

The intelligent choice.

online credit integration

for REAL PEOPLE™

REALPEOPLE

REALPEOPLE

The Real People group was established in 2001 and is a specialist provider of credit, education and debt collection services in the mass market. With over ten years of experience in the South African market.

The group identified the opportunity to leverage this collections expertise and now provide unsecured credit directly to the market through a proprietary branch network and through third party building merchants.

REALPEOPLE Online Credit Integration

This Web Service is used for Online Credit Request Functions via the IQ software. This service will enable Customers to request Credit online in real time. If the credit for a client is approved then the client can purchase goods to the amount of the credit allowed.

How to get started

Contact Mark Alerts at RealPeople to become a merchant with RealPeople.

Contact your IQ Value Added Reseller and make an appointment together with RealPeople for the installation and setup. If you need VAR information please contact us on info@iqretail.co.za or Angela or Tharley on 021 880 0420. Please see information below on how the RealPeople functionality works in IQ Enterprise.

Contract details

Mark Alberts: 083 300 4768
MAAlberts@realpeople.co.za

Address

160 Jan Smuts Ave,
North Tower, Upper Ground,
Rosebank

Website

<http://www.realpeople.co.za/>

What do you get?

1. Increased turnover for your businesses – Real People offer home improvement loans to approved customers
2. Simple application process through our Online Credit Application System
3. Quick disbursements to merchants' bank accounts
4. Real People provide point of sale material for in-store branding
5. Real People provides training and support for your staff
6. Continued teamwork – communication in solving problems and growing your business
7. Specialists in home improvement financing options for your approved customers.
8. Real People provides Hardware Retailers an opportunity to facilitate the transaction
9. Home Improvement Loans - Loans from R1000 - R100 000*
 - Same day approval*
 - Up to 48 months to pay*

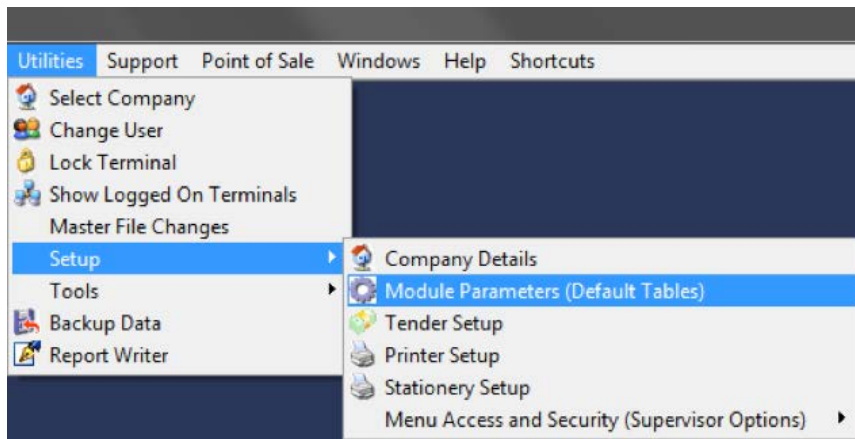
*All loan applications are subject to final credit approval. terms and conditions apply.

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Introduction

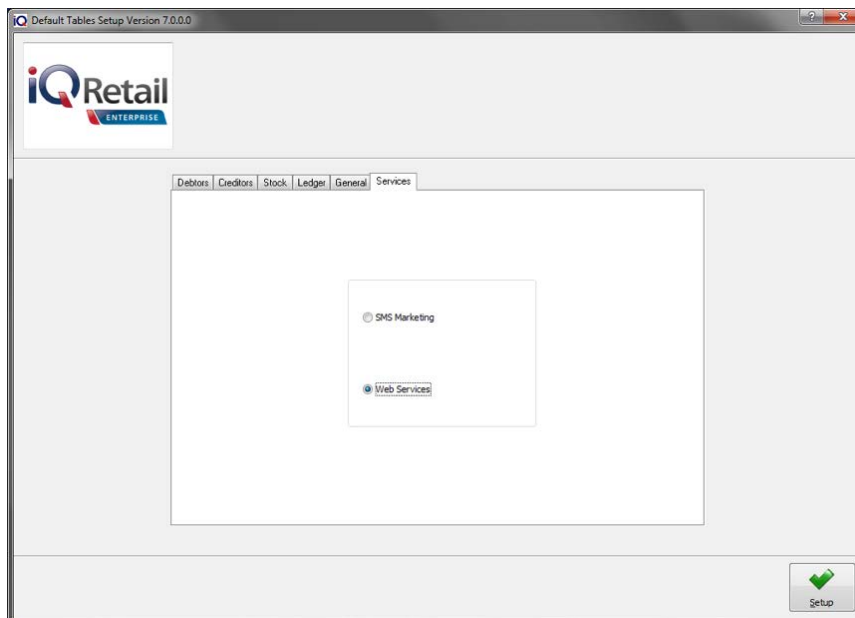
The following new implementation exists with regards to RealPeople Online Credit Integration. IQ can now integrate with RealPeople Online Credit solutions. This is done by means of web service calls at correct time intervals during the processing of quotes.

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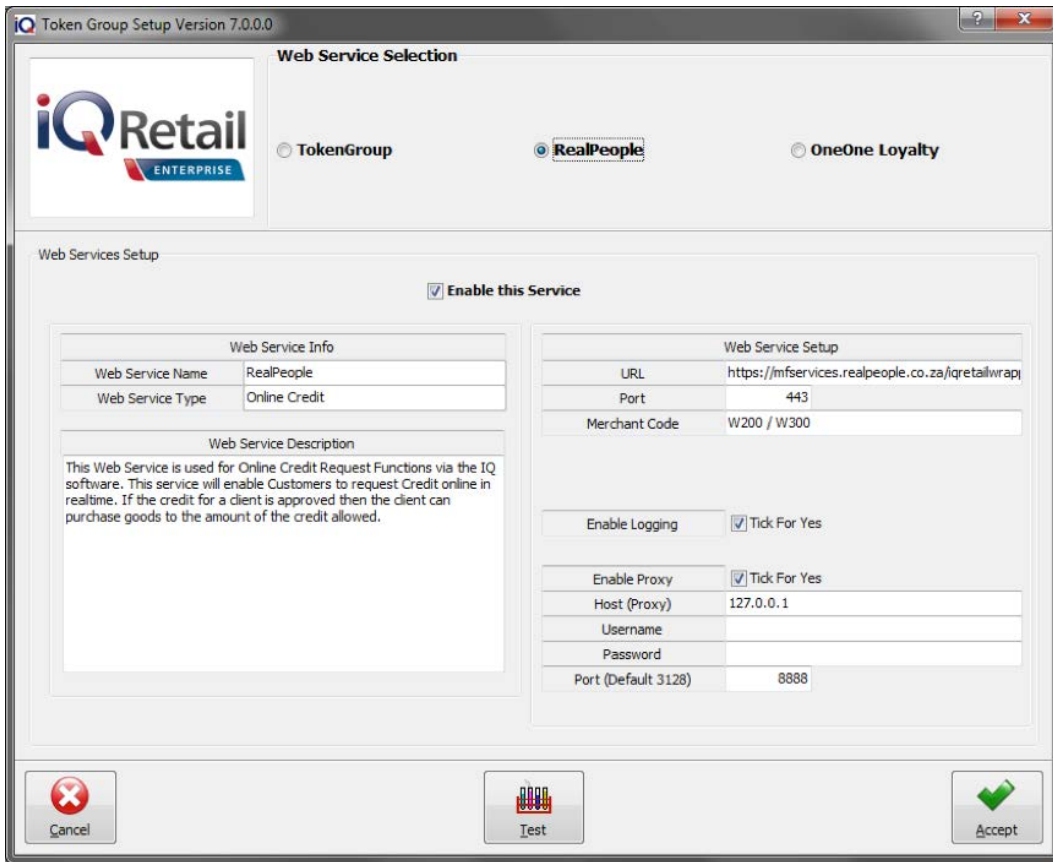
Setup

Setting up of the RealPeople Online Credit service is done via Module Parameters – Web Services. Here the administrator should set up the required RealPeople Online Credit parameters prior to attempting applying for finance via Quotes.



Once the Module Parameters (Default Tables) option has been selected, on the next screen select the Services tab and then select the Web Services option and click Setup.

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On the setup screen, select the RealPeople option and then tick the Enable this service option.

URL: This contains the web URL that indicates the location of the Web service to be connected to. This URL should be obtained from RealPeople Online Credit services.

Port: Port 80 is used by default – unless the data is sent over a Secure Socket Layer (SSL) in which case the port must be changed according to requirements by RealPeople Online Credit (usually port 443).

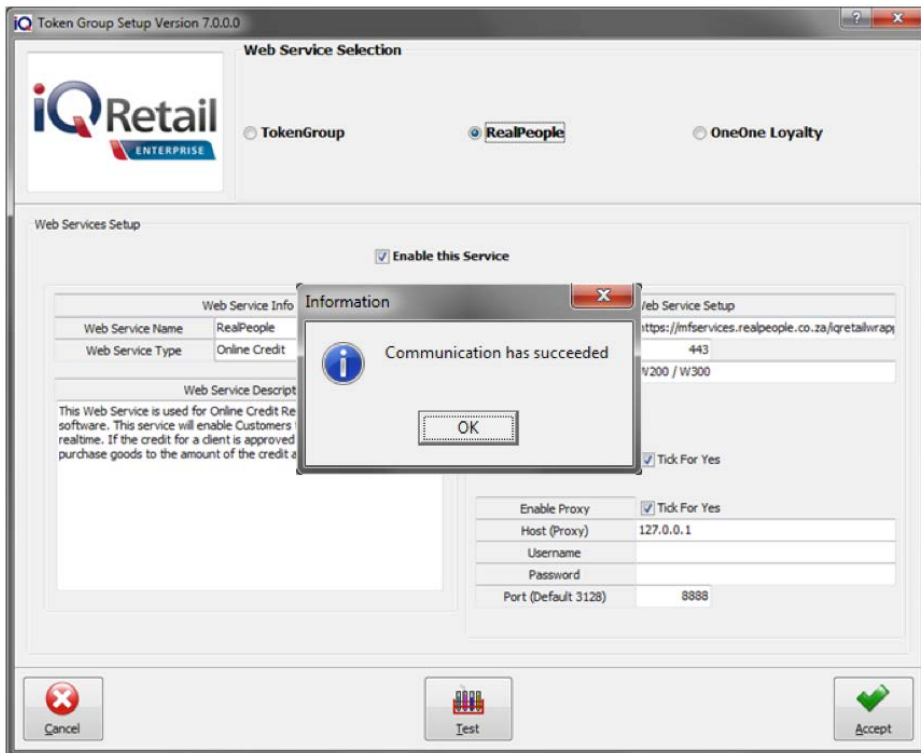
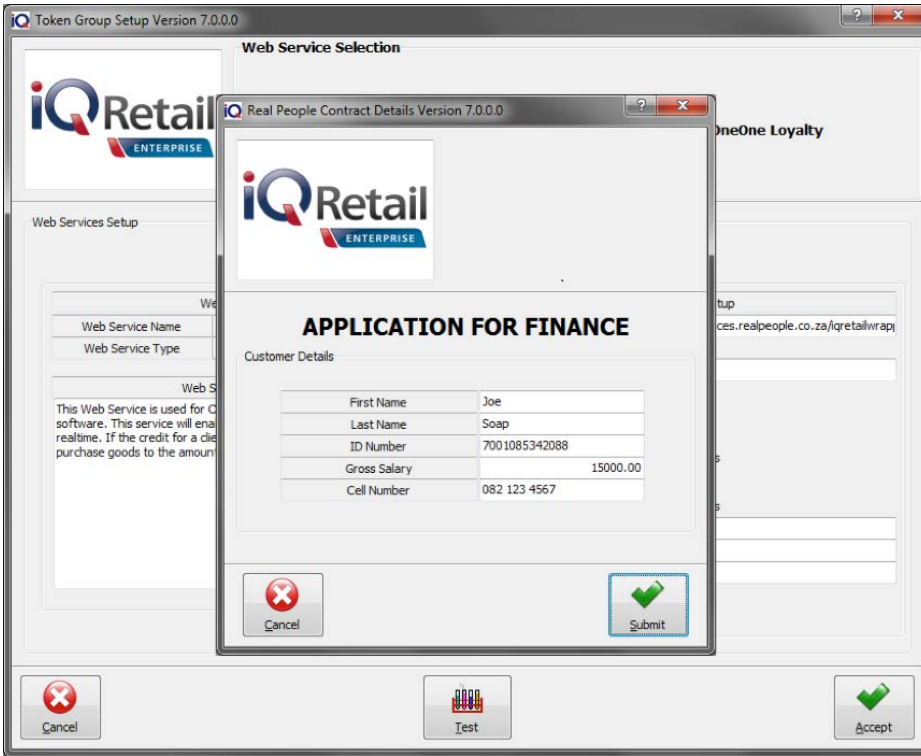
Merchant Code: As per RealPeople Online Credit Company.

Proxy and logging support are also made available should it be required in the trading environment.

Note: The above information must be obtained from the RealPeople Online Credit Company as this information will be different for every client.

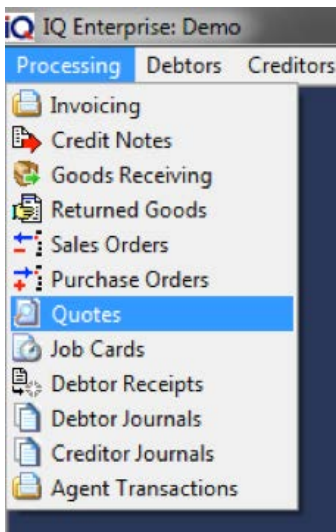
Once the correct information has been entered, select the Test option in order to see if the configuration details have been entered in correctly. Enter client information and submit to ensure that the configuration has been done correctly.

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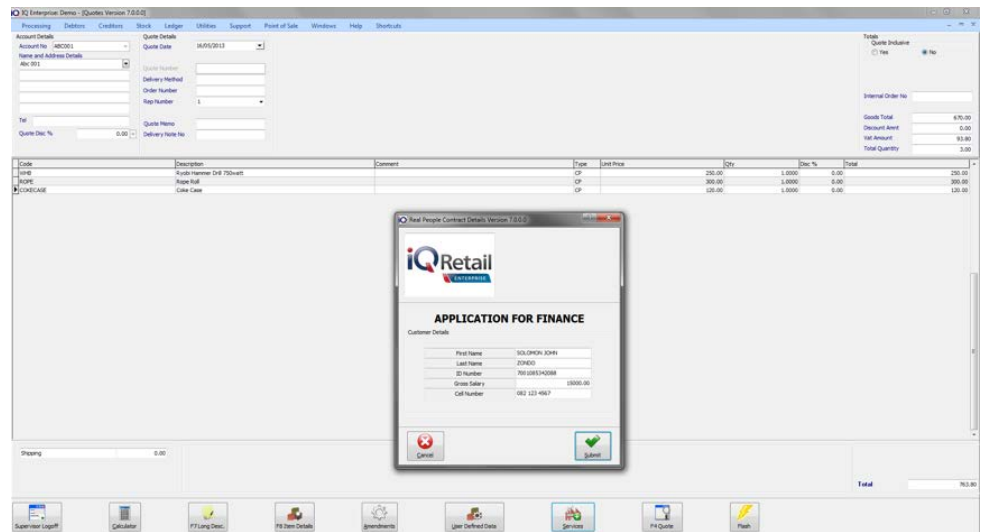


Once the communication has been established and was successful, select the Ok option. Now proceed to Processing, Quotes in order to use the RealPeople Online Credit service.

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Under Processing – Quotes – the user will be able to create a new quote. On the new quote creation, enter all relevant details of the client and items as per normal. Once completed, select the services option located at the bottom of the screen. Enter the relevant client's details and submit to see whether online credit will be granted or declined.



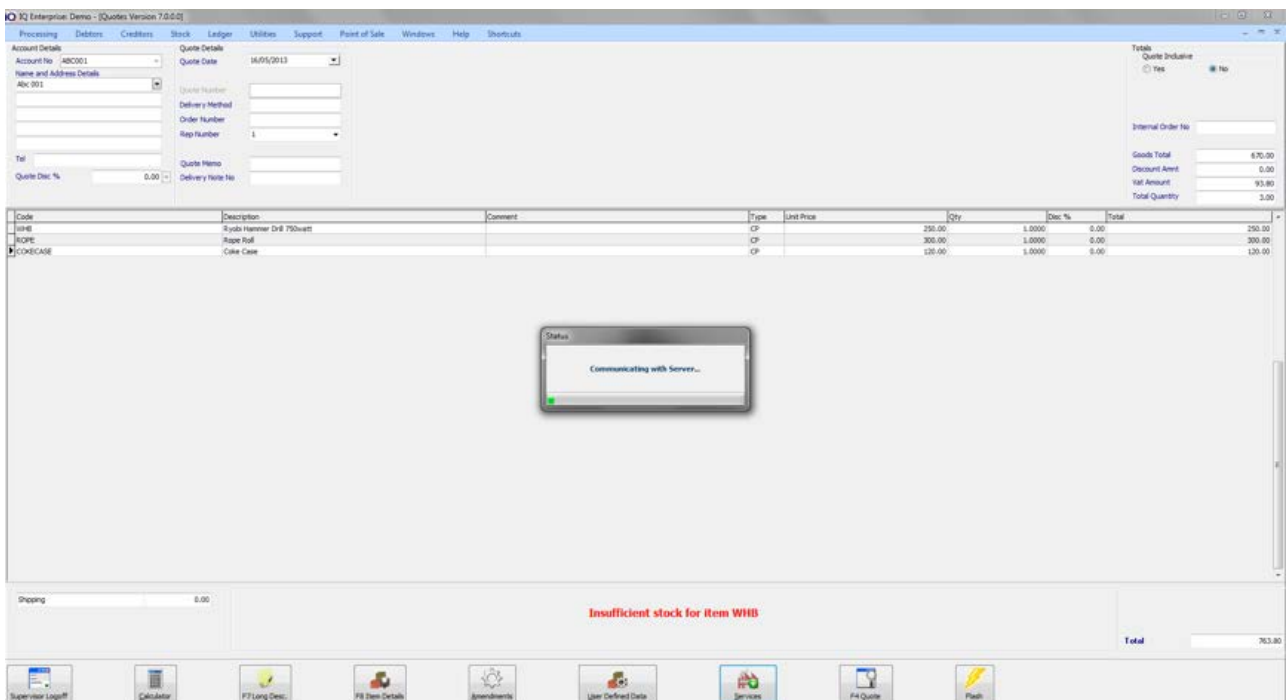
Pre-approved finance process

The initial process will start with the Quotation module within the IQ system. Once the quotation screen is displayed the operator has the option to invoke the Services button and then select the Apply for Finance option. This option can be selected at any time during the capturing of the quote details.

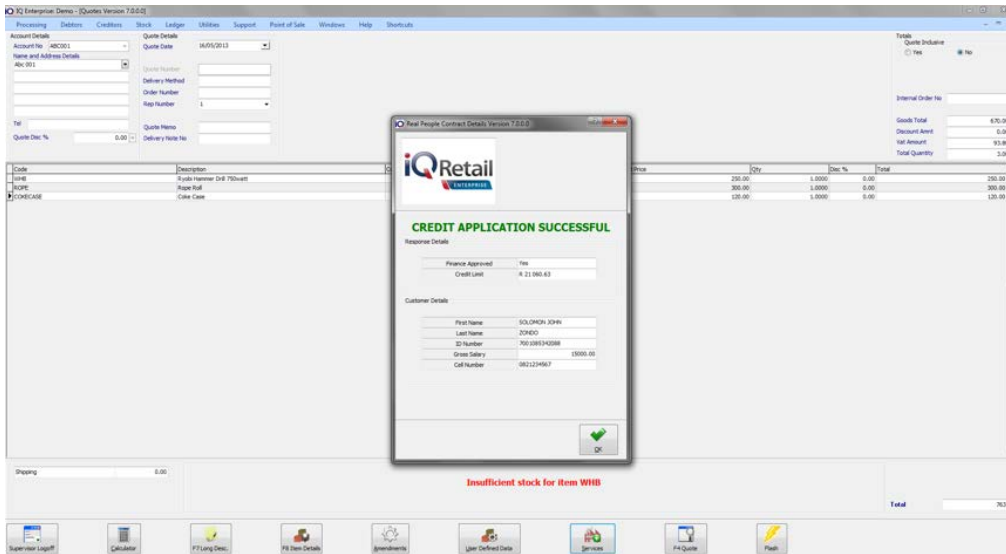
When the Apply for Finance button is selected the operator is required to capture the clients ID no, Surname, Name as well as the Cellular number.

Note: The Cellular number may not contain any spaces.

Select the Submit option to complete the online credit validation.

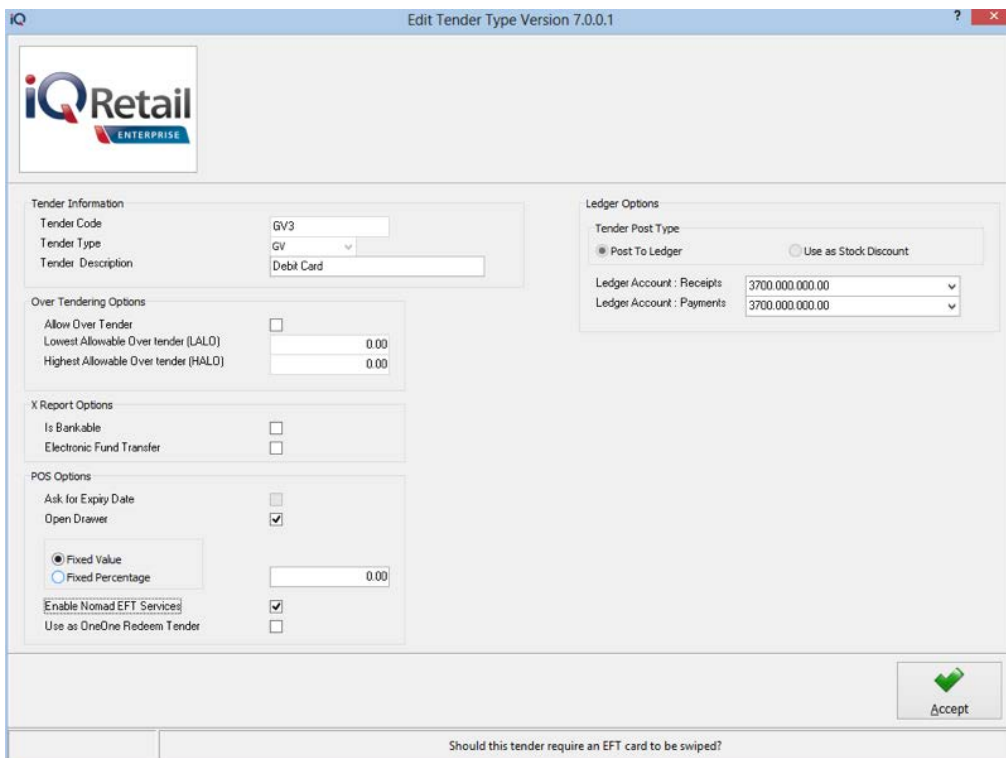


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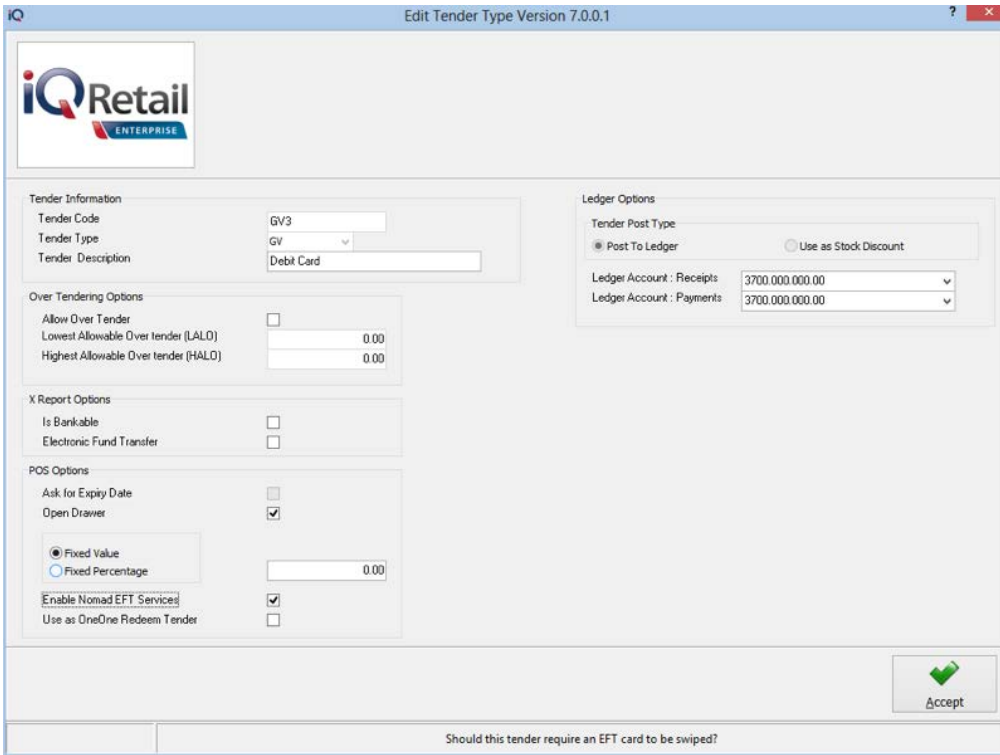
Upon successful credit validation the following screen will appear.

Select the "Ok" option in order to continue with the quotation. Selecting the F4 Quote the quotation will now be processed.

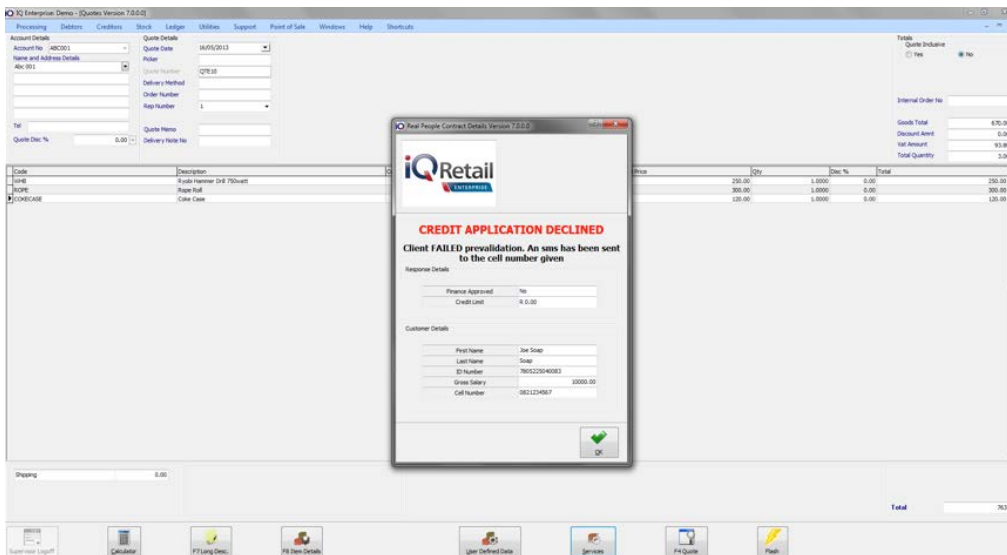


You will now be presented with the Tender Setup Screen.

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To Enable Nomad EFT for the Selected Tender Enable the "Enable Nomad EFT Services" option and click Accept.
Do this for all tenders for which you want to enable Nomad EFT.



In the event of the online credit being unsuccessful with RealPeople Online Credit the following screen will display:

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Important Notice: RealPeople Online Credit is only available within the Quotes module when processing a new quotation or editing an existing one. All RealPeople Online Credit transactions will require communication with the RealPeople Online Credit server.

Contact Details

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