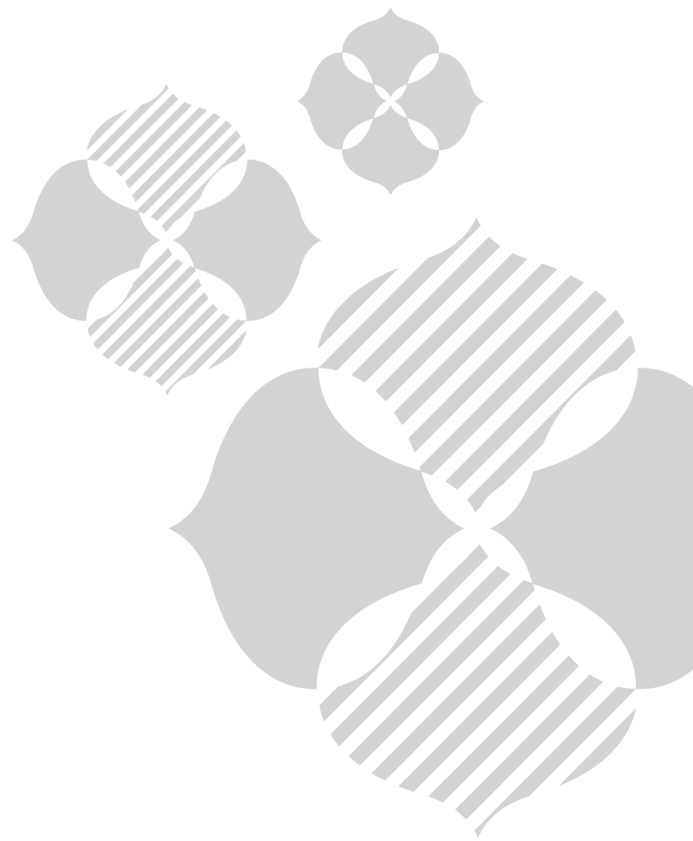


BizNet

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, 24x7 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
- 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 are the pre-requisite requirements to register for BizNet?

The pre-requisite requirements are that you need at least a Company Current Account to apply and operate BizNet. BizNet application form (for new sign-up_ and Addendum foam (for changes) are available at BIBD website at <https://bibd.com.bn/resource/>.

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 unauthorized access.

Login Service

How do I login into BizNet?

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

You will see the login page, then;

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

What should I do 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;
- contact BIBD Contact Centre at 2238181 to perform forgot password activation; or
- contact your relationship manager.

Approval Services

How do I approve any pending transactions?

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

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

How do I receive notification on any pending transactions that requires my approval?

You can get your administrator to change your user profile and enable email notification. You will receive email notification 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, profile and enable email transmission).

Can I reject a transaction?

Yes, you can reject a pending transaction from the decision dropdown list.

Account Services

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 six (6) months account history online. It also depends if you have been granted access to the account, as your company have control on account restriction and access.

Why I cannot download my e-Statement?

If you are not able to view an e-Statement, it might be either because your company never enroll for the services and/or you are not entitled to access the account. Your company administrator can perform self-enrollment by going to “**e-Statement Services**” menu.

Payment & Transfer Services

What types of payment and transfer services are available?

Customers will have access to the following services:

- a. Bill Payments - such as but not limited to Government Bills, Custom & Tax Payment, Postpaid Telco bill, TAP, Schools, Donations and more. Refer to BIBD website for a comprehensive list.
- b. Fund Transfer - to own accounts or third parties within BIBD.
- c. Interbank Fund Transfer - to local banks in Brunei Darussalam, using RTGS or ACH Direct Credit.
- d. Top-Up - including not limited to Prepaid Department of Electrical Services (DES) Powerkad, Prepaid Mobile from local telco companies and USMS (Unified Smart Metering System)
- e. Telegraphic Transfer - international transfer to overseas countries.

How to create and use a favourite beneficiary list?

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 pending instructions at any time.

How do I cancel a duly approved 'Future Date Transaction' or 'Transaction after cut-off time'?

To cancel a duly approved 'Future Date Transaction', OR 'Transaction after cut-off time', the company maker needs to submit to approver to "approve the deletion" before the value date.

For Company Maker:

- 1) Go to **"Manage Standing Instructions"** menu
- 2) Select the desired Payment Type (example Telegraphic Transfer maintenance)
- 3) Filter by date range
- 4) Select the **"Manage Detail"** of the transaction you want to delete.
- 5) Click on the **'Delete'** (Recycle Bin) icon and submit for approval.

For Company Approver(s)

- 1) Go to **"My Task"**, select the **'Delete Telegraphic Transfer Standing Instruction'**
- 2) **'Approve'** the deletion request.

Note: If you **'Reject'** deletion request, the transaction will not be cancelled and will still be processed. You need to **'Approve'** the deletion request.

To confirm that the 'Future Date Transaction' is deleted. Company maker can validate from **"Manage Standing Instructions"**, the status should change to **"Deleted"**.

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 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 1 - 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”**.

You can enter a short description in the remark field to help the beneficiary understand the purpose of the transaction.

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

Interbank Transfer Service (To Local Banks)

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 available:

- i) 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 BND \$100,000.00 per transaction.
- ii) RTGS - Real Time Gross Settlement (Urgent). This will credit fund to beneficiary bank account in other local banks almost immediately once duly approved before cut-off time.

For fees and charges, please refer to the latest schedule of tariffs published on BIBD’s website.

What is the cut-off time for Interbank Fund transfer, RTGS and ACH Direct Credit?

The cut-off time from Monday to Friday are before 2:00 PM. If approved after the cut-off time, payment will be processed during the next bank working day. Cut-off time however may be subject to change especially during festive seasons.

BND local payment	Normal Business Day Monday - Friday
RTGS	2.00 PM
ACH Direct Credit	2.00 PM

For transaction that is being performed after the cut-off time;

- i) It will be processed the next working day.
- ii) Exchange rate (if any) shown is indicative only and can be subject to change without prior notice.

- iii) The transaction will appear in your account after it has been processed subject to availability of funds at prevailing change rate. Please check the next working day by logging in and verifying transaction history to ensure that it has been processed successfully.

Top-Up Services

How can 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, Imagine, DES PowerKad and USMS (Unified Smart Metering System)

What will happen after the payment has been made?

- For DST EASI, Progresif and Imagine prepaid, the top-up value will be credited automatically to your mobile/account number or the selected mobile/account number immediately.
- For USMS Electric and Water prepaid, the top-up value will be credit automatically to USMS meter 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 (TT)

How can I remit funds to overseas?

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

This allows you to remit fund to other banks globally in thirteen (13) currencies. You can perform immediate, future-dated, or recurring payments.

Beneficiary Information - Please ensure accurate beneficiary information is provided to improve process efficiency.

Field Description	Maximum length	Comments
Beneficiary Name	140A	Beneficiary full name as per record in beneficiary bank
Beneficiary Address Street Name	70A	It is important to use a physical address instead of a P.O. Box. Many banks and financial institutions require a physical address for compliance and security reasons.
Beneficiary Address Town Name	35A	
Beneficiary Address Postcode	16A	
Beneficiary Country of Residence	Dropdown list	Select the beneficiary country from the drop-down list provided.
Beneficiary Account Number	35	Beneficiary Account number as per record in beneficiary bank
Beneficiary Bank Country, and Beneficiary Bank Swift/BIC code,	Dropdown list	Select the from drop-down list provided.

TT cut-off times

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

Currency	Normal Business Day Monday - Thursday	Normal Business Day Friday
JPY	9.30 AM	9.30 AM
AUD	10.00 AM	10.00 AM
NZD	10.00 AM	10.00 AM
AED	11.00 AM	11.00 AM
CNY	11.00 AM	11.00 AM
HKD	11.00 AM	11.00 AM
IDR	11.00 AM	11.00 AM
SAR	11.00 AM	Next Business Day
CAD	2.00 PM	2.00 PM
SGD	2.00 PM	2.00 PM
USD	4.00 PM	3.45 PM
EUR	4.00 PM	3.45 PM
GBP	4.00 PM	3.45 PM

For transaction that is being performed after the cut-off time;

- It will be processed the next working day.
- Exchange rate shown is indicative only and can be subject to change without prior notice.
- The transaction will appear in your account after it has been processed subject to availability of funds at prevailing change rate. Please check the next working day by logging in and verifying transaction history to ensure that it has been processed successfully.

Special Codeword for Telegraphic Transfer

For Telegraphic Transfer inbound 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
CCDNDR	Charity Donation
COCADR	Other Account Transactions

For Telegraphic Transfer inbound to United Arab Emirates (UAE), the following code word is required as part of purpose/details of payments.

/BENEFRES/AE/??? whereby ??? is a 3 character codeword as per table below.

Codeword	Description of purpose
ACM	Agency Commissions
AES	Advance payment against EOS
AFA	Receipts or payments from personal resident's bank account or deposits abroad
AFL	Receipts or payments from personal non-resident bank account in the UAE

ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate Card Payments
CEA	Equity and investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad
CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE
CHC	Charitable Contributions (Charity and Aid)
CIN	Commercial Investments
COM	Commission
COP	Compensation
CRP	Credit Card Payment
DCP	Debit Card Payments
DIV	Dividend Payouts From FI
DLA	Purchases and sales of foreign debt securities in not related companies - More than a year
DLF	Debt instruments intragroup loans, deposits foreign (above 10% share)
DLL	Purchases and sales of securities issued by residents in not related companies - More than a year
DOE	Dividends on equity not intragroup
DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year
EDU	Educational Support
EMI	Equated Monthly Installments
EOS	End of Service / Final Settlement
FAM	Family Support (Workers' remittances)
FDA	Financial derivatives foreign
FDL	Financial derivatives in the UAE
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
FIS	Financial services
FSA	Equity other than investment fund shares in not related companies abroad
FSL	Equity other than investment fund shares in not related companies in the UAE
GDE	Goods sold (Exports in fob value)
GDI	Goods bought (Imports in cif value)
GMS	Processing repair and maintenance services on goods
GOS	Government goods and services embassies etc
GRI	Government related income taxes, tariffs, capital transfers, etc.
IFS	Information services
IGD	Dividends intragroup

IGT	INTER GROUP TRANSFER
IID	Interest on debt intragroup
INS	Insurance services
IOD	Income on deposits
IOL	Income on loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO Subscriptions
IRP	INTEREST RATE SWAP PAYMENTS
IRW	INTERST RATE UNWIND PAYMENTS
ISH	Income on investment funds shares
ISL	Interest on securities more than a year
ISS	Interest on securities less than a year
ITS	Computer services
LAS	Leave Salary
LDL	Debt instruments intragroup loans, deposits in the UAE (above 10% share)
LDS	Debt instruments intragroup securities in the UAE
LEA	Leasing abroad
LEL	Leasing in the UAE
LIP	Loan Interest Payments
LLA	Loans? Drawings or Repayments on loans extended to nonresidents - Long-term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term
LNC	Loan Charges
LND	Loan Disbursements from FI
MCR	Monetary Claim Reimbursements
MWI	MOBILE WALLET CARD CASH-IN
MWO	MOBILE WALLET CARD CASH-OUT
MWP	MOBILE WALLET CARD PAYMENTS
OAT	OWN ACCOUNT TRNSFER
OTS	Other modes of transport (including Postal and courier services)
OVT	Overtime
PEN	Pension
PIN	Personal Investments
PIP	Profits on Islamic products
PMS	Professional and management consulting services
POR	Refunds/Reversals on IPO subscriptions
POS	POS Merchant Settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in the UAE from non-residents
PRP	PROFIT RATE SWAP PAYMENTS
PRR	Profits or rents on real estate

PRS	Personal, cultural, audiovisual, and recreational services
PRW	PROFIT RATE UNWIND PAYMENTS
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity shares abroad
REL	Reverse equity shares in the UAE
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SAA	Salary Advance
SAL	Salary (Compensation of employees)
SCO	Construction
SLA	Loans? Drawings or Repayments on loans extended to nonresidents - Short-term
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term
STR	Travel
STS	Sea transport
SVI	STORED VALUE CARD CASH-IN
SVO	STORED VALUE CARD CASH-OUT
SVP	STORED VALUE CARD PAYMENTS
TCP	Trade credits and advances payable
TCR	Trade credits and advances receivable
TCS	Telecommunication services
TKT	Tickets
TOF	Transfer of funds between persons Normal and Juridical
TTS	Technical, trade-related and other business services
UFP	Unclaimed Funds Placement
UTL	Utility Bill Payments
TAX	TAX Payment
XAT	TAX Refund

Can I request for special rate for Telegraphic Transfer?

Yes, you can contact your Relationship Manager or BIBD Treasury Department to get special rate. Special rate will be valid for the same day and must be duly approved before respective currency cut-off times.

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.
- 2) For Telegraphic Transfer (TT) performed 'after currency cut-off time' OR 'Future Dated' 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.

Payroll Services

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

Go to **"Bulk Services"** menu -> Select **"Payroll"**.

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

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

- i) Manual entry - This is typically used if you only pay to a few staffs. You can manually create and add each employee account details one-by-one.
- ii) Payroll file upload - Typically used for payment of larger size of workforce in one go. You 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 BIBD 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, otherwise approver(s) will not see this.
Accepted	Payroll file that has been upload successfully and duly approved. It is waiting to be processed by BIBD on the value date.
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. For failed payrolls within BIBD, it will be auto refunded back to company 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 to company account upon instructed.
Failed	Payroll approved but fail to process on value date. An error message will show reason(s) of failure i.e due to the debiting account having insufficient fund.
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 public website at <https://bibd.com.bn/resource/>.

Company Access and Approval Setting

Who are signatories?

They are the appointed persons by 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 setup.

What is an authorisation or signature group?

An Authorisation or Signature Group is a defined set of roles or individuals who are granted permission to approve or authorise transactions during a specific approval process. Each signatory must be assigned to a Signature Group in order to be able to authorise transactions.

What are the various types of roles?

There are 3 types of roles:

- a) **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.
 - b) **Company Signatory** - Payment approver, account viewing & create payments.
 - c) **Company User (Maker)** - 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?

1. Maker (or Signatory) creates and submit a transaction for approval.
2. Transaction will then be validated by BizNet such as checking of entitlement, signing condition and limit. Once validated, it will be forwarded to the appropriate signatory(is) for approval.
3. If the Signatory(ies) has the sufficient authority & signing conditions, he/she can approve it by going to “**My Task List**” menu and select desired transaction to approved.
4. 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 transactions from “**My Task List**” menu.

Note:

- Signatories can either approve or reject the transaction. All authorisation will require the use of security device/token to generate OTP (One-time-Password).
- If Signatories found 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 status 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 on 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.
* Success	(Success with an asterisk), transaction is accepted by BIBD for duly approved future dated transaction and approved after cut-off time. Note: It does not guarantee successful execution as it is still subject to availability of fund. On the value date and working day, please verify your account transaction history to ensure that it has been processed successfully.
Failed	Transaction failed to process. Reason 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/Void	Transaction auto expired and dropped by system because it's overdue, pending too long still not yet duly approved.

How do I monitor the status of a submitted transaction?

Company User (maker), Signatory and Administrator can check all 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) however can view and monitor all transactions created by any role.

What are the Configurations involved in a Transaction Process?

Configurations involved 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 setup can only be changed by BIBD. Please visit any corporate office or 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 setup signing conditions:

Example 1	a. Amount up to BND10k, requires one signatory to approve. b. Amount above BND10k, requires two signatories to approve.
Example 2	Any amount which requires two signatories to approve regardless of the amount (i.e. 1A + 1B)
Example 3	a. Amount up to BND5k, any one signatory from Group A to approve (i.e. 1A). b. Amount above BND5k and up to BND 10k, any one signatory from Group B to approve (i.e. 1B) c. Amount above BND 10k, one from Group A and one from Group B (i.e. 1A + 1B) There can be more than 1 person inside Group A or Group B.
Example 4	When group sequence is important, it can be set such that transaction will route to specific Group before another. Example; Group A , then Group B after Group A has approved.

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

What is the purpose of 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.

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