

Specification of Support Multiple Applications For MSME

Product Requirement



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I. Document History:

Version	Description	Date	Remark
1.0	Initial version	13-05-2020	Adopted from confluences https://oriente.atlassian.net/browse/BESO-2526

II. Requirement

II.1. MSME Can Support Two Unfinished Loan

MSME can allow a second MSME loan applied concurrently, when the 1st loan is disbursed successfully, the customer is able to apply for 2nd loan.

Finmas app will 1stly display the financial product of MSME with smaller product ID, when smaller product ID application was disbursed successfully, Finmas app will sequentially display the next larger Product ID product, which is the logic of how to control the sequence of the voucher and phone application.

II.2. The Loan Of MSME Is Rejected And Has Not Passed The Blocking Period

If the user still under blocking period, he cannot apply for concurrent MSME.

II.3. The Loan Of MSME Is Rejected And Has Not Passed The Blocking Period

MSME user will not have the eastern egg product (CF recommend to Fincash).

II.4. Relationship With Other Loan

As long as there's an MSME outstanding, all other loan types will be restricted including MPF.

II.5. Added MSME Product Configuration In BE - Product Overview

The configuration rules are exactly the same as Finshop, you can refer to the original requirements(<https://oriente.atlassian.net/wiki/spaces/JAC/pages/883425375/Product+Overview+ID>), the only distinction is that the loan type is MSME.

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III. Notes

Additional information to support the above description:

Current:

1. Resellers (borrower) of Selular Shop submit Loan for eVouchers Financing, Tenure 1 Month
2. Unable to submit another loan / concurrent loan, should do full repayment
3. Submit new loan for eVouchers Financing, Tenure 1 Month
4. Unable to submit another loan / concurrent loan, should do full repayment

Expected:

1. Resellers (borrower) of Selular Shop, submit Loan for eVouchers Financing, Tenure 1 Month
2. Unable to submit another loan / concurrent loan, do repayment
3. Submit new loan for eVouchers Financing, Tenure 1 Month
4. Able to submit new loan for Smartphone / Mobile Phone Financing, Tenure up to 6 Months

Business Rules:

1. New Register User (Reseller) should submit the eVoucher Financing Loan first, then able to submit the concurrent loan for the Smartphone / Mobile Phone Financing
2. Existing User (Reseller) should be able to immediately submit for Smartphone / Mobile Phone Financing Loan, despite whether having active loan / not, but then able to still submit for eVouchers Financing Loan.
3. The Concurrent Loan, only eligible for:
 - 1 loan for eVouchers Financing && 1 loan for Smartphone / Mobile Phone Financing
 - Selular Shop Reseller, NOT ELIGIBLE for PUBLIC Customers
 - Selular Program (eVoucher & Smartphone), not eligible for the Cash Advance / Cash Loan (FinShop - Cash)