

## Virtual Card FAQ

### 1. What is BIBD **Virtual Card**?

BIBD **Virtual Card** (“VMC”) is BIBD’s virtual prepaid cash card which uses funds already stored in the **Virtual Card**. The owner of the **Virtual Card** can only spend the equivalent amount of funds available in the **Virtual Card**.

Funds used in the **Virtual Card** are called electronic money, and these funds can be topped-up or withdrawn from either your BIBD Savings Account or participating **eTunai** merchants.

The main use of the **Virtual Card** is for eCommerce (online purchases), as well as **eTunai** Services.

**NOTE: For more info on BIBD Mobile or eTunai, please refer to BIBD Mobile FAQ or eTunai FAQ.**

### 2. Will BIBD also provide a physical copy of the **Virtual Card**?

No, BIBD will only create the **Virtual Card** digitally. All card details can be viewed via **BIBD Mobile** or **BIBD Online**.

### 3. Who can apply for BIBD **Virtual Card**?

At the moment, only BIBD Account Holders can apply for the BIBD **Virtual Card**, main requirements include;

- *Eligibility of 15 years and above*
- *Valid ID Number or Passport*
- *Registered Brunei Mobile Number (DST or Progresif Only)*

**NOTE: Please read **Virtual Card Terms & Conditions** for more info.**

### 4. Must I maintain an account with BIBD to register for a BIBD **Virtual Card**?

Yes.

### 5. How do I register for a BIBD **Virtual Card**?

You can register via our **BIBD Mobile** app.

Simply; download and open **BIBD Mobile**, and activate your **Virtual Card** via **eTunai Services** by entering your;

- i. *Mobile Number*
- ii. *Name on Card*
- iii. *OTP (you will need an OTP to activate the **Virtual Card**)*

The OTP “One Time Password” will be sent via SMS to your mobile number for verification purposes.

**NOTE: Please read for BIBD Mobile FAQ for more info on BIBD Mobile.**

## 6. What is the main usage of BIBD **Virtual Card**?

**Virtual Card** Holders are entitled to perform the following transactions:

- *eCommerce / Online Internet Transactions (3D Secure Acceptance)*
- *Virtual Account Inquiry*
- *Transfers To and From BIBD Current and Savings Account*
- *Bill Payments, Donations and Top-Up Services (DES & DST Pre-Paid Accounts)*
- **eTunai Services**
  - *Purchase with eTunai*
  - *Transfer to Virtual Card*
  - *Withdraw Virtual Card (Service Coming Soon)*
  - *Reload Virtual Card (Service Coming Soon)*
  - *eTunai Transaction Inquiry*
- *Maintain eTunai Account*
- *Maintain Virtual Card Mobile Number*

**NOTE: For more info on eTunai, refer to eTunai FAQ.**

## 7. What are the benefits / advantages of having both a BIBD account and a BIBD **Virtual Card**?

Besides from having the benefit of instant reload and withdraw of funds directly from your BIBD account, you can also perform cash withdrawals, remittance functions and other services offered by BIBD.

## 8. What is “Transfer To **Virtual Card**”, and how do I use it?

Transfer to **Virtual Card** is for the sending or transferring of electronic cash from your **Virtual Card** Account to another **Virtual Card** Account.

To use “Transfer to **Virtual Card**”, simply;

- *Select “Transfer To **Virtual Card**”*
- *Enter either the Mobile Number, the recipient, or Select from your Contacts List*
- *Enter the Amount intended to be sent*
- *Enter the Description (15 characters max)*
- *Select “Next” and verify the transaction*
- *Approve the transaction*

You can add the mobile number as favourites by checking the “Add to favourites number and you can only store a maximum of 5 numbers.

9. If I update/change my **Virtual Card** Mobile Number on **BIBD Mobile**, will it be reflected in the BIBD system?

Yes, any changes on your Mobile Number via **BIBD Mobile** will be automatically reflected in our system, as well as for MasterCard 3D Secure transactions.

Mobile Number updates will only be applied to new customers who have **Virtual Card** Account.

10. Is there an Annual Fee for **Virtual Card**?

Currently, no Annual Fee is imposed.

11. Is there a Expiry Date for the **Virtual Card**?

Yes, each **Virtual Card** is only valid for 1 year and will be renewed automatically. Any remaining balances in your account upon expiry will be automatically transferred into your new **Virtual Card**.

The transfer of funds will also be applicable during any replacements of **Virtual Card**.

If you wish to terminate your **Virtual Card**, please utilize your remaining balance and contact our BIBD **Contact Centre** +673 2238181 to terminate your **Virtual Card**.

12. Can I request to have my **Virtual Card** blocked & unblocked?

Yes, you can request via BIBD **Contact Centre** +673 2238181.

13. Where do I report to If my **Virtual Card** has been compromised or has encountered any unauthorized transactions? Can I request to have it replaced?

You can report to our BIBD **Contact Centre** +673 2238181 if you believe your card has been compromised. Please request for a replacement card.

14. Who should I call if I have questions on BIBD **Virtual Card**?

Please contact our BIBD **Contact Centre** +673 2238181 should you have questions on the BIBD **Virtual Card**.