CIMB NIAGA

OCTOBIZ

Transaction

Foreign Transfer

Website

TUTORIALOCTOBIZ2026

KEJAR MIMPI

OCTOBIZ BY CIMB NIAGA

Transaction

Foreign Transfer

Transaction – Foreign Transfer adalah modul untuk melakukan pembuatan Transfer lintas ***currency*** tanpa dokumen, dengan dokumen *existing*, dan dengan dokumen baru

Transaction – Foreign Transfer *is a module to create and do foreign cross currency transaction without document, with existing document, with new document.*

05 Create Transaction

32 Approve Transaction

KEJAR MIMPI

Item Penting

Item	Deskripsi
Exchange Rate	1. Akan ditampilkan hanya jika - source account (LCY) - transaction currency (FCY) - source account (FCY) - transaction currency (FCY) cross currency. 2. Akan memiliki opsi jika : 'Counter Rate'(LCY-FCY atau FCY-FCY Cross) atau 'Contract Rate' (hanya LCY-FCY) 3. Akan memiliki Bagian jumlah Equivalent dan otomatis di kalkulasi oleh Host dan ditampilkan sistem. Sistem akan membuat jumlah equivalent dengan currency yang sesuai dengan akun SOF.
SIMODIS	Diperlukan untuk transaksi: • IMPORT • PEMBAYARAN DI MUKA (ADVANCE PAYMENT) - DIBAYAR PENUH • PEMBAYARAN DI MUKA (ADVANCE PAYMENT) - DIBAYAR SEBAGIAN
LLD Info	Hal ini diperlukan jika transaksi sama dengan atau lebih dari USD 100,000
Underlying Documents	1. Untuk LCY- FCY, transaksi dibawah *treshold* (<100.000) USD dalam 1 bulan, *User* tidak perlu menggunakan *underlying docs.* 2. Untuk status, untuk membuat underlying docs dan wajib jika jumlah transaksi di input oleh nasabah telah melampaui jumlah ambang batas FX yang tersisa dari host atau jumlah transaksi > USD 100,000.00. 3. Untuk FCY-FCY Cross currency - Jika jumlah transaksi > USD 100,000.00, nasabah harus mengisi di underlying documents. Untuk didalam negeri sistem akan menampilkan pengecekan kesamaan LLD jika proses pengecekan gagal perlu underlying documents. 4. Opsi Underlying documents: a. Memilih dokumen existing : Memiliki dokumen yang tersedia dan telah di submit sebelumnya b. New Underlying documents : untuk mengizinkan konsumen submit dokumen bersama dengan proses transaksi. Proses ini memerlukan verifikasi lanjutan dari Bank.

Important Items

Item	*Description*
Exchange Rate	*1. Will show only if:* *- source account (LCY) - transaction currency (FCY)* *- source account (FCY) - transaction currency (FCY) cross currency.* *2. Will had option if: 'Counter Rate'(LCY-FCY or FCY-FCY Cross) or 'Contract Rate' (only LCY-FCY)* *3. The equivalent amount will be automatically calculated by the host and displayed by the system. The system will create an equivalent amount in the currency corresponding to the SOF account.*
SIMODIS	*Required for Transaction:* • *IMPORT* • *ADVANCE PAYMENT - FULLY PAID* • *ADVANCE PAYMENT - PARTIALLY PAID*
LLD Info	*This is required if the transaction is equal to or more than USD 100,000.*
Underlying Documents	*1. For LCY-FCY transactions below the threshold (<100,000 USD) within a month, users do not need to use underlying documents.* *2. For status, creating underlying documents is mandatory if the transaction amount entered by the customer exceeds the remaining FX threshold from the host or the transaction amount is >100,000.00 USD.* *3. For FCY-FCY Cross Currency - If the transaction amount is >100,000.00 USD, customers must complete the underlying documents. For domestic transactions, the system will display a LLD similarity check; if the check fails, underlying documents are required.* *4. Underlying Documents Options:* *a. Select existing documents: Have documents available and previously submitted.* *b. New Underlying Documents: Allows customers to submit documents along with the transaction process. This process requires further verification from the bank.*

Item Penting

Penanganan Tambahan ACCD:

1. Untuk mendapatkan penanganan tambahan atas biaya yang ditanggung oleh opsi berdasarkan jumlah transaksi *currency* yang dipilih
2. N/A berarti tidak akan ditampilkan sebagai opsi
3. Daftar *currency* yang akan mendapatkan penanganan khusus seperti pada tabel di samping

Transaction amount currency	Charges Borne By		
	BEN	SHA	OUR
HKD	Yes	N/A	N/A
MYR	N/A	N/A	Yes
SGD	Yes	N/A	Yes
CNY	Yes	Yes	Yes
THB	Yes	Yes	Yes
GBP	Yes	N/A	Yes
USD	Yes	Yes	Yes
EUR	Yes	N/A	Yes
AUD	Yes	N/A	Yes
JPY	Yes	Yes	Yes
SAR	Yes	N/A	Yes
CHF	Yes	N/A	N/A
CAD	Yes	N/A	N/A
NZD	Yes	N/A	N/A

Important Items

Additional ACCD Handling:

1. *To get additional handling for costs covered by the option based on the selected currency transaction amount.*
2. *N/A means it will not be displayed as an option.*
3. *List of currencies that will receive special handling as shown in the table here*

Transaction amount currency	Charges Borne By		
	BEN	SHA	OUR
HKD	Yes	N/A	N/A
MYR	N/A	N/A	Yes
SGD	Yes	N/A	Yes
CNY	Yes	Yes	Yes
THB	Yes	Yes	Yes
GBP	Yes	N/A	Yes
USD	Yes	Yes	Yes
EUR	Yes	N/A	Yes
AUD	Yes	N/A	Yes
JPY	Yes	Yes	Yes
SAR	Yes	N/A	Yes
CHF	Yes	N/A	N/A
CAD	Yes	N/A	N/A
NZD	Yes	N/A	N/A

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Create Transaction

Foreign Currency to Foreign Currency

Transaksi menggunakan ***foreign currency*** ke rekening ***Foreign Currency*** **lain**

*Transactions using **foreign currency** to **other foreign Currency accounts***

KEJAR MIMPI

LANGKAH

01

MAKER

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

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

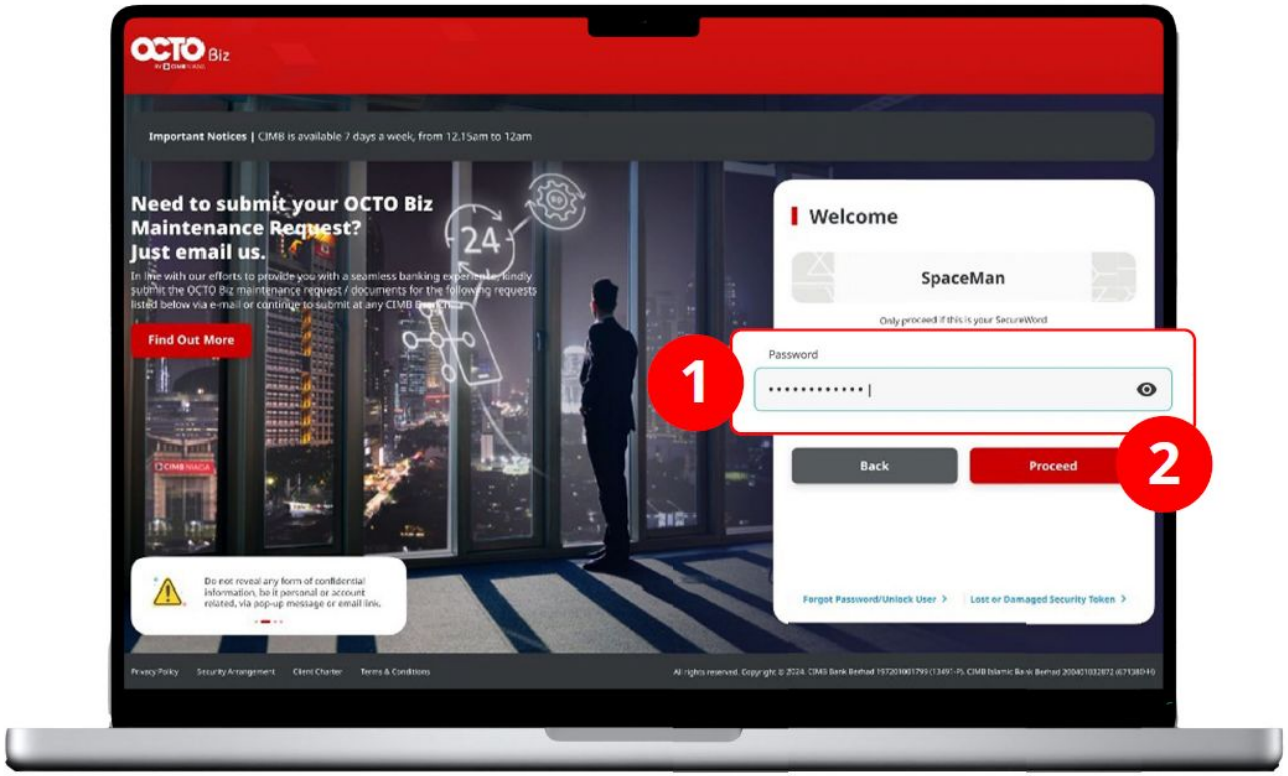
2 Klik ***Next***

*Click **Next***

LANGKAH

02

MAKER



1 Isi ***Password***

Input ***Password***

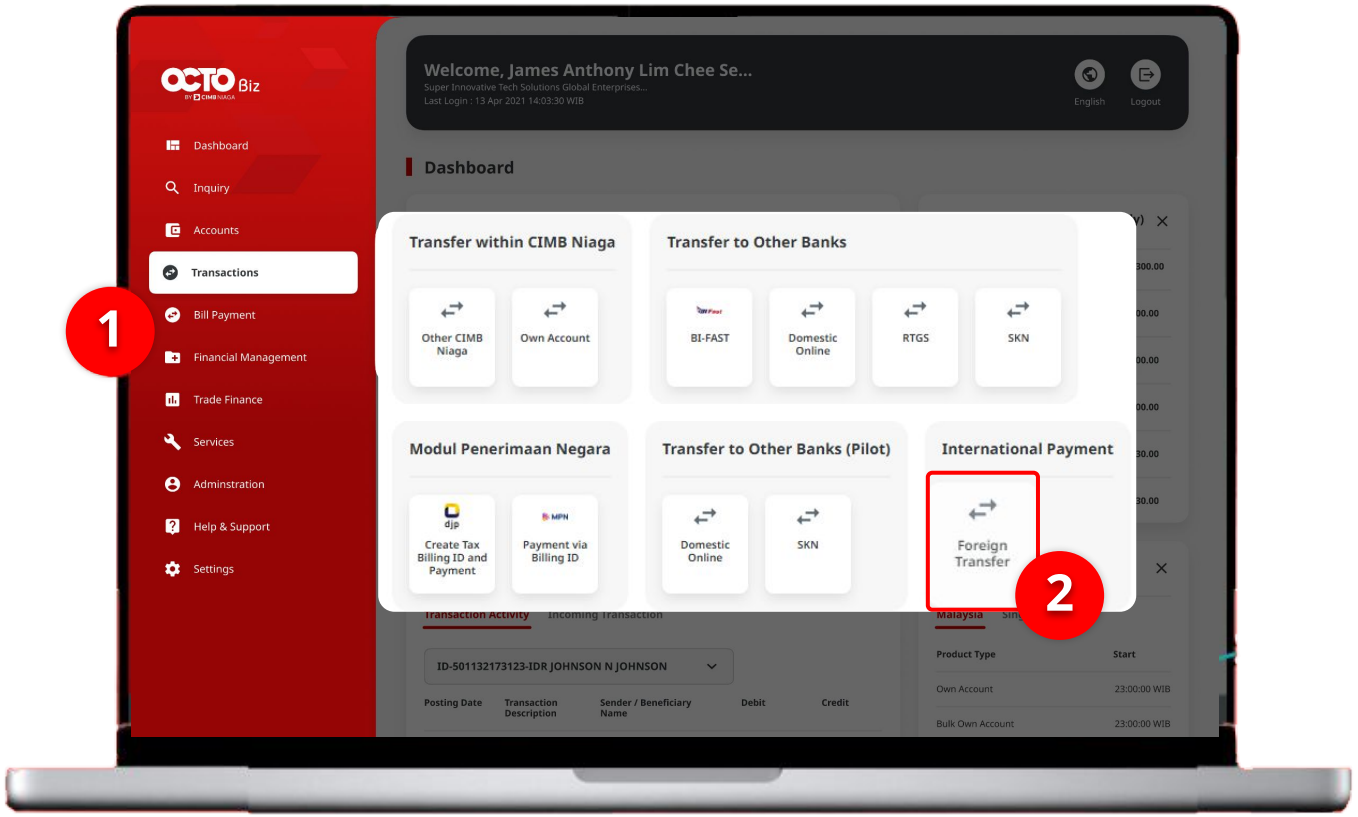
2 Klik ***Proceed***

Click ***Proceed***

LANGKAH

03

MAKER



Sistem akan menampilkan Halaman ***Dashboard***

*System will show **Dashboard page***

1 Arahkan kursor ke ***Transaction***

*Navigate to **Transaction***

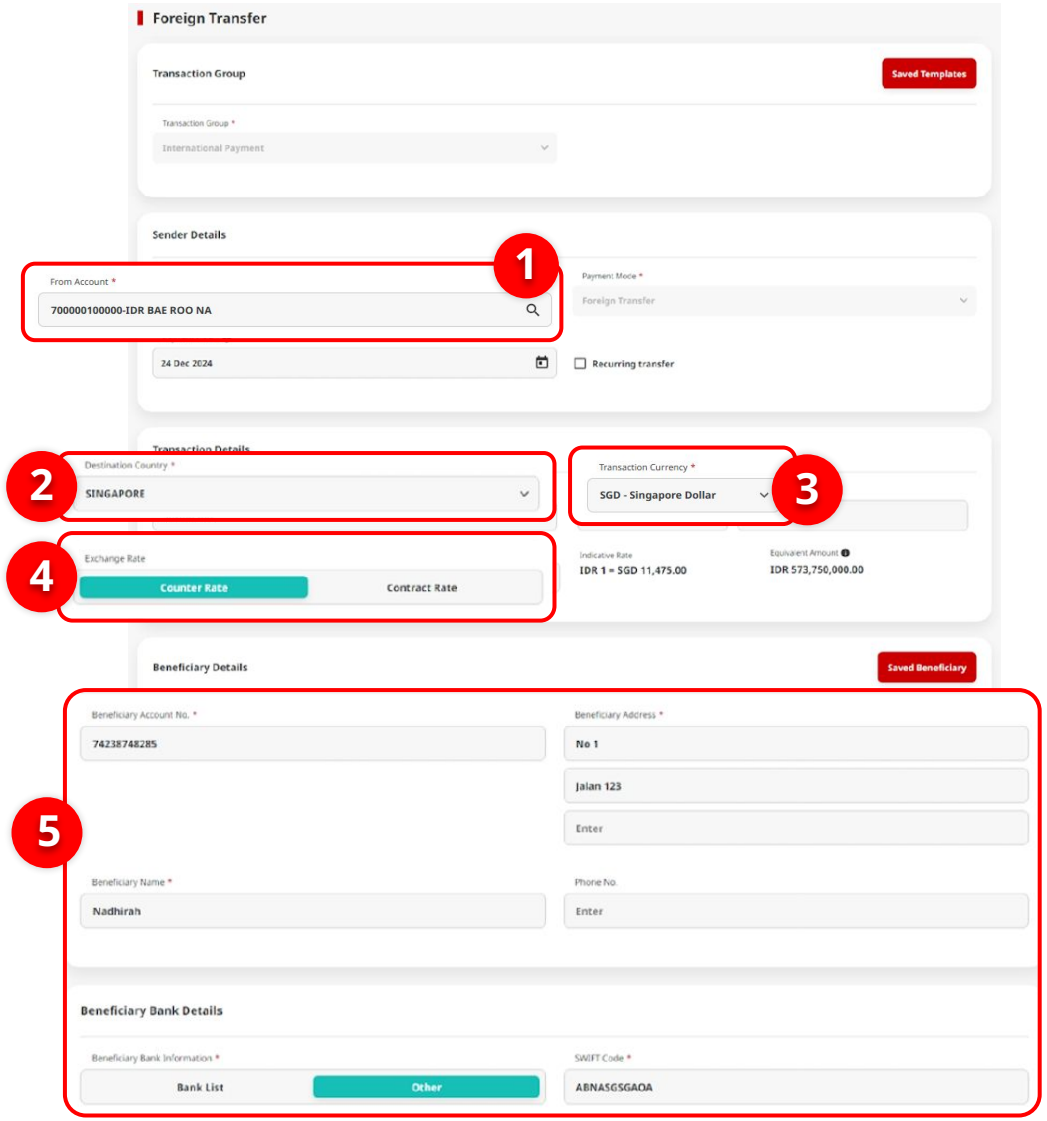
2 Klik ***Foreign Transfer***

*Click **Foreign Transfer***

LANGKAH

04

MAKER



1 Pada halaman data payment entry, pilih ***Account*** di bagian ***From Account***

*On **Data Payment entry**, choose **Account** on **From Account***

2 Pilih ***Destination Country***

*Choose **Destination Country***

3 Pilih ***Currency***

*Choose **Currency***

4 Pilih ***Exchange Rate*** yang akan digunakan

*Choose **Exchange Rate***

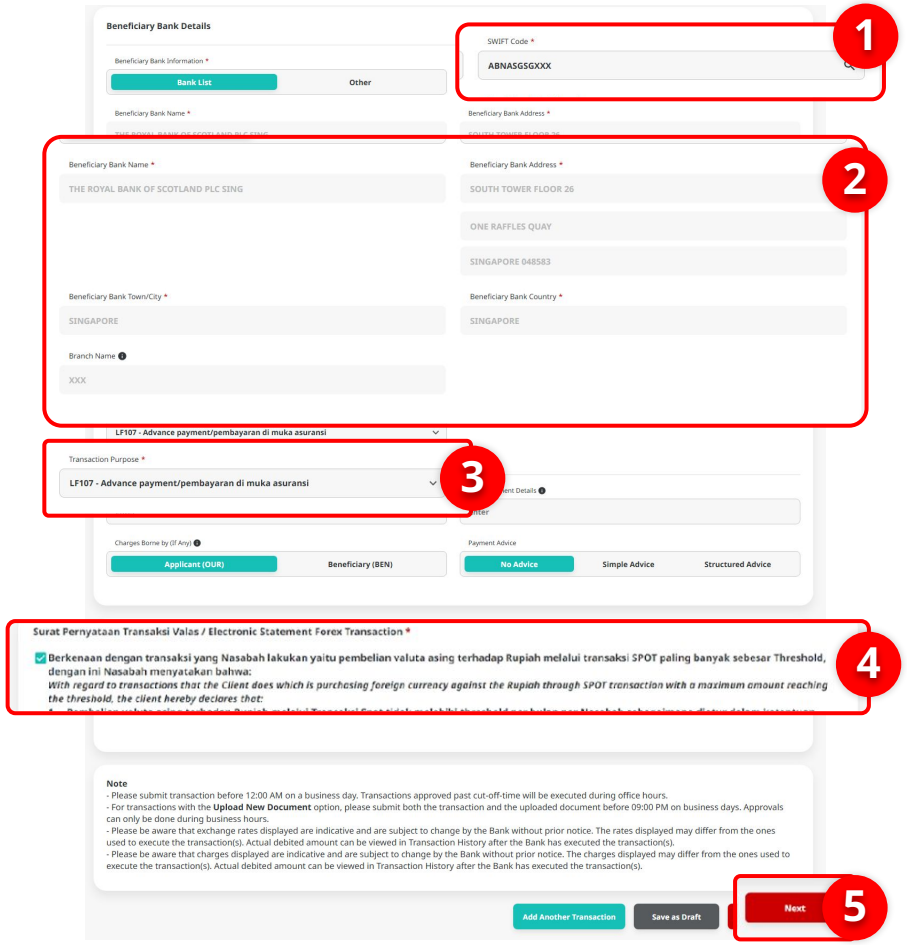
5 Lengkapi ***Beneficiary Details***

*Complete the **Beneficiary Details***

LANGKAH

05

MAKER



1 Pilih Kode **SWIFT**

*Choose the **SWIFT Code***

2 Sistem akan secara otomatis mengisi bagian ***Beneficiary Bank Details***

*System will automatically fill the **Beneficiary Bank Details fields***

3 Isi bagian ***transaction Purpose***

*Complete the **Transaction purpose fields***

4 **Centang Deklarasi** (dan surat pernyataan transaksi valas)

*Tick the **declaration***

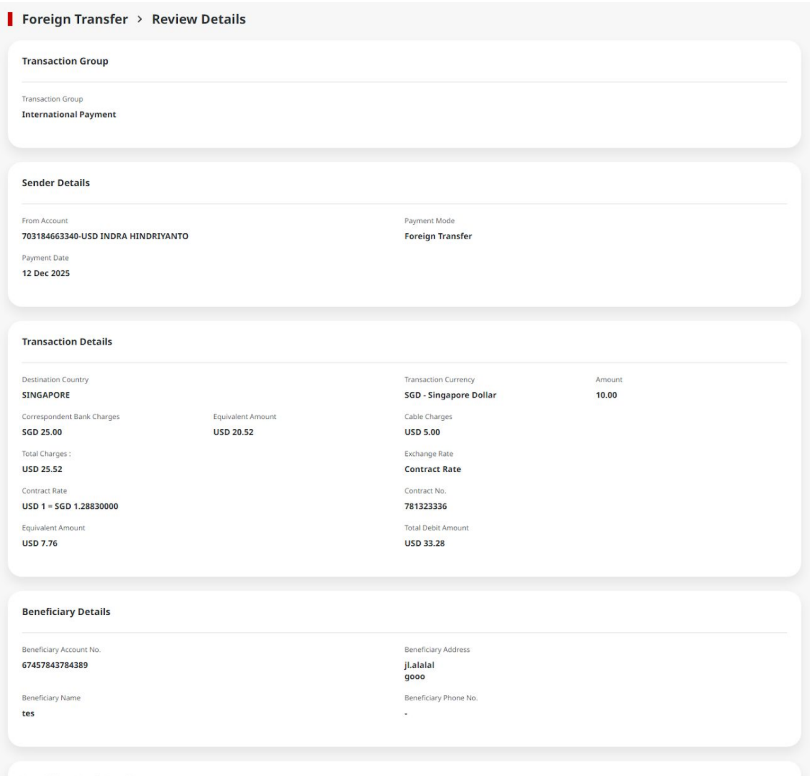
5 Jika sesuai, **Klik *Next***

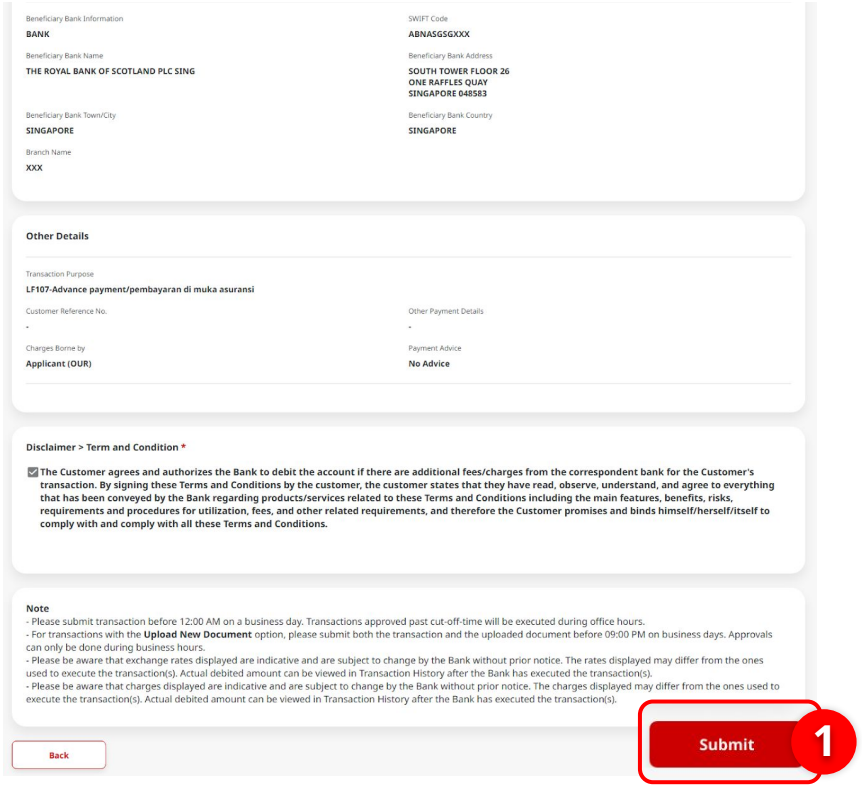
*Click **Next***

LANGKAH

06

MAKER





Sistem akan menampilkan halaman ***Review Details***

*System will show the **Review Details page***

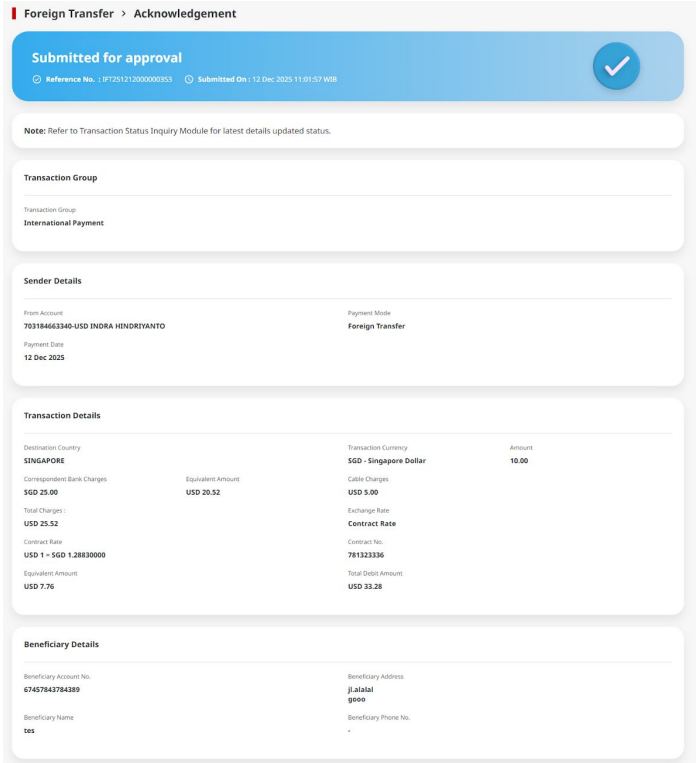
1 Klik ***Submit***

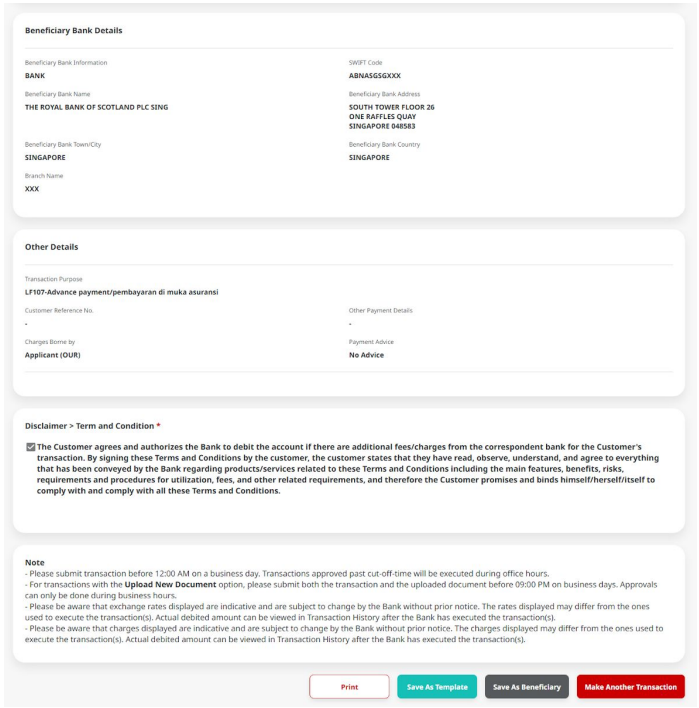
*Click **Submit***

LANGKAH

07

MAKER





Sistem Lalu menampilkan
Halaman Acknowledgement

System will show
Acknowledgement page

Langkah melakukan *Approve Transaction* Kunjungi Halaman:

To Approve transaction, visit:

43 **Mobile Token**

52 **Hard Token**

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Create Transaction

No Document

Select Existing Documents

New Documents

KEJAR MIMPI

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Create Transaction

No Document

Transaksi menggunakan ***foreign currency*** tanpa dokumen

Transactions using foreign currency ***without documents***

KEJAR MIMPI

LANGKAH

01

MAKER

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

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

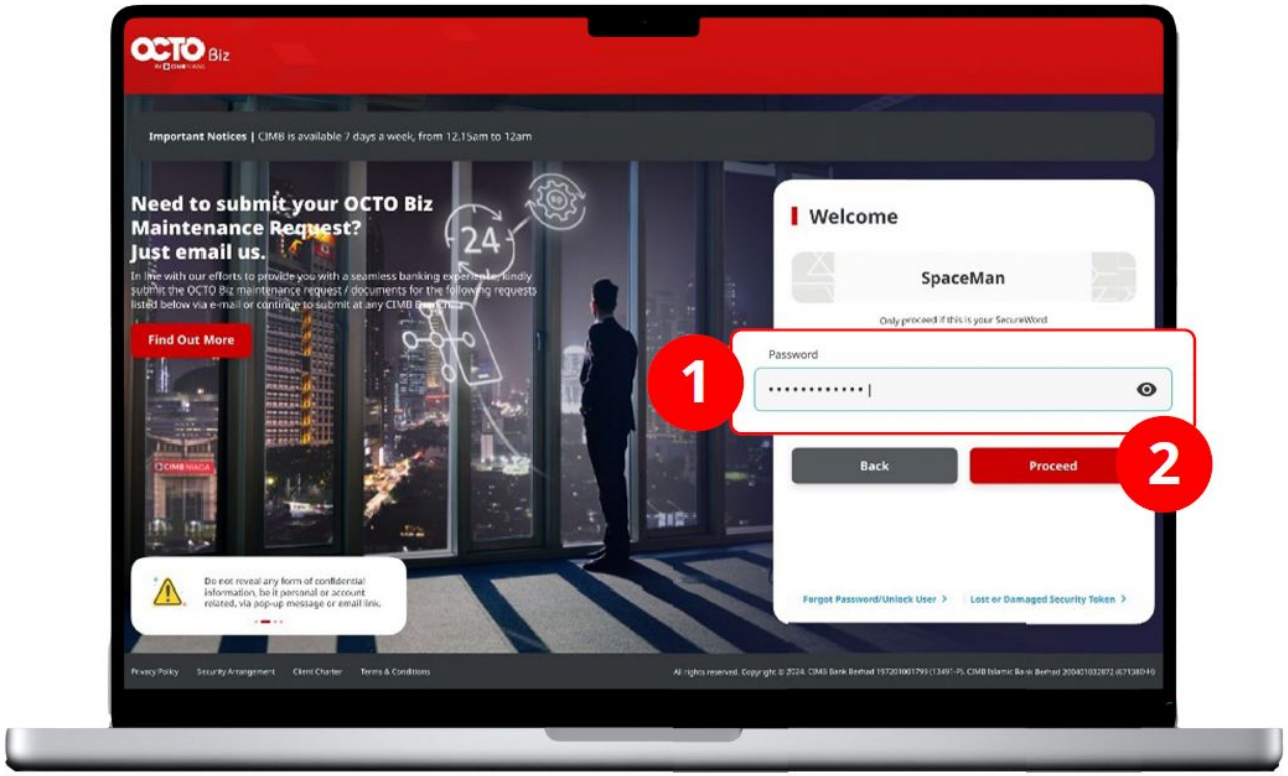
2 Klik ***Next***

*Click **Next***

LANGKAH

02

MAKER



1 Isi ***Password***

Input ***Password***

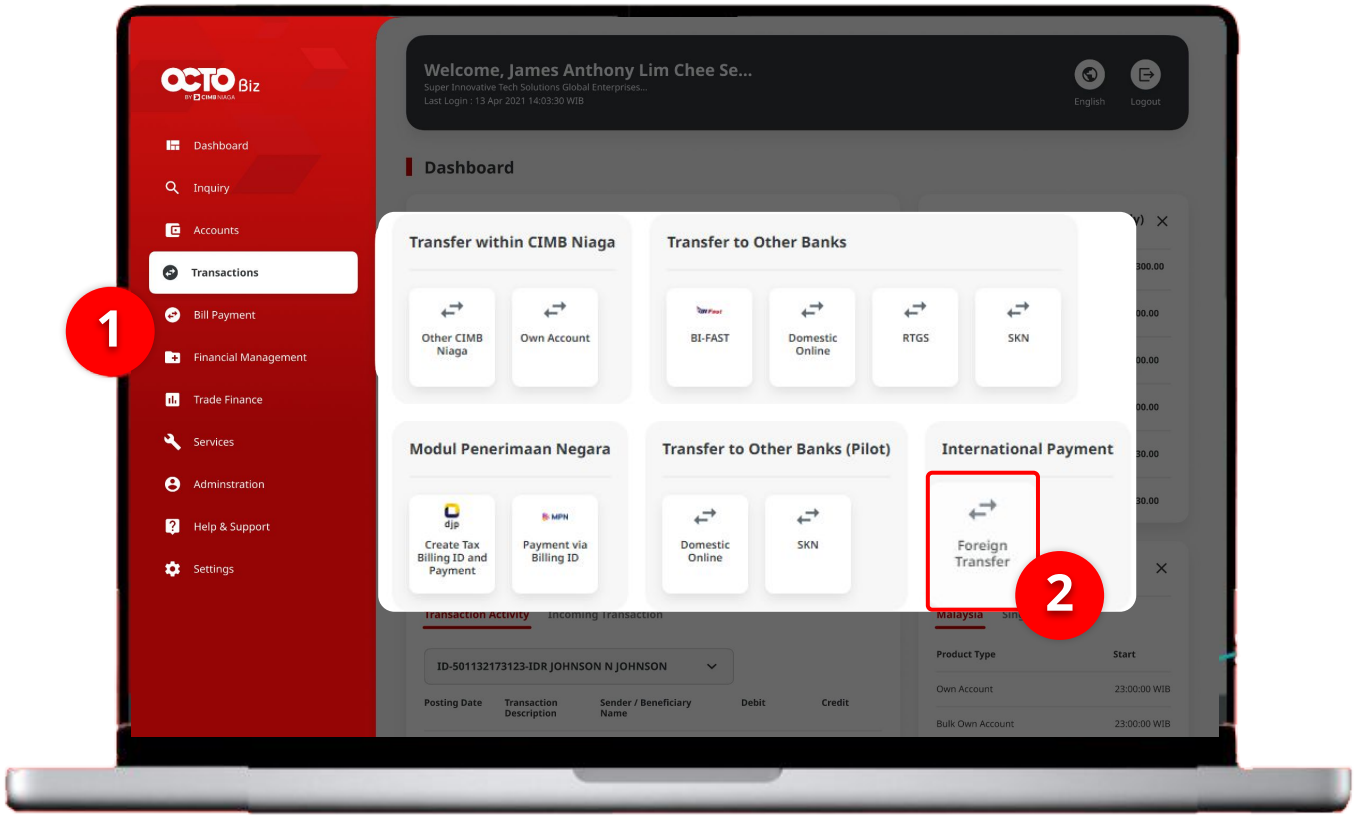
2 Klik ***Proceed***

Click ***Proceed***

LANGKAH

03

MAKER



Sistem akan menampilkan Halaman ***Dashboard***

*System will show **Dashboard page***

1 Arahkan kursor ke ***Transaction***

*Navigate to **Transaction***

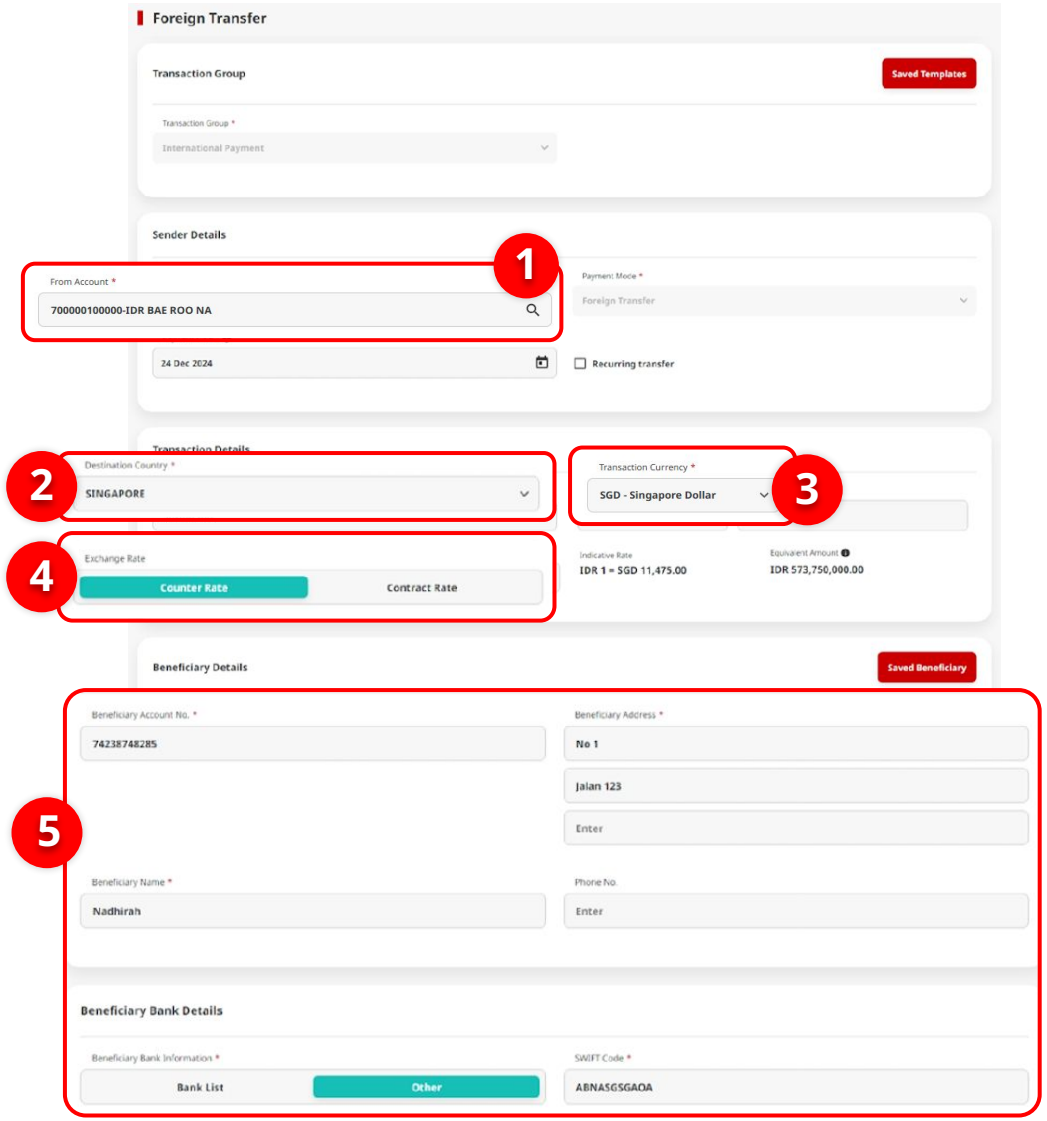
2 Klik ***Foreign Transfer***

*Click **Foreign Transfer***

LANGKAH

04

MAKER



1 Pada halaman data payment entry, pilih ***Account*** di bagian ***From Account***

*On **Data Payment entry**, choose **Account** on **From Account***

2 Pilih ***Destination Country***

*Choose **Destination Country***

3 Pilih ***Currency***

*Choose **Currency***

4 Pilih ***Exchange Rate*** yang akan digunakan

*Choose **Exchange Rate***

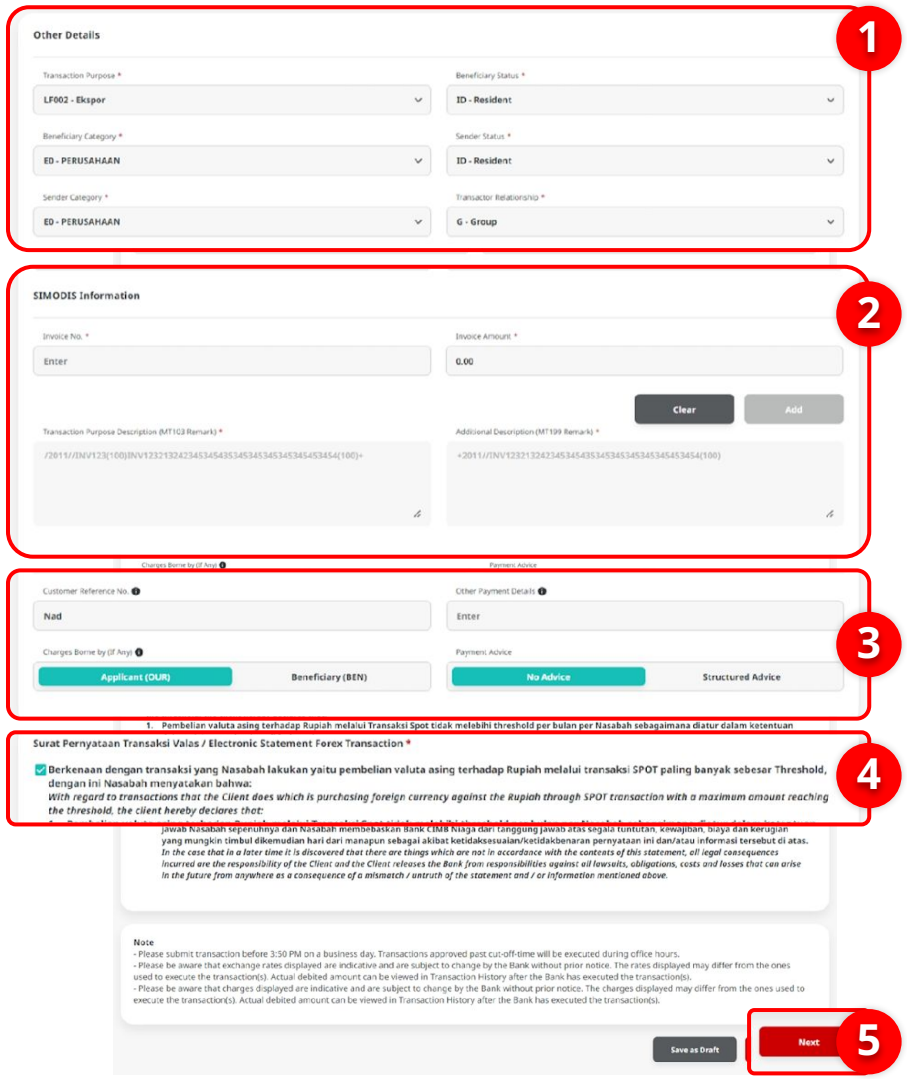
5 Lengkapi ***Beneficiary Details***

*Complete the **Beneficiary Details***

LANGKAH

05

MAKER



1 Sistem akan **menampilkan bagian *LLD Information***

*System will show the **LLD Information part***

2 Sistem akan **menampilkan bagian SIMODIS** - Untuk menampilkan bagian ini jika tujuan **transaksi LLD yang dipilih memiliki tanda SIMODIS**

*System will show the SIMODIS section - this section show if the **LLD transaction** destination has **SIMODIS** remarks*

3 Lengkapi seluruh ***Detail*** dan pilih ***Charge Borne by*** (**Biaya yang akan ditanggung oleh**)

*Complete **all details** and choose **Charge Borne by***

4 **Centang Deklarasi** (dan surat pernyataan transaksi valas)

*Tick the **declaration***

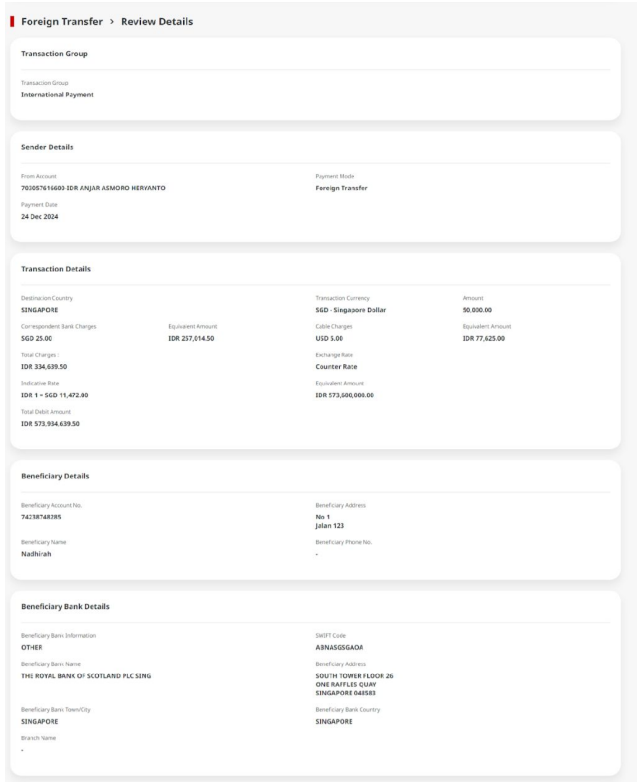
5 Jika sesuai, **Klik *Next***

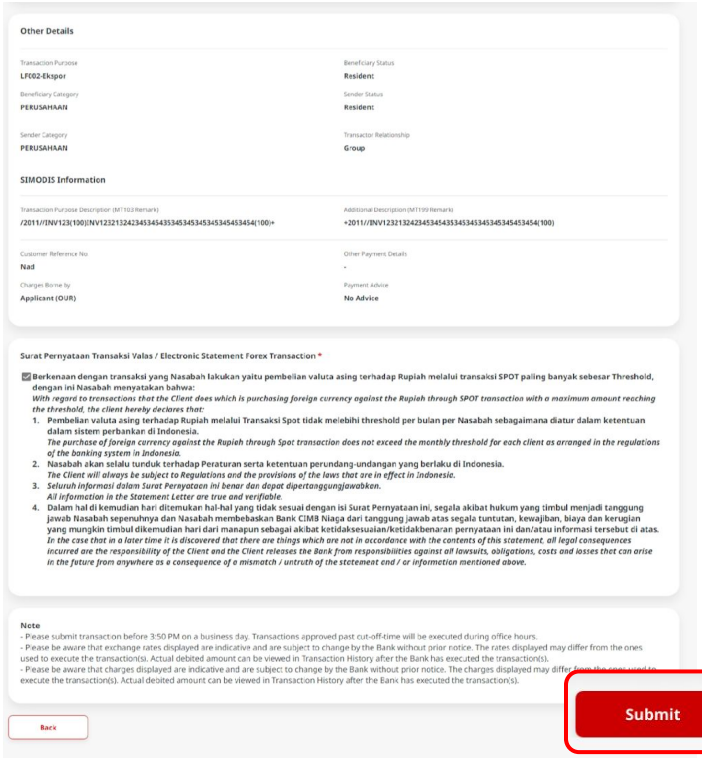
*Click **Next***

LANGKAH

06

MAKER





Sistem akan menampilkan halaman ***Review Details***

*System will show the **Review Details page***

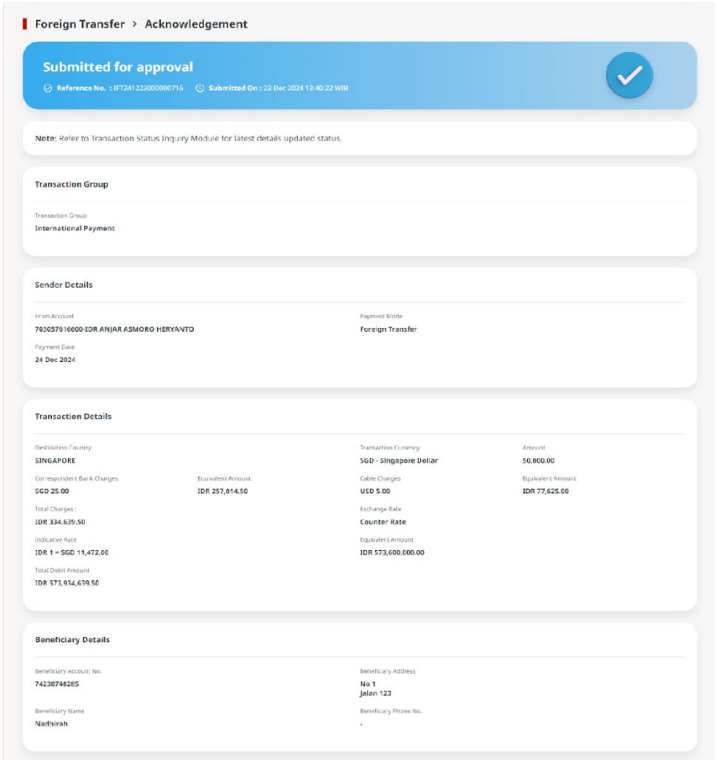
1 Klik ***Submit***

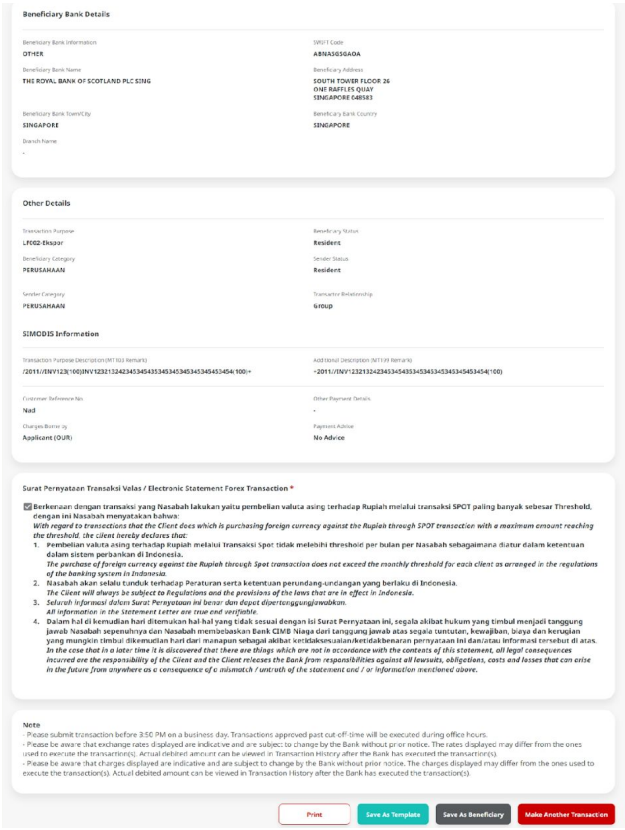
*Click **Submit***

LANGKAH

07

MAKER





Sistem Lalu menampilkan
Halaman Acknowledgement

System will show
Acknowledgement page

Langkah melakukan *Approve Transaction* Kunjungi Halaman:

To Approve transaction, visit:

43 **Mobile Token**

52 **Hard Token**

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Create Transaction

Select Existing Documents

Transaksi ***foreign currency*** menggunakan dokumen yang ada

Foreign currency *transaction using* ***existing document***

KEJAR MIMPI

LANGKAH

01

MAKER

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

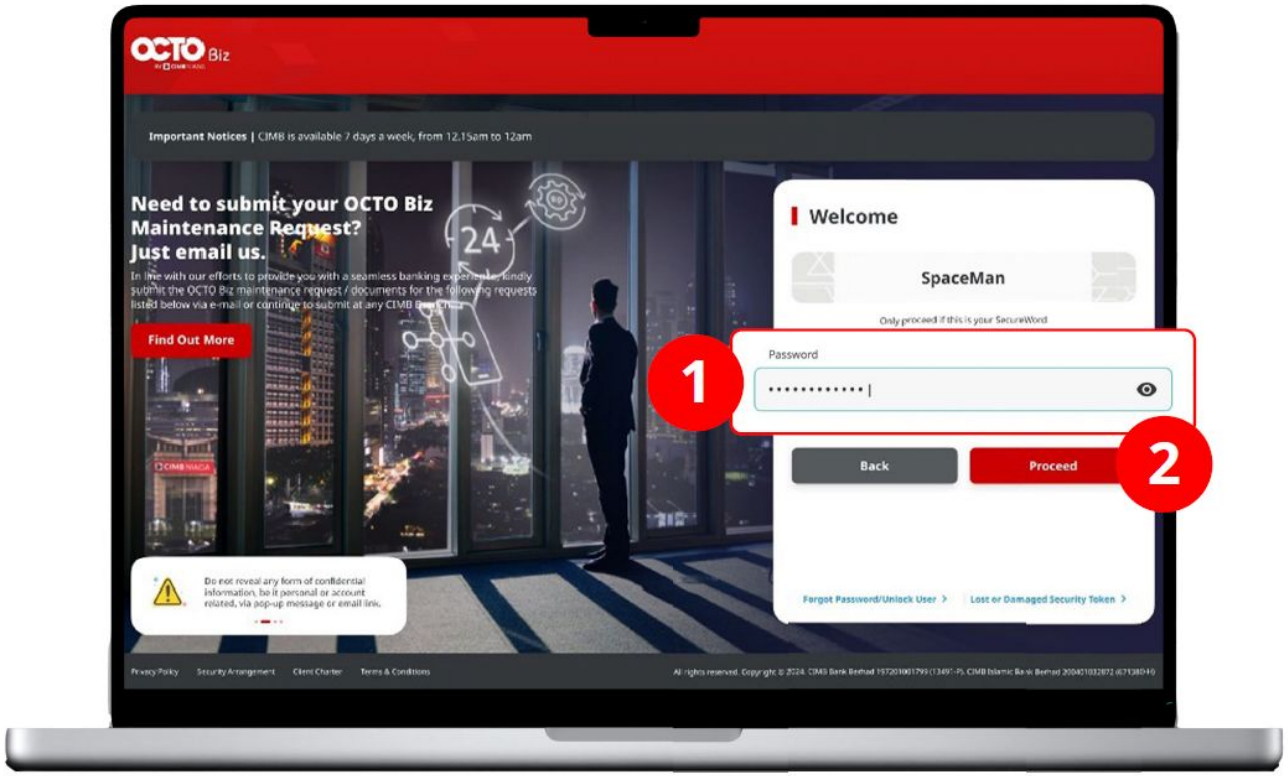
*Maker login using **User & Company ID***

2 Klik ***Next***

*Click **Next***

Select Existing Document | Foreign Transfer

Menu: Transaction > Foreign Transfer



1 Isi ***Password***

Input ***Password***

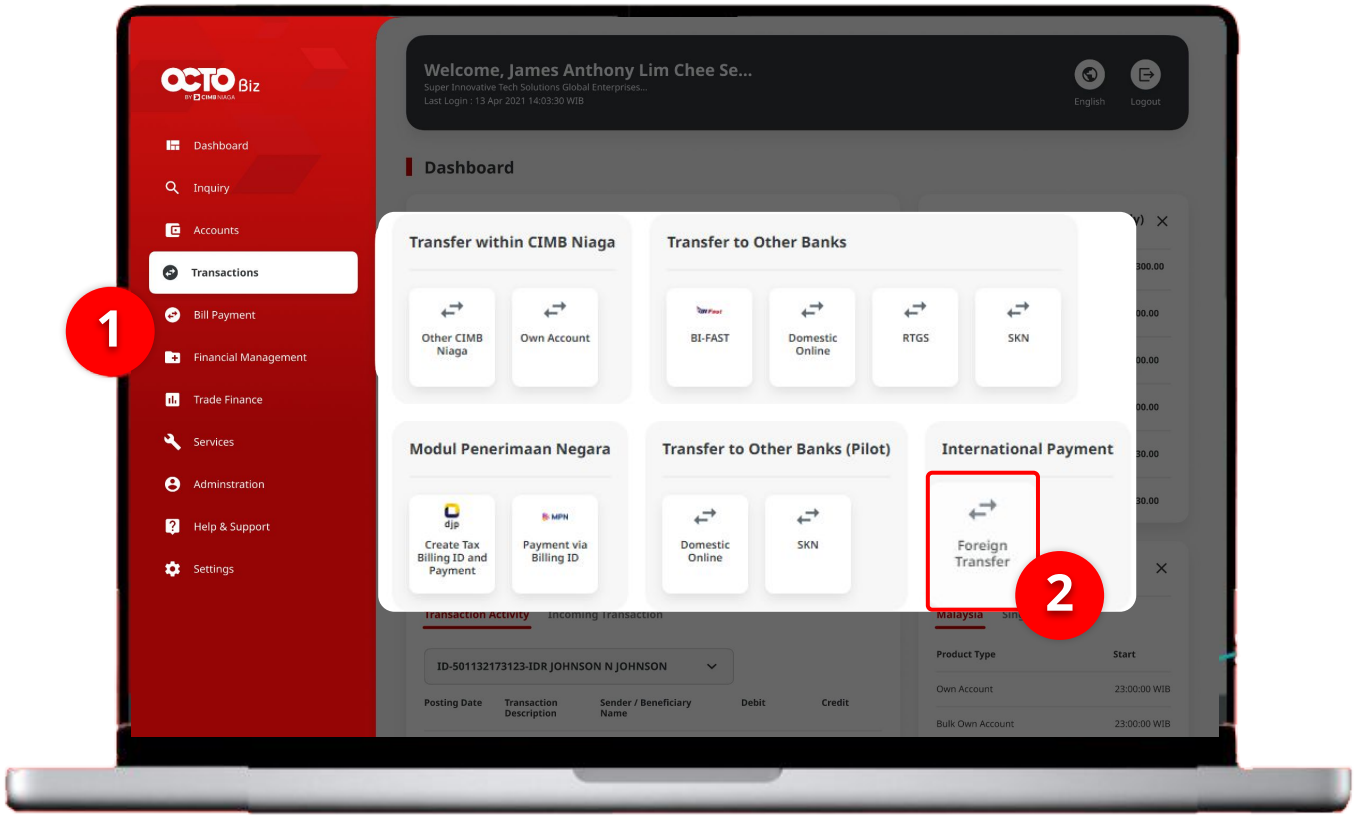
2 Klik ***Proceed***

Click ***Proceed***

LANGKAH

03

MAKER



Sistem akan menampilkan Halaman ***Dashboard***

*System will show **Dashboard page***

1 Arahkan kursor ke ***Transaction***

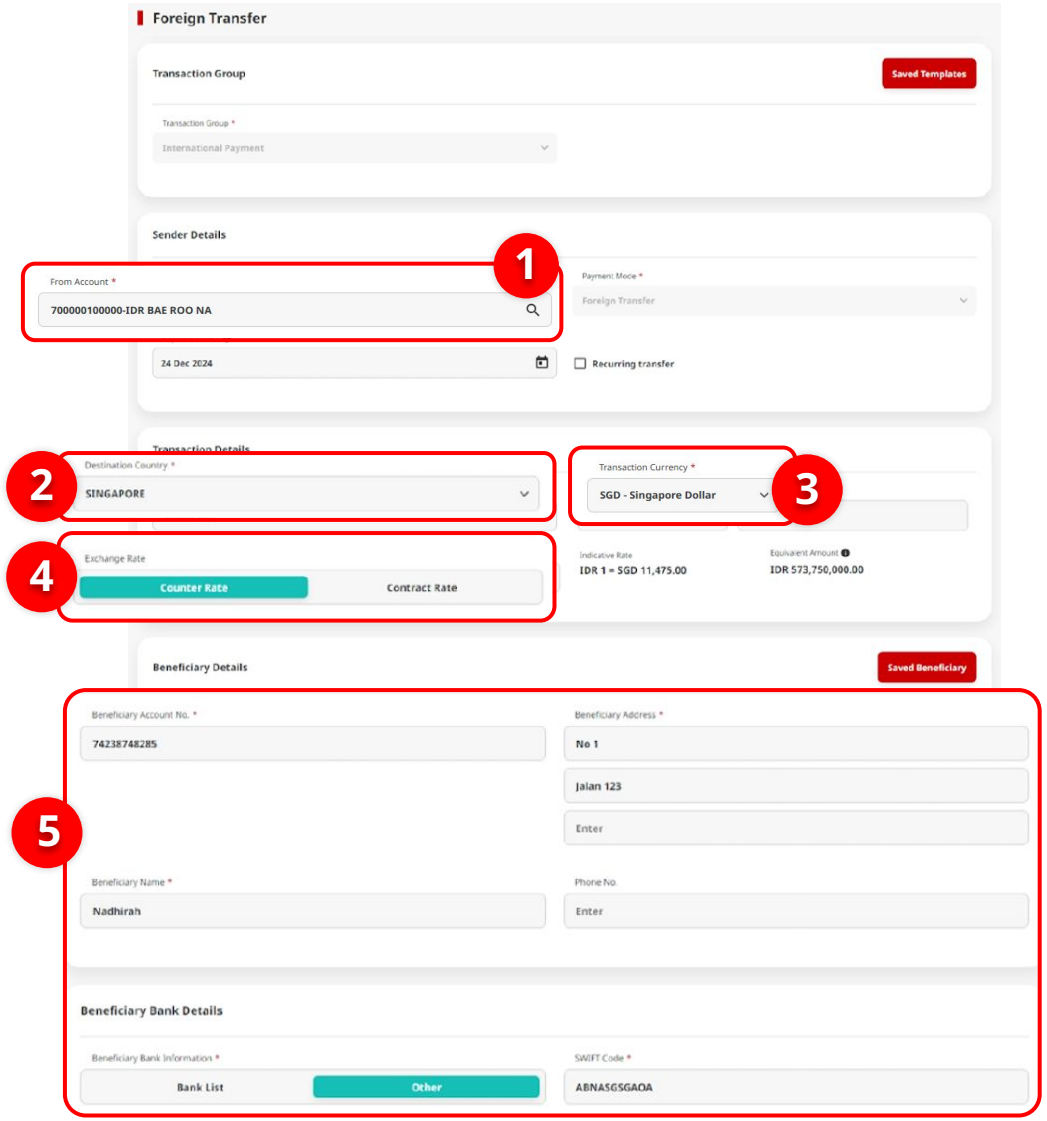
*Navigate to **Transaction***

2 Klik ***Foreign Transfer***

*Click **Foreign Transfer***

Select Existing Document | Foreign Transfer

Menu: Transaction > Foreign Transfer



1 Pada halaman data payment entry, pilih ***Account*** di bagian ***From Account***

*On **Data Payment entry**, choose **Account** on **From Account***

2 Pilih ***Destination Country***

*Choose **Destination Country***

3 Pilih ***Currency***

*Choose **Currency***

4 Pilih ***Exchange Rate*** yang akan digunakan

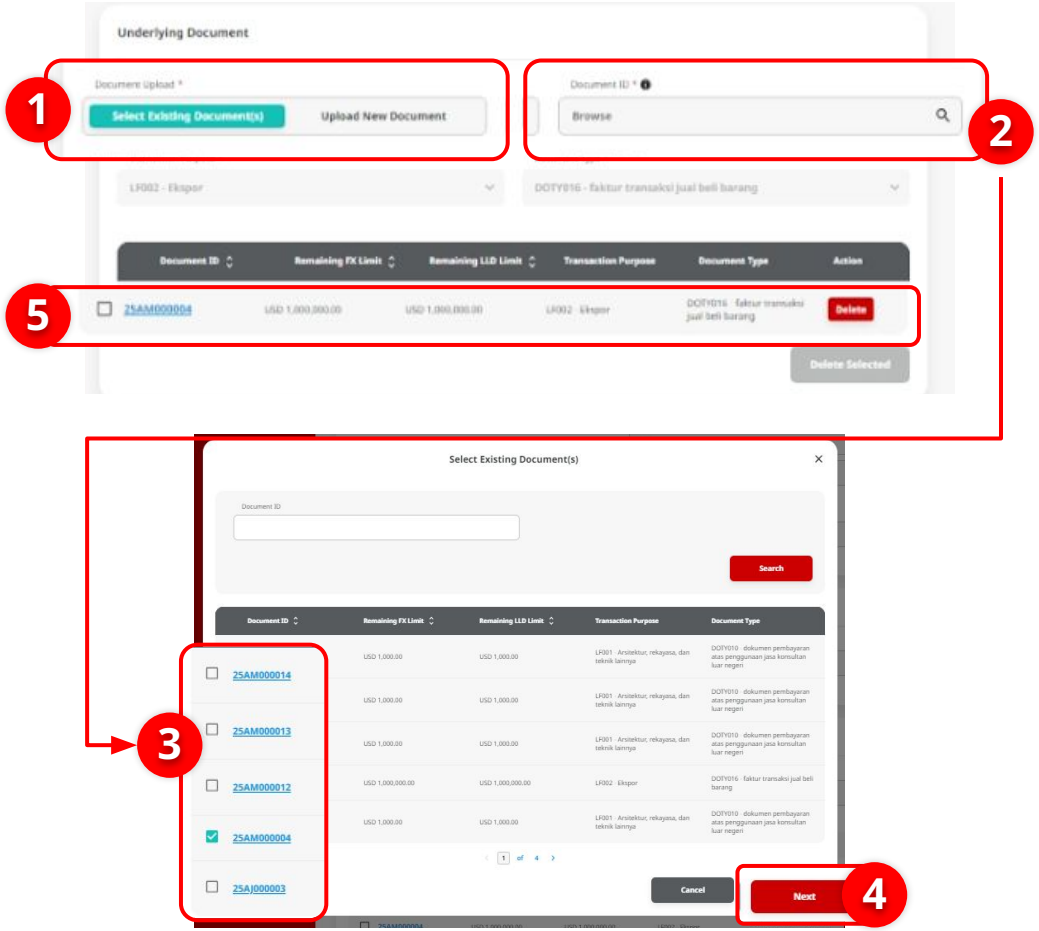
*Choose **Exchange Rate***

5 Lengkapi ***Beneficiary Details***

*Complete the **Beneficiary Details***

Select Existing Document | Foreign Transfer

Menu: Transaction > Foreign Transfer



1 Sistem akan **menampilkan bagian *Underlying Documents*, *LLD Information***

*System will show the **Underlying Documents part LLD Information** part*

2 Klik tombol ***Search*** untuk **memilih dokumen**

*Click **Search** to **choose documents***

3 Sistem akan menampilkan ***list*** **dokumen**, Pilih **dokumen yang akan digunakan**

*System will **show document list**, Choose **Document***

4 Jika sesuai, **Klik *Next***

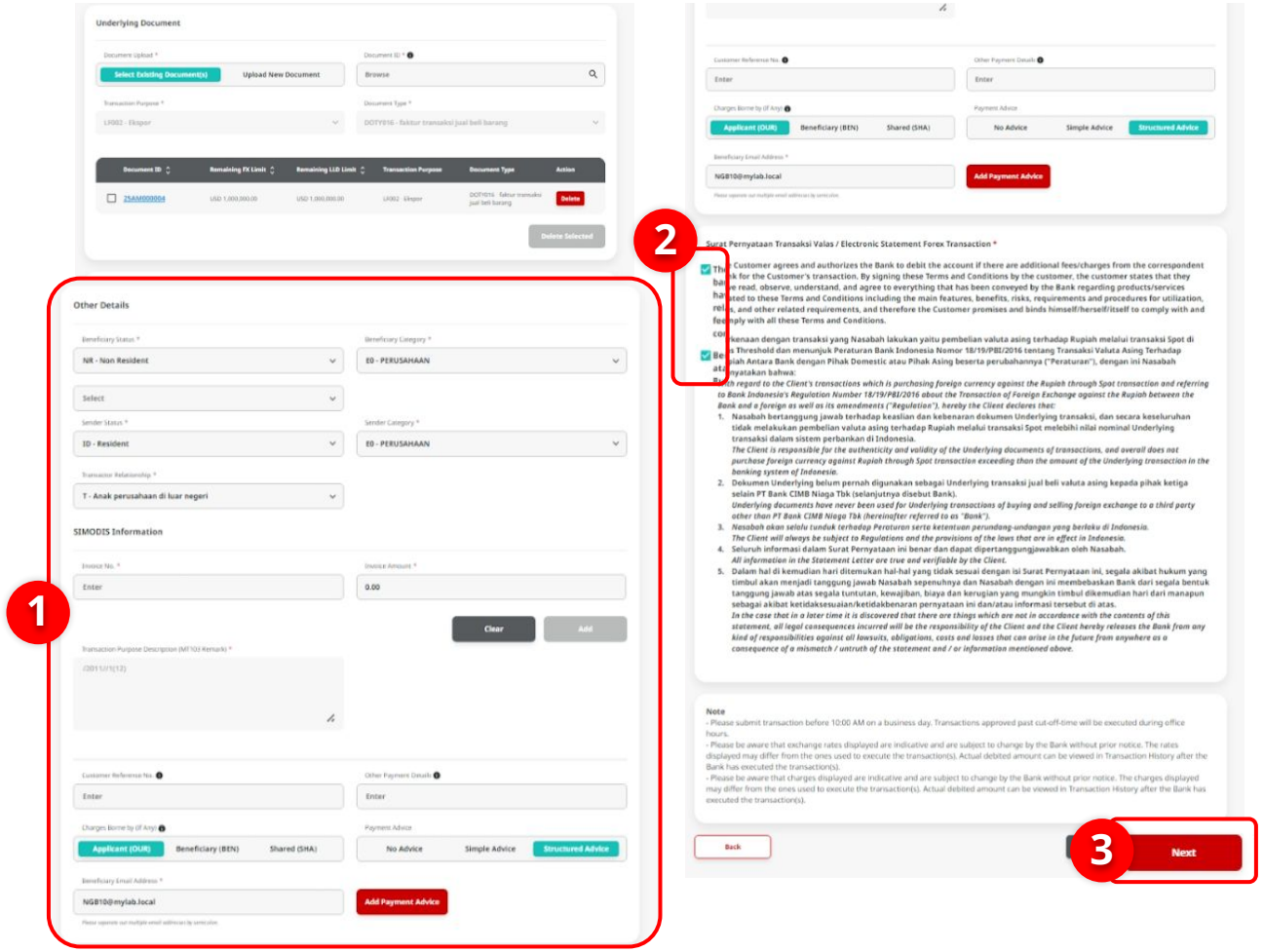
*Click **Next***

5 Sistem akan menampilkan ***Listing***

*System will show **Listing***

Select Existing Document | Foreign Transfer

Menu: Transaction > Foreign Transfer



1 Lengkapi seluruh bagian ***Mandatory***

*Complete **Mandatory Fields***

2 *Scroll* kebawah, **centang deklarasi** (dan surat pernyataan transaksi valas)

*Scroll down, **tick the declaration***

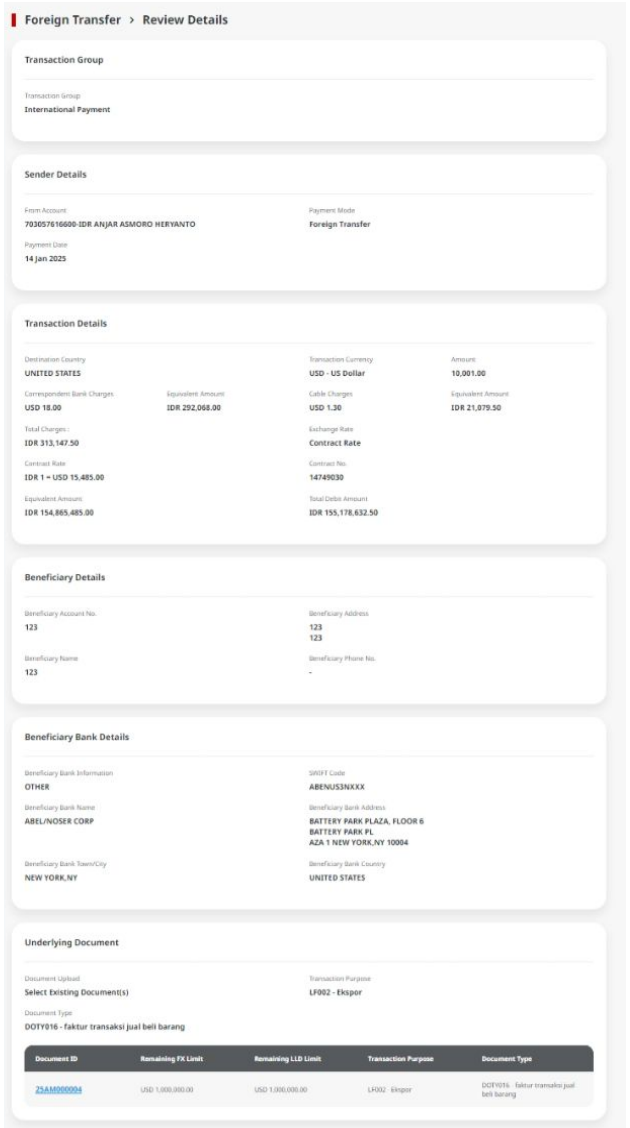
3 Jika sudah sesuai klik ***Next***

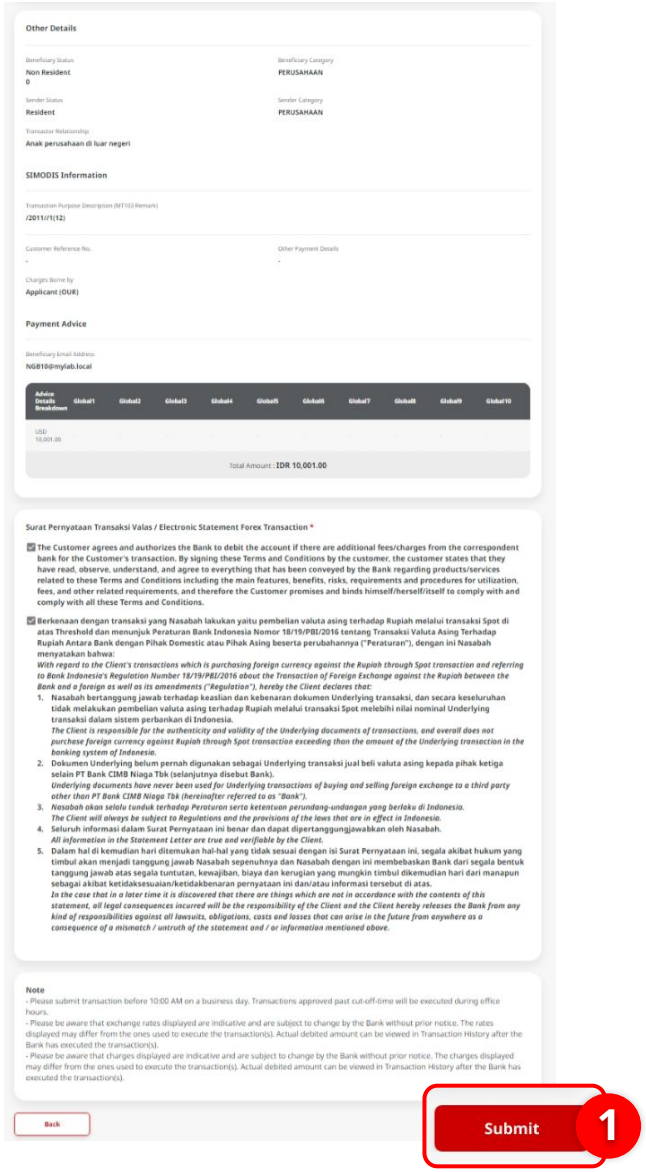
*Click **Next***

LANGKAH

07

MAKER





Sistem akan menampilkan halaman ***Review Details***

*System will show **Review Details** page*

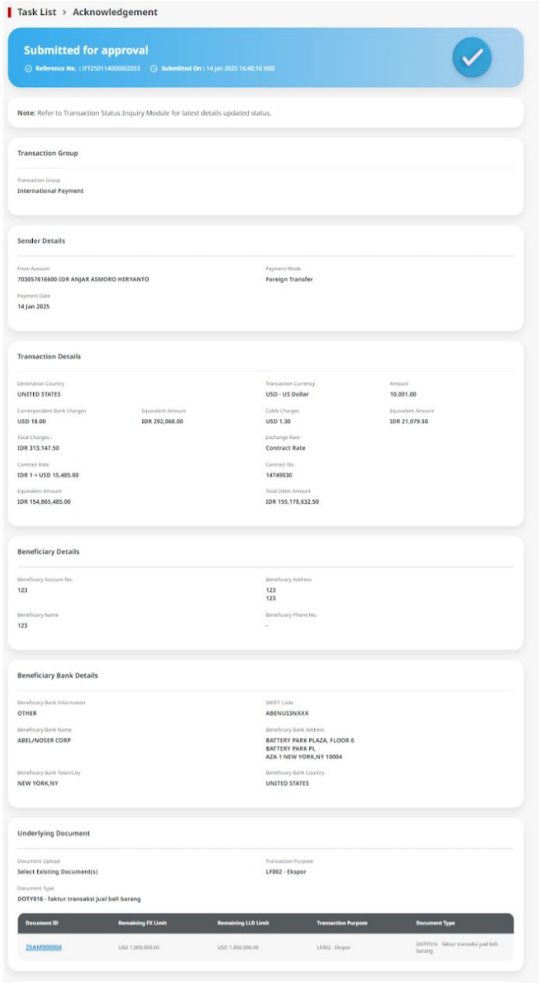
1 Klik ***Submit***

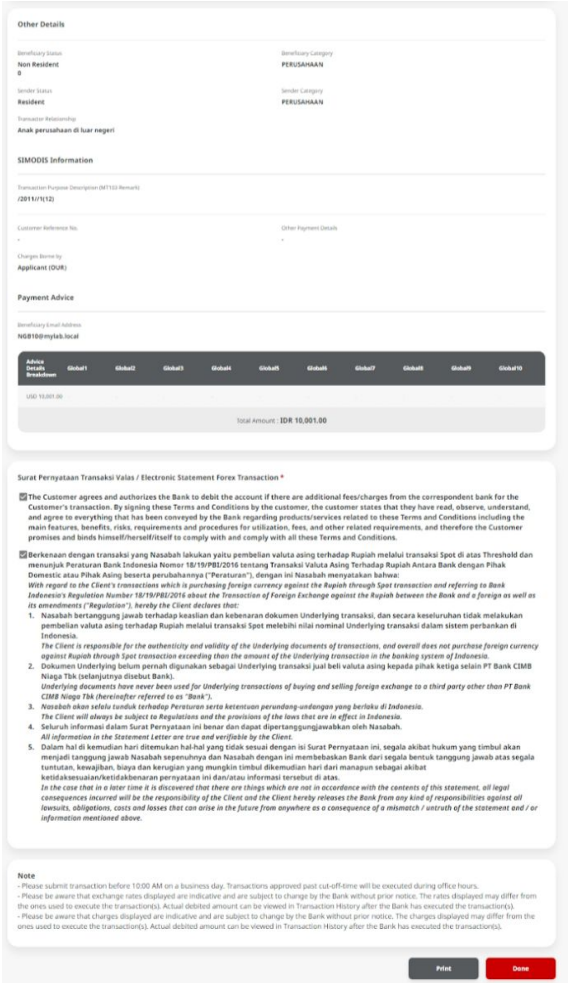
*Click **Submit***

LANGKAH

08

MAKER





Sistem Lalu menampilkan
Halaman Acknowledgement

System will show
Acknowledgement page

Langkah melakukan *Approve Transaction* Kunjungi Halaman:

To Approve transaction, visit:

43 **Mobile Token**

52 **Hard Token**

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Create Transaction

New Documents

Transaksi ***foreign currency*** menggunakan dokumen baru

Foreign currency *transaction using* ***new document***

KEJAR MIMPI

LANGKAH

01

MAKER

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

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

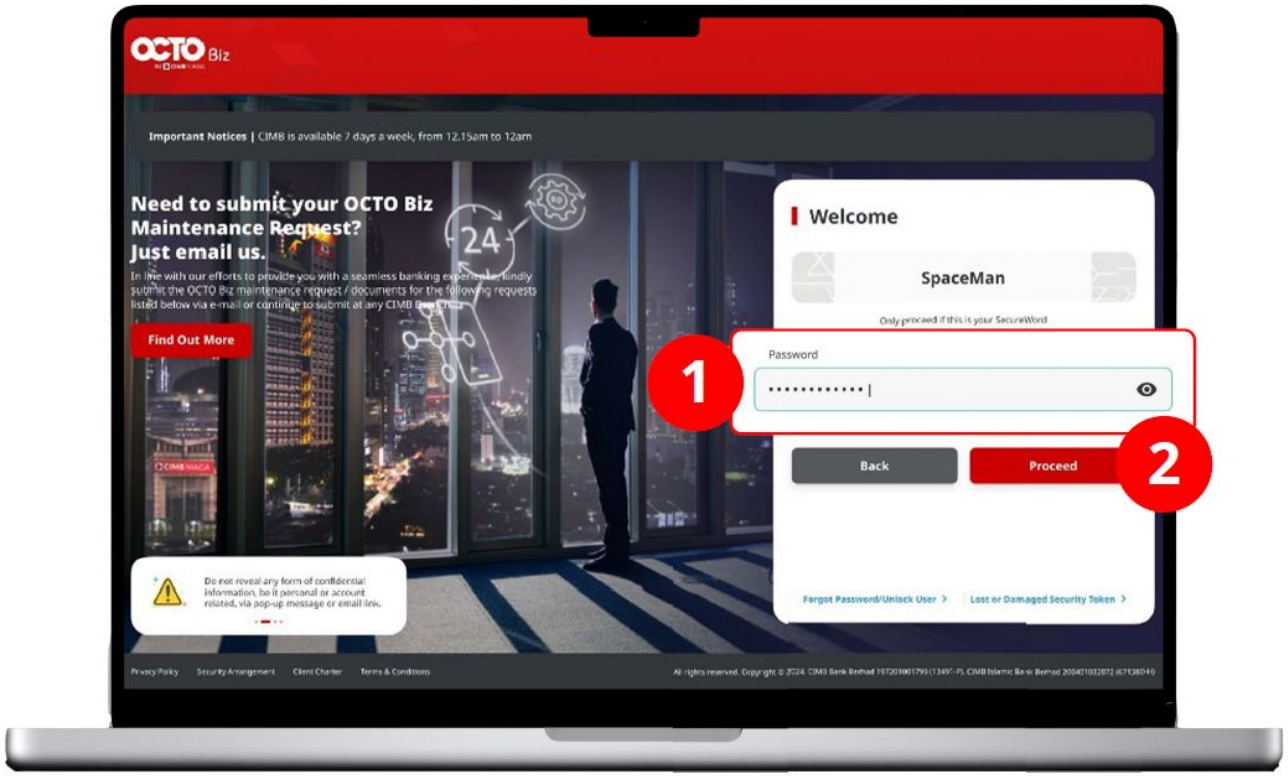
2 Klik ***Next***

*Click **Next***

LANGKAH

02

MAKER



1 Isi ***Password***

Input ***Password***

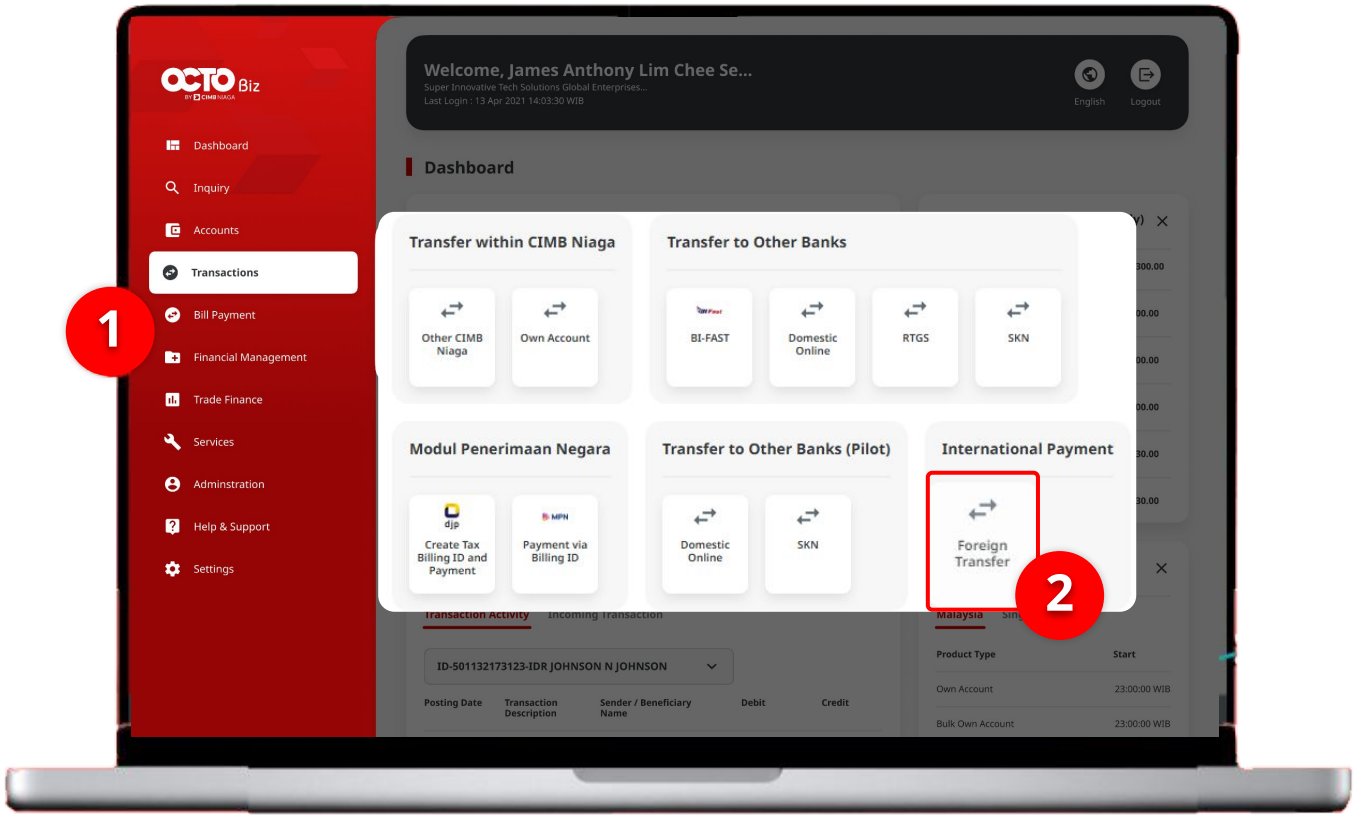
2 Klik ***Proceed***

Click ***Proceed***

LANGKAH

03

MAKER



Sistem akan menampilkan Halaman ***Dashboard***

*System will show **Dashboard page***

1 Arahkan kursor ke ***Transaction***

*Navigate to **Transaction***

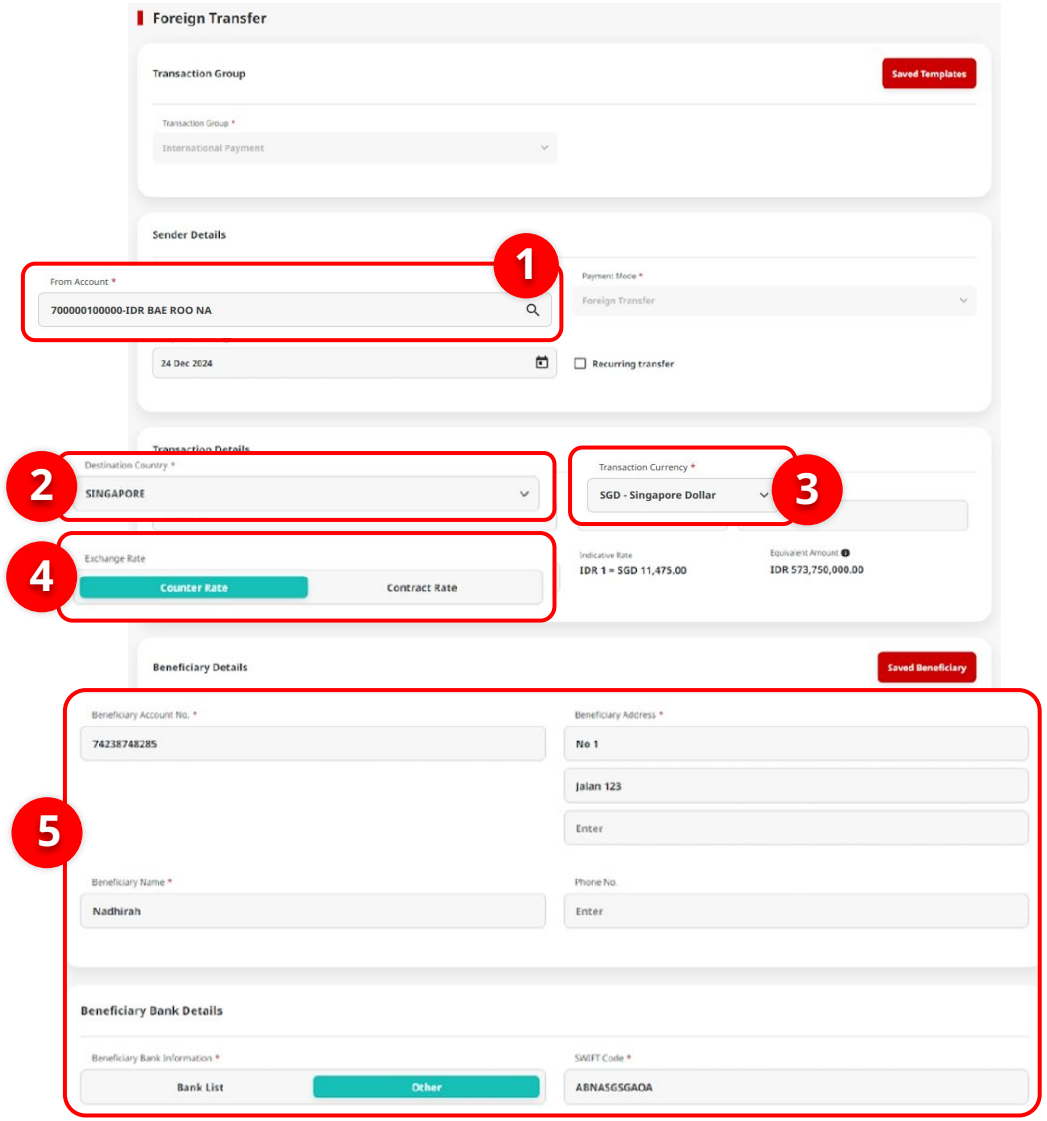
2 Klik ***Foreign Transfer***

*Click **Foreign Transfer***

LANGKAH

04

MAKER



1 Pada halaman data payment entry, pilih ***Account*** di bagian ***From Account***

*On **Data Payment entry**, choose **Account** on **From Account***

2 Pilih ***Destination Country***

*Choose **Destination Country***

3 Pilih ***Currency***

*Choose **Currency***

4 Pilih ***Exchange Rate*** yang akan digunakan

*Choose **Exchange Rate***

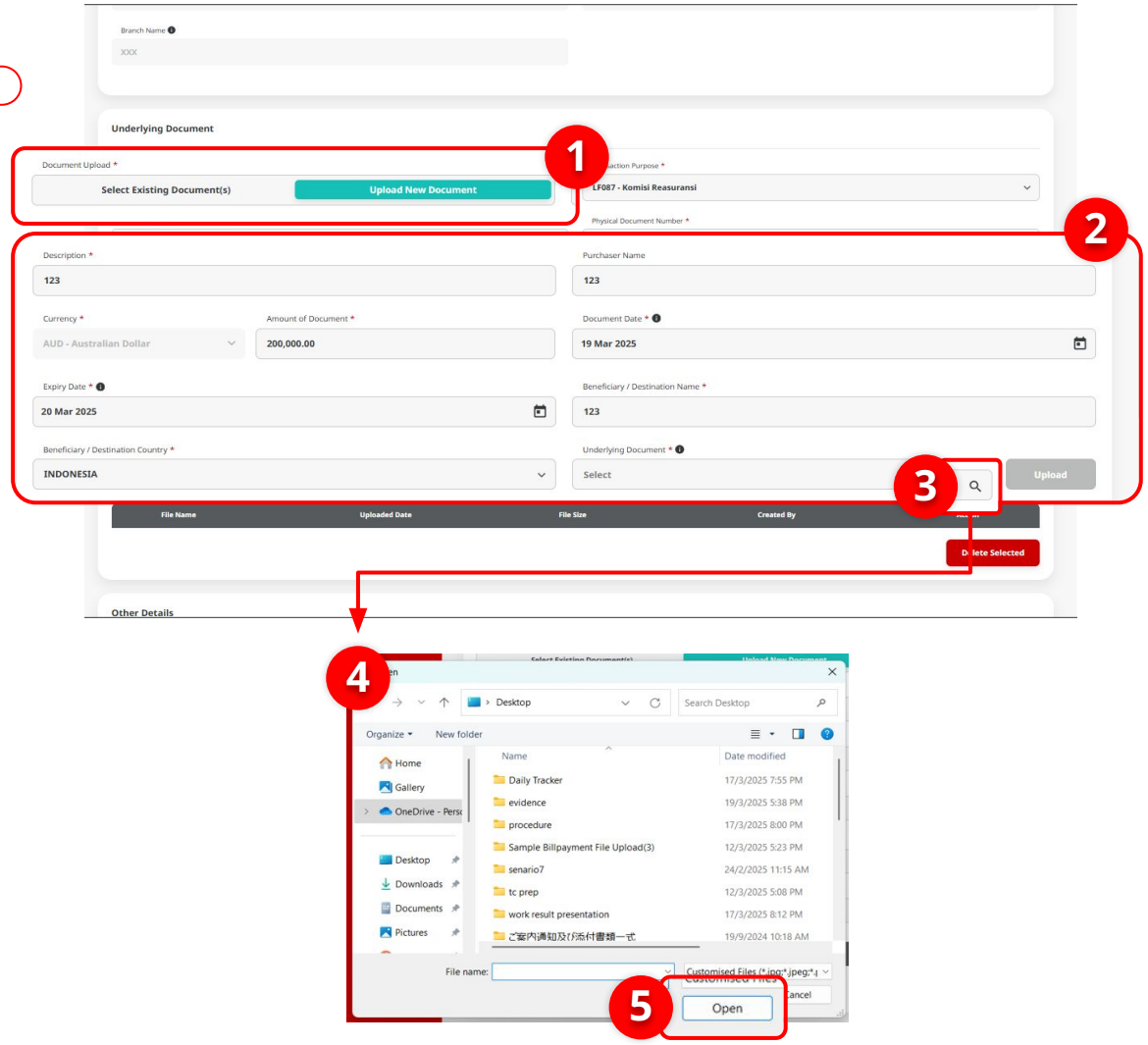
5 Lengkapi ***Beneficiary Details***

*Complete the **Beneficiary Details***

LANGKAH

05

MAKER



1 Pilih ***Upload New Documents***, sistem akan menampilkan bagian tambahan

*Choose **Upload New Documents**, system will show the **additional section***

2 Lengkapi seluruh ***Mandatory Fields***

*Complete the **Mandatory Details***

3 Klik **kaca pembesar**, pada bagian ***Underlying Documents***

*Click **magnifying glass**, on **Underlying Documents** page*

4 Sistem akan menampilkan *pop-up file*, **Pilih *File***

*System will show the file pop-up, **Choose File***

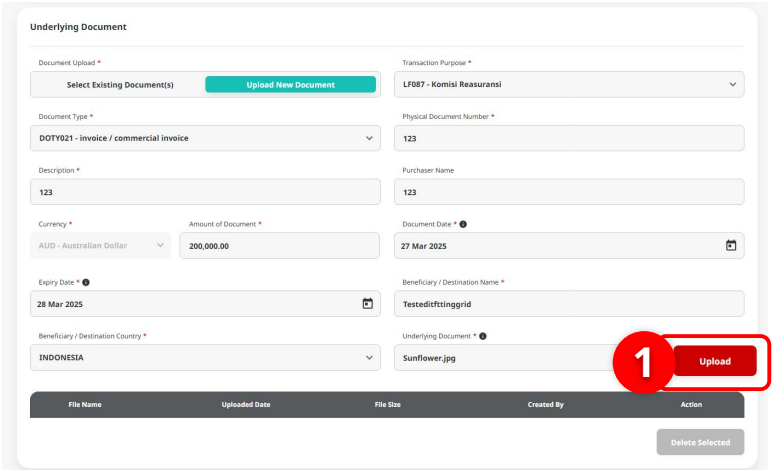
5 Klik ***Open***

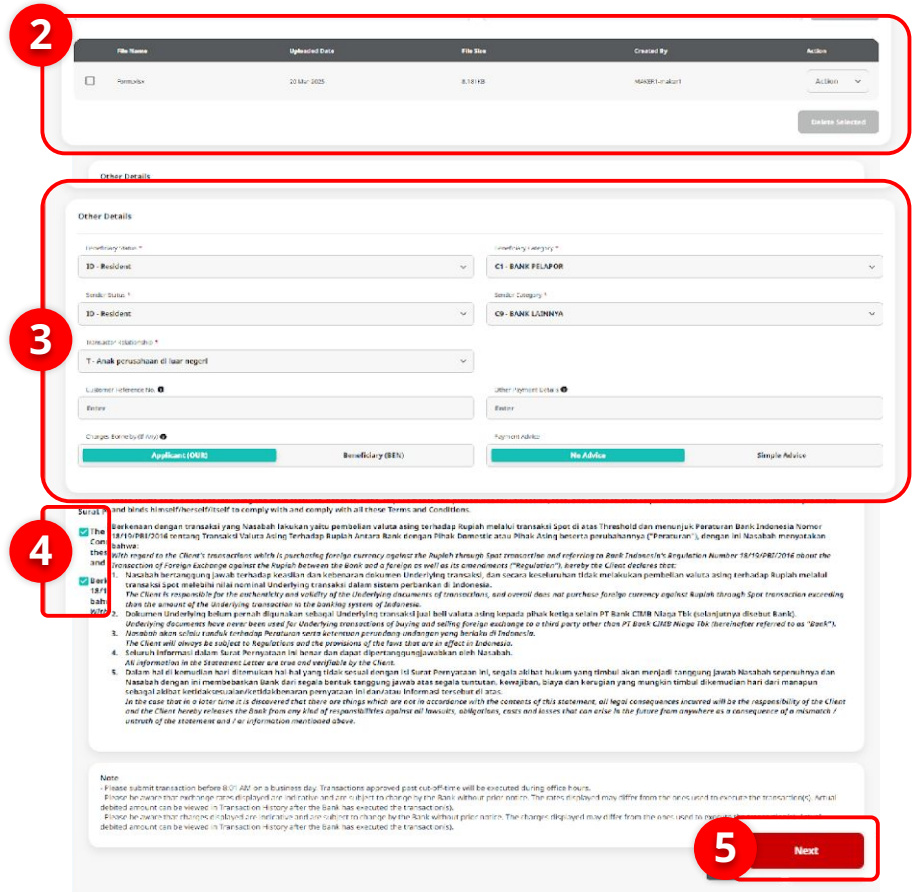
*Click **Open***

LANGKAH

06

MAKER





1 Klik ***Upload*** untuk mengunggah berkas

*Click **Upload** to upload the file*

2 Jika berhasil, sistem akan menampilkan ***listing***

*Once **succeed**, system will show **listing***

3 Lengkapi seluruh bagian ***Mandatory***

*Complete the **Mandatory Fields***

4 **Centang deklarasi** (dan surat pernyataan transaksi valas)

*Tick the **declaration** (and foreign exchange transaction statement)*

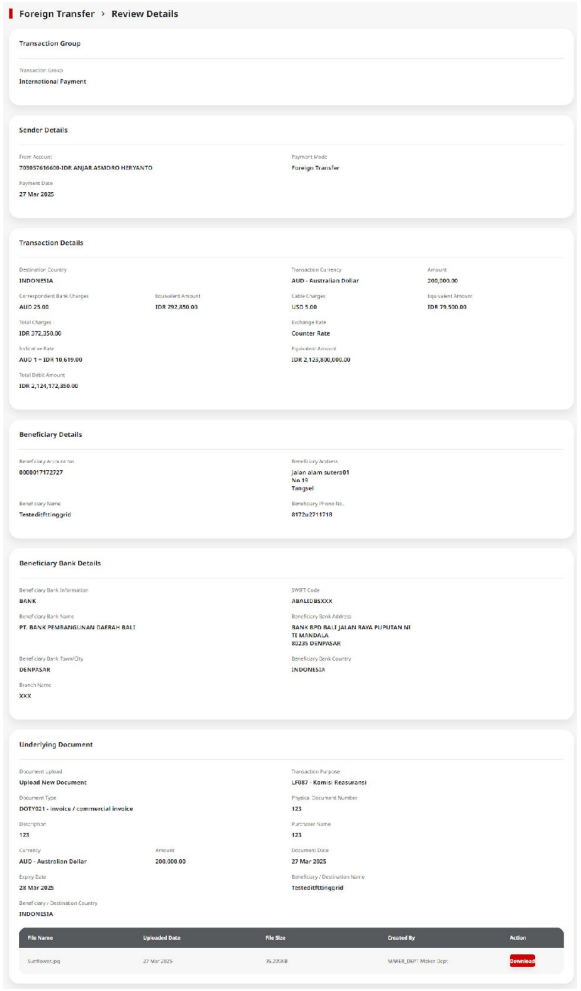
5 *Scroll* kebawah, dan jika sudah sesuai klik ***Next***

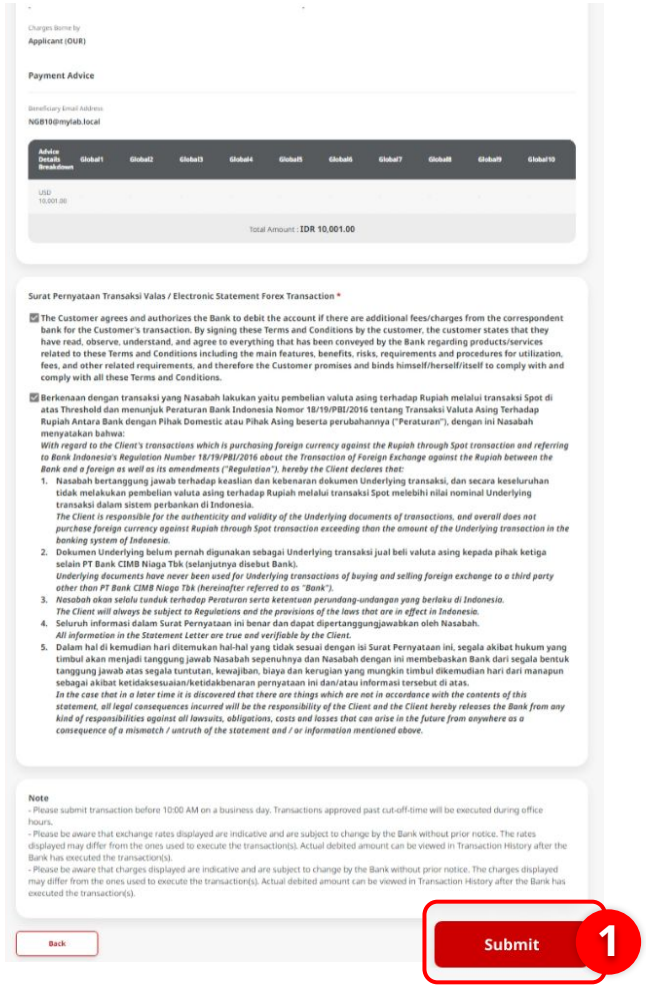
*Scroll down, and click **Next***

LANGKAH

07

MAKER





Sistem akan menampilkan halaman ***Review Details***

*System will show the **review details** page*

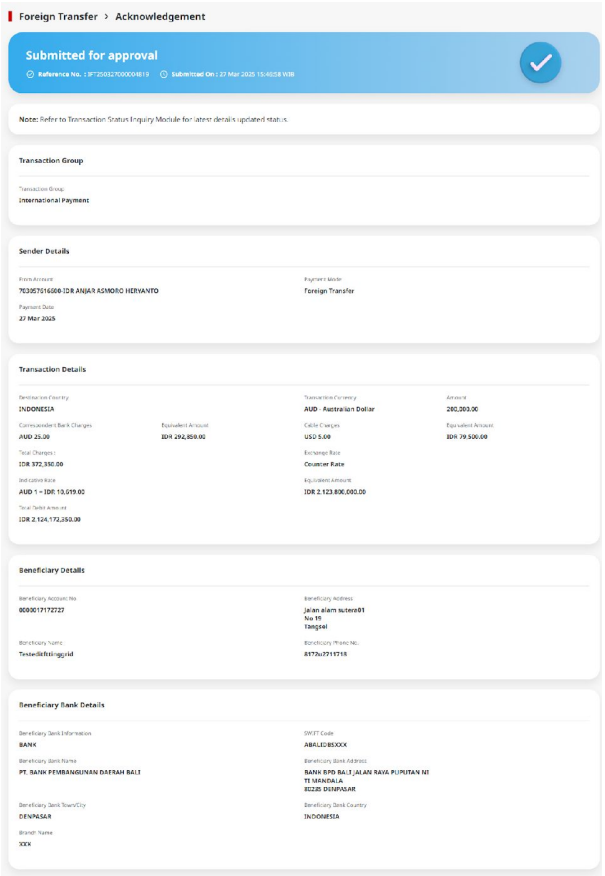
1 Klik ***Submit***

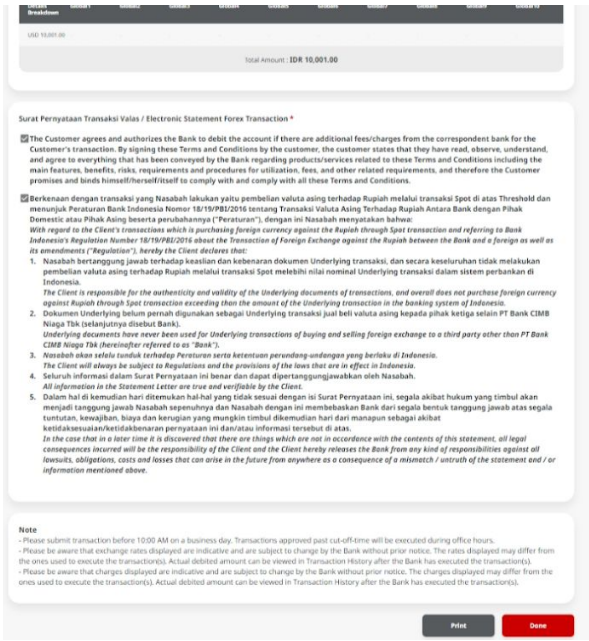
*Click **Submit***

LANGKAH

08

MAKER





Sistem Lalu menampilkan
Halaman Acknowledgement

System will show
Acknowledgement page

Langkah melakukan *Approve Transaction* Kunjungi Halaman:

To Approve transaction, visit:

43 **Mobile Token**

52 **Hard Token**

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Approve Transaction

Mobile Token

Hard Token

KEJAR MIMPI

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Approve Transaction

Mobile Token

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

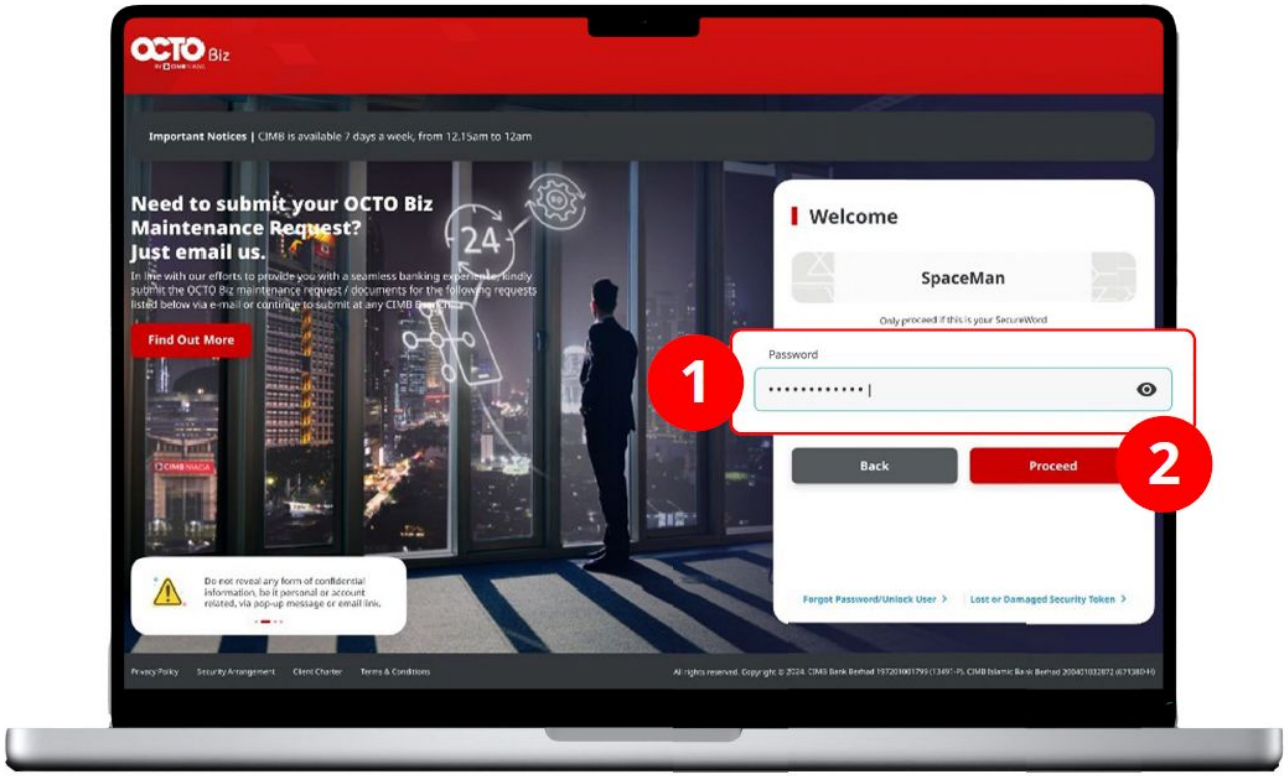
Approval Transaction** process using **mobile token

KEJAR MIMPI

LANGKAH

01

APPROVER



Login sebagai ***Approver***

Login as ***approver***

1 Isi ***Password***

Input ***password***

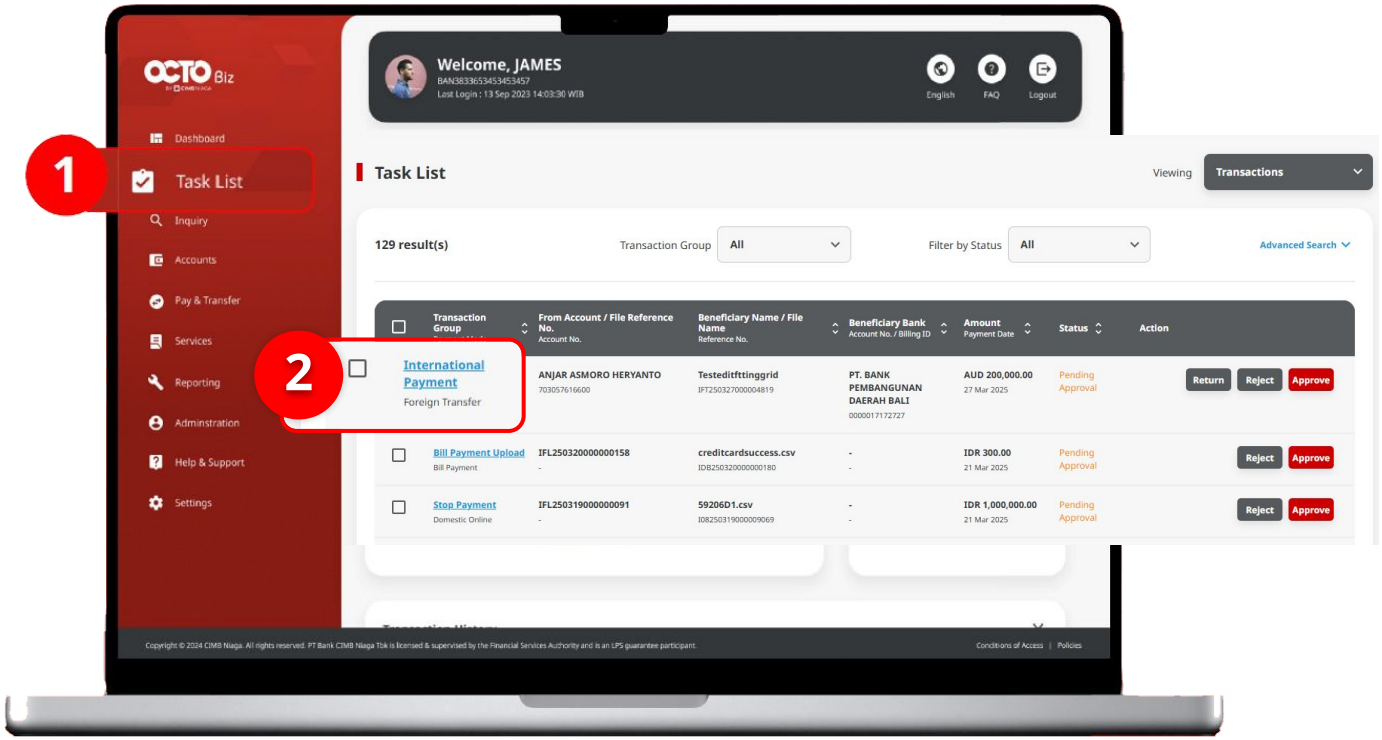
2 Klik ***Proceed***

Click ***Proceed***

LANGKAH

02

APPROVER



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

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

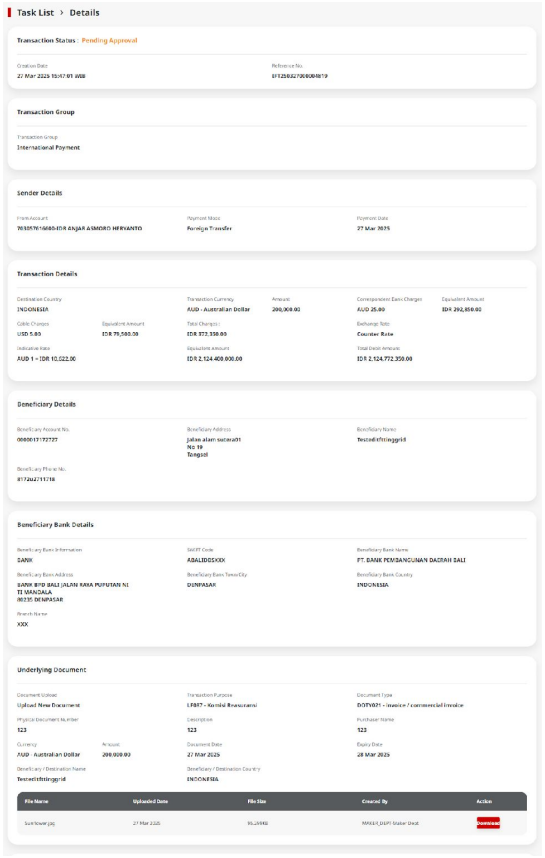
2 Klik ***Hyperlink*** transaksi yang diinginkan

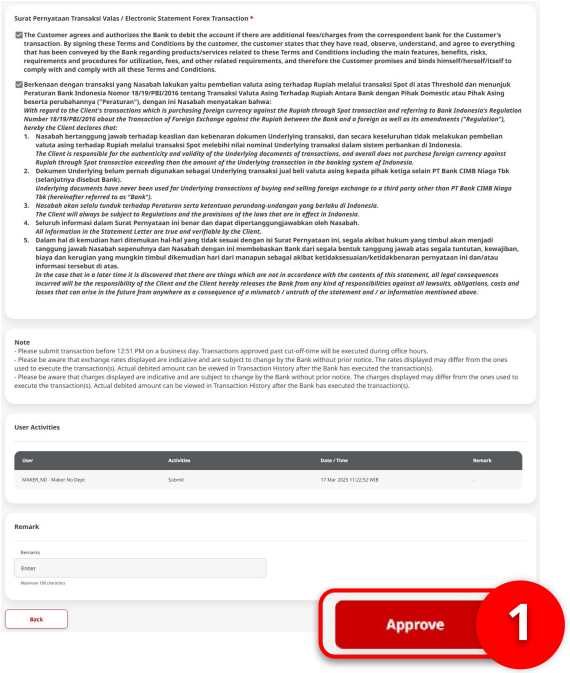
*Click **hyperlink transaction***

LANGKAH

03

APPROVER





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

Review ***Transaction***

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

Click ***Approve***

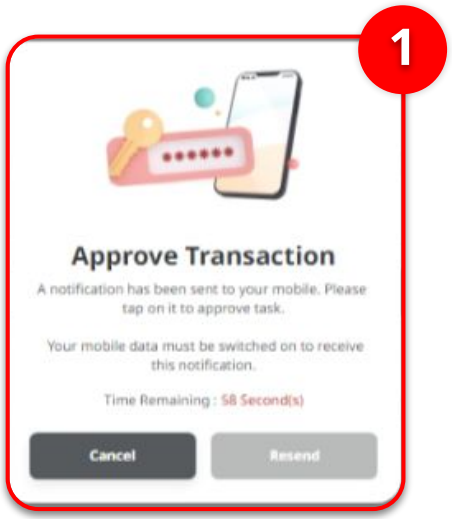
2 Klik ***Yes***

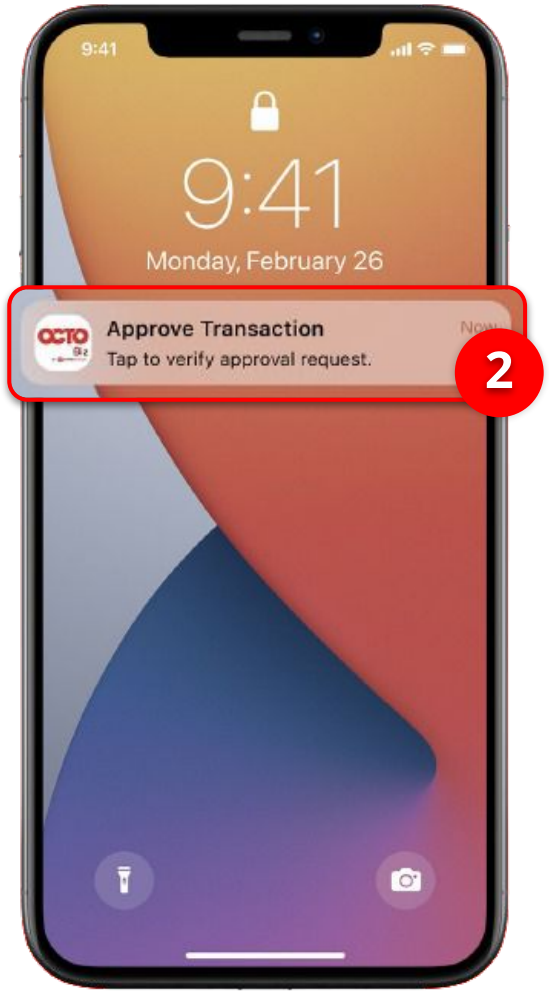
Click ***Yes***

LANGKAH

04

APPROVER





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

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

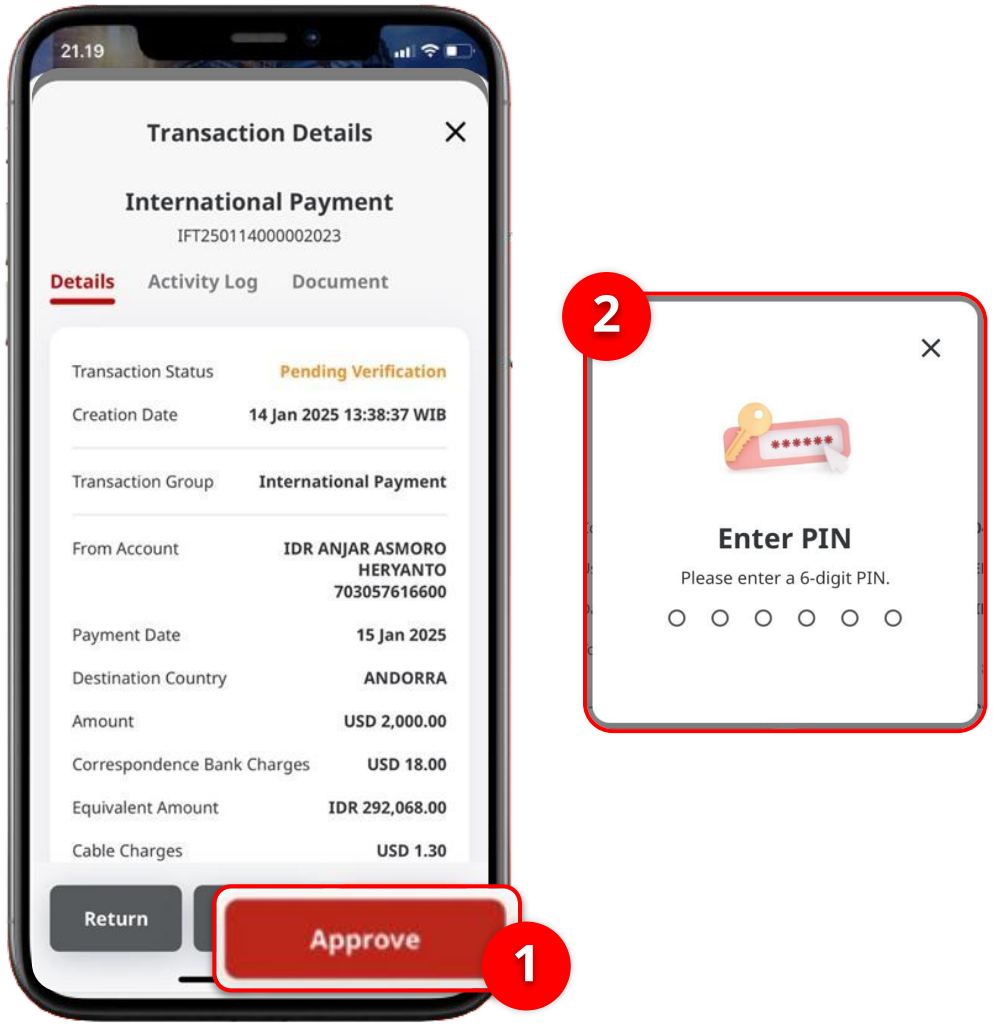
2 Sistem akan **mengirimkan notifikasi** di perangkat *mobile*. Buka perangkat *mobile*, **Klik Bar Notifikasi**

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

LANGKAH

05

APPROVER



1 Klik **Tombol *Approve***

*Click **Approve***

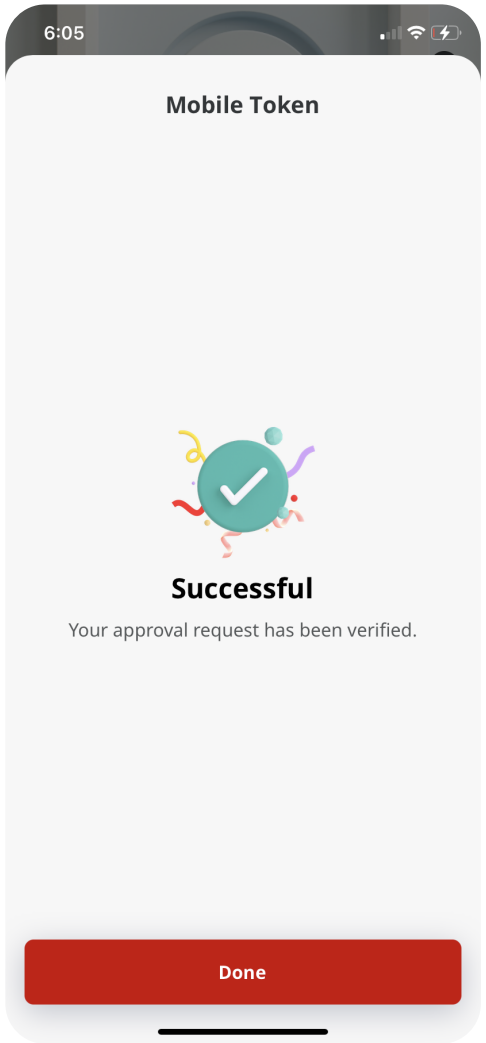
2 Isi **6-Digit Pin**

*Input **6-Digit Pin***

LANGKAH

06

APPROVER



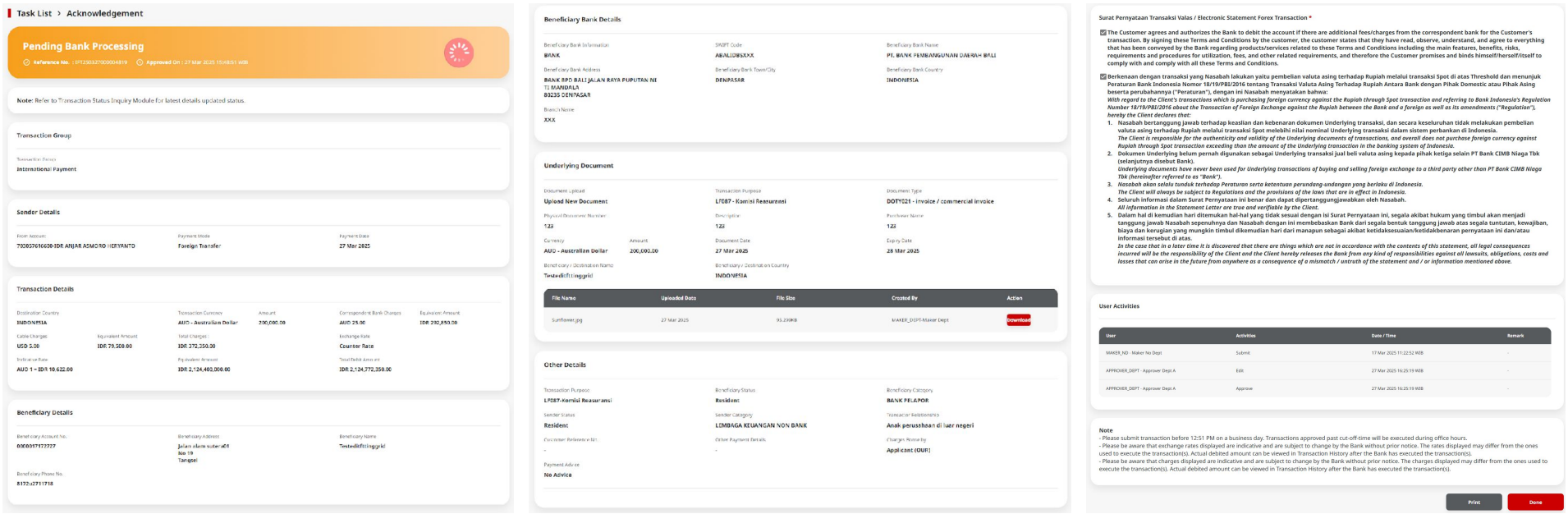
Jika transaksi Berhasil, sistem akan menampilkan **halaman Acknowledgement**

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

LANGKAH

07

APPROVER



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

*Once Succeed, system will show the **Acknowledgement** page*

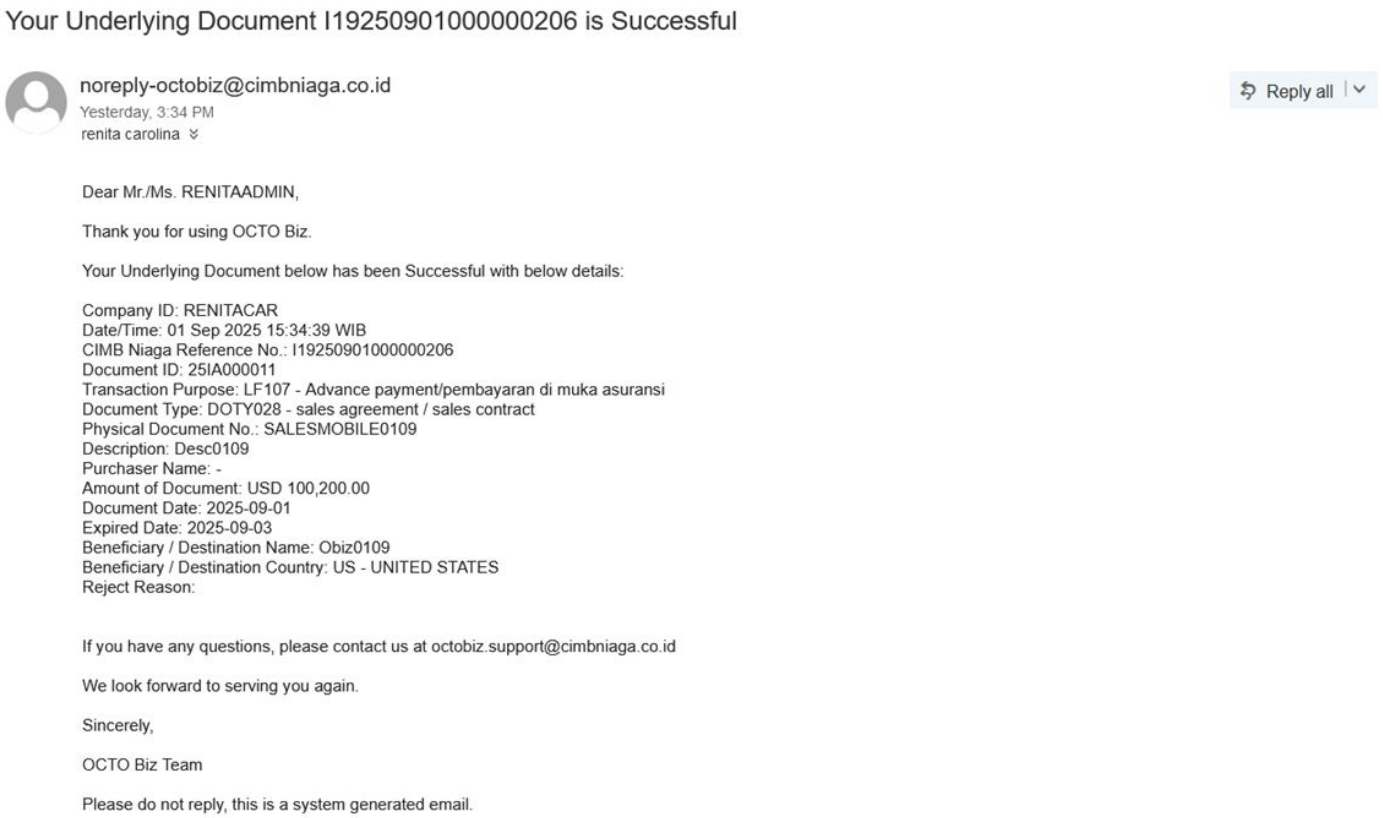
CATATAN: Untuk New Underlying Documents, setelah melakukan proses Approve, status transaksi menjadi “Pending Bank Process”. Sistem akan memberikan **notifikasi lanjutan mengenai verifikasi dari Bank**

***NOTES**: For New Underlying Documents, after the Approval process, the transaction status will change to "Pending Bank Process". The system will provide further **notification regarding verification from the Bank**.*

LANGKAH

08

APPROVER



Your Underlying Document I19250901000000206 is Successful

noreply-octobiz@cimbniaga.co.id
Yesterday, 3:34 PM
renita carolina

Reply all

Dear Mr./Ms. RENITAADMIN,

Thank you for using OCTO Biz.

Your Underlying Document below has been Successful with below details:

Company ID: RENITACAR
Date/Time: 01 Sep 2025 15:34:39 WIB
CIMB Niaga Reference No.: I19250901000000206
Document ID: 25IA000011
Transaction Purpose: LF107 - Advance payment/pembayaran di muka asuransi
Document Type: DOTY028 - sales agreement / sales contract
Physical Document No.: SALESMOBILE0109
Description: Desc0109
Purchaser Name: -
Amount of Document: USD 100,200.00
Document Date: 2025-09-01
Expired Date: 2025-09-03
Beneficiary / Destination Name: Obiz0109
Beneficiary / Destination Country: US - UNITED STATES
Reject Reason:

If you have any questions, please contact us at octobiz.support@cimbniaga.co.id

We look forward to serving you again.

Sincerely,

OCTO Biz Team

Please do not reply, this is a system generated email.

Notifikasi dari Bank melalui ***Inbox Email***

*Bank Notification via **Email***

OCTOBIZ BY CIMB NIAGA

Foreign Transfer

Approve Transaction

Hard Token

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

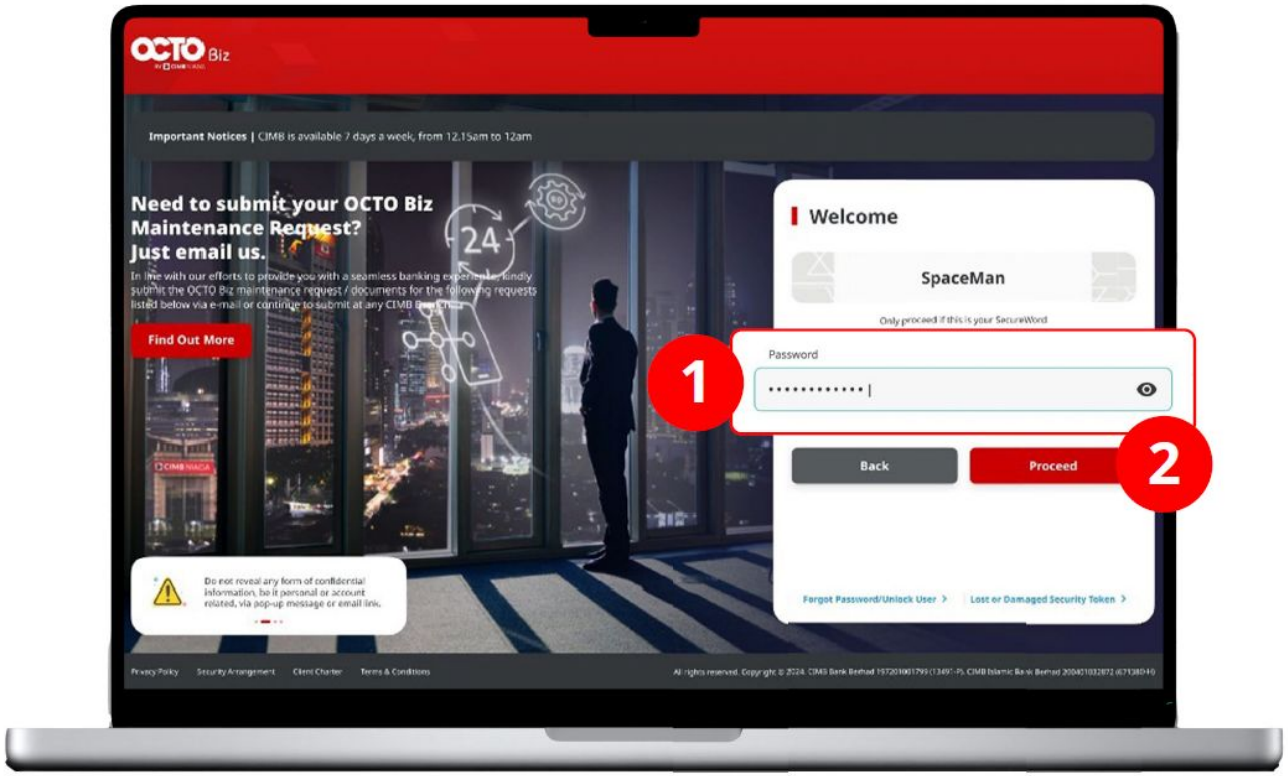
Approval Transaction *process using* ***hard token***

KEJAR MIMPI

LANGKAH

01

APPROVER



Login sebagai ***Approver***

Login as ***approver***

1 Isi ***Password***

Input ***password***

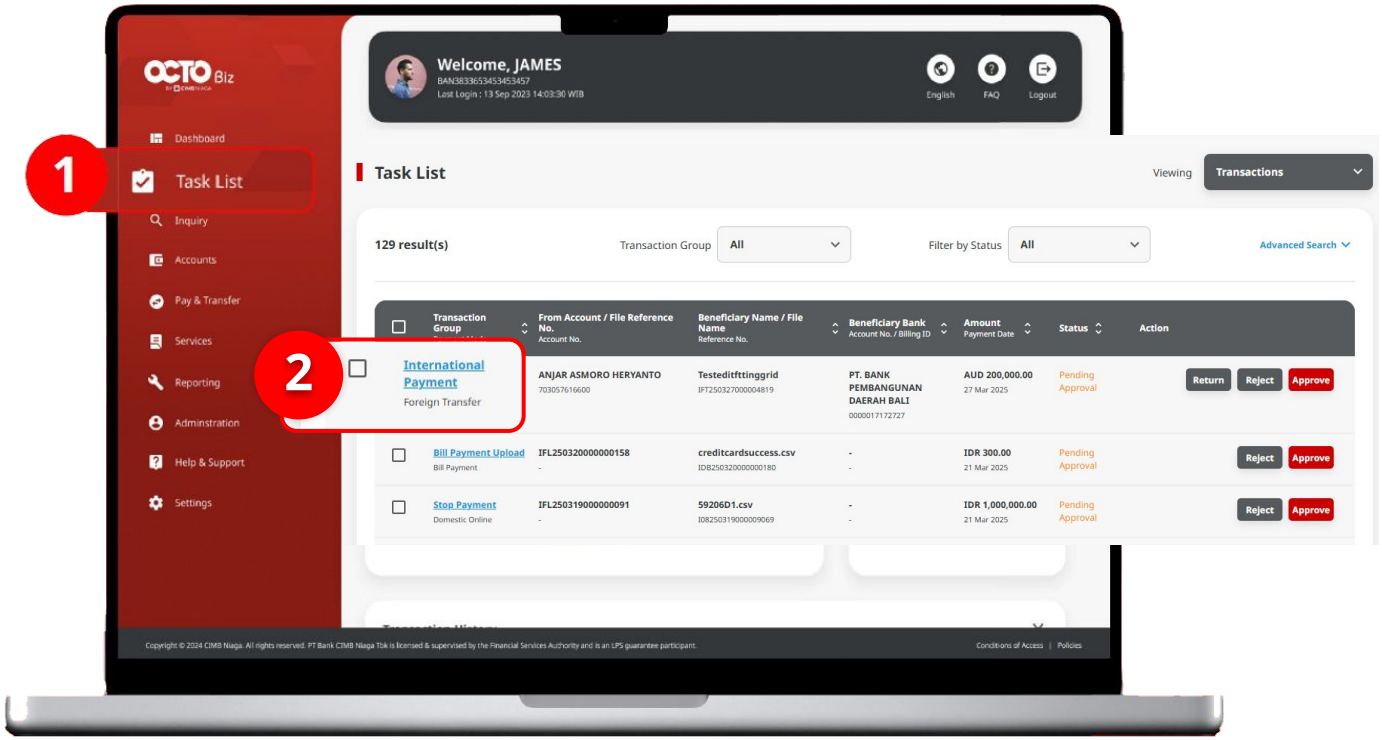
2 Klik ***Proceed***

Click ***Proceed***

LANGKAH

02

APPROVER



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

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

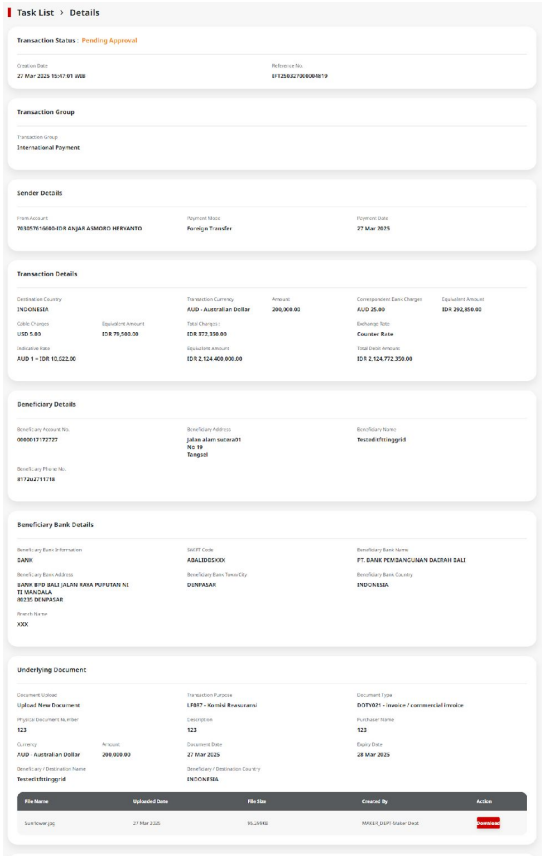
2 Klik ***Hyperlink*** transaksi yang diinginkan

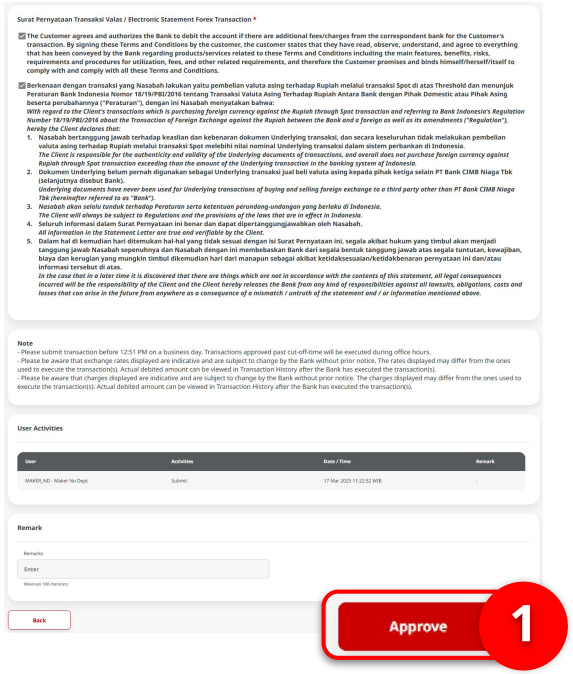
*Click **hyperlink transaction***

LANGKAH

03

APPROVER





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

Review ***Transaction***

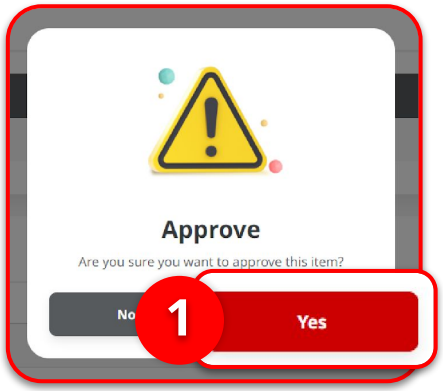
1 Jika sudah sesuai, **klik *Approve***

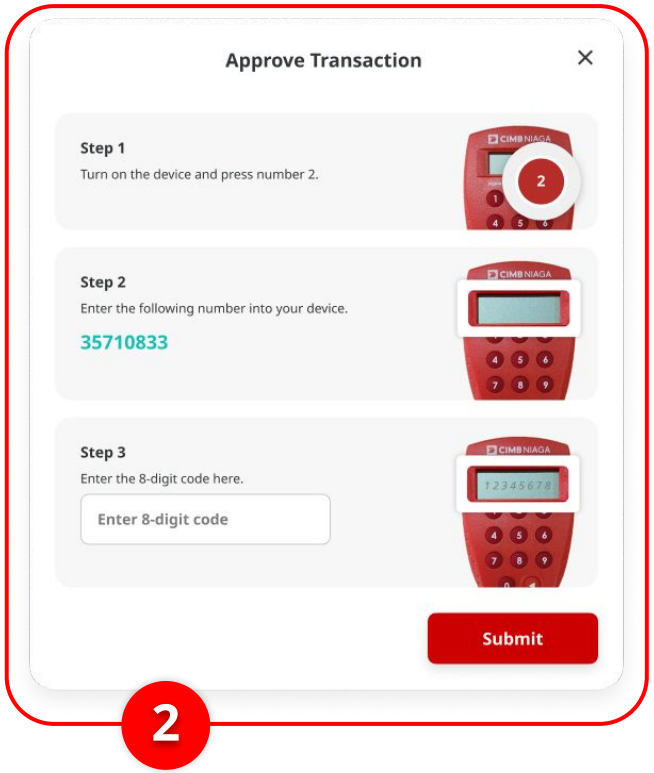
Click ***Approve***

LANGKAH

04

APPROVER





1 Klik ***Yes***

*Click **Yes***

2 Sistem akan memunculkan ***Box Approve Transaction***

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

LANGKAH

05

APPROVER

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*

LANGKAH

06

APPROVER

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

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

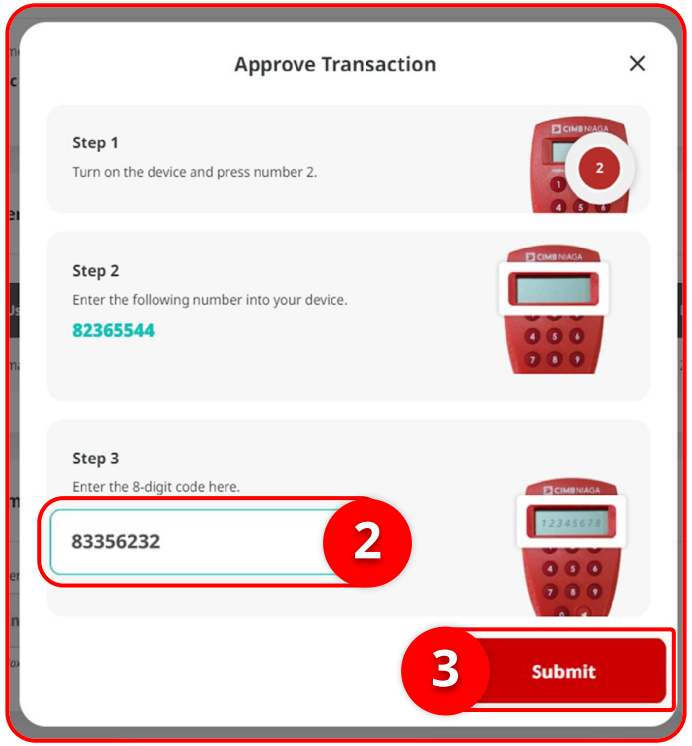
2 Klik **Tombol *Play***

*Click **Play***

LANGKAH

07

APPROVER



1 Perangkat ***Hard Token*** akan **menampilkan 8-Digit Kode**

*Hard Token device will show the **8-Digit code***

2 Masukan **Kode** ke ***Box Approve Transaction***

*Input code to **Approve transaction box***

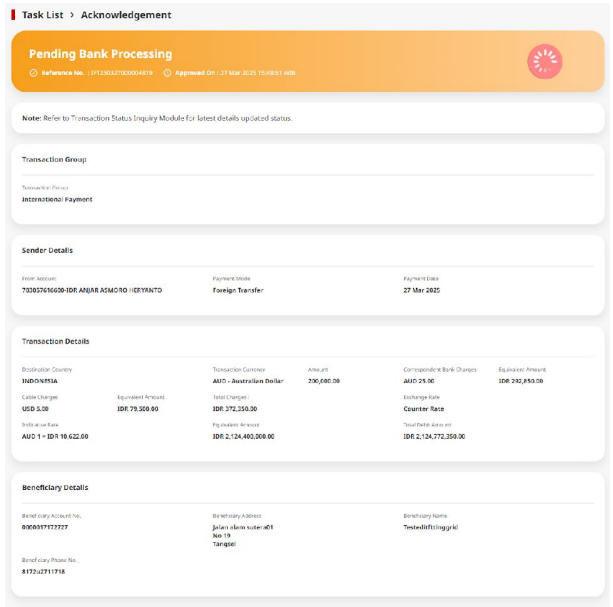
3 Klik ***Submit***

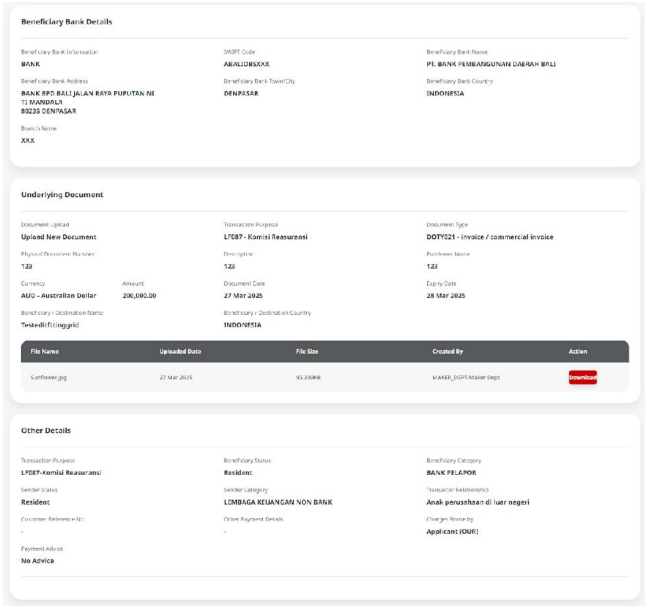
*Click **Submit***

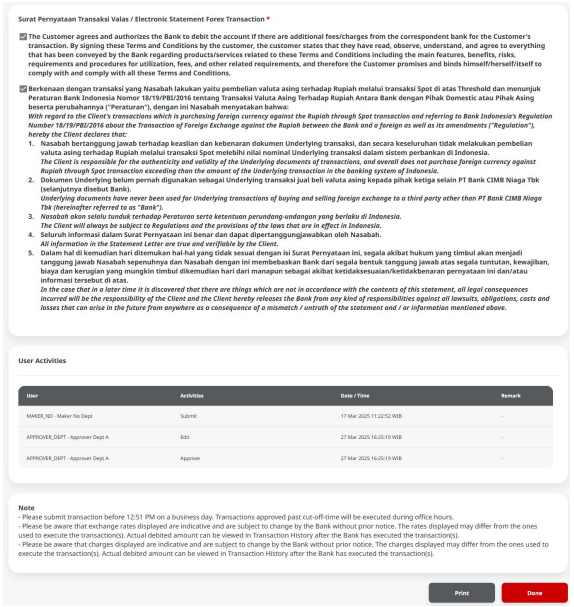
LANGKAH

08

APPROVER







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

*Once Succeed, system will show the **Acknowledgement** page*

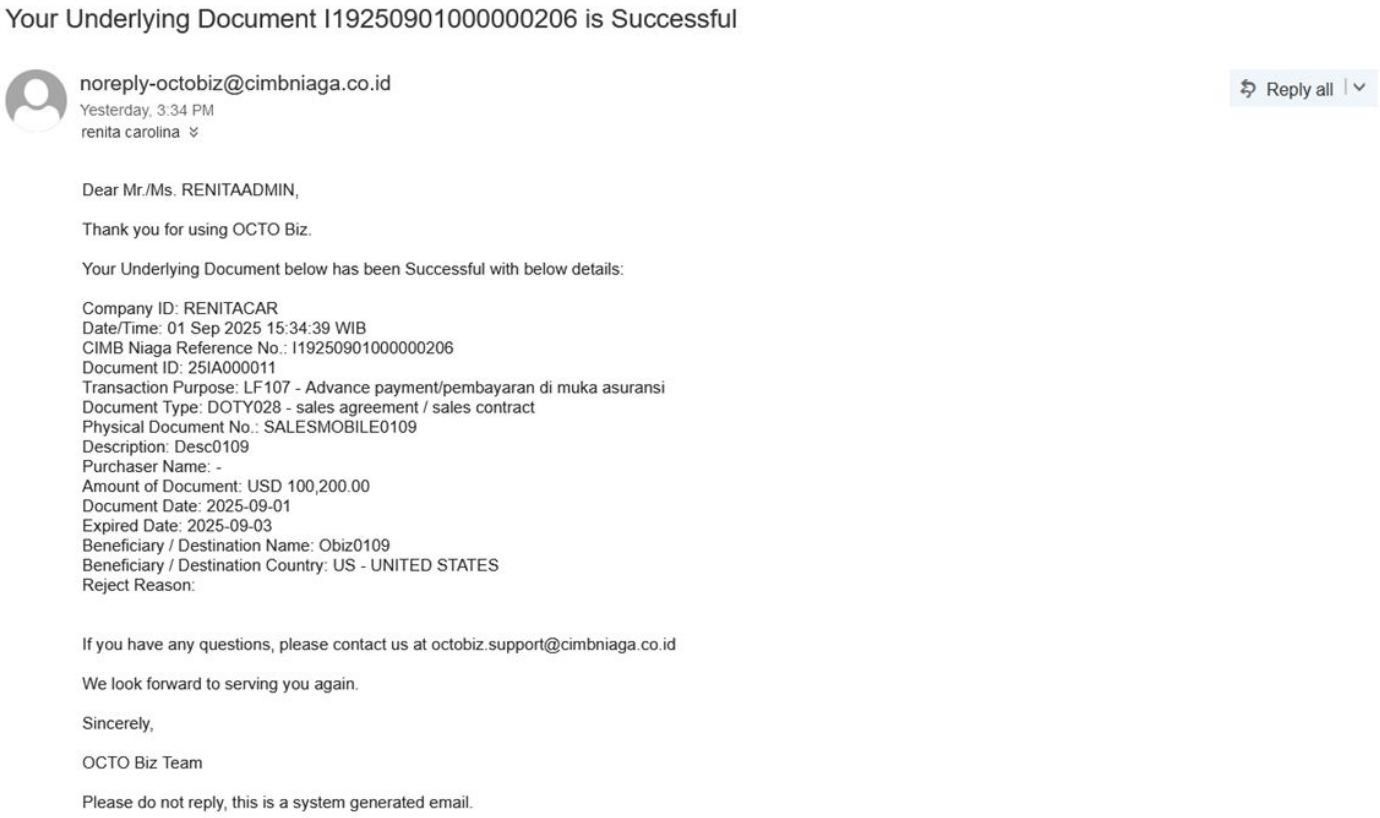
CATATAN: Untuk New Underlying Documents, setelah melakukan proses Approve, status transaksi menjadi “Pending Bank Process”. Sistem akan memberikan **notifikasi lanjutan mengenai verifikasi dari Bank**

***NOTES**: For New Underlying Documents, after the Approval process, the transaction status will change to "Pending Bank Process". The system will provide further **notification regarding verification from the Bank**.*

LANGKAH

09

APPROVER



Your Underlying Document I19250901000000206 is Successful

noreply-octobiz@cimbniaga.co.id
Yesterday, 3:34 PM
renita carolina

Reply all

Dear Mr./Ms. RENITAADMIN,

Thank you for using OCTO Biz.

Your Underlying Document below has been Successful with below details:

Company ID: RENITACAR
Date/Time: 01 Sep 2025 15:34:39 WIB
CIMB Niaga Reference No.: I19250901000000206
Document ID: 25IA000011
Transaction Purpose: LF107 - Advance payment/pembayaran di muka asuransi
Document Type: DOTY028 - sales agreement / sales contract
Physical Document No.: SALESMOBILE0109
Description: Desc0109
Purchaser Name: -
Amount of Document: USD 100,200.00
Document Date: 2025-09-01
Expired Date: 2025-09-03
Beneficiary / Destination Name: Obiz0109
Beneficiary / Destination Country: US - UNITED STATES
Reject Reason:

If you have any questions, please contact us at octobiz.support@cimbniaga.co.id

We look forward to serving you again.

Sincerely,

OCTO Biz Team

Please do not reply, this is a system generated email.

Notifikasi dari Bank melalui ***Inbox Email***

*Bank Notification via **Email***

OCTO BIZ

BY CIMB NIAGA