

Product and Service Summary (RIPLAY) – General Version

Publisher Name : PT Bank OCBC NISP Tbk ("Bank") Product Name : Digital Invoice Management System (OCBC E-Invoice & PintuKelas)	Product Type : <i>Billing Platform</i> Product Description : <i>The Digital Invoice Management System ("Platform") is a digital service provided by the Bank to its Customers, enabling them to send invoices via email, SMS, and/or WhatsApp to their customers (referred to as Customer Buyers or Parents of Students collectively termed "Customers") and monitor the status of these invoices up to reconciliation reports of payment on the Platform dashboard. This enables more effective and efficient invoice management between the Customer and</i>
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Fitur Utama

Main Feature of Platform (OCBC E-Invoice & PintuKelas)	1. Billing Status Dashboard 2. Invoice Upload 3. Generation of Virtual Account ("VA") Numbers 4. Invoice Details 5. Notification of Invoices to Customers	Additional Features (PintuKelas Module)	1. Registration 2. Invoice Details 3. Newsfeed / Bulletin 4. Academic Calendar 5. Class Schedule 6. Academic Report Cards
VA Type	<i>Virtual Account Online</i> • Specification: 5 or 7-digit company code + up to 14-digit member code	VA Payment Channels	Payments can be made through any of the following existing customer payment channels: • Bank Branch (cash) • Bank Channels (OCBC ATM or Internet/Mobile Banking) • Online Transfer (ATM Bersama or Prima Network) • Bank Transfer (LLG/SKN, RTGS, BI-FAST)

Biaya

Platform Service Fee	<i>free*</i>	Virtual Account Service fee	following applicable service terms and conditions
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*Platform fees are subject to change. Any changes will be communicated to Customers at least 30 business days in advance.

Benefit of OCBC E-Invoice

1. Single unified platform to manage all customer invoices.
2. Automatic generation of unique Virtual Account numbers for each invoice.
3. *Instant notifications of invoice details and Virtual Account numbers sent directly to Customers via email, SMS, and/or WhatsApp.*
4. Real-time automatic reconciliation of payments with downloadable reports available
5. Environmentally friendly — paperless operations (added value).

Additional Benefits of PintuKelas Module

1. Customers gain additional access to the PintuKelas dashboard for managing academics, users, tasks, and customer communications.
2. Business partners (e.g., schools) provide Parents with access to the PintuKelas Mobile App ("PintuKelas App").
3. Parents receive direct invoice and Virtual Account notifications via the PintuKelas App.
4. Real-time reconciliation of payments with downloadable reports available anytime.
5. Role-based access to the PintuKelas dashboard for staff/teachers (three roles: Finance Staff, Admin Staff, and Teacher).
6. Access to the academic calendar for all school activities and invitations.
7. All information, announcements, and academic report cards can be managed within a single application.
8. Environmentally friendly, paperless operations (added value).

Risks of OCBC E-Invoice and PintuKelas Modules

1. Potential abuse of the Virtual Account service by third parties cooperating with the Customer, potentially causing financial loss.
2. Customer complaints may arise if contacted by the Bank (as a third party) for billing purposes.
3. Potential abuse of the Customer's Super Admin functions, leading to financial loss or data

Requirements and Procedures

You must complete the following requirements:

1. For New Customers (New To Bank):
 - a. Complete and sign the Corporate Account Opening Form.
 - b. Complete and sign the Digital Invoice Management System Registration Form.
 - c. Sign the General Terms and Conditions of the Digital Invoice Management System Service.
2. For Existing Customers OCBC Account:
 - a. Complete and sign the Digital Invoice Management System Registration Form.
 - b. Sign the General Terms and Conditions of the Digital Invoice Management System
3. If any changes affect the product or service, the Bank will notify Customers at least 30 business days before to implementation.
4. Customers must provide accurate and truthful information and data.
5. The Bank will inform Customers of the acceptance, delay, or rejection of their Digital Invoice Management System application.

You can submit questions and complaints through the contact center service which operates 24 hours a day:

By Call: Tanya OCBC: 1500-999 or + 6221 26506300 (dari luar negeri)

Simulation Digital Invoice Management: OCBC E-Invoice Module

1. PT ABC uses the OCBC E-Invoice module within the Digital Invoice Management System to bill Customer Buyers, assigning designated users access to OCBC E-Invoice.
2. PT ABC uploads invoice data using the Excel invoice template provided by the Digital Invoice Management System.
3. Customer Buyer A receives detailed notification of the invoice and Virtual Account number via email, SMS, and/or WhatsApp.
4. Customer A makes payment using the Virtual Account.
5. Payments made to the Virtual Account are credited in real-time to PT ABC's designated current account.
6. PT ABC can view real-time payment status of Customer A via the Digital Invoice Management System.

Simulation Digital Invoice Management: Pintu Kelas Module

1. School XYZ uses the PintuKelas module with the OCBC E-Invoice payment module to bill Parents of Students, assigning designated users access to PintuKelas.

2. School XYZ uploads invoice data using the Excel invoice template provided by the Digital Invoice Management System.
3. Parent of Student A receives detailed invoice and Virtual Account notification via the PintuKelas Mobile App.
4. Parent A makes payment using the Virtual Account.
5. Payments made to the Virtual Account are credited in real-time to School XYZ's designated current account.
6. School XYZ can view real-time payment status of Parent A via the Digital Invoice Management System.

Disclaimer (Important to Read)

1. Confirm that you have read, received explanations, understood, and accepted the product and/or service as described in this Product and Service Summary ("RIPLAY"), and acknowledge and accept all associated benefits, risks, and costs.
2. This RIPLAY is for informational purposes only and does not constitute a formal offer. In the event of any discrepancy between this summary and the formal Agreement governing the product and/or service, the Agreement shall prevail.
3. The Bank reserves the right to reject your application if you do not meet the eligibility requirements or applicable laws and regulations.
4. You are required to carefully read this RIPLAY and contact the Bank if you have further questions regarding the product or service.
5. This RIPLAY has been aligned with applicable laws and regulations, including those issued by the Financial Services Authority (OJK).



PT Bank OCBC NISP Tbk is licensed and supervised by the Financial Services Authority & Bank Indonesia, and is a participant in the LPS guarantee program.

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