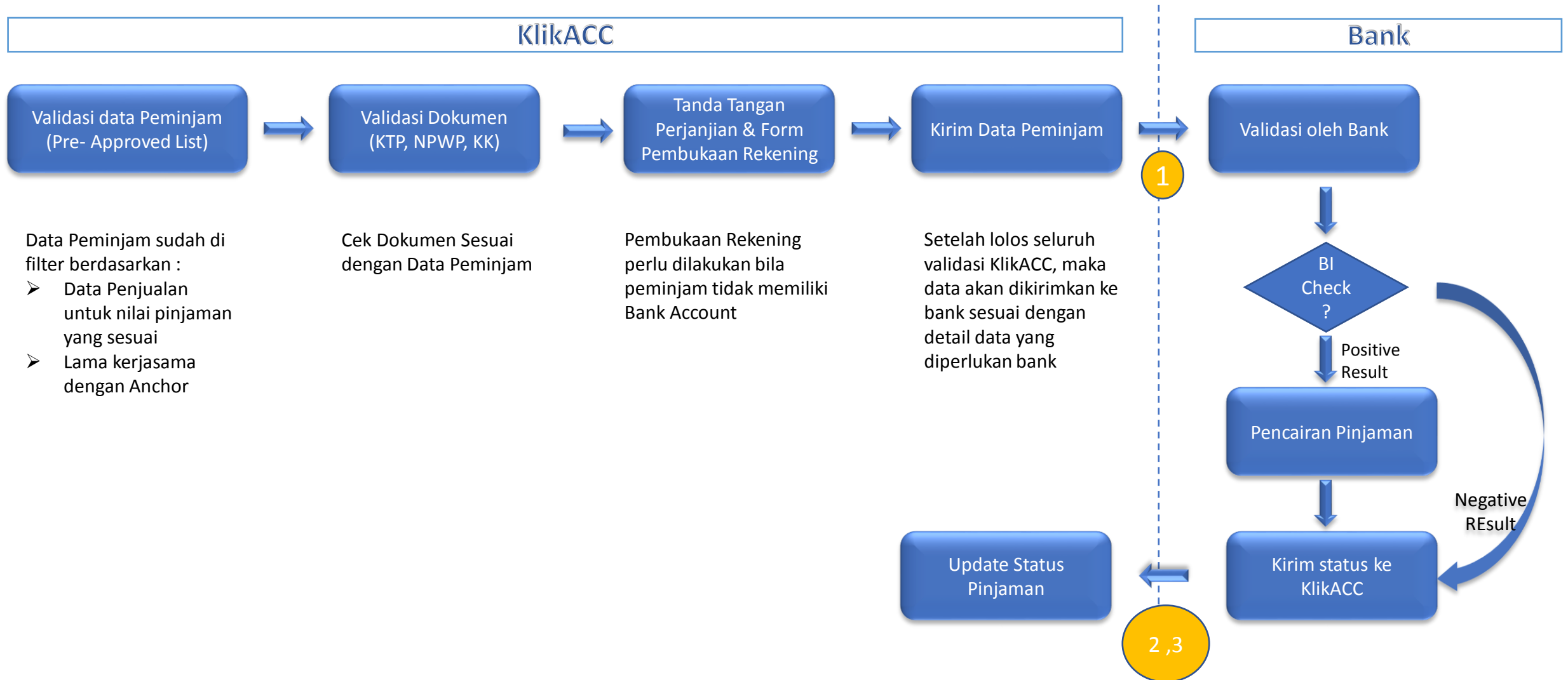
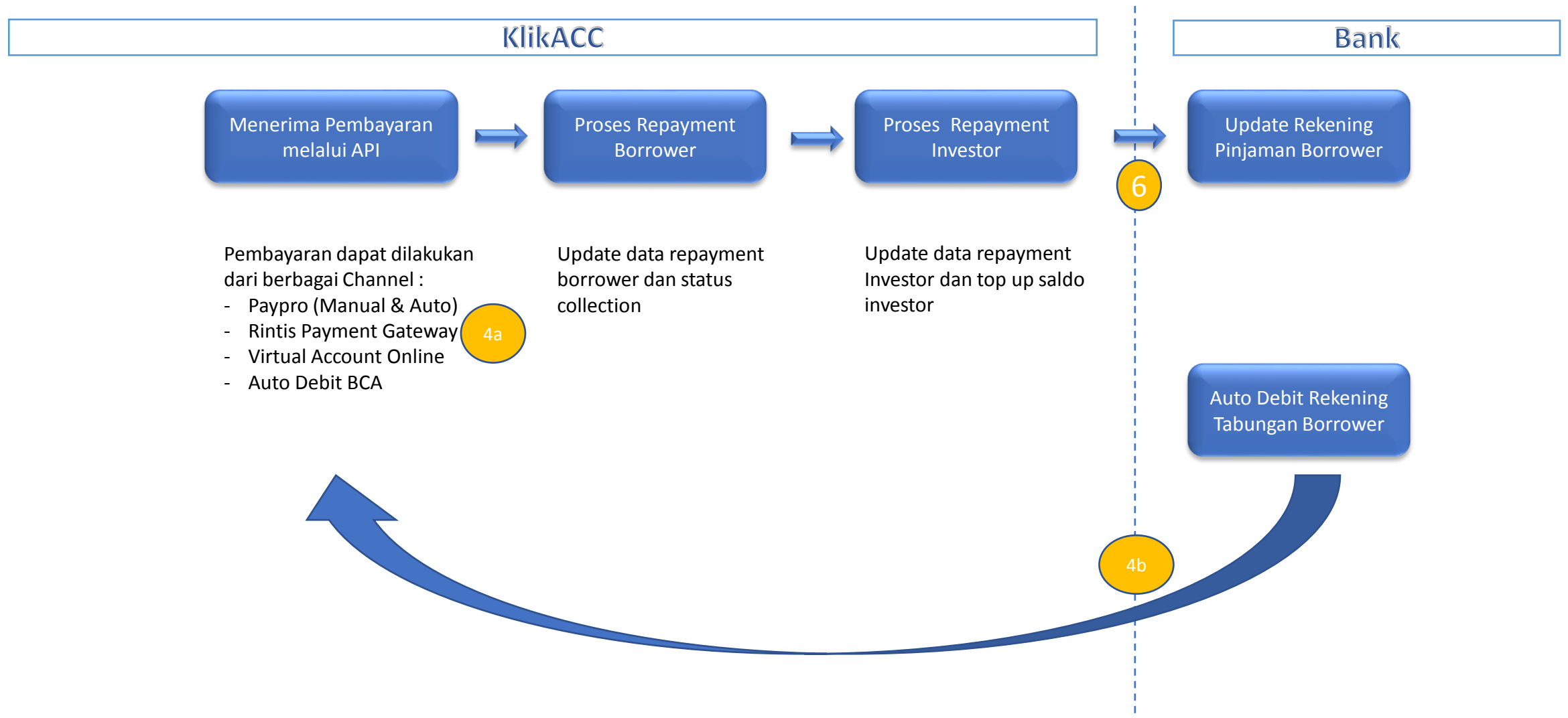


System Integration between KlikACC and BCA

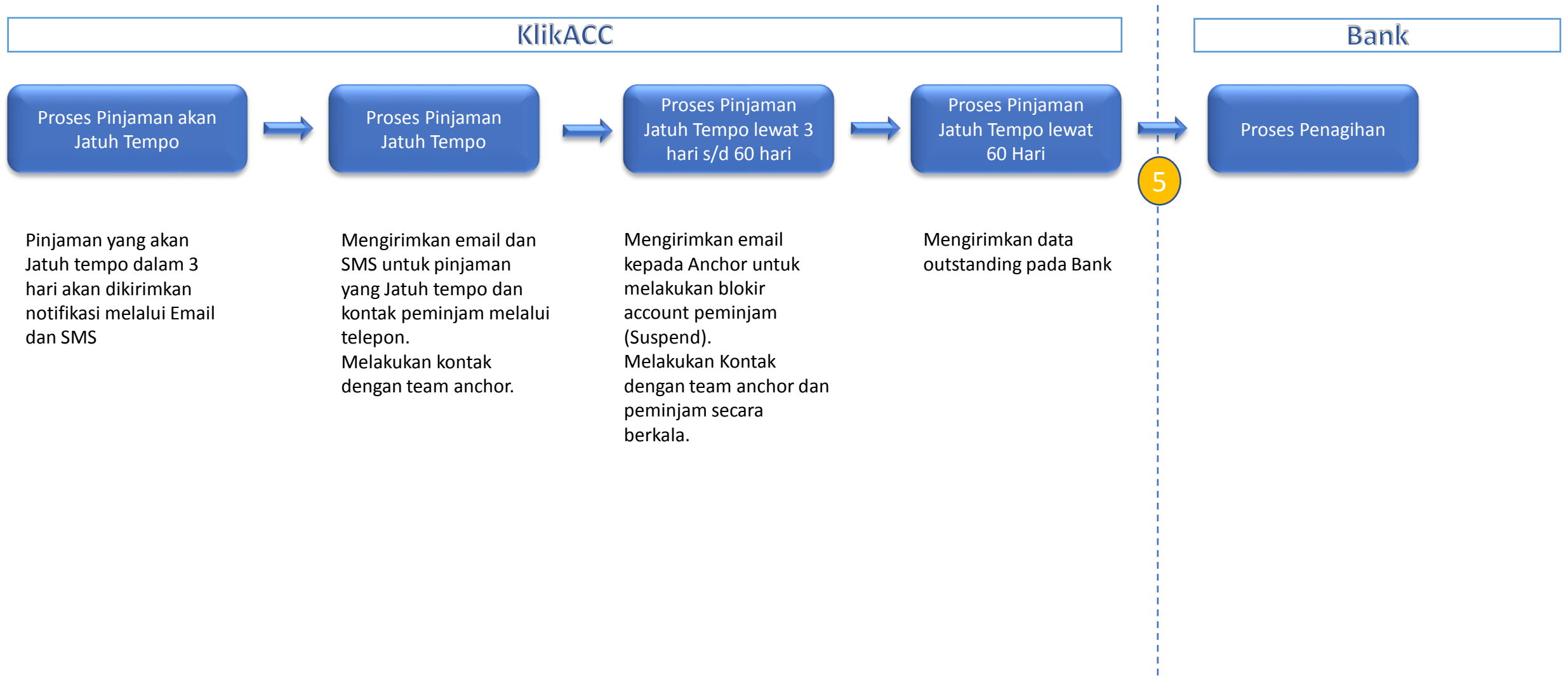
Proses Akuisisi Peminjam



Proses Pembayaran



Proses Penagihan



Integration Point

1. Automatic request from KlikACC to BCA, after the credit request analyzed by KlikACC, for BCA can start doing BI checking
2. If BI checking = yes, after disbursement, BCA automatically send report to KlikACC.
3. If BI checking = no, automatically send report to KlikACC.
4. a. The customer can pay via indomaret, ATM, by transfer to VA (online) and KlikACC can know immediately the borrowerID, value and time of transfer.
 ➔ *This part will be handled by payment gateway (Rintis)*
 b. Autodebet from borrower's account but integrated to customer's VA so KlikACC would know. (real time)
5. Automatically connect to BCA for collection \geq 60 days
 For collection due, BCA's time of due date have to align with KlikACC's time.
6. After received payment from other channel than Auto Debit or Virtual Account, KlikACC have to update Borrower's Loan Account automatically