



BCA

Senantiasa di Sisi Anda

User Guide KlikBCA Bisnis



Solutions for Your Business Needs

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1 Getting Started



KlikBCA Bisnis aims to provide easier and more accessible solutions for your business banking transactions online, by using your own electronic devices that has been connected to the internet. You can set multiple accounts as source of funds and perform various corporate banking transactions such as: Account Information, Credit Card Information, Bank Transfers to BCA Account, Other Domestic Banks, Outward Remittance, and Virtual Account, Transact in Bulk, Bills Payment (Tax, BPJS, and others), Payroll, Management of Business Debit Cards, Credit Facilities, and Other Transactions.

KlikBCA Bisnis is a practical, safe and easy internet banking service.

Practical

You can immediately carry out banking transactions and control your companies and business banking finances wherever you are, directly through your personal computer or mobile devices therefore eliminating the needs to come to BCA branches

Safe

To secure your transactions, KlikBCA Bisnis is equipped with a VPN (Virtual Private Network) and KeyBCA token. The VPN connection secures your access to the KlikBCA Bisnis Website and protects your personal computer communication channels when connected to the BCA network. Meanwhile, the KeyBCA token generates an one time password (OTP) that changes every time you log in and make a transaction.

Easy

KlikBCA Bisnis is a user-friendly banking application. We recommend that you read this guidebook to make it easy for you to use the KlikBCA Bisnis internet banking service.



Registration

Customers can access KlikBCA Bisnis after registering by:

- Visit or contact the nearest BCA/Corporate Branch Office/Relationship Manager (RM)
- Bring Supporting Documents:
 - Articles of Association or Bylaws (organizational customers)
 - Identity Documents of the KlikBCA Business Owner and identity documents of the user to be registered
- Filling out and signing the Riplay, Form, and Terms of KlikBCA Bisnis
- Registering the account used as the main account and operation account. Accounts with the status of "guardian" or "custodian" cannot be registered.
- Registering credit cards issued by BCA for Credit Card Report, Credit Card Transaction, BCA Credit Card Billing Features.

After a successful registration of KlikBCA Bisnis at BCA Branch, you will get:

1 CorporateID

KlikBCA Bisnis Corporate ID is a unique ID Identification that consists of 10 alphanumeric characters assigned to each user of KlikBCA Bisnis upon approval of their application.

2 User ID

- a. KlikBCA Bisnis User ID is an identity given to each user used to access KlikBCA Bisnis. One Corporate ID can consist of one or more KlikBCA Bisnis UserIDs, depends on KlikBCA Bisnis customer's transaction authorization model.
- b. Each User ID consists of 6 to 12 alphanumeric characters and is unique per corporate ID
- c. User ID is permanent and if you want to change the User ID then, you can delete the old User ID, including the keyBCA associated with that user, and then request a new User ID and keyBCA. For "Single Authorization" KlikBCA, this process must be completed at a BCA branch, while for "Multi-Authorization" it can be done through a Sysadmin.
- d. The following are the types of User ID access rights available on the KlikBCA Bisnis based on their roles:



User ID	Permission Rights
Maker	Make/ initiate a transaction.
Approver*	Transactions checking by approving or rejecting transactions that has been made by the user Maker.
Releaser	Provide instructions to execute transactions (transaction authorization) for transactions that have previously been created by the Maker and approved by the Approver.
System Administrator*	Responsible as the back office of the company, provided in 2 main users: Sysadmin 1 - Configure transaction workflow. - Set User ID limits - Create new User IDs in KBB. - Configure account settings and features that can be accessed by users. - Register designated transfer destination accounts - Configure credit facilities that can be accessed by users. Sysadmin 2 - Authorize transactions that have been created by Sysadmin 1.

*Only available in KlikBCA Bisnis with Multi Authorization type

3 KeyBCA Token

The KeyBCA token can be used to generate an OTP (One Time Password) generated by **KeyBCA token** in order to access KlikBCA Bisnis or to authorize financial transactions on KlikBCA Bisnis

4 KeyBCA PIN

The first time activation code for the KeyBCA token will be sent to the connected email address that has been previously registered as the corporate email on your KlikBCA Bisnis account. If you have not received the email containing the activation code, please contact BCA Branch Office or Halo BCA immediately to request resend of the KeyBCA activation code email.



How to Change KeyBCA Token PIN (for the first time):

1. Set KeyBCA PIN (For the first time)

After receiving the KeyBCA token, you will be prompted to change the KeyBCA PIN by following these steps:

- Press the “◀” Button.
- **The KeyBCA screen will display:** _____PIN
- Enter the KeyBCA PIN that you have previously received from BCA

*Additional Instructions:

Use The “◀” Button to make corrections, if you enter the wrong number.

- **The KeyBCA screen will display:** _____PIN
- Re-enter your KeyBCA PIN again (6 digits).
- **The KeyBCA screen will display:** _____PIN CONF
- Enter your new KeyBCA PIN again, if the new KeyBCA PIN entered is correct, the KeyBCA screen will display:
APPLI -
- To turn off the KeyBCA, press the “◀” Button.

2. Change KeyBCA Token PIN (for subsequent changes)

The steps you can take to change your KeyBCA Token PIN for subsequent changes are as follows:

- Activate your KeyBCA by pressing the “◀” button.
- Enter your current KeyBCA PIN.
- The KeyBCA screen will display: APPLI -
- Press and hold the “◀” button until the KeyBCA screen displays:
_____PIN CONF
- Re-enter your new KeyBCA PIN again (6 digits).
- The KeyBCA screen will display:
_____PIN CONF
- Enter your new KeyBCA PIN again.
- If the entered KeyBCA PIN is correct, the KeyBCA screen will display:
NEW PIN CONF
- After a few moments, the KeyBCA screen will display:
APPLI -
- Press the “◀” button to turn off your KeyBCA.
- If the entered KeyBCA PIN is incorrect, the KeyBCA screen will display:
FAIL PIN CONF
- After a few moment, the KeyBCA screen will display:
_____NEW PIN
- You can repeat the process of changing your KeyBCA PIN.



Accessing KlikBCA Bisnis through secured web based VPN

To secure your transactions, KlikBCA Bisnis is equipped with a **VPN (Virtual Private Network)**. VPN protects communication channels between customer devices and BCA servers.

KlikBCA Bisnis can be accessed through KlikBCA website at www.klikbca.com and select Internet Banking Bisnis. Then you will be redirected to VPN web based with details as follow:

- 1 Input your CorpID dan UserID, without any spaces
- 2 Enter the Appli 1 OTP (One Time Password) generated from KeyBCA token
- 3 Discover more information about KlikBCA Bisnis services
- 4 Our services channel that you can contact regarding questions or problems about KlikBCA Bisnis

BCA
KlikBCA Bisnis
VPN Secure Connection

Username
CorporateID UserID (tanpa spasi)

Password
KeyBCA Appli 1

LOGIN

Jika Anda belum memiliki fasilitas KlikBCA Bisnis, silakan akses Informasi KlikBCA Bisnis atau hubungi:

Halo Layanan
KlikBCA Bisnis
1500777

Email
halobca@bca.co.id

Twitter
@HaloBCA

For your own security and convenience while doing your business banking transactions with KlikBCA Bisnis, here are some recommendations:

- Always keep the confidential information of your Corporate ID, User ID and KeyBCA token responses
- Use compatible devices, networks and latest browsers
- Regularly clear your browsers' cache

Getting Started



Log in page KlikBCA Bisnis

After successfully passing through the VPN webpage, you will be directed to the KlikBCA Bisnis log in page with the details as follow:

- 1 Corporate ID consists of 10-digit alphanumeric combinations.
- 2 User ID may consist of a combination of 6 - 12 alphanumeric characters
- 3 Response token KeyBCA Appli 1

2 Services Available



Here are the types of services available in KlikBCA Bisnis:

1. Account Portfolio

- Account summary that includes balance information which also can be downloaded in HTML and CSV format

Informasi Rekening - Informasi Saldo

Daftar Rekening

123-1234567 / ANDHIKA PUTRA (Rp) 888-1234567 / Andhika Giro 123 (Rp)

Kirim

Informasi Rekening - Informasi Saldo

Rekening Giro	
Nomor Rekening	: 123-1234567
Nama Rekening	: ANDHIKA PUTRA
Mata Uang	: Rp
Cabang BCA	: KCU THAMRIN
Plafon	: 0.00
Saldo Saat Ini	: 555,000.00
Blokir	: 0.00
Setoran Kliring Belum Efektif	: 0.00
Saldo Siap Pakai	: 555,000.00

Simpan Cetak Kembali Inquiry

Keterangan
*Saldo Siap Pakai = Saldo Saat Ini - Blokir + Plafon
© 2010 BCA. Hak cipta dilindungi undang-undang.

b. Individual and Bulk Account Statements

Individual Account Transaction Inquiry Information:

Informasi Rekening - Mutasi Rekening

No. rekening :
Nama :
Periode : 10/09/2022 - 10/10/2022
Kode Mata Uang : Rp

Tgl	Keterangan	Cabang	Jumlah	Saldo
12/09	TRSF E-BANKING CR 09/10 95031 AUD	0000		
12/09	TRSF E-BANKING CR	0000		
12/09	TRSF E-BANKING DB 1209IFTSCYWS95051 50000.00	0000		
19/09	TRSF E-BANKING CR 1609IFTSCYWS95051 10000.00	0000		

Saldo Awal :



Bulk Account Statement:

Informasi Rekening - Mutasi Rekening Bulk

Data Rekening

Cari Data: Cari

Nomor Rekening	Jenis Rekening
☐ 123-0000000 / ANDHIKA PUTRA (Rp)	Rekening Tabungan
☐ 123-0000000 / ANDHIKA PUTRA (Rp)	Rekening Giro

Menampilkan 1 hingga 2 dari 2 data

Periode dan Format Mutasi

Periode: Format:

Informasi Download

Cari:

Tanggal Request	Nomor Rekening
27 Oct 2022 08:46:23	123-0000000 / ANDHIKA PUTRA(IDR)
27 Oct 2022 08:46:11	123-0000000 / ANDHIKA PUTRA(IDR)
27 Oct 2022	123-0000000 / ANDHIKA

Refresh

Tgl Mutasi: 10 Data

Status: Berhasil

Download

c. Customer Portfolio Report

The types of reports that can be accessed and downloaded from the Customer Portfolio Report are:

1. The Customer Portfolio Report is a monthly report on the products held by customers at BCA. For financial products, the account data included in the Customer Portfolio Report includes:
 - account information of KlikBCA Bisnis Customer, both accounts registered under the customer's KlikBCA Bisnis; and
 - joint account information owned by KlikBCA Bisnis Customer.
2. Tax Supporting Document, consisting of:
 - Withholding Tax Certificate, a document issued by BCA as evidence of Tax (PPH) deductions on interest income and/or other income received by KlikBCA Bisnis Customer in relation to products own by KlikBCA Bisnis Customer at BCA.
 - Customer Financial Information Report is an annual report provided by BCA for customers and can be used as reference for reporting their Annual Tax Return (SPT).

Period	Tax Supporting Document that available
Monthly	Withholding Tax Certificate Monthly
Yearly ≤ 2024	Withholding Tax Certificate Yearly
Yearly ≥ 2025	Customer Financial Information Report Yearly

d. e-Statement

g. BCA Card Transaction

j. Payment Report

e. Debit BCA Report

h. BCA Card Billing Statement

k. Report MT940



2. Fund Transfer

a. Transfer to Own Account

Fund transfers that allows you to do transactions among your own registered BCA acco

b. Fund transfers to other BCA Accounts

A service to transfer funds to other BCA accounts.

c. Transfer to BCA Virtual Accounts

A service to transfer funds to registered BCA virtual accounts.

d. Transfer to Other Domestic Bank Accounts

Fund transfers to other domestic bank accounts in Indonesia, under the Indonesian Rupiah (IDR) curren

Type of Service	Service Hours
LLG	Release data maximum at 15.30 WIB, if you wish to have it processed on the same day
RTGS	
Online (Switching/Host to Host)	24 hours every day
BI-FAST	

e. Outward Remittance Transaction

Fund transfers to other bank accounts, from domestic to foreign bank accounts using foreign currencies

Additional Notes:

- Fund transfer made in different currencies will use the exchange rate applicable at BCA
- Transfers conducted vis LLG, RTGS, and Outward Remittance service will be processed under the following conditions:
 - If the effective transaction date falls on a business day, the transaction will be processed on the same business day;
 - If the effective transaction date falls on a public holiday, the transaction will be processed on the next business day
- For Interbank transfer transactions to domestic or overseas banks, recurring transactions cannot be performed via KlikBCA Bisnis

3. B2B Pertamina*

Payments and transactions usage by Pertamina customers for Pertamina products or services. This feature is host-to-host connected to Pertamina through KlikBCA Bisnis.



4. MyLPG*

Management tools for LPG agent customers to manage LPG cylinder prices, monitor real-time sales and download sales report history.

5. Card Registration (Fleet)

Management of Fleet cards facility that allows you to manage your companies payments of transportation services (toll, parking fee and petrol).

6. Business Card

Business Debit Card management that provides convenience for you to manage your companies financial activities, such as managing cash inflows and outflows, both internally and externally to the value chain of the companies in the form of rewards/ loyalty to your customer's partners.

7. B2B e-Commerce*

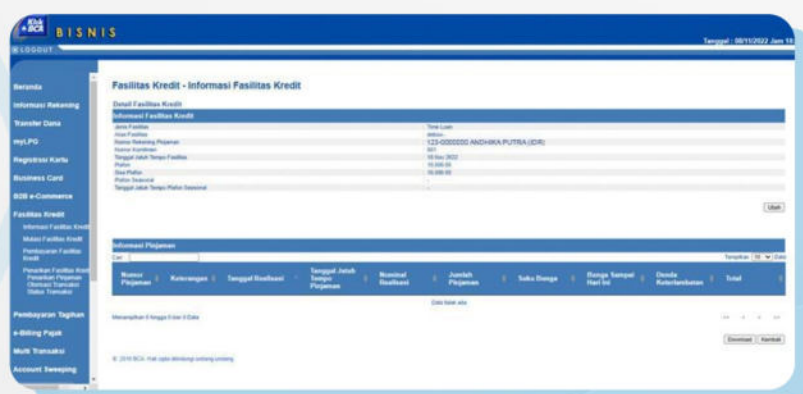
A B2B e-commerce payment management transactions available for companies that have partnered with BCA.

8. Distributor Financing

Debtors businesses fulfillment in a form of distributor financing credit cooperation scheme between BCA and Principals.

9. Credit Facilities

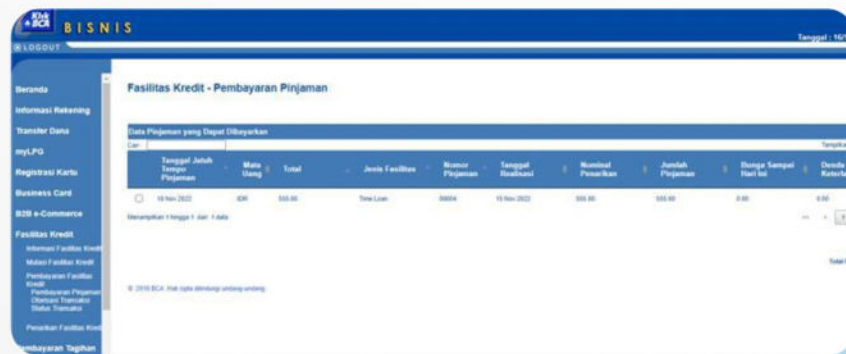
Credit Facility Information



A service used to obtain information related to working capital loans such as Time Loan, Local Credit, Installment Loan, Investment Credit, Trust Receipt, and Export Credit, including detailed information on credit limit, maturity date, disbursement date, interest rate, and late payment penalty.



Credit Facility Payment



- Service that facilitate credit payment for Time Loan Revolving, Time Loan Increasing Notes, and Trust Receipt, whether the loan is due or not yet due.
- This service can only be used to make loan payments under your own name and using your registered operational account.
- Bill payment instructions may be created on any calendar day, subject to the cut-off time determined by BCA
- Bill payment for future dates are not allowed (postdated)

Credit Facility Mutation

Fasilitas Kredit - Mutasi Fasilitas Kredit

Informasi Mutasi

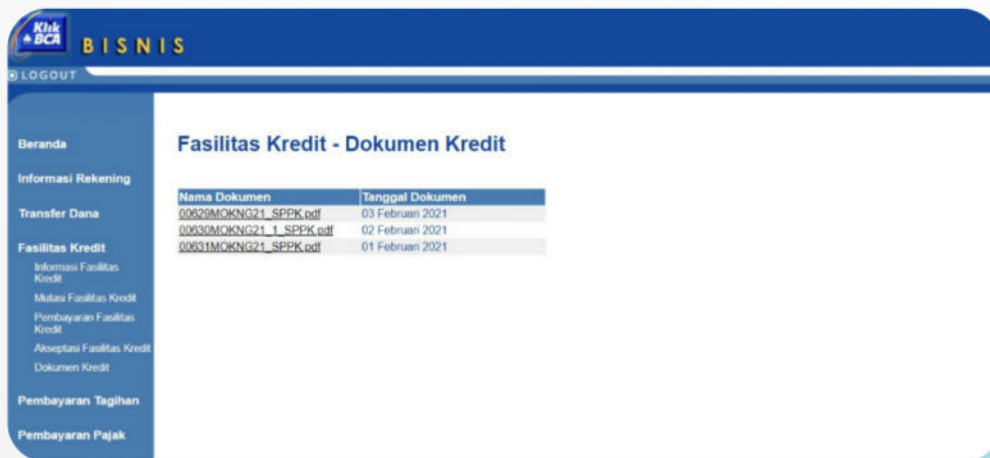
Nomor Rekening Pinjaman : 546-78564132
 Nama : JONO
 Jenis Fasilitas : Time Loan Increasing Notes
 Mata Uang : IDR

Tanggal Transaksi	Jenis Transaksi	Nomor Faktur	Tanggal Jatuh Tempo	Suku Bunga	Nominal Transaksi	Jumlah
11 Sep 2019	Pinjaman	2000000422	25 Sep 2019	11,00	50,000,000.00	
11 Sep 2019	Pinjaman	2000000402	25 Sep 2019	11,00	20,000,000.00	
15 Sep 2019	Pinjaman	2000000412	29 Sep 2019	11,00	10,000,000.00	
20 Sep 2019	Pinjaman	2000000502	04 Okt 2019	11,00	36,000,000.00	
25 Sep 2019	Pinjaman	2000000503	09 Okt 2019	11,00	15,000,000.00	
25 Sep 2019	Autodebet Pokok					70,000,000.00

Display credit transaction history data, including principal payment, interest payment, interest auto-debit, principal auto-debit, and interest rate changes.

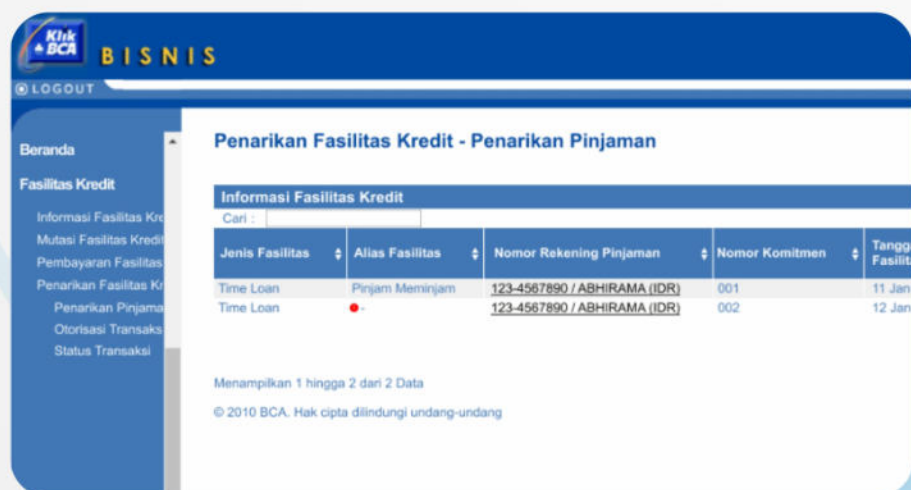


Loan Documents



Services provided to facilitate debtors in obtaining documents related to credit facilities at BCA.

Loan Facility Drawdown



- Enables the withdrawal funds from a credit facility after the requirement documents for the withdrawal via KlikBCA Bisnis have been signed at BCA Branch
- Withdrawals through this service can only be credited to the account registered as the operational account in KlikBCA Bisnis
- The realization date of the fund withdrawal, the repayment date of the credit facility, and the source account for repayment can be specified through KlikBCA Bisnis

Additional Note:

Credit information and transaction inquiries can be made no later than two (2) business days after BCA has approved the credit facility.



10. Bills Payment

Various bills payment services that includes but not limited to:

- BPJS Kesehatan
- BPJS Ketenagakerjaan
- Credit Card / Pay Later
- Handphone
- Internet
- Tax and PNPB
- PAM
- PLN
- Telephone

11. E-billing Tax

An easier tax payment methods by creating billing codes from BCA services for tax payment purposes.

Data Tax List

A registration service for single tax payment transaction by inputting detailed taxpayer i

E-Billing Tax Payment

A service to issue a billing code and make tax payment for single transaction. Currently tax payment can only be made in Rupiah currency and cannot be made in decimal fractions.

E-Billing Tax Upload

Bulk services for tax billing code issuing and bulk tax payments by using file upload.

12. Penerimaan Negara

Feature used to support transaction processes for payments of Taxes, Customs and Excise, Non-Tax State Revenue, and other state revenues, which are uploaded through the Host to Host ERP Integration (HEI) facility.

Upload Penerimaan Negara - Otorisasi Transaksi Satuan

Transaksi Approver										Halaman 1 dari 1
Tanggal Upload	Tanggal Efektif	ID Transaksi	Nama File	Keterangan	Jenis Data	Rekening Asal	Kode Billing	Channel	Total Nominal	Status Otorisasi
27/10/2022 13:05:09	18/11/2022	1234567890ABCDEFQI Pajak A.tst	-	Kode Billing	123-4567890 / ABH-RAMA (IDR)	123456789012345	H2H ERP		Rp 2,000,000.00	0/1
27/10/2022 14:05:09	18/11/2022	1234567890ABCDEFQI Pajak A.tst	-	Kode Billing	123-4567890 / ABH-RAMA (IDR)	123456789012345	H2H ERP		Rp 2,000,000.00	0/1
27/10/2022 13:05:09	18/11/2022	1234567890ABCDEFQI Pajak A.tst	-	Kode Billing	123-4567890 / ABH-RAMA (IDR)	123456789012345	H2H ERP		Rp 2,000,000.00	0/1

☐ Pilih semua

Transaksi yang Belum Ditorisasi										Halaman 1 dari 1
Tanggal Upload	Tanggal Efektif	ID Transaksi	Nama File	Keterangan	Jenis Data	Rekening Asal	Kode Billing	Channel	Total Nominal	Status Otorisasi
Tidak ada data										

© 2010 BCA. Hak opsi dilindungi undang-undang

Setuju Batalkan



Tax payments can currently only be made in Indonesian Rupiah (IDR) and cannot be made using decimal fractions.

Transactions will be executed according to the processing time determined by BCA, and cancellation of an authorized transaction can be made no later than one (1) calendar day before the transaction processing date.

Successful transactions will receive a BPN containing the Nomor Transaksi Penerimaan Negara (NTPN) and can be accessed through:

- Sub Menu Status Transaksi and/or Sub Menu Download BPN, and
- The beneficiary's email listed in the uploaded transaction file as an attachment.

13. Account Sweeping

A facility to automate fund transfers to/ from multiple debited accounts. There are 3 types of account sweeping available at at KlikBCA Bisnis:

a. Sweep In

A fund transfer service transaction from one or more debited accounts to a single account by leaving a certain amount of balance in the debited account by leaving a certain amount of balance in the debited account.

b. Sweep Out

A fund transfer service that allows one debited account to transfer automatically to a certain set of amounts to one or more recipient accounts.

c. Sweep Balance

A fund transfer from one or more debited accounts to one recipient account in order to maintain the balance of the recipient account.



14. Multi Transaction

- Multi Auto Transfer

Bulk transactions service that allows transfer from one or more BCA accounts to other accounts [this service includes BCA accounts (IDR), BCA Virtual Accounts (IDR,SGD and USD) and other domestic bank accounts (IDR)] by uploading files.

Customers can determine the type of fee applied to Multi Auto-Transfer transactions, namely:

- OUR, where the transfer fee is charged to the KlikBCA Bisnis customer as the sender
- BEN, where the transfer fee is charged to the recipient by deducting the transfer amount to be received
- SHA, where the transfer fee is shared between the sender and the recipient.

Additional Notes:

- For Multi Auto-Transfer transactions to a BCA Virtual Account, the transaction fee will be charged to the KlikBCA Bisnis customer as the sender, while the recipient will not be charged. The applicable fee type for such transactions is OUR.
- If the Multi Auto-Transfer transaction receipt is sent to the recipient's email address, the customer must fill in the recipient's email address in the transaction file uploaded to KlikBCA Bisnis

- Multi Payroll*

A payroll feature that allows salary payments to employees in rupiah, where the recipients' accounts may include BCA accounts or other bank accounts (special features require BCA's prior approval). berCustomers can upload and authorize transactions, select specific schedules for payroll processing, and determine the maximum number of transactions per batch.

Following are the terms for releasing Multi Payroll transactions based on the effective date and time:

- If the release is made before the effective date and time, the transaction will be processed according to the specified date and time
- If the release is made on the effective date but after the effective time, the transaction will be processed immediately upon release

Additional Notes:

- Multi Payroll transactions that have been authorized can be canceled no later than one (1) calendar day before the effective date of the transaction.
- If the Multi Payroll transaction receipt is sent to the recipient's email address, the customer must fill in the recipient's email address in the transaction file uploaded to KlikBCA Bisnis



15. Multi Transfer

- Auto Collection*

Debiting multiple BCA accounts and crediting them to a single account by uploading files on KlikBCA Bisnis. Auto-Collection transactions are conducted in Rupiah (IDR).

- Payroll

Feature that allows companies to process employee salary payment by transferring funds from company's account to employees' accounts through a payroll file upload, no later than two (2) bank working days before the desired effective transaction date specified by the KlikBCA Bisnis customer. The currency available for Payroll transaction is IDR.

16. Business Document

A facility for corporation to identify the receive of funds from company's customers payment through BCA Virtual Account payment method.

17. BCA Virtual Account

A facility for corporation to identify the receive of funds from company's customers payment through BCA Virtual Account payment method.

18. Virtual Account

Used by Seller (Merchant/ Co-Partner) to create their Virtual Account number.

19. J-Valas*

Service that facilitates foreign exchange dealing transaction with a special rates. You can interact directly with BCA Treasury for the best exchange rate



20. e-Deposito

A service that allows placement and withdrawal of e-Deposito online through KlikBCA Bisnis using a personal account as the source account for e-Deposito funds.

Pilih Jangka Waktu	Suku Bunga	Perkiraan Hasil
☐ 1 Bulan	6.25%	Rp. 8,060,100.91
☐ 3 Bulan	6.25%	Rp. 8,160,100.91
☐ 6 Bulan	6.25%	Rp. 8,320,100.51
☐ 12 Bulan	6.25%	Rp. 8,640,000.33

No. Rekening	Jenis Deposito	Saldo Penempatan	Jatuh Tempo
205-8881777 / Anton Sanjaya	ARO	Rp. 10,000,000.00	21/03/2019
205-3573977 / Anton Sanjaya	ARO Plus	Rp. 20,000,000.00	12/12/2020

Menampilkan 1 hingga 2 dari 2 data

Additional Notes:

- e-Deposito placement can be made up to the maximum nominal amount equal to your KlikBCA Bisnis daily transaction limit.
- For KlikBCA Bisnis users with the “Single Authorization” type, a special access registration is required for your User ID to access this service. Meanwhile, for KlikBCA Bisnis users with the “Multi Authorization” type, the User ID registration for this service can be done through Sysadmin.



21. Designated Account*

Service of transfer destination account registration feature that is connected to the Beneficiary ID and to a specific user group, so that the user group can only can only credit funds to the account connected to the Beneficiary ID. Only available in KlikBCA Business with Multi Authorization type.

22. Business Dashboard

A feature that allows obtaining information related to detailed transaction status, daily transaction data, and downloading transaction reports for facilities associated with your KlikBCA Bisnis Corporate ID.

23. Bayar B2B Invoice

Pay B2B Invoice is a feature that enables B2B Invoice Payer Customer to pay or reject invoices denominated in IDR that are issued by the Biller of B2B Invoice. Invoices approved for payment by the Invoiced Payer will be processed on the invoice due date.

Bayar B2B Invoice - Pembayaran Invoice

Informasi Tagihan

Status Tagihan : Semua Status
 Tanggal Terima Tagihan :
 Tanggal Jatuh Tempo :

Daftar Tagihan

No. Invoice	Nama Penagih	Status Tagihan	Tanggal Jatuh Tempo	Nominal	Tanggal Terima Tagihan	Rekening Tujuan Pembayaran	Keterangan
INV-123-000-ABCDEF	PT. ABDI JAYA CORPORATE	Belum Dibayar	23 Nov 2024	Rp 2.000.000.00	20 Nov 2024	123-6543210 / PT. CBA RAYA (Rp)	Tagihan pemesanan stock produk
INV-456-000-ABCDEF	PT. ABDI JAYA CORPORATE	Ditolak Pihak Tertagih	11 Okt 2024	Rp 13.000.000.00	11 Okt 2024	123-6543210 / PT. CBA RAYA (Rp)	Tagihan pemesanan telur
INV-789-000-ABCDEF	PT. ABDI JAYA CORPORATE	Dibayar	30 Sept 2024	Rp 2.000.000.00	28 Sept 2024	123-6543210 / PT. CBA RAYA (Rp)	Tagihan pemesanan box dan plastik
INV-872-000-ABCDEF	PT. ABDI JAYA CORPORATE	Menunggu Diproses	2 Des 2024	Rp 5.000.000.00	26 Sept 2024	123-6543210 / PT. CBA RAYA (Rp)	ini contoh keterangan yang panjang sampai max char ini contoh keterangan yang panjang sampai max char

Bayar B2B Invoice - Pembayaran Invoice

Detail Tagihan

No. Invoice : INV-123-000-ABCDEF
 Status Tagihan : Belum Dibayar
 Nama Penagih : PT. ABDI JAYA CORPORATE
 Nominal : Rp 2.000.000.00
 Tanggal Terima Tagihan : 20 Nov 2024
 Tanggal Jatuh Tempo : 23 Nov 2024
 Rekening Tujuan Penagihan : 123-4567890 / PT. SINAR TERANG (Rp)
 Rekening Tujuan Pembayaran : 123-6543210 / PT. ABDI JAYA CORPORATE (Rp)
 ID Tagihan : 921376549876109817
 Keterangan : Tagihan pemesanan stock produk

Dokumen Pendukung

No. | Dokumen
 1 | Invoice2.pdf
 2 | Suratjalan.jpg
 3 | Suratjalan2.jpg

Tindakan

Jenis Transaksi :
 Bayar Invoice

Catatan:
 • Naudah Pihak Penagih akan mengirimkan email konfirmasi dan faktur Invoice dan dokumen pendukung jika ada.
 • Setelah Naudah Pihak Tertagih setuju untuk melakukan pembayaran atas tagihan yang diberikan oleh Naudah Pihak Penagih, BCA akan memproses transaksi pembayaran pada Tanggal Jatuh Tempo.
 • Naudah Pihak Tertagih wajib memastikan ketersediaan dana pada rekening sumber dana transaksi pembayaran pada saat Tanggal Jatuh Tempo.



24. Miscellaneous and other information

- Foreign Exchange Rate Information

Information about the foreign exchange rates applicable at BCA.

Informasi - Kurs Valas per tanggal 31/08/2022
Informasi - Kurs Valas per tanggal 31/08/2022

Mata Uang	e-Rate		Counter					
	Beli	Jual	TT		Bank Notes		TC	
			Beli	Jual	Beli	Jual	Beli	Jual
AUD	10.226.83	10.240.08	10.053.55	10.318.55	10.048.00	10.319.00	-	-
EUR	14.872.81	14.889.61	14.723.90	15.068.90	14.699.00	15.078.00	-	-
GBP	17.324.84	17.340.36	17.111.95	17.525.95	17.107.00	17.527.00	-	-
HKD	1.887.60	1.895.57	1.861.50	1.920.90	1.857.00	1.925.00	-	-
JPY	107.15	107.26	105.42	108.77	104.27	110.30	-	-
KRW	-	-	-	-	7.88	12.12	-	-
MYR	3.309.27	3.324.18	3.270.30	3.359.30	-	-	-	-
NOK	-	-	-	-	1.433.00	1.530.00	-	-
NZD	9.119.42	9.132.77	8.975.05	9.248.05	8.973.00	9.227.00	-	-
PHP	-	-	-	-	196.00	267.00	-	-
SAR	3.946.91	3.956.08	3.899.70	4.005.70	3.810.00	4.040.00	-	-
SEK	1.371.97	1.411.61	1.370.60	1.416.50	1.333.00	1.447.00	-	-
SGD	10.628.58	10.643.23	10.509.82	10.731.82	10.505.00	10.727.00	-	-
THB	407.29	407.98	403.05	411.05	337.00	415.00	-	-
TWD	-	-	-	-	417.00	497.00	-	-
USD	14.834.00	14.854.00	14.694.00	14.994.00	14.694.00	14.994.00	14.103.00	-

Example of csv format:

Informasi - Histori Transaksi							
1	Informasi - Histori Transaksi						
2							
3	Transaksi Internet dari 30 Agt 2022 - 31 Agt 2022						
4							
5	Semua Rekening						
6	Tanggal/Jam			No. Refer	Jenis Tran	Status	Jumlah
7	Nomor Rekening 206-0642179 / Budiman Giro 369 (Rp)						
8	31-08-22 14:20			2.21E+13	Transfer C Ditorisasi		Rp 25,252.00
9	31-08-22 14:19			2.21E+13	Transfer C Baru		Rp 25,252.00
10							

Example of html format:

Informasi - Histori Transaksi

Transaksi Internet dari 01 Agt 2022 - 30 Sep 2022

Nomor Rekening: 123-0000000 / Giro AP 123 (Rp)

Tanggal/Jam	No. Referensi	Jenis Transaksi	Status	Jumlah
12/09/2022 08:15:56	22091200247085	Transfer Dana ke Rekening BCA Lainnya	Ditorisasi	Rp 50,000.00
12/09/2022 08:15:07	22091200247085	Transfer Dana ke Rekening BCA Lainnya	Baru	Rp 50,000.00
04/08/2022 19:14:56	22080400100040	Transfer Dana ke Rekening BCA Lainnya	Ditorisasi	Rp 11,600,000.00
04/08/2022 19:14:25	22080400100040	Transfer Dana ke Rekening BCA Lainnya	Baru	Rp 11,600,000.00



- Transaction Limit Usage

Nominal information and transaction frequency that has been used, remaining usage, and maximum transaction usage limit per day.

Batas Penggunaan Transaksi - Lihat

Modul	Penggunaan	Sisa	Batas
Limit Maksimum Transaksi per Perusahaan per Hari			
Pembayaran Tagihan			
Limit maksimum transaksi pembayaran tagihan/hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00
Transfer Dana			
Limit maksimum transfer dana ke rekening sendiri/hari/perusahaan	Rp 25,252.00	Rp 499,974,748.00	Rp 500,000,000.00
Limit maksimum transfer dana ke rekening valas sendiri (mata uang sama)/hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00
Limit maksimum transfer dana ke rekening valas sendiri (mata uang berbeda)/hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00
Limit maksimum transfer dana ke rekening BCA lainnya/hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00
Limit maksimum transfer dana ke rekening valas BCA lainnya (mata uang sama)/hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00
Limit maksimum transfer dana ke rekening valas BCA lainnya (mata uang berbeda)/hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00
Limit maksimum transfer dana ke rekening bank lain dalam negeri melalui LLG, ONLINE dan BI FAST hari/perusahaan	Rp 0.00	Rp 500,000,000.00	Rp 500,000,000.00

- Interest Rate Information

Informasi - Suku Bunga per tanggal 31/08/2022

Produk	Suku Bunga (%)
TAMAPAN	
- < Rp 10,000,000.00	0.00
Rp 10,000,000.00 - Rp 50,000,000.00	0.01
Rp 50,000,000.00 - Rp 500,000,000.00	0.01
Rp 500,000,000.00 - Rp 1,000,000,000.00	0.02
Rp 1,000,000,000.00 - Rp 99,999,999,999.00	0.05
TAPRES	
- < Rp 10,000,000.00	0.00
Rp 10,000,000.00 - Rp 50,000,000.00	0.02
Rp 50,000,000.00 - Rp 500,000,000.00	0.09
Rp 500,000,000.00 - Rp 1,000,000,000.00	0.12
Rp 1,000,000,000.00 - Rp 99,999,999,999.00	0.20
BCA DOLLAR (USD)	
- < USD 100.00	0.00
USD 100.00 - USD 10,000.00	0.08
USD 10,000.00 - USD 100,000.00	0.08
USD 100,000.00 - USD 200,000.00	0.10
USD 200,000.00 - USD 99,999,999,999.00	0.10

Interest rate information for all types of BCA savings and deposit products.

*The indicative exchange rates and interest rate information below are for illustrative purposes only.



- Transaction History

Informasi - Histori Transaksi

Informasi Transaksi

No. Rekening: 123-0000000 / Giro AP 123 (Rp) ▼

Dari: 01/08/2022

Sampai: 30/09/2022

Jenis Transaksi

☒ Transfer Dana ke Rekening Sendiri	☒ Transfer Dana ke Rekening BCA Lainnya
☒ Transfer Dana ke Rekening Bank Lain Dalam Negeri	☒ Transfer Dana Valas ke Rekening Bank lain
☒ Transfer Dana Ke BCA Virtual Account	☒ Sweep In
☒ Sweep Out	☒ Sweep Balance
☒ Payroll	☒ Auto Collection
☒ Auto Credit	☒ Payroll Contingency
☒ Pembayaran Tagihan	☒ Multi Pembayaran Tagihan
☒ B2B Pertamina	☒ B2B e-Commerce
☒ Realtime Auto-Collection	☒ Realtime Auto-Credit
☒ Realtime Auto-Transfer	☒ Upload Debit

Information on all financial transactions that customers have made through KlikBCA Bisnis.

- Bank Code List

Information about Swift Code and BI Code from domestic Banks in Indonesia.

Informasi - Daftar Kode Bank

Daftar Kode Bank

Tampilkan: 100 ▼ Data

Cari:

	Kode SWIFT	Kode BI
	SCBLIDJX	0500306
SINARMAS SYARIAH	SYTBIDJ1	7980000
PT.BANK PEMBANGUNAN DAERAH PAPUA	PDIJIDJ1	1320019
PT.BANK PEMBANGUNAN DAERAH NTT	PONTIDJ1	1300013
PT.BANK PEMBANGUNAN DAERAH MALUKU DAN MALUKU UTARA	PDMLIDJ1	1310016
PT.BANK PEMBANGUNAN DAERAH LAMPUNG	PDLPIDJ1	1210051
PT.BANK PEMBANGUNAN DAERAH KALBAR	POKBIDJ1	1230015
PT.BANK PEMBANGUNAN DAERAH JAMBI	POJMIJ1	1150014
PT. PRIMA MASTER BANK	PMASIDJ1	5200012
PT. PANIN BANK Tbk.	PINBIDJA	0190017
PT. BPD SUMSEL DAN BABEL	BSSPIDSP	1200016
PT. BPD SULAWESI TENGGARA	POWRIDJ1	1350018
PT. BPD SULAWESI TENGAH	PDWGDJ1	1340015



- Download

You can download the Converter and Checksum applications for generating text files used for bulk transaction

Download

Filter
Pilih Jenis Operating System: ☒ Windows OS
☐ Mac OS

Checksum	Last Update	
Checksum MFTS ¹	19-Aug-15	Download
Checksum MFTS Advanced ¹	10-Sep-14	Download
Checksum Multi Transaksi ¹	20-May-21	Download
Checksum Multi Transaksi Advanced ¹	20-May-21	Download

Converter

	Last Update	
Converter Business Card ¹	24-Jan-20	Download
Converter Designated Account ¹	06-Jul-20	Download
Converter e-Billing Pajak ¹	23-Mar-21	Download

- Contact BCA (Email)

Customer support with Halo BCA KlikBCA Business through email, to ask questions concerning the KlikBCA Business prod

Additional Notes:

- In every financial transaction menu, there will be submenus as follow:
 - **Transaction Authorization**
To authorize financial transactions that have been created to be further processed by BCA.
 - **Transaction Status**
To monitor status of financial transaction.
- In the Multi Transaction and Penerimaan Negara services, there is a File Upload submenu indicating that the transaction file has been received by BCA for further processing. To verify the success of a file upload, you must check the Transaction Status submenu. Once the transaction file has been successfully uploaded, you need to authorize it through the Transaction Authorization menu.
- To ensure smooth transactions, you must confirm that sufficient funds are available in the account you have selected as the debit account for transactions made in KlikBCA Bisnis.



Host to Host ERP Integration

Host to Host ERP Integration (HEI) is a facility that connects BCA's system with the ERP system of KlikBCA Bisnis customers online and in real time. You can access this service by:

- Already having a KlikBCA Bisnis channel
- Completing and signing the HEI form
- Agree to the Host to Host ERP Integration terms and conditions
- Sign the HEI Facility Agreement
- Complete the KlikBCA Bisnis Personal RIPLAY
- Establish the required network infrastructure
- Develop the HEI system based on the Technical Specification Document provided by BCA

Feature Type

HEI provides several financial and non-financial features that can be selected through the Host to Host ERP Integration form. The available features include:

Feature Type	Feature
Financial Features	• Multi Auto-Transfer HEI • Multi Payroll HEI • Auto-Collection HEI • Auto-Credit HEI • Auto-Transfer HEI • Penerimaan Negara • Online Transfer HEI
Non-Financial Features	• HEI File Transfer • Bulk Account Mutation • Business Debit Card • MT940 • HEI Transaction Mutation Notification • Report

File Security Type

To support KlikBCA Bisnis facilities, you can choose file security options such as PGP encryption and checks using the Checksum Generator Program by selecting them in the Host to Host ERP Integration form



Types of Delivery Channels through HEI

To send transactions through HEI, you must choose one of the following three HEI delivery channels:

Provider	Delivery Channel
BCA	BCA Client Application, including: • User ID and password BCA Client Monitoring; • Security Key Pretty Good Privacy (PGP); • Path folder Information
	SFTP BCA Application, including: • User ID SFTP and password User ID SFTP; • Security Key Pretty Good Privacy (PGP); • Path folder information
Customer	SFTP Customer Application, including: • User ID SFTP and password User ID SFTP; • Security Key Pretty Good Privacy (PGP); • Path folder information

Transaction Processing

HEI transaction processing can be performed with or without using a workflow that has been approved by BCA through the HEI Form submission. Below are the two processing methods:

- Without Workflow

Transactions authorized using m-KeyBCA from KlikBCA Bisnis or ERP applications are sent and processed directly by BCA. Transactions with an effective date after office hours or on non-business days will be processed on the next working day.

- With Workflow

Authorized transactions from your system are sent to the BCA system and will follow the approval workflow established in KlikBCA Bisnis. Transactions are processed after completing all authorizations through KlikBCA Bisnis, following the set transaction processing time at BCA.

4 General Information



BCA will verify and check the completeness and accuracy of the data based from the KlikBCA Bisnis form alongside with the supporting documents. BCA is legally authorized to reject and return KlikBCA Bisnis form should there is any discrepancy, incompleteness of the data provided and supporting documents

For every registration, data change, or deletion of data or status of Corporate ID, User ID, and KeyBCA, customers are required to fill out the KlikBCA Bisnis Form. Information about the KlikBCA Bisnis Form can be found **here**.



21. KlikBCA Bisnis comes in 2 types of authorization:

Single Authorization Type

- Workflow of financial transactions is created and executed by 1 Maker and 1 Release
- Every users within the Corporate ID are entitled to all features and all connected accounts

Multi Otorisasi

- This KlikBCA Bisnis has a back office system run under Sysadmin that enables management of workflows, user groups, user, account access and other non-financial management rights.
- Workflows can be set and managed to be executed by 1 Maker, 0 up to 9 Approver(s), and 1 up to 9 Releaser(s)
- The following settings are available in KlikBCA Bisnis with Multi Authorization type:

Menu	Consist of	Function
User Maintenance	Workflow	View or Modifying workflows of every transaction and features within a Corporate ID, based on the access rights of the connected user group
	Grup User	Modifying user group in relation of feature access, user limits, and other transactions in KlikBCA Bisnis.
	User	Managing userID(s) based on the registered user group(s).
	Relasi User	Linking the User ID with the KeyBCA Activation Token that the customer already has.



Menu	Consist of	Function
Account Maintenance	Account Alias	Managing account alias names to facilitate account recognition during transactions.
	Account Group	Managing registered accounts under an account group. The listed account(s) under an account group can be used to limiting account access rights as needed.
	Accessible Account	Managing accessible account lists based on user group(s).
	Accessible Credit Facility List	Managing credit facilities that can be accessed based on user groups.
	Account Status	Managing each registered account transaction's permission.
	Account Email	- Managing email addressee per account - Each account can be registered with a maximum of 2 email addresses.



Menu	Consist of	Function
Miscellaneous	Designated Account*	Manage information of transfer destination accounts that can be connected for specific user groups. This is a special feature that can be requested through your BCA branch.
Lain-lain (Miscellaneous)	Information	- Foreign exchange rate Information - Interest rate information for various BCA featured products - Transaction history information from Sysadmin that can be downloaded in CSV or HTML format
	Contact BCA	- View incoming emails - View outfoing emails - Compose emails
	Activation-Reset UserID	Perform reset activation for a suspended User ID due to abnormal logout activity. Reset activation can only be carried out by Sysadmin1.



21. Other Information

Effective transaction time:

- **Now/Immediate**

Transaction will immediately be processed after it has been authorized and the source of fund will be debited on the same day.

- **Immediate on Authorization**

Transaction will be processed after being authorized and will be expired if no further authorization action is taken after 30 days.

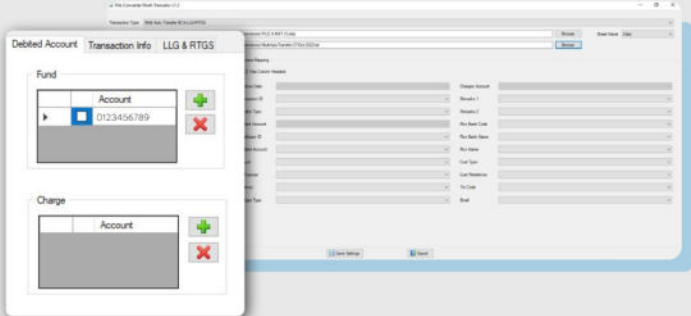
- **Post Dated**

Transaction is carried out on a specific date, and the source of funds will be debited accordingly.

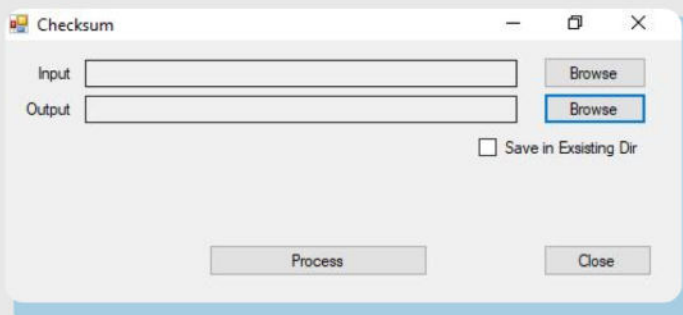
- **Recurring**

Instruction on recurring transactions can be set based on your needs (daily, weekly, monthly, or on a specific date) until a specific expiry date, the source of funds will be debited accordingly

Supporting system and program for KlikBCA Bisnis Transaction :

Supporting Facilities	Function
Program Text Generator (Converter)	This program is used to generate a text file that is used for various transactions, especially bulk transactions that rely on data from from text (.txt) file. Converter program is available in Windows & Mac Operating System, and can be downloaded through the Miscellaneous > Download menu in KlikBCA Bisnis.  Illustration of the Multi Auto Transfer Converter.



Supporting Facilities	Function
Program Checksum Generator	The checksum generator program is used to check the value of record generated from each specific files that has been generated from the converter previously. Checksum is used purposefully to detecting errors that may occur in the file of transaction. Checksum program is available in Windows & Mac Operating System, and can be downloaded through the Miscellaneous > Download menu in KlikBCA Bisnis The file generated from the Checksum Generator Program is uploaded together with the bulk transaction text file. The file cannot be uploaded if there is a mismatch between the transaction file data and the checksum file. 
Company Code	The company identification code used for certain transactions, especially bulk transactions, is in the format of 1234/56789/XXXX, where: 1234 = 4 numeric digits 56789 = 5 numeric digits XXXX = 4 alphabetic character

Additional Notes:

Bulk transactions in KlikBCA Bisnis that use supporting tools such as the converter and checksum generator include Payroll, Auto-Collection, Auto-Credit, Multi Auto-Collection, Multi Auto-Transfer, Multi Payroll, and Penerimaan Negara transactions.



Transaction Fees in KlikBCA Bisnis

You can see the transaction fees via KlikBCA Bisnis in the KlikBCA Bisnis article on the website www.bca.co.id

Email Notifications in KlikBCA Bisnis

In addition to the transaction status, information on certain transactions conducted in KlikBCA Bisnis will also be sent via transaction notification email.

Purpose of notification email:

- To the transaction initiator:

Notifications of transactions conducted in KlikBCA Bisnis are sent at the end of each transaction to the email address registered by the customer during KlikBCA Bisnis registration. The notification email serves as proof of the transaction and includes a reference number.

Additional Notes:

If there is a change in the registered email address, you must immediately update it by completing the KlikBCA Bisnis Form and submitting it to the BCA branch office along with the required supporting documents.

- To the transaction recipient:

Notifications for specific successful financial transactions are sent to the third party's email address according to the email data registered by the customer in the Transfer List menu or as listed in the email data within the transaction file (for bulk/file-based transactions).

Blocking and Termination of Facilities

- If your KlikBCA Bisnis account is blocked, please contact BCA and follow the procedures and instructions provided by BCA
- Termination of KlikBCA Bisnis facilities is carried out by submitting a written termination request to the BCA branch in accordance with applicable regulations, accompanied by your KeyBCA and supporting documents as required by BCA.



BCA

Senantiasa di Sisi Anda

Halo BCA Layanan KlikBCA Bisnis 1500998

www.klikbca.com