BIBD Mobile FAQ

1. What is **BIBD Mobile**?

   BIBD Mobile is BIBD's downloadable app that is available to download for all devices running Apple's IOS and any of Android's latter platforms. **BIBD Mobile** can be used to access accounts and other various services directly from your smart phones or tablets.

   Current services available are:

   a. *BIBD Mobile Registration*
   b. *BIBD Virtual Card Registration*
   c. *BIBD Account Services*
   d. *Transfer Services*
   e. *Payments / Donations Services*
   f. *Top-Up Services (DES & DST Pre-Paid Accounts)*
   g. *eTunai Services*
   h. *Location Services*
        i. *ATM Locations*
       ii. *Branch Locations*
      iii. *eTunai Locations*
   i. *What's New?*
   j. *Settings*

2. How do I download the **BIBD Mobile app**?

   The **BIBD Mobile app** can be downloaded at *Google Play* (for most Android users) and *App Store* (for Apple users).

3. How do I access the **BIBD Mobile app** if I don't have a smartphone or am unable to download the **BIBD Mobile app**?

   You may still have access to **BIBD Mobile** through any Internet Browser available on any device/pc at www.bibd.com.bn/m, and entering your Mobile Password or Hardware Token number.

   However, this **BIBD Mobile** available on this platform only provides basic banking services which are not inclusive the following services: "Locations", eTunai payments or scans, and "Promotions".

4. Can I register for **BIBD Mobile** if I do not have a BIBD Account?

   No. You will have to open an account with BIBD.

5. How do I register for **BIBD Mobile**?

   For BIBD Account Holders, after you have downloaded the **BIBD Mobile** app, simply;

   a. *Launch the app*
   b. *Click on "Login"*
   c. *Select "Registration"*
   d. *Choose "**BIBD Mobile**" and follow the application process*

6. What are the payment options available under **BIBD Mobile**?

   The types of payment options are:

   a. *Current or Savings Account*
   b. *Hadiah Plus Points*
   c. *Current or Savings Account + Hadiah Plus Points Combination*
   d. *Credit Card*
   e. *Virtual Card*

7. Are there any charges imposed for registration?

   No, the registration service is FREE.

8. How soon can you use **BIBD Mobile** after registration?

   You can have access to **BIBD Mobile** immediately after successful activation, and creation of your USER ID (9 to 15 alphanumeric characters), Card Pin and Mobile Password.

9. What is Mobile Password?

   Mobile Password is a second-level alpha-numeric password required to access **BIBD Mobile**.

10. What is a random Mobile Password?

    To further protect your security, BIBD will randomly request you to enter various components of your Mobile Password for second-level verification before you can log in to **BIBD Mobile**.

11. How do I create a Mobile Password?

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BIBD Online customers can create and maintain their Mobile Password via selecting "Account" and navigating to "Personalization Services".

BIBD Mobile customers are then prompted to create a Mobile Password upon registration with **BIBD Mobile**.

To update the Mobile Password, simply go to "Settings" after logging in the **BIBD Mobile** app, and select "New/Maintain Mobile Password"

12. What do I do if I have forgotten my Internet Banking PIN or Mobile Password?

   Firstly, you need to call our BIBD Contact Centre at +673 223-8181 and inform them that you have forgotten your Internet Banking PIN or Mobile Password. Our customer service representative will then provide you with all the required steps, along with guidance if necessary.

   Secondly, log in to BIBD Mobile or BIBD Online and select "Forget Internet Pin" or "Forget Mobile Password". Follow the steps to re-create you Internet Banking PIN or Mobile Password.

   For your convenience, you can update both the Internet Banking Pin and Mobile Password via **BIBD Mobile** and **BIBD Online**.

   NOTE: You will need to enter your Card Number, Card PIN, and User ID for verification purposes.

13. What is a Hardware Token?

   It is a security device that generates a "One-Time Password" (OTP) for the owner to provide a one-time access to **BIBD Online** or **BIBD Mobile**.

14. How do I obtain Hardware Token?

   You can obtain your hardware token by registering for **BIBD Online** at our branches or through BIBD roadshows that occur from time to time.

   Should you require a replacement Hardware Token, please visit any of our branches to request for replacement. This will incur a BND 20 replacement fee.

15. Is the **BIBD Online** Internet Banking Pin the same as the **BIBD Mobile** Internet Banking PIN?

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Yes, for the full convenience of our customers, the **BIBD Online** Internet Banking Pin and **BIBD Mobile** Banking Internet Pin have been made similar.

16. What happens if I incorrectly enter my Internet Banking PIN or Mobile Password?

    For ultimate security protection, BIBD will block access to your account if the Internet Banking PIN or Mobile Password is incorrectly entered on the third attempt. To re-enable access, please contact our BIBD **Contact Centre** at +673 223-8181 who will assist you to reset your Internet Banking Pin and/or Mobile Password.

17. What happens if there is a "No Internet Connection" message being prompted?

    Either ;

    The Telecommunications Provider has trouble or difficulties with providing network coverage, or

    The smartphone may be encountering internal issues, and may either require the smartphone to be rebooted / restarted. These cases may also require re-installation of the **BIBD Mobile** app.

18. How do I re-install **BIBD Mobile**?

    For IOS devices

    Simply delete the application by holding on the application and pressing the "X" icon Re-download **BIBD Mobile**.

    For Android devices

    Go to Settings > Applications Manager > **BIBD Mobile** > Clear Data / Force Stop > Uninstall and Re-download **BIBD Mobile**. This is the standard flow and may be different with other brands and OS updates.

    NOTE: Please restart or reboot your smartphone if there are signs of any lag or non-responsiveness on your device.

19. Why did my **BIBD Mobile** app crash?

    Compatibility - *This is a common issue if the installed operating system (OS) on your phone is outdated. Simply update your OS and then re-install* **BIBD Mobile** *from App Store or Google Play. In some instances, the app is not compatible with a new OS. BIBD will monitor and provide an app update should this be an issue.*

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Settings - *On some occasions, other applications installed on your phone may cause the crash as they may block certain resources required by the BIBD Mobile. BIBD is done its best to provide pop-up alerts on this matter to inform which app is causing the issue.*

Jailbroken/Rooted devices - *BIBD discourages the usage of our banking app on a jailbroken or rooted device, and will not be held liable to issues arising from this. If your device is jailbroken or rooted, it is more prone to malicious attacks.*

20. Who should I contact should I encounter other issues with BIBD Mobile?

In instances where you could encounter any difficulties in using the BIBD Mobile app, please contact our BIBD Contact Centre at +673 223 8181

In order to find the problem you encounter with our BIBD Mobile app, it is best to provide;

- *Screenshot*
- *Device / Brand*
- *Transaction performed*
- *Error encountered*
- *Date and Time*

This will help to pinpoint and identify the issue.

21. Can we access BIBD Mobile overseas?

Yes, you can. However, depending on the mobile communications service provider, roaming and data charges may be incurred.

22. What does "Locations" refer to?

Locations will shows exactly the position and address of :

- *BIBD ATMs - also provides ATM status*
- *BIBD Branches*
- *BIBD eTunai Merchants*

23. What is "What's New"?

"What's New?" is BIBD's way to provide information regarding any of BIBD's rewards, programs, campaigns, and other promotional advertisements. It is also HTML 5 content capable.

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