

# OCTO Biz

Pay & Transfer  
**SKN**  
Mobile

TUTORIALOCTOBIZ2024

KEJAR MIMPI

*Aksi dan  
Kolaborasi*





## Pay & Transfer

# SKN

**Pay & Transfer – SKN** payment mode for customers to perform SKN transfer to beneficiary from other Banks

PAGE

**03** Create Transaction

PAGE

**23** Approve Transaction



## SKN Create Transaction

*Maker-Approver Flow*

*Single-Access User*

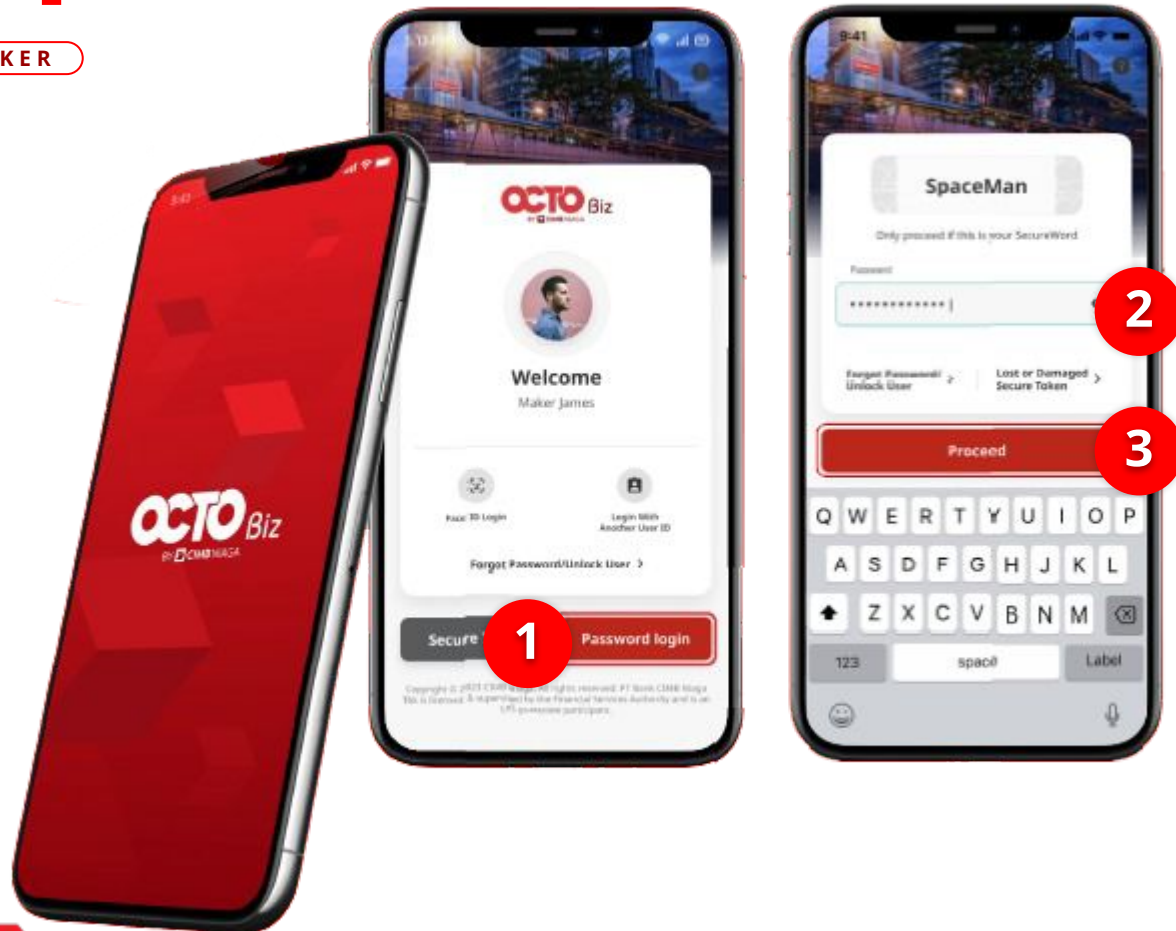


## SKN Create Transaction

*Maker-Approver Flow*

*Single-Access User*

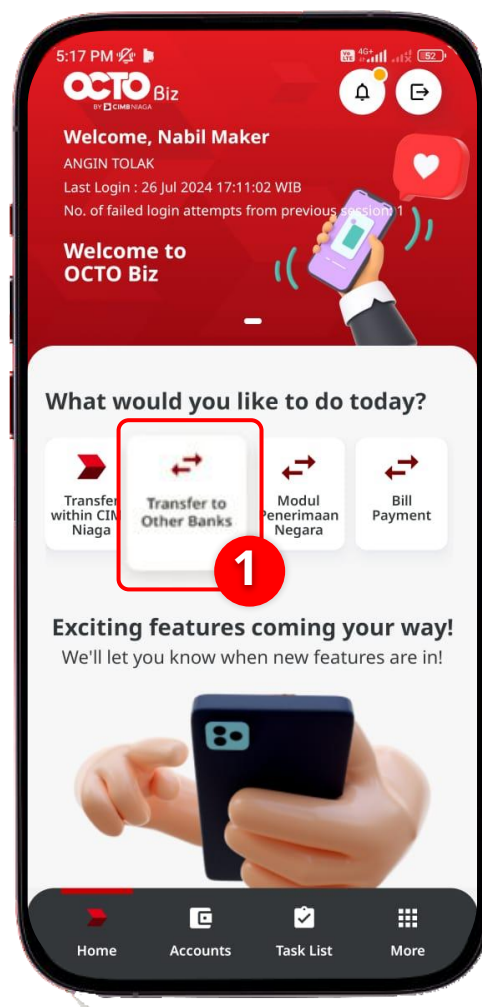




1 Click **Password Login**

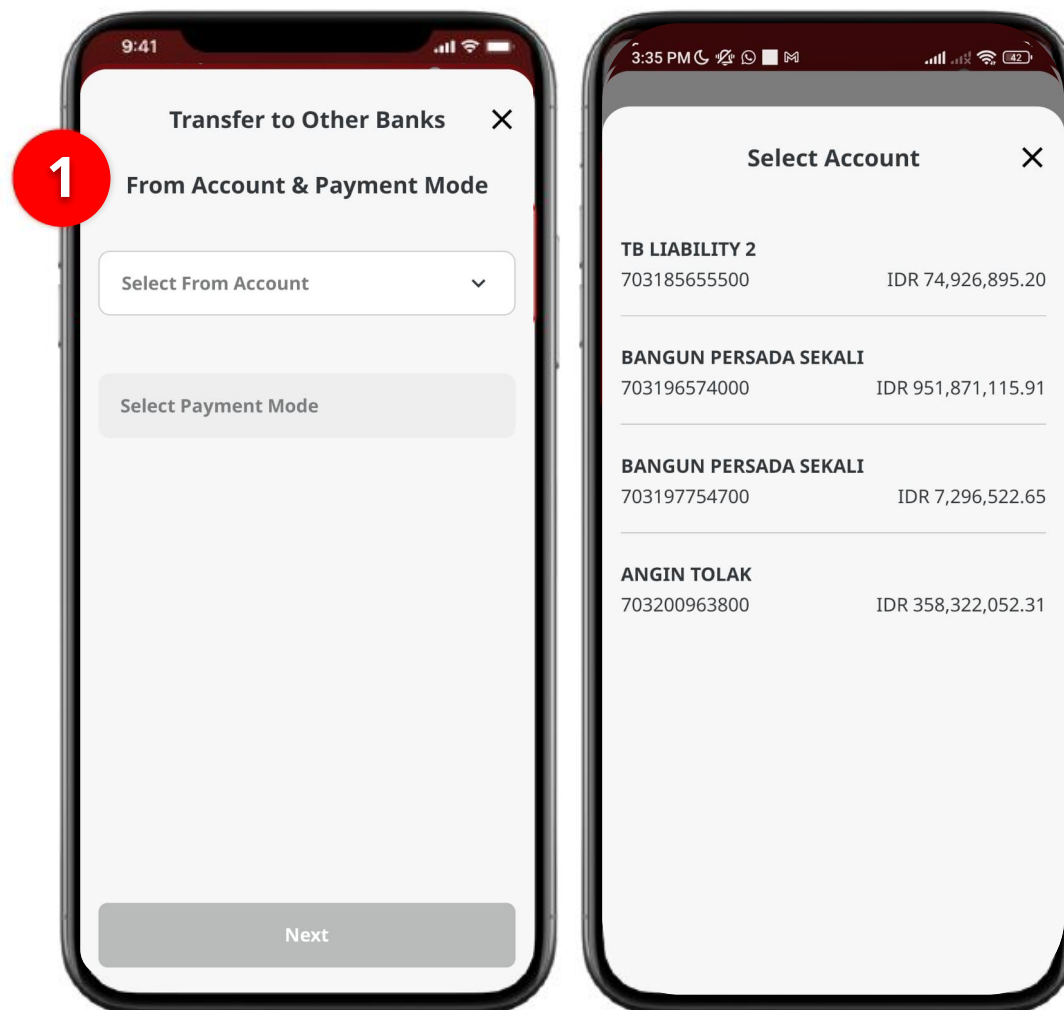
2 Input the **Password**

3 Click **Proceed**



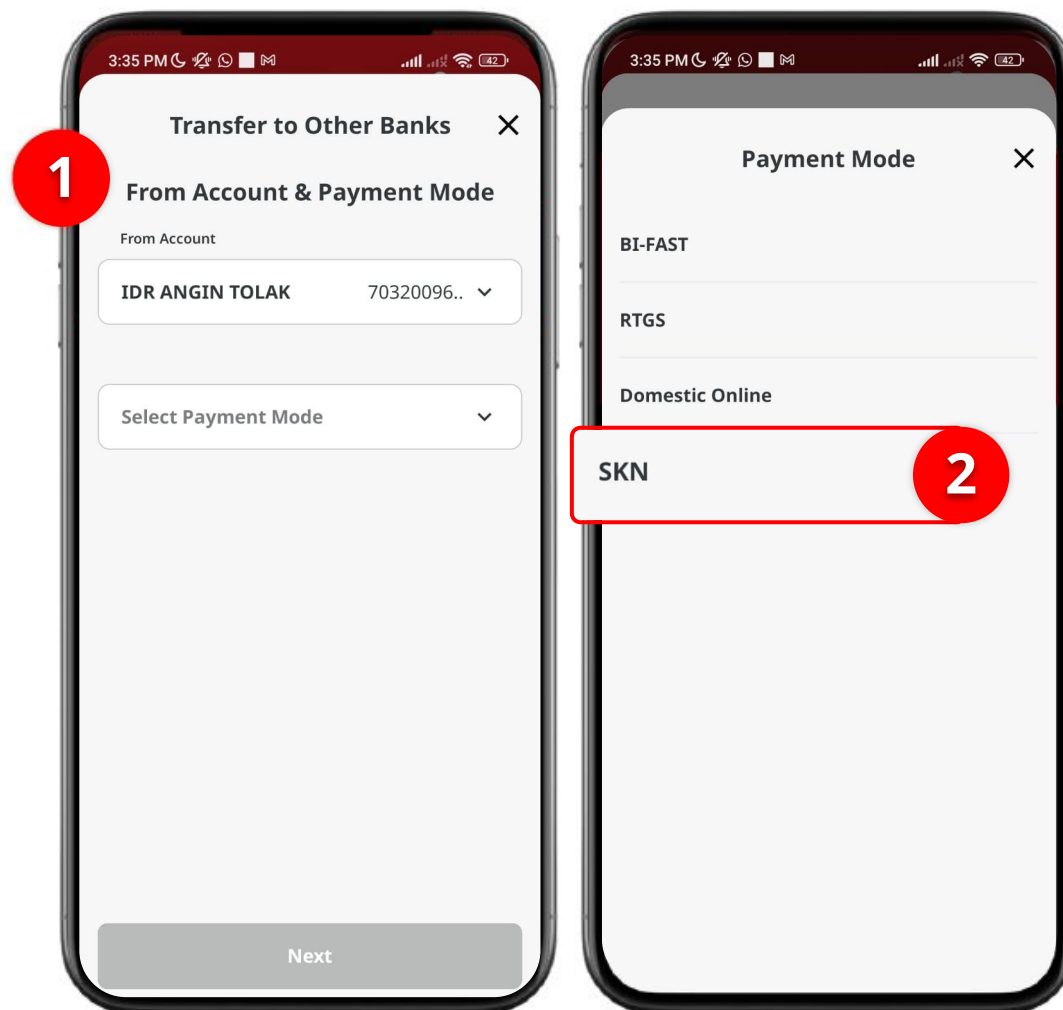
1

Click **Transfer to Other Banks**



1

Click From Account and choose **Source of funds**



1 Click **Payment Mode**

2 Choose **SKN**

The image displays three sequential screenshots of a mobile application interface for a transfer process, with red circles and numbers indicating the steps:

- Step 1:** The first screenshot shows the 'Transfer to Other Banks' screen. A red circle with the number '1' highlights the '+ New Transfer' button.
- Step 2:** The second screenshot shows the 'Beneficiary Bank Name' selection screen. A red circle with the number '2' highlights the 'Select Beneficiary Bank Name' dropdown menu.
- Step 3:** The third screenshot shows the 'Beneficiary Details' screen. A red circle with the number '3' highlights the 'Enter Beneficiary Account No.' input field.
- Step 4:** The fourth screenshot shows the 'Beneficiary Details' screen with the 'Next' button highlighted by a red circle with the number '4'.

- 1 Click **New Transfer**
- 2 Choose **Beneficiary Bank Name**
- 3 Input the Beneficiary Account No
- 4 Click **Next**



**1** Input Transfer Amount

**2** Choose Payment Date

**3** Click Next

11:49 5G 90%

← Confirmation ×

Amount  
IDR 500,000.00

To Rahman Irhamna  
BANK RAKYAT INDONESIA (BRI)  
112233445566

From IDR CIKI  
703200873600

Payment Mode SKN

Beneficiary Citizenship Indonesian

Beneficiary Resident Status Resident

Beneficiary Type Individual

Payment Date 25 Jul 2024

Customer Reference No. -

Other Payment Details -

Total Amount IDR 500,000.00

Save As Draft **1** Submit

11:49 5G 90%

Submitted for approval

Transaction Summary  
IDR 500,000.00  
25 Jul 2024 10:49:29 WIB

Reference No. ISK240725000000005

To Rahman Irhamna  
BANK RAKYAT INDONESIA (BRI)  
112233445566

From IDR CIKI  
703200873600

Payment Mode SKN

Save Template Save Beneficiary

**2** Done

**1** System will navigate to **Confirmation Page**, Click **Submit**

**2** System will show the **acknowledgement Page**, Click **Done**

to Approve Transaction, go to page:

**22 Mobile Token**

**28 Hard Token**



**SKN**

## Create Transaction

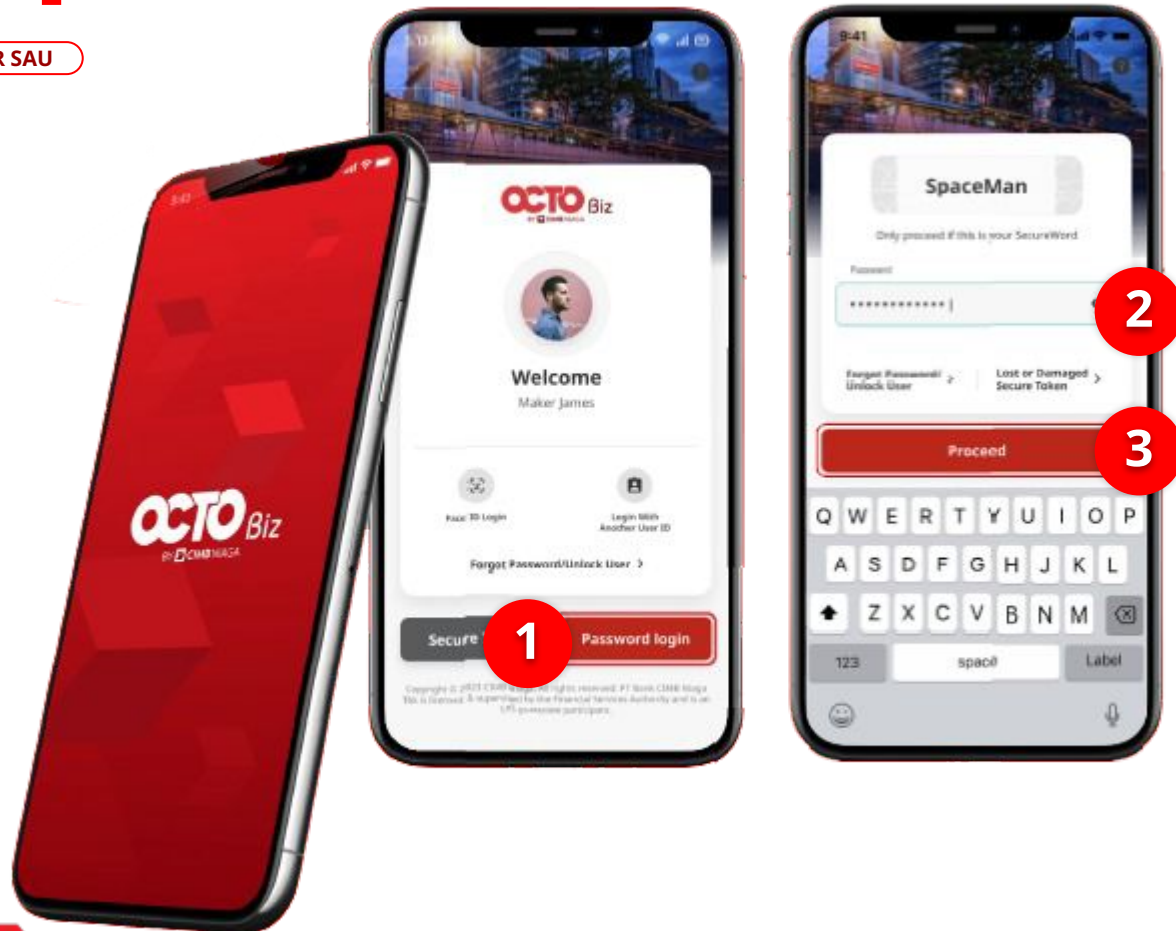
*Maker-Approver Flow*

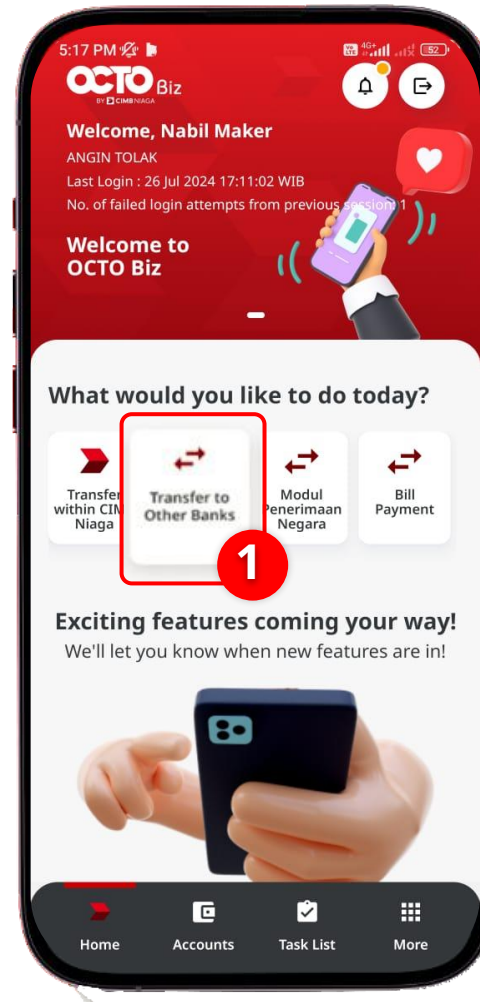
*Single-Access User*

STEP

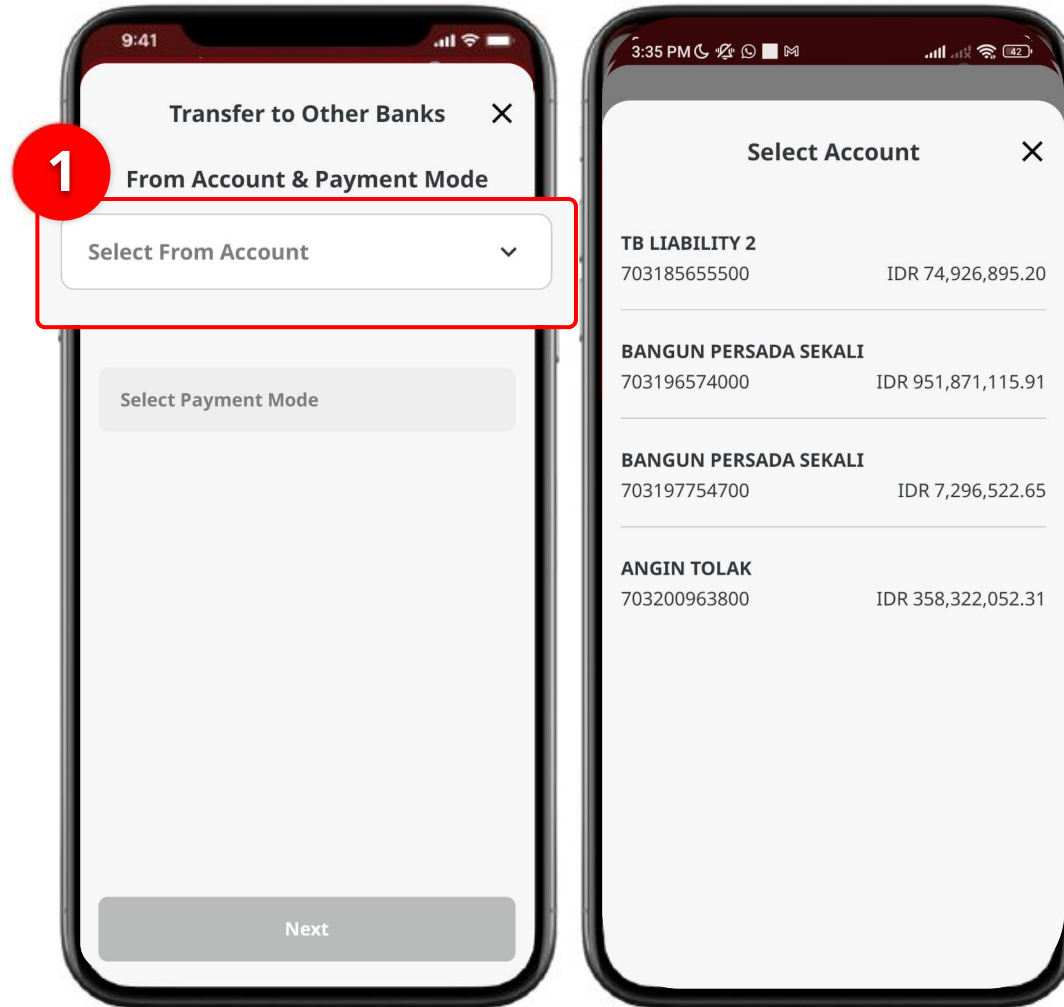
01

USER SAU

1 Click **Password Login**2 Fill the **Password**3 Click **Proceed**



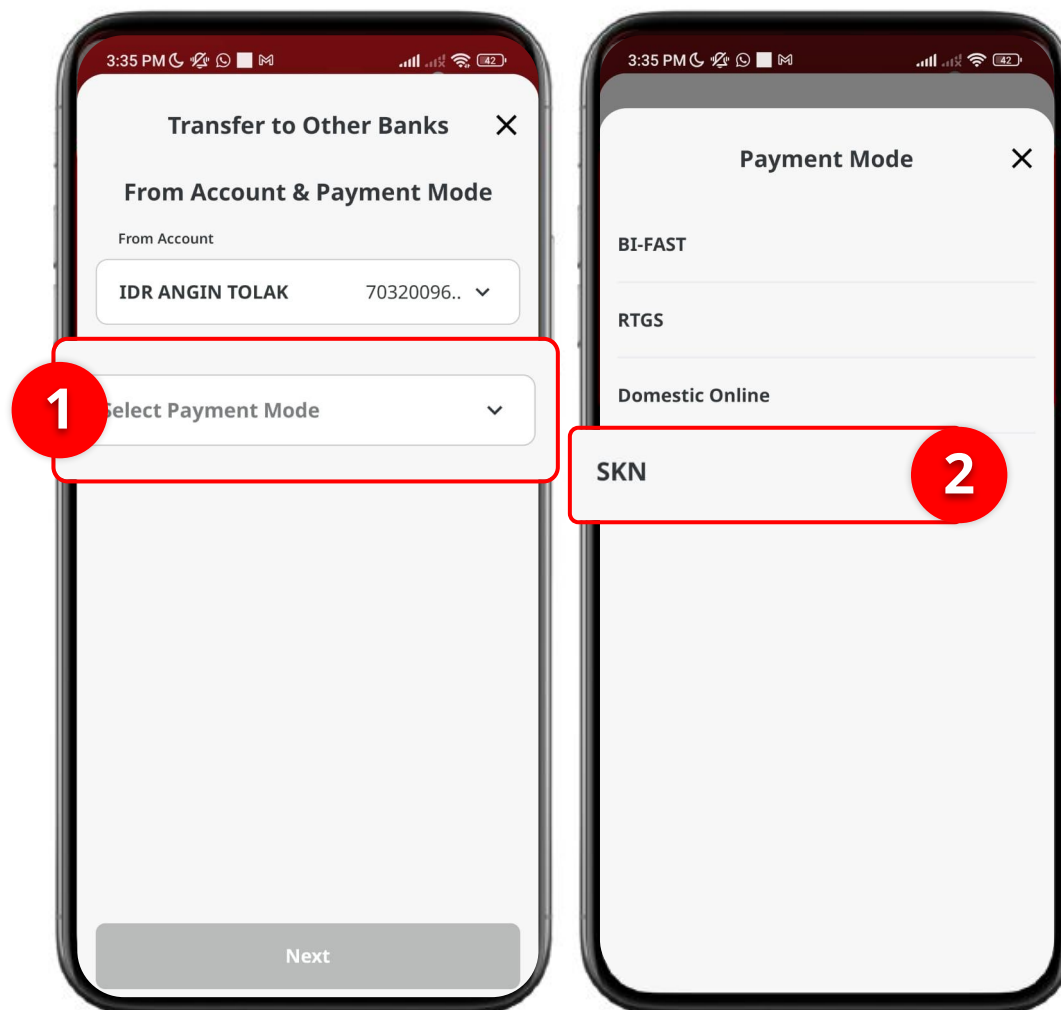
**1** Click **Transfer to Other Banks**



1

Click From Account,  
Choose the **Source of  
Funds**





1 Click **Payment Mode**

2 Choose **SKN**

11:48 5G 90%

Transfer to Other Banks X

From Account & Payment Mode

From Account

IDR CIKI 7032008... v

Payment Mode

SKN v

Transfer To

1 + New Transfer

Beneficiary Saved Template Q

11:48 5G 90%

Beneficiary Bank Name X

2 Select Beneficiary Bank Name v

BANK RAKYAT INDONESIA (BRI) - BRINIDJA

BANK MANDIRI - BMRIDJA

BANK BNI 46 - BNINIDJA

BANK DANAMON INDONESIA - BDINIDJA

BANK PERMATA - BBBAIDJA

PERMATA SYARIAH - SYBBIDJ1

BCA (BANK CENTRAL ASIA) - CENAIDJA

MAYBANK INDONESIA - IBBKIDJA

BII SYARIAH - SYBKIDJ1

11:48 5G 90%

SKN X

Beneficiary Details

Beneficiary Bank Name

BANK RAKYAT INDONESIA (BRI)... v

3 Enter Beneficiary Account No.

Beneficiary Name

Rahman Irhamna

Beneficiary Citizenship

Indonesian Foreign Citizenship

Beneficiary Resident Status

Resident Non Resident

4 Next

- 1 Click **New Transfer**
- 2 Choose **Beneficiary Bank Name**
- 3 Input **Beneficiary Account No**
- 4 Click **Next**

11:49 5G 90%

SKN

Amount

Amount

IDR 500,000 ✓

Amount

IDR 0

Method

Payment Date

Recurring

Payment Date

25 Jul 2024

Note

Please submit transaction before 3:31 PM on a business day.

Next

11:49 5G 90%

SKN

Other Details

Enter Customer Reference No. (Optional)

Enter Other Payment Details (Optional)

Payment Advice

No Advice Simple Advice

Payment Date

26 Jul 2024

Cancel Done

26 July 2024

27 August 2025

28 September 2026

11:49 5G 90%

SKN

Other Details

Enter Customer Reference No. (Optional)

Enter Other Payment Details (Optional)

Payment Advice

No Advice Simple Advice

Note

Sender and recipient will see these notes in their bank statement.

Next

1 Input **Transfer Amount**

2 Choose **Payment Mode**

3 Click **Next**

11:49 5G 90%

← Confirmation ×

Amount  
IDR 500,000.00

To Rahman Irhamna  
BANK RAKYAT INDONESIA (BRI)  
112233445566

From IDR CIKI  
703200873600

Payment Mode SKN

Beneficiary Citizenship Indonesian

Beneficiary Resident Status Resident

Beneficiary Type Individual

Payment Date 25 Jul 2024

Customer Reference No. -

Other Payment Details -

Total Amount IDR 500,000.00

Save As Draft **1** Submit

4:33 PM 40%

Secure Token (Software) ×

Approve Transaction

Time Remaining : 59 Second(s)

Transaction 1 ^

Company ID TESTHOUSE

User ID NPAPP

Date and Time 25 Jul 2024 16:31:28 WIB

To Account BUMI ARTA TESTING NSICC  
Bank Bumi Arta  
50490320200

From Account IDR 703200963800  
ANGIN TOLAK

Payment Date 25 Jul 2024

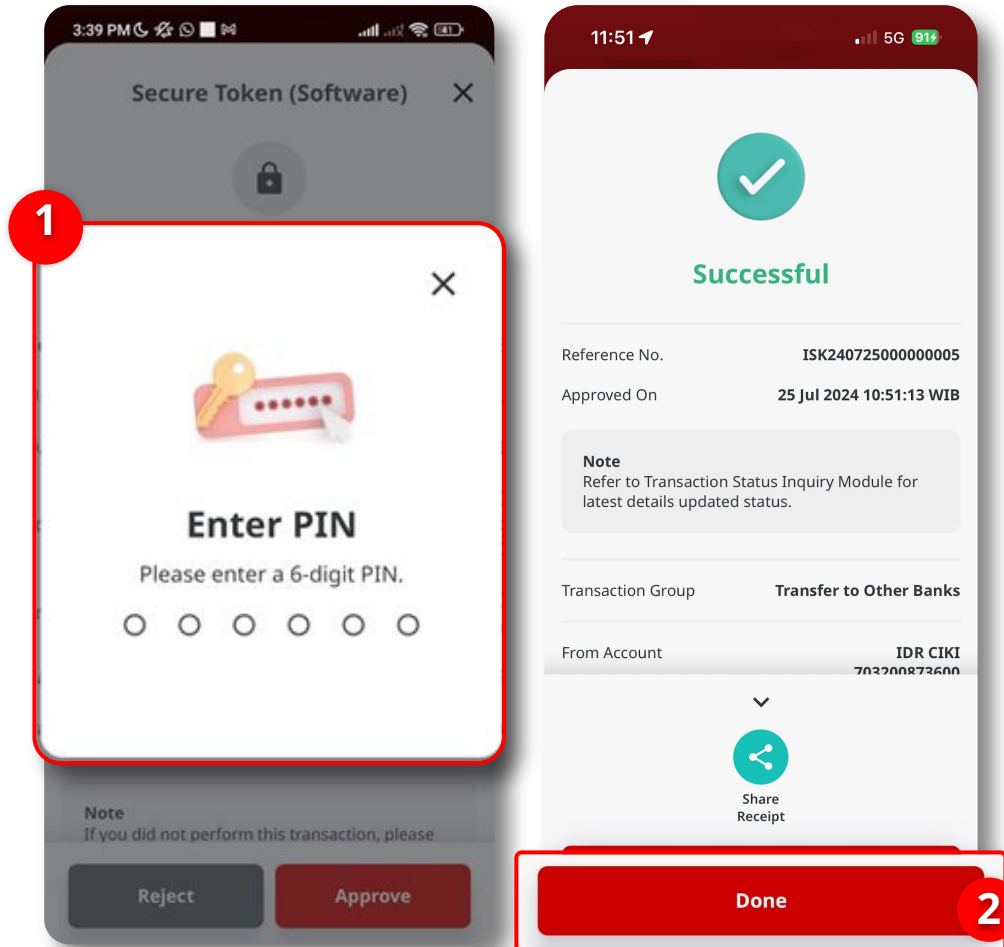
Payment Mode Domestic Online

Amount IDR 33.333.00

Reject **2** Approve

**1** System navigate to the **Confirmation Page**, Click **Submit**

**2** System will show the **Approve Transaction** page, Click **Approve**



1

Input the **6-Digit Pin**

2

If the transaction is Successful, the system will display the **Acknowledgement page.**



## SKN

# Approve Transaction

Mobile Token

Hard Token



## SKN

# Approve Transaction

**Mobile Token**

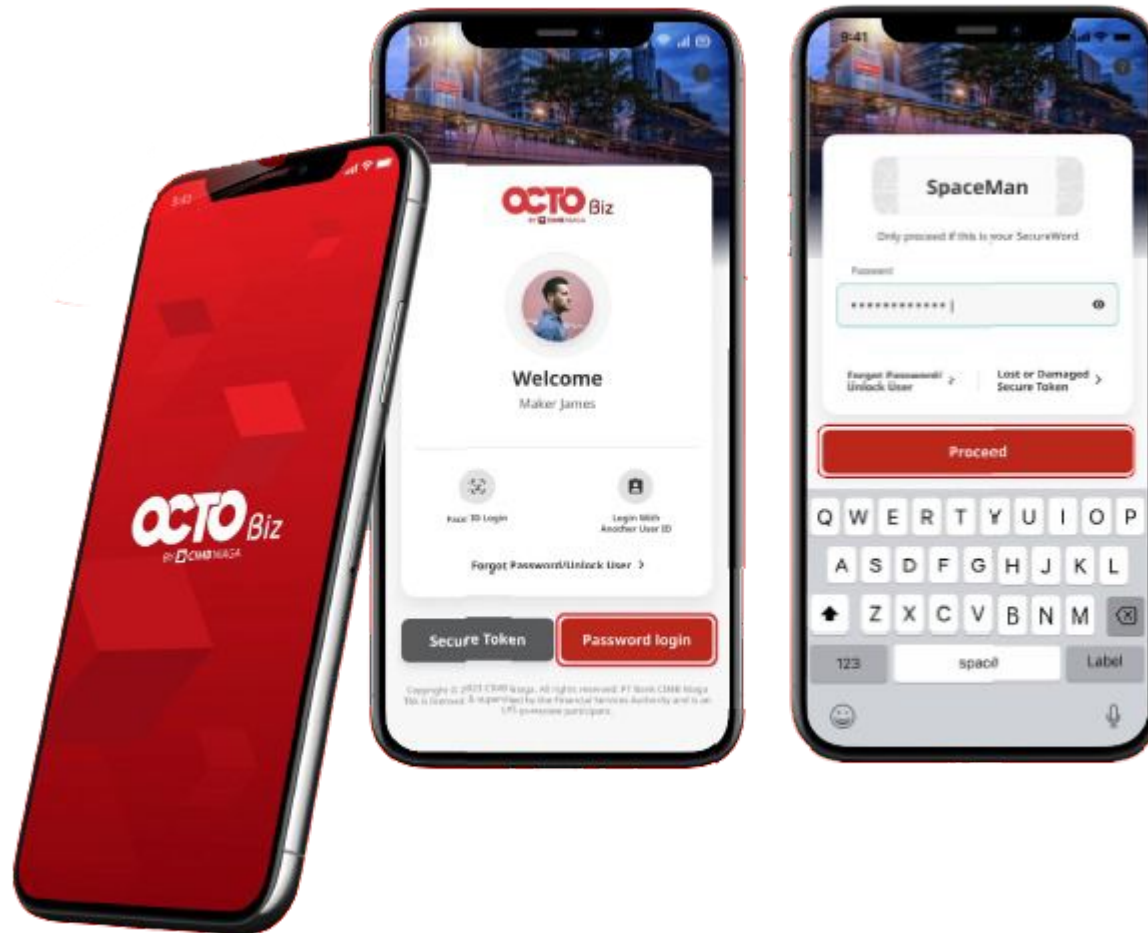
**Approval Process - Mobile Token** is used  
for users who have **Mobile Token**



STEP

01

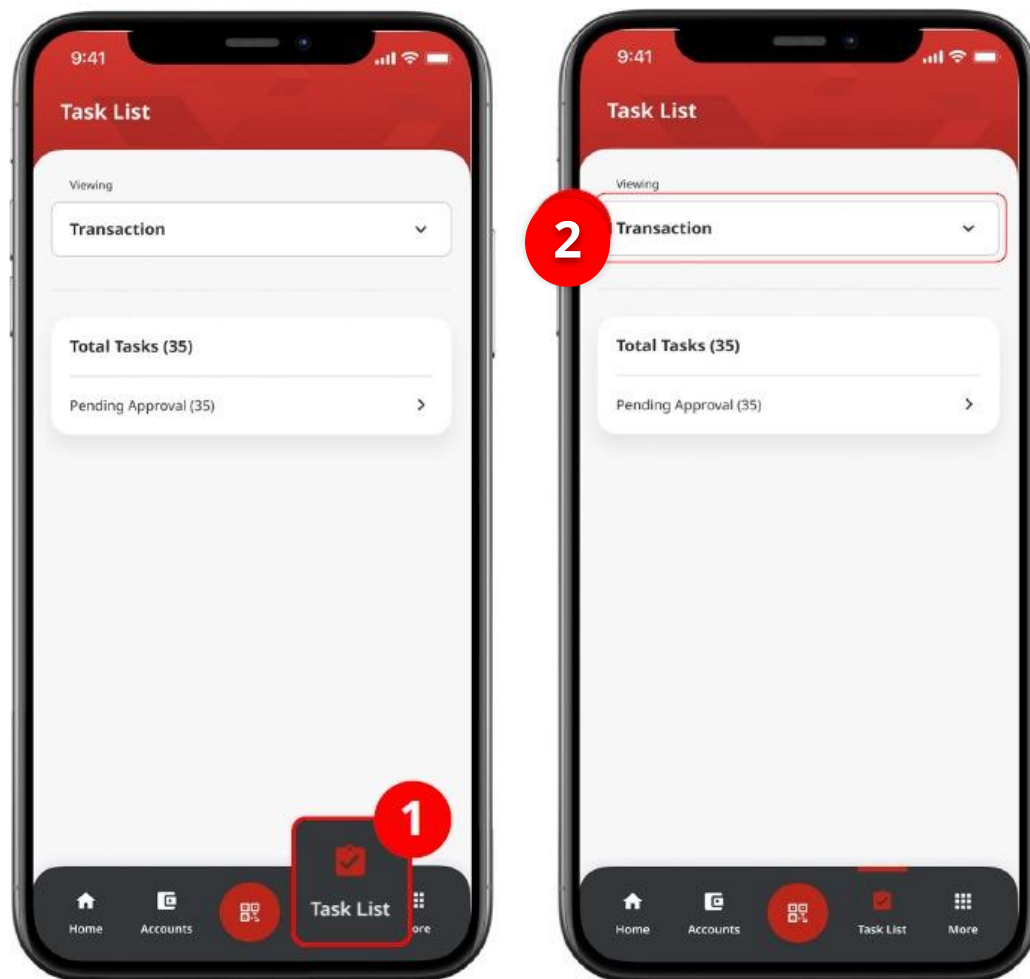
APPROVER

Login as **Approver**1 Fill the **Password**2 Click **Proceed**

STEP

02

APPROVER



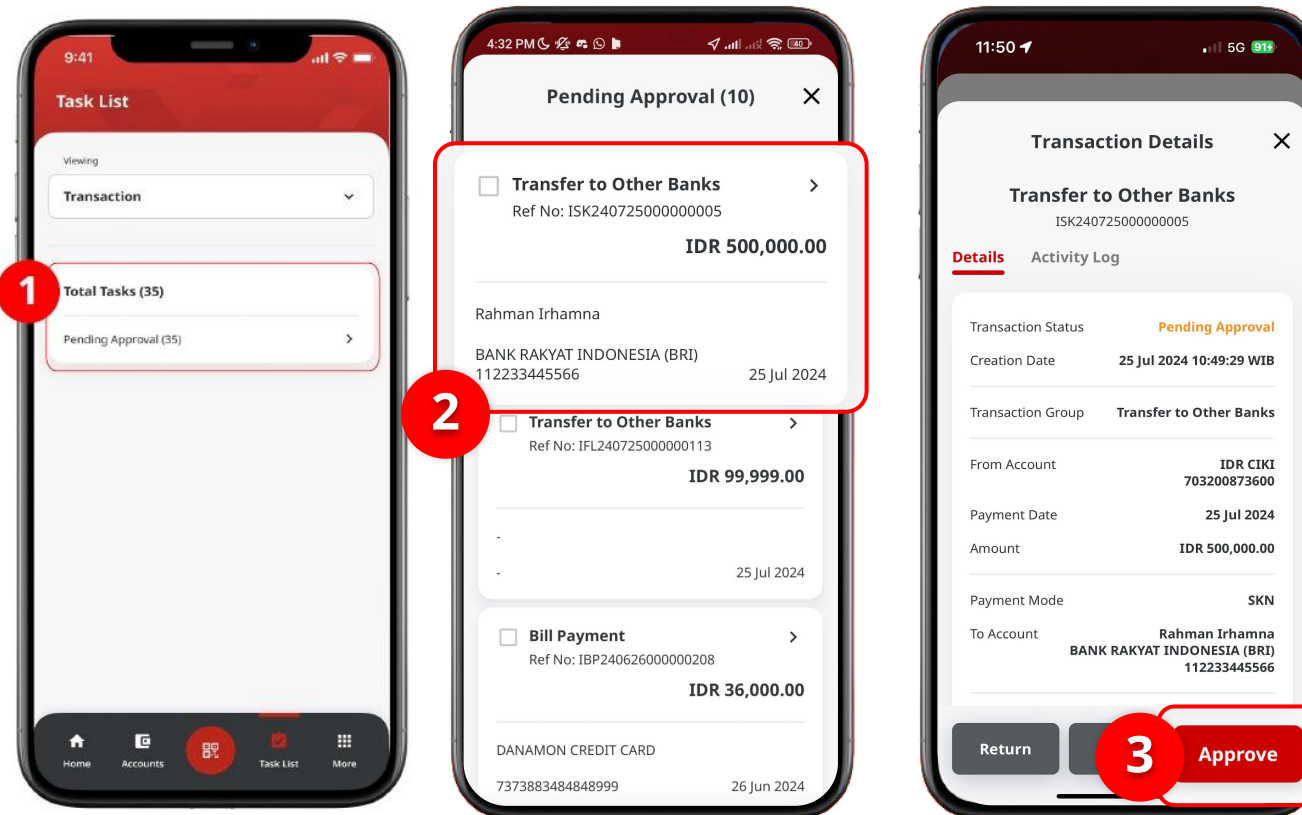
1 Navigate to footer menu,  
Click **Task List**

2 Choose **Transaction** as  
**Viewing**

STEP

03

APPROVER



1 Choose **Pending Approval**

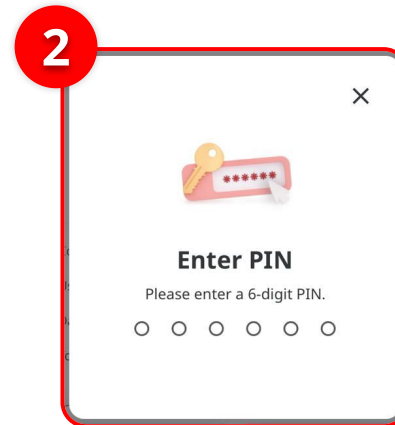
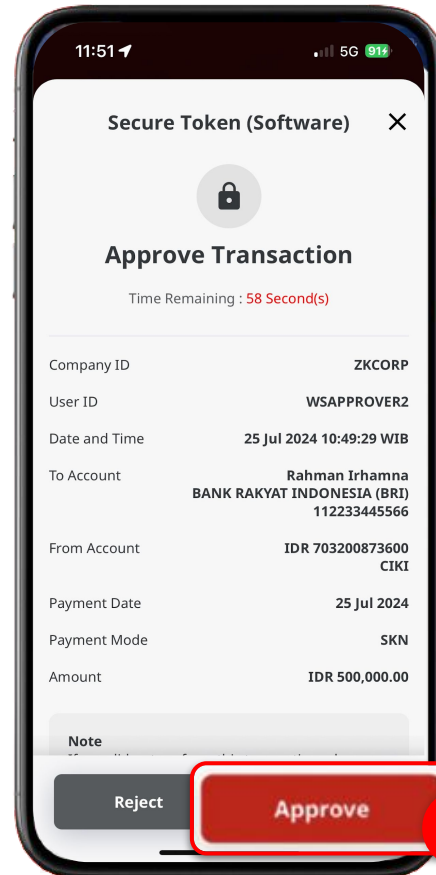
2 Choose Transaction that **Needed to Approve**

3 Review Transaction, Click **Approve**

STEP

04

APPROVER



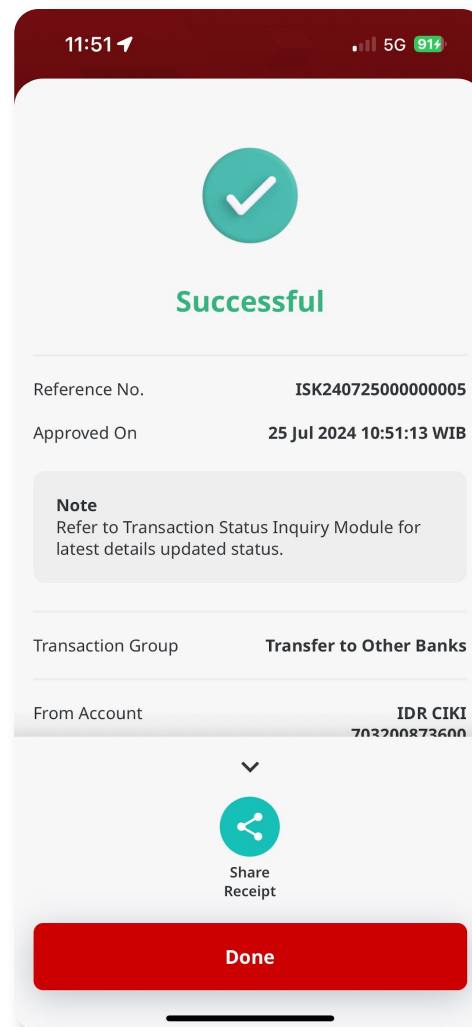
1 Click **Approve Button**

2 Input the **6-Digit pin**

STEP

05

APPROVER



If the transaction is Successful,  
the system will display the  
**Acknowledgement page.**

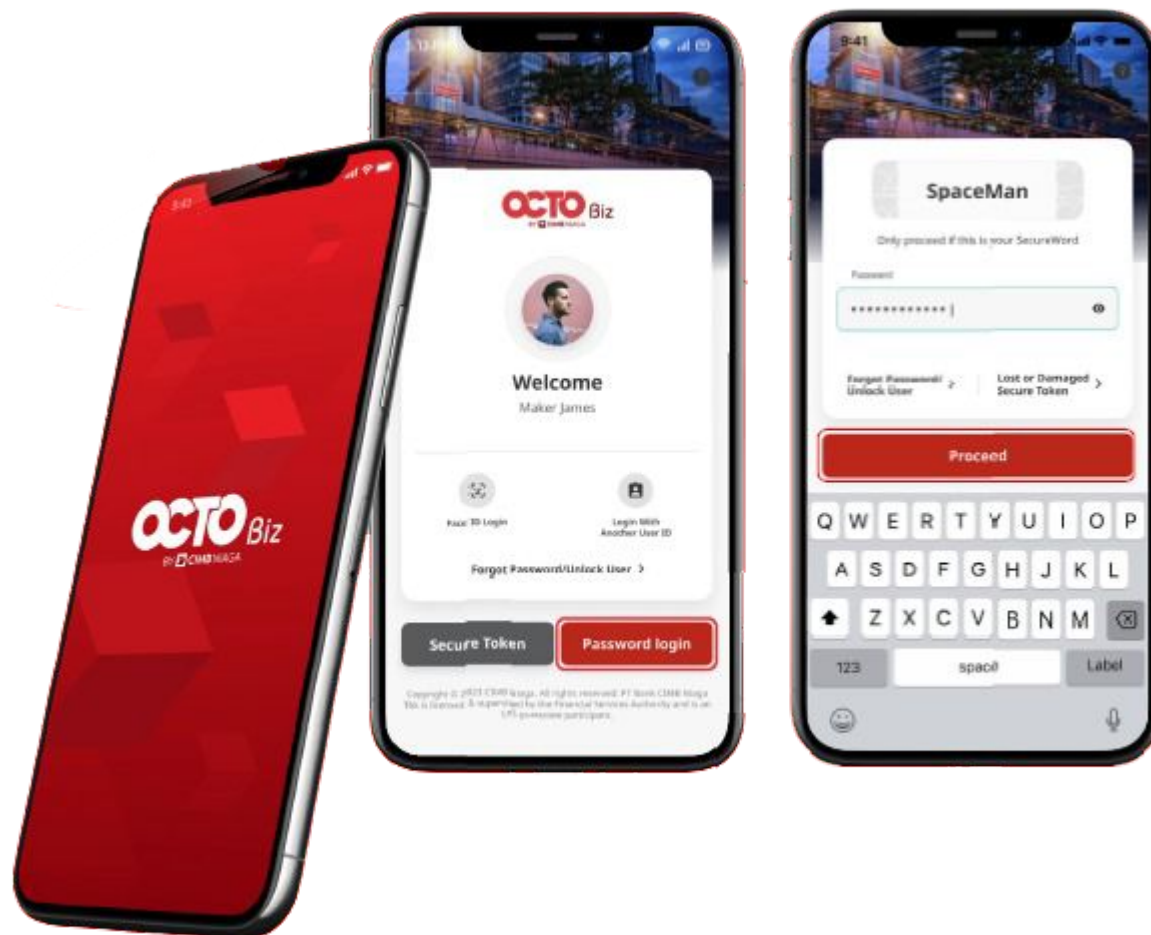


## SKN

# Approve Transaction

**Hard Token**

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



Login as **Approver**

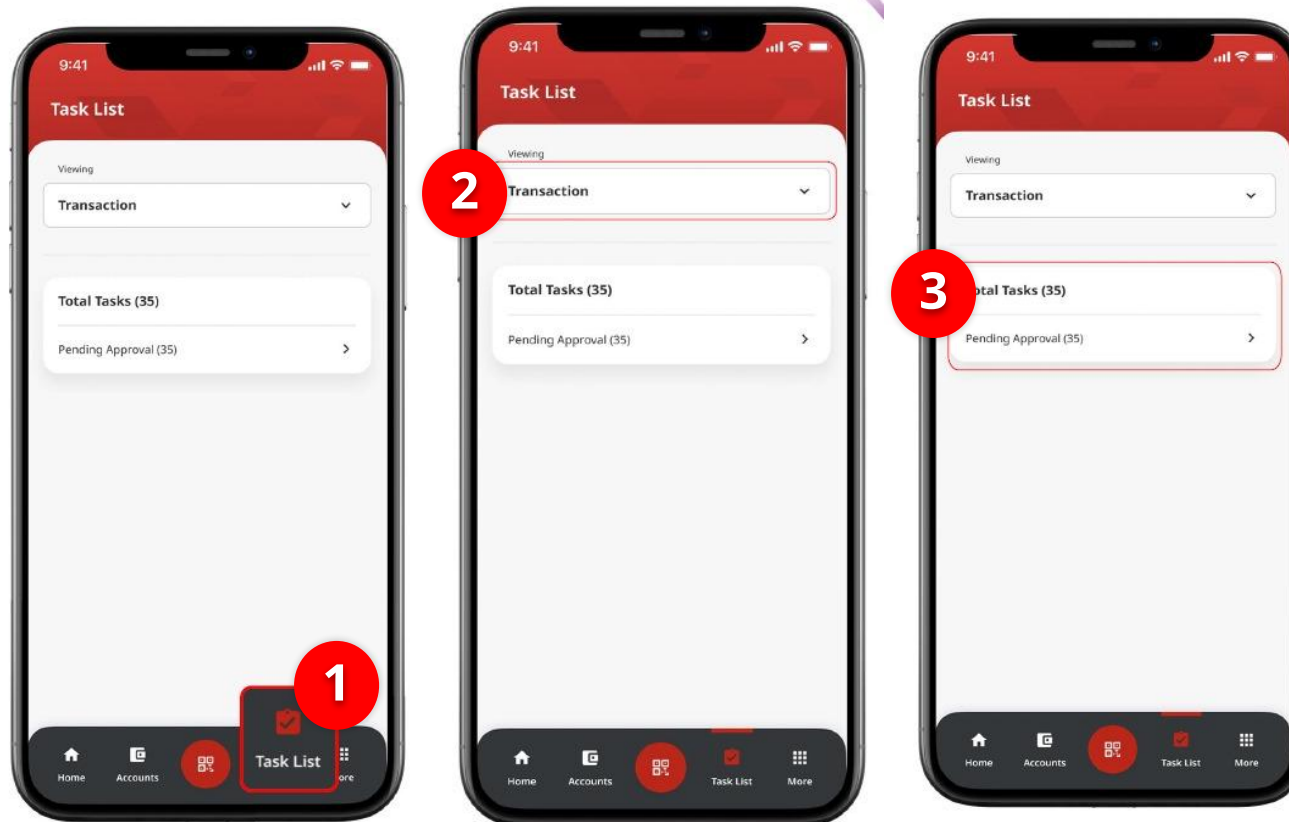
- 1 Fill the **Password**
- 2 Click **Proceed**



STEP

02

APPROVER



1 Navigate to footer menu,  
Click **Task List**

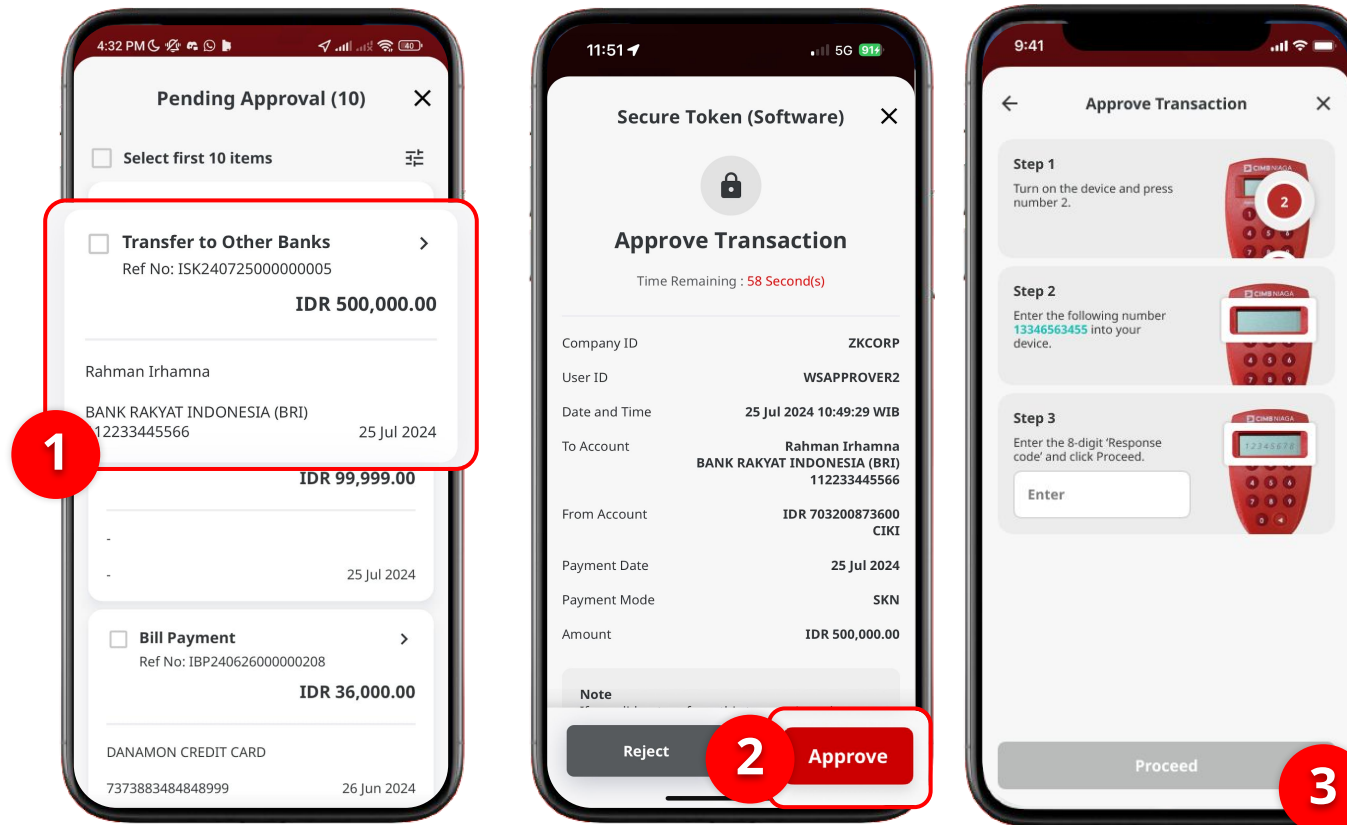
2 Choose **Transaction** as  
**Viewing**

3 Choose **Pending  
Approval**

## STEP

## 03

## APPROVER



- 1 Choose Transaction that needed to **Approve**
- 2 Review Transaction, **Click Approve**
- 3 System will navigate to **Approve Transaction** page

S T E P

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**.

## STEP

## 05

APPROVER

## Step 2

Enter the following number  
**13346563455** into your  
device.



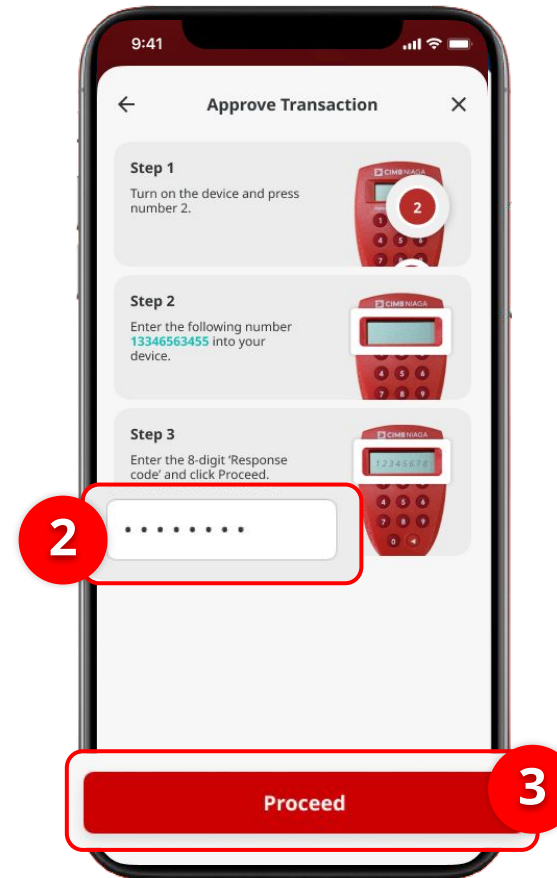
**1** Input the code that show on the **Pop-up Box** website

**2** Click **Play Button**

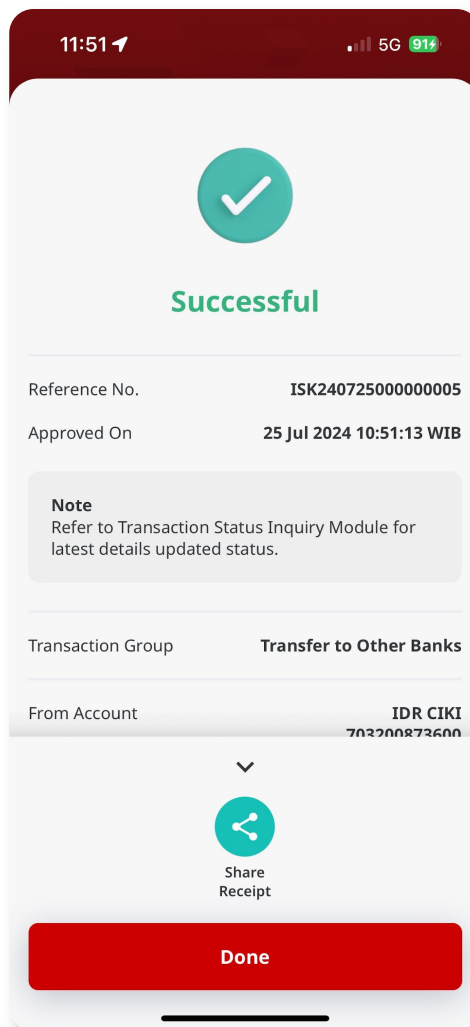
STEP

06

APPROVER



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



If the transaction is Successful, the system will display the **Acknowledgement page**.





**OCTO** Biz  
BY  **CIMB NIAGA**

