User Manual Book of Commonwealth Bank Corporate Internet Banking

CommonwealthBank

Welcome to CommAccess, Commonwealth Bank Online Banking.

Enjoy the convenience and benefits of transacting via our CommAccess, Internet and Mobile Banking services presented by Commonwealth Bank of Indonesia which provides easiness for you to access your account and perform banking transactions 24 hours a day, whenever and wherever you are.

The improvements of CommAccess features and services will keep continuing provides you easiness and comfort in doing the transaction. Now you can transfer with Realtime method , Bill Payment, Mutual Funds Top Up and Redeem, SMS Token and many more feature in Internet Banking or Mobile Banking. You can also get complete information regarding your account, including mutual funds account and loan accounts via CommAccess.

If you have any difficulties in accessing CommAccess service, you can contact our nearest branch, or send an email to customercare@commbank.co.id, or contact Call CommBank 1500030 to local access, or (6221) 1500030 for overseas.

Contents

CommonwealthBank

Software Specification

Internet Banking Commonwealth Bank is *compatible* with *software* specification below :

- Internet Explorer, suggested to use version under version 11
- Mozilla Firefox
- Google Chrome

Mobile Banking Commonwealth Bank is *compatible* with *software* specification *software* below:

- iPhone : Minimum iOS6
- Android : Minimum Jelly Bean

CommonwealthBank

Limit of Corporate transaction

Maximum limit per day

Transaction Type	Maximum Daily Limit				
	Group A	Group B	Group C	Group D*	Group E*
Own Account Transfer	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 75.000.000.000	IDR 100.000.000.000
Internal Transfer	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 75.000.000.000	IDR 100.000.000.000
SKN	IDR 2.500.000.000	IDR 2.500.000.000	IDR 2.500.000.000	IDR 2.500.000.000	IDR 2.500.000.000
RTGS	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 100.000.000.000	IDR 200.000.000.000
Foreign Currency Transfer (SWIFT)	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 75.000.000.000	IDR 100.000.000.000
Real Time Transfer	IDR 100.000.000	IDR 100.000.000	IDR 100.000.000	IDR 100.000.000	IDR 100.000.000
Bill Payment	IDR 25.000.000	IDR 25.000.000	IDR 25.000.000	IDR 25.000.000	IDR 25.000.000
Mutual Fund	N/A	N/A	N/A	N/A	N/A
					Bulk Transfer
Own Account Transfer	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 75.000.000.000	IDR 100.000.000.000
Internal Transfer	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 75.000.000.000	IDR 100.000.000.000
SKN	IDR 2.500.000.000	IDR 2.500.000.000	IDR 2.500.000.000	IDR 2.500.000.000	IDR 2.500.000.000
RTGS	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 100.000.000.000	IDR 200.000.000.000
Foreign Currency Transfer (SWIFT)	IDR 2.500.000.000	IDR 10.000.000.000	IDR 50.000.000.000	IDR 75.000.000.000	IDR 100.000.000.000

Maximum & minimum limit per transaction (include for Bulk Transfer)

	Minimum Amount per Transaction	Maximum Amount per Transaction
Own Account Transfer	IDR 10,000	As per daily limit
Internal Transfer	IDR 10,000	As per daily limit
SKN	IDR 100,000	As per daily limit
RTGS	IDR500,000,001	As per daily limit
Real Time Transfer	IDR 500,000	IDR 25,000,000
Foreign Currency Transfer (SWIFT)	Equivalent IDR10,000	As per daily limit
Bill Payment	N/A	As per daily limit

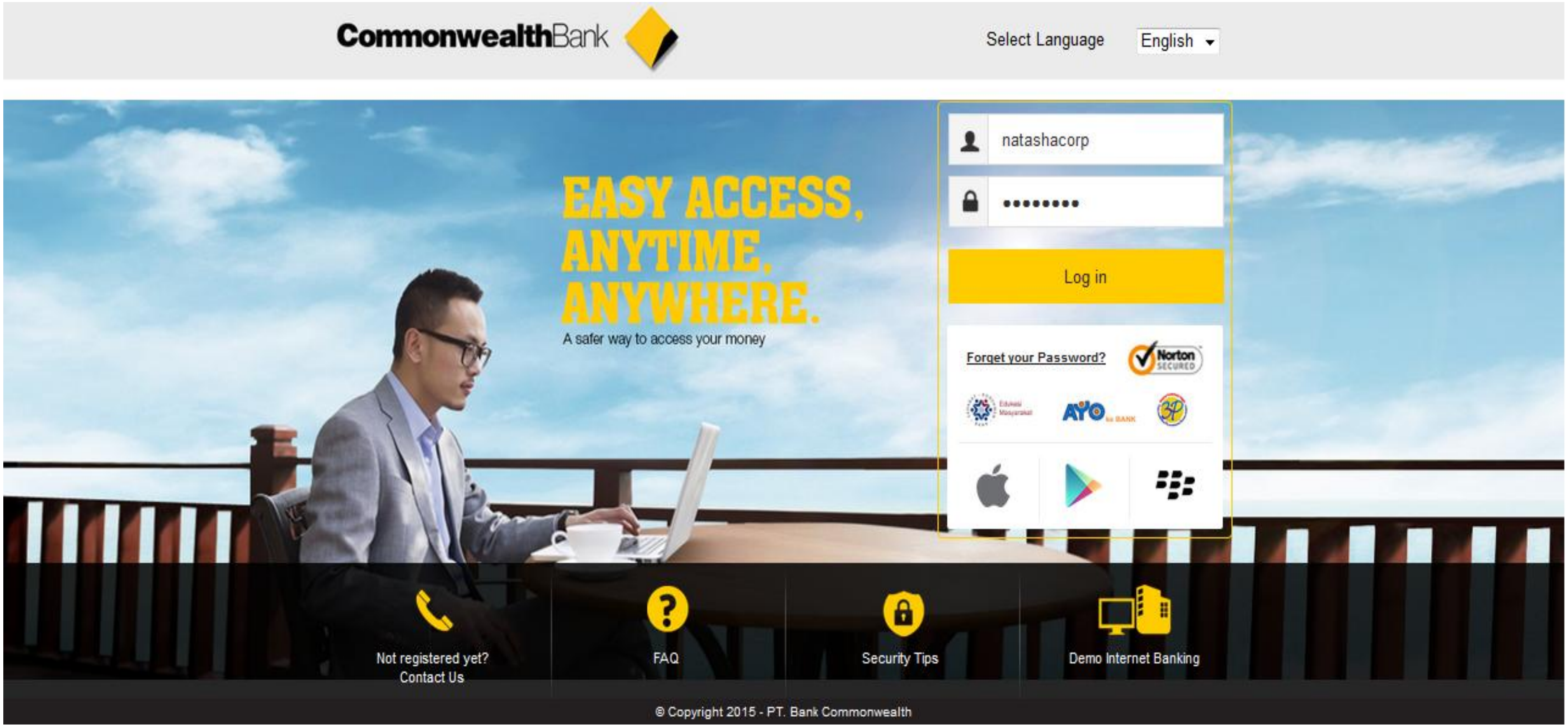
Transaction fee for Corporate

SKN	IDR 5,000
RTGS	IDR 30,000
SWIFT – Cable Fee	IDR 50,000
SWIFT – Involve Exchange	IDR 0
SWIFT – No Exchange	USD 10
SWIFT – Full Amount	USD 20
SWIFT – Value Today	USD 15
Bulk Transfer Fee	0
Real Time Transfer (online)	IDR 0
Standing Instruction	IDR 0

LOGIN

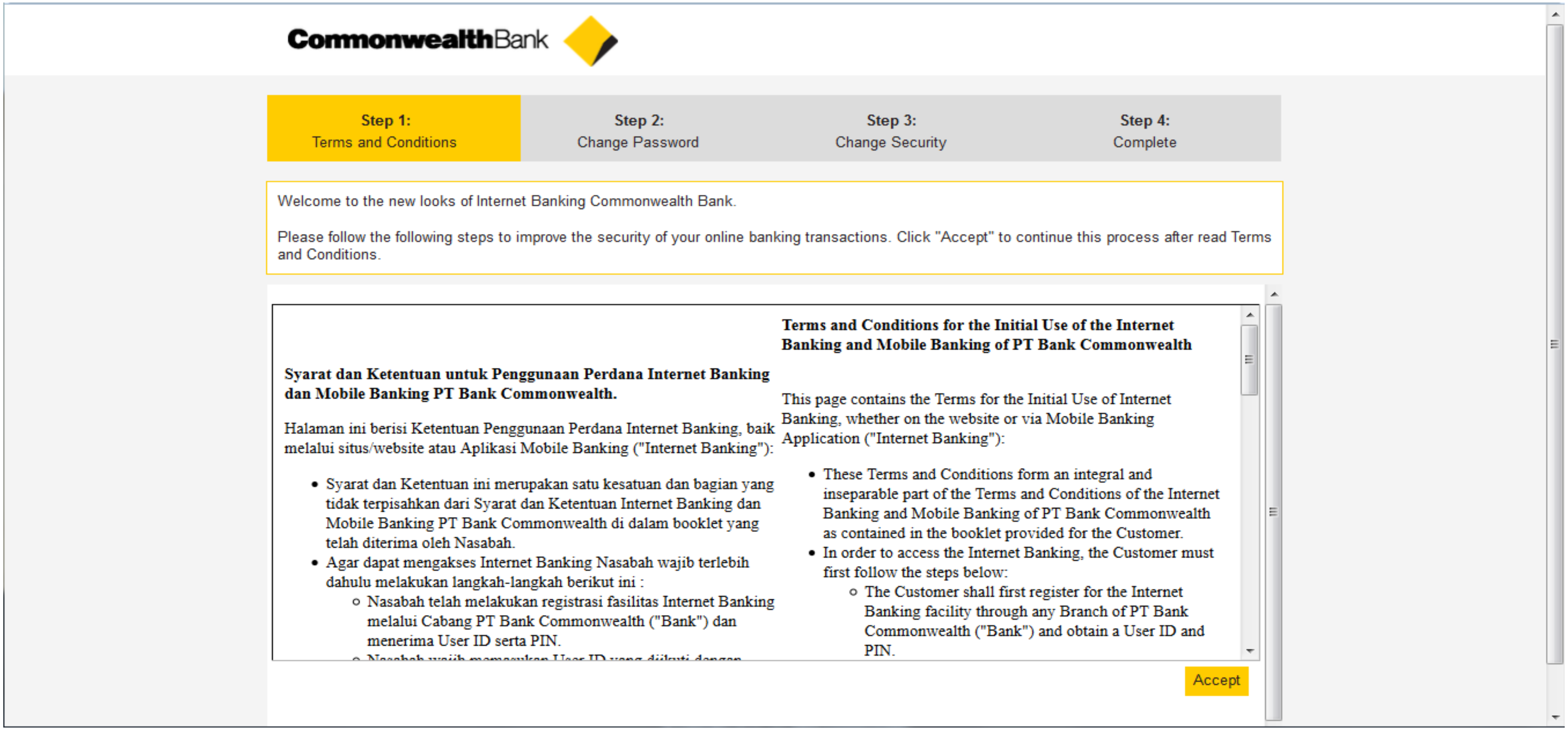
CommonwealthBank

Login Page



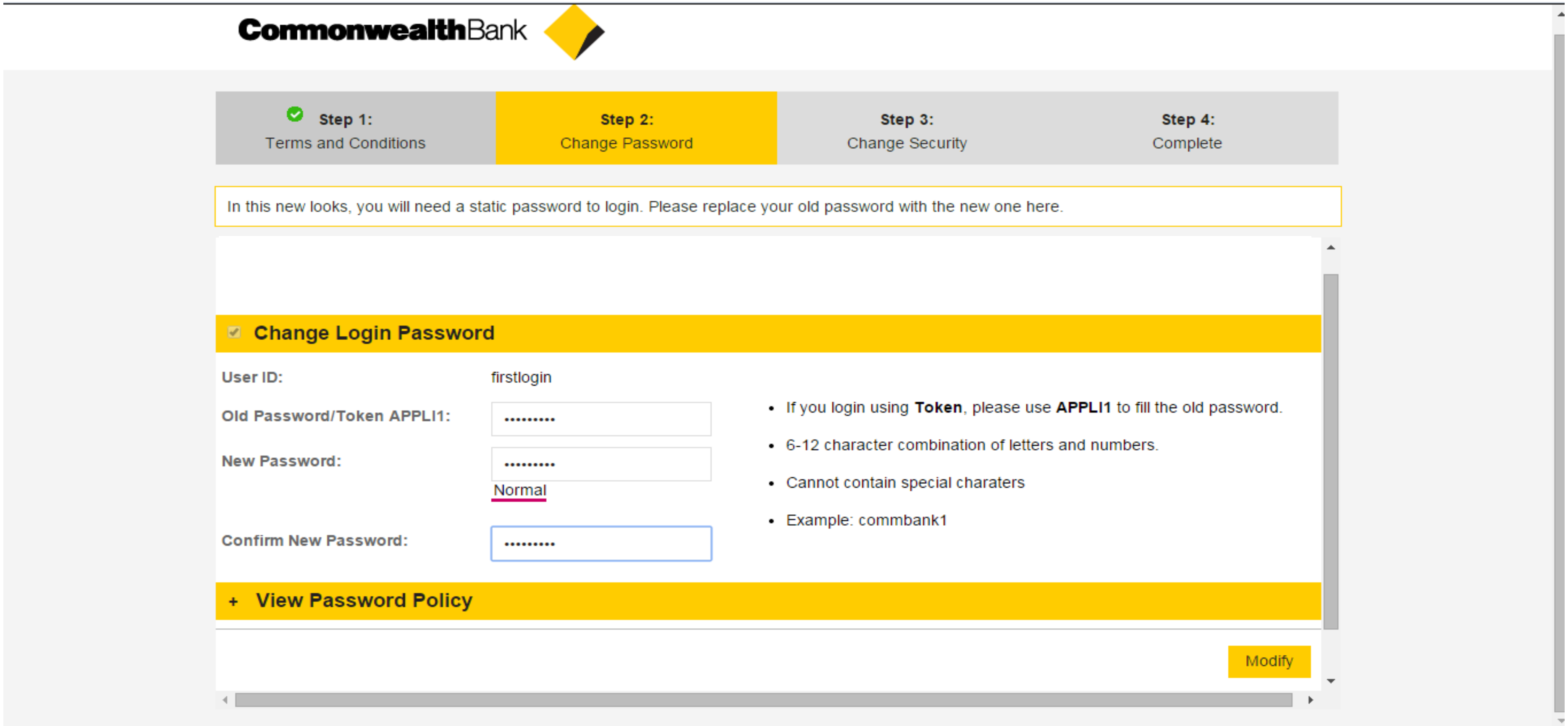
1. Enter **Username**
2. Enter **Password**
3. Click **Login**

First Time Login



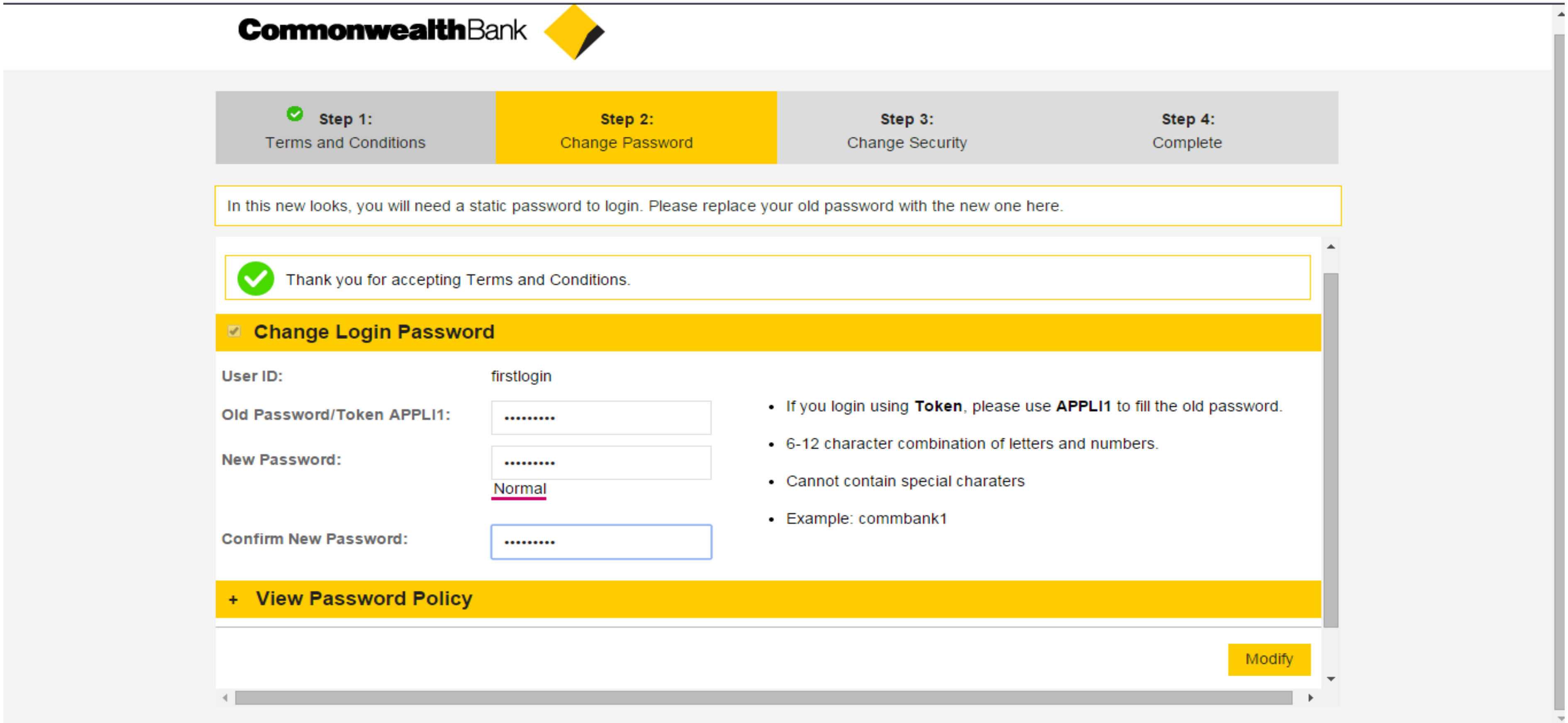
4. For first time login, users will display the **Term and Conditions** page.
5. Clik **Accept** to continue

First Time Login



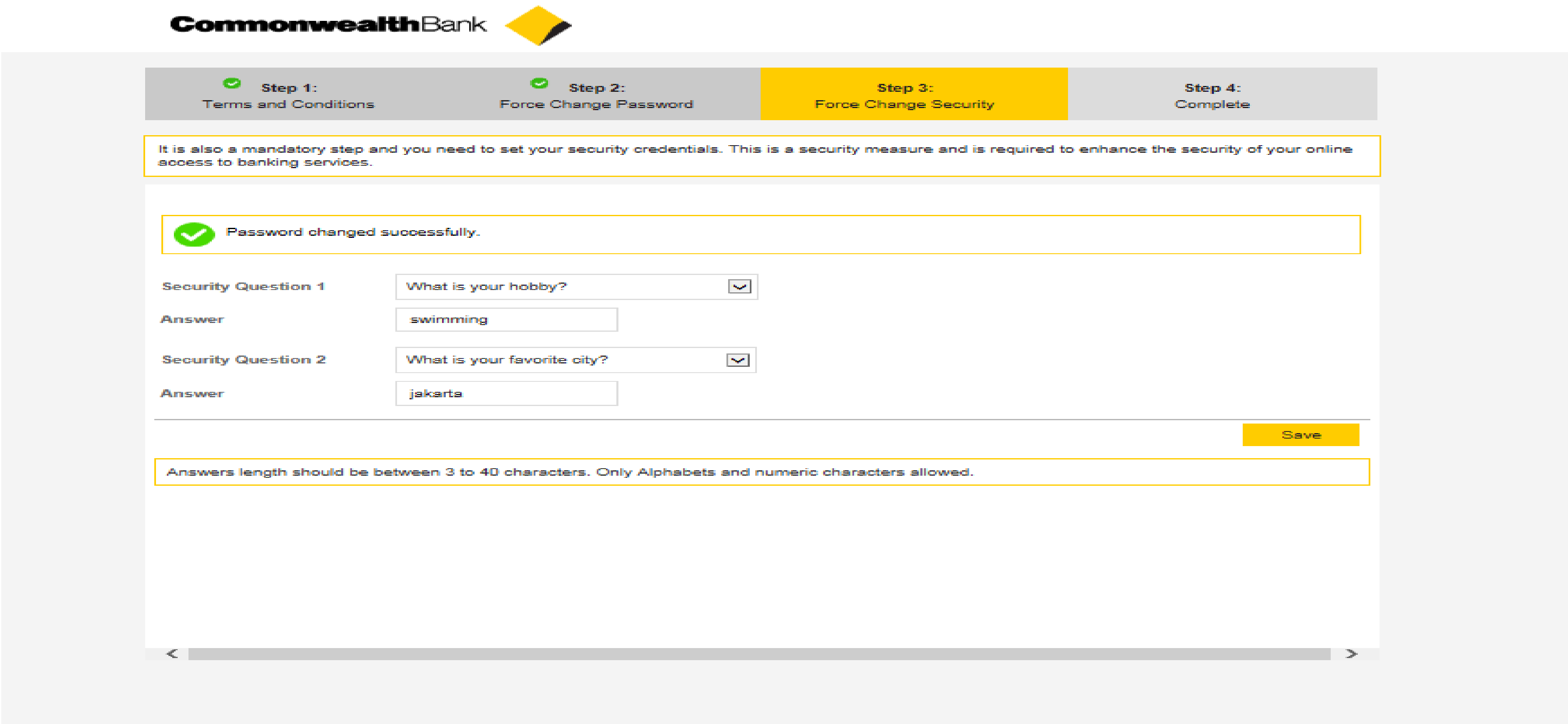
6. On step 2, Users will be requested to change the Password
7. Enter **Old Password (Apply 1)**
8. Enter **New Password (combination of letters and numbers)**
9. Confirmation of **New Password** entered

First Time Login



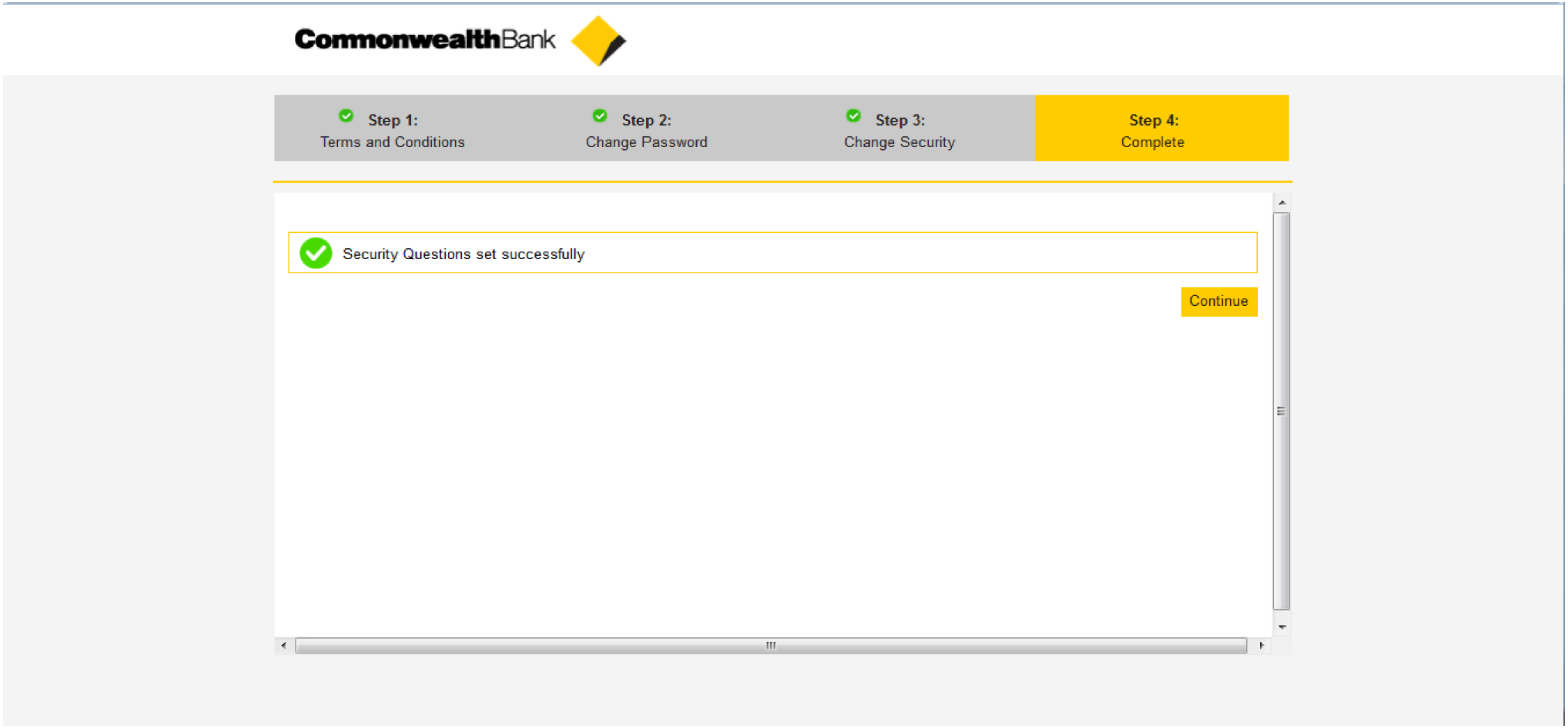
10. Click **Modify**

First Time Login



11. On step 3, users will be requested to enter **Security Question**
12. Choose the available question on **Security Question** field and write down the answer on **Answer** field
13. Click **Save**

First Time Login

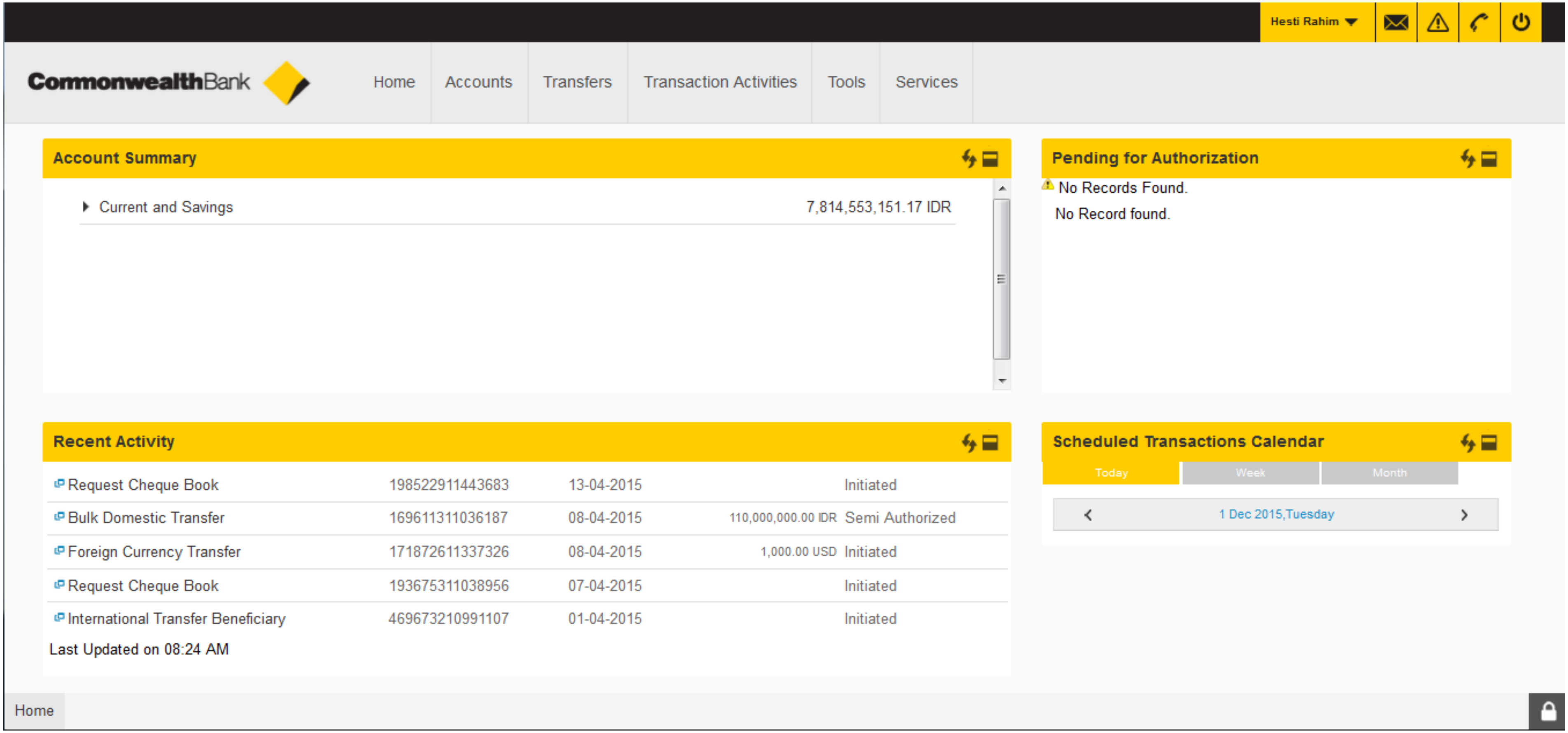


14. On step 4, click **Continue** to finish the process

First Time Login

15. The successful notification will show up on screen. Please do relogin on click button to enter the Internet Banking

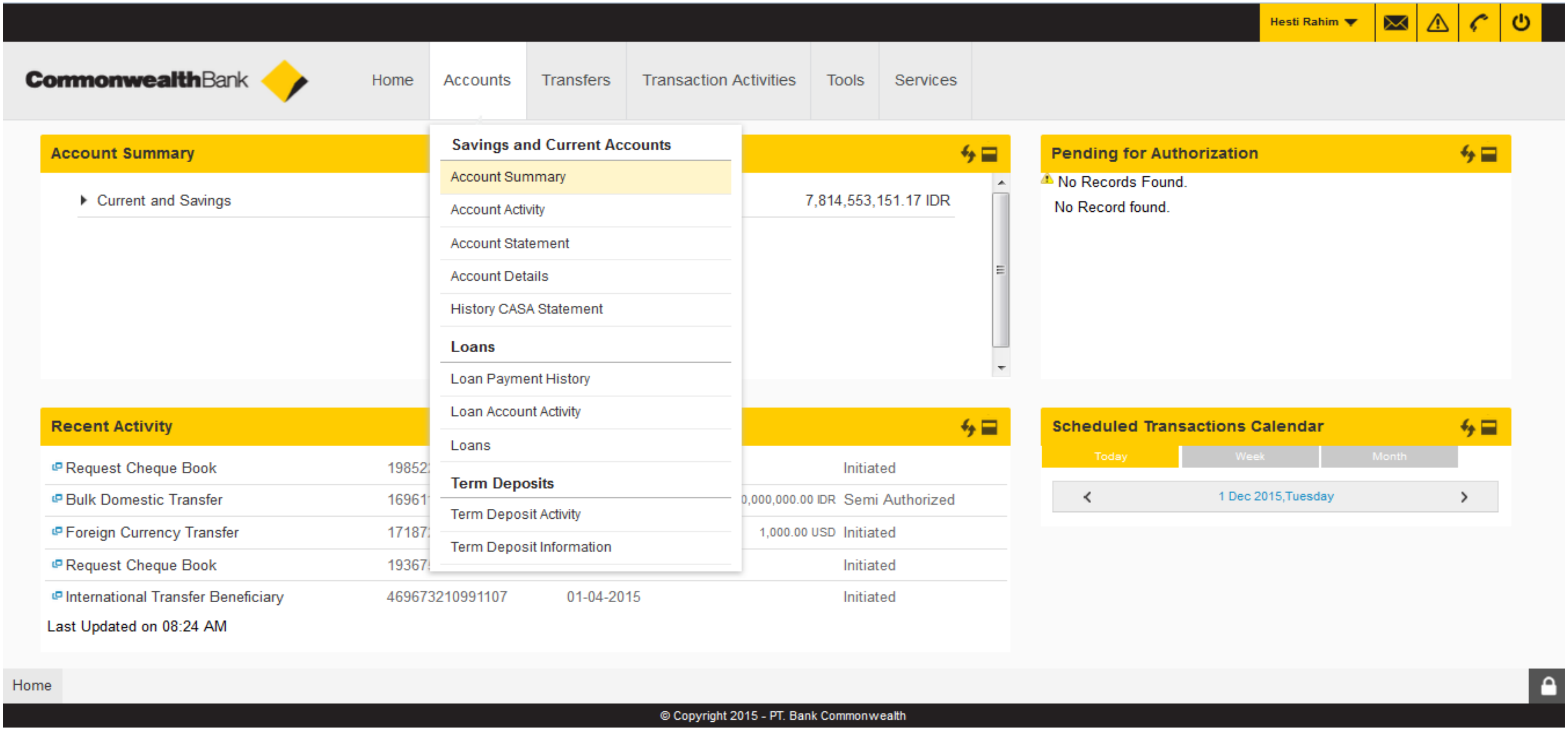
First Time Login



16. After relogin to Internet Banking, screen will show the home screen of the new Internet Banking

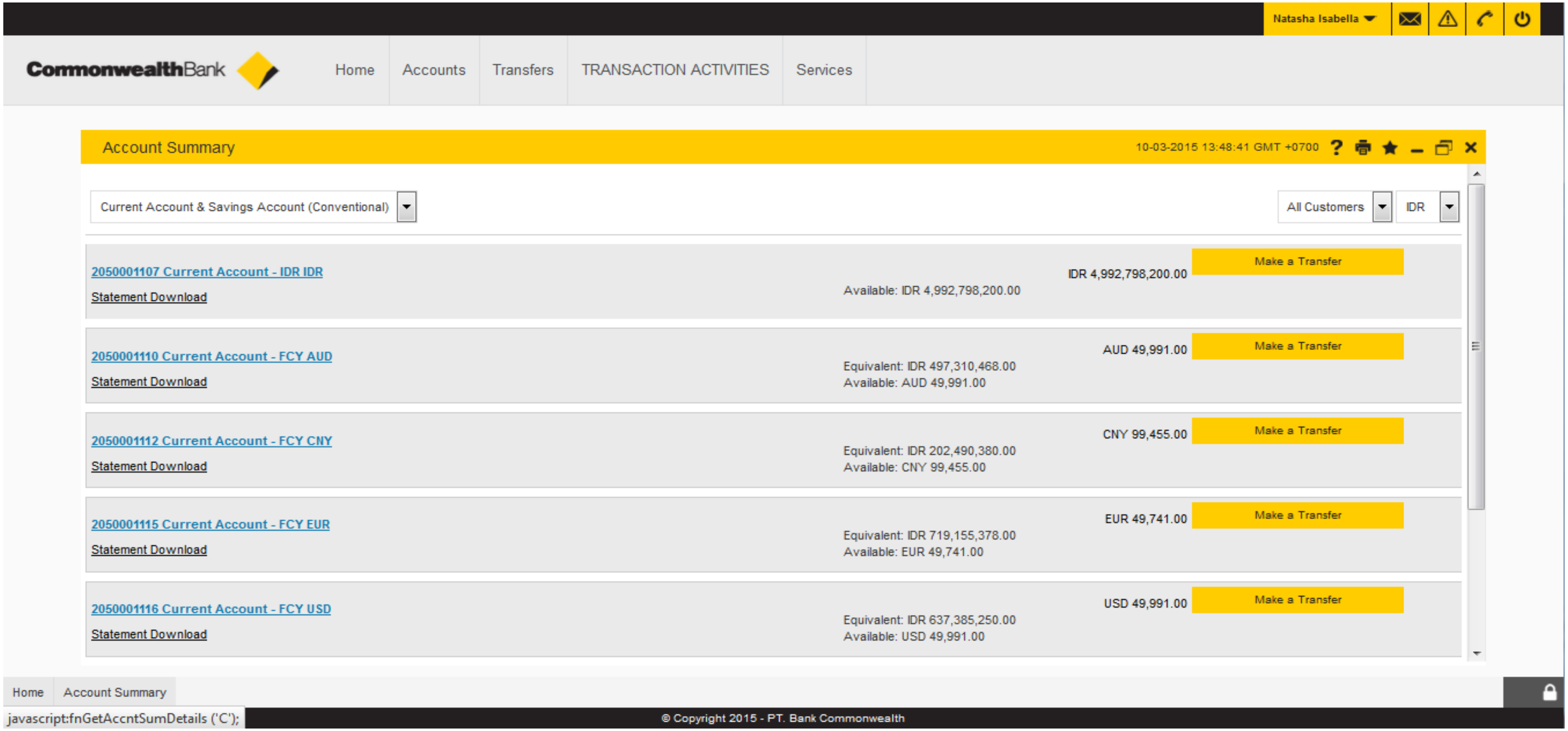
ACCOUNTS

Account Summary (1/2)



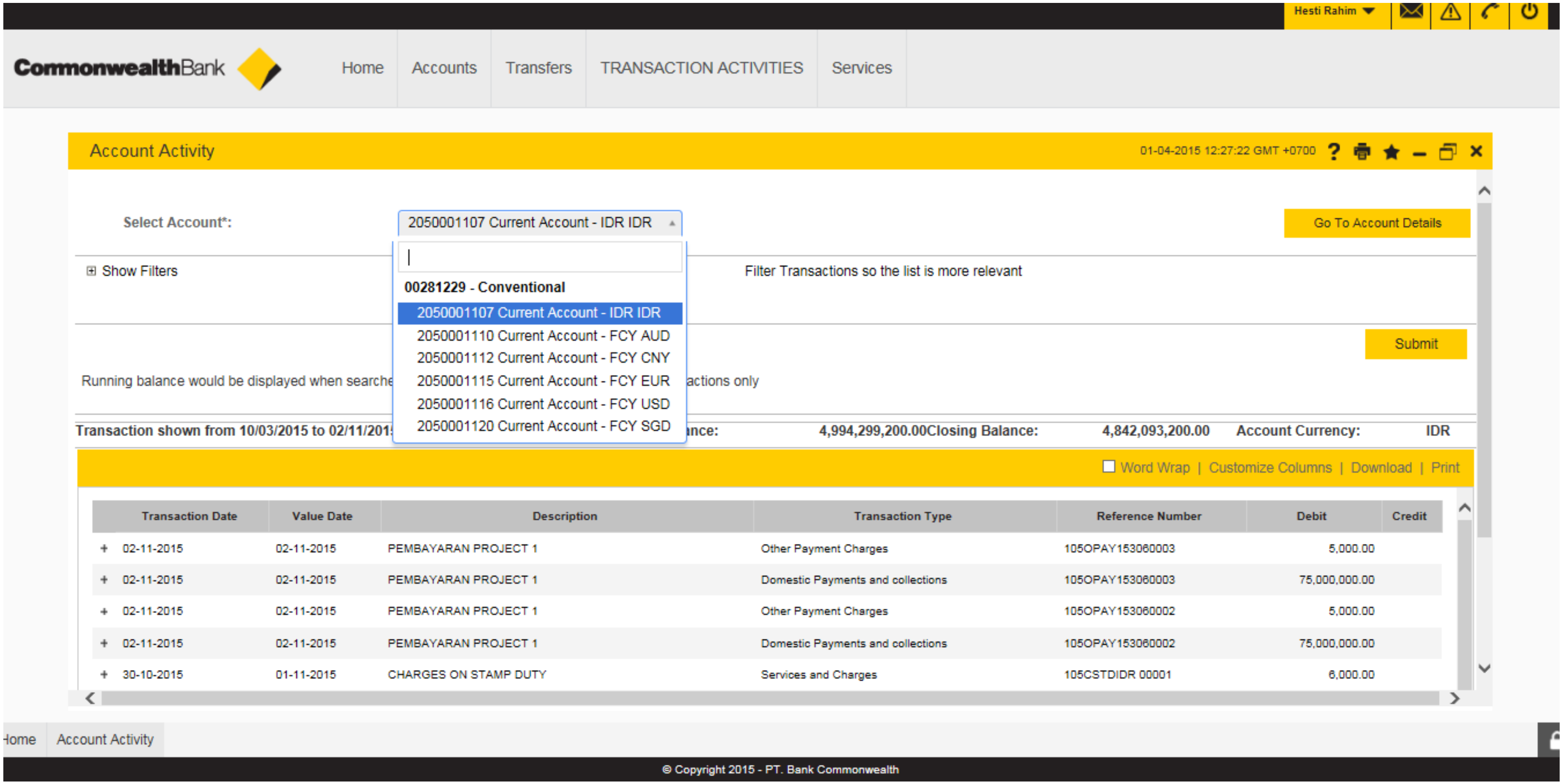
1. Select **Accounts** and then **Account Summary**

Account Summary (2/2)



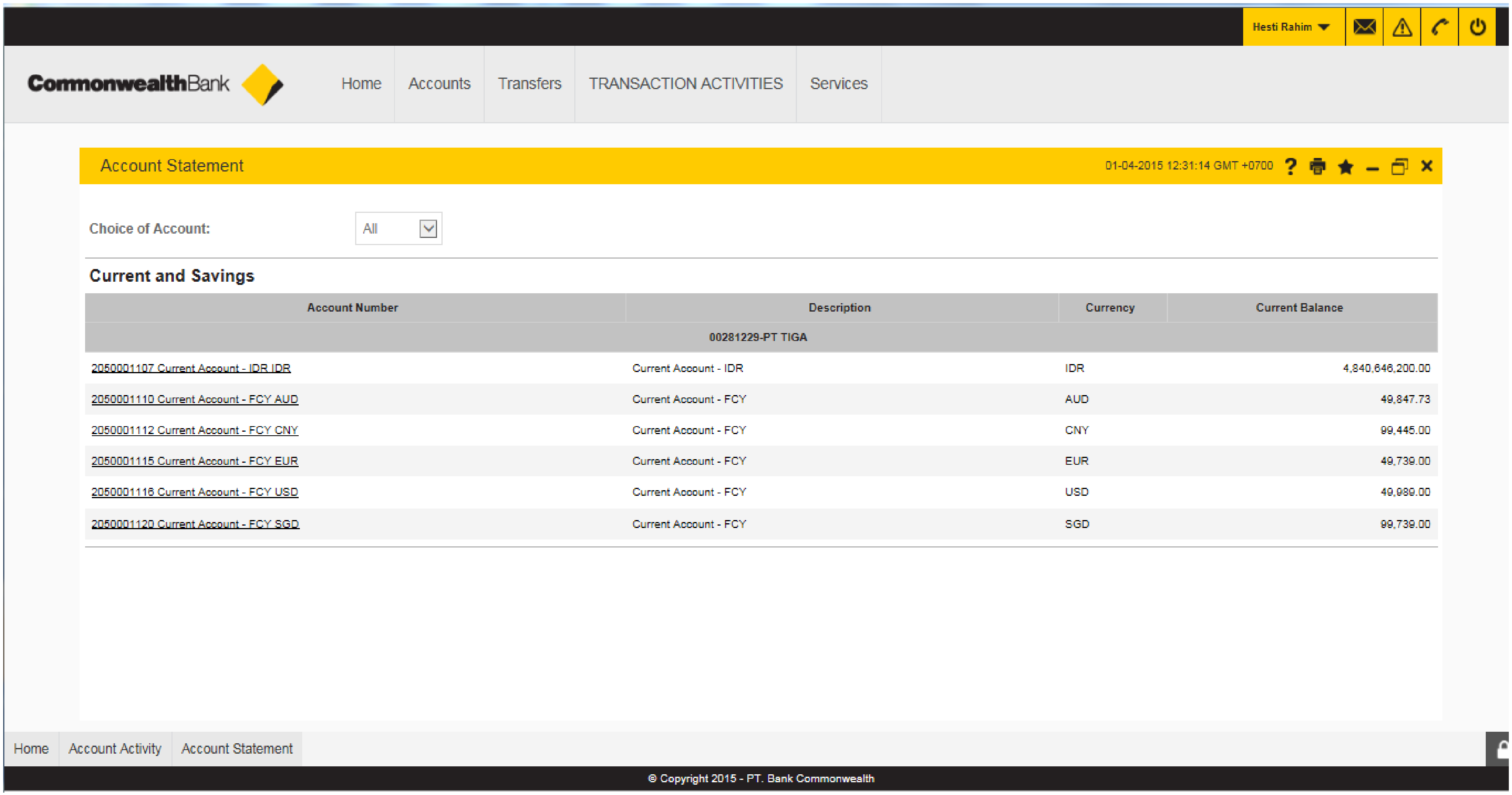
2. Screen will show user summary portfolio

Account Activity



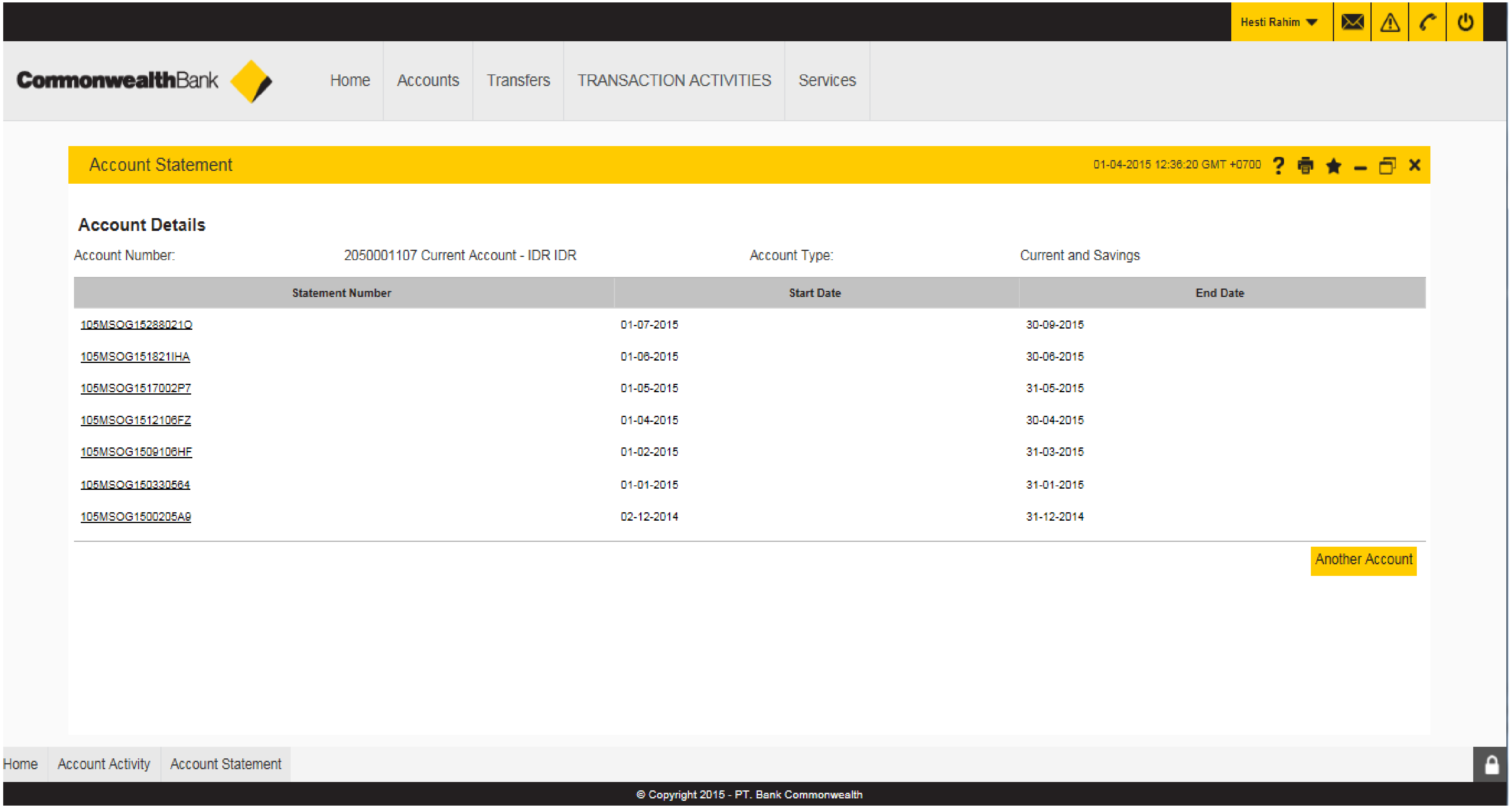
1. Select **Accounts** and then **Account Activity**
2. Select account on **Select Account** field
3. Screen will show your account activities

Account Statement (1/2)



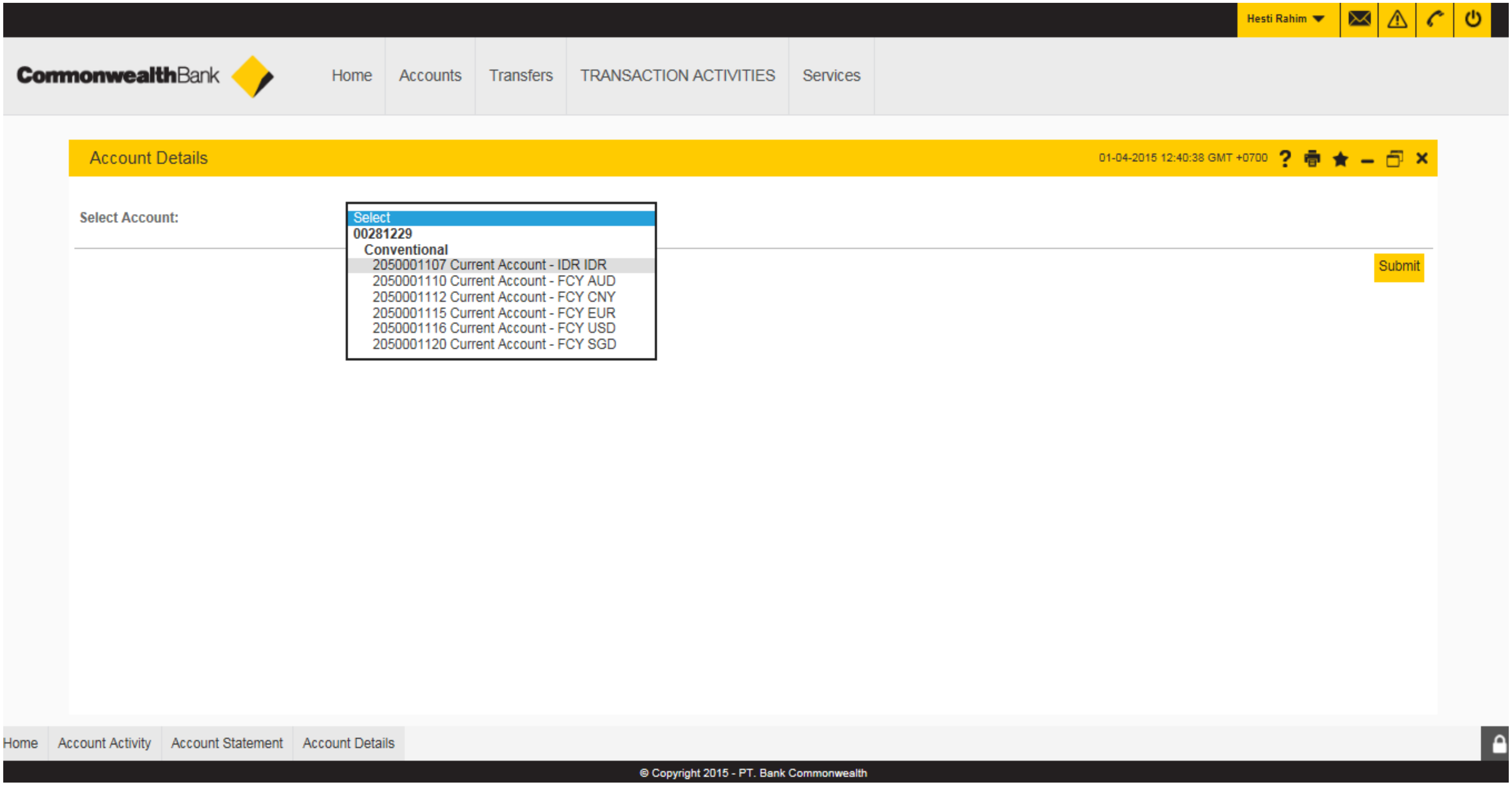
1. Select **Accounts** and then **Account Statement**
2. Select the account you want to see the reports by clicking the account number on **Account Number** column

Account Statement (2/2)



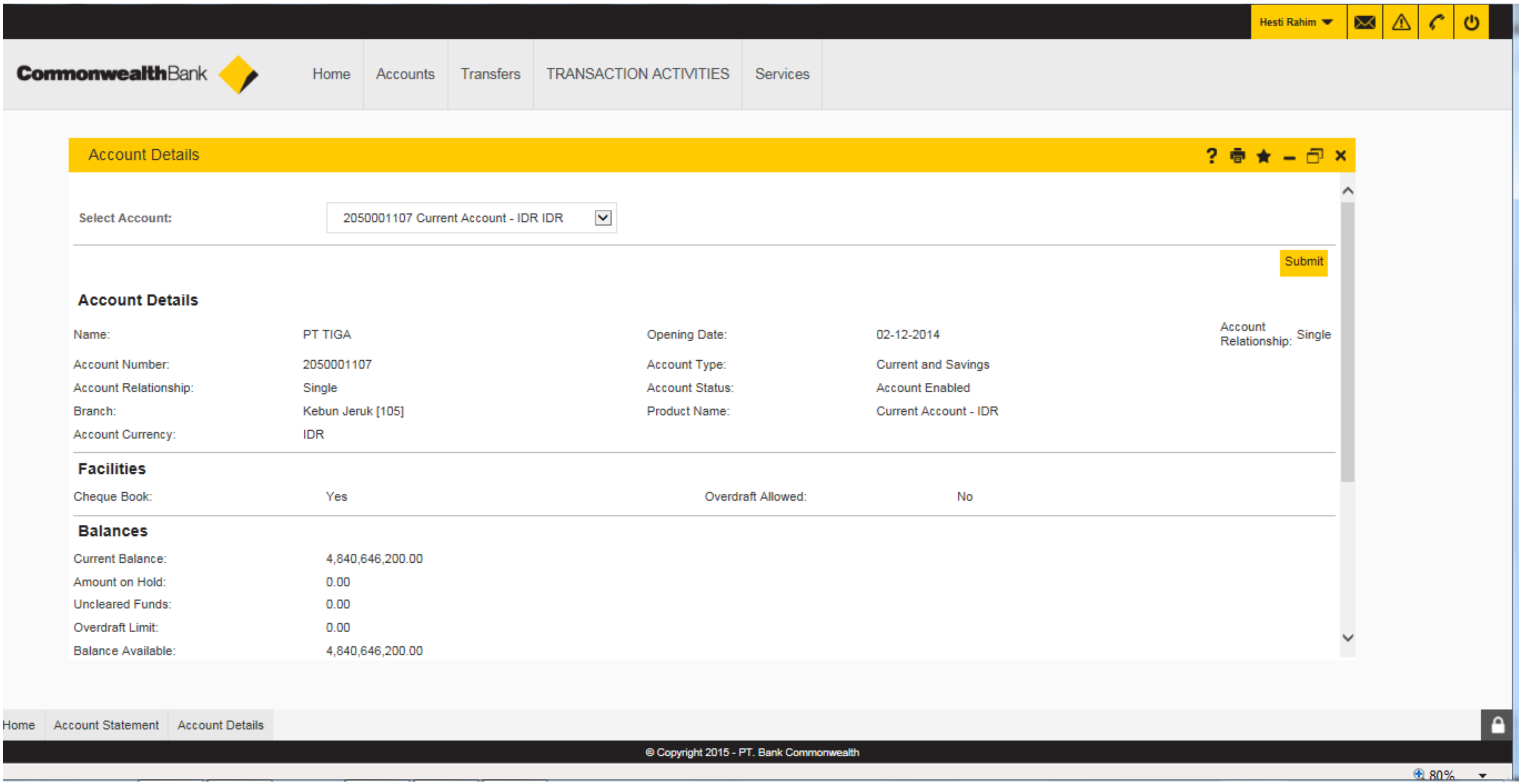
3. Screen will show the reports of selected account.

Account Details(1/3)



1. Select **Account Details** and then **Account**
2. Select the account number on **Select Account** then click **Submit**

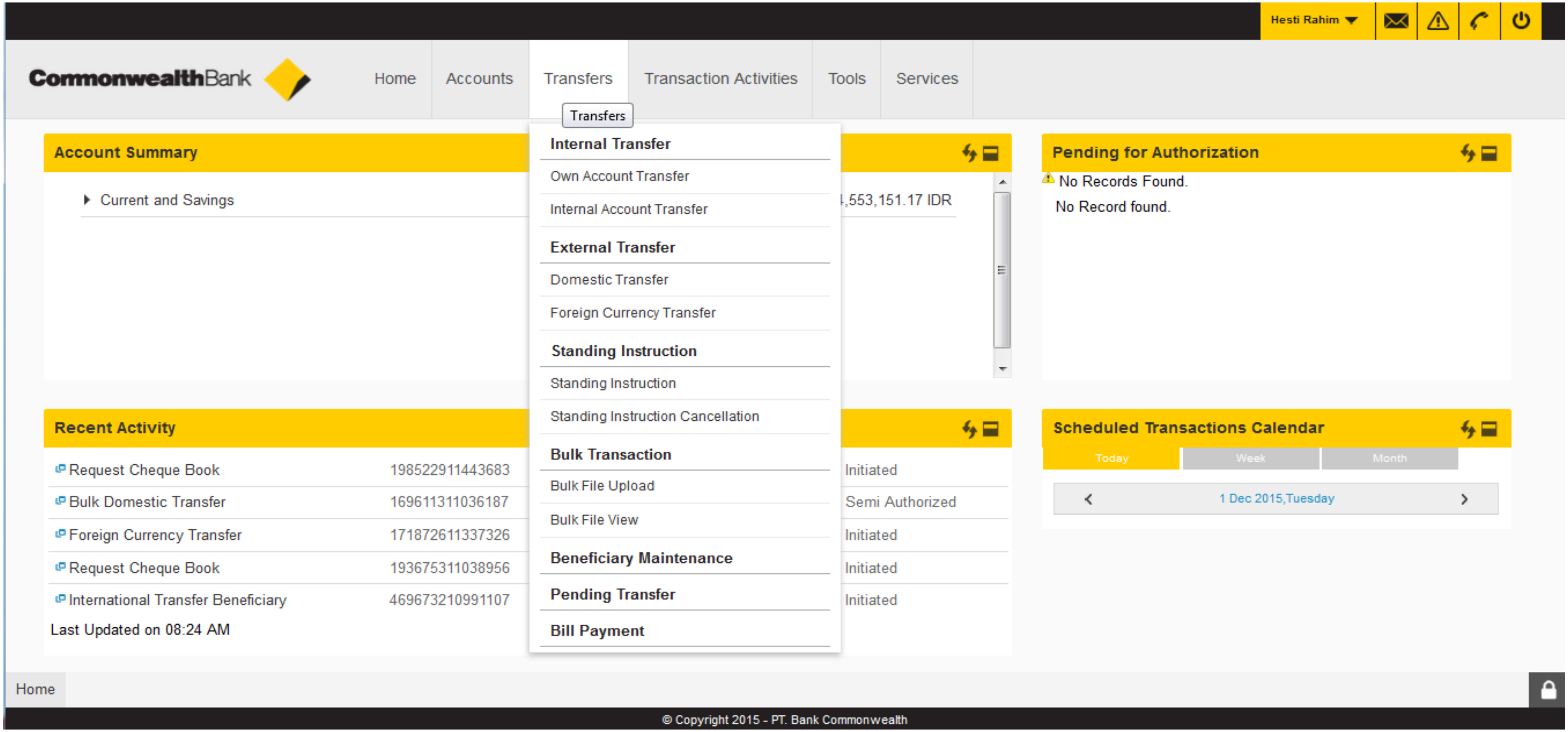
Account Details(2/3)



3. Screen will show the details of requested account

TRANSFERS

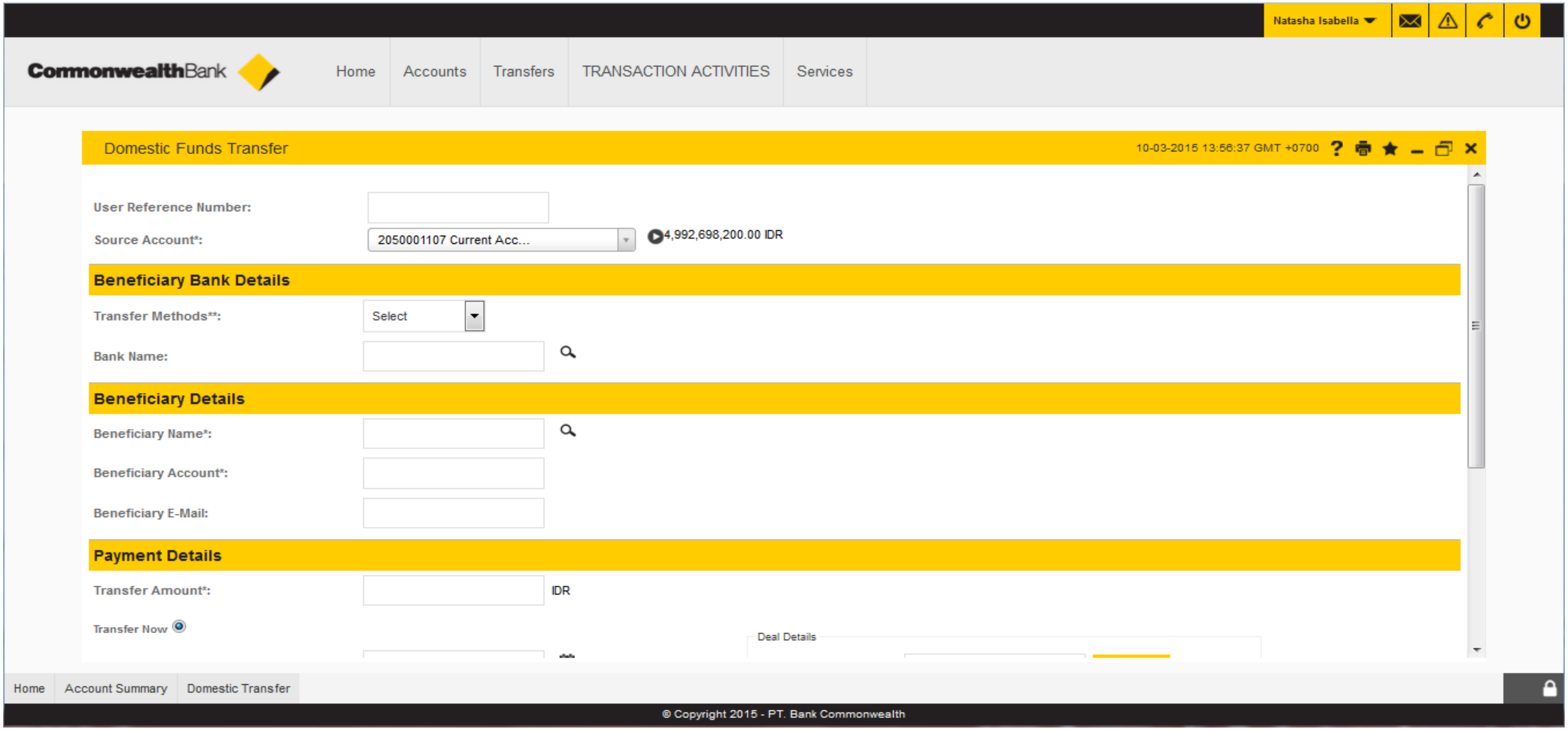
Domestic Funds Transfer



1. Select **Transfer** and then **Domestic Transfer**

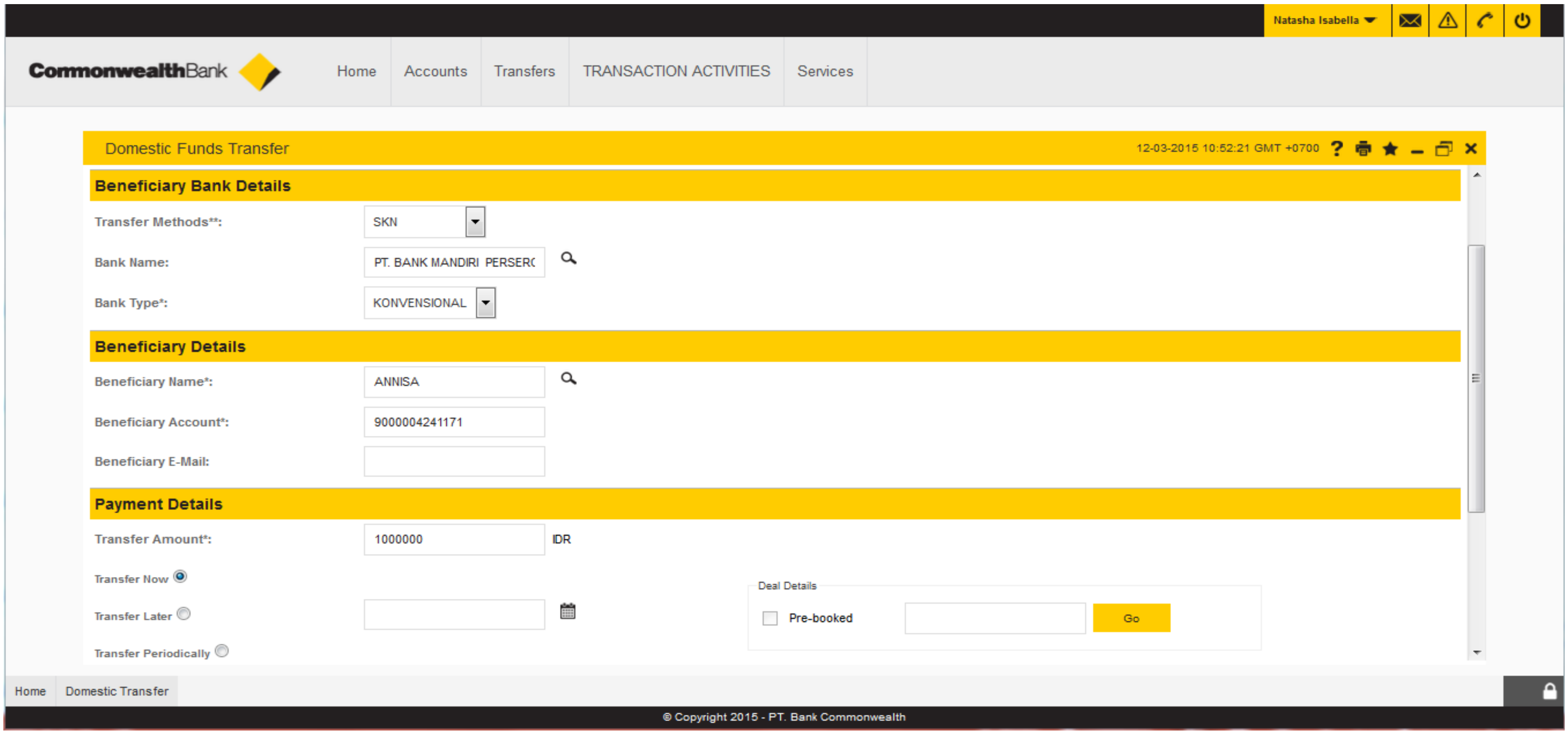
CommonwealthBank

Domestic Funds Transfer



2. Select **Source Account**
3. Enter **User Refence** (transfer reference) if needed.
4. Click **Play** to see total available amount

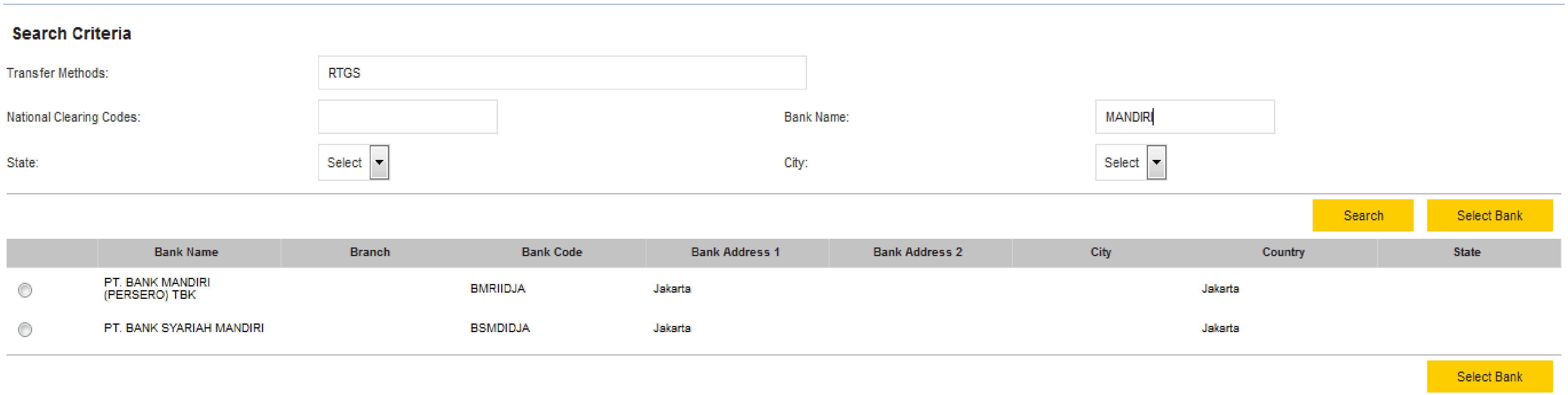
Domestic Funds Transfer



5. On **Beneficiary Bank Details**, select **Transfer Methode**, ex: **SKN**
6. Users can search the beneficiary bank by clicking the icon **Search**

CommonwealthBank

Domestic Funds Transfer



Search Criteria

Transfer Methods: RTGS

National Clearing Codes:

Bank Name: MANDIRI

State: Select

City: Select

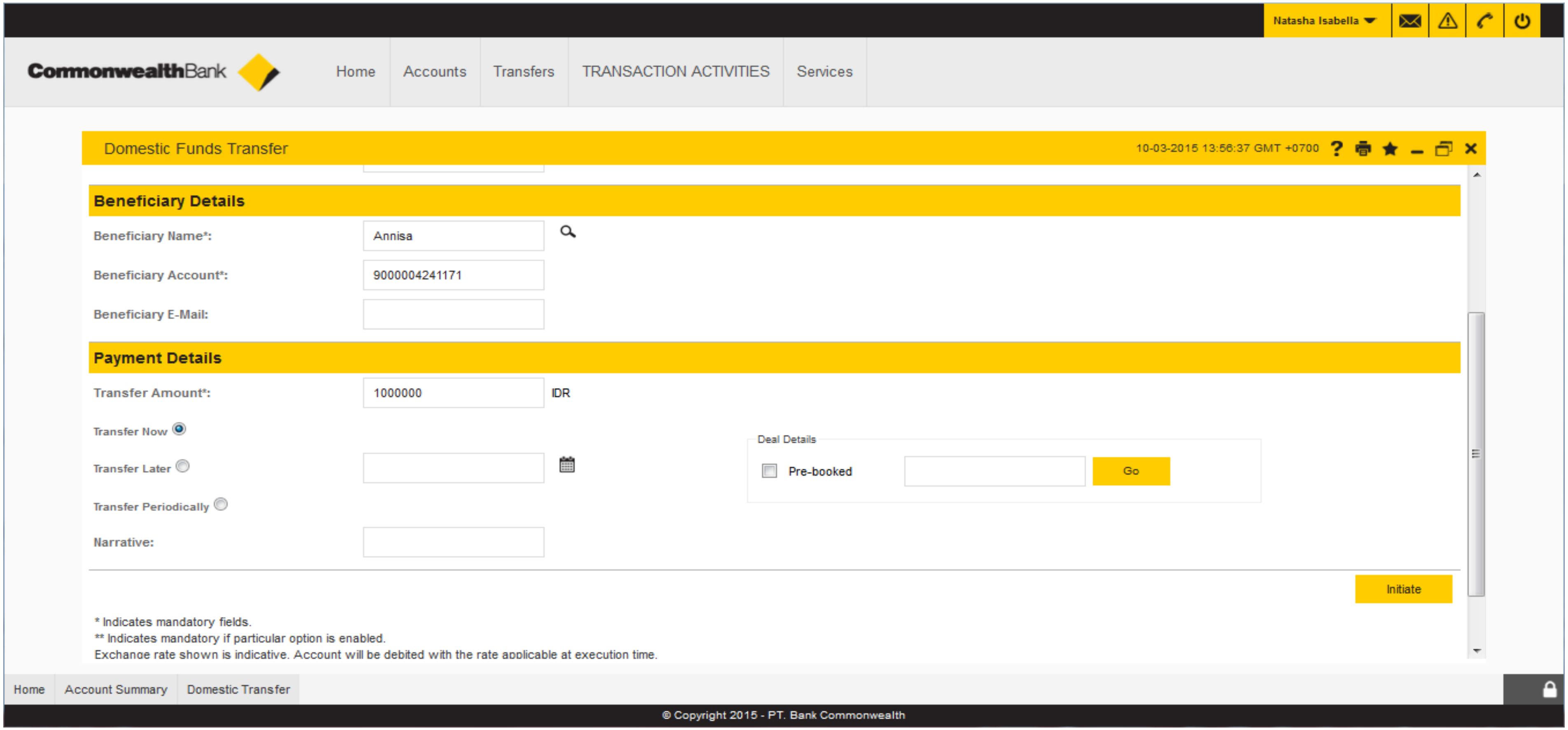
Search | Select Bank

	Bank Name	Branch	Bank Code	Bank Address 1	Bank Address 2	City	Country	State
○	PT. BANK MANDIRI (PERSERO) TBK		BMRIIDJA	Jakarta			Jakarta	
○	PT. BANK SYARIAH MANDIRI		BSMDIDJA	Jakarta			Jakarta	

Select Bank

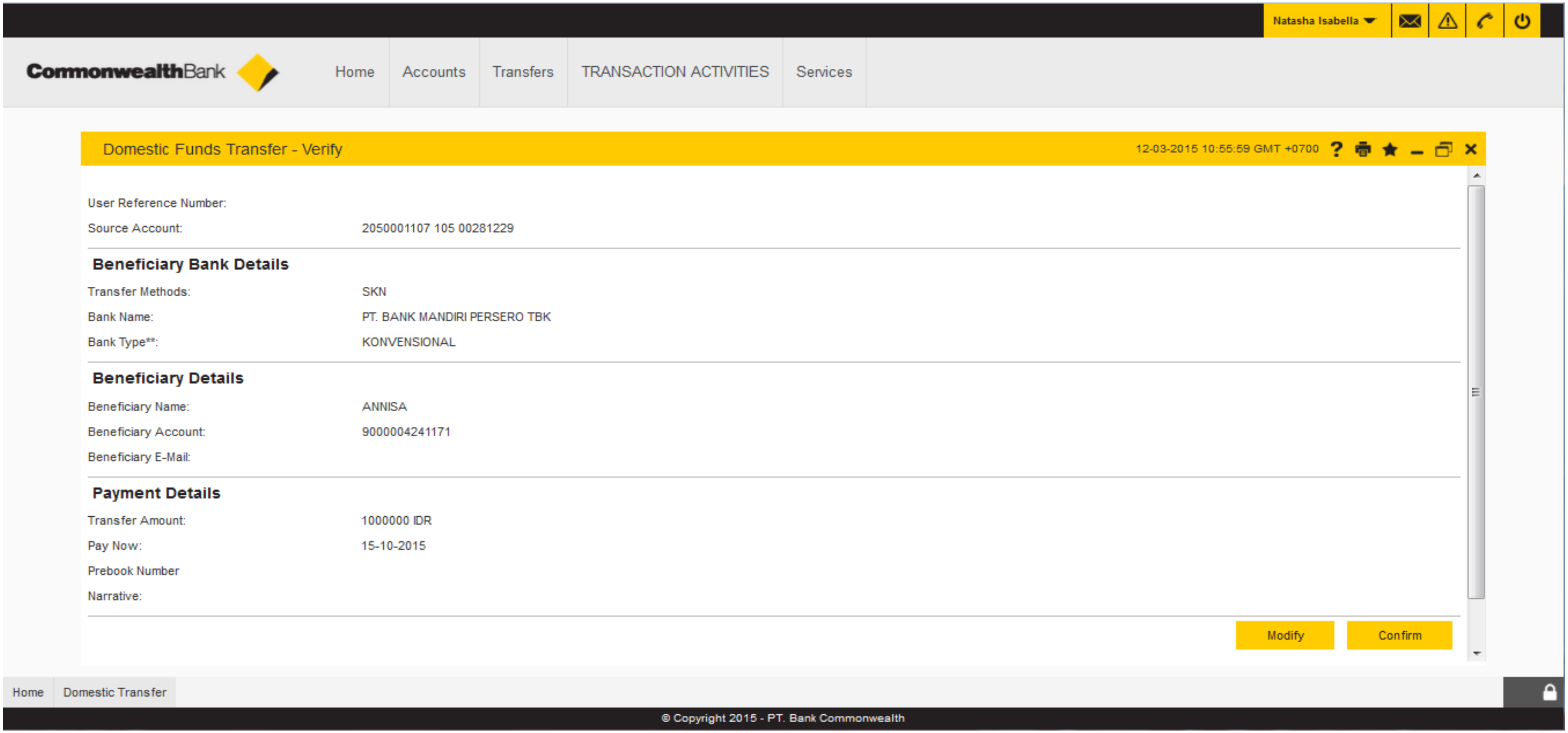
7. Enter the beneficiary bank on **Bank Name** and then click **Search**.
8. The results will show, click the selected bank.
9. Click **Select Bank**.

Domestic Funds Transfer



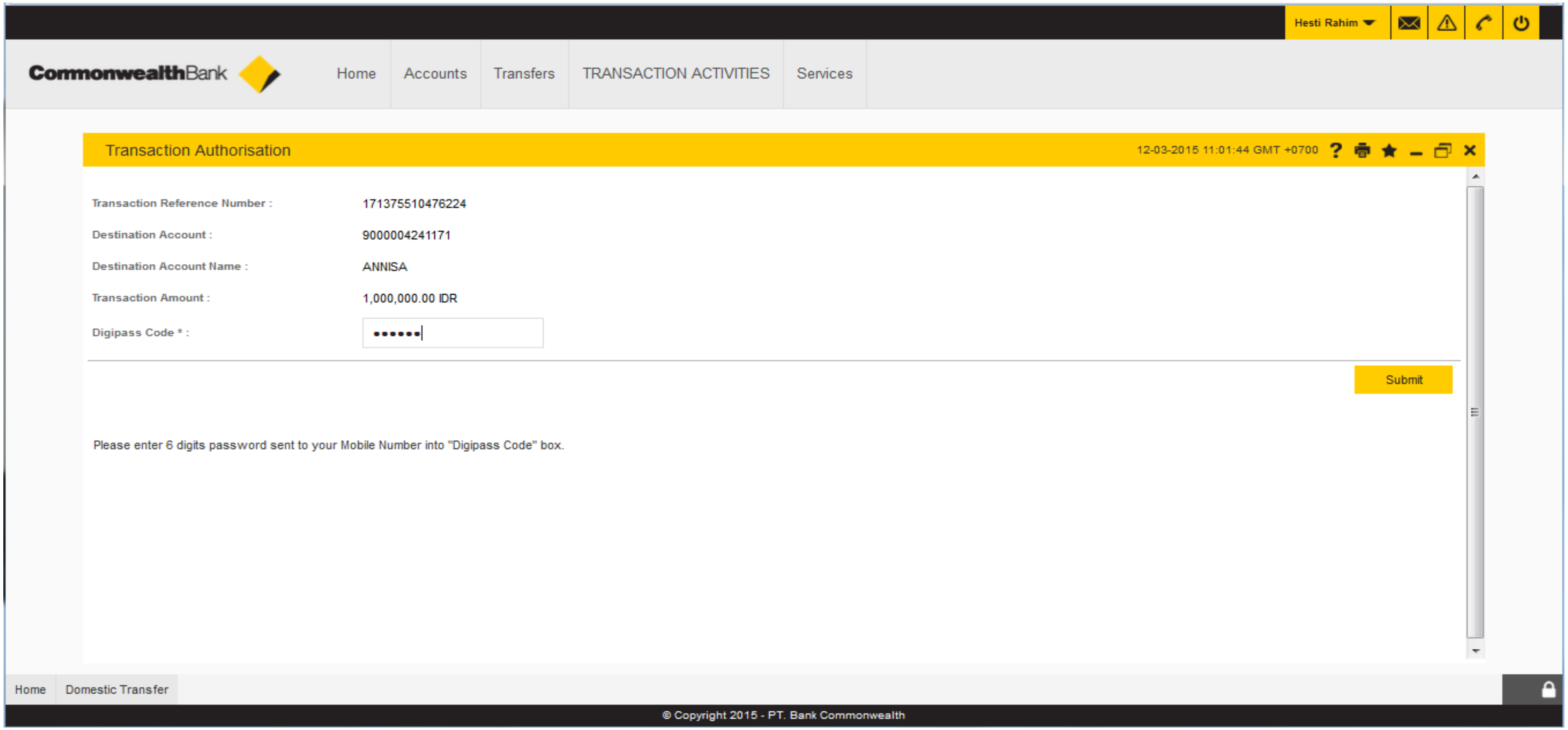
10. Fill the Beneficiary Details on **Beneficiary Account** and **Beneficiary Name** field
11. On **Payment Details**, fill the amount on **Transfer Amount**
12. Fill the **Narrative** column for required information
13. If the details already correct, click **Initiate**

Domestic Funds Transfer



14. Click **Confirm** to continue
15. Click **Modify** to any changes

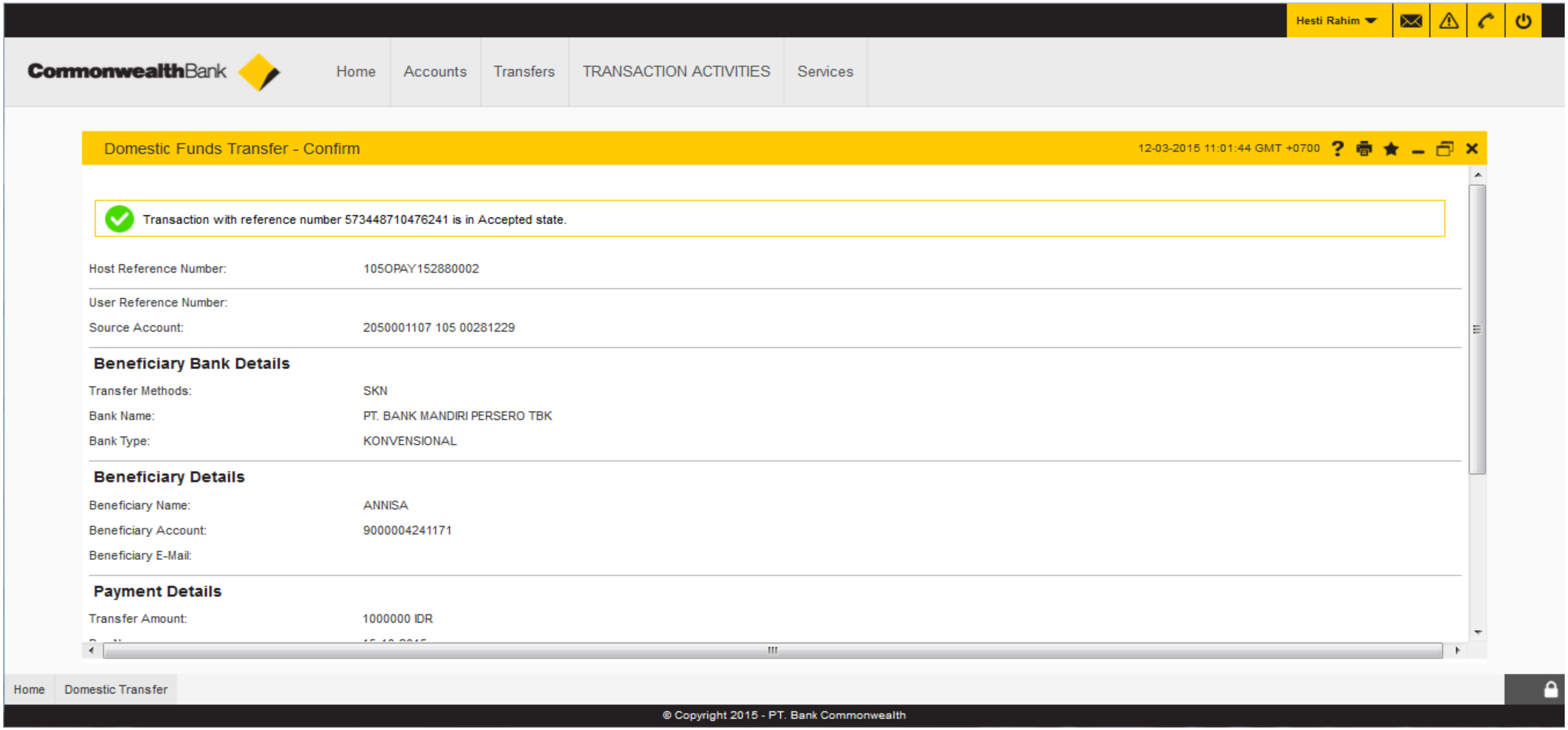
Domestic Funds Transfer



16. Enter the **Transaction Password** from Token
17. Click **Submit**

CommonwealthBank

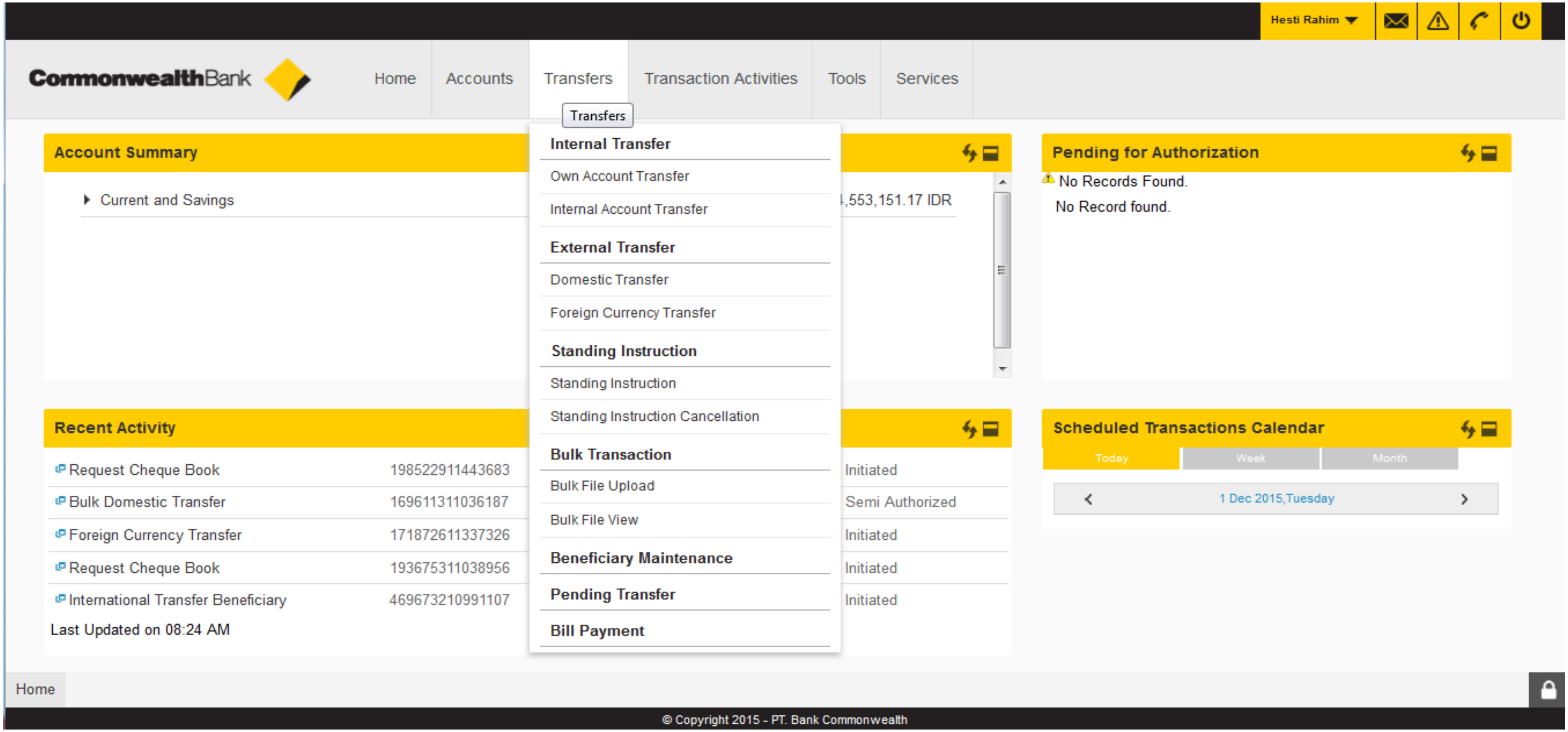
Domestic Funds Transfer



18. Click **E-Receipt** to get E-Receipt
19. Click **Ok** to end the process

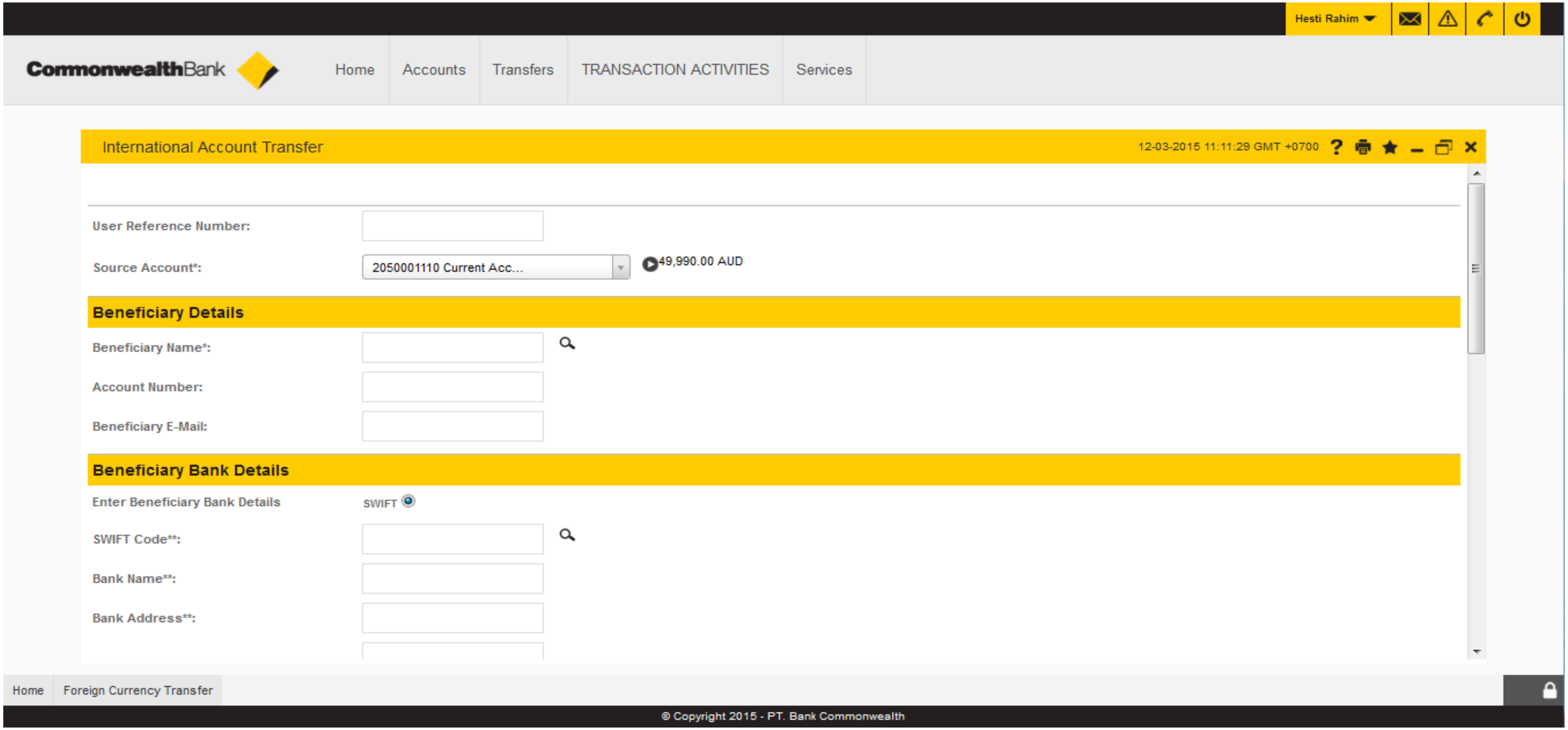
CommonwealthBank

Foreign Currency Transfer



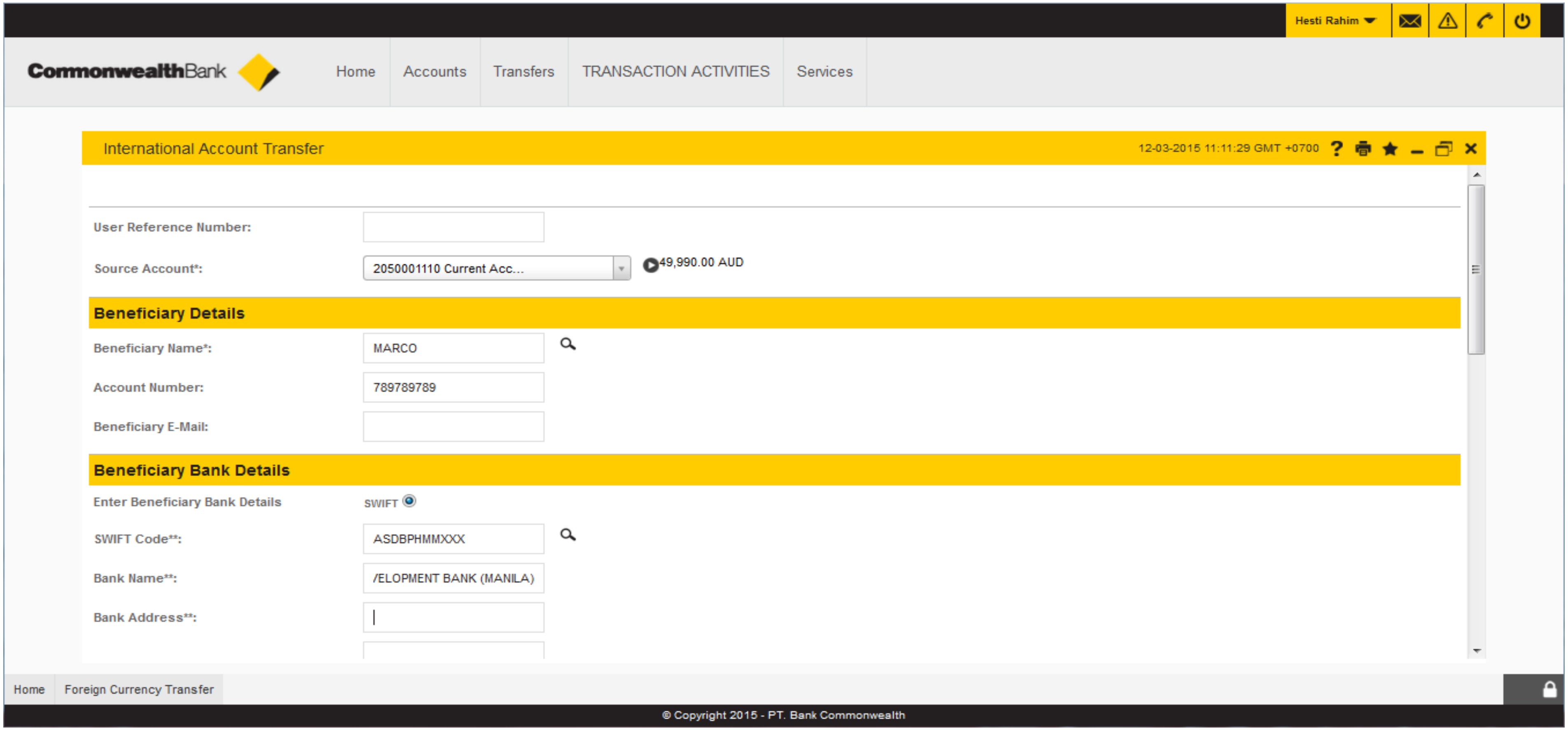
1. Select **Transfers** and then **Foreign Currency Transfer**

Foreign Currency Transfer



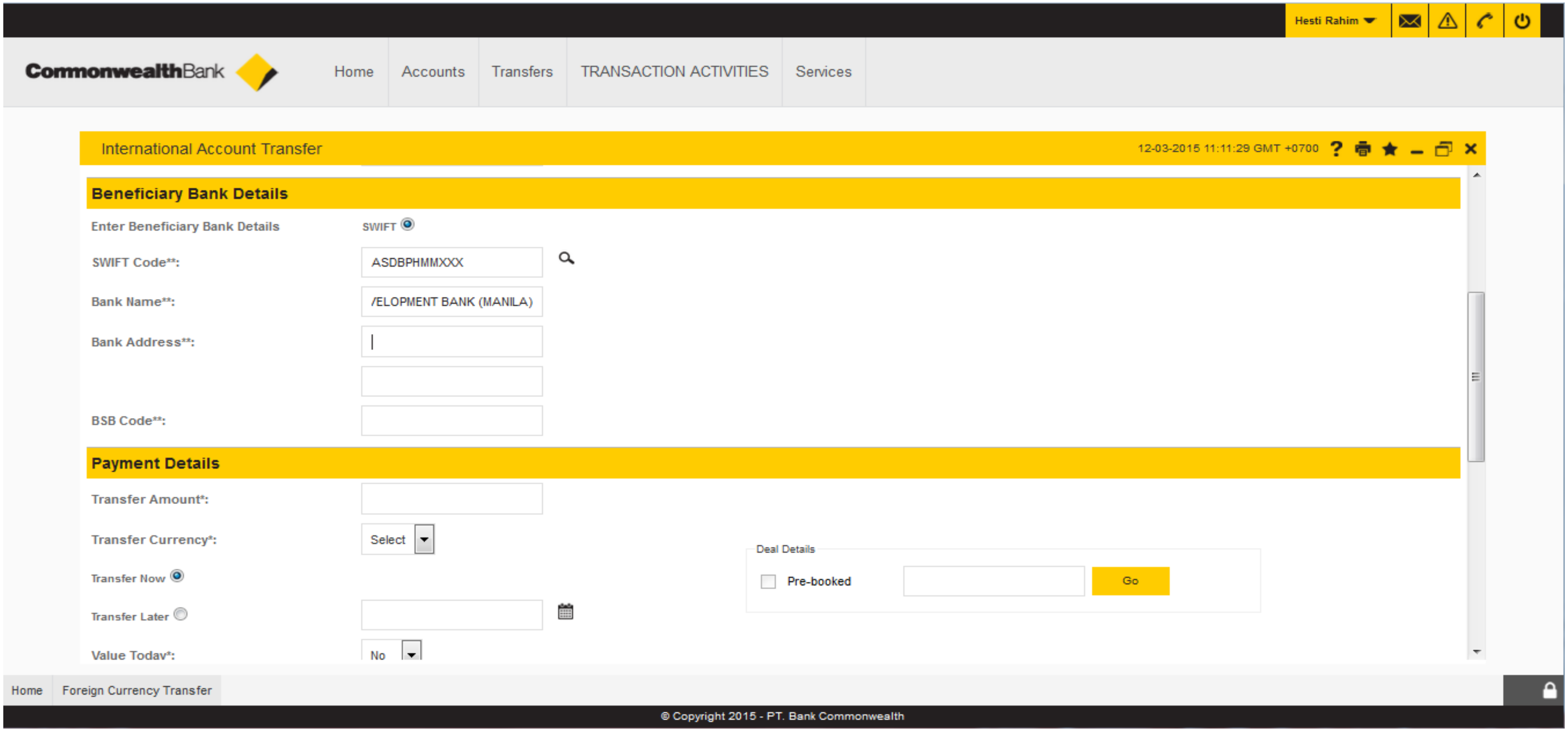
2. Enter **User Reference** if needed
3. Select **Source Account**
4. Click **Play** to show available amount in account

Foreign Currency Transfer



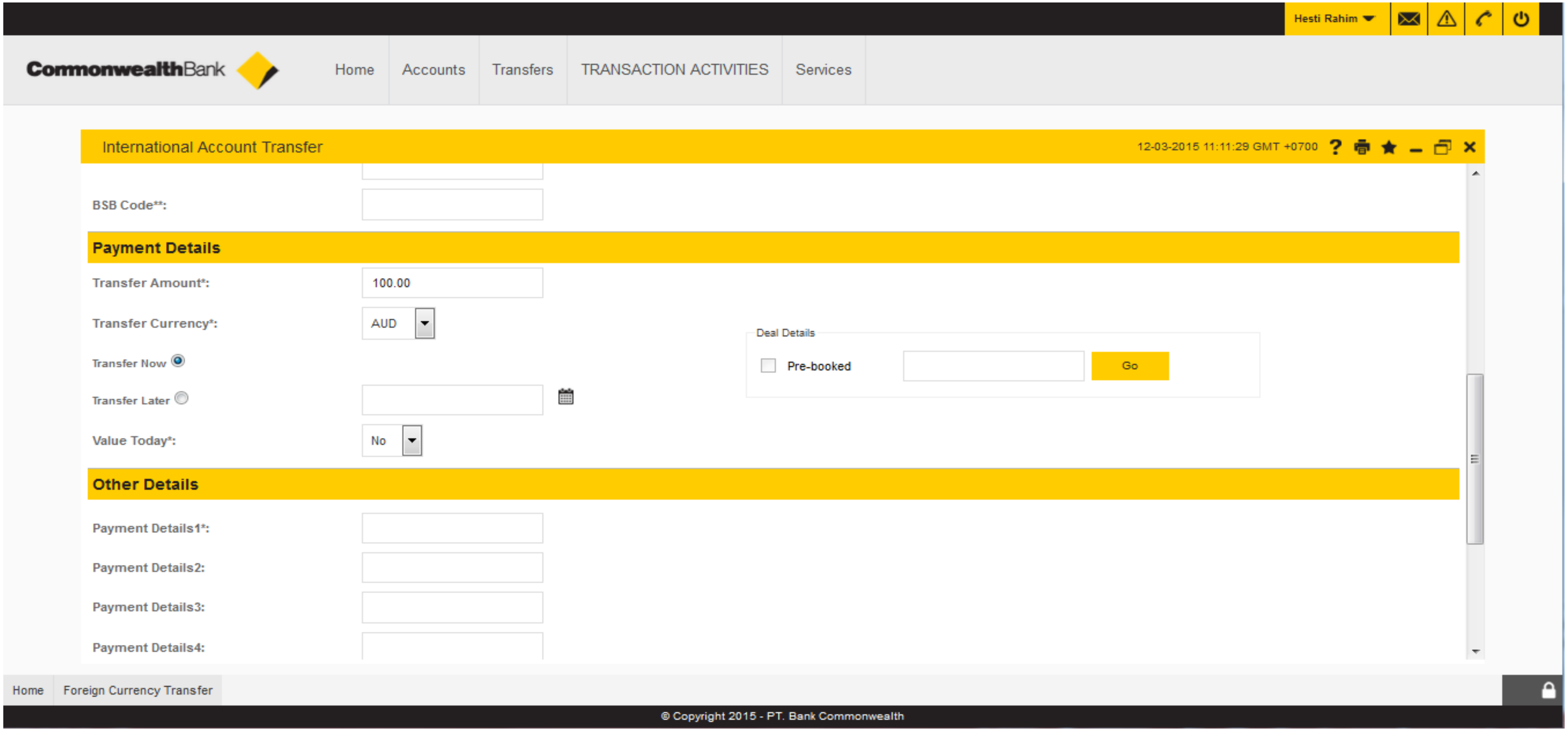
5. On **Beneficiary Details**, enter **Beneficiary Name** or click **Search** then select **Beneficiary Name** to transfer.
6. Fill **Beneficiary Account Number**
7. Fill **Beneficiary Email** (optional)

Foreign Currency Transfer



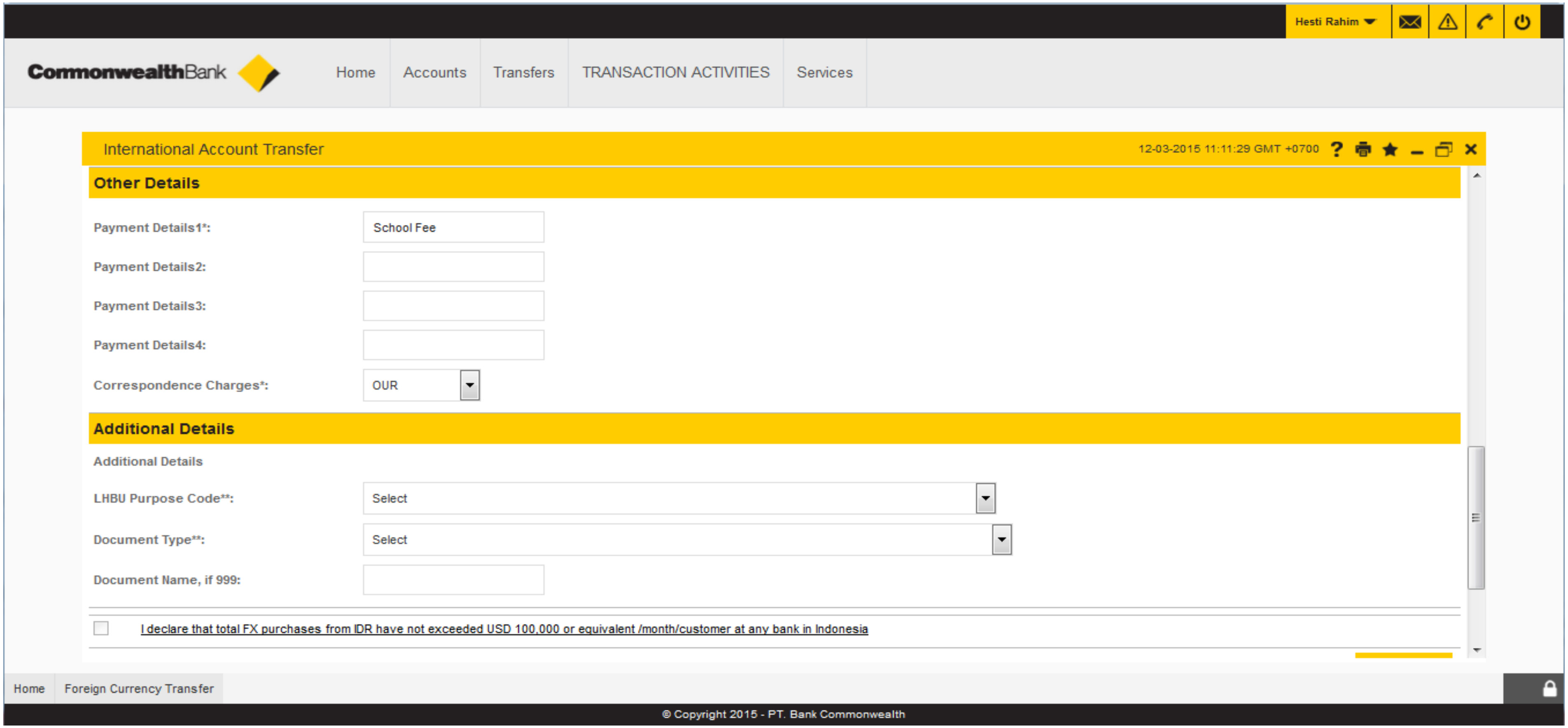
8. On field **Beneficiary Bank Details**, fill the **SWIFT Code**
9. Fill **BSB Code** (only for Bank places in Australia)

Foreign Currency Transfer



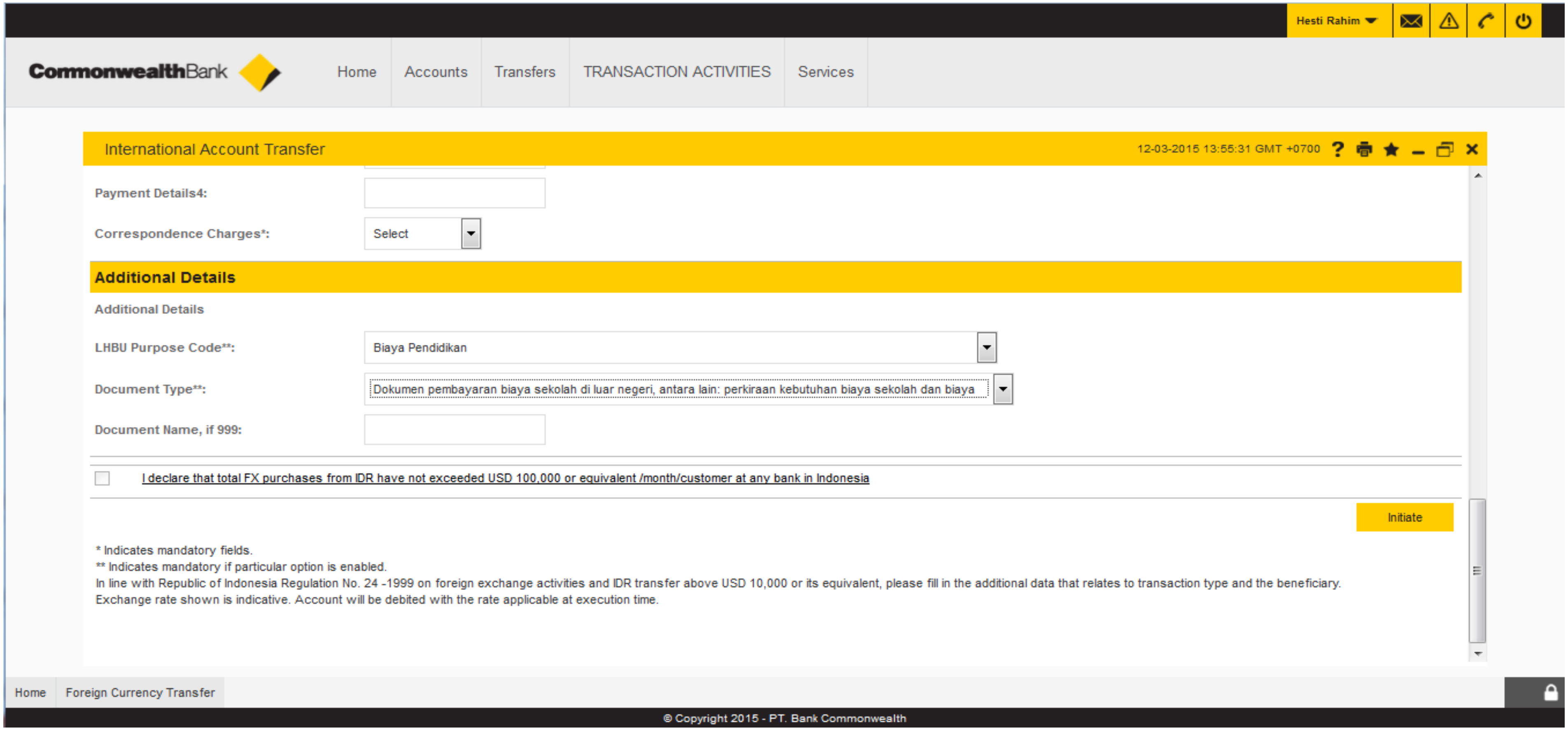
10. Enter **Transfer Amount**
11. Select **Transfer Currency** to transfer
12. Tick **Deal Code** and enter the **Deal Code** for special Exchange Rate and click **GO**
13. Select **Transfer Now** if the transaction will be execute on the same day
14. Select **Transfer Later** if the transaction will be execute on the next day or special day then select the date to transfer

Foreign Currency Transfer



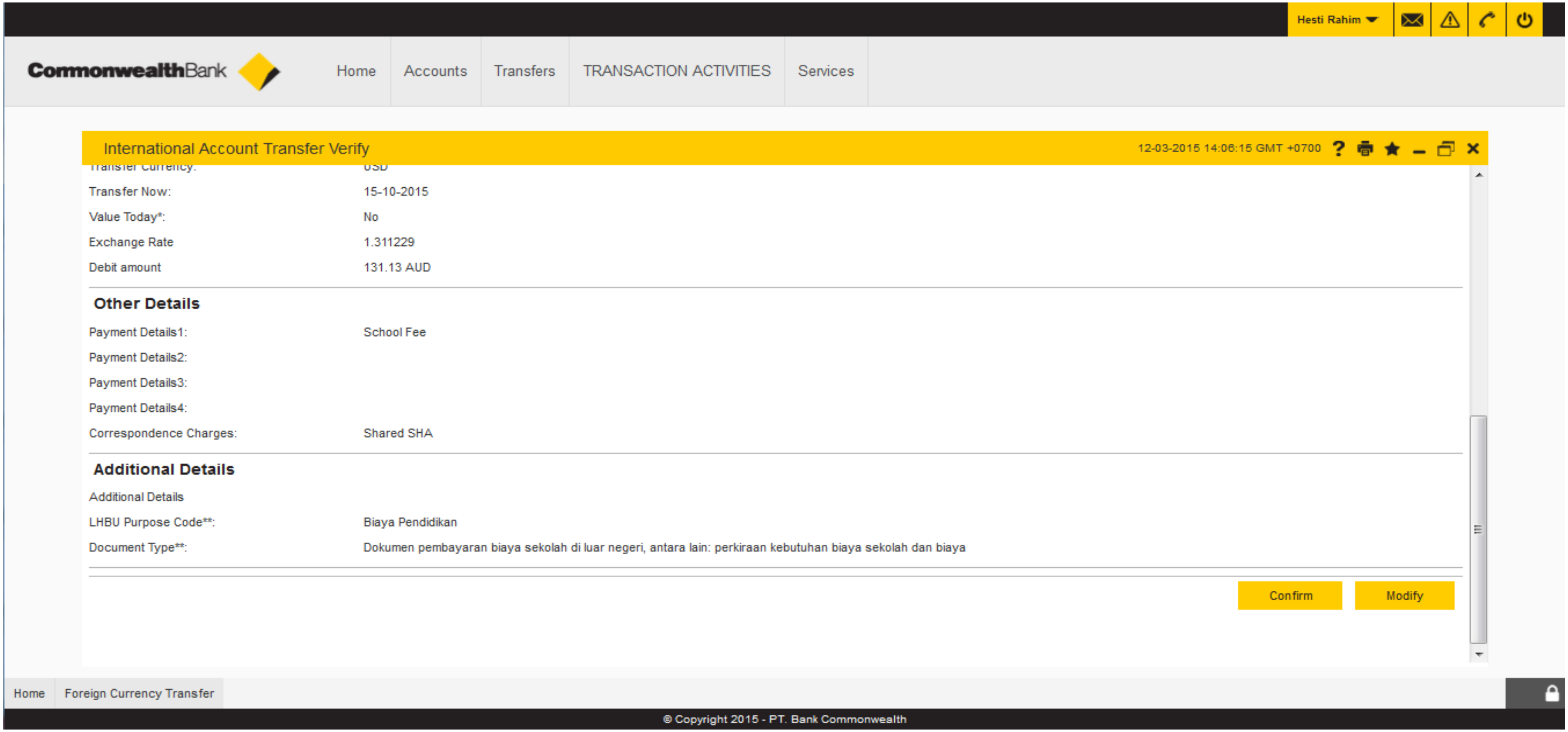
15. On field **Other Details**, fill **Payment Details**
16. On filed **Correspondence Charge,** select the party who will be charge for correspondence fee

Foreign Currency Transfer



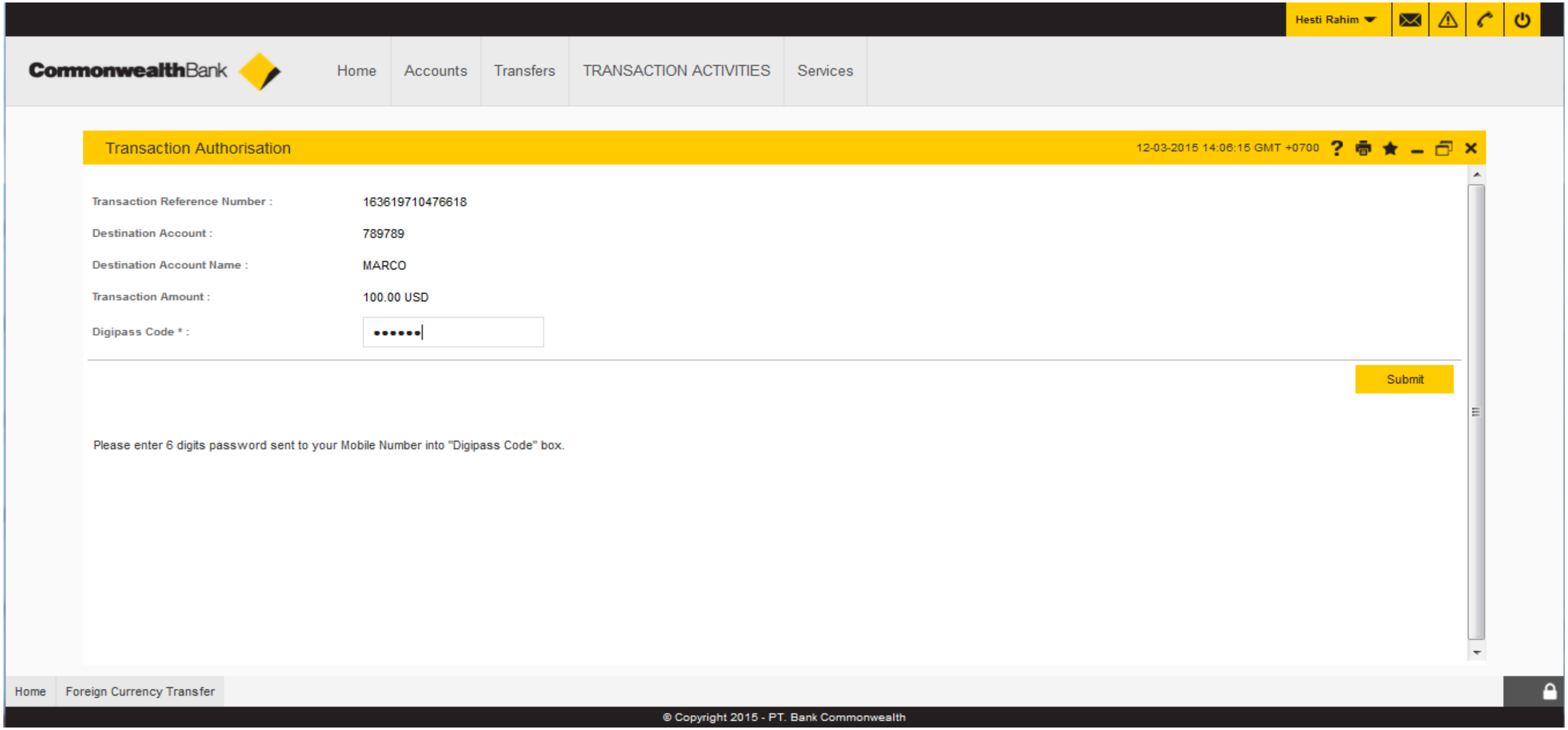
17. On field **Cross Currency Details**, if the transaction using two different currency please fill the **LHBU Purpose Code a**nd **Document Type**
18. If the details already correct, click button **Initiate**

Foreign Currency Transfer



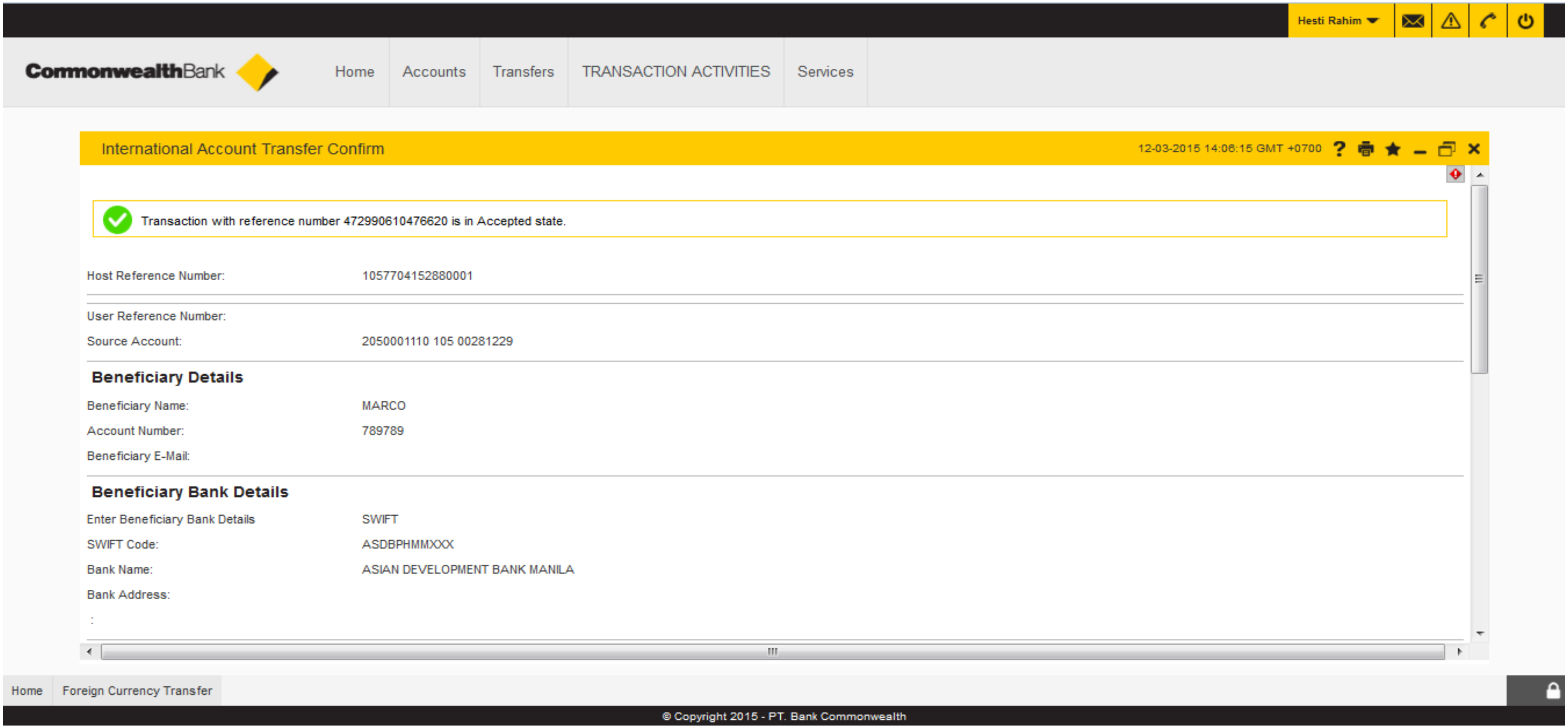
19. Click **Confirm** to continue
20. Click **Modify** to any changes

Foreign Currency Transfer



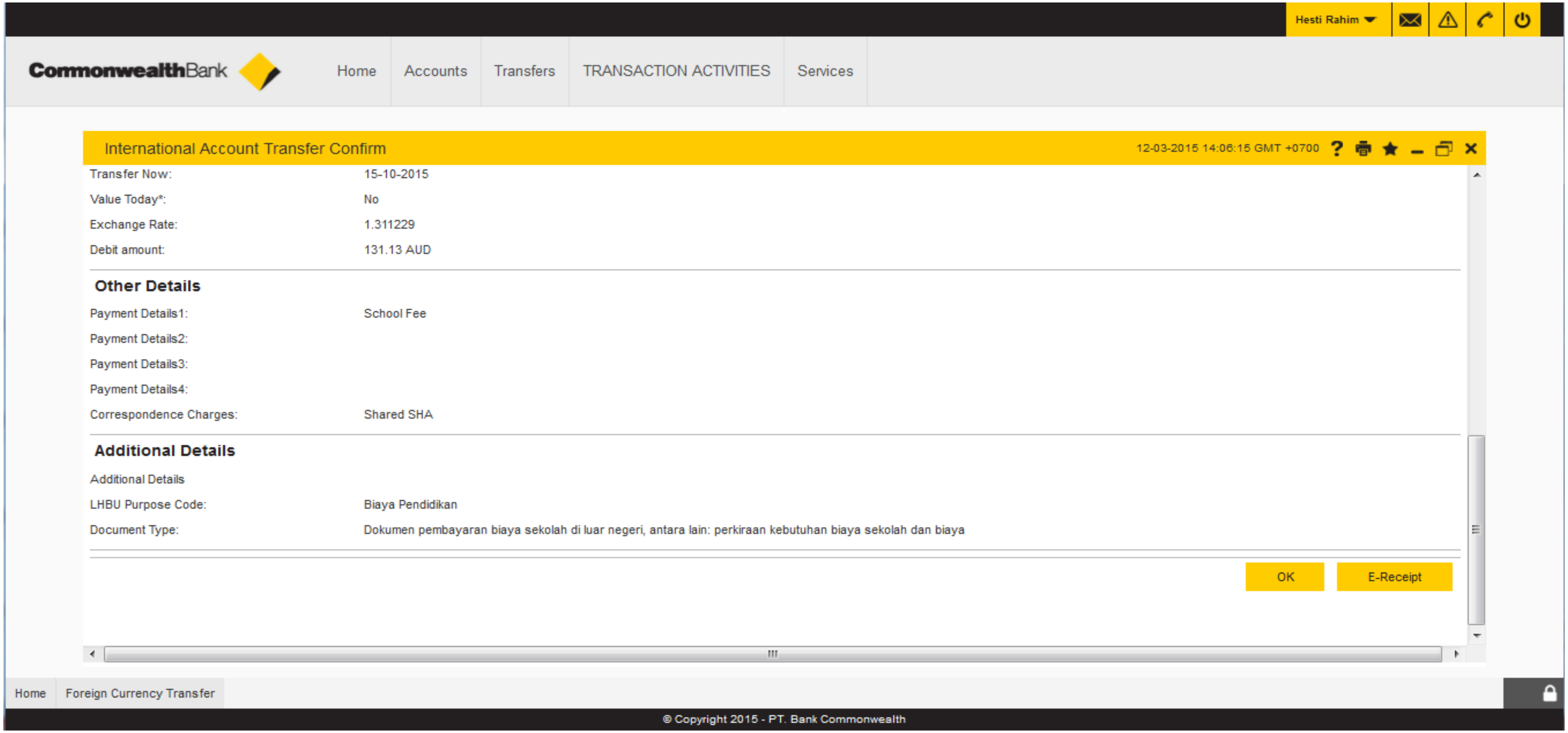
21. Enter **Transaction Password** from Token
22. Click **Submit**

Foreign Currency Transfer



23. The transaction is ready to be authorized

Foreign Currency Transfer

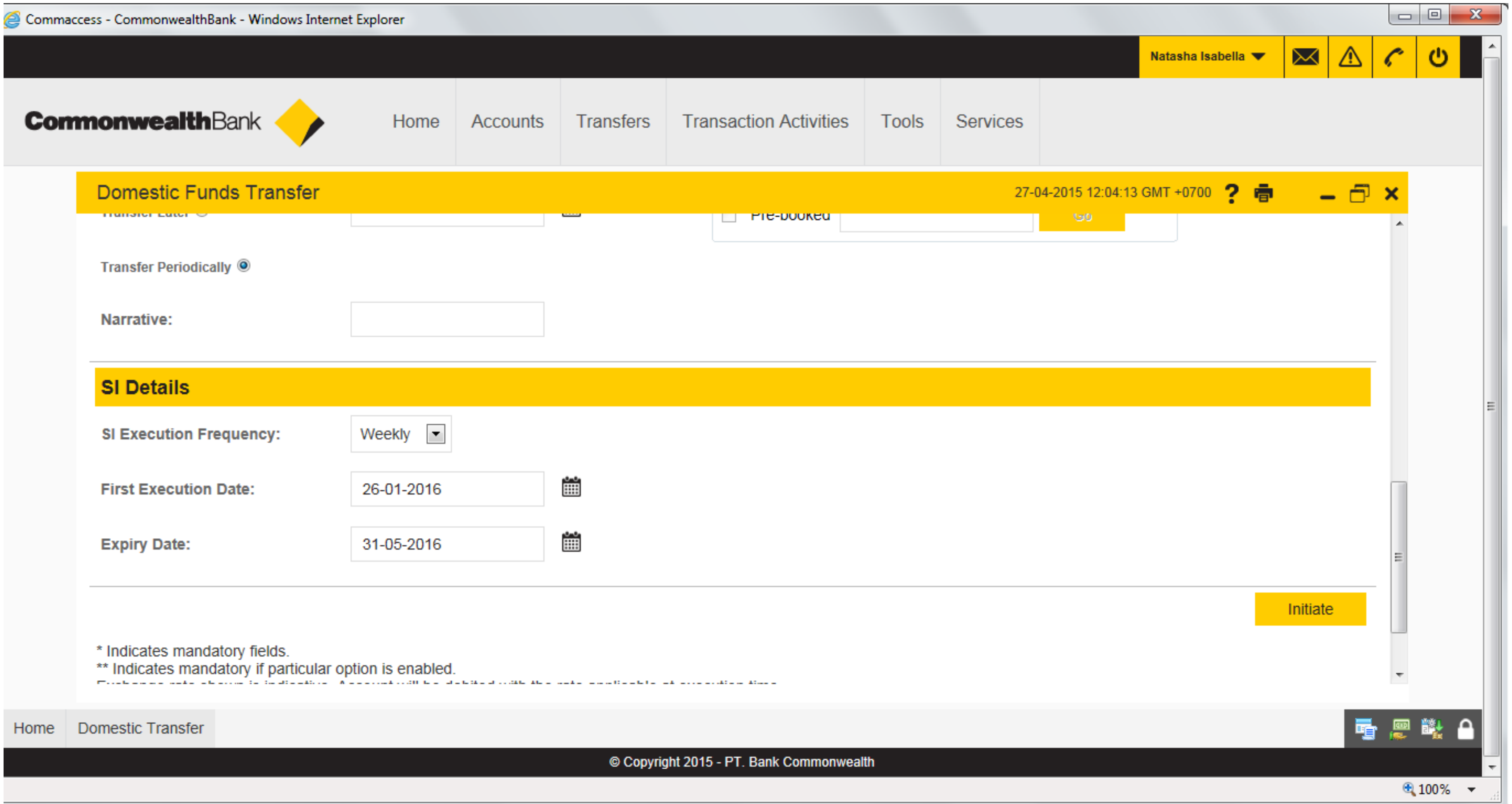


24. Click **E-Receipt** to get E-Receipt
25. Click **Ok** to end the process

TRANSFER MENU
STANDING INSTRUCTION

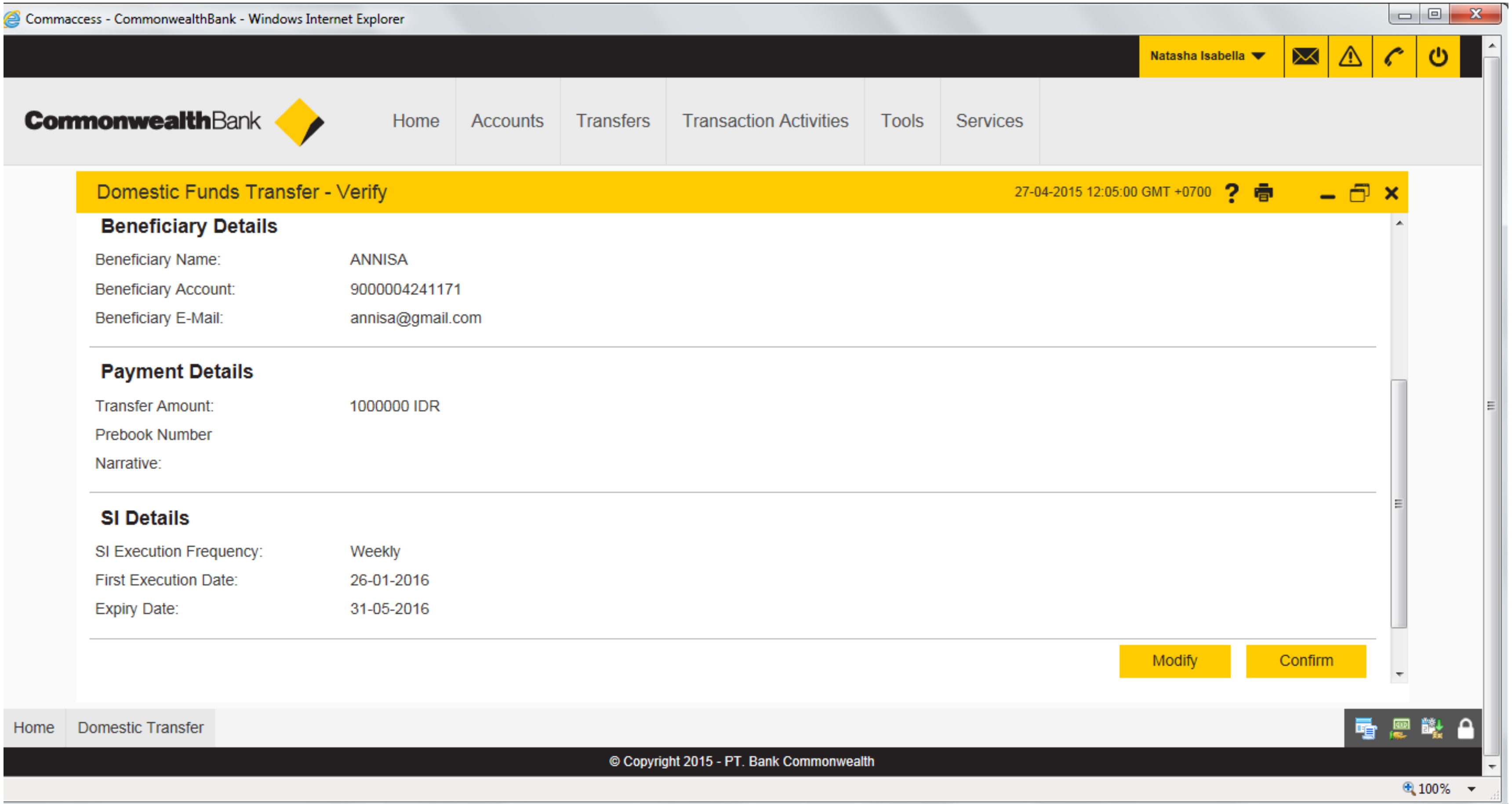
CommonwealthBank

Create Standing Instruction



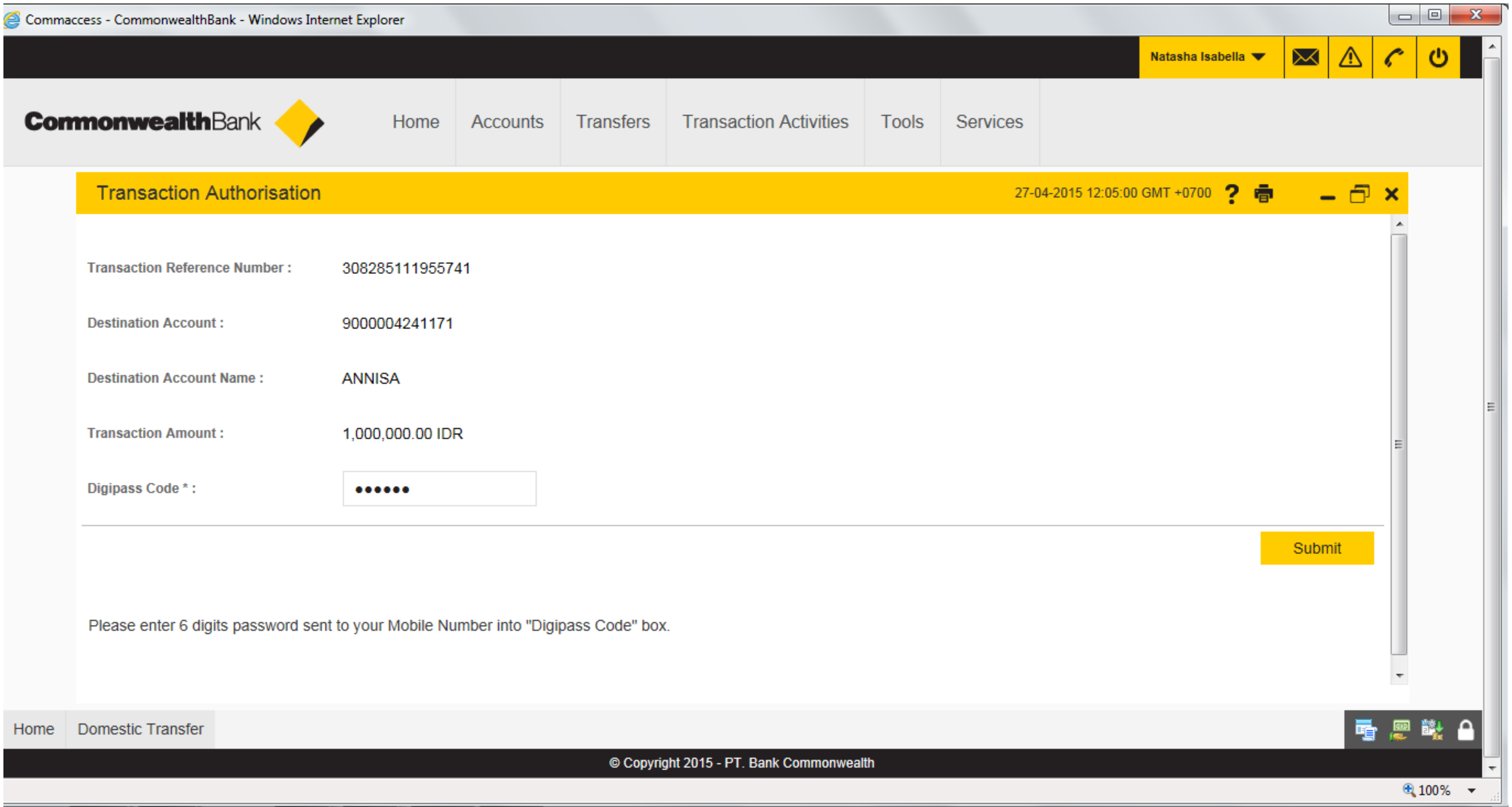
1. Select **Transfer** and then **Internal/External Transfer,** fill all the details transfer.
2. On **Payment Details** tick **Transfer Periodically** to create standing instruction
3. Select period on **SI Execution Frequency**
4. Select first date payment on **First Execution Date** field
5. Select last date payment on **Expiry Date** field

Create Standing Instruction



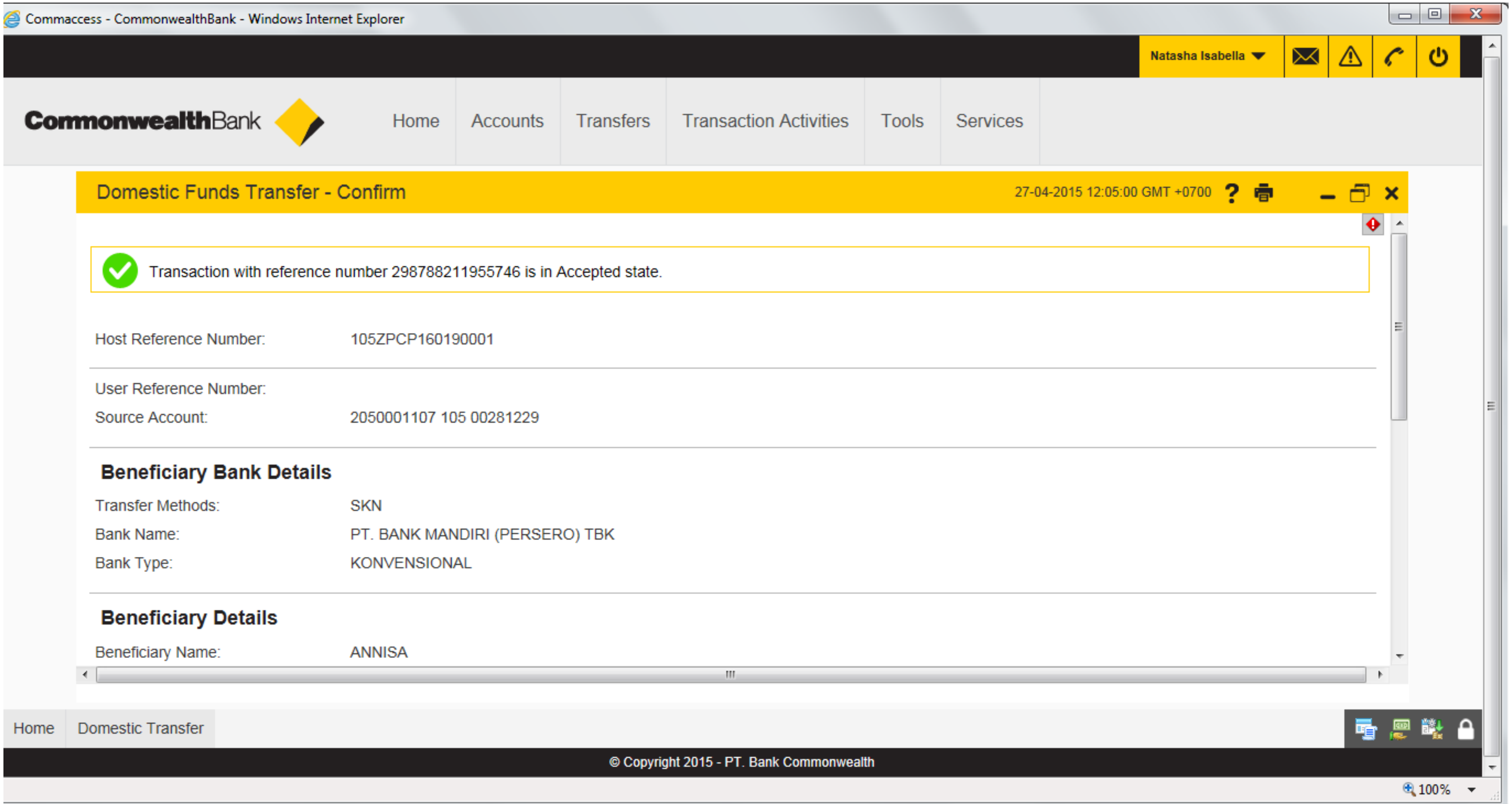
6. Re-check the filled details for Standing Instruction
7. Click **Modify** to change the details or click **Confirm** to continue

Create Standing Instruction



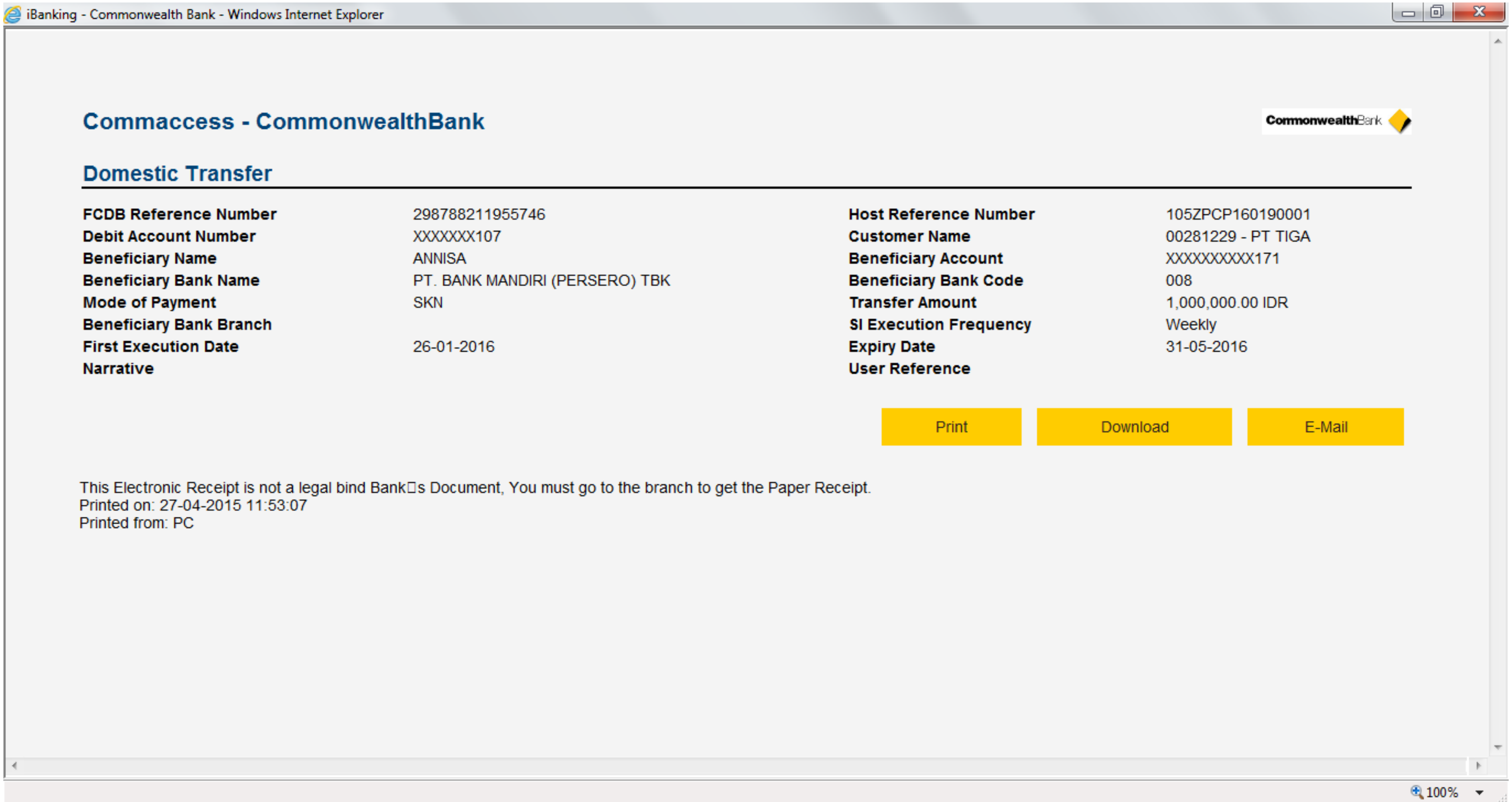
8. Fill the Digipass Code from Token or SMS Token
9. Click **Submit** to continue

Create Standing Instruction



10. The Standing Instruction (periodic transfer) has successfully created

Create Standing Instruction



iBanking - Commonwealth Bank - Windows Internet Explorer

Commaccess - CommonwealthBank

CommonwealthBank

Domestic Transfer

FCDB Reference Number	298788211955746	**Host Reference Number**	105ZPCP160190001
Debit Account Number	XXXXXXX107	**Customer Name**	00281229 - PT TIGA
Beneficiary Name	ANNISA	**Beneficiary Account**	XXXXXXXXXX171
Beneficiary Bank Name	PT. BANK MANDIRI (PERSERO) TBK	**Beneficiary Bank Code**	008
Mode of Payment	SKN	**Transfer Amount**	1,000,000.00 IDR
Beneficiary Bank Branch		**SI Execution Frequency**	Weekly
First Execution Date	26-01-2016	**Expiry Date**	31-05-2016
Narrative		**User Reference**	

Print Download E-Mail

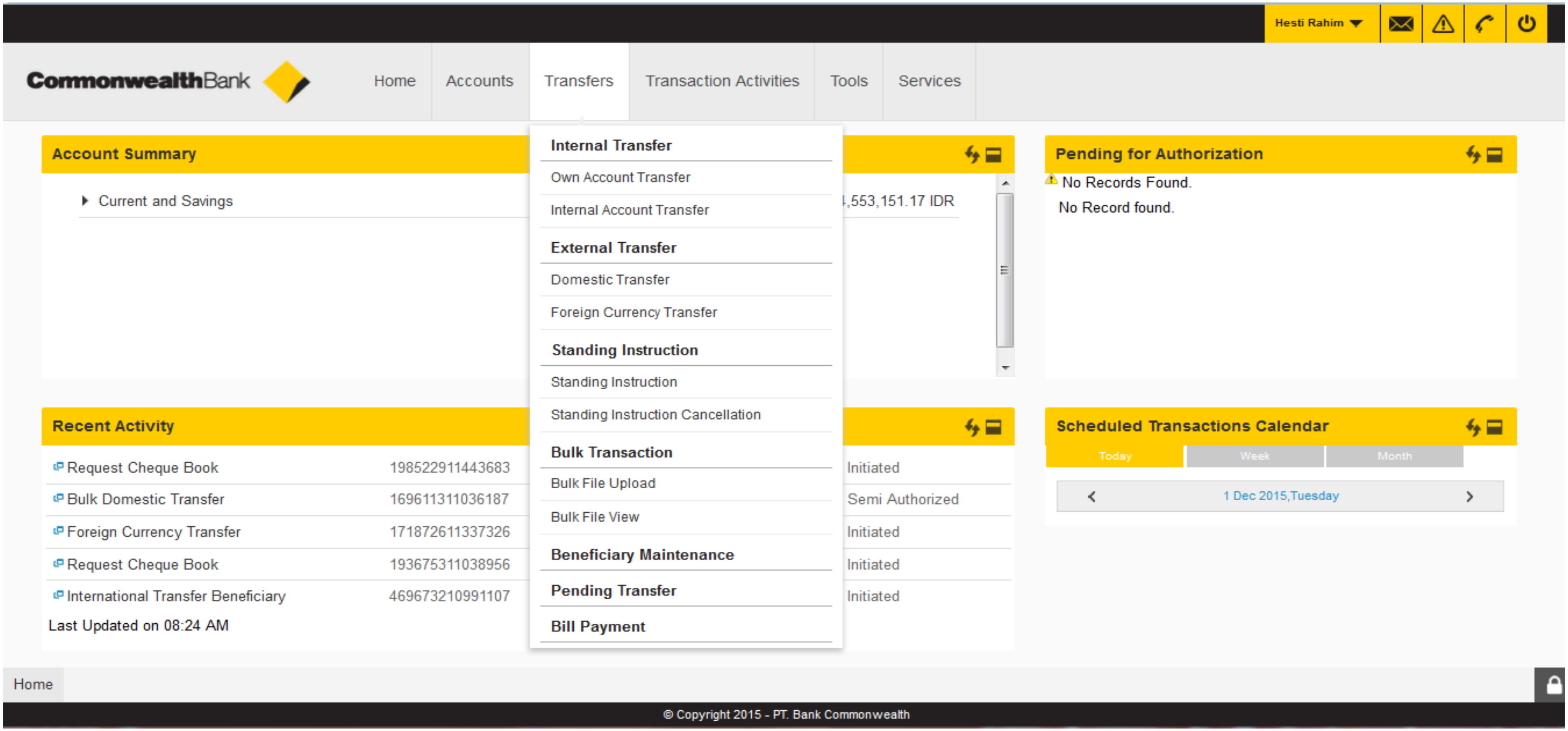
This Electronic Receipt is not a legal bind Bank□s Document, You must go to the branch to get the Paper Receipt.
Printed on: 27-04-2015 11:53:07
Printed from: PC

100%

11. Select **Print** or **Download** or **E-mail** to get the e-receipt

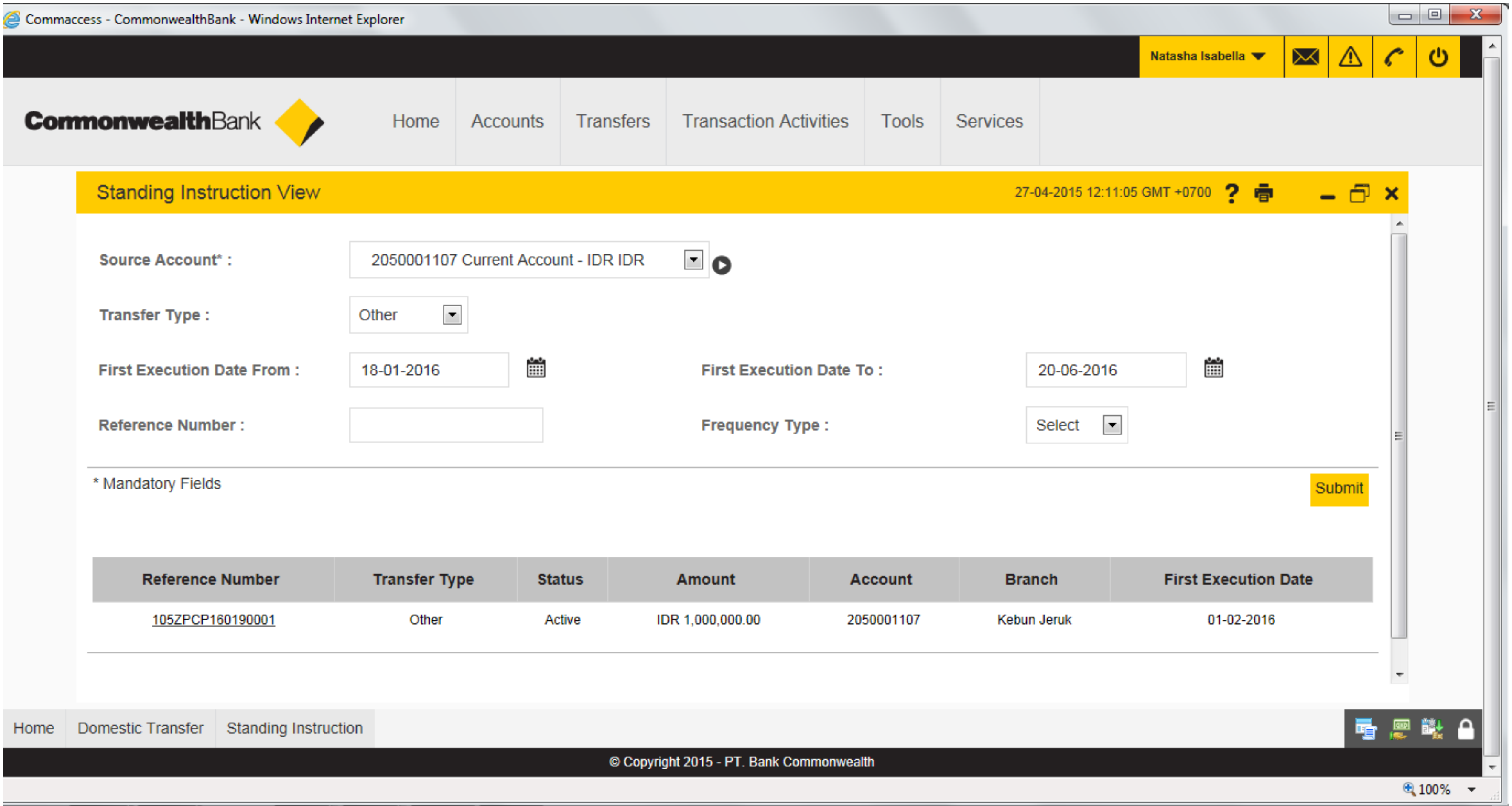
CommonwealthBank

Standing Instruction View



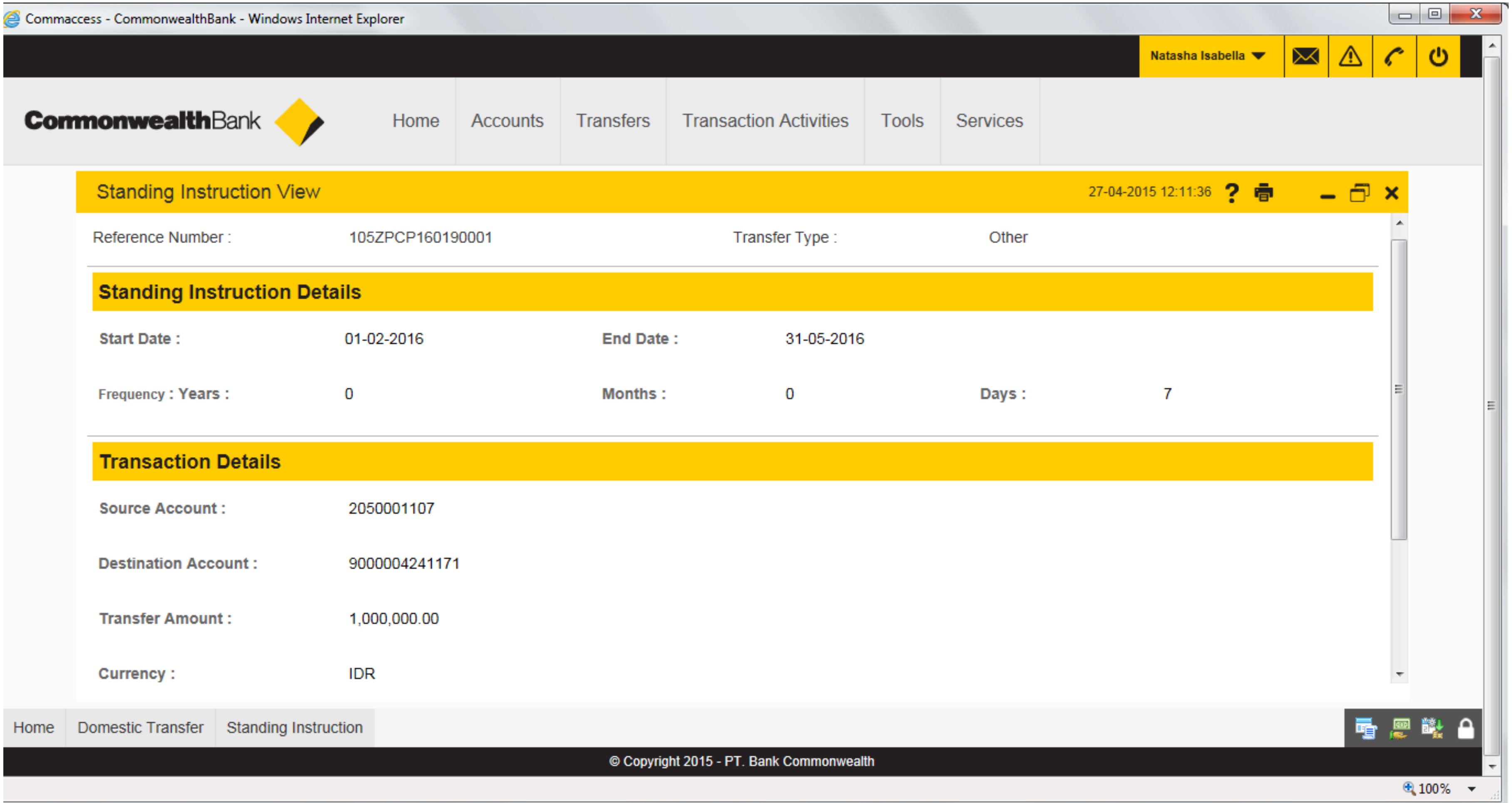
1. Select**Transfers** and then click **Standing Instruction**

Standing Instruction View



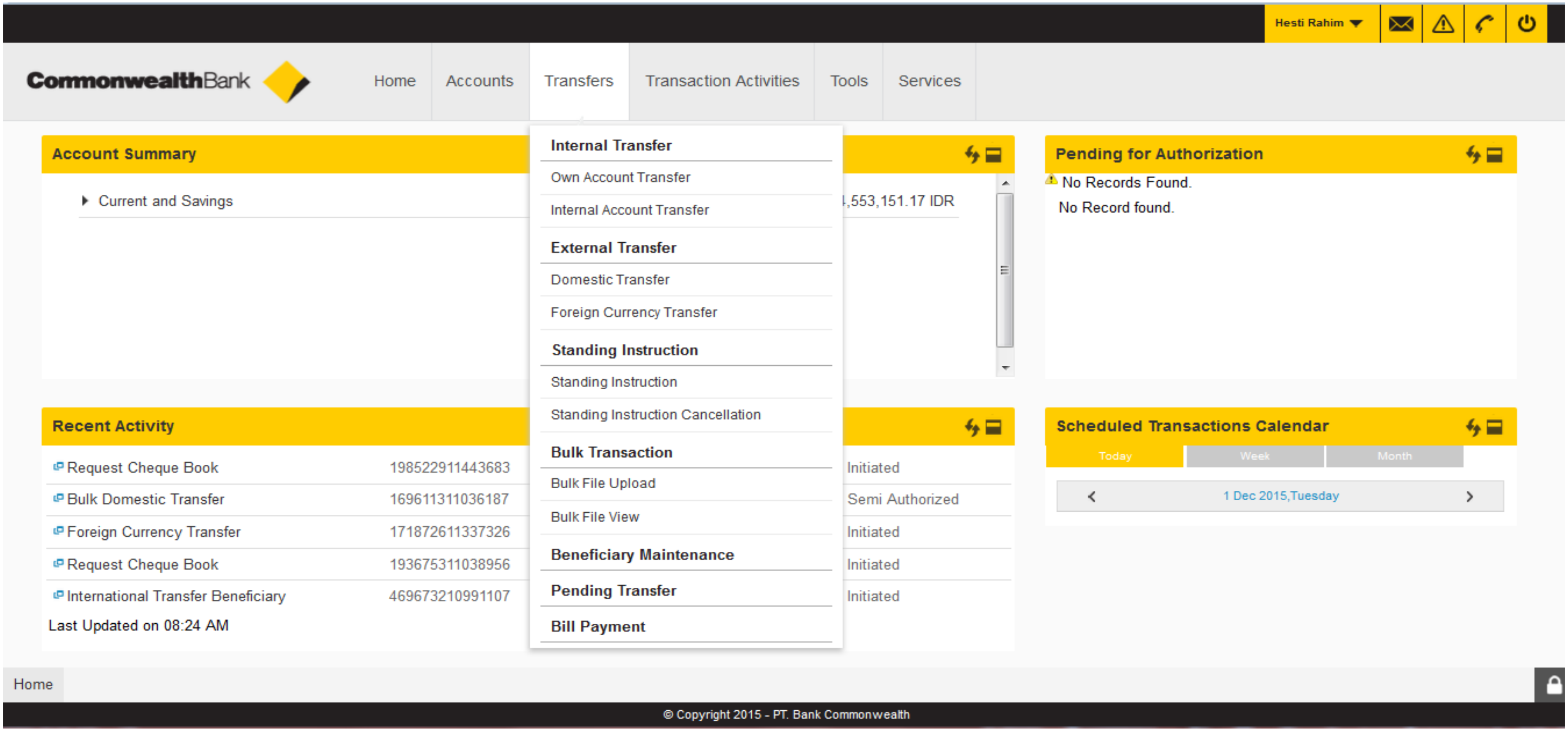
2. Select account on **Source Account**
3. Select method of transaction **Transfer Type**
4. Select transaction time during on **First Execution Date From** & **First Execution Date To**
5. Screen will show summary of Standing Instruction created
6. Double click on **Reference Number** to see details

Standing Instruction View



7. Screen will show details of Standing Instruction created

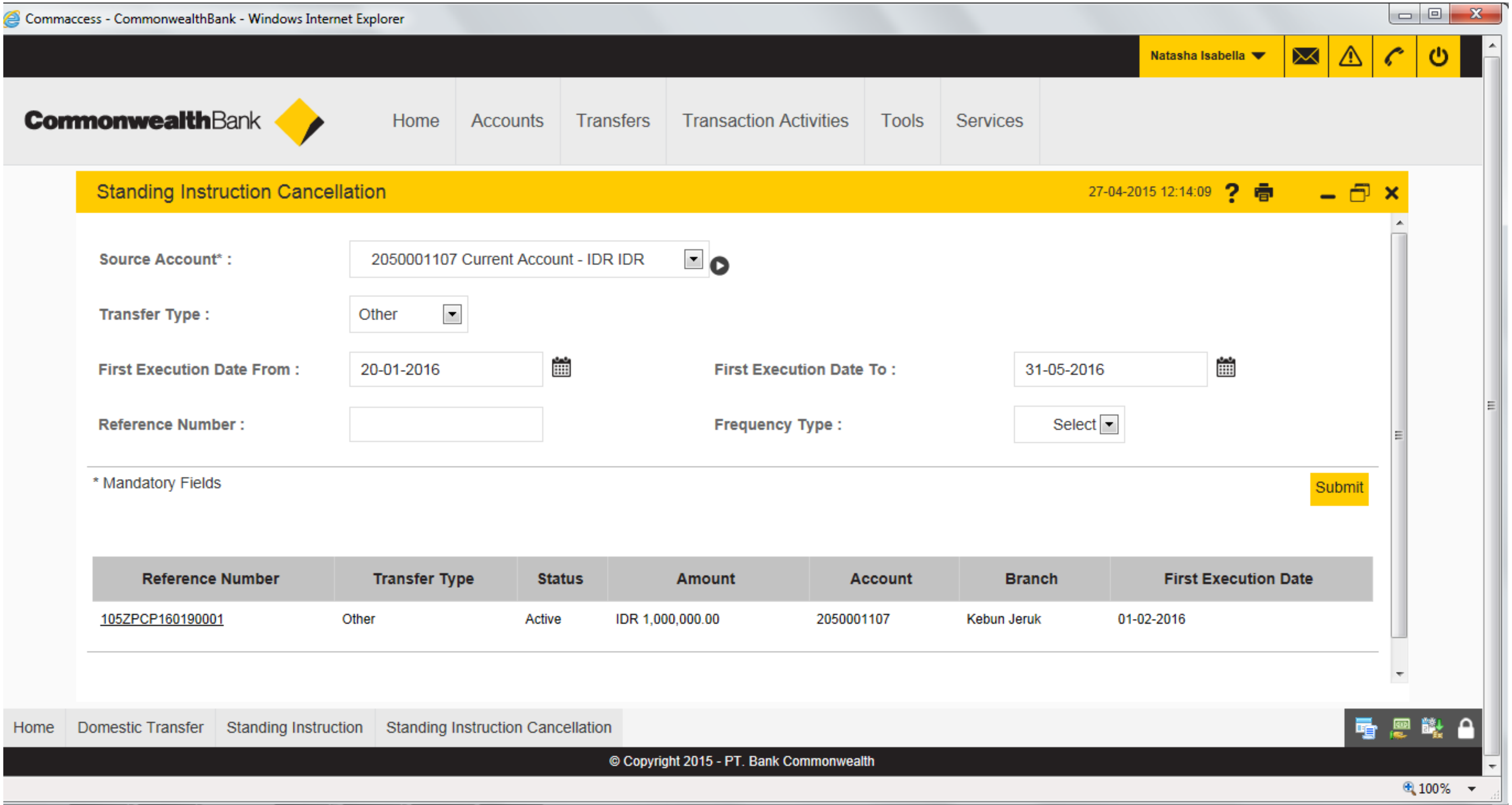
Standing Instruction Cancellation



1. Select **Transfers** and then **Standing Instruction Cancellation**

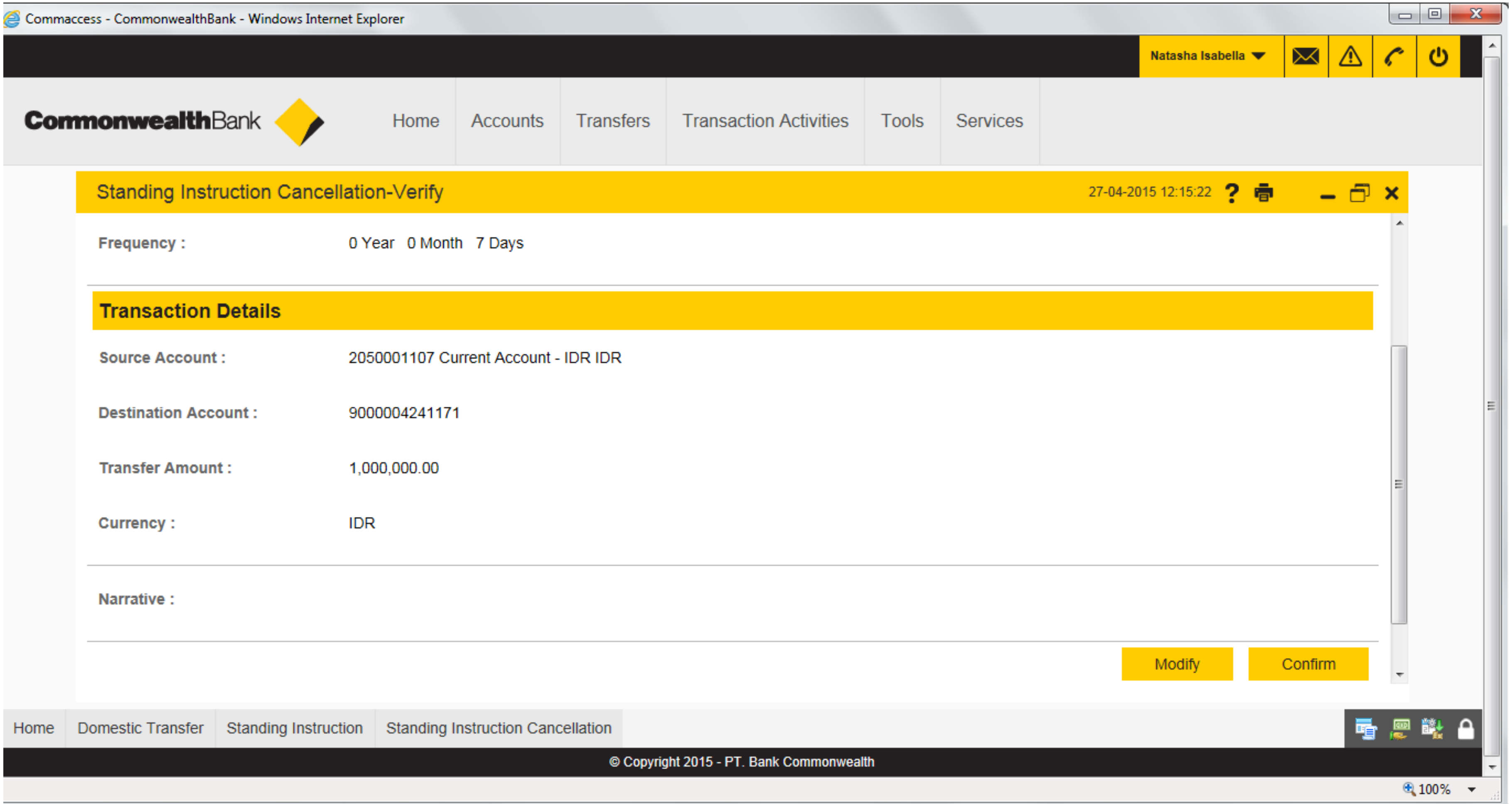
CommonwealthBank

Standing Instruction Cancellation



2. Screen will show details of Standing Instruction created.
3. Double click on **Reference Number** to see details

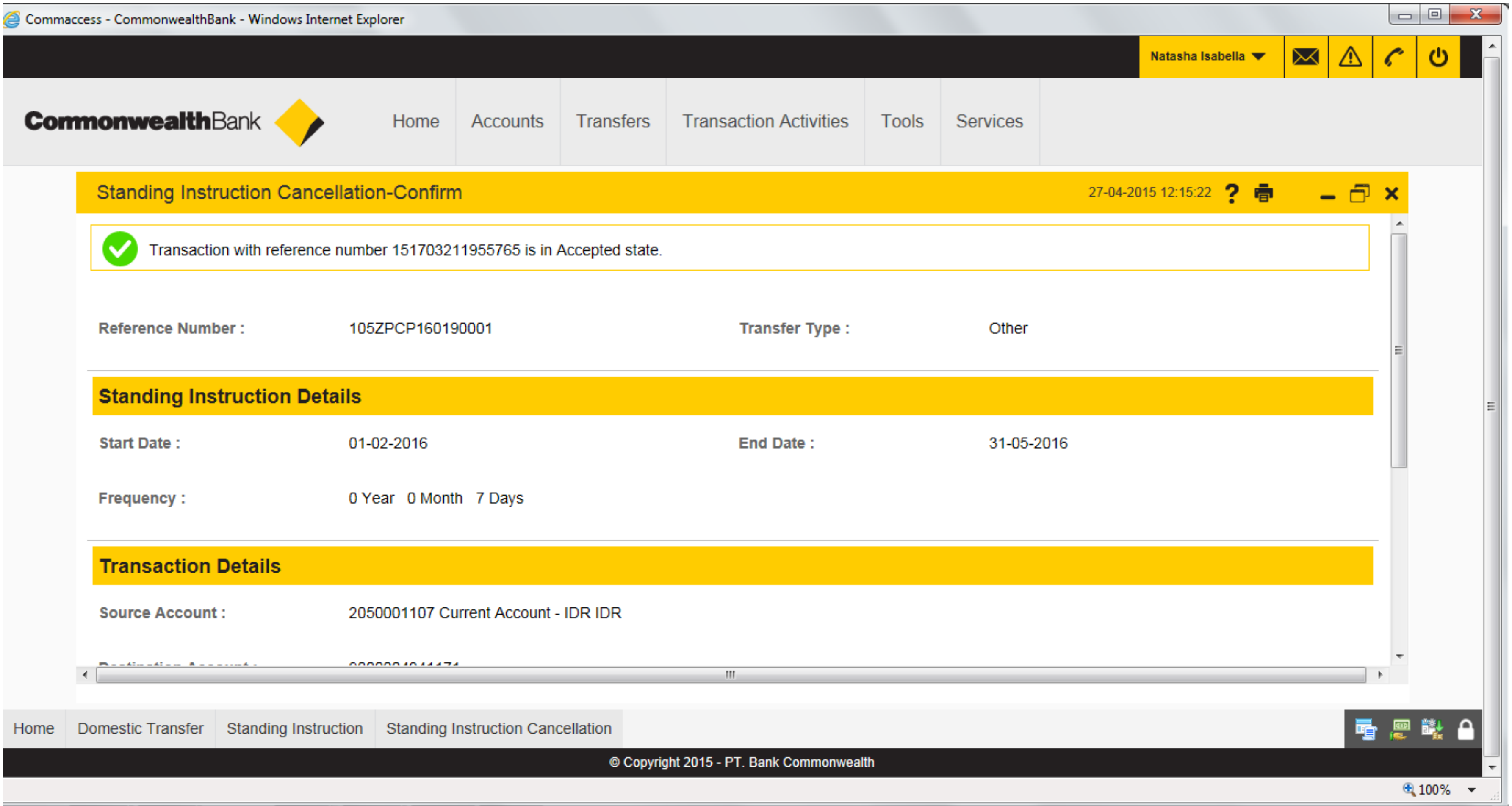
Standing Instruction Cancellation



4. Re-check details filled of Standing Instruction
5. Click **Modify** to change details or click **Confirm** to continue

CommonwealthBank

Standing Instruction Cancellation



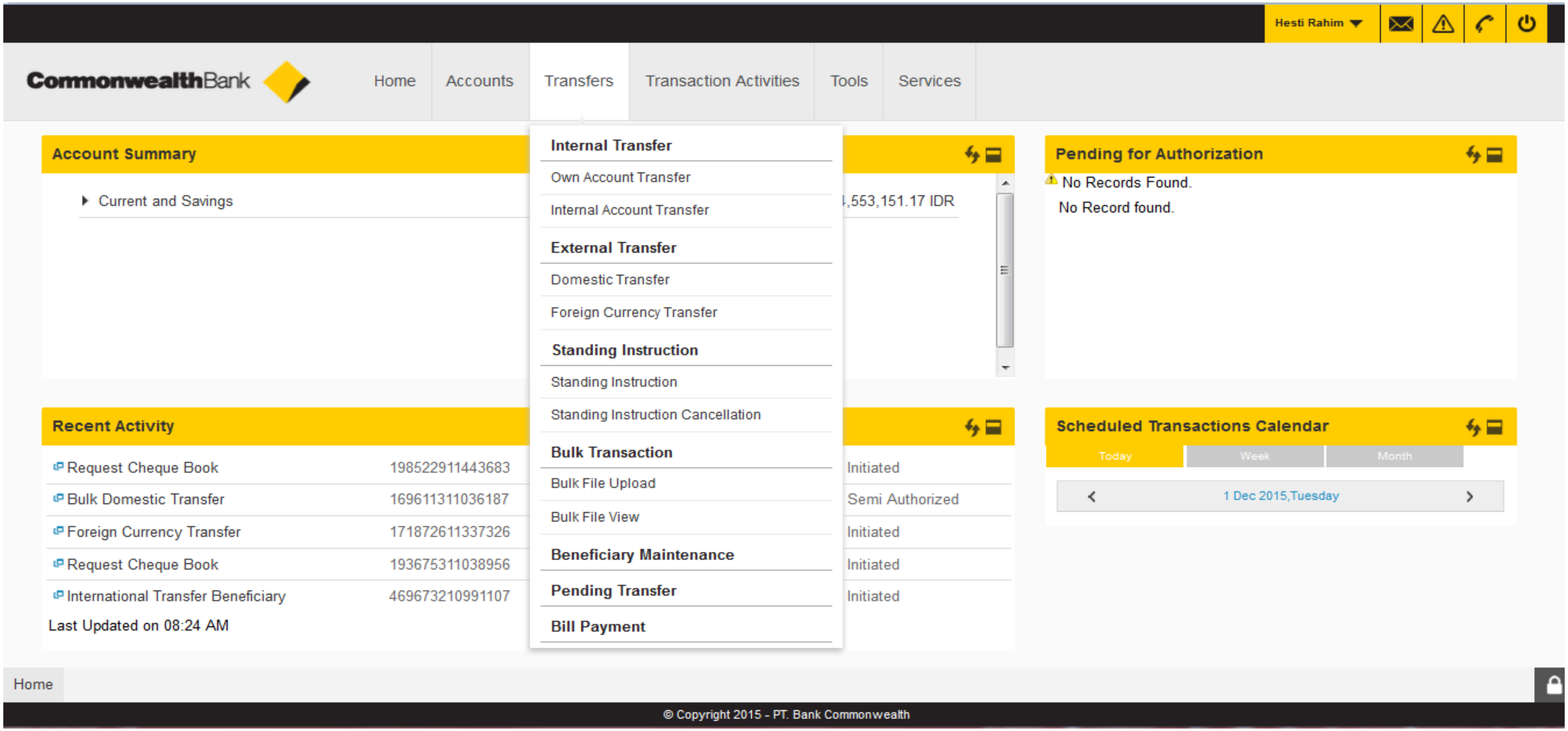
6. Transaction Standing Instruction has successfully deleted

TRANSFER MENU

BULK TRANSACTION

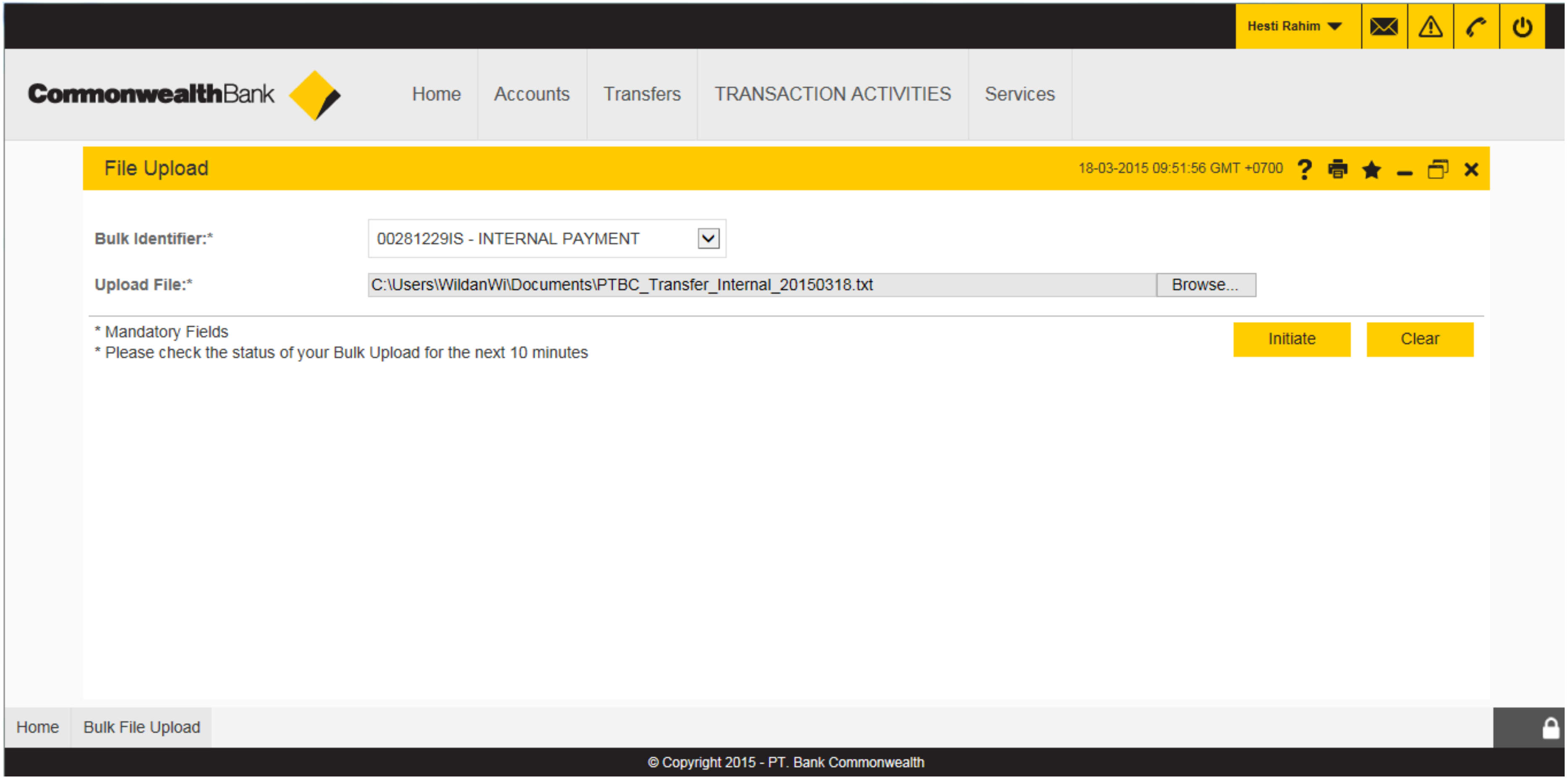
CommonwealthBank

Bulk File Upload



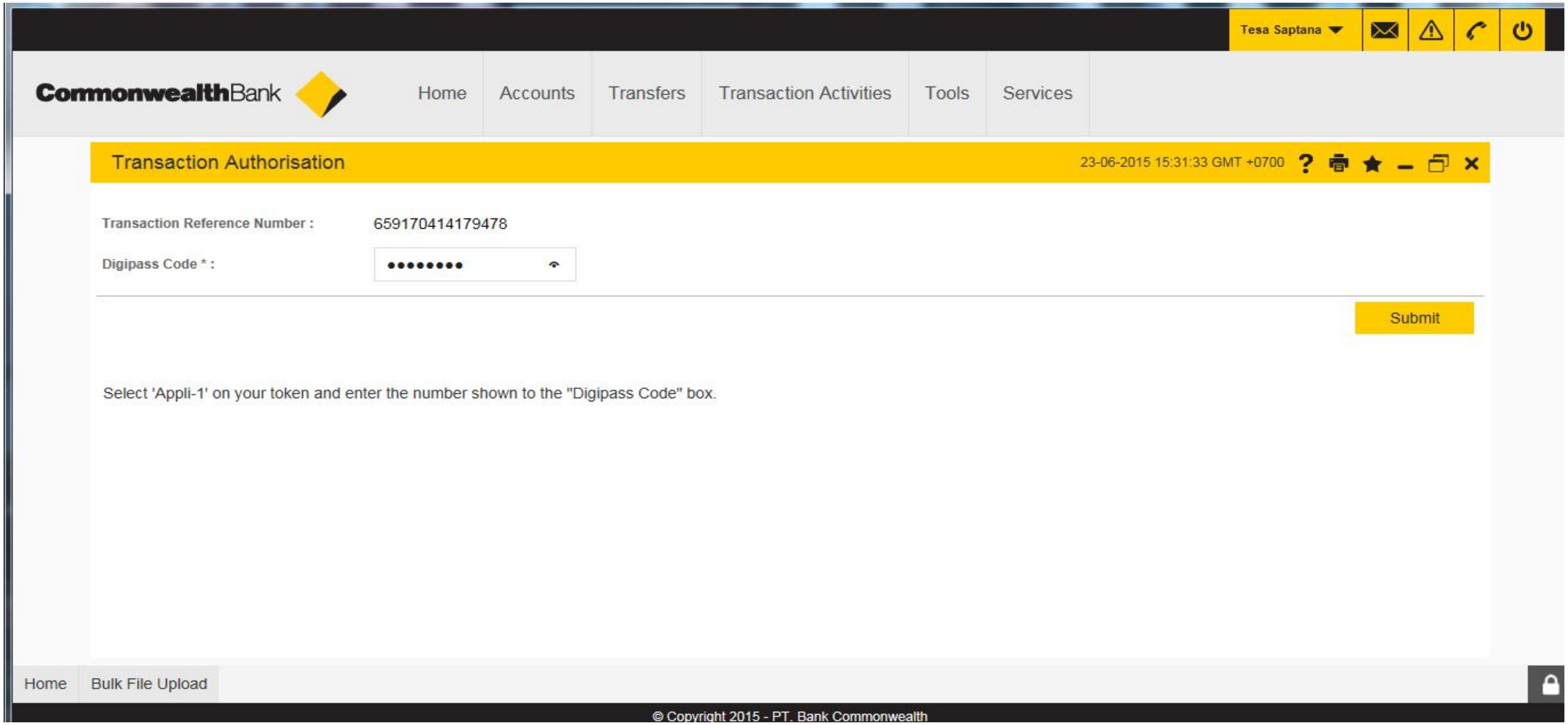
1. Select **Transfers** and then **Bulk File Upload**

Bulk File Upload



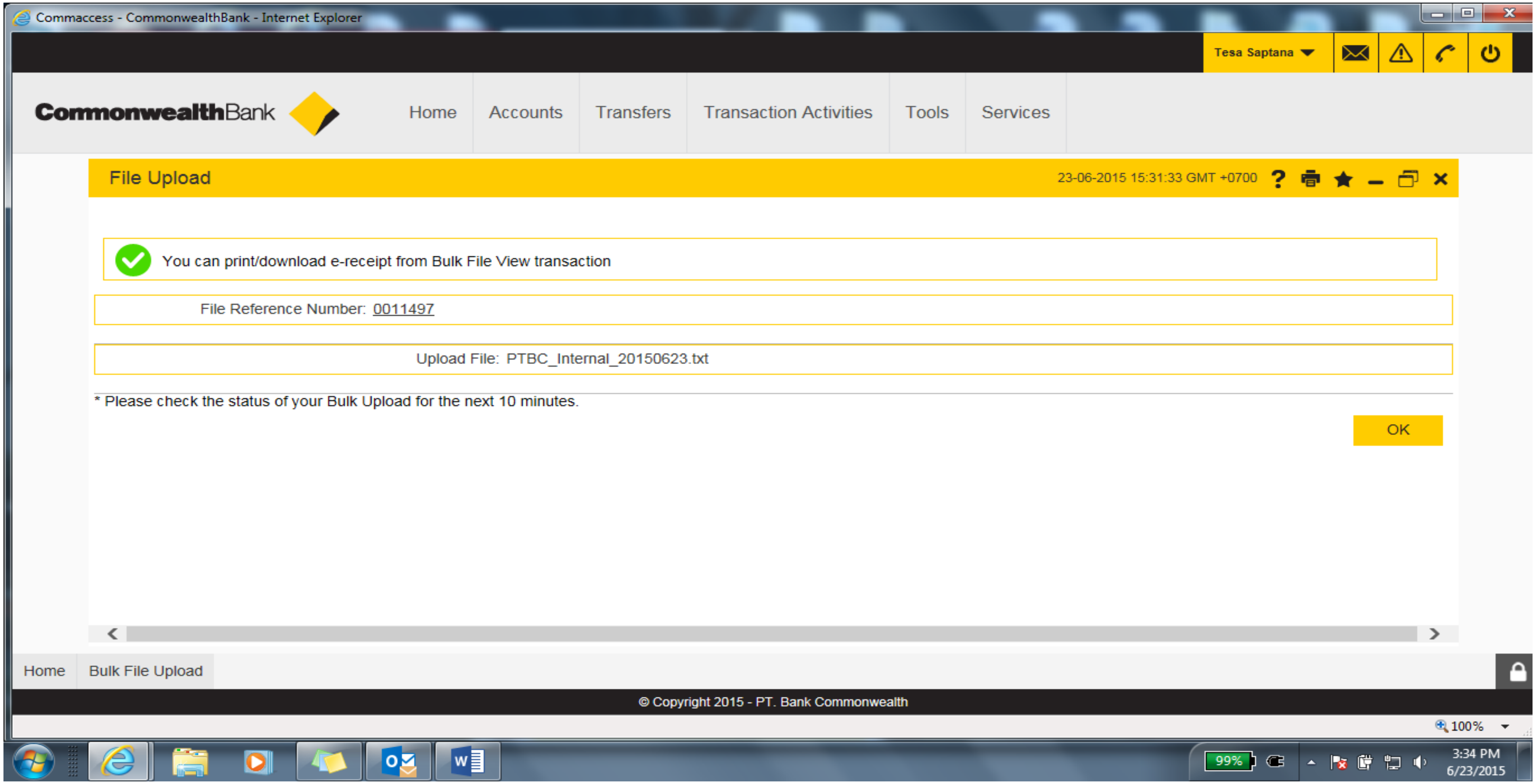
2. Select **Bulk Identifier**
3. Select file to upload by click **Browse**
4. Click **Initiate**
5. Or click **Clear** to cancle the details

Bulk File Upload



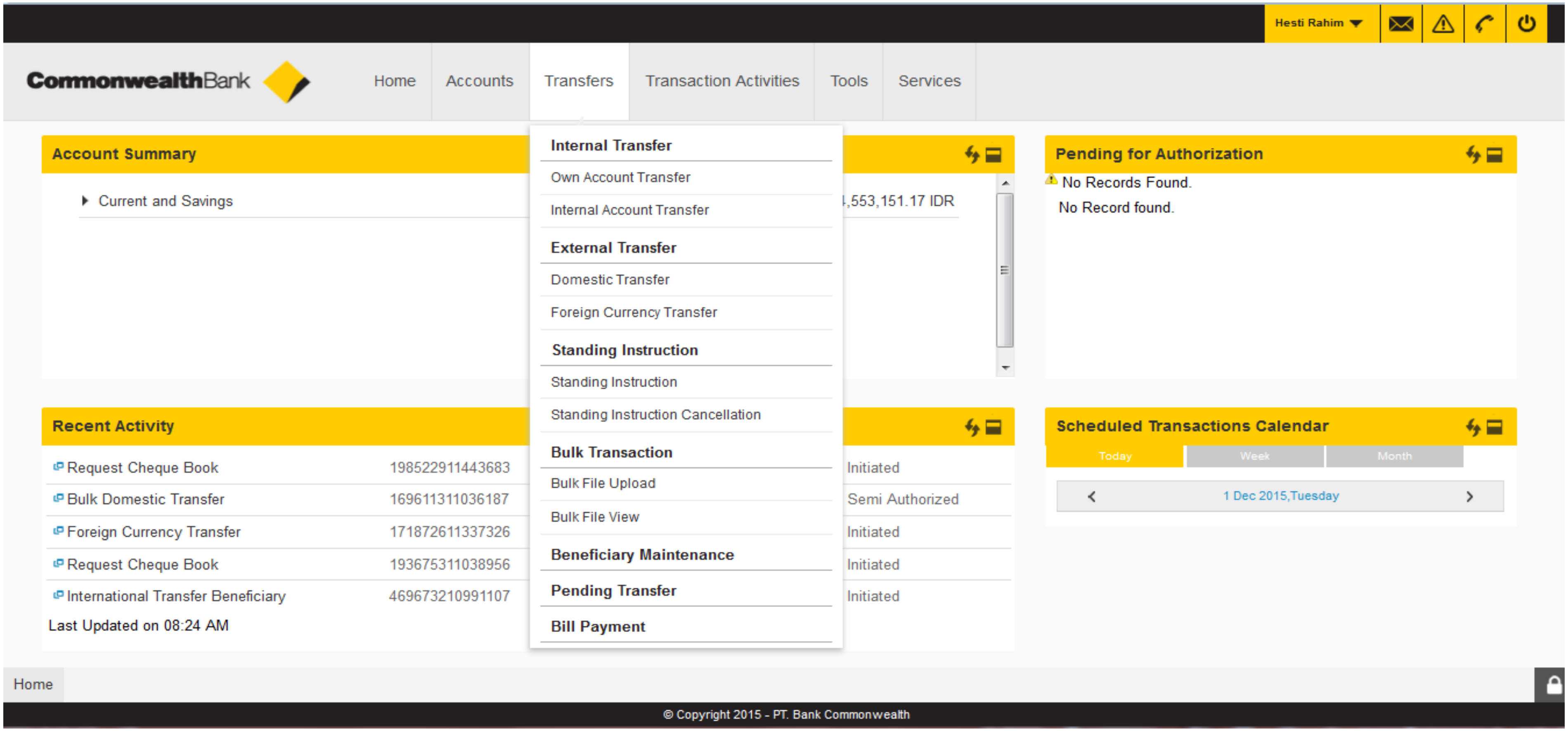
6. Enter **Transaction Password** from Token
7. Click **Submit**

Bulk File Upload



8. Bulk upload is successfully *initiated*
9. Click **Ok** to end the process

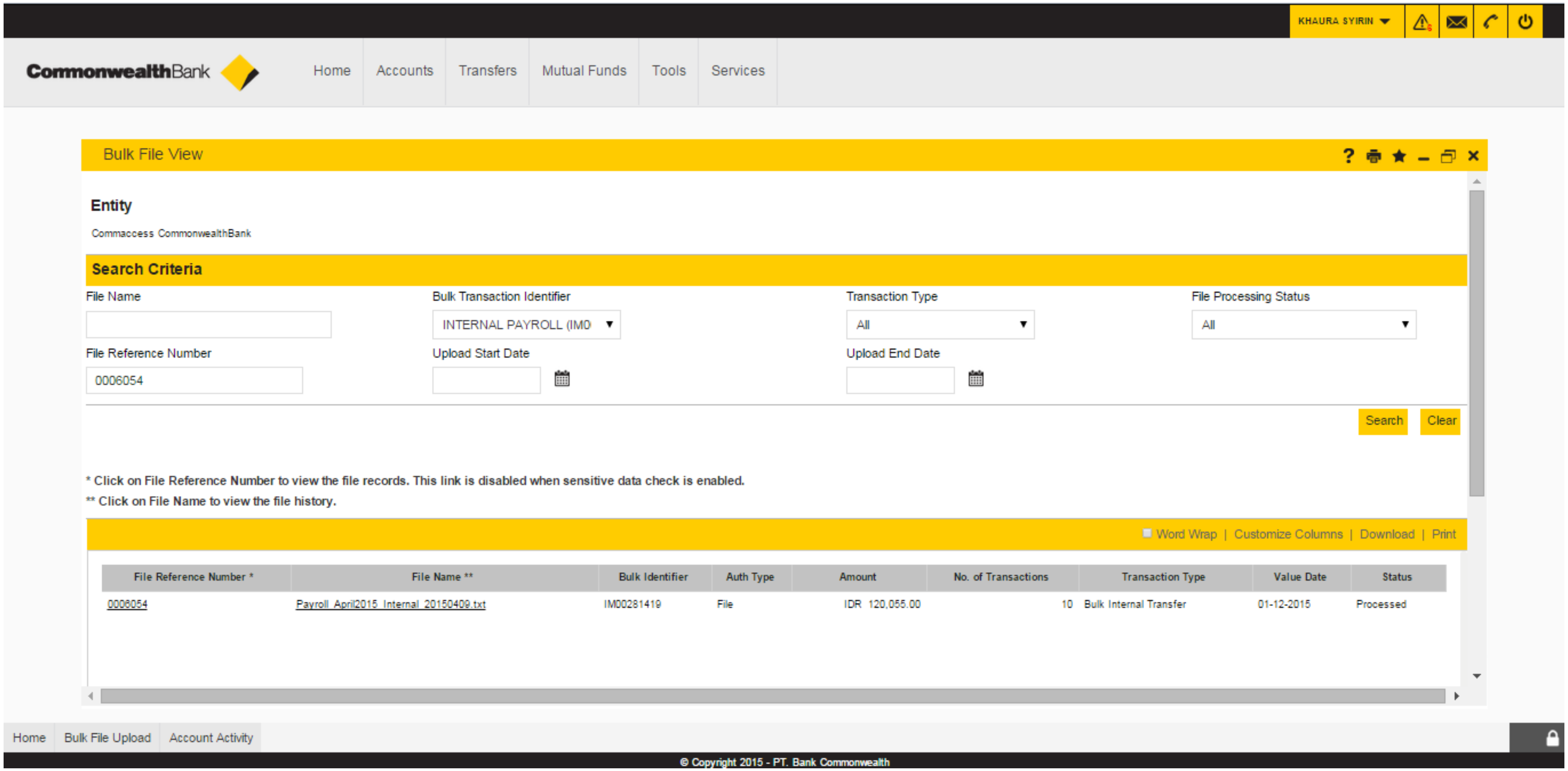
Bulk Transaction Status



1. Select **Transfers** and then click **Bulk File View**

CommonwealthBank

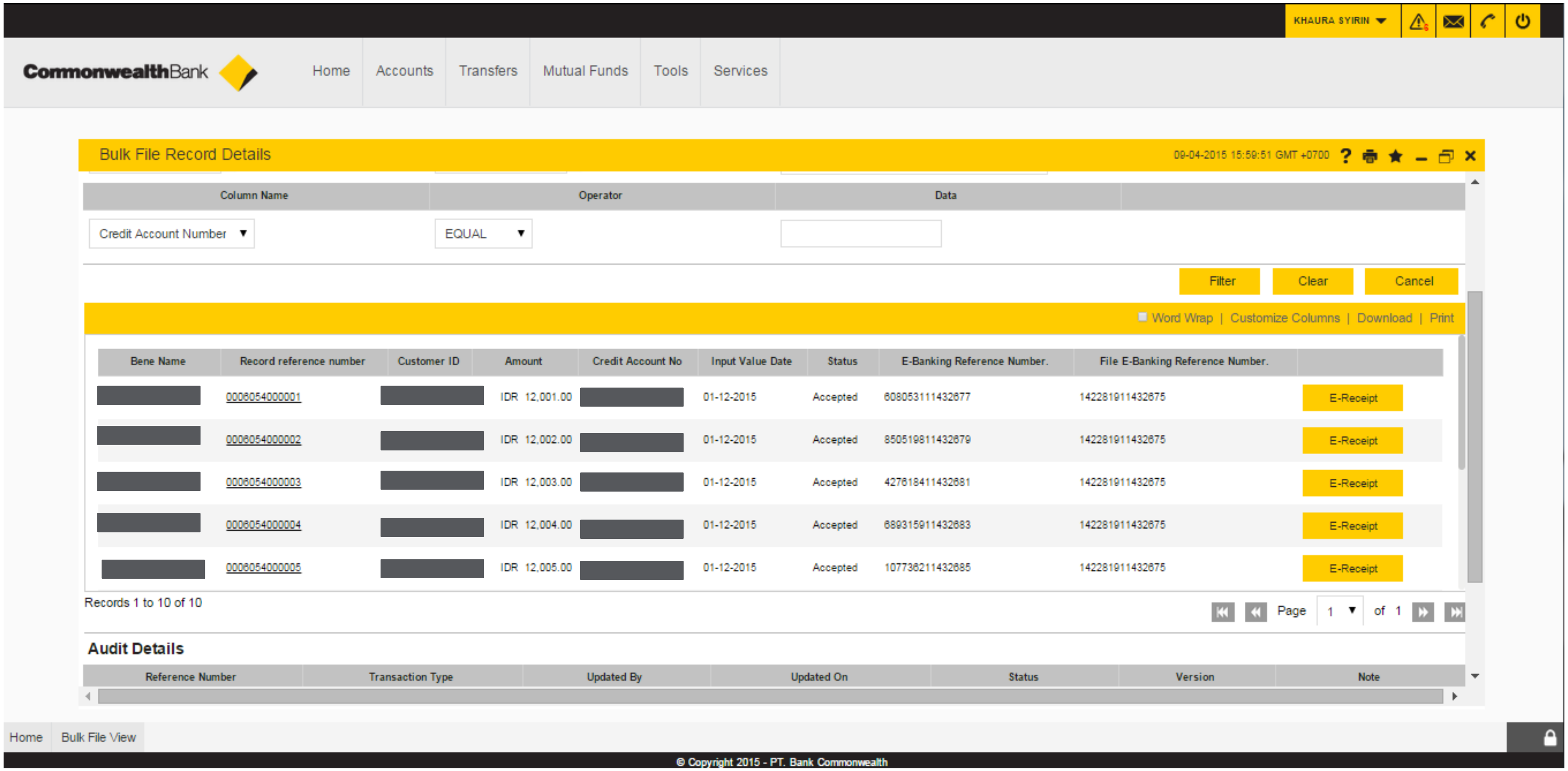
Bulk Transaction Status



2. Select **Bulk Transaction Identifier** and fill **File Reference Number** to show
3. Click **“Search”**
4. Screen will show the data
5. Click file reference or file name to show

CommonwealthBank

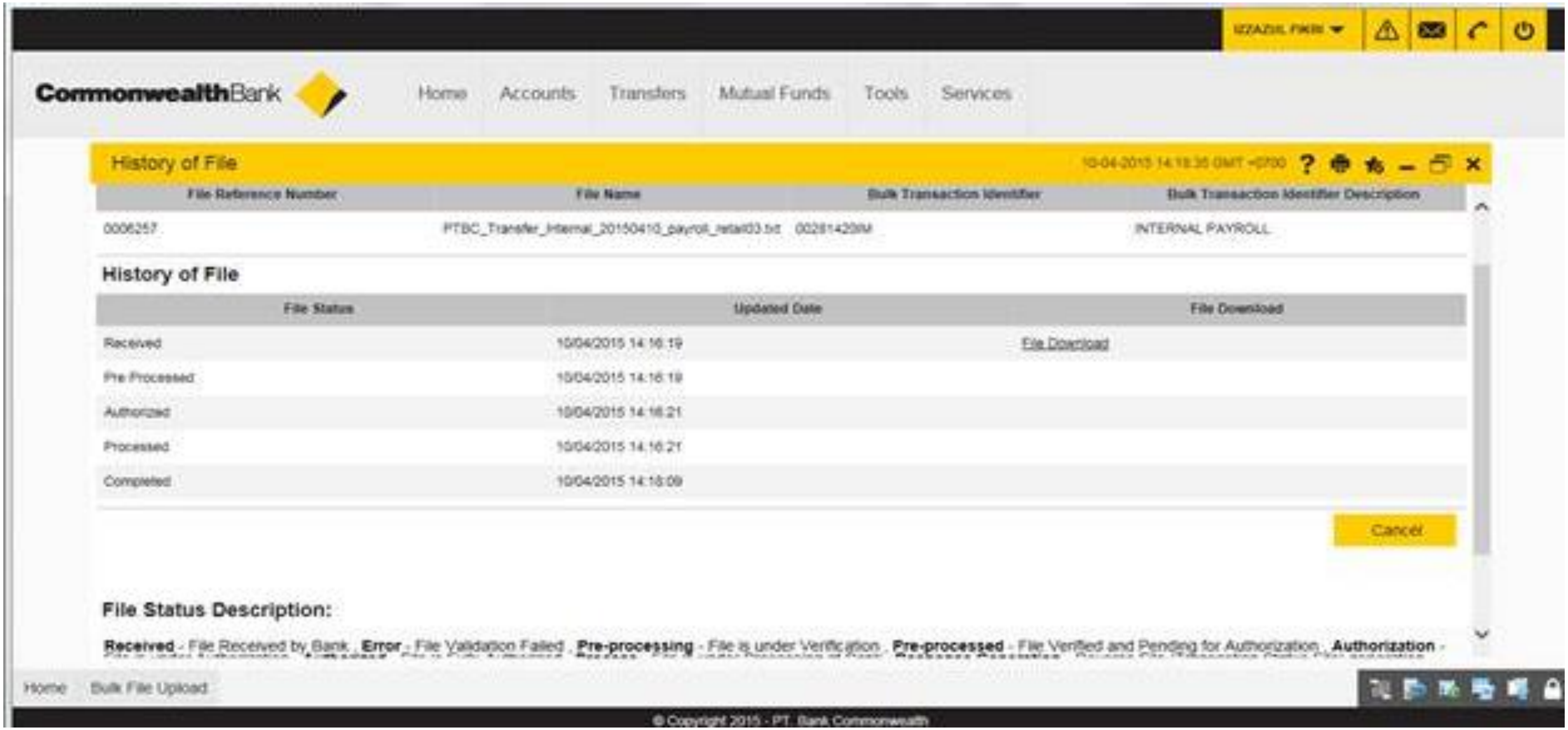
Bulk Transaction Status



6. On field Status will show each transaction status
   - *Under Process*, Accepted, *Pending for Execution* : transaction being process
   - *Completed, Rejected* : End of status
7. Click *Record reference Number* to show *History of File*

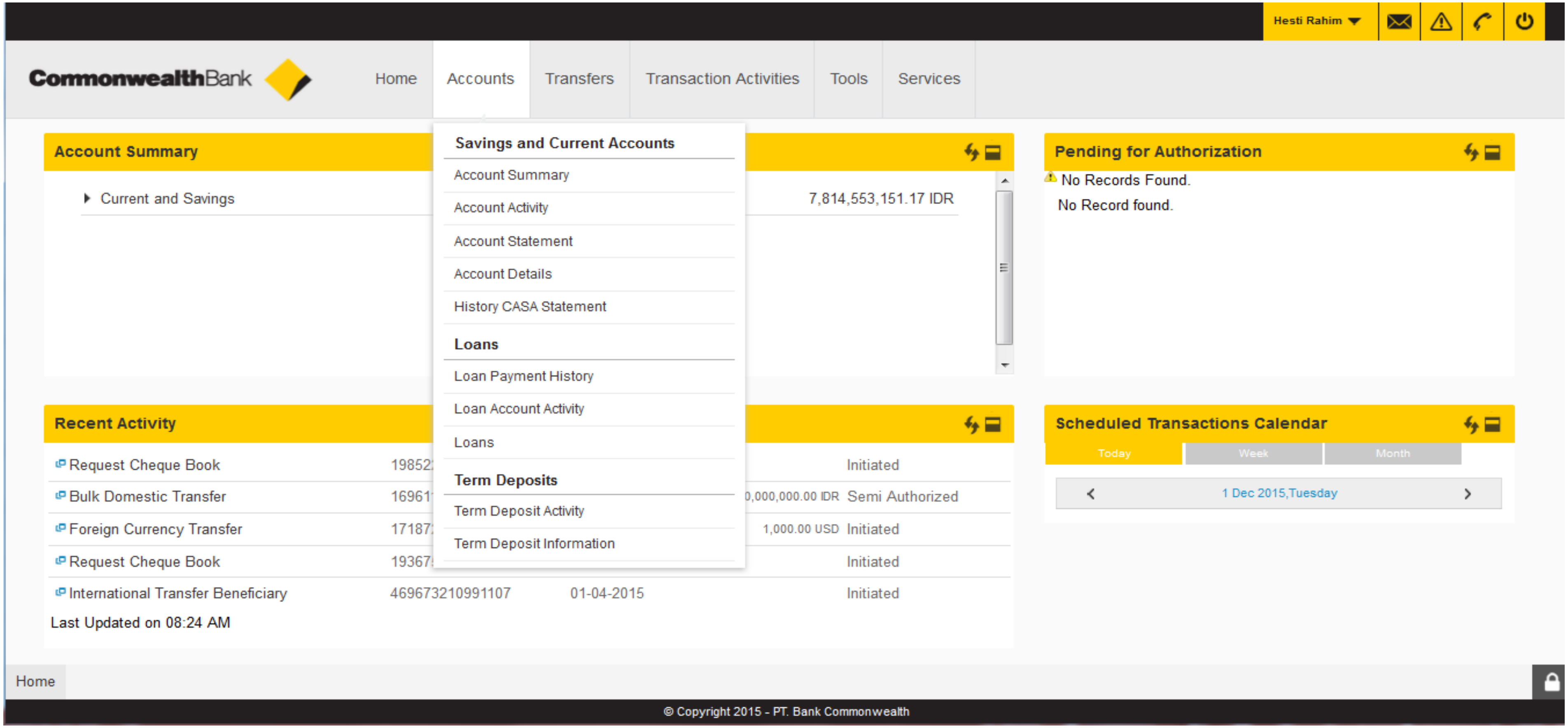
CommonwealthBank

Bulk Transaction Status



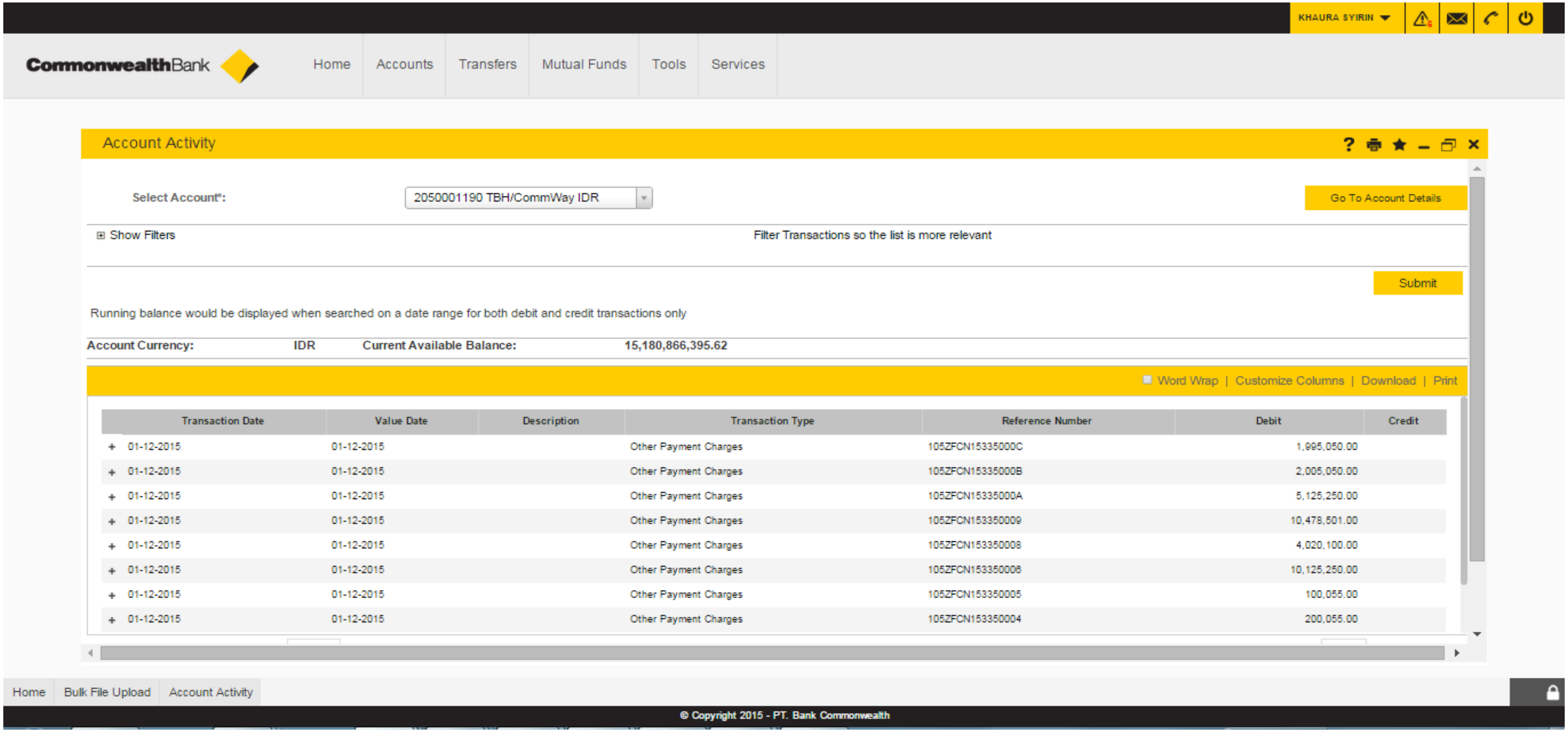
8. System will show all processing transaction status
   - *Received* : The transaction was accepted by bank systems
   - *Pre Processed* : The transaction was recognized by bank systems
   - *Authorized* : The transaction was authorized by bank system
   - *Processed* : The transaction is being processed by bank system
   - *Completed* : The transaction has been done

View Debited Status on Customer Account



1. Select **Account** and then click **Account Activity**

View Debited Status on Customer Account



Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN15335000C	1,995,050.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN15335000B	2,005,050.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN15335000A	5,125,250.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN153350009	10,478,501.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN153350008	4,020,100.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN153350006	10,125,250.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN153350005	100,055.00	
01-12-2015	01-12-2015		Other Payment Charges	105ZFCN153350004	200,055.00	

2. Select *account* on **Select Account** field
3. Click **“Submit”**
4. System will show all summary of account activities. On debit field will show details amount debited from account.

Generate Bulk File (Domestic)

Select operation:	Payroll	a
File Name:	PTBC_Transfer_	b

Click to Generate File

*Network Type	*Source Account No.	*Amount	*Amount Currency	*Effective Date	*Beneficiary Name	*Beneficiary Account No.	*Beneficiary Bank Name	*Beneficiary Bank Type
Alphabets (c)	Alphanumeric (d)	Numeric (e)	Alphabets (f)	Date (g)	Alphanumeric (h)	Alphanumeric (i)	Alphanumeric (j)	Numeric (k)
Max : 1 Char	Max : 50 Chars	Max : 13.2	Max : 3 Chars	Max : 8 Chars	Max : 35 Chars	Max : 34 Chars	Max : 50 Chars	Max : 1 Chars
INTERNAL	26509999	19,000,000.00	IDR	2015-04-30	First Name Last Name 1	989797979	PT. Bank Commonwealth	
RTGS	26509999	1,200,000,000.00	IDR	2015-04-30	First Name Last Name 2	989797979	PT. BANK PERMATA TBK.	Conventional
SKN	26509999	1,000,000,000.00	IDR	2015-04-30	First Name Last Name 3	989797979	PT. BANK CENTRAL ASIA, TBK	Conventional
INTERNAL	26509999	302,340,000.00	IDR	2015-04-30	First Name Last Name 4	989797979	PT. Bank Commonwealth	

a. Select **"Payroll"** or**"Payment".** For sure, the Source Account, the Currency, and Effective Date ***must be*** same for each bulk transfer.
b. Fill the file name
c. Fill with transfer method (SKN/RTGS/TRF)
d. Fill with the source account number
e. Fill with amount transaction
f. Fill with the currency
g. Fill with date of transaction
h. Fill the beneficiary name
i. Fill with beneficiary account
j. Fill with beneficiary bank
k. Fill with beneficiary bank type (conventional/Syariah/Unit Usaha Syariah)

Generate Bulk File (Domestic)

Beneficiary E-mail	Payment Description 1	Payment Description 2	Payment Description 3	Payment Description 4	Narrative for Remitter	Narrative for Beneficiary
Alphanumeric l	Alphanumeric m	Alphanumeric n	Alphanumeric o	Alphanumeric p	Alphanumeric q	Alphanumeric r
Max : 40 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars
					narrative 1	narrative 2
					narrative 1	narrative 2
					narrative 1	narrative 2
					narrative 1	narrative 2

l. Fill with beneficiary email address
m-p Fill with payment description (max 35 characters for each column)
q. Fill with description for sender
r. Fill with description for beneficiary

Generate Bulk File (Domestic)

Select operation:	Payroll
File Name:	PTBC_Transfer_

Click to Generate File

s

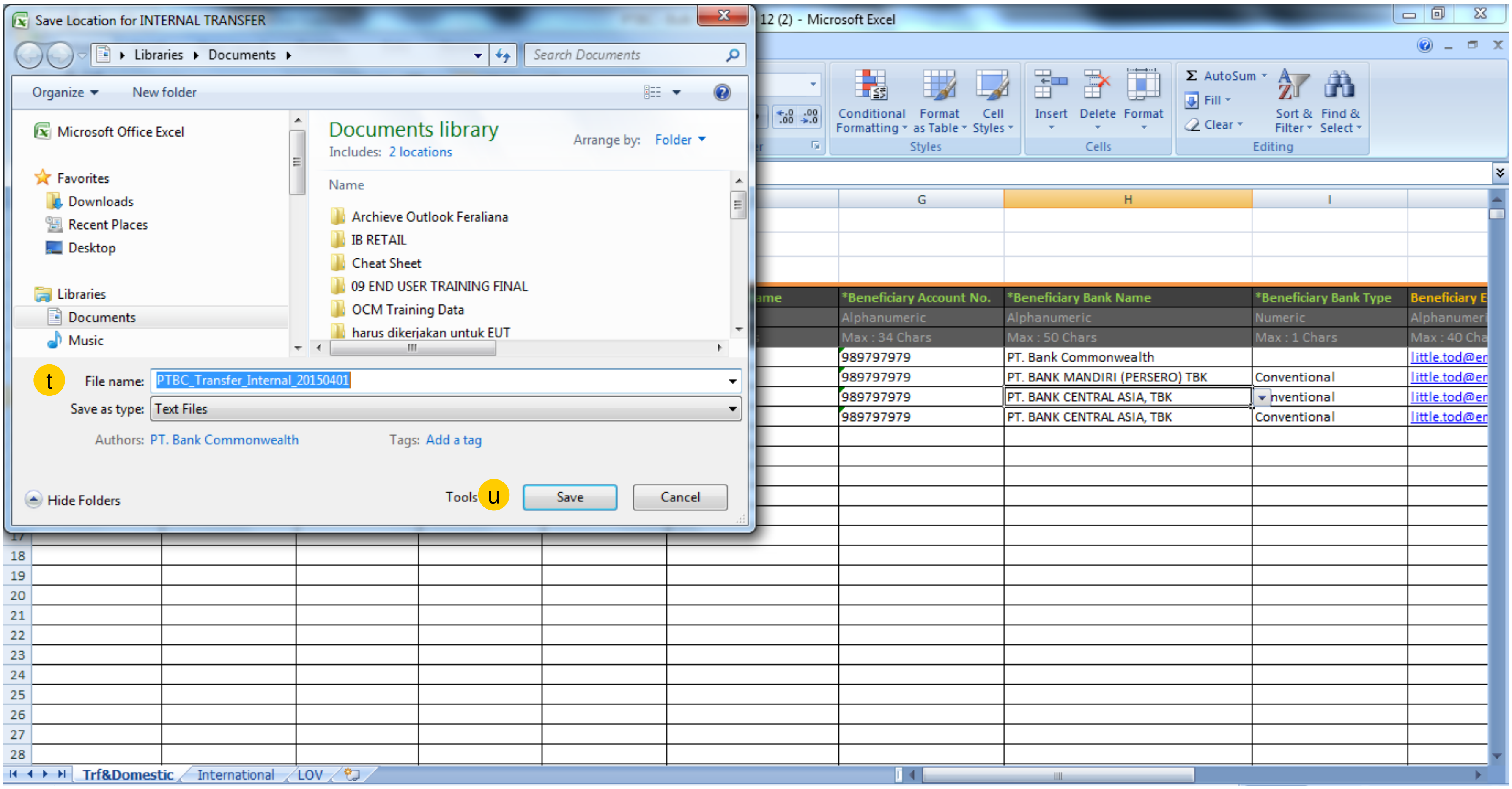
*Network Type	*Source Account No.	*Amount	*Amount Currency	*Effective Date	*Beneficiary Name	*Beneficiary Account No.	*Beneficiary Bank Name	*Beneficiary Bank Type
Alphabets	Alphanumeric	Numeric	Alphabets	Date	Alphanumeric	Alphanumeric	Alphanumeric	Numeric
Max : 1 Char	Max : 50 Chars	Max : 13.2	Max : 3 Chars	Max : 8 Chars	Max : 35 Chars	Max : 34 Chars	Max : 50 Chars	Max : 1 Chars
INTERNAL	26509999	19,000,000.00	IDR	2015-04-30	First Name Last Name 1	989797979	PT. Bank Commonwealth	
RTGS	26509999	1,200,000,000.00	IDR	2015-04-30	First Name Last Name 2	989797979	PT. BANK PERMATA TBK.	nventional
SKN	26509999	1,000,000,000.00	IDR	2015-04-30	First Name Last Name 3	989797979	PT. BANK CENTRAL ASIA, TBK	Conventional
INTERNAL	26509999	302,340,000.00	IDR	2015-04-30	First Name Last Name 4	989797979	PT. Bank Commonwealth	

s. After all column be filled, click **“Click to Generate File”**

Note :

For internal transfer (between Commonwealth Bank) and Domestic Transfer (to other Bank in Indonesia) the file will generate with ***TWO*** file, which are ***File Transfer Internal*** and ***File Transfer Domestic***. Both file must be uploaded one by one.

Generate Bulk File (Domestic)

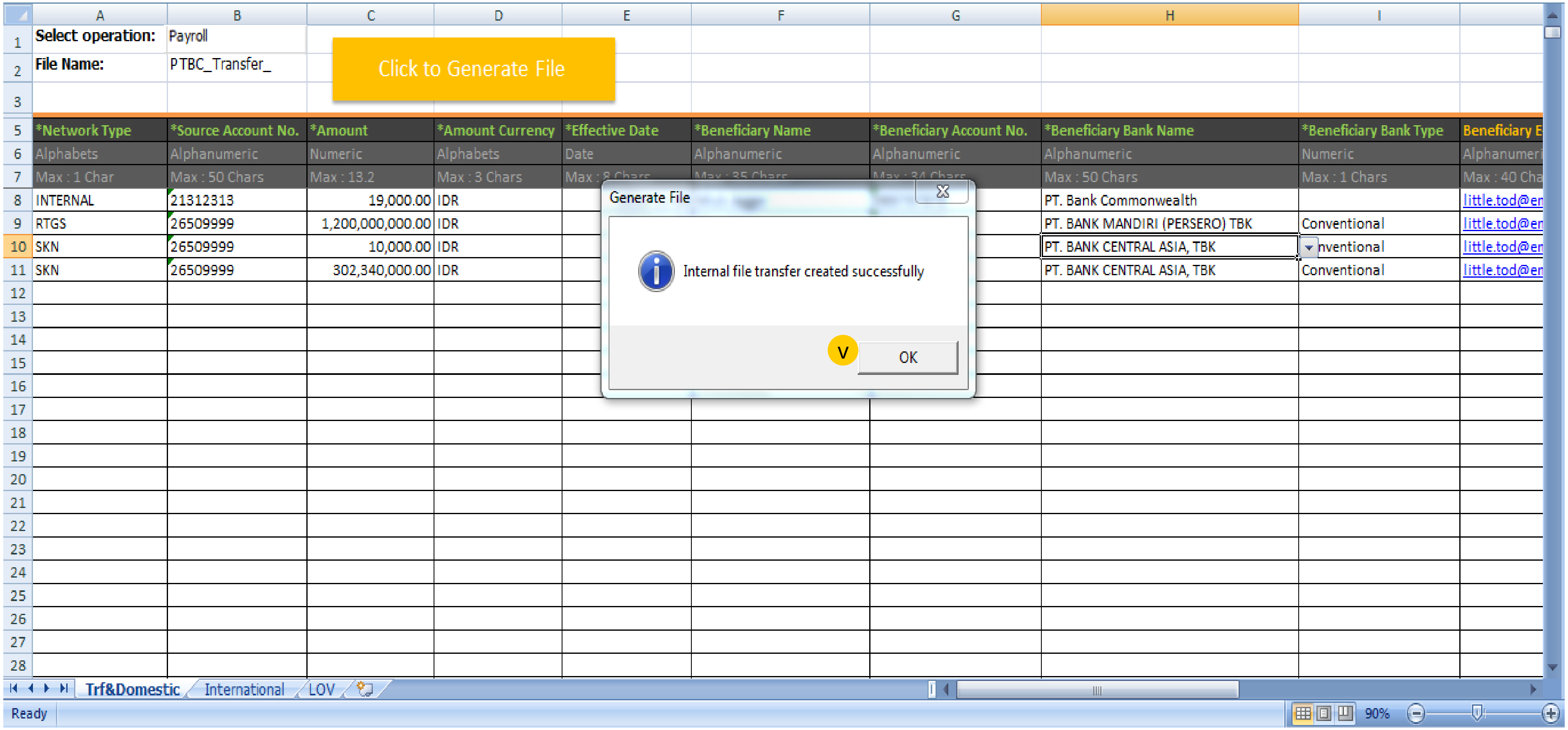


t. Fill the name of file on **File Name** field

u. Click **“Save”**

CommonwealthBank

Generate Bulk File (Domestic)



v. Screen will show a message that indicates the file has been saved. Then click **OK**

w. Process will continue to Bulk Upload on Internet Banking

CommonwealthBank

Generate Bulk File (International)

a	**Select operation:**	Payroll
b	**File Name**	PTBC_International_

Click to Generate File

*Source Account No.	*Amount	*Amount Currency	*Value Today	*Effective Date	*Beneficiary Name	*Beneficiary Account No.	*Beneficiary Bank
Al c numeric	N d ric	Al e numeric	f abet	D g	Alphan h ric	i phanumeric	Alp j umeric
Value	15	3	1	8	35	34	35
26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 1	99999	BANK OF AMERICA, N.A. (NEW YORK)
26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 2	99999	CITIBANK, N.A. (NEW YORK)

a. Select **"Payroll"** or**"Payment".** For sure, the Source Account, the Currency, and Effective Date ***must be*** same for each bulk transfer.
b. Fill the file name
c. Fill with the source account number
d. Fill with amount transaction
e. Fill with the currency
f. Fill with "Y" if the transaction will execute on the same day or "N" if the transaction will execute not in the same day
g. Fill with date of transaction
h. Fill the beneficiary name
i. Fill with beneficiary account
j. Fill with beneficiary bank

Generate Bulk File (International)

BSB Number	Beneficiary E-mail	*LLD Purpose Code	*Beneficiary Category	*Transactor Relationship	*Correspondence Charges	LHBU Purpose Code	Document Type	Other Document Type
Alphanumeric k	Alphanumeric l	Alphanumeric m	Alphanumeric n	Numeric o	Alphanumeric p	Alphanumeric q	Alphanumeric r	Alphanumeric s
7	40	4	2	1	3	2	3	100
123-321		Financial leasing	Non Bank Financial	Affiliate	OUR	Untuk penjualan	Lainnya	KTP
123-321		Financial leasing	Non Bank Financial	Non-affiliate	SHARED	Untuk penjualan	Lainnya	IPKL

k. Fill with the BSB Number
l. Fill with beneficiary email address
m. Fill with LLD code
n. Fill with beneficiary bank category
o. Fill with Transactor Relationship
p. Fill with Correspondence Charge (Full Amount/Normal)
q. Fill with LHBU code
r. Fill with document type support
s. Fill with other document type support

Generate Bulk File (International)

Payment Description 1	Payment Description 2	Payment Description 3	Payment Description 4	Narrative for Remitter	Narrative for Beneficiary
Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric
35	35	35	35	35	35
				Narrative Rem	Narrative bene
				Narrative Rem	Narrative bene

t. Fill with description for sender
u. Fill with description for beneficiary

Generate Bulk File (International)

Select operation:	Payroll
File Name	PTBC_International_

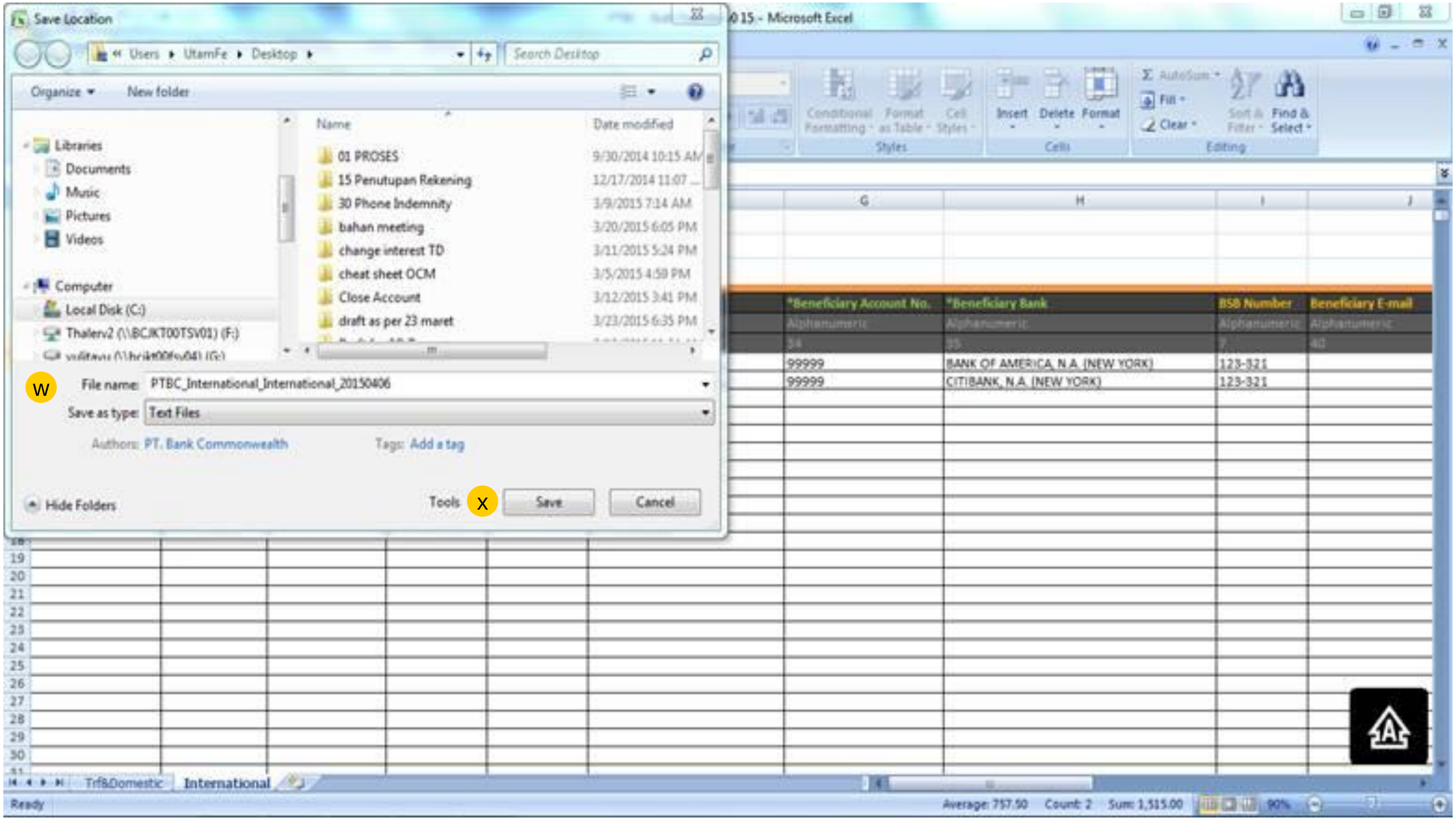
Click to Generate File

v

*Source Account No.	*Amount	*Amount Currency	*Value Today	*Effective Date	*Beneficiary Name	*Beneficiary Account No.
Alphanumeric	Numeric	Alphanumeric	Alphabet	Date	Alphanumeric	Alphanumeric
Value	15	3	1	8	35	34
26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 1	99999
26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 2	99999

v. After all column be filled, click **“Click to Generate File”**

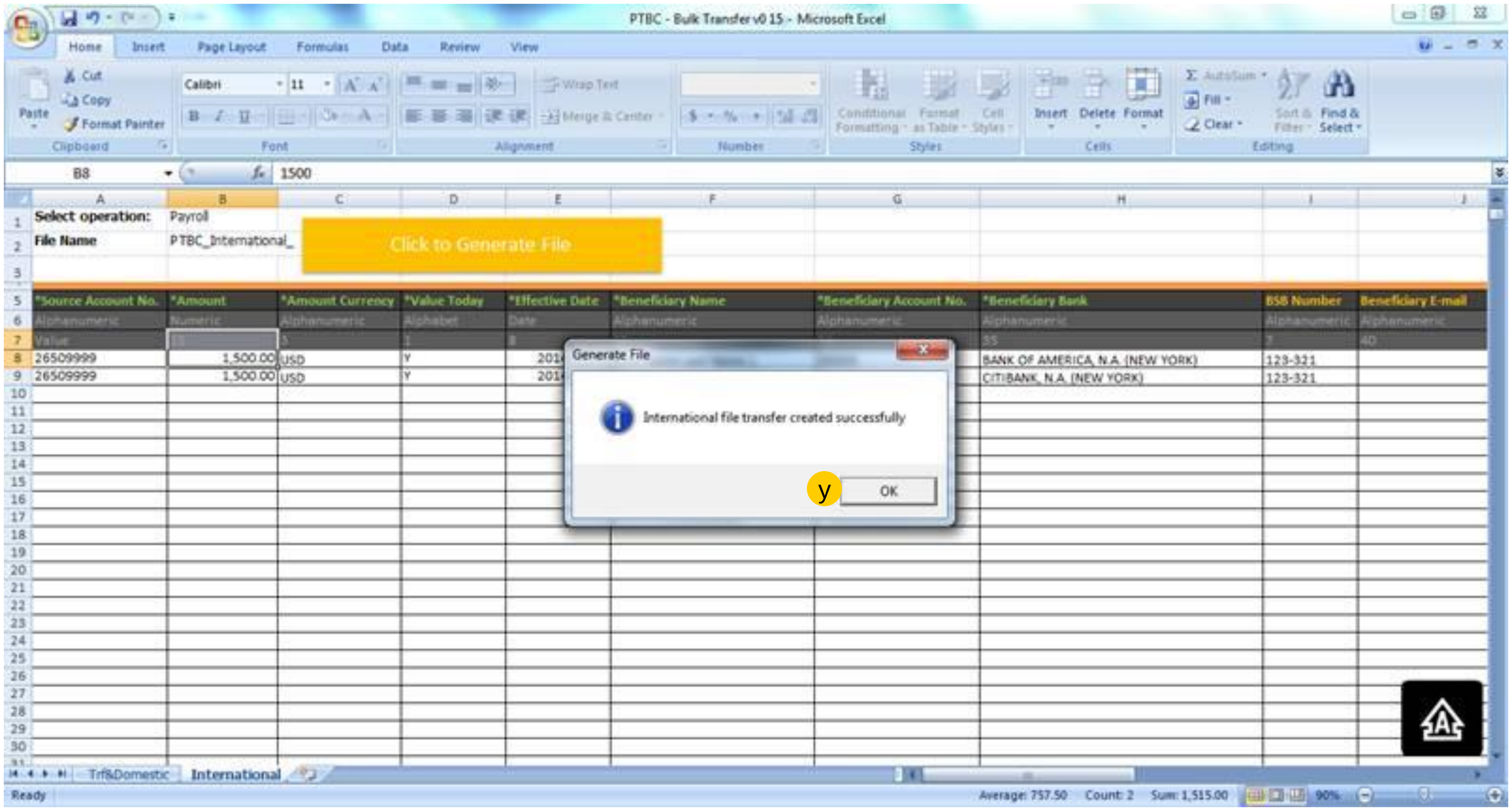
Generate Bulk File (International)



w. Fill the name of file on **File Name** field
x. Click **"Save"**

CommonwealthBank

Generate Bulk File (International)



y. System will show the notification of successfully file saved. And then click **OK**

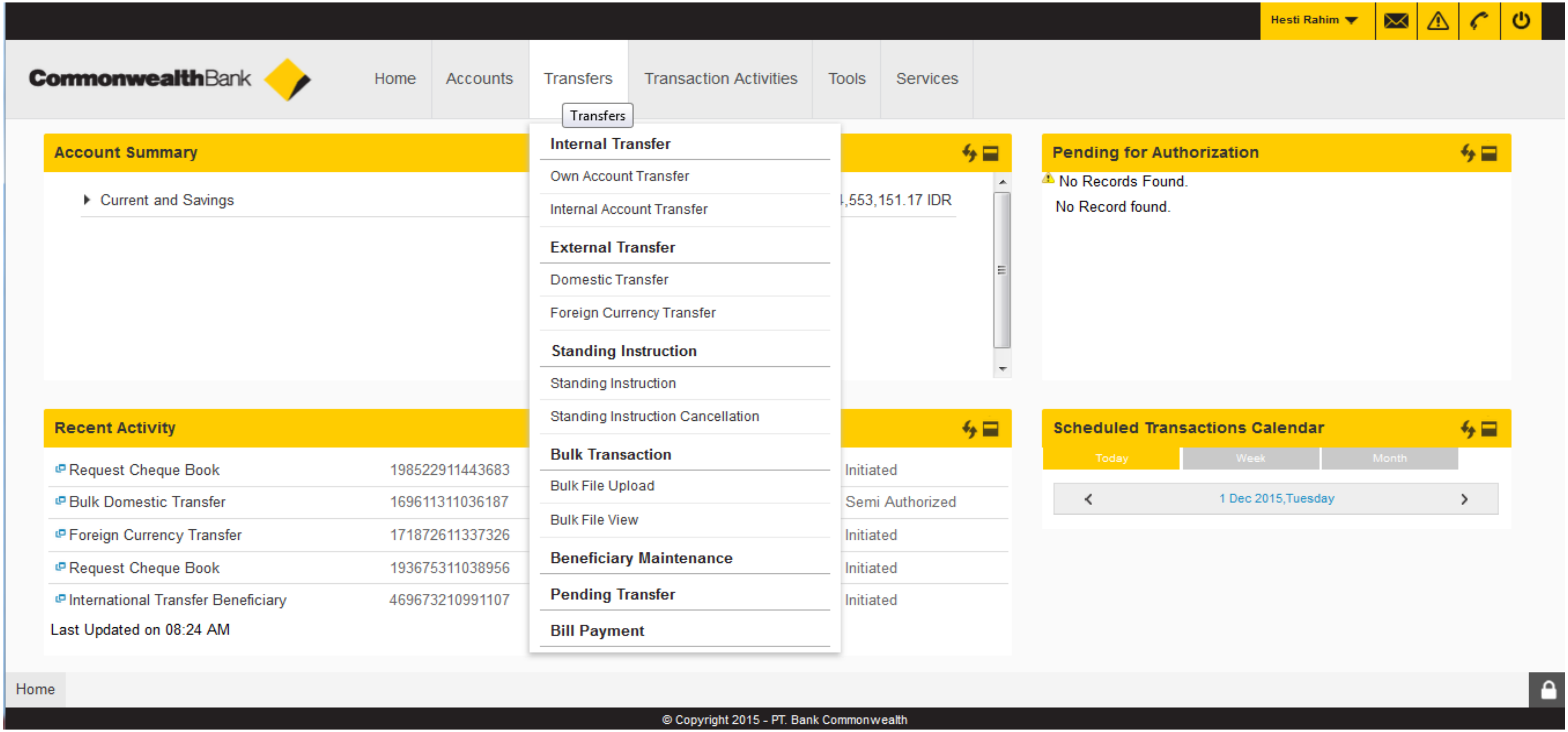
z. Process will continue to Bulk Upload on Internet Banking

CommonwealthBank

TRANSFER MENU

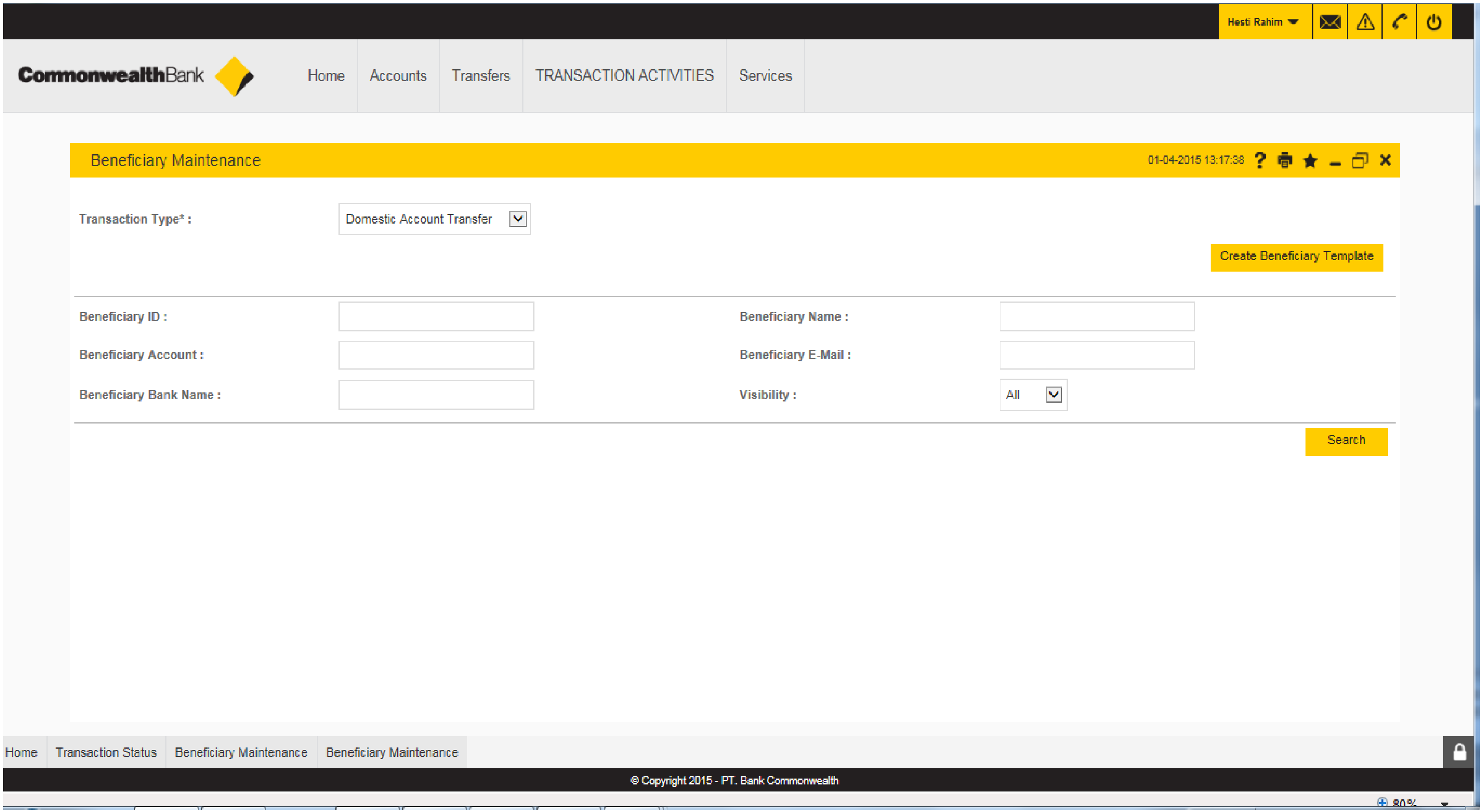
BENEFICIARY MAINTENANCE

Beneficiary Maintenance



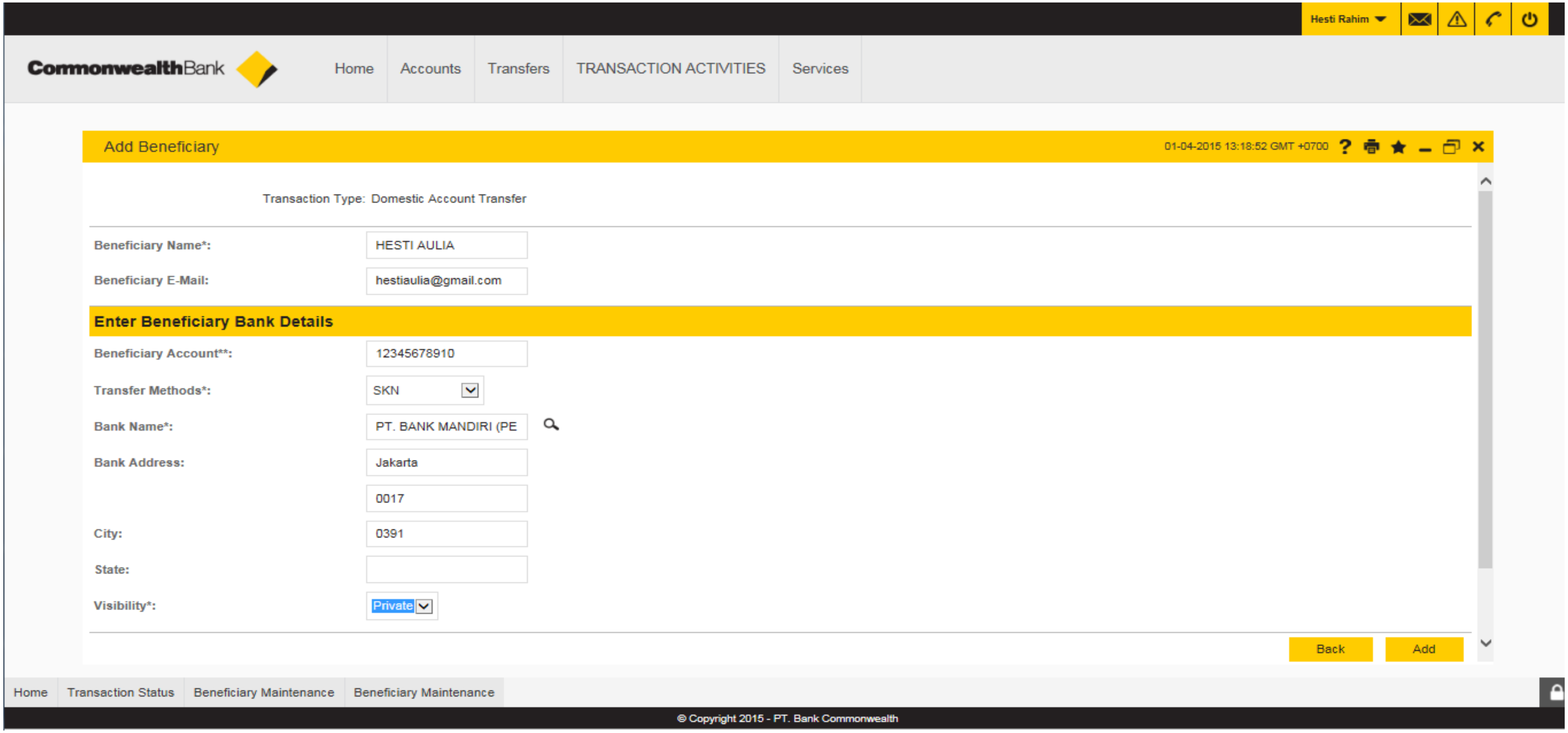
1. Select **Transfer** and then **Beneficiary Maintenance**

Beneficiary Maintenance
*Domestic Account Transfer



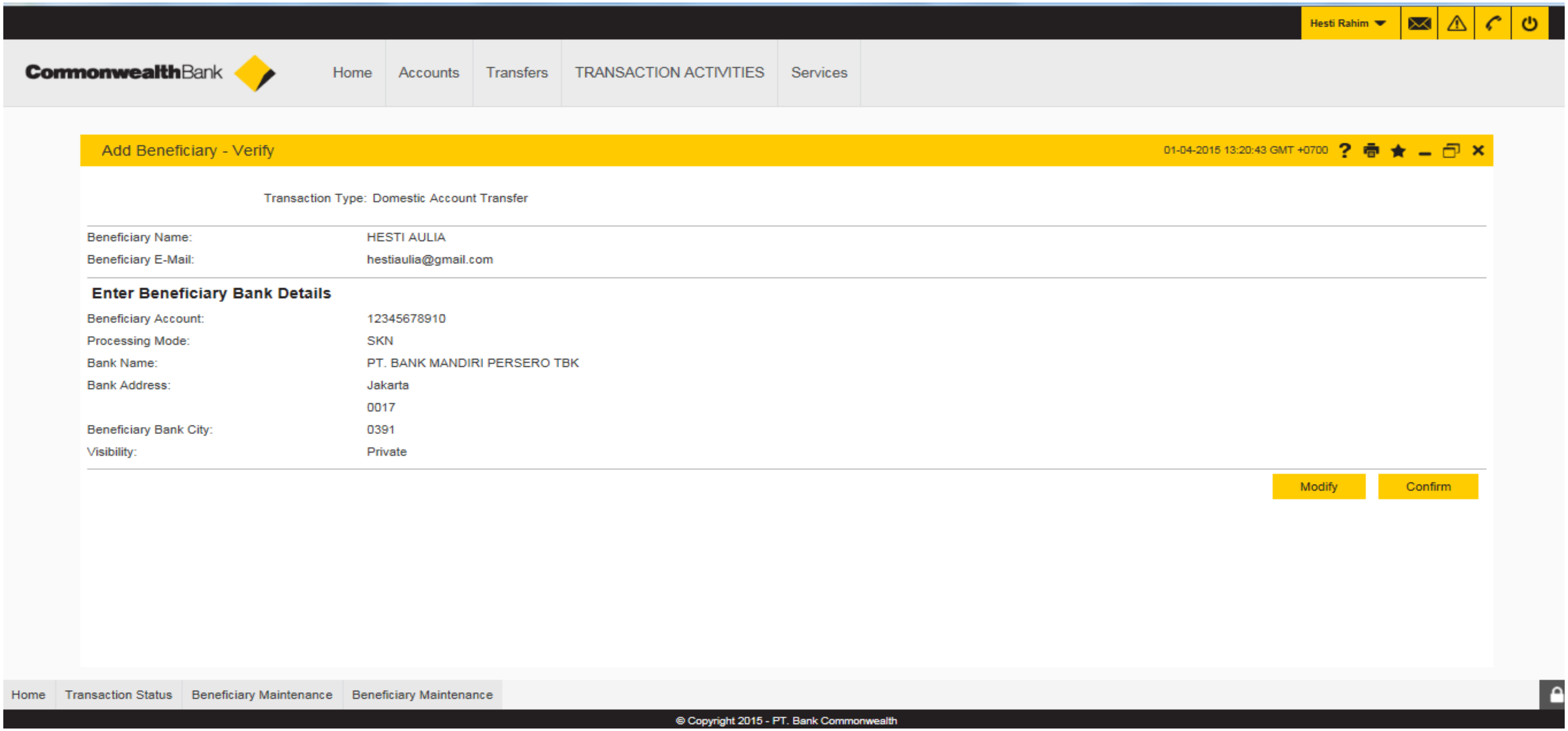
2. On **Transaction Type** select **Domestic Account Transfer** and click **Create Beneficiary Template**

Beneficiary Maintenance
*Domestic Account Transfer



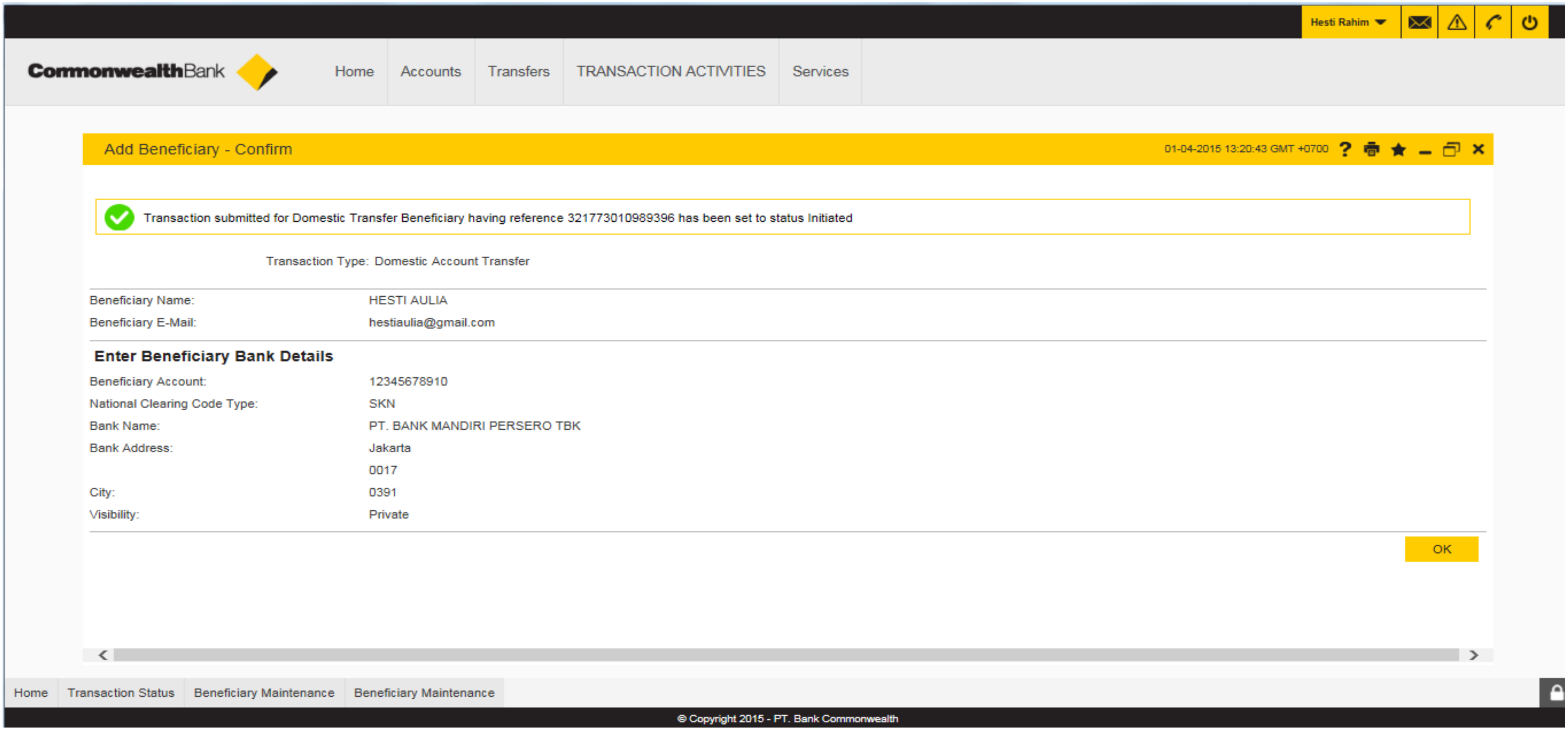
3. Fill **Beneficiary Name** and B**eneficiary Email**
4. On Beneficiary bank Details fill the **Beneficiary Account** and **Transfer Method**
5. Enter the beneficiary Bank by clicking the **Search** icon and select the Bank name, it will automatically show the beneficiary Bank Address and City also.
6. Click **add**

Beneficiary Maintenance
*Domestic Account Transfer



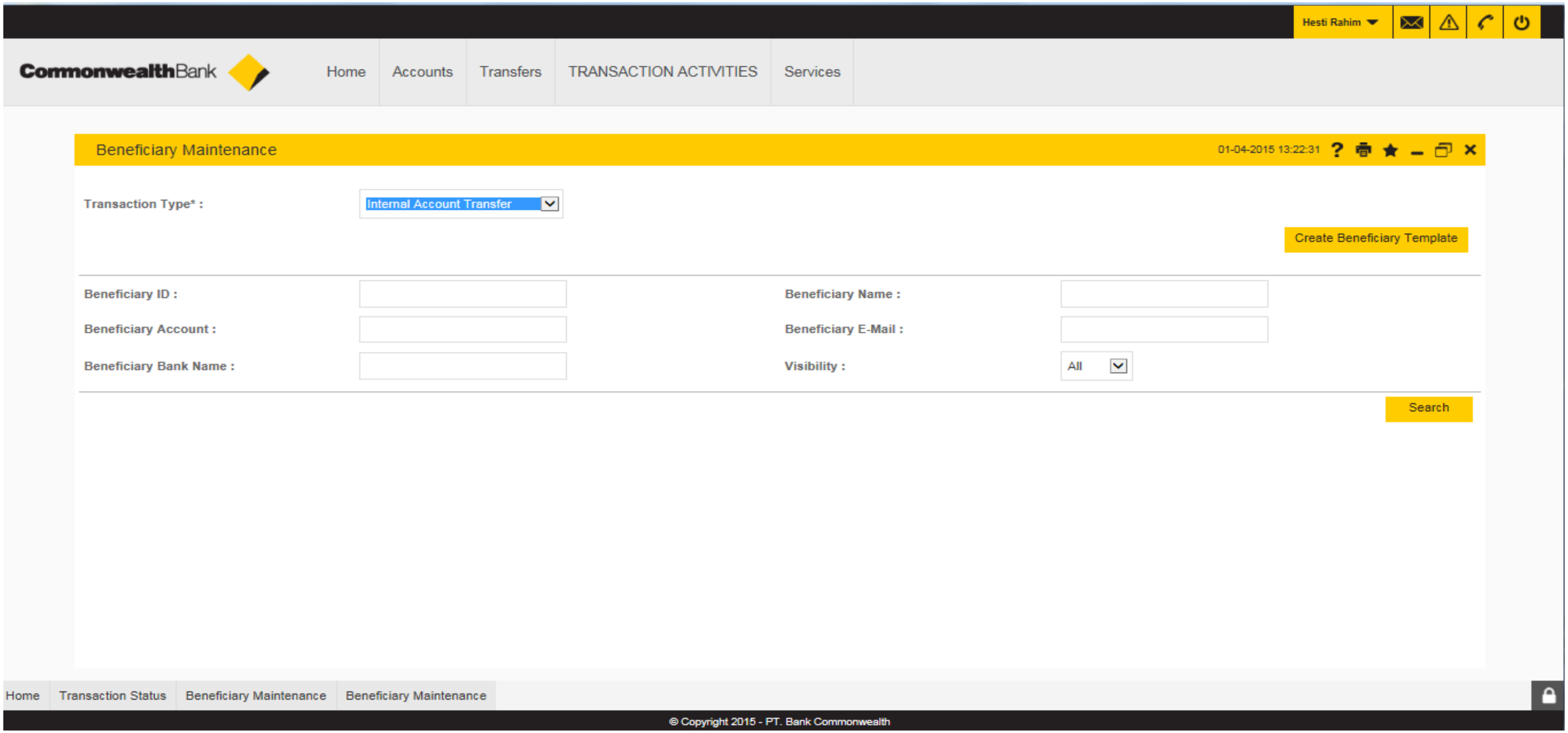
7. Click **Confirm** to continue or **Modify** to any changes.

Beneficiary Maintenance
*Domestic Account Transfer



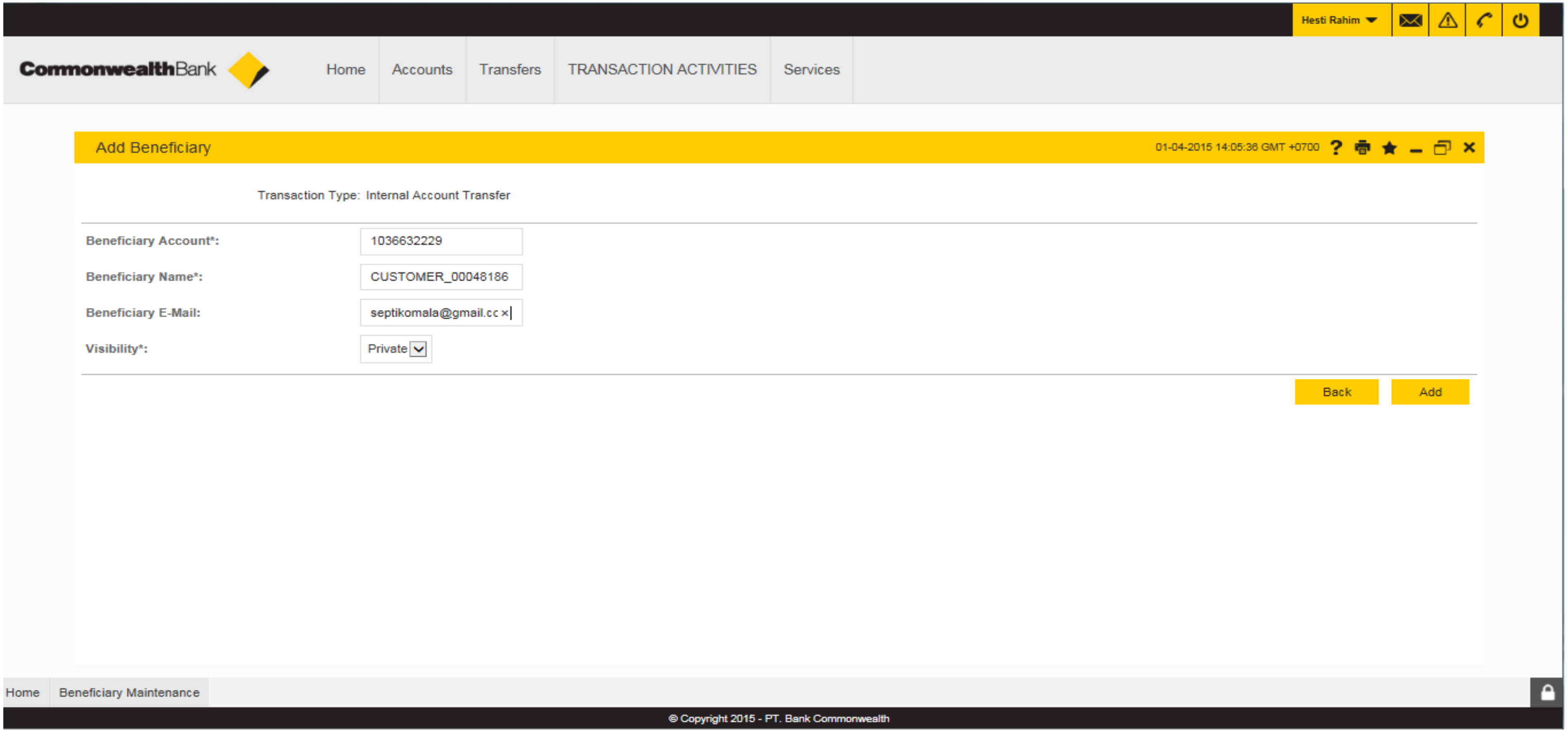
8. The screen will show a message of successful notification, and then click **OK**

Beneficiary Maintenance
*Internal Account Transfer



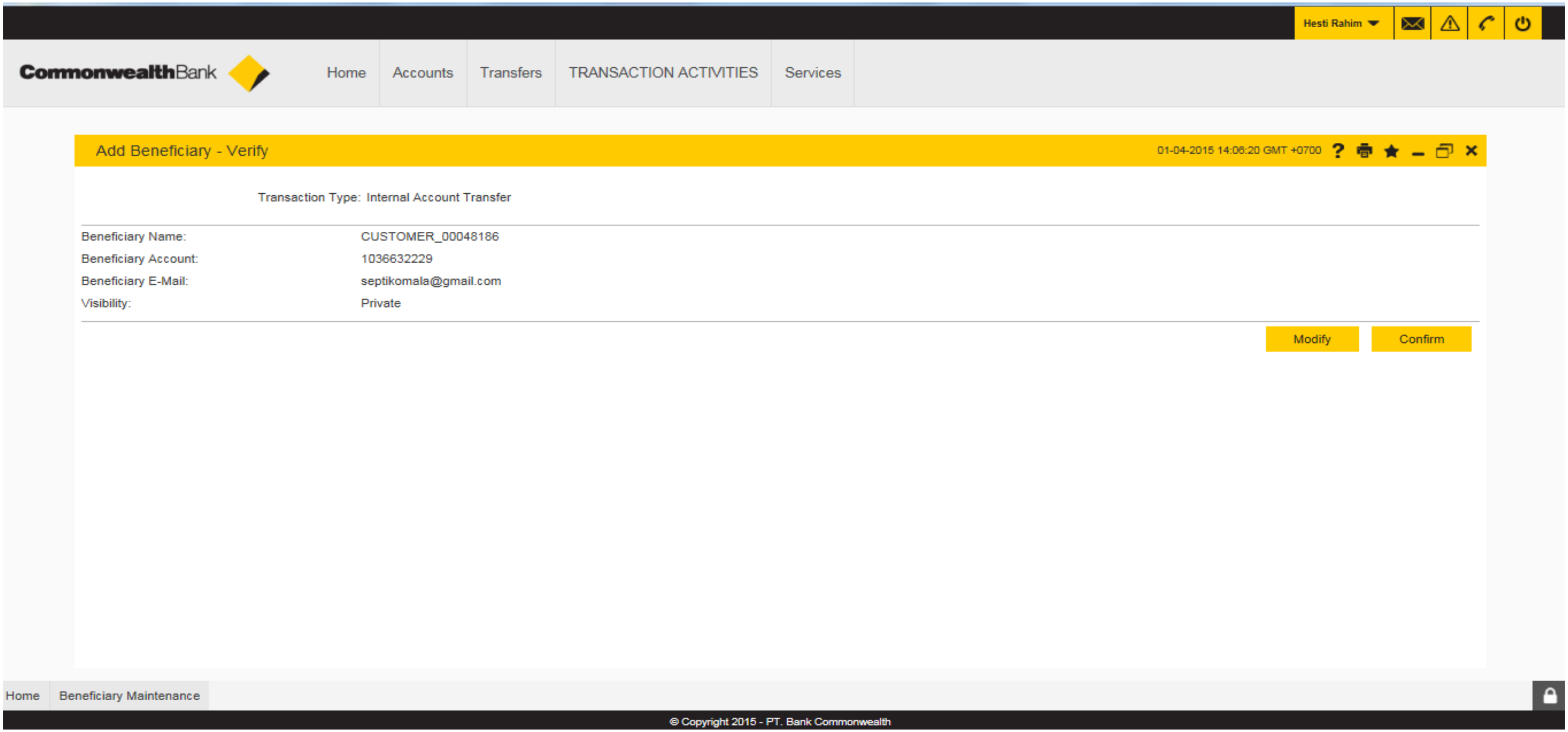
2. On **Transaction Type** select **Internal Account Transfer** and click **Create Beneficiary Template**

Beneficiary Maintenance
*Internal Account Transfer



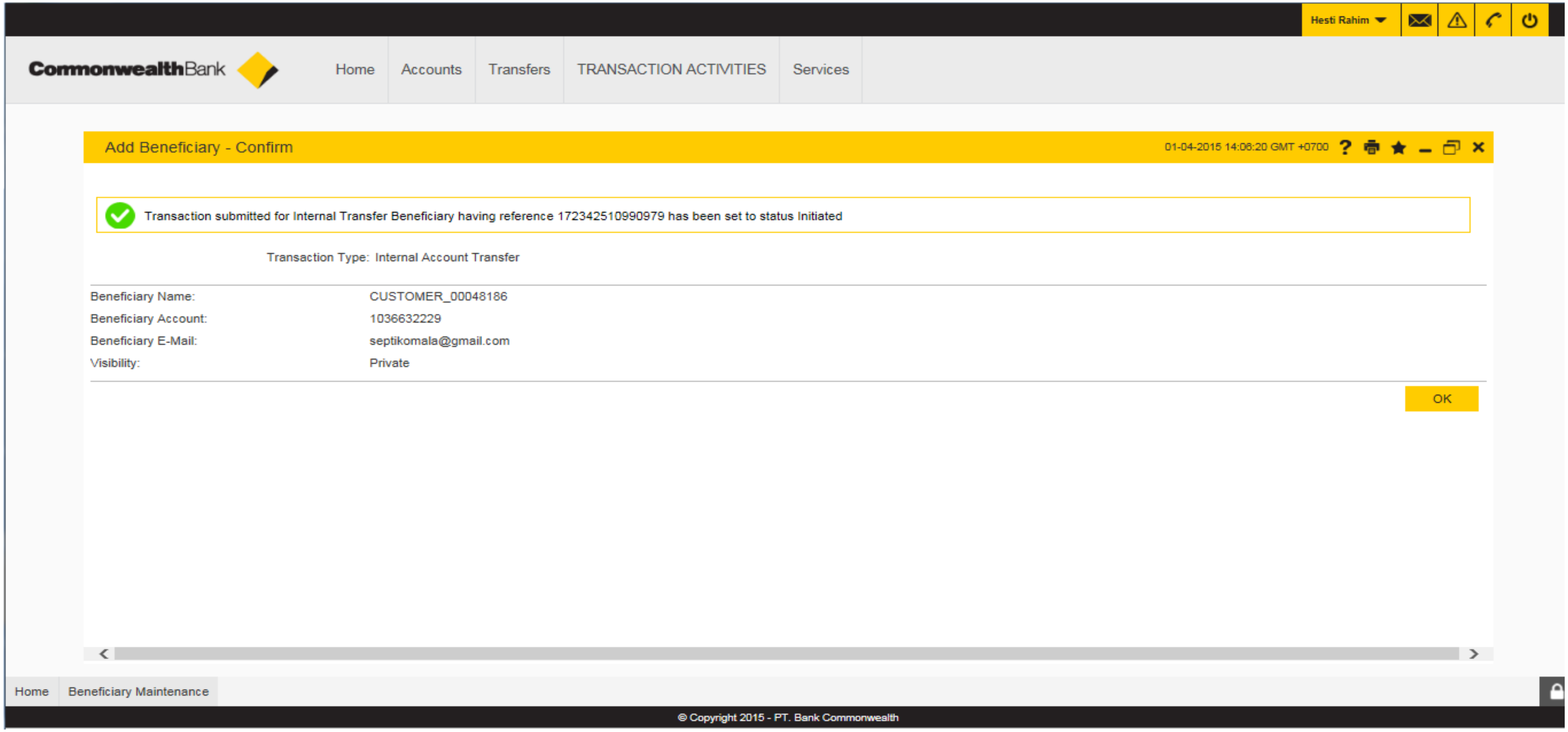
2. Enter the beneficiary account number on **Beneficiary Account**, then tap to **Beneficiary Name,** and automatically the beneficiary name will show s up
3. Enter the beneficiary email address on **Beneficiary Email**
4. Click **Add**

Beneficiary Maintenance
*Internal Account Transfer



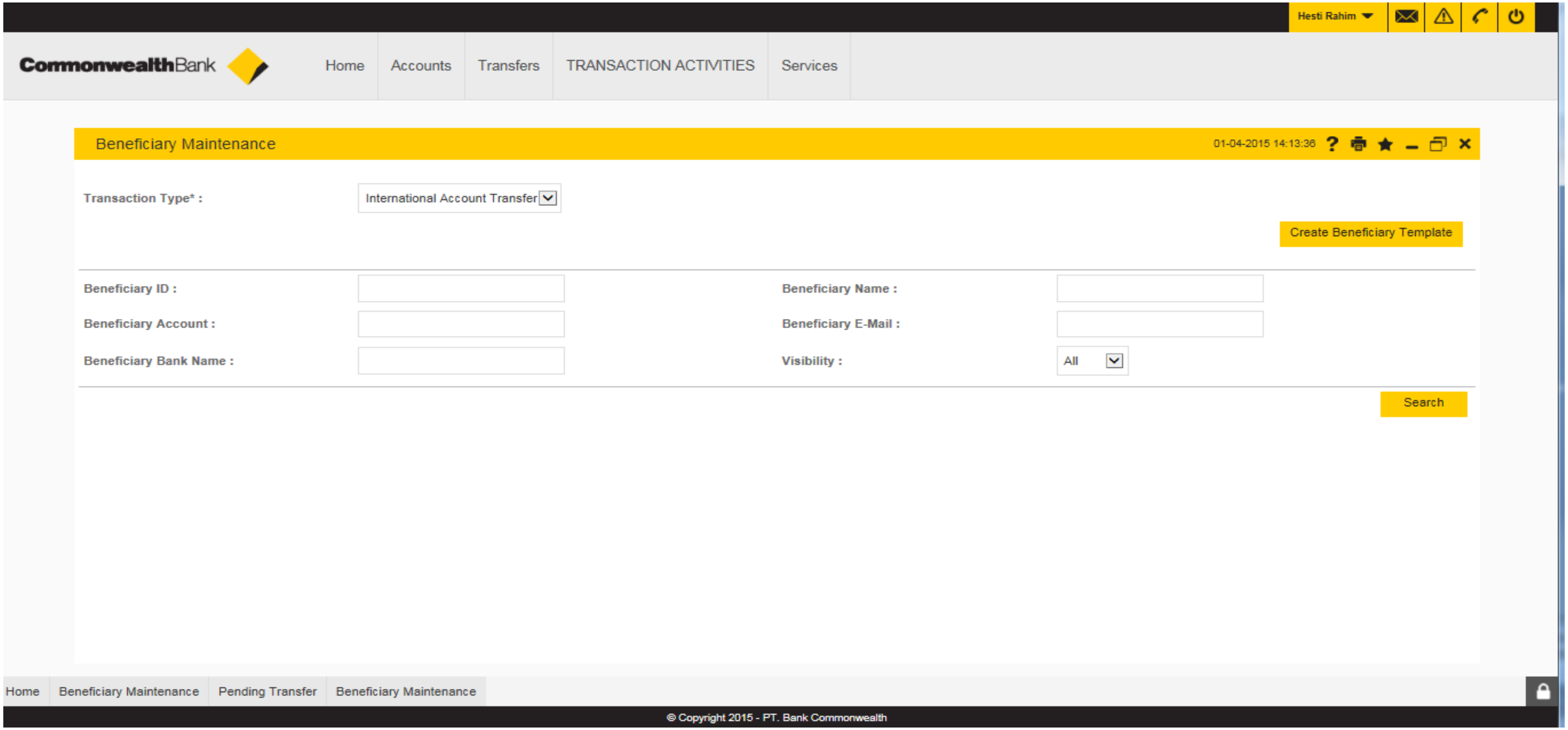
5. Click **Confirm** to continue or **Modify** to any changes

Beneficiary Maintenance
*Internal Account Transfer



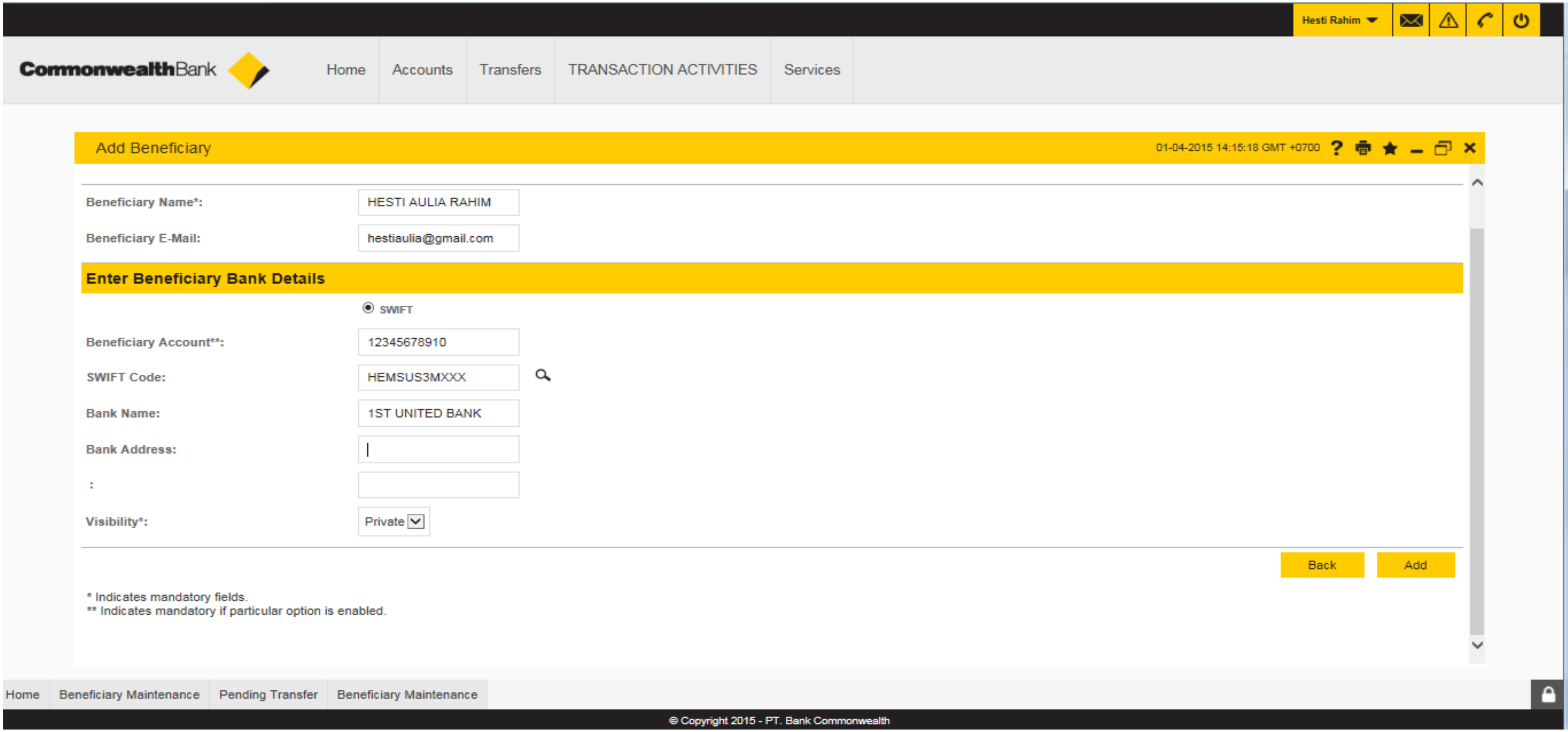
6. The screen will show a message of successful notification, and then click **OK**

Beneficiary Maintenance
*Internasional Account Transfer



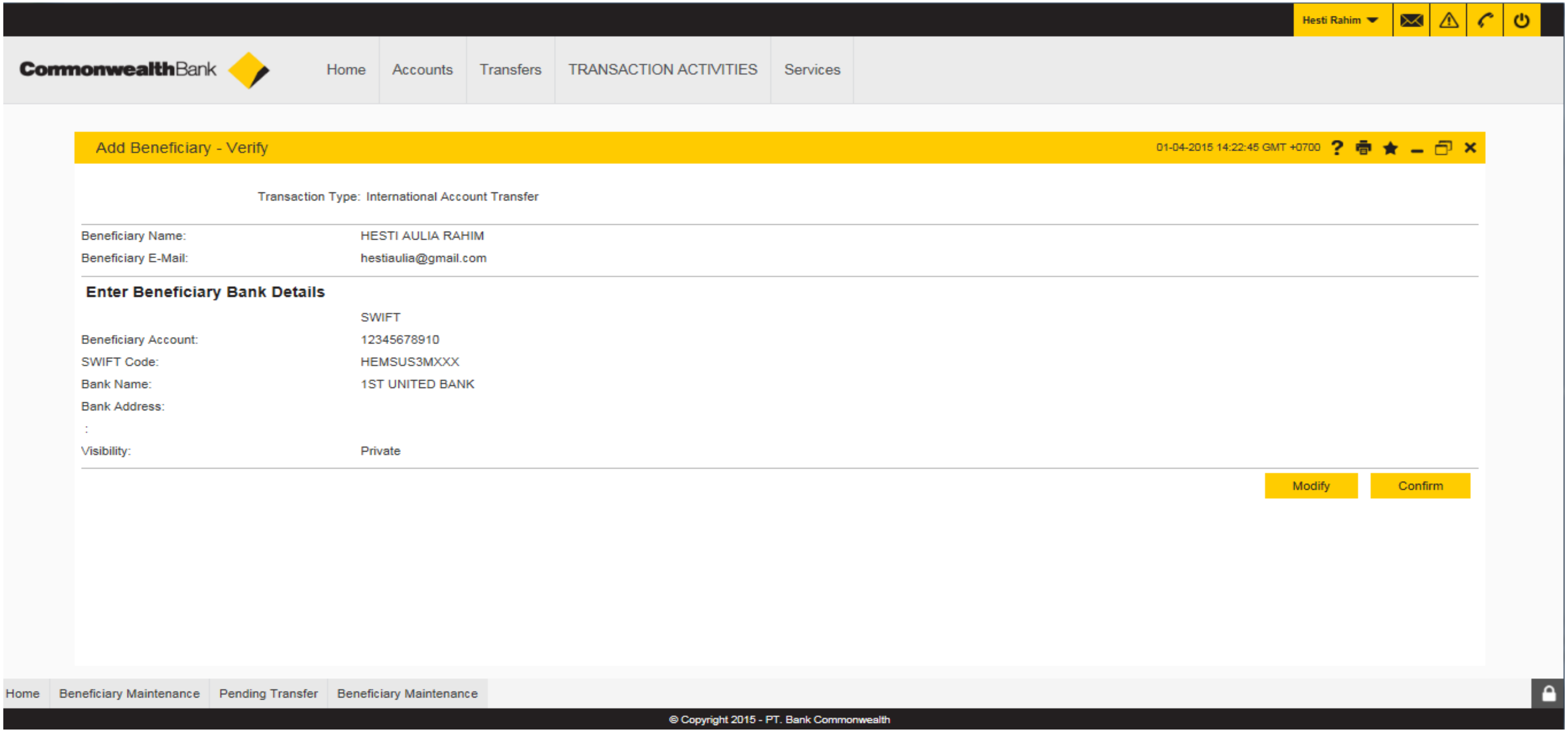
2. On **Transaction Type** select **International Account Transfer** and click **Create Beneficiary Template**

Beneficiary Maintenance
*Internasional Account Transfer



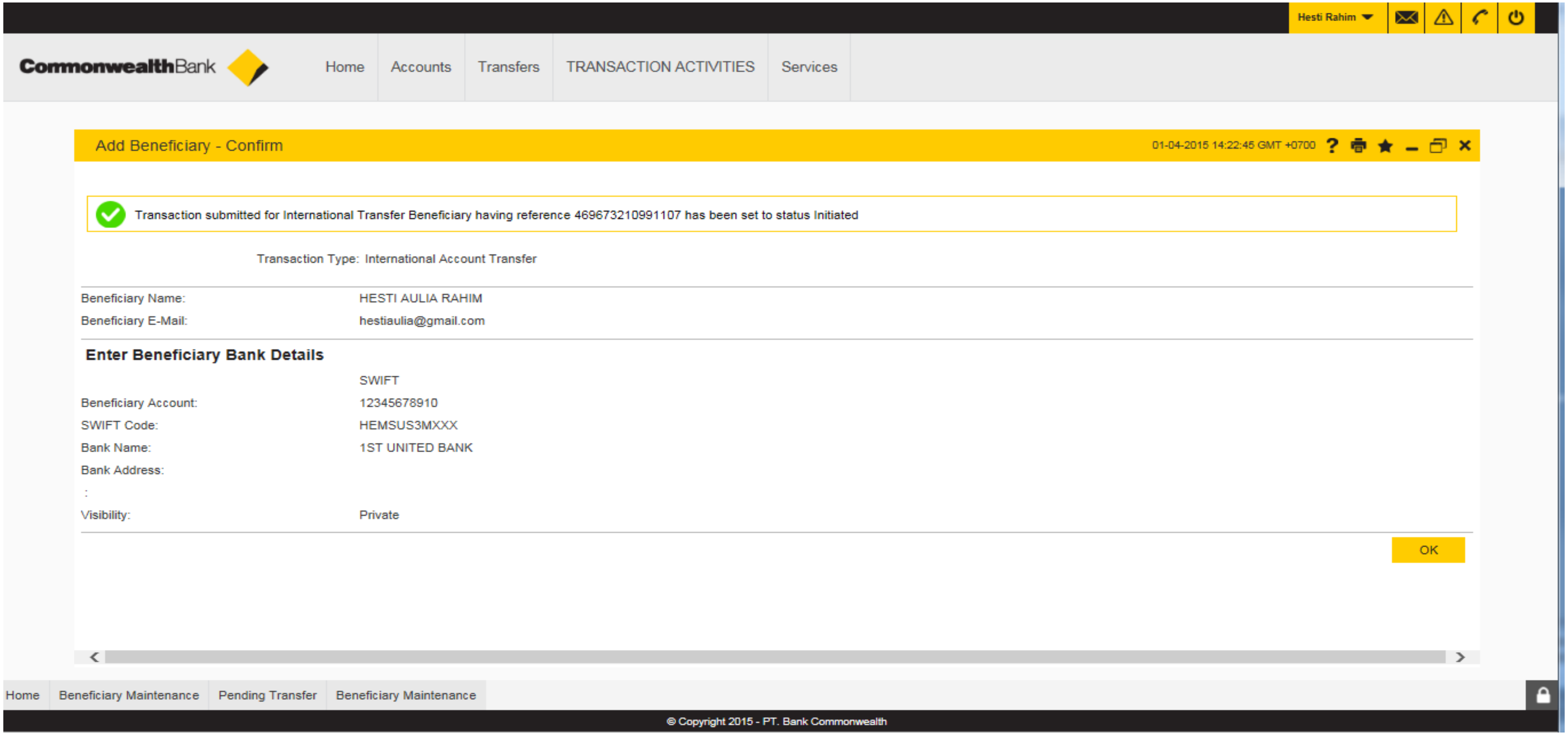
2. Enter the **Beneficiary Name** and **Beneficiary Email**
3. On Beneficiary Bank Details enter the **Beneficiary Account** and **SWIFT Code** (use the **Search** icon) select the code/Bank ,the Bank Name and Bank Address will automatically shows up
4. Click **Add** to continue or **Back** to previous

Beneficiary Maintenance
*Internasional Account Transfer



5. Click **confirm** to continue or **Modify** to any changes

Beneficiary Maintenance
*Internasional Account Transfer

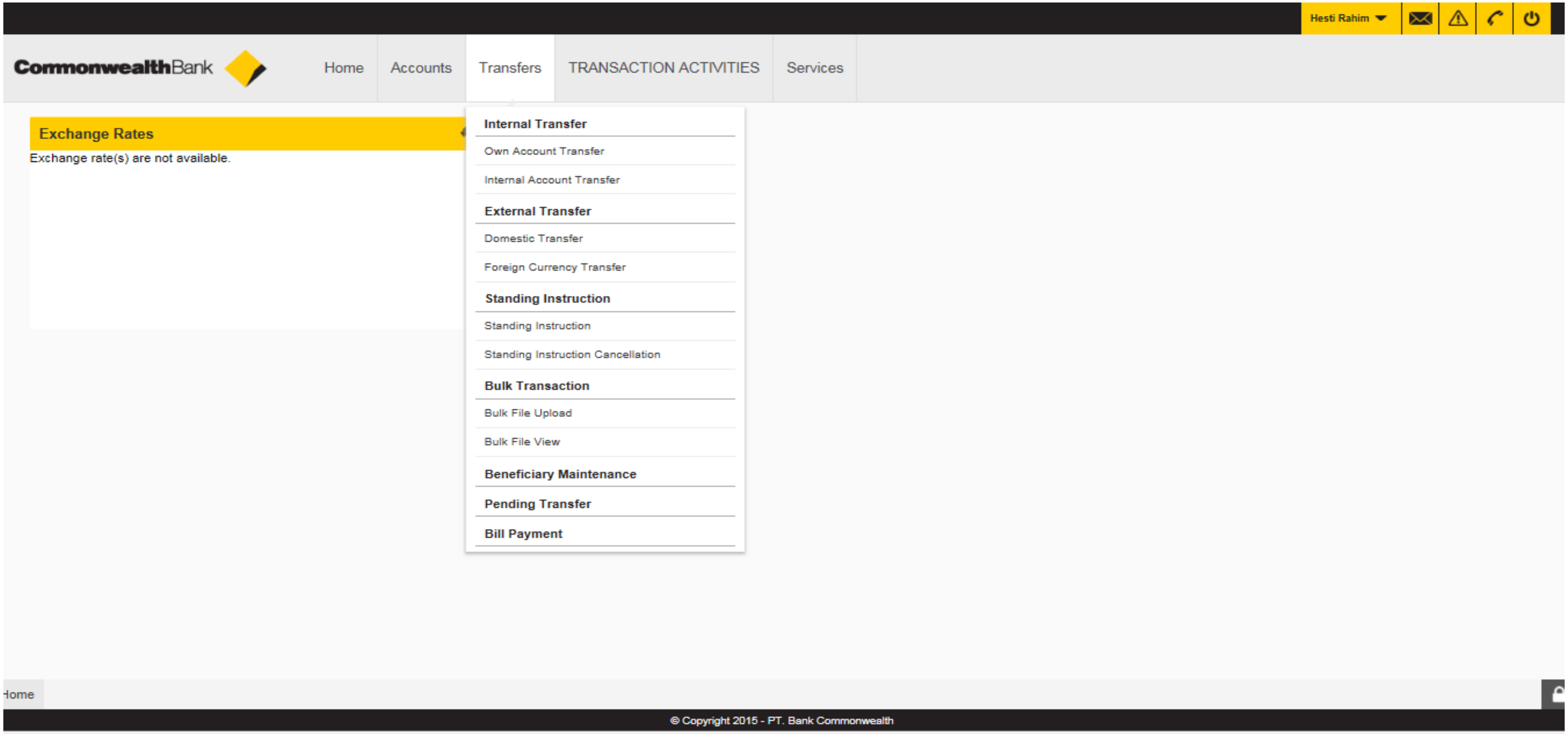


6. The screen will show a message of successful notification, and then click **OK**

TRANSFER MENU

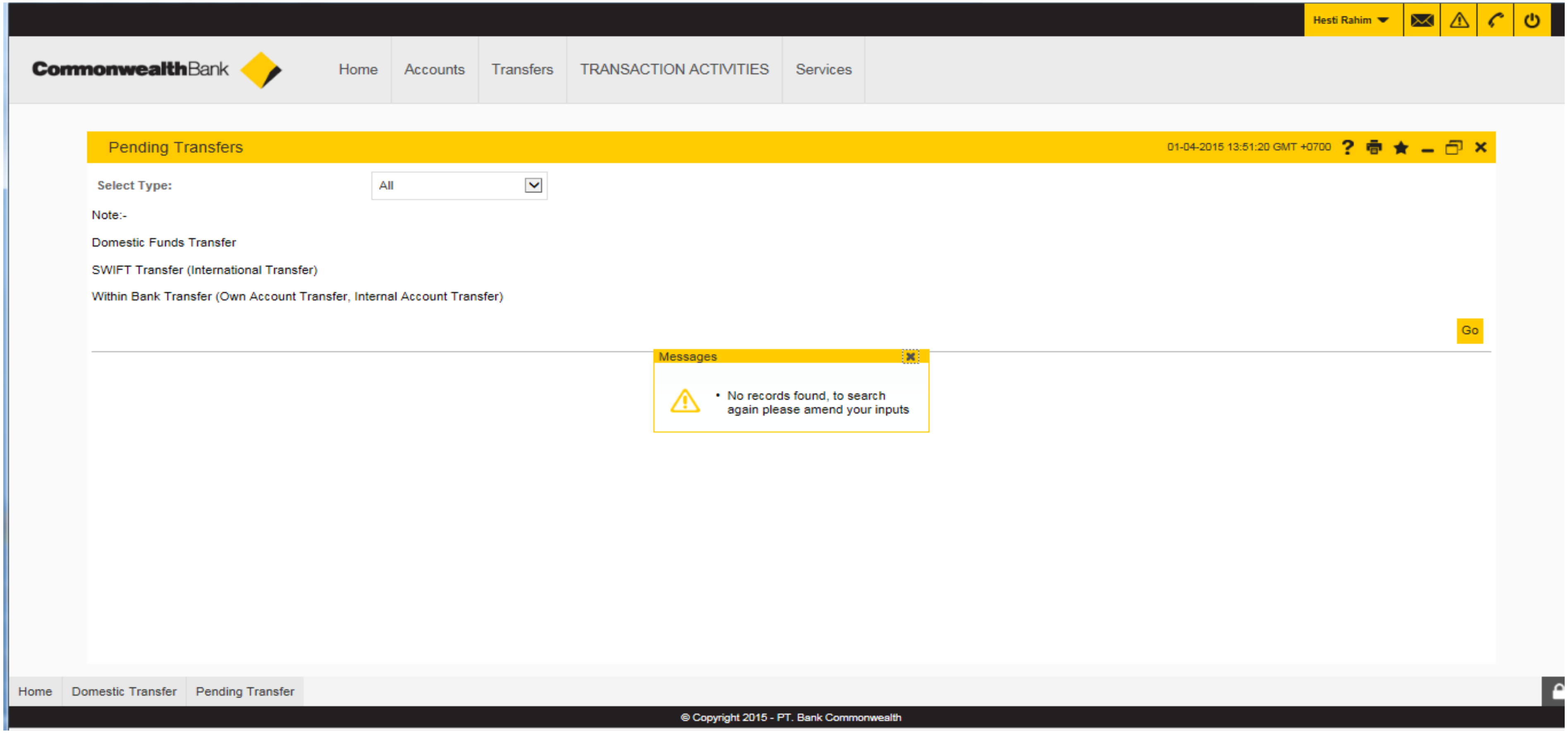
PENDING TRANSFER

Pending Transfer (1/2)



1. Select **Transfer** and then **Pending Transfer**

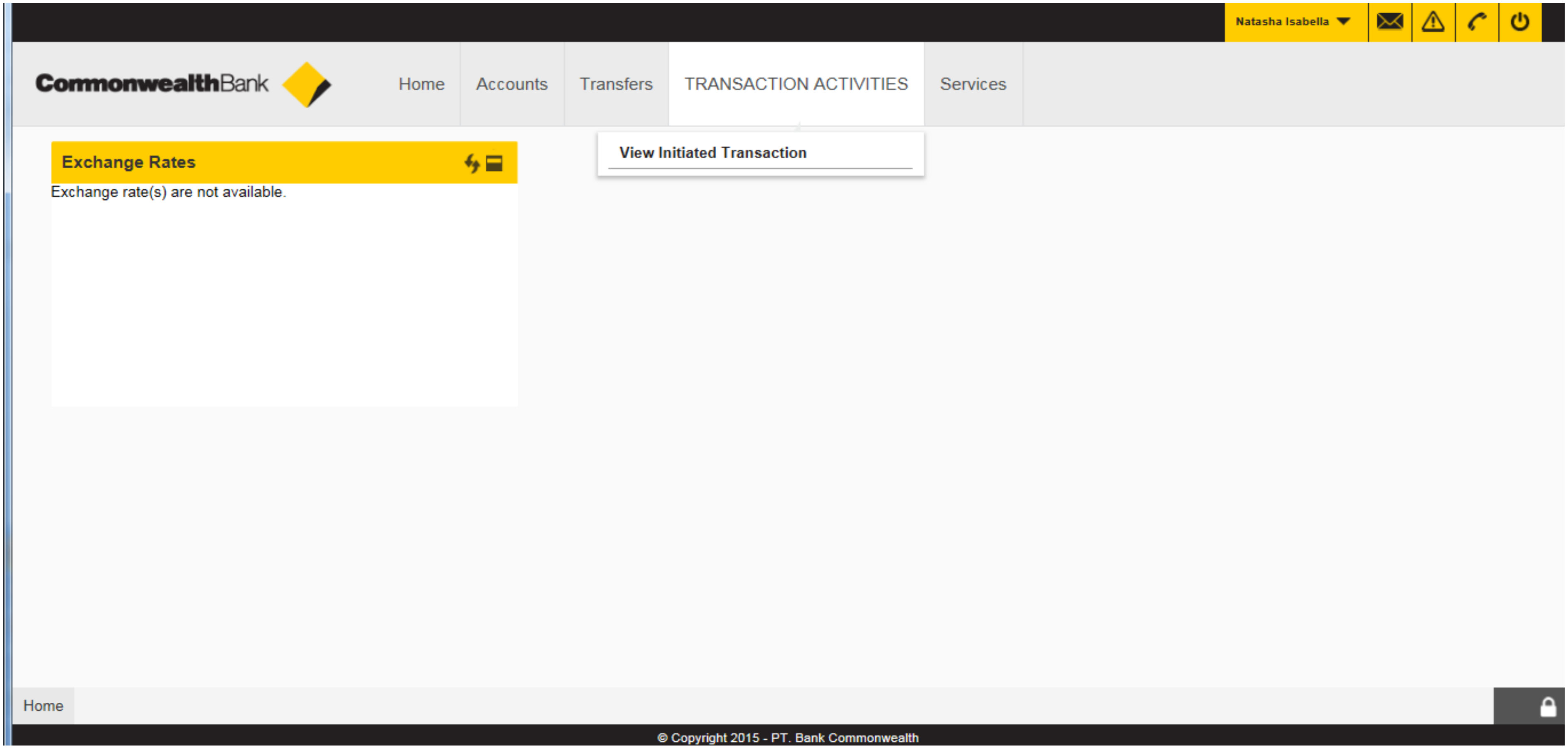
Pending Transfer (2/2)



2. Screen will show the pending transfer transaction (if any), if there is no pending transfer, screen will show a pop up message as above

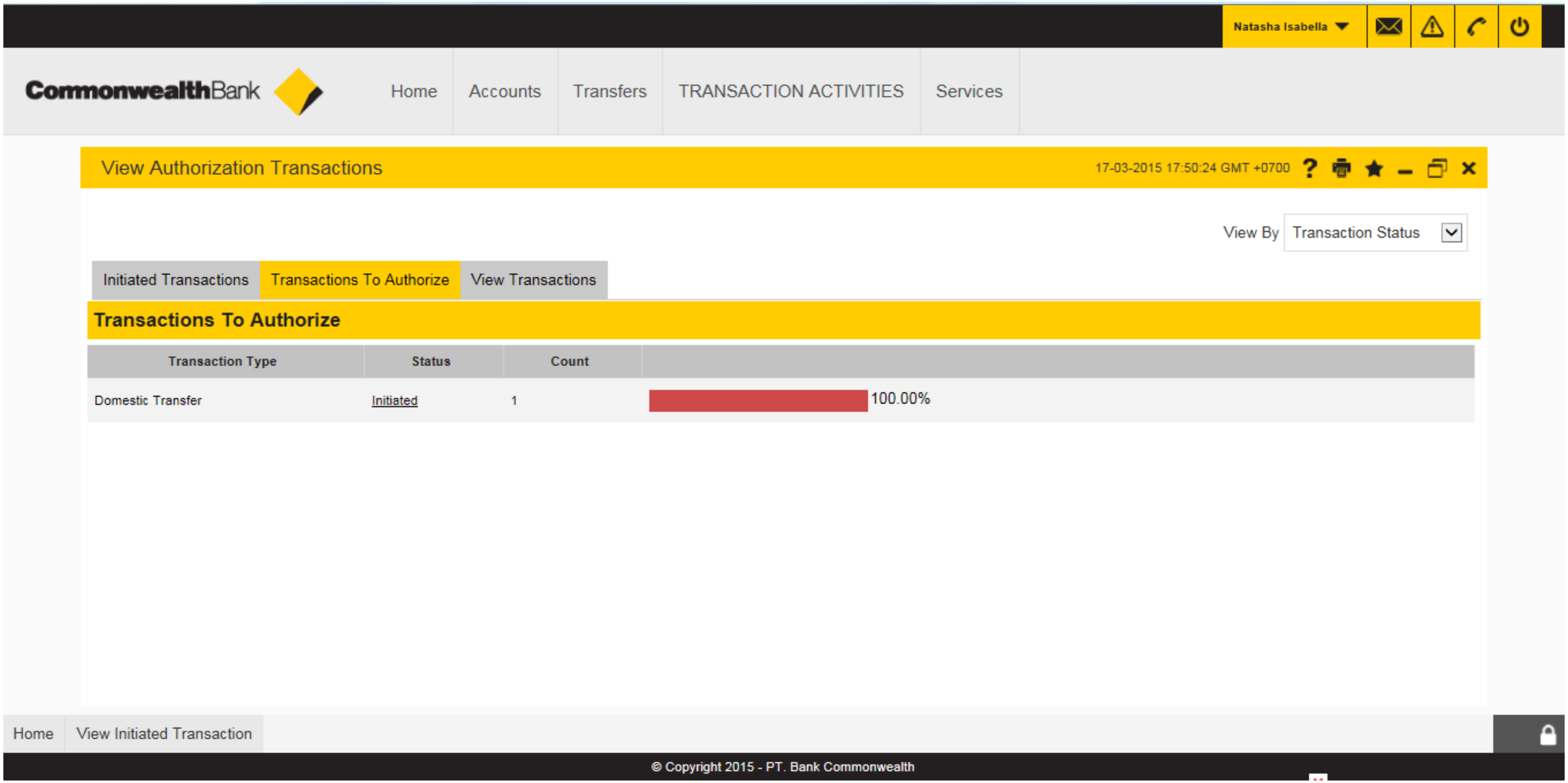
AUTHORIZATION FLOW

Authorization Flow



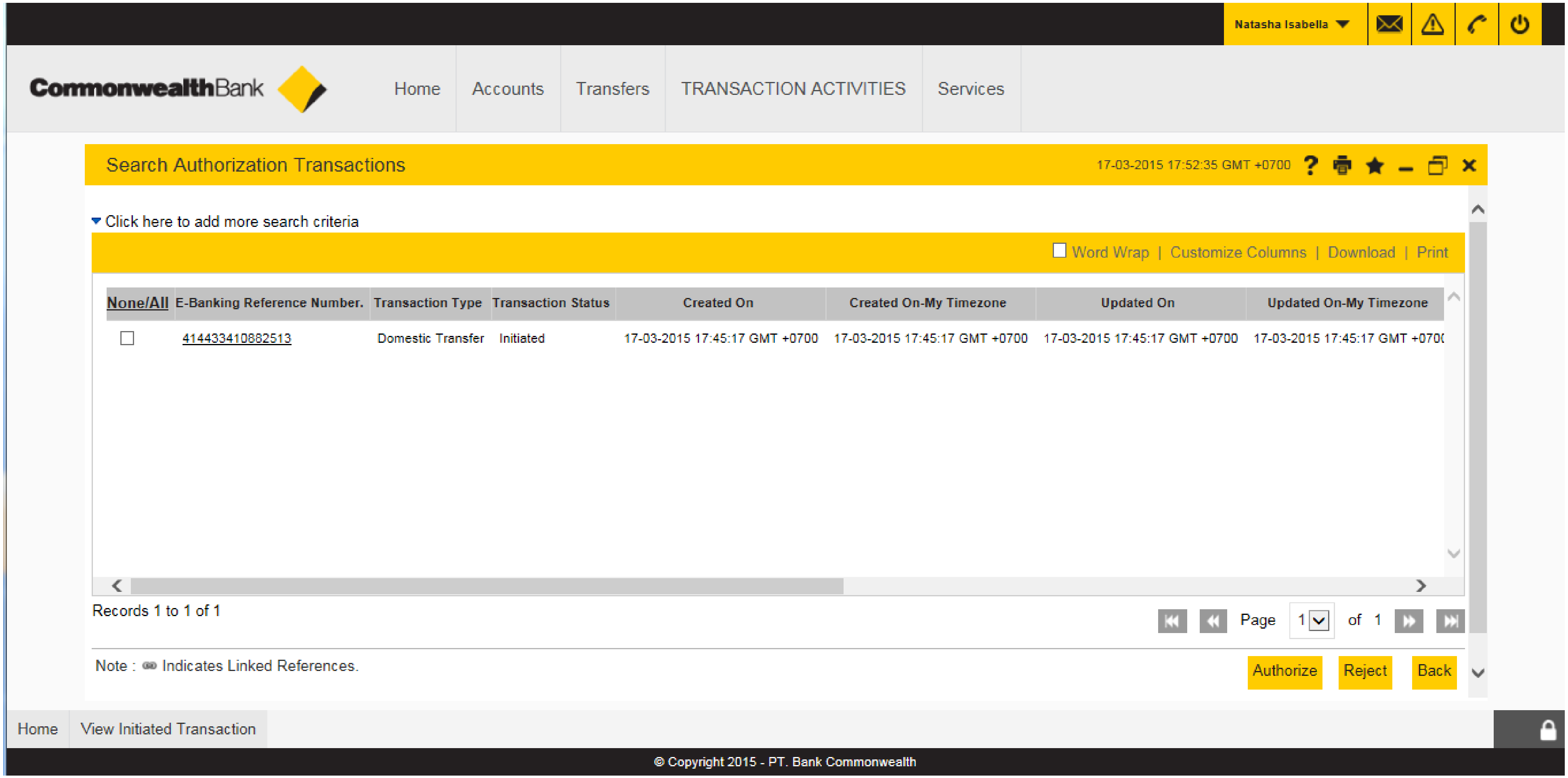
1. Select **Transaction Activities** and then **View Initiated Transaction**

Authorization Flow



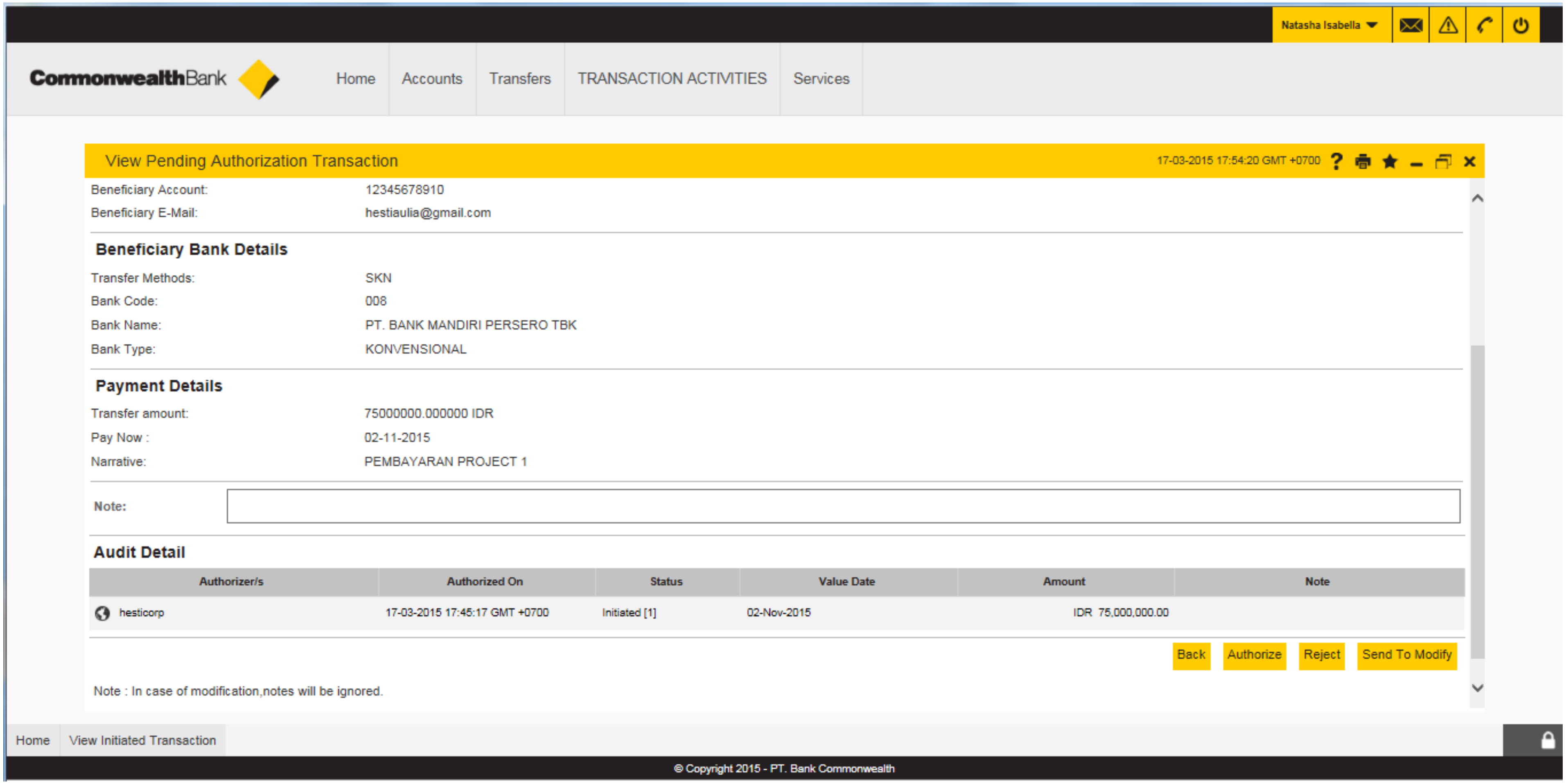
2. Select **Transaction To Authorize**
3. Select the **Transaction Type** that will be authorized
4. And click **Initiated**

Authorization Flow



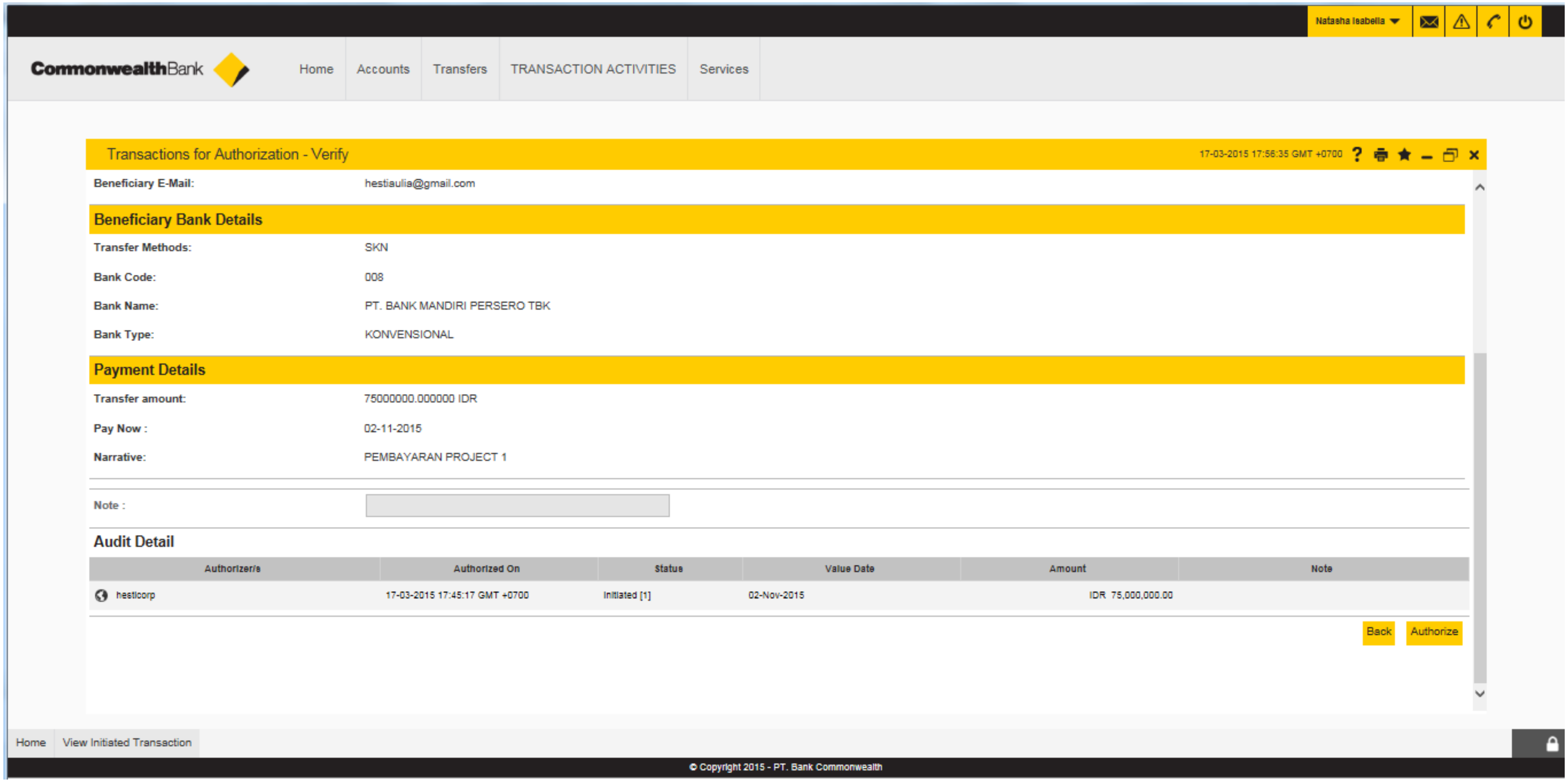
5. Click **Ebanking Reference No** to see the transaction detail

Authorization Flow



6. Click **Authorize** to authorization
7. Click **Reject** to cancel transaction
8. Click **Send To Modify** to any changes
9. Click **Back** to previous

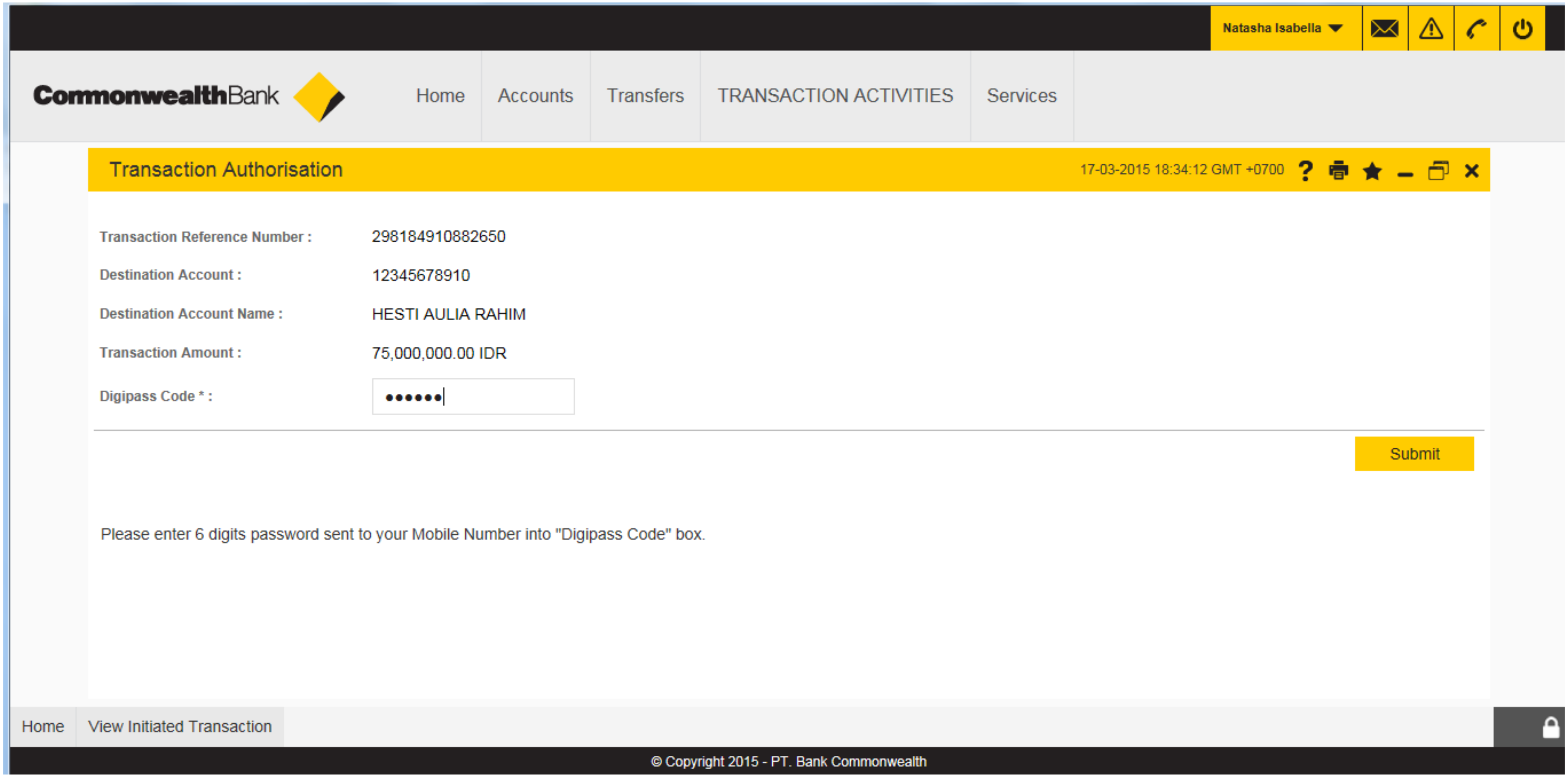
Authorization Flow



10. Click **Authorize** to authorization
11. Click **Back** to previous

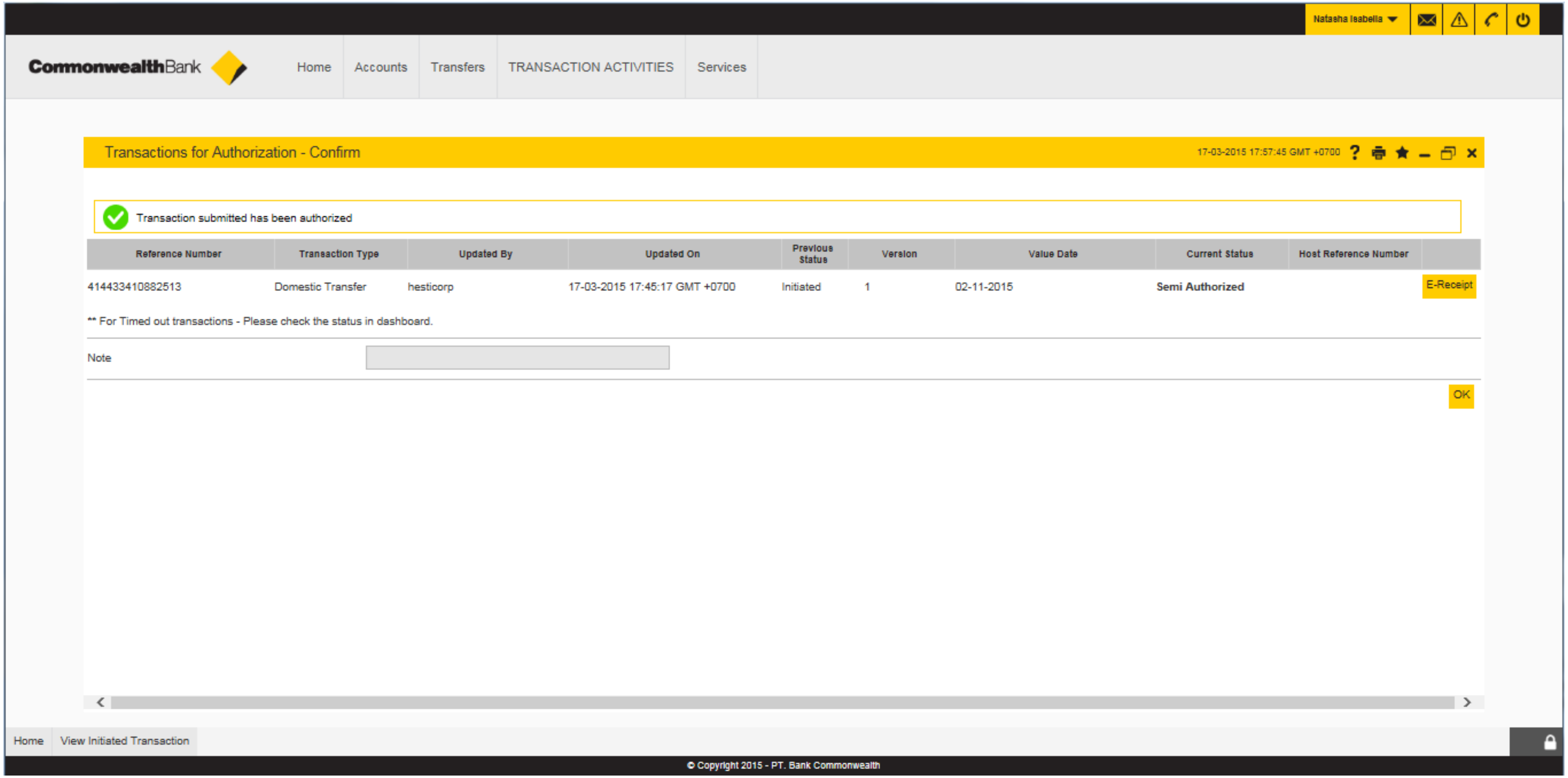
CommonwealthBank

Authorization Flow



12. Enter **Transaction Password** from Token
13. Click **Submit**

Authorization Flow



14. Click **E-Receipt** to get E-Receipt
15. Click **Ok** to end the process

CommonwealthBank

Authorization Flow

Commaccess - CommonwealthBank

Domestic Transfer

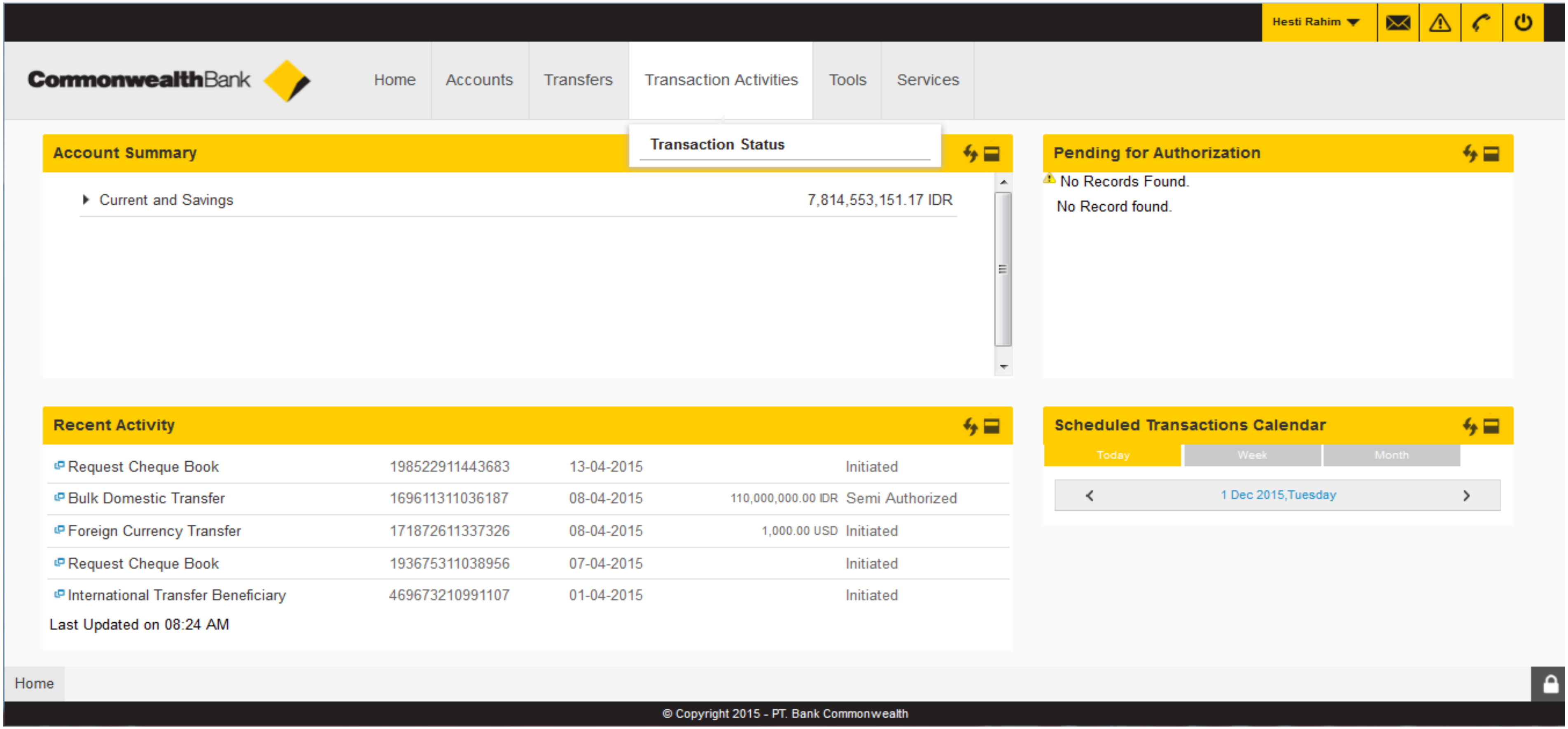
FCDB Reference Number	414433410882513	**Host Reference Number**	
Debit Account Number	XXXXXXX107	**Customer Name**	00281229 - PT TIGA
Beneficiary Name	HESTI AULIA RAHIM	**Beneficiary Account**	XXXXXXXX910
Beneficiary Bank Name	PT. BANK MANDIRI PERSERO TBK	**Beneficiary Bank Code**	008
Mode of Payment	SKN	**Transfer Amount**	75,000,000.00 IDR
Beneficiary Bank Branch		**Transaction Date and Time**	
Narrative	PEMBAYARAN PROJECT 1	**User Reference**	

Print Download E-Mail

Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.
Printed on: 17-03-2015 17:50:00
Printed from: PC

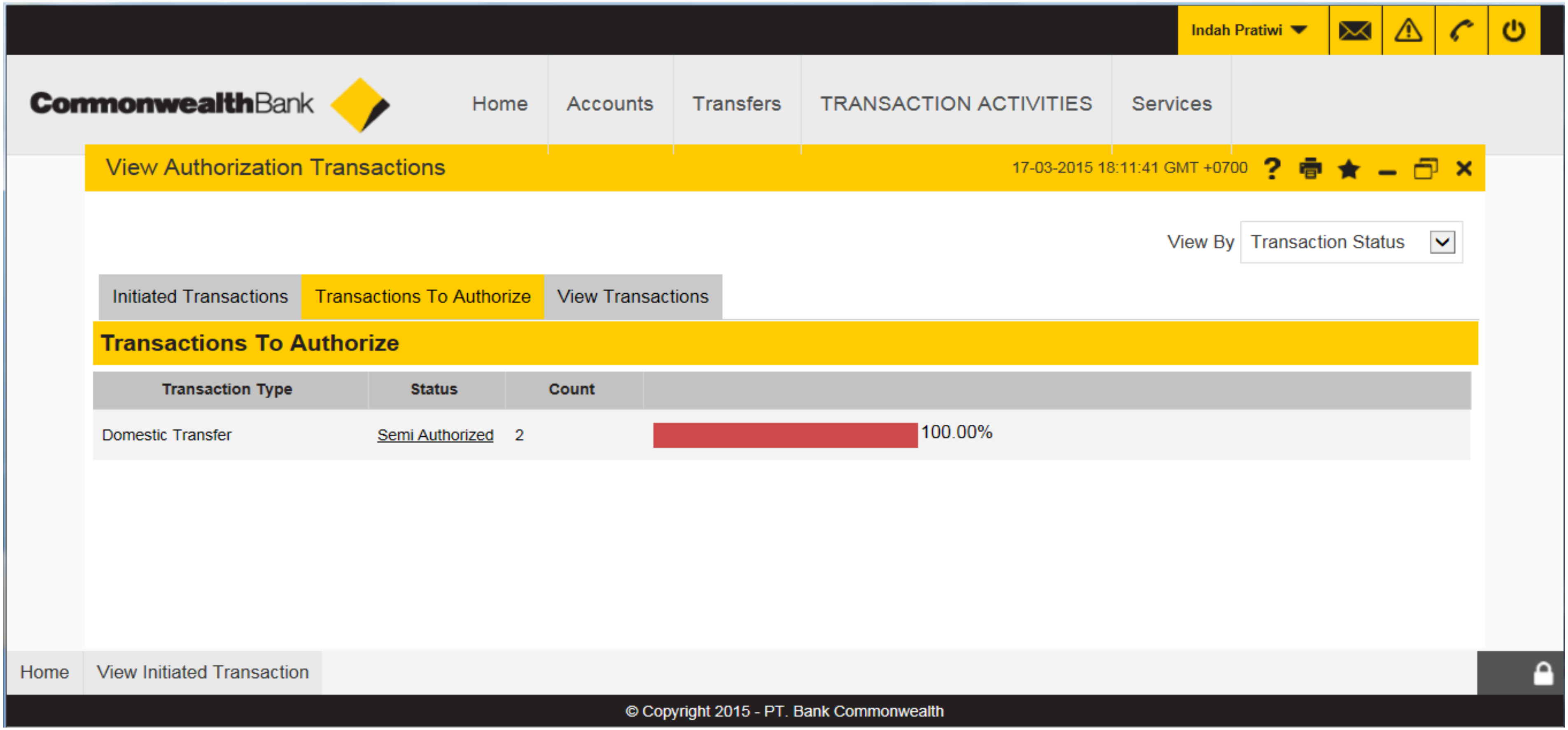
16. Select **Print** or **Download** or **E-mail** to get the e-receipt

Authorization Flow



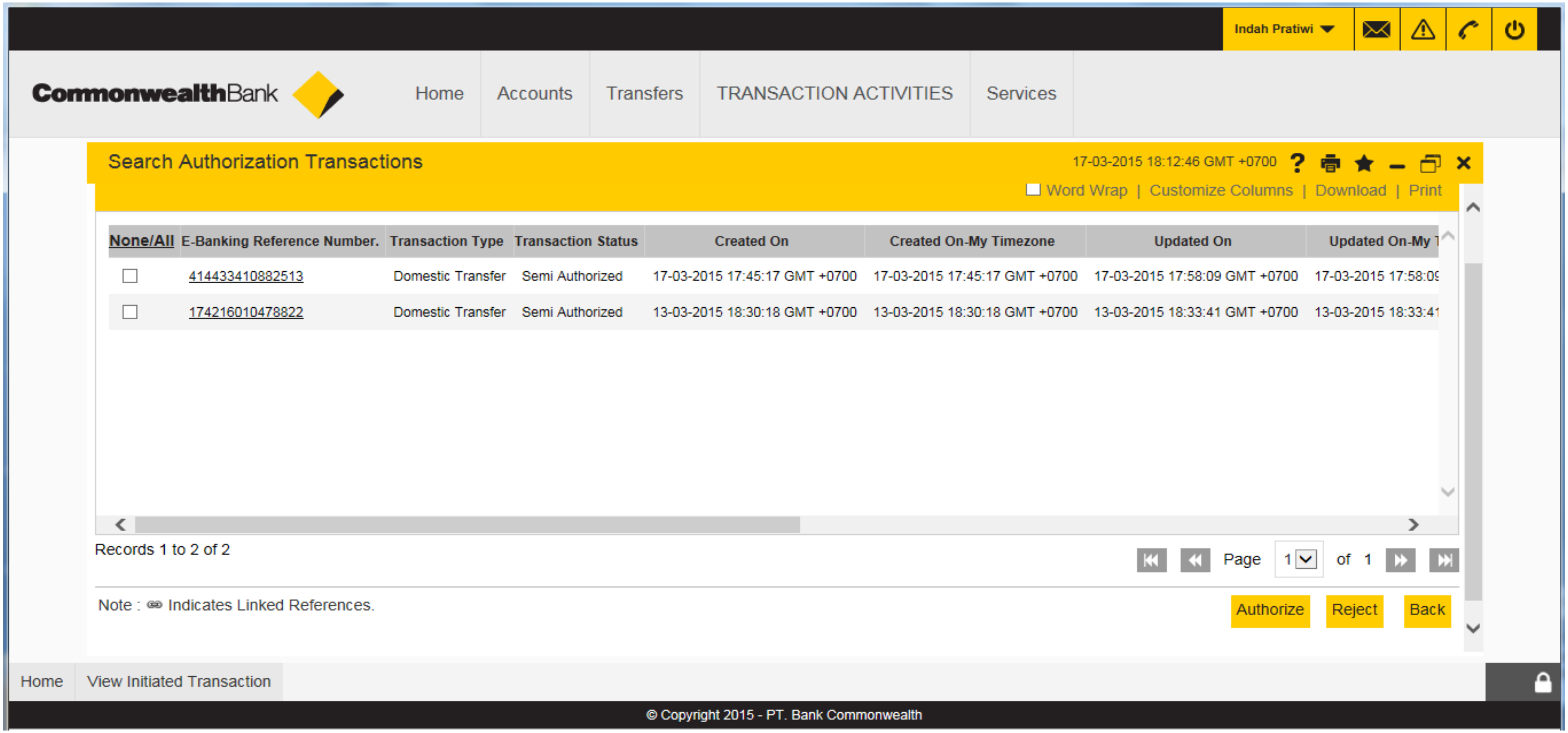
17. Enter with User ID *Releaser,* select **Transaction Activities** then click **Transactions Status**

Authorization Flow



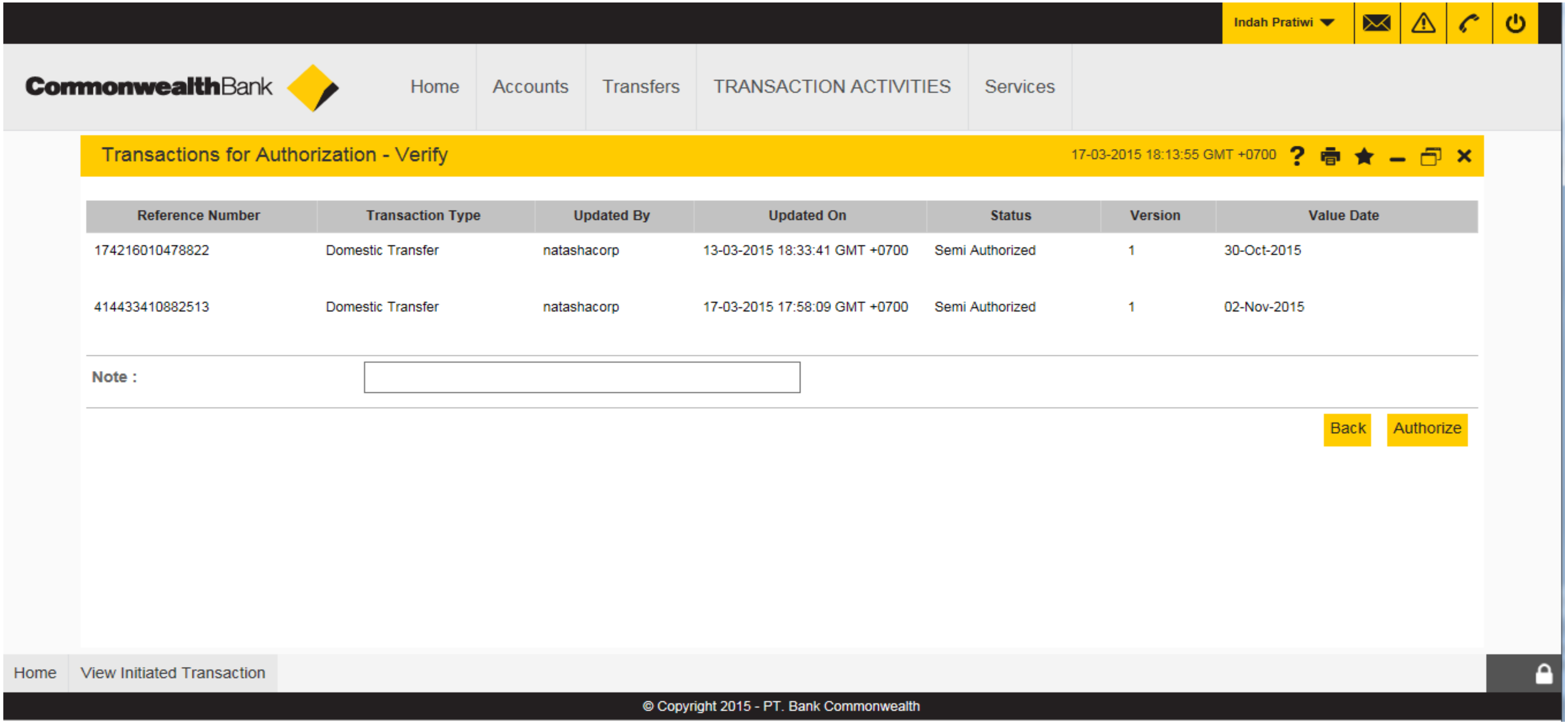
18. Select **Transaction To Authorize**
19. Select **Transaction Type**
20. And click **Semi Authorized**

Authorization Flow



21. Click **Ebanking Reference No** to show the details transaction that authorized

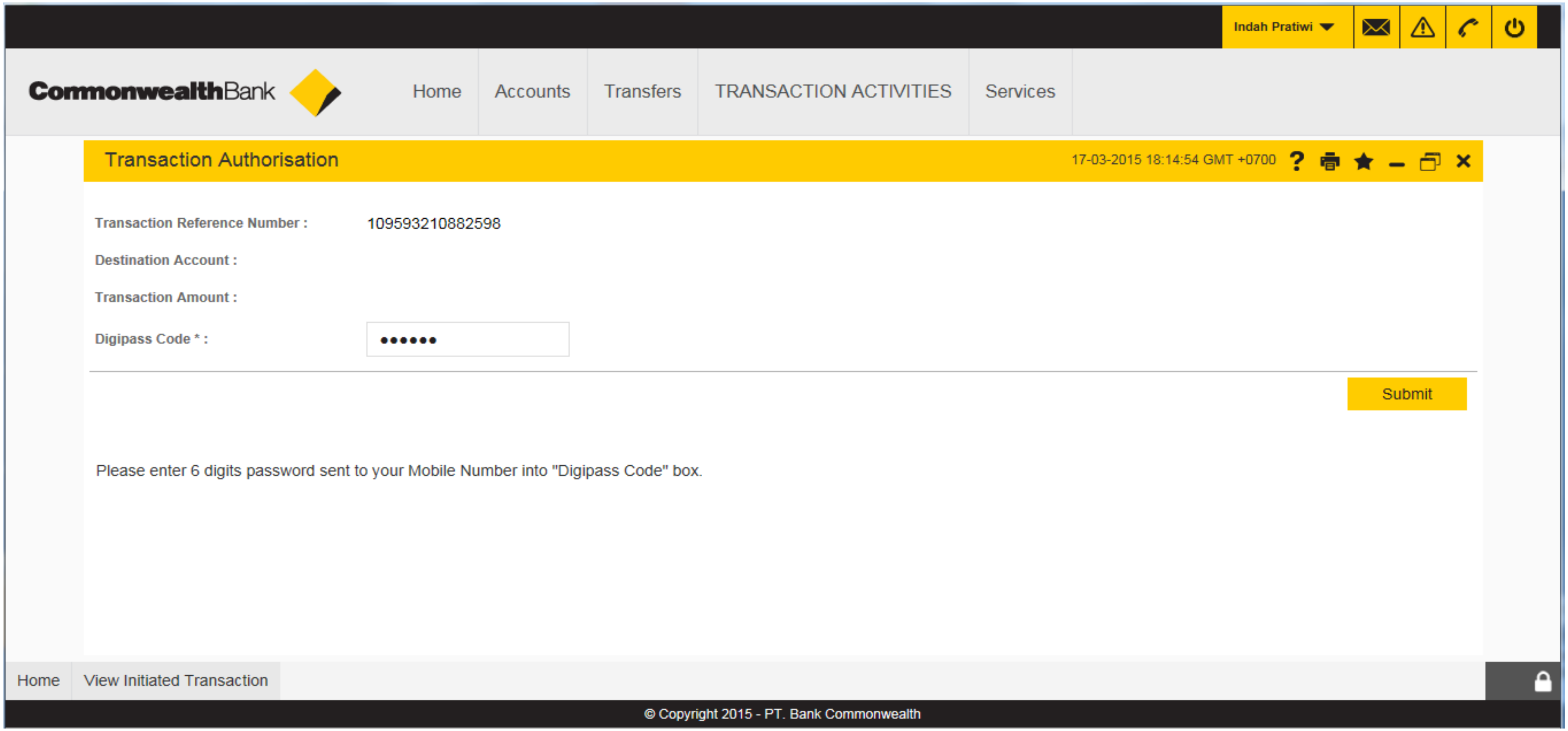
Authorization Flow



22. Click **Authorize** to authorization
23. Click **Reject** to cancel the transaction
24. Click **Send To Modify** to any changes
25. Click **Back** to previous

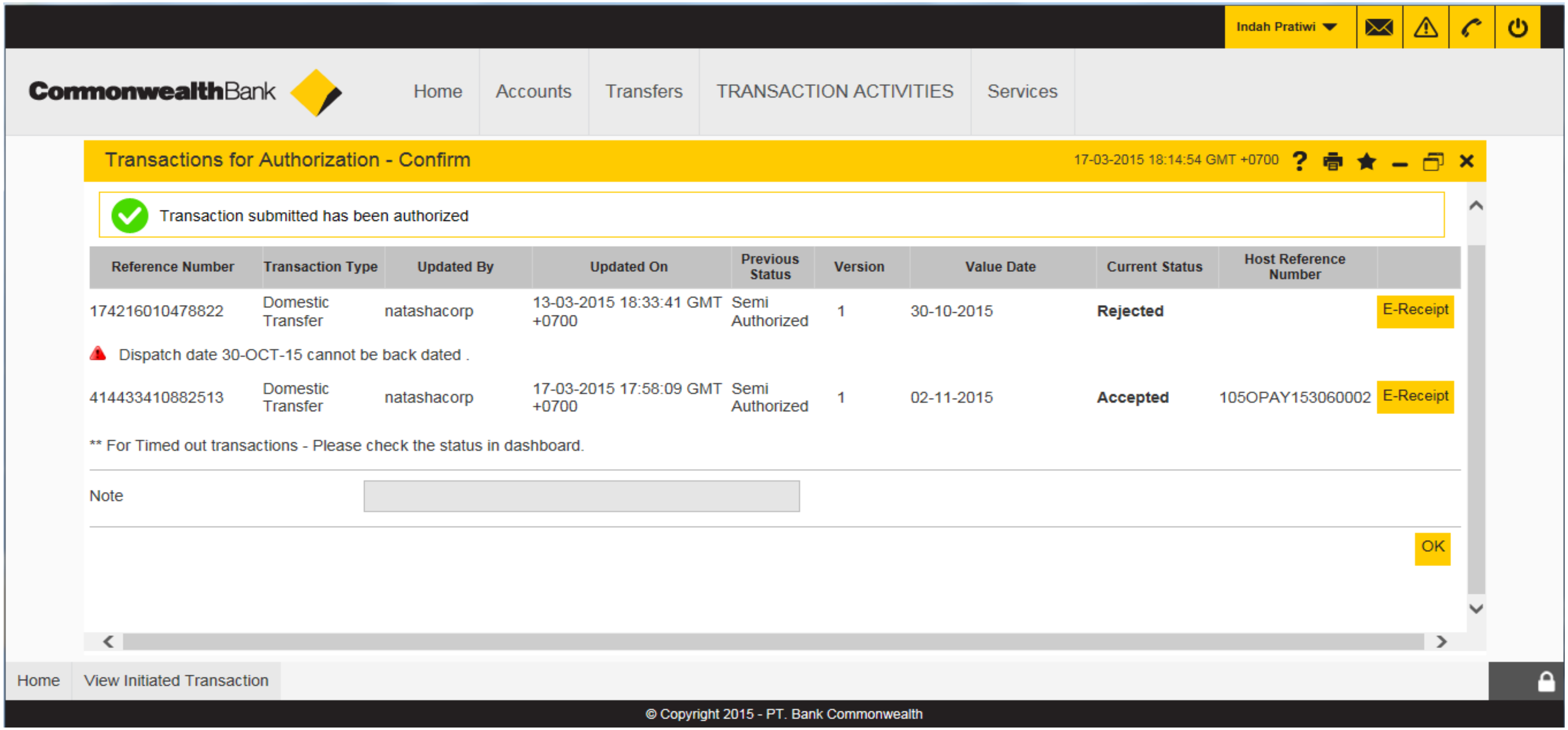
CommonwealthBank

Authorization Flow



26. Enter **Transaction Password** from Token
27. Click**Submit**

Authorization Flow



28. Click **E-Receipt** to get E-Receipt
29. Click **Ok** to end the process

Authorization Flow

Commaccess - CommonwealthBank

CommonwealthBank

Domestic Transfer

FCDB Reference Number	414433410882513	**Host Reference Number**	105OPAY153060002
Debit Account Number	XXXXXXX107	**Customer Name**	00281229 - PT TIGA
Beneficiary Name	HESTI AULIA RAHIM	**Beneficiary Account**	XXXXXXXX910
Beneficiary Bank Name	PT. BANK MANDIRI PERSERO TBK	**Beneficiary Bank Code**	008
Mode of Payment	SKN	**Transfer Amount**	75,000,000.00 IDR
Beneficiary Bank Branch		**Transaction Date and Time**	02-11-2015 00:00:00
Narrative	PEMBAYARAN PROJECT 1	**User Reference**	

Print | Download | E-Mail

Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.
Printed on: 17-03-2015 18:10:40
Printed from: PC

Windows Media Player | 100%

30. Select **Print** or **Download** or **E-mail** to get the e-receipt

CommonwealthBank

TRANSFER MENU

BILL PAYMENT

CommonwealthBank

Bill Payment Transaction Types

Pembayaran Tagihan Telpon Pasca Bayar

- Smart Fren
- Bakrie Telekom : Esia
- Hutchison : 3 (Tri)
- Axis
- XL Xplor
- Telkom : Telkom PSTN

Pembelian Voucher / Pra Bayar

- XL Axiata : XL Bebas, XL voucher
- Smart Fren
- Bakrie Telekom : Esia
- Hutchison : 3 (Tri)
- Axis

Pembelian Voucher Hiburan

- Blitzmegaplex Card (Pra Bayar)

Pulsa Isi Ulang

- XL Axiata : XL Bebas, XL voucher
- Smart Fren
- Bakrie Telekom : Esia
- Hutchison : 3 (Tri)
- Axis

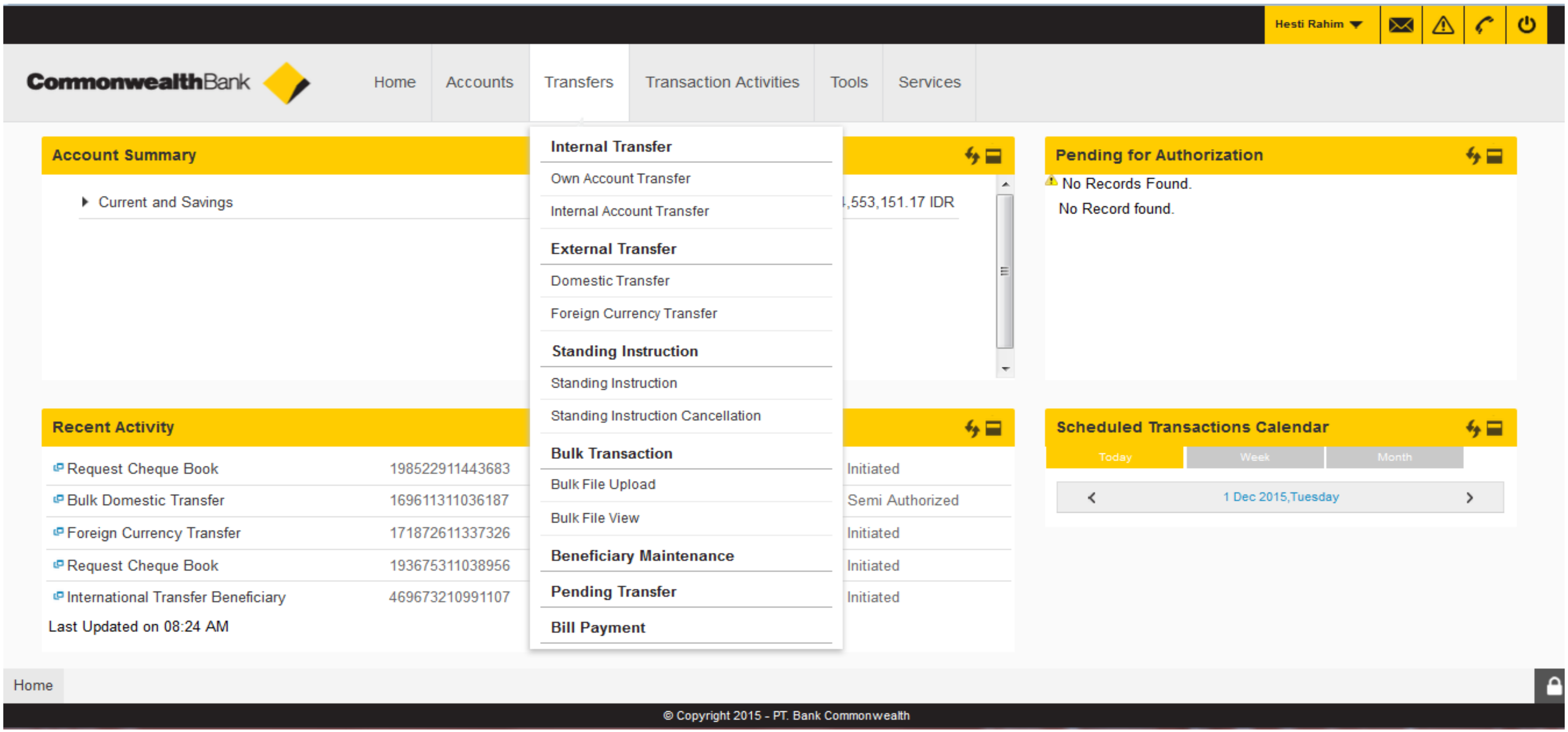
Pembayaran Tagihan Internet

- Telkom Speedy
- SmartFren

Pembayaran Premi Asuransi

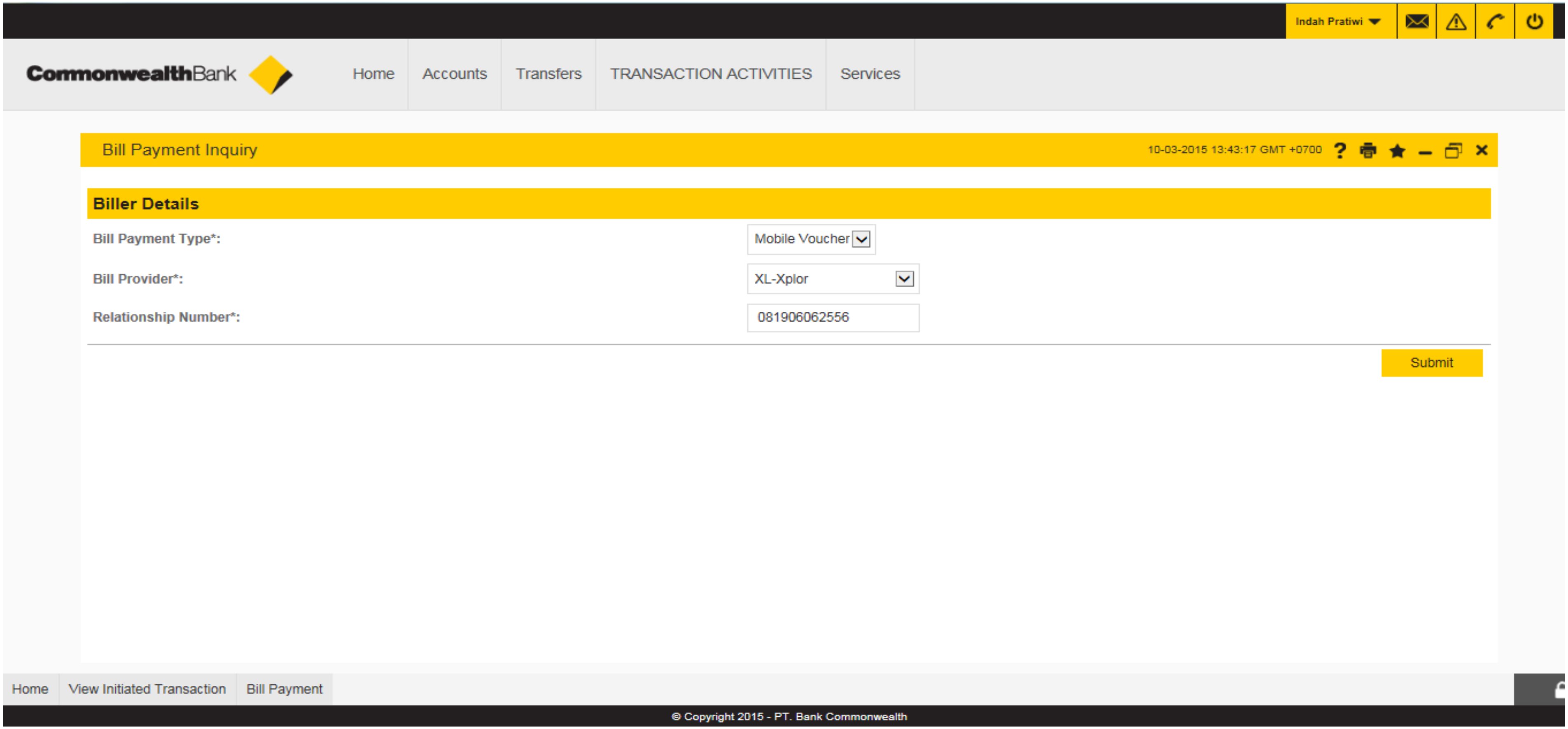
- Asuransi Jiwa Sinar Mas

Bill Payment



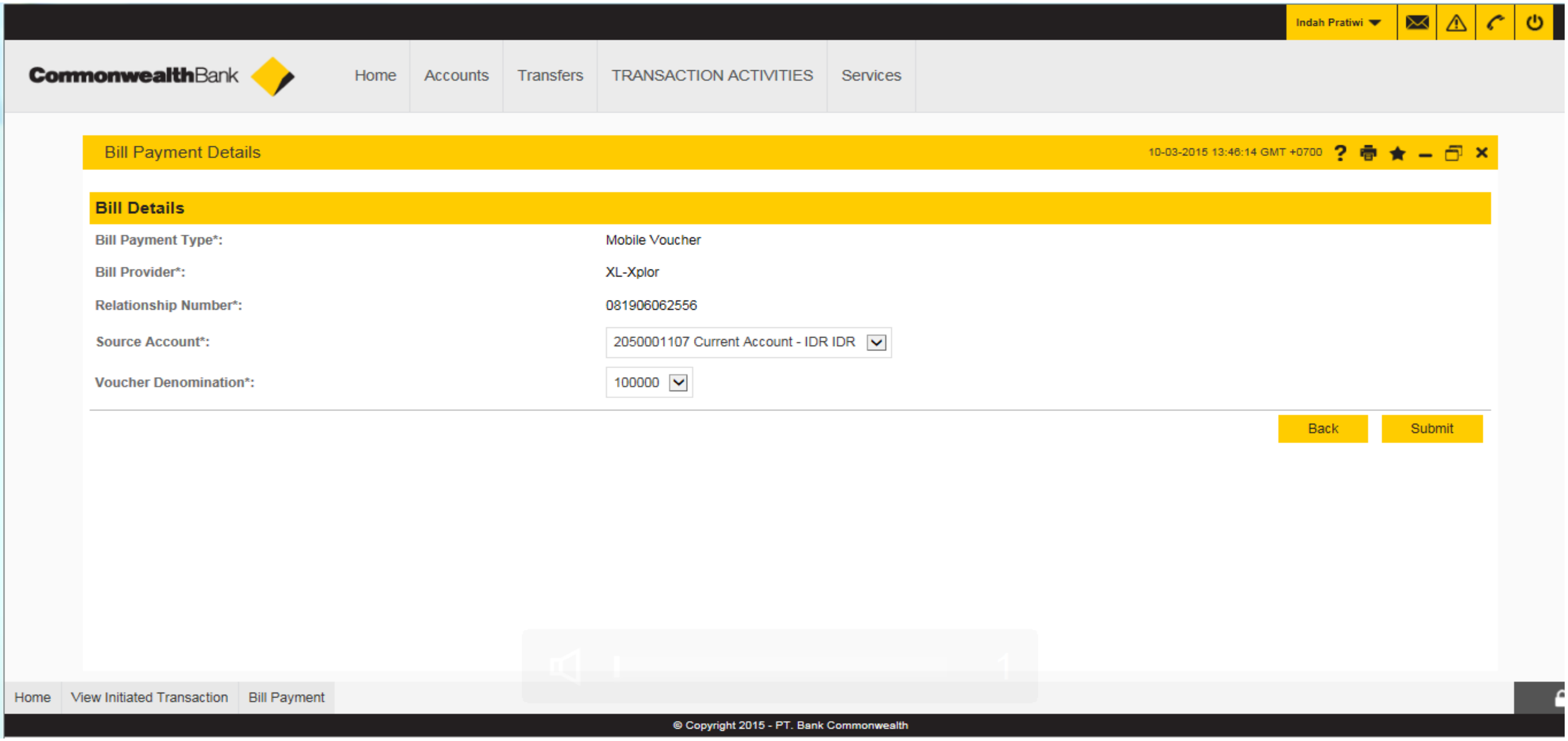
1. Select **Transfers** and then **Bill Payment**

Bill Payment



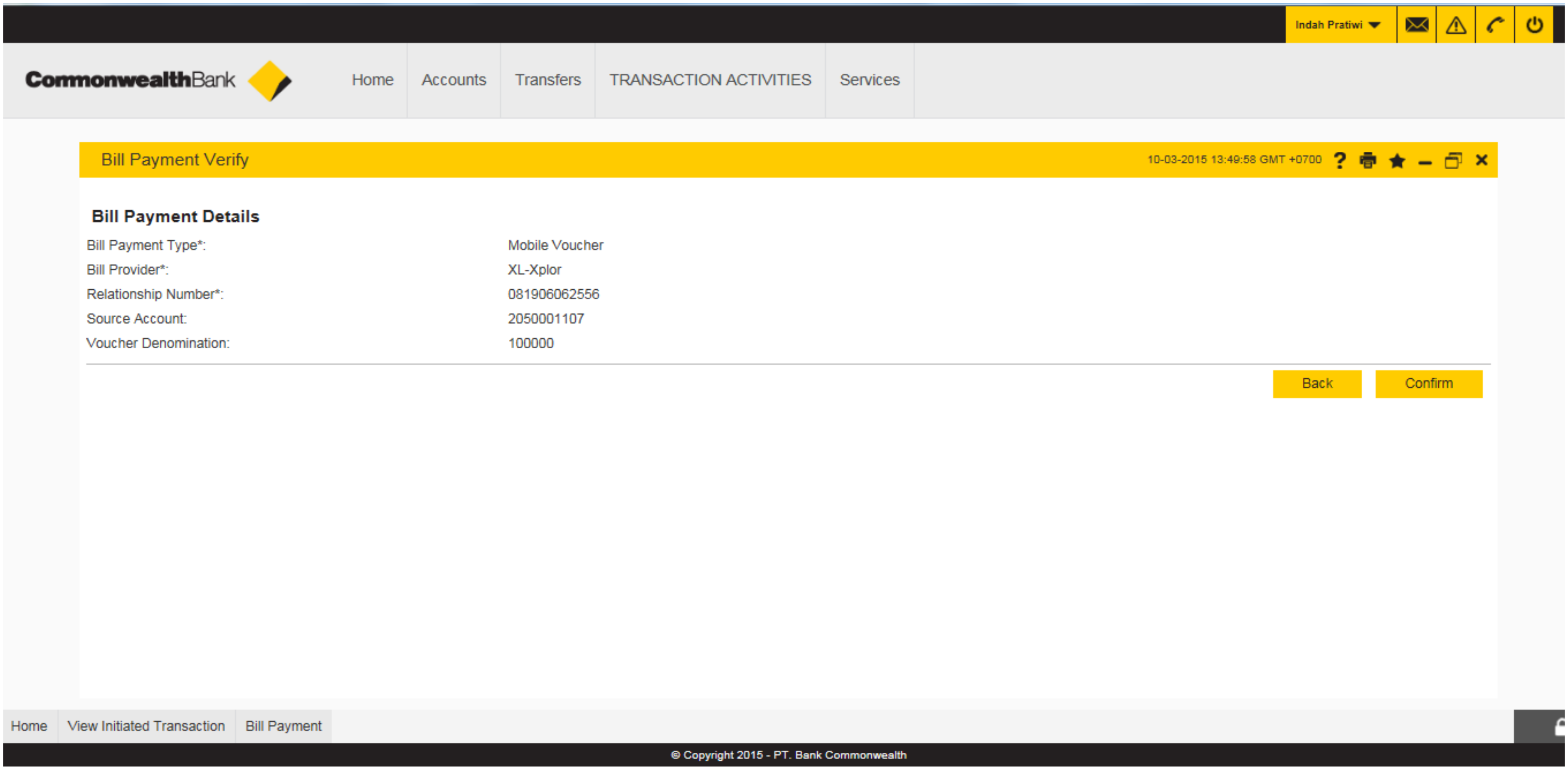
2. On **Biller Details**, fill the **Bill Payment Type** with kind of payment that will be paid, for example **Mobile Vouchers**
3. Select **Bill Provider** (the parties who will receive the payments), ex : **XL-Xplor**
4. Select **Relationship Number** (numbers which provided by the **Bill Provider**), ex : **081906062556,** then click **submit**

Bill Payment



5. Select the debited account to pay the payment on **Source Account**
6. Select **Voucher Denomination,** it's the amount that will be debit from user account, for example user buy Mobile Voucher IDR 100,000 then IDR 100,000 will be debited from the account .
7. Click **Submit** to continue
8. Click **Back** to previous

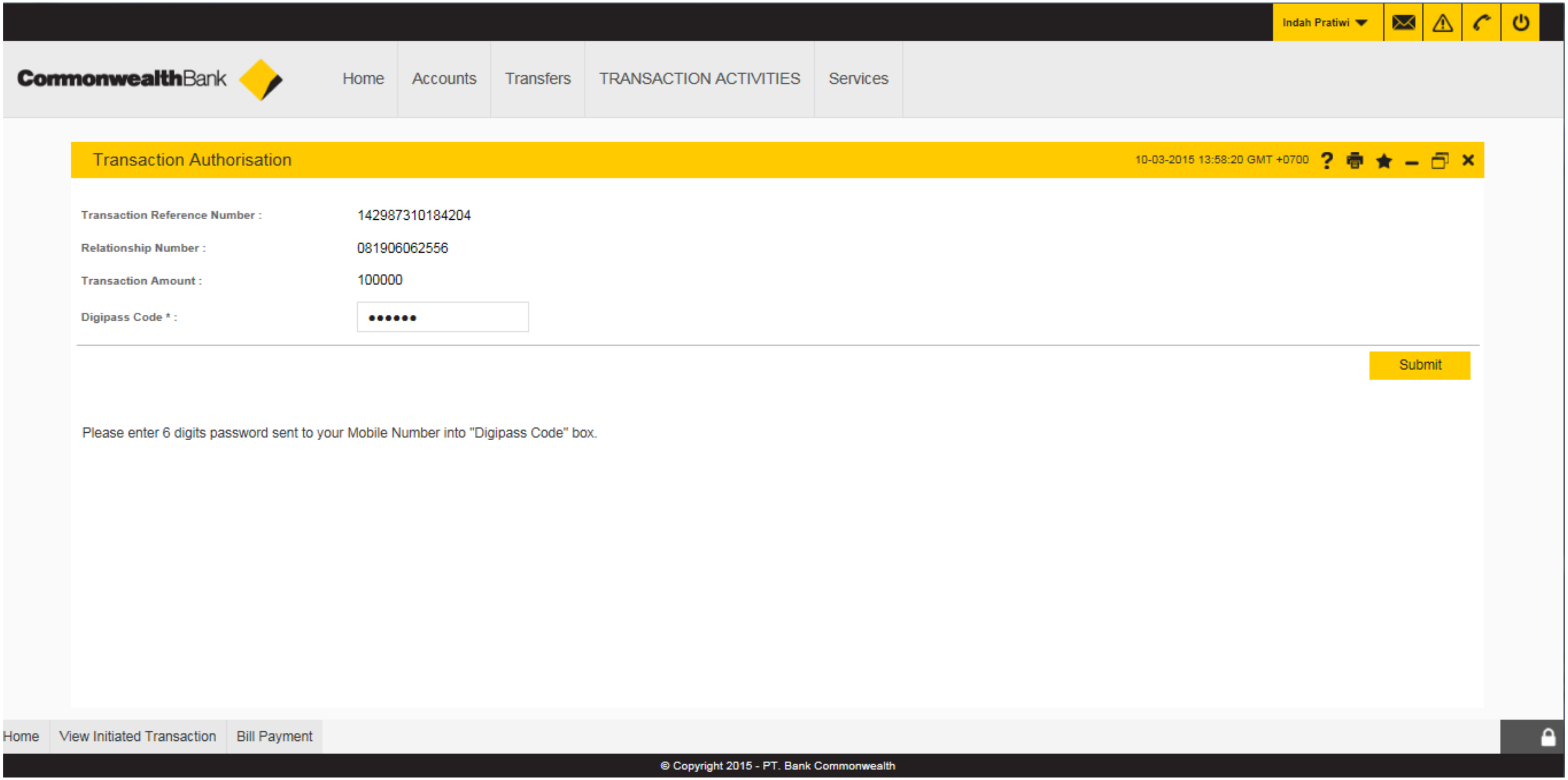
Bill Payment



9. If the details is correct, click **Confirm** to continue
10. Click **Back** to previous

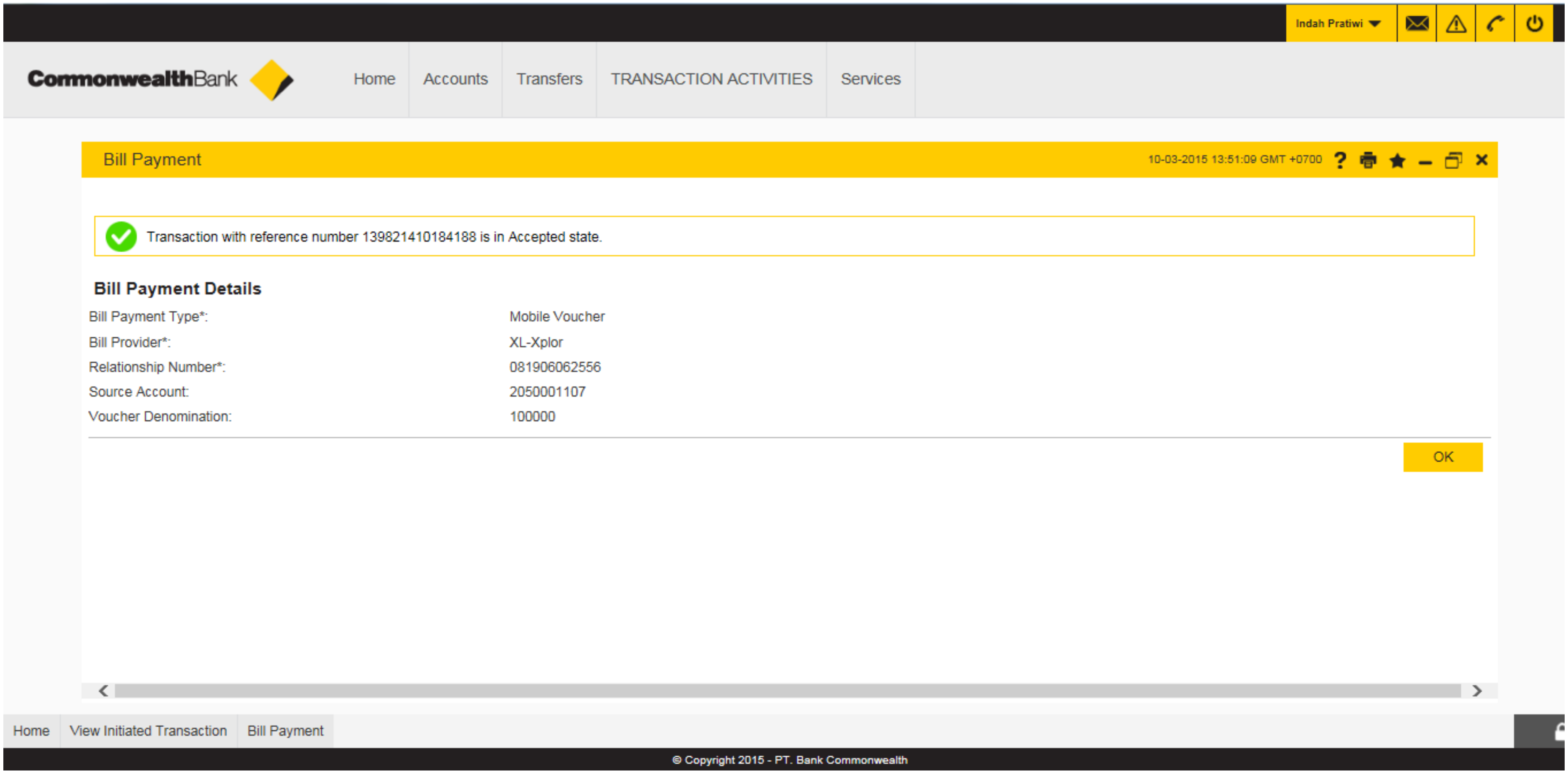
CommonwealthBank

Bill Payment



11. Enter **Transaction Password** from Token
12. Click **Submit**

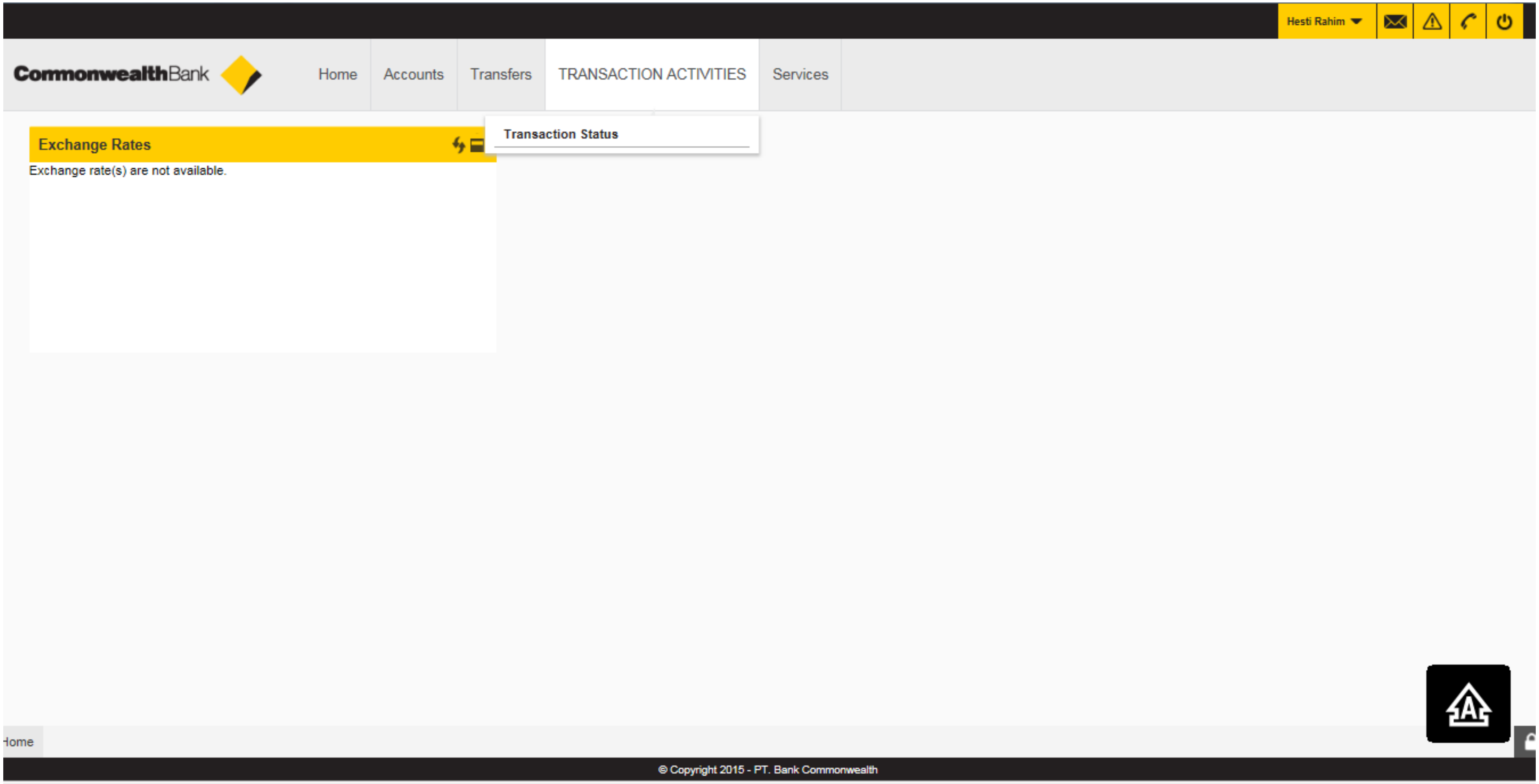
Bill Payment



13. Click **Ok** to end the process

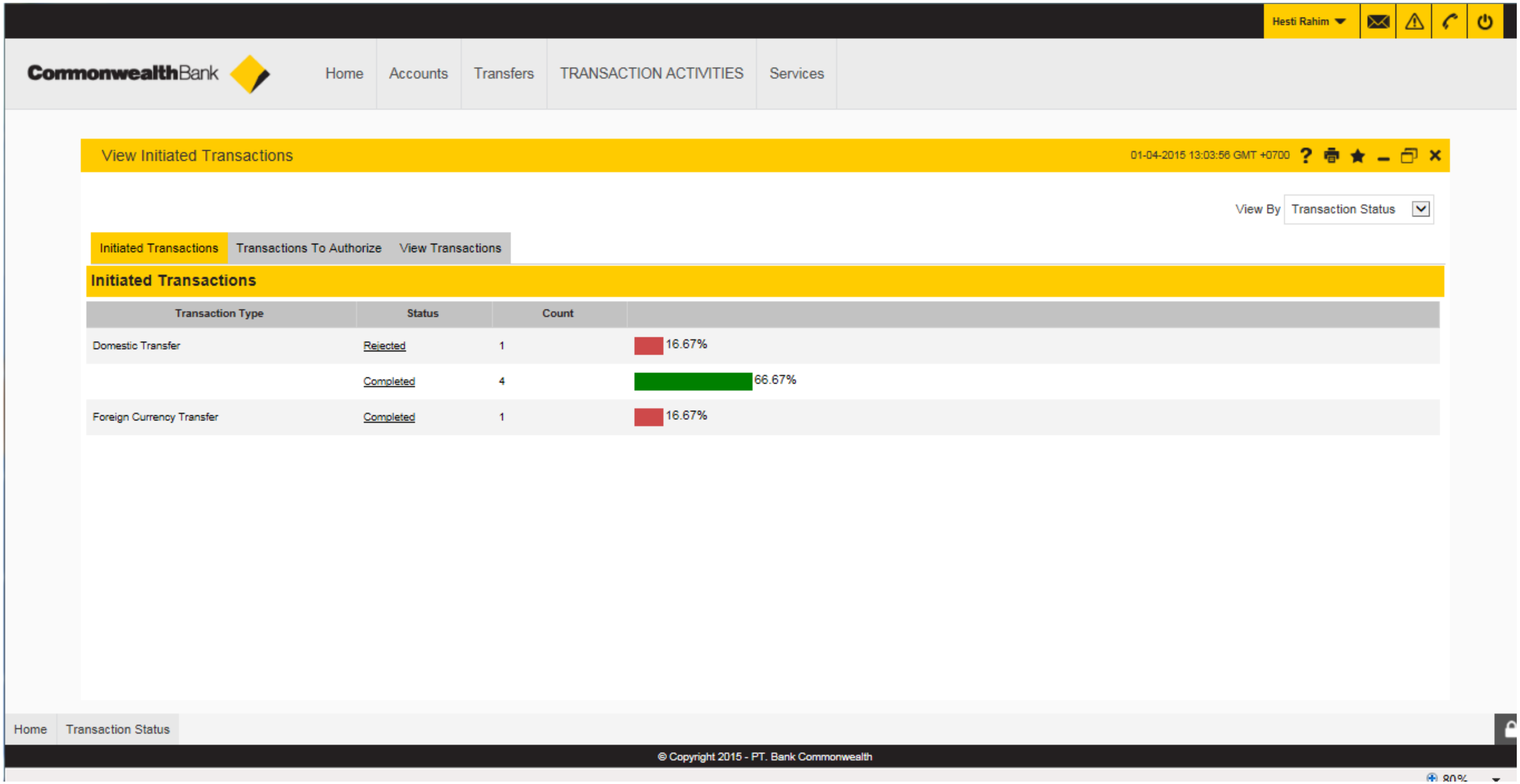
TRANSACTION ACTIVITIES

Transaction Status (1/3)



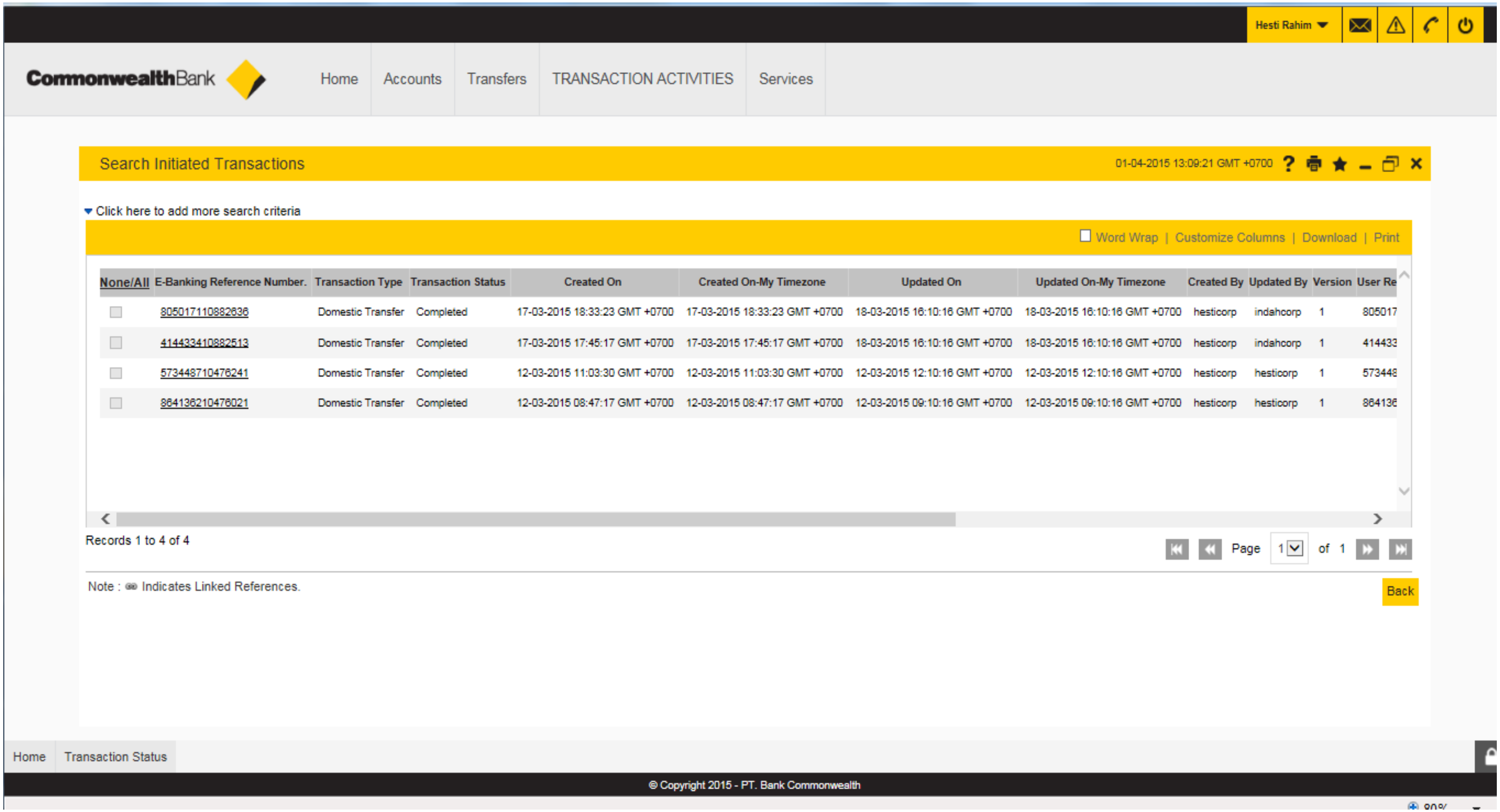
1. Select **Transaction Activities** and then **Transactions Status**

Transaction Status (2/3)



2. Select **Initiated Transaction** then double click on **Status** to see the details trasnaction

Transaction Status (3/3)



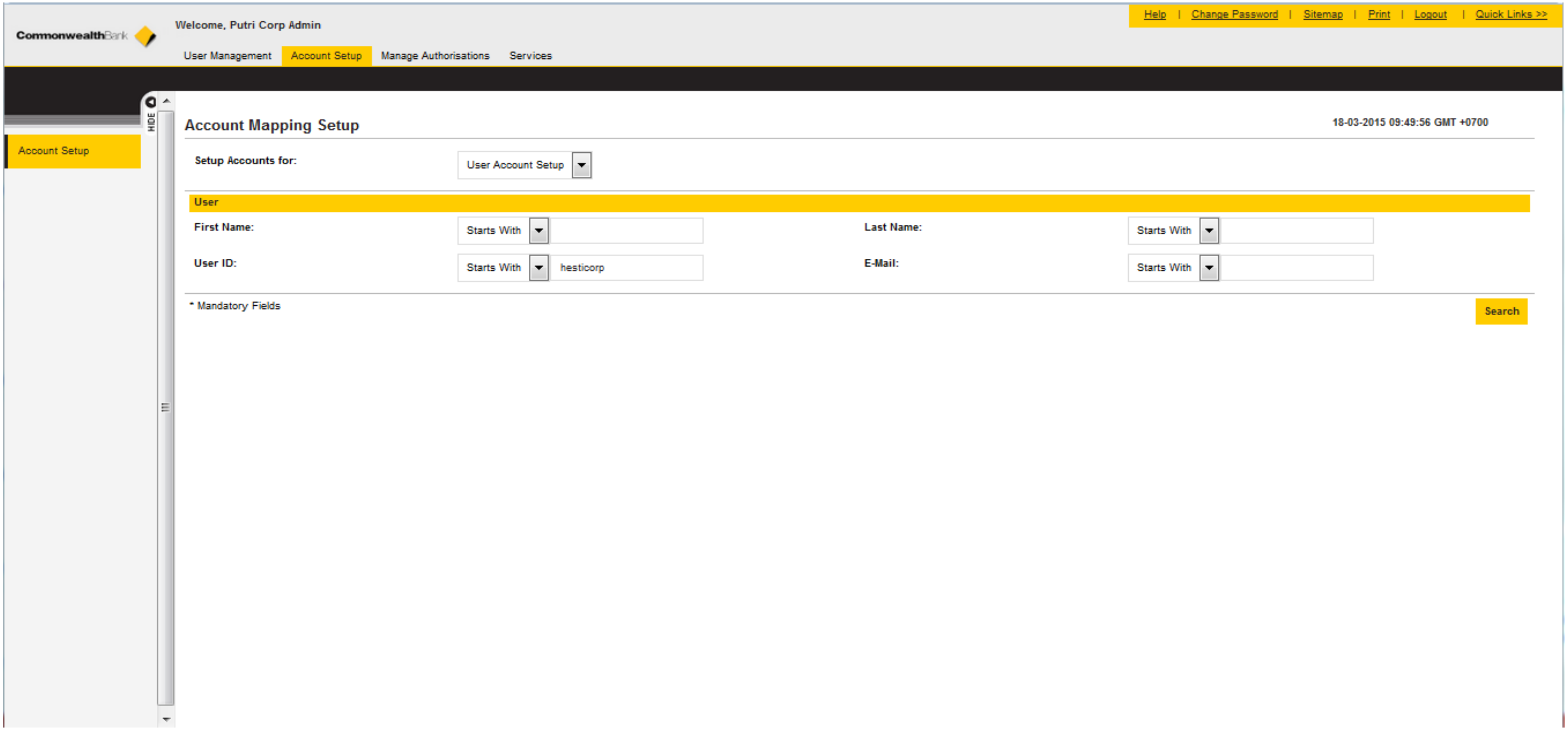
None/All	E-Banking Reference Number.	Transaction Type	Transaction Status	Created On	Created On-My Timezone	Updated On	Updated On-My Timezone	Created By	Updated By	Version	User Re
	805017110882636	Domestic Transfer	Completed	17-03-2015 18:33:23 GMT +0700	17-03-2015 18:33:23 GMT +0700	18-03-2015 16:10:16 GMT +0700	18-03-2015 16:10:16 GMT +0700	hesticorp	indahcorp	1	805017
	414433410882513	Domestic Transfer	Completed	17-03-2015 17:45:17 GMT +0700	17-03-2015 17:45:17 GMT +0700	18-03-2015 16:10:16 GMT +0700	18-03-2015 16:10:16 GMT +0700	hesticorp	indahcorp	1	414433
	573448710476241	Domestic Transfer	Completed	12-03-2015 11:03:30 GMT +0700	12-03-2015 11:03:30 GMT +0700	12-03-2015 12:10:16 GMT +0700	12-03-2015 12:10:16 GMT +0700	hesticorp	hesticorp	1	573448
	864136210476021	Domestic Transfer	Completed	12-03-2015 08:47:17 GMT +0700	12-03-2015 08:47:17 GMT +0700	12-03-2015 09:10:16 GMT +0700	12-03-2015 09:10:16 GMT +0700	hesticorp	hesticorp	1	864136

3. Screen will show the details transaction

ADMIN FUNCTION

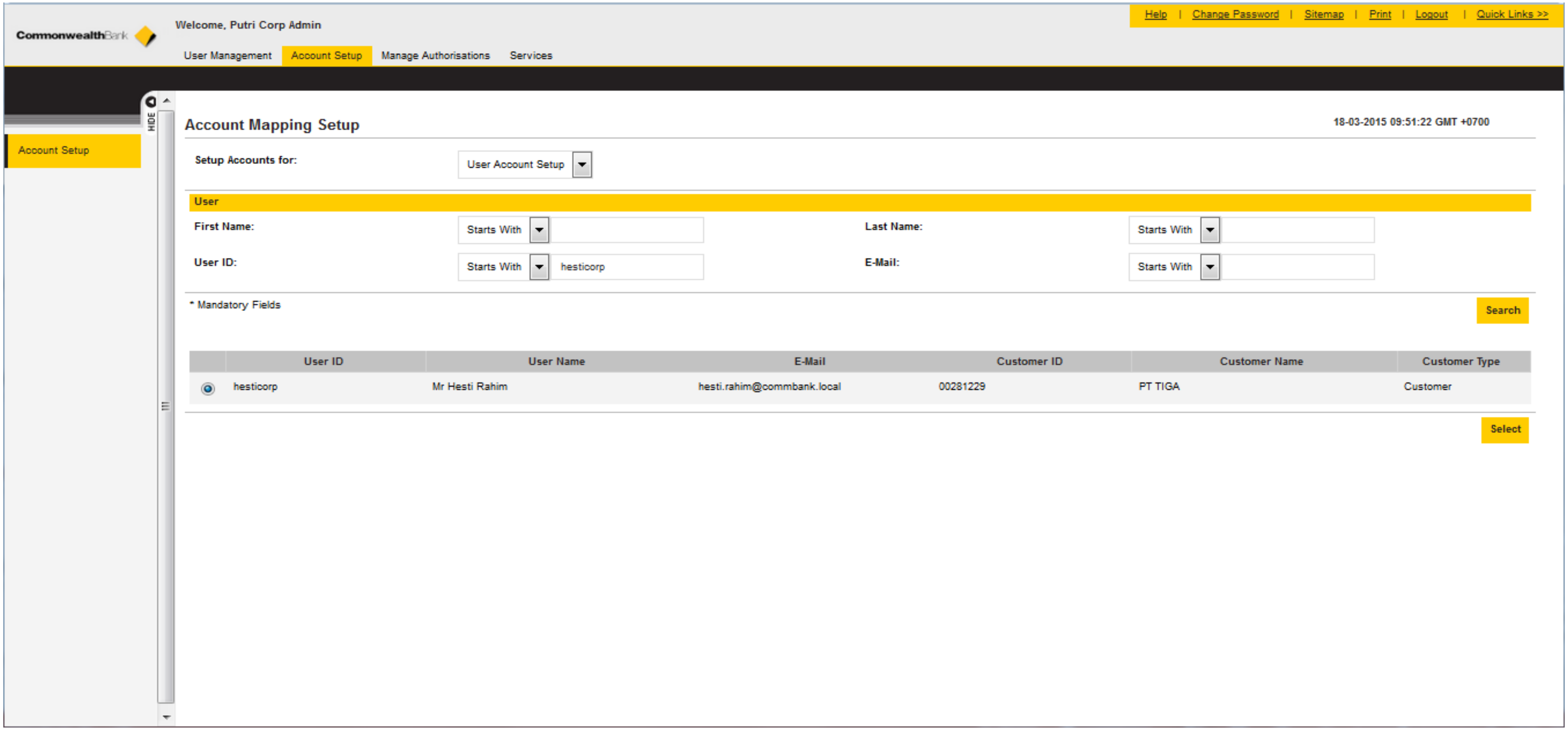
CommonwealthBank

Account Setup
(To Set the Account Access For Each User)



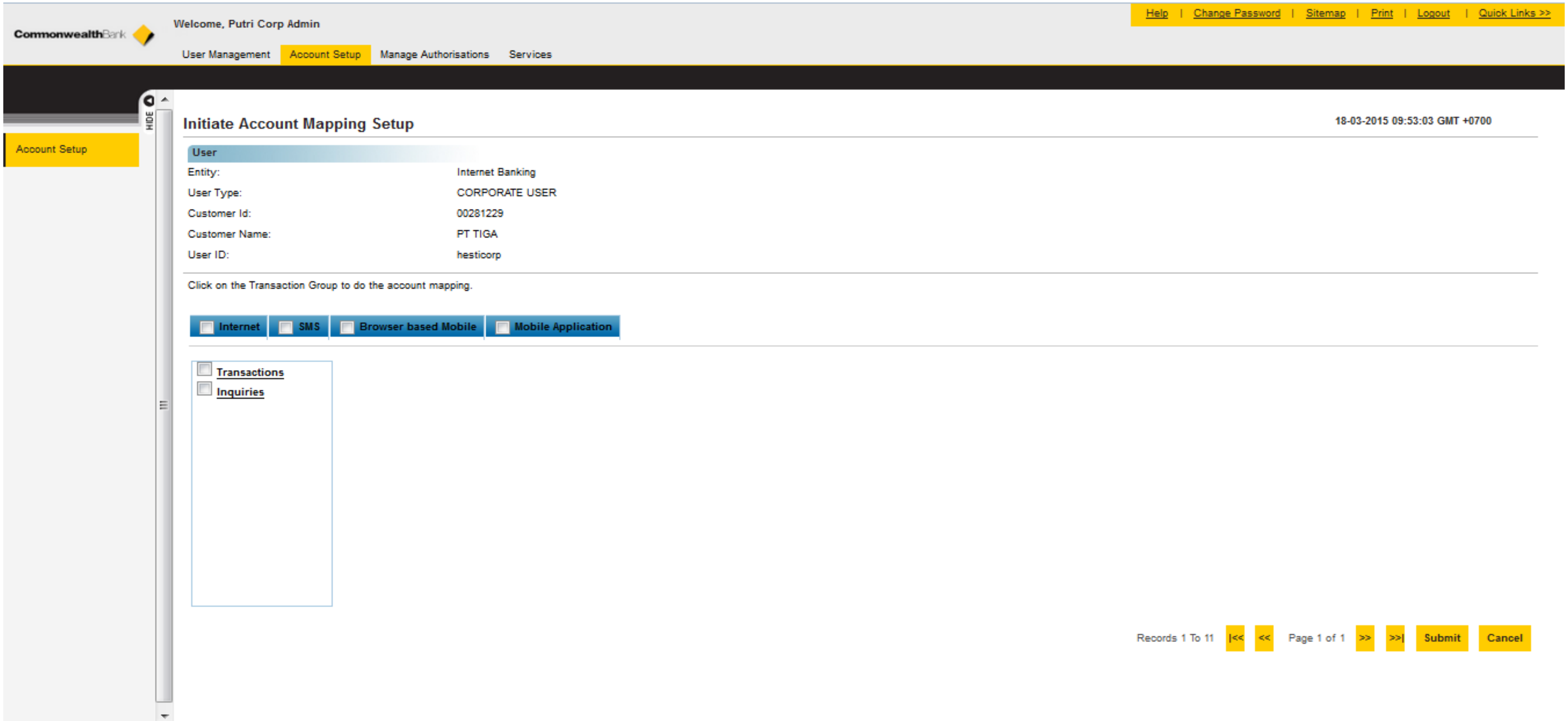
1. Select **Account Setup**
2. Fill the **Customer ID**
3. Click **Search**

Account Setup
(To Set the Account Access For Each User)



4. Screen will show the data of your criteria
5. Click **“Select”**

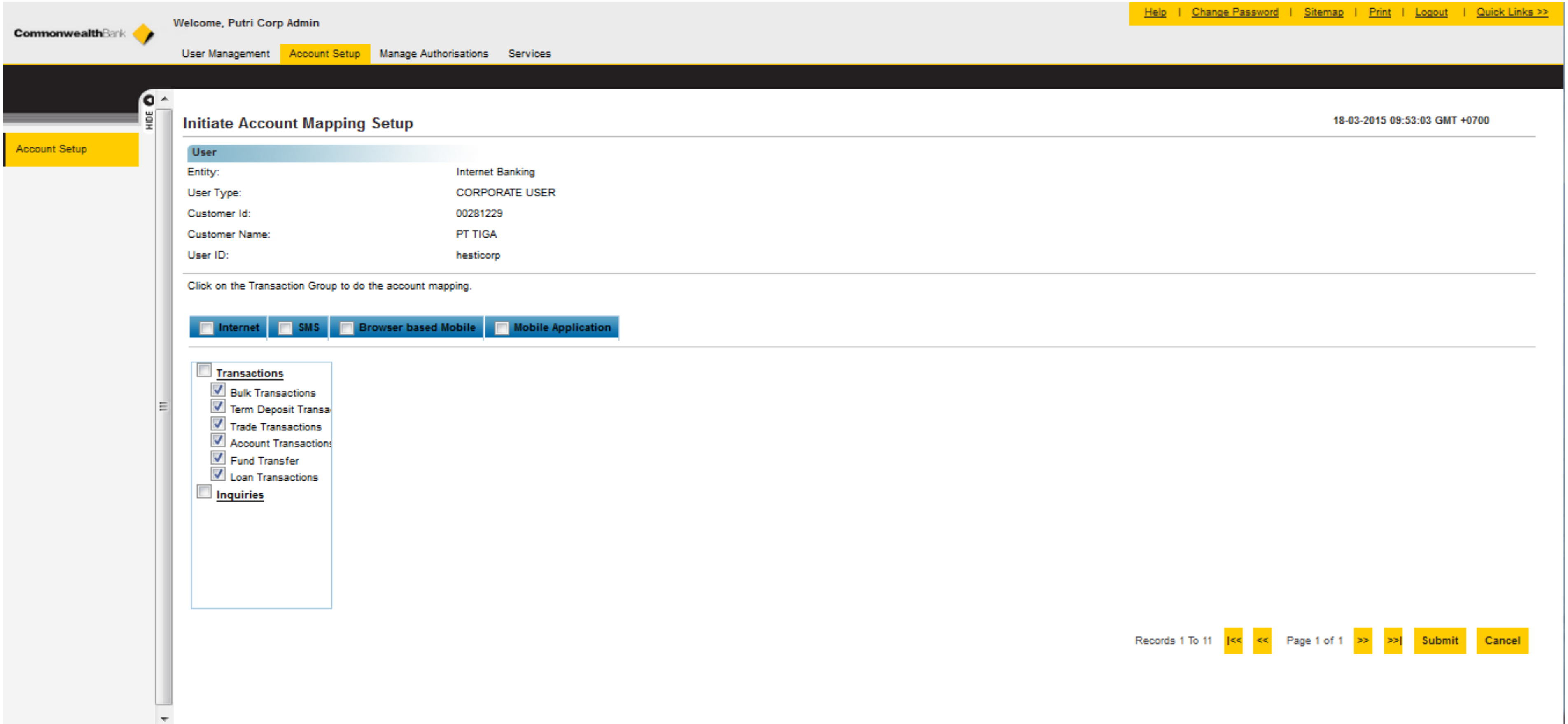
Account Setup
((To Set the Account Access For Each User)



6. Click **Transaction**

CommonwealthBank

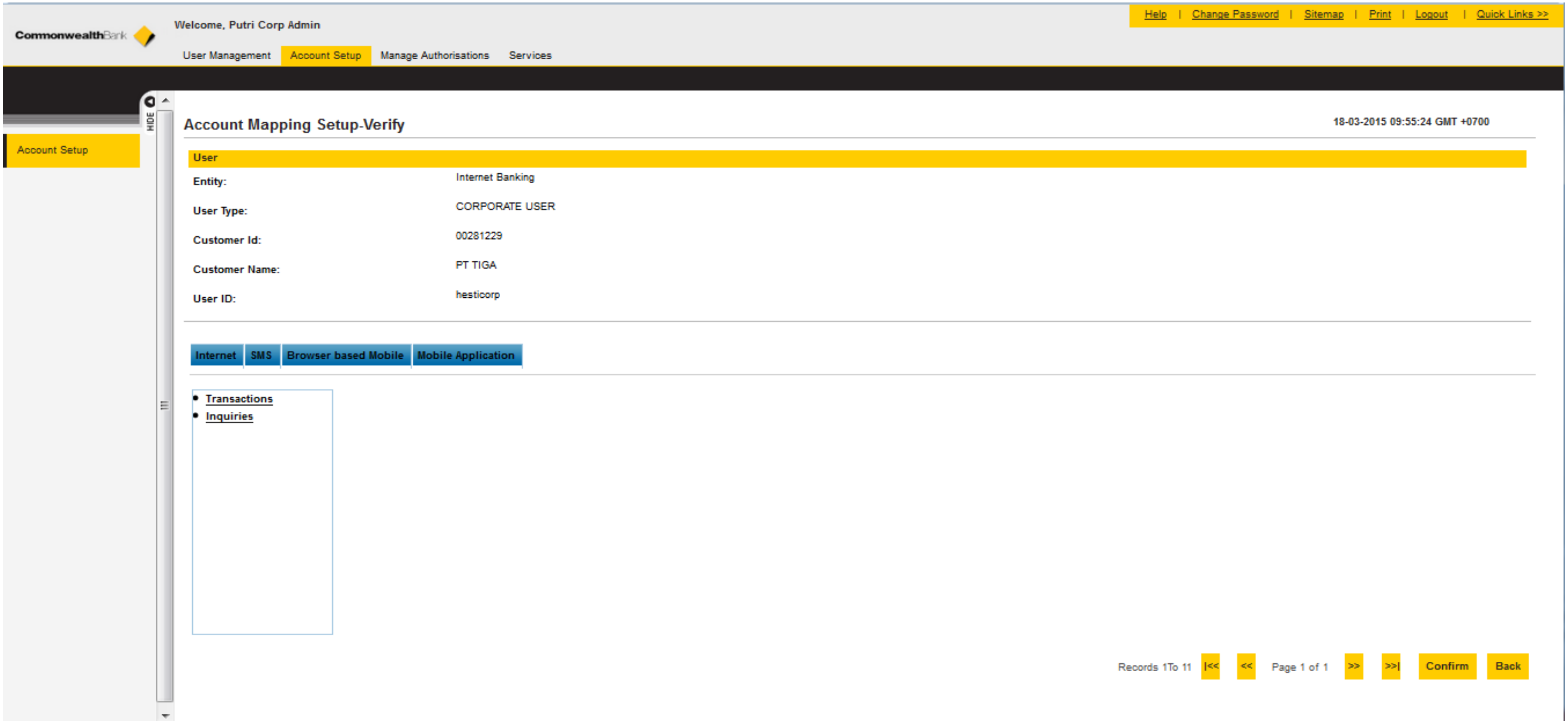
Account Setup
((To Set the Account Access For Each User)



7. Tick the facilities that given to User
8. Click **Submit**

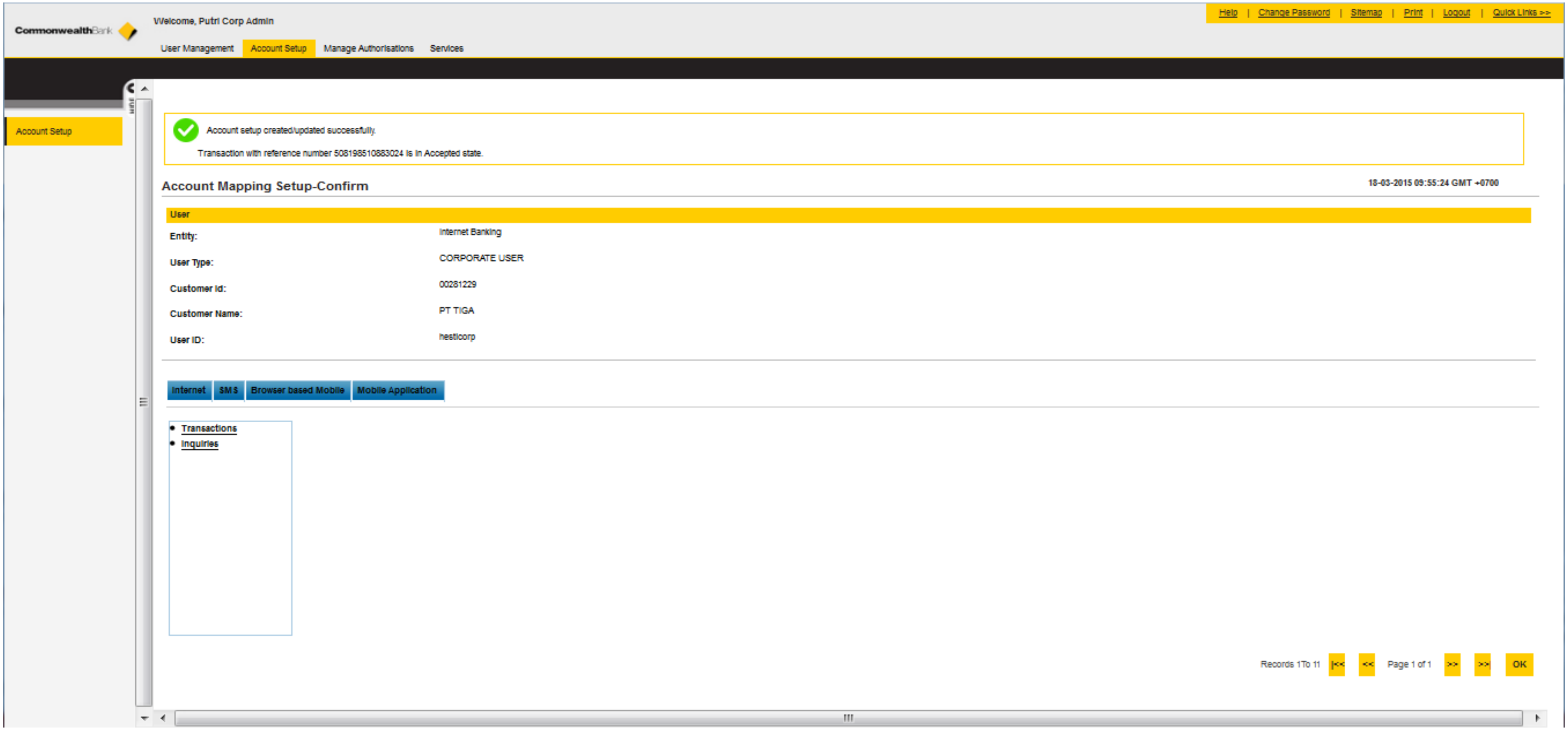
CommonwealthBank

Account Setup
(To Set the Account Access For Each User)



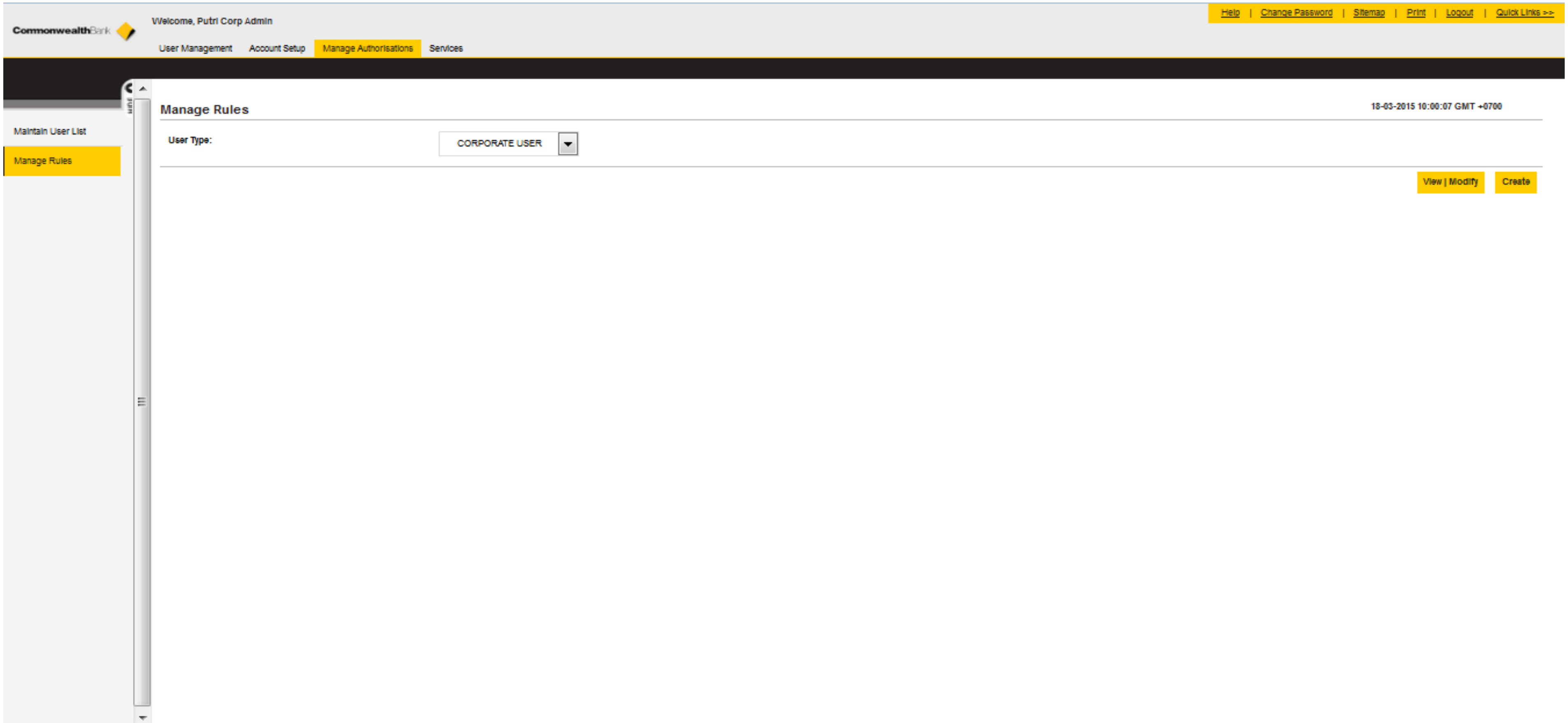
9. Click **Confirm**

Account Setup
(To Set the Account Access For Each User)



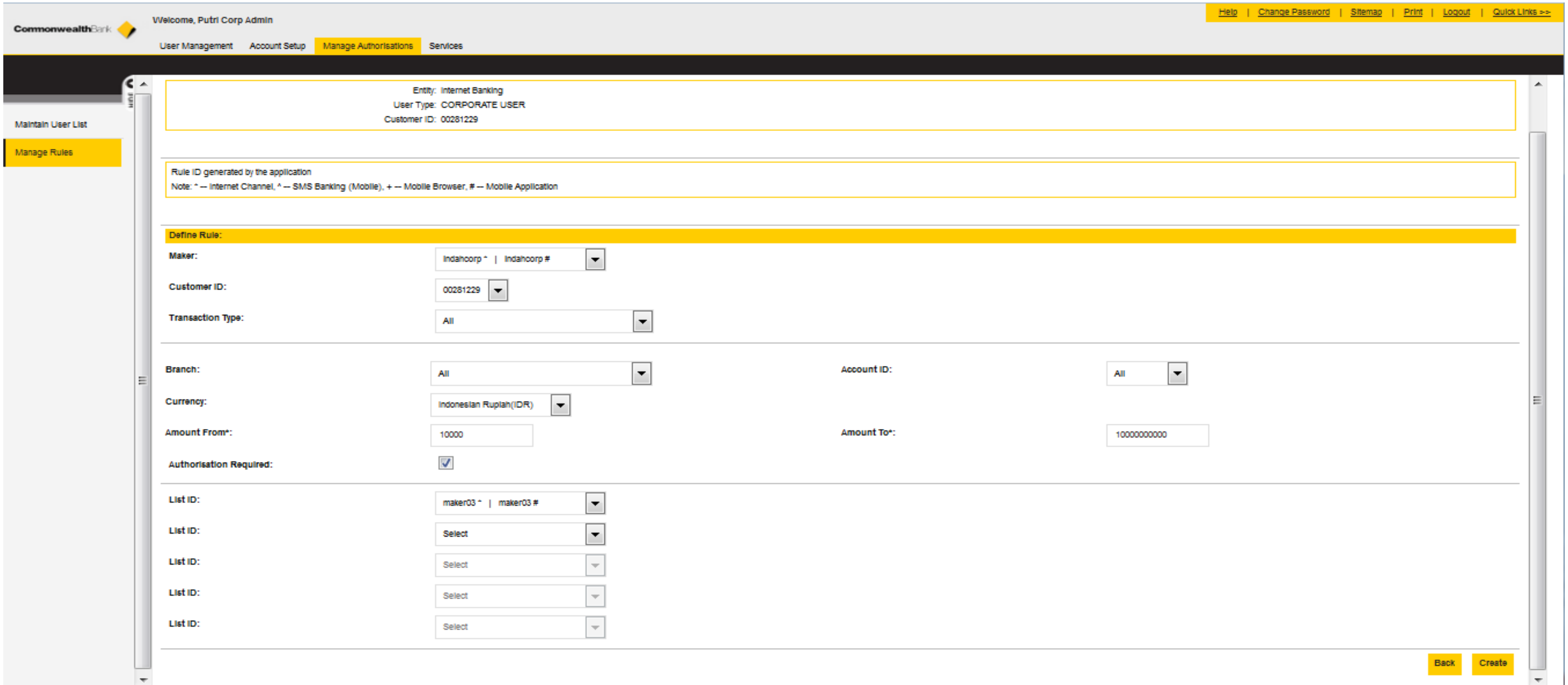
10. Click **Ok**

Manage Rules
(To Set Rules and Transaction for Each User)



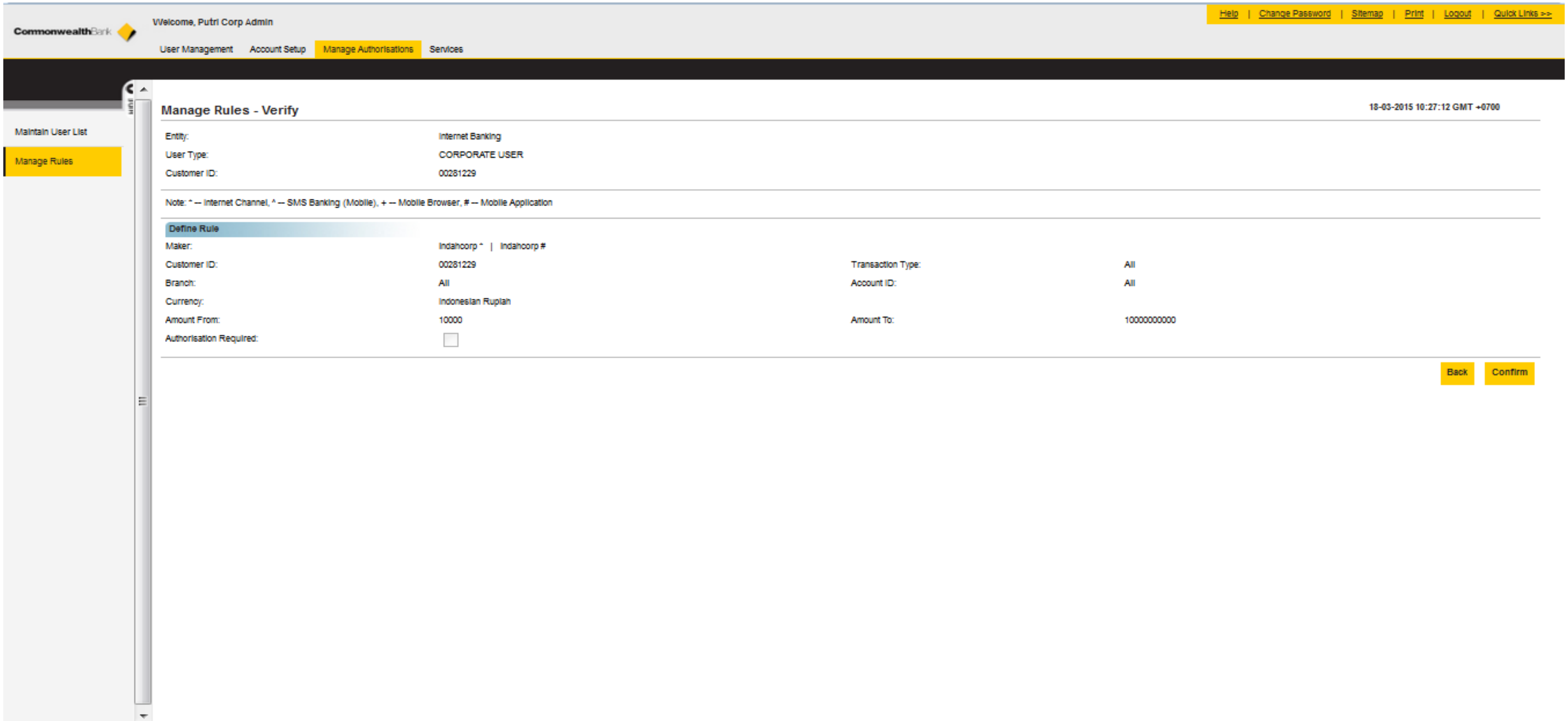
1. Click **Manage Autorisations**
2. Click **Manage Rules**
3. Click **Create** to make new rules
4. Click **View/Modify** to see/change the details created

Manage Rules
(To Set Rules and Transaction for Each User)



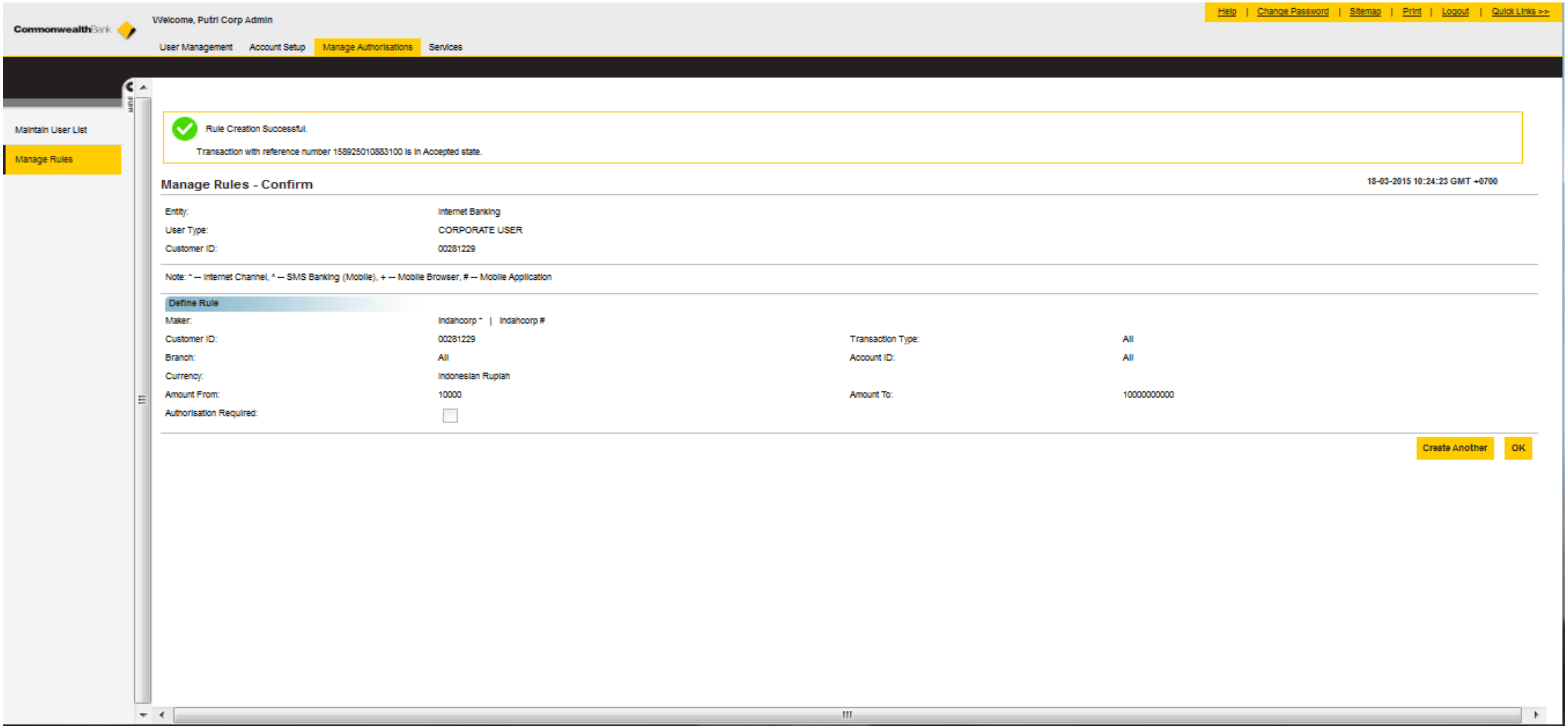
5. Fill **Maker** with user ID
6. Select **Customer ID**
7. Select the **Transaction Type** to set the kind of transaction
8. Select **Branch** to set the destination Branch
9. Select **Account ID** to set the account number
10. Select the **Currency**
11. On **Amount From** set the minimum value of transaction.
12. On **Amount To** , set the maximal value of transaction
13. Tick **Authorization Required**, if authorization is required
14. On **List ID,** fill with the User ID who will authorize the transaction.
15. Click **Create**

Manage Rules
(To Set Rules and Transaction for Each User)



16. Click **Confirm**

Manage Rules
(Menentukan Peran dan Transaksi untuk setiap User)

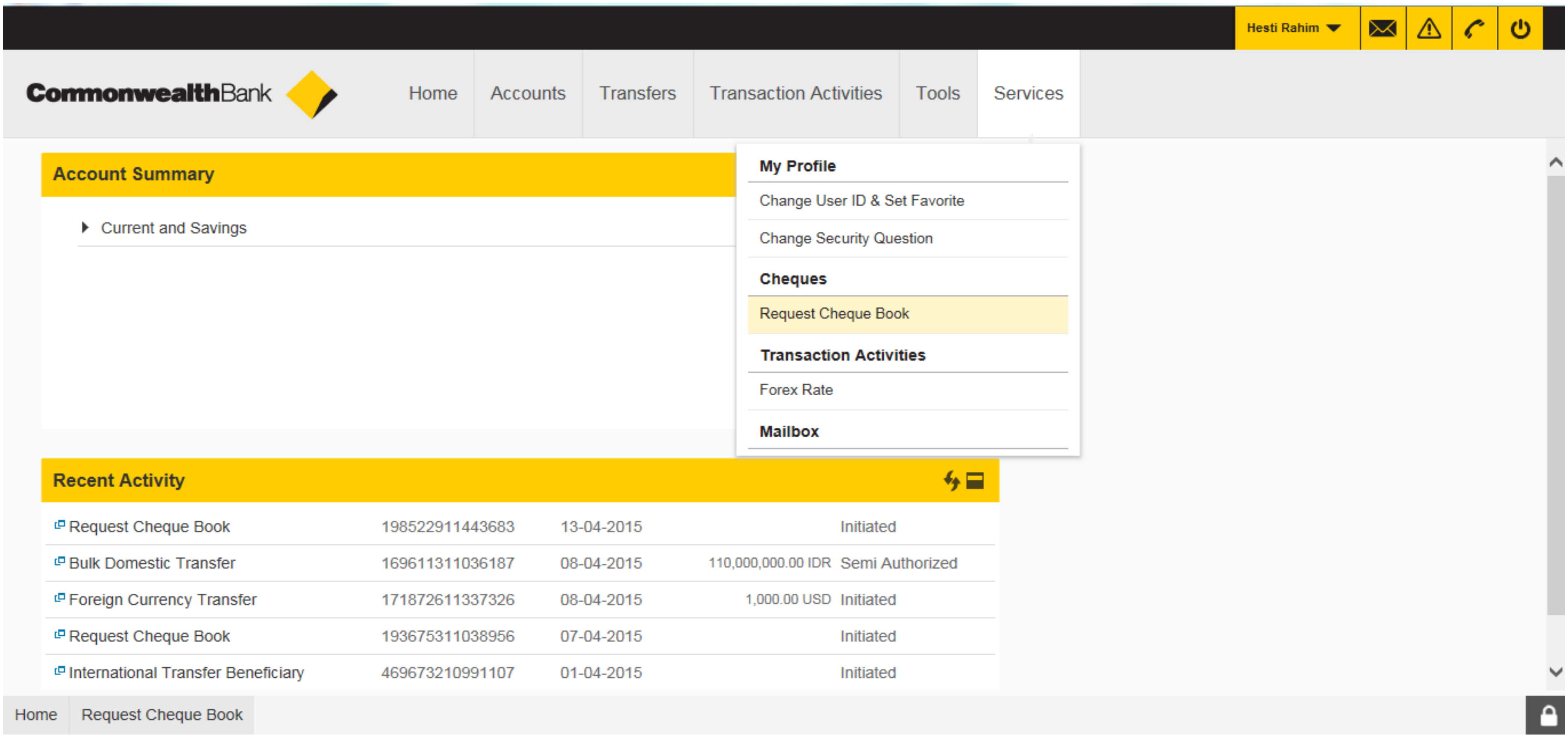


17. Click **Ok**

CommonwealthBank

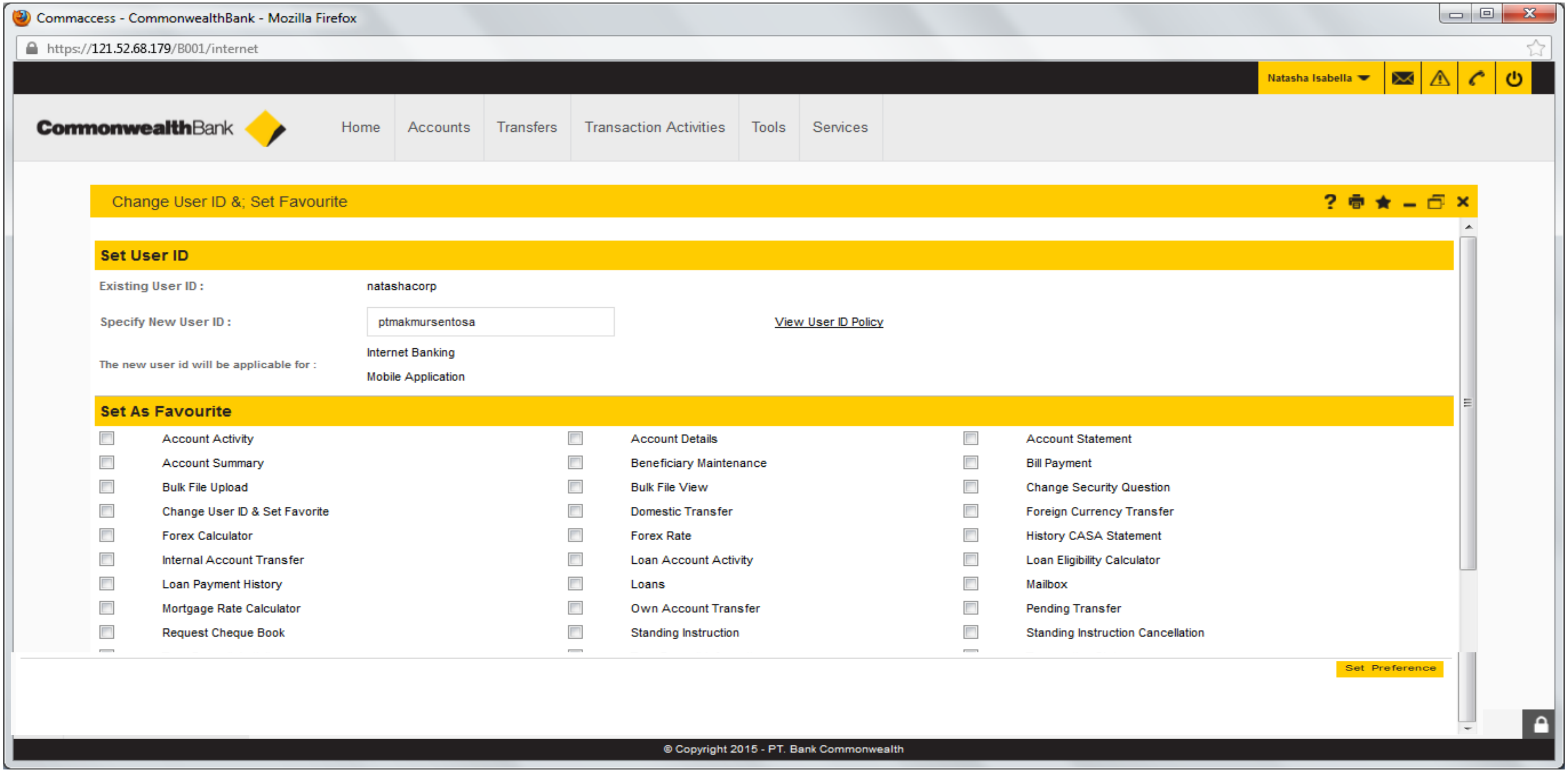
SERVICES

My Profile – Change User ID & Set Favorite



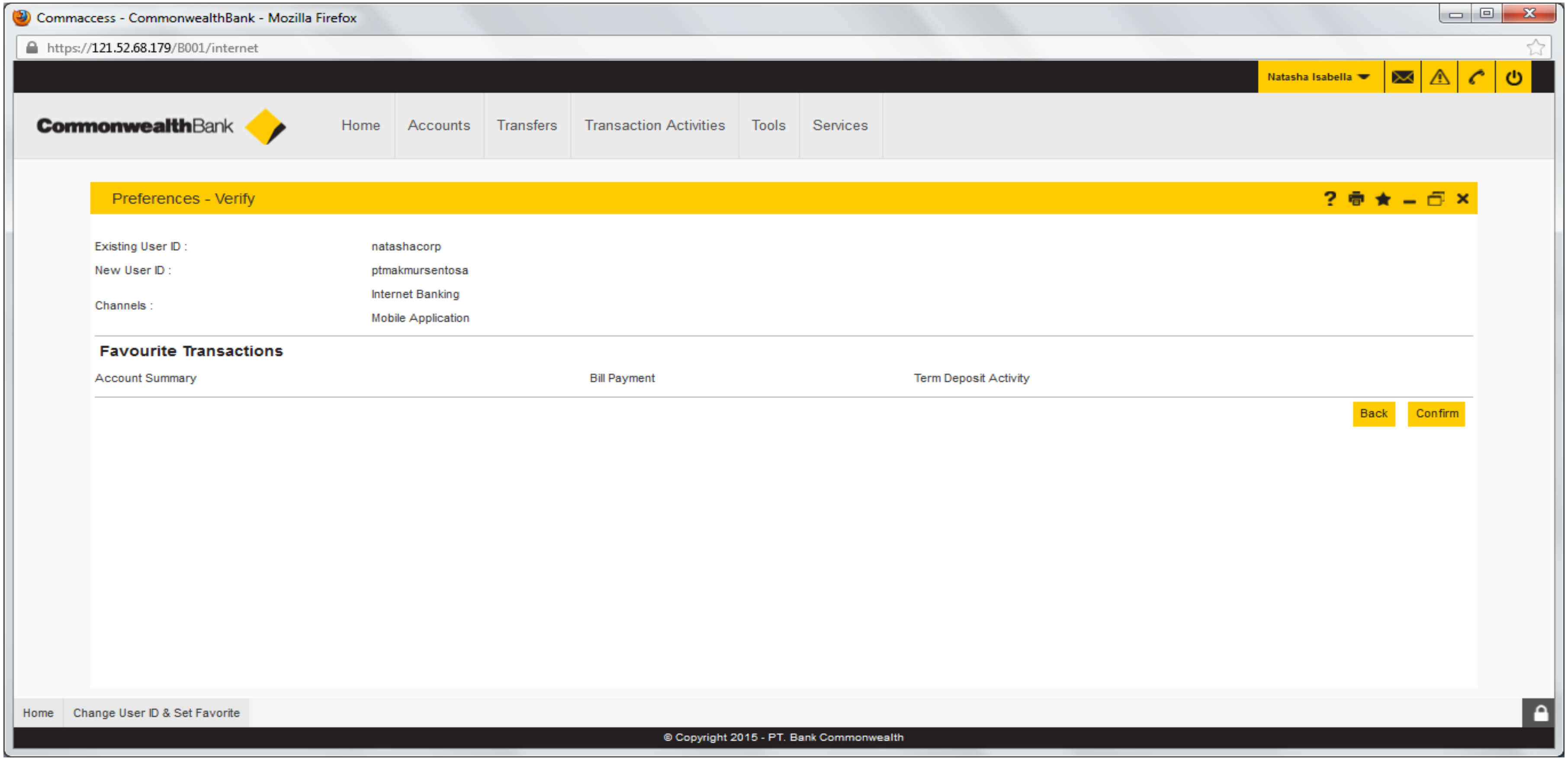
1. Select **Services** and then **My Profile – Change User ID & Set Favorite**

My Profile – Change User ID



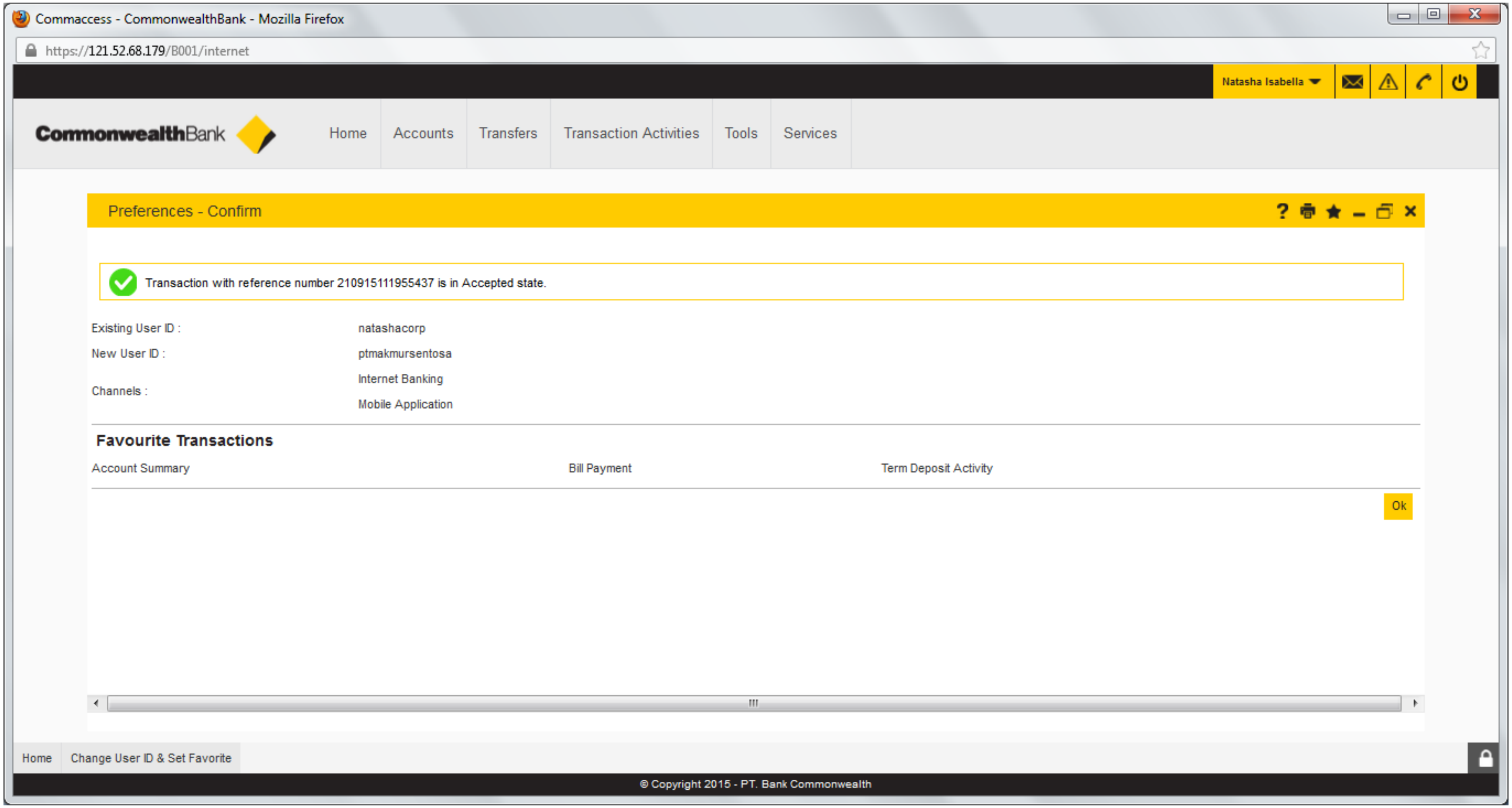
2. Fill the new User ID on **Specify New User ID**
3. Select **Set as Favorite**
4. Click **Set Preference**

My Profile – Change User ID



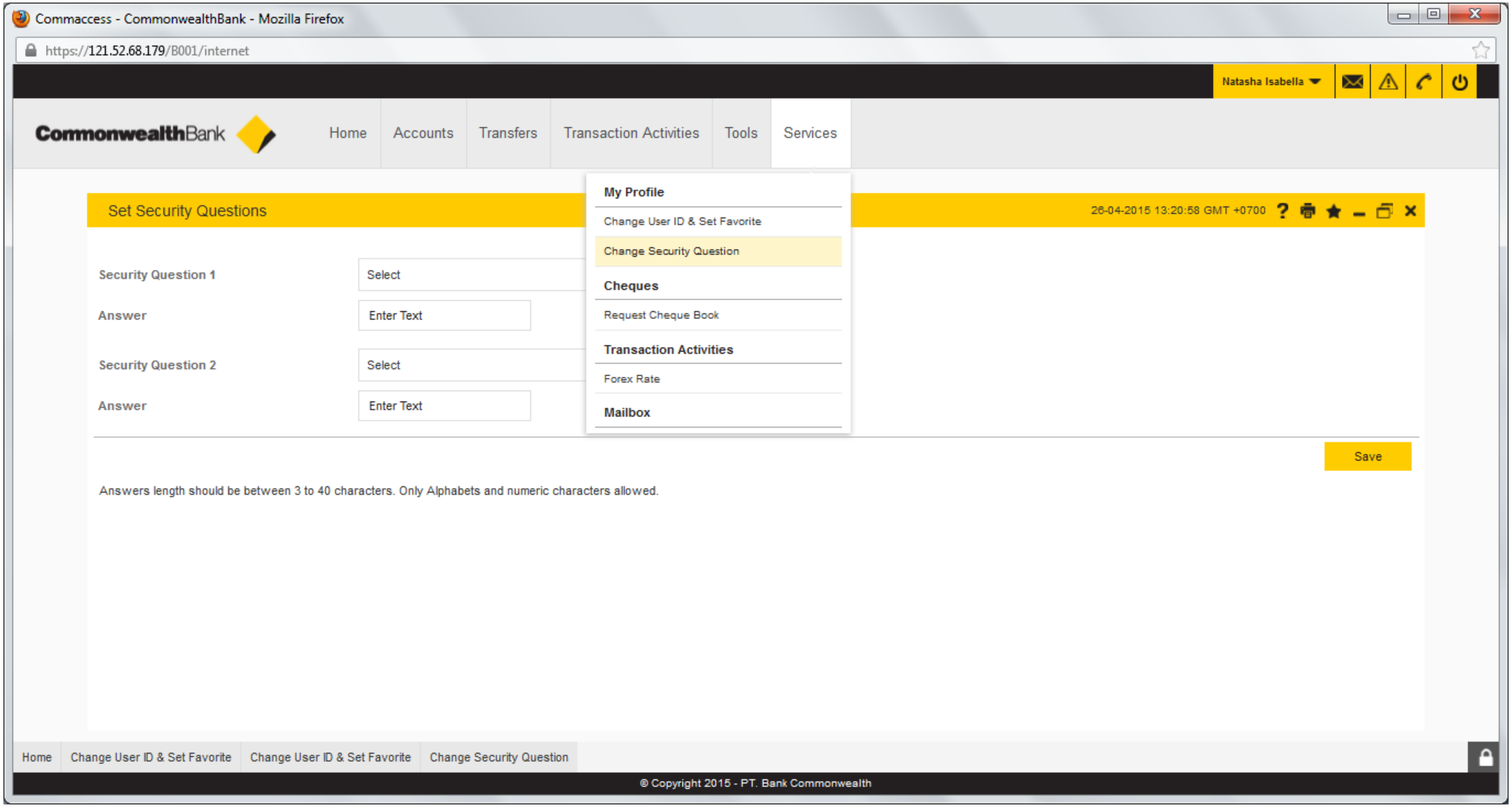
5. Please re-check the details
6. Click **Confirm**

My Profile – Change User ID



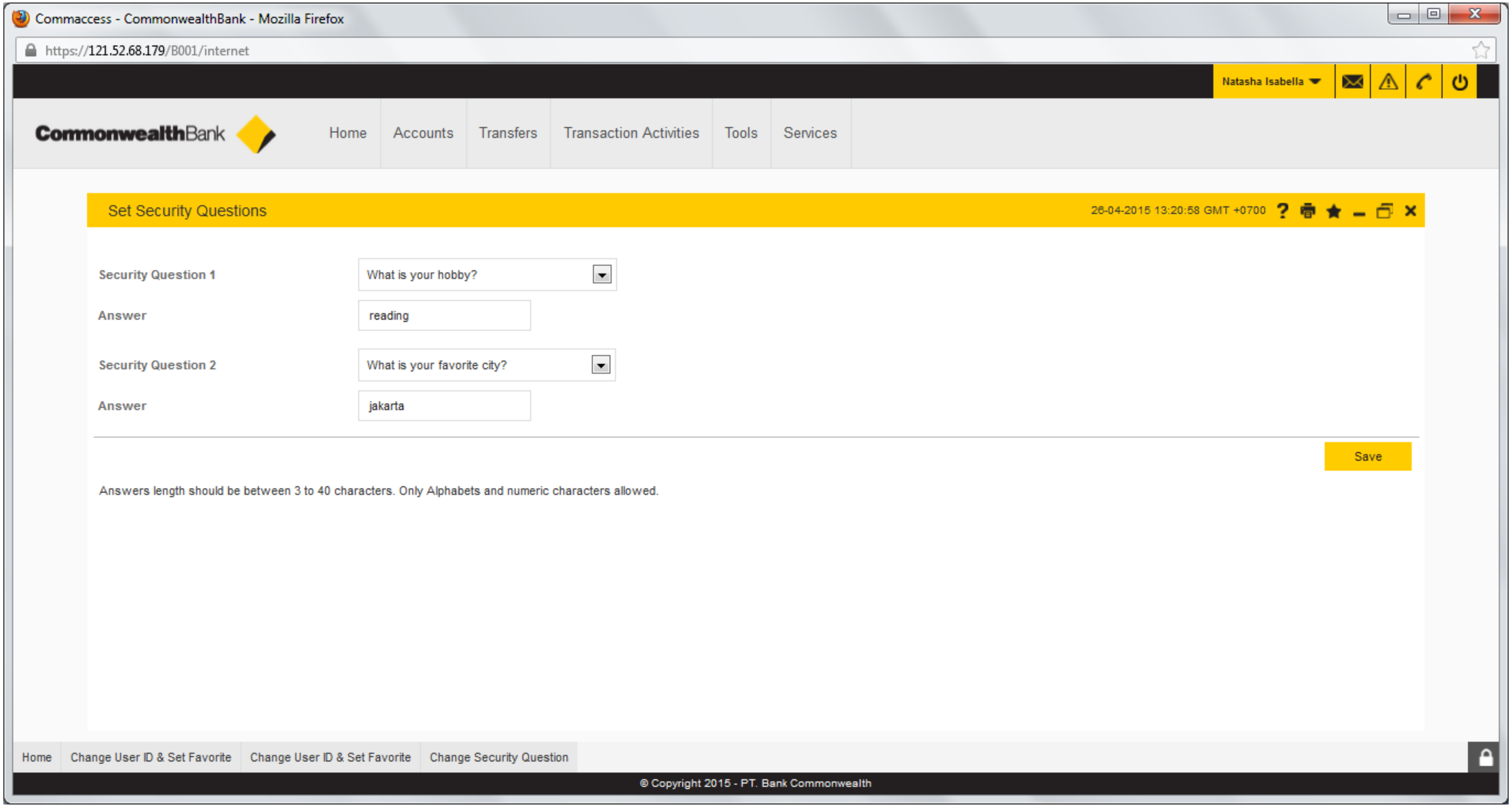
7. The new User ID is successfully created
8. Click **OK**
9. For next please use the new User ID to Login

My Profile – Change Security Question



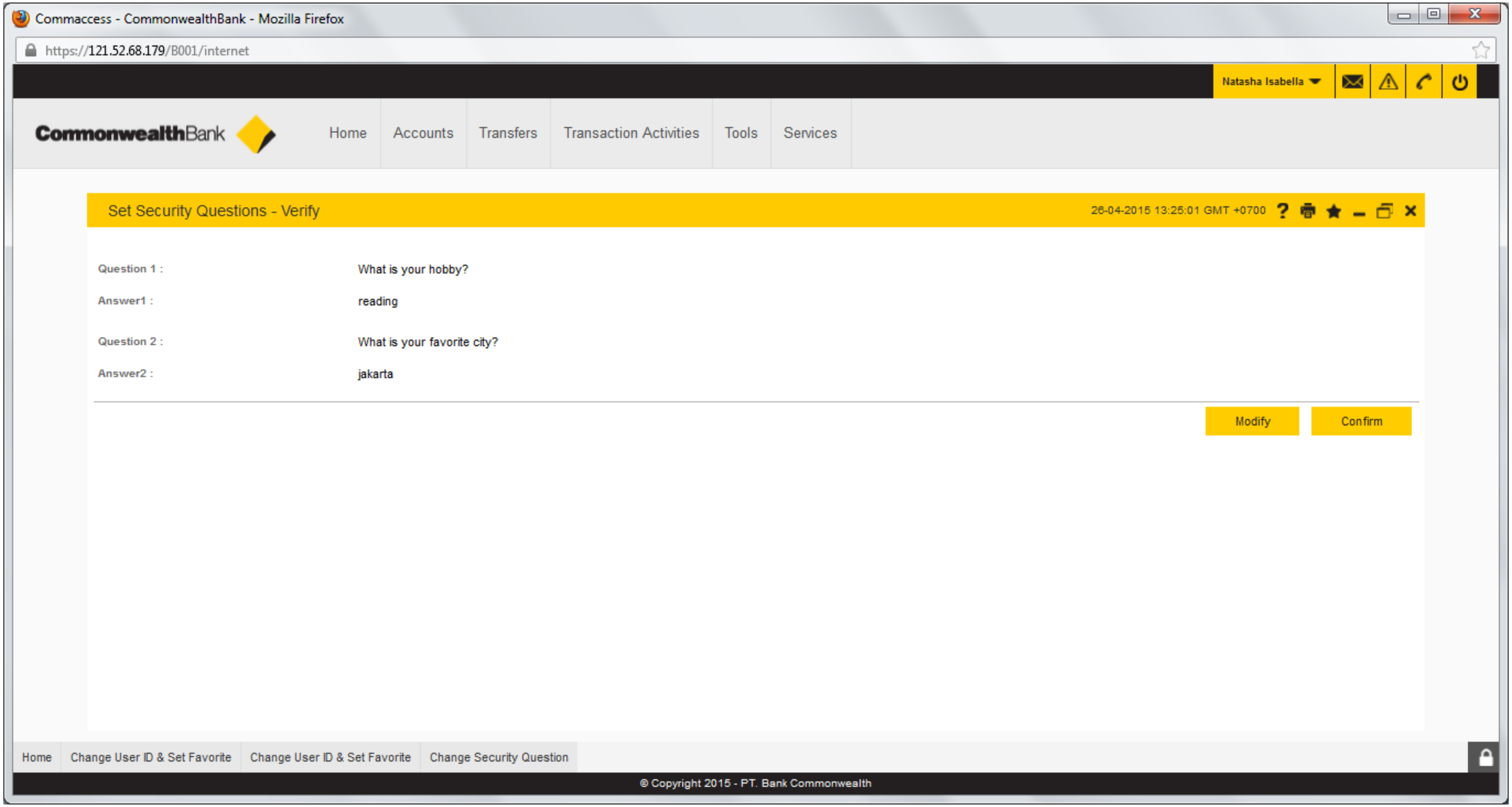
1. Select **Services** and then **My Profile – Change Security Question**

My Profile – Change Security Question



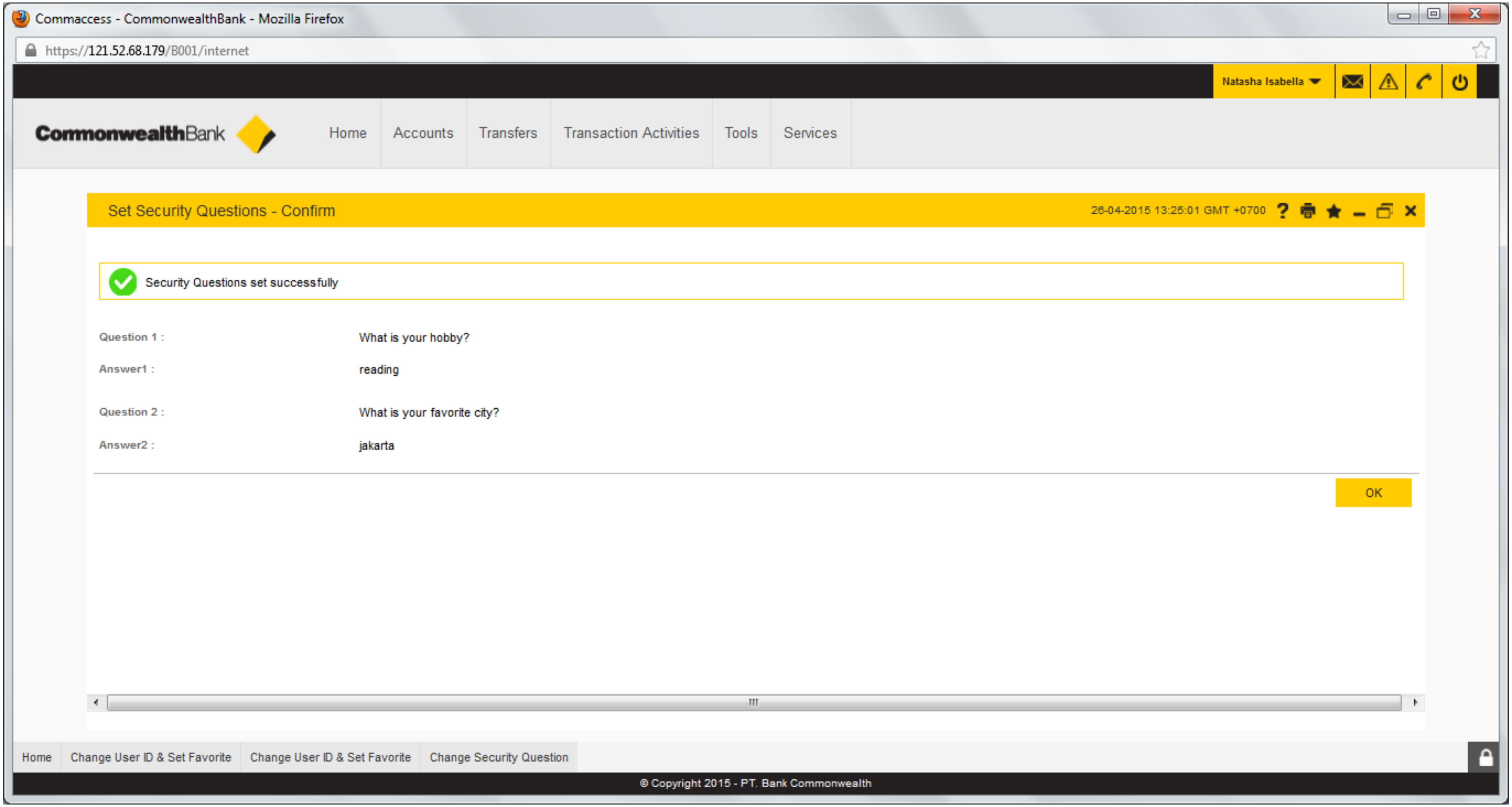
2. Select **Security Question 1**
3. Set your answer
4. Select **Security Question 2**
5. Set your answer, and then click **Save**

My Profile – Change Security Question



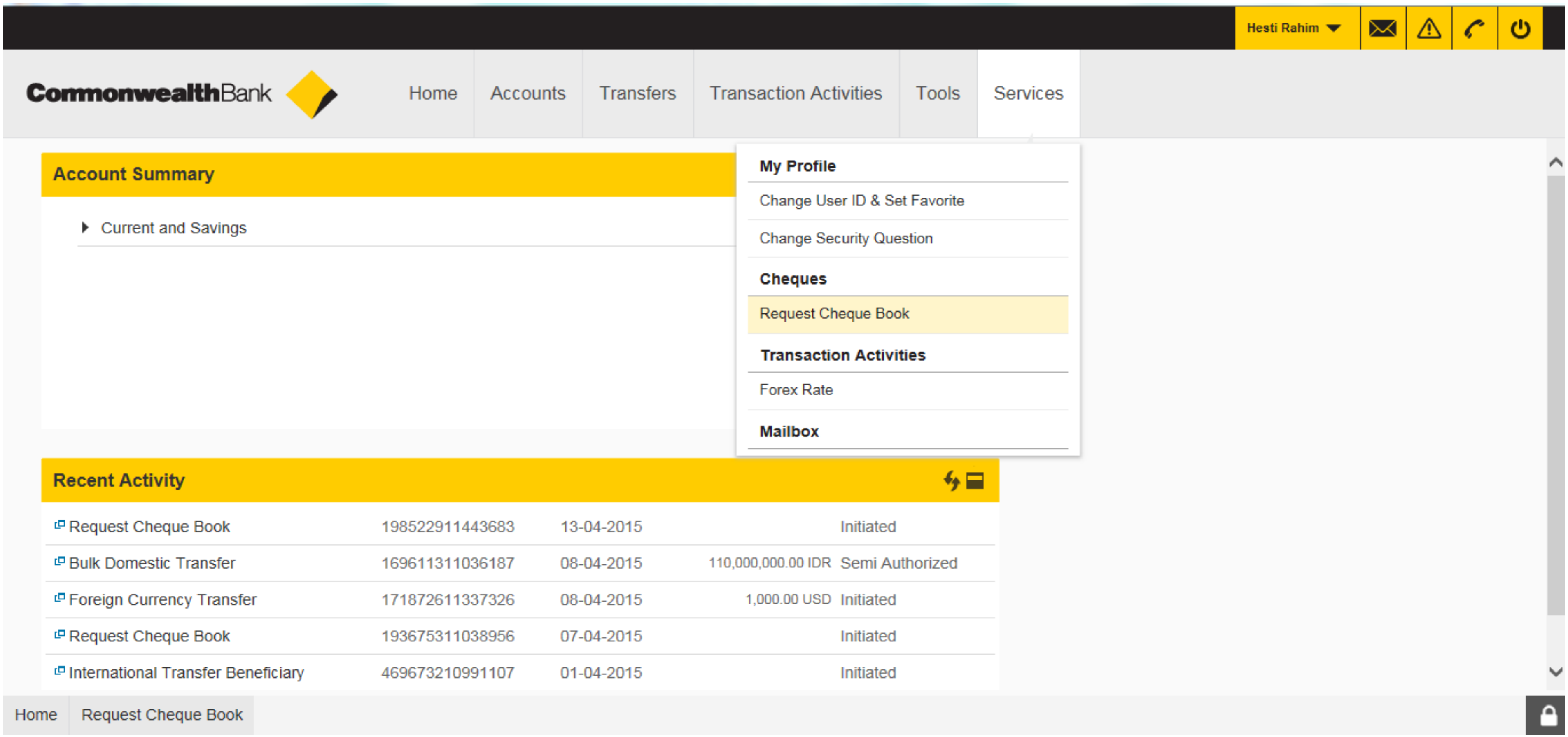
6. Verify your change of Security Questions
7. Click **Confirm** continue or **Modify** to change the details

My Profile – Change Security Question



8. Your Security Questions have successfully modified, click **OK** to end the process.

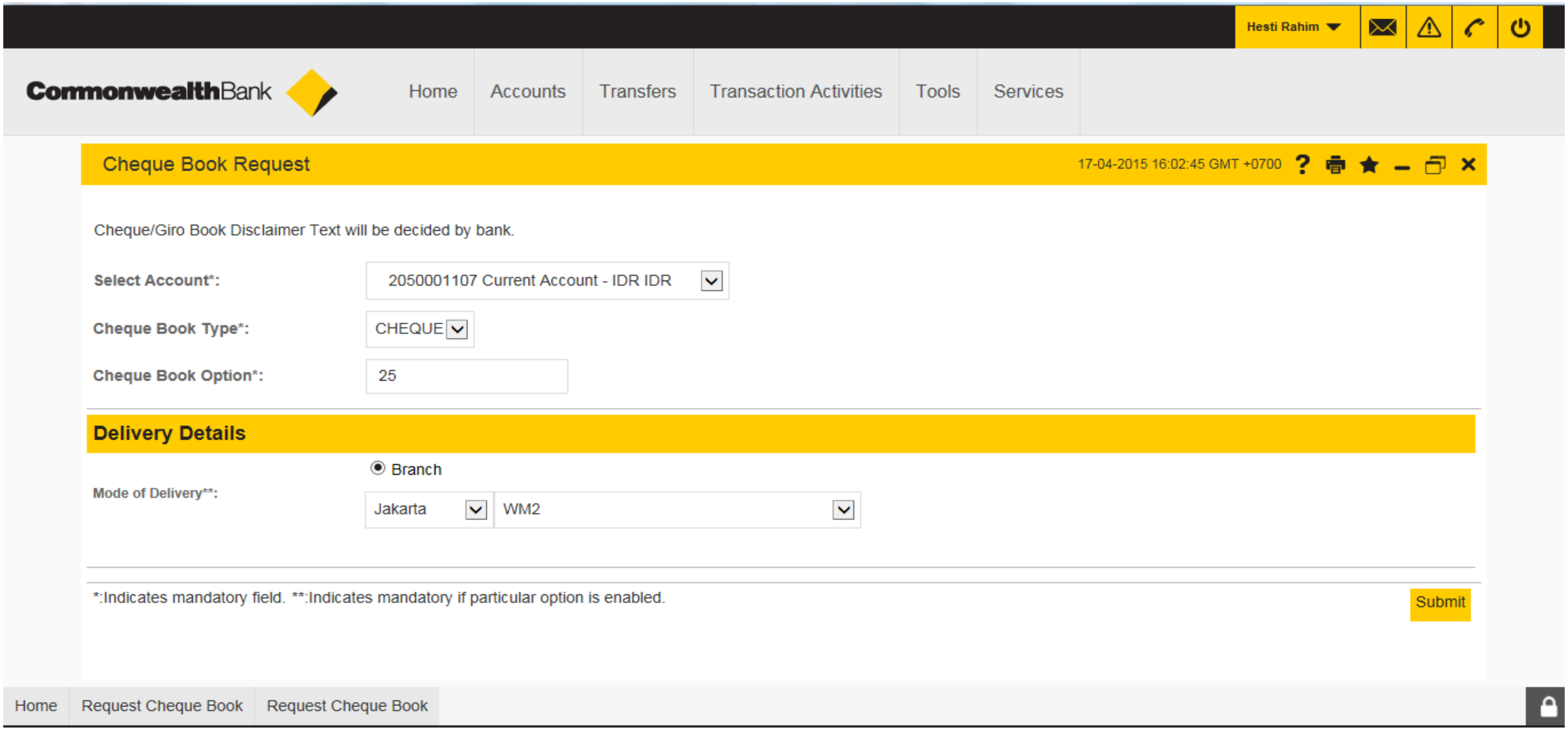
Cheque Book Request



1. Select **Services** and then **Request Cheque Book**

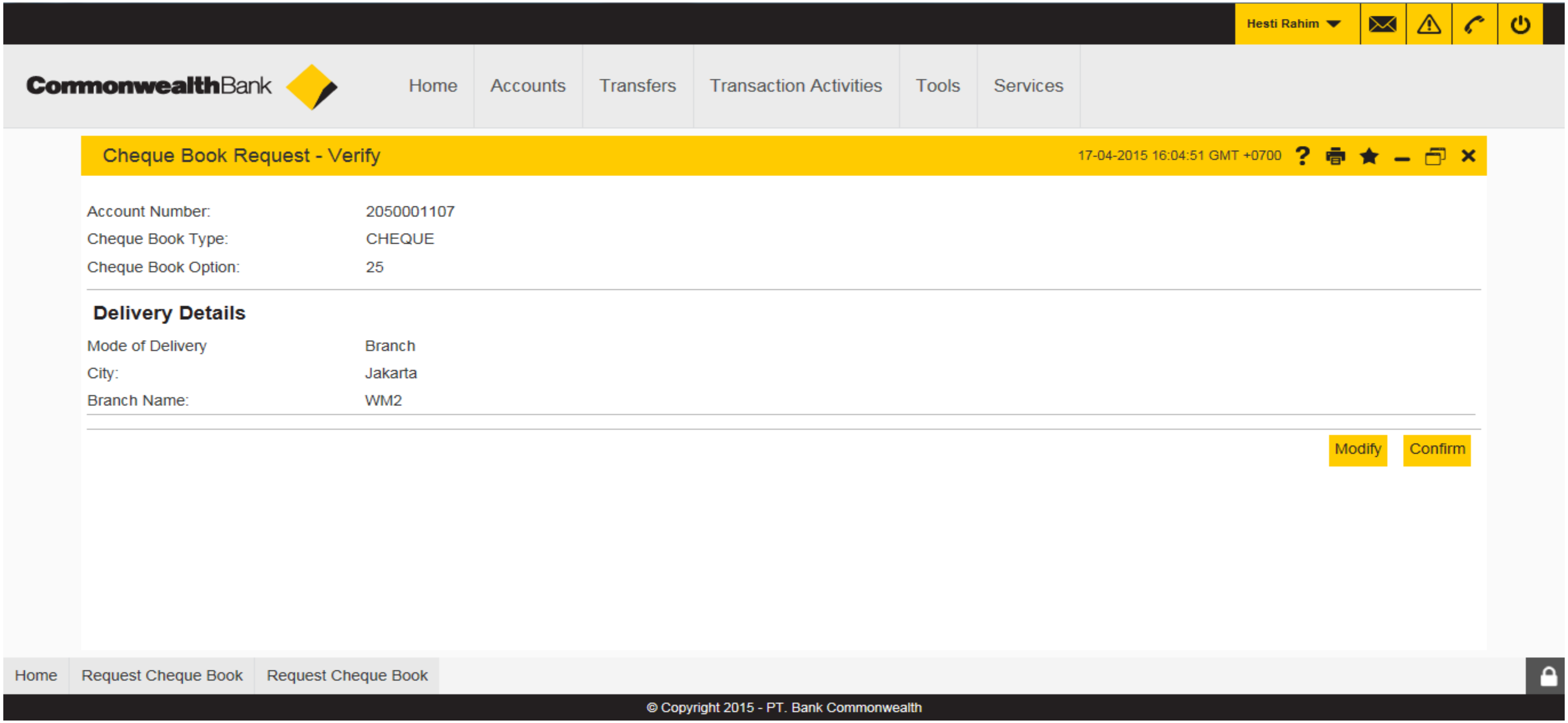
CommonwealthBank

Cheque Book Request



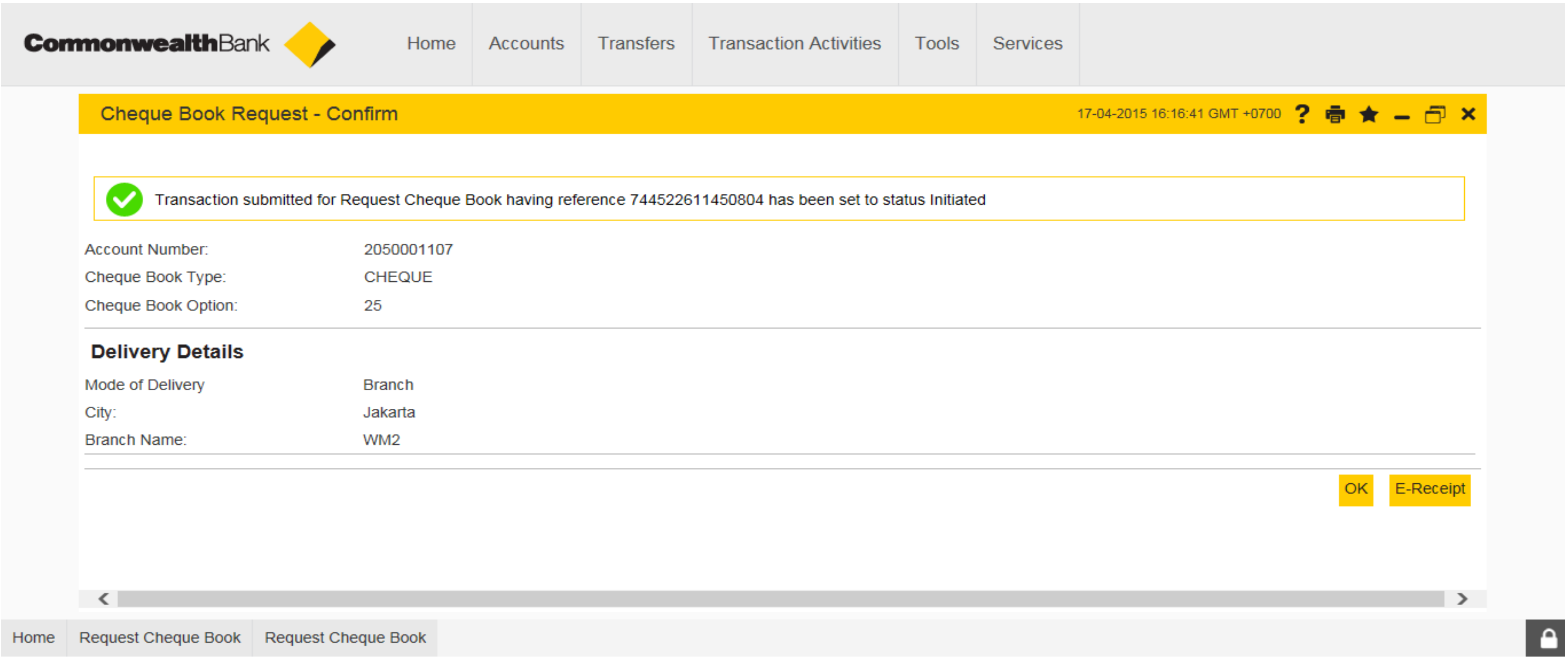
2. Select the Account that will be requested the cheque book
3. Select **Cheque Book Type**
4. The number of sheets will automatically be filled in **Cheque Book Option**
5. Select **Mode of Delivery, Bank City** and **Branch Bank** to deliver the cheque requested
6. Click **Submit**

Cheque Book Request



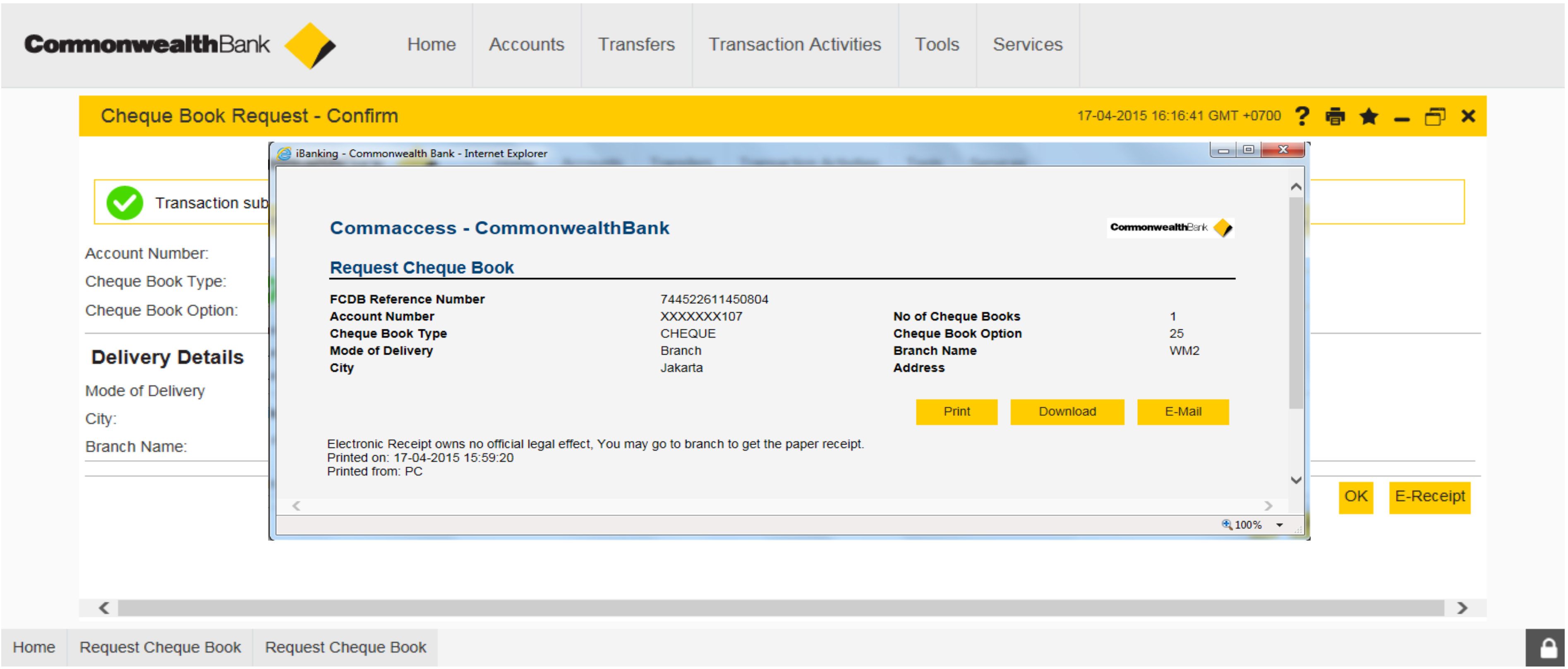
7. Please cross check the detail. Click **Confirm** to continue or **Modify** to any changes

Cheque Book Request



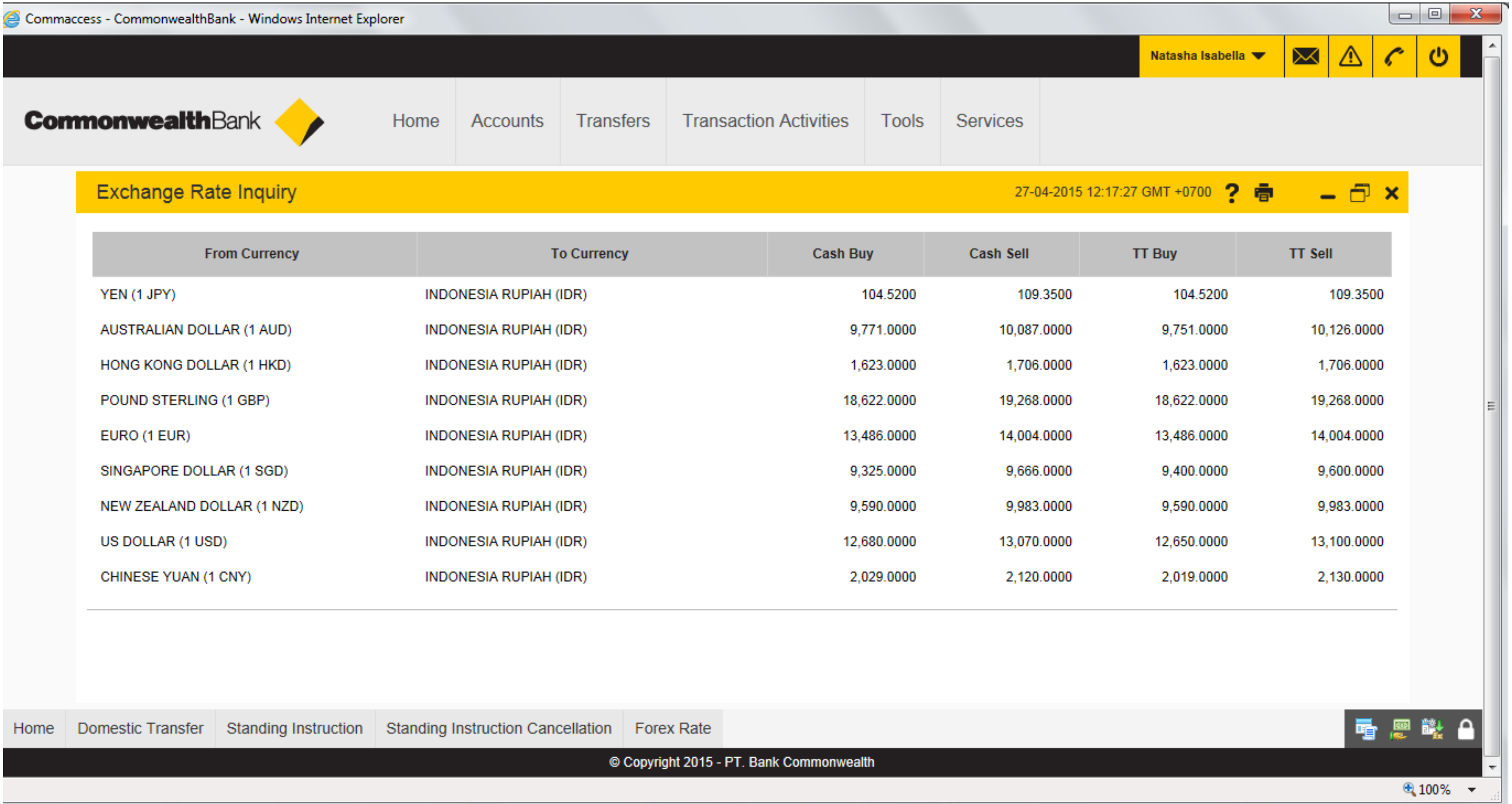
8. Click **E-Receipt** to get the receipt

Cheque Book Request



9. Click **Print** or **Download** or **Email** to get the receipt.
10. Click **OK** to end the process

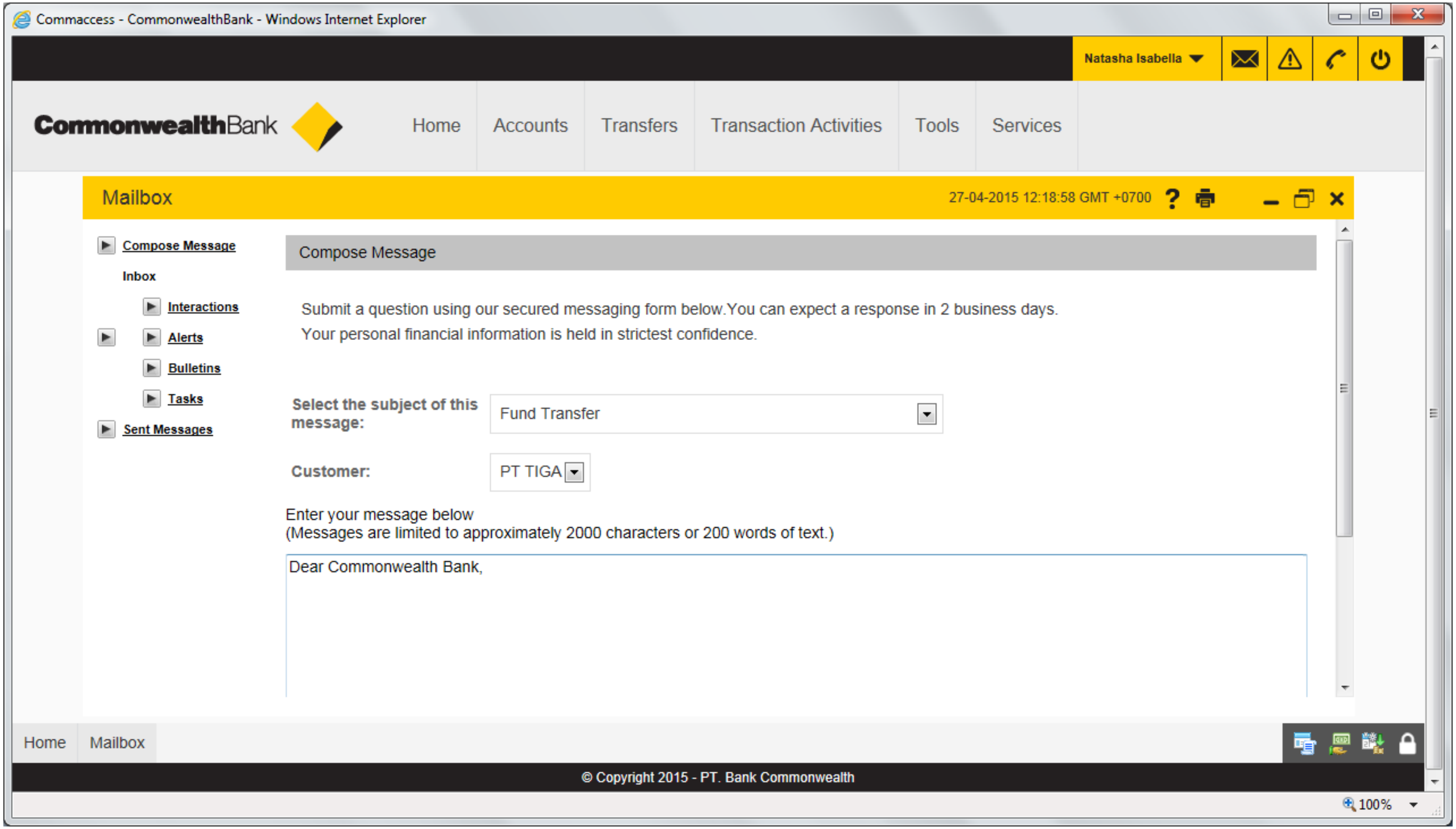
Exchange Rate Inquiry



From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
YEN (1 JPY)	INDONESIA RUPIAH (IDR)	104.5200	109.3500	104.5200	109.3500
AUSTRALIAN DOLLAR (1 AUD)	INDONESIA RUPIAH (IDR)	9,771.0000	10,087.0000	9,751.0000	10,126.0000
HONG KONG DOLLAR (1 HKD)	INDONESIA RUPIAH (IDR)	1,623.0000	1,706.0000	1,623.0000	1,706.0000
POUND STERLING (1 GBP)	INDONESIA RUPIAH (IDR)	18,622.0000	19,268.0000	18,622.0000	19,268.0000
EURO (1 EUR)	INDONESIA RUPIAH (IDR)	13,486.0000	14,004.0000	13,486.0000	14,004.0000
SINGAPORE DOLLAR (1 SGD)	INDONESIA RUPIAH (IDR)	9,325.0000	9,666.0000	9,400.0000	9,600.0000
NEW ZEALAND DOLLAR (1 NZD)	INDONESIA RUPIAH (IDR)	9,590.0000	9,983.0000	9,590.0000	9,983.0000
US DOLLAR (1 USD)	INDONESIA RUPIAH (IDR)	12,680.0000	13,070.0000	12,650.0000	13,100.0000
CHINESE YUAN (1 CNY)	INDONESIA RUPIAH (IDR)	2,029.0000	2,120.0000	2,019.0000	2,130.0000

1. Shows current rate exchange position

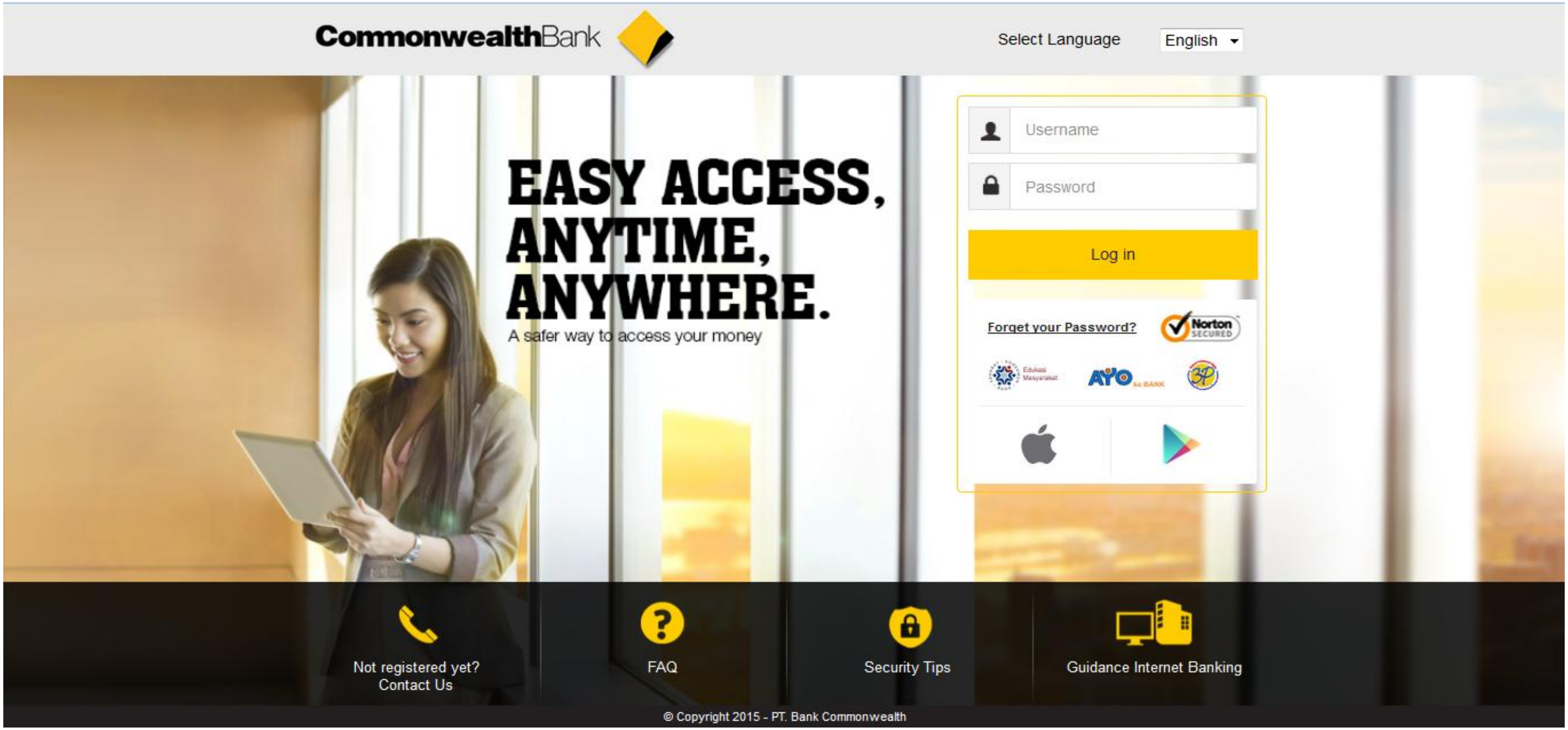
Mailbox – Contact Commonwealth Bank



1. Select **Compose Message** to send a message to Commonwealth Bank
2. Select the subject of email on **Select the subject of this message**
3. Enter the message to send

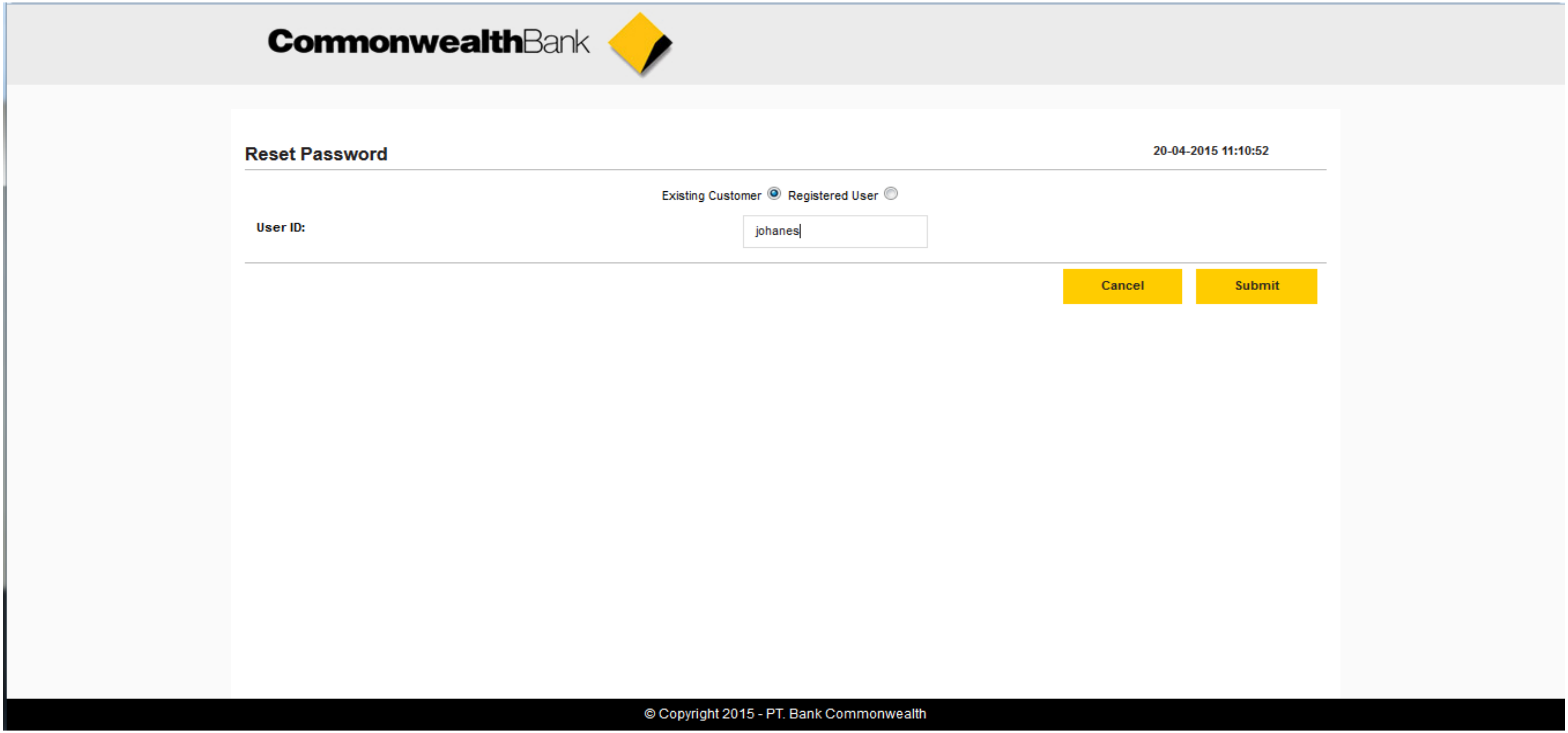
FORGET PASSWORD

Forget Password



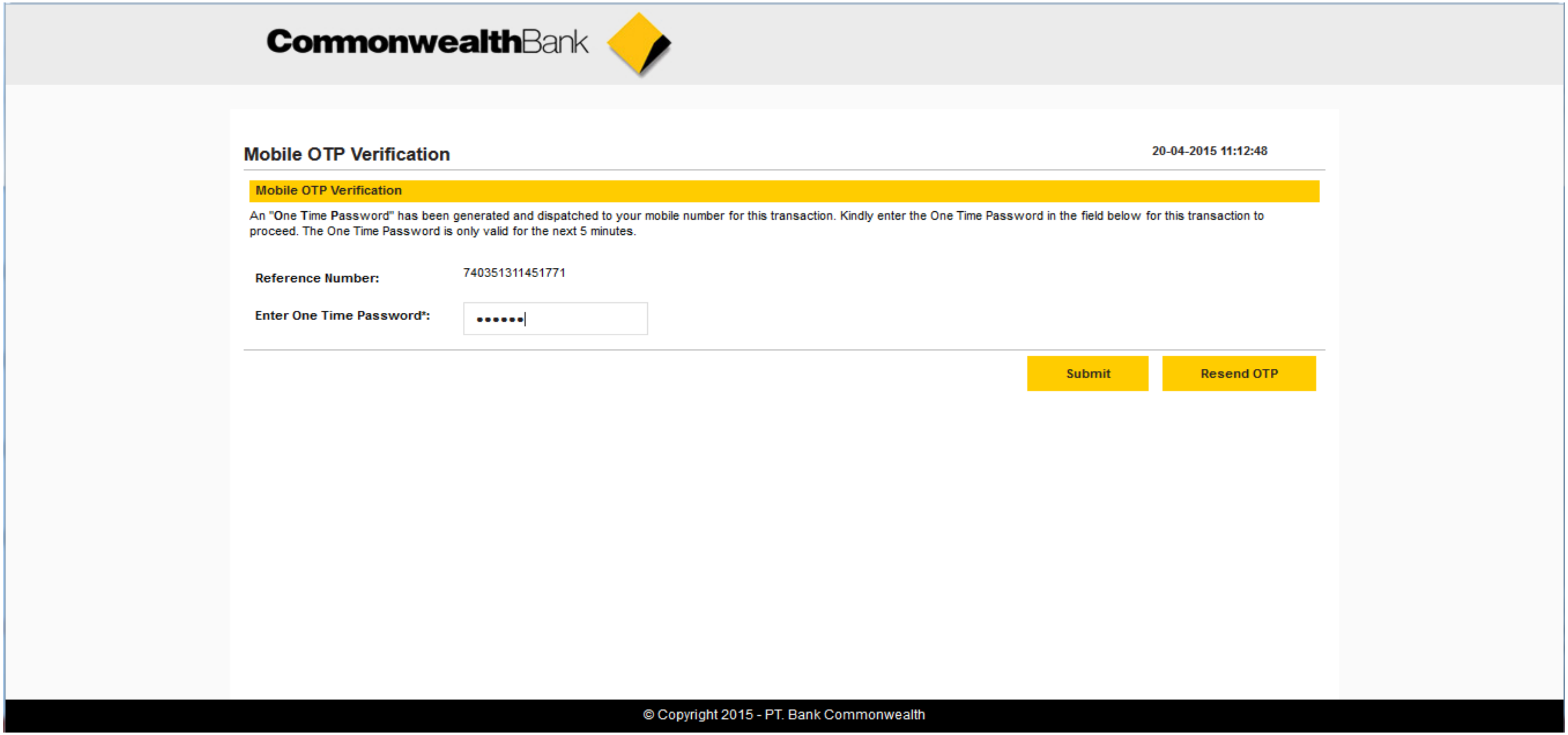
1. If you are forget your password of Internet Banking click **“Forget your Password”**

Forget Password



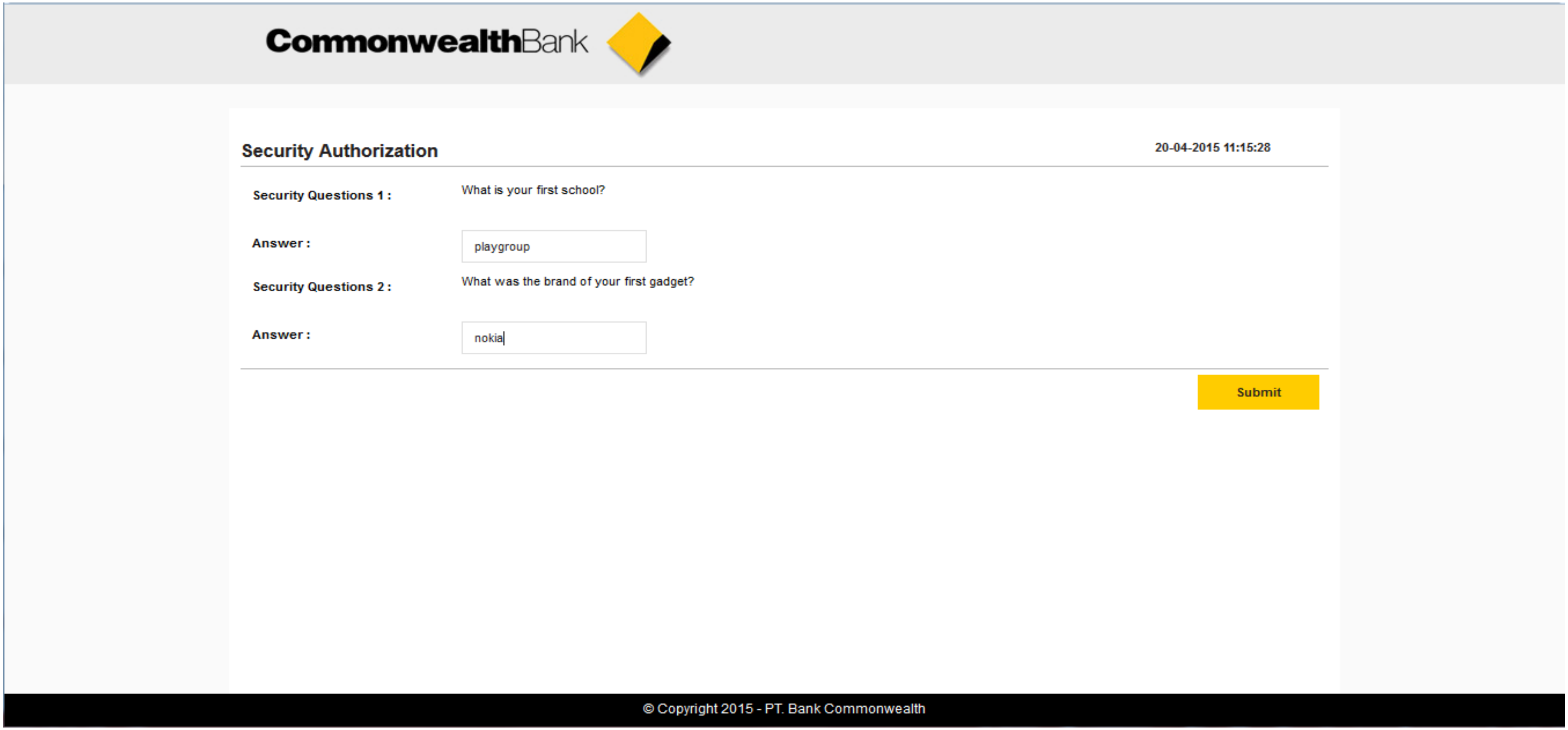
2. Enter the User ID
3. Click **Submit**

Forget Password



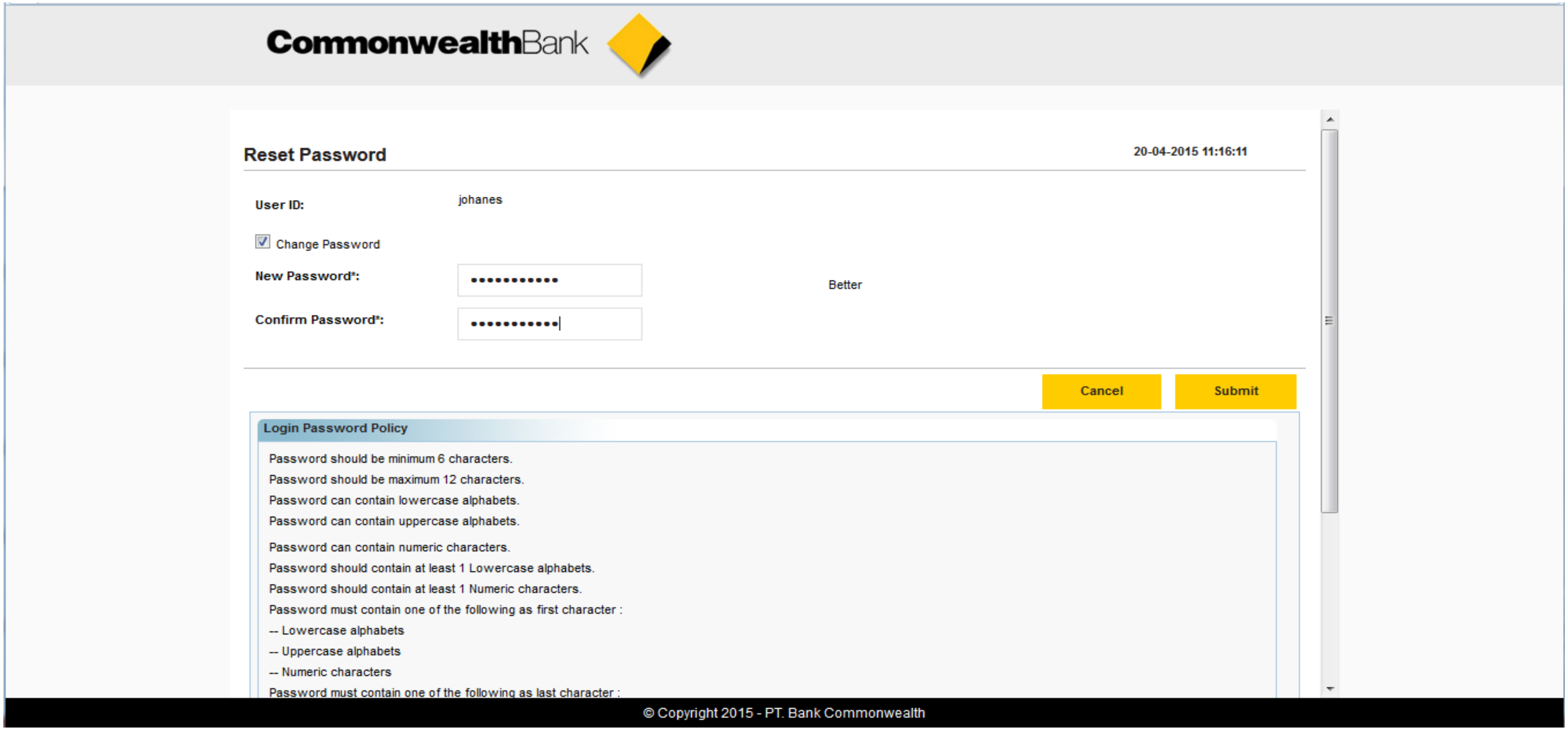
4. Enter the OTP code that sent to your handphone
5. Click **Submit**

Forget Password



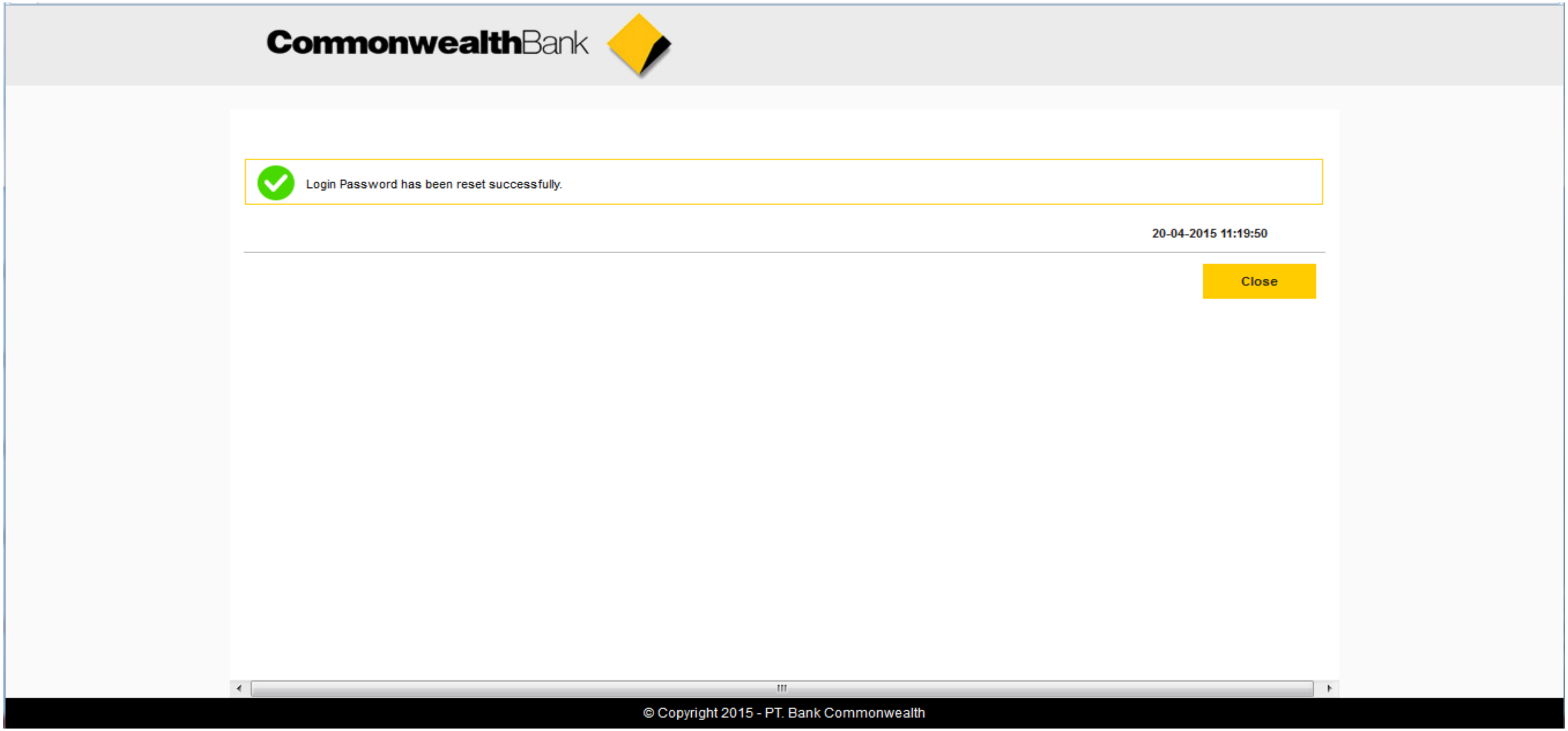
6. Enter the answer of your security question
7. Click **Submit**

Forget Password



8. Tick **"Change Password"**
9. Enter the new password, and then confirm the new password
10. Click **Submit**

Forget Password



11. Screen will show a confirmation if the transaction was successfully created

Contact Us For More Info

Head Office

World Trade Centre (WTC) 6, 3A Floor
Jl. Jenderal Sudirman
Kav 29-31, Jakarta 12920
Phone : (021) 5296 1222,
(021) 2554 9500

Call Centre

15000 30 (Indonesia)
(6221) 1500030
(International Access)

Customer Care

customercare@commbank.co.id
SWIFT code BICNIDJA
Commonwealth Bank Indonesia

Our Website

www.commbank.co.id

Commuity

CommBankID

CommBank_ID

commbank_id

Procedures for Complaint Submission

The Complaint Handling Submission Mechanism