Application Design (Mobile Apps)

Registration Service Flow

* Isi data diri :
  + Field Name : Free Text (will be compared with data KTP)
  + Place of Birth : Free Text
  + Date of Birthh : Calendar Box
  + Any other data that need to collected base on business and technical requirements
* Input Email : Jika sudah terdaftar -> Your email already registered , please use other email or login with your existing email (Unique – penjagaan Back End) – With Validation email format (Regex)
* Input No HP : Jika sudah terdaftar -> Your Phone Number already registered, please use other phone number or login with your existing Phone Number (Unique - penjagaan Back End) – Provided dropdown country code with default value +62 and field (trigger Numeric Keyboard)
* Upload KTP : when button clicked there will be pop up for choose upload from Camera (take photo) or Upload from gallery (Requesting for permission to access gallery) , Size should be limited (depends on the system requirement, usually maximum around 250kbs-500kbs) – if File Size larger than Maximum -> Error , file size exceeded Maximum Limit, please upload file max $maxSize kbs (penjagaan Front End)
* Upload Foto : when button clicked there will be pop up for choose upload from Camera (take photo) or Upload from gallery (Requesting for permission to access gallery) , Size should be limited (depends on the system requirement, usually maximum around 250kbs-500kbs) – if File Size larger than Maximum -> Error , file size exceeded Maximum Limit, please upload file max $maxSize kbs (penjagaan Front End)
* Upload Selfie with KTP (If necessary) : when button clicked there will be pop up for choose upload from Camera (take photo) or Upload from gallery (Requesting for permission to access gallery) , Size should be limited (depends on the system requirement, usually maximum around 250kbs-500kbs) – if File Size larger than Maximum -> Error , file size exceeded Maximum Limit, please upload file max $maxSize kbs (penjagaan Front End)
* Button Continue (Enabled If all requirement filled) – Click - redirected to screen Password Configuration

Password Configuration – User required to input password for the Email/No Hp User with some validation

* + Minimum Length (In Line Error when Length < Minimum, button submit disabled)
  + Maximum Length (There is two choice for validation)
    - In Line Error when Length > Maximum, Button Submit Disabled
    - Limit the field to maximum length (ex : if maximum password length is 16 Characters, then user only able to type max 16 characters, any characters after that will not recorded on field) – For the Password type style – recommend last character on password will visible to user while the rest typed password will be masked (ex : maximum length is 4 and user type ”Word”, then will be appeared as
      * W
      * \*o
      * \*\*r
      * \*\*\*d
      * When user try to input additional character after d , display will not changed (if there is information about maximum length – can be highlighted red for 2-3s then back to normal) so user can notice there is rules for maximum length to improve user experience and reduce human error
    - Rules for Uppercase and Lowercase (checklist box rules) O Capital Letter O Small Letter
    - Rules for minimum 1 Special Character (Checklist box rules)
    - Then additional field for confirm password (retype – if not match with password on field1, button submit disabled, checklist box beside additional field not checked)
  + After submitted , user required to input OTP sent to Email or Phone Number (as additional verification)
    - If OTP Didn’t Match – In Line error when submit under field OTP (Invalid OTP) – can be limited to 3 times to prevent brute force (Customer will be redirected back to first page to start from beginning) – Since its still on registration phase, advanced restriction such as preventing registration on same session still unnecessary
    - There is button for resend OTP (If clicked will be disabled for 20-30s) to prevent double click
    - If OTP Match, then data registration will be stored to Database and parallel send request to core apps (Core banking) for Customer Information File (CIF) Creation and Credentials
  + There will be information for user that data is on Process and will be notified to registered Email / Phone Number when Finished (User will be able to login)

Login Service Flow

* If User choose login with Password , can be filled with Registered Email / No. HP, when submitted – check to login service for existing user credential stored on Database
  + If no email or Phone Number match – In line error User Credential didn’t match
  + (if Email or No.HP Match then compare password from client with password stored on Database (Encrypted - User Management Service table)
    - If Password didn’t match – In Line error User Credential didn’t match
    - If password match – Login success – Redirected to Landing Page
* If user choosing to login with biometric -> System run Detection on Existing Biometric Login Configuration availability
  + For first time login or Login with biometric still not enabled on settings, there is information should login with Password Method and enable Biometric Login and completed the configuration (back to screen login)
  + If Exist , User required to run scan for the biometric such as fingerprint, face recognition, or any other (base on design)
    - If Doesn’t match, Error – Biometric cant recognized, please try again
    - If Match, Success Login
* Forgot Password : Link Reset Password will be sent to Registered Email or Phone Number (Will be valid for $time dari pertama kali di trigger)
  + Enter New password, New Password Confirmation, Submit (Following Application Security Requirement – validation)
* If Account Blocked – Pop Up Account Blocked, please contact Customer Service

Landing Page after Login (Home)

Ada salutation di atas, $nama

* For First Time Login will be redirected to PIN Transaction Settings to Set PIN

PIN should be 6 Digits Numeric (Masked) – there will be reconfirmation after Submit PIN (user need to reinput pin ) –

* + If Doesn’t Match, back to step 1 – Set up Pin, then reconfirm again
  + If Match – PIN Set up finished , redirected back to landing Page
* Detail Status Pinjaman
  + Jika tidak ada Pinjaman Active atau dalam pemrosesan – Ada Button Ajukan Pinjaman (Jika di Klik akan Redirected to Form – Apply Loan)
  + Jika ada Pinjaman yang dalam proses approval : Submitted – Application in Progress with Loan Detail (Button Ajukan Pinjaman akan hilang)
    - Date Submission, Disbursement Account, Amount, and Tenor
    - Information , there will be notification to registered Email/Phone Number when Status Updated
  + Jika ada Submitted Application – Tetapi di tolak (Rejected) – akan ada Detail Loan yang di reject (Button Ajukan Pinjaman akan muncul Kembali)
    - Date Rejected, Disbursement Account, Amount, and Tenor
    - Information, Unfortunately your application not approved, You can try to Submit new Application or Contact Our Customer Service for further Information)
  + Jika ada Approved Loan – Completed Status (Outstanding Amount = 0) – Detail Loan (Button Ajukan Pinjaman akan tersedia)
    - Date Loan Approved, Amount, and Tenor
  + Active : Approved – Congratulations your application already Processed with Loan Detail – Button Ajukan Pinjaman akan hilang)
    - Date Loan Approved, Disbursed to Account, Amount, tenor, Installation Per Month, next billing Date, outstanding, information how to pay

Logout : User Dapat Logout dari Home / Landing Page (Clear Token and Session)

Apply Loan Flow

Form Loan Application Page

1. Field Nominal yang diajukan (Ketika di click, trigger keyboard Number), with validation :

* Minimum Pengajuan (Jika ada – if not fulfilled button submit disabled)
* Maximum Pengajuan (12juta) – Jika User Input 12.000.001 (Error, Nominal Melebihi batas maksimum peminjaman – Button Submit Disabled)
* Rules Multiplication (ex : 100 ribu, jika ada – Not fulfilled - Error – Button Disabled)
* Jika memakai system sisa limit (maka bisa di check maximum Amount base on limit available – Optional)

2. Field Tenor : Choice (1 Months, 3 Months, 6 Months, 12 Months) with information interest rate per Months

After Tenor Selected, there will be information about Estimation Installation Per Months base on Tenor Calculation (Amount / Tenor + Interest per Months)

3. Field Tujuan Pencairan , ketika di Click :

* Displayed List Bank – Recommendation (commonly used ex: Bank Mandiri,etc)
* field Search Bank – Filter Result base on keywords from User (Search Function can be referred from filtered - List of Value (Login KeyMatch) or Search Engine Service if available
* Button X for cancel

- If User Click any of Bank , Continue to Rekening Inquiry , Input No Tujuan Rekening, and click to Check Destination Account

- If no Destination Match – In Line error – Destination Number is Invalid, please Input the Correct Account Number

- If Match – Displayed Name of Recepient, Button Submit enabled (if clicked - Back to Loan Application Form page with Disbursement Account filled with Name – Bank – No Account)

4. Check list for Loan Application Terms and condition (Must be checked – if not button submit disabled)

5. Button Continue / Next (If Clicked will be redirected to confirmation Page)

Confirmation page

Detail Transaksi pengajuan pinjaman , dengan informasi :  
 - Nomor Rekening Tujuan

- Nominal pencairan

- Tenor yang dipilih

- Jumlah **Estimasi(\*\*)** Instalation per Month after Interest

- Biaya Admin (Jika ada – Mengurangi nominal disbursement)

- Button Submit

- If Clicked Submit , User Required to Input PIN Transactions (with option to reset PIN – to **Reset PIN** Flow)

- If PIN not Match, In Line Error Invalid PIN with additional Information Count of Error (Your PIN Invalid, sisa 2 Kesempatan mencoba)

- If PIN Invalid more than 3 times, Pop Up Account Blocked, force logout, redirected back to login page

- If PIN Match, Transaction will be executed and redirected to Receipt page

Receipt Page

* Status Submition (Success Submit , In progress – if timeout, or Failed – if there is error from Server)
* Date and Time transaction executed (ex : 06 September 2022, 23:59)
* Reference Number (ex : MDR 123456)
* Disbursement Account : $bankName - $accountNumber
* Loan Nominal : $loanAmount
* Tenor : (ex : 12 Months)
* Admin Fee (Jika ada – Mengurangi nominal disbursement)
* Information your application has been submitted and will be Processed soon, Application Status will be updated to Registered Email / Phone Number
* Button Done (if Clicked – Redirected to Landing Page, with Detail Pinjaman : Submitted – On Progress Approval)

Reset PIN Flow – Accessible from PIN Transactions stages

* User required to input OTP (Sent to registered Email/Phone Number) to initiate Reset
  + If OTP Invalid – Error – 3 Times Error – Account Blocked
  + If OTP Valid – Input new PIN – Reconfirm Input New PIN

Profile Page

Change Password Flow – Accessible from Profile Page

* User Required to input Old Password
  + Information : You can Change your password here, you will be logged out when finished, please note account will be blocked if you are Input Wrong Password 3 Times
  + If Password Invalid – Error – 3 Times Invalid – Account Blocked
  + If Password Valid – Input new Password – Reconfirm Input New Password (Following Application Security Requirement)
  + Back to Profile Page

Change PIN Flow – Accessible from Profile Page

* User Required to Input Old PIN
  + Information : You can Change your PIN here, you will be logged out when finished, please note account will be blocked if you are Input Wrong PIN 3 Times
  + If PIN Invalid – Error – 3 Times Invalid – Account Blocked
  + If PIN Valid – Input New PIN – Reconfirm Input New PIN

Enable BioMetric Flow – Accessible from Profile Page

* User Required to Input Password to Initiate Biometric Login Activation
  + Information : You can Enable Login with Biometric here, you will be logged out when finished, please note account will be blocked if you are Input Wrong Password 3 Times
  + If Password Invalid – Error – 3 Times Invalid – Account Blocked
  + If Password Valid – Disclaimer Information (User Acknowledge all biometric registered on this device will be able to access the application) – Required to Scan Biometric
    - If Biometric Invalid – Error – Biometric Invalid, Please Try Again
    - If Biometric valid – Login with Biometric Enabled

Logout : User Dapat Logout dari Profile Page (Clear Token and Session)

BackOffice Apps Design (Approval)

System Approval :

* Auto Approval by System (using existing authentication and verification)
* Manual Approval by BackOffice Apps (for User that classified on Suspect Status required manual approval from Administrator)

Registration feature for backoffice application :

* Registration using NIK or other unique credential related with company
* Set up Password , with confirmation (2nd field)
* Verification OTP sent to company email base on NIK

Login feature as admin :

* Username -> NIK or other unique credential related with company
* Password -> Following Application Security Requirements (Min and Max Length, UpperCase LowerCase, Special Character, Number)
* Forgot Password -> link for reset password will be sent to registered company email related with the Username

Home / Landing Page :

* Pending Registration Approval
* Pending Loan Application Approval
* Block – Unblock User
* Logout : Administrator can Logout from Home / Landing Page (Clear Token and Session)

Pending Registration Approval :

* List of Registration Application classified as suspect with detailed data (Name, Place of Birth, Date of Birth, Uploaded Foto, Uploaded KTP, Uploaded Selfie with KTP)
* Field Detail Reason for Decission – Approve or Reject (Ex: Reject – Selfie Foto doesn’t match with KTP) or (Approved – Data and Foto Match)
* Choice for Approve and Reject
  + If Approved – Customer Identification File Creation will be processed – Customer will got the notification on their registered Email / Phone number
  + If Rejected – Customer will be flagged as Failed Register – Notification will sent to their Email/Phone Number

Pending Loan Application Approval (Optional)

* List of Loan Application classified as suspect with detailed data (CIF, Loan Date Submittion, Loan Amount, Tenor, Status)
* Field Detail Reason for Decission – Approve or Reject (Ex: Reject – Selfie Foto doesn’t match with KTP) or (Approved – Data and Foto Match)
* Choice for Approve and Reject
  + If Approved – Loan Disbursement will be Processed – Recorded As Active Loan
  + If Rejected – Customer will be flagged as Rejected – Notification will sent to their Email/Phone Number – Able to retry Apply Loan

Block – Unblock User

* Inquiry User ID / CIF to get User Detail
* Feature to Change User Status (Block or Unblock)

Settings : Change Password

* Field Old Password, New Password, New Password confirmation