

1. CHECK OUT FROM MERCHANT WEBSITE

1. Click on Pay Using Cim Finance button with other information as described in the image above. You will be redirected to the eCommerce KYC Journey.

2. CUSTOMER JOURNEY

Cim landing Page - Customer has to tick all box only then the Submit button will be enabled and he can click on Submit to proceed

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← Before we start...

Eligibility Criteria

- I am over 18 years of age
- I am a Mauritian citizen residing in Mauritius
- I am salaried employee working on a Contract/Permanent Basis
- I am Self-employed

Required Documents

- National Identity Card (NIC)
- Recent Proof of address dated less than 3 months (CWA/CEB/Fixed Line MT bill)
- Latest payslip

Disclaimer: If you are not an existing customer, you will need to visit a Cim counter with your original KYC documents.

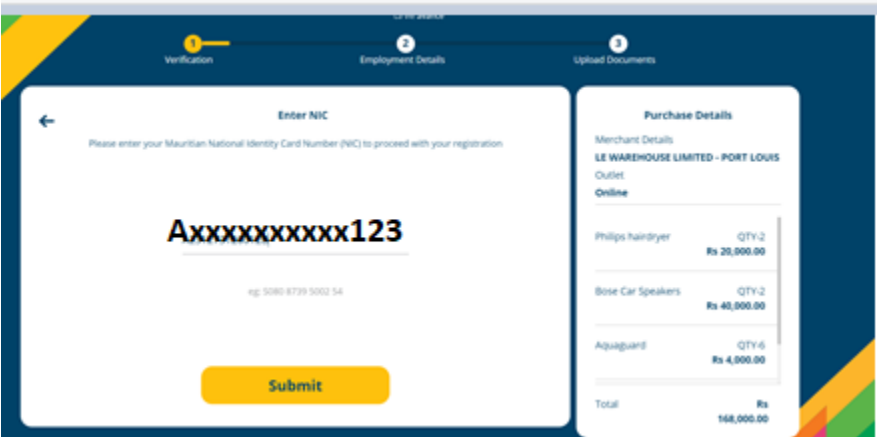
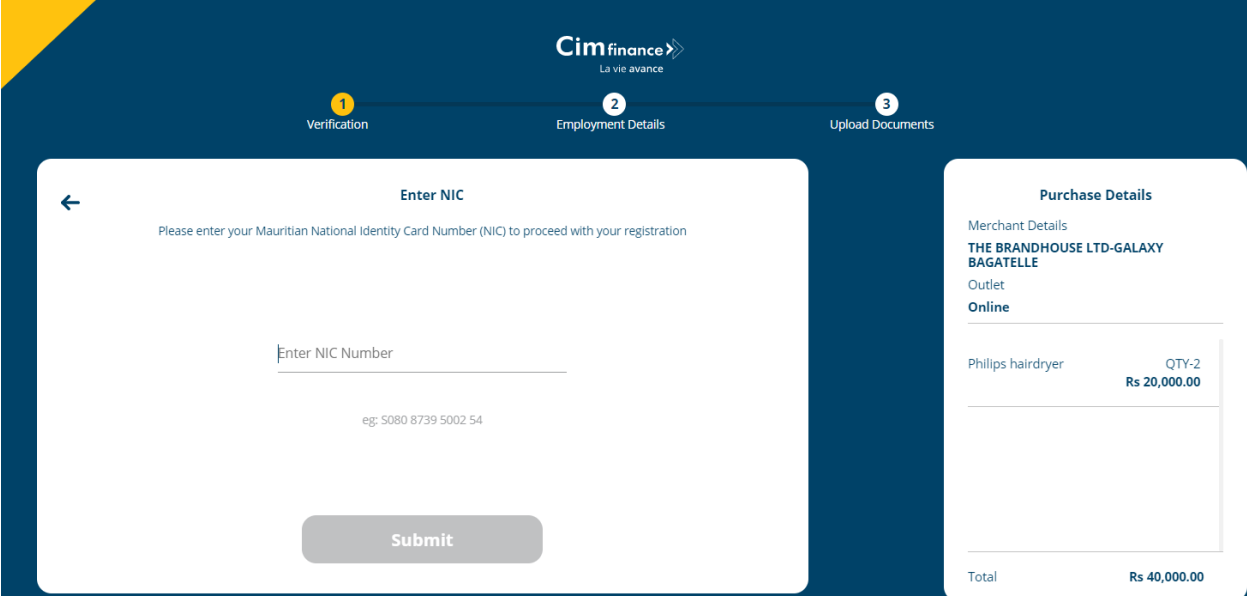
Submit

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NOTE: If the customer is not existing customer of Cim, he has to visit with original KYC documents. This is identified through the validation of NIC in the next screen.

2.1 NIC Screen

- Once the user selects the product and confirms to pay by Cim Finance EMI or after the user enter Pay by Cim Finance in the above, Pre-requisite journey the following screen would appear.
- If NIC is entered on Merchant site it will display it or ask to enter the NIC again.
- Product Details with Quantity, Amount and Merchant Details will be received and show on side panel.



3. NIC Verification

- If the NIC entered is in the correct format and not present in the Cim database the user journey will be redirected to the new user application journey:

The screenshot shows the Cimfinance app interface. At the top, the logo "Cimfinance" with the tagline "La vie avance" is displayed. Below the logo, a message states: "The NIC number you have provided is not found in our records. Kindly fill below details to continue with your application". A form with the following fields is shown:

- First Name
- Last Name
- NIC Number
- Address Line 1
- Address Line 2
- Address Line 3
- Contact Number
- Email Id
- Employment Type (Dropdown menu, currently set to "Salaried")
- Employer Name
- Net Pay
- Employment Start Date
- Expenses (If any) (Including instalments from other banks)

A yellow "Continue" button is located at the bottom of the form.

- If the NIC is incorrect, wrong NIC pattern will be display.
- If the NIC is present in the Cim database as a user, verified successfully message will be displayed.

The screenshot shows the Cimfinance app interface. At the top, a progress bar indicates three steps: 1. Verification, 2. Employment Details, and 3. Upload Documents. The current step is "Verification".

The main content area is split into two panels:

- Left Panel:** "Enter NIC Number" with a green checkmark icon, the text "Success!", and "Your NIC Number has been successfully verified!". A yellow "Continue" button is at the bottom.
- Right Panel:** "Purchase Details" with a table of items:

Purchase Details	
Merchant Details	
PORT LOUIS	
Outlet	
Online	
Philips hairdryer	QTY-2 Rs 20,000.00
Bose Car Speakers	QTY-2 Rs 40,000.00
Aquaguard	QTY-6 Rs 4,000.00
Total	Rs 168,000.00

4. Contact Details Confirmation

- User can only view the mobile number registered with Cim.
- User can view the email address for communication, registered with Cim if any or have to enter it, if it is blank. User can also edit (by clicking on the pencil symbol) the existing email address. Note – Email address is a mandatory field to process ahead.
- If user is not okay with the mobile number entered he/she can click on “No It’s Incorrect” (X) button option and will be displayed Cim contact number to change the number by calling the customer representative. He can proceed online only if he thinks contact number is correct (updating of number is not a immediate process and journey ends)
- If the user is okay with the details – Click on “Yes, It’s Correct” option to proceed ahead.

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1 Verification 2 Employment Details 3 Upload Documents

Confirm Contact Details

Please confirm your mobile number and email address registered with Cim Finance. These will be used for verification and future communications for this purchase.

Mobile Number XXXXX433 ✓ ✗

Email Address xxxxxxx@xyz.com ✎

Submit

Purchase Details

Merchant Details 1 - PORT LOUIS

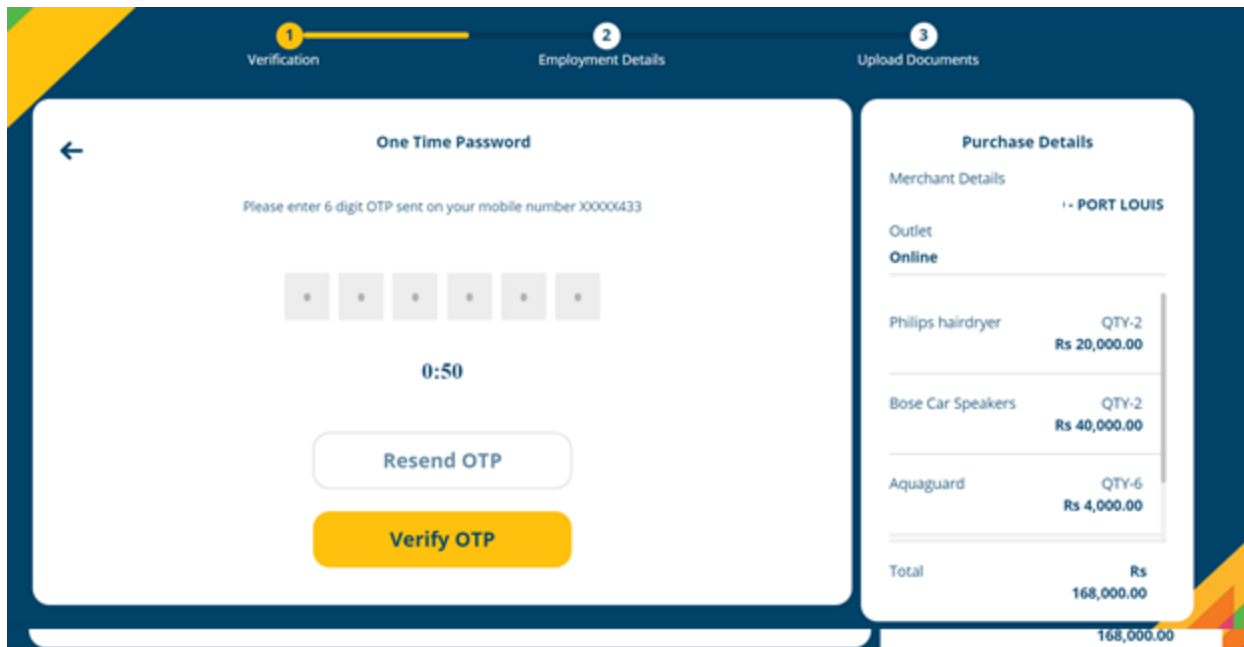
Outlet Online

Philips hairdryer	QTY-2	Rs 20,000.00
Bose Car Speakers	QTY-2	Rs 40,000.00
Aquaguard	QTY-6	Rs 4,000.00
Total		Rs 168,000.00

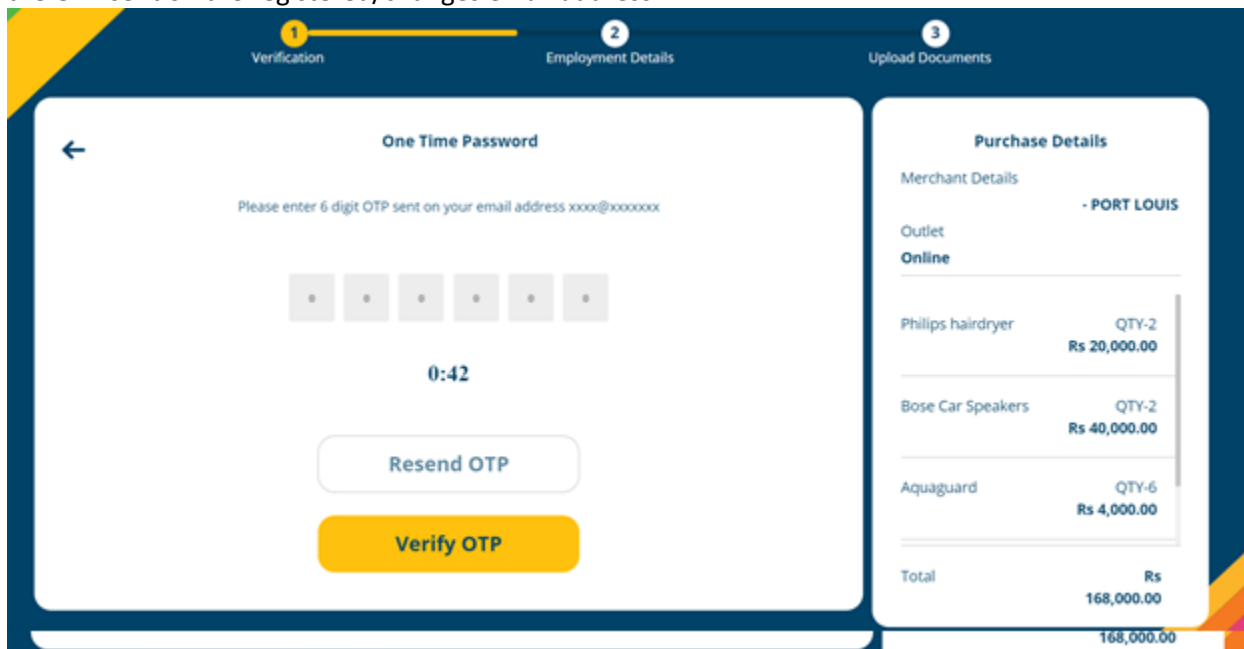
5. Enter OTP

After submit as above a OTP will be sent to the mobile number shown above .

- User will be asked to enter the OTP sent to mobile number. Once the user enters the OTP can proceed ahead to the next screen. If the OTP entered is incorrect the user can enter again (up to 3 times) until told to exit the journey
- User can also request to resent the OTP (3 times max, later asked to try again after 30 mins)



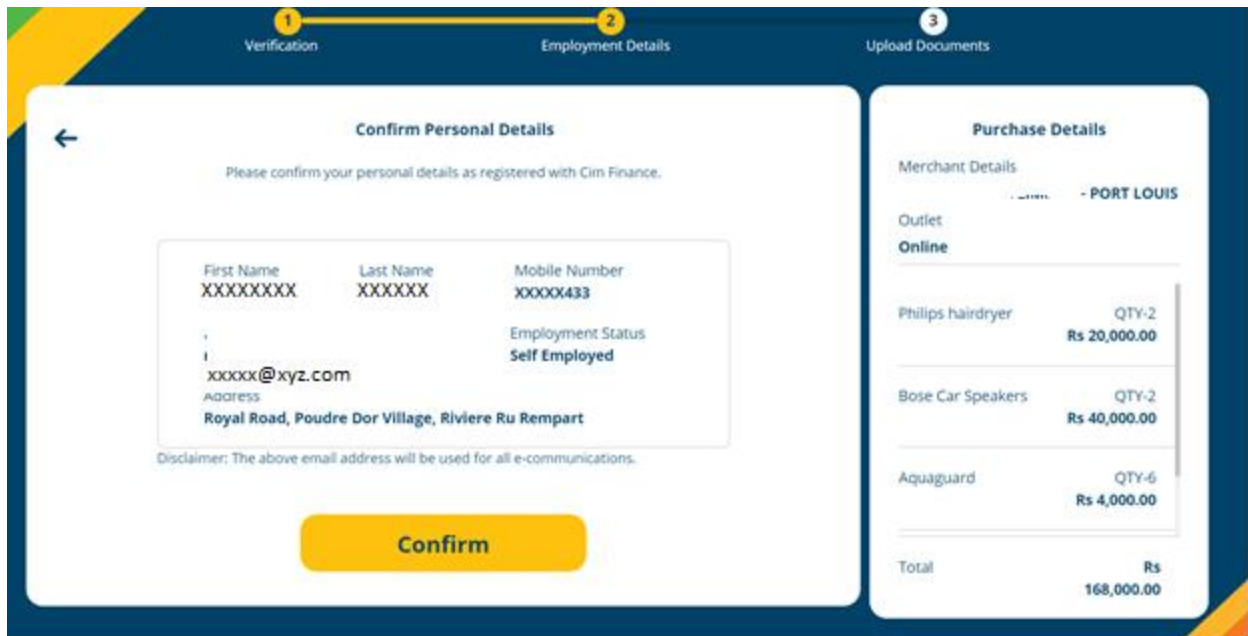
6. After entering and confirming the OTP for mobile number verification, user can proceed further to enter the OTP sent on the registered/changes email address.



- Rest validations remains the same as enter otp for mobile number

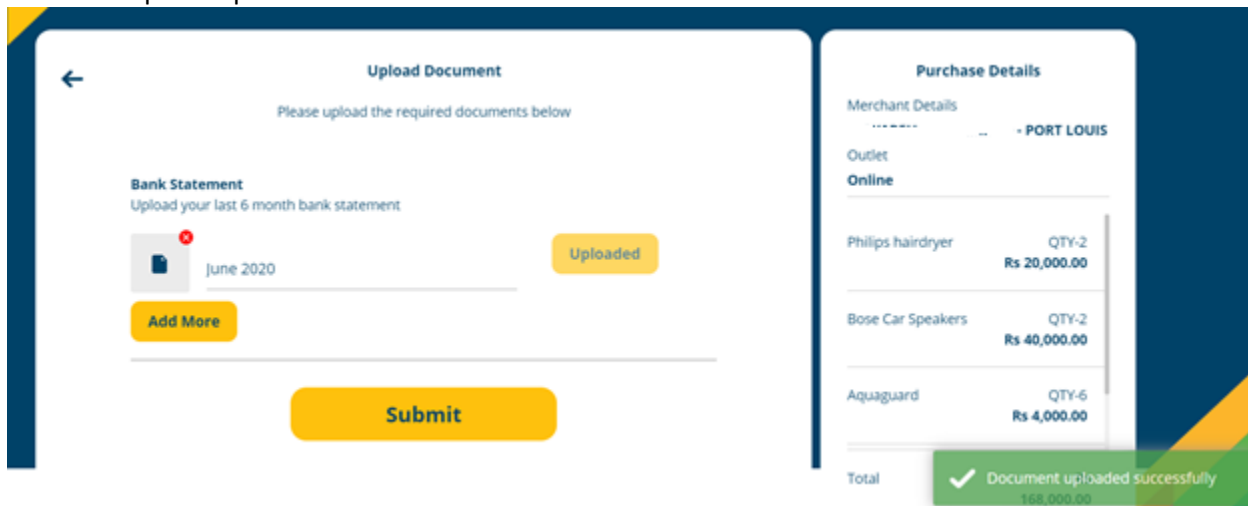
7. Personal Details Confirmation

- After confirmation of OTP for email next screen that is displayed is the personal details confirmation screen
- Next journey depends on Personal details – Self-employed or Salaried Employment status



8. Document Upload – Self-Employed

- For Self-employed documents upload, user is asked to upload only 6 months bank statement. User can upload it either once or in stages.
- You can upload upto 6 files for the same.



- In this journey you can enter the name of the file let's say – if you are uploading for May 2020 you can enter the name of the file.
- User can cancel/delete the uploaded files and upload a new one.

8.1 Salaried – Questionnaires and Document Upload

- There are two questions asked for salaried employment status users –
 1. Change of job in last 3 months with the salary amount. (click – Yes or No)
 2. Enter the current Net Salary
 3. Change of residential address in last 6months (click – Yes or No)

Click on Submit

Upload of Documents

- For salaried professionals – Salary Slip and Utility Bill (CEB or CWB or MT – anyone) upload is mandatory.

1. **Salary Slip**
2. **Utility Bill**

Note: The document type has to be pdf, jpeg,jpg,png and size should not be greater than 2mb.

After uploading click on submit

9. Loan Summary

- Loan Summary pre populates the Total Sales Amount based on the sum of products purchased, product selected by default is Credit Purchase, repayment terms by default is 12 months, interest rate is fetched from backend, Part Payment is 0 and Product Insurance is selected by default.
- User can choose the Product type and can edit all the fields except for Total Sales Amount (which is automatically changes as other fields are manipulated).
- User is then shown the Finance Amount, Monthly Instalment, Insurance Amount and Interest Payable based on the selection done.

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← Credit Purchase Flexi Credit

Total Sales Amount (Rs) Repayment Term

Interest(%)

Product Insurance **i**

Finance Amount	Monthly Instalment
Rs 173,712.00	Rs 15,434.00
Insurance Amount	Interest Payable
Rs 5,712.00	Rs 11,496.00

Apply

Purchase Details

Merchant Details
- - - - - I - PORT LOUIS

Outlet
Online

Philips hairdryer	QTY-2
	Rs 20,000.00
Bose Car Speakers	QTY-2
	Rs 40,000.00
Aquaguard	QTY-6
	Rs 4,000.00

Total **Rs 168,000.00**

10. Financial Summary Confirmation

- User is displayed his Personal Details and EMI details for confirmation before he/she can proceed.

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Personal Details

First Name XXXXXXXXXX	Last Name XXXXXXXXXX	Mobile Number 5123456	Marital Status Married
Employment Status Self Employed	Address Royal Road, Poudre Dor Village, Riviere Ru Rempart	Email Id xxxxx@xyz.com	

EMI Details

Finance Amount Rs 173,712.00	Monthly Instalment Rs 15,434.00
Repayment Term 12 Months	Interest Payable Rs 11,496.00

Apply

Purchase Details

Merchant Details
LE WAREHOUSE LIMITED - PORT LOUIS

Outlet
Online

Philips hairdryer	QTY-2	Rs 20,000.00
Bose Car Speakers	QTY-2	Rs 40,000.00
Aquaguard	QTY-6	Rs 4,000.00
Total		Rs 168,000.00

11. Application Status

- After accepting the TnC user will be displayed the status of the application, application number in case of approved or Hold, reference number in case of declined
- Following are the statuses – Approved, Hold and Declined. There is also a status for new applicants.



Success!

Your application has been submitted!

Your Application Number is: **5006055**
Your Application Status is: **Referred**

Done

3.12 New Application

- User who is not the customer of Cim – at the start of the journey after entering the NIC will be redirected to the new user journey starting with the details enter page.



The NIC number you have provided is not found in our records
Kindly fill below details to continue with your application

First Name	Last Name	NIC Number	
Address Line 1	Address Line 2	Address Line 3	Contact Number
Email Id	Employment Type Salaried	Employer Name	
Net Pay	Employment Start Date	Expenses (If any) Including instalments from other banks	

Continue

- Rest the journey would remain the same and after the below image would be starting form OTP verification journey (From section 3.3)
- Below image shows the details required to be entered.
- At the end of the journey new applicants will receive a message – “Your application has been sent for review. We will get back to you shortly!”