

# Virtual Debit Card Socialization

Allo Employees

allobank

VISA



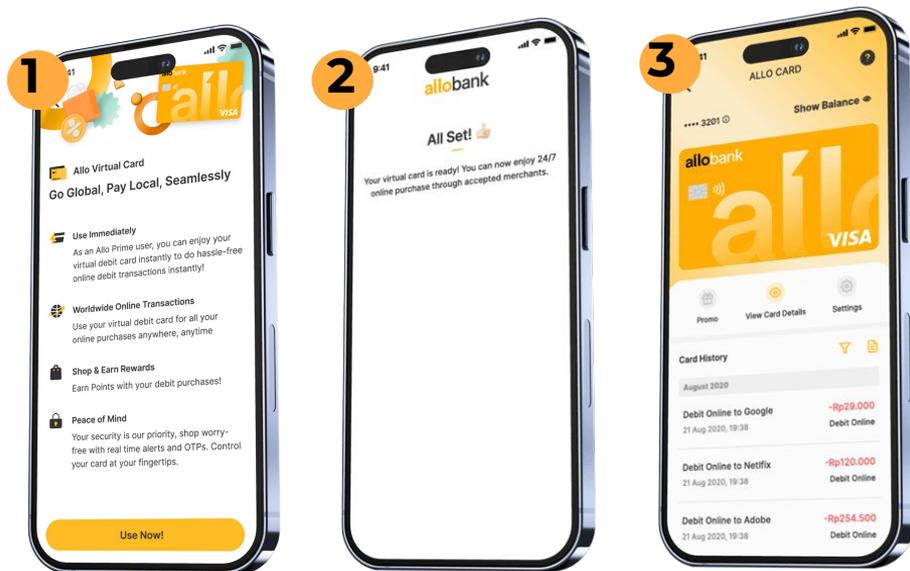
# Introduction

## What?

VDC is fully digital card that allow users to make payments without a physical card. It is Issued instantly through Allo Bank's app and designed for use in online transactions and other digital payment environments only.

## How?

- 1. Issuance:** Users generate the virtual card instantly through the Allo Bank app, where they can view the card number, expiry date, and CVV2.
- 2. Making a Purchase:** When shopping online or in-app, users enter their virtual card details at checkout.
- 3. OTP Verification:** To complete the transaction, an OTP (One-Time Password) is sent to the user's registered phone number. The user enters this OTP to confirm and securely authorize the purchase.

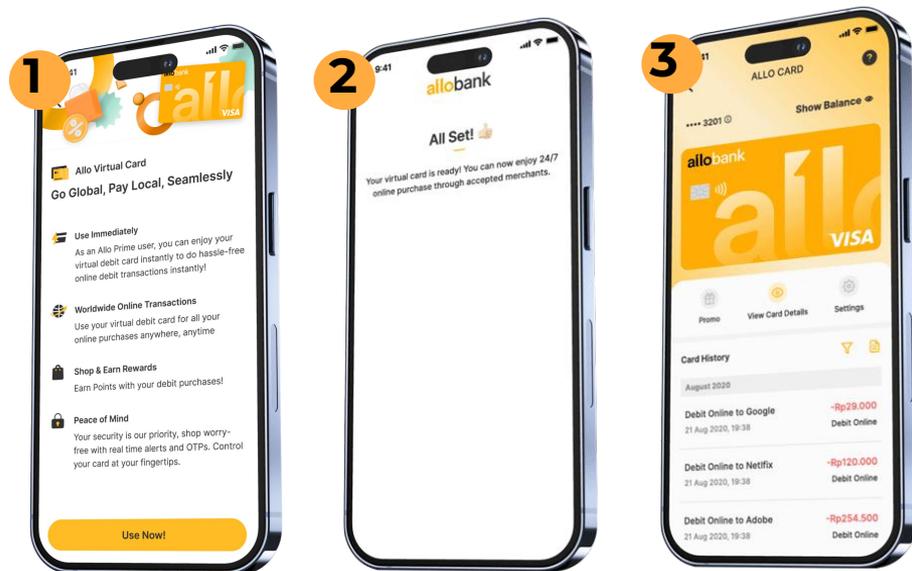


# Introduction

## Apa itu VDC?

VDC adalah kartu digital sepenuhnya yang memungkinkan pengguna melakukan pembayaran tanpa kartu fisik. Ini diterbitkan secara instan melalui aplikasi Allo Bank dan dirancang untuk digunakan dalam transaksi online dan lingkungan pembayaran digital lainnya saja.

- 1. Penerbitan:** Pengguna langsung membuat kartu virtual melalui aplikasi Allo Bank, tempat mereka dapat melihat nomor kartu, tanggal kedaluwarsa, dan CVV2.
- 2. Melakukan Pembelian:** Saat berbelanja online atau dalam aplikasi, pengguna memasukkan detail kartu virtual mereka saat checkout.
- 3. Verifikasi OTP:** Untuk menyelesaikan transaksi, OTP (One-Time Password) dikirimkan ke nomor telepon pengguna yang terdaftar. Pengguna memasukkan OTP ini untuk mengonfirmasi dan mengotorisasi pembelian dengan aman.



# VDC Project Third Parties



As the Bank's **Debit Card Principal**. Visa acts as a payment gateway for worldwide transactions



As the Bank's **Card Management System and Fraud Detection System**. CMS integrates the Bank's Core Banking system with VisaNet and Infitium. It helps with card creation, controls, transaction routing and FDS using SmartVista Fraud Management



As the Bank's **Access Control Server**. Infitium assist in 3DS 2.0 authentication process through SMS OTP.

# VDC Project Third Parties



Sebagai Pokok Kartu Debit Bank. Visa bertindak sebagai gerbang pembayaran untuk transaksi di seluruh dunia



Sebagai Sistem Pengelolaan Kartu Bank dan Sistem Deteksi Penipuan. CMS mengintegrasikan sistem Core Banking Bank dengan VisaNet dan Infitium. Ini membantu pembuatan kartu, kontrol, perutean transaksi, dan FDS menggunakan Manajemen Penipuan SmartVista



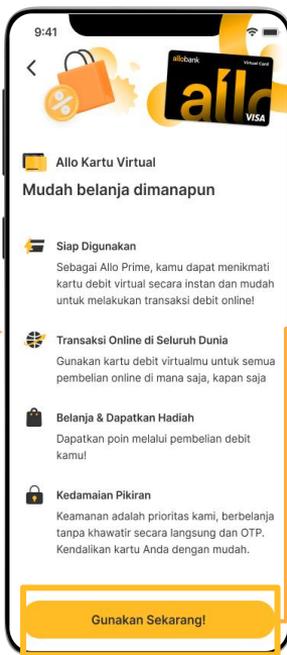
Sebagai Server Kontrol Akses Bank. Infitium membantu proses otentikasi 3DS 2.0 melalui SMS OTP.

# Functionality and Features

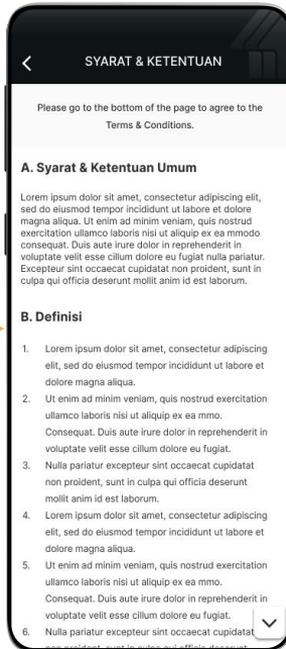
## Card Activation



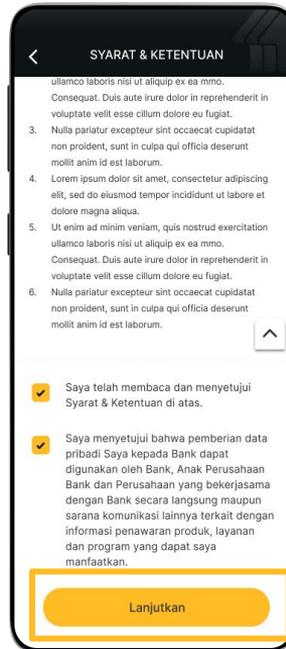
User access card menu through the homepage



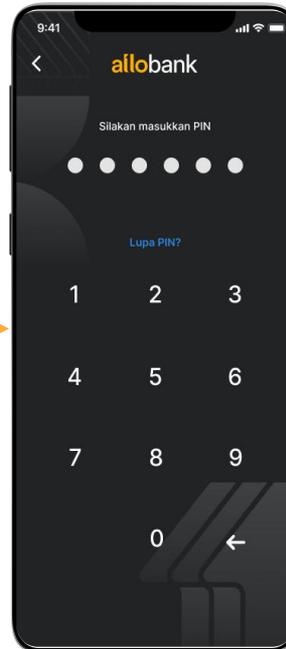
User introduced to the virtual card's USP



Card TnC



User accepts card TnC



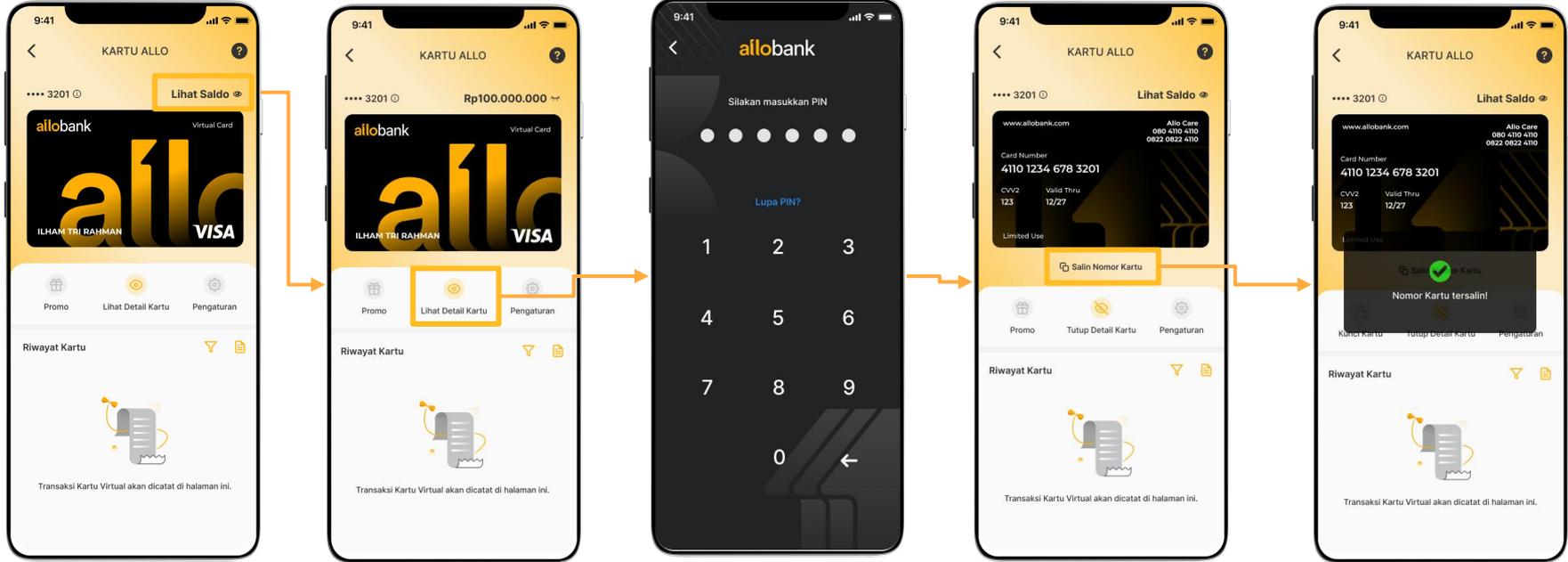
User must enter Allo app PIN



Virtual card successfully activated

# Functionality and Features

## Card Details



User can see card balance by clicking “**Show Balance**”

User can see CVV, PAN, and expiry date by clicking “**Lihat Detail Kartu**”

User enter Allo app PIN

User can copy PAN by clicking “**Salin Nomor Kartu**”

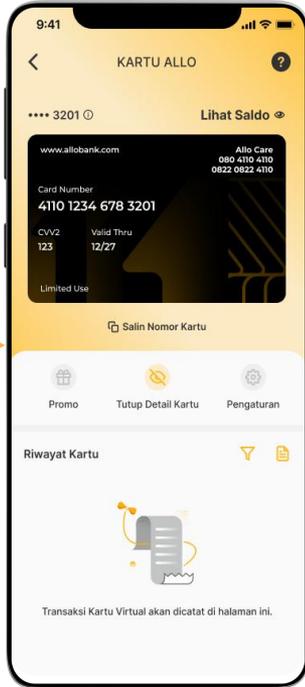
PAN successfully copied

# Functionality and Features

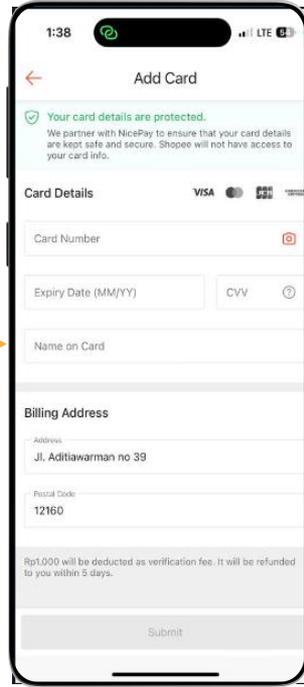
## Make Transactions



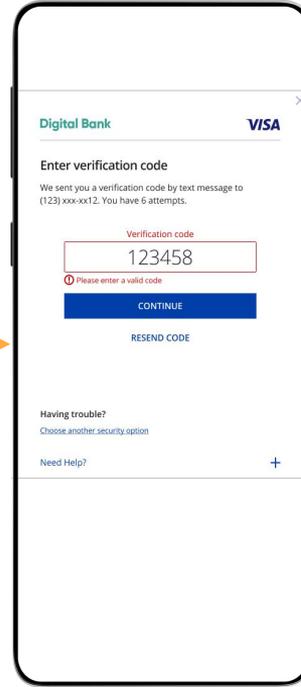
User make transaction at the merchant and choose debit card as the payment method



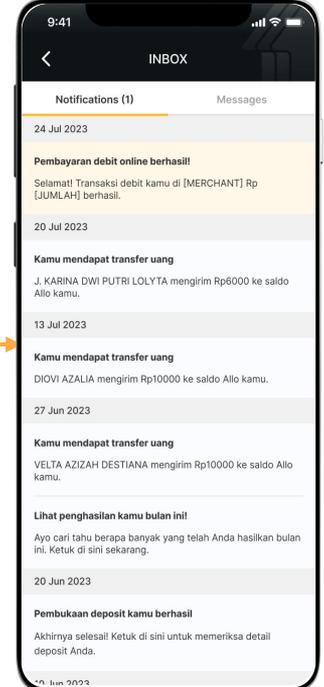
User can see card details through the Allo app



User insert card details at the merchant site



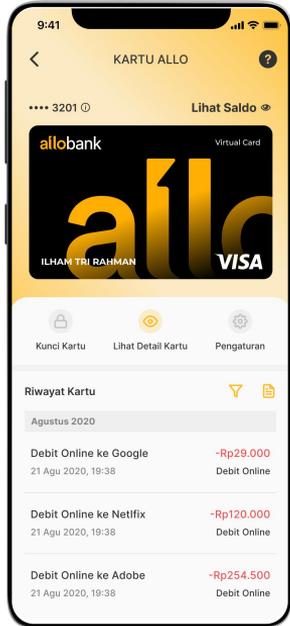
User insert OTP from SMS



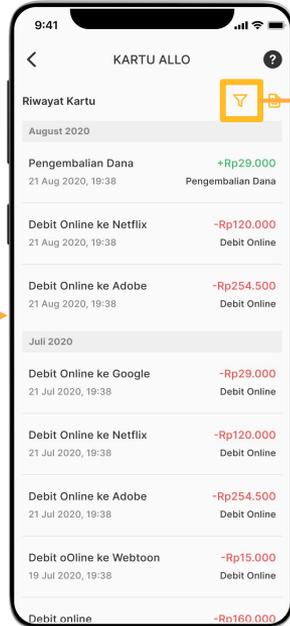
User can see successful transactions and get notifications from the Allo app

# Functionality and Features

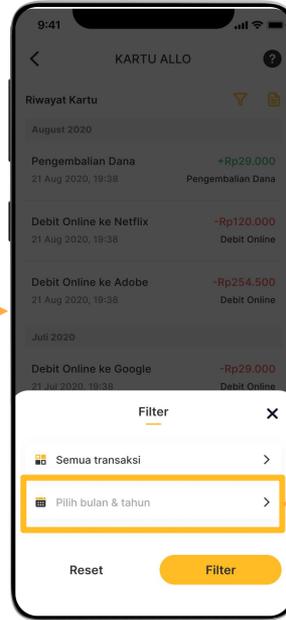
## View Card History



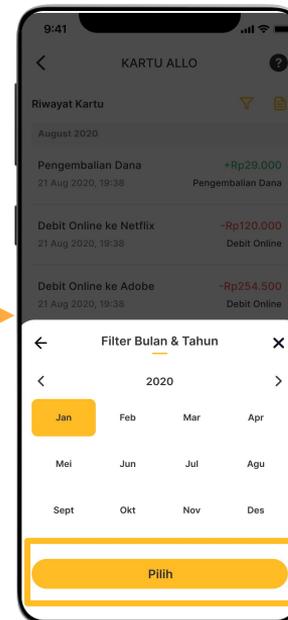
User can see transaction history from the card dashboard



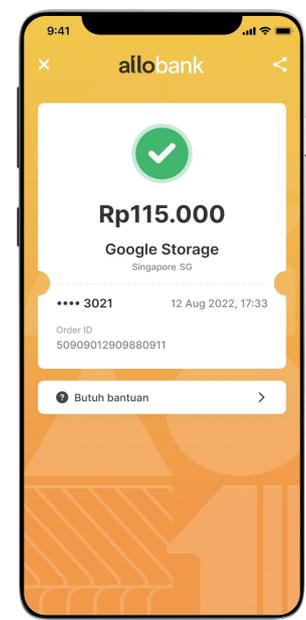
User can filter transaction history by clicking "Filter" icon



User can filter based on the type and time period of the transaction



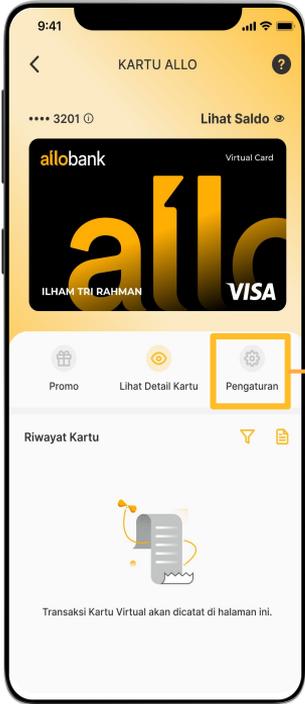
User clicks "Pilih" after choosing the filter



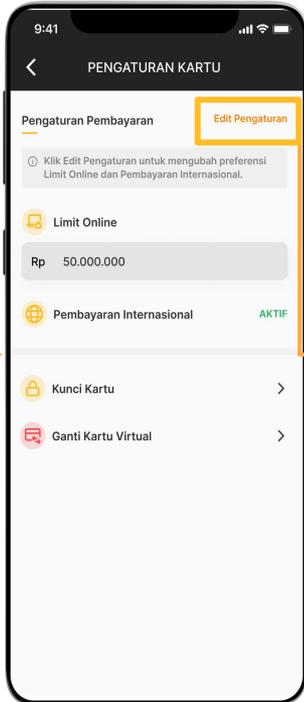
User can see the transaction history

# Functionality and Features

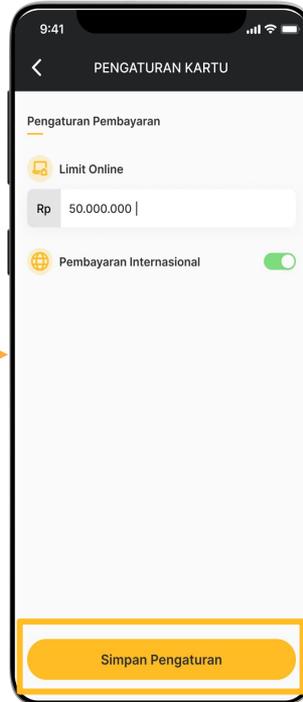
## Card Limit Settings



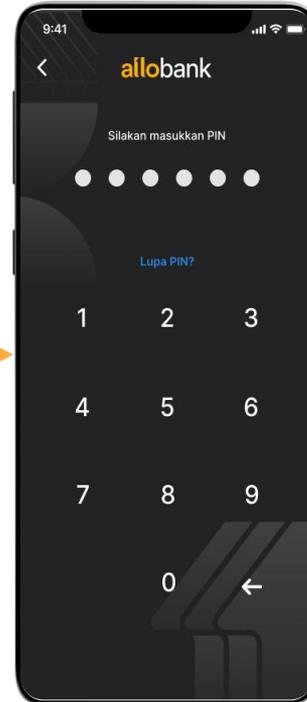
User can set their card limit from “**Pengaturan**”



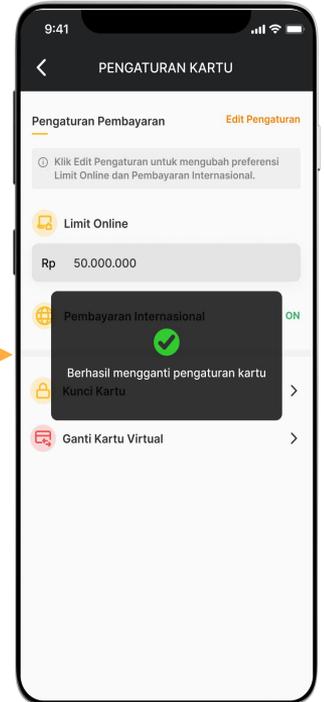
User click the “**Edit Pengaturan**” button



User set their card daily limit then click “**Simpan Pengaturan**”



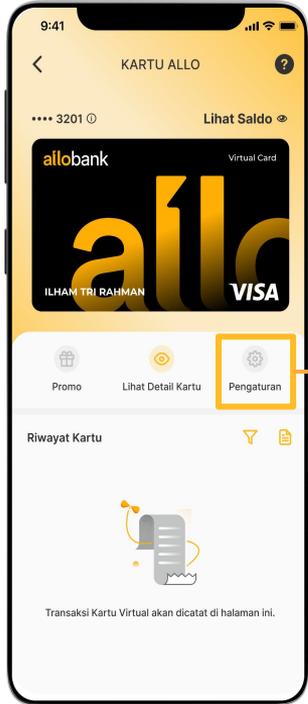
User must enter Allo app PIN



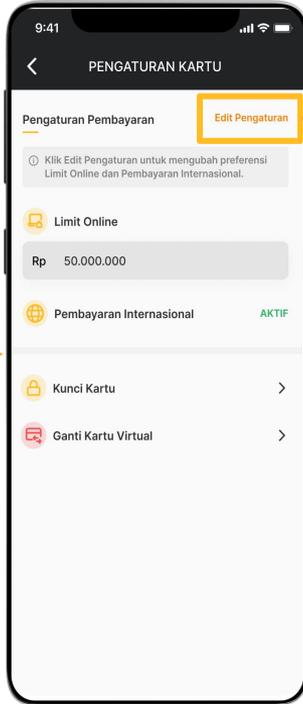
Card settings successfully updated

# Functionality and Features

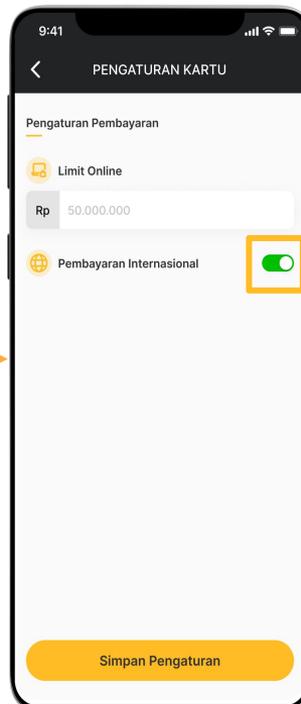
## International Payment Settings (1/2)



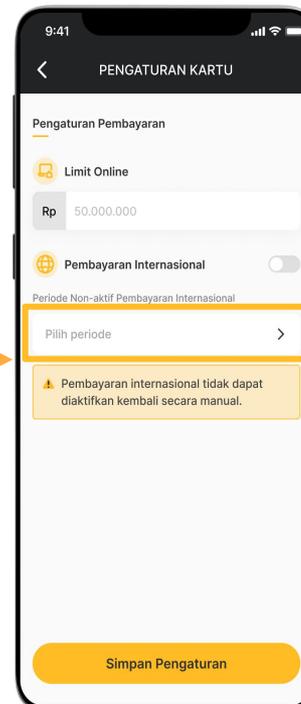
User can set their card international payment settings from “Pengaturan”



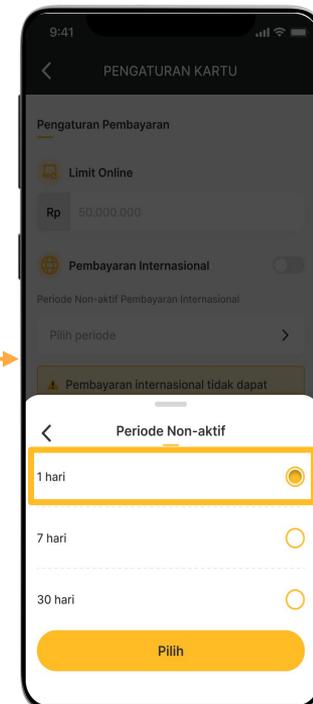
User click the “**Edit Pengaturan**” button



User turn off the international payment toggle



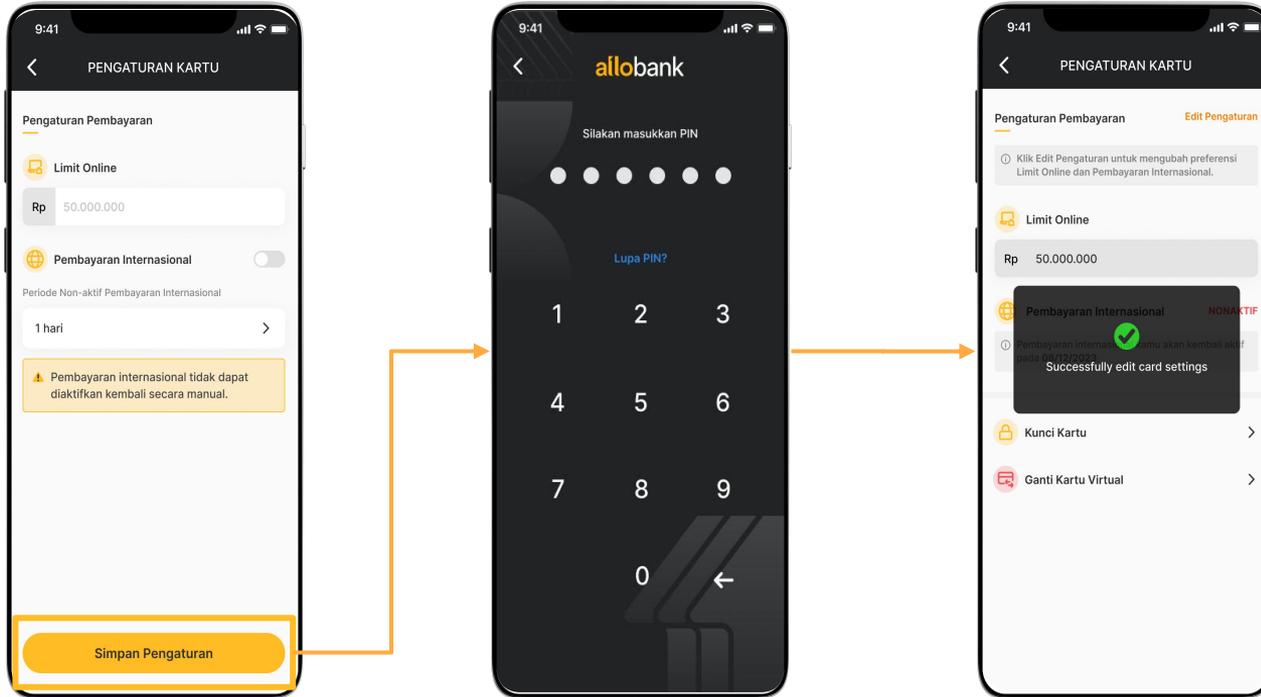
User click “**Pilih periode**”



User select the inactive period and click “**Pilih**”

# Functionality and Features

## International Payment Settings (2/2)



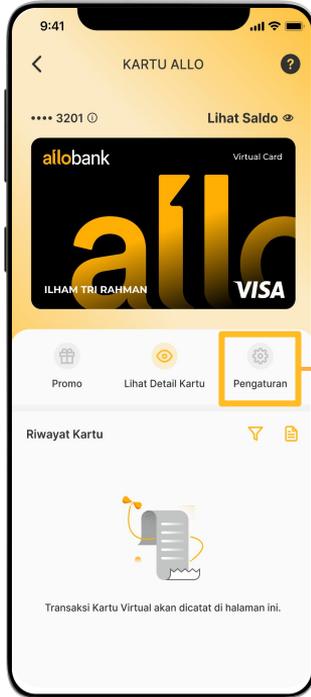
User click the “**Simpan Pengaturan**” button

User must enter Allo app  
PIN

Card settings  
successfully updated

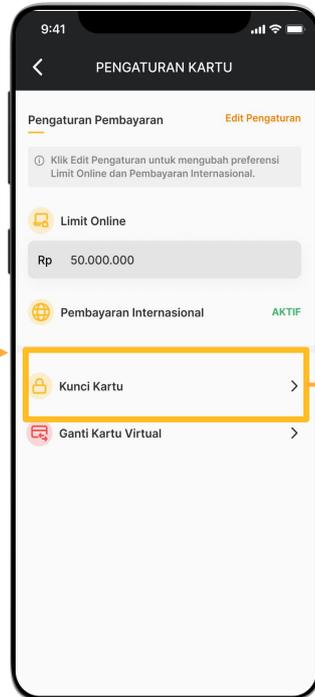
# Functionality and Features

## Lock Card

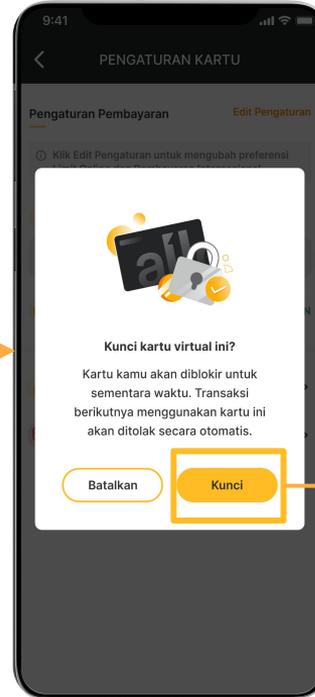


User can temporarily lock their card from "Pengaturan"

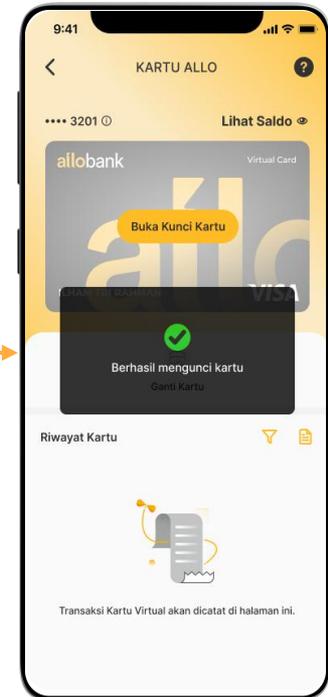
**ALLO BANK**



User click "Kunci Kartu"



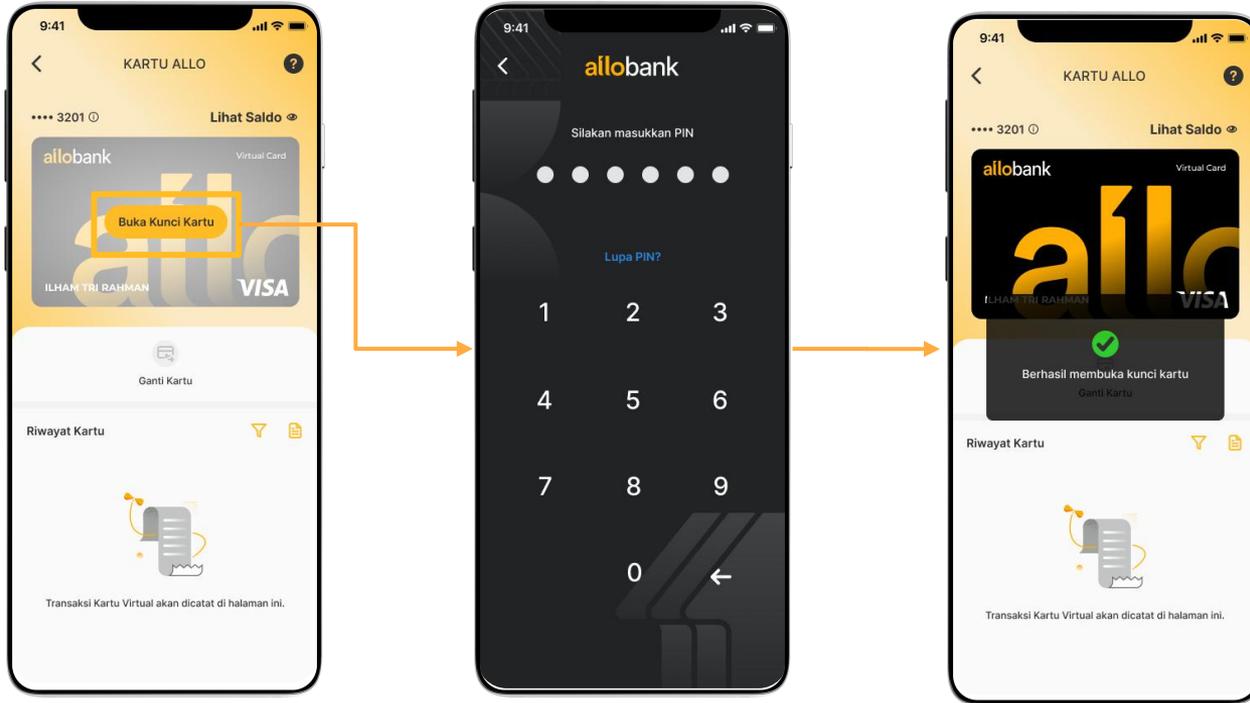
User click "Kunci" to confirm



Card successfully locked

# Functionality and Features

## Unlock Card



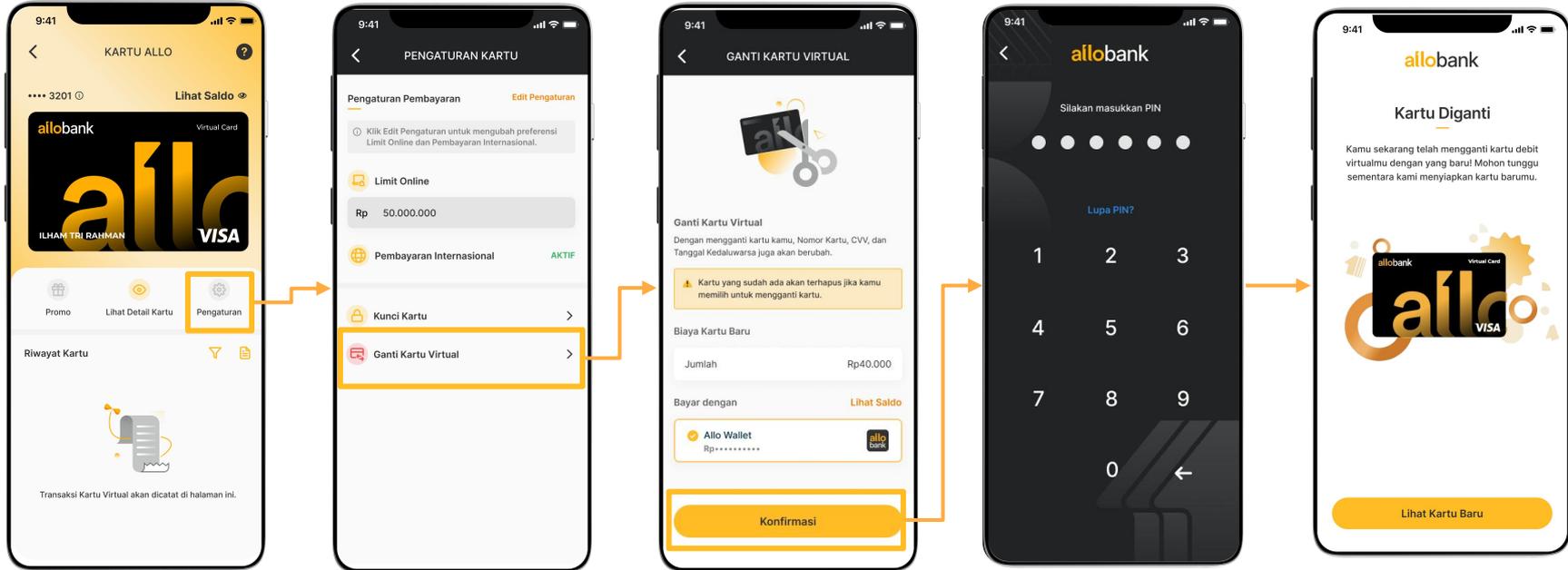
User can unlock their card by clicking “**Buka kunci kartu**”

User insert PIN in the Allo app

Card successfully unlocked

# Functionality and Features

## Card Replacement



User can replace their card by opening “Pengaturan”

User can choose “Ganti Kartu Virtual” menu

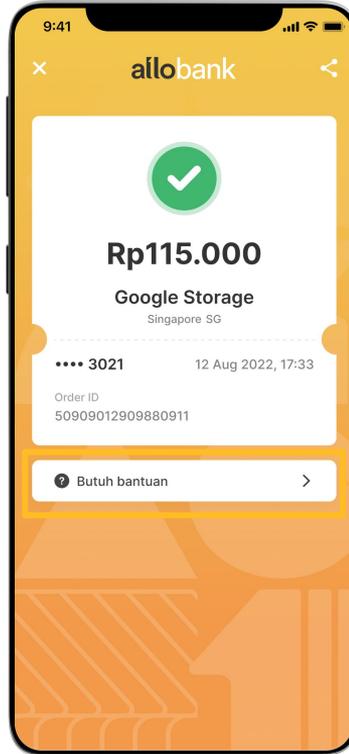
User need to have sufficient Allo Wallet balance for card replacement fee and then click “Konfirmasi”

User must enter Allo app PIN

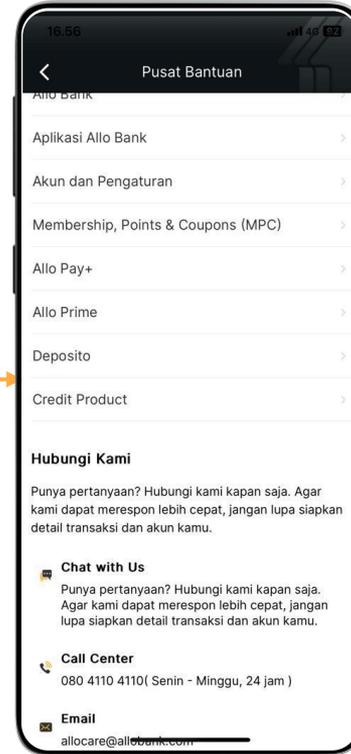
Card successfully replaced, previous card will be deactivated and user can see their new card details

# Functionality and Features

## Customer Care



User can report issues by clicking **“Butuh bantuan”**



User will be redirected to Help Center to be able to contact Allo Care through phone or email

# Tambahan Info

## **VDC (Virtual Debit Card) Baru Untuk Karyawan BU :**

- Setiap transaksi menggunakan VDC di e-commerce menggunakan 3D secure berupa OTP
- Untuk melihat detail card pada VDC di aplikasi Allo Apps nasabah menggunakan PIN, dikarenakan ada data CVV, EXP DATE
- Untuk EXP DATE sampe 10 tahun dan jika sudah habis EXP DATE nya maka perpanjang ulang tanpa dikenakan biaya
- Ada fitur di Allo Apps untuk VDC berupa penonaktifan transaksi international dengan maksimal 30 hari, namun saat aktif Kembali belum ada notifikasi ke nasabah (jadi nasabah harus aware dengan penonaktifan ini)
- Untuk pembelian seperti di NETFLIX OTP hanya diminta diawal saja dan pada transaksi berikutnya tidak lagi diminta OTP, jadi kalo nasabah tidak merasa aman bisa di hapus saja di Netflix untuk pendebetannya melalui Allo Bank nya
- Jika nasabah melakukan perubahan nomor hp di Allo Apps, OTP tidak langsung dikirimkan ke nomor baru, nasabah disarankan replace VDC nya dan dikenakan BIAYA SEBESAR 40RB
- Jika nasabah terkena indikasi fraud dan akan melakukan replace card akan dikena BIAYA SEBESAR 40RB
- Untuk mengganti nomor kartu, CCV, dan EXP DATE maka VDC akan di replace dengan BIAYA SEBESAR 40RB
- Nomor kartu VDC bisa nasabah kunci di aplikasi Allo Apps nya

Thank You