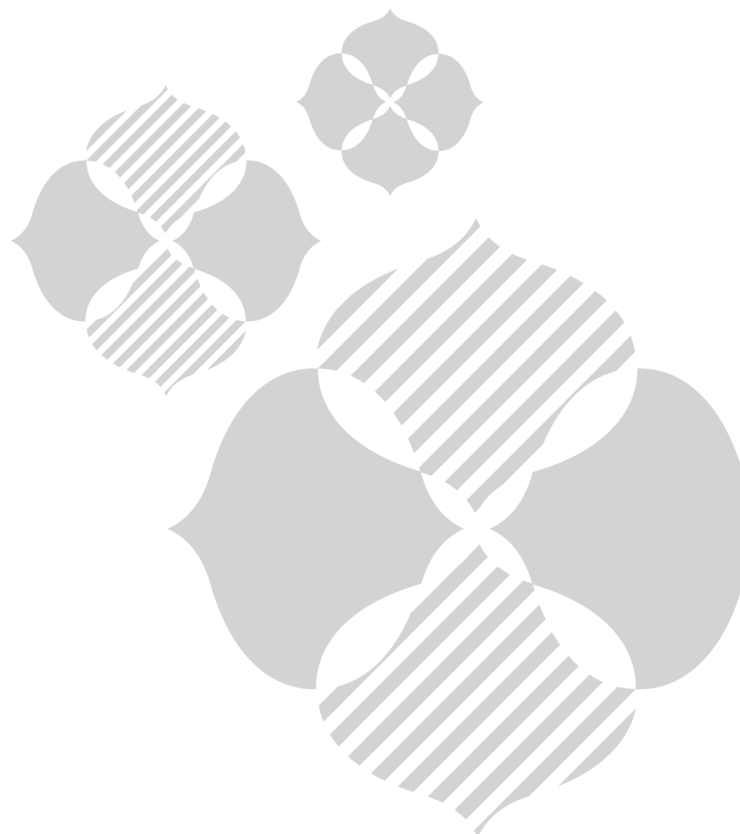


FREQUENTLY ASKED QUESTIONS



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GENERAL QUESTIONS

What is BizNet?

BizNet is the BIBD's online corporate banking system that allows companies to effectively manage their business transactions online in real time manner, 24/7 anywhere in the world. It can be accessed using the selected web browser as well as BIBD Biznet Mobile application, using same login credential and token.

What are the minimum system requirements to operate BizNet?

BizNet has been designed to work with the following web browsers:

- Google Chrome
- Safari
- Microsoft Edge

BIBD shall use cookies to ensure that our website and services can function properly. Therefore, if cookies are blocked, you may not be able to access BizNet or even use some of its features. For more information about how to use your browser settings to allow or clear your browser data or to manage cookies, check your web browser 'Help' function.

What is the pre-requisite requirements to register for BizNet?

The pre-requisite requirements is that you need at least a Company Current Account.

BizNet application form (for new sign-up) and Addendum form (for changes) are available at BIBD website at <http://www.bibd.com.bn/resource-centre/forms/>.

Why do I have to login again after a certain period of inactivity?

After you finish your banking session, you should always log-out and close your browser window. If you forget or have been inactive after a period of inactivity, you will automatically be logged out. This helps to protect against unauthorised access.

LOGIN SERVICE FAQ

How do I login into BizNet?

You may access BizNet website at <https://biznet.bibd.com.bn>

- Perform first time Log In.
- Key in your Company ID, User ID & Password (initial password will be sent to user's email). Then Click Login.
- Key in Token Pin and click Next.
- Key in your six-new digit (numeric only, defined by yourself) PIN number and click continue.
- Read the Term & Conditions and click Agree.

What if I forget my password?

If you forget your password, you can either:

- inform the admin user of the company to request for a forgot password activation;
- call BIBD Contact Centre at 2238181 to perform forgot password activation; or
- call your relationship manager.

*For a full illustrated guide, please [click here](#)

APPROVAL SERVICES FAQ

How do I approve any pending transactions?

- Go to “My Task” menu
- Select “Task List”
- Select the transaction that you want to approve.

You can select more than one transaction and approve a bulk approval.

How do I receive notifications on any pending transactions that needs my approval?

You can get your administrator to change your user profile and enable email notification. You will receive email notifications for every transaction under your approval limit.

(Note: E-mail transmission cannot be guaranteed to be secure or error-free as information could be delayed, intercepted, corrupted, lost, destroyed, incomplete, or contain viruses. BIBD does not accept any responsibility or liability for any errors or omissions, which may arise because of e-mail transmission).

Can I cancel a transaction?

Yes, you can cancel, reject or repair the transaction from the dropdown list.

*For a full illustrated guide, please [click here](#)

ACCOUNT SERVICES FAQ

What types of accounts can I view?

You can view your Current Account, Investment Account and Financing Account. For Current account, you can only view up to 6-month account history online. However, it also depends if you have been granted access to the account, as your company have full control on account restriction and access.

Note: If you are not able to view any e-Statement, either your company has not enrolled for e-Statement, or you are not authorised to access the account. Let's 'Go Green' by going paperless and save the trees by getting your monthly statement in digital format.

PAYMENT & TRANSFER SERVICES FAQ

What are types of payment and transfer services are available?

Customers will have access to the following services:

- Bill Payments - such as but not limited to Government Bills, Custom & Tax Payment, Postpaid
- Telco bills, TAP and SCP, Schools, Donations and more. Refer to BIBD website for the comprehensive list.
- Fund Transfer - to own accounts or third parties within BIBD.
- Interbank Fund Transfer - to local banks in Brunei Darussalam.
- Top-Up - including but not limited to Department of Electrical Services (DES) Prepaid Powerkad, and Prepaid Mobile vouchers from local telco companies.
- Telegraphic Transfer - international transfer to overseas countries.

What is the favourite beneficiary list? How do I create and use it?

You can create frequently used beneficiaries' information and convert into favourite templates for payment types such as Bill Payment, Top-up, Fund Transfer within BIBD, Interbank Transfer, Telegraphic Transfer and Payroll.

To add into a list, go to “**Manage Beneficiary List**” menu -> click on the “+” icon and select desired type of payment. You can also view, edit, and delete.

How do I view or edit future dated instructions?

Go to “**Manage Standing Instructions**” menu. Choose among the 4 types of instructions:

- Funds Transfer Maintenance,
- Interbank Transfer Maintenance,
- Bill Payment Maintenance, or;
- Telegraphic Transfer Maintenance.

You can also use search filters like account number, status, or date range. You can cancel or edit existing active instructions yet to be processed at any time.

BILL PAYMENT

How do I pay bills, taxes or make donations?

- Go to “**Payment & Transfer Services**” menu
- Select “**Bill Payment**”
- Select the desired bill merchant/payee from list.
- Input required bill number or references.

You can perform immediate, future-dated, or recurring payments. You can also add a frequently used bill payee as a favourite beneficiary.

(Note: Bill payment requires lead time i.e. within 3 working days to clear. Please plan your bill payment and allow one to two (2) working days for payment to be reflected at bill merchant)

How do I keep track of future or recurring bill payments?

Go to “**Manage Standing Instruction**” -> Select “**Bill Payment Maintenance**” and make use of search filters. You can also add, edit, view, and delete future or recurring bill payment transactions at any time with this function.

FUND TRANSFER (WITHIN BIBD)

How do I transfer funds to another BIBD account?

Go to “**Payment and Transfer Services**” menu -> Select “**Funds Transfer**”.

This allows own and third-party account transfers within BIBD. You can perform immediate, future-dated, or recurring payments. Foreign currency transfer is supported for immediate fund transfer only.

INTERBANK TRANSFER SERVICE

How do I transfer funds to other local banks in Brunei Darussalam?

Go to “**Payment and Transfer Services**” menu -> Select “**Interbank Fund Transfer**”.

This allows you to remit funds to any local banks within Brunei Darussalam. You can perform immediate, future-dated, or recurring payments. You can only remit in Brunei dollar currency. Foreign currency is currently not supported.

There are 2 modes:

- ACH - Automated Clearing House (Non - Urgent). This requires one working day to process and credit fund to beneficiary bank account in other local banks. This payment mode can support maximum of B\$100k per transaction.
- RTGS - Real Time Gross Settlement (Urgent). This will credit fund to beneficiary bank account in other local banks almost immediately once duly approved.

For fees and charges, please refer the latest schedule of tariffs published under Resource Centre section in BIBD's website.

What is the cut-off time for Interbank Fund transfer?

The cut-off time from Monday to Friday are before 2:00pm. For approvals after the cut-off time, payment will be processed during the next bank working day. However, cut-off time may be subject to change especially during festive seasons.

TOP-UP SERVICES

How do I top-up value or credit from prepaid service providers?

Go to "Payment and Transfer Service" menu -> Select "Top-up".

This allows top-up value from the available pre-paid service provider such as DST Easi, Progresif and DES PowerKad.

After the payment has been made, what happens after payment has been made?

- For DST Easi and Progresif prepaid, the top-up value will be credited automatically to your mobile/account number or the selected mobile/account number immediately.
- DES Powerkad - The token number will be generated at acknowledgement page for you to enter at the power meter. The token number can also be found via "Inquiry Services" menu > Select "Top-up inquiry".

TELEGRAPHIC TRANSFER

How do I remit funds overseas?

Go to "Payment and Transfer Services" menu -> Select "Telegraphic Transfer".

This allows you to remit fund to other banks globally in most major currencies. You can perform immediate, future-dated, or recurring payments.

The table below shows cut-off times for various foreign currencies for Telegraphic Transfer. Cut-off times however may be subject to change especially during festive seasons.

Currency	BizNet Payment Cut-off time (Same Day Processing)	Normal Banking Day
AUD	9.30 am	Monday to Friday
JPY	9.30 am	Monday to Friday
NZD	9.30 am	Monday to Friday
AED	11.00 am	Monday to Friday
THB	11.00 am	Monday to Friday
CNY	11.00 am	Monday to Friday
HKD	11.00 am	Monday to Friday
IDR	11.00 am	Monday to Friday

SAR	11.00 am	Monday to Friday
SGD	2.00 pm	Monday to Friday
CAD	2.00 pm	Monday to Friday
USD	4.00 pm	Monday to Friday
GBP	4.00 pm	Monday to Friday
EUR	4.00 pm	Monday to Friday

For Telegraphic Transfer to China, the following code word is required as part of purpose/details of payments.

Codeword	Description of purpose
CGODDR	Cross Border Goods Trade
CSTRDR	Cross Border Service Trade
CCTFDR	Cross Border Capital Transfer
CCDNR	Charity Donation
COCADR	Other Current Account Transactions

Can I request for special rate for telegraphic transfer?

Yes, you can contact your Relationship Manager to get special rate.

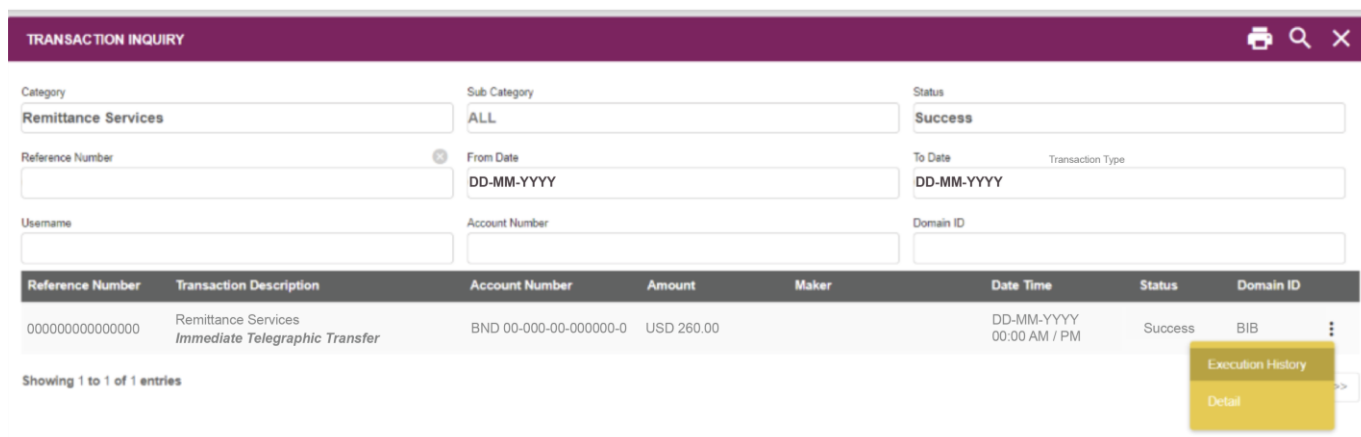
What is UETR (Unique End-to-end Transaction Reference)?

A UETR (Unique End-to-end Transaction Reference) is very much like the tracking number couriers use when you send or receive a parcel. It is a string of 36 unique characters features in international Telegraphic Transfer performed over SWIFT network and provides end-to-end tracking.

How to search for UETR from BizNet

1) For Immediate Telegraphic Transfer (TT) performed before currency cut-off time.

- Go to Inquiry Services -> Transaction Inquiry -> use filters to narrow down search.
- Click on the transaction and it will reveal the UETR.



TRANSACTION INQUIRY

Category: Remittance Services | Sub Category: ALL | Status: Success

Reference Number: | From Date: DD-MM-YYYY | To Date: DD-MM-YYYY | Transaction Type: | Username: | Account Number: | Domain ID: |

Reference Number	Transaction Description	Account Number	Amount	Maker	Date Time	Status	Domain ID
0000000000000000	Remittance Services Immediate Telegraphic Transfer	BND 00-000-00-000000-0	USD 260.00		DD-MM-YYYY 00:00 AM / PM	Success	BIB

Showing 1 to 1 of 1 entries

Execution History
Detail

TRANSACTION INQUIRY ← 🖨️ ✕

Transaction Details

Remittance Number 0000000000000000	Transaction Type Immediate Telegraphic Transfer	
Maker Name ABCDEF	Status SUCCESS	Transaction Type DD-MM-YYYY 00:00 AM / PM
Domain ID BIB	Error Message	

Remittance Reference Number: 00000000000000

Uetr Code : 742deefa-f8b7-4488-8829-4db1f9e9fbad

Beneficiary Information

Name ABCDEF	Identity Number	Account Number 0000000000
Beneficiary Address address 11111111111111111111111111111111	address 22222222222222222222222222222222	address 33333333333333333333333333333333

Beneficiary Bank Information

Bank Country HONG KONG	Remit Currency USD	Activate Windows <small>Go to Settings to activate Windows.</small>
----------------------------------	------------------------------	----------------------------------------------------------------------------------------

- 2) For Telegraphic Transfer (TT) performed ‘after currency cut-off time’ OR ‘Future Date’ TT
- Go to Inquiry Services -> Transaction Inquiry -> use filters to narrow down search.
 - Click on the ‘Execution History’ and under “Process History” section will reveal the UETR.

TRANSACTION INQUIRY 🖨️ 🔍 ✕

Category Remittance Services	Sub Category ALL	Status
Reference Number 0000000000000000	From Date DD-MM-YYYY	To Date DD-MM-YYYY
Username	Account Number	Domain ID

Reference Number	Transaction Description	Account Number	Amount	Maker	Date Time	Status	Domain ID
0000000000000000	Remittance Services <i>Immediate Telegraphic Transfer</i>	BND 00-000-00-000000-0	USD 260.00		DD-MM-YYYY 00:00 AM / PM	Success	BIB

Showing 1 to 1 of 1 entries

Execution History
Detail

Process History

Date	Total Debit Amount	Total Remit Amount	Buy Rate/ Sell Rate	Status	Reference Number	Remit Group Number	Uetr Code
DD-MM-YYYY	BND 57.00	HKD 260.00	1.0000000/ 0.1804000	Success (EXECUTION)	0000000000000000	0000000000000000	5f472b64-fbb5-4365-9736-9e49b95f225b
DD-MM-YYYY	BND 57.00	HKD 260.00	1.0000000/ 0.1804000	Success (CREATE)	0000000000000000		

PAYROLL SERVICES

How do I perform payroll or salary payment to employee(s)?

Go to “Bulk Services” menu -> Select “Payroll”.

This allows your company to perform immediate or future dated salary payments to your employees. It supports salary payment to account within BIBD as well as other local banks.

There are two (2) ways of performing payroll, depending on the number of staff.

- Manual entry - This is typically used if you only pay to a few staff. You can manually create and add each employee account details.
- Payroll file upload - Typically used for payment of larger size of workforce in one go. Upload using BIBD payroll template with all employees’ details and submit for approval. Two types of file format is supported: Excel or CSV (Comma Separated Value). Please reach out to your Relationship Manager to obtain more guidance.

How do I track each employees’ payroll status after transaction is approved?

- Go to “Bulk Services” menu
- Select “Payroll”
- Select “Payroll Inquiry”.

You will be able to track individually all employee’s payroll status. Types of status are shown below:

Status	Description
Upload Success	Payroll file has gone through pre-validation and uploaded to BizNet successfully. You will need to submit/forward the files for approval.
Accepted	Payroll file that has been uploaded successfully and duly approved.
Partial success	Payroll File has been processed. However, one or few payments failed to be credited into the employee account(s). This can be due to an exception with employee account such as dormant, closed or blocked for various reasons. Failed payrolls, it will be auto refunded back to company’s account on the same day.
Success	All employees’ payroll successfully processed. Accounts within BIBD will be credited on the value date. Accounts with other local bank sent out for their further processing and crediting. Note: Should there be any failed payroll from the other local bank, it will be refunded automatically to company’s account.
Failed	Payroll approved but fail to process on value date. An error message will show reason(s) of failure i.e due to the company’s debiting account is insufficient.
Upload Failed	Payroll file failed pre-validation during upload. Please check reason(s) shown on ‘view error detail’ screen and edit your file accordingly. It can be due to invalid character, amount or count mismatch.

DAILY TRANSACTION LIMIT

Why do I encounter “Exceeded Account Limit” error when I submit a payment?

It means the transaction amount is higher than a pre-set daily limit. Limits are set based on each payment type. If you did not request for higher limit during initial BizNet Application, default limits shall apply.

To increase your limit(s), you may fill-in and complete the “**BizNet Addendum Form**” and submit it to BIBD. BizNet addendum form can be downloaded from BIBD website at <http://www.bibd.com.bn/resource-centre/forms/>.

*For a full illustrated guide, please [click here](#)

COMPANY ACCESS AND APPROVAL SETTING(S) FAQ

Who are signatories?

They are appointed persons in your company or organization who can authorise payments as stipulated in BIBD account signing mandate or otherwise stated. It is also possible for signatories to create and approve his/her own payments, depending on required set up.

What is an authorisation or signature group?

It is to define groups of roles or signatories who shall permission during the approval process. A signatory needs to be assigned to a Signatory Group to authorise transactions.

What are the different types of roles?

There are 3 types of roles:

- **Company Administrator** - person who can maintain certain administrative functions such as viewing company users’ access rights, accounts & services entitlement and approval matrix. Company Administrator can also reset password of other roles. However, only BIBD can reset the password for Company Administrator role.
- **Company Signatory** - Payment approver, account viewing & create payments.
- **Company User** - Account viewing & create payments

(Note: The same person can hold multiple roles, like Company Administrator + Signatory role.)

What are the steps for approving a transaction?

- Maker (or Signatory) create and submit a transaction for approval.
- Transaction will then be validated by BizNet such as checking of entitlement, signing condition and limit. Once validated, it will forwarded to the appropriate signatory(ies) for approval.
- If the Signatory(ies) has the sufficient authority & signing conditions, he/she can approve it by going to “**My Task**” menu and select desired transaction to approve.
- If the transaction requires further approval based on the signing condition, it will be forwarded to the next signature group.

Signatories can check if there are any pending approval transaction from “**My Task**” menu.

Note:

- Signatories can either approve or reject the transaction. All authorisation will require the use of security device/token to generate One-time-Password (OTP).
- If Signatories find any mistake by the Maker i.e. wrong amount, the Signatories can opt to send the payment back to the Maker for ‘**repair**’. Once the Maker has ‘**repair**’ the payment, it will need to go through the whole approval process mentioned above again.

What are the different statuses of a transaction?

When approving a transaction, the transaction is tagged with various statuses depending on the stage of approval.

The status of a transaction can be found as per below:

Status	Description
Pending	Transaction is pending approval, or pending further approval if it requires a 2 nd level approver.
Success	Transaction is accepted by BIBD. i) For immediate payment, it will be processed on the same date depending if payment is made before the cut-off time. ii) For payment after the cut-off time, it will be processed during next bank working day. iii) For future date payment, it will be stored and process on the value date, or next working day should the value date falls on a holiday. Note: Please ensure your account has sufficient fund during value date. Payment will fail to process otherwise.
Failed	Transaction failed to process. Reasons can be due to insufficient approval limit, account insufficient fund, account dormant or other reasons.
Rejected	Transaction rejected by signatory and will not be processed.
Expired	Transaction auto expired and dropped by system because it's overdue, pending too long still not yet duly approved.

How can I monitor the status of submitted transactions?

Company User (maker), Signatory and Administrator can all check the status of submitted transaction via transaction inquiry under “**Inquiry Service**” menu. Company User and Signatory can only monitor their own transactions that he/she has created/approved. Company Administrator(s) can view transactions created by all Company User or Signatory.

What are the Configurations involved in a Transaction Process?

Configurations available in BizNet are:

- Account Access Profile
- Authorisation Group
- Authorisation Matrix Profile
- Authorisation Configuration

What is Account Access Profile (AAP) and what is its purpose?

The Company Administrator can view rights of users to the company's account(s). An Account Access Profile (AAP) defines the account access rights to accounts for the associated user profile. For example, Company Users are:

- restricted to view certain accounts only.
- allowed to both view and perform transaction from certain accounts.
- allowed to both view and perform transaction from ALL accounts.

This set up can only be changed by BIBD. Please contact your Relationship Manager for more information.

What is an Authorisation Matrix Group?

The Authorisation Matrix Group is to define group of signatories who have permission in the approval process. During the approval process, after a transaction is submitted, it will get routed to the specific approval group(s) or approver(s) based on authorisation matrix settings.

What is an Authorisation Matrix Profile?

It defines the signing conditions and limit. In other words, it controls the relationships between approval sequence, conditions, and authorisation groups. Below are some examples of how a company can set up signing conditions:

Example 1	<ul style="list-style-type: none"> a. Amount up to B\$10k, requires one signatory to approve. b. Amount above B\$10k, requires two (2) signatories to approve.
Example 2	Any amount which requires two (2) signatories to approve regardless of the amount (i.e. 1A + 1B)
Example 3	<ul style="list-style-type: none"> a. Amount up to B\$5k, any one (1) signatory from Group A to approve (i.e. 1A). b. Amount above B\$5k and up to B\$10k, any one (1) signatory from Group B to approve (i.e. 1B) c. Amount above B\$10k, one (1) from Group A and one (1) from Group B (i.e. 1A + 1B) d. There can be more than one (1) person inside Group A or Group B.
Example 4	<p>When group sequence is important, it can be set such that transaction will route to specific Group before another.</p> <p>Example; Group A, then Group B after Group A has approved.</p>

You can provide to BIBD a duly signed company letter or resolution to customise such set up. Please reach out to your Relationship Manager for more information and guidance if needed.

What is an Authorisation Configuration?

It allows you to configure and controls account(s) activities under specific payment module(s). For example: Account 1 can only be used to perform Bill Payment, Fund Transfer and Telegraphic Transfer. Account 2 can only be used for Payroll function.

*For a full illustrated guide, please [click here](#)

Bruneian at Heart

