

BANK OF CHINA (HONG KONG) LIMITED
JAKARTA BRANCH
CORPORATE BOCNET USER MANUAL



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1. INTRODUCTION

1.1 System Requirements

To successfully access and use BOC internet banking service, a PC must fulfil the following minimum requirements.

Approved operating system and browsers

Browser	Win 7, Win 8, Win 10 and above	Macintosh OS X 10.2 and above
Microsoft® Internet Explorer	11 and above	Not support
Mozilla Firefox	31 and above	31 and above
Google Chrome	37 and above	37 and above
Safari	Not support	7 and above

Recommended screen resolution of 1024x768 pixels or higher, in order to achieve the best results.

1.2 Transaction Limit

Transaction Type	Limit per Transaction (IDR)	Daily Limit (IDR)
Transfer Between My Account (Same or Different Currency)	65,000,000,000	65,000,000,000
Transfer 3 rd party within BOC account (Same or Different Currency)	65,000,000,000	65,000,000,000
Transfer Rupiah to Other Banks (via SKN/RTGS)	65,000,000,000	65,000,000,000
SWIFT Remittance (Currency: USD, HKD, SGD, JPY, AUD, EUR, GBP) or RMB Direct Remittance	65,000,000,000	65,000,000,000
Note: 1) The above limit is the maximum limit for Corporate BOCNET. Customer can adjust the limit based on their business purposes. 2) Refer to Bank Indonesia's clearing regulation: - SKN Method: Maximum transaction amount per transaction is IDR 1,000,000,000 - RTGS Method: Minimum transaction amount per transaction is IDR 100,000,000		

1.3 Cut-off Time Transaction

Transaction Type	Cut Off Time Transaction
Transfer Between My Account (Same Currency)	05:00 – 22:00
Transfer Between My Account (Different Currency)	08:30 – 15:30
Transfer to 3 rd party within BOC account (Same Currency)	05:00 – 22:00
Transfer to 3 rd party within BOC account (Different Currency)	08:30 – 15:30
Transfer Rupiah to Other Banks (via SKN)	08:30 – 15:30
Transfer Rupiah to Other Banks (via RTGS)	08:30 – 15:30
SWIFT Remittance (Currency: USD, HKD, SGD, JPY, AUD, EUR, GBP)	08:30 – 15:30

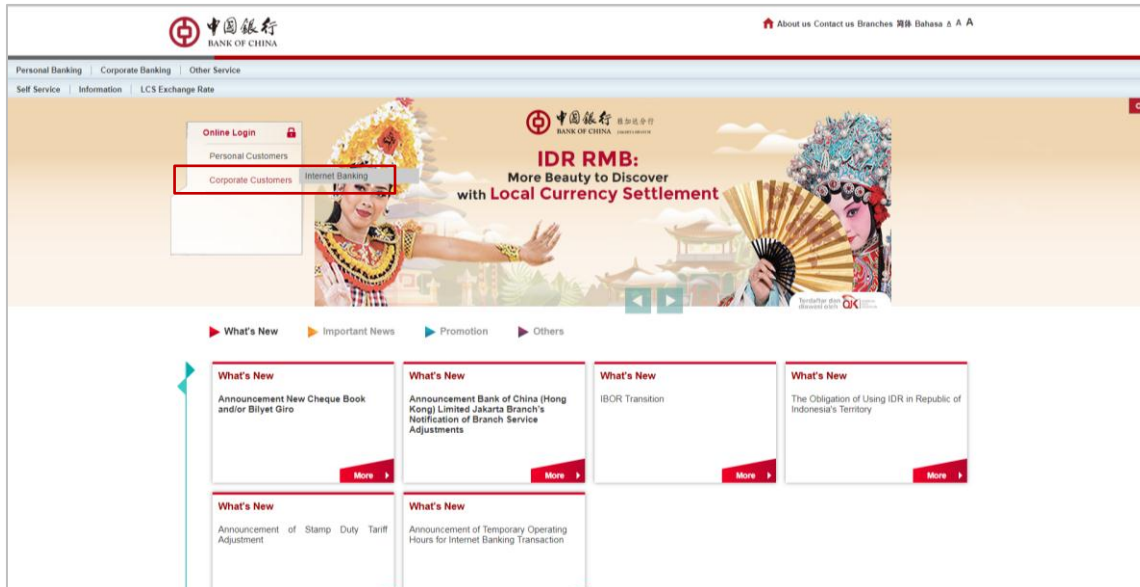
RMB Direct Remittance	08:30 – 15:30
<p>Important Notes:</p> <ul style="list-style-type: none"> All the above transaction if submitted on non-business day or on public holiday, the transaction will be processed on the next business day. For transaction exchange rate from Rupiah against foreign currency can't be done via internet banking. Only can be done via our BOC counter. For FX transaction (SWIFT Remittance) only can be submitted before 15.30, otherwise the transaction will be failed. For FX transaction (Transfer within BOC Account), if submitted on non-business day / public holiday, the exchange rate will be based on the rate of next business day. 	

1.4 Transaction Fee

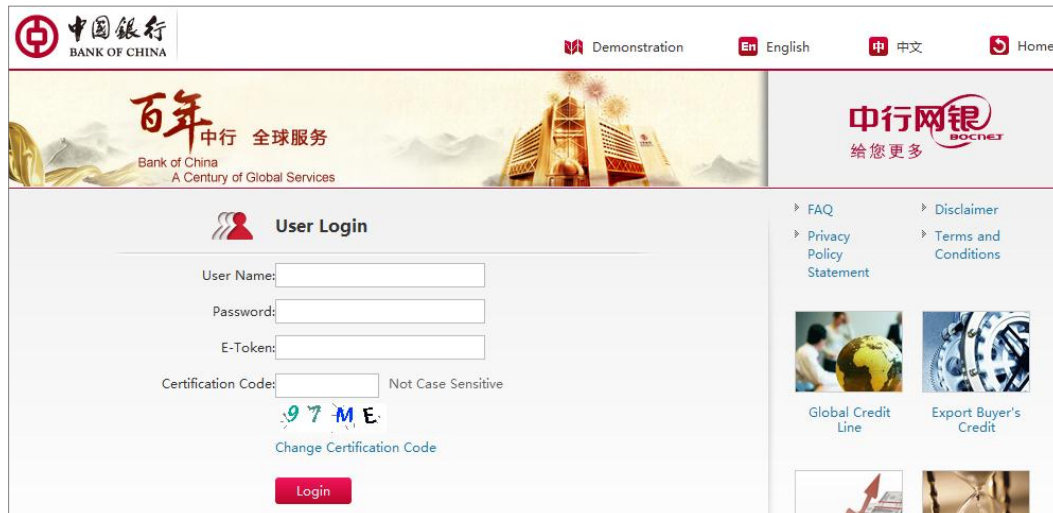
Transaction Type	Transaction Fee
Transfer Between Associated Account	Free
Transfer to 3 rd party within BOC Account	Free
Transfer Rupiah to Other Banks via SKN	IDR 2,000 per transaction
Transfer Rupiah to Other Banks via RTGS	IDR 20,000 per transaction
SWIFT Remittance (Currency: USD, HKD, SGD, JPY, AUD, EUR, GBP)	Telex : USD 7 Full Amount : USD 20 (to all bank) Commission : 0.1% (Min USD 5, Max USD 100) Note: Free commission for FX transaction
RMB Direct Remittance	Telex : USD 7 Full Amount : USD 10 (to all bank) Commission : 0.1% (Min USD 5, Max USD 100)

2. LOGIN

User can log in to the BOC (HK) Jakarta Branch Corporate Internet Banking via www.bankofchina.co.id



To access the service, click the **“Corporate Online Banking Login”** enter into the user login page displays as below:

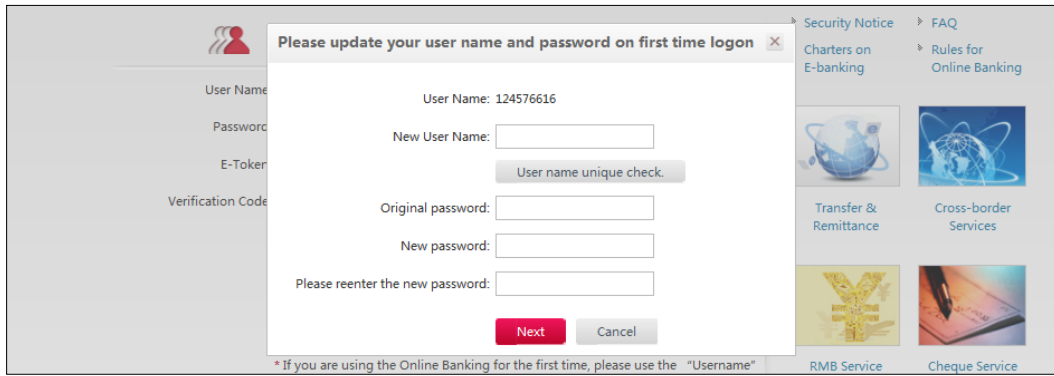


First Time Login

When you first Log In, you will need to input:

- **User Name & Password:** enter the initial User ID and Password provided by the Bank.
- **E-Token:** Enter the 6-digit security code generated from the Token.
- **Verification Code:** Enter the 4-digits and characters shown on the screen. If unclear, you can click on [Change Verification Code](#) to retrieve a new random code.

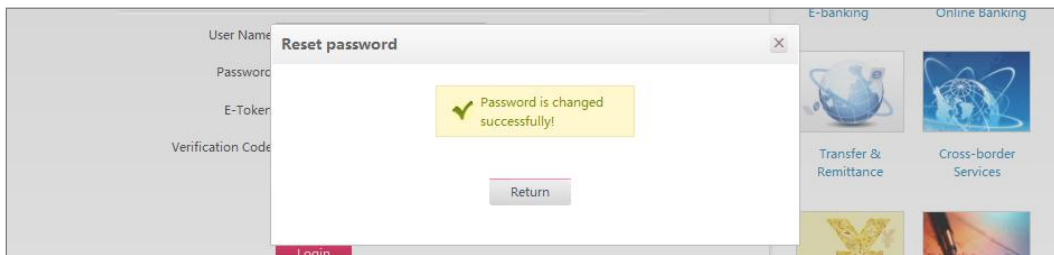
Once all fields completed, click the [Login] button. The first time you sign on, you will be required to change your initial User Name and Password for security reasons.



In the modified user name and password page, you will need to input:

- **New User Name:** create a new User Name. (The 6-20 digit alphanumeric), no spaces are allowed and it is a sensitive case. The User Name cannot be modified once it is confirmed.
- **Original password:** enter the initial Password provided by the Bank.
- **New Password:** Create a new password (the 8-20 digit alphanumeric password of your choice. Password fields cannot include spaces and sensitive case).
- **Re-Enter New Password:** enter your new password again to confirm

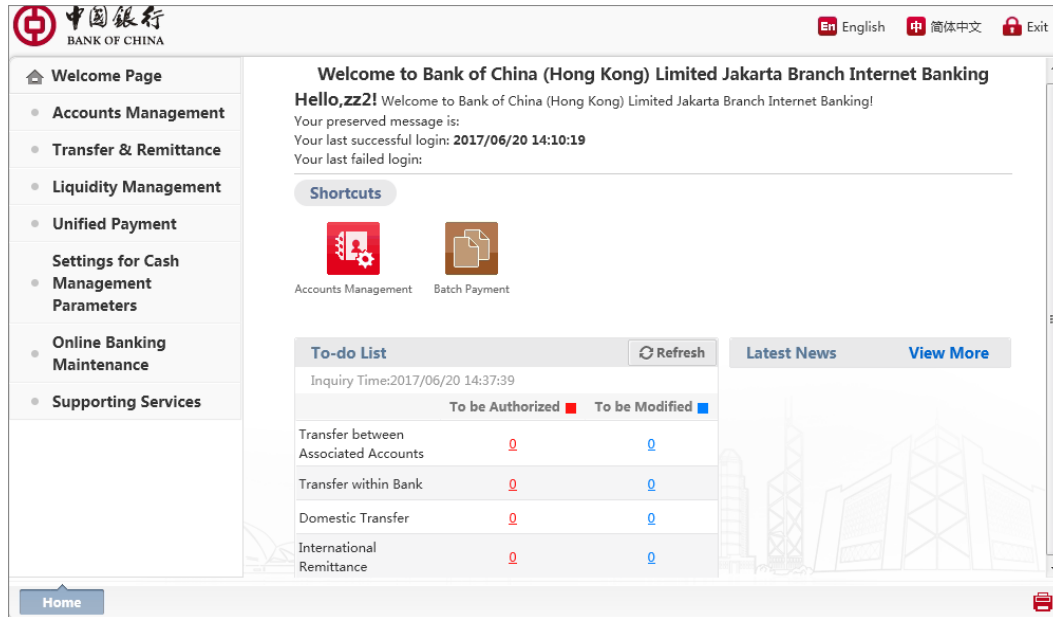
Once all fields completed, click the [Next] button. A message confirming the password has been changed successfully will be prompted as shown below:



To start access BOC internet banking, you need to re-login again using your new Username and Password.

3. WELCOME PAGE

After you log in for the first time, or every time you log in thereafter, your online banking welcome page is the first screen you will see.



Basic Description of Welcome Page

- **To do List** –From the list, User will be notified for the status of transactions that have not been authorized by the authorizer or transactions that has been returned to the submitter for modification.
- **Welcome Information** – is located at the upper middle of the page. Respectively, show the User's Name, welcome message that you created, the last successful login time and last failed login time for the user reference.
- **Latest News** – available in the middle right of page, it will alert you to any announcements or information's related to online banking service by BOC.
- **Language Switch** – available in the upper right-hand corner of each application page, user can instantly switch into Chinese or English version.
- **Exit** – available on the upper right-hand corner of each application page, allows user to safely log out from the internet banking system at any time.
- **Print icon** – available in the lower right corner of the page. Can be achieved to print the current page.

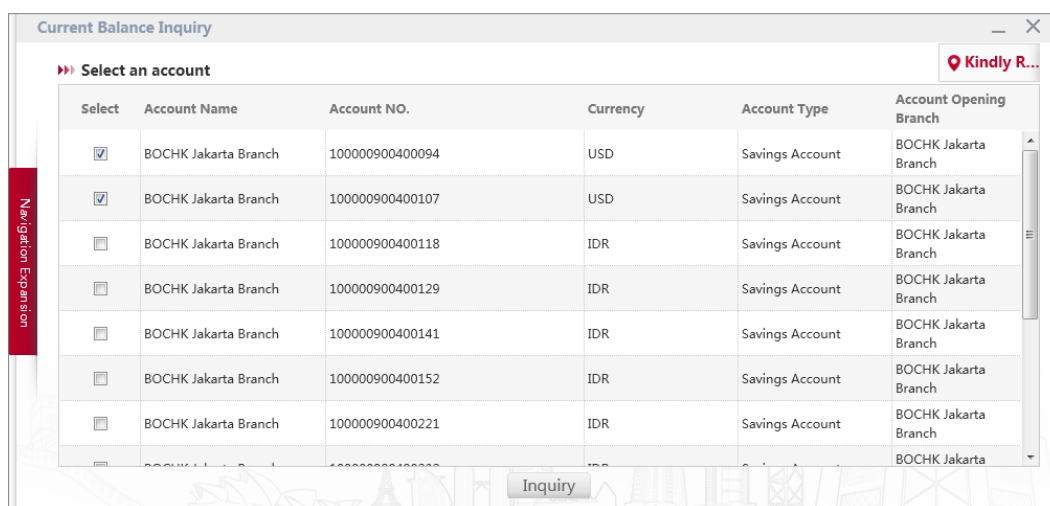
4. ACCOUNT MANAGEMENT

4.1 Current Balance Inquiry

The function is used to query the current balance of the customer accounts that are available to online banking and accessible by the user.

Operating Steps:

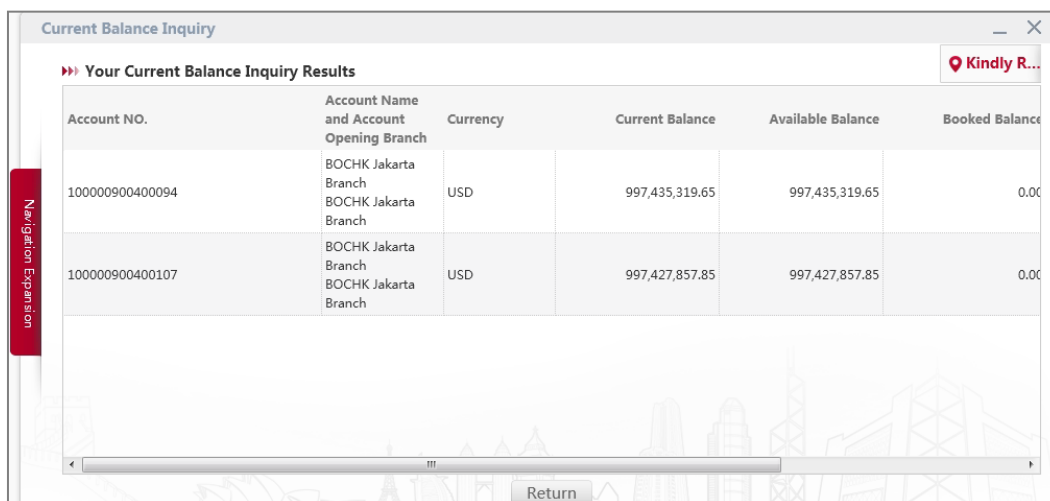
In the left-hand menu, choose **Accounts Management**→**Current balance Inquiry**, enter into the function page. This page displays basic information of all accounts available to online banking and accessible by the user.



The screenshot shows a window titled "Current Balance Inquiry" with a "Kindly R..." button in the top right. Below the title bar is a section "Select an account" containing a table with the following columns: Select, Account Name, Account NO., Currency, Account Type, and Account Opening Branch. The table lists seven accounts, all from "BOCHK Jakarta Branch". The first two accounts are selected with checkboxes. An "Inquiry" button is located at the bottom center of the table area.

Select	Account Name	Account NO.	Currency	Account Type	Account Opening Branch
<input checked="" type="checkbox"/>	BOCHK Jakarta Branch	100000900400094	USD	Savings Account	BOCHK Jakarta Branch
<input checked="" type="checkbox"/>	BOCHK Jakarta Branch	100000900400107	USD	Savings Account	BOCHK Jakarta Branch
<input type="checkbox"/>	BOCHK Jakarta Branch	100000900400118	IDR	Savings Account	BOCHK Jakarta Branch
<input type="checkbox"/>	BOCHK Jakarta Branch	100000900400129	IDR	Savings Account	BOCHK Jakarta Branch
<input type="checkbox"/>	BOCHK Jakarta Branch	100000900400141	IDR	Savings Account	BOCHK Jakarta Branch
<input type="checkbox"/>	BOCHK Jakarta Branch	100000900400152	IDR	Savings Account	BOCHK Jakarta Branch
<input type="checkbox"/>	BOCHK Jakarta Branch	100000900400221	IDR	Savings Account	BOCHK Jakarta Branch

You can select one or more accounts, or click "select all" to select all the accounts in this page, click on [**Inquiry**] button, the system will returns the query result of the selected account's balance in real-time (data items include: Account No., Account Name and Account Opening Branch, Currency, Current Balance, Available Balance, Booked Balance, Available Credit Limit, and Total Credit Limit).



The screenshot shows the same window as above, but now displaying "Your Current Balance Inquiry Results". The table has columns for Account NO., Account Name and Account Opening Branch, Currency, Current Balance, Available Balance, and Booked Balance. Two rows of data are visible, corresponding to the two selected accounts in the previous screenshot. A "Return" button is at the bottom center.

Account NO.	Account Name and Account Opening Branch	Currency	Current Balance	Available Balance	Booked Balance
100000900400094	BOCHK Jakarta Branch BOCHK Jakarta Branch	USD	997,435,319.65	997,435,319.65	0.00
100000900400107	BOCHK Jakarta Branch BOCHK Jakarta Branch	USD	997,427,857.85	997,427,857.85	0.00

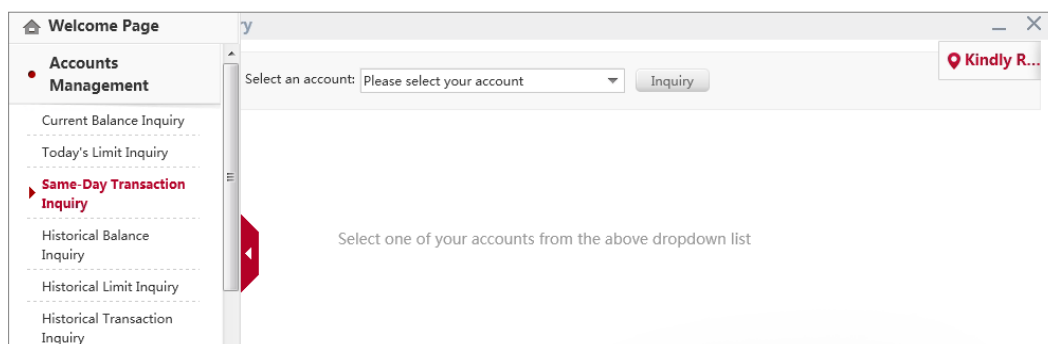
4.2 Same-Day Transaction Inquiry

The function is used to query only today's transaction details of the customer accounts that are available to online banking which accessible by the user, and to summarize and

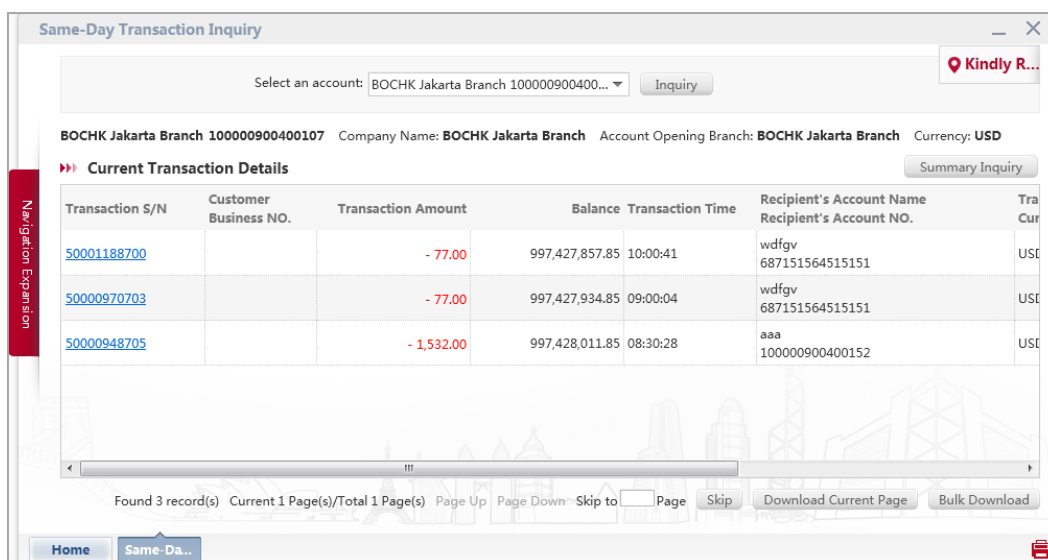
download the query results as well.

Operating Steps:

In the left-hand menu, select **Accounts Management** → **Day Transaction Inquiry**, enter into the function page.



Select the account you want to view in the drop-down list, then click on **[Inquiry]** button to display the transaction details of the account on that day.



User can click the **[Summary Inquiry]** button in the upper right corner of the page to summarize the information in the results list of current transaction. The data items include: Total Number of Debit Transactions, Total Debit Amount, Total Number of Credit Transactions, and Total Credit Amount.

User can click on a particular **[Transaction Serial Number](#)** to view the transaction information details as shown below:



Details	
Transaction Type: Nostro Account	Business Type: Capital Collection
Payer's A/C Bank Code: 51357	Beneficiary A/C Bank NO.:
Payer's A/C Bank: Bank of China Limited, PIK Sub-Branch	Beneficiary A/C Bank:
Payment Account: 100000900400107	Payee's Account NO.: 687151564515151
Name of Payment aaa Account:	Beneficiary Account wdfgv Name:
Transaction Time: 10:00:41	Transaction Currency: USD
Transaction Amount: 77.00	Balance: 997,427,857.85
Value Date: 2020/12/20	Exchange Rate: 13,340.000000
Transaction S/N: 50001188700	Voucher Type:
Customer Business NO.:	Record's ID: 05000118899999700999999700
Voucher NO.:	Purpose:
Description: GCMSPPUSH75002307910200000	Transaction Postscript: GCMSPPUSH75002307910200000
Remark:	
Nominal Payer's A/C Bank NO.:	Nominal Payer's A/C Bank:
Nominal Payer's Account NO.:	Name of the Nominal Payer:
<input type="button" value="Print Receipt"/> <input type="button" value="Return"/>	

Click the **[Print Receipt]** button in the lower of the Transaction Detail page, an e-Receipt will be displayed.

中國銀行 BANK OF CHINA	
Payer's Name: aaa	
Payer's Account NO.: 100000900400107	
Payee's Name: wdfgv	
Payee's Account NO.: 687151564515151	
Transaction Amount: 77.00	
Transaction Currency: USD	
Value Date: 2020/12/20	
Business Type: Capital Collection	
Transaction Time: 10:00:41	
Business Number: 50001188700	
Transaction Postscript: GCMSPPUSH75002307910200000	
Description: GCMSPPUSH75002307910200000	
<input type="button" value="Print"/> <input type="button" value="Close"/>	

To obtain a printout of your transaction receipt, click **[Print]** button to have it printed out.

Click the **[Download Current Page]** or **[Bulk Download]** in the lower right corner to download the query results for the current page or all transactions and save it to the specified location in CSV format. The download result can be opened in excel format.

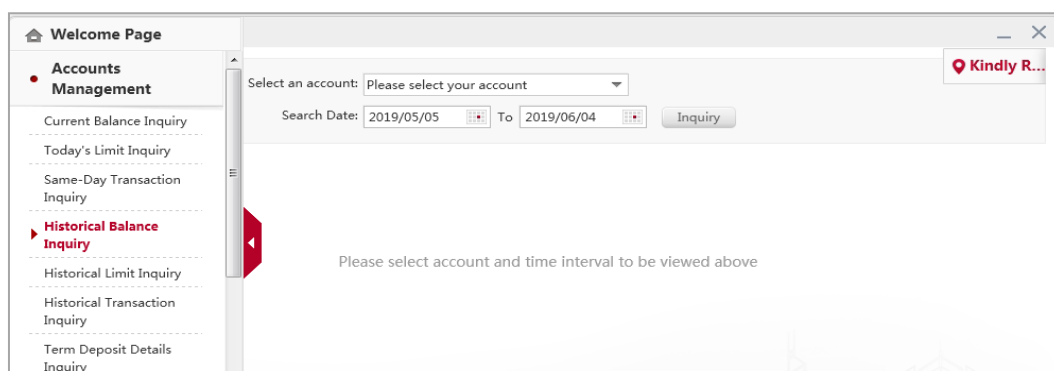
Account NO.	100000900400107	Account Name	BOCHK Jakarta Branch							
Account Opening Branch	BOCHK Jakarta Branch	Company Name	BOCHK Jakarta Branch							
Currency	USD									
Transaction S/N	Customer Business NO.	Transaction Amount	Balance	Transaction Time	Recipient's Account NO.	Recipient's Account Name	Transaction Currency	Business Type	Description	
50001188700		-77.00	997,427,857.85	10:00:41	687151564515151	wdfgy	USD	capital collection	GCMSPUSH7500230791020C	
50000970705		-77.00	997,427,857.85	09:00:04	687151564515151	wdfgy	USD	capital collection	GCMSPUSH7500230789170C	
50000948705		-1,532.00	997,426,011.85	08:30:28	100000900400152	aaa	USD	transfer	exchange 2017.06.22 03.52	

4.3 Historical Balance Inquiry

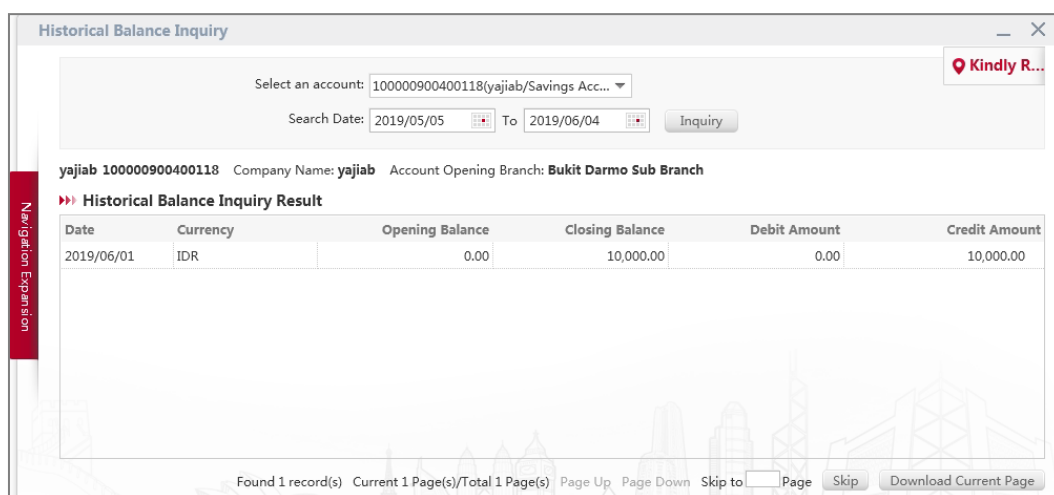
The function is used to query the historical daily balance of the customer accounts that are available to online banking and accessible by the user within 1 year, and to summarize and download the query results.

Operating Steps:

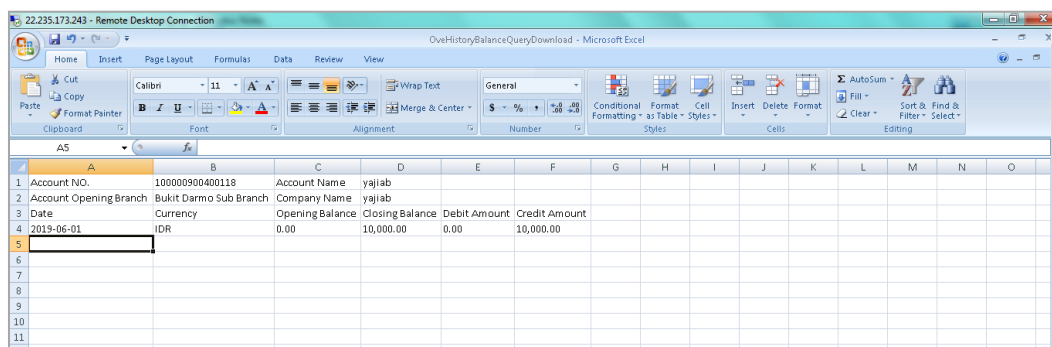
In the left-hand menu, select **Accounts Management** → **Historical Balance Inquiry**, enter the function page.



Select the account you want to view in the drop down list and select a specific date range within 3 months, then click the **[Inquiry]** button to proceed. The query results page will display historical balances of the selected account.



Click the **[Download Current Page]** button in the lower right corner of the page to download historical transactions query result and save it in the CSV format to the specified location. The download results can be opened in EXCEL format.

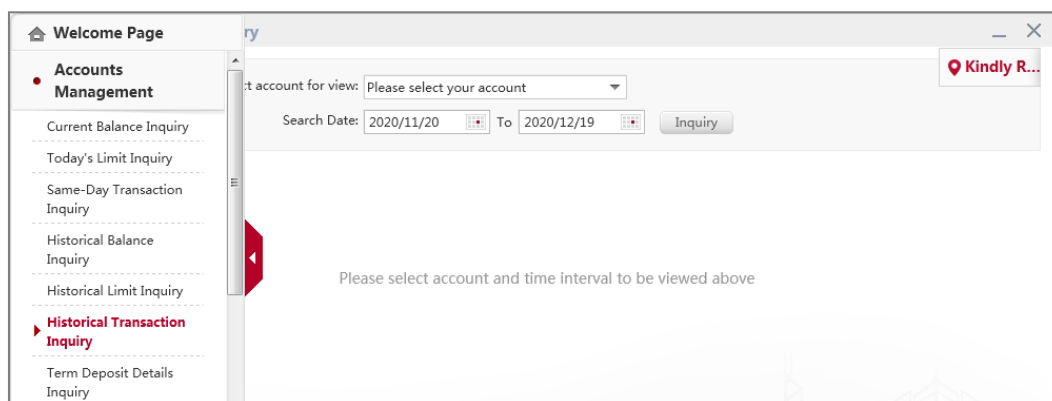


4.4 Historical Transaction Inquiry

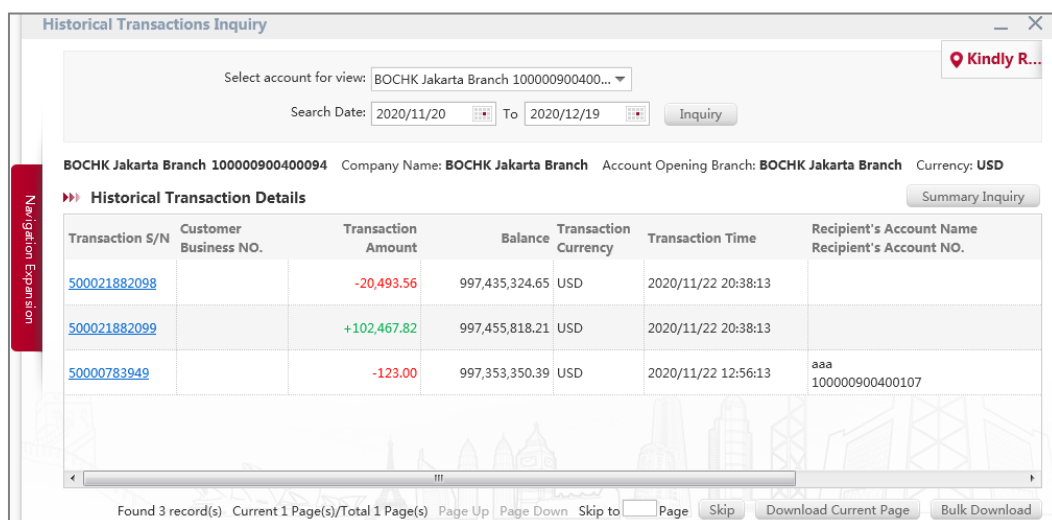
The function is used to query the historical transaction details of the customer accounts that are available to online banking and accessible by the user within 1 year, and to summarize and download the query results.

Operating Steps:

In the left-hand menu, select **Accounts Management** → **Historical Transaction Inquiry**, enter the function page.



Select the account you want to view in the drop down list, select the starting and ending dates within three months and then click on **[Inquiry]** button to proceed. The query results page will display historical transaction for the selected account.



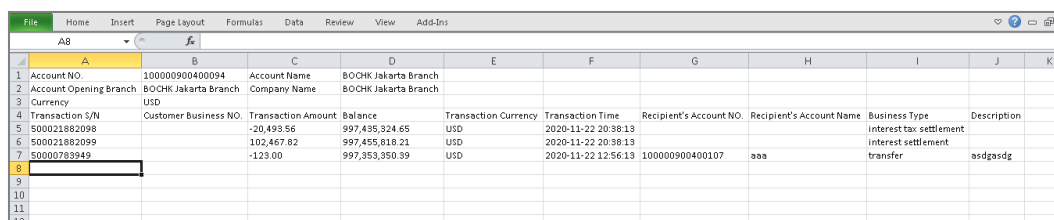
The user can click on a particular [Transaction S/N](#) to display the transaction details.

Details	
Transaction Type: Vostro Account	Business Type: Interest Settlement
Payer's A/C Bank Code:	Beneficiary A/C Bank NO.: 51357
Payer's A/C Bank:	Beneficiary A/C Bank: Bank of China Limited, PIK Sub-Branch
Payment Account:	Payee's Account NO.: 10000900400094
Name of Payment Account:	Beneficiary Account Name: aaa
Transaction Time: 2020/11/22 20:38:13	Transaction Currency: USD
Transaction Amount: 102,467.82	Balance: 997,455,818.21
Value Date: 2020/12/01 00:00:00	Exchange Rate: 1.000000
Transaction S/N: 500021882099	Voucher Type:
Customer Business NO.:	Record's ID: 50002188200000099000000099
Voucher NO.:	Purpose:
Description:	Transaction Postscript:
Remark:	
Nominal Payee's A/C Bank NO.:	Nominal Payee's A/C Bank:
Nominal Payee's Account NO.:	Name of the Nominal Payee:
<input type="button" value="Print Receipt"/> <input type="button" value="Return"/>	

Click the **[Print Receipt]** button in the lower of the Transaction Detail page, an e-Receipt will be displayed. To obtain a printout of your transaction receipt, click **[Print]** button to have it printed out.

Click the **[Summary Inquiry]** button in the upper right corner of the page to summarize the information in the historical transaction query result list. The summary information include: Total Number of Debit and Credit Transactions, and the total Debit and Credit Amount.

Click the **[Download Current Page]** or **[Bulk Download]** in the lower right corner to download the query results for the current page or all transactions and save it to the specified location in CSV format. The download result can be opened in excel format.



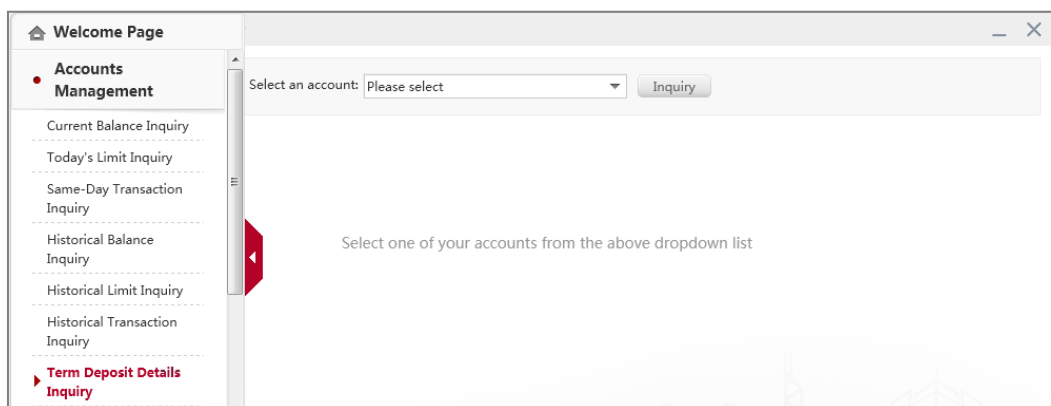
Transaction S/N	Customer Business NO.	Transaction Amount	Balance	Transaction Currency	Transaction Time	Recipient's Account NO.	Recipient's Account Name	Business Type	Description
500021882098		-20,493.56	997,435,324.65	USD	2020-11-22 20:38:13			interest tax settlement	
500021882099		102,467.82	997,455,818.21	USD	2020-11-22 20:38:13			interest settlement	
50000783249		-123.00	997,353,350.59	USD	2020-11-22 12:56:13	10000900400107	aaa	transfer	asdasdg

4.5 Term Deposit Details Inquiry

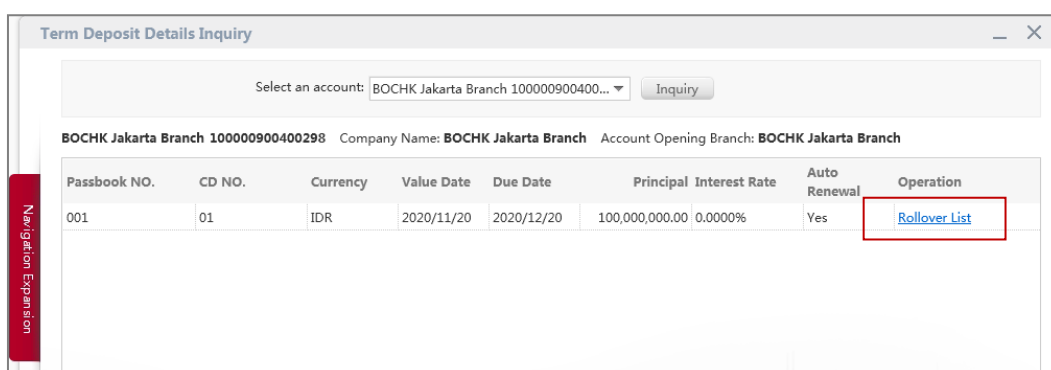
This function is used to query the rollover detail of time deposit(s) that have not been drawn by customer.

Operating Steps:

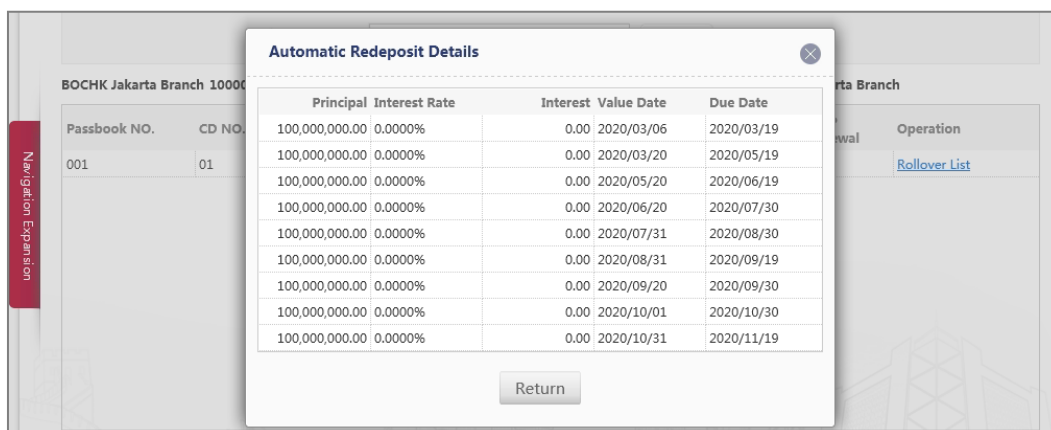
In the left-hand menu, select **Account Management** → **Term Deposit Details Inquiry**, enters into the function page.



In the drop-down list, select your time deposit account and click the **[Inquiry]** button. The page shows details each of your fixed deposit placements under this time deposit account.



Click on **Rollover List** link next to Auto Renewal, the pop up page displays the deposit first-to-last rollover history information, as shown below:

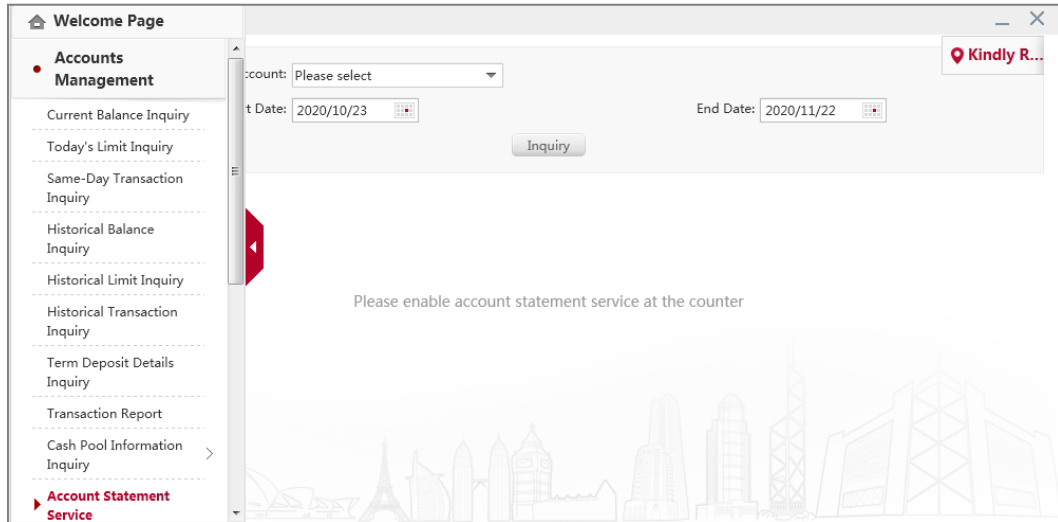


4.6 Account Statement Service

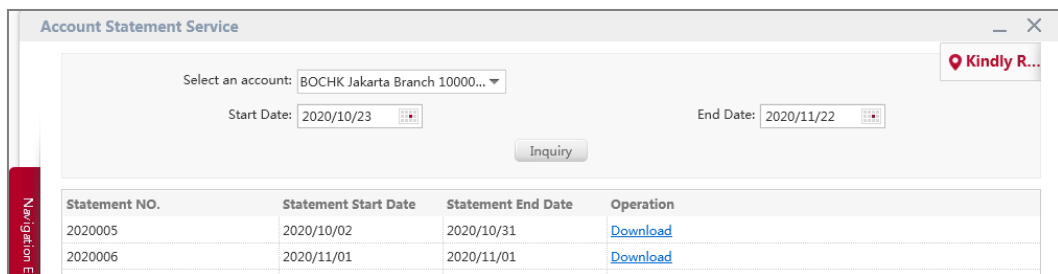
This function enables user to download the monthly electronic statement of the enterprise account which is accessible online by the user. (Statement history is available for up to 3 years starting from the date of this service function is activated).

Operating Steps:

In the left-hand menu, select **Account Management** → **Account Statement Service**, enter the function page.



In the drop-down list, select the account you want to view or download, select the date range, then click **[Inquiry]** button, the system will list the query results (This function only provides the records of the last three years starting from the date of this function is activated).



Click the [Download](#) to the right of a statement, to view or save the related period of account statement as shown below:



中國銀行 BANK OF CHINA				
aaa Indonesia,Indonesia,Indonesia,Indonesia				
STATEMENT OF ACCOUNT/PERINCIAN REKENING				
Statement Reference No./Nomor Seri Rekening Koran:1000009004000942020005				
Account No./Nomor Rekening:100000900400094				
Name>Nama:aaa				
Account Opening Branch>Nama Bank of China Limited, PIK Sub-Branch				
Bank:				
Customer No./Nomor Nasabah:6034030006				
From/YYYYMMDD)/Dari:20201002				
To/YYYYMMDD)/Sampai:20201031				
Statement Cycle/Periode Penerbitan:Daily				
Product Name Jenis Produk	Currency Kurs	Balance Saldo		
CURR ACC CORP USD	USD	997,363,478.39		
Currency/Kurs:USD				
Previous Period Balance/Saldo Periode Sebelumnya:997,270,079.74				
Tr.D. Tgl Bk YYMMDD	Val.D. Tgl Trx YYMMDD	Vou. No./Trans. No. /Purpose/Details Nomor Voucher/NO. TRX/TUJUAN/KET.	Tran. Amount Nilai Trx	Balance Saldo
201031	201031	/TT61367200000067//0019 qaz adsgadg adsgadg	-1,269.00	997,268,810.74
201031	201031	/TT61367200000067//0041 COMM OTT (CORP)	-6.00	997,268,806.74
201031	201031	/TT61367200000067//0041 Cable Fee (CORP)	-7.00	997,268,798.74
201031	201031	/TT61367200000067//0041 Full AMT ToNon BOC China	-20.00	997,268,778.74
201031	201101	//0031	106,874.66	997,374,653.30
201031	201101	//0030	-21,174.91	997,363,478.39
Balance for the Period/Saldo Akhir:997,363,478.39				
Num of Transactions of Debit/Total Trx Debit:6			Debit Amount/Td Nilai Trx Db:22,476.91	
Num of Transactions of Credit/Total Trx Kredit:1			Credit Amount/Td Nilai Trx Kr:106,874.66	
Transaction amount marked with (-) : outgoing transaction (debit position) / Nilai transaksi dengan tanda (-): transaksi keluar (posisi debit)/Transaction amount without marked with (-) : incoming transaction (credit position) / Nilai transaksi tanpa tanda (-): transaksi masuk (posisi kredit)				
Page 1 of 1/Hal 1 dari 1				

5. TRANSFER & REMITTANCE

There are 6 sub-menus under "Transfer & Remittance" features which are Single Payment, Batch Payment, Modify, Authorization, Cancel and Inquiry.

5.1 Single Payment

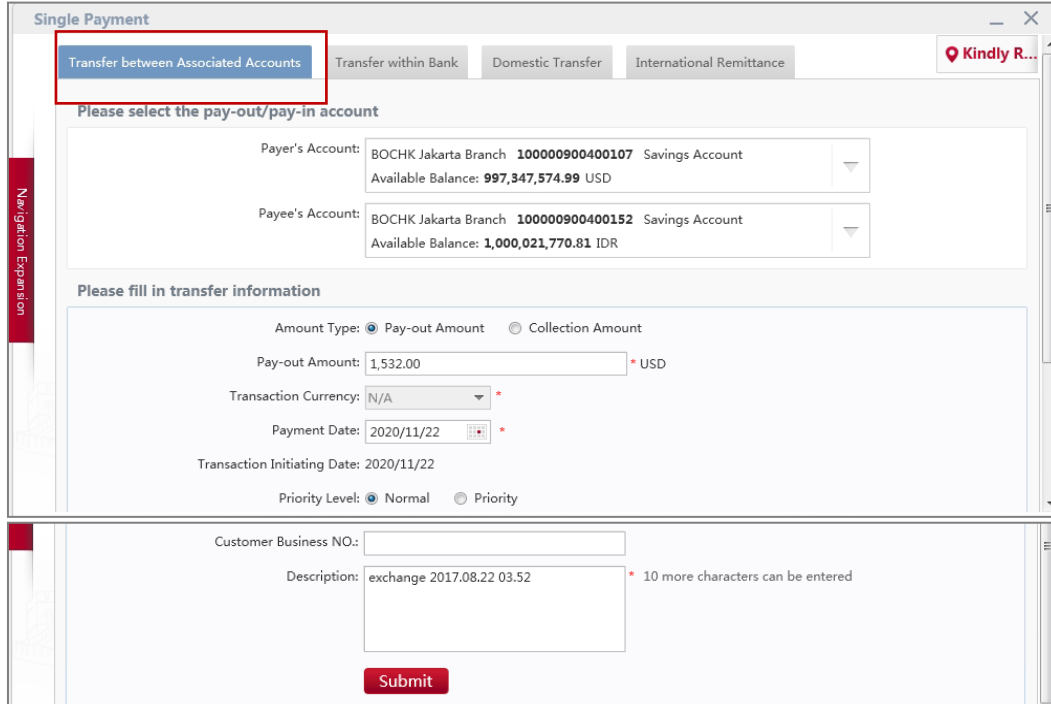
This function enables user that has a role as submitter to submit a single payment instruction. There are 4 types of transfer are selectable under this function which are "Transfer between Associated Accounts", "Transfer within Bank", "Domestic Transfer" and "International Remittance".

Important Note: Before enter into this function, If this is the first time transfer to the payee/beneficiary (including the funds transfer between own accounts of the company), firstly, user need to enter into **Online Banking Maintenance**→**Payee Management**→**Add Payee** function to create payee account (description on section 6.3 Payee Management, page 36)

(1) Transfers between Associated Accounts

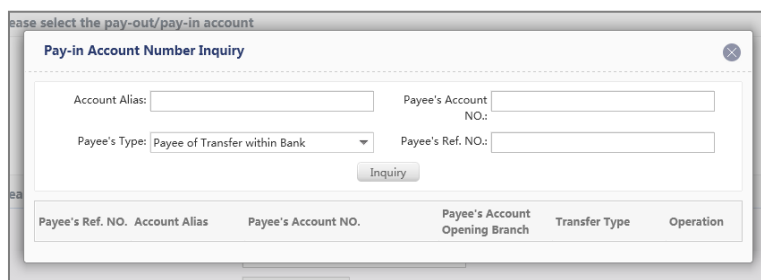
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance**→**Single Payment**, enter into the function page. For internal transfer to your company's own account, choose "**Transfer between Associated Accounts**" type at the upper screen.

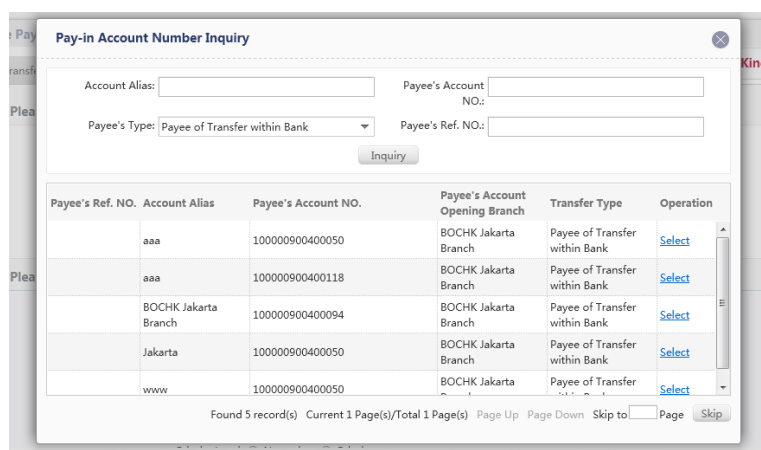


Complete the information in the relevant fields:

- **Payer's Account:** click the down arrow to select the account you want to pay **from**.
- **Payee's Account:** click the down arrow to select the saved payee you want to pay **to**



Enter the query criteria or direct click on **[Inquiry]** button to fuzzy query. The query result will be displayed.



Payee's Ref. NO.	Account Alias	Payee's Account NO.	Payee's Account Opening Branch	Transfer Type	Operation
	aaa	10000900400050	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	aaa	10000900400118	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	BOCHK Jakarta Branch	10000900400094	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	Jakarta	10000900400050	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	www	10000900400050	BOCHK Jakarta	Payee of Transfer	Select

Click the **select** connection next to the payee account. The system will be automatically complete the payee information in the "Payee's Account" field.

- **Amount Type:** Choose one of the amount types (If you choose "Pay-Out Amount", the amount entered by the user will automatically default to the debit account currency. If you choose "Collection Amount", the entered amount will automatically default to the beneficiary's account currency).
- **Pay-out Amount:** enter the amount to be transferred (The system will be automatically default the currency in accordance with the debit account currency).
- **Collection Amount:** enter the amount to be transferred (The system will be automatically default the currency in accordance with the destination transfer currency).
- **Payment Date:** system defaults to the current date for an immediate payment or simply clicks on calendar icon to select a specific future date within 30 days for your payment.
- **Priority Level:** The system defaults to "Normal". If you select "Priority", the transaction will be high priority listed on top in the Authorization, Cancel, and Modification page.
- **Customer Business No.:** User can customize a Customer Business No according to the business management needs. System will check whether the Customer Business No. entered in the current year is duplicated, if it is duplicate, you will be prompted to modify.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

Review details and if correct, click **[Submit]** button. The successful execution will display similar to the following page with a transaction number.



Note: Once the transaction is successfully submitted for authorization, its status will change to “**To be authorized**”. Notify your **Authorizer(s)** to log in to verify and authorize the transaction.

(2) Transfer within Bank

Operating Steps:

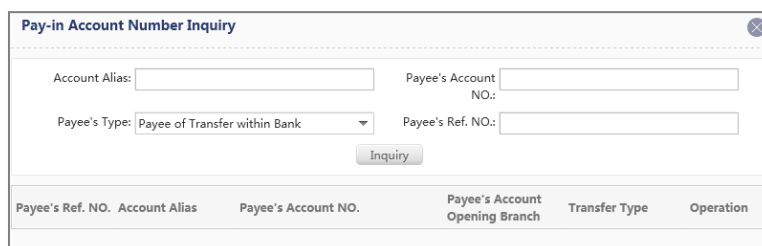
In the left-hand menu, choose **Transfer & Remittance**→**Single Payment**, enter into the function page. For internal transfer to any beneficiary account within BOC, choose “**Transfer within Bank**” type at the upper screen.

Complete related Transfer Information entry:

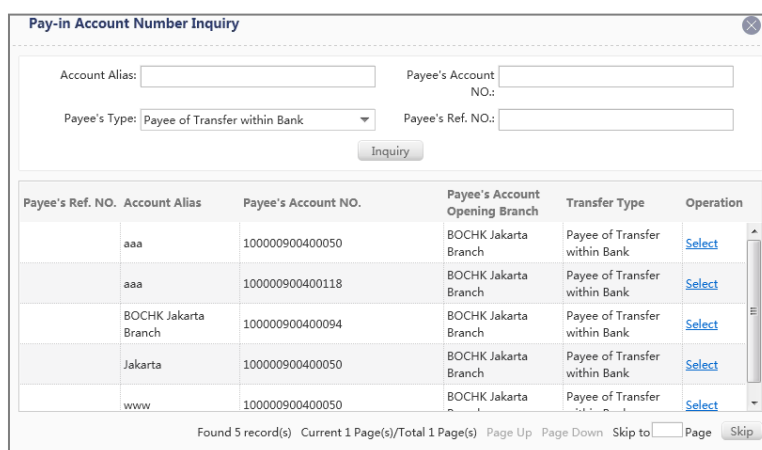
Fields with * are mandatory fields, cannot be blank

- **Payer's Account:** click the down arrow to select an account you wish to make the transfer from

- **Payee's Account:** click the down arrow to select a beneficiary's account you wish to make the transfer to



Enter the query criteria or fuzzy query by clicking on the [**Inquiry**] button. The query result will be displayed.



Payee's Ref. NO.	Account Alias	Payee's Account NO.	Payee's Account Opening Branch	Transfer Type	Operation
	aaa	100000900400050	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	aaa	100000900400118	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	BOCHK Jakarta Branch	100000900400094	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	Jakarta	100000900400050	BOCHK Jakarta Branch	Payee of Transfer within Bank	Select
	www	100000900400050	BOCHK Jakarta	Payee of Transfer	Select

Click the [select](#) connection next to the payee account. The system automatically completes the payee information in the "**Payee's Account**" field.

- **Amount Type:** Choose one of the amount types (If you choose "Pay-Out Amount", the amount entered by the user will automatically default to the debit account currency. If you choose "Collection Amount", the entered amount will automatically default to the beneficiary's account currency).
- **Payment Date:** system defaults to the current date for an immediate payment or simply clicks on calendar icon to select a specific future date transfer within 30 days for your payment.
- **Priority Level:** The system defaults to "Normal". If you select "Priority", the transaction will be high priority listed on top in the Authorization, Cancel, and Modification page.
- **Customer Business No.:** User can customize a Customer Business No according to the business management needs. System will check whether the Customer Business No. entered in the current year is duplicated, if it is duplicate, you will be prompted to modify.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

Review details and if correct, click [**Submit**] button. The successful execution will display similar to the following page with a transaction number.



Note: Once the transaction is successfully submitted for authorization, its status will change to **“To be authorized”**. Notify your **Authorizer(s)** to login first to verify and authorize the transaction.

(3) Domestic Transfer

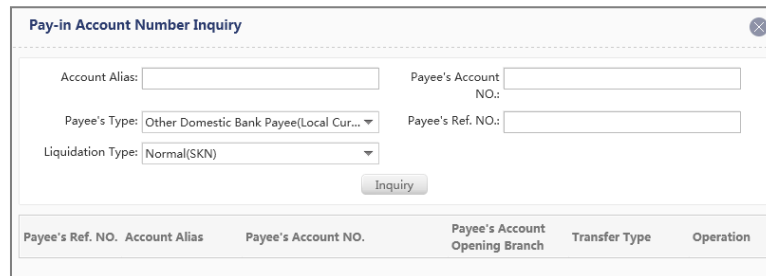
Domestic Transfer is an IDR funds transfer to your Payee/Beneficiary who has an account with any other bank in Indonesia.

Operating Steps:

In the left-hand menu, choose **Transfer & Remittance** → **Single Payment**, enter into the function page. To transfer rupiah (IDR) to any beneficiary account in other banks, choose **“Domestic Transfer”** type at the upper screen.

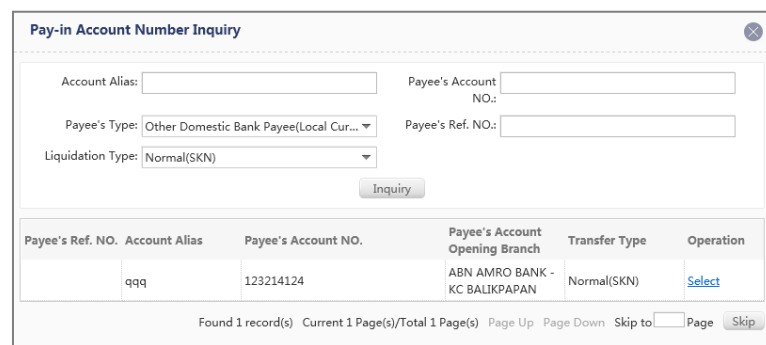
Complete related Transfer Information entry:

- **Payer's Account:** click the down arrow to select an account you wish to make the transfer **from**
- **Payee's Account:** click the down arrow to select a beneficiary's account you wish to make the transfer **to**



Payee's Ref. NO.	Account Alias	Payee's Account NO.	Payee's Account Opening Branch	Transfer Type	Operation
------------------	---------------	---------------------	--------------------------------	---------------	-----------

Enter the query criteria or click on directly to **"Inquiry"** button to fuzzy query. The query result will be displayed.



Payee's Ref. NO.	Account Alias	Payee's Account NO.	Payee's Account Opening Branch	Transfer Type	Operation
qqq		123214124	ABN AMRO BANK - KC BALIKPAPAN	Normal(SKN)	Select

Found 1 record(s) Current 1 Page(s)/Total 1 Page(s) Page Up Page Down Skip to Page Skip

Click the select connection next to the payee account. The system automatically completes the payee information in the "Payee's Account" field.

- **Amount Type:** Choose one of the amount types (If you choose "Pay-Out Amount", the amount entered by the user will automatically default to the debit account currency. If you choose "Transaction Amount", the entered amount will automatically default to the beneficiary's account currency).
- **Transaction Currency:** The system defaults to IDR Currency.
- **Payment Date:** system defaults to the current date for an immediate payment or simply clicks on calendar icon to select a specific future date transfer within 30 days for your payment.
- **Priority Level:** The system defaults to "Normal". If you select "Priority", the transaction will be high priority listed on top in the Authorization, Cancel, and Modification page.
- **Customer Business No.:** User can customize a Customer Business No according to the business management needs. System will check whether the Customer Business No. entered in the current year is duplicated, if it is duplicate, you will be prompted to modify.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).
- **Processing Fee:** you can click the **Estimated Transaction Fee** button to view the related transaction fee.

Review details and if correct, click **[Submit]** button. The successful execution will display similar to the following page with a transaction number.



Single Payment

Please select the pay-out/pay-in account

Payer's Account: BOCHK Jakarta Branch 100000900400141 Savings Account
Available Balance: 1,005,352,988.50 IDR

Payee's Account: ABN AMRO BANK - KC BALIKPAPAN 123214124
999

Please fill in transfer information

Amount Type: Pay-out Amount Pay-out Amount: 1,500,000.00 IDR
Transaction Currency: IDR Trial calculation fee: 3,000.00 IDR
Payment Date: 2020/11/22 Customer Business NO.:
Transaction Initiating Date: 2020/11/22 Description: skn transfer 2017.08.22 15.58
Priority Level: Normal

✔ Entrusted transfer application has been accepted! Client application number of this transaction is: 3869998662
[Make Another Payment](#)

Note: Once the transaction is successfully submitted for authorization, its status will change to **"To be authorized"**. Notify your **Authorizer(s)** to log in to verify and authorize the transaction.

(4) Foreign Currency Transfer to others Bank (Telegraphic Transfer)

Operating Steps:

In the left-hand menu, choose **Transfer & Remittance** → **Single Payment**, enter into the function page. For transfer foreign currency (such as: USD/CNY/HKD/EUR/SGD/GBP/JOY/AUD) to any beneficiary account in other banks inside or outside Indonesia, choose **"International Remittance"** type at the upper screen.

Single Payment

Transfer between Associated Accounts Transfer within Bank Domestic Transfer **International Remittance** Kindly R...

Please select the pay-out/pay-in account

Payer's Account: BOCHK Jakarta Branch 100000900400094 Savings Account
Available Balance: 997,353,350.39 USD

Payee's Account: BANK OF CHINA LIMITED 23423423235
aaa
[Add New Payee](#)

Please fill in transfer information

Amount Type: Pay-out Amount Transaction Amount
Pay-out Amount: 568.00 * USD
Transaction Currency: USD *
Payment Date: 2020/11/22 *
Transaction Initiating Date: 2020/11/22

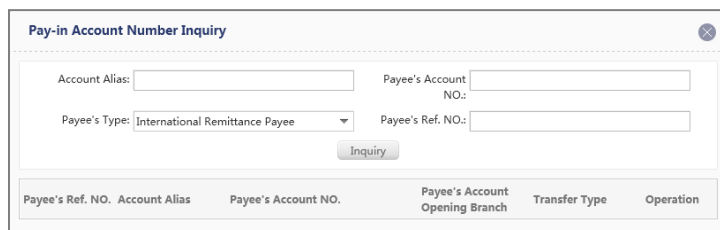
Priority Level: Normal Priority
Purpose of Remittance: Merchandise/goods transaction - Pre... *
Customer Business NO.:
Description: swift 2017.08.22 16.02 * 13 more characters can be entered

Submit

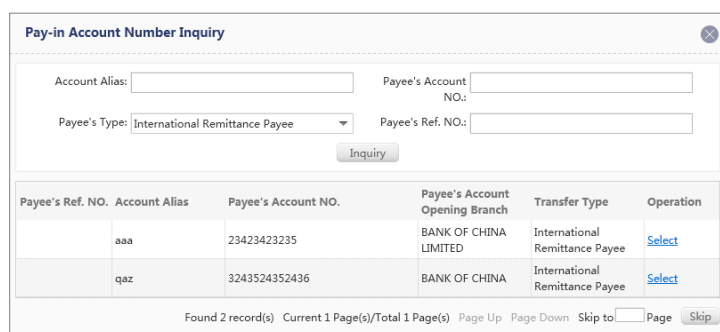
Complete respective fields of the payment/transfer information:

- **Payer's Account:** click the down arrow to select an account you wish to make the transfer from

- **Payee's Account:** click the down arrow to select a beneficiary's account you wish to make the transfer to



Enter the query criteria or click on directly to "Inquiry" button to fuzzy query. The query result will be displayed.

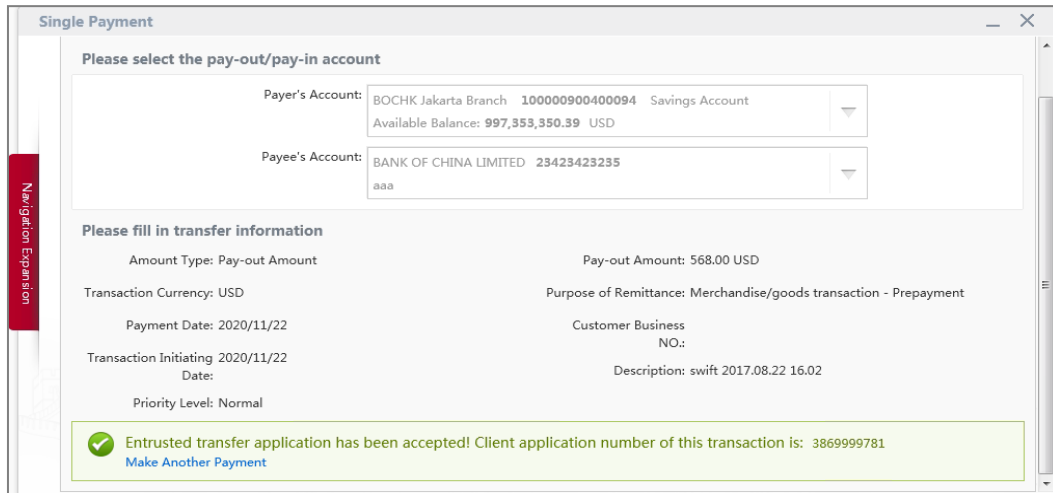


Click the select connection next to the payee account. Once Beneficiary is selected the "Payee Account NO." field is automatically populated.

The system automatically completes the payee information in the "Payee's Account" field.

- **Amount Type:** Choose one of the amount types (If you choose "Pay-Out Amount", the amount entered by the user will automatically default to the debit account currency. If you choose "Transaction Amount", the entered amount will automatically default to the beneficiary's account currency).
- **Pay-Out Amount:** enter the transfer amount (the default currency to this field will refer to the currency of your debit account).
- **Transaction Amount:** enter the transfer amount (the default currency to this field will refer to the currency of your destination currency).
- **Transaction Currency:** Select the destination currency you wish to transfer from the drop-down list (Available currency includes USD, GBP, SGD, HKD, JPY, AUD, and EUR).
- **Payment Date:** system defaults to the current date for an immediate payment or simply clicks on calendar icon to select a specific future date transfer within 30 days for your payment.
- **Priority Level:** The system defaults to "Normal". If you select "Priority", the transaction will be high priority listed on top in the Authorization, Cancel, and Modification page.
- **Purpose of Remittance:** Select the appropriate purpose of the remittance in drop-down list.
- **Customer Business No.:** User can customize a Customer Business No according to the business management needs. System will check whether the Customer Business No. entered in the current year is duplicated, if it is duplicate, you will be prompted to modify.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

Review details and if correct, click **[Submit]** button. The successful execution will display similar to the following page with a transaction number.



Single Payment

Please select the pay-out/pay-in account

Payer's Account: BOCHK Jakarta Branch 100000900400094 Savings Account
Available Balance: 997,353,350.39 USD

Payee's Account: BANK OF CHINA LIMITED 23423423235
aaa

Please fill in transfer information


Amount Type: Pay-out Amount Pay-out Amount: 568.00 USD

Transaction Currency: USD Purpose of Remittance: Merchandise/goods transaction - Prepayment

Payment Date: 2020/11/22 Customer Business NO.:

Transaction Initiating Date: 2020/11/22 Description: swift 2017.08.22 16.02

Priority Level: Normal


 Entrusted transfer application has been accepted! Client application number of this transaction is: 3869999781
[Make Another Payment](#)

Note: Once the transaction is successfully submitted for authorization, its status will change to **"To be authorized"**. Notify your **Authorizer(s)** to log in to verify and authorize the transaction.

5.2 Batch Payment

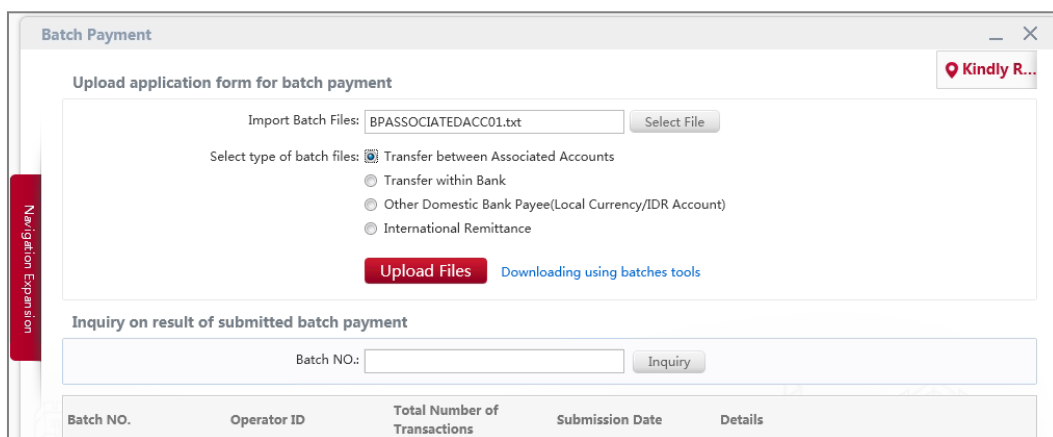
With this function, user that has a role as submitter can submit a batch payment instruction for the types of transfer, which are "Transfer between Associated Accounts", "Transfer within Bank", "Domestic Transfer" and "International Remittance". This function enables user to make up to 1000 transfers in a batch file in a txt format.

Notes: We have provide user the batch payment application tool for user convenience and for the guidance, user can get into page (45 to 50) to see the details guidance.

Operating Steps:

In the left-hand menu, select **Transfer & Remittance**→**Batch Payment**, enter the function page.

Upload Batch File



Batch Payment

Upload application form for batch payment Kindly R...

Import Batch Files: BPASSOCIATEDACC01.txt [Select File](#)

Select type of batch files:

- Transfer between Associated Accounts
- Transfer within Bank
- Other Domestic Bank Payee(Local Currency/IDR Account)
- International Remittance

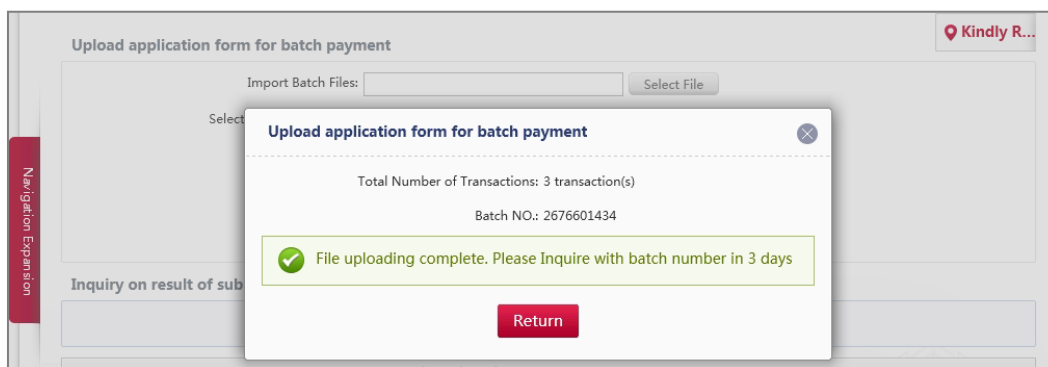
[Upload Files](#) [Downloading using batches tools](#)

Inquiry on result of submitted batch payment

Batch NO.: [Inquiry](#)

Batch NO.	Operator ID	Total Number of Transactions	Submission Date	Details
-----------	-------------	------------------------------	-----------------	---------

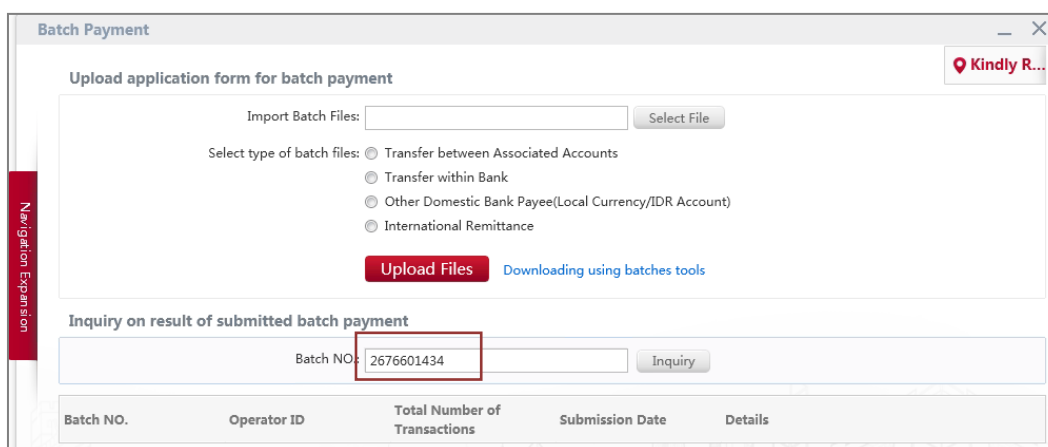
Click **Select File** to import a batch file and select the appropriate **type of Batch files**, then click **[Upload Files]** button. The successful execution will display similar to the following window with a batch number.



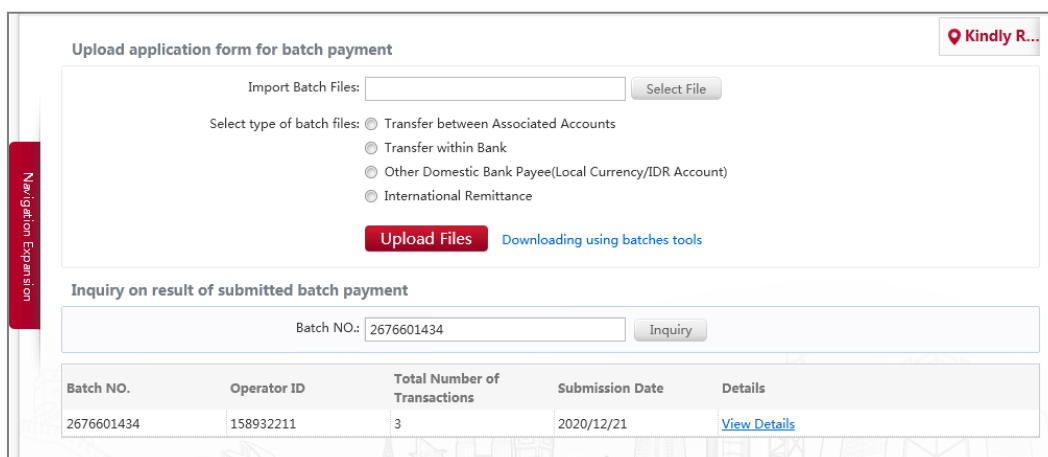
Note: Once the transaction is successfully submitted for authorization, its status will change to **“To be authorized”**. Notify your **Authorizer(s)** to log in to verify and authorize the transaction.

Check File Upload Status

The system will retain the submission results of the uploaded batch payment file within three days for user inquiry. It is important to check the status of the file to ensure it has not failed.



Enter the batch No. you want to query. Then click **[Inquiry]** button.



Click the [View Details](#) to display the batch file record details.



Batch Payment Application Form Inquiry Result

3 entrusted transaction(s) are successful, below are the details:

Customer Application NO.	Customer Business NO.	Payer's Account	Payee's Account	Payment Currency	Pay-out Amount	Transaction Currency	Transaction Amount	Payment Succeed Date
3870011866		100000900400094	100000900400174	USD	165.00			2020/12/21
3870011867		100000900400094	100000900400118	USD	253,000.00			2020/12/21
3870011868		100000900400094	100000900400107	USD	189.00			2020/12/21

If any transaction among the batch file failed, system will notice you the fail reason for you to specifically re-submit the transaction.

5.3 Authorization

This function is used to authorize the pending transactions submitted by the Submitter User for bank processing or to return to the submitter for modifying any relevant transfer information or to cancel any particular transaction.

Operating Steps:

In the left-hand menu, select **Transfer & Remittance** → **Authorisation**, enter the function page.

Click the **Unauthorized Transaction List** in the upper screen, those transactions submitted on the day will be listed in this page with status "to be authorized".

Note: If there is any transactions submitted earlier than the current date, those transactions will be listed to the **Overdue Unauthorized Transaction List** page, user can determine whether to cancel the selected transaction or continue to process the transaction by changing the selected transaction to the current date, once successful changed, the transaction will move to the **Unauthorized Transaction List**, and user can authorize it as normal.

Payment Instruction Authorisation

Overdue Unauthorized Transactions List | **Unauthorized Transactions List** | Summary Inquiry | Kindly R...

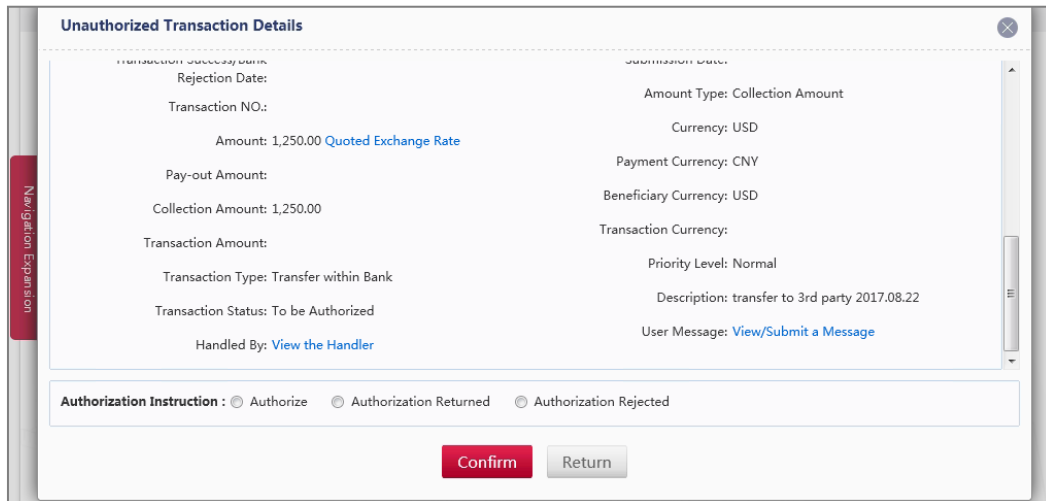
Customer Application NO.	Customer Business NO.	Payer's Name and Account NO.	Currency	Amount	Payee's Name and Account
3869997113		BOCHK Jakarta Branch 100000900400196	USD	1,250.00	aaa 100000900400050
3869998661		BOCHK Jakarta Branch 100000900400107	USD	1,532.00	BOCHK Jakarta Branch 100000900400152
3869998662		BOCHK Jakarta Branch 100000900400141	IDR	1,500,000.00	qqq 123214124
3869999781		BOCHK Jakarta Branch 100000900400094	USD	568.00	aaa 23423423235
3869999788		BOCHK Jakarta Branch 100000900400107	USD	6,530.00	qaz 23423423235

Found 9 record(s) Current 1 Page(s)/Total 1 Page(s) Page Up Page Down Skip to Page Skip

Authorization Instruction: Authorize Authorization Returned Authorization Rejected

Confirm

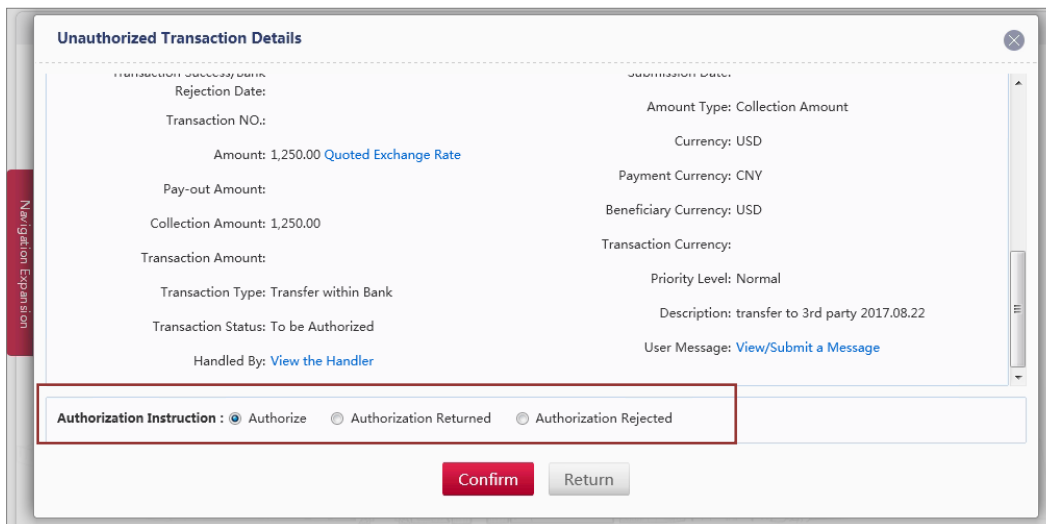
- User may click the **Summary Inquiry** at the upper right corner to show the summary of the total number of transactions need to be authorized and a long with the total amount on each currency.
- Click on [Customer Application No](#) of a particular transaction to view details of the transaction.



In the “Unauthorized transaction details” page, the authorizer can click on:

- **Quoted Exchange Rate.** This link allows user to display the exchange rate information.
- **Balance Inquiry.** This link allows user to view the current available balance and account balance of the account.
- **View the Handler.** This link allows user to view the handling information of the transactions.
- **View/Submit a Message.** This link allows user to view the message between all the user who involve in this transaction or to submit any new message to others user.

Notes: The authorizer can authorize transactions through either “Unauthorized Transaction Detail” page or “Unauthorized Transactions List” page.



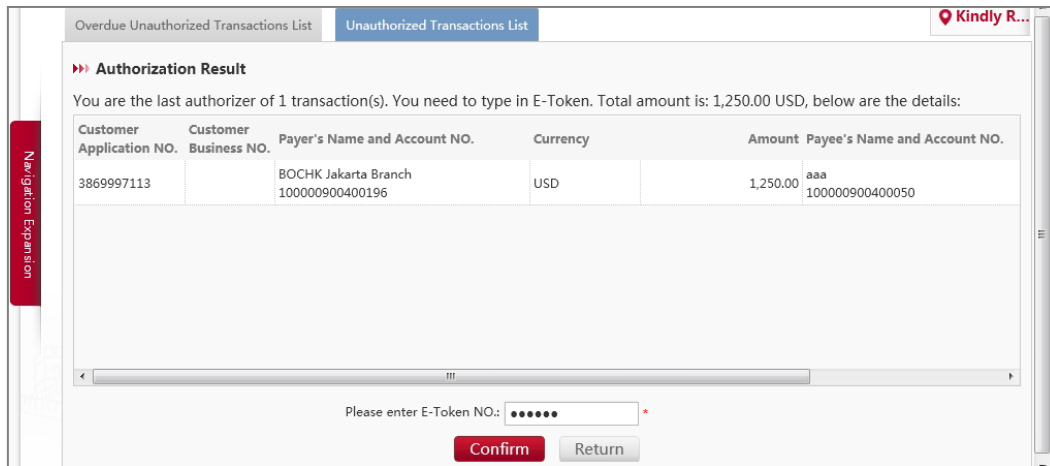
Review the details, and then select one of the following **Authorization Instruction** based on the reviewing result:

- Select **Authorize**, if you want to authorize the transaction to be processed by bank. Note: the payment will not be lodged for processing until the required numbers of authorizer have successfully authorized the payment.
- Select **Authorization Returned**, if there is any mistake and needs to be returned to the submitter for modification. The payment will need to go through the full approval cycle again when resubmitted.

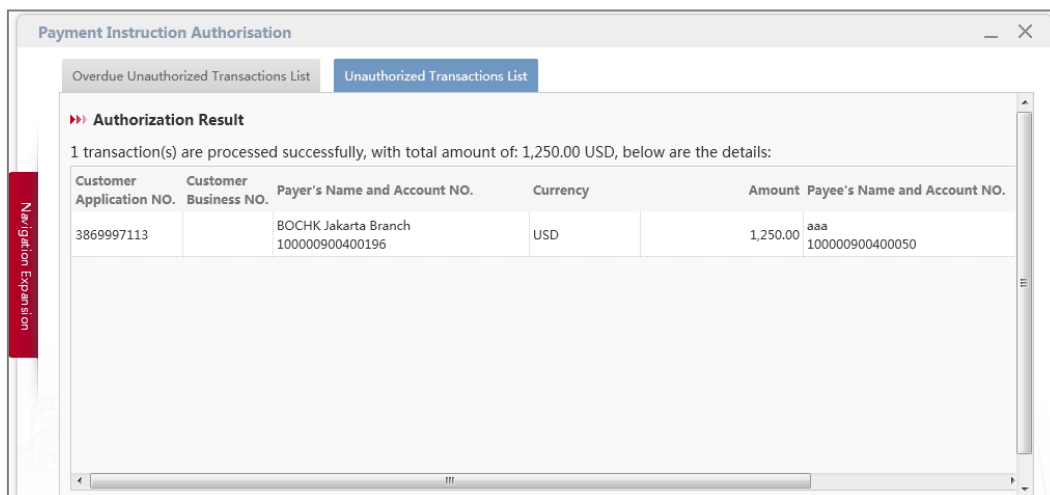
- Select **Authorization Rejected**, if you wish to cancel the payment.

After selecting the **Authorization Instruction**, click [**Confirm**] button to continue authorize by the other authorizer(s) and the status of your transaction will still showing as **"To be authorized"**, the next Authorizer(s) will need to repeat the steps described above.

But if you are the last authorizer, you will be required to authorize the transaction by entering security codes generated from your Token as shown below:

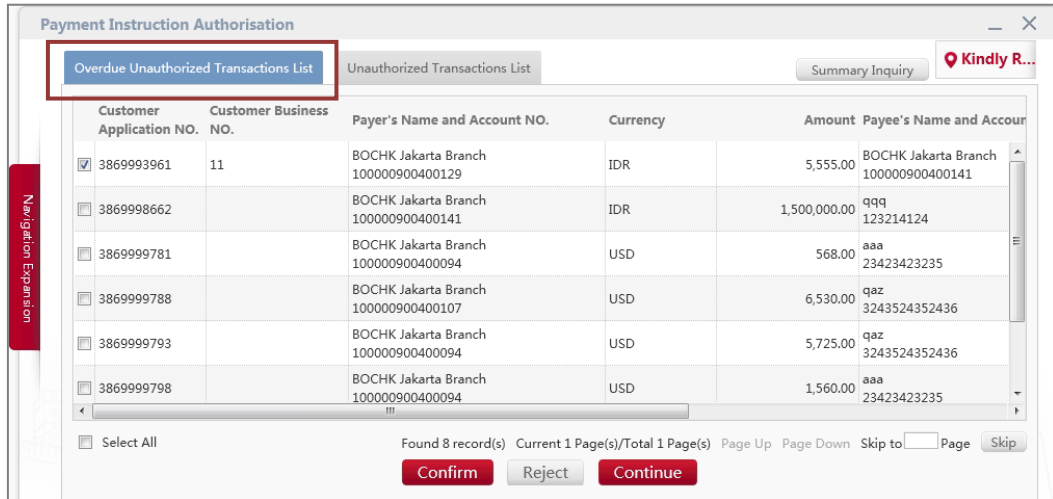


Enter the 6-digit security codes, and then click [**Confirm**] button to lodge the transaction for bank processing.



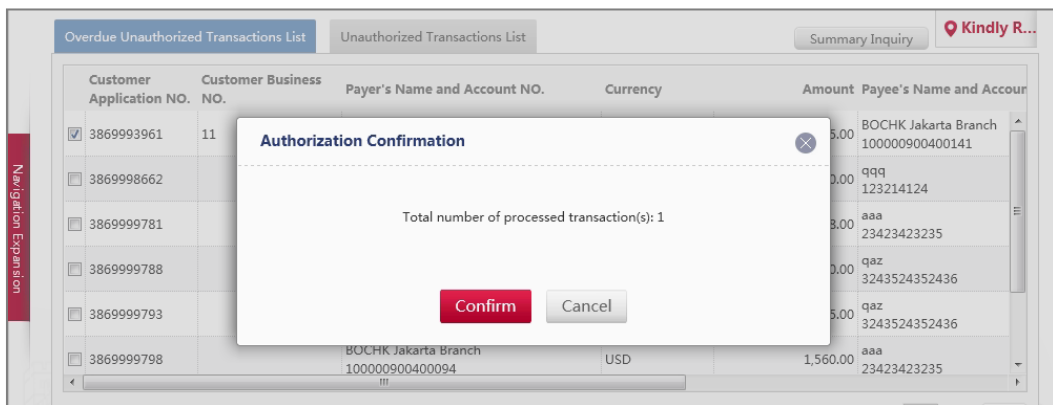
Additional Guide to abnormal transaction(s)

If there is any transactions submitted earlier than the current date, those transactions will be listed on the **Overdue Unauthorized Transaction List** page, authorizer can determine whether to cancel the selected transaction or continue to process the transaction by changing the selected transaction to the current date, once successful changed, the transaction will automatically move to the **Unauthorized Transaction List** page, and the authorizer can authorize it as normal.

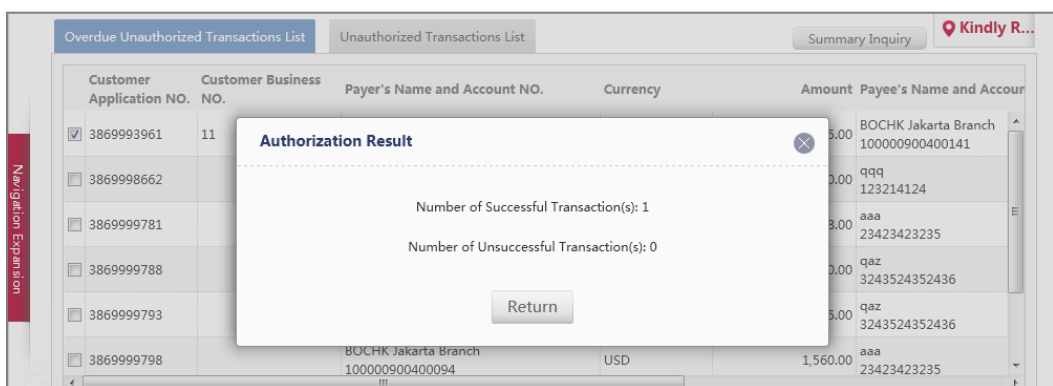


In the **Overdue Unauthorized Transaction List** page, select transaction(s) that you would like to proceed or cancel. Click on **[Continue]** button if you still would like to continue process the transaction(s), or click on **[Reject]** button if you would like to cancel the transaction(s). A confirmation window will then pop up.

If you still want to process, you can click on **[Confirm]** button to change all selected transaction date to current date for further authorization. If you don't want to process for any reason, you can click on **[Reject]** button, then all the selected transaction will be cancelled from the list.



Click on **[Confirm]** button. Once confirmed the selected transaction(s) date will be changed to current date and automatically move to the **Unauthorized Transaction List** page or the selected transaction(s) will be cancelled and disappear from the list.

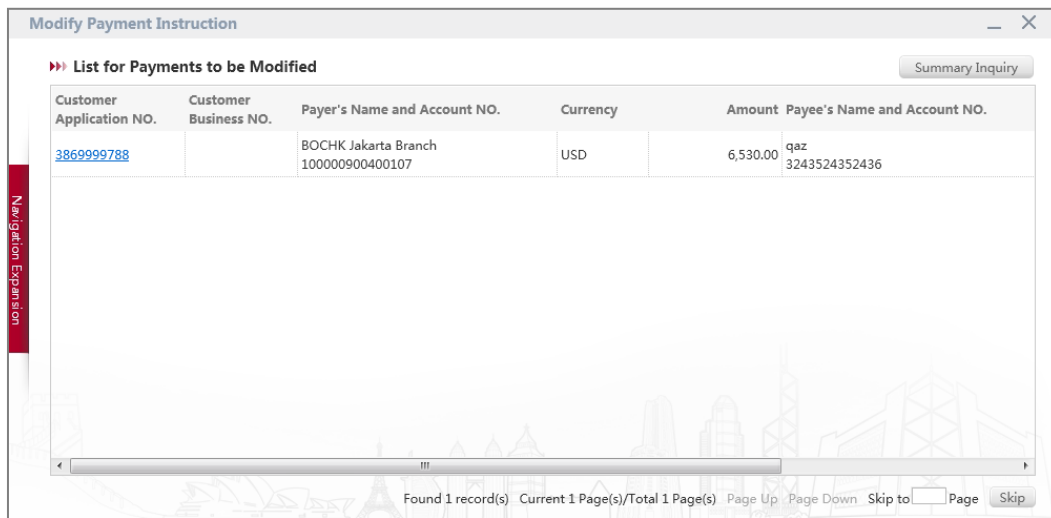


5.4 Modify

With this function, submitter can modify any transaction(s) that has been returned by the Authorizer.

Operating Steps:

In the left-hand menu, select **Transfer & Remittance** → **Modify**, enter the function page.



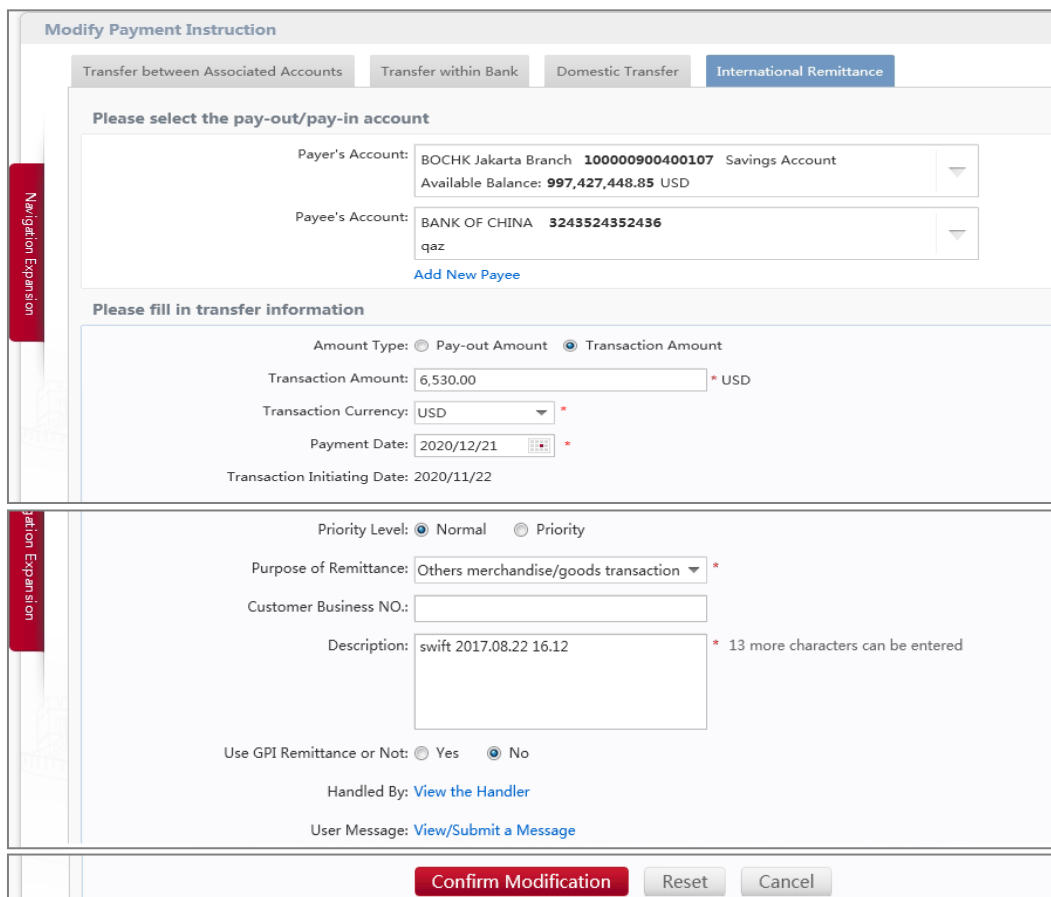
Modify Payment Instruction

»» List for Payments to be Modified Summary Inquiry

Customer Application NO.	Customer Business NO.	Payer's Name and Account NO.	Currency	Amount	Payee's Name and Account NO.
386999788		BOCHK Jakarta Branch 100000900400107	USD	6,530.00	qaz 3243524352436

Found 1 record(s) Current 1 Page(s)/Total 1 Page(s) Page Up Page Down Skip to: Page Skip

Click on **Customer Application No** of a particular transaction you want to modify. The details transfer application will then be displayed.



Modify Payment Instruction

Transfer between Associated Accounts Transfer within Bank Domestic Transfer **International Remittance**

Please select the pay-out/pay-in account

Payer's Account: BOCHK Jakarta Branch **100000900400107** Savings Account
Available Balance: **997,427,448.85** USD

Payee's Account: BANK OF CHINA **3243524352436**
qaz

[Add New Payee](#)

Please fill in transfer information

Amount Type: Pay-out Amount Transaction Amount

Transaction Amount: * USD

Transaction Currency: USD *

Payment Date: *

Transaction Initiating Date: 2020/11/22

Priority Level: Normal Priority

Purpose of Remittance: Others merchandise/goods transaction *

Customer Business NO.:

Description: swift 2017.08.22 16.12 * 13 more characters can be entered

Use GPI Remittance or Not: Yes No

Handled By: [View the Handler](#)

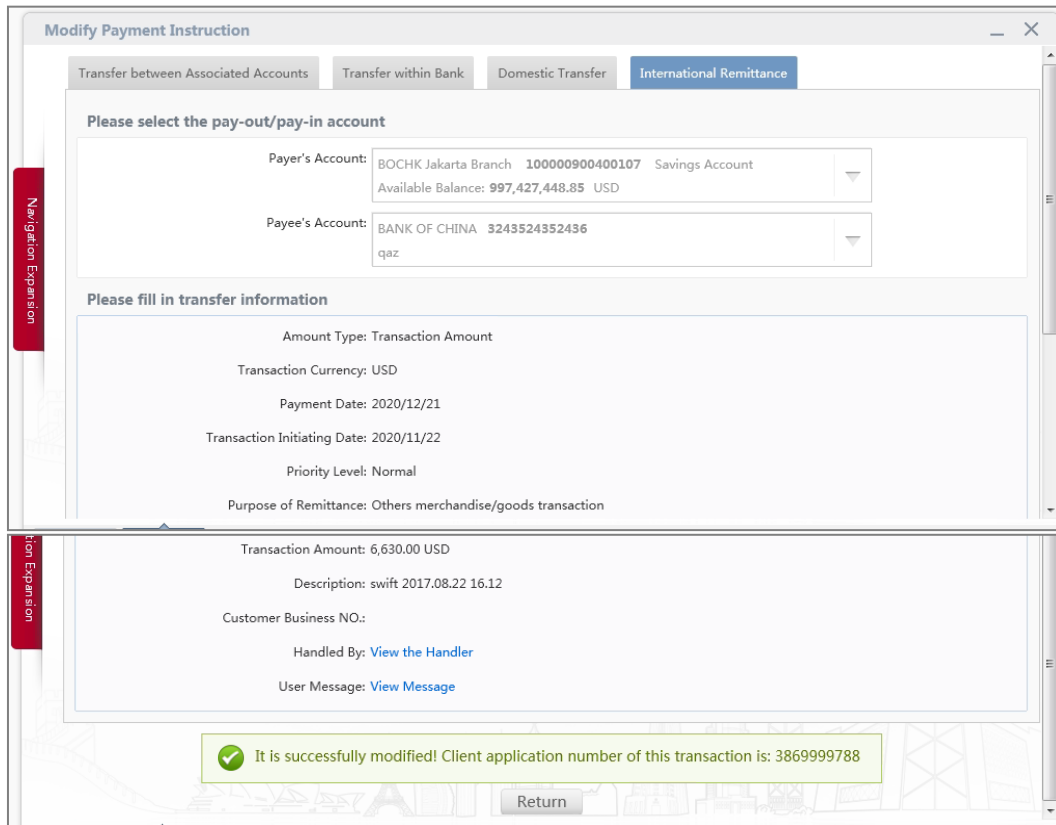
User Message: [View/Submit a Message](#)

Confirm Modification Reset Cancel

In the transaction details page, submitter can click on:

- ✚ **View the Handler.** This link allows user to view the handling information of the transactions.
- ✚ **View/Submit a Message.** This link allows user to view the message between all the users who involve in this transaction or to submit any new message to other user.

All the original information can be modified. Once you've made the changes, click the [**Confirm Modification**] button.



The screenshot shows a web browser window titled "Modify Payment Instruction". It has four tabs: "Transfer between Associated Accounts", "Transfer within Bank", "Domestic Transfer", and "International Remittance" (which is selected). The main content area is divided into two sections:

Please select the pay-out/pay-in account

- Payer's Account:** BOCHK Jakarta Branch 100000900400107 Savings Account (Available Balance: 997,427,448.85 USD)
- Payee's Account:** BANK OF CHINA 3243524352436 (qaz)

Please fill in transfer information

- Amount Type: Transaction Amount
- Transaction Currency: USD
- Payment Date: 2020/12/21
- Transaction Initiating Date: 2020/11/22
- Priority Level: Normal
- Purpose of Remittance: Others merchandise/goods transaction

Below this, the following details are displayed:

- Transaction Amount: 6,630.00 USD
- Description: swift 2017.08.22 16.12
- Customer Business NO.:
- Handled By: [View the Handler](#)
- User Message: [View Message](#)

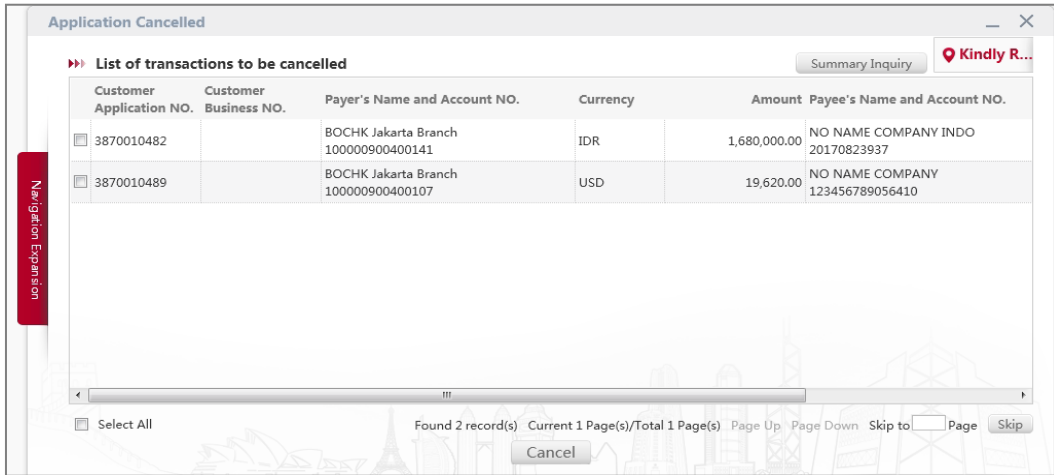
A green success message at the bottom states: "It is successfully modified! Client application number of this transaction is: 3869999788". A "Return" button is located at the bottom right.

5.5 Cancel

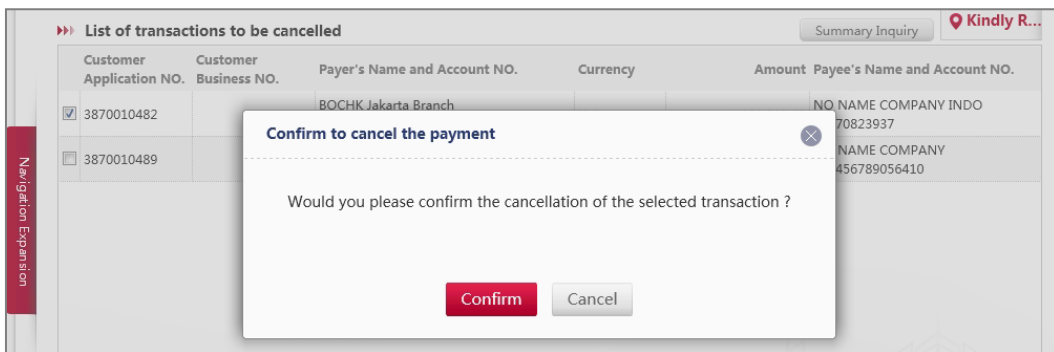
This function is used to cancel payment instructions that are not yet processed by the bank.

Operating Steps:

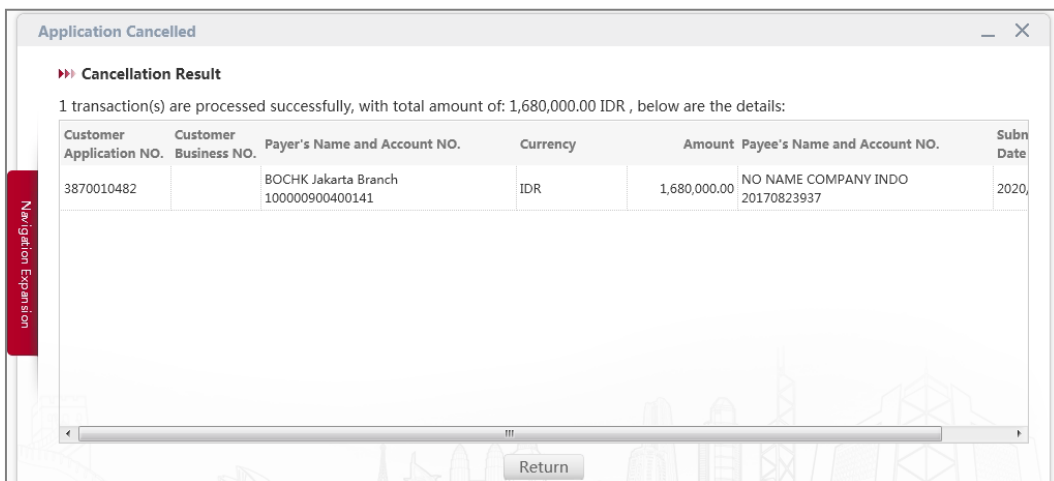
In the left-hand menu, select **Transfer & Remittance** → **Cancel**, enter into the function page.



Select one or more transactions that need to be cancelled, or click "select all" to select all transactions on this page. Click **[Cancel]** button, a confirmation window will pop up.



Click **[Confirm]** button to process. Once confirms, the selected transaction will be disappear from the list.



5.6 Inquiry

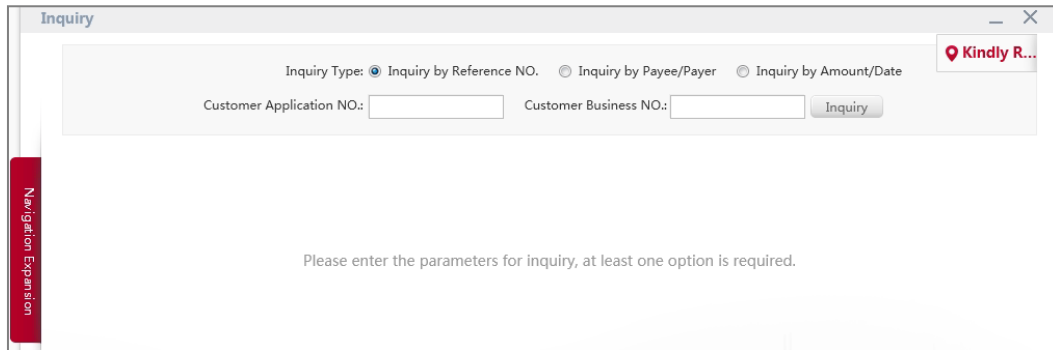
This function is used to query all customer transactions made from Single payment or Batch Payment under transfer remittance function, tracking the status of the transaction, monitor the accounting situation, and print out transaction receipt for electronic reconciliation.

Operating Steps:

In the left-hand menu, select **Transfer & Remittance**→**Inquiry**, enter the function page.

You can choose 1 of 3 types for Inquiry function: by Reference No. or Inquiry by Payee/Payer or Inquiry by Amount/Date.

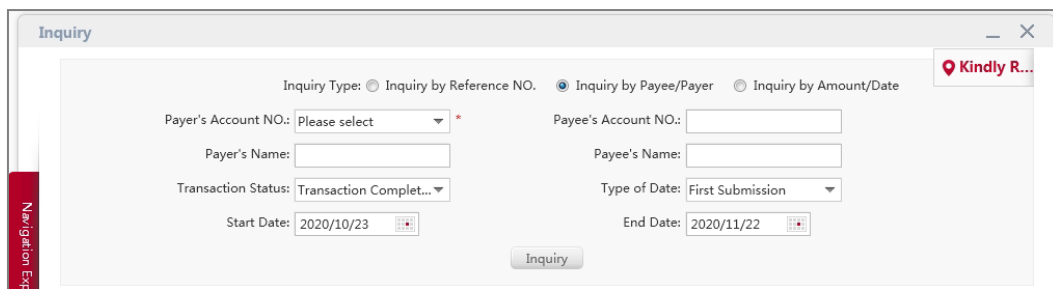
(1) Inquiry by Reference No



The screenshot shows the 'Inquiry' window with the following fields and options:

- Inquiry Type:** Inquiry by Reference NO. Inquiry by Payee/Payer Inquiry by Amount/Date
- Customer Application NO.:** [Text Input]
- Customer Business NO.:** [Text Input]
- Inquiry** button
- Message: Please enter the parameters for inquiry, at least one option is required.

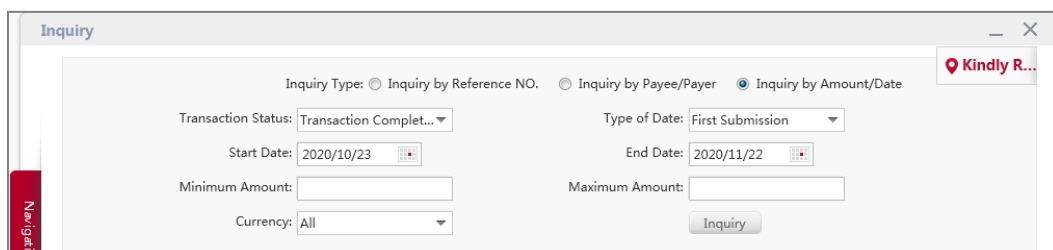
(2) Inquiry by Payee/Payer



The screenshot shows the 'Inquiry' window with the following fields and options:

- Inquiry Type:** Inquiry by Reference NO. Inquiry by Payee/Payer Inquiry by Amount/Date
- Payer's Account NO.:** Please select *
- Payer's Name:** [Text Input]
- Transaction Status:** Transaction Complet...
- Start Date:** 2020/10/23
- Payee's Account NO.:** [Text Input]
- Payee's Name:** [Text Input]
- Type of Date:** First Submission
- End Date:** 2020/11/22
- Inquiry** button

(3) Inquiry by Amount/date

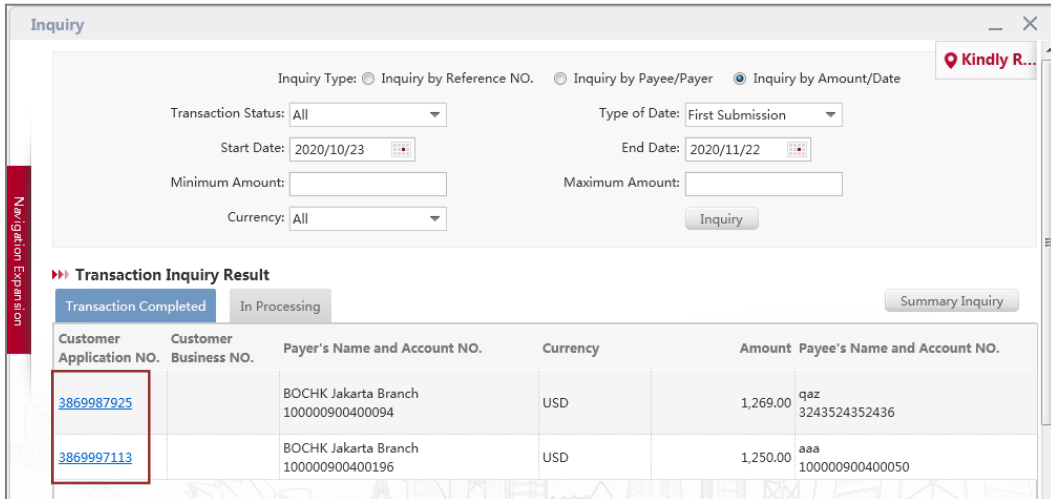


The screenshot shows the 'Inquiry' window with the following fields and options:

- Inquiry Type:** Inquiry by Reference NO. Inquiry by Payee/Payer Inquiry by Amount/Date
- Transaction Status:** Transaction Complet...
- Start Date:** 2020/10/23
- Type of Date:** First Submission
- End Date:** 2020/11/22
- Minimum Amount:** [Text Input]
- Maximum Amount:** [Text Input]
- Currency:** All
- Inquiry** button

Select your preferred inquiry option, enter or select the query criteria, then click on [**Inquiry**] button. All transactions fulfill the search criteria will be listed.

The query result provides two lists, the **Transaction Completed** (listed all transactions that has been completely proceed by the bank) and In Processing (listed all transactions that still pending).



Inquiry Type: Inquiry by Reference NO. Inquiry by Payee/Payer Inquiry by Amount/Date

Transaction Status: All Type of Date: First Submission

Start Date: 2020/10/23 End Date: 2020/11/22

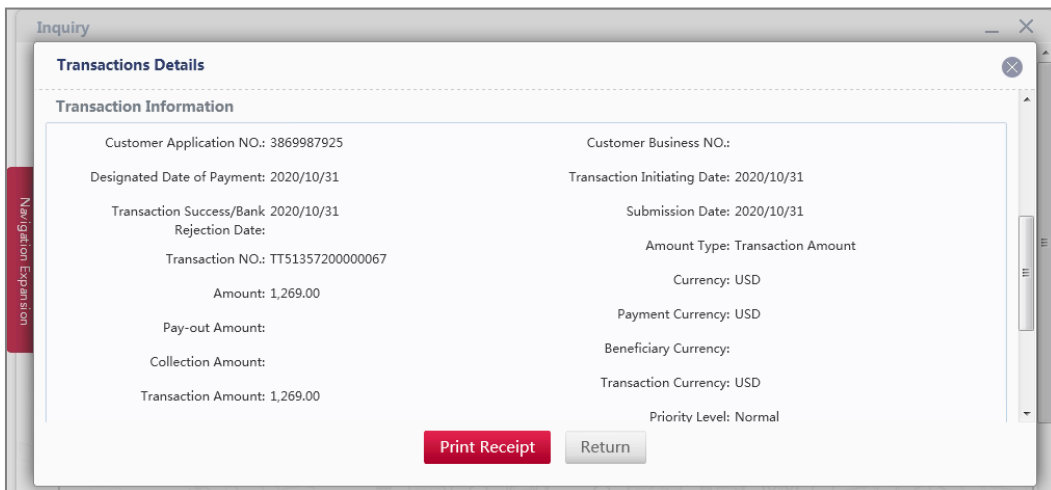
Minimum Amount: Maximum Amount:

Currency: All

Transaction Inquiry Result

Customer Application NO.	Customer Business NO.	Payer's Name and Account NO.	Currency	Amount	Payee's Name and Account NO.
3869987925		BOCHK Jakarta Branch 100000900400094	USD	1,269.00	qaz 3243524352436
3869997113		BOCHK Jakarta Branch 100000900400196	USD	1,250.00	aaa 100000900400050

Click on each transaction **Customer Application No** to view the details of the transactions.



Transactions Details

Transaction Information

Customer Application NO.: 3869987925 Customer Business NO.:
 Designated Date of Payment: 2020/10/31 Transaction Initiating Date: 2020/10/31
 Transaction Success/Bank: 2020/10/31 Submission Date: 2020/10/31
 Rejection Date:
 Transaction NO.: TT5135720000067 Amount Type: Transaction Amount
 Amount: 1,269.00 Currency: USD
 Pay-out Amount: Payment Currency: USD
 Collection Amount: Beneficiary Currency:
 Transaction Amount: 1,269.00 Transaction Currency: USD
 Priority Level: Normal

If the status of the transaction is *Transaction Successful*, user can click the **[Print Receipt]** button on the bottom of the page, and Electronic Receipt will be displayed.




中國銀行 Bank of China E-Bank Bill Sheet
 BANK OF CHINA

Transaction Initiating Date : 2020/10/31 Submission Date : 2020/10/31 Designated Date of Payment : 2020/10/31

Payer	Payer	BOCHK Jakarta Branch	Payee	Payee	qaz
	Payer's Account NO.	100000900400094		Payee's Account NO.	3243524352436
	Payer's Account Opening Bank	BOCHK Jakarta Branch		Payee's Bank Name	BANK OF CHINA
Amount		1,269.00	Currency		USD
Fee		32.00			
Customer Application NO.		3869987925	Transaction NO.		TT5135720000067
Customer Business NO.			Transaction Status		Transaction Successful
Description		adsgadg			



Priority Level	Normal	Chinese Name of Payee	
Payee's Name in English or Pinyin	qaz		
Address of Payee			
Payee's Fax NO.		Payee's Mobile NO.	
Payee's ID NO.		E-mail of Payee	

Notice: The slip is printed by the customer for reference purpose. The receipt affixed with bank seal prevails!

To obtain a printout of your transaction receipt, click [**Print**] button to have it printed out.

6. ONLINE BANKING MAINTENANCE

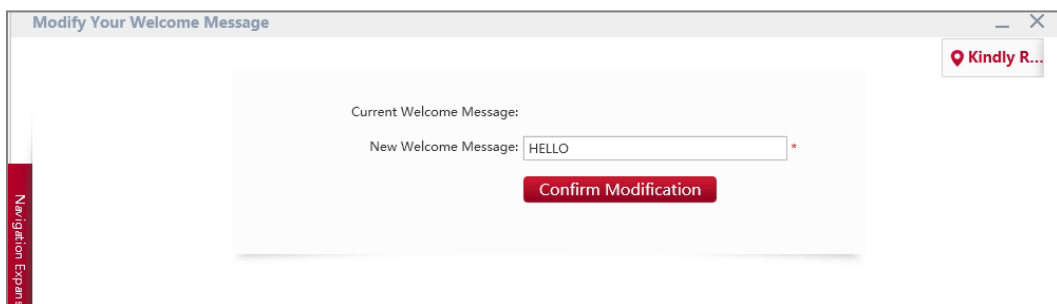
This feature includes "Welcome information", "Modify password" and "Payee management" three of sub functions.

6.1 Welcome information

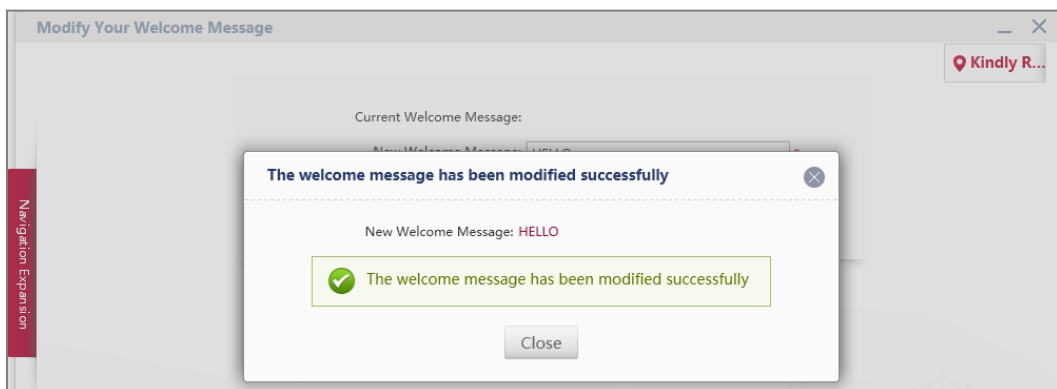
This function enables user to set their own personalized login welcome information, can be used to help identify fake online banking system, so as to better ensure the safety of customer funds.

Operation Steps:

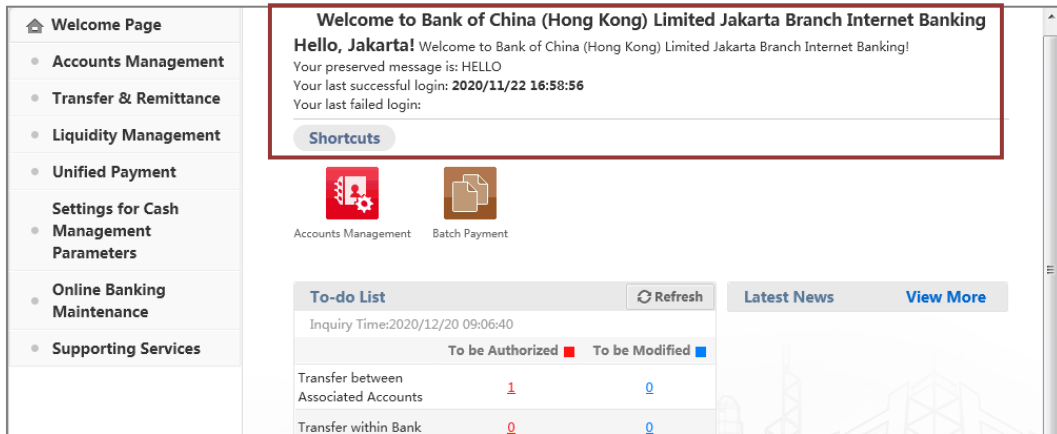
In the left-hand menu, select **Online Banking Maintenance** → **Welcome Information**, enter the function page.



Create welcome information (the personalized information cannot be more than 30 Chinese characters or 60 English character), then click [**Confirm Modification**] button. The system will display the successful message.



After the welcome message has been modified successfully, it will be displayed at the top of the welcome page as seen below:

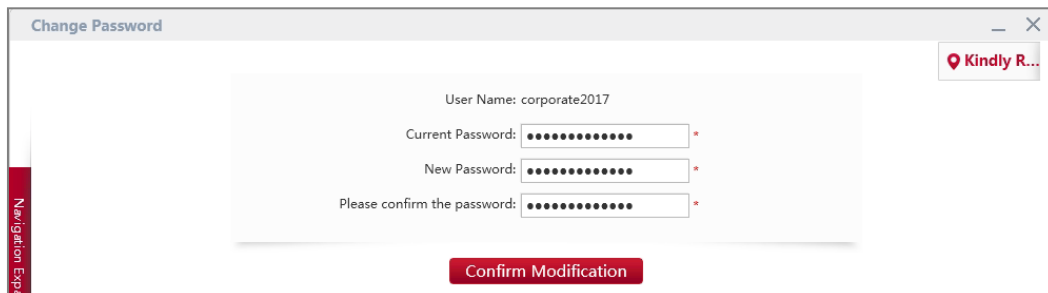


6.2 Change Password

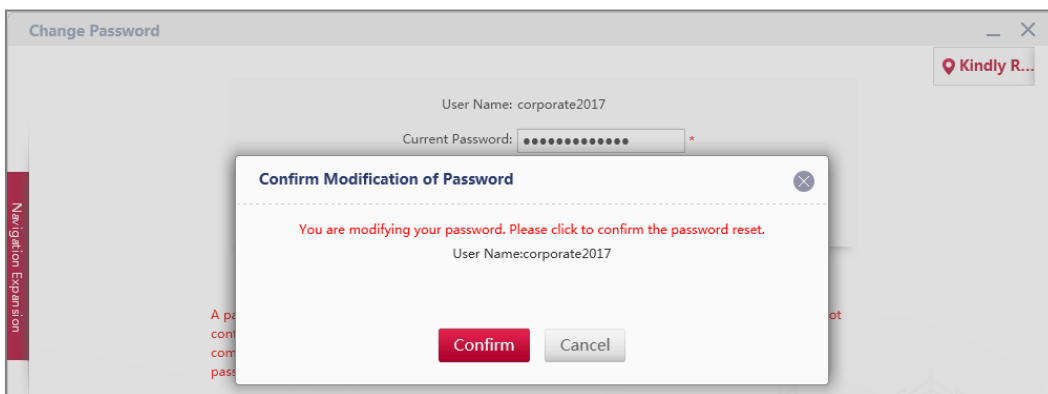
Through this function, user can change the internet banking login password at any time. In order to ensure the account security, user is recommended to periodically change the password.

Operation Steps:

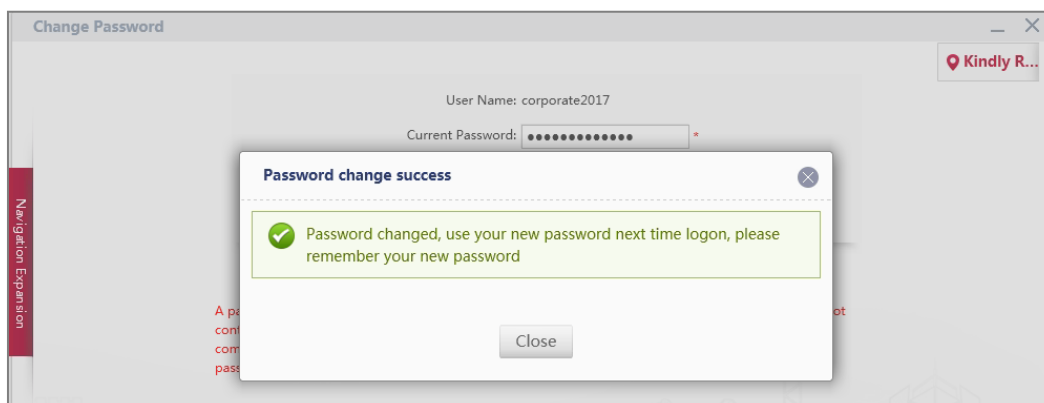
In the left-hand menu, select **Online Banking Maintenance** → **Change Password**, enter the function page.



Enter the original password correctly and enter the new password twice. Click the [**Confirm Modification**] button. A confirmation dialog box will pop up to prompt you to confirm the operation.



Click [**Confirm**] button, the system prompts "Password changed, use your new password next time logon, and please remember your new password".



6.3 Payee Management

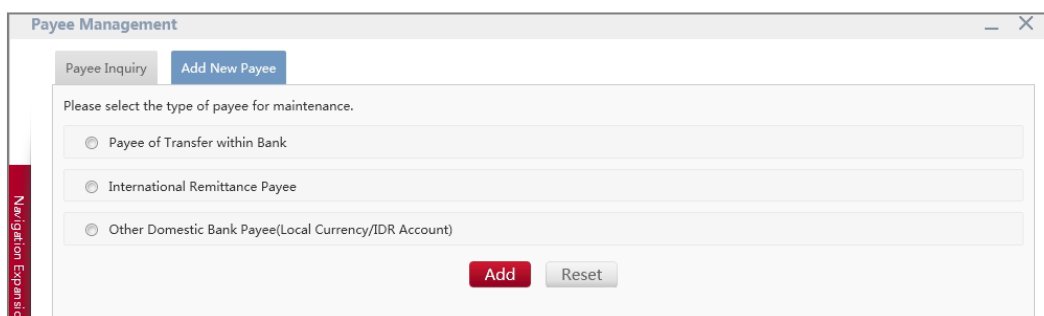
The Payee Management function includes two sub-functions: "Add New Payee" and "Payee Inquiry", which are used to add, view, modify or delete the payee's account information in order to control the flow of funds, avoiding payee account information duplication and reduce business errors.

Operation Steps:

In the left-hand menu, select **Online Banking Maintenance** → **Payee Management**, enter the function page.

(1) Add New Payee

Click the **Add New Payee** in the upper screen to add new payee information



Add New Payee, payee account types are divided into three categories: "Payee of Transfer within Bank", "International Remittance Payee", and "Other Domestic Bank Payee (Local Currency/IDR Account)", all kinds of definitions are as follows:

- Select **Payee of Transfer within Bank**: if you want to add your company own account or 3rd party account held with BOC branch or sub-branch within Indonesia.
- Select **International Remittance Payee**: if you want to add a foreign currency account held with other bank within or outside Indonesia.
- Select **Other Domestic Bank Payee**: if you want to add a local currency (IDR) account held with other bank within Indonesia.

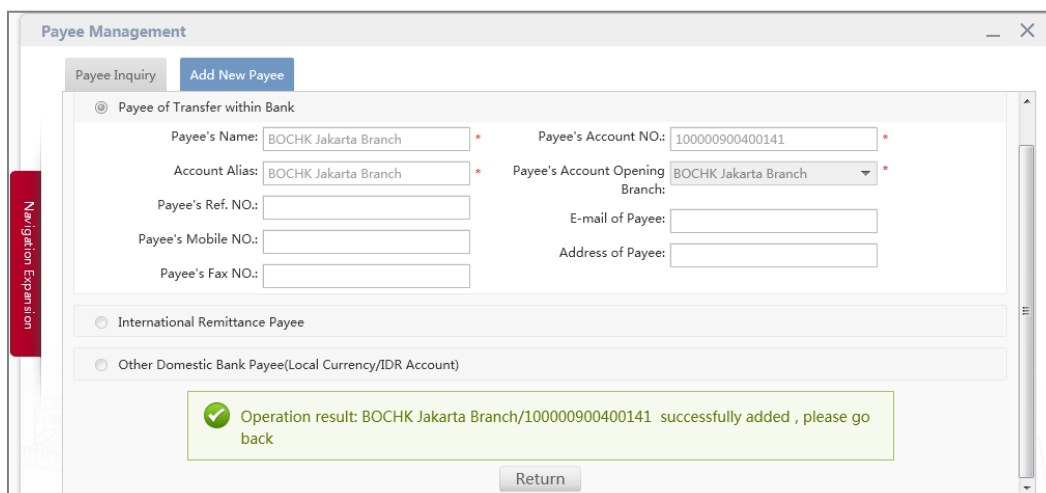
When the payee is selected as a "Payee of Transfer within Bank", the relevant payee information entry will be displayed as seen below:



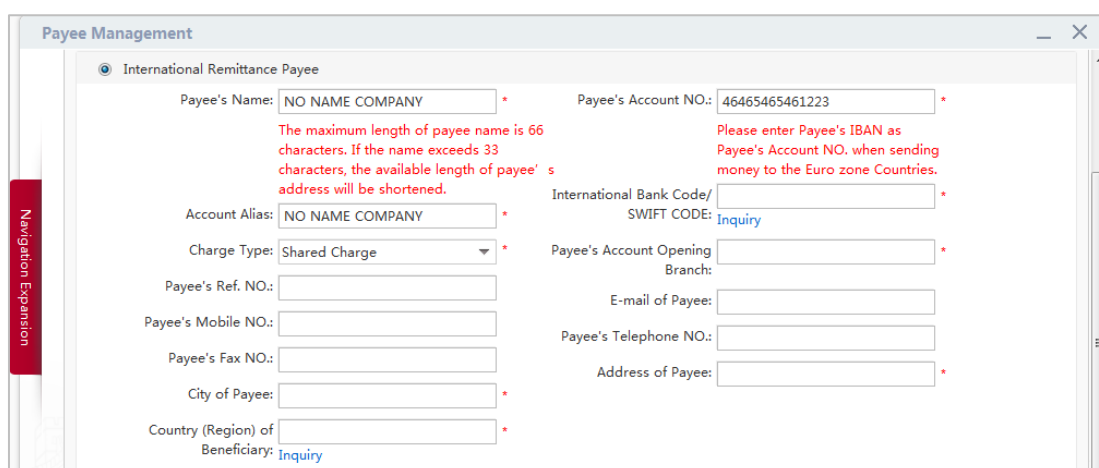
Complete the details of the payee you wish to add. Items marked with an asterisk (*) are mandatory fields.

- **Payee's Name:** enter the payee/Beneficiary Name with capital letters. Must not contain any special characters include: ' ~! @ # \$ % ^ * _ + = , | \ ; ' : " ? < > [] { } ()
- **Payee's Account No.:** enter the standard 15 digits of Beneficiary's account number (must not contain space or any separator characters).
- **Account Alias:** The system automatically default this field same with the above entered Payee's Name. You can rename as you wish, this field only provides user with easy identification in the payee management without affecting to the transaction.
- **Payee's Account Opening Branch:** system defaults our Bank ("BOCHK JAKARTA BRANCH").
- **Payee's Ref No.:** user can enter this field with any reference number to this payee for easy query in the future. The entered reference number cannot be repeated, and must not contain any illegal characters.
- **Email of Payee:** Enter payee's email address (if any). Note: if you fill in this field, a transfer notification will be automatically sent to this email once you successful make payment to this payee.
- **Payee's Mobile No.:** Enter the beneficiary's mobile number (if any)
- **Address of Payee:** enter the detailed address of the Beneficiary (information includes house/building number, street, city and the country). Must be completed in English or pinyin).
- **Payee's Fax No.:** Enter the beneficiary's facsimile number (if any)

Once all necessary fields have been completed, click on **[Add]** to save the payee. System will display the operation result similar to the following screen.



When the payee is selected as an **“International Remittance”**, the relevant payee information entry will be displayed as seen below:

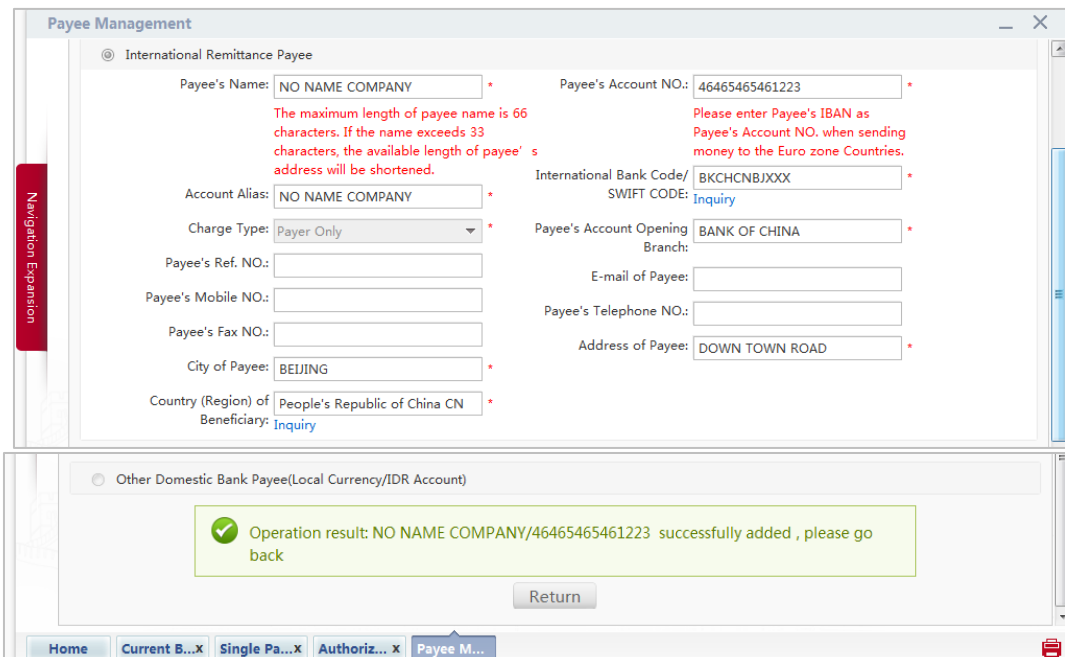


Complete the details of the payee/beneficiary you wish to add. Items marked with an asterisk (*) are mandatory fields.

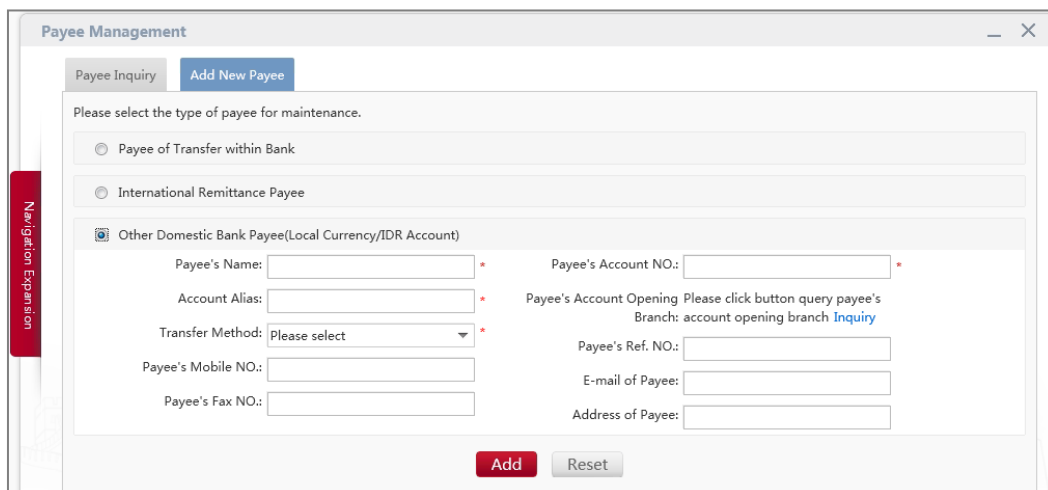
- **Payee's Name:** enter the Beneficiary's full name with capital letter. Cannot contain illegal characters include: '~!@# \$%^*_+=,| \ ; ' : " ? < > [] { } ()
- **Payee's Account No.:** enter the Beneficiary foreign currency's account number (must not contain space or any separator characters).
- **Account Alias:** The system automatically default this field same with the above entered Payee's Name. You can rename as you wish, this field only provides user with easy identification in the payee management without affecting to the transaction.
- **Charge Type:** select one of the options for **Full Amount** charges deduction (if **“Payer Only”** option is selected, the charges will be applied to Remitter; if **“Shared Charge”** option is selected, then the charges will be applied to Beneficiary by their Bank.
- **Payee's Ref No.:** user can enter this field with any reference number to this payee for easy query in the future. The entered reference number cannot be repeated, and must not contain any illegal characters.
- **Payee's Mobile No.:** Enter the beneficiary's mobile number (if any)
- **Payee's Fax No.:** Enter the beneficiary's facsimile number (if any)
- **City of Payee:** Enter the payee's city in Pinyin or English characters, which may include letters, numerals, blank space and /+?().,'

- **Country (Region) of Beneficiary:** Click "Inquiry", and select the payee's country/region
- **International Bank Code/SWIFT CODE:** enter the beneficiary bank BIC code here – also known as SWIFT code. This field can be either 8 or 11 character long.
- **Payee's Account Opening Branch:** enter the Beneficiary's Bank Name.
- **Email of Payee:** enter payee's email address (if any). Note: if you fill in this field, a transfer notification will be automatically sent to this email once you successful make payment to this payee.
- **Payee's Telephone No.:** Enter the beneficiary's phone number
- **Address of Payee:** Enter the payee's detail address in Pinyin or English characters, which may include letters, numerals, blank space and /+?().,.'

Once all necessary fields have been completed, click on **[Add]** to save the payee. System will display the operation result similar to the following screen.

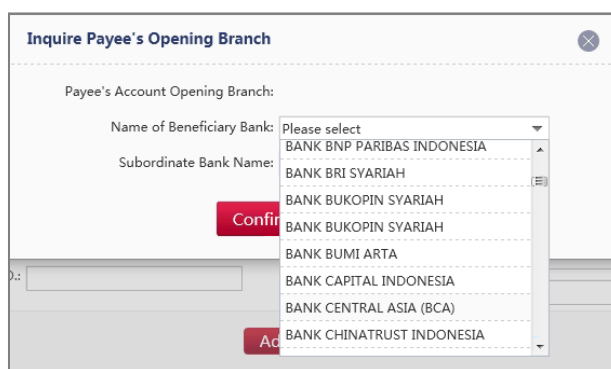


When the payee is selected as an **“Other Domestic Bank Payee (Local Currency/IDR Account)”**, the relevant payee information entry will be displayed as seen below:

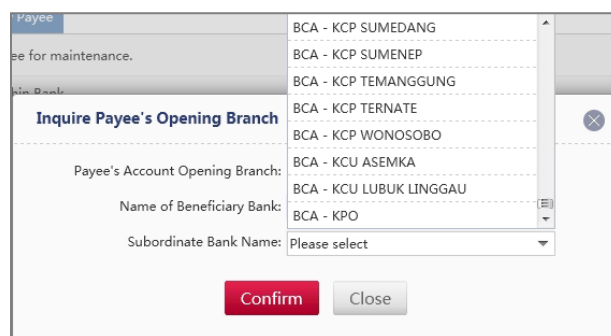


Complete the details of the payee/beneficiary you wish to add. Items marked with an asterisk (*) are mandatory fields.

- **Payee's Name:** enter the Beneficiary's full name with capital letter. Cannot contain illegal characters include: ' ~! @ # \$ % ^ * _ + = , | \ ; : " ? < > [] { } ()
- **Payee's Account No.:** enter the Beneficiary IDR currency's account number (must not contain space or any separator characters).
- **Account Alias:** The system automatically default this field same with the above entered Payee's Name. You can rename as you wish, this field only provides user with easy identification in the payee management without affecting to the transaction.
- **Payee's Account Opening Branch:** click on the **"Inquiry"** link.



Name of Beneficiary Bank: select the Beneficiary Bank from the drop down list.



Subordinate Bank Name: Select the branch or sub-branches of the beneficiary bank. Now we have updated this list for your convenient, so you can directly select the KPO or Kantor Pusat of the Beneficiary Bank, or if not available, please select any one of the remaining branches/sub-branches listed here. (Note: this field only pop up when the transfer method is selected as "SKN").

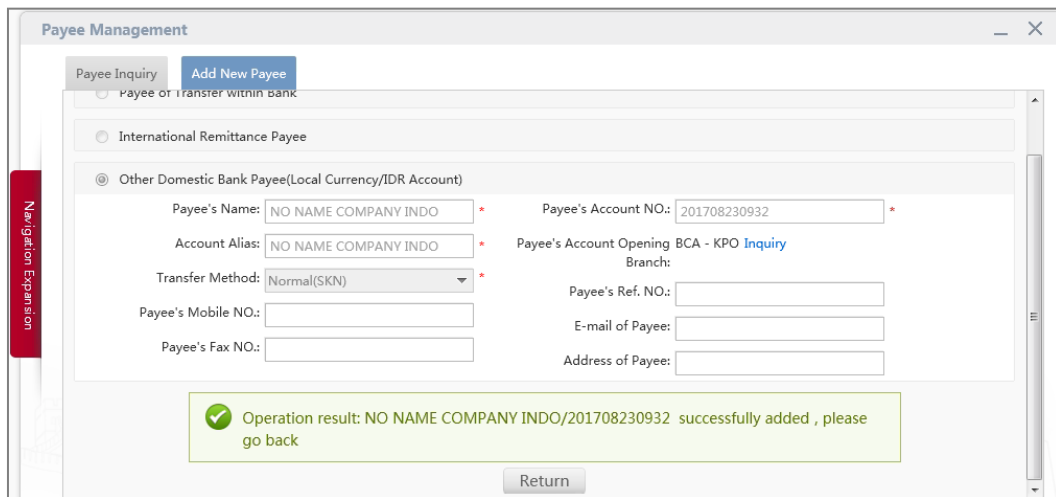
After confirming the details, click **[Confirm]** button. The Account Opening branch field will be auto-populated.

- **Transfer Method:** choose one of transfer method from the drop down list. Note: if selected as SKN, the single transaction limit to the payee cannot exceed 500 million rupiah; if selected as RTGS, the single transaction limit to the payee must be above 100 million rupiah as regulated by Bank Indonesia.
- **Payee's Ref No.:** user can enter this field with any reference number to this payee for easy query in the future. The entered reference number cannot be repeated, and must not contain any illegal characters.
- **Payee's Mobile No.:** Enter the beneficiary's mobile number (if any)
- **Email of Payee:** Enter payee's email address (if any). Note: if you fill in this field, a transfer notification will be automatically sent to this email once you successful

make payment to this payee.

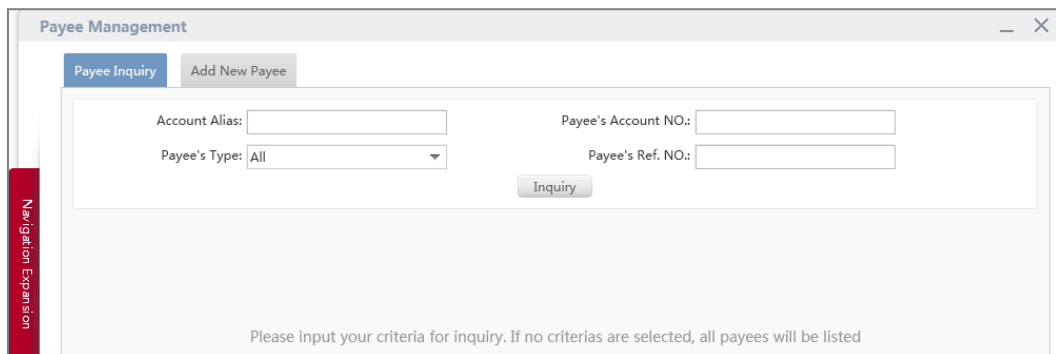
- **Payee's Fax No.:** Enter the beneficiary's facsimile number (if any)
- **Address of Payee:** enter the detailed address of the Beneficiary (information includes house/building number, street, city and the country). Must be completed in English or pinyin).

Once all necessary fields have been completed, click on **[Add]** to save the payee. System will display the operation result similar to the following screen.

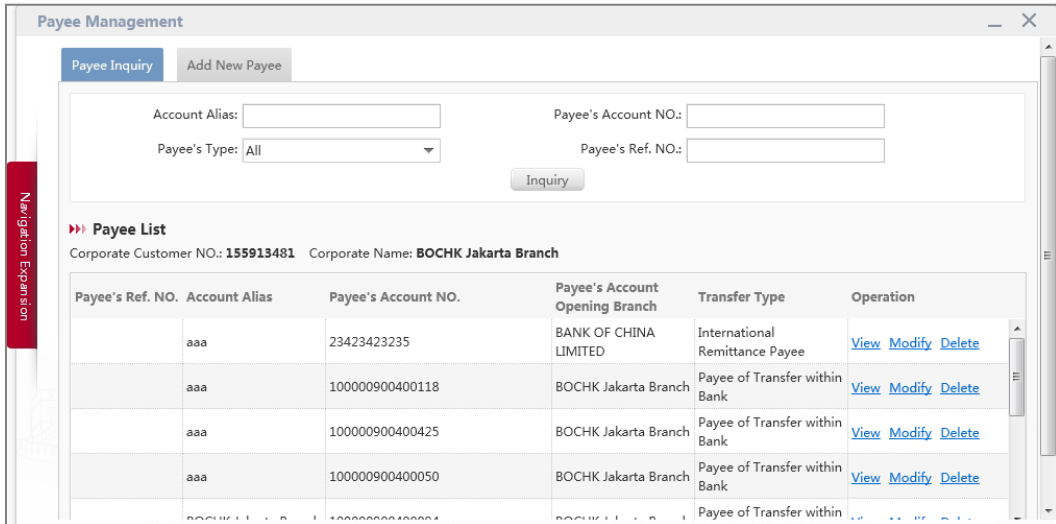


(2) Payee Inquiry

Click the **Payee Inquiry** in the upper screen to view/modify/delete any payee information.

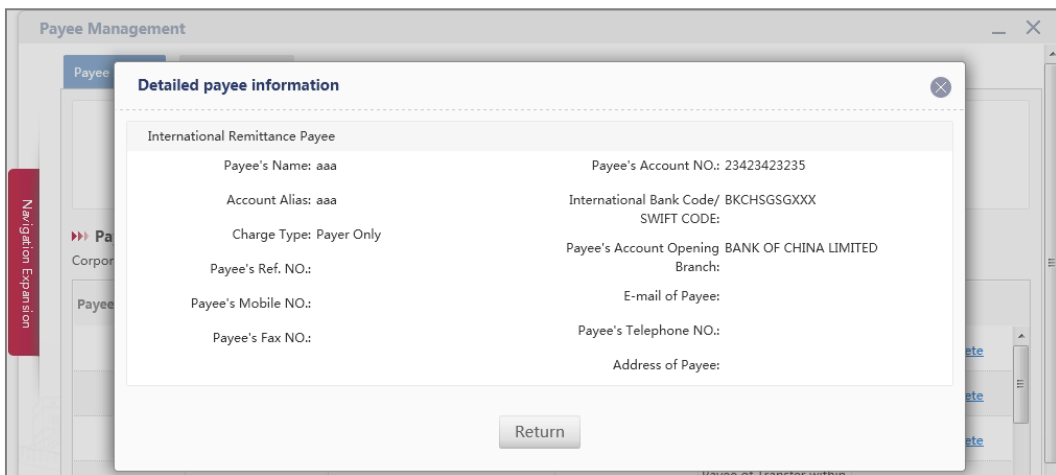


Enter the search criteria or fuzzy query by directly click on **[Inquiry]** button. The relevant payee information that matches the criteria will be listed on the page.

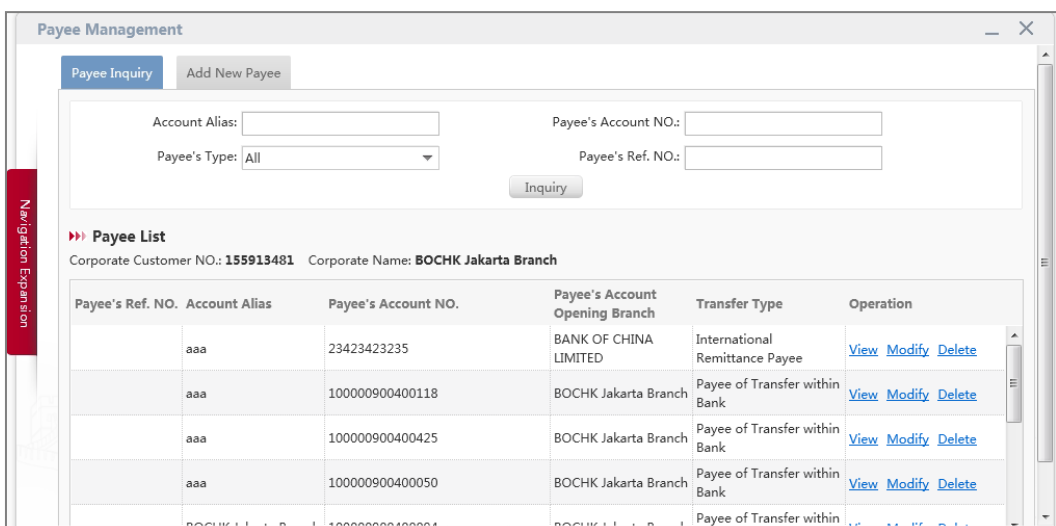


View Payee Information

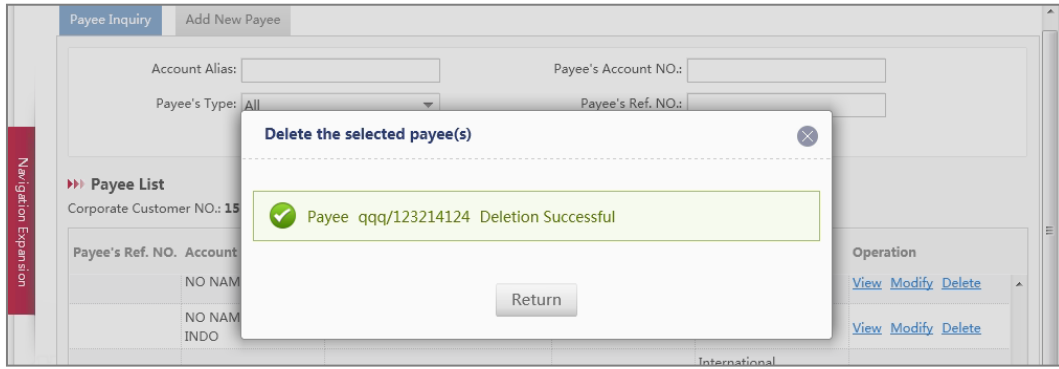
Click on [View](#) link next to a particular payee to view the details information of the payee.



Modify Payee's information



Click on [Modify](#) link next to a particular payee to change any information of the payee. The



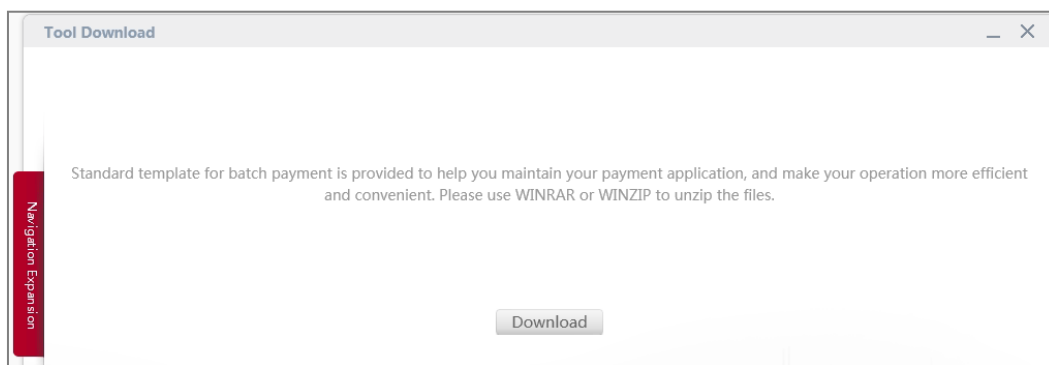
7. SUPPORTING SERVICES

7.1 Tool Download

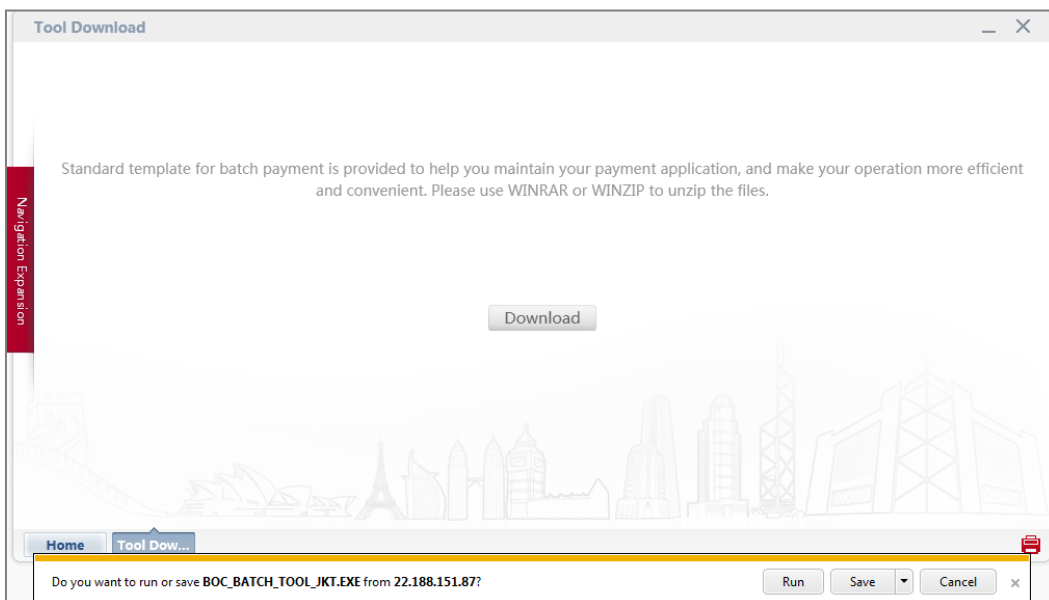
By request of Batch Payment, this application tool is to facilitate for your convenience. Through the application, you can draft batch payment data file up to 1000 transactions in Excel and in accordance to the guidance automatically generate formatted data text. During the drafting process, this template tool can perform the necessary validation and format validation of your input data.

Operating Steps:

In the left-hand menu, select **Supporting Services**→**Download Tool**, enter the function page.

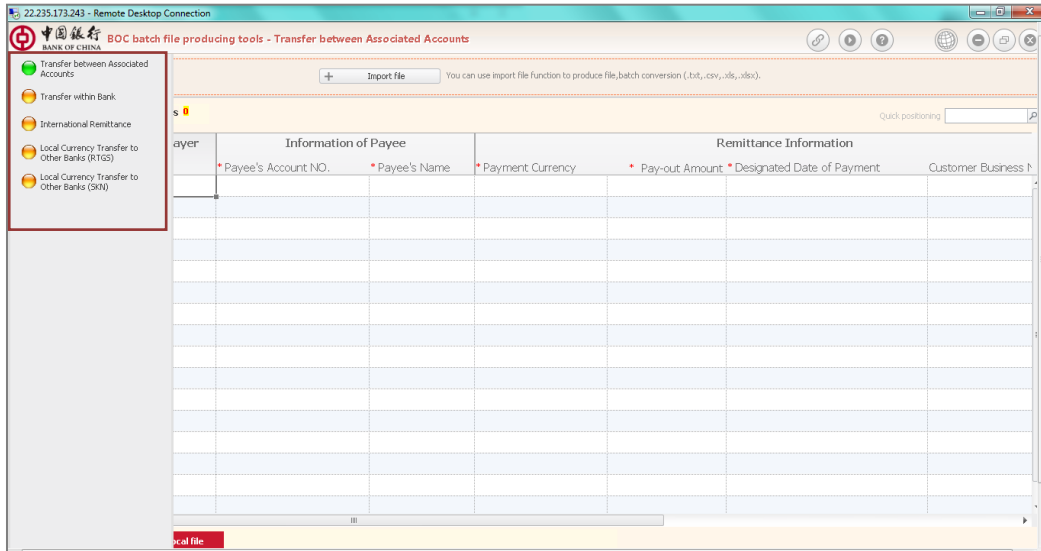


Click on [**Download**] button, the system prompts to choose the handle option.



Click on [**Run**] or [**Save**] to download the tool to the specified location.

After the download is complete, open the application, the template will be displayed as shown on the following screen.



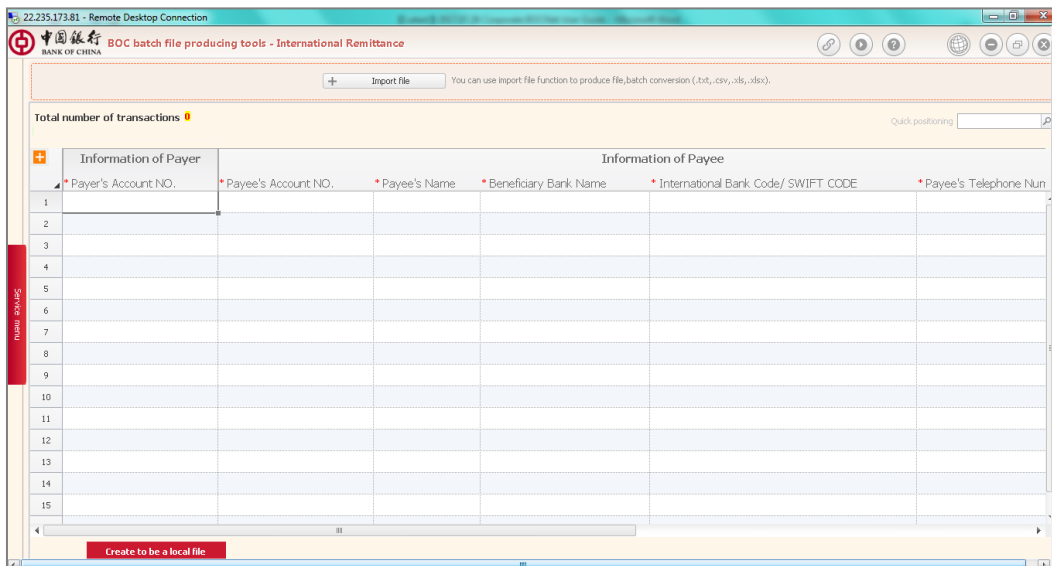
There are 5 separate templates with definition as follows:

- **Transfer between Associated Accounts:** is used to create batch file with destination payment to your own accounts held in BOC.
- **Transfer within Bank:** is used to create batch file with destination payment to 3rd party accounts held in BOC.
- **International Remittance:** is used to create batch file with foreign currency payment (such as USD/CNY/HKD/EUR/SGD/GBP/JOY/AUD) to any beneficiary's account in others bank inside or outside Indonesia.
- **Local Currency Transfer to Others Bank (RTGS):** is used to create batch file with IDR payment to the beneficiary's accounts held in other banks inside Indonesia via RTGS method.
- **Local Currency Transfer to Others Bank (SKN):** is used to create batch file with IDR payment to the beneficiary's accounts held in other banks inside Indonesia via SKN method.

Select the template type you would like to add and complete all necessary fields as instructed.

When you choose the **“Transfer between Associated Accounts”** or **“Transfer within the Bank”** Template

When you choose “**International Remittance**” Template

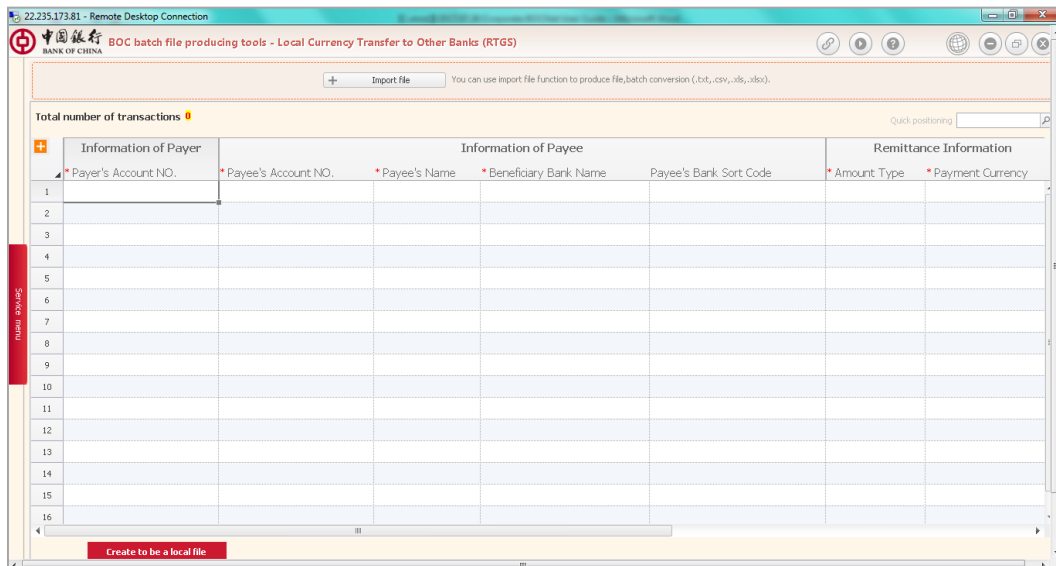


The respective fields to be completed are:

- **Payer's Account NO.:** enter the account you wish to make the payments from (must be numeric characters, no spaces nor special characters)
- **Payee's Account NO.:** enter the account you wish to make the payments to (must be numeric characters, no spaces nor special characters)
- **Payee's Name:** enter the Individual or Corporate Beneficiary's full name with capital letters. Cannot contain illegal characters including ' ~! @ # \$ % ^ * _ + = , | \ ; ' : " ? < > [] { } ()
- **Beneficiary Bank Name:** enter the Beneficiary Bank Name
- **International Bank Code/SWIFT CODE:** enter 8-11 digit of the Beneficiary Bank SWIFT Code
- **Payee's Telephone NO.:** Enter the beneficiary's phone number
- **Payee's ID NO.:** Optional. Enter the beneficiary's Identity No.
- **Amount Type:** Choose one of the amount types (If you choose “**Pay-Out Amount**”, the amount entered by the user will automatically default to the debit account currency. If you choose “**Transaction Amount**”, the entered amount will automatically default to the beneficiary's account currency).
- **Payment Currency:** Select the currency of your debit account from the drop down list
- **Amount:** Enter the amount of funds to be transferred.
- **Transaction Currency:** Select the destination currency you wish to transfer from the drop-down list (Available currency includes USD, GBP, SGD, HKD, JPY, AUD, and EUR).
- **Designated Date of Payment:** The date you wish the payments to be made. You can click on calendar icon to simply select current date for an immediate payment or a specific future date within 30 days for your payments to be made.
- **Customer Business No.:** User can customize a Customer Business No according to the business management needs. System will check whether the Customer Business No. entered in the current year is duplicated, if it is duplicate, you will be prompted to modify.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

- **Charge Type:** select one of the options for **Full Amount** charges deduction (if **“Payer Only”** option is selected, the charges will be applied to Remitter; if **“Shared Charge”** option is selected, then the charges will be applied to Beneficiary by their Bank.
- **Purpose of Remittance:** Select the appropriate purpose of the remittance in drop-down list.

When you choose **“Local Currency Transfer to Others Bank (RTGS)”** or **“Local Currency Transfer to Others Bank (SKN)”** Template



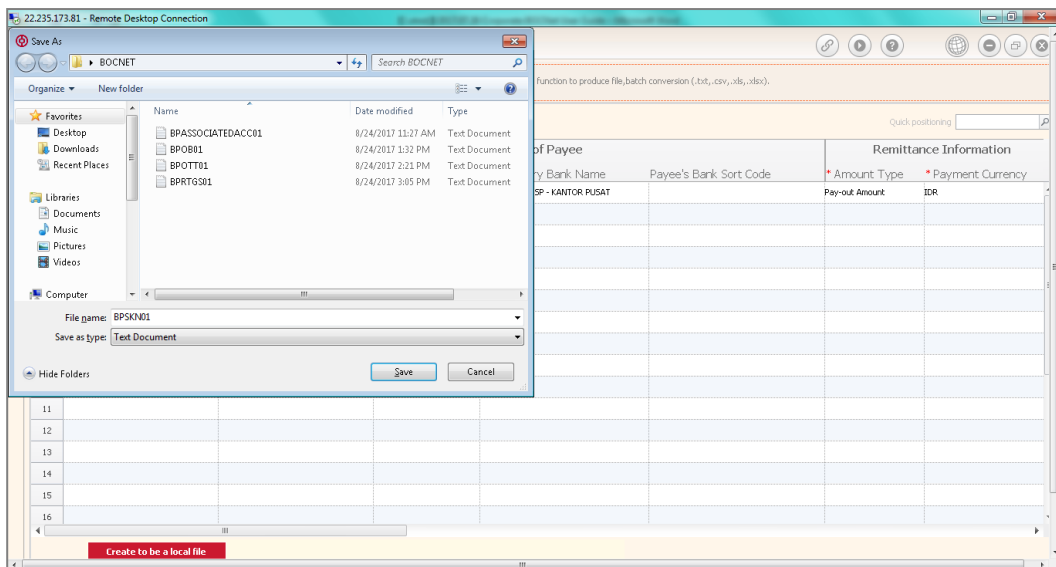
The respective fields to be completed are:

- **Payer's Account NO.:** enter the account you wish to make the payments **from** (must be numeric characters, no spaces nor special characters)
- **Payee's Account NO.:** enter the account you wish to make the payments **to** (must be numeric characters, no spaces nor special characters)
- **Payee's Name:** enter the Individual or Corporate Beneficiary's full name with capital letters. Cannot contain illegal characters including ' ~! @ # \$ % ^ * _ + = , | \ ; ' : " ? < > [] { } ()
- **Beneficiary Bank Name:** Enter the beneficiary bank name
- **International Bank Sort Code:** Enter the beneficiary Bank Code. If the selected template is **“Local Currency Transfer to Others Bank (RTGS)”**, this field shall be entering with the beneficiary bank swift code (ex: BMRIIDJA). If the selected template is **“Local Currency Transfer to Others Bank (SKN)”**, this field shall be entering with the beneficiary bank clearing code (ex: 0010304).
- **Amount Type:** Choose one of the amount types (If you choose **“Pay-Out Amount”**, the **amount** field entered by the user will automatically default to the debit account currency. If you choose **“Transaction Amount”**, the entered **amount** field will automatically default to the beneficiary's account currency).
- **Payment Currency:** Select the currency of your debit account from the drop down list
- **Amount:** Enter the amount of funds to be transferred (Note: the amount currency default to this field will depend on the amount type that you have chosen).
- **Transaction Currency:** Select the destination currency you wish to transfer from the drop-down list (in here you should select IDR currency).
- **Designated Date of Payment:** The date you wish the payments to be made. You can click on calendar icon to simply select current date for an immediate payment or a

specific future date within 30 days for your payments to be made.

- **Customer Business No.:** User can customize a Customer Business No according to the business management needs. System will check whether the Customer Business No. entered in the current year is duplicated, if it is duplicate, you will be prompted to modify.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

After inputting all data items, click the [**Create to be a local file**] button at the bottom left, and save the batch file in TXT format to the specified location.



Once successfully saved to a specified location, the system prompts the operation result: "Save Successfully".

