

OCTO Biz

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

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

03

Create
Transaction

25

Approve
Transaction

SKN

Create Transaction

Maker-Approver Flow

Single-Access User

SKN

Create Transaction

Maker-Approver Flow

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

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

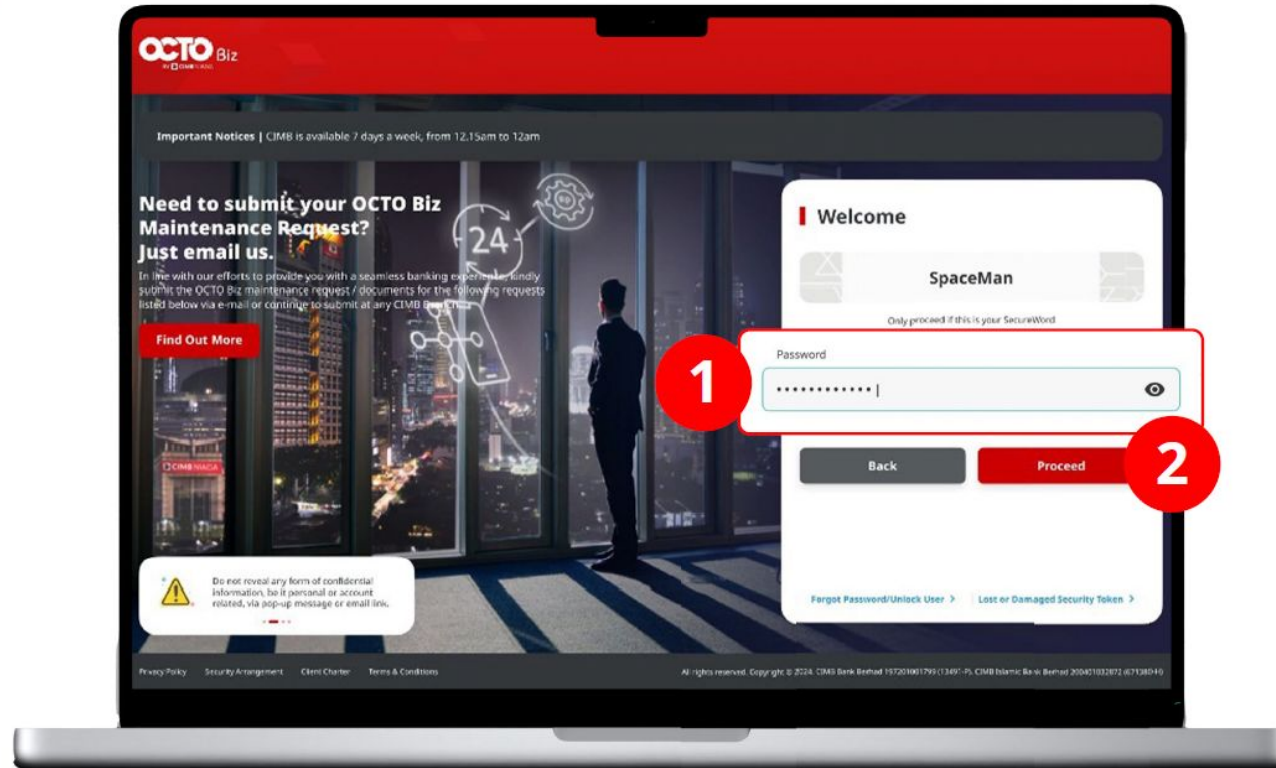


- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

Maker login using User & Company ID

- 2 Klik **Next**

Click Next

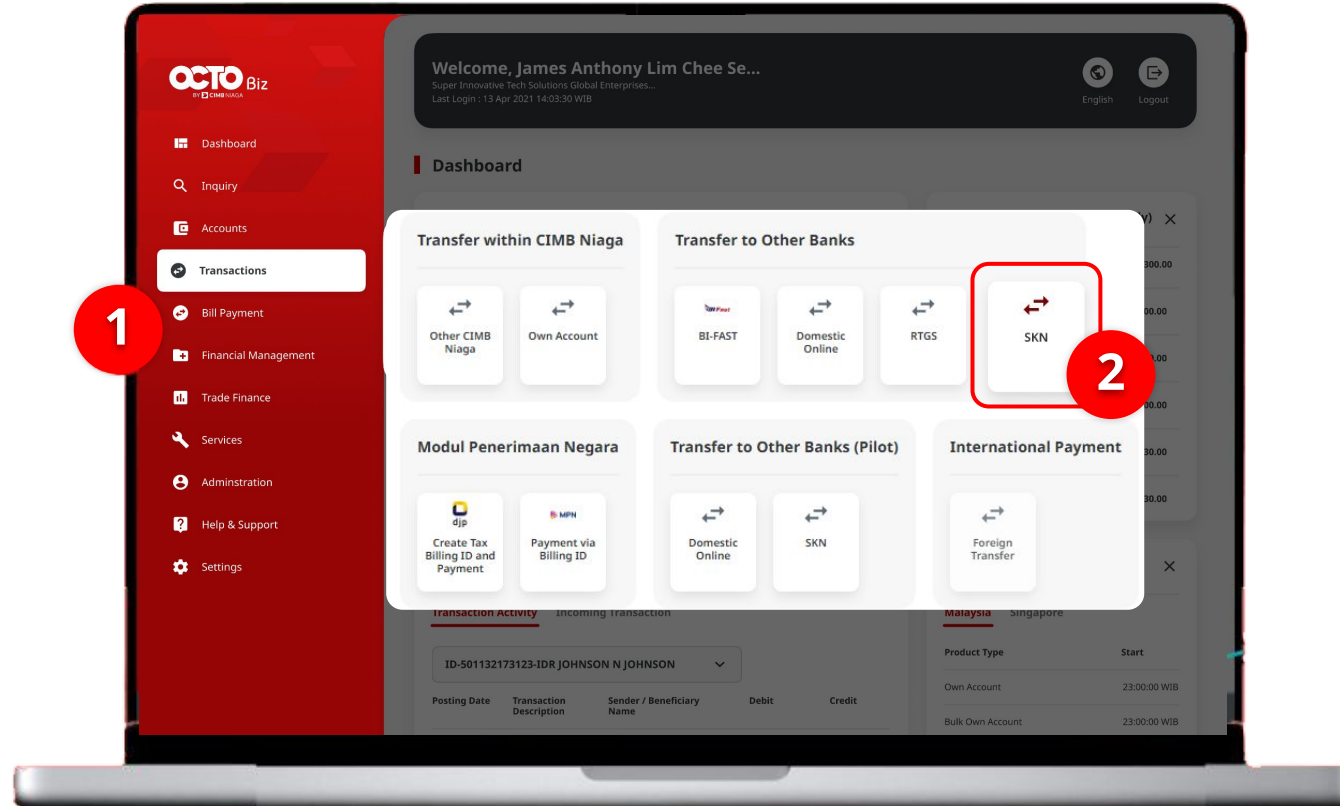


1 Isi **Password**

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 **SKN**
Choose SKN

LANGKAH

04

MAKER

Maker-Approver Flow | SKN

Menu: Transaction > SKN

The screenshot shows the OCTO Biz interface for the SKN (Sender's Knowledge Network) transaction. The left sidebar contains navigation options: Dashboard, Task List, Inquiry, Account, Transactions (highlighted), Services, Reporting, Administration, Help & Support, and Settings. The main content area is titled 'SKN' and includes a 'Transaction Group' dropdown set to 'Transfer to Other Banks'. Below this is the 'Sender Details' section, which has a 'From Account' dropdown (highlighted with a red circle and the number 1) and a 'Payment Mode' dropdown set to 'SKN'. The 'Payment Date' is set to '25 Jul 2024'. A modal window titled 'Your Account Listing' is open, showing a table of accounts. The first row is highlighted with a red circle and the number 2. At the bottom of the modal, the 'Next' button is highlighted with a red circle and the number 3.

1 From Account *

Select

2

Account Name	Account No.	Account Balance
INTBM WAHYU	703057606100	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

3 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***

OCTO Biz
BY CIMB NIAGA

Transactions

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 *

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

Choose *Transaction date*

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**

Choose **Beneficiary Details**

2 Klik **Next**

Click **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

Review Transaction

1 Klik **Submit**

Click **Submit**


BY 

TUTORIALOCTOBIZ2025

11

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

*System will show
Acknowledgement page*

**Langkah melakukan Approve
Transaction Kunjungi Halaman:**

To Approve transaction, visit:

48

Mobile Token

55

Hard Token

SKN

Create Transaction

Single-Access User

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

*SKN transaction using **Single-Access User** flow*

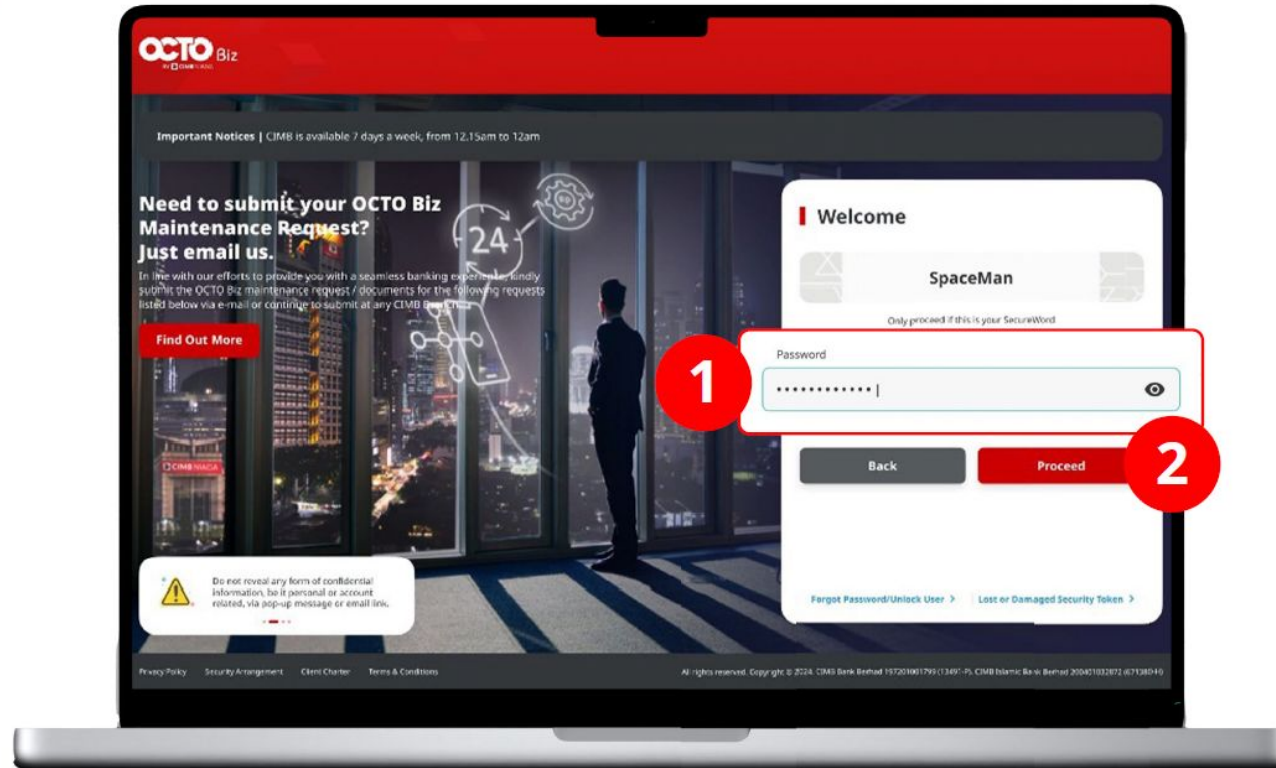


- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

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

- 2 Klik **Next**

*Click **Next***

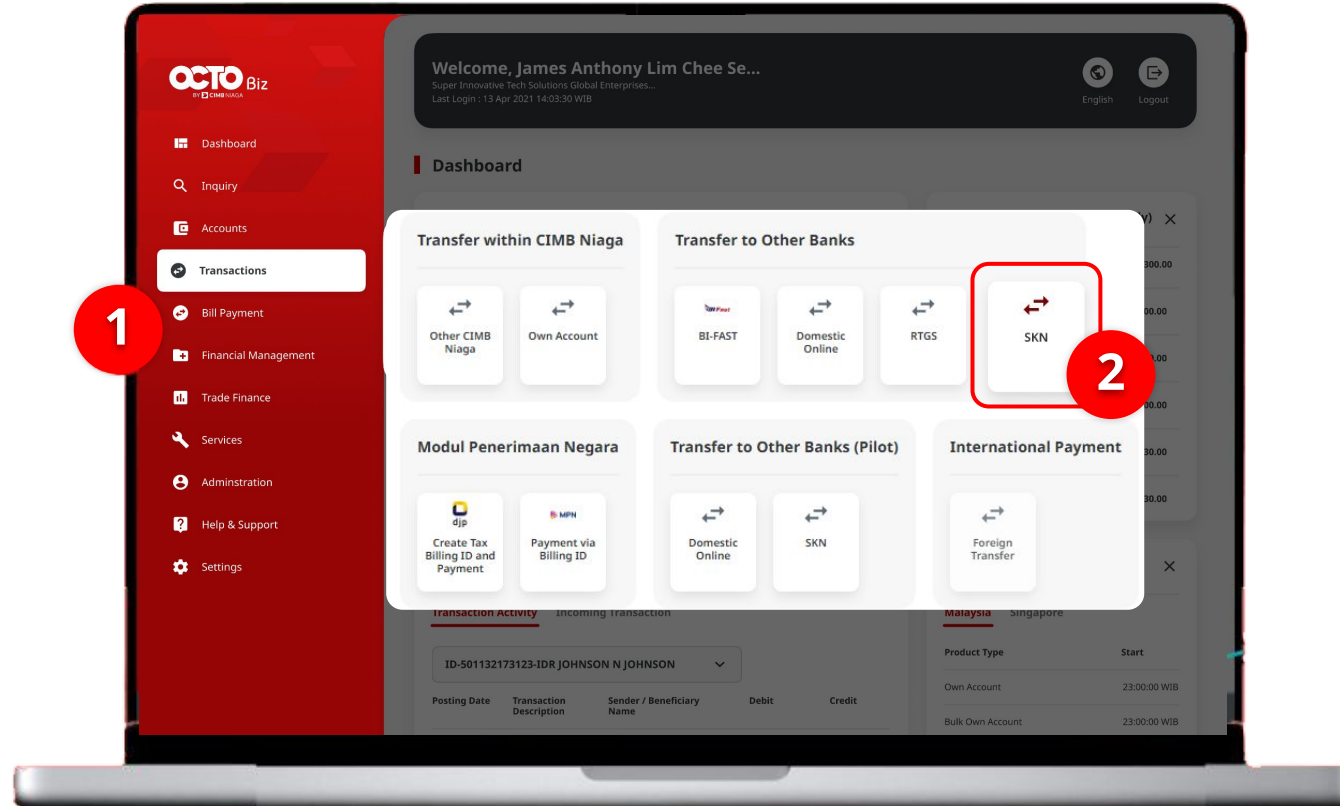


1 Isi **Password**

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 ***SKN***
Choose 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 page is titled 'Welcome, Wan San Maker' and includes a sidebar with navigation options like Dashboard, Task List, Inquiry, Account, Transactions, Services, Reporting, Administration, Help & Support, and Settings. The main content area is for the SKN transaction, showing a 'Transaction Group' dropdown set to 'Transfer to Other Banks' and a 'Sender Details' section. A red box labeled '1' highlights the 'From Account' dropdown menu. A second red box labeled '2' highlights the 'Your Account Listing' modal, which displays a table of accounts with columns for Account Name, Account No., and Account Balance. The first row, 'DITBM WAHYU', is highlighted. A third red box labeled '3' highlights the 'Next' button at the bottom right of the modal.

Account Name	Account No.	Account Balance
DITBM 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

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

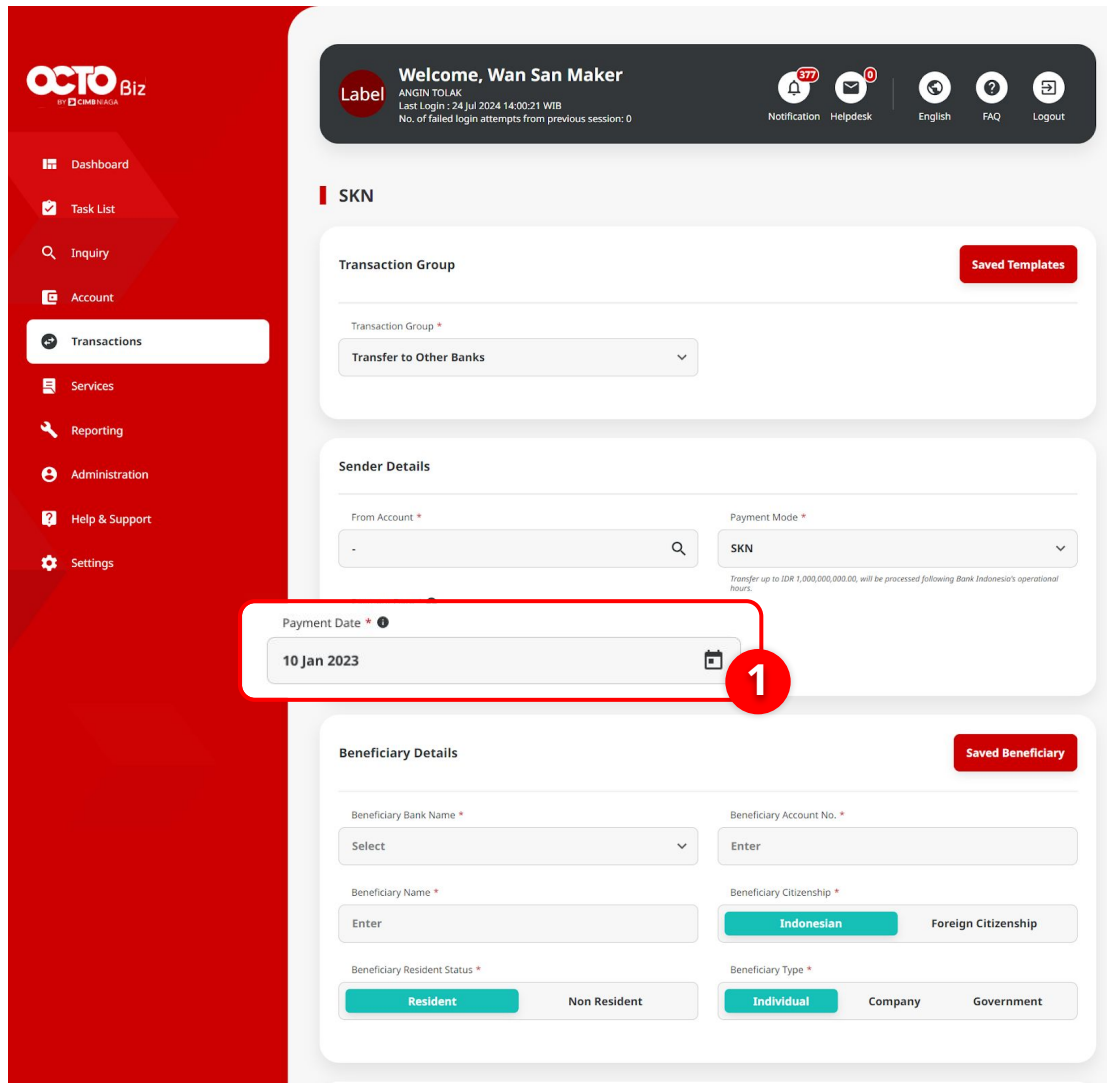
*On Data Payment Entry page, Click **from account***

- 2 Pilih **Sumber Dana**

*Choose **Source of Funds***

- 3 Klik **Next**

*Click **Next***



OCTO Biz
BY CIMB NIAGA

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 *

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

Choose *Transaction date*

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

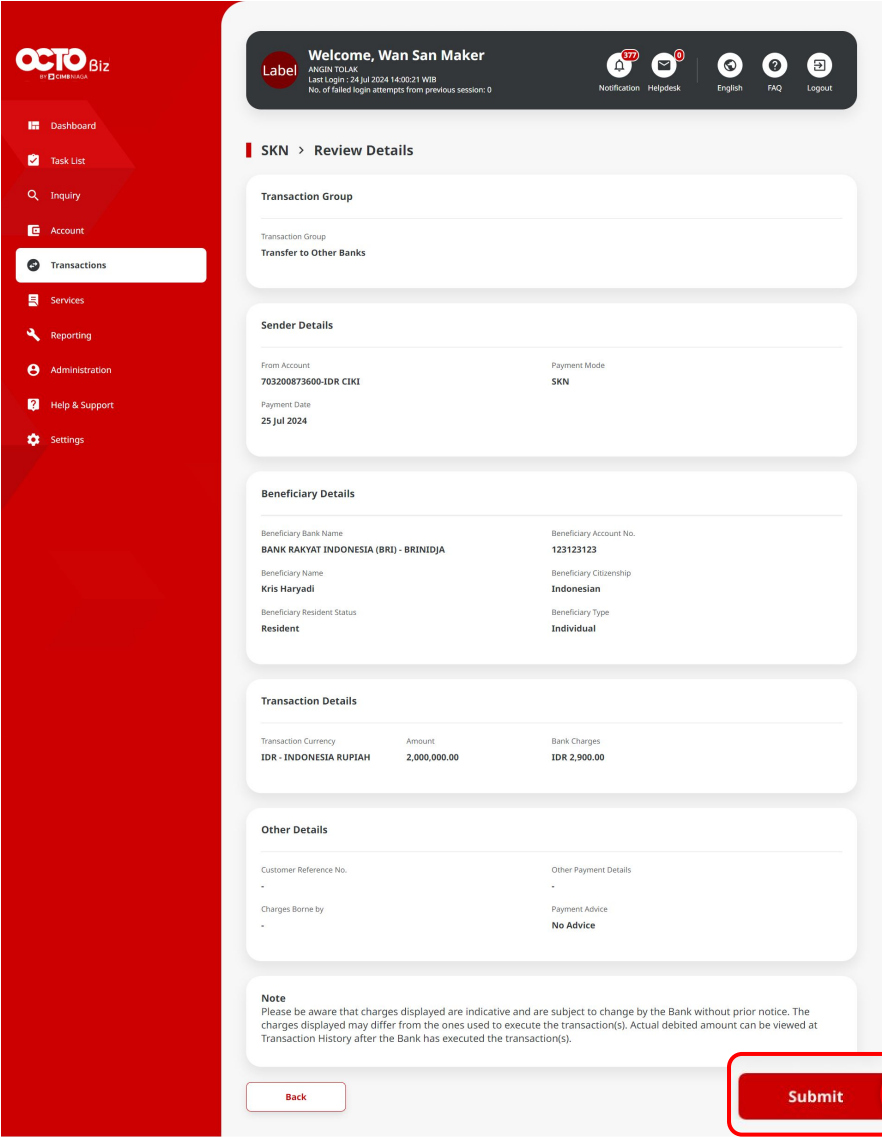
Next

1 Pilih **Beneficiary Details**

Choose **Beneficiary Details**

2 Klik **Next**

Click **Next**

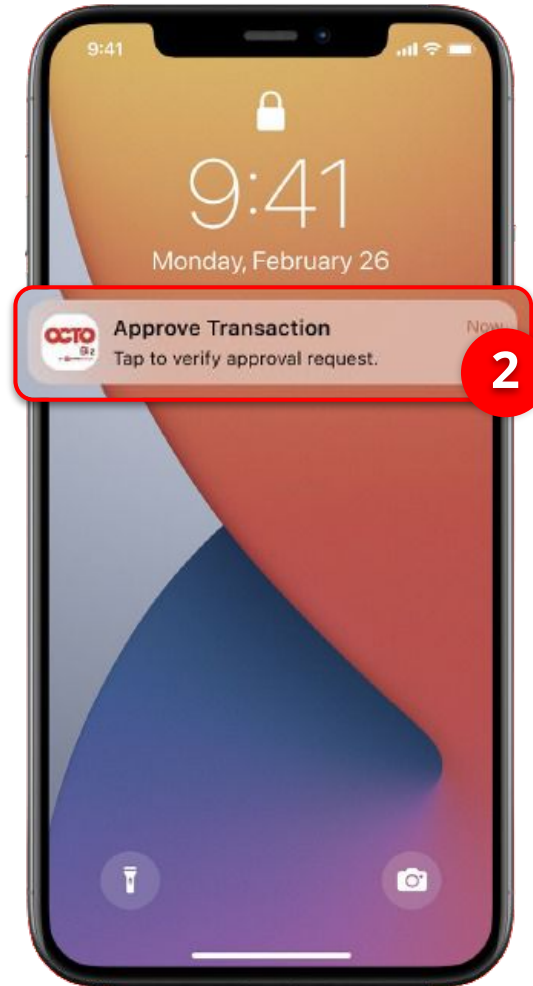
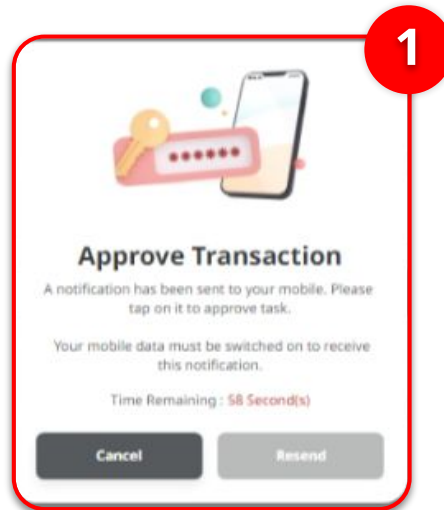


Tinjau Ulang Transaksi

Review Transaction

1 Klik **Submit**

Click **Submit**

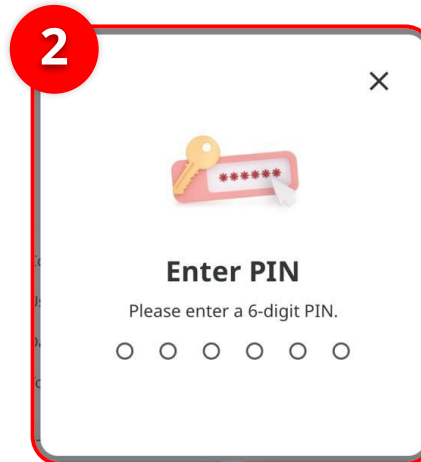
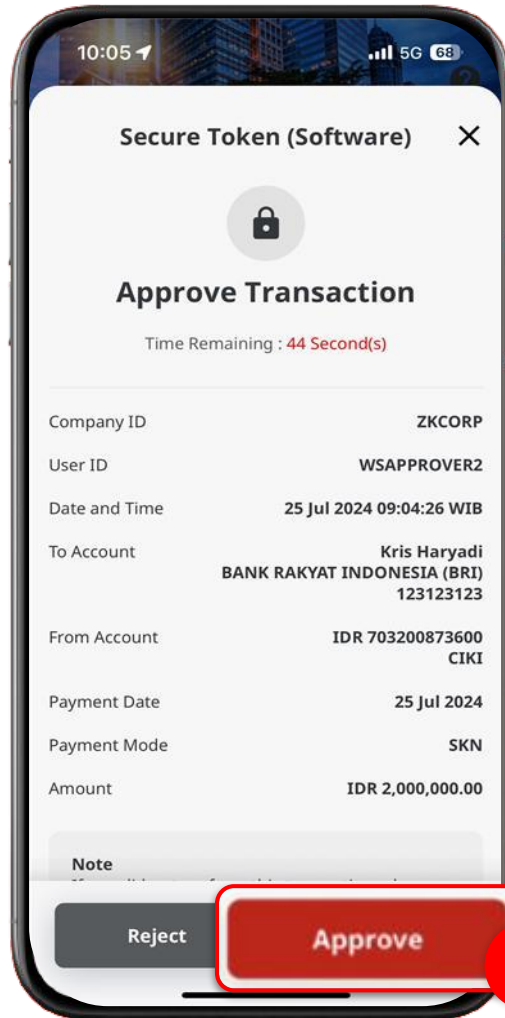


- 1 Sistem akan menampilkan **Pop-Up Approver transaksi pada Website**

*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***

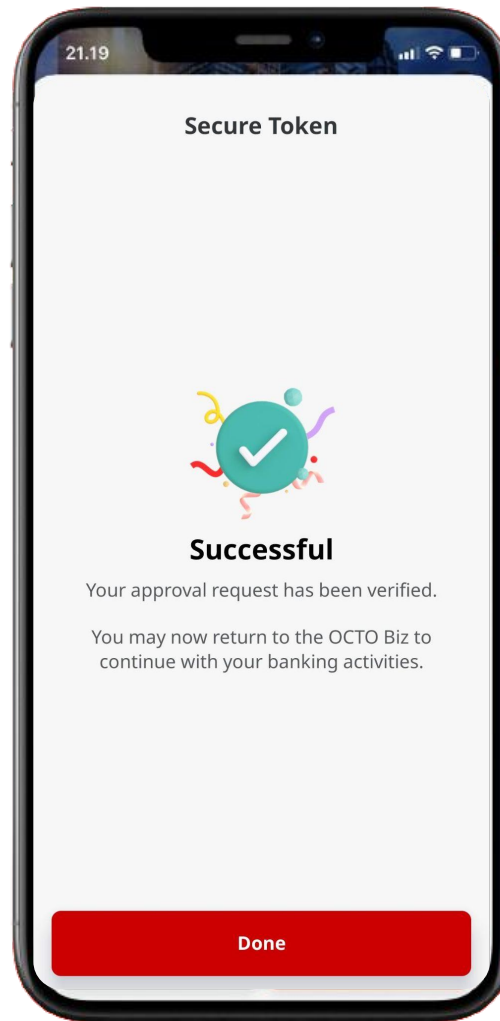


1 Klik Tombol **Approve**

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*

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 09:57:51 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**.

On Website, system will show Acknowledgement page

SKN

Approve Transaction

Mobile Token

Hard Token

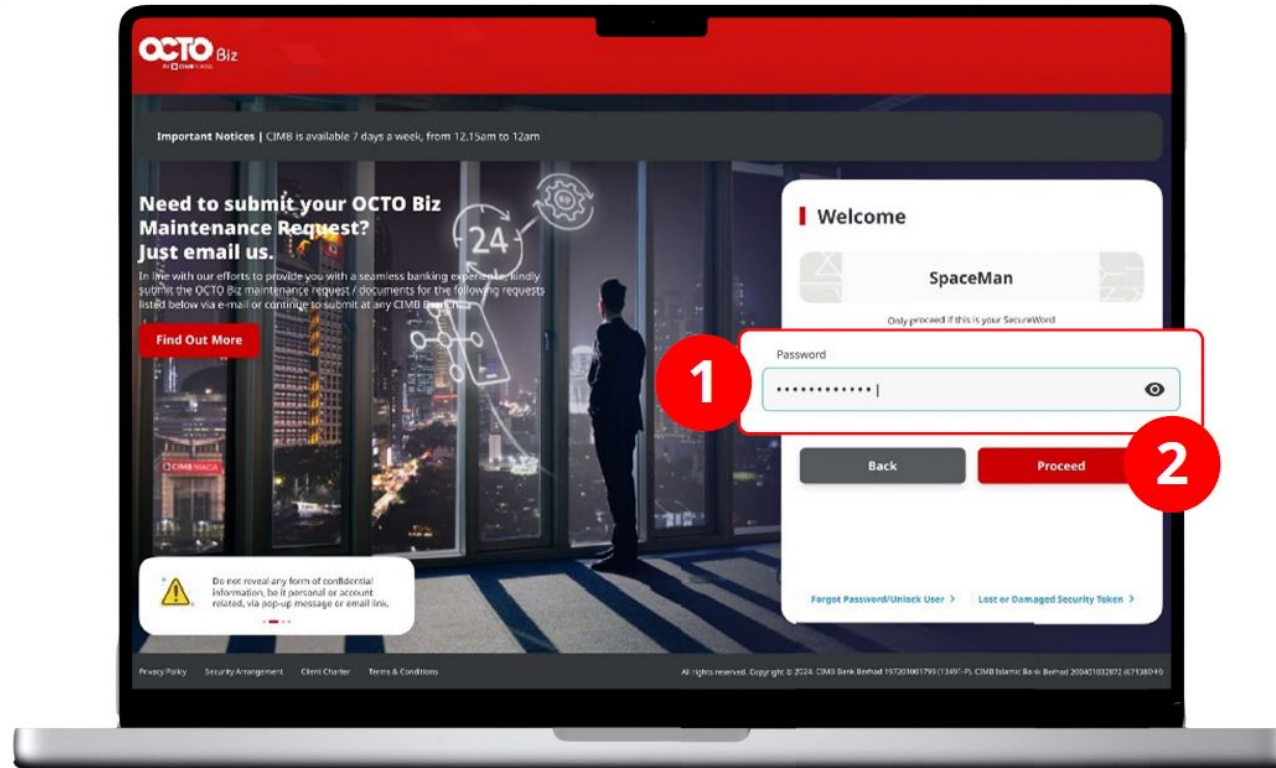
SKN

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**

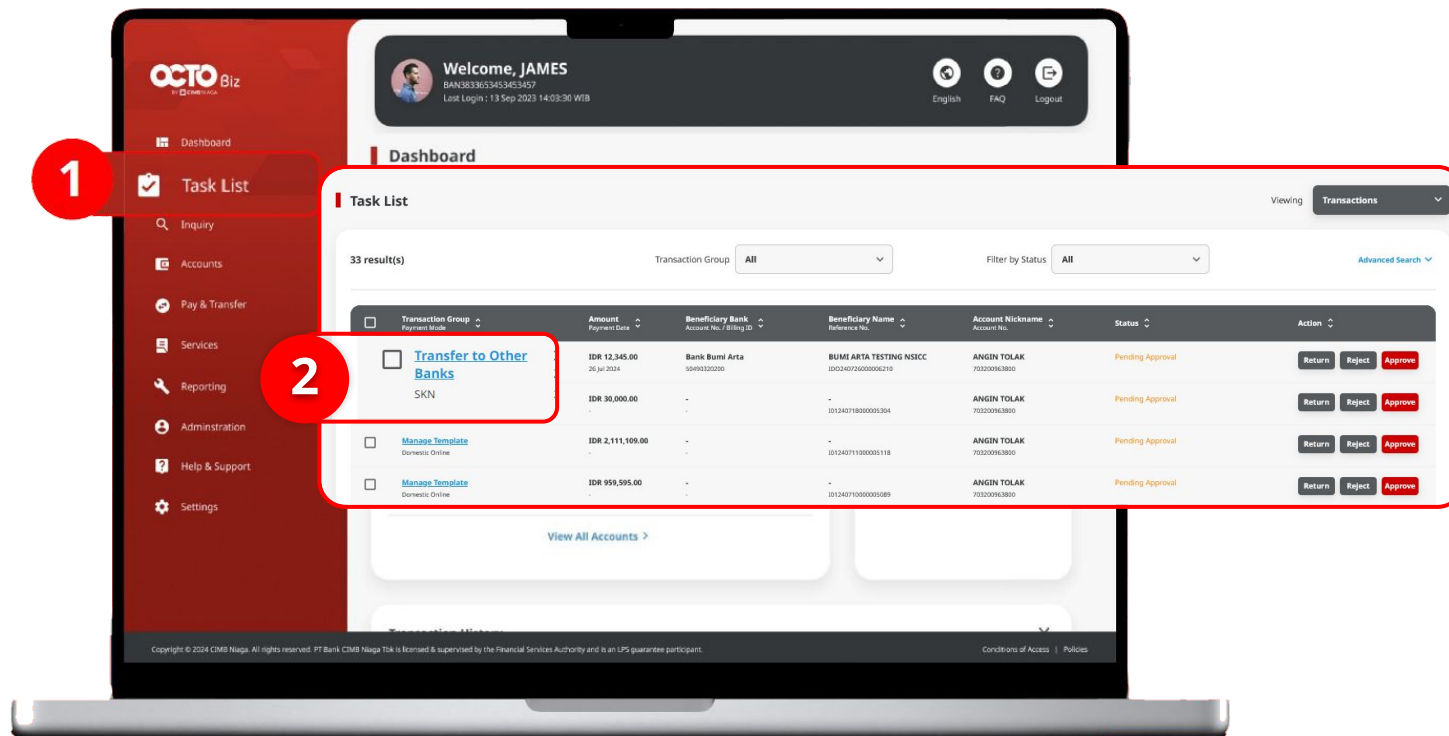
LANGKAH

02

APPROVER

Approve Transaction | SKN

Menu: Task List > Approve



- 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 | SKN

Menu: Task List > Approve

Task List > Details

Transaction Status : **Pending Approval**

Creation Date: 25 Jul 2024 08:57:51 WIB Reference No: 15K24072500000001

Transaction Group

Transaction Group
Transfer to Other Banks

Sender Details

From Account: 703200873600-1DR 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

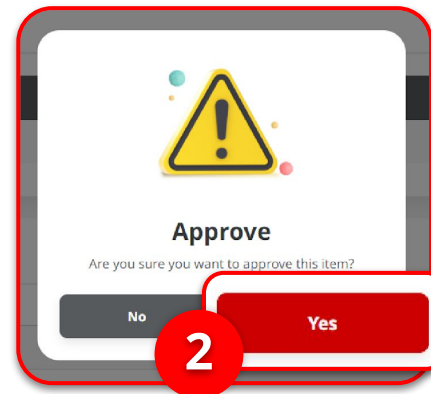
User Activities

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**,

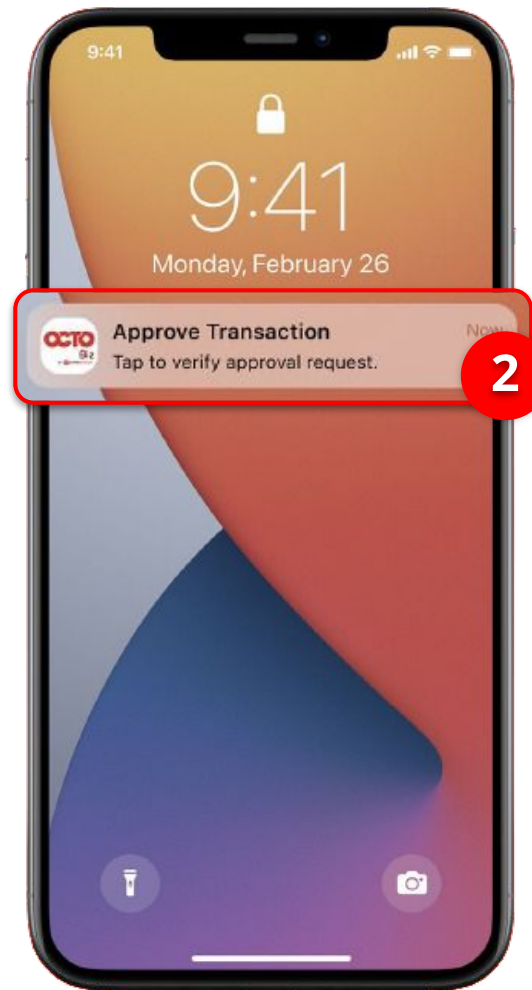
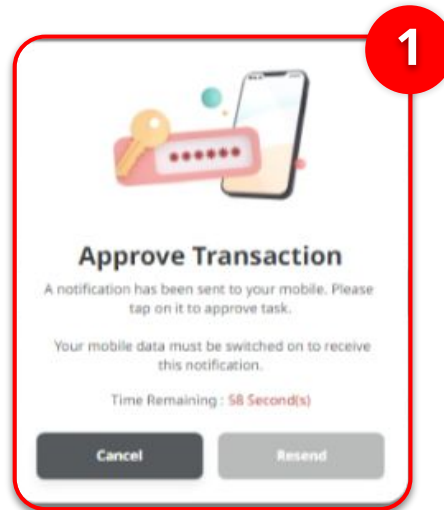
Review Transaction

1 Jika sudah sesuai, klik **Approve**

Click Approve

2 Klik **Yes**

Click Yes

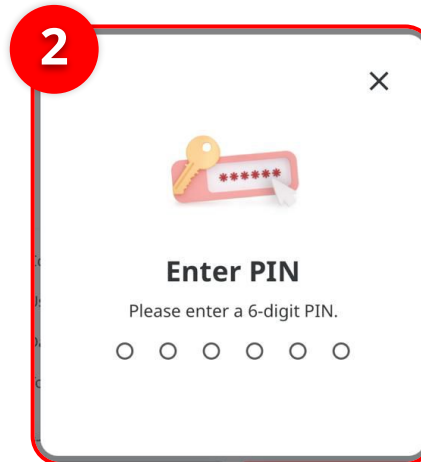
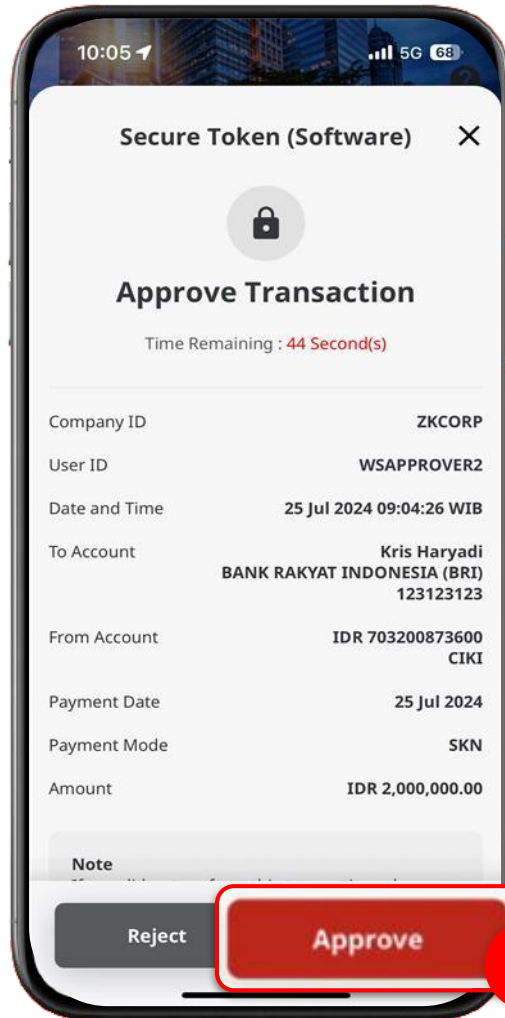


- 1 Sistem akan menampilkan **Pop-Up Approver transaksi pada Website**

*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***

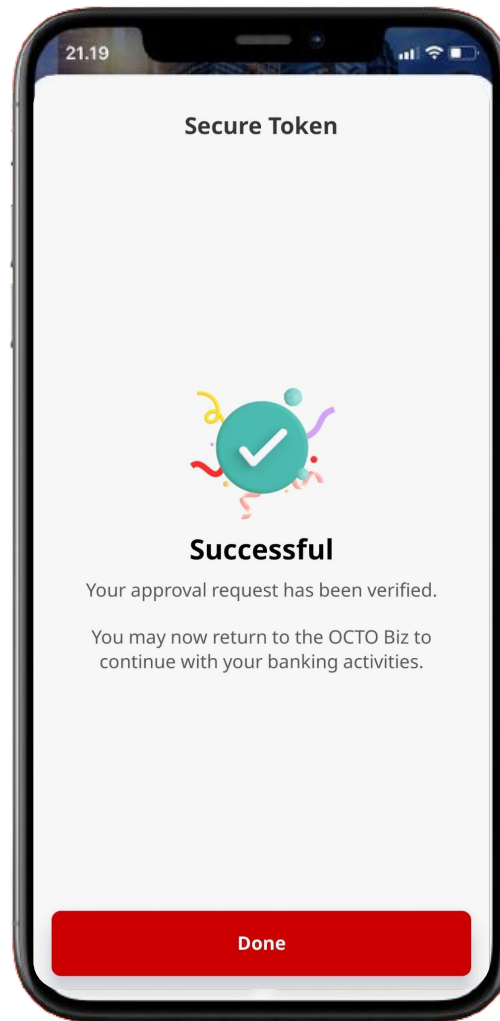


1 Klik **Tombol Approve**

*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***

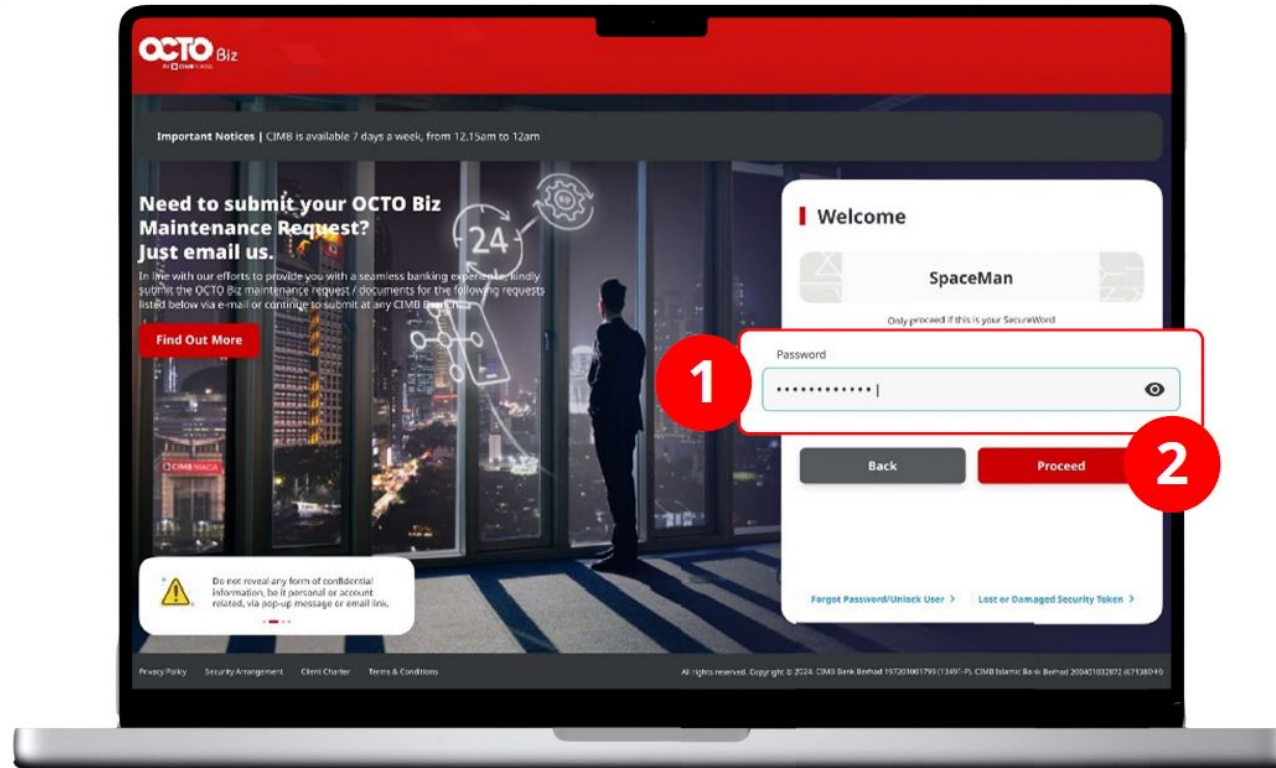
SKN

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**

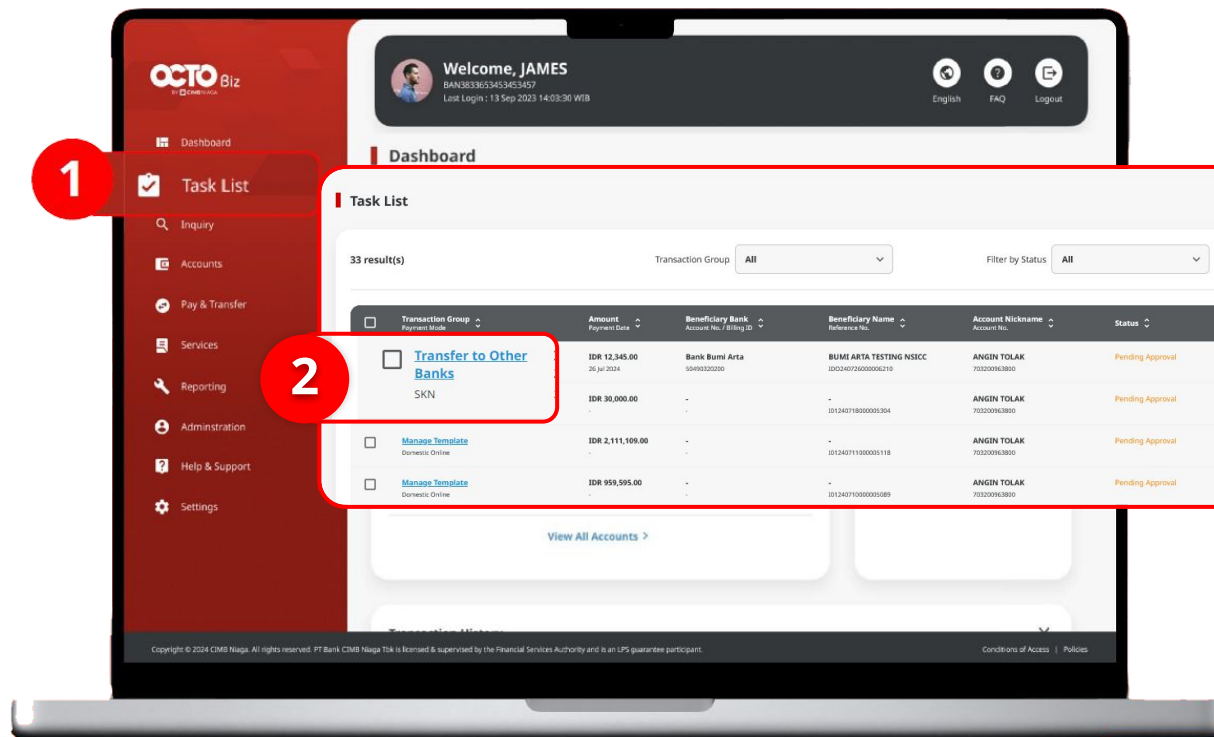
LANGKAH

01

APPROVER

Approve Transaction | SKN

Menu: Task List > Approve



- 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

25 Jul 2024 08:57:51 WIB

Reference No.

ISK240725000000001

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) - BRINDJA

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
WISMAKER - Wan San Maker	Submit	25 Jul 2024 08:57:51 WIB	-

Remark

Remarks

Enter

Maximum 100 characters

Back

Return

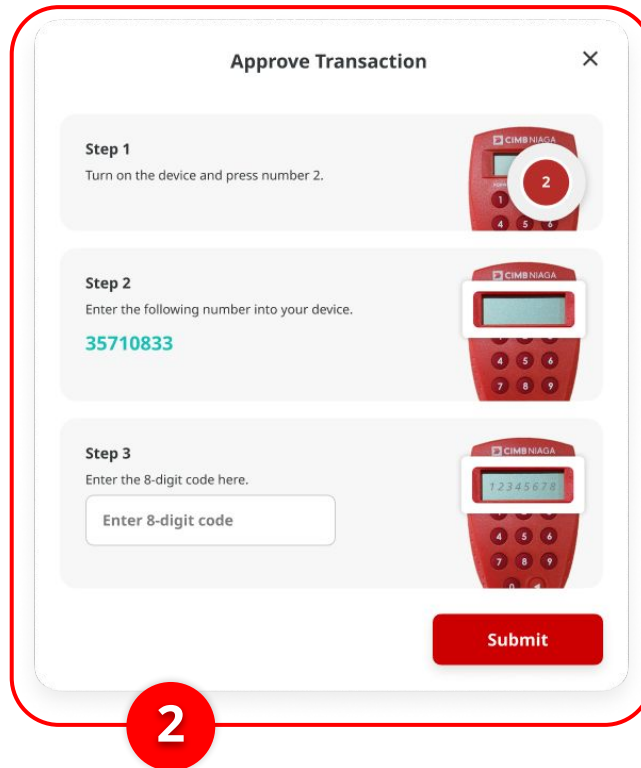
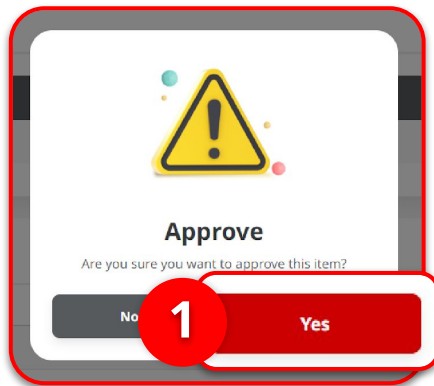
Approve

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

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**

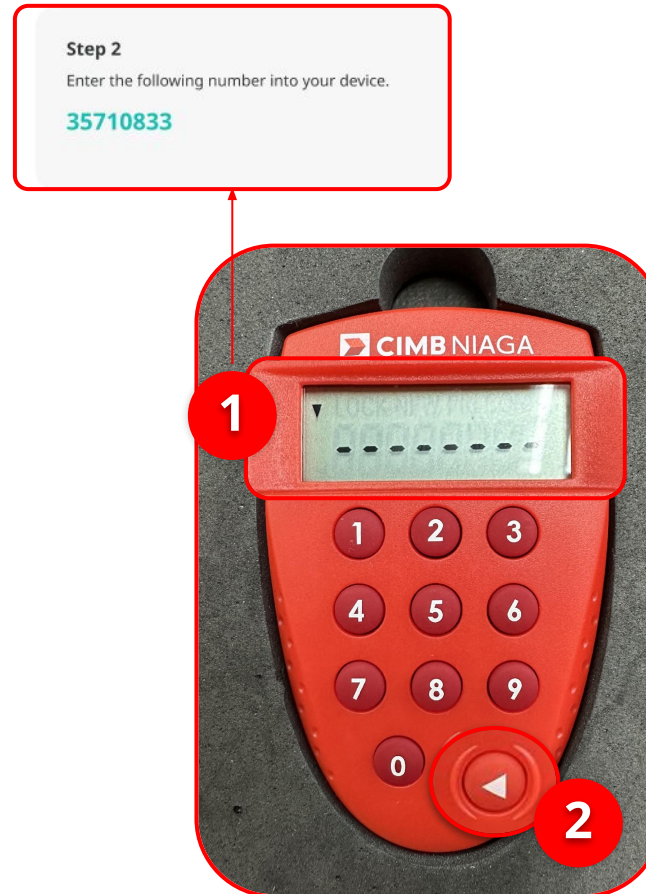
Input Secure Pin Number

- 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.

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

Successful

Reference No. : 139C2407250000000001 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 CIB	SKN	25 Jul 2024

Beneficiary Details

Beneficiary Bank Name	Beneficiary Account No.	Beneficiary Name
BANK BAKYAT INDONESIA (BRRI) - BRINIDJA	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
WSAMK18 - 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**

Once Succeed, system will show the Acknowledgement page



OCTO Biz
BY  **CIMB NIAGA**

