



WEBFIN CHANGELOG

VERSION 2.30

Release Date: 05/05/2021

DELTER

A DIVISION OF ALTRON



CHANGES FROM VERSION 2.29

Updates

- » Updated UI of Generate Documents and Register on Paysystem Loan Status to only set to Approved and Payout statuses for registration access to occur correctly if document signing is used via a terminal. *It is advised to use the same Loan Status for both.*
- » Removed the Loan type category filter on all the transaction reports.
- » Fixed the issue where blank pages were created on even page numbers of the Loan > Agent Commission report.
- » Fixed the issue where the minimum required information (Country) was not saving correctly to Webfin for a client created on Webloans and the user attempts to edit and save that client on Webfin.
- » Fixed the issue where duplicate receipts were imported if the branch was active for NuPay DebiCheck TT1 & TT3.
- » Fixed the issue where loan dates were shifted to one day earlier, when the report was exported to Excel.
- » Loans transactions with a time greater than 00:00:00, will now be included in the report for transaction dates recorded on the last day selected from the date filters for the Loan Summary Management report.
- » Fixed the issue when a specific client status is selected on the Client > Client notes report and no data was returned.
- » Fixed the issue where a From and To loan number was entered on the filter for the Management > Age Analysis report, and no data was returned.
- » Fixed the issue where cashbox transaction types with pastel codes did not export correctly with the Export > General Ledger.
- » Fixed the issue where values less than 1,00 were not displayed correctly on the Loan Summary Management report.
- » Fixed the issue where a message between users were not marked correctly and caused the Webfin to stall if the notification page was loaded.
- » Fixed the issue where approved loans awaiting payout on the notification page was not correctly recording the "User Busy" field.
- » Fixed an issue if the "Always print receipt" was set to ON, in the branch's control setup, which did not tick to "Print receipt" on default, upon loading of the Payment page.
- » Fixed an issue when adding cost to a 2nd or 3rd instalment and the 1st instalment was already paid off.
- » Amended the limit of tracking days for Allps DebiCheck transactions for weekly and monthly frequency registrations.
- » Fixed the issue where Insurance costs were still charging on a loan and the insurance type is still linked to the loan type, and the insurance type is set to inactive.
- » Fixed the issue where if you set the "Use Affordability" to OFF in the branch's control setup, it continued to use the Affordability. Now, no Affordability step will be required during the loan creation process and the credit limit will be based on the value entered on the client's "Nett pay" entered on the client's employer details.

Enhancements

🔗 Batch Disputes:

- » Made the necessary changes to allow batch disputes on a batch file import. If a receipt was captured with the batch import file, it can be disputed and reversed.
- » To capture a dispute, the transaction amount must be a **negative** “-“ value.
- » Once the dispute is processed, it will reverse the receipt and if the loan was already paid in full, it will set the loan back to an Active status.
- » The dispute processing will function the same as the batch paysystem processing.

Batch Import for a Receipt example (txt format):

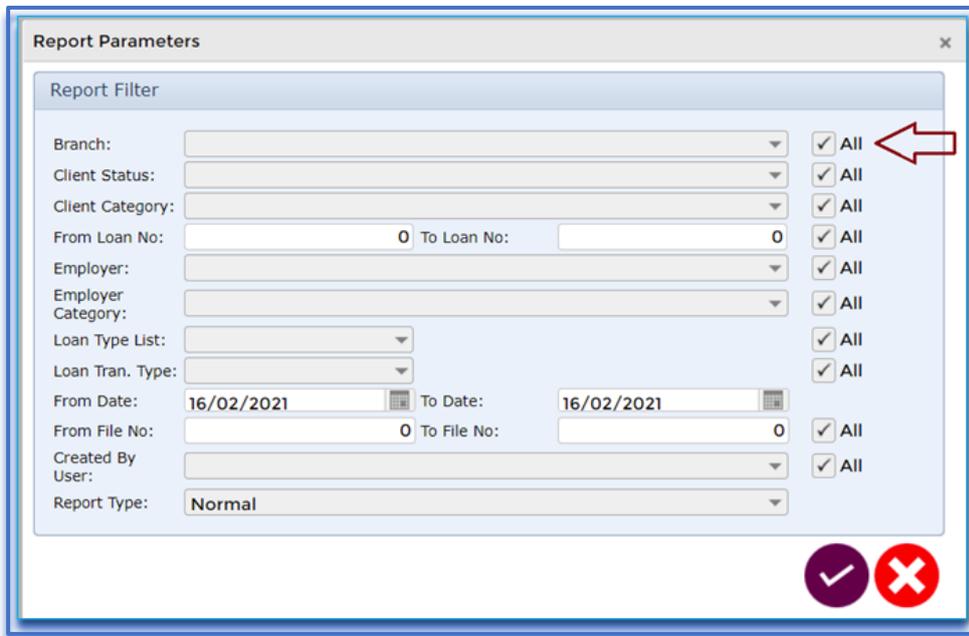
Transaction Number ,Loan Nr , Amount, Date received, Instalment Number, Pay Method Code
1, 20669, **200**, 31/03/2021, 1, Bt

Batch Import for a Dispute example (txt format):

Transaction Number ,Loan Nr , Amount, Date received, Instalment Number, Pay Method Code
1, 20669, **-200**, 31/03/2021, 1, Bt

🔗 All checkbox for Branches on Reports:

Added a checkbox to select all when ticked or none when unticked, for branches on the Report Parameters window:



The screenshot shows a 'Report Parameters' window with a 'Report Filter' section. The 'Branch' dropdown menu is highlighted with a red arrow, and its corresponding 'All' checkbox is checked. Other filters include Client Status, Client Category, From Loan No, To Loan No, Employer, Employer Category, Loan Type List, Loan Tran. Type, From Date, To Date, From File No, To File No, Created By User, and Report Type. At the bottom right, there are two circular buttons: a purple one with a white checkmark and a red one with a white 'X'.

The branch selection will default to the user's branch they are currently logged in with, upon load of the Report Parameters window



Allps Batch Responses:

Changes have been made to the Allps responses when loading a batch from the paysystem, to correctly import and display Disputed, Non-Fatal and Fatal responses.

Disputed payments will now successfully display in the **Disputed** tab and can be processed to reverse the receipt if captured:

Cancel Import from file Post Batch receipts

From date: 06/05/2021 To date: 06/05/2021 Load from paysystem

Pay Method: Use Method From File.

Use today's date:

Export

Successful (0) **Disputed (3)** Failed (0) Reschedule (0)

Client and loan				Payment	
Select	Client Nr	Loan Nr	Balance	Received	Pay Method
<input type="checkbox"/>	7781	7068	0.14	-2.00	Bt
<input type="checkbox"/>	7781	7078	543.29	-100.00	Bt
<input type="checkbox"/>	7781	7079	62.53	-100.00	Bt
				-202.00	

Fatal and Non-Fatal failure responses will display in the **Failed** tab:

Cancel Import from file Post Batch receipts

From date: 01/06/2020 To date: 03/05/2021 Load from paysystem

Pay Method: Use Method From File.

Use today's date:

Export

Successful (0) Disputed (0) **Failed (6)** Reschedule (0)

Client and loan				Payment		
Select	Client Nr	Loan Nr	Balance	Received	Pay Method	Failure Reason
<input type="checkbox"/>	0	20685	0.00	1.00	At	Loan not found
<input type="checkbox"/>	400000	20743	0.00	1.00	At	Loan is APPROVED
<input type="checkbox"/>	0	20744	0.00	1.00	At	Loan not found
<input type="checkbox"/>	0	20747	0.00	10.00	At	Loan not found
<input type="checkbox"/>	0	20747	0.00	10.00	At	Loan not found
<input type="checkbox"/>	0	20747	0.00	10.00	At	Loan not found
				33.00		



🔗 Bank BI Setup per Branch:

We have enhanced Webfin's BankBI to allow it to link each branch to individual Banks. Before, only one bank could be set globally for all the branches. This can be configured at: Setup > General > [Bank payout export](#).

Branch Setup :

Serial	Registered name	Short name	Client description	Include refund
1111-1111	Testing Branch Setup			
1111-0001	TESTING COMPANY			
1111-0003	TESTING COMPANY			

Close Save Add new BankBI Branch

Registered Name:

Serial:

Branch Short Code:

Client Bank Description:

Payout Type:

Include Refund?

Active?

- ≈ **Registered Name:** List of all active Webfin branches.
- ≈ **Serial:** Branch serial number {will auto complete}.
- ≈ **Branch Short Code:** Short name of bank.
- ≈ **Client Bank Description:** Description of Bank.
- ≈ **Payout type:** Payout types that must be linked to the bank.
- ≈ **Include Refund:** If ticked, the refunds will be included in the export.
- ≈ **Active:** To activate or deactivate the branch for the Bank export when executed.

Bank Setup:

Close Save Add new BankBI Bank

Description:

Branch:

Bank:

Export Formats:

Max Lines: 0 = Unlimited

Bank Details:

Account Name:

Account Nr:

Branch Code:

- ≈ **Description:** Description of the Bank
- ≈ **Branch:** Dropdown will display Branches created in the [Branch Setup](#).
- ≈ **Bank:** List of Banks to link to this record.
- ≈ **Export Formats:** Format of export data.
- ≈ **Max Lines:** 0 for unlimited.
- ≈ **Bank Details:** Account number, Account Type and Branch Code of the Bank details that will perform the pay-outs.



🔗 **Select all option on the Loan Transaction Type filter for reports:**

Changes have been made to the [Loan Transaction Type](#) filter for Webfin's Loan Transaction Reports to improve user experience.

A **Select all** option has been added to make it easier to specify the Transaction Types, the user wants to filter on. Changes were made to the following: *Reports > Loan Transactions >*

- ≈ **Audit Trail**
- ≈ **Transactions**
- ≈ **Transactions Standard**
- ≈ **Transactions Summary**
- ≈ **Transactions Insurance Product Split**

Report Parameters

Report Filter

Branch: Branch 1 All

Client Status: All

Client Category: All

From Loan No: 0 To Loan No: 0 All

Employer: All

Employer Category: All

Loan Type List: All

Loan Tran. Type: Select... 73 selected **Tran Type Groups Selected: JOURNAL, LOAN, PAYOUT, RECEIPT, OTHER** All

From Date: 05/05/2021 To Date: 05/05/2021

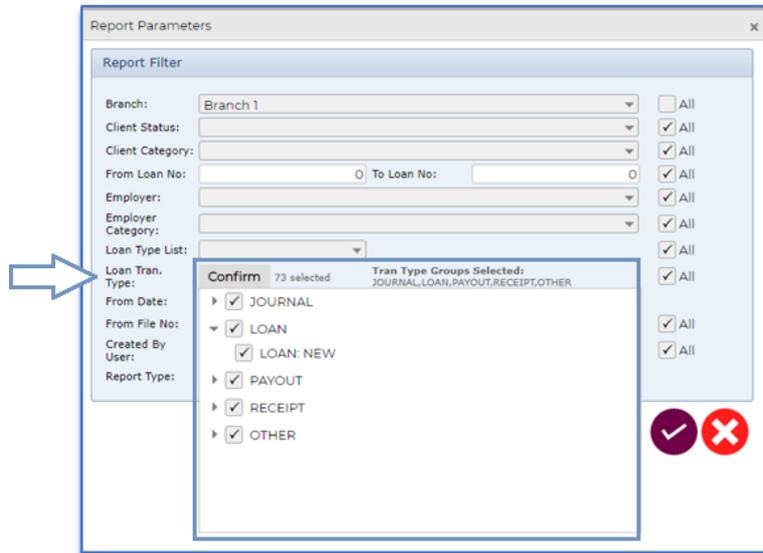
From File No: 0 To File No: 0 All

Created By User: All

Report Type: Normal

The **Select all** option has been added for the following categories under the [Loan Tran. Type](#) filter:

- ≈ **Journal**
- ≈ **Loan**
- ≈ **Payout**
- ≈ **Receipt**
- ≈ **Other**



Individual types can be selected or de-selected as required or alternatively the main category tick box can be ticked/unticked to select/de-select everything under that category. Once the desired loan transaction types have been selected, you can click on the top **Confirm** button.

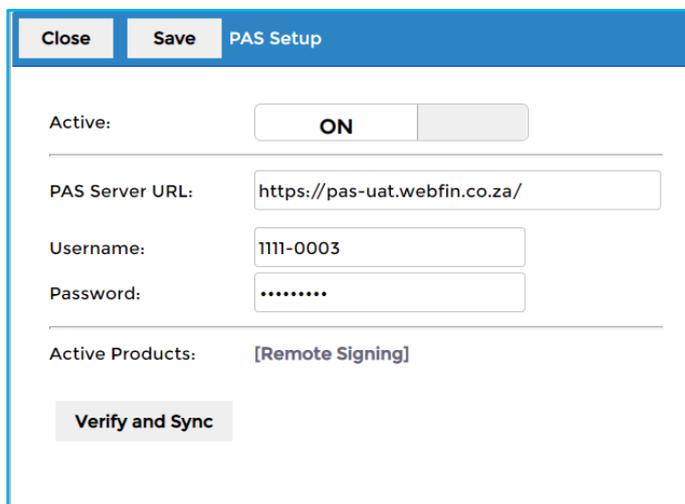
New Features in V2.30

🔗 Remote Signing:

Added new functionality to allow consumers the ability to sign all the loan documents remotely!

Setup:

The setting can be activated per branch. Firstly, the branch must be set on PAS (Delter's Product Add-on Server) and then it can be activated on Webfin (Contact Delter's Support department to assist). The Webfin activation and sync are done on *Setup > Branch > Integration > PAS Setup*:





If the correct PAS URL and account details are filled and the “Active” field is ON, then a sync can be performed by clicking on the **Verify and Sync** button. If the setup and sync was executed successfully the Active products will display that the remote signing is active:

Active Products: **[Remote Signing]**

The remote signing status will also display on the Signature setup at *Setup > Branch Integration > Signature Setup*:

Cancel	Save	Signature Setup
Signature Integration Active	<input checked="" type="checkbox"/>	
Use ALLPS Terminal To Sign Contracts	<input type="checkbox"/>	
Remote Signing Active	ACTIVE	

New Loan using Remote Signature:

A new option will be added to the first step of a new loan process (Loan Parameters) if Remote Signatures are active for the branch, labelled: **Signing Method**. Here a user can select to use the following signing methods:

- ≈ **Standard Signature** – Normal signature process will be used.
- ≈ **Remote Signature** – The new remote signature process will be used.

Back	Next	Close	Loan Parameters
File Number:	7779	ID number:	6909095
Client Name:	WEBLOANS TESTER	Credit Limit:	Pending
Loan Type:	Short Test		👍
First Instalment Date:	01/06/2021		👍
Marketing:	[NONE]		
Loan Purpose:	CONSUMPTION FINANCE		👍
Loan Agent:	Please Select...		
Signing method:	Please Select...		👎
	Standard Signature		
	Remote Signature		

The following processes will occur if the user selects the **Remote Signature** signing method.



On the “Confirm Loan Application Details” screen there’s a **To Do** list; this list will display the steps the remote signature will follow after the loan creation process:

Loan Details		To Do List	
File Number:	7779	ID number:	
Client Name:	WEBLOANS TESTER	Credit Limit:	99999945.00
Frequency:	Monthly	Capital Granted:	1
Due to Client:	1	Interest Amount:	0.03
Capital Requested:	1	Insurance:	0
Interest Rate:	3	Vat:	0.14
First Instalment Date:	01/06/2021	Service Fee:	0.97
Last Instalment Date:	01/06/2021	Initiation Fee:	0
Repayment Method:	Bt	Cost:	0
Instalment Amount:	2.14	Total Repayment:	2.14
Instalment Date		Instalment	
01/06/2021		2.14	

- To do
- Get lender signature
- Get first witness signature
- Get second witness signature
- Initiate remote signing process
- Get borrower signature remotely
- Check if client completed remote signing

In this example, the branch is not set to use loan statuses and the remote signing register action will occur after the completion of the new loan process.

If the branch is set to use digital signatures, the Lender and Witness signatures will be captured first, before the remote signature process initiates

A valid email is required on the client’s profile. If no email was detected on the client’s profile, Webfin will prompt to enter one before the Remote signature process initiates:

i

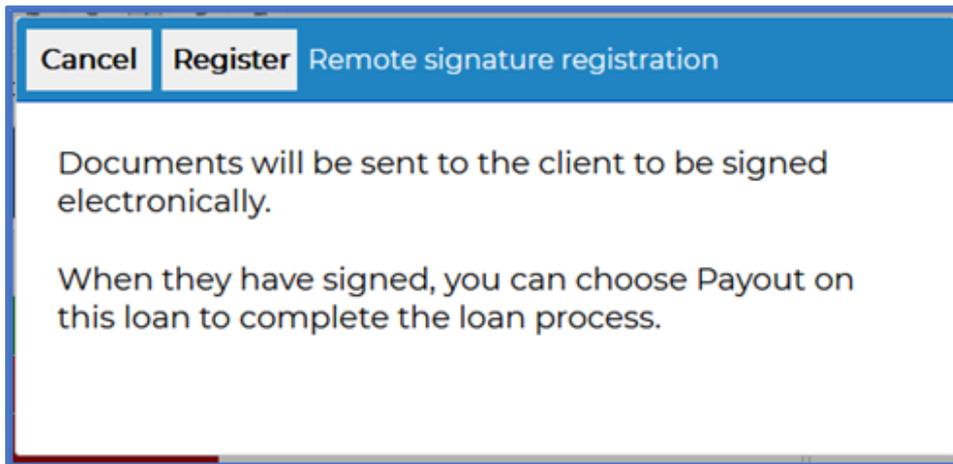
No email address found for this client.
Please enter email address to be stored for this client:

Continue **Cancel**

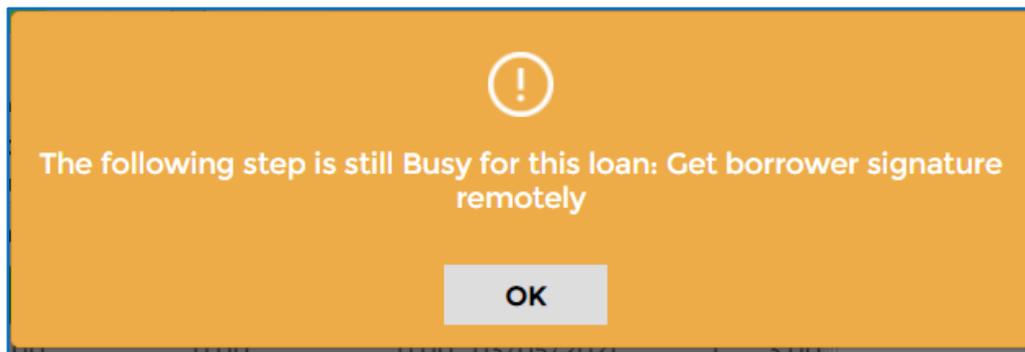
Enter a valid email address and click on the **Continue** button.



If a valid email address was found on the client or was entered on the window above the Remote signing register window will display:



- ≈ **Cancel** – The window will be closed, and the loan will be set to an “Approved” status. The registration process can be reinitiated once the user clicks on the **Payout** option on the Loan Status dropdown on the Loan tab of the client’s profile.
- ≈ **Register** – The Loan documents will be sent for Remote Signing; The client will receive an email with the relevant details, the loan will be set to an **Approved** status and display the following message:



The loan will remain in the Approved status until the consumer has completed the remote signing process

The **email** sent to the client will contain the following details:

- ≈ **Client Name**
- ≈ **Loan Number Reference**
- ≈ **View the portfolio link button**



JOHN MARK DIEDERICKS,

Delter Sign from Delter has shared the following portfolio with you :

TESTER TT3 Loan 7079 documents

You have the following access rights assigned :

Contributor
(You can upload and workflow documents)

[View the portfolio](#)

The client must click on the **[View the portfolio]** button to continue the remote signing process. The client will be navigated to the remote signing portal on their default web browser.

If it is a first-time application, the client has to create a portfolio (login details). After successful login, the loan documents will display that the client needs to sign:

Sign All Reject Download Help Support

7. Settlement of Loan: The Borrower is hereby notified and agrees that this loan will be settled by making charges against the bank account specified hereunder in terms of section 124(2) of the Act. The details of the charges are set out in the conditions of this loan which is part of this agreement.

Name of Bank Account: TT3
Account Number: 4082022242

Bank: ABSA
Branch Code: 632005

Deduction Amount: As per clause 1.3 of this agreement. Date(s) of Deductions: On or after the dates specified in clauses 1.5 & 1.6 of this agreement.

8. Penalty Clause: In the event of default for whatever reason penalty interest and penalty service fee on repayments in arrears will be charged at the same interest rate and service fee rate set for this agreement. All attorney's or registered debt collection costs will also be recovered from the Borrower on the attorney and client scale or on the official tariffs applicable to registered debt collection, as the case may be.

9. Lender's right to terminate agreement: The Lender reserves the right in terms of section 123 of the Act to terminate this agreement with the Borrower if the Borrower defaults with any of the agreed repayments in terms of this agreement and proceed with legal proceedings in terms of section 129(1)(b) and section 130(1) of the Act which may result in a Court of Law enforcing the repayment of the Borrower's outstanding obligations in terms of this agreement and the court judgment recorded by credit bureaus available to other credit providers.

10. Document provided and available: A copy of this signed Loan agreement is provided to the Borrower free of charge. A copy of the Act and Regulations is available to the Borrower to peruse the sections of the Act stated in this agreement and others on the premises of the Lender.

11. Conditions, Rights and Obligations: The Borrower and Lender agree that their rights and obligations under this agreement are limited to the conditions and clauses of this agreement as well as the conditions and requirements set in the Act.

12. Account Statements: The Lender will provide an account statement free of charge to the Borrower at the end of every third month during the term of a loan agreement. Account statements during intermediate months will be provided on request at a cost of R2.50 per page.

13. Administration Order: The Borrower declares that he / she is presently not under administration, has no intention of being placed under administration and agrees that he / she will not attempt to be placed under administration prior to discussing his / her financial situation with the Lender. The Borrower consents that in the event of being placed under administration on a date after the approval of this loan, that all payments still due to the Lender after granting of the administration order ("Future Payments") shall fall within the ambit Section 74A(2)(e)(ii) of the Magistrates Court Act and therefore excluded in terms of Section 74C(2) of the said Act and the Lender shall therefore be entitled to recover all monies still outstanding of this loan by means of legal action.

14. Debt review/re-arrangement: The Borrower declares that at the signing of this agreement he/she has not applied for debt review to a debt counselor in terms of section 86(1) of the Act or a competent court in terms of section 86(9) of the Act; and/or is not under debt re-arrangement in terms of section 86(9)(a) or section 87(1)(b)(ii) of the Act.

15. Dispute Resolution: The Borrower agrees that in the event of any dispute or uncertainty he / she will discuss the matter with the Lender as a first step to resolve the issue. If the matter is not resolved to his / her satisfaction, the Borrower will submit his / her issue in writing to the Lender and if the dispute is not resolved thereon to be at liberty to take up the matter with the National Credit Regulatory at toll share number 0860100406.

CONDITIONS ACCEPTED BY BORROWER
Signed at on 06/05/2021

Sign Here

BORROWER

CONDITIONS ACCEPTED BY LENDER
Signed at on 06/05/2021

Lender

LENDER

Witness 1

WITNESS

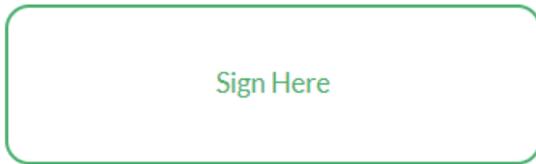
Witness 2

WITNESS

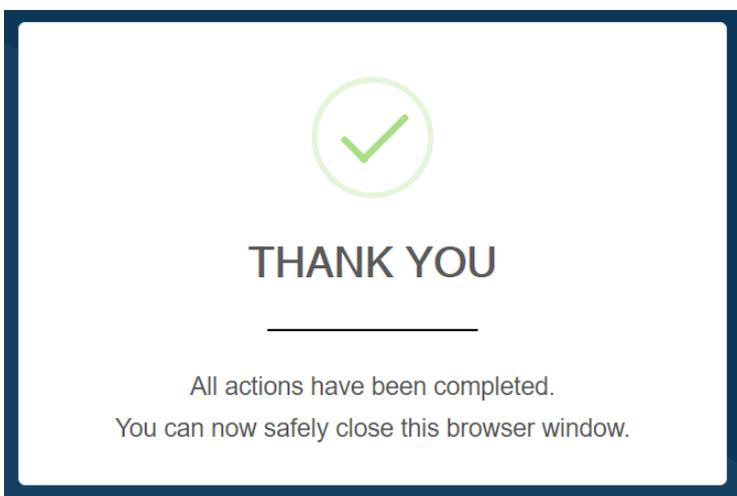
⏪ ⏩ Page 1 of 1 ⏪ ⏩



The user must click and complete all the loan documents where it states to [Sign Here](#):



After the client completed the signing on all the required loan documents, the following message will be displayed and the client can close the window on their browser:



The Webfin user can now click on the [Payout](#) option on the [Loan Status](#) dropdown of Webfin, on the [Loan](#) tab of the client's profile:

Loan	Client	Bank	Employment	Documents	References
Detailed Loan View		Cancel/Writeoff		Loan Status	Cancel Payment
	Loan No	Loantype		Decline	Balance
	Loans for Branch: Think Ahead (7)			Payout	
	7028	Short Test		APPROVED	0.00
	7056	Short Test		PENDING	0.00
	7068	Short Test		ACTIVE	0.14

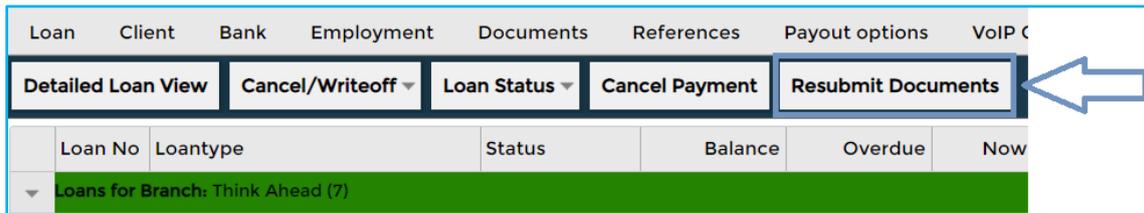
The System will check the status of the remote signing, and if the client completed the process successfully, the loan will be set to an [Active](#) status and the loan documents signed remotely, will be stored on the client's [Documents](#) tab.

*The client can choose to **Reject** the signing process on the portal in which then the loan can be declined or the remote signing of the loan documents can be **resubmitted***

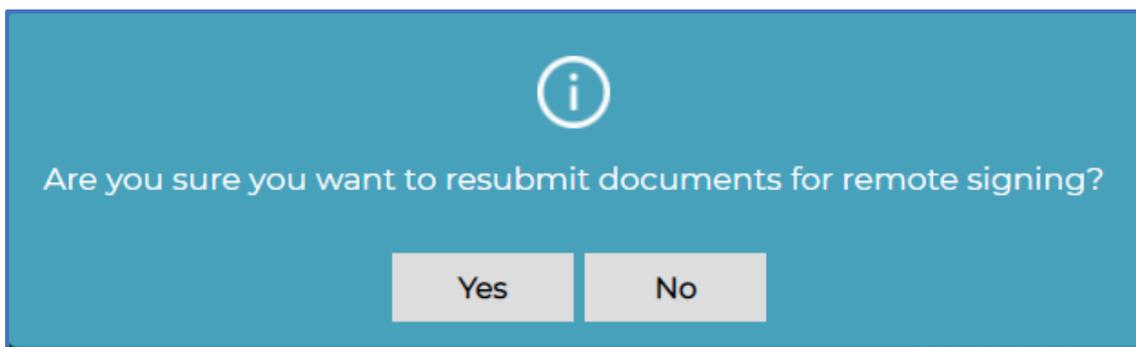


Resubmitting Loan Documents for Remote Signing:

If the initial remote signing process failed or was rejected by the client, the loan documents can be resubmitted. Select the desired loan on the grid and click on the **Resubmit Documents** button:



Once the button is clicked, a confirmation message window will display for the user to confirm **resubmission** of the loan documents:



To initiate the resubmission process, the user must click on the **Yes** button. The loan documents linked to the loan will be sent for remote signing and a new link will be sent to the client's email on which the same steps must be completed as detailed previously.

Remote Signing for Webloans:

The remote signing was also added for Webloans loan applications.

The standard Webloans application process remains with the option to select the signing method (standard or remote signatures) when a user selects to **Approve** the loan in a **Pending** status (the 1st Webfin status of a loan after it was created on Webloans).

The same process and steps will commence as detailed in the new loan process above.

Remote Signing Report:

Added a new report in Webfin that will show all the remote signature records and their current status. The report has been added to **Reports > Management > Remote Signature**:

The following filters can be used on the report:

- ≈ **Branch**
- ≈ **From Date and To Date** – Will use the loan's creation date.
- ≈ **Signature Status** – There are 3 remote signature statuses (Pending, Successful and Failed)



WEBFIN

- Loan
- Loan Transactions
- Instalments
- Clients
- Employer
- Cashbox
- Management
- Age Analysis
 - Age Analysis Summary Grid
 - Loan Age Analysis Detail
 - Loan Age Analysis Summary
 - Instalment Age Analysis
 - Loan Summary Management
 - Last Transaction Date
 - Unearned Income
 - VAT
 - NCR Form 39
 - Section 129
 - Payroll Export
 - Override
 - Remote Signature

Report Parameters

Report Filter

Branch: Think Ahead

From Date: 06/05/2021 To Date: 06/05/2021

Signature Status: All



The results will be displayed in a Grid and Webfin's standard grid functions will apply like [Export to Excel](#), [Print](#) and [Grouping](#):

Export to Excel **Print**

Branch name x

Branch name	Creation Date	Client Name	File No	Loan No	Status	Status Date	Ref
Select Filter							
▼ Branch name: Think Ahead (9)							
Think Ahead	06/05/2021	TEST TEST	1	7071	Pending	06/05/2021	79
Think Ahead	06/05/2021	TEST TEST	1	7072	Successful	06/05/2021	81
Think Ahead	06/05/2021	TEST TEST	1	7074	Pending	06/05/2021	82
Think Ahead	06/05/2021	TEST TEST	1	7075	Pending	06/05/2021	83
Think Ahead	06/05/2021	TEST TEST	1	7076	Pending	06/05/2021	84
Think Ahead	06/05/2021	TEST TEST	1	7077	Successful	06/05/2021	85
Think Ahead	06/05/2021	TESTER TT3	7781	7078	Successful	06/05/2021	86
Think Ahead	06/05/2021	TESTER TT3	7781	7079	Successful	06/05/2021	87
Think Ahead	06/05/2021	TESTER TT3	7781	7084	Pending	06/05/2021	88

End of Remote Signatures



🔗 **Current Loans Due Affordability:**

- » Added a new setting that will show current loans due on the affordability page. Additionally, the user can select to include or exclude loans in arrears.
- » The current loans due can be activated and managed at *Setup > Branch Setup > Control > Affordability > [Automatically add current loans](#) | [Current loans including arrears](#)*:

Affordability		
Use affordability	<input type="button" value="ON"/>	<input type="button" value=""/>
Force affordability	<input type="button" value="ON"/>	<input type="button" value=""/>
Affordability Type	<input type="button" value="ASSESSMENT"/>	<input type="button" value=""/>
Assessment Calculation Type	<input type="button" value="CALCULATION TYPE 1"/>	<input type="button" value=""/>
Automatically add current loans	<input type="button" value="ON"/>	<input type="button" value=""/>
Current loans including arrears	<input type="button" value="ON"/>	<input type="button" value=""/>
Cashbox		

- » If the “[Automatically add current loans due](#)” setting is **ON**. The “CURRENT LOANS PAYMENT DUE” field will be added and displayed on the client’s affordability. This will include all **future** instalments that is due within the current month.
- » If the “[Current loans including arrears](#)” setting is **ON**. The “CURRENT LOANS PAYMENT DUE” will include the total balance of loans in arrears on the client’s profile.
- » The “**CURRENT LOANS PAYMENT DUE**” will be a single total as an *Expense* for the 1 Month affordability or an *Average Existing Debt Obligation* for the 3-Month Affordability:

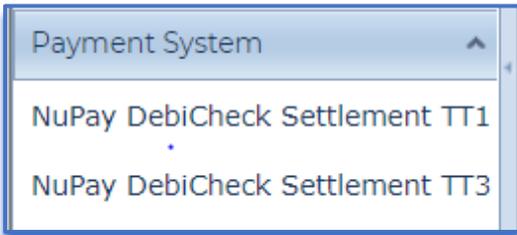
Close	Edit	Print	View Affordability -			
AIRTIME	0	0	0	0	0	
TEL	0	0	0	0	0	
TEST ITEM 3 LIVING EXPENSE	0	0	0	0	0	
NEXT	0	0	0	0	0	
FLAT RENTAL	0	0	0	0	0	
FOON	0	0	0	0	0	
33 BUDGET	0	0	0	0	0	
▼ Category: EXISTING DEBT OBLIGATION (7)						
LOAN REPAYMENTS	0	0	0	0	0	
CREDIT CARD PAYMENT	0	0	0	0	0	
LOAN REPAYMENTS	0	0	0	0	0	
CREDIT CARD PAYMENT	0	0	0	0	0	
PEEK	0	0	0	0	0	
TEST ITEM 4 MAINTNANCE	0	0	0	0	0	
CURRENT LOANS PAYMENT DUE	60.66	60.66	60.66	60.66	60.66	
Discretionary income: (Gross income - statutory deductions - living expenses - existing debt obligations) = 8606,01						
Minimum Expense Amount R1962,77						
Credit Limit = 8606,01						



DebiCheck Settlement report:

Added NuPay’s DebiCheck Settlement report for **TT1** and **TT3**. The reports will be available for a Merchant if NuPay DebiCheck is activated for the branch.

The new reports were added to *Reports > Payment System*:



The report filters are:

- ≈ Branch
- ≈ From and To date – Will use the settlement transaction dates

The report results will be collected and displayed as per NuPay’s layout and can be downloaded as a PDF file type:

Close
NuPay DebiCheck Settlement TT3

rpSettlementReport
1 / 1 | - 75% +
Download Print

Nupay Settlement Report
2021/03/01 - 2021/05/03

Balance to date
R279,04

Service acc no
27710

Invoice ID	Mandate ID	Mandate Reference Number	Mandate Request Tran ID	Contract Reference	Instalment	Amount	Date	Service acc ID
5500000004/202103010615/SUC	615466	0016202102244067130095	19652021-02-24000000903	CPRAS2 33	1	R140,00	2021/03/01	27710
	615491	0016202102240826130093	19652021-02-24000000928	CPRAS2 34	1	R140,00	2021/03/01	27710
5500000004/202103260615/SUC	620668	0010202102263BA51D988A	19652021-02-26000000599	DCPRD00000B80M	1	R0,01	2021/03/01	27710
	649932	0003202103090806569442	19652021-03-09000000239	CPRAS2 20615	1	R1,00	2021/03/25	27710
5500000004/202104150615/SUC	615595	0003202102240959118087	19652021-02-24000001032	CPRAS2 5051	1	R1,08	2021/03/25	27710
	709059	00102021040175AA9D5C9A	19652021-04-010000003248	DCPRD00000DYM9	1	R1,00	2021/04/15	27710
5500000004/202104260615/SUC	765872	0003202104210263791530	19652021-04-21000000412	DCPRD00000GWJJ	1	R1,00	2021/04/26	27710
5500000004/202104290615/SUC	748064	0003202104150951510137	19652021-04-23000006810	DCPRD00000G6HB	1	R1,68	2021/04/29	27710



🔗 NuPay DebiCheck - TT1 Realtime:

In addition to NuPay's TT1 Delayed method, **TT1 Realtime** has been added. The repayment method **NuPay TT1 delayed** has been renamed to **NuPay TT1**, to accommodate the change.

A Setup option has been added to select the preferred method to use by default per Webfin branch. This can be configured at *Setup > Select branch > Integration > CPRAS > DebiCheck TT1 Registrations*:

The screenshot shows the 'CPRAS Setup' dialog box with the following fields and options:

- Close | Save | CPRAS Setup
- Username: 1111-0001
- Password:
- CPRAS Active: ON
- Server: https://cpras2-devuat.webfin.co.za/Service.asr
- Save and verify CPRAS Settings
- Collections active: View and map
- Disbursements active: View and map
- Register collection on loan status: Pending
- Register disbursement on loan status: Payout
- Sign prom note using terminal: OFF
- NuPay DebiCheck Terminal Type: Connected Solution
- DebiCheck TT1 registrations: Realtime** (highlighted)
- Check All Payments to Reschedule: ON
- Sync Delfin to Netfin Migration file

*On update the value will default to **Delayed***

On the **Paysystem registration** screen, a dropdown option has been added for the registration type. Here the user can choose between **Delayed** and **Realtime**, with the default selection as set on the above-mentioned setting.

The screenshot shows the 'Register loan on paysystem' dialog box with the following fields and options:

- Cancel | Continue | Register loan on paysystem
- Repayment Method: NUPAY TT1
- Tracking: 3 Days
- Registration type: Realtime (dropdown menu open showing Realtime, Delayed, Realtime)



The **Realtime** process if selected, will require an immediate authentication from the client. Webfin will wait for the response during the registration process.

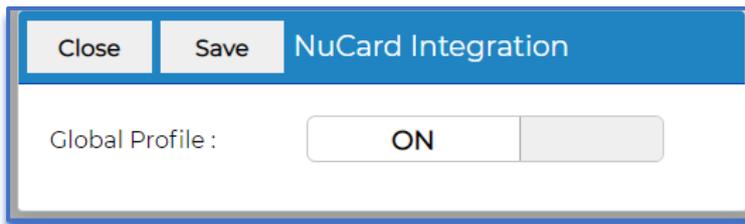
- » If the Merchant **rejects** authentication, then the loan can be declined,
- » if the Merchant **accepts** authentication, then the loan will be registered with NuPay and automatically set the loan to an **Active** status once other required processes are completed successfully.

🔗 One NuPay NuCard Profile for all Branches:

Added the required functions for a Merchant to use one NuPay NuCard profile for all Webfin branches.

Setup:

The setting is a Global Webfin setup (Not branch level), which will default to **OFF** on update. Once switched **ON**, it will take effect on all the branches. The new setup has been added to *Setup > Integration > [Nucard Integration](#)*:



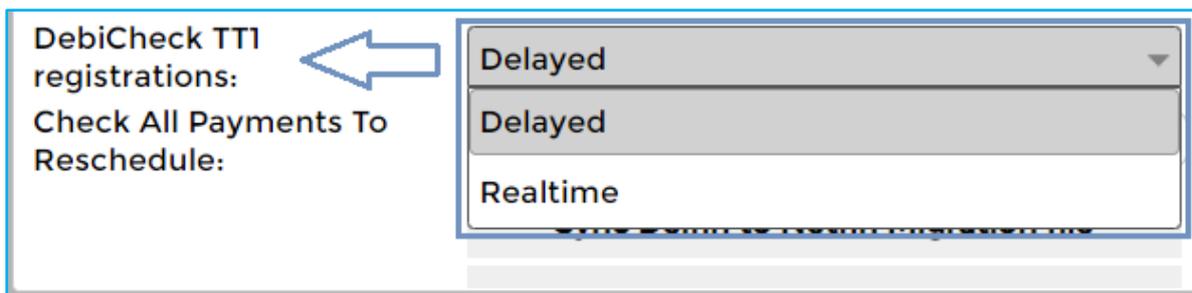
The NuCard profile must still be configured on Delter's CPRAS, per branch

🔗 Allps TT1 Realtime and Delayed

Added **Allps DebiCheck TT1 Realtime** and **Delayed** integration and functions.

Once the Allps TT1 has been activated, synced, and Mapped on your Webfin (call Delter's Support Department to assist), you can register new loans with **Allps TT1**.

The default registration type can also be set per branch at *Setup > Select branch > Integration > CPRAS > [DebiCheck TT1 Registrations](#)*:





To register an Allps TT1 transaction, you need to select the corresponding repayment method during the loan creation or set it on the Client's profile which in this example will be labelled **ALLPS DebiCheck**.

The following registration window will appear during the paysystem registration process of a new loan:

Register loan on paysystem	
Repayment Method:	ALLPS Debicheck
Tracking:	No Tracking
Registration type:	Delayed

A User can select the tracking and the registration type which can either be **Delayed** or **Realtime**. The registration type will default to the option set on the branch's CPRAS, as detailed above.

Registration type:	Delayed
	Delayed
	Realtime

Realtime:

The **Realtime** process if selected, will require an immediate authentication from the client. Webfin will wait for the response during the registration process.

- » If the Merchant **rejects** authentication, then the loan can be declined,
- » if the Merchant **accepts** authentication, then the loan will be registered with Allps and automatically set the loan to an **Active** status once other required processes are completed successfully.

Delayed:

The **Delayed** process if selected, will register the loan with Allps, finish the initial registration process and set the loan to an **“Approved”** status. The client can then Attempt to **“Payout”** the loan on Webfin, in this step, Webfin will check the status on Allps and if the loan contract was rejected or accepted by the client.

- » If the Merchant **rejects** authentication, then the loan can be declined,
- » if the Merchant **accepts** authentication, then the loan will be automatically set the loan to an **“Active”** status once other required processes are completed successfully.
- » The merchant can also fail to authenticate the loan within the bank time limits, and thus the authentication will be **expired**, and the loan can be declined.



🔗 The new To Do List:

A new loan function has been implemented which is referred to as the **To Do list**. The “To Do List” will keep track of processes, registrations and actions that needs to occur for the start and finalization of every new loan.

This was implemented to solve the issue where if a certain process or 3rd Party registration fails during the new loan creation process, the loan is not cancelled or removed.

The loan will be kept in a Pending or Approved status to allow the process or registration to be re-actioned and completed on a later stage.

Example:

Loan Details	
Frequency:	Monthly
Due to Client:	1000
Capital Requested:	1000
Interest Rate:	3
First Instalment Date:	25/05/2021
Last Instalment Date:	25/05/2021
Repayment Method:	T3
Instalment Amount:	1228.72
Capital Granted:	1000
Interest Amount:	18
Insurance:	0
Vat:	25.88
Service Fee:	34.84
Initiation Fee:	150
Cost:	0
Total Repayment:	1228.72

Instalment Date	Instalment
25/05/2021	1,228.72

To Do List	
To do	
Get lender signature	
Get first witness signature	
Get second witness signature	
Initiate remote signing process	
Get borrower signature remotely	
Register loan on NUPAY TT3	
Check if client completed remote signing	

All loans created on V2.29 or earlier that contains loans in Pending or Approved status will be migrated to include a To Do List item for each required process or registration that is still to be completed

🔗 Second and More Payout Tokens:

Added a new payout token that will display the 2nd, 3rd and more payout methods.

The token can be added on any **loan-based document** and has been added to the following location *Webfin > Setup > General > Document Manager > Tokens > Loan > [LOAN_ALL_PAYOUTS](#)*:

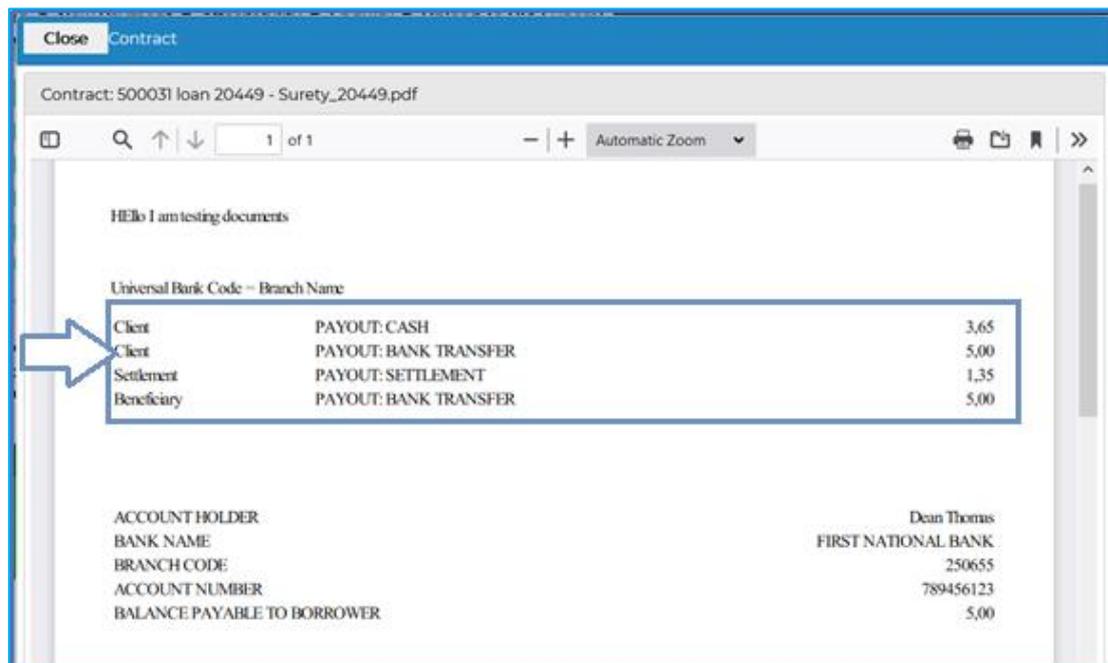
- LAST_PAYMENT
- LASTPAIDDATE
- LDATE
- LOAN_ALL_PAYOUTS**
- LOANNR
- LOANPERIOD



The payout methods are added on the loan details screen during the new loan creation process:

Payout Options			
	Add	Edit	Remove
Payout to	Payout amount		Payout method
Client	3.65	CASH	
Client	5.00	BANK TRANSFER	
Internal loan settlement: 20418	1.35	SETTLEMENT	
Payment to Dean Thomas	5.00	BANK TRANSFER	

The payout methods selected above will be displayed on a loan document as customized in the document manager:



🌀 Multiple Loan Number Tokens:

A new token has been created for **Receipts** that will display all **Loan Numbers** that were affected by a receipt made on a loan.

The token can be added on a **receipt document** and has been added to the following location *Setup > General > Document Manager > Tokens > Loan > Receipt*:



Receipt

C_TOTAL

CAPITAL

COST

INIFEE

INSURANCE

INTEREST

LATEINT

LOANNRS

LU_TGROUPTYPE_DESC

If multiple loans are going to be paid within one receipt, then **all loan numbers** affected will be displayed on the receipt document.

Loans that are going to be paid with a single receipt example:

Payment		
Payment	Balance	LoanNr
0.00	65.01	844
0.00	52.00	846
0.00	15.05	934
0.00	1,829.70	1023

Loan Numbers on the Receipt document:

Receipt

DocumentViewer.ashx 1 / 1

RECEIPT

Number : R449

Loan number(s) 844,846,934,1023

End of Webfin V2.30 Changelog

