

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

RTGS

Website

TUTORIALOCTOBIZ2025

KEJAR MIMPI

Transaction

RTGS

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

Transaction - RTGS is a module used to perform payment transactions that allow customers to make instant transfers to recipients at other banks using RTGS.

03

Create
Transaction

47

Approve
Transaction

RTGS

Create Transaction

Maker-Approver Flow

Single-Access User

Multiple Beneficiary Submissions

RTGS

Create Transaction

Maker-Approver Flow

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

*RTGS Transaction using **maker & approver** flow*

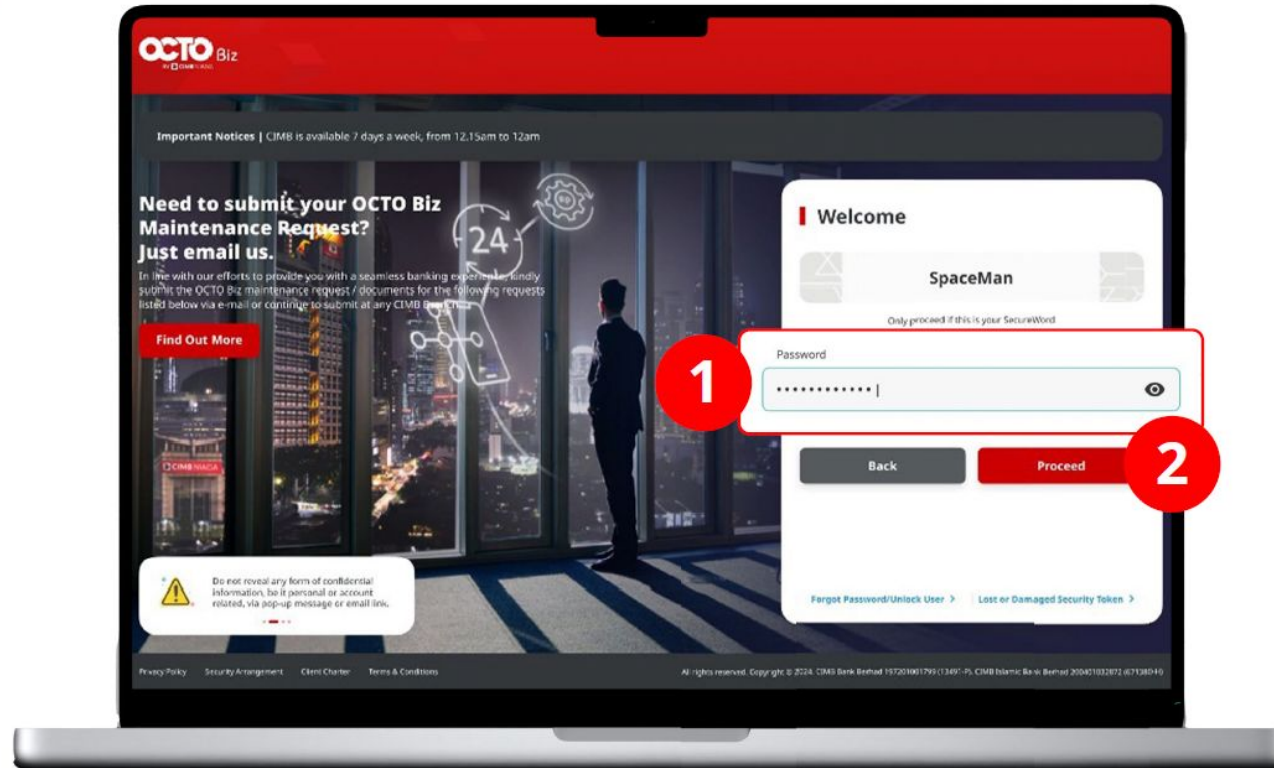


- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

*Maker login using **User & Company ID***

- 2 Klik **Next**

*Click **Next***

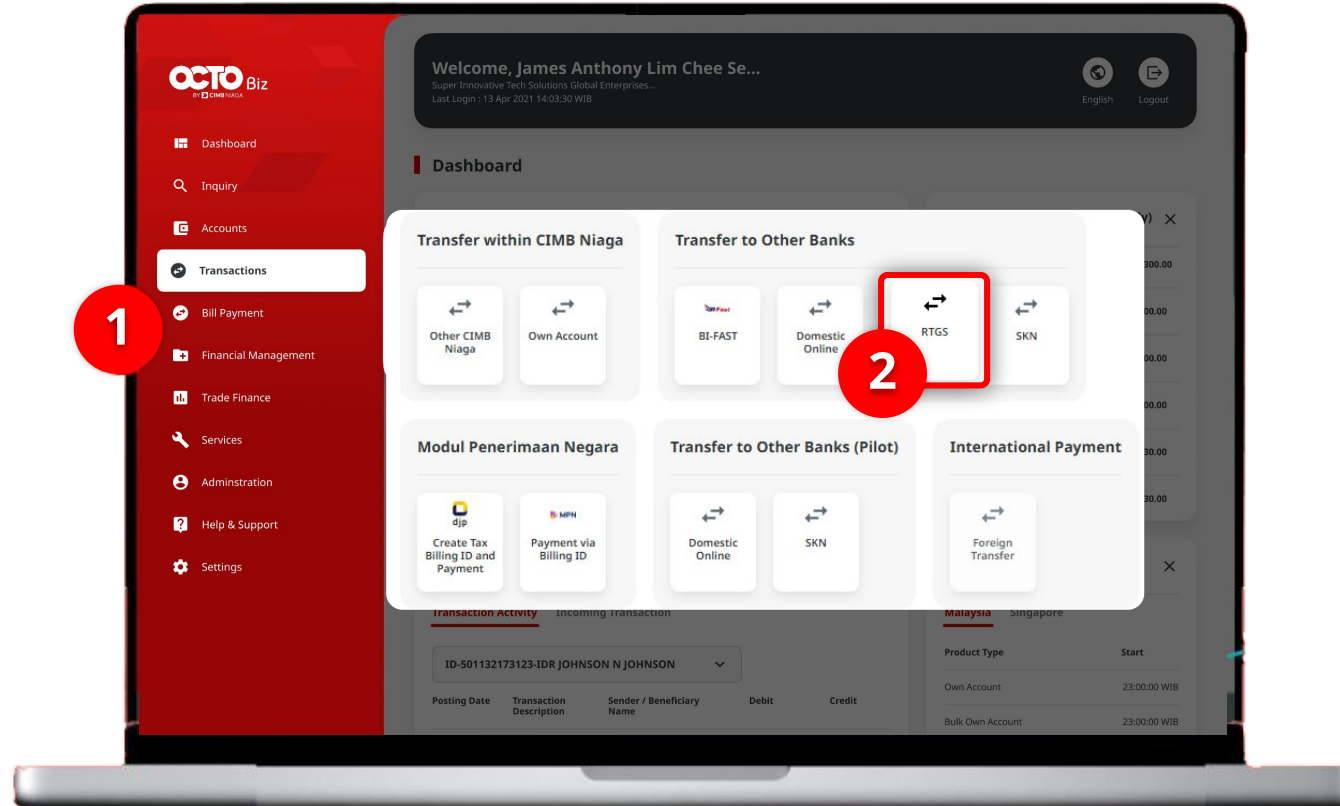


1 Isi **Password**

Input **Password**

2 Klik **Proceed**

Click **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

System will show Dashboard page

1 Arahkan kursor ke ***Transaction***

Navigate to Transaction

2 Pilih ***Transfer to Other Banks***

Choose Transfer to Other Banks

3 Pilih ***RTGS***

Choose RTGS

LANGKAH

04

MAKER

RTGS

Transaction Group Saved Templates

Transaction Group *

Domestic Transfer

Sender Details

From Account *

Select

Payment Mode *

RTGS

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

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

Your Account Listing

Search By

Account Name Account No.

Search

Account Name	Account No.	Account Balance
INTBM WAHYU	703057606100	IDR 1,883,242,330,088.76
GL ACCT 01110	703089333800	IDR 0.00
GL ACCT 2010	703189003000	IDR 47,039,875.15
GL ACCT 20A	703191086400	IDR 34,015,308.00
GL ACCT 20B	703191691600	IDR 506,642.00
BANGUN PERSADA SEKALJ	703196574000	IDR 101,677,644.48
IDR ACCT 01	760035613000	IDR 72,333,185.05
BANGUN PERSADA SEKALJ	760037642000	IDR 6,926,812,563,063.69
GL ACCT 0111E	760840351100	IDR 0.00
GL ACCT 01110	800005323001	IDR 0.00
GL ACCT 20D	800005323002	IDR 0.00

Next

Maker-Approver Flow | RTGS

Menu: Transaction > RTGS

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

*On Data Payment Entry page, Click **from account***

- 2 Pilih **Sumber Dana**

*Choose **Source of Funds***

- 3 Klik **Next**

*Click **Next***

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. The Transaction Group is set to Domestic Transfer. The Sender Details section includes From Account, Payment Mode (RTGS), and Beneficiary details. The Transaction Details section includes Transaction Currency (IDR - INDONESIA) and Amount. The Other Details section includes Customer Reference No. and Other Payment Details.

1 Pilih Tanggal yang Sesuai
Choose *Transaction date*

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

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 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 Pilih **Beneficiary Account Type**
Choose the **Beneficiary Account Type**

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

- Transaction Group:** Transaction Group * (Domestic Transfer), Save Template
- 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 Resident Status * (Resident, Non Resident), Beneficiary Type * (Individual, Company, Government), Beneficiary City / District * (Select), Save Beneficiary
- Transaction Details:** Transaction Currency * (IDR - INDONESIA), Amount * (Enter)
- Other Details:** Customer Reference No. * (Enter), Other Payment Details * (Enter), Charges Borne by (If Any) (Select)

A red box highlights the Beneficiary Resident Status section, and a red circle with the number 1 is placed over the 'Resident' button.

Jika **Citizenship** Indonesia,

If the **Citizenship** is Indonesia,

1 Pilih **Resident** sebagai **Beneficiary Resident Status**

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

LANGKAH

06b

MAKER

OPSIONAL

The screenshot shows the RTGS transaction form. A red box highlights the 'Beneficiary Details' section, specifically the 'Beneficiary Resident Status' field. A red circle with the number 1 is next to the 'Non Resident' button. The form includes fields for Transaction Group, Sender Details, Beneficiary Details, Transaction Details, and Other Details.

Jika **Citizenship** BUKAN Indonesia,

*If the **Citizenship** NOT Indonesia*

1 Pilih **Non-Resident** sebagai **Beneficiary Resident Status**

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

LANGKAH

07

MAKER

Maker-Approver Flow | RTGS

Menu: Transaction > RTGS

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

1 Lengkapi bagian **Mandatory Fields**

Complete the **Mandatory Fields**

2 Klik **Next**

Click **Next**

3 Lalu akan menampilkan halaman **Review Details**, Klik **Submit**

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 Date
25 Sep 2023
Payment Mode
RTGS

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

Print Save As Template Save As Beneficiary Make Another Transaction

Sistem Lalu menampilkan
Halaman Acknowledgement

*System will show
Acknowledgement page*

**Langkah melakukan Approve
Transaction Kunjungi Halaman:**

To Approve transaction, visit:

48

Mobile Token

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Hard Token

RTGS

Create Transaction

Single-Access User

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

RTGS transaction using Single-Access User flow

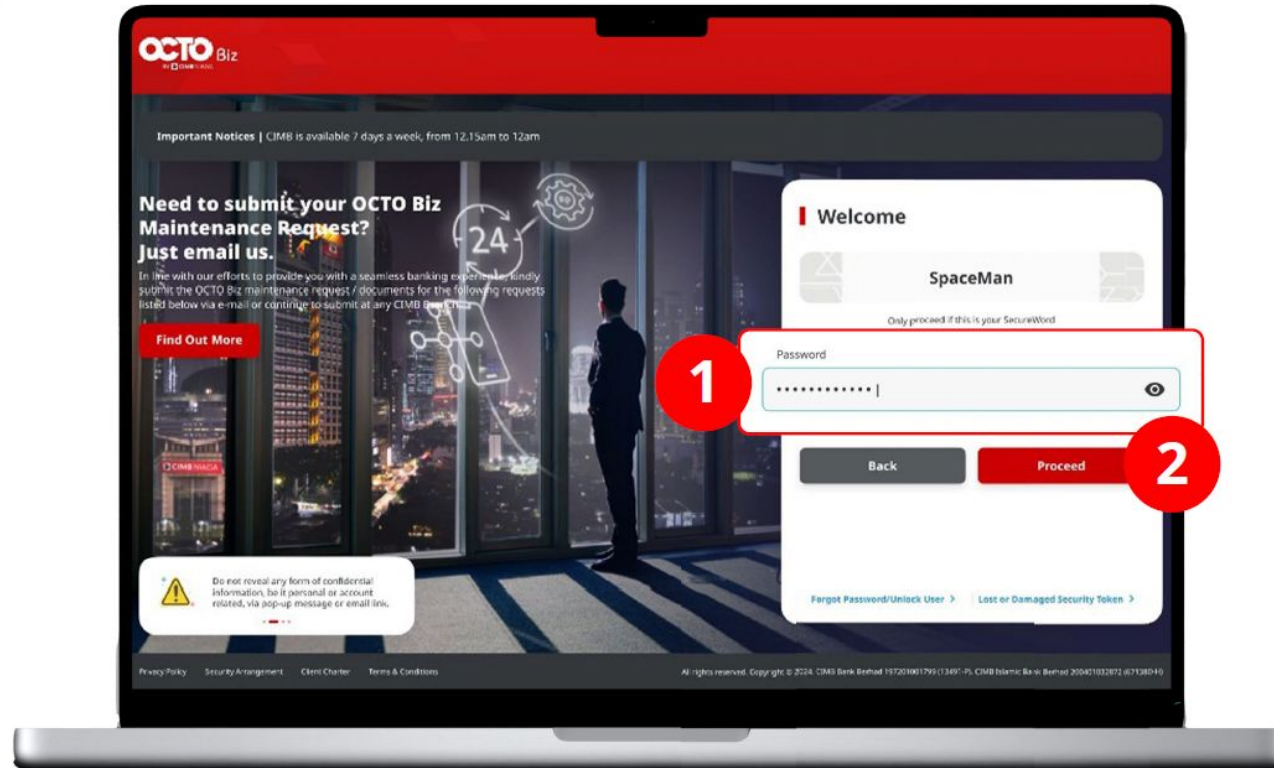


- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

Maker login using User & Company ID

- 2 Klik **Next**

Click Next

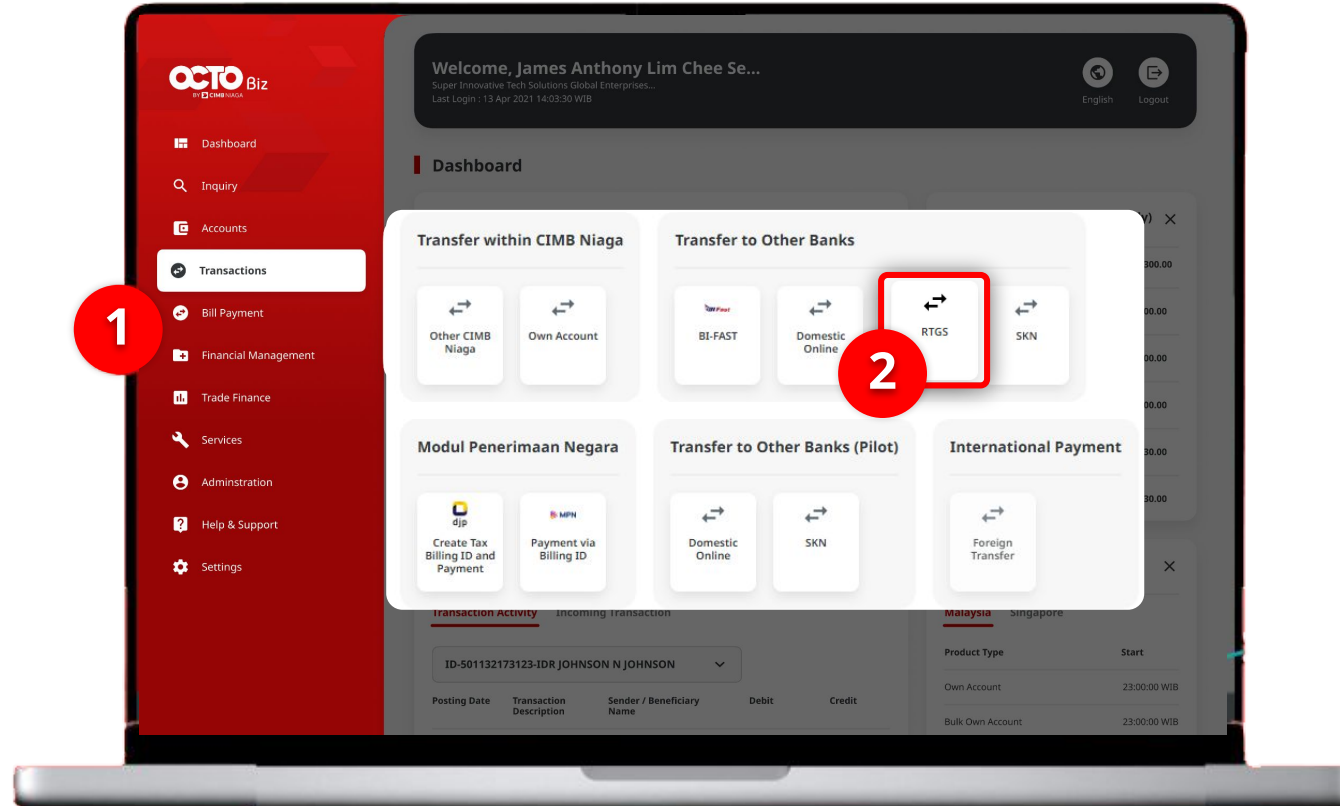


1 Isi **Password**

Input **Password**

2 Klik **Proceed**

Click **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

System will show Dashboard page

1 Arahkan kursor ke ***Transaction***

Navigate to Transaction

2 Pilih ***Transfer to Other Banks***

Choose Transfer to Other Banks

3 Pilih ***RTGS***

Choose RTGS

RTGS

Transaction Group Saved Templates

Transaction Group *

Domestic Transfer

Sender Details

From Account *

Select

Payment Mode *

RTGS

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

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

Your Account Listing

Search By

Account Name Account No.

Search

Account Name	Account No.	Account Balance
INTBM WAHYU	703057606100	IDR 1,883,242,330,088.76
GL ACCT 01110	703089333800	IDR 0.00
GL ACCT 2010	703189030300	IDR 47,039,875.15
GL ACCT 20A	703191086400	IDR 34,015,308.00
GL ACCT 20B	703191691600	IDR 506,642.00
BANGUN PERSADA SEKALJ	703196574000	IDR 101,677,644.48
IDR ACCT 01	760035613000	IDR 72,333,185.05
BANGUN PERSADA SEKALJ	760037642000	IDR 6,926,812,563,063.69
GL ACCT 0111E	760840351100	IDR 0.00
GL ACCT 01110	800005323001	IDR 0.00
GL ACCT 20D	800005323002	IDR 0.00

Next

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

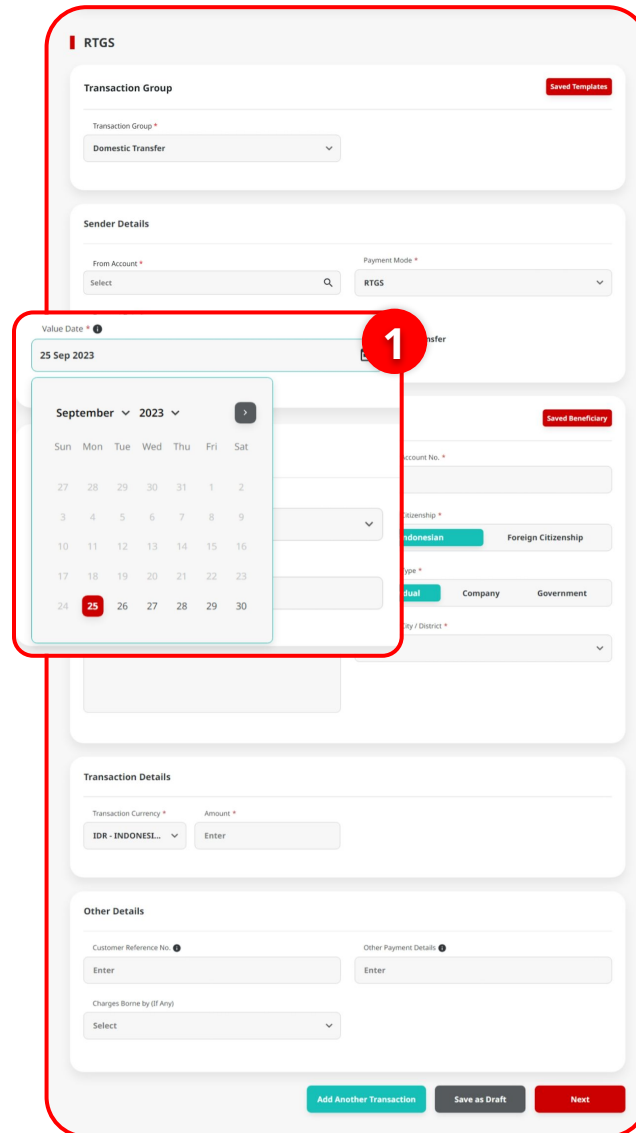
*On Data Payment Entry page, Click **from account***

2 Pilih **Sumber Dana**

*Choose **Source of Funds***

3 Klik **Next**

*Click **Next***



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. The Transaction Group is set to Domestic Transfer. The Sender Details section includes From Account, Payment Mode (RTGS), and Value Date (25 Sep 2023). The Transaction Details section includes Transaction Currency (IDR - INDONESIA) and Amount. The Other Details section includes Customer Reference No. and Other Payment Details.

- 1 **Pilih Tanggal yang Sesuai**
Choose Transaction date

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

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 Address *

Enter

Beneficiary City / District *

Select

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 Pilih **Beneficiary Account Type**
Choose the **Beneficiary Account Type**

LANGKAH

06a

USER SAU

OPSIONAL

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

- Transaction Group**: Transaction Group * (Domestic Transfer)
- 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 Resident Status * (Resident, Non Resident), Beneficiary Type * (Individual, Company, Government), 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)

A red box highlights the Beneficiary Resident Status field, and a red circle with the number 1 is placed next to it.

Jika **Citizenship** Indonesia,If the **Citizenship** is Indonesia,

1 Pilih **Resident** sebagai **Beneficiary Resident Status**

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

LANGKAH

06b

USER SAU

OPSIONAL

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

- Transaction Group:** Transaction Group * (Domestic Transfer), Saved Template
- 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 * (Select), Saved Beneficiary
- Beneficiary Resident Status *:** Resident, **Non Resident** (highlighted with a red circle and number 1), MALAYSIA (dropdown)
- 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

Jika **Citizenship** BUKAN Indonesia,If the **Citizenship** NOT Indonesia**1** Pilih **Non-Resident** sebagai **Beneficiary Resident Status**Choose **Non-Resident** as **Beneficiary Resident Status**

LANGKAH

07

USER SAU

Single-Access User | RTGS

Menu: Transaction > RTGS

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

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 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

Next

BI-FAST > Review Details

Product Group

Product Group

Domestic Transfer

Sender Details

Your Account

IDR INTBM WUAHTU - 703057006100

Payment Mode

BI-FAST

Value Date

25 Sep 2023

Beneficiary Details

Transfer Money Via

Bank Account

Beneficiary Account No.

IDR 003400078155

Beneficiary Bank Name

BANK DANAMON INDONESIA - BDINDJA

Beneficiary Name

M KHANAFT

Transaction Details

Transaction Currency

IDR - INDONESIA RUPIAH

Amount

200,000.00

Bank Charges

IDR 0.00

Other Details

Customer Reference No.

*

Category Purpose Code

02 - Transfer of Wealth

Other Payment Details

*

Payment Advice

No Advice

Back

Submit

1 Lengkapi bagian **Mandatory Fields**

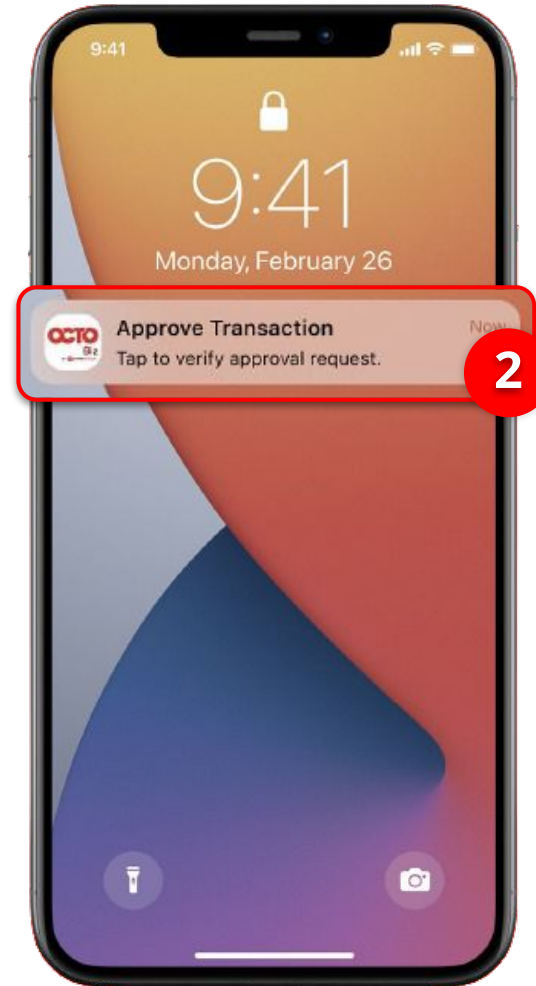
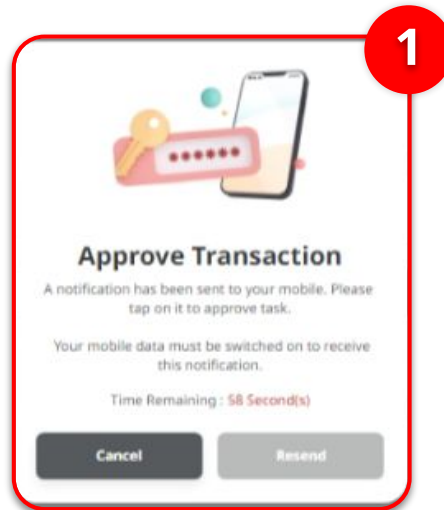
Complete the **Mandatory Fields**

2 Klik **Next**

Click **Next**

3 Lalu akan menampilkan halaman **Review Details**,
Klik **Submit**

System will show the **Review Details** page,
Click **Submit**

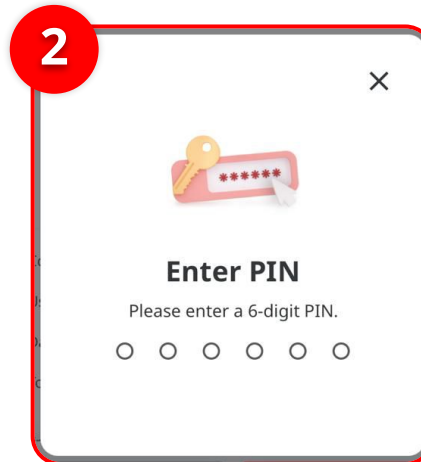
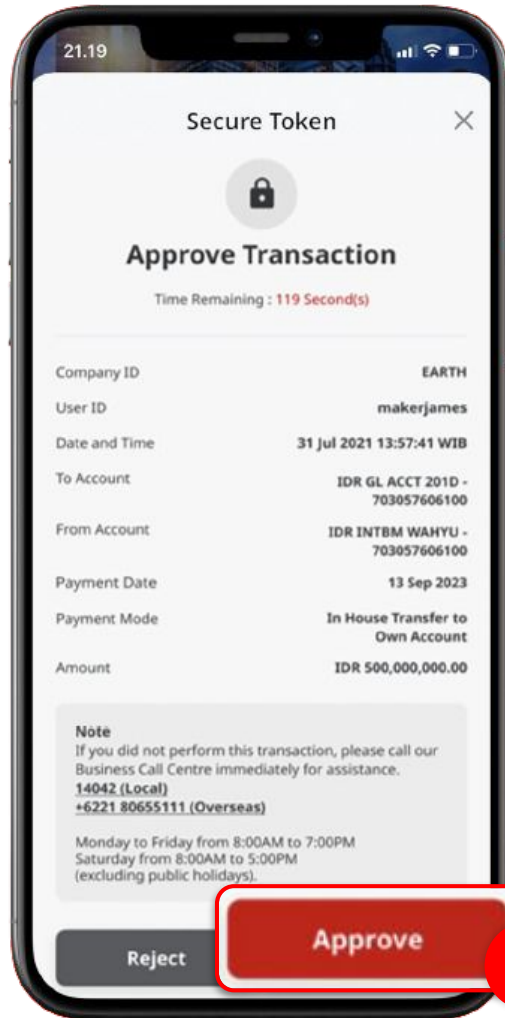


- 1 Sistem akan menampilkan **Pop-Up Approver transaksi pada Website**

*System will show the **Approve Transaction** pop up*

- 2 Sistem akan **mengirimkan notifikasi** di perangkat *mobile*. Buka perangkat *mobile*, **Klik Bar Notifikasi**

*System will **sent mobile notification**. Open Notification and click **notification bar***

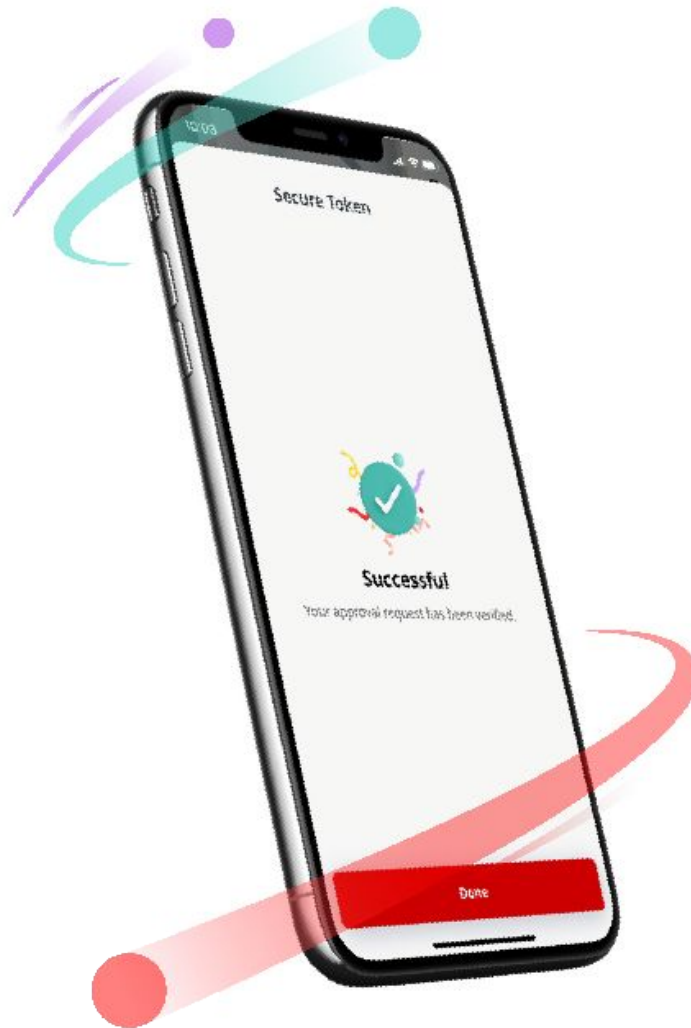


1 Klik **Tombol Approve**

Click Approve

2 Isi **6-Digit Pin**

Input 6-Digit Pin



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

*Once Succeed, system will show **acknowledgement notification** on mobile device*

RTGS > Acknowledgement

Successful

Reference No. : RTG230925000000018
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

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

On Website, system will show Acknowledgement page

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	Payment Mode
703057006100-IDR INTBM WAHYU	RTGS
Value Date	
25 Sep 2023	

Beneficiary Details

Beneficiary Bank Name	Beneficiary Account No.
PT BANK AMAR INDONESIA - LOMAJD1	6417770045
Beneficiary Name	Beneficiary Citizenship
Yip Wan San	Foreign Citizenship (SINGAPORE)
Beneficiary Resident Status	Beneficiary Type
Non Resident (SINGAPORE)	Individual
Beneficiary Address	Beneficiary City / District
1, Jalan XYZ, Bandar ABC	03000 - JAKARTA PUSAT

Transaction Details

Transaction Currency	Amount	Bank Charges
IDR - INDONESIAN RUPIAH	1,000,000,000.00	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

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

*Once succeed, **Transaction Status** will change to **“Successful”***

RTGS

Create Transaction

Multiple Beneficiary Submissions

Transaksi menggunakan **RTGS** ke **lebih dari satu rekening penerima**

*RTGS Transaction to **multiple beneficiaries***

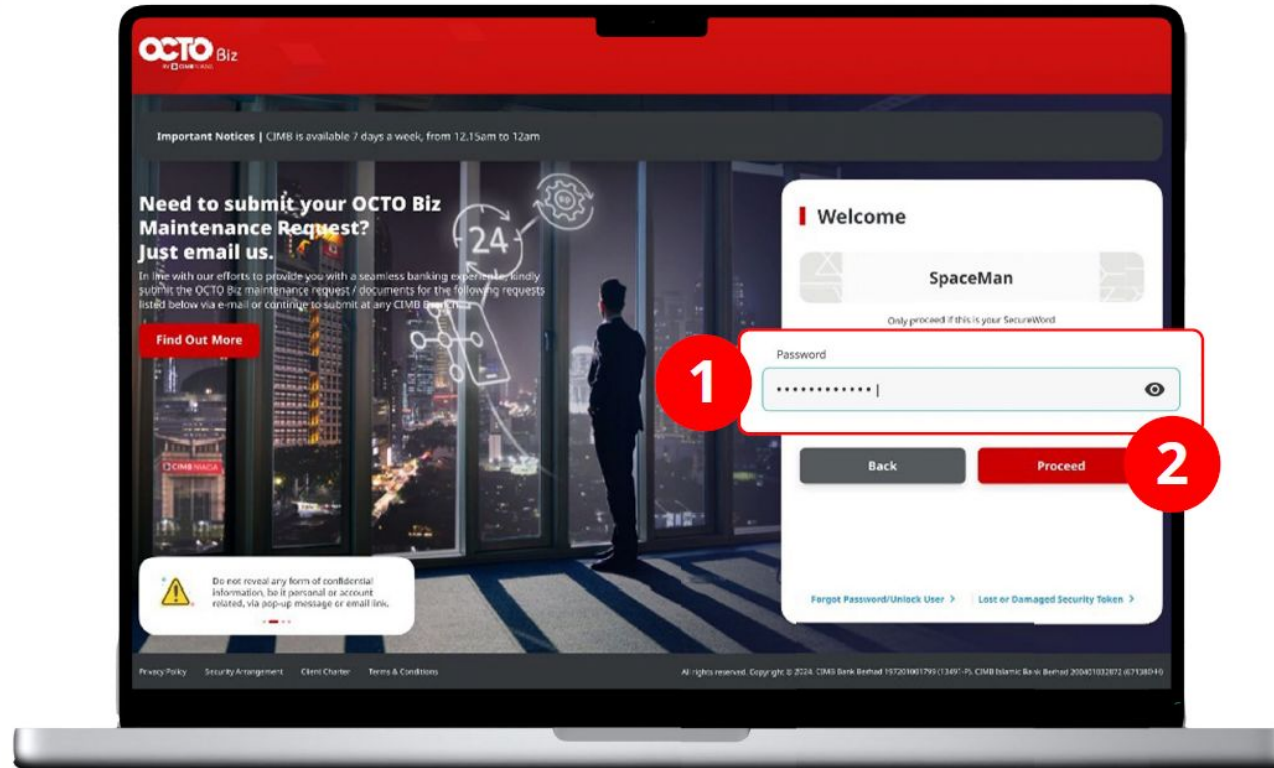


- 1 ***Maker*** Masuk dengan menggunakan ***User & Company ID***

Maker login using User & Company ID

- 2 Klik ***Next***

Click Next

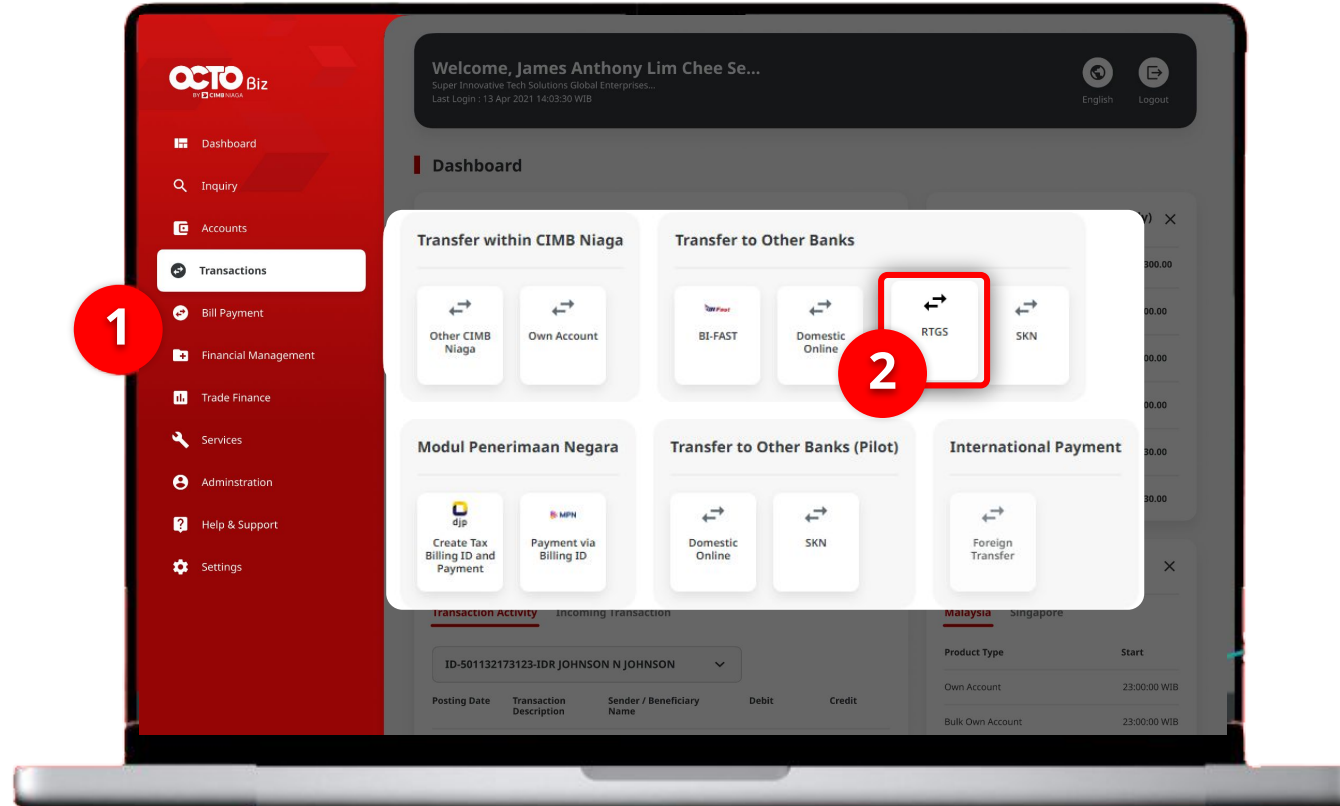


1 Isi **Password**

Input **Password**

2 Klik **Proceed**

Click **Proceed**



Sistem akan menampilkan Halaman ***Dashboard***

System will show Dashboard page

- 1 Arahkan kursor ke ***Transaction***
Navigate to Transaction
- 2 Pilih ***Transfer to Other Banks***
Choose Transfer to Other Banks
- 3 Pilih ***RTGS***
Choose RTGS

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

1

Your Account Listing

Search By

Account Name

Account No.

Account Name

Search

Account Name	Account No.	Account Balance
☐ INB ID SIT PUNG LONG DESCRIPTION ACCOUNT	123213123213456	IDR 0.00
☐ INTBM WAHYU	703057606100	IDR 1,883,242,330,088.76
☐ GL ACCT 01110	703089333800	IDR 0.00
☐ GL ACCT 2010	703189030300	IDR 47,039,875.15
☐ GL ACCT 20A	703191086400	IDR 34,015,308.00
☐ GL ACCT 20B	703191691600	IDR 506,642.00
☐ BANGUN PERSADA SEKAL	703196574000	IDR 101,677,644.48
☐ IDR ACCT 01	760035613000	IDR 72,333,185.05
☐ BANGUN PERSADA SEKAL	760037642000	IDR 6,926,812,563,063.69
☐ GL ACCT 0111E	760840351100	IDR 0.00
☐ GL ACCT 01110	800005323001	IDR 0.00
☐ GL ACCT 20D	800005323002	IDR 0.00

Cancel

Next

2

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

*On Data Payment Entry page, Click **from account***

2 Pilih **Sumber Dana**

*Choose **Source of Funds***

3 Klik **Next**

*Click **Next***

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. The Transaction Group is set to Domestic Transfer. The Sender Details section shows the From Account and Payment Mode (RTGS). The Transaction Details section shows the Transaction Currency (IDR - INDONESIA) and Amount. The Other Details section shows the Customer Reference No. and Other Payment Details.

- 1 **Pilih Tanggal yang Sesuai**
Choose Transaction date

RTGS

Transaction Group

Transaction Group *

Domestic Transfer

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 Address *

Enter

Beneficiary City / District *

Select

Transaction Currency *

IDR - INDONESIA...

Amount *

Enter

Other Details

Customer Reference No. *

Enter

Other Payment Details *

Enter

Charges Borne by Off Acct

Select

Add Another Transaction

Save as Draft

Next

- Pilih **Beneficiary Account Type**
 Choose the **Beneficiary Account Type**

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 Resident Status * (Resident, Non Resident), Beneficiary Type * (Individual, Company, Government), Beneficiary City / District * (Select), Saved Beneficiary
- Transaction Details:** Transaction Currency * (IDR - INDONESIA...), Amount * (Enter)
- Other Details:** Customer Reference No. * (Enter), Other Payment Details * (Enter), Charges Borne by (If Any) (Select)

A red box highlights the Beneficiary Resident Status section, and a red circle with the number 1 is placed over the 'Resident' button.

Jika **Citizenship** Indonesia,

If the **Citizenship** is Indonesia,

1 Pilih **Resident** sebagai **Beneficiary Resident Status**

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

The screenshot shows the RTGS transaction form. The 'Beneficiary Details' section is highlighted with a red box. Within this section, the 'Beneficiary Resident Status' is set to 'Non Resident'. A red circle with the number 1 is placed next to the 'Non Resident' button. Below the status, the 'Beneficiary City / District' is set to 'MALAYSIA'.

Jika **Citizenship** BUKAN Indonesia,

*If the **Citizenship** NOT Indonesia*

1 Pilih **Non-Resident** sebagai **Beneficiary Resident Status**

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

RTGS

Transaction Group Save Template

Transaction Group *

Domestic Transfer

Sender Details

From Account *

Select

Payment Mode *

RTGS

Payment Date *

25 Sep 2023

☐ Recurring transfer

Beneficiary Details Save 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 Lengkapi bagian **Mandatory Fields**

Complete the **Mandatory Fields**

2 Klik **Add Another Transaction**

Click **Add Another Transaction**

[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	Delete Edit

[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	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](#)
[Next](#)

Jika **penambahan akun berhasil**, Sistem akan masuk ke mode ***Batch online***

Once Succeed, system will show the Batch Online mode

Ulangi Langkah sebelumnya untuk **menambahkan akun penerima berikutnya**

Repeat the create transaction step to add new beneficiary

- 1 Klik **Hyperlink Beneficiary Record** untuk melihat **Detail Transaksi**

*To see the **Transaction Detail**, click the **beneficiary hyperlink***

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 Draft

Next

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.

-

Other Payment Details

-

Charges Borne by

-

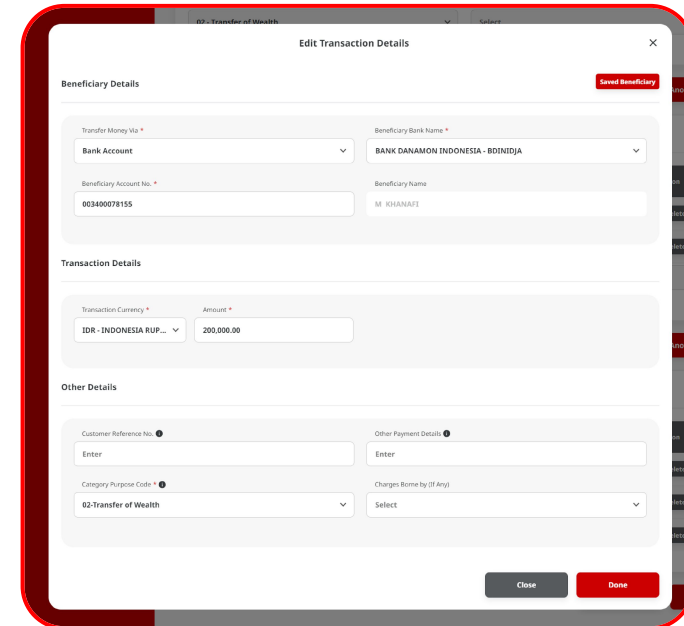
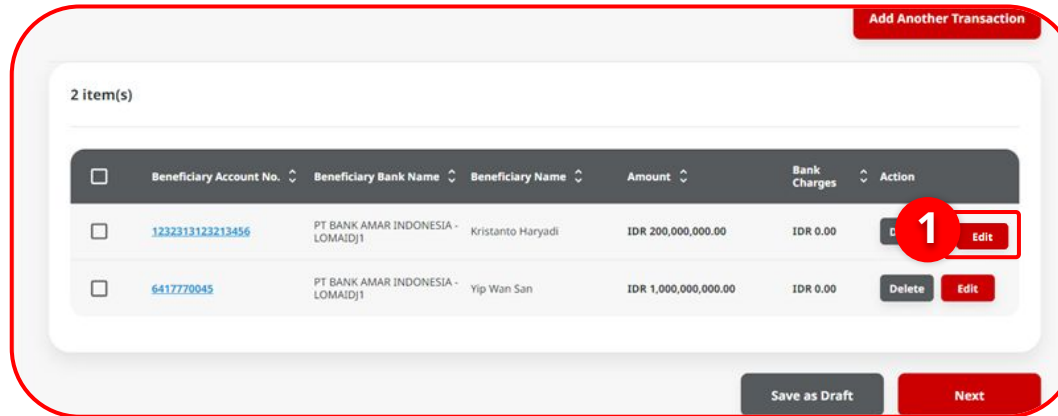
Payment Advice

No Advice

Close

- 1 Jika terdapat **Kesalahan data**, klik **Edit** dan perbaiki seluruh detail

*If there's **mistakes on the data**, click **edit** and edit the data*



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
☐	6417770045	PT BANK AMAR INDONESIA - LOMAJD1	Yip Wan San	IDR 1,000,000,000.00	IDR 0.00	Delete Edit

Save as Draft Next



Delete

Are you sure you want to delete this items?

No Yes

Jika ingin **menghapus data Penerima**,

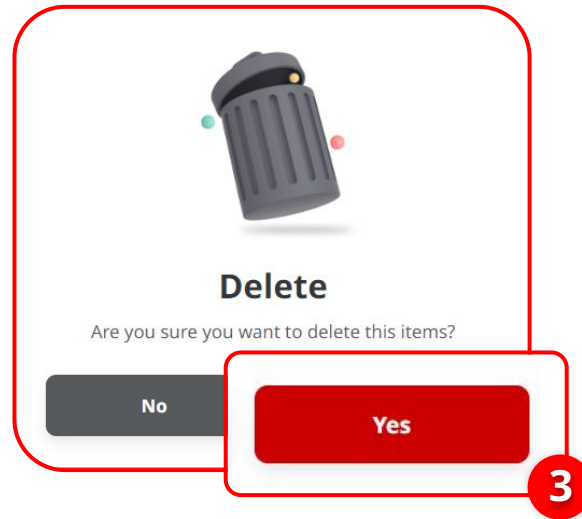
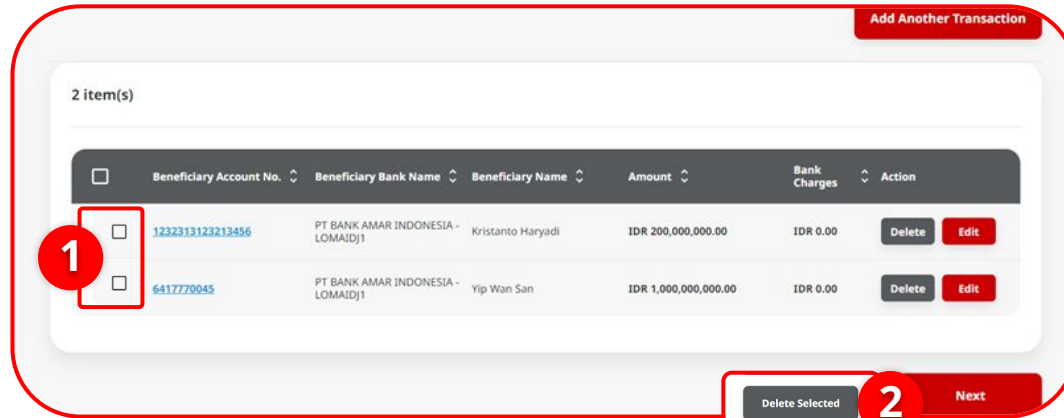
*If want to **delete the beneficiary data**,*

1 Klik **Delete**

*Click **Delete***

2 Klik **yes**

*Click **Yes***



Jika ingin menghapus List data Penerima,

If want to delete the beneficiary data list,

- 1** Pilih **Beneficiary**
Choose the Beneficiary
- 2** Klik **Delete**
Click Delete
- 3** Klik **yes**
Click Yes

LANGKAH

10

MAKER

Multiple Beneficiary Submission | RTGS

Menu: Transaction > RTGS

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 Klik **Next**

Click **Next**

2 Lalu akan menampilkan halaman *Review Details*,
Klik Submit

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 Date
25 Sep 2023
Payment Mode
RTGS

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	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					

Print
Save As Template
Make Another Transaction

Sistem Lalu menampilkan
Halaman Acknowledgement

System will show
Acknowledgement page

Langkah melakukan **Approve Transaction** Kunjungi Halaman:

To Approve transaction, visit:

48

Mobile Token

55

Hard Token

RTGS

Approve Transaction

Mobile Token

Hard Token

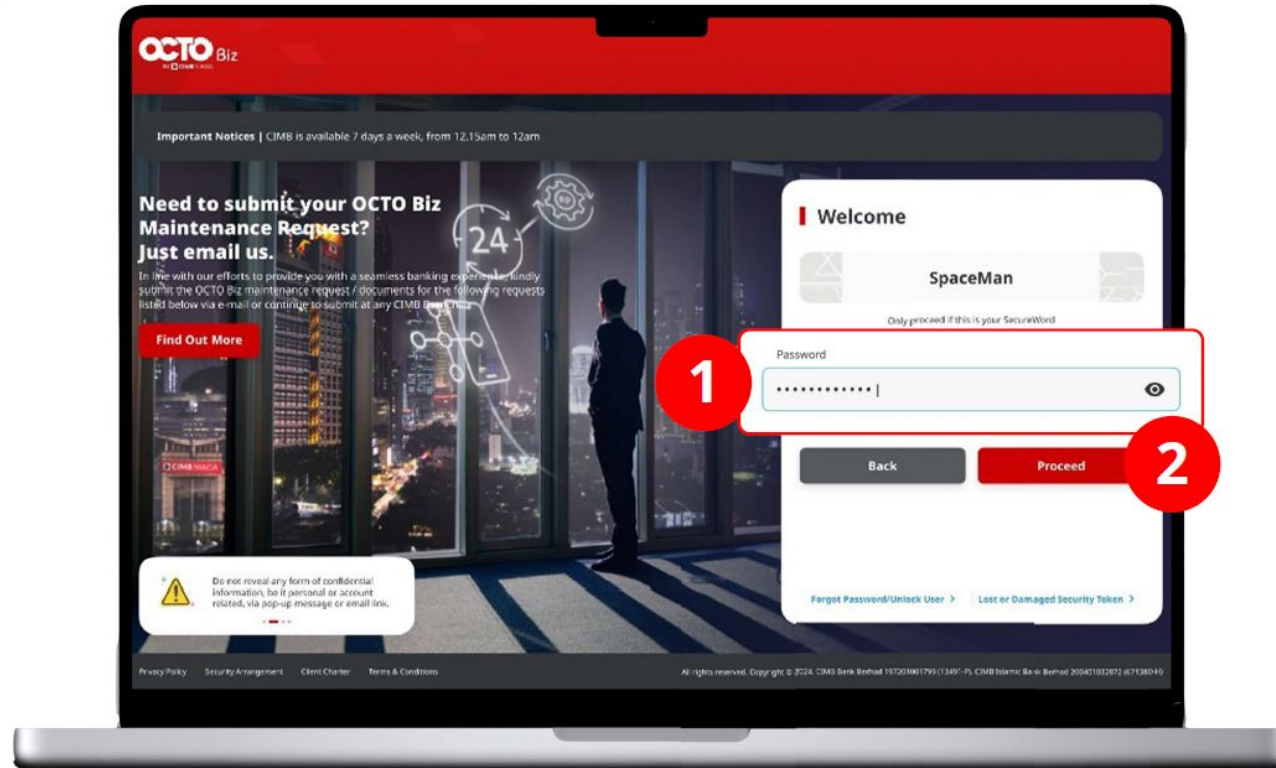
RTGS

Approve Transaction

Mobile Token

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

Approval Transaction process using mobile token



Login sebagai **Approver**

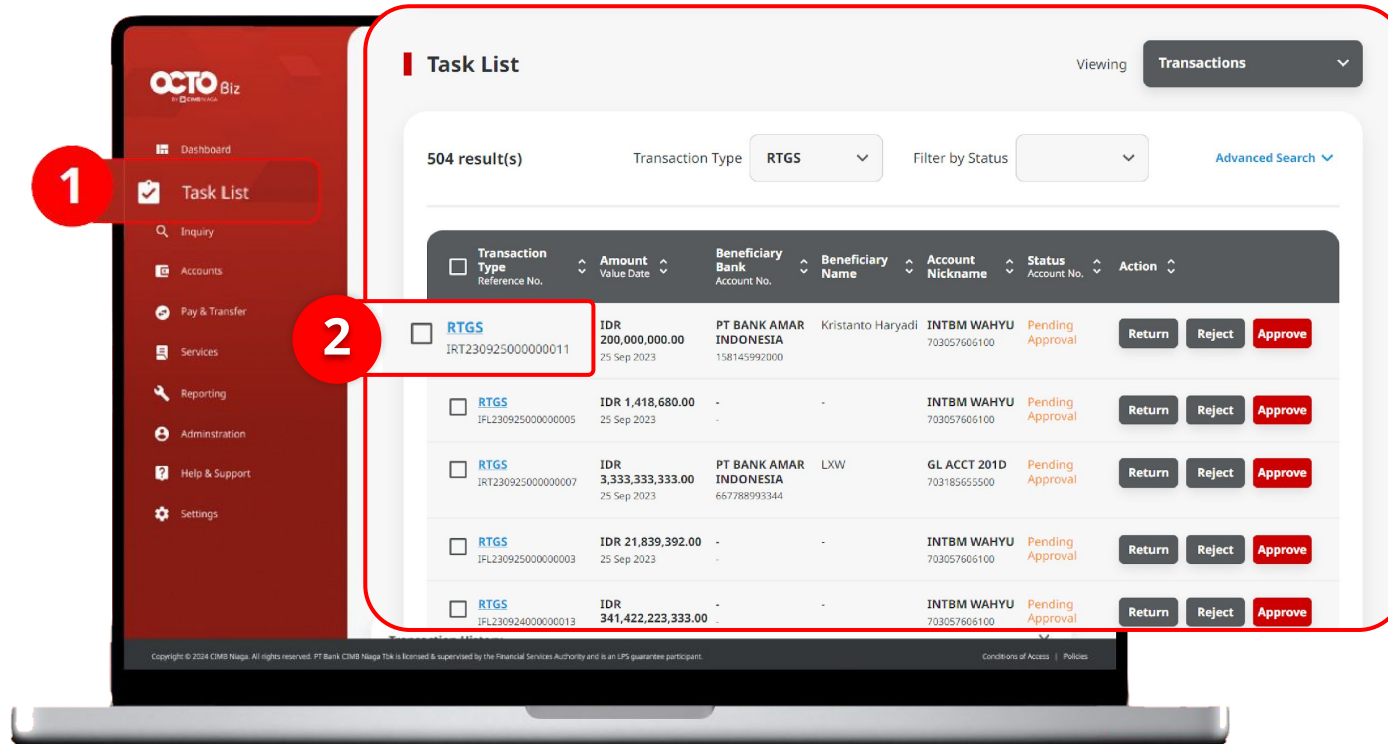
Login as **approver**

1 Isi **Password**

Input **password**

2 Klik **Proceed**

Click **Proceed**



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

*Navigate to side menu, click **Task List***

2 Klik **Hyperlink** transaksi yang diinginkan

*Click **hyperlink transaction***

LANGKAH

03

APPROVER

Approve Transaction | RTGS

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 - 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

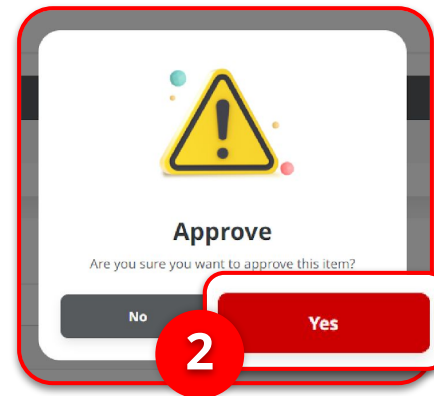
User Activities

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

Remark

Remarks: Enter
Maximum 100 characters

Back Return **Approve** 1



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

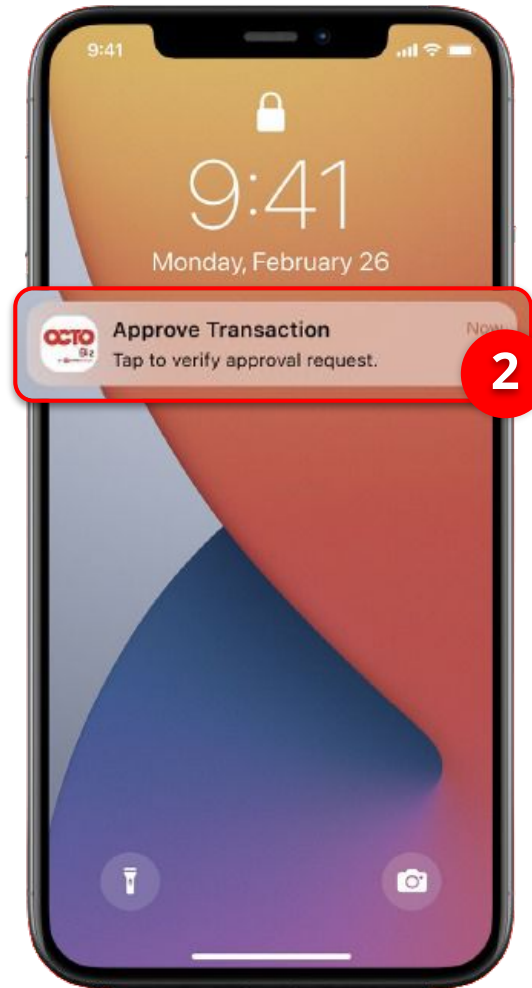
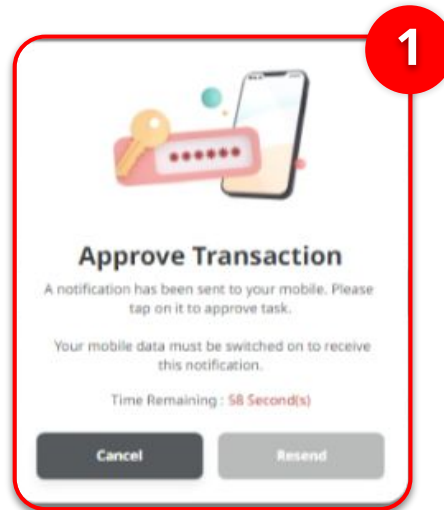
Review Transaction

1 Jika sudah sesuai, klik **Approve**

Click Approve

2 Klik **Yes**

Click Yes

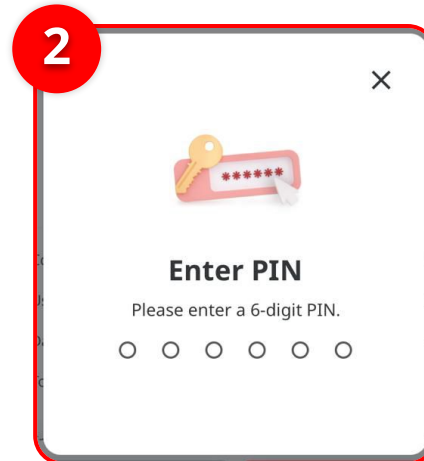
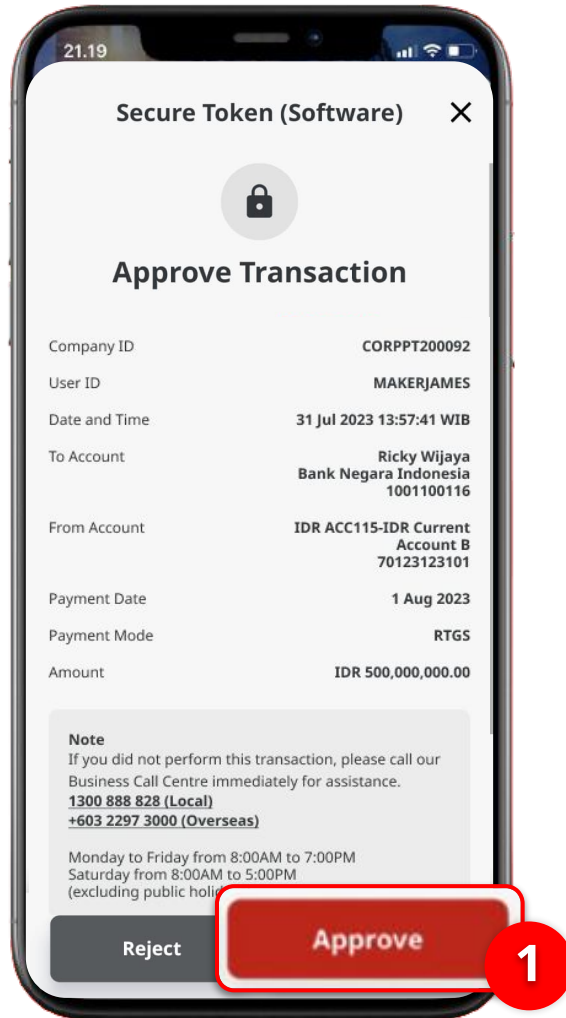


- 1 Sistem akan menampilkan **Pop-Up Approver transaksi pada Website**

*System will show the **Approve Transaction pop up** on website*

- 2 Sistem akan **mengirimkan notifikasi** di perangkat *mobile*. Buka perangkat *mobile*, **Klik Bar Notifikasi**

*System will send you notification on mobile device, Open device and **click notification bar***

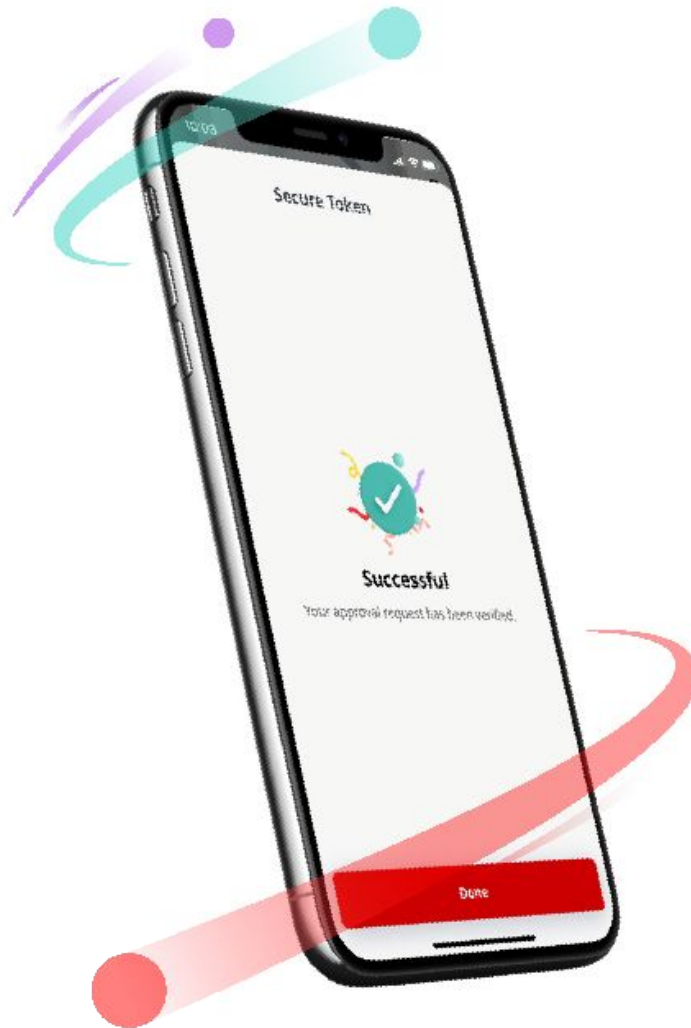


1 Klik **Tombol Approve**

Click Approve

2 Isi **6-Digit Pin**

Input 6-Digit Pin



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

*Once succeed, system will show the **acknowledgement page***

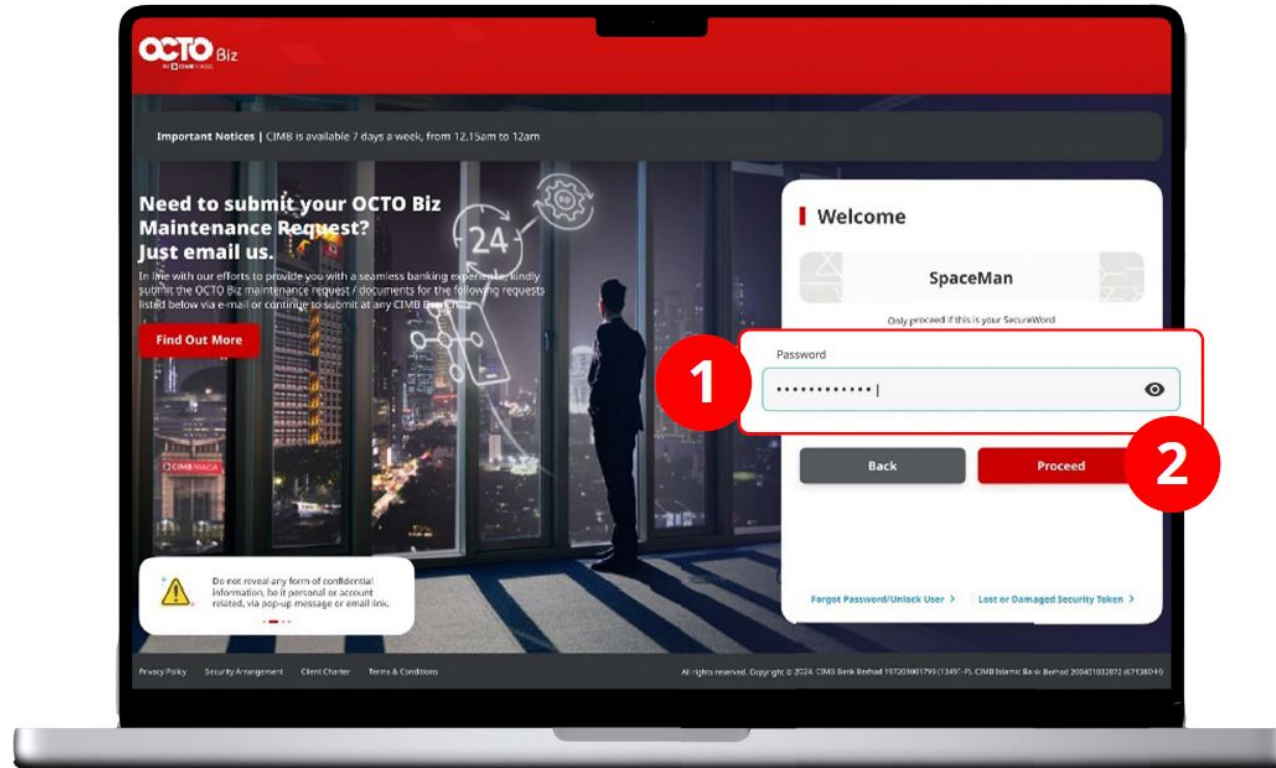
RTGS

Approve Transaction

Hard Token

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

Approval Transaction process using hard token



Login sebagai **Approver**

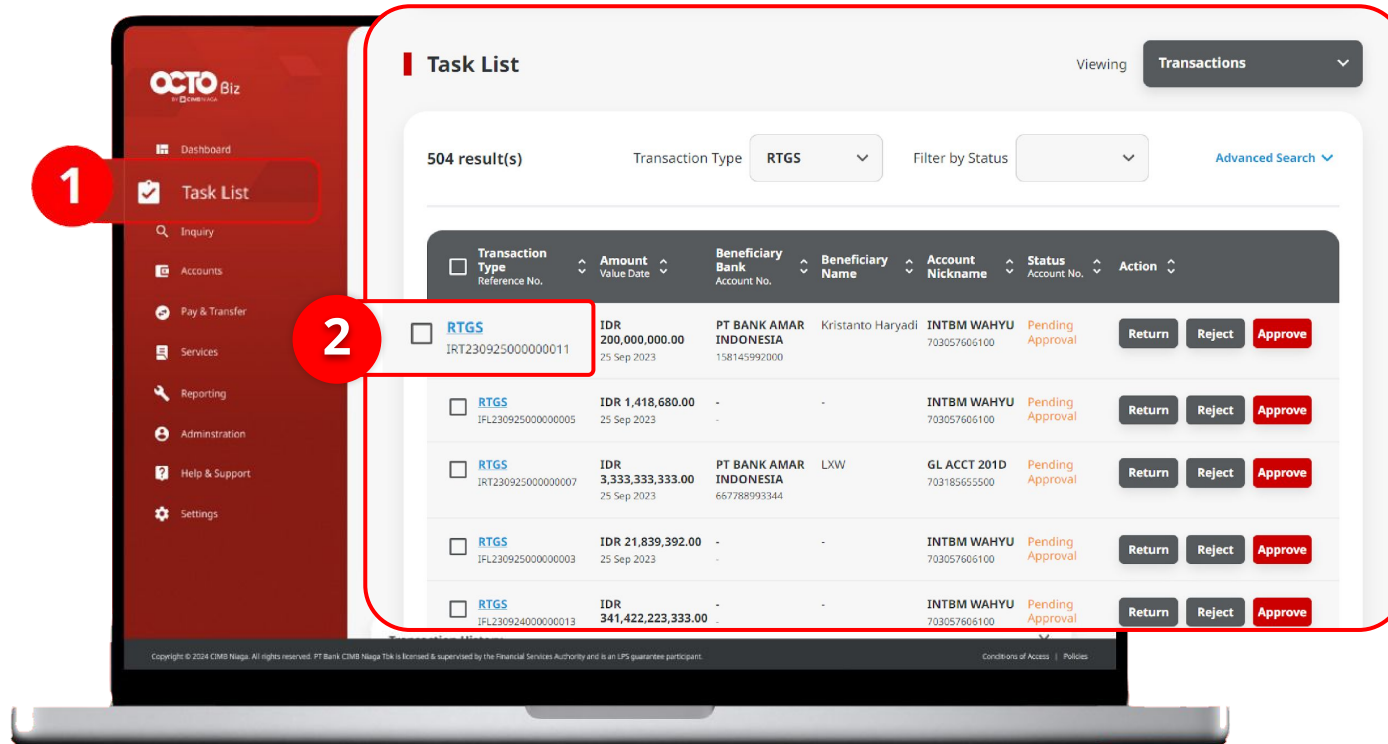
Login as **approver**

1 Isi **Password**

Input **password**

2 Klik **Proceed**

Click **Proceed**



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

*Navigate to side menu, click **Task List***

- 2 Klik **Hyperlink** transaksi yang diinginkan

*Click **hyperlink transaction***

Task List > Details

Transaction Status : Pending Approval

Creation Date

Reference No.

2023-09-25 10:04:33 WIB

IRT23092500000011

Transaction Group

Transaction Group

Domestic Transfer

Sender Details

From Account

Payment Mode

Payment Date

703057006100-IDR INTBM WAHYU

RTGS

25 Sep 2023

Beneficiary Details

Beneficiary Bank Name

Beneficiary Account No.

Beneficiary Name

PT BANK AMAR INDONESIA - LOMAJD1

158145902000

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

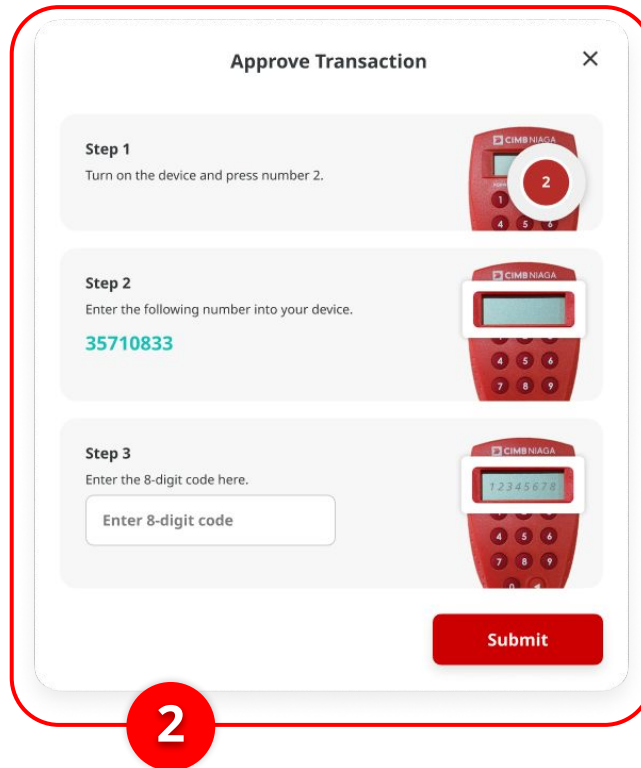
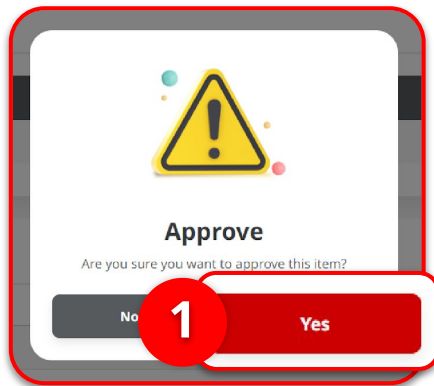
Approve

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

Review **Transaction**

1 Jika sudah sesuai, klik **Approve**

Click **Approve**



1 Klik **Yes**

Click Yes

2 Sistem akan memunculkan **Box Approve Transaction**

*System will show the **approve transaction pop up box***



- 1 Hidupkan Perangkat dengan Klik tombol **Play** pada perangkat **Hard-Token**

Turn on Hard-Token device, click Play button

- 2 Masukan **Secure Pin Number**

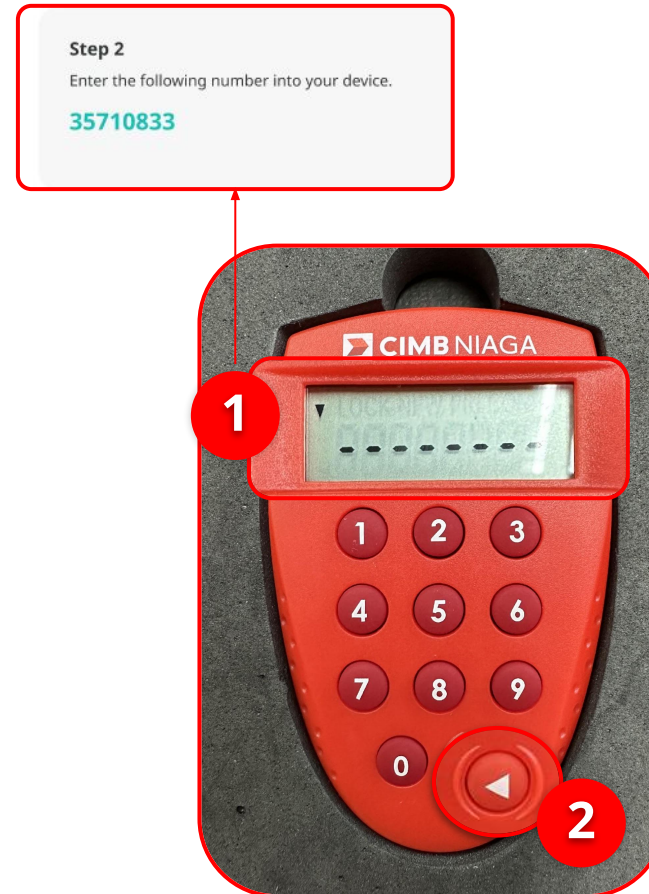
Input Secure Pin Number

- 3 Jika **Pin Benar**, sistem akan menampilkan **"APPLI"** pada layar perangkat.

System will show the "APPLI" on device's screen

- 4 Klik **Tombol 2** untuk masuk ke fitur **Transaction Signing**

Click 2 to turn on the transaction signing mode



- 1 Masukan **Kode** yang muncul di **Pop-Up Box Website**

*Input **code** that shown on **Website pop up** box*

- 2 Klik Tombol **Play**

*Click **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**

Hard Token device will show the 8-Digit code

- 2 Masukkan **Kode** ke **Box Approve Transaction**

Input code to Approve transaction box

- 3 Klik **Submit**

Click 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

703057606100-1DR 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**

Once Succeed, system will show the Acknowledgement page



OCTO Biz
BY  **CIMB NIAGA**

