table of Contents](#)

### Step 2

Click **Edit**. You should see the Bill Payee Information screen where you will only be able to edit the **Account Number** field.

Edit Payee

Bill Payee Management > Payee List > Edit Payee

Marked fields are mandatory

Payee Reference: 2021120623120961

STEP 1  
EDIT PAYEE

STEP 2  
REVIEW

STEP 3  
COMPLETE

Bill Payee Information

Bill Payee Nick Name \*  
RBYC

Choose Biller Category

Choose Biller name  
Royal Brunei Yacht Club

Bill Code  
RBYC

Account Number \*  
0122345666666

CONTINUE

CANCEL

Edit Payee Screen

# 7 Bill Payee Management

## 7.3.1 Edit – Bill Payee Records

[Back to Table of Contents](#)

### Step 3

After making the amendments, click **CONTINUE**, you should see the Review screen. If all information that you have updated or modified is correct, click **PROCEED TO SUBMIT**.

**Edit Payee**  
Biller Payee Management > Payee List > Edit Payee

Payee Reference: 2021120623120961

STEP 1 EDIT PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

**Bill Payee Information**

Biller Payee Nick Name	RBYC
Biller Category	Membership Fees
Biller Name	Royal Brunei Yacht Club
Biller Code	RBYC
Account Number	0122345666667

PROCEED TO SUBMIT    BACK    CANCEL

Edit Payee Screen

### Step 4

The confirmation message will be prompted on the screen.

**Edit Payee**  
Biller Payee Management > Payee List > Edit Payee

Payee Reference: 2021120623120961

STEP 1 EDIT PAYEE    STEP 2 REVIEW    STEP 3 COMPLETE

✓ Your Payee has been approved.

Payee Reference	2021120623120961
Biller Payee Nick Name	RBYC
Biller Category	Membership Fees
Biller	Royal Brunei Yacht Club
Biller Code	RBYC
Account Number	0122345666667

< MANAGE WORKFLOW

Edit Payee Screen



# 7 Bill Payee Management

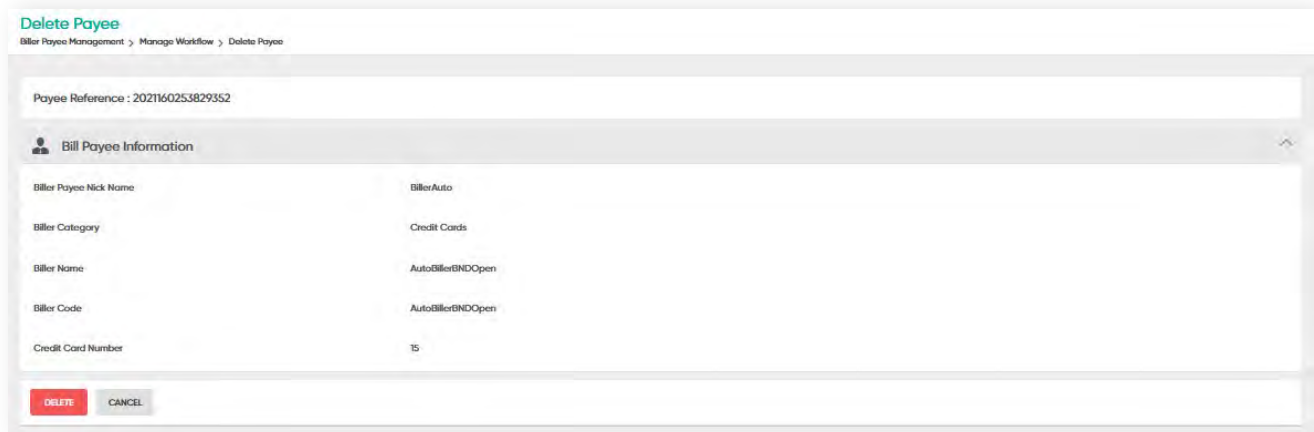
## 7.3.2 Delete - Bill Payee Records

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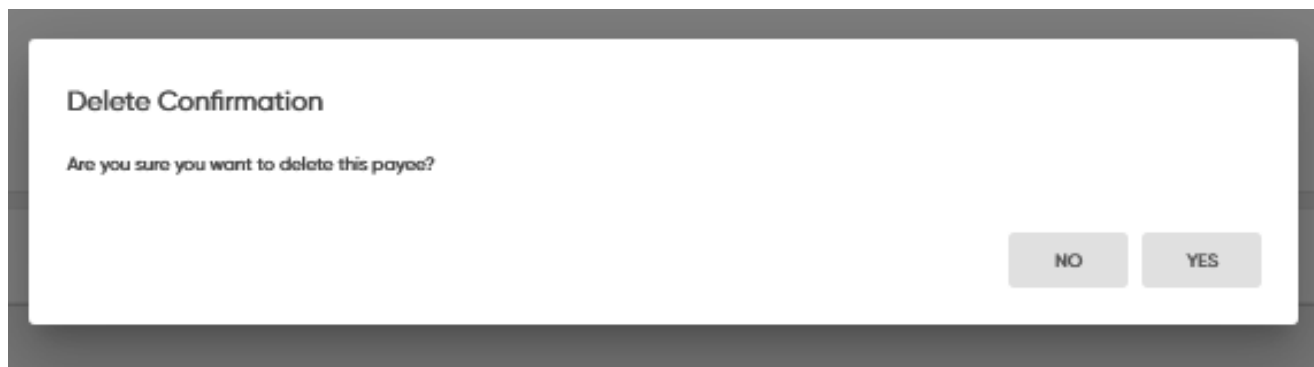
### Delete - Bill Payee Records

Under the **Action** column, click the drop-down arrow to show **Edit** and **Delete** function. Click **Delete** if you wish to delete the record.

You should be lead to the Delete Payee screen. Click **DELETE** at the bottom of the screen.



A confirmation message will pop up on the screen.



Delete Confirmation message


# 7 Bill Payee Management

## 7.3.2 Delete - Bill Payee Records

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Actions	Response
No	You will be lead to the previous screen and the record will not be deleted.
Yes	The record will be forwarded for approval to be deleted.

Status

 Your Payee deletion with reference: 2021160255153246 has been submitted for approval.

OK

Deletion Status Message

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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Actions	Description
Search and View – Active Bill Payee Records	Search and view active Bill Payee records under the Payee List.

Once a new Bill Payee has been created, it will appear under **Payee List**.

Under the menu, go to **Bill Payee Management** → **Payee List**. You should view the Payee List page where you can view the full list of payees and their corresponding status.

Payee List

Bill Payee Management > Payee List

Search Payee

Payee Reference

Bill Name

Bill Payee Nick Name

Bill Code

Bill Category

SEARCH

RESET

Payee List

Payee Reference	Bill Payee Nick Name	Bill Category	Bill Name	Bill Code	Status	Action
2022030735953253	TEST1	Credit Card	MASTER	MASTER	ACTIVE	
202120623120961	RBVC	Membership Fees	Royal Brunei Yacht Club	RBVC	ACTIVE	
2021100850126530	Imagine	Telecommunication Services	Imagine	TELB	ACTIVE	
2021100845708500	JKR	Government Services	JKR	JKR	ACTIVE	
2021100845225912	HP	Hire Purchase	HP	HP	ACTIVE	
2021100845045345	TAP	Government Services	TAP	TAP	ACTIVE	
2021091442804726	DST1	Telecommunication Services	DST	DST	ACTIVE	
2021090633754490	ASTRO	TV Subscription Services	Kristal Astro	KASTRO	ACTIVE	
20210906101813264	Richland	Insurance	RICH	RICH	ACTIVE	
2021083051147820	JIS	School Fees	JIS	JIS	ACTIVE	

Items per page: 10 1 - 10 of 12 1 2

Payee List screen

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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You can perform the following functions under the Payee List screen.

Actions	Response
Search	Search for a specific Payee with the search field. Filter searches with the drop down menu.
Reset	Reset the contents of the page.
Filter Biller Payee column name (▼)	Hide and unhide the column name using (▼) icon.
View	The Payee Reference hyperlink is used to view the records.

Under Bill Payee records, if you wish to view a specific record, you can search for it by inputting the respective Payee Reference, Payee Nick Name, Biller Category, Biller Name or Biller Code.

### Step 1

Enter the required details under **Payee Reference** and **Biller Payee Nick Name**. Then click **Search**.

The screenshot shows the 'Payee List' screen with the following elements:

- Search Payee** section with input fields for:
  - Payee Reference
  - Biller Name
  - Biller Payee Nick Name (highlighted with an orange box, containing 'BillerAuto')
  - Biller Code
  - Biller Category (dropdown menu)
- Buttons:** 'SEARCH' (yellow) and 'RESET' (grey).
- Payee List Table:**

Payee Reference	Biller Payee Nick Name	Biller Category	Biller Name	Biller Code	Status	Action
<a href="#">2021021695708444</a>	MMOBPO01	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">2021012913830439</a>	BillerAuto	Credit Cards	AutoBillerBNDOpen	AutoBillerBNDOpen	ACTIVE	▼
<a href="#">2021012913735368</a>	OfflineBiller	Credit Cards	VB	VISA	ACTIVE	▼
<a href="#">2021012913707781</a>	PTDOnline	Broadband	PTD OFFLINE	PTD OFFLINE	ACTIVE	▼

Items per page: 10 | 1 - 4 of 4

Payee List screen

# 7 Bill Payee Management

## 7.4 Search & View Bill Payee

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### Step 2

You should be able to view the requested details under **Payee List**.

The screenshot shows the 'Payee List' screen. At the top, there's a breadcrumb trail: 'Bill Payee Management > Payee List'. Below this is a search section with the title 'Search Payee'. It contains several input fields: 'Payee Reference', 'Payee Nick Name', 'Bill Name', 'Bill Code', and a dropdown for 'Bill Category'. There are 'SEARCH' and 'RESET' buttons. Below the search section is a table titled 'Payee List'. The table has columns: 'Payee Reference', 'Bill Payee Nick Name', 'Bill Category', 'Bill Name', 'Bill Code', 'Status', and 'Action'. One row is visible with the following data: '202102191310439', 'BillAuto', 'Credit Cards', 'AutoBillBNDOpen', 'AutoBillBNDOpen', 'ACTIVE', and a dropdown arrow. At the bottom right, there's a pagination control showing 'Items per page: 10' and '( 1 of 1 )'.

Payee List screen

### Step 3

To view more information, click the **Payee Reference** hyperlink.

### Step 4

You should then be able to view more information as shown below.

The screenshot shows the 'View Bill Payee' screen. At the top, there's a breadcrumb trail: 'Bill Payee Management > Payee List > View Bill Payee'. Below this is a section titled 'View Bill Payee' with a sub-header 'Payee Reference : 2021021695708444'. Underneath is a section titled 'Bill Payee Information' with a dropdown arrow. It contains a table with the following data: 'Bill Payee Nick Name' (MMOBP001), 'Bill Category' (Credit Cards), 'Bill Name' (VB), 'Bill Code' (VISA), and 'Card Number' (2020\*\*\*\*\*). At the bottom left, there's a 'BACK' button.

View Bill Payee

## 8 Payroll

### 8.1 Payroll Overview

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With the Payroll feature, you can pay your employees' salaries easily and securely.

In a single transaction, you can pay the salaries of multiple employees with accounts within Baiduri Bank or at other local banks.

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



# 8 Payroll

## 8.2 Preparing Your Payroll

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You can upload the payroll file using iFILE or CSV formats. You will need to prepare the payroll details in the same format as the sample payroll file, which can be downloaded when you create the payroll. Save the payroll file as an Excel Spreadsheet in CSV format only.

EMP_NO	EMP_NAME	BANK_NAME	ACC_NO	AMOUNT
1001	Baiduri Account Name	BBB	100999000000	1100
1002	Baiduri Account Name	BBB	101000000000	1200
1003	BIBD Account Name	BIBDBNBB	1234567890	300
1300	TAIB Account Name	PTAIBNBB	1234567890	3000
301	AMBD Account Name	AMBDBNBB	1234567890	500
222	RHB Account Name	RHBDBNBB	1234567890	5000
60001000	SCB Account Name	SCBLBNBB	1234567890	1600
1234560	UOB Account Name	UOVBNBB	1234567890	2000
1234567	Maybank Account Name	MBBEBNBB	1234567890	1500

Sample of Payroll File

iFILE is another available format which is typically generated from a Company's HR Payroll system. See sample below:

Sample of payroll file - Notepad

File Edit Format View Help

```
IFH,IFILE,CSV,ABC74800001,BNHBAPGBN02237923,OCT 2016 - 1,2016/10/16,18:01:14,P,1.0,16,
BATHDR,ACH-CR,14,,,,,,@1ST@,20161021,0022379231120,BND,16188.31,,,BN,HBAP,BND,16188.31,Baiduri Bank,,,,PA1,,
SECPTY,0140306123456,Albert,00385887,002,,,1,,,,,N,N,,,,
SECPTY,0101213123456,Bernie,00410110,007,,,1.5,,,,,N,N,,,,
SECPTY,0107230123456,Cassandra,30216208,004,,,5,,,,,N,N,,,,
SECPTY,0103208123456,Derrick,00071281,005,,,3.55,,,,,N,N,,,,
SECPTY,0150322123456,Evelyn,00395060,006,,,2.1,,,,,N,N,,,,
```

### Important:

\*In the excel spreadsheets, ensure account numbers are inputted in full with leading zeros. Include an apostrophe at the beginning of the account number, for example **'0100100123456**

\*Ensure employee names inputted fully match their names with their bank account. This will help to avoid the system rejecting transactions. Please make sure that employee names do not exceed 35 characters.

## 8 Payroll

### 8.3 Create Payroll

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From the menu, go to **Payroll** → **Create Payroll**. The Create Payroll screen should be displayed.

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference : 20220413105936905

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

**Payroll Details**

File Format \*

File Description \*

[Sample File](#)

Browse... No File Selected.

**Payroll Header**

#### Payroll details

Fields	Description	Mandatory / Optional
File Format	Chosen between 2 types of formats in the dropdown list: <ul style="list-style-type: none"><li>• Payroll with iFILE</li><li>• Payroll with New Payroll File – CSV file format</li></ul>	Mandatory
File Description	Enter the file name. This is a summary of the payroll details for the customer's reference only.	Mandatory
Sample File	Download the sample file in the chosen format.	Optional
Browse	Upload your Payroll File	Mandatory



## 8 Payroll

### 8.3 Create Payroll

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#### Payroll Header fields

Fields	Description	Mandatory / Optional
Choose Company	Select the Company you wish to pay from	Mandatory
Pay From	Select the Company's account to pay from	Mandatory
Debit Currency	This is based on the selected Pay From account by default	Mandatory
Payment Currency	This is based on the selected <b>Pay From</b> account by default	Mandatory
Payment Date	Set the date of when payments need to be made  Note: If the set Payment Date is the current date, the payroll will only be processed the morning of the next working day.  If the set Payment date is the next working day (of a future date), the payroll will be processed on the specified date.	Mandatory
Total Salary	Enter the total amount of salary to be paid out. This needs to match the amount mentioned in the uploaded prepared payroll file.	Mandatory
Number of Records in File	Enter the total number of payments to each employee. This needs to match the number of records in the uploaded prepared payroll file.	Mandatory

# 8 Payroll

## 8.3 Create Payroll

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Once all details are entered, the following screen will appear.

**Create Payroll**  
Payroll > Create Payroll

Payroll Reference : 1234567890

STEP 1 INITIATE PAYROLL      STEP 2 REVIEW      STEP 3 COMPLETE

**Payroll Details**

File Format \*  
Payroll with New Payroll File

File Description \*  
TestingPayroll

[Download Sample File](#)

Browse...      Testfile\_4.csv

.csv file will be supported

**Payroll Header**

Choose Company \*  
BD123/Zero One Two Sdn Bhd  
( Company ID / Company Name )

Pay From \*  
A&B Sdn Bhd/12345678/BDN/BD  
( Account Name / Account Number / Currency / Bank Code )      [Clear](#)

**AVAILABLE BALANCE**      **BND 5,428.73**

Debit Currency  
BND

Payment Currency  
BND

Payment Date \*  
2022-04-18

Total Salary \*  
1000.00

Number of Records in File \*  
4

**CONTINUE**      **RESET**

## 8 Payroll

### 8.3 Create Payroll

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#### Review the Payroll Details

Click the **CONTINUE** button. The request will be reflected on the Review screen. The number of transfers to be made within Baiduri Bank and other local banks will be indicated after verified by the system. Rejected records will also be indicated here.

Payroll Details

File Format

Payroll with New Payroll File

File Name

TestFile\_4.csv

Company

BD123/Zero One Two Sdn Bhd

Pay From

A&B Sdn Bhd/12345678/BDN/BD

Upload Date

Apr 13, 2022

Payments

Transfer To	No of Records	Payment Currency	Amount
Within Bank	2	BND	500.00
Other Bank	2	BND	500.00

Record Details

Total Number of Records

4

Successful

4

Rejected

0

Fees Information

Fee Amount

BND 30.00

PROCEED TO SUBMIT

CANCEL

## 8 Payroll

### 8.3 Create Payroll

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#### Complete

Click **PROCEED TO SUBMIT**. A confirmation message will be prompted.

### Create Payroll

Payroll > Create Payroll


Payroll Reference : 1234567890

STEP 1  
INITIATE PAYROLL

STEP 2  
REVIEW

STEP 3  
COMPLETE

Please find the status of your file from "[View Upload File](#)"



Your payroll has been created successfully and submitted for approval

Payroll Reference	1234567890
Company	BD123/Zero One Two Sdn Bhd
Pay From	A&B Sdn Bhd/12345678/BDN/BD
Total Salary	BND 1,000.00
Payment Date	Apr 18, 2022
Total Records	4
Fee Amount	BND 30.00

CREATE ANOTHER PAYROLL

- The payroll file will then be sent to the View Upload File.
- The uploaded file details can be viewed in View Upload File by the Maker and the Approver.
- The uploaded file is subjected to the Batch job process.

## 8 Payroll

### 8.3.1 View Upload File

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#### View Upload File

Once the payroll file is uploaded and submitted, the details can be viewed under **View Upload File** in the menu. Here, maker can view the status of the payroll file, whether they are pending approval, being processed or failed.

From the menu, go to **Payroll** → **View Upload File**. The **View Upload File** screen should be displayed.

Payroll Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
No Records Found							

User can also view rejected payrolls error statuses under **View Upload File** → **Record Details** → **Rejected Records Summary**

Upload Date	Payroll Status	Upload Date	Amount
Jan 6, 2020	Submitted	Jan 6, 2020	10.00
Jan 6, 2020	Approved	Jan 6, 2020	10.00
Jan 6, 2020	Rejected	Jan 6, 2020	10.00

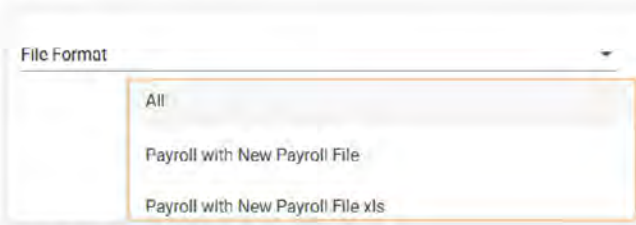
Rejected Records Summary	
Total Number of Records	1
Submitted	0
Rejected	1

## 8 Payroll

### 8.3.1 View Upload File

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#### View upload file fields

Fields	Description	Mandatory / Optional
Payroll Reference	A unique number that is auto-generated when the payroll is created	Optional
File Format	<p>From the drop-down list, choose between 2 types of file formats or both.</p>  <p>Figure 2: File Format screen</p>	Mandatory
File Description	The description name which was set when the payroll is created	Optional
Payment Date	Select a date of when the payroll was made	Optional
Status	<p>Filter records based on the following:</p> <ul style="list-style-type: none"> <li>• Pending Approval – if the payroll file is pending approvals from Approver</li> <li>• Failed – if the payroll file has been rejected by the Bank</li> <li>• Under Processing – if the payroll file is being processed by the Bank for verification before being released to the Approver under Approval Workflow</li> </ul>	Optional

## 8 Payroll

### 8.3.1 View Upload File

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Enter all or any one of the above fields, then click the **SEARCH** button, the search results should be displayed on the screen.

#### View Upload File

Payroll > View Upload File

Payroll Search

Payroll Reference

File Format

Status

**SEARCH** **RESET**

File Description

Payment Date

Jan 07, 2020 - Jan 23, 2020

Payroll Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
2020010693251700	salary	NEWPAYROLL	SDD	1010.85	Jan 7, 2020	<b>Under Processing</b>	

Items per page: 5 1 - 1 of 1 1 2 3 4

The payroll file sent for the verification process can be viewed here. The request will be moved to the Approval Workflow for the Approver to review after 5 to 10 minutes.

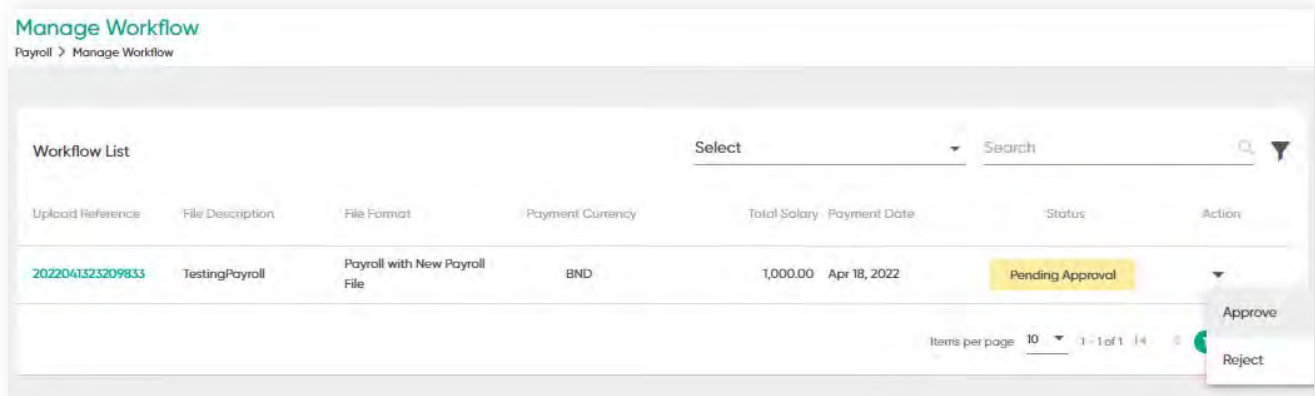
## 8 Payroll

### 8.4.1 Approve Payroll

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All records under Manage Workflow will have **Pending Approval** status. Once they have been approved, their status will be changed to **Fully Approved**.

From the menu, go to **Payroll → Manage Workflow**. The **View Upload** File screen should be displayed.



The screenshot shows the 'Manage Workflow' page with a breadcrumb 'Payroll > Manage Workflow'. It features a 'Workflow List' table with columns: Upload Reference, File Description, File Format, Payment Currency, Total Salary, Payment Date, Status, and Action. A single record is listed with a status of 'Pending Approval'. An action menu is open for this record, showing 'Approve' and 'Reject' options. The bottom of the table includes pagination controls: 'Items per page 10', '1 - 1 of 1', and '14'.

Upload Reference	File Description	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
2022041323209833	TestingPayroll	Payroll with New Payroll File	BND	1,000.00	Apr 18, 2022	Pending Approval	<div>Approve Reject</div>

#### Status

- Pending Approval: When payments are prepared by the Maker and submitted for approval
- Fully Approved: When the Approver approves the upload. The records will be pending to be released.

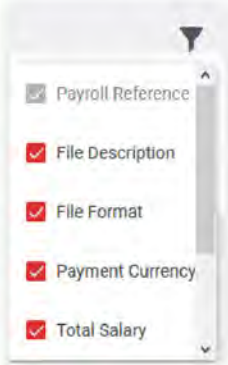
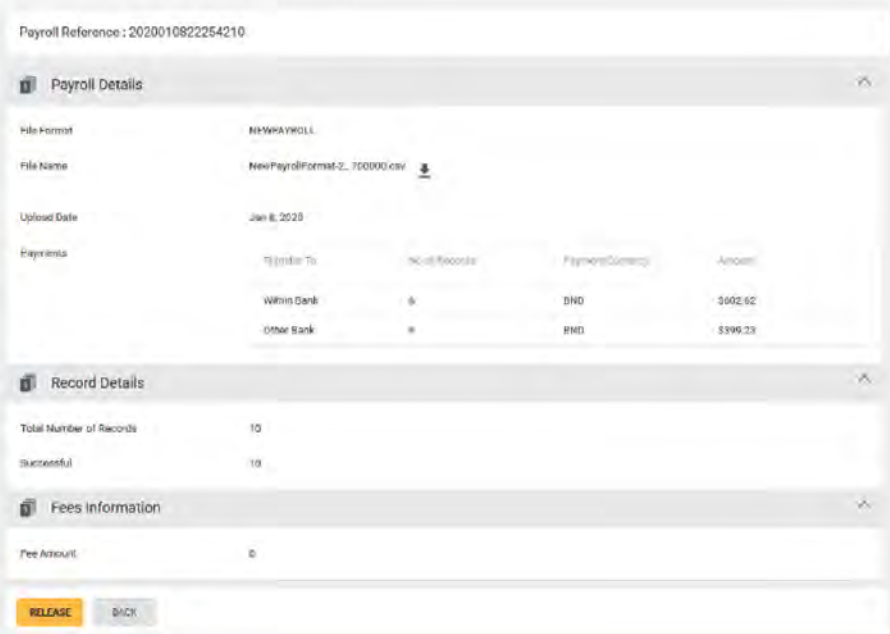


## 8 Payroll

### 8.4.1 Approve Payroll

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#### Manage Workflow functions

Actions	Response
<b>Filter</b>	<p>Filter the column head by selecting or unselecting the check box according to the user requirement.</p> 
<b>Search</b>	<p>Search Payroll records by using the search field, also use the drop-down list to filter results</p>
<b>Upload Reference hyperlink</b>	<p>View details of the selected record</p> 

## 8 Payroll

### 8.4.1 Approve Payroll

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Under the **Action** column, click the drop-down arrow, the sub-menu containing **Approve** and **Reject** should be displayed.

Click **Approve**. The **Approve Payroll** screen should be displayed. Here, you can verify information that was inputted.

The screenshot shows the 'Approve Payroll' screen with the following details:

- Payroll Reference:** 1234567890
- Steps:** STEP 1 VERIFY (active), STEP 2 APPROVE, STEP 3 COMPLETE
- Warning:** Please take note that any payroll approved with today's value date will only be processed on the next business day.
- Payroll Details:**
  - File Format: NEWPAYROLL
  - File Name: Sample File (1).csv
  - Company: BD123/Zero One Two Sdn Bhd
  - Pay From: A&B Sdn Bhd/12345678/BDN/BD
  - Upload Date: Apr 22, 2022
  - Payments:

Transfer To	No of Records	Payment Currency	Amount
Within Bank	1	BDN	2,500.00
- Record Details:**
  - Total Number of Records: 1
  - Successful: 1
- Fees Information:**
  - Fee Amount: BND 10.00
- Buttons:** APPROVE, CANCEL

A notice about the processing status will be prompted. Click **X** to proceed with approvals.

Please take note that any payroll approved with today's value date will only be processed on the next business day.

## 8 Payroll

### 8.4.1 Approve Payroll

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Click the **Approve** button. The 2FA authentication screen should be displayed. Here is where the approval process step is done. Enter the OTP generated via digital token.

The screenshot shows the 'Approve Payroll' interface. At the top, there's a header with the 'b.digital' logo and navigation links. Below the header, the page title 'Approve Payroll' is displayed. A 'Payroll Reference' field shows '2002/260000'. Below this, there are three buttons: 'VERIFY', 'APPROVE' (highlighted), and 'COMPLETE'. The main section is titled 'Payment Authorization Details' and contains a '2-Step Verification' process. It includes a 'Digital token' field and a 'Enter the token number' field with six input boxes. The 'APPROVE' button is highlighted.

Click **SUBMIT**. A confirmation message should be prompted and the payroll is approved.

The screenshot shows the 'Approve Payroll' interface after the approval process. A green confirmation message is displayed: 'Your payroll has been successfully added to the bank for processing'. Below this, a table displays the payroll details:

Payroll Reference	2002/260000
Company	Two One Two Ltd
Pay Period	Two One Two Ltd
Bank Details	808 1 2 000 000
Payment Date	Jun 14, 2022
Total Amount	7
Net Amount	808 1 000 000

At the bottom, there is a 'CONFIRMATION' button.

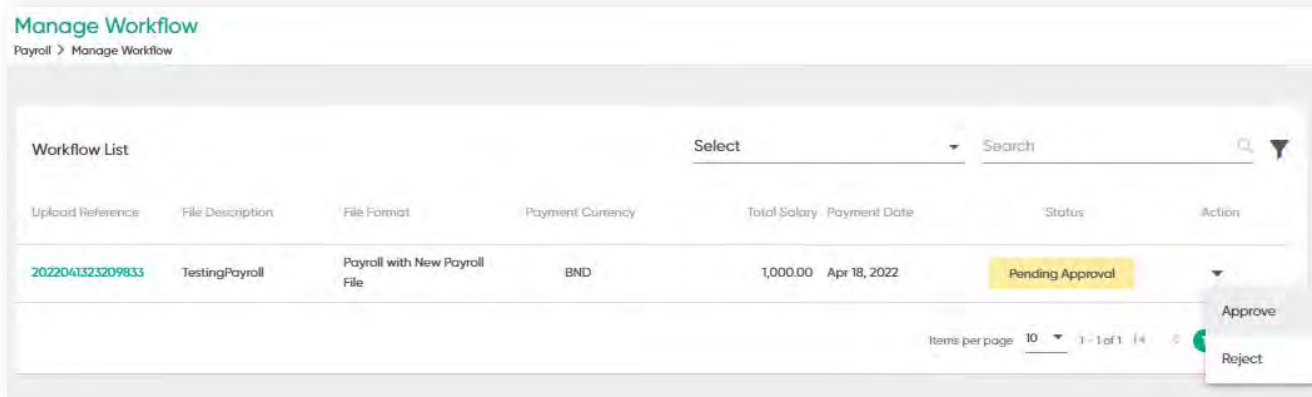
## 8 Payroll

### 8.4.2 Reject (Payroll)

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From the menu, go to **Payroll** → **Manage Workflow**. The **View Upload** File screen should be displayed.

Under the **Action** column, click the drop-down arrow, the sub-menu containing **Approve** and **Reject** should be displayed.



Click **REJECT**. The Reject Payroll screen will be displayed. Enter notes or reasons regarding the reason for rejecting the payroll in the **Remarks** field.

The screenshot shows the 'Reject Payroll' screen. At the top, there's a breadcrumb 'Payroll > Manage Workflow > Reject Payroll'. Below it is a 'Successful' status indicator with a count of '2'. There are two expandable sections: 'Fees Information' and 'Reason For Rejection'. The 'Fees Information' section shows a 'Fee Amount' of '0'. The 'Reason For Rejection' section has a 'Remarks' field with a red asterisk indicating it's required. The field is empty, and there's a character count '0/500' at the bottom right. At the bottom, there are two buttons: 'REJECT' (in red) and 'CANCEL' (in grey). A red circular icon with a white arrow is visible in the bottom right corner.

Click the **REJECT** button. 2FA is required to complete the process.

# 8 Payroll

## 8.5 Payroll List

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This section contains all statuses of transactions after the payroll file has been approved by the Approver. This includes records that have been successfully approved and processed, records that have failed, records that are set to be processed on a future date, and records that are currently being processed.

There are two types of payrolls under Payroll List:

### Before Batching

All payrolls under this page are auto-validated and prepared for processing. If payroll file fails, the Maker will need to re-submit a new payroll.

**BAIDURI BANK** b.digital

Corporate Group ID: 01234 | Corporate Group Name: Zero One Two Sdn Bhd

Monday, April 18, 2022 at 1:22:58 PM GMT+08:00

Welcome: MD BAKAR ALI

Payroll Type: Before Batching

Payroll Search

Payroll Batch Reference: Upload Reference

File Description: File Format

Payment Date: Apr 18, 2022 - Apr 18, 2022 Status

SEARCH RESET

**Payroll List**

Upload Reference	File Description	File Format	File Content	Payment Currency	Total Salary	Payment Date	Status
1234567890123	TestingPayroll	A&B Sdn Bhd /12345678/BDN /BD	csv	USD	5,600.00	Apr 17, 2022	Failed
1234567890123	03032022 Payroll With RHU Accounts	A&B Sdn Bhd /12345678/BDN /BD	csv	USD	1,500.00	Mar 4, 2022	Failed
1234567890123	15022022 Payroll With Loan	A&B Sdn Bhd /12345678/BDN /BD	csv	USD	100.00	Feb 16, 2022	Failed
1234567890123	Test Payroll Account IAT		txt	USD	20.40	Feb 9, 2022	Failed
1234567890123	09022022 Payroll Valid Accounts		csv	USD	100.00	Feb 9, 2022	Failed
1234567890123	09022022 Payroll		csv	USD	100.00	Feb 9, 2022	Failed

# 8 Payroll

## 8.5 Payroll List

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### After Batching

The payrolls on this page have been processed and/or is ready for transfer.

Payroll Batch Reference	Upload Reference	Pay From	File Description	File Format	Payroll Currency	Total Salary	Payment Date	Status	Payroll
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN/BD	H/124/22	NEWPAYROLL	BND	1,000.00	Apr 18, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN/BD	H/124/22	NEWPAYROLL	BND	1,000.00	Mar 17, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN/BD	H/124/22	NEWPAYROLL	BND	100.00	Mar 17, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN/BD	H/124/22	NEWPAYROLL	BND	100.00	Mar 8, 2022	Success	
1234567890123	1234567890123	A&B Sdn Bhd /12345678/BDN/BD	H/124/22	NEWPAYROLL	BND	100.00	Mar 7, 2022	Success	

Definition of statuses under **After Batching** Type:-

- **Success** – Payroll has been transferred successfully
- **Stopped** – Payroll was stopped
- **Future Dated** – Payroll is ready for processing on the specified payment date
- **Pending Processing** – Payroll is pending to be processed by the Bank
- **Processed with failure/Failed** – Some or all transactions failed during processing. Click on the Payroll Batch Reference link to view details of the successful and failed transactions

### Stop Future Dated Payroll

Under the After Batching payroll type, an Approver can stop a Future Dated Payroll.

# 8 Payroll

## 8.6 Payroll (USD to USD)

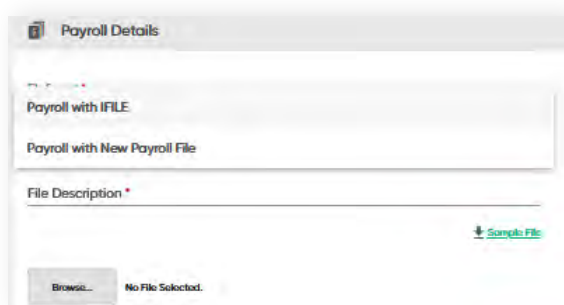
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With the Payroll feature, you can pay your employees' salaries easily and securely. Adding a new transaction to the payroll feature allows you to use USD to USD internal accounts for payroll.

### Preparing your Payroll

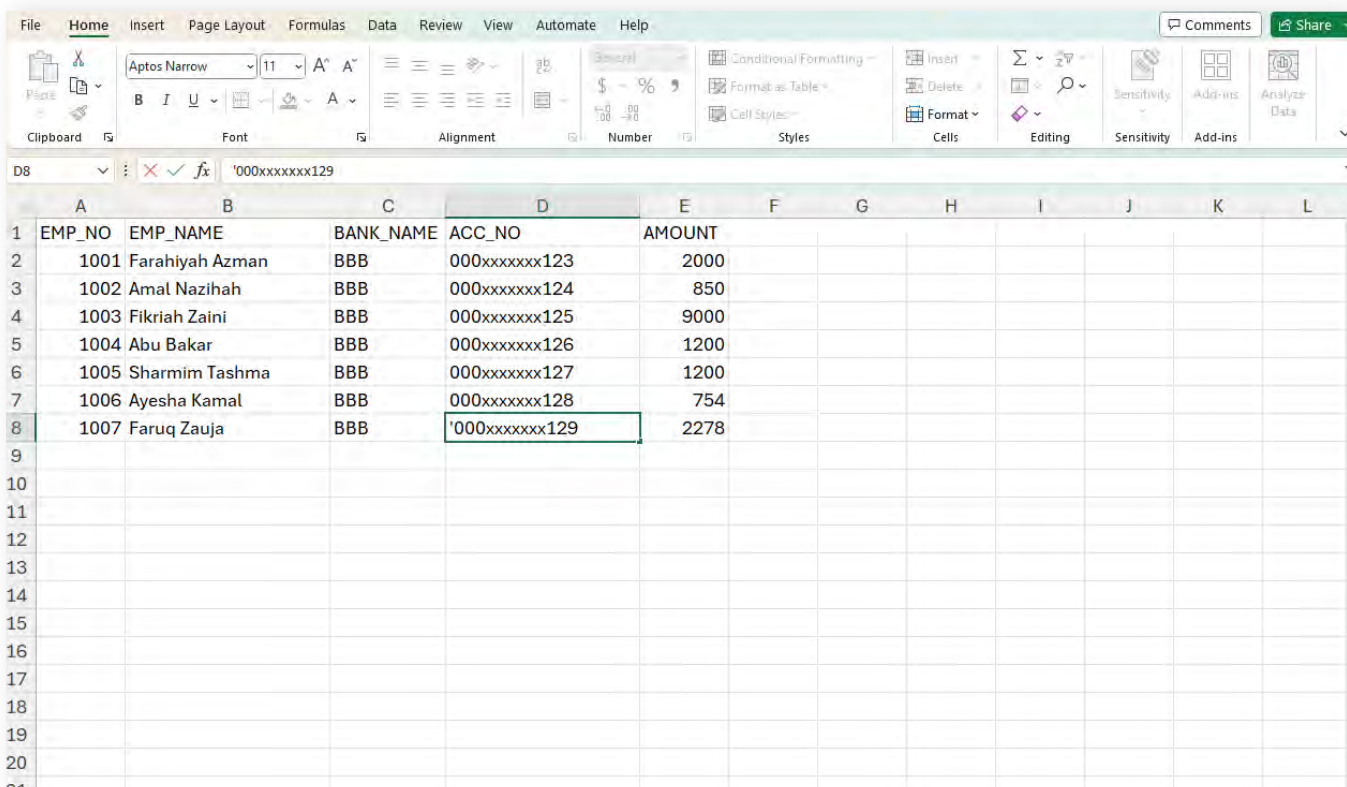
From the menu, go to **Payroll → Create Payroll**

The maker is required to fill in the payroll details:



- **Payroll format** - A dropdown menu where the maker can select either iFile or CSV file format.
- **Upload type** - Enter a description for your file (alphanumeric characters only).
- **Sample file** - This is an optional step where the maker can download a sample payroll file.
- **Browse** - Click this button to select the file you want to upload.

You can upload your payroll data in **CSV format**. You will need to prepare the payroll details in the same format as the sample payroll file, which you can download when you create a new payroll. Save the payroll file as a **CSV** file.



	A	B	C	D	E	F	G	H	I	J	K	L
1	EMP_NO	EMP_NAME	BANK_NAME	ACC_NO	AMOUNT							
2	1001	Farahiyah Azman	BBB	000xxxxxxx123	2000							
3	1002	Amal Nazihah	BBB	000xxxxxxx124	850							
4	1003	Fikriah Zaini	BBB	000xxxxxxx125	9000							
5	1004	Abu Bakar	BBB	000xxxxxxx126	1200							
6	1005	Sharmim Tashma	BBB	000xxxxxxx127	1200							
7	1006	Ayesha Kamal	BBB	000xxxxxxx128	754							
8	1007	Faruq Zauja	BBB	000xxxxxxx129	2278							
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												

Sample of Payroll File

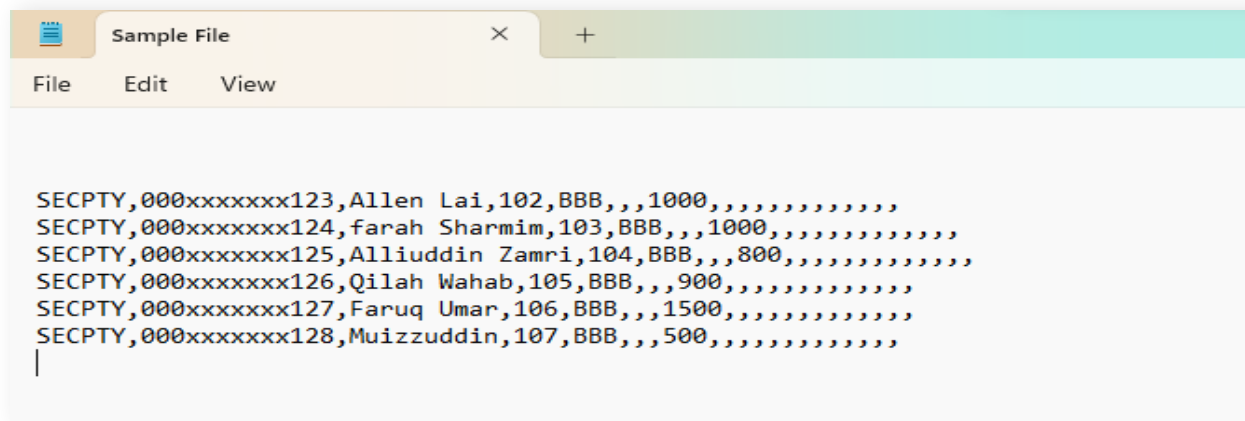


## 8 Payroll

### 8.6 Payroll (USD to USD)

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iFile is another available format, typically generated by a company's HR payroll system. See the sample file below:



```
SECPTY,000xxxxxxxx123,Allen Lai,102,BBB,,1000,,,,,,,,,,,,,  
SECPTY,000xxxxxxxx124,farah Sharmim,103,BBB,,1000,,,,,,,,,,,,,  
SECPTY,000xxxxxxxx125,Alliuddin Zamri,104,BBB,,800,,,,,,,,,,,,,  
SECPTY,000xxxxxxxx126,Qilah Wahab,105,BBB,,900,,,,,,,,,,,,,  
SECPTY,000xxxxxxxx127,Faruq Umar,106,BBB,,1500,,,,,,,,,,,,,  
SECPTY,000xxxxxxxx128,Muizzuddin,107,BBB,,500,,,,,,,,,,,,,  
|
```

#### Important:

##### Account Numbers

- Enter account numbers in full, including leading zeros. For example, enter '0100100123456' instead of 100100123456.

##### Employee Names

- Ensure employee names entered match exactly with their bank account names. This helps avoid rejected transactions.
- Please note that employee names cannot exceed 35 characters.



## 8 Payroll

### 8.6 Payroll (USD to USD)

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## Create Payroll

From the menu, go to **Payroll** → **Create Payroll**. The create payroll screen will appear.

### Create Payroll

Payroll > Create Payroll

Payroll Reference : 20240603111947728

STEP 1  
INITIATE PAYROLL

STEP 2  
REVIEW

**Disclaimer :** Please take note that payrolls cannot be cancelled after 12am on the Payment Date. Payroll fees will be processed manually for USD payrolls.

#### Payroll Details

File Format \*  
Payroll with New Payroll File

File Description \*  
test

[Sample File](#)

**Browse...** No File Selected.

.csv file will be supported

### Payroll details

Fields	Description	Mandatory or Optional
File Format	Select your preferred payroll format from the dropdown list: <ul style="list-style-type: none"><li>Payroll with iFile</li><li>Payroll with New Payroll File – CSV file format</li></ul>	Mandatory
File Description	Enter a descriptive file name. This name will be used for your reference only and does not affect how the payroll is processed.	Mandatory
Sample File <a href="#">Sample File</a>	Select the Biller name from the drop down menu list.	Optional
Browse	Select your payroll file.	Mandatory

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Payroll Header Fields

The screenshot shows the 'Payroll Header' form with the following fields and values:

- Choose Company \***: [Dropdown menu]
- Pay From \***: [Dropdown menu] / USD / BBB
- Debit Currency**: USD
- Payment Currency**: USD
- Payment Date \***: 2024-05-28
- Total Salary \***: 1.00
- Number of Records in File \***: 1

Once all details are entered, the maker can continue to the review page.

Fields	Description	Mandatory or Optional
Choose Company	Select the company you want to pay from	Mandatory
Pay From	Select the company's account to pay from	Mandatory
Debit Currency	This is based on the selected Pay From account by default (Must be in USD currency)	Mandatory
Payment Currency	This is based on the selected Pay From account by default	Mandatory
Payment Date	Set the date of when payments need to be made  Important note If the set Payment Date is the current date, the payroll will only be processed the morning of the next working day.  If the set Payment Date is the next working day (of a future date), the payroll will be processed on the specified date.	Mandatory
Total Salary	Enter the total amount of salary to be paid out. This needs to match the amount mentioned in the uploaded prepared payroll file.	Mandatory
Number of Records in File	Enter the total number of payments to each employee. This needs to match the number of records in the uploaded prepared payroll file.	Mandatory


# 8 Payroll


## 8.6 Payroll (USD to USD)

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### Review the Payroll details

- Click the **Continue** button. Your request will be reflected on the Review screen.
- The following details will be displayed:
  - Debit account
  - Payment records
  - Number of records
  - Currency
  - Total amount
  - Fees (in BND)
- If there are no errors, click **Continue to Submit** to upload the file for processing.

 Disclaimer : Please take note that payrolls cannot be cancelled after 12am on the Payment Date. Payroll fees will be processed manually for USD payrolls.

 Payroll Details

File Format

Payroll with New Payroll File

File Name

usd testing.csv

Company

Pay From

/USD/BBB

Upload Date


Jun 11, 2024

Payment Date

Jun 12, 2024

Payments

Transfer To	No of Records	Payment Currency	Amount
Within Bank	1	USD	1.00

 Record Details

Total Number of Records

1

Successful

1

Rejected

0

## 8 Payroll

### 8.6 Payroll (USD to USD)

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Click **Proceed to Submit** to initiate the upload process. A confirmation message will then appear.

The screenshot shows the 'Create Payroll' interface in the b.digital system. At the top, there's a header with the logo and navigation links. Below the header, a progress bar indicates three steps: STEP 1 INITIATE PAYROLL, STEP 2 REVIEW, and STEP 3 COMPLETE. A green message box states: 'Your payroll has been created successfully and submitted for approval'. Below this, a table displays payroll details:

Payroll Reference	20240527027947229		
Company	SGZ641 /		
Pay From	DIGITAL BANKING DEMO	USD / BND	
Total Salary	USD 1.00		
Payment Date	May 28, 2024		
Total Records	1		
Fee Amount	BND 5.00		

At the bottom, there's a yellow button labeled '1 REJECTED RECORD(S)'.

### View upload file

Once you upload and submit your payroll file, you can track its status using the View Upload File menu option. This section allows you to see if your file is:

- Being processed
- Failed

From the menu, go to **Payroll → View Upload File**. The View Upload File screen will then appear.

You can also view specific error details for rejected payrolls under **View Upload File → Record → Rejected Records Summary**.

## 8 Payroll

### 8.6 Payroll (USD to USD)

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#### Payroll process progress and Status:

Maker can track the progress of the payroll file using the "View Upload File" function:

Go to **Payroll** → **View Upload File**. The **View Upload File** screen will then appear.

Once your file is processed, you can check the final status (success or failure) in the **View Upload List**. The processing time typically takes 2-3 minutes, depending on the number of records in your file.

#### View Upload File Fields

Fields	Description	Mandatory or Optional
Payroll Reference	A unique number that is auto generated when the payroll is created.	Mandatory
File Format	Choose the format of the uploaded payroll file. This will be displayed as either iFile or CSV File. 	Mandatory
File Description	The description entered by the user when uploading the file.	Mandatory
Payment Date	The date the payroll was scheduled to be paid.	Mandatory
Status	The current status of the payroll file. This will be one of the following: <ul style="list-style-type: none"><li>• Failed</li><li>• Under Processing</li></ul>	Mandatory

Enter any or all of the above fields in the search bar and click **SEARCH** to view the results on screen.

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Failure within View Upload List:

If the payroll upload fails to process, the status will change to Failed. The Maker can then click on the reference hyperlink to view the reason(s) for the failure.

b

digital

Corporate Group ID : B000001 | Corporate Group Name : DIGITAL BANKING DEMO

Monday, May 27, 2024 at 2:23:30 PM GMT+08:00

View Upload File

Payroll > View Upload File

File Format

Status

Select

Payment Date

May 27, 2024 - May 27, 2024

SEARCH

RESET

View Upload File

Upload Reference	File Description	Pay From	File Format	Payment Currency	Total Salary	Payment Date	Status
<a href="#">20240527101946115</a>	USD TO BND IF FILE		.txt	USD	1.00	May 28, 2024	Failed

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Baiduri b.Digital Business User Guide

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Payroll List

This section provides an overview of all payroll transaction statuses, both before and after the payroll file has been approved by the Approver. This includes records that have been:

- Successfully approved and processed
- Processed with errors (failed)
- Scheduled for future processing
- Currently being processed

The **Payroll List** displays two main types:

#### Before Batching

In this stage, all payrolls undergo automatic validation and are prepared for processing. If a payroll file fails validation, the Maker will need to resubmit a new payroll file.

Payroll List

Payroll > Payroll List

Payroll Type

Before Batching

Payroll Search

Payroll Batch Reference

Upload Reference

File Description

File Format

Payment Date

Status

May 29, 2024 - May 29, 2024

Pending Batch

SEARCH

RESET

Payroll List

Upload Reference	File Description	Pay Item	File Format	Payment Currency	Total Salary	Payment Date	Status	Action
2024052903003105	USD to USD payroll		.csv	USD	300.00	May 30, 2024	Uploading	
20240528103663976	test		.csv	USD	1,600.00	May 29, 2024	Failed	

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### After Batching

Payrolls on this page have been processed and are now ready for transfer.

Payroll Search

Payroll Batch Reference

File Description

Payment Date  
May 28, 2024 - May 28, 2024

Upload Reference

File Format

Status  
Select

SEARCH

RESET

Payroll List

Payroll Batch Reference	Upload Reference	Pay Team	File Description	File Format	Payment Currency	Bank Salary	Payment Date	Status	Payroll Remarks	Action
2024052809041045	2024052806389985		CSV file testing	NEWPAYROLL	USD	1.00	May 29, 2024	Future Dated		
2024052809720397	20240528090654405		file testing	BFILE	USD	1.00	May 29, 2024	Stopped	testing	
2024052710000701	20240527100226629		Testing	BFILE	USD	1.00	May 28, 2024	Sent to Bank		
2024052602040377	20240526043933684		testingand	NEWPAYROLL	USD	1.00	May 27, 2024	Failed	Unable to send the file to Bank	

Items per page: 10 | 1 - 4 of 4 | 1

Definition of statuses under **After Batching** Type:

- **Future dated** – Payroll is scheduled for processing on the specified payment date.
- **Stopped** – Payroll processing was stopped.
- **Sent to bank** – Payroll has been sent to bank for processing.
- **Failed** – Transaction failed during processing. Click the Payroll Batch reference link to view details of failed transactions.

### Stop Future Dated Payroll

An Approver can stop a future dated payroll under the "After Batching" category.



# 8 Payroll

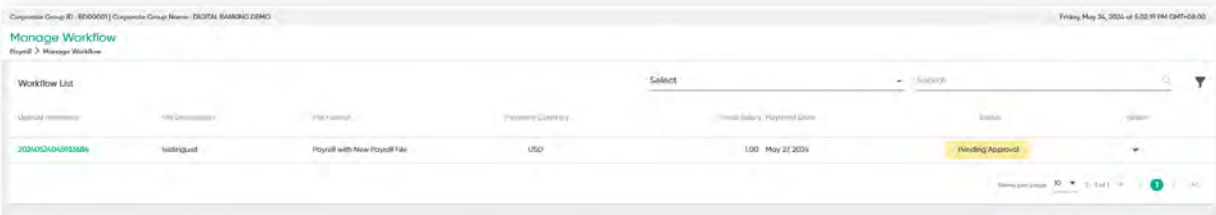
## 8.6 Payroll (USD to USD)

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### Approve Payroll

All records under Manage Workflow will initially have a **Pending Approval** status. Once approved, the status will change to **Fully Approved**.

To view and manage your payroll submissions, go to **Payroll** and then **Manage Workflow**. This will display the View Upload File screen.



### Status

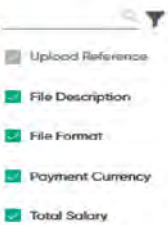

- **Pending Approval:** This status indicates that payments have been prepared by the Maker and submitted for approval.
- **Fully Approved:** The Approver has approved the upload. The records are now awaiting release.

# 8 Payroll

## 8.6 Payroll (USD to USD)

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### Manage Workflow functions

Actions	Response
Filter	<p>To filter data by a specific column, users can select or deselect the checkbox located in the column header.</p> 
Search	<p>Search payroll records using the search field and filter results using the drop-down list(s).</p>
Upload Reference Hyperlink	<p>View details of the selected record.</p> 

In the **Action** column, click the dropdown arrow to reveal a submenu with **Approve** and **Reject** options.

Click **Approve** to proceed. The Approve Payroll screen will then appear, allowing you to verify the entered information before finalising.

# 8 Payroll

## 8.6 Payroll (USD to USD)

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Select	Search		
Payment Currency	Total Salary	Payment Date	Status
USD	1.00	May 27, 2024	Pending Approval
			Items per page 10 1 of 1
			Approve Reject

**Important note:** Even if the payroll payment date has passed its due date, the Approver can still approve it for processing on the next working day. However, to proceed with approval, the user will need to close (click the **X**) on the **past payment** date notification.



Payment date has passed and payroll will be processed the next working day



Click **Approve** to proceed. You will then be prompted for Two-Factor Authentication (2FA) to verify your identity. Enter the One-Time Password (OTP) generated by your digital token.

### Approve Payroll

Payroll > Manage Workflow > Approve Payroll

**Disclaimer :** Please take note that payrolls cannot be cancelled after 12am on the Payment Date. Payroll fees will be processed manually for USD payrolls.

**Payment date has passed and payroll will be processed the next working day**

#### Payroll Details

File Format	NEWPAYROLL		
File Name	USD SAMPLE FILE.csv		
Company	SDN BHD		
Pay From	1/USD/BBB		
Upload Date	May 29, 2024		
Payment Date	Jun 4, 2024		
Payments			
Transfer To	No of Records	Payment Currency	Amount
Within Bank	3	USD	300.00

#### Record Details

Total Number of Records	3
Successful	3

# 8 Payroll

## 8.6 Payroll (USD to USD)

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**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**

31A is required  
Offline Mobile Token

Enter the token number

[Show](#)

**SUBMIT** **CANCEL**

After reviewing the payroll details, the Approver can proceed to generate the Two-Factor Authentication (2FA) by using the physical token or soft token to process the transaction.

Click **SUBMIT** to process the transaction. A confirmation message will then be displayed indicating successful payroll approval.

**Approve Payroll**  
Payroll > Manage Workflow > Approve Payroll

Payroll Reference : 20240529091002570

STEP 1  
VERIFY

STEP 2  
APPROVE

**Your payroll has been successfully released to the bank for processing**

Payroll Reference	20240529091002570
Company	25A188 /
Pay From:	1 / USD / EUR
Total Salary	USD 300.00
Derived Payment Date	May 30, 2024
Total Records	3
Fee Amount	BND 0.00

**← RETURN TO WORKFLOW**

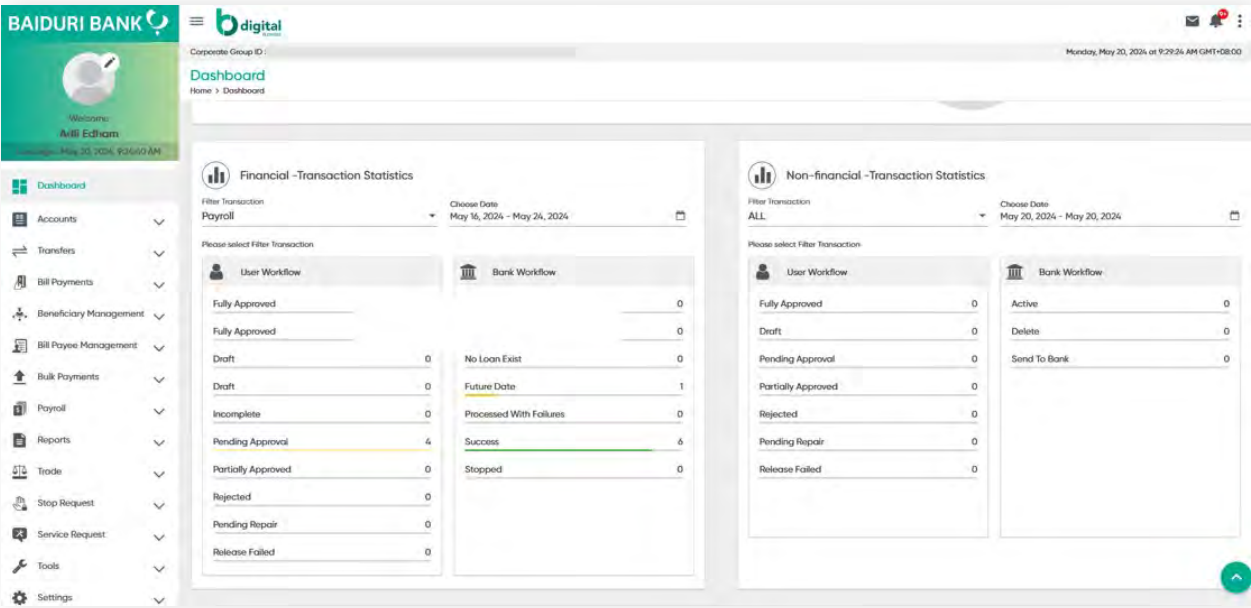
# 8 Payroll

## 8.6 Payroll (USD to USD)

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### To navigate to the payroll status

Makers and Approvers can go to Dashboard > Financial > **Transaction statistics**. Under the Filter menu, select **Payroll**. Then, choose the desired dates using the provided filters for payroll creation and payment dates. This will display the User Workflow and the Bank Workflow.



## 9 Bulk Payment

### 9.1 Bulk Payment Overview

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

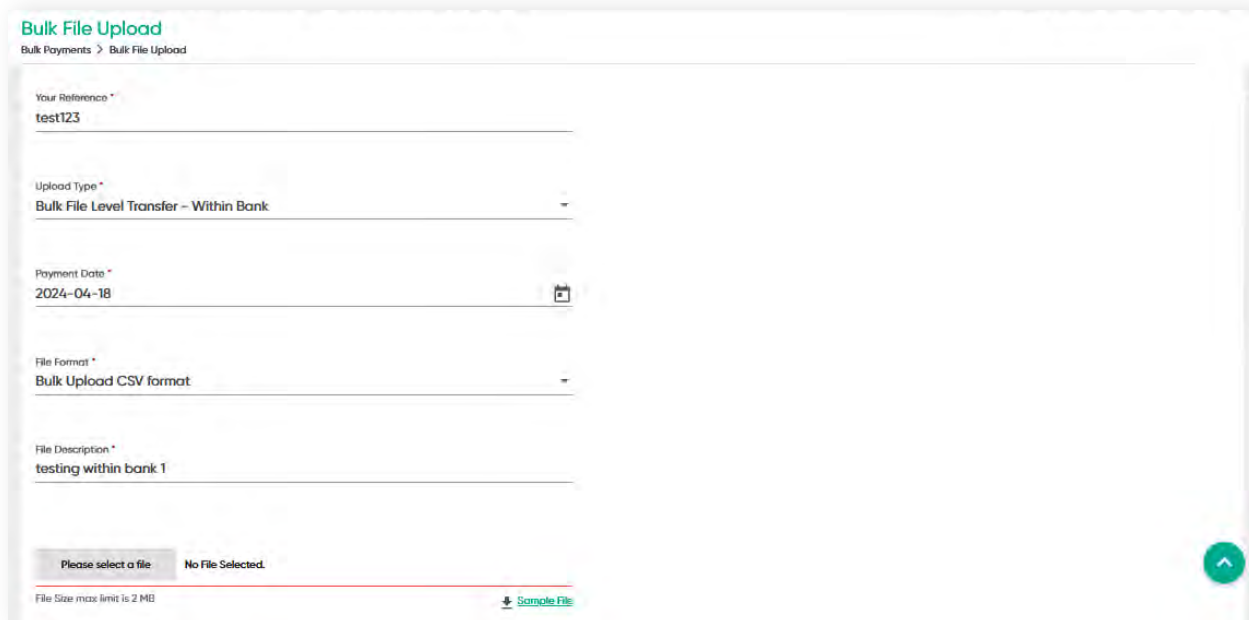
Note: The Bulk Payment feature is only for BND payments within Baiduri Bank and to other local banks.

# 9 Bulk Payment

## 9.2 Preparing the Bulk Payment file

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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 a web form titled "Bulk File Upload" with a breadcrumb "Bulk Payments > Bulk File Upload". The form contains several fields: "Your Reference \*" with the value "test123"; "Upload Type \*" with a dropdown menu showing "Bulk File Level Transfer - Within Bank"; "Payment Date \*" with the value "2024-04-18" and a calendar icon; "File Format \*" with a dropdown menu showing "Bulk Upload CSV format"; and "File Description \*" with the value "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 "Sample File" link 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.

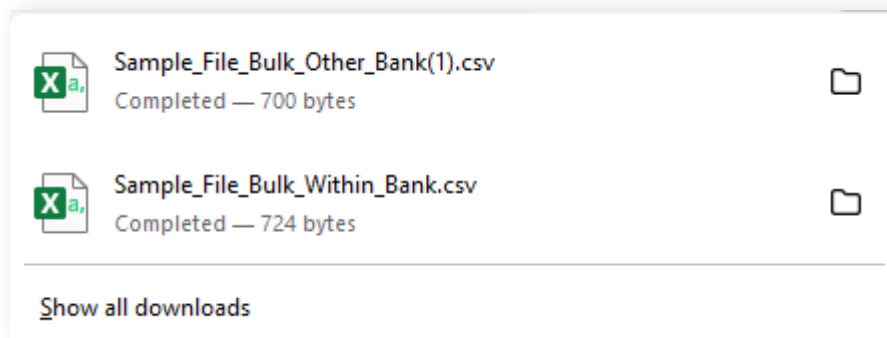
After selecting the file format, a hyperlink to the sample file will appear. To prepare the bulk payment file for the first time, you can download the sample file and create the bulk upload by following the provided template.

## 9 Bulk Payment

### 9.3 Creating a Bulk Transfer file

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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.

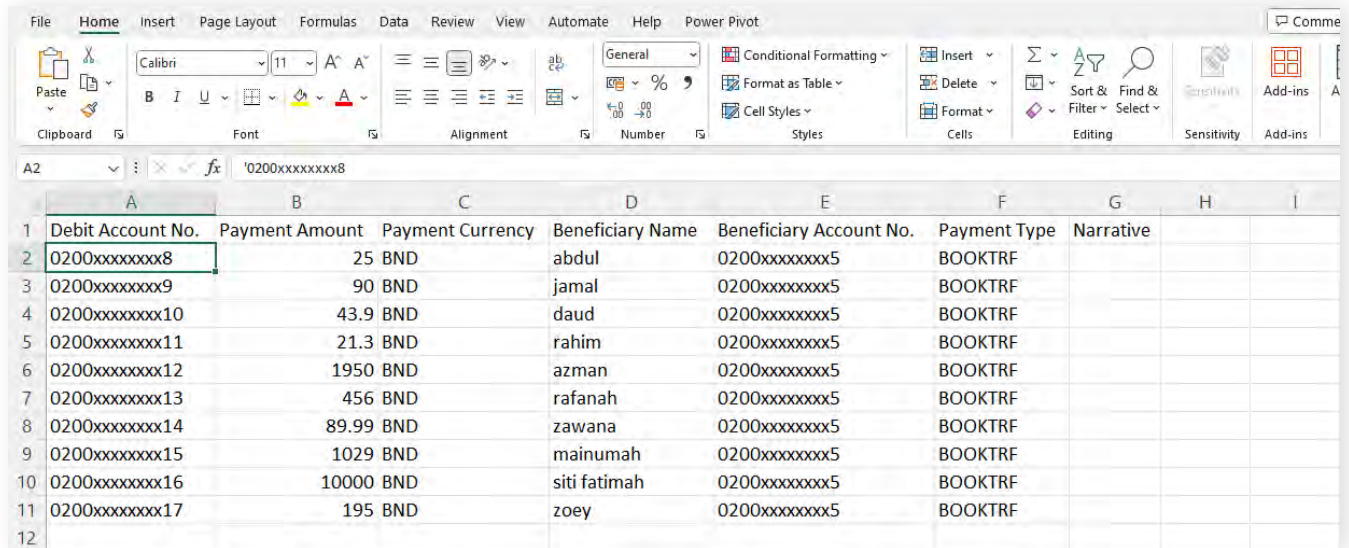


# 9 Bulk Payment

## 9.3 Creating a Bulk Transfer file

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### Within Bank sample file



Debit Account No.	Payment Amount	Payment Currency	Beneficiary Name	Beneficiary Account No.	Payment Type	Narrative
0200xxxxxxx8	25 BND		abdul	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx9	90 BND		jamal	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx10	43.9 BND		daud	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx11	21.3 BND		rahim	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx12	1950 BND		azman	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx13	456 BND		rafanah	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx14	89.99 BND		zawana	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx15	1029 BND		mainumah	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx16	10000 BND		siti fatimah	0200xxxxxxx5	BOOKTRF	
0200xxxxxxx17	195 BND		zoey	0200xxxxxxx5	BOOKTRF	

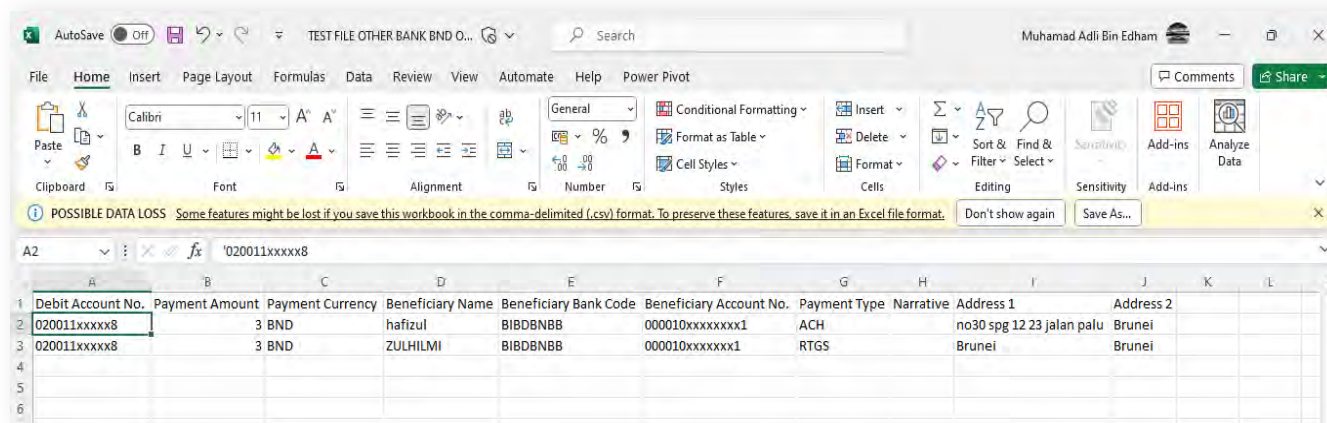
- **Column A (Debit Account):** Enter the debit account number. You may enter debit account numbers that are linked within the organisation group.
- **Column B (Payment Amount):** Specify the payment amounts, with a minimum of BND0.01 up to 2 decimal points. Only numeric characters are allowed.
- **Column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

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### 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.

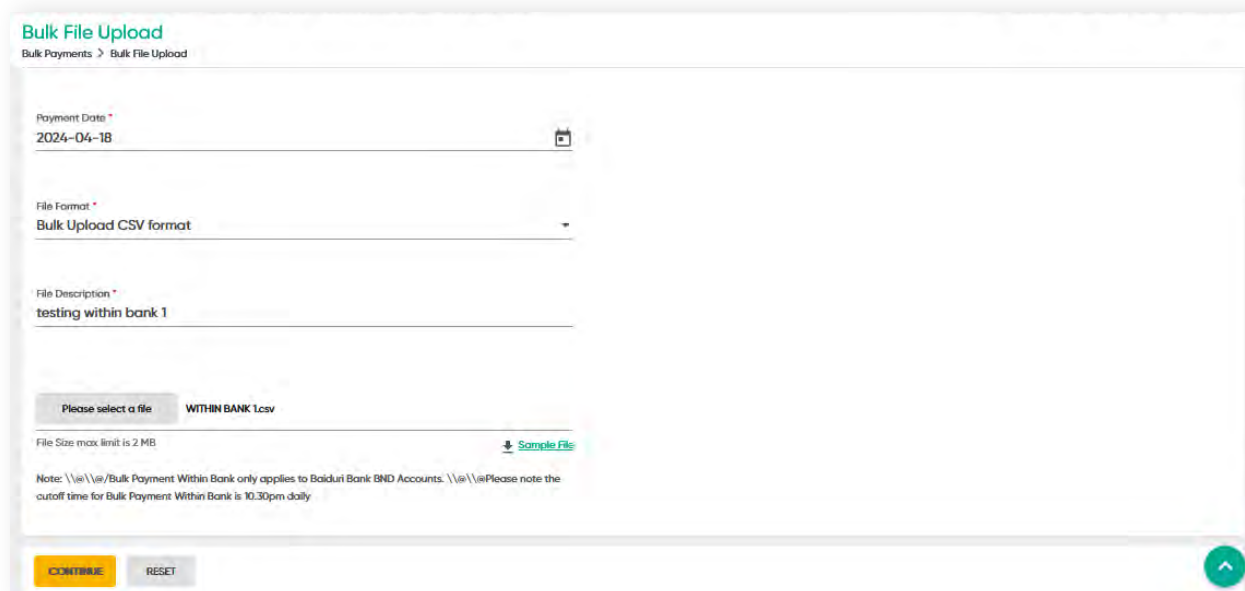
## 9 Bulk Payment

### 9.3 Creating a Bulk Transfer file

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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.



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 date input field with the value "2024-04-18" and a calendar icon.
- File Format \***: A dropdown menu with the selected option "Bulk Upload CSV format".
- File Description \***: A text input field with the value "testing within bank 1".
- File Upload Section**: Includes a button "Please select a file", a file name "WITHIN BANK 1.csv", and a note "File Size max limit is 2 MB". There is also a "Sample File" link with a download icon.
- Footer Note**: A small note stating: "Note: \\e\\e\\e\\Bulk Payment Within Bank only applies to Baiduri Bank BND Accounts. \\e\\e\\ePlease note the cutoff time for Bulk Payment Within Bank is 10.30pm daily".
- Buttons**: "CONTINUE" (orange) and "RESET" (grey) buttons at the bottom left, and a green circular "Up" arrow 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

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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

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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

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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 Date

Upload Type

File Description

No of Records

Status

Total Payment Amount

Cancel

RESET

Bulk File Upload List

Upload Reference	Upload Type	No of Records	Total Payment Amount	Upload Date	Description	Status
20241804102611725	Bulk File Level Transfer - Within Bank	10	13,900.39	Apr 18, 2024	testing within bank 1	<div>Upload/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

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Bulk Payments > View Upload List > View Bulk File Upload		Items per page: 5   1 of 1
Records Details		
Total Number of Records	3 Records	
Successful	2 Records	
Failure	1 Records	
<a href="#">Failure Record Summary</a>		
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.

Filter Transaction <b>Bulk Payment Upload</b>	Choose Date Apr 01, 2024 - Apr 18, 2024
Please select Filter Transaction	
<b>User Workflow</b>	<b>Bank Workflow</b>
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
2026180410261725	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 18, 2026	testing within bank 1	Pending Approval	⌵ Authorise
2026170452858832	Bulk File Level Transfer - Within Bank	10	13,900.19	Apr 17, 2026	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, 2026

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: 2024180410261725

STEP 1  
VERIFY

STEP 2  
APPROVE

STEP 3  
COMPLETE

Payment Authorisation Details

2-Step Verification

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	2024180410261725
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

RESET

Bulk File List

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 T	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:

**b digital**  
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

RESET

Bulk File List

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 T	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	

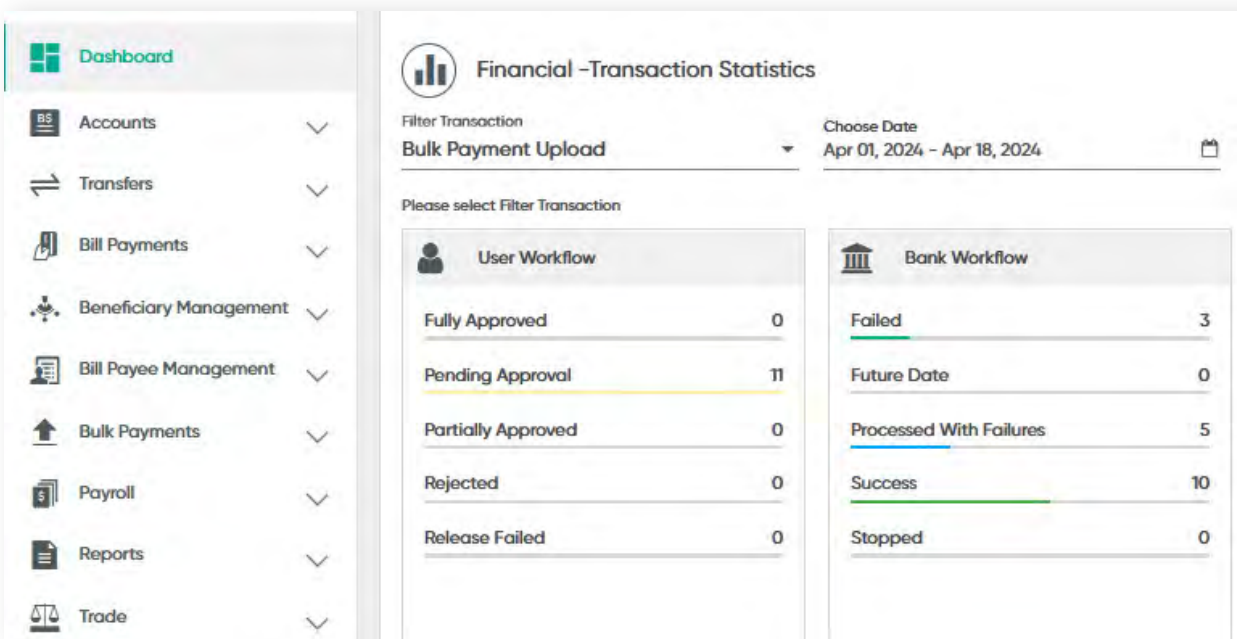
# 9 Bulk Payment

## 9.7 Viewing Bulk File list

[Back to Table of Contents](#)

1. Pending Processing
2. Proceed With Failure
3. Success
4. Failure

Each status has a hyperlink reference to view the status of each transaction individually. Additionally, all statuses are displayed in the dashboard.



# 10 Reports and Advices

## 10.1 Reports and Advices Overview

[Back to Table of Contents](#)

Download reports and advices for your own reference, including the following:



Account Balance Report



Transaction History Report



Advice

# 10 Reports and Advices

## 10.2 Account Balance Report

[Back to Table of Contents](#)

From the menu, go to **Reports** ➔ **Account Balance Report**. The **Account Balance Report** screen should be displayed.

**Account Balances Report**  
Reports > Account Balances Report

Marked fields are mandatory

Search Account Balances Report

Choose Company \*

Choose Currency \*

Account Type \*

Account Number

Available Accounts


Selected Accounts

RESET RUN REPORT

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

Fields	Description	Mandatory / Optional										
Choose Company	From the down-down list, select one or more companies	Mandatory										
Choose Currency	From the drop-down list, select one or more currencies	Mandatory										
Account Type	From the drop-down list, select either Current, Savings or All	Mandatory										
Account Number	<p>Active accounts will be displayed under Available Accounts</p> <div></div> <p>Select the following button to map or unmap the accounts under the Selected Accounts list.</p> <table><tr><th>Button</th><th>Description</th></tr><tr><td>ADD</td><td>One selected item from the Available Accounts list will be moved to the Selected Accounts list</td></tr><tr><td>ADD ALL</td><td>All items under the Available Accounts list will move to the Selected Accounts list</td></tr><tr><td>REMOVE</td><td>One selected item under Selected Accounts will move back to Available Accounts</td></tr><tr><td>REMOVE ALL</td><td>All items under Selected Accounts will move back to Available Accounts</td></tr></table>	Button	Description	ADD	One selected item from the Available Accounts list will be moved to the Selected Accounts list	ADD ALL	All items under the Available Accounts list will move to the Selected Accounts list	REMOVE	One selected item under Selected Accounts will move back to Available Accounts	REMOVE ALL	All items under Selected Accounts will move back to Available Accounts	Mandatory
Button	Description											
ADD	One selected item from the Available Accounts list will be moved to the Selected Accounts list											
ADD ALL	All items under the Available Accounts list will move to the Selected Accounts list											
REMOVE	One selected item under Selected Accounts will move back to Available Accounts											
REMOVE ALL	All items under Selected Accounts will move back to Available Accounts											



# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

Click the **RUN REPORT** button. The **Account Balances Report** screen should be displayed.

Account Balances Report

Reports > Account Balances Report

Zero One Two Sdn Bhd

Generated On: 20 Apr 22 11:18 am

CIF Number: 2123456 Company Name: Zero One Two Sdn Bhd

Account Number	Account Short Name	Account Type	Currency	Available Balance	Current Balance
7654321345	Zero One Two Sdn Bhd	Current Account	USD	2,338.91	2,338.91

Items per page: 10 1 - 1 of 1

Select Format: [PDF](#) [CSV](#)

BACK

To download the report, select the format of the report (**PDF** or **CSV**).

### Download report as a PDF File

Reports can also be downloaded in PDF format.

BAIDURI BANK

BAIDURI BANK  
1 Jalan Gadong, Bandar Seri Begawan, BA1511  
Negara Brunei Darussalam  
General Line: 226 8000  
E-mail: enquiry@baiduri.com  
Website: www.baiduri.com.bn

### Account Balance Report

Report ID: 20220420112520 Generated on: 20/04/2022 11:25:20 AM

CIF Number: 2123456

Company Name: Zero One Two Sdn Bhd

Account Number	Account Short Name	Account Type	Currency	Available Balance	Ledger Balance
7654321345	Zero One Two	Current Account	USD	2,338.91	2,338.91

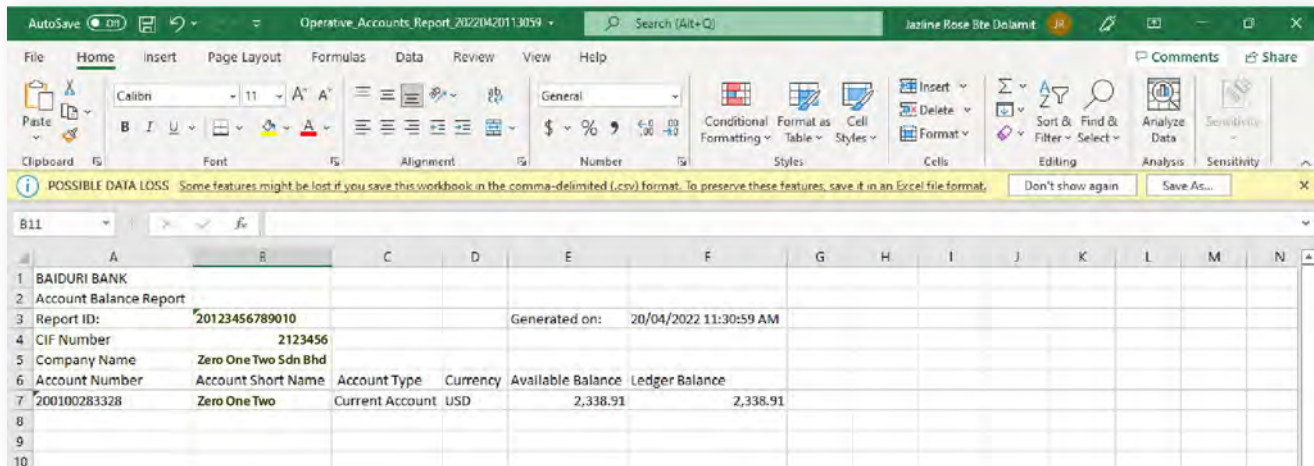
# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Download report as a CSV file

Reports can also be downloaded in CSV format. This allows you to easily import the data into the company's accounting software or spreadsheets.



POSSIBLE DATA LOSS Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format.

Report ID:	20123456789010	Generated on:	20/04/2022 11:30:59 AM
CIF Number	2123456		
Company Name	Zero One Two Sdn Bhd		
Account Number	Account Short Name	Account Type	Currency
200100283328	Zero One Two	Current Account	USD
		Available Balance	Ledger Balance
		2,338.91	2,338.91



# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

### Transaction History Report

You can also download the transaction history report of a specific account on a specific period. From the menu, go to **Reports** → **Transaction History**. The **Transaction History** Report screen should be displayed.

Transaction History Report

Reports > Transaction History Report

Marked fields are mandatory

Search Transaction History Report

Choose Company \*

Choose Currency

Account Type \*

Account Number \*

Payment Date  
Apr 20, 2022 – Apr 20, 2022

RUN REPORT

RESET

Fields	Description	Mandatory / Optional
Choose Company	From the drop-down list, select the Company	Mandatory
Choose Currency	From the drop-down list, select the Currency, if applicable	Mandatory
Account Type	From the drop-down list, select the <b>Current</b> or <b>Savings</b>	Mandatory
Account Number	From the drop-down list, select the <b>Account Number</b>	Mandatory
Payment Date	Set the date range	Mandatory

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

Click the **RUN REPORT** button. The **Transaction History Report** screen should be displayed.

Transaction History Report

Reports > Transaction History Report

Generated On:

Apr 25, 2022, 11:40:46 AM

Company Name:

Zero One Two Sdn Bhd

Currency:

BND

Account Number:

7654312345

Transaction Date:

Mar 1, 2022 - Mar 31, 2022

Account Name:

Zero One Two

Account Type:

Current Account

Reference	Transaction Date	Currency	Transaction Description	Debit/Credit Amount	Available Balance
043AHBDN02002	Mar 31, 2022	BND	DEBIT INTEREST	-7.11	-5,520.29
023AYB4N02402R	Mar 28, 2022	BND	STANDING ORDER	-15,000.00	-5,513.18
323AYBTN02676	Mar 26, 2022	BND	BILL PAYMENT	-1.00	9,499.82
000ATH4N06574	Mar 25, 2022	BND	BILL PAYMENT	-1.00	9,498.82
02402AREN02402	Mar 25, 2022	BND	TRANSFER	-1.00	9,499.82
432AYDSGS2000	Mar 26, 2022	BND	BILL PAYMENT	-5.00	9,494.82
023AYB4N02402	Mar 26, 2022	BND	BILL PAYMENT	-3.26	9,491.57
043AHBDN02002	Mar 23, 2022	BND	BILL PAYMENT	-663.00	9,498.06
023AYB4N02402	Mar 15, 2022	BND	TRANSFER	10,000.00	9,961.06
043AHBDN02002	Mar 8, 2022	BND	TRANSFER	-5.00	-58.94

Items per page: 10 1 - 10 of 11 < 1 2 3 4

Select Format:

Download

Back

# 10 Reports and Advices


## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

To download the report, select the format of the report (**PDF** or **CSV**).

### Download Transaction History report as a PDF File

Reports can also be downloaded in PDF format.

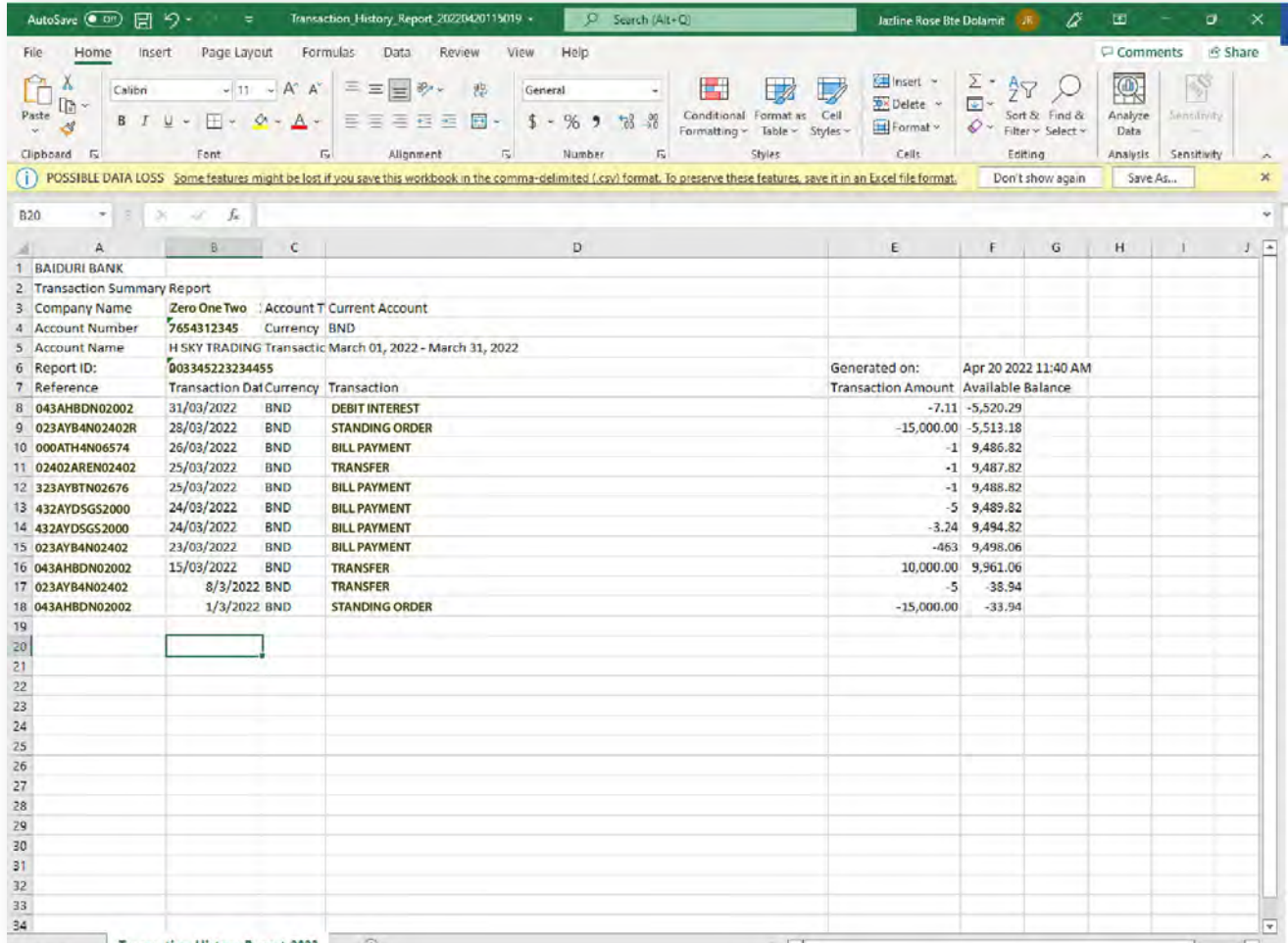
BAIDURI BANK 					
<b>BAIDURI BANK</b> 1 Jalan Gadong, Bandar Seri Begawan, BA1511 Negara Brunei Darussalam General Line: 226 8000 E-mail: enquiry@baiduri.com					
<b>Transaction Summary Report</b>					
Company Name	Zero One Two Sdn Bhd	Account Type	Current Account		
Account Number	7654312345	Currency	BND		
Account Name	Zero One Two	Transaction Date	March 01, 2022 - March 31, 2022		
Report ID:	20222004114046116			Generated on:	Apr 20 2022 11:40 AM
Reference	Transaction Date	Currency	Transaction	Transaction Amount	Available Balance
043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-5,520.29	
023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-5,513.18	
323AYBTN02676	26/03/2022	BND	BILL PAYMENT	9,486.82	
000ATH4N06574	25/03/2022	BND	TRANSFER	9,487.82	
02402AREN02402	25/03/2022	BND	BILL PAYMENT	9,488.82	
432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	9,489.82	

# 10 Reports and Advices

## 10.2.1 Searching Account Balance Report

[Back to Table of Contents](#)

Download Transaction History report as CSV Format



AutoSave ON Transaction\_History\_Report\_20220420115019 Search (Alt+Q) Jarline Rose Bte Dolamit

File Home Insert Page Layout Formulas Data Review View Help

Clipboard Font Alignment Number Styles Cells Editing

POSSIBLE DATA LOSS Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format. Don't show again Save As...

B20

	A	B	C	D	E	F	G	H	I	J
1	BAIDURI BANK									
2	Transaction Summary Report									
3	Company Name	Zero One Two	Account T	Current Account						
4	Account Number	7654312345	Currency	BND						
5	Account Name	H SKY TRADING Transactio	March 01, 2022 - March 31, 2022							
6	Report ID:	003345223234455			Generated on:	Apr 20 2022 11:40 AM				
7	Reference	Transaction Dat	Currency	Transaction	Transaction Amount	Available Balance				
8	043AHBDN02002	31/03/2022	BND	DEBIT INTEREST	-7.11	-5,520.29				
9	023AYB4N02402R	28/03/2022	BND	STANDING ORDER	-15,000.00	-5,513.18				
10	000ATH4N06574	26/03/2022	BND	BILL PAYMENT	-1	9,486.82				
11	02402AREN02402	25/03/2022	BND	TRANSFER	-1	9,487.82				
12	323AYBTN02676	25/03/2022	BND	BILL PAYMENT	-1	9,488.82				
13	432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-5	9,489.82				
14	432AYDSGS2000	24/03/2022	BND	BILL PAYMENT	-3.74	9,494.82				
15	023AYB4N02402	23/03/2022	BND	BILL PAYMENT	-463	9,498.06				
16	043AHBDN02002	15/03/2022	BND	TRANSFER	10,000.00	9,961.06				
17	023AYB4N02402	8/3/2022	BND	TRANSFER	-5	-38.94				
18	043AHBDN02002	1/3/2022	BND	STANDING ORDER	-15,000.00	-33.94				
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										

# 10 Reports and Advices

## 10.3 Advices

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Download debit advices for transactions made for Telegraphic Transfers.

From the menu, go to **Reports** → **Advices**. The **Advices** screen should be displayed.

Corporate Group ID : BDC00201 | Corporate Group Name : SOUL GARDENS CO

Wednesday, April 20, 2022 at 11:55:52 AM GMT+08:00

**Advices**  
Reports > Advices

Marked fields are mandatory

Search Advices

Payment Method \*

Choose Company \*

(Company ID / Company Name)

Pay From \*

(Account Name / Account Number / Currency / Bank Code)

Payment Date  
Apr 20, 2022 - Apr 20, 2022

SEARCH RESET

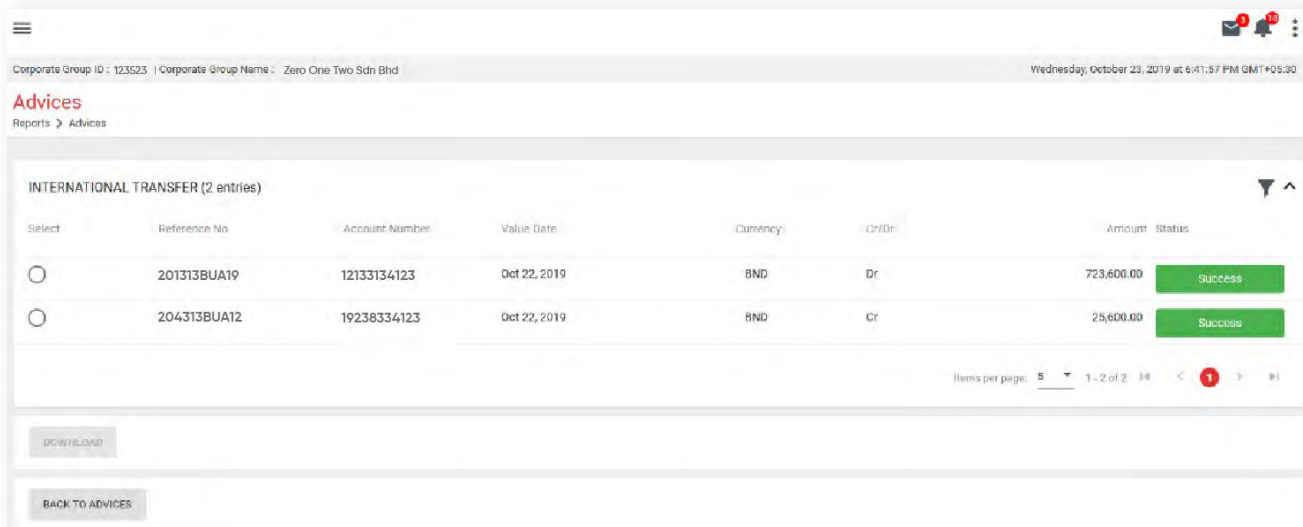
Fields	Description	Mandatory / Optional
Payment Method	From the drop-down list, select <b>International Transfer</b>	Mandatory
Choose Company	From the drop-down list, select the <b>Company</b>	Mandatory
Pay From	Select the account you want to debit charges from This field contains <b>Company Name / Account Number / Currency / Bank Code</b> .	Mandatory
Payment Date	Select the date range	Mandatory

# 10 Reports and Advices

## 10.3 Advices

[Back to Table of Contents](#)

Click the **SEARCH** button. The **Advices** screen should be displayed.



The screenshot displays the 'Advices' screen in a web application. At the top, there is a header bar with a hamburger menu icon on the left, a corporate group ID and name in the center, and a date and time on the right. Below the header, the title 'Advices' is shown in red, with a breadcrumb 'Reports > Advices' underneath. The main content area features a table titled 'INTERNATIONAL TRANSFER (2 entries)'. The table has columns for 'Select', 'Reference No', 'Account Number', 'Value Date', 'Currency', 'Cr/Dr', 'Amount', and 'Status'. Two entries are listed, both with a status of 'Success'. Below the table, there is a 'DOWNLOAD' button and a 'BACK TO ADVICES' button. The bottom of the screen shows a pagination bar with 'Items per page: 5', '1 - 2 of 2', and navigation icons.

Select	Reference No	Account Number	Value Date	Currency	Cr/Dr	Amount	Status
<input type="radio"/>	201313BUA19	12133134123	Oct 22, 2019	BND	Dr	723,600.00	Success
<input type="radio"/>	204313BUA12	19238334123	Oct 22, 2019	BND	Cr	25,600.00	Success

Items per page: 5 1 - 2 of 2 < 1 > |

DOWNLOAD

BACK TO ADVICES

# 10 Reports and Advices

## 10.3 Advices

[Back to Table of Contents](#)

Select the advice you wish to download and click the **DOWNLOAD** button.  
The document will be downloaded in PDF format.

### BAIDURI BANK

1 Jalan Gadong  
Bandar Seri Begawan  
Brunei Muara, BA1511

Website: [www.baiduri.com](http://www.baiduri.com)

#### Debit Advice

Reference : 000FTOT221190001

Date: 29 April 2022

We have received today the following account transfer instruction for value date 29 April 2022

Payment Details	/RFB/FTBSC31101613
Debit Reference	6726918

We have debited your BND Account No 0201110403182 as follows:

Transfer Amount	INR	62.1
At Exchange rate	14017	
Equivalent Amount	BND	238289
Stamp Duty Charge	BND	0
Cable Charge	BND	1500
<b>Total Amount Debited</b>	<b>BND</b>	<b>62.1</b>



# 11 Account Sweeps

## 11.1 Account Sweeps Overview

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This feature allows you to **schedule automatic transfers between your company's accounts** when the account balance reaches a specified amount, according to the **rule type** that you've set. You also have the flexibility to schedule account sweeps at specific times, including weekends. You can also view transactions by generating the report under Account Balance Report.



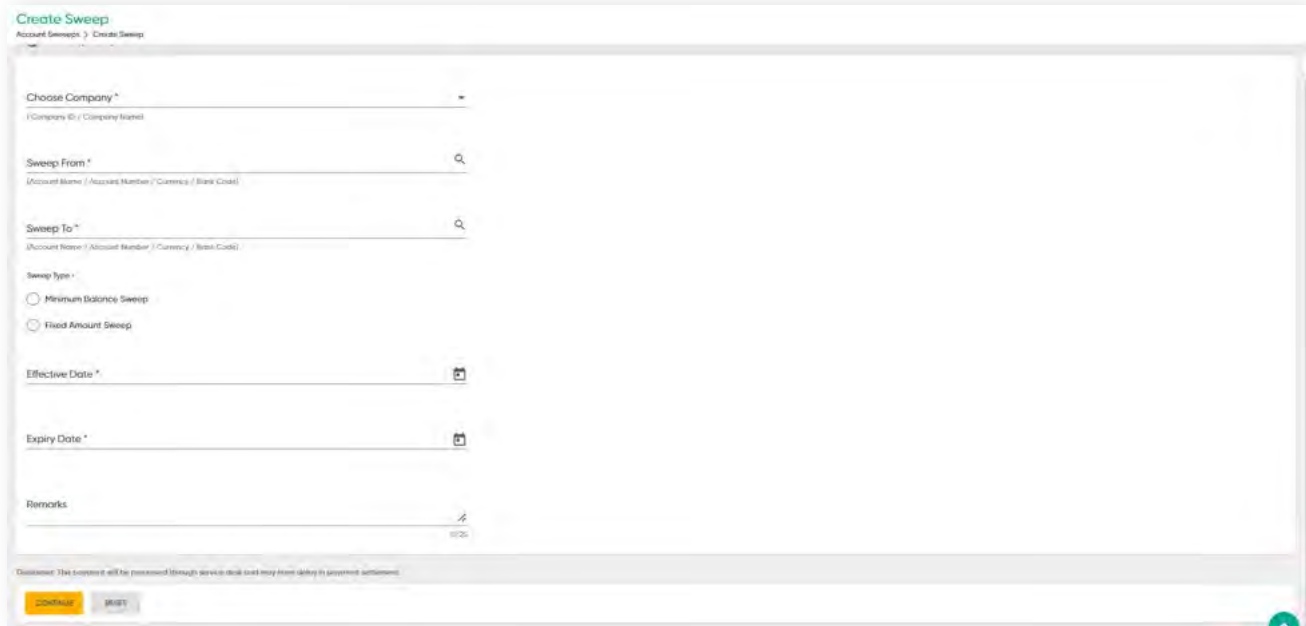


# 11 Account Sweeps

## 11.2 Create Account Sweeps

[Back to Table of Contents](#)

From the menu, go to **Account Sweeps** → **Create Sweep**.  
The **Create Sweep** screen should be displayed.



### Sweep Request features

Fields	Description	Mandatory/Optional
<b>Choose Company</b>	Select the Company name from the drop-down list	Mandatory
<b>Sweep From</b>	Select your company account that you wish to transfer funds from	Mandatory
<b>Sweep To</b>	Select your company account that you wish to transfer funds to	Mandatory
<b>Sweep Type</b>	Choose between 2 options: <ul style="list-style-type: none"><li>• <b>Minimum Balance Sweep:</b> sweeps the entire amount excluding the minimum balance amount required to be maintained in the account.</li><li>• <b>Fixed Amount Sweep:</b> set a fixed amount to sweep to the sweep account.</li></ul>	Mandatory
<b>Effective Date</b>	Set the desired date of sweep. The current day date will be populated by default.	Mandatory
<b>Expiry Date</b>	Set a date of when you want the Account Sweep function to stop	Mandatory
<b>Remarks</b>	Enter any remarks or notes that is important to know regarding these transactions	Optional

#### Note:

The transactions are through service desk and may incur some delays in payment settlements.

# 12 Trade Applications

## 12.1 Trade Overview

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In this section, you can submit trade online applications easily, including:

**Shipping Guarantee / Irrevocable Letter of Credit / Letter of Credit Amendment  
/ Acceptance of Discrepancy / Bank Guarantee**

# 12 Trade Applications

## 12.2 Shipping Guarantee

[Back to Table of Contents](#)

Typically, as an importer, you would have to visit the bank to submit a request for shipping guarantee for the shipping company to obtain your imported goods. Shipping guarantees are raised to indemnify the bank against all consequences and liabilities.

From the menu, go to **Trade → Shipping Guarantee**.  
The **Create Shipping Guarantee** screen should be displayed.

The screenshot shows a web form titled "Shipping Guarantee Main Information". The form contains several input fields and sections:

- Re: LC No \***: A text input field.
- Relating to shipment per \***: A text input field.
- Choose Company \***: A dropdown menu with a search icon. Below it, a placeholder text reads "(Company ID / Company Name)".
- For all other charges please debit our account no \***: A text input field with a search icon. Below it, a placeholder text reads "(Account Name / Account Number / Currency / Bank Code)".
- Shipping Company \***: A text input field.
- Date \***: A text input field with a calendar icon.
- Particulars**: A text input field.
- The value of the merchandise per invoice attached as**: A text input field.
- Terms & Conditions**: A section containing a checkbox and a paragraph of text: "It is also agreed and understood that we shall pay to you, on demand a commission of 0 \_\_\_\_ % (minimum 0 \_\_\_\_ %) 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."
- Buttons**: At the bottom, there are three buttons: "CONTINUE" (yellow), "SAVE AS DRAFT" (grey), and "RESET" (grey).

# 12 Trade Applications

## 12.2 Shipping Guarantee

[Back to Table of Contents](#)

### Shipping Guarantee Main Information fields

Fields	Description	Mandatory/Optional
Reference LC No	Enter your LC reference number	Mandatory
Relating to shipment per	Enter details about the imported goods	Mandatory
Choose Company	From the drop-down list, select the respective company	Mandatory
For all other charges please debit our account no.	Choose the company account you would like to debit from for any charges incurred	Mandatory
Beneficiary Name	Enter the Shipping Company name that you have acquired	Mandatory
Date	Set the current date	Mandatory
Particulars	Enter the LC particulars	Mandatory
The value of the merchandise per Invoice attached as	Enter the total invoice amount of the imported goods	Mandatory

Under **Terms and conditions** section, enter the Commission charges in percentage. Then click on the tick box.

Click CONTINUE. A Review screen should be displayed. Once you have verified the information, click **PROCEED TO SUBMIT** to process the request. A confirmation message should be prompted and the details is submitted for approval.

The form can also be saved as a draft which can be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

[Back to Table of Contents](#)

From the menu, go to **Trade → Irrevocable Letter of Credit**.  
The **Create Irrevocable Letter of Credit** screen should be displayed.

The screenshot shows a web form titled "Applicant Details". It contains the following fields:

- Your Reference**: A text input field.
- Advising Bank**: A text input field with a search icon. Below it is a note: "Note: For Bank Use Only".
- Applicant Name**: A text input field with a red asterisk indicating it is mandatory.
- Contact Person Name**: A text input field with a red asterisk indicating it is mandatory.
- Address**: A text input field with a red asterisk indicating it is mandatory.
- Select**: A dropdown menu.
- Telephone Number**: A text input field with a red asterisk indicating it is mandatory.
- Address (Line 2)**: A text input field.
- Fax/Email Address**: A text input field.
- Country**: A dropdown menu with a red asterisk indicating it is mandatory.

### Application Details

Fields	Description	Mandatory/Optional
<b>Your Reference</b>	Enter a reference so that you can identify the transaction in future	Optional
<b>Advising Bank</b>	This field is for Bank Use only	Optional
<b>Applicant Name</b>	Enter the applicant's name	Mandatory
<b>Contact Person Name</b>	Enter the designated contact person's name	Mandatory
<b>Address</b>	Enter the applicant's address	Mandatory
<b>Address (Line 2)</b>	Additional lines for the applicant's address	Optional
<b>Telephone Number</b>	Enter the applicant's telephone number	Mandatory
<b>Fax Number</b>	Enter the applicant's fax number or email address	Optional
<b>Country</b>	From the drop-down list, select the applicant's country	Mandatory

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Beneficiary Details

The screenshot shows a web form titled "Beneficiary Details". It contains several input fields: "Beneficiary Name" (mandatory), "Beneficiary Advising Bank" (mandatory with a search icon), "Address" (mandatory), "Bank Name", "Address (Line 2)", "Address", "Country" (mandatory with a dropdown arrow), and "Address (Line 2)".

Fields	Description	Mandatory/Non-Mandatory /Auto-populate
<b>Beneficiary Name</b>	Enter the name of the beneficiary	Mandatory
<b>Beneficiary Advising Bank</b>	Based on the country selected, the Beneficiary Advising Bank can be chosen. Select Others if the correct option is not listed. If you've selected Others, you will need to provide the following: a) Beneficiary Bank Name b) SWIFT Code c) Beneficiary Bank Address	Mandatory
<b>Address</b>	Enter the beneficiary's address	Mandatory
<b>Address (Line 2)</b>	Enter the beneficiary's name	Non-Mandatory
<b>Country</b>	Select the beneficiary's country	Mandatory

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### LC Details

The screenshot shows a web form titled "LC Details". It contains the following fields and options:

- Currency \***: A dropdown menu.
- Transshipment \***: Radio buttons for ☐ Allowed and ☐ Not Allowed.
- Amount \***: A text input field.
- Insurance to be covered by applicant \***: Radio buttons for ☐ Yes and ☐ No.
- Expiry Date \***: A date picker.
- Confirmation of the Credit \***: Radio buttons for ☐ Requested and ☐ Not Requested.
- Credit Available with \***: A dropdown menu.
- Partial Shipment \***: Radio buttons for ☐ Allowed and ☐ Not Allowed.
- Number of days \***: A text input field.

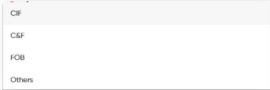
Fields	Description	Mandatory/Optional
<b>Beneficiary Name</b>	From the drop-down list, select the respective currency	Mandatory
<b>Amount</b>	Enter the Amount	Mandatory
<b>Expiry Date</b>	Set the Expiry Date	Mandatory
<b>Confirmation of the Credit</b> 	There are 2 options, select either Request or Not Requested.	Mandatory
<b>Partial Shipment</b> 	There are 2 options, select either Allowed or Not Allowed.	Mandatory
<b>Transshipment</b> 	There are 2 options, select either Allowed or Not Allowed.	Mandatory
<b>Insurance to be covered by applicant</b> 	There are 2 options, select Yes or No	Mandatory
<b>Credit Available With</b>	From the drop-down list, select Deferred, Acceptance or By Payment at Sight 	Mandatory
<b>Number of Days</b>	Enter the Days	Mandatory

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Shipment and Goods Details

Fields	Description	Mandatory/Optional
From	Enter the Sender's details	Mandatory
To	Enter the Recipient's details	Mandatory
Terms 	From the drop-down list, select CIF, C&F, FOB or Others	Mandatory
Goods	Enter details about the goods	Optional
Not later than	Set the date	Mandatory



# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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Click **NEXT**. The Transport Documents section will be displayed.

Transport Documents

Signed commercial invoices in

Copies

Transport Document +

☐ Full set clean on board ocean bill of lading required (if more than one original issued) made out to the order of Baiduri Bank Bid showing credit number and marked  
☐ Freight prepaid ☐ Freight payable at destination

notify 

Company Name:

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

notify 

Company Name:

Fields	Description	Mandatory/Optional
Signed commercial invoices in	Enter the number of copies	Optional
<div><div>Transport Document +</div><div><input type="checkbox"/> Full set clean on board ocean bill of lading required (if more than one original issued) made out to the order of Baiduri Bank Bid showing credit number and marked <input type="checkbox"/> Freight prepaid <input type="checkbox"/> Freight payable at destination</div><div>notify <div>Company Name:</div></div></div>	From the option, select the required Transport Document.	Mandatory
<div><div><input type="checkbox"/> Airway bill showing shipment by air freight, consigned to Baiduri Bank Bid for Applicant's account, showing credit number and marked <input type="checkbox"/> Freight prepaid <input type="checkbox"/> Freight payable at destination</div><div>notify <div>Company Name:</div></div></div>	From the Transport Document, select the required option	Optional

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Insurance Documents fields

Insurance Document

Insurance Document

☐ Policy

☐ Certificate for 110 percent of invoice value covering the following risks

Risk Type

Certificate of

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

Origin of issue

☐ Others

Others

Packing List

Copies

Weight List

Copies

Signed delivery order in

Copies

Others

Documents to be presented within

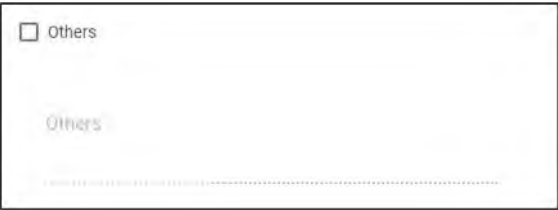
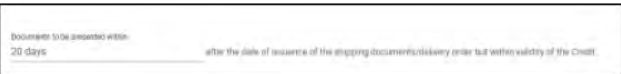
after the date of issuance of the shipping documents/delivery order but within validity of the Credit.

Fields	Description	Mandatory/Optional
<div><div>Insurance Document</div><div><div><input type="radio"/> Policy</div><div><input checked="" type="radio"/> Certificate for 110 percent of invoice value covering the following risks</div></div><div><div>Certificate Text</div><div></div></div></div>	From the Insurance option, select either Policy or Certificate for 110 percent of invoice value covering the following risks.	Optional
<div><div>Certificate of</div><div><input type="checkbox"/> Origin issued by a chamber of Commerce stating the goods are of</div><div><div>Origin issued</div><div></div></div></div>	Select Certificate of Origin Declaration of Origin, if applicable	Optional

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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Fields	Description	Mandatory/Optional
	User can specify other related information in the respective field	Optional
<b>Packing List Copies</b>	Enter the number of Packing List	Optional
<b>Weight List Copies</b>	Enter the number of Weight List	Optional
<b>Signed Delivery Order in Copies</b>	Enter the number of Signed Delivery Order	Optional
<b>Others</b>	Enter other details in the respective field	Optional
	Enter the number of days in the respective field	Optional

# 12 Trade Applications

## 12.3 Irrevocable Letter of Credit

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### Terms & Conditions

The screenshot shows a web form titled "Terms & Conditions". It includes the following fields and text:

- Header: "Terms & Conditions"
- Text: "All Banking charges outside Negara Brunei Darussalam are for account of +"
- Radio buttons: ☐ Beneficiary ☐ Applicant
- Text: "Choose Company \*"
- Text: "(Company ID / Choose company is mandatory)"
- Text: "For all other charges please debit our account no. \*"
- Text: "(Account Name / Account Number / Currency / Bank Code)"
- Text: "The issuing of this credit is subject to the terms and conditions as set forth on the reverse to which we agree."
- Text: "Special instruction"
- Text: "The credit will subject to Uniform Customs and Practice for Documentary Credits (2007 Revision Publication No. 600 of the International Chamber of Commerce, Paris, France)"
- Text: "In consideration of your agreeing to open this credit on the Terms and Conditions stated at my/our request I/we herewith join in and be bound jointly and severally by the terms and conditions of this credit as if I/we were principal(s) and expressly waive all suretyship rights."

Fields	Description	Mandatory/Optional
<div>All Banking charges outside Negara Brunei Darussalam are for account of + <input type="radio"/> Beneficiary <input type="radio"/> Applicant</div>	There are 2 options, select Beneficiary or Applicant of who should bear charges	Mandatory
Choose Company	From the drop down list, select the Company	Mandatory
For all other charges please debit our account no.	Select the account that you would like to debit charges from	Mandatory
Special Instruction	Enter any special remarks, if any	Optional
<input type="checkbox"/> In consideration of your agreeing to open this credit on the Terms and Conditions stated at my/our.....	Tick the checkbox	Mandatory

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message should be prompted and the details is submitted for approval.

The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.4 Letter of Credit Amendment

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From the menu, go to **Trade** → **Letter of Credit Amendment**.  
The **Create Letter of Credit Amendment** screen should be displayed.

### Letter of Credit details

Fields	Description	Mandatory/Optional
LC Reference	Enter your LC reference number	Mandatory
Currency	From the drop-down list, select the required Currency	Mandatory
Amount	Enter the Amount	Mandatory
In Favour of	The LC should be taken in the favour of seller	Mandatory
Date	Set the Date of the application	Mandatory

# 12 Trade Applications

## 12.4 Letter of Credit Amendment

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### Amendment details

Amendment Details (choose one)

Shipment Date Extended to

Expiry Date Extended to

☐ Amount Increased By Making Total Of

☐ Amount Reduced By Making Total Of

Others/Remarks

Fields	Description	Mandatory/Optional
Shipping Date Extended to	Set the extended shipping date	Optional
Expiry Date Extended to	Select the expiry date	Optional
Amount Increased By & Making Total of	If the LC amount increased, then specify the amount and total amount in the respective fields	Mandatory depending on the amendment specified
Amount Decreased By & Making Total of	If the LC amount decreased, then specify the amount and total amount in the respective fields	Mandatory depending on the amendment specified
Others/Remarks	Enter other remarks, if any.  If you prefer charges to be absorbed by the Beneficiary, specify the instruction in this field.	Optional

Select either either **Amount Increased** or **Amount Reduced** to proceed.

# 12 Trade Applications

## 12.4 Letter of Credit Amendment

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### Declaration details

The screenshot shows a web form titled "Declaration". At the top, it says "Please debit your account for your charges incurred on this amendment. All other terms and condition remain unchanged." Below this, there are five input fields: "Choose Company" (a dropdown menu with a search icon), "Debit from" (a search field with a magnifying glass icon), "Address" (a text field), "Address (Line 2)" (a text field), and "Telephone Number" (a text field with a "+" sign on the left). Each field has a small asterisk indicating it is mandatory.

Fields	Description	Mandatory/Optional
Choose Company	From the drop-down list, select Company Name	Mandatory
Debit From	Select the account you would like to debit from	Mandatory
Address	Enter your address	Mandatory
Address (Line 2)	Additional space to enter your address	Optional
Telephone	Enter the country code and telephone number in the respective fields	Mandatory

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details are submitted for approval.

The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.5 Acceptance of Discrepancy

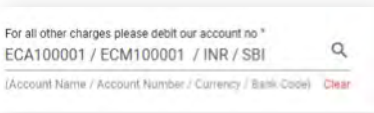
[Back to Table of Contents](#)

From the menu, go to **Trade** → **Acceptance of Discrepancy**.  
The **Create Acceptance of Discrepancy** screen should be displayed.

The screenshot shows a web form titled "LC Information". It contains the following fields:

- Letter of Credit No \***: A text input field.
- Choose Company \***: A dropdown menu with a search icon. Below it, a placeholder text reads "(Company ID / Company Name)".
- For all other charges please debit our account no \***: A text input field with a search icon. Below it, a placeholder text reads "(Account Name / Account Number / Currency / Bank Code)".
- Currency \***: A dropdown menu.
- Amount \***: A text input field.
- Date \***: A date picker field.
- In Favour of \***: A text input field.

### LC Information

Fields	Description	Mandatory/Optional
<b>Letter of Credit No</b>	Enter the Letter of Credit No.	Mandatory
<b>Choose Company</b>	From the drop-down list, select the company.	Mandatory
	Select the account you would like to debit charges from	Mandatory
<b>Currency</b>	Select the required Currency	Mandatory
<b>Amount</b>	Enter the Amount	Mandatory
<b>In Favour of</b>	Enter the In Favour of details	Mandatory
<b>Date</b>	Set the Date	Mandatory



# 12 Trade Applications

## 12.5 Acceptance of Discrepancy

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### Declaration details

The screenshot shows a web form titled "Declaration" with a sub-header "We accept the following discrepancy (IES) as advised". There are three main sections, each with a checkbox and a date field: "per documents scheduled dated", "per fax dated", and "Others". Each section has a date picker icon to its right. The "Others" section also has a text area for remarks.

Fields	Description
per documents scheduled dated	Tick the check box, set the date
per fax dated	Tick the check box, set the date
Others	Tick the check box and enter any other remarks

You will need to select at least one discrepancy in order to proceed with this step.

Click **NEXT**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details are submitted for approval.

The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.6 Bank Guarantee

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From the menu, go to **Trade** → **Bank Guarantee**.  
The Create Bank Guarantee screen should be displayed.

**Bank Guarantee Details**

Your Reference

Application Type \*

☐ New ☐ Renewal

Choose Company \*

(Company ID / Company Name)

For all other charges please debit our account no \*

(Account Name / Account Number / Currency / Bank Code)

Guarantee Type \*

Beneficiary Name \*

Currency \*

Amount \*

Validity Date

Apr 21, 2022 - Apr 21, 2022

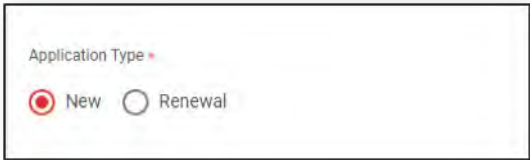
Purpose \*

0/100

Thirdparty Applicant

☒ Yes ☐ No


### Bank Guarantee details

Fields	Description	Mandatory/Optional /Auto-populate
Your Reference	Enter a reference that can remind you of the transaction or request	Mandatory
Application Type	There are 2 options, select New or Renewal 	Mandatory
Choose Company	From the drop-down list, select the Company	Mandatory

# 12 Trade Applications

## 12.6 Bank Guarantee

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Fields	Description	Mandatory/Optional /Auto-populate
	Select the account that you wish to debit charges from	Mandatory
<b>Guarantee Type</b>	From the drop-down list, select one of the following: <ul style="list-style-type: none"><li>- Labour Guarantee</li><li>- Performance Bonds</li><li>- Custom Guarantee</li><li>- Other Guarantee</li><li>- BID Bond</li><li>- Retention Bond</li><li>- Advance Payment Guarantee</li></ul>	Mandatory
<b>Beneficiary Name</b>	Enter the Beneficiary Name	Mandatory
<b>Currency</b>	The currency is auto-populated based on the Debit Account selected	Auto-populate
<b>Amount</b>	Enter the Amount	Mandatory
<b>Validity Date</b>	Set the date of validity	Mandatory
<b>Purpose</b>	Enter the purpose of the Bank Guarantee	Mandatory
<b>Third party Applicant</b>	There are 2 options, select Yes or No	Mandatory

Click **CONTINUE**. A review screen will be displayed where you can review the inputted details. Once verified, click **PROCEED TO SUBMIT**. A confirmation message will be prompted and the details is submitted for approval.

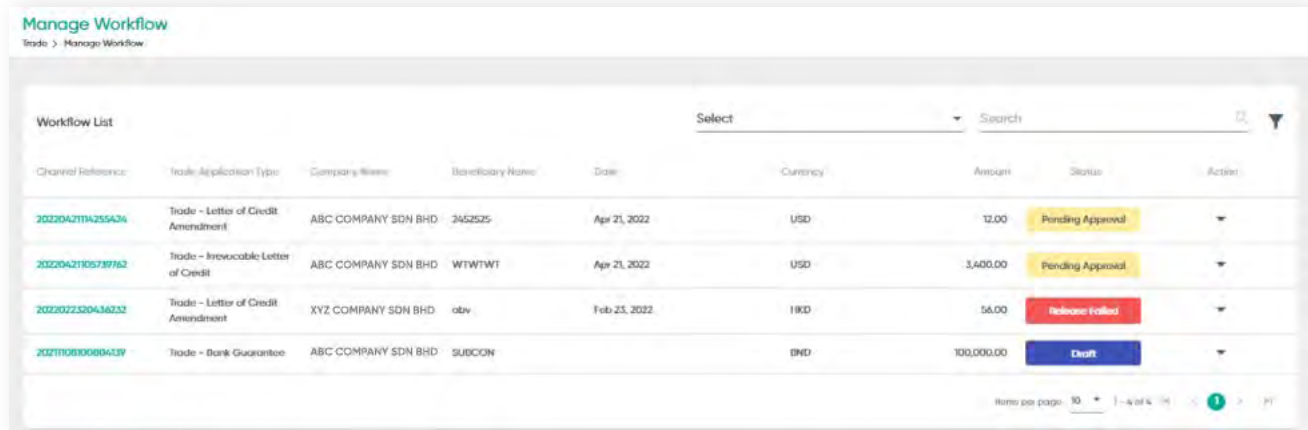
The form can also be saved as a draft and be viewed and edited under **Manage Workflow**.

# 12 Trade Applications

## 12.7 Approval Workflow (For approvers)

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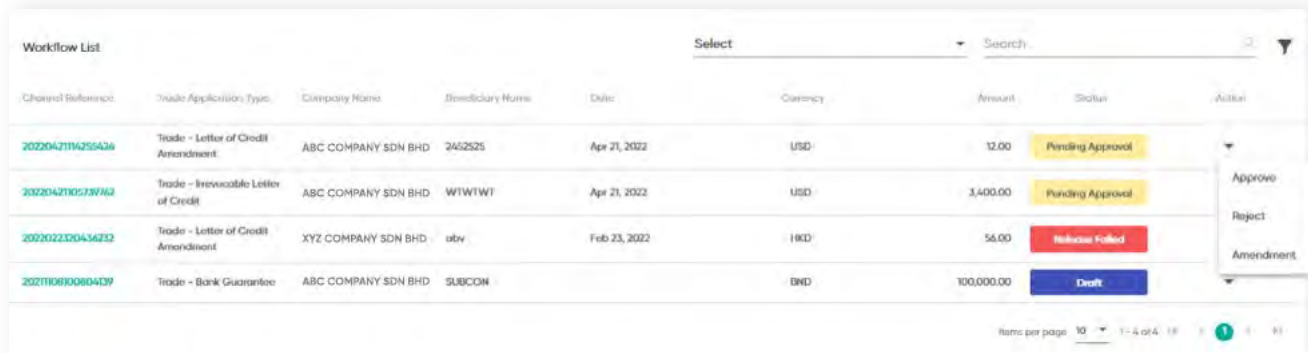
From the menu, go to **Trade** → **Manage Workflow**.  
The **Manage Workflow** screen will be displayed.



The screenshot shows the 'Manage Workflow' interface. At the top, there's a header 'Manage Workflow' with a breadcrumb 'Trade > Manage Workflow'. Below this is a 'Workflow List' table. The table has columns: Channel Reference, Trade Application Type, Company Name, Beneficiary Name, Date, Currency, Amount, Status, and Action. There are four rows of data. The first two rows have a status of 'Pending Approval' (yellow button). The third row has a status of 'Release Failed' (red button). The fourth row has a status of 'Draft' (blue button). At the bottom right, there's a pagination control showing 'Items per page: 10' and '1 - 4 of 4'.

Channel Reference	Trade Application Type	Company Name	Beneficiary Name	Date	Currency	Amount	Status	Action
2022042116255436	Trade - Letter of Credit Amendment	ABC COMPANY SDN BHD	2452525	Apr 21, 2022	USD	12.00	Pending Approval	
20220421105739762	Trade - Irrevocable Letter of Credit	ABC COMPANY SDN BHD	W1W1W1	Apr 21, 2022	USD	3,400.00	Pending Approval	
2022022320436232	Trade - Letter of Credit Amendment	XYZ COMPANY SDN BHD	abv	Feb 23, 2022	HKD	56.00	Release Failed	
202110830080439	Trade - Bank Guarantee	ABC COMPANY SDN BHD	SUBCON		BHD	100,000.00	Draft	

Under the **Action** column, click the drop-down arrow.  
The sub-menu containing **Approve**, **Reject** and **Amendment** should be displayed.



This screenshot is similar to the previous one, but the 'Action' column for the first row is expanded, showing a dropdown menu with three options: 'Approve', 'Reject', and 'Amendment'.

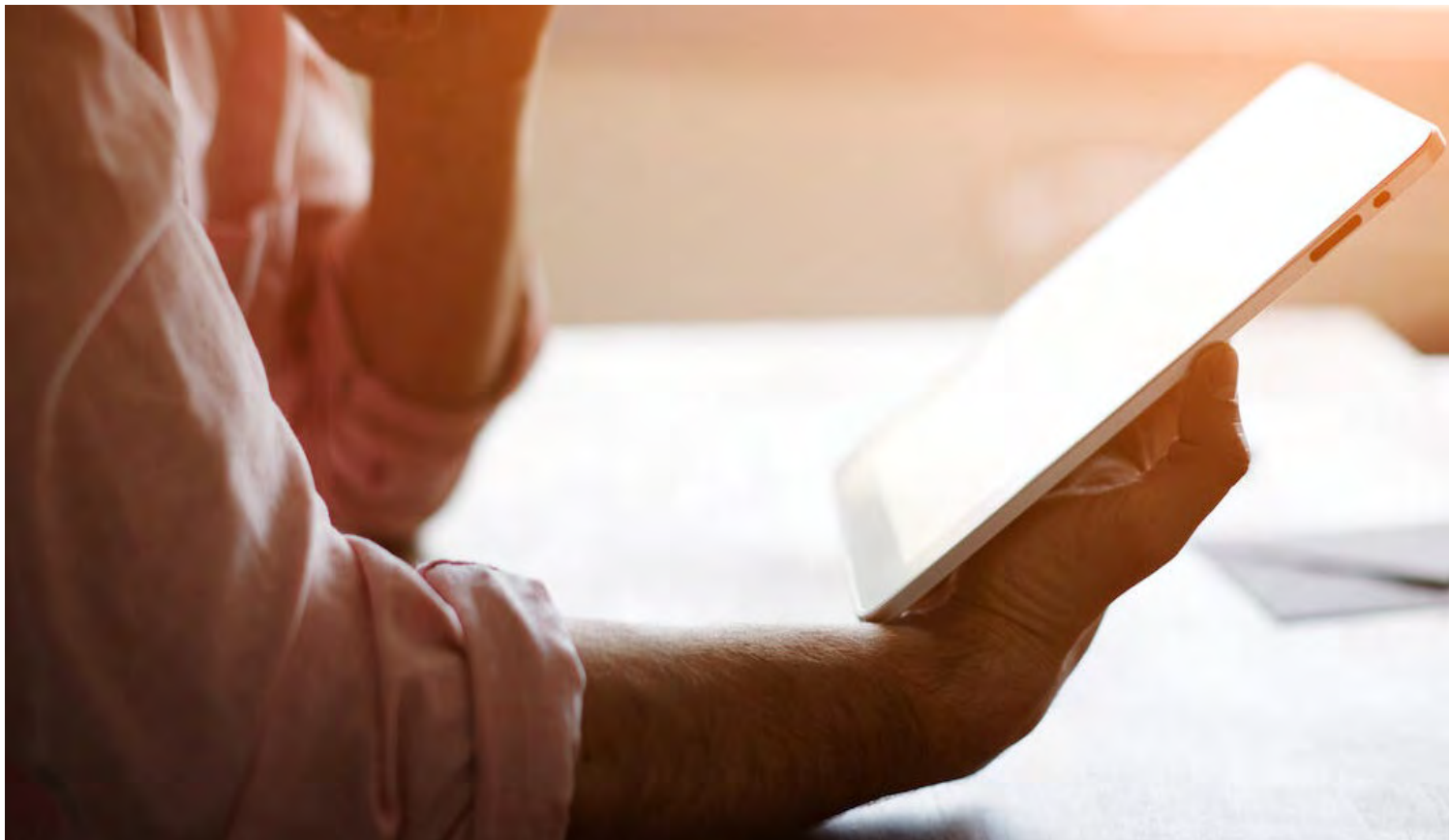
Channel Reference	Trade Application Type	Company Name	Beneficiary Name	Date	Currency	Amount	Status	Action
2022042116255436	Trade - Letter of Credit Amendment	ABC COMPANY SDN BHD	2452525	Apr 21, 2022	USD	12.00	Pending Approval	Approve Reject Amendment
20220421105739762	Trade - Irrevocable Letter of Credit	ABC COMPANY SDN BHD	W1W1W1	Apr 21, 2022	USD	3,400.00	Pending Approval	
2022022320436232	Trade - Letter of Credit Amendment	XYZ COMPANY SDN BHD	abv	Feb 23, 2022	HKD	56.00	Release Failed	
202110830080439	Trade - Bank Guarantee	ABC COMPANY SDN BHD	SUBCON		BHD	100,000.00	Draft	

Action	Description
Approve	When the Maker clicks Approve, the transaction will be marked as approved. If the transaction fails due to a system error, the transaction will be marked as Release Failed. You will then need to resubmit the transaction.
Reject	The Maker can choose to click Reject if there are discrepancies in the transaction entry. A reason for the rejection will need to be inputted in the Remarks field.
Amendment	The Approver can send a transaction back to the Maker to make an Amendment. A reason must be entered in the Remarks field.

# 12 Trade Applications

## 12.8 Edit/Save As Draft/Delete

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Under Manage Workflow, you can do the following for trade applications:



**Edit transactions  
sent back by the  
Approver**



**Save a draft of  
the application**



**Delete a record**

# 13 Stop Requests

## 13.1 Stop Payment Instruction

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### Overview

This section allows you to stop any future dated transfers, bill payments and standing instructions. Only requests with 24 hours or more lead time can be stopped.

### Stop Payment Instruction

From the menu, go to **Stop Request** → **Stop Payment Instruction**.  
The **Stop Payment Instructions** screen should be displayed.

Stop Payment Instructions

Stop Request > Stop Payment Instructions

Payment Type

Single Payment

Manage List

Select

Stop

Search

Filter

Payment Reference	Stop From	Pay To	Currency	Stop Amount	Payment Date	Payment Method	Status	Action
202303032664913	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	1.32	Mar 16, 2022	SI International Transfer	PENDING	
2023030327104633	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	1.25	Mar 16, 2022	SI Domestic Transfer	PENDING	
2023032229844326	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / BND / BBB	BND	16.71	May 26, 2022	SI International Transfer	PENDING	
2023030330709999	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	International Transfer	PENDING	
2023030322162951	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / USD / BBB	USD	20.00	Feb 6, 2022	International Transfer	PENDING	
20230303036666299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Sep 31, 2022	SI International Transfer	PENDING	
20230303036666299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 31, 2022	SI International Transfer	PENDING	
20230303036666299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Aug 1, 2022	SI International Transfer	PENDING	
20230303036666299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	Jun 30, 2022	SI International Transfer	PENDING	
20230303036666299	ABC COMPANY SDN BHD / 123456789 / BND / BBB	JOHAN DOLLAH / 123456789 / CAD / BBB	CAD	0.91	May 31, 2022	SI International Transfer	PENDING	

Items per page: 10 1 - 10 of 20 1 2 3 4

Under the **Payment Type** field, there are 2 options, **Single Payment** and **Batch Payment**.

Stop Payment Instructions

Stop Request > Stop Payment Instructions

Payment Type

Single Payment

# 13 Stop Requests

## 13.1 Stop Payment Instruction

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Under Manage List, click on one of the Payment Reference.  
Under the Action column, click the drop-down arrow.  
A sub-menu containing Stop Payment is displayed.

Manage List							
Payment Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Action
202205062366993	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAR / 123456789 / USD / 987654321	USD	1.52	Mar 16, 2022	SI International Transfer	<a href="#">VIEW INFO</a> <a href="#">STOP PAYMENT</a>
202205062710663	ABC COMPANY SDN BHD / 123456789 / BND / BSB	JOHAN DOLLAR / 123456789 / BND / BSB	BND	1.76	Mar 16, 2022	SI Domestic Transfer	<a href="#">VIEW INFO</a> <a href="#">STOP PAYMENT</a>

You are required to enter the reason for stopping the transaction in the Remarks field. Click Stop Payment and the request will be sent for approval.

### Stop Payment

Stop Request > Stop Payment Instructions > Stop Payment

Payment Reference: 2022050932799937

STEP 1  
VERIFY

STEP 2  
STOP

STEP 3  
COMPLETE

Applicant

Reference

Payment Method

Disputed Payment Type

Company

Pay From

Payment Date

Disputed Payment Date

Payee

Amount

Beneficiary

Pay To

Amount

Disputed Currency

Disputed Amount

Payment Currency

Payment Amount

### Reason For Stop Payment

Remarks

0/25

STOP PAYMENT

CANCEL

# 13 Stop Requests

## 12.2 Approval Flow (Payment)

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From the menu, go to **Stop Request** → **Manage Workflow**.  
The **Manage Workflow** screen should be displayed.

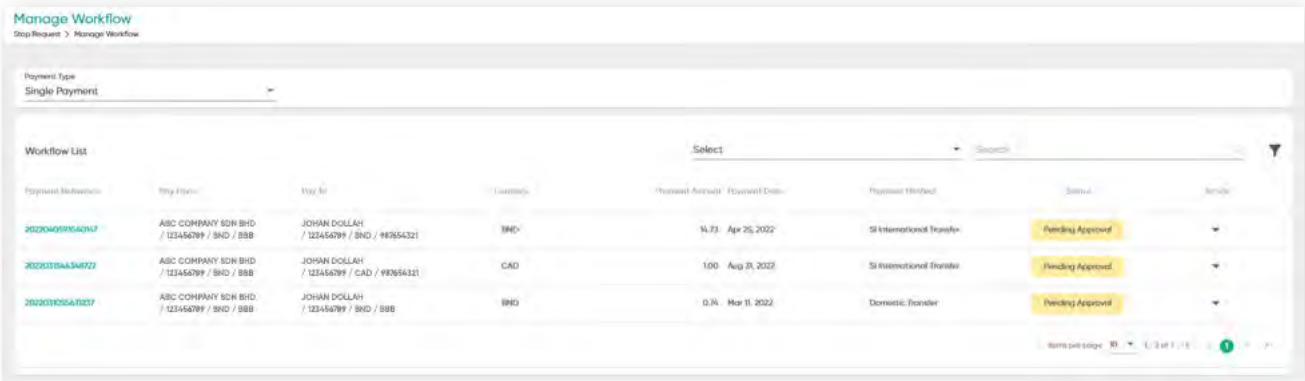


Figure 15: Manage Workflow screen

Under the **Payment Type** field, there are 2 options, **Single Payment**, and **Batch Payment**.





# 13 Stop Requests

## 12.2 Approval Flow (Payment)

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Under **Workflow List**, click on one of the **Payment Reference**.  
Under the **Action** column, click the drop-down arrow.  
A sub-menu containing **Approve** and **Reject** is displayed.



Actions	Response
Approve	Approve the Stop Request
Reject	Reject the Stop Request

# 14 Cheque Book Request

## 14.1 Cheque Book Request

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You can request for new cheque books online and specify your preferred branch of where you would like to collect.

From the menu, go to **Service Request** → **Cheque Book**.  
The **Cheque Book Request** screen should be displayed.

The screenshot shows the 'Cheque Book Request' form. At the top, there's a title bar with 'Cheque Book Request' and a breadcrumb 'Service Request > Cheque Book Request'. Below this is a reference number: 'Cheque Book Request Reference : 202205021859877'. A progress bar indicates three steps: 'STEP 1 INITIATE CHEQUE BOOK' (active), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main section is titled 'Cheque Book Request Information' and contains four fields: 'Choose Company \*' (with a dropdown arrow and placeholder '(Company ID) / (Company Name)'), 'Choose Account \*' (with a search icon and placeholder '(Account Name) / (Account Number) / (Currency) / (Bank Code)'), 'Number of Leaves \*' (with a dropdown arrow), and 'Collecting Branch \*' (with a search icon). At the bottom, there are two buttons: 'PROCEED' (orange) and 'CANCEL' (grey).

The cut-off time for cheque books requests is 11.00am. Requests that are made after the cut-off time, Sundays or public holidays will be processed the next working day.

Charges apply. Refer to [Bank Tariffs](#) for details.

# 15 Tools

## 15.1 FX Rates

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In this section, you can view Foreign Exchange currency rates for telegraphic transfer and overdraft services, including:

- **Buying rate**
- **Selling rate**
- **Buying overdraft**

### FX Rates

From the menu, go to **Tools** → **FX Rates**. The **FX Rates** screen should be displayed.

**BAIDURI BANK** **b.digital**

Corporate Group ID : 01235 Corporate Group Name : xyz company Monday, April 18, 2022 at 3:20:54 PM GMT+08:00

### FX Rates

Tools > FX Rates

Foreign exchanges rates listed below are indicative only. Last Update: Apr 18, 2022 | 3:20 PM

Brunei dollar to 1 unit of foreign currency

Currency	Selling TT/OD	Buying TT	Buying OD
US DOLLAR	1.3682	1.3512	1.3285
STERLING POUND	1.7995	1.7487	1.7967
EURO	1.4966	1.4425	1.4446
AUSTRALIAN DOLLAR	1.0259	0.9849	0.9408
CANADIAN DOLLAR	1.0960	1.0610	1.0470
NEW ZEALAND DOLLAR	0.9444	0.8973	0.8724

Items per page: 10 1 - 6 of 6

Brunei dollar to 100 units of foreign currency

Currency	Selling TT/OD	Buying TT	Buying OD
SWISS FRANC	144.9400	143.2900	144.8800
HONG KONG DOLLAR	17.7400	16.8800	16.5000
INDONESIAN RUPIAH	0.0112	0.0078	0.0066
INDIAN RUPEE	2.1101	1.5081	1.0081
JAPANESE YEN	1.0878	1.0608	1.1593
PHILIPPINE PESO	3.0100	2.2100	2.0200

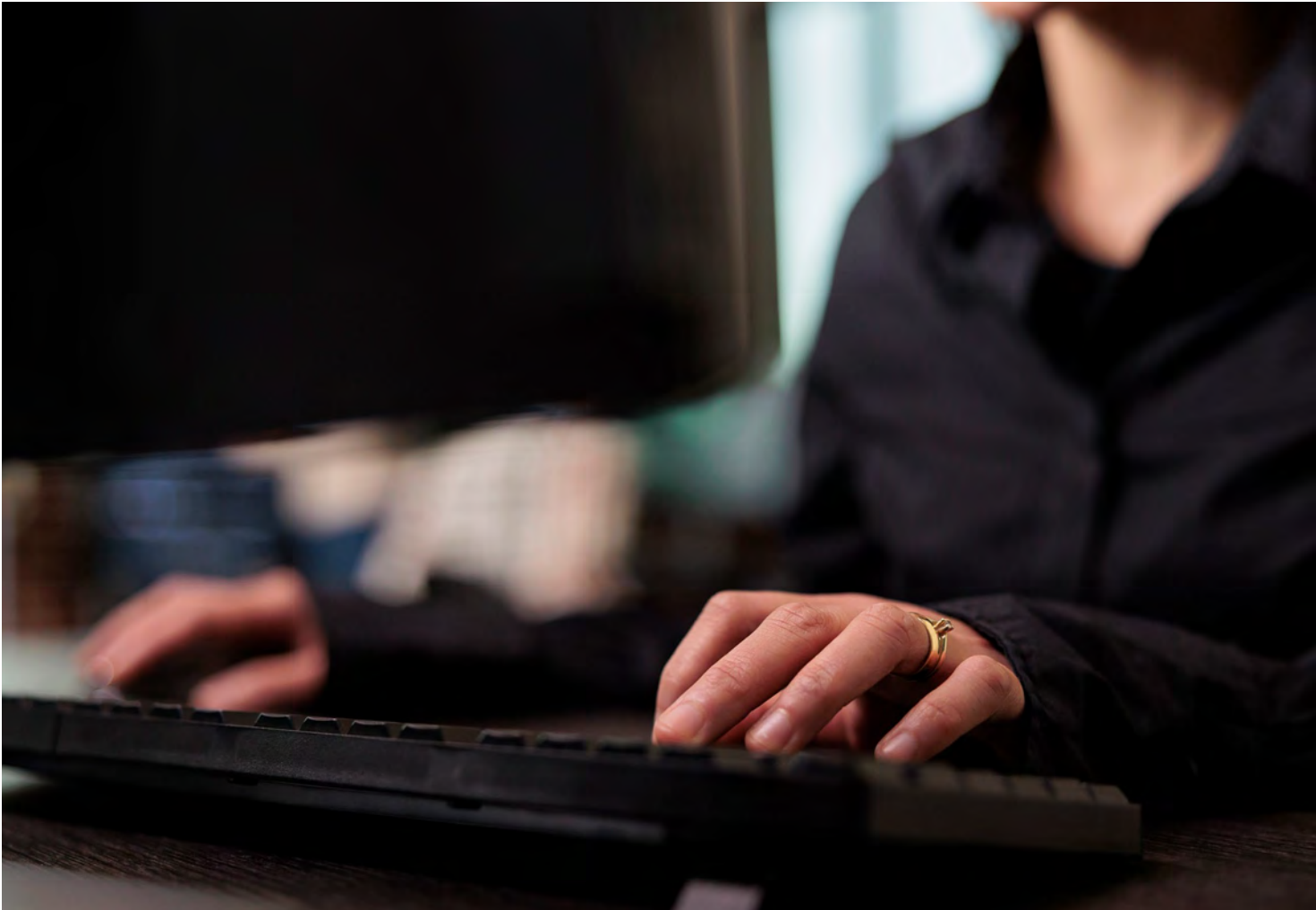
# 16 User Admin

## 16.1 User Admin Overview

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### User Admin Overview

User Admin allows the admin user to suspend users and maintain limits for each user. Only user with admin rights can the access of the corporate admin module.

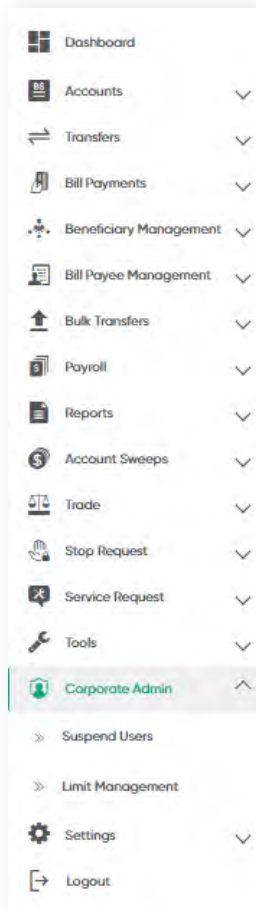


### User Access

Admin – User

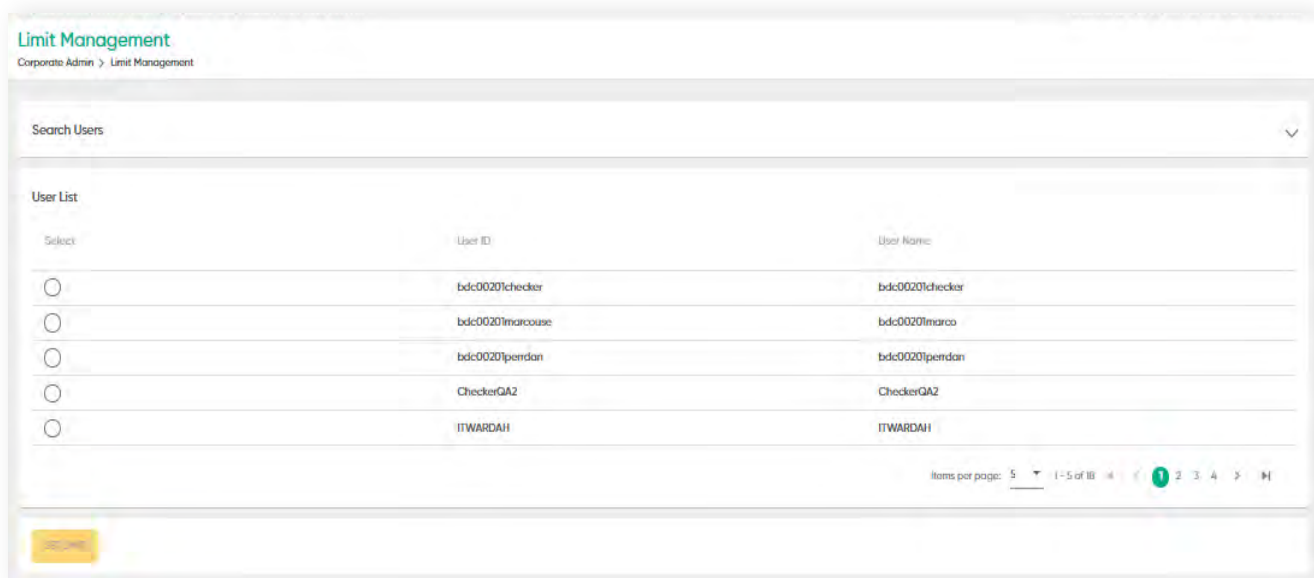
# 16 User Admin

## 16.2 Limit Management

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From the sidebar, navigate to Corporate Admin and click the drop-down arrow to view the options as highlighted on the right side.

Click **Limit Management**. The **Limit Management** window is displayed. Corporate Admin may select the user they wish to change the transaction limits.



# 16 User Admin

## 16.2 Limit Management

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The Limit Management displays the list with the following:

- Transaction – The function for which limits can be changed
- Currency – The currency for the functions
- Maximum Allowed Limit- Maximum Limit amount for the transaction each day
- Assigned Limit- Limit provided by the Bank/new limit after changed
- New Limit- New Limit user request to set

The screenshot shows the 'Limit Management' interface. At the top, there's a breadcrumb trail: 'Corporate Admin > Limit Management > Set Limit'. Below this, the 'Set Limit' section displays the 'User ID' and 'User Name' as 'bdc00201checker'. A table follows with columns: Transaction, Currency, Maximum Allowed Limit, Assigned Limit, and New Limit. The table lists three transaction types: Bill Payment, Fund Transfer, and Standing Instruction, all with a currency of BND. The 'Maximum Allowed Limit' and 'Assigned Limit' are both 300,000 for Bill Payment and 1,000,000 for Fund Transfer and Standing Instruction. The 'New Limit' column has input fields for each row. At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

<input type="checkbox"/>	Transaction	Currency	Maximum Allowed Limit	Assigned Limit	New Limit
<input type="checkbox"/>	Bill Payment	BND	300,000	300,000	<input type="text"/>
<input type="checkbox"/>	Fund Transfer	BND	1,000,000	1,000,000	<input type="text"/>
<input type="checkbox"/>	Standing Instruction	BND	300,000	300,000	<input type="text"/>

This page allows the corporate admin user to set a new limit which is lower than the maximum allowed limit. To change the daily limit, enter the **New Limit** in the corresponding input field.

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

# 16 User Admin

## 16.2 Limit Management

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### Suspend Users

This page allows the corporate admin to suspend any of the company's assigned users.

Click **Suspend User** to display the **Suspend User** screen as shown below. The Corporate Admin can also search the specific users under the Search Users by keying in their User ID, Username and their User ID Statuses.

Select	User ID	User Name	Status
<input checked="" type="radio"/>	bdc00201checker	bdc00201checker	ACTIVE
<input type="radio"/>	bdc00201marouse	bdc00201marco	ACTIVE
<input type="radio"/>	bdc00201pendan	bdc00201pendan	ACTIVE
<input type="radio"/>	CheckerGA2	CheckerGA2	ACTIVE
<input type="radio"/>	ITWARDAT1	ITWARDAT1	ACTIVE

To suspend a user, select or tick the corresponding User and then click suspend. A confirmation page will display the selected user that you have suspended. Click OK to proceed or Cancel to return to the list.

Important: Once a user has been suspended, his/her access to b.Digital Business Banking will be disabled. The corporate admin shall need to inform Digital Banking should they wish to re-activate the user.

# 17 Settings

## 17.1 Changing Passwords

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### Changing Passwords

From the menu, go to **Settings** → **Change Password**.

The Change Password screen should be displayed. Here, you can update your password.

The screenshot shows the Baiduri Bank b.digital interface. The top header includes the bank logo, user ID (01235), company name (xyz company), and the date/time (Monday, April 18, 2022 at 3:22:10 PM GMT+08:00). The sidebar menu on the left lists various services, with 'Settings' highlighted. The main content area is titled 'Change Password' and shows the user's current password was last changed on Mar 9, 2022, at 11:07:40 AM. The form contains three password fields: 'Current Password', 'New Password', and 'Re-enter New Password', each with a character count (0/12). A note below the fields states: '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 of the form are 'SAVE' and 'CANCEL' buttons. The footer of the page reads 'Baiduri Bank, Brunei 2022'.

### Steps to changing your password

#### Step 1

Under **Current Password** field, enter your current password.

#### Step 2

Under **New Password** field, enter your new password.

#### Step 3

Under **Re-enter New Password** field, enter your newly set password that was entered in the **New Password** field.



# 17 Settings

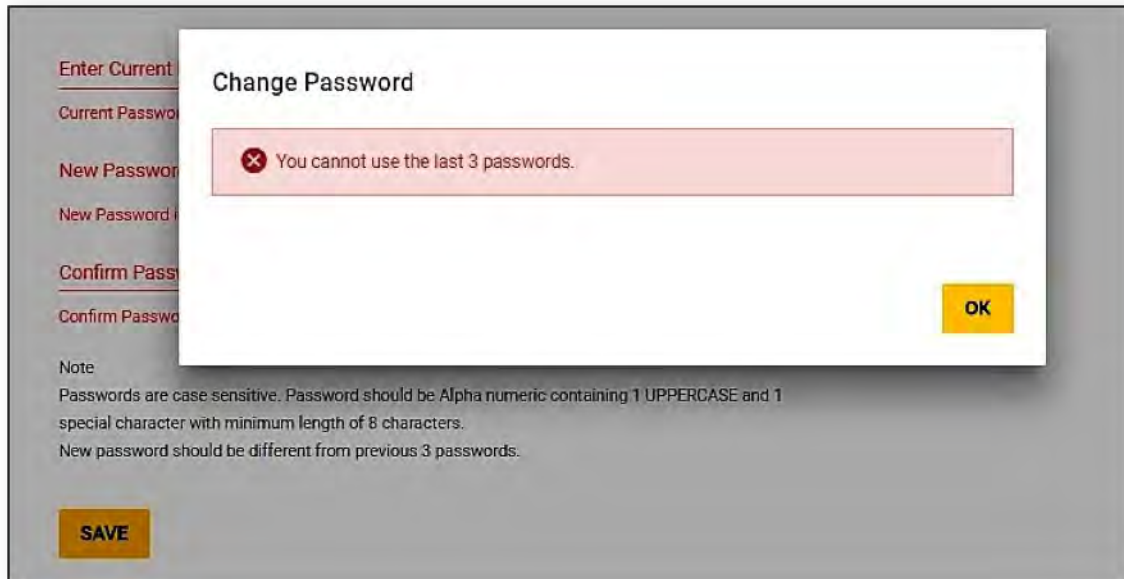
## 17.1 Changing Passwords

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### Note:

There are requirements to setting or changing your password. Please refer to the following:

- Passwords are case sensitive. Your password needs to be alpha-numeric and have a minimum length of at least 8 characters. It will need to contain at least 1 uppercase and 1 special character
- The newly set password needs to be different from at least 3 previously used passwords.
- What you enter under the New Password field and Re-enter New Password field needs to be identical.



The screenshot shows a 'Change Password' dialog box with a red error message: 'You cannot use the last 3 passwords.' The dialog box has an 'OK' button. In the background, the 'Change Password' form is visible, showing fields for 'Enter Current Password', 'Current Password', 'New Password', 'New Password', 'Confirm Password', and 'Confirm Password'. A 'SAVE' button is at the bottom left. A note at the bottom of the form states: 'Note: Passwords are case sensitive. Password should be Alpha numeric containing 1 UPPERCASE and 1 special character with minimum length of 8 characters. New password should be different from previous 3 passwords.'

### Step 4

Click the **SAVE** button. A confirmation message will be prompted and your password is now changed.



The screenshot shows a 'Change Password' dialog box with a green success message: 'Your password has been changed successfully'. The dialog box has an 'OK' button.

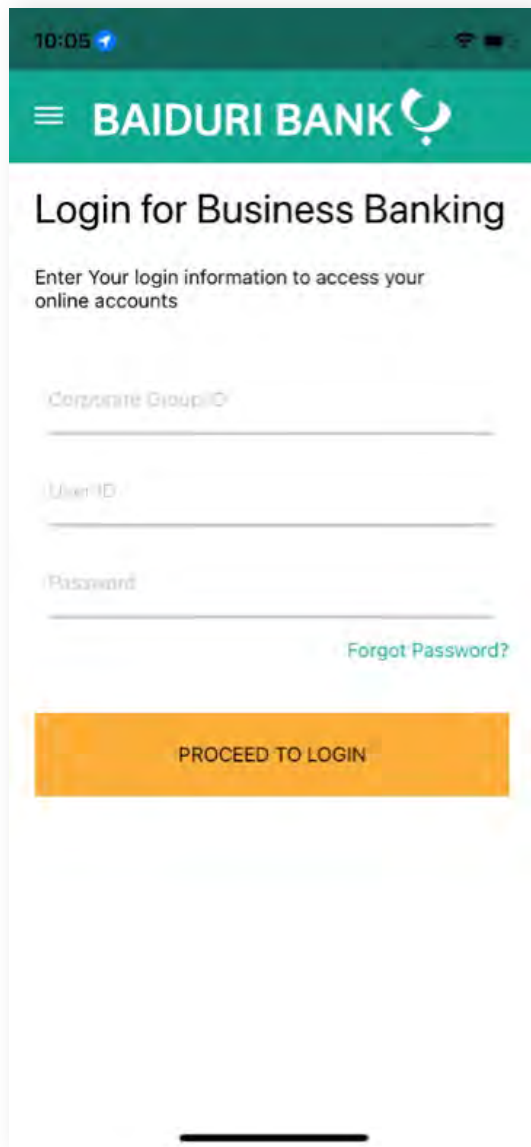
# 18 Baiduri b.Digital Business Mobile App

## 18.1 Login Screen

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Download the app from App Store or Google Play Store.

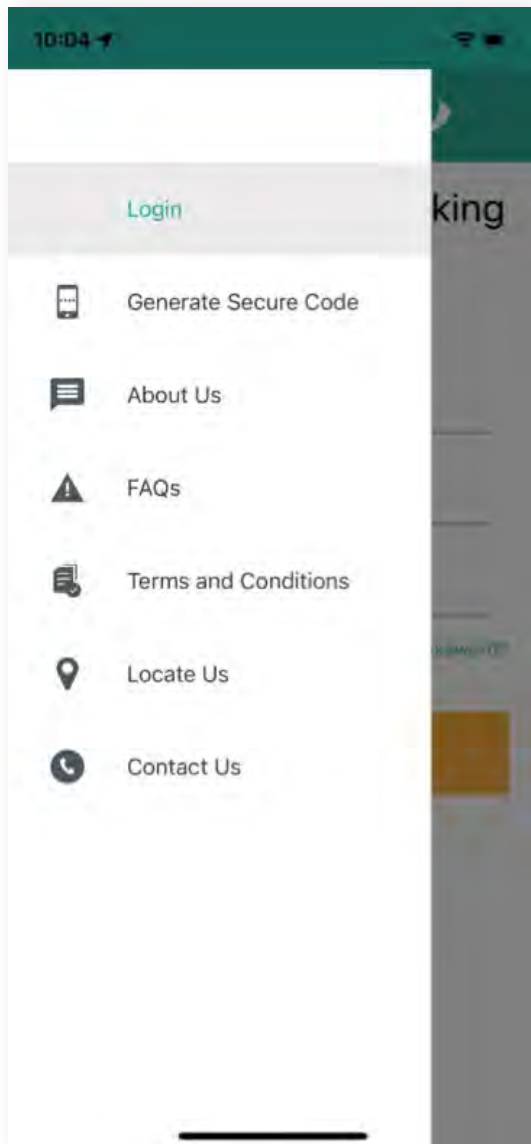
Once downloaded, you can login with your Corporate Group ID, User ID and Password.



The screenshot shows the login interface of the Baiduri Bank mobile app. At the top, there is a teal header with the Baiduri Bank logo and a hamburger menu icon. Below the header, the title "Login for Business Banking" is displayed. A subtitle reads "Enter Your login information to access your online accounts". There are three input fields: "Corporate Group ID", "User ID", and "Password". A "Forgot Password?" link is located below the password field. At the bottom, there is a large orange button labeled "PROCEED TO LOGIN". The status bar at the top shows the time as 10:05 and various icons.

# 18 Baiduri b.Digital Business Mobile App

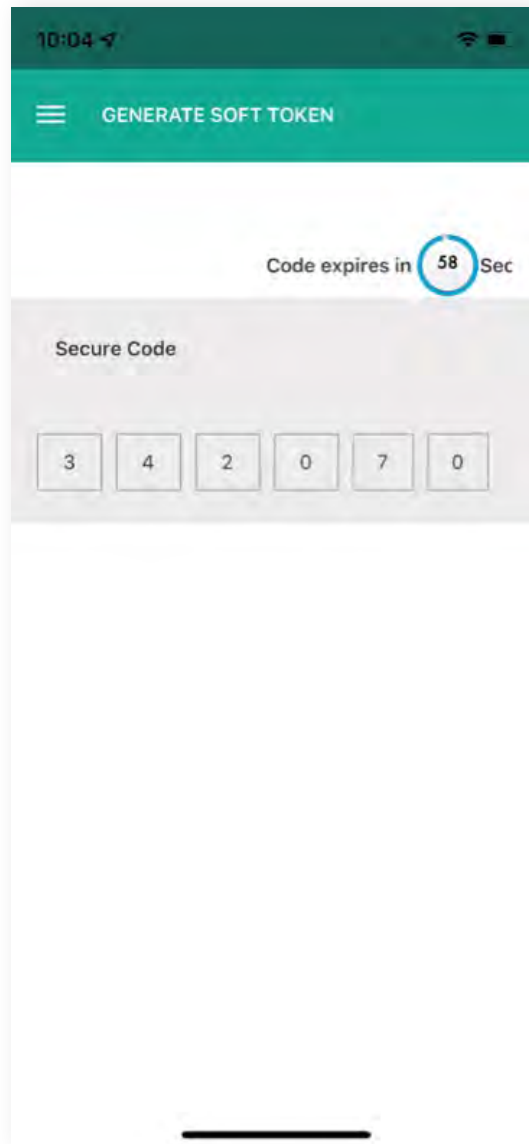
## 18.2 Generate Digital Token

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### Step 1

Tap on the menu on the top left corner of the screen.

Then tap **Generate Secure Code**.



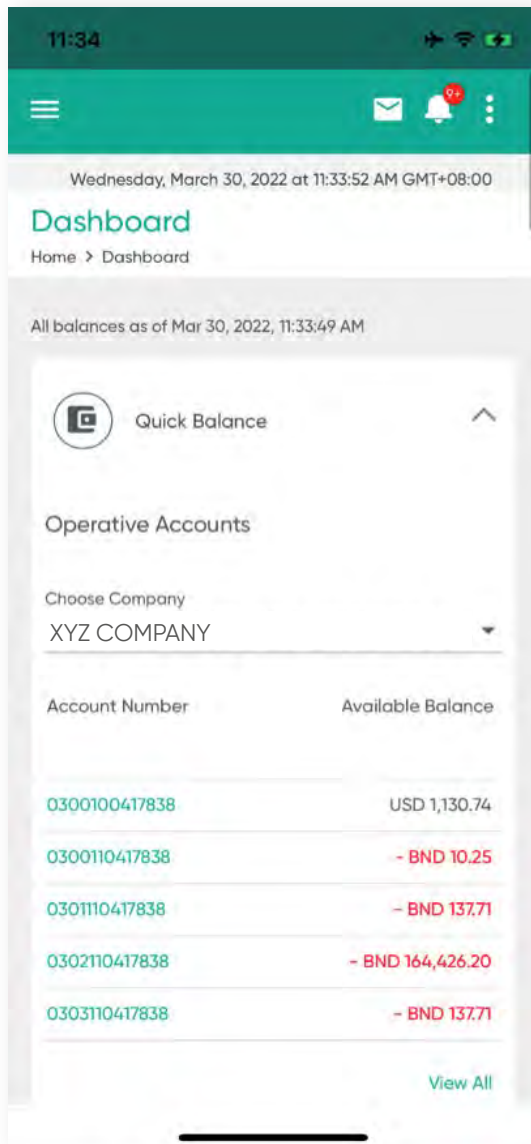
### Step 2

A secure code will then be displayed on the screen.

Enter this secure code on the 2-Factor Authentication (2FA) screen on the Baiduri b.Digital Business web platform, where required.

# 18 Baiduri b.Digital Business Mobile App

## 18.3 Dashboard

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Once you have logged in, you will be able to view the dashboard.

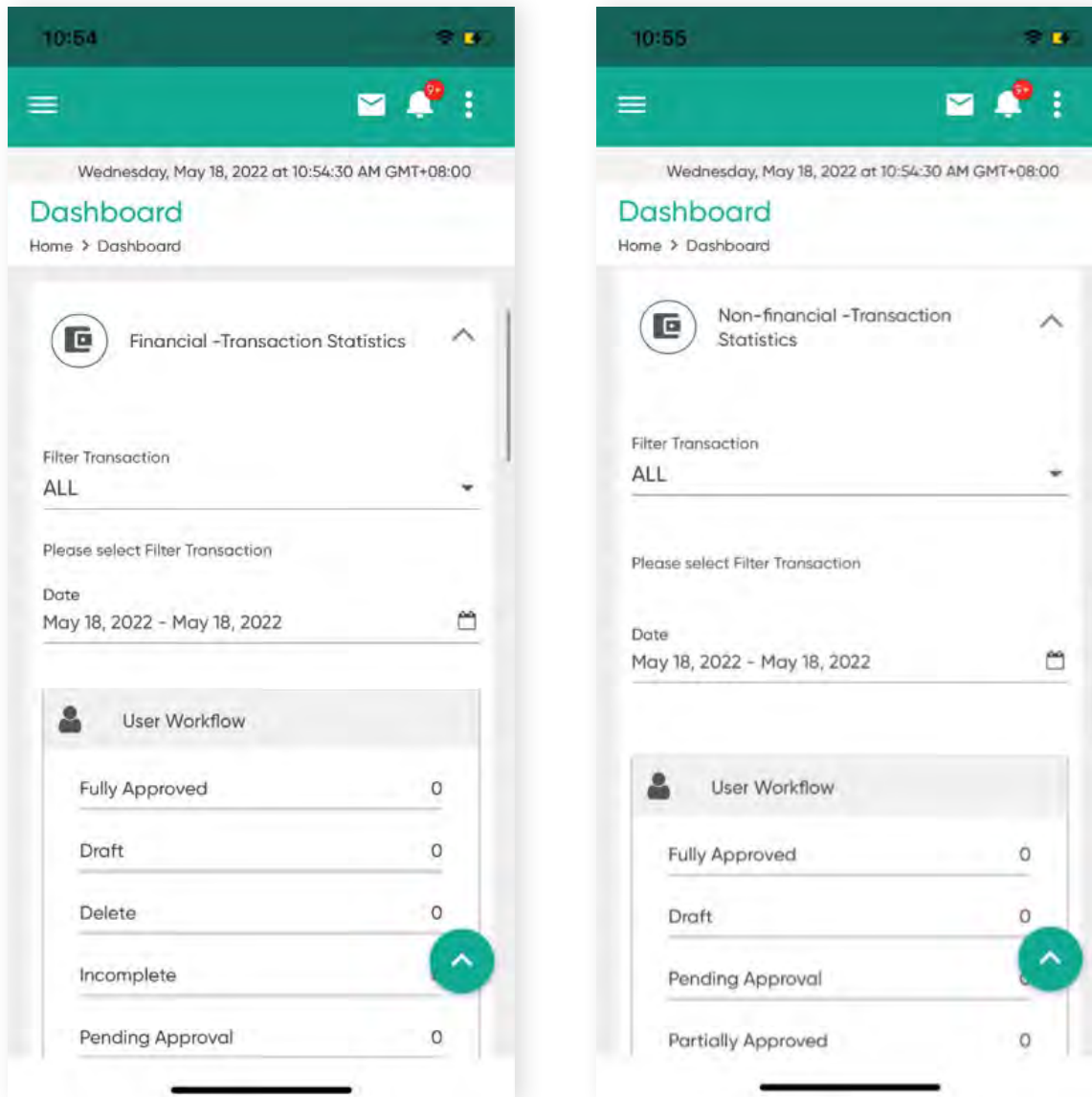
The dashboard on this app is an optimized version of the web platform.

You will only be able to view the following via the Baiduri b.Digital Business Mobile App:

- **Operative Accounts**
- **Deposit Accounts**
- **Loan Accounts**

# 18 Baiduri b.Digital Business Mobile App

## 18.3 Dashboard

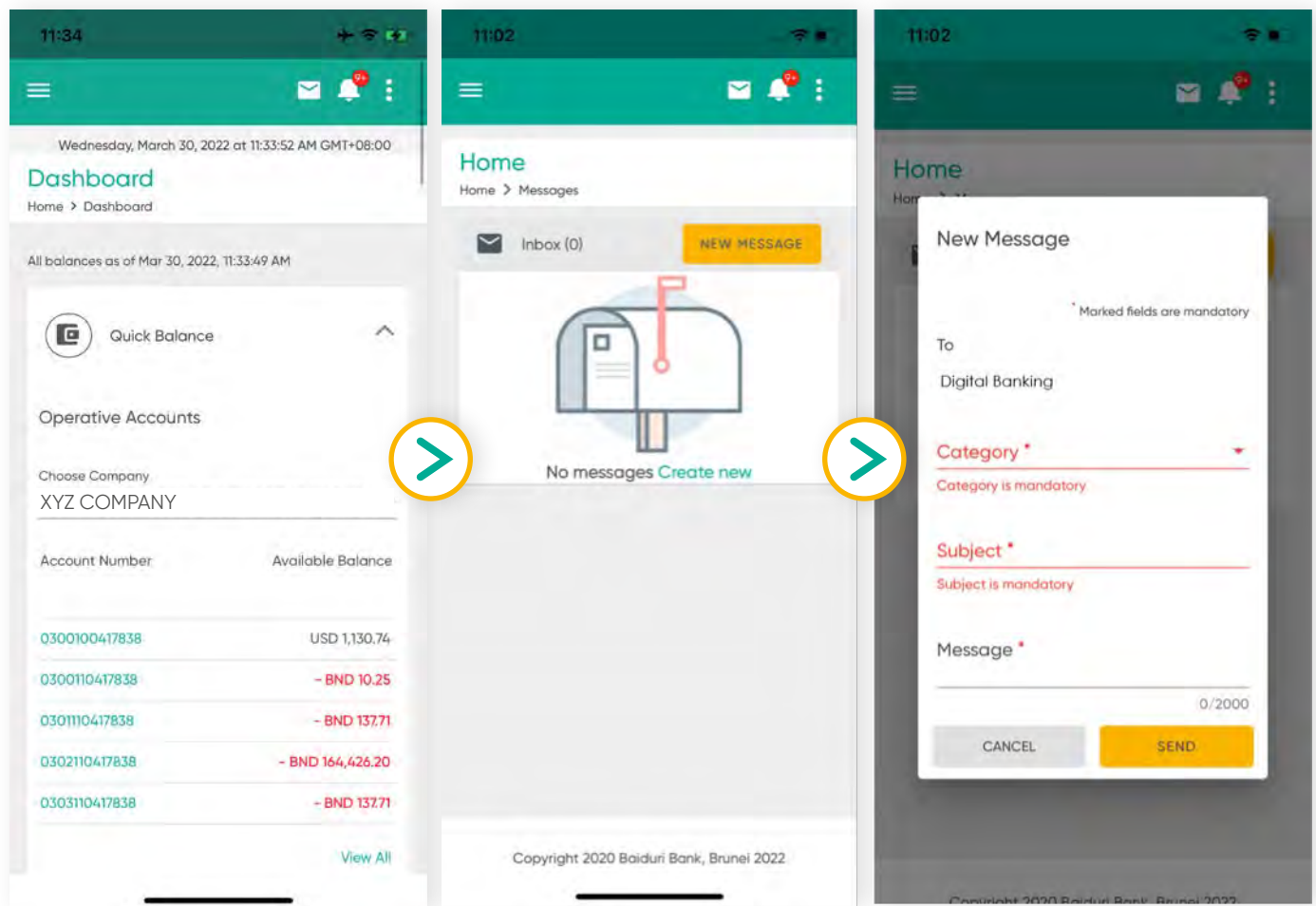
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You can view the statuses of transactions under the **financial and non-financial transaction statistics** table.

You can also send messages to the Digital Banking Team through the app.

# 18 Baiduri b.Digital Business Mobile App

## 17.4 Send Message

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### Step 1

User clicks on the **Mail icon** on the top upper right corner

### Step 2

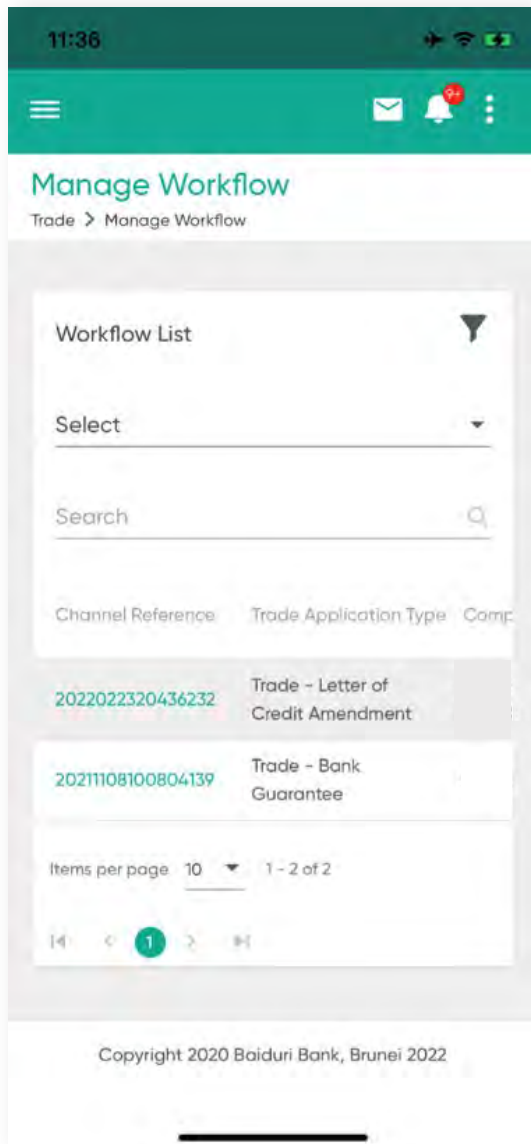
User clicks on **"New Message"**

### Step 3

User selects Category, inputs the Subject and Message and click Send

# 18 Baiduri b.Digital Business Mobile App

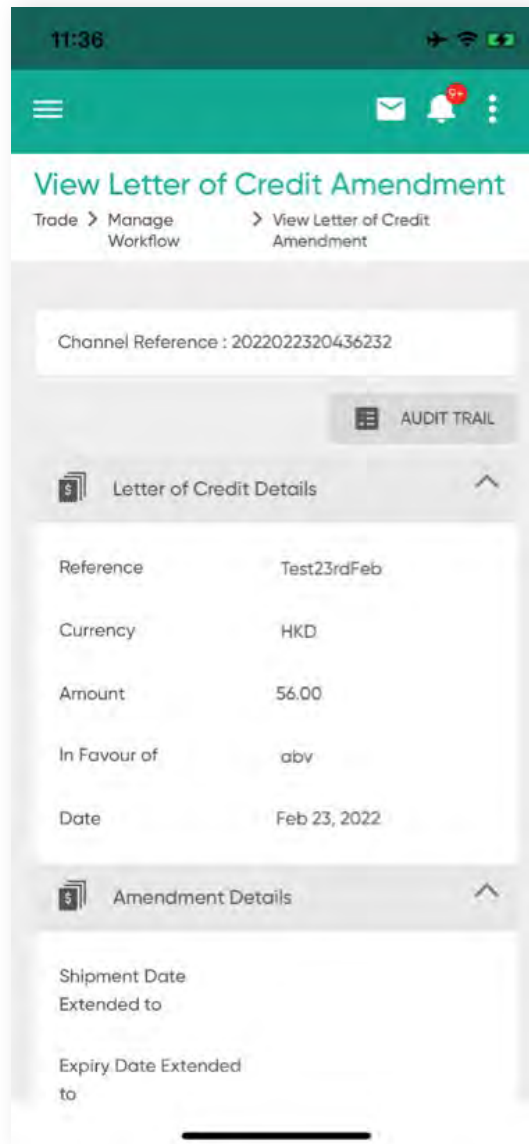
## 18.5 Manage Workflow

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### Step 1

Transactions can be approved via the mobile app by an Approver.

Go to the respective transaction that requires approval and select Manage Workflow.



### Step 2

You can check and review details of a transaction before approving.