

## eBayar FAQ

### 1. What is eBayar?

BIBD's **eBayar** is an online and also a mobile payment gateway service. This service allows BIBD customers to login into their **BIBD Online** or **BIBD Mobile** to make payments from the participating merchant websites.

**NOTE: Please refer to BIBD Online and BIBD Mobile FAQ for more information.**

### 2. How does making payments using eBayar works?

When you have made your purchase, **before** confirming your order, you will have 2 payment options;

- **BIBD Online**
- **eTunai** (via **BIBD Mobile**)

**BIBD Online** is available for BIBD Online Account Holders who has registered with their Hardware Token.

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

**NOTE : You will have to log-in into your banking log-in details to proceed. Please refer to eTunai FAQ for more information.**

### 3. What are the payment options available by using BIBD Online and BIBD Mobile?

You can choose to pay by;

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

### 4. How do I pay using my BIBD Online?

All you have to do is simply;

- Enter your **BIBD Online** login details- User ID, Internet Pin and Hardware Token;
- Confirm your Order Summary;
- Select your Payment Method;
- Confirm your Purchase Summary; and
- Receive an Electronic Receipt

Once a you have confirmed your purchase order, you will be redirected back to the merchant website.

#### 5. How do I pay using my **eTunai**?

All you have to do is simply;

- Launch **BIBD Mobile**;
- Press the **eTunai** icon;
- Enter you Internet Pin;
- Scan the QR Code from the Participating Merchant;
- Choose your payment option;
- Confirm your choice; and
- Receive an Electronic Receipt

Once a you have confirmed your purchase order, you will be redirected back to the merchant website.

**Note: You can also perform using the traditional method of by login.**

#### 6. What is the transaction limit for **eBayar**?

Limit will base on the payment method selected as per stated in the schedule of Tariff.

#### 7. What are “Electronic Receipts” and what is it’s the function?

Electronic Receipts serves 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.

Currently only **eTunai** provides Electronic Receipts, and can be viewed via **BIBD Mobile**.

#### 8. Can I request to cancel or refund from **eBayar**?

Please ensure that before you confirm your purchase order, you are satisfied with the item(s) purchased. Once a purchase order has been confirmed, you will not be entitled to cancel your order or to seek any refund.

The Bank makes no representation as to the quality or fitness-for-purpose of any of the items purchased. If you are not satisfied with any aspects of the goods purchased, you will have to contact the Merchant directly.

The Bank will not be drawn into any queries or disputes in relation to any aspects of the goods including delivery of the goods.

9. Are there any charges for using **eBayar** service?

Currently **eBayar** is free of charge to use.

10. What is **eBayar** dependent on?

Currently **eBayar** is dependent on Internet connectivity for both from the Merchant Website, BIBD Payment Gateway and **BIBD Mobile** (for **eTunai**).

Should you encounter any issues, kindly check your account and the merchant processing page if the transaction has gone through.

Customers must also be a registered member of the merchant website in order to enable the payment gateway.

**Note: BIBD is always monitoring and enhancing any new service including eBayar. Any inquiries and feedback is most welcomed.**