



HOW TO

Submit Deals
on the
MotoData
System

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.

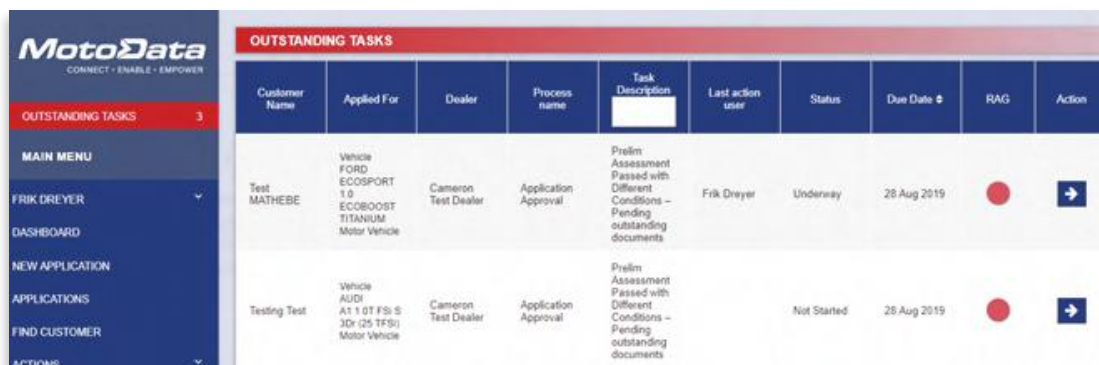


Enter your username and password in the respective fields.

A screenshot of the MotoData login and registration form. It features the MotoData logo at the top. Below it are two input fields: 'Enter your email' and 'Enter your Password'. A red box highlights both fields, with a red line connecting it to the text instruction above. Below the fields are 'LOG IN' and 'REGISTER' buttons. At the bottom, there are links for 'Forgot Password?', 'Select your language preference', 'Privacy policy', and 'Terms of use'.

STEP 3
THE
MOTODATA
SYSTEM
LANDING
PAGE

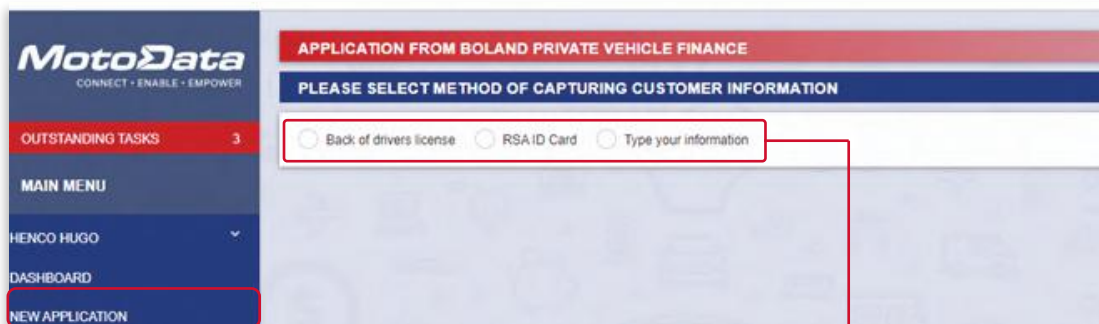
Whenever you access the MotoData platform you will be guided to this landing page:



MotoData CONNECT • ENABLE • EMPOWER									
OUTSTANDING TASKS									
Customer Name	Applied For	Dealer	Process name	Task Description	Last action user	Status	Due Date	RAG	Action
Test MATHEBE	Vehicle FORD ECOSPORT 1.0 ECOBOOST TITANIUM Motor Vehicle	Cameron Test Dealer	Application Approval	Prelim Assessment Passed with Different Conditions – Pending outstanding documents	Frik Dreyer	Underway	28 Aug 2019	Red	➔
Testing Test	Vehicle AUDI A1 1.0T FSI S 3Dr (25 TFSI) Motor Vehicle	Cameron Test Dealer	Application Approval	Prelim Assessment Passed with Different Conditions – Pending outstanding documents		Not Started	28 Aug 2019	Red	➔

STEP 4
HOW TO
LOAD A NEW
CUSTOMER

Select 'NEW APPLICATION'.



APPLICATION FROM BOLAND PRIVATE VEHICLE FINANCE

PLEASE SELECT METHOD OF CAPTURING CUSTOMER INFORMATION

☐ Back of drivers license
 ☐ RSA ID Card
 ☐ Type your information

A new application can be submitted by either:

- Scanning or attaching the Driver's License,
- Scanning or attaching the new RSA ID Card, or
- Typing the customer's information in manually.

Scanning or Attaching the Driver's License or RSA ID card

Note that the same process is followed for scanning the back and front of either a driver's license or the new RSA ID card.

Step 1: Scanning/attaching the back

Select the 'Back of Drivers Licence' option. The following screen will appear:



PLEASE SELECT METHOD OF CAPTURING CUSTOMER INFORMATION

☒ Back of drivers license
 ☐ RSA ID Card
 ☐ Type your information

DRIVERS LICENSE

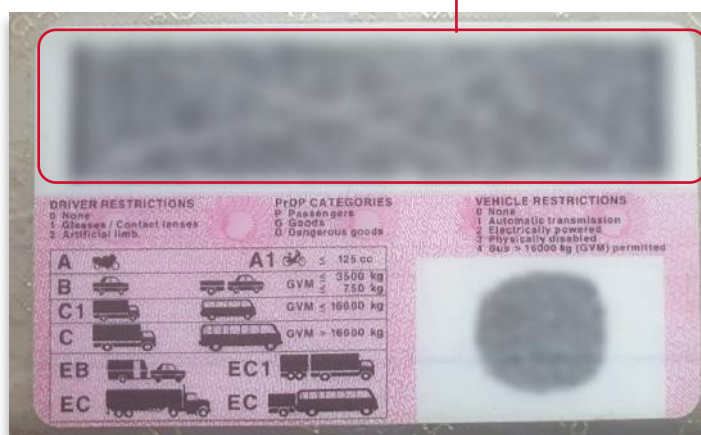
SELECT/TAKE PICTURE OF THE BACK OF YOUR DRIVERS LICENSE

📷

Select 'PICTURE OF THE BACK OF YOUR DRIVER'S LICENSE':

This will enable you to browse for a saved image of the back of a Driver Licence. If you have logged in with your phone, it will enable you to take a photo of the back.

Very important: When taking a photo with your phone please ensure that there is no reflection on the barcode. A high-quality image is necessary for the system to decrypt the barcode.



Once the image is uploaded, the system will automatically decrypt the barcode.

On successful decryption, the system will populate the data fields as well as extract an image from the barcode of the licence owner:

PLEASE SUPPLY THE FOLLOWING ADDITIONAL INFORMATION

Front of Card

Select/Take colour picture of the front of your card/license

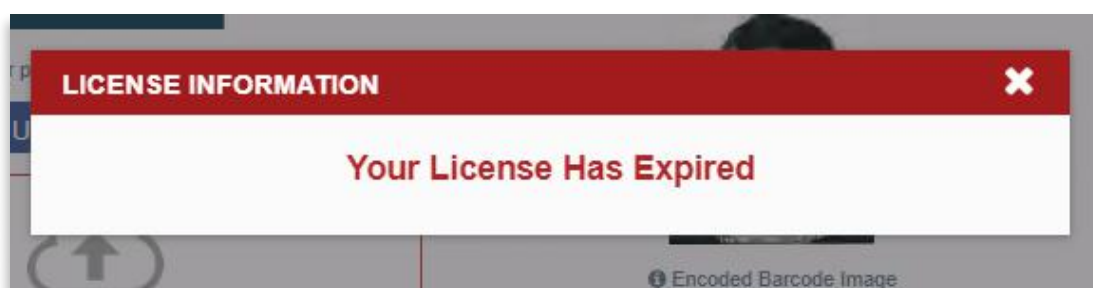
Q

UPLOAD IMAGE

Back of Card

Encoded Barcode Image

Should the driver's license be expired, the following message will appear:



If the image quality is not adequate, the following error will occur:

APPLICATION FROM BOLAND PRIVATE VEHICLE FINANCE

PLEASE SELECT METHOD OF CAPTURING CUSTOMER INFORMATION

☒ Back of drivers license ☐ RSA ID Card ☐ Type your information

DRIVERS LICENSE ?

SELECT/TAKE PICTURE OF THE BACK OF YOUR DRIVERS LICENSE

Could not decode the barcode

In this case, please retake the photo and resubmit.

Step 2: Scanning/attaching the front

To submit an image of the front of the Driver's License, select 'UPLOAD IMAGE':

PLEASE SUPPLY THE FOLLOWING ADDITIONAL INFORMATION

Front of Card

Back of Card

Select/Take colour picture of the front of your card/license

UPLOAD IMAGE

Encoded Barcode Image

Select a saved image/take a photo of the front of the card.

The system will perform a comparison between the front image submitted and the image that was extracted from the barcode.



Step 3: Take an up close photo of the card owner / selfie

Select 'UPLOAD IMAGE' to upload a photo. The system will need to compare the image on the card with the selfie of the card owner.

The following success message will display:

You can now continue with the application process.

Click 'REGISTER' to register the applicant on the system. Click 'APPLICATION' to start the application process.

Typing in the customer's information

An alternative to using the Driver's License or ID card for an application is to fill in the customer's information manually. Select 'Type Your Information'.

APPLICATION FROM BOLAND PRIVATE VEHICLE FINANCE

PLEASE SELECT METHOD OF CAPTURING CUSTOMER INFORMATION

☐ Back of drivers license
 ☐ RSA ID Card
 ☒ Type your information

PLEASE ENTER ALL THE FIELDs BELOW

RSA ID Number *

RSA ID Number

SEARCH

Enter the customer's ID number and select 'SEARCH'.

The system will identify any customers already existing on the MotoData system. If the ID number is not recognised, you will be asked to add some basic information on the customer.

Rule: Customer information is not to be submitted without first obtaining consent from the customer. The consent process is discussed in more detail later in this document.

Existing customer result:

PLEASE ENTER ALL THE FIELDs BELOW

RSA ID Number *

7602052746084

User Testing Demo Already Exists

APPLICATION

To continue, select 'APPLICATION'.

New customer result:

To continue, select 'REGISTER'.

From here on out the process is the same for both existing and new customers.

The system will identify whether the applicant is male or female.

Next, you will need to indicate the purpose of the application:

There are currently **three** options available (more to be added soon but the process will remain the same).

It is important to select the correct option at this point as the vehicle's scorecard differs from the 'Other' scorecard.

- ① **Select Vehicle:** This option applies to cars, bikes, boats, caravans and trailers but is only applicable in the case that a vehicle was previously loaded (by selecting 'ACTIONS' and then 'VEHICLES' in the menu bar.) Please see the '**How to Navigate the MotoData System**' guide for more details on how to load a vehicle.
- ② **Capture Vehicle Information:** Select this option in the case that a vehicle has not yet been loaded onto the system. The system only requires 4 basic information fields, for example 'Make', 'Model Vin' and 'Year Model'. This option applies to cars, bikes, boats, caravans and trailers.
- ③ **Other:** Select this option for items not covered in the above options.

We will now discuss these options in more detail.

STEP 5
CAPTURING
AN
APPLICATION
FOR A
VEHICLE

Option 1 – Select Vehicle

Please see the '**How to Navigate the MotoData System**' guide for details on how to load a vehicle.

The screenshot shows the MotoData system interface. At the top, there are three radio buttons: 'Select Vehicle' (selected), 'Other', and 'Capture Vehicle information'. Below this is a section titled 'CARS FOR SALE'. Underneath, there is a header for 'MAZDA MAZDA 2' and a price tag 'R123,000.00'. A placeholder image for the car is shown. Below the image, there are three rows of information: 'Model year and month' (Feb 2019), 'Description' (Hatch back / Luikrug), and 'Color' (Blue / Blou). At the bottom, there is a 'VIEW' button highlighted with a red box.

All vehicles previously loaded within the system will be displayed. Select the applicable vehicle by clicking on the 'VIEW' button.

The selected vehicle's information and its images will display. On confirmation that the correct vehicle has been selected, specify the relevant Loan Provider and then click 'SELECT VEHICLE':

You will now be guided to the following screen:

At this point you can either select 'CONTINUE APPLICATION' or end the process by selecting 'CANCEL APPLICATION'.

The 'CANCEL APPLICATION' option will save the customer's details but cancel the application process.

The 'CONTINUE APPLICATION' option will direct you to the full application screen (see **"How to Complete the Full Application Form"** section to submit the application).

Option 2 – Capture Vehicle Information

This option allows you to manually type in the vehicle's information on the screen shown:

Note that at this stage, the only information required are the fields marked with an *:

- Make
- Model, and
- Selling Price

Next, select the relevant Loan Provider and enter the Loan Amount.

Now select 'CONTINUE APPLICATION'.

You will then be directed to the full application screen (see **"How to Complete the Full Application Form"** section to submit the application).

Option 3 – Capturing an Application for Other

The process of capturing an application for other is the same as that of a vehicle, the only difference being that no vehicle information is required. When selecting 'Other' as the purpose for the loan, the system will direct the user to a screen that will enable them to enter the Asset Description and Loan Amount. Follow the same steps as described above for the remainder of the application process.

STEP 6 HOW TO COMPLETE THE FULL APPLICATION FORM

The Application form consist of 5 sections:

Section 1: Customer Information

You will only need to complete the Title field.

Section 2: Employment

- **Salary Frequency:**

Salary frequency rules for Capitec:

- o Monthly maximum loan allowed = R 249 900
- o Weekly maximum Loan allowed = R 12 000 and
- o Bi-weekly (every two weeks) maximum loan allowed = R 50 000

- **Employer Name:** It is very important to complete the Employer name as per the pay sheet as it is a critical requirement for the scorecard.
- **Employment Type:** Capitec will not consider loans for Self Employed persons or for Companies.
- **Employee Start Date:** Fill in the start date at your current employer.

EMPLOYMENT

Salary Frequency *

--- Select One ---

Employer Name as per Pay Sheet *

Employer Name as per Pay Sheet

Employment Type *

--- Select One ---

Employee Start Date *

Employee Start Date

Section 3: Income and Expenses

- **Gross Income:** Income before any deductions
- **Salary Paid into My Bank Account:** After tax and other expenses deducted by employer
- **Total Monthly Debit Orders Deducted from my Bank Account**
- **Total Living Expenses:** All other expenses not deducted via debit order
- **Total Expenses:** Debit Orders plus Monthly Expenses
- **Monthly Disposable Income:** Salary Paid into My Bank Account less Total Expenses
- **Is this Salary Paid into a Capitec Bank Account:** If yes, the system will require banks statements at validations stage

INCOME AND EXPENSES

Minimum Required: R 10 000

Gross Income *

Salary Paid Into My Account Each Month *

Total Monthly Debit Orders Deducted From My Bank Account *

Total Living Expenses *

Total Expenses

R 0.00

Monthly Disposal Income

R 0.00

Is This Salary Paid Into A Capitec Bank Account *

☐ Yes ☐ No

Section 4: Finance Details

The Loan amount will automatically populate based on the selections made or information captured during the vehicle application process.

FINANCE DETAILS

Loan Amount: R 125,000.00

Term (Months) *

60

Select the Term: This is the requested term. However, the scorecard may change the term based on Risk Based Pricing. The term can be entered manually or by dragging the bar.

Section 5: Account to be Settled

Should there be an account to be settled, for example in the case that the customer would like to trade in a vehicle, it needs to be indicated in this section.

SETTLEMENT ACCOUNT

Bank *

Select One

Account Number (If Available):

Account Number

Amount *

SUBMIT CLEAR

Multiple accounts can be added by selecting 'ADD NEW ACCOUNT TO BE SETTLED'.

ACCOUNT/S TO BE SETTLED

+ NEW ACCOUNT TO BE SETTLED

Bank	Account Number	Amount	Actions
ABSA BANK	21345787	12,345.00	
Total:		R12,345.00	

Click on this icon to change any account details.

Click here to delete an account.

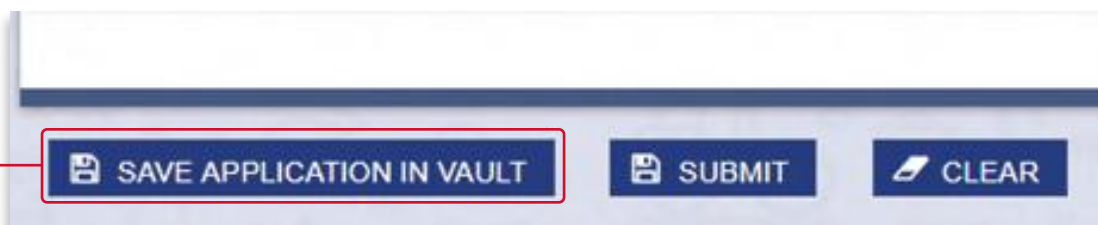
STEP 7

SAVE OR
SUBMIT THE
APPLICATION

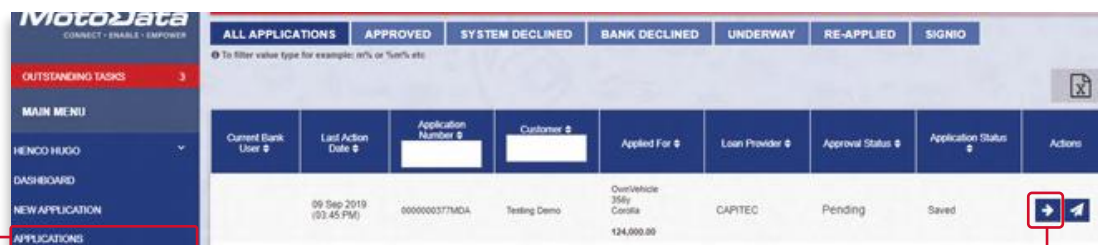
The last step in the application process is to submit the application to the bank.

Save the Application

Should you wish to save the application and continue with it later, select 'SAVE APPLICATION IN VAULT'. This will place the application in the 'APPLICATIONS' tab under the navigation buttons.



Select 'APPLICATIONS' on the navigation bar to view your saved application:



Should you wish to continue, select this icon to open the application and continue capturing or adjusting information as necessary.

Submit the Application

Submit the application to the Loan Provider Bank by selecting the 'SUBMIT APPLICATION' button at the top of the screen:



Customer Consent:

Once 'SUBMIT APPLICATION' is selected, the system will prompt you to select the preferred channel for the consent notification.

Note: It is imperative to make sure that either the cell phone number or the email is entered correctly. The application will not be released to the bank before the customer has given consent.

Once the channel is indicated, click 'SUBMIT'.

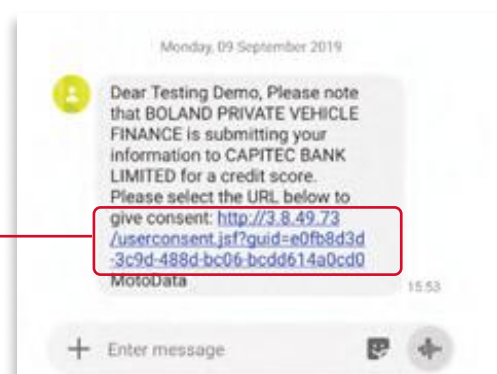
The system will direct you to the following screen which will still allow you to add supporting documents, such as ID, Drivers, Payslip and Bank Statements. See the **"How and When to Upload Documents"** guide for more details.

The application can now be found under 'APPLICATIONS' in the navigation bar.

The customer will receive an e-mail and/or SMS (depending on the channel chosen) requesting them to provide consent to release their information to the loan provider. The application will not be released before this consent is provided.

Customer SMS example:

The customer must click on the link which will then direct them to the MotoData system in order to give consent.



The MotoData link:

Once the customer had read the consent details, they can select 'AGREE AND SUBMIT' to automatically release the application to the bank. No further actions will be needed.

MotoData
CONNECT • ENABLE • EMPOWER

USER CONSENT

Customer Consent:

1. This credit estimate provides you with the credit plans you could qualify for. If credit is granted it will be subject to you submitting a credit application and Capitec Bank performing a full credit assessment.
2. You agree that Capitec Bank may subsequently contact you regarding this estimate.
3. You declare that:

AGREE AND SUBMIT

DISAGREE AND CANCEL

GO TO HOME PAGE

What if the customer did not receive the SMS/email? Simply resend the SMS and/or e-mail by accessing the application from the 'APPLICATIONS' section in the navigation bar:

Current Bank User	Last Action Date	Application Number	Customer	Applied For	Loan Provider	Approval Status	Application Status	Actions
	09 Sep 2019 (03:53 PM)	0000000377MDA	Testing Demo	OwnVehicle 356y Corolla \$24,000.00	CAPITEC	Pending	Customer Consent Requested	

To resend select this button. On the screen that follows, confirm whether the contact details are correct and resubmit the request.

RESEND CONSENT

First Name
Testing

Last Name
Demo

Email *
hovtotest14@mailinator.com

Cell Number *
+27823310609

SUBMIT

How will you know that the customer has given consent?

Current Bank User	Last Action Date	Application Number	Customer	Applied For	Loan Provider	Approval Status	Application Status	Actions
	09 Sep 2019 (04:07 PM)	0000000377MDA	Testing Demo	OwnVehicle 356y Corolla \$24,000.00	CAPITEC	Pending	Customer Consent Requested	

The status of the deal will change from 'Customer Consent Requested' to 'Application Recieved':

Current Bank User	Last Action Date	Application Number	Customer	Applied For	Loan Provider	Approval Status	Application Status	Actions
	09 Sep 2019 (04:07 PM)	0000000377MDA	Testing Demo	OwnVehicle 356y Corolla \$24,000.00	CAPITEC	Pending	Application Recieved	

Application Result

System Declined:

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	Own/Vehicle 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:

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
	04 Sep 2019 (03:18 PM)	0000000365MDA		Own/Vehicle TEST TEST 352,400.00	CAPITEC	Declined	Prelim Bank Declined	 

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

Application Status

Prelim Bank Declined

Credit Filter Status

Credit Score Greater Than Bureau Score

Additional Decline Reason

sdadad

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.

See the '**How to Communicate with the Bank and Change Deals**' guide for the next steps.

MotoData CONNECT • ENABLE • EMPOWER										
MY OUTSTANDING TASKS										
Customer Name	Applied For	Dealer	Process name	Task Description	Last action user	Status	Due Date	RAG	Action	
OWEN BORCHARDT	OwnVehicle TEST 352,400.00	VEHICLE FINANCE	Application Approval	Approval Done – Validations Done Final Client Contracting Required	Henco Hugo	Underway	05 Sep 2019	●	➔	
Northuko Mazibuko	OwnVehicle TEST 352,400.00	VEHICLE FINANCE	Application	Deliver Vehicle: Upload Delivery Note & NATIS Mazibuko Northuko	Henco Hugo	Underway	04 Sep 2019	●	➔	
Cameron Gordon	OwnVehicle TEST 195,900.00	VEHICLE FINANCE	Application	Deliver Vehicle: Upload Delivery Note & NATIS Gordon, Cameron	Henco Hugo	Underway	23 Aug 2019	●	➔	