

## VIRTUAL ACCOUNT PAYMENT TUTORIAL

### PAYMENT THROUGH BNI CHANNEL

#### A. Payment through BNI Branch Office

##### Cash deposit

1. Customer fills out the account deposit form:

The image shows a BNI 'Formulir Setoran Rekening' (Account Deposit Form) with the following details:

- Date:** 14-10-2010
- Form Title:** Formulir Setoran Rekening
- Account Type:**  Pembuka\*  Bukan Pembuka\*\*
- Account Owner Name:** BN Indrakusuma (Callout 3)
- Account Number:** 8695001234567890 (Callout 3)
- Setoran (Deposit):**  Tunai  Non Tunai
- Account Type:**  BNI Giro  BNI Deposito  BNI Dalam  Rekening  Kartu Kredit  VA
- Amount:** Rp. 500.000,- (Callout 2)
- Spelling:** Lima ratus ribu rupiah
- Signature:** (Callout 4)
- Stamp:** Nama & Tanda Tangan Pejabat BNI (Callout 5)

Procedure for filling out Account Deposit form:

- 1) Choose cash deposit
  - 2) Write down the nominal for the deposit
  - 3) Fill out account's owner name and virtual account (BNI first 5 digit code 86580 + Voucher Code)
  - 4) Write down the name and signature of depositor
2. Customer goes to the counter teller to deposit the cash along with completed account deposit form

##### Transfer

1. Pelanggan mengisi formulir pemindahbukuan rekening :

The image shows a BNI 'Formulir Pemindahbukuan' (Transfer Form) with the following details:

- Date:** 17/06/16 (Callout 1)
- Form Title:** Formulir Pemindahbukuan
- Sender (Pemerintah):** BN INDRAKUSUMA, 8695001234567890, Bank BNI Jababeka (Callout 2)
- Amount:** Rp. 500.000,-
- Spelling:** LIMA RATUS RIBU RUPIAH
- Recipient (Penerima):** BN INDRAKUSUMA, 0020129440, BNI Jakarta Pusat (Callout 3)
- Signature:** (Callout 3)
- Stamp:** Penyeter

Procedure for filling out Transfer form:

- 1) Fill out the date of transaction
  - 2) Write down Recipient's Name (Virtual Account owner's name), Virtual Account number and branch name (BNI Bank), the account's manager, along with the amount of cash to be transferred, follow by the spell out
  - 3) Write down the name and account number of the depositor and the BNI Branch that opened the account
2. Customer goes to the counter teller to deliver the completed transfer form and does the transaction

## B. Payment through BNI ATM

1. Insert your card



2. Choose language



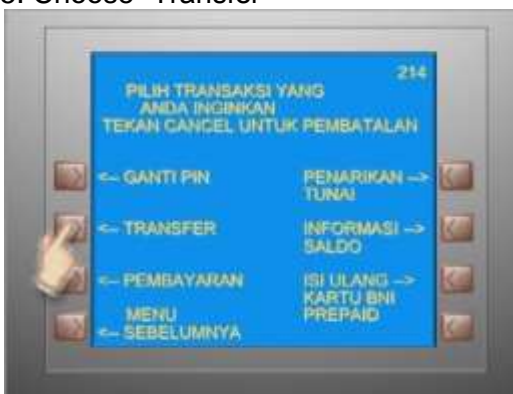
3. Enter your ATM pin



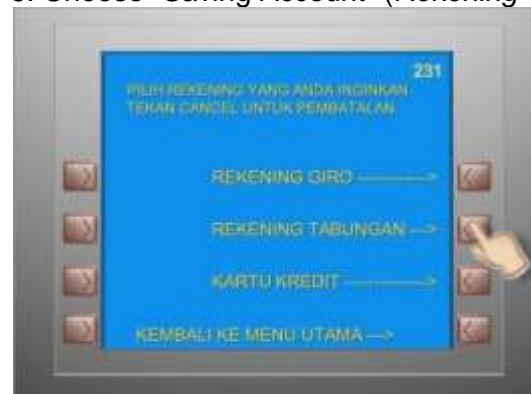
4. Choose "Other Menu" (Menu Lainnya)



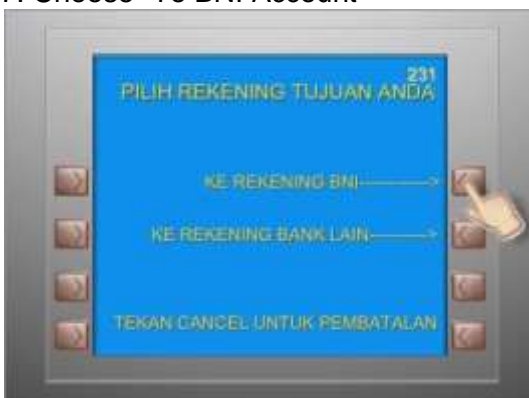
5. Choose "Transfer"



6. Choose "Saving Account" (Rekening Tabungan)



7. Choose "To BNI Account"



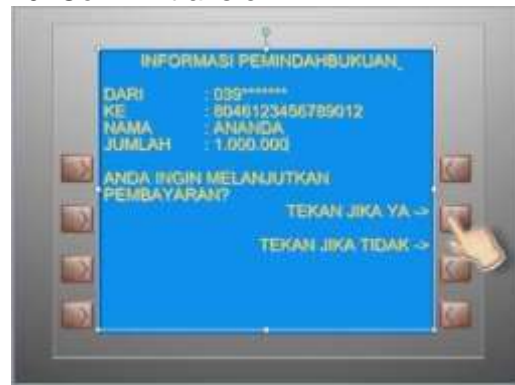
8. Input virtual account number (BNI first 5 digit code 86580 + Voucher Code)



### 9. Input transfer nominal



### 10. Confirm transfer



### 11. Transaction is finished



## C. Payment through SMS Banking

### 1. Launch SMS Banking BNI Application



### 2. Choose Transfer



### 3. Input Virtual Account number and Transfer nominal



### 4. Choose "Yes" and then "Send"



## 5. Reply sms with 2&6 pin digit



## 6. Transaction is finished



You can also directly type the sms and send to 3346 with the format as follows:

**TRF[SPACE] BNI VA NUMBER [SPASI] NOMINAL**

As in the following example:



## D. Payment through Internet Banking

1. Go to the website <https://ibank.bni.co.id> choose language, and then click 'Enter' (*Masuk*)



2. Input User ID and Password





3. Choose "TRANSFER", and then choose "ADD NEW FAVORITE ACCOUNT" (TAMBAH REKENING FAVORIT). If you're using desktop, to add account you shall choose "Transaction" menu and then "Manage Recipient Account" (Atur Rekening Tujuan), then "Add Recipient Account" (Tambah Rekening Tujuan)

4. Input name and VA number (BNI first 5 digit code **86580** + Voucher Code)

A screenshot of a mobile application menu. The 'TRANSFER' option is highlighted with a red box. Below it, the 'TAMBAH REKENING FAVORIT' option is also highlighted with a red box. Other options include REKENING, ANJAR REKENING BNI, KLIRING, RTGS, ONLINE ANTAR BANK, DANA PENSUN, and UBAH/HAPUS REKENING FAVORIT.

A screenshot of the 'TAMBAH REKENING TUJUAN ANTAR REKENING BNI' form. It contains three input fields: 'Nama Singkat' with the value 'Dwi', 'Nomor Rekening' with the value '800012211148271', and 'Email'. A 'Lanjut' button is located at the bottom right.

A screenshot of the 'TAMBAH REKENING FAVORIT' menu. The 'ANTAR REKENING BNI' option is highlighted with a red box. Other options include TRANSFER ONLINE ANTAR BANK, RTGS, KLIRING, and DANA PENSUN.

5. Input Token Authentication Code

6. Recipient account is added

A screenshot of the 'TAMBAH REKENING TUJUAN ANTAR REKENING BNI' confirmation screen. It displays the following details: 'Detail Konfirmasi:', 'Nama Singkat: Dwi', 'Nomor Rekening: 8000122111482715', 'Nama Penerima: dwi - Rp. 900', 'Email', 'Kode Challenge: 24415967', and 'Kode Otentikasi' (represented by a masked input field). A 'Lanjut' button is at the bottom.

A screenshot of the 'TAMBAH REKENING TUJUAN ANTAR REKENING BNI' success screen. It displays the message 'Rekening Tujuan Anda Telah Berhasil Ditambahkan.' and the following details: 'Nama Singkat: Dwi', 'Nomor Rekening: 8000122111482715', 'Nama Penerima: dwi - Rp. 900', and 'Email'. A 'TRANSFER ANTAR REKENING BNI' button is at the bottom.

7. Return to "TRANSFER" menu. Choose "TRANSFER BETWEEN BNI ACCOUNTS", and then select the recipient account.



8. Choose Debit Account and type the nominal, then input the Authentication Code.



9. Transfer is finished.

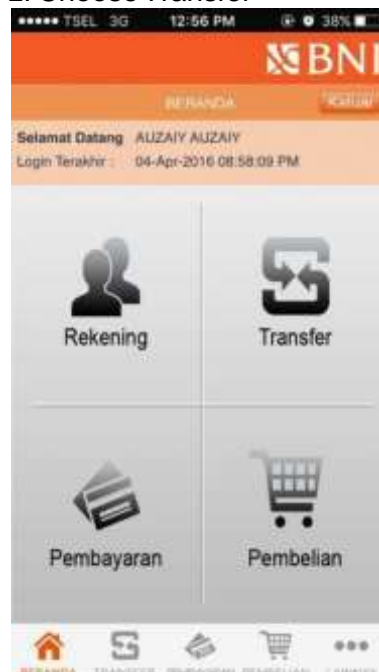


### E. Payment through Mobile Banking

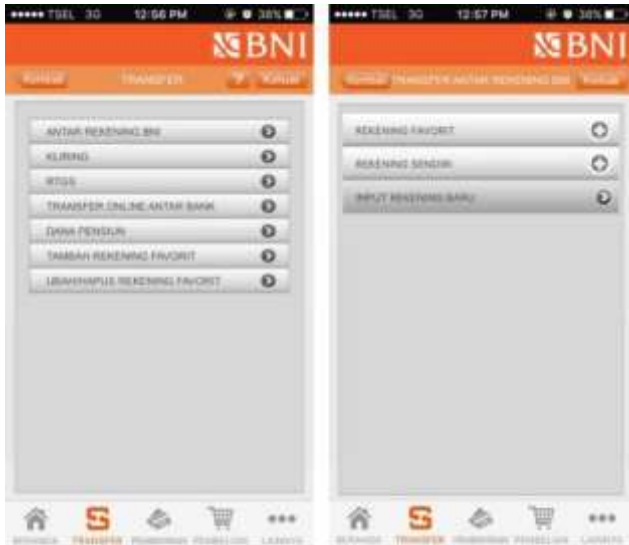
1. Launch BNI Mobile Banking Application and input user ID and password



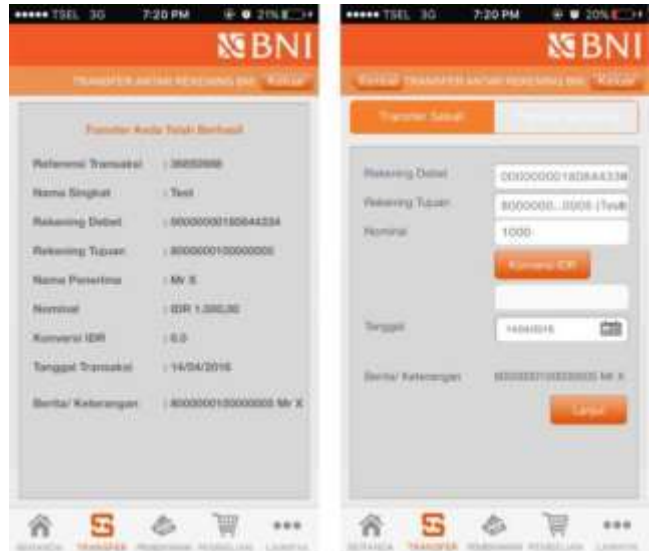
2. Choose Transfer



3. Choose "Between BNI Accounts" and then "Input New Account"



4. Input Debit Account number and Recipient Account (BNI first 5 digit code 86580 + Voucher Code)



5. Confirm transaction and input password. Transaction is finished.

