

The logo for OCTO Biz, with 'OCTO' in a large, bold, white sans-serif font and 'Biz' in a smaller, white sans-serif font.

Transaction

RTGS Foreign Transfer

Website

TUTORIALOCTOBIZ2025

KEJAR MIMPI

Transaction

RTGS Foreign Transfer

Transaction – RTGS Foreign Transfer adalah modul untuk melakukan pembuatan Transfer lintas **currency** menggunakan metode pengiriman RTGS

05

Create
Transaction

20

Approve
Transaction

RTGS Foreign Transfer

Create Transaction

Counter Rate as Exchange Rate

Contract Rate as Exchange Rate

RTGS Foreign Transfer

Create Transaction

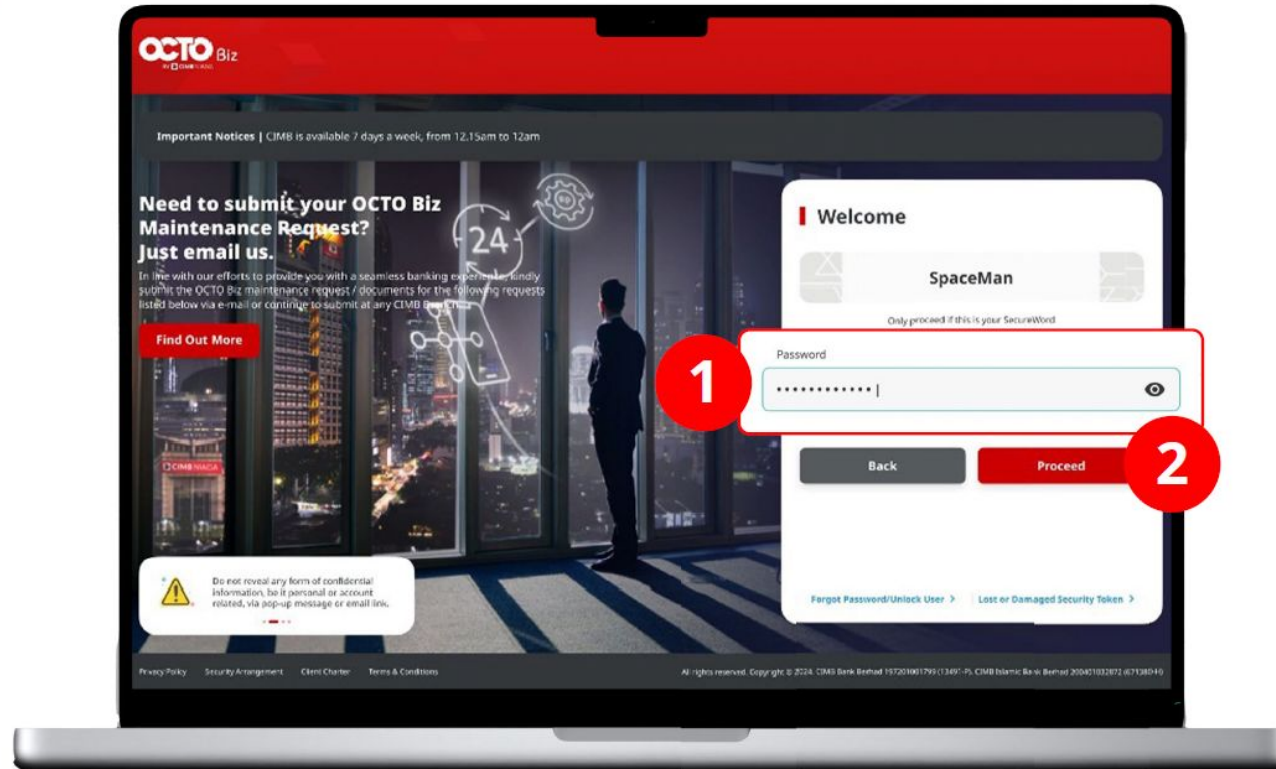
Counter Rate as Exchange Rate

Transaksi menggunakan ***foreign currency*** menggunakan ***rate*** sesuai dengan ***live exchange rate***



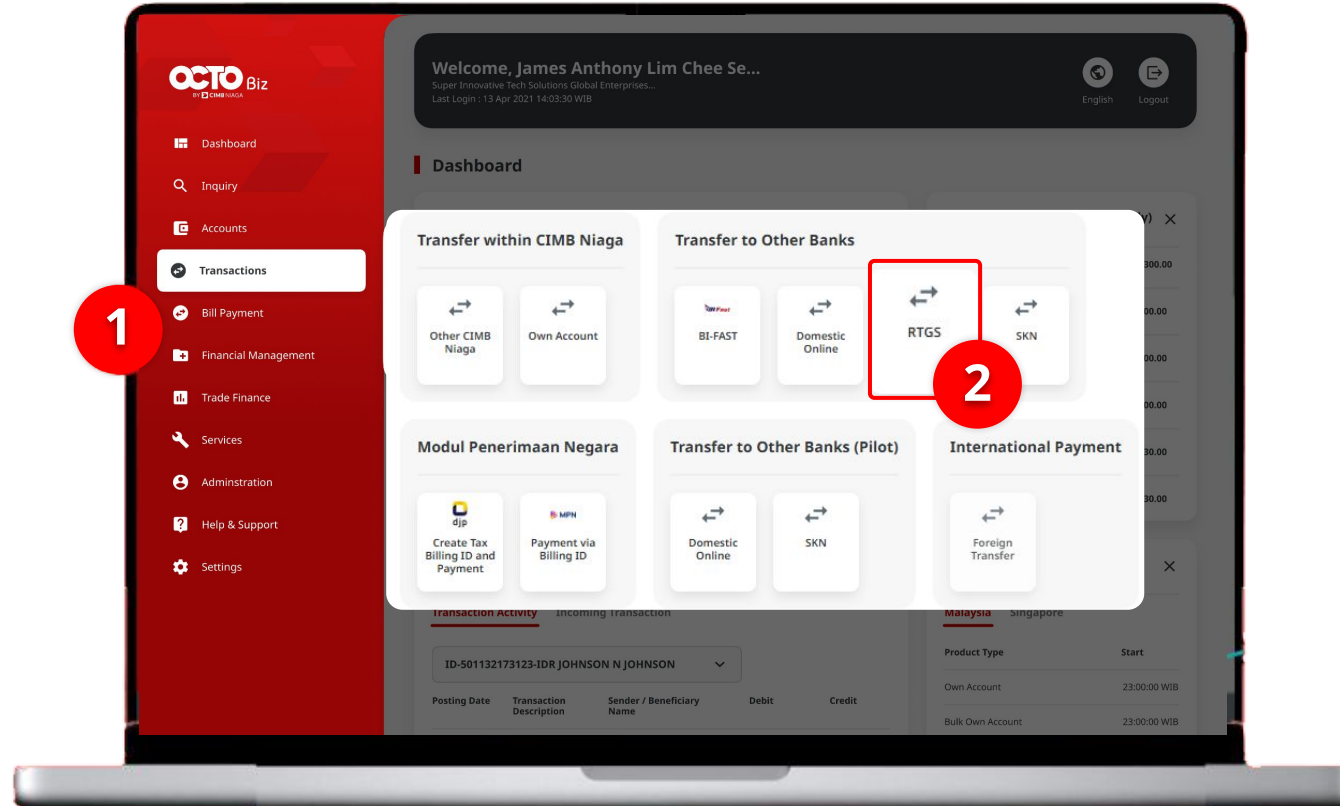
1 **Maker** Masuk dengan menggunakan **User & Company ID**

2 Klik **Next**



1 Isi **Password**

2 Klik **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

- 1 Arahkan kursor ke ***Transaction***
- 2 Pilih bagian ***Transfer to Other banks*** dan klik ***RTGS***

RTGS

Transaction Group Saved Templates

Transaction Group *

Transfer to Other Banks

Sender Details

From Account *

Select

12 Feb 2025

Payment Mode *

RTGS

Transfer from IDR 100,000,001.00, will be processed following Bank Indonesia's operational hours, (Monday-Friday, 22:41 - 21:00)

1

1 Pada halaman *Data Payment Entry*, **Pilih From Account**

2

2 Pilih **Sumber Dana**

3

3 Klik **Next**

Your Account Listing

Search By

Account Name Account No. Account Name

Search

Account Name	Account No.	Account Balance
☒ ANGIN TOLAK	800151659240	USD 977,435.68
☐ ANGIN TOLAK	800152518600	IDR 39,939,720,962.35
☐ ANGIN TOLAK	800152538600	IDR 676,799,649.85
☐ ANGIN TOLAK	800152541700	IDR 1,128,901,523.04
☐ ANGIN TOLAK	800152553600	IDR 298,843,138.01

Cancel Next

LANGKAH

05

MAKER

Counter Rate as Exchange Rate | RTGS Foreign Transfer

Menu: Transaction > RTGS

The screenshot shows the RTGS Foreign Transfer form with the following sections and callouts:

- Beneficiary Details:** Includes fields for Beneficiary Bank Name, Beneficiary Account No., Beneficiary Name, Beneficiary Citizenship (Indonesian/Foreign), Beneficiary Resident Status (Resident/Non Resident), Beneficiary Type (Individual/Company/Government), Beneficiary Address, and Beneficiary City / District. A "Saved Beneficiary" button is in the top right.
- Transaction Details:** Includes Transaction Currency (IDR - INDONESIA RUPIAH), Amount, and Exchange Rate (Counter Rate/Contract Rate). Callout 1 points to the Exchange Rate section. Callout 2 points to the Indicative Rate (USD 1 = IDR 16,415.00). Callout 3 points to the Equivalent Amount (USD 30.46).
- Other Details:** Includes Customer Reference No., Other Payment Details, Charges Borne by (If Any) (Applicant (OUR)/Beneficiary (BEN)), and Payment Advice (No Advice/Simple Advice/Structured Advice).
- Note:** Contains important information about transaction submission and rates.
- Bottom:** Includes "Add Another Transaction" and "Next" buttons. Callout 4 points to the "Next" button.

- 1 Pilih **Counter** sebagai **Exchange Rate**
- 2 Merupakan **Nilai Tukar Indikatif**
- 3 Merupakan Jumlah **Equivalent** yang akan **terus berubah** berdasarkan jumlah transaksi dan **indicative equivalent rate**
- 4 Periksa kembali transaksi, jika sudah sesuai Klik **Next**

RTGS > Review Details

Transaction Group

Transaction Group
Transfer to Other Banks

Sender Details

From Account
800151699240-USD ANGIN TOLAK

Payment Mode
RTGS

Payment Date
12 Feb 2025

Beneficiary Details

Beneficiary Bank Name
TEST BANK EDIT - TESTBANK

Beneficiary Account No.
BeneficiaryName

Beneficiary Name
1213114

Beneficiary Citizenship
Indonesian

Beneficiary Resident Status
Resident

Beneficiary Type
Individual

Beneficiary Address
216313232

Beneficiary City / District
0102 - KAB BEKASI

Transaction Details

Transaction Currency
IDR - INDONESIA RUPEAH

Amount
150,000,000.00

Bank Charges
IDR 0.00

Exchange Rate
Counter Rate

Indicative Rate
USD 1 = IDR 16,415.00

Equivalent Amount
USD 9,137.98

Equivalent Charges
USD 0.00

Other Details

Customer Reference No.
-

Other Payment Details
-

Charges Borne by
Applicant (OUR)

Payment Advice
No Advice

Note

- Please submit transaction before 9:31 PM on a business day. Transactions approved past cut-off time will be executed during office hours.
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).
- Please be aware that charges displayed are indicative and are subject to change by the Bank without prior notice. The charges displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Back

Submit

Sistem akan menampilkan halaman **Review Details**

1 Klik **Submit**

RTGS > Acknowledgement

Submitted for approval

Reference No. : RTGS00123000000012Submitted On : 12 Feb 2025 13:10:09 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group

Transaction Group

Transfer to Other Banks

Sender Details

From Account

800151659240-USD ANGIN TOLAK

Payment Mode

RTGS

Payment Date

12 Feb 2025

Beneficiary Details

Beneficiary Bank Name

TEST BANK EDIT - TESTBANK

Beneficiary Account No.

BeneficiaryName

Beneficiary Name

1213114

Beneficiary Citizenship

Indonesian

Beneficiary Resident Status

Resident

Beneficiary Type

Individual

Beneficiary Address

21a211332

Beneficiary City / District

0102 - KAB BEKASI

Transaction Details

Transaction Currency

IDR - INDONESIA RUPIAH

Amount

150.000.000.00

Bank Charges

IDR 0.00

Exchange Rate

Counter Rate

USD 1 = IDR 16,415.00

Equivalent Amount

USD 9,137.98

Equivalent Charges

USD 0.00

Other Details

Customer Reference No.

*

Other Payment Details

*

Charged Borne By

Applicant (OUR)

Payment Advice

No Advice

Note

Please submit transaction before 9:31 PM on a business day. Transactions approved past cut-off time will be executed during office hours.

Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Please be aware that charges displayed are indicative and are subject to change by the Bank without prior notice. The charges displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Print

Save As Template

Save As Beneficiary

Make Another Transaction

Sistem Lalu menampilkan
Halaman Acknowledgement

Langkah melakukan
Approve Transaction
Kunjungi Halaman:

- 21

Mobile Token
- 29

Hard Token

RTGS Foreign Transfer

Create Transaction

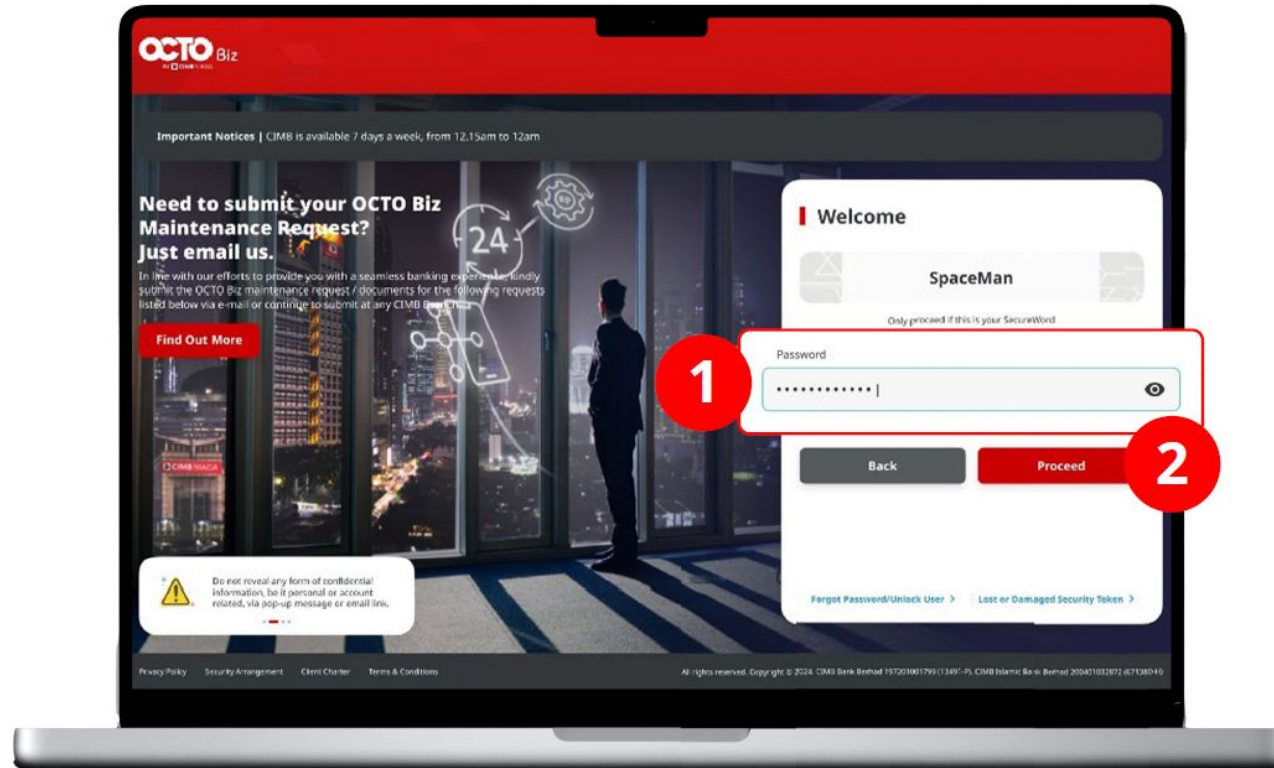
Contract Rate as Exchange Rate

Transaksi menggunakan **foreign currency** menggunakan **rate** sesuai dengan **perjanjian nasabah dan bank** melalui **kantor cabang**



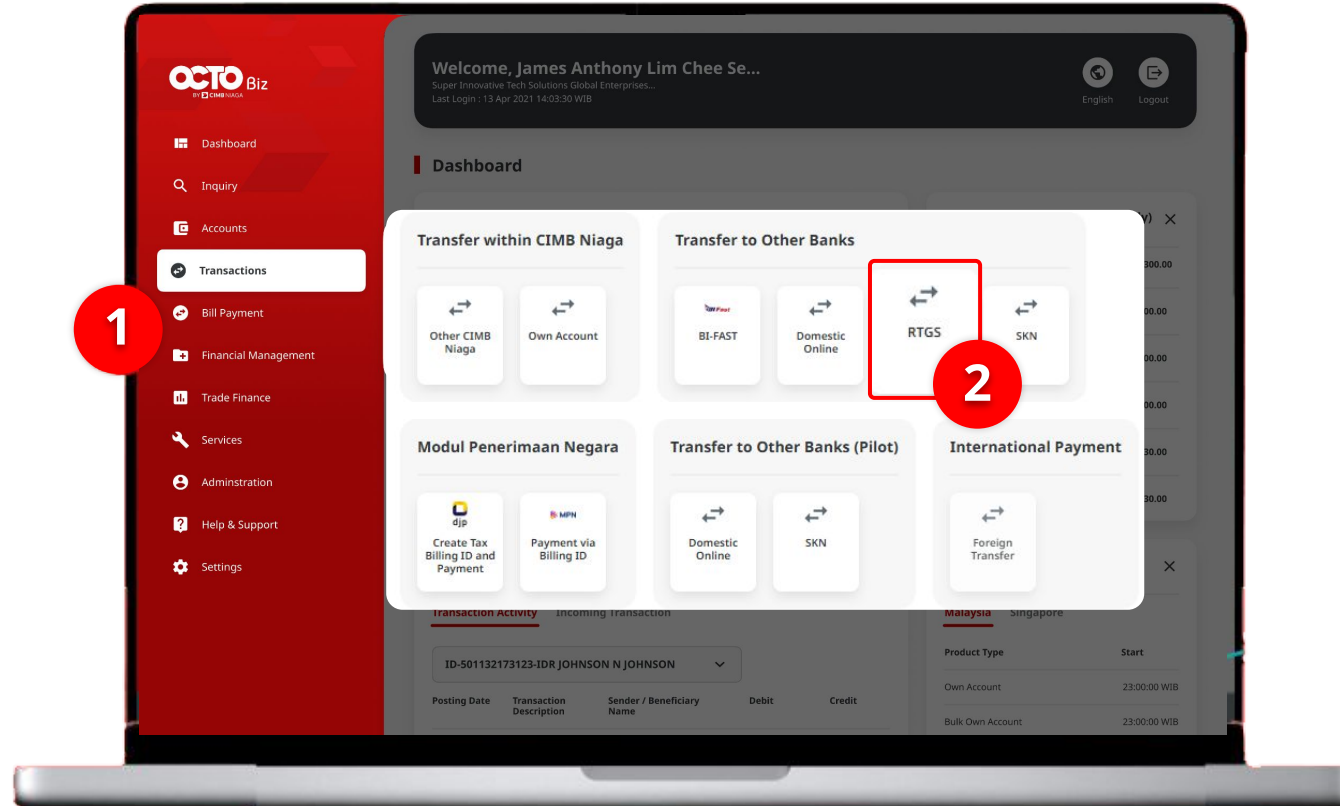
1 **Maker** Masuk dengan menggunakan **User & Company ID**

2 Klik **Next**



1 Isi **Password**

2 Klik **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

- 1 Arahkan kursor ke ***Transaction***
- 2 Pilih bagian ***Transfer to Other banks*** dan klik ***RTGS***

RTGS

Transaction Group Saved Templates

Transaction Group *

Transfer to Other Banks

Sender Details

From Account *

Select

12 Feb 2025

Payment Mode *

RTGS

Transfer from IDR 100,000,001.00, will be processed following Bank Indonesia's operational hours, (Monday-Friday, 23:41 - 21:30)

1 Pada halaman *Data Payment Entry*, **Pilih From Account**

2 Pilih **Sumber Dana**

3 Klik **Next**

Your Account Listing

Search By

Account Name Account No.

Search

Account Name	Account No.	Account Balance
☒ ANGIN TOLAK	800151659240	USD 977,435.68
☐ ANGIN TOLAK	800152518600	IDR 39,939,720,962.35
☐ ANGIN TOLAK	800152538600	IDR 676,799,649.85
☐ ANGIN TOLAK	800152541700	IDR 1,128,901,523.04
☐ ANGIN TOLAK	800152553600	IDR 298,843,138.01

Cancel **3** Next

The screenshot shows the RTGS Foreign Transfer form with the following sections and annotations:

- Beneficiary Details:** Includes fields for Beneficiary Bank Name (TEST BANK EDIT - TESTBANK), Beneficiary Account No. (440545), Beneficiary Name (Ssss), Beneficiary Citizenship (Indonesian), Beneficiary Resident Status (Resident), Beneficiary Type (Individual), Beneficiary Address (Sudhdb), and Beneficiary City / District (0100 - JAWA BARAT). A "Saved Beneficiary" button is present.
- Transaction Details:** Includes Transaction Currency (IDR - INDONESIA RUPIAH), Amount (Enter), and Exchange Rate (Counter Rate, Contract Rate). Annotation 1 points to the "Contract Rate" button.
- Contract No.:** Field containing "0047591686". Annotation 2 points to this field.
- Other Details:** Includes Customer Reference No. (Enter), Other Payment Details (Enter), Charges Borne by (If Any) (Applicant (OUR), Beneficiary (BEN)), and Payment Advice (No Advice, Simple Advice, Structured Advice). Annotation 3 points to the "Other Details" section.
- Footer:** Includes "Add Another Transaction", "Save", and "Next" buttons. Annotation 4 points to the "Next" button.

- 1 Pilih **Contract** sebagai **Exchange Rate**
- 2 Masukan **No.Contract**, sesuai dengan perjanjian yang dilakukan melalui cabang
- 3 Lengkapi Seluruh **Detail Transaksi**
- 4 Periksa kembali transaksi, jika sudah sesuai Klik **Next**

RTGS > Review Details

Transaction Group

Transaction Group
Transfer to Other Banks

Sender Details

From Account
800151659240-USD ANGIN TOLAK

Payment Mode
RTGS

Payment Date
12 Feb 2025

Beneficiary Details

Beneficiary Bank Name
TEST BANK EDIT - TESTBANK

Beneficiary Account No.
440545

Beneficiary Name
Ssss

Beneficiary Citizenship
Indonesian

Beneficiary Resident Status
Resident

Beneficiary Type
Individual

Beneficiary Address
Sudhdb

Beneficiary City / District
0100 - JAWA BARAT

Transaction Details

Transaction Currency
IDR - INDONESIA RUPIAH

Amount
200,000.00

Bank Charges
IDR 0.00

Exchange Rate

Contract No.
0047591686

Contract Rate
USD 1 = IDR 15,935.05

Equivalent Amount
USD 12.55

Equivalent Charges
USD 0.00

Other Details

Customer Reference No.
-

Other Payment Details
-

Charges Borne by
Applicant (OUR)

Payment Advice
No Advice

Note

- Please submit transaction before 9:31 PM on a business day. Transactions approved past cut-off-time will be executed during office hours.

- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

- Please be aware that charges displayed are indicative and are subject to change by the Bank without prior notice. The charges displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Back

Submit

Sistem akan menampilkan halaman **Review Details**

- Merupakan Jumlah **Equivalent** yang akan **terus berubah** berdasarkan jumlah transaksi dan **indicative equivalent rate**
- Periksa kembali detail transaksi, jika sudah sesuai Klik **Submit**

RTGS > Acknowledgement

Submitted for approval
Reference No. : 187290212000000013 Submitted On : 12 Feb 2023 13:08:54 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group
Transfer to Other Banks

Sender Details
From Account: 808715189240-USD ANGIN TOLAK Payment Mode: RTGS
Pay Date: 12 Feb 2023

Beneficiary Details
Beneficiary Bank Name: TEST BANK EDIT - TESTBANK Beneficiary Account No: 440545
Beneficiary Name: Sss Beneficiary Citizenship: Indonesian
Beneficiary Resident Status: Resident Beneficiary Type: Individual
Beneficiary Address: Suthda Beneficiary City / District: 9109 - JAWA BARAT

Transaction Details
Transaction Currency: IDR - INDONESIA RUPIAH Amount: 200,000,000.00 Bank Charges: IDR 0.00
Exchange Rate: Contract Rate: 0047591610 Contract No:
Contract Rate: USD 1 = IDR 15,670.00 Equivalent Amount: USD 12,763.24
Equivalent Charges: USD 0.00

Other Details
Customer Reference No.: Other Payment Details:
Charges Borne by: Applicant (OUR) Payment Advice: No Advice

Note

- Please submit transaction before 9:31 PM on a business day. Transactions approved past cut-off-time will be executed during office hours.
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).
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Print Save As Template Save As Beneficiary Make Another Transaction

Sistem Lalu menampilkan
Halaman Acknowledgement

Langkah melakukan
Approve Transaction
Kunjungi Halaman:

21

Mobile Token

29

Hard Token

RTGS Foreign Transfer

Approve Transaction

Mobile Token

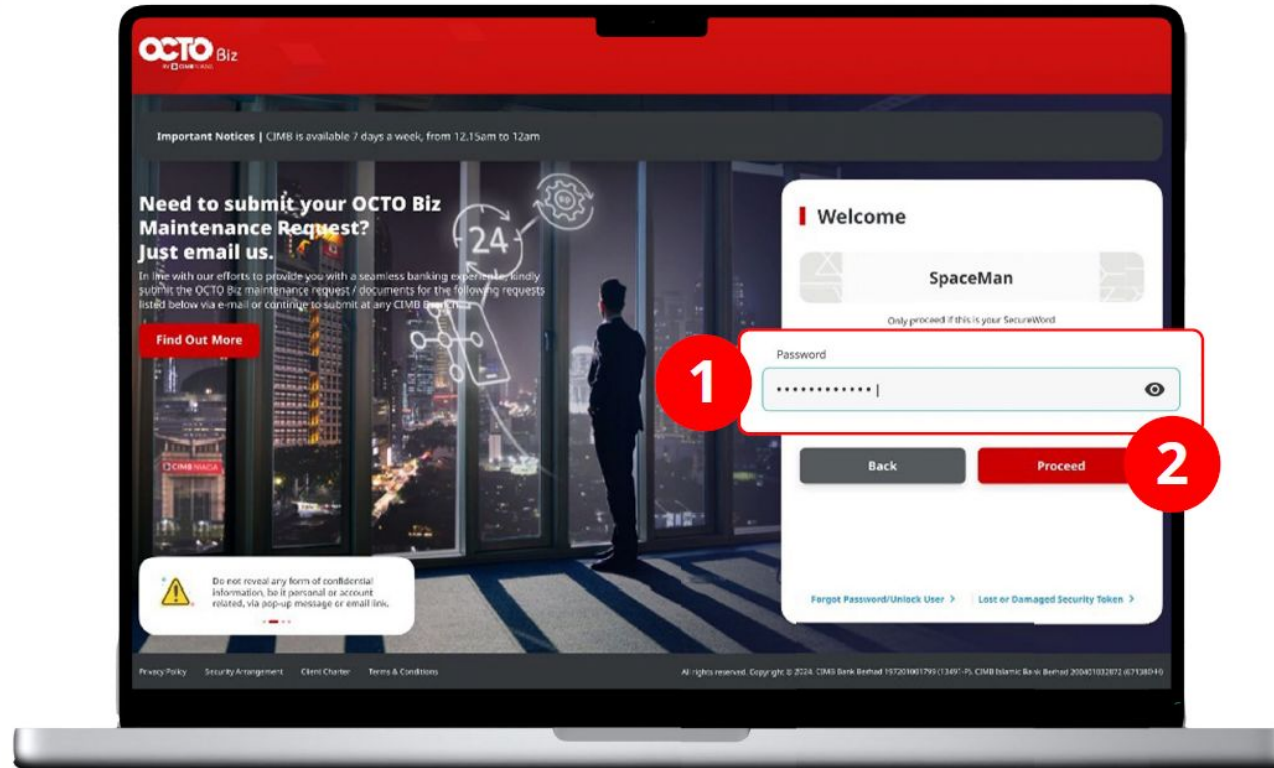
Hard Token

RTGS Foreign Transfer

Approve Transaction

Mobile Token

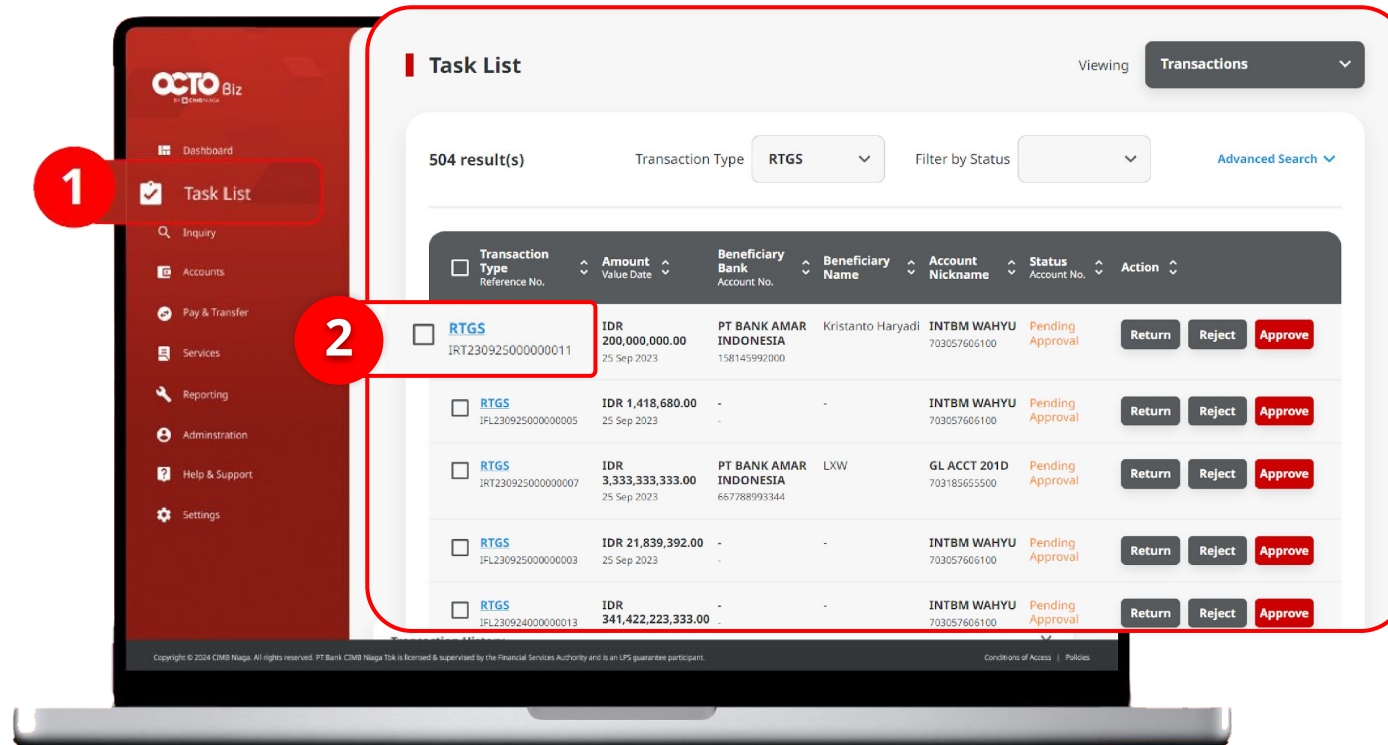
Proses **approval transaksi** untuk user yang memiliki atau menggunakan **Mobile Token**



Login sebagai **Approver**

1 Isi **Password**

2 Klik **Proceed**



1 Arahkan pada menu disamping, klik **Task List**

2 Klik **Hyperlink** transaksi yang diinginkan

LANGKAH

03

APPROVER

Approve Transaction | RTGS Foreign Transfer

Menu: Task List > Approve

Task List > Details

Transaction Status: **Pending Approval**

Creation Date: 2023-09-25 10:04:33 WIB | Reference No.: RTG23092500000011

Transaction Group

Transaction Group: Domestic Transfer

Sender Details

From Account: 703057006100-IDR INTBM WAHYU | 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 - INDONESIA 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		

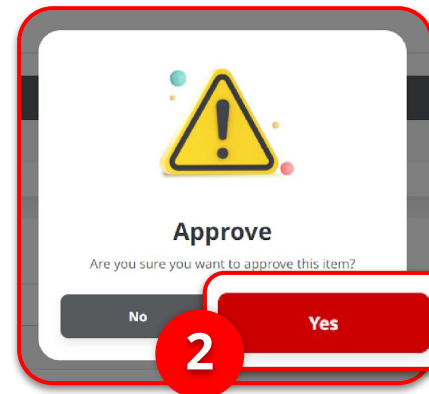
User Activities

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

Remark

Remarks:
Enter
Maximum 100 characters

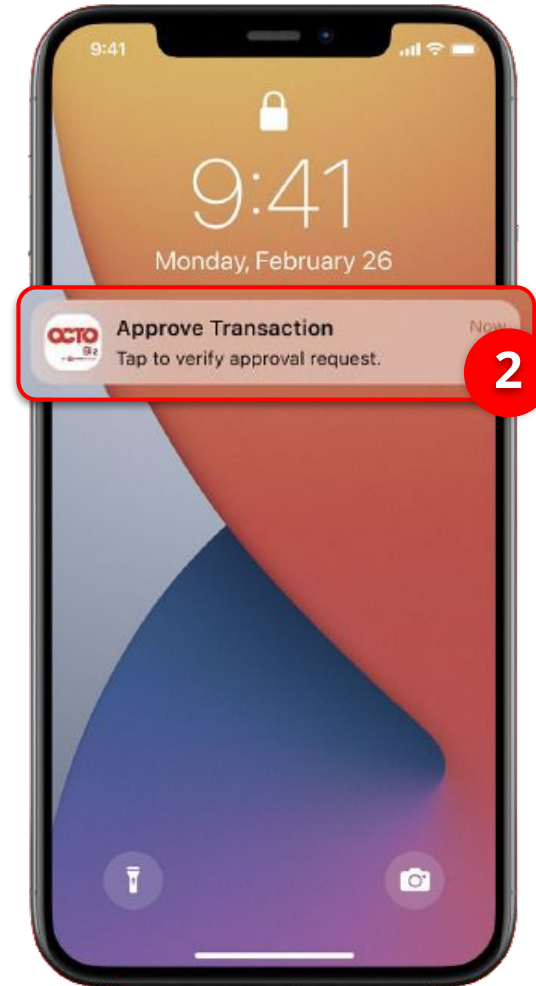
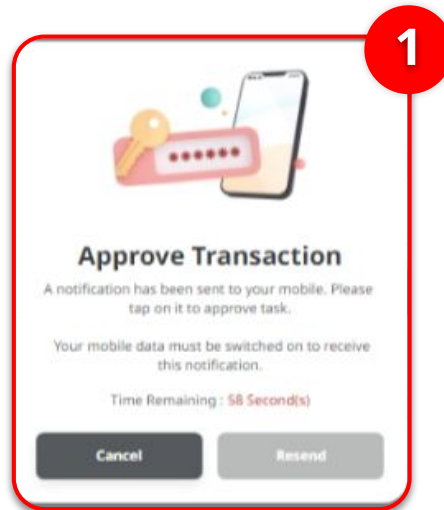
Back Return **Approve**



Tinjau ulang transaksi yang telah di kirim **Maker**,

1 Jika sudah sesuai, klik **Approve**

2 Klik **Yes**



- 1 Sistem akan menampilkan **Pop-Up Approver** transaksi pada **Website**
- 2 Sistem akan **mengirimkan notifikasi** di perangkat **mobile**. Buka perangkat **mobile**, **Klik Bar Notifikasi**

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



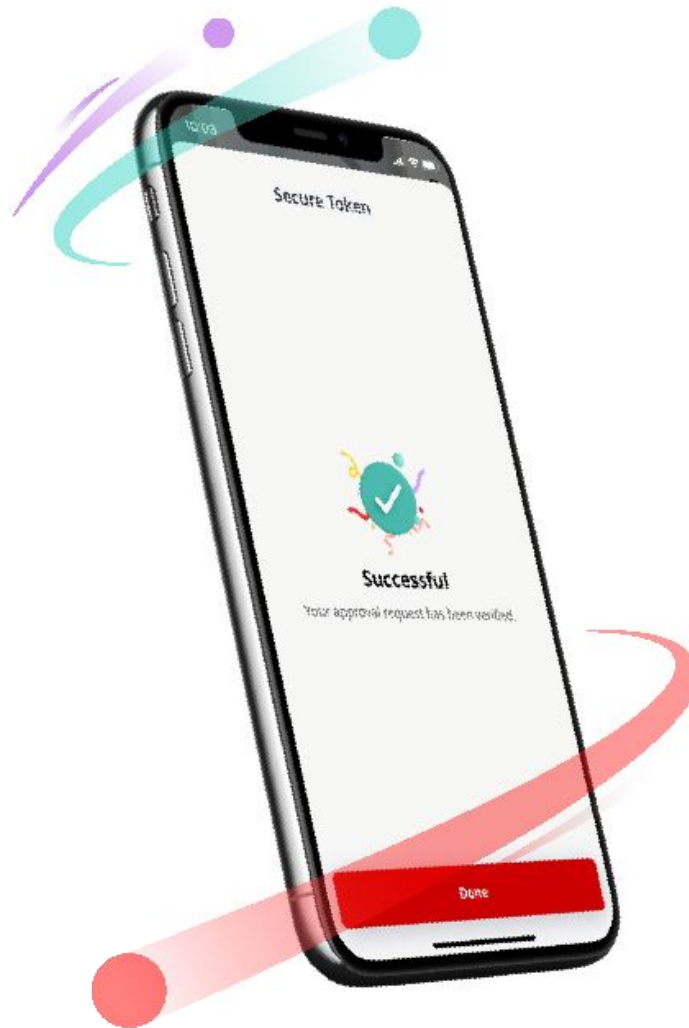
Enter PIN

Please enter a 6-digit PIN.

○ ○ ○ ○ ○ ○

1 Klik Tombol **Approve**

2 Isi **6-Digit Pin**



Jika transaksi Berhasil, sistem akan menampilkan **halaman Acknowledgement**

LANGKAH

07

APPROVER

Approve Transaction | RTGS Foreign Transfer

Menu: Task List > Approve

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	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

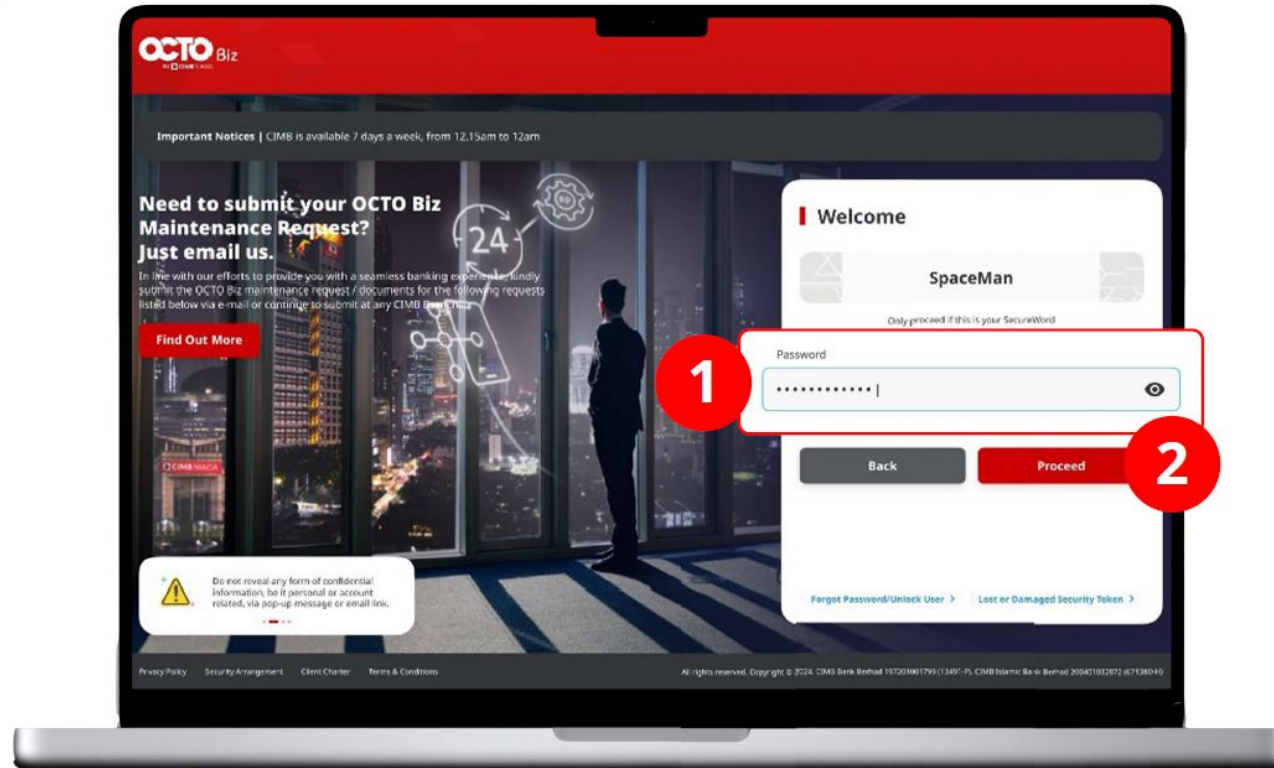
Ketika Proses pembayaran selesai, Status transaksi akan berubah menjadi ***"Successful"***

RTGS Foreign Transfer

Approve Transaction

Hard Token

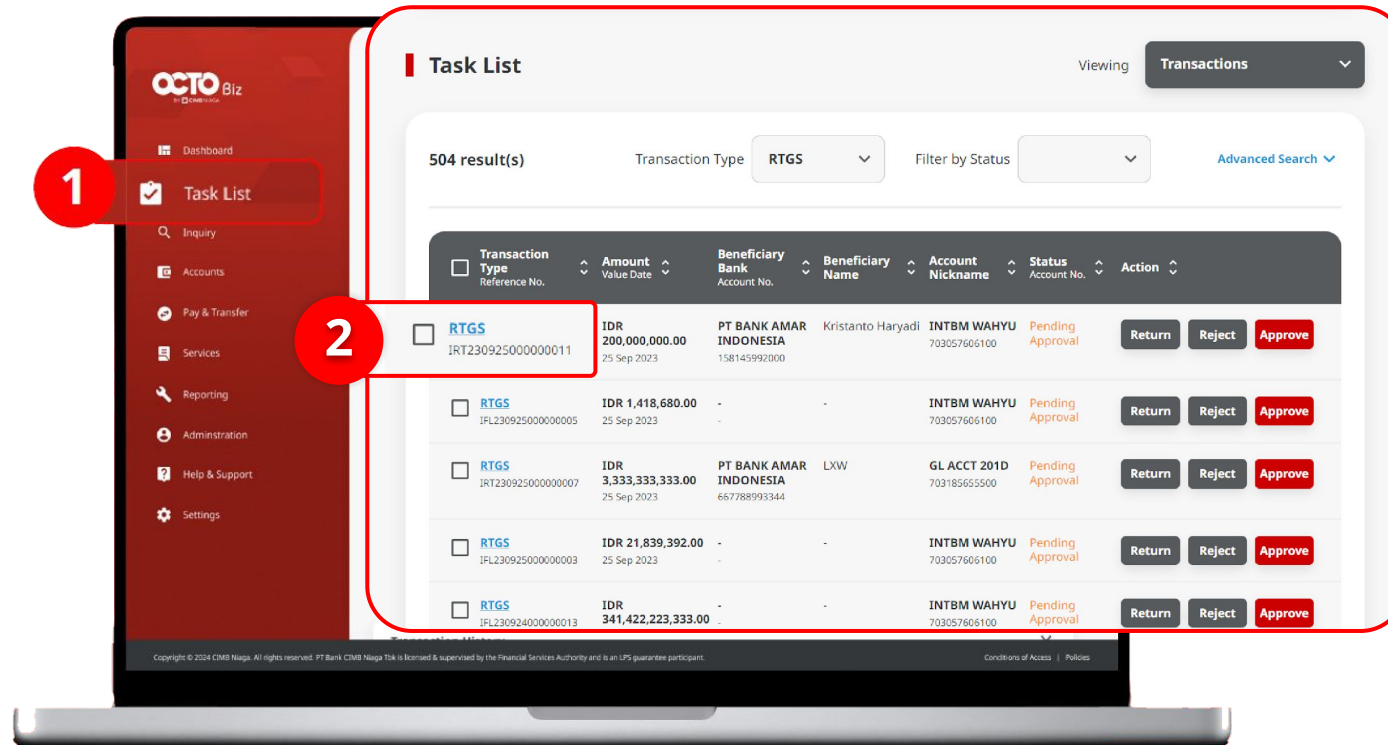
Proses **approval transaksi** untuk user yang memiliki atau menggunakan **Hard Token**



Login sebagai **Approver**

1 Isi **Password**

2 Klik **Proceed**



1 Arahkan pada menu disamping, **klik Task List**

2 Klik **Hyperlink** transaksi yang diinginkan

LANGKAH

03

APPROVER

Approve Transaction | RTGS Foreign Transfer

Menu: Task List > Approve

Task List > Details

Transaction Status: Pending Approval

Creation Date

2023-09-25 10:04:33 WIB

Reference No.

JRT23092500000011

Transaction Group

Transaction Group

Domestic Transfer

Sender Details

From Account

703057006100-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

User Activities

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

Remark

Remarks

Enter

Maximum 100 characters

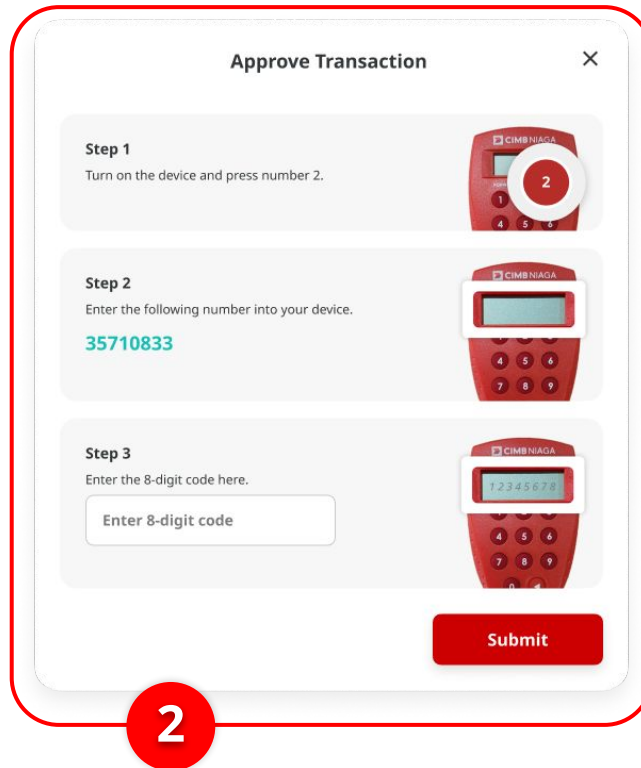
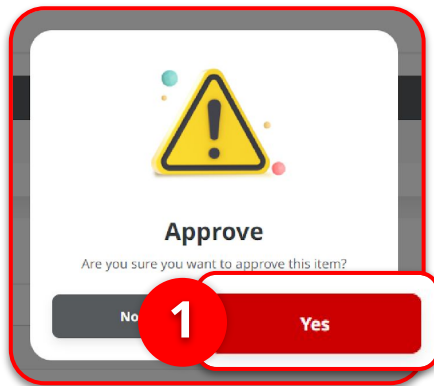
Back

Return

Approve

Tinjau ulang transaksi yang telah di kirim **Maker**,

- 1 Jika sudah sesuai, klik **Approve**



1 Klik **Yes**

2 Sistem akan memunculkan **Box Approve Transaction**



- 1** Hidupkan Perangkat dengan Klik tombol **Play** pada perangkat **Hard-Token**
- 2** Masukkan **Secure Pin Number**
- 3** Jika **Pin Benar**, sistem akan menampilkan **"APLLI"** pada layar perangkat.
- 4** Klik **Tombol 2** untuk masuk ke fitur **Transaction Signing**

Step 2

Enter the following number into your device.

35710833



- 1 Masukan **Kode** yang muncul di **Pop-Up Box Website**
- 2 Klik Tombol **Play**

LANGKAH

07

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.

83356232



3

Submit

Approve Transaction | RTGS Foreign Transfer

Menu: Task List > Approve

- 1 Perangkat **Hard Token** akan menampilkan **8-Digit Kode**
- 2 Masukkan **Kode** ke **Box Approve Transaction**
- 3 Klik **Submit**

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 - 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

Jika transaksi Berhasil, sistem akan menampilkan **halaman Acknowledgement**



OCTO Biz
BY  **CIMB NIAGA**

