International Payment Specialist
International Banking Division

Guidelines for Outward Remittance (OR)

Via KlikBCA Bisnis (KBB)

Update Mar 2026

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan
BCA merupakan peserta penjaminan LPS • www.bca.co.id

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Guidelines for Outward Remittance Via KBB

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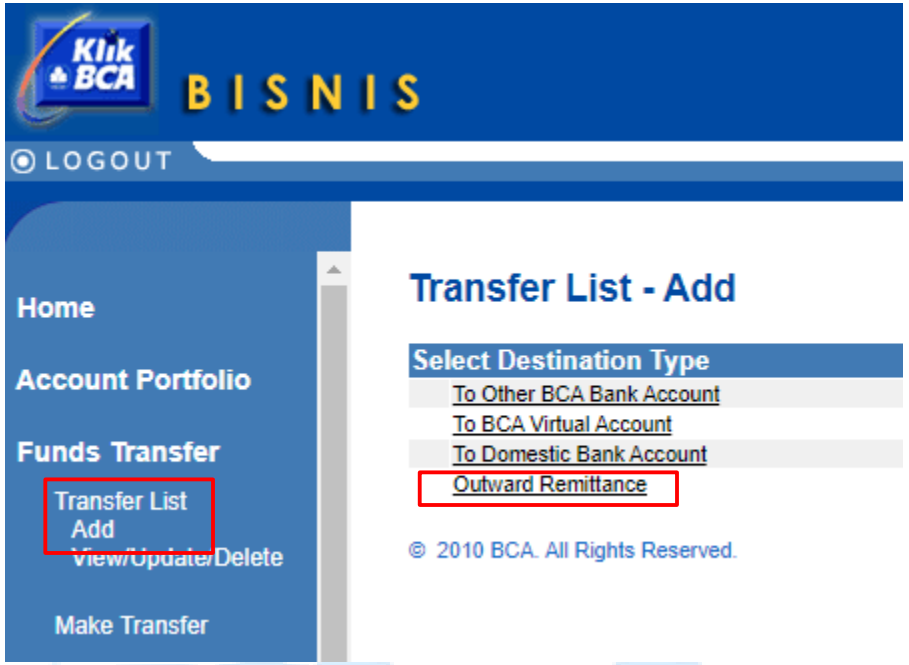
Beneficiary Account Registration

PROCEDURE

Beneficiary Account Registration

1. **Register beneficiary account** on the menu:

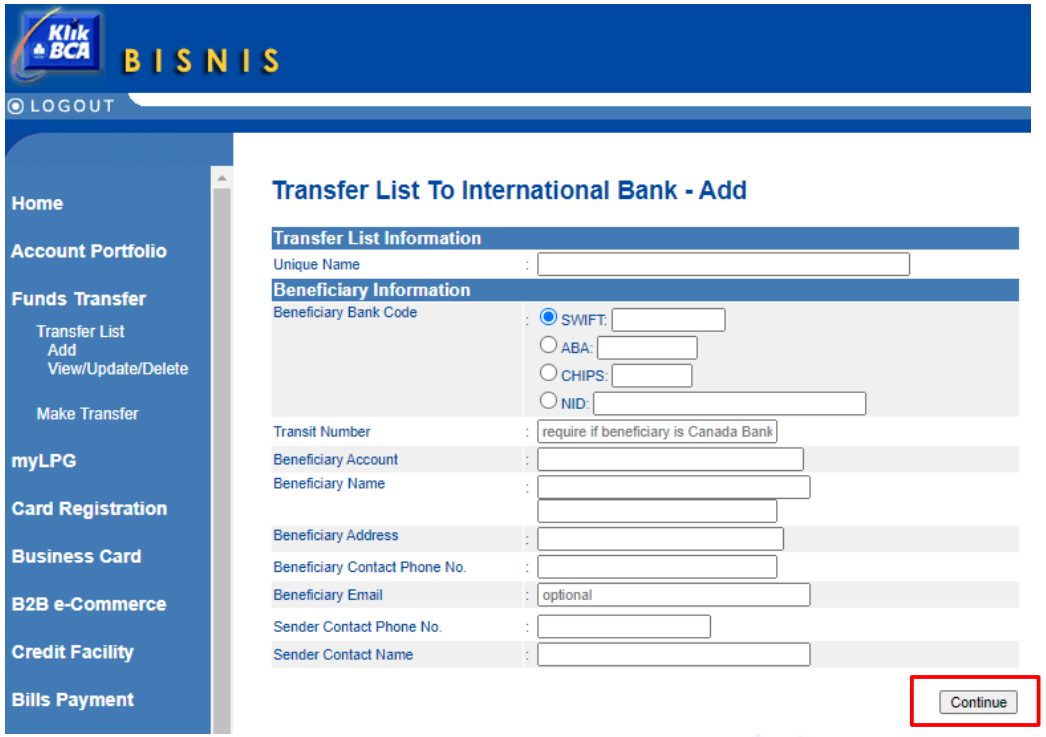
Funds Transfer → Transfer List → Add → Outward Remittance



PROCEDURE

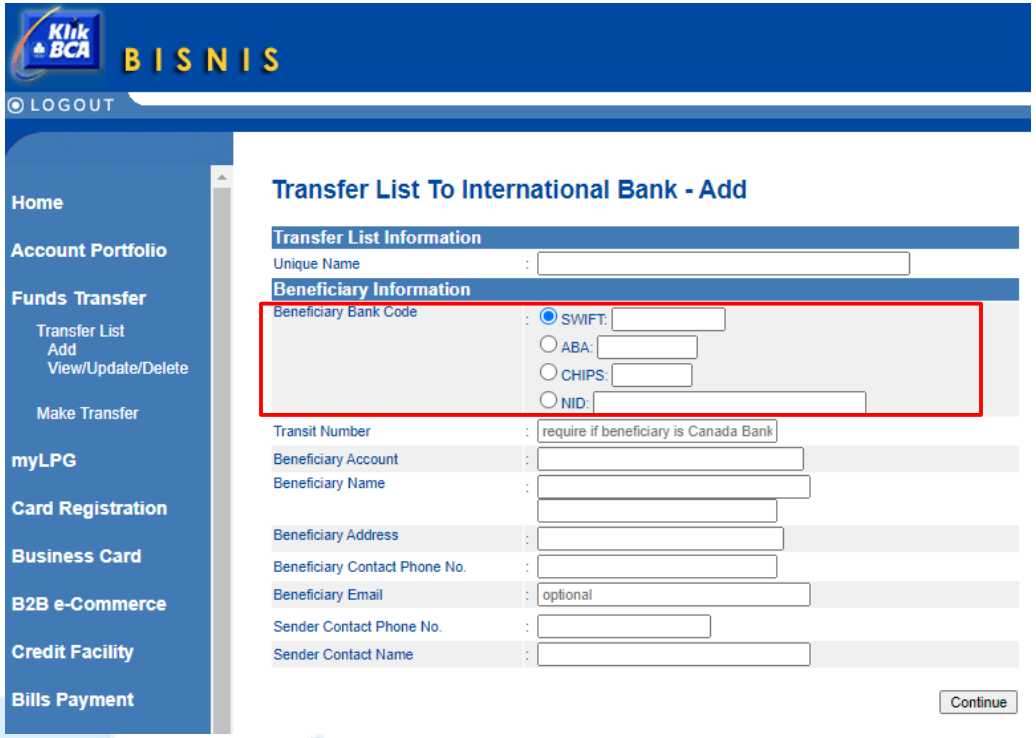
Beneficiary Account Registration

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



BENEFICIARY BANK CODE

Type of Beneficiary Bank Code

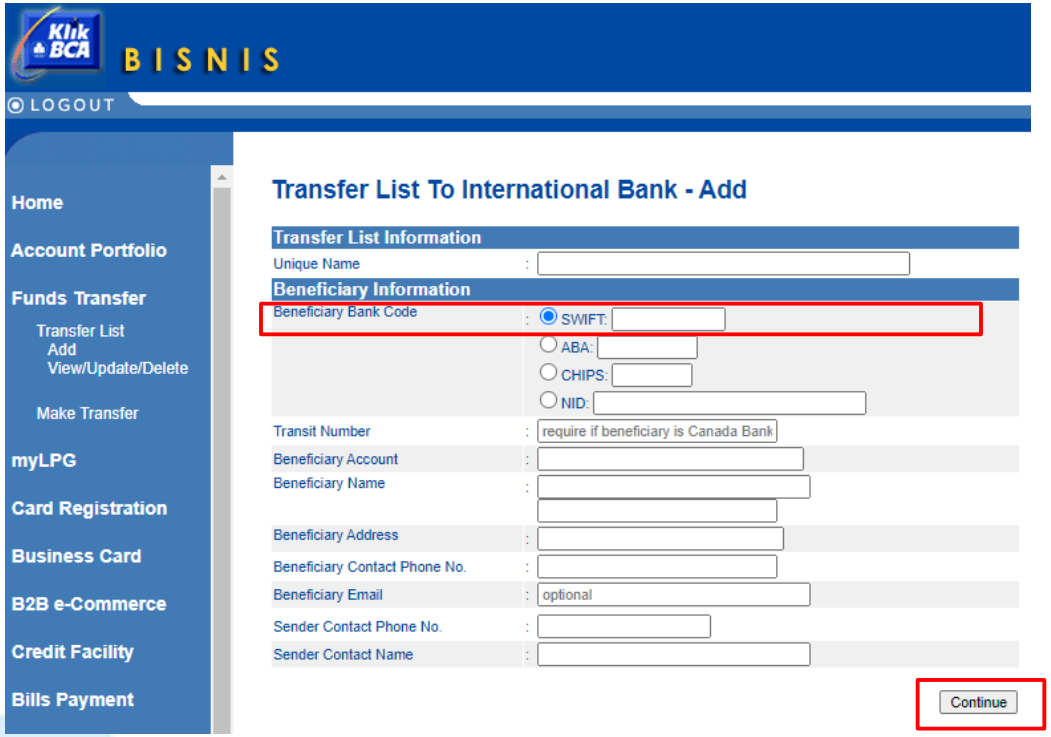


The beneficiary bank code must be filled in according to the type of code:

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

BENEFICIARY BANK CODE

Addition of Beneficiary Bank Master



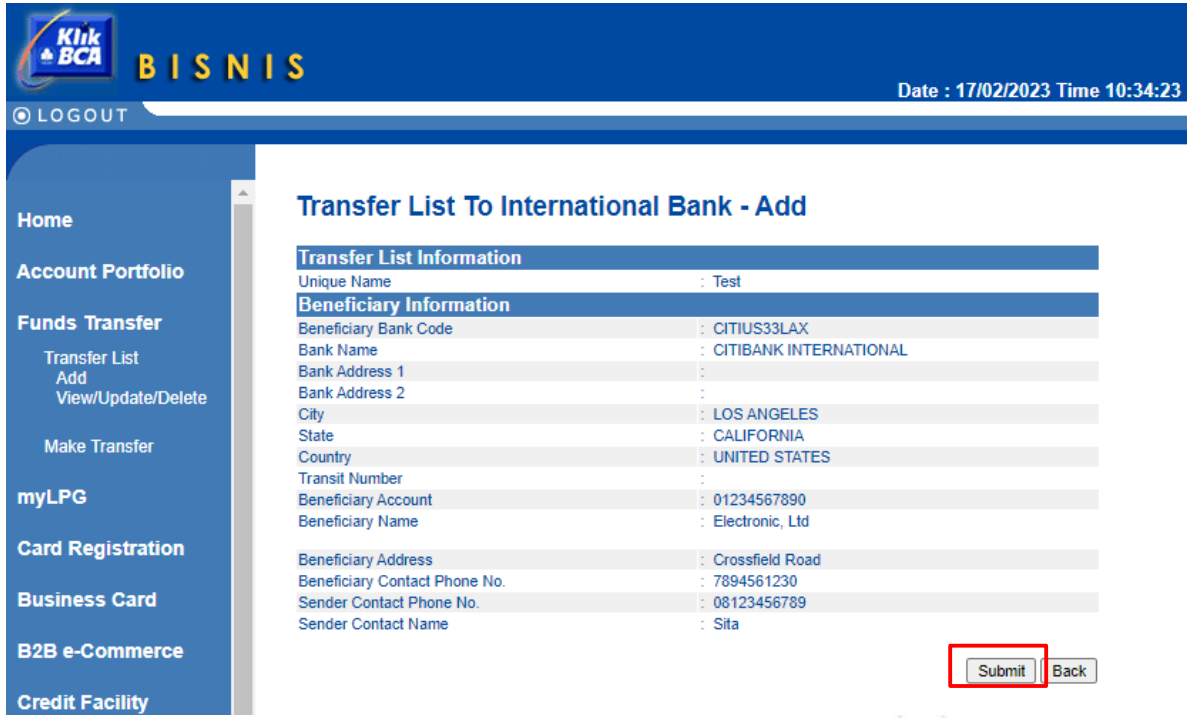
If the beneficiary bank code is not found:

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

PROCEDURE

Beneficiary Account Registration

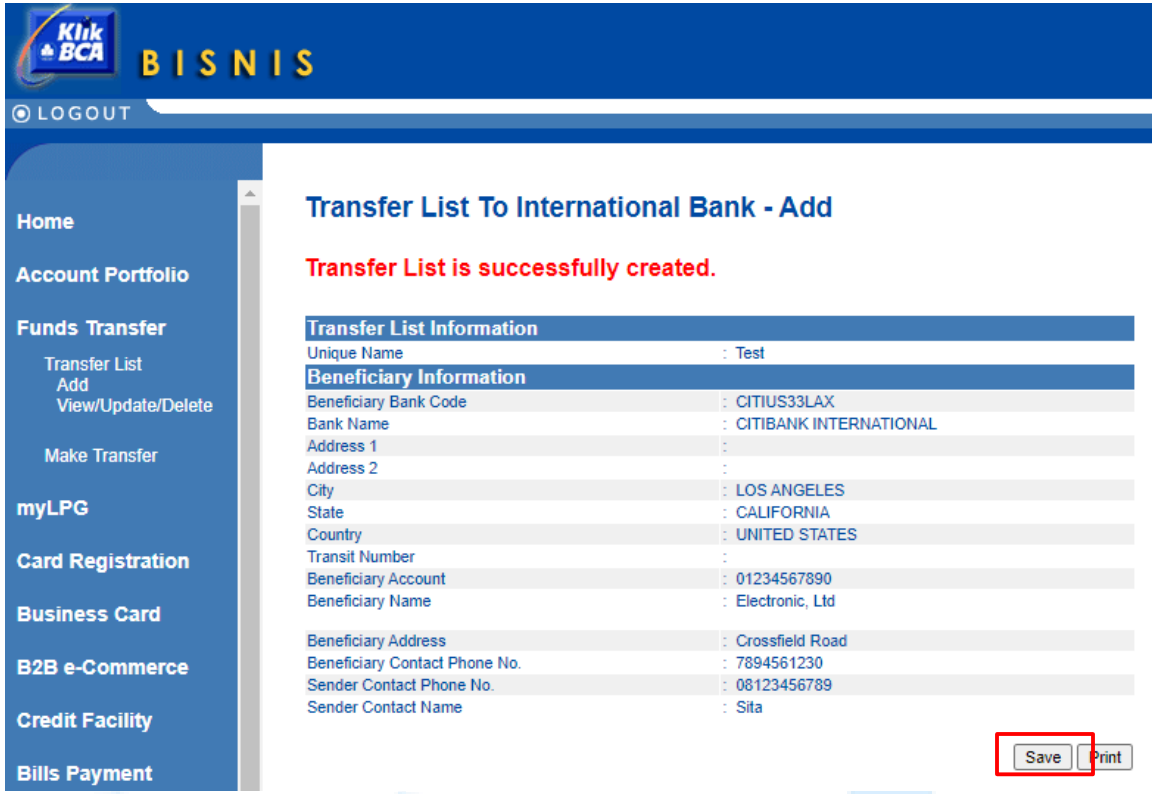
3. **Review** the completed data and make sure the data are **correct**. Then, click **"Submit"**



PROCEDURE

Beneficiary Account Registration

4. **Transfer list is successfully created**. Click “Save”



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Business Document Feature

OR Transaction

> USD 100,000 (eqv.)

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

TERMS AND CONDITION

Document Underlying

1. Customer is **required to provide underlying document** for these conditions:
   a) **Source fund in Rupiah** for Outward Remittance transaction, and **the accumulated foreign currency purchase in a month has reached the threshold of above (≥) 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 Attachment)

3. For condition where customer **has submitted the underlying document via BCA Branch**, the document has not yet due, and there is still **available nominal**, customer **is not required to re-upload** the document via KlikBCA Bisnis

TERMS AND CONDITION

Document Underlying

4. Ensure underlying documents are **aligned** with your business profile

5. Ensure all the information is **correct and aligned** with the the uploaded document. In cases of there is any difference between the entered data and the uploaded document, BCA will proceed the transaction based on the uploaded document

6. Transaction amount should **not exceed** the amount of the uploaded document

7. The underlying document **should not yet due**

8. Invoice regulation:
   a) For invoice that **has already due**, the invoice can be used for **at least of 3 months after the due date**
   b) For invoice with **no stated due date, the invoice issuing date** is required and will be used as the invoice due date

TERMS AND CONDITION

Document Underlying

9. The underlying documents **should** include:
   - Name and address of the issuer
   - Period of validity
   - Due date
   - Date of issue

10. Ensure the **stated name** in the underlying document is **the same** as the customer's name who purchases foreign currency / transfer of foreign currency

11. Ensure the **beneficiary name** is **the same** as the fund beneficiary that is statedon 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**

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Upload Business Document

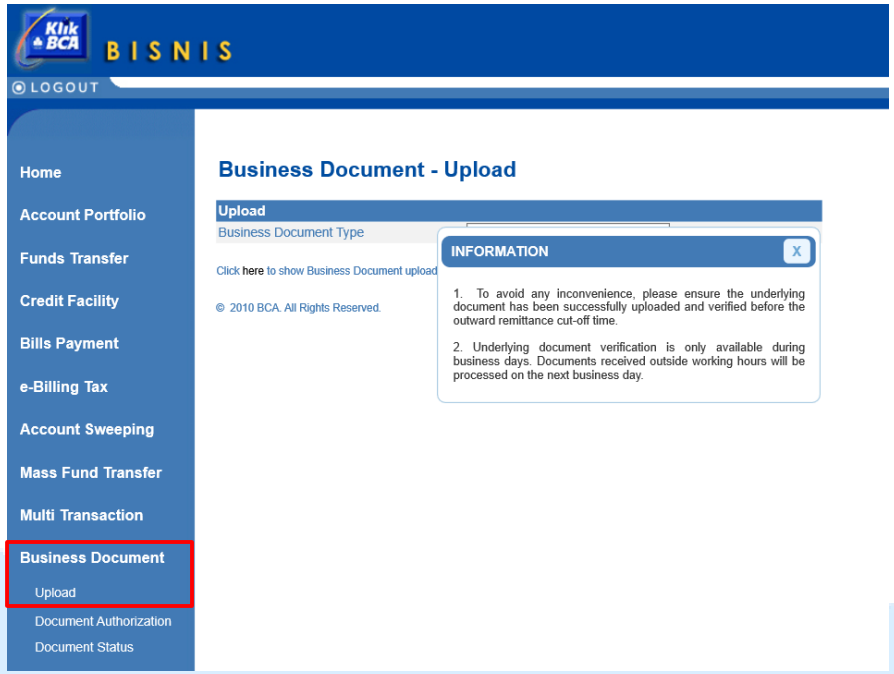
PROCEDURE

Upload Document Underlying

1. **Upload Business Document** on the menu:

Business Document → Upload

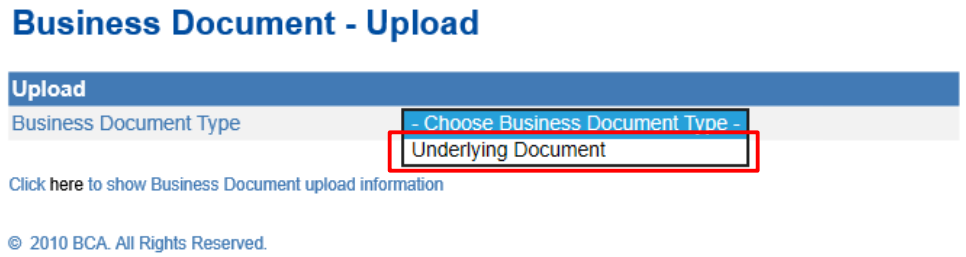
Business Document feature will automatically shows up on the main menu for customers with **Single Authorization** function, however for **Multi Authorization**, customer is required to reset its Sysadmin and give the authorization of Business Document to the respective user



PROCEDURE

Upload Document Underlying

2. Select business document type: **"Underlying Document"**

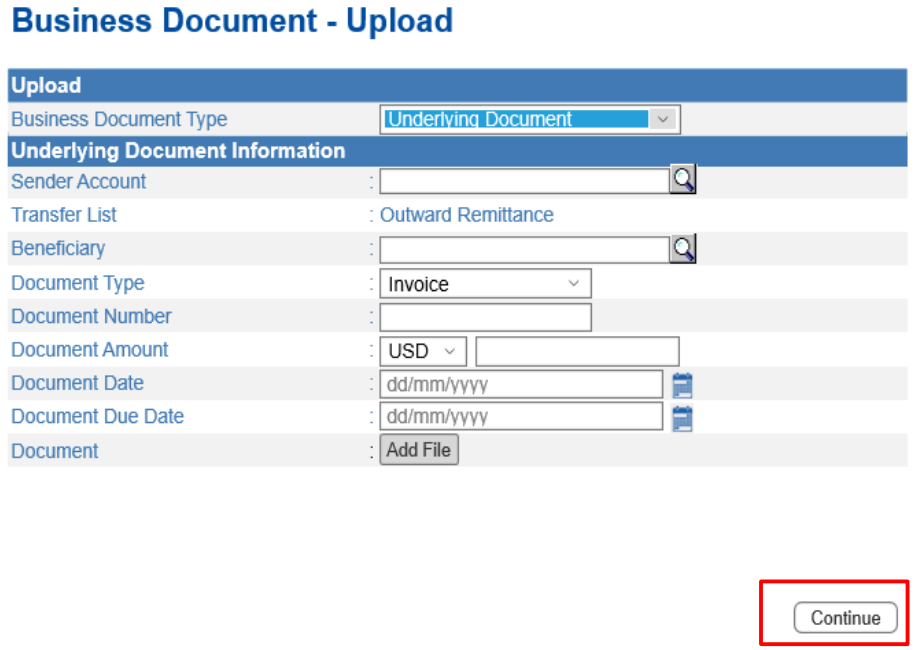


PROCEDURE

Upload Document Underlying

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

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



PROCEDURE

Upload Document Underlying

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

Business Document - Upload

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

Notes:

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

Submit Back

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PROCEDURE

Upload Document Underlying

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

Business Document - Upload

You have successfully input the data

Underlying Document Information		
Reference No	: 20089989123482	
Business Document Type	: Underlying Document	
Sender Account	: 006-3007773 / PENGIRIM (Rp)	
Transfer List	: Outward Remittance	
Beneficiary	: Beneficiary Bank Code	: ACBBUS6LXXX
	Bank Name	: AMERICAN BUSINESS BANK
	Bank Address 1	: 523 W 6TH STREET
	Bank Address 2	:
	City	: LOS ANGELES,CA
	State	: CALIFORNIA
	Country	: UNITED STATES
	Transit Number	:
	Beneficiary Account	: 81188118
	Beneficiary Name	: PENERIMA
	Beneficiary Address	: ST. TUBAGUS
	Beneficiary Contact Phone No.	: 08777708888
Document Type	: Invoice	
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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

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PROCEDURE

Document Underlying Authorization

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

Business Document - Document Authorization

Approver Transaction

Upload Underlying Document — Page 1 of 1

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

☐ Select All

Approve Cancel

PROCEDURE

Document Underlying Authorization

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

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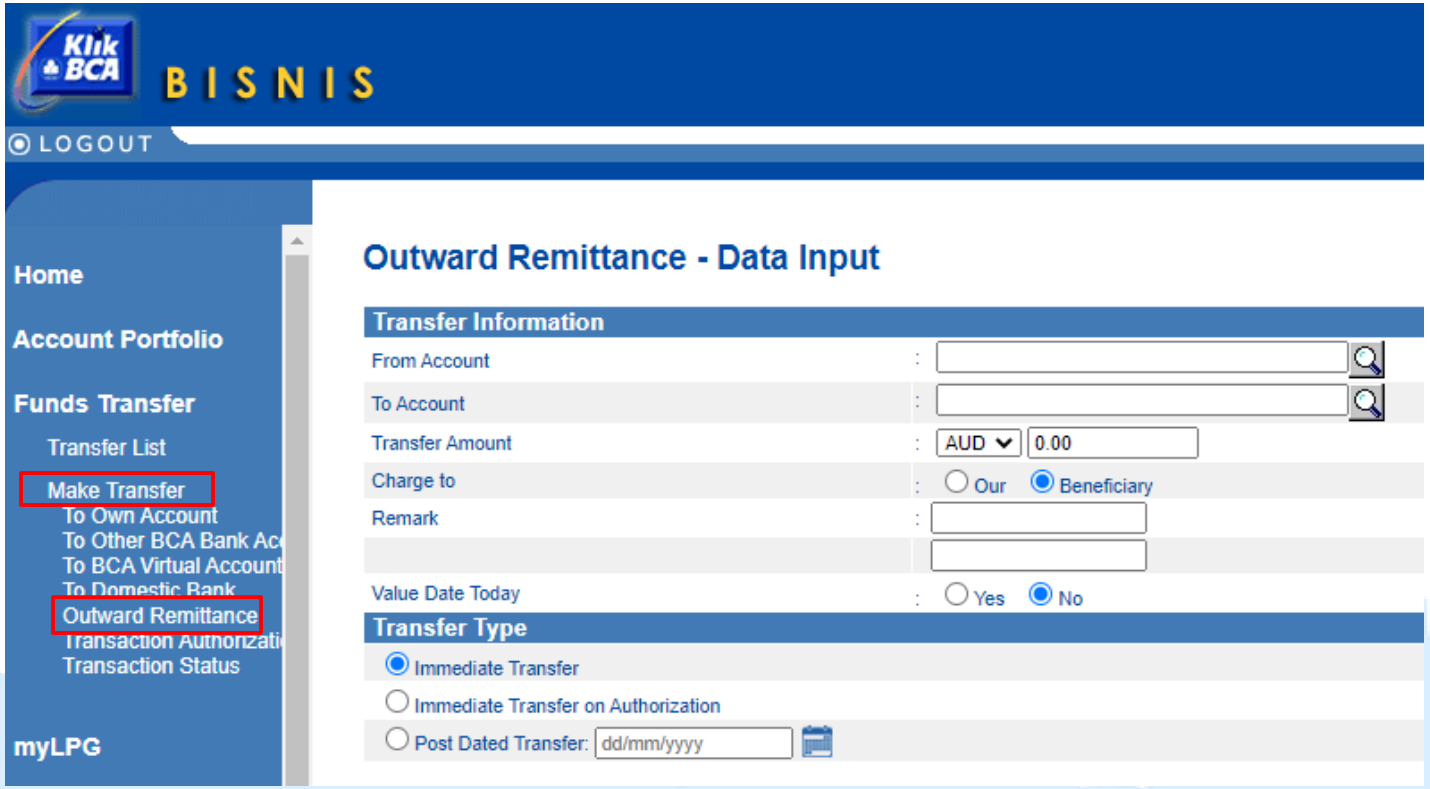
International Banking Division

Funds Transfer

PROCEDURE

Funds Transfer

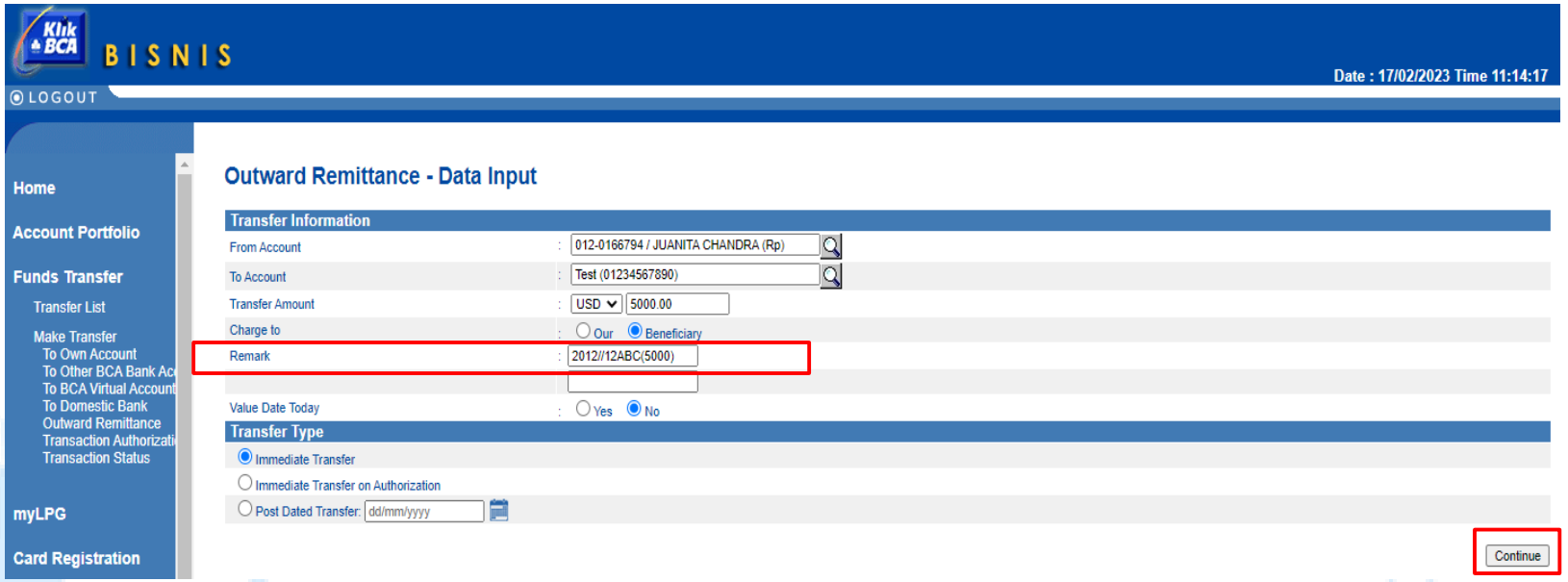
1. **Outward Remittance** is available in menu:
Funds Transfer → Make Transfer → Outward Remittance



PROCEDURE

Funds Transfer

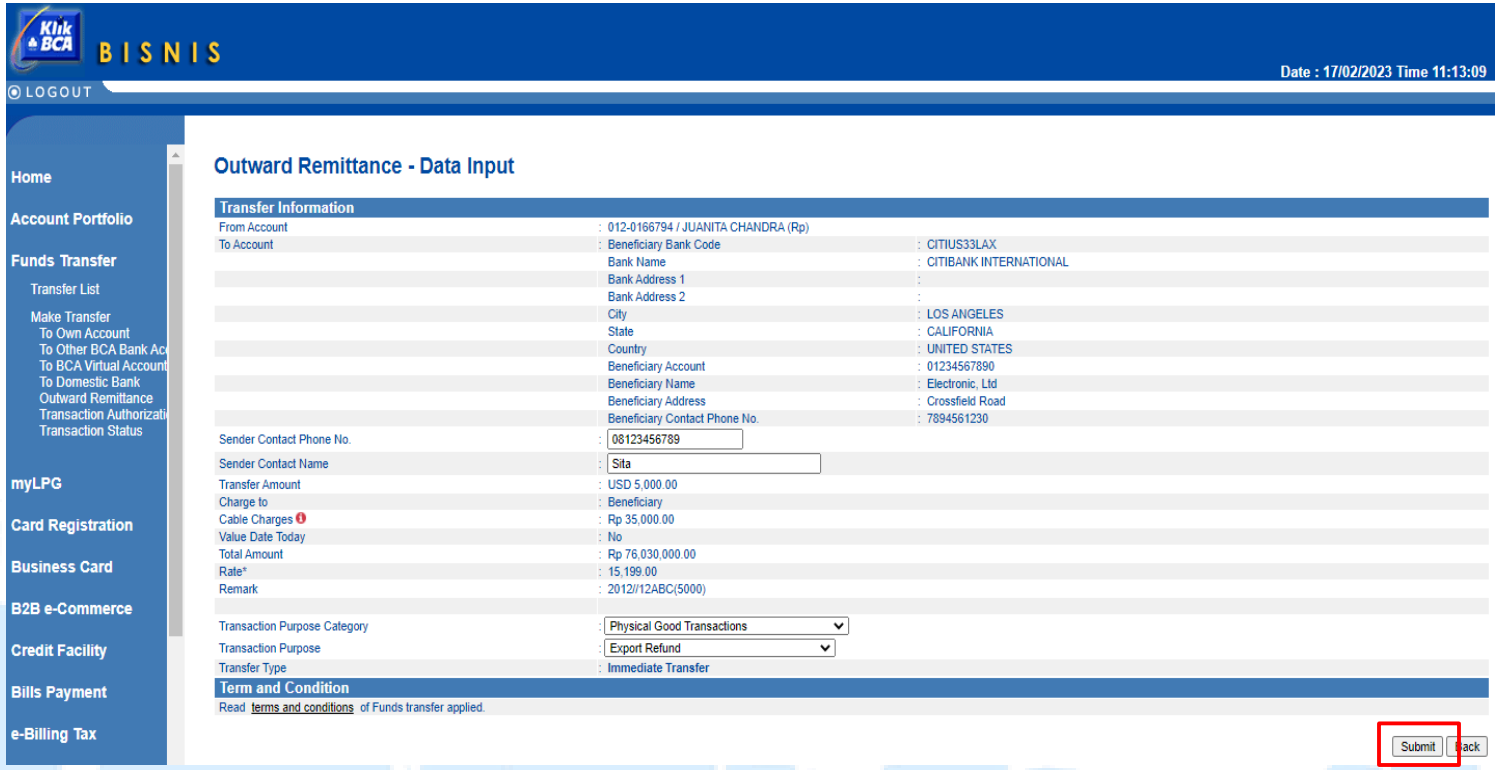
2. Customers **should fill out all information** for Outward Remittance transaction.
For importer are required to inform the **SiMoDIS code** in the Remark Field



PROCEDURE

Funds Transfer

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



PROCEDURE

Funds Transfer

4. For transactions above threshold limit, customers must select underlying document at the field of **"Underlying Document"** that is available

Outward Remittance - Data Input

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

PROCEDURE

Funds Transfer

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

Document Data

Search : Show : 10 Entries

Document Number	Document Type	Document Due Date	Document Amount	Available Amount	Amount To Be Used
Invoice/03/21	Invoice	20/03/2021	USD 100,000.00	USD 100,000.00	
Nota/04/21	Nota Debet	20/05/2021	USD 120,000.00	USD 70,000.00	
Invoice/07/21	Invoice	08/07/2021	USD 150,000.00	USD 150,000.00	

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.

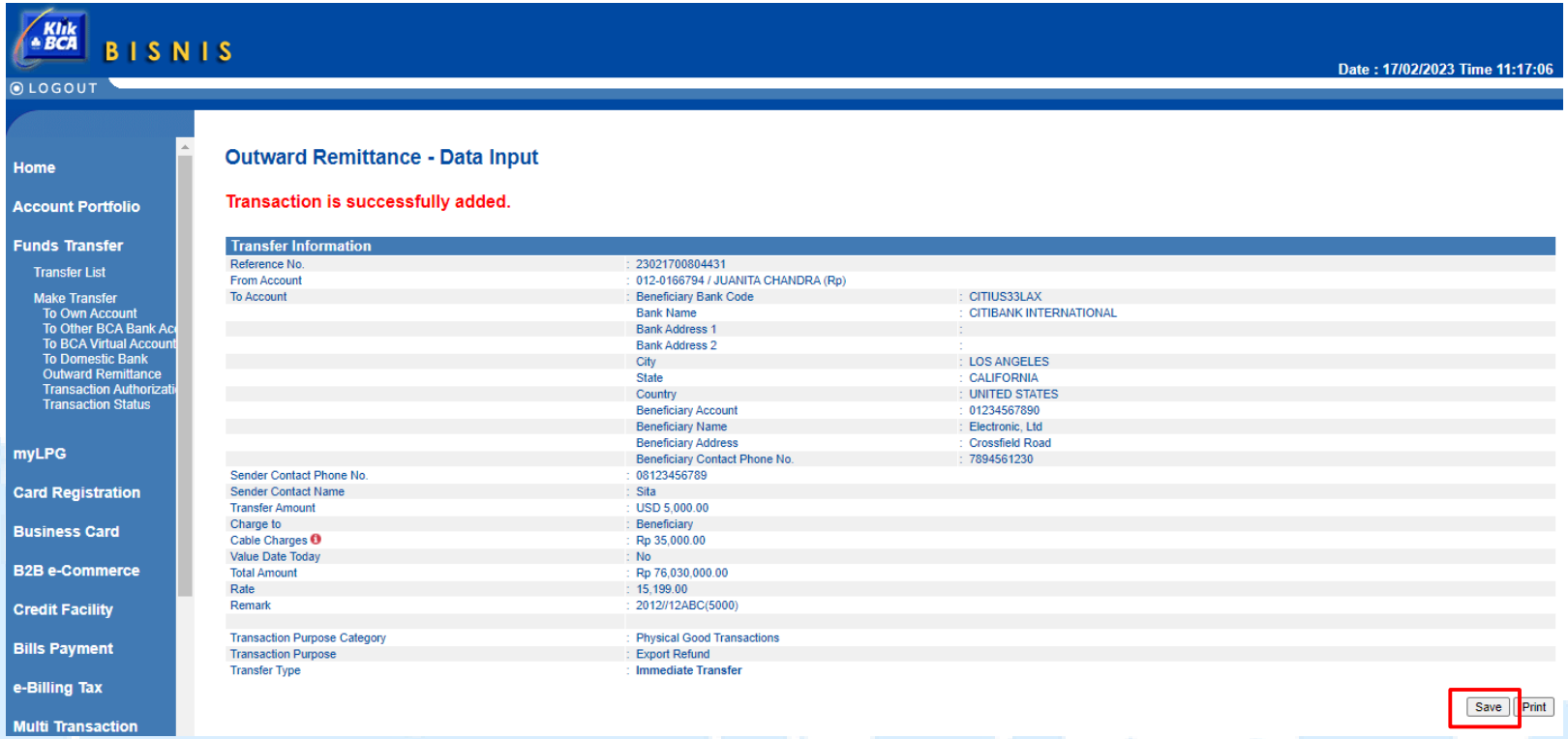
Transfer Amount : USD 150,000.00
Total Document Amount Used :

Submit Back

PROCEDURE

Funds Transfer

6. Transaction is successfully added and click “Save”



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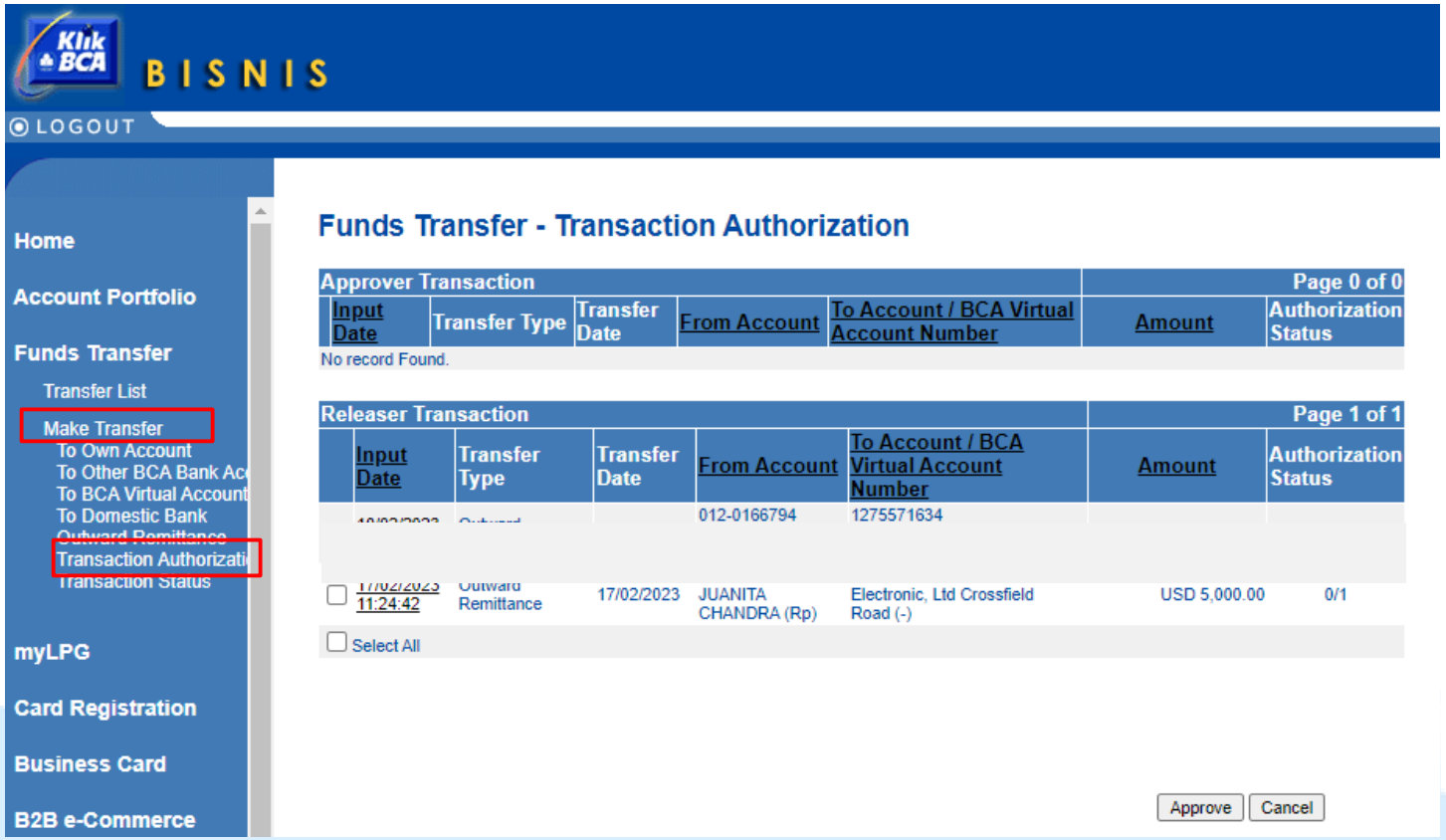
Funds Transfer – Transaction Authorization

PROCEDURE

Funds Transfer – Transaction Authorization

1. **Outward Remittance** successful updated transactions can be seen on the menu:

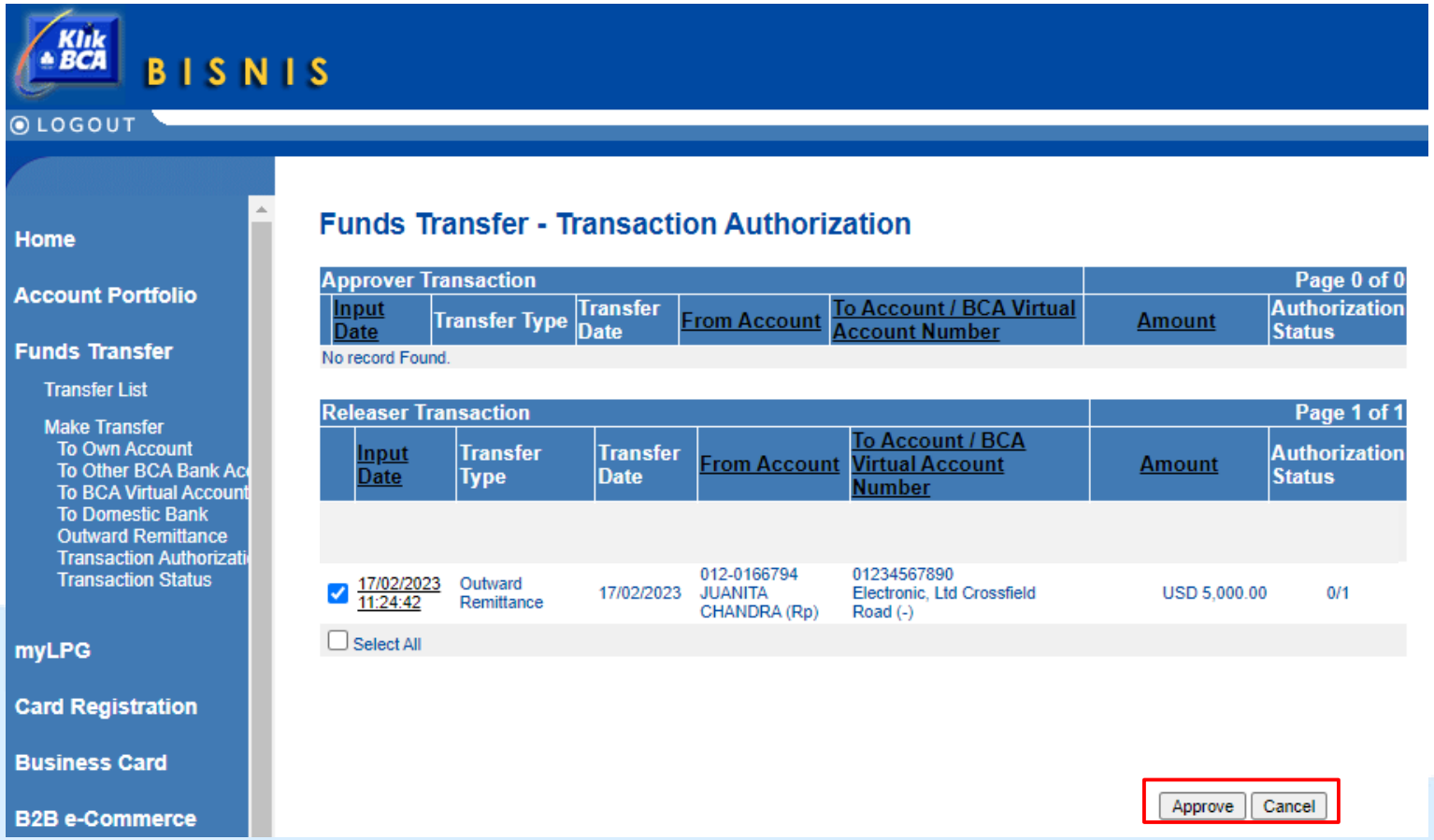
Funds Transfer → Make Transfer → Transaction Authorization



PROCEDURE

Funds Transfer – Transaction Authorization

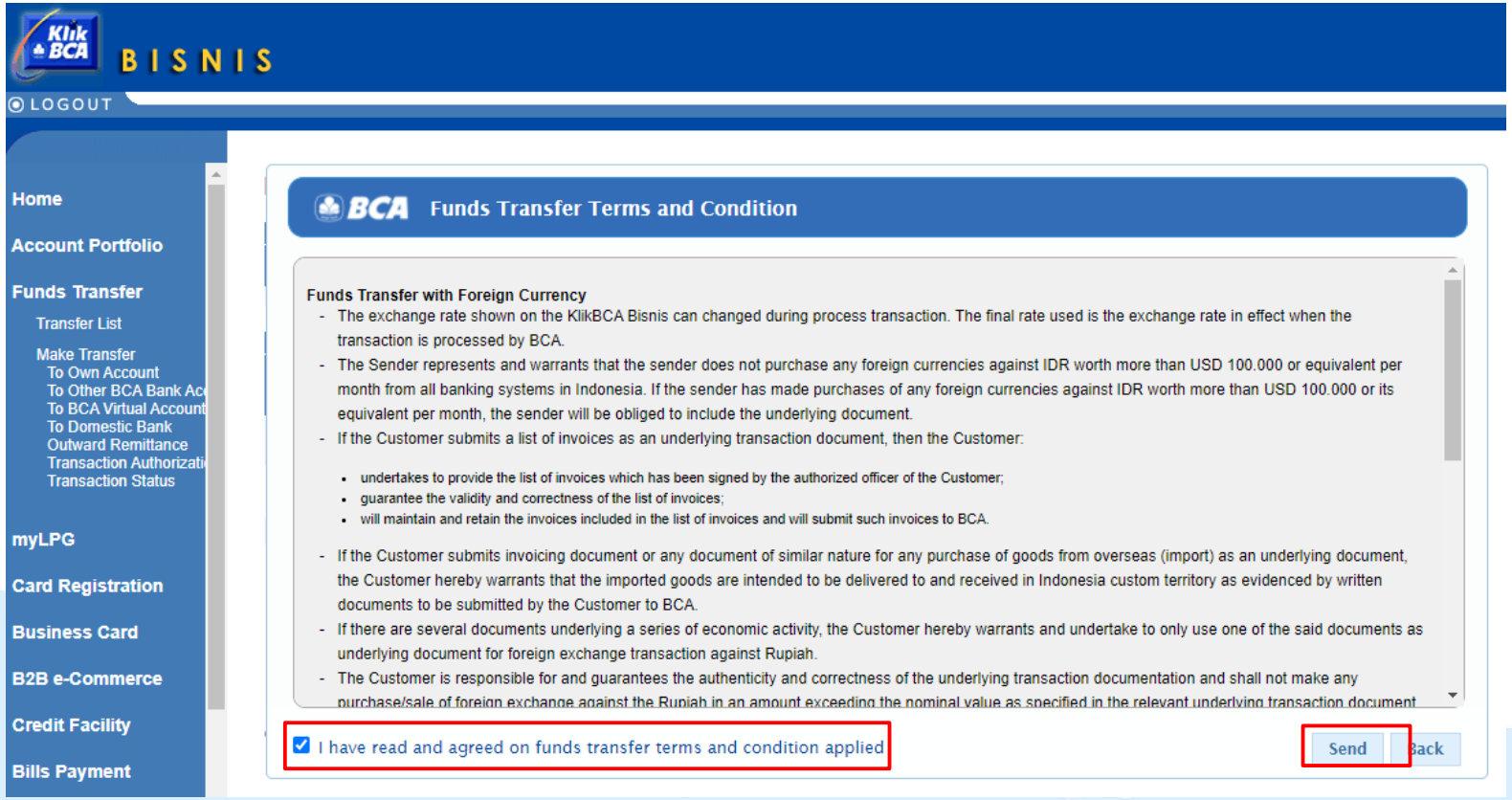
2. Customers can **approve or cancel** the following transactions



PROCEDURE

Funds Transfer – Transaction Authorization

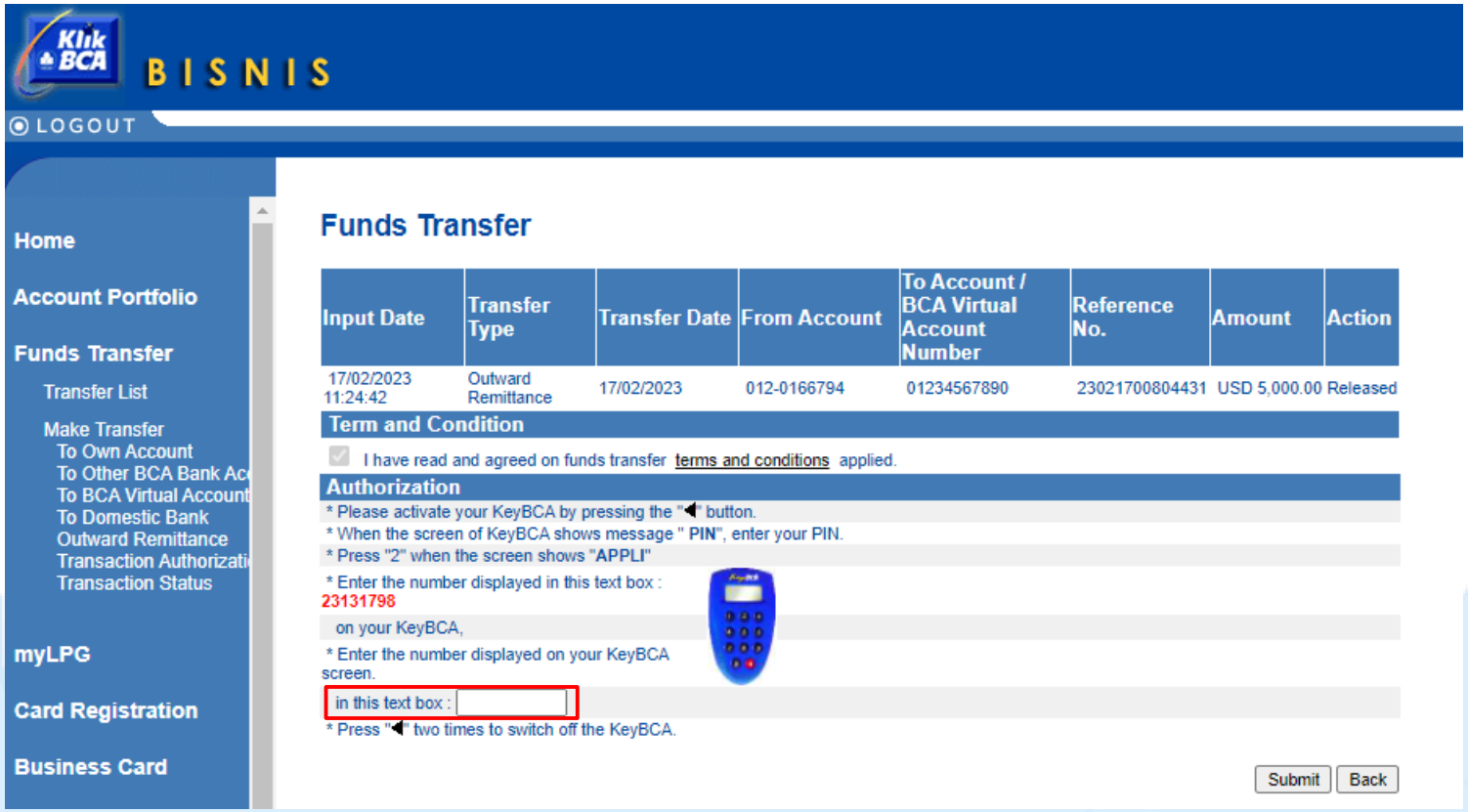
3. Read the funds transfer terms and condition. If you agree, then **tick the box** to proceed the authorization and click **"Send"**



PROCEDURE

Funds Transfer – Transaction Authorization

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



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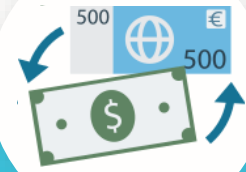
Cut Off Time
Value Today

Cut Off Time Value Today

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

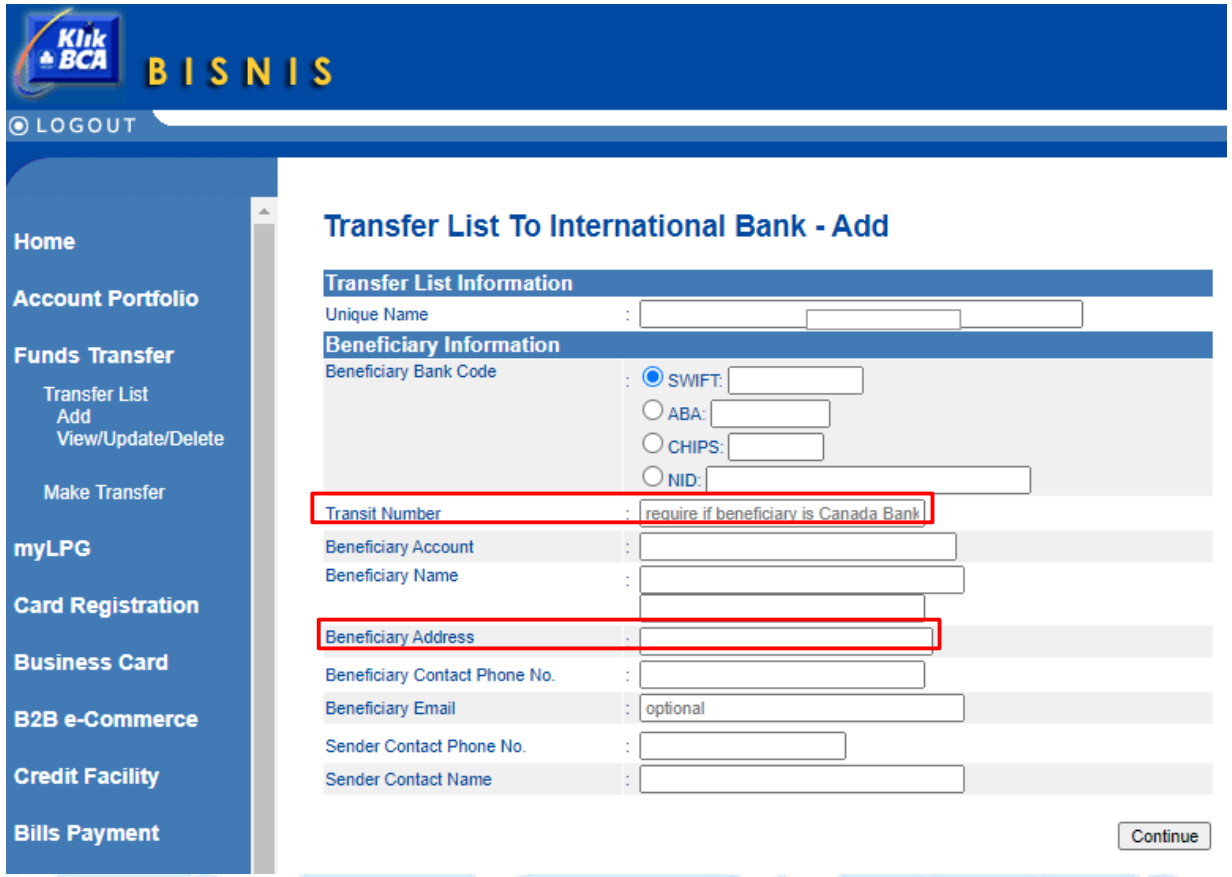
¥	NZ$	A$		S$	
JPY	**NZD**	**AUD***	**HKD, CNY, SAR**	**SGD**	**USD, CAD, EUR, GBP, CHF, SEK, DKK**
08:30 – 09:30 WIB	08:30 – 10:00 WIB	08:30 – 10:30 WIB	08:30 – 12:00 WIB	08:30 – 12:30 WIB	08:30 – 15:00 WIB

*AUD Today transferred to ANZ and Commonwealth Bank in Australia, cut-off time is at 13:00 (UTC +7).

Other Requirement

OR TO CANADA

Additional Information at Transaction Registration Menu

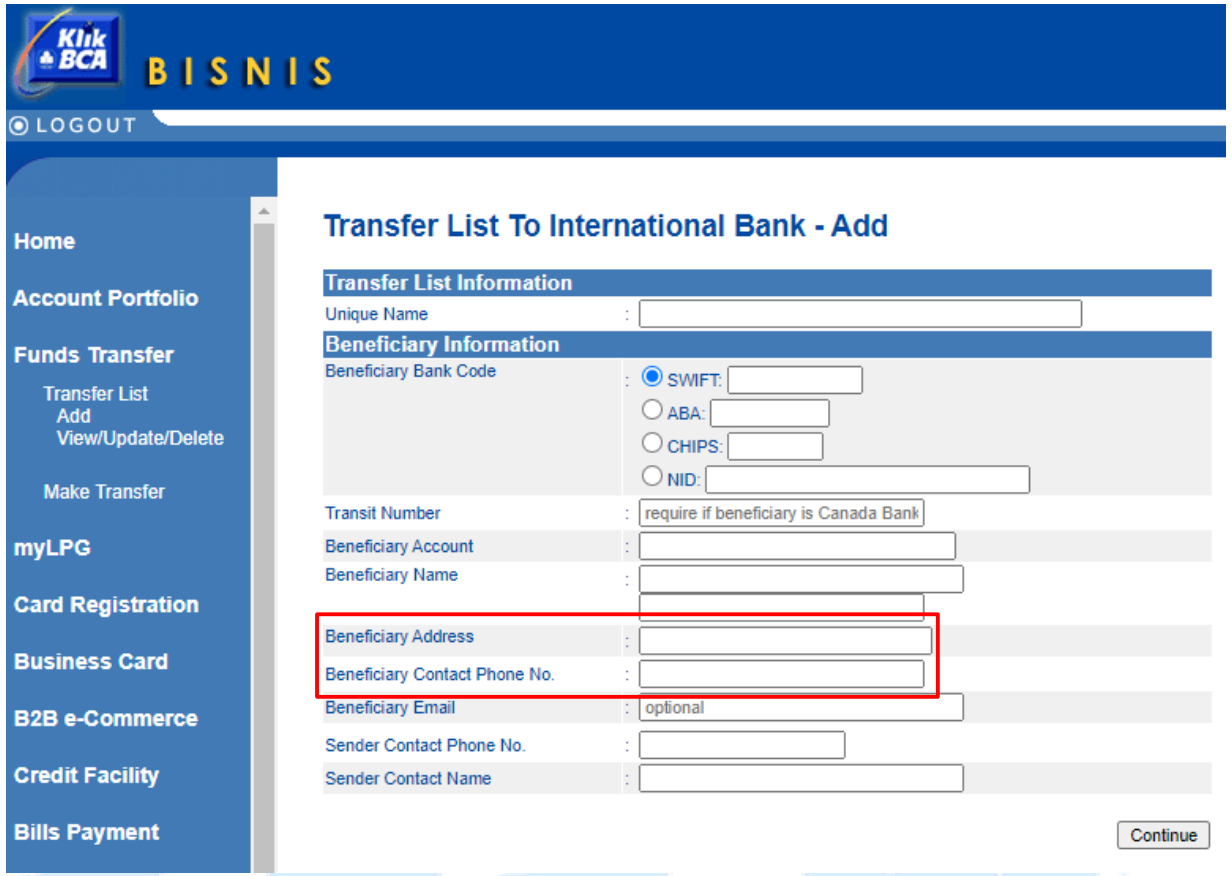


Foreign Currency Transfer to Canada

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

OR TO CHINA

Additional Information at Transaction Registration Menu

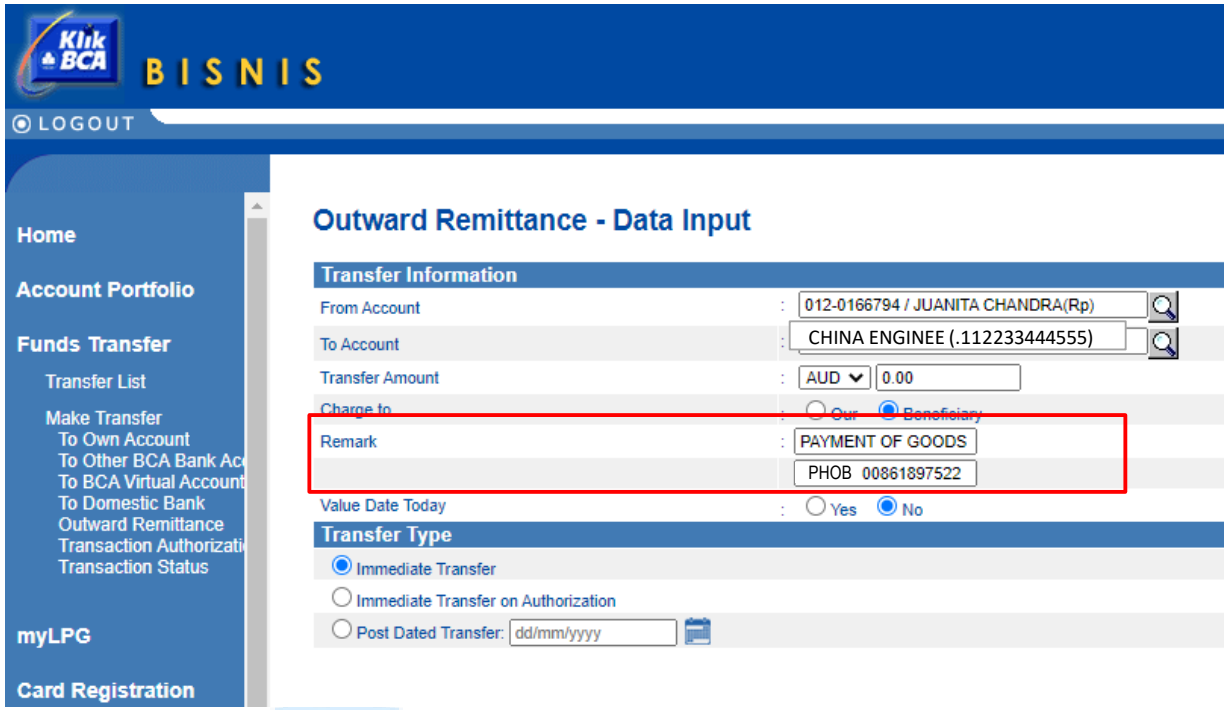


Foreign Currency Transfer to China

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

OR TO CHINA

Additional Information at Funds Transfer Menu

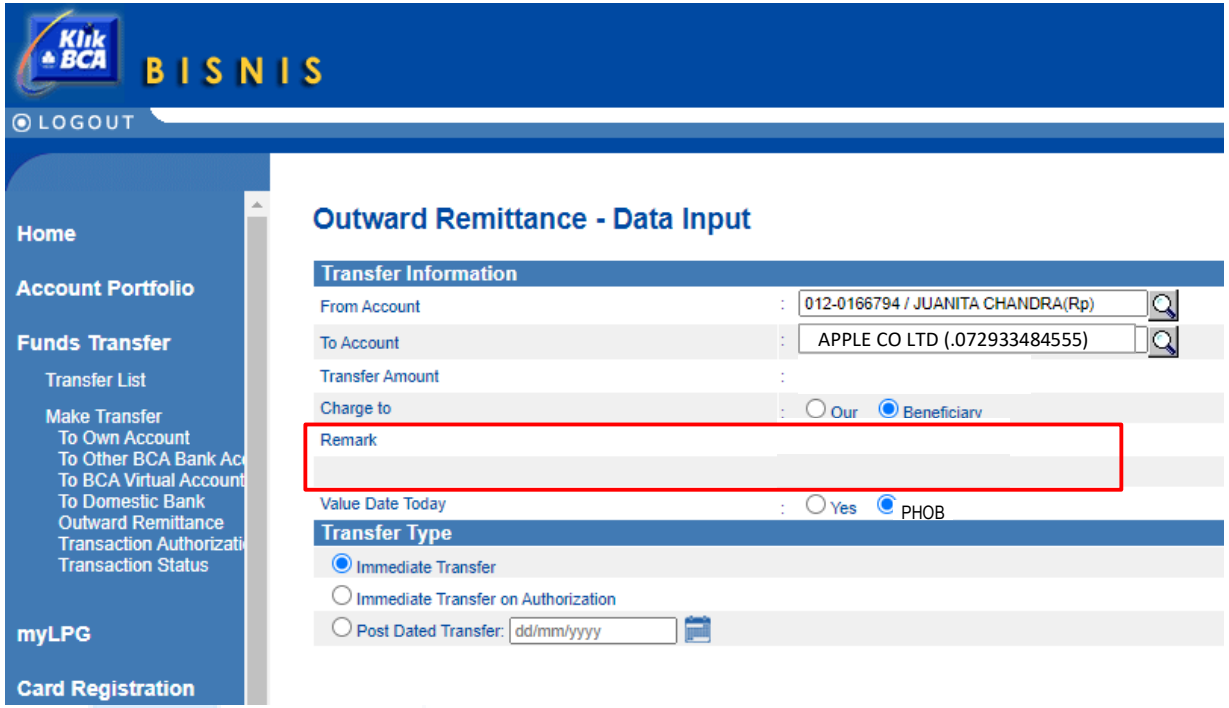


Foreign Currency Transfer to China

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

OR TO AUSTRALIA & INDIA

Additional Information at Funds Transfer Menu



Foreign Currency Transfer to Australia

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

Foreign Currency Transfer to India

Please add **IFSC Code** information **in the "Remark" column**