SasaiFintech

Sasai Fintech

Microloans Burundi FSD

Version 1.0

April 2022

Document History

Version	Description	Author/Contributor	Reviewed By	Date
1.0	Initial draft	Anesu Siwella	Primrose Mwanza	April 2022

Sasai Approvals

Role	Name	Date	Signature
Project manager			
CIO/CTO			
Quality Assurance manager			
Payments Head of department			
Payments manager			

Table of Contents

Acronyms and Abbreviations

Ts n Cs   Terms and Conditions

SME   Small to Medium Enterprises

M-credit   Microloan Credit

USSD   Unstructured Supplementary Service Data

KYB   Know your Business

DOB   Date of Birth

Introduction

The Burundi M-credit is a micro-financing solution which allows customers to request for short-term loans of small amounts which are
to be paid back at an interest rate. Currently active Ecocash customers in Burundi request for the micro-loans via the USSD application (*900#) and depending on their credit
score, they can request for a microloan which immediately reflects in the Ecocash account. The customer is also advised of the outstanding amount which includes the interest
charge and the repayment time-period.

About this document

The document is a description of the requirement to allow customers to be able to borrow or request for another loan immediately after repayment of any outstanding loan
amounts and to increase the loan limits by adding loan bands which are to be made available to contracted business personnel (SME employees). The main requirements
include:

1. Automatic whitelisting after making payment
2. Additional loan bands to SMEs employees
3. Wireframes and Sequence flow diagrams

NB: The wireframes are not intended for a design guide but rather a functional guide.

Automatic Whitelisting

Customers sometime default making loan repayments within the required repayment period, and this will result in customers becoming blacklisted. The system does not allow the customer to request for another loan until full repayment of the outstanding loan amount has been made. However, once an outstanding loan amount has been repaid, the enhancement is for the system to automatically whitelist the customer, making it possible to request for another loan again.

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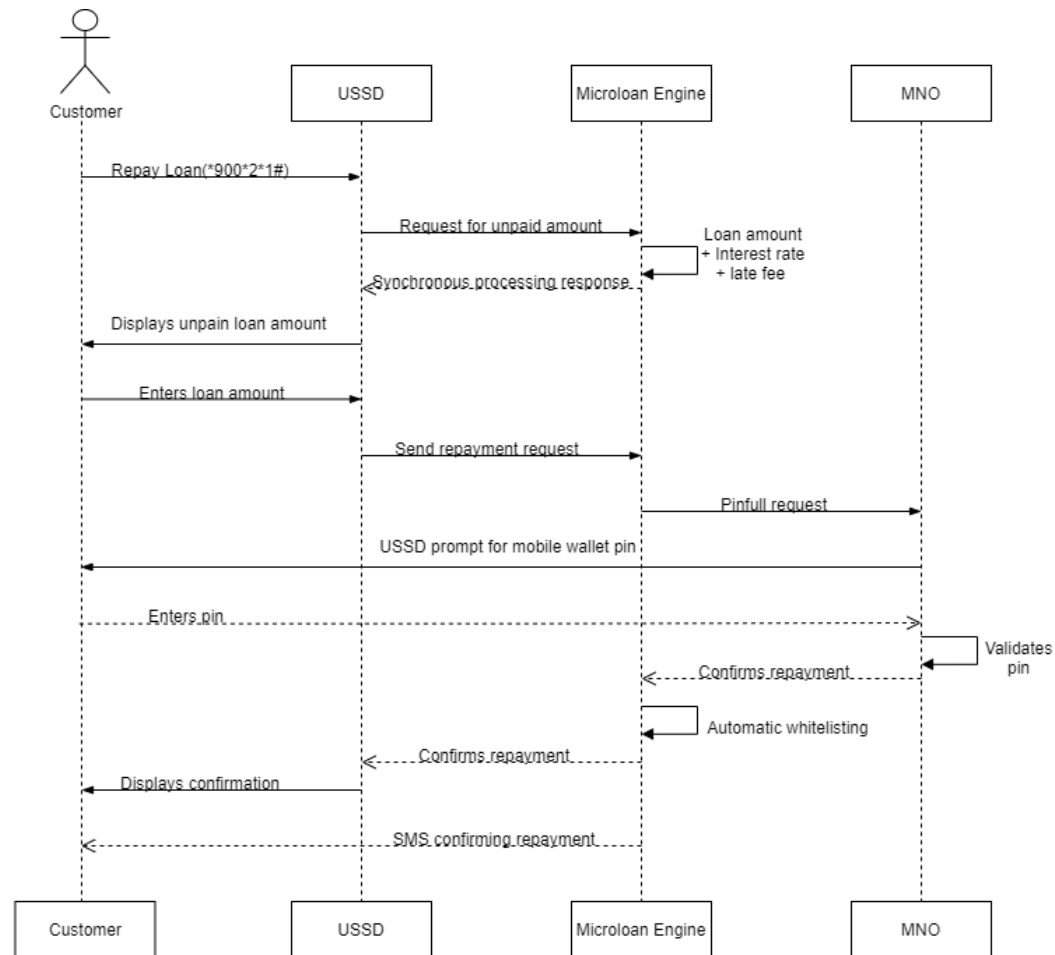
Loan Bands for SMEs

The loan bands for SMEs is a new requirement which will allow for the onboarding of SMEs employees on the M-credit platform making it possible for them to access additional loan bands as defined by their company. This will require the addition of configuration interfaces to be made available on the administration portal and these include:

- Registration
- Uploading employees
- Updating employee status
- Updating company status
- Updating company loan range

Business Rules

The business rules regarding the additional loan bands are as follows:

1. All SMEs need to be registered first on the M-credit administration portal by the Burundi admin team
2. Minimum KYB is required, most of the documents are already in the system.(Company name , Registration Number, Number of employees)
3. Each SME to have its own range of loan bands applicable to their employees on the M-credit platform
4. Each SME to provide the number of employees, employee details (name, phone numbers, DOB, salary, ID number)
5. M-credit to upload the registered and active mobile number on Ecocash for the employees. File type to be uploaded in pdf format. See screenshot for formatting.
6. If an employee resigns from a company, this needs to be adjusted in the system as per contract terms with the SME
7. SME personnel to be able to access from the minimum available loan amount on M-credit up to the maximum loan band available for their company and their credit score as well.
8. SME personnel to access the M-credit via the already available USSD application

http://192.168.106.209:8076/subscriber

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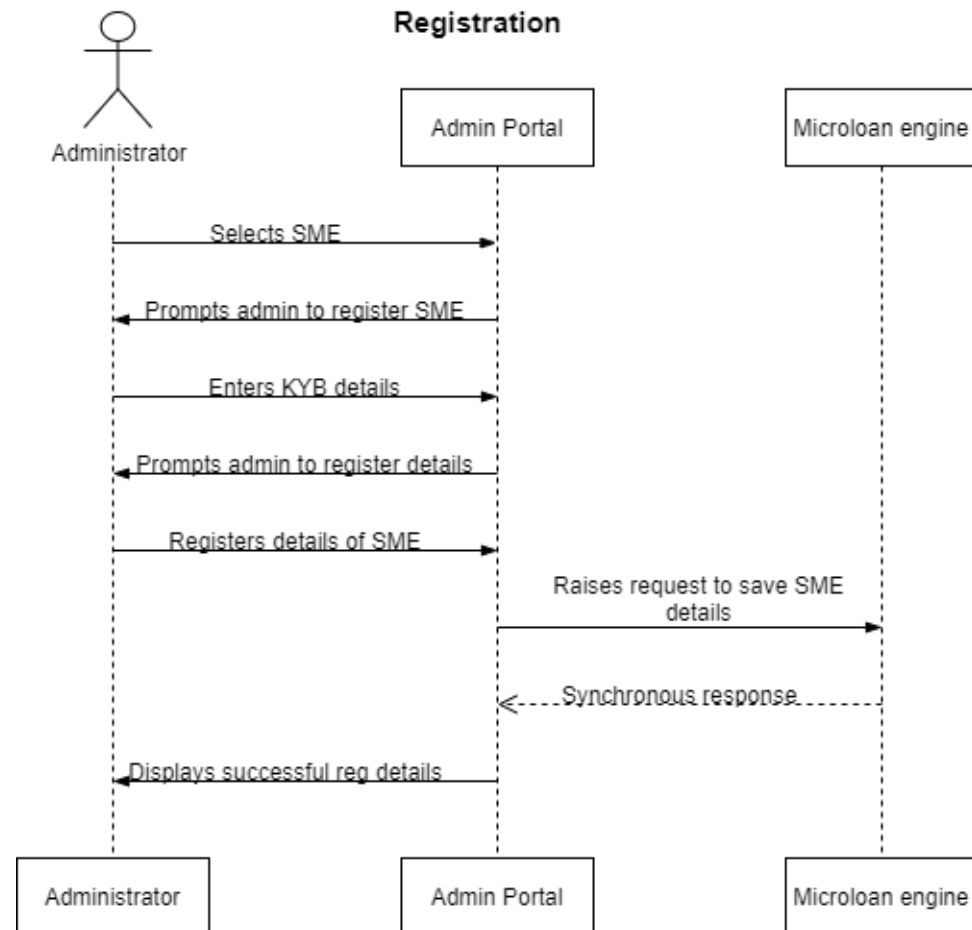SUBSCRIBER PROFILE   SME ⌄   REPORTS ⌄   MANAGE USERS   SETTINGS   LOGOUT

| Type msisdn to search | Search |

REGISTRATION

UPLOAD EMPLOYEES

UPDATE EMPLOYEES

UPDATE COMPANY

LOAN RANGE

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Registration

The administrator will be responsible for registering SMEs on the m-credit platform

1. Login to admin portal and select SMEs, then select register
2. Input the minimum KYB details needed for the registration process.
3. Saves the registration details on the M-credit platform
4. Sends email to SME of successful registration

Registration

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http://192.168.106.209:8076/SME/registration

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SUBSCRIBER PROFILE   SME ⌄   REPORTS ⌄   MANAGE USERS   SETTINGS   LOGOUT

Register SME

Full Name of Business

Company Registration Number

Type of Business(Private , Public, etc)

Email Address

Date of Incorporation

Business Contact Person

Business Physical address

Mobile Number

Loan Range

Number of Employees

From:BIF100 ⌄   To:BIF50000 ⌄

Register

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Uploading Employees

The employees of each SME must be uploaded on the m-credit platform

1. Administrator logs into the admin portal and selects SME then Upload employees
2. Employee details to include the name, DOB, salary, ID and registered Ecocash mobile number
3. Only active registered Ecocash customers number details will be uploaded
4. Companies to be notified after successful upload of details
5. Upload file type in pdf format. See screenshots with formats below

Uploading employees
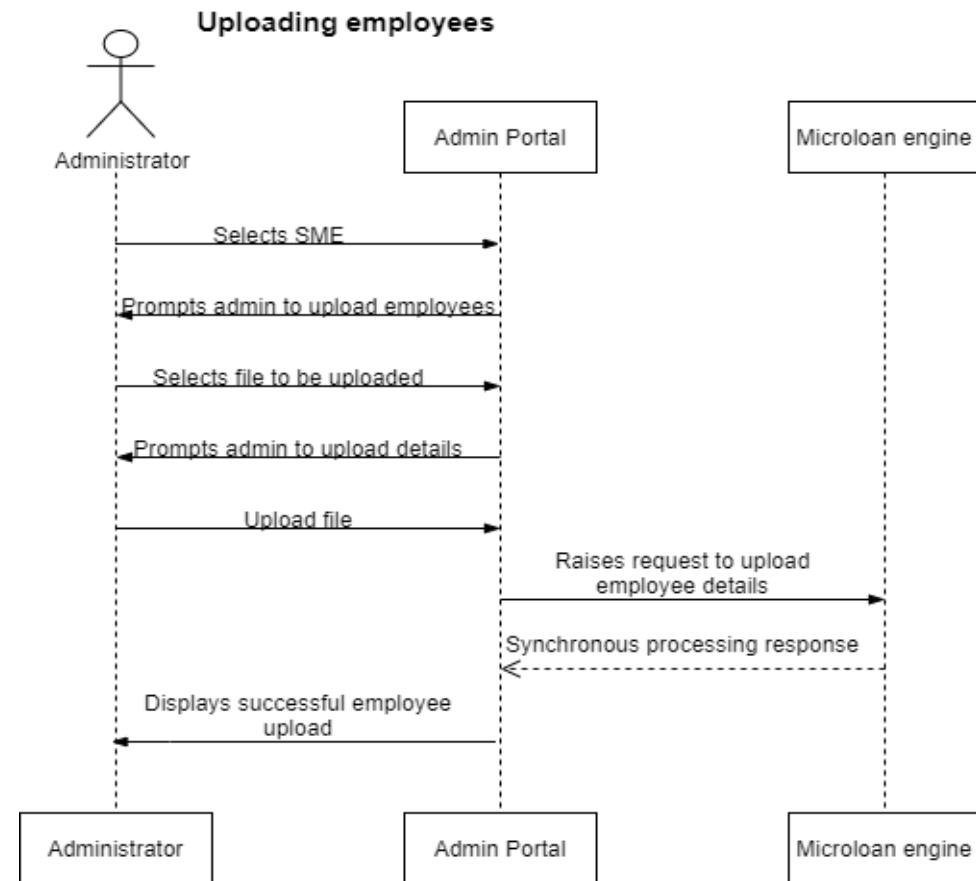
Employee	ID Number	Full Name	Mobile Number	DOB	Company Name	Salary
1	45087908R78	Jane Doe	+257775423698	25-03-1999	Bluesky Transport	BIF45000.00

http://192.168.106.209:8076/SME/uploadEmployees

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SUBSCRIBER PROFILE   SME ⌄   REPORTS ⌄   MANAGE USERS   SETTINGS   LOGOUT
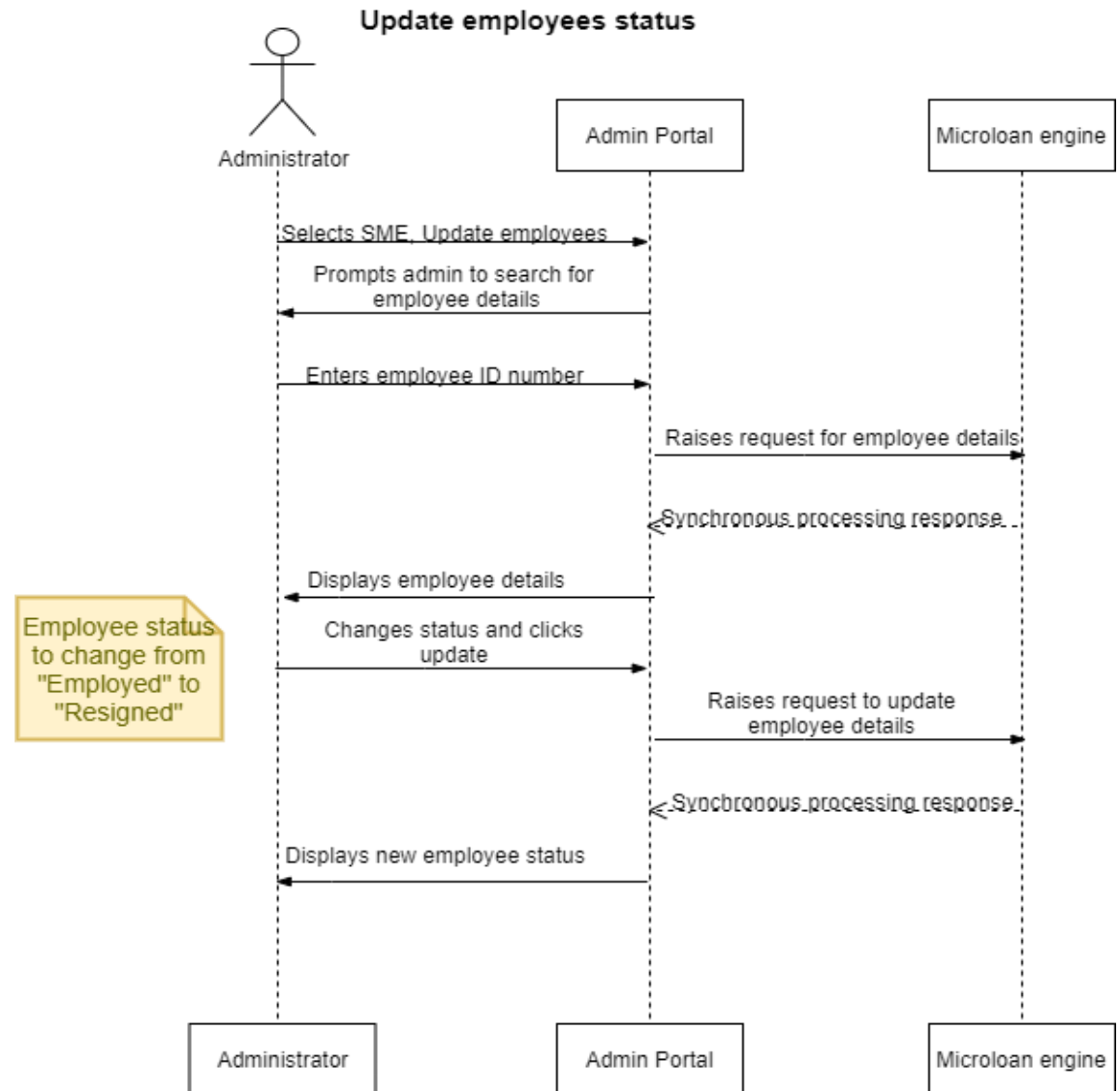
Upload Employees

| Upload Document | Upload |

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Updating Employee Status

In the case that an employee is to resign from a registered company, the details must be adjusted accordingly on the M-credit platform. The administrator will select the SME option and then

1. Select the Update Employee status
2. Change the status from 'Employed' to 'Resigned'
3. Update and save the changes so that the employee will no longer have access to the company loan bands
4. Employees can however access other loan bands available to the rest of the customer base

Update employees status

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SUBSCRIBER PROFILE   SME ⌄   REPORTS ⌄   MANAGE USERS   SETTINGS   LOGOUT

**Update Employee Status**

Type Employee ID Number | Search

ID Number	Full Name	Mobile Number	DOB	Company Name	Salary	Status
45087908R78	Jane Doe	+257775423698	25-03-1999	Bluesky Transport	BIF45000.00	Employed ⌄
						Resigned

Update Status

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Employee Status Cycle Diagram

Employed: Employee is working and gets paid by the stated company or SME.

Resigned: Employee has left the company and should not have access to applicable company loan range.
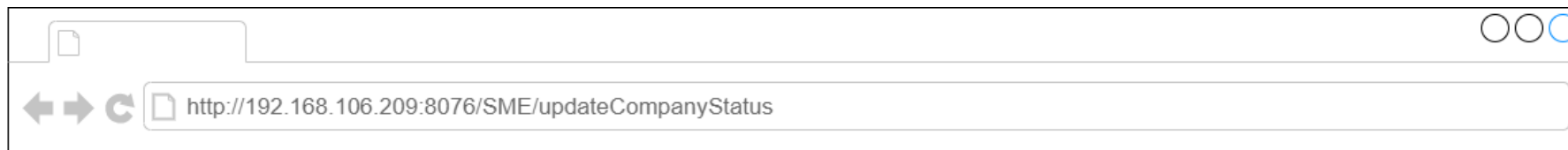
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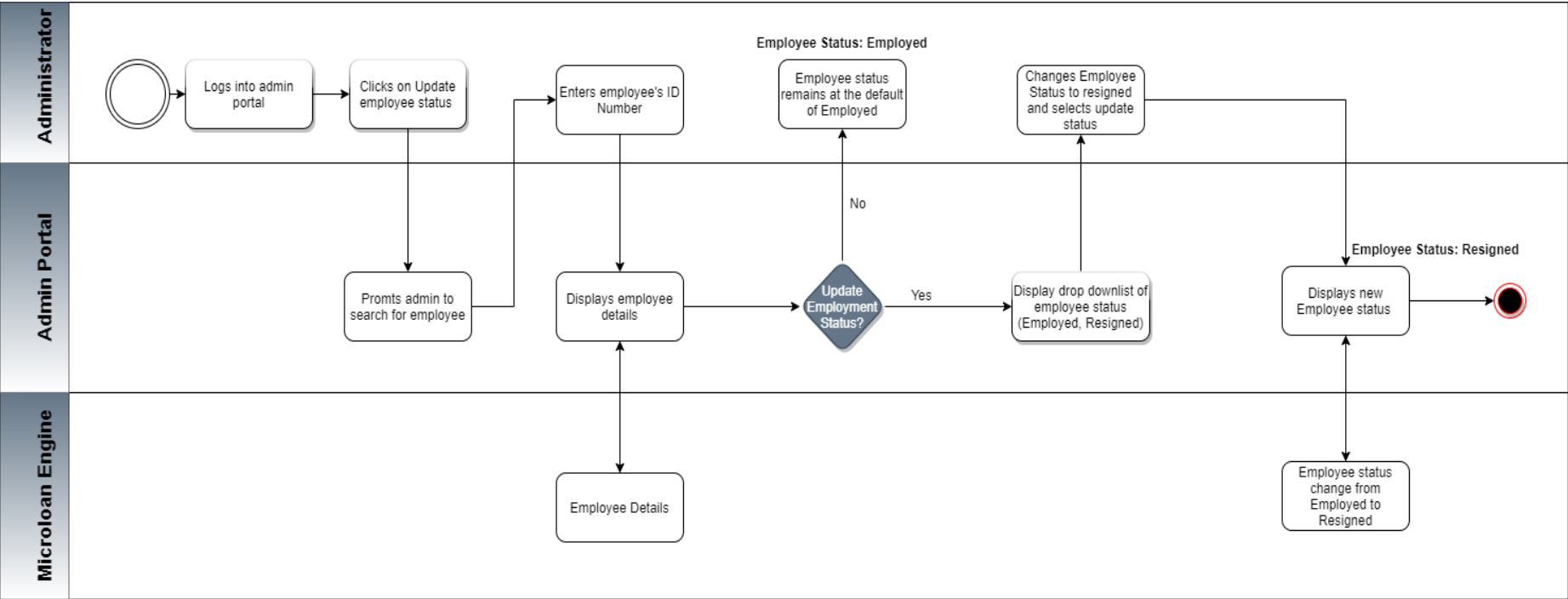
Updating Company Status

The company status must also update if the contract with the company has been terminated,

1. Administrator logs into admin portal, selects SME then selects Update Company status
2. If the contract with the company is no longer valid, then status can be update from active to inactive
3. Employees from the company will no longer have access to specific loan range
4. Employees have access to the loan range available on the platform

Update company status

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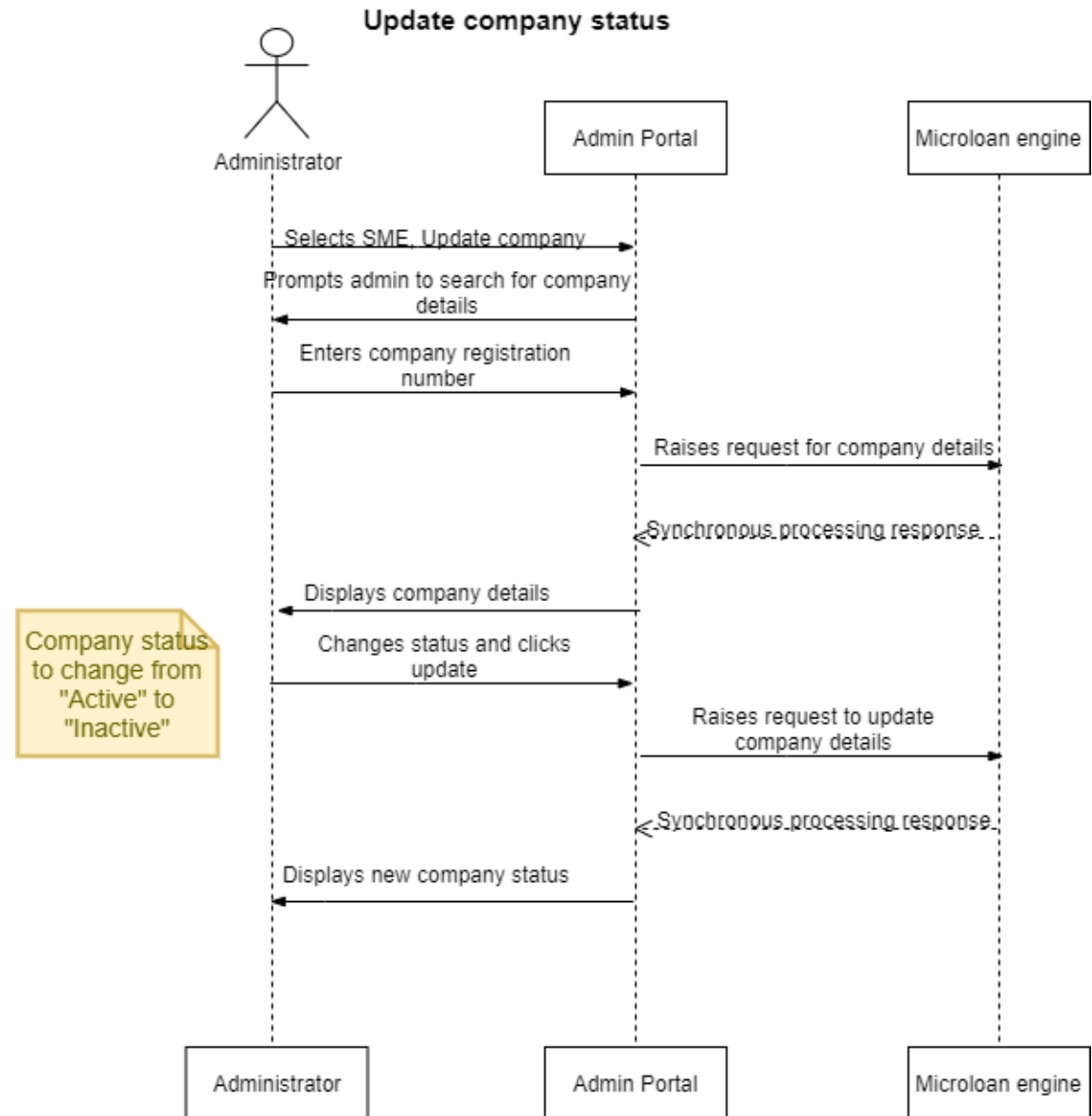
http://192.168.106.209:8076/SME/updateCompanyStatus

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SUBSCRIBER PROFILE   SME ⌄   REPORTS ⌄   MANAGE USERS   SETTINGS   LOGOUT

Update Company Status

Type Registration Number   **Search**

Registration Number	Company Name	Mobile Number	Date of Incorporation	Business Contact Person	Email Adress	Status
45698723	Bluesky Transport	+257772423698	03-10-2005	Jane Doe	janed@gmail.com	Active ⌄
						Inactive

Update Status

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Company Status Cycle diagram

Active: Company has been registered on the M-credit platform and has access to specific loan bands,

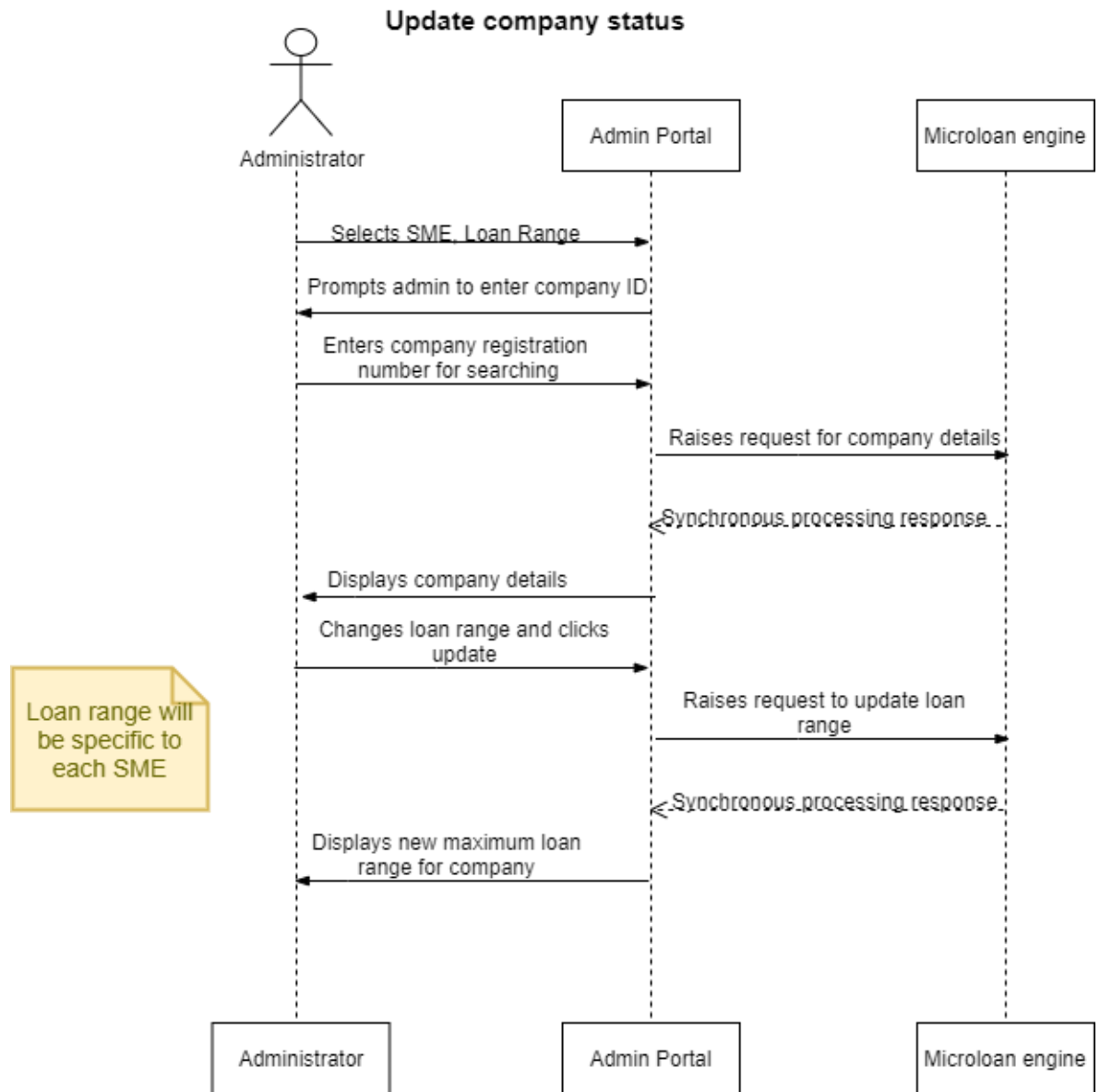Inactive: Company no longer has access to a specific loan range including all

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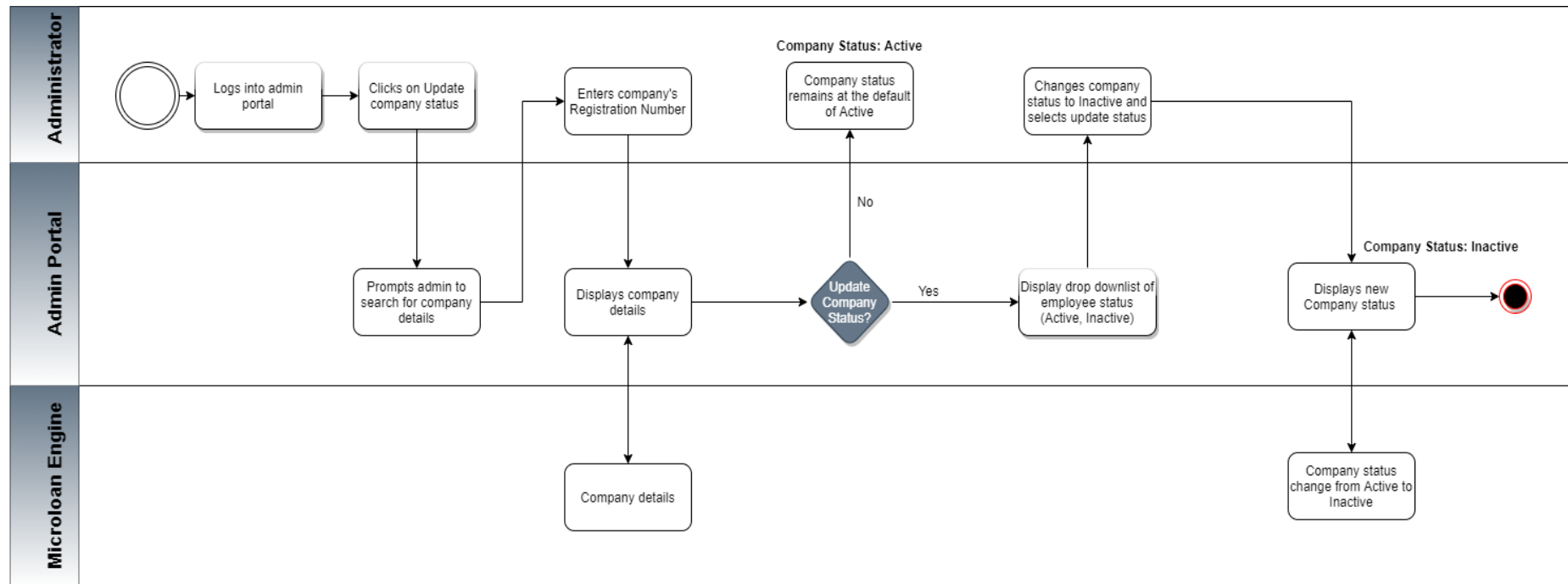
Updating Company loan range

The loan range will be specific to each SME as per the contract that Burundi M-credit has with the company. The system will offer a 'From' and 'To' loan range and the admin can easily select the applicable loan range.

1. Admin logs into admin portal, selects SME, Update company loan range
2. Since the loan range will differ from one company to the other, the agreed range will be specified in the contract
3. The range can be easily adjusted from the system.
4. Admin must save the details after updates so that the new band is immediately available to the employees

Update company status

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http://192.168.106.209:8076/SME/updateLoanRange

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SUBSCRIBER PROFILE   SME ⌄   REPORTS ⌄   MANAGE USERS   SETTINGS   LOGOUT

Company Loan Range

Type Company Registration Name   Search

Registration Number	Company Name	Loan range
552745686	Bluesky Transport	From: BIF100 ⌄ To: BIF50000 ⌄

Update Loan Range

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Request Loan

The employees will have access to the M-credit facility using the USSD application code (*900#) , however the new loan bands will be visible from the 'Request Loan' use case as shown by the wireframes below.

Request Loan

The system to automatically calculate customer's microloan limit based on their company and credit score
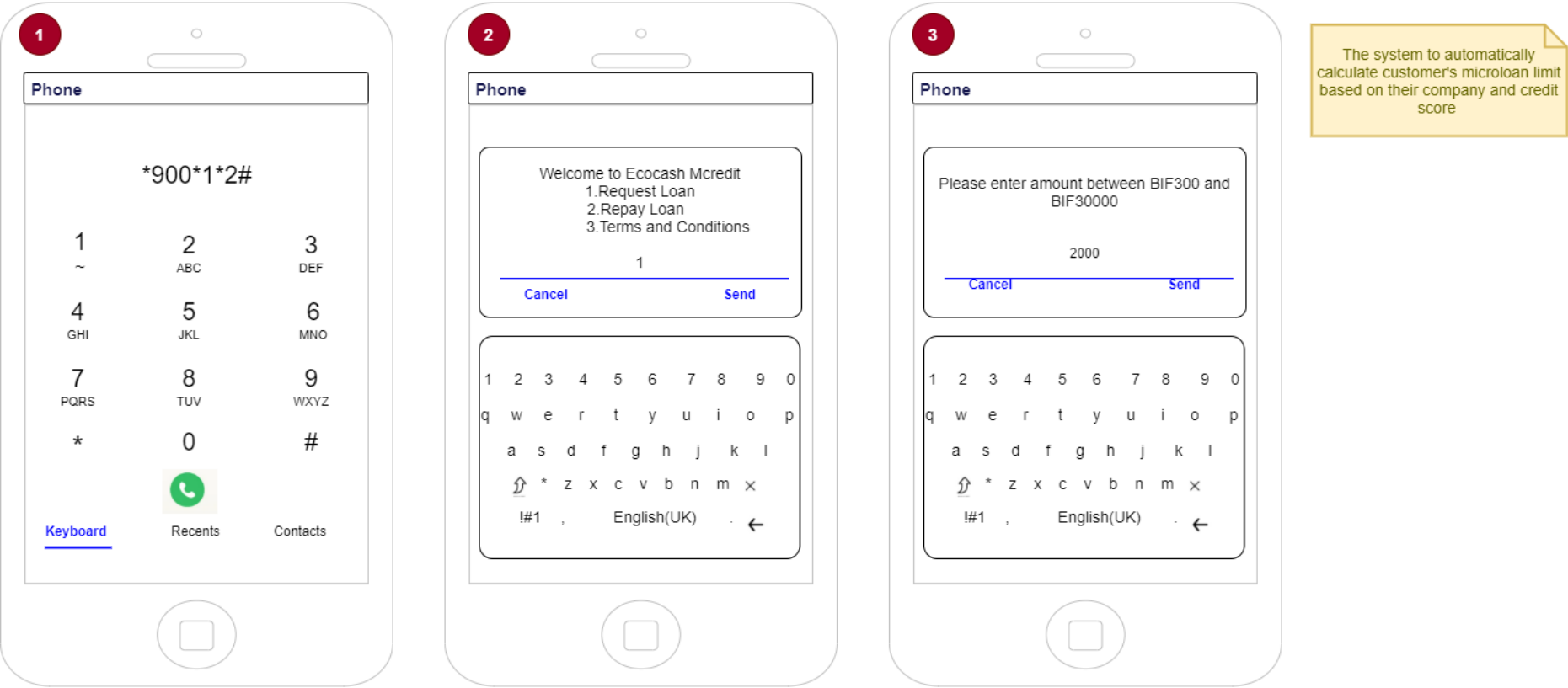
4

Phone

Please enter Ecocash PIN

5623

Cancel   Send

```
1  2  3  4  5  6  7  8  9  0
q  w  e  r  t  y  u  i  o  p
   a  s  d  f  g  h  j  k  l
   ⇧  *  z  x  c  v  b  n  m  ✕
      !#1   ,     English(UK)   .   ←
```

5

Phone

Confirm Loan advance to +25772222569.
The total amount to be repaind is BIF2800
1.Yes
2.No

1

Cancel   Send

```
1  2  3  4  5  6  7  8  9  0
q  w  e  r  t  y  u  i  o  p
   a  s  d  f  g  h  j  k  l
   ⇧  *  z  x  c  v  b  n  m  ✕
      !#1   ,     English(UK)   .   ←
```

6

Phone

Your m-credit of BIF2000 has been successful
Press * for main menu and 0 for previous
menu

*

Cancel   Send

```
1  2  3  4  5  6  7  8  9  0
q  w  e  r  t  y  u  i  o  p
   a  s  d  f  g  h  j  k  l
   ⇧  *  z  x  c  v  b  n  m  ✕
      !#1   ,     English(UK)   .   ←
```