**1.2.1 Rent/ Purchase a Property**

User selects preferred property and has access to view pictures/videos of property, full address with a map direction, property owner and other relevant information

User filter using property status, property type, location, price, amenities to see preferred properties

User lands on Access Homes Home page and can see all properties available on the platform

**NO- USER RESTARTS SEARCH**

User goes for tour of property on agreed date with realtor representative and our sales agent

User Schedule a tour by inputting full name, phone number, email address and choosing tour date and time

Satisfied with property?

**YES**

User clicks on make payment and confirms payment plan (One-off, monthly or quarterly)

User reviews and accepts the agreement and is prompted to login or sign up to make payment

User confirms he has gone for a physical visit and is satisfied with the apartment

User is redirected to a payment gateway for completion of transaction

User sees total amount to be paid based on payment plan (inclusive of interest rate for installments payment) and clicks proceed

User confirms debit date and is requested to save card details or account number for easy debit

A receipt is sent to user’s email address and a confirmation text informing the user on earliest move in date

* Property Owner/Landlord gets a text and email informing them of successful rent payment
* Property is removed from the platform
* A Checklist is ticked once each milestone has been completed

**1.2.2 Save To Rent**

User successfully logs in

User clicks on Save for rent button and is prompted to login or create an account

User lands on Access Homes Home page

User sets start date, withdrawal date and confirm if Landlord should be automatically credited on specified date

User inputs target title, overall target amount, savings frequency (Daily, Weekly, Monthly, Quarterly, Anytime), Preferred Amount to Save Per Frequency

User selects funding source (save card details, account number) for recurring debit

Once total amount is completed, the landlord is credited directly on the specified date or user’s account is credited

User clicks submit and a dashboard is displayed showing total amount saved in percentage to overall budget. This is updated after every successful savings

* A Savings account should be opened for customer for this purpose
* The system should confirm account number or saved card inputted for debit is valid either via immediate debit of 50 naira as test
* Penalty charge will be incurred if user withdraws funds before the set withdrawal date

**1.2.3 Student/Young Adult Package**

User schedule a tour by inputting full name, phone number, email address and choosing tour date and time

User selects preferred property and has access to view pictures/videos of property, full address with a map direction, property owner and other relevant information

User lands on Access Homes home page and filter search by selecting student/young adult package under property type

NO – USER RESTARTS SEARCH

User confirms he has gone for a physical visit and is satisfied with the apartment

User reviews and accepts the agreement

User goes for tour of property on agreed date with realtor representative and our sales agent

YES Satisfied

User confirms debit date and is requested to save card details or account number for easy debit

User sees total amount to be paid based on payment plan (inclusive of interest rate for installments payment) and clicks proceed

User is redirected to a payment gateway for completion of transaction

A receipt is sent to user’s email address and a confirmation text informing the user on earliest move in date

All items included in the package is delivered to user’s address

User clicks on make payment and confirms payment plan (One-off, monthly or quarterly)

As user add item to cart, the cost is displayed so user as set up the house based on budget

The user is shown basic necessities/budget friendly item

**1.2.4 Register as a Tenant or Landlord/Property Owner**

User selects the register button and click either register as a tenant or property owner button

User inputs their Username, Password, Confirm Password, Email Address, BVN, Phone number and clicks upload KYC

User views the home page of the platform

User uploads/inputs KYC documents

User review and accepts the terms and condition

The system sends an OTP to the inputted phone number (if linked to the BVN) and redirects to a page where user can verify OTP

The system displays successful registration and sends a confirmation mail

User inputs OTP and clicks verify

* Tenants KYC documents to be inputted/uploaded are BVN, Photo Identification(Passport Data Page/Driver’s License or other accepted government IDs), Evidence of Employment (For Business owners, the “evidence of employment” can be your company's registration documents) and Bank Statement of salary account / Pay Slips for the Last 3 months (This is only required if user is choosing a weekly/monthly/quarterly/annually payment plan)
* Landlord/Property Owner KYC documents is Evidence of property ownership or Evidence of permission to list properties
* Landlord/Property Owner should be requested to register before listing properties
* Landlords don’t need to input BVN as part of KYC Document

**1.2.5 Listing Properties as a Landlord/Property Owner**

User clicks submit and gets a email informing them that the property will be visited before displaying to the public

User uploads pictures and videos of property

User is directed to the information page where they are to fill property title, description, price, full address with city and state, available amenities (number of bedrooms, bathrooms, furniture, electrical appliances, etc)

User is prompted to input username and password

User selects ‘add new property’ button

User views the home page of the platform

**1.2.6 Request for a Loan to Complete my Rent**

User views their dashboard seeing all transactions done on the platform

User logs in by inputting username and password

User lands on Access Homes home page

Eligibility amount is displayed to user and approved repayment means and date

User sees existing savings with percentage saved in comparison to overall budget

User clicks on request for loan, input loan amount, repayment means and date to be debited

User is debited for loan repayment on agreed date

User reviews and either accept or reject the loan offer

* User can only request for loan if he has saved up to 70% of total budget using the save for rent feature