

**PROCEDURE FOR WITHHOLDING TAX CHECKLIST ARTICLE 23 AT
UMDS PT KAI DAOP 5 PURWOKERTO**

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Abstract

The Finance Unit plays an important role in managing and authorizing expenses at PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto. The largest source of income in Indonesia comes from its people, one of which is in the form of taxpayer contributions. Taxation in a company is also something that cannot be avoided from the company's operational activities. One type of tax set by the government is income tax. The purpose of this article is to find out how the UMDS tax withholding procedure at PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto. The UMDS tax withholding procedure of the Finance Unit is an important stage in ensuring the Company's tax compliance, in accordance with applicable regulations. In its implementation, it is used as a tool to verify the completeness of documents and the accuracy of tax procedures, including Value Added Tax (VAT), Income Tax (PPH), and other relevant taxes. With a systematic and documented tax withholding procedure, PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto can reduce the risk of tax discrepancies and increase transparency and accuracy in tax reporting. The method of conducting this research uses observation, interviews, and documentation approaches. The purpose of the results of this study is to analyze and describe the tax withholding procedures applied in the UMDS tax checklist at PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto.

Keywords: UMDS, Withholding Tax, Taxation, Tax Efficiency, Source of Revenue

Abstrak

Unit Keuangan berperan penting dalam pengelolaan dan pengesahan pengeluaran biaya pada PT. Kereta Api Indonesia (Persero) Daop 5 Purwokerto. Sumber pendapatan terbesar di Indonesia berasal dari masyarakatnya salah satunya yaitu berupa iuran wajib pajak. Perpajakan dalam suatu perusahaan juga merupakan hal yang tidak dapat dihindari dari kegiatan operasional perusahaan. Salah satu jenis pajak yang ditetapkan pemerintah yaitu pajak penghasilan. Tujuan artikel ini untuk mengetahui bagaimana prosedur pemotongan ceklist pajak UMDS di PT. Kereta Api Indonesia (Persero) Daop 5 Purwokerto. Prosedur pemotongan ceklist pajak UMDS Unit Keuangan merupakan tahapan penting dalam memastikan kepatuhan perpajakan Perusahaan, sesuai dengan regulasi yang berlaku. Dalam pelaksanaannya digunakan sebagai alat bantu untuk memverifikasi kelengkapan dokumen dan ketepatan prosedur perpajakan, termasuk Pajak Pertambahan Nilai (PPN), Pajak Penghasilan (PPH), serta pajak lainnya yang relevan. Dengan adanya prosedur pemotongan ceklist pajak yang sistematis dan terdokumentasi, PT. Kereta Api Indonesia (Persero) Daop 5 Purwokerto dapat mengurangi risiko ketidaksesuaian perpajakan serta meningkatkan transparansi dan akurasi dalam pelaporan pajak. Metode pelaksanaan penelitian ini menggunakan



pendekatan observasi, wawancara, dan dokumentasi. Tujuan dari hasil penelitian ini adalah untuk menganalisis dan menggambarkan prosedur pemotongan ceklist pajak yang diterapkan dalam pemotongan ceklist pajak UMDS di PT. Kereta Api Indonesia (Persero) Daop 5 Purwokerto.

Kata kunci: UMDS, Pemotongan ceklist Pajak, Perpajakan, Efisiensi Pajak, Sumber Pendapatan

A. INTRODUCTION

The MBKM Internship Program or Independent Campus aims to encourage students to master various sciences to prepare for entering the world of work and encourage students to understand how to manage a business.

In order to improve the abilities of students, D3 of the Faculty of Economics and Business at Jenderal Soedirman University has provided facilities and infrastructure as well as supporting programs to deepen *the soft skills* and *hard skills* of each student. The expected purpose of the MBKM Internship is to add insight and experience that can help improve *students' soft skills* and *hard skills*.

PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto is an Indonesian State-Owned Enterprise that provides, regulates, and manages Railway Transportation Services. The Train Transportation Service is Passenger and Goods Transportation. In the history of railway transportation, it proves that it plays a great role in the transportation sector in supporting Economic Growth and National Development. In order to realize its mission, PT Kereta Api (Persero) Daop 5 Purwokerto is also fair in increasing the utilization of technology in the development of its company.

The Finance Unit plays an important role in the management and ratification of cost expenditures at PT

Kereta Api Indonesia (Persero) Daop 5 Purwokerto. In the Finance Unit of PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto has three sub-sections, namely Tax Finance, Accounting Budget, and Finance. Each section has its own role and function, such as the tax finance department is responsible for verifying the payment of internal and external bills.

Budgeting funding in one year and conducting financial reporting. Meanwhile, the finance department is responsible for carrying out finances for asset rentals. So it can be said that every activity cannot be separated from the administration because it is a unit that cannot be separated, for example, a unit that wants to apply for funds must make a Detailed Cost Budget and Justification, after which the unit submits to the accounting budget. After being in the acc, the Fund Approval is blinded which will later be submitted to the Assistant Manager, Finance Manager, and VP. After that, the document enters the financial unit and a Proof of Service Advance Payment Expenditure called G.63 is made and the document will be sent to the center via email. After there is a reply from the center, the unit completes responsibilities such as memorandums, receipts, and tax invoices. Then the unit makes a G-61 form and then sends it to the Finance Unit and is verified by the Tax Finance. The largest source of income in Indonesia comes from the



community, one of which is in the form of taxpayer contributions. Taxation in a Company is also an unavoidable part of the Company's operational activities. One type of tax set by the government is income tax.

the process of applying the knowledge or competencies obtained during their education in the world of work directly. The objectives of carrying out MBKM Internship activities at PT Kereta Api Indonesia (Persero) Daoponal 5 Purwokerto are:

Knowing how the process of withholding the UMDS tax checklist article 23 at PT Kereta Api Indonesia (Persero) Daoponal 5 Purwokerto; Fulfilling the obligations of Semester 5 DIII Business Administration Students, Faculty of Economics and Business, Jenderal Soedirman University to carry out MBKM Internships; Improve academic skills such as good work ethics, work discipline, work professionalism and responsibility; Improve soft skills such as communication, leadership, and adaptation. These skills are essential in the work environment and can help students be ready for the workforce after graduation; Train students' social attitudes so that they can adapt and interact with colleagues or interns at PT Kereta Api (Persero) Daop 5 Purwokerto; Creating a harmonious relationship and increasing cooperation between PT Kereta Api (Persero) Daop 5 Purwokerto and Jenderal Soedirman University.

ORGANIZED MATERIALS

During the analysis of the research on "Procedure for Withholding Tax Checks Article 23 at UMDS at PT Kereta Api (Persero) Daop 5 Purwokerto" there are several related courses, namely:

1. Accounting System

There is recording accuracy in the accounting system that helps ensure

Internship is an effort to develop knowledge, form skills, and strengthen attitudes through learning by doing. With the Internship program, students can experience

that every UMDS transaction has valid evidence such as invoices, proof of tax deductions, and accountability reports. If there is an error in the tax checklist, the accounting system will also record incorrect transactions and can affect financial statements and internal audits. Accounting systems should be able to provide real-time reports regarding tax withholding and remittance, which will help in financial planning and management decision-making.

2. Taxation

It serves as a control tool to ensure that tax deduction, recording, remittance, and reporting are carried out correctly and in accordance with applicable regulations. Companies in avoiding tax withholding errors, ensuring tax compliance, and facilitating the audit process. This tax checklist can reduce the shortfall or excess of tax withholding that can lead to sanctions or fines. The largest source of income in Indonesia comes from the community, one of which is in the form of taxpayer contributions. Taxation in a company is also an unavoidable part of the company's operational activities.

3. Medium Financial Accounting Intermediate Financial Accounting teaches that taxes withheld by companies must be recognized as an obligation until they are paid into the state treasury. PT KAI's tax checklist ensures that every tax withheld has been recorded as a tax



debt. As well as ensuring tax compliance, improving the accuracy of financial statements, avoiding tax risks, and maintaining

B. IMPLEMENTATION AND METHODS

IMPLEMENTATION

Internship activities at PT Kereta Api Indonesia (Persero) will be carried out for 4 months from August 12, 2024 to November 29, 2024 with working hours that have been set by PT Kereta Api Indonesia (Persero) Daoponal 5 Purwokerto as follows:

Table 1 Working Hours of PT Kereta Api Indonesia (Persero) Daoponal 5 Purwokerto

Day	Business Hours	Break Hours
Monday – Thursday	08.00 – 17.00	12.00 – 13.00
Friday	07.00 – 16.30	11.30 – 13.00

METHOD

To obtain complete data in this activity, the researcher uses qualitative research methods. This research method collects data by face-to-face with financial unit employees, interviews and documentation. The object of this study is the procedure for withholding the UMDS tax checklist by PT Kereta Api Indonesia (Persero). This data source is divided into two, namely primary data and secondary data:

1. Primary Data is direct data collected by the person who uses the data. This data was taken through interviews with employees of the financial unit related to the tax checklist withholding procedure.
2. Secondary Data is data that is indirectly collected by people who have an interest in the data.

the stability of the company's cash flow

Secondary data is usually in the form of documents.

The data in this activity generally consists of data sourced from field work practices. The activity methods used in this activity are as follows:

1. Observation
This method is used to obtain data that is easy to obtain, observe, and systematically catalog directly on the object being carried out, among others: The situation of the place of activity, the condition of the place of activity, and the environment of the place of activity.
1. Interview
The interviews used are interviews, where the researcher does not use guidelines that have been systematically and completely arranged to collect the data. In this case, the researcher wondered with the employees of the financial unit related to the tax checklist withholding procedure.
2. Documentation
Documentation is a complement to observation and interviews in qualitative research. Sources related to the procedure for withholding the tax checklist of PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto will be discussed, such as the results of the documentation of withholding the tax checklist.

C. RESULTS AND DISCUSSION

In an organization in carrying out the Company's operations, several steps

are taken, both cooperation, service processes, and others. PT Kereta Api

Purwokerto as a State-Owned Enterprise Company that focuses on passenger and non-passenger services.

In this case, when applying the subject of taxation disciplines, the researcher in analyzing the case "Article 23 Tax Checklist Withholding Procedure" refers to a taxation course that involves the tax checklist withholding procedure by accounting for documents related to the tax checklist deduction. Taxation itself is a system or process of tax collection and management by the government from citizens or business entities.

Taxes are one of the ways the government collects money, which is then used to fund public works projects that benefit the community. The taxation course teaches about the company's obligations in calculating and paying taxes in accordance with applicable provisions and can be connected to the management of UMDS at PT Kereta Api (Persero) Daop 5 Purwokerto. The Temporary Service Advance Payment (UMDS) received by employees of PT Kereta Api (Persero) Daop 5 Purwokerto may have an influence on the calculation of employee income tax (PPh), this includes the process of calculating the income tax deduction that applies to the advance payment or official trips made. Basically, it is very important for tax management related to financial transactions at PT Kereta Api (Persero) Daop 5 Purwokerto, including in the management and accountability of temporary service advances (UMDS).

1. Definition of Procedure

According to Mulyadi (2016:4), a procedure is a sequence of activities that usually involves several people in one or more departments, which is made to

(Persero)

Daop

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ensure a uniform handling of company transactions that occur repeatedly. Lilis Puspitawati (2011:23), Procedure is a series of steps or clerical activities that are systematically arranged based on detailed sequences and must be followed to be able to solve a problem. While Rasto (2015:49), Procedure is a sequence of operation plans to handle repetitive business activities in a uniform and consistent manner.

Based on the opinions of experts, the researcher concluded that a procedure is a sequence of data processing activities that is systematically arranged by involving several people in a department to ensure uniform handling of a company transaction that occurs repeatedly.

2. Definition of Service Advance

According to the decision of the Board of Directors of PT Kereta Api Indonesia (Persero) Number: PER. U/KF.101/III/1/KA 2019 concerning Service Advance is explained that "Service Advance, hereinafter abbreviated as UMD, is a fund provided to be used as financing company expenses or overcoming needs or obligations that need or must be paid in cash first before formal ratification through authorized officials".

3. Types of Service Advances

According to the decision of the Board of Directors of PT Kereta Api Indonesia (Persero) Number: PER. U/KF.101/III/1/KA 2019 concerning Service Advance is explained that Service Advance is explained that Service Advance is divided into two, namely;



a. Permanent Service Advance Payment

The Permanent Service Advance is used to meet the Company's routine or daily household needs with a relatively small value, such as:

1. Snacks, drinking water for office purposes
2. Materials and tools to support office hygiene
3. The company's inventory operational use needs, and
4. Other household needs

b. Temporary Service Advance

The Temporary Service Advance is used as a financing for company expenses that are special in nature to carry out activities that must be financed first and must be immediately accounted for by the applicant. Examples of UMDS in general units are;

1. Fuel Payment
2. Vehicle rental payment
3. Financing of the Foreign Service

Matters related to the Temporary Service Advance are as follows;

- 1) UMDS is used as follows:
 - a) Overcoming relatively large household needs;
 - b) Fulfilling the company's payment obligations;
 - c) Purchase of goods and services through direct purchase methods;
 - d) Implementation of activities through self-management
- 2) The limits of UMDS values are as follows:
 - a) In accordance with the provisions as

stipulated in the Regulation of the Board of Directors regarding the procurement of goods/services by the direct purchase method;

b) As needed in supporting the company's activities such as:

i. Giving honorarium to other parties in order to support the

Company's activities

ii. Financial support for other parties' activities

Sponsorship Corporate Social Responsibility (CSR)

iii. Education and training

iv. Management of company assets

v. In accordance with the

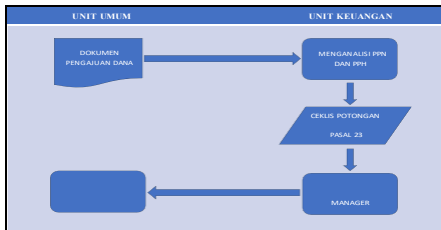
a. provisions of other Board of Directors regulations that

regulate payment procedures through UMDS

4. UMDS Tax Checking System PT Kereta Api (Persero) Daop 5 Purwokerto.

Temporary Service Advance (UMDS) at PT Kereta Api (Persero) Daop 5 Purokerto is a fund given to units or employees to finance temporary service needs before official accountability is carried out. The process of

withholding taxes related to UMDS at PT Kereta Api (Persero) Daop 5 Purokerto involves several important stages to ensure compliance with applicable tax regulations. The following is an explanation of the UMDS tax check withholding system at PT Kereta Api (Persero) Daop 5 Purwokerto:



Flowchart 1 Tax Check Withholding Flow

Description:

The General Unit makes a fund application and sends it to the finance unit for processing. After the financial unit checks and is complete, the taxation sub-unit will analyze the document. After being analyzed, the tax sub-unit will deduct the tax check with applicable provisions. The tax sub-unit provides the results of the tax check to the assistant manager for verification in order to get the disbursement of funds. Furthermore, the financial unit will carry out the process of disbursing funds to the unit concerned.

5. Procedure for Withholding Tax Checks Article 23 at UMDS at PT Kereta Api (Persero) Daop 5 Purwokerto. Based on the results of observations and interviews with financial employees, it was found that the flow of the tax checklist withholding procedure article 23 has mandatory documents for the checklist withholding process, which are as follows:

1) Fund Application Documents

To review the activities in certain units in the fund application document and check whether the nominal is stated in accordance with the attached RAB or not.

2) Fund Application

There is a fund application document listed by a certain unit that aims to provide physical evidence (written evidence) that a certain unit is requesting funds for a specific need.

3) Cost Budget Details (RAB)

It is an estimate of the cost that a particular unit will need when applying for funding.

4) Proof of UMDS Expenditure (Note)

It must be included so that there is a process of disbursement of funds in activities in certain units.

5) NPWP & KTP

It is an administrative document required to verify the identity of the party submitting the application.

Procedure for withholding tax checklist article 23 concerning "Car Rental Bills for Operational Service Vehicles in September 2024"

1) Input the date of the checklist cut, Unit Name, Unit Code, Unit No, Budget No, and Description in accordance with the attached Fund Submission Dokume.

2) Input Vendor Data after the attached NPWP such as name, NIK/NPWP number, and address.

3) Enter the gross value in accordance with the budget nominal and

identify whether the nominal on the car rental enters the category of 010, or 030 at PT KAI DAOP 5 PURWOKERTO.

- 010 = gross nominal below 10 million enters the NON WAPU category
- 030 = gross nominal above 10 million enters the WAPU INPUT category

Find the VAT value by:

- $DPP = \text{rounddown}(\text{gross value} \times 100\% / 111)$
 - $\text{Nominal} = DPP \times 11\%$ (VAT rate)
- 4) Input the VAT category = Wapu Input because the gross value is more than 10 million.
 - $\text{Wapu input} = \text{VAT nominal of more than 10 million}$
 - $\text{Non Wapu} = \text{nominal VAT less than 10 million}$
 - 5) Find the value of income tax by:
 - $DPP = \text{gross nominal}$
 - $\text{Nominal} = DPP \times 2\%$ (tax rate of article 23 on rent)
 - 6) Entering Article 23-Rent & Income
 - 7) RP code G61 is the gross value of SDMU unit car rental
 - 8) The G215 TAX code is the nominal amount of tax deduction

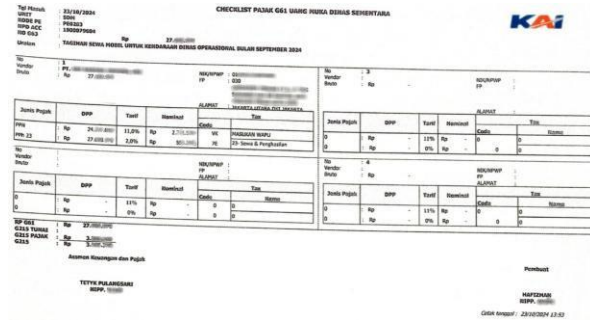


Figure 1 Tax Checklist Withholding

6. Temporary Service Advance Payment Accounting Procedure (UMDS)

Table 2 UMDS Accountability Journal

Account	Debit	Kredit
Burden of official travel service	XXX	
Income Tax Art 23		XXX
Employee Receivable		XXX

After the official trip is over, the unit concerned submits an accountability report. If there are taxable expenses (for example, Income Tax Article 23 on certain services), the tax must be deducted from the related expenses.

Table 3 Journal of Deposit into the State Treasury

Account	Debit	Kredit
Income Tax Art 23	XXX	
Cash		XXX

After the tax is deducted, the company/financial unit is required to deposit the tax that has been deducted into the state treasury through the e-Billing system.

D. CLOSING

CONCLUSION

The implementation of the internship program at PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto



is a great opportunity to be able to gain experience and knowledge. This MBKM internship is very beneficial for the writer because it can gain work experience, skills and knowledge that the author has never gained before. And given a great opportunity to be able to gain new experiences and learn directly about the flow of business in the world of work.

The tax checklist withholding procedure (UMDS) of the financial unit at PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto plays an important role in ensuring compliance with applicable tax regulations. With a systematic checklist deduction system, companies can more easily identify and verify their tax obligations, including Value Added Tax (VAT), Income Tax (PPh), and other taxes. The implementation of tax checklist deductions helps to increase transparency, accuracy, and efficiency in the tax process, while mitigating the risk of non-conformities that can result in sanctions or fines.

Although the tax checklist cut has provided significant benefits, there are still several challenges that need to be overcome, such as increasing digitalization in tax recording and reporting and optimizing coordination between related units. Therefore, the development and improvement of a tax checklist withholding system that is more integrated with information technology is a strategic step to increase the effectiveness of tax management at PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto.

Based on the results of observations during the MBKM Internship and interviews with employees of the Financial Unit of PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto, there are obstacles in the implementation of the tax deduction

checklist deduction process, namely errors in the input of tax deduction deduction checklists, the financial unit will correct it. The first is if the error is in the calculation of the tax deduction, then in correcting it only re-input in excel. Second, if the error has reached the tax invoice scanning process, then it is more complicated to correct, because it is related to the SAP system of PT Kereta Api Indonesia (Persero) Daop 5 Purwokerto. The tax unit waits for the cancellation from the center and then can re-justify the input.

SUGGESTION

Based on the analysis obtained from this study, some suggestions that can be presented to improve efficiency and effectiveness are:

1. Minimize the risk of input errors in withholding tax checklists.
2. Regular training for each unit so that there are no periodic errors in making fund applications.
3. Encourage open communication between employees and management regarding the UMDS process and tax obligations.
4. Conduct regular internal audits to assess effectiveness in identifying and addressing potential problems.
5. Drafting a structured and comprehensive checklist to ensure all aspects of taxation have been audited.

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