

Frequently Asked Questions

What is Cashflow application?

Cashflow is a smart and simple application to help you improve your business cashflow and relationships. You can use Cashflow to track business performance, remember who owes you money, enjoy free fund transfer to any bank and open a Commonwealth Bank account.

Who is Cashflow provider?

Cashflow is provided by the Commonwealth Bank for SME entrepreneurs,. Cashflow is designed to help small businesses grow and thrive.

Do I have to pay to use Cashflow?

Cashflow is available for free.

What is the difference between Cashflow and mobile or internet banking?

Cashflow has non-banking and banking features. The non-banking features include recording your business income and expenditures, record future payments and data backup. The banking features include free funds transfer to any banks in Indonesia. You do not have to own a Commonwealth Bank account to have access to the non-banking feature, however, a Commonwealth Bank account which is linked to the Cashflow application is necessary for the banking feature.

Below are the main differences between Cashflow application and mobile or internet banking:

Cashflow

- Utility application to help business owners manage their business transactions and relationships, with integration to a bank account.
- Reminders available.
- Free and real time funds transfer to any banks in Indonesia.
- Anyone can use Cashflow. However, a Commonwealth Bank account is necessary for banking features.
- Secure transaction with SMS Token.

Mobile Banking

- Banking transaction channel using mobile phone.
- Reminder is not available.
- Online real time funds transfer to other bank in Indonesia not available.
- Customer needs a Commonwealth Bank account.
- Secure transaction with User ID, Password and Token.

Internet Banking

- Banking transaction channel using web browser.
- Reminder is not available.
- Online real time funds transfer to other bank in Indonesia not available.
- Customer needs a Commonwealth Bank account.
- Secure transaction with User ID, Password and Token.

*) Online real time fund transfer is conducted via ATM Bersama and Prima network.

How do I download Cashflow application?

Cashflow application is downloadable at cba.im or at [Android google play store](#).

What operating system which supports Cashflow application?

Cashflow is supported by Android 2.3 above. Cashflow is not available for BlackBerry.

Who can use Cashflow application?

1. All customers of Commonwealth Bank who own saving account (TBH) or individual current account can use banking features in Cashflow.
2. Most features in Cashflow is available for anyone.

What transaction features are included in Cashflow application?

Banking features:

- Transfer to Commonwealth Bank account under the same CIF
- Transfer to other Commonwealth Bank accounts
- Transfer to other bank in Indonesia in IDR currency

Non-Banking features:

- Manage business and track who owe you money
- Reminder on upcoming payment
- Search Transactions
- Backup Cashflow transactions using your social media account

Is my data protected and secure?

Commonwealth Bank will not sell or lend your data to any parties. Your information is protected with banking security standards.

Can I use Cashflow application overseas?

You can use Cashflow application for offline non-banking features. Banking features are accessible with network connection.

*) Offline transactions do not require network connection

What should I do if I change mobile phone device?

You should back up your data by signing into a Social Media account. You can then download and install the Cashflow application into your new device and restore your data using that Social ID.

What should I do if I change my mobile phone number (SIM Card)?

Your mobile phone number (SIM Card) is used to register your Cashflow data in the Bank system. You need to contact us to update your information. After your SIM Card number is updated, you will need to download and re-install Cashflow before using.

Can I use Cashflow application in more than one mobile phone devices?

For security purpose, you can only use one mobile phone number (SIM Card) for one Commonwealth Bank account linked to Cashflow. If you have more than one account in Commonwealth Bank, you can link each account to Cashflow using different mobile phone devices.

What should I do if I encounter problem during transfer?

Please contact our Call Center at 15000 30 for help.

What is Cashflow transaction limit?

Cashflow transfer transaction limit consists of transaction limit and daily limit as the following:

- Transfer to Commonwealth Bank account IDR 25,000,000 / transaction
- Transfer to other Bank IDR 25,000,000 / transaction
- Combined limit for all transaction type IDR 100,000,000 per day.

Will Cashflow affect my mobile phone credit?

Cashflow may incur cellular data charges from mobile internet usage (3G/GPRS/WIFI), the charges depend on your data service provider. Commonwealth Bank covers the SMS fee for SMS OTP delivery.

How to delete or deactivate my Cashflow application?

You can delete Cashflow application by uninstalling the application from your mobile phone.

What should I do if I have more questions?

Please contact our Call Center at 15000 30 for further information.