PUBLIC

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

standard chartered

Contents

Overview of Indonesia Instant Payment

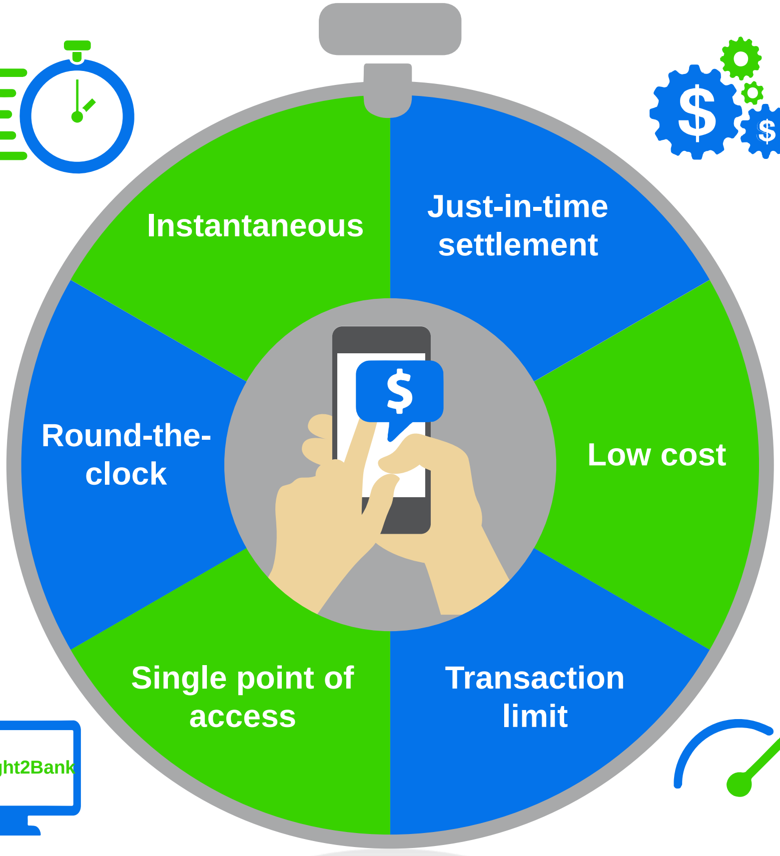
Overview of Indonesia Instant Payment

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)

Instantaneous
Good funds available on beneficiary accounts within seconds.

Round-the-clock
24x7 operations with no disruption to the service.

Single point of access
Pay and receive using single banking platform, ease of implementation.



Just-in-time settlement
Periodic net settlement between participants on a just-in-time basis, improved working capital management.

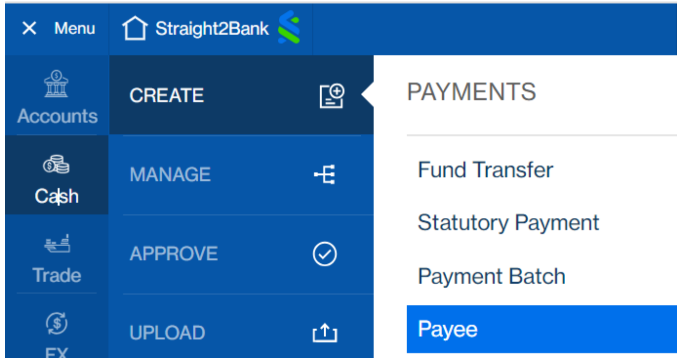
Low cost
Transaction fee is lower

Transaction limit
IDR 250mio/transaction

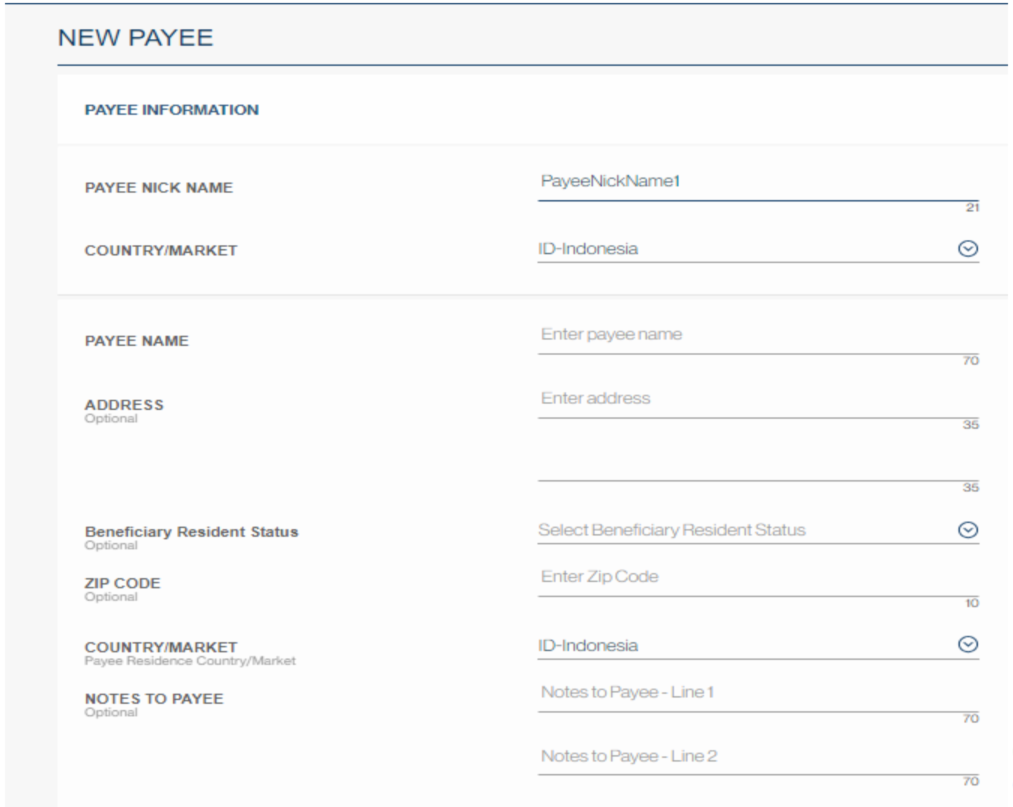
How to Create Payee for Instant Payment

How do I Create Payee for Instant Payment?

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

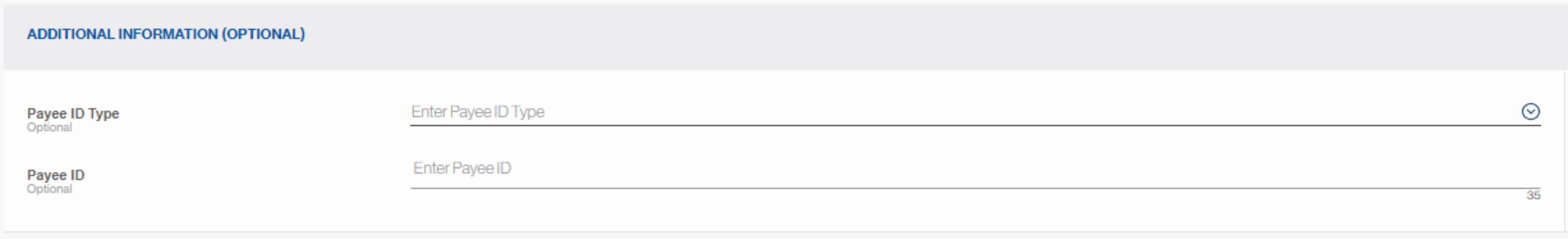


2. Fill in the payee's details – all inputs are mandatory unless stated as optional:
   - PAYEE NICK NAME: enter a unique nick name
   - COUNTRY/MARKET: select ID-Indonesia
   - PAYEE NAME: enter payee name
   - ADDRESS: may **optionally** be provided
   - Beneficiary Resident Status: may **optionally**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

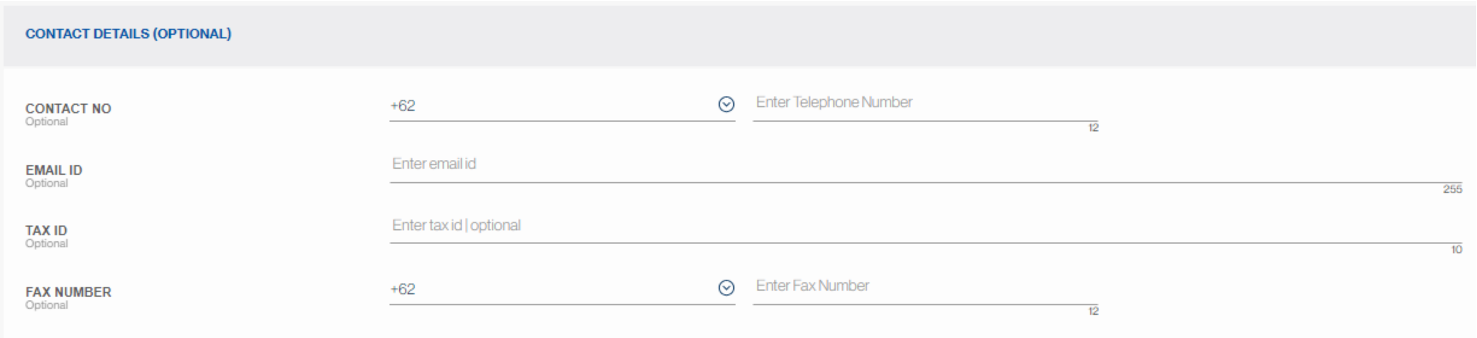


How do I Create Payee for Instant Payment?

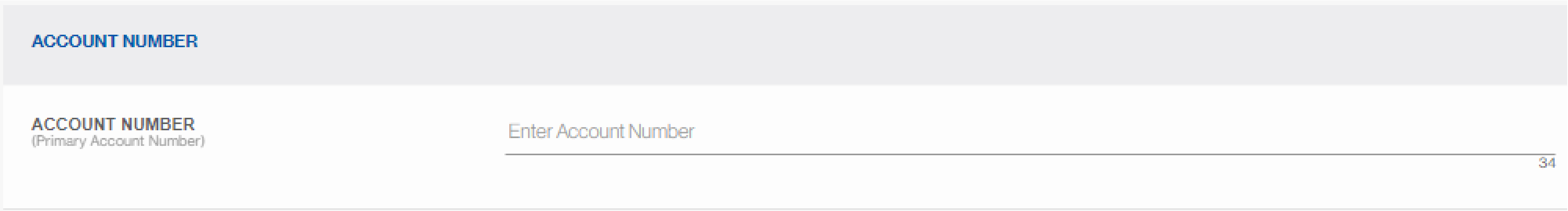
- **ADDITIONAL INFORMATION** – may **optionally** be provided.
  Payee ID type: select the payee ID type option – this field is mandatory for Indonesia domestic payroll and ACH.



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



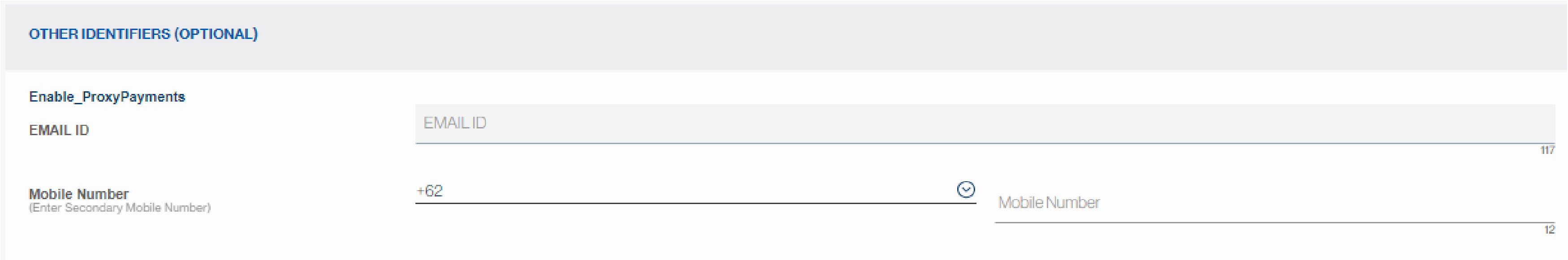
- **ACCOUNT NUMBER** – must be provided for payment to account. For payment to proxy address, may **optionally** be provided



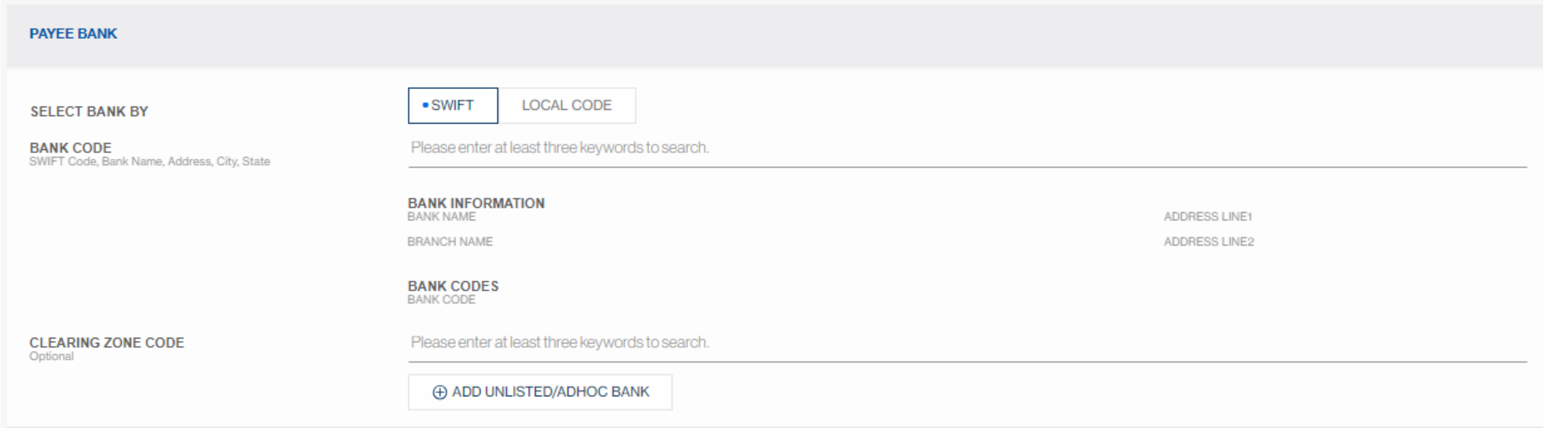
How do I Create Payee for Instant Payment?

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

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

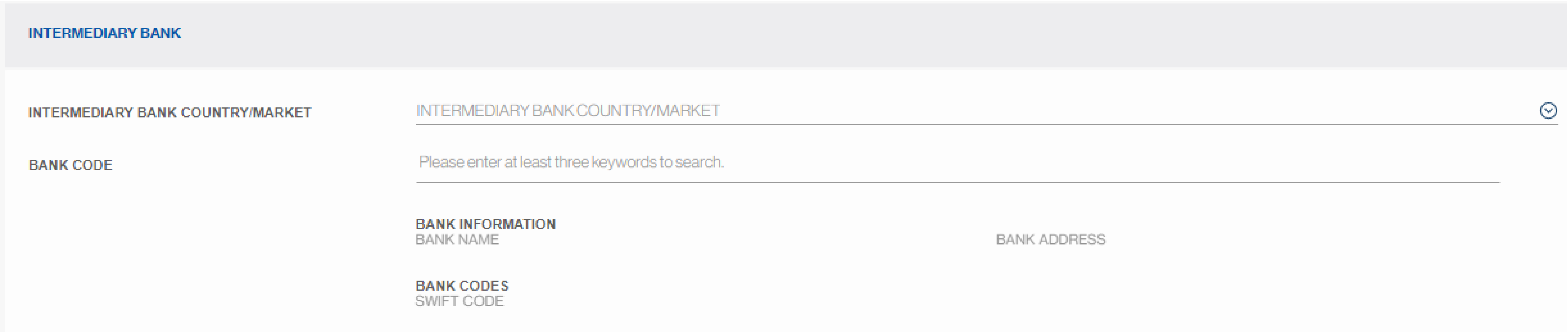


- **PAYEE BANK –** must be provided for payment to account.
  For payment to proxy address, may **optionally** be provided.

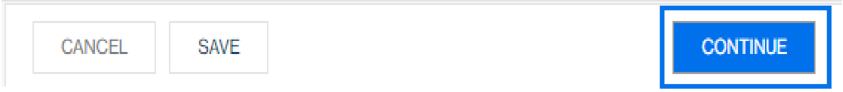


How do I Create Payee for Instant Payment?

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



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



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

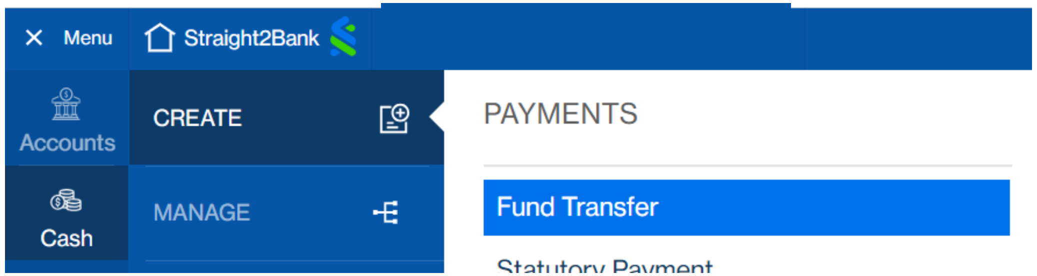
5. Click on '**SUBMIT**' to submit payee for approval. A confirmation on payee submission will be displayed.

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

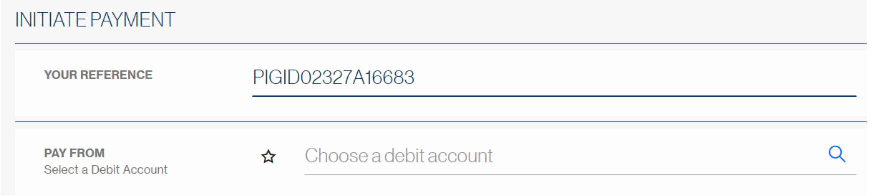
How to Create Instant Payment

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

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

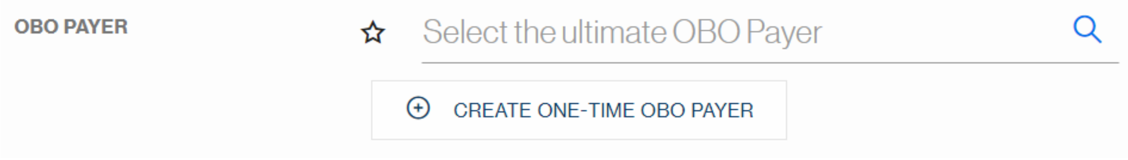


2. Fill in the transaction's details – all inputs are mandatory unless stated as optional:
   - **YOUR REFERENCE**: auto populated.
   - **PAY FROM**: choose a 'Debit Account'.
     No FX is allowed for instant payment (BI-FAST) at current design.



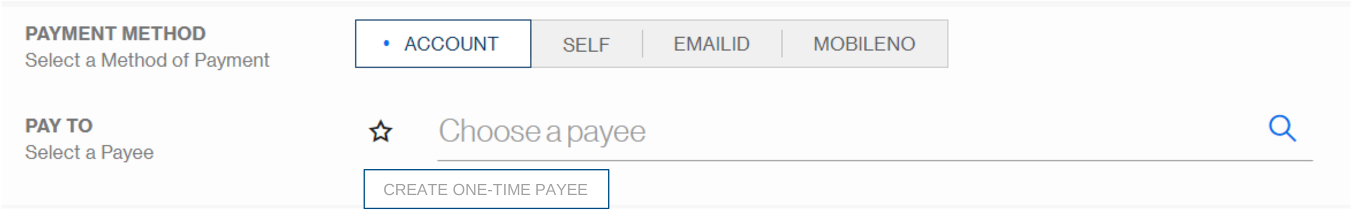
   - **ON BEHALF OF**: defaulted to 'NO'.

   - 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.



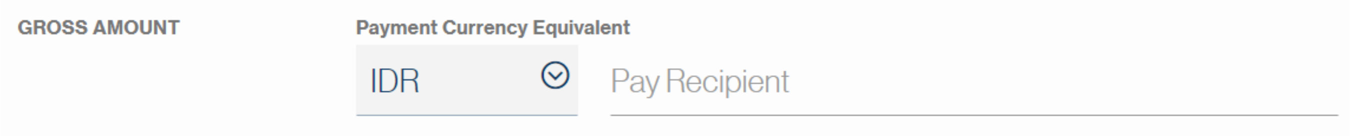
How do I Create Instant Payment (BI-FAST)?

- **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.*

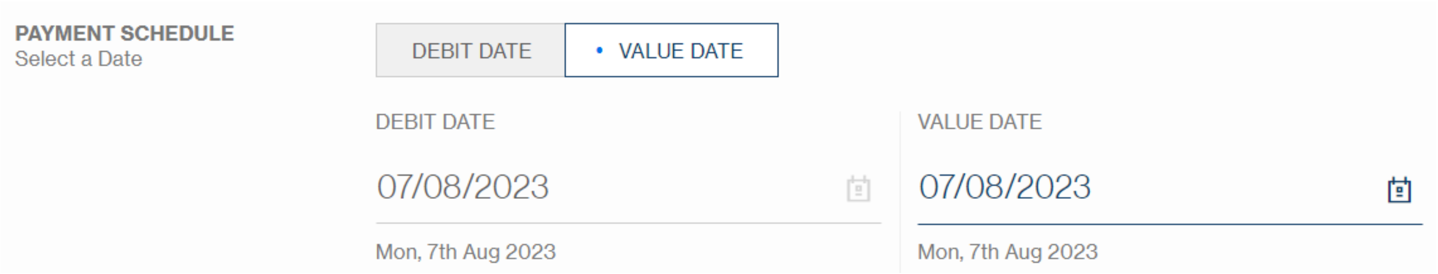


- Click on ‘**View Payee Details**’ to view the payee details.
- Click on ‘**EDIT PAYEE**’ to edit the payee details.

- **Payment Currency**: defaulted to debit account currency. For instant payment, payment currency must in **IDR**.
- Input payment amount in **Pay Recipient**.

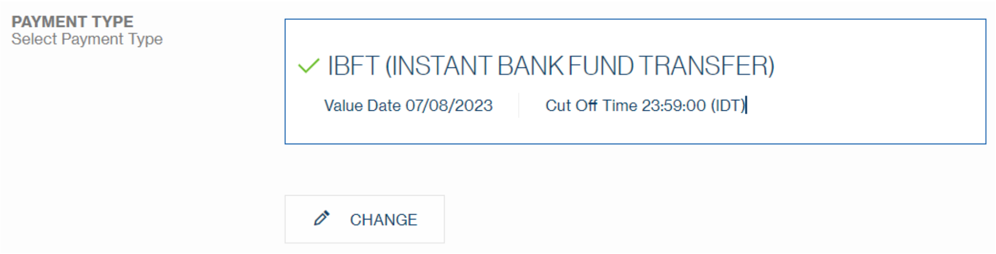


- **PAYMENT SCHEDULE**: defaulted to today’s date – you may select the date when the payment is required to be processed by the bank.

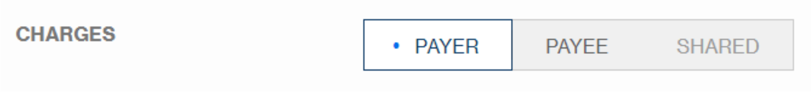


How do I Create Instant Payment (BI-FAST)?

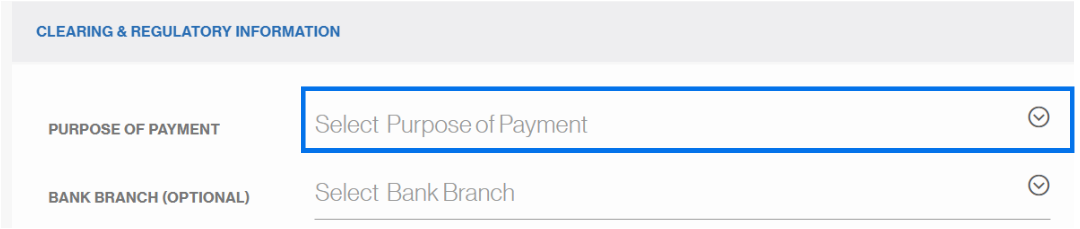
- **PAYMENT TYPE:** select 'IBFT (INSTANT BANK FUND TRANSFER)'.
  - IBFT limit is up to IDR 250 Mio per transaction.
  - No cut off time – it is 24x7 service.
  - You may change the payment type by click on 'CHANGE'.



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

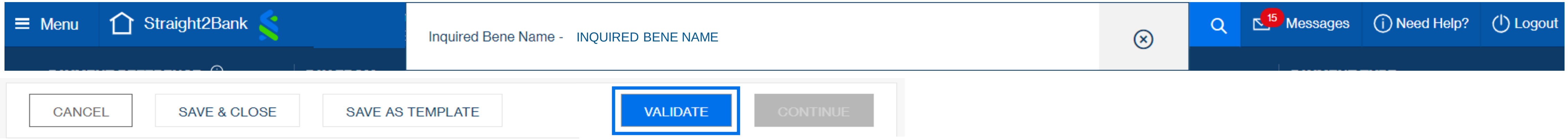


- **CLEARING & REGULATORY INFORMATION** – select the purpose of payment from the list. This field is mandatory for IBFT.



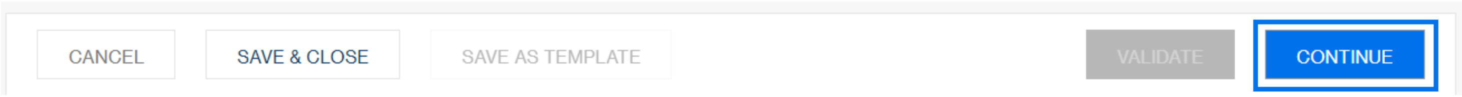
How do I Create Instant Payment?

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.



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.

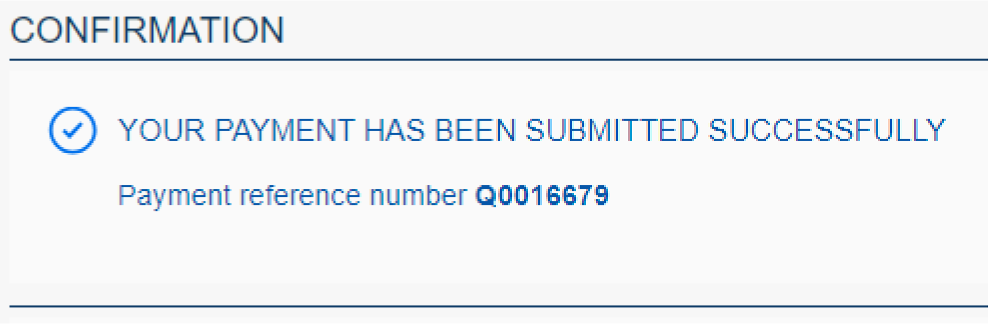


5. Click on ‘**SUBMIT**’ to submit payment for approval. A confirmation on payment submission will be displayed.

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.



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.

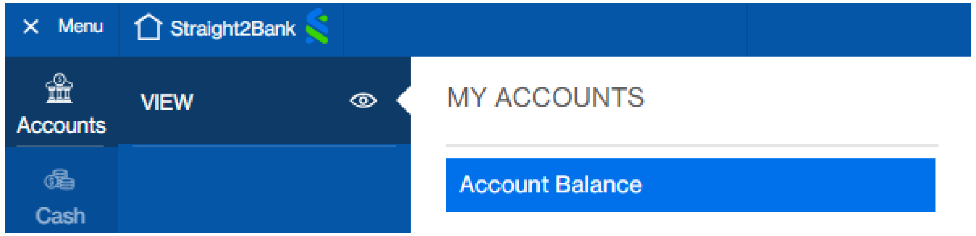
Indonesia Instant Payment transactions will be available for edit provided it is in ‘Draft’ or ‘Submitted for Authorisation’ status.

How to Check Real-time Balance

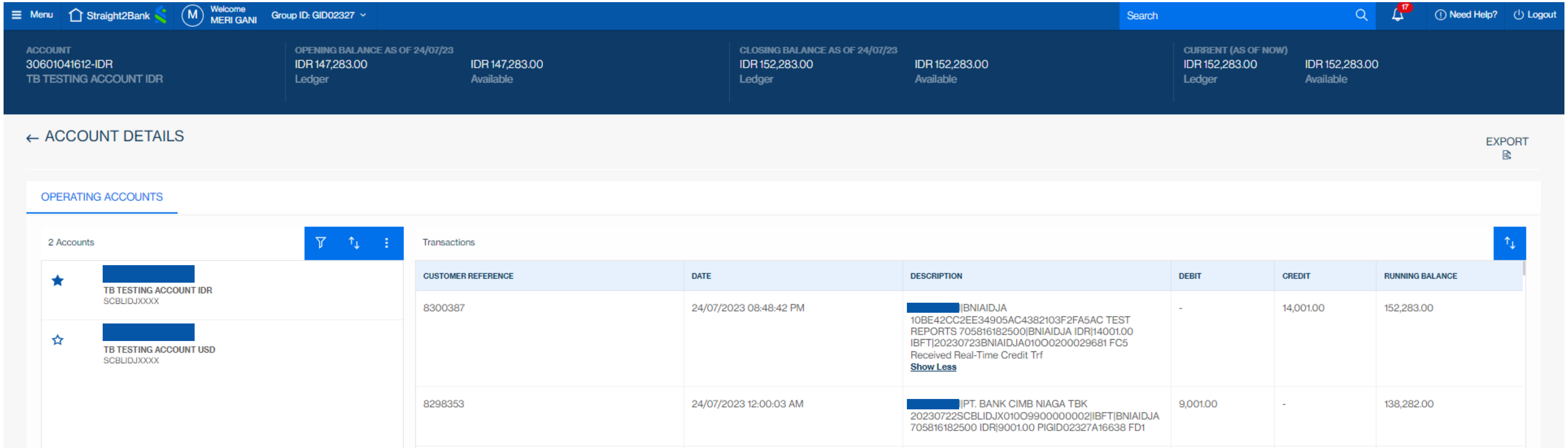
PUBLIC

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.



How to Download and Subscribe Real-time Report

Real-time Reports

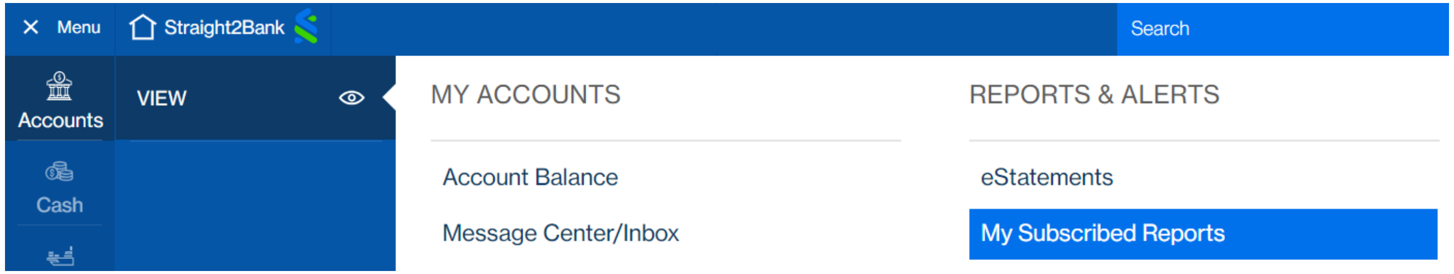
Key highlights

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

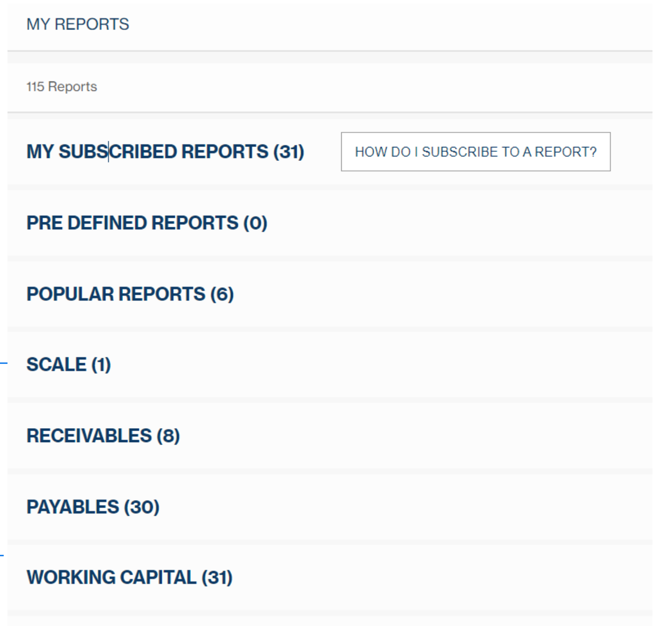
  Any incoming or outgoing instant payment during the weekends or holiday will be reflected real-time too.
- Outgoing or incoming real time payment on business date having:
  - Post date: actual outgoing/incoming date (business date)
  - Value date: actual outgoing/incoming date (business date)
- Outgoing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

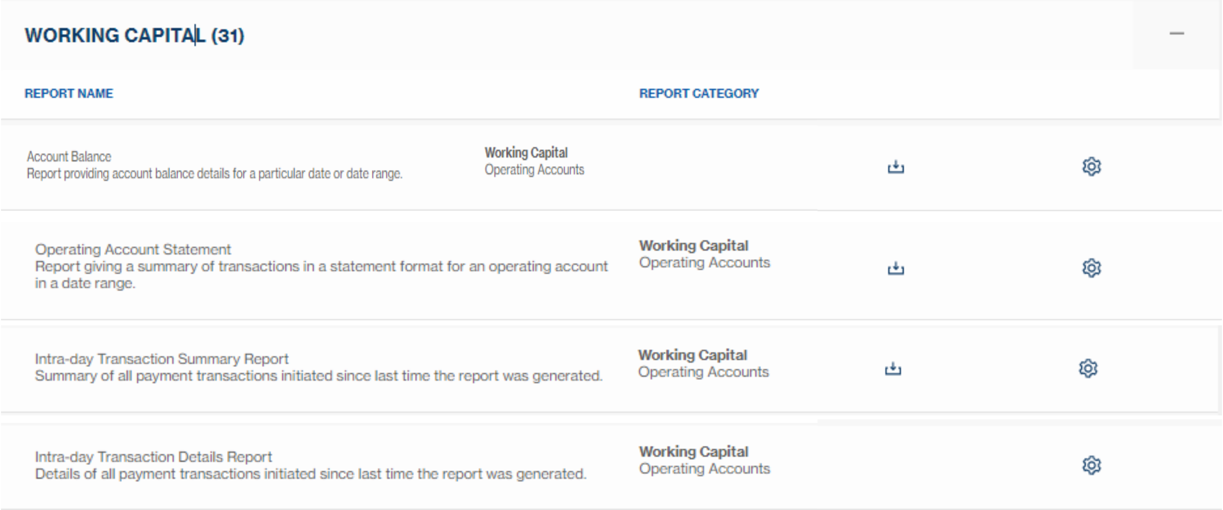
Pre-generated reports as an add-on service and requires sign-up

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



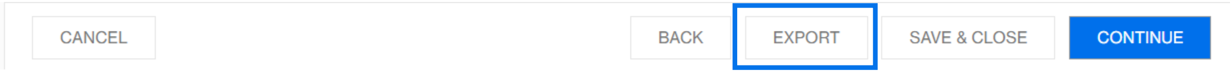
3. Select filters to apply to the report based on your needs.

   To generate the report on weekends or holiday, please apply the filters as follows:

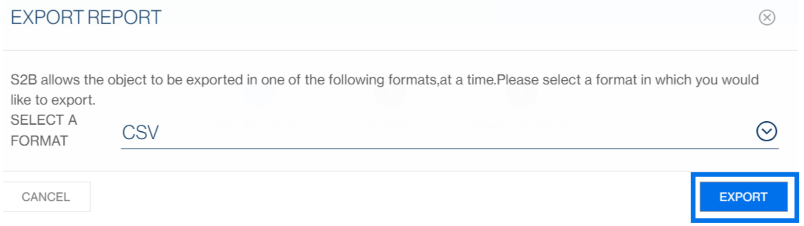
   As at date/post date: next working date *(suggest to select current date + 1/2 week – to anticipate long holiday)*

   Value date: current date

4. Click '**Export**' to download directly.



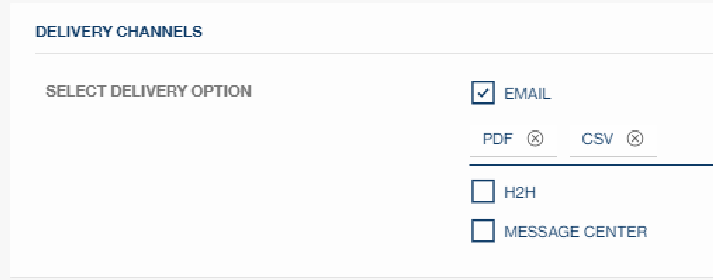
5. Select a format in which you would like to export and click '**Export**' again.



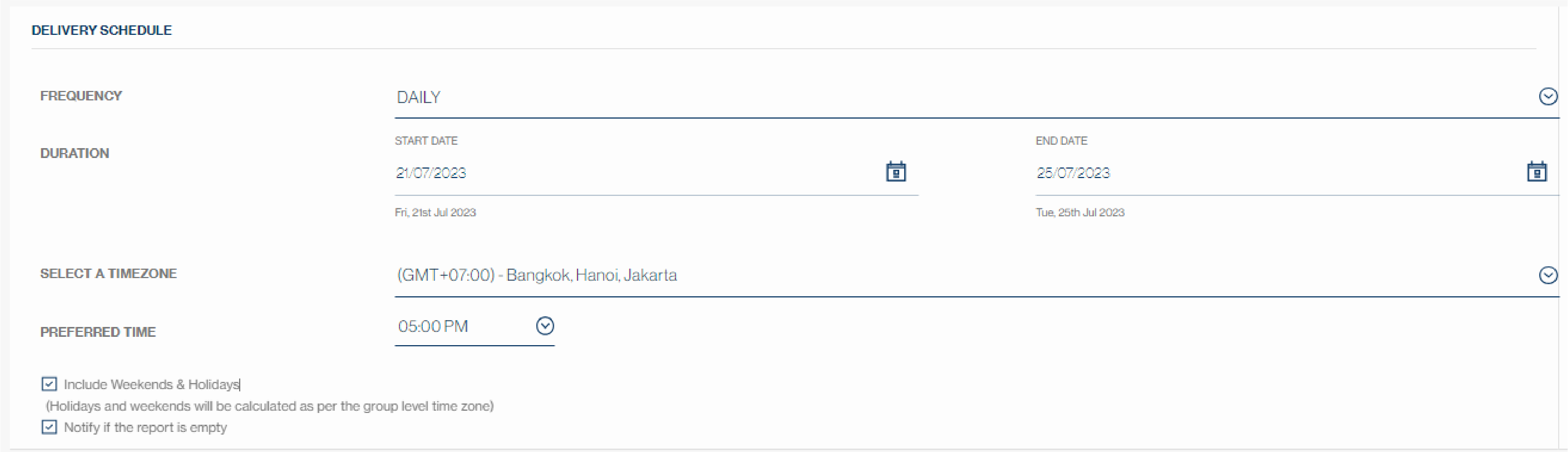
How do I Subscribe Real-time Reports?

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

2. Select the delivery channel and report format.

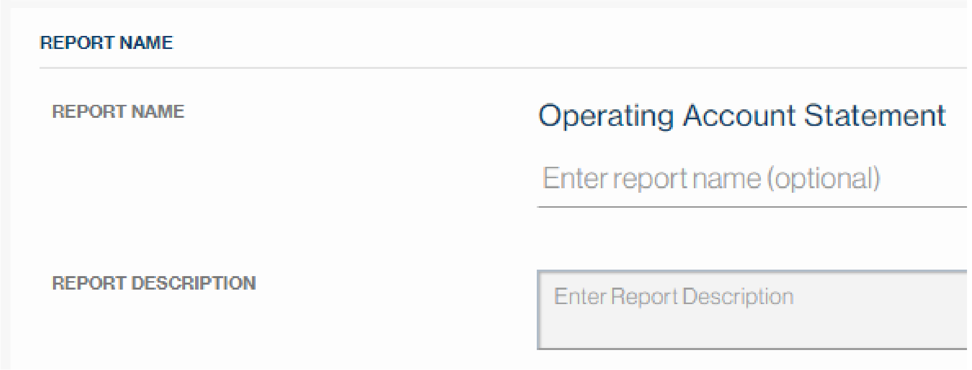


3. Select the delivery schedule. To generate the report on weekends/holiday, please tick the 'Include Weekends & Holiday'.



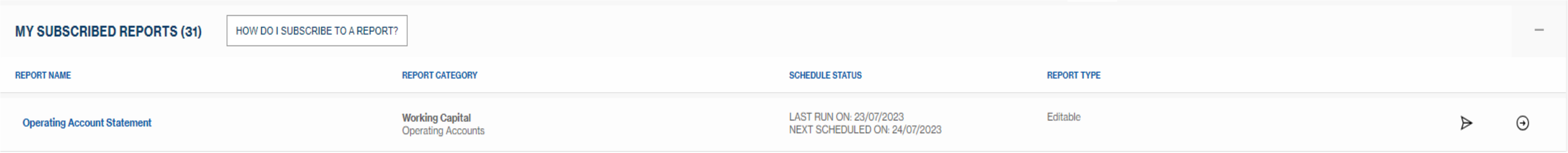
How do I Subscribe Real-time Reports?

4. You may also customize your own report name.



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

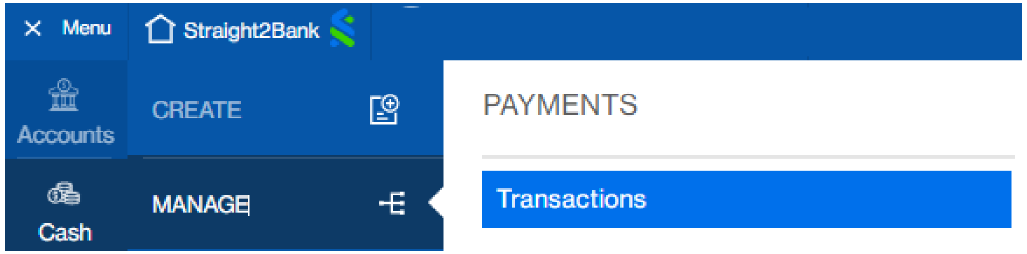
6. You may run the report anytime by clicking
   Click the report name to update the subscribed report.
   You also may view the actions available (Suspend, delete and share) by clicking



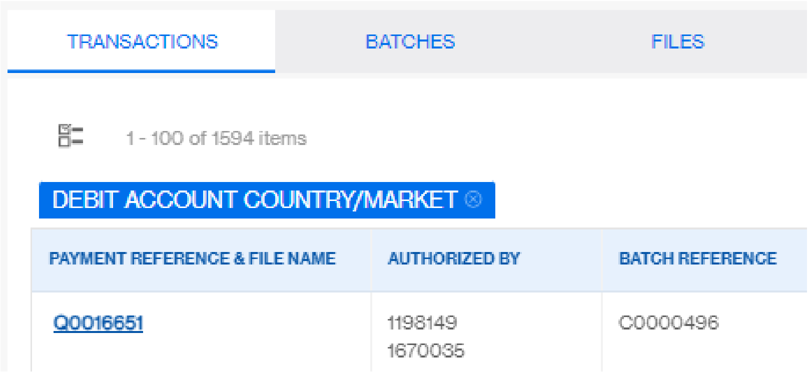
How to Check the Inquired Payee Name

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

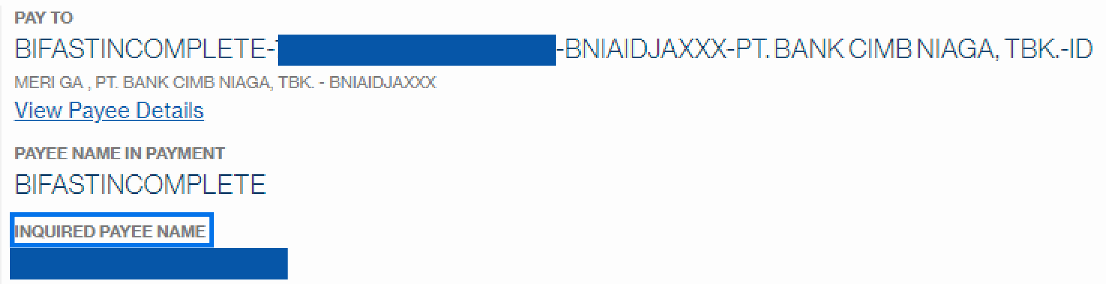
1. Go to **Menu > Cash > Manage > Transactions.**



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

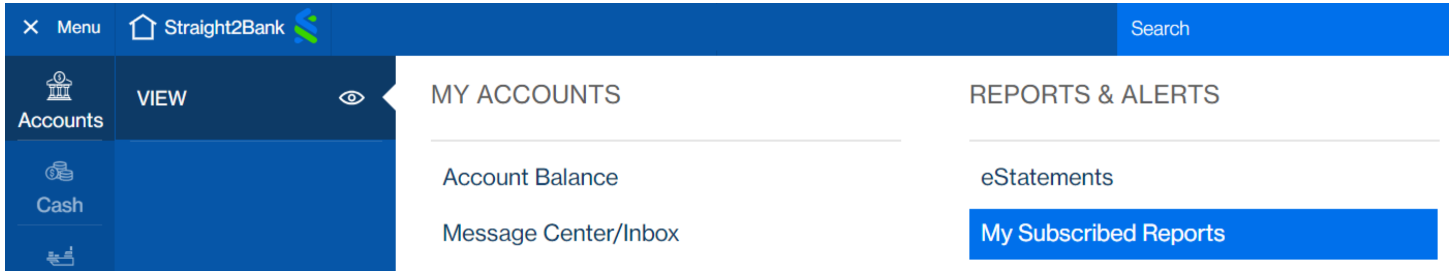


3. Inquired payee name is shown in the 'Inquired Payee Name' field.

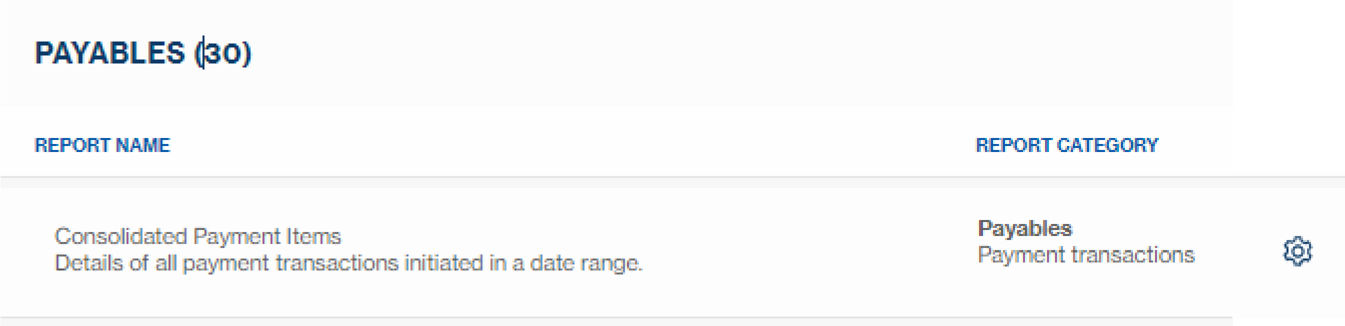


How do I Check the Inquired Payee Name in Report?

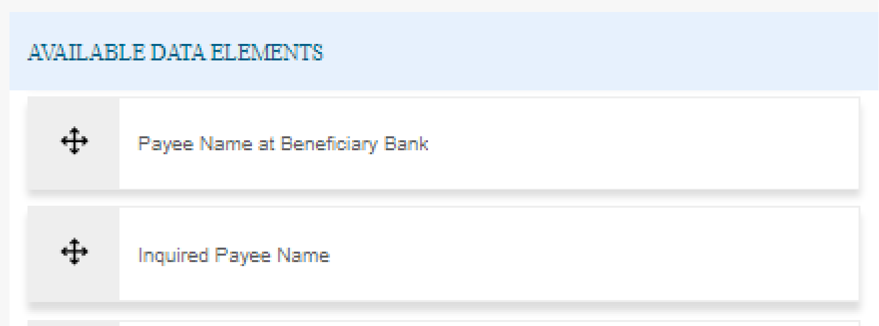
1. Go to **Menu > Accounts > View > My Subscribed Reports** or **Menu > Cash > View > My Subscribed Reports.**



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.

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	[redacted]	[redacted]	
T0000174	Credit Successful	[redacted]		[redacted]

How to Prepare Standard Payment File for Instant Payment

PUBLIC

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	CENAIDJAXXX	1234567890	IBFT to account	01	
P	IBFT		CusRef-010		62815xxxxxxx	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	
(dark blue)	Mandatory
(light blue)	Conditional
(green)	Optional
(grey)	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.

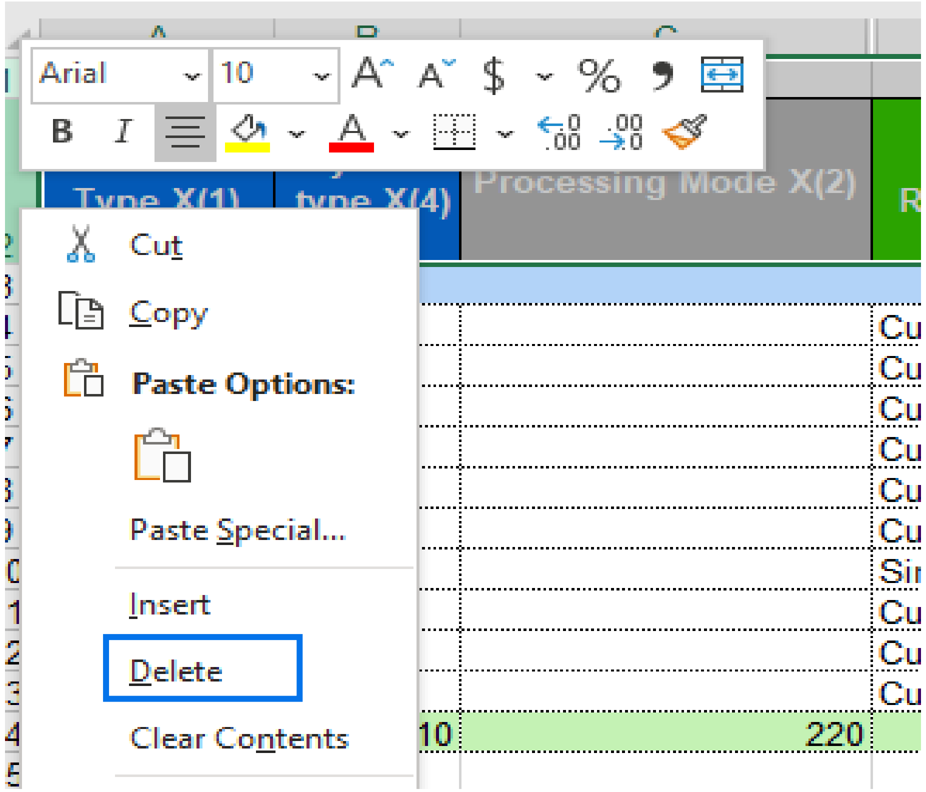
    The possible values for **Proxy type** are:
    - ➢ PTM (Pay to Mobile): addressing to an email
    - ➢ PTE (Pay to Email) – addressing to a mobile number
    - ➢ PTA (Pay to Account) or you can opt to leave this field blank if you are addressing to an account.
  - **Purpose of Payment (P166)**: this 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

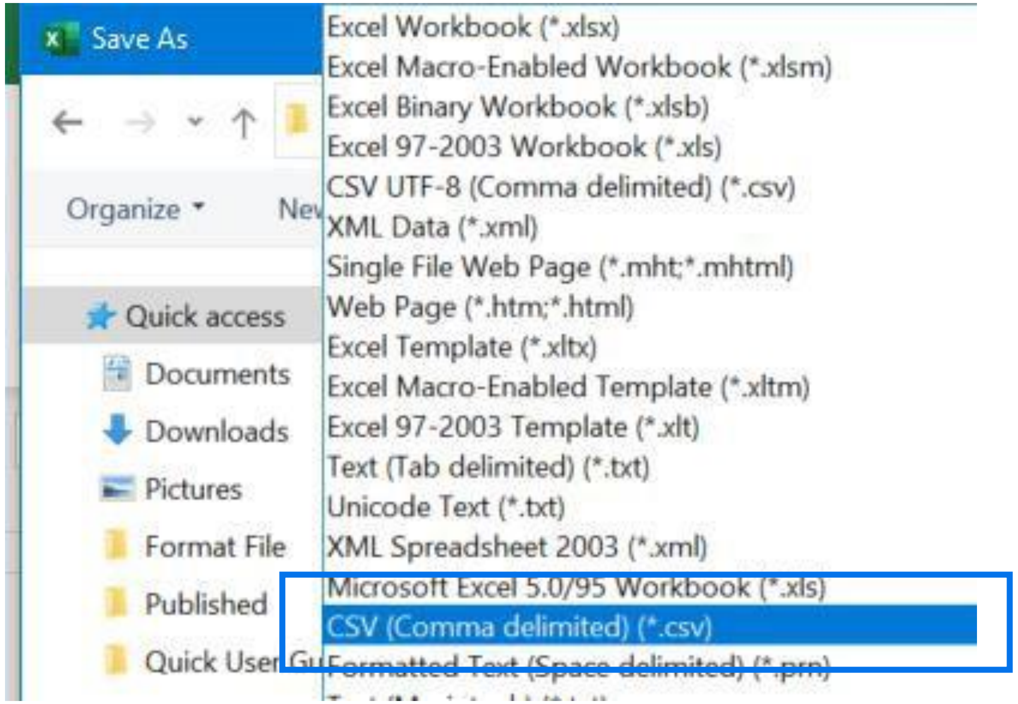
Note: If incorrect codes are provided, the transaction will be moved to draft status to allow the user to edit the transaction, choose the appropriate payment purpose and submit the transaction.

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

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



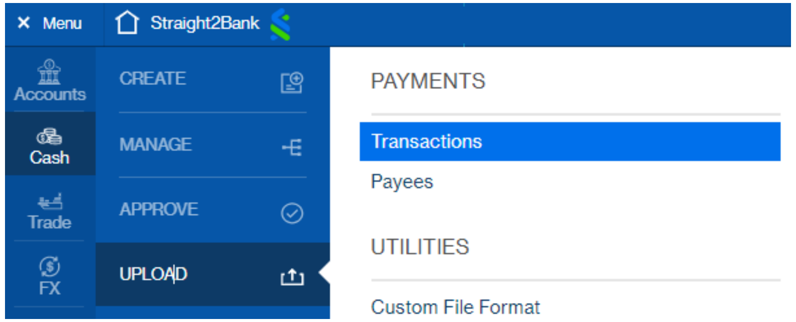
3. Save the file as csv format.



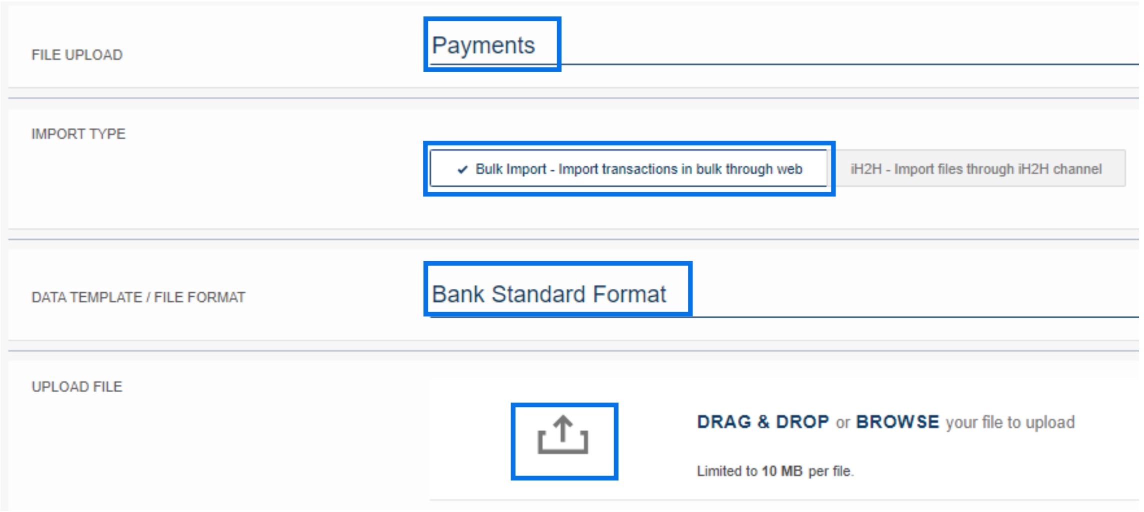
How to upload Standard Payment File

How do I Upload Standard Payment File?

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

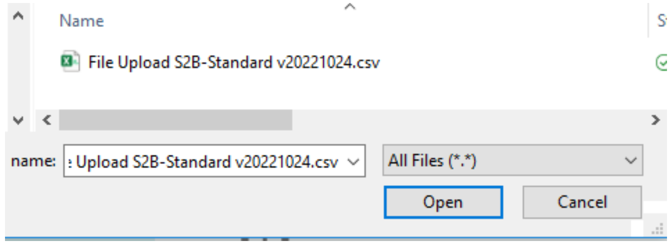


2. **FILE UPLOAD**: defaulted to ‘Payments’.
   IMPORT TYPE: defaulted to ‘Bulk Import – Import transactions in bulk through web’.
   DATA TEMPLATE/FILE FORMAT: defaulted to ‘Bank Standard Format’.
   UPLOAD FILE: Click on or ‘BROWSE’ to browse your file or drag and drop the file to the drag and drop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

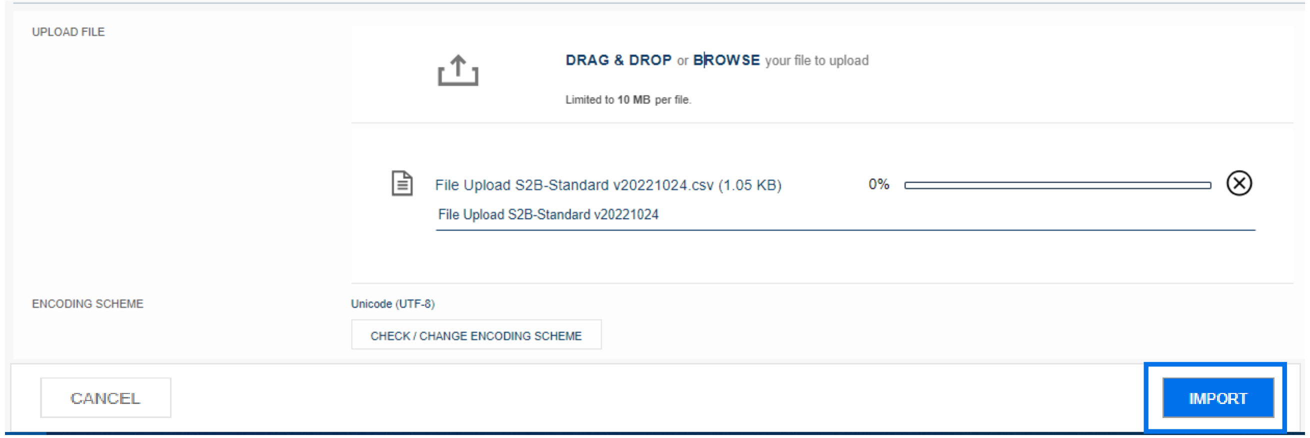


How do I Upload Standard Payment File?

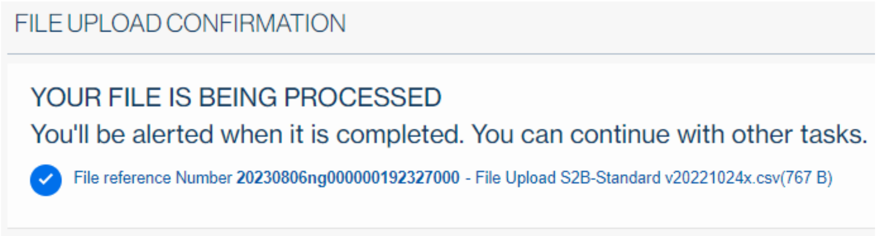
3. Select your file and click ‘**Open**’.



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



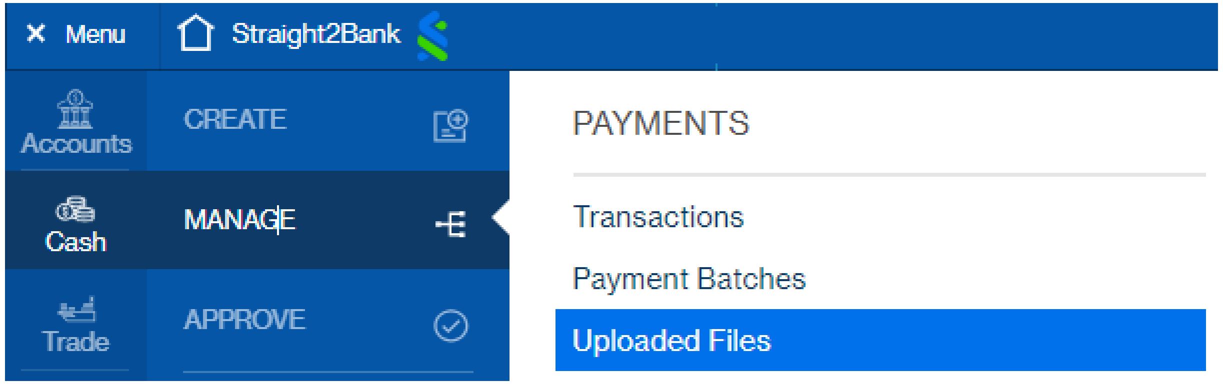
5. File upload confirmation will be displayed. Tax payment instructions have to be approved and sent to Bank (if auto send is disabled) for both individual instructions or batches.



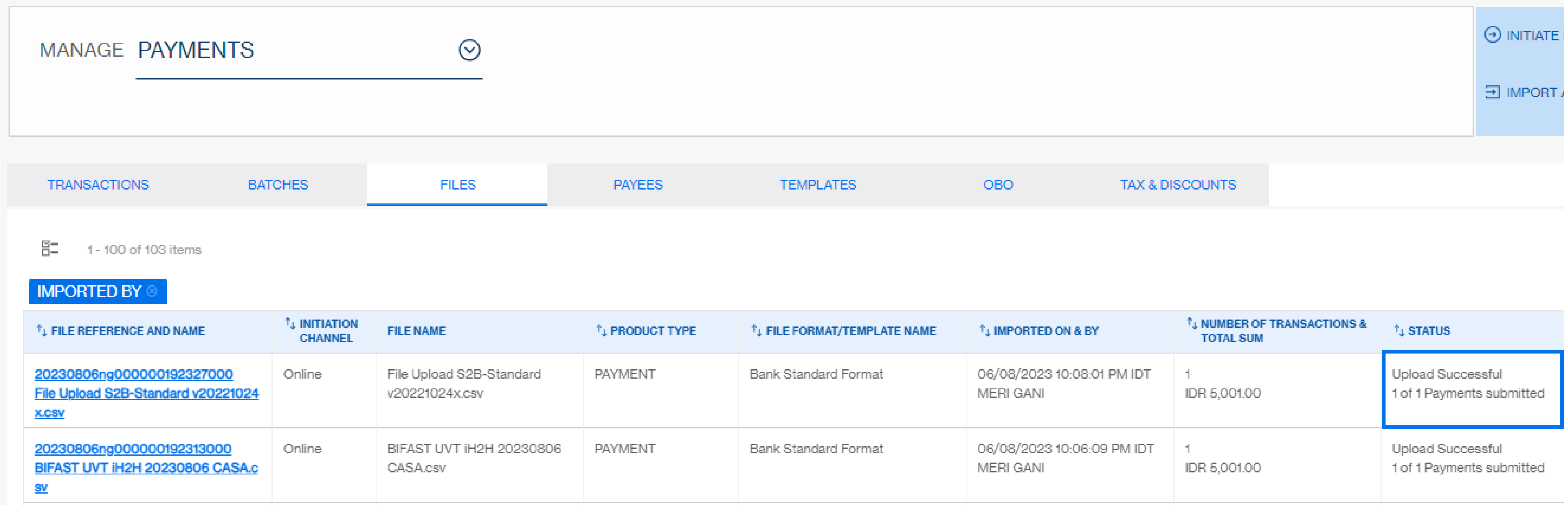
How to Check the Status of Uploaded File

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.



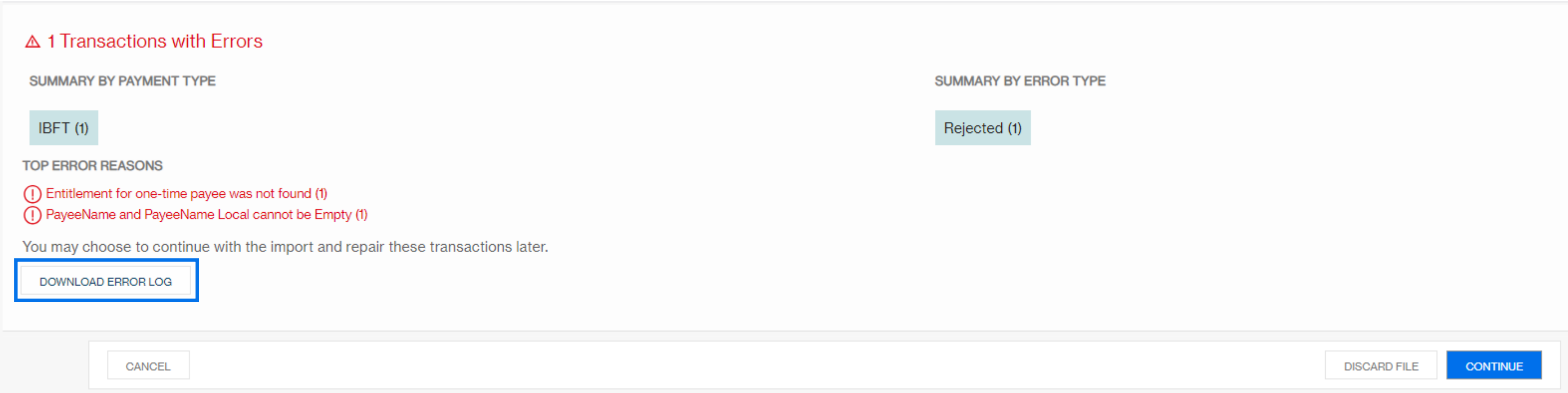
How do I Check the Status of Uploaded File?

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.



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

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	proxyemail@email.com							

Legend	
(blue)	Mandatory
(light blue)	Conditional
(green)	Optional
(grey)	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).

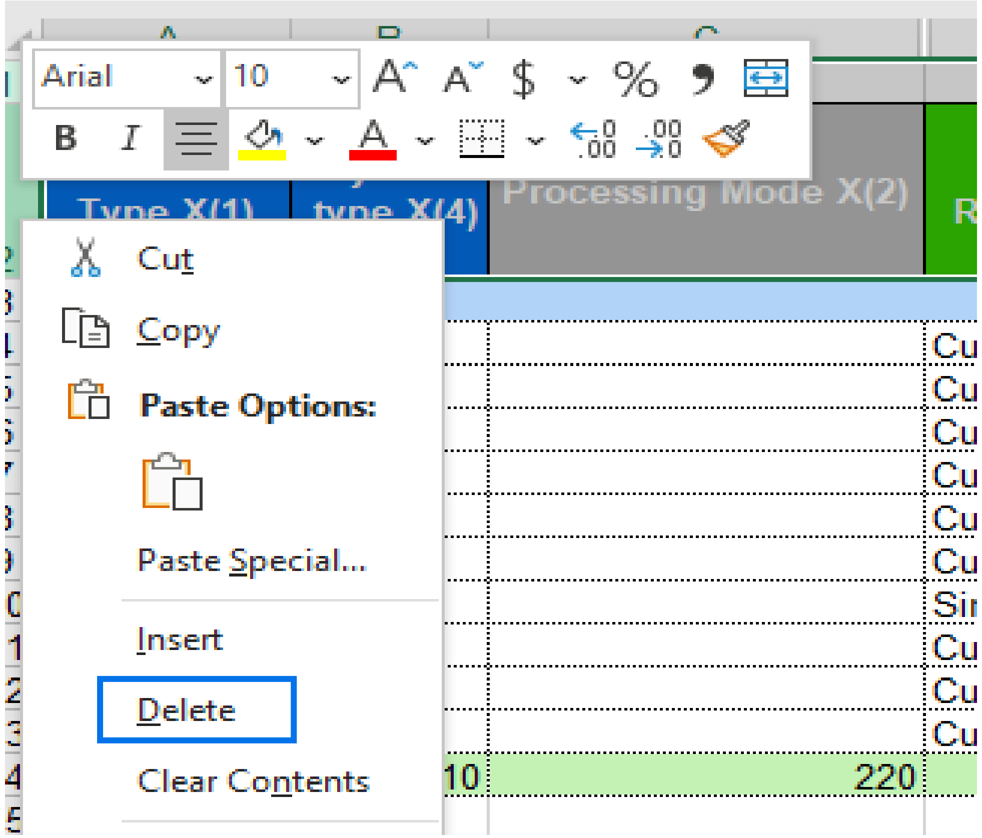
  Option2 – if it is not used for ACH:
  - **Proxy Type**: to be provided in the **Beneficiary Identification Type**
  - **Proxy Value**: to be provided in the **Beneficiary Account Number**
- The possible values for **Proxy type** are:
  - MOB (Mobile Number)
  - EMAIL (Email ID)

  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

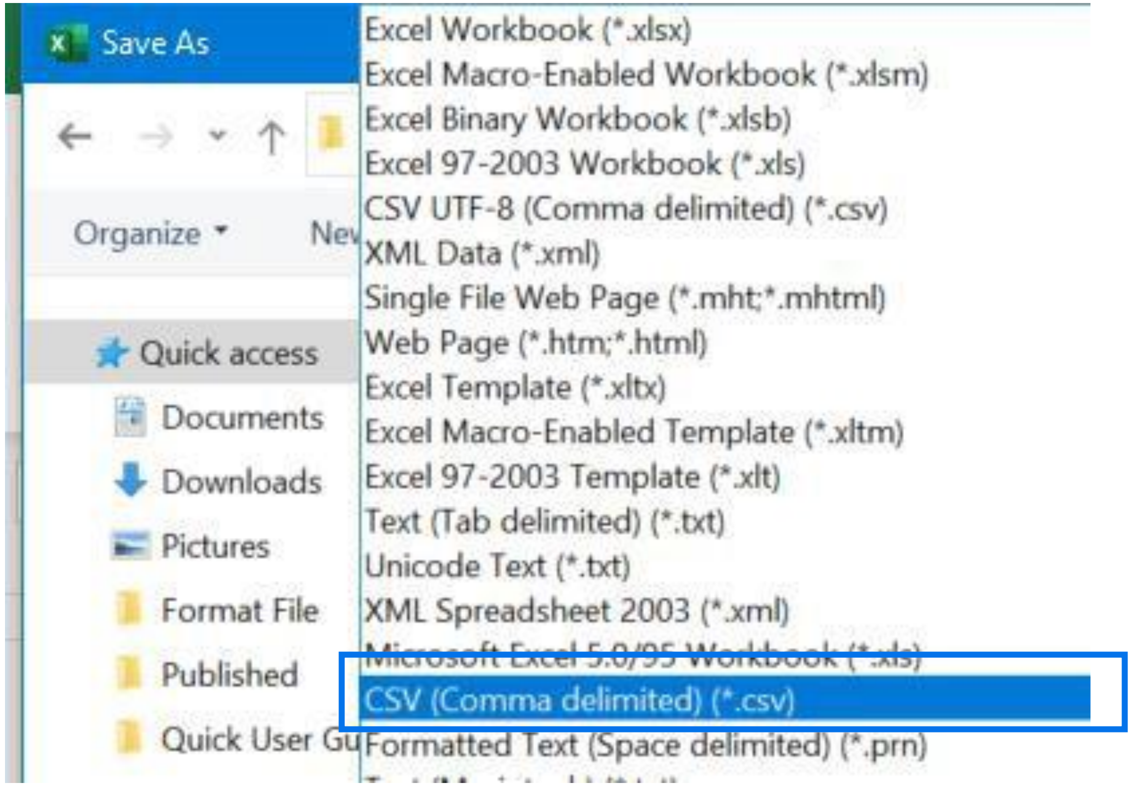
  If incorrect codes are provided in the file for even one of the payees, the entire file will be rejected.

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

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



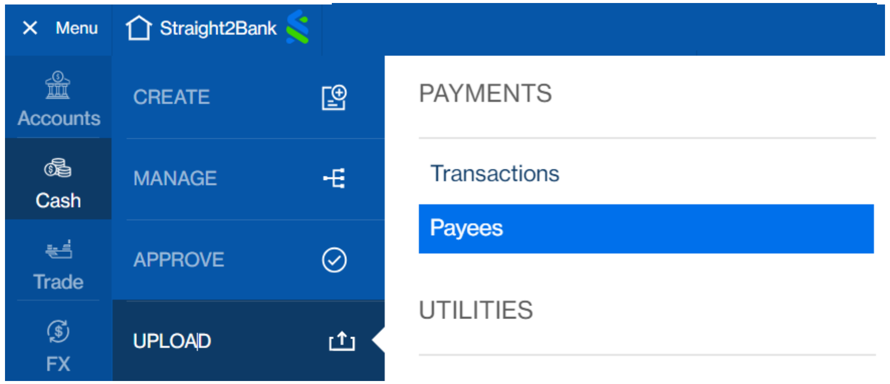
3. Save the file as csv format.



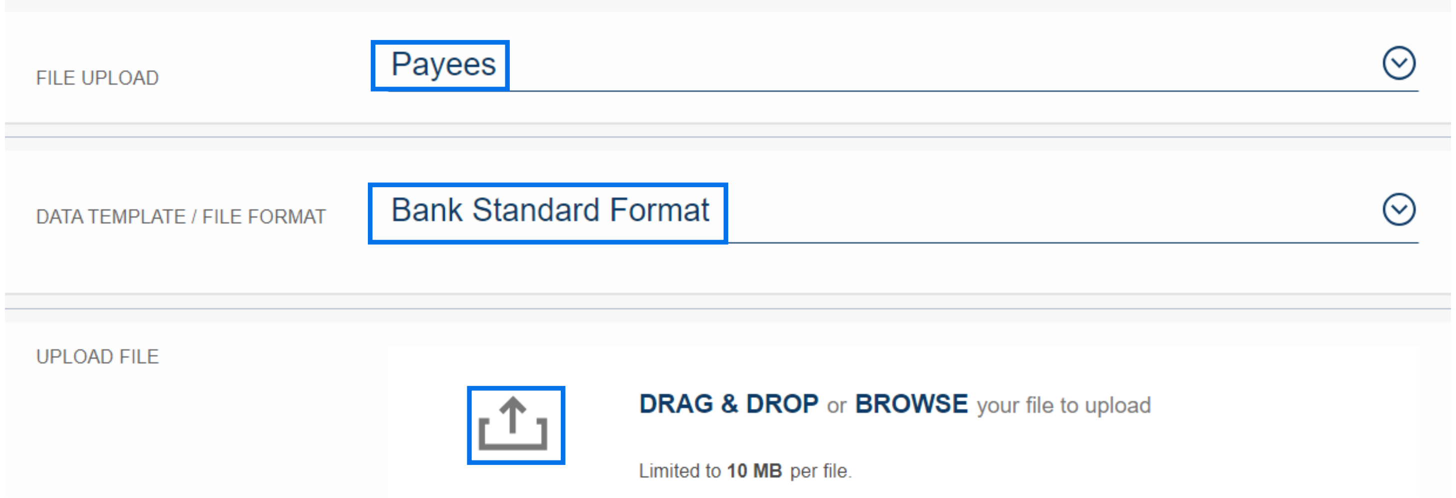
How to Upload Payee File

How do I Upload Payee File?

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

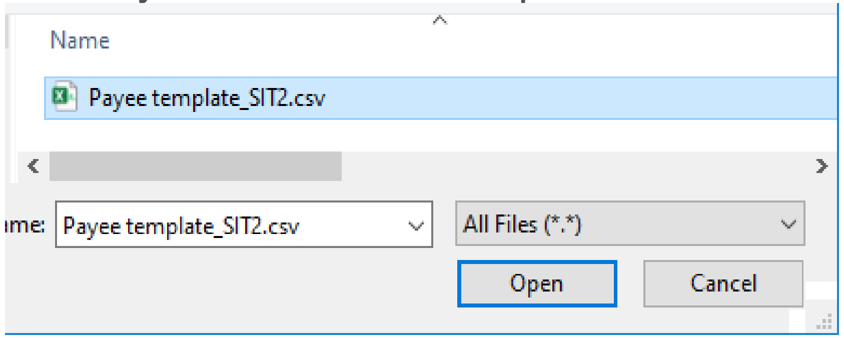


2. **FILE UPLOAD**: defaulted to ‘Payees’.
   DATA TEMPLATE/FILE FORMAT: defaulted to ‘Bank Standard Format’
   UPLOAD FILE: Click on or ‘BROWSE’ to browse your file or drag and drop the file to the drag and drop area. File is limited to 10 MB and supported formats: *.csv, *.txt).

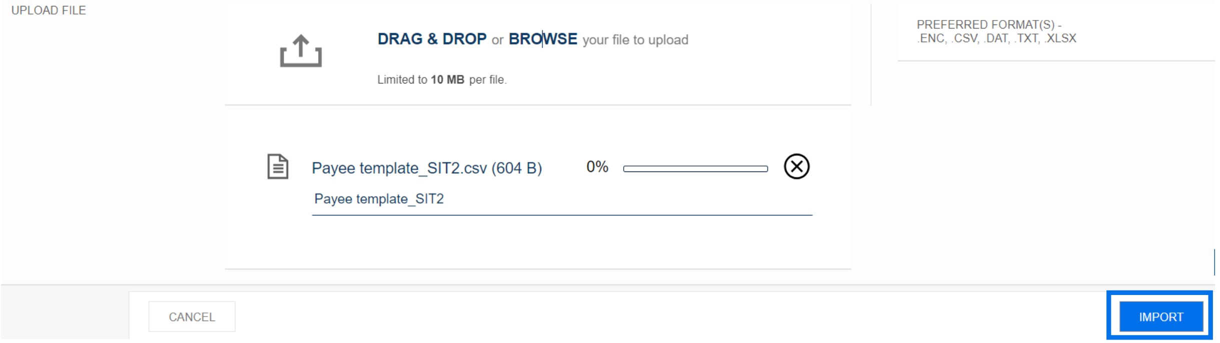


How do I Upload Payee File?

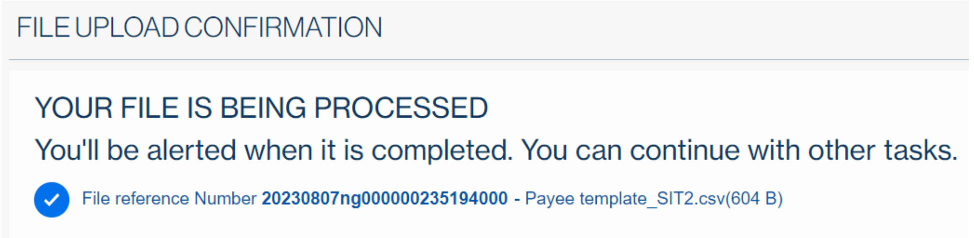
3. Select your file and click ‘Open’.



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



5. File upload confirmation will be displayed.



To check the status of uploaded file, please refer to page 36

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 FIIKONTO	E2IDKU2.BUSZBE Or E1IDT02.TXT01 with E1IDT02.TXTVW qualifier = 'RG'
IDOCXML	E2IDKU2/BUSZBE	With E2IDB02003/FIIQUALI='BB', the placeholder is FIIKONTO	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 4th delimited fields(/ - delimiter) i.e./OTHR/PAYEFT/SubPayment Type	TAG59	77B:/POP/code