



MERCHANT DETAILED SYSTEM MANUAL

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Connecting to the System

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za



Use this button to log into your FinYou account ("office")

Get in touch with FinYou

Available Jobs at FinYou

Any interesting news regarding FinYou and its merchants

A Detailed description of the FinYou process in 7 Easy Steps and FAQ's

A Description of the services FinYou offers

Description of Who and What FinYou is

Repetition of "How it Works" link above

Accessing your account

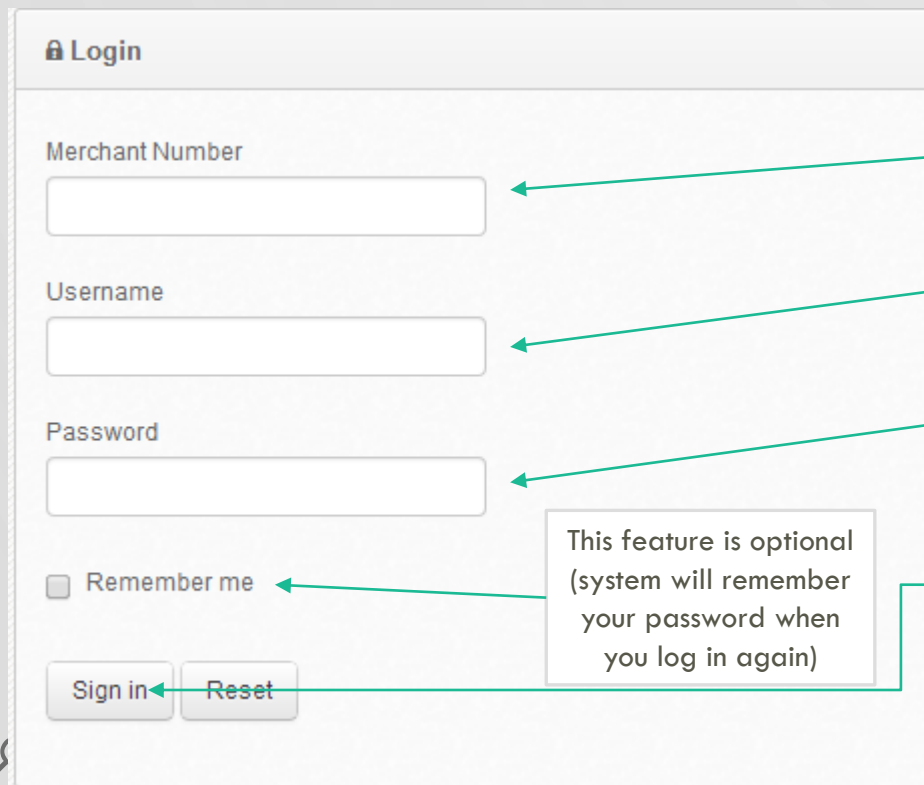
Login

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Once you have been registered as a Merchant you will receive an email with your MERCHANT NUMBER, USERNAME, PASSWORD and the following link

<http://www.finyou.co.za/merchant/login>

Please follow the link to see this screen



🔒 Login

Merchant Number

Username

Password

Remember me

This feature is optional (system will remember your password when you log in again)

Step 1:

Enter your Merchant Number (i.e. ROS15K)

Step 2:

Enter your Username

Step 3:

Enter the system formulated PASSWORD sent to you in your connection / welcoming email

Step 4:

Click the Sign In button

Accessing your account

Dashboard

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Welcome to your FinYou Office / Dashboard

On this page you will find a lot of features to help you manage your Client Applications and always stay informed of status changes and the progress of applications in the FinYou process.

The screenshot shows the FinYou dashboard interface. At the top right, it says "Welcome back Le-chelle". The left sidebar contains the FinYou logo and navigation links for "Dashboard" and "Applications". The main content area displays a summary of application statistics: 0 applications, 0 pending, 0 declined, 0 completed, and a total of R0.00. There is also an "Action List" dropdown menu. Below the statistics, there are two expandable sections: "Applications Completed Monthly" and "Total Credit".

FinYou
www.finyou.co.za

Dashboard

Applications

Welcome back Le-chelle

Dashboard

0	0	0	0	R0.00	Action List
applications	pending	declined	completed	total	

Applications Completed Monthly

Total Credit

YOUR FINYOU DASHBOARD

Dashboard - Features

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Your **dashboard** is the centre of your FinYou office – your “HOME screen”. It indicates the total number of client applications, pending applications, declined applications, completed applications and the total amount of Client Applications that have been approved and paid out to your company. It also has two **graphs** which automatically changes to fit your criteria.

Click on the Welcoming message in the top right corner of the screen and select **Profile** to edit your personal details.

The **Logout** button is only used when you want to exit the system.

The screenshot shows the FinYou dashboard interface. At the top right, a user is logged in as 'Le-chelle'. The dashboard features a navigation menu on the left with 'Dashboard' and 'Applications' options. The main content area displays five summary cards: '0 applications' (red), '0 pending' (blue), '0 declined' (orange), '0 completed' (green), and 'R0.00 total' (yellow). Below these are two graphs: 'Applications Completed Monthly' and 'Total Credit'. On the right side, there is an 'Action List' section showing 'No flags available'. Callout boxes with arrows point to various elements: one points to the dashboard title, another to the 'Welcome back Le-chelle' message, a third to the 'Action List' section, and others to the summary cards and graphs.

Welcome back Le-chelle

FinYou
www.finyou.co.za

Dashboard

Applications

Dashboard

0 applications

0 pending

0 declined

0 completed

R0.00 total

Applications Completed Monthly

Total Credit

Action List

No flags available

Your Action List will indicate if there is a Pro Forma Invoice outstanding.

Your FinYou Dashboard

Applications - Features

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Welcome to your Applications

On this page you will find all the information about your clients who have applied for finance. You will also be able to capture an application on this page.

You can use the search box to locate a client with their ID, Name, Ref, Amount, Date of application & Process Status

The screenshot displays the FinYou dashboard interface. At the top right, it says "Welcome back Le-chelle". The sidebar on the left has "Dashboard" and "Applications" (highlighted in blue). The main content area is titled "Applications" and features an "Add New" button. Below this is a "Show 10 entries" dropdown and a "Search:" input field. A table header is visible with columns: ID, Name, Ref, Amount, Date, Status. Below the header, it states "No data available in table" and "Showing 0 to 0 of 0 entries". There are also "Previous" and "Next" navigation links.

Your FinYou Dashboard

Applications - Features

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Welcome to your Applications

Lets capture an application!

Click on the **Add New** button

The screenshot shows the FinYou dashboard interface. The top right corner displays a user greeting: "Welcome back Le-chelle". The left sidebar contains navigation links for "Dashboard" and "Applications", with "Applications" being the active page. The main content area is titled "Applications" and includes a search bar, a "Show 10 entries" dropdown, and a table with columns: ID, Name, Ref, Amount, Date, and Status. The table currently shows "No data available in table" and "Showing 0 to 0 of 0 entries". A red circle highlights the "Add New" button in the top right corner of the table area. A callout box with a black border and white background contains the text: "This process must be followed when doing a Test Application or an actual Client Loan Application that needs to be processed by our Credit Providers."

Client Loan Application

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Completed Online Client
Loan Application

Client Details

Basket

Authorization
Method

Terms &
Conditions

Finalized

The screenshot displays the FinYou web application interface. At the top right, it says "Welcome back Le-chelle". The main header features the FinYou logo and the text "Let's start with step 1: Client Details". Below this is a progress bar with five steps: "New", "Client Details", "Basket", "Authorize Method", "Terms & Conditions", and "Finished". The "Client Details" step is highlighted with a yellow bar and a yellow circle. A sidebar on the left contains "Dashboard" and "Applications" (highlighted in blue). The main content area shows a "Profile" section with a "Personal Information" sub-section.

Important Facts:

The First 5 steps of the Client Loan Application Process is identical in every User Role of this system (*Admin, Agent, Rep, Management & Merchant*) and needs to be completed to be captured on the system and move onto the next phase. If incomplete the Application will stay dormant. These 5 Steps requests the same details of that of the Written Application Form and the Online Client Application

Client Loan Application

Client Details

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Personal Information

First Name: James

Language Preference: Afrikaans

Surname: Stander

Contact Time Preference: Morning

ID Number: 6502140000000

Gender: Female

Birthday: 02/14/2014

Contact Information

Email Address: lechelleroux59@gmail.com

Home Phone Number: 0765721498

Mobile Number: 0741114511

Work Phone Number: 0827707457

Location Information

City: Pretoria

Postal Code: 0181

Residential Address: 357 Buffelsdrift

The 5 Step Process:

1. Client Details

1. Personal Details

- * First Name
- * Surname
- * ID Nr
- * Birthday (When is his/her next birthday?)
- * Language (Dropdown)
- * Contact Time (Dropdown)
- * Gender (Dropdown)

2. Contact Information

- * Email Address
- * Mobile Nr
- * Home Phone Nr
- * Work Phone Nr

3. Location Information

- * City
- * Residential Address
- * Postal Code

4. Income Information

5. Employer Information

6. Bank Information

7. Additional

Client Loan Application

Client Details

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Income Information

Gross Salary	<input type="text" value="20000"/>	Disposable Income	<input type="text" value="10000"/>
Next Salary Date	<input type="text" value="03/31/2014"/>	Net Salary	<input type="text" value="15000"/>

Employer Information

Employer Name	<input type="text" value="Ver-Tex"/>	Employment Type	<input type="text" value="Permanent"/>
Employment Date	<input type="text" value="03/01/2013"/>	Salary Frequency	<input type="text" value="Monthly"/>

Bank Information

Account Name	<input type="text" value="J Stander"/>	Branch Code	<input type="text" value="051001"/>
Account Number	<input type="text" value="123456789"/>	Branch Name	<input type="text" value="Eastgate"/>
Bank Name	<input type="text" value="Standard Bank"/>	Account Type	<input type="text" value="Cheque"/>

Additional

Repayment Term	<input type="text" value="12"/>
Merchant Store	<input type="text" value="Designer Water"/>

This is a test application, please don't submit for credit approval

PLEASE NOTE: When doing a TEST Application, tick this box!!!!

The 5 Step Process:

1. Client Details

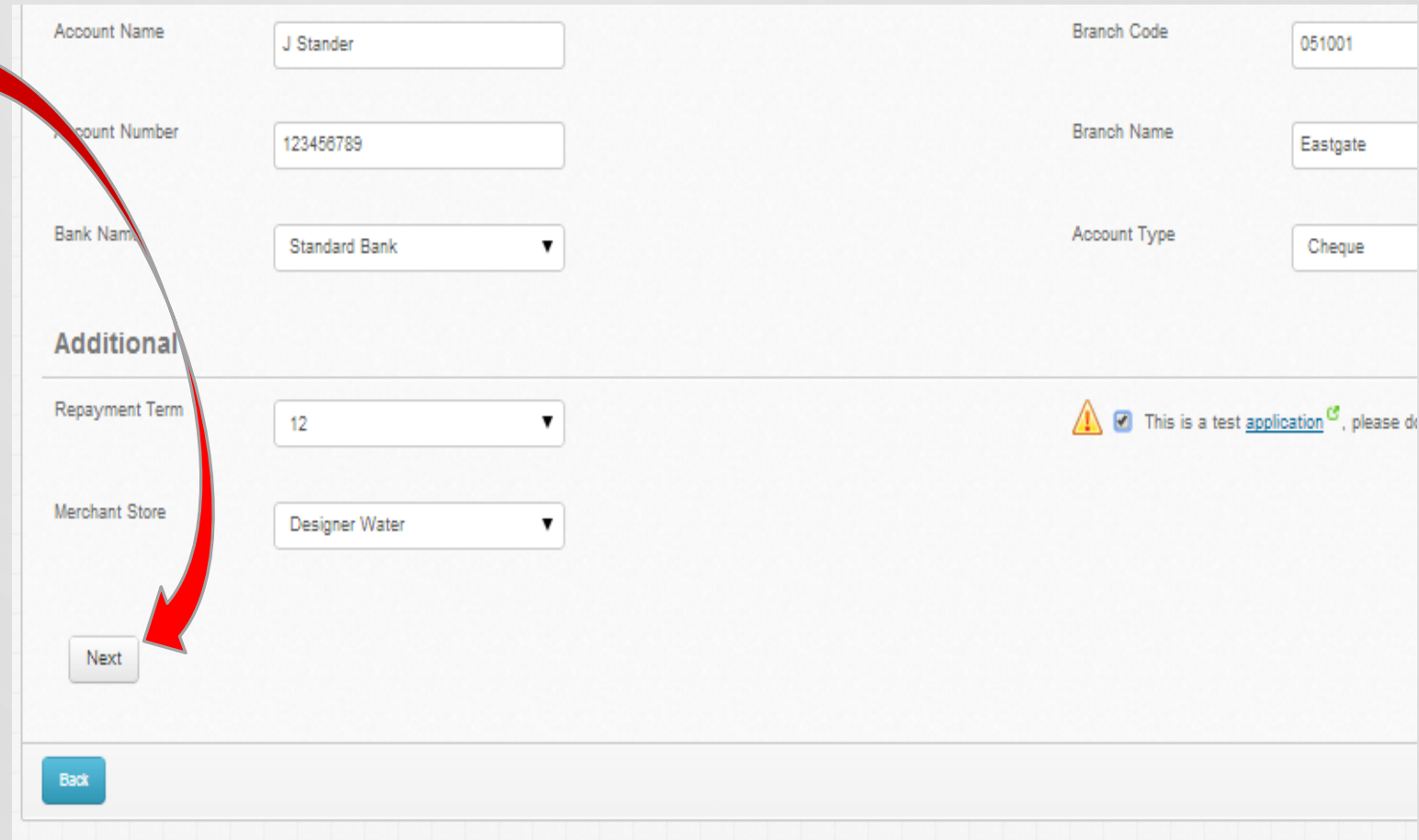
1. Personal Details
2. Contact Information
3. Location Information
4. **Income Information**
 - * Gross Salary
 - * Next Salary Date
 - * Disposable Income
 - * Net Salary
5. **Employer Information**
 - * Employer Name
 - * Employment Date
 - * Employment Type (Dropdown)
 - * Salary Frequency (Dropdown)
6. **Bank Information**
 - * Account Name
 - * Account Nr
 - * Bank Name (Dropdown)
 - * Branch Code
 - * Branch Name
 - * Account Type (Dropdown)
7. **Additional**
 - * Repayment Term
 - * Merchant Store (Dropdown)

Client Loan Application

Client Details

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Please make sure you click on the NEXT button at the end of every step to confirm and complete that specific step.



The screenshot displays a web form for a client loan application. The form is divided into two main sections: 'Client Details' and 'Additional'. The 'Client Details' section includes fields for Account Name (J Stander), Account Number (123456789), Bank Name (Standard Bank), Branch Code (051001), Branch Name (Eastgate), and Account Type (Cheque). The 'Additional' section includes fields for Repayment Term (12) and Merchant Store (Designer Water). A 'Next' button is located at the bottom left of the form, and a 'Back' button is at the bottom left. A red arrow points from the text on the left to the 'Next' button. A warning icon and text are visible in the bottom right corner of the form area.

Account Name	J Stander	Branch Code	051001
Account Number	123456789	Branch Name	Eastgate
Bank Name	Standard Bank	Account Type	Cheque
Additional			
Repayment Term	12	⚠️ <input checked="" type="checkbox"/> This is a test application, please do not proceed	
Merchant Store	Designer Water		

Next

Back

Client Loan Application

Client Details Completed

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Completed Online Client
Loan Application

Client Details



Basket

Authorization
Method

Terms &
Conditions

Finalized

The screenshot shows a progress bar at the top of the page with five steps: Client Details, Basket, Authorize Method, Terms & Conditions, and Finished. The Client Details step is marked as complete with a green checkmark and a green bar. The Basket step is the current active step, indicated by an orange bar and a red arrow pointing to it. The other steps are marked with empty circles. Below the progress bar is a table titled "Basket" with columns for ProductCode, Description, Category, Quantity, Price, and Amount. Each column has a green checkmark icon. The table contains one row with input fields for Product Code, Description, a dropdown for Category, and input fields for Quantity and Price. A Total column is at the bottom right.

ProductCode	Description	Category	Quantity	Price	Amount
<input type="text" value="Product Code"/>	<input type="text" value="Description"/>	<input type="text" value="Category"/>	<input type="text" value="Quantity"/>	<input type="text" value="Price"/>	
					Total

The bar at the top of the page will indicate that step 1 is complete (Client Details) and that you are now entering Step 2 (Basket)

Client Loan Application

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Basket

All these fields need to be completed



ProductCode	Description	Category	Quantity	Price	Amount
LK001	Chanson Eden Water Purifier	<ul style="list-style-type: none">ClothingHardwareSoftwareFurniture	1	7999.99	
Total					R 0.00

Client Loan Application

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Basket

Adding more products

Once you have clicked on the ADD button to complete your input of the product or service it will automatically add the amount of that product or service to the **Total Amount** indicated at the bottom of the column.

It also automatically opens another column with the option of adding more products. The same process of capturing product details will apply to every product added.

ProductCode	Description	Category	Quantity	Price	Amount	
LK001	Chanson Eden Water Pi	Software	1	R 7 999.99	R 7 999.99	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="button" value="Add"/>
					Total	R 7 999.99

Please make sure you click on the NEXT button to complete the Basket Step

Client Loan Application

Basket

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Your client will now automatically receive an SMS with an Authorisation PIN.
The SMS will state the following:

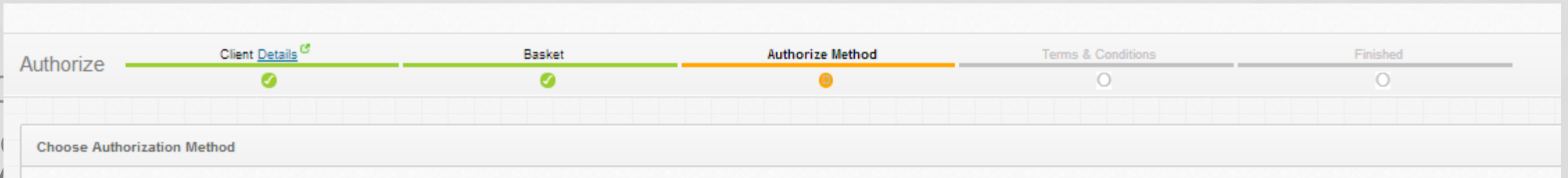
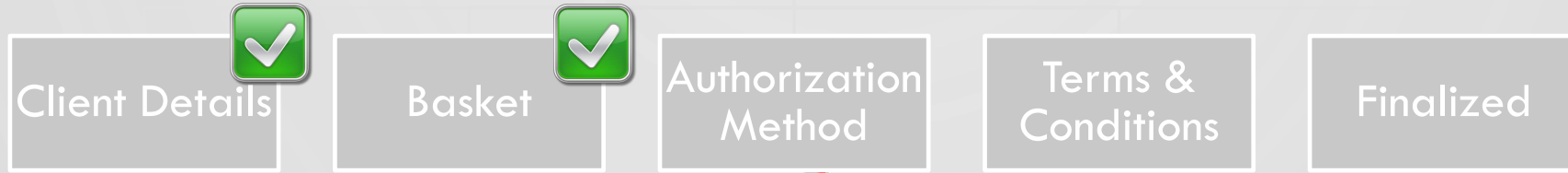
*Hi, your signature authorisation pin is ****, please complete to authorise and process your application. 😊 FinYou 086 134 6968.*

Client Loan Application

Basket Completed

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Completed Online Client
Loan Application



The bar at the top of the page will indicate that step 2 is complete (Basket) and that you are now entering Step 3 (Authorizing Method)

Client Loan Application

Authorisation Method

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Choose one of the following processes:

Signed Document

(Upload the PDF signed document straight from your device)

Authorization Pin

(Use the pin sent to the client as signature and to confirmation and complete the application)

Authorize Client Details Choose Authorization Method Authorization Method Conditions Finished

Choose Authorization Method

Signed Document
You will print out the credit [application](#). The consumer will then sign it. Once the signing is completed, you will upload it so the application can be processed.

Authorization PIN
A authorization PIN will be sent to the consumer's cellphone. The consumer will provide you with it so that the [application](#) can be processed.

Back Next

Click on the process of your choice

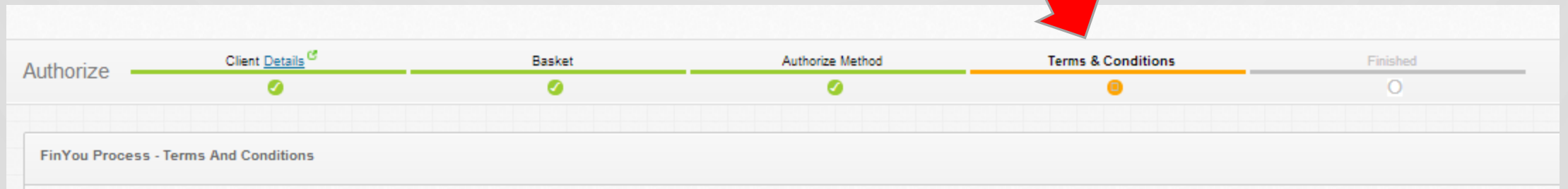
After you have selected the process of your choice, please press the NEXT button.

Client Loan Application

Authorisation Method Complete

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Completed Online Client
Loan Application



The bar at the top of the page will indicate that step 3 is complete (Authorize Method) and that you are now entering Step 4 (T&C's)

Client Loan Application

Terms & Conditions Method

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

You Chose to upload a Signed Client Loan Application Document



Signed Document

You will print out the credit [application](#). The consumer will then sign it. Once the signing is completed, you will upload it so the application can be processed.



Client Loan Application

Terms & Conditions Method

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

The screenshot shows a web page titled "FinYou Process - Terms And Conditions". The page content includes a list of steps under the heading "Finance and Settlement process". A callout box highlights a new feature: "Now you will be able to upload the signed Client Loan Application document straight from your computer. No additional documents will be accepted." A teal arrow points from this box to the "Choose File" button in the file upload section. Below the file upload section, another teal arrow points to the "Upload" button, with the text "After you have chosen the applicable file, select the UPLOAD button".

FinYou Process - Terms And Conditions Print

Finance and Settlement process

1. Apply for your finance online or offline (application form) after selecting products or services of interest.
2. Your application is processed by a Registered Credit Provider.
3. You are notified regarding your application status.
4. The payment is allocated and processed by an approved payment bureau/FinYou management account.
5. Your suppliers are notified regarding the status and generate compulsory invoices to FinYou.
6. FinYou settles the supplier accounts on your behalf guaranteeing payment to suppliers.
7. You have the option to request a full report of your application process and status from FinYou.
8. Should you at any time decide not to continue with specified products or services selected, FinYou will process your finance amount to your specified personal account, according to here under.
9. **Terms And Conditions**
- 9.1. **If you decide not to use the Supplier or Service Provider** then you may request FinYou, this if the Product Loan Amount was approved by the Credit Provider, to pay out the Product Loan Amount directly to your own account. However the Product Loan Amount will then be paid out only after FinYou has deducted and retained its Fee.
- 9.2. **If the Supplier or Service Provider is in alleged breach of any provisions of the CPA** then you may request FinYou, this if the Product Loan Amount was approved by the Credit Provider but not yet paid out to the Supplier, to hold back the payout of the Product Loan Amount as stakeholder until the dispute is resolved and FinYou receives written advise signed by the Supplier or Service Provider and you confirming that the dispute has been resolved and the terms of such resolve or a court order to that effect

Please upload the signed document

No file selected

After you have chosen the applicable file, select the **UPLOAD** button

Client Loan Application

Terms & Conditions Method

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

You Chose to confirm an
Authorisation Code



Authorization PIN

A authorization PIN will be sent to the consumer's cellphone. The consumer will provide you with it so that the [application](#) can be processed.



Client Loan Application

Terms & Conditions Method

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Authorize **Client Details** Basket Authorize Method **Terms & Conditions** Finished

FinYou Process - Terms And Conditions Print

Finance and Settlement process

1. Apply for your finance online or offline (application form) after selecting products or services of interest.
2. Your application is processed by a Registered Credit Provider.
3. You are notified regarding your application status.
4. The payment is allocated and processed by an approved payment bureau/FinYou management account.
5. Your suppliers are notified regarding the status and generate compulsory invoices to FinYou.
6. FinYou settles the supplier accounts on your behalf guaranteeing payment to suppliers.
7. You have the option to request a full report of your application process and status from FinYou.
8. Should you at any time decide not to continue with specified products or services selected, FinYou will process your finance amount to your specified personal account, according to here under.
9. Terms And Conditions
- 9.1. If you decide not to use the Supplier or Service Provider then you may request FinYou, this if the Product Loan Amount was approved by the Credit Provider, to payout the Product Loan Amount directly to your own account. However the Product Loan Amount will then be paid out only after FinYou has deducted and retained its Fee.
- 9.2. If the Supplier or Service Provider is in alleged breach of any provisions of the CPA then you may request FinYou, this if the Product Loan Amount was approved by the Credit Provider but not yet paid out to the Supplier, to hold back the payout of the Product Loan Amount as stakeholder until the dispute is resolved and

After the client has read the Terms & Conditions the Authorisation Pin can be entered and submitted to complete the 4th Step

Please provide the PIN the client received via SMS

Submit

0785721498 Resubmit PIN

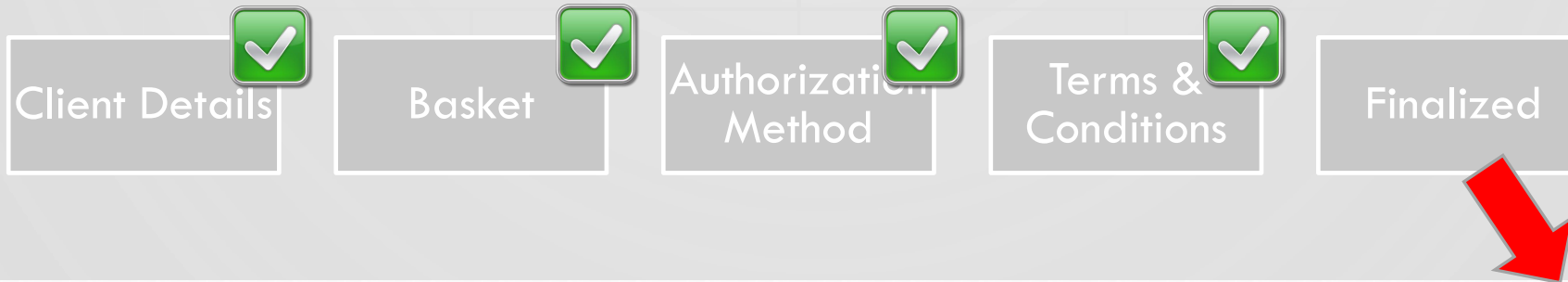
What happens if the code never went through to the client?
Enter a new Cell Phone Number and press Resubmit Pin.

Client Loan Application

Terms & Conditions Method Completed

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Completed Online Client
Loan Application



Authorize Client Details Basket Authorize Method Terms & Conditions Finished

FinYou Process - Terms And Conditions

Finance and Settlement process

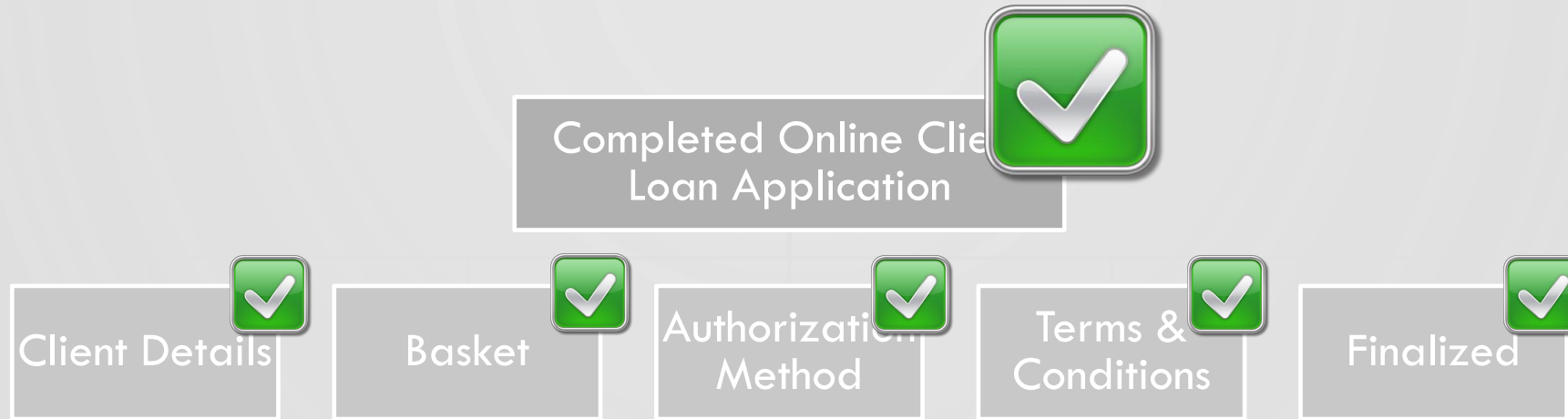
1. Apply for your finance online or offline (application form) after selecting products or services of interest.
2. Your application is processed by a Registered Credit Provider.

The bar at the top of the page will indicate that step 4 is complete (Terms & Conditions) and that you are now entering Step 5 (Finished)

Client Loan Application

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za

Finalized



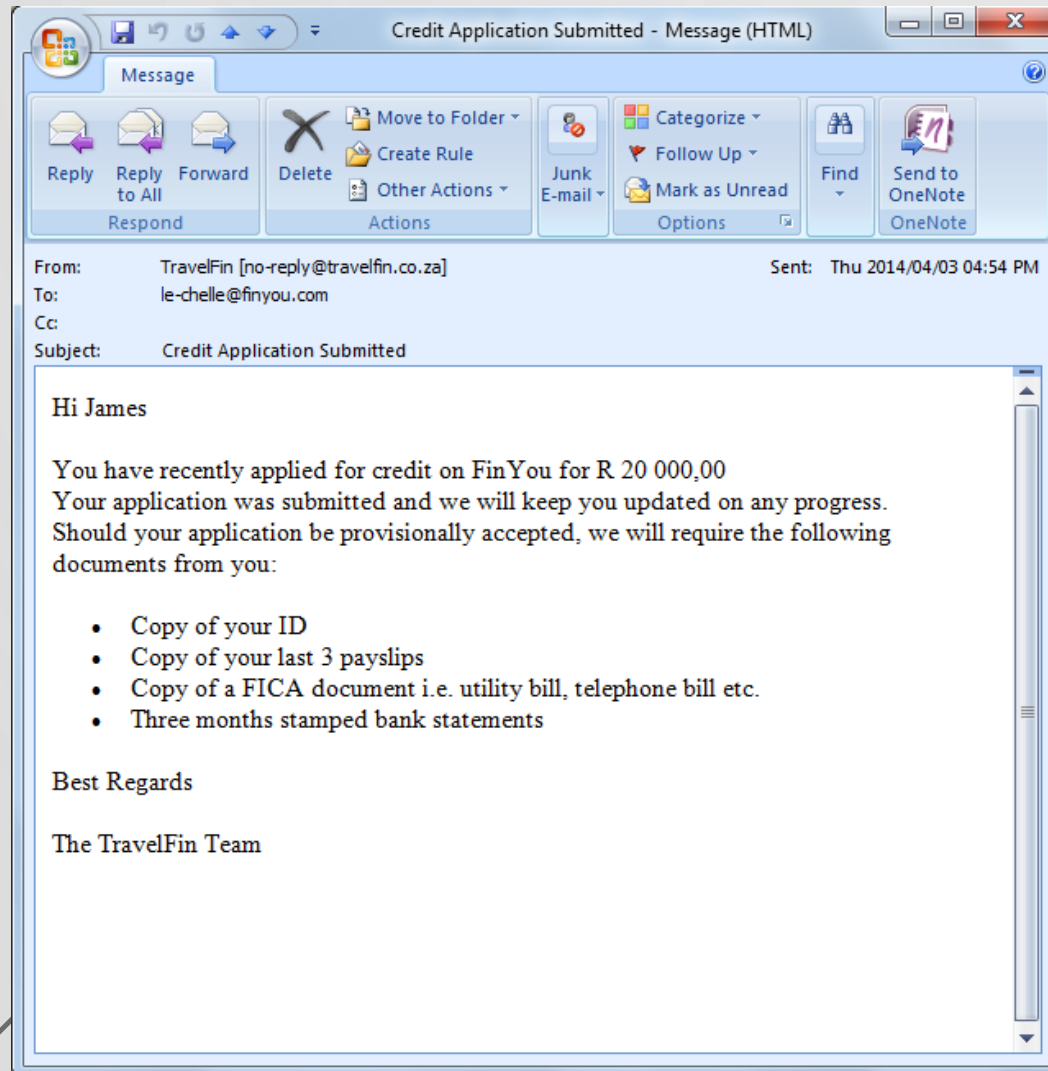
Once you see this view, the Client Loan Application is complete and will be sent to the credit provider(s).

Reference Number	Client Details ✓	Basket ✓	Terms & Conditions ✓	Finished ✓
Application submission is completed.				

Client Loan Application

Additional Information

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za



The Client / Applicant will receive:

An **SMS** stating the following:

*Hi, your loan application for R****.** was sent to Capitec for Credit approval. Reference: *****, awaiting outcome to process. 😊 FinYou
086 134 6968*

And an **EMAIL** stating the following:

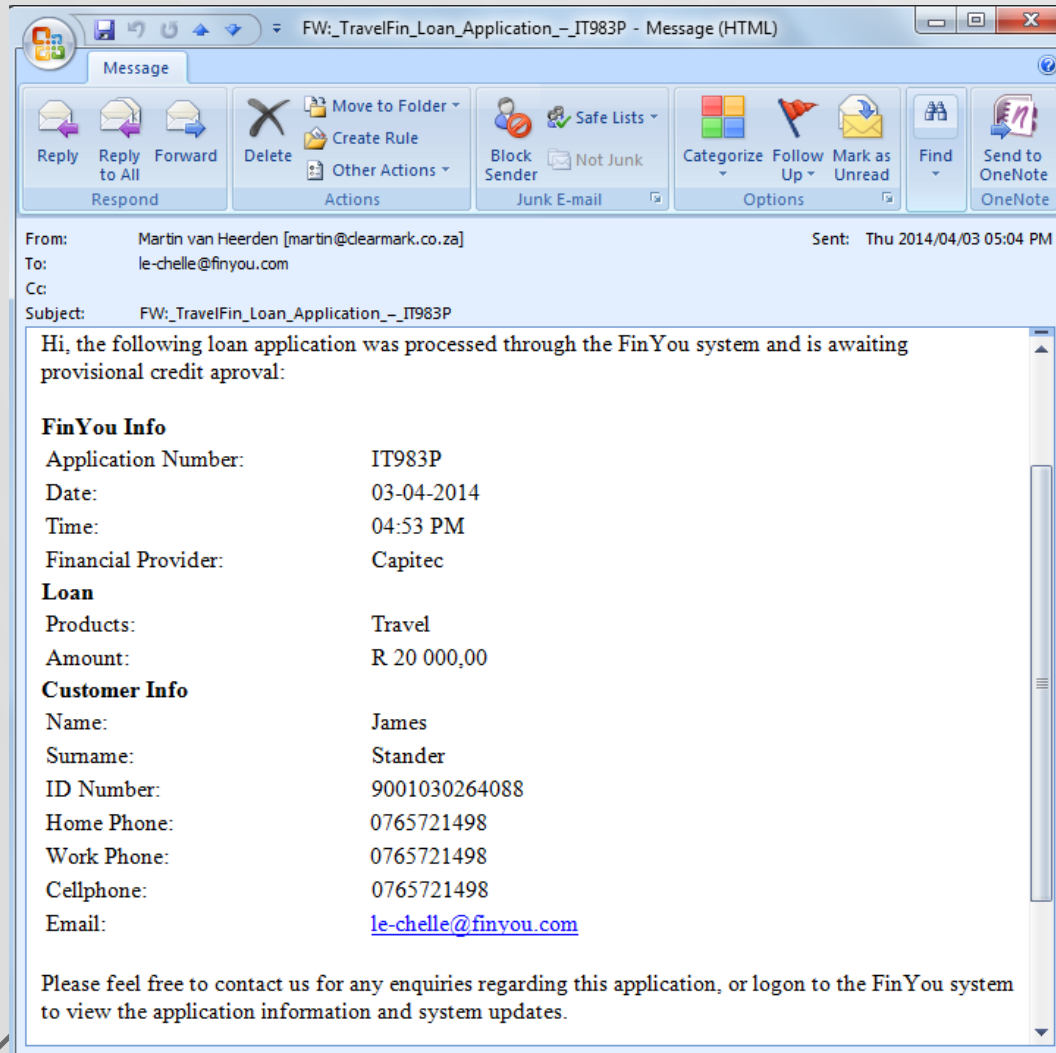
Should your application be provisionally accepted, we will require the following documents from you:

- *Copy of your ID*
- *Copy of your last 3 payslips*
- *Copy of a FICA document*
- *3 Month's stamped bank statements*

Client Loan Application

Additional Information

Please follow the link sent to you in your connection / welcoming email from the admin office. Or visit www.finyou.co.za



You (The Merchant) will receive:

And an **EMAIL** stating the following:

Hi, the following loan application was processed through the FinYou system and is awaiting provisional credit approval:

FinYou Info:

App Nr
Date
Time
Financial Provider

Loan:

Products
Amount

Customer Info:

Name
Surname
ID Number
Home Phone
Work Phone
Cell Phone
Email

Please feel free to contact us for any enquiries regarding this application, or log on to the FinYou system to view the application information and system updates.

Thank You

FinYou 😊

THIS CONCLUDES THE DETAILED SYSTEM MANUAL FOR MERCHANTS



Please feel free to contact our offices for assistance:
www.finyou.co.za / 086 134 6968 / admin@FinYou.com