



How to make SKN and RTGS Payment



PT Bank DBS Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) dan Bank Indonesia, serta merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS).
PT Bank DBS Indonesia is licensed and supervised by the Indonesian Financial Services Authority and Bank Indonesia, and an insured member of Indonesia Deposit Insurance Corporation (LPS) guarantee program.

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SKN

The National Clearing System is low value interbank transfer and payment, offering unmatched convince and efficient. SKN allowed you to move funds securely and effortlessly between banks. Go-to solution for fast reliable and affordable payment across Indonesia.

SKN Features:

- Limit Transaction Max IDR 1 bio/trx*
- Fee IDR 2,900/trx**

**limit may change according to Bank Indonesia policy and DBS Bank Indonesia*

***fee may change according to Bank Indonesia policy and DBS Bank Indonesia*

Download DBS IDEAL Mobile from App Store (Apple) or Play Store (android).



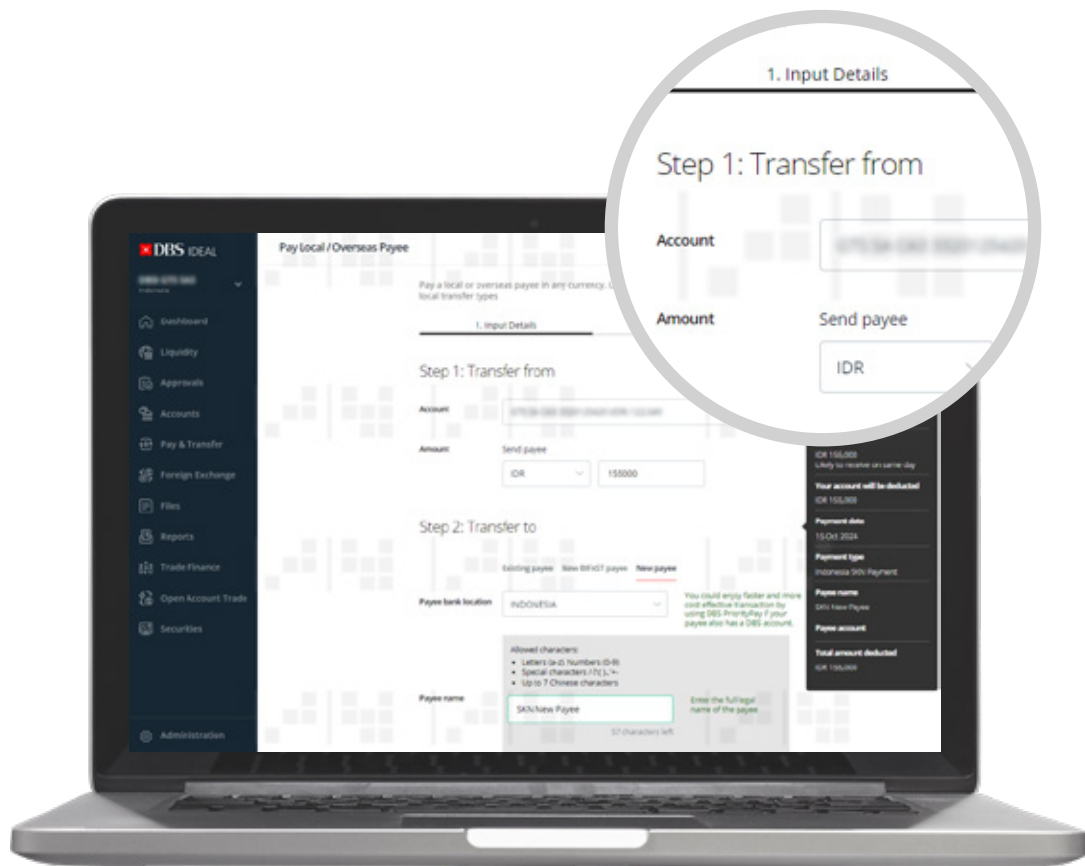
Three **easy** step to make transactions.

Launch DBS IDEAL website or mobile apps and go to '**Pay & Transfer**' menu, choose '**Pay Local/ Overseas Payee**' tab.

1. Input Details

Complete detail Transfer from.

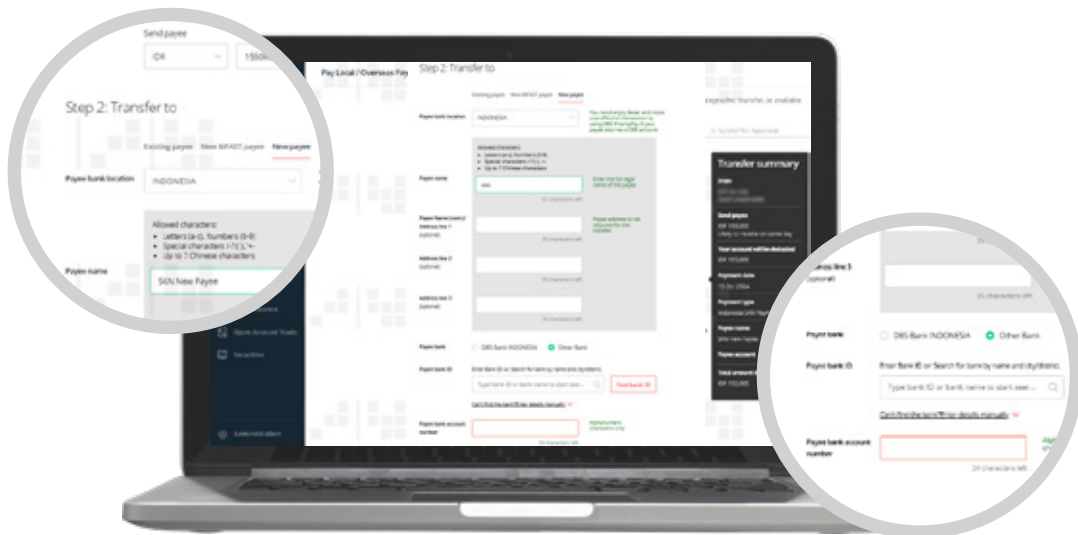
1. Select your bank account to debit from.
2. Select payment currency IDR.
3. Enter the amount.



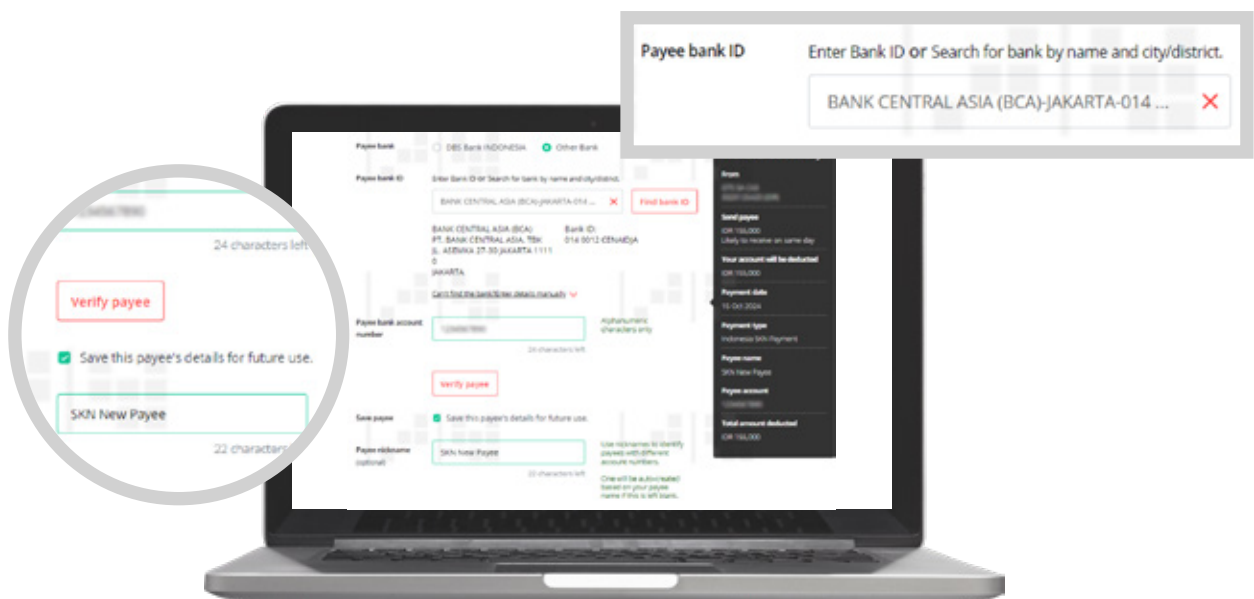
Complete information Transfer to.

To manage the beneficiaries, follow below direction.

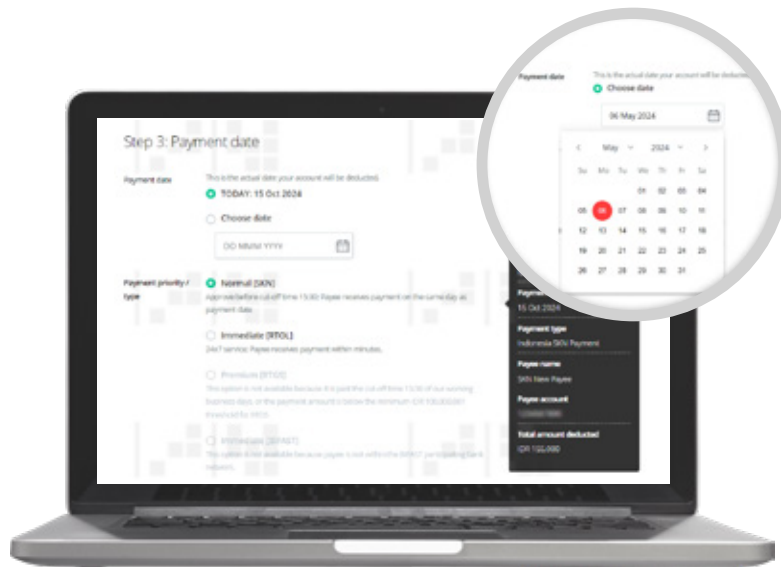
1. Click New Payee tab.
2. Enter the Beneficiary Name.
3. Enter the Beneficiary Bank details in the Payee bank ID field and enter the Beneficiary account number in the Payee bank account number field



4. Click Verify Payee to confirm that the account number and bank details provided match those of the intended recipient. If the information is valid, the beneficiary's name will be retrieved. This step ensures that the beneficiary's details are accurate before proceeding with the transaction.
5. Save payee to save the beneficiary's details for future use.



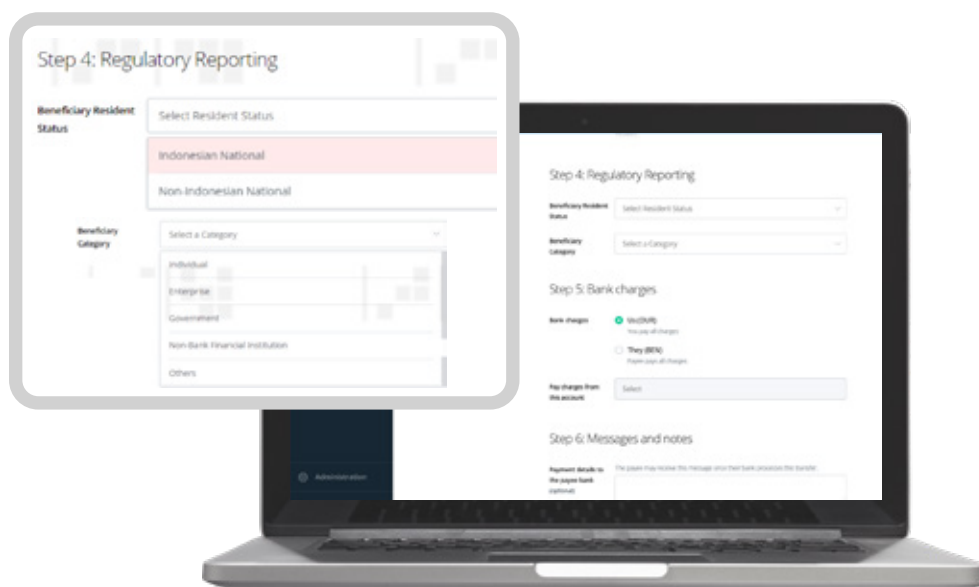
Set your Payment date.



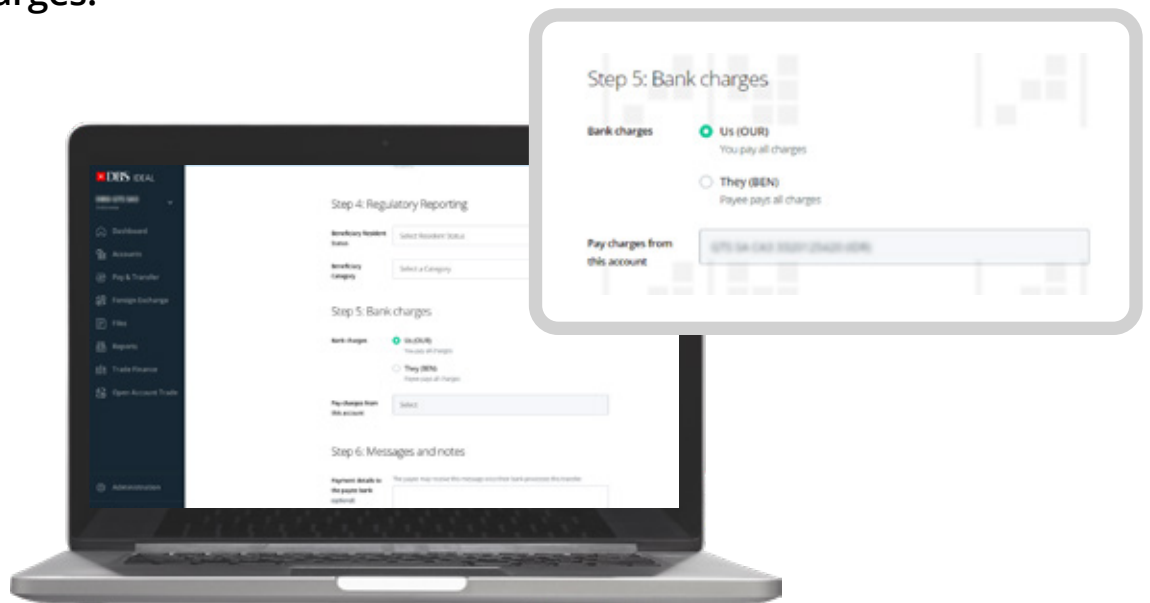
1. Payment date can be Today's date or future dated with maximum 90 days.
2. For SKN transaction select the Payment priority/ type with **Normal [SKN]**.

Complete Regulatory Reporting information.

Select the Beneficiary Resident Status and Beneficiary Category that corresponds to the intent of your transaction.



Bank charges.



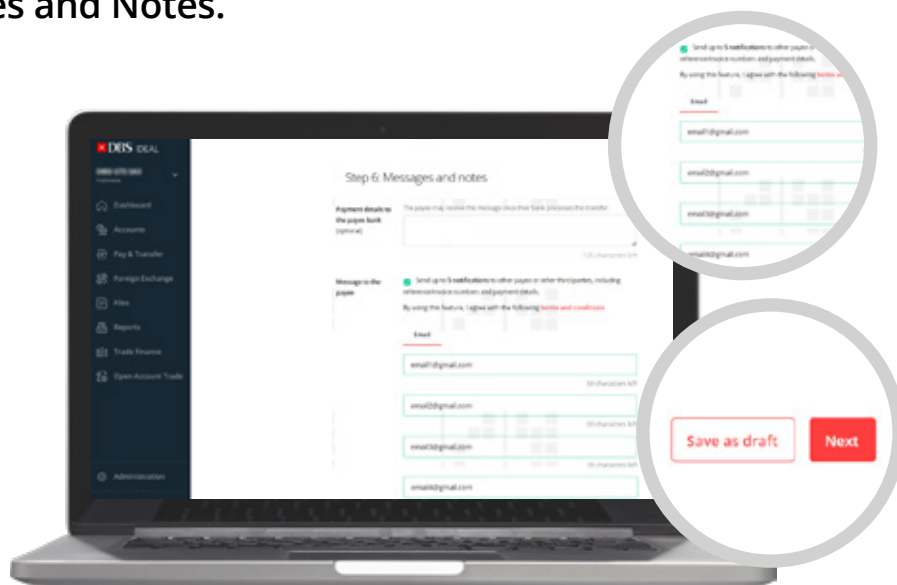
Select one of available bank charges:

Note

Us: you pay all charges

They: payee pays all the charges

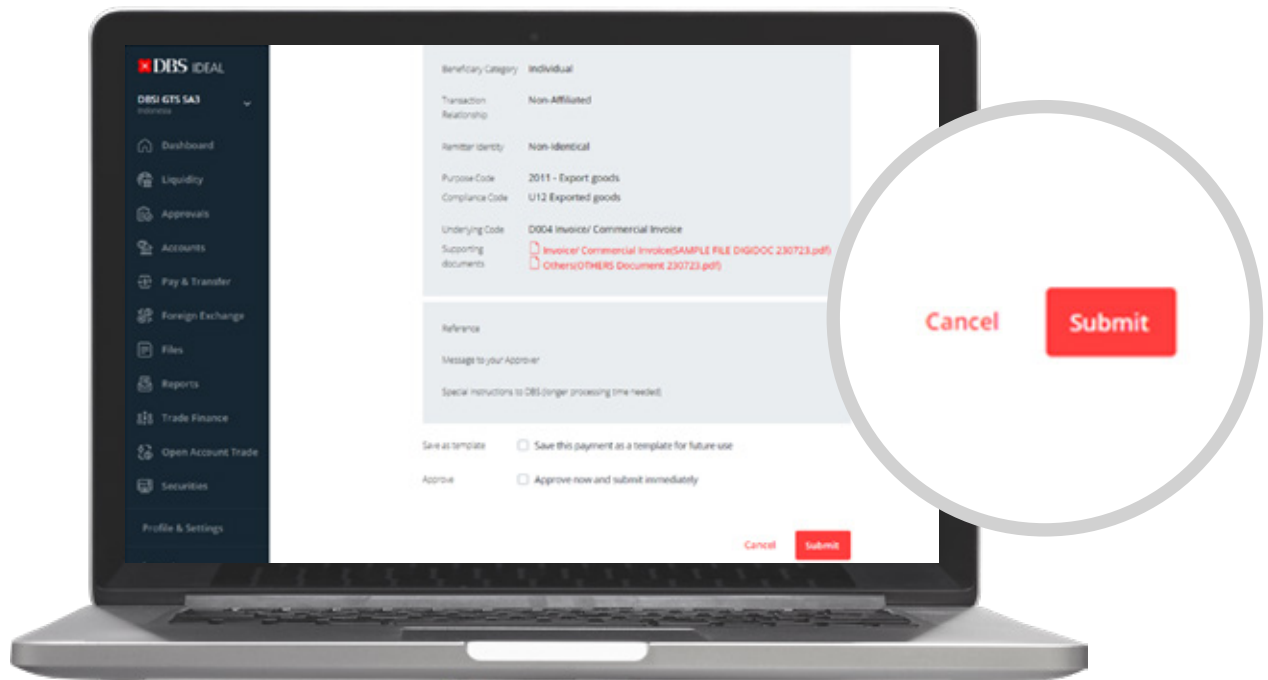
Messages and Notes.



Send payment advice to your beneficiaries upon successful transaction via email:

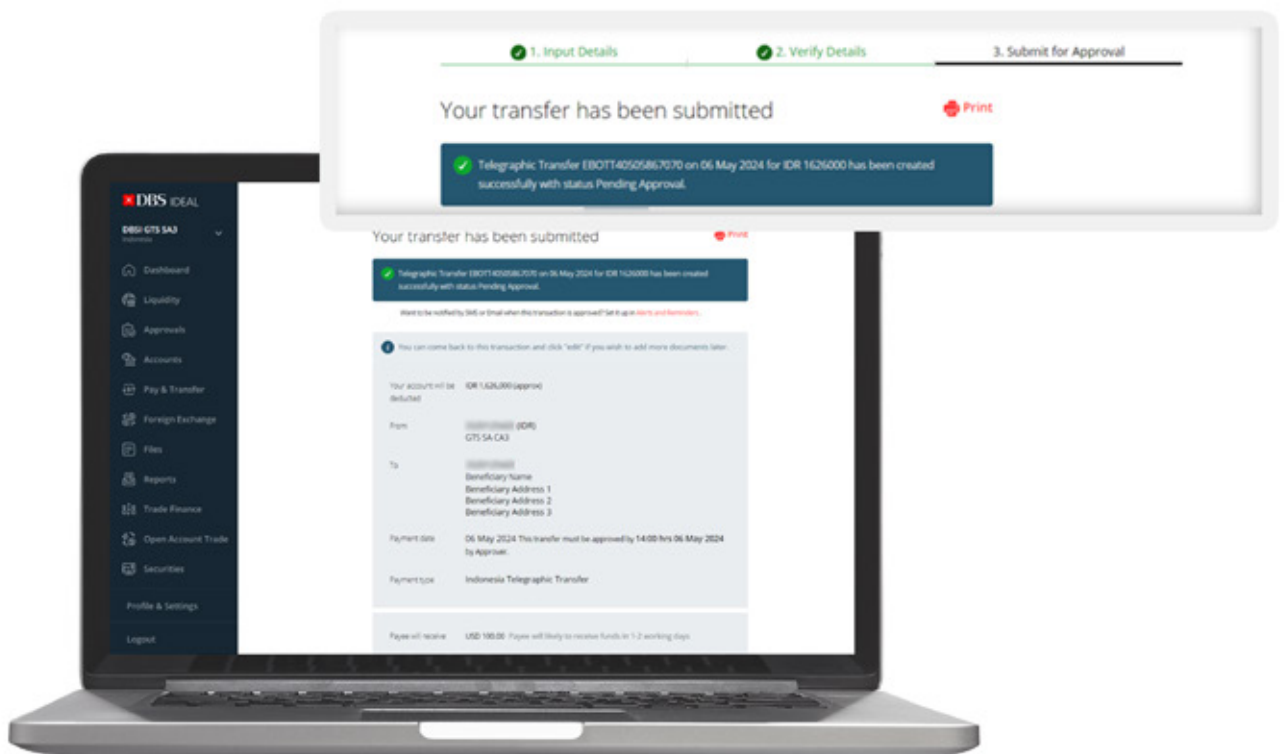
1. Enter the email address, up to 5 email address.
2. Enter the message, it can be your reference/ invoice number and payment details.
3. Click Next to verify the details.

2. Verify Details



Click submit once you have verified the details.

3. Submit for Approval



Now the transaction is submitted and waiting for approval, transaction status is Pending Approval.

RTGS

RTGS is the fastest way to transfer your funds for high value payment tailored for your business. With real-time processing, your transaction is settled instantly, giving your business immediate access to funds. Designed for large-scale payments, RTGS ensures efficient cash flow management and minimize settlement risk.

RTGS Features:

- Minimum Transaction IDR 100,000,001/trx*
- Fee IDR 30,000/trx**

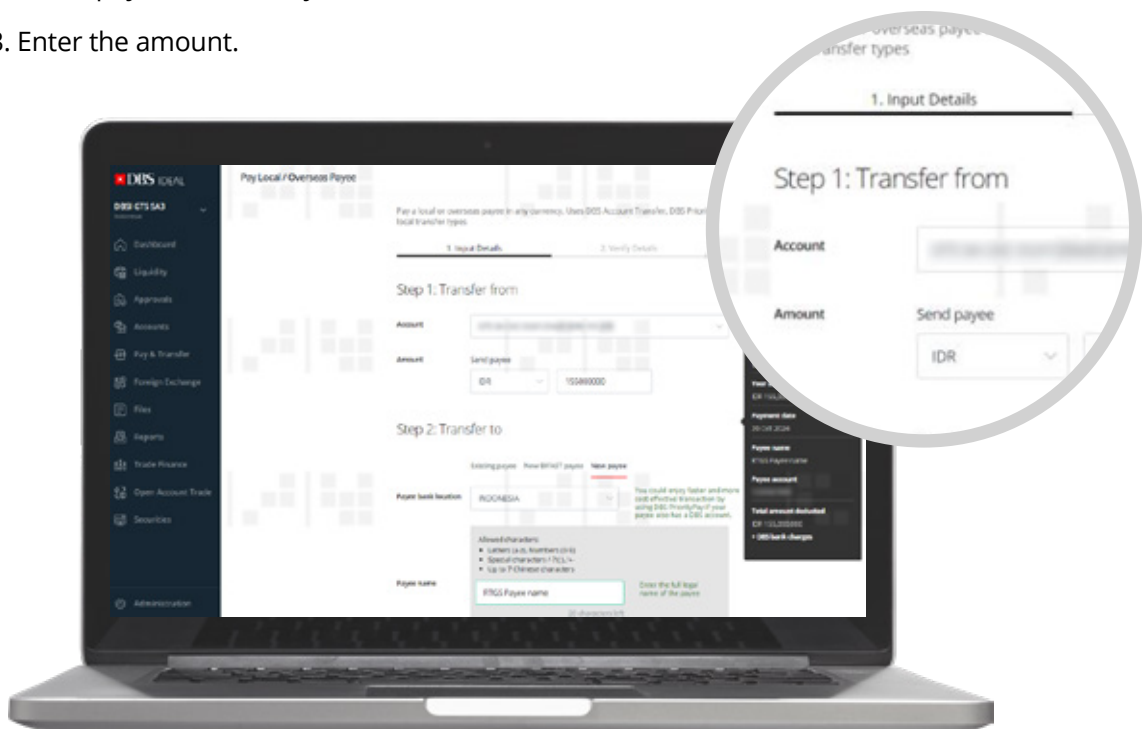
**limit may change according to Bank Indonesia policy and DBS Bank Indonesia*

***fee may change according to Bank Indonesia policy and DBS Bank Indonesia*

1. Input Details

Complete detail Transfer from.

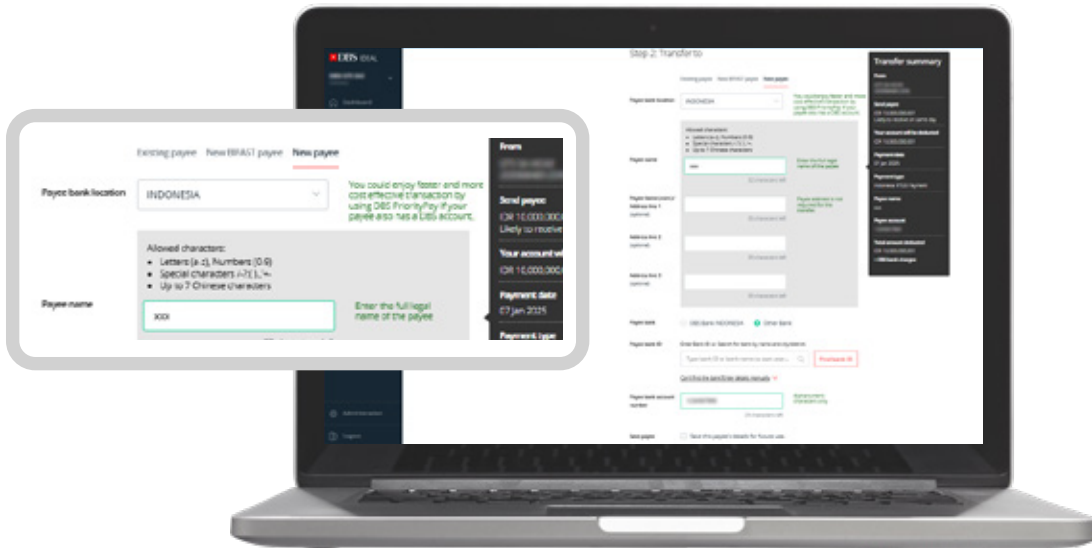
1. Select your bank account to debit from.
2. Select payment currency IDR.
3. Enter the amount.



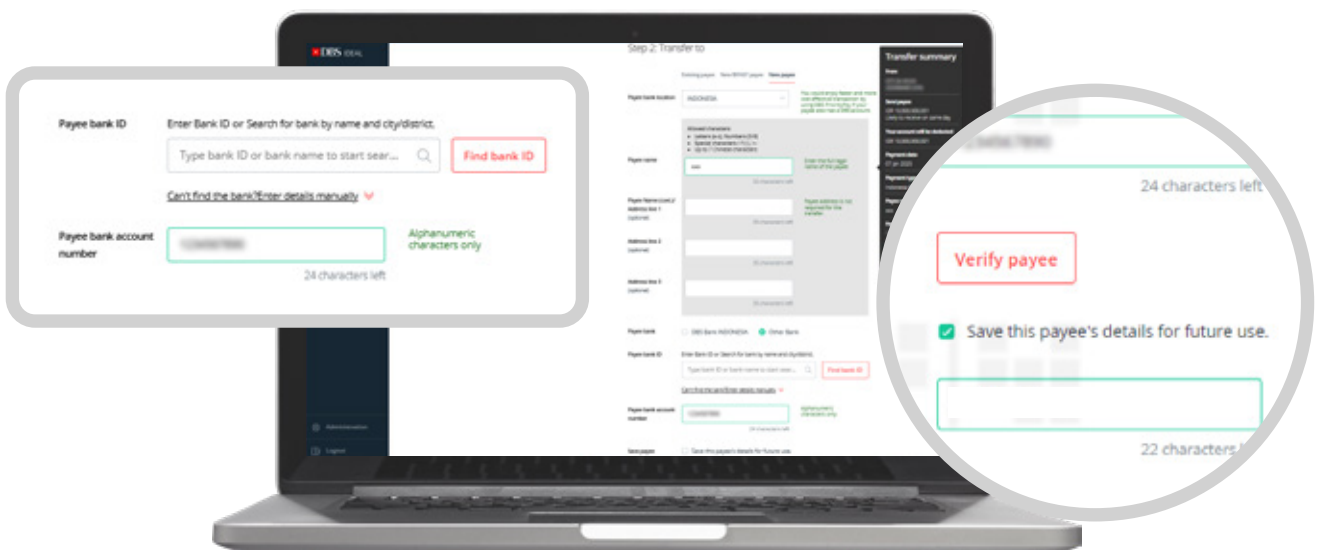
Complete information Transfer to.

To manage the beneficiaries, follow below direction

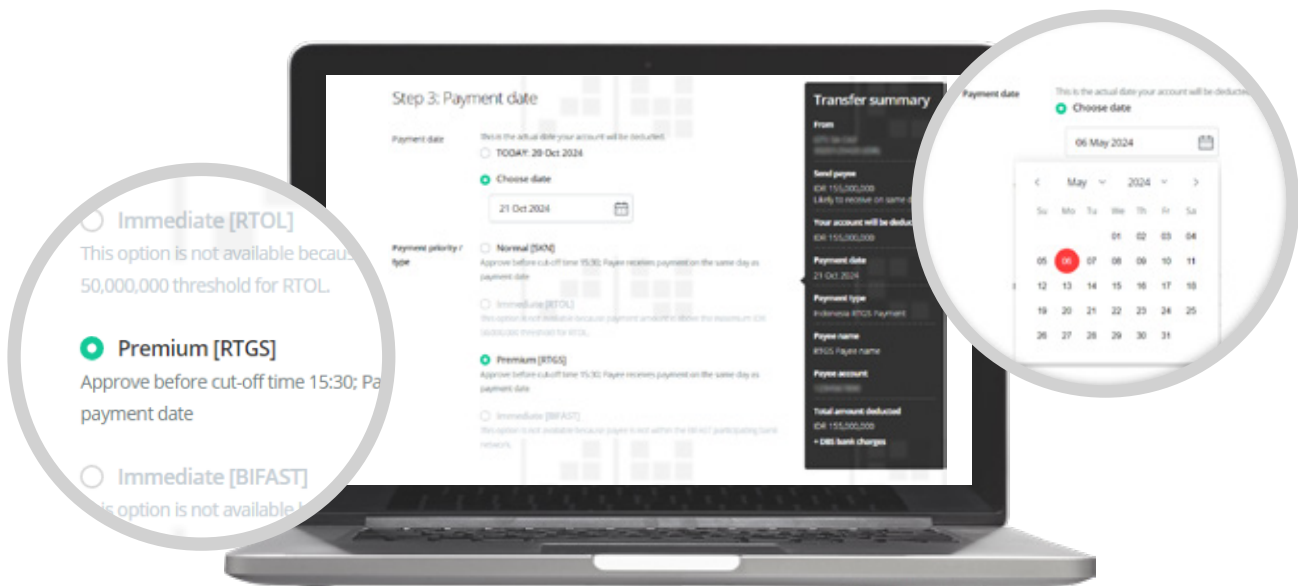
1. Click New Payee tab.
2. Payee bank location is Indonesia.
3. Enter the Beneficiary Name.



4. Enter the Beneficiary Bank and Beneficiary Account Number.
5. Click Verify Payee to confirm that the account number and bank details provided match those of the intended recipient. If the information is valid, the beneficiary's name will be retrieved. This step ensures that the beneficiary's details are accurate before proceeding with the transaction.
6. Save payee to save the beneficiary's details for future use.



Set your Payment date.

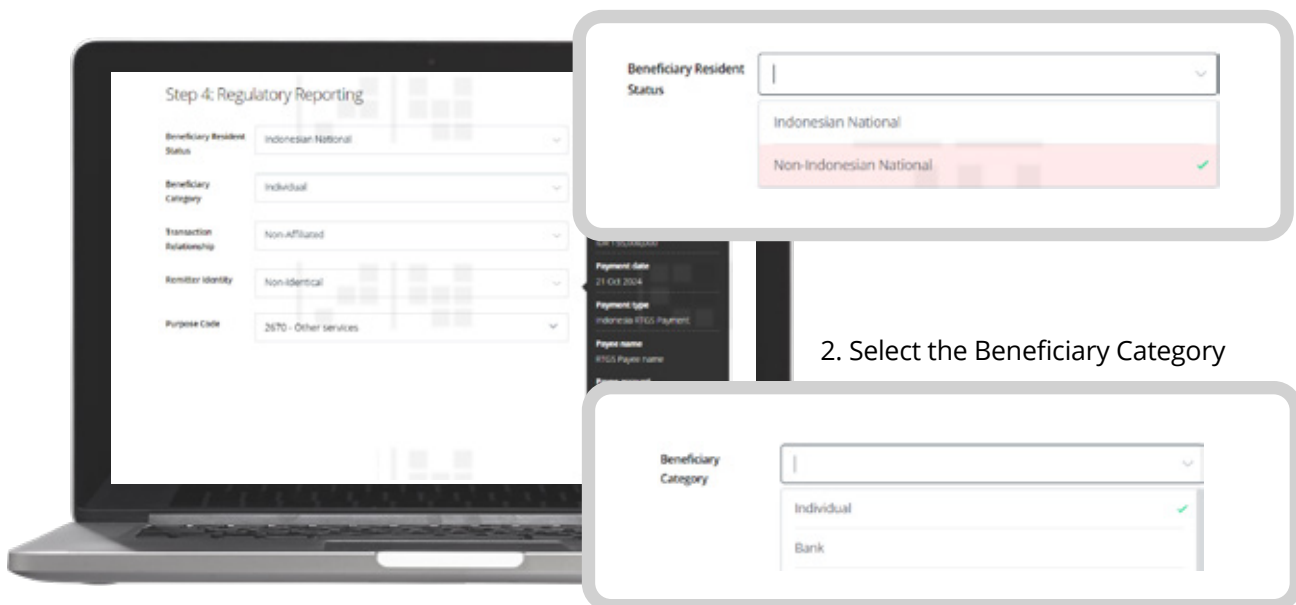


1. Payment date can be Today's date or future dated with maximum 90 days.
2. For RTGS transaction select the Payment priority/ type with **Premium [RTGS]**

Complete Regulatory Reporting information.

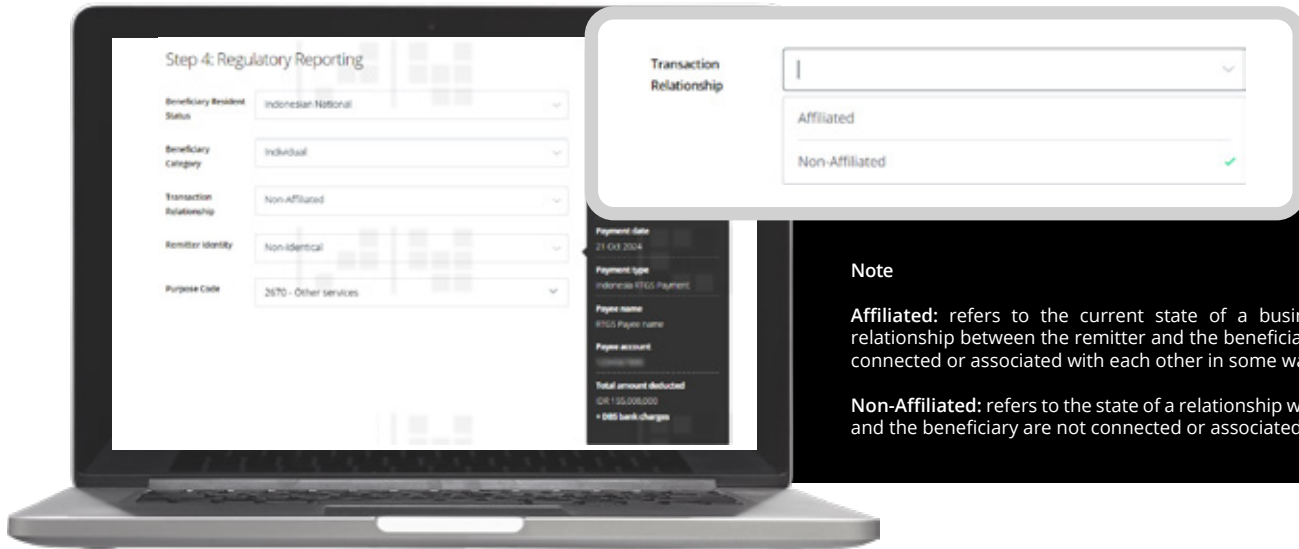
Regulatory Reporting:

1. Select the Beneficiary Resident Status



2. Select the Beneficiary Category

3. Select the Transaction Relationship

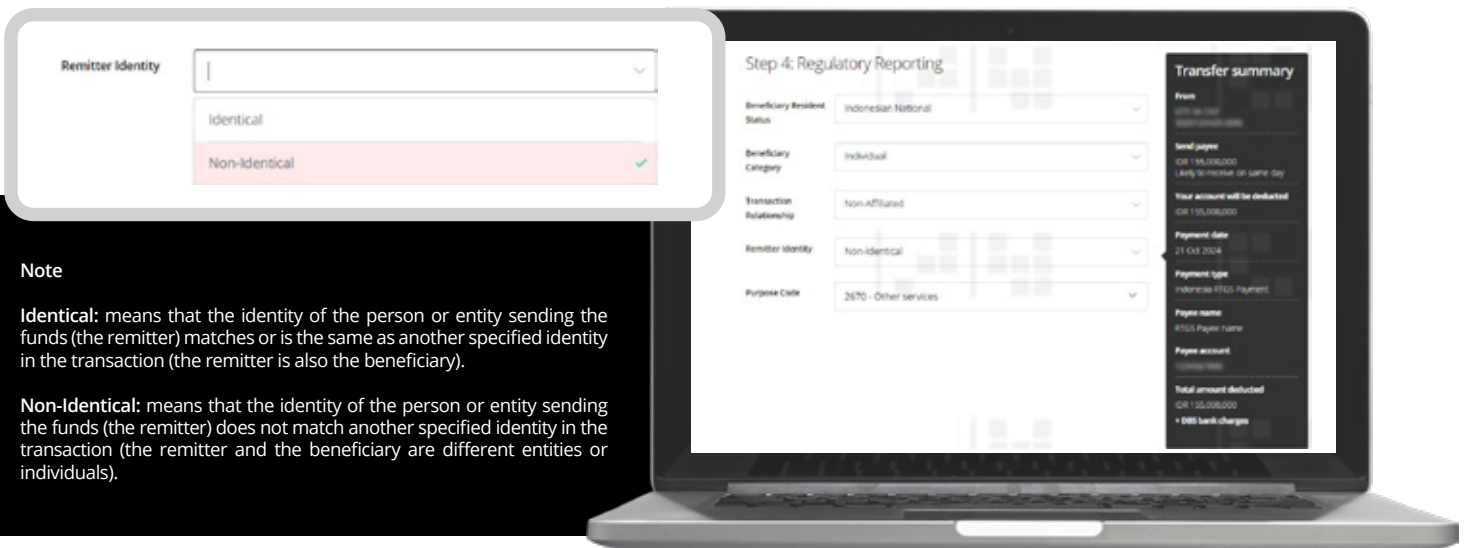


Note

Affiliated: refers to the current state of a business or financial relationship between the remitter and the beneficiary when they are connected or associated with each other in some way.

Non-Affiliated: refers to the state of a relationship where the remitter and the beneficiary are not connected or associated with each other.

4. Select the Remitter Identity

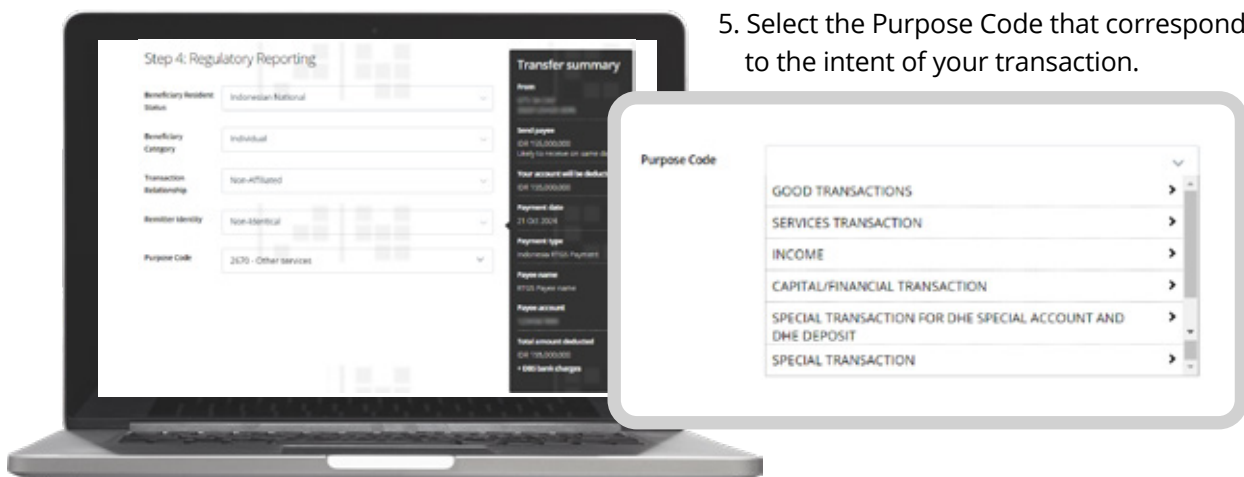


Note

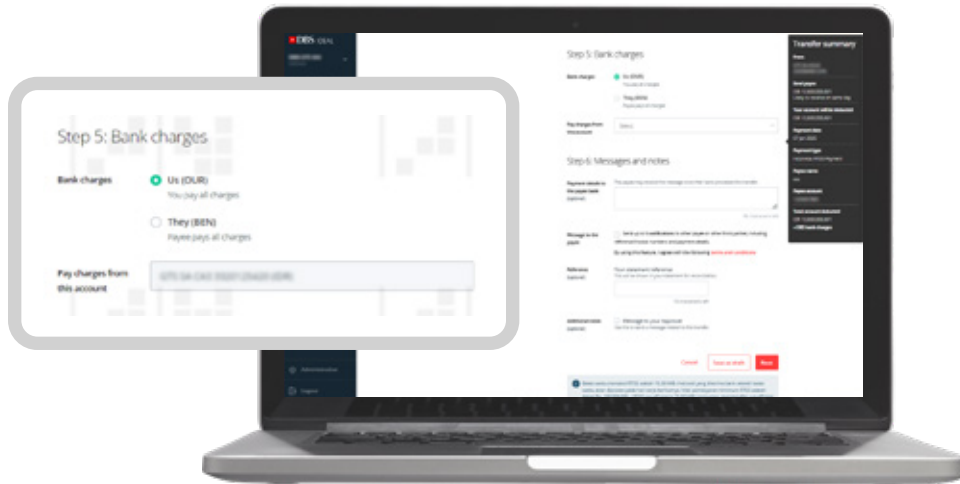
Identical: means that the identity of the person or entity sending the funds (the remitter) matches or is the same as another specified identity in the transaction (the remitter is also the beneficiary).

Non-Identical: means that the identity of the person or entity sending the funds (the remitter) does not match another specified identity in the transaction (the remitter and the beneficiary are different entities or individuals).

5. Select the Purpose Code that corresponds to the intent of your transaction.



Bank charges.



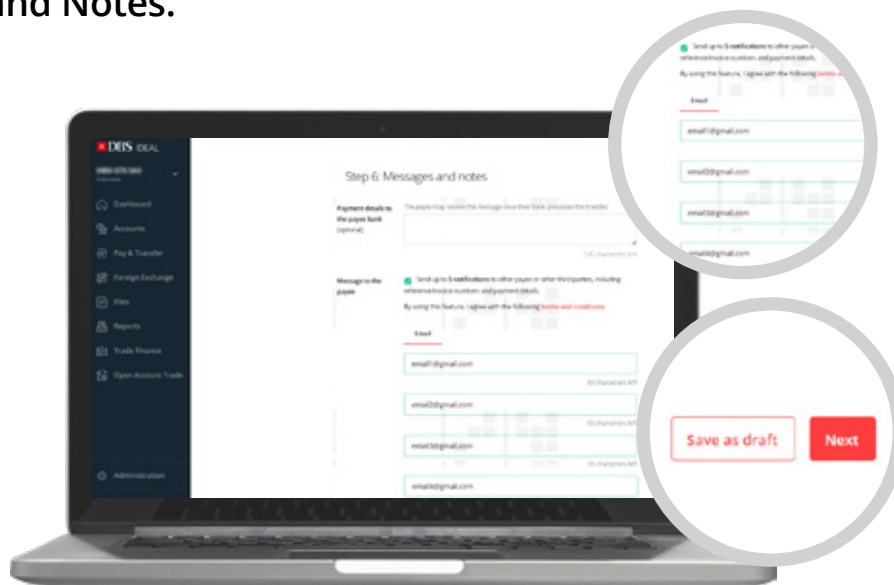
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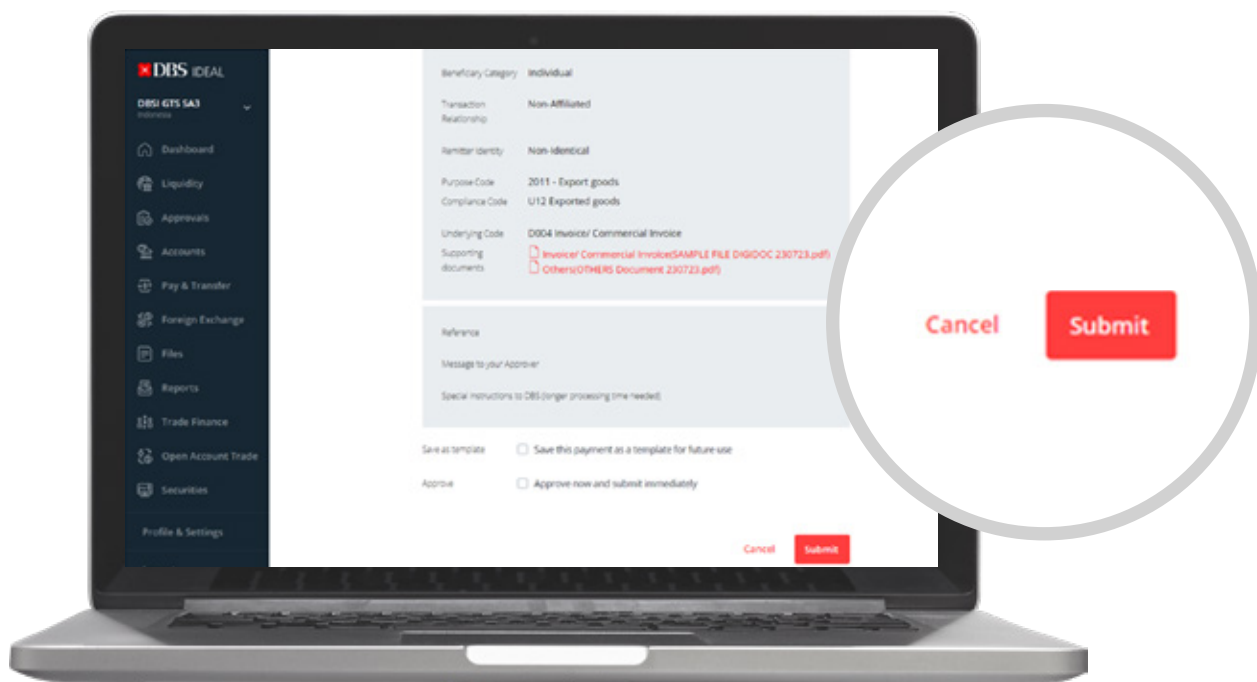
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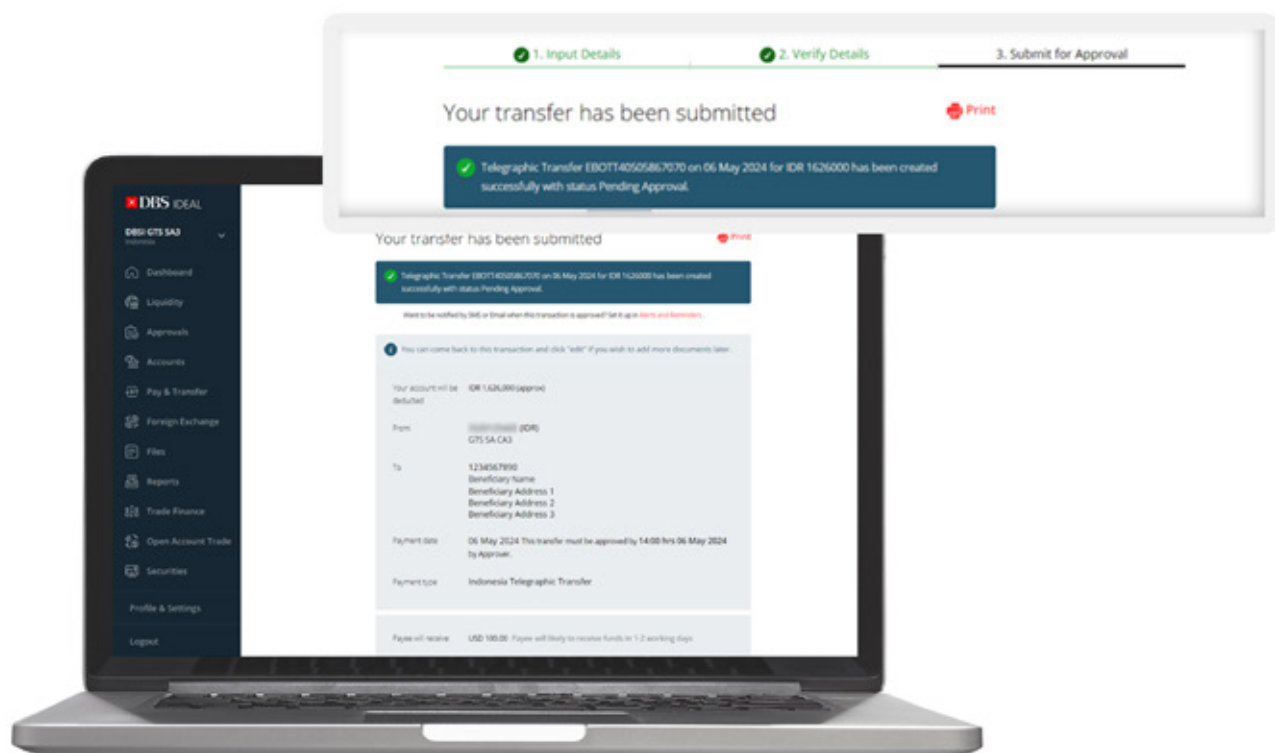
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2025 January

Find out more today!

Partner with DBS today so you can live more, bank less. Please call DBS *BusinessCare* at 1500380 (in Indonesia) or +6221 8082 6902 (overseas) on weekdays, excluding public holidays, 8.00 am to 5.00 pm or via email businesscareid@db.com for more information on our products and services. Our team is here to assist you.



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