



Deutsche Bank AG, Jakarta Branch  
Deutsche Bank Building, 5th Fl  
Jl. Imam Bonjol no.80  
Jakarta Pusat, Indonesia 10310

Tel +62(21)2964-4555  
ams.jakarta@db.com

19 Februari 2024

Dear Valued Client,

Please find below information regarding payments through SKNBI (Bank Indonesia National Clearing System), BI-FAST (Bank Indonesia-Fast Payment), dan BI-RTGS (Bank Indonesia Real Time Gross Settlement) as well as securities transaction settlement at BI-SSSS (Bank Indonesia Scripless Securities Settlement System):

- Below are payment transaction amount limits :

Transaction Type	Amount limit
RTGS	Greater than IDR100,000,000 per trx
BI-FAST – Individual Credit Transfer	Max. IDR 250,000,000 per trx
SKN – Funds Transfer	Max. IDR 1,000,000,000 per trx
SKN – Bulk payment	Max. IDR 1,000,000,000 per trx
SKN – Cheques / Bilyet giro	Max. IDR 500,000,000 per trx
SKN – Direct debit	Max. IDR 500,000,000 per trx

- Below are standard fees for outgoing payment instructions processed through Deutsche Bank :

Product	Fees
RTGS – Electronic	IDR 25,000
RTGS – Non electronic	<ul style="list-style-type: none"> <li>Transaction fee : IDR 30,000 (Paper and fax)</li> <li>Handling fee : IDR 50,000</li> </ul>
BI-FAST – API	Transaction fee is waived
SKN – Electronic	IDR 2,500
SKN – Non electronic	<ul style="list-style-type: none"> <li>Transaction fee IDR 2,900 (Paper dan fax)</li> <li>Handling fee : IDR 50,000</li> </ul>
Direct debit – Electronic	IDR 5,000

Kepada Nasabah Yang Kami Hormati,

Dengan ini kami sampaikan informasi mengenai pembayaran melalui SKNBI (Sistem Kliring Nasional Bank Indonesia), BI-FAST (Bank Indonesia-Fast Payment), dan BI-RTGS (Bank Indonesia Real Time Gross Settlement) serta penyelesaian transaksi surat-surat berharga di BI-SSSS (Bank Indonesia Scripless Securities Settlement System):

- Berikut batas nominal transaksi pembayaran :

Jenis Transaksi	Batas nominal
RTGS	Lebih besar dari IDR100,000,000 per trx
BI-FAST – Individual Credit Transfer	Max. IDR 250,000,000 per trx
SKN – Transfer dana	Max. IDR 1,000,000,000 per trx
SKN – Pembayaran reguler	Max. IDR 1,000,000,000 per trx
SKN – Warkat debit / Bilyet giro	Max. IDR 500,000,000 per trx
SKN – Penagihan reguler	Max. IDR 500,000,000 per trx

- Berikut biaya standar instruksi pembayaran keluar yang diproses melalui Deutsche Bank :

Produk	Biaya
RTGS – <i>Electronic</i>	Rp. 25.000
RTGS – <i>Non electronic</i>	<ul style="list-style-type: none"> <li>Biaya transaksi : Rp. 30.000 (surat dan fax)</li> <li>Biaya penanganan : Rp. 50.000</li> </ul>
BI-FAST – <i>API</i>	Tidak dikenakan biaya transaksi
SKN – <i>Electronic</i>	Rp. 2.500
SKN – <i>Non electronic</i>	<ul style="list-style-type: none"> <li>Biaya transaksi Rp. 2.900 (surat dan fax)</li> <li>Biaya penanganan : Rp. 50.000</li> </ul>
Penagihan Reguler – <i>Electronic</i>	IDR 5,000



- Below are standard instruction cut-off times from customers to Bank :

Product	Electronic (STP)	Manual
Outgoing RTGS	02:00 PM (same day)	12:00 PM (same day)
Outgoing BI-FAST	24/7 (nonstop service) only API	Manual instruction is not supported
Outgoing SKN	02:00 PM (same day)	12:00 PM (same day)
Incoming RTGS	04:30 PM (same day)	-
Incoming BI-FAST	24/7 (nonstop service)	-
Incoming SKN	04:45 PM settlement (same day)	-

- Below cost of funds transfer that is charged by Bank Indonesia as clearing organizer to Deutsche Bank as clearing participant:

#### Bank Indonesia-Real Time Gross Settlement (BI-RTGS)

Transaction Type	6.30am to 10am	10am to 2pm	2pm to cut-off
Single credit	IDR 6,000	IDR 15,000	IDR 21,000
Multiple credit	IDR 28,000	IDR 28,000	IDR 45,000

- Single credit transactions are funds transfer containing 1 funds settlement instruction.
- Multiple credit transactions are funds transfer containing more than 1 at most 10 funds settlement instructions forwarded by Bank Indonesia to several beneficiary accounts at 1 beneficiary participant.

#### Bank Indonesia-Fast Payment (BI-FAST)

Transaction Type	Clearing charge
Individual Credit Transfer	IDR 19 per trx

#### Bank Indonesia National Clearing System (SKNBI)

Transaction Type	Clearing charge
Funds transfer	IDR 1 / DKE
Bulk payment	IDR 500 / Trx
Cheques / Bilyet giro	IDR 1,000 / DKE
Direct debit	IDR 500 / Trx

- Berikut batas waktu pengiriman instruksi (cut-off) nasabah kepada Bank:

Produk	Electronic (STP)	Manual
Pembayaran RTGS	14:00 (hari sama)	12:00 (hari sama)
Pembayaran BI-FAST	24/7 (layanan nonstop) khusus API	Instruksi manual tidak tersedia
Pembayaran SKN	14:00 (hari sama)	12:00 (hari sama)
Penerimaan RTGS	16:30 (hari sama)	-
Penerimaan BI-FAST	24/7 (layanan nonstop)	-
Penerimaan SKN	16:45 setelmen (hari sama)	-

- Berikut biaya transfer dana yang dikenakan oleh Bank Indonesia sebagai penyelenggara kliring kepada Deutsche Bank sebagai peserta kliring :

#### Bank Indonesia-Real Time Gross Settlement (BI-RTGS)

Jenis Transaksi	06.30 s.d. 10.00 WIB	10.00 s.d. 14.00 WIB	14.00 s.d. cut off
Single credit	IDR 6,000	IDR 15,000	IDR 21,000
Multiple credit	IDR 28,000	IDR 28,000	IDR 45,000

- Transaksi single credit adalah transfer dana yang hanya berisi 1 instruksi setelmen dana.
- Transaksi multiple credit adalah transfer dana yang berisi lebih dari 1 paling banyak 10 instruksi setelmen dana diteruskan oleh Bank Indonesia ke beberapa rekening nasabah penerima pada 1 peserta penerima.

#### Bank Indonesia-Fast Payment (BI-FAST)

Jenis Transaksi	Biaya kliring
Individual Credit Transfer	IDR 19 per trx

#### Sistem Kliring Nasional Bank Indonesia (SKNBI)

Jenis Transaksi	Biaya kliring
Transfer dana	IDR 1 / DKE
Pembayaran reguler	IDR 500 / Trx
Cek / Bilyet giro	IDR 1,000 / DKE
Penagihan reguler	IDR 500 / Trx



- Electronic financial data (**DKE**) is financial data in electronic format that is used as the basis for calculation in the operation of SKNBI.

- Below are SKNBI settlement cycles :

Transaction Type	Settlement cycle
Funds transfer	9x per day (hourly between 8am – 3pm & 4.45pm).
Bulk payment	
Cheques / Bilyet giro	1x per hari Zone 1 : 13:30 Zone 2 : 14:30 Zone 3 : 15:30 Zone 4 : 12:00 (D+1)
Direct debit	1x per day (4pm)

- Below are SKNBI service levels:

Transaction Type	Service level
Funds transfer – outgoing	DKE sent latest 1 hour after instruction accepted.
Funds transfer – inward	Credit account latest 1 hour after settlement.
Bulk payment – outgoing	DKE sent latest 1 hour after instruction accepted.
Bulk payment – inward	Credit account latest 1 hour after settlement.

### **Bank Indonesia Scripless Securities Settlement System (BI-SSSS)**

Bank Indonesia also functions as the *Central Registry* and *Depository* for Government debt securities, Certificates of Bank Indonesia (SBI), and Bank Indonesia Rupiah Securities (SRBI), as well as Bank Indonesia Foreign Currency Securities (SVBI) and its Sharia-based version (SUVBI).

Its Central Registry and Depository system is called Bank Indonesia Scripless Securities Settlement System (BI-SSSS). As a Central Depository, Bank Indonesia manages all the primary market and secondary market settlement of transactions and administration of the above-mentioned securities, including payment of coupon and redemption.

Bank Indonesia sets the fee charged per BI-SSSS settlement instruction at IDR 23,000. Banks are allowed to impose reasonable fee per BI-SSSS settlement instruction to clients.

- Data keuangan elektronik (**DKE**) adalah data keuangan dalam format elektronik sebagai dasar perhitungan dalam penyelenggaraan SKNBI.

- Berikut siklus setelmen SKNBI :

Jenis Transaksi	Siklus settlement
Transfer dana	9x per hari (setiap jam dari 8 – 15 & 16:45).
Pembayaran reguler	
Warkat debit / Bilyet giro	1x per hari Zona 1 : 13:30 Zona 2 : 14:30 Zona 3 : 15:30 Zona 4 : 12:00 (D+1)
Penagihan reguler	1x per hari (16:00)

- Berikut standar layanan SKNBI :

Jenis Transaksi	Standar layanan
Transfer dana – pengiriman	DKE terkirim paling lama 1 jam setelah perintah transfer diterima
Transfer dana – penerusan	Rekening terkredit paling lama 1 jam setelah setelmen
Pembayaran reguler – pengiriman	DKE terkirim paling lama 1 jam setelah perintah transfer diterima
Pembayaran reguler – penerusan	Rekening terkredit paling lama 1 jam setelah setelmen

### **Bank Indonesia Scripless Securities Settlement System (BI-SSSS)**

Bank Indonesia juga berfungsi sebagai *Central Registry* dan *Depository* Surat Utang Negara, Sertifikat Bank Indonesia (SBI), dan Sekuritas Rupiah Bank Indonesia (SRBI), serta Sekuritas Valas Bank Indonesia (SVBI) dan versinya yang berbasis Syariah ( SUVBI).

Sistem Central Registry dan Depository itu disebut Bank Indonesia Scripless Securities Settlement System (BI-SSSS). Sebagai Lembaga Penyimpanan dan Penyelesaian, Bank Indonesia mengelola seluruh penyelesaian transaksi dan penatausahaan surat-surat berharga yang disebut di atas di pasar perdana dan pasar sekunder, termasuk pembayaran kupon dan pelunasan.

Bank Indonesia menetapkan biaya yang dikenakan per instruksi penyelesaian BI-SSSS sebesar Rp23.000. Bank diperbolehkan mengenakan biaya yang wajar per instruksi penyelesaian BI-SSSS kepada klien.



Please contact your Relationship Manager/Customer Service Officer at your earliest if you have questions relating to the above announcement.

We value your business and look forward to continuing to serve you in the future.

Sincerely,  
Deutsche Bank AG, Jakarta Branch

Deutsche Bank AG, Jakarta Branch is licensed and supervised by Financial Services Authority (OJK), and also a participant of Indonesia Deposit Insurance Corporation (LPS) guarantee program

Mohon segera menghubungi *Relationship Manager/Customer Service Officer* anda apabila anda memiliki pertanyaan sehubungan pengumuman di atas.

Kami menghargai bisnis anda dan berharap dapat terus melayani anda di masa depan.

Hormat kami,  
Deutsche Bank AG, Cabang Jakarta

Deutsche Bank AG, Cabang Jakarta terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK), serta merupakan peserta program penjaminan Lembaga Penjamin Simpanan (LPS).