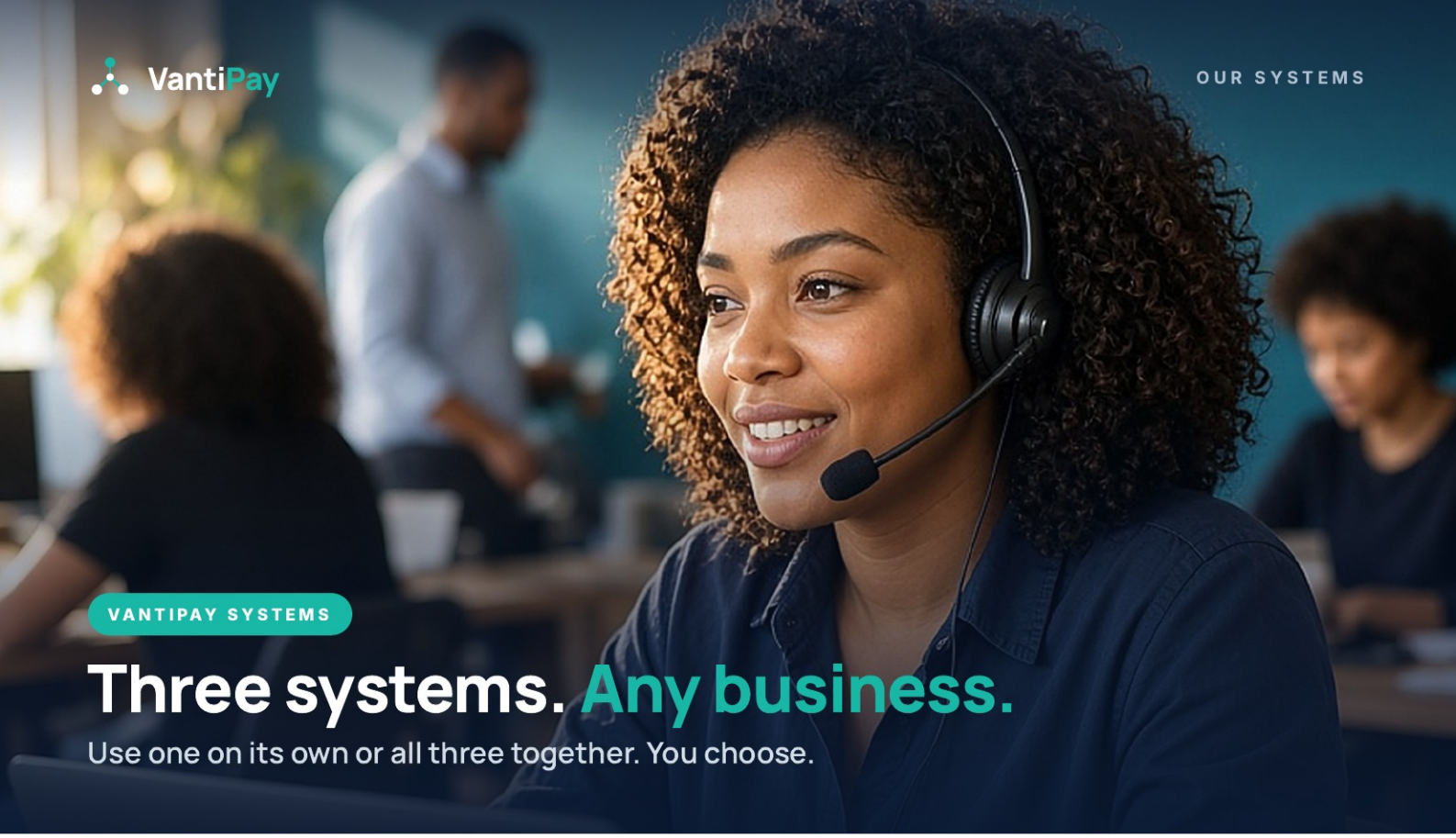


VANTIPAY SYSTEMS

Three systems. Any business.

Use one on its own or all three together. You choose.

BUILT FOR ANY BUSINESS THAT OFFERS CREDIT OR PAYMENT PLANS

- Lenders & cash loans
- Furniture stores
- Car dealerships
- Retailers on account
- Schools & landlords
- Any business that bills repeatedly

VantiScan

Verify who your customer is with a live selfie and ID photo by link.

Credit Engine

Check affordability from a bank statement, payslip and credit report.

Loan Management System

Run every account, payment, letter and report in one place.

Standalone or together. Each system works on its own, and access depends on your subscription.

COMING SOON one login across all your VantiPay products.



IDENTITY VERIFICATION · KYC

VantiScan

Know who you're dealing with.

Send a one-time link. Your customer gives consent, completes a live selfie check and photographs their ID on their own phone. Your staff review both side by side and make the final call.

- **Single-use, expiring links;** a forwarded link gets nobody in.
- **No app to download;** works in the phone's browser.
- **Live prompts** so a printed photo or a picture on a screen won't do.
- **Every decision recorded** with reviewer, time and note.
- **Email, WhatsApp or plain link,** with POPIA consent recorded.



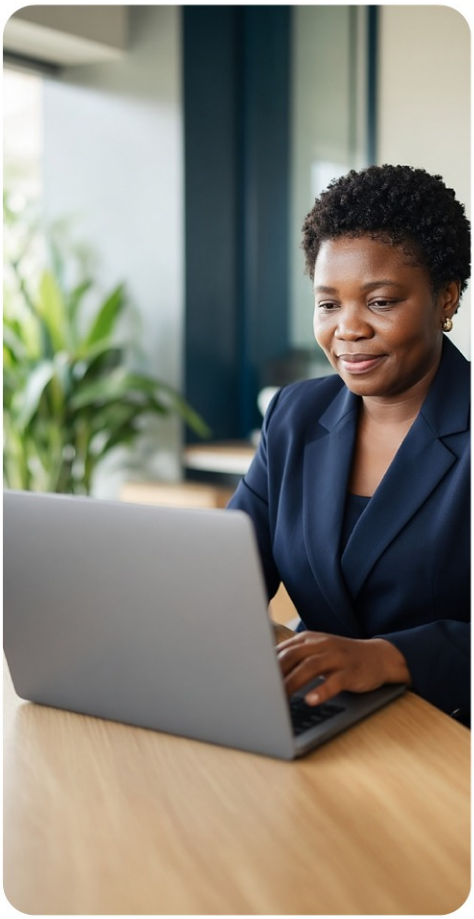
AFFORDABILITY · CREDIT ASSESSMENT

Credit Engine

A clear affordability answer, in minutes.

Upload a bank statement, payslip and credit report. The Credit Engine reads them and calculates affordability and a risk grade. Your team reviews and signs off: the decision remains yours.

- **Document reading** with every extracted number editable.
- **Affordability and maximum instalment** with a safety buffer.
- **Risk grade A–E** with a recommendation.
- **Stress tests** on an income drop or expense rise.
- **"What they qualify for"** when only the amount is the issue.



ACCOUNTS · PAYMENTS · BOOKKEEPING

Loan Management System

Every account on one dashboard.

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

- **Paid-up letters, letters of demand and invoices** with your own logo.
- **Built-in bookkeeping:** collections, income and expenses.
- **Reports by branch and group,** exported to Excel or PDF.
- **Branches, staff and roles:** clerks capture, managers approve.
- **Two-factor sign-in and audit log,** data isolated per company.

PREFER YOUR OWN SYSTEM?

We build it for you, and you own the code.

Custom loan, credit and verification platforms, dashboards and portals, built around the way you work and quoted in writing before work starts.

See it running on your own numbers.

vantipay.co.za · WhatsApp 073 442 4385 · 010 824 7022 · info@vantipay.co.za

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