

eTunai FAQ

1. What is eTunai?

BIBD eTunai is **BIBD Mobile** Internet Payment service platform, offered within the **BIBD Mobile** app.

eTunai is only available to BIBD Account Holders who have registered with **BIBD Mobile**.

Using eTunai, customers can opt to make payments via scanning a QR Code using their smartphone / tablet camera at participating eTunai merchants.

NOTE: eTunai is dependent on connectivity to the internet, either via GPRS/3G/LTE or Wifi connectivity, for both Customer and Merchant.

For more info on BIBD Mobile, please refer to the BIBD Mobile FAQ.

2. How do I register for eTunai?

For BIBD Account Holders who have registered with **BIBD Mobile**, simply activate by;

- *Launch the **BIBD Mobile** app*
- *Log in your account*
- *Select **eTunai** Services*
- *Choose “Activate **eTunai**”*
- *Choose your account to be linked*

3. What are the payment options available under eTunai?

The types of payment options under eTunai are:

- *CASA (Current or Savings Account)*
- ***Hadiah Plus Points***
- *CASA + **Hadiah Plus Points***
- ***Credit Card (BIBD Credit Card Only)***
- ***Virtual Card (VMC)***

Other options available under eTunai Services;

- *Transfer to **Virtual Card***
- *Reload **Virtual Card (VMC)***
- *Withdraw **Virtual Card (VMC)***
- ***eTunai Transaction Inquiry***

NOTE: For more info on Hadiah Plus Points, please refer to Hadiah Plus Points FAQ.

4. How do I pay using **eTunai**?

All you have to do is simply;

- Launch the **BIBD Mobile** app
- Log in your account
- Select "**eTunai** Services"
- Select "Purchase by **eTunai**"
- Scan the QR Code from the Participating Merchant
- Choose your payment option
- Confirm your choice
- Receive an Electronic Receipt

To perform quick **eTunai** access (only available after your **eTunai** registration and initial log in);

- Launch **BIBD Mobile**
- Press the **eTunai** icon
- Enter you Internet Pin

5. What are "Electronic Receipts" and what's the function?

Electronic Receipts serve the same purpose as paper receipts, except that they are not printed, and are stored securely within BIBD. No signature is required for electronic receipts and they can be retrieved by the customer when required.

You can also email the receipt to any recipient should you wish to keep an additional copy for yourself.

6. Where can i check my **eTunai** Transactions?

You can check your transactions by logging into **BIBD Mobile**, selecting "**eTunai** Services" and then selecting "**eTunai** Transaction Inquiry".

You can view your last 20 **eTunai** transactions along with their electronic receipts.

eTunai Transaction Inquiry also shows two other types of Electronic Receipts for;

- *Reload*
- *Withdraw*

Reload **Virtual Card** and Withdraw **Virtual Card** services will be coming soon at **eTunai** Merchants.

7. How do I ensure the success of my payments via **eTunai**?

When making a payment via **eTunai**, the Electronic Receipt will show;

- A **Green TICK** if the payment was successful.
- A **Red CROSS** if the payment was NOT successful.

8. At **eTunai** Transaction Inquiry Lists, my transactions shows two colours shown on the numbers. What does this mean?

- All **successful payments** made via **eTunai** are shown in **RED colour** (Funds leaving your account).
- Any **Reimbursements** made via **eTunai** are shown in **Green colour** (Funds going into your account). This is usually due to a **Sales VOID**.

The **Sales VOID** transaction will be displayed on the Electronic Receipt.

9. What is a **Sales VOID**?

A **Sales VOID** is when an **eTunai** transaction has been cancelled and your funds are refunded.

10. Who can perform a **Sales VOID**?

Only the cashier of the participating eTunai merchant can perform the **Sales VOID**.

IMPORTANT: Sales VOID can only be done on the SAME DAY of the transaction prior to merchant settlement with the bank.

11. Can I still request for a **Sales VOID** after the **Sales VOID** Period of on the same day?

Unfortunately, you will not be able to obtain a refund once this period has passed.

Alternatively, you will have to consult with the cashier / merchant on the matter and also lodge a report to our BIBD **Contact Centre** +673 2238181 to request for an investigation and a refund.

NOTE: The above procedures also apply when making reports on Debit Card or Credit Card purchases.

12. Are there any charges for using **eTunai** service?

Currently **eTunai** is free for customers to use.

NOTE: Charges will be applicable to Reload and Withdraw Virtual Card.

13. Where can i get the list of participating **eTunai** merchants that accept the **eTunai** service?

You can get the list of participating **eTunai** merchants by either:

- Clicking on **eTunai** within the **BIBD Mobile** app and selecting “Locations Menu”
- Calling our **Contact Centre** +673 2238181
- Referring to the **BIBD Facebook** or **Instagram** account at **bibdbrunei**

14. What happens when I make a payment and I did not get the e-Receipt with a **Green TICK**?

You can either;

- Check your **eTunai** Transaction Inquiry
- See if the payment is shown in the List
- Perform the transaction again if it was not successful if payment is not displayed
- Show e-Receipt to the Cashier if successful

Should you OR the merchant get a e-Receipt with the **Green TICK**, the payment is successful. Always check with the cashier when this happens.

15. What happens when there is a problem with the **BIBD Mobile** app when performing a payment using **eTunai**?

This usually means unforeseen circumstances have arisen, rendering **eTunai** along with **BIBD Mobile** unavailable. Kindly assist us and report to our **BIBD Contact Centre** +673 2238181 on the issue at hand.

16. Who should I call if I have questions on **eTunai**?

For further queries, please call our **BIBD Contact Centre** +673 2238181.