

SYSTEM AND PROCEDURE FOR THE WITHHOLDING, DEPOSITING, AND REPORTING OF UNIFIED INCOME TAX ARTICLE 23 ON FREIGHT FORWARDING SERVICES THROUGH CORETAX AT A CLIENT OF THE RATNA MADUDARI TAX CONSULTING FIRM

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ABSTRACT

The Ratna Madudari Tax Consulting Firm (Kantor Jasa Akuntan) provides accounting and tax services, including the management of the withholding, depositing, and reporting of Income Tax (PPH) Article 23 through the Coretax system. This study aims to describe the procedure for managing Income Tax Article 23 on freight forwarding services through Coretax at PT Prima (a pseudonym), a client of KJA Ratna Madudari, and to identify the problems encountered in its implementation along with the solutions applied. The study uses a descriptive qualitative method, employing participatory observation, documentation, and a literature review during the course of a mandatory internship. The results show that the procedure for managing Income Tax Article 23 covers the verification of transaction documents, the issuance of withholding tax certificates, the creation of billing codes, the depositing of tax payments, and the reporting of the Unified Periodic Tax Return (SPT Masa) through Coretax. The obstacles identified include technical disruptions in the Coretax system and client documents that were incomplete or inaccurate. The solutions applied were completing tax processing earlier than the deadline, keeping backup data, and improving thoroughness in document verification and communication with clients. This study is expected to serve as a reference for improving the effectiveness and accuracy of managing Income Tax Article 23 through Coretax.

Keywords: *Unified Income Tax Article 23, freight forwarding services, Coretax, tax withholding, tax administration*

i. INTRODUCTION

Tax is one of the largest sources of state revenue and plays an important role in supporting national development, ranging from infrastructure, education, and health to other public services. Because of this, every taxpayer who meets the applicable tax requirements is obliged to carry out their rights and obligations in accordance with the prevailing regulations. One type of tax frequently encountered in business activity is Income Tax Article 23, a tax imposed on certain income received by resident taxpayers or Permanent Establishments (BUT), with the withholding carried out by the party making the payment at the time the transaction takes place (Law Number 36 of 2008 concerning Income Tax).

Income Tax Article 23 is divided into two tariff groups. A rate of 15% is imposed on income in the form of dividends, interest, royalties, prizes, and awards, while a rate of 2% is imposed on payments for certain services, one of which is freight forwarding services. Freight forwarding services are widely used by companies to support the distribution of goods to customers, so that this type of transaction occurs routinely and gives rise to a withholding obligation that must be carried out correctly so as not to cause administrative errors or tax penalties.

To simplify tax administration, the government implemented the Unified Income Tax (PPH Unifikasi) mechanism, a system that integrates the withholding, depositing, and reporting processes for various types of tax into a single, more concise and centralized mechanism. This mechanism is supported by the Core Tax Administration System, known as Coretax, implemented by the Directorate General of Taxes (DJP), in which the entire process from the creation of withholding tax certificates and billing codes, to payment, and finally tax return reporting is carried out digitally within one interconnected system. The presence of Coretax provides convenience for taxpayers, but it also demands accuracy in data entry so that the recorded results correspond to the actual transactions.

The Ratna Madudari Tax Consulting Firm (Kantor Jasa Akuntan/KJA) is an institution engaged in accounting services, financial consulting, and taxation, holding official license Number 63/KM.1PPPK/2015, located in Malang City. This firm assists its clients, including clients engaged in the freight forwarding business, in fulfilling their obligations to withhold, deposit, and report Income Tax Article 23 through Coretax. During the internship, the author was placed in the accounting and taxation division and was directly involved in this process. From this experience, the author identified several obstacles that frequently arose, such as incomplete client documents, errors during data entry, and technical disruptions in the still relatively new Coretax system, whose use still requires adjustment.

Based on the description above, this article was prepared with the objectives of (1) describing the system and procedure for withholding, depositing, and reporting Income Tax Article 23 on freight forwarding services through Coretax at a client of KJA Ratna Madudari, and (2) identifying the problems that arise in its implementation along with the solutions that can be applied so that the management of Income Tax Article 23 can proceed more accurately, efficiently, and on time.

ii. METHOD

This study uses a descriptive qualitative method, namely a method used to describe and explain a condition or work process systematically based on data and facts found in the field, without being intended to test a particular hypothesis. This method was chosen because the study aims to describe the system and procedure for withholding, depositing, and reporting Income Tax Article 23 on freight forwarding services through Coretax, rather than to measure the relationship between variables statistically.

The study was conducted at the Ratna Madudari Tax Consulting Firm, located at Jl. Danau Rawa Pening I H5-A27, Madyopuro, Kedungkandang District, Malang City, during the course of the Mandatory Internship, which ran from January 12, 2026 to June 19, 2026. The object observed in this study was the process of withholding, depositing, and reporting Income Tax Article 23 on freight forwarding service transactions at one of KJA Ratna Madudari's clients.

Data were collected using three techniques. First, participatory observation, in which the author was directly involved in the daily work of the tax division, ranging from receiving client documents and entering transaction data to assisting with the reporting process through Coretax. Second, documentation, namely collecting and studying the documents used in this process, such as invoices, tax invoices, withholding tax certificates, billing codes, and periodic tax returns. Third, a literature review, namely studying the applicable tax laws and regulations as well as other references related to Income Tax Article 23 and the Coretax system to strengthen the basis of the analysis.

The data collected were then analyzed descriptively, by describing the process stages found in the field, comparing them with the applicable tax provisions, and then identifying the obstacles that arose during implementation along with the solutions applied to overcome them.

iii. RESULTS AND DISCUSSION

3.1 Procedure for Withholding, Depositing, and Reporting Income Tax Article 23 through Coretax

The process of managing Income Tax Article 23 on freight forwarding services at KJA Ratna Madudari begins when the client sends transaction documents, such as invoices and tax invoices, to the tax division. These documents are then checked to ensure that the data they contain such as the transaction amount, tax identification number (NPWP), and the identity of the counterparty are correct. Once the data has been confirmed as complete and accurate, the tax division issues a withholding tax certificate through Coretax. In accordance with Regulation of the Director General of Taxes Number PER-11/PJ/2025, every withholding tax certificate has a unique 9-digit number generated automatically by the system, so that one number applies only to one taxpayer, one tax object code, and one tax period.

Once the withholding tax certificate has been issued, the next stage is generating a billing code for depositing the tax. Payment can be made through various channels, such as ATMs, bank tellers, internet banking, mobile banking, or digital payment service providers designated by the government.

Figure 1. List of Article 23 Withholding

NO	TANGGAL	NAMA	BRUTO	PPH	NO INVOICE
1	01/02/2026		9.000.000,00	180.000,00	KUIT.2026.02.0015
2	02/02/2026		1.100.000,00	22.000,00	00038/PPH23/PDU/2026
3	02/02/2026		11.281.125,00	225.622,50	00039/PPH23/PDU/2026
4	03/02/2026		935.600,00	18.712,00	00040/PPH23/PDU/2026
7	03/02/2026		3.000.000,00	60.000,00	00041/PPH23/PDU/2026
5	03/02/2026		1.100.000,00	22.000,00	00042/PPH23/PDU/2026
6	03/02/2026		1.200.000,00	24.000,00	00043/PPH23/PDU/2026
8	03/02/2026		7.958.525,00	159.170,50	00044/PPH23/PDU/2026
9	04/02/2026		444.000,00	8.880,00	00045/PPH23/PDU/2026
10	04/02/2026		276.000,00	5.520,00	00046/PPH23/PDU/2026
11	04/02/2026		1.100.000,00	22.000,00	00047/PPH23/PDU/2026
12	04/02/2026		1.100.000,00	22.000,00	00048/PPH23/PDU/2026
13	09/02/2026		1.200.000,00	24.000,00	00049/PPH23/PDU/2026
14	11/02/2026		836.000,00	16.720,00	01-00112
15	12/02/2026		1.200.000,00	24.000,00	00050/PPH23/PDU/2026
16	12/02/2026		1.100.000,00	22.000,00	00051/PPH23/PDU/2026
19	13/02/2026		1.100.000,00	22.000,00	00052/PPH23/PDU/2026
17	13/02/2026		76.000,00	1.520,00	59227/II/26
18	13/02/2026		514.000,00	10.280,00	59228/II/26
20	14/02/2026		1.100.000,00	22.000,00	00053/PPH23/PDU/2026
21	14/02/2026		1.200.000,00	24.000,00	00054/PPH23/PDU/2026
22	16/02/2026		11.550.000,00	231.000,00	00055/PPH23/PDU/2026
23	19/02/2026		1.200.000,00	24.000,00	00056/PPH23/PDU/2026
24	19/02/2026		1.100.000,00	22.000,00	00057/PPH23/PDU/2026

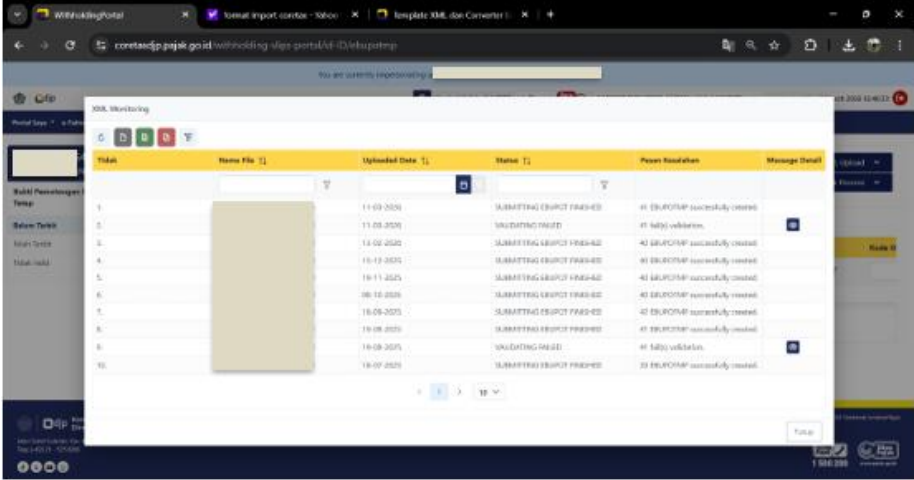
Value	ISIRI	IS ENI Pemenuhan Progres	Realisasi	Estimasi	GPV	Tarif	Saldo Dik. Bersih	Saldo Dik. Bersih	Tanggal	IS ENI Pemenuhan	Qtd Pemenuhan (Q)
2006	0477000164000	N/A	24-104-02	8000000	2	Commercial	0	0	03-03-2024	N/A	N/A
2006	0127101038847000	N/A	24-104-05	2362225	2	Commercial	0	0	03-03-2024	N/A	N/A
2006	04300070136402000	N/A	24-104-06	148000	2	Commercial	0	0	03-03-2024	N/A	N/A
2006	00211002402402000	N/A	24-104-08	1300000	2	Commercial	0	0	03-03-2024	N/A	N/A
2006	0100432908800000	N/A	24-104-10	1200000	2	Commercial	0	0	04-03-2024	N/A	N/A
2006	0010013038820000	N/A	24-104-18	300000	2	Commercial	0	0	04-03-2024	N/A	N/A
2006	0100432908800000	N/A	24-104-26	1100000	2	Commercial	0	0	05-03-2024	N/A	N/A
2006	0127101038847000	N/A	24-104-38	1700000	2	Commercial	0	0	06-03-2024	N/A	N/A
2006	01110817018800000	N/A	24-104-39	3000000	2	Commercial	0	0	08-03-2024	N/A	N/A
2006	0100432908800000	N/A	24-104-38	1200000	2	Commercial	0	0	07-03-2024	N/A	N/A
2006	01110817018800000	N/A	24-104-36	3000000	2	Commercial	0	0	08-03-2024	N/A	N/A
2006	00688071090602000	N/A	24-104-36	700000	2	Commercial	0	0	06-03-2024	N/A	N/A
2006	0070101038847000	N/A	24-104-36	1466625	2	Commercial	0	0	07-03-2024	N/A	N/A

3.2 Obstacles Encountered

During the internship, the author identified two main obstacles. First, technical disruptions in the DJP's Coretax system, such as slow loading times, failures during data entry, errors when submitting documents, and servers that were difficult to access, particularly close to the tax reporting deadline. This occurred because a large number of users accessed the system simultaneously at the same time, making the work process slower and sometimes requiring data that had already been entered to be re-entered.

Second, client documents that were incomplete or inaccurate, for example discrepancies between the amounts stated on the invoice and the tax invoice, errors in writing the NPWP, or transaction documents that had not yet been sent. This obstacle usually arose because of the large volume of client transactions, meaning documents were not always collected carefully, or because clients sent documents in stages, requiring the tax division to wait before it could continue its work. If not addressed promptly, this condition could result in errors in the withholding tax certificates or in the periodic tax return that is reported.

Figure 3. XML Monitoring on the BPPU



No	Nama File	Upload Date	Status	Pesan Resolution	Message Detail
1.		11-09-2025	SUBMITTING REPORT FINISHED	41: BPPU/OMP successfully created	
2.		13-09-2025	VALIDATING REPORT	41: validasi sukses	
3.		13-09-2025	SUBMITTING REPORT FINISHED	42: BPPU/OMP successfully created	
4.		13-11-2025	SUBMITTING REPORT FINISHED	41: BPPU/OMP successfully created	
5.		18-11-2025	SUBMITTING REPORT FINISHED	41: BPPU/OMP successfully created	
6.		08-10-2025	SUBMITTING REPORT FINISHED	41: BPPU/OMP successfully created	
7.		18-09-2025	SUBMITTING REPORT FINISHED	42: BPPU/OMP successfully created	
8.		19-09-2025	SUBMITTING REPORT FINISHED	41: BPPU/OMP successfully created	
9.		19-09-2025	VALIDATING REPORT	41: validasi sukses	
10.		18-09-2025	SUBMITTING REPORT FINISHED	39: BPPU/OMP successfully created	

3.3 Solutions Applied

To address the obstacles in the Coretax system, the tax division at KJA Ratna Madudari made it a habit to complete and report taxes earlier, rather than waiting until close to the deadline, so that there was still reserve time available in the event the system experienced a disruption. During the work process, the system was also checked periodically, and when an error occurred it was usually resolved by refreshing the page, logging in again, or re-entering the data. Transaction data that had already been recorded was also saved as a backup so that it would not be lost if the system suddenly encountered a problem.

Meanwhile, to address the issue of incomplete or inaccurate documents, the tax division carried out a re-check of all documents before the data was processed, covering the accuracy of the taxpayer's name, NPWP, transaction amount, and tax invoice. If data was found to be missing or inaccurate, the client was immediately contacted via chat or another communication channel to request confirmation and correction. With these measures, errors in data entry could be minimized, and the process of withholding, depositing, and reporting Income Tax Article 23 could run more smoothly and on time.

iv. CONCLUSION

Based on the results of the internship at KJA Ratna Madudari, it can be concluded that the procedure for withholding, depositing, and reporting Income Tax Article 23 on freight forwarding services through Coretax is carried out through several stages: receiving and verifying documents from the client, issuing the withholding tax certificate, generating the billing code, depositing the tax, and reporting the Unified Periodic Tax Return, which is already automatically integrated within the Coretax system. This system makes the tax administration process more concise compared with the previous manual reporting system, although it still requires accuracy in data entry.

During implementation, two main obstacles were identified: technical disruptions in the DJP's Coretax system and client documents that were incomplete or inaccurate. Both obstacles were addressed by completing and reporting taxes earlier, checking the system periodically, keeping backup data, and re-checking documents while maintaining active communication with clients. Through these measures, the process of withholding, depositing, and reporting Income Tax Article 23 at KJA Ratna Madudari can proceed more accurately and on time.

v. REFERENCE

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