Sakam Lender App

Lead Users Training
support documentation

Sakam

HIGH LEVEL CONCEPT

Sakam helps people on Facebook Messenger to fill a loan request with the help of our Messenger Chat Robot.

Sakam distribute these loan requests to all the MFI members of Sakam platform.

As a lead user for your MFI, you can "Book" loan requests and make a first phone contact with applicants before processing full loan assessment.

Sakam

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USER TYPES
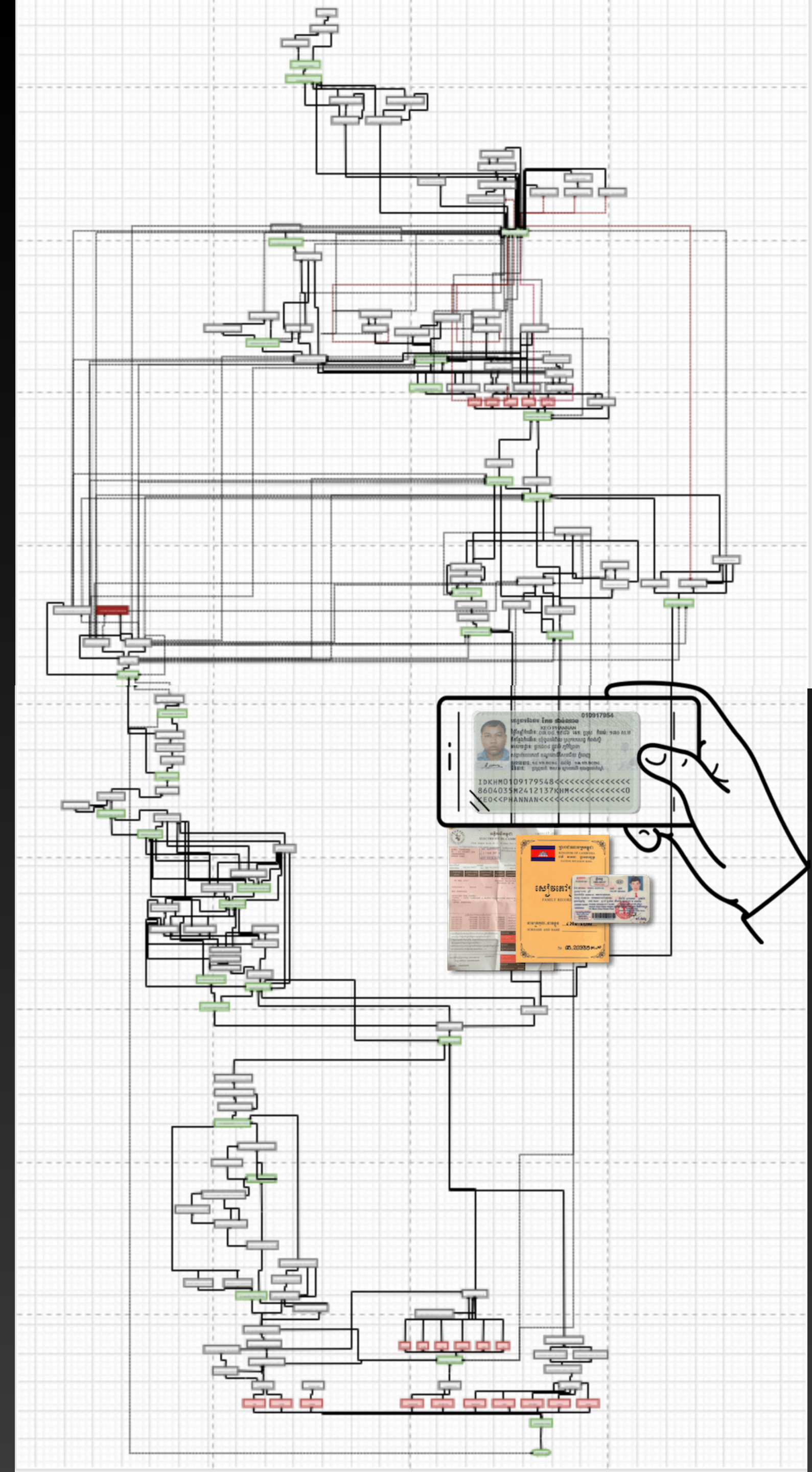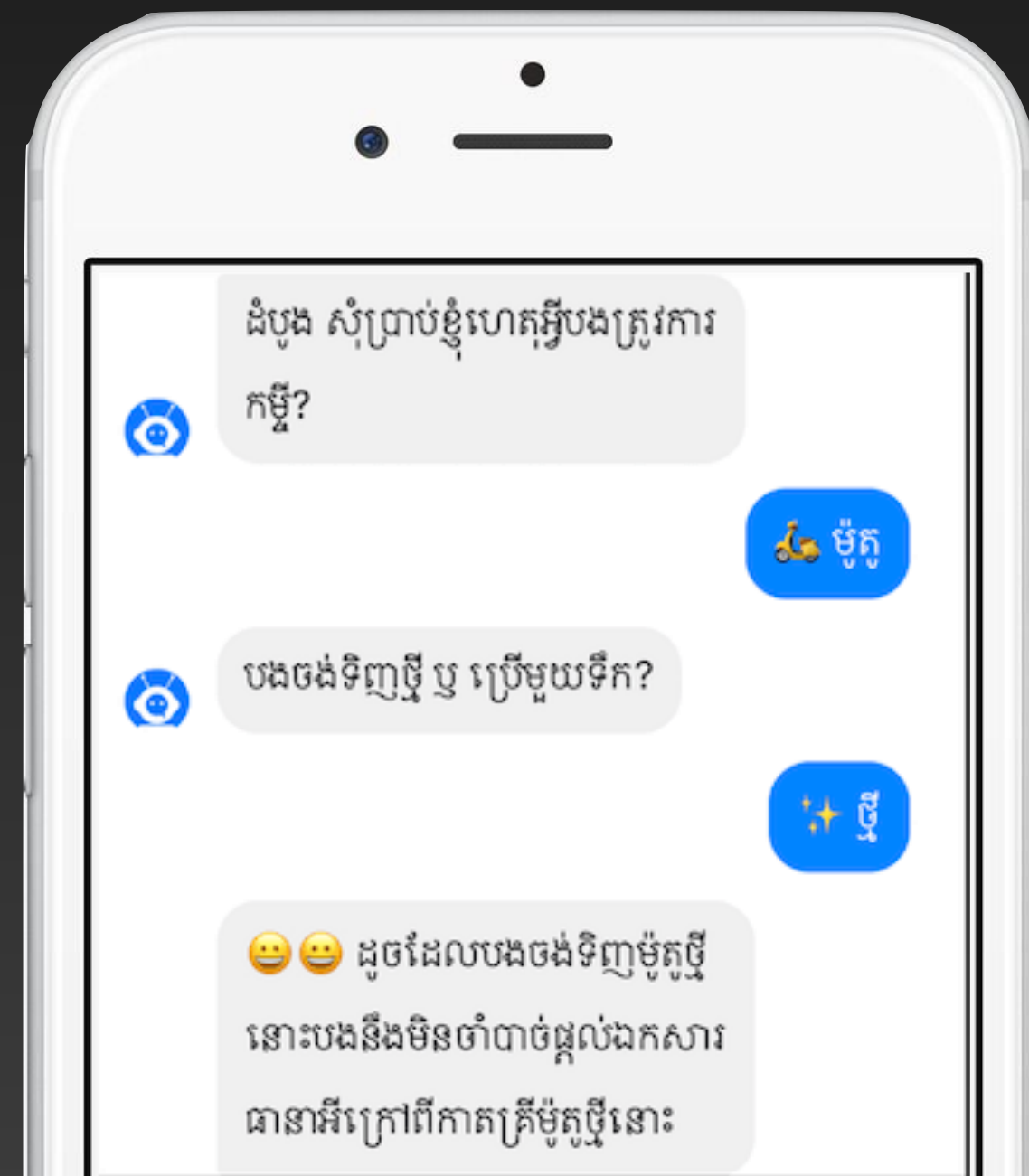
Your MFI can have 3 types of users in Sakam app. Each user has different permissions within Sakam

LEAD USERS

- Can see all incoming loan **applications** and "**Book**" applicants that fit in the MFI services & policies
- Makes the first contact with applicant to check high-level information
- After first contacts decide to "**reject**" or continue assessment
- Can assign a Branch user to assess applicant

BRANCH USERS

- Can only see **match** applicants that were assign to his branch by Lead User.
- Can / cannot **approve** or **reject** loan (depending on MFI preferred settings)
- Can assign a CO user (credit officers) to assess applicant

C.O. USERS

- Can only see **match** applicants that were assigned to him by his branch
- Can / cannot **approve** or **reject** loan (depending on MFI preferred settings)

Sakam
LENDERS APP
SCREENSHOT

Complete loan applications are available to lenders through the lender app

STAGE 1

Applications

New applicants

STAGE 2

Match

Pre-approved leads

STAGE 3

Deal

Approved leads applications

STATISTICS

For information only
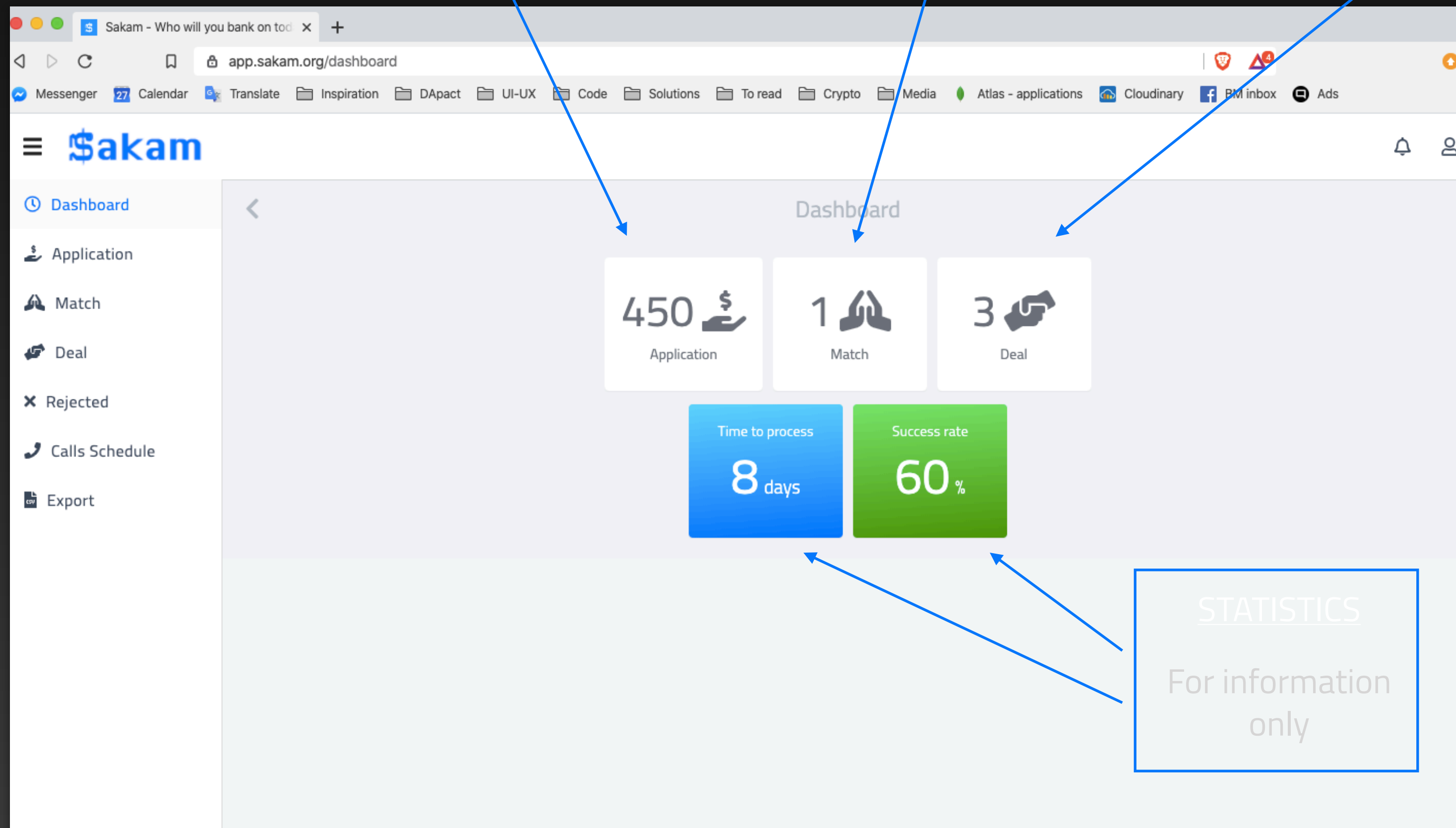
STAGE 1

Application

This is the "**applications pool**". An application in the pool is available to all lenders until one lender **books** it (~pre-approval).

All information are available to the lender except phone number and Facebook name. **Lenders shall not try to contact the applicant at this stage** and only refer to the information available in Sakam app.

Once a lender **books** an application, the application is pulled from the pool, and available in **Match** only to the lender who pre-approved.

STAGE 2

Match

These are a lender's **booked** (pre-approved) applications. Applications in **Match** are only available to the lender that booked it from the application pool.

At this stage, lender gets access to the applicant's phone number. Lender informs applicant that he's been selected and processes underwriting / field check as per his internal process.

After his internal process is completed, lender can **approve** or **reject** the application. If **approved**, the application is moved to **Deal** stage. If **rejected**, the applicant is pushed back into the **application** pool with a reject mention & comment (lender who rejected won't see this applicant in the pool anymore, only other lenders can see him)

STAGE 3

Deal

These are a lender's **approved** applications. This stages just allows lenders to follow-up on their Sakam-generated portfolio and export all data.

Sakam
APPLICATION
PROCESSING

Application

Applications in global pool available to all lenders

Lender can book applicant based on available data

Match

Application dismissed by lender.

Applications is hidden from dismissing lender's dashboard, but can be picked by any other lender

Application booked by lender

Lender gets applicant contact info

Deal

Application rejected by lender.

Application loops back in global pool with underwriting findings shared to other members (anonymous comments)

Application approved by lender

Lender can export application to own IT system

Sakam

APPLICATION STAGE

Application stage is when Sakam introduce potential customers to your MFI. If their request and profile is consistent with your MFI offer, you can choose to move them to "**Book**" or "**Dismiss**" them.

Sakam collects a lot of information about applicants. The information available in "**Application**" should be enough to know if you should "**Book**" the applicant or "**Dismiss**" him.

When you "**Book**" an applicant, Sakam sends him a message in Messenger to confirm your MFI will call him soon.

When you "**Dismiss**" an applicant, the applicant will never know about it. It just allows you to clean up the applicants you see in "**Application**"

Sakam

- Dashboard
- Application
- Match
- Deal
- Export

Application

Name: PAL SARUN
Country: Cambodia

Loan details	**Loan request details**
Application Date:	11/10/2019 11:28 am
Category:	Personal Loan
Amount in USD:	$500
Maximum Installment payable:	$50
Purpose:	miscellaneous

▶ 0:00 / 0:25

សួស្តីបងអត់បងខ្ញុំខ្ញុំ�្បីដាកធ្វើជាកដើ្បីដាកអាជីវកម្មយបឹងបនោនាតឲ្យបងខ្ញុំទិបសម្តារៈដើ្បីយក ធ្វើការអូរស្អែ គាំនិយាយទៅកាត់ជាអ្នកដឺយយុបុបហើយក៏ជាអ្នកទបបឹយចង៍គាត់ទិញ៍វាសុ៊ិនទិញនីខ្ញុំអត់ដាក់ ហើយអត់ដេកថករផ្ឌអូរស្ប្រី

▶ 0:00 / 0:18

បានបងយកទៅចំងគុណាដែលឲលរកមរទៅលកំនៅឲ្យស្ប្រី បឹងបងហើយគាត់ថាគាត់ជាស្ប្រីក៍ផ្ងៃ ផ្ងៃនេះវែកទៅសម្រាប់ទុកសម្រាប់ល្យគាត់ដើ្បីល្យគាត់រស្យៀលអីមកខ្ញុំទៀតសបន

Current address	**Living address (stated by applicant)**
Province:	Phnom Penh
District:	Mean Chey
Commune:	Stueng Mean Chey
Home ownership:	Stay At Someone's Place
EDC bill name:	other
EDC Bill:	

Guarantor	**Possible guarantor (stated by applicant)**
Guarantor:	Yes
Bond to guarantor:	Sibbling
Guarantor id:	

Profile	**Profile info (fetched from id card)**
Last name:	PAL
First name:	SARUN
Age:	22
Marital status:	Single
ID Card:	

Occupation	**Job info (stated by applicant)**

Main Occupation

Category:	Employed
Stated salary:	$120
Job duration:	Less than 6 months

▶ 0:00 / 0:23

សរសេរមកខ្ញុំធ្វើការនៅក្នុងសុនស៌ក្ុ4 ហើយឯងនឹងខ្ញុំបានឆ្ាក់ផ្សេងឪពីការប្រកាសរបស់ខ្ញុំ អ វ្ដ្ឋាទៅនានៃទិញអីមានការឆ្ាក់តេដូនជាលុយកាត់និយាយបញ្ជឹង taikang អីគ្រាពេលយឺងទៅទិញអីទៅបន

▶ 0:00 / 0:06

ខ្ញុំធ្វើការផ្ដៃបុគ្គលិកជាទឹកជាងផ្ឌប្រចាំការនៅលឺតាវៃរ 110

Salary slips:

Collateral	**Possible Collateral (stated by applicant)**

No collateral available

Events Feed

Match stage is when your MFI does its internal loan assessment process.

You get contact information for the applicant, so now you can call him

If you cannot reach the applicant, you can send him your phone number. Enter one or more phone number and click the send icon, and the Sakam sends your contact info to the applicant through Messenger.

When you talk to the applicant, you can ask him to **go home** and send his current location in Messenger. Then click the button and we send him location request (**this feature works only if applicant has Android phone**)

You can update the applicant contact status. Once an applicant has status "Called", he does not appear in your **Call Schedule** anymore.

Contact Details

Facebook Name: Vuthy Jos

Phone number: +85512558278

Request phone call from applicant   012345678   ➤

Request location   Android   ➤

Contact Status

✓ --
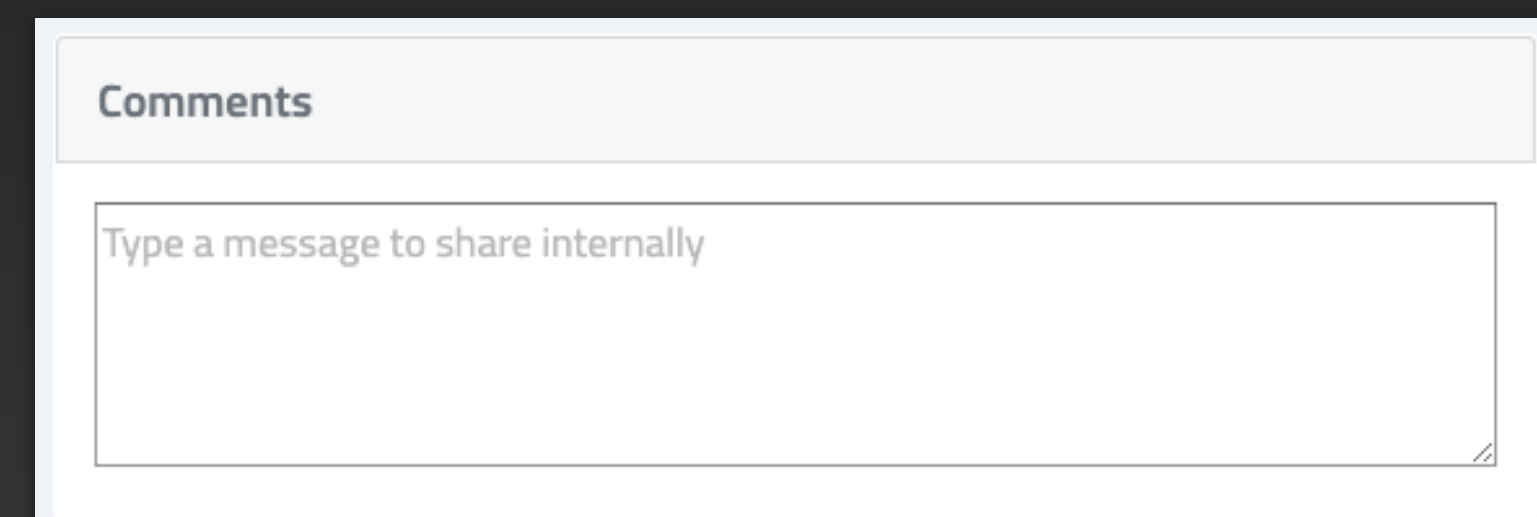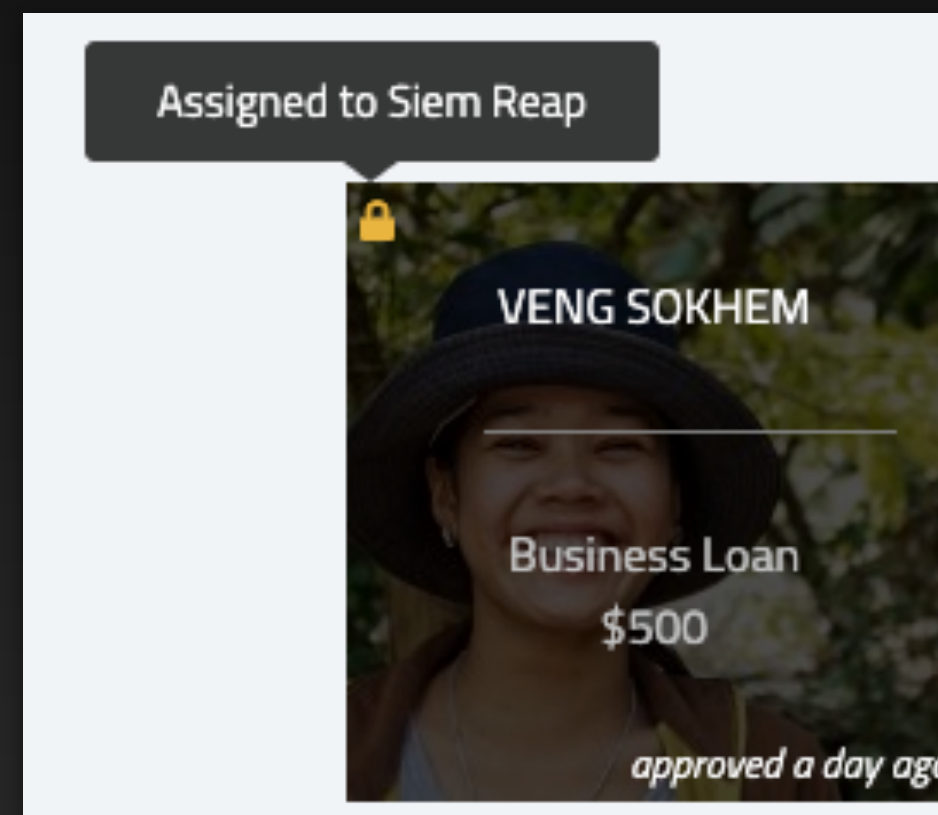Number does not exist
No pick up
Called

In **Match** stage, after you call the applicant, you can "Assign" him to a branch.

Only the branch you assign can see your application in their Sakam account.

Assign branch

✓ No assignation
Phnom Penh
Battambang
Siem Reap

When an applicant is assigned, a golden lock icon is displayed on his picture.

Assigned to Siem Reap

🔒

VENG SOKHEM

Business Loan
$500

approved a day ago

You can use the comment box in applicant's profile to share information with your branch (or as a reminder for yourself).

These comments are only visible by all your MFI's account, so they only have internal communication purpose.

Comments

Type a message to share internally

When you **Approve** or **Reject**, Sakam sends a Messenger message to the applicant to inform him.

Approve   **Reject**

You should "**Approve**" an application only once you MFI has given final approval for this loan.
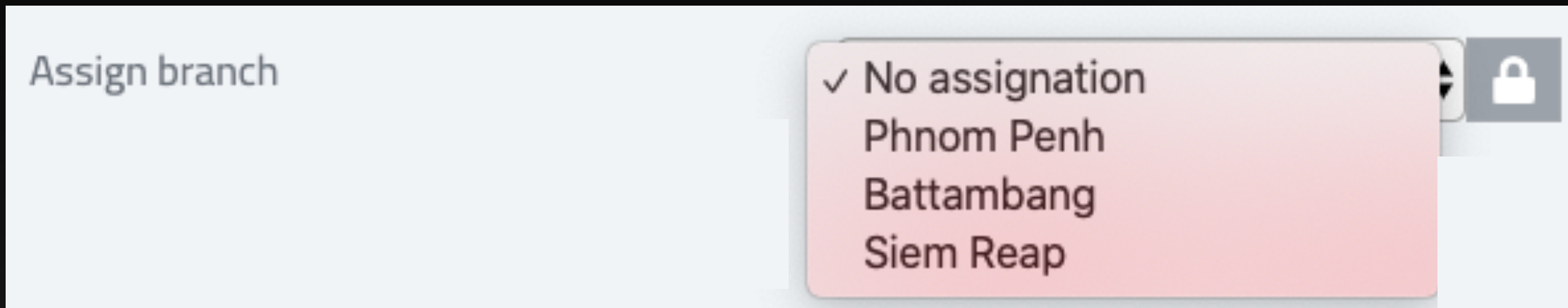
When you approve, the applicant is moved to "**Deal**" tab.

Approve application?   ✕

✓   The loan application will be definitely approved.

          Confirm   Cancel

You can **Reject** an application if after your internal process the applicant is not eligible. It is **very important** that you carefully explain why you reject the applicant. The reasons you give will be shared with the applicant and also be available to other members in Sakam, to help them know if they should spend time underwriting the applicant or not.

Reject application?   ✕

Phone interview ?
● Yes
○ No

Checked applicant credit report ?
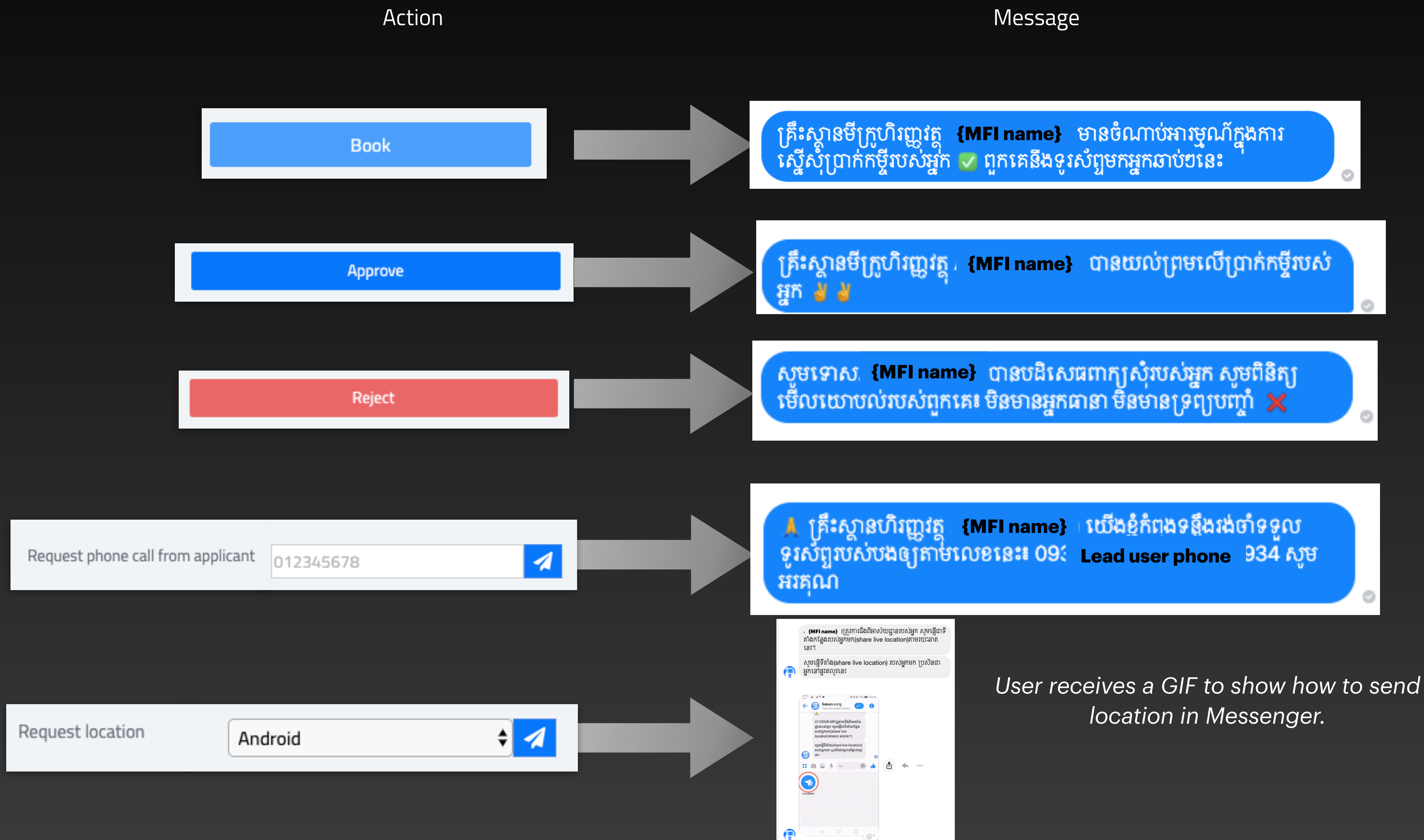● Yes
○ No

Reject Reasons
☐ Not pick-up phone
☐ Bad credit report
☐ No guarantor
☐ No permanent address
☐ No collateral
☐ Out of operating area
☐ Other

Explain why you reject this applicant

          Confirm   Cancel

The following actions trigger a message automatically sent to applicant in Messenger

Action	Message

Book → គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ {MFI name} មានចំណាប់អារម្មណ៍ក្នុងការស្នើសុំប្រាក់កម្ចីរបស់អ្នក ✅ ពួកគេនឹងទូរស័ព្ទមកអ្នកឆាប់ៗនេះ

Approve → គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ {MFI name} បានយល់ព្រមលើប្រាក់កម្ចីរបស់អ្នក ✌️✌️

Reject → សូមទោស {MFI name} បានបដិសេធពាក្យសុំរបស់អ្នក សូមពិនិត្យមើលគោលការណ៍របស់ពួកគេ។ មិនមានអ្នកជានា មិនមានទ្រព្យបញ្ចាំ ❌

Request phone call from applicant `012345678` → 🙏 គ្រឹះស្ថានហិរញ្ញវត្ថុ {MFI name} យើងខ្ញុំកំពុងទន្ទឹងរង់ចាំទទួលទូរស័ព្ទរបស់បងឆ្យតាមលេខនេះ៖ 093 **Lead user phone** 934 សូមអរគុណ

Request location `Android` →

User receives a GIF to show how to send location in Messenger.

While in "**Match**" stage, applicants are organized in the **Call Schedule** as per the preferred time to be called.

You can refer to this schedule to call applicant when they are most available during the day.

When you change an applicant's status to "Called" within his profile, he will disappear from your **Call Schedule**.

≡ **$akam**

🕐 Dashboard

👤 Application

🙏 Match

🤝 Deal

✖ Rejected

📞 Calls Schedule

📄 Export

Calls Schedule

7am

8am

12pm

1pm

5pm

6pm

Contact Status

The contact status in applicant profile makes the applicant visible or not in call schedule

✓ --
Number does not exist ──────→ applicant is shown in Call Schedule
No pick up ──────→ applicant is shown in Call Schedule
Called ──────→ applicant hidden from Call Schedule

While in "**Match**" stage, you may receive various notifications about the applicant.

Notification type 1: **new phone number**

The applicant added a new / different phone number after you booked him. If you could not reach him yet, you can try to call this new number.
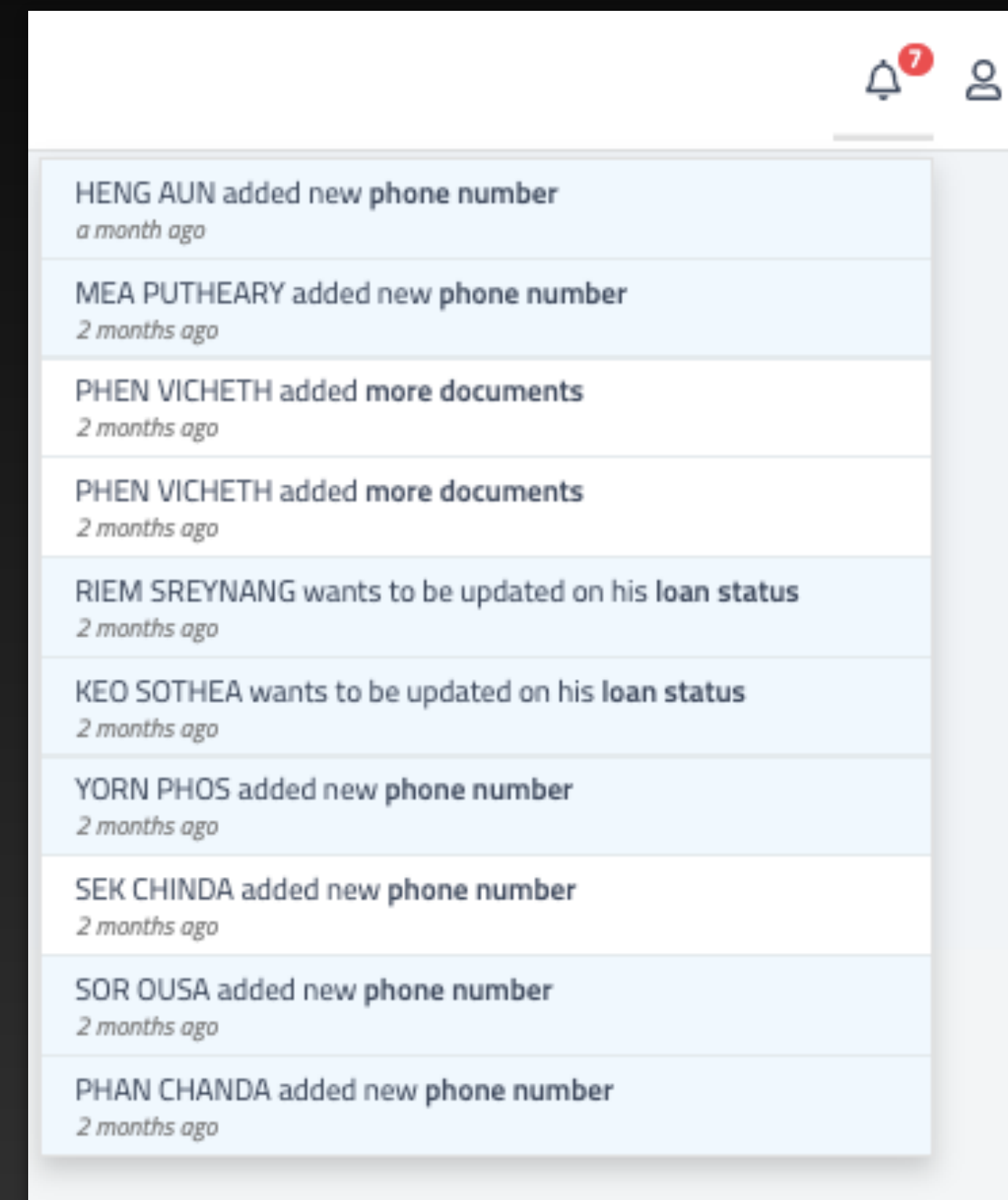
Notification type 2: **new document**

The applicant added new supporting documents after you booked him. When you call an applicant, you can always tell him to send additional pictures of documents in Messenger, and these new docs will be displayed in his profile.

Notification type 3: **Applicant wants to be updated on his status**

Our Messenger robot can understand when an applicant gets impatient or wants to be called back. In this case, you will get a notification.

Notification type 4: **Applicant tried to call you but no-one picked up**

If the applicant complains to our robot in Messenger that you did not pick up the phone, we will notify you.

HENG AUN added new **phone number**
a month ago

MEA PUTHEARY added new **phone number**
2 months ago

PHEN VICHETH added **more documents**
2 months ago

PHEN VICHETH added **more documents**
2 months ago

RIEM SREYNANG wants to be updated on his **loan status**
2 months ago

KEO SOTHEA wants to be updated on his **loan status**
2 months ago

YORN PHOS added new **phone number**
2 months ago

SEK CHINDA added new **phone number**
2 months ago

SOR OUSA added new **phone number**
2 months ago

PHAN CHANDA added new **phone number**
2 months ago

You can export in CSV format (Excel) applicants in **Match** and **Deal**. Only some data are exported for applicants in **Match**, and all data are exported for applicant in **Deal**.