

TAIB VX



TAIB

USER GUIDE

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An Introduction to TAIB VX

What is TAIB VX?

TAIB Virtual Experience (VX) allows you to access and manage your accounts quickly and perform transactions securely. Note that this user guide applies for both internet banking as well as the mobile application.

Who can apply for TAIB VX?

All Perbadanan TAIB account holders for any of the below products may apply:

- Al-Wadiah Savings Account
- Si-Manja Savings Account
- Tekad Haji Savings Account
- Berjasa Savings Account
- Education Savers
- Property Savers
- Medical & Health Savers
- Retirement Savers
- Retail Current Account

Are there any charges for using TAIB VX?

No, TAIB VX is free of charge.

TAIB VX System Requirements

The minimum requirement to download and use the TAIB VX Mobile App is iOS 12.0 or Android 7.0.

Services Included in TAIB VX

TAIB VX offers the following services:

- Access to account balances and transaction activities
- View and download e-statements
- Account-to-account fund transfers within Perbadanan TAIB
- Fund Transfers to third party accounts and to other domestic banks
- Set up and manage standing instructions
- Utility bill payments including mobile monthly bills
- Purchase of Mobile and Electricity (DES) Top-ups

Getting Started

For Internet banking on web browsers, simply head to <https://vx.taib.com.bn/>.

Or, for the Mobile banking app, download TAIB VX from:

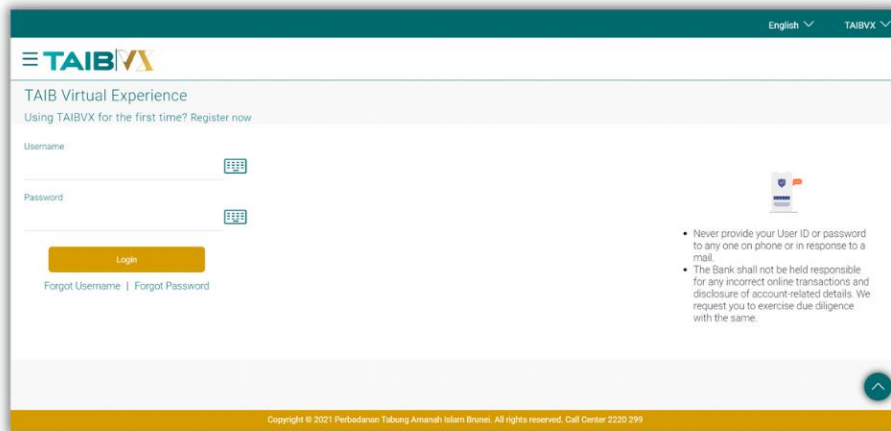
- App Store



- Play Store



Registration & Logging In

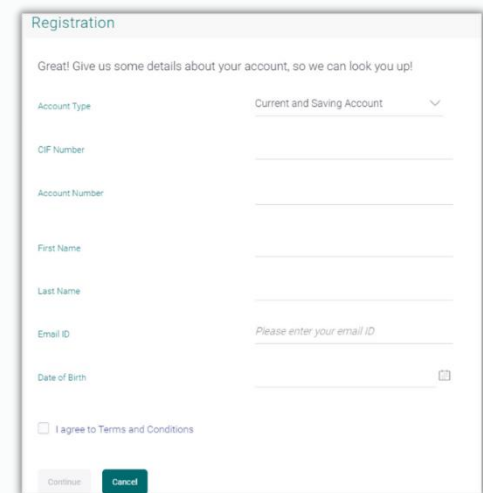


Login page

First-Time Registration

Registration for TAIB VX is simple and hassle-free, without the need to visit a branch and sign any forms. Simply follow these steps:

- 1) At the registration page, select your account type and enter the required details (First Name, Last Name, Customer ID, Account Number, Email Address and Date of Birth)
- 2) Read and agree to the Digital Banking Terms and Conditions
- 3) Authenticate your details by entering the OTP sent to your email or mobile device via SMS (valid for 15 minutes)
- 4) A link will be sent to your registered email address where you can enter your:
 - Username (maximum of 25 alphanumeric characters)
 - Password (between 8 - 32 characters, with at least 1 uppercase character, at least 1 special character and at least 1 number, e.g., *Awang@1*)



Registration page to fill in required details

For existing users/users who have forgotten their Username or Password.

For any existing account holders who have used the older application, they will need to login with their current username and reset their password. Please follow the steps below:

- 1) At the login page, select “Forgot Password”
- 2) Enter your Username (case sensitive) and Date of Birth
- 3) Authenticate your details by entering the OTP sent to your email or mobile device via SMS (valid for 5 minutes)
- 4) Go to the link sent to your registered email address to create a new password

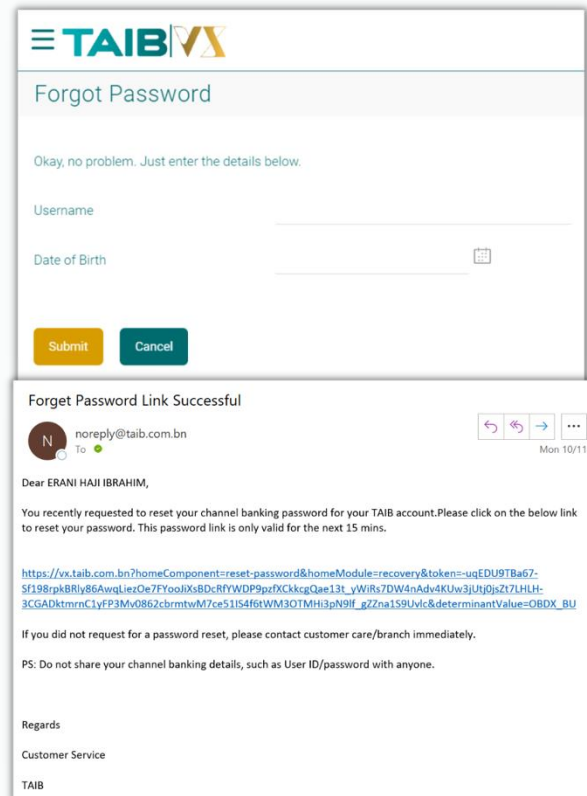
Otherwise, if you have simply forgotten your Username, you can retrieve it back by selecting the “Forgot Username” option and enter your Email Address and Date of Birth. Your Username will then be sent to your email address and mobile device.

Restrictions on the number of login attempts.

The maximum number of login attempts is 5 times.

After 5 failed attempts, your access to TAIB VX will be blocked until you contact our Perbadanan TAIB Call Centre at 2220 299.

You can manually request to block/unblock access to your TAIB VX account by contacting our Perbadanan TAIB Call Centre.



Link sent to your email address to create a new password

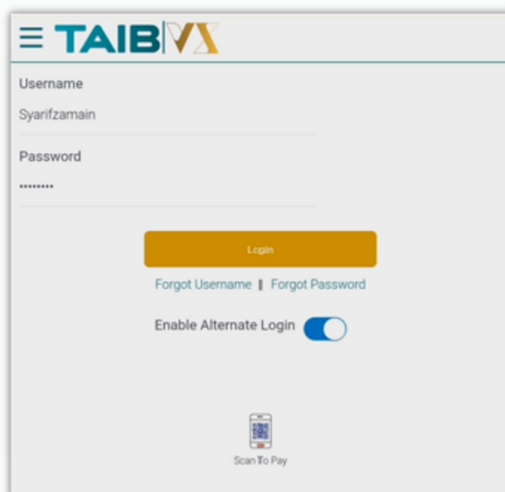
What security measures can I take to protect my information?

- Log off TAIB VX session when no longer in use
- Keep your Username and Password confidential
- Password-protect your mobile and any other portable devices
- Disable the Password Save/Auto Complete function on your web browsers
- Clear cache, history and cookies after every transaction

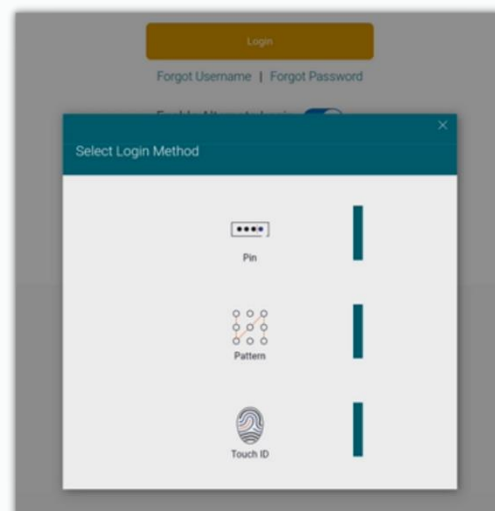
Additional security measures for the Mobile App.

With the TAIB VX Mobile App, it is now possible to add an extra layer of security by using your device's biometrics (face/fingerprint recognition) to log onto the app. To use this feature, follow these steps:

- On the login page, enter username and password
- Select "Enable Alternate Login"
- Choose preferred method (Pattern, Pin, Fingerprint or Face ID)
- Log in



Enter username & password, then select "Enable Alternate Login"



Choose preferred method and login

Features Available in TAIB VX

Home Screen

When you log in to your account on TAIB VX, you will be greeted with the home screen which gives an overview of your profile including your accounts, recent activity and the services available to you.

Manage Your Accounts

You can view your specific information by selecting “Accounts” and choosing the type of account you would like to view. This includes Current & Savings, Term Deposits and Financing. After selecting the desired account, you will be able to see details about the account itself or view/request statement.

Speed Up Your Payments

Favorites

You can save transfers and bill payments initiated on a regular basis as Favorites by selecting the option provided on the Receipt screen. You can then reinitiate the transfer or bill payment simply by selecting it from the list of Favorites.

Registering Payees

You can set up Payees whether it's within Perbadanan TAIB, other domestic banks or even internationally. Simply select "Setup" → "Manage Payees" → "Add New Payee" and enter the required information.

Standing Instructions

You can set up Standing Instructions by selecting "Setup" → "Standing Instructions" → "Set Standing Instructions" and entering the required information.

Fund Transfers

To transfer funds to a registered payee or account-to-account transfers within Perbadanan TAIB simply select "Payments" → "Payments and Transfers" → "Transfer Money".

However, if you are paying to an unregistered payee, simply select "Payments" → "Payments and Transfers" → "Adhoc Payment" and enter the necessary details.

To perform multiple transfers, select simply select "Payments" → "Payments and Transfers" → "Multiple Transfers".

Please note that fund transfers to between your own accounts and within Perbadanan TAIB are free of charge. However, charges will apply for fund transfers to other domestic/international banks (refer to our schedule of tariffs and fees at <https://www.taib.com.bn/taib-web/feesandcharges>).

Cut-off times:

	Usual	COVID-19	Ramadan
Fund transfers to BIBD (Monday – Friday)	4.00pm	12.00pm	2.00pm
Fund transfers to other banks (Monday – Friday)	9.00am		

Any transactions made after the cut-off time will be processed on the next working day.

You can view the status of your payments by selecting “Payments” → “Inquiries” → “Payment Status Inquiries”, including successful transactions, pending transactions, transactions in progress or failed transactions.

Bill Payments

Bill payments are made simple with TAIB VX. You have the option to automatically pay your bills on schedule. To do this, first you will need to add a biller that you would like to pay. Here are the list of billers available in TAIB VX:

- Electricity:
 - Electricity Topup DES
- Telecommunications:
 - Imagine Postpaid
 - DST Postpaid
 - Progresif Topup
 - EASI Topup
- Insurance:
 - Insurance Family Takaful
 - General Takaful Insurance

Bill payments can be done in a few simple steps:

- 1) Select “Bill Payments” → “Add Biller”
- 2) You can then select the category for the bill payment, whether it is Telecommunications, Electricity or Insurance
- 3) Under “Biller Name”, choose the service provider you are subscribed to
- 4) Enter the fields with the information as required
- 5) Select the account you would like to pay with
- 6) Enter the amount to be paid and choose to pay now or later

Topups

Similarly, you can recharge your pre-paid services with the use of Quick Topup. Here are the providers you can use this service with.

- Electricity:
 - Electricity Topup DES

- Telecommunications:
 - Progresif Topup
 - EASI Topup

To do this, under “Bill Payments” → “Quick Topup”:

- 1) Select the category for the bill payment
- 2) Choose the service provider you are subscribed to
- 3) Enter the fields with the information as required
- 4) Select the account you would like to pay with
- 5) Enter the amount to be paid and choose to pay now or later

Miscellaneous

Useful to Know

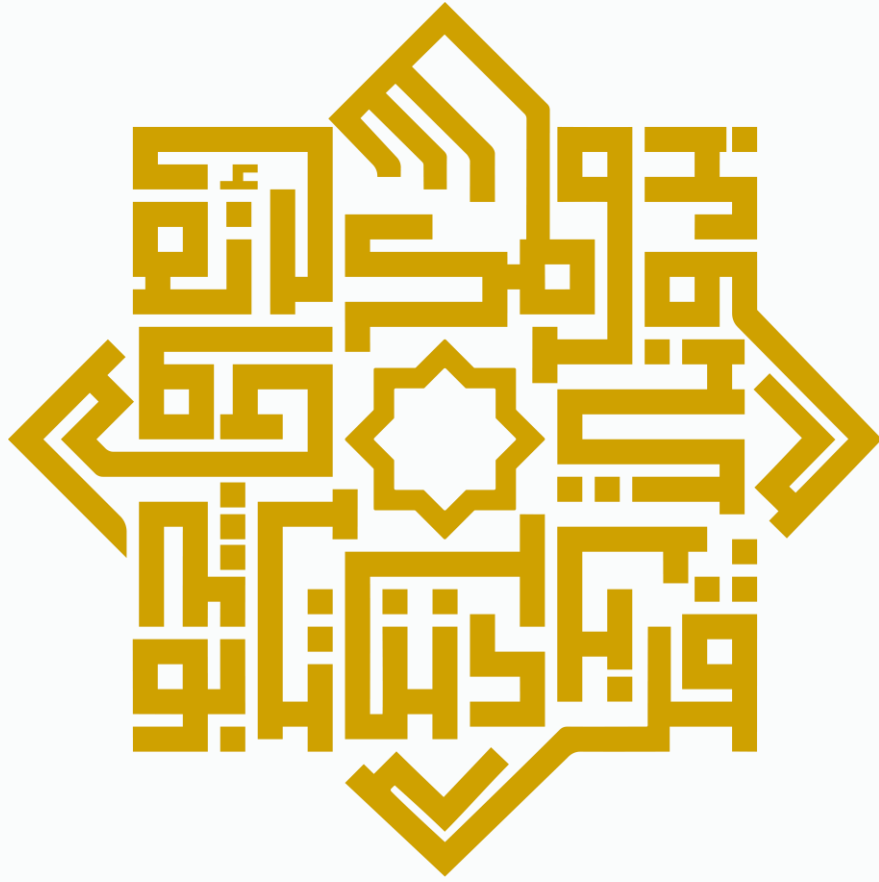
Under “Account Settings” → “My Preference”, you will be able to see your profile showing your personal information. You will also be able to select which one of your accounts will be the Primary Account as well as the general device settings which you can modify, under “Settings”.

Also under “Account Settings” is the option to change your password and the option to view a summary of your internet/mobile banking sessions.

You can also view any alerts and notifications under “Mailbox” in the menu.

Contact Us

For further information and queries, please contact our Perbadanan TAIB Call Centre at 2220 299 or visit any of our branches.



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