

PUBLIC

Indonesia Instant Payment (BI-FAST) Quick User Guide Straight2Bank



standard
chartered

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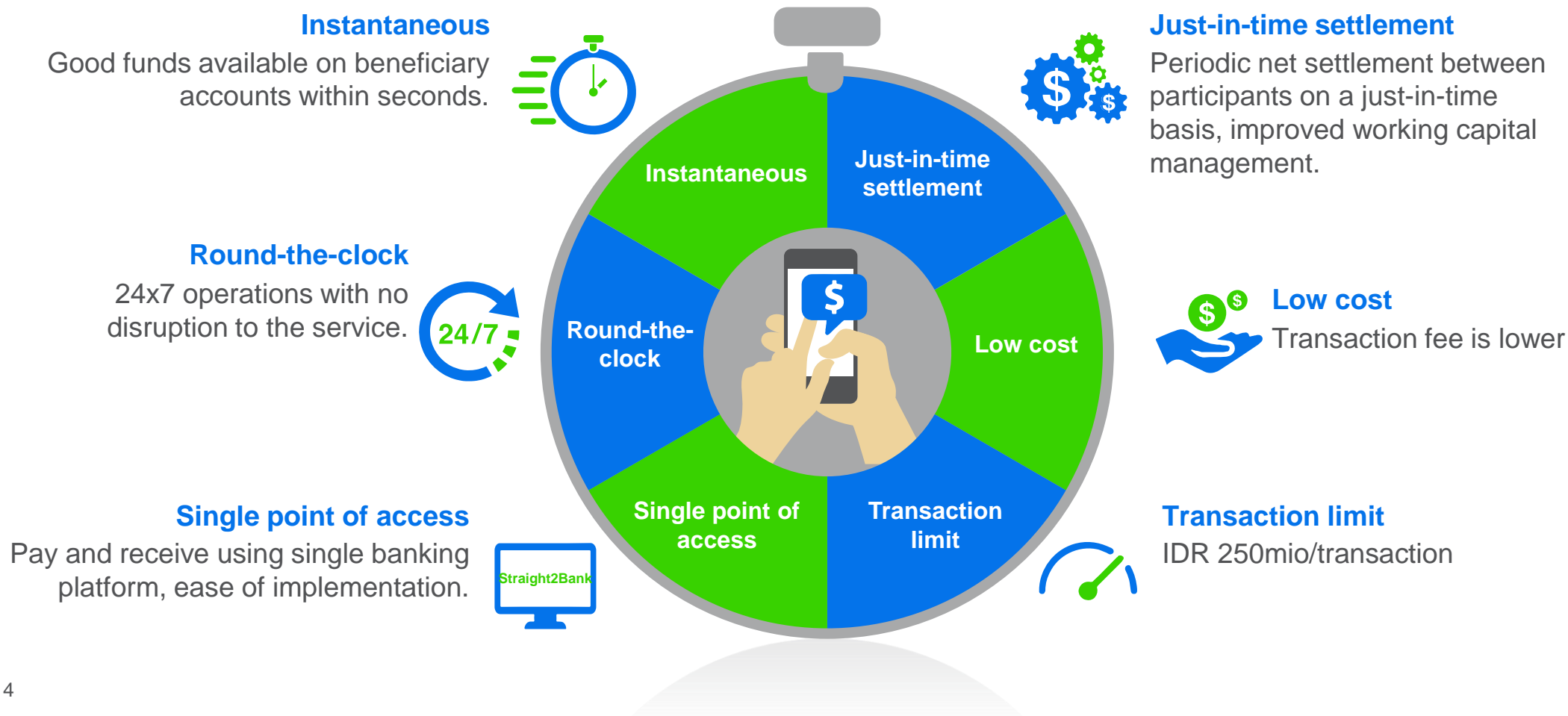


Overview of Indonesia Instant Payment



Overview of Indonesia Instant Payment

An enhanced funds transfer service to allow customer to send and receive IDR (rupiah) from one bank to another in Indonesia real time and continuously (24/7)

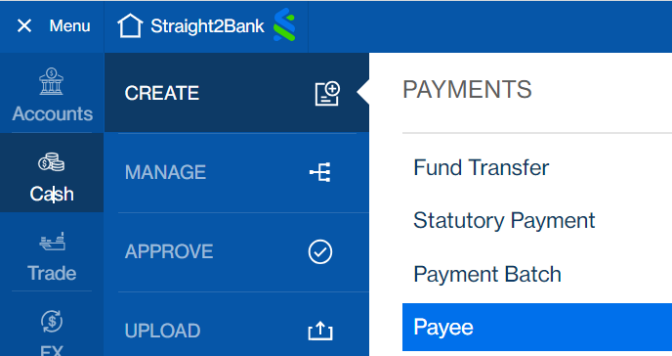


How to Create Payee for Instant Payment



How do I Create Payee for Instant Payment?

1. Go to **Menu > Cash > Create > Payee**.



2. Fill in the payee’s details – all inputs are mandatory unless stated as optional:
- PAYEE NICK NAME: enter a unique nick name
 - COUNTRY/MARKET: select ID-Indonesia
 - PAYEE NAME: enter payee name
 - ADDRESS: may **optionally** be provided
 - Beneficiary Resident Status: may **optionally** be provided
 - ZIP CODE: may **optionally** be provided
 - COUNTRY/MARKET: may **optionally** be provided with payee residence country/market
 - NOTES TO PAYEE: may **optionally** be provided

NEW PAYEE

PAYEE INFORMATION

PAYEE NICK NAME

PayeeNickName1

21

COUNTRY/MARKET

ID-Indonesia

PAYEE NAME

Enter payee name

70

ADDRESS

Optional

Enter address

35

Beneficiary Resident Status

Optional

Select Beneficiary Resident Status

ZIP CODE

Optional

Enter Zip Code

10

COUNTRY/MARKET

Payee Residence Country/Market

ID-Indonesia

NOTES TO PAYEE

Optional

Notes to Payee - Line 1

70

Notes to Payee - Line 2

70



How do I Create Payee for Instant Payment?

- **ADDITIONAL INFORMATION** – may **optionally** be provided.
Payee ID type: select the payee ID type option – this field is mandatory for Indonesia domestic payroll and ACH.

ADDITIONAL INFORMATION (OPTIONAL)

Payee ID Type <small>Optional</small>	Enter Payee ID Type	📅
Payee ID <small>Optional</small>	Enter Payee ID	35

- **CONTACT DETAILS** – may **optionally** be provided.

CONTACT DETAILS (OPTIONAL)

CONTACT NO <small>Optional</small>	+62	📅	Enter Telephone Number	12
EMAIL ID <small>Optional</small>	Enter email id			255
TAX ID <small>Optional</small>	Enter tax id optional			10
FAX NUMBER <small>Optional</small>	+62	📅	Enter Fax Number	12

- **ACCOUNT NUMBER** – must be provided for payment to account. For payment to proxy address, may **optionally** be provided

ACCOUNT NUMBER

ACCOUNT NUMBER <small>(Primary Account Number)</small>	Enter Account Number	34
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How do I Create Payee for Instant Payment?

- **OTHER IDENTIFIER:** for maintain payee’s proxy address, click on SHOW MORE to view more fields.

OTHER IDENTIFIERS (OPTIONAL)

SHOW MORE

- **OTHER IDENTIFIERS:** applicable for instant payment (BI-FAST) only.
EMAIL ID: input payee’s proxy email ID.
Mobile Number: input payee’s proxy mobile number.

OTHER IDENTIFIERS (OPTIONAL)

Enable_ProxyPayments

EMAIL ID

117

Mobile Number
(Enter Secondary Mobile Number)

+62

Mobile Number

12

- **PAYEE BANK –** must be provided for payment to account.
For payment to proxy address, may **optionally** be provided.

PAYEE BANK

SELECT BANK BY

BANK CODE
SWIFT Code, Bank Name, Address, City, State

CLEARING ZONE CODE
Optional

• SWIFT

LOCAL CODE

Please enter at least three keywords to search.

BANK INFORMATION

BANK NAME

BRANCH NAME

BANK CODES

BANK CODE

ADDRESS LINE1

ADDRESS LINE2

Please enter at least three keywords to search.

⊕ ADD UNLISTED/ADHOC BANK



How do I Create Payee for Instant Payment?

- **INTERMEDIARY BANK** – may **optionally** be provided especially for outward telegraphic transfer.

INTERMEDIARY BANK

INTERMEDIARY BANK COUNTRY/MARKET

INTERMEDIARY BANK COUNTRY/MARKET

BANK CODE

Please enter at least three keywords to search.

BANK INFORMATION

BANK NAME

BANK ADDRESS

BANK CODES

SWIFT CODE

4. Click on '**CONTINUE**' to perform payee validation.

CANCEL

SAVE

CONTINUE

Click on '**SAVE**' to save as draft.
Click on "**CANCEL**" to cancel the creation and get back to previous page.

5. Click on '**SUBMIT**' to submit payee for approval. A confirmation on payee submission will be displayed.

BACK

CANCEL

SUBMIT

- Click on '**CANCEL**' to cancel the creation and get back to previous page.
- 9 Click on '**BACK**' to go back to payee Details Input Screen.

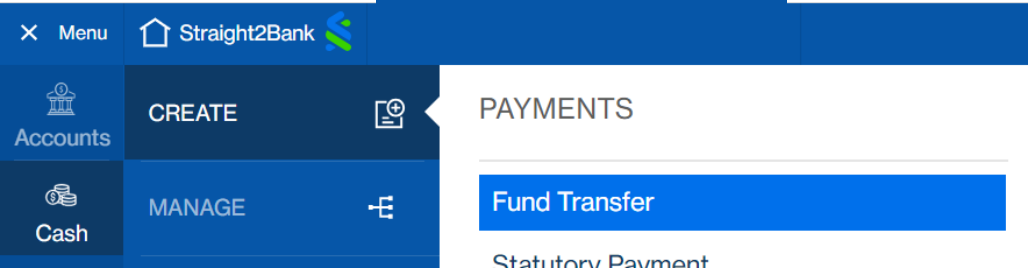


How to Create Instant Payment



How do I Create Instant Payment (BI-FAST)?

1. Go to **Menu > Cash > Create > Fund Transfer**.



2. Fill in the transaction's details – all inputs are mandatory unless stated as optional:

- **YOUR REFERENCE:** auto populated.
- **PAY FROM:** choose a 'Debit Account'.

No FX is allowed for instant payment (BI-FAST) at current design.

A screenshot of the 'INITIATE PAYMENT' form. The 'YOUR REFERENCE' field is populated with 'PIGID02327A16683'. The 'PAY FROM' field is labeled 'Select a Debit Account' and has a search icon. Below the 'PAY FROM' field, there's a dropdown menu with 'Choose a debit account' selected.

- **ON BEHALF OF:** defaulted to 'NO'.

A screenshot of the 'ON BEHALF OF' selection buttons. There are two buttons: 'YES' and 'NO'. The 'NO' button is selected, indicated by a blue dot.

- If **ON BEHALF OF** is 'YES', you may select the existing ultimate OBO Payer or click on '**CREATE ONE-TIME OBO PAYER**' to create adhoc OBO Payer.

A screenshot of the 'OBO PAYER' selection form. It has a search bar with the text 'Select the ultimate OBO Payer' and a search icon. Below the search bar, there's a button labeled 'CREATE ONE-TIME OBO PAYER' with a plus icon.

How do I Create Instant Payment (BI-FAST)?

- **Payment Method:** you have option to choose transfer to ‘ACCOUNT’, ‘EMAIL ID’ or ‘MOBILE NO’.
- **PAY TO:** input keyword to search or choose Payee/Beneficiary from drop down list or click on ‘CREATE ONE-TIME PAYEE’ to create adhoc payee/beneficiary. *Refer to the Payee user guide for detail.*

PAYMENT METHOD

Select a Method of Payment

ACCOUNT

SELF

EMAILID

MOBILENO

PAY TO

Select a Payee

☆

Choose a payee

CREATE ONE-TIME PAYEE

- Click on ‘**View Payee Details**’ to view the payee details.
 - Click on ‘**EDIT PAYEE**’ to edit the payee details.
- **Payment Currency:** defaulted to debit account currency. For instant payment, payment currency must in **IDR**.
- Input payment amount in **Pay Recipient**.

GROSS AMOUNT

Payment Currency Equivalent

IDR

Pay Recipient

- **PAYMENT SCHEDULE:** defaulted to today’s date – you may select the date when the payment is required to be processed by the bank.

PAYMENT SCHEDULE

Select a Date

DEBIT DATE

VALUE DATE

DEBIT DATE

07/08/2023

Mon, 7th Aug 2023

VALUE DATE

07/08/2023

Mon, 7th Aug 2023



How do I Create Instant Payment (BI-FAST)?

- **PAYMENT TYPE:** select 'IBFT (INSTANT BANK FUND TRANSFER)'.
 - IBFT limit is up to IDR 250 Mio per transaction.
 - No cut off time – it is 24x7 service.
 - You may change the payment type by click on 'CHANGE'.

PAYMENT TYPE
Select Payment Type

✓ IBFT (INSTANT BANK FUND TRANSFER)

Value Date 07/08/2023 | Cut Off Time 23:59:00 (IDT)

CHANGE

- **CHARGES:**
 - PAYER: charge is borne by you.
 - PAYEE: N/A for IBFT
 - SHARED: N/A for IBFT.

CHARGES

PAYER

PAYEE

SHARED

- **CLEARING & REGULATORY INFORMATION** – select the purpose of payment from the list. This field is mandatory for IBFT.

CLEARING & REGULATORY INFORMATION

PURPOSE OF PAYMENT

Select Purpose of Payment

BANK BRANCH (OPTIONAL)

Select Bank Branch



How do I Create Instant Payment?

3. Click on ‘**VALIDATE**’ to perform online name inquiry.
The beneficiary’s name response will be displayed on the top of the screen. Please verify before continuing.

Menu

Straight2Bank

Inquired Bene Name - INQUIRED BENE NAME

Search

15 Messages

Need Help?

Logout

CANCEL

SAVE & CLOSE

SAVE AS TEMPLATE

VALIDATE

CONTINUE

Click on ‘**CANCEL**’ to cancel the instruction and get back to previous page.
Click on ‘**SAVE & CLOSE**’ to save as draft.
Click on ‘**SAVE AS TEMPLATE**’ to save as template.

4. Click on '**CONTINUE**' to perform payment validation.

CANCEL

SAVE & CLOSE

SAVE AS TEMPLATE

VALIDATE

CONTINUE

5. Click on ‘**SUBMIT**’ to submit payment for approval. A confirmation on payment submission will be displayed.

SUMMARY

YOUR REFERENCE

PIGID02327A16683

PAYMENT REFERENCE

Q0016696

PAY FROM

TB TESTING ACCOUNT IDR: SCBLIDJXXX-ID

PAYMENT METHOD

ACCOUNT

PAY TO

MGBIFAST8DIGITS BNIADJA-PT.BANK CIMB

NIAGA TBK-ID

MERI GANI , PT. BANK CIMB NIAGA TBK - BNIADJA

[View Payee Details](#)

PAYEE NAME IN PAYMENT

MGBIFAST8DIGITS

INQUIRED PAYEE NAME

BACK

CANCEL

SUBMIT

Hi I can help you.


Click on ‘**CANCEL**’ to cancel the instruction and get back to previous page.
Click on ‘**BACK**’ to go back to Payment Details Input Screen.



How do I Create Instant Payment?

A confirmation on payment submission will be displayed after submission.

CONFIRMATION



YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY

Payment reference number **Q0016679**

There is no change to Authorization Matrix in Instant Payment and the journey is similar to other Payment authorizations.

Submitted Instant Payment transactions can be edited/batched/deleted using existing Straight2Bank features. Instant Payment transactions will not be batched with non-Instant Payment transactions.

Indonesia Instant Payment transactions will be available for edit provided it is in ‘Draft’ or ‘Submitted for Authorisation’ status.

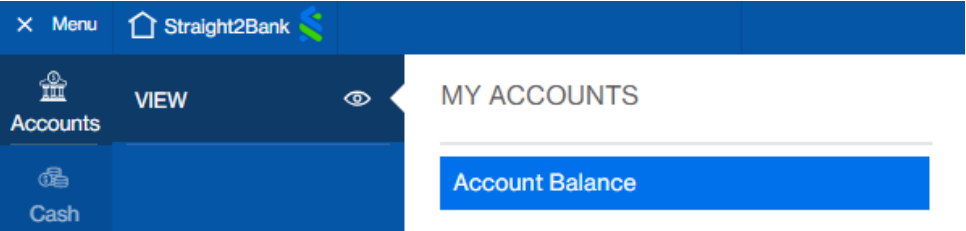


How to Check Real-time Balance



How do I Check Real-time Balance?

1. Go to **Menu > Accounts > View > Account Balance**.



2. Transactions and running balance are updated real-time.
Any incoming or outgoing instant payment during the weekends or holiday will be reflected real-time too.

MenuStraight2BankWelcome MERI GANIGroup ID: GID02327Search17Need Help?Logout

ACCOUNT
30601041612-IDR
TB TESTING ACCOUNT IDR

OPENING BALANCE AS OF 24/07/23
IDR 147,283.00
Ledger

IDR 147,283.00
Available

CLOSING BALANCE AS OF 24/07/23
IDR 152,283.00
Ledger

IDR 152,283.00
Available

CURRENT (AS OF NOW)
IDR 152,283.00
Ledger

IDR 152,283.00
Available

ACCOUNT DETAILS

EXPORT

OPERATING ACCOUNTS

2 Accounts

★ TB TESTING ACCOUNT IDR
SCBLIDJXXXX

☆ TB TESTING ACCOUNT USD
SCBLIDJXXXX

CUSTOMER REFERENCE	DATE	DESCRIPTION	DEBIT	CREDIT	RUNNING BALANCE
8300387	24/07/2023 08:48:42 PM	[REDACTED] BNI AIDJA 10BE42CC2EE34905AC4382103F2FA5AC TEST REPORTS 705816182500 BNI AIDJA IDR14001.00 IBFT 20230723BNI AIDJA01000200029681 FC5 Received Real-Time Credit Trf Show Less	-	14,001.00	152,283.00
8298353	24/07/2023 12:00:03 AM	[REDACTED] PT. BANK CIMB NIAGA TBK 20230722SCBLIDJX010O99000000002 IBFT BNI AIDJA 705816182500 IDR 9001.00 PIGID02327A16638 FD1	9,001.00	-	138,282.00

17

How to Download and Subscribe Real-time Report



Real-time Reports

Key highlights

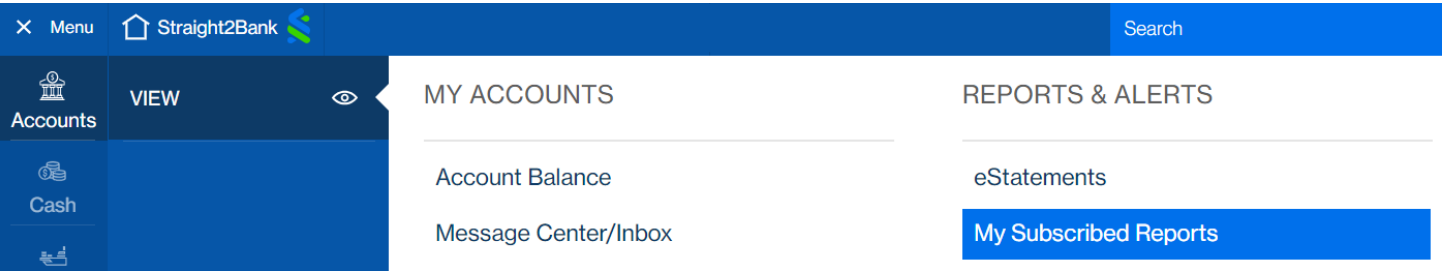
- 4 real-time reports to facilitate your reconciliation:
 - Account balance
 - Operating Account Statement
 - Intraday Transactions Details Report
 - Intraday Transaction Summary Report

Any incoming or outgoing instant payment during the weekends or holiday will be reflected real-time too.
- Outgoing or incoming real time payment on business date having:
 - Post date: actual outgoing/incoming date (business date)
 - Value date: actual outgoing/incoming date (business date)
- Outgoing or incoming real time payment on weekend or holiday having:
 - Post date: **next working date**
 - Value date: actual outgoing/incoming date (weekend/holiday date)

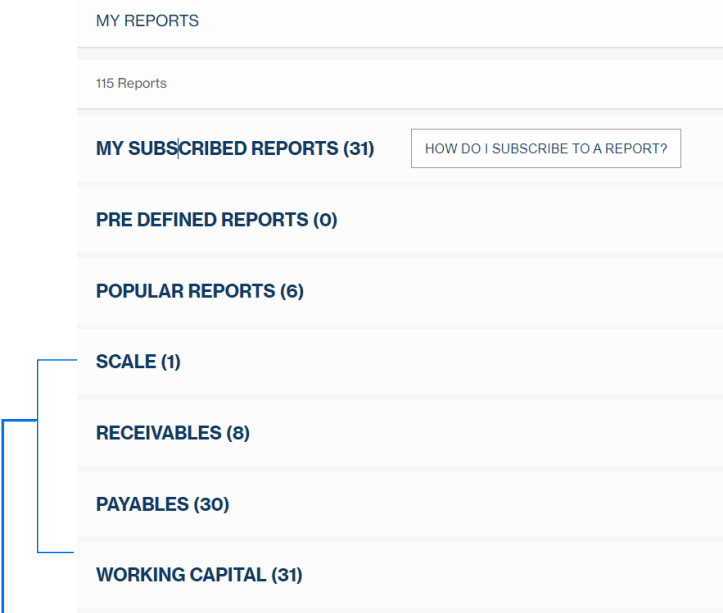


How do I Download Real-time Reports?

1. Go to **Menu > Accounts > View > My Subscribed Reports** or **Menu > Cash > View > My Subscribed Reports**.



Straight2Bank offers an array of reports to provide clients with enhanced visibility. Listed below are the available report categories and are available in standard and editable versions and/or formats.










- Access to your subscribed reports
- Pre-generated reports as an add-on service and requires sign-up
- The common subscription reports have been summarized for extraction ease

Enhanced and customizable reporting catalog items



How do I Download Real-time Reports?

2. Choose the report you would like to download by clicking the 

WORKING CAPITAL (31)		—	
REPORT NAME		REPORT CATEGORY	
Account Balance Report providing account balance details for a particular date or date range.	Working Capital Operating Accounts		
Operating Account Statement Report giving a summary of transactions in a statement format for an operating account in a date range.	Working Capital Operating Accounts		
Intra-day Transaction Summary Report Summary of all payment transactions initiated since last time the report was generated.	Working Capital Operating Accounts		
Intra-day Transaction Details Report Details of all payment transactions initiated since last time the report was generated.	Working Capital Operating Accounts		

3. Select filters to apply to the report based on your needs.
To generate the report on weekends or holiday, please apply the filters as follows:

As at date/post date: next working date *(suggest to select current date + 1/2 week – to anticipate long holiday)*
Value date: current date

4. Click 'Export' to download directly.

CANCEL


BACK

EXPORT

SAVE & CLOSE


CONTINUE

5. Select a format in which you would like to export and click 'Export' again.

EXPORT REPORT 

S2B allows the object to be exported in one of the following formats,at a time.Please select a format in which you would like to export.

SELECT A FORMAT

CSV 

CANCEL

EXPORT



How do I Subscribe Real-time Reports?

1. Follow the steps on how to download report from step 1 to 3 and click 'Continue' to set up a delivery schedule.

CANCEL

BACK

EXPORT

SAVE & CLOSE

CONTINUE

2. Select the delivery channel and report format.

DELIVERY CHANNELS

SELECT DELIVERY OPTION

☒ EMAIL

PDF ☐ CSV ☐

☐ H2H

☐ MESSAGE CENTER

3. Select the delivery schedule. To generate the report on weekends/holiday, please tick the 'Include Weekends & Holiday'.

DELIVERY SCHEDULE

FREQUENCY

DAILY

DURATION

START DATE

21/07/2023

Fri, 21st Jul 2023

END DATE

25/07/2023

Tue, 25th Jul 2023

SELECT A TIMEZONE

(GMT+07:00) - Bangkok, Hanoi, Jakarta

PREFERRED TIME

05:00 PM

☒ Include Weekends & Holidays

(Holidays and weekends will be calculated as per the group level time zone)

☒ Notify if the report is empty



How do I Subscribe Real-time Reports?

4. You may also customize your own report name.

REPORT NAME

REPORT NAME

Operating Account Statement

Enter report name (optional)

REPORT DESCRIPTION

Enter Report Description

5. Click 'Submit', this report will appear in your subscribed reports.

CANCEL

BACK

SUBMIT

6. You may run the report anytime by clicking ➤
Click the report name to update the subscribed report.
You also may view the actions available (Suspend, delete and share) by clicking ➡

MY SUBSCRIBED REPORTS (31)				HOW DO I SUBSCRIBE TO A REPORT?		
REPORT NAME	REPORT CATEGORY	SCHEDULE STATUS	REPORT TYPE			
Operating Account Statement	Working Capital Operating Accounts	LAST RUN ON: 23/07/2023 NEXT SCHEDULED ON: 24/07/2023	Editable	➤	➡	

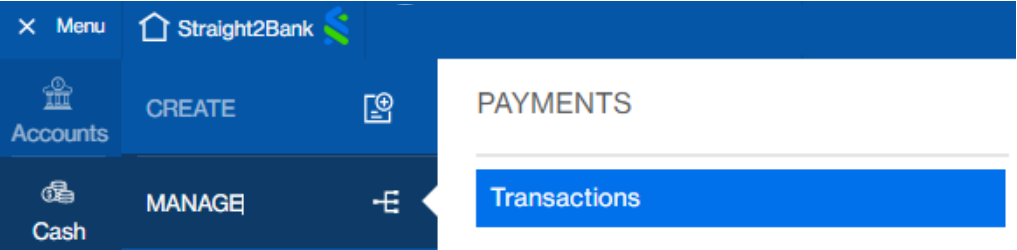


How to Check the Inquired Payee Name

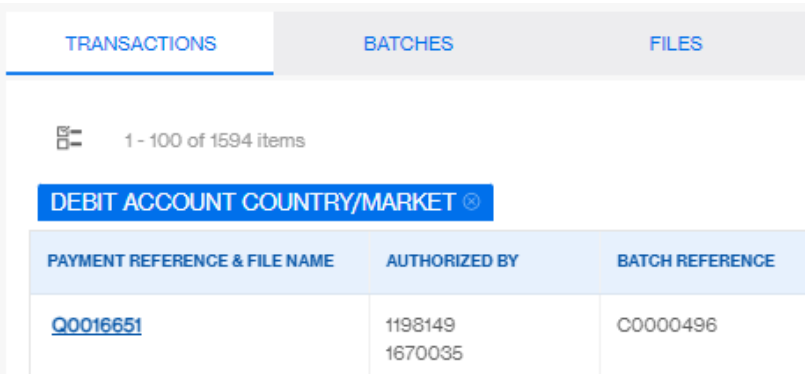


How do I Check the Inquired Payee Name in Manage Payment Screen?

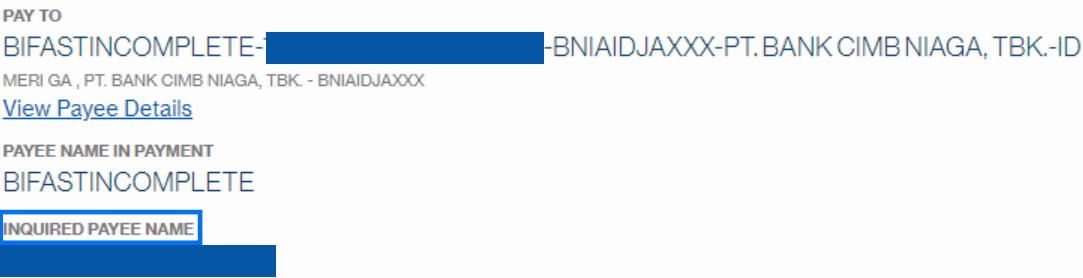
1. Go to **Menu > Cash > Manage > Transactions.**



2. Click on the particular 'Payment Reference & File Name' to view the detail transaction.

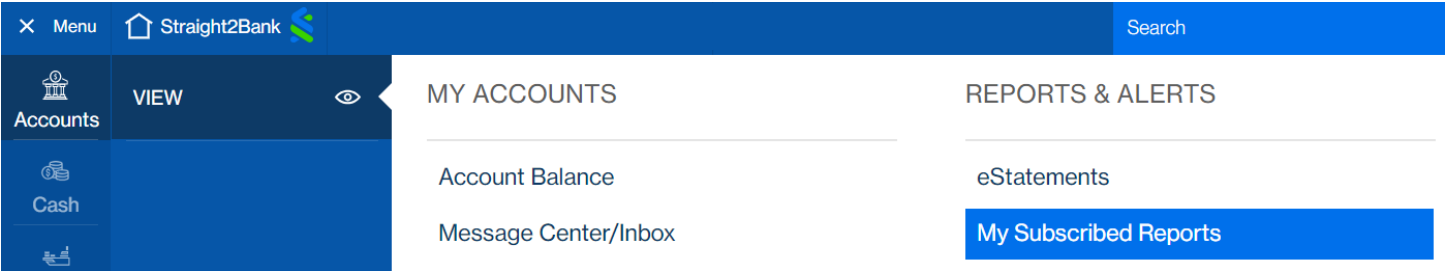


3. Inquired payee name is shown in the 'Inquired Payee Name' field.

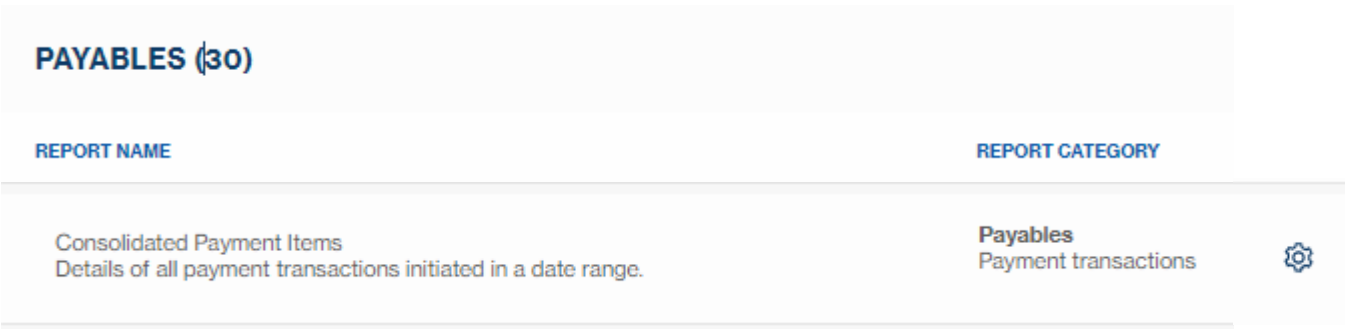


How do I Check the Inquired Payee Name in Report?

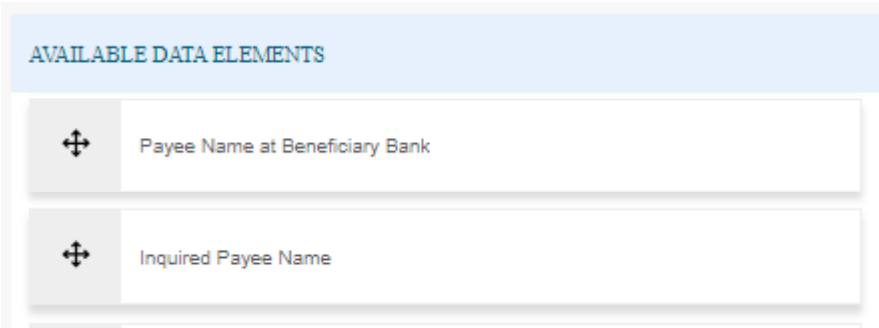
1. Go to **Menu > Accounts > View > My Subscribed Reports** or **Menu > Cash > View > My Subscribed Reports**.



2. Choose the **Consolidated Payment Items** report and click on  to customize the report output.



3. Select the 'Inquired Payee Name' for transaction that initiated via S2B Web or 'Payee Name at Beneficiary Bank' for the transaction that initiated via Bulk Import or H2H.



How do I Check the Inquired Payee Name in Report?

- 4. Select filters to apply to the report based on your needs.
- 5. Click '**Export**' to download directly or '**Continue**' to set up a delivery schedule.

CANCEL

BACK

EXPORT

SAVE & CLOSE

CONTINUE

To export, select a format in which you would like to export and click '**Export**' again.
To set up a delivery schedule, follow the steps on how to subscribe report.

Sample report:

Consolidated Payment Items

Payment Ref	Payment Status	Beneficiary Name	Inquired Payee Name	Payee Name at Beneficiary Bank
Q0015988	Credit Successful			
T0000174	Credit Successful			



How to Prepare Standard Payment File for Instant Payment



How do I Prepare Standard Payment File for Instant Payment?

1. Prepare the file as per guidance.

A	B	C	E	P	T	U	FJ	FP
1	2	3	5	16	20	21	166 (IBFT)	172 (IBFT)
Record Type X(1)	Payment type X(4)	Processing Mode X(2)	Customer Reference X(16)	Payee/Beneficiary Bank Code* X(34)	Payee/Beneficiary A/C No.* X(34)	Payment Details1 in BO X(70)	Purpose of Payment (Transaction Id) X(10)	Pay Sub Product Type X(2)
H	P							
P	IBFT		CusRef-010	CENAI DJAXXX	1234567890	IBFT to account	01	
P	IBFT		CusRef-010		62815xxxxxx	IBFT to mobile proxy	02	PTM
P	IBFT		CusRef-010		email@domain.com	IBFT to email proxy	99	PTE
T	2	110						

Total Record (P only) Total Amount

Legend	
	Mandatory
	Conditional
	Optional
	Not used



How do I Prepare Standard Payment File for Instant Payment?

Key highlights

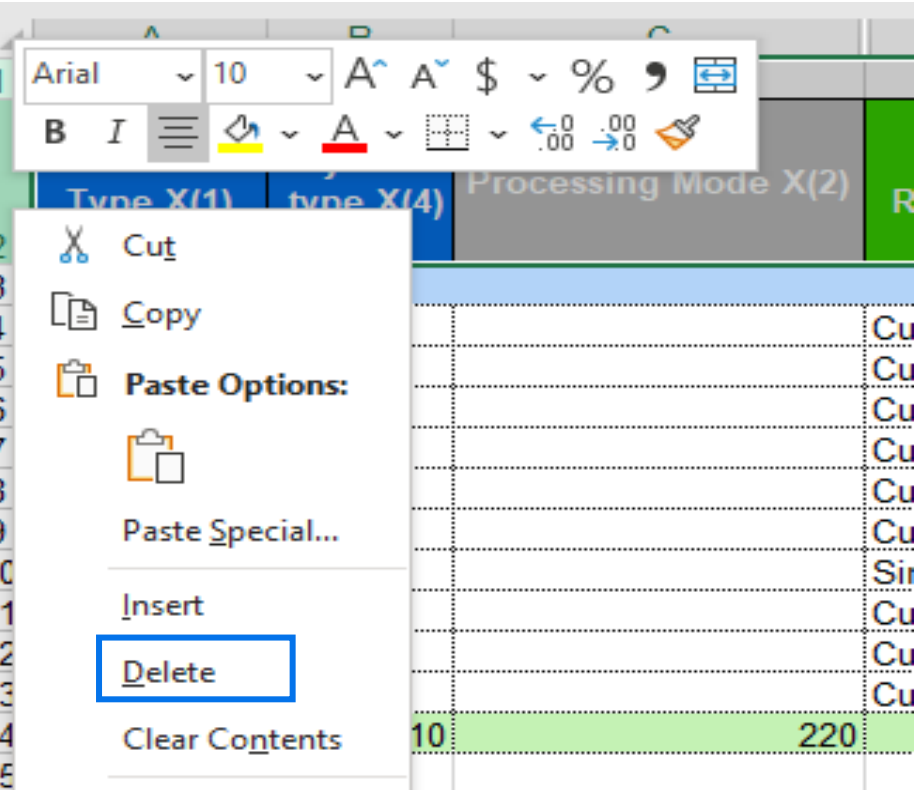
- No change to payment bulk import file format for Instant Payment (BI-FAST)
- Place holders for:
 - **Payment Type (P2)**: this payment type code to be used for BI-FAST is IBFT
 - **Beneficiary (P20)**: this field is used for account number or proxy value (mobile number or email ID) for payment to proxy address.
The correct format for **Proxy Value** are:
 - mobile: country code - number, e.q: 62-818999999999
 - Email: example@domain.com
 - **Proxy Type (P172)**: this is to identify if BI FAST to be addressed to account or proxy address.
The possible values for **Proxy type** are:
 - PTM (Pay to Mobile): addressing to an email
 - PTE (Pay to Email) – addressing to a mobile number
 - PTA (Pay to Account) or you can opt to leave this field blank if you are addressing to an account.
 - **Purpose of Payment (P166)**: this field is mandatory for Instant payment (BI-FAST)
The possible values for Purpose of Payment are:
 - 01 – Investment
 - 02 - Transfer of Wealth
 - 03 – Purchase
 - 99 – Others

Note: If incorrect codes are provided, the transaction will be moved to draft status to allow the user to edit the transaction, choose the appropriate payment purpose and submit the transaction.

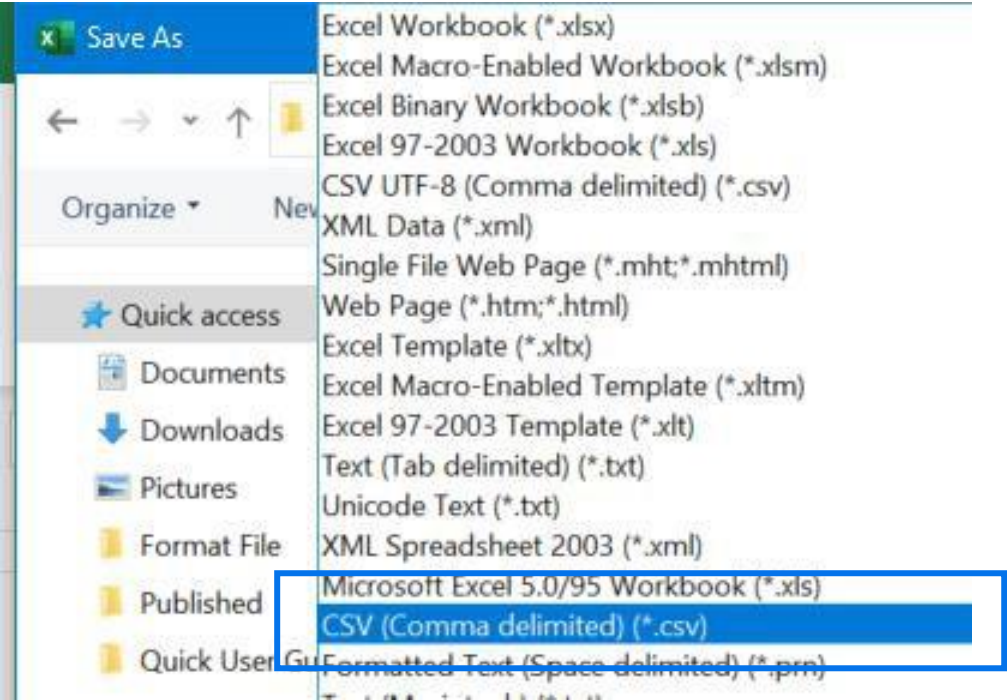


How do I prepare Standard Payment File for Instant Payment (BI-FAST)?

2. Delete row 1 & 2 before save to csv format.



3. Save the file as csv format.

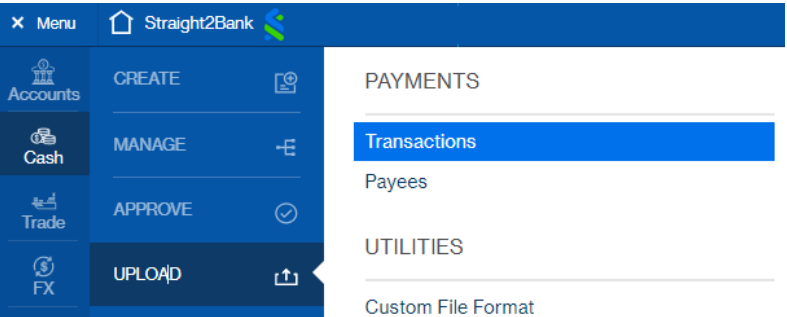



How to upload Standard Payment File



How do I Upload Standard Payment File?

1. Go to **Menu > Cash > Upload> Transactions.**



2. **FILE UPLOAD:** defaulted to ‘Payments’.
IMPORT TYPE: defaulted to ‘Bulk Import – Import transactions in bulk through web’.
DATA TEMPLATE/FILE FORMAT: defaulted to ‘Bank Standard Format’.
UPLOAD FILE: Click on  or ‘BROWSE’ to browse your file or drag and drop the file to the drag and drop area.
File is limited to 10 MB and supported formats: *.csv).

FILE UPLOAD

Payments

IMPORT TYPE

☒ Bulk Import - Import transactions in bulk through web

☐ iH2H - Import files through iH2H channel

DATA TEMPLATE / FILE FORMAT

Bank Standard Format

UPLOAD FILE



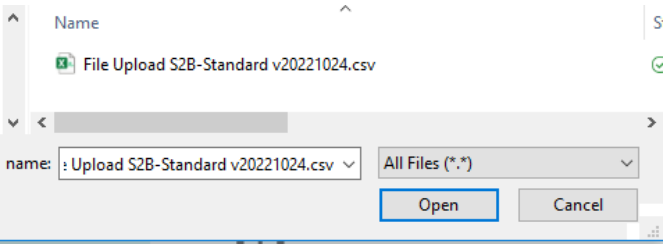
DRAG & DROP or BROWSE your file to upload

Limited to 10 MB per file.

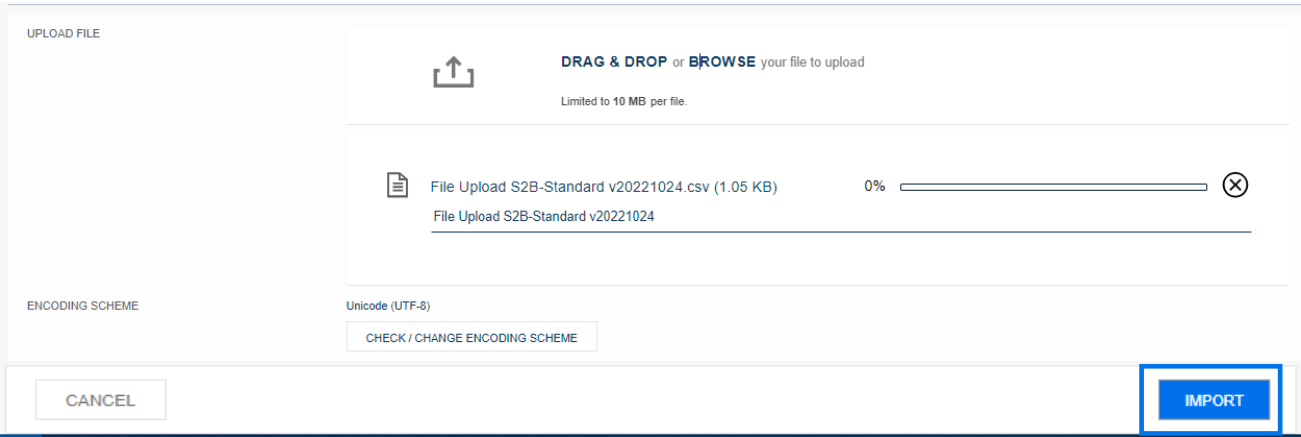


How do I Upload Standard Payment File?

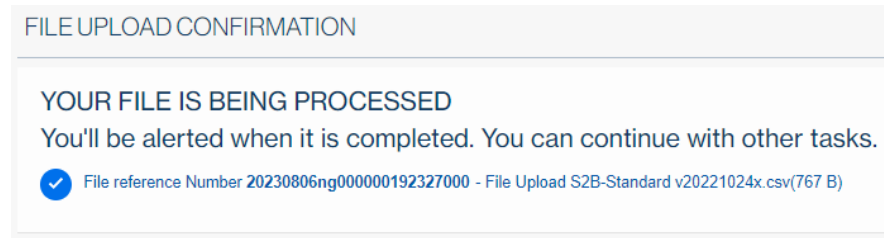
3. Select your file and click ‘Open’.



4. Click on ‘IMPORT’ to import the file and file upload confirmation will be displayed.



5. File upload confirmation will be displayed. Tax payment instructions have to be approved and sent to Bank (if auto send is disabled) for both individual instructions or batches.

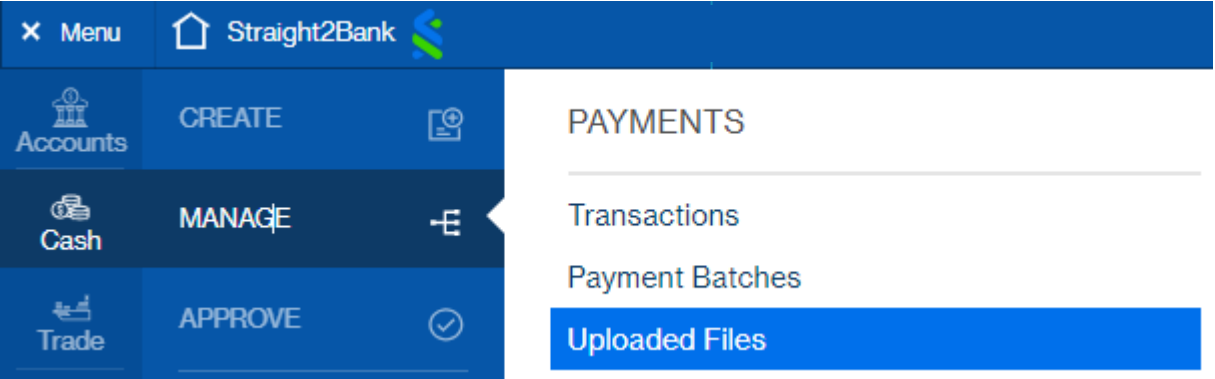


How to Check the Status of Uploaded File



How do I Check the Status of Uploaded File?

1. Go to **Menu > Cash > Manage > Uploaded Files**.



2. You can view status of uploaded file and click on 'File Reference and Name' Link to view file detail.

MANAGE PAYMENTS

INITIATEIMPORT

TRANSACTIONS

BATCHES

FILES

PAYEES

TEMPLATES

OBO

TAX & DISCOUNTS

1 - 100 of 103 items

IMPORTED BY

FILE REFERENCE AND NAME	INITIATION CHANNEL	FILE NAME	PRODUCT TYPE	FILE FORMAT/TEMPLATE NAME	IMPORTED ON & BY	NUMBER OF TRANSACTIONS & TOTAL SUM	STATUS
20230806ng000000192327000 File Upload S2B-Standard v20221024 X.csv	Online	File Upload S2B-Standard v20221024x.csv	PAYMENT	Bank Standard Format	06/08/2023 10:08:01 PM IDT MERI GANI	1 IDR 5,001.00	Upload Successful 1 of 1 Payments submitted
20230806ng000000192313000 BIFAST UVT IH2H 20230806 CASA.c sv	Online	BIFAST UVT IH2H 20230806 CASA.csv	PAYMENT	Bank Standard Format	06/08/2023 10:06:09 PM IDT MERI GANI	1 IDR 5,001.00	Upload Successful 1 of 1 Payments submitted



How do I Check the Status of Uploaded File?

For 'Uploaded with errors', you can check the invalid records and view the errors or duplicates to your uploaded file by click on the file reference and name.

IMPORTED BY

FILE REFERENCE AND NAME	INITIATION CHANNEL	FILE NAME	PRODUCT TYPE	FILE FORMAT/TEMPLATE NAME	IMPORTED ON & BY	NUMBER OF TRANSACTIONS & TOTAL SUM	STATUS
20230806ng000000192382000 File Upload S2B-Standard v20221024y.csv	Online	File Upload S2B-Standard v20221024y.csv	PAYMENT	Bank Standard Format	06/08/2023 10:14:46 PM IDT MERI GANI	1 IDR 5,001.00	Uploaded with errors 1 of 1 Payments submitted

3. Click on ‘**DOWNLOAD ERROR LOG**’ to download the error log.

△ 1 Transactions with Errors

SUMMARY BY PAYMENT TYPE

IBFT (1)

TOP ERROR REASONS

Entitlement for one-time payee was not found (1)

PayeeName and PayeeName Local cannot be Empty (1)

You may choose to continue with the import and repair these transactions later.

DOWNLOAD ERROR LOG

SUMMARY BY ERROR TYPE

Rejected (1)

CANCEL

DISCARD FILE

CONTINUE

Click on ‘**DISCARD FILE**’ to delete the file and upload afresh after rectifying the discrepancies.

37 Click on ‘**CONTINUE**’ for continue with uploading the file and invalid records will have 'Imported with Error' status and you can edit the invalid records in Manage > Payment/Batches screen and resubmit.



How do I Check the Status of Uploaded File?

File Status	Description
Upload Successful	The payment instructions have been uploaded successfully and transactions are in 'Submitted for Approval' or 'Draft' status for further processing. Users can click on the file reference and view the reason for transactions being marked as draft. Users can then edit the transaction online to amend and send to bank.
Upload Failed	The file has not been uploaded successfully. The file format is not compatible or is incorrect. User can click on the file reference view / download the error log.
Uploaded with errors	The file has been uploaded successfully. Some of the payments uploaded are of incorrect format and hence are 'Invalid' Click on the file reference view / download the error log.
Upload In-Progress	It means that the file upload is in progress and you must wait for it to finish.



How to Prepare Payee File for Instant Payment



How do I Prepare Payee File for Instant Payment (BI-FAST)?

1. Prepare the file as per guidance.

A	B	C	E	F	H	I	K	AQ	AR
1	2	3	5	6 (payment to account)	8	9	11 (payment to account)	43	44
Payee/Beneficiary Id X(35)	Payee /Beneficiary Name X(96)	Payee /Beneficiary address line 1 X(70)	Payee /Beneficiary Country X(2)	Account Number X(34)	Payment Country X(2)	Payment City X(3)	Bank Code X(34)	Beneficiary Identification Type X(1)	Beneficiary Identity X(35)
SKN-PayeeID	Payee Name SKN	Address line 1	ID	1234567890	ID	JKT	SYONIDJ1XXX	1	
BIFAST-Account	Payee Name Account	Address line 1	ID	3320126069	ID	JKT	SYONIDJ1XXX		
BIFAST-Email	Payee Name Email	Address line 1	ID	proxyemail@email.com	ID	JKT		EMAIL	
BIFAST-Mobile	Payee Name Mobile	Address line 1	ID	62-82136664778	ID	JKT		MOB	
BIFAST-Email-Mobile	Payee Name Email and Mobile	Address line 1	ID		ID	JKT			
A	MOB	62-82136664778							
A	EMAIL	proxyemail@email.com							
BIFAST-SKN	Payee Name BI-FAST and SKN	Address line 1	ID	1234567890	ID	JKT	SYONIDJ1XXX	1	
A	MOB	62-82136664778							
A	EMAIL	proxvemail@email.com							

Legend	
	Mandatory
	Conditional
	Optional
	Not used



How do I Prepare Payee File for Instant Payment (BI-FAST)?

Key highlights

- No change to payee bulk import file format
- Option1:
 - Leverage on the additional records (Type A).
- Option2 – if it is not used for ACH:
 - **Proxy Type**: to be provided in the **Beneficiary Identification Type**
 - **Proxy Value**: to be provided in the **Beneficiary Account Number**
- The possible values for **Proxy type** are:
 - MOB (Mobile Number)
 - EMAIL (Email ID)

If incorrect codes are provided in the file for even one of the payees, the entire file will be rejected.

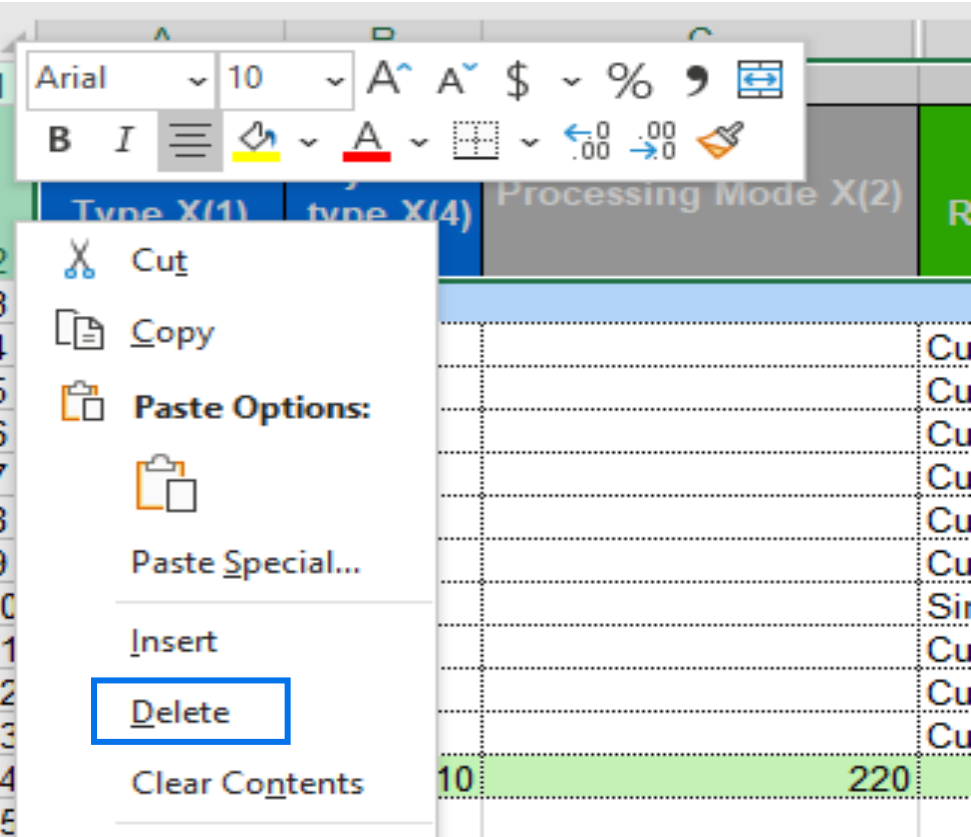
- The correct format for Proxy Value are:
 - mobile: country code - number, e.q: 62-818999999999
 - Email: example@domain.com

If incorrect codes are provided in the file for even one of the payees, the entire file will be rejected.

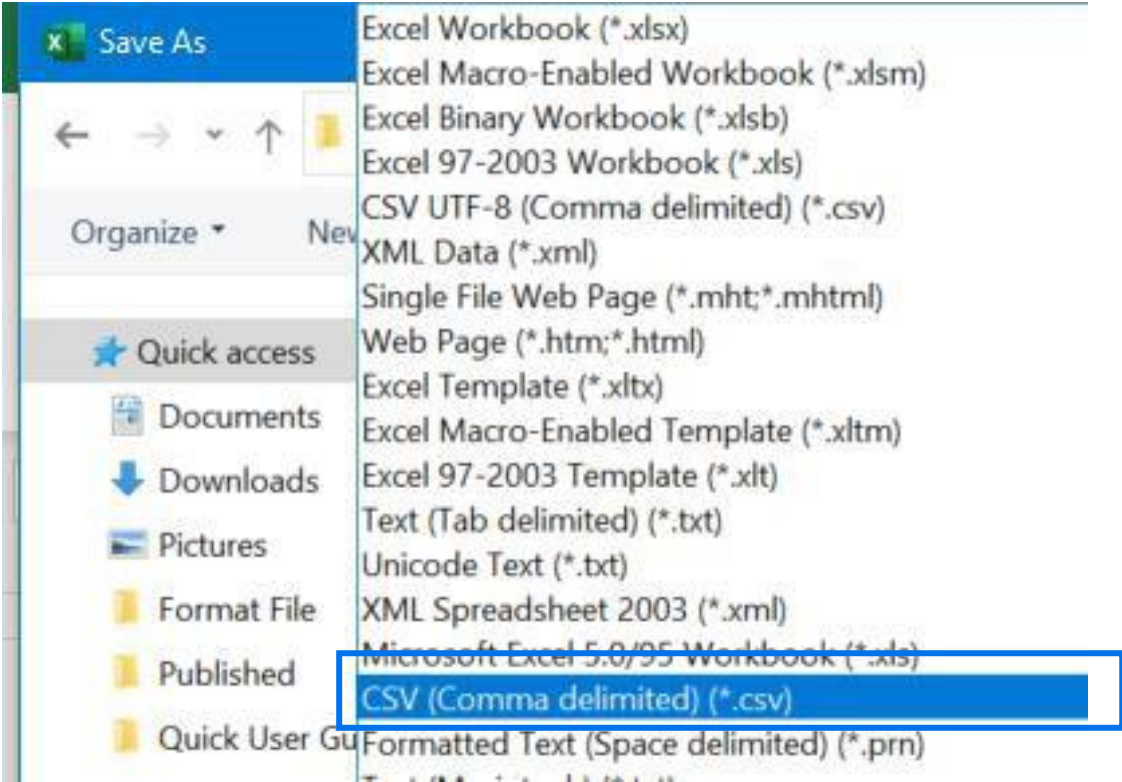


How do I Prepare Payee File for Instant Payment (BI-FAST)?

2. Delete row 1 & 2 before save to csv format.



3. Save the file as csv format.

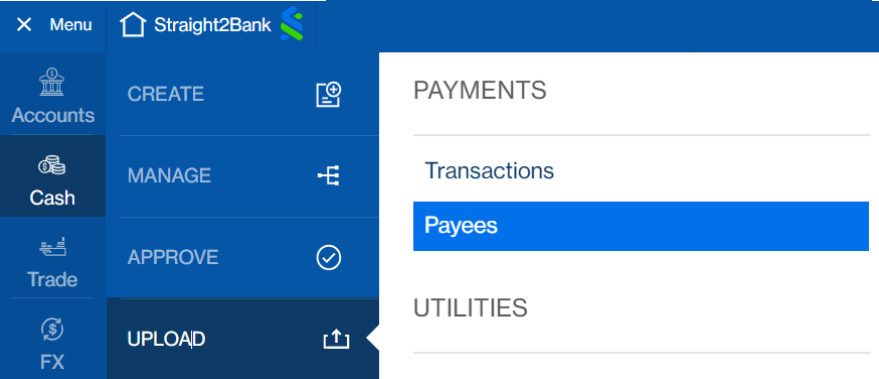


How to Upload Payee File



How do I Upload Payee File?

1. Go to **Menu > Cash > Upload> Payees.**



2. **FILE UPLOAD:** defaulted to 'Payees'.

DATA TEMPLATE/FILE FORMAT: defaulted to 'Bank Standard Format'

UPLOAD FILE: Click on  or 'BROWSE' to browse your file or drag and drop the file to the drag and drop area.

File is limited to 10 MB and supported formats: *.csv, *.txt).


FILE UPLOAD

Payees

DATA TEMPLATE / FILE FORMAT

Bank Standard Format

UPLOAD FILE



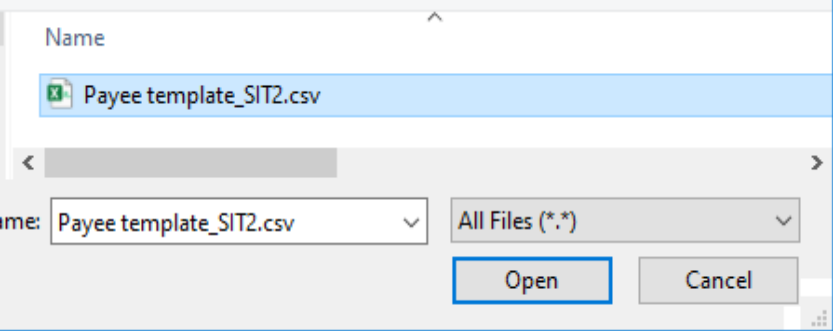
DRAG & DROP or BROWSE your file to upload

Limited to 10 MB per file.

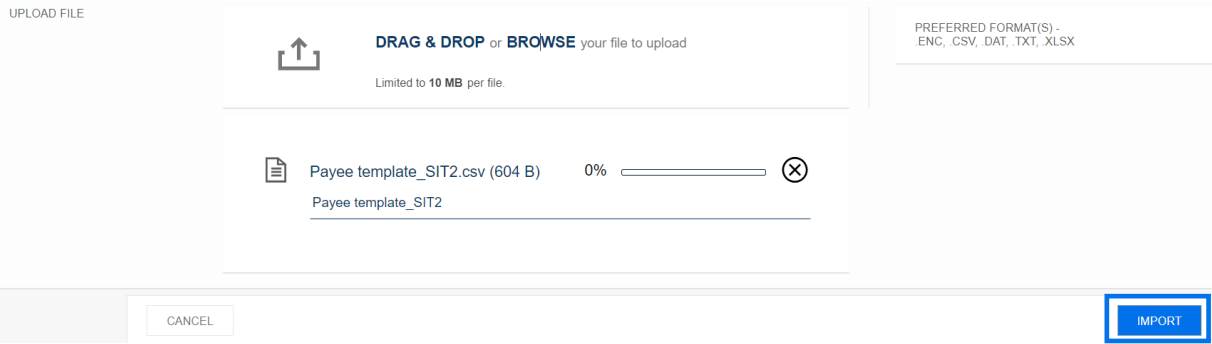


How do I Upload Payee File?

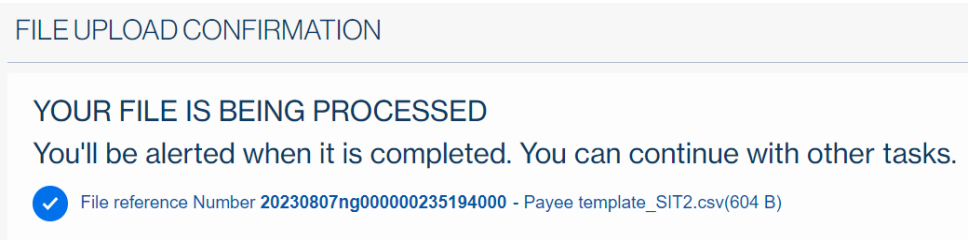
3. Select your file and click 'Open'.



4. Click on 'IMPORT' to import the file and file upload confirmation will be displayed.



5. File upload confirmation will be displayed.



BI FAST File Specification for H2H Clients



BI FAST File Specification For H2H Clients

Key highlights

- No change to payment file format for instant payment (BI-FAST)
- Place holders for:
 - **Payment Type:** this payment type code to be used for BI-FAST is IBFT
 - **Beneficiary:** this field is used for account number or proxy value (mobile number or email ID) for payment to proxy address.
The correct format for **Proxy Value** are:
 - mobile: country code - number, e.q: 62-818999999999
 - Email: example@domain.com
 - **Proxy Type:** this is to identify if BI FAST to be addressed to account or proxy address.
The possible values for **Proxy type** are:
 - PTM (Pay to Mobile): addressing to an email
 - PTE (Pay to Email) – addressing to a mobile number
 - PTA (Pay to Account) or you can opt to leave this field blank if you are addressing to an account.
 - **Purpose of Payment:** this field is mandatory for instant payment (IBFT)
The possible values for Purpose of Payment are:
 - 01 – Investment
 - 02 - Transfer of Wealth
 - 03 – Purchase
 - 99 – Others



BI FAST File Specification for H2H Clients

Format File	Proxy Type Place Holder	Proxy Value Place Holder	Purpose of Payment Place Holder (for debit)
IPAYMENTCSV	P172 – Pay Sub Product Type	P20 – Beneficiary A/C No.	P166 – Transaction ID (for debit)
CUSTPAYCSV	P101 – Sub Payment Type	P32 – Payee A/C No.	Transaction ID (P96)
IDOCFLAT,IDOCXL, PEXR2002F ,PEXR200X , PEXR2003F, PEXR2003X	E2IDKU3/ EXTDESC	With E2IDB02003/FIIQUALI='BB', the placeholder is FIHKONTO	E2IDKU2.BUSZBE Or E1IDT02.TXT01 with E1IDT02.TXTVW qualifier = 'RG'
IDOCXML	E2IDKU2/BUSZBE	With E2IDB02003/FIIQUALI='BB', the placeholder is FIHKONTO	E2IDKU2.BUSZBE Or E1IDT02.TXT01 with E1IDT02.TXTVW qualifier = 'RG'
EDIFACT PAYMUL	SG4.LIN.BUS[3,1](4487) – Type of financial transaction	With SG4.LIN.SG11.SEQ.SG12.FII[1,1](3035) == 'BF', the place holder is SG4.LIN.SG11.SEQ.SG12.FII[2,1](C078, 319 4)	SG4.LIN.SG11.SEQ.SG15.FTX[4,1](C108,4440) when SG4.LIN.SG11.SEQ.SG15.FTX[4,1](4451) = 'REG'
ISOV2 /ISOPAY/ISOSCB	PmtInf/PmtTpInf/LclInstrm/Cd (Or) PmtInf/CdtTrfTxInf/PmtTpInf/LclInstrm /Cd	CdtTrfTxInf/CdtrAcct/Id/PrtryAcct/Id	/PmtInf/CdtTrfTxInf/Purp/Prtry



BI FAST File Specification for H2H Clients

Format File	Proxy Type Place Holder	Proxy Value Place Holder	Purpose of Payment Place Holder (for debit)
ISOV3	/PmtInf/CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry or /PmtInf/PmtTpInf/LclInstrm/Prtry	/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	/PmtInf/CdtTrfTxInf/RgltryRptg/Dtls/Cd & /PmtInf/CdtTrfTxInf/RgltryRptg/DbtCdtRptgInd With value DEBT Or /PmtInf/CdtTrfTxInf/Purp/Cd
MT101 , MT103	TAG23E additional Information (field length 30) . Between 3rd and 4 th delimited fields(/ - delimiter) i.e./OTHR/PAYEFT/SubPayment Type	TAG59	77B:/POP/code

