

# PENGGUNAAN APLIKASI SMIK

## Flow Anggota Sudah Terdaftar di Koperasi

Berikan data **NIK, Email Aktif, & No. Hp** kepada pihak Koperasi.

Pihak koperasi menginput data ke dalam sistem **SMIK**

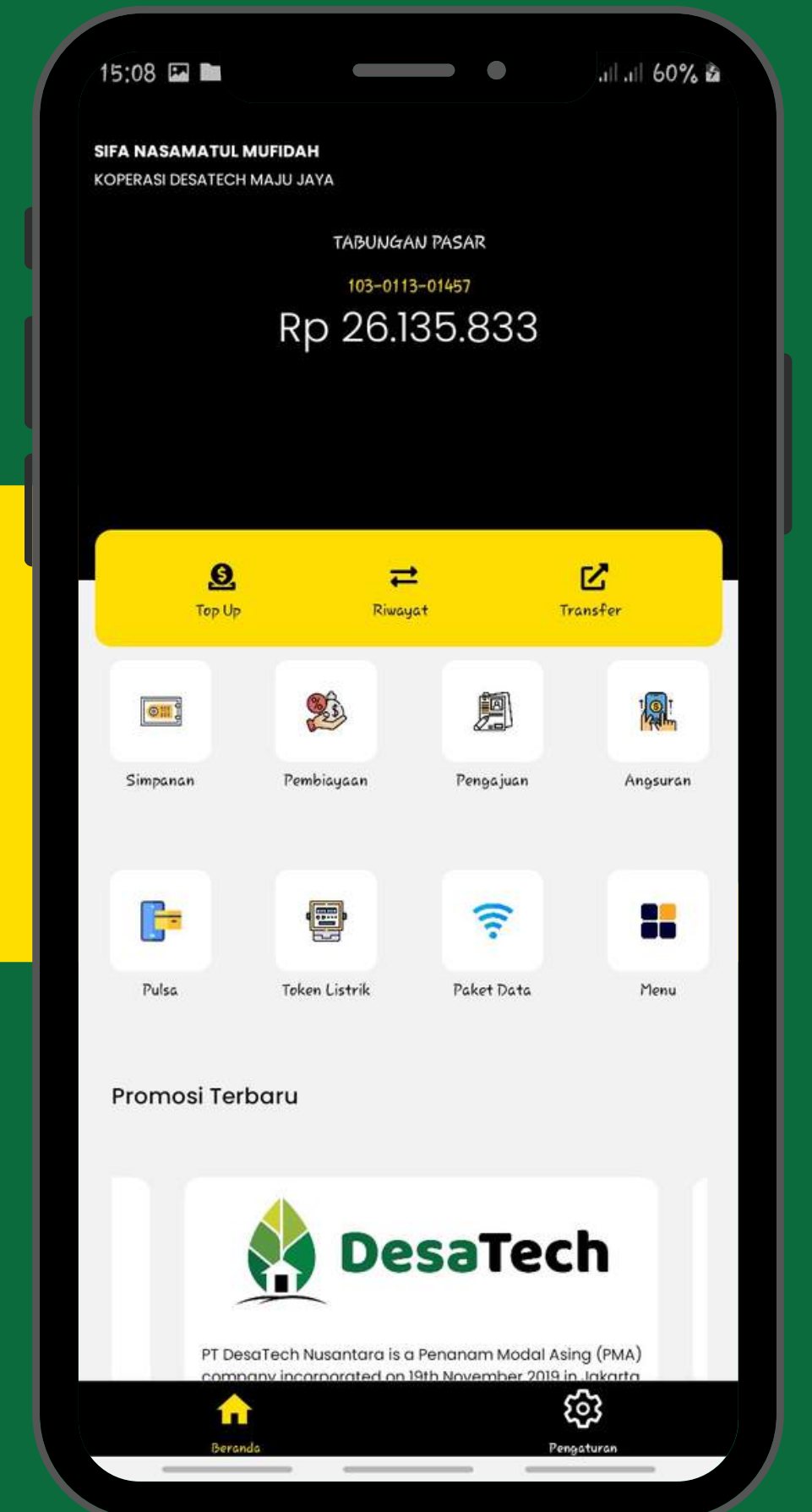
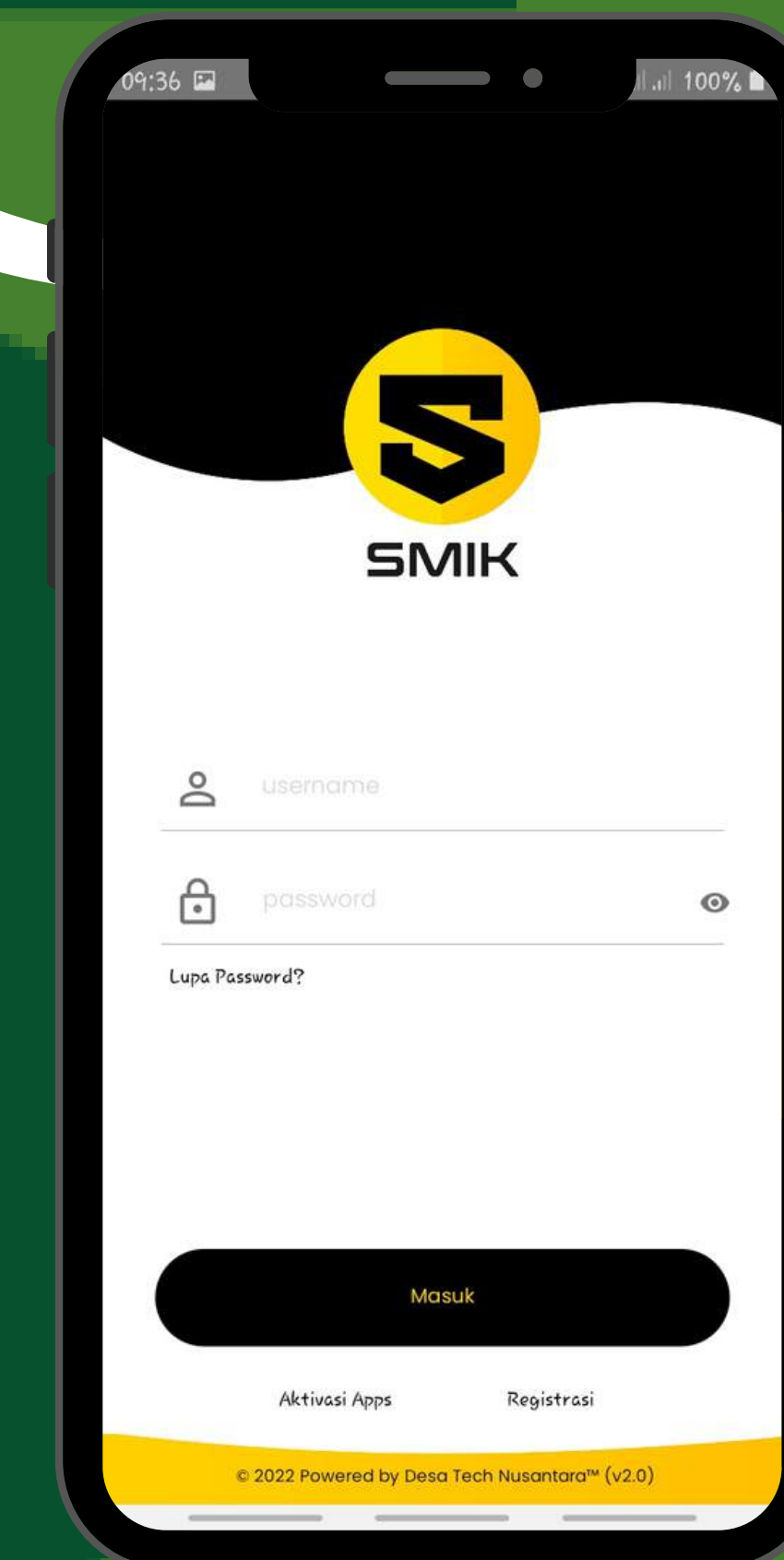
Setelah data berhasil di input. Periksa Email, **User Id & Password** sudah masuk.

Buat **Kode PIN** transaksi

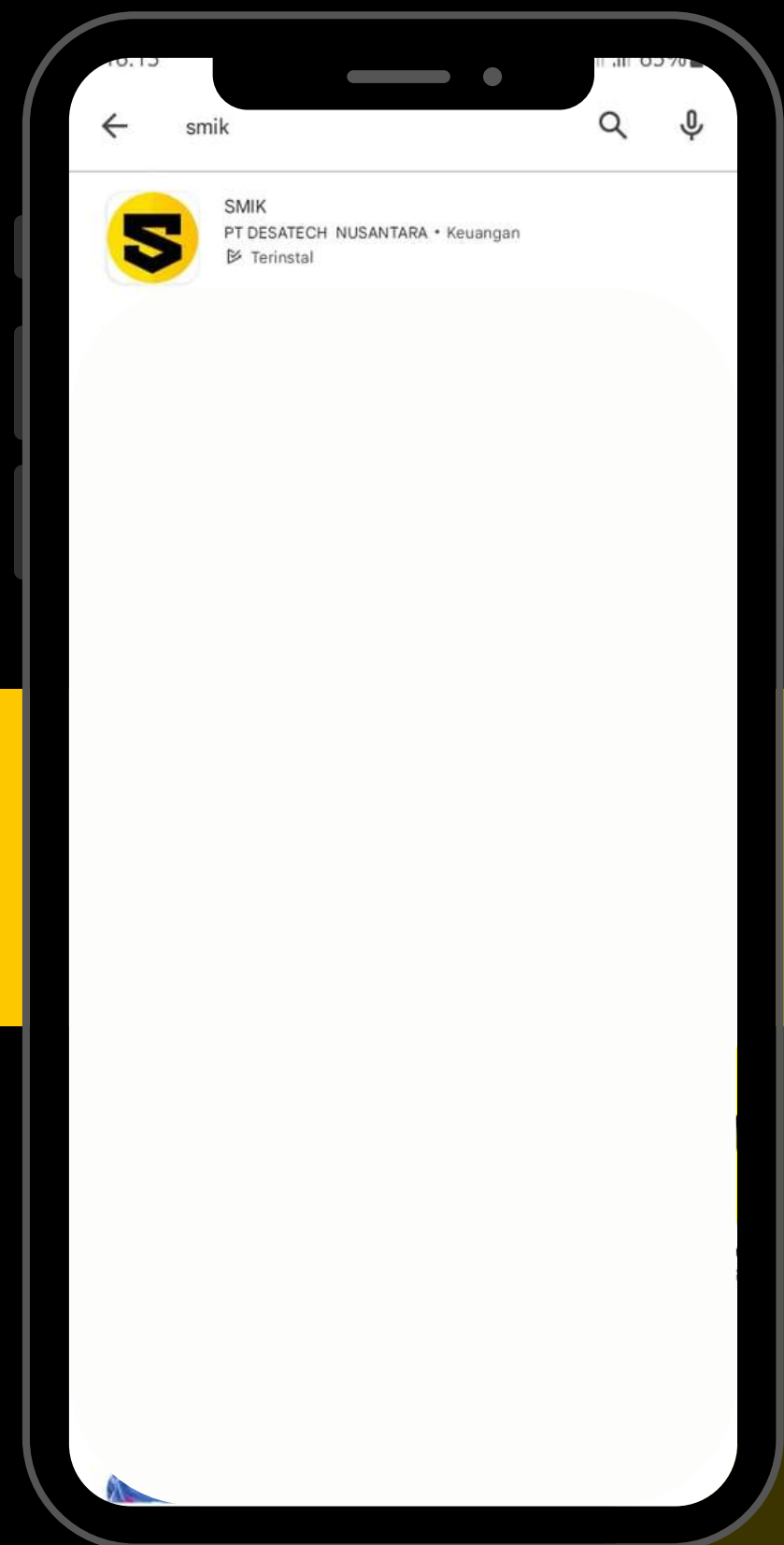
Setelah **Berhasil** masuk, Aplikasi **Siap** digunakan.

Masukan **User Id & Password, Kode Refferal Koperasi.**

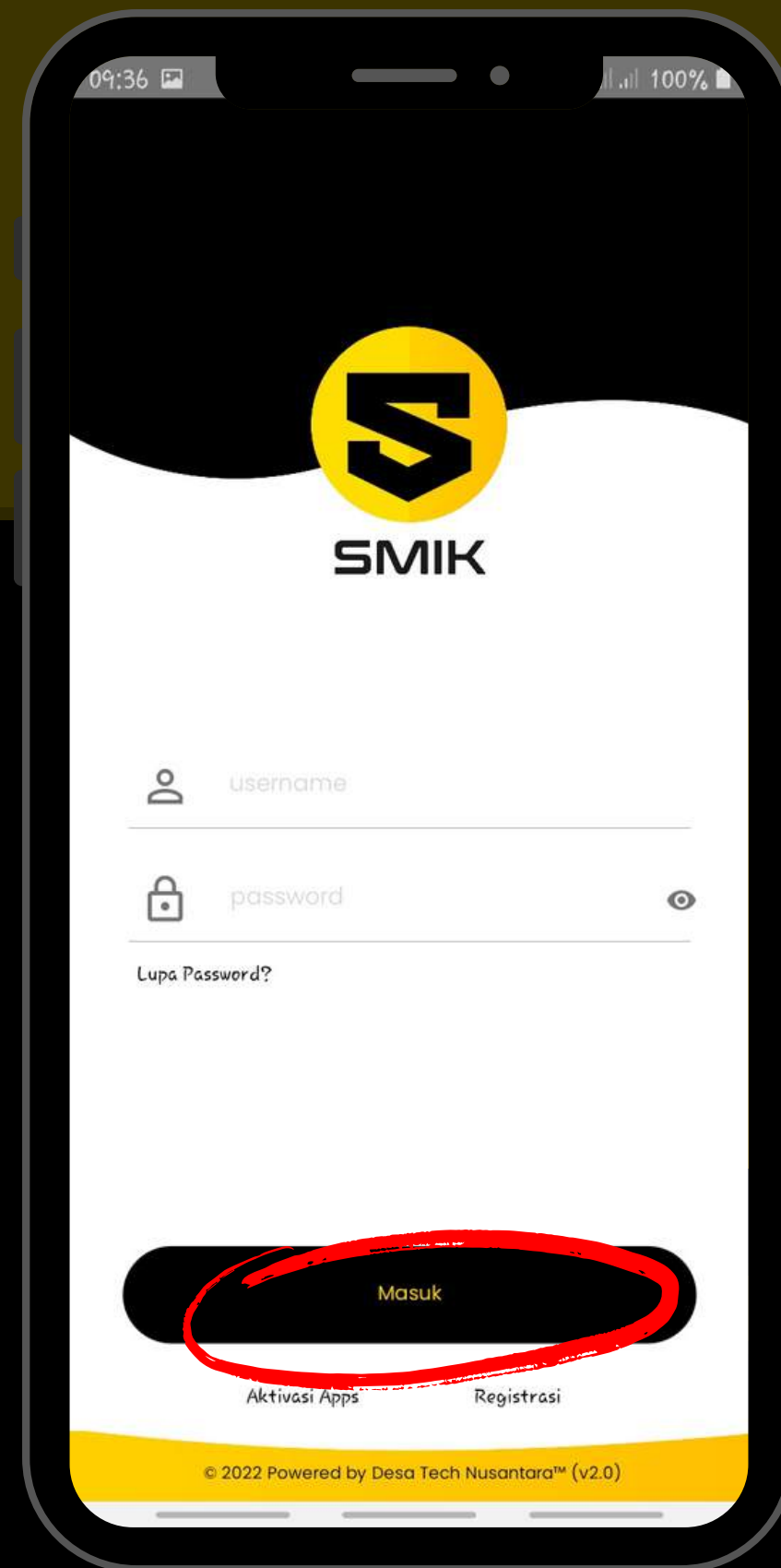
**Download** Aplikasi **SMIK** di google Playstore / Buka Aplikasi **SMIK** jika sudah ada



## Flow Log In Pengguna Baru



Buka aplikasi **SMIK**.



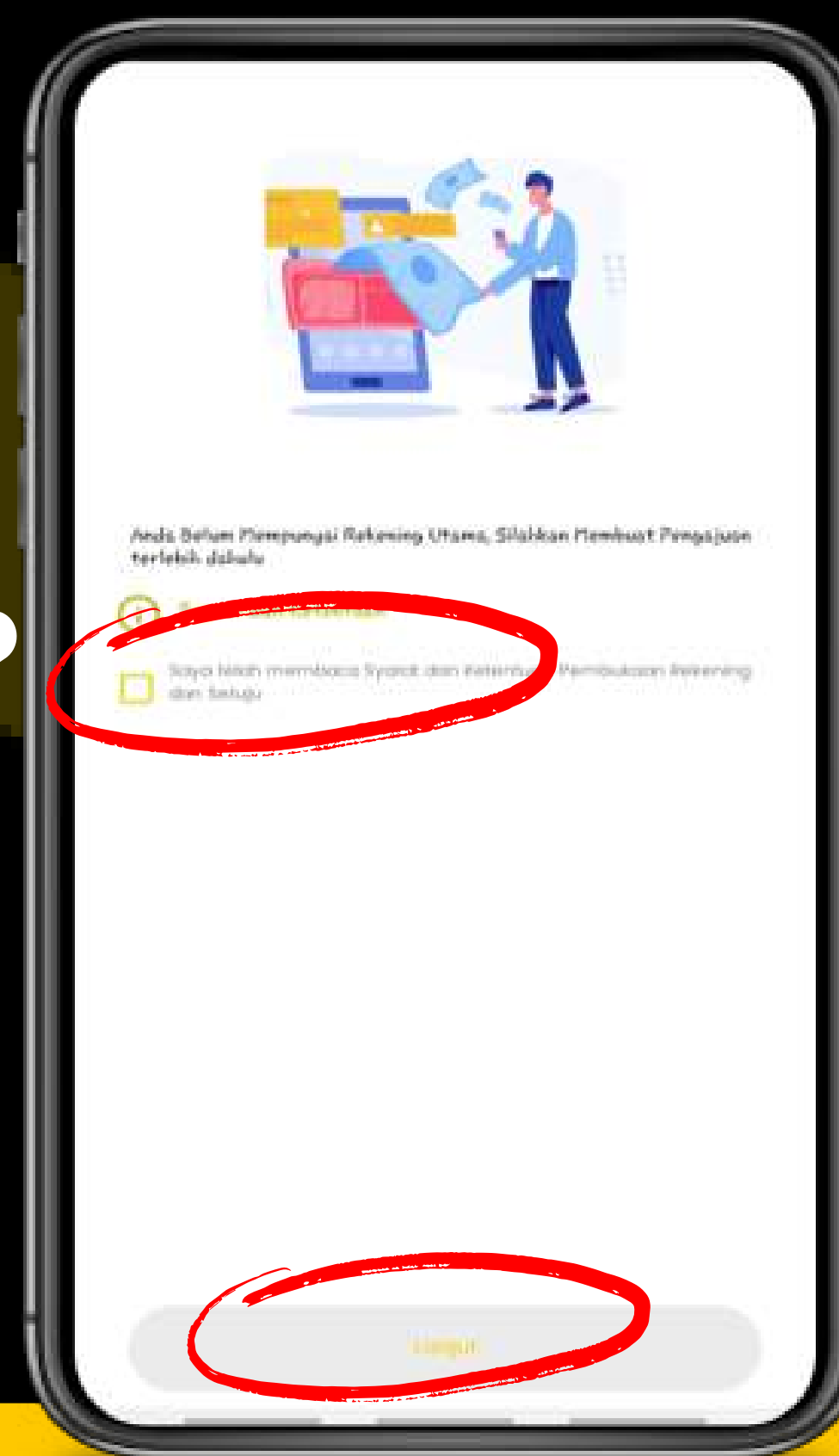
Masukan **Id Pengguna** dan **Password**. Tekan tombol **Masuk**



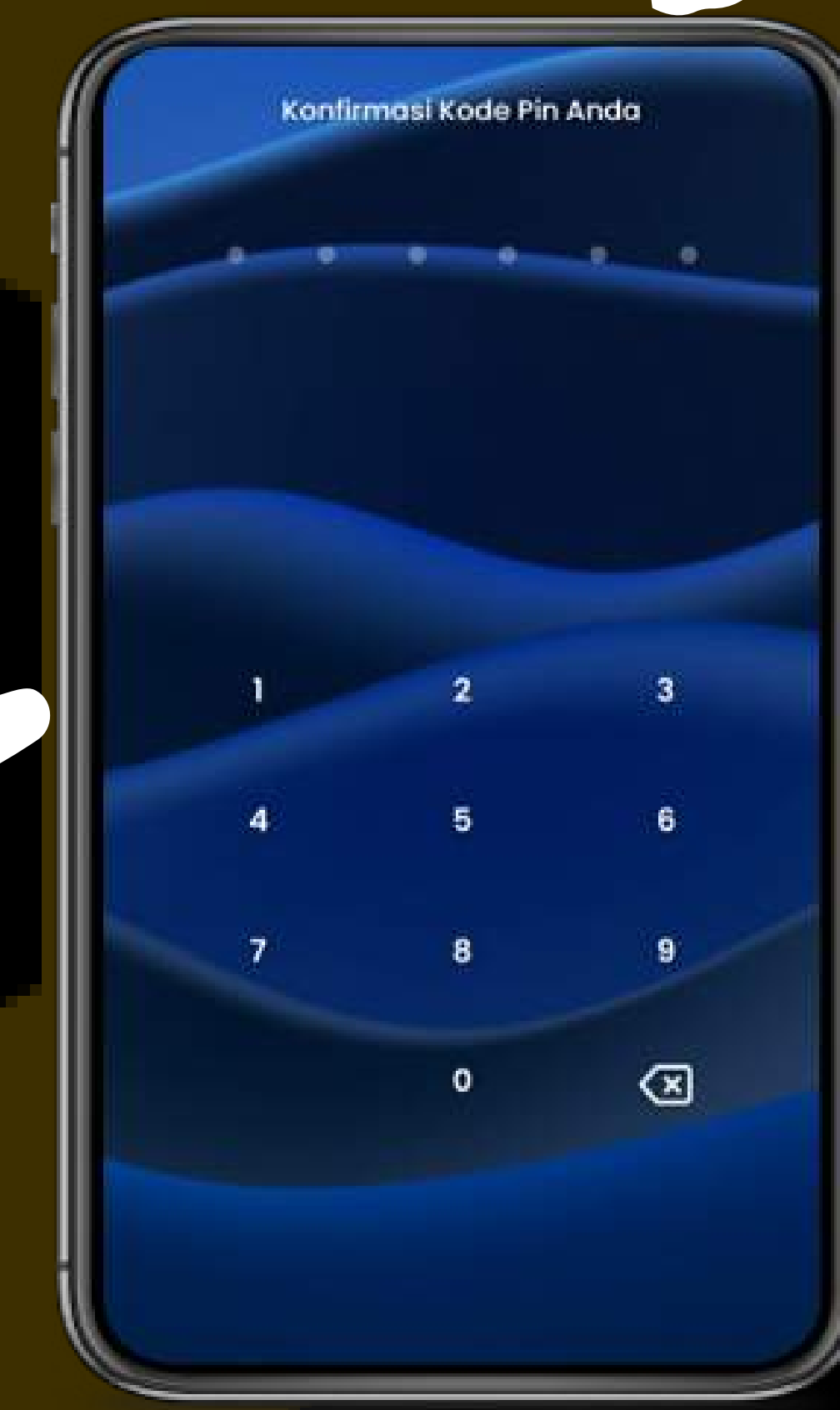
Masukan **Kode Refferal** koperasi. Tekan tombol **Masuk**



Setelah **Berhasil** masuk, Aplikasi **Siap** digunakan.



Ceklik pada **Kotak** syarat dan ketentuan. Tekan tombol **Lanjut**.



Masukan **Kode PIN** transaksi

# Flow Log In (Sudah Pernah Log in)



Buka Aplikasi  
SMIK

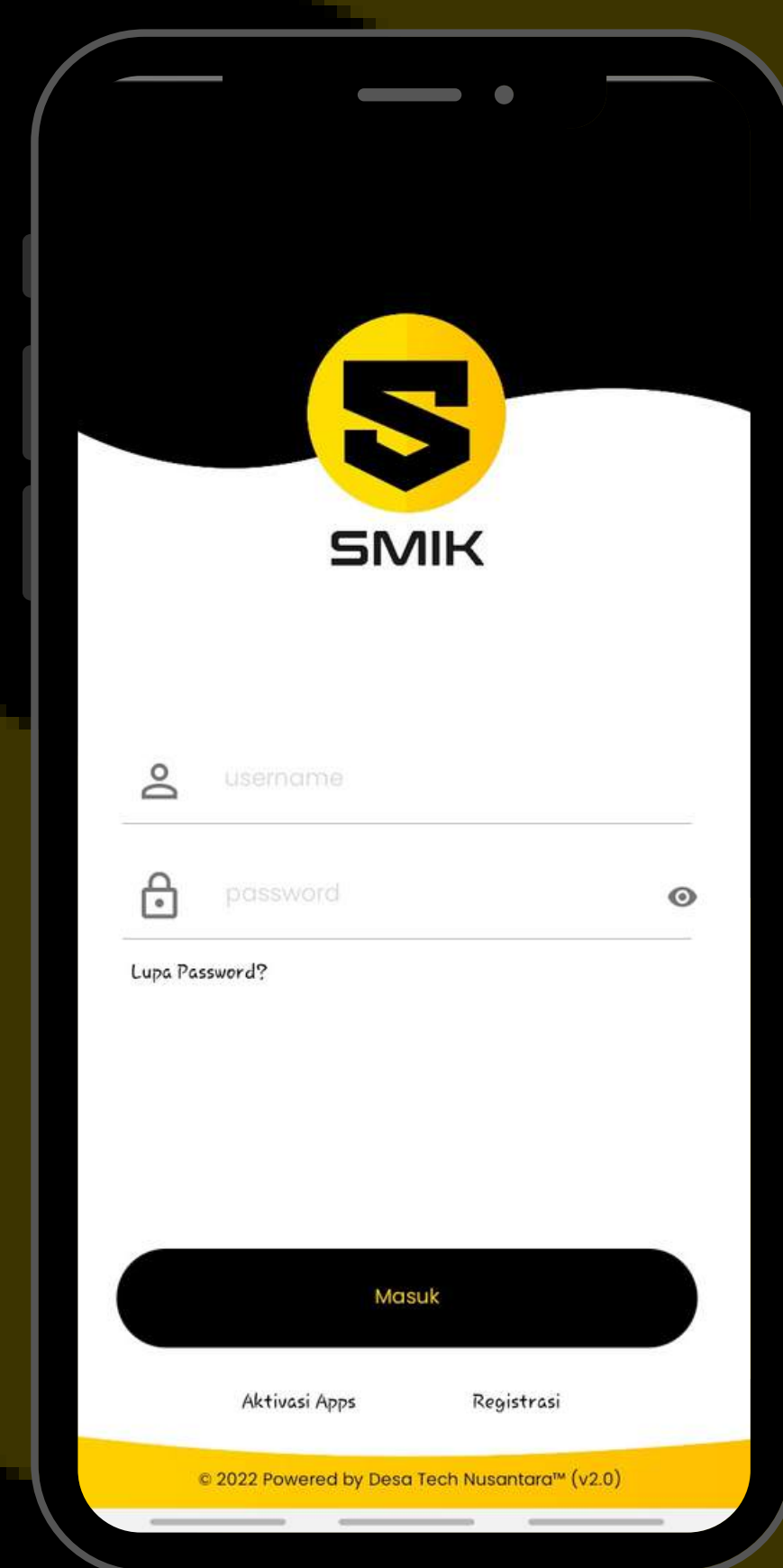


Jika lupa PIN transaksi. Tekan  
tombol "**Gunakan Akun Lain**"

Masukan PIN Transaksi  
\*PIN dibuat saat pertama Log In



Setelah **Berhasil** masuk,  
Aplikasi **Siap** digunakan.

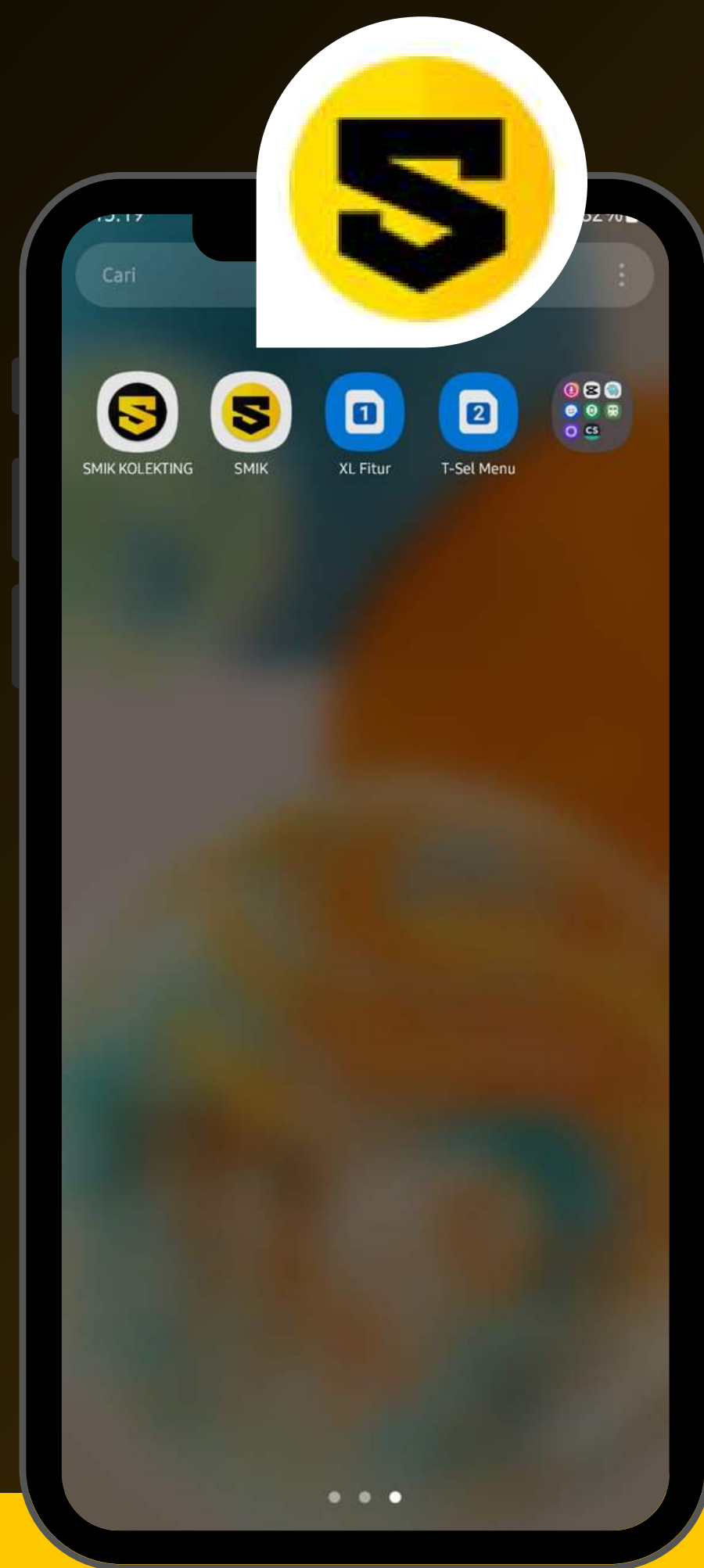


Masukan **Id Pengguna** dan  
**Password**.  
Tekan tombol **Masuk**

Masukan **Kode Referral**  
Koperasi. Tekan tombol **Masuk**



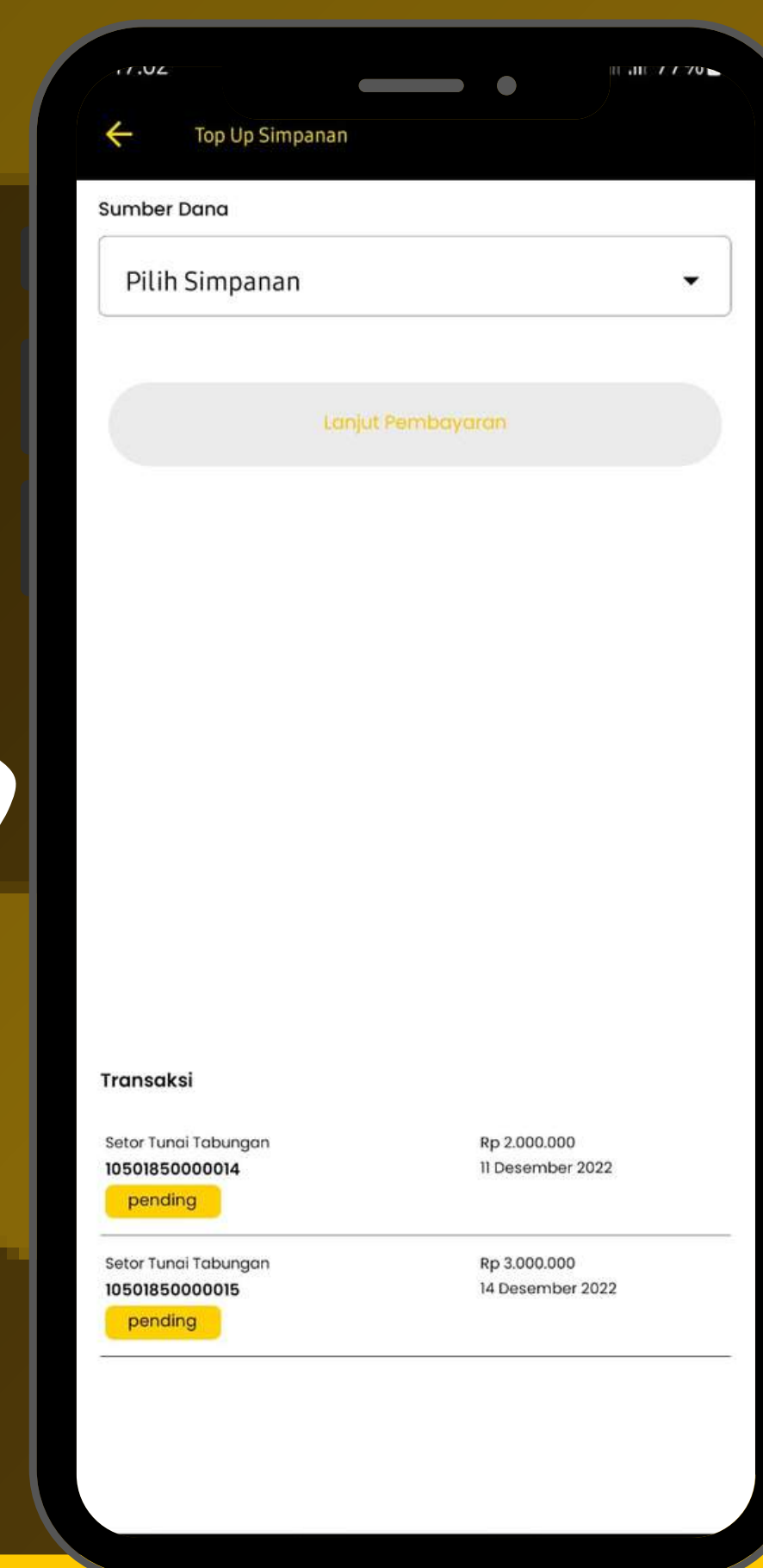
# Flow Top Up



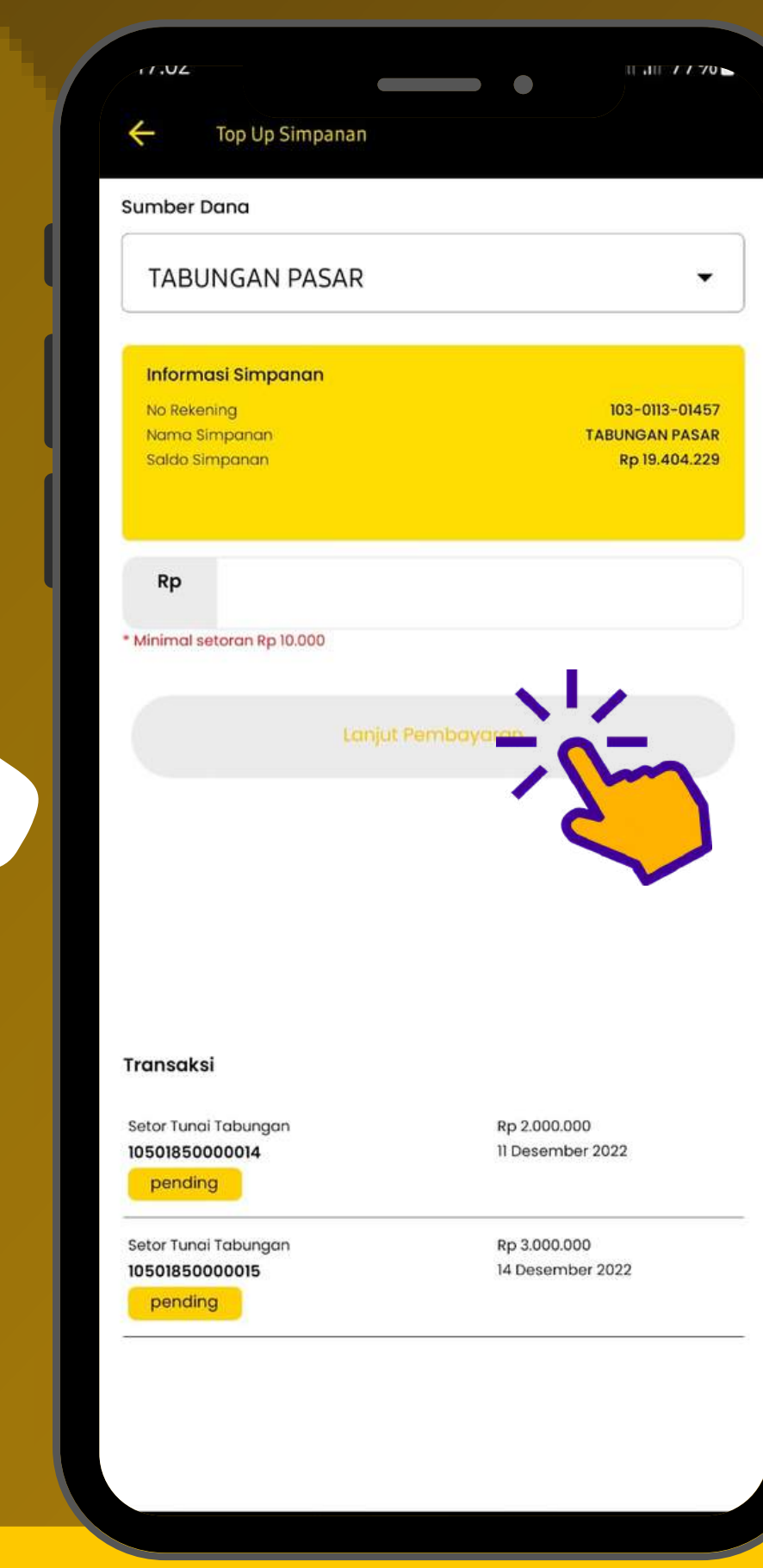
Buka Aplikasi **SMIK**



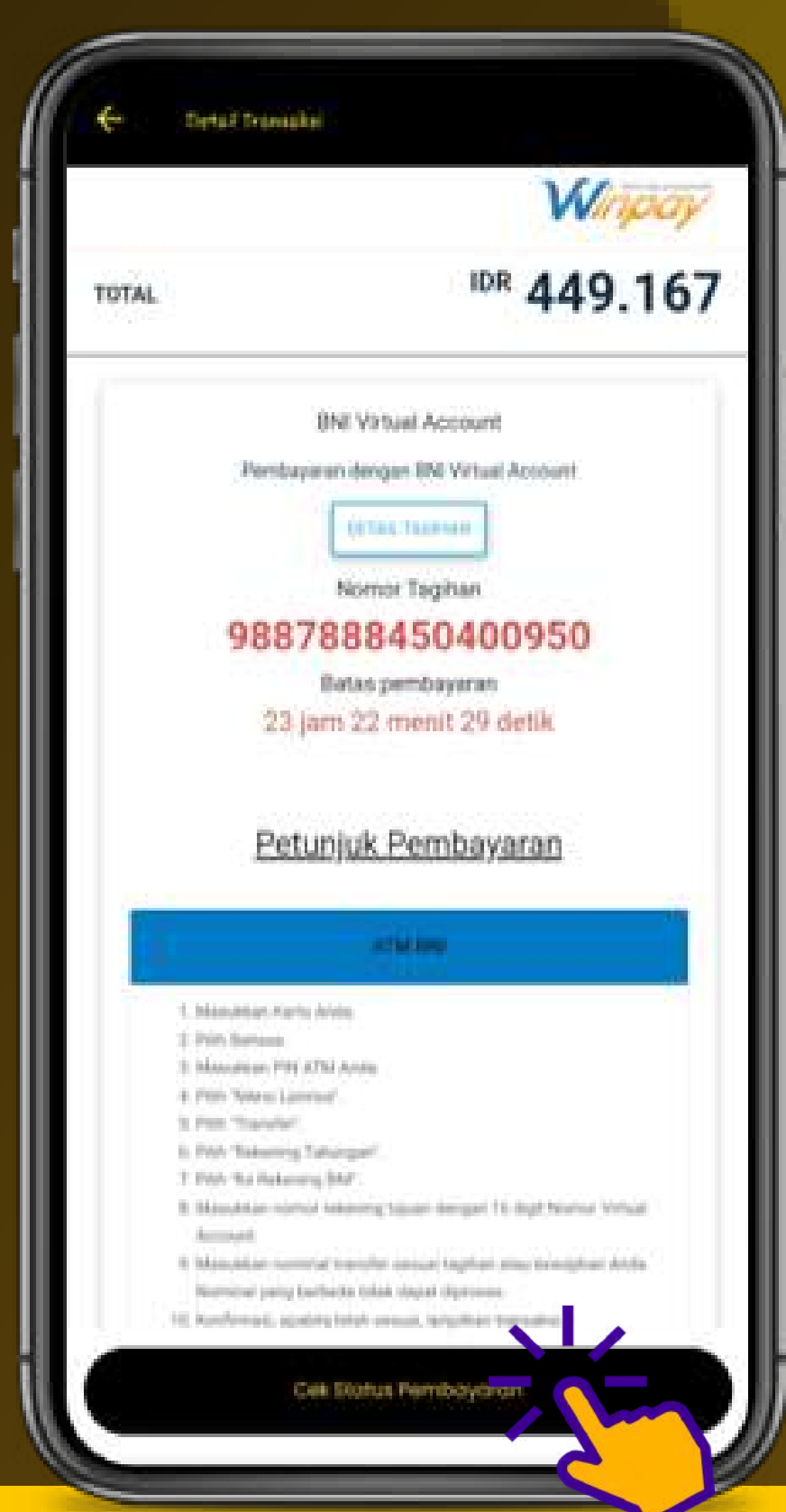
Tekan menu **Top Up**.



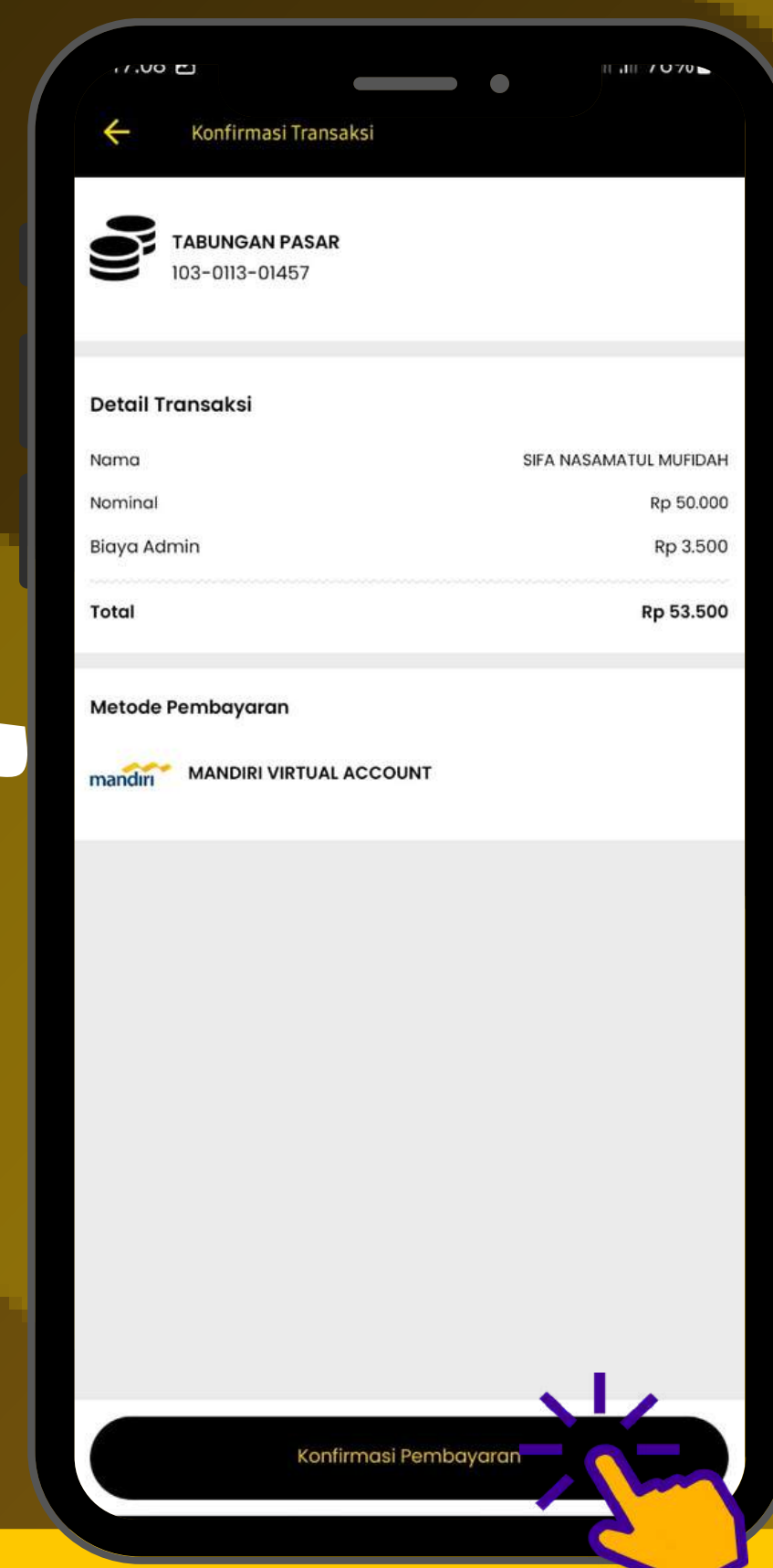
Pilih **Simpanan** yang ada di top up.



Masukan **Nominal** yang akan di top Up. Tekan **Lanjut Pembayaran**



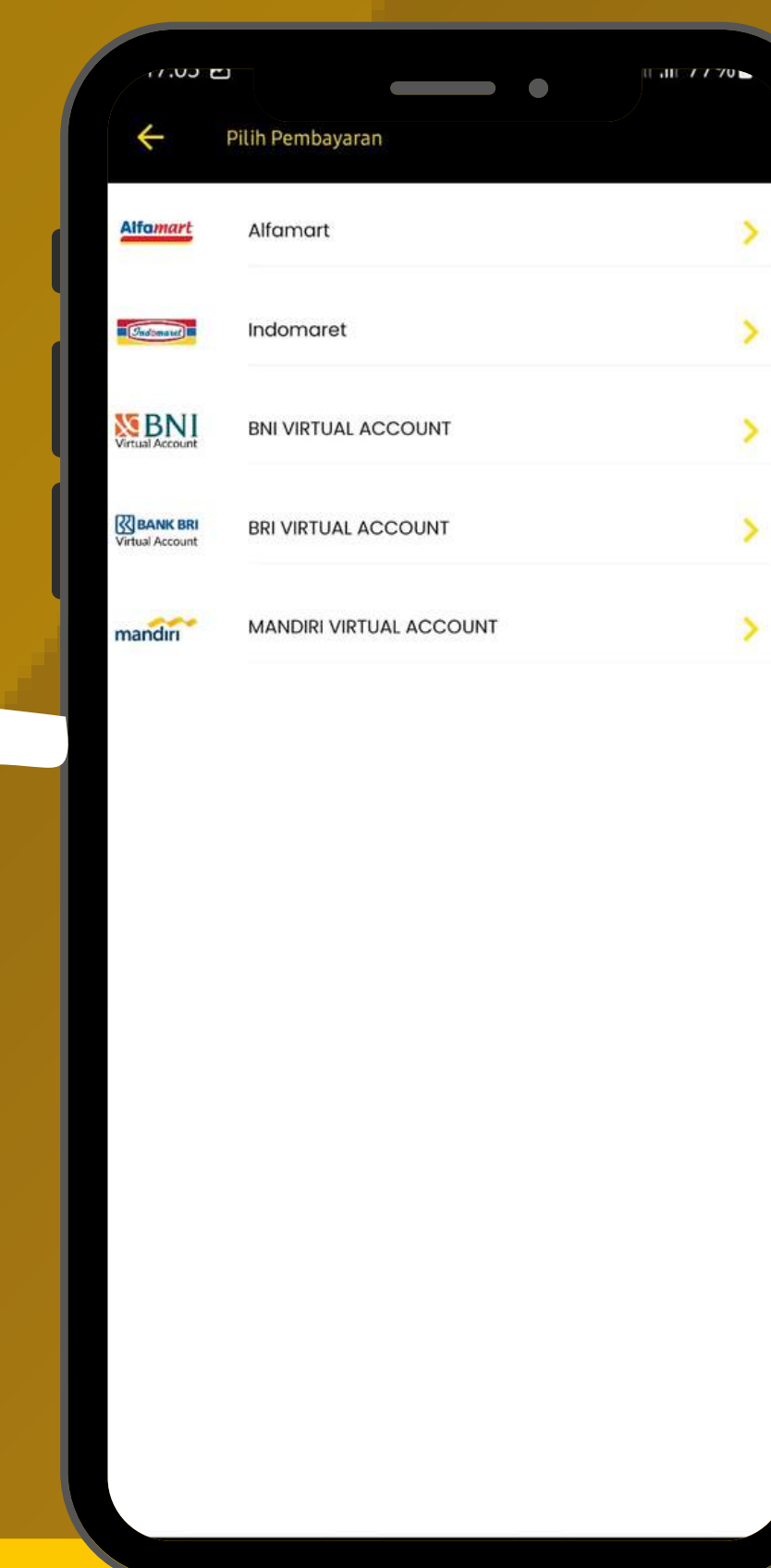
Muncul **No. Tagihan** untuk melakukan Pembayaran.



Tekan tombol **Konfirmasi Pembayaran**.



Masukan **PIN** transaksi.  
\*Dibuat saat pertama Log In

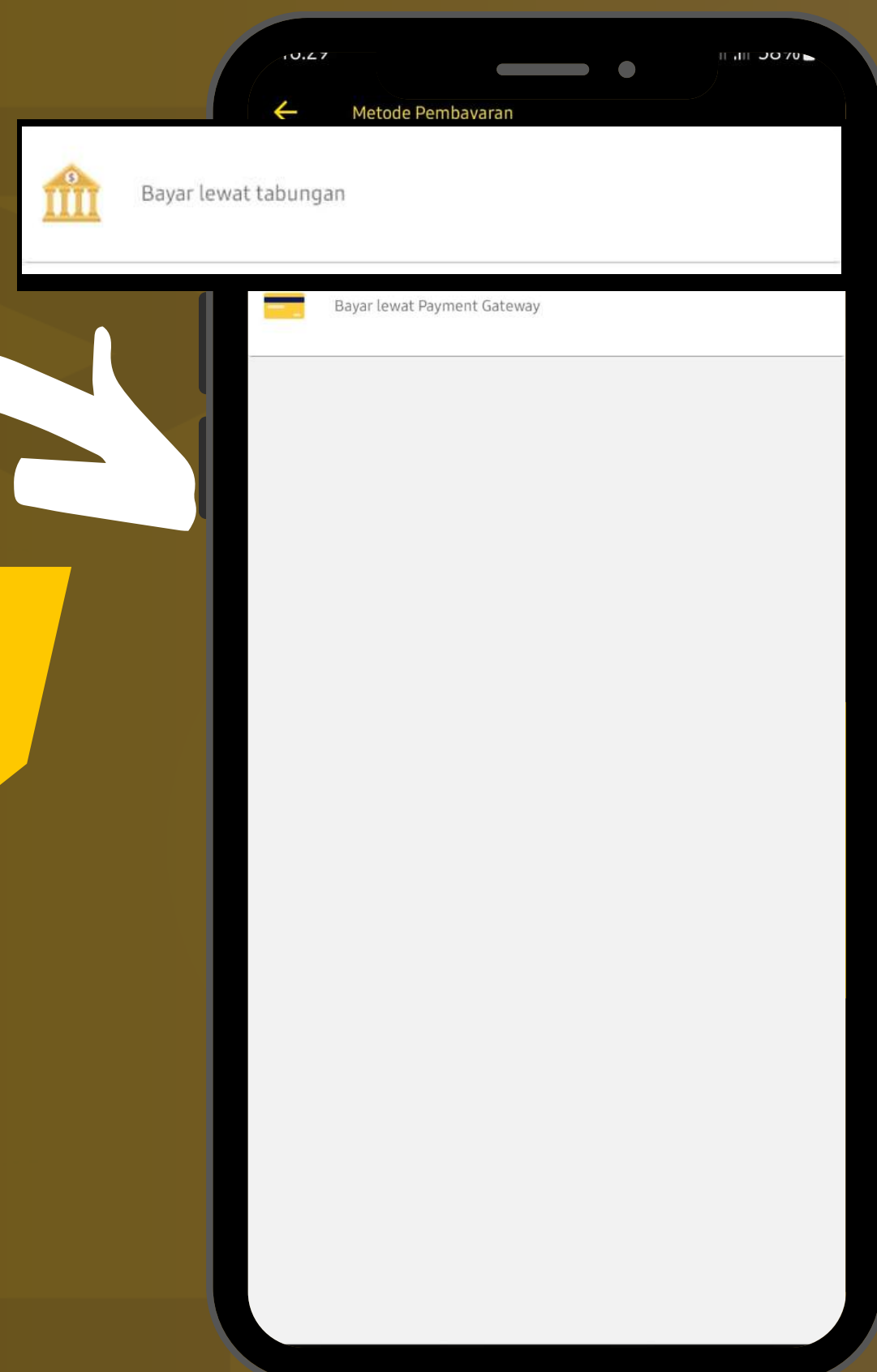


Pilih **Metode Pembayaran** yang diinginkan.

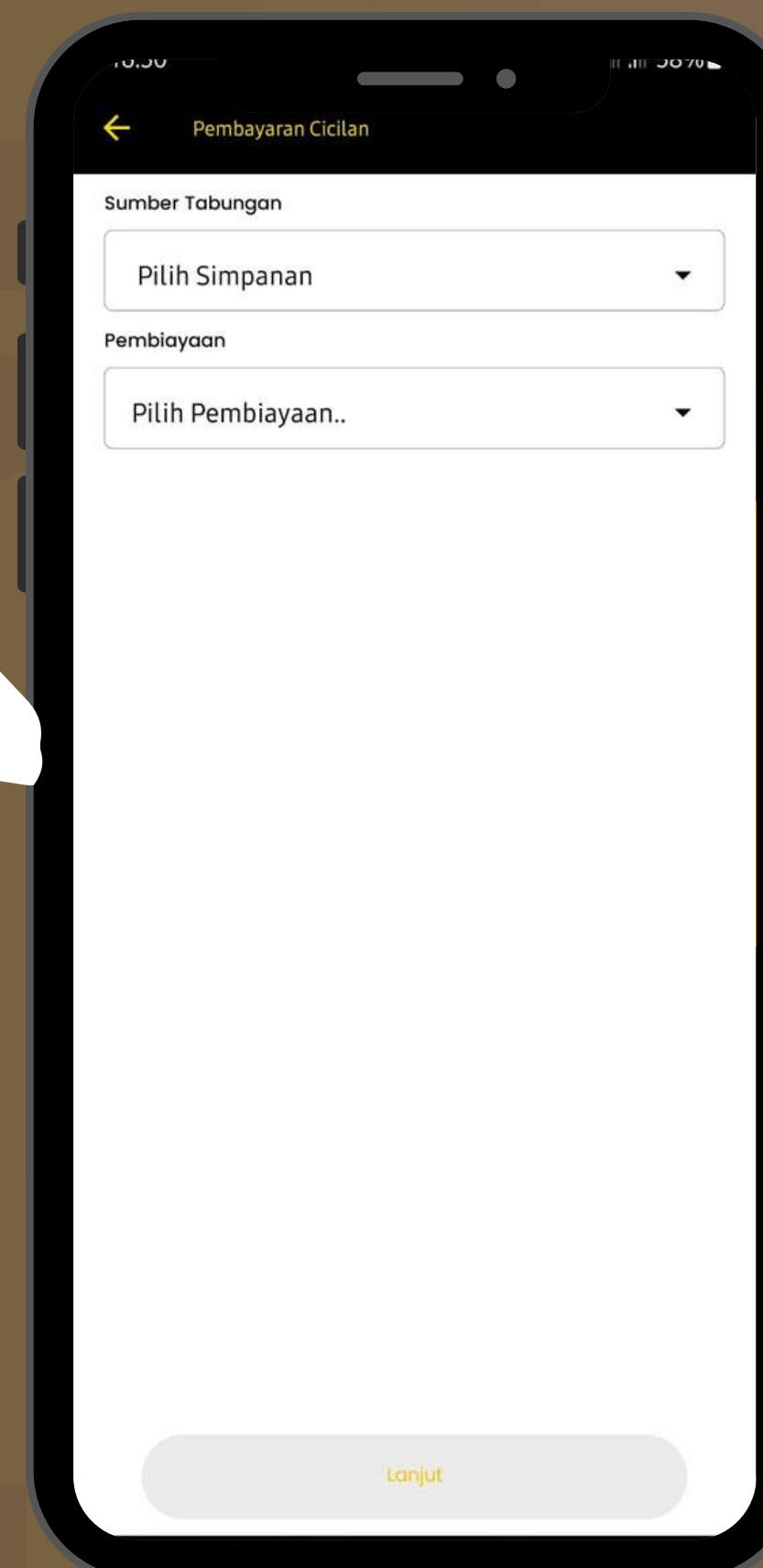
# Flow Angsuran Melalui Simpanan



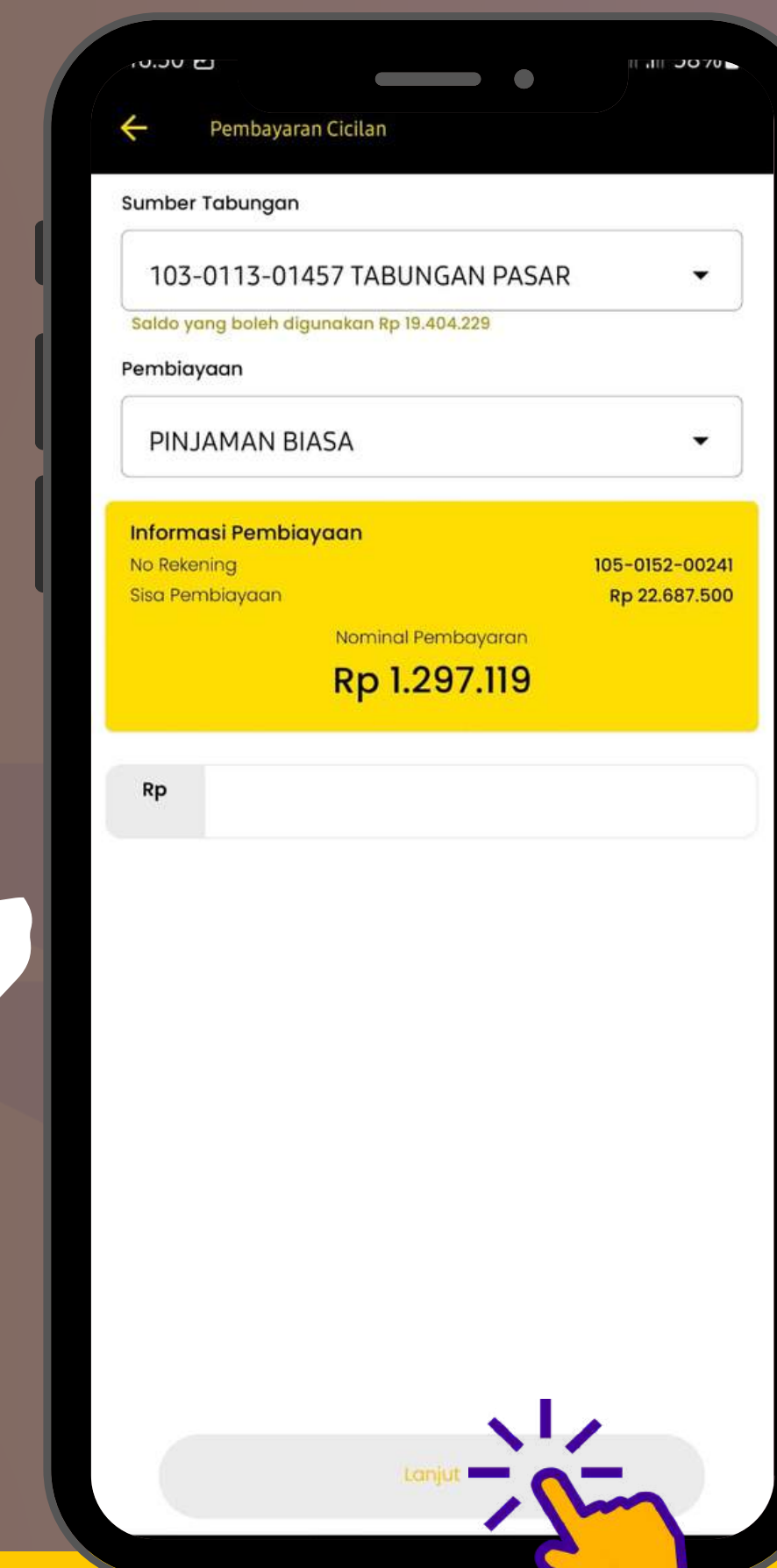
Tekan menu **Angsuran**.



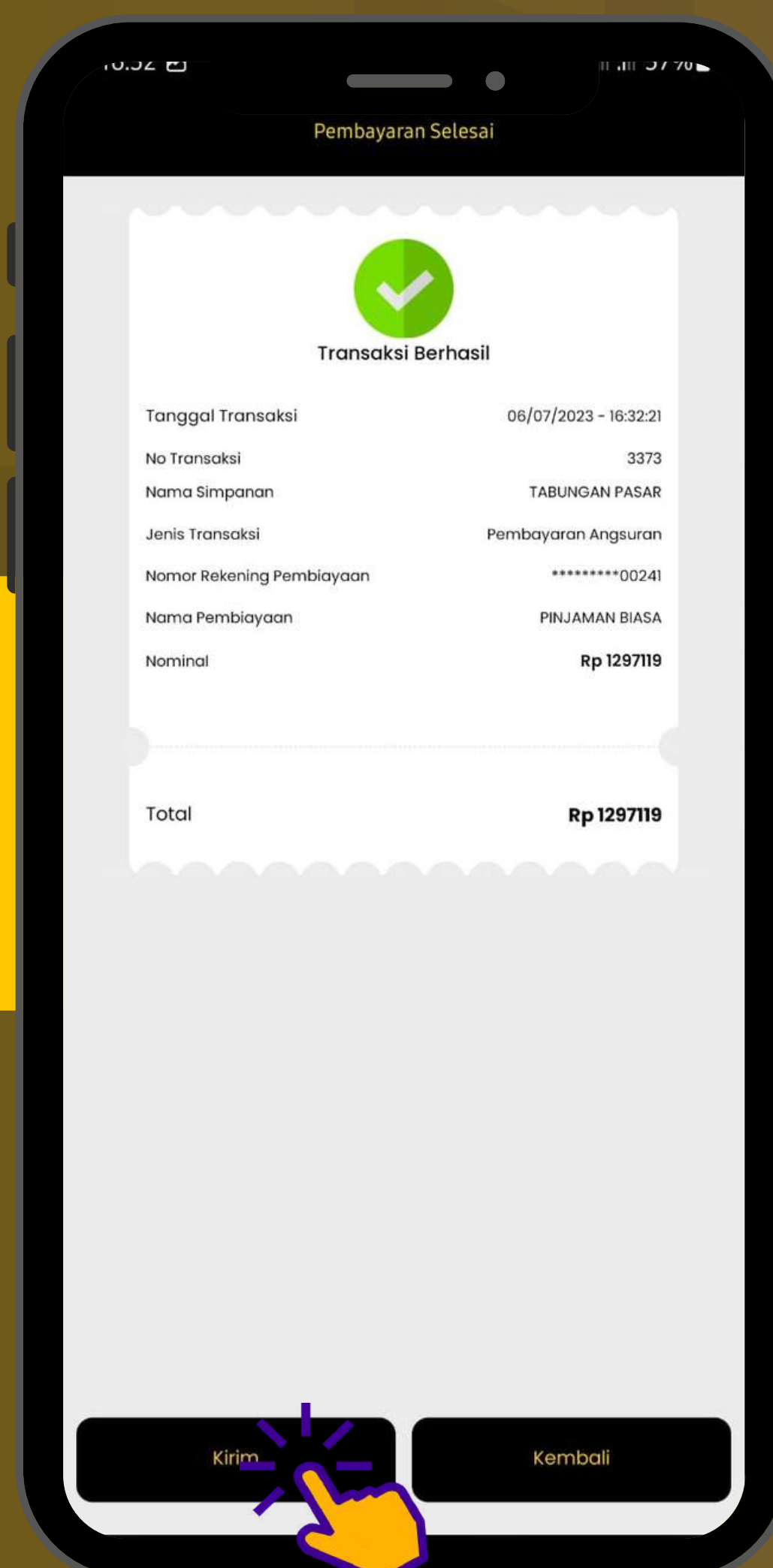
Pilih **Bayar Lewat Tabungan**.



Tentukan **Simpanan & Pembiayaan** yang akan dibayar.



Masukan **Nominal Nominal** yang akan dibayar. Tekan tombol **Lanjut**.

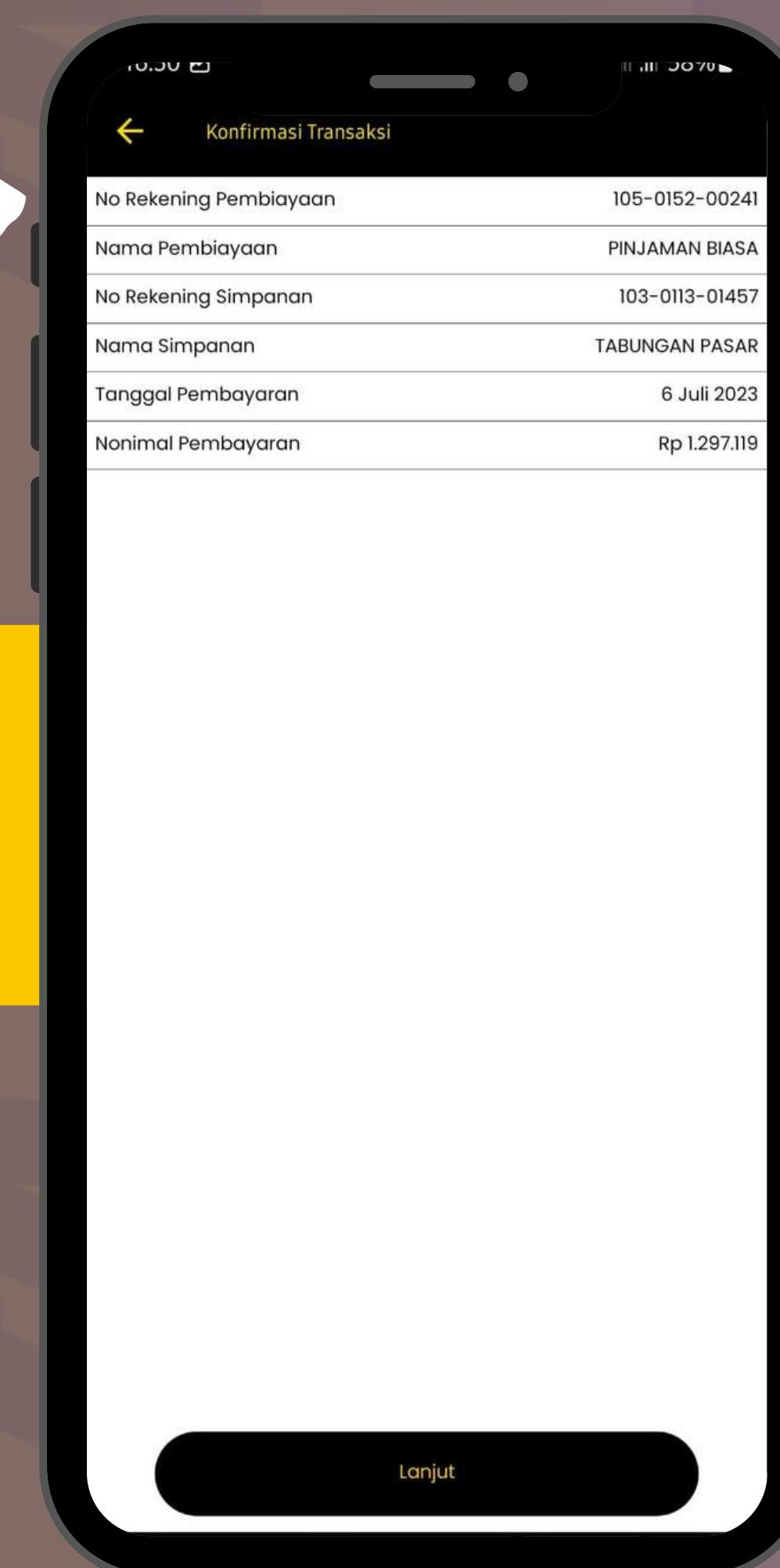


Muncul bukti **Transaksi**. Tekan tombol **Kirim** untuk mengirim bukti transaksi.

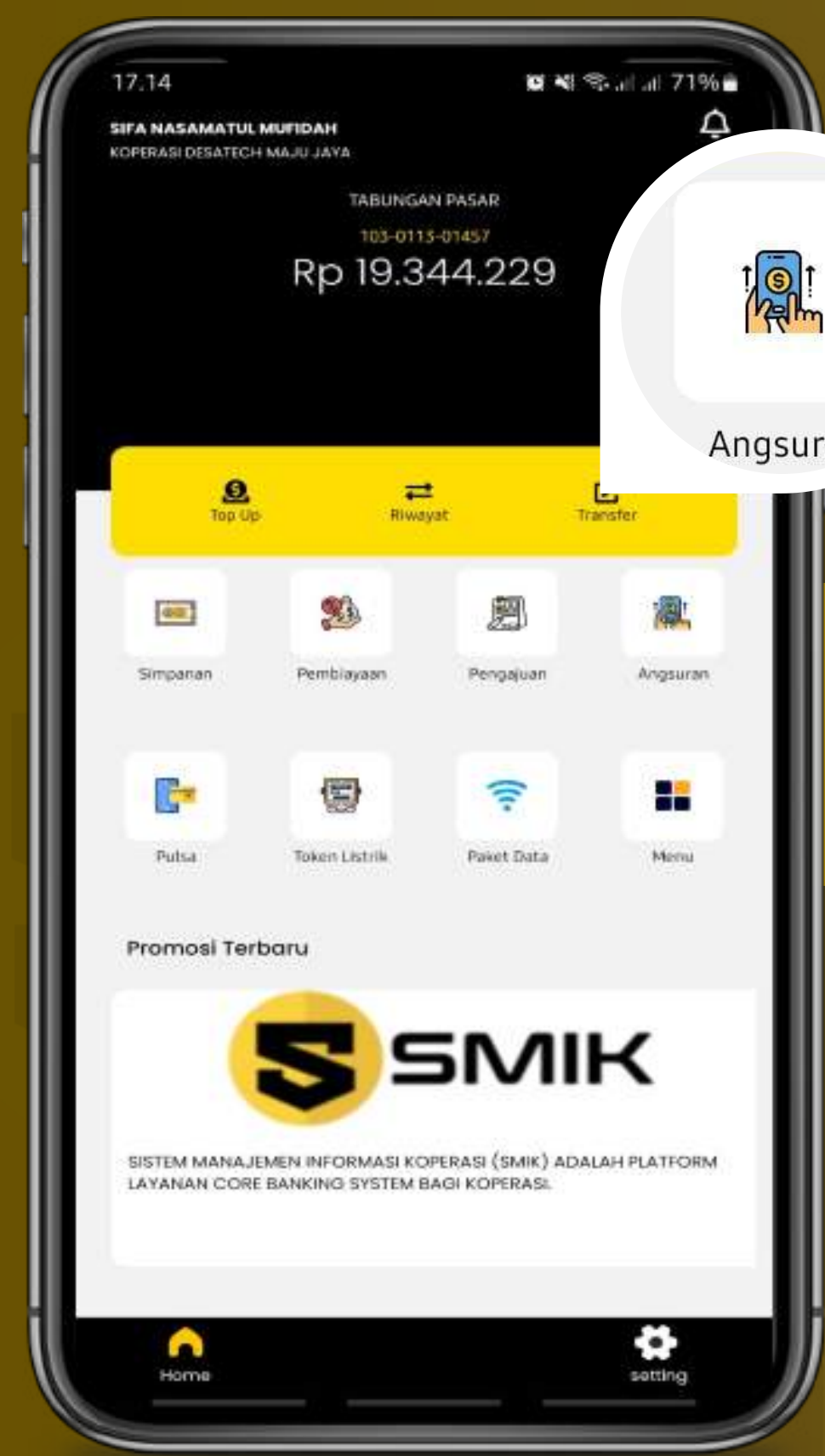
Masukan **Kode PIN** transaksi



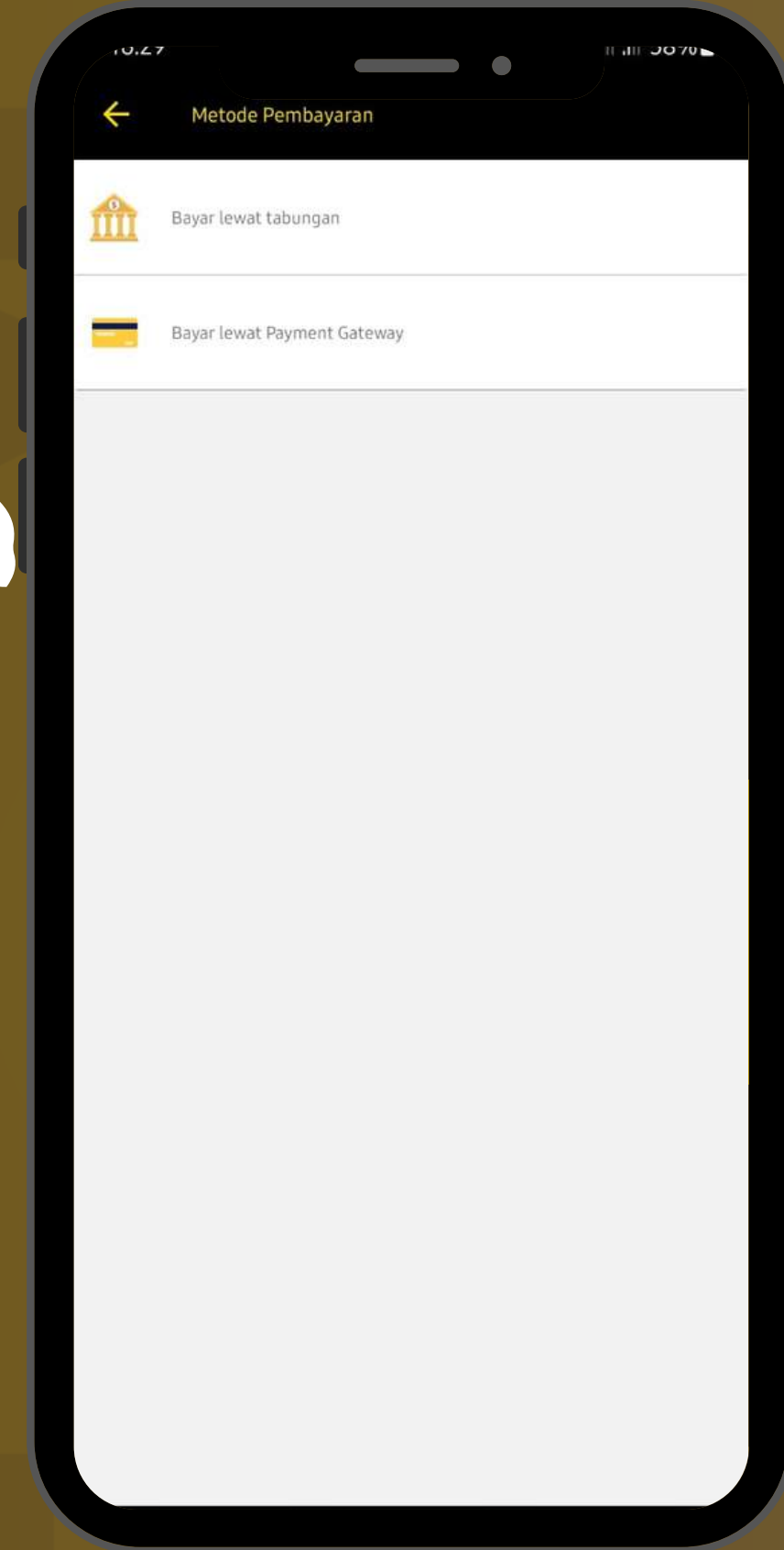
Konfirmasi transaksi tekan tombol **Lanjut**.



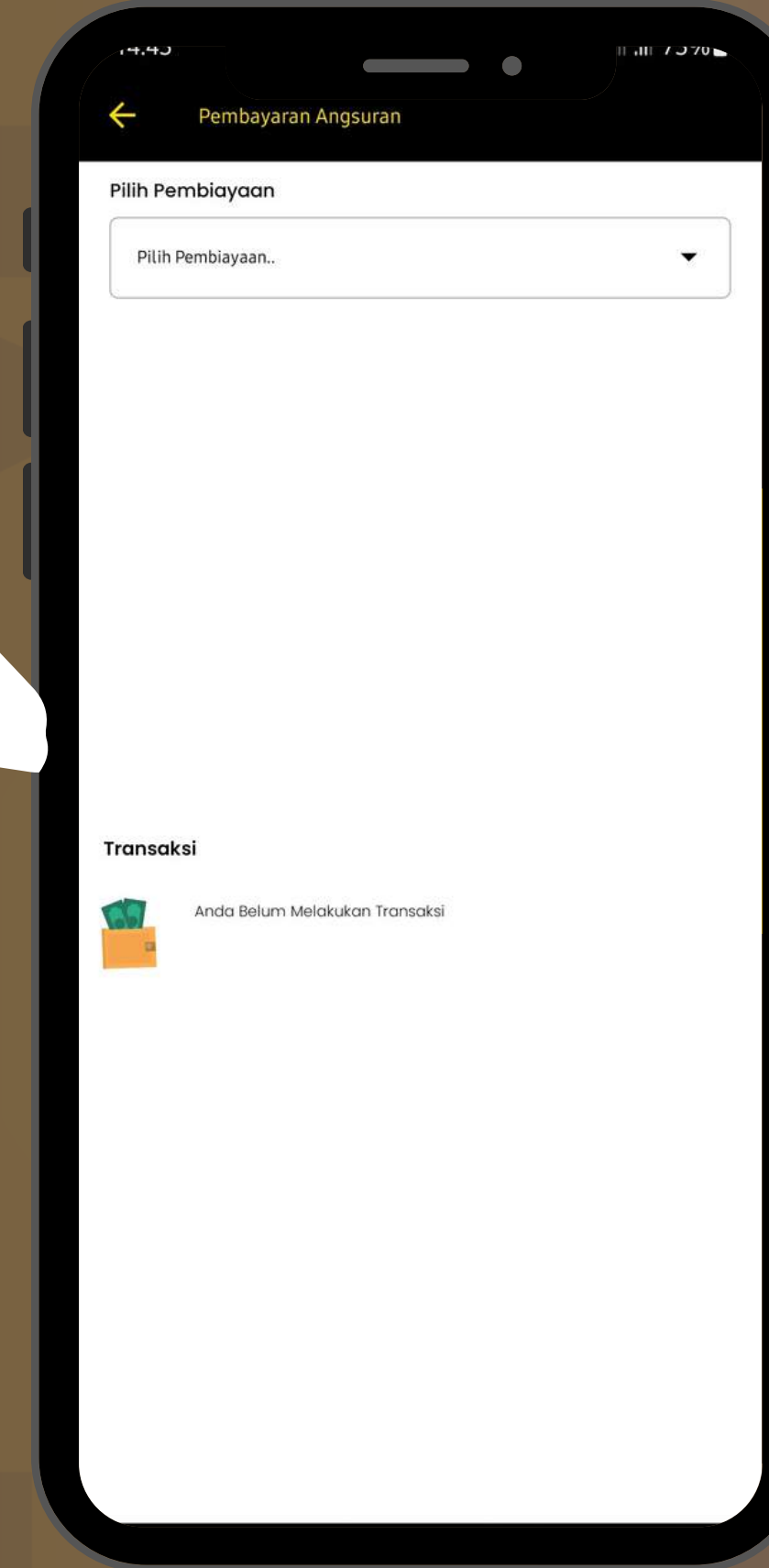
# Flow Angsuran Melalui Payment Gateway.



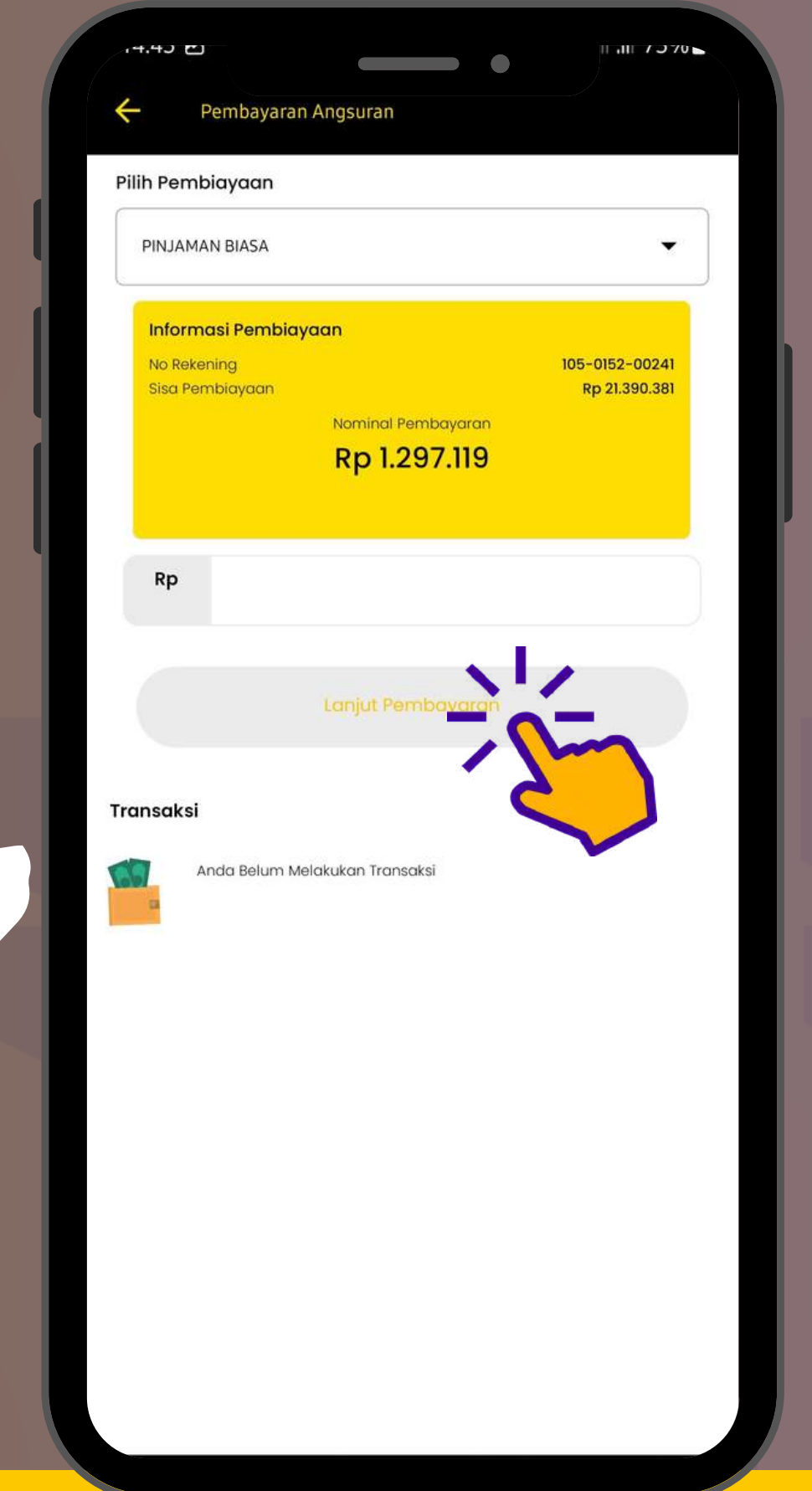
Tekan menu **Angsuran**.



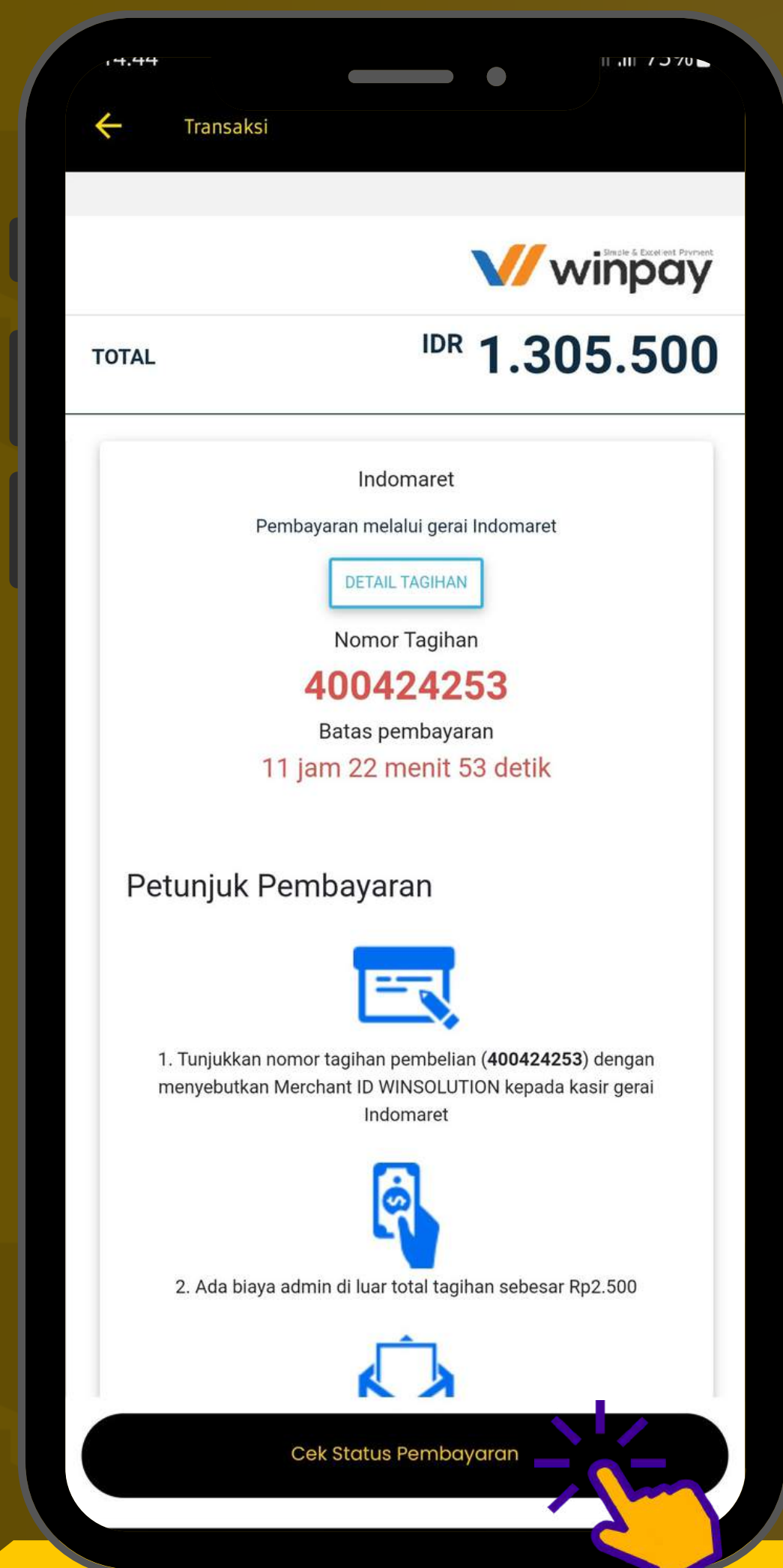
Pilih **Bayar Lewat Payment Gateway**.



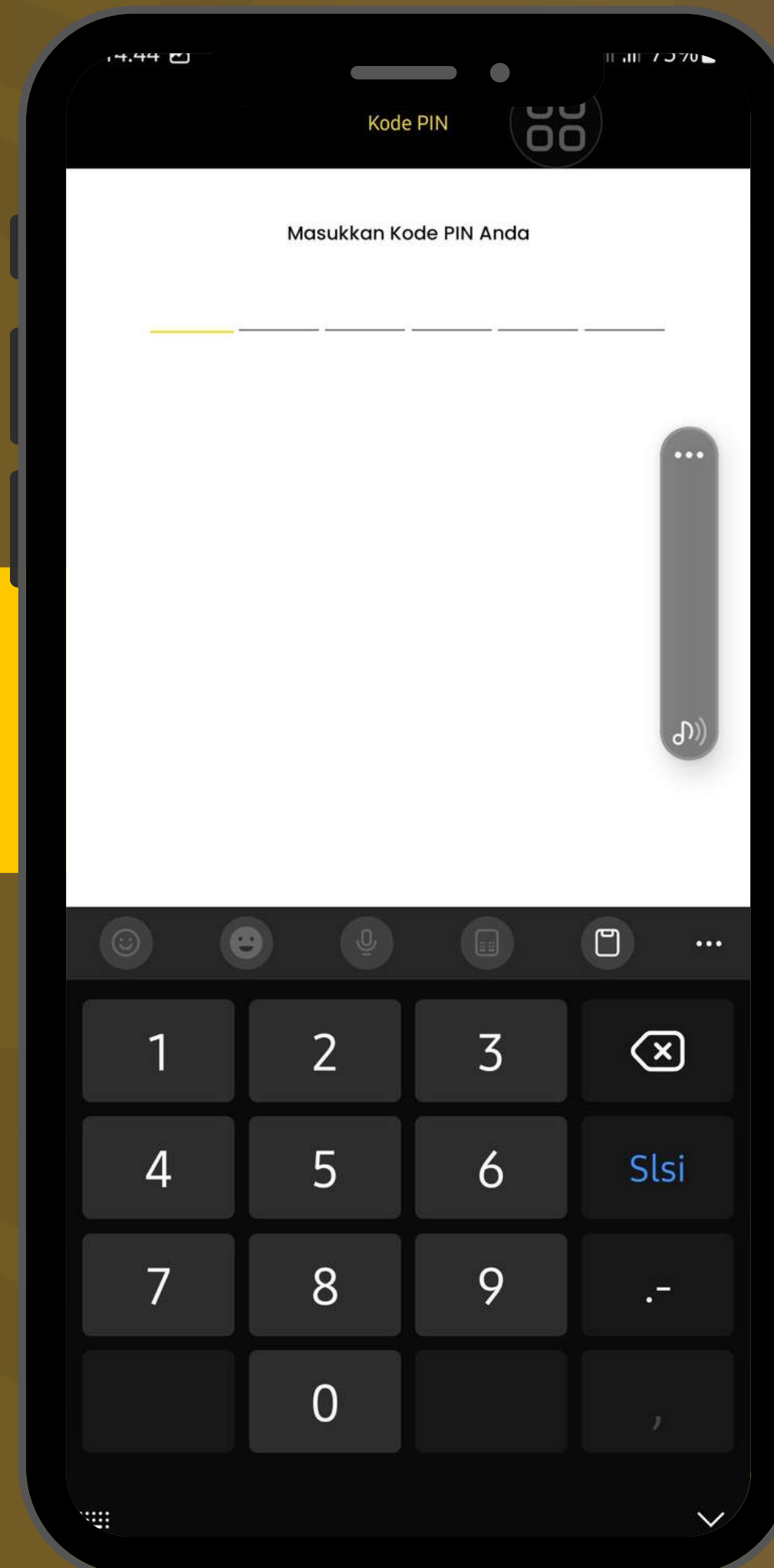
Tentukan **Pembiayaan** yang akan dibayar.



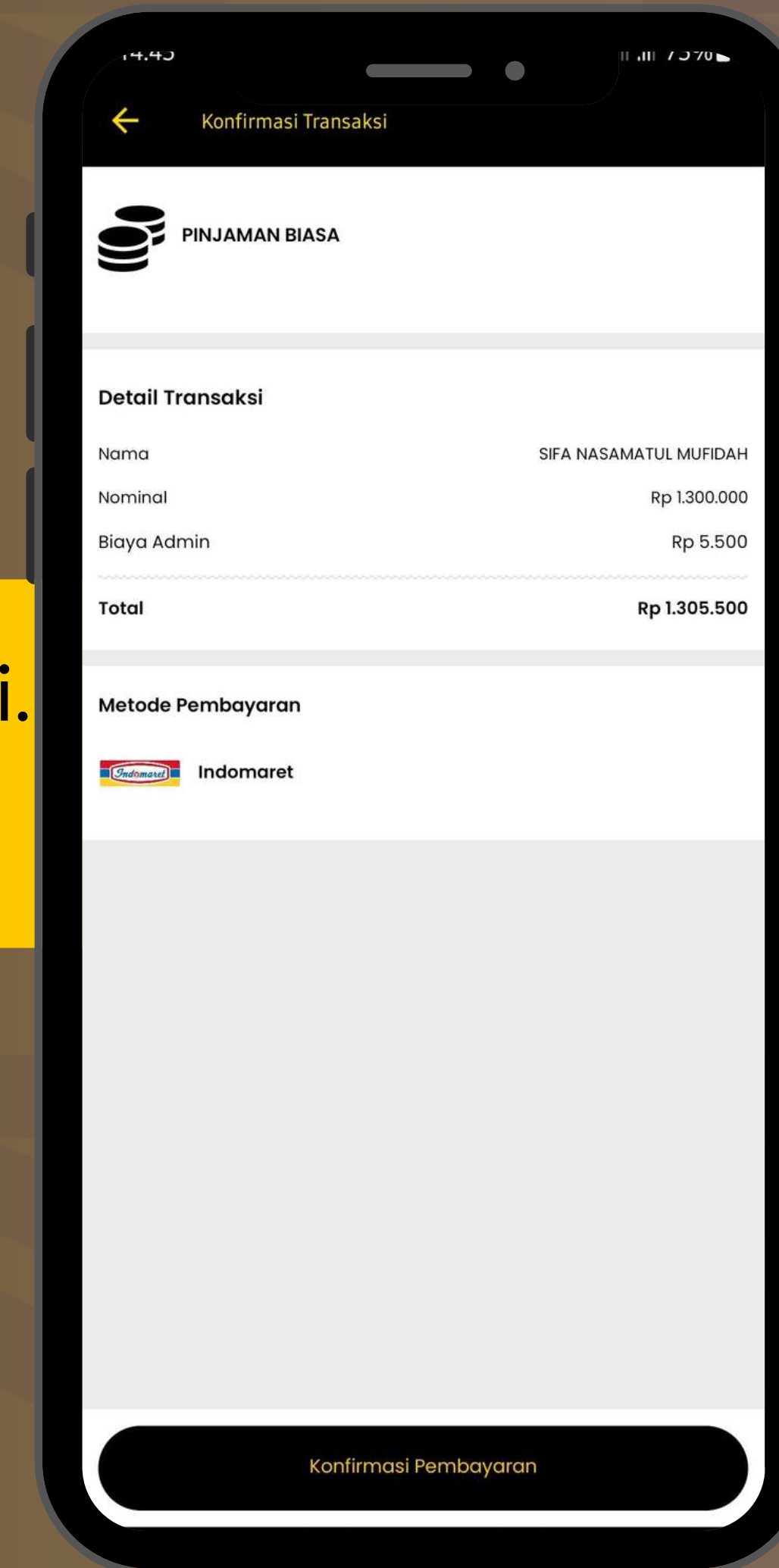
Masukan **Nominal** yang akan dibayar. Tekan tombol **Konfirmasi Pembayaran**.



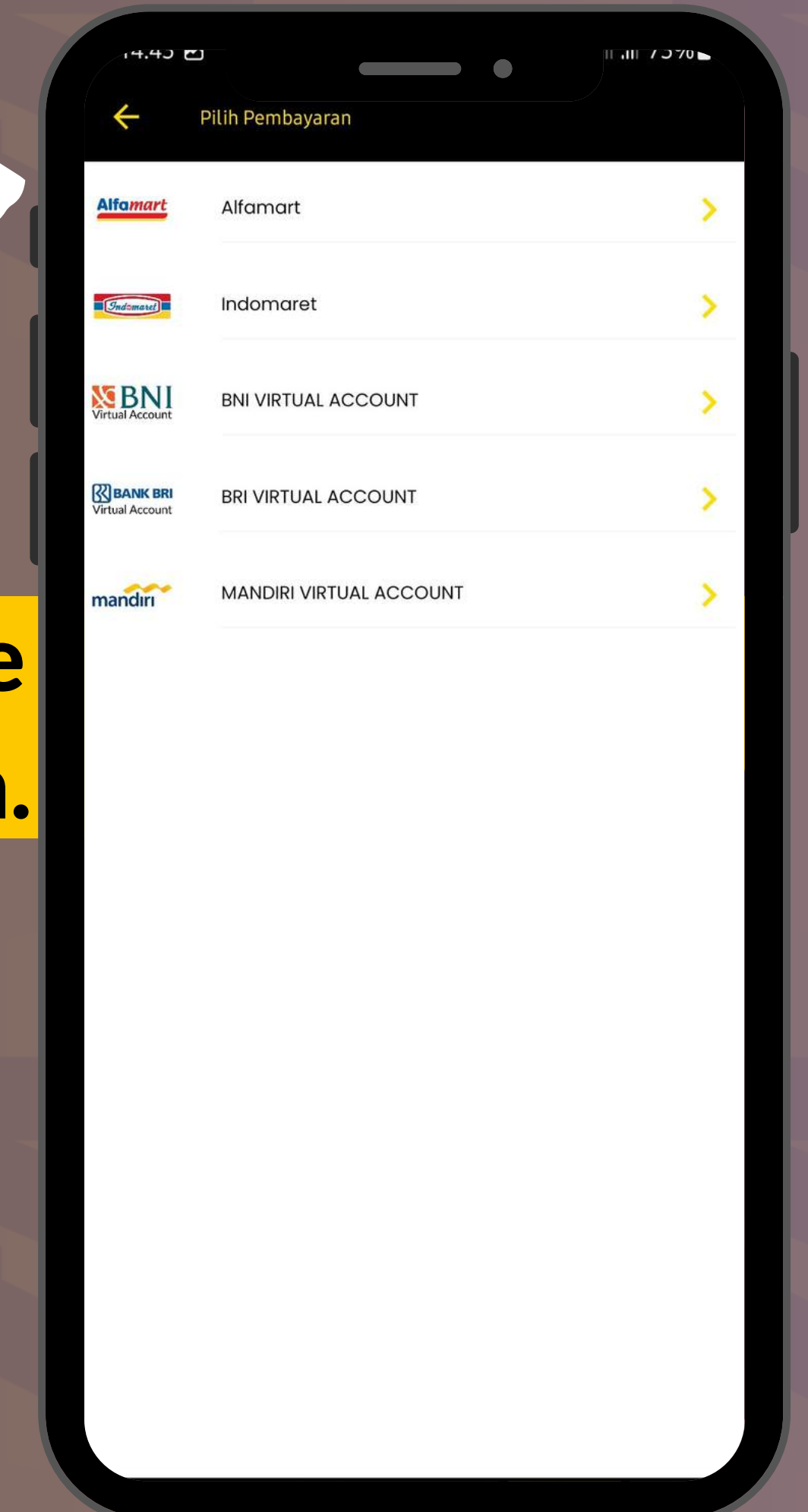
Masukan **Kode PIN** transaksi



Informasi **Transaksi**. Tekan **Konfirmasi Pembayaran**.



Pilih **Metode Pembayaran**.

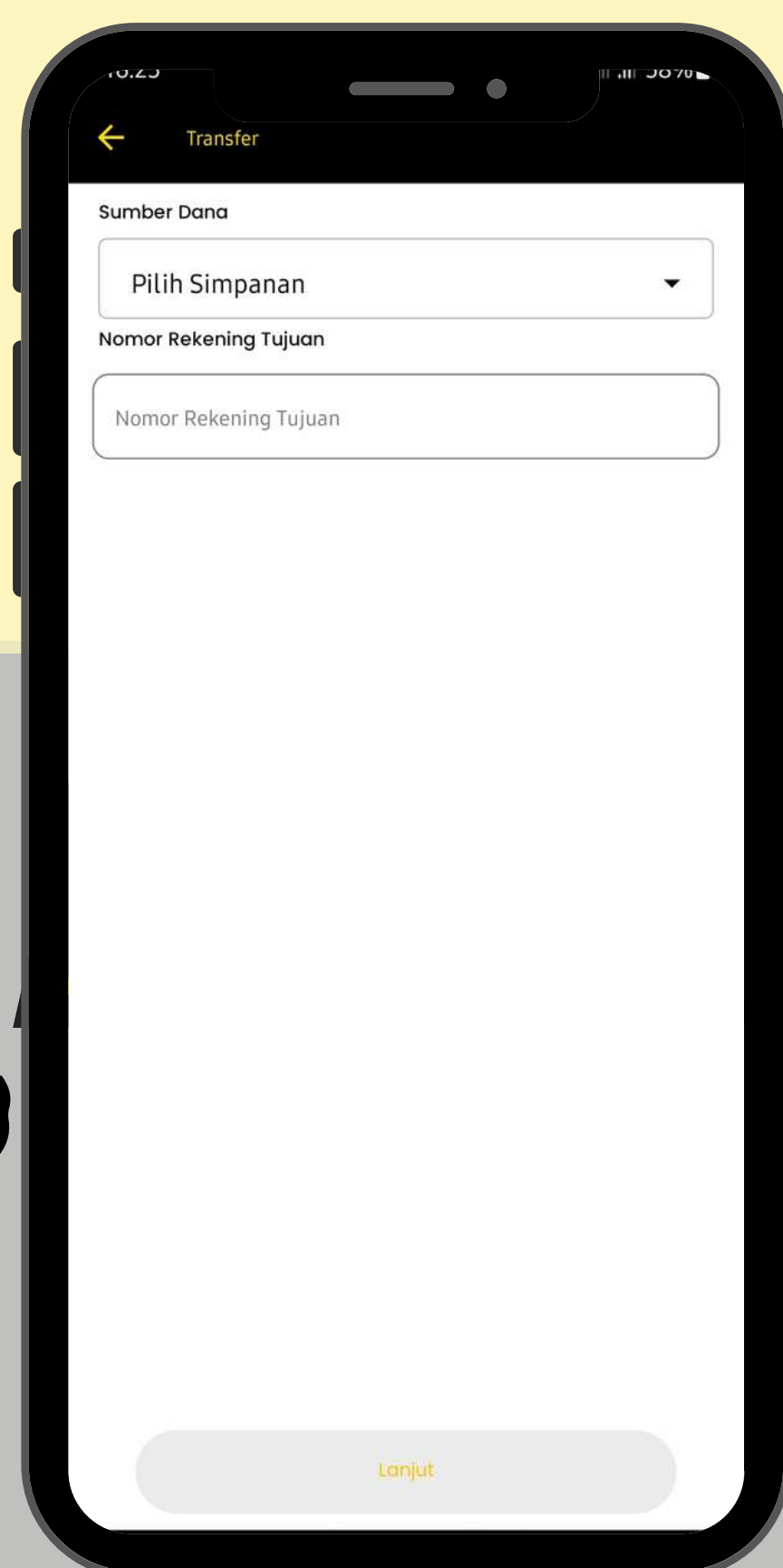


Muncul bukti **Transaksi**. Tekan tombol **Kirim** untuk mengirim bukti transaksi.

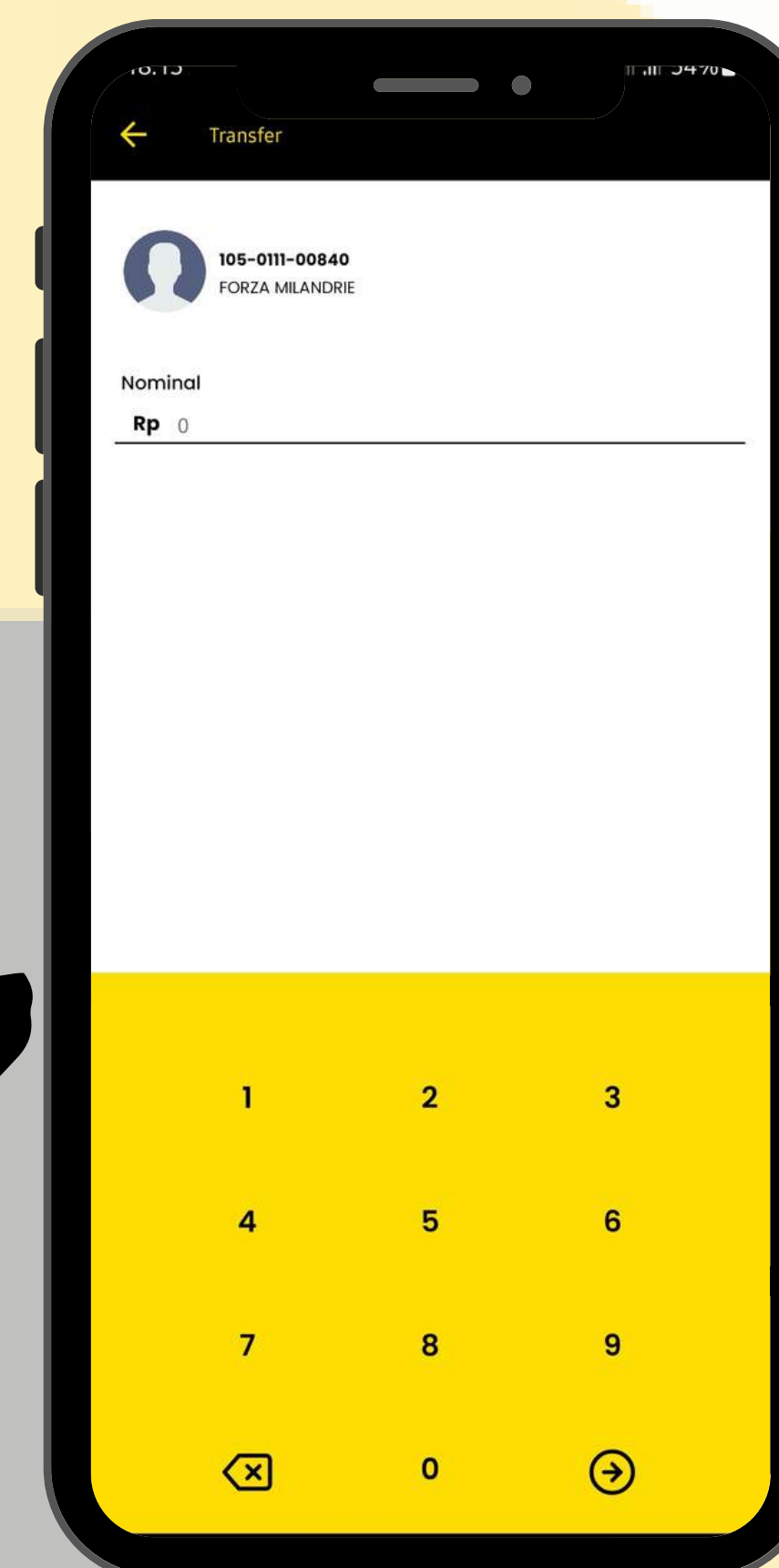
# Flow Transfer



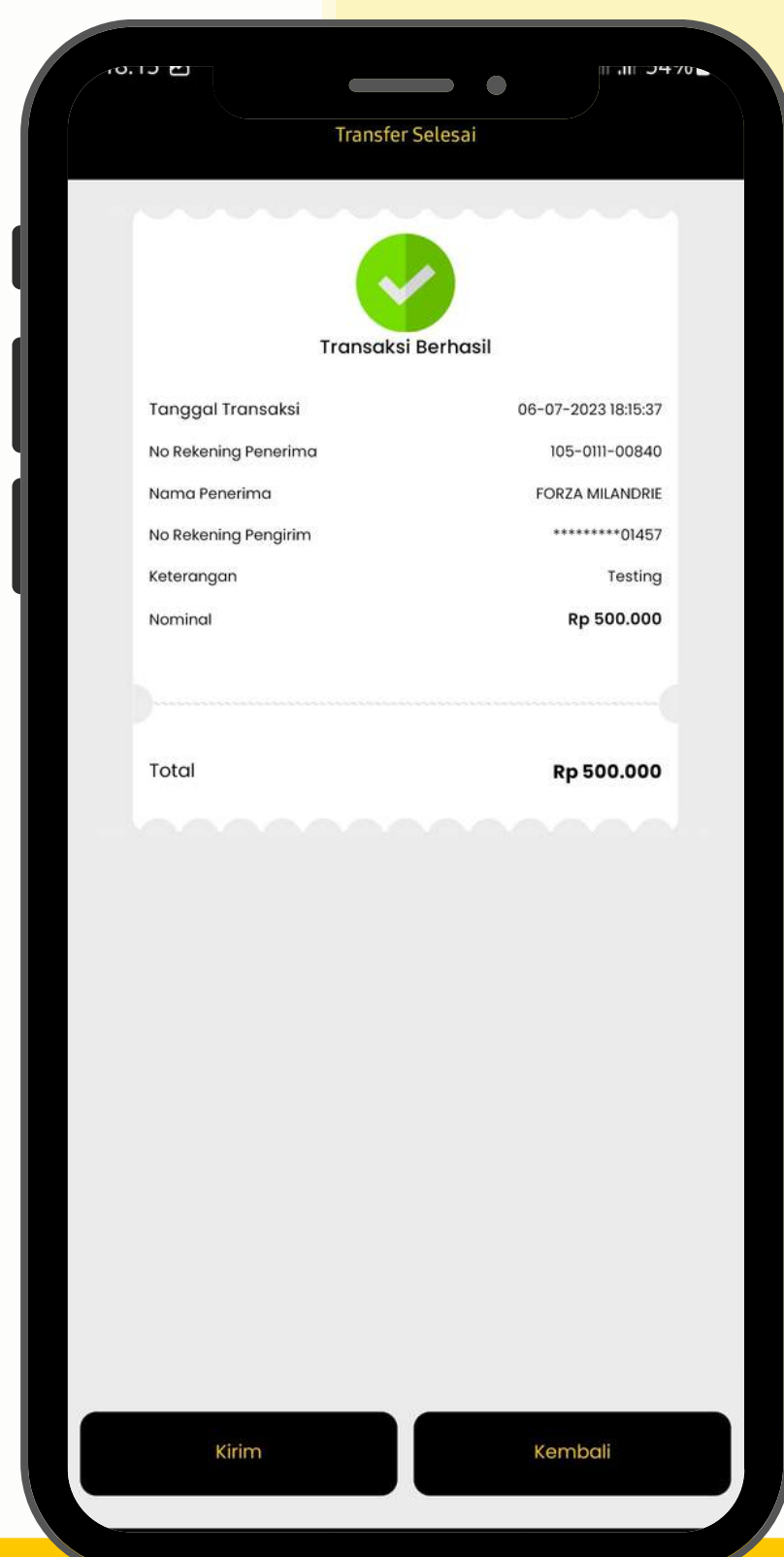
Buka Apps SMIK.  
Tekan menu  
**Transfer**.



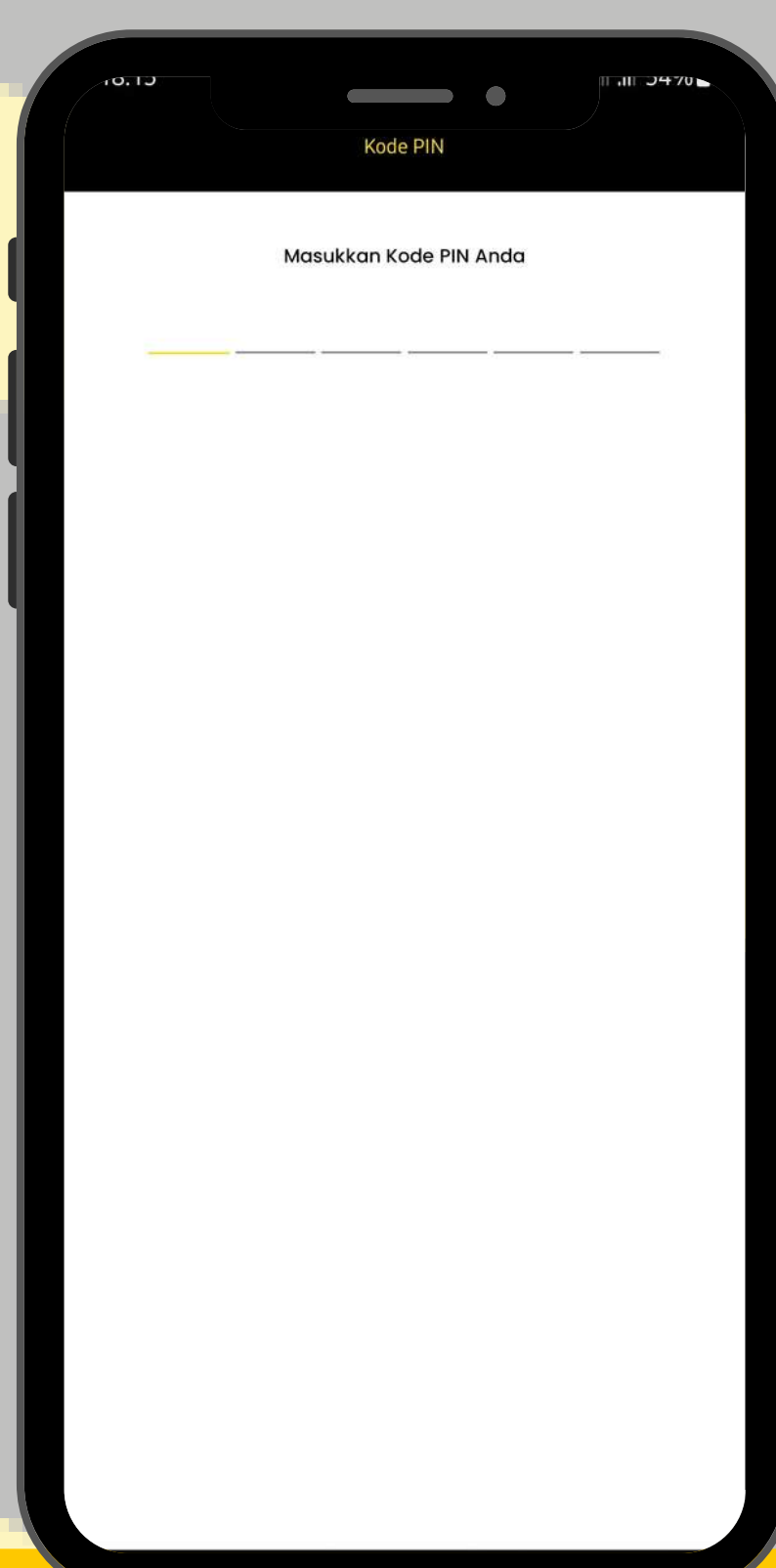
Pilih **Sumber Dana**.  
Masukan **No. Rekening Tujuan**, tekan tombol  
**Lanjut**.



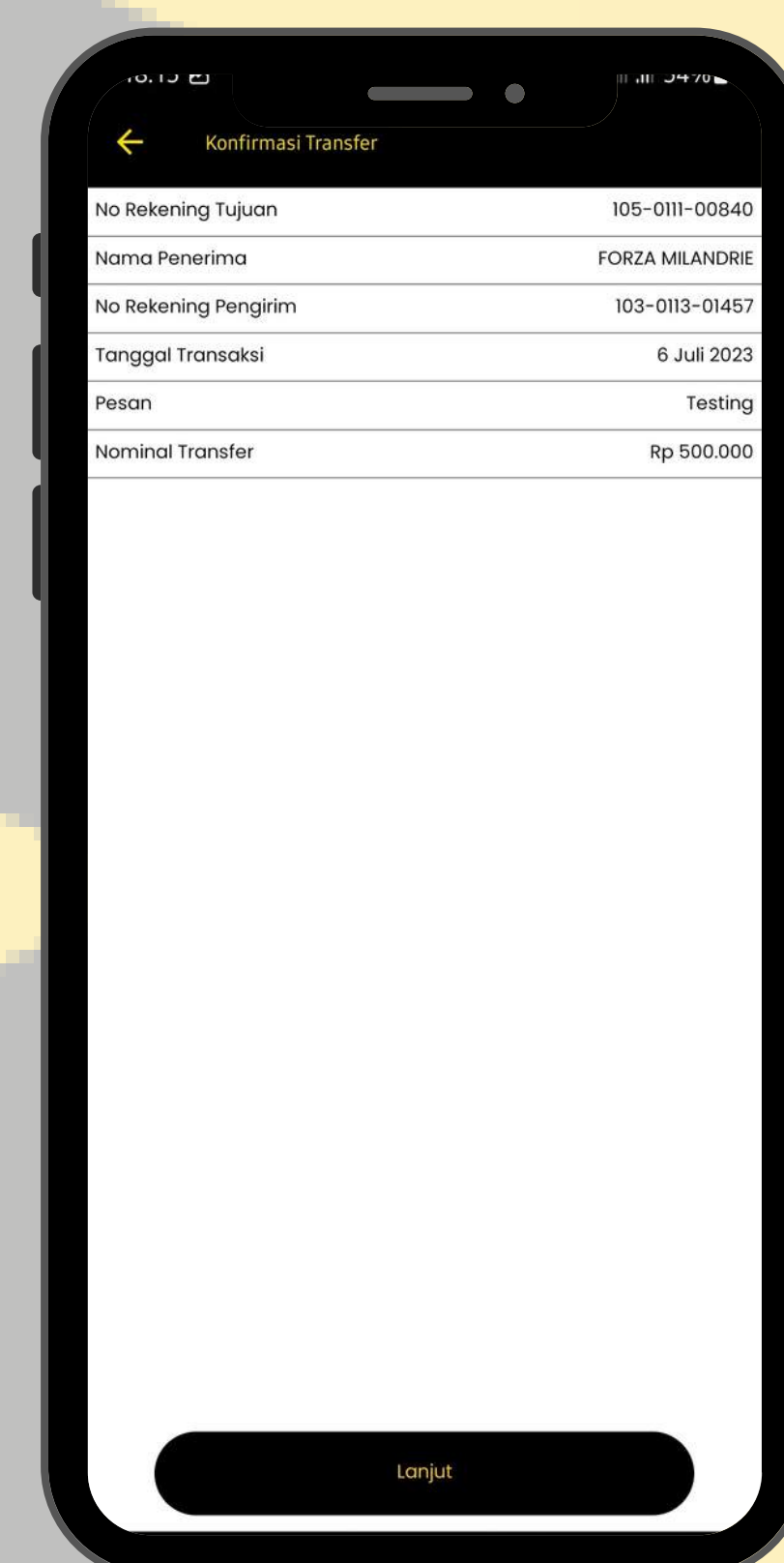
Masukan **Nominal**  
yang akan di  
transfer.



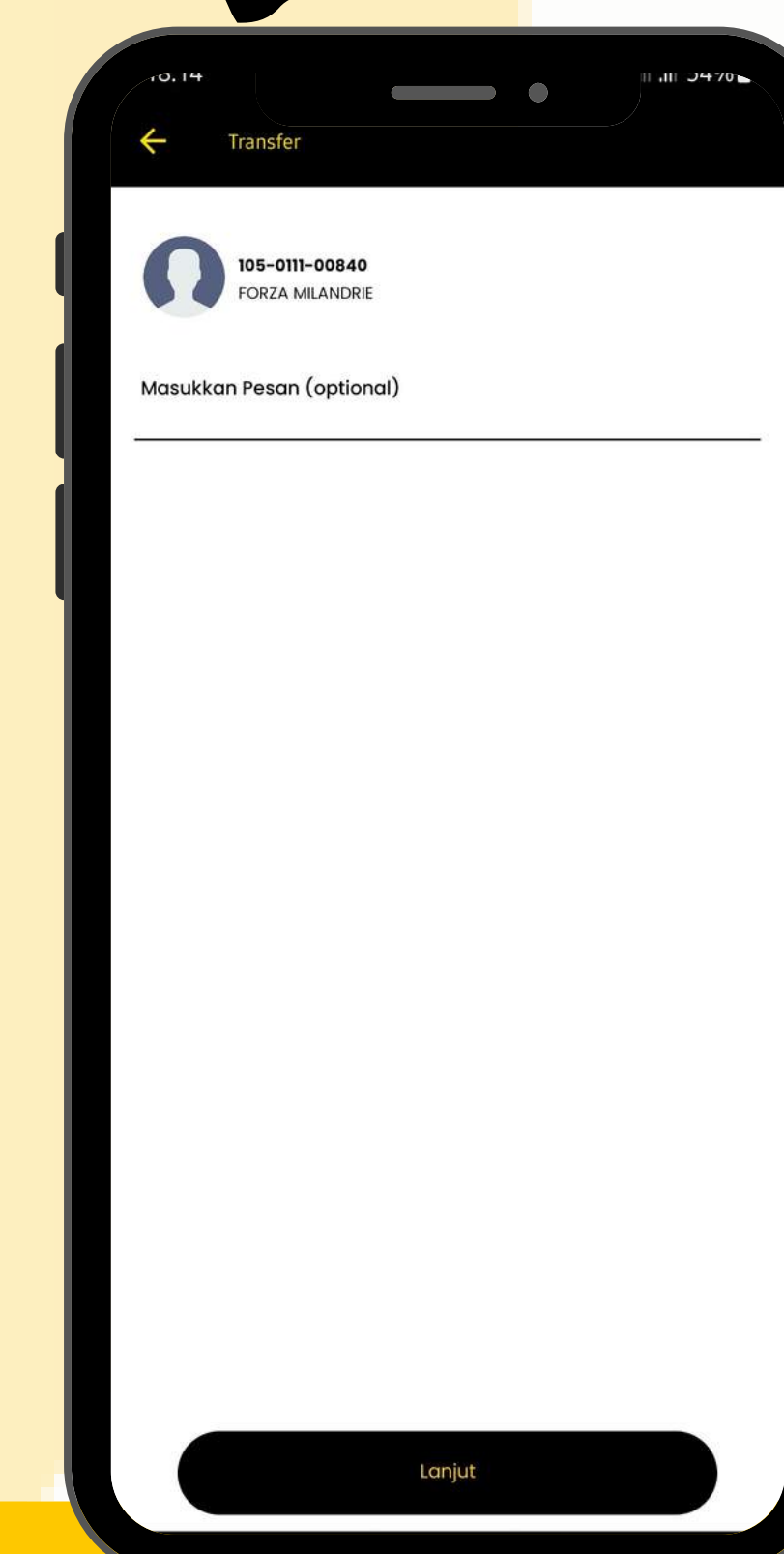
Muncul bukti **Transaksi**. Tekan  
tombol **Kirim** untuk mengirim  
bukti transaksi.



Masukan **Kode PIN**  
transaksi.



Konfirmasi transfer, tekan  
tombol **Lanjut**.

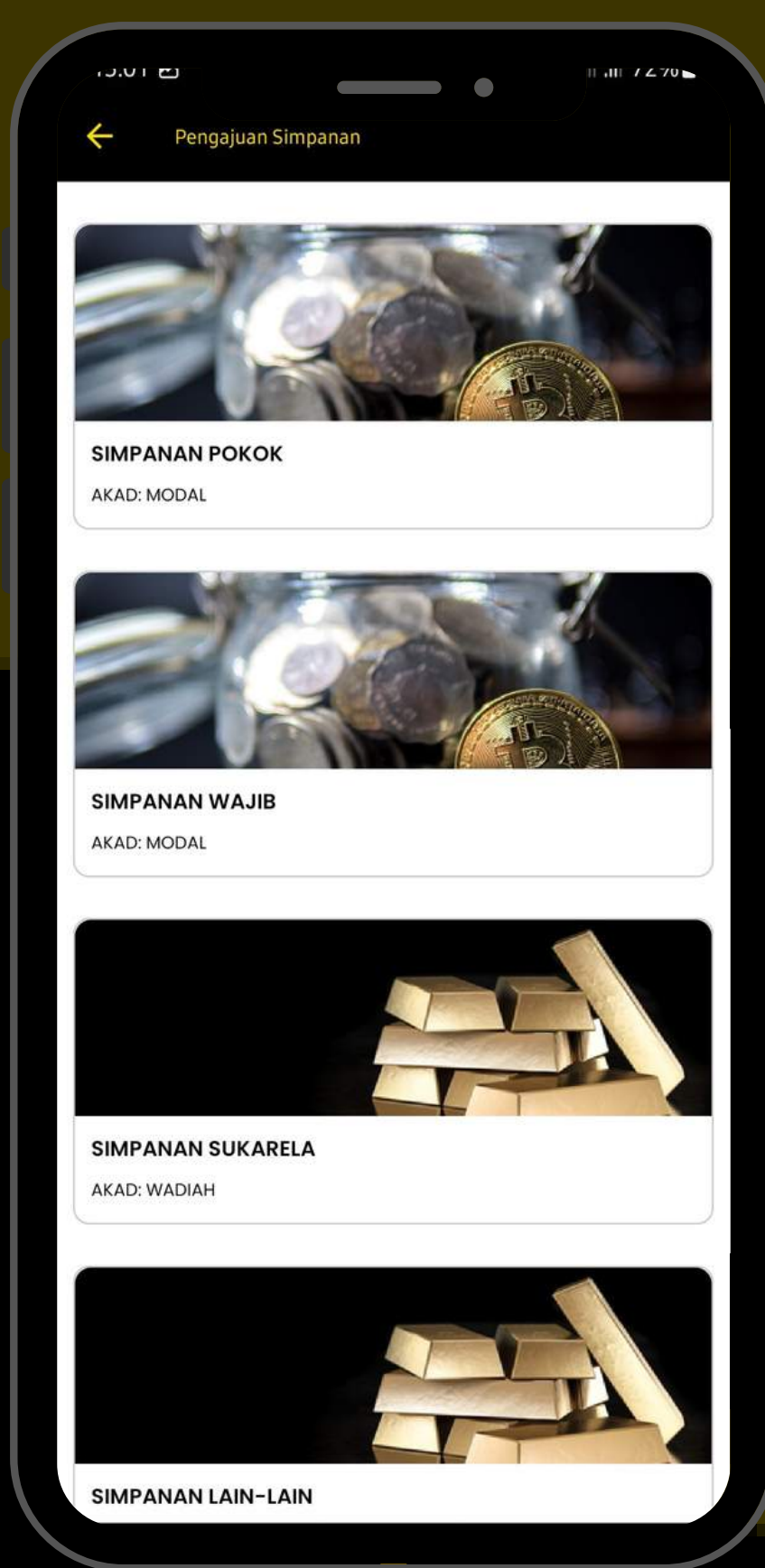


Masukan **Pesan** jika ada,  
tekan tombol **Lanjut**.

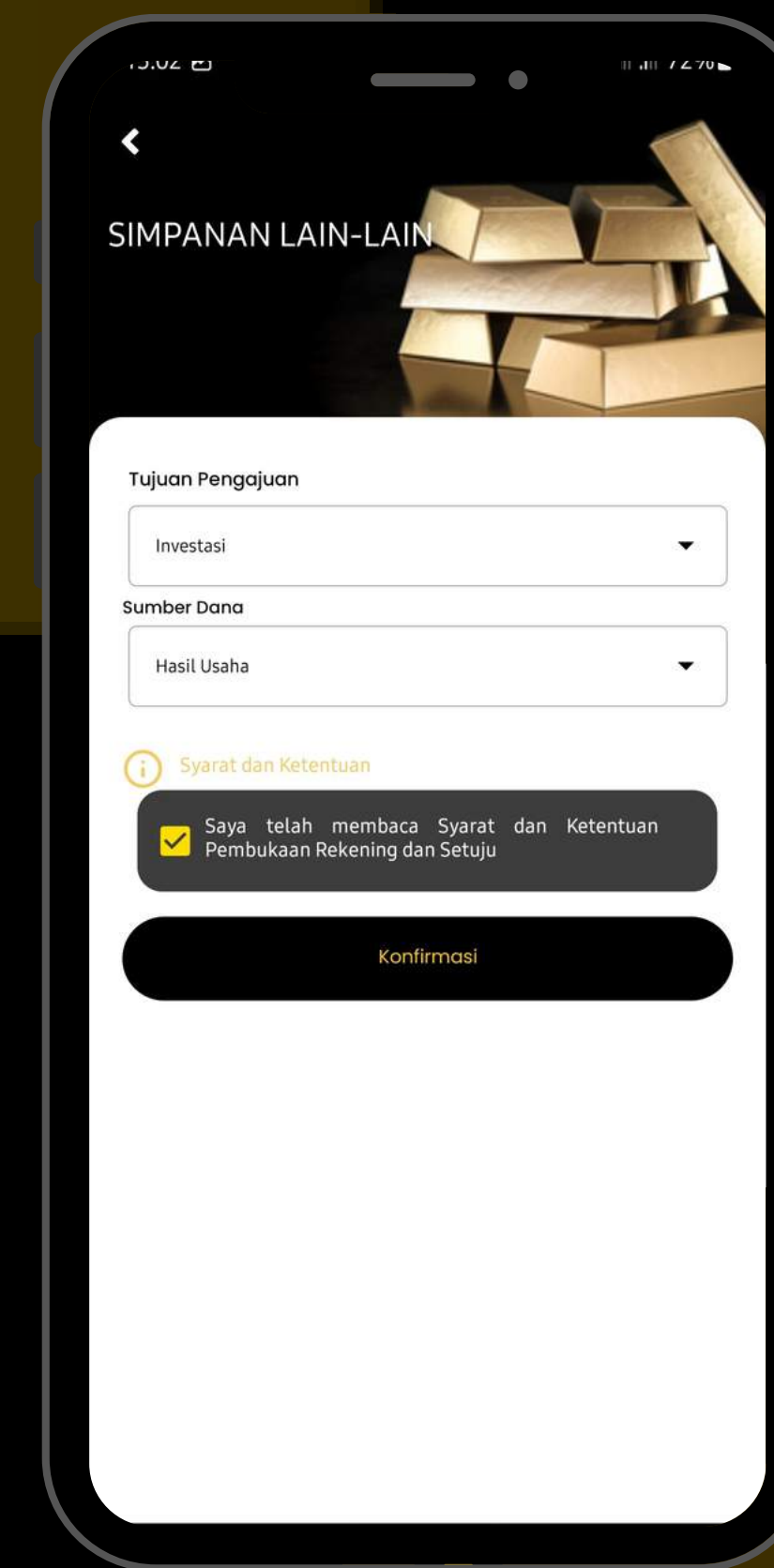
# Flow Pengajuan Simpanan



Buka Apps **SMIK**.  
Tekan menu **Pengajuan**



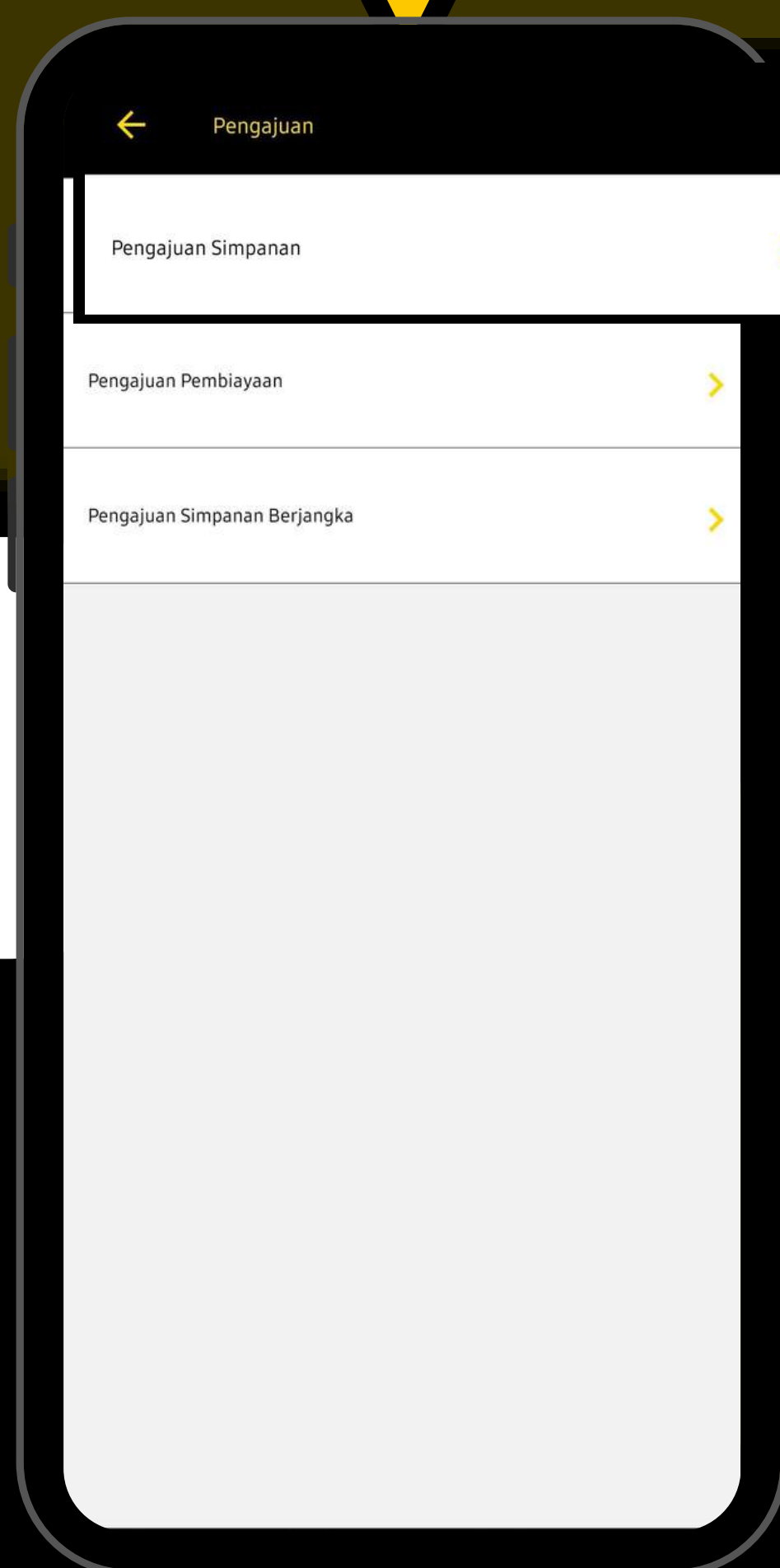
Pilih **Jenis Simpanan** yang akan diajukan.



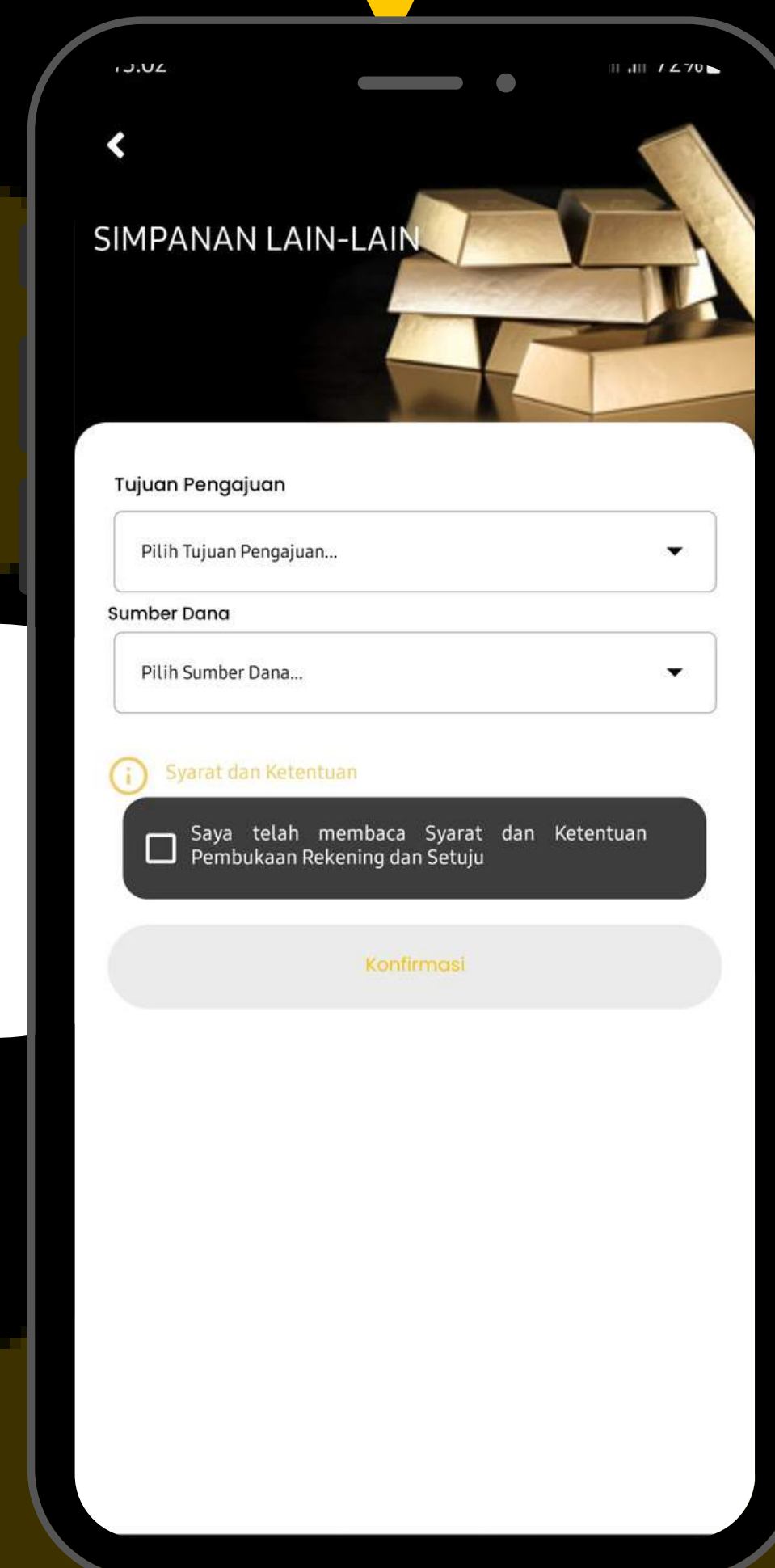
Ceklis kotak **Syarat & Ketentuan**,  
Tekan **Konfirmasi**.



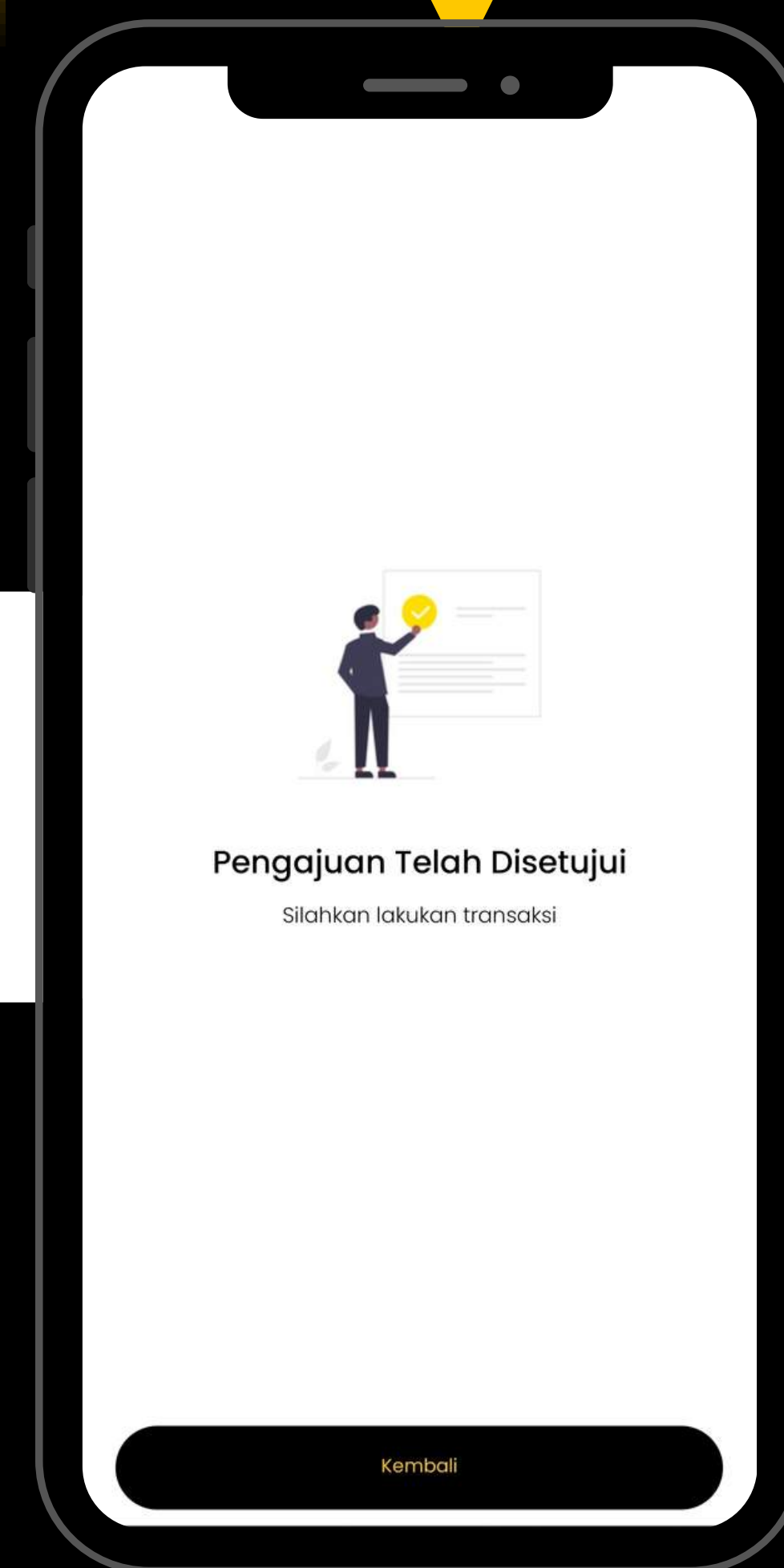
Pilih **Jenis Produk** yang akan dilakukan Pengajuan



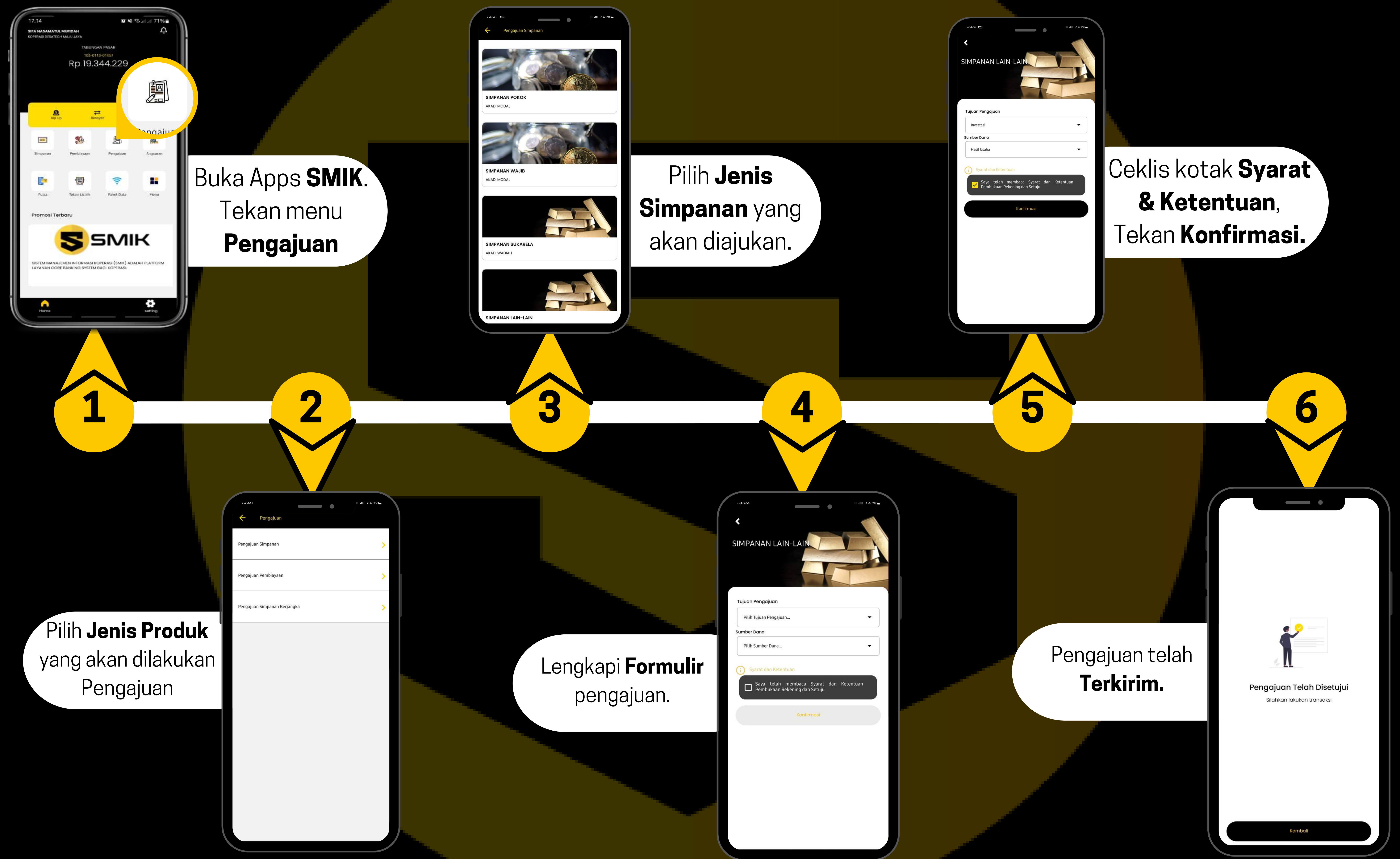
Lengkapi **Formulir** pengajuan.



Pengajuan telah **Terkirim**.



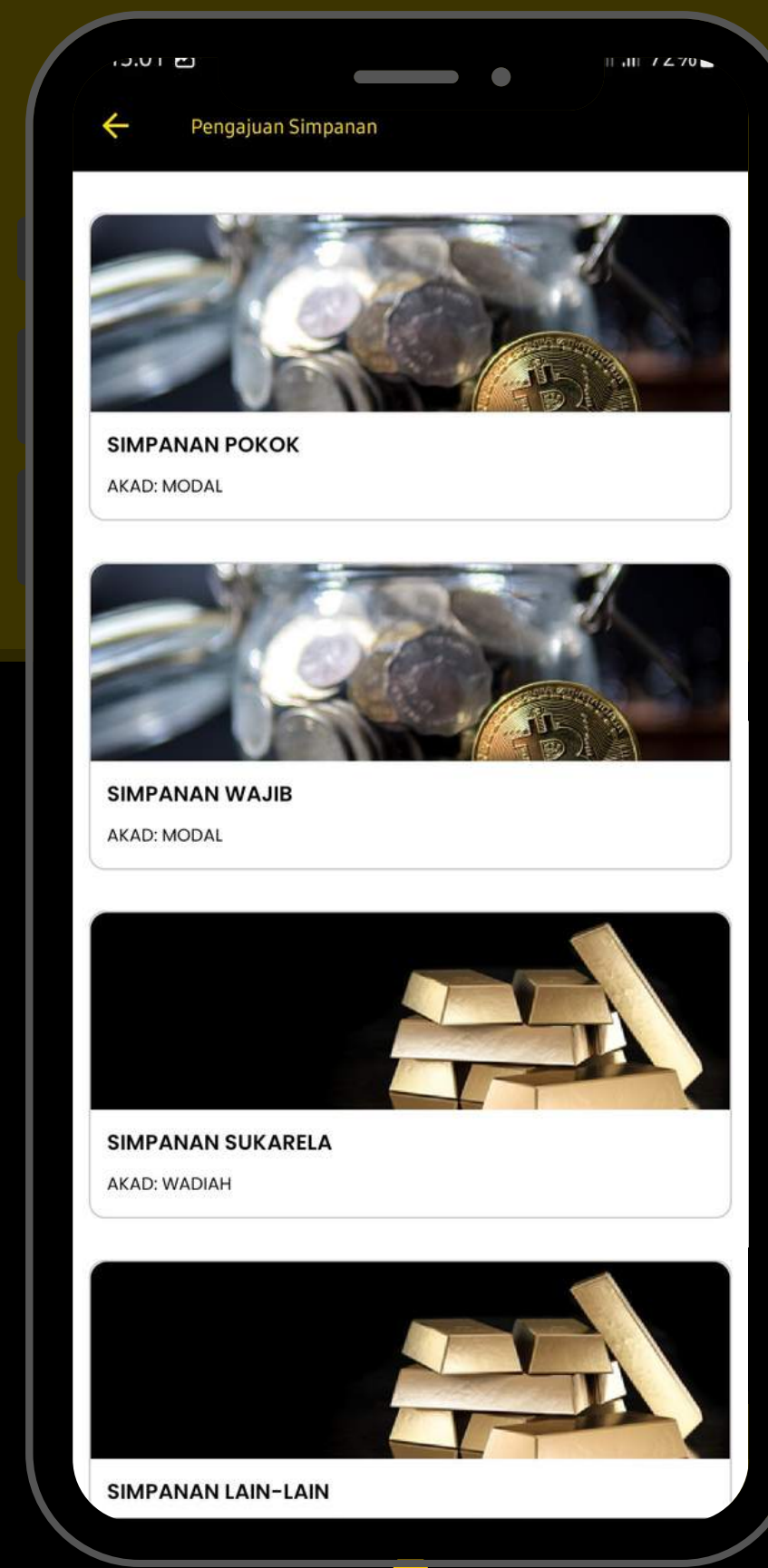
# Flow Pengajuan Simpanan Berjangka



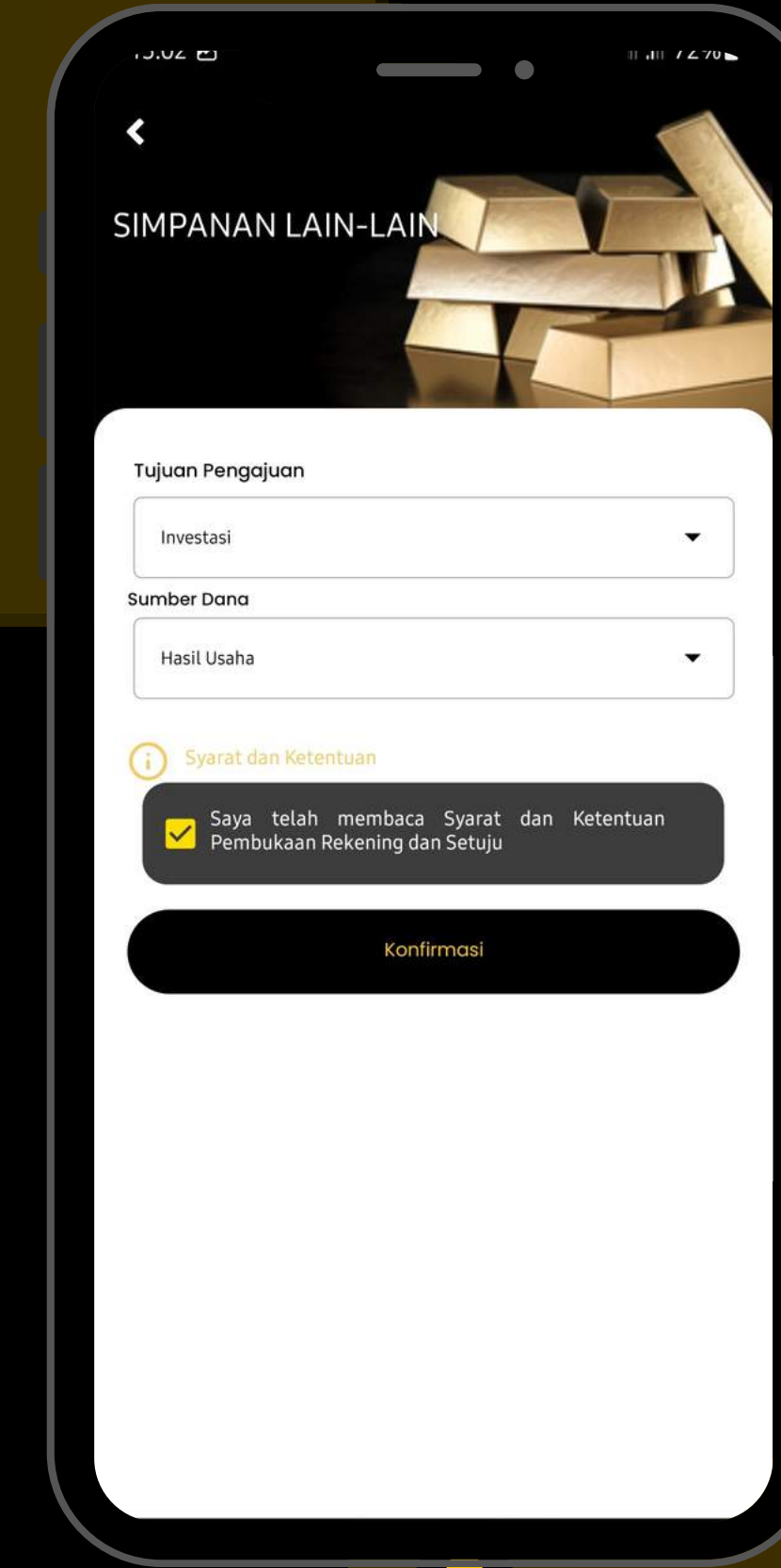
# Flow Pengajuan Pembiayaan



Buka Apps **SMIK**.  
Tekan menu **Pengajuan**



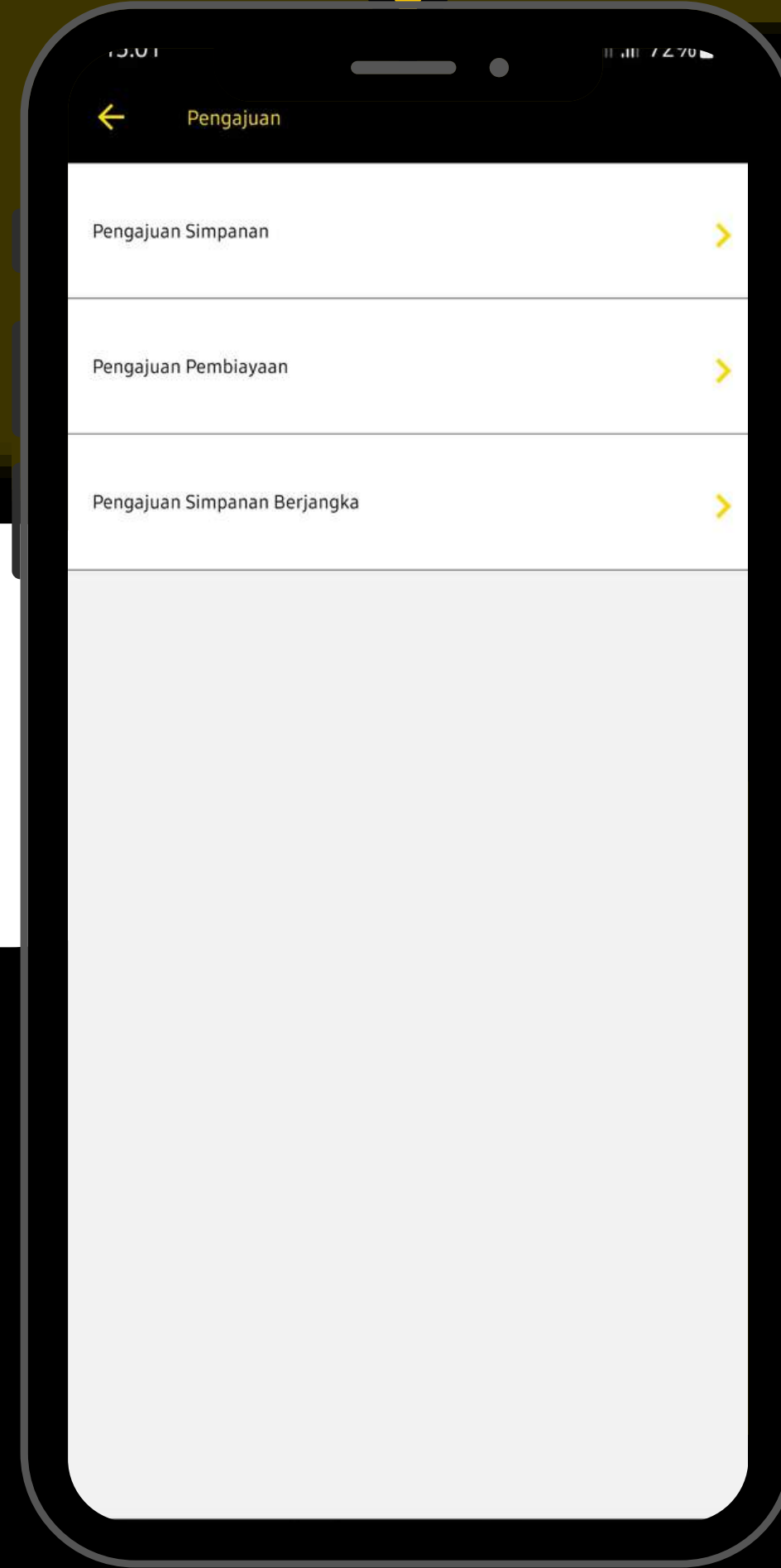
Pilih **Jenis Simpanan** yang akan diajukan.



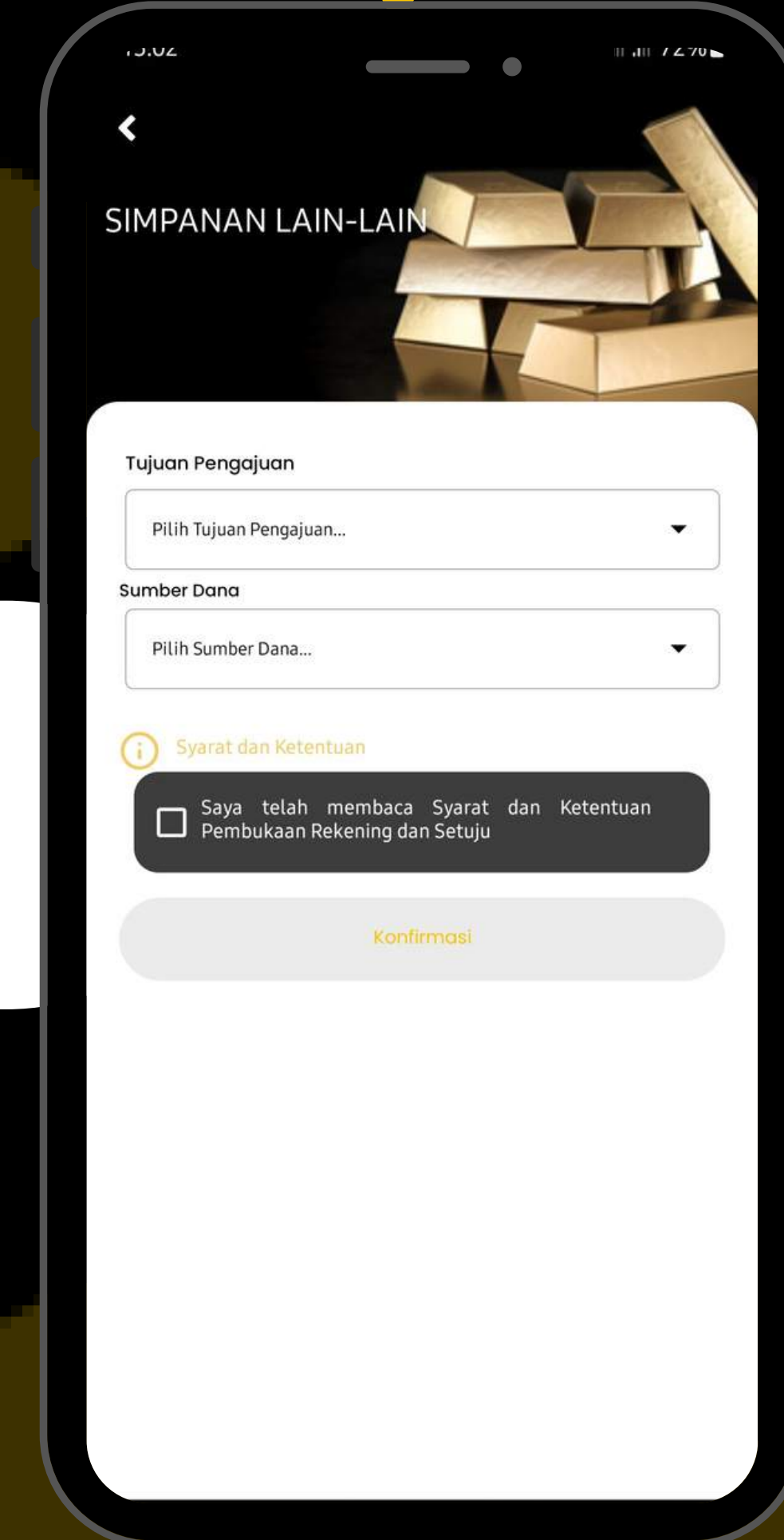
Ceklis kotak **Syarat & Ketentuan**,  
Tekan **Konfirmasi**.



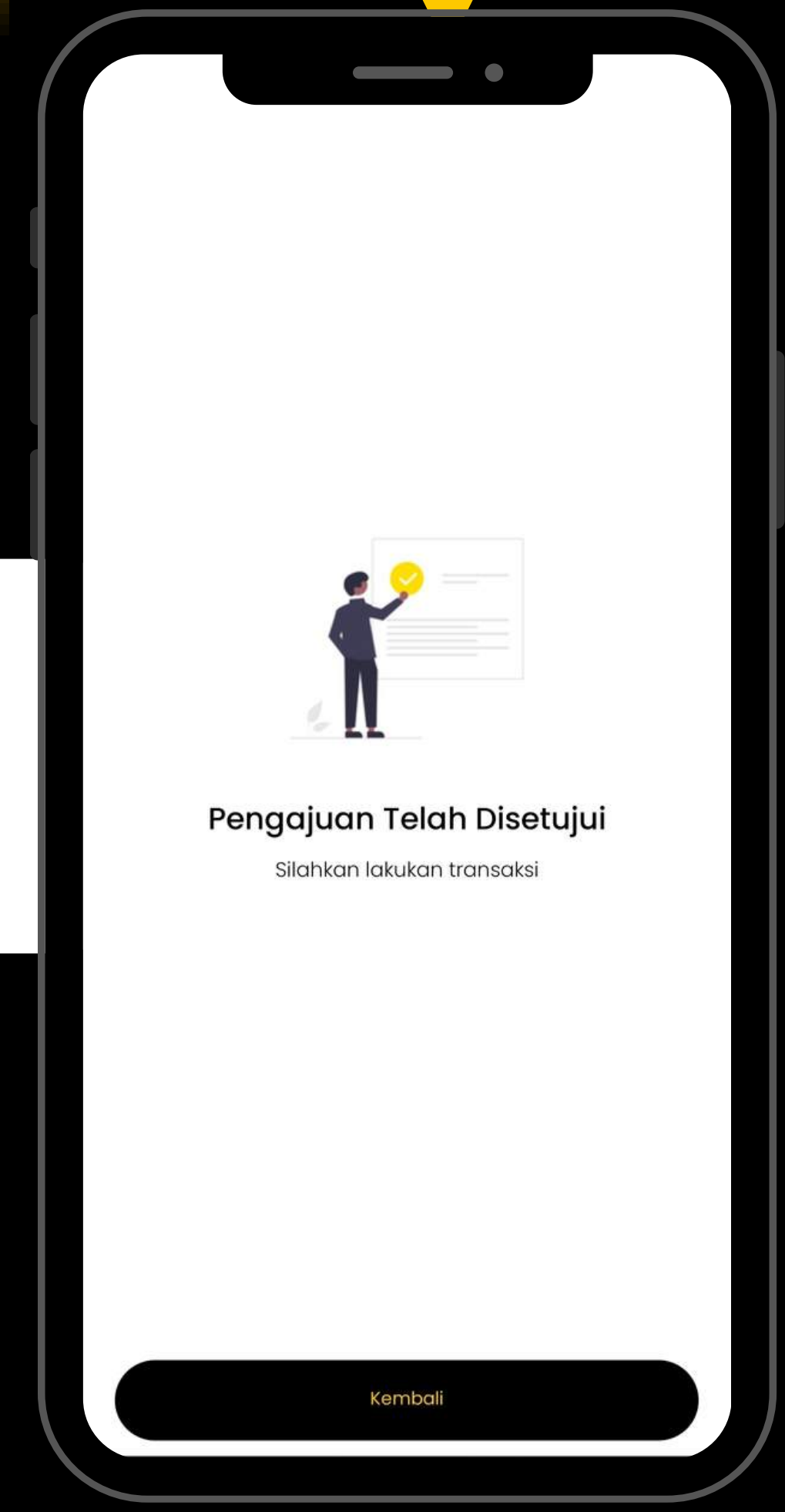
Pilih **Jenis Produk** yang akan dilakukan Pengajuan



Lengkapi **Formulir** pengajuan.



Pengajuan telah **Terkirim**.



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SMIK



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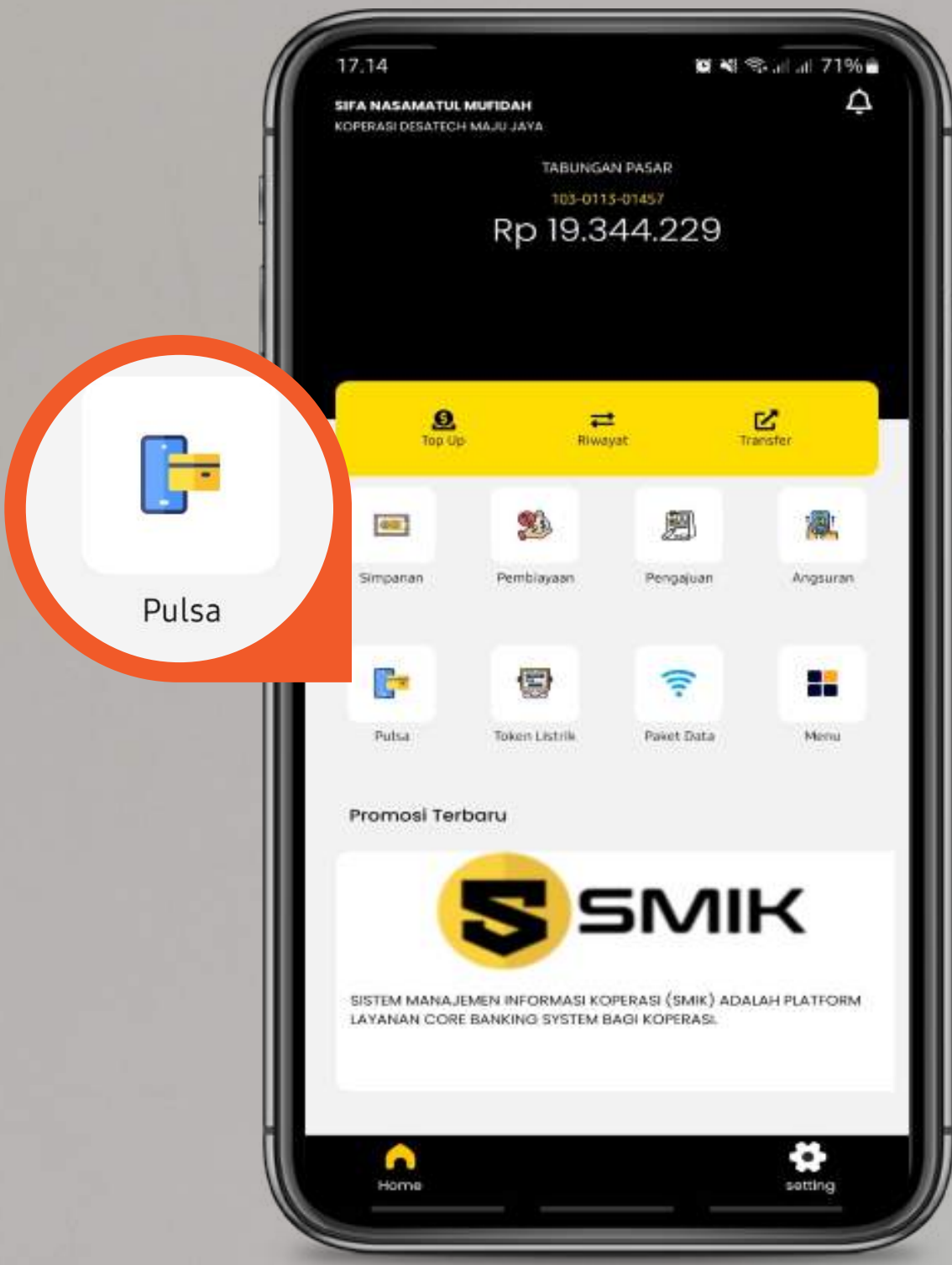


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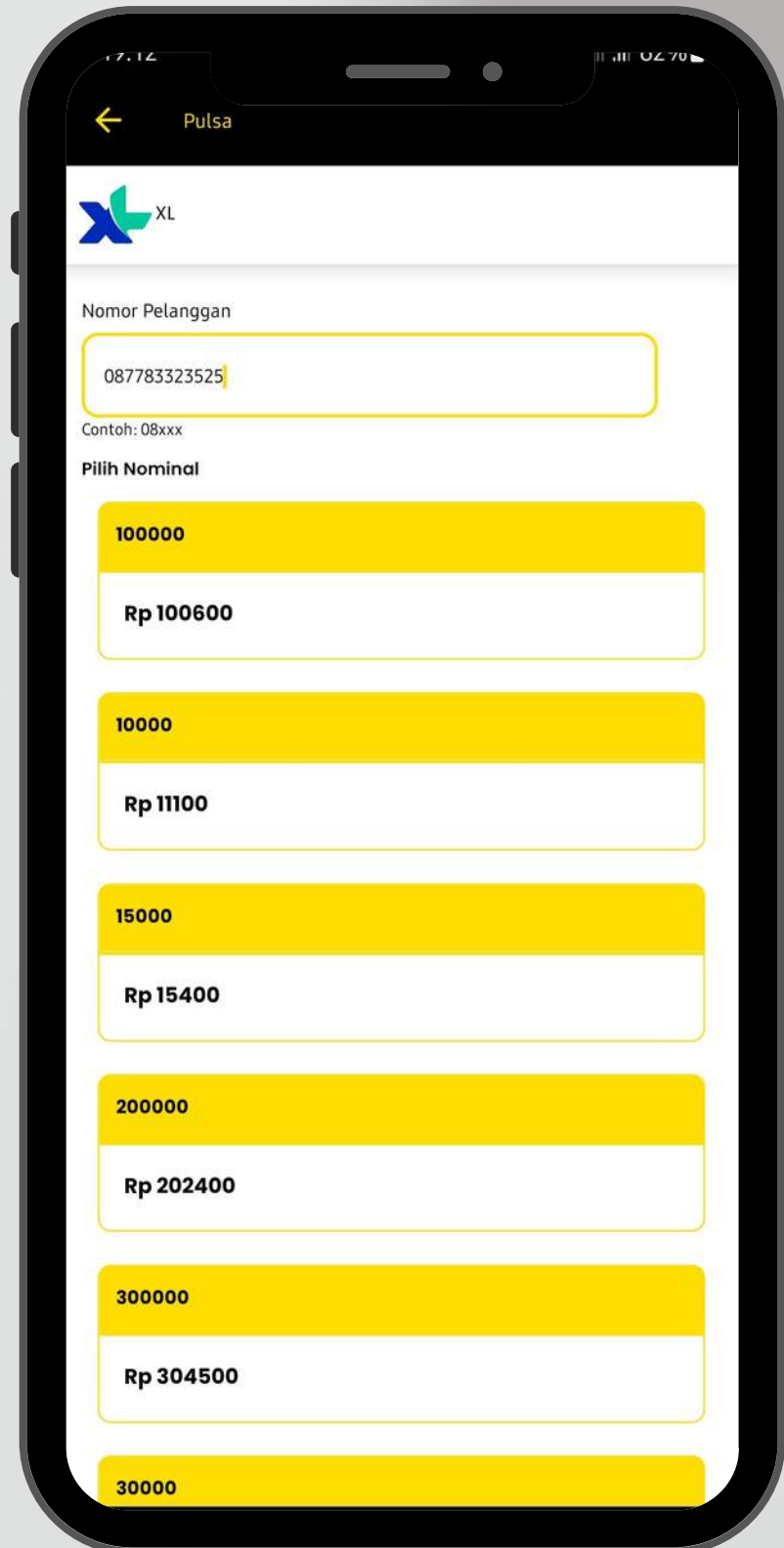
# Tata Cara Pembelian Pulsa



**1**  
Buka Apps SMIK,  
Tekan menu **Pulsa**.

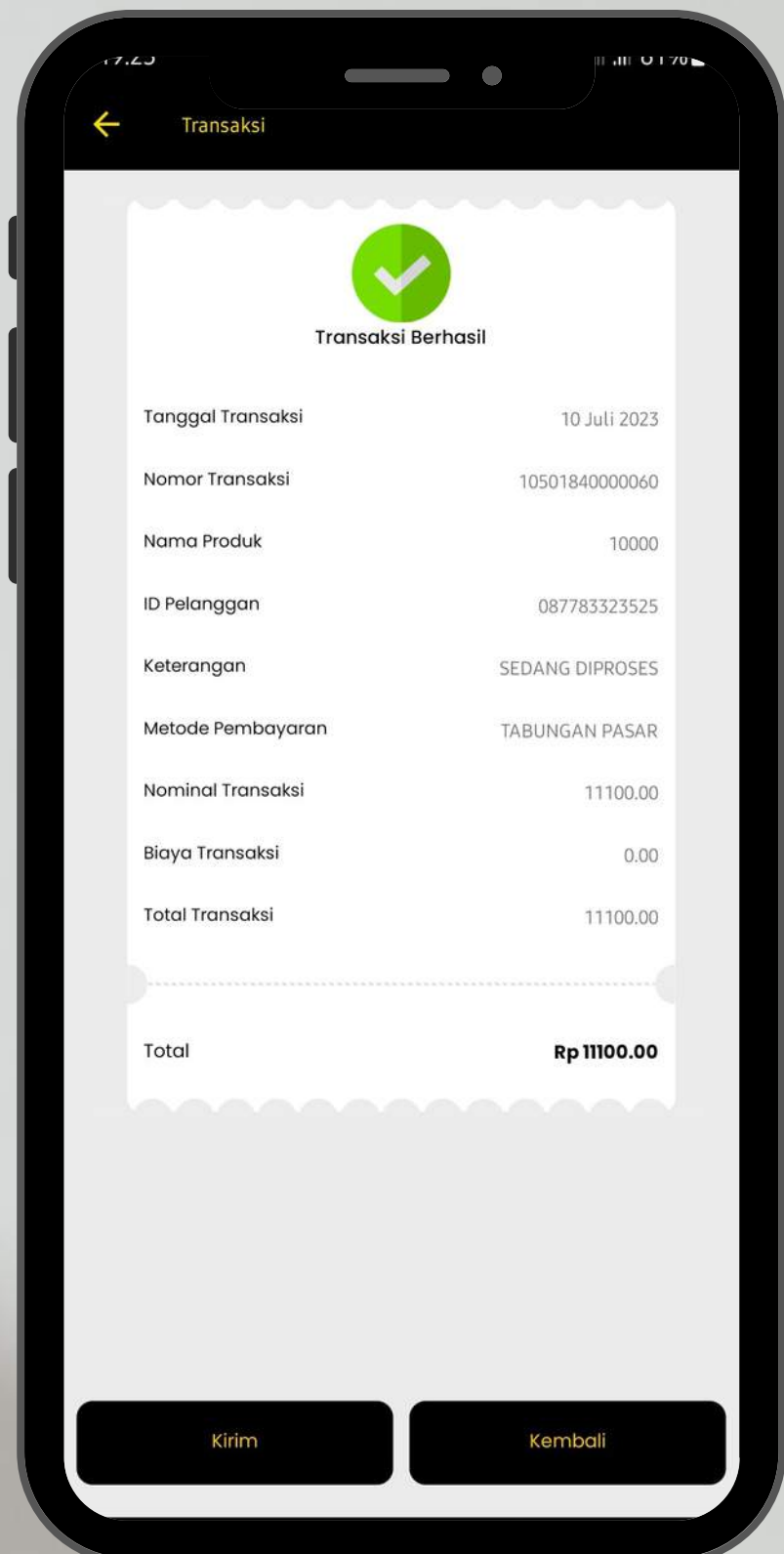


**2**  
Masukan **No. Handphone**.



**3**  
Pilih **Nominal** pulsa yang akan di beli.

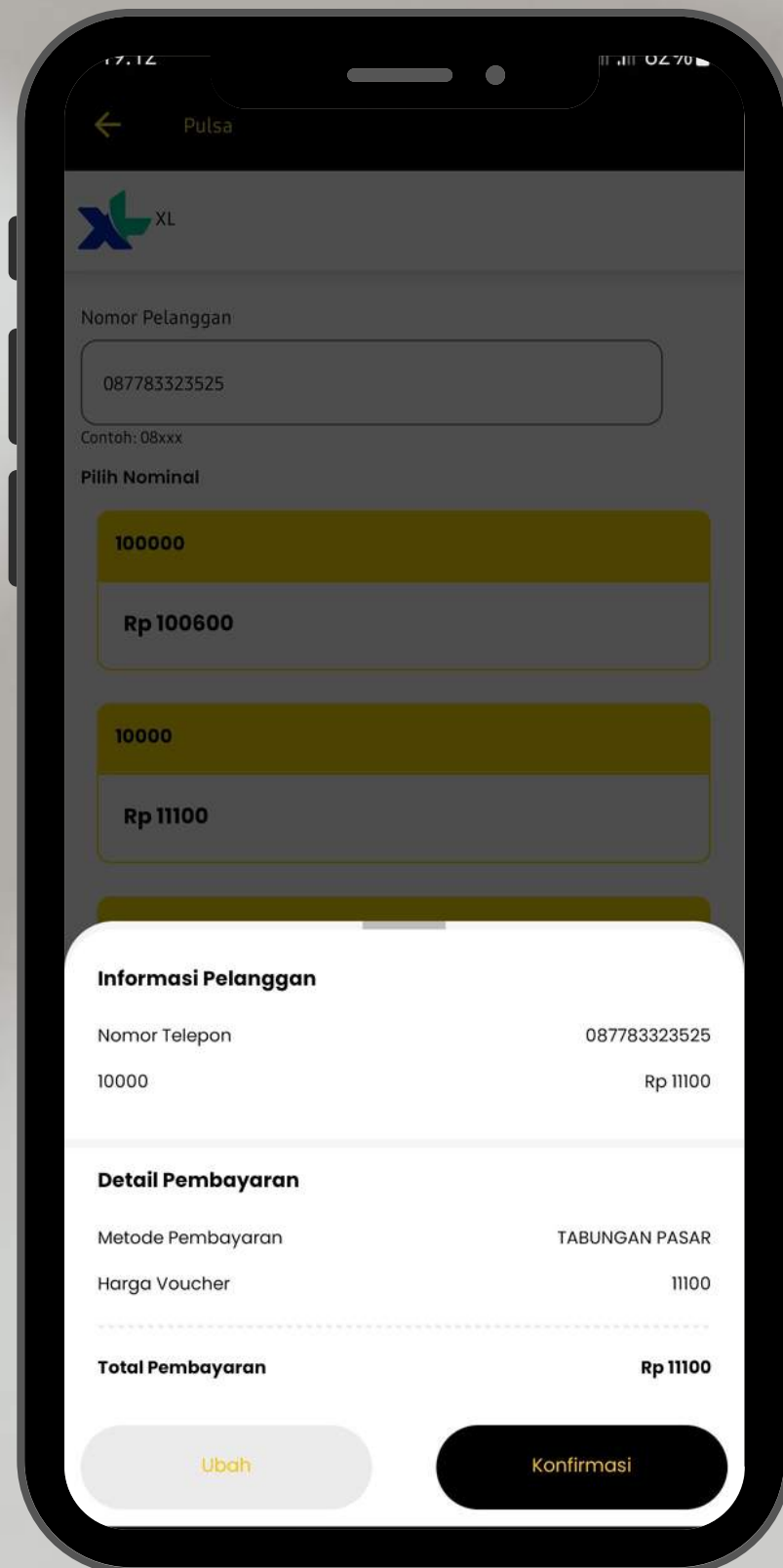
Tekan tombol **Kirim** untuk mengirim bukti transaksi.



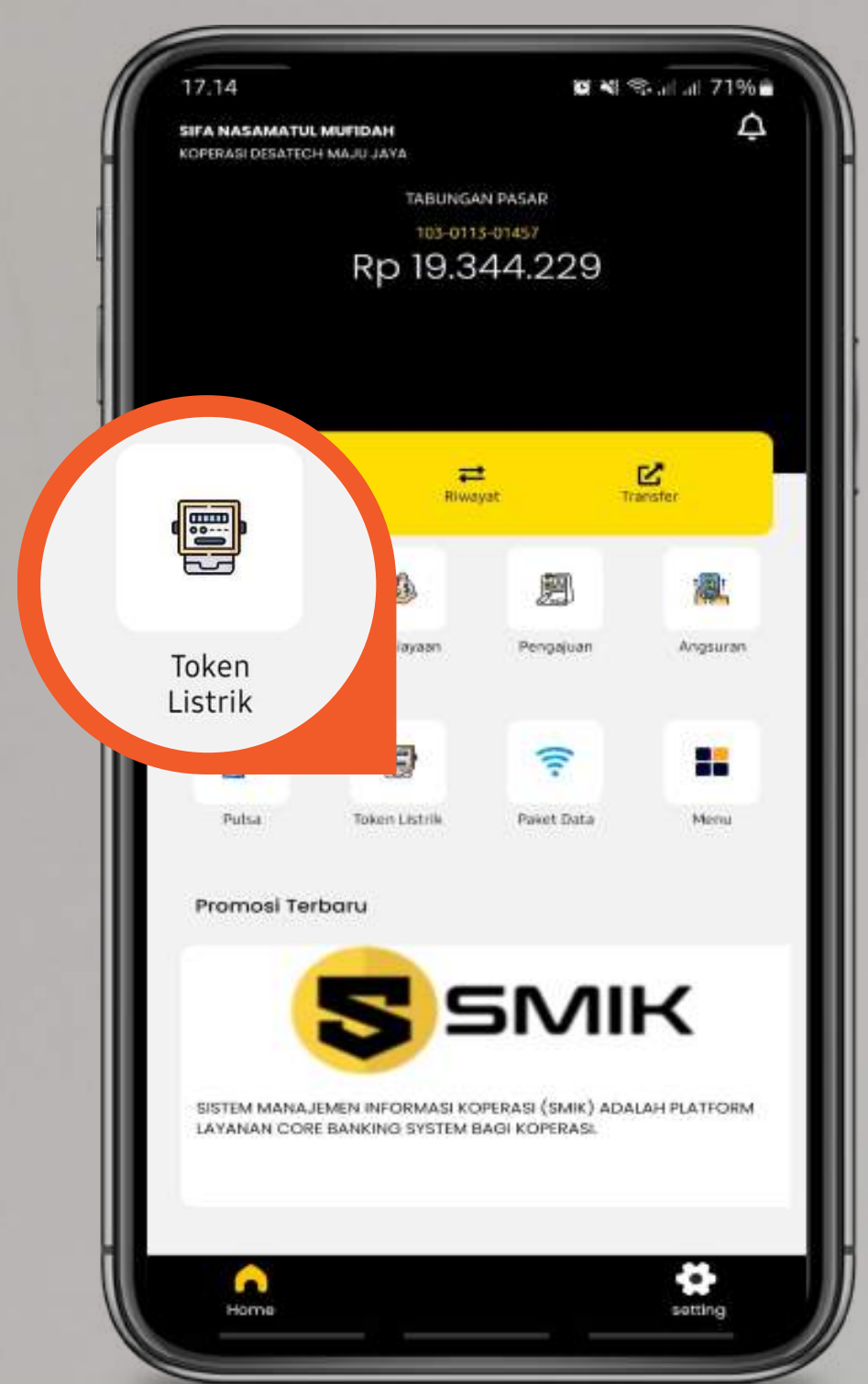
**5**

Tekan **Konfirmasi** untuk melanjutkan proses.

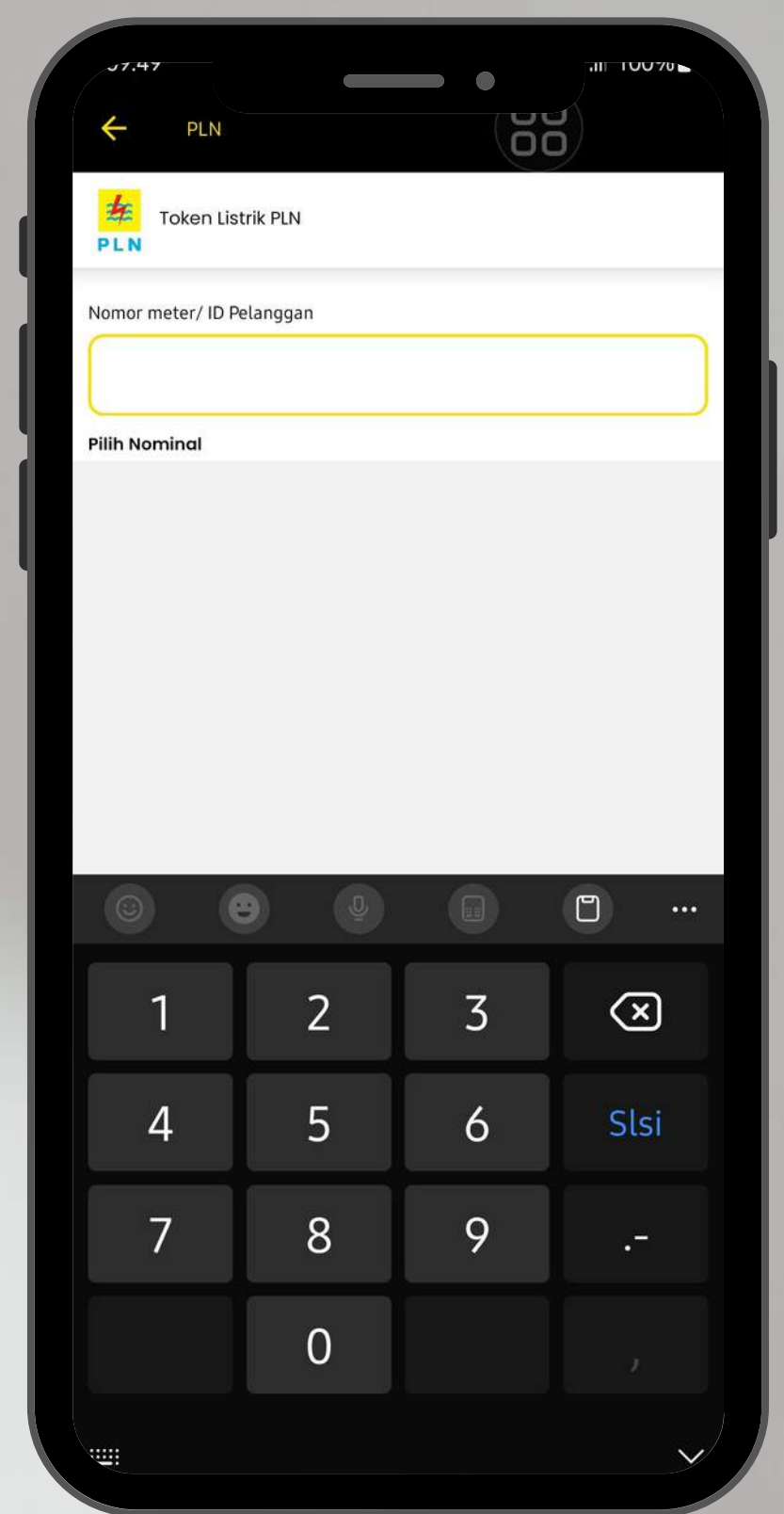
**4**



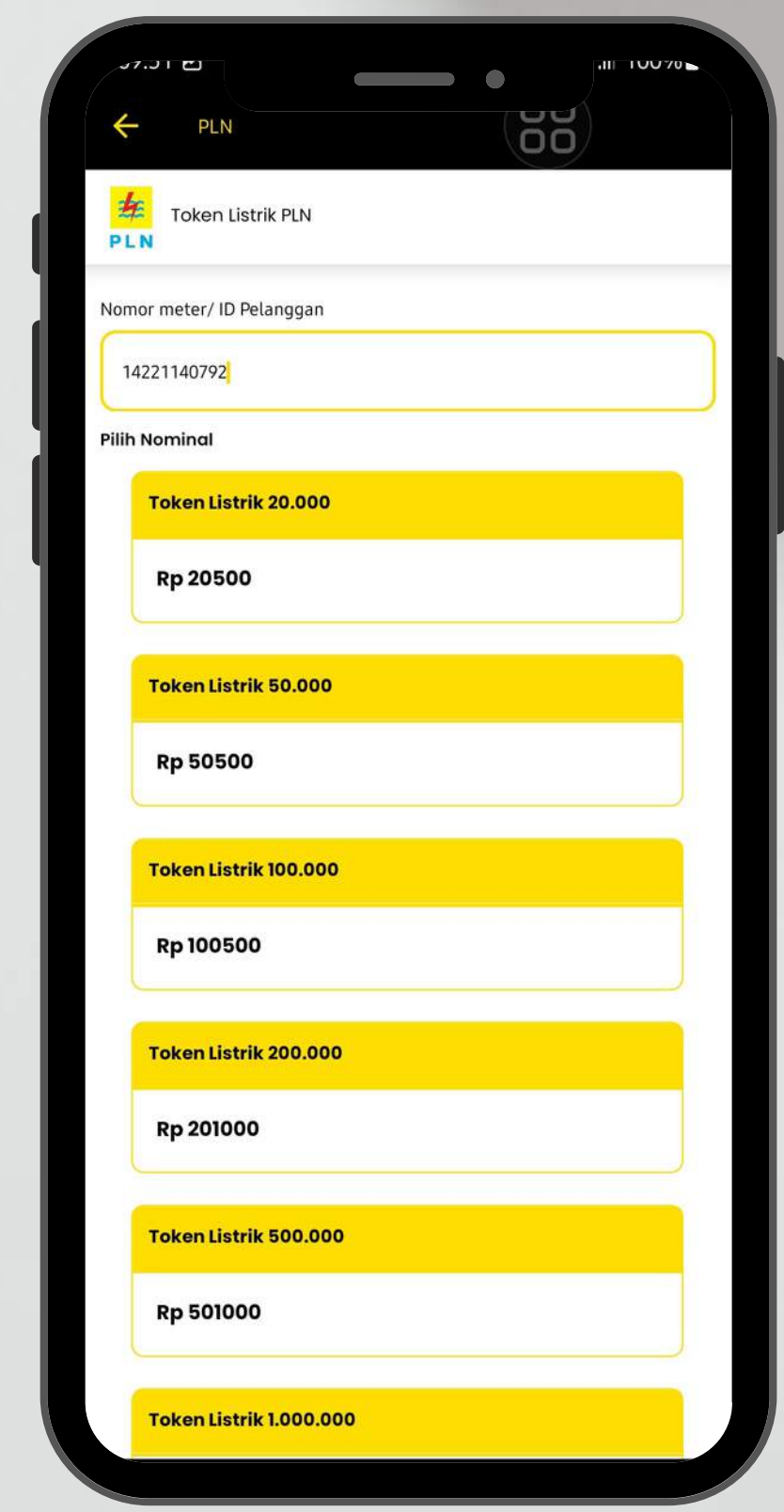
# Tata Cara Token Listrik



**1**  
Buka Apps SMIK,  
Tekan menu  
**Pulsa.**

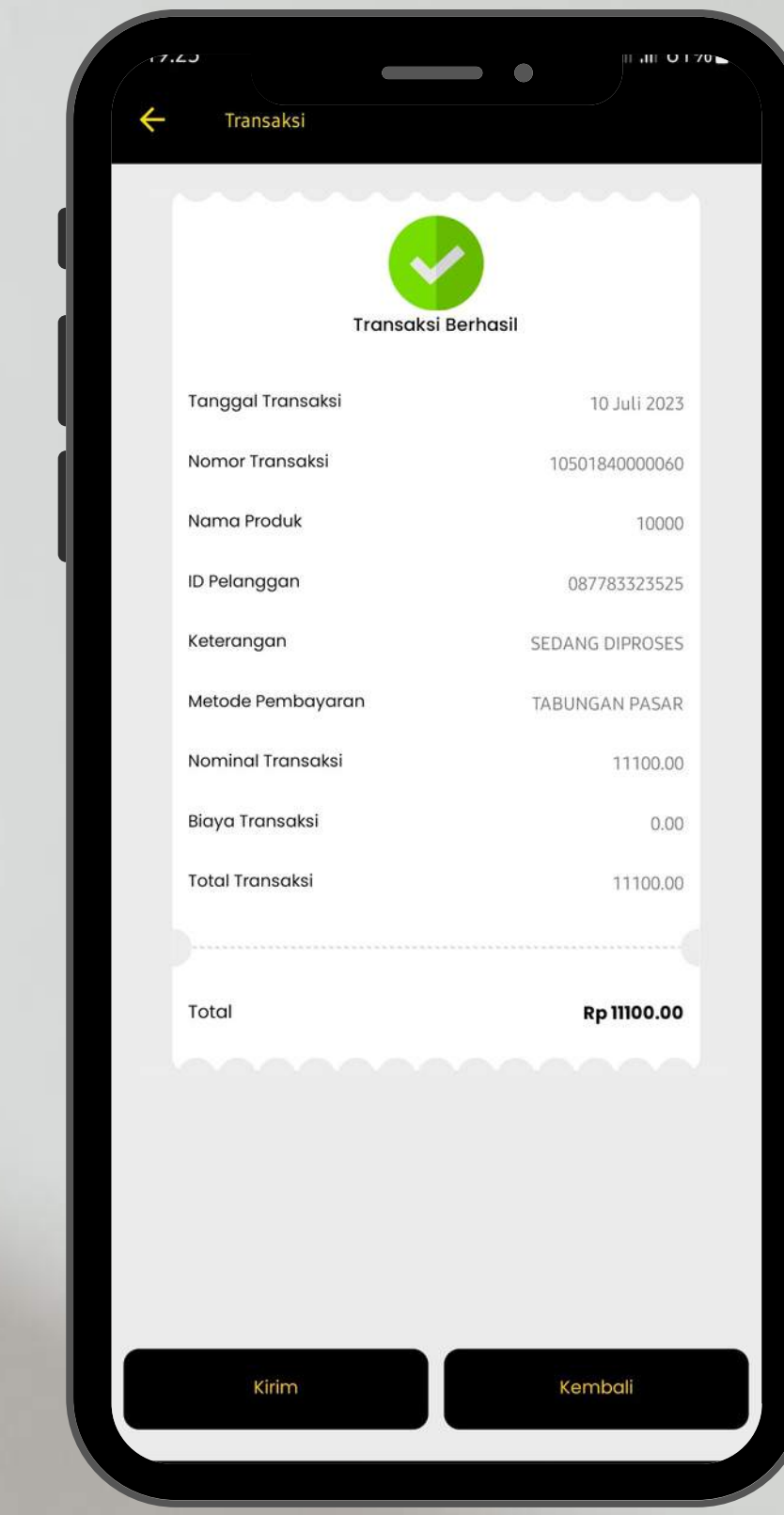


**2**  
Masukan **No. ID Pelanggan.**



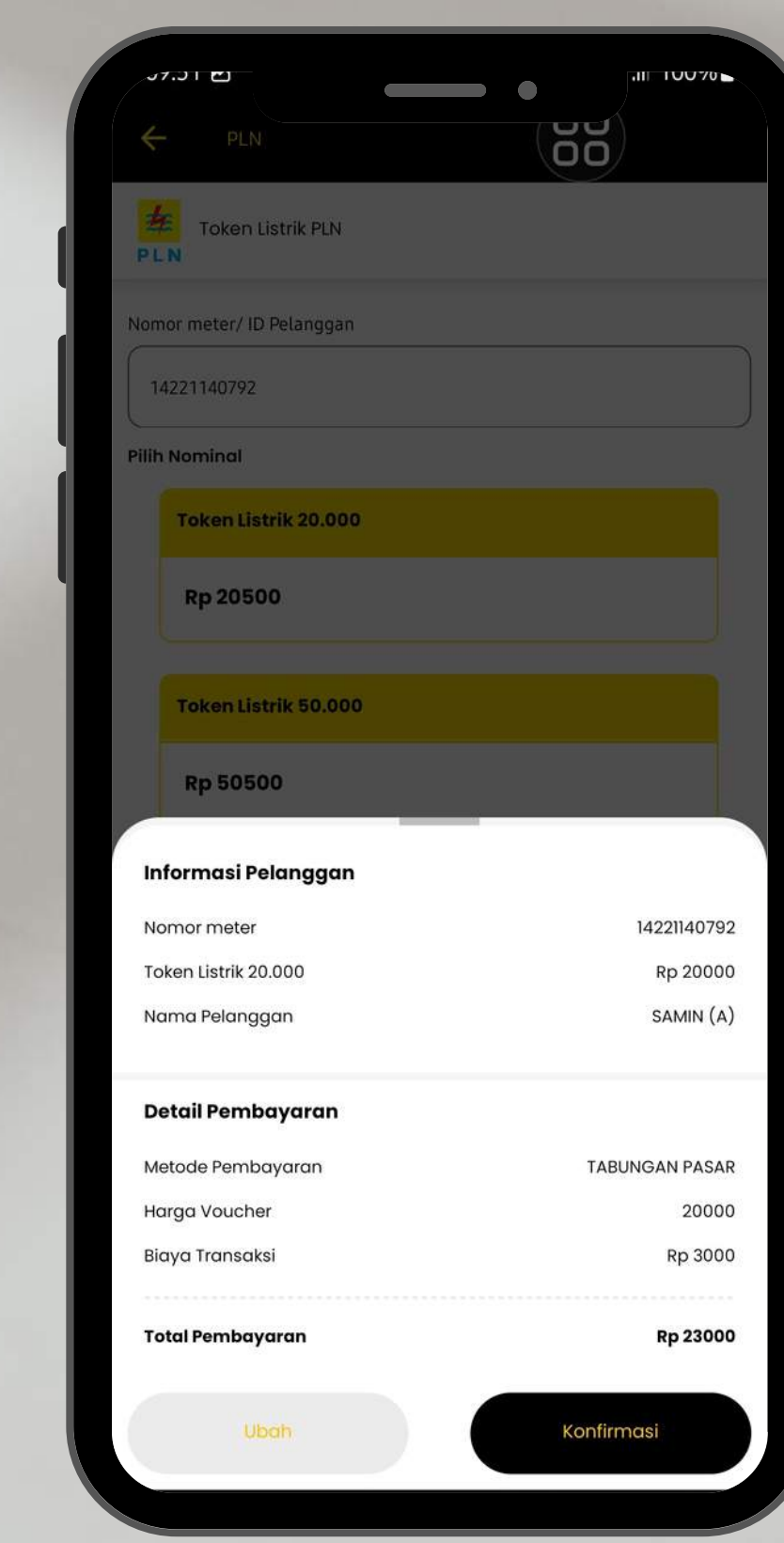
**3**  
Pilih **Nominal**  
yang akan di beli.

Tekan tombol **Kirim**  
untuk mengirim  
bukti transaksi.



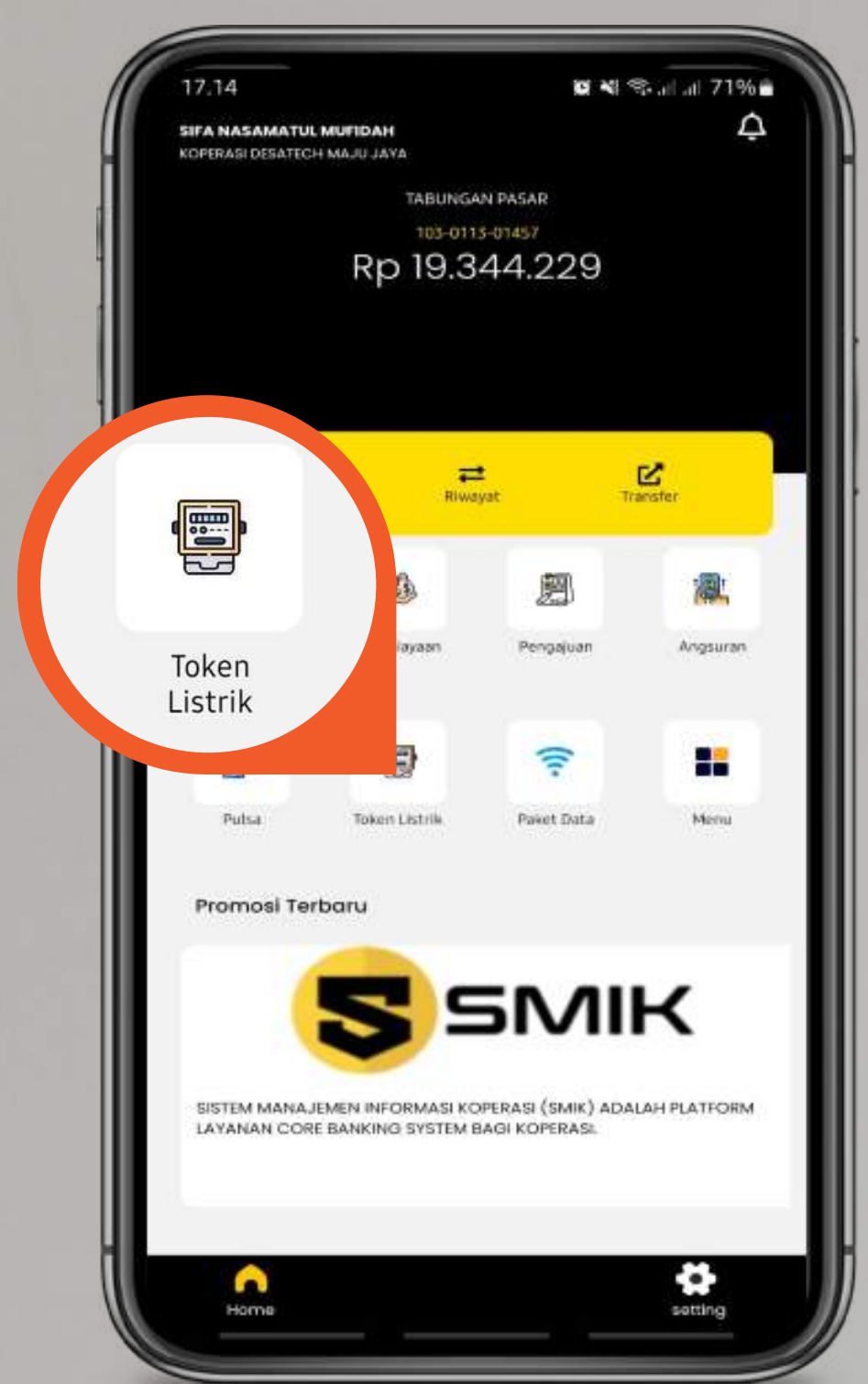
**5**

Tekan **Konfirmasi**  
untuk melanjutkan  
proses.

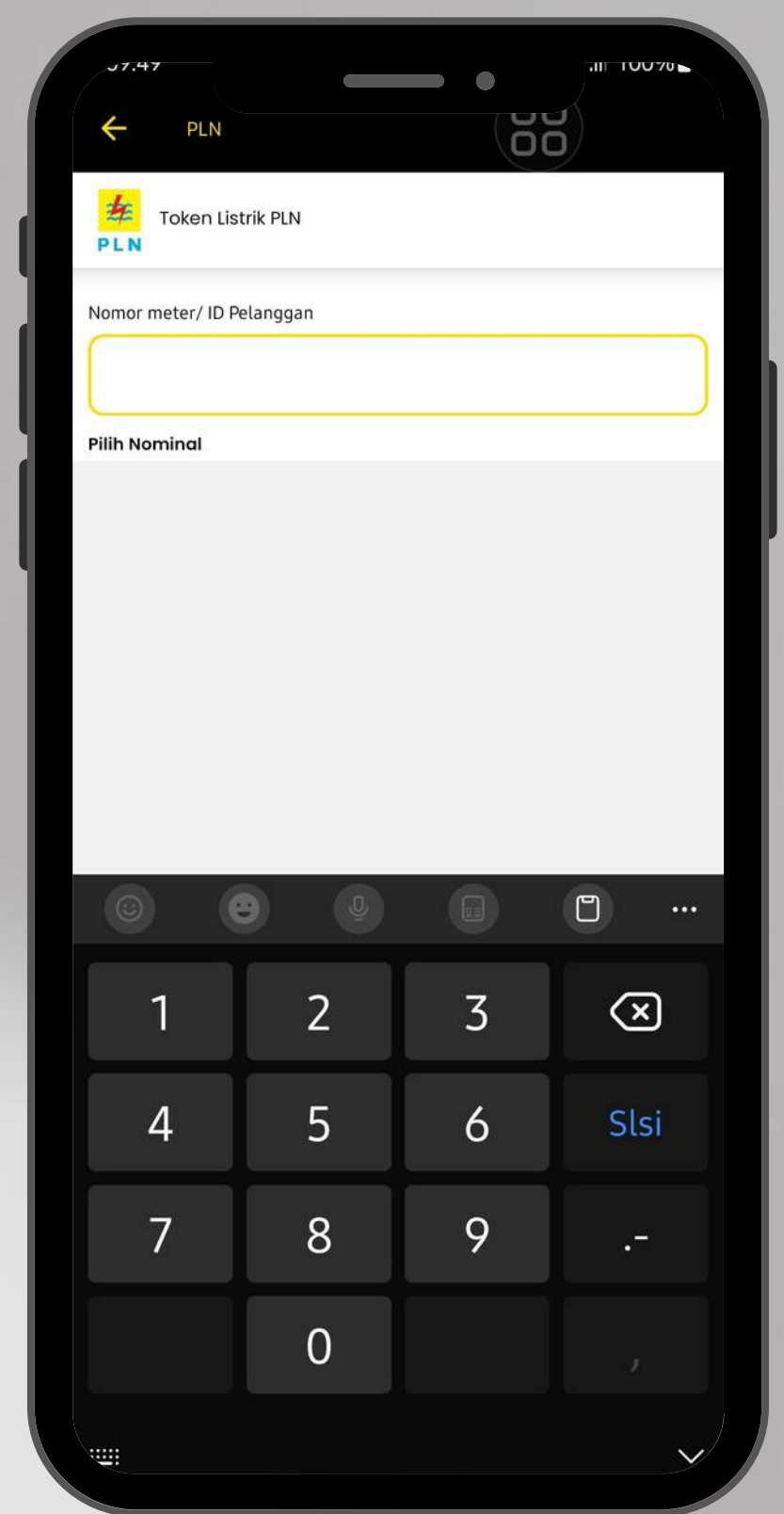


**4**

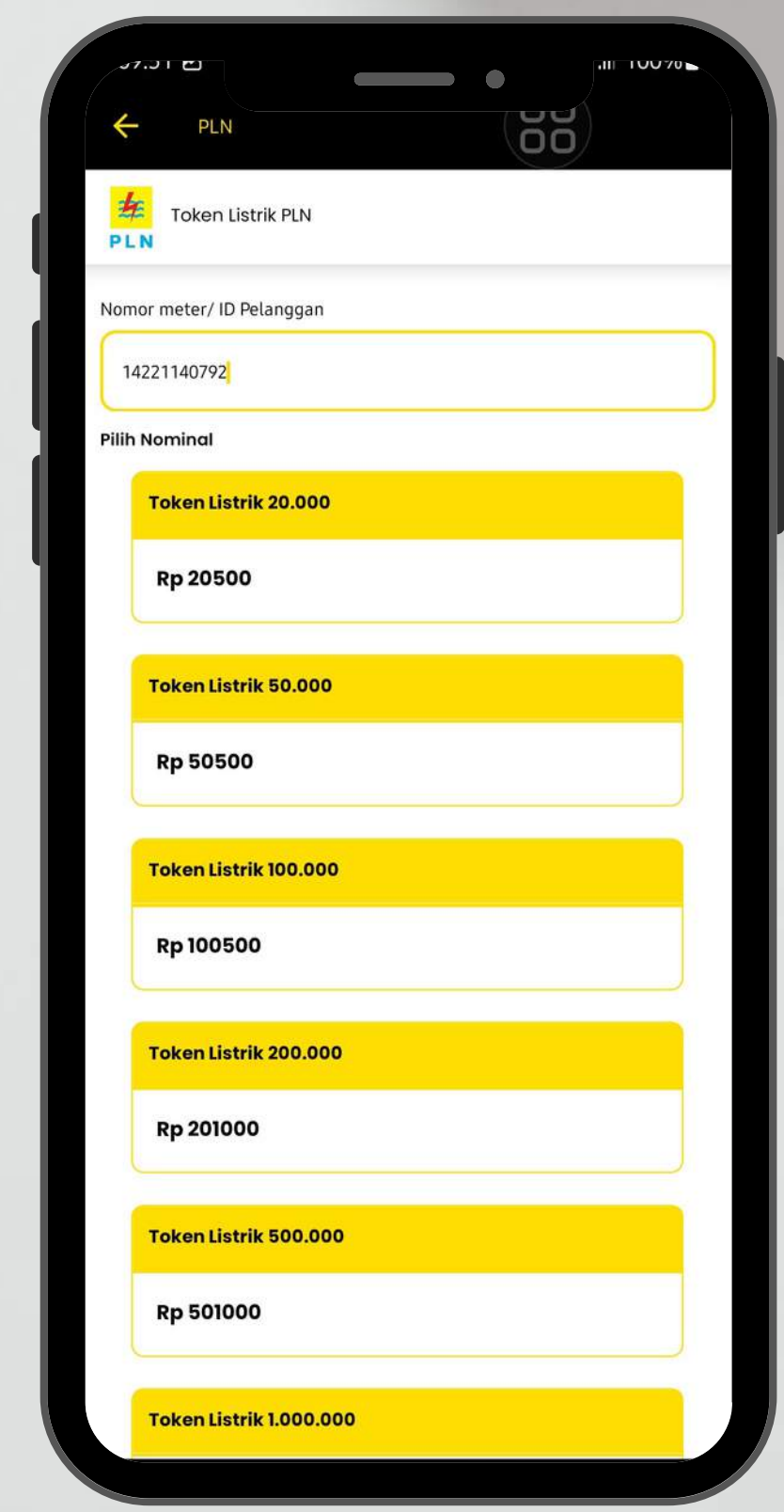
# Tata Cara Pembelian Paket Data



**1**  
Buka Apps SMIK,  
Tekan menu  
**Pulsa.**

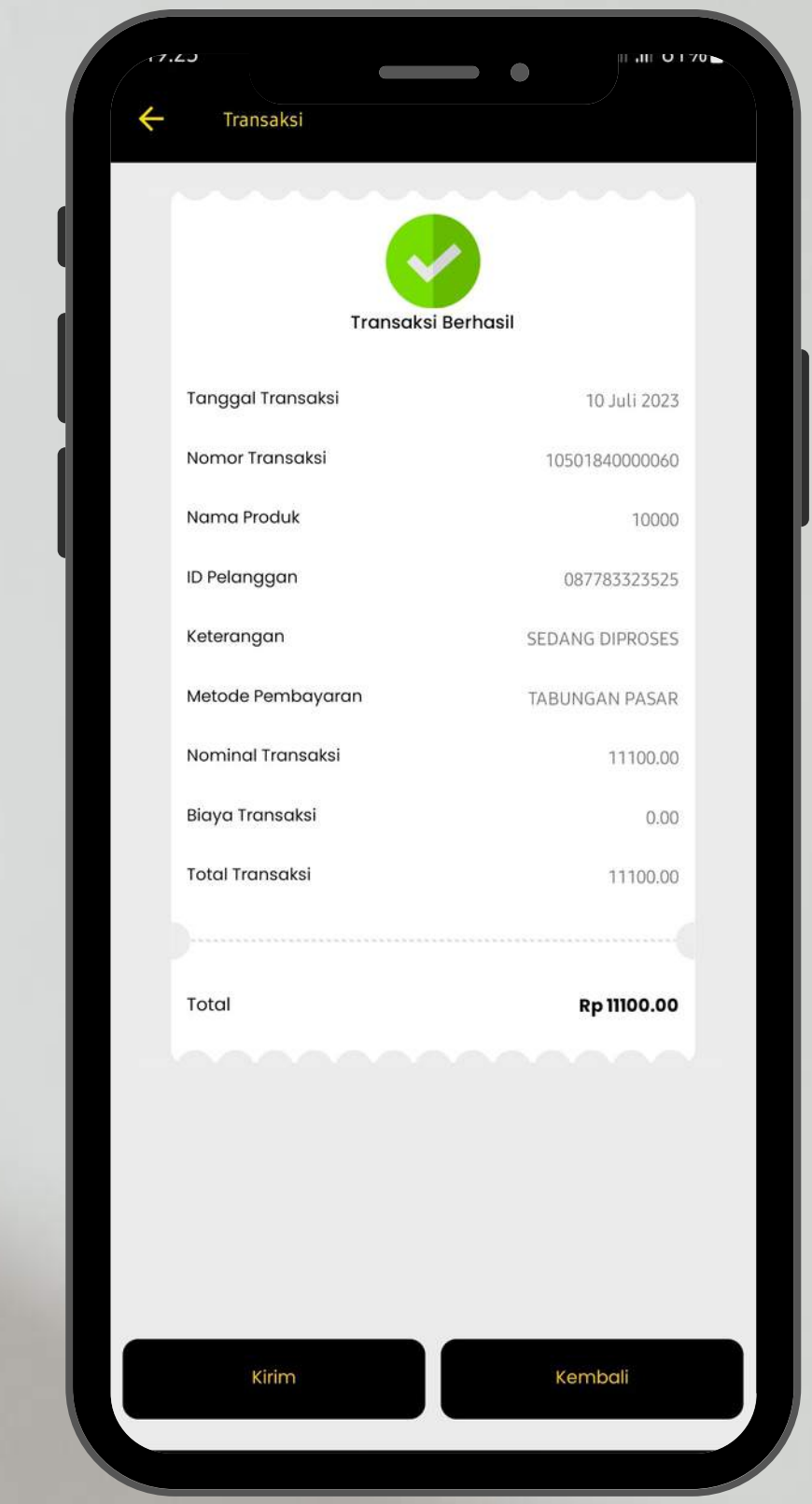


**2**  
Masukan **No. ID Pelanggan.**



**3**  
Pilih **Nominal**  
yang akan di beli.

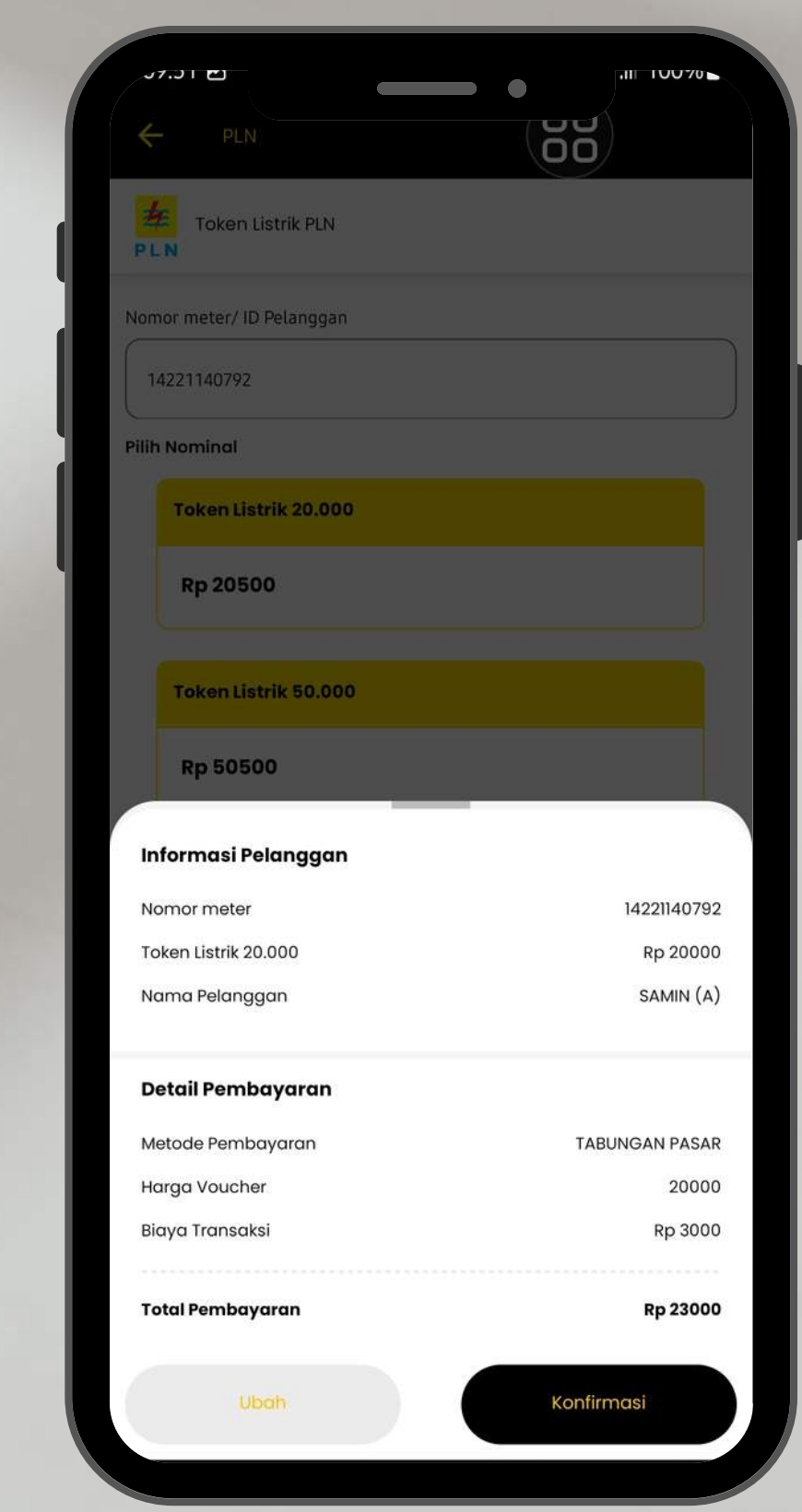
Tekan tombol **Kirim**  
untuk mengirim  
bukti transaksi.



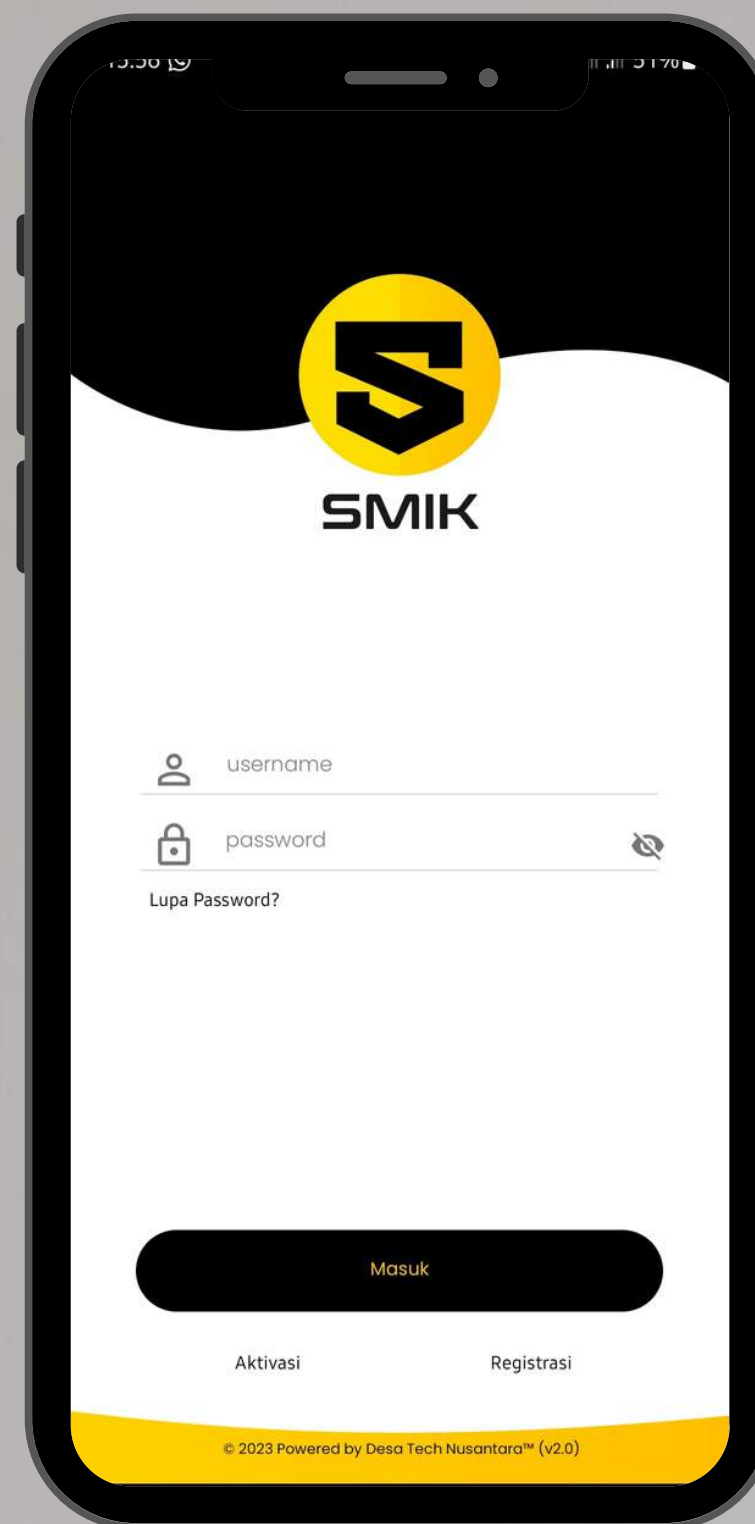
**5**

Tekan **Konfirmasi**  
untuk melanjutkan  
proses.

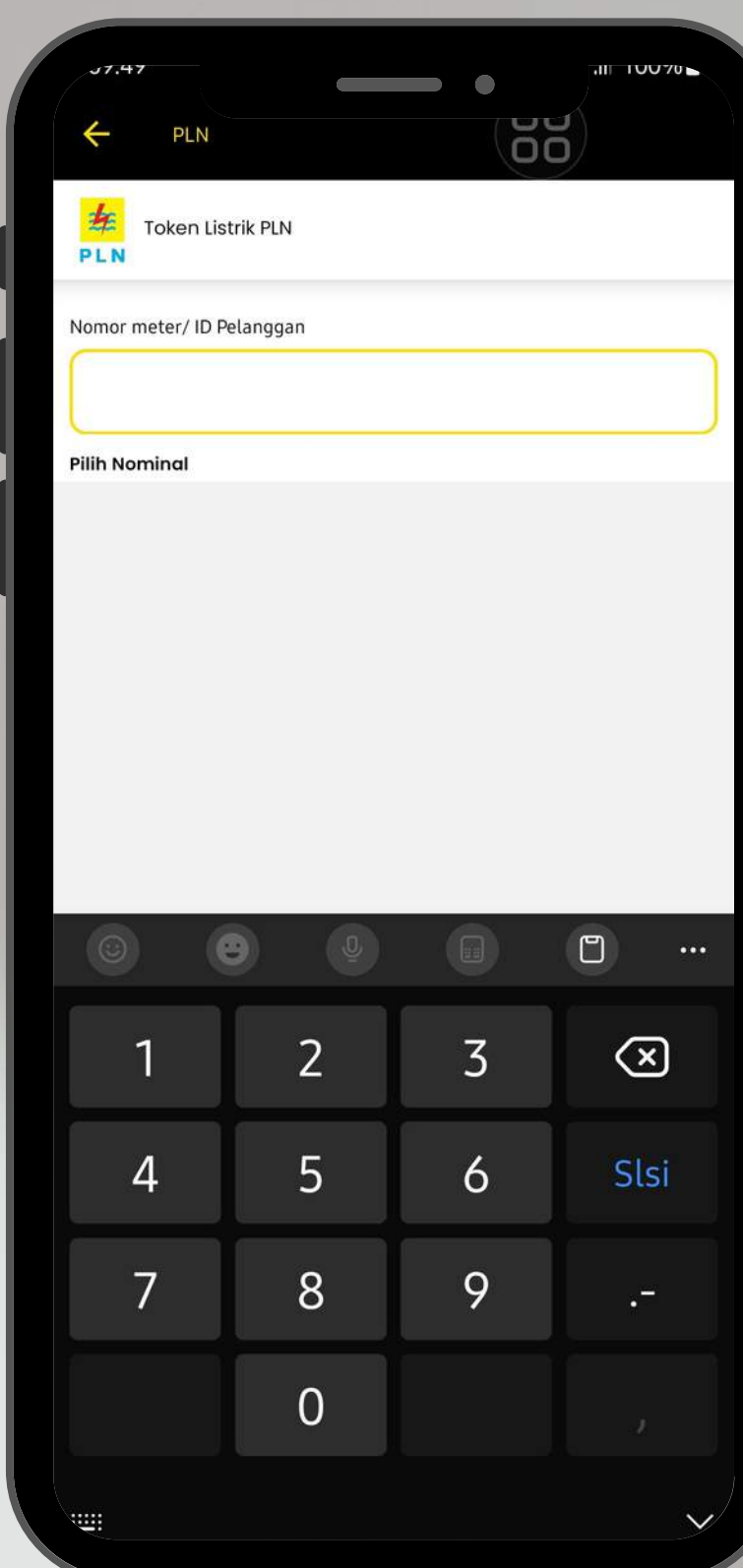
**4**



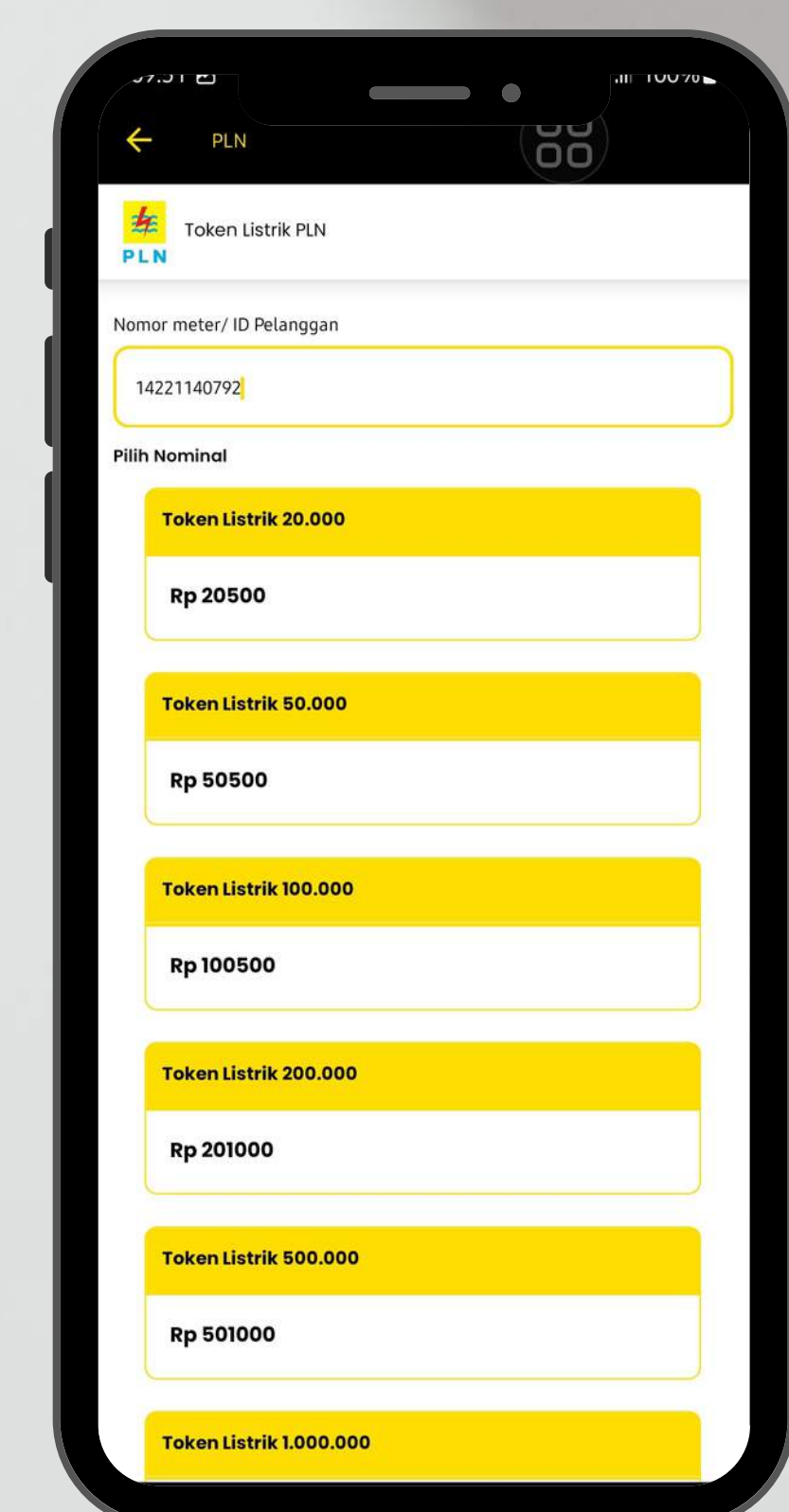
# Tata Cara Pembelian PDAM



**1** Buka Apps SMIK,  
Tekan menu **Pulsa**.

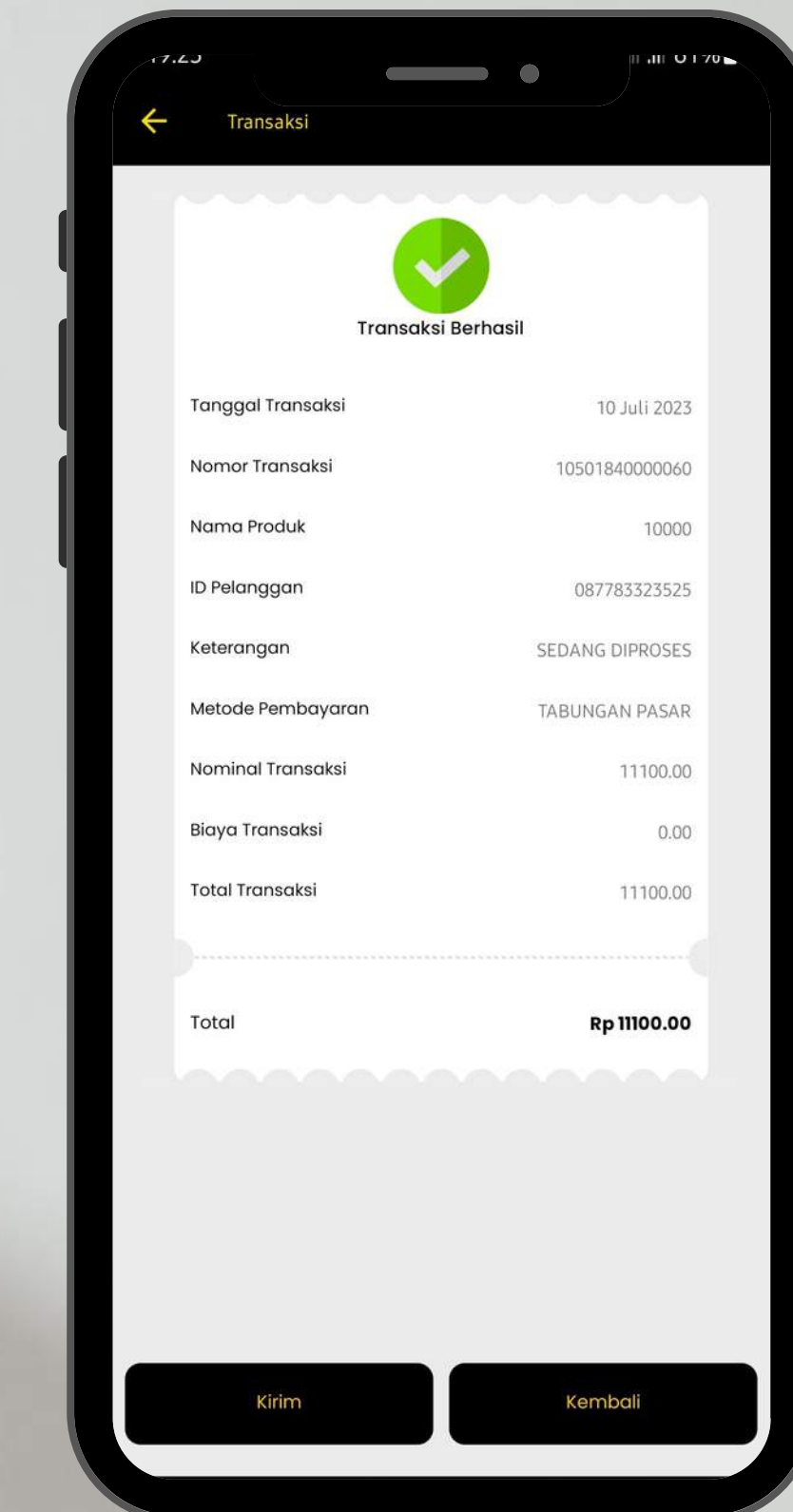


**2** Masukkan **No. ID Pelanggan**.



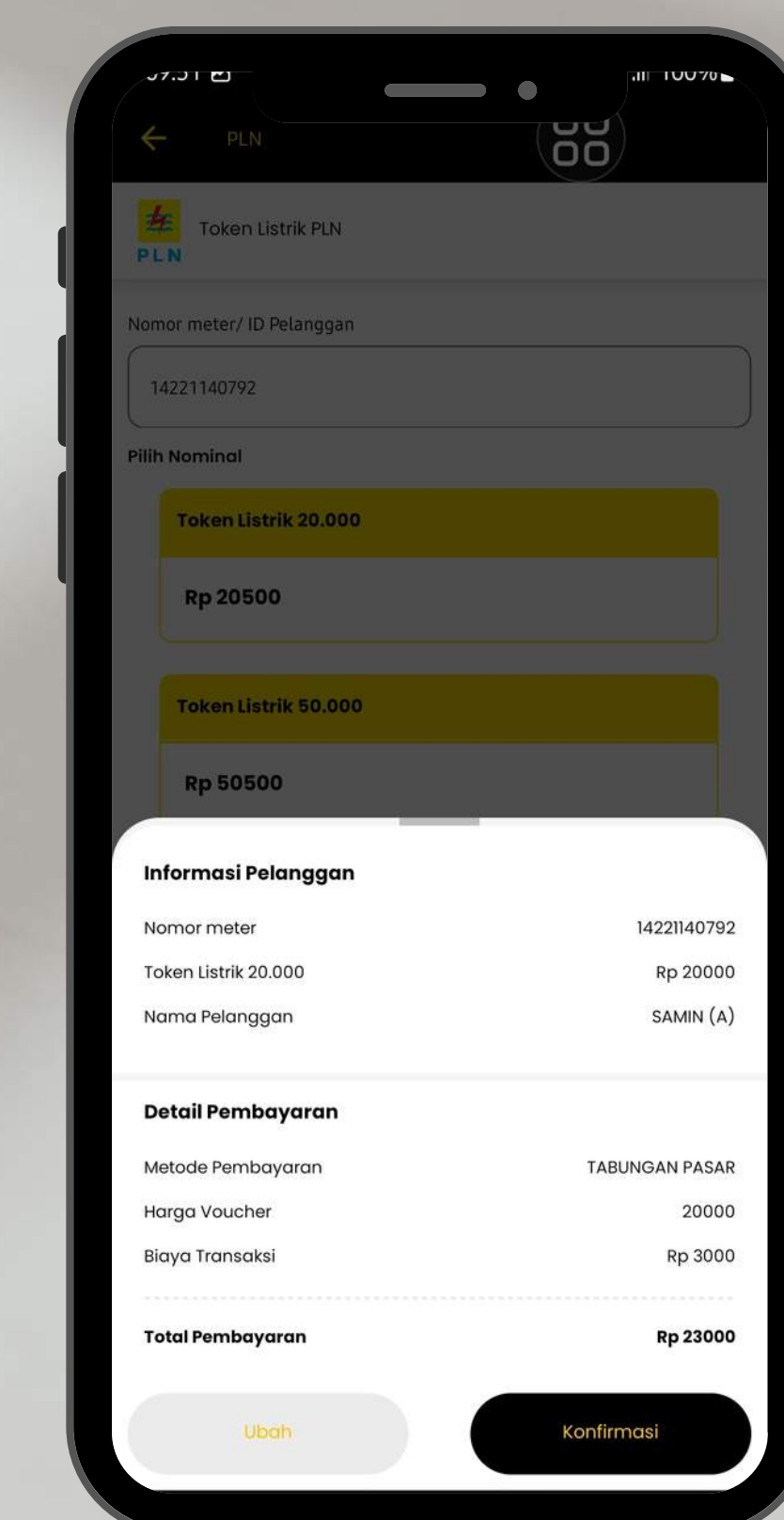
**3** Pilih **Nominal** yang akan di beli.

Tekan tombol **Kirim** untuk mengirim bukti transaksi.



**5**

Tekan **Konfirmasi** untuk melanjutkan proses.



**4**