

## Login Page

**Sign In to **billing.com****

Email

Email Address

Password

Enter Password

LOGIN

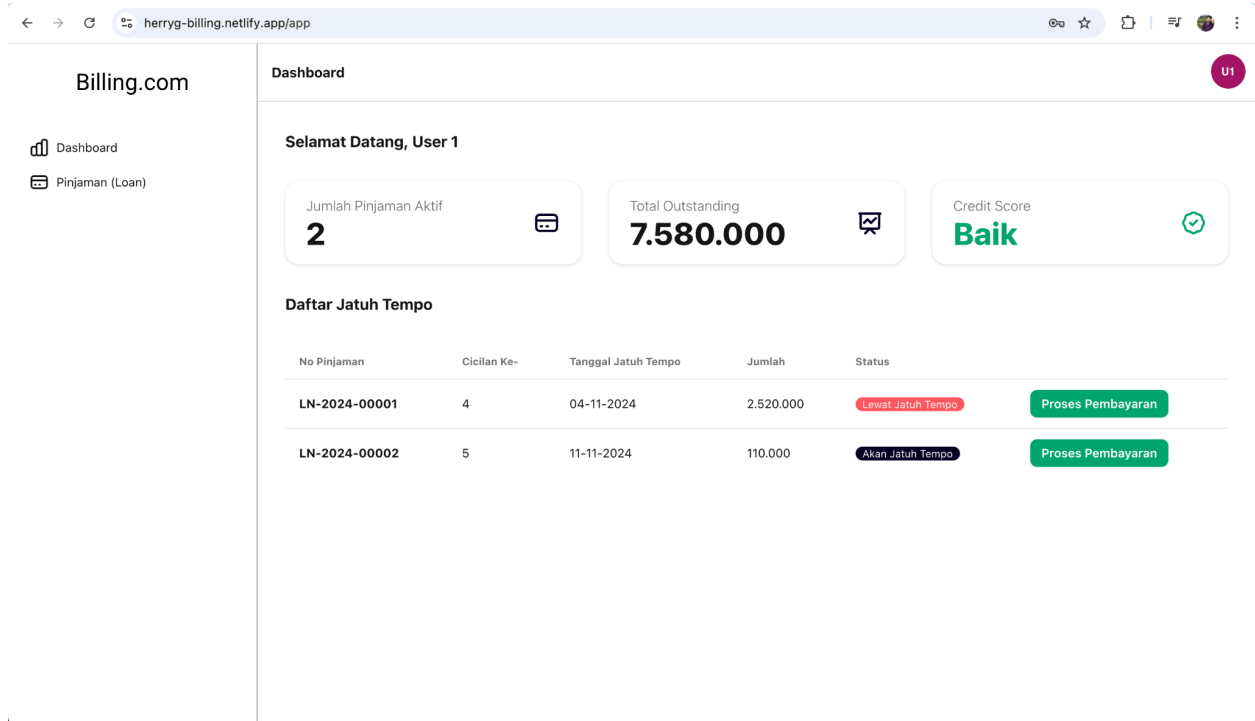
### Default users:

Email	Password	Notes
user1@billing.com	user1@billing.com	Normal
user2@billing.com	user2@billing.com	Delinquent
user3@billing.com	user3@billing.com	Empty user
user4@billing.com	user4@billing.com	Empty user
user5@billing.com	user5@billing.com	Empty user

### Related Backend Endpoint:

- Login: GET /user/login

# Dashboard Homepage



The screenshot shows the Billing.com Dashboard Homepage. The browser address bar displays "herryg-billing.netlify.app/app". The dashboard includes a sidebar with "Dashboard" and "Pinjaman (Loan)" links. The main content area is titled "Dashboard" and "Selamat Datang, User 1". It features three summary cards: "Jumlah Pinjaman Aktif" (2), "Total Outstanding" (7.580.000), and "Credit Score" (Baik). Below these is a "Daftar Jatuh Tempo" table with columns for "No Pinjaman", "Cicilan Ke-", "Tanggal Jatuh Tempo", "Jumlah", and "Status". The table lists two loans: LN-2024-00001 (due 04-11-2024, status "Lewat Jatuh Tempo") and LN-2024-00002 (due 11-11-2024, status "Akan Jatuh Tempo"). Both have a "Proses Pembayaran" button.

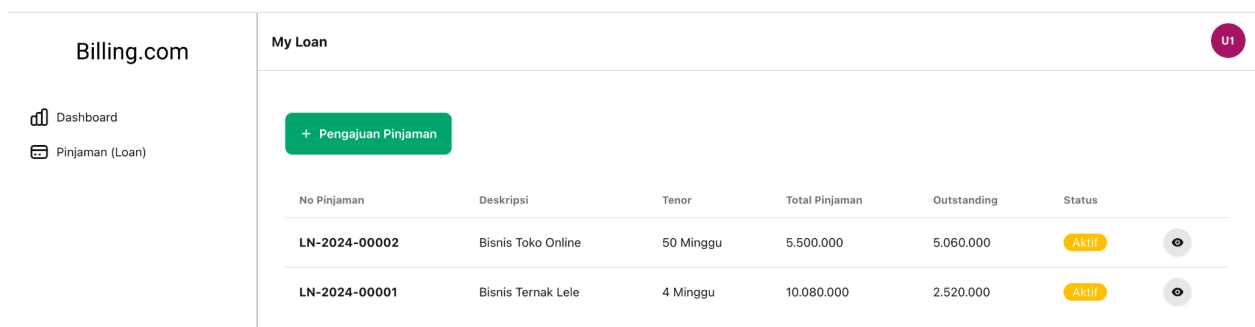
No Pinjaman	Cicilan Ke-	Tanggal Jatuh Tempo	Jumlah	Status
LN-2024-00001	4	04-11-2024	2.520.000	Lewat Jatuh Tempo
LN-2024-00002	5	11-11-2024	110.000	Akan Jatuh Tempo

- **Jumlah Pinjaman Aktif:** Total number of active loans.
- **Total Outstanding:** Total outstanding loan amount. Any paid installments will be deducted.
- **Credit Score:** Displays "Buruk" if the user is delinquent; otherwise, shows "Baik."

## Related Backend Endpoint:

- GetMySummary: GET /loan/my-summary
- GetBillingOverDue: GET /billing/overdue

# Create Loan



The screenshot shows the Billing.com "My Loan" page. The browser address bar displays "herryg-billing.netlify.app/app". The page includes a sidebar with "Dashboard" and "Pinjaman (Loan)" links. The main content area is titled "My Loan" and features a "+ Pengajuan Pinjaman" button. Below this is a table with columns for "No Pinjaman", "Deskripsi", "Tenor", "Total Pinjaman", "Outstanding", and "Status". The table lists two loans: LN-2024-00002 (Bisnis Toko Online, 50 Minggu, 5.500.000, 5.060.000, status "Aktif") and LN-2024-00001 (Bisnis Ternak Lele, 4 Minggu, 10.080.000, 2.520.000, status "Aktif").

No Pinjaman	Deskripsi	Tenor	Total Pinjaman	Outstanding	Status
LN-2024-00002	Bisnis Toko Online	50 Minggu	5.500.000	5.060.000	Aktif
LN-2024-00001	Bisnis Ternak Lele	4 Minggu	10.080.000	2.520.000	Aktif

Billing.com

Buat Pengajuan Pinjaman

U1

Dashboard

Pinjaman (Loan)

Pengajuan Pinjaman

Deskripsi Pinjaman

Toko Keliling

Jumlah Pinjaman

5000000

Tenor (1 Tahun = 50 Minggu)

50

Bunga

10% Flat per Annum

Hitung Simulasi

Buat Pengajuan

Simulasi Pinjaman

Tenor	50 Minggu
Pokok	5.000.000
Bunga	500.000
Total Pinjaman	5.500.000

Cicilan Ke-	Pokok	Bunga	Total
1	100.000	10.000	110.000
2	100.000	10.000	110.000
3	100.000	10.000	110.000

- **Hitung Simulasi:** Simulates a loan, including the billing schedule, using an annual flat rate with a weekly cycle (1 year = 50 weeks). The flat rate can be configured on the backend server via an environment variable. The result is displayed on the right side of the screen.
- **Buat Pengajuan:** Submits and creates a loan request. As the approval process is out of scope, the loan is auto-approved.

#### Related Backend Endpoint:

- SimulateLoan: POST /loan/simulate
- CreateLoan: GET /loan

# Billing & Payment

← → ↺ 🌐 localhost:3000/app/loan/LN-2024-00001 ☆ 📄 🗑️ 👤 ⋮

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Dashboard

Pinjaman (Loan)

Loan Detail

U1

Tenor	4 Minggu
Pokok	10.000.000
Bunga	80.000
Total Pinjaman	10.080.000

Cicilan Ke-	Jatuh Tempo	Pokok	Bunga	Total	Status
1	13-10-2024	2.500.000	20.000	2.520.000	Sudah Dibayar
2	20-10-2024	2.500.000	20.000	2.520.000	Sudah Dibayar
3	27-10-2024	2.500.000	20.000	2.520.000	Sudah Dibayar
4	04-11-2024	2.500.000	20.000	2.520.000	Lewat Jatuh Tempo

Proses Pembayaran

## Available Statuses:

- **UNPAID:** Belum Dibayar
- **WAIT\_FOR\_PAYMENT:**
  - **Not Expired:** Menunggu Pembayaran/Verifikasi
  - **Expired:** Belum Dibayar
- **PAID:** Sudah Dibayar

## Related Backend Endpoint:


- GetLoans: GET /loan
- GetLoanByCode: GET /loan/{Code}/view
- GetBillingByLoanCode: GET /billing/loan/{LoanCode}

When "Proses Pembayaran" is pressed, a payment link is generated, as shown in the image below.

No PinjamanLN-2024-00001

Cicilan Ke4

Total Pembayaran  
**2.520.000**

 **7410754643**  
A/N billing.com

Lakukan Pembayaran Sebelum: 06-11-2024, 21:15:47

Konfirmasi Pembayaran

Kembali

When "Konfirmasi Pembayaran" is pressed, it simulates the payment settlement flow. In a real scenario, a third-party payment gateway/processor would typically handle this via a webhook. This action updates the billing status to PAID.

If all billings are marked as PAID, this action also triggers an update of the loan status to DONE.

#### Related Backend Endpoint:

- GenerateBillingPayment: GET /billing/payment/{LoanCode}/{InstallmentNumber}
- SettleBillingPayment: POST /billing/settle/{LoanCode}/{InstallmentNumber}