

September 2026 · Sample F&B group (fictional)

COMPANY Sample F&B group (fictional)	PERIOD September 2026	EMPLOYEES 142 across 9 outlets	SOURCE Payroll export from the HRIS (Excel)
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SUMMARY

7 findings	Rp 8,717,294 at stake	6 fixes prepared	1 Coretax slip held
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1 exposure open, see the exposure report (owner only).

CHECKS RUN

CHECK	EMPLOYEES CHECKED	RESULT
Employment status Leavers and joiners against the people in the run	142	1 finding
Proration Joiners and leavers paid for part of the month	6	1 finding
Salary changes Every change to basic pay against an approved request	4	1 finding
Minimum wage Monthly wage against the 2026 UMK of each outlet's city	142	Passed
Overtime Hours and multipliers for everyone who worked overtime	38	1 finding
BPJS Kesehatan Wage base, the cap and the 4% + 1% split	142	1 finding
BPJS Ketenagakerjaan JHT, JP, JKK and JKM rates and the JP wage cap	142	Passed
PPh 21 TER PTKP status, TER category and the monthly rate	142	1 finding
Coretax slips NIK, NPWP and PTKP data on every withholding slip	142	1 finding
	900	7 findings

FINDINGS

#	EMPLOYEE	KIND	PROPOSED ACTION	AMOUNT
1	EMP-0417 Rina Kusuma	Overpaid	Remove from run	Rp 4,850,000
2	EMP-0502 Dimas Pratama	Overpaid	Prorate the salary	Rp 2,600,000
3	EMP-0140 Sari Wulandari	Needs approval	Hold the raise	Rp 900,000
4	EMP-0019 Hendra Wijaya	Over-deducted	Recalculate BPJS	Rp 150,000
5	EMP-0233 Agus Setiawan	Underpaid	Add overtime pay	Rp 113,294
6	EMP-0088 Maya Lestari	Under-withheld	Correct the withholding	Rp 104,000
7	EMP-0611 Fajar Nugroho	Blocks filing	Ask HR for the KTP	—

FINDING DETAILS

#1 **Rina Kusuma** EMP-0417 Barista · Outlet 04 **Overpaid** **Rp 4,850,000**

Rina Kusuma (EMP-0417, barista, Outlet 04) left on 31 August, yet is still active in the September run with net pay of **Rp 4,850,000**. The final settlement already went out in August.

Rule. An employee whose last working day falls before the period starts is excluded from the run. Final pay belongs to the run of the exit month. (Company policy P-01 · offboarding)

Period start	1 Sep 2026
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Last working day	31 Aug 2026
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Status in run	active X
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Net pay in run	Rp 4,850,000
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Suggested fix: remove Rina from the September run before the period is published.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

#2 **Dimas Pratama** EMP-0502 Cook · Outlet 07 **Overpaid** **Rp 2,600,000**

Dimas Pratama (EMP-0502, cook, Outlet 07) joined on 16 September but is paid the full basic salary of Rp 5,200,000. Prorated for 15 of 30 days, that is **Rp 2,600,000** too much.

Rule. Joiners and leavers are prorated by calendar days in the period. (Company policy P-03 · proration, set by the customer)

Days in September	30
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Days employed, 16–30 Sep	15
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5,200,000 × 15/30	Rp 2,600,000
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Paid	Rp 5,200,000
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Overpaid	Rp 2,600,000
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Suggested fix: prorate basic salary to Rp 2,600,000, then recompute BPJS and PPh 21 on the new gross.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

#3 **Sari Wulandari** EMP-0140 Supervisor · Outlet 02 **Needs approval** **Rp 900,000**

The basic salary of Sari Wulandari (EMP-0140, supervisor, Outlet 02) went from Rp 5,000,000 to Rp 5,900,000 this month, and there is no approved change request on file for the **Rp 900,000** raise.

Rule. Every change to basic salary needs an approved change request in the HRIS before it reaches a run. (Company policy P-07 · compensation changes)

Change	+Rp 900,000 (+18.0%)
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Approval	missing
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Amount to hold	Rp 900,000
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Suggested fix: pay September at Rp 5,000,000 and release the difference once HR attaches an approval.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

#4 **Hendra Wijaya** EMP-0019 Finance manager · Head office

Over-deducted

Rp 150,000

BPJS Kesehatan for Hendra Wijaya (EMP-0019, finance manager, head office) is calculated on the full Rp 15,000,000 wage instead of the Rp 12,000,000 cap. That is **Rp 150,000** too much: Rp 120,000 from the company and Rp 30,000 from the employee.

Rule. BPJS Kesehatan contributions are calculated on a wage base capped at Rp 12,000,000. (Company policy P-04 · BPJS, set by the customer (follows Perpres 64/2020))

Wage base	Rp 12,000,000
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Employer 4%	Rp 480,000
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Employee 1%	Rp 120,000
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Excess, employer	Rp 120,000
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Excess, employee	Rp 30,000
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Suggested fix: recalculate on the capped base, return Rp 30,000 to the employee and cut the employer contribution by Rp 120,000.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

#5 **Agus Setiawan** EMP-0233 Cook · Outlet 05

Underpaid

Rp 113,294

Agus Setiawan (EMP-0233, cook, Outlet 05) worked 3 hours of overtime on 4 workdays, and every hour was paid at 1.5×. From the second hour it should be 2×, so **Rp 113,294** is still owed.

Rule. Workday overtime pays 1.5× the hourly wage for the first hour and 2× for each hour after. The hourly wage is 1/173 of the monthly wage. (Company policy P-05 · overtime on workdays, set by the customer (follows PP 35/2021))

4,900,000 ÷ 173	Rp 28,323.70 / h
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Per day: 1.5 + 2 + 2	5.5 × hourly
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4 days: 22 × 28,323.70	Rp 623,121
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Paid	Rp 509,827
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Underpaid	Rp 113,294
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Suggested fix: add Rp 113,294 to overtime pay and recompute PPh 21 on the new gross.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

#6 **Maya Lestari** EMP-0088 Store manager · Outlet 01 **Under-withheld**

Rp 104,000

The HRIS moved Maya Lestari (EMP-0088, store manager, Outlet 01) to TER B after a dependant was added on 12 August. That change only counts from January, so September PPh 21 is **Rp 104,000** short.

Rule. PTKP status follows the employee's situation at the start of the tax year. A dependant added in August moves the category from January 2027. (UU PPh art. 7(2) · PMK 168/2023)

PTKP on 1 Jan 2026	K/0
K/0 falls under	TER A
Band 10,350,001–10,700,000	2.5%
$10,400,000 \times 2.5\%$	Rp 260,000
Withheld at TER B	Rp 156,000
Short	Rp 104,000

Suggested fix: withhold Rp 260,000 for September. I have also flagged the August run, which used the same category.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

#7 **Fajar Nugroho** EMP-0611 Cashier · Outlet 09 **Blocks filing**

The NIK on file for Fajar Nugroho (EMP-0611, cashier, Outlet 09) has **15 digits**, not 16, so Coretax would reject the September withholding slip. I have held that one slip out of the XML.

Rule. Coretax identifies resident employees by their 16-digit NIK. A slip with a malformed NIK is rejected on upload. (PMK 112/2022 · Coretax bulk upload)

NIK length	15
Expected	16
Slip status	held from the XML

Suggested fix: ask HR for the employee's KTP and correct the NIK. The other slips are ready to export.

Decision: ☐ Approve ☐ Dismiss, reason: _____ Approver _____ Date _____

What happens next

Nothing in the run changes until a person decides. In Karib each finding is approved or dismissed by a named person, the decision is kept with the run, approved fixes go into a change package for the HRIS, and the Coretax XML is produced from the corrected export. The model writes the explanations; every figure comes from the rules engine.

Want this report for your own payroll? Send one month's payroll export to **hello@karib.id**. The first month's audit is free.