

Steps for Troosolar BNPL loan application

Step 3

STEP 3, customers see five options:

1. Solar panels, inverter, and battery solution.
 - i. Choose my solar bundle
 - ii. Build my solar system
 - iii. Request a professional audit
2. Inverter and battery solution.
 - i. Choose my solar bundle
 - ii. Build my solar system
 - iii. Request a professional audit
3. Battery only {Choose battery capacity}
4. Inverter only {Choose inverter capacity}
5. Solar panels only. {Choose solar panel capacity}

Step 1

Customers see two options:

1. Buy Now
2. Buy Now, Pay Later
3. Shop Solar Products

Customer chooses BNPL



Step 2

If they choose BNPL, show three selection cards:
“For Residential”
“For SMEs”
“For Commercial and Industrial”



Step 4

STEP 4B Customers see two options:

1. Choose my solar system{leads customer to the solar inverter systems we have created. customer chooses one of them and the available brands under that chosen system is displayed}
2. Build My System
3. Request Professional Energy Audit (note: this is a paid service)

Step 5

If the customer chooses Professional Audit:

Customers see two options:
1.Home/Office
2.Commercial/Industrial.



Step 6

If “Home/Office” is selected, the Customer must also input:

1. Location/Address (State, House No, Landmark, and Street Name.)
 2. Number of floors and number of rooms.
- The system generates an invoice based on location, address, floors, and rooms.

Step 7

If “Commercial/Industrial” is selected, display a notification:
“Our team will contact you within 24 - 48 hours to discuss your energy audit.”

Steps for Troosolar BNPL loan application

Customer receives an invoice:
Once payment is confirmed,
display a calendar to book a
date for the audit.
The calendar must only show
available slots 48 hours after
payment confirmation.

Step 8



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Step 9

After the customer has selected/built a solar product/bundle, the customer will see an order summary and then invoice will be displayed and then the customer continues the BNPL application process.
OR
gotten a professional audit, an invoice showing the detailed cost of product and installation is sent to the customer and then the customer continues the BNPL application process.

Our loan calculator should start from N1.5m, The customer proceeds to the loan calculator, which helps them calculate their loan repayment amount.
Customers decide if they want to proceed with the calculated repayment amount after using the loan calculator.

Step 10



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Step 11



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Customers proceed to make payment for mandatory credit checks, which are non-refundable regardless of whether you qualify for the loan or don't qualify for the loan.
OR
Manually upload their 12 months bank statements.
Customers should be able to upload their 12-month bank account statement directly in the app. Allow multiple file formats (PDF, JPG, PNG).

Step 12



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Customer completes application form by providing their BVN, contact details, Address, social media handle, live photo of the customer, phone number, email, they also mention if they stay in a gated estate with a Yes/No toggle, name of the estate, full address, landmark, and other required personal information.

Step 13

Receive feedback on your loan application status within 24 - 48 hours.

Customers get three options for feedback:

1. Acceptance of loan {They proceed to complete loan application}
2. Total rejection of the loan
3. Partial rejection with counteroffer showing minimum deposit and minimum tenor.

Step 14



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Step 15

After they receive the counteroffer, customers have two options:

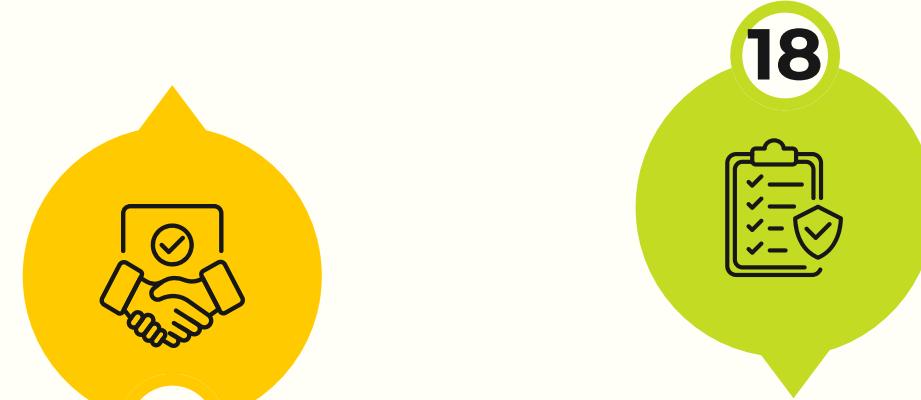
- Accept the counteroffer
- Re-apply

Note: Once customers accept the counteroffer or reapply, they do not need to pay for credit checks again.



Step 16

Once customers accept the counteroffer they proceed with completing the loan application form and make their initial deposit.



Step 17

If your loan is approved, download the guarantor form by providing their BVN, full name, address, and other necessary details. Download the Guarantor Form, have it signed by your guarantor.

(There should be a side note: A credit check will also be conducted on your guarantor. If your guarantor does not qualify, your loan will not be disbursed.)

Step 19

A note should be displayed that says: Your signed Guarantors, along with undated signed cheques will be received on the day of installation of your system as installation won't proceed without receiving them.

Step 18

Receive feedback on your guarantor's credit check within 24 hours.

Step 20

Customers must agree to Step 19 before the loan will be disbursed to their wallet to complete their purchase.

Order Summary and Invoice for BNPL

Step 21

After customers have agreed.

The BNPL customer order summary, when completing their purchase, should include the following:

Item description, price, quantity,

Appliances

Backup time

Then they proceed to checkout.



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Step 23

Add a note below the invoice:

"Installation fees may change after site inspection. Any difference will be updated and shared with you for a one-off payment before installation."



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Step 22

The BNPL customer invoice should include the following:

1. Solar inverter (quantity, price)
2. Solar panels (quantity, price)
3. Batteries (quantity, price)
4. Material cost (cables, breakers, surge protectors, trunking, and pipes)
5. Installation fees
6. Delivery/logistics fees
7. Inspection fees
8. Insurance fee



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Step 24

There should be a display that says, Within 24 – 48 hours, our team will contact you to schedule your installation date.

Additional Notes for the Steps for Troosolar BNPL loan application

1. Sample Loan Calculator Breakdown. The system must display a clear repayment breakdown and a monthly repayment schedule.

Breakdown of repayment amount:

Total Interest amount: 501,360

Total principal repayment: 1,042,020

Total Amount: 1,543,380

Duration: 12 months

And a monthly repayment schedule for each month, as selected by the customer

Calculator to have upfront deposits from 30%, 40%, 50% e.t.c and also a tenor ranging from 3, 6, 9, and 12.

2. Customers whose loan wasn't approved should have a prompt that gives them the options to:

1. Increase their initial deposit

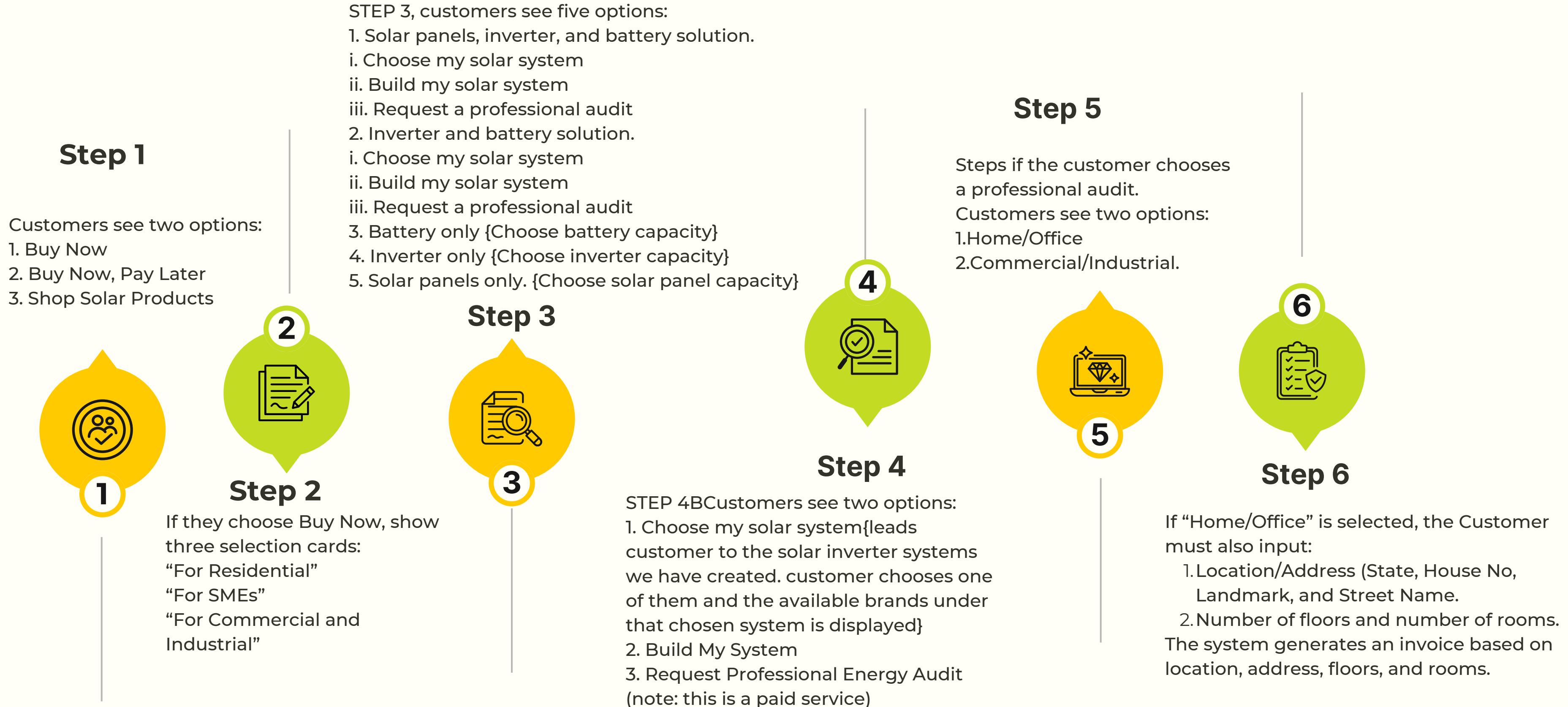
2. Extend their repayment duration if they had chosen less than 12 months

3. Reduce the system size they initially chose

3. Installation and Insurance fees are compulsory for all BNPL plans

4. Customers must have a minimum order value of ₦1.5M (there should be a backend-configurable threshold) to qualify for BNPL. If their order summary is below this amount, they cannot proceed with BNPL financing, they can be a note that says: "*Your order total does not meet the minimum N1.5m amount required for credit financing. To qualify for Buy Now, Pay Later, please add more items to your cart. Thank you.*

Steps for Buy Now Customers



Steps for Buy Now Customers

After the customer has selected/built a solar product/bundle, the customer will see an order summary, and then an invoice will be displayed, and then the customer proceeds to make full payment

OR

After getting a professional audit, the customer sees an invoice showing the detailed cost of the product and installation, and the customer can proceed to make a full payment.



Step 7

Customer receives an invoice:
Once payment is confirmed, display a calendar to book a date for the audit.
The calendar must only show available slots 48 hours after payment confirmation.



Step 8

The Buy Now customer order summary, when completing their purchase, should include the following:
Item description, price, quantity,
Appliances
Backup time
Then they proceed to checkout.



Step 9

During checkout Buy Now customers should see installation as optional, and they should tick if they want us to install or not.

Installer Choice Option

Option 1: "Use Troosolar Certified Installer"
(Recommended – Includes 1-Year Installation Warranty)

Option 2: "Use My Own Installer" (Troosolar does not guarantee third-party installation).



Step 10



Step 11

If they pick us as installers, There should be a note below the invoice: "Installation fees may change after site inspection. Any difference will be updated and shared with you for a one-off payment before installation."



Step 12

The Buy Now customer invoice should include the following:

1. Solar inverter (quantity, price)
2. Solar panels (quantity, price)
3. Batteries (quantity, price)
4. Material cost (cables, breakers, surge protectors, trunking, and pipes)
5. Installation fees
6. Delivery/logistics fees
7. Inspection fees (Optional)
8. Insurance fee

Step 13

Customer sees a calendar/date-picker.
Only time slots 72 hours after confirmed
payment should be selectable.



Additional Notes for the Steps for Troosolar Buy Now Customers

1. For customers who only want to purchase batteries, inverters, or solar inverters and batteries, they also have the option to choose whether we should install them or not. If no installation, they see this:

1. Solar inverter (quantity, price)
2. Batteries (quantity, price)
3. Delivery fee
4. Insurance fee (optional) Make this tickable for the Buy Now customers

If yes for installation, the Buy Now customer invoice should include the following:

1. Solar inverter (quantity, price)
2. Batteries (quantity, price)
3. Material cost (cables, breakers, surge protectors, trunking, and pipes)
4. Installation fees
5. Delivery/logistics fees
6. Inspection fees (Optional)
7. Insurance fee

2. Kindly display all our credit partners' logos on the site

3. For shop solar products, customers can browse all solar products/bundles with headings for:

Inverter
Batteries
Solar panels

Each heading should be clickable, and customers can search if they want to buy, e.g, 5KVA, and they see all product categories on 5KVA. Then they can proceed with either the Buy Now or Buy Now, Pay Later process flow, depending on which product they choose to buy.