

OCTO Biz

How-to-get Started
RTGS
Website

TUTORIALOCTOBIZ2024

KEJAR MIMPI

*Aksi dan
Kolaborasi*





Transaction

RTGS

Transaction - RTGS adalah modul untuk melakukan mode pembayaran bagi nasabah untuk melakukan transfer instan ke penerima dari Bank Lain menggunakan RTGS

PAGE

03 Create Transaction

PAGE

47 Approve Transaction



RTGS

Create Transaction

Maker-Approver Flow

Single-Access User

Multiple Beneficiary Submission

STEP

01

MAKER

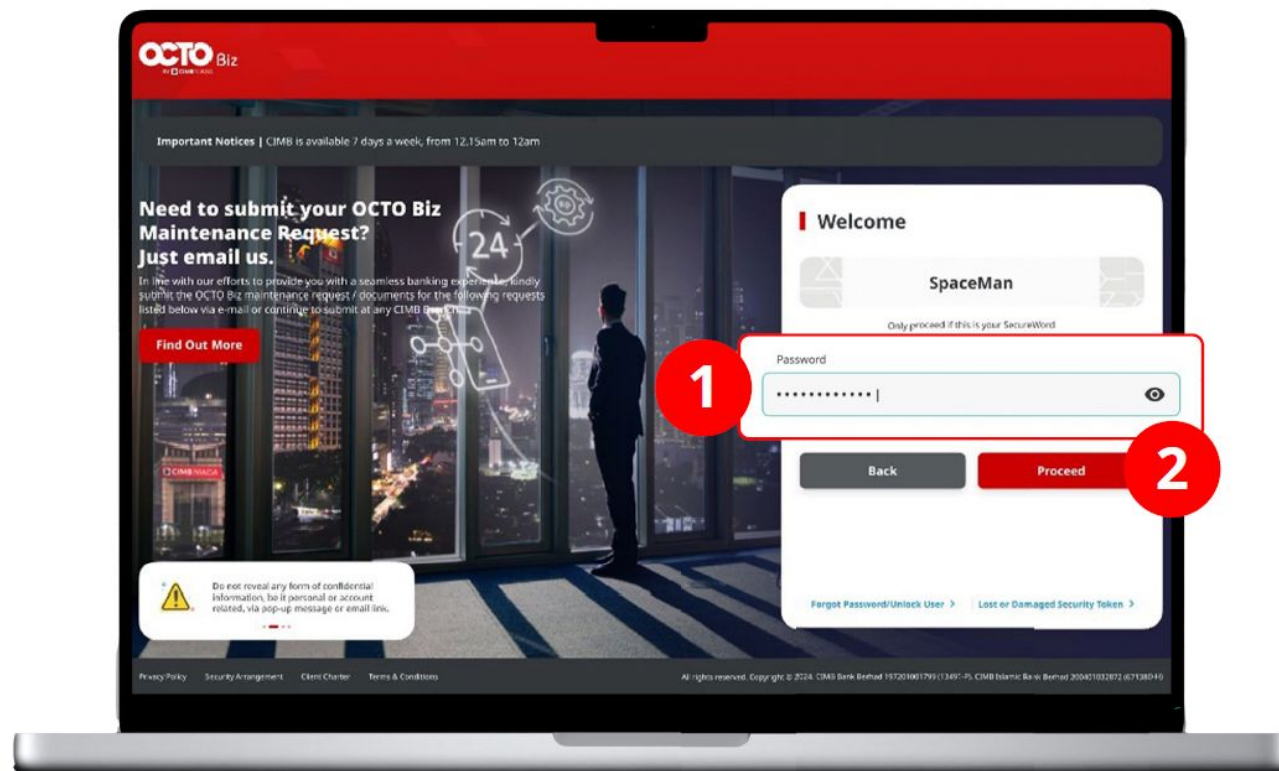


1

Maker Login using
User & Company ID

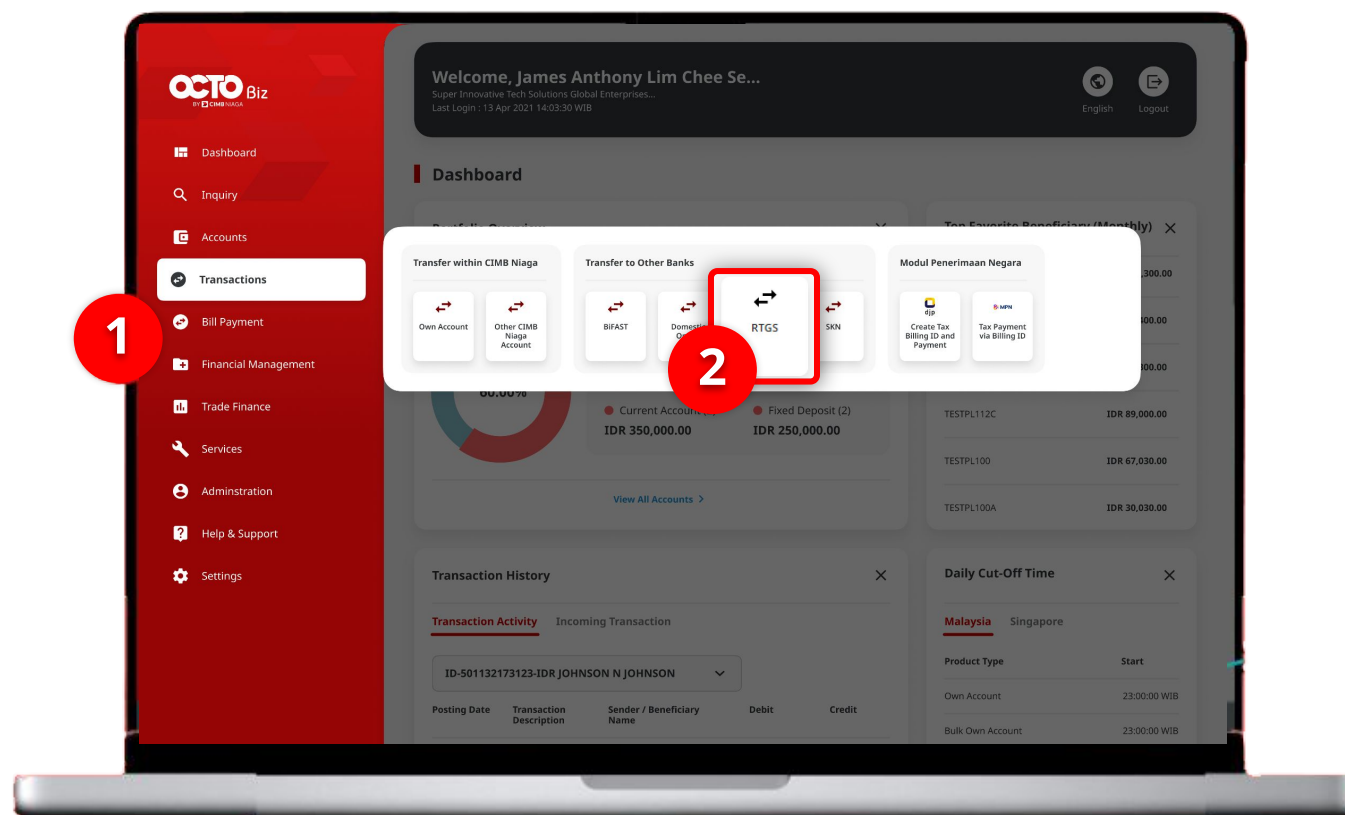
2

Click **Next**



1 Fill in the **Password**

2 Click **Proceed**



System will navigate to
Dashboard Page

1 Navigate to side menu,
Click Transaction

2 Click **RTGS**

STEP

04

MAKER

Maker-Approver Flow | RTGS

Menu : Transaction > RTGS

7

1

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

Sender Details

From Account *

Select

Payment Mode *

RTGS

25 Sep 2023

☐ Recurring transfer

Beneficiary Details

Beneficiary Bank Name *

Select

Beneficiary Account No. *

Enter

Beneficiary Name *

Enter

Beneficiary Citizenship *

Indonesian Foreign Citizenship

Beneficiary Resident Status *

Resident Non Resident

Beneficiary Type *

Individual Company Government

Beneficiary Address *

Enter

Beneficiary City / District *

Select

Transaction Details

Transaction Currency *

IDR - INDONESIA

Amount *

Enter

Other Details

Customer Reference No. *

Enter

Other Payment Details *

Enter

Charges Borne by (If Any)

Select

Add Another Transaction Save as Draft Next

2

Your Account Listing

Search By

Account Name Account No.

Search

Account Name	Account No.	Account Balance
NSB ID SIT FUNG LONG DESCRIPTION ACCOUNT	12221312213456	IDR 0.00
INTBM WAHYU	703057606100	IDR 1,883,242,330,048.76
GL ACCT 0111D	703089333800	IDR 0.00
GL ACCT 201D	703109400000	IDR 47,899,875.15
GL ACCT 20A	703101586400	IDR 34,915,308.00
GL ACCT 20B	703101691600	IDR 506,642.00
BANGUN PERSADA SEKAL	703106376000	IDR 181,677,644.48
IDR ACCT 01	702026133000	IDR 72,333,185.00
BANGUN PERSADA SEKAL	702037462000	IDR 8,926,812,563,065.00
GL ACCT 0111E	702040301100	IDR 0.00
GL ACCT 0111D	800000332001	IDR 0.00
GL ACCT 200	800000332002	IDR 0.00

1 of 2

3 Next

1 On Data Payment Entry Page, **Choose From Account**

2 Choose **Source of Funds**

3 Click **Next**

The screenshot shows the RTGS transaction form with a date picker overlay. The date picker is for September 2023, and the date 25 is selected. A red circle with the number 1 is placed over the date picker. The form includes sections for Transaction Group, Sender Details, Transaction Details, and Other Details.

RTGS

Transaction Group Saved Templates

Transaction Group *
Domestic Transfer

Sender Details

From Account *
Select

Payment Mode *
RTGS

Value Date *
25 Sep 2023

Transaction Details

Transaction Currency *
IDR - INDONESIA...

Amount *
Enter

Other Details

Customer Reference No. *
Enter

Other Payment Details *
Enter

Charges Borne by (If Any)
Select

Add Another Transaction Save as Draft Next

1

Choose **Payment Date**

The screenshot shows the RTGS transaction form. The 'Beneficiary Details' section is highlighted with a red box and a red circle containing the number 1. This section includes fields for Beneficiary Bank Name, Beneficiary Account No., Beneficiary Name, Beneficiary Citizenship (with 'Indonesian' selected), Beneficiary Resident Status (with 'Resident' selected), Beneficiary Type (with 'Individual' selected), Beneficiary Address, and Beneficiary City / District. Below this, the 'Transaction Currency' is set to 'IDR - INDONESIA...' and the 'Amount' field is empty. The 'Other Details' section includes 'Customer Reference No.' and 'Other Payment Details', both with 'Enter' text, and a 'Charges Borne by (If Any)' dropdown set to 'Select'. At the bottom are buttons for 'Add Another Transaction', 'Save as Draft', and 'Next'.

1

Fill in the **Beneficiary Details**

STEP

06a

MAKER

OPSIONAL

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

Save Template

Sender Details

From Account *

Select

Payment Mode *

RTGS

Payment Date *

25 Sep 2023

Recurring transfer

Beneficiary Details

Beneficiary Bank Name *

Select

Beneficiary Account No. *

Enter

Beneficiary Name *

Enter

Beneficiary Citizenship *

Indonesian

Foreign Citizenship

Beneficiary Resident Status *

Resident

Non Resident

Beneficiary Type *

Individual

Company

Government

Beneficiary City / District *

Enter

Transaction Details

Transaction Currency *

IDR - INDONESIA...

Amount *

Enter

Other Details

Customer Reference No. *

Enter

Other Payment Details *

Enter

Charges Borne by (If Any)

Select

Add Another Transaction

Save as Draft

Next

If has **Indonesia Citizenship**,

1 Choose **Resident** as **Beneficiary Resident Status**

STEP

06b

MAKER

OPSIONAL

1

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

Saved Templates

Sender Details

From Account *

Select

Payment Mode *

RTGS

Payment Date *

25 Sep 2023

Recurring transfer

Beneficiary Details

Beneficiary Bank Name *

Select

Beneficiary Account No. *

Enter

Beneficiary Name *

Enter

Beneficiary Citizenship *

Indonesian

Foreign Citizenship

Beneficiary Type *

Individual

Company

Government

Beneficiary City / District *

Select

Beneficiary Resident Status *

Resident

Non Resident

1

MALAYSIA

Transaction Details

Transaction Currency *

IDR - INDONESIA...

Amount *

Enter

Other Details

Customer Reference No. *

Enter

Other Payment Details *

Enter

Charges Borne by (If Any)

Select

Add Another Transaction

Save as Draft

Next

If Not Indonesia Citizenship

1 Choose Non-Resident as Beneficiary Resident Status

RTGS

Transaction Group Save Template

Transaction Group *

Domestic Transfer

Sender Details

From Account * Payment Mode *

Select RTGS

Payment Date * ☐ Recurring transfer

25 Sep 2023

Beneficiary Details Save Beneficiary

Beneficiary Bank Name * Beneficiary Account No. *

Select Enter

Beneficiary Name * Beneficiary Citizenship *

Enter Indonesian Foreign Citizenship

Beneficiary Resident Status * Beneficiary Type *

Resident Non Resident Individual Company Government

Beneficiary Address * Beneficiary City / District *

Enter Select

Transaction Details

Transaction Currency * Amount *

IDR - INDONESIA... Enter

Other Details

Customer Reference No. * Other Payment Details *

Enter Enter

Charges Borne by (If Any)

Select

Add Another Transaction Save Next

BI-FAST > Review Details

Product Group

Product Group

Domestic Transfer

Sender Details

Your Account Payment Mode

IDR INTBM WAHYU - 703057606100 BI-FAST

Value Date

25 Sep 2023

Beneficiary Details

Transfer Money Via Beneficiary Bank Name

Bank Account BANK DANAMON INDONESIA - BDNIDJJA

Beneficiary Account No. Beneficiary Name

IDR 003400078155 M KHANAFI

Transaction Details

Transaction Currency Amount Bank Charges

IDR - INDONESIA RUPIAH 200,000.00 IDR 0.00

Other Details

Customer Reference No. Other Payment Details

- -

Category Purpose Code Payment Advice

02 - Transfer of Wealth No Advice

Back Submit

1 Fill in the bagian **Mandatory Fields**

2 Click **Next**

3 System will show the Review Details Page
Click Submit

RTGS > Acknowledgement

Task has been sent for approval
Reference No : IRT23092500000011 Submitted On : 25 Sep 2023 10:04:33 WIB

Transaction Group
Transaction Group
Domestic Transfer

Sender Details
From Account
703057606100-IDR INTBM WAHYU
Payment Mode
RTGS
Payment Date
25 Sep 2023

Beneficiary Details
Beneficiary Bank Name
PT BANK AMAR INDONESIA - LOMAJD1
Beneficiary Account No.
158145992000
Beneficiary Name
Kristanto Haryadi
Beneficiary Citizenship
Indonesian
Beneficiary Resident Status
Resident
Beneficiary Type
Individual
Beneficiary Address
C-11-3, XYZ Street, Town A
Beneficiary City / District
00002 - Tangerang Selatan

Transaction Details
Transaction Currency
IDR - INDONESIAN RUPIAH
Amount
200,000,000.00
Bank Charges
IDR 0.00

Other Details
Customer Reference No.
-
Other Payment Details
-
Charges Borne by
-
Payment Advice
No Advice

Print Save As Template Save As Beneficiary Make Another Transaction

System will navigate to
Acknowledgement page

To Approve the Transaction,
go to Page:

48 Mobile Token

57 Hard Token



RTGS WEBSITE

Maker-Approver Flow

Single-Access User

Multiple Beneficiary Submission

STEP

01

USER SAU

Single Access User | RTGS

Menu : Transaction > RTGS

15

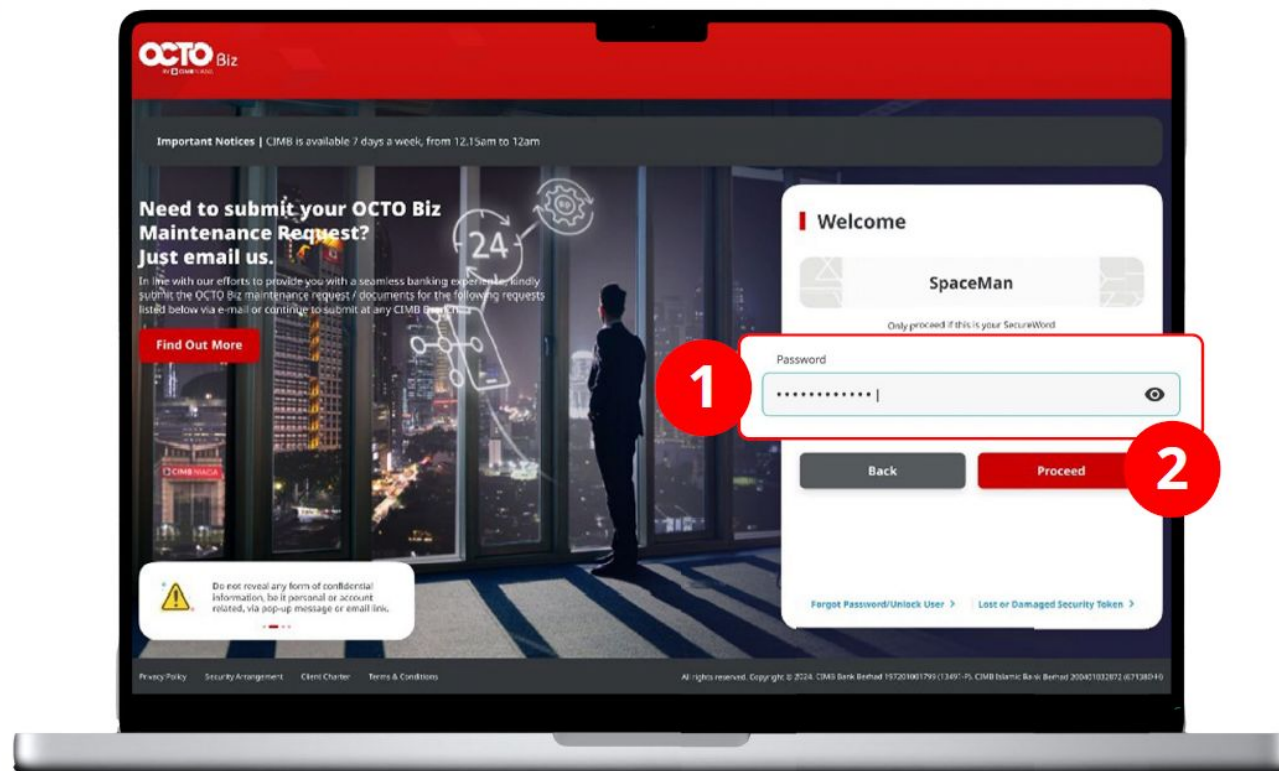


1

SAU User Login using User & Company ID

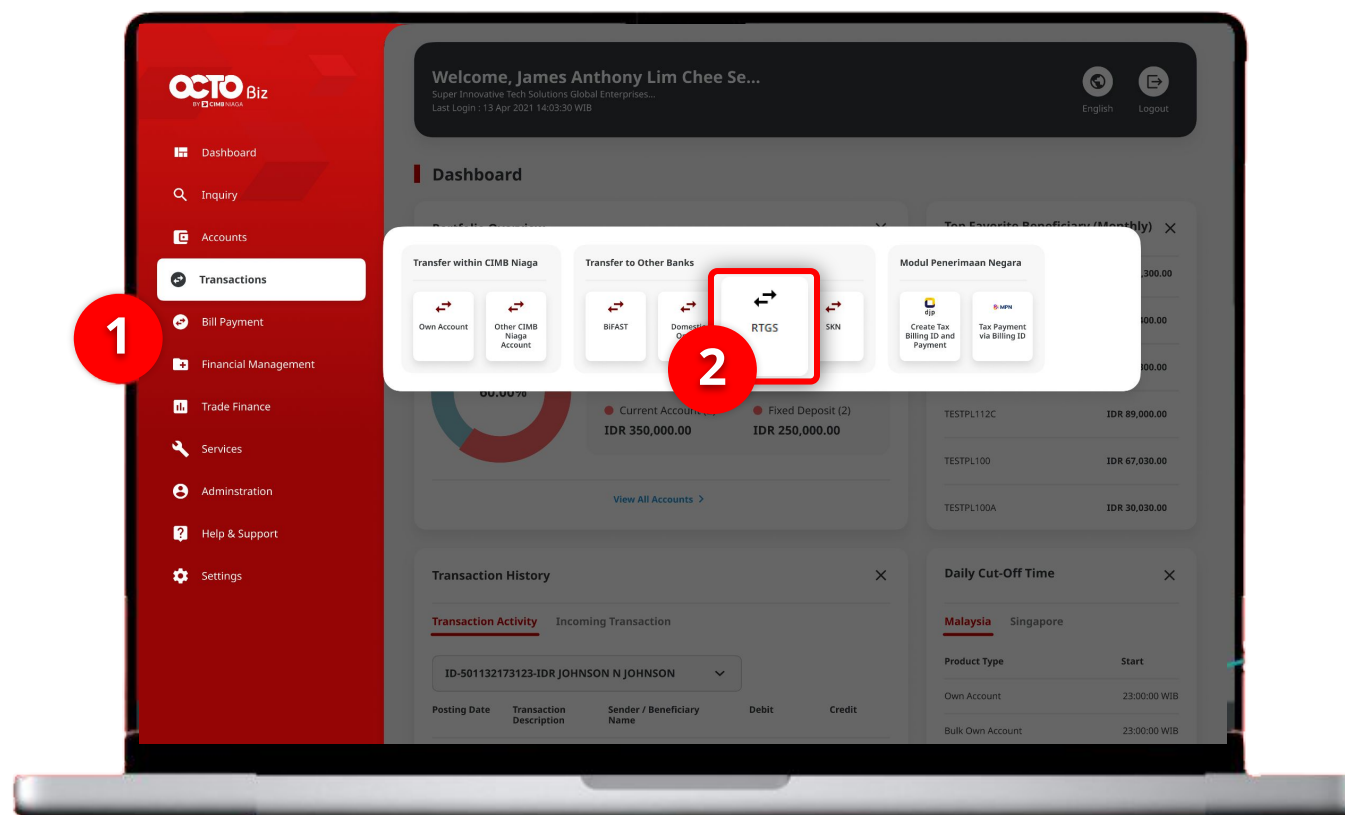
2

Click Next



1 Fill in the **Password**

2 Click **Proceed**



System will Navigate to
Dashboard Page

1 Navigate to side menu,
Transaction

2 Click **RTGS**

STEP

04

USER SAU

1

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

Sender Details

From Account *

Select

Payment Mode *

RTGS

25 Sep 2023

☐ Recurring transfer

Beneficiary Details

Beneficiary Bank Name *

Select

Beneficiary Account No. *

Enter

Beneficiary Name *

Enter

Beneficiary Citizenship *

Indonesian Foreign Citizenship

Beneficiary Resident Status *

Resident Non Resident

Beneficiary Type *

Individual Company Government

Beneficiary Address *

Enter

Beneficiary City / District *

Select

Transaction Details

Transaction Currency *

IDR - INDONESIA

Amount *

Enter

Other Details

Customer Reference No. *

Enter

Other Payment Details *

Enter

Charges Borne by (If Any)

Select

Add Another Transaction Save as Draft Next

2

Your Account Listing

Search By

Account Name Account No.

Search

Account Name	Account No.	Account Balance
NSB ID SIT FUNG LONG DESCRIPTION ACCOUNT	12221312213456	IDR 0.00
INTBM WAHYU	703057606100	IDR 1,883,242,330,048.76
GL ACCT 0111D	703089333800	IDR 0.00
GL ACCT 201D	703109400000	IDR 47,899,875.15
GL ACCT 20A	703101386400	IDR 34,915,308.00
GL ACCT 20B	703101091600	IDR 506,642.00
BANGUN PERSADA SEKAL	703106376000	IDR 181,677,644.48
IDR ACCT 01	702026130000	IDR 72,333,185.00
BANGUN PERSADA SEKAL	702037462000	IDR 8,926,812,563,065.00
GL ACCT 0111E	702040301100	IDR 0.00
GL ACCT 0111D	800000332001	IDR 0.00
GL ACCT 200	800000332002	IDR 0.00

Cancel Next

1 On Data Payment Entry Page, **Choose From Account**

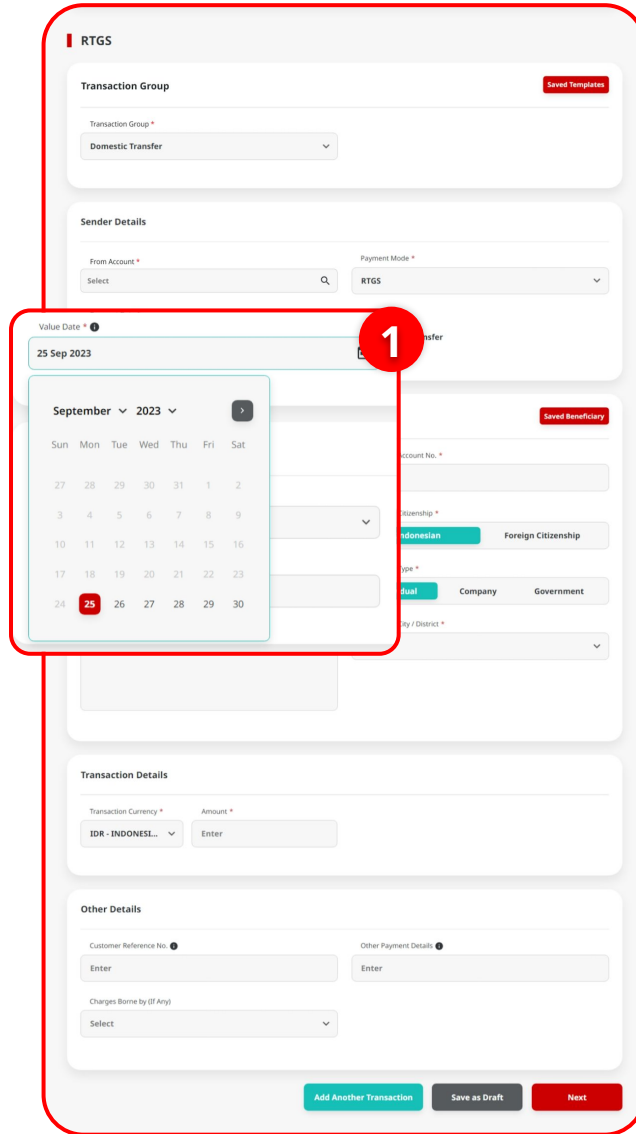
2 Choose **Source of Funds**

3 Click **Next**

STEP

05

USER SAU



The screenshot shows the RTGS transaction form. A date picker is open, showing the month of September 2023. The date 25 is highlighted in red. A red circle with the number 1 is placed over the date picker. The form includes sections for Transaction Group, Sender Details, Transaction Details, and Other Details.

RTGS

Transaction Group Saved Templates

Transaction Group *
Domestic Transfer

Sender Details

From Account *
Select

Payment Mode *
RTGS

Value Date *
25 Sep 2023

1

Transaction Details

Transaction Currency *
IDR - INDONESIA...

Amount *
Enter

Other Details

Customer Reference No. *
Enter

Other Payment Details *
Enter

Charges Borne by (If Any)
Select

Add Another Transaction Save as Draft Next

1

Choose **Payment Date**

STEP

06

USER SAU

The screenshot shows the RTGS transaction form. The 'Beneficiary Details' section is highlighted with a red box and a red circle containing the number 1. This section includes fields for Beneficiary Bank Name, Beneficiary Account No., Beneficiary Name, Beneficiary Citizenship (with 'Indonesian' selected), Beneficiary Resident Status (with 'Resident' selected), Beneficiary Type (with 'Individual' selected), Beneficiary Address, and Beneficiary City / District. Other sections visible include 'Transaction Group' (Domestic Transfer), 'Sender Details' (From Account, Payment Mode: RTGS, Payment Date: 25 Sep 2023), and 'Other Details' (Customer Reference No., Other Payment Details, Charges Borne by (If Any)).

1

Fill in the **Beneficiary Details**

STEP

06a

USER SAU

OPSIONAL

The screenshot shows the RTGS transaction form with the following sections:

- Transaction Group**: Transaction Group * (Domestic Transfer), Saved Templates.
- Sender Details**: From Account * (Select), Payment Mode * (RTGS), Payment Date * (25 Sep 2023), Recurring transfer (checkbox).
- Beneficiary Details**: Beneficiary Bank Name * (Select), Beneficiary Account No. * (Enter), Beneficiary Name * (Enter), Beneficiary Citizenship * (Indonesian, Foreign Citizenship), Beneficiary Type * (Individual, Company, Government), Beneficiary City / District * (Enter), Saved Beneficiary.
- Beneficiary Resident Status ***: Resident (highlighted with a red circle and number 1), Non Resident.
- Transaction Details**: Transaction Currency * (IDR - INDONESIA...), Amount * (Enter).
- Other Details**: Customer Reference No. * (Enter), Other Payment Details * (Enter), Charges Borne by (If Any) (Select).

Buttons at the bottom: Add Another Transaction, Save as Draft, Next.

If has **Indonesia Citizenship**,

1

Choose **Resident** as
Beneficiary Resident Status

STEP

06b

USER SAU

OPSIONAL

The screenshot shows the RTGS transaction form. A red box highlights the 'Beneficiary Resident Status' section, which includes a red circle with the number '1' next to the 'Non Resident' button. Below this, the 'MALAYSIA' dropdown is visible. The form also includes sections for Transaction Group, Sender Details, Beneficiary Details, Transaction Details, and Other Details.

RTGS

Transaction Group Saved Templates

Transaction Group *
Domestic Transfer

Sender Details

From Account *
Select

Payment Mode *
RTGS

Payment Date *
25 Sep 2023

☐ Recurring transfer

Beneficiary Details Saved Beneficiary

Beneficiary Bank Name *
Select

Beneficiary Account No. *
Enter

Beneficiary Name *
Enter

Beneficiary Citizenship *
☒ Indonesian ☐ Foreign Citizenship

Beneficiary Type *
☒ Individual ☐ Company ☐ Government

Beneficiary City / District *
Select

Beneficiary Resident Status *

☐ Resident ☒ Non Resident

MALAYSIA

Transaction Details

Transaction Currency *
IDR - INDONESIA...

Amount *
Enter

Other Details

Customer Reference No. *
Enter

Other Payment Details *
Enter

Charges Borne by (If Any)
Select

Add Another Transaction Save as Draft Next

If Not Indonesia Citizenship

1

Choose **Non-Resident** as
Beneficiary Resident Status

STEP

07

USER SAU

RTGS

Transaction Group Save Template

Transaction Group *

Domestic Transfer

Sender Details

From Account * Payment Mode *

Select RTGS

Payment Date * Recurring transfer

25 Sep 2023

Beneficiary Details Save Beneficiary

Beneficiary Bank Name * Beneficiary Account No. *

Select Enter

Beneficiary Name * Beneficiary Citizenship *

Enter Indonesian Foreign Citizenship

Beneficiary Resident Status * Beneficiary Type *

Resident Non Resident Individual Company Government

Beneficiary Address * Beneficiary City / District *

Enter Select

Transaction Details

Transaction Currency * Amount *

IDR - INDONESIA... Enter

Other Details

Customer Reference No. * Other Payment Details *

Enter Enter

Charges Borne by (If Any)

Select

Add Another Transaction Save Next

BI-FAST > Review Details

Product Group

Product Group

Domestic Transfer

Sender Details

Your Account Payment Mode

IDR INTBM WAHYU - 703057606100 BI-FAST

Value Date

25 Sep 2023

Beneficiary Details

Transfer Money Via Beneficiary Bank Name

Bank Account BANK DANAMON INDONESIA - BDNIDJJA

Beneficiary Account No. Beneficiary Name

IDR 003400078155 M KHANAFI

Transaction Details

Transaction Currency Amount Bank Charges

IDR - INDONESIA RUPIAH 200,000.00 IDR 0.00

Other Details

Customer Reference No. Other Payment Details

- -

Category Purpose Code Payment Advice

02 - Transfer of Wealth No Advice

Back Submit

1

Fill in the
Mandatory Fields

2

Click **Next**

3

System will show the
Review Details Page
Click Submit

S T E P

08

USER SAU

RTGS > Acknowledgement

Task has been sent for approval

Reference No : IR123092500000011 Submitted On : 25 Sep 2023 10:04:33 WIB

Transaction Group

Transaction Group

Domestic Transfer

Sender Details

From Account

703057606100-IDR INTBM WAHYU

Payment Mode

RTGS

Payment Date

25 Sep 2023

Beneficiary Details

Beneficiary Bank Name

PT BANK AMAR INDONESIA - LOMAJD1

Beneficiary Account No.

158145992000

Beneficiary Name

Kristanto Haryadi

Beneficiary Citizenship

Indonesian

Beneficiary Resident Status

Resident

Beneficiary Type

Individual

Beneficiary Address

C-11-3, XYZ Street, Town A

Beneficiary City / District

00002 - Tangerang Selatan

Transaction Details

Transaction Currency

IDR - INDONESIAN RUPIAH

Amount

200,000,000.00

Bank Charges

IDR 0.00

Other Details

Customer Reference No.

-

Other Payment Details

-

Charges Borne by

-

Payment Advice

No Advice

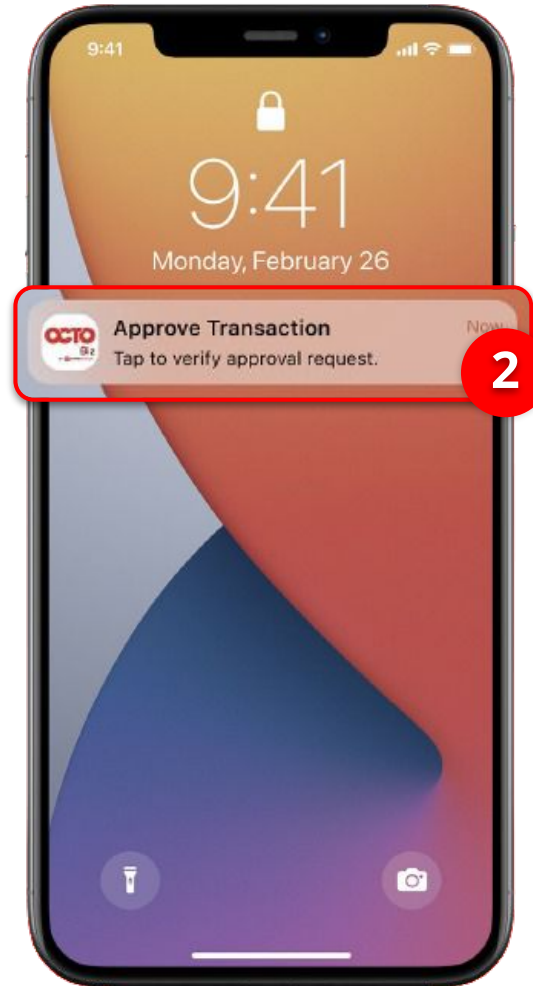
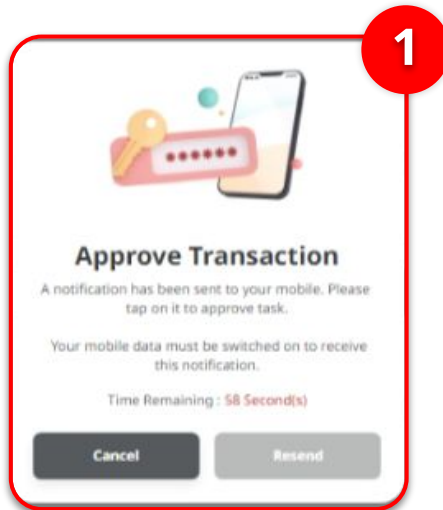
Print

Save As Template

Save As Beneficiary

Make Another Transaction

System will navigate to
Acknowledgement page

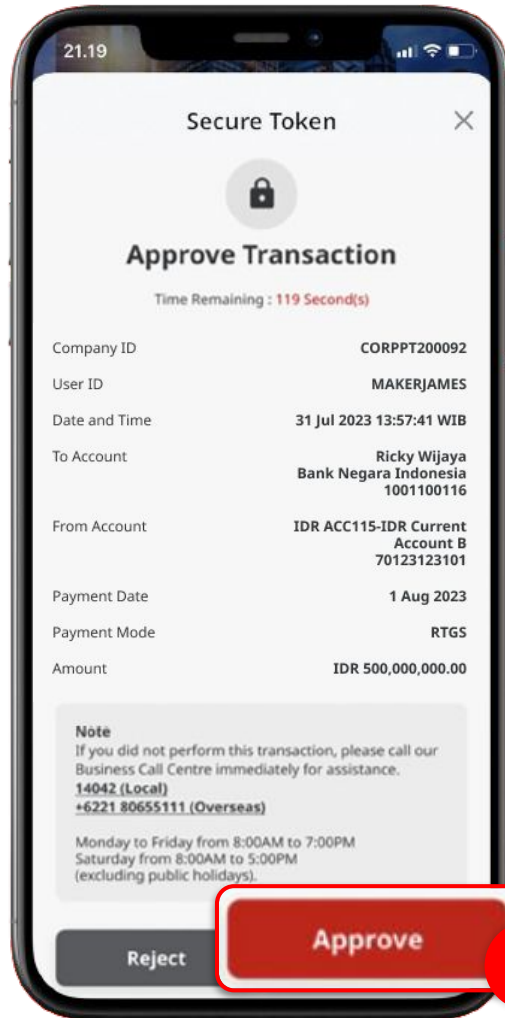


- 1 System will navigate to **Approve Transaction** Pop-Up on Website
- 2 System will send **Mobile Notification**. Open the Mobile device, Click **Notification Bar**

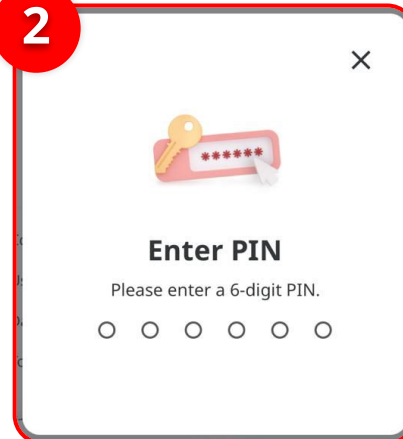
STEP

10

USER SAU



2

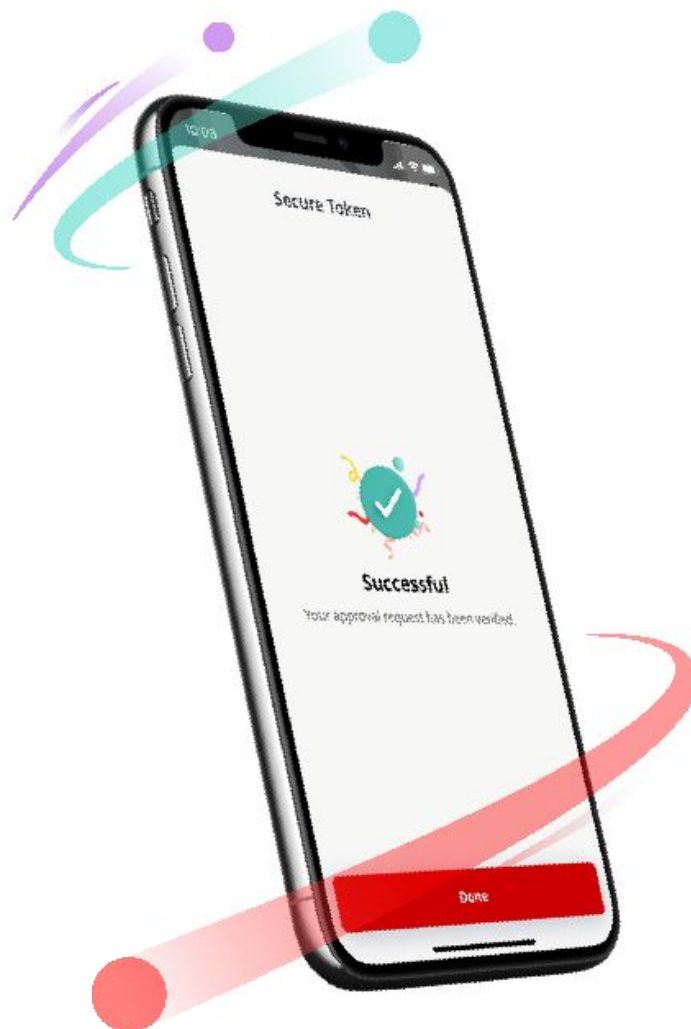


1

Click **Approve**

2

Input **6-Digit Pin**



If **Transaction is Success**,
system will show the
Acknowledgement Page on
Mobile Device

STEP

12

USER SAU

RTGS > Acknowledgement

Successful

Reference No. : IR7230925000000018 Submitted On : 25 Sep 2023 11:30:08 WIB

Status : Successful

Note: View details on this item via Transaction Status Inquiry.

Product Group

Product Group

Domestic Transfer

Sender Details

Your Account
703057006100-IDR INTBM WAHYU
Value Date
25 Sep 2023

Payment Mode
RTGS

Beneficiary Details

Beneficiary Bank Name
PT BANK AMAR INDONESIA - LOMAJD1
Beneficiary Name
Yip Wan San
Beneficiary Resident Status
Non Resident (SINGAPORE)
Beneficiary Address
1, Jalan XYZ, Bandar ABC

Beneficiary Account No.
6417770045
Beneficiary Citizenship
Foreign Citizenship (SINGAPORE)
Beneficiary Type
Individual
Beneficiary City / District
03000 - JAKARTA PUSAT

Transaction Details

Transaction Currency
IDR - INDONESIAN RUPIAH

Amount
1,000,000,000.00

Bank Charges
IDR 0.00

Other Details

Customer Reference No.
+
Charges Borne by
-

Other Payment Details
+
Payment Advice
No Advice

Print

Save As Template

Save As Beneficiary

Make Another Transaction

On the Website, System also navigates to **Acknowledgement Page**

STEP

13

USER SAU

RTGS > Acknowledgement

Successful

Reference No. : IR7230925000000018 Submitted On : 25 Sep 2023 11:30:08 WIB

Status : Successful

Note: View details on this item via Transaction Status Inquiry.

Product Group

Product Group

Domestic Transfer

Sender Details

Your Account

703057006100-IDR INTBM WAHYU

Value Date

25 Sep 2023

Payment Mode

RTGS

Beneficiary Details

Beneficiary Bank Name

PT BANK AMAR INDONESIA - LOMAJD1

Beneficiary Name

Yip Wan San

Beneficiary Resident Status

Non Resident (SINGAPORE)

Beneficiary Address

1, Jalan XYZ, Bandar ABC

Beneficiary Account No.

6417770045

Beneficiary Citizenship

Foreign Citizenship (SINGAPORE)

Beneficiary Type

Individual

Beneficiary City / District

03000 - JAKARTA PUSAT

Transaction Details

Transaction Currency

IDR - INDONESIAN RUPIAH

Amount

1,000,000,000.00

Bank Charges

IDR 0.00

Other Details

Customer Reference No.

*

Charges Borne by

*

Other Payment Details

*

Payment Advice

No Advice

Print

Save As Template

Save As Beneficiary

Make Another Transaction

If Payment is Success,
Transaction Status will
change to **"Successful"**



RTGS WEBSITE

Maker-Approver Flow

Single-Access User

Multiple Beneficiary Submission

STEP

01

MAKER

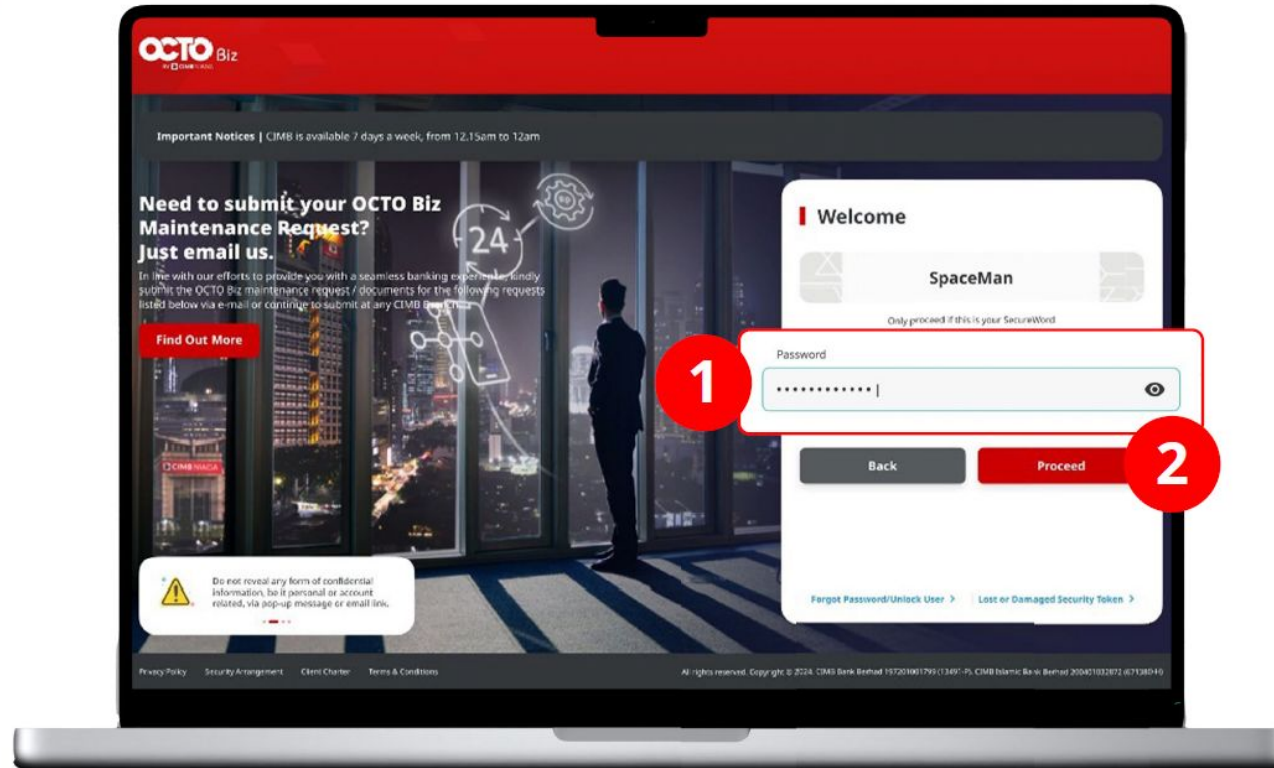


1

Maker Login using User & Company ID

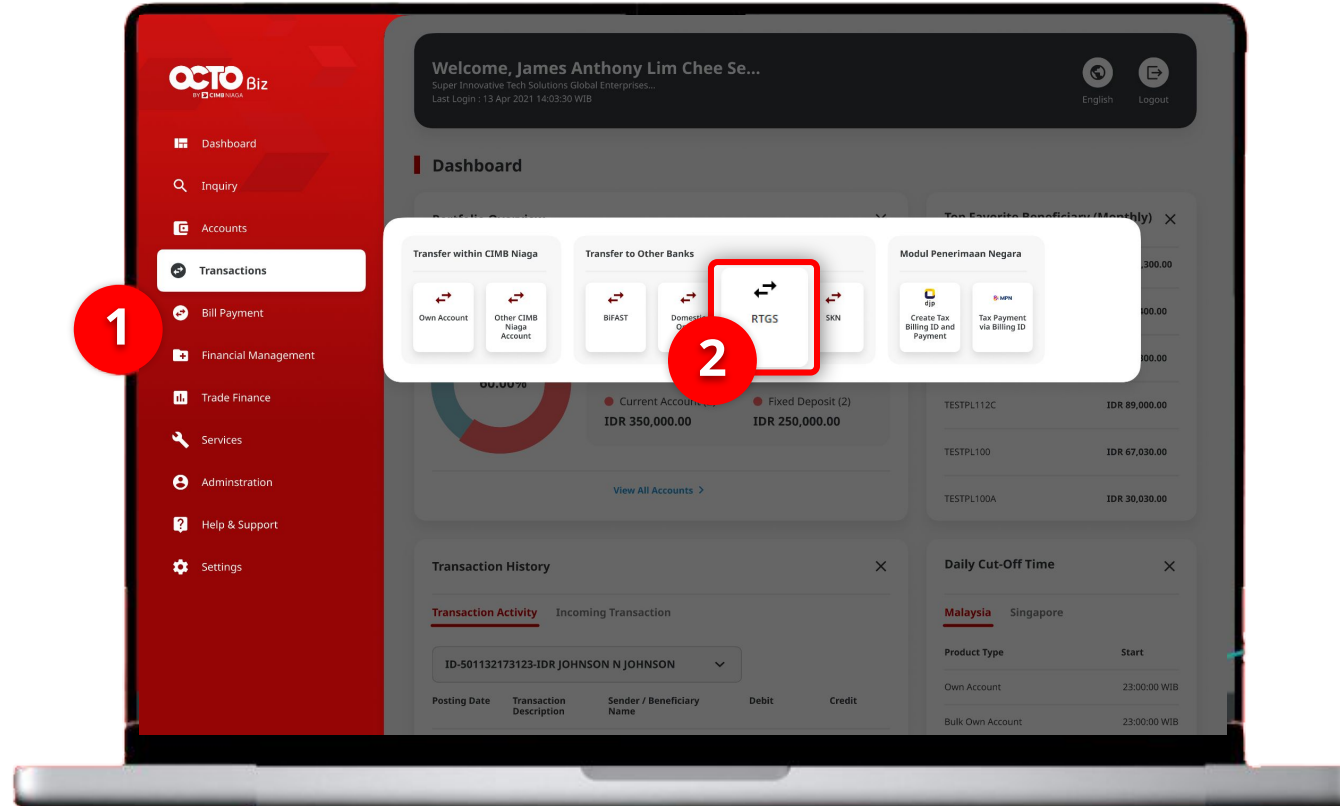
2

Click Next



1 Fill in the **Password**

2 Click **Proceed**



System will Navigate to
Dashboard Page

- 1 Navigate to side menu,
Click **Transaction**
- 2 Click **RTGS**

1

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

Sender Details

From Account *

Select

Payment Mode *

RTGS

25 Sep 2023

☐ Recurring transfer

Beneficiary Details

Beneficiary Bank Name *

Select

Beneficiary Account No. *

Enter

Beneficiary Name *

Enter

Beneficiary Citizenship *

Indonesian Foreign Citizenship

Beneficiary Resident Status *

Resident Non Resident

Beneficiary Type *

Individual Company Government

Beneficiary Address *

Enter

Beneficiary City / District *

Select

Transaction Details

Transaction Currency *

IDR - INDONESIA

Amount *

Enter

Other Details

Customer Reference No. *

Enter

Other Payment Details *

Enter

Charges Borne by (If Any)

Select

Add Another Transaction Save as Draft Next

2

Your Account Listing

Search By

Account Name Account No.

Search

Account Name	Account No.	Account Balance
NSB ID SIT FUNG LONG DESCRIPTION ACCOUNT	12221312213456	IDR 0.00
INTBM WAHYU	703057606100	IDR 1,883,242,330,048.76
GL ACCT 0111D	703089333800	IDR 0.00
GL ACCT 201D	703109400000	IDR 47,899,875.15
GL ACCT 20A	703101386400	IDR 34,915,308.00
GL ACCT 20B	703101091000	IDR 506,642.00
BANGUN PERSADA SEKAL	703106376000	IDR 181,677,644.48
IDR ACCT 01	702026133000	IDR 72,333,185.00
BANGUN PERSADA SEKAL	702037462000	IDR 8,926,812,563,065.00
GL ACCT 0111E	702040303100	IDR 0.00
GL ACCT 0111D	800000332001	IDR 0.00
GL ACCT 200	800000332002	IDR 0.00

Cancel Next

1 On Data Payment Entry Page, **Choose From Account**

2 Choose **Source of Funds**

3 Click **Next**

The screenshot shows the RTGS transaction form with a calendar overlay for selecting the payment date. The calendar is for September 2023, and the date 25 is highlighted. A red circle with the number 1 is placed over the calendar overlay.

RTGS

Transaction Group Saved Templates

Transaction Group *
Domestic Transfer

Sender Details

From Account *
Select

Payment Mode *
RTGS

Value Date *
25 Sep 2023

1

Transaction Details

Transaction Currency *
IDR - INDONESIA...

Amount *
Enter

Other Details

Customer Reference No. *
Enter

Other Payment Details *
Enter

Charges Borne by (If Any)
Select

Add Another Transaction Save as Draft Next

1

Choose **Payment Date**

The screenshot shows the RTGS transaction form. The 'Beneficiary Details' section is highlighted with a red box and a red circle containing the number 1. This section includes fields for Beneficiary Bank Name, Beneficiary Account No., Beneficiary Name, Beneficiary Citizenship (with 'Indonesian' selected), Beneficiary Resident Status (with 'Resident' selected), Beneficiary Type (with 'Individual' selected), Beneficiary Address, and Beneficiary City / District. Below this, there are fields for Transaction Currency (IDR - INDONESIA) and Amount. The 'Other Details' section at the bottom includes Customer Reference No., Other Payment Details, and Charges Borne by (If Any). At the bottom of the form are buttons for 'Add Another Transaction', 'Save as Draft', and 'Next'.

1

Fill in the **Beneficiary Details**

STEP

06a

USER SAU

OPSIONAL

The screenshot shows the RTGS transaction form with the following sections:

- Transaction Group**: Transaction Group * (Domestic Transfer), Saved Templates
- Sender Details**: From Account * (Select), Payment Mode * (RTGS), Payment Date * (25 Sep 2023), Recurring transfer (checkbox)
- Beneficiary Details**: Beneficiary Bank Name * (Select), Beneficiary Account No. * (Enter), Beneficiary Name * (Enter), Beneficiary Citizenship * (Indonesian, Foreign Citizenship), Beneficiary Type * (Individual, Company, Government), Beneficiary City / District * (Enter), Beneficiary Resident Status * (Resident, Non Resident) - **1**
- Transaction Details**: Transaction Currency * (IDR - INDONESIA...), Amount * (Enter)
- Other Details**: Customer Reference No. * (Enter), Other Payment Details * (Enter), Charges Borne by (If Any) (Select)

Buttons at the bottom: Add Another Transaction, Save as Draft, Next

If has **Indonesia Citizenship**,**1** Choose **Resident** as
Beneficiary Resident Status

STEP

06b

USER SAU

OPSIONAL

The screenshot shows the RTGS transaction form. A red box highlights the 'Beneficiary Resident Status' section, which includes a red circle with the number '1' next to the 'Resident' button. Below this, there is a dropdown menu showing 'MALAYSIA'. The form also includes sections for Transaction Group, Sender Details, Beneficiary Details, Transaction Details, and Other Details.

RTGS

Transaction Group Saved Templates

Transaction Group *
Domestic Transfer

Sender Details

From Account *
Select

Payment Mode *
RTGS

Payment Date *
25 Sep 2023

☐ Recurring transfer

Beneficiary Details Saved Beneficiary

Beneficiary Bank Name *
Select

Beneficiary Account No. *
Enter

Beneficiary Name *
Enter

Beneficiary Citizenship *

Beneficiary Type *

Beneficiary City / District *
Select

Beneficiary Resident Status *

MALAYSIA

Transaction Details

Transaction Currency *
IDR - INDONESIA...

Amount *
Enter

Other Details

Customer Reference No. *
Enter

Other Payment Details *
Enter

Charges Borne by (If Any)
Select

Add Another Transaction Save as Draft Next

If has **Indonesia Citizenship**,

1

Choose **Resident** as
**Beneficiary Resident
Status**

Add Another Transaction

1 item(s)

☐	Beneficiary Account No. ↕	Beneficiary Bank Name ↕	Beneficiary Name ↕	Amount ↕	Bank Charges ↕	Action
☐	6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	<button>Delete</button> <button>Edit</button>

Save as Draft Next

Add Another Transaction

2 item(s)

☐	Beneficiary Account No. ↕	Beneficiary Bank Name ↕	Beneficiary Name ↕	Amount ↕	Bank Charges ↕	Action
☐	1232313123213456	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00	<button>Delete</button> <button>Edit</button>
☐	6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	<button>Delete</button> <button>Edit</button>

Save as Draft Next

If Add Transaction are success, system will go to **Batch Online Mode**

Repeat the step to **add another Transaction**

RTGS

Transaction Group Saved Templates

Transaction Group *
Domestic Transfer

Sender Details

From Account *
Select

Payment Mode *
RTGS

Payment Date *
25 Sep 2023

☐ Recurring transfer

Beneficiary Details Saved Beneficiary

Beneficiary Bank Name *
Select

Beneficiary Account No. *
Enter

Beneficiary Name *
Enter

Beneficiary Citizenship *
Indonesian Foreign Citizenship

Beneficiary Resident Status *
Resident Non Resident

Beneficiary Type *
Individual Company Government

Beneficiary Address *
Enter

Beneficiary City / District *
Select

Transaction Details

Other Details

Customer Reference No. *
Enter

Other Payment Details *
Enter

Charges Borne by (If Any)
Select

2 Add Another Transaction Save as Draft Next

1

Fill in the
Mandatory Fields

2

Click **Add Another
Transaction**

STEP

09a

MAKER

OPSIONAL

1

Click **Beneficiary Record Hyperlink** to see the **Transaction Details**

Add Another Transaction

2 item(s)

☐	Beneficiary Account No. ↕	Beneficiary Bank Name ↕	Beneficiary Name ↕	Amount ↕	Bank Charges ↕	Action
☐	793191691600	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00	Delete Edit
☐	6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	Delete Edit

Save as DraftNext

Transaction Details

Beneficiary Details

Beneficiary Bank Name
PT BANK AMAR INDONESIA - LOMAJD1

Beneficiary Account No.
1232313123213456

Beneficiary Name
Kristanto Haryadi

Beneficiary Citizenship
Indonesian

Beneficiary Resident Status
Resident

Beneficiary Type
Individual

Beneficiary Address
11, Jalan ABC, Bandar PQR

Beneficiary City / District
00002 - Tangerang Selatan

Transaction Details

Transaction Currency
IDR - INDONESIAN RUPIAH

Amount
200,000,000.00

Bank Charges
IDR 0.00

Other Details

Customer Reference No.
-

Charges Borne by
-

Other Payment Details
-

Payment Advice
No Advice

Close

STEP

09b

MAKER

OPSIONAL

Add Another Transaction

2 item(s)

☐	Beneficiary Account No.	Beneficiary Bank Name	Beneficiary Name	Amount	Bank Charges	Action
☐	1232313123213456	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00	1 Edit
☐	6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	Delete Edit

Save as Draft Next

1

If there are mistakes, **Click Edit to edit the Data**

Edit Transaction Details

Save Beneficiary

Transfer Money Via *

Bank Account

Beneficiary Bank Name *

BANK DANAMON INDONESIA - BOINDJA

Beneficiary Account No. *

003400078155

Beneficiary Name

M. KHANAFI

Transaction Details

Transaction Currency *

IDR - INDONESIA RUP...

Amount *

200,000.00

Other Details

Customer Reference No. *

Enter

Other Payment Detail *

Enter

Category Purpose Code *

02-Transfer of Wealth

Charges borne by (If Any)

Select

Close Done

STEP

09c

MAKER

OPSIONAL

Add Another Transaction

2 item(s)

☐	Beneficiary Account No. ↕	Beneficiary Bank Name ↕	Beneficiary Name ↕	Amount ↕	Bank Charges ↕	Action
☐	1232313123213456	PT BANK AMAR INDONESIA - LOMAIDJ1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00	Delete
☐	6417779045	PT BANK AMAR INDONESIA - LOMAIDJ1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	Delete Edit

Save as Draft Next

If needed to **delete the beneficiary**,

1 Click **Delete**

2 Click **yes**



Delete

Are you sure you want to delete this items?

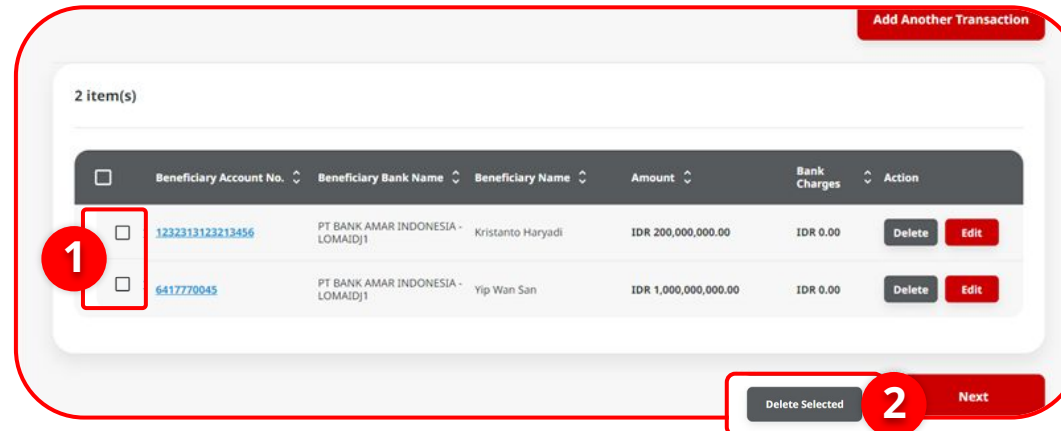
No Yes

STEP

09d

MAKER

OPSIONAL



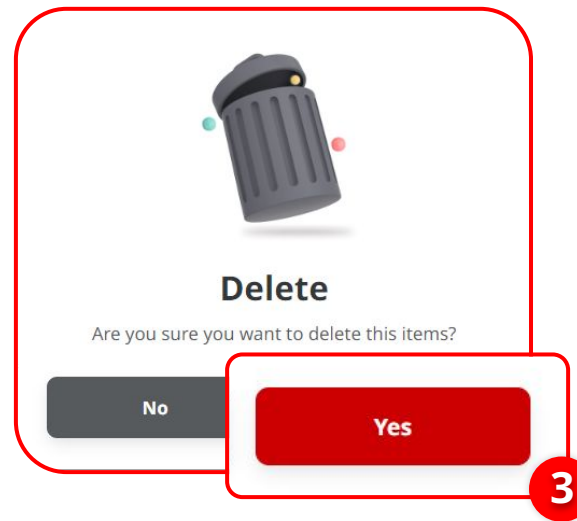
2 item(s)

☐	Beneficiary Account No. ▾	Beneficiary Bank Name ▾	Beneficiary Name ▾	Amount ▾	Bank Charges ▾	Action
☐	1232313123213456	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00	Delete Edit
☐	6417779045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	Delete Edit

Delete Selected Next

If needed to **delete the beneficiary list**,

- 1 Click **Checkboxes**
- 2 Click **Delete Selection**
- 3 Click **Yes**





Delete

Are you sure you want to delete this items?

No Yes

Add Another Transaction

2 item(s)

☐	Beneficiary Account No. ▾	Beneficiary Bank Name ▾	Beneficiary Name ▾	Amount ▾	Bank Charges ▾	Action
☐	1232313123213456	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00	Delete Edit
☐	6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	Delete Edit

Save as Draft

1

Next

RTGS (Multiple) > Review Details

Transaction Group

Transaction Group
Domestic Transfer

Sender Details

From Account
703057606100- IDR INTBM WAHYU

Payment Mode
RTGS

Payment Date
25 Sep 2023

2 item(s)

Beneficiary Account No. ▾	Beneficiary Bank Name ▾	Beneficiary Name ▾	Amount ▾	Bank Charges ▾
1232313123213456	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00
6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00

Total Amount : IDR 1,200,000,000.00 | Total Charges : IDR 0.00

Back

2

Submit

1 Click **Next**2 System will show the Review Details Page
Click Submit

RTGS (Multiple) > Acknowledgement

Task has been sent for approval

Reference No.: IFL230925000000013 Submitted On: 25 Sep 2023 11:42:01 WIB

Transaction Group

Transaction Group
Domestic Transfer

Sender Details

From Account
703057606100-IDR INTBM WAHYU

Payment Mode
RTGS

Payment Date
25 Sep 2023

2 item(s)

Reference No.	Beneficiary Account No.	Beneficiary Bank Name	Beneficiary Name	Amount	Bank Charges
IR230925000000020	123211123213456	PT BANK AMAR INDONESIA - LOMAJD1	Kristanto Haryadi	IDR 200,000,000.00	IDR 0.00
IR230925000000019	6417778045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00

Total Amount: IDR 1,200,000,000.00 | Total Charges: IDR 0.00

Print Save As Template Make Another Transaction

System will navigate to
Acknowledgement page

To Approve the Transaction,
go to Page:

48 Mobile Token

57 Hard Token



BI-FAST

Approve Transaction

Mobile Token

Hard Token



RTGS

Approve Transaction

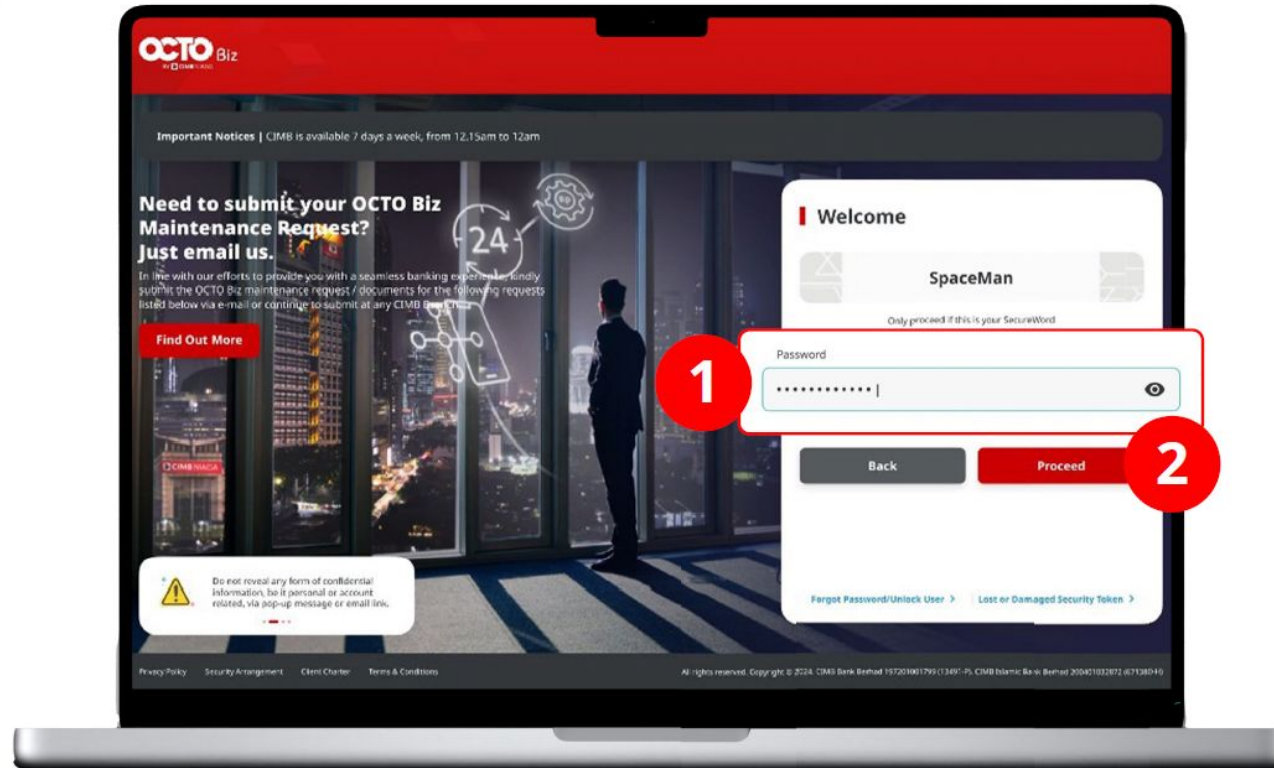
Mobile Token

Approval Process - Mobile Token is used for users who have **Mobile Token**

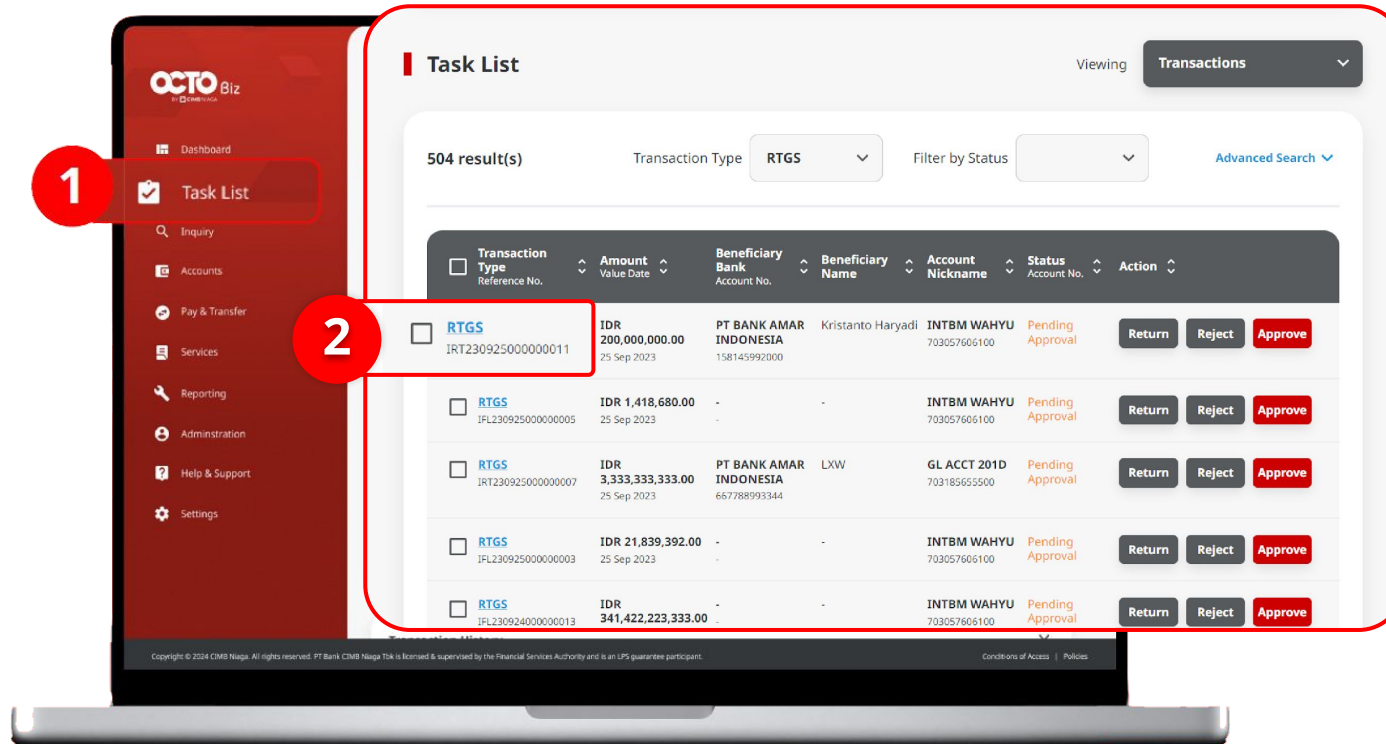
STEP

01

APPROVER

Login as **Approver**

- 1 Fill in the **Password**
- 2 Click **Proceed**



1 Navigate to side menu,
Click Task List

2 Click Transaction
Hyperlink

Task List > Details

Transaction Status : Pending Approval

Creation Date

Reference No.

2023-09-25 10:04:33 WIB

IR723092500000011

Transaction Group

Transaction Group

Domestic Transfer

Sender Details

From Account

Payment Mode

Payment Date

703057006100-IDR INTRM WAHYU

RTGS

25 Sep 2023

Beneficiary Details

Beneficiary Bank Name

Beneficiary Account No.

Beneficiary Name

PT BANK AMAR INDONESIA - LOMAJDI1

158145992000

Kristanto Haryadi

Beneficiary Citizenship

Beneficiary Resident Status

Beneficiary Type

Indonesian

Resident

Individual

Beneficiary Address

Beneficiary City / District

C-11-3, XYZ Street, Town A

00002 - Tangerang Selatan

Transaction Details

Transaction Currency

Amount

Bank Charges

IDR - INDONESIAN RUPIAH

200,000,000.00

IDR 0.00

Other Details

Customer Reference No.

Other Payment Details

Charges Borne by

*

*

*

Payment Advice

No Advice

User Activities

User	Activities	Date / Time	Remark
MAKER7	Submit	25 Sep 2023 10:04:33 WIB	

Remark

Remarks

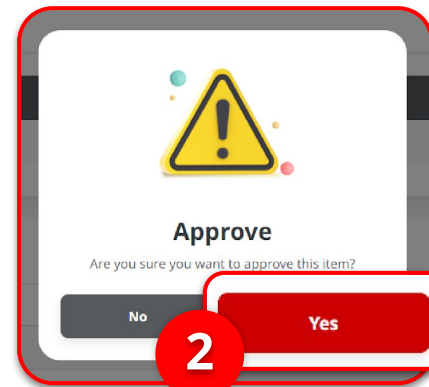
Enter

Maximum 100 characters

Back

Return

Approve



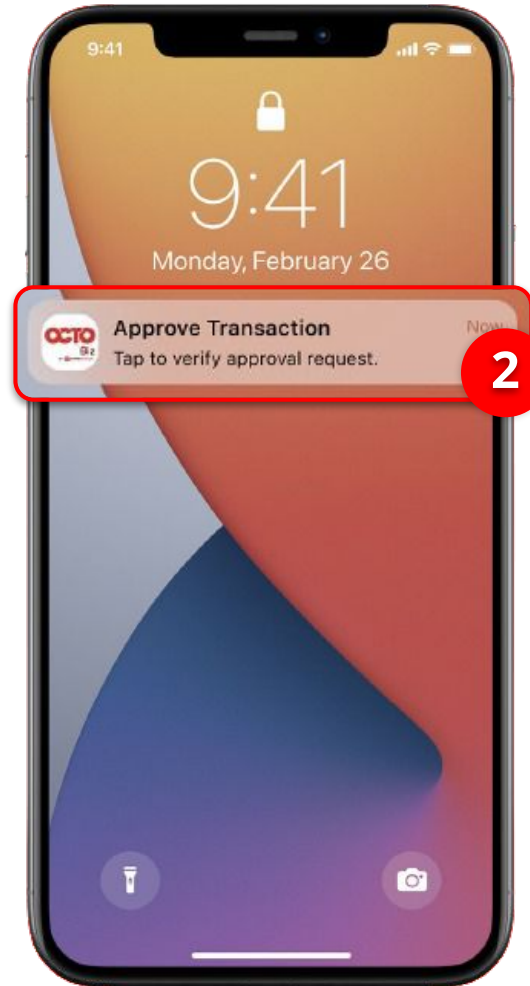
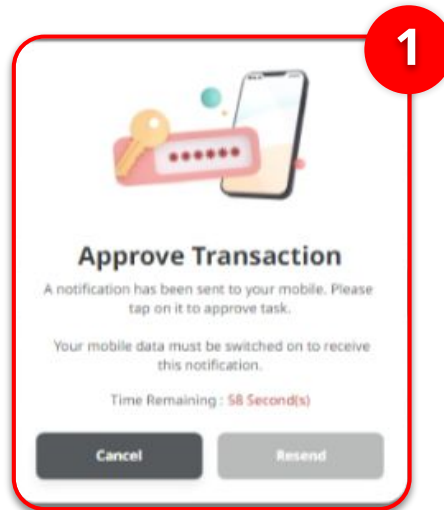
Review Transaction

- 1 Click Approve
- 2 Click Yes

STEP

04

APPROVER



- 1 System will navigate to **Approve Transaction Pop-Up on Website**
- 2 System will send **Mobile Notification**. Open the Mobile device, Click **Notification Bar**

STEP

05

APPROVER

21.19

Secure Token (Software) X



Approve Transaction

Company ID	CORPPT200092
User ID	MAKERJAMES
Date and Time	31 Jul 2023 13:57:41 WIB
To Account	Ricky Wijaya Bank Negara Indonesia 1001100116
From Account	IDR ACC115-IDR Current Account B 70123123101
Payment Date	1 Aug 2023
Payment Mode	RTGS
Amount	IDR 500,000,000.00

Note
If you did not perform this transaction, please call our
Business Call Centre immediately for assistance.
1300 888 828 (Local)
+603 2297 3000 (Overseas)

Monday to Friday from 8:00AM to 7:00PM
Saturday from 8:00AM to 5:00PM
(excluding public holidays)

Reject Approve

2

X



Enter PIN

Please enter a 6-digit PIN.

○ ○ ○ ○ ○ ○

1

Click **Approve Button**

2

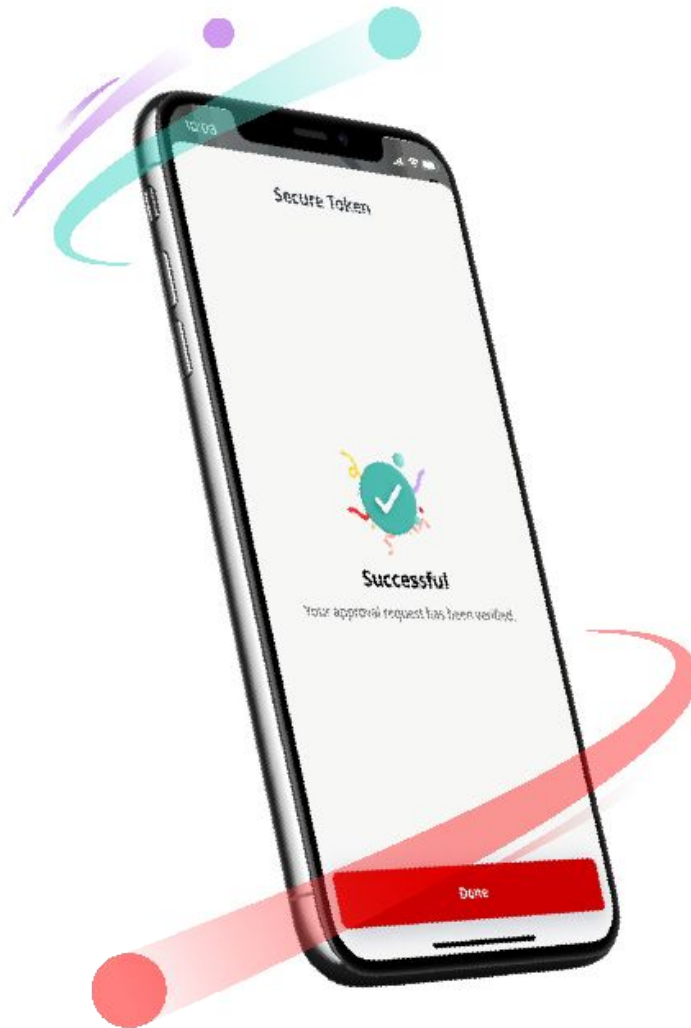
Fill in the **6-Digit Pin**

1

STEP

06

APPROVER



If Transaction is Success, system will show the **Acknowledgement Page** on Mobile Device

Task List > Acknowledgement

Transaction(s) approved

Reference No. : INT23092500000011 Approved On : 25 Sep 2023 11:17:28 WIB

Status : Successful

Note: View details on this item via Transaction Status Inquiry.

Product Group

Product Group
Domestic Transfer

Sender Details

Your Account
703057606100-IDR INTBM WAHYU

Payment Mode
RTGS

Value Date
25 Sep 2023

Beneficiary Details

Beneficiary Bank Name
PT BANK AMAR INDONESIA - LOMAJD1

Beneficiary Account No.
158145992000

Beneficiary Name
Kristanto Haryadi

Beneficiary Citizenship
Indonesian

Beneficiary Resident Status
Resident

Beneficiary Type
Individual

Beneficiary Address
C-11-3, XYZ Street, Town A

Beneficiary City / District
00002 - Tangerang Selatan

Transaction Details

Transaction Currency
IDR - INDONESIAN
RUPIAH

Amount
200,000,000.00

Bank Charges
IDR 0.00

Other Details

Customer Reference No.
+

Other Payment Details
+

Charges Borne by
+

Payment Advice
No Advice

Print

Done

On the Website, System also navigates to
Acknowledgement Page

Task List > Acknowledgement

Transaction(s) approved

Reference No.: IRT23092500000011 Approved On: 25 Sep 2023 11:17:28 WIB

Status : Successful

Note: View details on this item via Transaction Status Inquiry.

Product Group

Product Group

Domestic Transfer

Sender Details

Your Account

703057606100-IDR INTBM WAHYU

Payment Mode

RTGS

Value Date

25 Sep 2023

Beneficiary Details

Beneficiary Bank Name

PT BANK AMAR INDONESIA - LOMAJDI

Beneficiary Account No.

158145992000

Beneficiary Name

Kristanto Haryadi

Beneficiary Citizenship

Indonesian

Beneficiary Resident Status

Resident

Beneficiary Type

Individual

Beneficiary Address

C-11-3, XYZ Street, Town A

Beneficiary City / District

00002 - Tangerang Selatan

Transaction Details

Transaction Currency

IDR - INDONESIAN RUPIAH

Amount

200,000,000.00

Bank Charges

IDR 0.00

Other Details

Customer Reference No.

*

Other Payment Details

*

Charges Borne by

*

Payment Advice

No Advice

Print

Done

If Payment is Success,
Transaction Status will change
to **"Successful"**



RTGS

Approve Transaction

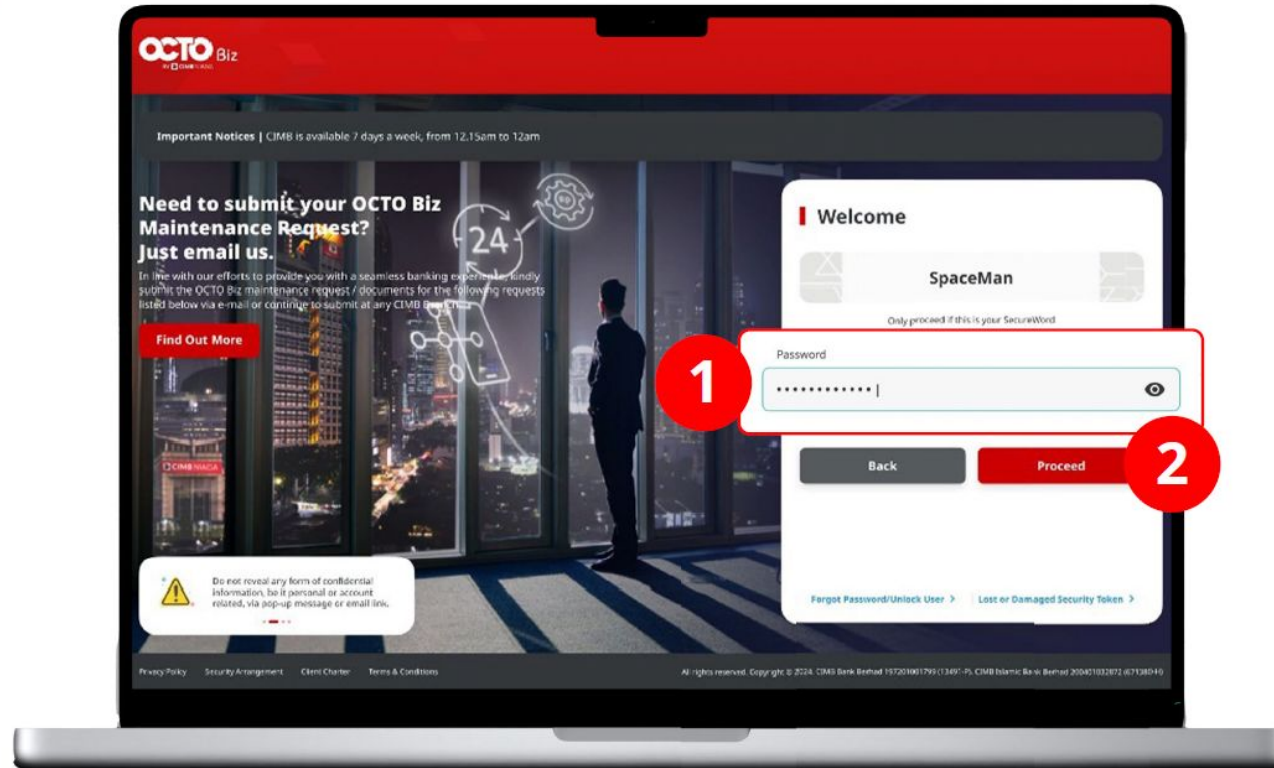
Hard Token

Approval Process - Hard Token modul ini digunakan untuk User yang memiliki Hard-Token

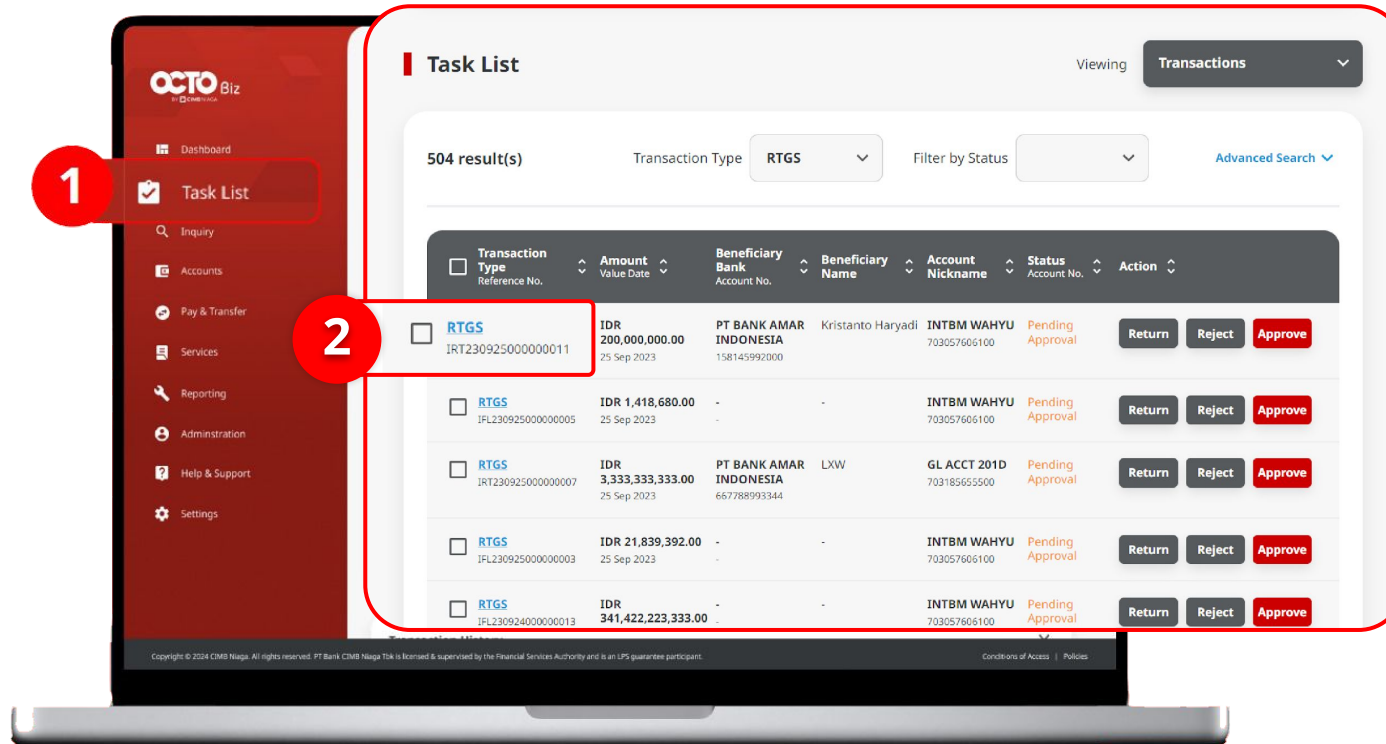
STEP

01

APPROVER

Login as **Approver**

- 1 Fill in the **Password**
- 2 Click **Proceed**



1

Navigate to side menu,
Click Task List

2

Click Transaction
Hyperlink

Task List > Details

Transaction Status : Pending Approval

Creation Date: 2023-09-25 10:04:33 WIB | Reference No: RT23092500000011

Transaction Group

Transaction Group: Domestic Transfer

Sender Details

From Account: 703057606100-IDR INTBM WIAHYU | Payment Mode: RTGS | Payment Date: 25 Sep 2023

Beneficiary Details

Beneficiary Bank Name PT BANK AMAR INDONESIA - LOMAJDI1	Beneficiary Account No. 158145992000	Beneficiary Name Kristanto Haryadi
Beneficiary Citizenship Indonesian	Beneficiary Resident Status Resident	Beneficiary Type Individual
Beneficiary Address C-11-3, XYZ Street, Town A	Beneficiary City / District 00002 - Tangerang Selatan	

Transaction Details

Transaction Currency IDR - INDONESIAN RUPIAH	Amount 200,000,000.00	Bank Charges IDR 0.00
---	--------------------------	--------------------------

Other Details

Customer Reference No.: - | Other Payment Details: - | Charges Borne by: -

Payment Advice: No Advice

User Activities

User	Activities	Date / Time	Remark
MAKER7	Submit	25 Sep 2023 10:04:33 WIB	

Remark

Remarks: Enter (Maximum 100 characters)

Buttons: Back, Return, **Approve** (Step 1)

Approve Transaction ✕

Step 1
Turn on the device and press number 2.

Step 2
Enter the following number into your device.
35710833

Step 3
Enter the 8-digit code here.
Enter 8-digit code

Submit (Step 2)

Review Transaction

1 Click Approve

2 System will show the Approve Transaction Box

STEP

04

APPROVER



- 1 Turn on the Hard Token device by **Clicking Play button**
- 2 Enter the **Secure pin number**
- 3 if the pin is correct, system will show **"APPLI"** on device Screen.
- 4 Click **"2" button** to go to **Transaction Signing Feature**.

S T E P

05

APPROVER

Step 2

Enter the following number into your device.

35710833



1 Input the code that show on the **Pop-up Box** website

2 Click **Play Button**

STEP

06

APPROVER



×

Approve Transaction

Step 1

Turn on the device and press number 2.



Step 2

Enter the following number into your device.

82365544



Step 3

Enter the 8-digit code here.

2

3

Submit

- 1 Hard-Token device will show the **8-digit Code**
- 2 **Input the code to Approve Transaction Pop up**
- 3 Click **Submit button**

Task List > Acknowledgement

Transaction(s) approved

Reference No. : INT23092500000011 Approved On : 25 Sep 2023 11:17:28 WIB

Status : **Successful**

Note: View details on this item via Transaction Status Inquiry.

Product Group

Product Group
Domestic Transfer

Sender Details

Your Account	Payment Mode	Value Date
703057606100-IDR INTBM WAHYU	RTGS	25 Sep 2023

Beneficiary Details

Beneficiary Bank Name	Beneficiary Account No.	Beneficiary Name
PT BANK AMAR INDONESIA - LOMAJD1	158145992000	Kristanto Haryadi
Beneficiary Citizenship	Beneficiary Resident Status	Beneficiary Type
Indonesian	Resident	Individual
Beneficiary Address	Beneficiary City / District	
C-11-3, XYZ Street, Town A	00002 - Tangerang Selatan	

Transaction Details

Transaction Currency	Amount	Bank Charges
IDR - INDONESIAN RUPIAH	200,000,000.00	IDR 0.00

Other Details

Customer Reference No.	Other Payment Details	Charges Borne by
-	-	-
Payment Advice		
No Advice		

Print Done

On the Website, System also navigates to
Acknowledgement Page



OCTO Biz
BY  **CIMB NIAGA**

