



Loan Application Process (Web Portal)



Learning Material

V5 – June 2024





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Training Guide Objectives:

This guide will assist you through our quick and simple loan application process in just 4 easy steps.

1. Quick Check
2. Personal details
3. Documentation.
4. Contracting.

By the end of this training document, you will be able to:

1. Log in to the credit champion portal.
2. Submit a loan application.
3. Upload customer documentation.
4. View and track your sales performance, application progress.
5. View a customer's application history.
6. Assist a customer with basic customer service requests.



Our portal is **reverse billed**, and you will not use any data whilst using or processing a loan application. You can use any mobile device like a cell phone or tablet to access the portal.



Login

This screen is for the login process. You will be required to enter a username and password to gain access to the system.

New users

The Kanga Finance Merchant Support Team will create your profile, and an email will be sent to your registered email address with a link to access our portal and reset your password on first logon.

Please follow the on-screen prompts to reset your password.

Password requirements

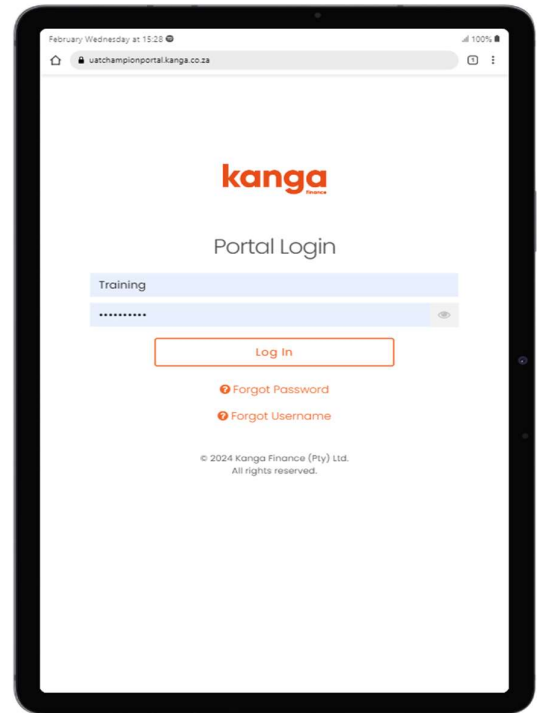
- A minimum of 8 characters
- and contain at least 1 upper case letter.
- and 1 numeric digit.

Existing users

Access our portal via the following link:

<https://championportal.kanga.co.za/>

Follow the on-screen prompts to login. If you have forgotten your password or username, use the buttons on the screen and we assist you to retrieve or reset your logins.



You will only be able to open 1 instance of the portal at a time. The system will prompt you to close any other open sessions, i.e. you can only have the portal open on 1 tab in your browser.



You will automatically be logged out after 5 minutes of inactivity.



Home Page Dashboard:

After you have successfully logged in, you will be redirected to your Home Page Dashboard, from here you will be able to (1) start or continue with an application, (2) review your sales performance or (3) update your personal information.

The Home Page Dashboard has the following sections:

Notification Centre:

Important messages and updates will be posted on the top of the page for your convenience. Announcements can be hidden once read.

Start / Continue Application:

Select this option to start or continue with a developmental loan application.

Sales Performance:

In this section we will highlight your sales performance for the last 3 weeks and the last 3 months. The data will be refreshed once daily before 08:00am.

Application In Progress:

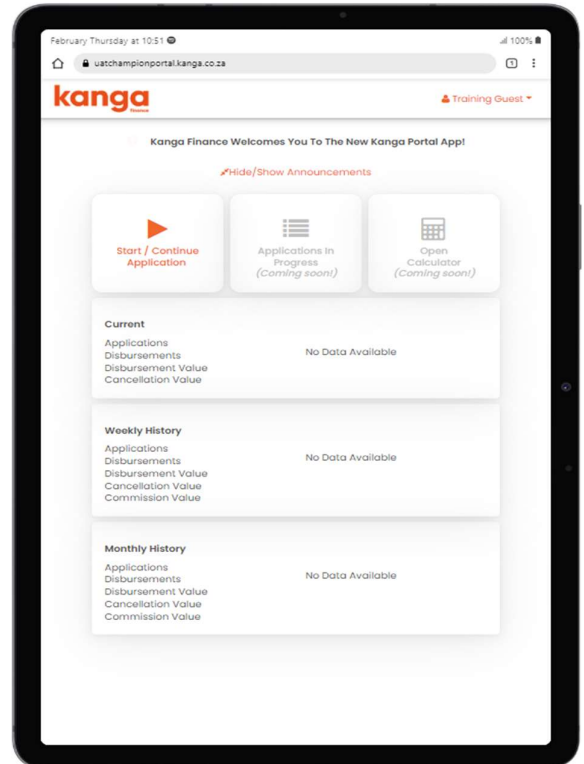
Comming soon

Calculator:

Comming soon

My Profile:

Comming soon



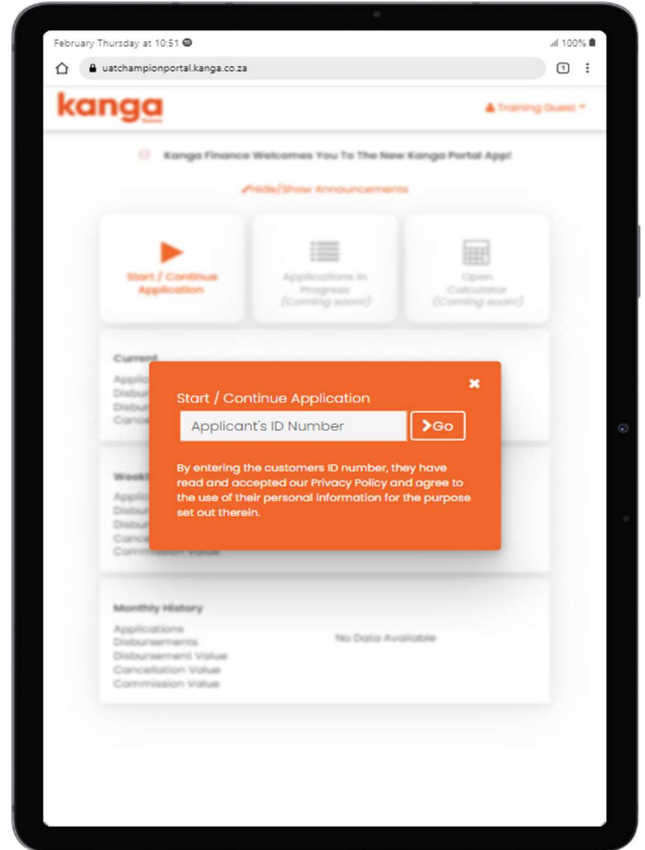
You can use the dashboard to easily track your commission, pending applications and sales performance.



Start/Continue Application:

In this section you will be able to assist a customer with starting a new loan application or continuing with an existing loan application.

1. Select START/CONTINUE APPLICATION.
2. Enter the customer's ID number in the box and click GO.
3. Make sure that the ID number that you capture matches the customer's ID document.



You may only start with an application if the client has verbally given you consent to use their personal information. You are not allowed start or continue with an application if the customer is not physically present.



Customer Dashboard:

In this section you will be able to assist a customer with starting a new loan application or continuing with an existing loan application.

In addition, the following customer information is also available on the Customer Dashboard:

Personal Information:

Existing Kanga Finance customers' personal information will be displayed in this section. This section will be blank for new customers who have never applied for a loan at Kanga Finance.

Application in progress:

If a customer has an application in progress, we will display all the application info in this section.

We will display the current and the next step in the application.

You will be able to open and continue with the application as well as upload supporting documentation.

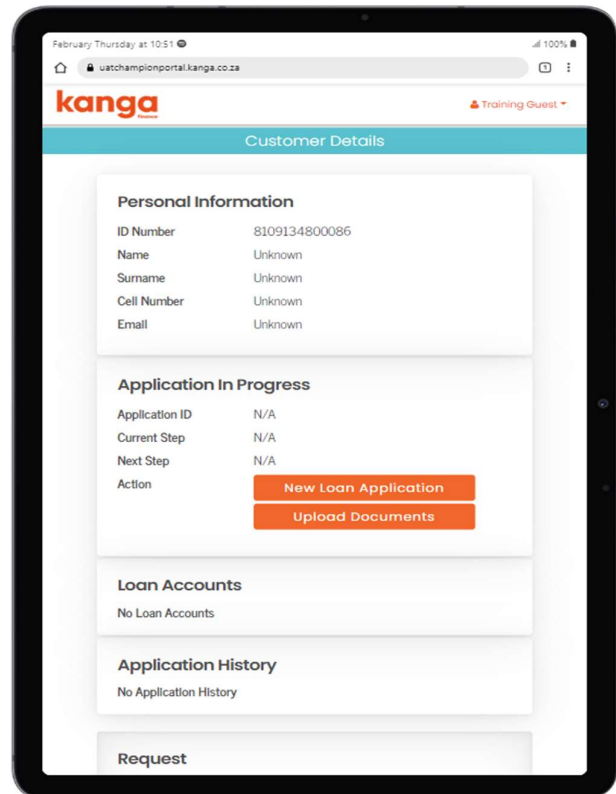
If the application is in an administration stage (i.e. being vetted by our Credit Team), you will not be able to open the application until the administration stage is completed.

New customers:

Can start a new application by clicking on the NEW LOAN APPLICATION button.

Existing customer:

If the customer qualifies for a repeat loan, you will be able to start an application by clicking on the NEW LOAN APPLICATION button. If the customer does not qualify, he can return in 30 days to try again.



You will be able to upload supporting documents at any given time using the UPLOAD DOCUMENTS button. If you are using a mobile device, you will be able to take a photo of the supporting document to upload directly onto the system. If the application is in an administration stage, you will be able to open the application, but at the Documents screen, it will display that the bank statement and ID have been received but are pending verification.



Loan Accounts:

This section is only applicable to customers that currently have an active loan account. Click on the contract number to view all the current account information.

- Status
- Outstanding Balance
- Installment Amount
- Arrears Amount (if applicable)
- Pay Date
- Next Payment Date
- Remaining Term
- Settlement Amount

Loan Accounts

i Contract No 1789932

Contract No	1789932
Status	Active
Outstanding Bal.	R25 468.23
Instalment	R987.63
Arrears	0
Re-Finance Status	<input checked="" type="checkbox"/> Available
Pay Date	31
Next Payment Date	31/03/2023
Remaining Term	7
Settlement Amount	R21 899.58

Application History

This section will show you the last 3 applications for the customer. Click on the contract number to view all the account information.

- Application start date
- Application number
- Application Agent
- Status
- Last Application Step
- Fail / Decline Reason (if applicable)

Application History

i 14 Sept 2023 - App 12345 - Declined

i 1 Sept 2023 - App 12346 - Walked Away

i 1 Feb 2024 - App 12347 - Walked Away

Application Date	31/03/2023
Application No	1789932
Application Agent	John Smith
Status	Active
Last Application Step	-
Fail / Decline Reason (if Applicable)	-



Click on the **i** button to read more details on the selected application number.



Customer Requests

Update

In this section you will be able to:

- Update the customer's personal details.
- Update the customer's pay date.
- Update the customer's banking details.

A Kanga finance consultant will contact the customer to assist with the query. Please provide a contact number where the customer can be contacted.

Request

In this section you will be able to:

- Request the customer's account statement.
- Request a paid-up letter.
- Request a settlement letter.
- Request to cancel the loan application.

If we have the customer's email address on record, they will then receive these documents by email. If we don't have your email address, we will contact the customer telephonically regarding your request. The customer's contact number must be captured in this section.

Request

Update	<input checked="" type="checkbox"/> Contact Details
	<input type="checkbox"/> Paydate
	<input type="checkbox"/> Banking Details
Request	<input type="checkbox"/> Customer Statement
	<input checked="" type="checkbox"/> Paid Up Letter
	<input type="checkbox"/> Settlement Letter
	<input type="checkbox"/> Cancel Loan

[Send Request](#)



Customers account and personal information will only be shared with the customer. No personal records will be sent to the Credit Champion



New Loan Application:

Quick Check:

In this section you will be able to start a new loan application for a new or repeat customer. Complete the initial “Quick Check” form to see if the customer is provisionally approved for a loan.

Note:

1. *Compulsory Fields.
2. (?) Tooltip with additional information regarding the input field.

SASSA Pensioners

1. Select the check box SASSA PENSIONER if this is a SASSA pensioner application. If this is an existing customer, the details of the customer will auto populate in the respective fields.

If this is a new SASSA customer, then:

1. Enter the customer’s South African ID number.
2. Enter the first name of the customer.
3. Enter the surname of the customer.
4. Enter the mobile number of the customer.
(do not enter your personal mobile number)
5. Enter the net income (amount paid into the customer’s bank account)
Check the customer’s bank statement to confirm this net income.
6. Customer to agree to Kanga Finance Privacy Policy and give consent for Kanga Finance to do a Credit Bureau check.
7. Agree to marketing permission.
8. Click Next

February Tuesday at 13:05 100%

SASSA Pensioner (?)

South Africa ID Number (?)

Name (!)

Surname (!)

Mobile Number

Nett Income Paid into Bank Account (?)

Payment Frequency * (?)

-- Please Select --

Promotion Code * (?)

I have read and accept the [Privacy Policy](#) and agree to the use of my personal information for the purpose set out therein.

Agree (?)

Kanga wishes to notify you of new products and special offers via SMS/e-mail or telephone.

Yes No (?)

< Back Next >



Take special time when capturing the details on this screen as it may have a negative impact on the Quick Check



Employed Customer

1. If this is an existing customer, the details of the customer will auto populate in the respective fields.

If this is a new STANDARD customer, then:

1. Enter the customer's South African ID number.
2. Enter the first name of the customer.
3. Enter the surname of the customer.
4. Enter the mobile number of the customer.
(do not enter your personal mobile number)
5. Enter the net income (amount paid into the customer's bank account)
6. Check the customer's bank statement to confirm this net income.
7. Select the payment frequency.
8. Customer to agree to Kanga Finance Privacy Policy and give consent for Kanga Finance to do a Credit Bureau check.
9. Agree to marketing permission.
10. Click Next



The customer must be physically present and give their permission for us to use their personal information to complete a quick check, and a credit check.



If the customer wants to read the terms and conditions, you can click on the hyperlink and the privacy policy will be displayed on screen. An SMS with a link to privacy policy will be sent to the customer when the NEXT button is clicked.



Do not enter your personal cell phone number in this section, it may result in the application being declined. Employees/Credit Champions will not be allowed to apply for Kanga Finance loans. If the cell phone number provided matches any existing customer or credit champion, the application will not be allowed to proceed.

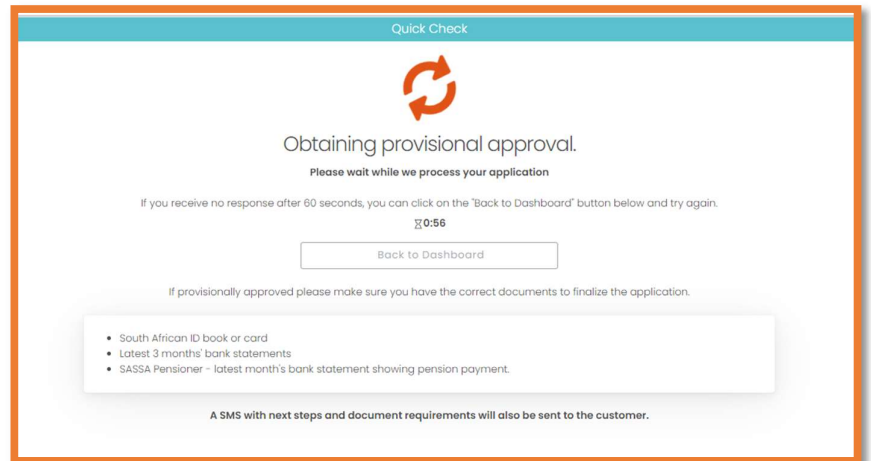


QUICK CHECK – WAITING FOR OUTCOME

Once you have completed the quick check form, and submitted the customer information, Kanga Finance will then determine if the customer provisionally qualifies for a loan.

The Quick Check can have one of the following outcomes:

- Approved
- Declined
- Technical Error – Try Again Later



This screen will appear pending the outcome of the Quick Check. This may take a few minutes to complete. Do not navigate away from this screen as it may cause an error to occur.

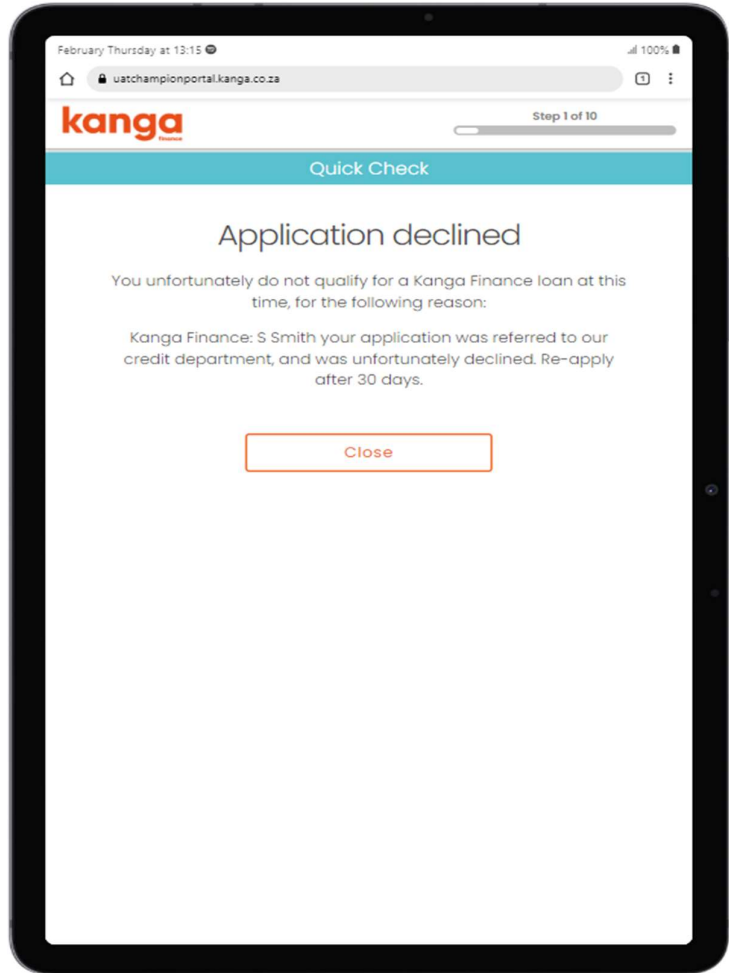


A SMS with the next steps and document requirements will also be sent to the customer.



APPLICATION DECLINED

1. Applications may be declined at this stage, e.g. if the customer already has an application in progress.
2. A declined reason will be displayed on the screen.
3. A SMS will also be sent to the customer with the declined reason.



The customer may try again in 30 days but there is no guarantee that they will qualify for the loan.



QUICK CHECK PASSED

1. If the Quick Check is approved, a provisional offer will be displayed on the screen for the customer, the offer is pending verification of the customer's proof of income documents.
2. The customer will also receive an SMS with the provisional offer, a copy of our loan T&C's and privacy policy. Another SMS will also be sent with the document requirements and next steps.

The customer now has 1 of 3 options:

Option 1

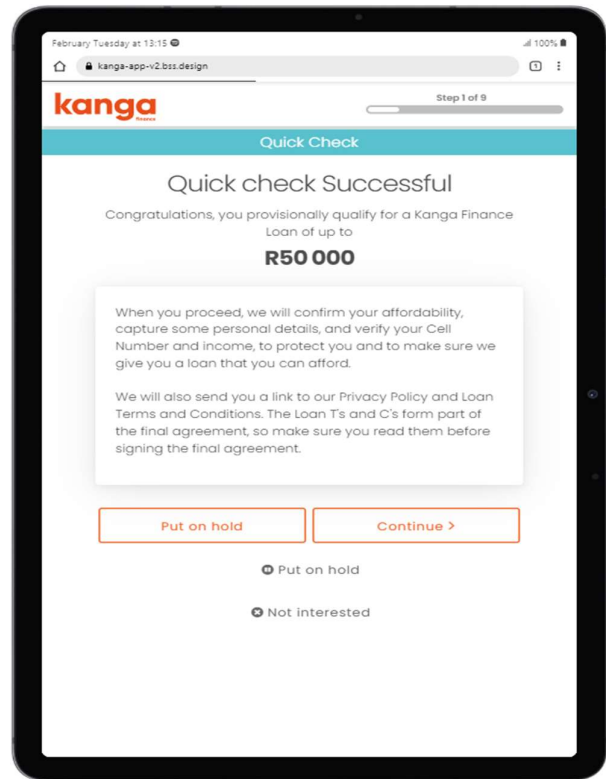
1. If the customer is happy to proceed, select CONTINUE.

Option 2

1. If the customer is not happy with the provisional offer and does not want to continue with the loan application, then select NOT INTERESTED.
2. A pop-up box will appear where you can select the reason why the customer is no longer interested in continuing with the loan.

Option 3

1. The customer can pause the application and continue later by selecting PUT ON HOLD button.



The final loan offer amount may change (decrease) once we have received and vetted the customers proof of income documents and correctly calculated their disposable income.



EMPLOYMENT

SASSA PENSIONER

If you have indicated in the Quick Check step that the customer receives a SASSA pension, then some of the employment fields will be automatically filled in. You will not be required to complete any of the greyed-out fields.

1. Net income - The customer's Nett salary (amount paid into bank account). Refer to the customer's bank statement for this amount.
2. Bank – Select the correct bank name.
3. Bank Account Type – Select the correct type of bank account.
4. Bank Account number – Capture the bank account number, refer to the bank statement for this information.
5. Branch Code – The branch code will automatically populate after the bank name is selected.

EMPLOYED CUSTOMER

Complete the employment details for the customer, take note of the following:


1. Payment frequency – How often does the customer receive a salary?
2. Payday – On what day of the month does the customer's salary get paid into his bank account.
3. Net income - The customer's Nett salary (amount paid into bank account). Refer to the customer's bank statement for this amount.
4. Income source – Select the income source of the customer.
5. Bank – Select the correct bank name.
6. Bank Account Type – Select the correct type of bank account.
7. Bank Account number – Capture the bank account number, refer to the bank statement for this information.
8. Branch Code – The branch code will automatically populate after the bank name is selected.


Click **Next** to continue.


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Employment

Income

Frequency*  Monthly

Pay Day*  25


Net Income Paid Into Bank Account  34 000.00


Income Source*  Employer

Bank* NEDBANK


Bank Account Type* Cheque/Current



Bank Account Number* 6365545562

Confirm Bank Account Number*  6365545562

Branch Code*  198765

< Back Next >

 Put On Hold

 Not interested 



Income

SASSA PENSIONER

If you have indicated in the Quick check step that the customer receives a SASSA pension, then all the employment fields will be auto populated,

Click **NEXT** to continue.

EMPLOYED CUSTOMER

Complete the employment details for the customer, take note of the following:

1. Employer name – This is an auto populate field. Enter the first 3 letters of the employer and the system will display the options available. Use the add function if the employer is not on the list.
2. Employment type – Select the correct employment type from the drop-down list. If the option is not on the list, select OTHER.
3. Income type – Select the correct income type from the drop-down list. If the option is not on the list, select OTHER.

Click **Next** to continue.

The Kanga Finance team will again assess the application at this step, and the application can be declined if it does not meet all our credit requirements. Successful applicants will move on the Affordability step.

The screenshot shows a mobile application interface for 'kanga Finance'. The page is titled 'Employment' and 'Employer'. It features several input fields: 'Employer Name' (with a search icon), 'Industry' (set to 'Agriculture'), 'Employment Type' (set to 'Permanent'), and 'Income Type' (set to 'Salary'). Below these fields are two buttons: '< Back' and 'Next >'. At the bottom, there are three options: 'Put On Hold', 'Not interested', and 'Decline'.



If you can't find the employer in the available auto-complete options, click on the "Click here to add your employer". A popup will appear that will allow you to add the name of the employer.



AFFORDABILITY

In the affordability section we will calculate the customers' disposable income. This is the amount we will use to calculate the loan size and term that the customer can afford. This excludes any current and future Kanga Finance installments.

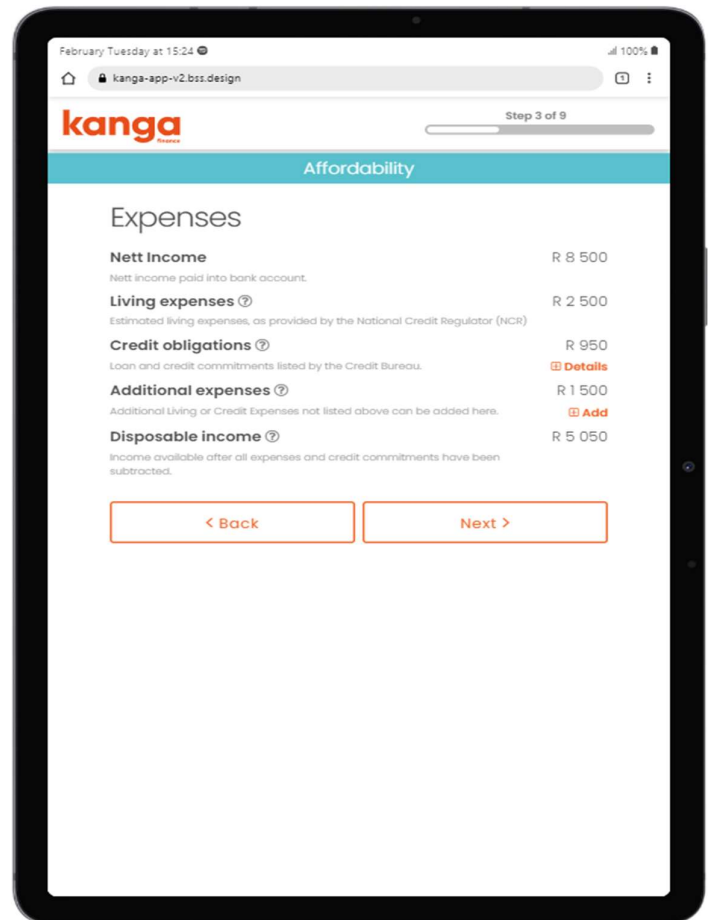
Nett Income – The amount that you captured at the Quick Chek stage.

Living Expenses – Based on the customer's income bracket, a living expense calculation is done for the customer and provided by the National Credit Regulator (NCR)

Credit Obligations – Loan and Credit Commitments listed by the Credit Bureau. Click on the details button to see more information.

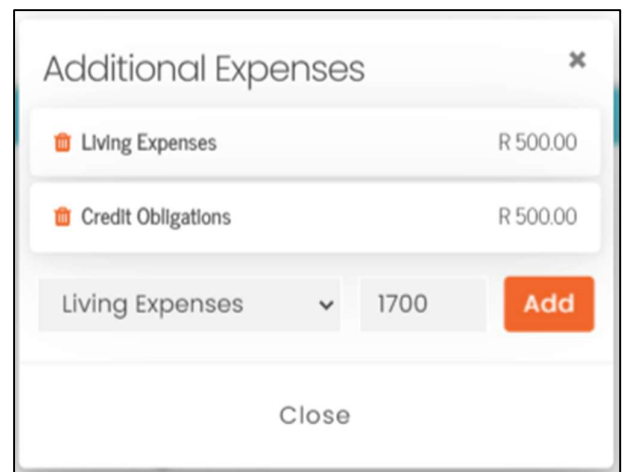
Additional Expenses – Additional Living and Credit Commitments not listed above can be added here

Disposable Income – Income available after all expenses and credit commitments have been subtracted. This is the amount we will use to calculate the loan size and term that the customer can afford. This excludes any current and future Kanga Finance installments.



All Credit Obligations listed are provided by the NCR and can't be edited. Customers should contact the credit providers directly if their information is incorrect or paid-up accounts not reflecting correctly.

Click **Next** to continue.





AFFORDABILITY CONFIRMATION

All the information entered on the previous page will display at the top (totals)

- Income
- Living Expenses
- Credit Obligations
- Additional Expenses
- Disposable Income

Confirm that the customer's affordability calculation is correct. You have the option of clicking the BACK button to add or remove additional expenses.

Click **Next** to continue.

The Kanga Finance team will again assess the application at this step, and the application can be declined if it does not meet all our Credit requirements. Successful applicants will move on the Personal Details step.

February Tuesday at 15:24 100%

kanga-app-v2.bss.design Step 3 of 9

kanga Finance

Affordability

Affordability confirmation

Income	R 8 500
Living expenses	- R 2 500
Credit obligations	- R 950
Additional expenses	- R 0
Disposable income	R 5 050

Please confirm that the affordability information displayed above is correct. The disposable income amount will be used to calculate the loan size and term the customer can afford. This also excludes current or future Kanga Finance instalments. Additional expenses can be added or removed on the previous screen.

< Back Go On >

Put On Hold

Not interested

Decline



Ensure that the amounts captured are true and correct.



APPLICATION DECLINED

1. Applications may be declined at this stage, e.g. if the customer already has an application in progress.
2. A declined reason will be displayed on the screen.
3. A SMS will also be sent to the customer with the declined reason.

The screenshot shows a notification box with the Kanga logo at the top left. Below the logo is a teal header bar with the word "Affordability" in white. The main text of the notification reads: "Unfortunately your loan application was declined by our credit team." Below this, a smaller font explains: "You did not meet the required affordability criteria. We have sent you an SMS with a link to information that will help you improve your credit score and cash flow situation." At the bottom, it says: "You are welcome to apply again in 30 days." A "Close" button is located at the bottom right of the notification box.



CUSTOMER DETAILS

In this section you will be required to capture the customer's personal details.

Personal Details

Existing customer data will be pre-populated with data.

All fields on this screen are mandatory and require you to fill in a value.

Complete the customer's details, home address and postal address if applicable. If the tick box is ticked, all content in the Street Address fields will be copied over to the Postal Address field.

Email address must also be completed if applicable.

Click **Next** to continue.

February Tuesday at 15:24 100%

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kanga

Step 4 of 9

Personal Details

Title
Mr

Name
Julian

Surname
Rothman

Language

Home
-- Please Select --

Preferred
-- Please Select --

Contact information

Mobile Number
071 234 5678

Work Number

Other Number

Email



Do not enter your personal mobile number in this section, it may result in the application being declined. If the cell phone number provided matches any existing customer or credit champion, the application will not be allowed to proceed.



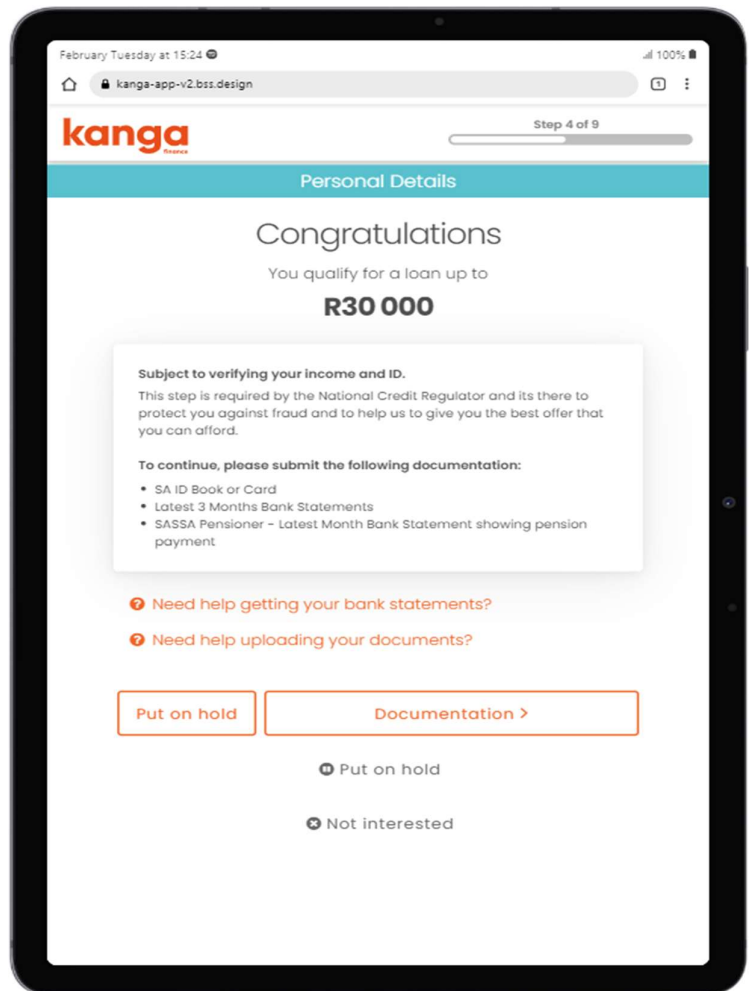
Personal Details (Outcome)

CONFIRMATION

The customer final provisionally offer is displayed on the screen, subject to verification of their proof of income documentation.

The customer has one of the following options:

- Put the application on hold,
- Cancel the application or,
- Continue by clicking on the Documentation button.





DOCUMENT UPLOAD

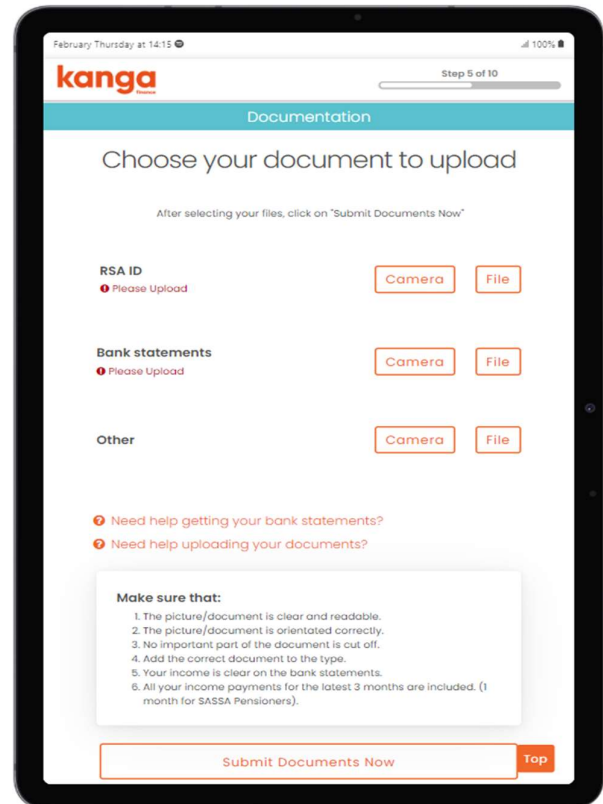
The customer has various options available to upload their supporting documents.

They can:

- Email to docs@kanga.co.za
- Upload via kanga.aat.co.za
- Fax to 0800 00 3030
- WhatsApp us on 073 251 6587

Or,

- Upload via the Kanga Finance Portal



Kanga Finance Portal:

If the customer has their proof of income documents with them, then you can use the Kanga Finance Portal on your mobile device to take a picture of their proof of income documents and upload the documents. Documents can be uploaded at this step, or at anytime by searching for the customer ID in the Customer Dashboard and selecting the “Upload Documents” button.

Email:

Customer proof of income documents can also be scanned, and emailed to **docs@kanga.co.za**. Please add the customers SA ID number to the subject line and body of the email.

Only the following file formats can be used when emailing:

- PDF
- DOC
- DOCX
- TIFF
- JPEG
- PNG

**Document Upload Site:**

Customers can also upload their own proof of income documents at home via our document upload site, kanga.aat.co.za. This is a data free site and there is no cost of data requirement to upload documents.



Make sure that the documents or the pictures that you upload are clear and legible. This will speed up the vetting process and save both you and the customer time.

Also ensure that:

- You capture the entire page,
- The customers Name or ID number is visible on the front page,
- No part of the page is cut off,
- Front and Back of the SA Smart Card ID is supplied,
- No copy of a copy is allowed, you have to take a copy of the original ID

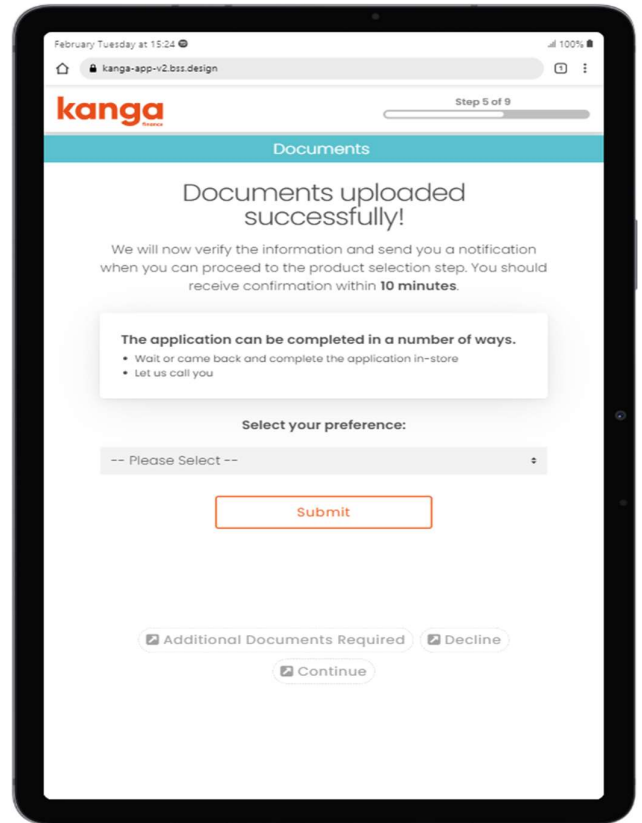


Documents uploaded successfully.

We will now verify the information and send you a notification when you can proceed to the product selection step. You should receive confirmation once the verification process has been completed.

The application can be completed in several ways:

1. The customer can wait or come back and complete the application in-store or,
2. We can call the customer on their cell phone to complete the application over the phone. We are able to sign the contract and authorize the DebiCheck with the customer telephonically.

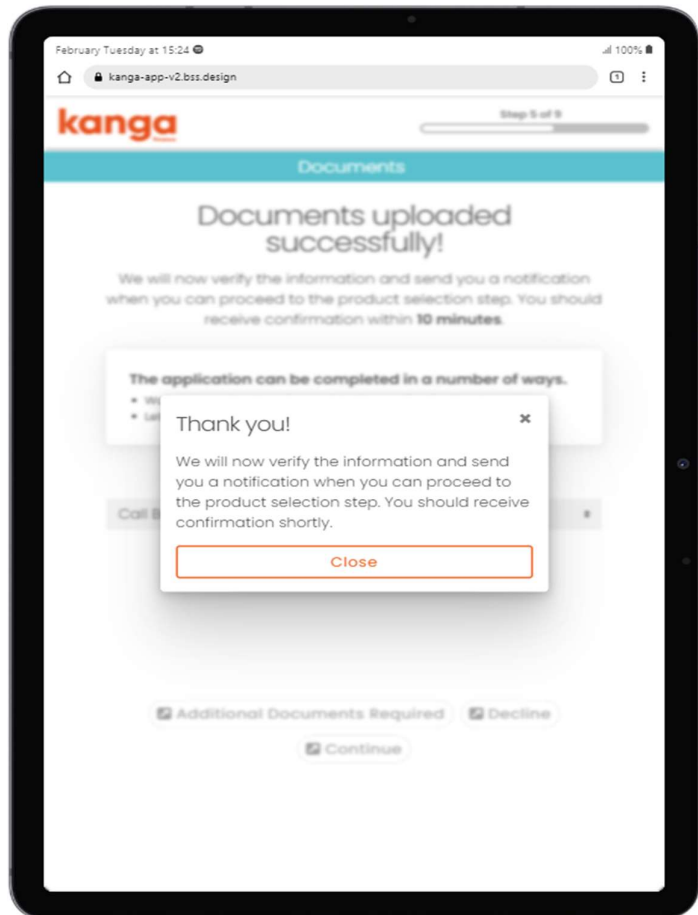


You will be able to upload multiple files of each document type (RSA ID, Bank Statements, Other) to cater for a document having multiple pages (whether using the camera or file upload option). Ensure that the documents are not cut off and that smart ID cards have a back and front copy for uploading.



CONFIRMATION

1. A confirmation screen will appear after successfully uploading files on the upload documents step and clicking on CONTINUE.
2. You will receive notification via SMS or a telephone call to inform you when you can proceed to the product selection step.



Once all the necessary documents have been uploaded, the application will go into the document vetting stage. There is now a break in the application process, and the customer can't continue until the document vetting task has been completed.



Document Verification

Once the Proof of Income task has been completed, we will notify the customer of the outcome of the document verification. The customer can return to the store and you can search for the customer and click on OPEN APPLICATION tab. to continue.

SCENARIO 1:

Document Verification **Complete - Successful**

APPLICATION ALLOWED TO CONTINUE (*i.e., Vetting has been successful*)

The screenshot displays a mobile application interface with two main sections: 'Applicant Details' and 'Documents'.

Applicant Details

Personal Information

ID Number	850615103350
Name	Kevin
Surname	Jones
Cell Number	27810301000
Email	kjones@telkomsa.net

Application In Progress

Application ID	124379
Status	In Progress
Current Step	Customer Verification
Next Step	Product Selection (Step 6 of 9)
Action	Open Application Upload Documents

Documents

Congratulations

Your documents were verified and you have been approved for a loan of up to **R30 000**

To continue we will need to verify that the cell number provided in the loan application process belongs to the customer.

Please ensure that the customer has their cell phone with them before proceeding to the next step.

[Complete Later](#) [Continue >](#)



SCENARIO 2: Document Verification Complete – further info required:

REQUIRE ADDITIONAL DOCUMENTS

1. You will be taken to the “Additional Documents Required” outcome screen:
2. This screen will indicate to you that there are still some documents outstanding, or some were unclear and needs to be resubmitted.
3. The details of what is outstanding will be displayed on the screen.
4. The “Upload Documents” button will take you back to the normal document upload page

SCENARIO 3: Document Verification Complete – Application Declined:

APPLICATION DECLINED

There won't be a screen to show you that the application is declined.

Applicant Details

Personal Information

ID Number	850615103350
Name	Kevin
Surname	Jones
Cell Number	27810301000
Email	kjones@telkomsa.net

Application In Progress

Application ID	124379
Status	In Progress
Current Step	Documents
Next Step	Customer Verification (Step 5 of 9)

Action

[Open Application](#)

[Upload Documents](#)

Documents

Additional Document Requirements

We were unable to verify your income and required the below document/s to be resubmitted.

- Bank Statement – May 2023 – Document Unclear
- Bank Statement – June 2023 – Not Submitted
- SA ID – Not Submitted
- Contract – Page 6 Missing

[Need help getting your bank statements?](#)

[Need help uploading your documents?](#)

[Upload Documents](#)



Ensure that any further documents that are uploaded onto the system are clear and legible to save you and the customer valuable time.



CUSTOMER VERIFICATION

Functionality

To continue with the application, we need to verify that the cell number provided in the loan application process belongs to the customer. The customer will be authenticated via a SMS One Time Pin (OTP). You will not be able to proceed if we can't verify the customer's number. This verification also allows the customer to digitally sign the contract.

Request OTP Button:

An OTP SMS will be sent to the customer. A popup will appear informing you that the request was successfully sent.

The customer will have 2 minutes to provide the OTP to you. After this time has elapsed, you will need to request another OTP. A maximum of 3 OTP will be allowed.

Back Button:

Returns you to the previous page.

Not Interested Button:

An additional popup will appear asking the customer why they are not interested, you can then select the option from the dropdown field.

kanga Step 5 of 9

Customer Verification

To continue with the application, we need to verify that the cell number provided in the loan application process belongs to the customer. The customer will be authenticated via a SMS One Time Pin (OTP)

OTP will be sent to 082 XXX 4567

Request OTP

Enter OTP

Enter the One Time Pin (OTP) sent to the customer to confirm that the information displayed above is correct and the cell phone number is linked to the customer.

If the customer has not received a SMS with the OTP within 2 min, then click on the Request new OTP button, to resend the SMS.

If the Mobile number does not belong to the customer, then contact our Customer Service team on **086 000 3030** to assist.

Please note that this is the number that we will use to communicate to the customer for the remainder of loan application, contract signing, and DebiCheck authentication.

Verify Later **Go On >**

Put on hold

Not interested



Ensure that the customer has his cell phone on hand to provide the OTP for the verification process



VERIFY LATER

We acknowledge that with load shedding and network outages, a customer may not receive the OTP. In this case, the customer has 2 options:

1. Come into the store for the OTP verification at a later stage, or
2. We will call him later to try the OTP again.

You will need to select in the dropdown menu (Call Back or In-Store Authentication) before you can GO ON

If you select **Call Back**, you will need to enter a time and date before you can GO ON

Back Button:

Returns to the previous screen.

Go on Button:

If you selected CALL BACK

A popup will appear:

Request submitted. Thank you, an agent will call you back at the date and time you've selected.

The screenshot shows the 'Customer Verification' screen in the Kanga app. At the top, it says 'Step 5 of 9'. The main heading is 'Customer Verification'. Below that, it states: 'You have selected to verify the contact number at a later stage.' Underneath, it asks to 'Complete Contact Number Verification Via:' and has a dropdown menu currently set to 'Call Back'. Below the dropdown is a date and time selection field with the placeholder 'yyyy/mm/dd' and icons for a calendar and a clock. A paragraph of text follows: 'Please indicate a date and time that the customer will be available, and contactable, on the provided cell phone number, for one of our contact centre agents to phone and authenticate the number,.' At the bottom, there are two buttons: 'Back' and 'Go On >'.



Ensure that you check the time and date for the call-back as errors may result in unnecessary delays.



PRODUCT SELECTION

Once the customer verification has been completed, we will proceed with the product selection and contracting.

On this screen the loan products that the customer qualifies for will be displayed on the screen. You will be required to make a product selection before you can continue to the next screen.

Once a product is selected, the loan breakdown will be displayed on the screen.

Making changes to the Product Selection

The final loan amount can be changed, if the customer does not want to take the maximum amount offered to them. They can also select the loan term that best matches their needs.

Choose Loan Amount

Preferred Loan Amount

R 15 000.00

Cancel Save

Loan breakdown

Loan Amount

Amount selected by the customer on the previous step.

Amount to settle previous loan

This is the amount that will be used to settle their current active loan, if there is an outstanding balance due to Kanaga Finance.

Amount paid to the Merchant / Hardware Store

The amount paid to merchant will be calculated as follows:

(Total loan amount – Amount to settle previous loan)

E.g. R17 000 – R 5 000 = R12 000

Amount paid cash to customer

You can select up to 30% of the loan amount to be paid directly to the customer – the 30% will be calculated after the amount to settle previous loan has been subtracted (so in the above example, R12 000). You can change this amount to any amount with the following limit:

The amount can't be more than 30% of the (loan amount minus amount to settle previous loan)

kanga Step 6 of 9

Product Selection

You have been approved for a loan of up to **R30 000**

Preferred Loan Amount **R15 000** [Change](#)

Select Your Product

Term	Amount	Instalment
<input checked="" type="radio"/> 12	R 7 500.00	R950.12
<input type="radio"/> 24	R 15 000.00	R950.12
<input type="radio"/> 36	R 30 000.00	R950.12

Loan Breakdown

Loan Amount
R 15 000

Amount To Settle Previous Loan
R 15 000

Amount Paid To The Merchant / Hardware Store
R 15 000

Amount Paid Cash To Customer
R 2 000 Max 30%

Reason For Loan
-- Please Select --

< Back Next >

Not interested



PRODUCT SELECTION (CHOOSE MERCHANT)

On this screen, you will be able to select the Merchant that the *Amount paid to merchant* must be paid to. Note, **Amount Paid to Settle Previous Loan** will only apply to customers with an existing loan with us.

Merchant selection

Select a Store group

Select the group that the store belongs to.

Select a province

Select the province in which the store is located.

Enter Store Name

This field is autocompleted so you will need to type the first few letters of the store name and select the correct store name.

You will have the option to select MORE THAN ONE merchant, but not more than TWO merchants.

The functionality will work as follows:

Add merchant 1

The **Amount paid to merchant** will appear (as per the design) next to the Merchant's name

This field will not be editable, as there is only 1 merchant

Add merchant 2

1. The **Amount paid to merchant 2** value will be "R0"
2. Both merchant 1 and merchant 2's **Amount paid to** fields will now be editable, as you will need to split the total loan amount between the two merchants
3. As this amount is changed, the amount for merchant 1 is automatically updated.
4. If merchant 1's amount is changed, merchant 2's amount will also update automatically accordingly, based on the total loan amount

kanga Step 6 of 9

Product Selection

Choose merchant(s)

Building Merchant / Hardware Store

-- Select a store group --

-- Select a province --

Enter Store Name

Loan Amount	R 1,000
Amount Paid to Settle Previous Loan	R 500
Amount paid cash to customer	R 2,000

BUILD IT Phoenix

Amount paid to BUILD IT Phoenix

20 Main Street, Phoenix, 1234
Tel: 031 4567890

BUILD IT Cape Gate

Amount paid to BUILD IT Phoenix

5 Church Street, Brackenfell 1234
Tel: 021 4567890

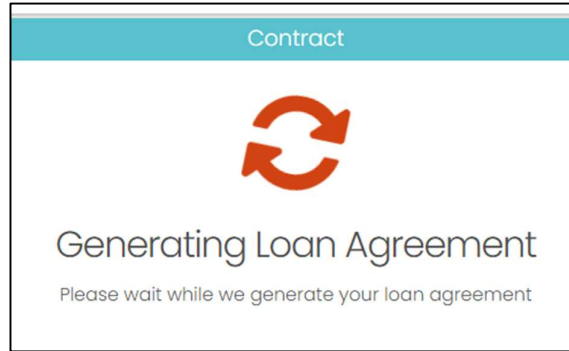
Make sure this is correct!

After you have signed the agreement the money will be paid to the selected merchant and to your personal account.

You will be responsible to get the money from the merchant if you later choose to buy somewhere else.



Click on the Go On button to continue



You are almost there, just a few steps further.



CONTRACT

Pre-Agreement and Quotation

On this screen, the pre-agreement and quotation will be displayed for the customer to review before signing the agreement.

Summary:

Details of the loan agreement will be displayed on the screen

1. Term – term of the loan repayment
2. Amount – total loan amount
 - 2.1 To settle previous loan
 - 2.2 To Merchant
 - 2.3 Cash
3. Instalment – Amount payable every month
4. Interest Rate
5. Rand Value of interest
6. Initiation Fee
7. Service Fee
8. Total Repayment
9. Credit Cost multiple
10. Total cost of Credit
11. First Instalment – Date that the first instalment is due
12. Debit Order Day
13. Bank – Customer's bank name
14. Bank Account Number – Customer's bank account
15. Branch Code – Customers branch code

Contract	
Term	24 Months
Amount	R 15 000.00
To settle previous loan	R 5 950.12
To Merchant	R 950.12
Cash	R 950.12
Instalment	R 1 200.00
Interest Rate	30%
Rand Value of interest	R 60.00
Initiation Fee	R 200.00
Service Fee	R 200.00
Total Repayment	R 22 802.88
Credit Cost multiple	R 200.00
Total cost of Credit	R 200.00
First Instalment	25/08/2022
Debit Order Day	25th
Bank	Absa
Bank Account Number	123456789
Branch Code	12345

I have read and understand the application [Terms and Conditions](#), as shared with me during the loan application process.

I Agree

[View Agreement](#) [Continue >](#)



Credit Cost Multiple The credit cost multiple shows how much you are paying over and above the amount you are borrowing. This is calculated by adding your loan amount, the interest and service fees, and then dividing the total by your loan amount

Total cost of credit refers to the total amount repayable including interest and service fees.



VIEW AGREEMENT

If the customer wants to view the full agreement pack before signing the contract, you then have the following options available:

Display on Screen

This will show the contract in a popup screen. If the customer wants to read it in full he may do so at this point or agree.

Download PDF file

This will download the PDF file, and can be sent to the customer.

Email to Customer

This will bring up a popup asking you for an email address where the agreement can be emailed to.

The screenshot shows a mobile app interface for Kanga. At the top, the Kanga logo is on the left and 'Step 7 of 9' is on the right. Below the logo is a teal header with the word 'Contract'. The main title is 'View Loan agreement'. Below the title, it says 'Please select one of the options below to view the loan agreement'. There are three large, light blue buttons: 'Display On Screen', 'Download PDF File', and 'Email to customer'. Below these buttons, there is a paragraph: 'On the next screen, you will be able to sign the contract with an OTP, or choose to print it out, sign it, and send it back to us.' At the bottom, there are two orange buttons: '< Back' and 'Next >'. At the very bottom, there are two radio button options: 'Put on hold' and 'Not interested'.

The “**Next**” button will take you to the signing screen

The “**Back**” button will take you to the previous screen



Signing

This page is where the customer can digitally sign the contract with an OTP, or be provided with information on how to sign the contract manually (by printing it out, etc).

Select the “REQUEST OTP” button, to send a one-time pin to the customers verified cell phone number on record.

Capture the OTP provided to the customer, via SMS, in the text box on the screen.

Select “SIGN WITH OTP” to proceed to the next step.

OTP Functionality:

1. A popup message will appear telling you that the request was successfully sent
2. The OTP Button will then be disabled for 2 minutes, and the countdown from 2 minutes to zero will be visible to you on the screen
3. Once the timer reaches zero, the button will be enabled again.
4. Every time an OTP request is done, all previous OTP's will become invalid

You are only allowed to request **3 x OTPs** in a **15-minute** period

The screenshot shows the 'Contract' screen in the Kanga mobile app, labeled 'Step 7 of 9'. The main heading is 'Sign loan agreement'. Below this, a paragraph states: 'By signing this agreement, the Borrower, J Smith acknowledges that (s)he has read and understood the terms and conditions of this agreement and agrees to be bound by them.' A note indicates 'OTP will be sent to 082 XXX 4567'. A prominent orange button labeled 'Request OTP' is visible. Below the button, a text prompt asks the user to 'Enter the One Time Pin (OTP) sent to the customer to accept the agreement'. There is a text input field with the placeholder 'Enter OTP'. Further down, two informational paragraphs are provided: one about resending the OTP if not received within 2 minutes, and another about contacting customer service if the mobile number is incorrect. A note at the bottom states: 'Please note that this is the number that we will use to communicate to the customer for the remainder of loan application, contract signing, and DebiCheck Debit Order authentication.' At the bottom of the screen, there are three buttons: '< Back', 'Sign with OTP >', and 'Sign Later or Print and Sign'. Below these are two radio button options: 'Put on hold' and 'Not interested'.



If the client wishes to sign the loan agreement, then you can use the document upload function to send the loan agreement to us.



Sign later or Print and Sign

We acknowledge that with load shedding and network outages, a customer may not receive the OTP to digitally sign the agreement.

We can call the customer later to try the OTP again, or they can manually sign and upload the agreement.

1. If “Call Back” Selected
 - Enter the time and date that the customer prefers to be contacted.
2. If “Print and Sign” Selected, this is the process to follow:
 - Download PDF button: Downloads the agreement as a PDF
 - Print PDF button: Opens the agreement as a PDF in a new window and automatically opens the print dialog box

kanga Step 7 of 9

Contract

Sign Loan Agreement

You have selected to sign the loan agreement at a later stage.

Completed signing of the loan agreement via:

Call Back

Please indicate a date and time that the customer will be available, and contactable, on the provided cell phone number, for one of our contact centre agents to phone the customer and sign the agreement.

Date and Time

yyyy/mm/dd --:--

< Back Go On >

kanga Step 7 of 9

Contract

Sign Loan Agreement

You have selected to sign the loan agreement at a later stage.

Completed signing of the loan agreement via:

Print and Sign

Print, Sign and initial each page. Completed loan agreement documentation to be sent back to Kanga Finance.

Download PDF

< Back Go On >



If the client wishes to sign the loan agreement, then you can use the document upload function to send the loan agreement to us.



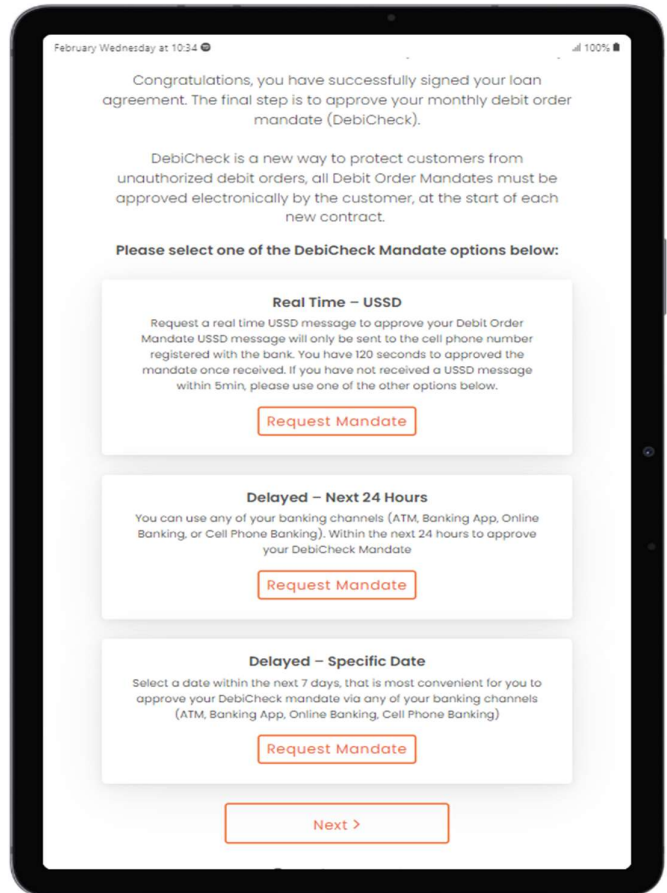
DEBIT ORDER MANDATE – DEBICHECK

In this section, the customer is required to authorize the DebiCheck mandate (debit order)

DebiCheck is a new way to protect customers from unauthorized debit orders, all Debit Order Mandates must be approved electronically by the customer, at the start of each new contract.

There are 3 options available for the DebiCheck authorization.

1. Real time – USSD
 - Request will be sent to the customers cell phone number registered with the customer's bank.
 - The customer has 120 seconds to approve the mandate.
2. Delayed – Next 24 hours
 - The customer can approve the DebiCheck mandate via any one of their banking channels (ATM, Banking app, Online banking, Cell phone banking)
 - The mandate is valid for 24 hours.
3. Delayed – Specific date
 - Select a date within the next 7 days that is convenient for the customer to approve their DebiCheck mandate, using any of their banking channels (ATM, Banking app, Online banking, Cell phone banking)



CONCLUSION

1. The money will be disbursed within the next 3 business days of receiving the approved DebiCheck mandate.
2. Kanga Finance will notify the merchant and the customer when the money is transferred.
3. In the meantime, a link to the signed agreement will be sent via SMS for your record.



Conclusion

The application process is now complete.

- The money will be disbursed within the next 3 business days of receiving the DebiCheck Mandate.
- Kanga Finance will notify the merchant and the customer when the money is transferred.
- In the meantime a link to a signed agreement will be sent via SMS for your record.

[Back to Dashboard](#)

Thank you for choosing Kanga Finance!



kanga
finance