

www.sevi.io

Value proposition

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Order now, Pay later



<u>Seller (e.g. producer / wholesales / distributor)</u> Reach a bigger target audience by selling on credit, without the hassle and risk



<u>Buyer (e.g. reseller / retail / consumer)</u> Order products now and pay later (stock and assets)



| Process |

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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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Sevi How it works Customer WITHOUT smartphone

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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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- 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



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- 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

ou will need the customer's physical National ID for a opy of it) card at hand and be able to take a photo of e customer on this device. rovide the details below to verify the ustomer	ID card is used to secure your account Scan your ID card
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- 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



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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"



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- 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



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- 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

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	55 KES / week	219 KES deposit
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- 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



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- 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 <u>crucial</u>, since the new status triggers:
 - Credit to start running
 - Advance payment to your company wallet



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- 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



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- 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

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Sevi How it works Customer WITH smartphone

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Customer WITH a smartphone

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



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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

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We've sent you a verification code

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- 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



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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

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



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



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



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- 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



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

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- 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 <u>crucial</u>, since the new status triggers:
 - Credit to start running
 - Advance payment to your company wallet



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

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



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- 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



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- 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

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