



FUNCTIONAL SPECIFICATION DOCUMENT BI RTGS SWIFT MESSAGE FORMAT

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DOCUMENT REFERENCE

Version	Document Name	Description
0.0.5	FSD - MT103 MT202 & Report Rekon Settlement 0.0.5	Older versions of this document (Refactored)

DOCUMENT HISTORY

Version	Date	Modification History
1.0.0	March 2nd, 2021	Initials document which is an update of: <ul style="list-style-type: none"> FSD - MT103 MT202 & Report Rekon Settlement 0.0.5
1.0.1	March 19th, 2021	Addition of settlement recapitulation report specification
1.0.2	April 7th, 2021	Additional: <ul style="list-style-type: none"> File Name Convention for MT103 and MT202 Description of Tags 70 and 72 on MT103 and MT202
1.0.3	May 21st, 2021	Addition of descriptions: <ul style="list-style-type: none"> MT 103 <ul style="list-style-type: none"> Tag 20 Tag 70 Tag 72 MT 202 <ul style="list-style-type: none"> Tag 20 Tag 72

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1. BACKGROUND

Bank Indonesia uses SWIFT message format for Real Time Gross Settlement purposes. In this document describes the use of types of message types used by Jalin to support daily operations.

2. DEFINITION

a. MT 103

Single Customer Credit Transfer message format, which is used as a transfer standard between two customers who are not registered as BI-RTGS members.

b. MT 202

General Financial Institution Transfer message format, which is used as a transfer standard between two customers registered as BI-RTGS members.

c. MT 910

Credit Confirmation message format, which is used as a standart message to inform the account owner that funds have been credited to the account.

3. MESSAGE SPECIFICATION

3.1. General Information

In general, the SWIFT message structure is divided into:

- Basic Header Block
- Application Header Block
- User Header Block
- Text Block
- Trailer Block

3.1.1. Basic Header Block

Status	Field	Format	Description	Example
M	Block Start		Identification of the opening block	{1:
M	Application ID	1a	as application ID identifier	F
M	Service ID	2n	identifier service ID 01 : FIN 21 : ACK/NAK	01
M	LT Address	12x	logical terminal address information 8 digit BIC 1 digit Logical Terminal Code 3 digit kode branch	JPNAIDJ1XXXX

M	Session Number	4n	session code, autogenerate	0001
M	Sequence Number	6n	sequence code, auto-generated	000024
M	Block End		block cover identification	}

Example:

```
{1:F01JPNAIDJ1XXXX0001000024}
```

3.1.2. Application Header Block

Status	Field	Format	Description	Example
M	Block Start		Identification of the opening block	{2:
M	Input/Output ID	1a	Identification of senders and recipients	I
M	Message Type	3n	MT message type	103
M	Destination Address	12x	Message recipients	INDOIDJRXXXX
O	Message Priority	1a	Message Priority N : Normal S : System U : Urgent	N
M	Block End		block cover identification	}

Example:

```
{2:I103INDOIDJRXXXXN}
```

3.1.3. User Header Block

Status	Field	Format	Description	E
M	Block Start		Identification of the opening block	{3:
M	Bank Priority Code	4n		{181:0010}
M	Block End		block cover identification	}

Example:

```
3:{181:0070}}
```

3.1.4. Text Block

According to MT message type

3.1.5. Trailer Block

Not used in Jalin.

3.2. MT 103

File Name: <Service Code>JPN<YYMMDD><5 digit Institution Code>

Example: MJPN21040600002

Service Code:

- M : Merah Putih (MP)
- L : Link
- D : Debit
- X : QR Cross Border
- T : QR TCICO
- S : QRIS Domestik

3.2.1. USE

MT 103 is used in:

- ATM LINK
- ATM MP
- DEBIT
- QRIS Domestik
- QR TCICO
- QR CBOP

3.2.2. MESSAGE STRUCTURE

Here is the message structure on Block 4 SWIFT MT 103

Status	Tag	Field Name	Format	Comment	Example
		Sender		BIC of DP _A (Sender)	CENAI DJA
		Receiver		BIC of the System	INDOIDJR
M	20	Sender's Reference	16x	Unique sequence of symbols assigned by each participant. Depend on the product. MP : ATM MP LK : ATM LINK DB : DEBIT QX : QR CROSS BORDER QT : QR TCICO QR : QRIS DOMESTIK	JPN<2 digit kode produk><DD MMY><5 digit kode bank>
M	23B	Bank Operation Code	4!c	Constant value 'CRED'	CRED
M	23E	Instruction Code	4!c	Constant value 'SDVA'	SDVA
O	26T	Transaction Type Code	3!n	If present must be equal to TTC	100

				specified in field 72	
M	32A	Value Date/Currency/ Interbank Settled Amount	6!n3!a15d	+	120322IDR100000,50
M	50K	Ordering customer	[/34x] 4*35x	Account, Name & Address of Customer	/551000012990 JPNAIDJ1
O	52a	Ordering Institution	Format and options according to SWIFT syntax	If the financial institution is RTS/X member then format is [[/1!a]/34x] 4!a2!a2!c[3!c], and option is either "A" or "D"	SCBLSGSG
M	53a	Sender's Correspondent	[[/1!a]/34x] 4!a2!a2!c[3!c]	Account, BIC of participant which should be debited in RTS/X '/D' is optional. If the financial institution is RTS/X member then option is "A".	/551000012990 JPNAIDJ1
O	54a	Receiver's Correspondent	Format and options according to SWIFT syntax	If the financial institution is RTS/X member then format is [[/1!a]/34x] 4!a2!a2!c[3!c], and option is "A".	
O	55a	Third Reimbursement Institution	Format and options according to SWIFT syntax	If the financial institution is RTS/X member then format is [[/1!a]/34x] 4!a2!a2!c[3!c], and option is "A".	
O	56a	Intermediary Institution	Format and options according to SWIFT syntax	If the financial institution is RTS/X member then format is [[/1!a]/34x] 4!a2!a2!c[3!c], and option is "A".	
M	57a	Account with institution	[[/1!a]/34x] 4!a2!a2!c[3!c]	If the financial institution is RTS/X member	/551000012990 BRINIDJA

				then format is [[/1!a]/34x] 4!a2!a2!c[3!c], and option is "A".	
M	59	Beneficiary customer	[/34x] 4*35x	Account, Name & Address of Customer	/03910100154 0999 Perantara NPG Outgoing
O	70	Remittance Information	4*35x	+ Depend on the product. MP : ATM MERAH PUTIH LINK : ATM LINK DEBIT : DEBIT QRIS : QR DOMESTIK CBOP : QR CROSS BORDER TCICO : QR TCICO	HAK <NAMA PRODUK> DARI JALIN
M	71A	Details of Charges	3!a	Constant value 'OUR'	OUR
M	72	Sender to Receiver information	6*35x	+ Depend on the product MP : ATM MP LK : ATM LINK DB : DEBIT QX : QR CROSS BORDER QT : QR TCICO QR : QRIS DOMESTIK	/CODTYPTR/ 181 /BNF/JPN<PR ODUCT><D DMMYY><5 DIGIT INSTITUTIO N CODE>
M	77B	Regulatory Reporting	3*35x	CB regulations	/FEAB/R /PTR/LOCAL -LOCAL

Exampe:

```
{1:F01JPNAIDJ1XXXX0001000024}{2:I103INDOIDJRXXXXN}{3:{181:0070}
}{4:
:20:JPNDB041018000A2
:23B:CRED
:23E:SDVA
:32A:181004IDR1000,00
:50K:/551000012990
JPNAIDJ1
:53A:/551000012990
JPNAIDJ1
:57A:/551000012990
BRINIDJA
:59:/039101001540999
Perantara NPG Outgoing
:70:HAK DEBIT DARI JALIN
:71A:OUR
:72:/CODTYPTR/181
/BNF/JPNDB041018000002
:77B:/FEAB/R
/PTR/LOCAL-LOCAL
-}
```

3.2.3. TAG 32A

Here is the formula for each service:

Service	Formula
ATM LINK	Multilateral Nett between Obligations and Rights
ATM MP	
DEBIT	
QRIS Domestik	
QR TCICO	
QR CBOP	Settlement Rights Value (Not Nett Of)

3.3. MT 202

File Name: <Service Code>JPN<YYMMDD><5 digit Institution Code>

Example: MJPN21040600002

Service Code:

- M : Merah Putih (MP)
- L : Link
- D : Debit
- X : QR Cross Border
- T : QR TCICO
- S : QRIS Domestik

3.3.1. USE

MT 202 is used in:

- ATM LINK
- ATM MP
- DEBIT
- QRIS Domestik
- QR TCICO

3.3.2. MESSAGE STRUCTURE

Status	Tag	Field Name	Format	Comment	Example
		Sender		BIC of DP _A (Sender)	CENAI DJA
		Receiver		BIC of the System	INDOIDJR
M	20	Sender's Reference	16x	Unique sequence of symbols assigned by each participant. Depend on the product. MP : ATM MP LK : ATM LINK DB : DEBIT QX : QR CROSS BORDER QT : QR TCICO QR : QRIS DOMESTIK	JPN<2 digit kode produk><DDMMYY> <5 digit kode bank>
M	21	Related Reference	16x	No related reference, use constant value 'NONREF'	NONREF
M	32A	Value Date/Currency/ Interbank Settled Amount	6!n3!a15d	+	181004IDR1000,00
M	53a	Sender's Correspondent	[[/1!a]/34x]	Account,	/D/551000012990 JPNAIDJ1

			4!a2!a2!c[3!c]	BIC of participant which should be debited in RTS/X ‘/D’ is optional. If the financial institution is RTS/X member then option is "A".	
M	58a	Beneficiary institution	[[/1!a]/34x] 4!a2!a2!c[3!c]	Account , BIC of participant which should be credited in RTS/X (Option "A" should be used). ‘/C’ is optional	/C/525422000990 DJARIDJ1
M	72	Sender to Receiver information	6*35x	+ Depend on the product MP : ATM MP LK : ATM LINK DB : DEBIT QX : QR CROSS BORDER QT : QR TCICO QR : QRIS DOMESTIK	/CODTYPTR/181 /BNF/JPN<PRODUCT><DDMMYY><5 DIGIT INSTITUTION CODE>

Example:

```
{1:F01JPNAIDJ1XXXX0001000024}{2:I202INDOIDJRXXXXN}{3:{181:0070}}{4:
:20:JPNMP24091800D2
:21:NONREF
:32A:181004IDR1000,00
:53A:/D/551000012990
JPNAIDJ1
:58A:/C/525422000990
DJARIDJ1
:72:/CODTYPTR/181
/BNF/JPNMP04091801
-}
```

3.3.3. TAG 32A

Here is the formula for each service:

Service	Formula
ATM LINK	Multilateral Nett between Obligations and Rights
ATM MP	
DEBIT	
QRIS Domestik	
QR TCICO	

3.4. MT 910

3.4.1. USE

MT 910 is used on:

- ATM LINK
- ATM MP
- DEBIT
- QRIS Domestik
- QR TCICO
- QR CBOP

3.4.2. MESSAGE STRUCTURE

Status	Tag	Field Name	Format	Comment	Example
		Sender		BIC of the System	INDOIDJR
		Receiver		BIC of DP _B (Receiver)	BMRIIDJA
M	20	Transaction Reference Number	16x	Assigned by RTS/X	98056796/910
M	21	Related Reference	16x	contain field :20: of related message	Ref0001
M	25	Account Identification	35x	contain account that was credited	520008000990
M	32A	Value Date/Currency/ Interbank Settled Amount	6!n3!a15d		120322IDR1000000,50
M	52A	Ordering Institution	[[1/1!a]/34x]4!a2!a2!c[3!c]	contains the BIC of participant who issued related transfer	/D/523014000990 CENAIIDJA
O	72	Sender to Receiver information	6*35x		/RESCREDI/PVP

Example:

```
{1:F01BMRIIDJAXXXX0001000005}{2:09101301120322INDOIDJRAXXX00010000051203221301N}{3:{113:0070}}{4:
:20:98056796/910
:21:Ref0001
:25:520008000990
:32A:120322IDR1000000,50
:52A:/D/523014000990
CENAIIDJA
:72:/RESCREDI/PVP
-}
```

4. RECONCILIATION & SETTLEMENT REPORT

4.1. DEBIT SETTLEMENT RECONNECTION

Here are the file specifications

Rekon_Settlement_Debit_<Tanggal><Bulan><Tahun>.xlsx

4.1.1. REPORT HEADER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (6)	Text format: Bold, Upercase Horizontal merged columns – 6 cells Value: “DAILY REPORT DEBIT LINK”
Row 2		
Filler	COL X (6)	Unmerged column. Contain spaces
Row 3		
Filler	COL X (4)	Unmerged column. Contain spaces
Column Title	COL X (1)	Text format: Bold, Upercase each words Value: “Tanggal Laporan Settlement :”
Column Title	COL X (1)	Cell format: Date Value: “DD/MM/YYYY”
Row 4		
Filler	COL X (6)	Unmerged column. Contain spaces
Row 5		
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “KODE BANK”
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “NAMA BANK”
Column Header	COL X (1)	Text format: Bold, Upercase Value: “KEWAJIBAN”
Column Header	COL X (1)	Text format: Bold, Upercase Value: “HAK”
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells.

		Value: “BANK PENERIMA”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “KODE BOR/AUT RTGS”
Row 6		
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Text format: Bold Value: “(Cash In Di RTGS)”
Column Header	COL X (1)	Text format: Bold Value: “(Cash Out)”
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.

4.1.2. DATA

Data Field Name	Type and Length	Description
KODE BANK	COL X (1)	Three-digit numerical value for Banks and six digits for Non-Banks Source: Report Kliring Bilateral Example Value: “002”
NAMA BANK	COL X (1)	Bank Name Source: Report Kliring Bilateral Example Value: “Bank Rakyat Indonesia”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	The value of the obligation after deducting the rights to be paid by the Bank. Cannot be minus, if the value equals minus, it becomes a value in the field “HAK (Cash Out)” Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
HAK (Cash Out)	COL X (1)	The value of the right after deducting the obligations received by the Bank. Cannot be minus, if the value equals minus, it becomes a value in the field “KEWAJIBAN (Cash In Di RTGS)” Cell format: Numeric with 2 decimal digits.

		Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
BANK PENERIMA	COL X (1)	MT103 – Commercial Account Number Member Code <bic_bank> - <bank_account_number> AccNumber <benef_account> a/n <benef_commercial> Example Value: Member Code BMRIIDJA - 520008000990 AccNumber 9910000005026 a/n GNC PNPL TRASETLNKEBG MT202 - RTGS Member Code <bic_bank> - <bank_account_number> a/n <benef_commercial> Example Value: Member Code DJARIDJ1 - 525422000990 a/n PT BANK BRI SYARIAH Note: <ul style="list-style-type: none"> • <benef_commercial> taken from the second delimited value. Cell format: Centered Source: data_repo_debit.xml

4.1.3. REPORT TRAILER

Data Field Name	Type and Length	Description
Row 1		
Column Title	COL X (2)	Text format: Bold, Uppercase Value: “TOTAL KESELURUHAN”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	Total Value column (Cash In Di RTGS) from Principal and Bank

HAK (Cash Out)	COL X (1)	Total Value column <u>(Cash Out)</u> from Principal and Bank
Filler	COL X (2)	Unmerged column. Contain spaces
Row 2		
KODE BANK	COL X (1)	Six-digit numerical value Example Value: “360004”
NAMA BANK	COL X (1)	Bank Name Example Value: “PT. Jalin Pembayaran Nusantara”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	-
HAK (Cash Out)	COL X (1)	Rights received by Jalin Value: Value <u>(Cash In Di RTGS)</u> - Value <u>(Cash Out)</u> on Report Trailer Row 1
BANK PENERIMA	COL X (1)	Value: Bank Mandiri NoRek 070-003-1120-160 a/n PT. Jalin Pembayaran Nusantara
Filler	COL X (1)	Contain spaces
Row 3		
KODE BANK	COL X (1)	Six-digit numerical value Example Value: “360991”
NAMA BANK	COL X (1)	Bank Name Example Value: “Lembaga Standard”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	-
HAK (Cash Out)	COL X (1)	The value of rights received by Lembaga Standard. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
Filler	COL X (2)	Unmerged columns. Contain spaces

Row 4		
KODE BANK	COL X (1)	Six-digit numerical value Example Value: “360992”
NAMA BANK	COL X (1)	Bank Name Example Value: “Lembaga Services”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	-
HAK (Cash Out)	COL X (1)	The value of rights received by Lembaga Services. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
Filler	COL X (2)	Unmerged columns. Contain spaces
Row 5		
Column Title	COL X (2)	Text format: Bold, Upercase Value: “TOTAL REVENUE JALIN”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	-
HAK (Cash Out)	COL X (1)	Value HAK (Cash Out) Jalin (Row 2) reduced by Lembaga Services dan Lembaga Standard
Filler	COL X (2)	Unmerged column. Contain spaces

4.1.4. EXAMPLE OF DEBIT SETTLEMENT RECON REPORT

DAILY REPORT DEBIT LINK					
				Tanggal Laporan Settlement :	27 September 2018
KODE BANK	NAMA BANK	KEWAJIBAN (Cash In DI RTGS)	HAK (Cash Out)	BANK PENERIMA	KODE BOR/AUT RTGS
002	Bank Rakyat Indonesia	-	1.720.595.514,28	NoRek: 0291-01-001540-99-9 a/n Perantara NPG Outgoing	
008	Bank Mandiri	22.582.826.690,85	-	NoRek: 991-000-0001-908 a/n PNPL TRANSK CDO 2	
009	Bank Negara Indonesia	864.190.745,43	-	NoRek: 528-992-569 a/n GIRD INTERNAL DEBIT BERSAMA	
300	Bank Tabungan Negara	100.571.015,20	-	NoRek: 530300000990 a/n PT Bank Tabungan Negara (Persero) Accounting Division Jakarta	
422	Bank BRI Syariah	-	-	Member Kode DIARIDU1 NoRek: 525422000990 a/n PT BANK BRI SYARIAH	
427	Bank BNI Syariah	-	-	Member Kode SYNIDU1 NoRek: 800-990-289-402-003 a/n Kuj (as ATIM 427 Jalin ke BNI)	
260992	PT. Penyelatan Transaksi Elektronik Nasional (PTEN)		21.784.587.755,85	Bank Mandiri NoRek: 112-000-8849-997 a/n PT Penyelatan Transaksi Elektronik Nasional (PTEN) Ket: Settlement Debit Jalin	
260001	PT. Artajasa Pembayaran Elektronik	-	-	NoRek: 551000001990 a/n PT. Artajasa Pembayaran Elektronik	
260002	PT. Rintis Sejahtera		20.727.279.975,05	BCA NoRek: 0253122150 a/n PT. Rintis Sejahtera	
260003	PT. Alho Network	-	1.057.212.788,56	Maybank NoRek: 3266002060 a/n PT. Alho Network	
TOTAL KESELURUHAN		22.547.588.451,58	22.515.182.375,69		
260004	PT. Jalin Pembayaran Nusantara		22.405.175,69	Bank Mandiri NoRek: 070-002-1120-100 a/n PT. Jalin Pembayaran Nusantara	
260991	Lembaga Standard	-	225.227,25		
260992	Lembaga Services	-	670.474,50		
TOTAL REVENUS JALIN			21.299.462,94		

4.2. REKON SETTLEMENT LINK

Here are the file specifications

Rekon_Settlement_Link_<Tanggal><Bulan><Tahun>.xlsx

4.2.1. REPORT HEADER

Data Field	Type and Length	Description
Row 1		
Filler	COL X (8)	Unmerged column. Contain spaces
Row 2		
Column Title	COL X (8)	Text format: Bold, Upercase Horizontal merged columns – 8 cells Value: “DAILY REPORT ATM LINK”
Row 3		
Filler	COL X (8)	Unmerged column. Contain spaces
Row 4		
Filler	COL X (6)	Unmerged column. Contain spaces
Column Title	COL X (1)	Text format: Bold, Upercase each words Value: “Tanggal Laporan Settlement :”
Column Title	COL X (1)	Cell format: Date Value: “DD/MM/YYYY”
Row 5		
Filler	COL X (8)	Unmerged column. Contain spaces
Row 6		
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “KODE BANK”
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “NAMA BANK”
Column Header	COL X (1)	Text format: Bold, Upercase Value: “KEWAJIBAN”
Column Header	COL X (1)	Text format: Bold, Upercase Value: “HAK”

Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “REVENUE”
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “TOTAL”
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “BANK PENERIMA”
Column Header	COL X (1)	Text format: Bold, Upercase Vertical merged column – 2 cells. Value: “KODE BOR/AUT RTGS”
Row 7		
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Text format: Bold Value: “(Cash In Di RTGS)”
Column Header	COL X (1)	Text format: Bold Value: “(Cash Out)”
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.

4.2.2. DATA

Data Field Name	Type and Length	Description
KODE BANK	COL X (1)	Numeric values along three Source: Report Kliring Bilateral Example Value: “002”
NAMA BANK	COL X (1)	Bank Name Source: Report Kliring Bilateral Example Value: “Bank Rakyat Indonesia”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	The value of the obligation after deducting the rights to be paid by the Bank. Cannot be minus, if the value equals minus, it becomes a value

		<p>in the field “HAK (Cash Out)”</p> <p>Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”</p>
HAK (Cash Out)	COL X (1)	<p>The value of the right after deducting the obligations received by the Bank. Cannot be minus, if the value equals minus, it becomes a value in the field “KEWAJIBAN (Cash In Di RTGS)”</p> <p>Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”</p>
REVENUE	COL X (1)	<p>Revenue sharing value (daily fee switching). The value contained in this column must be equal to the <u>Revenue Sharing Report For Jalin (98H) - Daily Switching Fee and Revenue Sharing Report for JALIN – UNIOUE Products (98A)</u> which has always been an obligation on the Bank's side.</p>
TOTAL	COL X (1)	<p>Total Value:</p> <p><u>Total = (Kewajiban + Revenue) - Hak</u></p> <p>If there is no Rights:</p> <p><u>Total = Kewajiban + Revenue</u></p> <p>If there is no Obligation:</p> <p><u>Total = Hak - Revenue</u></p>
BANK PENERIMA	COL X (1)	<p>MT103 – Commercial Account Number Member Code <bic_bank> - <bank_account_number> AccNumber <benef_account> a/n <benef_commercial></p> <p>Example Value: Member Code BMRIIDJA - 520008000990 AccNumber 9910000005026 a/n GNC PNPL TRASETLNKEBG</p> <p>MT202 - RTGS Member Code <bic_bank> - < bank_account_number ></p>

		<p>a/n <benef_commercial></p> <p>Example Value:</p> <p>Member Code DJARIDJ1 - 525422000990</p> <p>a/n PT BANK BRI SYARIAH</p> <p>Note:</p> <ul style="list-style-type: none"> • <benef_commercial> taken from the second delimited value. <p>Cell format: Centered Source: data_repo_debit.xml</p>
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4.2.3. REPORT TRAILER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (2)	Text format: Bold, Uppercase Horizontal merged column – 2 cells. Value: “TOTAL KESELURUHAN”
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “KEWAJIBAN” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “HAK” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “REVENUE” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “TOTAL” data
Data	COL X (1)	-
Filler	COL X (1)	Contain space

4.2.4. EXAMPLE OF LINK SETTLEMENT RECON REPORT

DAILY REPORT ATM LINK							
						Tanggal Laporan Settlement :	24 October 2018
KODE BANK	NAMA BANK	KEWAJIBAN (Cash In Di RTGS)	HAK (Cash Out)	REVENUE	TOTAL	BANK PENERIMA	KODE BOR/AUT RTGS
002	Bank Rakyat Indonesia	25.928.292.140,00	72.427.111.005,00			Member Kode BRINDIA - 520002000090 NoRek: 099-101-000-094-995 a/n Pooling ATM LINK	
008	Bank Mandiri	-	98.199.215.920,00			Member Kode BRINDIA - 520008000090 NoRek: 991-000-000-500-6 a/n QNC PHPL TRASETLINKESG	
009	Bank Negara Indonesia	126.924.584.275,00	925.215.499,00			Member Kode BRINDIA - 520009000090 NoRek: 760-360-199-711-111 a/n Tag BNI SSG ACQ BANK ATM LINK	
200	Bank Tabungan Negara	8.588.555.019,00	-			Member Kode BTANIDIA - 520200000090 a/n PT Bank Tabungan Negara (Persero)	
TOTAL KESSELURUHAN		171.561.642.424,00	171.561.642.424,00			-	

4.3. REKON SETTLEMENT MP

Here are the file specifications Rekon_Settlement_MP_<Tanggal><Bulan><Tahun>.xlsx

4.3.1. REPORT HEADER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (1)	Text format: Bold, Uppercase Value: "ATM MERAH PUTIH"
Filler	COL X (7)	Unmerged column. Contain spaces
Column Title	COL X (1)	Text format: Bold, Uppercase each word Value: "Tanggal Laporan Settlement :"
Column Title	COL X (1)	Cell format: Date Value: "DD/MM/YYYY"
Row 2		
Filler	COL X (10)	Unmerged column. Contain spaces
Row 3		
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: "KODE BANK"
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: "NAMA BANK"
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: "KEWAJIBAN"
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells.

		Value: “HAK”
Column Header	COL X (2)	Text format: Bold, Uppercase Horizontal merged column – 2 cells. Value: “NILAI SETTLEMENT MULTILATERAL”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “REVENUE”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “TOTAL”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “BANK PENERIMA”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “KODE BOR/AUT RTGS”
Row 4		
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Text format: Bold Value: “KEWAJIBAN (Cash In Di RTGS)”
Column Header	COL X (1)	Text format: Bold Value: “HAK (Cash Out)”
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.

4.3.2. DATA

Data Field Name	Type and Length	Description
KODE BANK	COL X (1)	Three-digit numerical value for Banks and six digits for Non-Banks

		Source: Report Kliring Multilateral Example Value: "002"
NAMA BANK	COL X (1)	Bank Name Source: Report Kliring Multilateral Example Value: "Bank Rakyat Indonesia"
KEWAJIBAN	COL X (1)	The value of liabilities payable by the Bank. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Example Value: "44,015,180,977.00"
HAK	COL X (1)	Value of rights received by the Bank. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Multilateral Example Value: "44,015,180,977.00"
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	The value of the obligation after deducting the rights to be paid by the Bank. Cannot be minus, if the value equals minus, it becomes a value in the field "HAK (Cash Out)" Cell format: Numeric with 2 decimal digits. Source: Report Kliring Multilateral Example Value: "44,015,180,977.00"
HAK (Cash Out)	COL X (1)	The value of the right after deducting the obligations received by the Bank. Cannot be minus, if the value equals minus, it becomes a value in the field "KEWAJIBAN (Cash In Di RTGS)" Cell format: Numeric with 2 decimal digits. Source: Report Kliring Example Value: "44,015,180,977.00"
REVENUE	COL X (1)	Revenue sharing value (daily fee switching). The value contained in this column must be equal to the <u>Revenue Sharing Report For Jalin (98H) - Daily Switching Fee and Revenue Sharing Report for JALIN – UNIK Products (98A)</u> which has always been an obligation on the Bank's side.
TOTAL	COL X (1)	Total Value: <u>Total = (Kewajiban + Revenue) - Hak</u> If there is no Rights <u>Total = Kewajiban + Revenue</u>

		<p>If there is no Obligation</p> <p><u>Total = Hak - Revenue</u></p>
BANK PENERIMA	COL X (1)	<p>MT103 – Commercial Account Number Member Code <bic_bank> - <bank_account_number> AccNumber <benef_account> a/n <benef_commercial></p> <p>Example Value: Member Code BMRIIDJA - 520008000990 AccNumber 9910000005026 a/n GNC PNPL TRASETLNKEBG</p> <p>MT202 - RTGS Member Code <bic_bank> - <bank_account_number>a/n <benef_commercial></p> <p>Example Value: Member Code DJARIDJ1 - 525422000990 a/n PT BANK BRI SYARIAH</p> <p>Note:</p> <ul style="list-style-type: none"> • <benef_commercial> taken from the second delimited value. <p>Cell format: Centered Source: data_repo_mp.xml</p>

4.3.3. REPORT TRAILER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (2)	Text format: Bold, Uppercase Horizontal merged column – 2 cells. Value: “TOTAL KESELURUHAN”

Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “KEWAJIBAN” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “HAK” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “KEWAJIBAN (Cash In Di RTGS)” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “HAK (Cash Out)” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “REVENUE” data
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of “TOTAL” data
Filler	COL X (2)	Unmerged column. Contain spaces

4.3.4. EXAMPLE SETTLEMENT MP REPORT

4.4. REKON SETTLEMENT QR CROSS BORDER

Here are the file specifications

Rekon_Settlement_QRX_<Tanggal><Bulan><Tahun>.xlsx

4.4.1. REPORT HEADER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (6)	Text format: Bold, Uppercase Horizontal merged columns – 6 cells Value: “DAILY REPORT QR CROSS BORDER”
Row 2		
Filler	COL X (6)	Unmerged column. Contain spaces
Row 3		
Filler	COL X (4)	Unmerged column. Contain spaces
Column Title	COL X (1)	Text format: Bold, Uppercase each words Value: “Tanggal Laporan Settlement :”
Column Title	COL X (1)	Cell format: Date Value: “DD/MM/YYYY”
Row 4		
Filler	COL X (6)	Unmerged column. Contain spaces
Row 5		
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “KODE BANK”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “NAMA BANK”
Column Header	COL X (1)	Text format: Bold, Uppercase Value: “KEWAJIBAN”
Column Header	COL X (1)	Text format: Bold, Uppercase Value: “HAK”
Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “BANK PENERIMA”

Column Header	COL X (1)	Text format: Bold, Uppercase Vertical merged column – 2 cells. Value: “KODE BOR/AUT RTGS”
Row 6		
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.
Column Header	COL X (1)	Vertical merged column.

4.4.2. DATA

Data Field Name	Type and Length	Description
KODE BANK	COL X (1)	Three-digit numerical value for Banks and six digits for Non-Banks Example Value: “002”
NAMA BANK	COL X (1)	Bank Name Example Value: “Bank Rakyat Indonesia”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	The value of the obligation to be paid by Bank. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
HAK (Cash Out)	COL X (1)	Value of rights received by the Bank. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
BANK PENERIMA	COL X (1)	MT103 – Commercial Account Number Member Code <bic_bank> - <bank_account_number> AccNumber <benef_account> a/n <benef_commercial> Example Value: Member Code BMRIIDJA - 520008000990

		AccNumber 9910000005026 a/n GNC PNPL TRASETLNKEBG Cell format: Centered
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4.4.3. REPORT TRAILER

Data Field Name	Type and Length	Description
Row 1		
Column Title	COL X (2)	Text format: Bold, Uppercase Value: "TOTAL KESELURUHAN"
KEWAJIBAN	COL X (1)	Total Value column Kewajiban from Principal and Bank
HAK	COL X (1)	Total Value column Hak from Principal and Bank
Filler	COL X (2)	Unmerged column. Contain spaces
Row 2		
KODE BANK	COL X (1)	Six-digit numerical value Example Value: "360004"
NAMA BANK	COL X (1)	Bank Name Example Value: "PT. Jalin Pembayaran Nusantara"
KEWAJIBAN	COL X (1)	-
HAK	COL X (1)	Rights received by Jalin Value: Value Kewajiban - Value Hak on Report Trailer Row 1
BANK PENERIMA	COL X (1)	Value: Bank Mandiri NoRek 070-003-1120-160 a/n PT. Jalin Pembayaran Nusantara
Filler	COL X (1)	Contain spaces
Row 3		
KODE BANK	COL X (1)	Six-digit numerical value Example Value: "360991"

NAMA BANK	COL X (1)	Bank Name Example Value: “Lembaga Standard”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	-
HAK (Cash Out)	COL X (1)	The value of rights received by Lembaga Standard. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
Filler	COL X (2)	Unmerged columns. Contain spaces
Row 4		
KODE BANK	COL X (1)	Six-digit numerical value Example Value: “360992”
NAMA BANK	COL X (1)	Bank Name Example Value: “Lembaga Services”
KEWAJIBAN (Cash In Di RTGS)	COL X (1)	-
HAK (Cash Out)	COL X (1)	The value of rights received by Lembaga Services. Cell format: Numeric with 2 decimal digits. Source: Report Kliring Bilateral Example Value: “44,015,180,977.00”
Filler	COL X (2)	Unmerged columns. Contain spaces
Row 5		
Column Title	COL X (2)	Text format: Bold, Upercase Value: “TOTAL REVENUE JALIN”
KEWAJIBAN	COL X (1)	-
HAK	COL X (1)	Value HAK Jalin (Row 2) reduced by Lembaga Services and Lembaga Standard
Filler	COL X (2)	Unmerged column. Contain spaces

4.4.4. EXAMPLE OF QR CROSS BORDER SETTLEMENT RECON REPORT

DAILY REPORT QR CROSS BORDER					
				Tanggal Laporan Settlement :	14 March 2021
KODE BANK	NAMA BANK	KEWAJIBAN	HAK	BANK PENERIMA	KODE BOR/AUT RTGS
<Institution Code>	Bank Mandiri	27,601,636,209.72	6,982,421,326.00	NoRek <Account Number> a/n <Account Number Additional Info>	
<Institution Code>	LinkAja	984,654,183.78	5,960,631,698.00	NoRek <Account Number> a/n <Account Number Additional Info>	
<Institution Code>	Paynet	12,605,979,168.00	21,764,753,949.00	NoRek <Account Number> a/n <Account Number Additional Info>	
<Institution Code>	ITMX	13,001,446,554.00	2,624,716,747.00	NoRek <Account Number> a/n <Account Number Additional Info>	
TOTAL KESELURUHAN		54,193,716,115.50	37,332,523,720.00		
360004	PT. Jalin Pembayaran Nusantara		16,861,192,395.50	NoRek <Account Number> a/n <Account Number Additional Info>	
360991	Lembaga Standard	-	497,914.22		
360992	Lembaga Services	-	995,828.43		
TOTAL REVENUE JALIN			16,859,698,652.85		

4.5. SUMMARY RECON SETTLEMENT

Here are the file specifications

Summarry_Rekon_Settlement_<Tanggal><Bulan><Tahun>.xlsx

4.5.1. REPORT HEADER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (2)	Text format: Bold, Upercase Horizontal merged column – 2 cells. Value: “DAILY REPORT TOTAL REVENUE SHARING”
Row 2		
Filler	COL X (2)	Unmerged column. Contain spaces
Row 3		
Column Title	COL X (1)	Text format: Bold Value: “Tanggal:”
Column Title	COL X (1)	Cell format: Date Value: “DD/MM/YYYY”
Row 4		
Filler	COL X (2)	Unmerged column. Contain spaces
Row 5		
Column Header	COL X (1)	Text format: Bold, Upercase Value: “SOURCE”
Column Header	COL X (1)	Text format: Bold, Upercase Value: “TOTAL REVENUE SHARING”

4.5.2. DATA

Data Field Name	Type and Length	Description
SOURCE	COL X (1)	Source of settlement recon value Example Value: “LINK”, “MP”, “Debit”, “Unik”

TOTAL REVENUE SHARING	COL X (1)	<p>The total value of revenue sharing received by Jalin. For Link and MP only take non-unique revenue sharing value (only 98H). To be unique, take the value of unique revenue sharing (98A).</p> <p>Cell format: Numeric with 2 decimal digits. Source: Report Rekon Settlement MP, Link, Debit, dan UNIK (Report 98A) Example Value: "44,015,180,977.00"</p>
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4.5.3. REPORT TRAILER

Data Field	Type and Length	Description
Row 1		
Column Title	COL X (2)	Merged column. Contain spaces
Row 2		
Data	COL X (1)	Value: "Total Keseluruhan"
Data	COL X (1)	Cell format: Numeric with 2 decimal digits. Value: Total sum of "TOTAL REVENUE SHARING" data

4.5.4. EXAMPLE SUMMARY REKON SETTLEMENT REPORT

DAILY REPORT TOTAL REVENUE SHARING	
Tanggal:	20 Maret 2021
SOURCE	TOTAL REVENUE SHARING
LINK	
MP	
DEBIT	
UNIK	
QR	
QRT	
QRX	
Total Keseluruhan	

4.6. NOTE

The entire result of the settlement report generate file will be sent to the admin support email (adm.support@jalin.co.id) and all of these files are sent to the operational directory. Debit, link, and MP settlement recon report is only generated on weekdays.