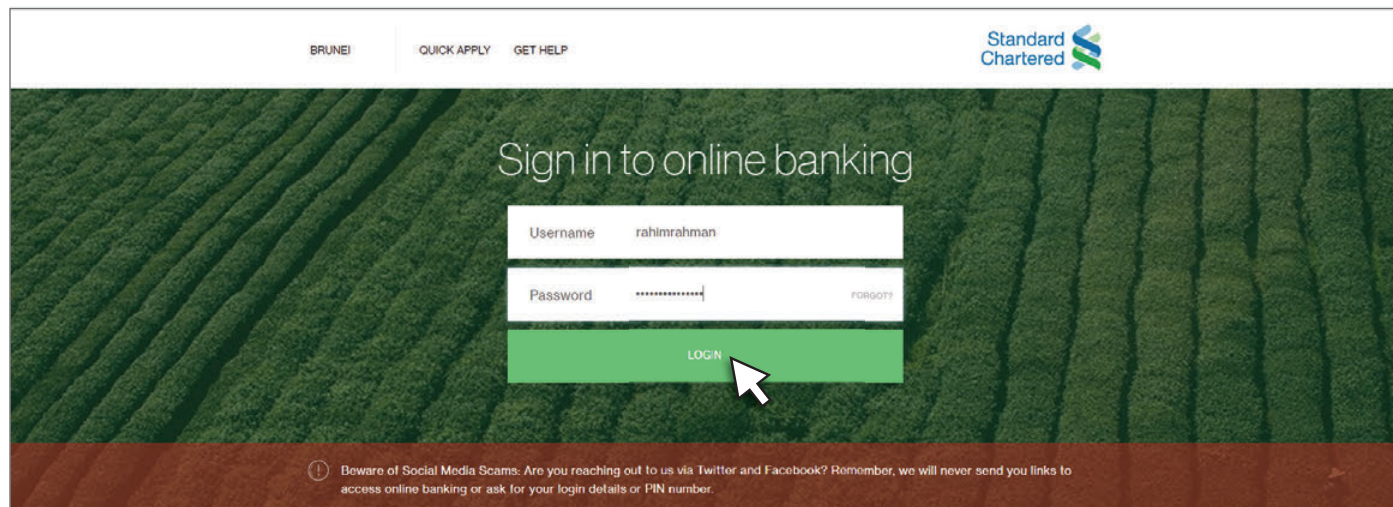
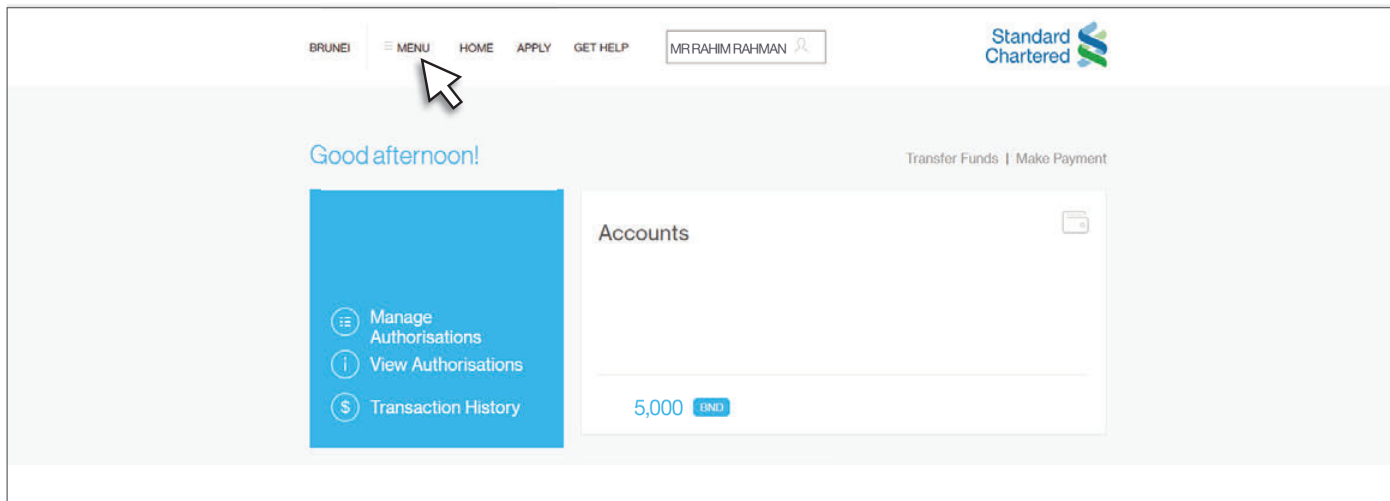


How to pay bills with your credit card through Standard Chartered Online Banking

1 Log in to Online Banking with your Username and Password



2 Scroll to the Menu on the top left hand navigation



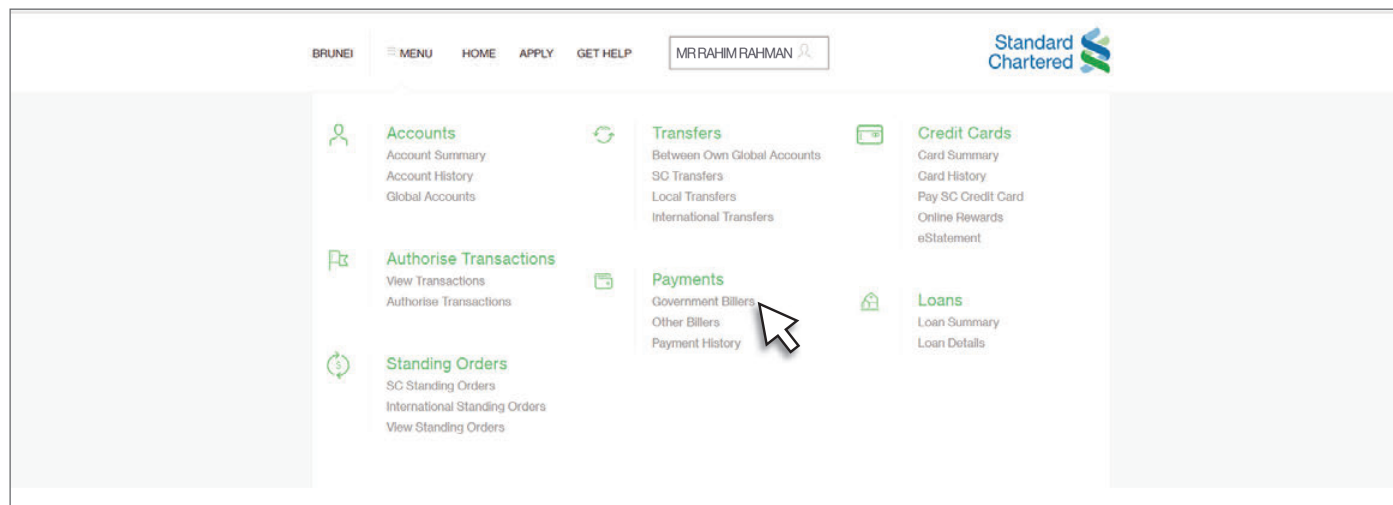
3 You may utilise your credit card to make payment for any of these bills:

Government Billers

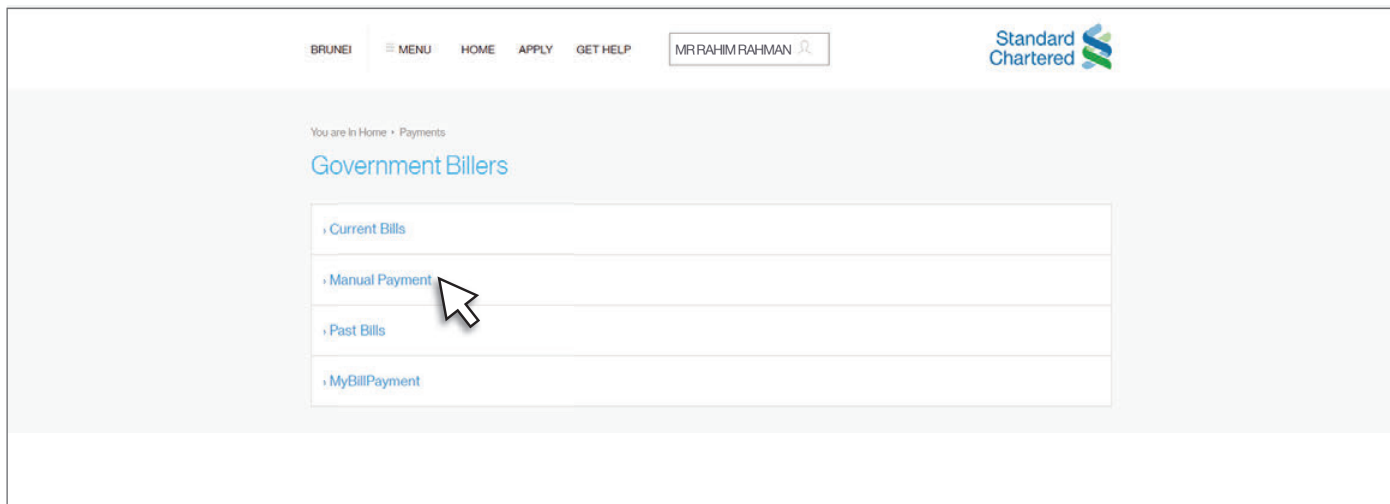
- Department of Electrical Services
- Department of Water Services

Other Billers

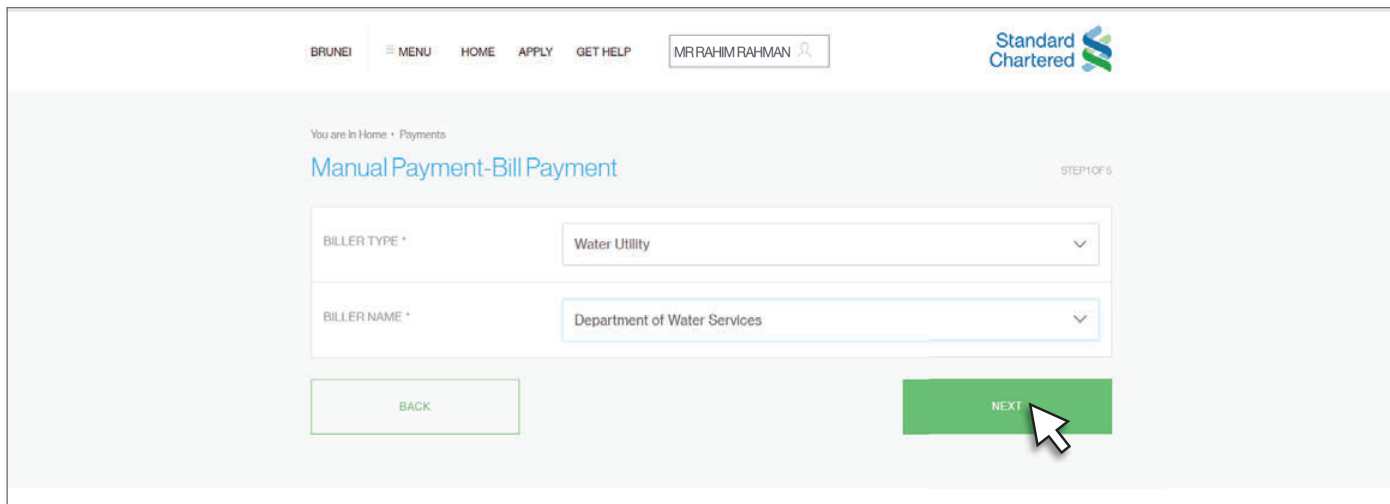
- Telbru
- DST
- Kristal Astro



4 Select Manual Payment to proceed next



- 5 Proceed to select the **BILLER TYPE** from the drop down list and **BILLER NAME**. Click **NEXT** to proceed



BRUNEI MENU HOME APPLY GET HELP MRRAHIMRAHMAN

Standard Chartered

You are In Home • Payments

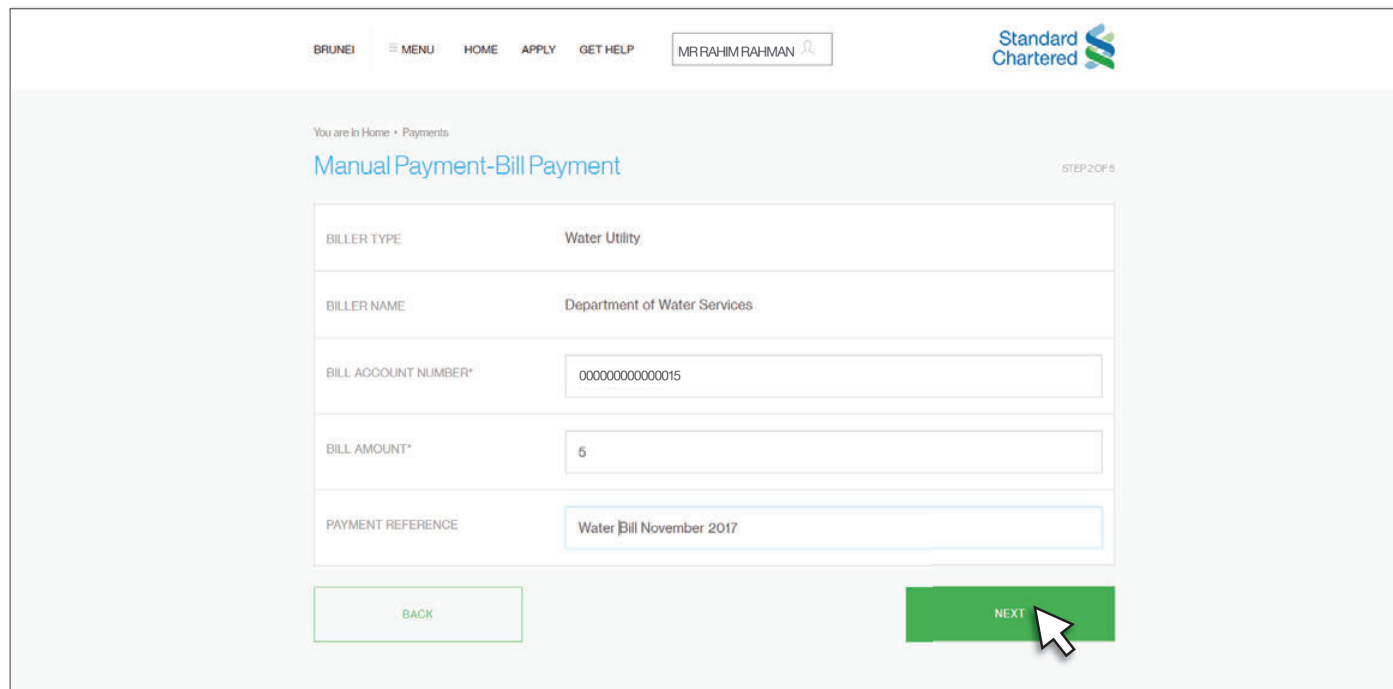
Manual Payment-Bill Payment STEP 1 OF 6

BILLER TYPE * Water Utility

BILLER NAME * Department of Water Services

BACK NEXT

6 Complete the Bill Account Number, Bill Amount and Payment Reference. Click NEXT to proceed



The screenshot shows a web form titled "Manual Payment-Bill Payment" (STEP 2 OF 5). The form contains the following fields:


BILLER TYPE	Water Utility
BILLER NAME	Department of Water Services
BILL ACCOUNT NUMBER*	000000000000015
BILL AMOUNT*	5
PAYMENT REFERENCE	Water Bill November 2017


At the bottom of the form, there are two buttons: a light green "BACK" button on the left and a dark green "NEXT" button on the right. A mouse cursor is pointing at the "NEXT" button.

- 7 Click on the drop down list to indicate which credit card you would like to use for the bill payment

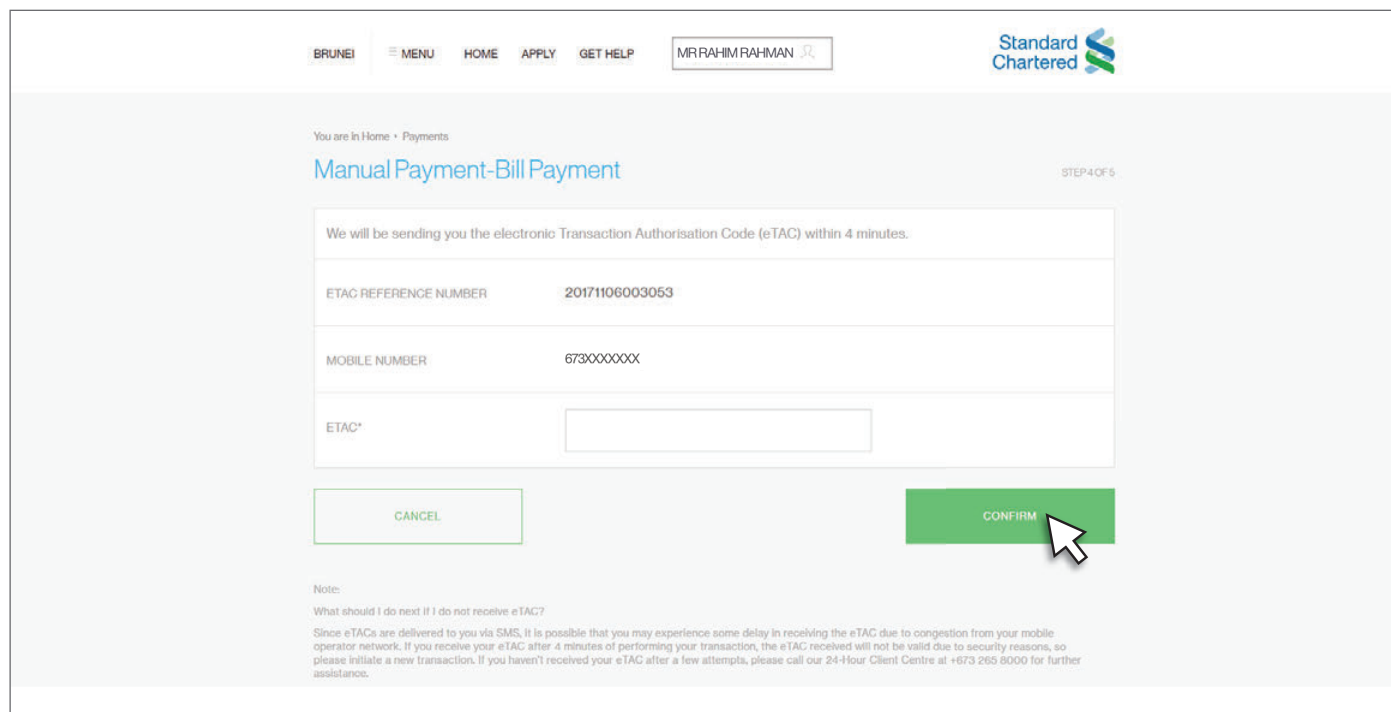
You are in Home > Payments

Manual Payment-Bill Payment STEPS OF 5

BILLER TYPE	Water Utility
BILLER NAME	Department of Water Services
BILL ACCOUNT NUMBER	000000000000015
BILL AMOUNT	5
PAYMENT REFERENCE	Water Bill November 2017
PAY FROM *	Please select 



8 You will receive the eTAC at the mobile registered with the bank. Provide the eTAC number and click **CONFIRM** to complete the payment.



The screenshot shows the 'Manual Payment-Bill Payment' screen, which is Step 4 of 6. At the top, there is a navigation bar with 'BRUNEI', 'MENU', 'HOME', 'APPLY', 'GET HELP', and a search bar containing 'MRRAHIMRAHMAN'. The Standard Chartered logo is in the top right corner. Below the navigation bar, the text 'You are in Home > Payments' is displayed. The main heading is 'Manual Payment-Bill Payment' with 'STEP 4 OF 6' on the right. A message states: 'We will be sending you the electronic Transaction Authorisation Code (eTAC) within 4 minutes.' Below this, there are three rows of information: 'ETAC REFERENCE NUMBER' with the value '20171106003053', 'MOBILE NUMBER' with the value '673XXXXXX', and 'ETAC*' with an empty input field. At the bottom of the form area, there are two buttons: 'CANCEL' and 'CONFIRM'. A mouse cursor is pointing at the 'CONFIRM' button. Below the form, there is a 'Note:' section with the text: 'What should I do next if I do not receive eTAC? Since eTACs are delivered to you via SMS, it is possible that you may experience some delay in receiving the eTAC due to congestion from your mobile operator network. If you receive your eTAC after 4 minutes of performing your transaction, the eTAC received will not be valid due to security reasons, so please initiate a new transaction. If you haven't received your eTAC after a few attempts, please call our 24-Hour Client Centre at +673 265 8000 for further assistance.'