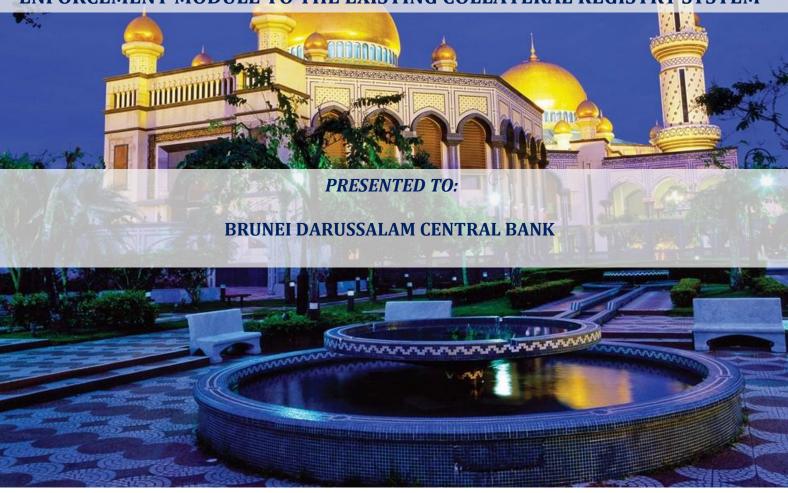
USER MANUAL

THE SUPPLY, DELIVERY, INSTALLATION, CONFIGURATION, TESTING, TRAINING, COMMISSIONING, WARRANTY, SUPPORT AND MAINTENANCE OF AN ONLINE ENFORCEMENT MODULE TO THE EXISTING COLLATERAL REGISTRY SYSTEM



PRESENTED BY:



In association with



APRIL 2021

VERSION HISTORY

Version #	Developed by	Date	Description
1.0	IOS Partners, Inc.	<01/12/2016>	Final Version
1.1	IOS Partners, Inc.	<29/01/2018>	Updated version with new system functions
1.2	IOS Partners, Inc.	<08/04/2021>	Updated version with new enforcement module functionalities

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APPROVAL

We, the undersigned, acknowledge that we have reviewed the *User Manual* for *Consulting Services for the Supply, Delivery, Installation, Configuration, Testing, Training, Commissioning, Warranty, Support and Maintenance of an Online Enforcement Module to the Existing Collateral Registry System for Brunei Darussalam Central Bank and hereby provide our approval.*

Signature:	 Date:
Print Name:	
Title:	
Role:	

REMARKS AND OBSERVATIONS (if any):

ACKNOWLEDGEMENTS

This document was updated by the team led by **IOS Partners, Inc.**, an international economic development consultancy firm, together with **IOSsoft, Inc.** for the *Brunei Darussalam Central Bank*. This document presents an update of the Collateral Registry System user manual with the new enforcement module functionalities and intends to serve as an important user and training tool to the BDCB.

We would like to express our appreciation for the excellent collaboration and facilitation of project documents and meetings, and support provided since the project inception, which we received from **the** *Brunei Darussalam Central Bank* (BDCB) and Collateral Registry.

DISCLAIMER

The findings, interpretations, and conclusions expressed in this document are entirely those of the authors and should not be attributed in any manner to the Brunei Darussalam Central Bank. The Brunei Darussalam Central Bank does not guarantee the accuracy of the data included in this document nor do it accepts responsibility for any consequence of its use.

GLOSSARY OF ABBREVIATIONS

BDCB Brunei Darussalam Central Bank

CR Collateral Registry

EGNC E-Government National Centre

IT Information Technology

PIN Personal Identification Number
MOFE Ministry of Finance and Economy
STR Secured Transaction Registry
TIN Taxpayer Identification Numbers

EXECUTIVE SUMMARY

The purpose of this document is to present an updated user and training manual for the Secured Transactions/Collateral Registry System. This document provides a detailed description of the Collateral Registry System and covers fundamental elements of the operational and logistical components for the use of a modern secured transaction registry.

The report presents overall structure of the product, which is defined from a functional viewpoint. It describes the basic steps to be followed by the users and BDCB to enable them to efficiently use the system, thus ensuring BDCB 's capacity to use, support and administer the system.

The report outlines the following procedures:

- Opening of a New Account in the Registry
- Registration updated with new system's functions
- Survey
- Amendments with new system functions
- Search with new system functions
- My Registrations with new system functions
- Account Management
- Reports updated with new system's functions
- Master Account Management updated with new system's functions.

The content of this document will assist to introduce users to the functions of the STR ensuring successful implementation of the Secured Transactions/Collateral Registry System.

This document will be presented to the representatives of the **Brunei Darussalam Central Bank (BDCB)** in order to obtain feedback on the user manual for the Secured Transactions/Collateral Registry and ensure smooth project implementation and effective communication between the counterparts and the IOS Team.

1. USER AND TRAINING MANUAL: OVERVIEW

The purpose of this document is to present the user manual for the Secured Transactions/Collateral Registry System. This document provides a detailed description of the Collateral Registry System and covers fundamental elements of the operational and logistical components for the use of a modern secured transaction registry.

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- Search with new system functions
- My Registrations with new system functions
- Account Management
- Reports updated with new system's functions
- Master Account Management updated with new system's functions.

1.1. Opening of a New Account in the Registry

Introduction

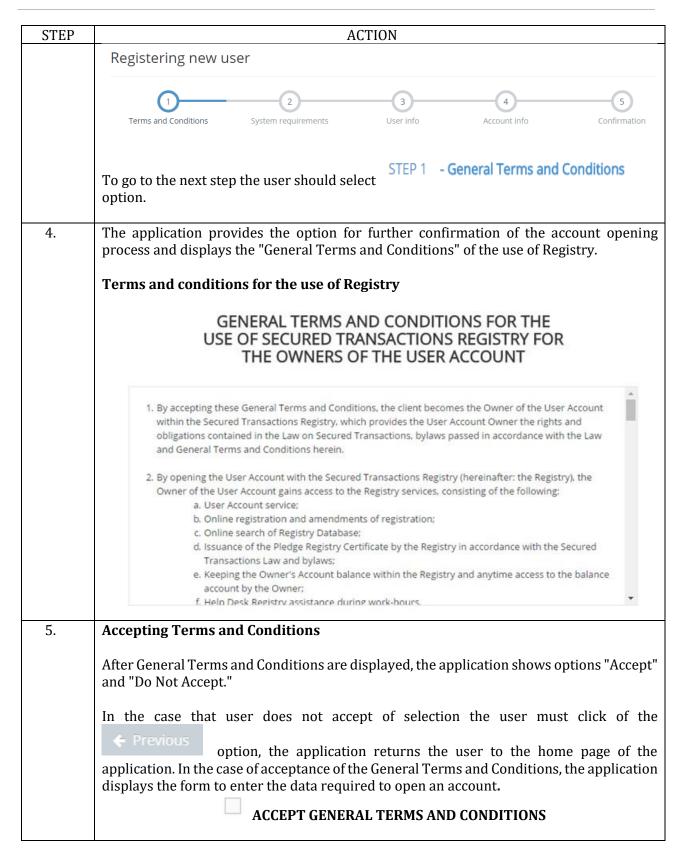
This function allows the user to enter the application and use the functionalities in accordance with the defined access authorization. Once the user has entered the application, he/she can perform registrations, amendments and changes.

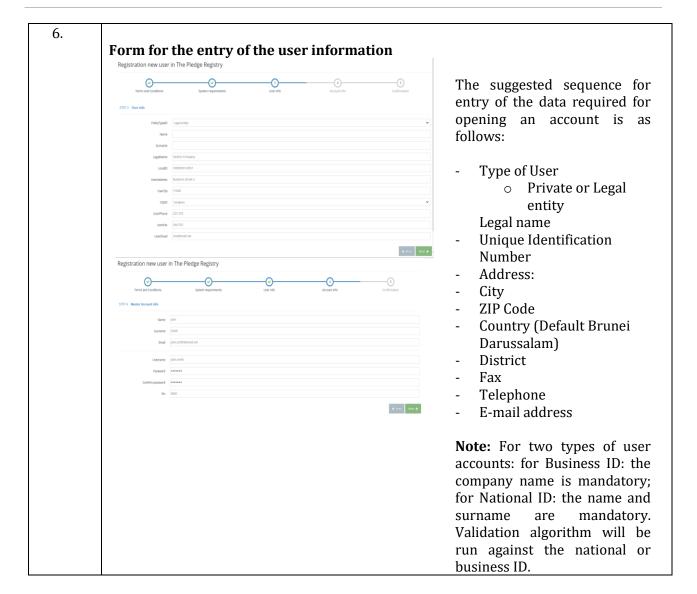
New user wants to use the application, but does not have a user account opened and can only access the STR home page. User must enter personal data, necessary to open the user account. The account will be activated once it is verified by the authorized administrator.

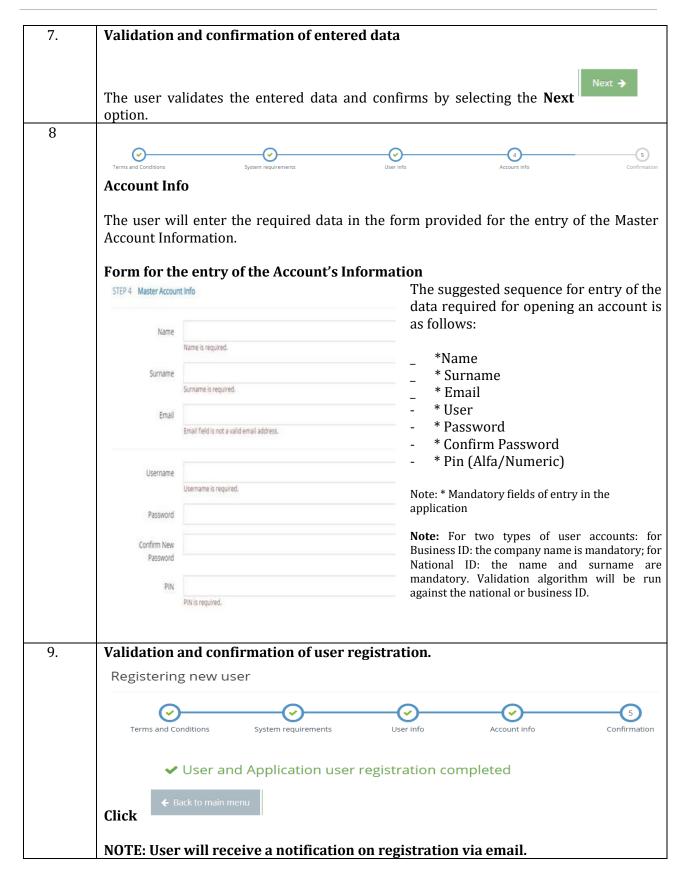
Procedure

Follow the steps below to open a new account in the STR.

STEP	ACTION		
1.	Opening the new account enables accessing the data in the Secured Transactions Registry database in order to perform the registration and search functions. The account number must be a unique company number issued by the authorized institution. The unique number for an individual is a personal ID number from the ID card issued by the authorized body. Opening an account procedure should be conducted in a way that Registry application must strictly support the written process of account opening. A request for opening an account can only be submitted electronically using the Registry web application.		
	The user will log in into the STR home page and will select Register New User option.		
	≜ USER ACCOUNTS		
	♣ Home		
	Q Public Search ∨		
	⊘ Login		
	Register new user		
	☐ Information ✓		
	The user will click on Register new user button.		
2.	The application provides general instructions for creating a new account.		







1.2. Registration

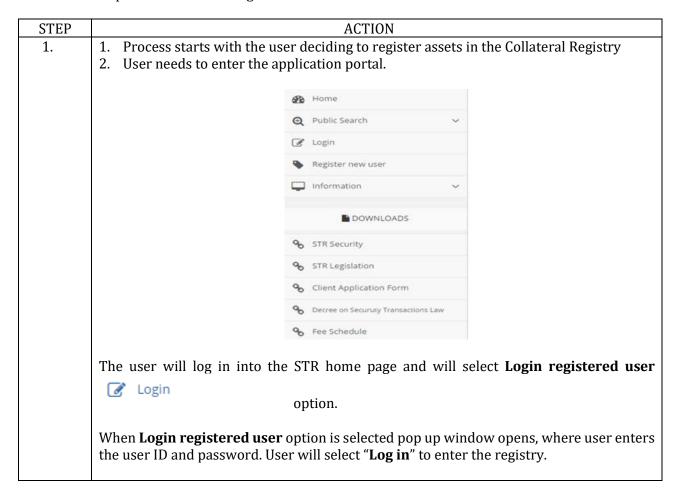
Introduction

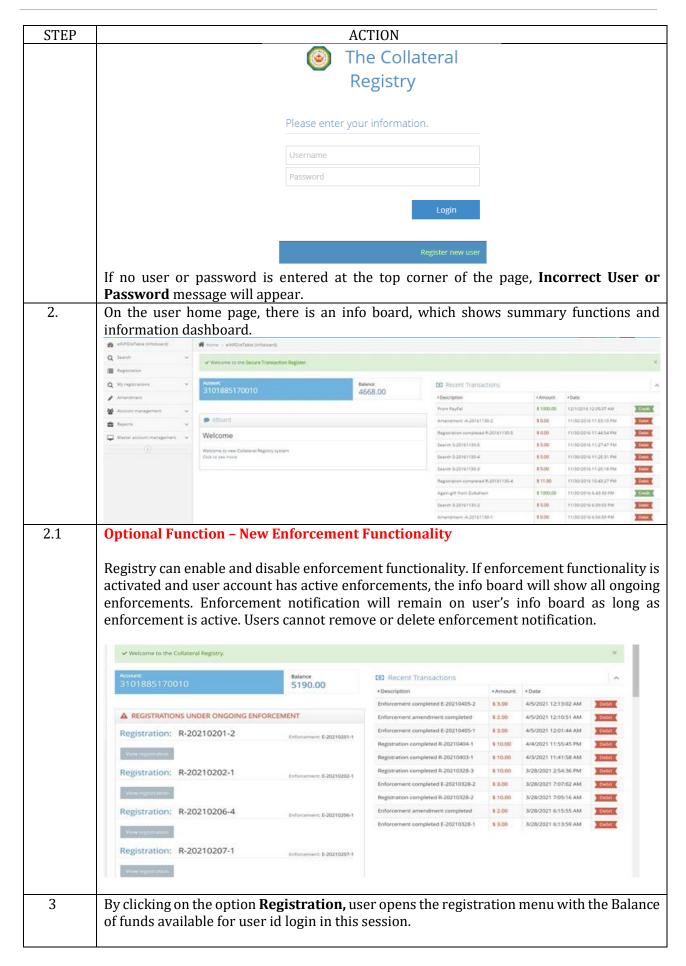
This function allows the registered user to do the real-time registry searches of existing registrations, which in turn allows him/her seeing pledge priority order. User is given possibility to register the property and create registration document.

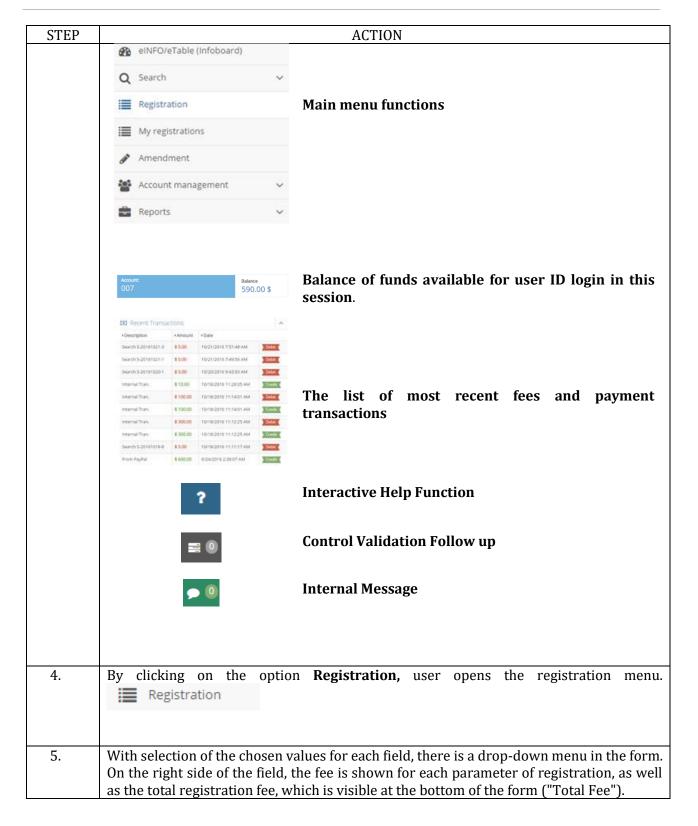
User intends to register a pledge but first needs to check if the property is already pledged. It is necessary to provide user information on chosen property in real-time, with user entering all the necessary data. User must be given information of the costs at any given time, and cost must be evident on the user's account. Registration document must be created and printed out, and it will serve as a basis for legal certification of the pledge.

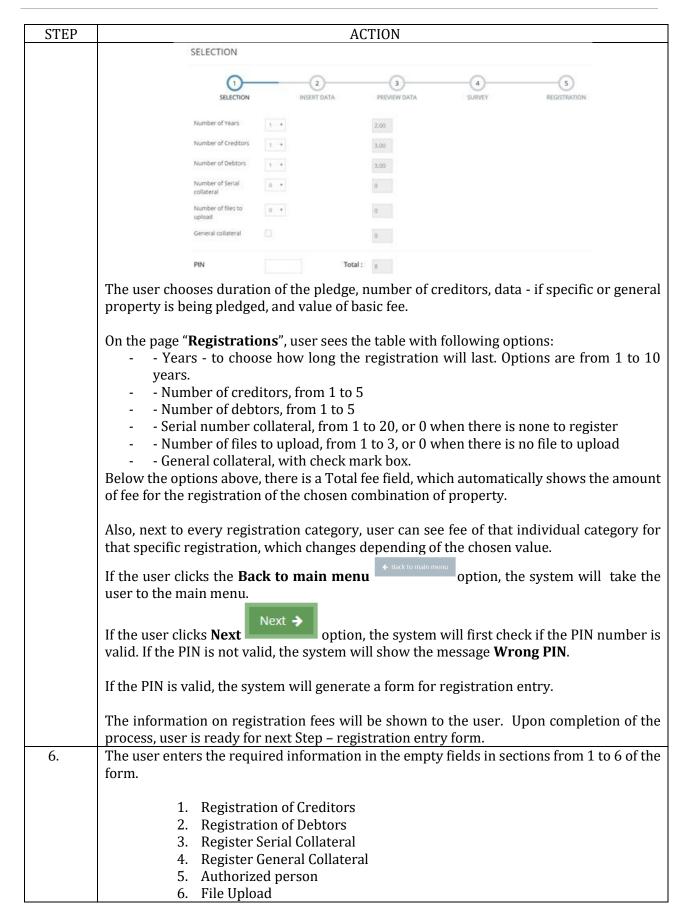
Procedure

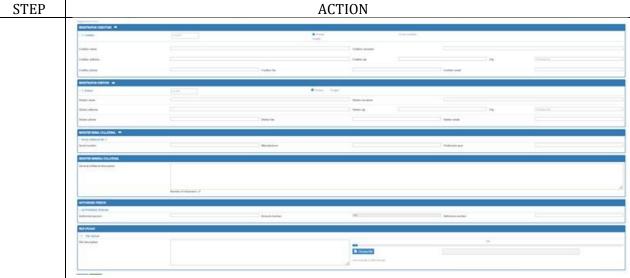
Follow the steps below to do the registration:











Part 1 – Creditor – is where user enters the data about the creditor(s). In the title banner, there is a field **Personal/Business ID** to enter creditor **ID number**.

Below the title, the form starts with two sections:

- Individual
- Company

User needs to enter data in one of these sections, depending if creditor(s) is a company or an individual.

Below there are fields for the address and various contact options, city, country, phone, fax & email (the last two are not mandatory fields).

Part 2 – Debtor – is where user enters the data about the debtor(s). In the title banner, there is the field **Personal/Business ID** to enter debtor **ID number**.

Below the title, the form starts with two sections:

- Individual
- Company

User needs to enter data in one of these sections, depending if debtor(s) is a company or an individual.

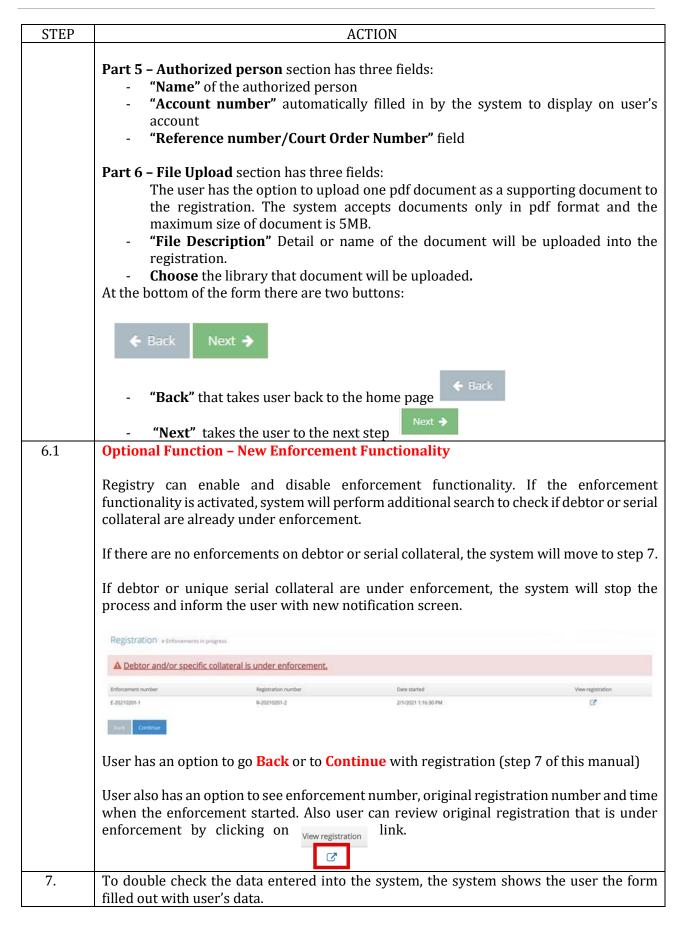
Down below are fields for the address and various contact options, city, country, phone, fax & email (the last two are not mandatory fields).

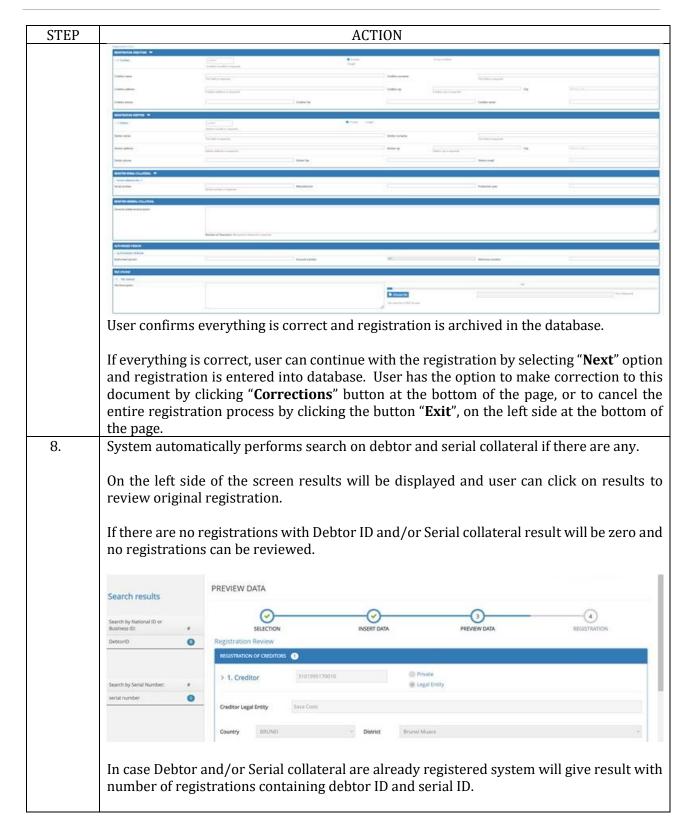
Part 3 - Register Serial Collateral. This section has one part:

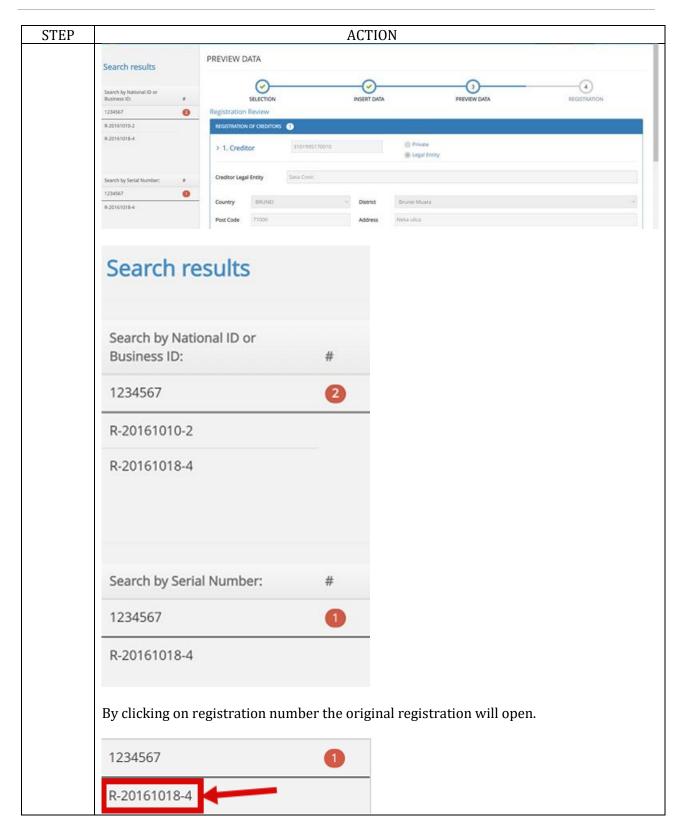
- **Specific property** sections the users will see the following three fields here:
 - o **"Serial number"-** to be entered as written on the specific property
 - o "Manufacturer"
 - o "Year" of production fields
- Note: If for serial collateral motor vehicle is selected the system will require another Vehicle registration number field to be filled

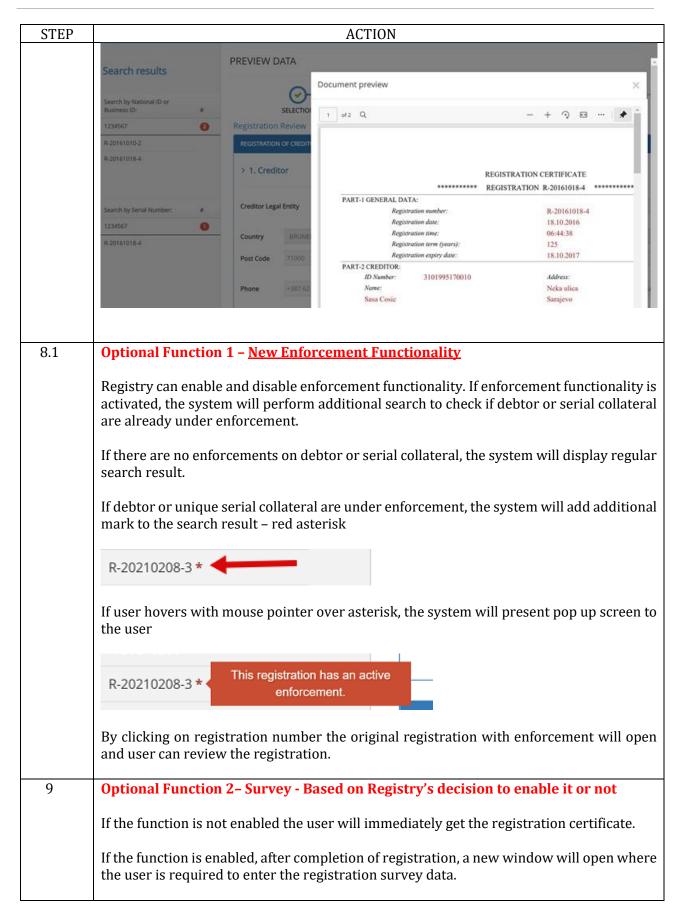
Part 4 - Register General Collateral. This section has one part:

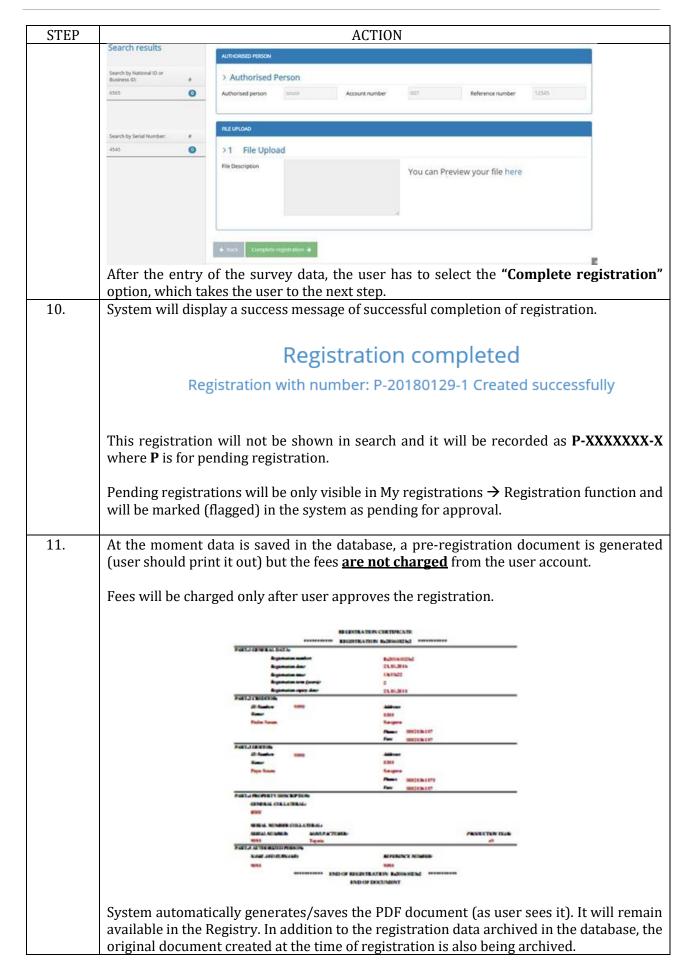
- **General property** – to enter description or any other relevant data referring to the general property being pledged. Below the text box, there is "Number of characters" field counting the used number of characters as user types. There will be no fee charged for number of characters entered.











1.2.1 Confirming Registration

In order to complete registration and to have registration effective, user needs to approve the pending registration.

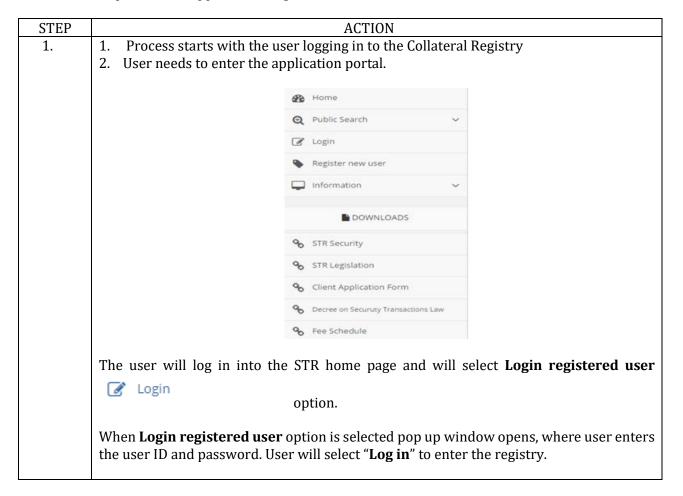
It is not possible to approve registration from same account that was used to initially perform the registration.

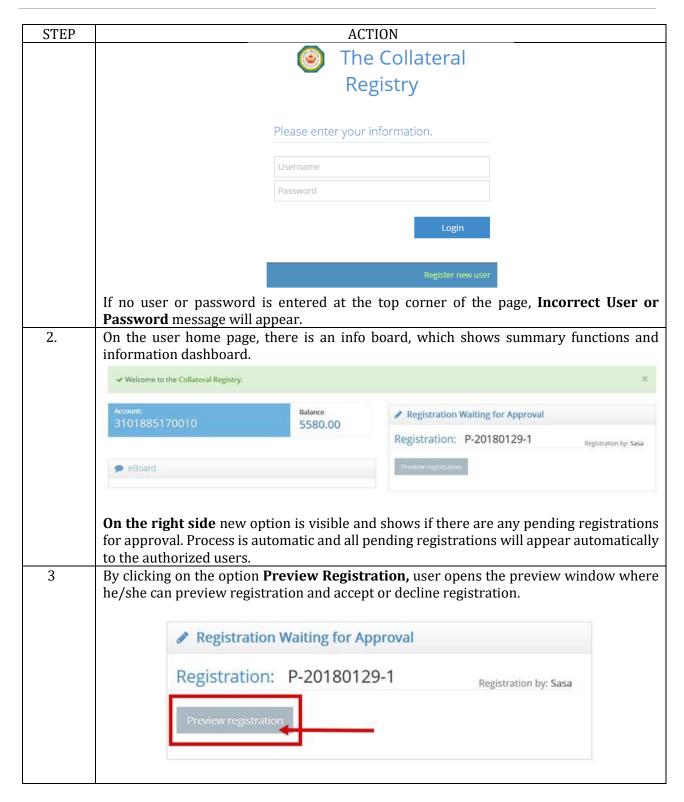
For example if User 1 performs the initial registration the User 2 (or User 3, or User 4 etc.) can approve the registration if they have appropriate authorization assigned by the Master Account.

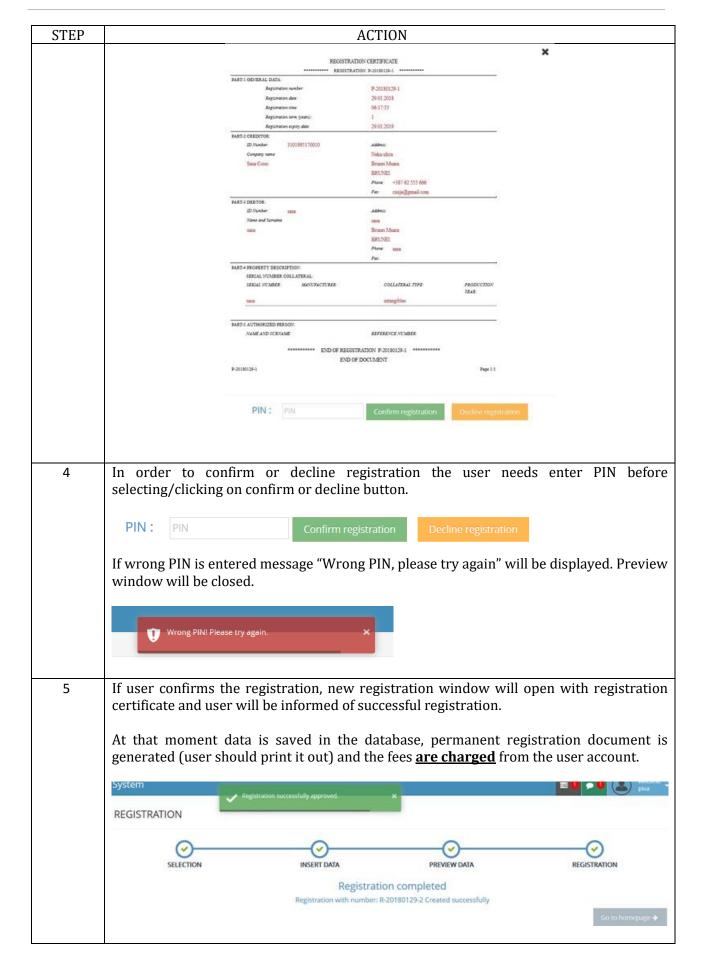
There is no option for User 1 to perform the initial registration and to approve the same registration even if the user has all authorizations.

Procedure

Follow the steps below to approve the registration:







STEP ACTION REGISTRATION CERTIFICATE
REGISTRATION R-20180129-2 PART-I GENERAL DATA: PART-1 CREDITOR

Registration number:

Registration date:

Registration time:

Registration term (years):

Registration explip date:

PART-2 CREDITOR

ID Number: 11/10/05/17/05 R-20180129-2 29.01.2018 08:25:09 29.01.2019 ID Number: Company name Sasa Cosic Address: Neka ulica 3101995170010 Reka unca
Brunei Muara
BRUNEI
Phone: +387 62 555 666
Fax: cisija@gmail.com PART-3 DEBTOR ID Number: 1313 Name and Surname 1314 Address sasa Brunei Muara BRUNEI Phone: 5232 Fax: PART-4 PROPERTY DESCRIPTION SERIAL NUMBER COLLATERAL
SERIAL NUMBER MANUE MANUFACTURER COLLATERAL TIPE PRODUCTION YEAR: sasa intangibles PART-5 AUTHORIZED PERSON NAME AND SURNAME ****** END OF REGISTRATION R-20180129-2 END OF DOCUMENT

1.4. **Survey**

Introduction

A Survey Module is available in the system if enabled by Registry and it is part of the registration process which is performed at the end of registration as follows:

- Each time when the user enters new registration system will request to complete a survey form
- The survey is flexible to request for different types of information such as gender, loan amount, if the business is woman owned enterprise, movable property, business type, etc.
- All information will be stored into data base and small statistical module report will be available.

This option provides the Registry to generate survey results for data processing or reporting purposes. While this function is performed during the registration process it is not part of the registration certificate and is not used for any identification of the pledge registration.

Procedure

Follow the steps below to do the survey:

STEP			ACTION	
1.	2. The	e user will need to fill in	the required data below>	
			Demo survey	
			Demo	
	1.	Type of organization	Legal entity ▼	
	2.	Is it female owned	Yes 🔻	
	3.	Type of collateral	Car ▼	
	4.	Amount of credit		
	Subr	mit survey 🗲		
			Submit survey →	
	Answei	r and complete question	s at the end click	

2.4. Amendments

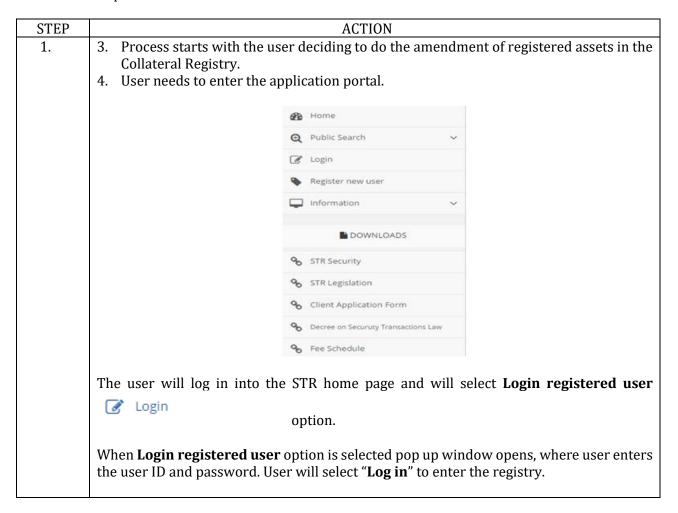
Introduction

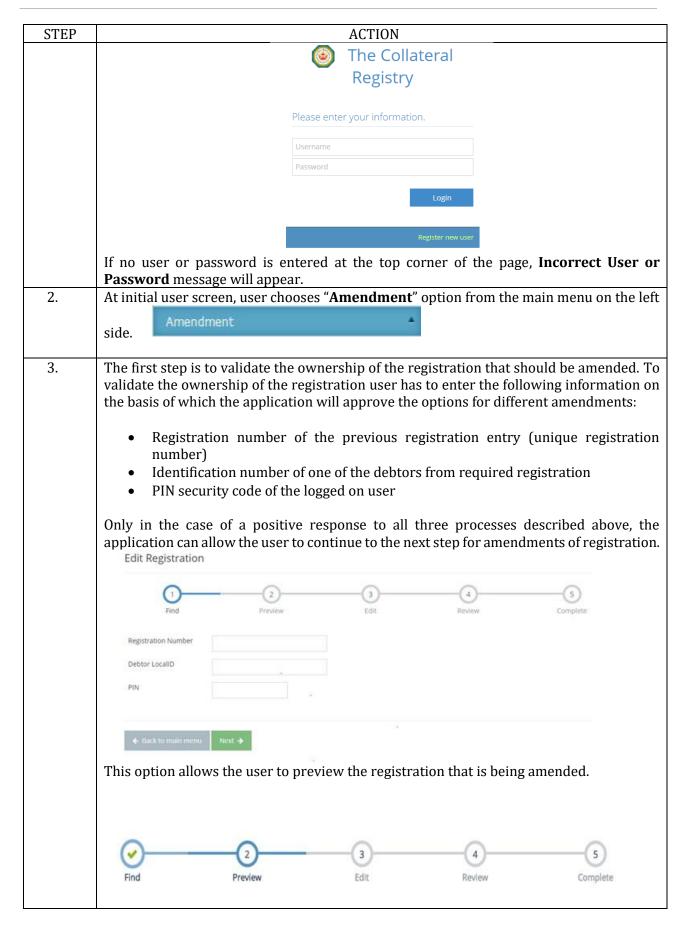
This function allows the registered users to amend the registration, and every amendment to be registered and associated with the existing registration. Amendments must be valid and in the order of established priorities.

User wants to amend the data of existing registration, if the registration contains wrong information or if the update of registration data is required. The possibility to make these changes must be provided to the users. Registration amendment must be created and printed out, and it will serve as a basis for legal certification of the pledge.

Procedure

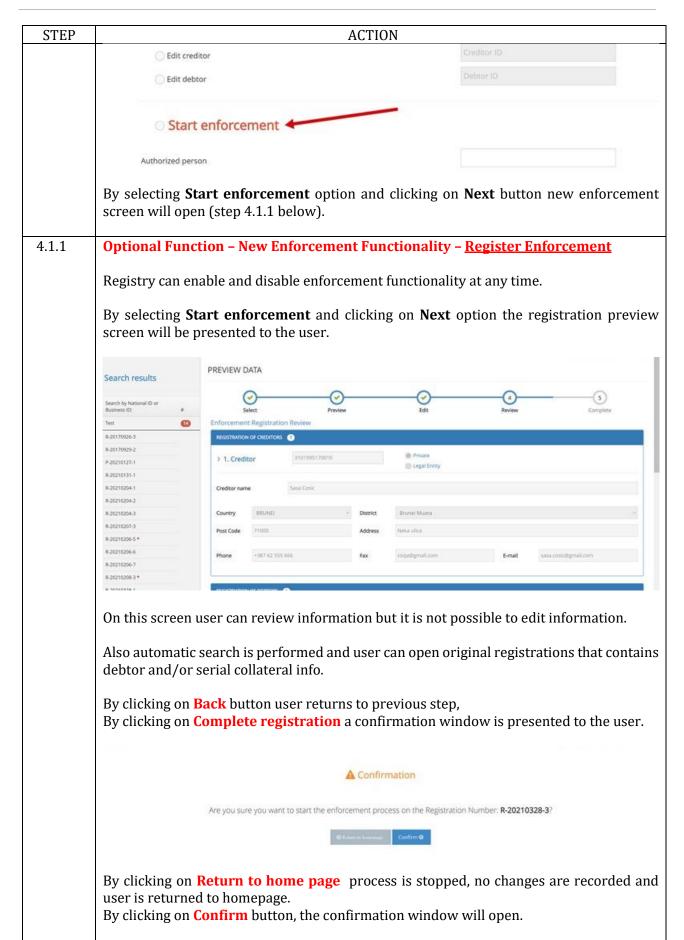
Follow the steps below to do the amendment:

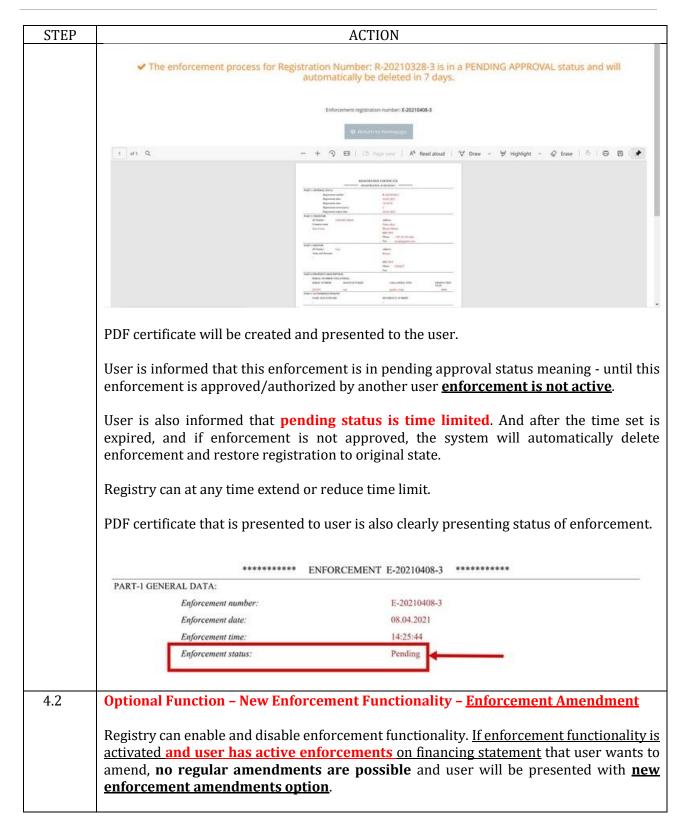


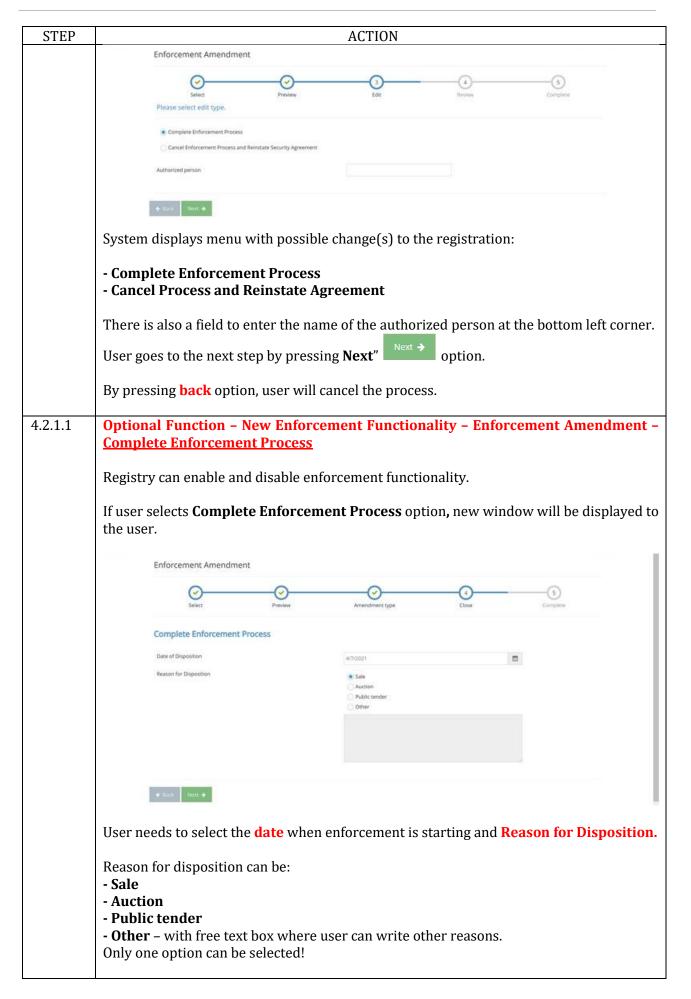


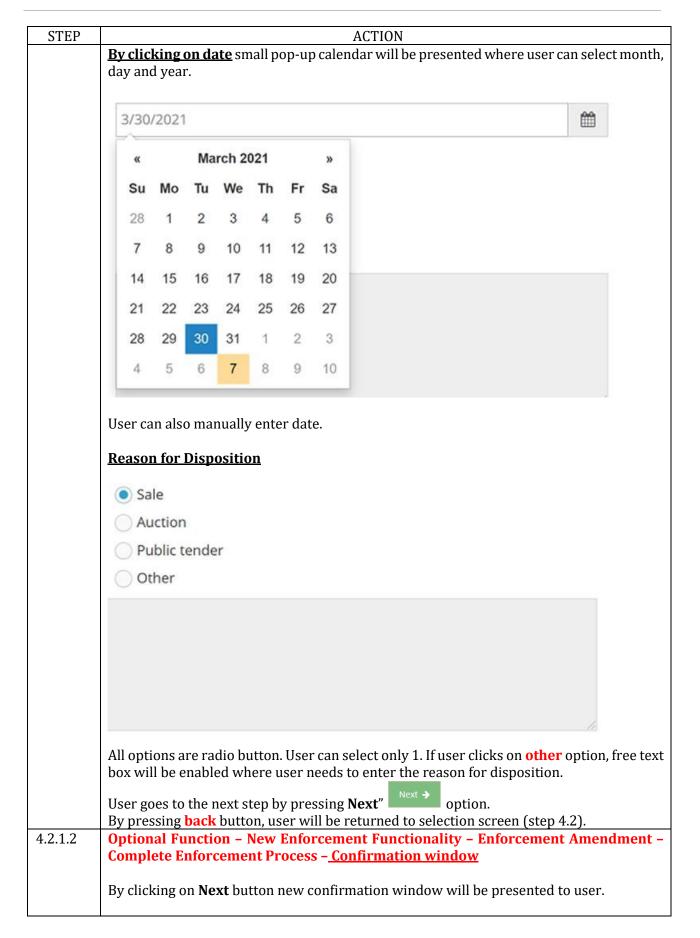
STEP			ACTION		
			BESTRATER CHATELES		
		Appendix day	Referenced DARGERA		
		Species on June	25.00.000		
		FATZCHIEFE	***		
		Parke Spream	Angers Majorator		
		PARTAMENTAL	Few INSCRIPT		
		Amer Paper Season	CAS Segme		
			for mothers		
		GENERAL CHELLETERAL			
		MINE A SCHOOL CHALLENGE.		EXECUTE TO BE	
		FORT A THE MATTER PRINCIPAL AND ADDRESS OF THE PARTY AND ADDRESS OF T	APPEARING ACMIES		
			OF BEENTATEN KANASEN		
			Next	-	
	User enters the requi	ired data and clic	cks " Next "	option to fi	nd and double
	check the registration				
4.	A window opens up w	here users can cho	ose the edit option	n that he/she wo	uld like to make
	to the registration.				6,3700
	(·)		<u>(3)</u>		
	Find	Preview	Edit	Review	Complete
	Please Select Edit type				
			1 *		
	Extension duration of regis	stration	(6. 5)		
	Delete registration				
	Delete creditor in registrati	ion	Creditor ID		
	Delete debtor in registration	on			
	Delete serial collateral				
	Delete general collateral				
	Add new creditor				
	Authorised person				
	← Back Next →			***	
	With the registration	confirmed, syste	m displays menu	with possible ch	nange(s) to the
	registration:				
	- Extend duration of	registration			
	- Delete registration				
	- Delete creditor in r				
	- Delete debtor in re				
	- Delete serial collate				
	- Delete general colla	ateral			
	- Add new creditor				
	- Edit creditor				
	- Edit debtor				
	- Authorized person				

STEP	ACTION			
	User needs to mark the changes he/she wants to make by selecting check mark " $$ " next to the change category.			
	If changes are done to creditor, debtor or collateral, user must also enter the identification number for that specific item.			
	There is also a field to enter the name of the authorized person at the bottom left corner.			
	User needs to go at the bottom of the page or go to the next step by pressing Next "			
	Extension duration of registration			
	ODelete registration			
	Delete creditor in registration			
	Delete debtor in registration			
	ODelete serial collateral			
	ODelete general collateral			
	Add new creditor			
	New function is added in the system. Every time user starts an amendment, at the bottom of the screen, system will automatically display date when specific financing statement is expiring.			
	Authorized person			
	← Back Next → Expiration date: 28.03.2022.			
4.1	Optional Function - New Enforcement Functionality - Register Enforcement			
	Registry can enable and disable enforcement functionality. If the enforcement functionality is activated and financing statement is not under enforcement, a new option is provided in the amendment screen.			
	Start enforcement			

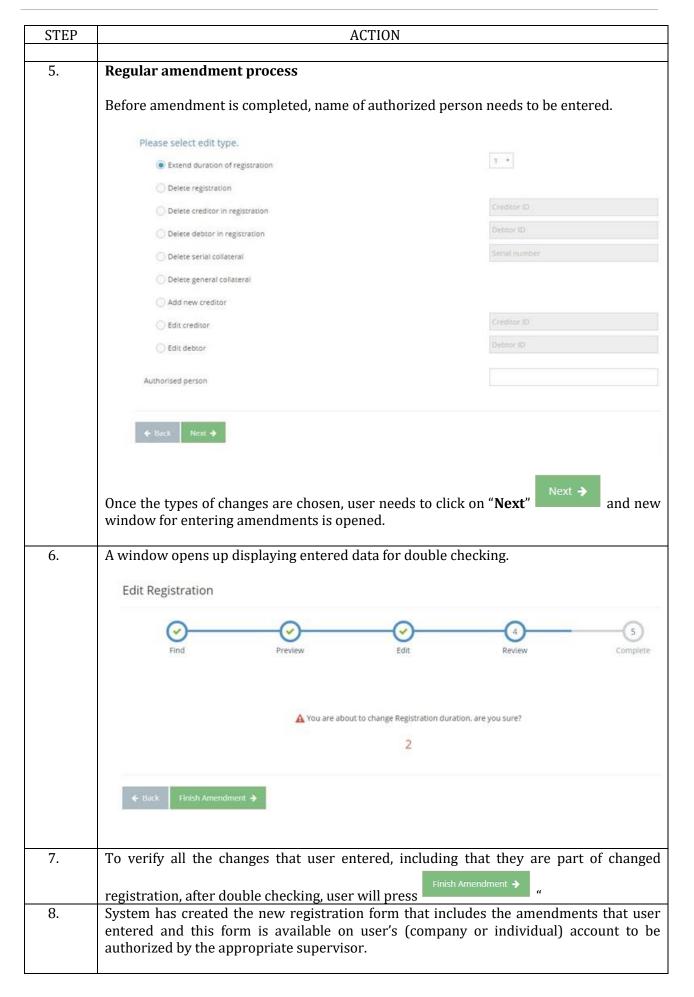


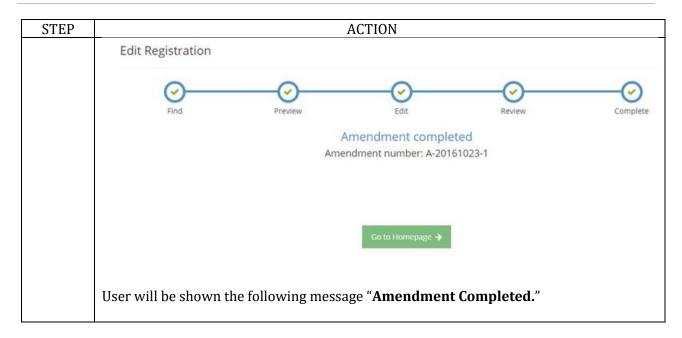






STEP	ACTION			
	A Confirmation			
	▲ Confirmation			
	Are you sure that you want to complete the enforcement process?			
	● Illus Confirm ●			
	By clicking on Confirm button user confirms the amendment of enforcement.			
4.2.1.3	By clicking on Back button user returns to the previous screen (step 4.2.1.1). Optional Function – New Enforcement Functionality – Enforcement Amendment –			
4.2.1.3	Complete Enforcement Process - Confirmation window - Confirmation window 2			
	✓ The pending amendment for the enforcement E-20210201-1 has been created successfully.			
	Enforcement registration was amended successfully. This amendment is now pending.			
	Rimann to Normerphysio (8)			
	After clicking on Confirm button user is presented with information that amendment is			
	successfully finalized. This amendment is following regular amendment process, same as any other amendment this amendment is pending approval - to be authorized by the			
	appropriate supervisor.			
	Completion of Enforcement Process, once approved, will remove enforcement notification			
	over specific collateral and/or debtor. Specific collateral and/or debtor will be free of obligation and registration (financing statement) will be closed. No search on specific			
	collateral and/or debtor will display registration that has completed enforcement process			
	finalized.			
	Finally information on specific registration under enforcement in bulletin board will be			
	removed.			
4224	No future amendments to financing statement are possible.			
4.2.2.1	Optional Function - New Enforcement Functionality - Enforcement Amendment - <u>Cancel Process and Reinstate Agreement</u>			
	Degistry can enable and disable enforcement functionality			
	Registry can enable and disable enforcement functionality.			
	If user selects Cancel Process and Reinstate Agreement option, new confirmation window will be displayed to the user.			
	white will be displayed to the user.			
	▲ Confirmation			
	Are you sure that you want to cancel the enforcement process?			
	tlack Confirm 9			
	By clicking on Confirm option user confirms the amendment of enforcement.			
	By clicking on Back option user returns to the previous screen (step 4.2.).			





2.4.1 Confirming Amendments

In order to complete amendment process and for amendment to be effective, user needs to approve the pending amendment.

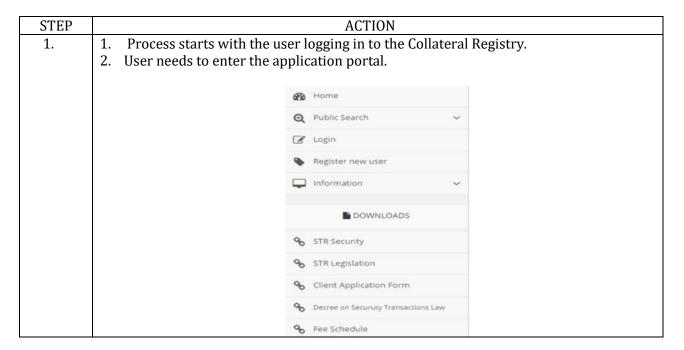
It is not possible to approve amendment from the same account that was used to initially perform the amendment.

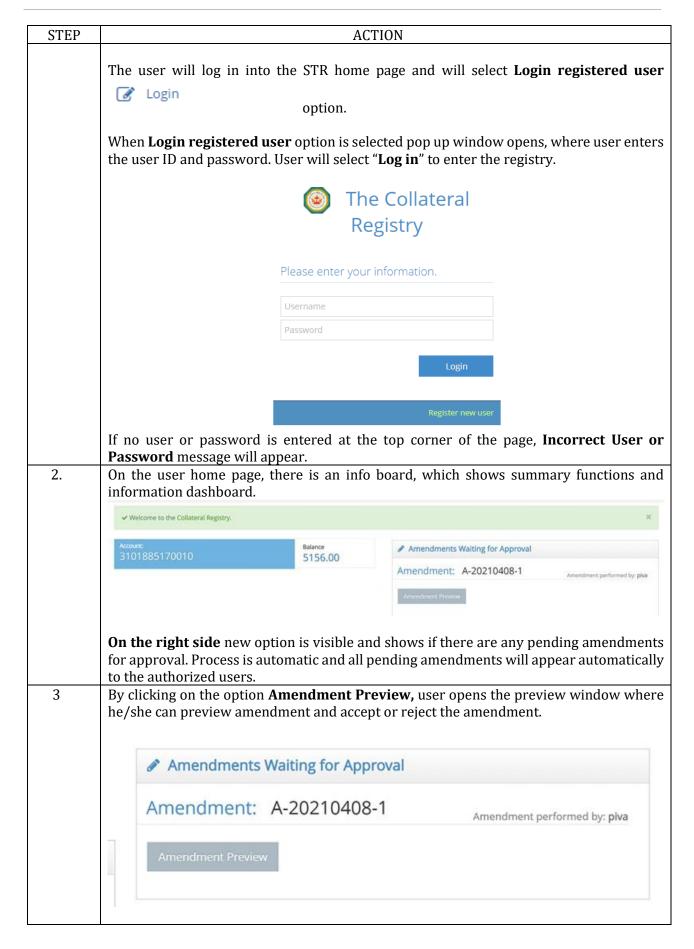
For example if User 1 performs the amendment of registration the User 2 (or User 3, or User 4 etc.) can approve the amendment if they have appropriate authorization assigned by the Master Account.

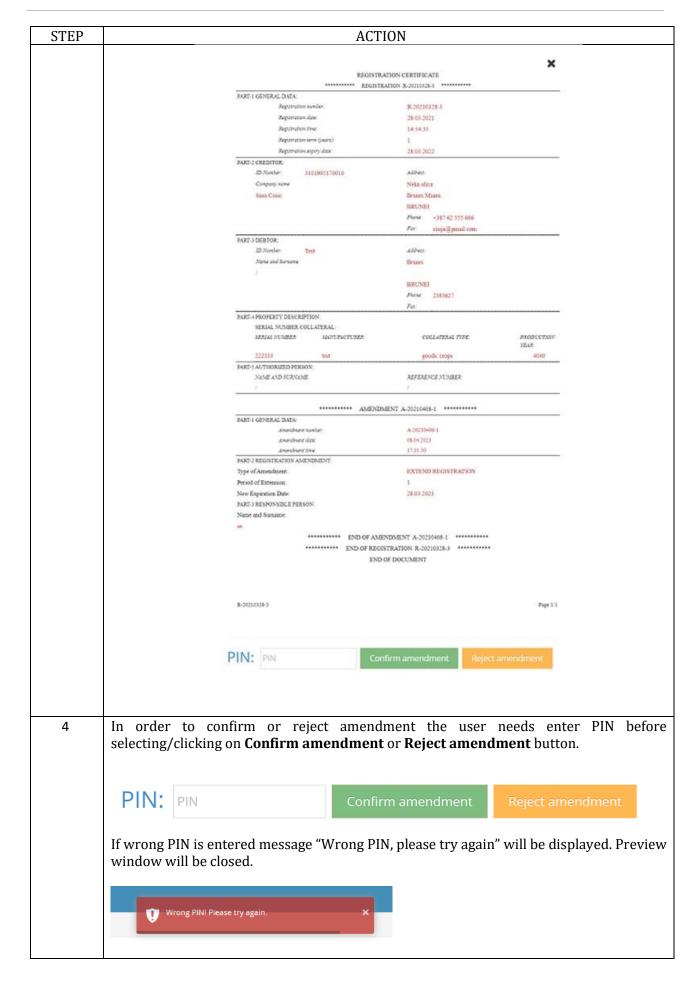
There is no option for User 1 to perform the amendment and to approve the same amendment even if the user has all authorizations.

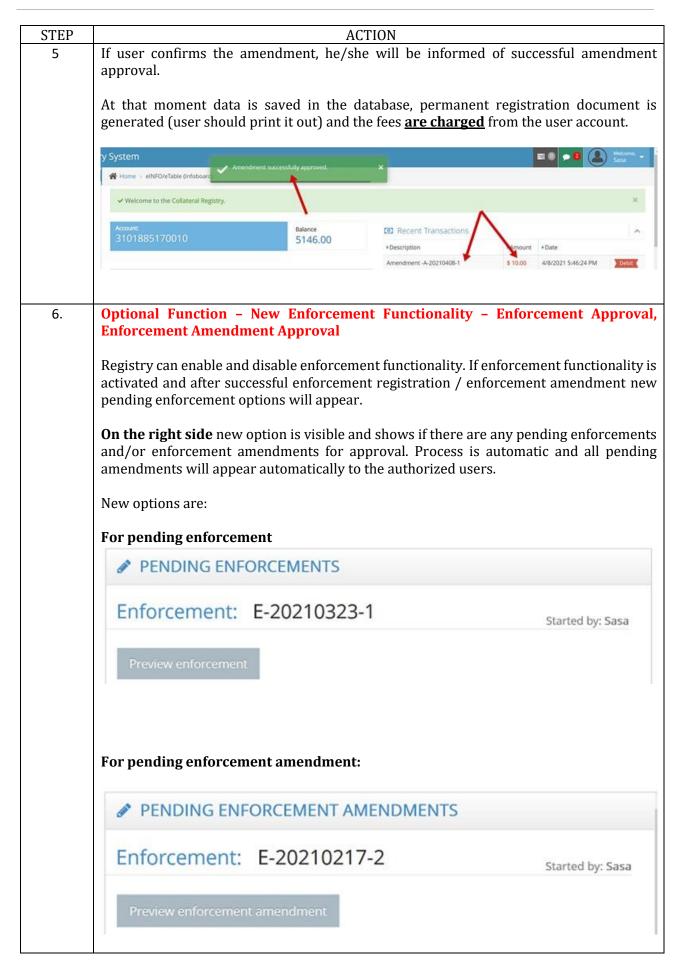
Procedure

Follow the steps below to approve the registration:









STEP	ACTION		
	By clicking on Preview enforcement and/or Preview enforcement amendment user		
	can preview enforcement and approve or reject it.		
	Process is identical as for regular amendments (please see amendment process above).		
	After approval of enforcement amendment, the notification on specific financial statement will be automatically removed from dashboard.		
	If enforcement was amended with Complete option and approved, the financial statement will be automatically discharged and removed from search.		
	If enforcement was amended with cancel option and approved, a security interest will continue and only enforcement will be canceled. Special search notifications will be removed. – character (asterisk), special warning that financing statement is under enforcement etc.		
	Authorized user is again able to perform other types of amendments to the financing statement.		

1.5. Search

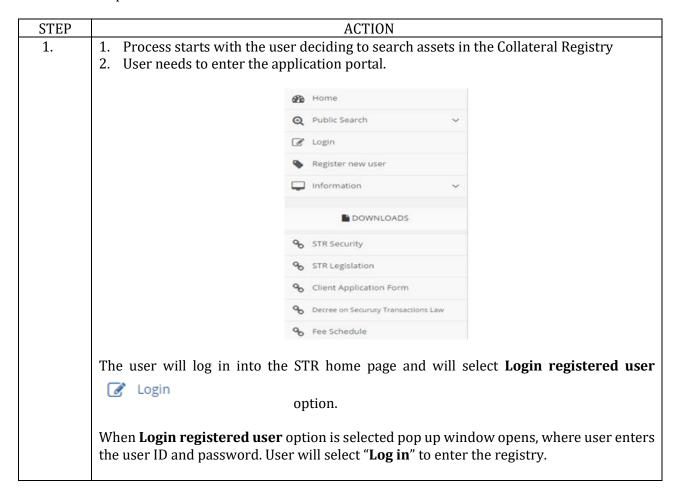
Introduction

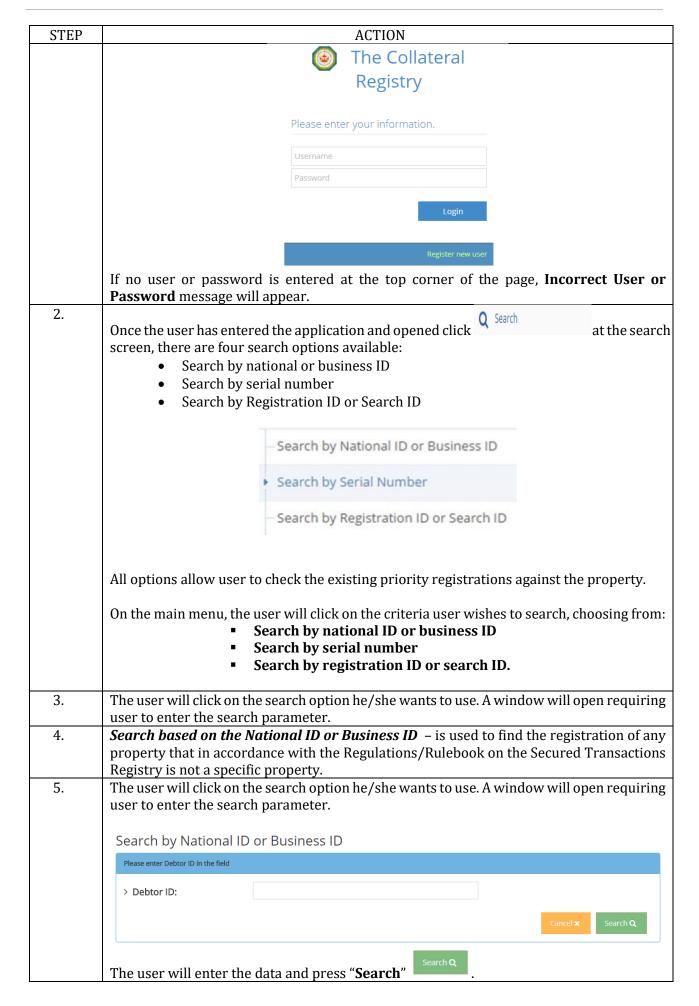
This function allows the registered users to conduct real-time searches of existing registrations for the chosen assets, and also to find the information on the current order of priorities that those registrations hold.

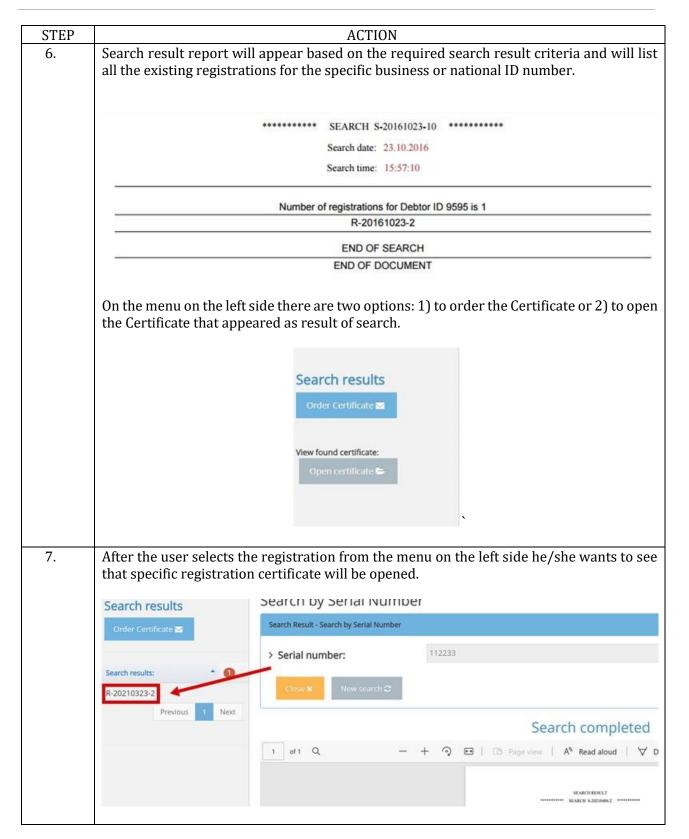
User is looking for the information about the client or specific property. In order to see this data, user will have to conduct a search in the Secured Transactions Registry database. User must be provided real-time information on existing pledges. Cost must be evident at all times, and charges have to be displayed on user accounts. For each search, there must be a document created and archived.

Procedure

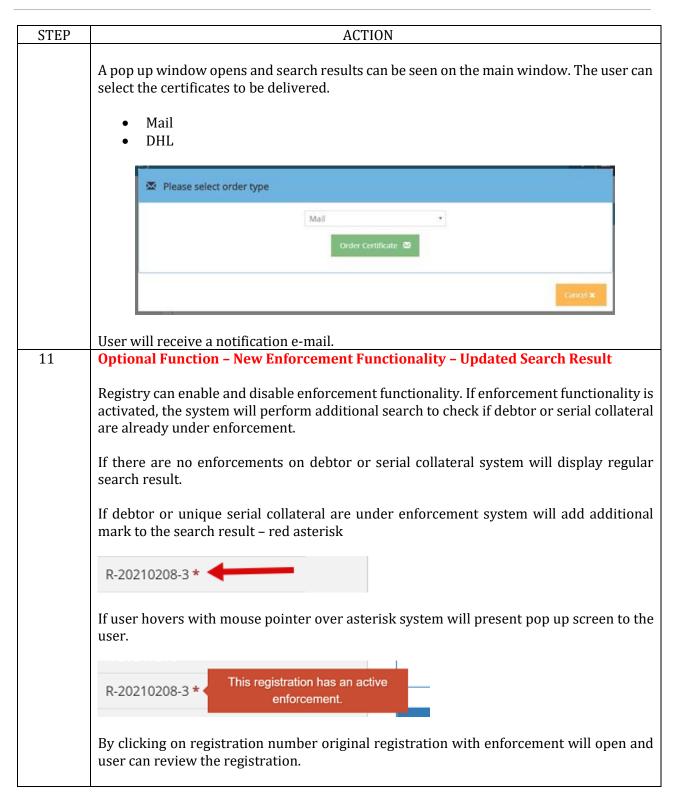
Follow the steps below to do the search:







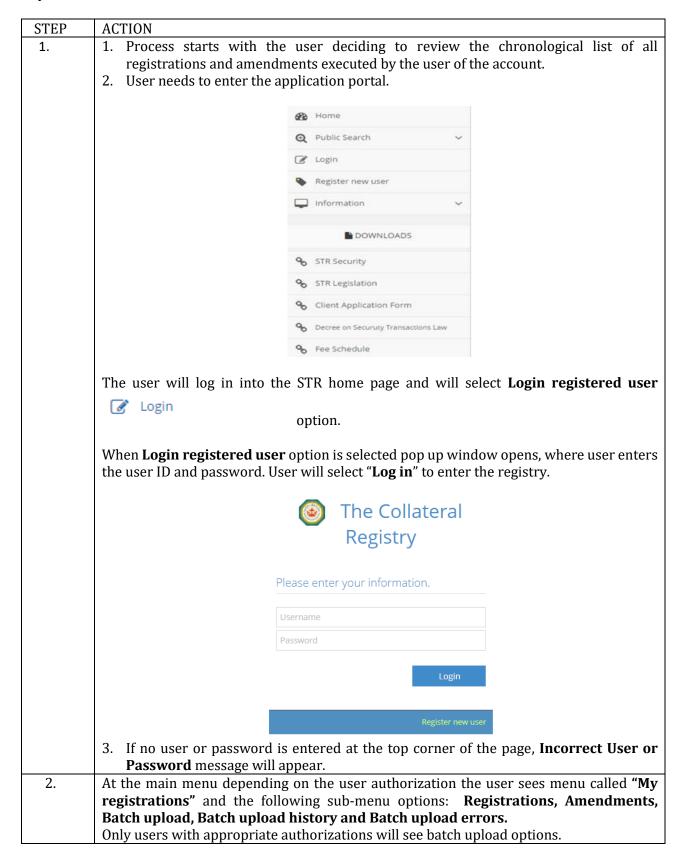
STEP	ACT	ON		
	REGISTRATION CERTIFICATE			
	********* REGISTRATIO	N R-20161023-2		
	PART-I GENERAL DATA:	10.7 at 10.10 (10.00 c) (10.00 c)		
	Registration number:	R-20161023-2		
	Registration date: Registration time:	23.10.2016 15:33:22		
	Registration term (years):	2		
	Registration expiry date:	23.10.2018	0	
	PART-2 CREDITOR: ID Number: 9595	Address:		
	Name:	8355		
	Pedro Souss	Sarajevo		
		Phone: 3052836157		
	PART-3 DEBTOR:	Fax: 3052836157		
	ID Number: 9595	Address:		
	Name:	8355		
	Pepe Souss	Sarajevo Phone: 30528361573		
		Phone: 30528361573 Fax: 3052836157		
	PART-4 PROPERTY DESCRIPTION:			
	GENERAL COLLATERAL:			
	SERIAL NUMBER COLLATERAL:			
	SERIAL NUMBER: MANUFACTURER: 9595 Toyota	PRODUCTIO		
	9595 Toyota PART-5 AUTHORIZED PERSON:	9		
	NAME AND SURNAME:	REFERENCE NUMBER:		
	9595	9595 ATION R-20161023-2		
		OCUMENT		
	Search by Serial Number Please enter serial number in the field			
	> Serial number:			
	The user will click on the search option he requiring user to enter the search paramete The user will enter the data and press "Sear	ch" Search Q .		
9.	Search based on the registration or the	serial number – is used to f	ind the origina	
	Certificate of registration or Search results. Search by Registration ID or Search ID			
	Please enter registration number in the field			
	> Registration Number:	Gir	scel × Search Q	
	The user will click on the search option t	hat wants to be used. A wir	ndow will one	
	requiring user to enter the search paramete		idow win ope	
	The user will enter the data and press "Sear	ch" Search Q.		
10		Order Cer	tificate 🔽	
	If user would like to order certificate he/she		amedic 5	

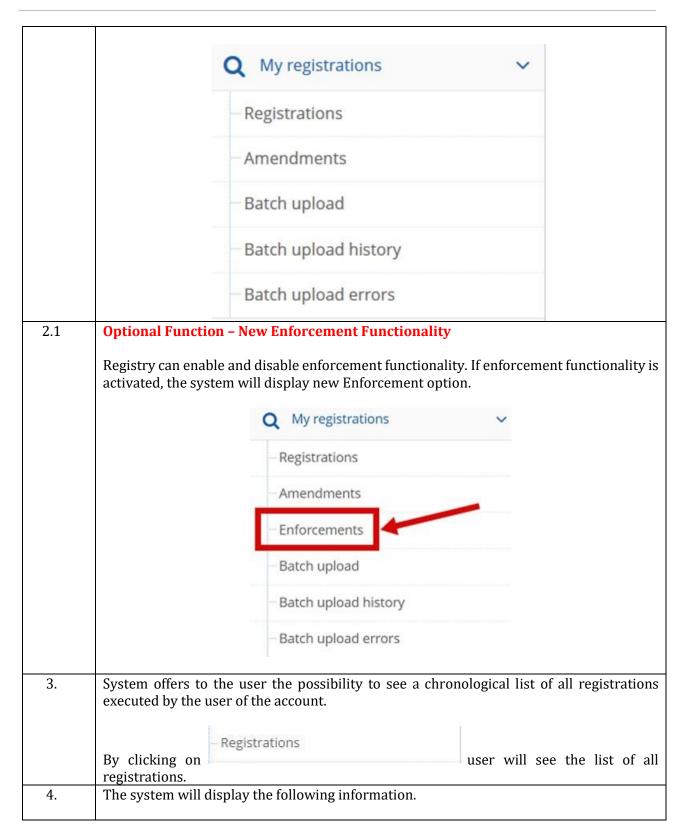


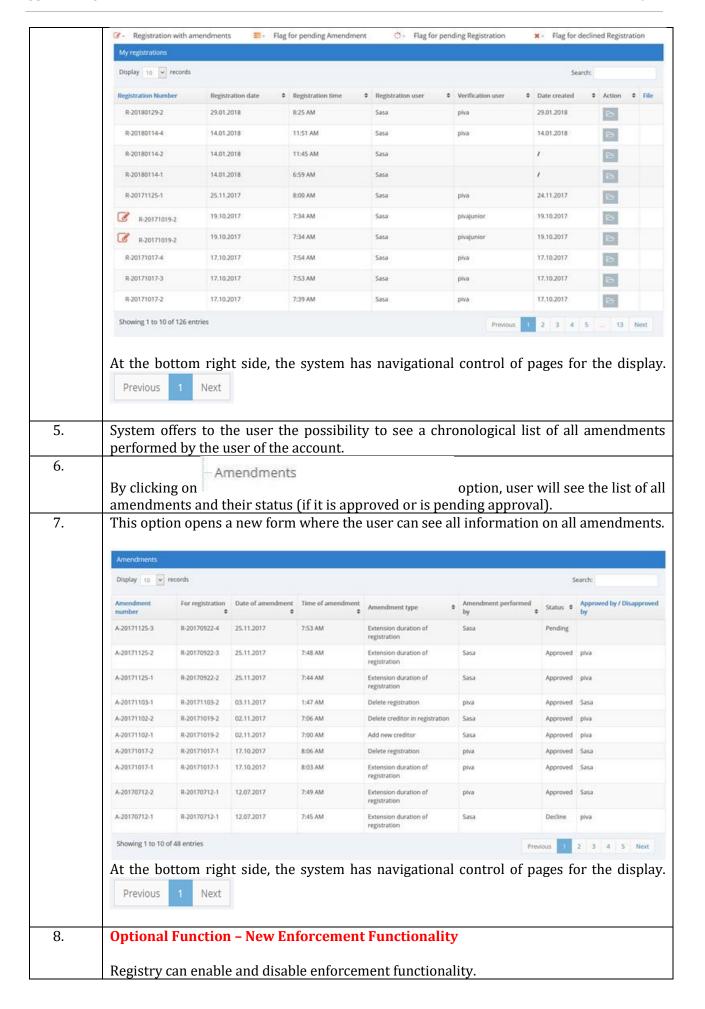
1.6. My Registrations

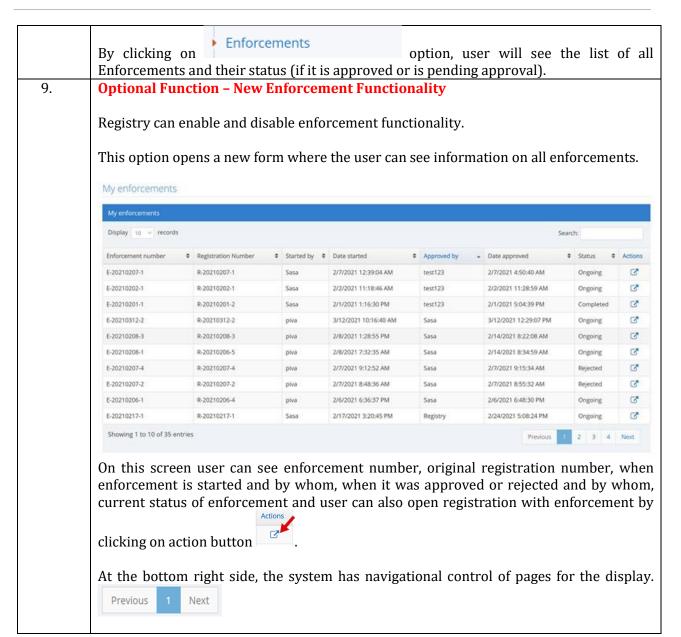
Introduction

This function allows to display a chronological list of all registrations and amendments performed by the user of the account.









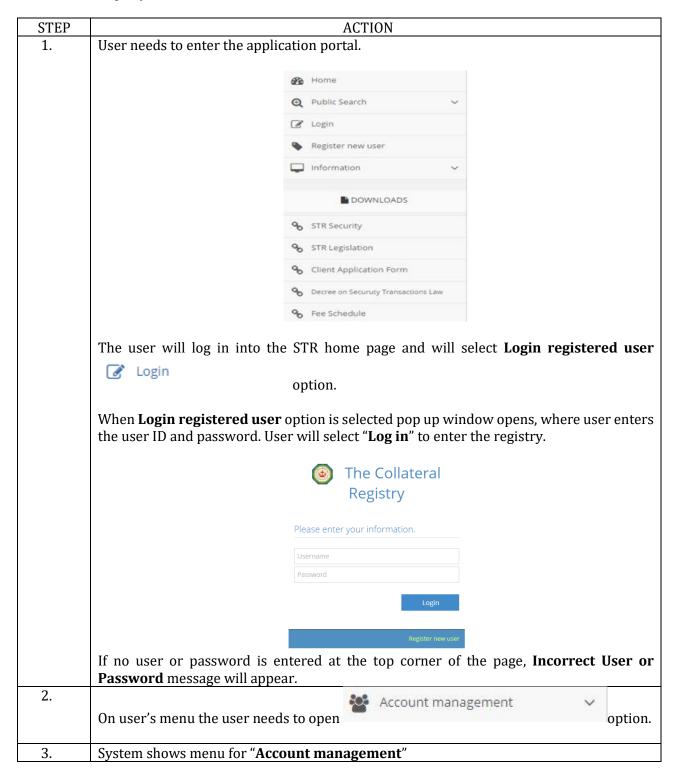
1.9. Account Management

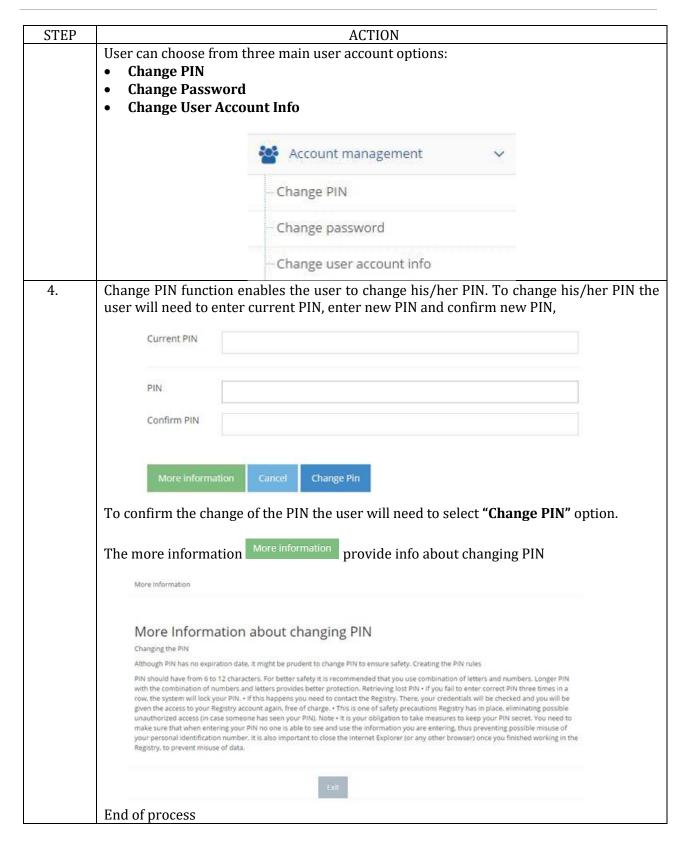
Introduction

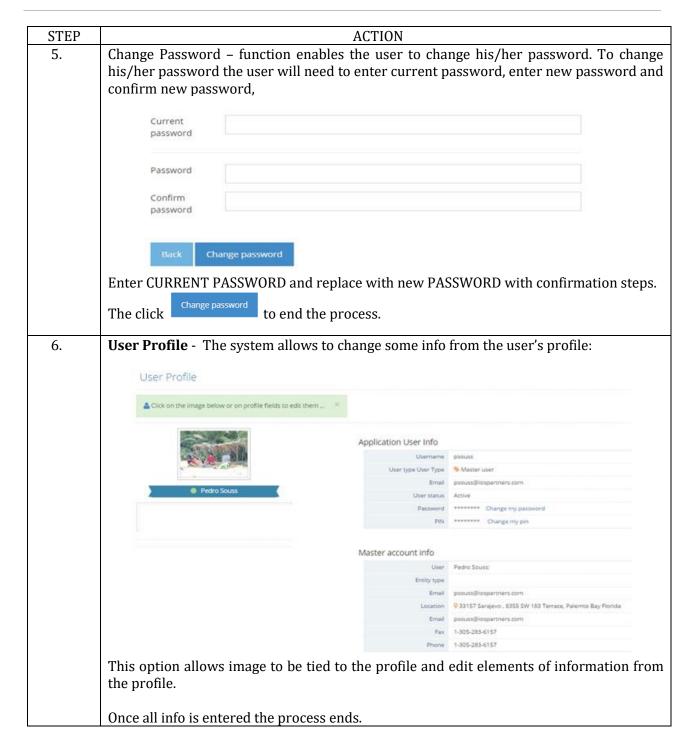
This function allows to the registered users to do an overview of their account, to do management permissions for user account and their account users. Allows account administrator the option to modify account owner's data, users' permissions, their statuses and PINs.

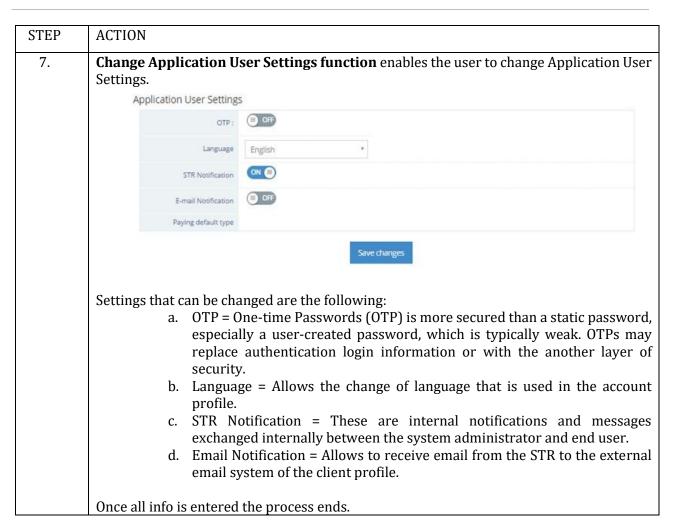
Procedure

Follow the steps by function:









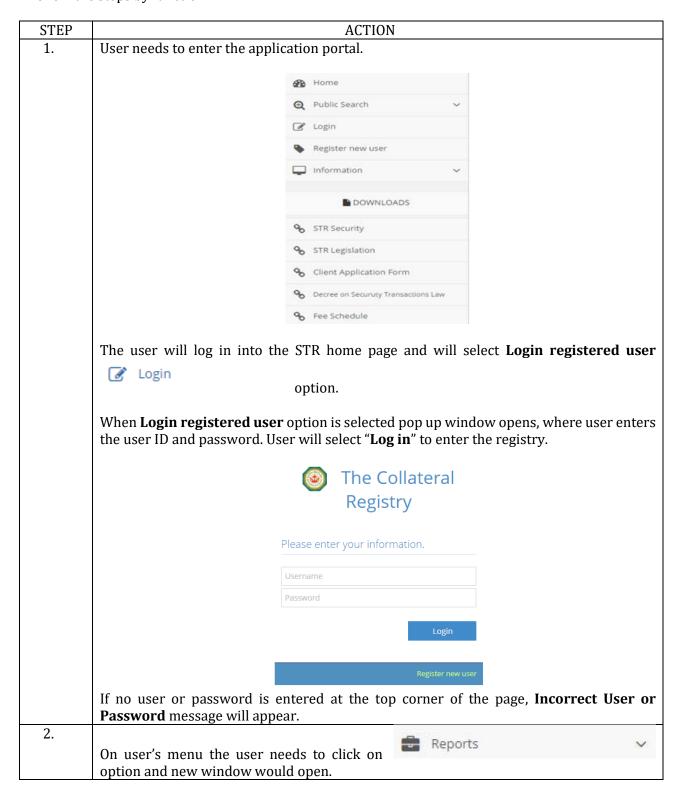
1.10. Reports

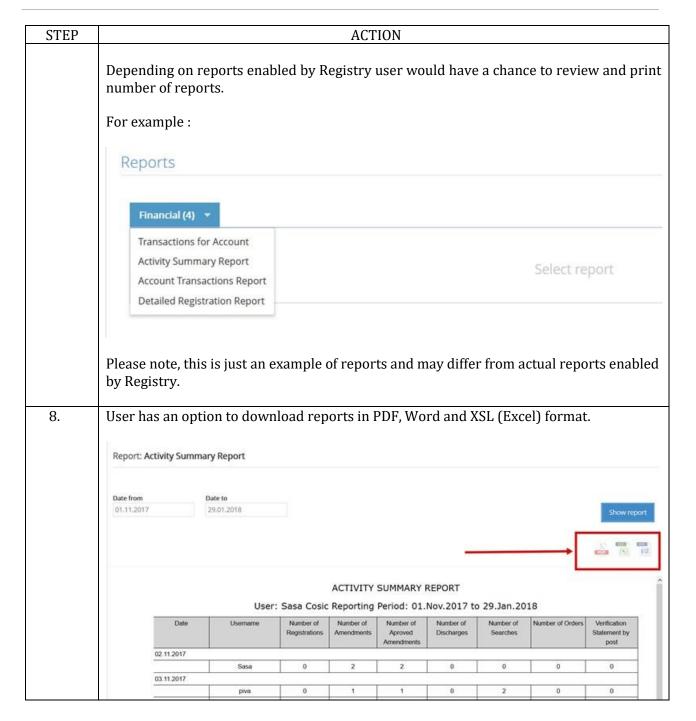
Introduction

This function allows the user to get transaction reports for a specific period (daily or other time span) for its account.

Procedure

Follow the steps by function:





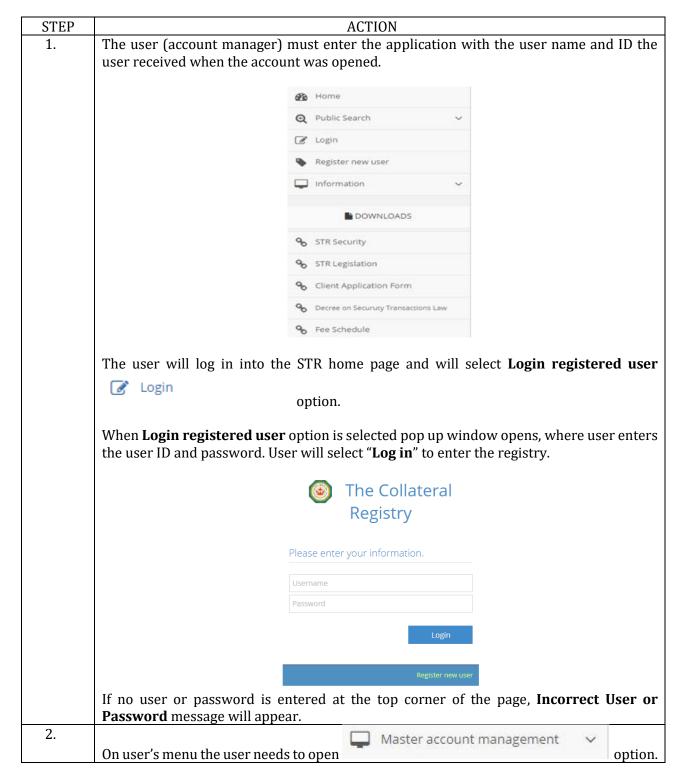
1.11. Master Account Management

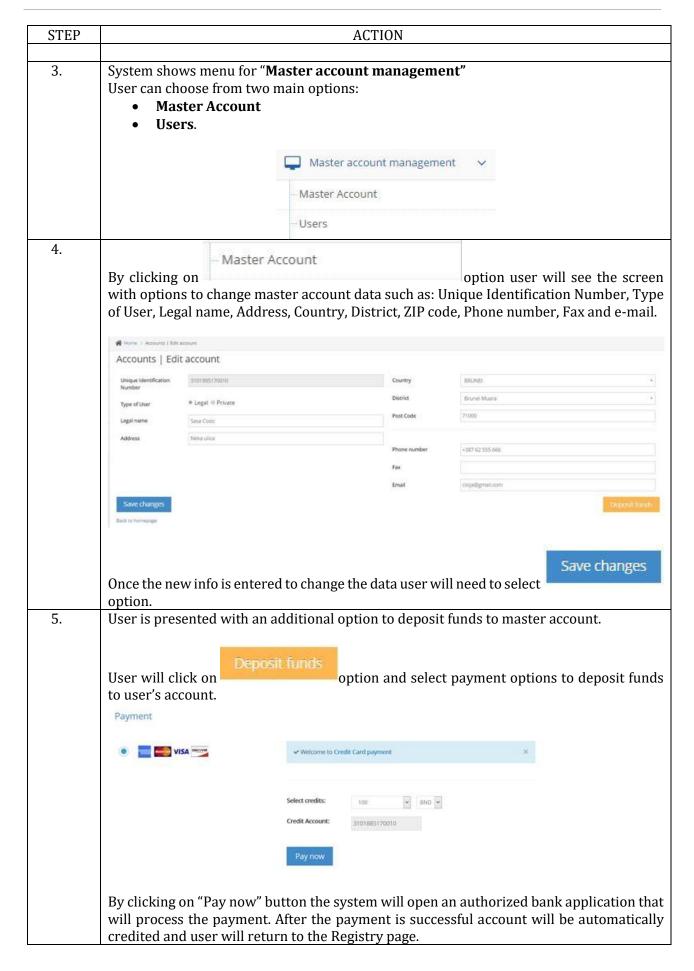
Introduction

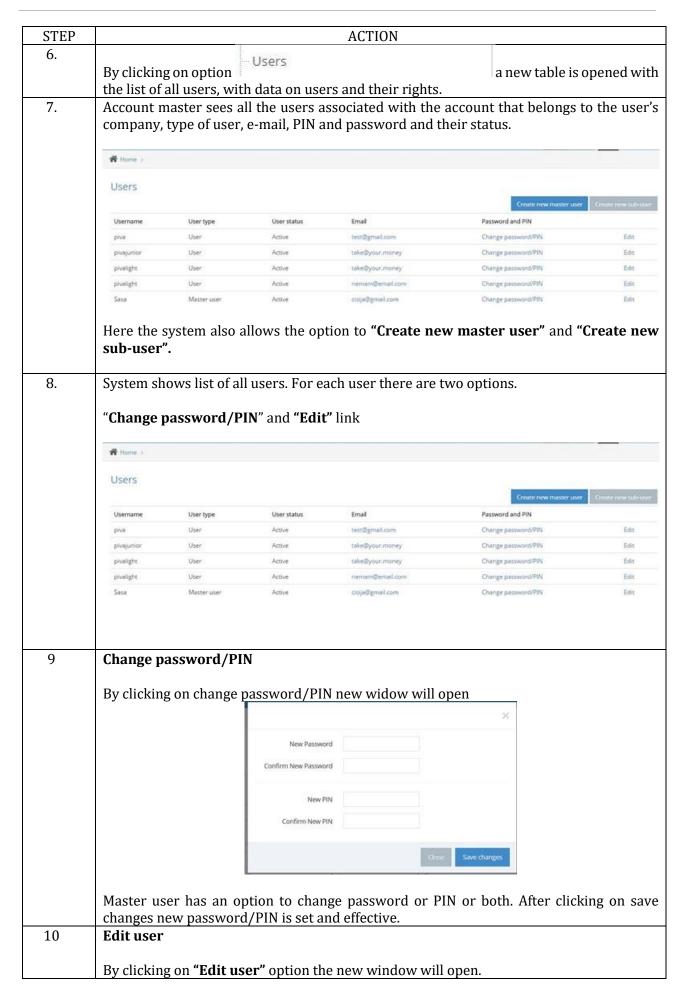
This function allows to the registered users to do an overview of master accounts, to assign management permissions for master account and add mew master accounts. Allows account administrator the option to modify users' permissions, their statuses and PINs.

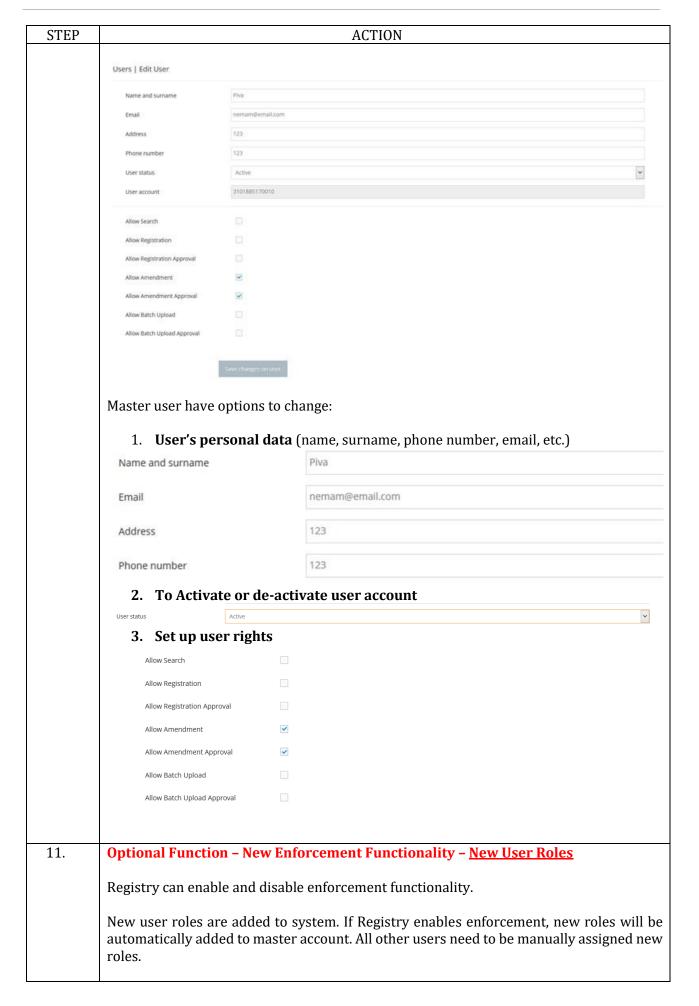
Procedure

Follow the steps by function:









STEP	ACTION			
	New roles are			
	Enforcement permissions			
	Allow Enforcement			
	Allow Enforcement Approval			
	Allow Enforcement Amendment			
	Allow Enforcement Amendment Approval			
	Allow Enforcement role - enables user to register new Enforcement. Allow Enforcement approval role - enables user to approve new Enforcements. Allow Enforcement amendment role - enables user to amend existing Enforcement. Allow Enforcement amendment approval role - enables user to approve Enforcement amendment. 1 or more roles can be assigned to each user.			
	Any change entered will become effective after a save changes on user option.	ter the account master clicks on		