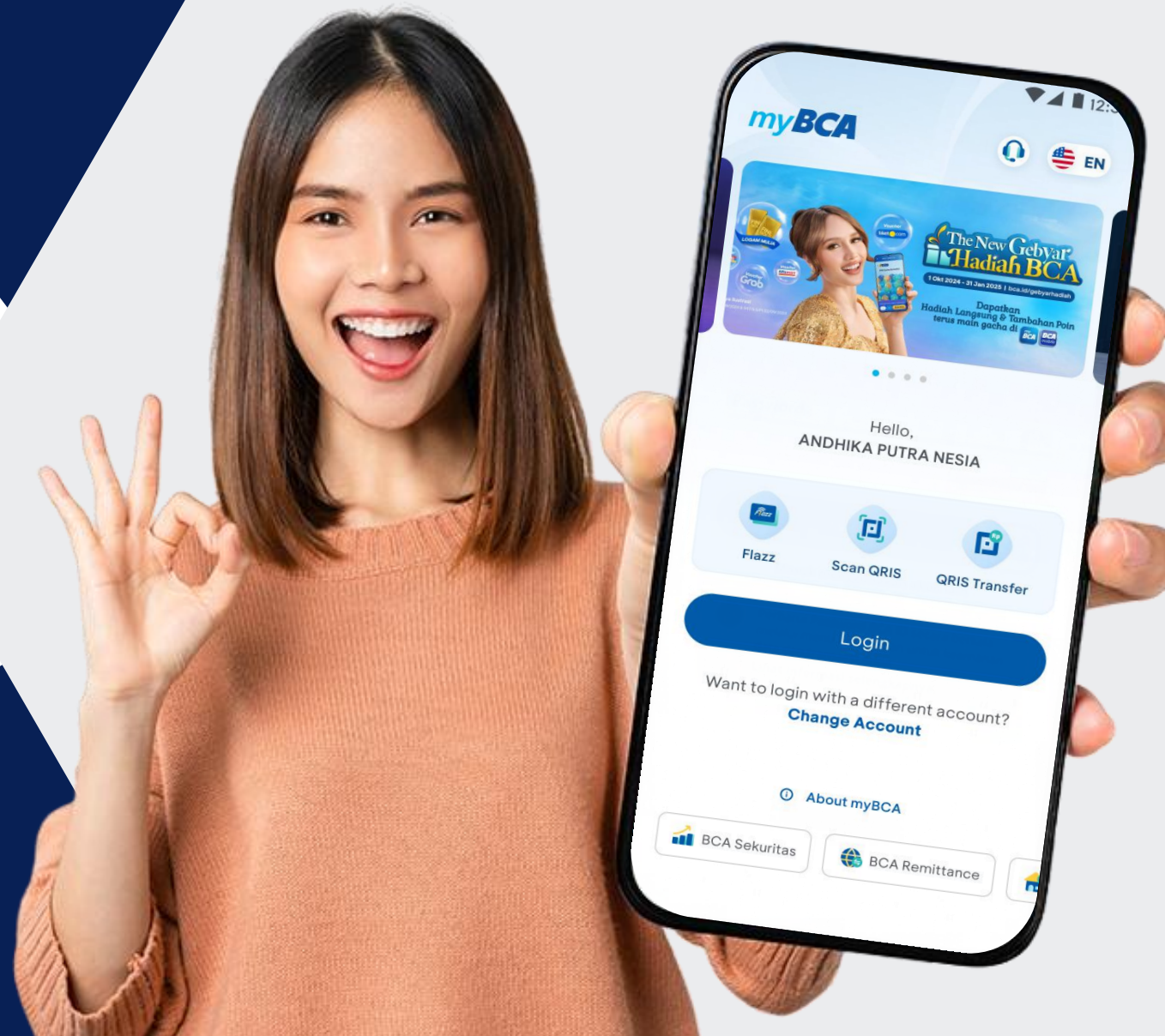


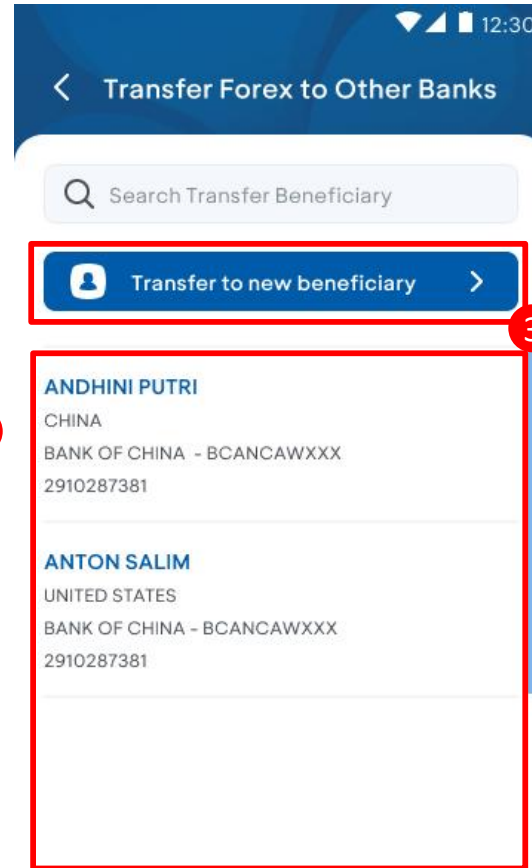
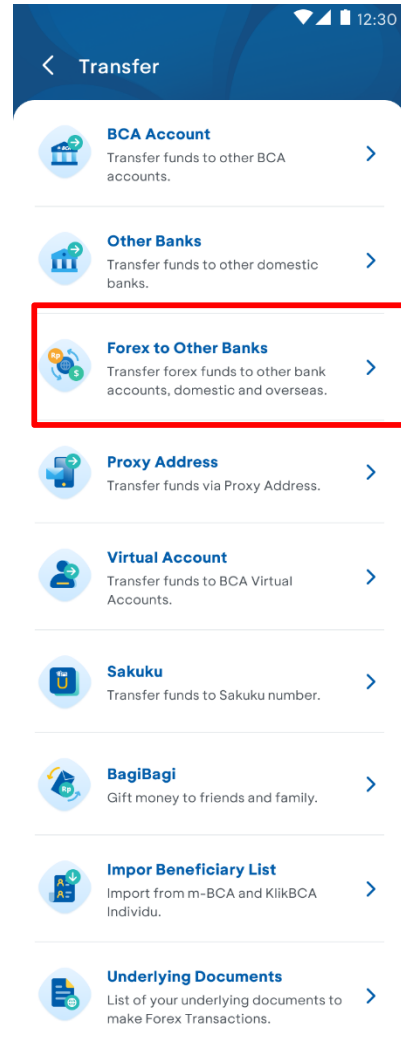
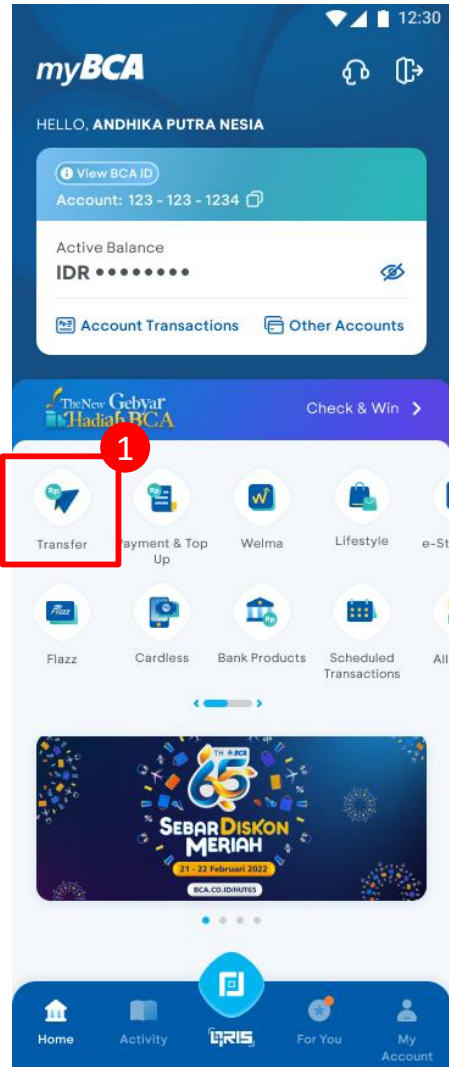
Guidelines for Foreign Currency Transfer via myBCA



Guidelines for Foreign Currency Transfer



GUIDELINES FOR FOREIGN CURRENCY TRANSFER



1

Select "Transfer"

2

Select "Forex to Other Banks"

3

Choose the beneficiary account from the **beneficiary list** or select "Transfer to new beneficiary" if the beneficiary account is not registered

BENEFICIARY ACCOUNT REGISTRATION

Transfer Forex to Other Banks

4

Beneficiary Country
CHINA

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Local Clearing Code
4893432

Beneficiary Account No.
123456789

Beneficiary Name
ANDHINI PUTRI

Beneficiary Category
Individual >

Beneficiary Nationality
CHINA >

Beneficiary Country of Residence
CHINA >

Province/State
Fujian

City
Fuzhou

Address
Fuzhou no.12

Postal Code
12345

Financial Relationship
Non Affiliated >

Beneficiary Phone No.
081284924292

Continue

4

If You select “**Transfer to new beneficiary**”, complete the beneficiary's data as instructed in the **next slide**

If You choose a **beneficiary account** from the **beneficiary list**, You may **skip this step**.

BENEFICIARY ACCOUNT REGISTRATION

Transfer Forex to Other Banks

Beneficiary Country
CHINA

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Local Clearing Code
4893432

Beneficiary Account No.
123456789

Beneficiary Name
ANDHINI PUTRI

Beneficiary Category
Individual >

Beneficiary Nationality
CHINA >

A Select “Beneficiary Country”

B Select “Beneficiary Bank”

Make sure to input the **SWIFT code** of the **specific branch** of the beneficiary bank

C Fill in the “Local Clearing Code” if this field appears

Local clearing code can be added for foreign currency transfers to **Canada**

D Enter the “Beneficiary Account No.”

E Provide the “Beneficiary Name”

BENEFICIARY ACCOUNT REGISTRATION

12:30

< Transfer Forex to Other Banks

Beneficiary Country
CHINA

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Local Clearing Code
4893432

Beneficiary Account No.
123456789

Beneficiary Name
ANDHINI PUTRI

Beneficiary Category
Individual > **F**

Beneficiary Nationality
CHINA > **G**

F

Choose the “Beneficiary Category”

G

Choose the “Beneficiary Nationality”

BENEFICIARY ACCOUNT REGISTRATION

Beneficiary Country of Residence > H
CHINA

Province/State I
Fujian

City J
Fuzhou

Address K
Jl Fuzhou no.12

Postal Code L
12345

Financial Relationship > M
Non Affiliated

Beneficiary Phone No. N
081284924292

Continue

H Choose the “Beneficiary Country of Residence”

I Fill in the “Province/State”

J Fill in the “City”

K Fill in the “Address”

L Fill in the “Postal Code”

M Choose the “Financial Relationship” (the relationship between the Remitter and the Beneficiary)

N Fill in the “Beneficiary Phone No.”, then click “Continue”

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Display for **Foreign Currency** as the **Source Currency**

The screenshot shows the 'Transfer Forex to Other Banks' screen for user ANDHINI PUTRI. The account details are CHINA, BANK OF CHINA, BCANCAWXXX, 123456789. The 'Source of Fund' field is highlighted with a red box and a '5' in a circle, showing '291 - 028 - 7381' and 'TAHAPAN - IDR/FOREX'. The 'Transaction Cur...' field is highlighted with a red box and a '6' in a circle, showing 'CNY' and '10,000.00'. The 'Source Currency' field is highlighted with a red box and a '7' in a circle, showing 'CNY' and '10,000.00'. Below these fields are options for 'Full Amount' (Yes/No), 'Value Date Today' (Yes/No), and 'Coordinator Branch' (KCU THAMRIN (0206)).

Display for **IDR** as the **Source Currency**

The screenshot shows the 'Transfer Forex to Other Banks' screen for user ANDHINI PUTRI. The account details are CHINA, BANK OF CHINA, BCANCAWXXX, 123456789. The 'Source of Fund' field is highlighted with a red box and a '5' in a circle, showing '291 - 028 - 7381' and 'TAHAPAN - IDR/FOREX'. The 'Transaction Cur...' field is highlighted with a red box and a '6' in a circle, showing 'CNY' and '100,000.00'. The 'Source Currency' field is highlighted with a red box and a '7' in a circle, showing 'IDR' and '227,000,000.00'. Below this field, the exchange rate is displayed: 'Exchange Rate CNY 1.00 = IDR 2,270.00'. Below these fields are options for 'Full Amount' (Yes/No), 'Value Date Today' (Yes/No), and 'Coordinator Branch' (KCU THAMRIN (0206)).

5

Choose the “Source of Fund”

1. **IDR Account or Forex Pocket Account** is marked with IDR/FOREX in the description below the account number
2. **BCA Dollar (USD & SGD)**
 - Could only facilitate 1:1 (the transaction currency is same as the source of funds currency) transaction

6

Select the “Currency” and fill in the “Amount” of money to be transferred

Transaction limit: Min. GBP 101 or Min. USD 100 – Max. USD 25,000 (eq.)
Daily limit: Max. USD 25,000 (eq.) per BCA ID

7

Select the “Source Currency”

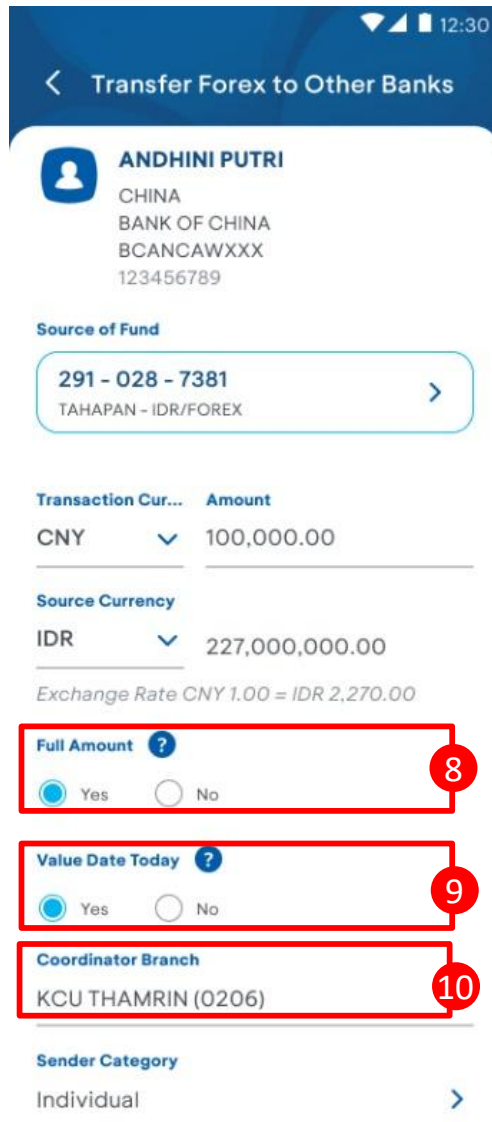
Foreign currency transfer using **Forex Pocket** as the source of funds is available in **17 foreign currencies**

Exchange rates will be displayed if the source of funds is in IDR



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER



Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount
CNY 100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
 Yes No

Value Date Today ?
 Yes No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

8

Choose **“Yes”** on the **“Full Amount”** field if the funds are expected to be received by the recipient in full amount*.

“Full Amount” is not effective for the following transactions:

- USD sent to United States
- CAD sent to Canada, except if the beneficiary bank is Toronto Dominion (TDOMCATTOR)
- Any currency sent to Canada

9

Choose **“Yes”** on the **“Value Date Today”** field if the funds is expected to be received on the same day*.

“Value Date Today” cannot be executed if:

- Transaction has passed the cut-off time
- The currency is JPY

The cut off time information for Value Date Today for each currency can be accessed through the following link: [bca.id/outwardremittance_> Important Information > Value Today](https://www.bca.id/outwardremittance_>Important%20Information%20>Value%20Today)

***Disclaimer** : The **“Full Amount”** and **“Value Date Today”** services is subject to PT Bank Central Asia Tbk (**“BCA”**) Terms of Foreign Currency Transfer to Other Banks

10

Choose the **“Coordinator Branch”**

Coordinator Branch is the branch that handles your transaction if any issues occur. It is recommended to choose the nearest branch

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount
CNY 100,000.00

Source Currency
IDR 227,000,000.00
Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
 Yes No

Value Date Today ?
 Yes No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE I...)

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

Note(s)

- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance.
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.
- Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.


Continue

- 11 Choose the "Sender Category"
- 12 Choose the "Sender Nationality"
- The "Sender Category" and "Sender Nationality" columns only appear if the transaction amount is above USD 10,000 eq.
- 13 Choose "Sender Phone No."
- 14 Choose "Transaction Purpose"

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

12:30

< Transfer Forex to Other Banks

 **ANDHINI PUTRI**
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur...	Amount
CNY	100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
 Yes No

Value Date Today ?
 Yes No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE I...)

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

Note(s)

- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance.
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.
- Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

15

Fill in the "Remarks"

For the purpose of **import** transactions, please add the **SiMoDIS Format** at Remarks column as follows:

2012//InvoiceNumber(PaidAmountOfInvoice)

Example:

2012//123ABC(50000.75)

If the SiMoDIS information is too long to be included in the Remarks Column, please follow these steps:

- Input the SiMoDIS format in the Remarks Column with a plus sign (+) at the end, as shown below:
2012//InvoiceNumber(PaidAmountOfInvoice)+
- Send any additional SiMoDIS information to Halo BCA via email halobca@bca.co.id with the subject: Additional SIMODIS – PPU Number

Please ensure the following information is included in the email:

- PPU Number
- Transaction Date
- Additional SiMoDIS format that begins with a plus sign (+):
+2012//InvoiceNumber(PaidAmountOfInvoice)



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... CNY Amount 100,000.00
Source Currency IDR 227,000,000.00
Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
 Yes No

Value Date Today ?
 Yes No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE I...)

Remarks 15
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

Note(s)

- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.
- Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

Certain information should be added in the “Remarks” column especially for the following transactions:



CNY to China

Please add the transaction purpose information and the recipient's phone number starting with the word “PHOB” before the phone number.

Australia

Please add BSB Number information (6 characters)

India

Please add IFSC Code information

MYR to Malaysia

Please add the transaction purpose information in English followed by the SiMoDIS Format

Example: Machinery Import Payment/2012//123ABC(50000.75)



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

12:30

< Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount
CNY 100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
 Yes No

Value Date Today ?
 Yes No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE I...

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

- Note(s)
- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance
 - There is an additional fee for Value Date Today transactions.
 - Exchange rate may change during the transaction.
 - Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

16

Select the available code in "Promotion Code"

17

Click "Continue"

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Ketentuan Layanan Transfer Valas ke Bank Lain PT Bank Central Asia Tbk ("BCA")
Terms and Conditions for Foreign Currency Transfer to Another Bank PT Bank Central Asia Tbk ("BCA")

- BCA menyediakan layanan kiriman uang antar bank dalam negeri dan luar negeri dalam mata uang asing melalui layanan transfer valuta asing ke bank lain ("Transfer Valas").
BCA offers a remittance service for money transfers between domestic banks and foreign banks in foreign currencies through the service for foreign currency transfer to

Continue

18

Read the **"Terms and Statements"** for fund transfer. If You agree, tick the **box** to authorize and click **"Continue"**

The content of the **Terms and Statements** varies based on the **source of funds** and the **amount of foreign currency purchased**

Terms and Statements

(For transactions with **IDR** as the source of funds and foreign currency purchase **below or equal** to the maximum threshold)



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Ketentuan Layanan Transfer Valas ke Bank Lain PT Bank Central Asia Tbk ("BCA")
Terms and Conditions for Foreign Currency Transfer to Another Bank PT Bank Central Asia Tbk ("BCA")

1. BCA menyediakan layanan kiriman uang antar bank dalam negeri dan luar negeri dalam mata uang asing melalui layanan transfer valuta asing ke bank lain ("Transfer Valas").
BCA offers a remittance service for money transfers between domestic banks and foreign banks in foreign currencies through the service for foreign currency transfer to another bank ("Foreign Currency Transfer").

Continue

Terms and Statements

(For transactions with **IDR** as the source of funds and foreign currency purchase **exceeding** the maximum threshold)

Ketentuan Layanan Transfer Valas ke Bank Lain PT Bank Central Asia Tbk ("BCA")
Terms and Conditions for Foreign Currency Transfer to Another Bank PT Bank Central Asia Tbk ("BCA")

1. BCA menyediakan layanan kiriman uang antar bank dalam negeri dan luar negeri dalam mata uang asing melalui layanan transfer valuta asing ke bank lain ("Transfer Valas").
BCA offers a remittance service for money transfers between domestic banks and foreign banks in foreign currencies through the service for foreign currency transfer to another bank ("Foreign Currency Transfer").

Continue

Terms (Without Statements)

(For transactions with **foreign currency** as the source of funds in **any amount**)

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Confirmation

Make sure that the data below are correct before proceeding with your transaction.

Source of Fund
291 - 039 - 2812
IDR

Beneficiary Account
ANTON SALIM
1234512345

Beneficiary Bank Information
CHINA
BANK OF CHINA
BKCHCNBJ10
FUXING MEN NEI
BEIJING

Beneficiary Data

Beneficiary Category
Individual

Beneficiary Nationality
CHINA

Beneficiary Country of Residence
CHINA

Province/State
FUJIAN

City
FUZHOU

Address
Fuzhou no.12

Postal Code
12345

Financial Relationship
Non Affiliated

Beneficiary Phone No.
081227837292

Transaction Information

Forex Amount
CNY 100,000.00
IDR 227,000,000.00
(Exchange Rate IDR 2,270.00)
Exchange rate may change during the transaction.

Telex Fee
IDR 35,000.00

Full Amount Fee
IDR 150,000.00

Value Date Today Fee
IDR 30,000.00

Total Transfer
IDR 227,215,000.00

Estimated Receipt by Beneficiary Bank: 24 hours.

Coordinator Branch
KCU THAMRIN (0206)
MENARA BCA, GRAND INDONESIA, JLN. MH THAMRIN NO. 1 JAKARTA PUSAT 10310

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE INDONESIA)

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

Underlying Documents

Document 1
CNY 30,000.00
INVC-1FUDANUNIV2024

Document 2
CNY 70,000.00
INVC-2FUDANUNIV2024

Note(s)
Telex fee is an administrative fee.
The rate charged is based on the rate on the effective date of the transaction.
The updated e-rate can be seen in the Currency Exchange Rate on myBCA or www.bca.co.id/en/Informasi/kurs.

Continue

Transaction Information display if the source of funds is Rupiah

Transaction Information

Forex Amount
CNY 10,000.00

Telex Fee
CNY 16.00

Full Amount Fee
CNY 71.20

Value Date Today Fee
CNY 13.72

Provision Fee in Lieu
CNY 8.78

Total Transfer
CNY 10,109.70

Estimated Receipt by Beneficiary Bank: 24 hours.

Coordinator Branch
KCU THAMRIN (0206)
MENARA BCA, GRAND INDONESIA, JLN. MH THAMRIN NO. 1 JAKARTA PUSAT 10310

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE INDONESIA)

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

Note(s)
Telex fee is an administrative fee.

Continue

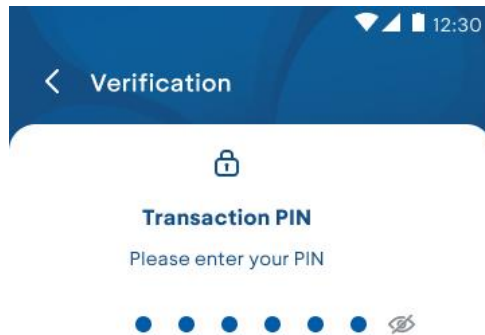
Transaction Information display if the source of funds is Foreign Currency

19

Review transaction details and make sure the data are **correct**, and click **“Continue”** to **confirm** transaction data

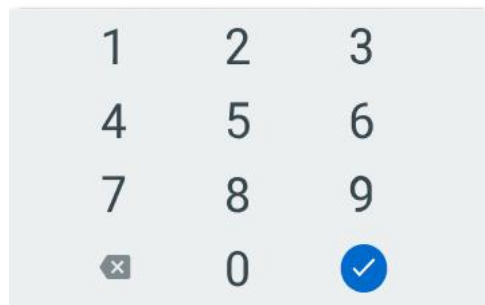
If there is an Underlying Document attached to the transaction, it will also appear on the transaction confirmation page.

GUIDELINES FOR FOREIGN CURRENCY TRANSFER



20

Enter the PIN for transaction verification



GUIDELINES FOR FOREIGN CURRENCY TRANSFER

The display if the transfer is **successful**

Transfer Successful
30 Jan 2024 10:56:24
CNY 50,000.00

Source of Fund 291 - 0** - **81
Source Currency IDR - Indonesian Rupiah

Beneficiary Name ANDHINI PUTRI

View Details ▾

Done

Source of Fund	291 - 0** - **81
Source Currency	IDR - Indonesian Rupiah
Beneficiary Name	ANDHINI PUTRI
Beneficiary Account No	123456789
Beneficiary Bank Information	
Beneficiary Country	CHINA
Beneficiary Bank	BANK OF CHINA
BIC Code	BOCHCN33J
Address Bank	FUXING MEN NE
City Bank	BEIJING
Beneficiary Data	
Beneficiary Category	Individual
Beneficiary Nationality	CHINA
Beneficiary Country of Residence	CHINA
Province/State	FUJIAN
City	FUZHOU
Beneficiary Address	Fuzhou no.12
Financial Relationship	Non-Affiliated
Beneficiary Phone No.	08122782292
Transaction Information	
From Amount	CNY 100,000.00
Exchange Rate	IDR 2,270.00
Amount	CNY 227,000,000.00
Tax Fee	IDR 35,000.00
Full Amount Fee	IDR 100,000.00
Value Date Today Fee	IDR 30,000.00
Total Transfer	IDR 227,215,000.00
Coordinator Branch	KCU THAMRIN (0200) MENARA BCA GRAND INDONESIA, JL. MH THAMRIN NO.1 JAKARTA PUSAT 10130
Sender Category	Individual
Sender Nationality	INDONESIA
Sender Phone No.	+62 812****78
Transaction Purpose	EDUCATION/ TRAINING OUTSIDE INDONESIA
Remarks	Tuition Fee
Priority Code	DR23
Underlying Document	INV-TRUDANUNV2 024 (CNY 50,000.00) INV-TRUDANUNV2 024 (CNY 70,000.00)
Transaction Type	Immediate Transfer
PPU No.	20XXXX
Reference No.	68913398-03-025-13 5-1213131313

The display if transfer **failed**

Transfer Failed
30 Jan 2024 10:56:24
CNY 50,000.00

Source of Fund 291 - 0** - **81
Source Currency IDR - Indonesian Rupiah

Beneficiary Name ANDHINI PUTRI

View Details ▾

Done

Source of Fund	291 - 0** - **81
Source Currency	IDR - Indonesian Rupiah
Beneficiary Name	ANDHINI PUTRI
Beneficiary Account No	123456789
Beneficiary Bank Information	
Beneficiary Country	CHINA
Beneficiary Bank	BANK OF CHINA
BIC Code	BOCHCN33J
Address Bank	FUXING MEN NE
City Bank	BEIJING
Beneficiary Data	
Beneficiary Category	Individual
Beneficiary Nationality	CHINA
Beneficiary Country of Residence	CHINA
Province/State	FUJIAN
City	FUZHOU
Beneficiary Address	Fuzhou no.12
Financial Relationship	Non-Affiliated
Beneficiary Phone No.	08122782292
Transaction Information	
From Amount	CNY 100,000.00
Exchange Rate	IDR 2,270.00
Amount	CNY 227,000,000.00
Tax Fee	IDR 35,000.00
Full Amount Fee	IDR 100,000.00
Value Date Today Fee	IDR 30,000.00
Total Transfer	IDR 227,215,000.00
Coordinator Branch	KCU THAMRIN (0200) MENARA BCA GRAND INDONESIA, JL. MH THAMRIN NO.1 JAKARTA PUSAT 10130
Sender Category	Individual
Sender Nationality	INDONESIA
Sender Phone No.	+62 812****78
Transaction Purpose	EDUCATION/ TRAINING OUTSIDE INDONESIA
Remarks	Tuition Fee
Priority Code	DR23
Underlying Document	INV-TRUDANUNV2 024 (CNY 50,000.00) INV-TRUDANUNV2 024 (CNY 70,000.00)
Transaction Type	Immediate Transfer
PPU No.	20XXXX
Reference No.	68913398-03-025-13 5-1213131313

Transfer **completed**

Ensure that the transfer is successful with a **green checkmark** at the top of the page



Senantiasa di Sisi Anda

Terms and Conditions of
**UNDERLYING
DOCUMENT**



UNDERLYING DOCUMENT TERMS AND CONDITIONS

1. Customer is **required to provide underlying document** for these conditions:
 - a) for foreign currency transaction using **Rupiah account as source of fund** and **the accumulated foreign currency purchase in a month has reached the threshold of above equivalent USD 25,000**
 - b) for transaction using **Foreign Currency account as source of fund** and **the amount of each transaction is equivalent to threshold of above USD 50,000**

Reference: Regulation of the Board of Governors (PADG) No. 11 of 2026 on the Second Amendment to PADG No. 11 of 2024 regarding Foreign Exchange Market Transactions

2. The documents uploaded to myBCA must 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.
3. If the customer has **already submitted the underlying document through a BCA branch**, and the document is still valid with **remaining available nominal**, the customer is **not required to re-upload** the document via myBCA.

UNDERLYING DOCUMENT TERMS AND CONDITIONS

4. Ensure that the provided underlying documents **align to your business profile**.
5. Ensure all the information is **correct and aligned** with the uploaded documents. In case of there is any difference between the entered information and the uploaded document, BCA will proceed the transaction according to the information of the uploaded document.
6. The transaction amount **should not exceed** the amount of the uploaded document.
7. The underlying document **should not be due yet**.
8. **Invoice regulations:**
 - a) For invoice that **has already been due**, the invoice can be used for **maximum 3 months after the due date**.
 - b) For invoice with **no stated due date**, the invoice **issuing date will be used** as the invoice due date.

UNDERLYING DOCUMENT TERMS AND CONDITIONS

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

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

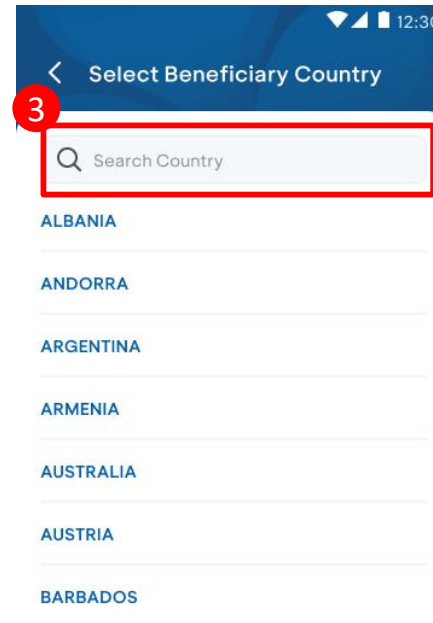
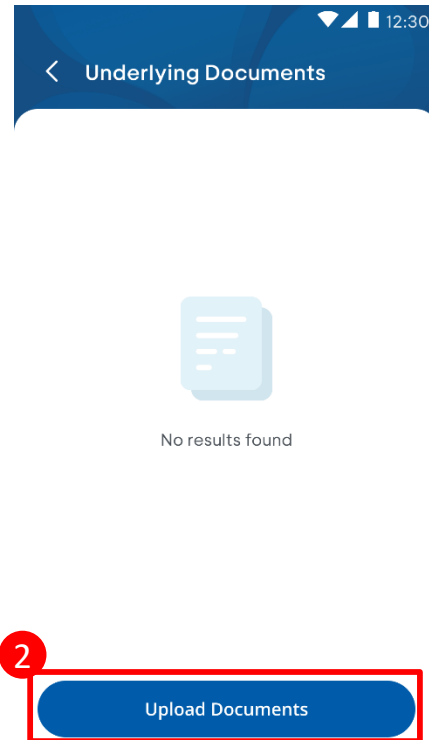
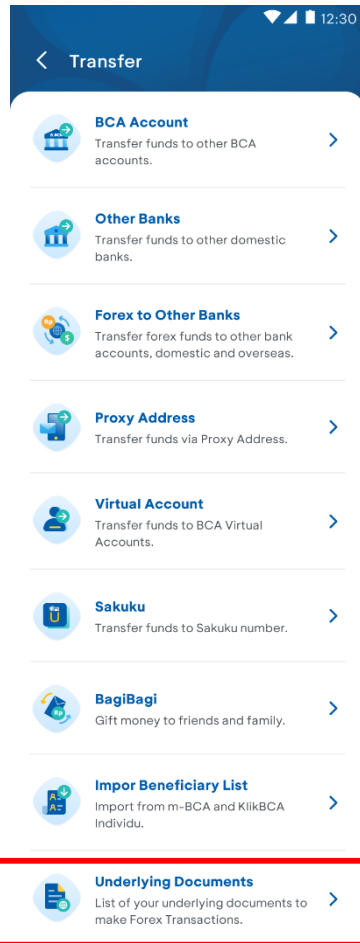
11. Ensure that the **beneficiary name** stated on the underlying document is **the same** as the intended beneficiary name. In cases of any **name difference**, additional **payment instruction from the document issuer** must be submitted.

12. Ensure that the **currency** stated in the underlying documents is **the same** as the intended transaction currency. In cases of any **currency difference**, additional **payment instruction from the document issuer** must be submitted.

Guidelines to Upload
**UNDERLYING
DOCUMENT**

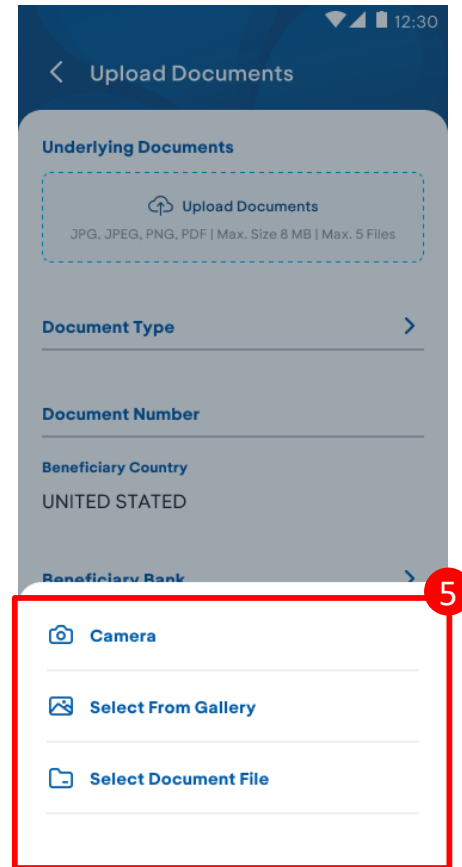
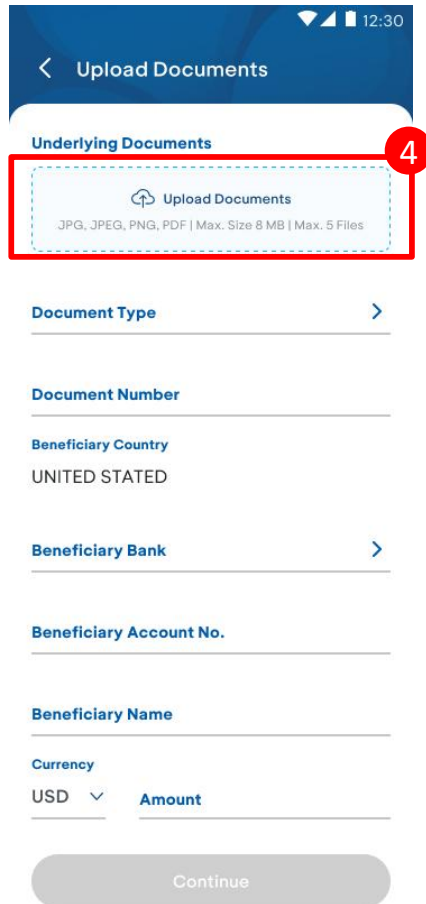


UNDERLYING DOCUMENT UPLOAD



- 1 Select "Underlying Documents"
- 2 Click "Upload Documents"
- 3 Select "Beneficiary Country"

UNDERLYING DOCUMENT UPLOAD



4

Click the “Upload Documents” section

5

Choose the underlying documents **upload method**

The acceptable formats are **.JPG, .JPEG, .PNG, and .PDF** with a maximum size of **8 MB per file** (maximum 5 files)

UNDERLYING DOCUMENT UPLOAD



Add button will be *disabled* if the maximum size or file is exceeded.

Upload Documents

Underlying Documents

Upload Documents
JPG, JPEG, PNG, PDF | Max. Size 8 MB | Max. 5 Files

harvard-invoice4.pdf

✓ INVC-HARVARD2021(1).pdf ✕

✓ INVC-HARVARD2021(2).pdf ✕

✓ INVC-HARVARD2021(3).pdf ✕

! harvard-inv5.pdf Try Again ✕

Document Type
With other underlying > 7

Description 8

Document Number 9

Beneficiary Country
UNITED STATES

Beneficiary Bank > 10

Beneficiary Account No. 11

Beneficiary Name

Currency
USD Amount 12

Continue

6

Capture **clear photos** of the underlying documents **with good lighting**. If the document upload is successful, a **checkmark icon (✓)** will appear. If the upload is unsuccessful, an exclamation **mark icon (!)** will appear, and You can retry by clicking **“Try Again”**

7

Select the appropriate **“Document Type”**

8

Fill in the document **“Description”**

9

Fill in the **“Document Number”**

10

Choose the **“Beneficiary Bank”**

11

Fill in the **beneficiary details**

12

Choose the **“Currency”** and fill in the **“Amount”** as written on the invoice

UNDERLYING DOCUMENT UPLOAD

Upload Documents

Underlying Documents

Upload Documents
JPG, JPEG, PNG, PDF | Max. Size 8 MB | Max. 5 Files

✓ INVC-HARVARD2021(1).pdf ✕

✓ INVC-HARVARD2021(2).pdf ✕

✓ INVC-HARVARD2021(3).pdf ✕

Document Type
Invoice >

Document Number
SAIINV001

Beneficiary Country
UNITED STATES

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Beneficiary Account No.
1234512345

Beneficiary Name
ANTON SALIM

Currency Amount
USD 10,000.00

Continue

Confirmation

Make sure that the data below are correct before proceeding with your transaction.

Underlying Documents
Document 1
INVC-HARVARD2021(1).jpg
Document 2
INVC-HARVARD2021(2).jpg
Document 3
INVC-HARVARD2021(3).jpg

Document Type
Invoice

Document Number
Inv0012022

Beneficiary Name
ANTON SALIM

Beneficiary Account No.
1234512345

Beneficiary Bank
US BANK
BCANCAWXXX

GREGORY CARTWRIGHT, 936 KIEHN
ROUTE, WEST NED, 11230, TENNESSEE,
CALIFORNIA, UNITED STATES

Document Amount
USD 10,000.00

Note(s)
Telex fee is an administrative fee.

Continue

Verification

Transaction PIN
Please enter your PIN

15

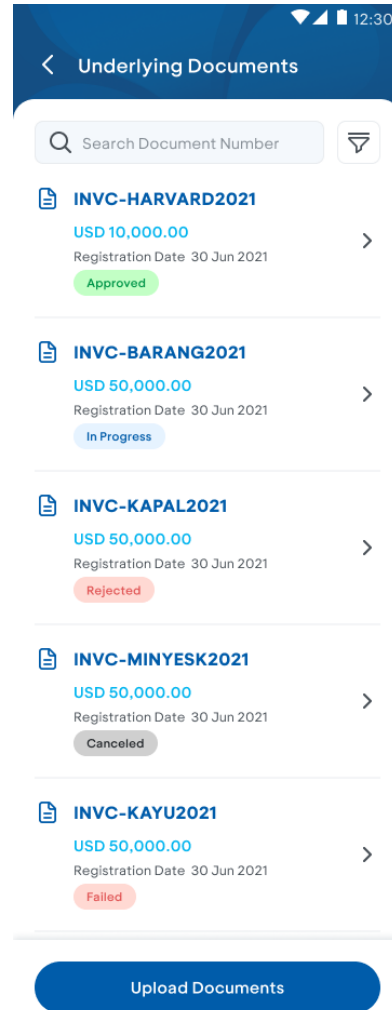
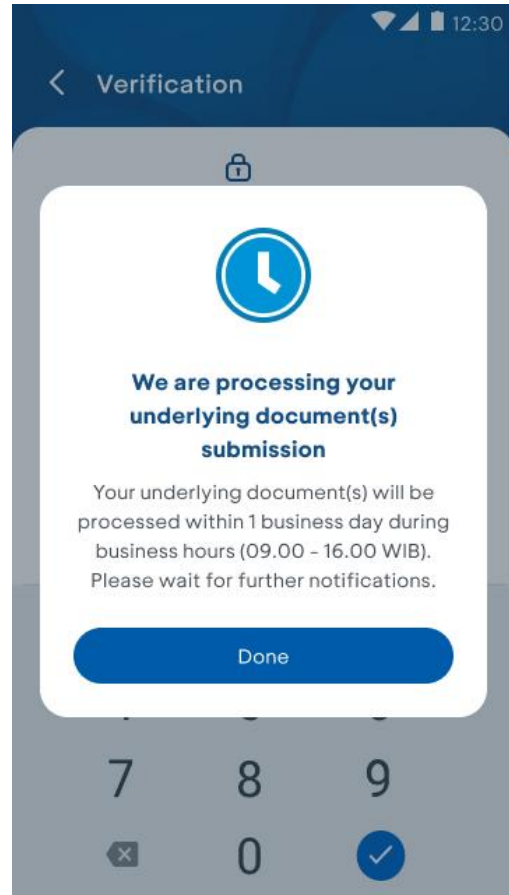
1 2 3
4 5 6
7 8 9
✕ 0 ✓

13 Click **“Continue”** if the data has been filled in completely

14 **Review** the transaction details and make sure the data is **correct**, then click **“Continue”** to **confirm** transaction data

15 **Enter the PIN** for transaction verification

UNDERLYING DOCUMENT UPLOAD



16

If the **entered PIN is correct**, the underlying documents submission **will be processed**.

Check the document status regularly. Once the document is marked as **“Approved”**, it can be used as an underlying document for Outward Remittance



The underlying document submission will be processed **maximum within 1 business day** during **working hours**

Foreign Currency Transfer with
**UNDERLYING
DOCUMENT**



FOREIGN CURRENCY TRANSFER WITH UNDERLYING DOC.

Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount
CNY 100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
 Yes No

Value Date Today ?
 Yes No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
0812*****78

Transaction Purpose
Education/Training (outside Ind...)

Remarks
Tuition Fee

Promotion Code

Transfer Type
Immediate Transfer

Note(s)

- For import payment transactions, please add the SiMoDIS format in the Message field, SiMoDIS format: 2012//Invoice Number (Paid Amount)
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.

Continue



If the foreign currency purchase/transfer has exceeded the threshold*, the **Underlying Document page will appear** after you click "Continue" from the Transaction Information page.

Transfer Forex to Other Banks

Select the available underlying document(s)

INVC-1FUDANUNIV2024

Available Amount	Amount Used
CNY 30,000.00	CNY 30,000.00
Institution	Expiry Date
FUDAN UNIVERSITY	08 Mar 2024

INVC-2FUDANUNIV2024

Available Amount	Amount Used
CNY 150,000.00	CNY 70,000.00
Institution	Expiry Date
FUDAN UNIVERSITY	30 Mar 2024

Total Selected Amount
CNY 100,000.00
out of CNY 100,000.00

Continue

*Foreign currency purchase threshold: accumulated USD 100,000 (eq.) / month
Foreign currency transfer threshold: USD 100,000 (eq.) / transaction



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FOREIGN CURRENCY TRANSFER WITH UNDERLYING DOC.

The screenshot shows a mobile app interface for selecting underlying documents. At the top, there is a back arrow and the text "Transfer Forex to Other Banks". Below this, a grey bar says "Select the available underlying document(s)". There are two document cards, each with a blue checkmark icon and a title. The first card is titled "INVC-1FUDANUNIV2024" and shows an available amount of CNY 30,000.00 and an amount used of CNY 30,000.00. The institution is FUDAN UNIVERSITY and the expiry date is 08 Mar 2024. The second card is titled "INVC-2FUDANUNIV2024" and shows an available amount of CNY 150,000.00 and an amount used of CNY 70,000.00. The institution is FUDAN UNIVERSITY and the expiry date is 30 Mar 2024. At the bottom, there is a summary: "Total Selected Amount CNY 100,000.00 out of CNY 100,000.00" and a blue "Continue" button.

Transfer Forex to Other Banks

Select the available underlying document(s)

INVC-1FUDANUNIV2024

Available Amount	Amount Used
CNY 30,000.00	CNY 30,000.00

Institution: FUDAN UNIVERSITY
Expiry Date: 08 Mar 2024

INVC-2FUDANUNIV2024

Available Amount	Amount Used
CNY 150,000.00	CNY 70,000.00

Institution: FUDAN UNIVERSITY
Expiry Date: 30 Mar 2024

Total Selected Amount
CNY 100,000.00
out of CNY 100,000.00

Continue

Select the **Underlying Document** related to the transaction you want to make (follow the Underlying Document Upload Guide to verify the document in advance)

When you **select more than one** underlying document, the **Available Nominal** will be used up first on the **underlying document with the closest due date** (autofill)

Example:

In the picture beside, the transaction amount is **CNY 100.000**. There are 2 selected documents, which are **INVC-1FUDANUNIV2024** and **INVC-2FUDANUNIV2024**.

Since the maturity date of INVC-1FUDANUNIV2024 (Mar 8th 2024) is closer than INVC-2FUDANUNIV2024 (Mar 30th 2024), the Available Amount of INVC-1FUDANUNIV2024, which is CNY 30.000, will be fully used. The remaining CNY 70.000 will be spent from the Available Amount of INVC-2FUDANUNIV2024.

Since the Available Amount of INVC-2FUDANUNIV2024 is CNY 150.000, after this transaction is processed, there will be CNY 80.000 left as the Available Amount of INVC-2FUDANUNIV2024.



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THANK YOU!

Remittance_specialist@bca.co.id