

Guideline - Purpose Code Field in CoOLBanking

rev : 1.0
tgl : Aug 2018



PURPOSE CODE FIELD IN COOLBANKING TRANSACTION SCREEN

In reference to Bank Indonesia regulation on PBI No.13/8/PBI/2011 regarding “Laporan Harian Bank Umum”, starting from **September 7, 2018** there will be changes on CoOLBanking transaction screens for **every cross-currency transaction**. Detail changes as follows:

Transaction type	Cross-currency	Same-currency
Within Maybank Indonesia transfer	Additional field “Purpose Code”	No changes
Domestic transfer (SKN & RTGS)	Additional field “Purpose Code”	No changes
Remittance transfer	Additional field “Purpose Code”	No changes
Bulk payment	No changes	No changes
Tax payment MPN G2	No changes	No changes
Liquidity (Sweep in/out/balance)	No changes	No changes

Cross-currency transaction is a transaction which involve foreign exchange, for example transfer from IDR account to Forex account (IDR-Forex) or transfer from Forex account to IDR account (Forex-IDR).

Same-currency transaction is a transaction which doesn't involve foreign exchange (IDR-IDR) or (Forex-Forex).

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DETAIL CHANGES

1. WITHIN MAYBANK INDONESIA TRANSFER

If customer performs cross-currency transaction (IDR-Forex) or (Forex-IDR), CoOLBanking will require customer to fill in a newly added field "Purpose Code", as shown below:

- 1.1 Fill in **Purpose code** field by selecting value in the drop down list field
"Foreign exchange transaction between Bank and Customer without underlying doc"

The screenshot displays the Maybank CoOLBanking interface for a transfer transaction. The page header includes the Maybank logo, the text "CoOLBanking Corporate Online Banking", and user information: "User ID :USER01 | Company Name :NUSANTARA3" and the date/time "21 August 2018 16:39:50". A navigation bar contains links for "Home", "Helpdesk", "Change Password", "About", and "Logout".

The main content area is titled "Within Maybank Indonesia" and contains the following fields:

- Source Account:** 2003000011 - FUEFY TLL (IDR) [Online Balance]
- Amount:** IDR 20,000 [Check Rate]
- Message:** [Text input field]
- I hereby represent and warrant that I do not purchase Foreign Currency against Rupiah more than USD 25,000 or equivalent, per month from all banking system in Indonesia.

The **Beneficiary** section includes:

- Beneficiary Account:** Own Account 2003003512 - AJFL VJLBCSJK (USD) [Online Balance]
- Predefined Beneficiary [Text input field]

The **Additional Information** section contains:

- Purpose Code:** Foreign exchange transaction between Bank and Customer without underlying doc (highlighted with a red box)

The **Beneficiary Notification** section includes:

- Email Notification Flag:** Send Don't Send

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1.2 Complete transaction information details, then click **Confirm** button.

The screenshot shows the CoOLBanking interface for a transaction. The header includes the Maybank logo, 'CoOLBanking Corporate Online Banking', and user information: 'User ID :USER01 | Company Name :NUSANTARA3' and '21 August 2018 16:46:19'. A navigation menu on the left lists various services like 'My Task', 'Account Information', and 'Transfer Management'. The main form area contains the following fields:

- Beneficiary Account:** Own Account (2003003512) - AJFL VJLBCSJK (USD)
- Predefined Beneficiary
- Additional Information:** Purpose Code: Foreign exchange transaction between Bank and Customer without underlying doc
- Beneficiary Notification:** Email Notification Flag: Send Don't Send
- Instruction Mode:** Immediate; Future Date; Recurring Transfer (Every: Daily, Value: 1, Recurring End Date:)

At the bottom of the form, there are two buttons: 'Workflow List' and 'Confirm', with the 'Confirm' button highlighted by a red box.

1.3 CoOLBanking will display confirmation page screen. Please check your transaction details, if it is correct click **Submit** button.

The screenshot shows the CoOLBanking confirmation page. The header is identical to the previous screenshot. The main content area is titled 'Multiple Currency' and includes a 'Within Maybank Indonesia Confirm' section with the following details:

- Source Account: 2003000011 / FUEFJY TLL (IDR)
- Amount: IDR 20,000.00
- Exchange Rate: Counter Rate (11,900.00)
- Total Debit Amount: IDR 20,000.00
- Equivalent Amount With To Account: USD 1.68

Below this, there is a disclaimer: 'I hereby represent and warrant that I do not purchase Foreign Currency against Rupiah more than USD 25,000 or equivalent, per month from all banking system in Indonesia.' The 'Beneficiary Information' section shows: Beneficiary Account: 2003003512 / AJFL VJLBCSJK (USD), To Account Type: Own Account. The 'Additional Information' section shows Purpose Code: Foreign exchange transaction between Bank and Customer without underlying doc. The 'Beneficiary Notification' section shows Email Notification Flag: Don't Send. The 'Instruction Mode' section shows Immediate: 21-Aug-2018.

At the bottom of the form, there are two buttons: 'Submit' and 'Back', with the 'Submit' button highlighted by a red box.

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1.4 CoOLBanking will inform that “this transaction is waiting for approval”. Please execute transaction approval and release through Pending Task menu in Approver and Releaser user screen.

Multiple Currency

- Result Message: This transaction is waiting for approval

Within Maybank Indonesia Result

Transaction Reference No.	: 2018082130229168		
Submit Date Time	: 21-Aug-2018 16:48:07		
Source Account	: 2003000011 / FUEFY TLL (IDR)		
Amount	: IDR 20,000.00	Equivalent Amount With To Account	USD 1.68
Exchange Rate	: Counter Rate (11,900.00)		
Total Debit Amount	: IDR 20,000.00		
Message	:		

I hereby represent and warrant that I do not purchase Foreign Currency against Rupiah more than USD 25,000 or equivalent, per month from all banking system in Indonesia.

Beneficiary Information

Beneficiary Account	: 2003003512 / AJFL VILBCSJK (USD)
To Account Type	: Own Account

Additional Information

Purpose Code	: Foreign exchange transaction between Bank and Customer without underlying doc
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Beneficiary Notification

Email Notification Flag	: Don't Send
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Instruction Mode

Immediate	: 21-Aug-2018
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Pending Task

Pending Task

Beneficiary Information

Beneficiary Account	: 2003003512 / AJFL VILBCSJK (USD)
To Account Type	: Own Account

Additional Information

Purpose Code	: Foreign exchange transaction between Bank and Customer without underlying doc
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Beneficiary Notification

Email Notification Flag	: Don't Send
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Instruction Mode

Immediate	: 21-Aug-2018
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Approval History List

Approved Date	User Id	Status	User Level
2018-08-21 16:50:30	USER01	Created	

Next Approval List

User Id	User Level
USER01	Approval Level 1

Authentication

APPL:1

Challenge No: 21132705

Response No:

Request Repair **Approve** Reject Back

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2. Domestic Transfer

If customer performs domestic transfer from a foreign currency account, this transaction involves foreign exchange. For every foreign exchange transaction, CoOLBanking will require customer to fill in a newly added field “**Purpose Code**”, as shown below:

2.1 Fill in **Purpose Code** field by selecting value in the drop down list:

“Foreign exchange transaction between bank and customer without underlying doc”

The screenshot displays the Maybank CoOLBanking interface for a Domestic Transfer. The interface includes a navigation menu on the left and a main form area. The form is titled "Domestic Transfer" and contains the following fields:

- Source Account:** 2003003512 - AJFL VJLBCSK (USD) [Online Balance]
- Amount:** IDR 210,000 [Check Rate]
- Transfer Type:** SKN RTGS
- Message:** [Text input field]
- Beneficiary:** Predefined Beneficiary 8912381938 -skn [bene]
- Transaction Type:** 1 - Transfer antar nasabah
- Additional Information:** Purpose Code: Foreign exchange transaction between Bank and Customer without underlying doc
- Beneficiary Notification:** Email Notification Flag: Send Don't Send
- LLD Information:** [Section header]

The "Purpose Code" field is highlighted with a red box, indicating the required selection for foreign exchange transactions.

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2.2 Complete transaction information details, then click **Confirm** button

The screenshot shows the CoOLBanking interface for a transaction. The left sidebar contains navigation options like 'My Task', 'Account Information', and 'Transfer Management'. The main area displays transaction details: Transaction Type is '1 - Transfer antar nasabah', Purpose Code is 'Foreign exchange transaction between Bank and Customer without underlying doc', and Email Notification Flag is set to 'Don't Send'. Under 'LLD Information', the Purpose of Transaction is empty. The 'Instruction Mode' section shows 'Immediate' selected. At the bottom, the 'Confirm' button is highlighted with a red box.

2.3 CoOLBanking will display confirmation page screen. Please check your transaction details. If it is correct, click **Submit** button

The screenshot shows the confirmation page in CoOLBanking. It displays detailed information about the transaction and the beneficiary. The 'Submit' button is highlighted with a red box. The details include: Alias Name: skn bene, Account Number: 8912381938, Address: address 123123, Status: Resident, Citizenship: Citizen, Beneficiary Type: 1 - Individual, Transaction Type: 1 - Transfer antar nasabah, Beneficiary Bank Information: BCA TANAH ABANG II, JKT, City: WIL. KOTA JAKARTA PUSAT, Purpose Code: Foreign exchange transaction between Bank and Customer without underlying doc, Email Notification Flag: Don't Send, and Instruction Mode: Immediate (21-Aug-2018).

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2.4 CoOLBanking will inform that “this transaction is waiting for approval”. Please perform transaction approval and release through Pending Task menu in Approver and Releaser user screen.

The screenshot shows the CoOLBanking Corporate Online Banking interface. The user is logged in as USER01 for company NUSANTARA3 on August 21, 2018, at 16:54:13. The main content area displays a 'Domestic Transfer' transaction with the following details:

- Domestic Transfer Result:**
 - Reference No.: 201808211088399500
 - Submit Date Time: 21-Aug-2018 16:54:51
 - Source Account: 2003003512 / AJFL VILBCSJK (USD)
 - Amount: IDR 210,000.00
 - Exchange Rate: Counter Rate (11,500.00)
 - Total Debit Amount: USD 18.26
 - Transfer Type: SKN
 - Charge To: Remitter
 - Message: (empty)
- Beneficiary Account:**
 - Alias Name: skn bene
 - Account Number: 8912381938
 - Account Name: skn bene
 - Address: address 123123
 - Status: Resident
 - Citizenship: Citizen
 - Beneficiary Type: 1 - Individual

A red box highlights the message: "Result Message: This transaction is waiting for approval".

Pending Task

The screenshot shows the CoOLBanking Corporate Online Banking interface with the 'Pending Task' menu selected. The user is logged in as USER01 for company NUSANTARA3 on August 21, 2018, at 16:54:57. The main content area displays the following transaction details:

- Branch Code:** (empty)
- Branch Name:** (empty)
- City:** WIL. KOTA JAKARTA PUSAT
- Additional Information:**
 - Purpose Code: Foreign exchange transaction between Bank and Customer without underlying doc
- Beneficiary Notification:**
 - Email Notification Flag: Don't Send
- LLD Information:**
 - Purpose of Transaction: (empty)
 - Transaction Description: (empty)
- Instruction Mode:**
 - Immediate: 21-Aug-2018
- Approval History List:**

Approved Date	User Id	Status	User Level
2018-08-21 16:55:41	USER01	Created	
- Next Approval List:**

User Id	User Level
USER01	Approval Level 1
- Authentication:**
 - APPL:1
 - Challenge No: 33892781
 - Response No: (input field)

At the bottom, there are four buttons: 'Request Repair', 'Approve', 'Reject', and 'Back'. The 'Approve' button is highlighted with a red box.

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3. Remittance

If customer performs remittance transfer from an IDR account, this transaction involves foreign exchange. For every foreign exchange transaction, CoOLBanking will require customer to fill in a newly added field “**Purpose Code**”, as shown below:

3.1 Fill in **Purpose Code** field by selecting value in the drop down list
“Foreign exchange transaction between bank and customer without underlying doc”

Maybank CoOLBanking
Corporate Online Banking

User ID :USER01 | Company Name :NUSANTARA3 21 August 2018 16:56:30 | [Home](#) | [Helpdesk](#) | [Change Password](#) | [About](#) | [Logout](#)

Remittance

Source Account : 2003000011 - FUEFJY TLL (IDR)

Amount : AUD 300

Rate above is indicative. The applicable exchange rate shall be the rate on the effective transaction date.

Charges Instruction : OUR SHA/BEN
All additional expense arising from this transaction will be borne by the customer's and the bank is authorized to debit/ deduct customer's account for any such expense.

Message :
:
:

I hereby represent and warrant that I do not purchase Foreign Currency against Rupiah more than USD 25,000 or equivalent, per month from all banking system in Indonesia.

Beneficiary

Beneficiary Account : Predefined Beneficiary 123123999 -remit 132323

Additional Information

Purpose Code : Foreign exchange transaction between Bank and Customer without underlying doc ▼

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3.2 Complete transaction information details, then click **Confirm** button

The screenshot shows the CoOLBanking interface for a transaction. The header includes the Maybank logo, 'CoOLBanking Corporate Online Banking', and user information: 'User ID :USER01 | Company Name :NUSANTARA3', '21 August 2018 16:57:07', and navigation links for Home, Helpdesk, Change Password, About, and Logout. A left sidebar contains menu items like My Task, Account Information, Transfer Management, Mass Payment, etc. The main form area is titled 'Beneficiary account : presines beneficiary' and contains several sections: 'Additional Information' with a 'Purpose Code' dropdown set to 'Foreign exchange transaction between Bank and Customer without underlying doc'; 'Beneficiary Notification' with an 'Email Notification Flag' set to 'Don't Send'; 'LLD Information' with a 'Purpose of Transaction' dropdown; 'Transaction Description' with a text area; and 'Instruction Mode' with radio buttons for 'Immediate' (selected), 'Future date', and 'Recurring Transfer'. The 'Recurring Transfer' section includes 'Every' (Daily), 'Value' (1), and 'Recurring End Date'. At the bottom, there are 'Workflow List' and 'Confirm' buttons, with the 'Confirm' button highlighted by a red box.

3.3 CoOLBanking will display confirmation page screen. Please check your transaction details. If it is correct, click **Submit** button

The screenshot shows the CoOLBanking confirmation page. The header is identical to the previous screenshot. The left sidebar is the same. The main form area displays transaction details: 'Organization Directory : BIC', 'Code : ACHLNL21XXX', 'Name : ACHMEA BANK HOLDING N.V.', 'Branch Name : utrecht', 'Address : utrecht', 'Country : NETHERLANDS'. Below this is the 'Additional Information' section with 'Purpose Code : Foreign exchange transaction between Bank and Customer without underlying doc'. The 'Beneficiary Notification' section shows 'Email Notification Flag : Don't Send'. The 'LLD Information' section includes 'Identical Status : Remitter is not identical with Beneficiary', 'Beneficiary Status : Non Resident, Country of Residence NETHERLANDS', 'Beneficiary Citizenship : Non Citizen, Citizenship NETHERLANDS', 'Beneficiary Category : Perorangan', 'Transactor Relationship : Non Affiliated', and 'Purpose of Transaction : Computer services'. The 'Instruction Mode' section shows 'Immediate : 21-Aug-2018'. At the bottom, there are 'Submit' and 'Back' buttons, with the 'Submit' button highlighted by a red box.

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3.4 CoOLBanking will inform that “this transaction is waiting for approval”. Please perform transaction approval and release through Pending Task menu in Approver and Releaser user screen.

The screenshot shows the CoOLBanking interface for a remittance transaction. A red box highlights the message: "Result Message: This transaction is waiting for approval".

Remittance Result

Reference No.	: 201808211423432737
Submit Date Time	: 21-Aug-2018 17:00:30
Source Account	: 2003000011_FUEFJY TLL (IDR)
Amount	: AUD 300.00
Equivalent Amount With From Account	: IDR 3,162,600.00
Exchange Rate	: Counter Rate (10,542.00)
Correspondent Bank Charge	: IDR 30,000.00
Total Charges	: IDR 30,000.00
Total Debit Amount	: IDR 3,192,600.00
Charges Instruction	: OUR
Message	: : I hereby represent and warrant that I do not purchase Foreign Currency against Rupiah more than USD 25,000 or equivalent, per month from all banking system in Indonesia.

Beneficiary Account

Unique Name	: remit 132323
To Account	: 123123999
Name	: remit 123
Address	: address 132

Pending Task

The screenshot shows the CoOLBanking interface for a pending task. The 'Approve' button is highlighted with a red box.

LLD Information

Identical Status	: Remitter is not identical with Beneficiary
Beneficiary Status	: Non Resident, Country of Residence NETHERLANDS
Beneficiary Citizenship	: Non Citizen, Citizenship NETHERLANDS
Beneficiary Category	: Perorangan
Transactor Relationship	: Non Affiliated
Purpose of Transaction	: Computer services
Transaction Description	:

Instruction Mode

Immediate	: 21-Aug-2018
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Approval History List

Approved Date	User Id	Status	User Level
2018-08-21 17:01:21	USER01	Created	

Next Approval List

User Id	User Level
USER01	Approval Level 1

Authentication

APPL:1
Challenge No : 82937574
Response No :

Buttons: Request Repair, **Approve**, Reject, Back