

Guidelines for Outward Remittance (OR)

Via KlikBCA Bisnis (KBB)

Update Apr 2025

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan

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Guidelines for Outward Remittance Via KBB

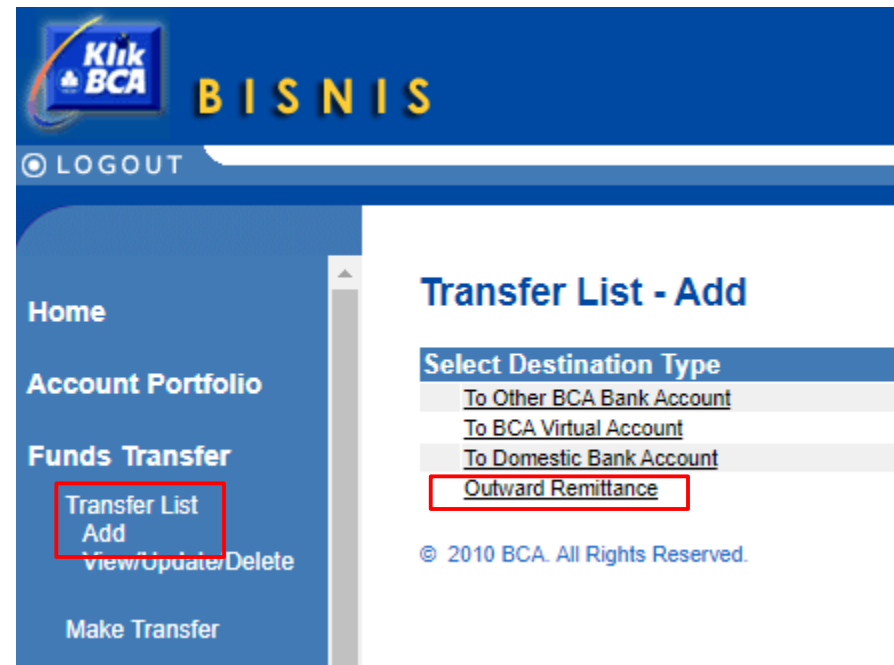
No.	Index
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II	Type of Beneficiary Bank Code
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IV	Business Document Feature
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VI	Guidelines for Funds Transfer
VII	Transaction Authorization
VIII	Cut Off Time Value Today
IX	Other Requirements

Beneficiary Account Registration

PROCEDURE

Beneficiary Account Registration

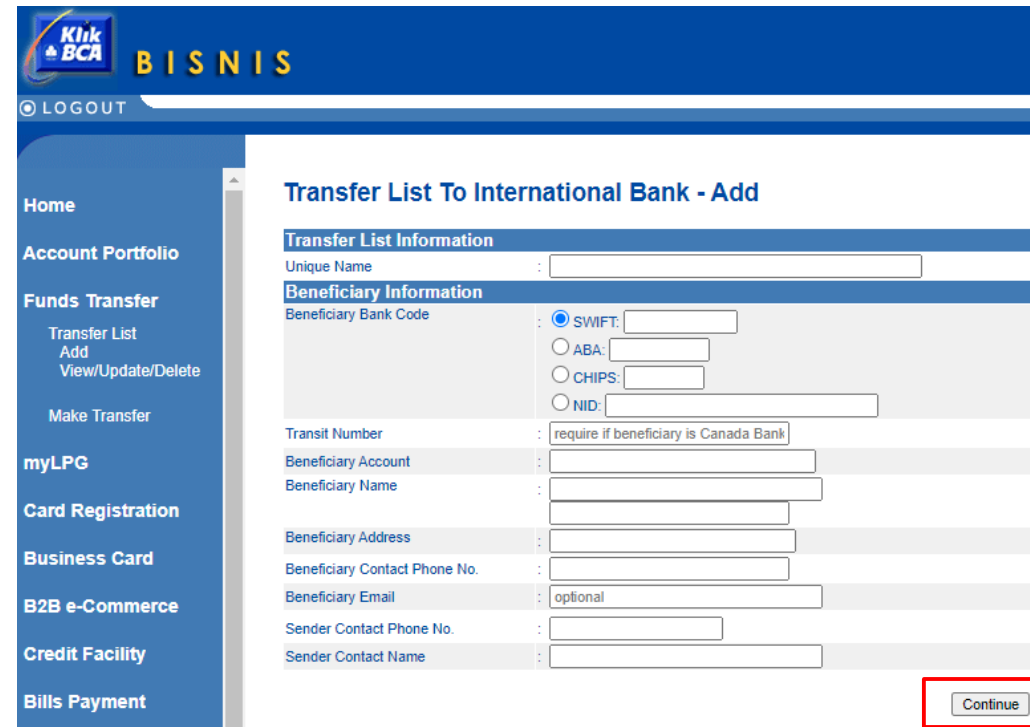
1. Register beneficiary account on the menu:
Funds Transfer → Transfer List → Add → Outward Remittance



PROCEDURE

Beneficiary Account Registration

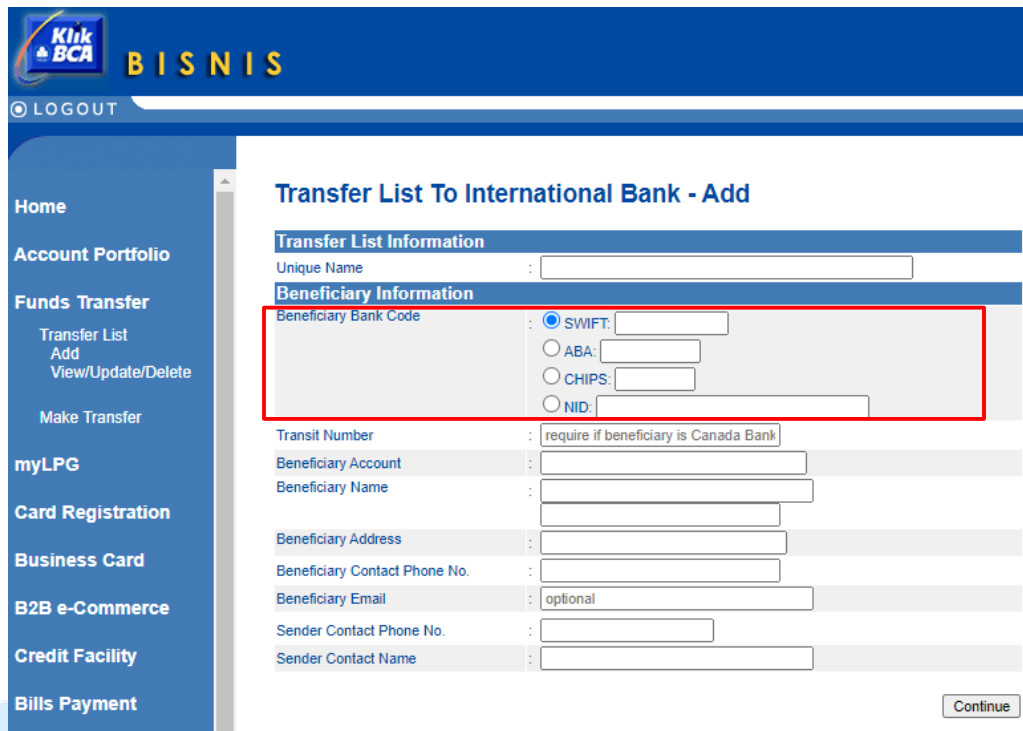
- It is **mandatory** to **enter all the beneficiary information** in order to proceed the outward remittance. Then, click **“Continue”**



The screenshot displays the BCA Klik BISNIS web interface. The top navigation bar includes the 'Klik BCA' logo and the 'BISNIS' title. A 'LOGOUT' link is visible. The left sidebar contains a menu with the following items: Home, Account Portfolio, Funds Transfer (with sub-items: Transfer List, Add, View/Update/Delete, and Make Transfer), myLPG, Card Registration, Business Card, B2B e-Commerce, Credit Facility, and Bills Payment. The main content area is titled 'Transfer List To International Bank - Add'. It contains two sections: 'Transfer List Information' with a 'Unique Name' field, and 'Beneficiary Information' with fields for 'Beneficiary Bank Code' (radio buttons for SWIFT, ABA, CHIPS, and NID), 'Transit Number' (with a note 'require if beneficiary is Canada Bank'), 'Beneficiary Account', 'Beneficiary Name', 'Beneficiary Address', 'Beneficiary Contact Phone No.', 'Beneficiary Email' (marked as optional), 'Sender Contact Phone No.', and 'Sender Contact Name'. A 'Continue' button is located at the bottom right of the form, highlighted with a red rectangle.

BENEFICIARY BANK CODE

Type of Beneficiary Bank Code



Klik BCA BISNIS

LOGOUT

Home

Account Portfolio

Funds Transfer

Transfer List
Add
View/Update/Delete

Make Transfer

myLPG

Card Registration

Business Card

B2B e-Commerce

Credit Facility

Bills Payment

Transfer List To International Bank - Add

Transfer List Information

Unique Name :

Beneficiary Information

Beneficiary Bank Code : ☒ SWIFT:
☐ ABA:
☐ CHIPS:
☐ NID:

Transit Number : require if beneficiary is Canada Bank

Beneficiary Account :

Beneficiary Name :

Beneficiary Address :

Beneficiary Contact Phone No. :

Beneficiary Email : optional

Sender Contact Phone No. :

Sender Contact Name :

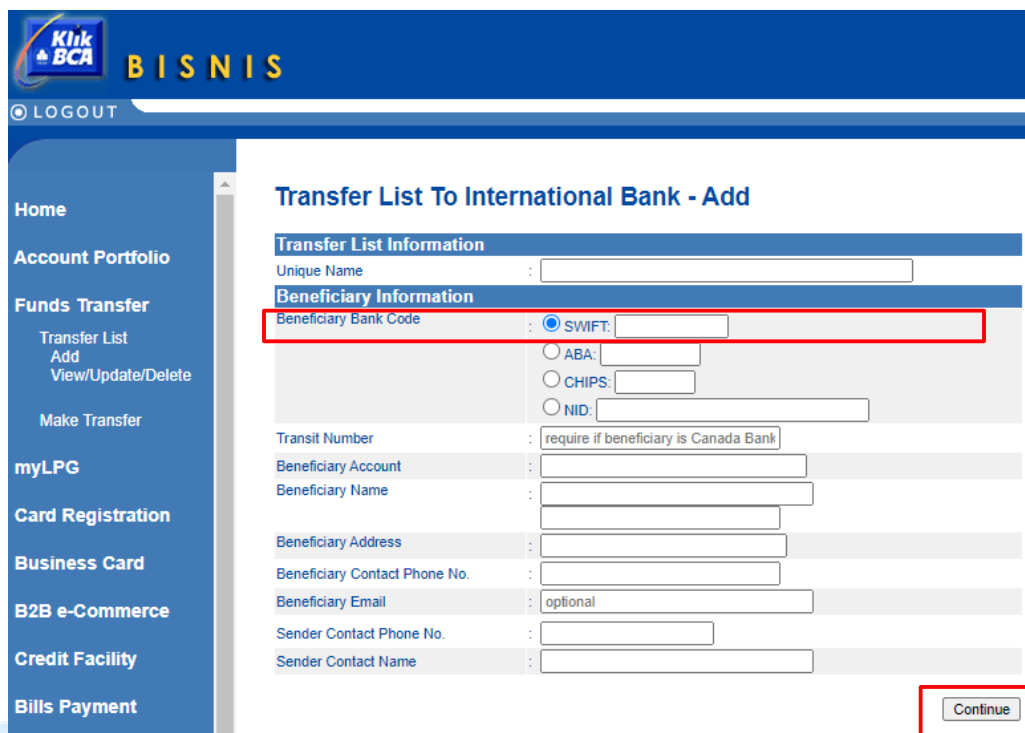
Continue

The beneficiary bank code must be filled in according to the type of code:

- **SWIFT:** (Society for Worldwide Interbank Financial Telecommunication)/BIC (Bank Identifier Code). Contain 8/11 digit of alphanumeric characters: 4 digit bank code; 2 digit country code; 2 digit location code; 3 digit branch code
- **ABA:** (American Banking Association)/RTN (Routing Transfer Number)/FedWire. Contain 9 unique numbers, refers to the Federal Reserve Bank clearing code, belonging to a bank located in the United States
- **CHIPS:** (Clearing House Interbank Payments System)/CHIPS UID number. Contain 4/6 digit: 4-digit unique number assigned to banks located in the US that are direct participants of CHIPS; 6-digit unique number assigned to banks that have accounts with one of the direct participant banks
- **NID:** National Identification Number, bank clearing code in other countries, e.g. CNAPS, IFSC

BENEFICIARY BANK CODE

Addition of Beneficiary Bank Master



Klik BCA BISNIS

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Home

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Transfer List

Add

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Make Transfer

myLPG

Card Registration

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B2B e-Commerce

Credit Facility

Bills Payment

Transfer List To International Bank - Add

Transfer List Information

Unique Name :

Beneficiary Information

Beneficiary Bank Code : ☒ SWIFT:

☐ ABA:

☐ CHIPS:

☐ NID:

Transit Number : require if beneficiary is Canada Bank

Beneficiary Account :

Beneficiary Name :

Beneficiary Address :

Beneficiary Contact Phone No. :

Beneficiary Email : optional

Sender Contact Phone No. :

Sender Contact Name :


If the beneficiary bank code is not found:

- Customers should **contact BCA Branch coordinator during office hours** to add the beneficiary bank code to the KBB master
- The beneficiary bank code can be actively used in **the next working day since the application is submitted**

PROCEDURE

Beneficiary Account Registration

3. **Review** the completed data and make sure the data are **correct**. Then, click **“Submit”**

 **BISNIS**

Date : 17/02/2023 Time 10:34:23

LOGOUT

Home

Account Portfolio

Funds Transfer

Transfer List

Add

View/Update/Delete

Make Transfer

myLPG

Card Registration

Business Card

B2B e-Commerce

Credit Facility

Transfer List To International Bank - Add

Transfer List Information

Unique Name : Test

Beneficiary Information

Beneficiary Bank Code : CITIUS33LAX

Bank Name : CITIBANK INTERNATIONAL

Bank Address 1 :

Bank Address 2 :

City : LOS ANGELES

State : CALIFORNIA

Country : UNITED STATES

Transit Number :

Beneficiary Account : 01234567890

Beneficiary Name : Electronic, Ltd

Beneficiary Address : Crossfield Road

Beneficiary Contact Phone No. : 7894561230

Sender Contact Phone No. : 08123456789

Sender Contact Name : Sita


Submit

Back

PROCEDURE

Beneficiary Account Registration

4. Transfer list is successfully created. Click "Save"

 **BISNIS**

LOGOUT

Home

Account Portfolio

Funds Transfer

Transfer List

Add

View/Update/Delete

Make Transfer

myLPG

Card Registration

Business Card

B2B e-Commerce

Credit Facility

Bills Payment

Transfer List To International Bank - Add

Transfer List is successfully created.

Transfer List Information

Unique Name : Test

Beneficiary Information

Beneficiary Bank Code : CITIUS33LAX

Bank Name : CITIBANK INTERNATIONAL

Address 1 :

Address 2 :

City : LOS ANGELES

State : CALIFORNIA

Country : UNITED STATES

Transit Number :

Beneficiary Account : 01234567890

Beneficiary Name : Electronic, Ltd

Beneficiary Address : Crossfield Road

Beneficiary Contact Phone No. : 7894561230

Sender Contact Phone No. : 08123456789

Sender Contact Name : Sita

Save

Print

Business Document Feature

OR Transaction

> USD 100,000 (eqv.)

Check out our latest **Business Document feature** in KlikBCA Bisnis for the ease of your underlying document submission. Business document feature can be used for transactions using Rupiah as source of fund when transactions above USD 100,000 equivalent per month or when transactions with foreign currency as their source of fund above USD 100,000 equivalent per transaction

TERMS AND CONDITION

Document Underlying

1. Customer is **required to provide underlying document** for these conditions:
 - a) **Source fund in Rupiah** for Outward Remittance transaction, and **the accumulated foreign currency purchase in a month has reached the threshold of above (\geq) equivalent USD 100,000**
 - b) **Source of fund in Foreign Currency** for Outward Remittance transaction, and **the amount of each transaction is equivalent \geq to threshold of USD 100,000**

Reference: PADG No. 24/10/PADG/2022 Regulations for Implementing Transactions in the Foreign Exchange Market, and PADG No. 21/28/PADG/2019 Monitoring of Foreign Exchange Traffic Activities of Banks and Customers.

2. Uploaded documents to KBB should be **final documents**, such as invoice, list of invoice, Letter of Credit (L/C), copy of loan agreement or other loan document, sales agreement, debit note or other underlying document (please refer to Underlying Document Attachment)
3. For condition where customer **has submitted the underlying document via BCA Branch**, the document has not yet due, and there is still **available nominal**, customer **is not required to re-upload** the document via KlikBCA Bisnis

TERMS AND CONDITION

Document Underlying

4. Ensure underlying documents are **aligned** with your business profile
5. Ensure all the information is **correct and aligned** with the the uploaded document. In cases of there is any difference between the entered data and the uploaded document, BCA will proceed the transaction based on the uploaded document
6. Transaction amount should **not exceed** the amount of the uploaded document
7. The underlying document **should not yet due**
8. Invoice regulation:
 - a) For invoice that **has already due**, the invoice can be used for **at least of 3 months after the due date**
 - b) For invoice with **no stated due date, the invoice issuing date** is required and will be used as the invoice due date

TERMS AND CONDITION

Document Underlying

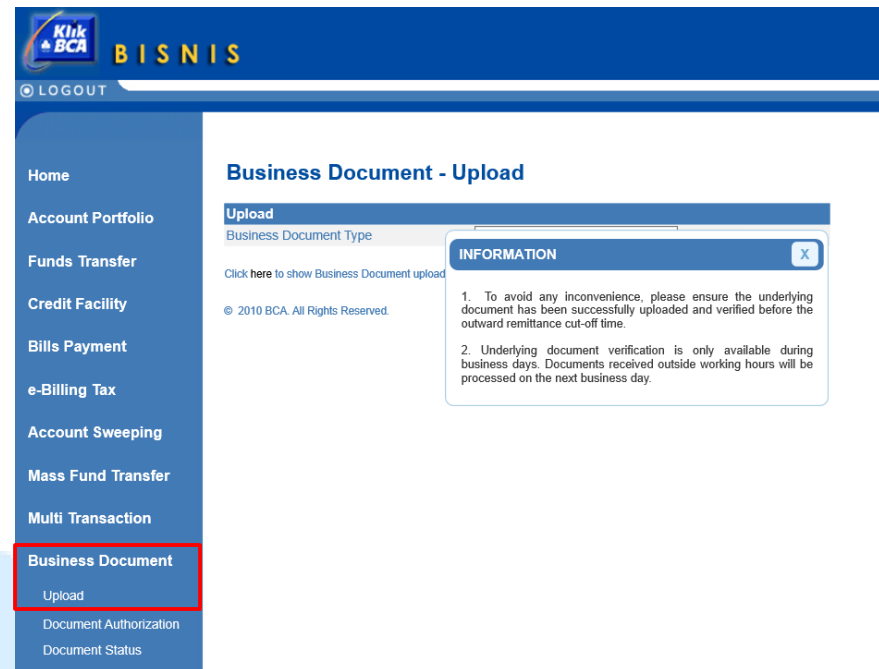
9. The underlying documents **should** include:
 - Name and address of the issuer
 - Period of validity
 - Due date
 - Date of issue
10. Ensure the **stated name** in the underlying document is **the same** as the customer's name who purchases foreign currency / transfer of foreign currency
11. Ensure the **beneficiary name** is **the same** as the fund beneficiary that is stated on the document. In cases of any **name difference**, additional document of payment instruction from the **document issuer** must be submitted
12. Ensure the **transacted currency** is **the same** as the currency stated in the documents. In case of any **currency difference**, additional document of **payment instruction** from the document issuer **must be submitted**

Upload Business Document

PROCEDURE

Upload Document Underlying

- 1.** Upload Business Document on the menu:
Business Document → Upload
Business Document feature will automatically shows up on the main menu for customers with **Single Authorization** function, however for **Multi Authorization**, customer is required to reset its Sysadmin and give the authorization of Business Document to the respective user



PROCEDURE

Upload Document Underlying

2. Select business document type: **“Underlying Document”**

Business Document - Upload

Upload

Business Document Type

Choose Business Document Type

Underlying Document

[Click here](#) to show Business Document upload information

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PROCEDURE

Upload Document Underlying

3. Complete all the available fields. Please ensure the following points:

- The document should be **uploaded 1 by 1 (by document number)** and should not be uploaded one time with several other documents. Except for documents with additional attachment (e.g. letter of statement) can be uploaded along with the main document.
- to other bank's account (Outward Remittance) Customer can only select their own remitter account number for Business Document menu
- Selected Beneficiary Account Number should be in accordance with Beneficiary Account Number for foreign currency transaction
- Maximum size of the file that can be uploaded is up 7 MB
- Document's types that can be upload are .png, .jpg, .jpeg, .tif, and .pdf.
- Each document name should not be the same
- Click "**continue**"

Business Document - Upload

Upload	
Business Document Type	<input type="text" value="Underlying Document"/>
Underlying Document Information	
Sender Account	<input type="text"/> 
Transfer List	<input type="text" value="Outward Remittance"/>
Beneficiary	<input type="text"/> 
Document Type	<input type="text" value="Invoice"/>
Document Number	<input type="text"/>
Document Amount	<input type="text" value="USD"/> <input type="text"/>
Document Date	<input type="text" value="dd/mm/yyyy"/> 
Document Due Date	<input type="text" value="dd/mm/yyyy"/> 
Document	<input type="button" value="Add File"/>

Continue

PROCEDURE

Upload Document Underlying

4. Please check all information is correct. Click “Submit”

Business Document - Upload

Underlying Document Information		
Business Document Type	: Underlying Document	
Sender Account	: 006-3007773 / PENGIRIM (Rp)	
Transfer List	: Outward Remittance	
Beneficiary	Beneficiary Bank Code	: ACBBUS6LXXX
	Bank Name	: AMERICAN BUSINESS BANK
	Bank Address 1	: 523 W 6TH STREET
	Bank Address 2	:
	City	: LOS ANGELES,CA
	State	: CALIFORNIA
	Country	: UNITED STATES
	Transit Number	:
	Beneficiary Account	: 81188118
	Beneficiary Name	: PENERIMA
	Beneficiary Address	: ST. TUBAGUS
	Beneficiary Contact Phone No.	: 08777708888
Document Type	: Invoice	
Document Number	: 12A/BGY/2020	
Document Amount	: USD 50,000.00	
Document Date	: 14 Mei 2020	
Document Due Date	: 20 Juni 2020	
Document	: InvoiceMei1.pdf InvoiceMei2.pdf	

Notes:

In case there are information gap between filled data and underlying document data, the underlying document data will be applied.

[Submit](#)[Back](#)

PROCEDURE

Upload Document Underlying

5. After the document has been successfully uploaded, pop-up notification window will appear

Business Document - Upload

You have successfully input the data

Underlying Document Information		
Reference No	: 20089989123482	
Business Document Type	: Underlying Document	
Sender Account	: 006-3007773 / PENGIRIM (Rp)	
Transfer List	: Outward Remittance	
Beneficiary	Beneficiary Bank Code	: ACBBUS6LXXX
	Bank Name	: AMERICAN BUSINESS BANK
	Bank Address 1	: 523 W 6TH STREET
	Bank Address 2	:
	City	: LOS ANGELES, CA
	State	: CALIFORNIA
	Country	: UNITED STATES
	Transit Number	:
	Beneficiary Account	: 81188118
	Beneficiary Name	: PENERIMA
	Beneficiary Address	: ST. TUBAGUS
	Beneficiary Contact Phone No.	: 08777708888
Document Type	: Invoice	
Document Number	: 12A/BGY/2020	
Document Amount	: USD 50,000.00	
Document Date	: 14 Mei 2020	
Document Due Date	: 20 Juni 2020	
Document	: InvoiceMei1.pdf	
	InvoiceMei2.pdf	

Notes:

In case there are information gap between filled data and underlying document data, the underlying document data will be applied.

Download

PROCEDURE

Document Underlying Authorization

1. After the document has been successfully uploaded, please authorize documents accordingly

Business Document - Document Authorization

Approver Transaction

Upload Underlying Document

Page 1 of 1

	Upload Date	Document Number	Document Type	Document Due Date	Document Amount	Authorization Status
<input type="checkbox"/>	19/09/2019 08:25:00	DOCR12345	Invoice	19/12/2019	USD 50,000.00	0/1
<input type="checkbox"/>	19/09/2019 09:24:40	201302HH	List Of Invoice	09/10/2019	USD 50,000.00	0/1
<input type="checkbox"/>	19/09/2019 10:24:40	YUK16802020	Letter of Credit L/C	10/10/2019	USD 50,000.00	0/1
<input type="checkbox"/>	19/09/2019 12:24:40	JG871823	Nota Debet	19/07/2019	USD 50,000.00	0/1
<input type="checkbox"/>	20/09/2019 09:24:40	201302HH	List Of Invoice	09/10/2019	USD 50,000.00	0/1

☐ Select All

Releaser Transaction

Upload Underlying Document

Page 1 of 1

	Upload Date	Document Number	Document Type	Document Due Date	Document Amount	Authorization Status
<input type="checkbox"/>	19/09/2019 08:25:00	DOCR12345	Invoice	19/12/2019	USD 50,000.00	0/1
<input type="checkbox"/>	19/09/2019 09:24:40	201302HH	List Of Invoice	09/10/2019	USD 50,000.00	0/1
<input type="checkbox"/>	19/09/2019 10:24:40	YUK16802020	Letter of Credit L/C	10/10/2019	USD 50,000.00	0/1
<input type="checkbox"/>	19/09/2019 12:24:40	JG871823	Nota Debet	19/07/2019	USD 50,000.00	0/1
<input type="checkbox"/>	20/09/2019 09:24:40	201302HH	List Of Invoice	09/10/2019	USD 50,000.00	0/1

☐ Select All

Approve

Cancel

PROCEDURE

Document Underlying Authorization

- After the document has been successfully authorized, BCA will verify the documents and customer can check document status on **“DOCUMENT STATUS”** menu

Business Document - Document Status

Business Document Information

Business Document Type

Upload Date

19/09/2020

19/09/2020

Show

Document Data

Search

Show : 10 Entries

Upload Date	Document Number	Document Type	Document Due Date	Document Amount	Upload Document Status	Document Status	Description
19/09/2019 08:25:00	DOCR12345	Invoice	19/12/2019	USD 50,000.00	Successful	Verification Successful	-
19/09/2019 09:24:40	201302HH	List Of Invoice	09/10/2019	USD 50,000.00	Cancelled	-	Dokumen tidak sesuai
19/09/2019 10:24:40	YUK16802020	Letter of Credit L/C	10/10/2019	USD 50,000.00	Rejected	-	Untuk sementara transaksi tidak dapat diproses
19/09/2019 12:24:40	JG871823	Nota Debet	19/07/2019	USD 50,000.00	Successful	Verification in Progress	-
20/09/2019 09:24:40	201302HH	List Of Invoice	09/10/2019	USD 50,000.00	Successful	Verification Failed	Dokumen sudah melewati jatuh tempo, Mohon registrasi kembali dengan menyertakan surat pendukung dokumen belum dibayarkan dari penerbit dokumen.

Status on Business Document features will show either of these 2 categories, which are:

- “Upload Document Status” shows the status of the uploaded document
- “Document Status” shows the the status of the verified document

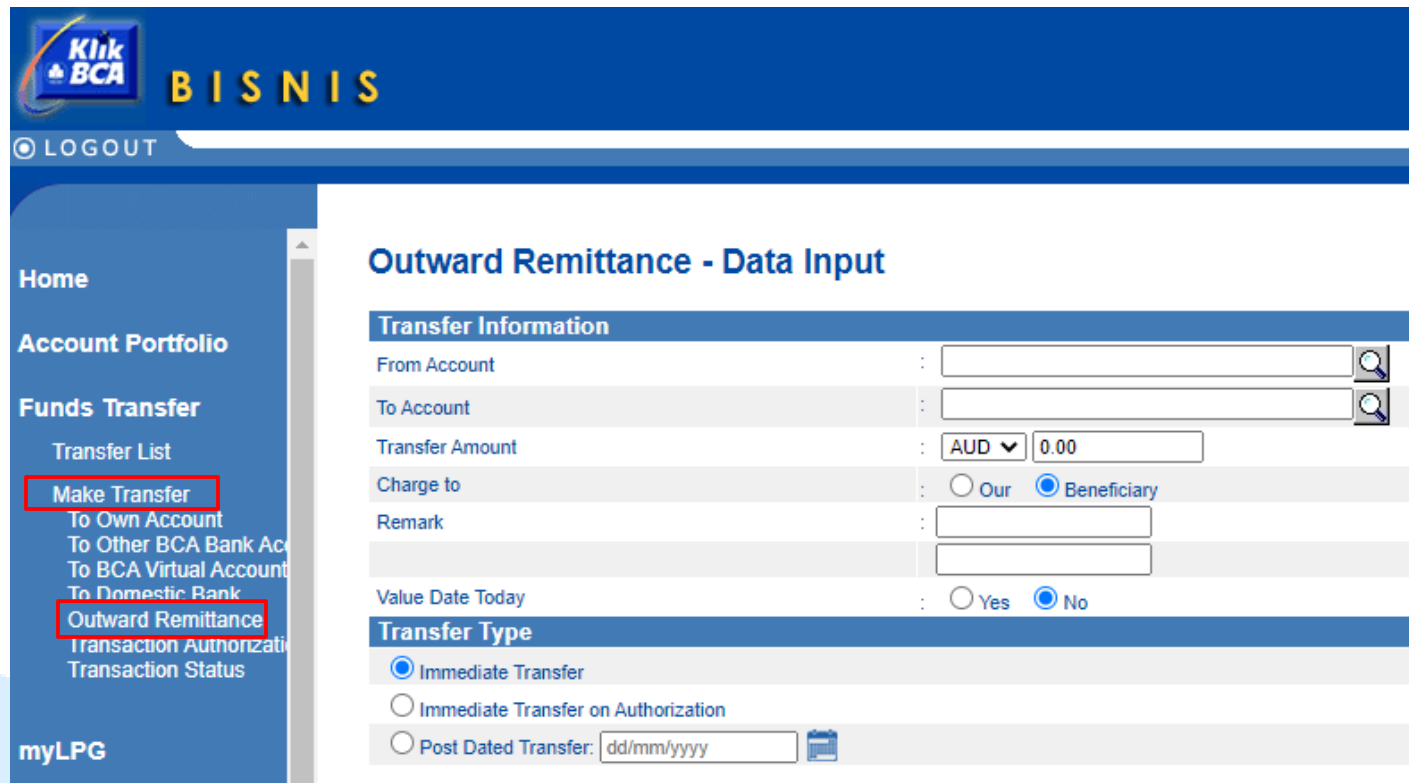
Only the document with the status of “Verification Successful” can be used for Outward Remittance Transaction

Funds Transfer

PROCEDURE

Funds Transfer

1. **Outward Remittance** is available in menu:
Funds Transfer → Make Transfer → Outward Remittance



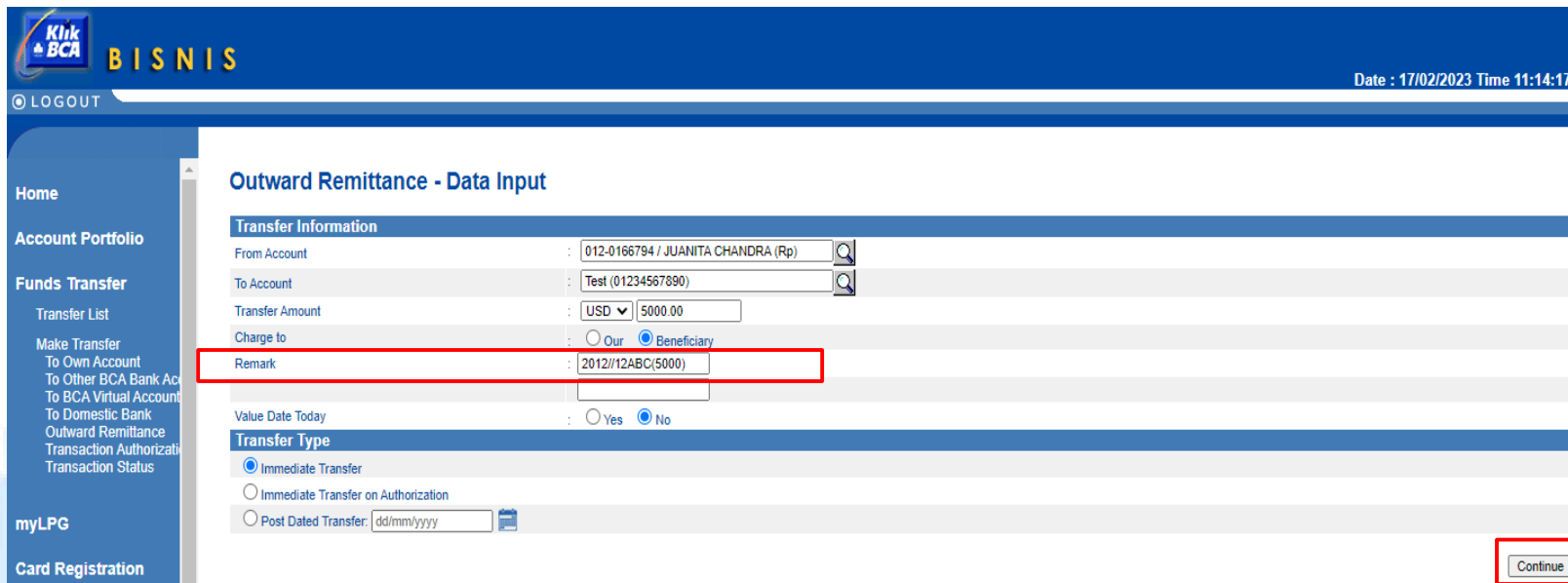
The screenshot shows the BCA Klik BISNIS interface. The left sidebar contains a menu with the following items: Home, Account Portfolio, Funds Transfer, Transfer List, Make Transfer (highlighted with a red box), To Own Account, To Other BCA Bank Account, To BCA Virtual Account, To Domestic Bank, Outward Remittance (highlighted with a red box), Transaction Authorization, and Transaction Status. The main content area is titled "Outward Remittance - Data Input" and contains the following fields:

- Transfer Information**
 - From Account: [Text Field]
 - To Account: [Text Field]
 - Transfer Amount: [Dropdown: AUD] [Text Field: 0.00]
 - Charge to: [Radio: Our] [Radio: Beneficiary]
 - Remark: [Text Field]
 - Value Date Today: [Radio: Yes] [Radio: No]
- Transfer Type**
 - [Radio: Immediate Transfer]
 - [Radio: Immediate Transfer on Authorization]
 - [Radio: Post Dated Transfer: dd/mm/yyyy]

PROCEDURE

Funds Transfer

2. Customers **should fill out all information** for Outward Remittance transaction.
For importer are required to inform the **SiMoDIS code** in the Remark Field



Klik BCA BISNIS Date : 17/02/2023 Time 11:14:17

LOGOUT

Home

Account Portfolio

Funds Transfer

Transfer List

Make Transfer

To Own Account

To Other BCA Bank Account

To BCA Virtual Account

To Domestic Bank

Outward Remittance

Transaction Authorization

Transaction Status

myLPG

Card Registration

Outward Remittance - Data Input

Transfer Information

From Account : 012-0166794 / JUANITA CHANDRA (Rp)

To Account : Test (01234567890)

Transfer Amount : USD 5000.00

Charge to : ☐ Our ☒ Beneficiary

Remark : 2012//12ABC(5000)

Value Date Today : ☐ Yes ☒ No

Transfer Type

☒ Immediate Transfer

☐ Immediate Transfer on Authorization


☐ Post Dated Transfer: dd/mm/yyyy

Continue

PROCEDURE

Funds Transfer

3. Review the completed data and make sure the data are correct


BISNIS

[LOGOUT](#)

Date : 17/02/2023 Time 11:13:09

Home

Account Portfolio

Funds Transfer

Transfer List

Make Transfer

To Own Account

To Other BCA Bank Ac

To BCA Virtual Account

To Domestic Bank

Outward Remittance

Transaction Authorizati

Transaction Status

myLPG

Card Registration

Business Card

B2B e-Commerce

Credit Facility

Bills Payment

e-Billing Tax

Outward Remittance - Data Input

Transfer Information

From Account	: 012-0166794 / JUANITA CHANDRA (Rp)	
To Account	: Beneficiary Bank Code	: CITIUS33LAX
	: Bank Name	: CITIBANK INTERNATIONAL
	: Bank Address 1	:
	: Bank Address 2	:
	: City	: LOS ANGELES
	: State	: CALIFORNIA
	: Country	: UNITED STATES
	: Beneficiary Account	: 01234567890
	: Beneficiary Name	: Electronic, Ltd
	: Beneficiary Address	: Crossfield Road
	: Beneficiary Contact Phone No.	: 7894561230
Sender Contact Phone No.	: 08123456789	
Sender Contact Name	: Sita	
Transfer Amount	: USD 5,000.00	
Charge to	: Beneficiary	
Cable Charges	: Rp 35,000.00	
Value Date Today	: No	
Total Amount	: Rp 76,030,000.00	
Rate*	: 15,199.00	
Remark	: 2012/112ABC(5000)	
Transaction Purpose Category	: Physical Good Transactions	
Transaction Purpose	: Export Refund	
Transfer Type	: Immediate Transfer	

Term and Condition

Read [terms and conditions](#) of Funds transfer applied.

Submit


Back

PROCEDURE

Funds Transfer

- For transactions above threshold limit, customers must select underlying document at the field of “Underlying Document” that is available

Outward Remittance - Data Input

Transfer Information	
From Account	: 008-3534891 / Daniel(Rp)
To Account	: Beneficiary Bank Code : CHASUS33XXX
	Bank Name : JPMORGAN CHASE BANK, N.A.
	Bank Address 1 : 270 PARK AVENUE
	Bank Address 2 :
	City : NEW YORK
	State : NEW YORK
	Country : UNITED STATES
	Beneficiary Account : 0987654321
	Beneficiary Name : Roberto Buntoro
	Beneficiary Address : Anywhere Street No 88
	Beneficiary Contact Phone No. : 08123456789
Sender Contact Phone No.	: <input type="text" value="08111848118"/>
Sender Contact Name	: <input type="text" value="Daniel Mananta"/>
Underlying Document	: <input type="text"/> 
Transfer Amount	: USD 150,000.00
Charge to	: Our
Cable Charges	: Rp 35,000.00
Value Date Today	: No
Full Amount Charges	: USD 25.00
Total Amount	: Rp 2,149,143,125.00
Rate*	: 14,325.00
Remark	:

PROCEDURE

Funds Transfer

5. Customers can choose **more than one** document for a transaction.
Total value of **document's nominal** should be **equal** to the transfer nominal. Click **"Send"**

Document Data					
Search : <input type="text"/>			Show : 10 Entries		
Document Number	Document Type	Document Due Date	Document Amount	Available Amount	Amount To Be Used
Invoice/03/21	Invoice	20/03/2021	USD 100,000.00	USD 100,000.00	<input type="text"/>
Nota/04/21	Nota Debet	20/05/2021	USD 120,000.00	USD 70,000.00	<input type="text"/>
Invoice/07/21	Invoice	08/07/2021	USD 150,000.00	USD 150,000.00	<input type="text"/>

Show 1 to 3 from 3 data

<< < 1 > >>

Notes:
Available amount is document amount that can be used as an underlying for purchasing foreign currency against rupiah above threshold.


Transfer Amount : USD 150,000.00

Total Document Amount Used :

PROCEDURE

Funds Transfer

6. Transaction is successfully added and click “Save”


BISNIS

Date : 17/02/2023 Time 11:17:06

LOGOUT

Home
Account Portfolio
Funds Transfer
Transfer List
Make Transfer
To Own Account
To Other BCA Bank Account
To BCA Virtual Account
To Domestic Bank
Outward Remittance
Transaction Authorization
Transaction Status
myLPG
Card Registration
Business Card
B2B e-Commerce
Credit Facility
Bills Payment
e-Billing Tax
Multi Transaction

Outward Remittance - Data Input

Transaction is successfully added.

Transfer Information		
Reference No.	: 23021700804431	
From Account	: 012-0166794 / JUANITA CHANDRA (Rp)	
To Account	Beneficiary Bank Code	: CITIUS33LAX
	Bank Name	: CITIBANK INTERNATIONAL
	Bank Address 1	:
	Bank Address 2	:
	City	: LOS ANGELES
	State	: CALIFORNIA
	Country	: UNITED STATES
	Beneficiary Account	: 01234567890
	Beneficiary Name	: Electronic, Ltd
	Beneficiary Address	: Crossfield Road
	Beneficiary Contact Phone No.	: 7894561230
Sender Contact Phone No.	: 08123456789	
Sender Contact Name	: Sita	
Transfer Amount	: USD 5,000.00	
Charge to	: Beneficiary	
Cable Charges	: Rp 35,000.00	
Value Date Today	: No	
Total Amount	: Rp 76,030,000.00	
Rate	: 15,199.00	
Remark	: 2012/12ABC(5000)	
Transaction Purpose Category	: Physical Good Transactions	
Transaction Purpose	: Export Refund	
Transfer Type	: Immediate Transfer	

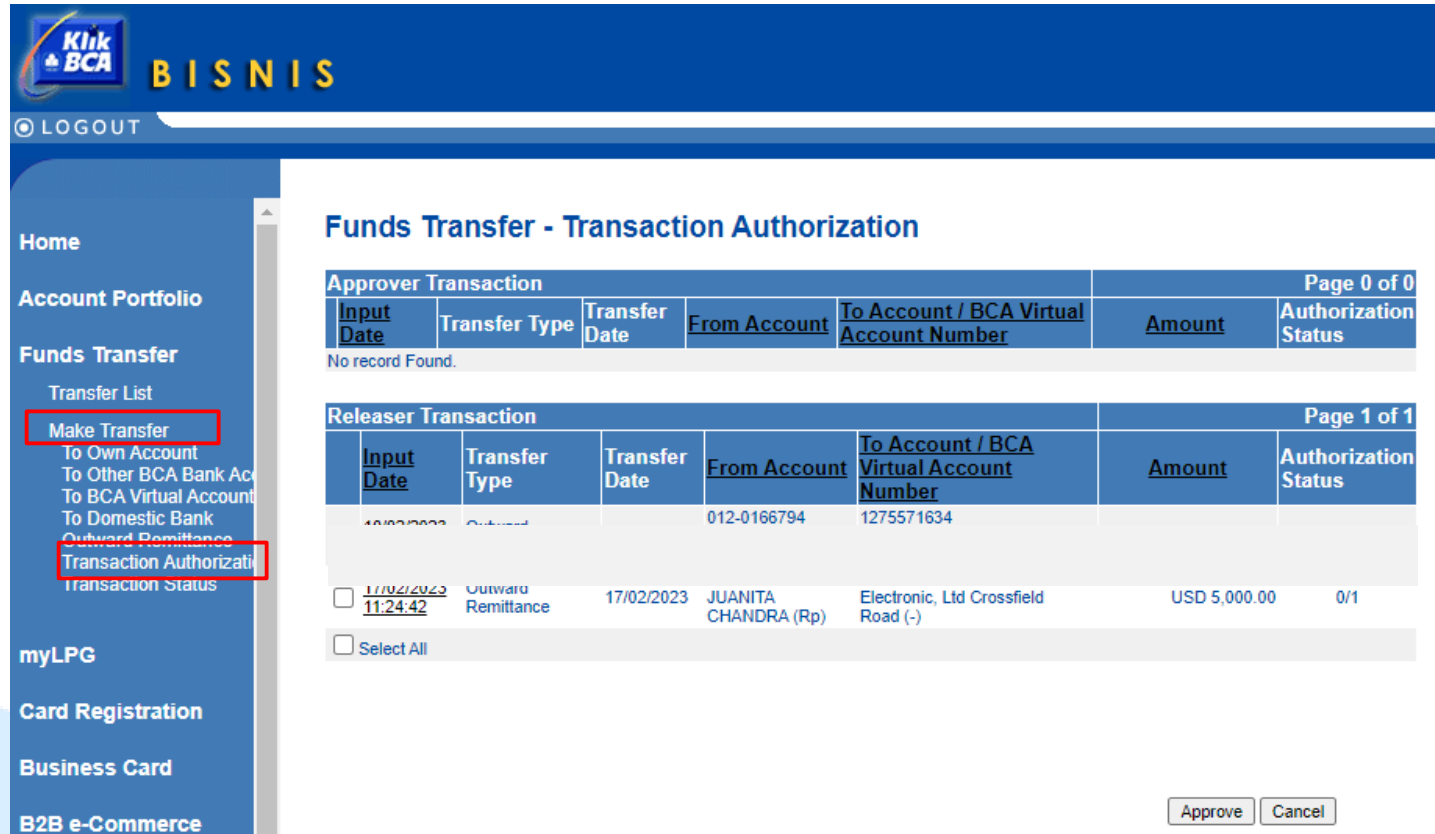
Save
Print

Funds Transfer – Transaction Authorization

PROCEDURE

Funds Transfer – Transaction Authorization

1. **Outward Remittance** successful updated transactions can be seen on the menu:
Funds Transfer → Make Transfer → Transaction Authorization



The screenshot displays the BCA Klik BISNIS web interface. The left sidebar contains a navigation menu with the following items: Home, Account Portfolio, Funds Transfer (highlighted), Transfer List, Make Transfer (highlighted with a red box), To Own Account, To Other BCA Bank Account, To BCA Virtual Account, To Domestic Bank, Outward Remittance, Transaction Authorization (highlighted with a red box), Transaction Status, myLPG, Card Registration, Business Card, and B2B e-Commerce. The main content area is titled "Funds Transfer - Transaction Authorization". It features two tables: "Approver Transaction" and "Releaser Transaction". The "Approver Transaction" table is currently empty, displaying "Page 0 of 0" and "No record Found.". The "Releaser Transaction" table displays "Page 1 of 1" and contains one transaction record. The record shows an input date of 11/02/2023, a transfer type of Outward Remittance, a transfer date of 17/02/2023, a from account of JUANITA CHANDRA (Rp), a to account of Electronic, Ltd Crossfield Road (-), an amount of USD 5,000.00, and an authorization status of 0/1. Below the table, there are checkboxes for "11/02/2023 11:24:42" and "Select All". At the bottom right, there are "Approve" and "Cancel" buttons.

Funds Transfer - Transaction Authorization

Approver Transaction Page 0 of 0

Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Amount	Authorization Status
No record Found.						

Releaser Transaction Page 1 of 1

Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Amount	Authorization Status
11/02/2023 11:24:42	Outward Remittance	17/02/2023	JUANITA CHANDRA (Rp)	Electronic, Ltd Crossfield Road (-)	USD 5,000.00	0/1


☐ 11/02/2023 11:24:42 ☐ Select All

Approve Cancel

PROCEDURE

Funds Transfer – Transaction Authorization

2. Customers can **approve or cancel** the following transactions


BISNIS

LOGOUT

Home
Account Portfolio
Funds Transfer
Transfer List
Make Transfer
To Own Account
To Other BCA Bank Account
To BCA Virtual Account
To Domestic Bank
Outward Remittance
Transaction Authorization
Transaction Status
myLPG
Card Registration
Business Card
B2B e-Commerce

Funds Transfer - Transaction Authorization

Approver Transaction
Page 0 of 0

Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Amount	Authorization Status
No record Found.						

Releaser Transaction
Page 1 of 1

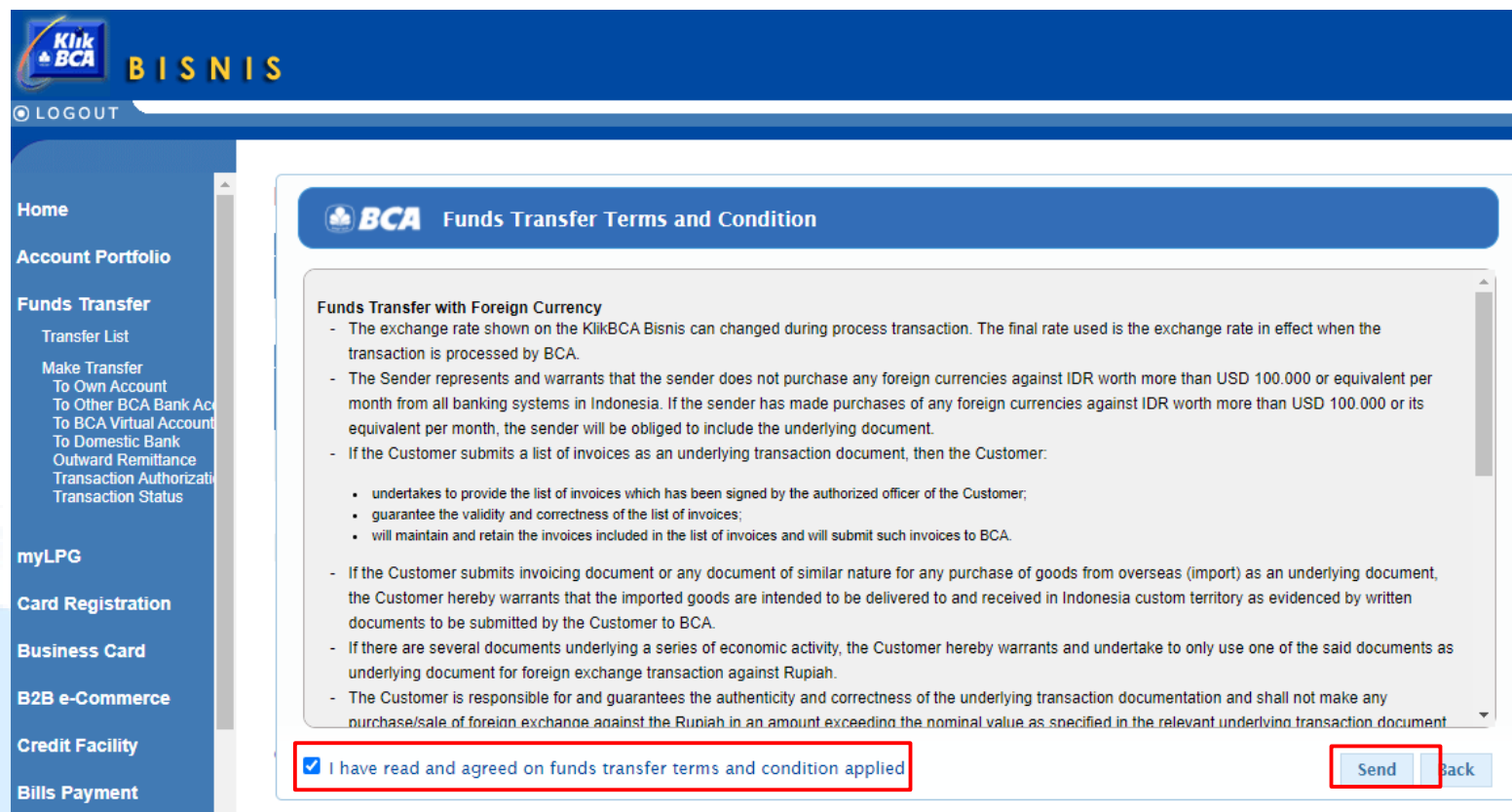
Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Amount	Authorization Status
<input checked="" type="checkbox"/> 17/02/2023 11:24:42	Outward Remittance	17/02/2023	012-0166794 JUANITA CHANDRA (Rp)	01234567890 Electronic, Ltd Crossfield Road (-)	USD 5,000.00	0/1
<input type="checkbox"/> Select All						

Approve
Cancel

PROCEDURE

Funds Transfer – Transaction Authorization

3. Read the funds transfer terms and condition. If you agree, then **tick the box** to proceed the authorization and click “Send”



The screenshot displays the BCA KlikBCA Bisnis interface. The left sidebar contains navigation links: Home, Account Portfolio, Funds Transfer (with sub-links: Transfer List, Make Transfer, To Own Account, To Other BCA Bank Account, To BCA Virtual Account, To Domestic Bank, Outward Remittance, Transaction Authorization, Transaction Status), myLPG, Card Registration, Business Card, B2B e-Commerce, Credit Facility, and Bills Payment. The main content area is titled "BCA Funds Transfer Terms and Condition". It contains a section for "Funds Transfer with Foreign Currency" with several bullet points detailing the terms. At the bottom, there is a checkbox labeled "I have read and agreed on funds transfer terms and condition applied", which is currently checked. To the right of the checkbox are two buttons: "Send" and "Back".

BCA Funds Transfer Terms and Condition

Funds Transfer with Foreign Currency


- The exchange rate shown on the KlikBCA Bisnis can be changed during the transaction process. The final rate used is the exchange rate in effect when the transaction is processed by BCA.
- The Sender represents and warrants that the sender does not purchase any foreign currencies against IDR worth more than USD 100.000 or equivalent per month from all banking systems in Indonesia. If the sender has made purchases of any foreign currencies against IDR worth more than USD 100.000 or its equivalent per month, the sender will be obliged to include the underlying document.
- If the Customer submits a list of invoices as an underlying transaction document, then the Customer:
 - undertakes to provide the list of invoices which has been signed by the authorized officer of the Customer;
 - guarantee the validity and correctness of the list of invoices;
 - will maintain and retain the invoices included in the list of invoices and will submit such invoices to BCA.
- If the Customer submits invoicing document or any document of similar nature for any purchase of goods from overseas (import) as an underlying document, the Customer hereby warrants that the imported goods are intended to be delivered to and received in Indonesia custom territory as evidenced by written documents to be submitted by the Customer to BCA.
- If there are several documents underlying a series of economic activity, the Customer hereby warrants and undertake to only use one of the said documents as underlying document for foreign exchange transaction against Rupiah.
- The Customer is responsible for and guarantees the authenticity and correctness of the underlying transaction documentation and shall not make any purchase/sale of foreign exchange against the Rupiah in an amount exceeding the nominal value as specified in the relevant underlying transaction document.

☒ I have read and agreed on funds transfer terms and condition applied

PROCEDURE

Funds Transfer – Transaction Authorization

4. Customers are required to input **authorization numbers** that is displayed on KeyBCA to **release the following transaction**


BISNIS

[LOGOUT](#)

[Home](#)
[Account Portfolio](#)
[Funds Transfer](#)

- Transfer List
- Make Transfer
 - To Own Account
 - To Other BCA Bank Account
 - To BCA Virtual Account
 - To Domestic Bank
 - Outward Remittance
 - Transaction Authorization
 - Transaction Status

[myLPG](#)
[Card Registration](#)
[Business Card](#)


Funds Transfer

Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Reference No.	Amount	Action
17/02/2023 11:24:42	Outward Remittance	17/02/2023	012-0166794	01234567890	23021700804431	USD 5,000.00	Released

Term and Condition
☒ I have read and agreed on funds transfer [terms and conditions](#) applied.

Authorization

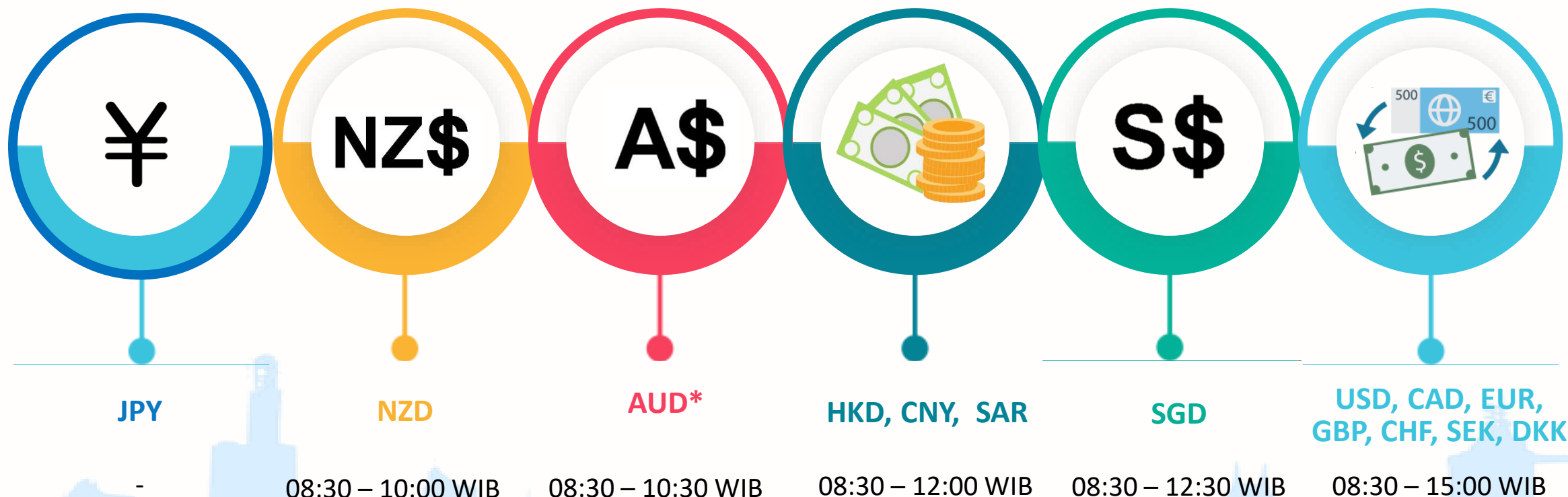
* Please activate your KeyBCA by pressing the "◀" button.
 * When the screen of KeyBCA shows message "PIN", enter your PIN.
 * Press "2" when the screen shows "APPLI"
 * Enter the number displayed in this text box : **23131798**
 on your KeyBCA,
 * Enter the number displayed on your KeyBCA screen.
 in this text box :
 * Press "◀" two times to switch off the KeyBCA.



Cut Off Time Value Today

Cut Off Time Value Today

For **Value Today (same-day) transactions**, please be aware of the cut-off time for each currency:

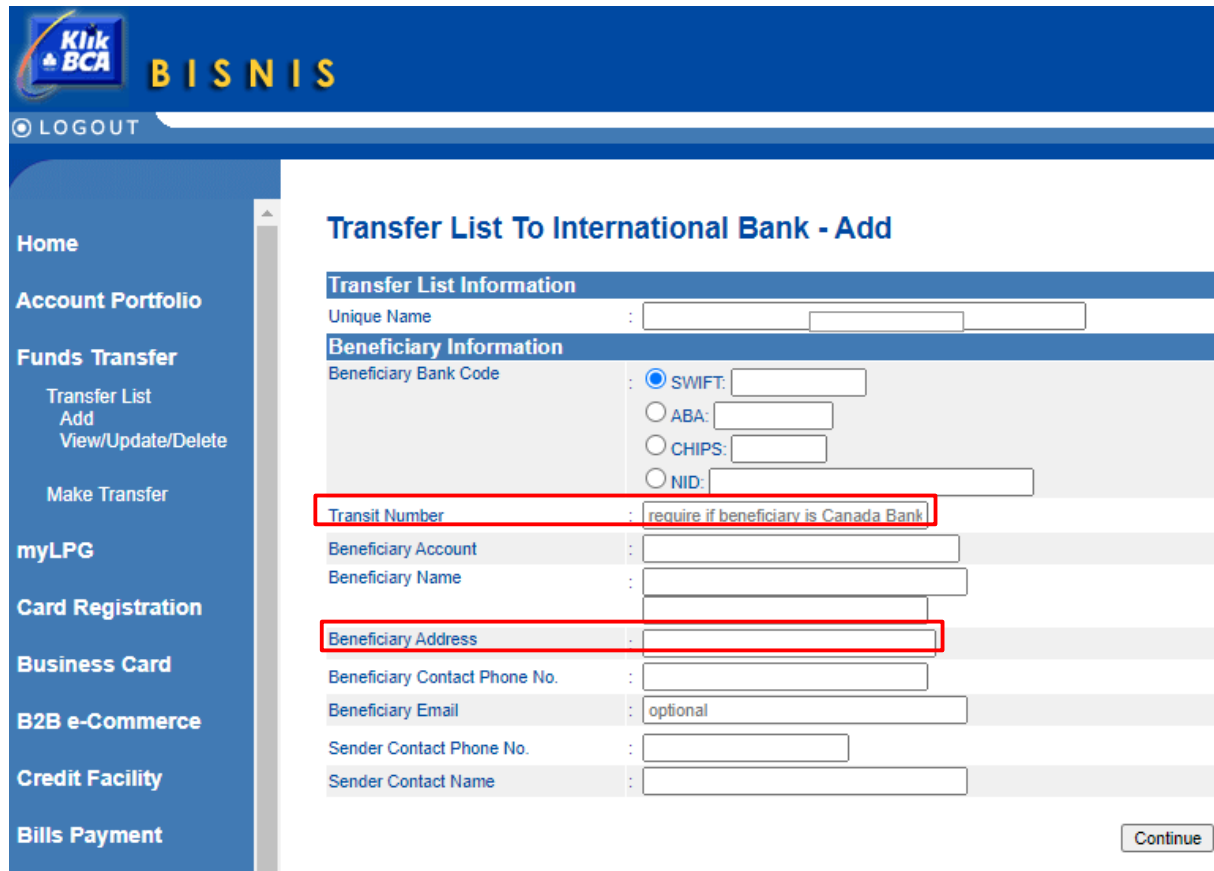


*Transaksi AUD *Today* ke ANZ dan Commonwealth Bank di Australia, *cut off time* berlaku hingga pukul 13:00 WIB

Other Requirement

OR TO CANADA

Additional Information at Transaction Registration Menu



The screenshot shows the BCA Klik BISNIS web interface. The top navigation bar includes the BCA logo, a 'LOGOUT' button, and the 'BISNIS' title. A left sidebar contains a menu with options: Home, Account Portfolio, Funds Transfer (with sub-options: Transfer List, Add, View/Update/Delete, Make Transfer), myLPG, Card Registration, Business Card, B2B e-Commerce, Credit Facility, and Bills Payment. The main content area is titled 'Transfer List To International Bank - Add'. It contains a form with the following sections and fields:

- Transfer List Information**: Unique Name (text input).
- Beneficiary Information**:
 - Beneficiary Bank Code: Radio buttons for SWIFT (selected), ABA, CHIPS, and NID, each followed by a text input.
 - Transit Number: Text input with a red box around it and a note 'require if beneficiary is Canada Bank'.
 - Beneficiary Account: Text input.
 - Beneficiary Name: Text input.
 - Beneficiary Address: Text input with a red box around it.
 - Beneficiary Contact Phone No.: Text input.
 - Beneficiary Email: Text input with 'optional' written below it.
 - Sender Contact Phone No.: Text input.
 - Sender Contact Name: Text input.

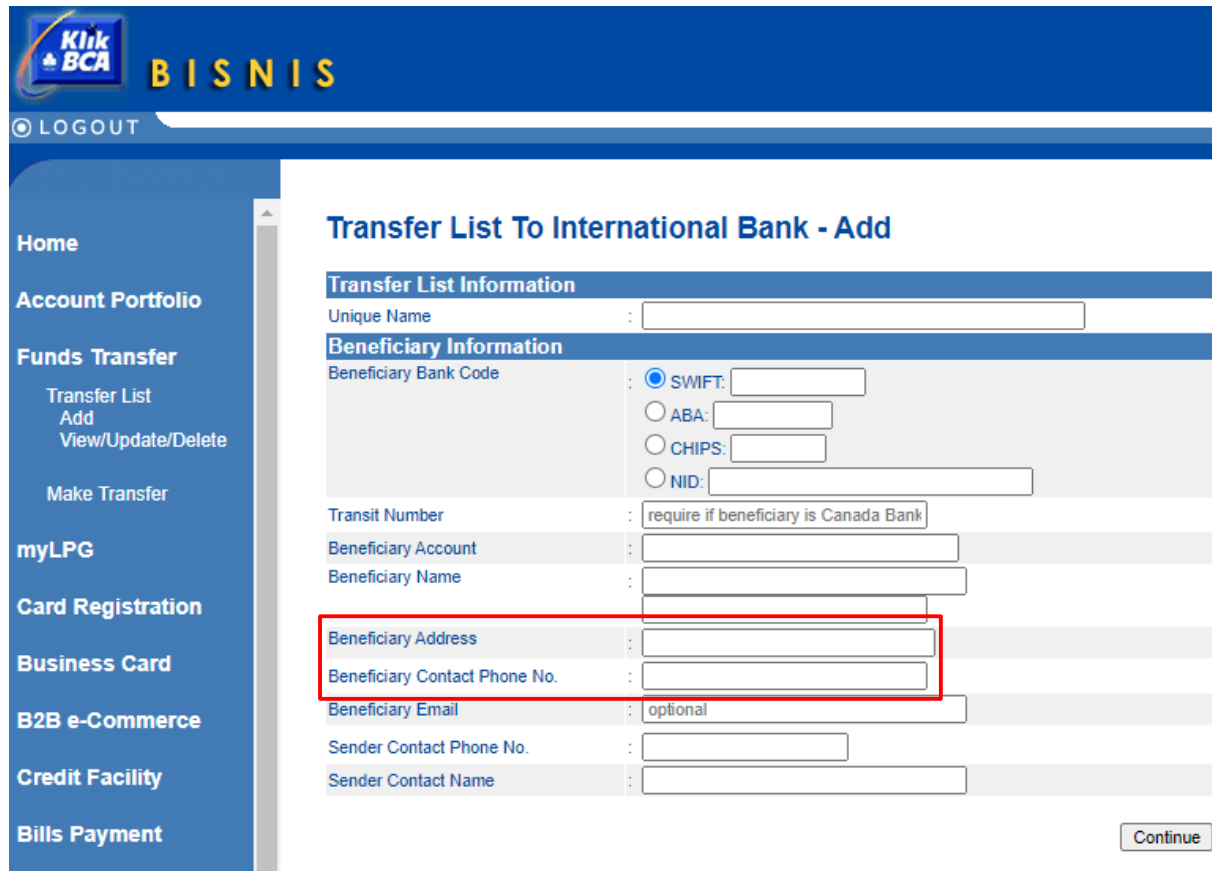
A 'Continue' button is located at the bottom right of the form.

Foreign Currency Transfer to Canada

During registration of other banks beneficiary account, an additional compulsory **9 digit transit number and beneficiary address** are required

OR TO CHINA

Additional Information at Transaction Registration Menu



Klik BCA BISNIS

LOGOUT

Home

Account Portfolio

Funds Transfer

- Transfer List
- Add
- View/Update/Delete

Make Transfer

myLPG

Card Registration

Business Card

B2B e-Commerce

Credit Facility

Bills Payment

Transfer List To International Bank - Add

Transfer List Information

Unique Name :

Beneficiary Information

Beneficiary Bank Code : ☒ SWIFT:
☐ ABA:
☐ CHIPS:
☐ NID:

Transit Number : require if beneficiary is Canada Bank

Beneficiary Account :

Beneficiary Name :

Beneficiary Address :

Beneficiary Contact Phone No. :

Beneficiary Email : optional

Sender Contact Phone No. :

Sender Contact Name :

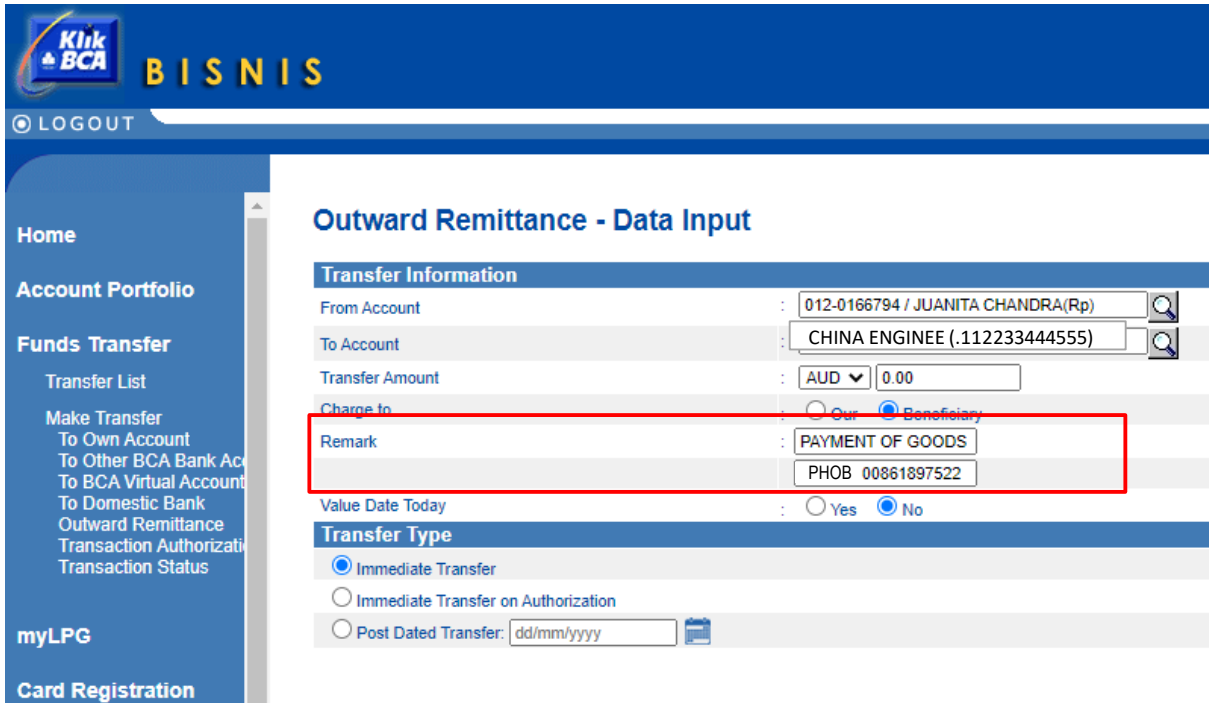
Continue

Foreign Currency Transfer to China

During registration of other banks beneficiary account, an additional compulsory **beneficiary address and beneficiary contact phone number** are required

OR TO CHINA

Additional Information at Funds Transfer Menu



The screenshot shows the 'Outward Remittance - Data Input' form in the BCA Klik BISNIS interface. The form is divided into several sections: 'Transfer Information', 'Charge to', 'Remark', 'Value Date Today', and 'Transfer Type'. The 'Remark' section is highlighted with a red box, showing the text 'PAYMENT OF GOODS' and 'PHOB 00861897522'. The 'Transfer Information' section includes fields for 'From Account' (012-0166794 / JUANITA CHANDRA(Rp)), 'To Account' (CHINA ENGINEE (.112233444555)), 'Transfer Amount' (AUD 0.00), and 'Charge to' (Beneficiary). The 'Value Date Today' section has radio buttons for 'Yes' and 'No'. The 'Transfer Type' section has radio buttons for 'Immediate Transfer', 'Immediate Transfer on Authorization', and 'Post Dated Transfer' (with a date field).

Outward Remittance - Data Input

Transfer Information

From Account : 012-0166794 / JUANITA CHANDRA(Rp)

To Account : CHINA ENGINEE (.112233444555)

Transfer Amount : AUD 0.00

Charge to : ☐ Our ☒ Beneficiary

Remark : PAYMENT OF GOODS

PHOB 00861897522

Value Date Today : ☐ Yes ☒ No

Transfer Type

☒ Immediate Transfer

☐ Immediate Transfer on Authorization

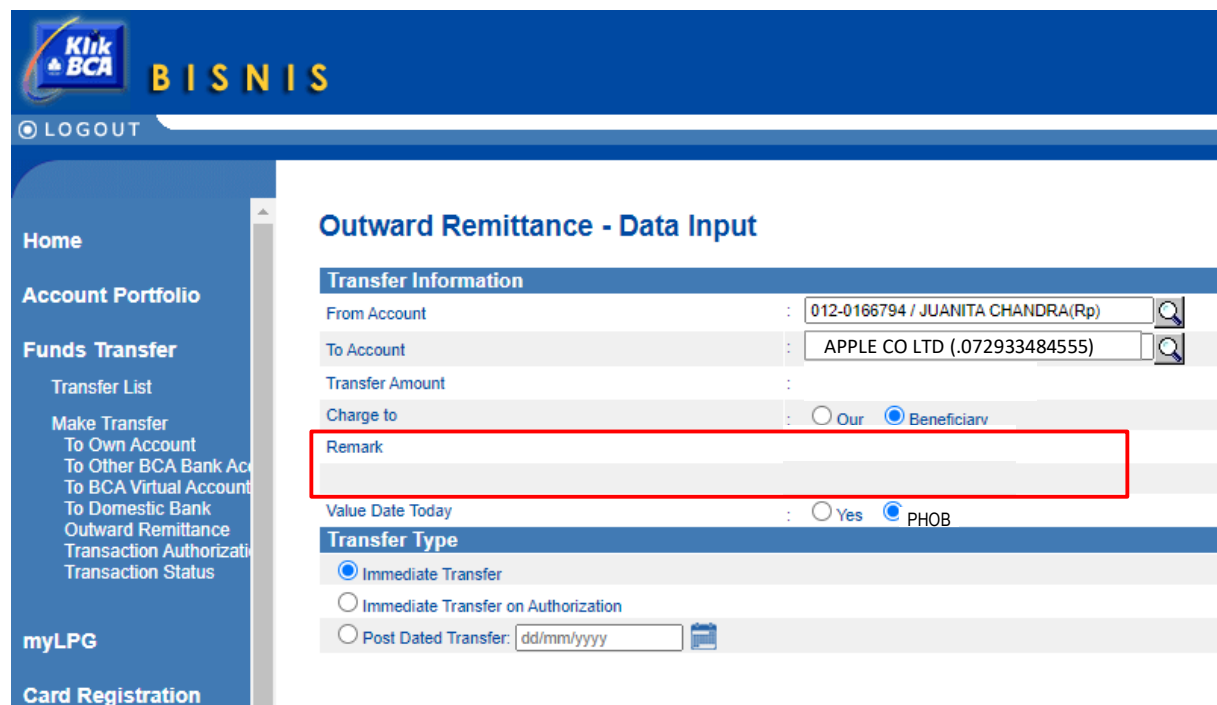
☐ Post Dated Transfer: dd/mm/yyyy

Foreign Currency Transfer to China

Please add the transaction **purpose of payment** and the **recipient's phone number** starting with the word **“PHOB”** before the phone number in the **“Remark”** column

OR TO AUSTRALIA & INDIA

Additional Information at Funds Transfer Menu



The screenshot shows the 'Outward Remittance - Data Input' form in the BCA Klik BISNIS interface. The form includes fields for 'From Account' (012-0166794 / JUANITA CHANDRA(Rp)), 'To Account' (APPLE CO LTD (.072933484555)), 'Transfer Amount', 'Charge to' (radio buttons for 'Our' and 'Beneficiary'), 'Remark' (highlighted with a red box), 'Value Date Today' (radio buttons for 'Yes' and 'PHOB'), and 'Transfer Type' (radio buttons for 'Immediate Transfer', 'Immediate Transfer on Authorization', and 'Post Dated Transfer' with a date field).

Foreign Currency Transfer to Australia

Please add **BSB Number** information (6 characters) in the “Remark” column

Foreign Currency Transfer to India

Please add **IFSC Code** information in the “Remark” column