

sevi

Training

www.sevi.io

Order now, Pay later



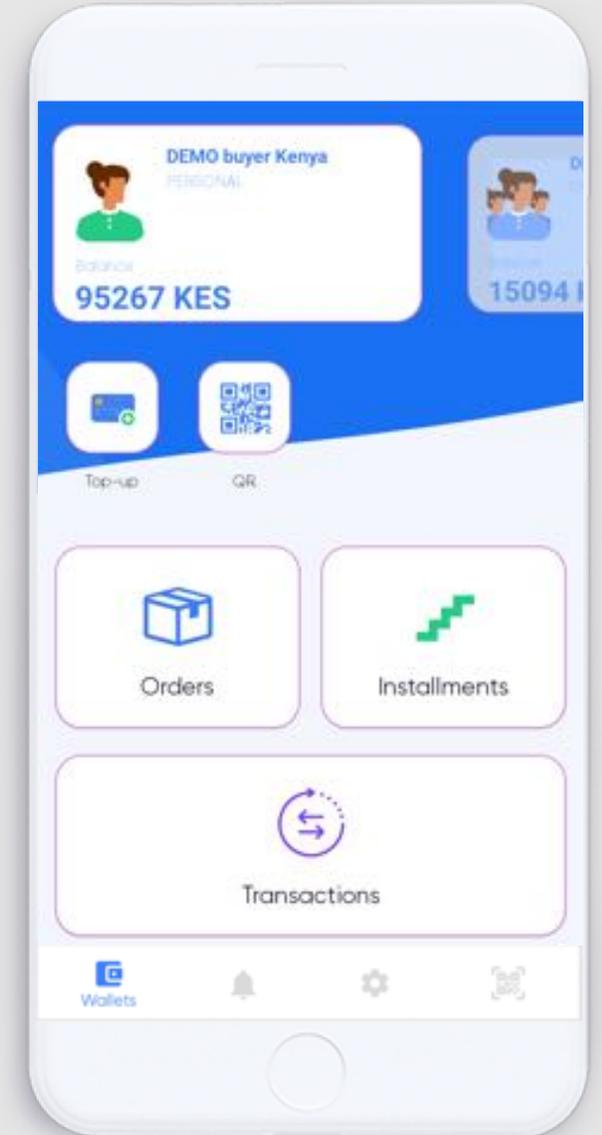
Seller (e.g. producer / wholesales / distributor)

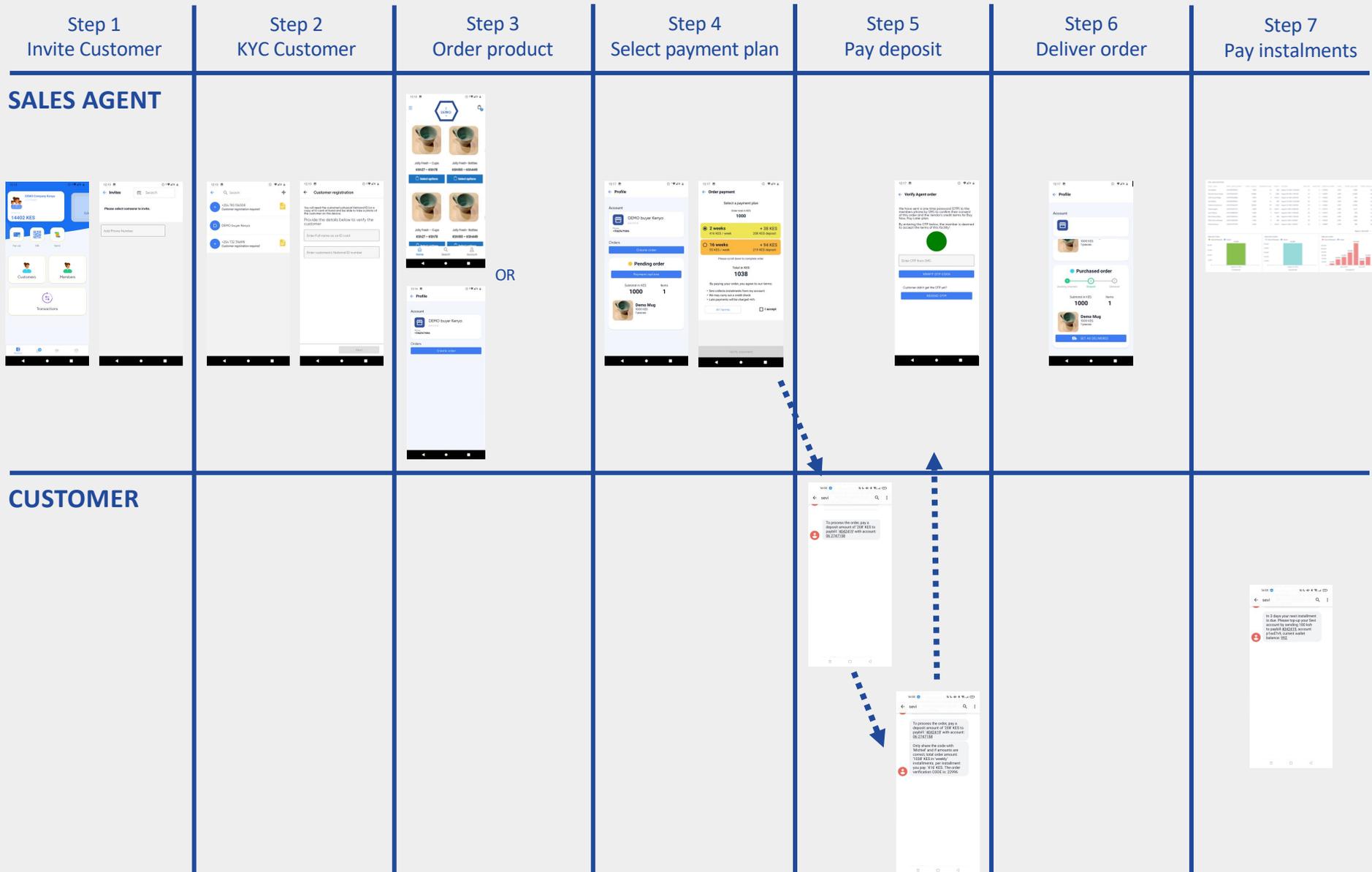
Reach a bigger target audience by selling on credit, without the hassle and risk

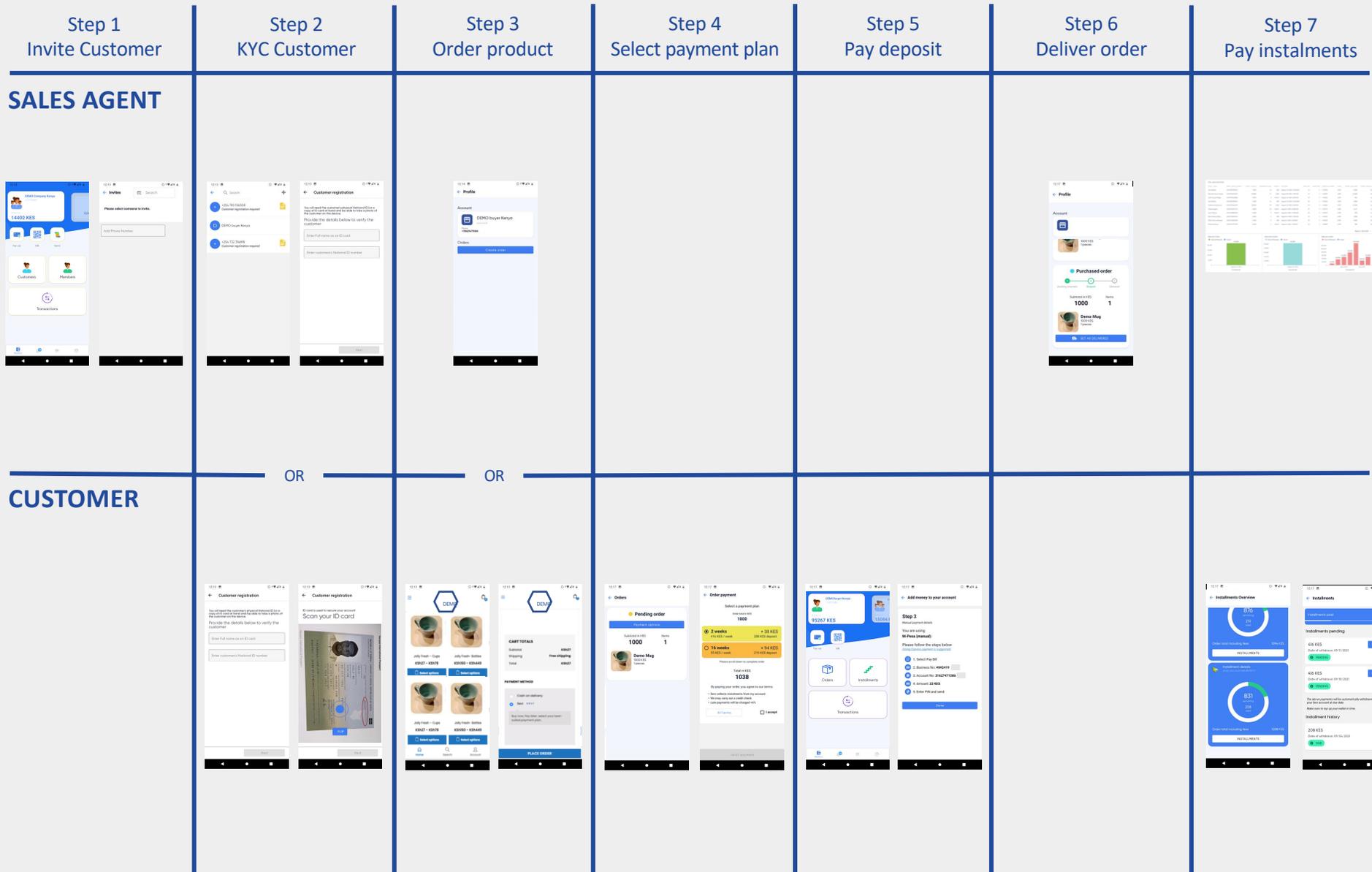


Buyer (e.g. reseller / retail / consumer)

Order products now and pay later (stock and assets)







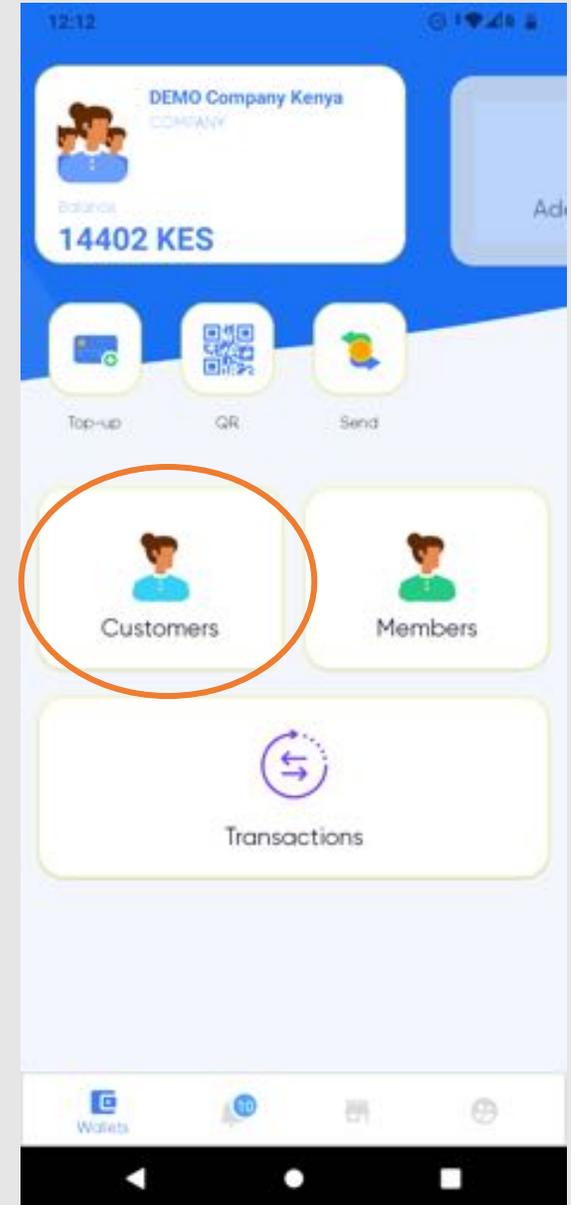
sevi

How it works

Customer WITHOUT smartphone

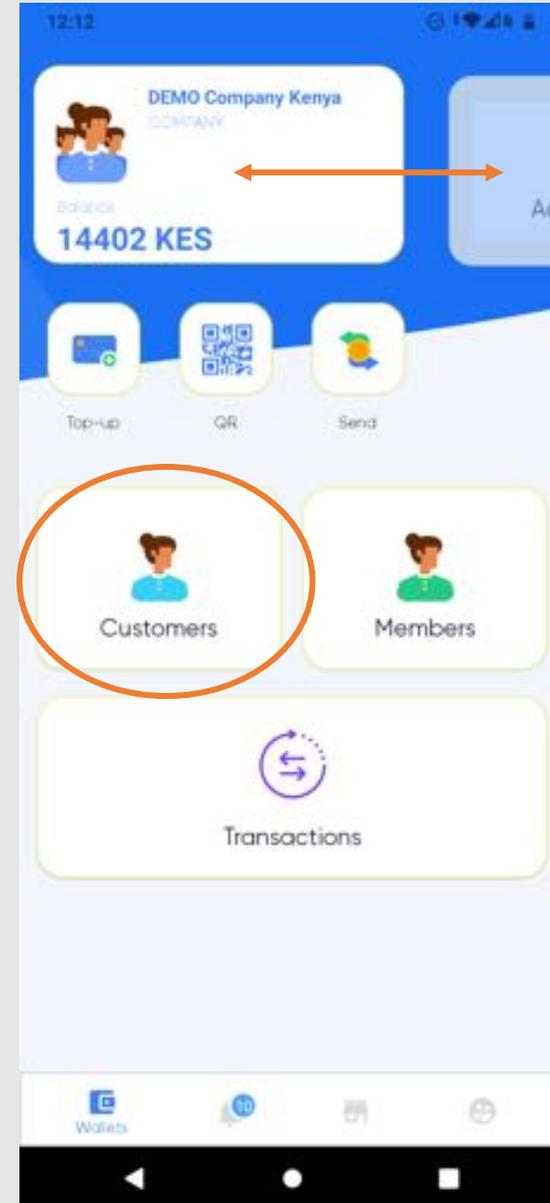
Customer WITHOUT smartphone

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



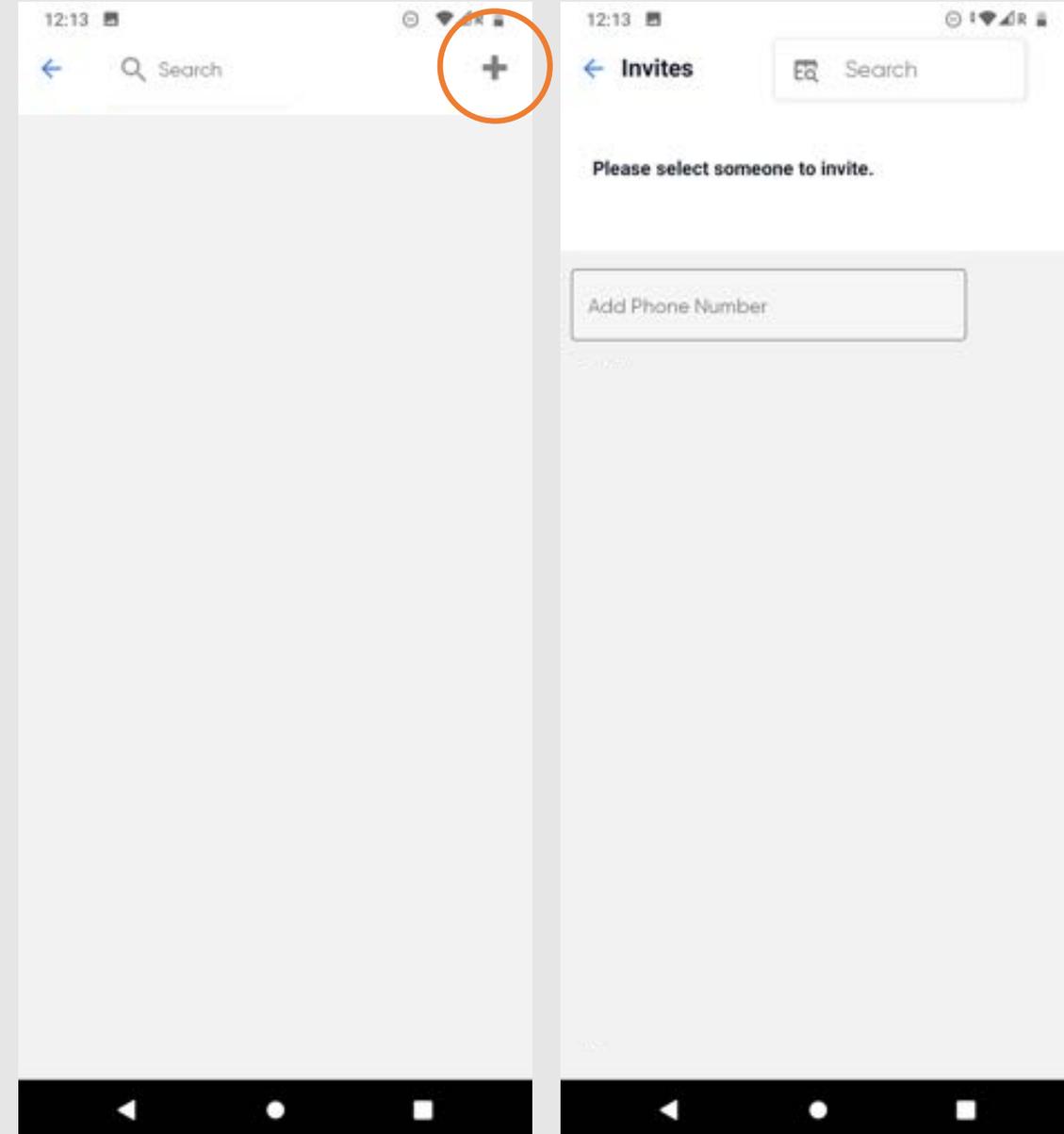
Step 1: Invite customer

- Go to Company account
- Click 'CUSTOMERS'



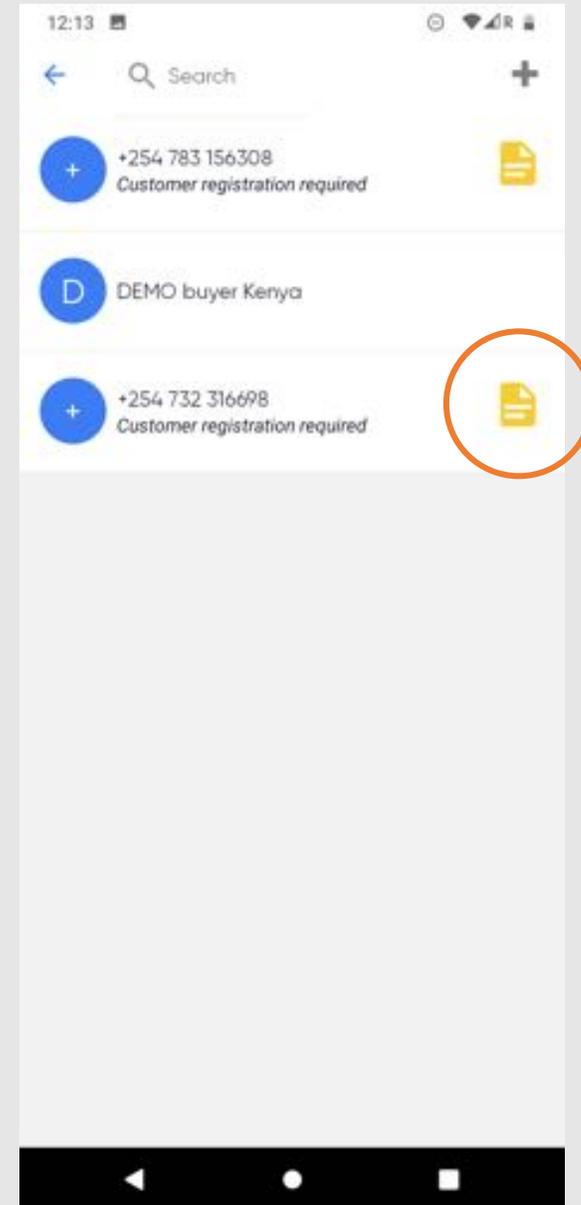
Step 1: Invite customer

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



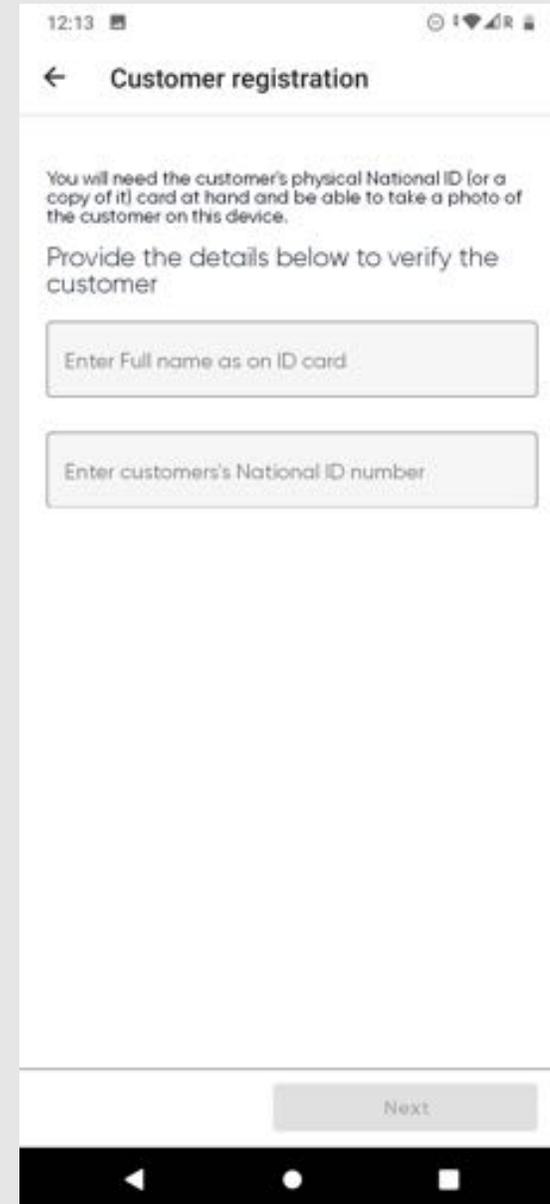
Step 2: KYC customer

- 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



12:13

← Customer registration

You will need the customer's physical National ID (or a copy of it) card at hand and be able to take a photo of the customer on this device.

Provide the details below to verify the customer

Enter Full name as on ID card

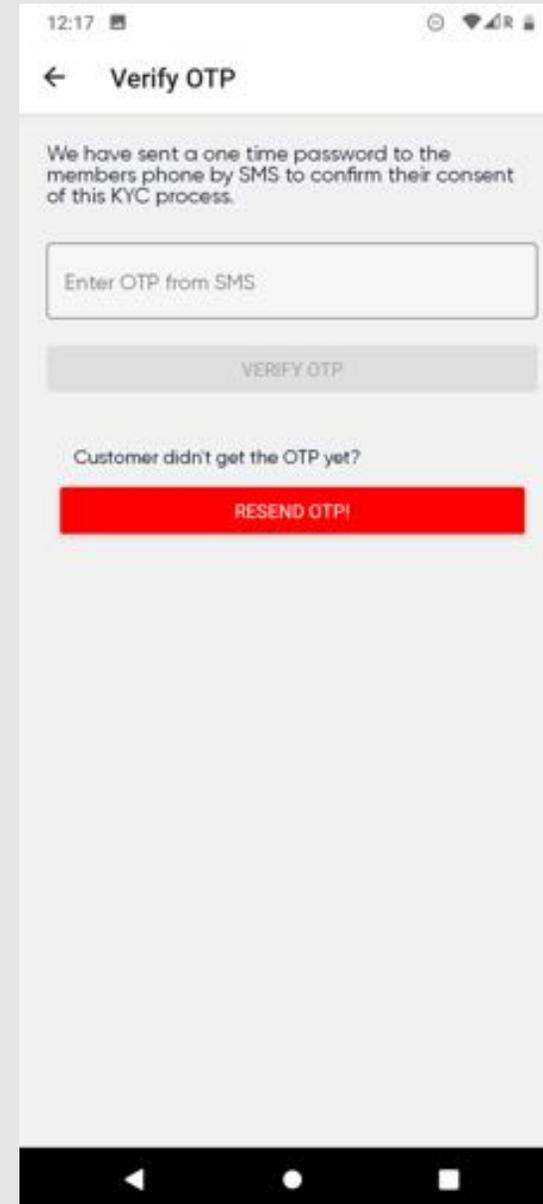
Enter customers's National ID number

Next



Step 2: KYC customer

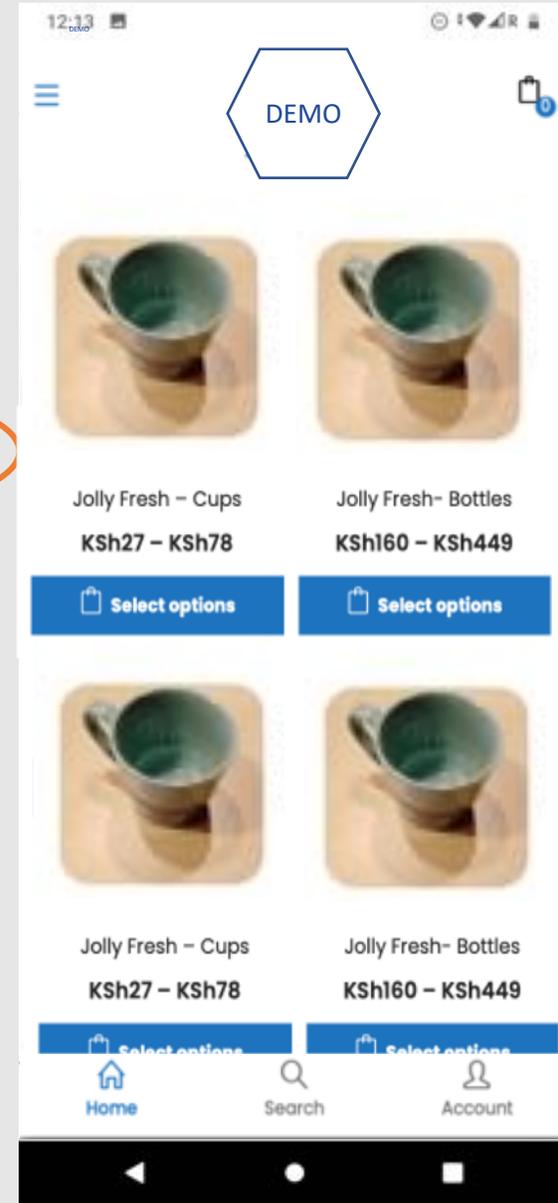
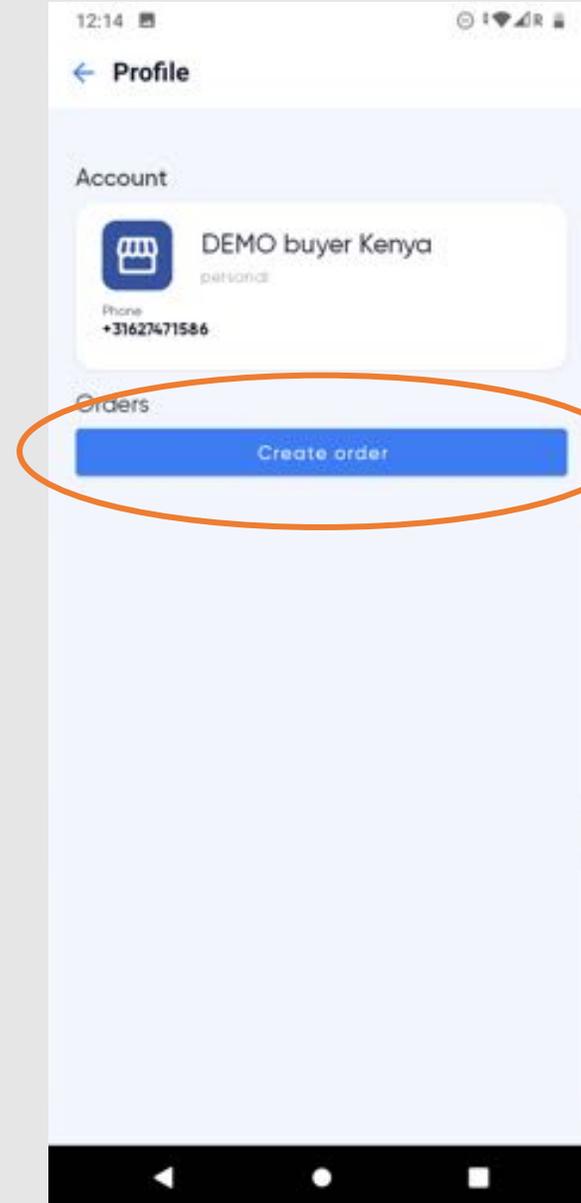
- To verify consent of the customer, they are send a verification code (OTP).
- Ask your new customer for the OTP and enter it.



Step 3: Order product

Two ways to order a product

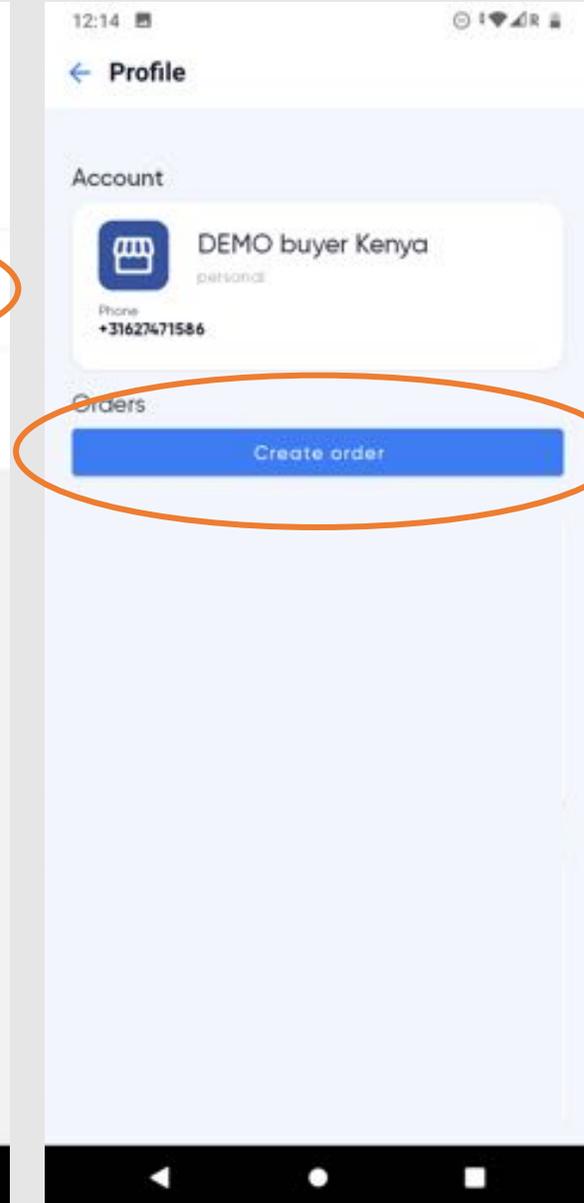
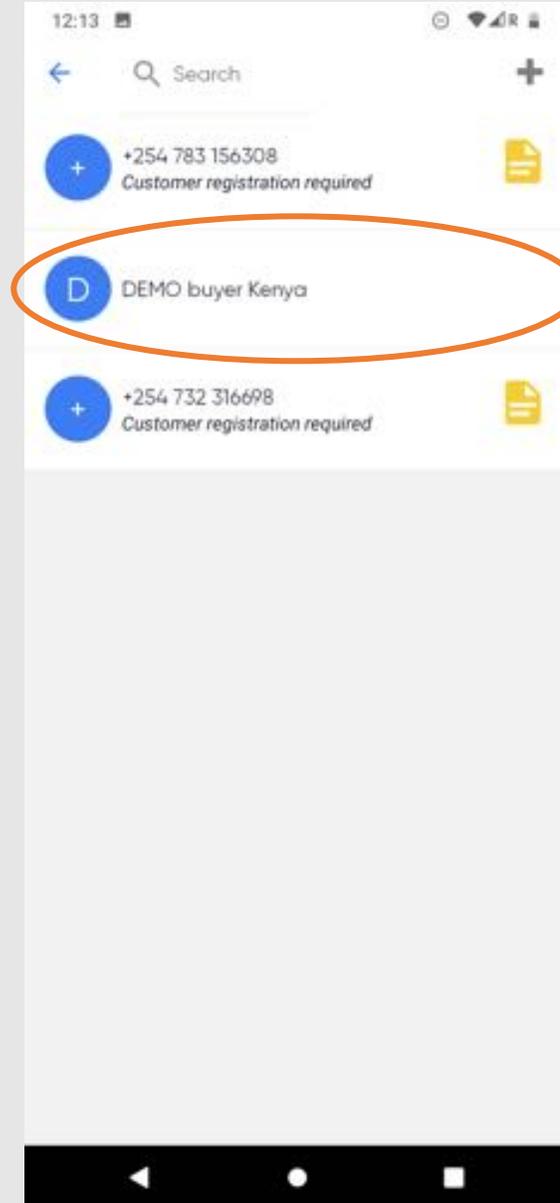
- A. Create an order in the Sevi app
- B. Order through your webshop



Step 3A: Order product

- From Sevi app

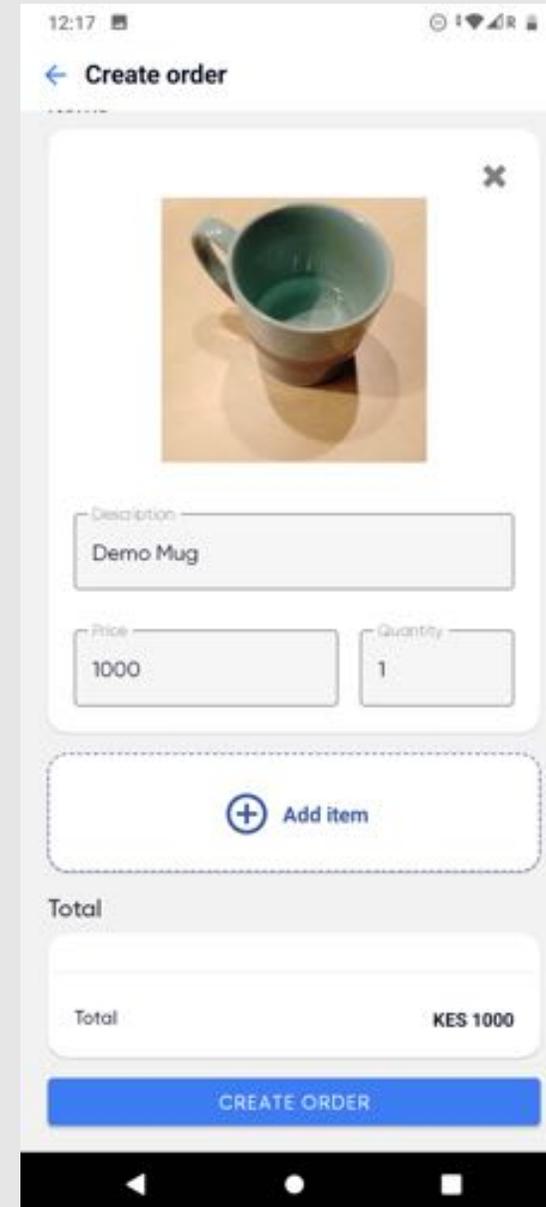
- Go to the 'CUSTOMERS' section
- Click on the customer you want to make an order for
- Click 'CREATE ORDER'



Step 3A: Order product

- From Sevi app

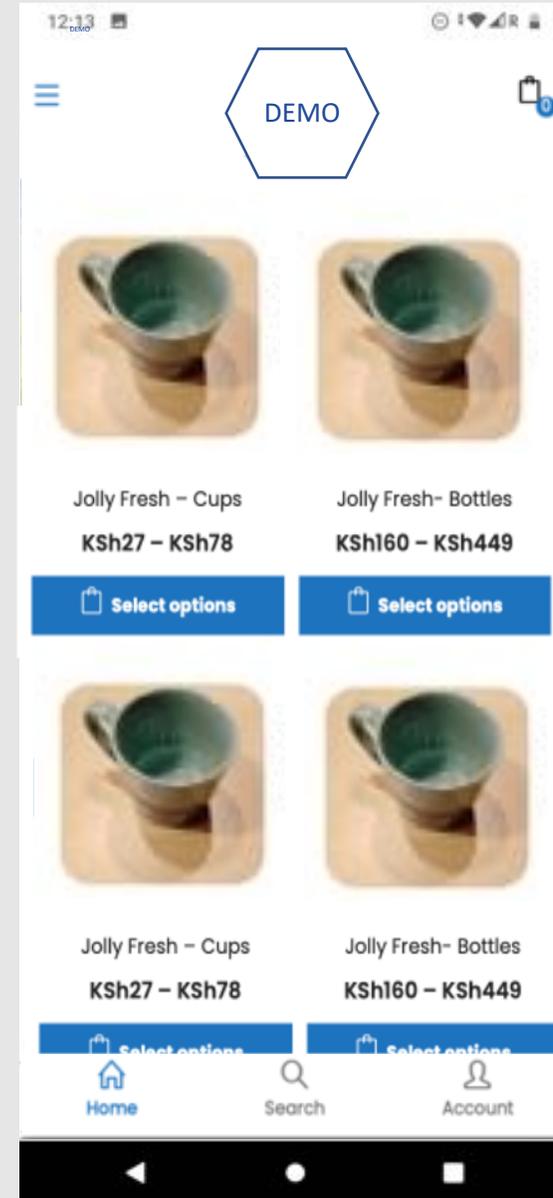
- Take a photo of the product
 - NB. you can also take a photo of an invoice
- Give a Description, Price and Quantity
- You can add extra items by clicking '+'
- Click 'CREATE ORDER'



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

12:13 DEMO

Town / City *

State / County *

Nakuru

Postcode / ZIP *

Phone *

Email address *

PLACE ORDER

Next

12:13 DEMO

CART TOTALS

Subtotal	KSh27
Shipping	Free shipping
Total	KSh27

PAYMENT METHOD

Cash on delivery

Sevi sevi

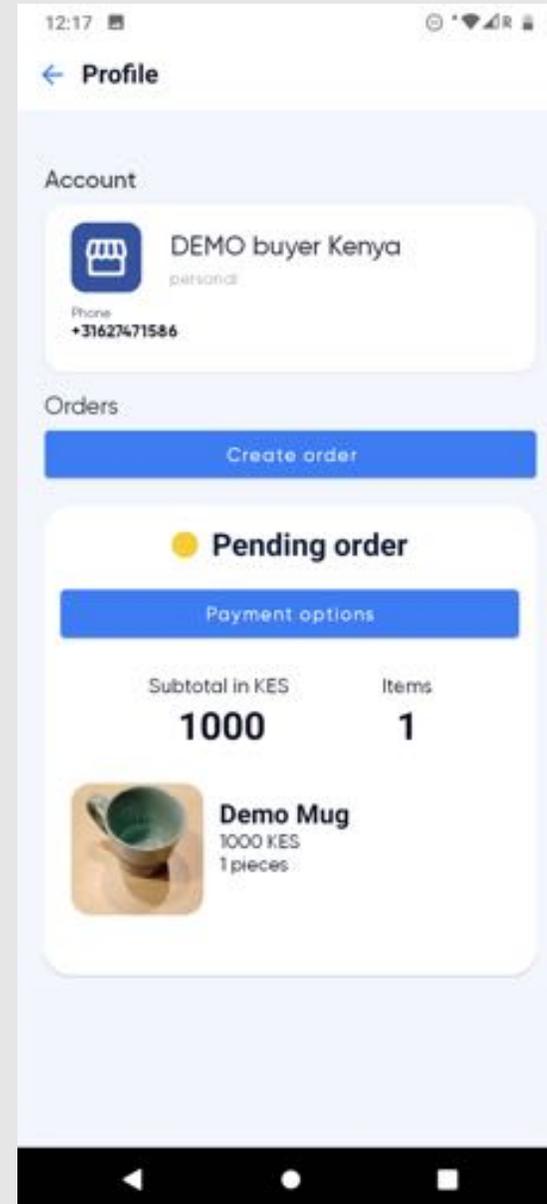
Buy now, Pay later. select your best-suited payment plan.

PLACE ORDER

Next

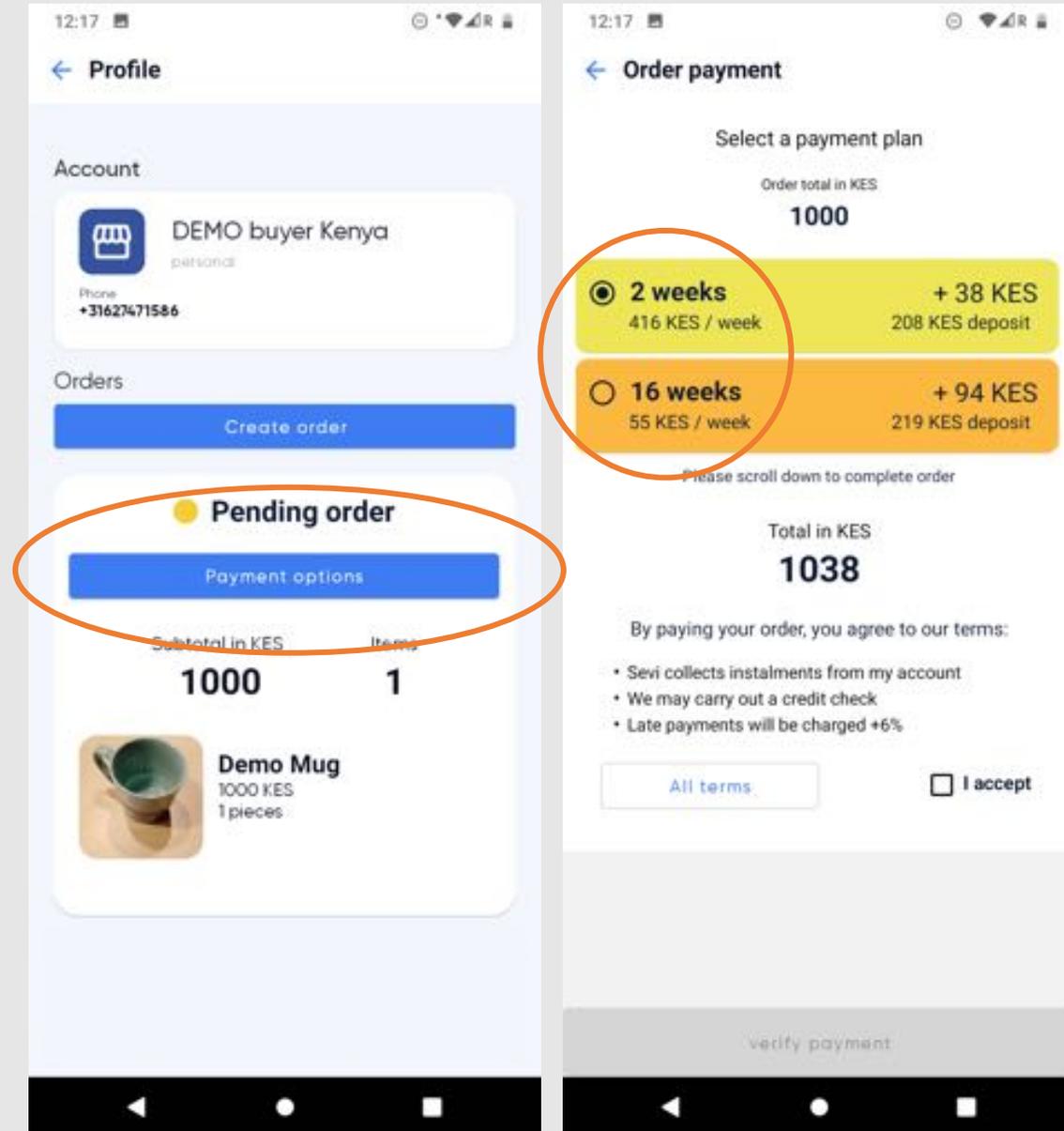
Step 3: Order product

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



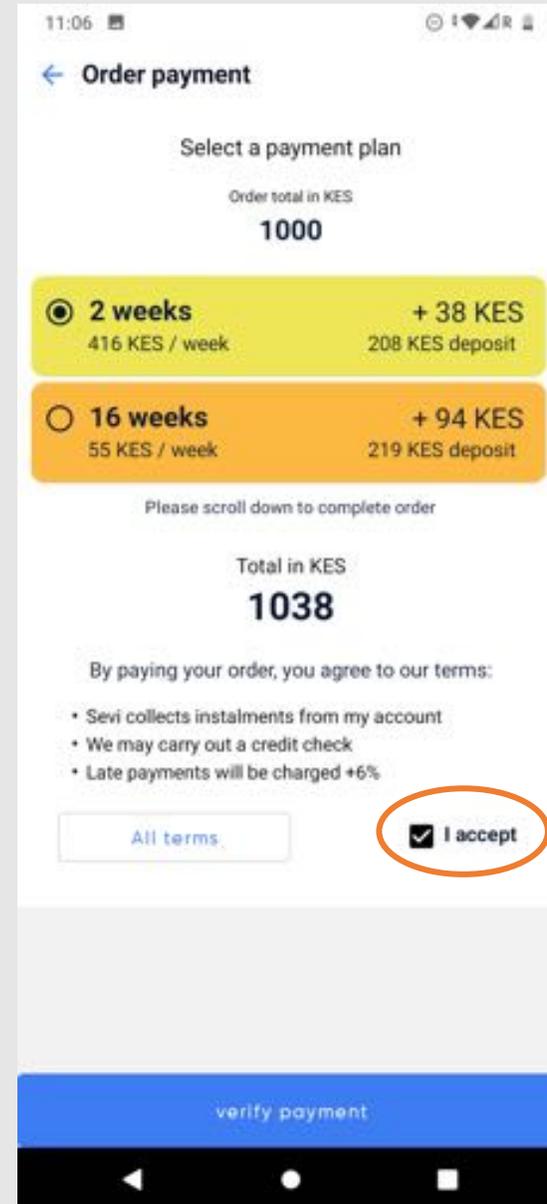
Step 4: Select payment plan

- 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



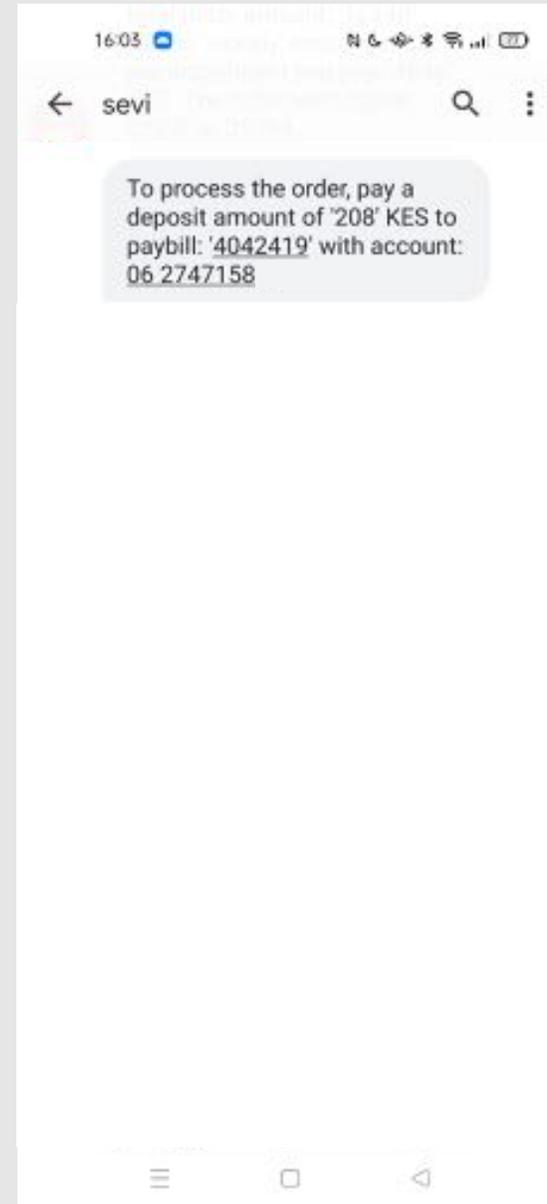
Step 4: Select payment plan

- 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



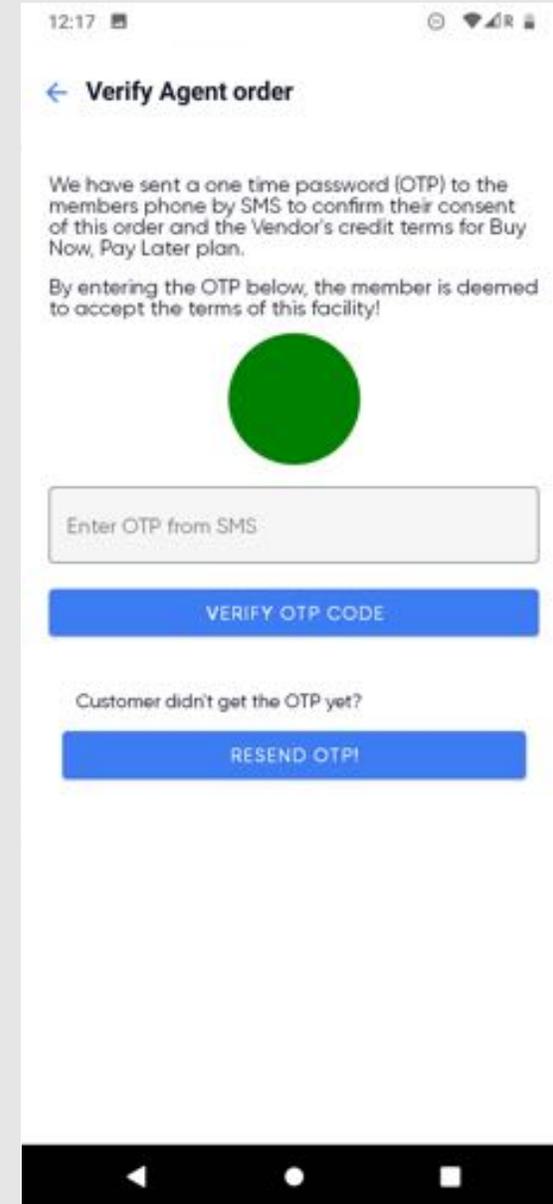
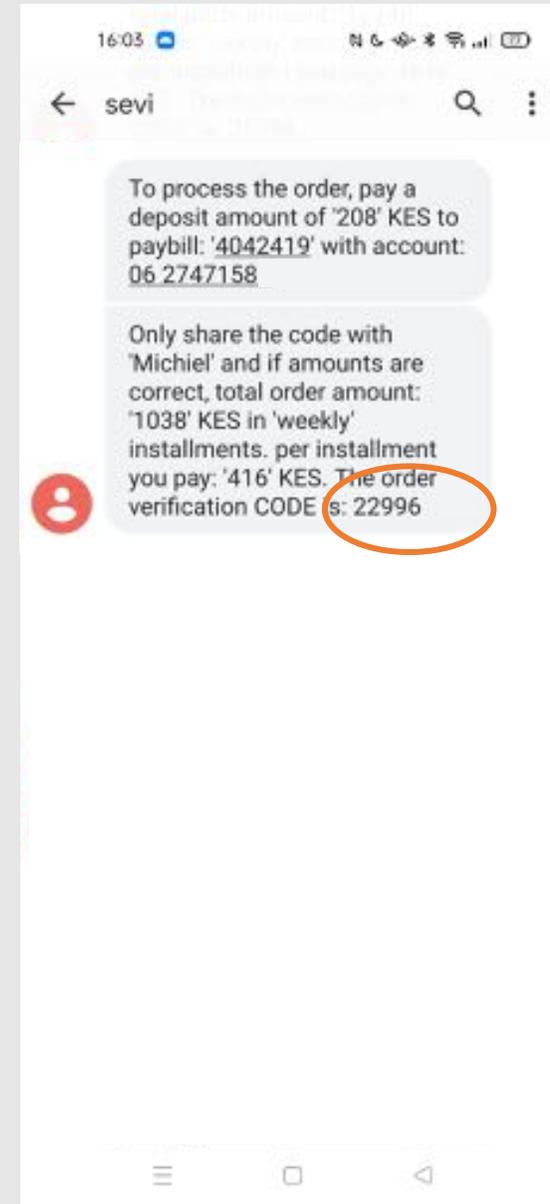
Step 5: Pay deposit

- 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



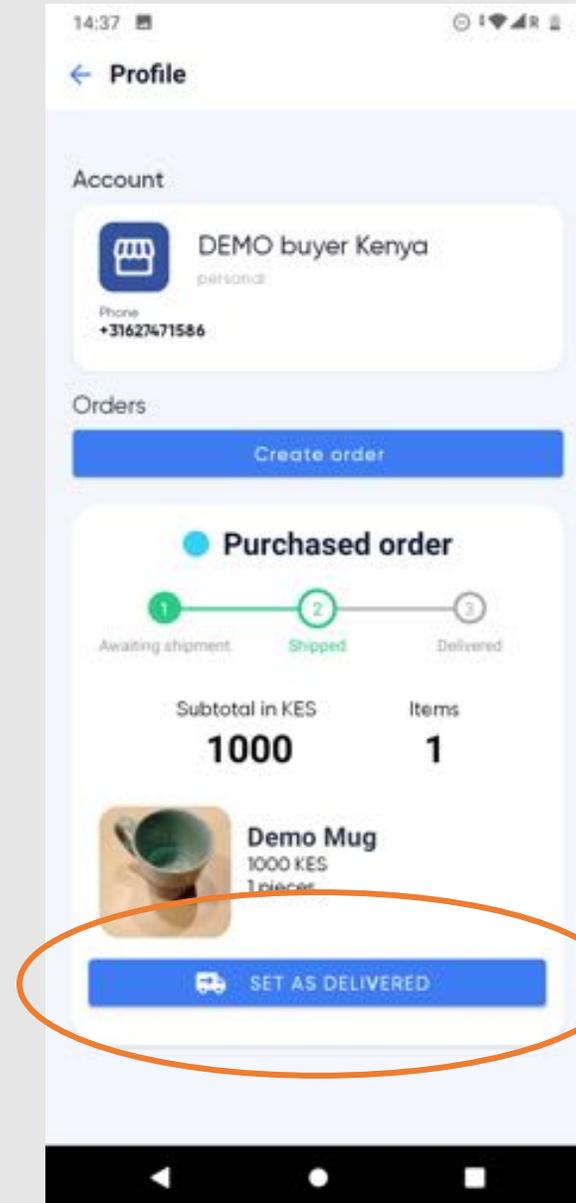
Step 5: Pay deposit

- 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



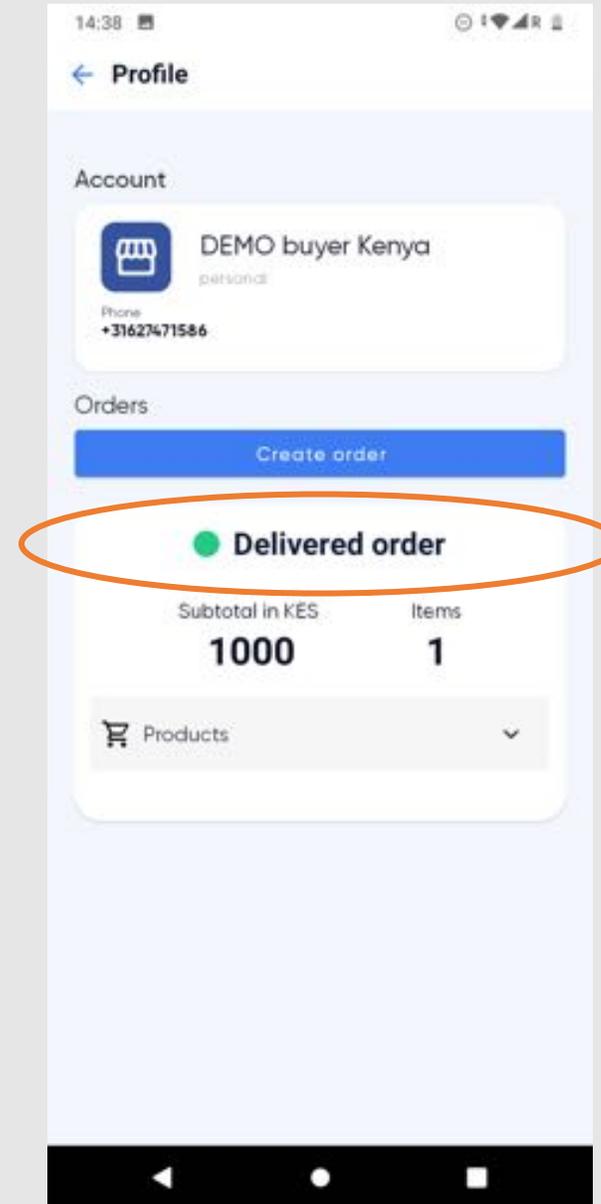
Step 6: Deliver order

- 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'



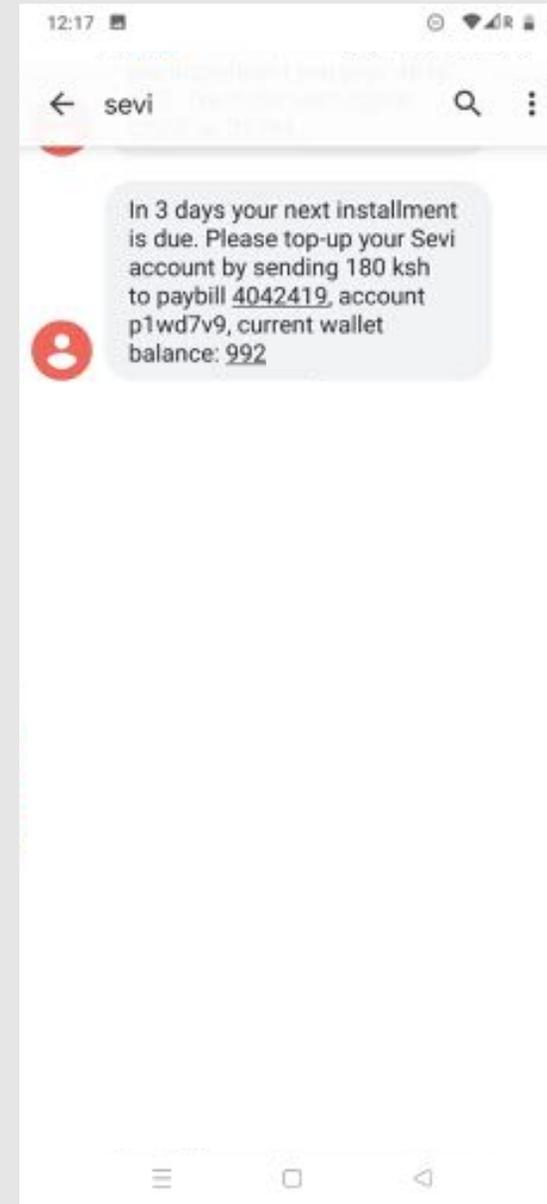
Step 6: Deliver order

- 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



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



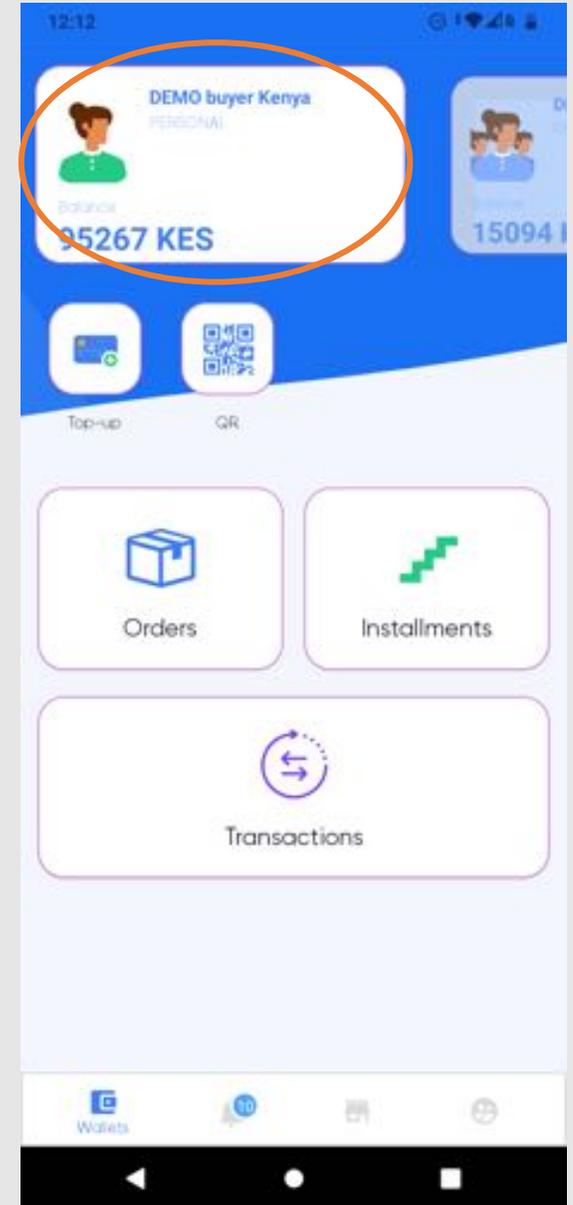
sevi

How it works

Customer WITH smartphone

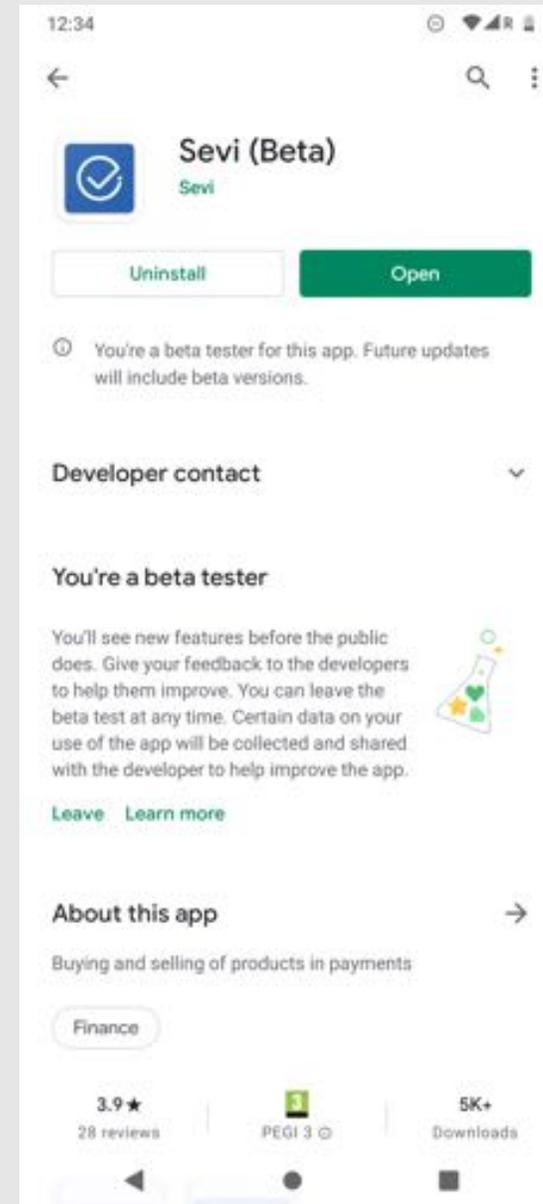
Customer WITH a smartphone

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



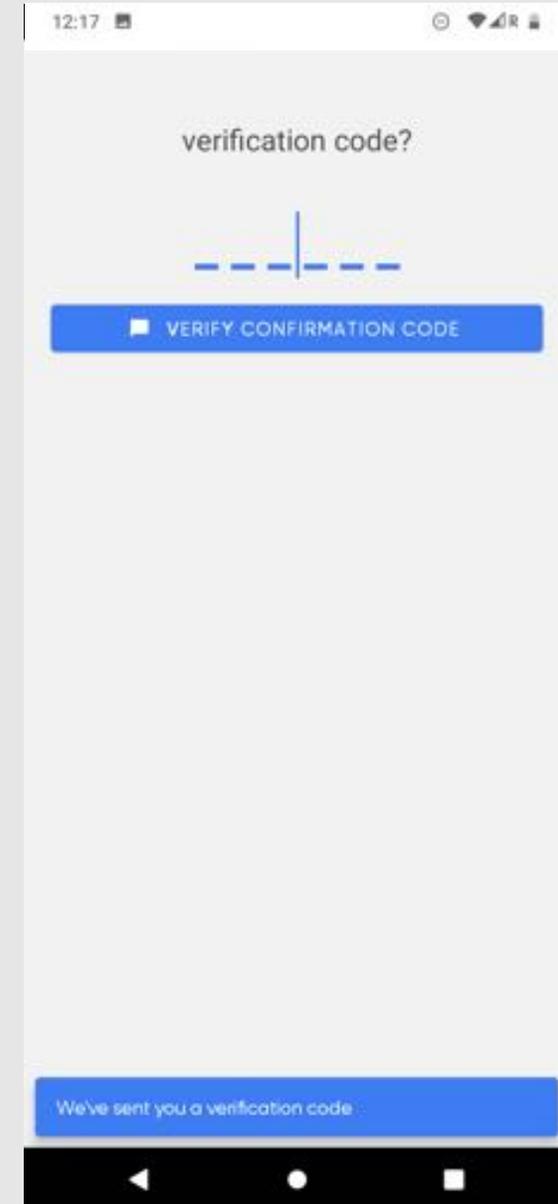
Step 1: Invite customer

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



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

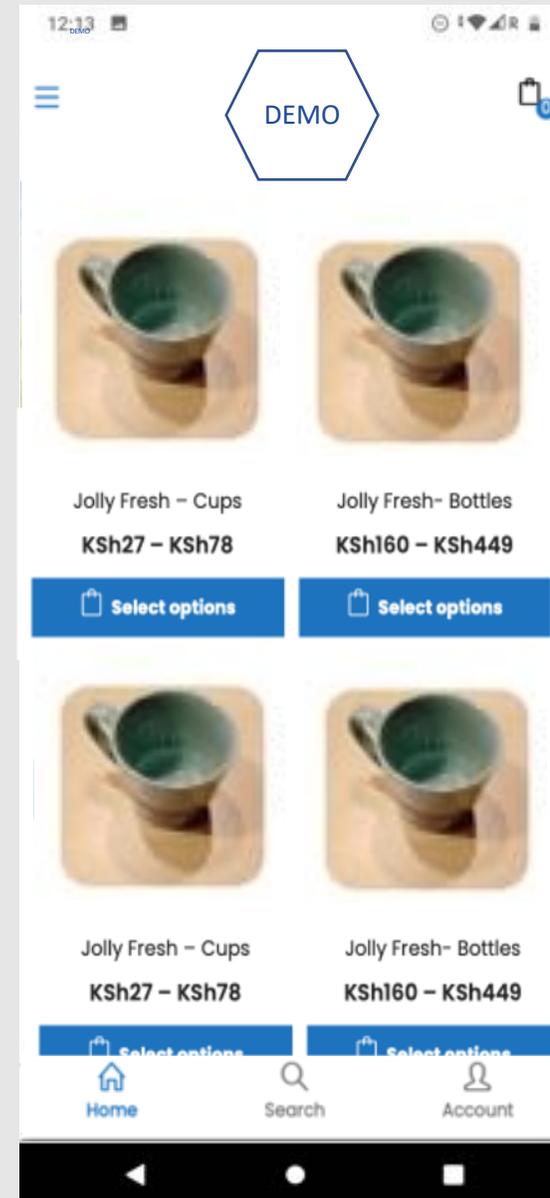
- Customer follows the steps
 - Enter full name (as on ID card)
 - Enter ID number
 - Take a photo of ID card
 - Take a portrait photo (selfie)
 - Set PIN code
- Uploading of documents might take a few minutes depending on internet



Step 3: Order product

- From webshop

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

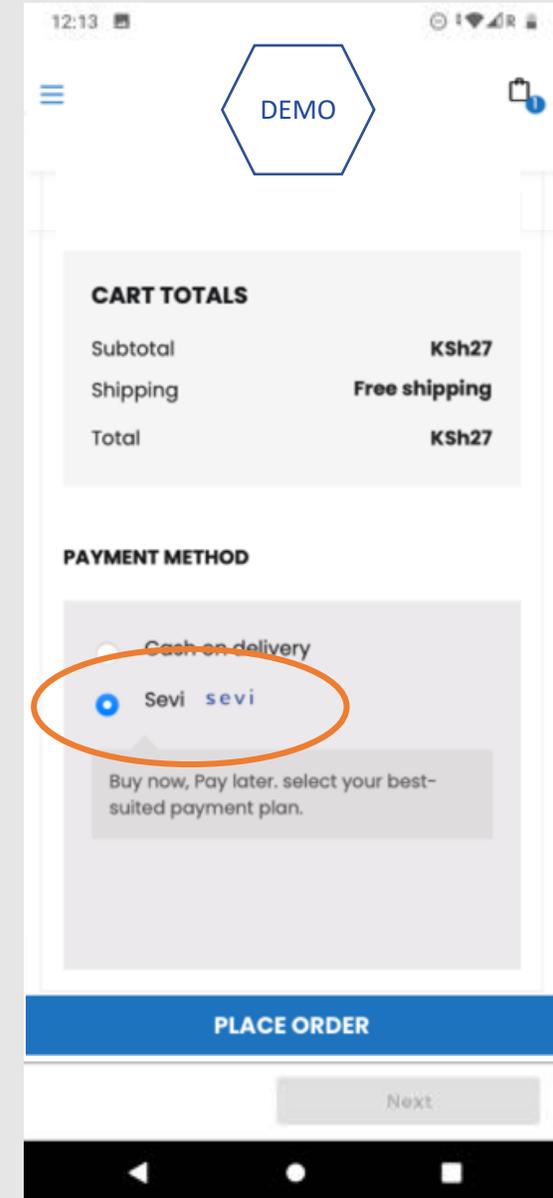
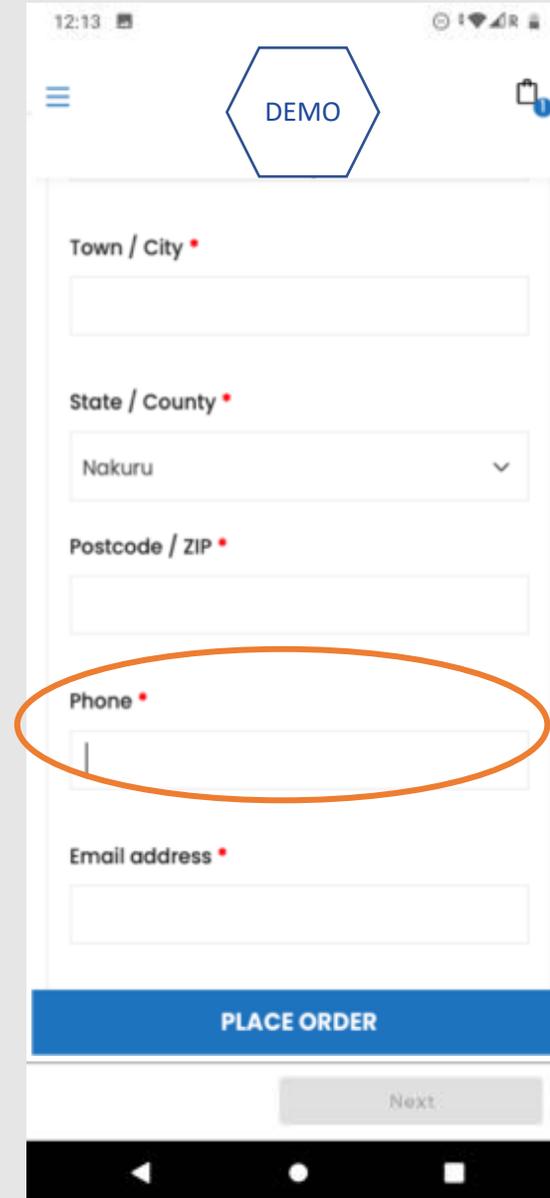


Step 3: Order product

- From webshop

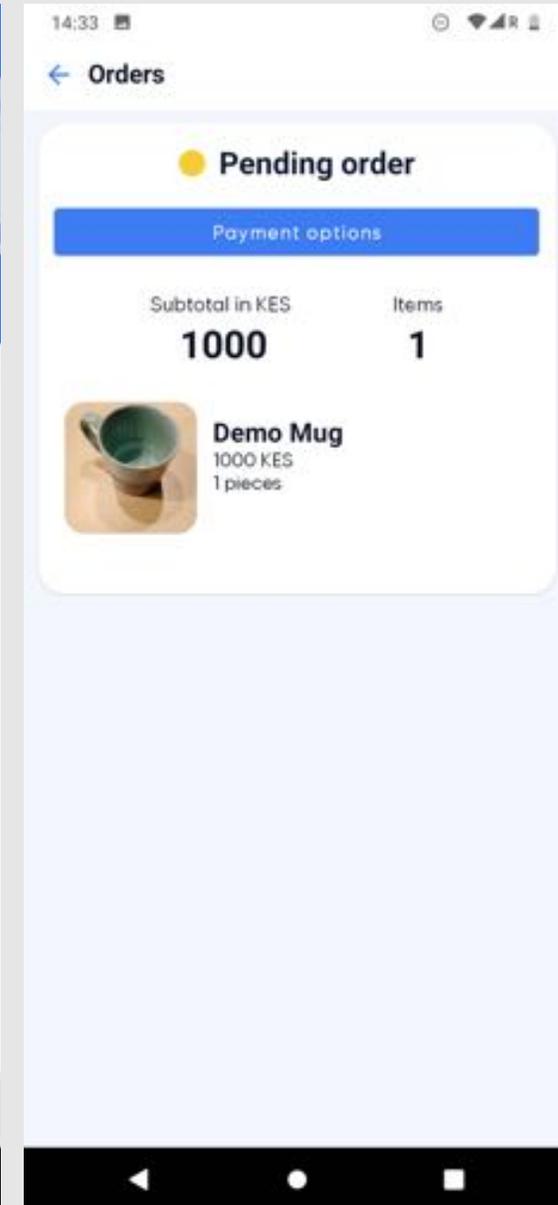
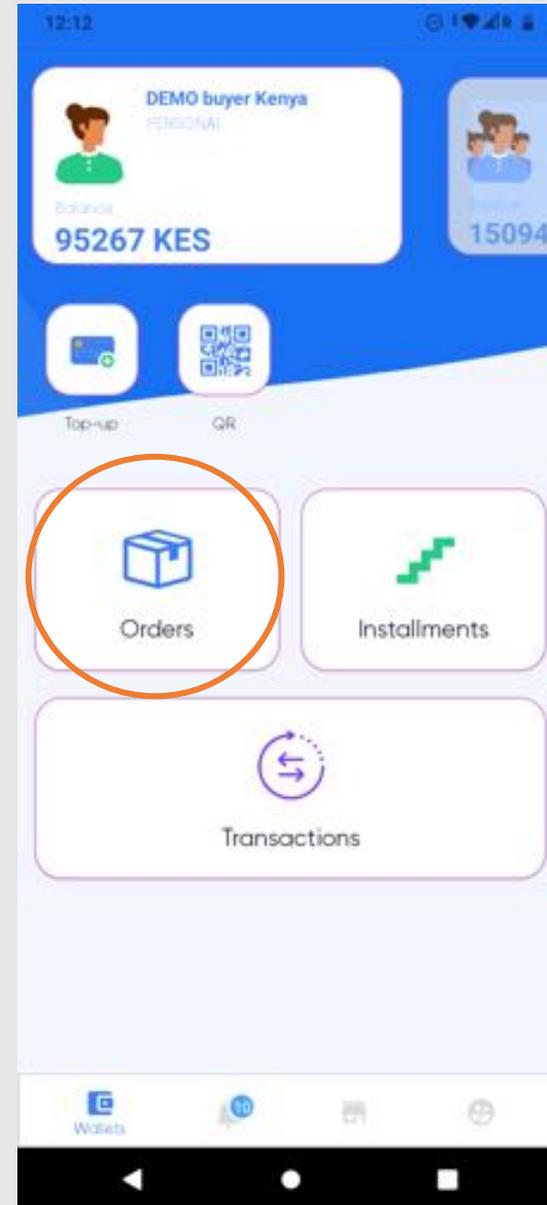
At check-out

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



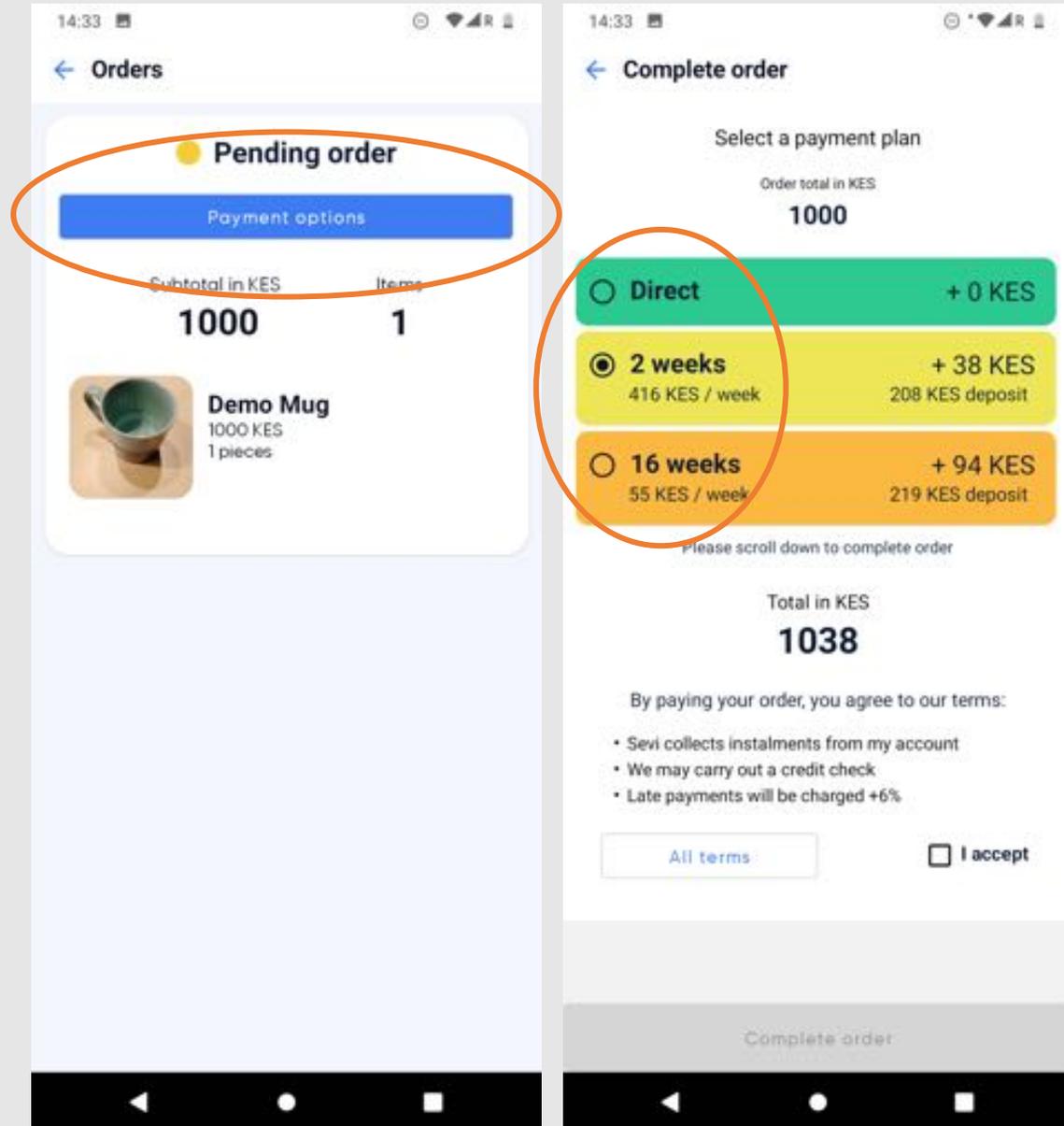
Step 4: Select payment plan

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



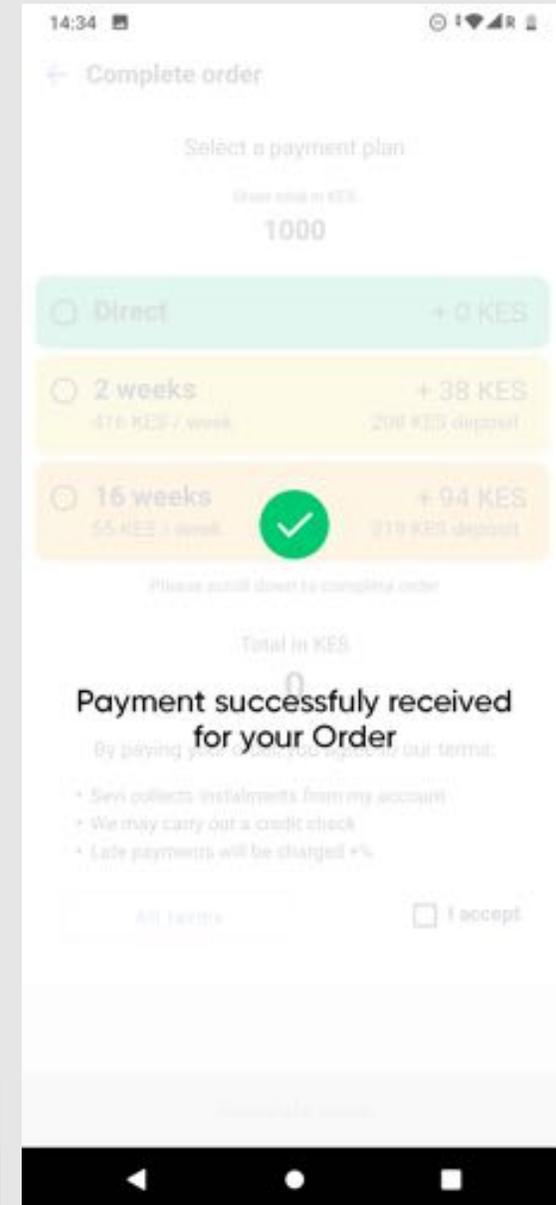
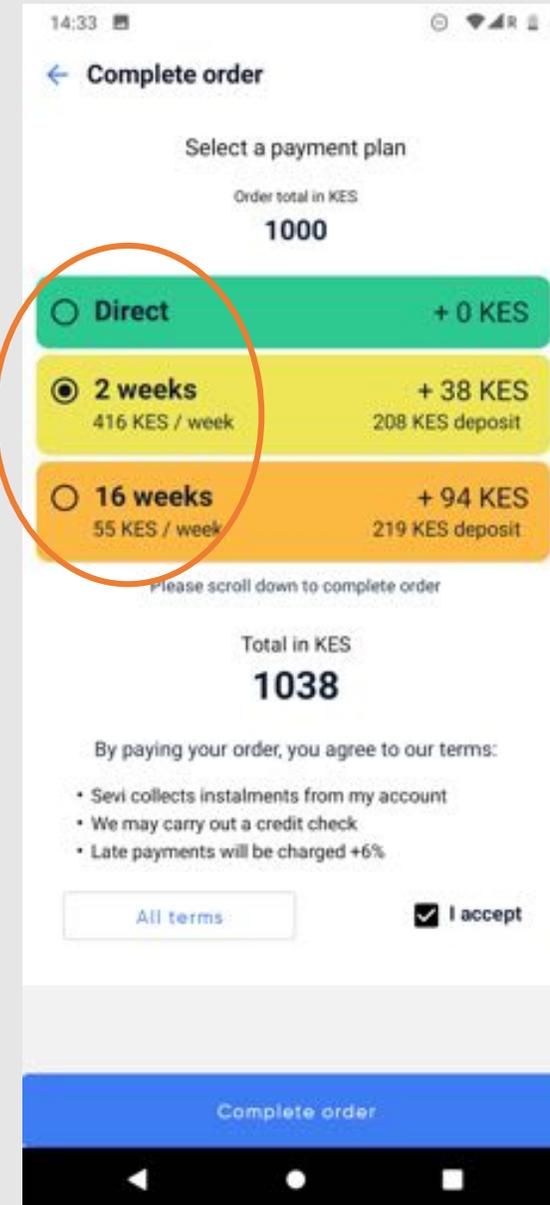
Step 4: Select payment plan

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



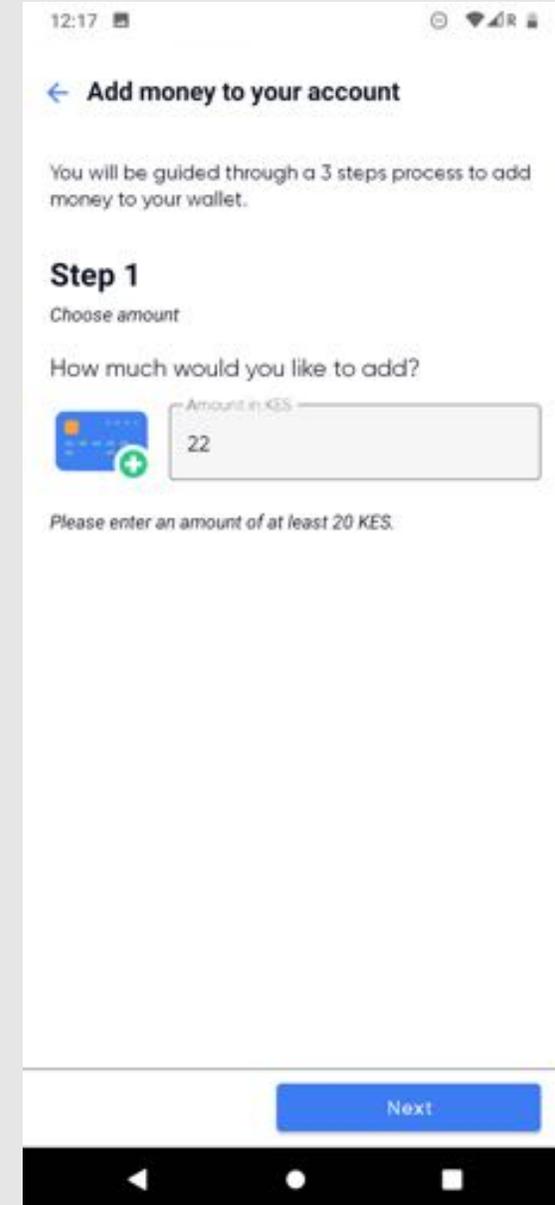
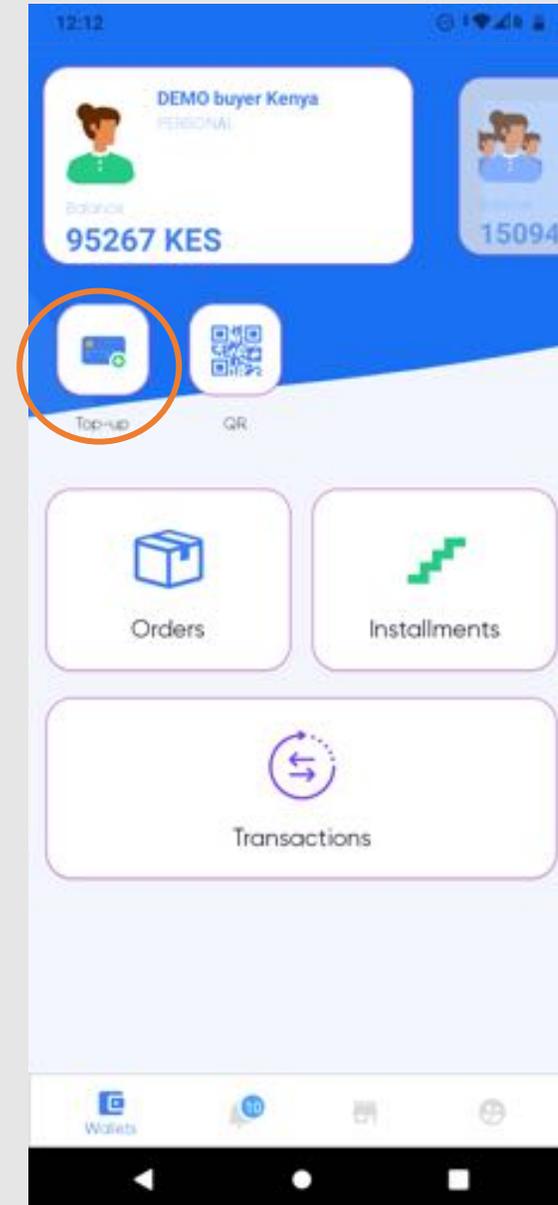
Step 4: Select payment plan

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



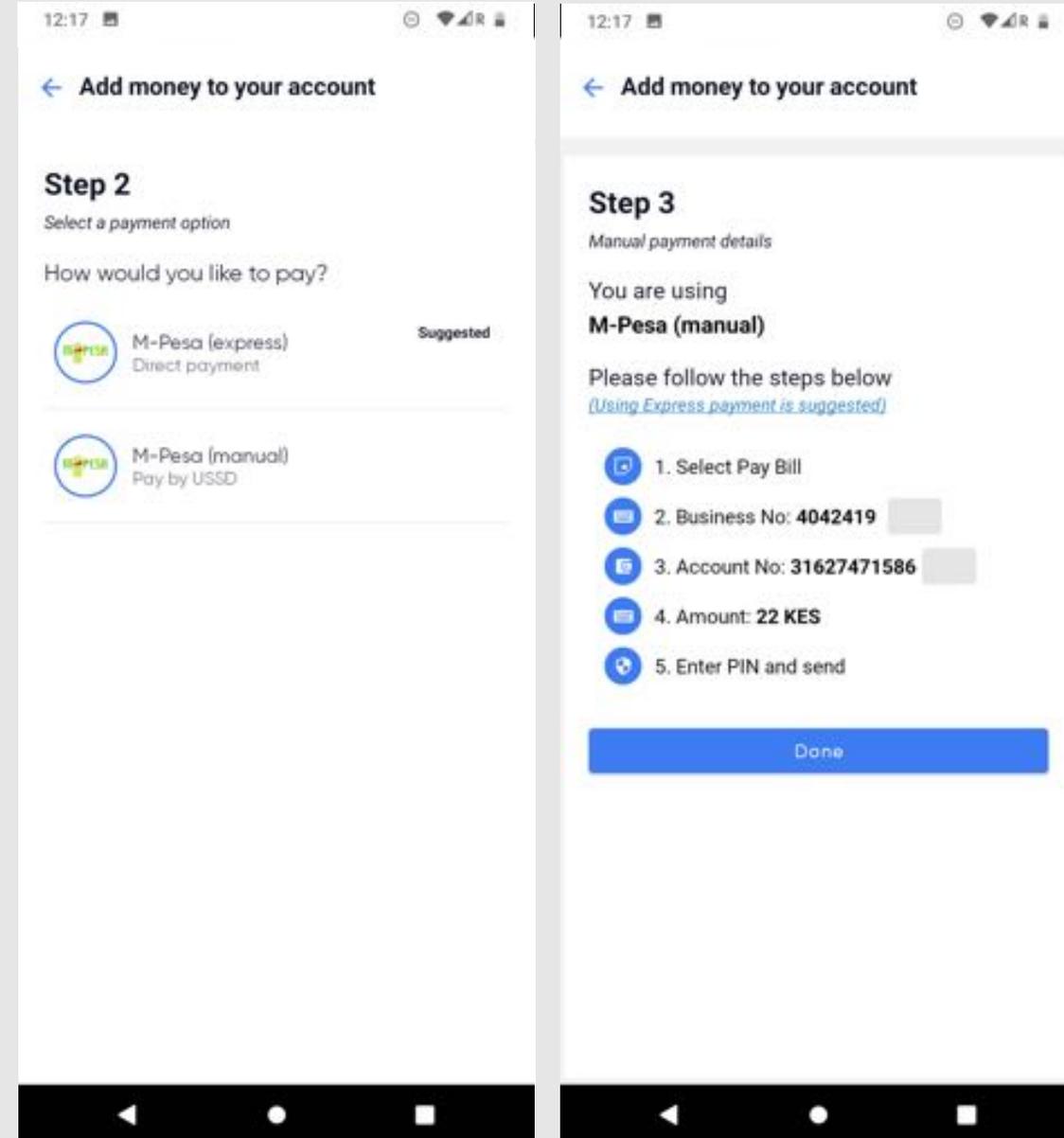
Step 5: Pay deposit

- 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



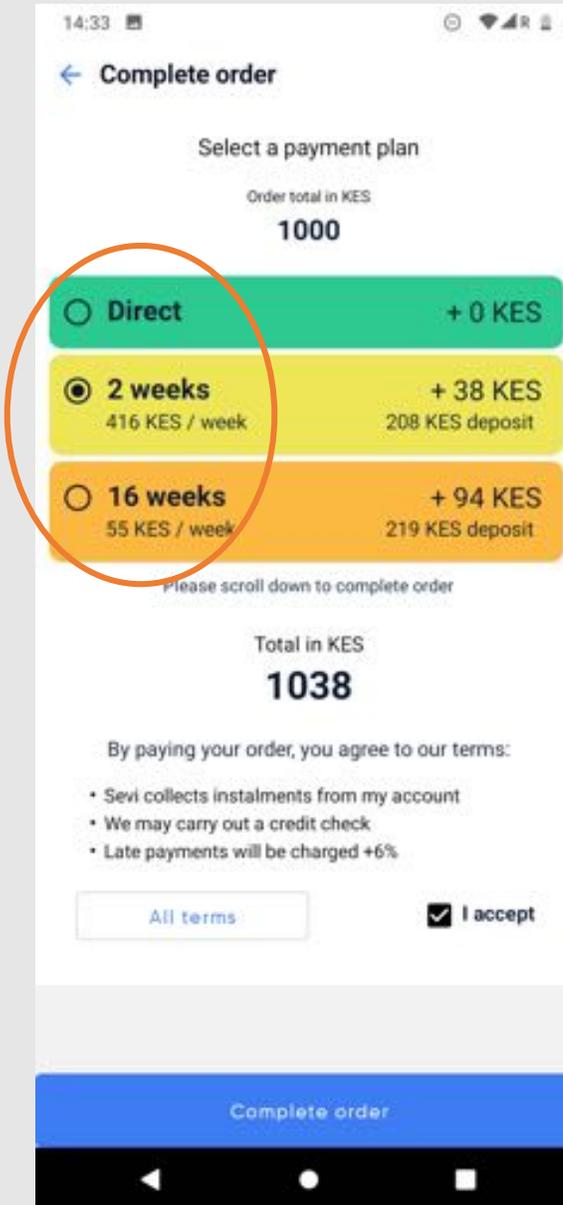
Step 5: Pay deposit

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



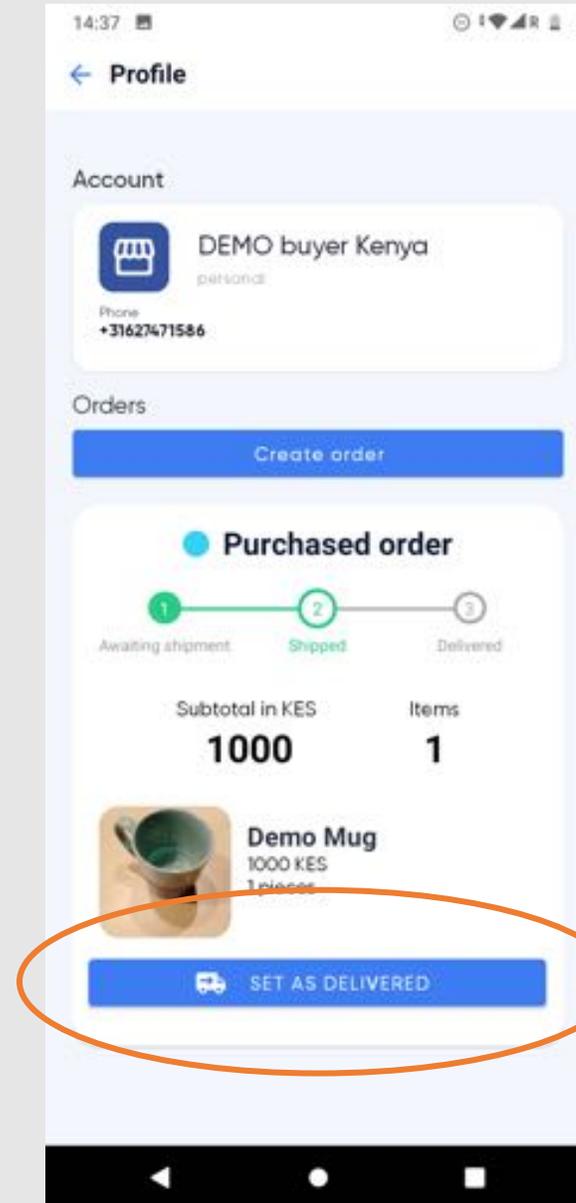
Step 5: Pay deposit

- 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"



Step 6: Deliver order

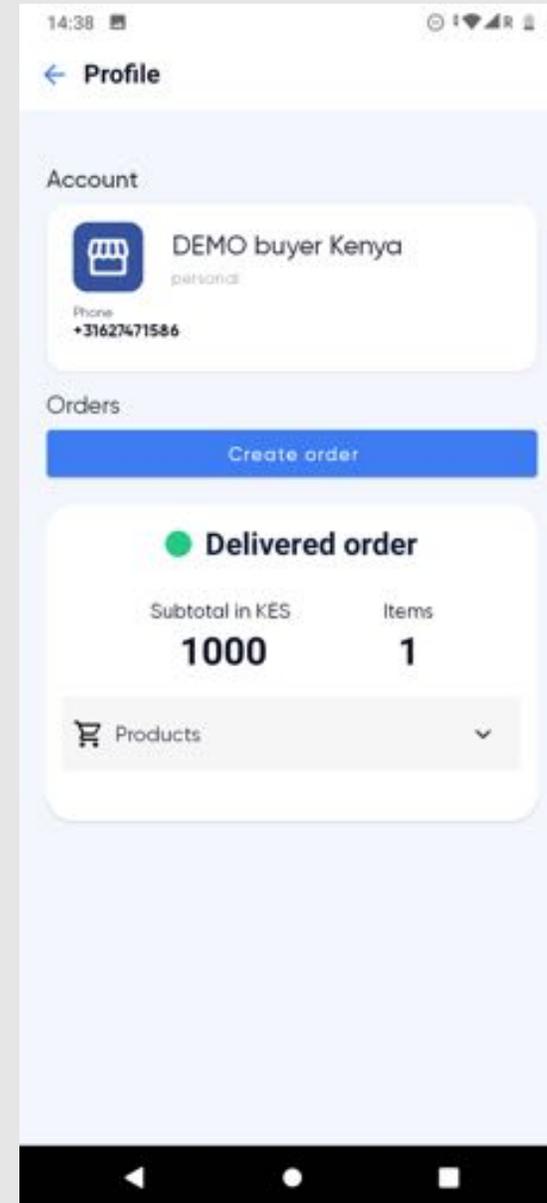
- Deliver the order to your customer
- You as sales agent have to manually indicate the order is delivered:
 - Go to Company account
 - Click 'CUSTOMERS'
 - Click the person concerned
 - Click 'SET AS DELIVERED'



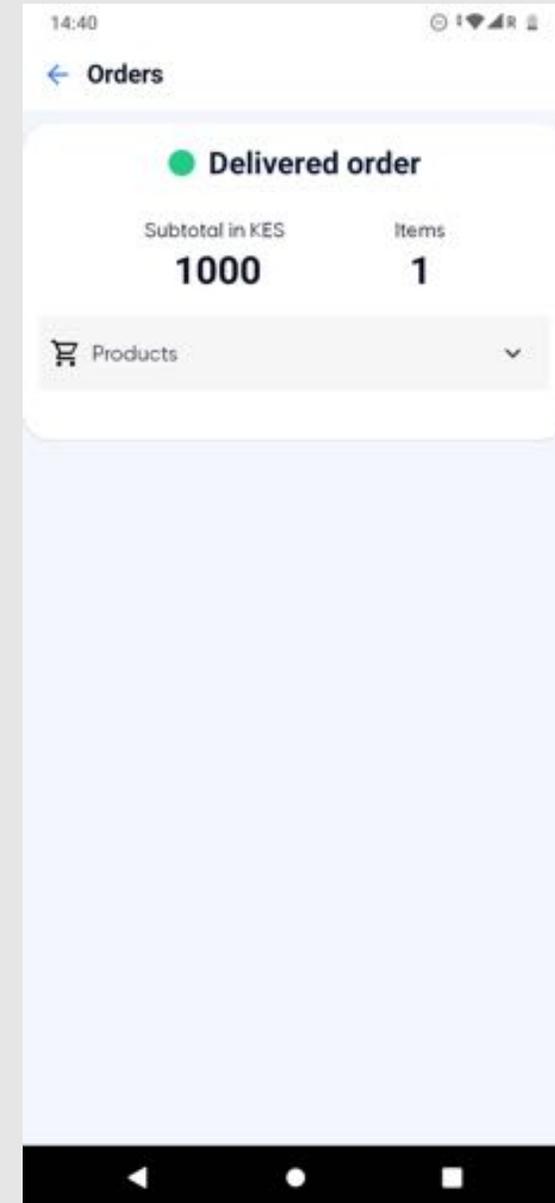
Agent screen

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

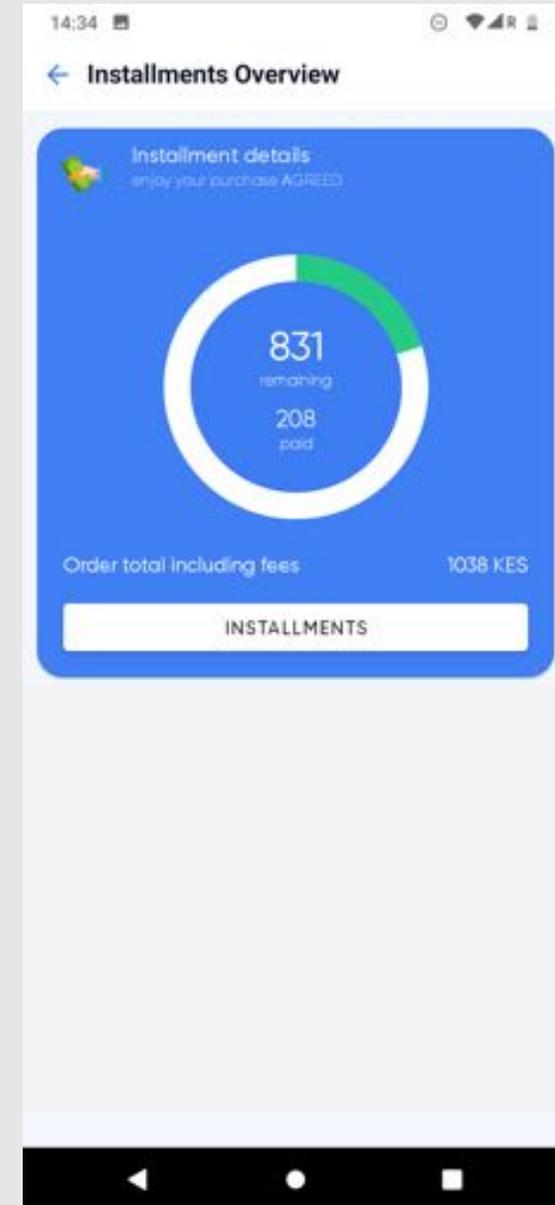
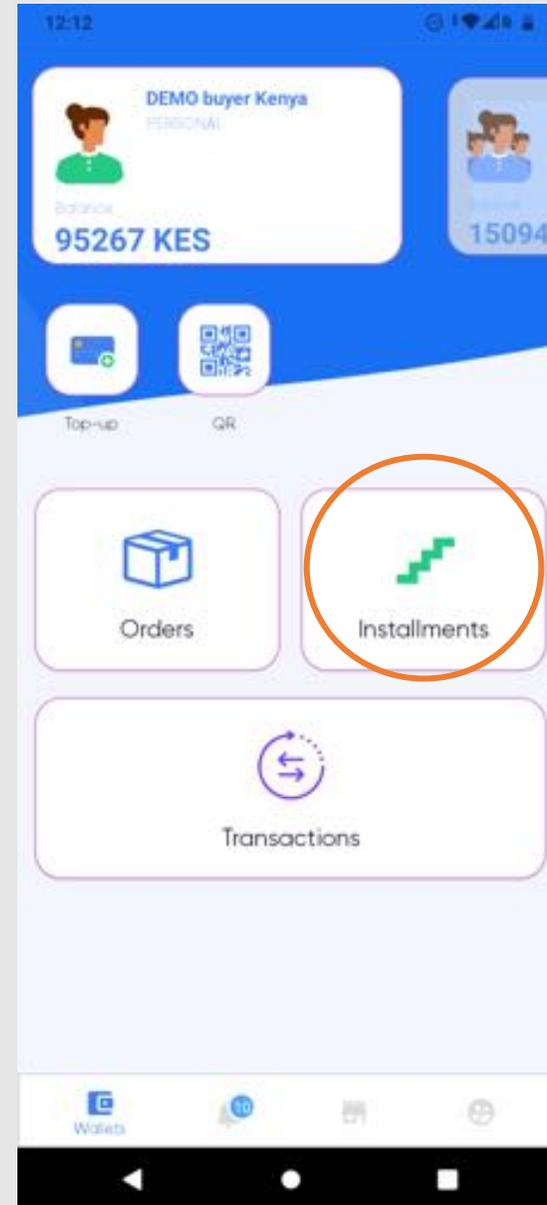


Customer screen

sevi

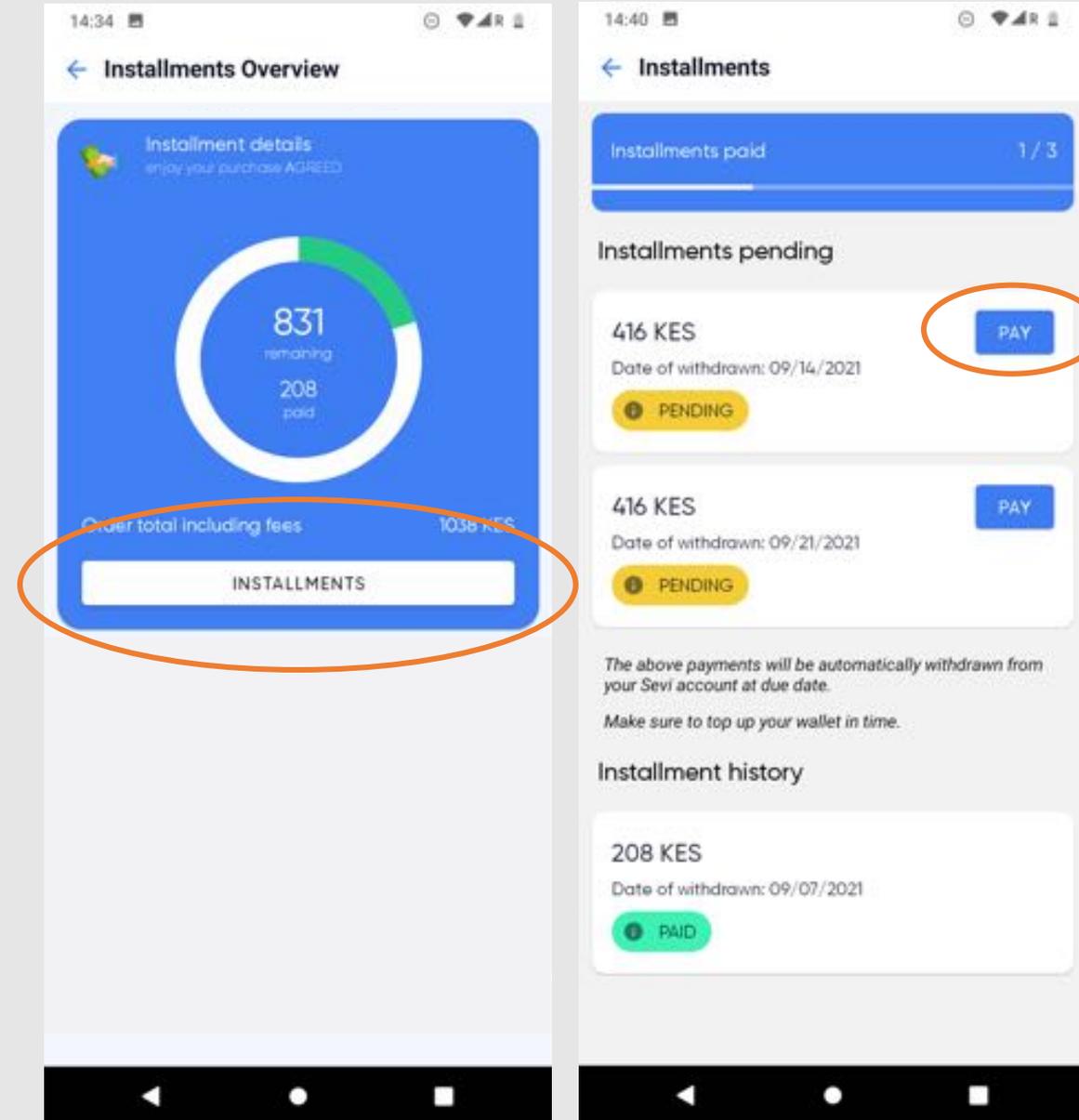
Step 7: Pay instalments

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



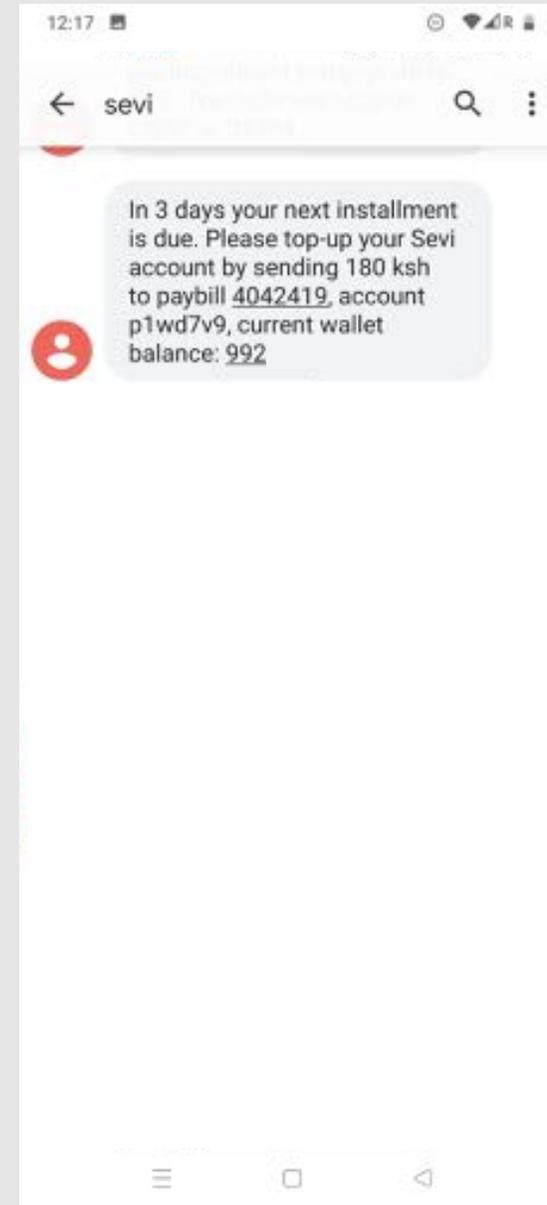
Step 7: Pay instalments

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

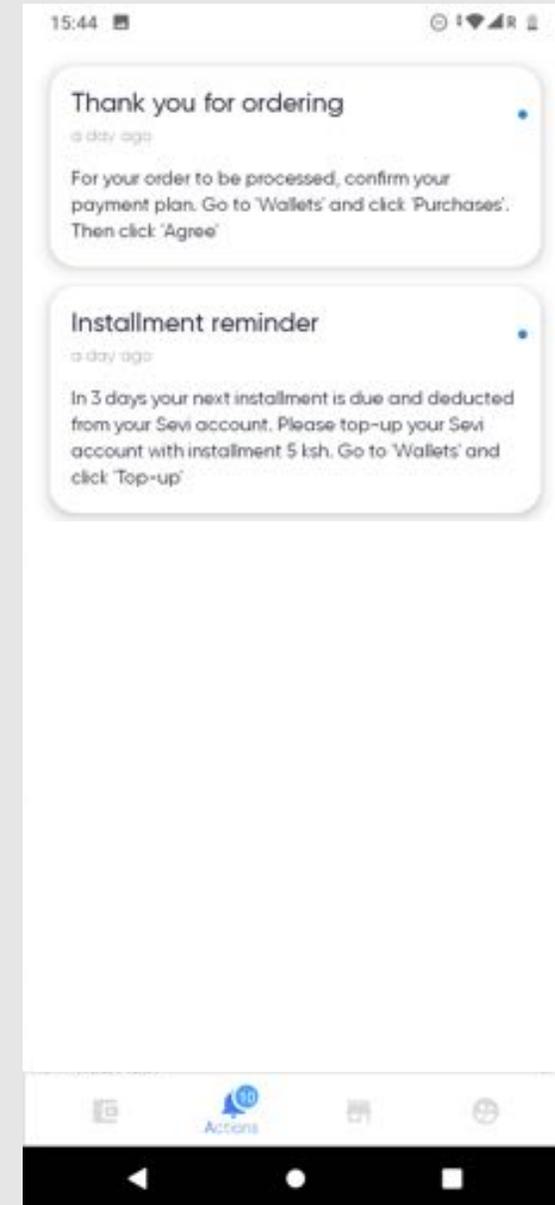


Step 7: Pay instalments

- 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

