

sevi

Training

www.sevi.io

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Order now, Pay later



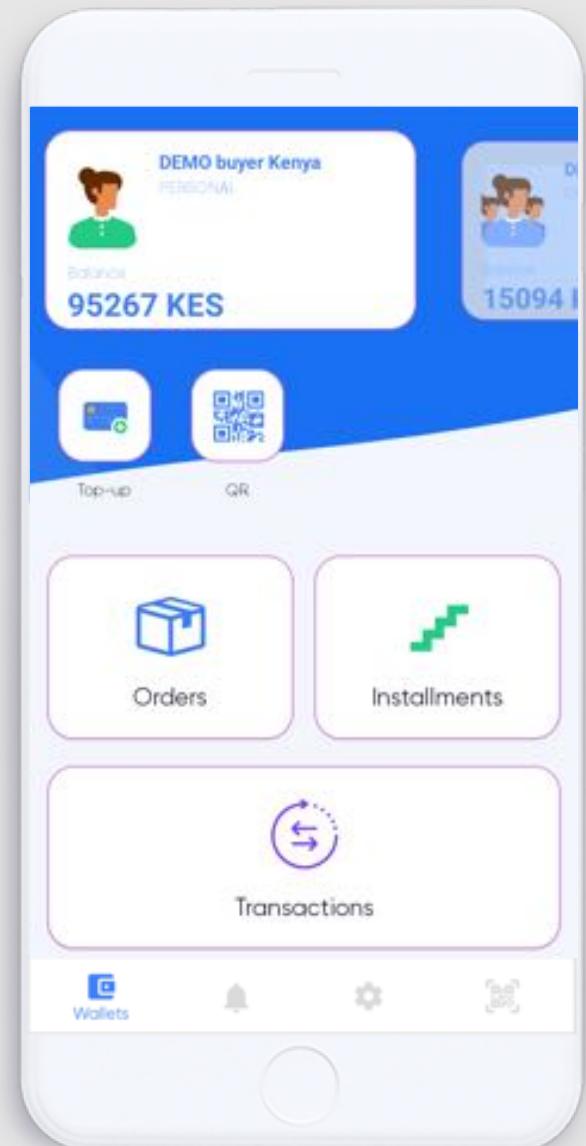
Seller (e.g. producer / wholesales / distributor)

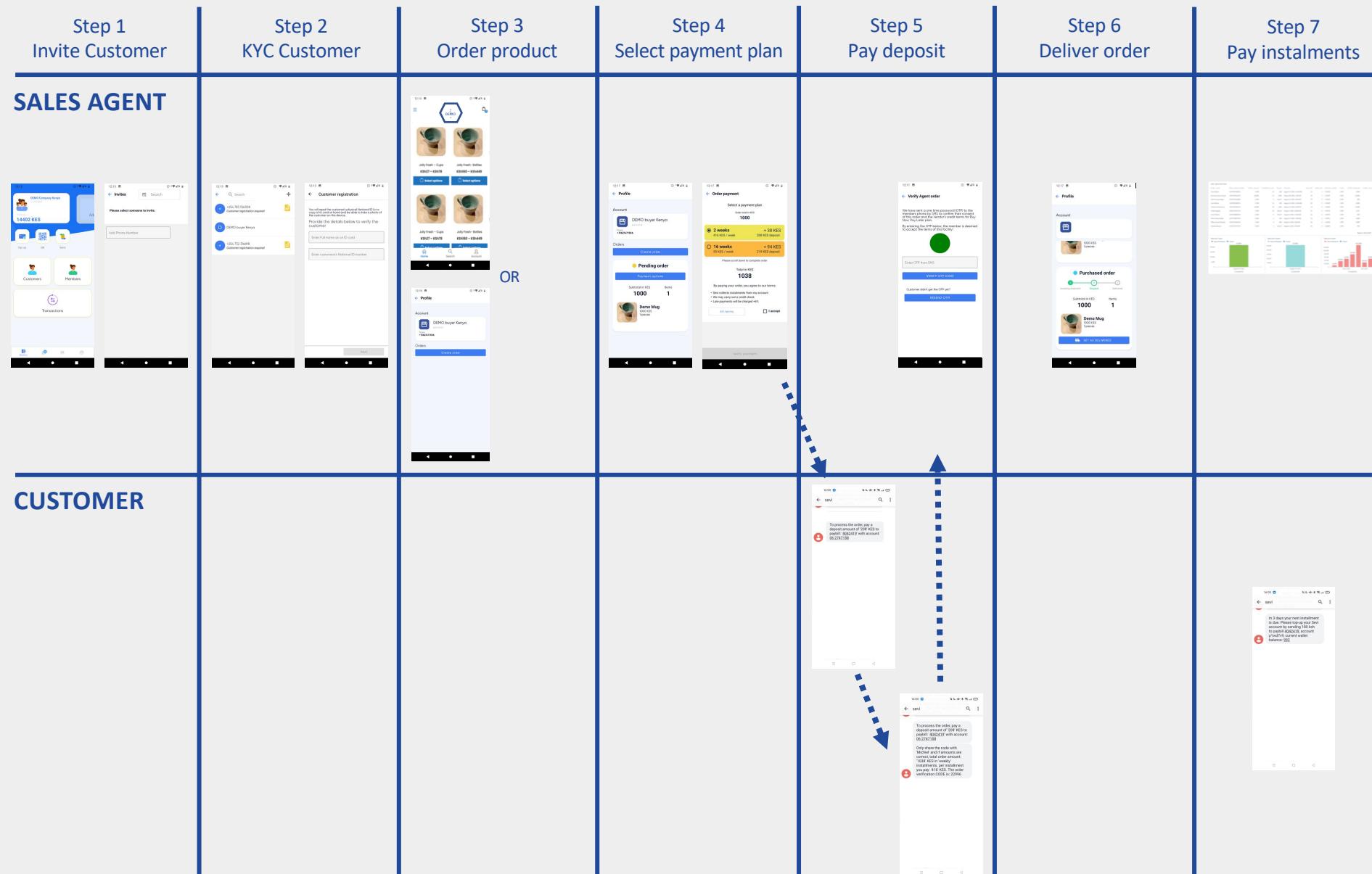
Reach a bigger target audience by selling on credit, without the hassle and risk



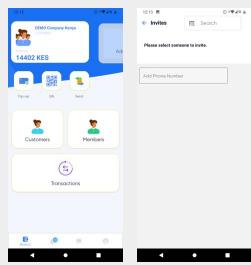
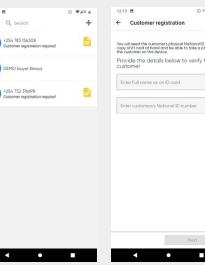
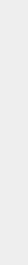
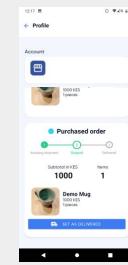
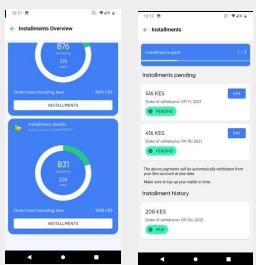
Buyer (e.g. reseller / retail / consumer)

Order products now and pay later (stock and assets)



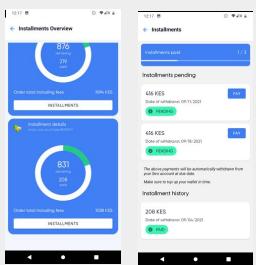
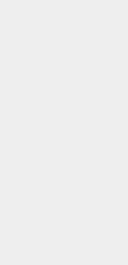
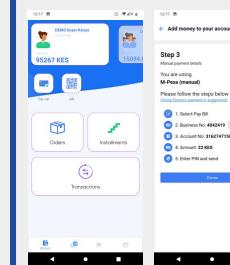
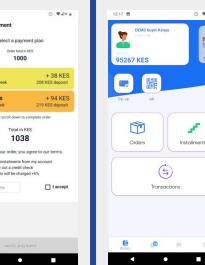
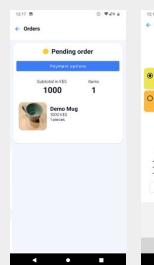
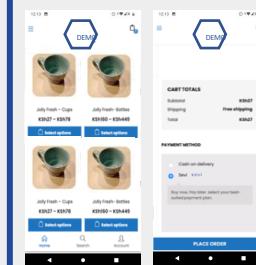
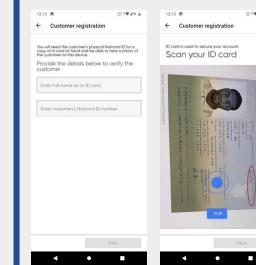


Step 1 Invite Customer	Step 2 KYC Customer	Step 3 Order product	Step 4 Select payment plan	Step 5 Pay deposit	Step 6 Deliver order	Step 7 Pay instalments
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SALES AGENTStep 2
KYC CustomerStep 3
Order productStep 4
Select payment planStep 5
Pay depositStep 6
Deliver orderStep 7
Pay instalments

OR

OR

CUSTOMER

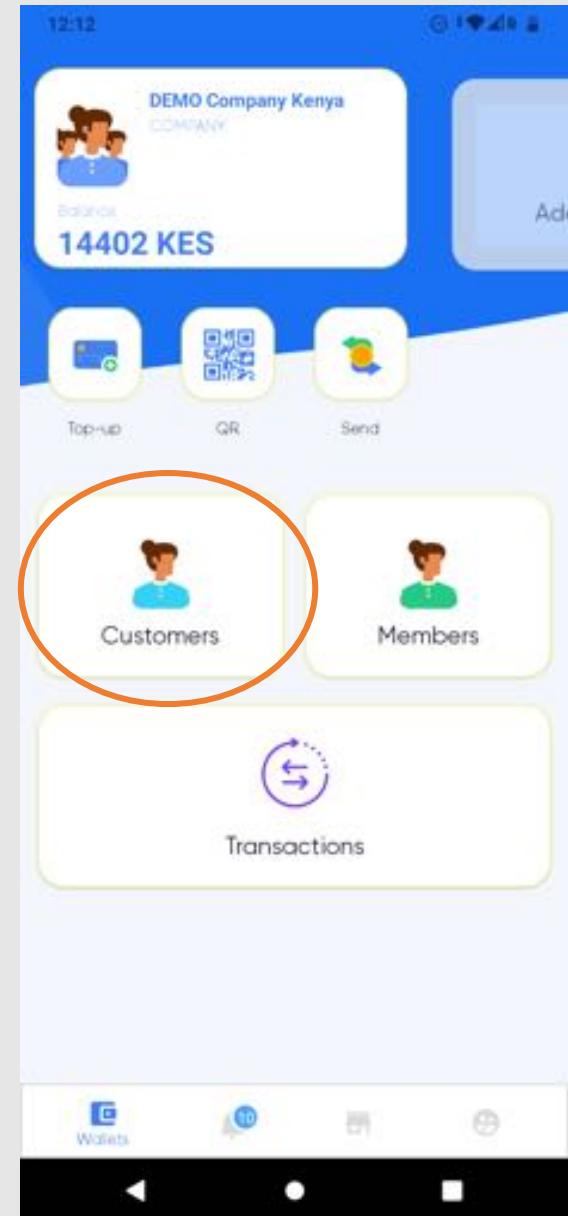
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How it works

Customer WITHOUT smartphone

Customer WITHOUT smartphone

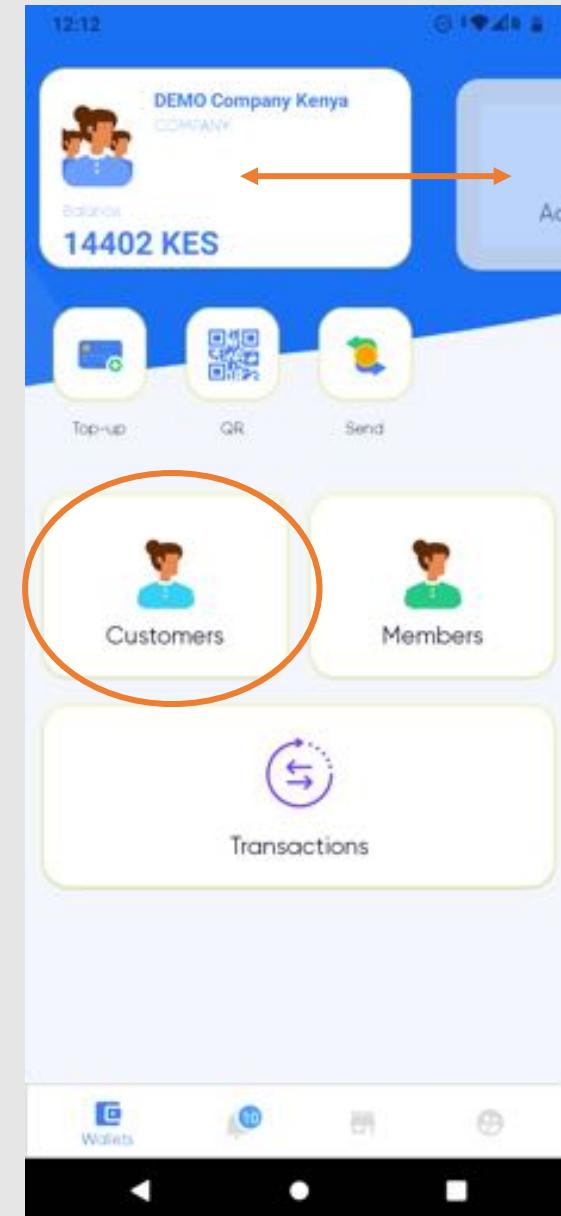
- As a sales agent you perform all steps on behalf of your customer
- All steps are performed from:
 - ↳ “Company account”
 - ↳ “Customers section”



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Step 1: Invite customer

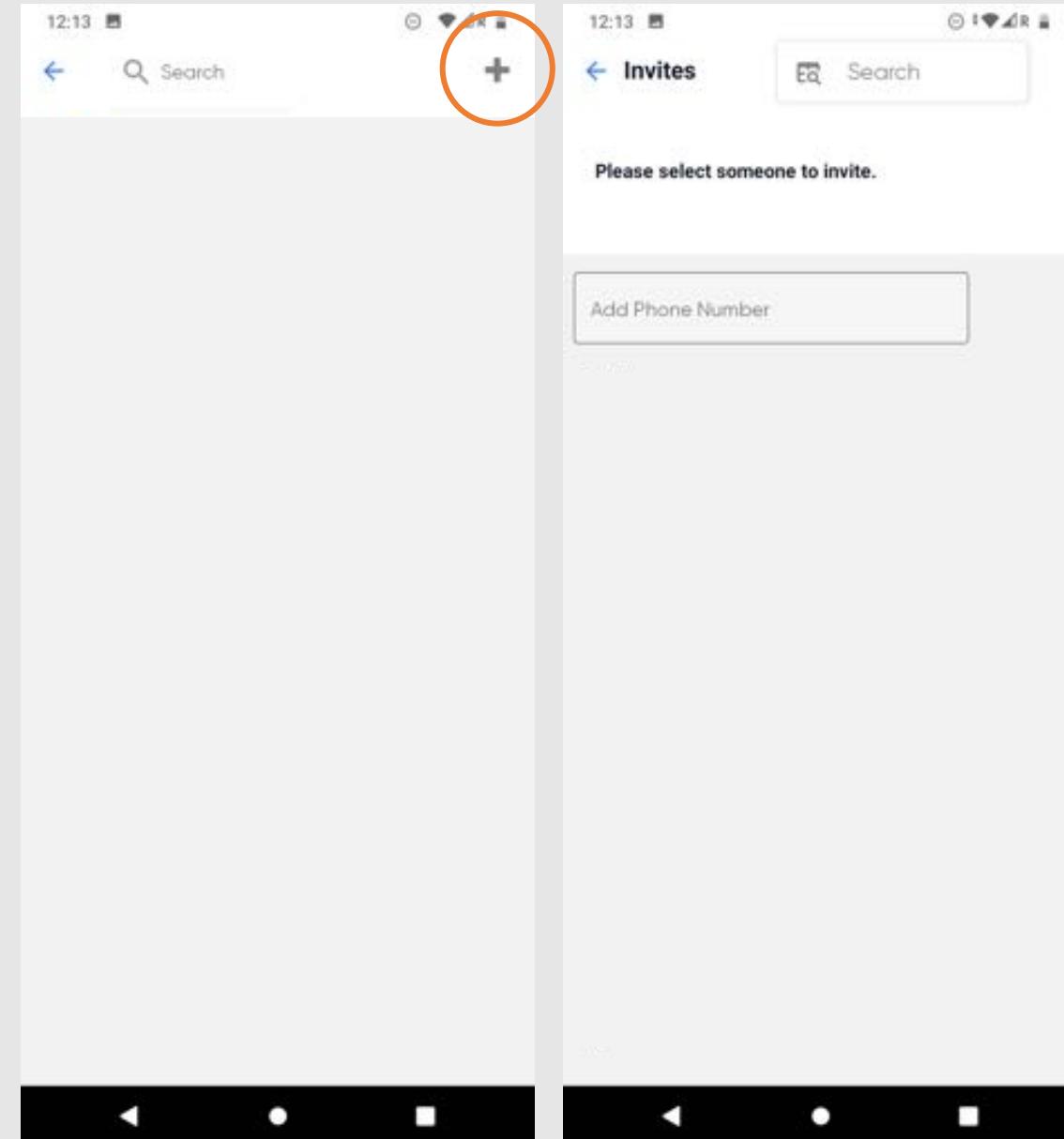
- Go to Company account
- Click 'CUSTOMERS'



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Step 1: Invite customer

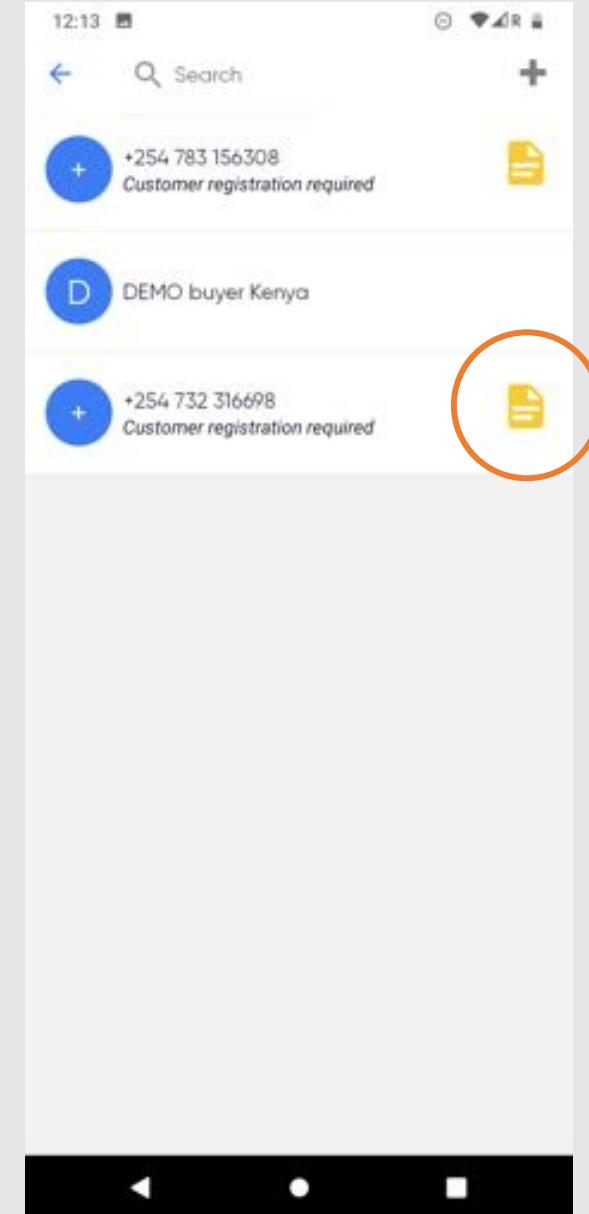
- Click ‘+’
- Add customers phone number
 - Manually or
 - Select from your contacts



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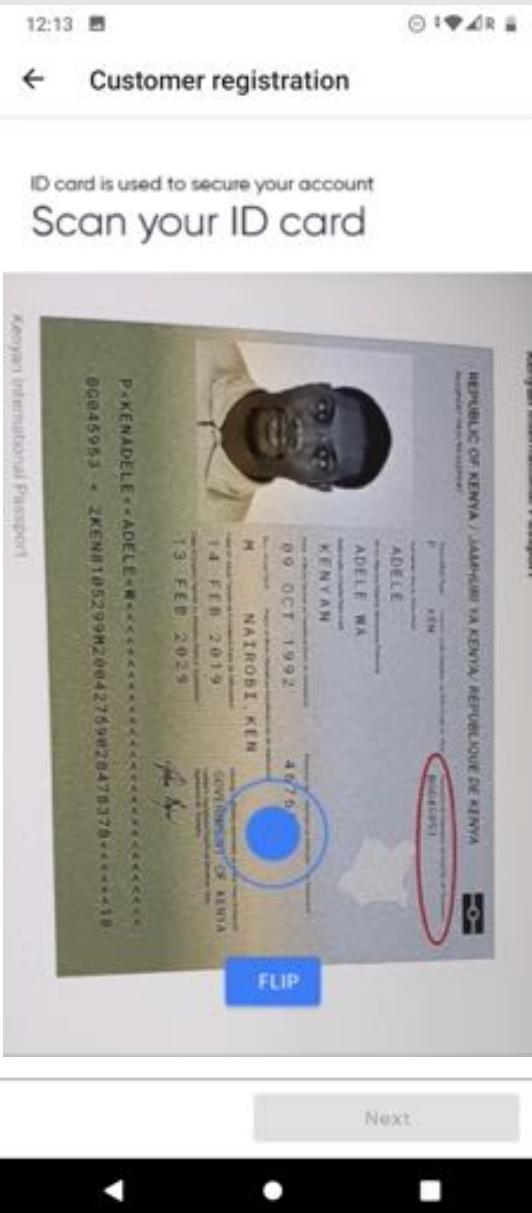
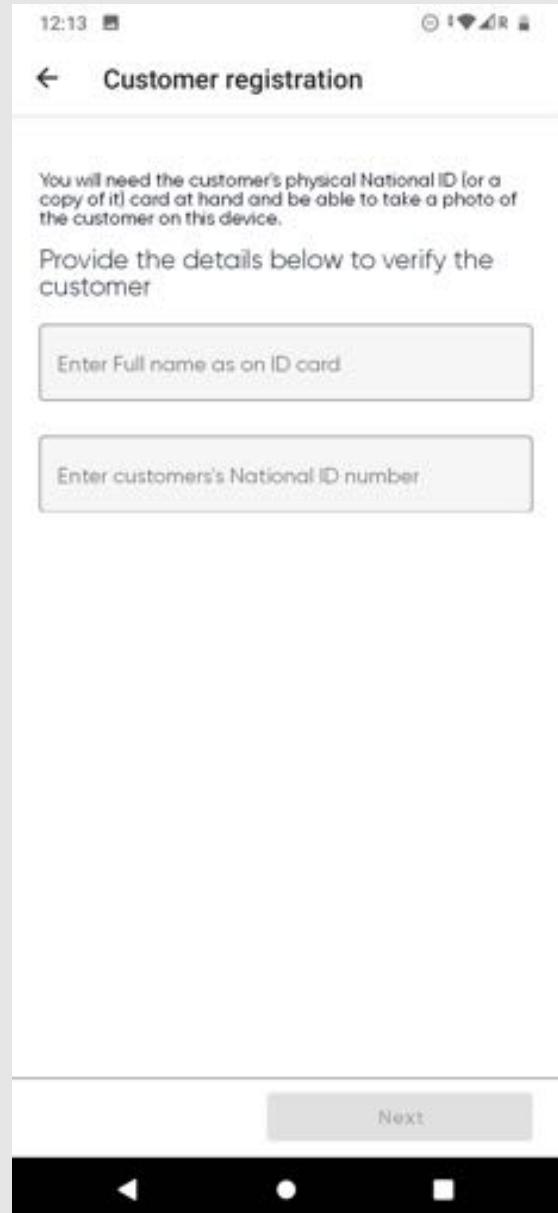
Step 2: KYC customer

- Because we offer a financial product we need to KYC a new customer
- Non registered customers can be recognized by 
- Click the non registered customer



Step 2: KYC customer

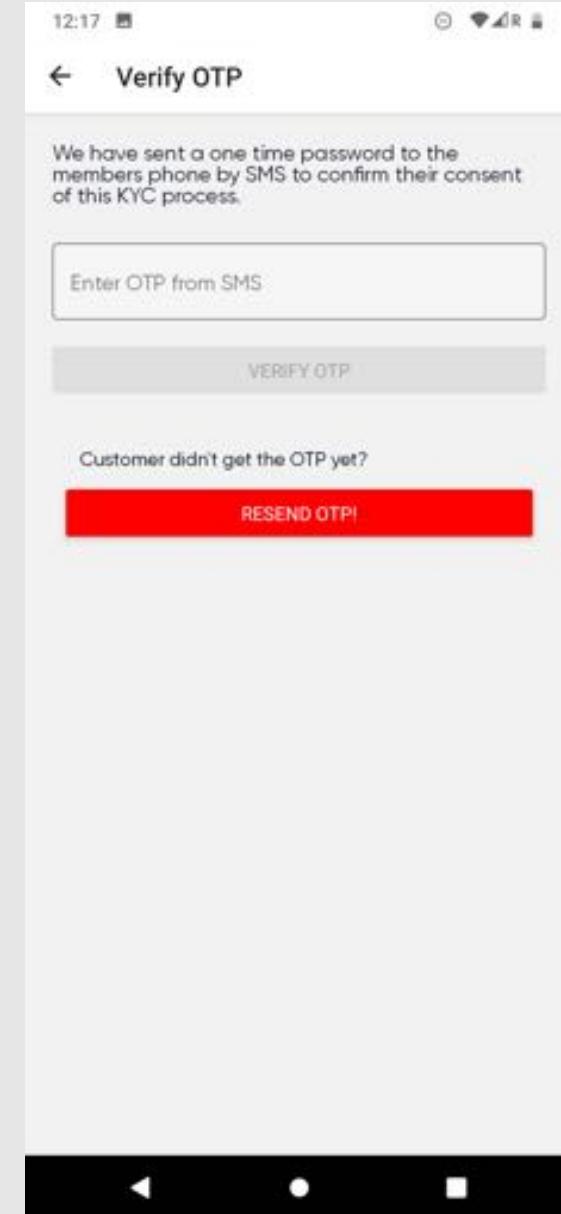
- Follow the instructions
 - Enter full name (as on ID card)
 - Enter ID number
 - Take a photo of ID card
 - Take a portrait photo of customer
- Uploading of documents might take a few minutes depending on internet connection



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Step 2: KYC customer

- To verify consent of the customer, they are send a verification code (OTP).
- Ask your new customer for the OTP and enter it.

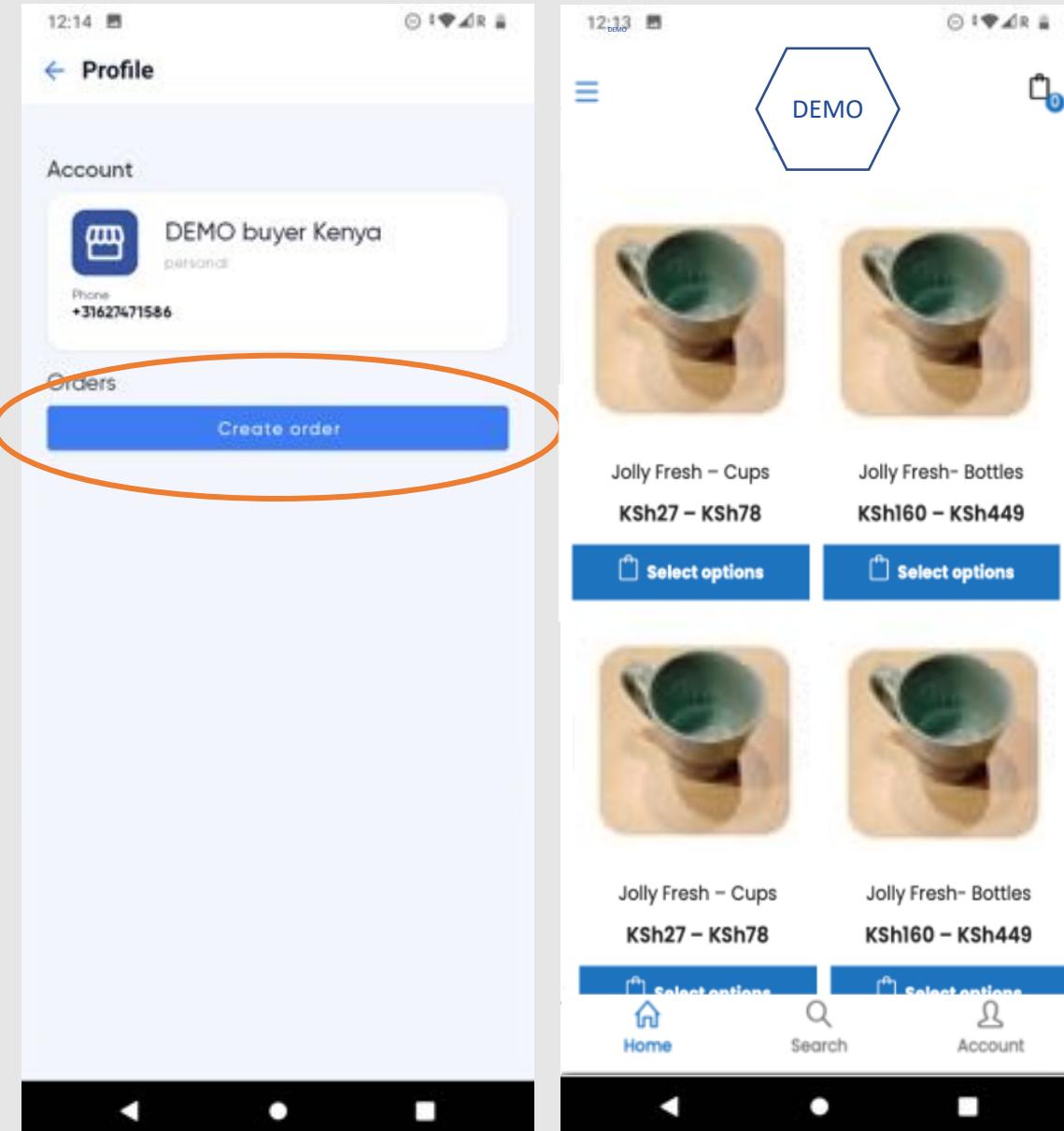


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Step 3: Order product

Two ways to order a product

- A. Create an order in the Sevi app
- B. Order through your webshop

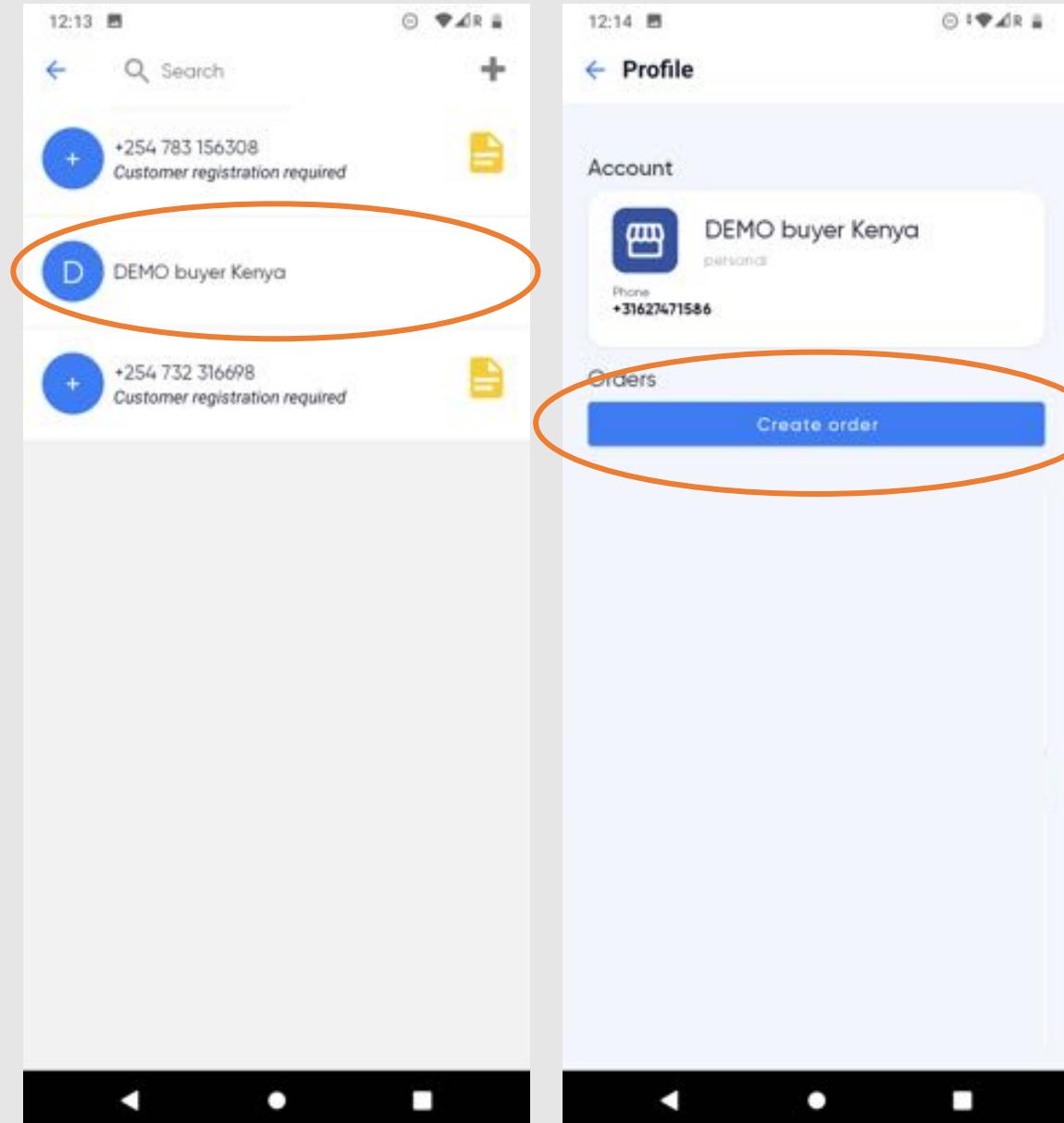


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Step 3A: Order product

- From Sevi app

- Go to the 'CUSTOMERS' section
- Click on the customer you want to make an order for
- Click 'CREATE ORDER'

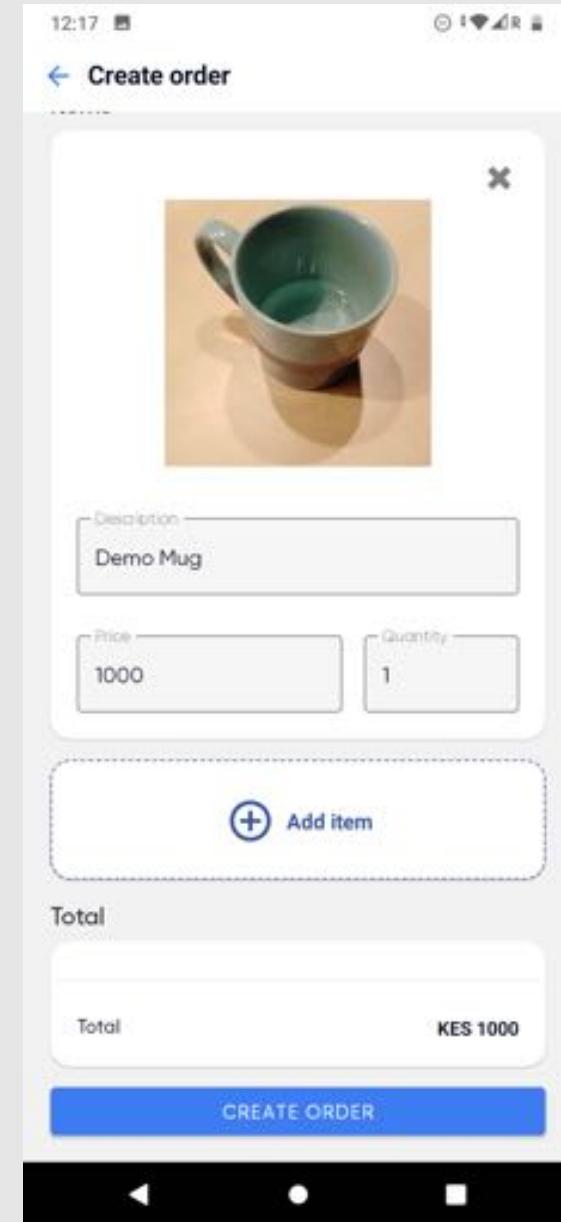


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Step 3A: Order product

- From Sevi app

- Take a photo of the product
 - NB. you can also take a photo of an invoice
- Give a Description, Price and Quantity
- You can add extra items by clicking ‘+’
- Click ‘CREATE ORDER’

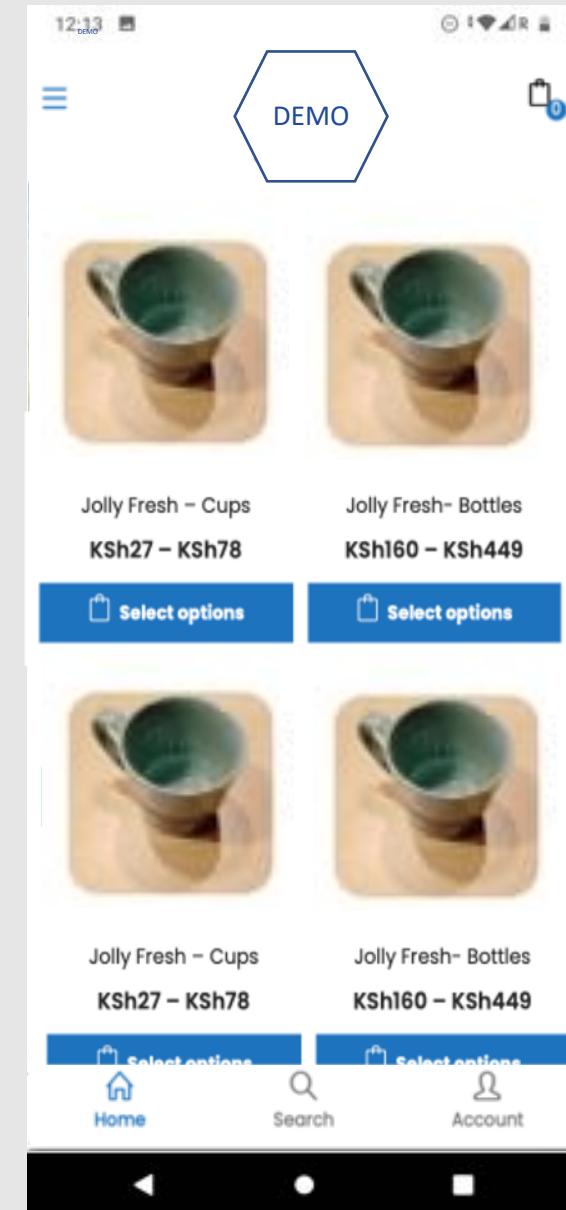


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Step 3B: Order product

- From webshop

- Select product in webshop
- Go to check-out

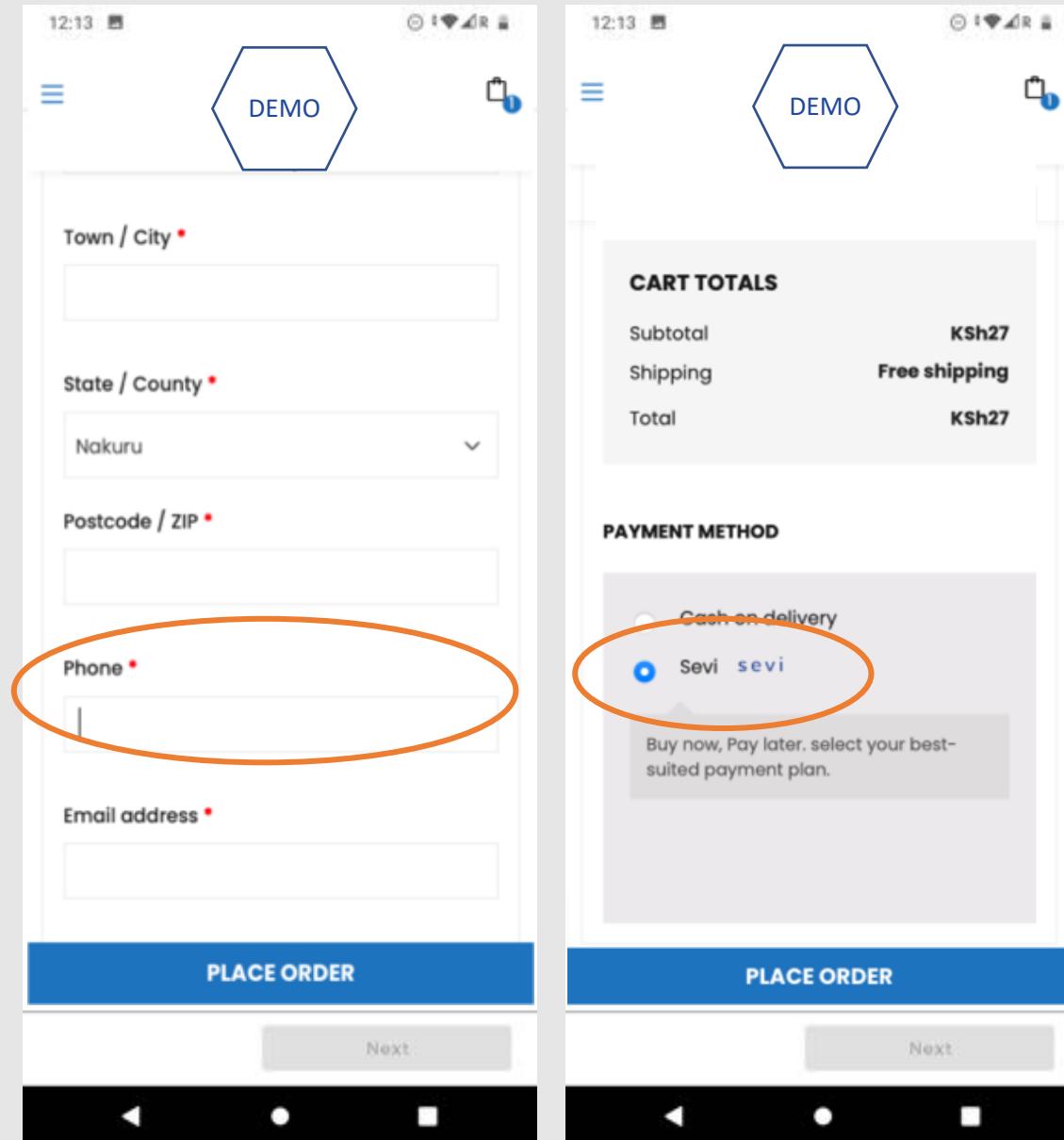


Step 3B: Order product

- From webshop

At check-out

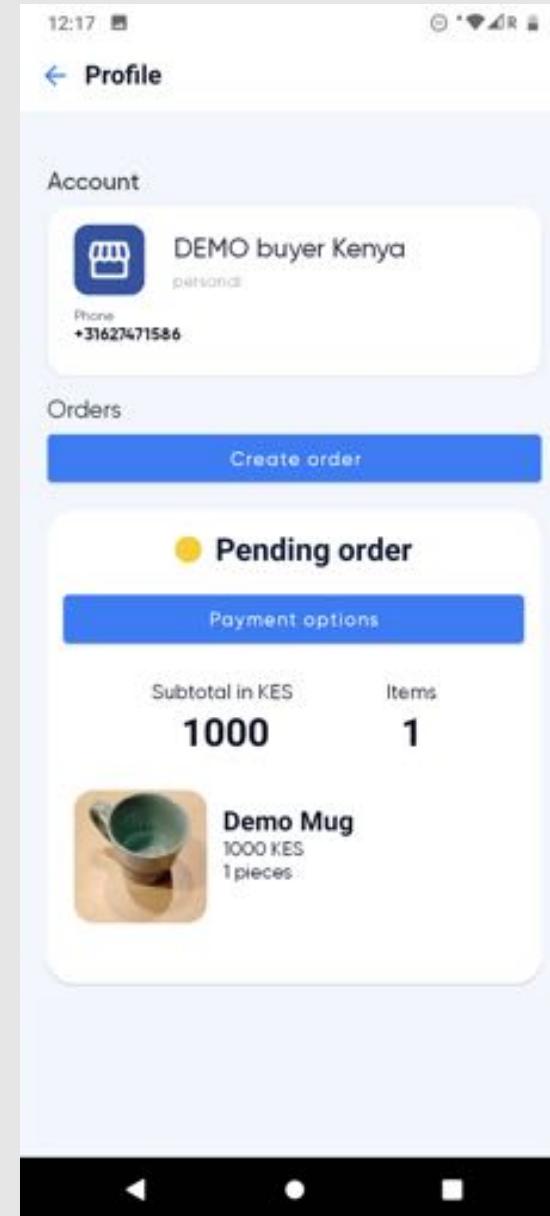
- Fill-out customer details
 - NB: use phone number of your customer!
- Select Sevi as payment option



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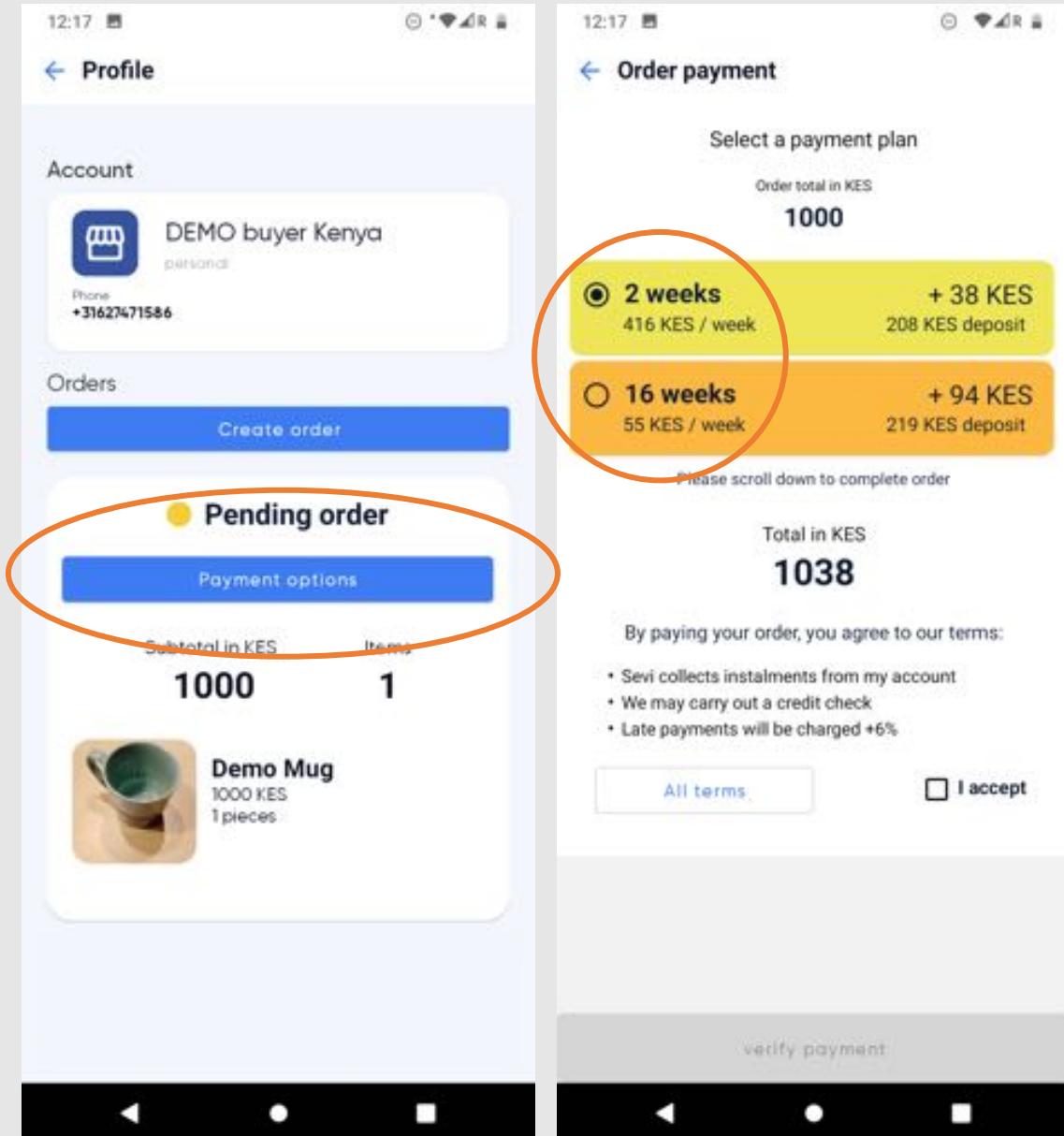
Step 3: Order product

- Go to 'CUSTOMERS' section
- Here you find the order you created as "Pending order"



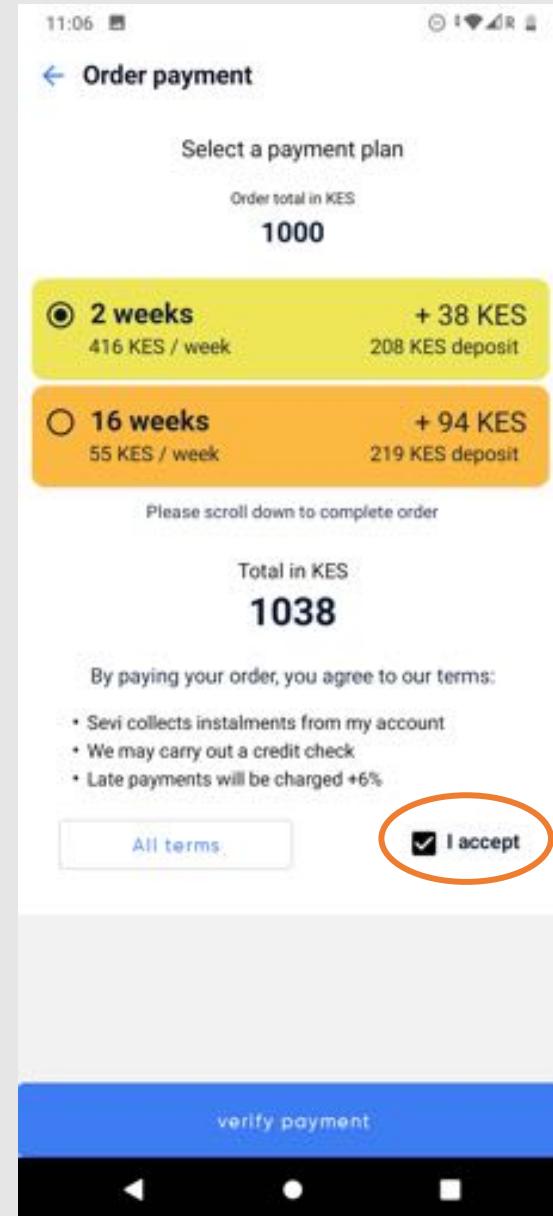
Step 4: Select payment plan

- Click 'PAYMENT OPTIONS'
- On behalf of your customer you can now select a payment plan
- Payment plans are predefined by your company
 - NB: If you want to add a payment plan, please ask your manager



Step 4: Select payment plan

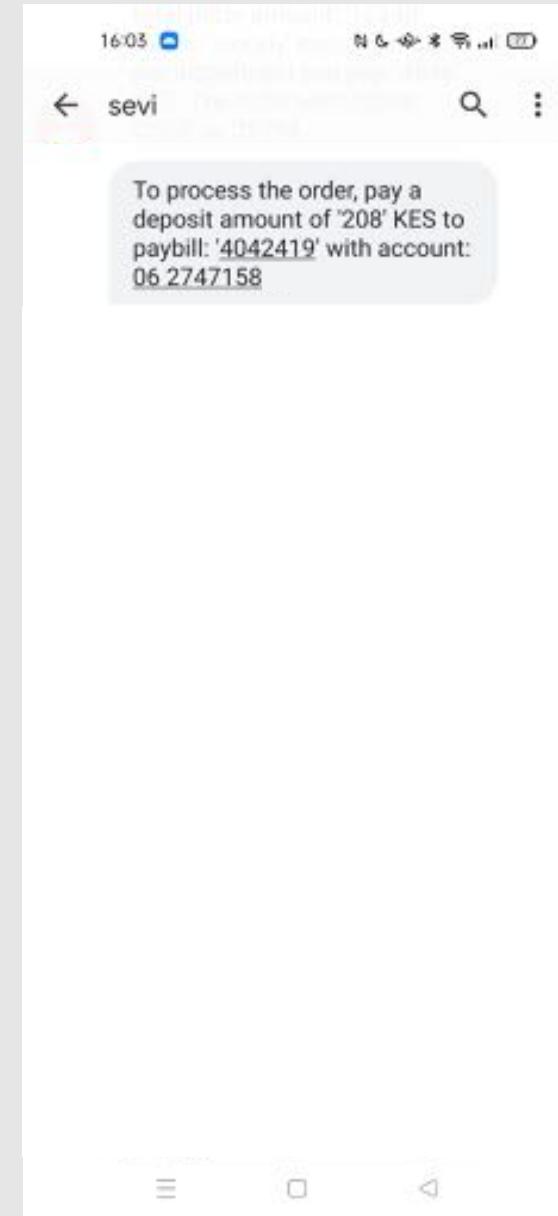
- Explain the terms to your customer
- Accept the terms on behalf of your customer
- Click 'VERIFY PAYMENT'
 - NB: in the next step your customer confirms credit plan and terms by OTP





Step 5: Pay deposit

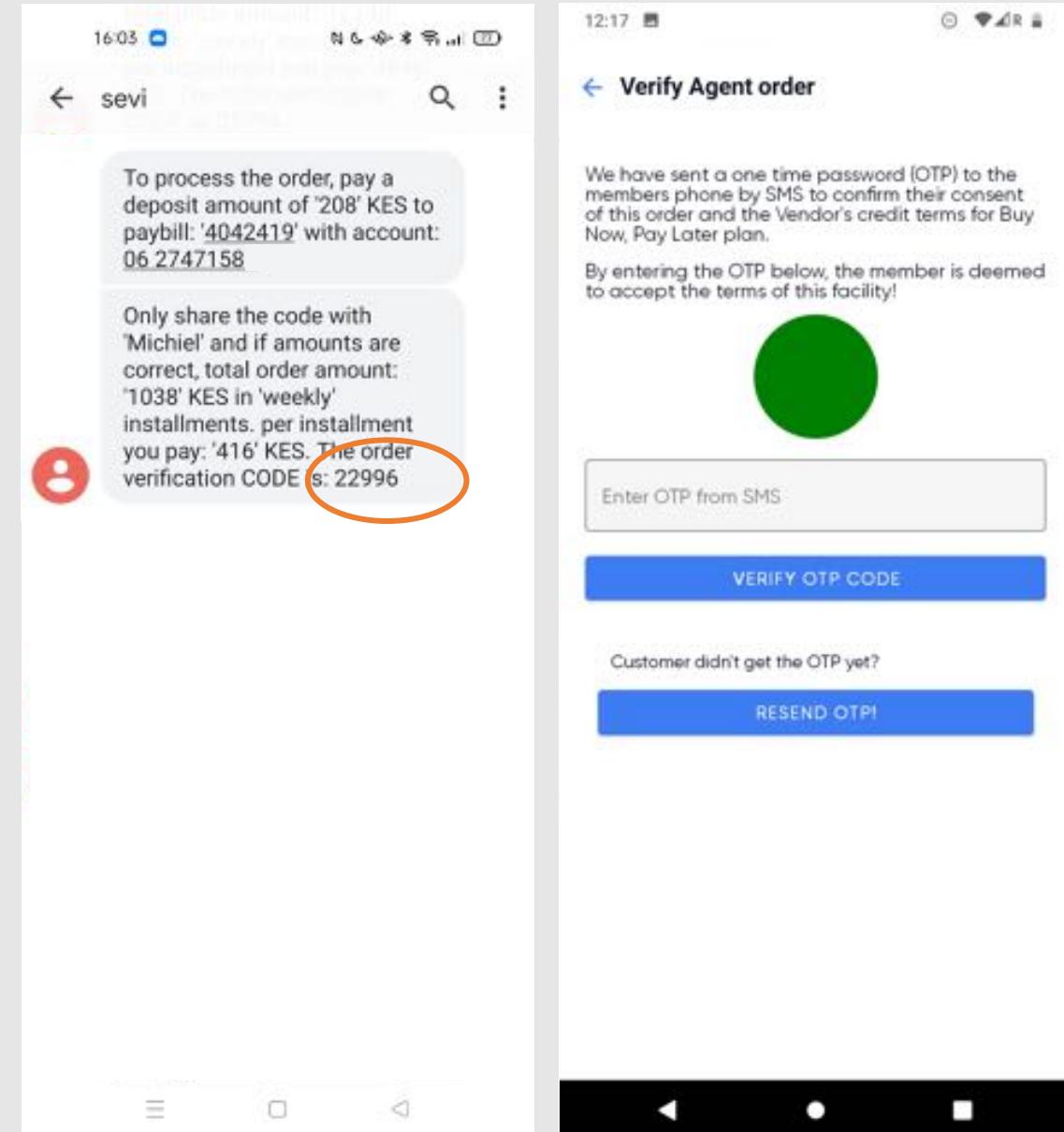
- Your customer receives an SMS with payment details to pay the deposit
- Payments always need to be made to paybill of Sevi
- Account number = phone number of your customer





Step 5: Pay deposit

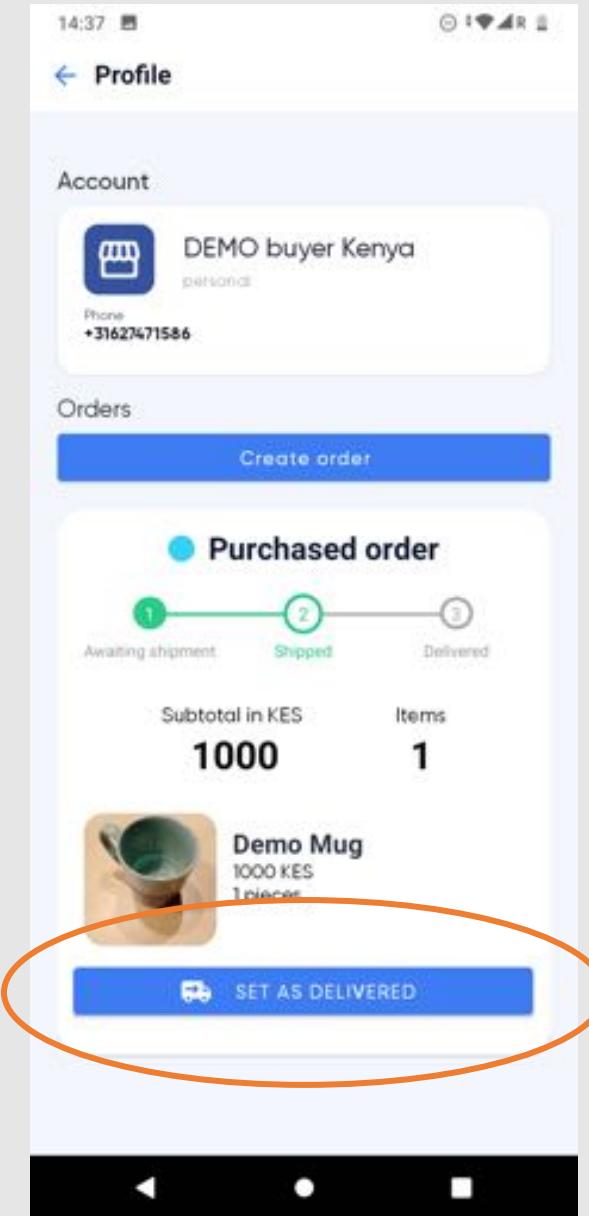
- Your customer receives an SMS with an “Order verification code”
- Enter this verification code in the app and click ‘VERIFY OTP CODE’
- The system checks whether deposit is paid and OTP is correct



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Step 6: Deliver order

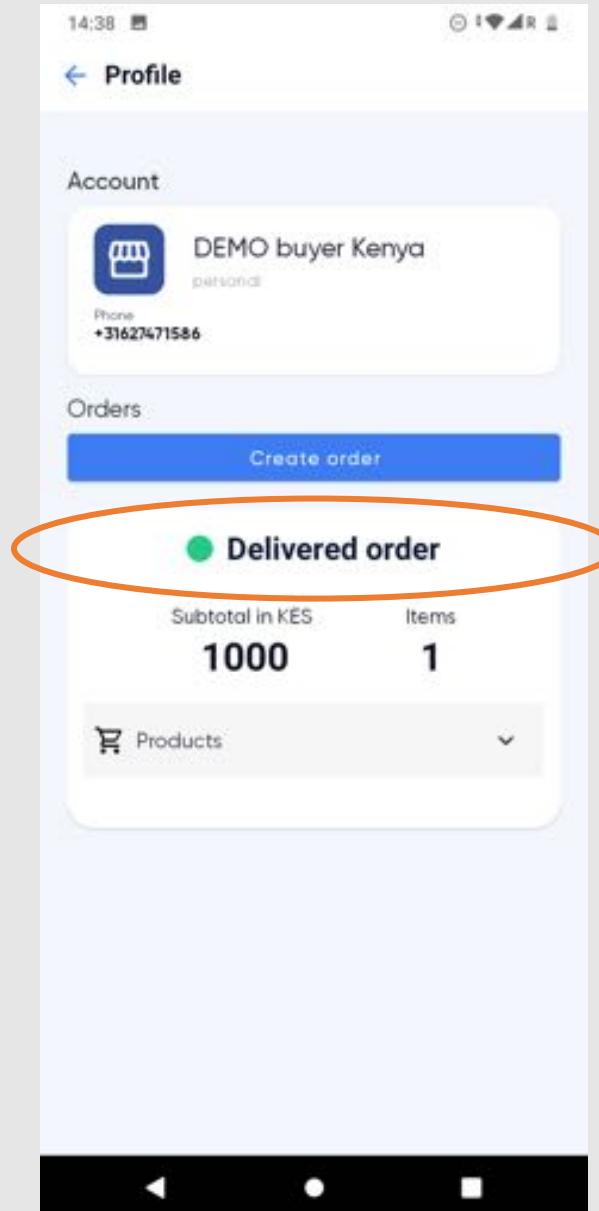
- Status has now changed to “Purchased order”
- Deliver the order to your customer
- When order is created in webshop, you have to manually click ‘SET AS DELIVERED’



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Step 6: Deliver order

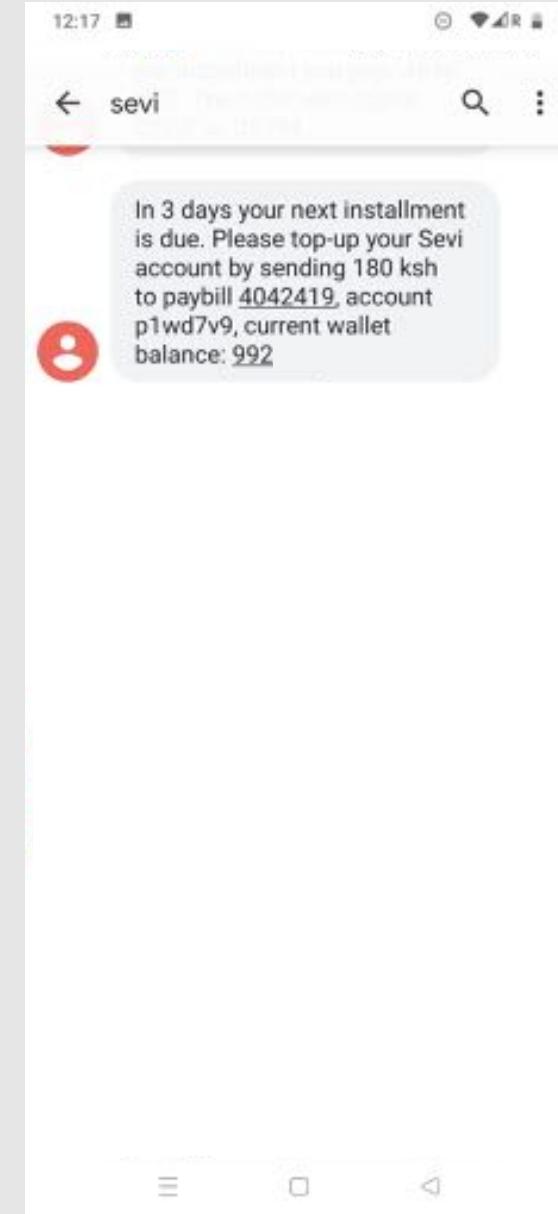
- Status has now changed to “Delivered order”
- This action is crucial, since the new status triggers:
 - Credit to start running
 - Advance payment to your company wallet



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Step 7: Pay instalments

- Your customer receives SMS reminders to pay instalments
- Payments always need to be made to paybill of Sevi
- Account number = phone number of your customer



Step 7: Pay instalments

- On the dashboard you find an overview of customers with LATE payments, incl. name and phone number for easy follow-up.
- Grace period of 7 days, where after late fees are charged per instalment

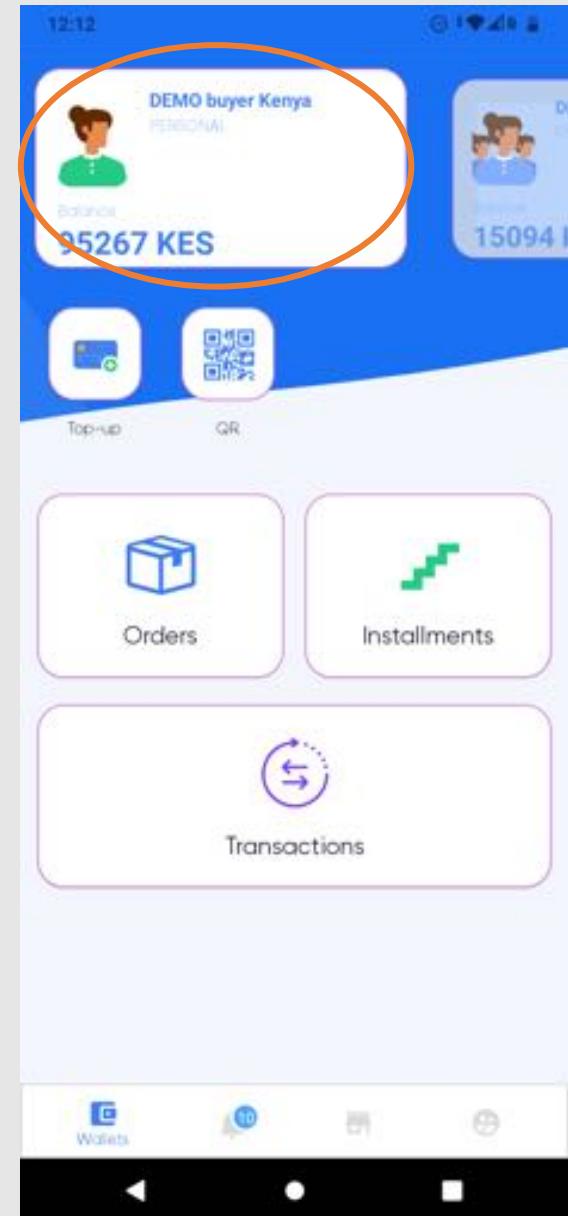


Sevi

How it works
Customer WITH smartphone

Customer WITH a smartphone

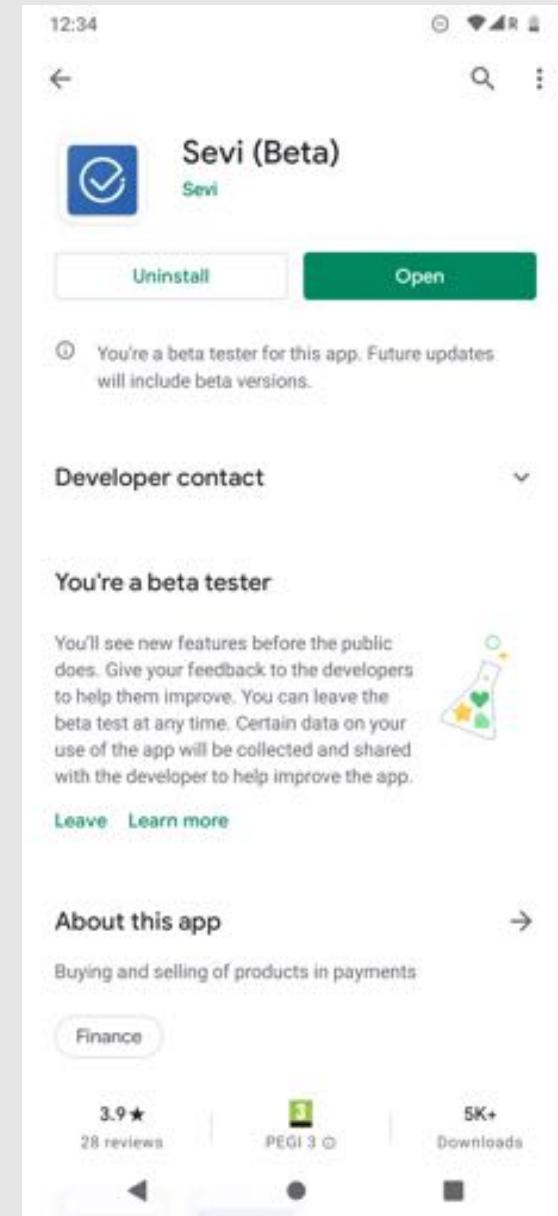
- The customer performs all steps by him/her self in the Sevi app
- All steps are performed from:
↳ “Personal account”





Step 1: Invite customer

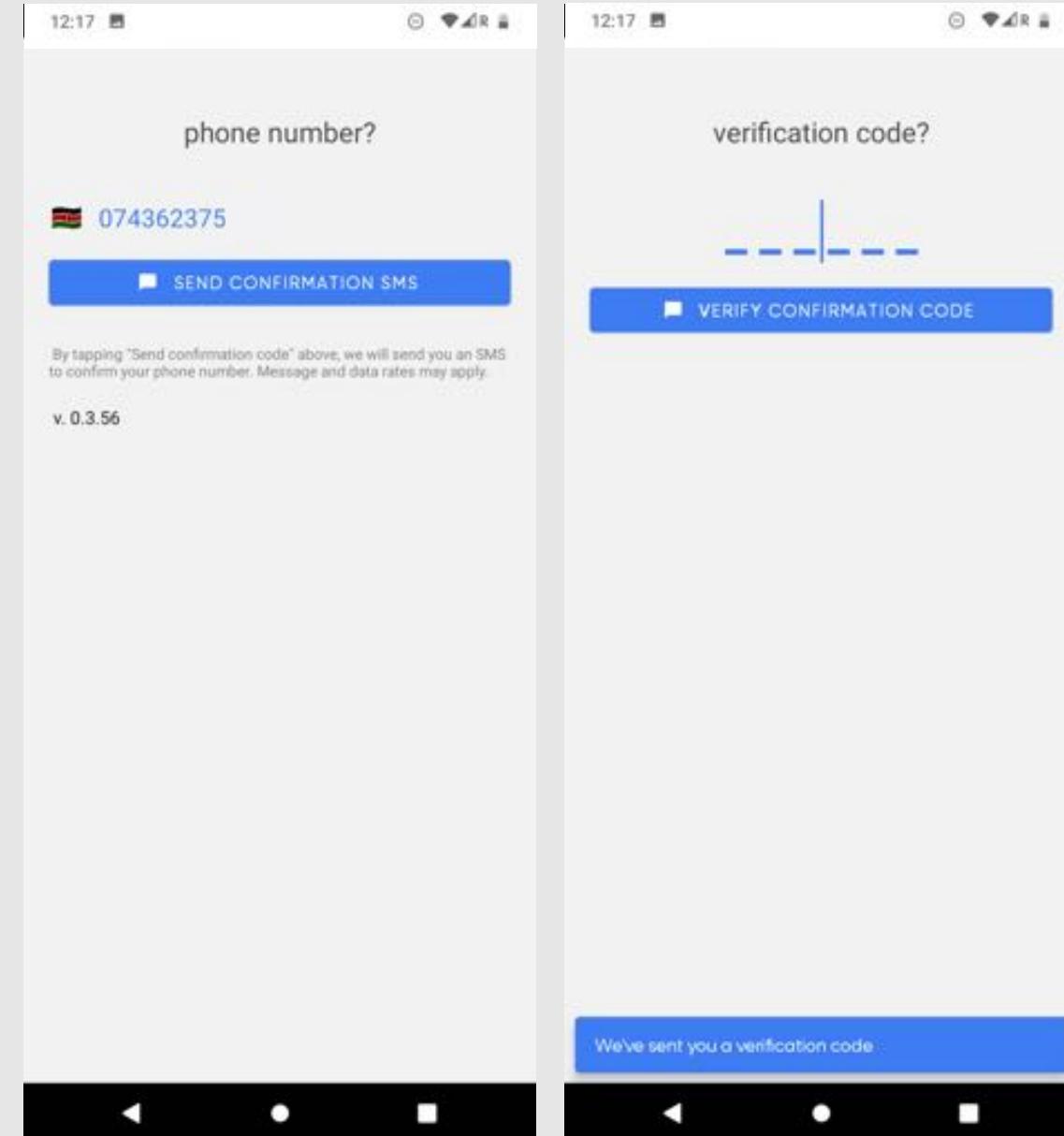
- Ask customer to download Sevi app from the Play Store
- www.sevi.io/app



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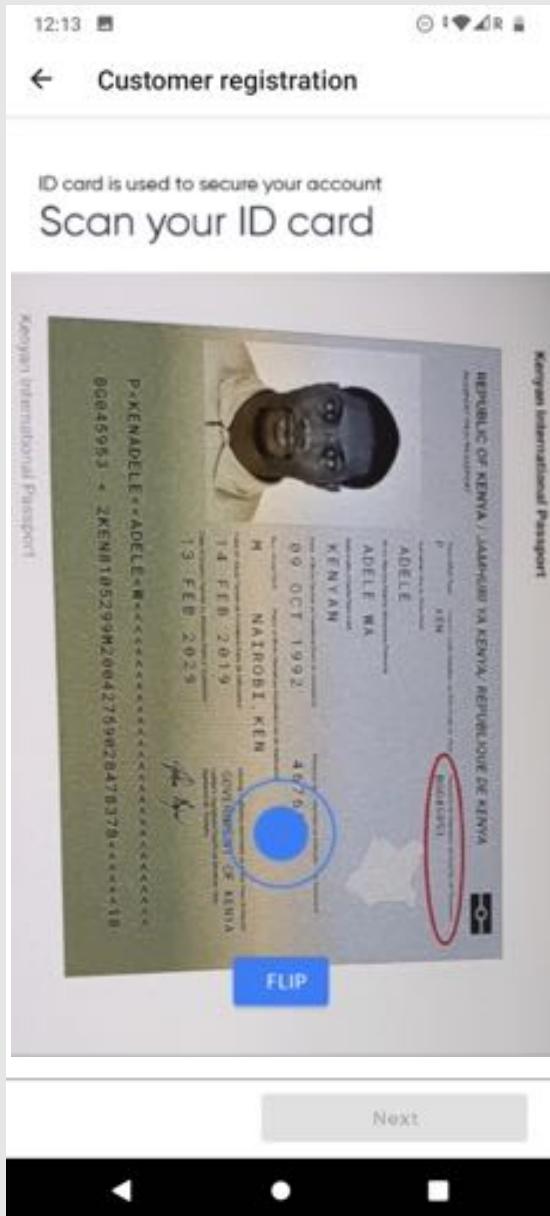
Step 2: KYC by customer

- Customer fills out phone number
- A verification code is send by SMS to verify the phone number
- Enter verification code



Step 2: KYC customer

- Customer follows the steps
 - Enter full name (as on ID card)
 - Enter ID number
 - Take a photo of ID card
 - Take a portrait photo (selfie)
 - Set PIN code
- Uploading of documents might take a few minutes depending on internet

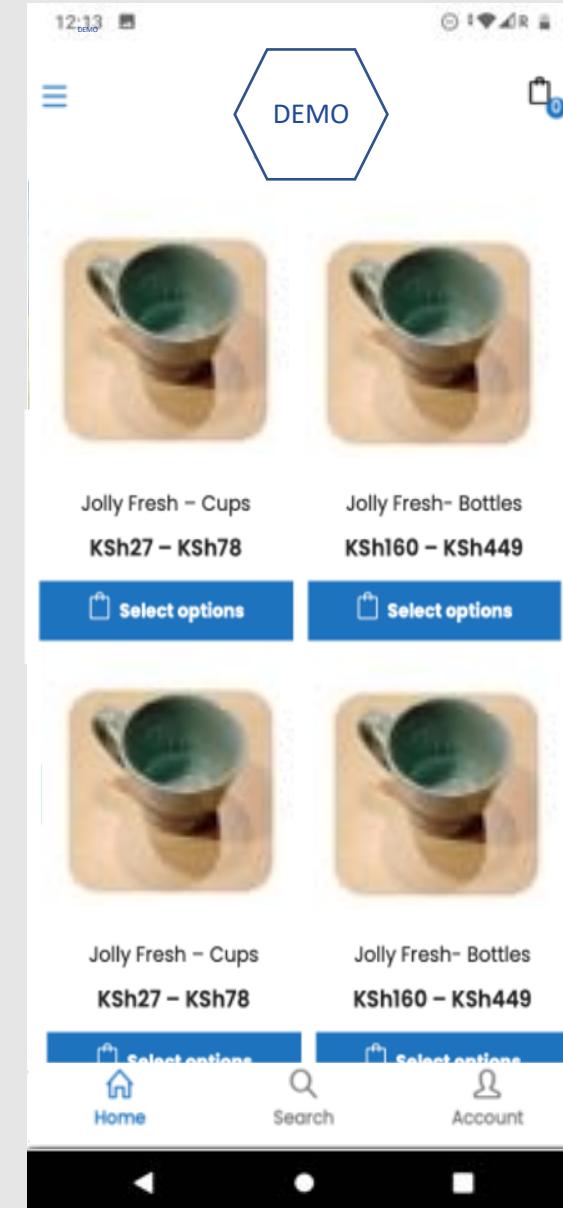


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Step 3: Order product

- From webshop

- Customer selects product in webshop
- Go to check-out



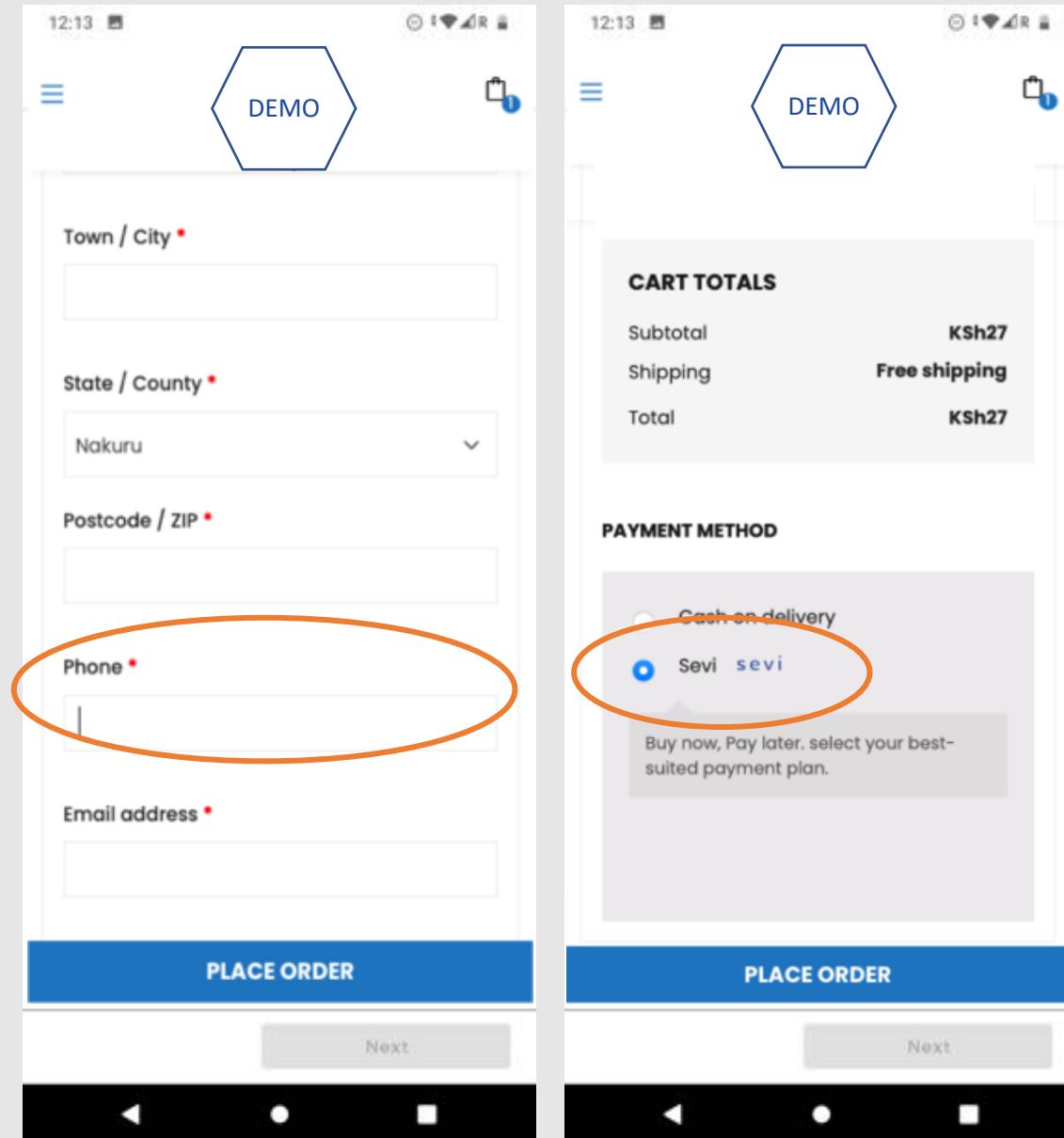


Step 3: Order product

- From webshop

At check-out

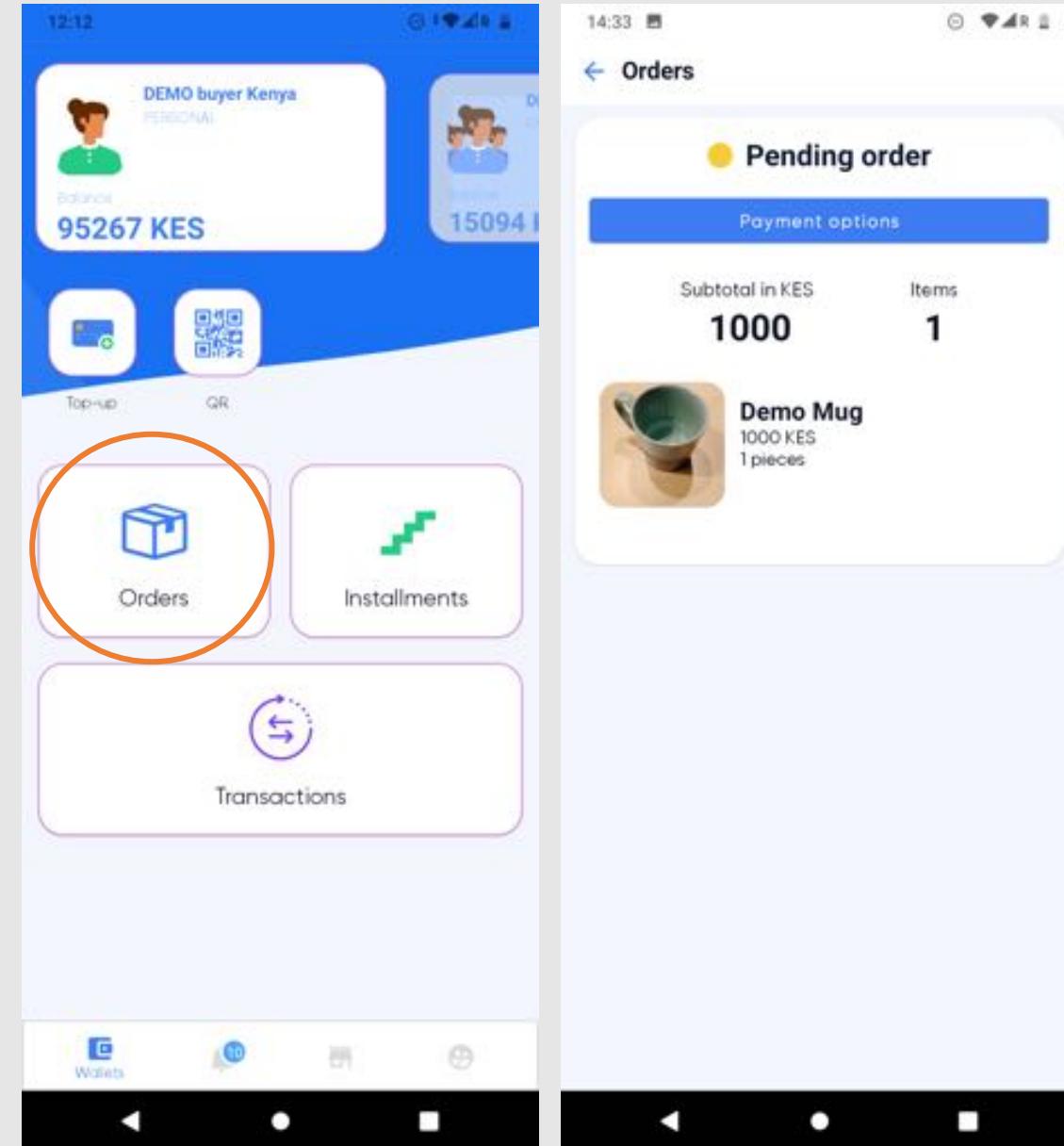
- Customer fills-out customer details
 - NB: use same phone number as Sevi registration
- Select Sevi as payment option





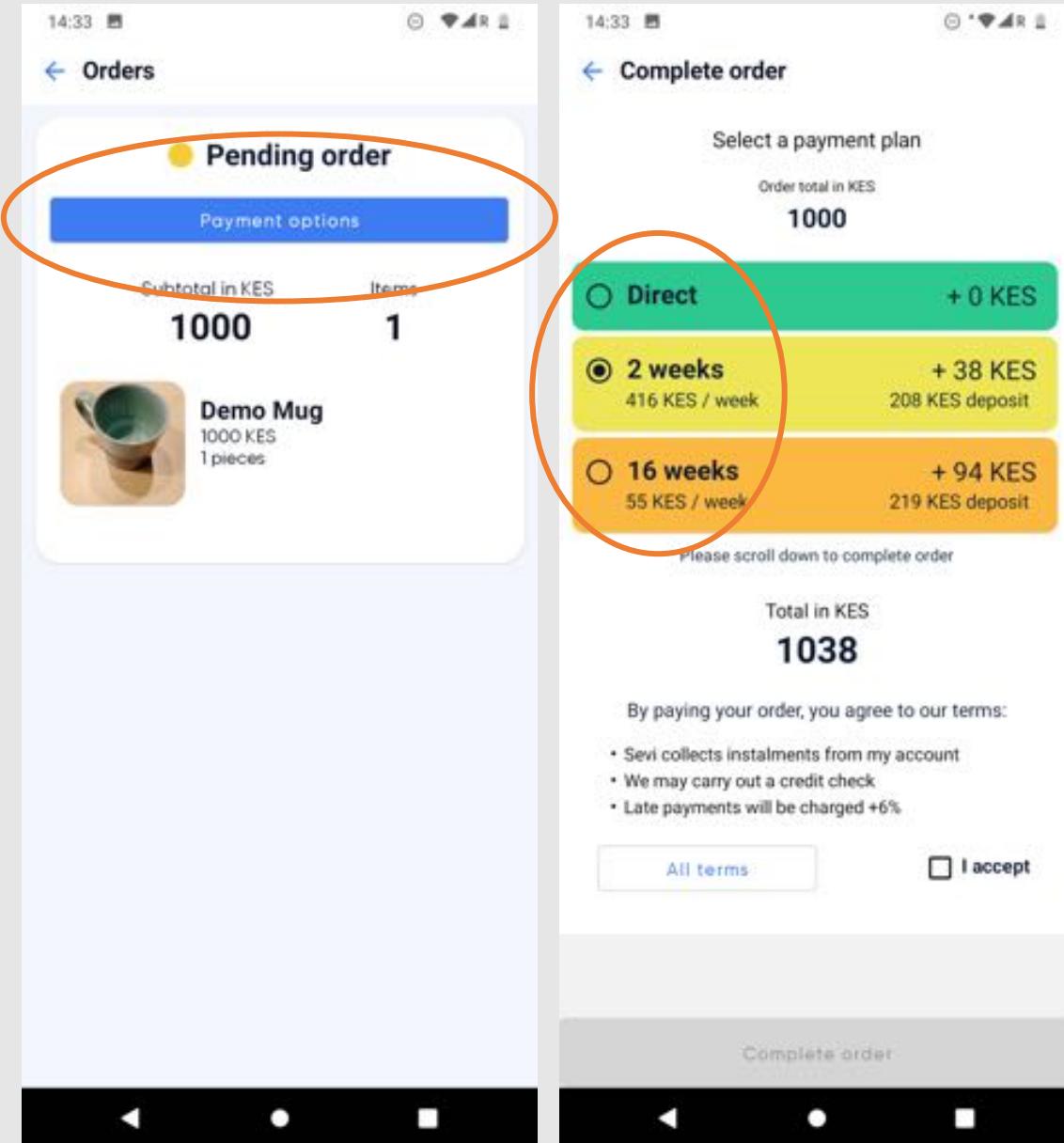
Step 4: Select payment plan

- Customer opens Sevi app and goes to 'ORDERS'
- Here you find the order as "Pending order"



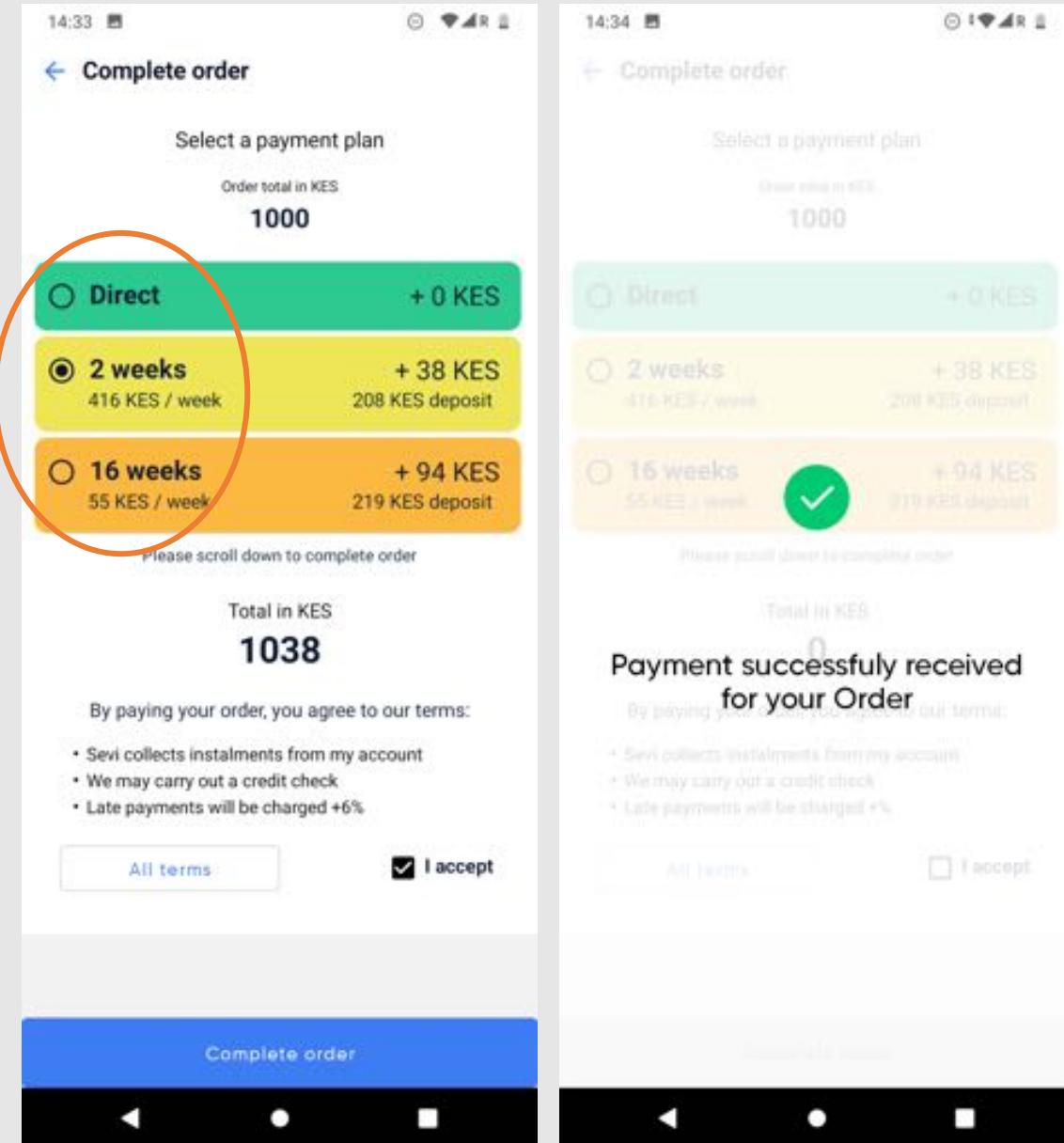
Step 4: Select payment plan

- Customer clicks 'PAYMENT OPTIONS'
- Selects the desired payment plan
 - Direct = payment in full
 - Plans presented depend on both seller and buyer Sevi history



Step 4: Select payment plan

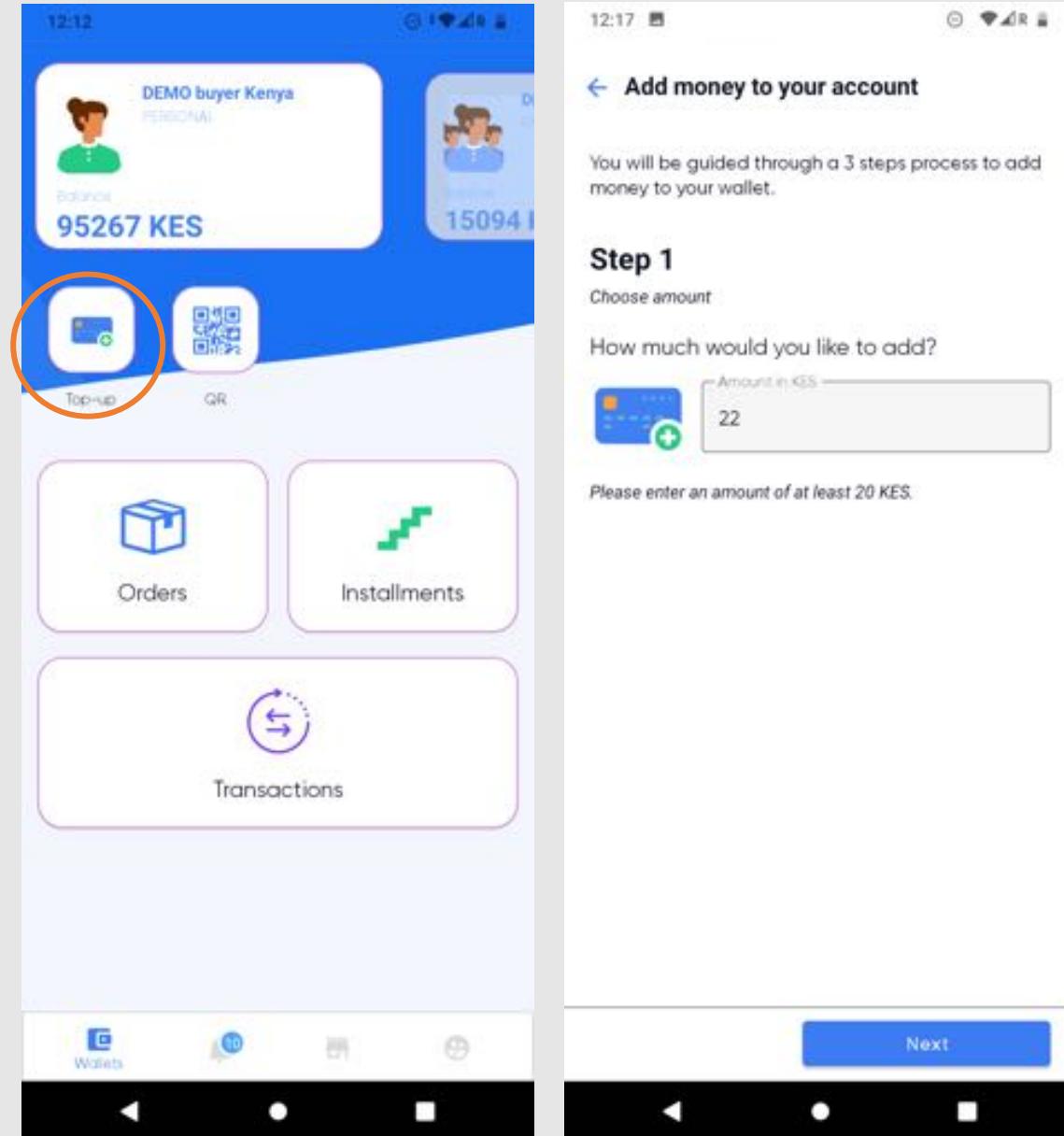
- Customer accepts the terms
- Clicks 'COMPLETE ORDER'
- Deposit is automatically deducted from customers Sevi account





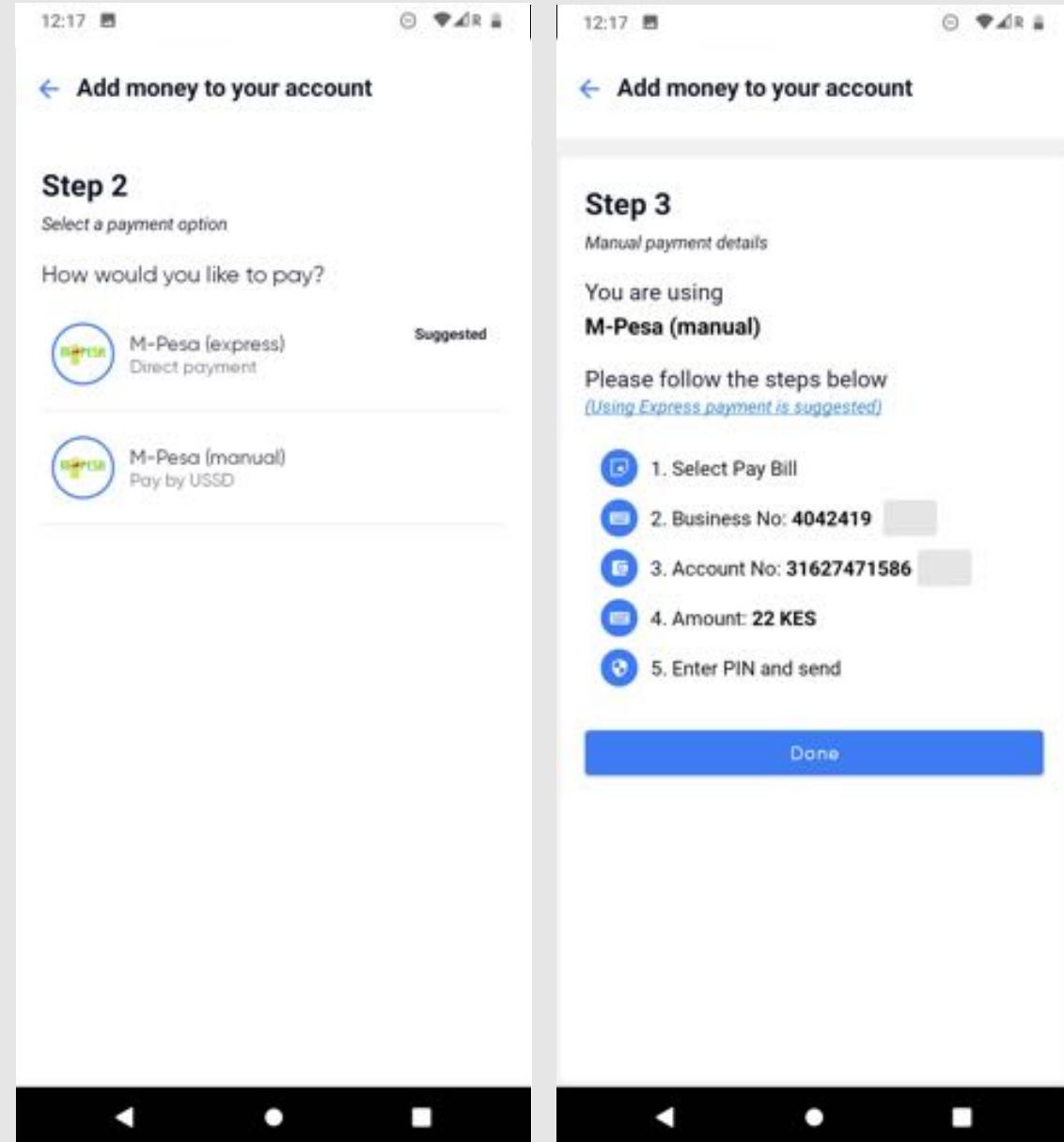
Step 5: Pay deposit

- When the balance of the customers Sevi account does not suffice to pay for the deposit, the client is instructed to Top-up his/her Sevi account
- Customer clicks 'TOP-UP'
- Follow the 3-steps to Top-up



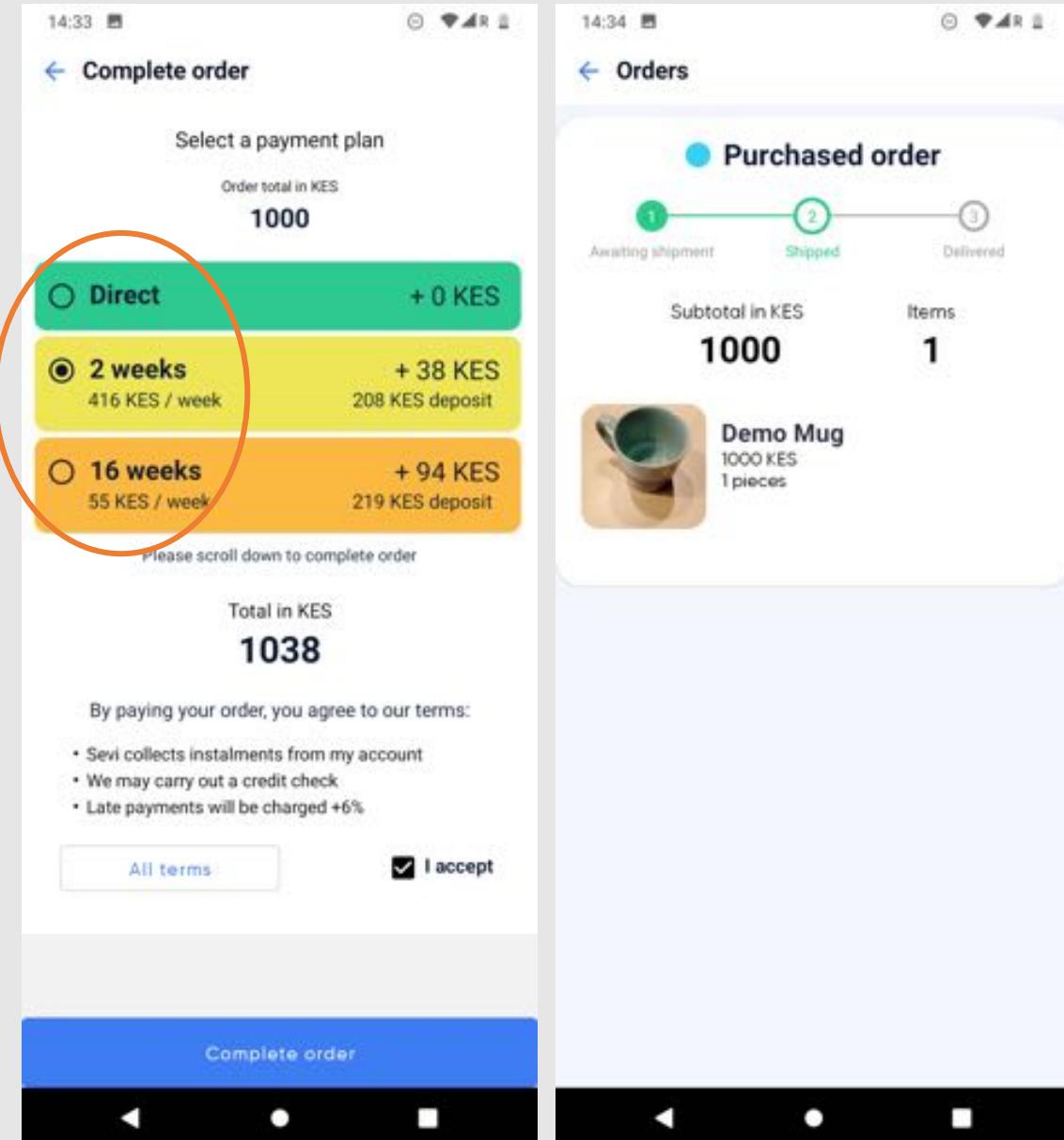
Step 5: Pay deposit

- Payment options differ per country and region
- When selecting “manual”, go to Mobile Money menu and use the payment instructions as provided



Step 5: Pay deposit

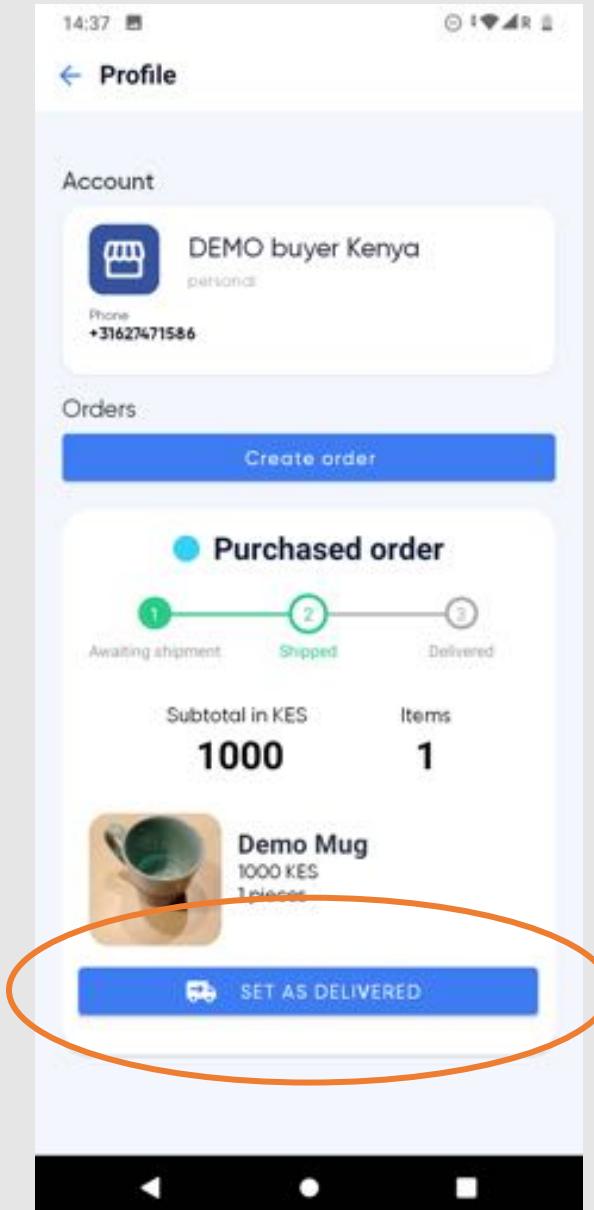
- When Topped-up, repeat step 4:
 - Customer goes to 'ORDERS'
 - Clicks 'PAYMENT OPTIONS'
 - Clicks 'COMPLETE ORDER'
- Deposit is automatically deducted from customers Sevi account
- Status will now change to "Purchased order"



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Step 6: Deliver order

- Deliver the order to your customer
- You as sales agent have to manually indicate the order is delivered:
 - Go to Company account
 - Click 'CUSTOMERS'
 - Click the person concerned
 - Click 'SET AS DELIVERED'

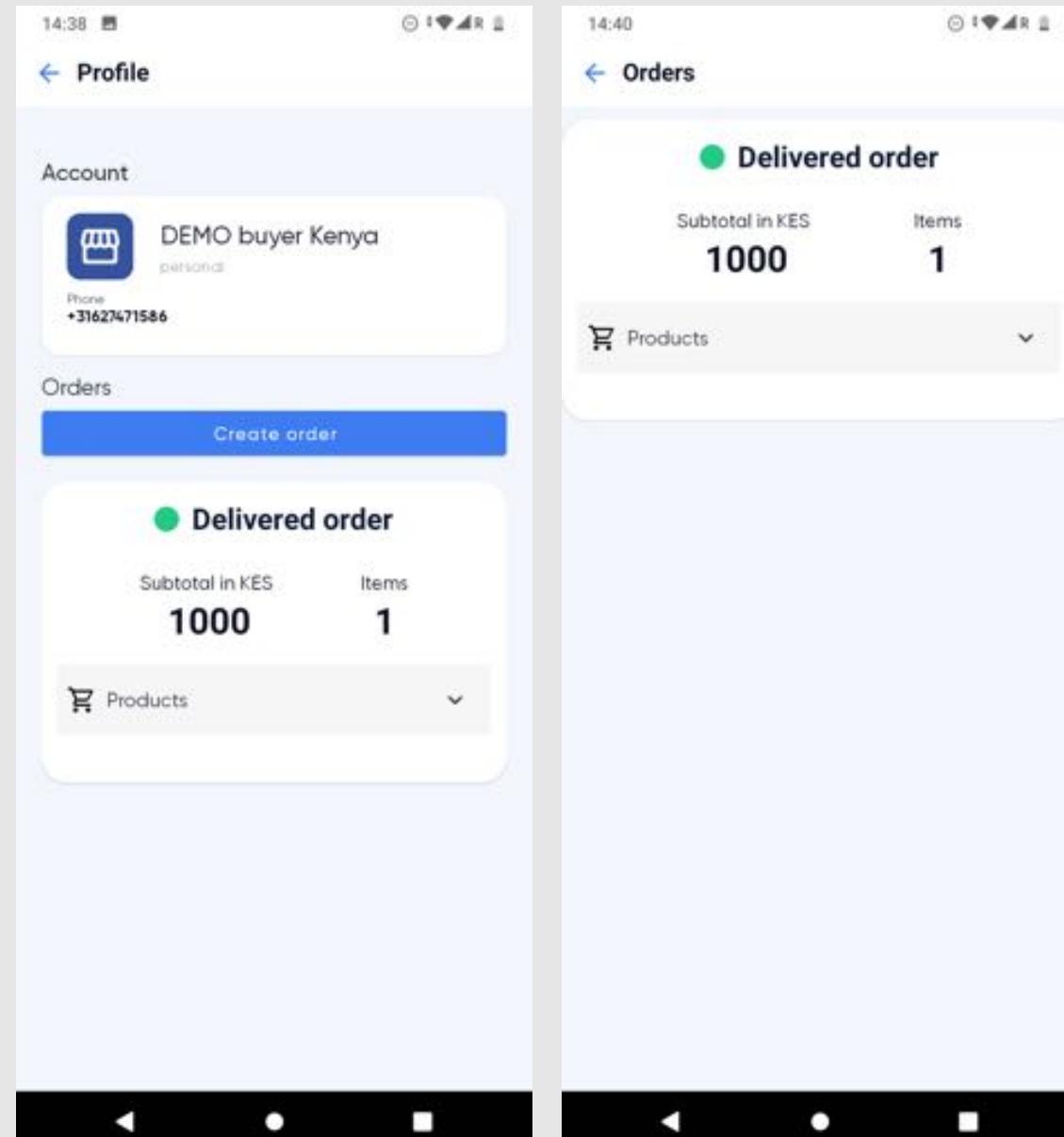


Agent screen

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Step 6: Deliver order

- Status has now changed to “Delivered order”
- This action is crucial, since the new status triggers:
 - Credit to start running
 - Advance payment to your company wallet



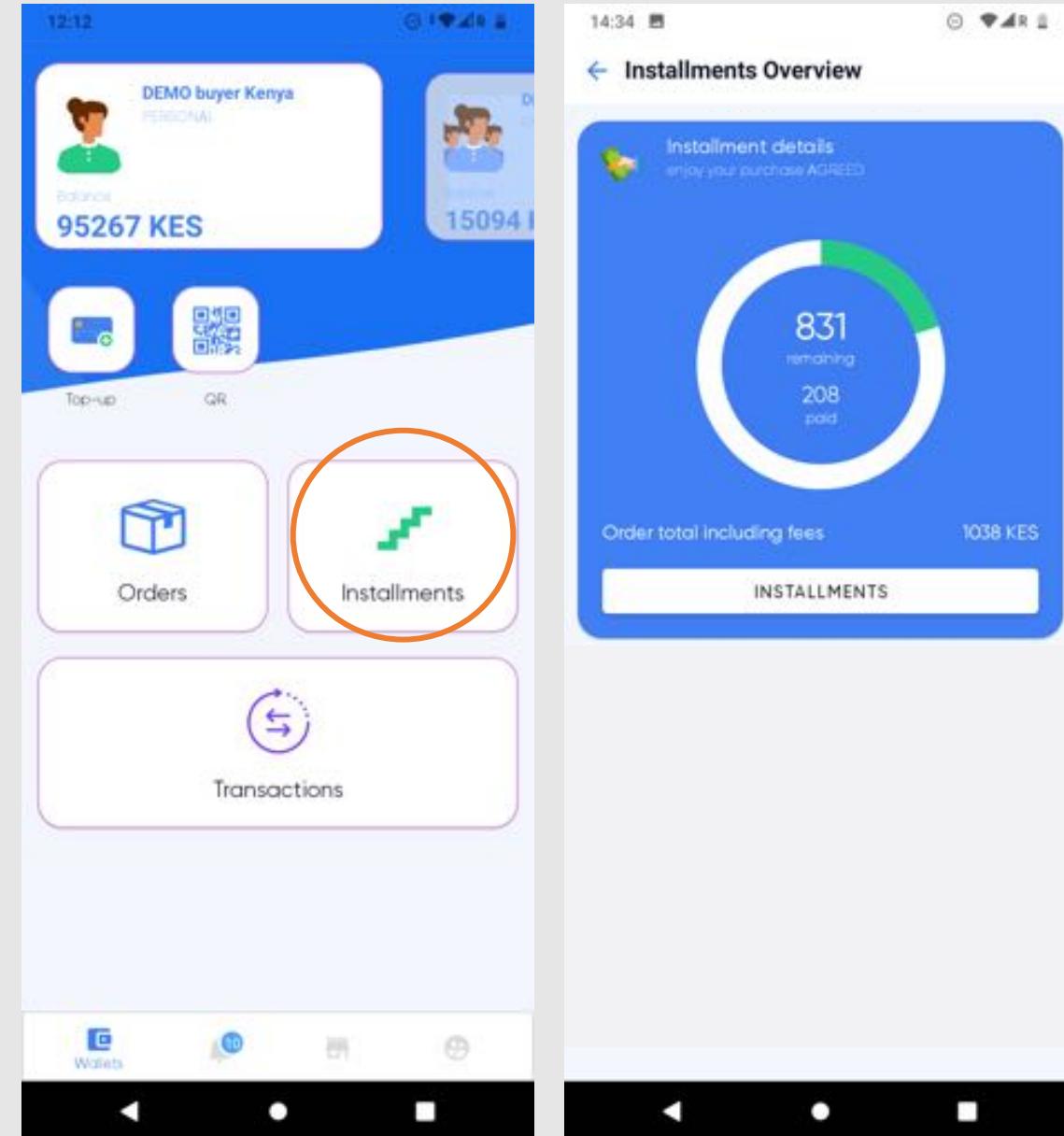
Agent screen

Customer screen

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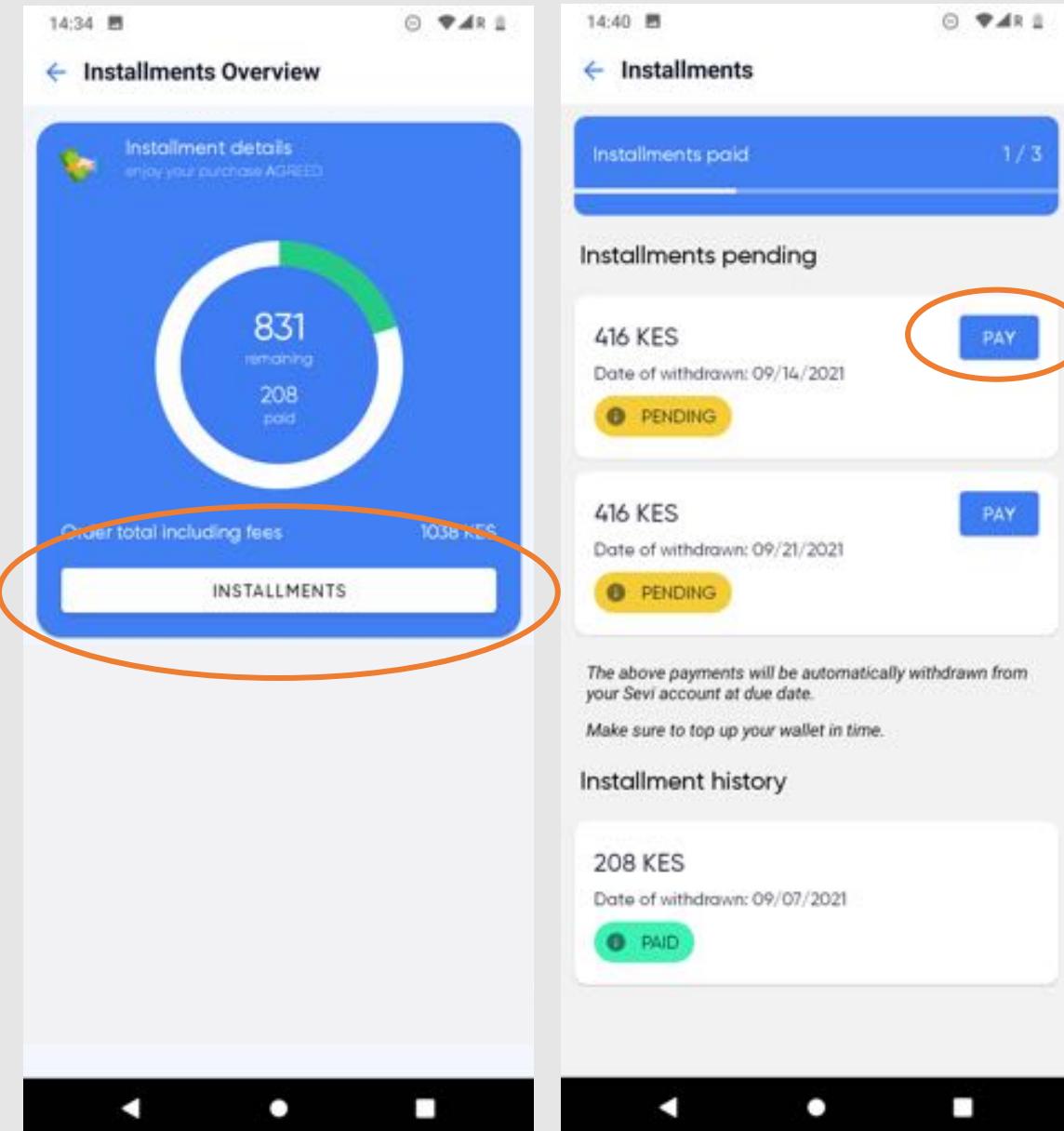
Step 7: Pay instalments

- Customer goes to “INSTALMENTS”
- An overview of instalments shows the payment status per order



Step 7: Pay instalments

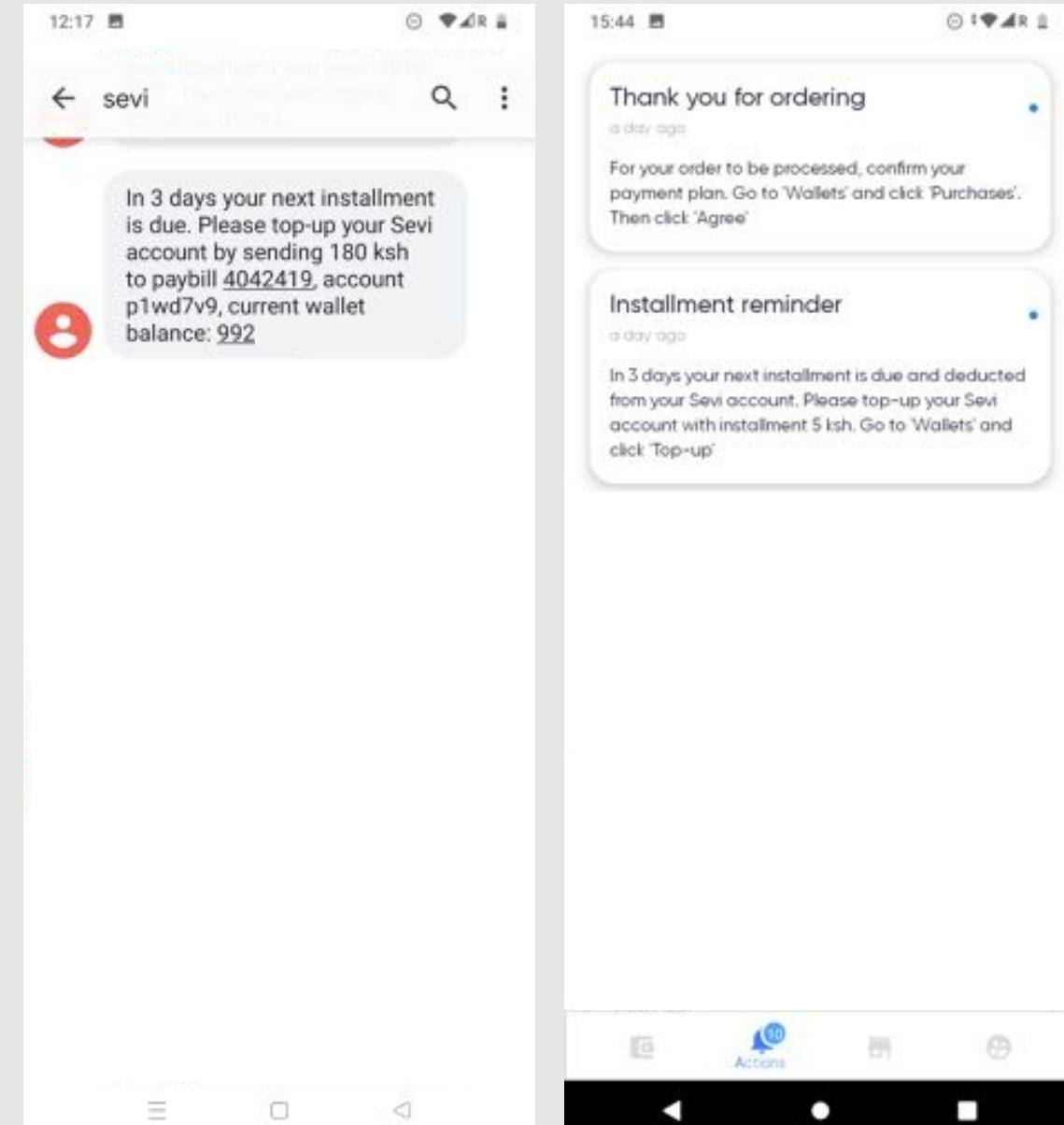
- Click 'INSTALMENTS' to see details
- An overview of instalments shows status and date of withdrawal per instalment
- To pay an instalment early, click 'PAY'





Step 7: Pay instalments

- Your customer receives in-app and SMS reminders to pay instalments
- Instalments are automatically deducted from your customers Sevi account
- Customers need to Top-up their Sevi account before instalment due date



SMS

In-App

Step 7: Pay instalments

- On the dashboard you find an overview of customers with LATE payments, incl. name and phone number for easy follow-up.
- Grace period of 7 days, where after late fees are charged per instalment

