

BIBD vCard FAQ

1. What is BIBD vCard?

BIBD vCard, vCard or Virtual Card is a prepaid Virtual Mastercard (“VMC”), like a cash card, which uses funds already stored within the vCard itself.

The vCard is only available in BIBD NEXGEN Mobile app, however can be viewed at BIBD NEXGEN Online once you have registered for one.

The owner of the vCard can only spend the equivalent amount of funds available in the vCard.

Funds used in the vCard are called electronic money, and these funds can be topped-up or withdrawn from transferring from either one VMC to another VMC, transfer from your own accounts or through BIBD ATM and Cash Deposit machines nationwide.

2. Will BIBD also provide a physical copy of the BIBD vCard?

Currently BIBD will only create the vCard digitally and no physical card will be given to you. All card details can be viewed by you via BIBD NEXGEN Mobile app or BIBD NEXGEN Online.

3. Who can apply for BIBD vCard?

Only BIBD Account Holders can apply for the vCard. In order to register, the main requirements are:

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

4. Must I maintain an account with BIBD to register for a vCard?

Yes you must maintain an account with BIBD in order to register for a vCard.

5. How do I register for a BIBD vCard?

You can register via our BIBD NEXGEN Mobile app and follow the following steps:

Download and open BIBD NEXGEN Mobile, and activate your vCard via “Digital Payments” by entering your;

- *Mobile Number*
- *Name on Card*
- *OTP (you will need an OTP to activate the vCard)*

The One Time Password (OTP) will be sent via sms to your mobile number for verification purposes.

6. What is the main usage of vCard?

BIBD vCard holders are entitled to perform the following transactions:

- *Transfer to Virtual Card (Send Cash VMC to VMC)*
- *vCard Account Inquiry*
- *Transfers to and from BIBD Current or Savings Account*
- *eVouchers*
- *eCommerce / online purchases (3D Secure Acceptance)*
- *Bill Payments & Donations*
- *Top-Up Services (DES, DST & Progresif Pre-Paid Accounts)*
- *eTunai Services*
 - *Purchase with eTunai*
 - *eTunai Transaction Inquiry*
- *Maintain vCard Mobile Number*
- *eCredits*
- *SpeedSend (Mobile Remittance)*
- *NFC Services (coming soon)*

7. What are the benefits / advantages of having both a BIBD account and a BIBD vCard?

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, or Send Cash (VMC to VMC) means sending or transferring of electronic cash from one VMC account to another VMC 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 you intend 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 BIBD vCard Mobile Number on BIBD NEXGEN Mobile, will it be reflected in the BIBD system?

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

10. Is there an Annual Fee for BIBD vCard?

Currently, there is no Annual Fee imposed.

11. Is there a Expiry Date for the BIBD vCard?

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

The funds will aslo be transferred automatically during any renewals of vCard for whatsoever reasons.

If you wish to terminate your vCard, please transfer or withdraw your remaining balance and call our BIBD Contact Centre +673 223 8181 to terminate your vCard.

12. Can I request to have my vCard blocked & unblocked?

Yes, you can request via BIBD Contact Centre +673 223 8181.

**13. Where do I report to if my vCard has been compromised or i encounter any unauthorized transactions?
Can I request to have it replaced?**

You must immediately report to our BIBD Contact Centre +673 223 8181 if you believe your card has been compromised or there is unauthorised transactions. Please request for a replacement card.

14. Who should I call if I have questions on BIBD vCard?

Please contact our BIBD Contact Centre +673 223 8181 should you have questions on the BIBD vCard.

15. What is “Get PIN for Cash Withdrawal”?

This request generates a temporary PIN for accesss to your vCard, allowing you to withdraw cash from any BIBD ATM.

To use “Get PIN for Cash Withdrawal”, simply;

- *Log-in BIBD Mobile*
 - *Select “Digital Payments”*
 - *“Get PIN for Cash Withdrawal”*
 - *“Request PIN”*
 - *A 6-digit PIN will be displayed*

- *To withdraw cash from BIBD ATM*
 - *Activate the ATM by touching the screen*
 - *Select language*
 - *Select Cardless Withdrawal*
 - *Enter vCard no.*
 - *Enter vCard PIN (obtained earlier from BIBD NEXGEN Mobile)*
 - *your Card Details shown as confirmation*
 - *Enter Amount to be withdrawn*
 - *Money will be dispensed & a receipt will be printed*

16. What is the validity of the BIBD vCard PIN?

Each vCard PIN is only valid for ten (10) minutes. Should you require to withdraw any cash beyond the one (1) time limit, you can always use go back to the BIBD NEXGEN Mobile app and request for another vCard PIN.