

Business Document Feature for Outward Remittance via KlikBCA Bisnis

Terms and Conditions

Underlying Document for Foreign Currency Transaction via KlikBCA Bisnis

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 equivalent USD 100,000.
 - b) Source of fund in Foreign Currency for Outward Remittance transaction, and the amount of each transaction is equivalent 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**
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 Conditions

Underlying Document for Foreign Currency Transaction via KlikBCA Bisnis

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 Conditions

Underlying Document for Foreign Currency Transaction via KlikBCA Bisnis

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.

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.

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.

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.

IV. KEGIATAN LAINNYA

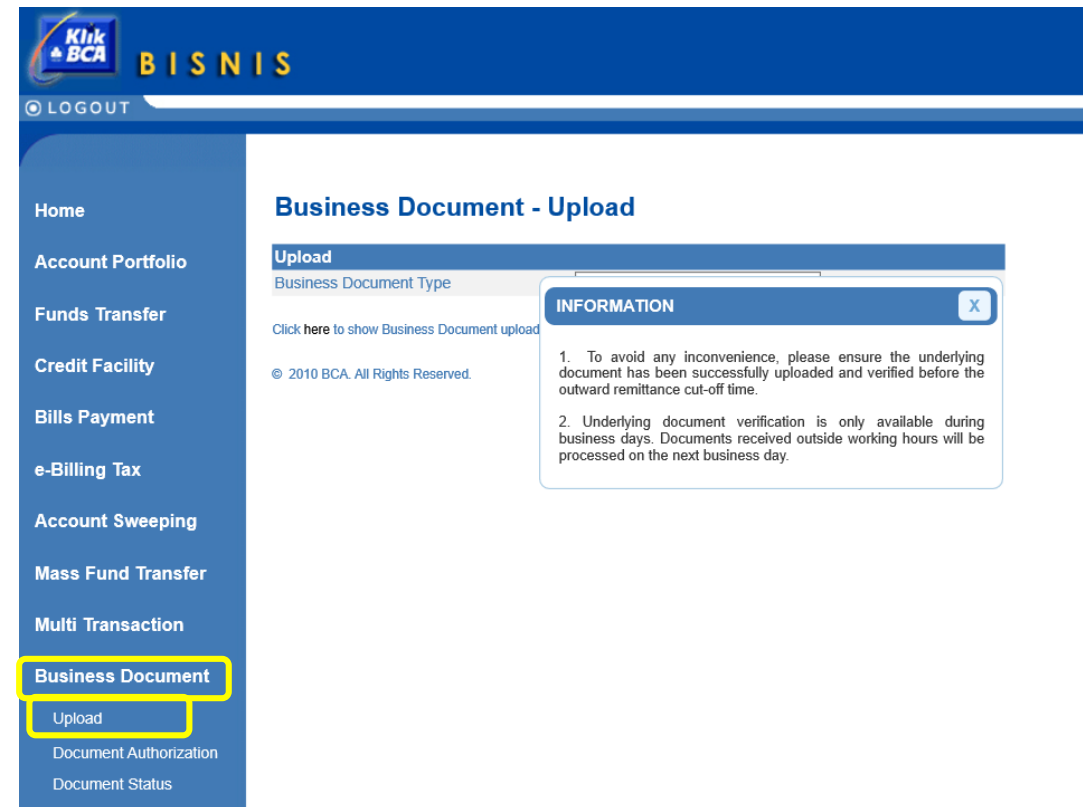
1. Dokumen *Underlying* Transaksi untuk penyelenggara kegiatan usaha penukaran valuta asing bukan bank berupa jumlah neto jual kegiatan usaha penukaran valuta asing bukan bank kepada nasabah selama periode tertentu.
2. Bukti keikutsertaan nasabah dalam tender dan penyediaan jaminan/bank garansi dalam mata uang asing.
3. Surat permintaan penyetoran 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.

1. UPLOAD UNDERLYING DOCUMENTS THROUGH KLIKBCA BUSINESS

1.1 Login to KlikBCA Bisnis home page. Select “**Business Document**”

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

Select “**Upload**” menu to show the following page options. Please close information pop-up window to continue transactions.



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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Business Document - Upload

Upload

Business Document Type

Underlying Document

Underlying Document Information

Sender Account :

Transfer List : Outward Remittance

Beneficiary :

Document Type : Invoice

Document Number :

Document Amount : USD

Document Date : dd/mm/yyyy

Document Due Date : dd/mm/yyyy

Document :

1.2 Select business document type: “**Underlying Document**”

1.3 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.
- 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 to other bank's account (Outward Remittance)
- 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**”

1.4 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

1.5 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](#)

2. DOCUMENT AUTHORISATION



2.1 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

2.2 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.

3. OUTWARD REMITTANCE TRANSACTION

3.1 Outward Remittance is available in menu: Fund Transfer → Make Transfer → Outward Remittance.
Customers should fill out all information for outward remittance transaction


BISNI

Tanggal : 19/09/2019 Jam 17:28:07

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Outward Remittance - Data Input

Transfer Information

From Account :
To Account :
Transfer Amount : AUD
Charge to : ☐ Our ☒ Beneficiary
Remark :
Value Date Today : ☐ Yes ☒ No

Transfer Type

☒ Immediate Transfer
☐ Immediate Transfer on Authorization
☐ Post Dated Transfer:

Click [here](#) to show outward remittance information

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INFORMATION

1. There are some changes that are required to be completed in the transfer list menu for outward remittance transaction to:

- China or CNY: The beneficiary's address and phone number.
- Canada: The transit number (clearing code) and beneficiary's address.

Please update and complete your transfer list data on the menu:
Transfer List - View/Update/Delete - Outward Remittance

Please ignore this information if you have updated the transfer list.

2. For import payment transactions, please add the SiMoDIS format in the Message field


SiMoDIS Format: /2012//Invoice Number(Paid Amount)

3. Purpose of payment must be included in the remark field

Continue

3.2 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	:

3.3 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 <input type="button" value="v"/> 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 > >>

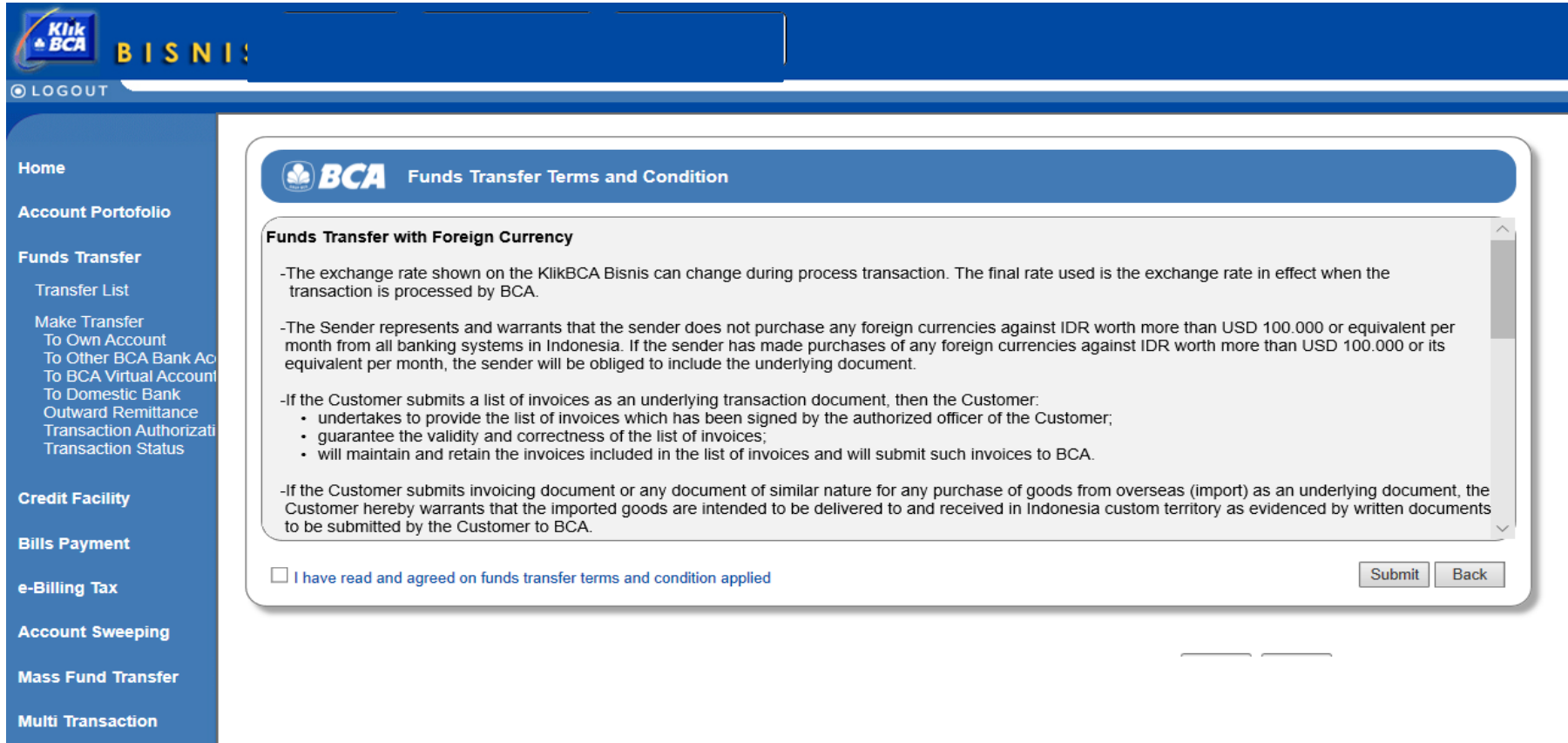
Notes:

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 :

3.4 At the “Authorize Transaction” menu, please read and agree on the Fund Transfer Regulation to release the current transaction. Click “**Submit**”



The screenshot displays the KlikBCA Bisnis web interface. The top header features the KlikBCA logo and the word "BISNIS". Below this is a navigation menu on the left with options: Home, Account Portfolio, Funds Transfer (selected), Credit Facility, Bills Payment, e-Billing Tax, Account Sweeping, Mass Fund Transfer, and Multi Transaction. The main content area is titled "Funds Transfer Terms and Condition" and contains a section for "Funds Transfer with Foreign Currency". This section lists several terms and conditions regarding exchange rates, foreign currency purchases, and documentation requirements. At the bottom of the terms section, there is a checkbox labeled "I have read and agreed on funds transfer terms and condition applied". To the right of this checkbox are two buttons: "Submit" and "Back".

KlikBCA 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

Credit Facility

Bills Payment

e-Billing Tax

Account Sweeping

Mass Fund Transfer

Multi Transaction

BCA Funds Transfer Terms and Condition

Funds Transfer with Foreign Currency

- The exchange rate shown on the KlikBCA Bisnis can change during process transaction. 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.

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

Submit Back