



Ringkasan Informasi Produk dan Layanan (RIPLAY) Personal BCA Virtual Account

Nama Penerbit	:	PT Bank Central Asia Tbk
Nama Produk	:	BCA Virtual Account
Mata Uang	:	<input type="checkbox"/> IDR <input type="checkbox"/> USD <input type="checkbox"/> SGD
Jenis Produk	:	Layanan Perbankan Elektronik
Deskripsi	:	BCA Virtual Account (BCA VA) adalah fasilitas yang diberikan kepada <i>Company Partner</i> untuk mengidentifikasi penerimaan dana dari pelanggannya dengan menggunakan nomor BCA VA.

Fitur Utama BCA Virtual Account:

Beri tanda "X" pada salah satu (kotak pilihan) yang sesuai

- Nomor BCA Virtual Account terdiri dari maksimal 23 digit angka, dimana 5 digit angka pertama merupakan kode yang diberikan oleh BCA sebagai kode pengenal *Company Partner*, dan digit angka berikutnya merupakan nomor yang dapat ditentukan oleh *Company Partner* sebagai pengenal transaksi pelanggan
- Tersedia tipe layanan yang dapat dipilih oleh *Company Partner* sesuai dengan kebutuhan, yaitu:
 - BCA Virtual Account**
Informasi nomor BCA Virtual Account beserta dengan tagihan (bila ada) dipersiapkan oleh *Company Partner*, yang kemudian diupload oleh *Company Partner* melalui KlikBCA Bisnis, ataupun sarana lainnya yang akan diinformasikan BCA.
 - BCA Virtual Account Online**
Company Partner wajib memiliki sistem yang terintegrasi secara *online* (24/7) dengan sistem BCA Virtual Account melalui jaringan internet atau jaringan lainnya, di mana sistem *Company Partner* menyediakan nomor BCA Virtual Account beserta dengan tagihan (bila ada).
- Mata uang transaksi BCA Virtual Account yang disediakan, yaitu IDR, USD*, dan SGD*
(* menyesuaikan kebutuhan nasabah dan analisis kesesuaian dari BCA.)

- Penerimaan transaksi BCA Virtual Account tersedia dalam 3 tipe tagihan, yaitu:

	Tipe Tagihan	Keterangan
<input type="checkbox"/>	Bill Fixed Amount	<i>Company Partner</i> menentukan nilai tagihan, dan transaksi hanya dapat dilakukan dengan nominal penuh (nominal yang sama).
<input type="checkbox"/>	Bill Variable Amount	<i>Company Partner</i> menentukan nilai tagihan, namun transaksi dapat dilakukan dengan nominal yang berbeda (lebih kecil ataupun lebih besar).
<input type="checkbox"/>	No Bill	<i>Company Partner</i> tidak menentukan nilai tagihan, sehingga transaksi dapat dilakukan dengan nominal sesuai kebutuhan.

- Transaksi BCA Virtual Account dapat dilakukan melalui:

- *e-channel* BCA (antara lain namun tidak terbatas pada ATM BCA, KlikBCA Individu, KlikBCA Bisnis, BCA mobile, myBCA, API BCA, EDC BCA*, dan channel lainnya yang akan diinformasikan BCA)
 - ATM BCA dengan sumber dana uang tunai*
 - Cabang BCA*
 - Sarana bank/institusi keuangan lain (BI-FAST/LLG/RTGS, *switching transfer online, inward remittance*)
 - Sarana pihak lain yang bekerja sama dengan BCA
- (* menyesuaikan kebutuhan nasabah dan analisis kesesuaian dari BCA.)

- Laporan transaksi BCA Virtual Account dapat diperoleh *Company Partner*, melalui:

- Menu Laporan BCA Virtual Account pada KBB
- Email*
- *Service Secure File Transfer Protocol (STFP)**
- *File Transfer Host to Host ERP Integration – HEI**

(* menyesuaikan kebutuhan nasabah dan analisis kesesuaian dari BCA.)

Biaya Transaksi:

Biaya transaksi adalah biaya yang dibebankan kepada *Company Partner* atas transaksi Virtual Account yang berhasil di-settle ke Company Partner. Besaran biaya disesuaikan dengan masing-masing *Line of Business* (LoB) dan ditambah dengan Pajak Pertambahan Nilai (PPN).

Manfaat BCA Virtual Account:

- Transaksi dapat dilakukan 24/7.
- Informasi keberhasilan transaksi diterima secara *realtime* untuk BCA Virtual Account *Online*.
- Kemudahan proses identifikasi dan rekonsiliasi tagihan/transaksi *Company Partner*.
- Terdapat laporan transaksi yang diterima nasabah baik melalui *e-channel* BCA atau sarana lainnya seperti email, SFTP, dan HEI (menyesuaikan kebutuhan nasabah dan analisis kesesuaian dari BCA) setiap hari.

Risiko:

- Kegagalan *upload* data tagihan akibat ketidaksesuaian format.
- Kegagalan transaksi akibat ketidaksesuaian format *messaging online*.*
- Ketidaksesuaian transaksi BCA Virtual Account akibat kelalaian pelaku transaksi, seperti salah nomor BCA Virtual Account.

- Terputusnya koneksi *online* (*connection time out*) antara BCA dengan *Company Partner* yang berpotensi terdapat selisih antara data transaksi *Company Partner* dengan laporan transaksi BCA Virtual Account.*

(* *khusus BCA Virtual Account Online*)

Persyaratan dan Tata Cara:

- *Company Partner* berbentuk badan usaha.
 - Memiliki rekening BCA atas nama *Company Partner* untuk kebutuhan *settlement*.
 - Memiliki fasilitas KlikBCA Bisnis.
 - Pengajuan dilakukan melalui cabang atau *relationship manager* dengan mengisi dan menyetujui Formulir Fasilitas BCA Virtual Account dan Ketentuan Fasilitas BCA Virtual Account PT Bank Central Asia Tbk*
- (* *menyesuaikan jenis layanan dan tipe settlement transaksi berdasarkan kebutuhan nasabah dan analisis kesesuaian dari BCA.*)
- *Company Partner* akan memperoleh Kode Perusahaan (*Company Code*) BCA Virtual Account.
 - Khusus BCA Virtual Account Online,
 - Melakukan *development, testing*, serta konfigurasi *network*.
 - Dapat menggunakan jasa IT Gateway yang sudah bekerjasama dengan BCA atau yang ditunjuk oleh *Company Partner* dan telah disetujui oleh BCA.
 - Mengisi Formulir dan Ketentuan Kerja Sama Fasilitas *Application Programming Interface (API)*.
 - Melakukan integrasi API dengan BCA.

Catatan:

Company Partner dapat mengajukan pertanyaan dan pengaduan atas layanan BCA Virtual Account melalui kantor cabang BCA, unit bisnis terkait atau melalui:

Hubungi Kami:

Halo BCA Bisnis : 1500998	
Email : halobca@bca.co.id	
WA : +628111500998	
Website : www.bca.co.id	

Media Sosial:

Facebook : GoodLife BCA	
Instagram : @goodlifebca	
Youtube : Solusi BCA	
X (Twitter) : @BankBCA	

Simulasi:

Berikut adalah simulasi biaya transaksi atas kerja sama BCA Virtual Account.

Company Partner dengan fasilitas BCA Virtual Account, pada satu hari terdapat 10 transaksi berhasil (*cut-off* mengikuti waktu batch BCA). Maka BCA akan mendebet rekening *Company Partner* sebesar biaya transaksi ditambah PPN dari biaya transaksi. Detail perhitungan biaya transaksi adalah sebagai berikut:

$$\begin{aligned} \text{total transaksi} & \quad \times \quad (\text{biaya transaksi} + \text{PPN}) \\ 10 \text{ transaksi} & \quad \times \quad (\text{biaya transaksi} + \text{tarif PPN dari biaya transaksi}*) \end{aligned}$$

(*sesuai ketentuan yang berlaku)

Informasi Tambahan:

- BCA akan melakukan *settlement*/pengkreditan dana hasil transaksi ke rekening *settlement*.
- *Company Partner* wajib menjelaskan cara bertransaksi kepada pelanggan.
- Biaya transaksi BCA Virtual Account akan didebet oleh BCA dari rekening *settlement* secara *bulk* untuk total/keseluruhan transaksi yang terjadi pada satu hari (*cut-off* mengikuti waktu *batch* BCA).
- BCA berhak menentukan minimal jumlah Transaksi dan/atau biaya Transaksi yang harus dipenuhi oleh *Company Partner* setiap bulannya yang akan diberitahukan oleh BCA kepada *Company Partner* dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku. Apabila *Company Partner* tidak mencapai minimal jumlah Transaksi dan/atau biaya Transaksi dimaksud, maka *Company Partner* tetap berkewajiban untuk membayar biaya Transaksi sejumlah batas minimal yang telah ditentukan tersebut.
- BCA berhak untuk menentukan pembatasan atas transaksi termasuk namun tidak terbatas pada pembatasan frekuensi dan/atau nominal transaksi yang dapat diterima nasabah maupun frekuensi dan/atau nominal transaksi yang dapat dilakukan melalui berbagai channel transaksi, yang akan diberitahukan oleh BCA dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.
- BCA tidak menerbitkan buku tabungan, kartu, atau bukti kepemilikan lainnya atas BCA Virtual Account.
- BCA berhak untuk mengubah manfaat, biaya, risiko, serta syarat dan ketentuan produk dan/atau layanan yang akan diberitahukan oleh BCA dalam bentuk dan melalui sarana apa pun sesuai ketentuan yang berlaku. Pemberitahuan tersebut akan dikirimkan 30 hari kerja sebelum efektif berlakunya perubahan.
- *Company Partner* dapat menerima penawaran produk lain dari pihak lain di luar BCA yang bekerja sama dengan BCA, jika *Company Partner* memberikan persetujuan kepada BCA untuk memberikan data *Company Partner* kepada pihak lain di luar BCA yang bekerja sama dengan BCA.
- *Company Partner* dapat menerima penawaran produk dan/atau layanan Bank dan produk dan/atau layanan pihak lain yang bekerja sama dengan BCA via sarana komunikasi pribadi, jika *Company Partner* memberikan persetujuan kepada BCA untuk menerima penawaran produk dan/atau layanan tersebut via sarana komunikasi pribadi.
- Informasi lain mengenai biaya, manfaat, dan risiko dapat diakses melalui *website* resmi BCA www.bca.co.id.

Disclaimer (penting untuk dibaca):

- *Company Partner* wajib memberikan dan menjamin ketersediaan akses dan/atau data pada *Company Partner* maupun penyedia jasa yang digunakan oleh *Company Partner* (jika ada) termasuk namun tidak terbatas pada *data center Company Partner*, *audit trail*, *log file system*, dan data transaksi, yang dibutuhkan BCA, pihak yang ditunjuk oleh BCA dan/atau otoritas pengawas perbankan untuk keperluan pemeriksaan tersebut di atas.
- *Company Partner* wajib memastikan kebenaran dan akurasi data BCA Virtual Account sebelum mengirimkan data dimaksud kepada BCA. Segala akibat yang timbul sehubungan dengan kekeliruan data yang diperoleh BCA dari *Company Partner* tersebut termasuk tapi tidak terbatas pada kesalahan nomor BCA Virtual Account serta nilai dan deskripsi kewajiban pelanggan menjadi tanggung jawab

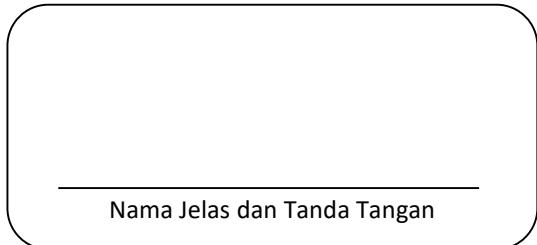
Company Partner sepenuhnya. *Company Partner* dengan ini membebaskan BCA dari segala macam tuntutan, gugatan, dan/atau tindakan hukum lainnya dari pihak manapun.

- *Company Partner* wajib menanggung segala kerugian yang timbul sehubungan dengan pelanggaran kewajiban *Company Partner* terhadap pelanggan.
- Apabila terdapat permintaan koreksi atau pengembalian dana (*refund*) dari pelanggan, Nasabah BCA, atau nasabah pihak lain melalui bank/institusi sumber dana/pihak lain yang bekerja sama dengan BCA atas transaksi yang telah dilakukan, maka BCA berhak mendebet rekening *settlement* untuk dikembalikan kepada pelanggan, Nasabah BCA, atau nasabah pihak lain melalui bank/institusi sumber dana/pihak lain yang bekerja sama dengan BCA yang mengajukan permintaan koreksi atau *refund* tersebut.
- BCA berhak menolak pengajuan BCA Virtual Account *Company Partner* apabila tidak memenuhi persyaratan dan peraturan yang berlaku.
- Atas pertimbangan tertentu, BCA berhak untuk menghentikan sementara atau membekukan penyediaan Fasilitas BCA VA dalam hal terdapat indikasi kecurangan, penyalahgunaan Fasilitas BCA VA, pelanggaran Ketentuan ini, adanya tindak pidana atau tindakan yang melanggar hukum lainnya.
- *Company Partner* telah membaca dan memahami layanan BCA Virtual Account sesuai Ringkasan Informasi Produk dan Layanan.
- Ringkasan ini hanya merupakan sarana informasi produk dan layanan bagi calon *Company Partner* yang tidak dimaksudkan sebagai penawaran resmi atas suatu produk dan/atau layanan.
- *Company Partner* harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui pendaftaran BCA Virtual Account dan berhak bertanya kepada pegawai BCA atau melakukan panggilan ke Halo BCA Bisnis di 1500998 atas semua hal maupun pengaduan terkait Ringkasan Informasi Produk dan Layanan.
- Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sejak tanggal cetak dokumen sampai dengan adanya perubahan terbaru Ringkasan Informasi Produk dan Layanan dimaksud.
- *Company Partner* wajib membaca, memahami, dan menyetujui dokumen pengajuan BCA Virtual Account

Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.

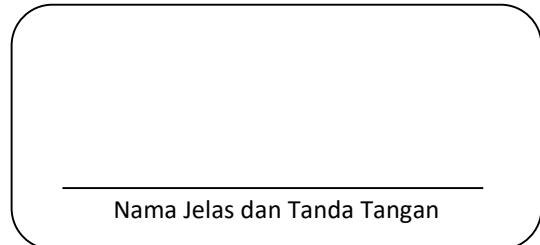
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Pegawai/Petugas yang Menjelaskan



Nama Jelas dan Tanda Tangan

Nasabah



Nama Jelas dan Tanda Tangan

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan

BCA berizin dan diawasi oleh Bank Indonesia

BCA merupakan peserta penjaminan LPS

Tanggal Cetak Dokumen

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Personal Product and Service Information Summary for BCA Virtual Account

Name of Issuer	:	PT Bank Central Asia Tbk
Name of Product	:	BCA Virtual Account
Currency	:	<input type="checkbox"/> IDR <input type="checkbox"/> USD <input type="checkbox"/> SGD
Type of Product	:	Electronic Banking Service
Description	:	BCA Virtual Account (BCA VA) is a facility provided to Company Partners, allowing them to identify funds received from their customers using the BCA VA number.

Main Features of BCA Virtual Account:

Please put an "X" for your option in (the appropriate box)

- The BCA Virtual Account number comprises a maximum of 23 digits, wherein the first 5 digits represent a code from BCA as the Company Partner's identifier, while the subsequent digits are numbers that can be determined by the Company Partner as the Customer's identifier.
- The Company Partner can select the following types of services based on their specific needs:
 - BCA Virtual Account**
Information on the BCA Virtual Account number as well as the amount due (if any) is prepared by the Company Partner and then uploaded by the Company Partner via KlikBCA Bisnis, or other facilities that will be notified by BCA.
 - BCA Virtual Account Online**
The Company Partner must have a system that is integrated online (24/7) with the BCA Virtual Account system via the internet or other networks. The Company Partner's system provides the BCA Virtual Account number as well as the amount due (if any).
- The currencies available for BCA Virtual Account transactions are IDR, USD*, and SGD*
(* based on the customer's preference and suitability analysis by BCA.)

- BCA Virtual Account transaction may come from 3 types of bills, namely:

	Type of Bill	Description
<input type="checkbox"/>	Fixed Amount Bill	The Company Partner determines the amount due, and the transaction can only be paid in full amount (the same amount).
<input type="checkbox"/>	Variable Amount Bill	The Company Partner determines the amount due, but the transaction can be paid in a different amount (either more or less than the amount due).
<input type="checkbox"/>	No Bill	The Company Partner does not determine the amount due, allowing the transaction to be paid in any amount according to the needs.

- BCA Virtual Account transactions can be made via the following:
 - BCA e-channels (including but not limited to BCA ATM, KlikBCA Individu, KlikBCA Bisnis, BCA mobile, myBCA, API BCA, EDC BCA*, and other channels that will be notified by BCA)
 - BCA ATM with the source of funds from cash*
 - BCA Branch*
 - Facilities of other banks/other financial institutions (BI-FAST/LLG/RTGS, switching transfer online, inward remittance)
 - Facilities of other parties in cooperation with BCA

(*based on the customer's preference and suitability analysis by BCA.)
- The BCA Virtual Account transaction reports can be obtained by the Company Partner via:
 - BCA Virtual Account Report Menu on the KBB
 - Email*
 - Secure File Transfer Protocol (SFTP) Service*
 - Host to Host ERP Integration (HEI) File Transfer*

(*based on the customer's preference and suitability analysis by BCA.)

Transaction Fees:

The Company Partner incurs a transaction fee for each Virtual Account transaction, paid upon successful completion by its customers (settled transaction). The fee amount is determined based on the Line of Business (LoB) including Value Added Tax (VAT)

Benefits of BCA Virtual Account:

- Transactions can be made 24/7.
- Real-time notification of successful transactions for BCA Virtual Account Online.
- Ease of identification and reconciliation of the Company Partner's bills/transactions.
- The customer receives daily transaction reports via BCA e-channels or other means such as email, SFTP, and HEI (*based on the customer's preference and suitability analysis by BCA*).

Risks:

- Failure in uploading the billing data due to an incorrect format.
- Transaction failure due to an incorrect online messaging format.*

- Discrepancies in the BCA Virtual Account transaction resulting from the transaction actor's negligence, such as entering an incorrect BCA Virtual Account number.
- Online connection disruption (connection timeout) between BCA and the Company Partner, potentially resulting in discrepancies between the Company Partner's transaction data and the BCA Virtual Account transaction report.*

(*for BCA Virtual Account Online only)

Requirements and Procedure

- The Company Partner must be a non-individual business entity.
- The Company Partner must have a BCA Account in the name of the Company Partner for settlement purposes.
- The Company Partner must have a KlikBCA Bisnis (KBB) facility.
- Submissions are made through the branch or relationship manager by filling in and agreeing to the Application Form for BCA Virtual Account Facility and Terms and Conditions for BCA Virtual Account Facility of PT Bank Central Asia Tbk
(*based on the customer's preference and suitability analysis by BCA.)
- The Company Partner will receive a BCA Virtual Account Company Code.
- For the BCA Virtual Account Online, the Company Partner must:
 - Conduct network development, testing, and configuration.
 - Be able to use the services of the IT Gateway that has entered into a cooperation arrangement with BCA or that is appointed by the Company Partner and approved by BCA.
 - Fill out the Application Form and Terms and Conditions for Cooperation on the Application Programming Interface (API) Facility.
 - Conduct an API integration with BCA.

Note:

The Company Partner can ask questions and lodge complaints via the following:

Contact Us:	Social Media:
Halo BCA Bisnis : 1500998	Facebook : GoodLife BCA
Email : halobca@bca.co.id	Instagram : @goodlifebca
WA : +628111500998	Youtube : Solusi BCA
Website : www.bca.co.id	X (Twitter) : @BankBCA

Simulation:

The Company Partner with the BCA Virtual Account Online facility in one day has 10 successful transactions (the cut-off follows BCA batch time). BCA will charge the Company Partner's account the applicable transaction fee rate plus VAT on the transaction fee). Details of transaction fee calculation are as follows:

$$\begin{array}{l} \text{total number of transactions} \times (\text{transaction fee rate} + \text{VAT}) \\ 10 \text{ transactions} \quad \times (\text{transaction fee rate} + \text{VAT of the transaction fee rate}) \end{array}$$

(*according to applicable provisions)

Additional information:

- BCA will credit the transaction funds to the settlement account.
- The Company Partner must explain to the Customer the ways of conducting transactions.
- The fee for BCA Virtual Account transactions will be debited by BCA from the settlement account in bulk for the total/all transactions that occur in one day (the cut-off follows BCA batch time).
- BCA has the right to determine the minimum number of Transactions and/or the minimum Transaction fee amount that must be fulfilled and paid by the Company Partner for each month, which will be notified by BCA to the Company Partner in any form and through any means according to the applicable law. If the Company Partner fails to reach the minimum number of Transactions and/or the minimum Transaction Fee amount, the Company Partner remains obligated to pay the stipulated minimum Transaction fee amount.
- BCA has the right to impose certain restrictions on transactions including but not limited to limits on the frequency and/or transaction amount that can be received by the customer as well as the frequency and/or transaction amount that can be conducted through various transaction channels, which will be notified by BCA in any form and through any means according to the applicable law.
- BCA does not issue any passbook, card, or other proof of ownership in relation to the BCA Virtual Account.
- BCA has the right to change the benefits, fees and charges, risks, including the terms and conditions for this product and/or service, and such change will be notified by BCA in any form and through any means in accordance with the applicable law. Notice shall be informed no later than 30 working days prior to the effective implementation of the changes.
- The Company Partner may receive offerings for other products from other parties outside of BCA that have entered into a cooperation agreement with BCA, if the Company Partner gives consent to BCA to provide the Company Partner's data to such other parties outside of BCA that have entered into a cooperation agreement with BCA.
- The Company Partner may receive offerings of Bank products and/or services and the products and/or services belonging to other parties that have entered into a cooperation agreement with BCA via personal communication channels, if the Partner gives consent to BCA to deliver such product and/or service offerings via personal communication channels.
- All other information regarding the fees and charges, benefits, and risks can be accessed through BCA's official website at www.bca.co.id.

Disclaimer (important to read):

- The Company Partner must provide and ensure the availability of access to and/or data held by the Company Partner and any service provider used by the Company Partner (if any) including but not limited to the Company Partner's data center, audit trail, log file system, and transaction data, as may be required by BCA, the party appointed by BCA and/or the banking supervisory authority for the audit purposes.
- The Company Partner must ensure the correctness and accuracy of the BCA Virtual Account data before providing such data to BCA. Any consequences arising in connection with the inaccuracy of the BCA Virtual Account data obtained by BCA from the Company Partner, including but not limited to any inaccuracy in the BCA Virtual Account number and amount as well as description of the

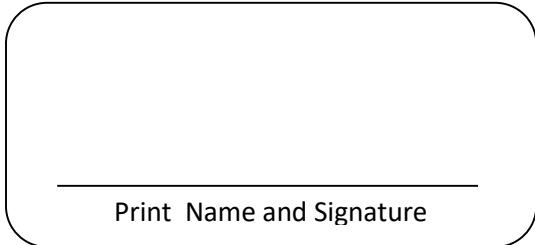
Customer's obligation, shall be the sole responsibility of the Company Partner. The Company Partner hereby holds BCA harmless against any claims, suits and/or any other legal actions from any party.

- The Company Partner is solely liable for any losses incurred in connection with a breach of the Company Partner's obligations to its Customers.
- If there is a request for a correction or refund from a customer, BCA's customer, or a customer of another party via a bank/funds source institution/another party in cooperation with BCA in respect of a transaction that has been made, BCA has the right to debit the settlement account to make the refund to the customer, BCA's customer, or customer of another party via a bank/fund source institution/another party in cooperation with BCA that has requested such correction or refund.
- BCA has the right to reject the application for Company Partner's application if it does not meet the applicable requirements and regulations.
- Under certain considerations, BCA has the right to temporarily terminate or suspend the BCA Virtual Account facility in the event of any indication of fraud, misuse of the BCA VA facility, violation of these Terms and Conditions, criminal act, or any other unlawful acts
- The Company Partner has read and understood the product and service of BCA Virtual Account according to the Personal Product and Service Information Summary.
- This summary is simply a means of providing product and service information for the prospective Company Partner and is not intended as an official offer for a product and/or service.
- The Company Partner must carefully read this Product and Service Information Summary before deciding to register for the BCA Virtual Account facility and may contact BCA's employee or call Halo BCA Bisnis at 1500998 to inquire about all matters or file complaints about the Product and Service Information Summary.
- The information contained in this Product and Service Information Summary shall take effect as of the printing date of this Product and Service Information Summary until the issuance of its latest update.
- The Company Partner must read, understand, and accept the BCA Virtual Account application documents.

This summary has been adjusted to align with the laws and regulations in force including regulations of the Financial Services Authority.

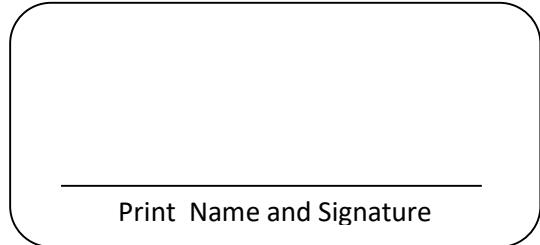
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Employee/Officer Providing the Explanation



Print Name and Signature

Company Partner



Print Name and Signature

BCA is licensed and supervised by the Financial Services Authority

BCA is licensed and supervised by the Bank of Indonesia

BCA is a member of the LPS insurance scheme

Printing Date

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