

**AMENDMENT TO BANK INDONESIA CIRCULAR  
NO. 15/13/DASP DATED APRIL 12, 2013  
CONCERNING A REPORT ON THE REALIZATION OF  
PAYMENT MEANS USING ELECTRONIC CARDS AND  
MONEY BY SMALLHOLDER CREDIT BANKS AND  
NON-BANK INSTITUTIONS**

**(Circular of the Head of the Statistics Department of Bank  
Indonesia No. 18/27/DSta dated November 22, 2016**

To

ALL SMALLHOLDER CREDIT BANKS AND NON-BANK INSTITUTIONS REALIZING PAYMENT MEANS USING  
ELECTRONIC CARDS AND MONEY IN INDONESIA

In line with Bank Indonesia Regulation No. 10/4/PBI/2008 concerning Report on the Realization of Payment Means Using Cards by Smallholder Credit Banks and Non-Bank Institutions (Statute Book of the Republic of Indonesia of 2008 No. 13, Supplement to Statute Book of the Republic of Indonesia No. 4811) and within the framework of implementing Bank Indonesia Regulation No. 11/12/PBI/2009 concerning Electronic Money ((Statute Book of the Republic of Indonesia of 2009 No. 65, Supplement to Statute Book of the Republic of Indonesia No. 5001) as already several times amended the latest by Bank Indonesia Regulation No. 18/17/PBI/2016 concerning the Second Round of Amendment to Bank Indonesia Regulation No. 11/12/PBI/2009 concerning Electronic Cards and Money ((Statute Book of the Republic of Indonesia of 2016 No. 179, Supplement to Statute Book of the Republic of Indonesia No. 5925), it is necessary to stipulate Bank Indonesia Circular concerning Amendment to Bank Indonesia Circular No. 15/13/DASP dated April 12, 2013 concerning Report on the Realization of Payment Means Using Electronic Money by Smallholder Credit Banks and Non-Bank Institutions as follows:

1. Point I is amended so it reads as follows:

I. GENERAL

To standardize the formulation and submission of reports on the realization of payment means using electronic cards and money by Smallholder Credit Banks and Non-Bank Institutions, it is necessary to stipulate a systematic of formulating the reports through a system of reports other than those of commercial banks. The system of reports other than those of commercial banks is put in Guide to Formulating Reports as contained in Attachment 1 and Technical Directives of Report Application as contained in Attachment 2, which are an integral part of this Bank Indonesia Circular.

Referred to in this Bank Indonesia Circular as :

1. Smallholder Credit Bank, hereinafter abbreviated into BPR, is a Smallholder Credit Bank as referred to in the law concerning the sharia compliant banks and smallholder financing banks as referred to in the law concerning sharia compliant banking realizing payment means using electronic cards and/or money.
2. Non-Bank Institution, hereinafter abbreviated into LSB, is a non-bank corporate body having legal entity and set up based on the Indonesian law to realize payment means using electronic cards and/or money.
3. Payment means using card, hereinafter called APMK is payment means in the form of credit card, automated teller machine (ATM) card, and/or debit card.
4. Electronic money is a payment means that meets the following elements:
  - a. issued based on the value of money paid earlier by the holder to the issuer;
  - b. the value of money kept electronically in media such as server or chip;
  - c. used as a means of payment to trader other than the issuer of electronic money; and
  - d. the value of electronic money managed by issuer is not deposit as referred to in the law concerning the banking industry.
5. Reporter is the head office of BPR and LSB realizing payment means using electronic cards and/or money.
6. Acquirer is a bank or LSB :
  - a. establishing cooperation with trader so that the trader can process transactions from APMK and/or electronic money issued by party other than the acquirer concerned; and

- b. taking responsibility for settling payment to traders.
- 7. Issuer is a bank or LSB issuing APMK and/or electronic money).
- 8. Clearing operator is a bank or LSB calculating the financial rights and obligations of each issuer and/or acquirer within the framework of APMK and/or electronic money transactions..
- 9. Final settlement operator is a bank or LSB conducting and taking responsibility for the final settlement of the financial rights and obligations of each issuer and/or acquirer within the framework of APMK and/or electronic money transactions based on the results of calculation conducted by the clearing operator.
- 10. Report on the Realization of APMK and Electronic Money, hereinafter called report, is a report formulated and submitted by reporter every month (monthly report) and/or every quarter (quarterly report) to Bank Indonesia through a non-commercial bank report system.
- 11. Non-commercial bank report system, hereinafter called LSBU system, is a system of capturing web-based reports submitted by reporters through extranet networks.
- 12. Reporting period is a span of time to submit reports, starting from 1st to 15th after the end of the reporting month for monthly report and starting from 1st to 15th of April, July, October and January for quarterly report.
- 13. Online reporting, hereinafter called online, is the act of submitting a report directly by sending and/or filling data in appearance form through the data communication network to Bank Indonesia.
- 14. Offline reporting, hereinafter called offline, is the act of submitting a report through data recording in the form of diskette or other electronic data recording media to Bank Indonesia.
- 15. Working day is the working day of Bank Indonesia overseeing reporters within one province with the local office of Bank Indonesia.
- 16. Digital financial service, hereinafter abbreviated into LKD, is the service of financing and financial system realized through cooperation with third party using mobile-and-web based technology 5 facilities and instruments within the framework of financial inclusion.

2. Letter e

to be continued

((S))