



Optimizing Business with Ocean by BCA

CASH MANAGEMENT BCA

BCA – Trusted Advisor for Banking Solutions



One-Stop Solution

Layanan Cash Management terintegrasi untuk berbagai kebutuhan bisnis B2B2C / B2C.

Inovasi Digital

Pengembangan digital mengikuti tren pasar & kebutuhan Nasabah agar lebih efektif & efisien.

Top Brand Image

BCA dinobatkan sebagai Bank Terkuat & Terbaik* di Indonesia serta Best Companies to Work for in Asia** selama 7 tahun berturut-turut

Jaringan Kuat

Jaringan luas dengan 1,270 Cabang dan 20k ATM untuk melayani >43Jt Nasabah.

Aman dan Andal

Teknologi canggih yang aman, terpercaya dan dapat diandalkan.

Komitmen Berkelanjutan

Sustainable Banking dengan penerapan GCG & ESG.

* Strongest Indonesian Brand versi Brand Finance | Bank Terbaik di Indonesia versi Forbes (2019-2025)

** Best Companies to Work for in Asia versi HR Asia (2019-2025)

AWARDS



Forbes

World's Best Bank 2025

- #1 World's Best Bank in Indonesia



Euromoney

Private Banking Awards 2025

- Indonesia's Best Private Bank
- Indonesia's Best for Next Gen

THE BANKER

The Banker Magazine

Top 50 Global Banking Brands

- #1 in Indonesia
- #8 in Global



International Investor

Institutional Investor Awards 2025

- Best of Community Development Program – Bakti BCA
- Best Media Relation Campaign



Corporate Governance Asia

Asian Excellence Award

- Best Investor Relations Company (Indonesia)
- Best Corporate Communication
- Asia's Best CSR



Brand Finance

World's Strongest Banking Brand 2025

Strongest Banking Brands 2025
#1 in APAC (score of 97,1/100)



Newsweek

World's Most Trustworthy Companies 2025

- #1 in Banking Sector (Global)



HR Asia

- Best Companies to Work for in Asia
- Most Caring Companies Award



Contact Center World

Top Ranking Performance Award

- 5 Certified World Class Awards
- 17 Company Awards
- 3 Company – Best Team Awards
- 9 Individual Awards



Gallup International

Gallup Global Customer Engagement

- Customer Engagement Recognition – 90th percentile



The Asian Banker

TAB Excellence in Retail Finance Awards 2025

The Best Retail Bank in Indonesia



Time Magazine

World's Best Companies 2025

- #1 Indonesia
- #527 Global



Fortune Southeast Asia

Fortune Southeast Asia 500

#36 Fortune Southeast Asia
#6 Fortune Indonesia



Extel

2025 Asia Executive Team*

- #1 Company board
- #1 Best CEO
- #1 Best CFO
- #1 Best Investor Relations Program
- #1 Best ESG

*) combined Asia ex. China

Cash Management Solution

Untuk optimalisasi bisnis nasabah



Receivable Management

- Virtual Account
- Auto Collection
- Transfer, IR
- BDC Deposit
- QRIS, KlikPay
- Cash Pick Up
- B2B Commerce
- Auto Debet



Payable Management

- Multi Auto Transfer
- Transfer, OR
- Payroll
- BDC Loyalty & Petty Cash
- Tax, BPJS, Utility, Bill Payment
- B2B Pertamina



Account Management

- Pemrek Korporasi
- Account Sweeping
- EBS, MT940
- Sub Account
- Account / Statement Inquiry



Short Term Investing

- Reksadana
- SBI
- DBMM



Short Term Borrowing

- Kredit Lokal
- Time Loan
- Trade Finance
- Distributor / Supplier Financing
- Dana Talangan
- Intraday

Infrastructure :



KlikBCA Bisnis



API BCA



Host To Host



SWIFT



Ocean by BCA

NEW

One Stop Solution for All Business Needs

Business Solution

Akses langsung ke myBCA Bisnis

Digital Experience

- Rekomendasi Produk
- Leave Contact Form
- Direct Access
- Dasbor Bisnis

Ecosystem

- Asuransi
- Financing
- Invoicing
- Manajemen HR
- Pajak

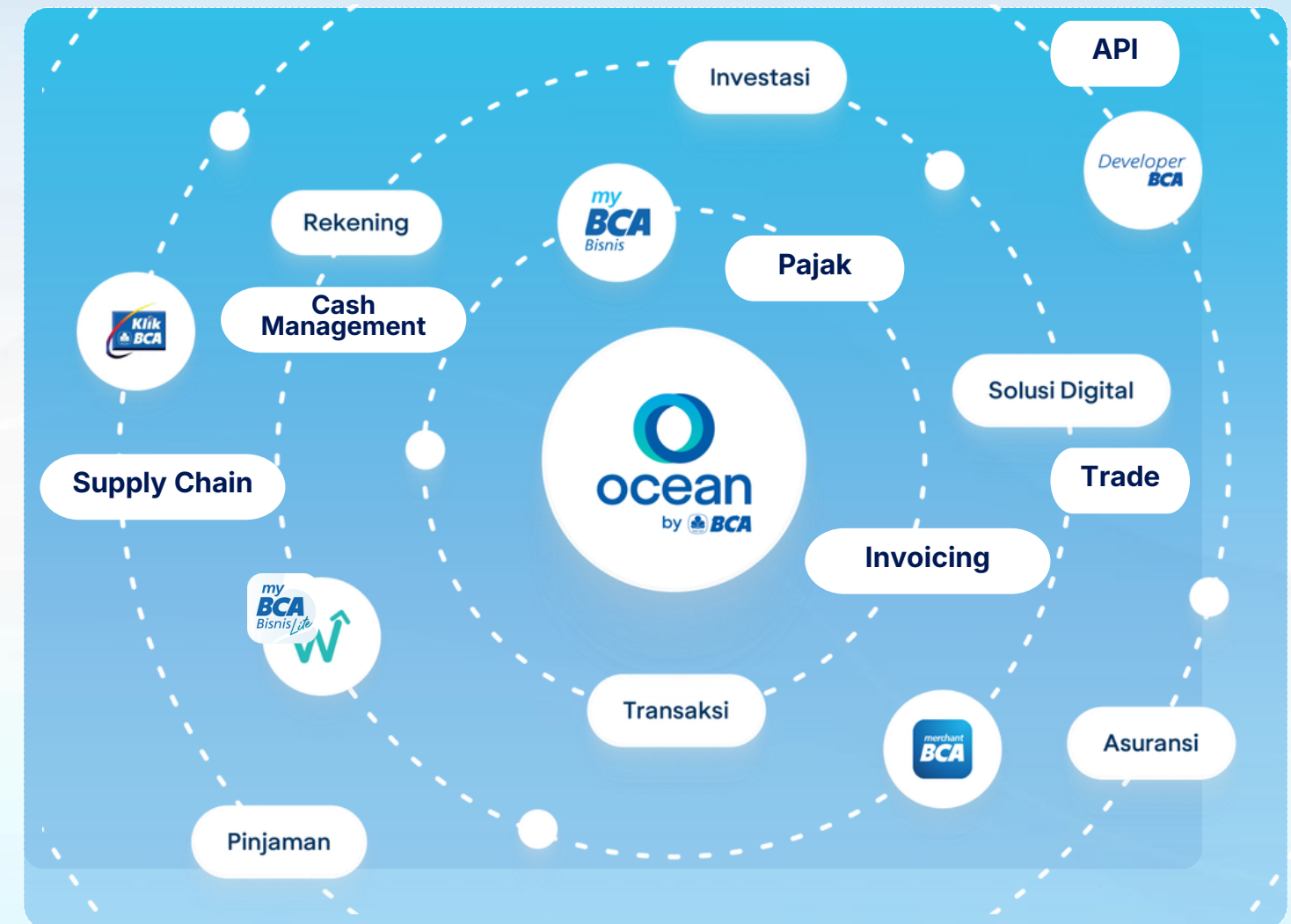


Scan QR untuk mengakses
OCEAN by BCA





Digital Journey yang **terintegrasi** ke **lebih dari 100 solusi perbankan BCA** serta **ekosistem terpadu** untuk mendukung pengelolaan pajak, penagihan (*invoicing*), manajemen sumber daya manusia, asuransi, serta manajemen rantai pasok.



Akses Tamu (Non Login)

- Business Ecosystem
- Product recommendation
- Help center (Produk Bisnis BCA)
- Business insights & berita
- Quick access ke produk bisnis BCA

Login menggunakan ID

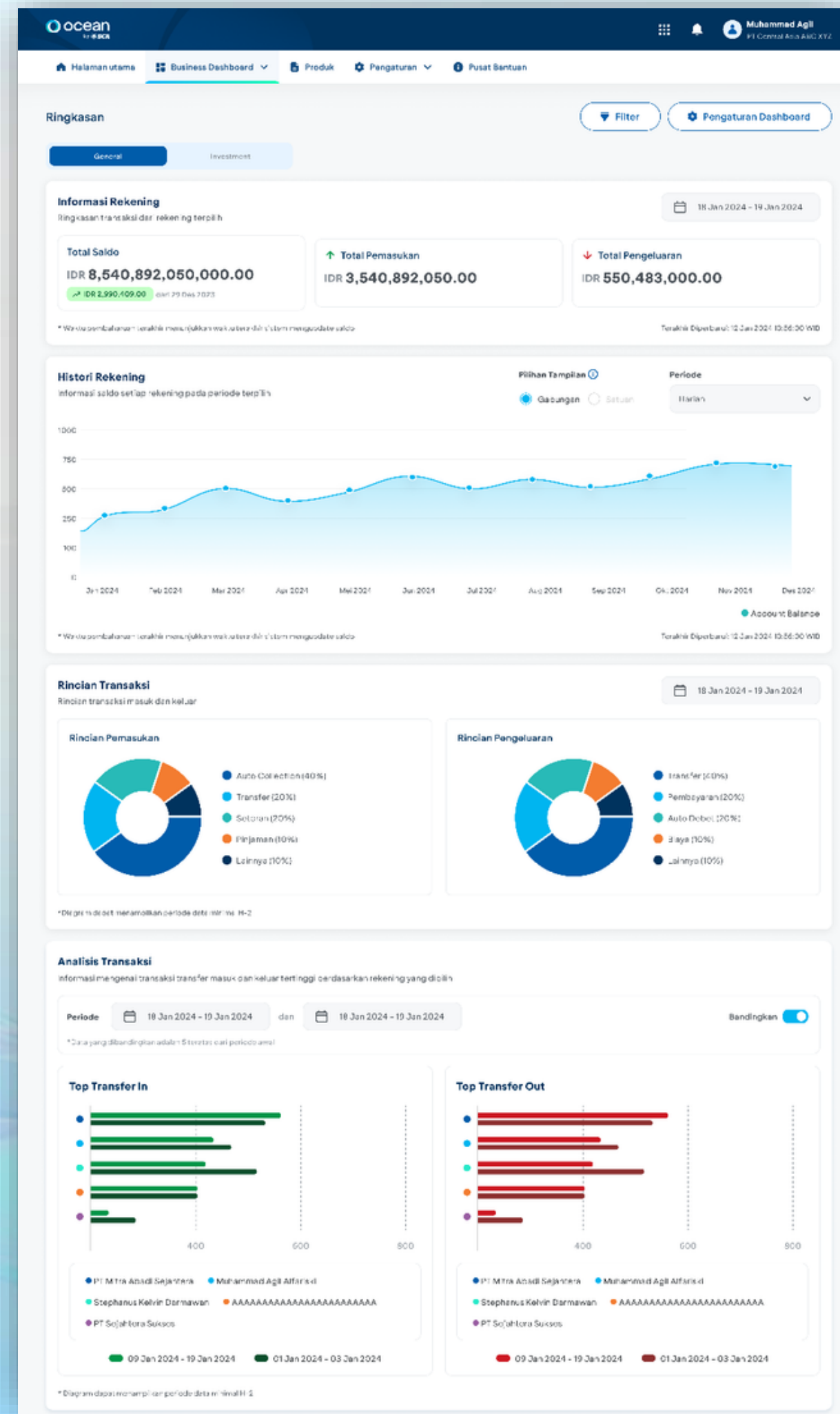
myBCA Bisnis

Akses Pengguna (Login)

- Dasbor bisnis yang dipersonalisasi
- *Single Sign On* ke myBCA Bisnis & Client Trade
- *Business Report* (e-Statement, Virtual Account, Supply Chain Finance, Credit Card, Pending Task)
- Notifikasi yang dipersonalisasi

Fitur Ocean by BCA Business Dashboard

Dashboard Ocean by BCA dapat dikustomisasi dan akan **terus berkembang** sesuai dengan **kebutuhan bisnis**, mendukung **analisis** yang lebih mendalam dan **pengambilan keputusan** yang lebih tepat



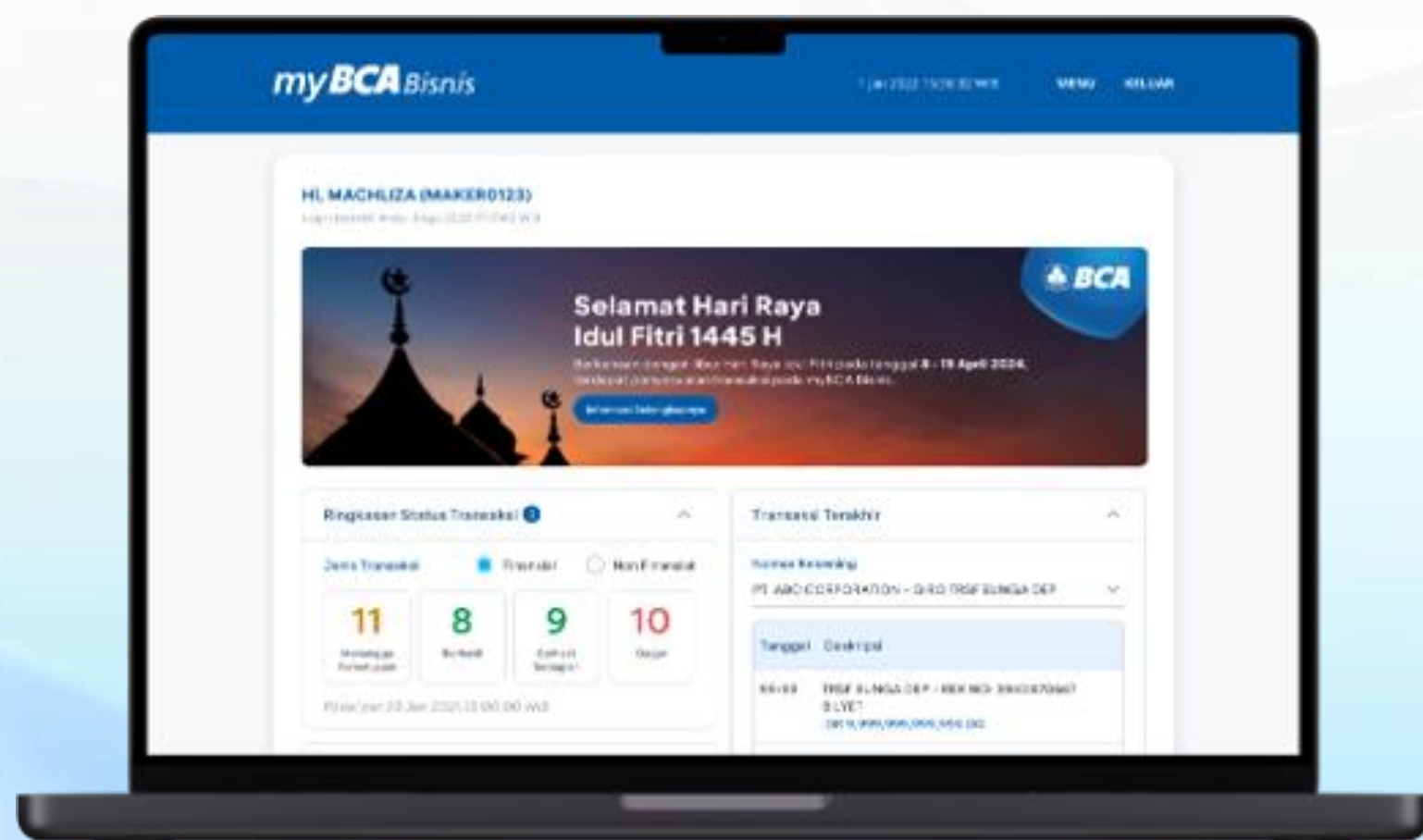
Informasi Rekening
beserta jumlah transaksi

History dengan informasi
transaksi dalam periode
tertentu

Informasi dan visualisasi
terperinci

Analisis Transaksi untuk
menganalisis transaksi

myBCA Bisnis



Fitur Unggulan & Lengkap

- Login 1-langkah dengan BCA ID Bisnis
- Menu otorisasi terkonsolidasi
- Proses transaksi massal (*Bulk*) yang Sederhana
- Mode *Advance* – *Simple*

myBCA Bisnis adalah sistem manajemen kas terbaru dari BCA yang dirancang dengan fitur lengkap dan antarmuka intuitif untuk menyederhanakan operasional bisnis Anda.

*my***BCA***Bisnis*



Better User Interface and User Experience

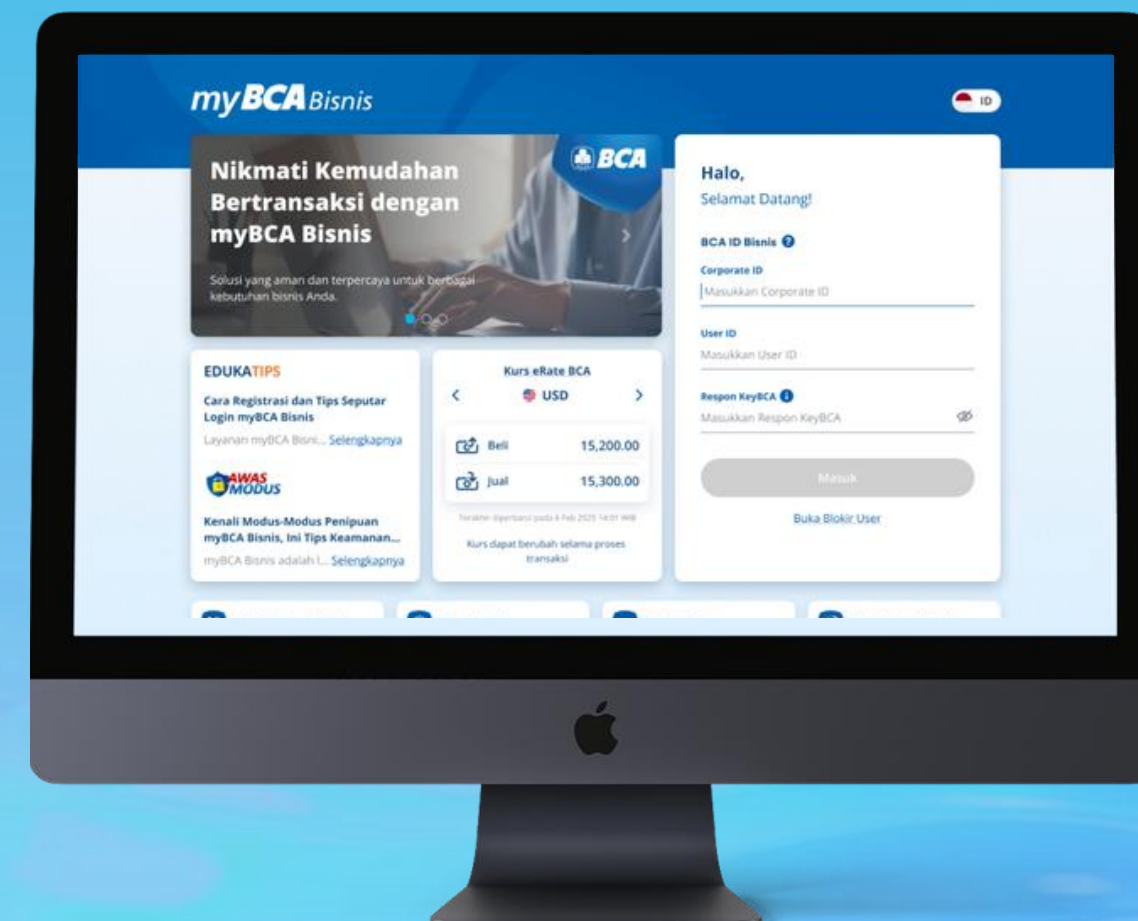
Multi Step Login to 1 Step Login

Login Page

Before



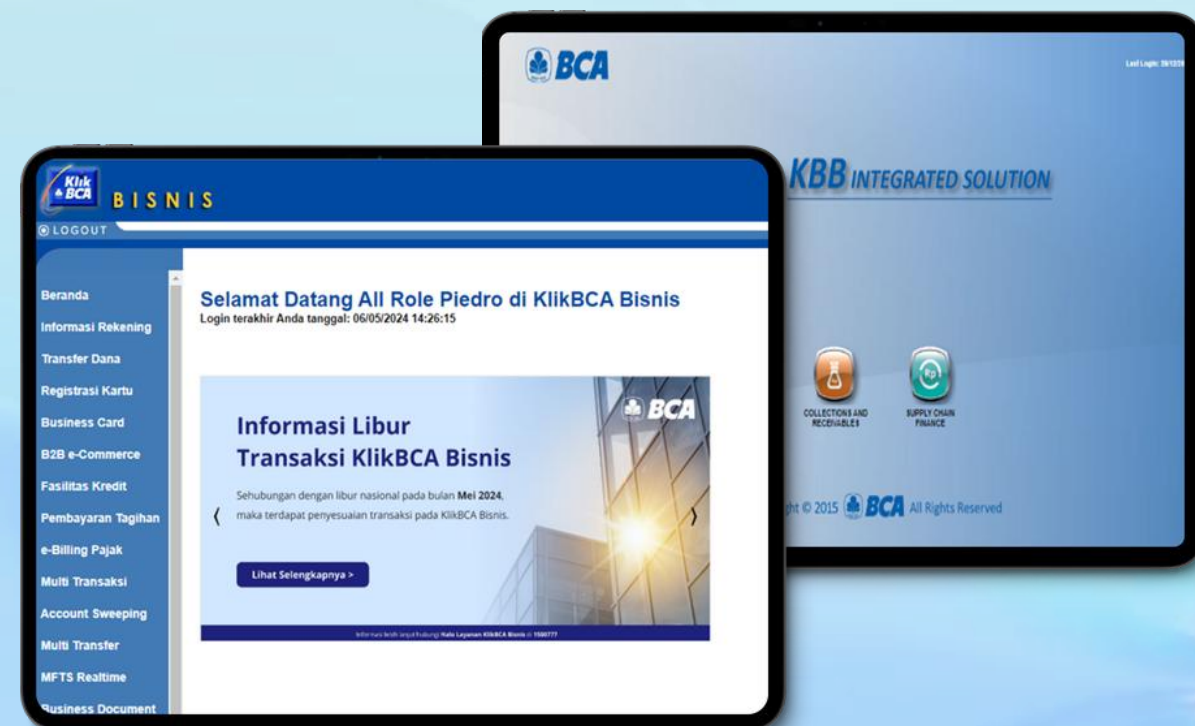
After



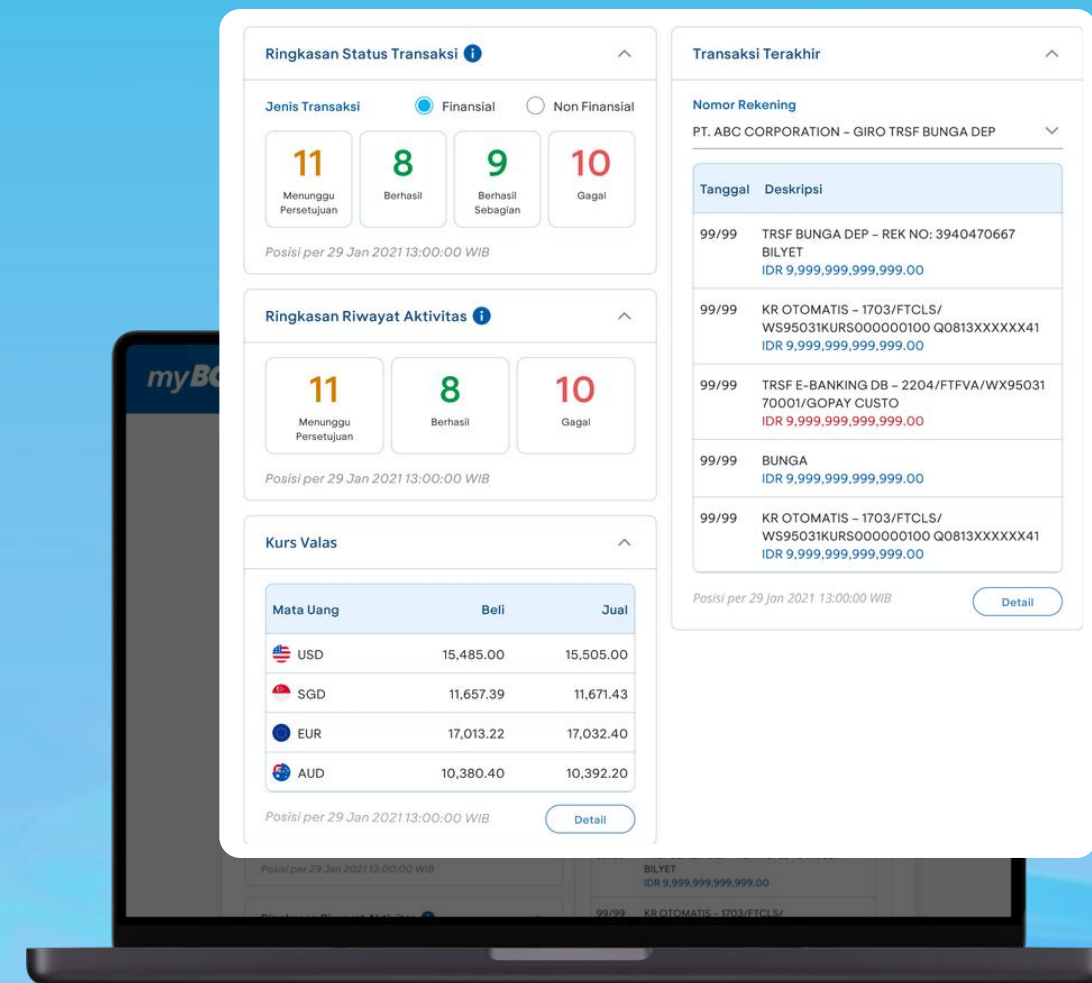
Better User Interface and User Experience

Dashboard

Before



After



Better User Interface and User Experience

Before

Transfer Dana - Otorisasi Transaksi

Transaksi Approver						Halaman 1 dari 1
Tanggal Input	Jenis Transfer	Tanggal Transfer	Dari Rekening	Ke Rekening / No. BCA Virtual Account	Jumlah	Status Otorisasi
23/11/2023 09:39:53	Rekening Sendiri	23/11/2023	206-0485766 TAPRES PIEDRO (Rp)	731-0176057 YOSEP PIEDRO MARDITYA (Rp)	Rp 10.000.00	0/7
☐ Pilih Semua						

Transaksi Yang Belum Ditorisasi

Transaksi Yang Belum Ditorisasi						Halaman 1 dari 1
Tanggal Input	Jenis Transfer	Tanggal Transfer	Dari Rekening	Ke Rekening / No. BCA Virtual Account	Jumlah	Status Otorisasi
Tidak ada data						

After

myBCA *Bisnis*

1 Jan 2022 15:36:32 WIB MENU KELUAR

Otorisasi Finansial - Releaser

Posisi per 12 Okt 2021 15:36:32 WIB

Transaksi Bulk Transaksi Satuan

Carli Filter

Tgl Efektif	Jenis Transaksi	Rekening Asal	Detail Transaksi	Nominal
30 Sep 2021	Bayar & Isi Ulang	PT. ABC CORPORATION - GIRO 7401207096 IDR	HANDPHONE - PAKKXXXXXARD - 08122112211	IDR 1,000,000,000,000.00
1 Okt 2021	Pembayaran Pajak	PT. ABC CORPORATION - GIRO 7401207096 IDR	Penerimaan Negara - PT. ABC CORPORATION - 345623897643123	IDR 3,000,000,000,000.00
10 Okt 2021	Transfer Rekening BCA	PT. ABC CORPORATION - GIRO 7401207096 IDR	PT. ISS INDONESIA - BCA 11489057563 - Pembayaran Biaya Cleaning	IDR 4,000,000,000.00
25 Okt 2021	Transfer Bank	PT. ABC CORPORATION -	PT. ISS INDONESIA - BBI	IDR 500.000.000.00

Menu Otorisasi Terkonsolidasi

Before

Excel Spreadsheet

myBCA *BISNIS*

Multi Transaksi - File Upload

Input File

Multi Transaksi

File Upload

File Transaksi

File Checksum

Link

After

myBCA *Bisnis*

Payroll

INPUT DATA KONFIRMASI

File Transaksi

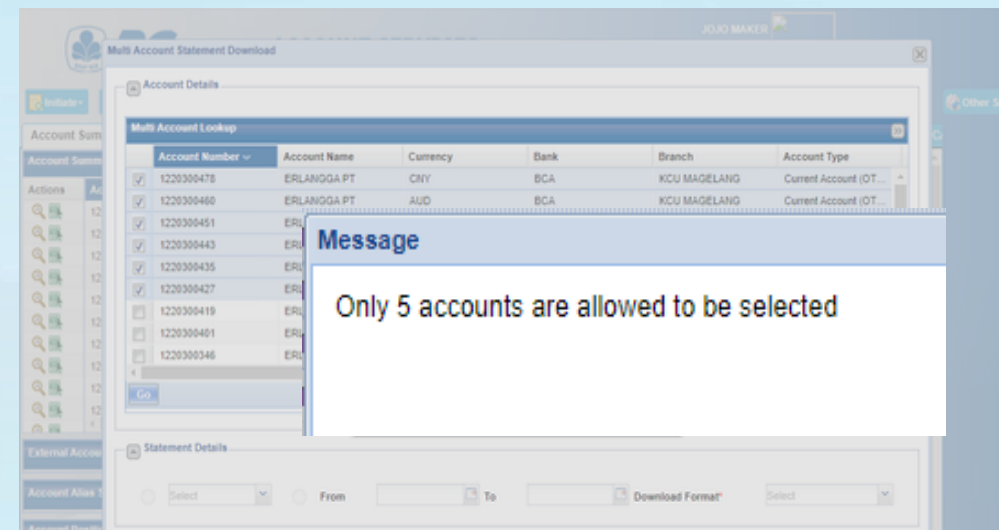
Upload File Transaksi

Link Daftar Kode Bank

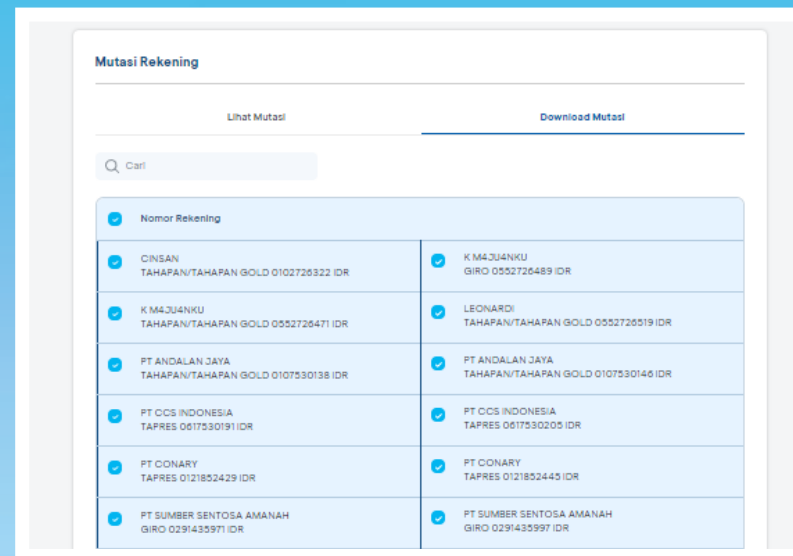
Download template file data

Transaksi Bulk Lebih Mudah

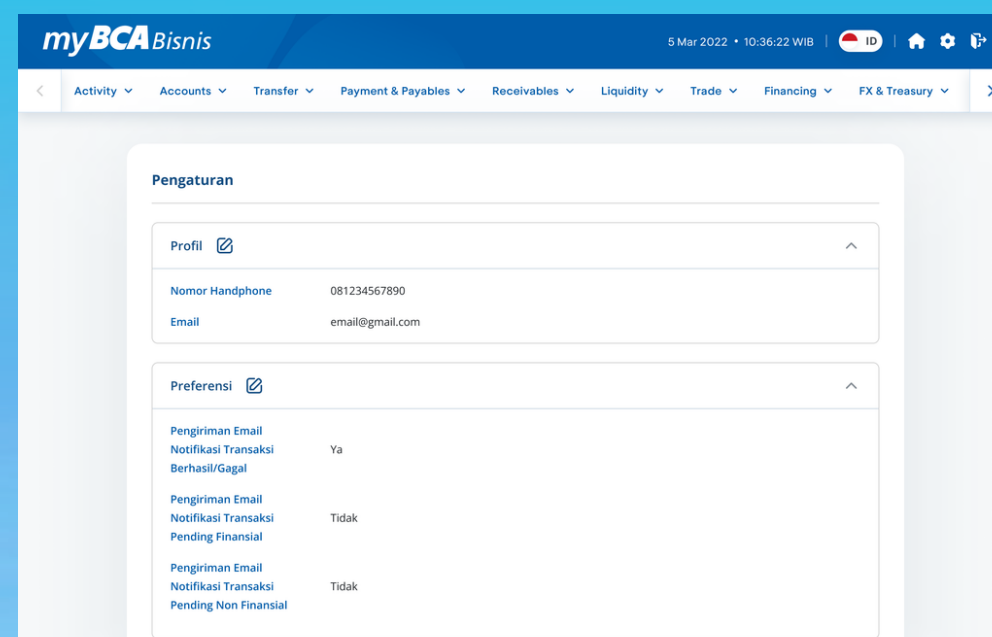
Before



After



Fitur Multiple Action yang ditingkatkan (Download / Otorisasi)



Personalisasi Pengaturan Preferensi

myBCA *Bisnis*

Available Features

**coming soon*



Dashboard and Settings

- Dashboard
- Handphone Number and Email Settings
- Email Notification Preference Settings



Sysadmin

- Accounts Settings
- User Settings
- Workflow Settings
- Settlement Collection Settings
- Authorization and Activity History



Activity

- Financial & Non Financial Authorization
- Financial & Non Financial Status
- Transaction Limit Information
- Download Request Result
- Recurring Transaction Information



Accounts

- Account Information
- Account Statement
- Credit Card
- e-Statement
- Business Card
- Cheque Book Request
- Forex Business Sub Account*
- Rupiah Business Sub Account*



Transfer

- BCA Transfer
- BCA Virtual Account Transfer
- Domestic Bank Transfer
- Outward Remittance
- **Payroll**
- Bulk Transfer
- Beneficiary List
- Underlying Document
- Remittance Advice
- Designated Account



Payment

- Payment & Top Up
- Bulk Payment
- Payee List
- e-Billing
- Pay B2B Invoice*



FX & Treasury

- J-Valas
- Deposit



Receivables

- **BCA Virtual Account**
- BCA Virtual Account Report
- Collection
- Send B2B Invoice*



Financing

- Loan Facility Information
- Loan Facility Payment
- Loan Facility Transaction Inquiry
- Loan Documents
- Upload Invoice
- Invoice Management
- Cancel Post Dated Transaction
- Dealer Financing Due Date Acceleration
- Credit Note
- Supply Chain Finance Loan
- Supply Chain Finance Information
- Supply Chain Finance Report



Liquidity

- Sweep



Trade

- Bank Guarantee



Automation/Value added

- Host to Host
- API*
- myBCA Bisnis Lite – Soft Token
- myBCA Bisnis Lite – Authorization
- myBCA Bisnis Lite – Instant Transaction*



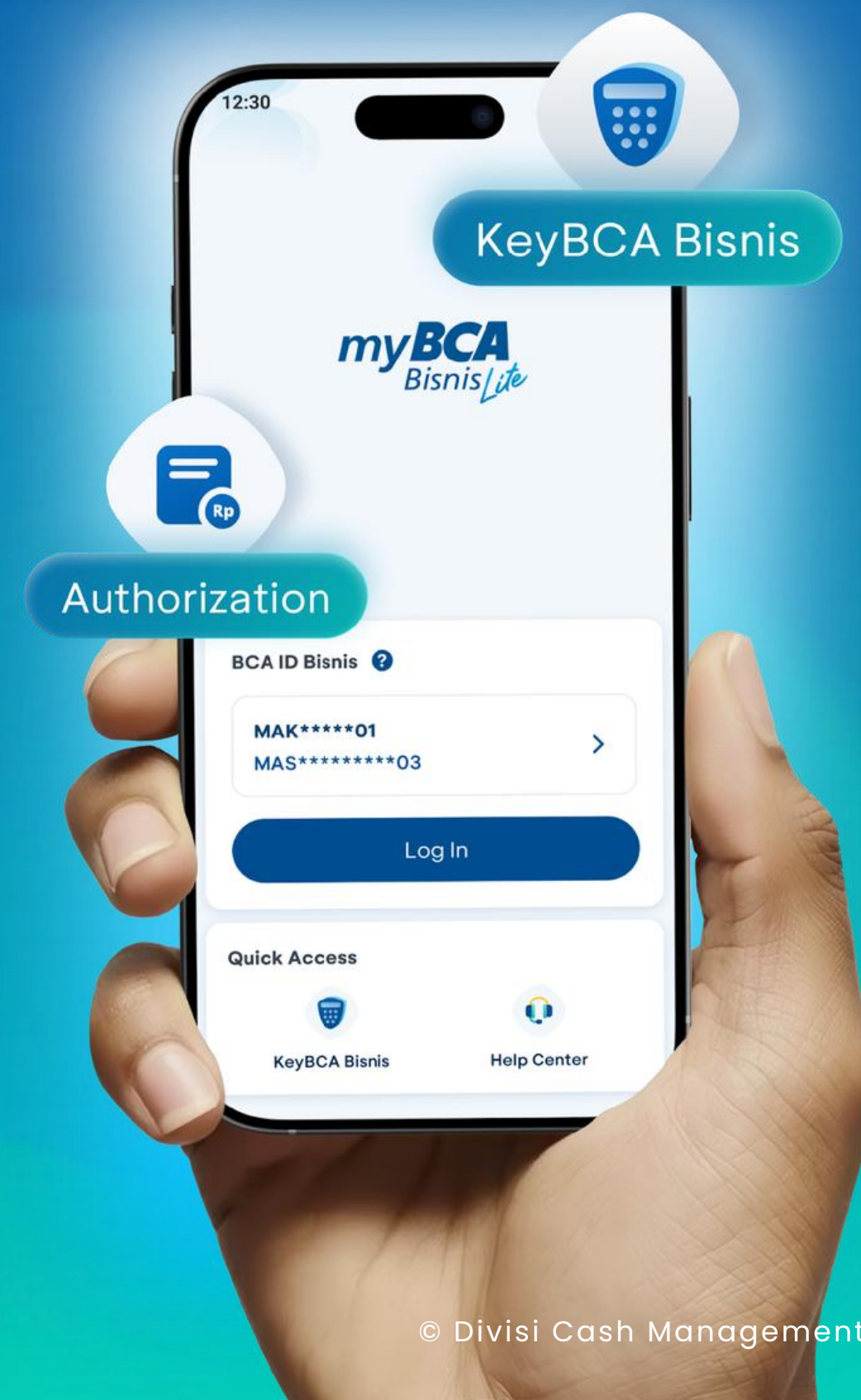
myBCA Bisnis Lite

myBCA Bisnis Lite

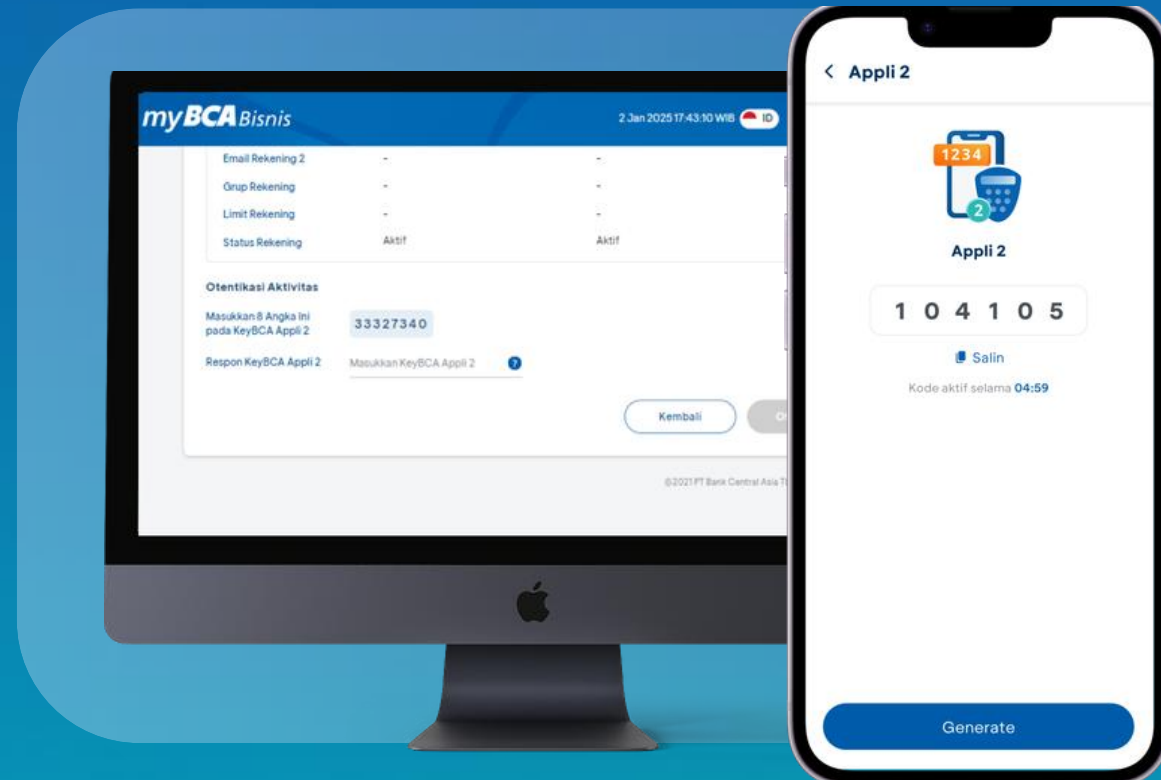
Definisi:

Aplikasi ***complementary**** dari myBCA Bisnis untuk Nasabah Bisnis BCA melakukan aktivitas otorisasi, transaksi instan, pengaturan kas operasional, dan akses aplikasi bisnis BCA lainnya **dengan fitur terbatas melalui *mobile device*.**

**Nasabah wajib memiliki myBCA Bisnis untuk bisa menggunakan MBB Lite*



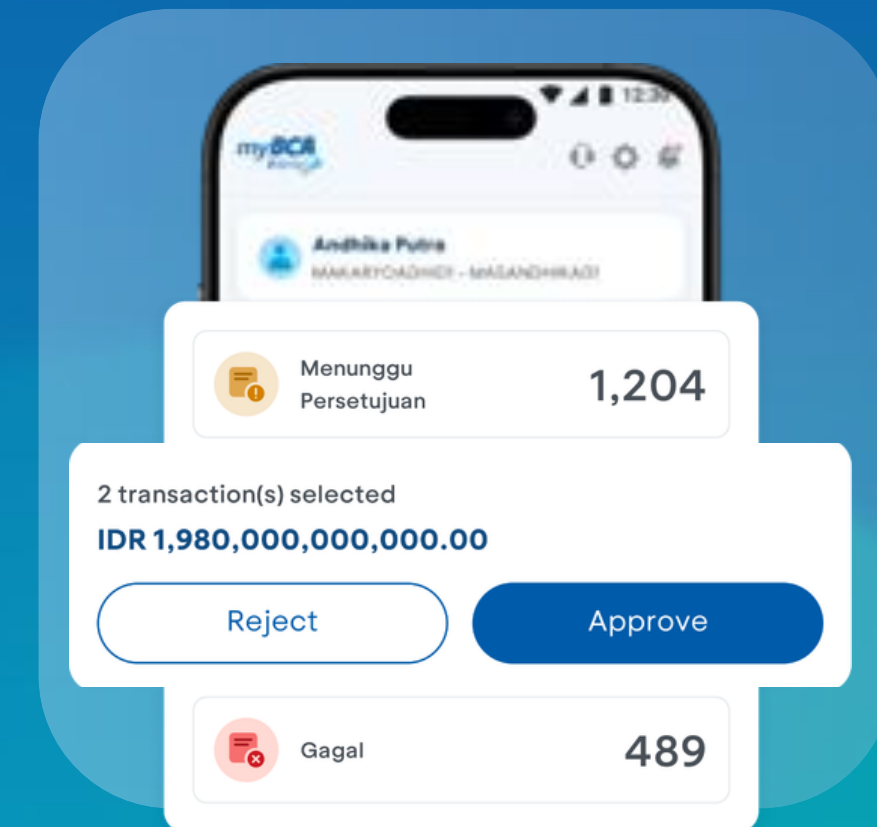
Use Case Penggunaan **MBB Lite**



SOFT TOKEN

Ditujukan untuk pengguna yang sehari-harinya menggunakan desktop untuk mengakses MBB.

- **Appli1** digunakan untuk login MBB & Ocean
- **Appli2** digunakan untuk otorisasi di MBB



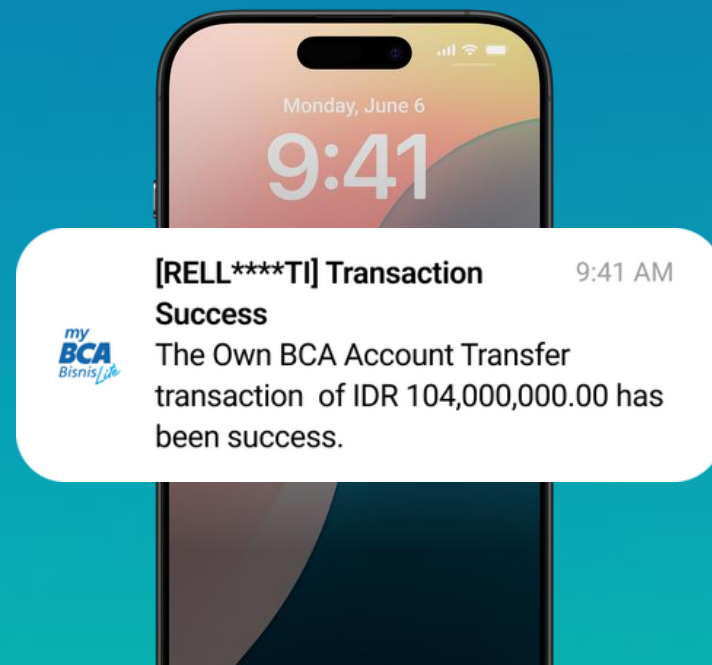
OTORISASI

Dapat digunakan oleh user approver dan/atau releaser, yang memiliki tingkat mobilitas tinggi, untuk **mengotorisasi transaksi secara langsung melalui mobile Apps dengan PIN.**

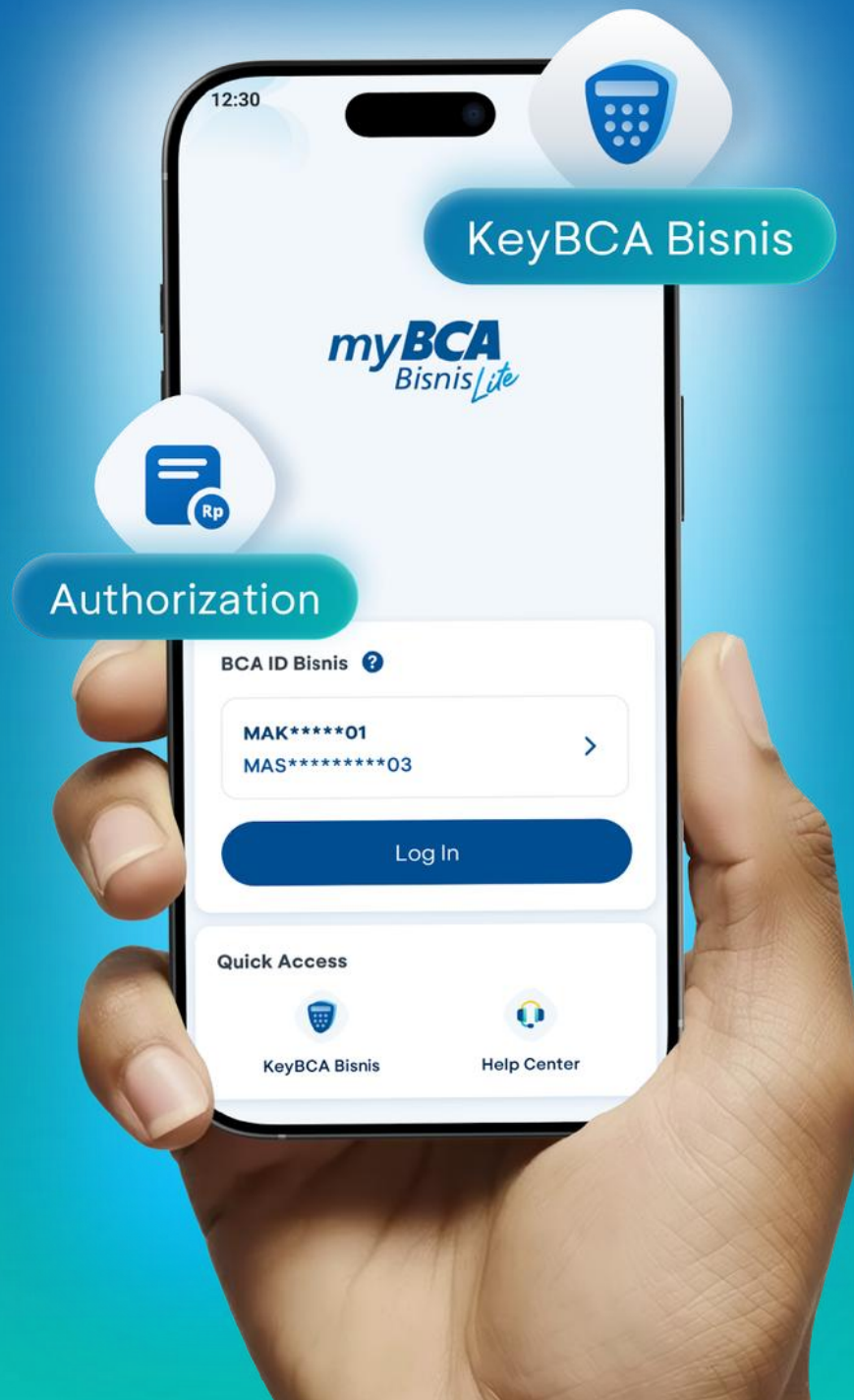
myBCA Bisnis*Life*



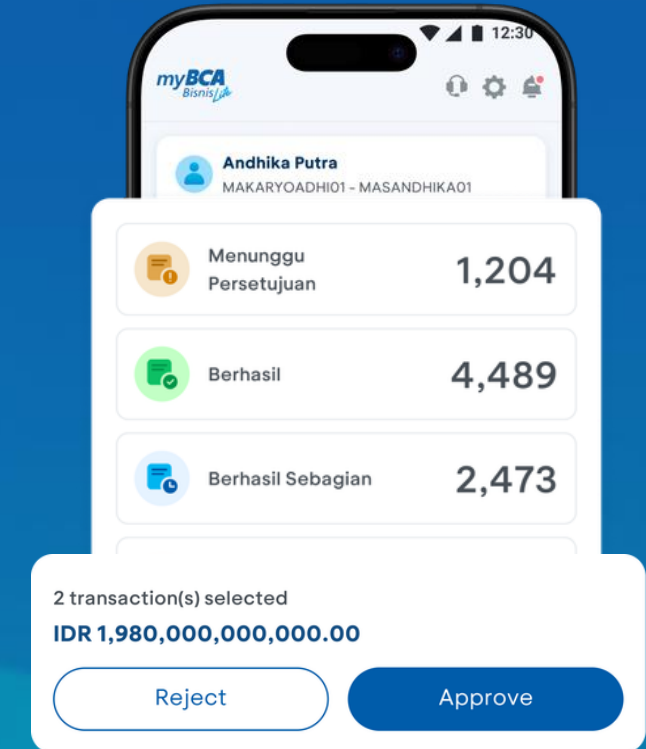
KeyBCA Bisnis



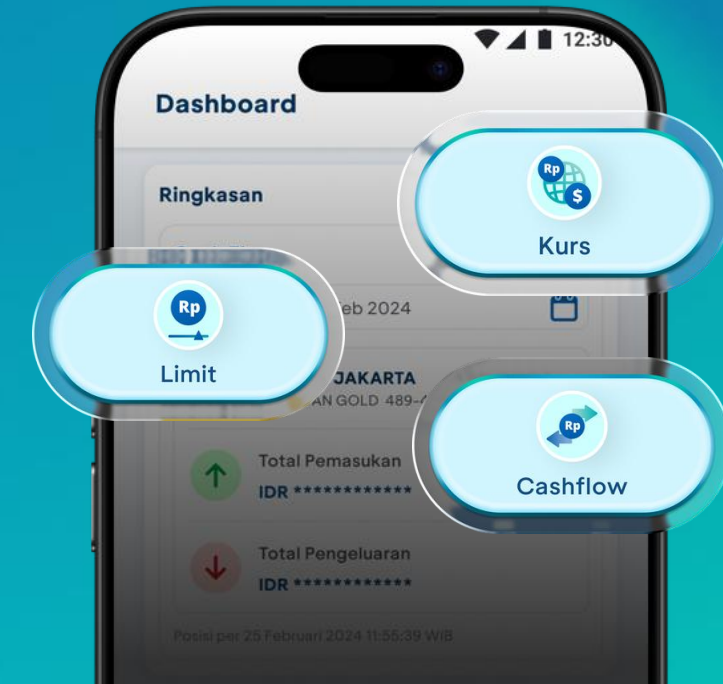
Notifikasi



Authorization



Otorisasi



Dashboard

Terima Kasih

