



alloPayLater

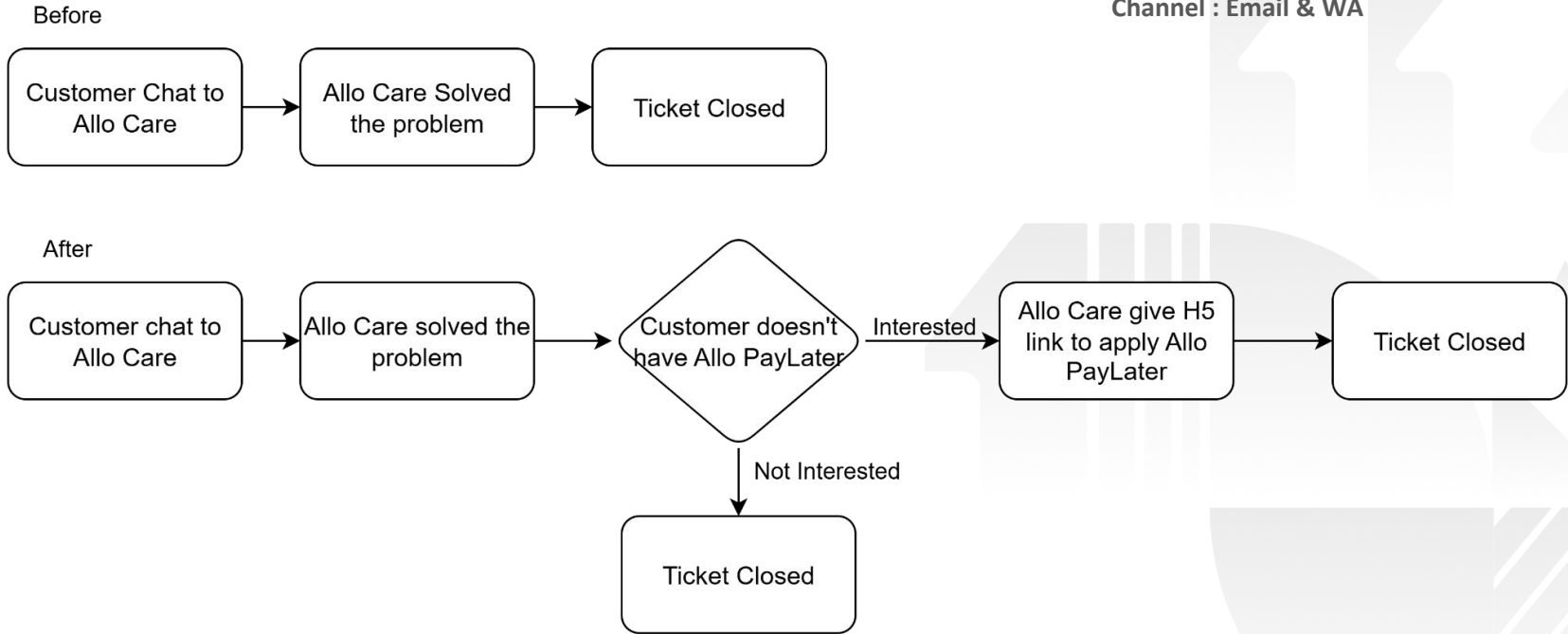
Cross Selling Allo PayLater by Allo Care



Cross Selling Acquisition Allo PayLater by Allo Care



Enabling Allo Care to cross selling Allo PayLater
Channel : Email & WA



Month	OTP	OCR	Incoming	Approve	Activate	Disbursement	Incentive	%Incoming	%Approve	%Activate	%Disbursement
Allo Care - Oktober		154	25	25	5	3	2	200,000	16%	20%	60%
Allo Care - November		187	41	40	10	4	1	100,000	21%	25%	40%
Allo Care - Desember		77	19	19	2			25%	11%	0%	
Total		418	85	84	17	7	3	300,000	20%	20%	41%

No	Month	Marketing Channel	Oktober							November							Desem ber						
			OTP	OCR	Incoming	Approve	Activate	Disbursement	Incentive	OTP	OCR	Incoming	Approve	Activate	Disbursement	Incentive	OTP	OCR	Incoming	Approve	Activate	Disbursement	Incentive
1	Total		154	25	25			2	200,000	187	41	40	10	4	1	100,000	77	19	19	2			
2	Alloicare001		1														5	2	2				
3	Alloicare002																3	2	2				
4	Alloicare003		3	1	1					8	3	3					1	1	1				
5	Alloicare006																						
6	Alloicare007		1																				
7	Alloicare009									1							7	2	2	1			
8	Alloicare010																1						
9	Alloicare011																3	1	1				
10	Alloicare012		1																				
11	Alloicare013		11	2	2																		
12	Alloicare014																1						
13	Alloicare015									3							7	3	3				
14	Alloicare018		6	1	1	1				9	2	2					1						
15	Alloicare020									1													
16	Alloicare022									9	1	1	1	1			1	1	1				
17	Alloicare025		4	1	1	1	1	1	100,000	8	3	3	1	1									
18	Alloicare026		8							7													
19	Alloicare028		7	1	1					14	4	4					2						
20	Alloicare029		5	2	2					5	1	1											
21	Alloicare030		1	1	1																		
22	Alloicare031		2							9	3	2					2						
23	Alloicare033		4							4	2	2											
24	Alloicare034		6							6	2	2	1										
25	Alloicare035		1														5	1	1				
26	Alloicare036																4						
27	Alloicare037																2						
28	Alloicare038		3							4													
29	Alloicare042		3							1													
30	Alloicare043		7	3	3					7	1	1	1				2	1	1				
31	Alloicare045		3							9	1	1	1				1						
32	Alloicare046		14							14	3	3					2	1	1				
33	Alloicare048		12	4	4					11													
34	Alloicare049									3							8						
35	Alloicare050									2													
36	Alloicare052		6	2	2	1	1			11	5	5	2	1									
37	Alloicare053		8	2	2	1				7	3	3											
38	Alloicare056		1	1	1					6													
39	Alloicare058		5	2	2					3	1	1	1	1									
40	Alloicare059		6							4	1	1					1						
41	Alloicare060																1						
42	Alloicare064		3														4	1	1				
43	Alloicare067		2	1	1	1	1	1	100,000	2													
44	Alloicare068																1						
45	Alloicare069		3	1	1					11	3	3	1	1	1	100,000	2						
46	Alloicare071																1						
47	Alloicare073		6							2	1	1											
48	Alloicare076		2							1							5	2	2	1			
49	Alloicare077		1																				
50	Alloicare078																3	1	1				
51	Alloicare080		8							5	1	1	1										
52	Alloicare082		8														1						

Program Cross Selling

1. Program untuk Nasabah

- a. Daftar, aktivasi melalui link h5 **pada hari yang sama** akan mendapatkan kupon diskon
- b. Kriteria Kupon:
 - Diskon 50% maksimal Rp 300.000 untuk transaksi QRIS Allo PayLater di semua merchant
 - Tidak ada minimum transaksi
 - Kupon berlaku selama 30 hari

1. Program untuk Allo Care

- Nasabah aktivasi Allo PayLater
- Allo Care akan mendapatkan insentif **Rp 10.000** jika nasabah mengajukan Allo PayLater dan **tambahan 50,000** jika melakukan melakukan setidaknya 1 transaksi dalam 30 hari
- Tidak berlaku untuk pengguna Limit Up

1. Syarat dan Ketentuan

- Program ini akan dimulai pada 1 Januari 2026
- Setiap agen akan menerima link H5
- Nasabah harus daftar dan aktivasi **pada hari yang sama** untuk mendapatkan kupon diskon
- Link H5 hanya dapat dibuka melalui ponsel
- Insentif Allo Care akan diberikan sesuai dengan ketentuan yang berlaku

Example Copywriting

Allo Kak <Name>

Bisa minta waktunya sebentar ya

Sekarang Allo Bank punya Promo Eksklusif Kupon **Diskon 50% s.d Rp300.000** untuk transaksi QRIS Allo PayLater di semua merchant!

- Kupon bisa dipakai tanpa minimum transaksi dan **berlaku 30 hari**
- Nikmati juga limit **s.d Rp100 juta** bisa dicairkan dan cicilan fleksibel s.d 36 bulan

Kalau Kakak tertarik, langsung aktivasi Allo PayLater lewat link berikut ya (link H5)

Kupon hanya bisa didapat jika aktivasi melalui link ini, ya Kak.
Terima kasih

Allo Kak <Name>

Bisa minta waktunya sebentar ya

Ada info menarik nih dari Allo Bank!

Sekarang Kakak bisa aktifkan Allo PayLater dengan limit **s.d Rp100 juta** dan tenor cicilan sampai 36 bulan. Limit bisa cairkan dan bisa transaksi QRIS di semua merchant

Spesial kalau aktivasi lewat link ini, Kakak akan dapat Kupon **Diskon 50% s.d Rp300.000** setelah pengajuan disetujui

Yuk, ajukan sekarang [link H5]

Allo Kak <Name>

Bisa minta waktunya sebentar ya

Sekarang ada Promo Eksklusif Kupon Diskon **50% s.d Rp300.000** buat transaksi QRIS Allo PayLater di semua merchant!

Kuponnya bisa dipakai tanpa minimum transaksi dan berlaku **30 hari** setelah aktivasi.

Selain itu, kakak juga bisa nikmati limit yang bisa dicairkan **s.d 100 Juta** dan cicilan ringan **s.d 36 bulan**

Yuk, Aktifkan Allo PayLater sekarang biar dapat kuponnya (link H5)

Kupon hanya berlaku jika aktivasi lewat link ini ya, Kak.

Hai Allo Friends 🙋

Penggunaan Allo PayLater secara rutin & tepat waktu membantu untuk bangun riwayat kredit kamu ✨

Yuk bangun kredit bersama Allo Bank

Bagaimana Caranya:

1. Convert saldo menjadi **limit Allo PayLater**
2. Lakukan transaksi menggunakan **QRIS Allo PayLater**
3. **Bayar tepat waktu** sesuai dengan tagihan dan nikmati bonus limitnya

Yuk, pakai Allo PayLater dengan bijak mulai sekarang!



Apa itu Allo PayLater?

Allo PayLater adalah produk Buy Now Pay Later (BNPL) dari Allo Bank yang memungkinkan nasabah untuk melakukan pembayaran cicilan dalam jangka waktu tertentu.

Allo PayLater menawarkan limit pinjaman hingga Rp 100 juta dengan pilihan tenor cicilan mulai dari 1, 3, 6, 12, 18, 24, 36 hingga 60 bulan. Bunga yang dikenakan bervariasi tergantung tenor, mulai dari 1,95% per bulan.

Allo PayLater juga dapat dimanfaatkan sebagai dana cadangan atau darurat, tanpa dikenakan biaya apapun jika tidak digunakan. Limit yang tersedia juga dapat digunakan untuk berbagai kebutuhan, termasuk pencairan Dana Instan dan transaksi menggunakan QRIS di seluruh merchant.



Bisa apa aja di Allo PayLater?



Limit s.d 100 juta



Cicilan ringan s.d 36 bulan



Limit bisa dicairkan s.d 100%



Tarik Dana Instan kapan saja dan dimana saja, langsung cair ke rekening



Limit bisa digunakan Transaksi QRIS di Seluruh Merchant



Berizin & Diawasi oleh OJK & BI

Promo Allo PayLater

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#PASBUATKAMU

SANTAP INI ITU TETAP HEMAT

DISKON 30% + CASHBACK 10%

Pakai **alloPrime** Pakai **alloPayLater**

Promo berlaku di

Wadaya GYU KATSU NIKAU BR

*S&K berlaku. Info lebih lanjut, kunjungi: <https://www.allobank.com/promo/rfb-cashback-allo>

Allo Bank berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia - Allo Bank merupakan peserta pengjaminan LPS - allobank.com

#PASBUATKAMU

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FULL DAY SALE SETIAP HARI MINGGU

Diskon 20%

Berlaku Menggunakan **alloPrime & alloPayLater**

DOWNLOAD ALLO BANK SEKARANG!

*Info selengkapnya: <https://www.allobank.com/promo/transform-fulldaysale>

Allo Bank berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia - Allo Bank merupakan peserta pengjaminan LPS - allobank.com

#PASBUATKAMU

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#PASBUATKAMU

REFRESH OUTFIT BARU

DISKON 5% + CASHBACK Up to 10%

Pakai **alloPrime** Pakai **alloPayLater**

Promo berlaku di **METRO**

*S&K berlaku. Info lebih lanjut, kunjungi: <https://www.allobank.com/promo/metro-regular>

Allo Bank berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia - Allo Bank merupakan peserta pengjaminan LPS - allobank.com

#PASBUATKAMU

<https://www.allobank.com/promo>

Flow H5 - non allo

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Nasabah
Scan QR or
Click Link to
H5

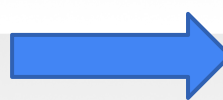
The first row of screenshots shows steps 1 through 8 of the registration process:

- Step 1:** Landing page with a banner for "Belanja Bebas Worry dengan Allo PayLater!" and a "Check limitmu di Allo PayLater" button.
- Step 2:** "SYARAT & KETENTUAN" (Terms & Conditions) screen.
- Step 3:** "Check limitmu di Allo PayLater" form with fields for "Nama" and "Nomor ponselmu".
- Step 4:** "Check limitmu di Allo PayLater" form with fields for "Nama" and "Nomor ponselmu".
- Step 5:** "Check limitmu di Allo PayLater" form with fields for "Nama" and "Nomor ponselmu".
- Step 6:** "Check limitmu di Allo PayLater" form with fields for "Nama" and "Nomor ponselmu".
- Step 7:** "Check limitmu di Allo PayLater" form with fields for "Nama" and "Nomor ponselmu".
- Step 8:** "Registrasi" form with fields for "Nama", "Bayu", "Email", "Password", and "Konfirmasi Password".

Below the screenshots, the text "max otp request 5x dalam 1 hari" is displayed.

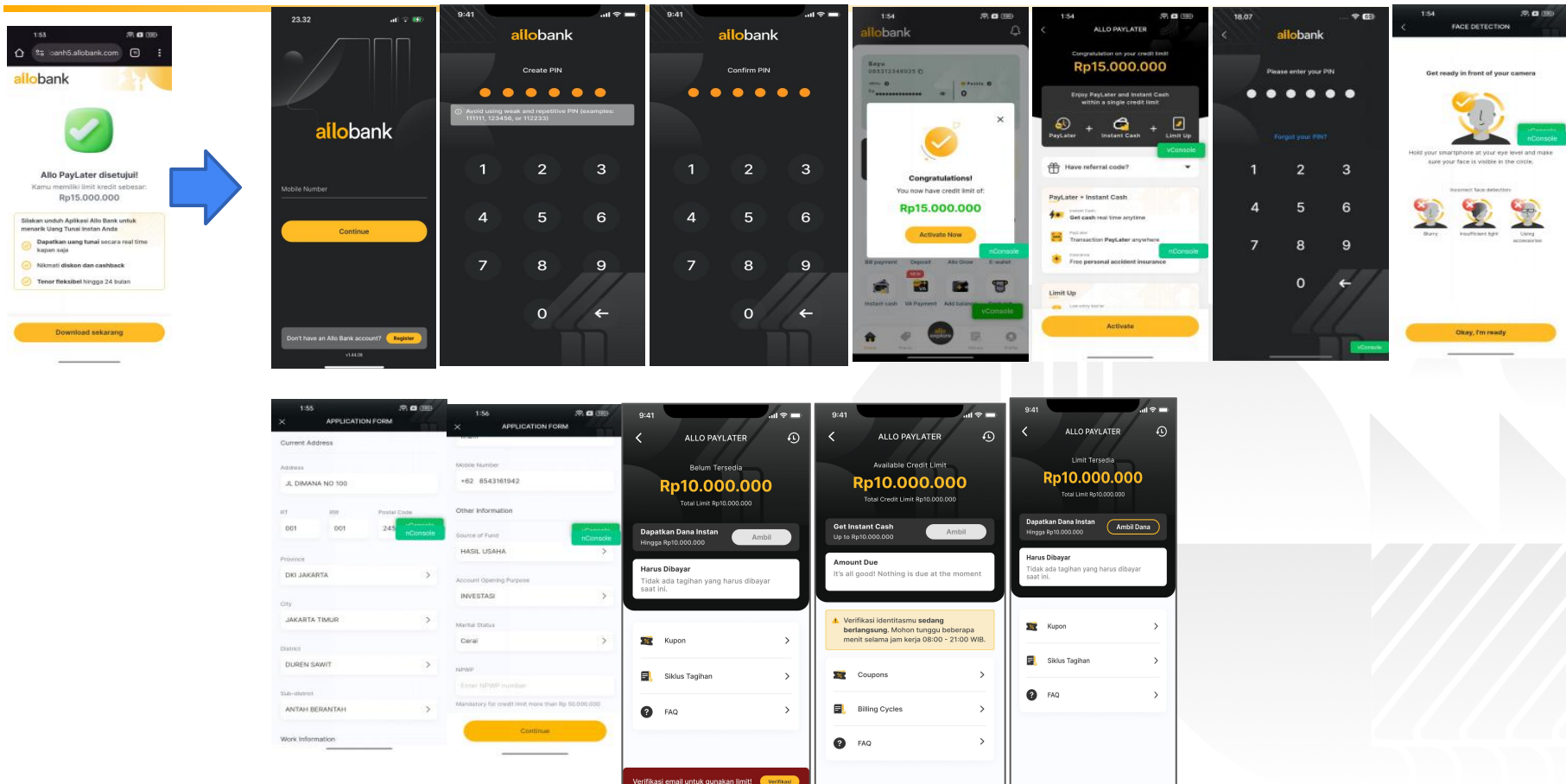
The second row of screenshots shows steps 9 through 12 of the registration process:

- Step 9:** "Siapkan e-KTP kamu" (Prepare your e-KTP) screen with instructions and a "Foto KTP" button.
- Step 10:** "Bagian Depan e-KTP" (Front of e-KTP) screen with instructions and a "Foto KTP" button.
- Step 11:** "Waktunya verifikasi informasi kamu" (Time to verify your information) screen with fields for "Tempat Lahir", "Tanggal Lahir", "Jenis Kelamin", "Kode Pos", "Nama Lengkap", "Nama Gelas/Bu Kandung", and "Nomor e-KTP".
- Step 12:** "Allo PayLater disetujui!" (Allo PayLater approved!) screen with a "Download sekarang" button.



lanjut ke
flow di
aplikasi

User Flow on Allo App



Websites Onboarding Allo PayLater - SCAN NOW 1/4

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Nasabah

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Digital Advertising

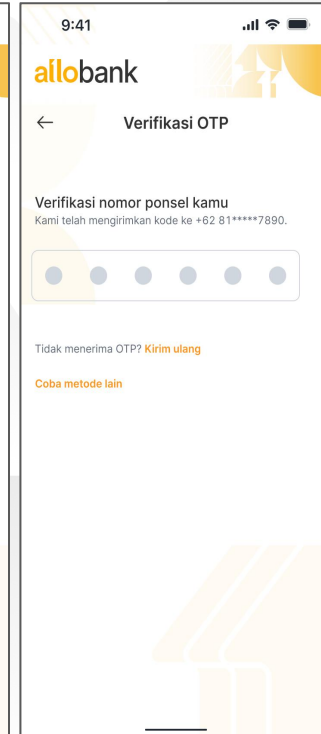
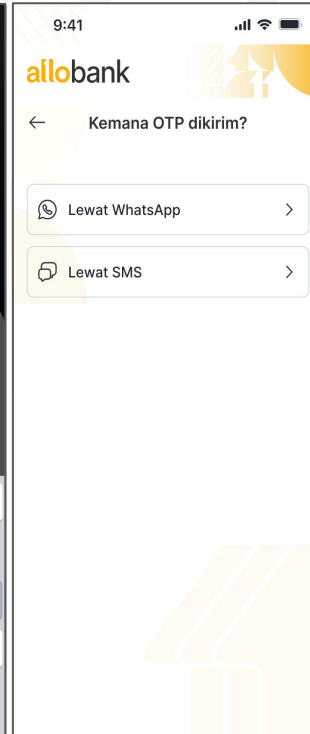
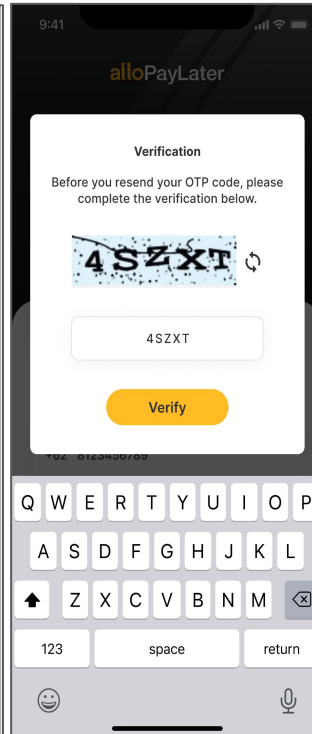
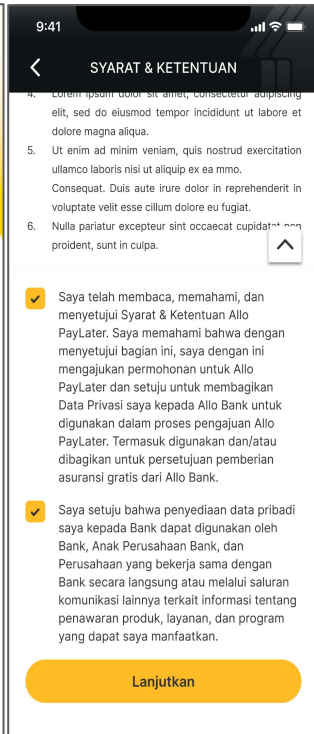
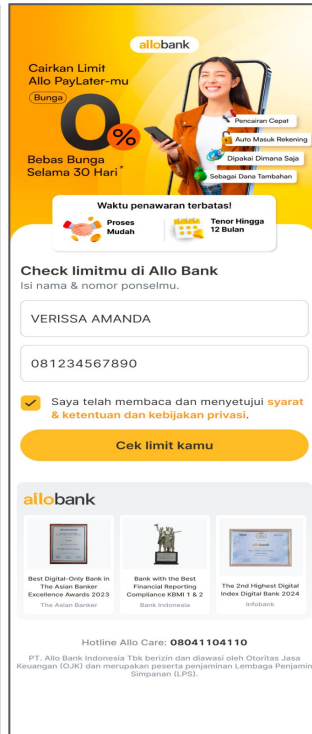
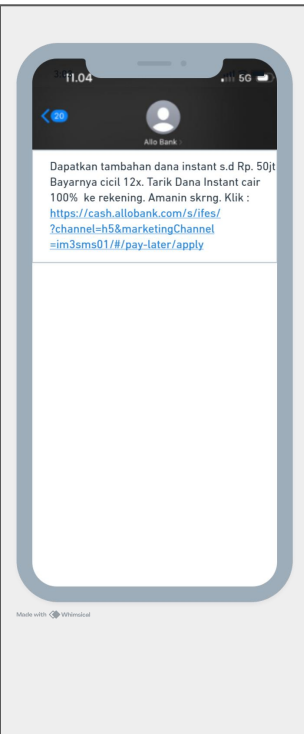
Terms and Condition

Persetujuan TnC

Input Captcha

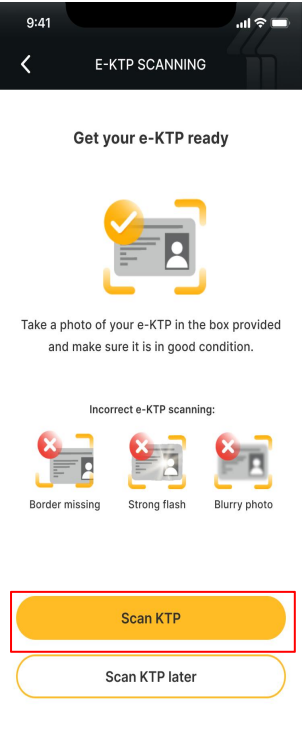
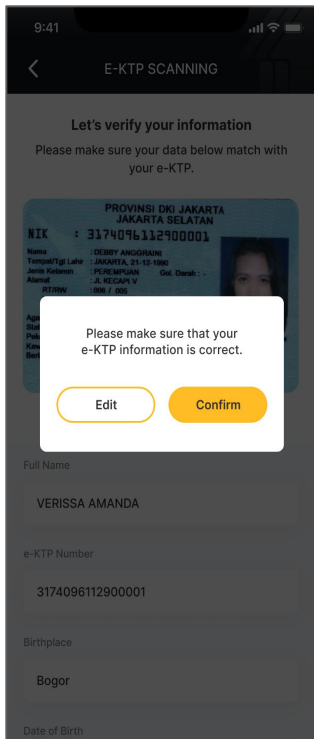
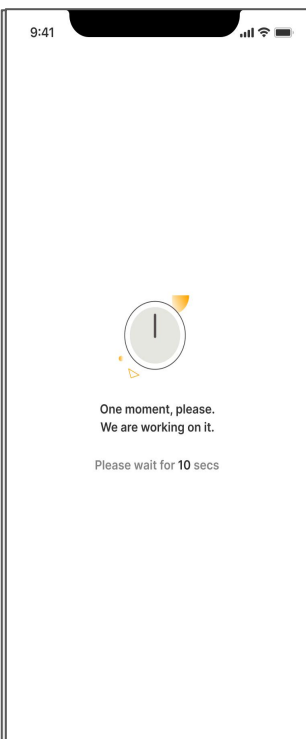
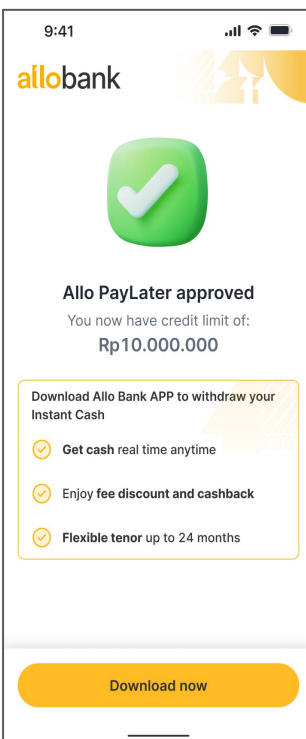
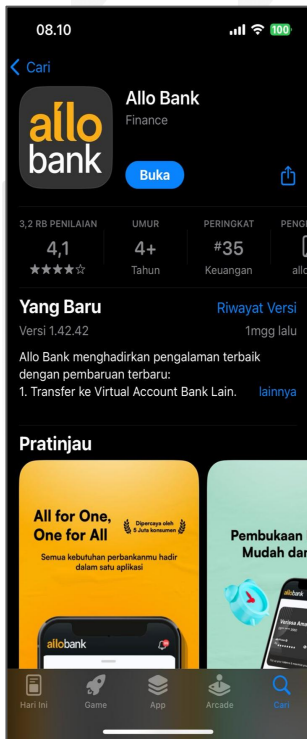
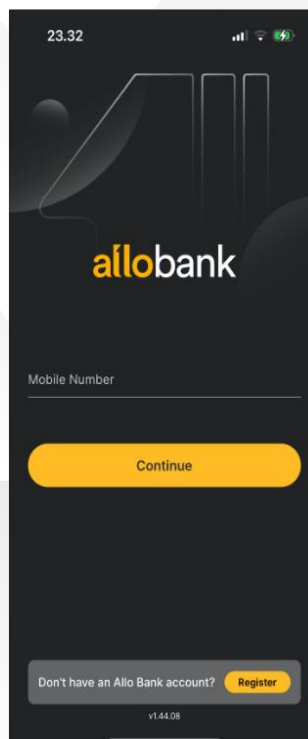
OTP Verification option

OTP Verification

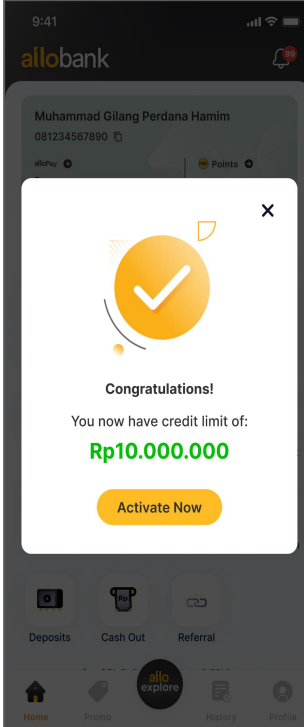
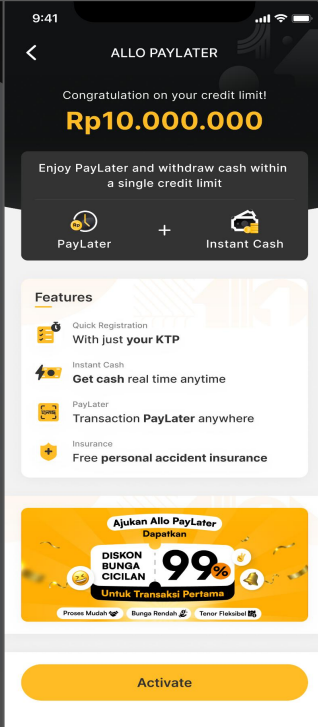
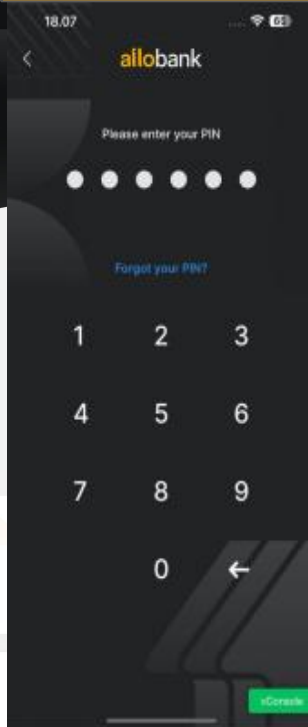
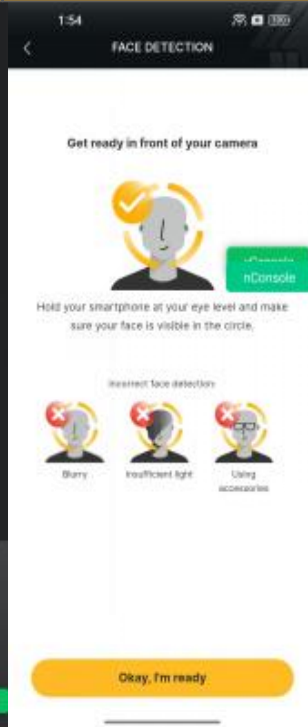
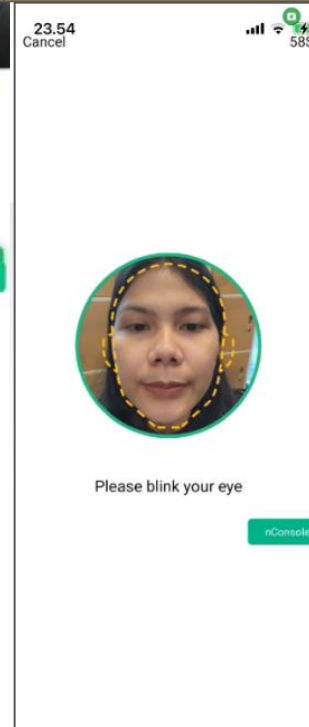


Websites Onboarding Allo PayLater 2/4

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Website onboarding Allo PayLater	Website onboarding Allo PayLater	Website onboarding Allo PayLater	Website onboarding Allo PayLater	Google Store/PlayStore	Allo Apps
Scan KTP	OCR KTP	Proses Underwriting	Result (klik Download Allo Bank)	Download Aplikasi Allo Bank	Halaman Login ke Allo Apps
					

Websites Onboarding Allo PayLater 3/4

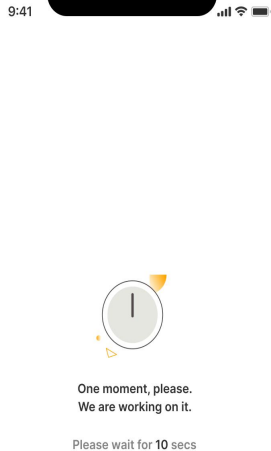
Google Store/PlayStore	Allo Apps	Allo Apps	Allo Apps	Allo Apps
Click Activate Now	PayLater Landing Page	Input PIN	Verifikasi Wajah	Verifikasi Wajah
				

Websites Onboarding Allo PayLater 4/4

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Allo Apps

Proses Verifikasi Wajah



Allo Apps

Pengisian Loan Form

9:41

ALLO PAYLATER FORM

Current Address

Address

Kebayoran Essence Blok G No. 7

RT RW Postal Code

010 003 13890

Province

Banten

City

Tangerang Selatan

District

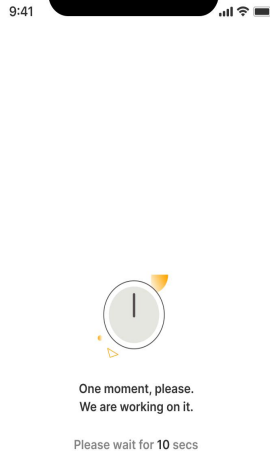
Pondok Aren

Sub-District

Pondok Pucung

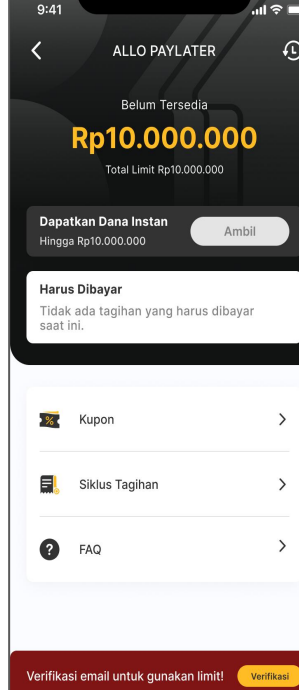
Allo Apps

Process



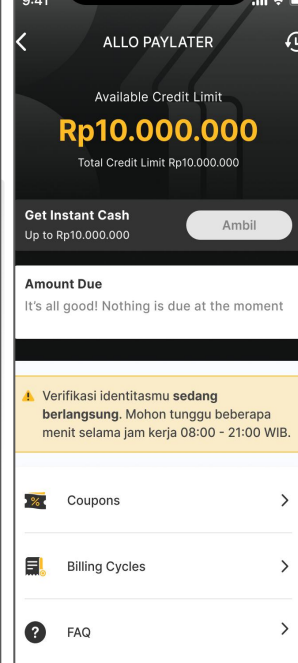
Allo Apps

Verifikasi Email



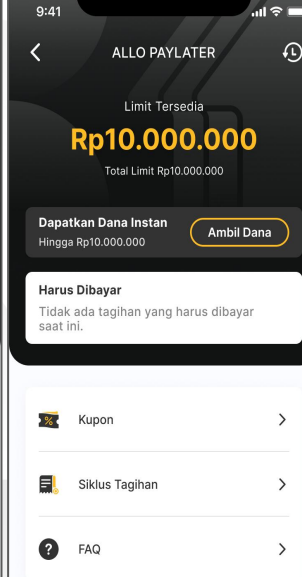
Allo Apps

Proses Verifikasi Email



Allo Apps

Sukses



Websites Onboarding Allo PayLater - Scan Later (1/4)

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Nasabah

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Website onboarding
Allo PayLater

Digital Advertising

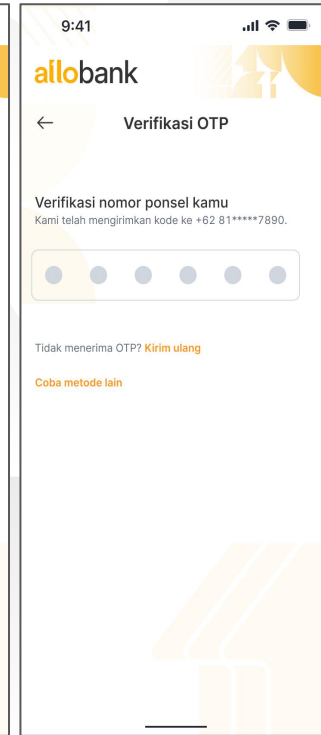
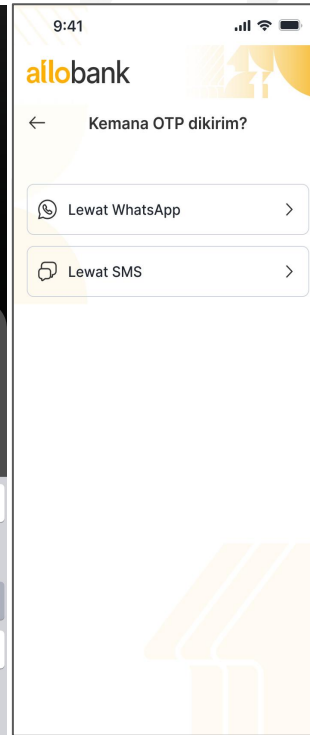
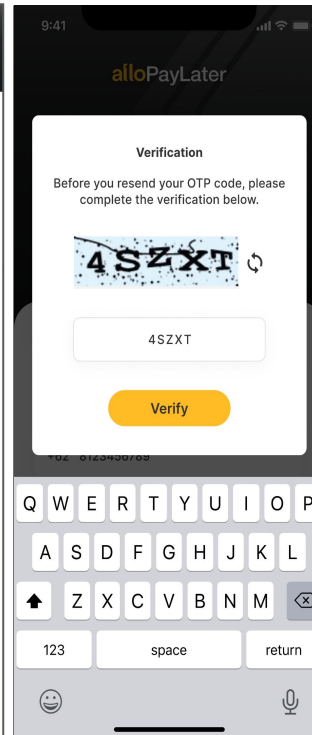
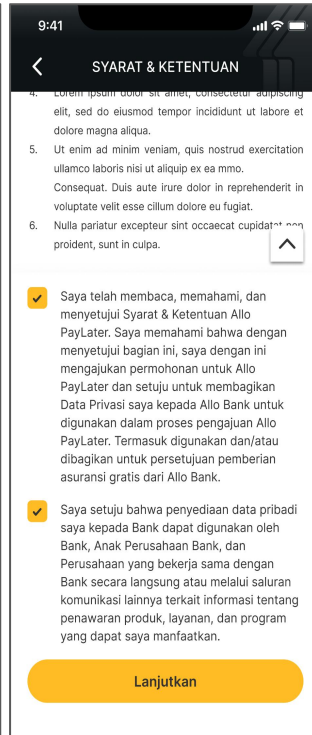
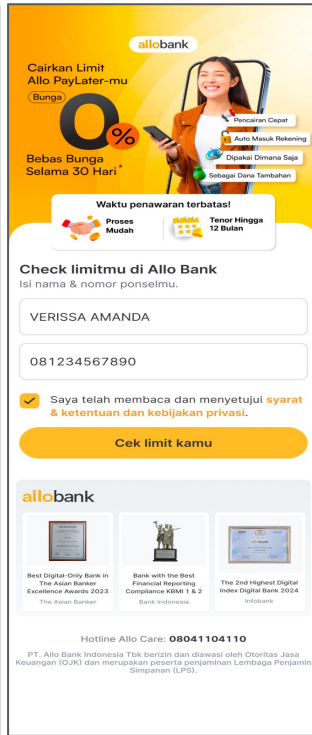
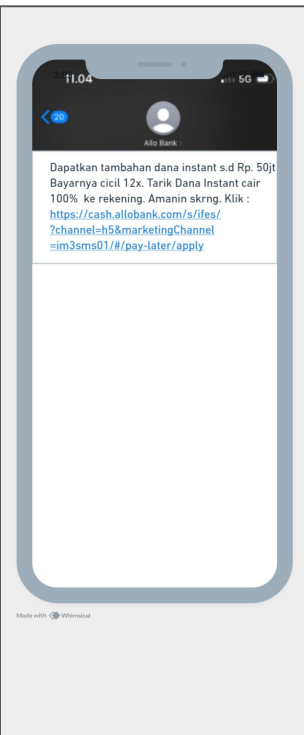
Terms and Condition

Persetujuan TnC

Input Captcha

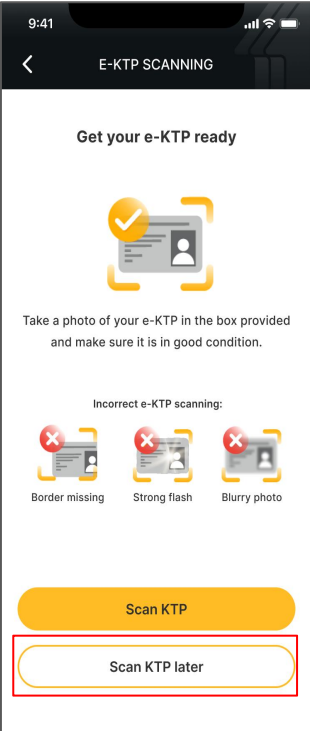
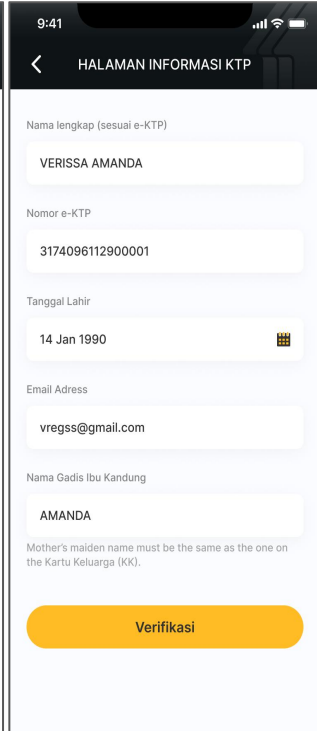
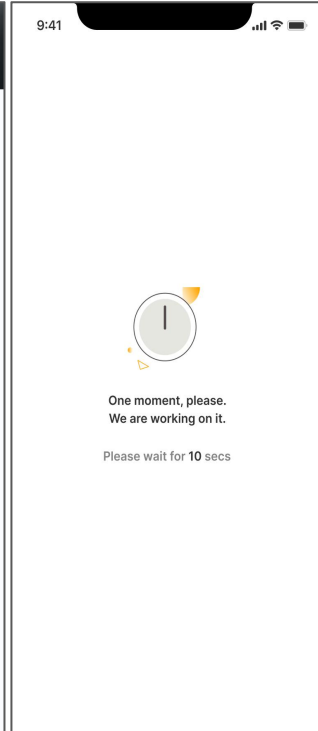
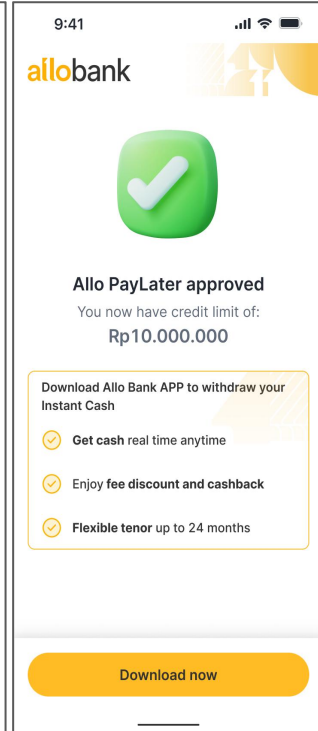
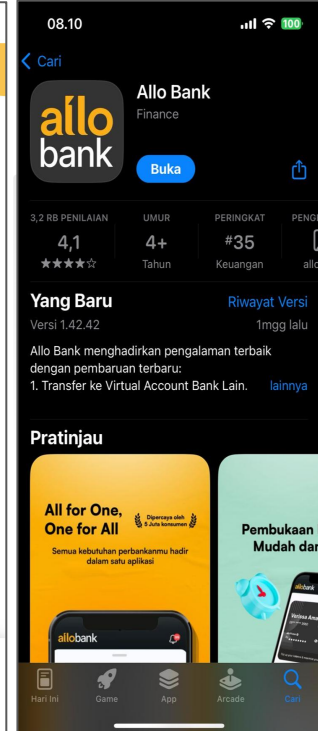
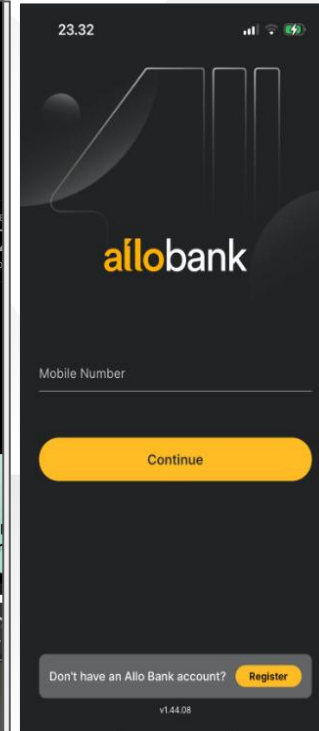
OTP Verification option

OTP Verification



Websites Onboarding Allo PayLater - Scan Later (2/4)

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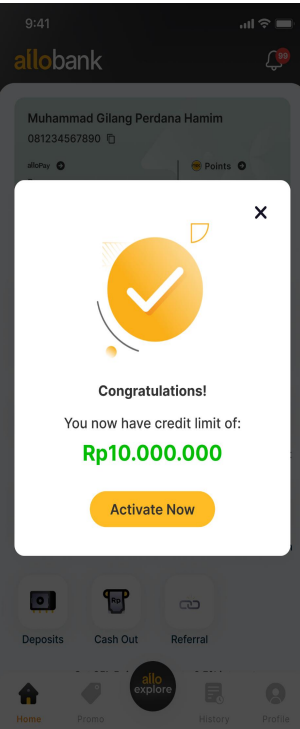
Website onboarding Allo PayLater	Website onboarding Allo PayLater	Website onboarding Allo PayLater	Website onboarding Allo PayLater	Google Store/PlayStore	Allo Apps
OCR KTP	OCR KTP	Proses Underwriting	Result (klik Download Allo Bank)	Download Aplikasi Allo Bank	Halaman Login ke Allo Apps
					

Websites Onboarding Allo PayLater - Scan Later (3/4)

allobank

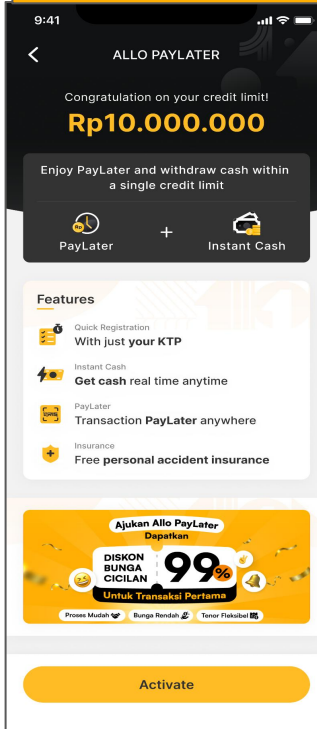
Google Store/PlayStore

Download Aplikasi Allo Bank - click activate now



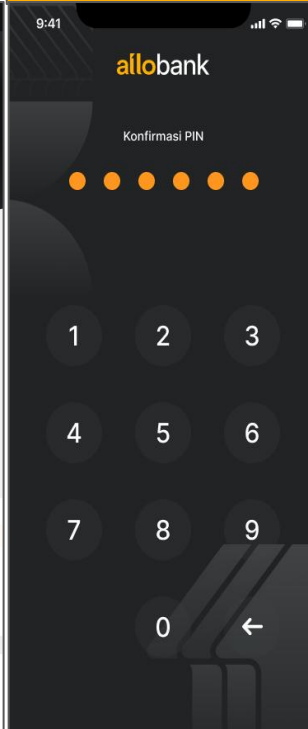
Allo Apps

PayLater Landing Page



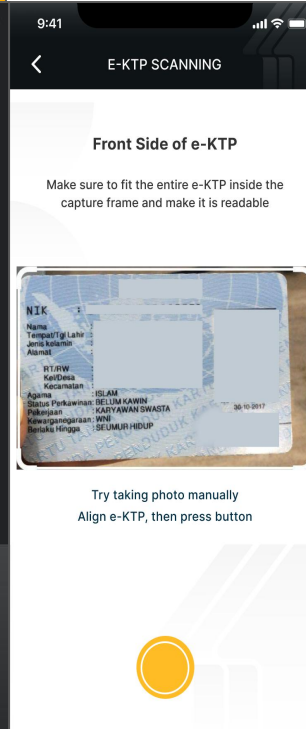
Allo Apps

Input PIN



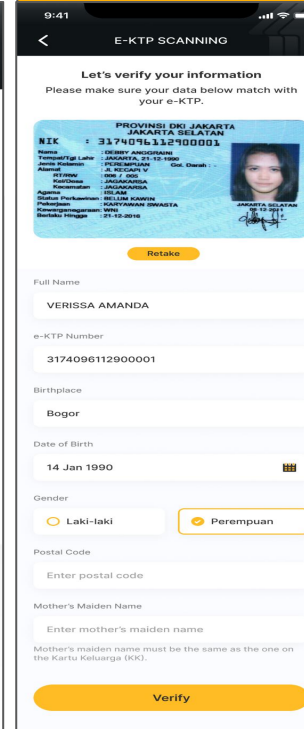
Allo Apps

Scan KTP



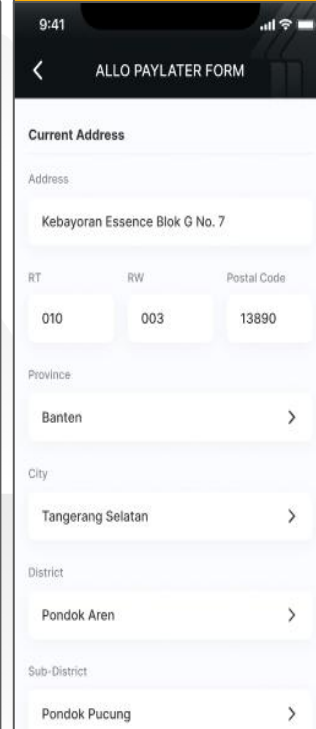
Allo Apps

OCR KTP



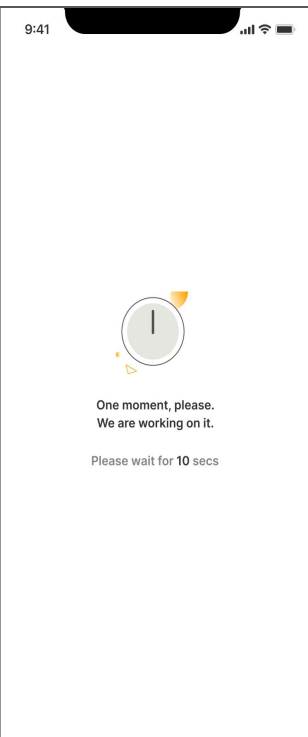
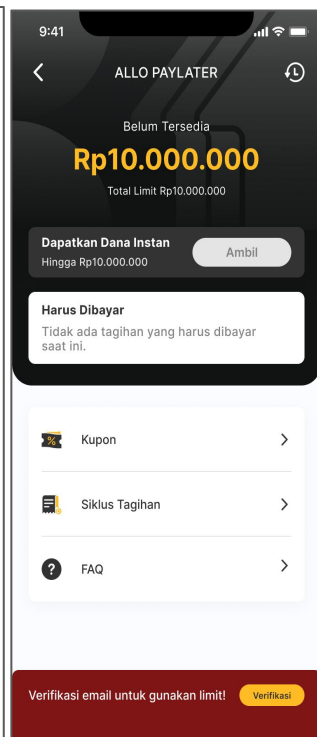
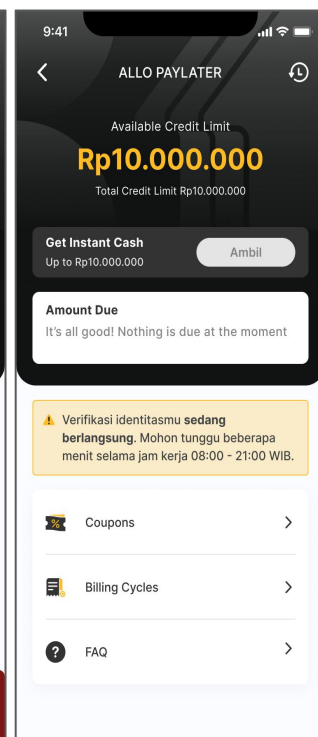
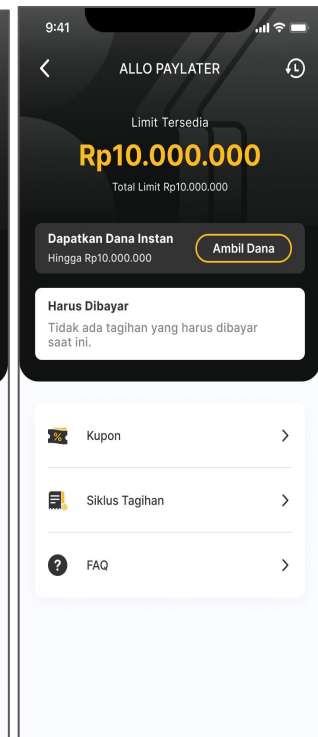
Allo Apps

Pengisian Loan Form



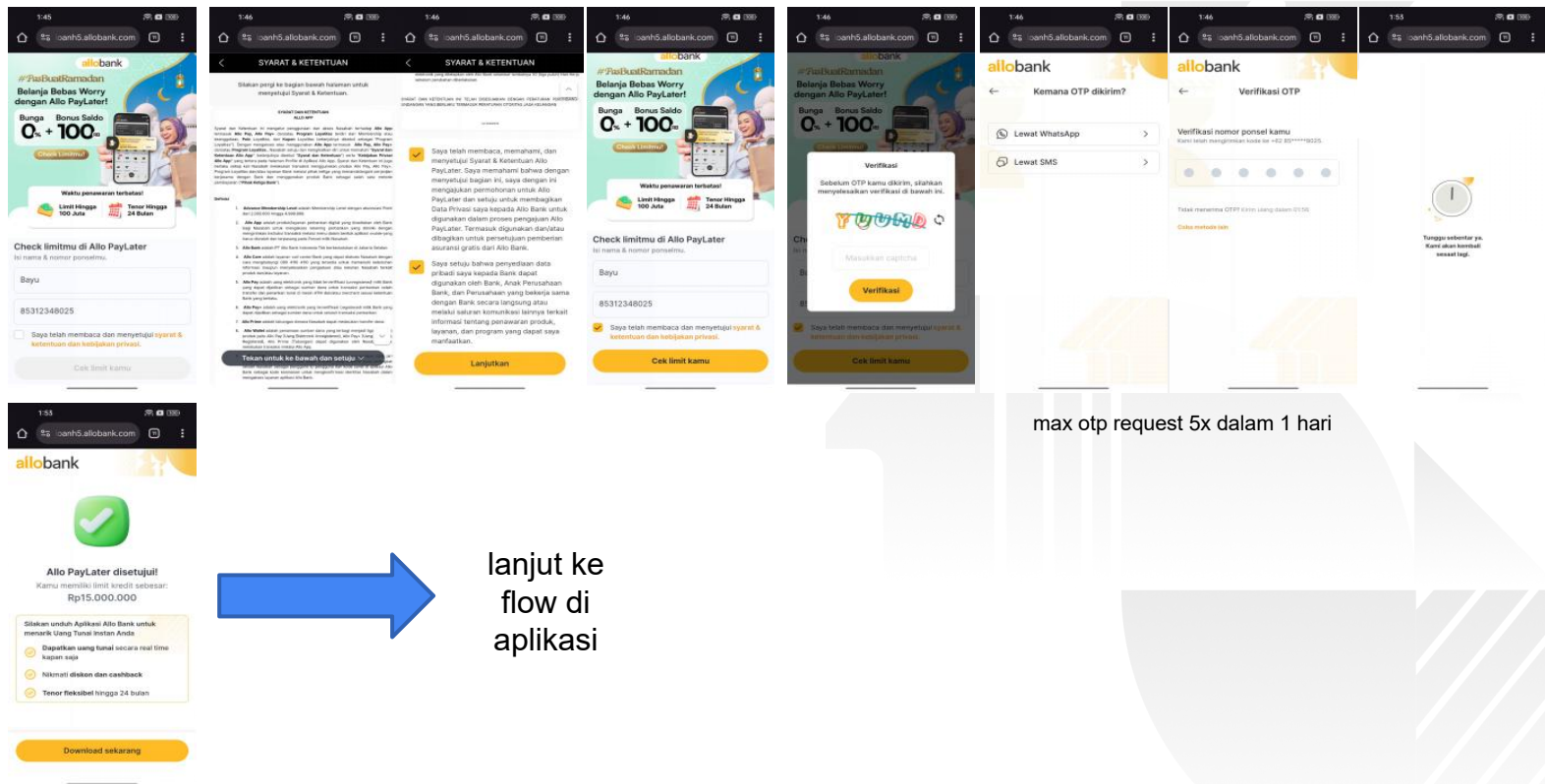
Websites Onboarding Allo PayLater - Scan Later (4/4)

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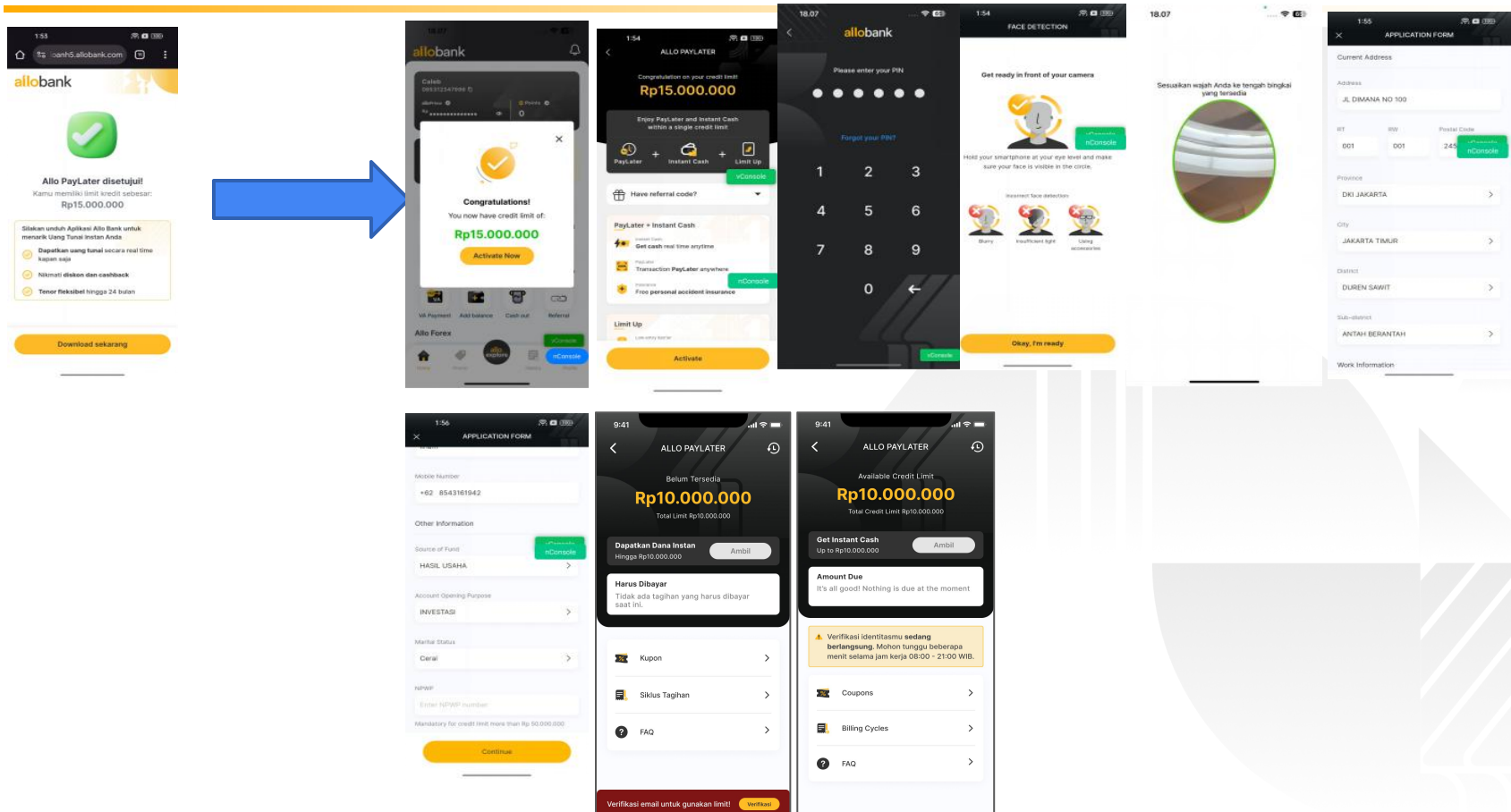
Homepage Allo PayLater	Homepage Allo PayLater	Homepage Allo PayLater	Homepage Allo PayLater
Process	Verifikasi Email	Proses Verifikasi Email	Success
			

User Flow in H5 From Allo Prime

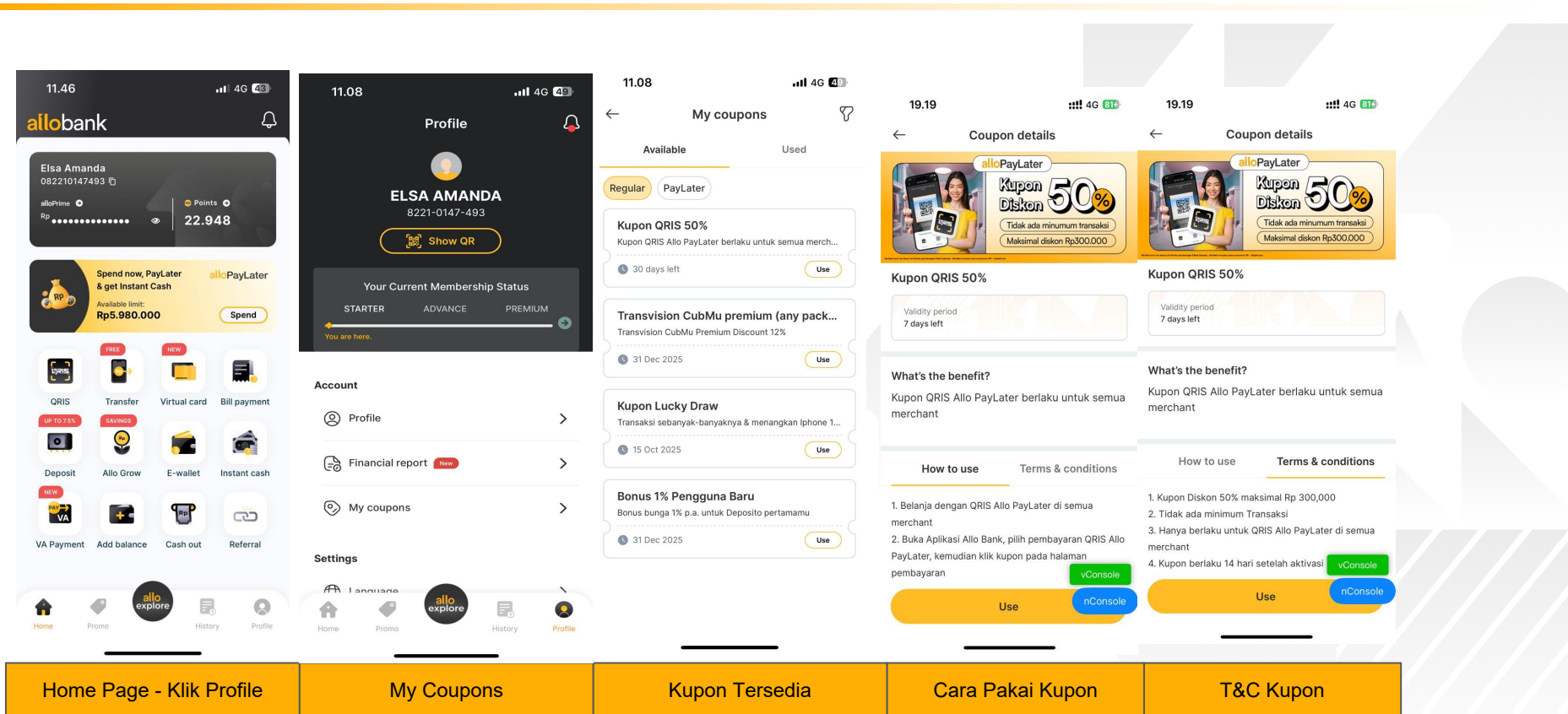
Nasabah
Scan QR or
Click Link to
H5



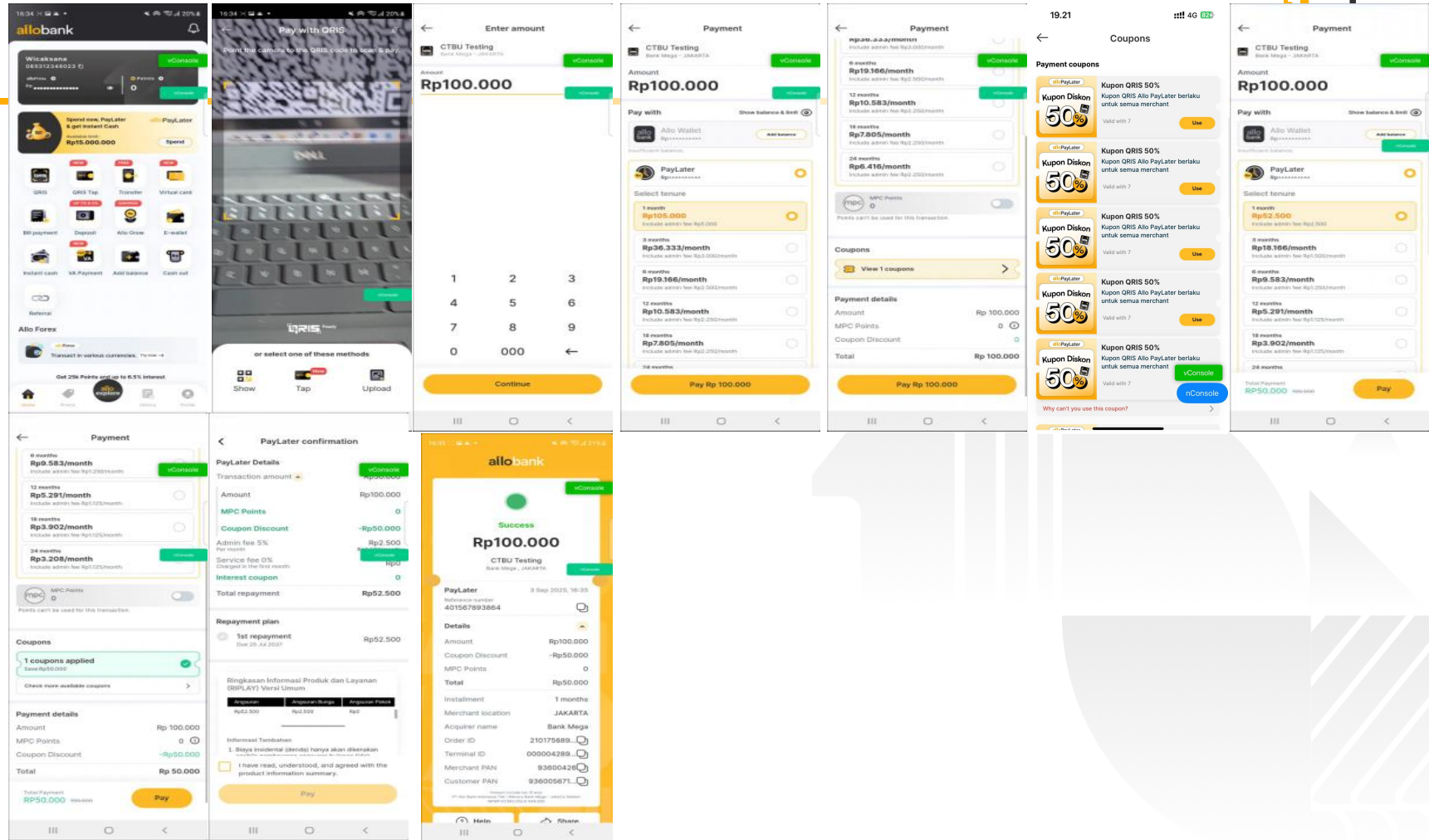
User Flow on Allo App



How to See Coupon

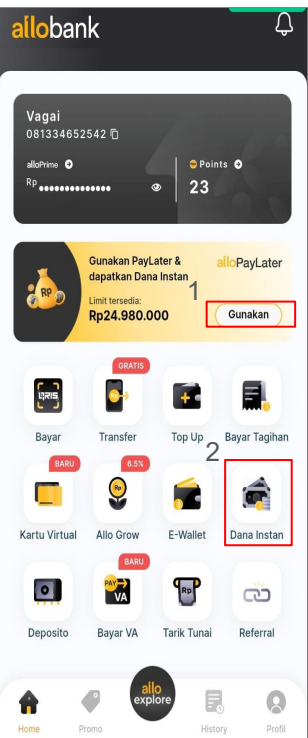
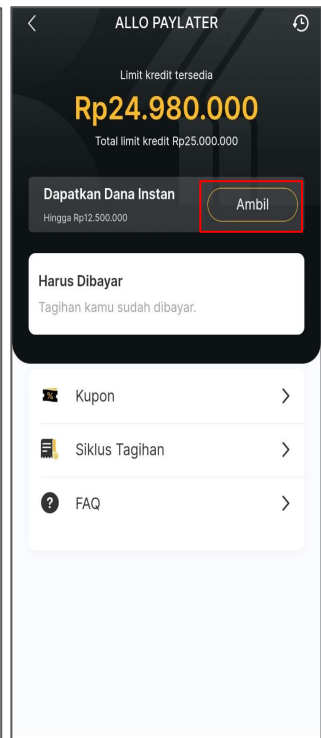
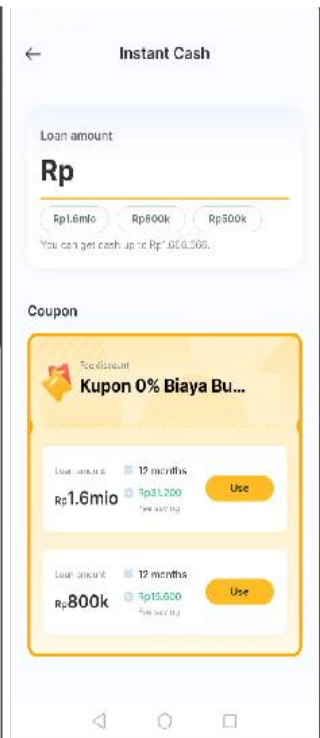
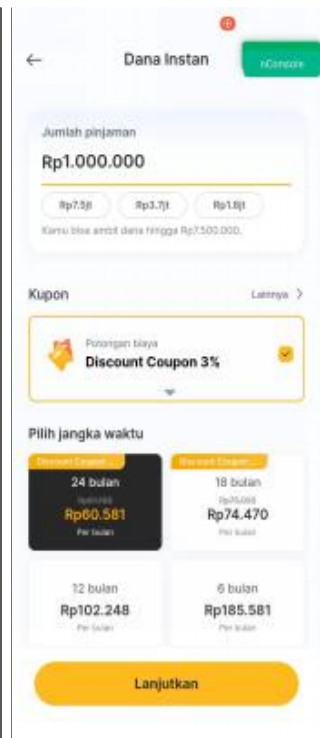
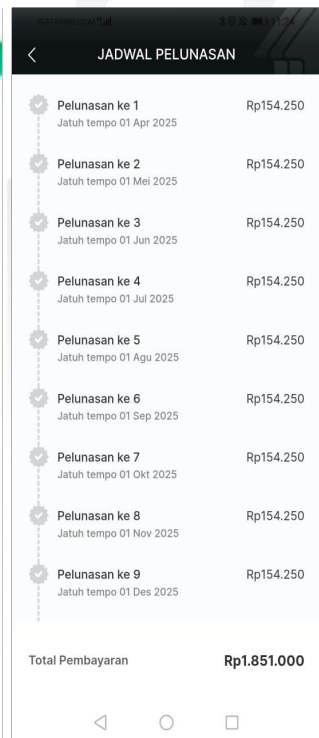
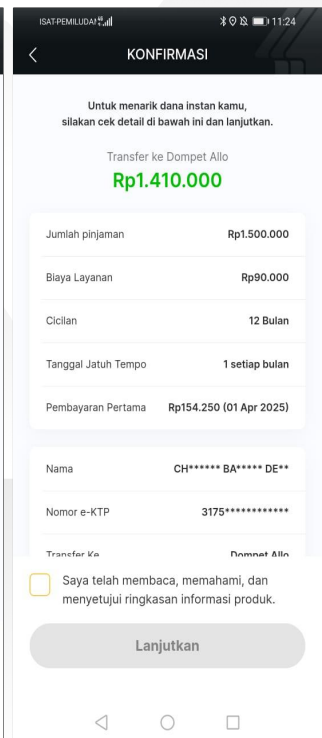


How to use coupon



Transaksi Instant Cash - Apps (1/2)

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Homepage Allo Bank	Homepage Allo PayLater	Halaman Instant Cash	Halaman Instant Cash	Halaman Jadwal Pelunasan	Halaman Konfirmasi dan TnC
Klik "Gunakan"	Klik "Ambil"	Input Dana Pinjaman	Pilih Tenor	Jadwal Pelunasan	Konfirmasi Pelunasan
					

Transaksi Instant Cash - Apps (2/2)

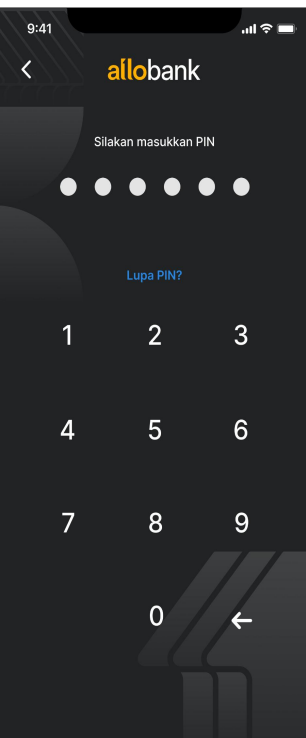
allobank

PIN

Halaman Proses
Pencairan

Input PIN

Sukses



Detail Transaksi

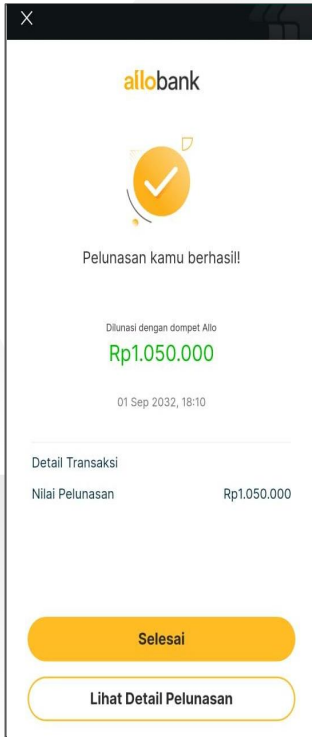
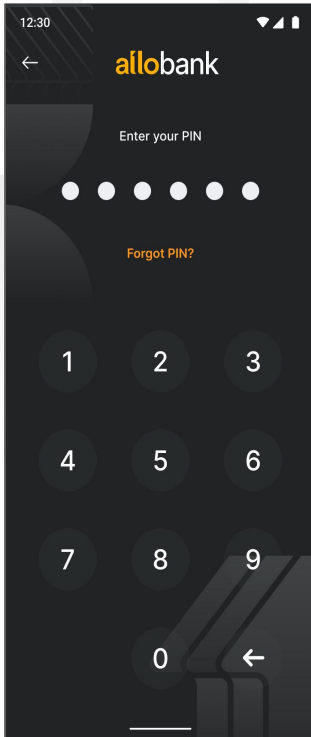
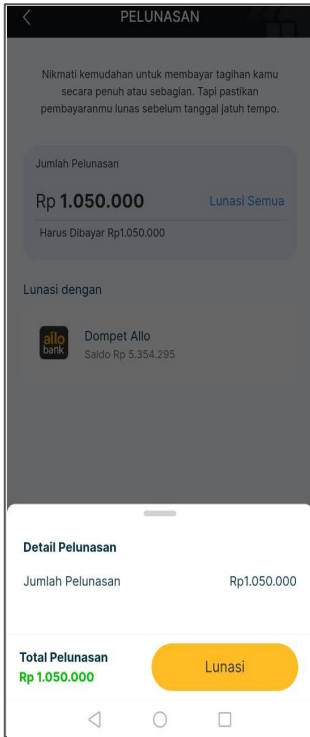
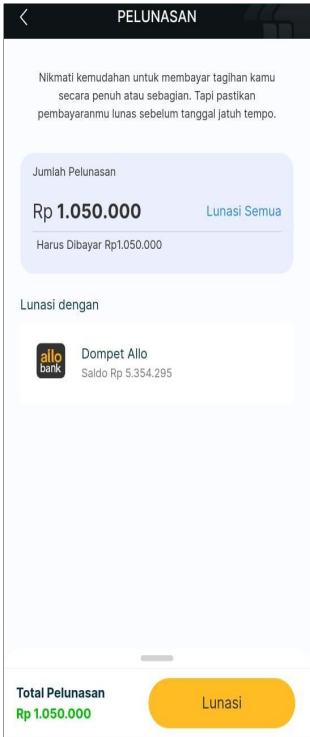
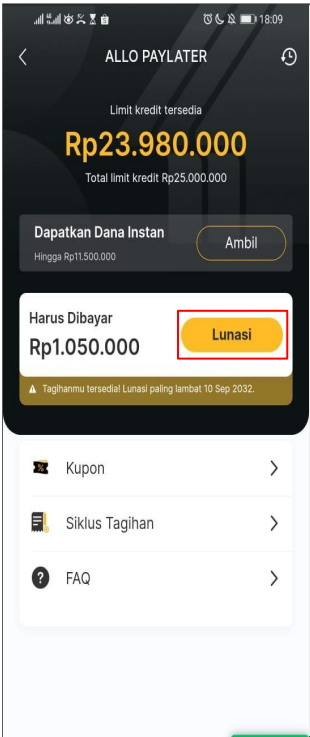
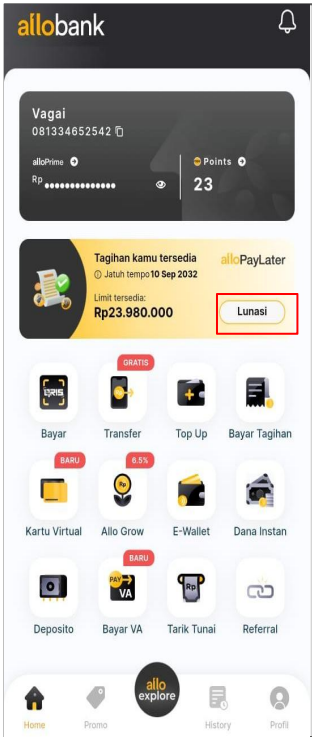
Jumlah Pinjaman	Rp1.500.000
Biaya Layanan	Rp30.000
Transfer ke	Dompet Allo
Pembayaran Pertama	Rp92.500 (1 Agu 2022)

Selesai

Pelunasan Kembali- APPS (1/1)



Homepage Allo Bank	Homepage Allo PayLater	Halaman Pelunasan	Halaman Pelunasan	PIN	Halaman Pelunasan Sukses
Klik “Lunasi”	Klik “Lunasi”	Input Jumlah Pelunasan	Detail Pelunasan	Input PIN	Sukses



No	Questions	Answers
1	Program yg ditawarkan	Nasabah yg melakukan aktivasi Allo PayLater akan mendapatkan kupon diskon 50% QRIS Allo PayLater untuk semua merchant
2	T&C Kupon Diskon	- Tidak ada minimal transaksi - Kupon berlaku 30 hari setelah aktivasi - Diskon 50% Maksimal 300,000
3	Kapan saya mendapatkan Kupon	Kupon diberikan secara real time apabila nasabah telah aktivasi dan kupon dapat di cek di my coupon
4	Siapa saja yg bisa mengikuti Program?	Semua nasabah yg melakukan aktivasi Allo PayLater melalui H5 link milik Allo Care termasuk nasabah yg sudah registrasi Allo Pay dan Allo Prime
5	Kapan Insentif diberikan kepada Allo Care?	Performance akan di kirimkan pada tanggal 1 setiap bulan dan akan di bayarkan bersamaan dengan invoice existing