

Guidelines for Outward Remittance (OR)

Via KlikBCA Bisnis (KBB)

Update Mar 2023

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan

BCA merupakan peserta penjaminan LPS • www.bca.co.id



INDEX

Guidelines for Outward Remittance Via KBB

No.	Index
I	Guidelines for Beneficiary Account Registration
II	Type of Beneficiary Bank Code
III	Addition of Beneficiary Bank Master
IV	Business Document Feature
V	Guidelines for Upload Business Document
VI	Guidelines for Funds Transfer
VII	Transaction Authorization
VIII	Cut Off Time Value Today
IX	Other Requirements

*International Payment Specialist
International Banking Division*

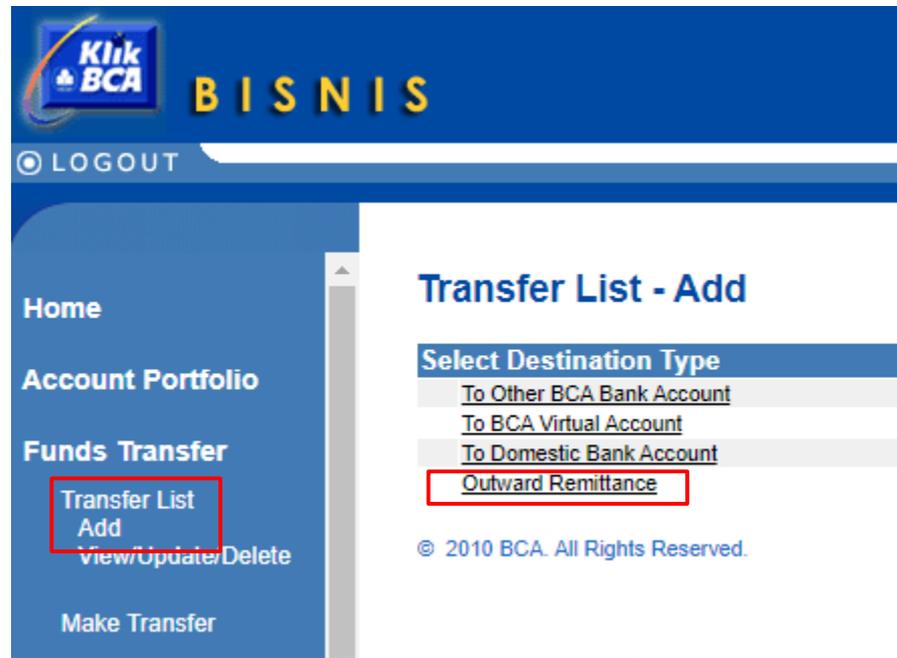
Beneficiary Account Registration



PROCEDURE

Beneficiary Account Registration

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

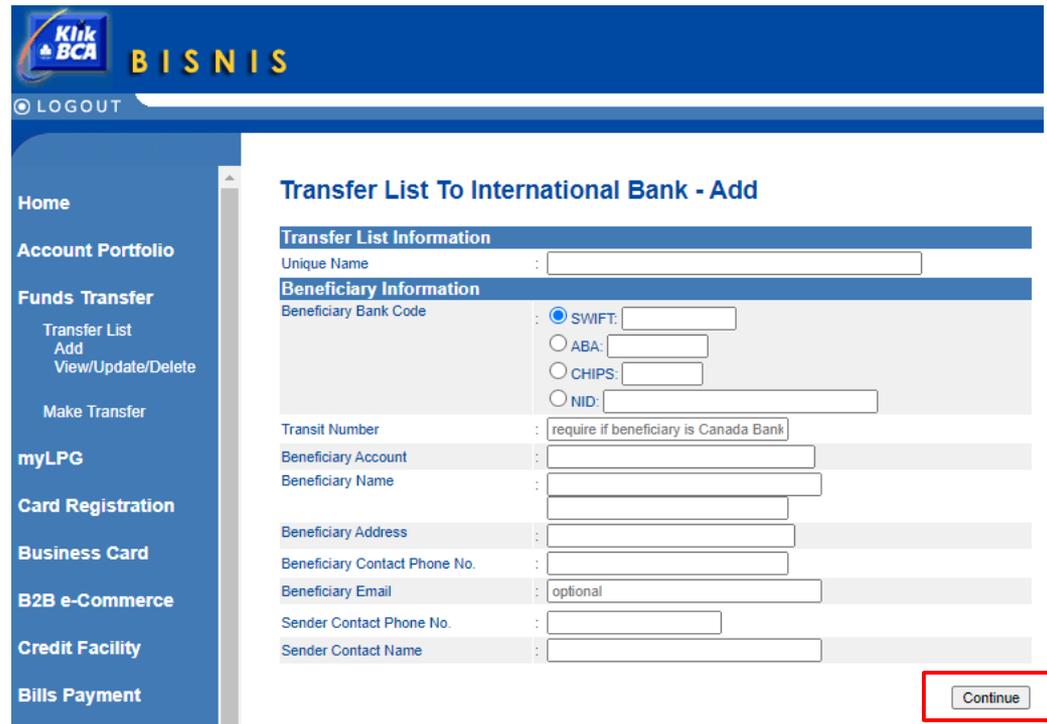


The screenshot displays the BCA Klik BISNIS web interface. The top navigation bar includes the 'Klik BCA' logo and the word 'BISNIS'. Below this is a 'LOGOUT' button. A left-hand navigation menu is visible, with the following items: 'Home', 'Account Portfolio', 'Funds Transfer', 'Transfer List Add' (highlighted with a red box), 'View/Update/Delete', and 'Make Transfer'. The main content area is titled 'Transfer List - Add' and features a 'Select Destination Type' dropdown menu with the following options: 'To Other BCA Bank Account', 'To BCA Virtual Account', 'To Domestic Bank Account', and 'Outward Remittance' (highlighted with a red box). At the bottom of the page, there is a copyright notice: '© 2010 BCA. All Rights Reserved.'

PROCEDURE

Beneficiary Account Registration

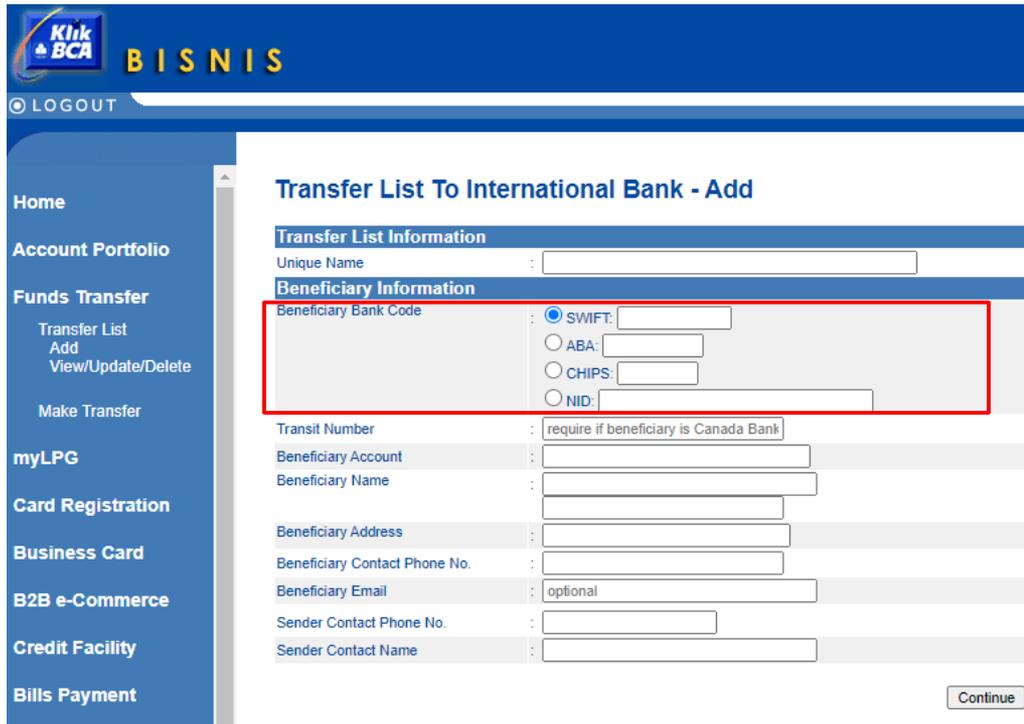
- 2.** It is mandatory to enter all the beneficiary information in order to proceed the outward remittance. Then, click “Continue”



The screenshot displays the BCA Klik BCA BISNIS web interface. The top navigation bar includes the 'Klik BCA' logo and the word 'BISNIS'. Below this is a 'LOGOUT' button. A left-hand sidebar menu contains 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, NID), 'Transit Number' (with a note 'require if beneficiary is Canada Bank'), 'Beneficiary Account', 'Beneficiary Name', 'Beneficiary Address', 'Beneficiary Contact Phone No.', 'Beneficiary Email' (with a dropdown set to 'optional'), 'Sender Contact Phone No.', and 'Sender Contact Name'. A 'Continue' button is located at the bottom right of the form area, enclosed in a red rectangular box.

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. :

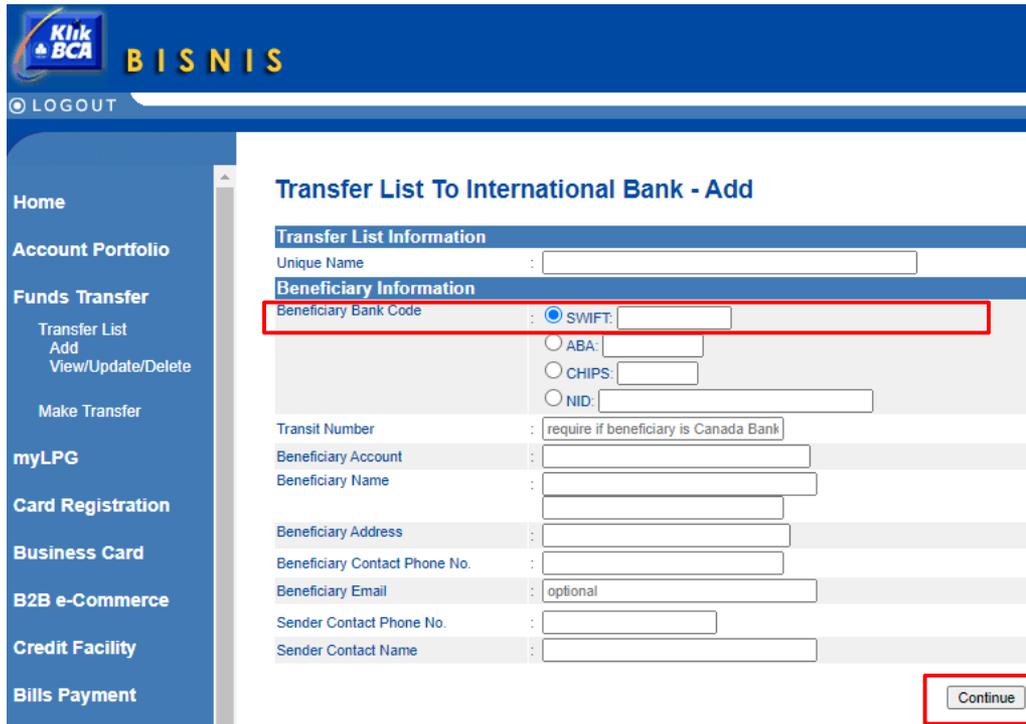
Sender Contact Name :

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



The screenshot shows the 'Transfer List To International Bank - Add' form in the BCA online banking system. The form is divided into two main sections: 'Transfer List Information' and 'Beneficiary Information'. The 'Beneficiary Information' section is highlighted with a red box, and the 'Beneficiary Bank Code' field is also highlighted with a red box. The 'Beneficiary Bank Code' field has a radio button selected for 'SWIFT'. Other fields include 'ABA', 'CHIPS', and 'NID'. The 'Continue' button at the bottom right is also highlighted with a red box.

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 :

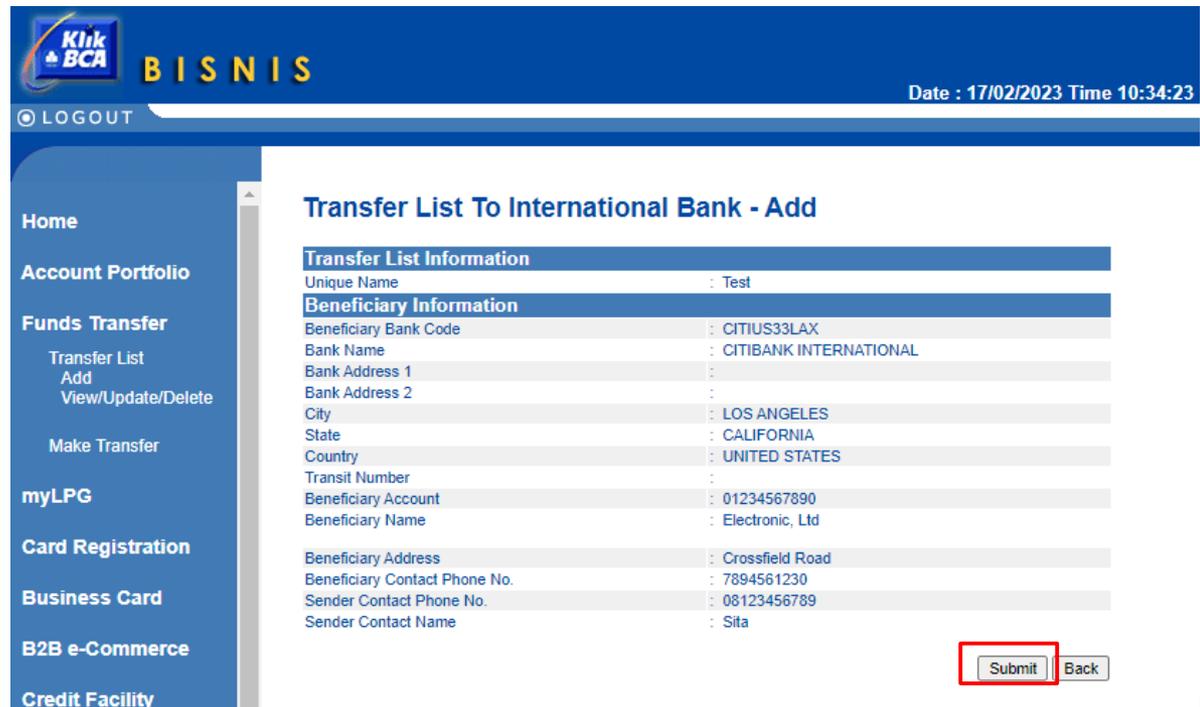
If the beneficiary bank code is not found:

- 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”**



The screenshot shows the BCA Klik BISNIS web interface. The top navigation bar includes the 'Klik BCA' logo, the text 'BISNIS', and a date/time stamp 'Date : 17/02/2023 Time 10:34:23'. A 'LOGOUT' button is visible in the top left. A left-hand navigation menu contains the following items: Home, Account Portfolio, Funds Transfer (with sub-items: Transfer List, Add, View/Update/Delete, Make Transfer), myLPG, Card Registration, Business Card, B2B e-Commerce, and Credit Facility. The main content area is titled 'Transfer List To International Bank - Add' and contains a form with the following fields:

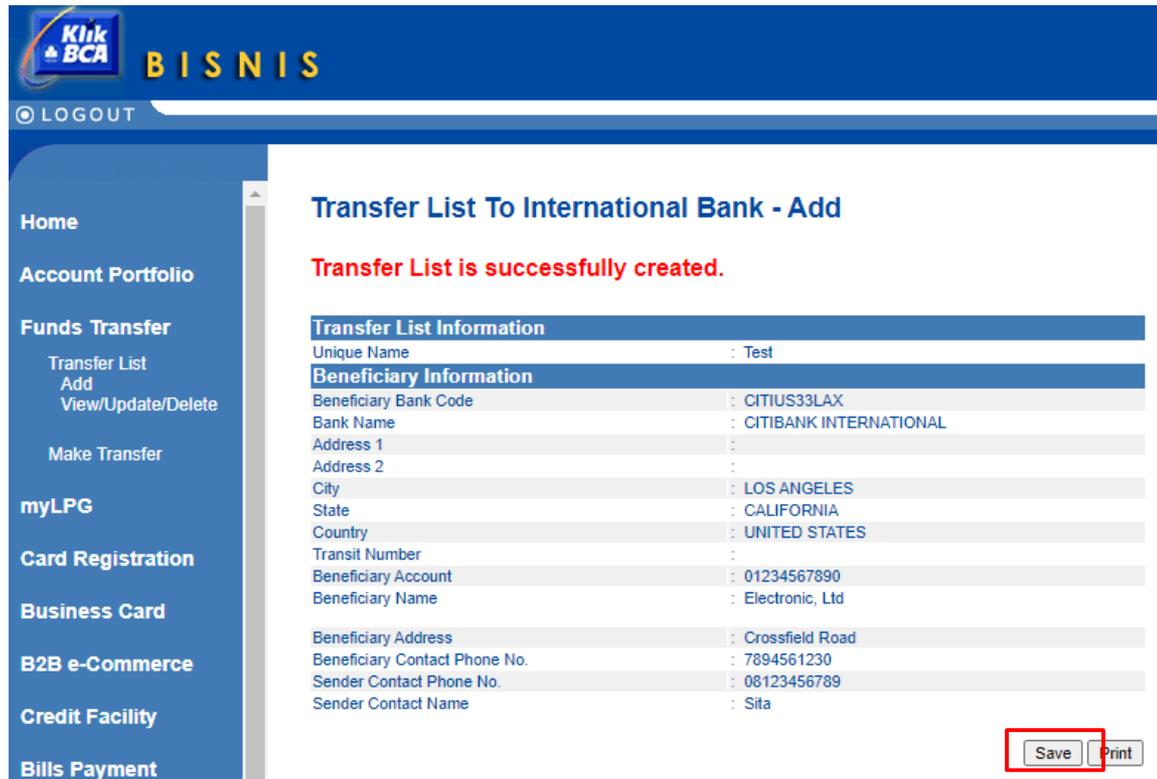
Transfer List Information	
Unique Name	: Test
Beneficiary Information	
Beneficiary Bank Code	: CITIUS33LAX
Bank Name	: CITIBANK INTERNATIONAL
Bank Address 1	:
Bank Address 2	:
City	: LOS ANGELES
State	: CALIFORNIA
Country	: UNITED STATES
Transit Number	:
Beneficiary Account	: 01234567890
Beneficiary Name	: Electronic, Ltd
Beneficiary Address	: Crossfield Road
Beneficiary Contact Phone No.	: 7894561230
Sender Contact Phone No.	: 08123456789
Sender Contact Name	: Sita

At the bottom right of the form, there are two buttons: 'Submit' (highlighted with a red box) and 'Back'.

PROCEDURE

Beneficiary Account Registration

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



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 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

*International Payment Specialist
International Banking Division*

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**

ATTACHMENT

Document Underlying

I. TRANSAKSI BERJALAN (CURRENT ACCOUNT)

A. Dokumen *Underlying* Transaksi yang Bersifat Final

1. Bukti kegiatan ekspor dan impor barang dan/atau jasa Indonesia, mencakup:
 - a. Pemberitahuan Impor Barang;
 - b. Pemberitahuan Ekspor Barang;
 - c. *letter of credit* dan perubahan *letter of credit*; dan
 - d. wesel.
2. Faktur pajak/*tax invoice* atas perdagangan barang dan jasa dan/atau kegiatan investasi.
3. Dokumen repatriasi dana untuk kepentingan pengampunan pajak.
4. Bukti penghasilan investasi dalam rupiah yang diperoleh antara lain berupa dividen dan kupon/bunga.
5. Dokumen yang memberikan informasi kebutuhan rupiah dan/atau valuta asing untuk tujuan remitansi atas penghasilan yang diterima pekerja asing ke penerima di negara asalnya.
6. Dokumen tagihan atau kewajiban pembayaran, mencakup:
 - a. *invoice* atau *commercial invoice* dengan syarat paling lama 3 (tiga) bulan sejak tanggal jatuh waktu;
 - b. nota debet (*debit note*) yang informasi di dalamnya dapat diverifikasi oleh Bank;
 - c. kontrak penjualan (*sales contract*) yang mencantumkan masa berlaku dan nominal kontrak;
 - d. *list of invoices* yang didukung oleh pernyataan dari Penduduk atau Bukan Penduduk mengenai:
 - 1) keabsahan *list of invoices*;
 - 2) tanggung jawab Penduduk atau Bukan Penduduk untuk mengadministrasikan *invoice* dimaksud; dan
 - 3) komitmen untuk menyediakan *invoice* apabila dibutuhkan oleh Bank.
7. Kontrak jasa konsultan antara Penduduk dan Bukan Penduduk.
8. Perjanjian royalti (*royalty agreement*) antara Penduduk dan Bukan Penduduk yang disertai dengan dokumen pendukung lainnya.
9. Risalah Rapat Umum Pemegang Saham dan/atau tambahan dokumen lain yang menggambarkan besarnya nominal rupiah dan/atau valuta asing dari dividen yang diterima.
10. Dokumen *Underlying* Transaksi lainnya yang bersifat final.

ATTACHMENT

Document Underlying

II. TRANSAKSI FINANSIAL (*FINANCIAL ACCOUNT*)

A. Dokumen *Underlying* Transaksi yang Bersifat Final

1. Bukti konfirmasi penjualan atau pembelian investasi portofolio, antara lain berupa *trade confirmation* yang disampaikan melalui Society for Worldwide Interbank Financial Telecommunication *message*, Reuters Monitoring Dealing System, atau Bloomberg ticket.
2. Perjanjian pembelian atau penjualan investasi instrumen keuangan oleh Bukan Penduduk di Indonesia atau oleh Penduduk di luar Indonesia.
3. Bukti kepemilikan investasi portofolio yang diterbitkan oleh pihak yang berwenang. Bank meminta pelaku transaksi di Pasar Valuta Asing bukti kepemilikan investasi portofolio (*portfolio investment*) paling sedikit 1 (satu) kali dalam 1 (satu) bulan.
4. Bukti kepemilikan saham pada investasi langsung antara lain berupa anggaran dasar perusahaan. Bank meminta pelaku transaksi di Pasar Valuta Asing bukti kepemilikan investasi langsung (*direct investment*) paling sedikit 1 (satu) kali dalam 1 (satu) bulan.
5. Dokumen kredit atau pembiayaan, berupa:
 - a. surat perjanjian kredit atau pembiayaan (*loan agreement*) atau dokumen terkait lainnya yang menunjukkan jadwal dan jumlah pembayaran; dan
 - b. bukti pencairan kredit, antara lain mutasi rekening dari kreditur kepada debitur, perintah transfer dana, seperti MT 103 dan formulir permohonan pengiriman uang yang telah divalidasi.
6. Dokumen *Underlying* Transaksi lainnya yang bersifat final.

ATTACHMENT

Document Underlying

III. TRANSAKSI MODAL (CAPITAL ACCOUNT)

1. Akta jual beli dan bukti kepemilikan Bukan Penduduk atas aset terkait dengan penjualan aset di Indonesia.
2. Dokumen *Underlying* Transaksi lainnya.

ATTACHMENT

Document Underlying

IV. KEGIATAN LAINNYA

1. Dokumen *Underlying* Transaksi untuk penyelenggara kegiatan usaha penukaran valuta asing bukan bank berupa jumlah neto jual kegiatan usaha penukaran valuta asing bukan bank kepada nasabah selama periode tertentu.
2. Bukti keikutsertaan nasabah dalam tender dan penyediaan jaminan/bank garansi dalam mata uang asing.
3. Surat permintaan penyeteroran dana atas transaksi tertentu yang dipersyaratkan oleh otoritas yang berwenang.
4. Perdagangan dalam negeri yang menggunakan surat kredit berdokumen dalam negeri.
5. Dokumen yang terkait dengan pembagian waris seperti bukti penjualan harta waris dan bukti hubungan keluarga dengan pemberi waris (seperti kartu keluarga) terkait dengan ahli waris yang telah menetap di luar negeri sebagai *permanent resident* (yang didukung dengan dokumen terkait).
6. Beban operasional dalam mata uang rupiah dari *representative office* badan hukum asing atau lembaga asing lainnya antara lain berupa pembayaran gaji dan tagihan rekening *utilities* (telepon, listrik, gas, air) baik berupa dokumen final maupun prakiraan.
7. Dokumen *Underlying* Transaksi lainnya.

*International Payment Specialist
International Banking Division*

Upload Business Document

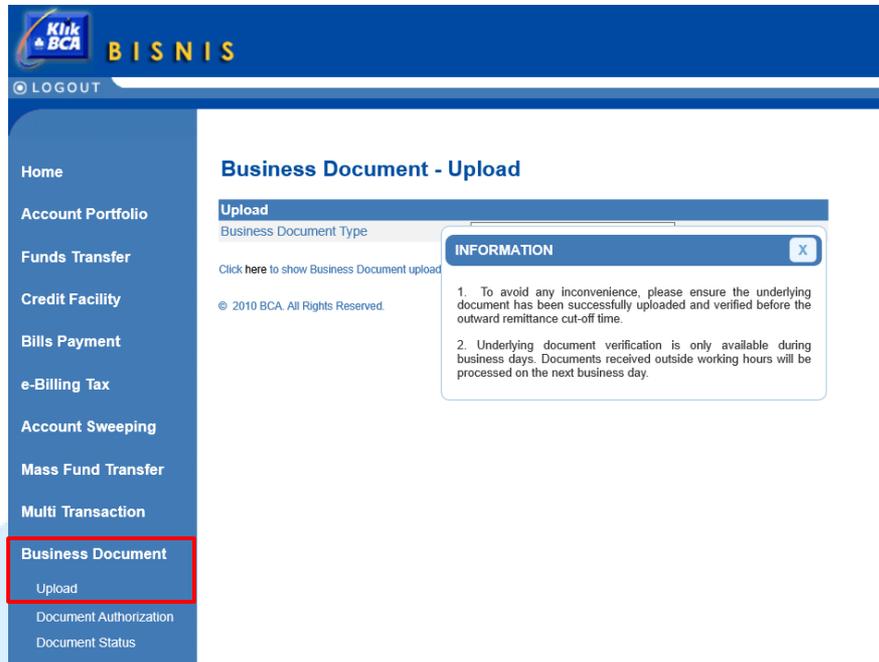


PROCEDURE

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



The screenshot shows the BCA Business Document Upload interface. The top navigation bar includes the BCA logo, the word "BISNIS", and a "LOGOUT" button. A left sidebar menu lists various services: Home, Account Portfolio, Funds Transfer, Credit Facility, Bills Payment, e-Billing Tax, Account Sweeping, Mass Fund Transfer, Multi Transaction, **Business Document** (highlighted with a red box), Upload, Document Authorization, and Document Status. The main content area is titled "Business Document - Upload" and features an "Upload" button and a "Business Document Type" dropdown. Below these is a link: "Click here to show Business Document upload" and a copyright notice: "© 2010 BCA. All Rights Reserved." An "INFORMATION" pop-up box is displayed, containing two instructions: 1. To avoid any inconvenience, please ensure the underlying document has been successfully uploaded and verified before the outward remittance cut-off time. 2. Underlying document verification is only available during business days. Documents received outside working hours will be processed on the next business day.

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

© 2010 BCA. All Rights Reserved.

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"/>
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.

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 : <input type="text"/>							
Upload Date : <input type="text" value="19/09/2020"/> -- <input type="text" value="19/09/2020"/> <input type="button" value="Show"/>							
Document Data							
Search : <input type="text"/>							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

*International Payment Specialist
International Banking Division*

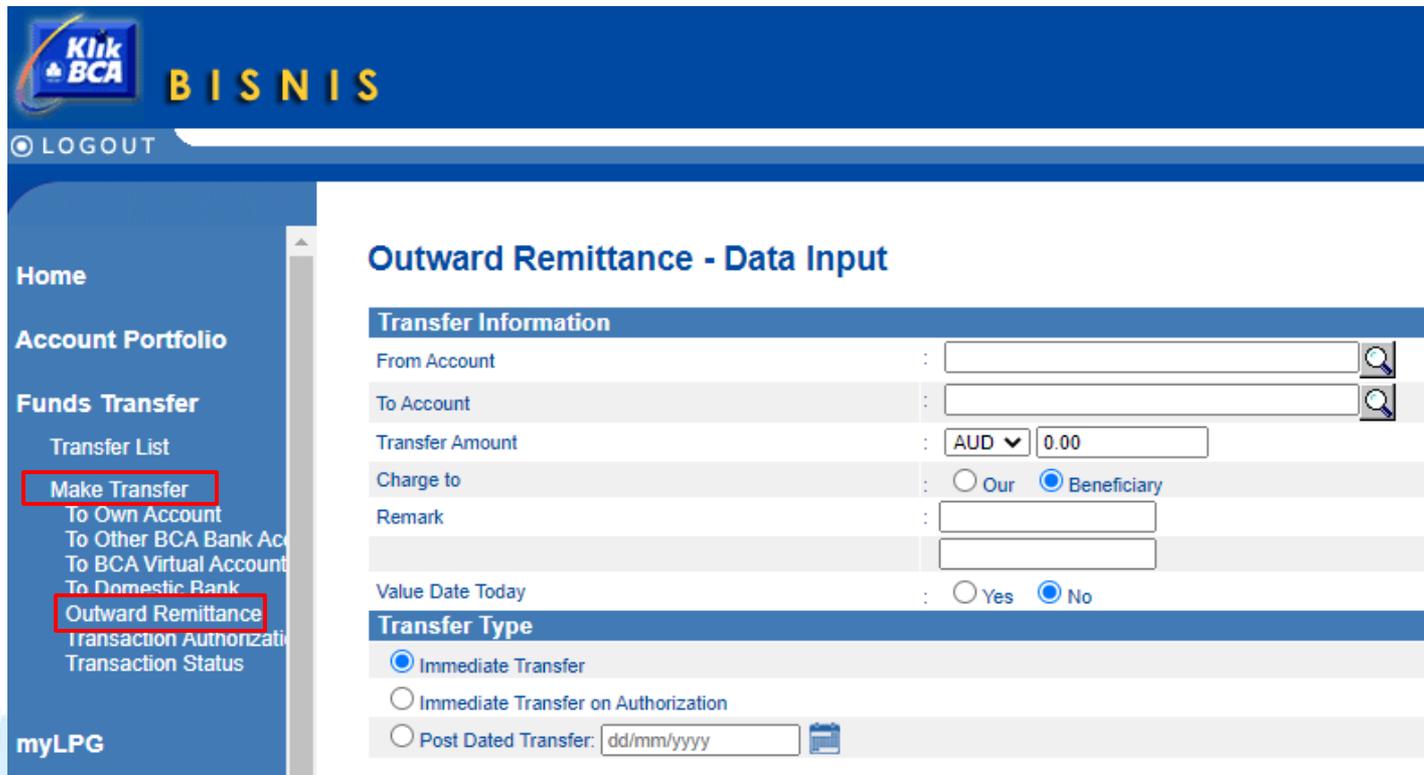
Funds Transfer



PROCEDURE

Funds Transfer

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



KIRK BCA 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

Outward Remittance - Data Input

Transfer Information

From Account :

To Account :

Transfer Amount : AUD 0.00

Charge to : Our Beneficiary

Remark :

Value Date Today : Yes No

Transfer Type

Immediate Transfer

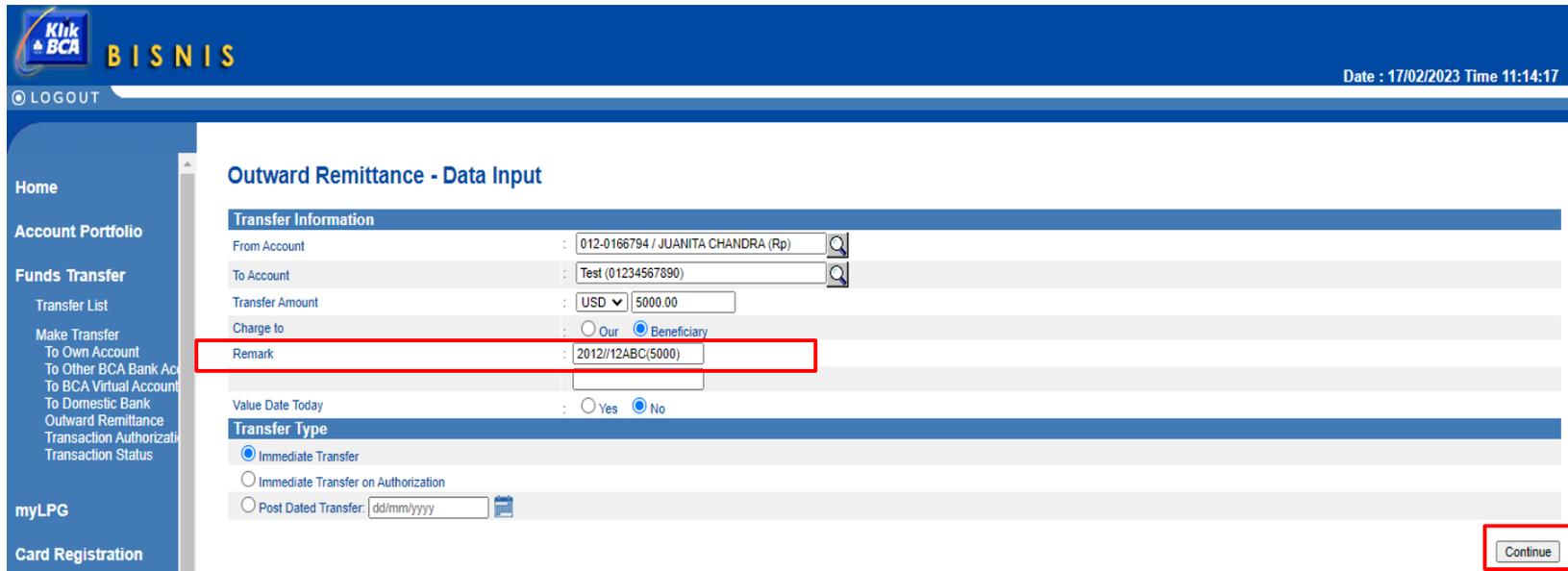
Immediate Transfer on Authorization

Post Dated Transfer: 

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	: <input type="radio"/> Our <input checked="" type="radio"/> Beneficiary
Remark	: 2012//12ABC(5000)
Value Date Today	: <input type="radio"/> Yes <input checked="" type="radio"/> No

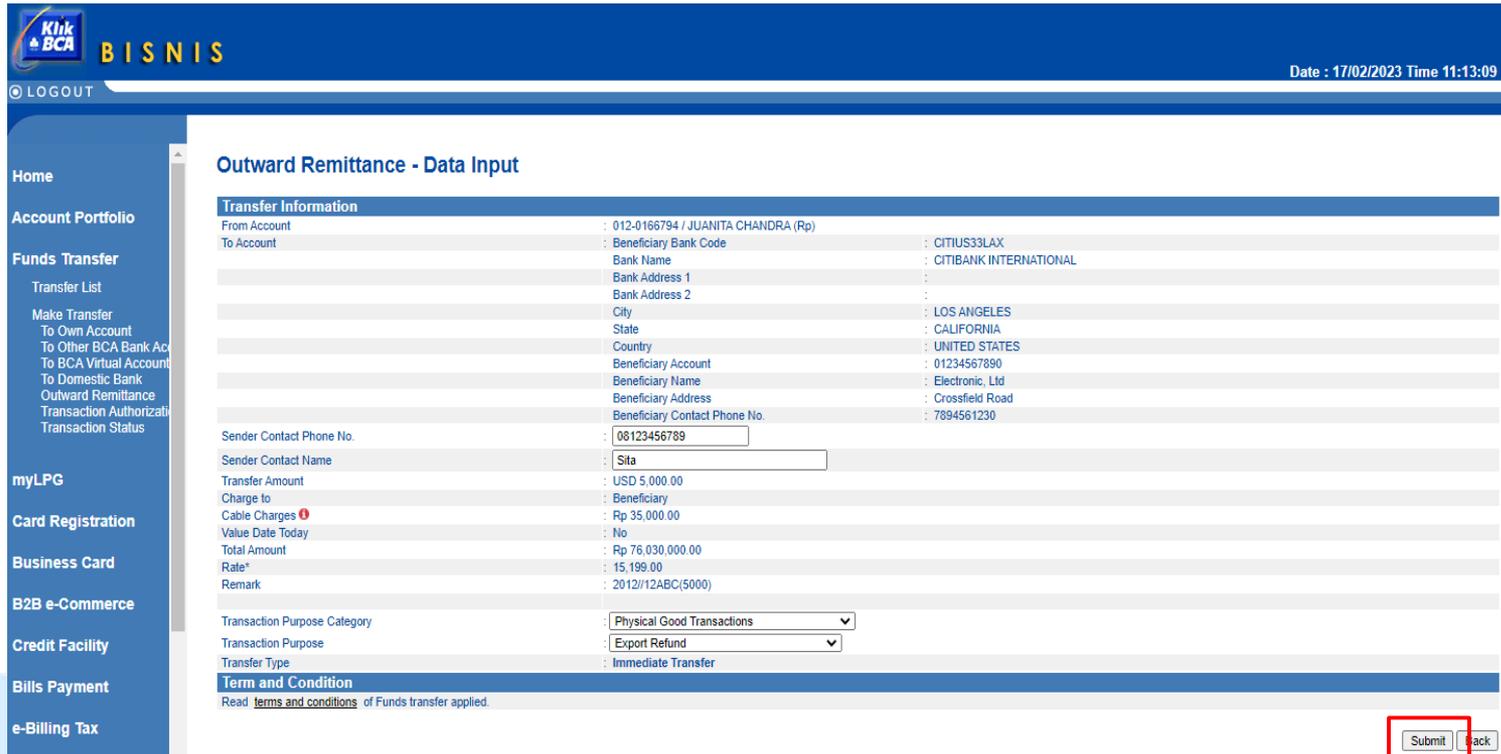
Transfer Type	
<input checked="" type="radio"/> Immediate Transfer	
<input type="radio"/> Immediate Transfer on Authorization	
<input type="radio"/> Post Dated Transfer: dd/mm/yyyy	

Continue

PROCEDURE

Funds Transfer

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



KLIK & BCA BISNIS Date : 17/02/2023 Time 11:13:09

LOGOUT

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.

PROCEDURE

Funds Transfer

4. 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 : <input type="text" value="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"

Klik BCA **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 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
- 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

*International Payment Specialist
International Banking Division*

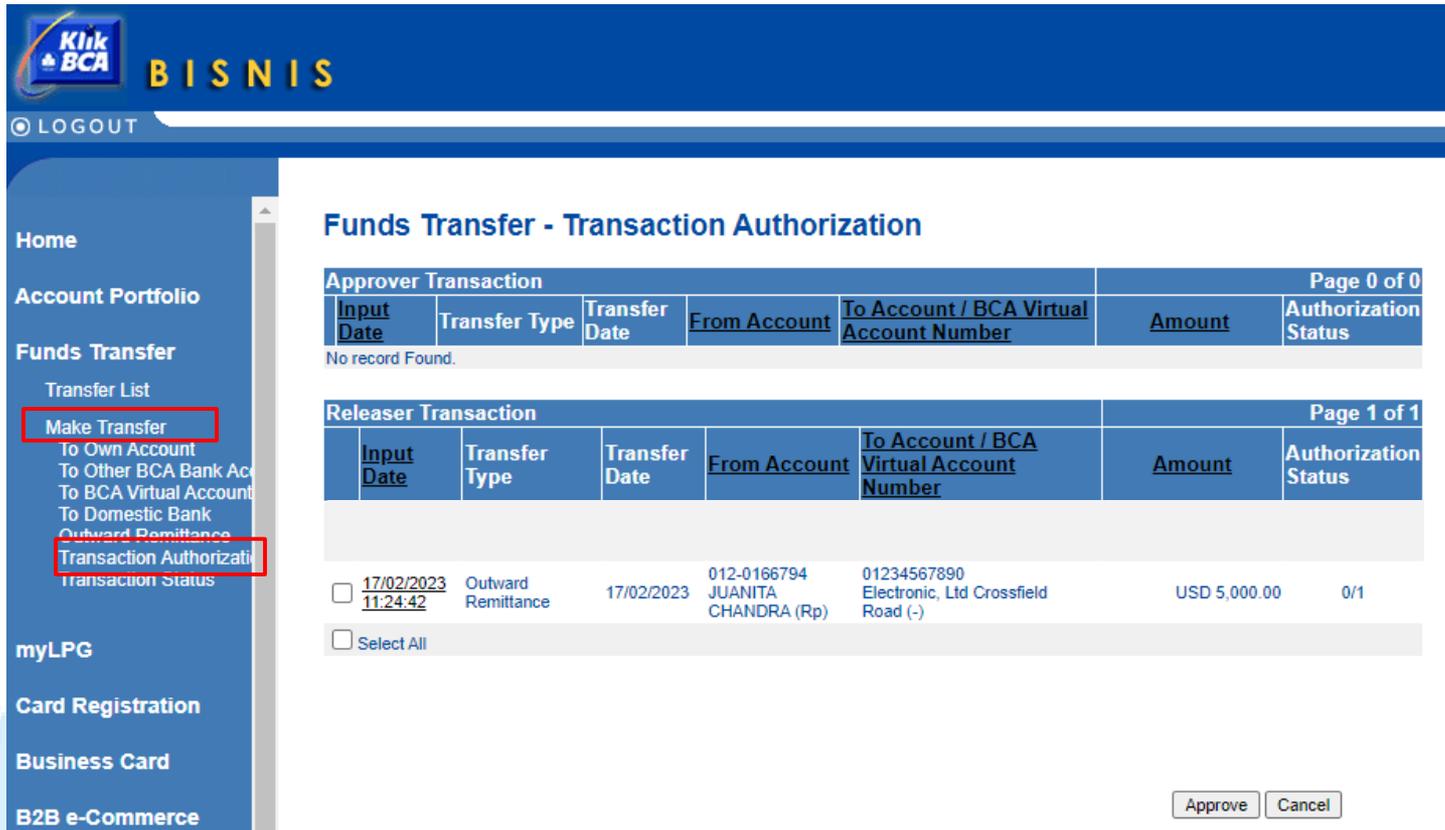
Funds Transfer – Transaction Authorization



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 shows the BCA Klik BISNIS web interface. The left sidebar contains a navigation menu with the following items: Home, Account Portfolio, Funds Transfer (with sub-items: Transfer List, Make Transfer, To Own Account, To Other BCA Bank Account, To BCA Virtual Account, To Domestic Bank, Outward Remittance, Transaction Authorization, and Transaction Status), myLPG, Card Registration, Business Card, and B2B e-Commerce. The 'Make Transfer' and 'Transaction Authorization' items are highlighted with red boxes. The main content area is titled 'Funds Transfer - Transaction Authorization' and displays two tables: 'Approver Transaction' and 'Releaser Transaction'. The 'Approver Transaction' table is empty, showing 'No record Found.' The 'Releaser Transaction' table contains one record for an Outward Remittance transaction on 17/02/2023 for USD 5,000.00. At the bottom right, there are 'Approve' and 'Cancel' buttons.

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.						

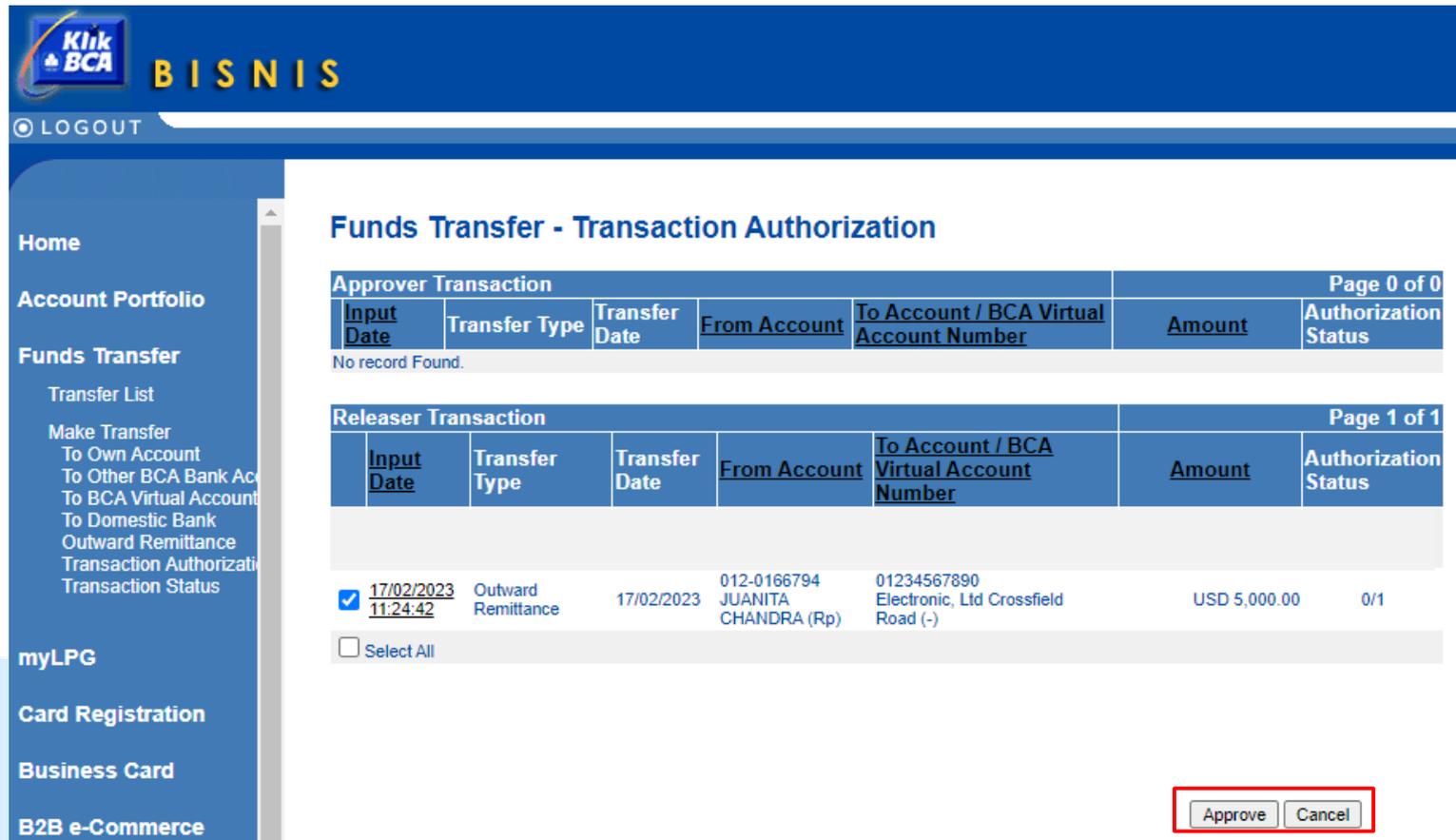
Releaser Transaction Page 1 of 1

Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Amount	Authorization Status
<input 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						

PROCEDURE

Funds Transfer – Transaction Authorization

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



The screenshot shows the 'Klik BCA BISNIS' interface. On the left is a navigation menu with options like Home, Account Portfolio, Funds Transfer, and myLPG. The main content area is titled 'Funds Transfer - Transaction Authorization' and contains two tables: 'Approver Transaction' and 'Releaser Transaction'.

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)

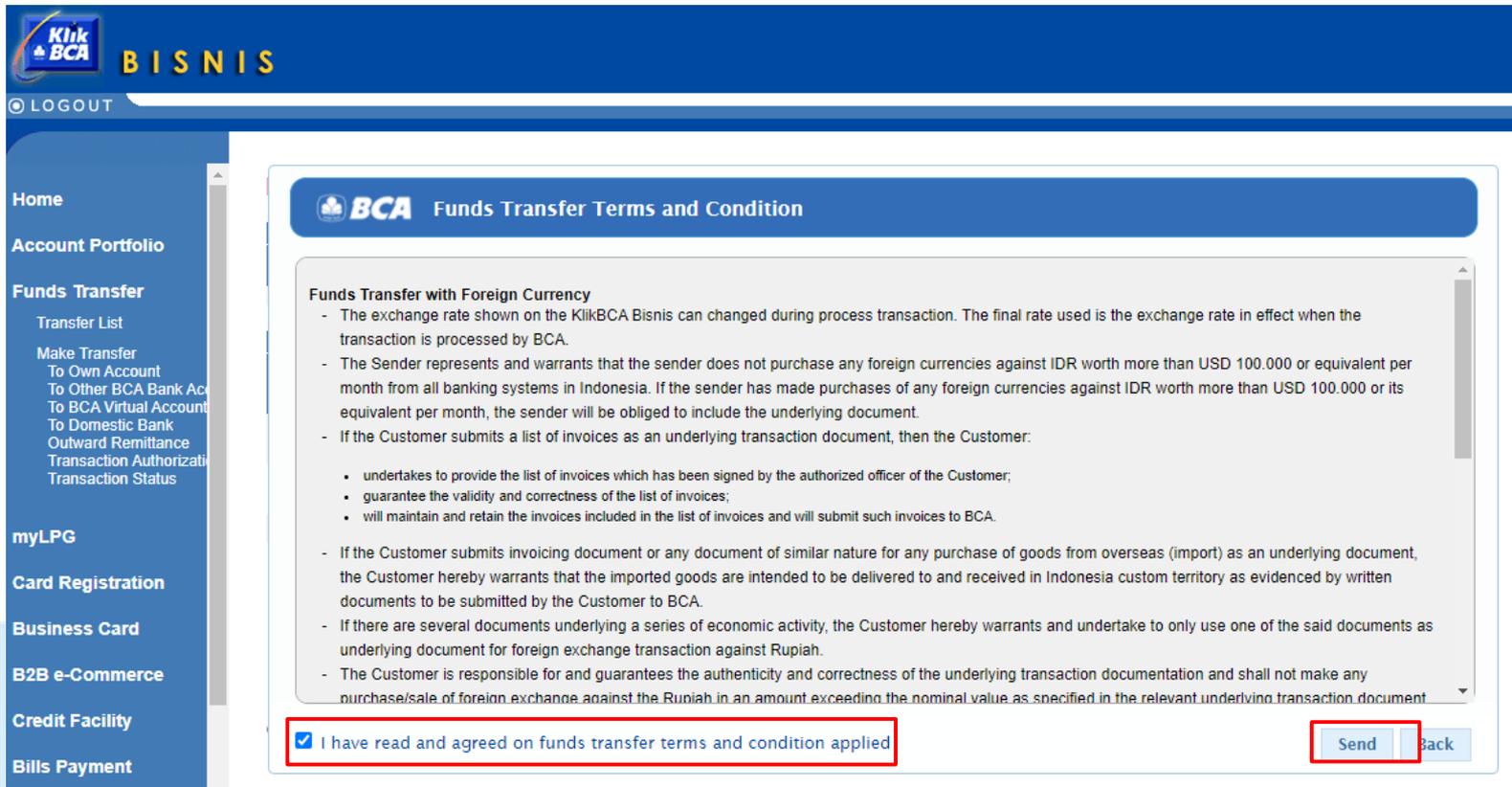
Input Date	Transfer Type	Transfer Date	From Account	To Account / BCA Virtual Account Number	Amount	Authorization Status
<input checked="" type="checkbox"/> 17/02/2023 11:24:42	Outward Remittance	17/02/2023	012-0166794 JUANITA CHANDRA (Rp)	01234567890 Electronic, Ltd Crossfield Road (-)	USD 5,000.00	0/1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

At the bottom right, there are two buttons: 'Approve' and 'Cancel', both highlighted with a red box.

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”**



Klik BCA 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

Credit Facility

Bills Payment

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.

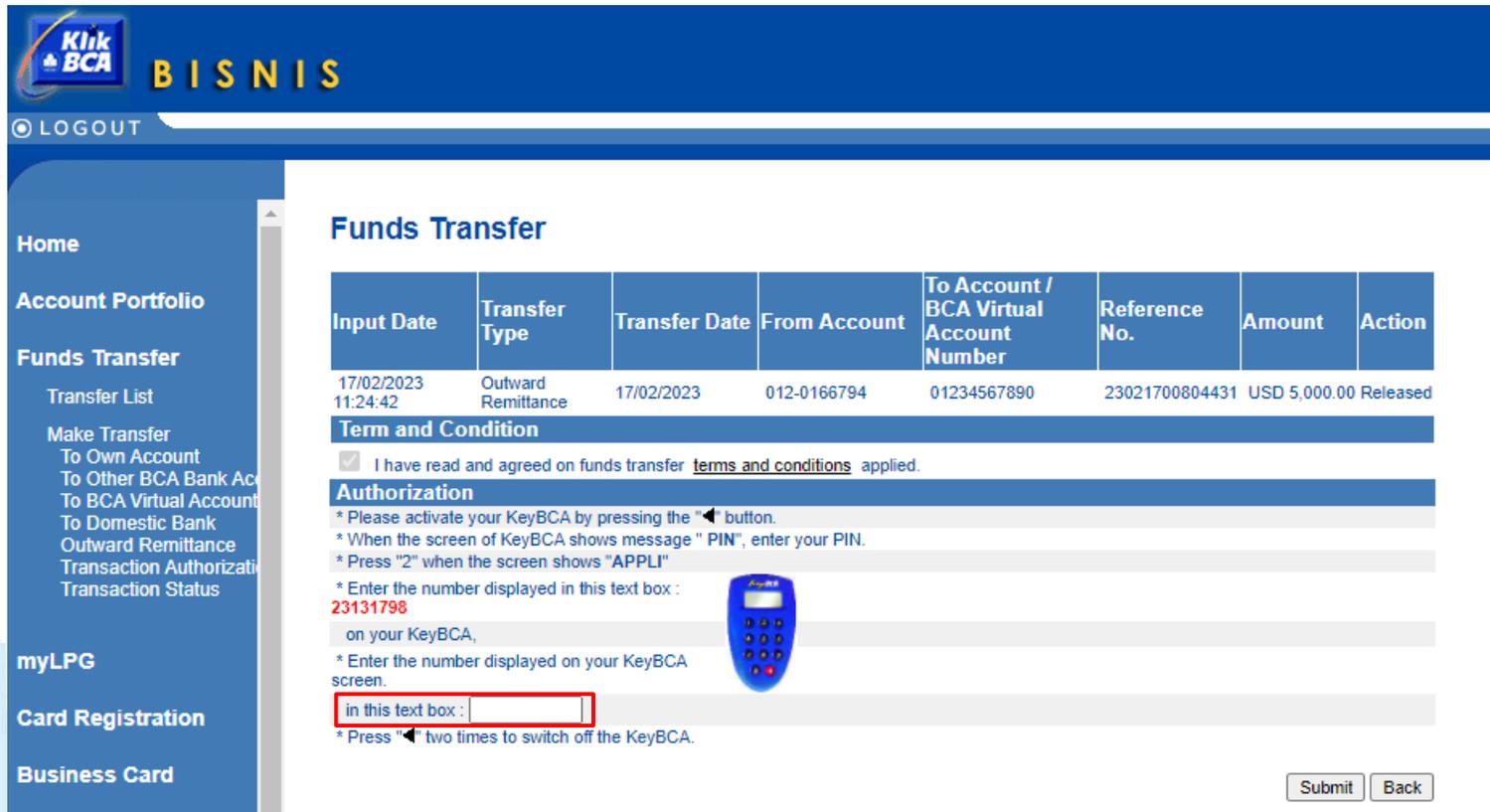
I have read and agreed on funds transfer terms and condition applied

Send Back

PROCEDURE

Funds Transfer – Transaction Authorization

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



Klik BCA 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.

Submit Back

*International Payment Specialist
International Banking Division*

Cut Off Time Value Today



CUT OFF TIME

Value Today

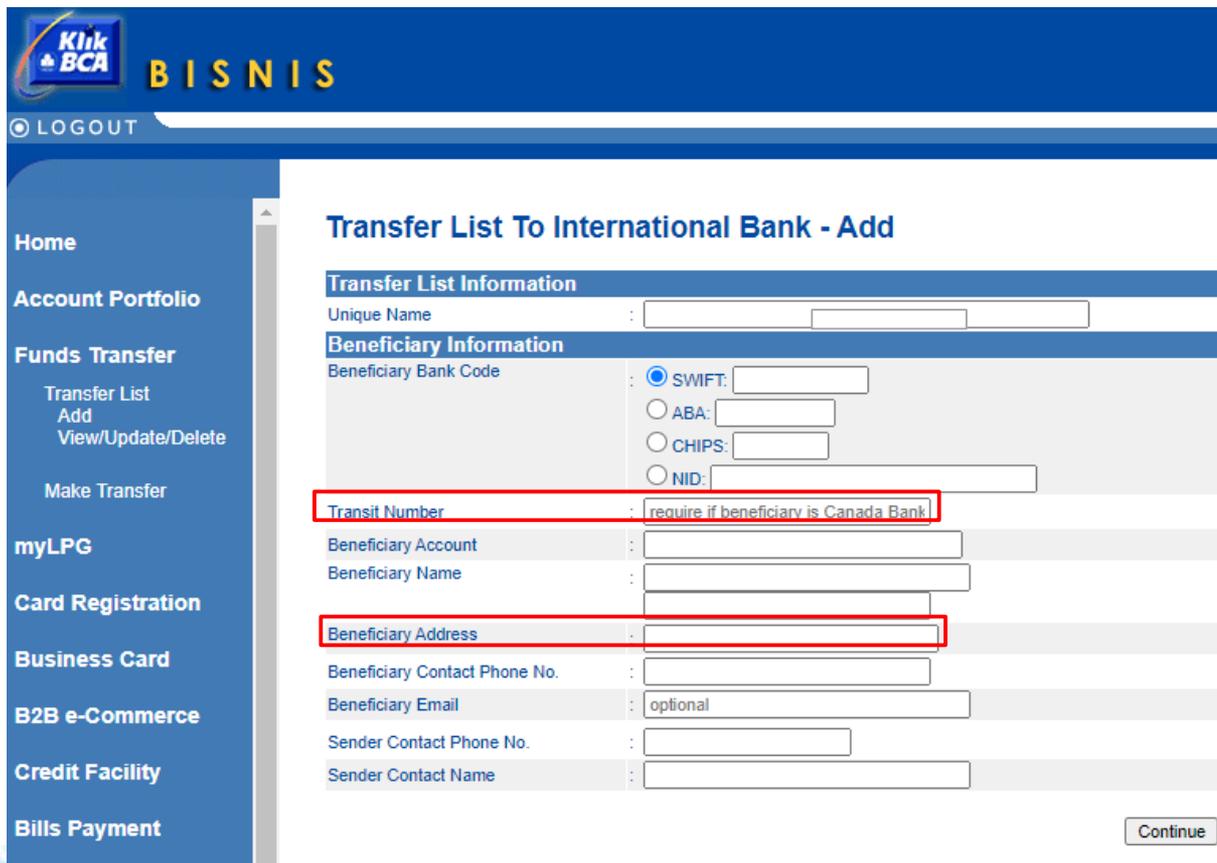
Currencies can be sent and received by beneficiary bank at the **same day** if transaction from KBB is done during a designated time span as the following table:

Currencies	Cut Off Time (WIB)
JPY	-
NZD	08.30 - 10.00
AUD	08.30 - 10.30
HKD, CNY, SGD, SAR	08.30 - 12.00
USD, CAD, EUR, GBP, CHF, SEK, DKK	08.30 - 15.00

Other Requirement

OR TO CANADA

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

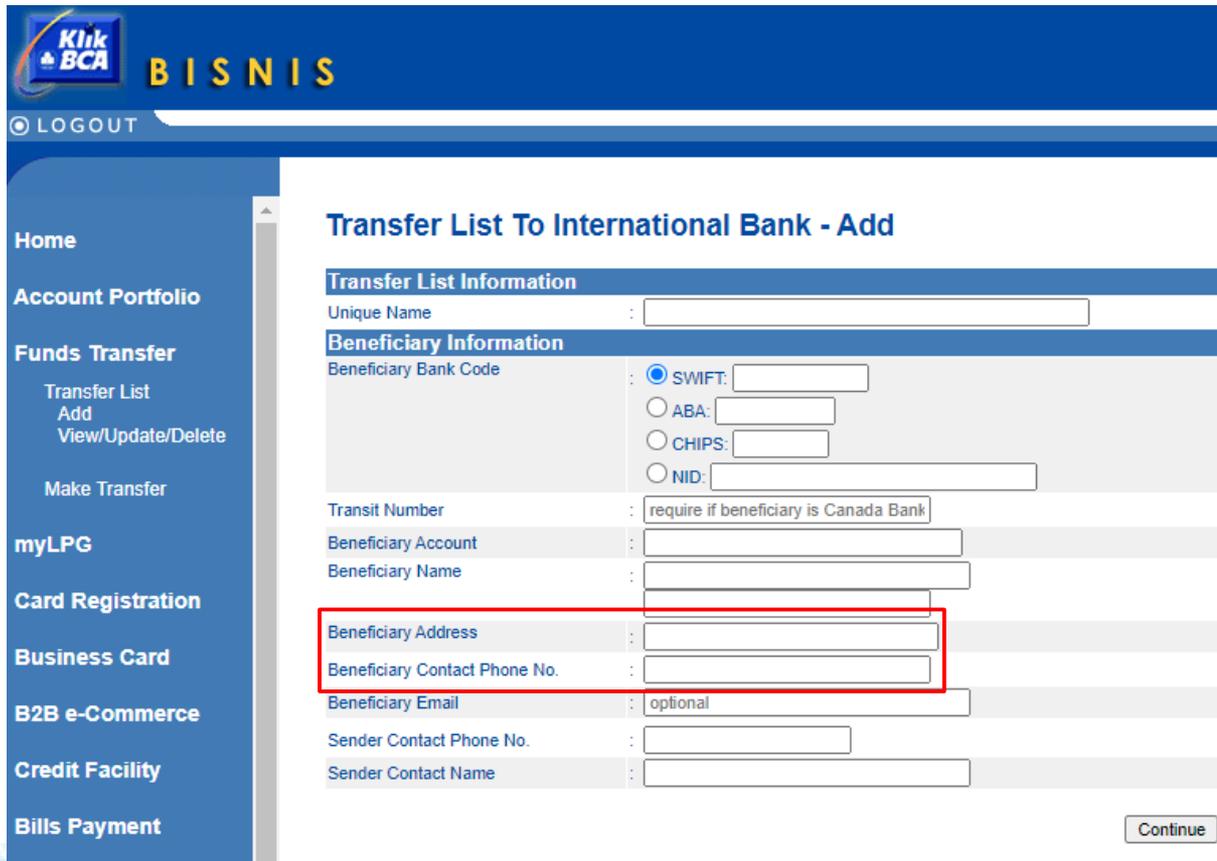
Outward Remittance:

- Transaction of **OR in any currency to Canada**

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

OR CNY & 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

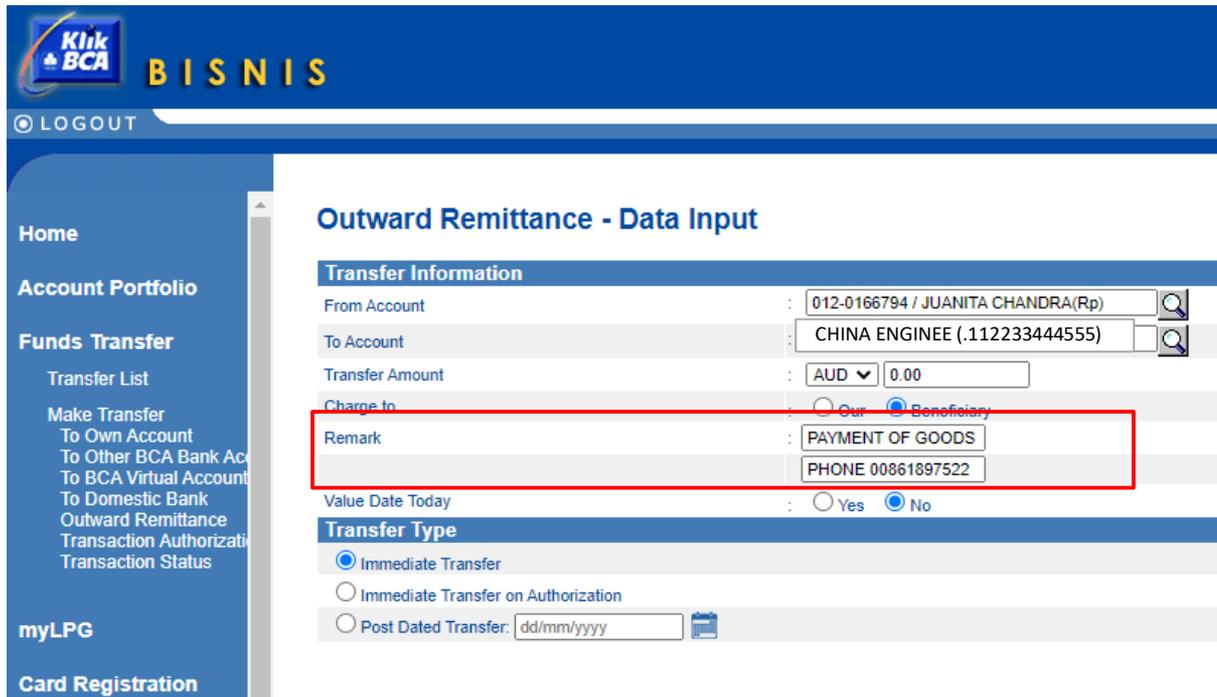
Foreign currency transaction:

- Transactions for **OR CNY to every country**
- Transaction for **OR in every currency to China**

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

OR CNY & OR TO CHINA

Additional Information at Funds Transfer Menu



Klik BCA BISNIS

LOGOUT

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

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
PHONE 00861897522

Value Date Today : Yes No

Transfer Type

Immediate Transfer

Immediate Transfer on Authorization

Post Dated Transfer: dd/mm/yyyy

Foreign currency transaction:

- Transactions for **OR CNY to every country**
- Transaction for **OR in every currency to China**

During foreign fund transfer is done, additional field “**News**” is required:

- Attach **purpose of payment**
- Attach **beneficiary phone number**, starting with the word “**PHONE**” before the telephone number

Other Requirement

Clearing Code and Other Requirement

NO	COUNTRIES	CODE TYPE	DESCRIPTION
1	America	ABA Routing Number (Wire Transfer)	-
2	Australia	BSB Number 6 characters	BSB Number information can be appended in Messages column at the transaction input page
3	Canada	Detailed Information "Travel Rule Regulation"	<ul style="list-style-type: none"> • Detail information of account number, full name, and complete address and receiver information • Address must include the information street name and number • Transit number (9 digit) is required
4	Chili	Chilean Tax ID (RUT)	<ul style="list-style-type: none"> • Format: alphanumeric (min. 7 digit, max. 9 digit) • Outward Remittance to Chile in Chilean Peso (CLP)
5	China	Detailed Address	<ul style="list-style-type: none"> • Detailed information of Beneficiary/Receiver (including City and Province) alongside with a reachable receiver's phone number • Detailed information of receiver bank address is optional

Other Requirement

Clearing Code and Other Requirement

NO	COUNTRIES	CODE TYPE	DESCRIPTION
6	Europe and Middle East	IBAN	IBAN Number information is appended into receiver account number
7	India	IFSC Code and POP Code	<ul style="list-style-type: none"> BIC Code of Receiver Bank is required IFSC Code Number & POP Code (purpose of payment) is mandatory to be appended in Messages column at the transaction input page Format: POP Prefix - Transaction Purpose, 12 Digit BIN, 10 Characters EKNP. e.g. POP Salary, BIN 123456789112, EKNP XXYYKZTZZZ
8	Kazakhstan	Purpose of Payment (POP) Code, Business Identification Number (BIN), Payment details (EKNP), and IBAN	POP Code Information, BIN, and EKNP is appended in order in Messages column at the transaction input page
9	Mexico	CLABE Number 18 characters	CLABE Number information is appended into receiver account number
10	Russia	VO Code or Purpose of Payment Code	<ul style="list-style-type: none"> VO Code or Purpose of Payment Code is appended in Message column at the transaction input page Format: VO + 5 digit numbers. e.g. VO12345