VantiPay

COMPANY PROFILE



FINTECH · MIDRAND, SOUTH AFRICA

The financial systems your business runs on.

Verify a customer, assess affordability and run your entire credit operation, built for any business that offers credit or payment plans.

- Loan Management System
- Credit Engine
- VantiScan
- NCR Registration
- Custom Software

vantipay.co.za

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ABOUT VANTIPAY

Built for lending. Not adapted for it.

VantiPay is a South African fintech based in Midrand, Gauteng, building credit, identity and lending systems.

Most lending businesses run on tools designed for something else: a spreadsheet here, an accounting package there, a filing cabinet for the rest. VantiPay is a multi-tenant platform engineered for credit operations, so you can verify a customer, assess affordability and run the loan book from one place.

Verify · Assess · Lend · Reconcile

Our goals: cut underwriting from hours to minutes, make compliance something you can prove rather than promise, and give every client a system that grows with them.

OUR VISION

To become the financial infrastructure that African lending runs on, where any credit business, from a single branch to a national operator, can verify a customer, assess affordability and run the loan book in one place.

OUR MISSION

To replace the spreadsheets, paper files and disconnected tools that hold lenders back with one secure platform that verifies, assesses, lends and reconciles, so credit teams spend their time on clients instead of admin.

WHAT WE STAND FOR

People decide

Software supports your team. Your staff confirm every ID check and your credit team signs off every assessment.

Records you can show

Assessments, ID checks, consent times and an audit log of who changed what, so compliance can be shown, not just promised.

Security at the core

Two-factor sign-in, encryption in transit, audit logs and isolated data for every company.

Built for South Africa

Rand-based, SA ID-number aware, WhatsApp-friendly and POPIA consent recorded on every check.

Fair to every size

One branch or ten. Monthly subscription, no long-term lock-in, take only the products you need.

Built for lending

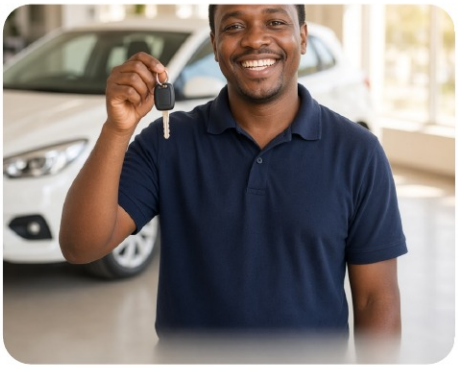
Engineered from the ground up for credit operations, not adapted from something else.

WHO WE SERVE

For every business that offers credit or payment plans.

If you let customers pay over time, you need to know who they are, whether they can afford it, and exactly where every account stands.

- Microlenders & cash loan businesses
- Furniture stores selling on account
- Car dealerships selling on account
- Retailers selling on account
- Any business that bills customers repeatedly
- New lenders getting NCR-registered







HOW THE PRODUCTS FIT TOGETHER

One client journey, start to finish.

1 VANTISCAN

Is this really them?

The customer submits a live selfie and ID photo by link. Your staff review them and make the final call.

2 CREDIT ENGINE

Can they afford it?

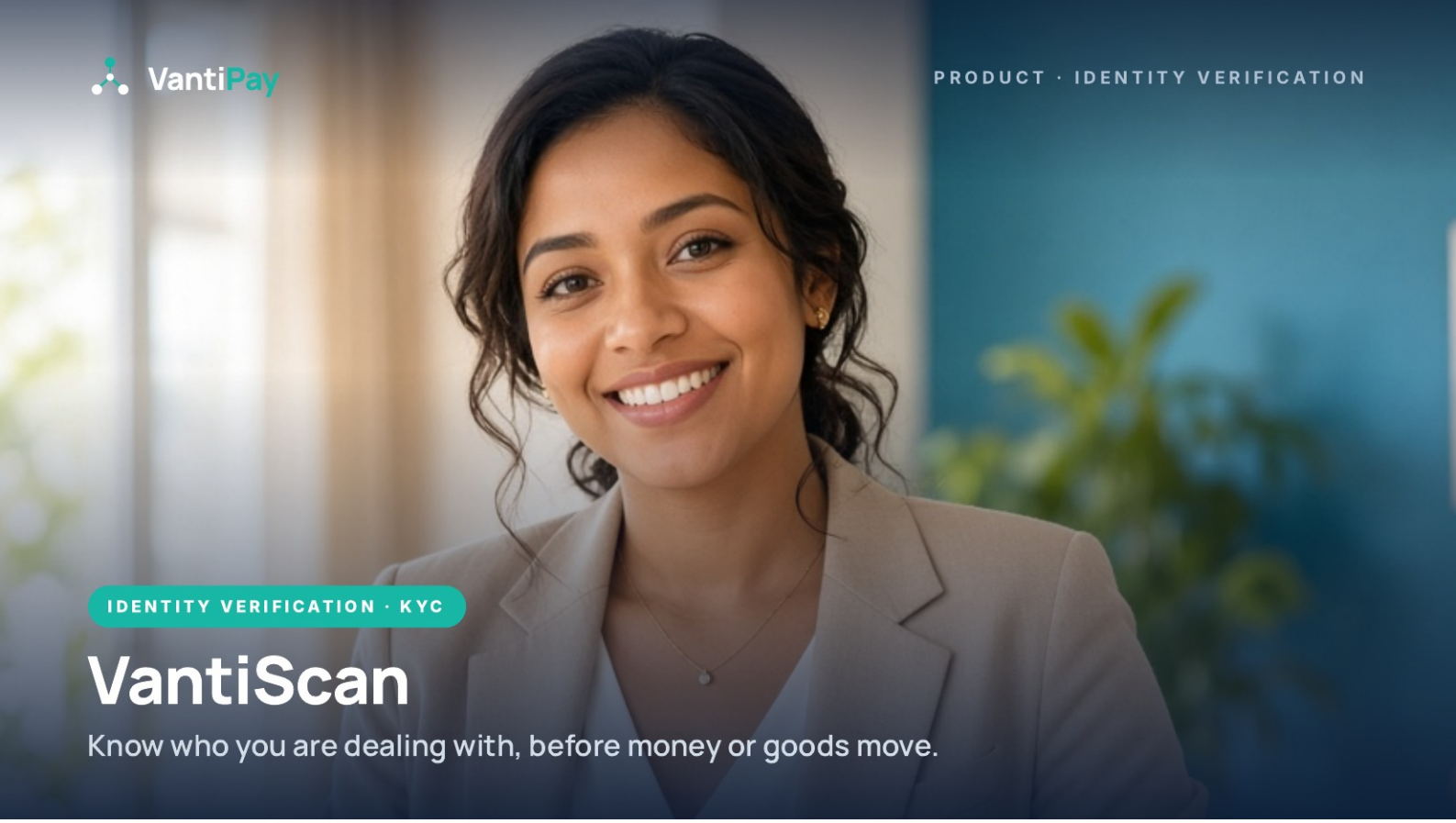
The Credit Engine reads their bank statement, payslip and credit report and returns a clear affordability analysis.

3 LOAN MANAGEMENT SYSTEM

Now run the account.

Track every payment, generate every letter and keep the books, branch by branch.

Each product also works **on its own**. Take one, two or all three; access depends on your subscription.



IDENTITY VERIFICATION · KYC

VantiScan

Know who you are dealing with, before money or goods move.

Send an applicant a one-time link. They open it on their own phone, give consent, complete a live selfie check and photograph their ID. Your staff see the selfie and ID side by side and make the final call.

KEY FEATURES

- **Single-use links that expire,** so a forwarded link gets nobody in.
- **No app to download:** it works in the phone browser your customer already has.
- **Live selfie check with random prompts,** so a printed photo or a picture on a screen won't do.
- **Staff review screen:** selfie and ID side by side; every decision stored with reviewer, time and note.
- **Send by email, WhatsApp or plain link;** SA numbers are formatted for you.
- **POPIA consent recorded** with a timestamp on every check.
- **Dashboard** with search, pending/passed/failed tabs, archive and CSV export.

VantiScan confirms a live person responded to the prompts. Matching the face to the ID is a decision your staff make.

HOW IT WORKS

1. Send a link
By email, WhatsApp or copy-and-paste.

2. Customer verifies
Consent, live selfie and an ID photo, on their own phone.

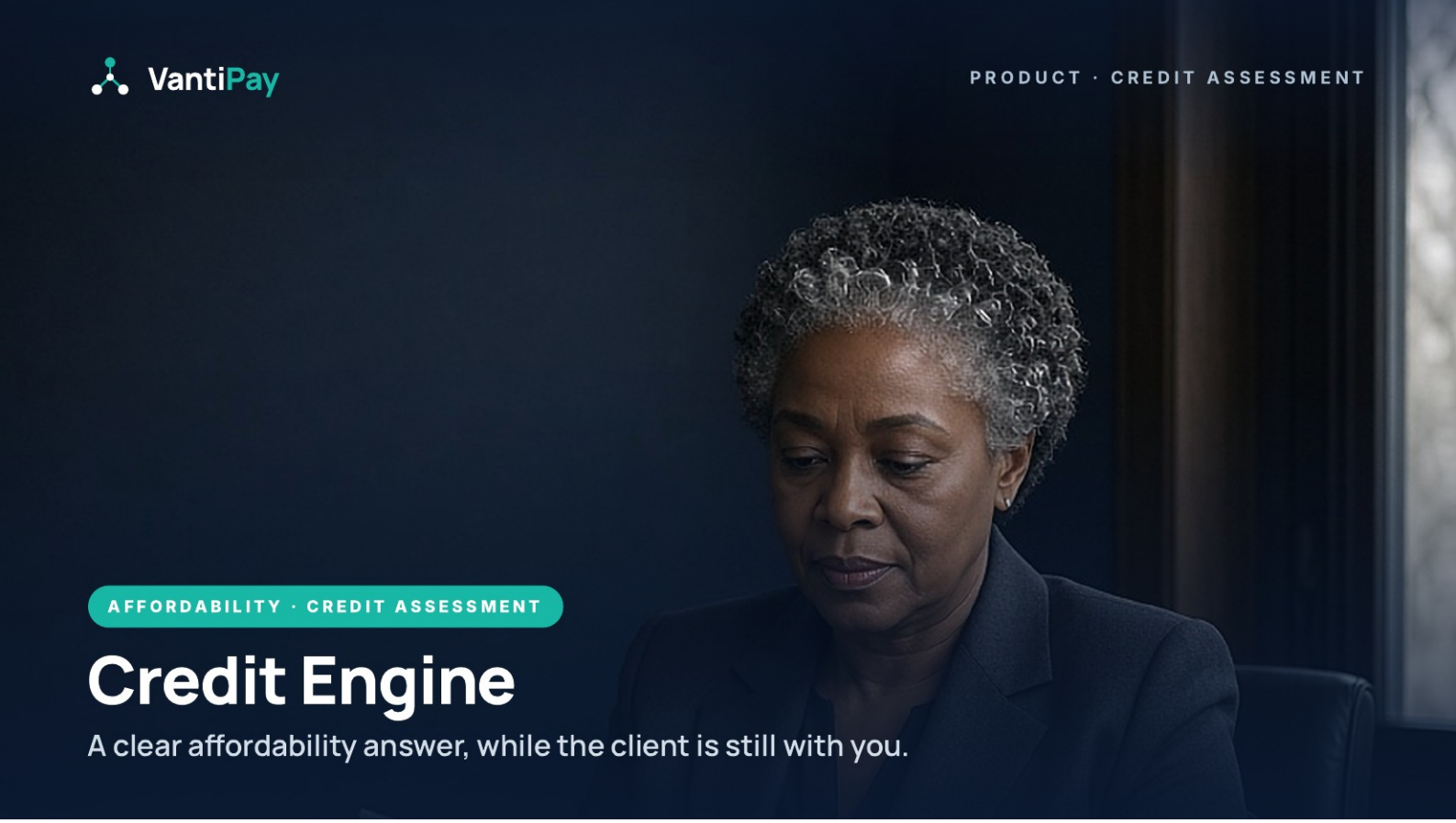
3. Your staff decide
Review the selfie and ID together and record the result.

See VantiScan on your own files.

Book a free demo or enquire →

Who it's for
Any business that must know who it is dealing with before money, credit or goods move: lenders, furniture shops, car dealerships, landlords and more.

Standalone or together
Use VantiScan on its own or with our other products. Access depends on your subscription.



AFFORDABILITY · CREDIT ASSESSMENT

Credit Engine

A clear affordability answer, while the client is still with you.

Upload a bank statement, payslip and credit report. The Credit Engine reads each document, pulls out income, expenses and existing debt, and calculates affordability and a risk grade in minutes. Your credit team reviews and signs off: the credit decision remains yours.

KEY FEATURES

- **Document reading** that flags anything unclear for a person to check. Staff can edit every extracted number.
- **Affordability maths:** disposable income, maximum instalment with a safety buffer, and maximum loan for the term.
- **Risk grade A–E** with a recommendation: approve, conditional, or refer for manual review.
- **Stress tests** on an income drop or expense rise before you commit.
- **"What they qualify for":** when affordability is the only issue, see the amount and term that do fit, and counter-offer.
- **Credit Review Queue:** every assessment saved to the client's file as a record.
- **Roles per company:** owner, admin and credit reviewers, with each company's data kept separate.

WHY LENDERS USE IT

Faster answers
Less spreadsheet data entry for credit officers.

Same standard every time
The same scorecard, risk grade and stress tests on every file.

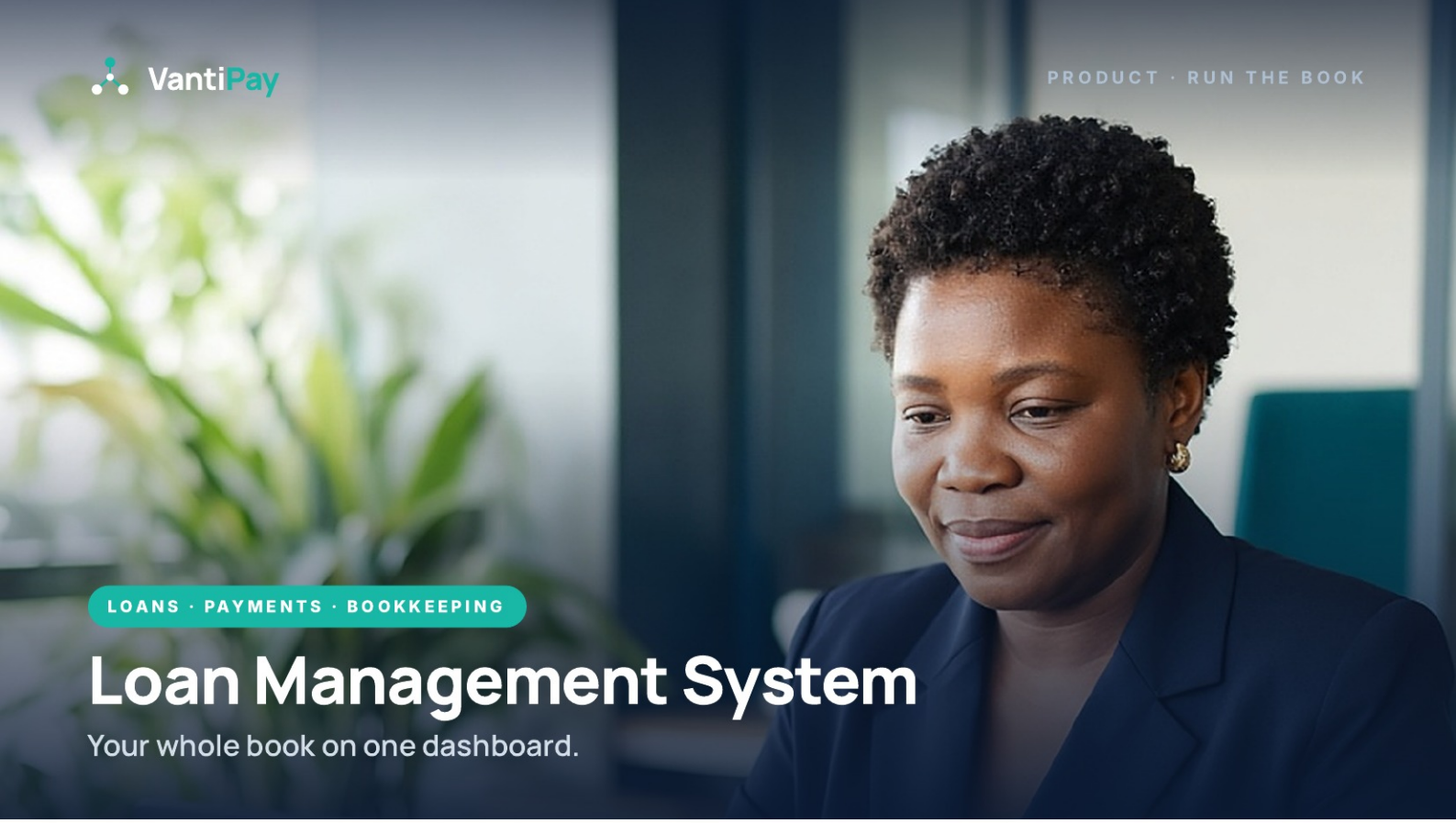
People stay in charge
The system recommends; a person signs off.

See Credit Engine on your own files.

Book a free demo or enquire →

Who it's for
Lenders and any business giving credit or instalment terms: furniture, vehicle and retail accounts.

Standalone or together
Use Credit Engine on its own or with our other products. Access depends on your subscription.



LOANS · PAYMENTS · BOOKKEEPING

Loan Management System

Your whole book on one dashboard.

Manage clients, agreements, payments, documents, reports, bookkeeping, branches and staff in one secure, multi-branch system. Know instantly who is up to date, in arrears, defaulted or paid up.

KEY FEATURES

- **Clients and agreements:** instalments, weekly or monthly terms, balances calculated for you.
- **Status at a glance:** up to date, arrears, defaulted or paid.
- **Documents in seconds:** paid-up letters, letters of demand and invoices with your own logo.
- **Built-in bookkeeping:** collections, other income and expenses in one clear picture.
- **Reports by branch and group:** clients, defaults, loans issued and profit, exported to Excel or PDF.
- **Branches, staff and roles:** clerks capture, managers approve, owners see everything.
- **Security:** two-factor sign-in, audit log of who changed what, data isolated per company.

GETTING STARTED

Bring your loan book

Migration of your existing book is included at onboarding.

Client notes

Log calls and payment arrangements on the client file.

HR & payroll

Employees, leave and payslips for your own team.

See Loan Management System on your own files.

Book a free demo or enquire →

Who it's for

Lenders and micro-lenders first, and any business that bills customers repeatedly.

Standalone or together

Use Loan Management System on its own or with our other products. Access depends on your subscription.

SERVICE · NCR REGISTRATION

Starting a lending business? Get NCR-registered.

In South Africa, anyone who lends money or sells on credit (cash loans, microlending, furniture or car sales on account) must be registered with the National Credit Regulator (NCR) before offering credit. We help you get registered, then set you up on our systems to run your loan book.

1. **Enquire.** Tell us you want to register as a credit provider.
2. **We check your documents** and tell you if anything is missing.
3. **Your application is submitted** through our registration partner.
4. **Once registered,** we set you up on VantiPay.



What you'll need to have ready

Company registration documents (CoR 14.3) · bank confirmation letter · fingerprint clearance · certified ID copies of directors · company share certificate · SARS registration letter or tax clearance

VantiPay is not the National Credit Regulator. Registration decisions are made by the NCR.



SERVICE · CUSTOM SOFTWARE DEVELOPMENT

Need something built around the way you work?

Alongside our products, our team builds custom software for South African businesses: the same team that builds the systems lenders run on.

- **Web systems and dashboards** for your operations, staff and branches.
- **Client portals and online forms** that capture what your team needs.
- **Extensions to VantiPay** when your process needs something extra.
- **Scoped with you,** and quoted in writing before work starts.

→ Tell us what you're trying to run

WHY VANTIPAY

What you get when it's built for lending.

No more disjointed systems, manual errors or operational bottlenecks. One platform that verifies, assesses, lends and reconciles, and grows with you from one branch to many.



Built for lending, not adapted

Arrears, defaults, paid-up letters and letters of demand are built in from day one.

Verify, assess, run: one journey

Identity, affordability and the loan book connect in one client journey.

Take only what you need

Each product works on its own. Start with one and add more later.

Humans stay in control

Staff decide on ID checks; your credit team signs off every assessment.

Same standard every time

Scorecard, risk grade and stress tests applied the same way on every file.

Records you can show

Assessments, ID checks, consent times and an audit log, ready when you need them.

Security at the core

Two-factor sign-in, encryption in transit, audit logs, data isolated per company.

Local and practical

Rand-based, SA ID-number aware, WhatsApp-friendly, POPIA consent recorded.

Fair pricing, no lock-in

Written quotes in rands, monthly subscription, no long-term contract.

COMING SOON One login across all your VantiPay products, showing only the products you subscribe to.

HOW IT WORKS

From first call to go-live.

01

Book a free demo

Tell us about your business. We walk you through the platform with your business in mind.

02

Get a written quote

Quoted in rands, based on the branches and admin users you actually use. No long-term lock-in.

03

Onboarding

We set up your company, branches and staff. A once-off sign-up fee covers setup and migrating your existing loan book.

04

Go live

Start verifying customers, assessing affordability and running your accounts.

GET IN TOUCH

See it running on your own numbers.

Book a free demo or enquire →

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