

The OCTO Biz logo is prominently displayed in the center-right. 'OCTO' is in a large, bold, white sans-serif font, and 'Biz' is in a smaller, white sans-serif font.

Transaction

SKN

Website

TUTORIALOCTOBIZ2025

KEJAR MIMPI

Transaction

SKN

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

03

Create
Transaction

25

Approve
Transaction

SKN

Create Transaction

Maker-Approver Flow

Single-Access User

SKN

Create Transaction

Maker-Approver Flow

Transaksi menggunakan **SKN** dengan skema transaksi ***maker*** dan ***approver***

LANGKAH

01

MAKER

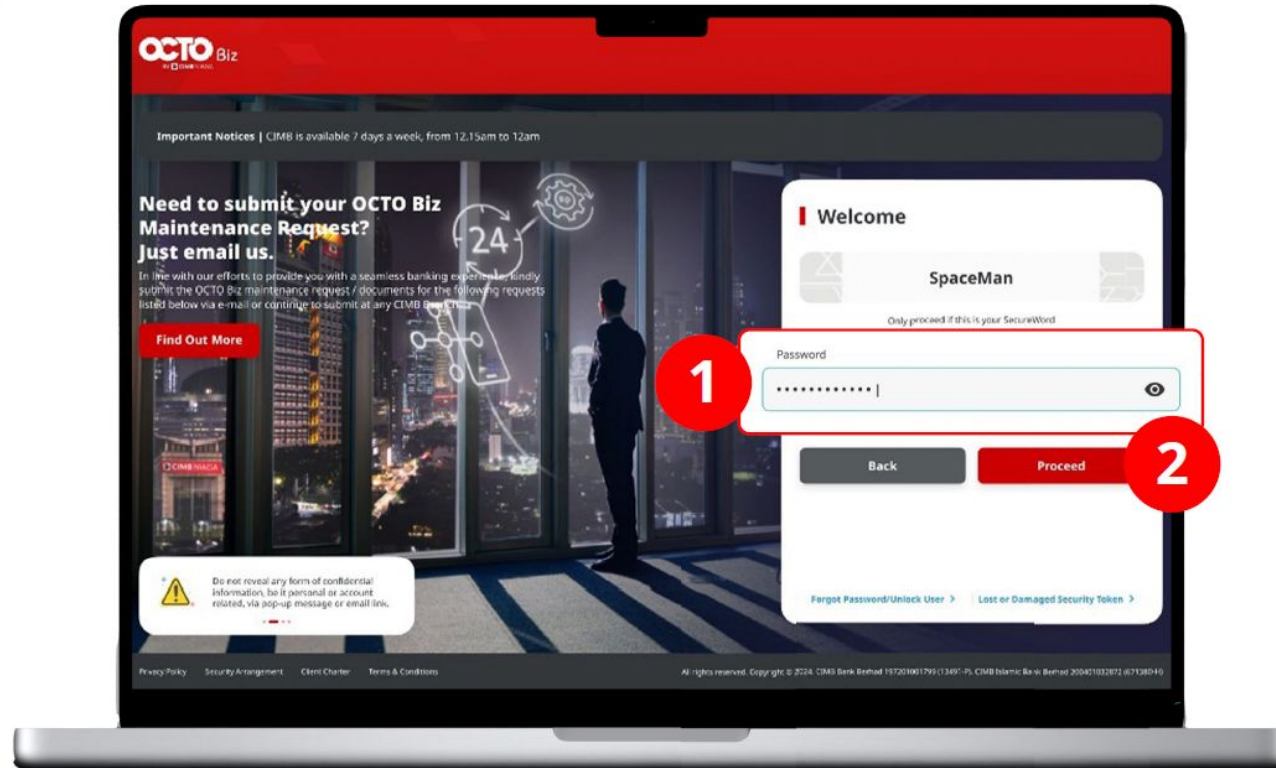
Maker-Approver Flow | SKN

Menu: Transaction > SKN



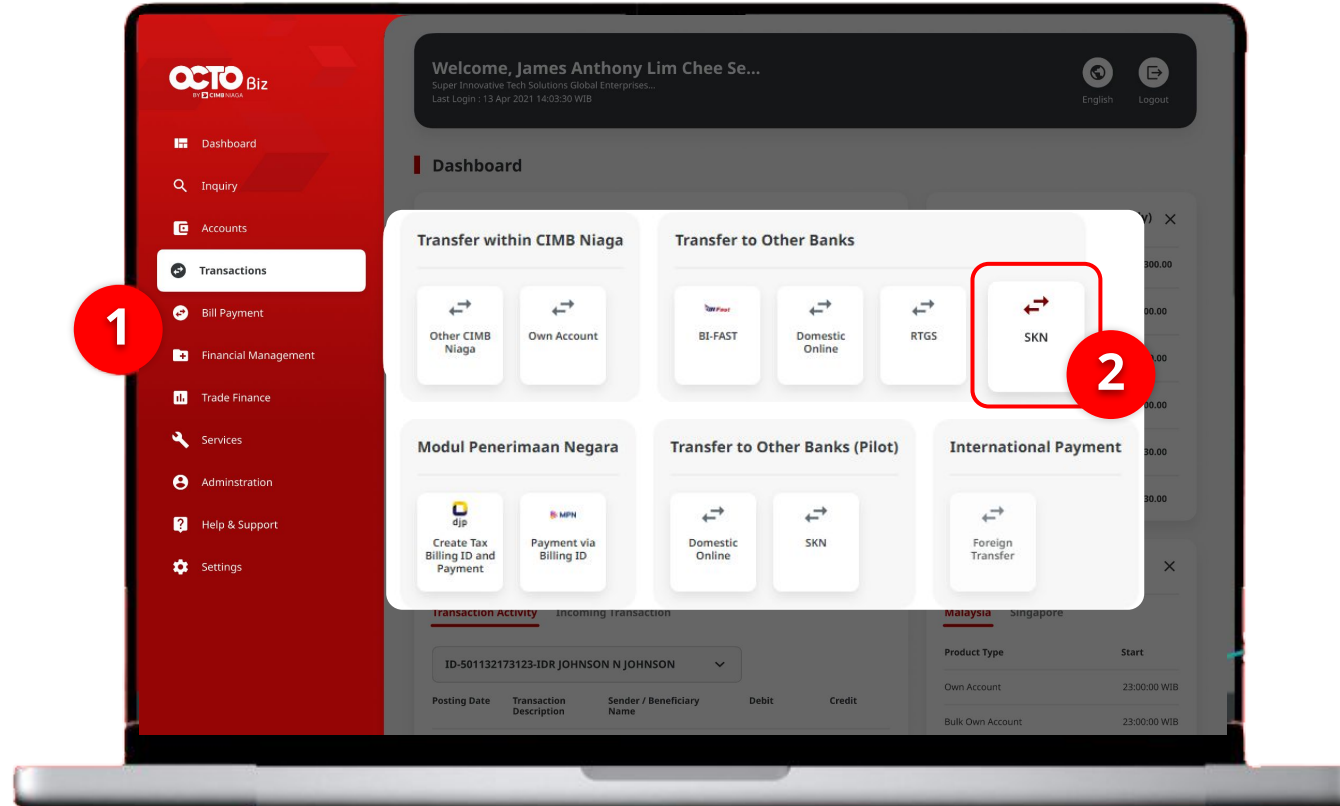
1 **Maker** Masuk dengan menggunakan **User & Company ID**

2 Klik **Next**



1 Isi **Password**

2 Klik **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

1 Arahkan kursor ke ***Transaction***

2 Pilih ***SKN***

LANGKAH

04

MAKER

Maker-Approver Flow | SKN

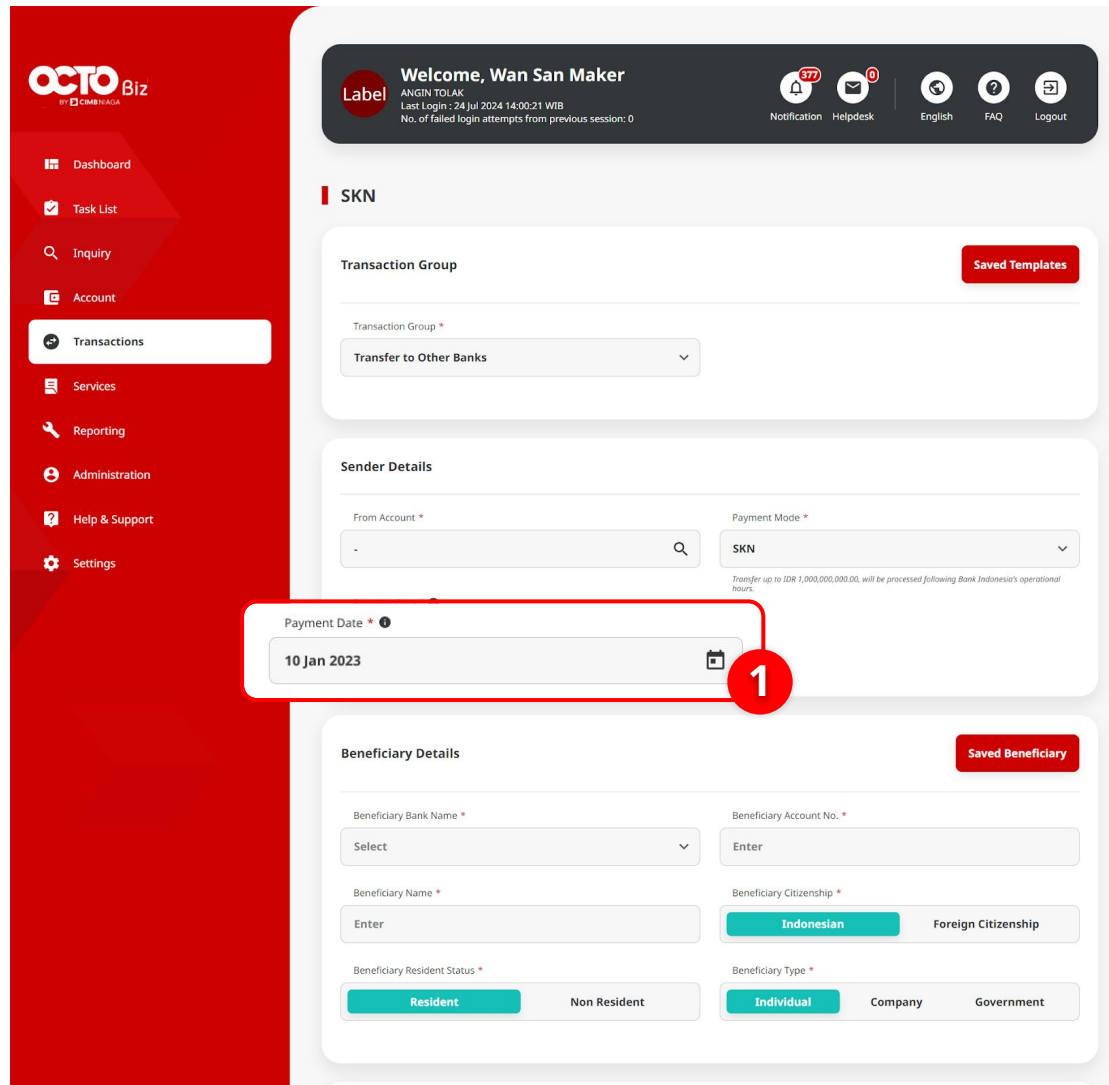
Menu: Transaction > SKN

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

2 Pilih **Sumber Dana**

3 Klik **Next**

Account Name	Account No.	Account Balance
INTBM WAHYU	703057506100	IDR 1,883,242,330,088.76
☐ 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



OCTO Biz
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Dashboard
Task List
Inquiry
Account
Transactions
Services
Reporting
Administration
Help & Support
Settings

Welcome, Wan San Maker
ANGIN TOLAK
Last Login: 24 Jul 2024 14:00:21 WIB
No. of failed login attempts from previous session: 0

Notification 377 Helpdesk 0 English FAQ Logout

SKN

Transaction Group Saved Templates

Transaction Group *
Transfer to Other Banks

Sender Details

From Account *
-

Payment Mode *
SKN

Transfer up to IDR 1,000,000,000.00, will be processed following Bank Indonesia's operational hours.

Payment Date * ⓘ
10 Jan 2023

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

1 Pilih Tanggal yang Sesuai

Beneficiary Details

Saved Beneficiary

Beneficiary Bank Name *

BANK RAKYAT INDONESIA (BRI) - BRINIDJA

Beneficiary Account No. *

123123123

Beneficiary Name *

Kris Haryadi

Beneficiary Citizenship *

Indonesian

Foreign Citizenship

Beneficiary Resident Status *

Resident

Non Resident

Beneficiary Type *

Individual

Company

Government

Transaction Details

Transaction Currency *

IDR - INDONESIA...

Amount *

2,000,000.00

Minimum transfer amount is IDR 1,000.00 per transaction.

Other Details

Customer Reference No. ①

Enter

Other Payment Details ①

Enter

Payment Advice

No Advice

Simple Advice

Add Another Transaction

Save as Draft

Next

1 Pilih **Beneficiary Details**

2 Klik **Next**



Dashboard

Task List

Inquiry

Account

Transactions

Services

Reporting

Administration

Help & Support

Settings

Label

Welcome, Wan San Maker

ANGIN YOLAK
Last Login: 24 Jul 2024 14:00:21 WIB
No. of failed login attempts from previous session: 0

Notification

Helpdesk

English

FAQ

Logout

SKN > Review Details

Transaction Group

Transaction Group

Transfer to Other Banks

Sender Details

From Account

703200873600-IDR CICI

Payment Mode

SKN

Payment Date

25 Jul 2024

Beneficiary Details

Beneficiary Bank Name

BANK RAKYAT INDONESIA (BRI) - BRINIDJA

Beneficiary Account No.

123123123

Beneficiary Name

Kris Haryadi

Beneficiary Citizenship

Indonesian

Beneficiary Resident Status

Resident

Beneficiary Type

Individual

Transaction Details

Transaction Currency

IDR - INDONESIA RUPIAH

Amount

2,000,000.00

Bank Charges

IDR 2,900.00

Other Details

Customer Reference No.

-

Other Payment Details

-

Charges Borne by

-

Payment Advice

No Advice

Note

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 at Transaction History after the Bank has executed the transaction(s).

Back

Submit

Tinjau Ulang Transaksi

1 Klik **Submit**

SKN > Acknowledgement

Submitted for approval

Reference No. : 15K240725000000001

Submitted On : 25 Jul 2024 08:57:51 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
703200873600-IDR CIKI

Payment Mode
SKN

Payment Date
25 Jul 2024

Beneficiary Details

Beneficiary Bank Name
BANK RAKYAT INDONESIA (BRI) - BRINIDJA

Beneficiary Account No.
123123123

Beneficiary Name
Kris Haryadi

Beneficiary Citizenship
Indonesian

Beneficiary Resident Status
Resident

Beneficiary Type
Individual

Transaction Details

Transaction Currency
IDR - INDONESIA RUPIAH

Amount
2,000,000.00

Bank Charges
IDR 2,900.00

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

Sistem Lalu menampilkan
Halaman Acknowledgement

Langkah melakukan
Approve Transaction
Kunjungi Halaman:

- 48

Mobile Token
- 55

Hard Token

SKN

Create Transaction

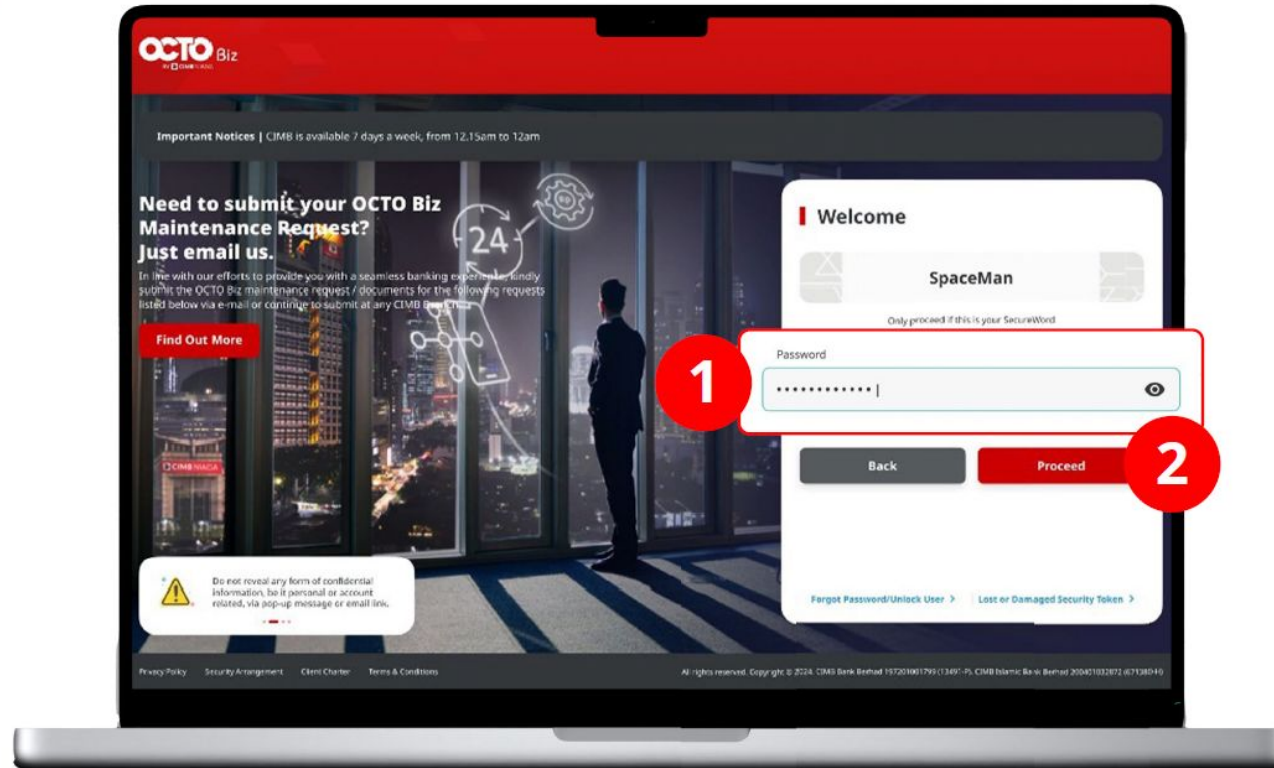
Single-Access User

Transaksi menggunakan **SKN** dengan skema transaksi ***Single access user***



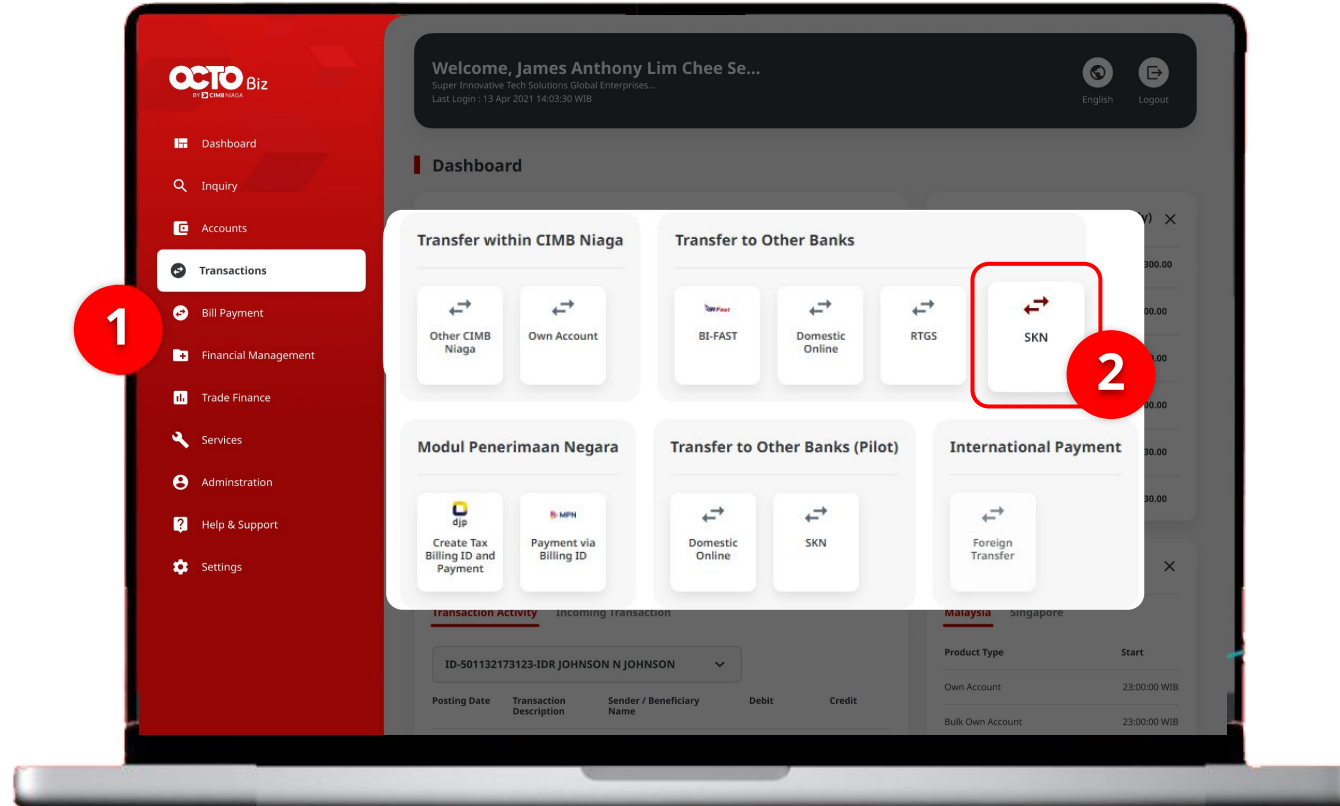
1 Masuk dengan menggunakan **User & Company ID**

2 Klik **Next**



1 Isi **Password**

2 Klik **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

1 Arahkan kursor ke ***Transaction***

2 Pilih ***SKN***

LANGKAH

04

USER SAU

Single-Access User | SKN

Menu: Transaction > SKN

The screenshot shows the OCTO Biz interface for a Single-Access User (SAU) performing a SKN (Self-Service Kiosk Network) transaction. The interface includes a sidebar menu with options like Dashboard, Task List, Inquiry, Account, Transactions, Services, Reporting, Administration, Help & Support, and Settings. The main content area displays the SKN transaction form.

Step 1: The user is prompted to select a "From Account" from a dropdown menu. The selected account is "Transfer to Other Banks".

Step 2: The user is prompted to select a "Payment Mode" from a dropdown menu. The selected mode is "SKN".

Step 3: The user is prompted to select a "Payment Date" from a calendar. The selected date is "25 Jul 2024".

Your Account Listing: A modal window displays a table of accounts. The first account is highlighted with a red box and a red circle with the number 2.

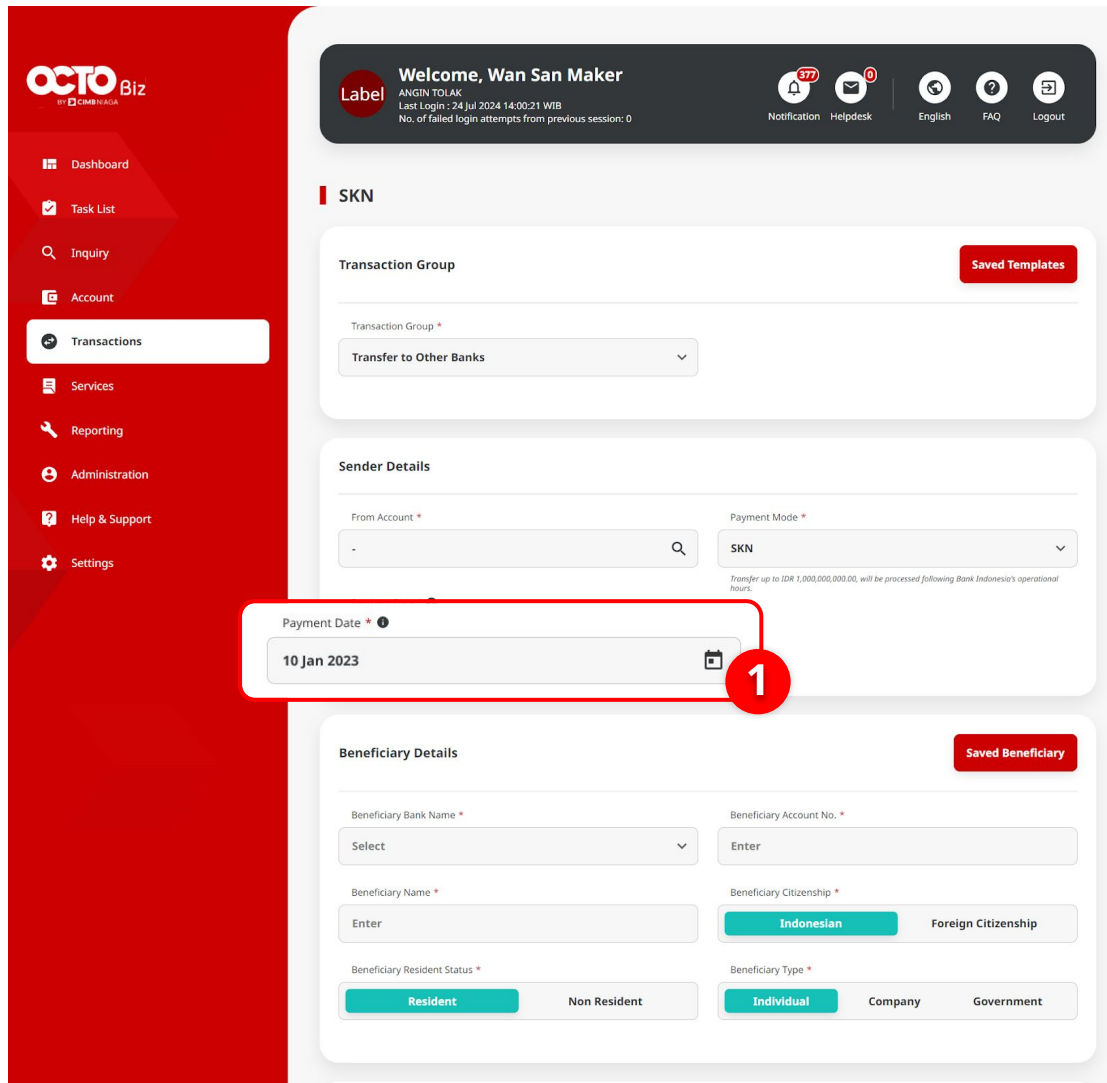
Account Name	Account No.	Account Balance
DKTBM WAHYU	703057006100	IDR 1,883,242,330,088.76
ANGIN TOLAK	800152518600	IDR 39,939,720,962.35
ANGIN TOLAK	800152538600	IDR 676,799,649.85
ANGIN TOLAK	800152541700	IDR 1,128,901,523.04
ANGIN TOLAK	800152553600	IDR 298,843,138.61

Step 3: The user is prompted to click the "Next" button to proceed to the next step.

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

2 Pilih **Sumber Dana**

3 Klik **Next**



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Dashboard
Task List
Inquiry
Account
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Welcome, Wan San Maker
ANGIN TOLAK
Last Login : 24 Jul 2024 14:00:21 WIB
No. of failed login attempts from previous session: 0

Notification Helpdesk English FAQ Logout

SKN

Transaction Group Saved Templates

Transaction Group *
Transfer to Other Banks

Sender Details

From Account * Payment Mode *
SKN

Transfer up to IDR 1,000,000,000.00, will be processed following Bank Indonesia's operational hours.

Payment Date * **1**
10 Jan 2023

Beneficiary Details Saved 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

1 Pilih Tanggal yang Sesuai

Beneficiary Details

Saved Beneficiary

Beneficiary Bank Name *

BANK RAKYAT INDONESIA (BRI) - BRINIDJA

Beneficiary Account No. *

123123123

Beneficiary Name *

Kris Haryadi

Beneficiary Citizenship *

Indonesian

Foreign Citizenship

Beneficiary Resident Status *

Resident

Non Resident

Beneficiary Type *

Individual

Company

Government

Transaction Details

Transaction Currency *

IDR - INDONESIA...

Amount *

2,000,000.00

Minimum transfer amount is IDR 1,000.00 per transaction.

Other Details

Customer Reference No. ①

Enter

Other Payment Details ①

Enter

Payment Advice

No Advice

Simple Advice

Add Another Transaction

Save as Draft

Next

1 Pilih **Beneficiary Details**

2 Klik **Next**



- Dashboard
- Task List
- Inquiry
- Account
- Transactions**
- Services
- Reporting
- Administration
- Help & Support
- Settings



Welcome, Wan San Maker

ANGIN YOLAK

Last Login: 24 Jul 2024 14:00:21 WIB

No. of failed login attempts from previous session: 0







SKN > Review Details

Transaction Group

Transaction Group

Transfer to Other Banks

Sender Details

From Account	Payment Mode
703200873600-IDR CICI	SKN
Payment Date	
25 Jul 2024	

Beneficiary Details

Beneficiary Bank Name	Beneficiary Account No.
BANK RAKYAT INDONESIA (BRI) - BRINIDJA	123123123
Beneficiary Name	Beneficiary Citizenship
Kris Haryadi	Indonesian
Beneficiary Resident Status	Beneficiary Type
Resident	Individual

Transaction Details

Transaction Currency	Amount	Bank Charges
IDR - INDONESIA RUPIAH	2,000,000.00	IDR 2,900.00

Other Details

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

Note

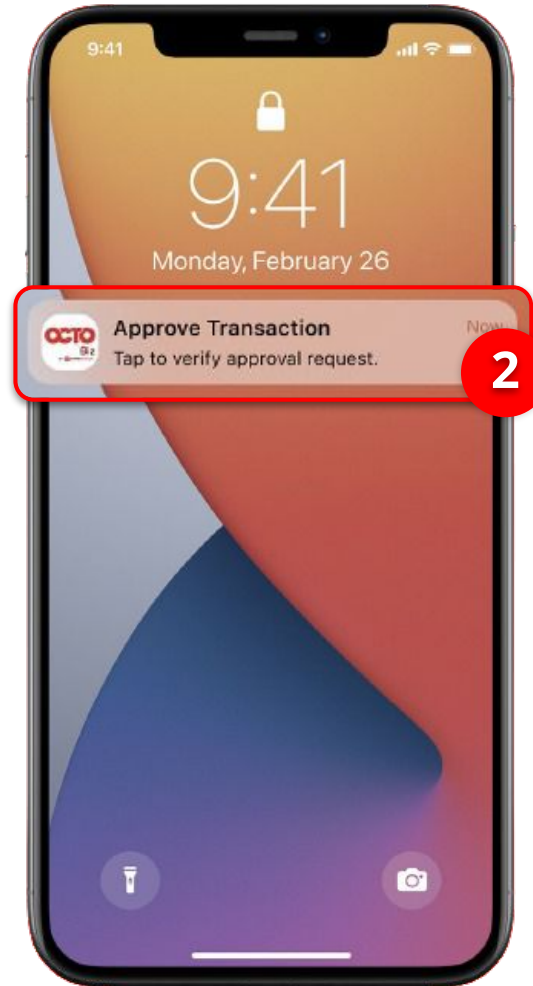
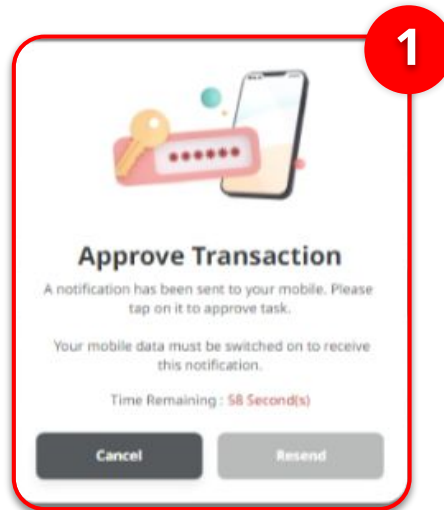
Please be aware that charges displayed are indicative and are subject to change by the Bank without prior notice. The charges displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed at Transaction History after the Bank has executed the transaction(s).

Back

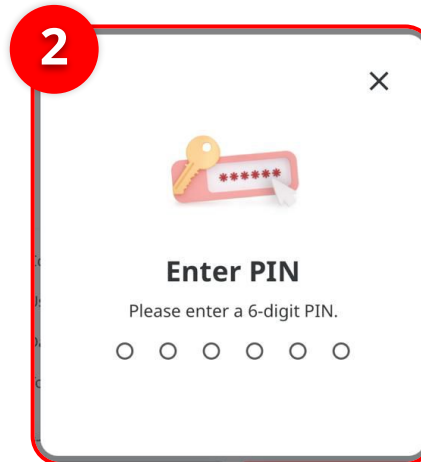
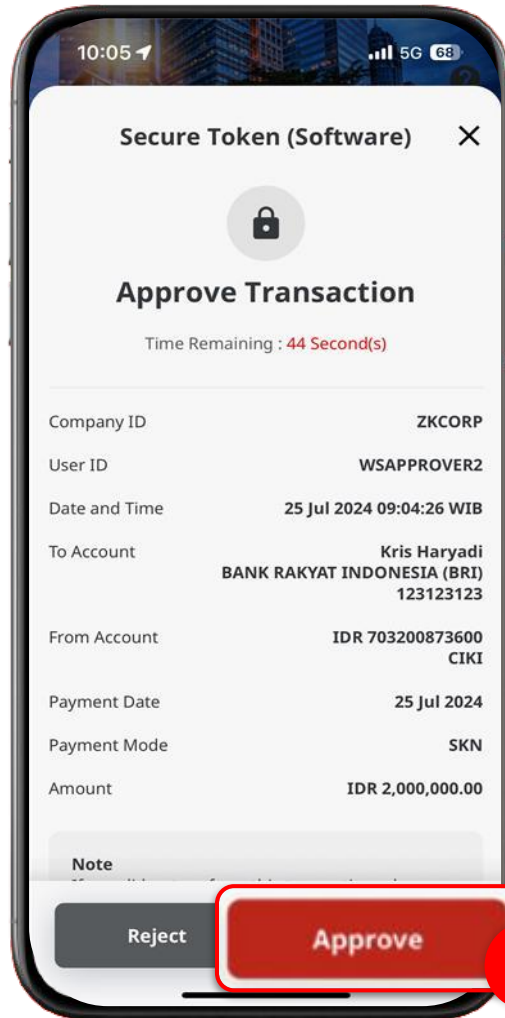
Submit

Tinjau Ulang Transaksi

1 Klik **Submit**

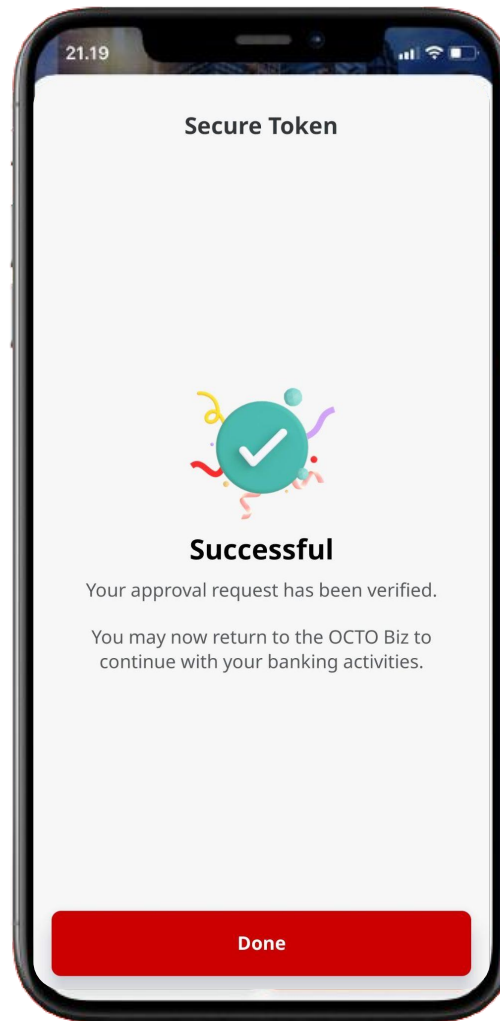


- 1 Sistem akan menampilkan **Pop-Up Approver** transaksi pada **Website**
- 2 Sistem akan **mengirimkan notifikasi** di perangkat *mobile*. Buka perangkat *mobile*, **Klik Bar Notifikasi**



1 Klik Tombol *Approve*

2 Isi **6-Digit Pin**



Jika Transaksi Sukses, Sistem akan menampilkan **pesan notifikasi Acknowledgement** di **Perangkat Mobile**

Task List > Acknowledgement

Successful

Reference No. : 15K240725000000001

Approved On : 25 Jul 2024 09:09:16 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

703200873600-IDR CICI

Payment Mode

SKN

Payment Date

25 Jul 2024

Beneficiary Details

Beneficiary Bank Name

BANK RAKYAT INDONESIA (BRI) - BRINIDJA

Beneficiary Account No.

123123123

Beneficiary Name

Kris Haryadi

Beneficiary Citizenship

Indonesian

Beneficiary Resident Status

Resident

Beneficiary Type

Individual

Transaction Details

Transaction Currency

IDR - INDONESIA RUPIAH

Amount

2,000,000.00

Bank Charges

IDR 2,900.00

Other Details

Customer Reference No.

-

Other Payment Details

-

Charges Borne by

-

Payment Advice

No Advice

User Activities

User	Activities	Date / Time	Remark
WSMAKER - Wan San Maker	Submit	25 Jul 2024 08:57:51 WIB	-
WSAPPROVER2 - Wan San Approver User 2	Approve	25 Jul 2024 09:08:59 WIB	-

Print

Done

Pada Website, Sistem juga akan mengarahkan ke **Halaman Acknowledgement**.

SKN

Approve Transaction

Mobile Token

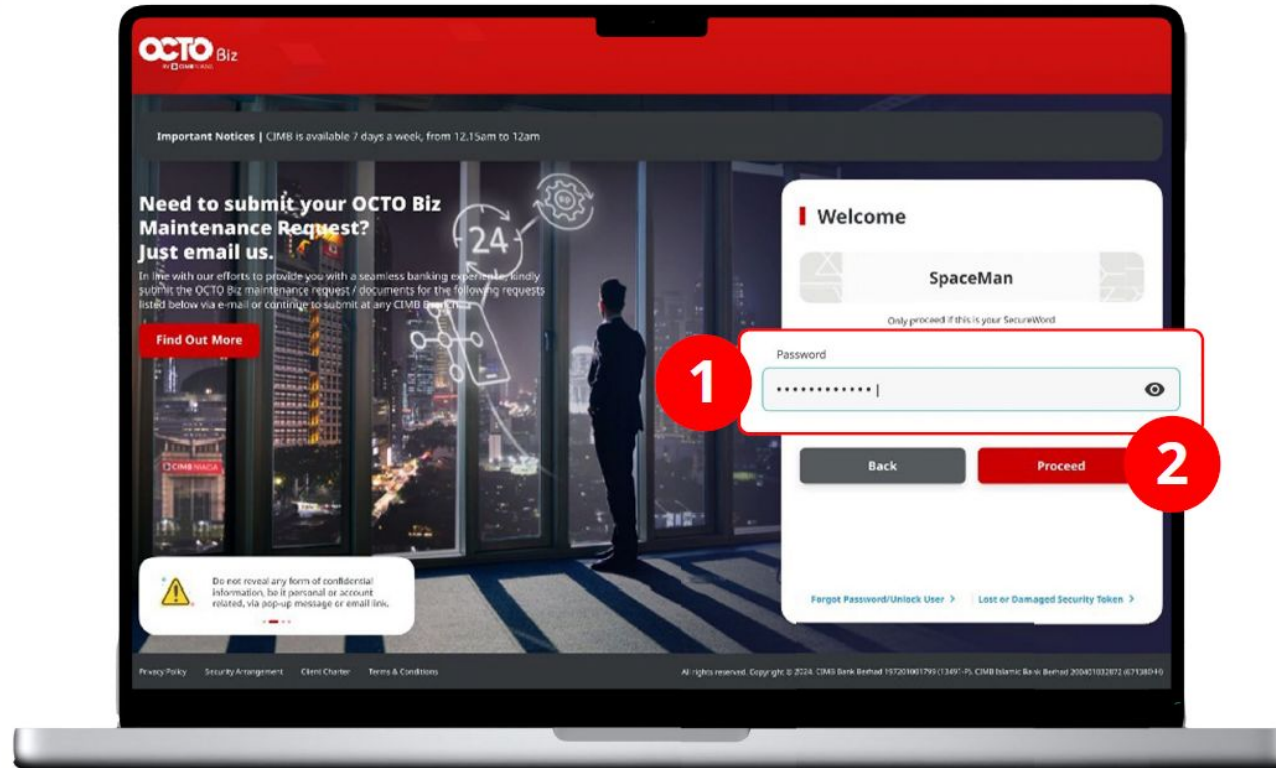
Hard Token

SKN

Approve Transaction

Mobile Token

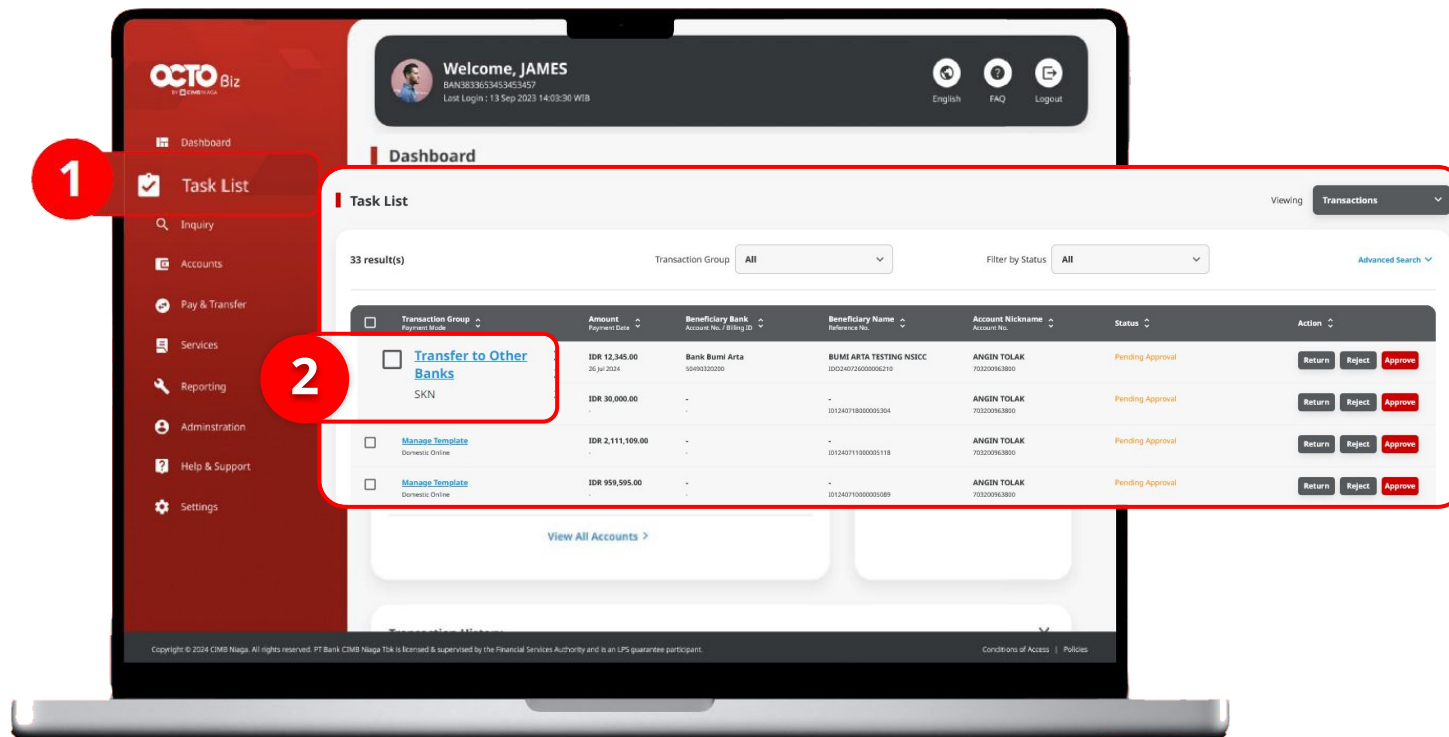
Proses **approval transaksi** untuk user yang memiliki atau menggunakan **Mobile Token**



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 | SKN

Menu: Task List > Approve

Task List > Details

Transaction Status : **Pending Approval**

Creation Date: 25 Jul 2024 08:57:51 WIB Reference No: 15K240725000000001

Transaction Group

Transaction Group: Transfer to Other Banks

Sender Details

From Account: 703200873600-IDR CICI Payment Mode: SKN Payment Date: 25 Jul 2024

Beneficiary Details

Beneficiary Bank Name BANK RAKYAT INDONESIA (BRI) - BRINIDJA	Beneficiary Account No. 123123123	Beneficiary Name Kris Haryadi
Beneficiary Citizenship Indonesian	Beneficiary Resident Status Resident	Beneficiary Type Individual

Transaction Details

Transaction Currency IDR - INDONESIA RUPIAH	Amount 2,000,000.00	Bank Charges IDR 2,900.00
---	------------------------	------------------------------

Other Details

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

Payment Advice
No Advice

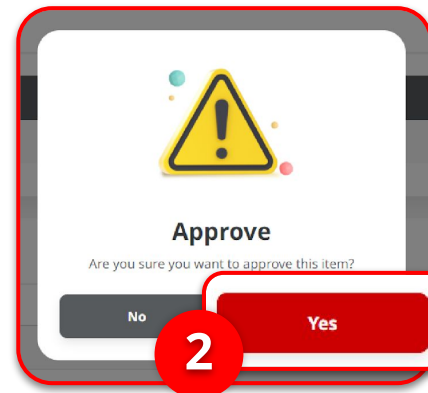
User Activities

User	Activities	Date / Time	Remark
WSMAKER - Wan San Maker	Submit	25 Jul 2024 08:57:51 WIB	-

Remark

Remarks
Enter
Maximum 100 characters

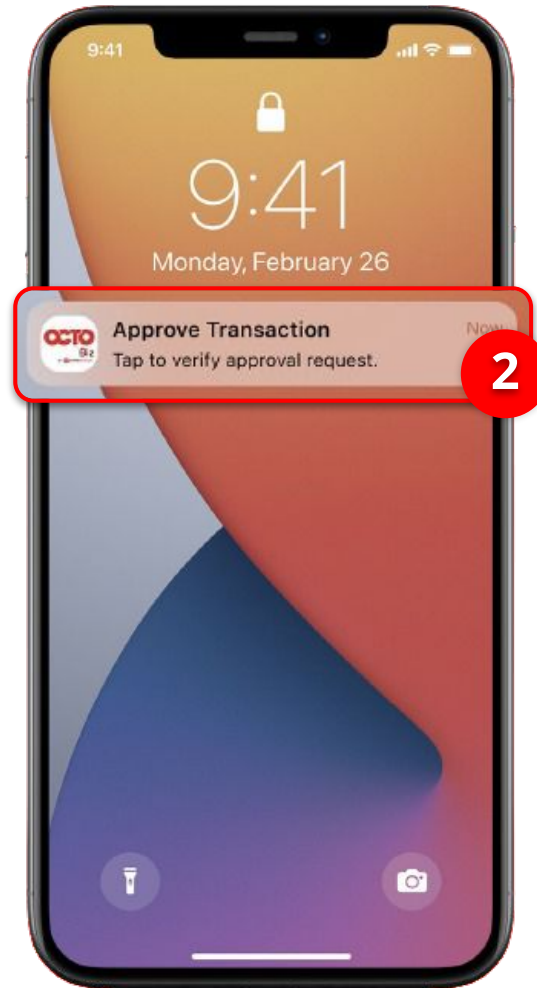
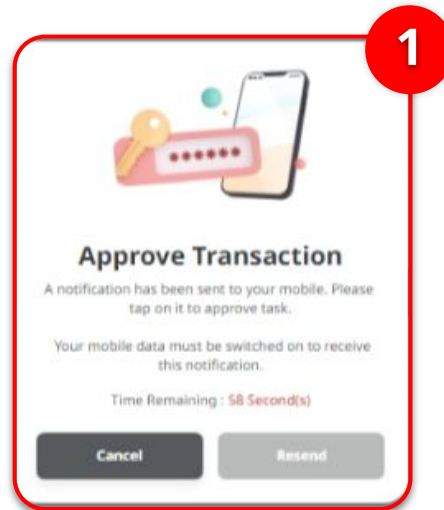
Buttons: Back, Return, Reject, **Approve** (1)



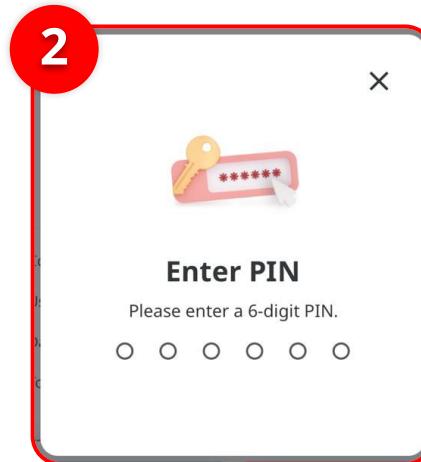
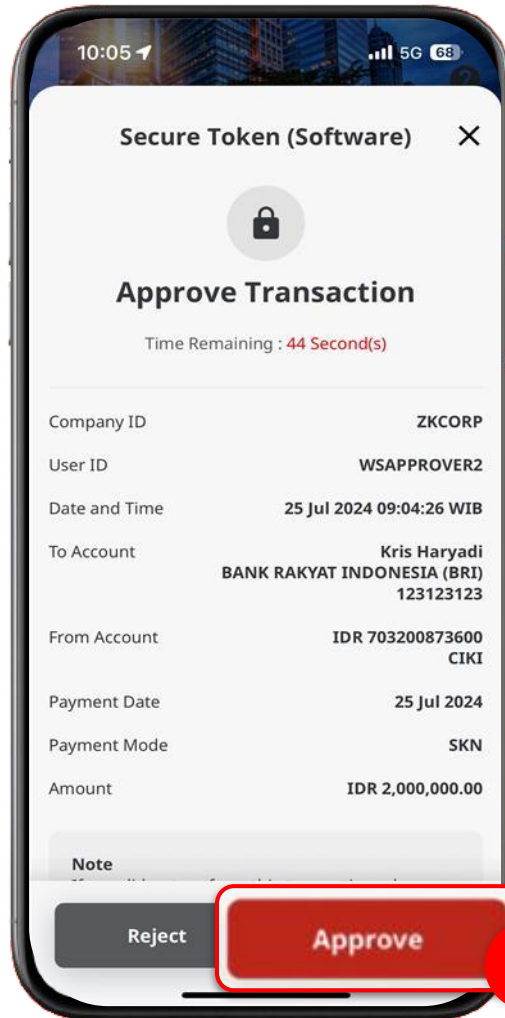
Tinjau ulang transaksi yang telah di kirim **Maker**,

1 Jika sudah sesuai, klik **Approve**

2 Klik **Yes**

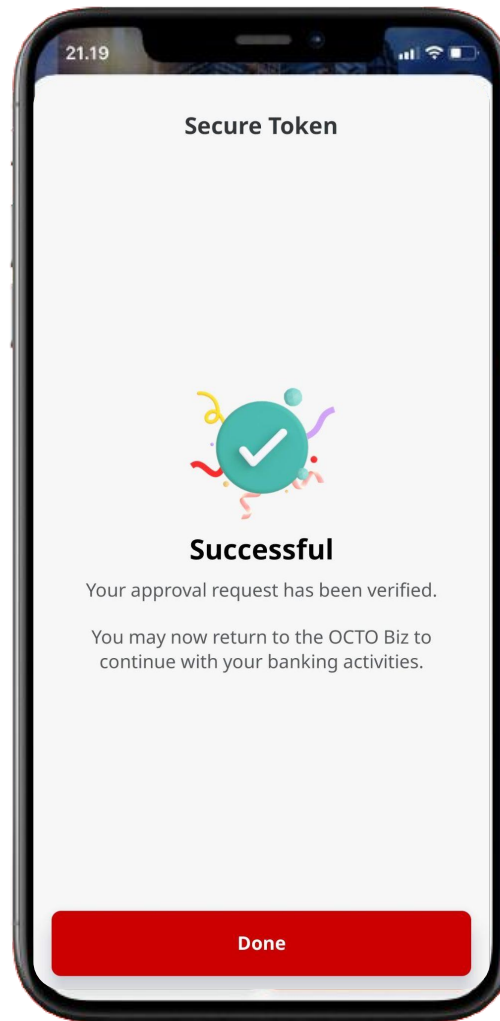


- 1 Sistem akan menampilkan **Pop-Up Approver** transaksi pada **Website**
- 2 Sistem akan **mengirimkan notifikasi** di perangkat *mobile*. Buka perangkat *mobile*, **Klik Bar Notifikasi**



1 Klik Tombol *Approve*

2 Isi **6-Digit Pin**



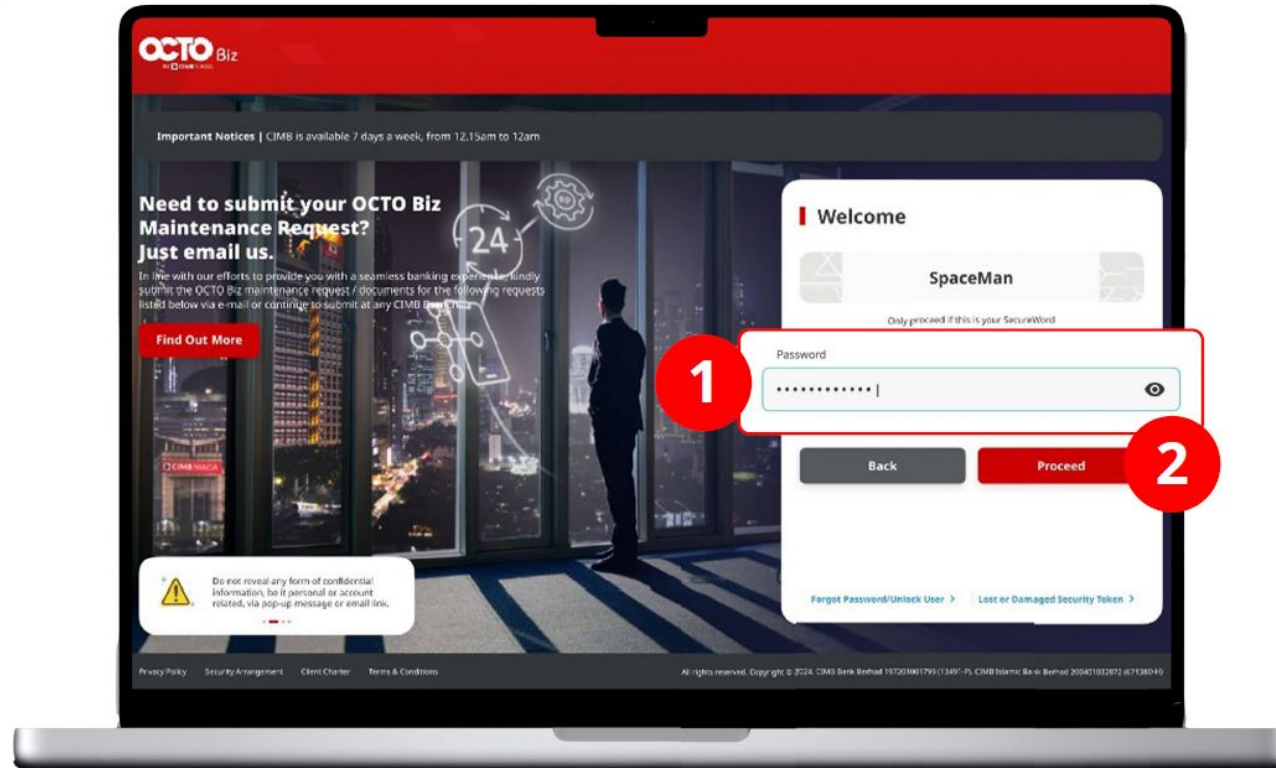
Jika transaksi Berhasil, sistem akan menampilkan **halaman Acknowledgement**

SKN

Approve Transaction

Hard Token

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



Login sebagai **Approver**

1 Isi **Password**

2 Klik **Proceed**

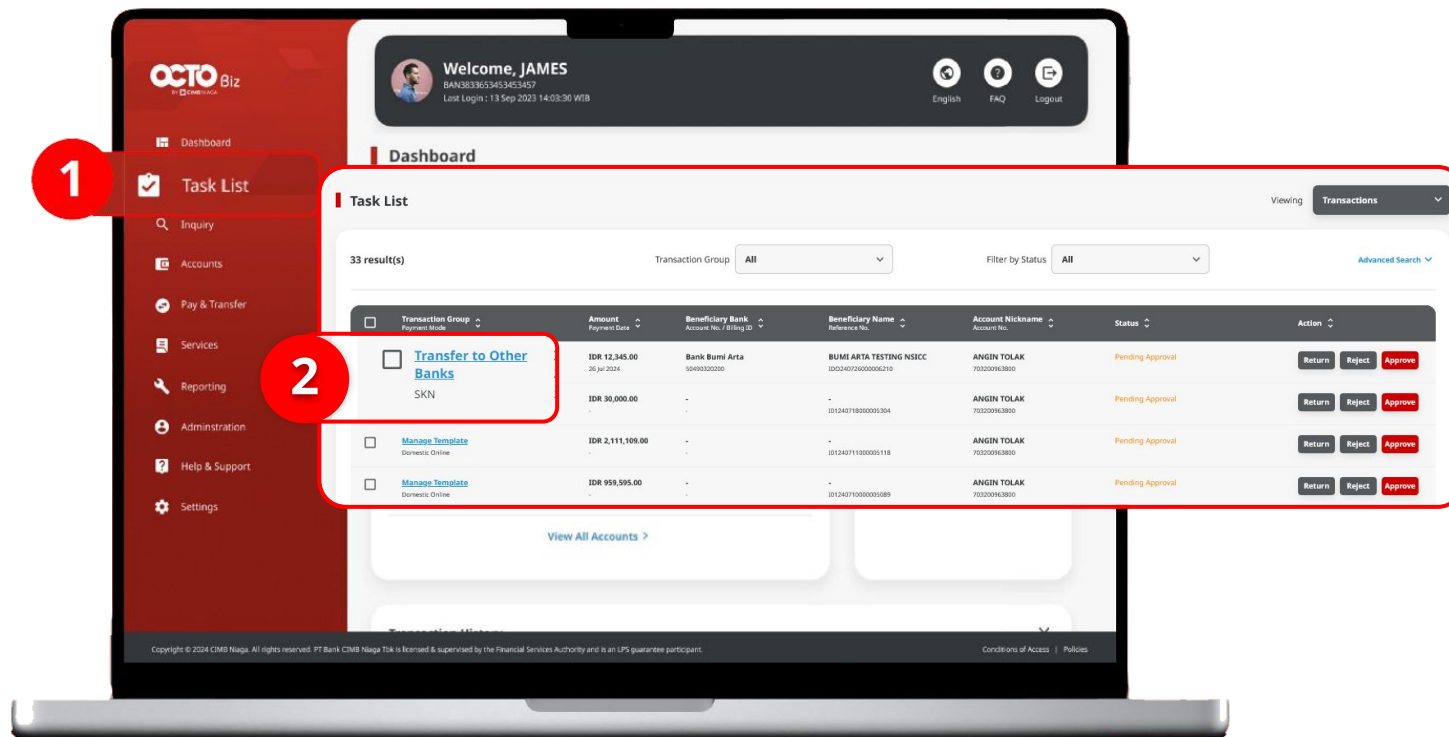
LANGKAH

01

APPROVER

Approve Transaction | SKN

Menu: Task List > Approve



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

2 Klik **Hyperlink** transaksi yang diinginkan

Task List > Details

Transaction Status: Pending Approval

Creation Date

Reference No.

25 Jul 2024 08:57:51 WIB

ISK240725000000001

Transaction Group

Transaction Group

Transfer to Other Banks

Sender Details

From Account

Payment Mode

Payment Date

703200873600-IDR CICI

SKN

25 Jul 2024

Beneficiary Details

Beneficiary Bank Name

Beneficiary Account No.

Beneficiary Name

BANK RAKYAT INDONESIA (BRI) - BRINDJA

123123123

Kris Haryadi

Beneficiary Citizenship

Beneficiary Resident Status

Beneficiary Type

Indonesian

Resident

Individual

Transaction Details

Transaction Currency

Amount

Bank Charges

IDR - INDONESIA RUPIAH

2,000,000.00

IDR 2,900.00

Other Details

Customer Reference No.

Other Payment Details

Charges Borne by

-

-

-

Payment Advice

No Advice

User Activities

User	Activities	Date / Time	Remark
WISMAKER - Wan San Maker	Submit	25 Jul 2024 08:57:51 WIB	-

Remark

Remarks

Enter

Maximum 100 characters

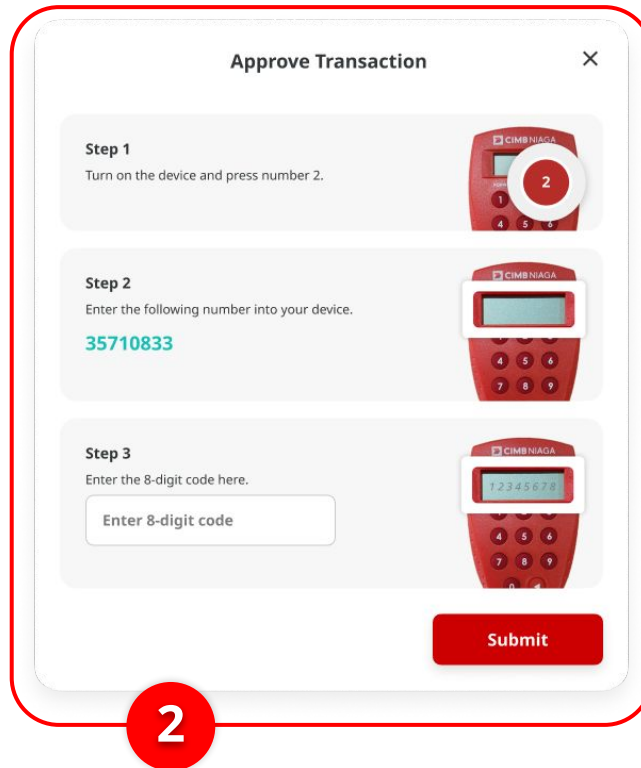
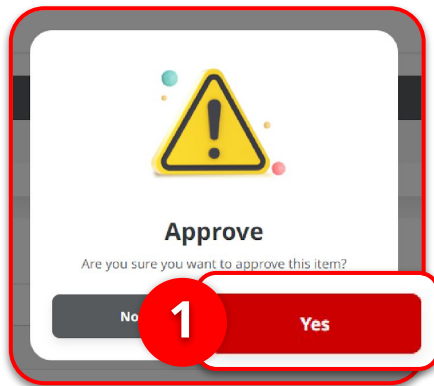
Back

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**



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

2



3

Submit

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

Task List > Acknowledgement

Successful

Reference No. : 1562467255000000001

Approved On : 25 Jul 2024 09:09:16 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

Payment Mode

Payment Date

703200873600-IDR CICI

SKN

25 Jul 2024

Beneficiary Details

Beneficiary Bank Name

Beneficiary Account No.

Beneficiary Name

BANK RAKYAT INDONESIA (BRI) - BRUNIDJA

123123123

Kris Haryadi

Beneficiary Citizenship

Beneficiary Resident Status

Beneficiary Type

Indonesian

Resident

Individual

Transaction Details

Transaction Currency

Amount

Bank Charges

IDR - INDONESIA
RUPIAH

2,000,000.00

IDR 2,900.00

Other Details

Customer Reference No.

Other Payment Details

Charges Borne by

-

-

-

Payment Advice

No Advice

User Activities

User	Activities	Date / Time	Remark
WSMAKER - Wan San Maker	Submit	25 Jul 2024 08:57:51 WIB	-
WSAPPROVER2 - Wan San Approver User 2	Approve	25 Jul 2024 09:08:59 WIB	-

Print

Done

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



OCTO Biz
BY  **CIMB NIAGA**

