



بروني دارالسلام سنترال بڤڤا  
BRUNEI DARUSSALAM CENTRAL BANK

**NATIONAL  
SAVINGS DAY**

## TYPES OF DIGITAL PAYMENTS

In today's world of technology, managing money using digital tools has become increasingly important and relevant. As part of our commitment to promoting digital financial literacy, Brunei Darussalam Central Bank (BDCB) is delighted to present a series of articles focusing on digital financial tools in Brunei Darussalam.

In this article, we will share the different options for digital payment available in Brunei Darussalam, which make things easier, safer, and faster for everyone.

### 1. Self-Service Terminals

Automated Teller Machines (ATMs) and Cash Deposit Machines (CDMs) offer a contactless alternative for essential banking transactions. You can use your bank's websites and mobile apps to find nearby ATMs and CDMs, so you can do your banking anytime.

### 2. Online Banking

Online banking lets you avoid long queues and crowded spaces, and puts control right at your fingertips. You can pay bills, transfer money and manage your account from anywhere using your computer or smartphone.

### 3. Contactless Payments

Examples of contactless payments include scanning QR codes using your smartphone, or using debit and credit cards equipped with Near Field Communication (NFC) technology. This method of payment that does not involve touching anything or giving cash is becoming a popular way to pay for things securely and quickly.

### 4. Payment Gateway

Online shopping has become easy with the rise of e-commerce platforms. Payment gateways make online transactions safe, so you can buy things with convenience and peace of mind. Just make sure to check if the websites or e-commerce platforms are legit before making any purchases to keep your money safe.

As we move into the digital age of financial services, it is important to stay informed and embrace the opportunities offered by digital payments. Whether it is using self-service terminals or trying out new FinTech solutions, using technology can help you manage your money better and feel more in control. By learning how to use digital financial tools responsibly, we can embrace digital changes in Brunei Darussalam that can drive economic growth and prosperity.

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Brunei Darussalam Central Bank

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