HOW TO

Communicate with the Bank and Change Deals on the MotoData System

MotoData

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STEP 1

ACCESS THE WEBSITE

In your web browser go to **www.motodata.co.za**

STEP 2

SIGN-IN TO THE SYSTEM

Select the 'SIGN-IN' button in the top right corner.

Enter your username and password in the respective fields.

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System Declined:

Declined Deals are displayed in the 'APPLICATIONS' section, not the 'MY OUTSTANDING TASKS' section.

Should the Approval Status change to 'Declined' and the Application Status read 'Minimum Requirements Not Met', this will mean that the deal was declined based on basic rules supplied by the bank:

Current Bank User ⬍	Last Action Date ⬍	Application Number ⬍	Customer ⬍	Applied For ⬍	Loan Provider ⬍	Approval Status ⬍	Application Status ⬍	Actions
	09 Sep 2019 (04:09 PM)	0000000377MDA	Testing Demo	OwnVehicle 356y Corolla 124,000.00	CAPITEC	Declined	Minimum Requirement Not Met	➡ ↺

Click the arrow button to display the reason for System Decline:

Application Status
Minimum Requirement Not Met

Credit Filter Status
Offer Price Exceeds Maximum Weekly Income Amount

NOTES		⌄
Date Created	Create User	Notes
No records found.		

In this case the customer owns weekly income and will not be allowed to borrow the specified amount.

The details of the application can be altered by clicking on the reapply button. This will open the application and allow you to make changes before resubmitting the application to the bank.

Bank Declined:

Declined Deals are displayed in the 'APPLICATIONS' section, not the 'MY OUTSTANDING TASKS' section.

Should the application be declined by the bank, the Application Status will change to read 'Prelim Bank Declined'.

Current Bank User	Last Action Date	Application Number	Customer	Applied For	Loan Provider	Approval Status	Application Status	Actions
Willia	04 Sep 2019 (03:18 PM)	0000000365MDA	Aazibuko	OwnVehicle TEST TEST TEST 352,400.00	CAPITEC	Declined	Prelim Bank Declined	➡ ↺

Once again, the reason can be viewed by clicking the arrow button.

Bank Approved:

Should the bank approve the application, it will then reflect in the 'MY OUTSTANDING TASKS' section and not the 'APPLICATIONS' section.

The task description will prompt you for the next step in the process.

STEP 4

REACTIVATING DEALS AND RESUBMITTING DECLINED DEALS

Note the Application Status in the following scenarios:

• System declined: Minimum Requirements Not Met
• Bank declined: Prelim Bank Declined.

A deal that is either System declined or Bank declined can be resubmitted to the bank for reconsideration by making some adjustments. To do so, access the deal in the 'APPLICATIONS' section on the navigation bar and then click the reapply button.

You will be promoted to provide a reason for the reapply:

Select a reason from the dropdown options, enter any additional comments necessary and then select 'SUBMIT'.

The application will then open and allow for changes to be made before resubmitting to the bank.

RECEIVING APPROVALS AND CLOSING A DEAL

Approved Deals will display in 'MY OUTSTANDING TASKS'. The number indicates the amount of deals awaiting your attention:
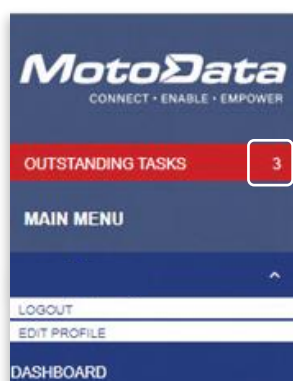
Number of tasks requiring action.
This applies to both conditionally approved and final approval.

Outstanding applications will remain in your tasks list until they are either submitted to the bank or cancelled.

How to Remove a Task on Your Outstanding Tasks List

Access your outstanding tasks:

Click the arrow button to access the required deal and then select 'CANCEL APPLICATION':

You will be promoted to provide a reason for the cancelation:

Select a reason from the dropdown options, enter any additional comments necessary and then select 'SUBMIT'.

The application will be transferred from your outstanding tasks to the 'APPLICATIONS' section.

Should you wish to re-open the deal, access the deal in the 'APPLICATIONS' section and select the reapply button (see "Reactivating Deals & Resubmitting Declined Deals" under paragraph 4).

The Approval Status and Application Status will update accordingly.

How to Continue with a Deal Once Approved

System Logic Outstanding Tasks vs Applications

Once a deal has been submitted to the bank, it can be found in the 'APPLICATIONS' section. At this stage, supplementary documents can be uploaded but no changes can be made to any of the data fields.

The Outstanding Tasks Screen

This is your main working screen as all active/approved deals are displayed here.

Outstanding Tasks screen tabs: 'MY OUTSTANDING TASKS' vs 'ALL OUTSTANDING TASKS'

A user's assigned role affects which kinds of deals they can view on the MotoData System. Users will either be able to view:

• only the deals related to him/her, or
• all the deals for the dealership (in the case that the user is assigned as system admin)

NOTE: Deals that are still in the negotiations phase are visible to everyone. Once a deal reaches validations, it will be allocated to a specific user.

See **"How to Navigate the MotoData System"** guide for more details on how to create users and assign roles.

Outstanding Tasks screen fields:

• **Customer** – Customer Name and ID.
• **Applied For** - A brief summary of what the customer applied for. In the case of a vehicle, the vehicle details will display. In the case of 'Other', a description of the goods will display.
• **Loan Provider** - The bank the application was sent to.
• **Task Description** - A description of the task submitted by the bank to the dealer. (All possible task descriptions are discussed below.)
• **Last Action User** - The person who most recently worked on the deal.
• **Status** – The status of the application i.e. "Started", "Underway" or "Completed".
• **Action** – Click on the Action button   for more details on the deal.
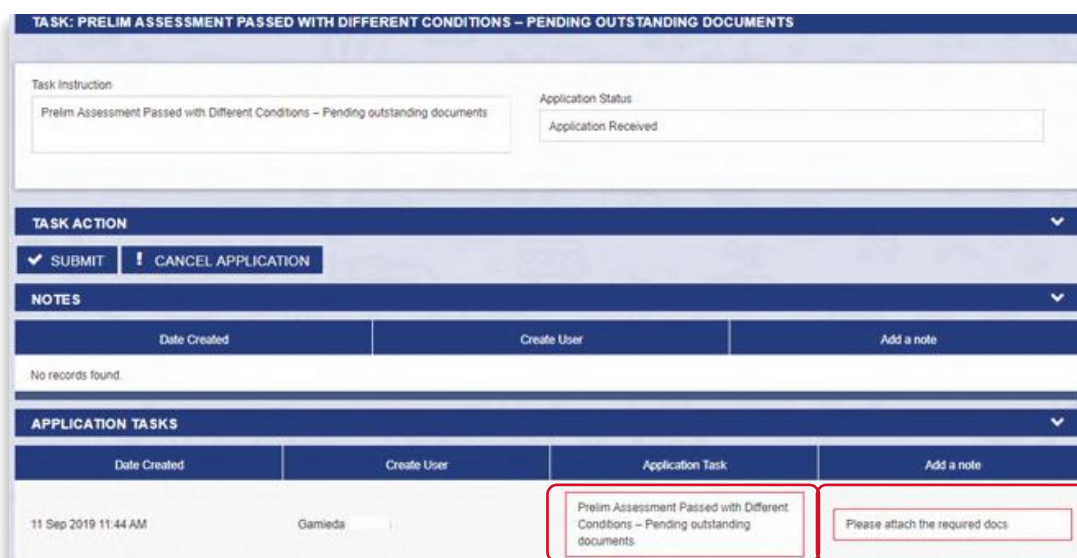
 Possible Task Descriptions sent by the bank:

• **Prelim Assessment Passed with Different Conditions** – Pending Outstanding Documents
       o The Deal has been approved but either the amount or the term has been changed. Should you wish to take up the deal, please submit the required documents.
• **Prelim Assessment Passed** – Account to Be Settled
       o An account needs to be settled for the deal to be approved.

- **Prelim Assessment Passed as Requested** – Pending Outstanding Documents
    - o The deal was approved as requested. Should if you want to continue, please submit the required documents for validations.
- **Approval Done** – Validations Done. Final Client Contracting Required
    - o All validations are completed. Please submit your invoice to the bank to contract.
- **Approval Done** – Validations Done. Final Client Contracting Required
- **Please Submit Vehicle Information**
    - o Vehicle information is missing. Please complete.
- **Customer Contracted** – Deliver Goods
    - o The bank has contracted with the customer. Please download the delivery note and deliver the goods. See How to Deliver Goods for more details.

Submitting a Deal Back to the Bank

Click on the Action ➡ button to open a specific deal and view the deal details and approval conditions.

Any outstanding requirements by the bank will be shown here.
In this example, documents for validations need to be uploaded (this is explained in the next section).

How to Upload Supporting Documents

There are two sections for uploading supporting documents:

1 Uploading generic documents.

2 Uploading deal specific documents

Uploading Generic Documents:
NOTE: These exclude ID, Driver License, Payslips and Bank Statements.

Select the 'UPLOAD ADDITIONAL DOCUMENTS' button. This will enable you to browse for the required document(s) on your local PC/Laptop:

Select the document(s) you would like to submit and wait for it to be uploaded onto the system.

Click the download button to download and view the document.

Click the history button to view a full audit trail.
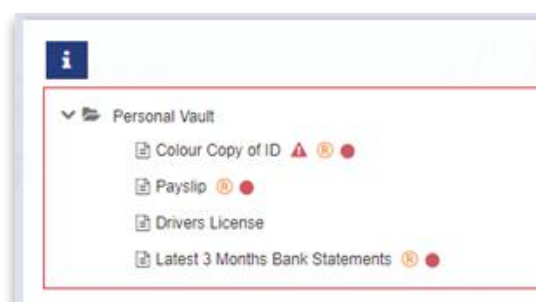

Click the reupload button to resubmit the document.

Uploading Deal Specific Documents:

These include:

- Colour Copy of ID
- Payslip
- Drivers License
- Latest 3 Months Bank Statements

and are available under the 'Personal Vault' section on the 'APPLICATIONS' screen:

How the Personal Vault Screen Works

The personal vault screen enables users to upload standard documents required for each deal. These can be uploaded from either the 'APPLICATIONS' Section (i.e. when the deal is with the bank) or from the 'OUTSTANDING TASKS' section.
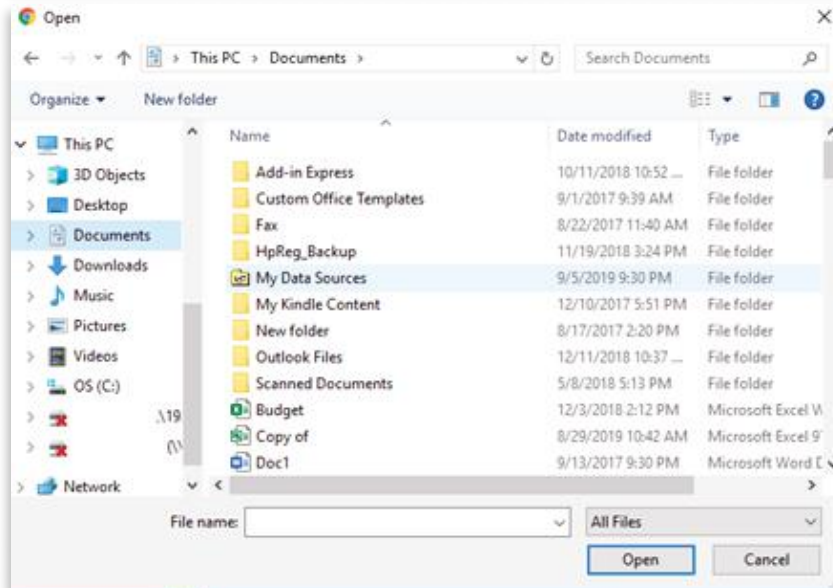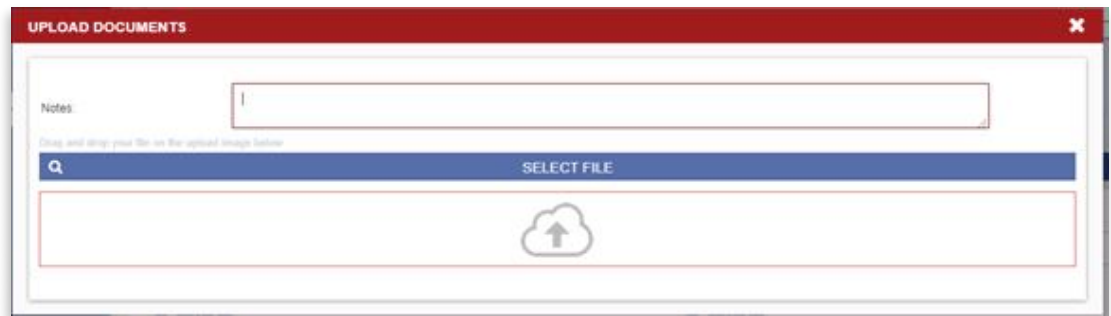
Click on the option of the document type you would like to upload. The option will expand with two further options below it:

① Request the document from the user

② Upload the document

To upload the document:

Select the document you would like to submit and wait for it to be uploaded onto the system.

The uploaded document will display below the 'Personal Vault' section:

Follow the same process for all documents.

To request the document from the user:

Select the 'REQUEST COLOUR COPY OF ID FROM USER' button.

Enter a message and select 'SUBMIT'. This will generate an e-mail and an SMS to the customer requesting the document to be uploaded.

Example of the e-mail message:

X	From	Subject	Received
☐	Information Queries	Document Request for Payslip	moments ago

The customer will have the options to either upload the documents via email or submit a photo of the documents taken with their phone.

Dear Theunis,

John Doe from BANK A Limited has requested a new document upload.

Comments:

Please Submit document as mentioned

Please upload the requested documentation

To do so, select the 'Upload' link which will direct users to the following screen. This screen can also be accessed via the SMS sent to the customer.

As soon as the customer submits the document, it will automatically be available on the MotoData system and linked to the relevant deal.

To request multiple documents from the user:

Click on 'REQUEST PERSONAL VAULT FROM USER' to request all the documents required for the deal at once:

Example of the message sent to the customer:

How to Submit a Deal to the Bank for Action

Once all required documents have been uploaded and/or necessary changes made, click the 'SUBMIT' button to resubmit the deal to the bank.

The following screen will open:

Here you can change the requested Term and Loan Amount. The term can be entered manually or by dragging the bar. Next, select an Application Task from the dropdown options.

Available 'Application Task' Options:

• Change Loan Amount and/or Term.
• Validations Please – Make sure all documents are attached.
• Contract with Customer – (See the process steps below).
• Article Change – Make sure you have entered the right vehicle information.

The 'Contract with Customer' option will require the dealer to upload the Invoice for the deal. This will convert the deal into a fixed workflow and no more changes will be allowed. See the steps below.

How to Contract with a Customer

NOTE: All contracting for Capitec bank occurs telephonically as there are no signed contracts.

Once the deal has been validated and the customer is ready to contract, the invoice must be uploaded under the 'APPLICATION DOCUMENTS' section:

Once the invoice is uploaded, click 'SUBMIT'.

The bank will be notified to conclude the deal by contracting with the customer telephonically. Once the customer has been contracted, the following task will appear in you 'OUTSTANDING TASKS':

The tasks description states that the vehicle needs to be delivered and the signed delivery note and a copy of the NATIS Document uploaded to initiate payment.

NOTE: For personal loans the vehicle must be registered in the customer's name.

The delivery note, as well as other system generated deal documents, can be found under the 'APPLICATION DOCUMENTS' section:

Click the history button to view a full audit trail of the document.

Click the reupload button to resubmit the document.

Click the download button to download the document.

Click the view button to view the document.

Once done select 'PAYMENT REQUEST' to receive payment for the deal.

How Do I Know If My Deal Has Been Paid?

You will receive an e-mail once payment has been made.
The proof of payment can be accessed under the 'APPLICATIONS' section and the 'Application Status' will change to "Dealer Paid":

Access the deal by selecting the Action button. All deal documents can be downloaded from the 'APPLICATION DOCUMENTS' section:

APPLICATION DOCUMENTS

Type	Uploaded by	Uploaded	File Name	Version	Required	Actions
Invoice	Henco	02 Sep 2019 (15:35)	20190716173906072.pdf _V1 (3).pdf	1	☑	
Proof of Payment from Capitec to MotoData (not viewable by Dealer)	Gamiedr	02 Sep 2019 (17:33)	20190716173906072.pdf _V1 (3).pdf	1	☑	
Additional Document	Gamied	02 Sep 2019 (17:33)	Motodata_Deal_Confirm ation.pdf	1	☑	
Additional Document	Gamiec	02 Sep 2019 (17:33)	MotodataDeliveryNote.pd f	1	☑	