CIMB NIAGA

User Guidebook

OCTO Biz

Solusi Digital untuk Berbagai Transaksi Bisnis

14042 www.cimbniaga.co.id

Advancing Together, Your Strategic Business Partner Domestically and Regionally

Empowering Your Business with OCTO Biz:

A NEW ERA OF DIGITAL BANKING

Dear Valued Customers,

We are excited to introduce OCTO Biz, the latest internet banking platform from CIMB Niaga — designed to deliver greater convenience, security, and efficiency for your business. After 14 years serving you through BizChannel@CIMB, we understand that business needs continue to evolve in today's fast-moving digital era.

OCTO Biz is our response to this transformation — a modern, intuitive, and integrated platform built to support your business growth.

What Makes OCTO Biz Different?

We designed OCTO Biz to meet diverse business banking needs. Purposefully created to turn complexity into simplicity, OCTO Biz enables flexible financial management such as transaction processing, approval control, and daily cash-flow monitoring.

Designed for You, Supported by Us

At CIMB Niaga, your trust as our business partner is our top priority. OCTO Biz is more than just an upgrade — it's a strategic leap toward the future of business banking, built to evolve as your business grows. Our team will ensure a seamless transition, with complete guidance throughout the process.

We invite you to explore OCTO Biz and experience a more modern, innovative business-banking journey. Should you need assistance, our Relationship Managers and Customer Service team are always ready to support you.

Thank you for your trust and partnership. We look forward to continuing to support your business success in the future.

Warm Regards,
RUSLY JOHANNES
Business Banking Director
PT Bank CIMB Niaga Tbk
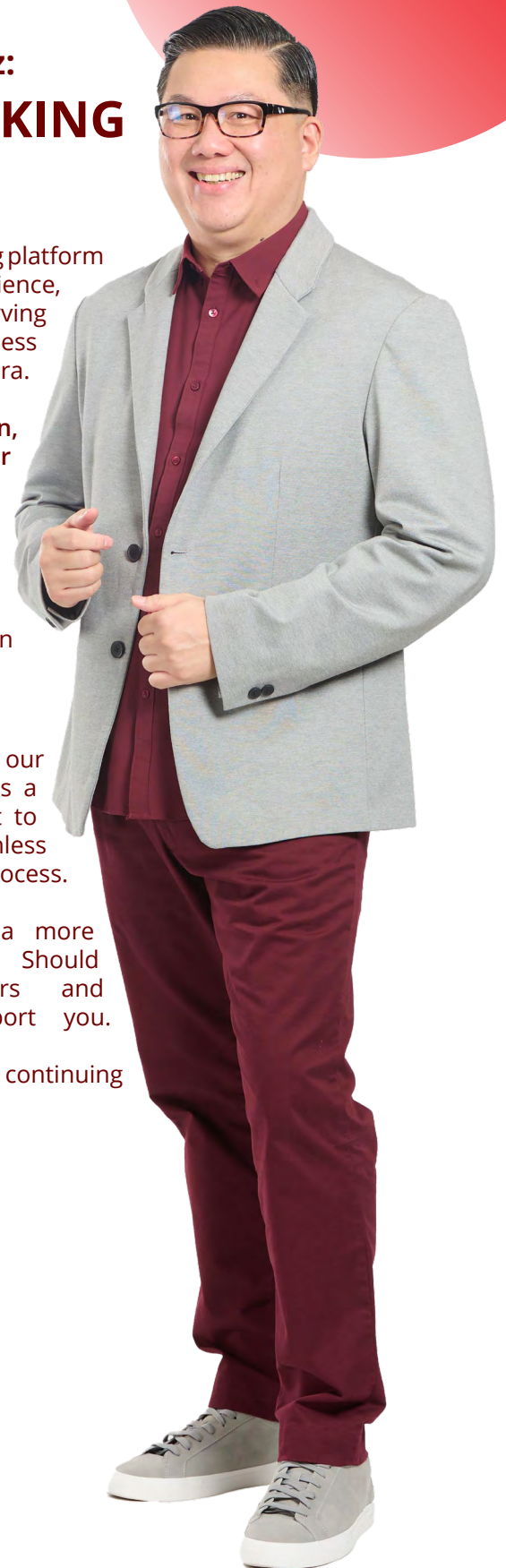
Journey of CIMB Niaga

1955
Established under the name of PT Bank Niaga

1973-1983
Merged with:
- Bank Agung (1973)
- Bank Tabungan Bandung (1978)
- Bank Amerta (1983)

1987
The first bank to launch an ATM (Anjungan Tunai Mandiri)

1989
Initial Public Offering (IPO) in the Surabaya Stock Exchange

1991
The first bank to provide Online Banking Services

2002
CIMB Group took over **50,99%**

2004
Launched Sharia Banking

2005
Right Issue (Rp1.3 Trilliun)

2008
- Name change to **PT Bank CIMB Niaga Tbk**
- Effective **Merger CIMB Niaga & Lippo Bank (2009)**
- Becoming **the 5th Largest Bank in Indonesia**

2010
Launched **BizChannel@ CIMB** and **CIMB Clicks** internet banking platforms

2012
- Launched new mobile banking platform - **Go Mobile**
- Launched **Phone Banking Services** (Re-launched) **14041** and **Preferred Phone Banking 1500 800** with various exclusive features

2013
- Launched **Digital Lounge**
- Launched **Rekening Ponsel**

2014
Launched **the first online time deposits opening in Indonesia** through CIMB Clicks

2016
- Implemented **"Core Banking System"** using one platform (1P) scheme
- Launched **Visa credit Card Pay Wave** Card and Sticker (contactless)

2017
- OJK upgraded CIMB Niaga's bank status to the highest classification, namely **Bank BUKU 4.**
- Established 2nd **call center** in Yogyakarta
- Launched **Indie Account Savings**
- Launched **New Go Mobile**

2018

- Became the **First Public Company in Indonesia** to conduct shareholders electronic voting (e-voting) **at General Meeting of the Shareholders**.
- Launched **Precious Card Credit Card.**
- Launched **Debit Contactless**
- **Digital Lounge** @Campus

2019

- Launched the **Self Service Banking** with new features, namely card replacement and fast data updating in just 5 minutes
- Launched the **Waqf QR 2019**
- Launched the **BizChannel@CIMB Mobile Application**

2020

- The **Go Mobile** app transformation into **OCTO Mobile** with full features like the Super App.
- Launched **OCTO Clicks**, enhancement of CIMB Niaga internet banking utilizing the latest advanced features.

2021

Launched **OCTO Friends**, a refferal application for CIMB Niaga products

2022

- **OCTO Card** Launch
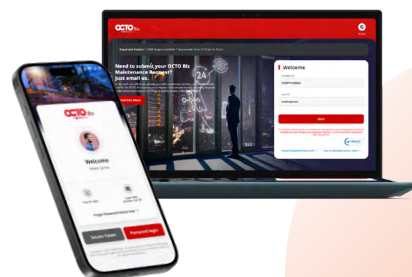- Won the **ASEAN Top 20 PLCs** in the 2021 ASEAN Corporate Governance Scorecard Award

2023

- Launched the **New OCTO Mobile**
- Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD)
- **Grand Champion of 2022 Annual Report Award.**

2024

The development process of **OCTO Biz** as the **latest business banking platform** innovation replacing Bizchannel@CIMB

Fresh Design, Simpler Transaction

OCTO βiz

Practical Business Transactions with the Latest Features

Transfer between accounts or banks, make bill payments, and enjoy a personalized dashboard designed for your business needs.

Easier Token Management

Manage up to five tokens simultaneously in one secure application.

Simpler Experience with the New Look

OCTO Biz transforms complexity into simplicity, giving you a smoother and more comfortable digital-banking experience.

General Information

OCTO βiz

OCTO Biz

OCTO Biz is othe newest internet-banking service that is more reliable, advanced, secure, and features a more intuitive user interface. It's designed especially for corporate customers to manage finances and daily transactions.

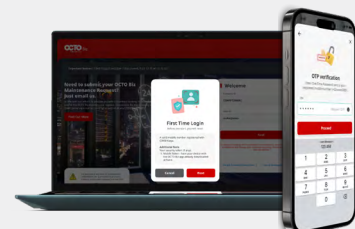**OCTO Biz will gradually replace BizChannel@ CIMB.**
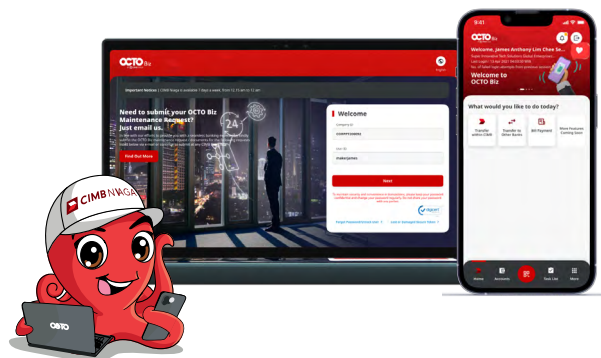
What's New in OCTO Biz
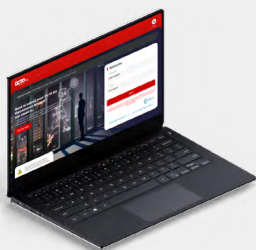
User-Friendly Interface

Simplified navigation & Faster workflow

Enhanced Transaction Experience

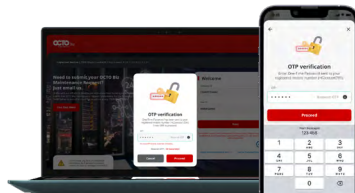**Multiple Secure Token** that an store more than one token on one device

Integrated Security

Independent OTP verification & bimetric for secure transaction

Key Features

APPLICATION ACCESS

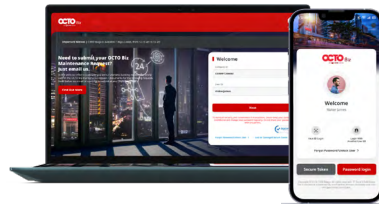Application accessible and installable in **any country** using **local or international mobile nombers**.
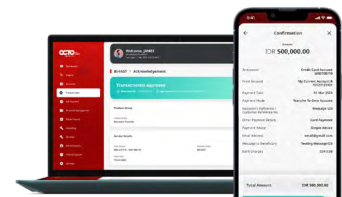
Simple Verification
ONE TIME PASSCODE (OTP)

As a form of **account protection**, verification is carried out through OTP as a secure and controlled authentication method.
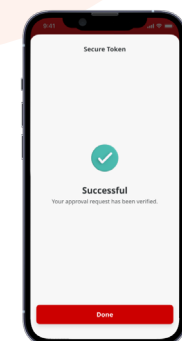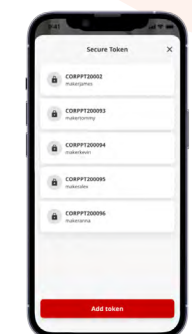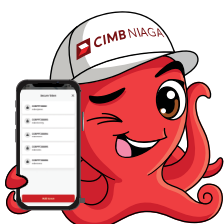
TRANSACTION TEMPLATE

Admin can **set template access for Maker** users to create transactions

OCTO Biz
BY CIMB NIAGA

MULTIPLE SECURE TOKEN

Can connect **several tokens in one device**

Transaction Option
MAKER & APPROVER

Maker User:
can **recall submitted** transactions

Approver User:
can **return** transactions to **Maker**

Migration Process

Migration is the **process of transferring all customer data and access** from **BizChannel@CIMB platform to OCTO Biz***

*Transaction in **Pending Tasks (not yet approved)** will not be transferred to OCTO Biz

BizChannel@CIMB

OCTO Biz

Customer migration is carried out **GRADUALLY** to ensure that the transfer process from BizChannel@CIMB to OCTO Biz runs smoothly for all customers.

Migration Stages

Pre-Migration

This is the stage of **preparation and confirmation** of the **customer's readiness** to migrate the BizChannel@CIMB account to OCTO Biz.

This dtage is carried out to make sure the migration process continues to **run smoothly**.

Migration

Migration is the process of **transferring customer data from BizChannel@CIMB to OCTO Biz** automatically by the system.

On the **Migration day**, system will recheck the **readiness of OCTO Biz features** and **customer transaction needs**. If everything's ready, the migration will be carried out.
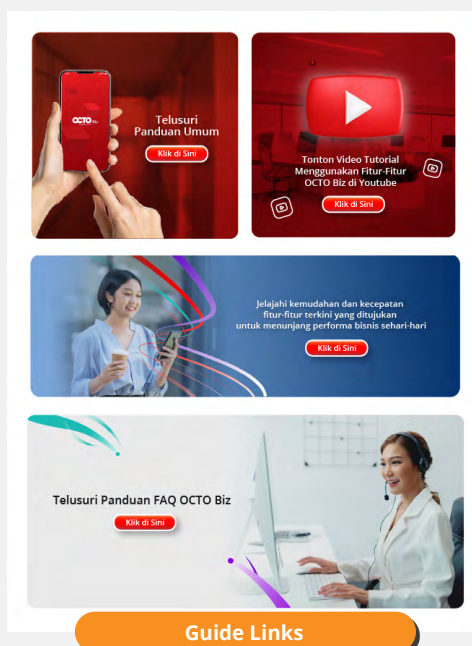
When the **process is complete**, the system will send a **Success/ Failure Noticiation Email**.

- **If Successful**, Customer will receive a **Welcome Letter** and can immediately perform **First-Time Login** to OCTO Biz.
- **If Unsuccessful**, the customer can continue using **BizChannel@CIMB application.**

If the migration process is successful, the customer will receive a **Welcome Letter** and can immediately perform **First-Time Login** to OCTO Biz.

Welcome Letter

Selamat Datang di
OCTO βiz

CIMB NIAGA

Solusi Digital untuk Berbagai Transaksi Bisnis

Yth. Bapak/Ibu <Customer's Name>,

Selamat datang di OCTO Biz!

Terima kasih telah menjadi Nasabah setia CIMB Niaga. Dengan senang hati kami informasikan bahwa akun Nasabah telah berhasil terdaftar dalam layanan OCTO Biz.

Anda telah ditetapkan sebagai narahubung untuk <company name>.

Email ini menyampaikan langkah selanjutnya untuk melakukan login pertama kali ke OCTO Biz.

Silakan meneruskan email ini kepada pengguna resmi Nasabah yang akan menggunakan layanan OCTO Biz.
Kami informasikan pula bahwa kami juga mengirimkan pemberitahuan kepada para user/pengguna layanan BizChannel@CIMB di pihak Nasabah yang terdaftar pada sistem kami.

Untuk Info lebih lanjut, silakan menghubungi Layanan CIMB Niaga 14042 (Lokal) atau +6221 80655111 (Luar Negeri) pada hari Senin hingga Jumat pukul 08.30 WIB – 17.30 WIB (tidak termasuk Hari Libur Nasional) atau melalui email ke octobiz.support@cimbniaga.co.id

Hormat Kami,
PT Bank CIMB Niaga Tbk

Harap diperhatikan bahwa email ini dibuat oleh sistem dan tidak memerlukan tanda tangan fisik.

Customer Information

Telusuri
Panduan Umum
Klik di Sini

Tonton Video Tutorial
Menggunakan Fitur-Fitur
OCTO Biz di Youtube
Klik di Sini

Jelajahi kemudahan dan kecepatan
fitur-fitur terkini yang ditujukan
untuk menunjang performa bisnis sehari-hari
Klik di Sini

Telusuri Panduan FAQ OCTO Biz
Klik di Sini

Guide Links

First-Time Login (FTL)

After receiving the Welcome letter, customer can immediately perform **First-Time Login (FTL) - the first login process to OCTO Biz** before conducting any transaction.

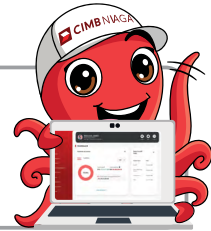The FTL process can be done using **website or mobile application.**

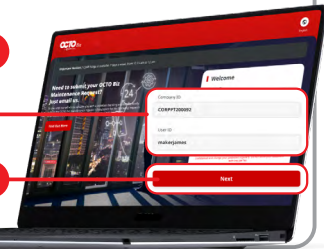# First-Time Login Website

1

Visit:

www.octobiz.co.id

2

Input **Company & User ID**

1

Click **Next**

2

3

A First-Time Login pop up box will appear

1

Click **Next**

2

4

The system will send an **OTP** to the registered mobile number, Enter the **OTP code**
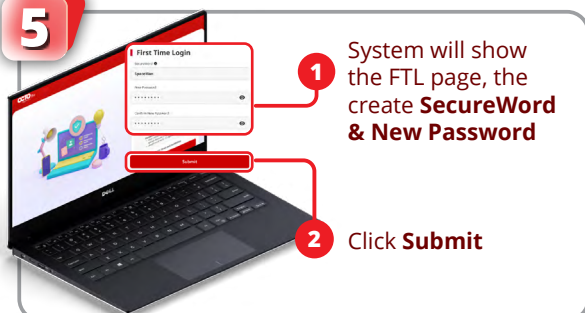
1

Klik *Proceed*

2

5

System will show the FTL page, the create **SecureWord & New Password**

1

Click **Submit**

2

6

For Users who have a **Mobile Secure Token**: after the setup is successful, the system will display the **Secure Token Activation page**

1

Download OCTO Biz App, Login using **Secure Token**

2

Scan QR the Code that shown on **Secure Token Activation**

3

7

The system **will sent another OTP** to registered mobile numbers, **Enter the OTP Code**

1

Click **Proceed**

2
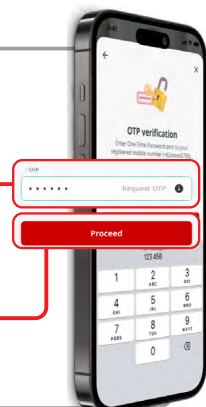
8

System will show the **Create pin page. Create and confirm the 6-Digit PIN**
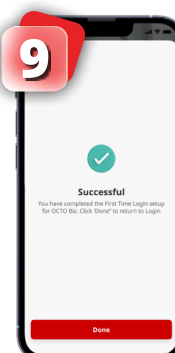
1

Click **Next**

2
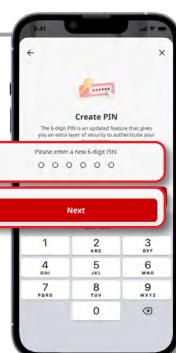
9

Once the **Mobile Secure Token has been successfully activated**. Customers can **Login,** and starts performing **transaction** through either website or Mobile App
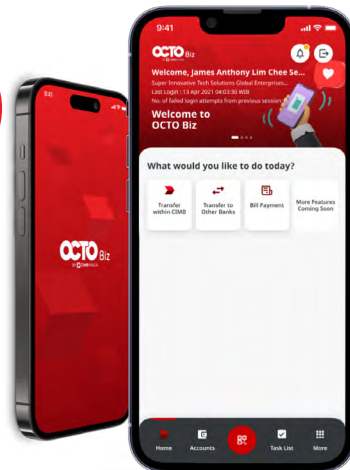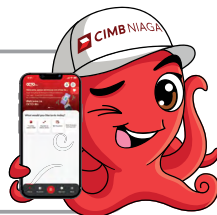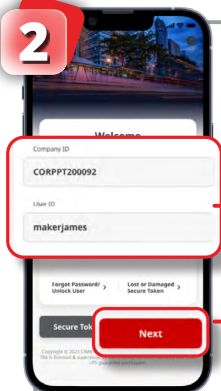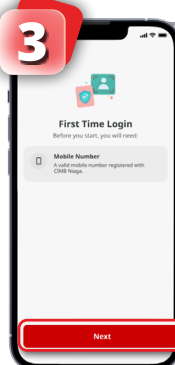
First-Time Login Mobile

1

Download OCTO Biz from:

Download on the **App Store**

GET IT ON Google Play

2

Open the OCTO Biz app, then enter your **Company & User ID**

1. Company ID: CORPPT200092
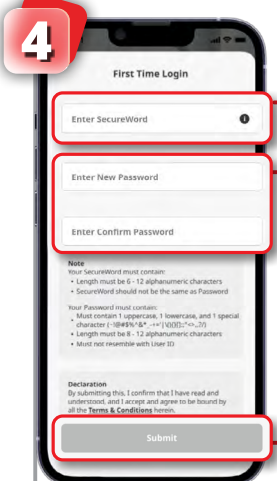   User ID: makerjames

2. Click **Next**

3

1. After login, system will show the **FTL page**, click **Next**

2. The system will **send an OTP** to registered mobile number, **enter the OTP code**
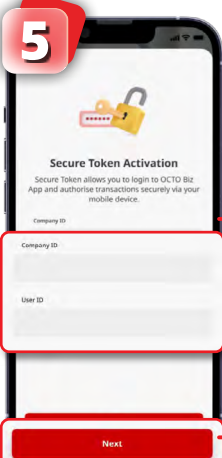
3. Click **Proceed**

4

1. Create **SecureWord**

2. Create and confirm **Password**

3. Click **Next**

5

1. For Users who have a **Mobile Secure Token**: after the setup is successful, the system will display the **Secure Token Activation page**

2. Click **Next**

   "OCTO Biz" Would Like to Send You Notifications

   Notifications may include alerts, sounds and icon badges. There can be configured in Settings.

   Don't Allow   Allow

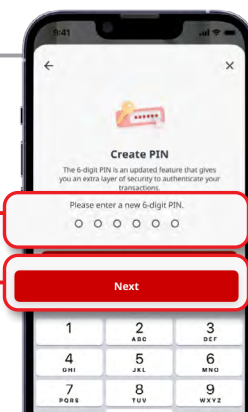   When a pop-up notification appears, click **Allow**

6

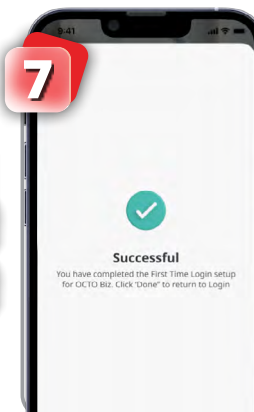System will show the **Create Pin page**, then **create and confirm 6-Digit PIN**

1. Create PIN

2. Click **Next**

7

Once the **Mobile Secure Token has been successfully activated**. Customers can **Login,** and starts performing **transaction** through either Mobile App or Website

Successful
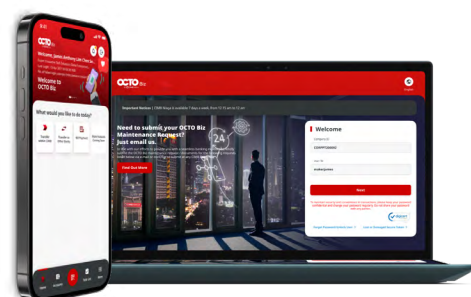
Customer Information Channel

OCTO βiz

Explore the laterst guides and Information through

Website Panduan Umum

🔍 cimb.id/tb/panduanumumoctobiz

Explore

Frequently Asked Question (FAQ)

🔍 cimb.id/tb/faqoctobiz

For more Information About

OCTO βiz please contact

CIMB Niaga Customer Service 14042
Monday - Friday : 8.30 - 17.30 WIB

Email Support
octobiz.support@cimbniaga.co.id

Empower Your Business Growth

Face Tomorrow's Challenges with OCTO βiz

Advancing Together,
Stay Ahead with The Right Digital Ecosystem

24

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