SME Portal FAQ

1. How can I log in to the SME Portal?

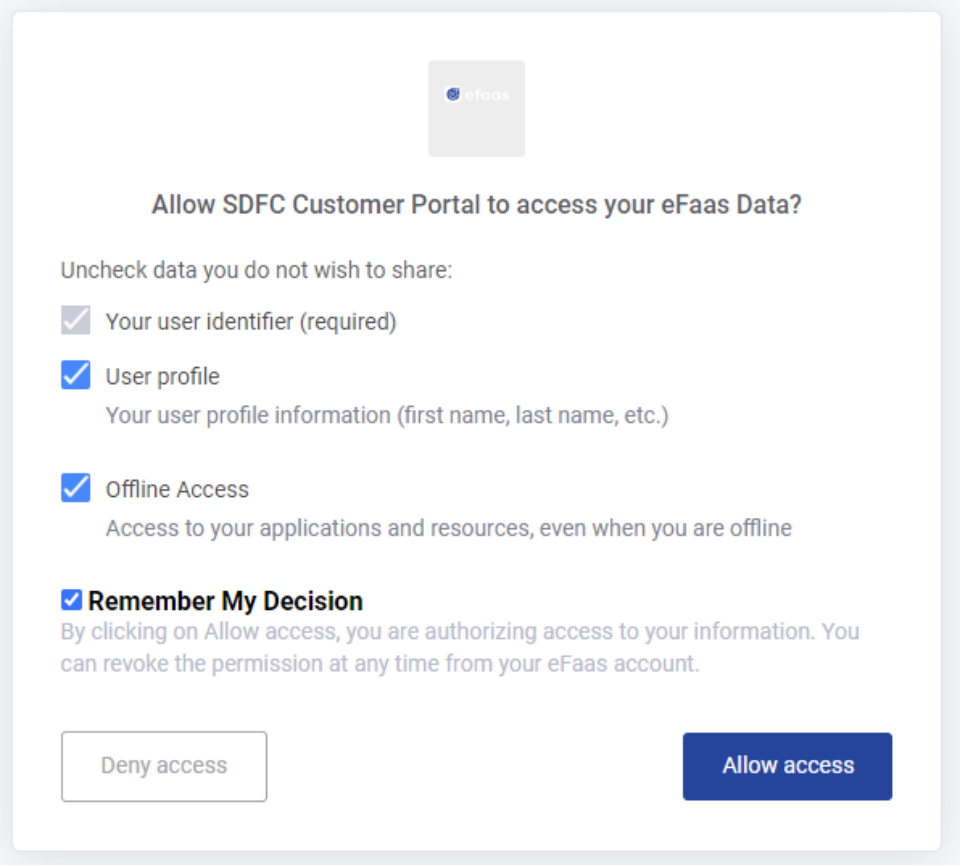
The SME Portal can be accessed through the following options.

1.1 eFaas sign-in

- Customers with existing eFaas accounts must use their eFaas login details to access the SME Portal.
- Customers without existing eFaas accounts will be required to create an account which can be used to access the SME Portal.

1.2 Once logged-in via eFaas:

- To access the SME Portal, customer will be required to give permission to share their eFaas account details with SDFC by clicking “Allow Access”.



- Once logged in, customers who have any businesses registered will be able to view a list of these businesses and select one from which to apply.

1.3 OTP sign-in

The OTP sign-in feature is only available to verified Customers.

- Verified Customers can utilize their mobile numbers or email addresses for subsequent sign-ins to the SME Portal.
- Enter the registered mobile number or email address with SDFC and request an OTP code to log-in to the SME Portal.

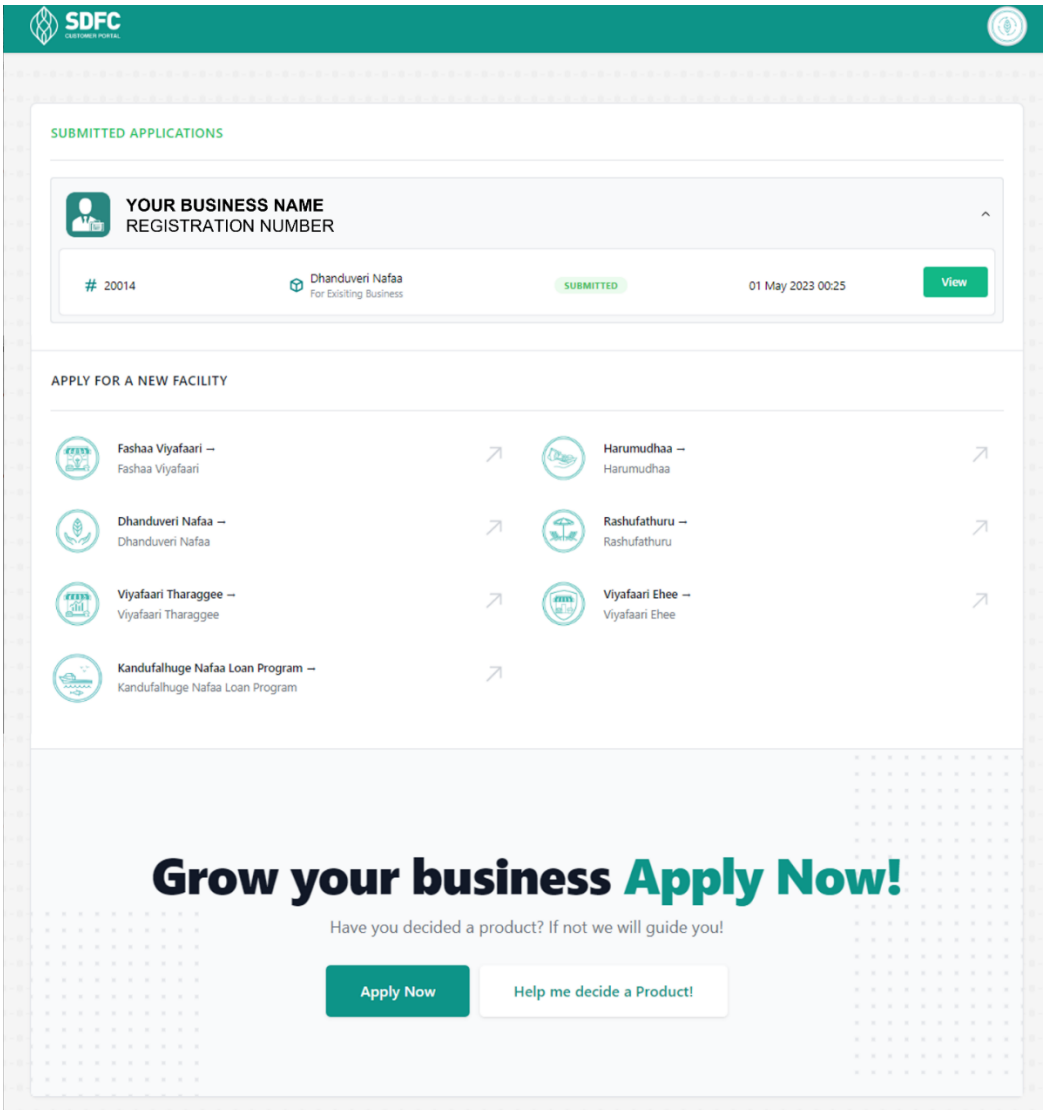
1.4 How do I verify my user account?

- As part of the loan application process, our team will conduct Customer Due Diligence (KYC process). Once the KYC process is completed, the Customer will be onboarded and will be considered as a verified customer of SDFC.
- An email and SMS notification will be sent upon completion of the Customer Due Diligence process (KYC)

2. How do I proceed after logging in?

Once you are logged in, you will be directed to our Home Page, where you will be able to view the screen as below:

- **Submitted Applications:** Existing applications will be listed under the relevant business they are associated with. To navigate to the application dashboard, click **"View"** on the right side of the relevant application to view more details and access functions.
- **Apply for a New Facility**: You may apply for any of our loan products by selecting the appropriate product from this field.
- **Help me decide a Product**: This wizard will take you through a quiz which will help Customers choose the right product. It is recommended that Customers contact SDFC to discuss further if they have any questions or require more information regarding the product(s) recommended by the Wizard.

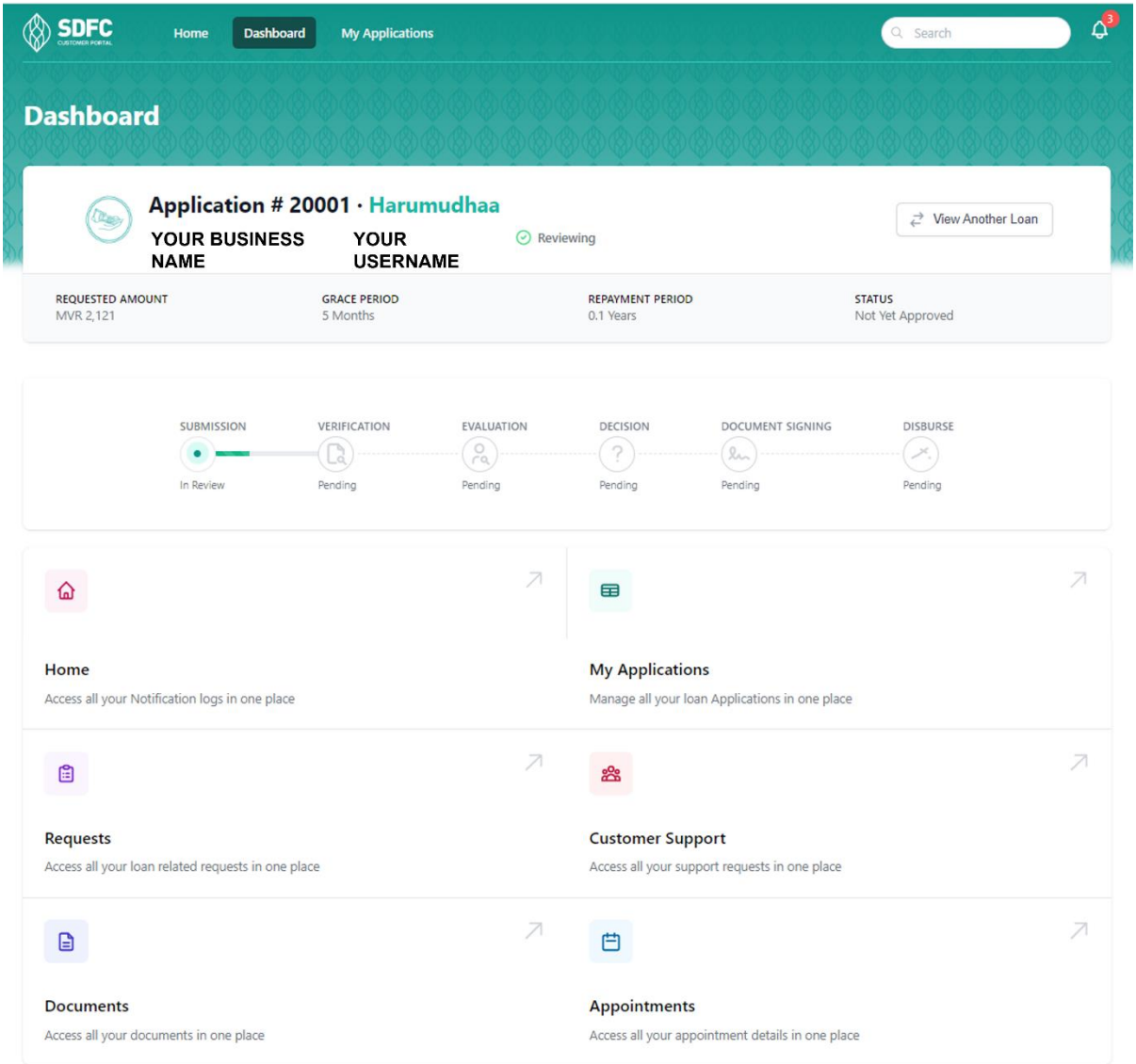


3. What are the features of the "Dashboard"?

The Customer can access details of their application, and features including:

- Home – *This redirects the Customer back to the home page.*
- My applications
- Requests
- Customer Support
- Documents
- My Appointments

If the Customer has submitted more than one loan application, the applications can be accessed by clicking **"View another loan"** as shown below.

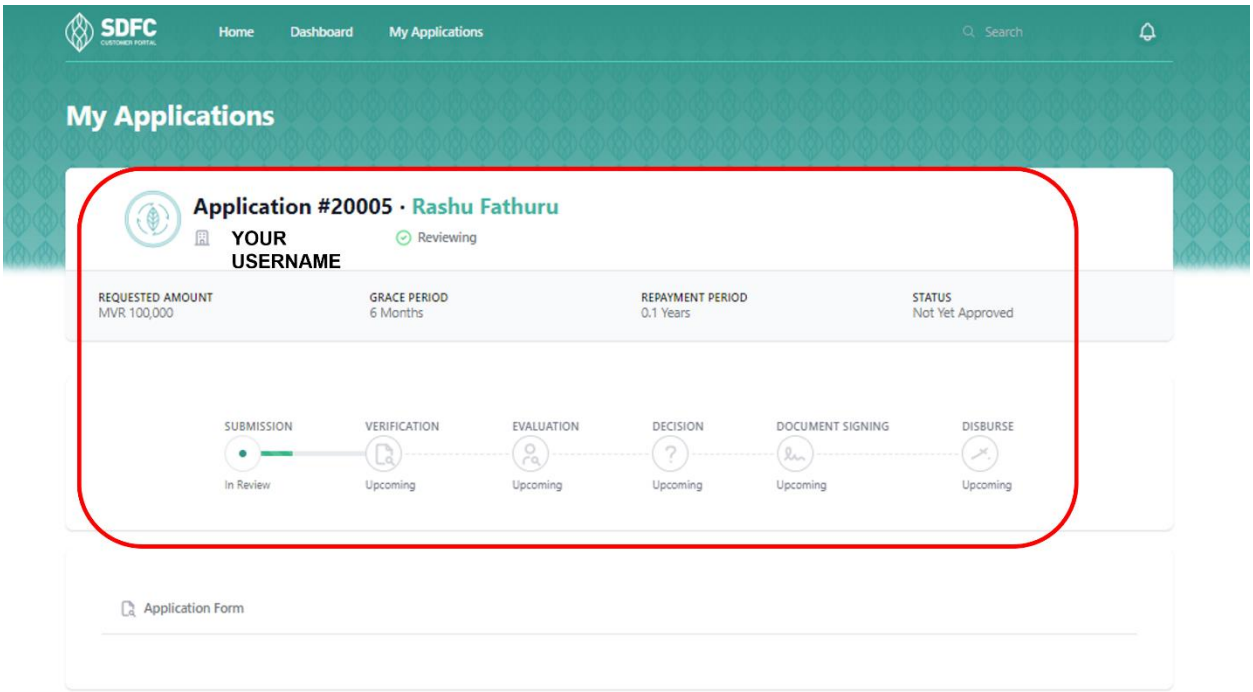


4. What are the details I can view under "My Applications"?

"**My Applications**" is a page which can be accessed by clicking "**Applications**" on the Application Dashboard or "**My Applications**" on the Menu Bar of the SME Portal, and shows a list of the active applications:

Customer's will be able to view the following:

- Application number
- Product category
- Business name
- Loan amount
- Grace period
- Repayment period
- Application status (approved/rejected/pending)
- Application stages (how the application is progressing)

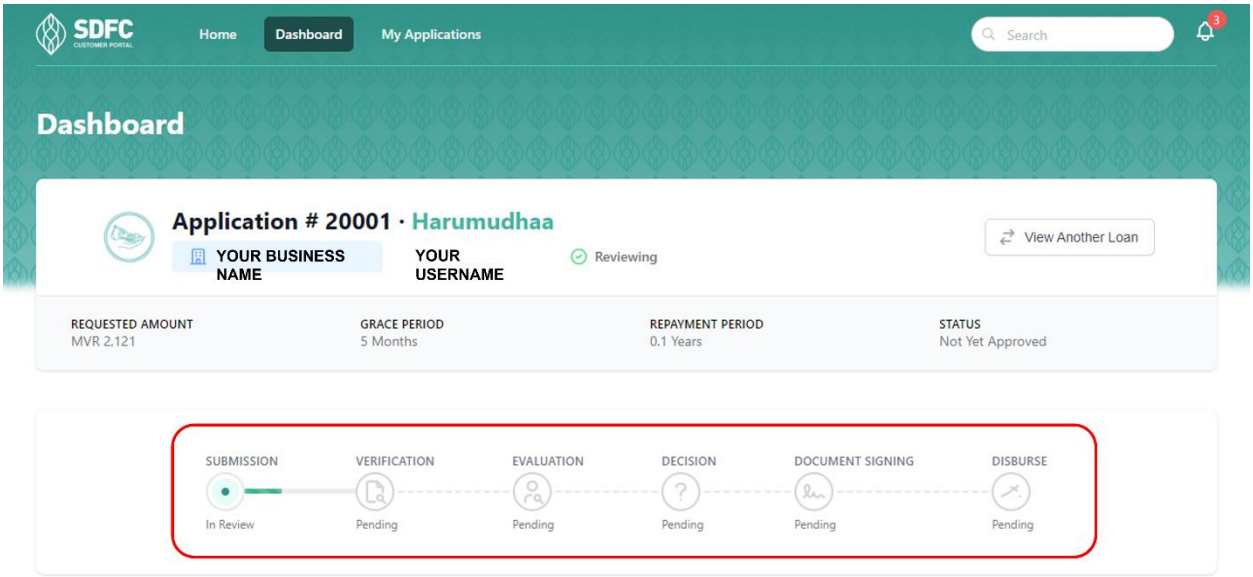


4.1 How can I view the "Status" of my application?

A bar on the Application Dashboard shows the stage at which the application is, and the wording below the bubbles indicates whether the stage has been completed or not.

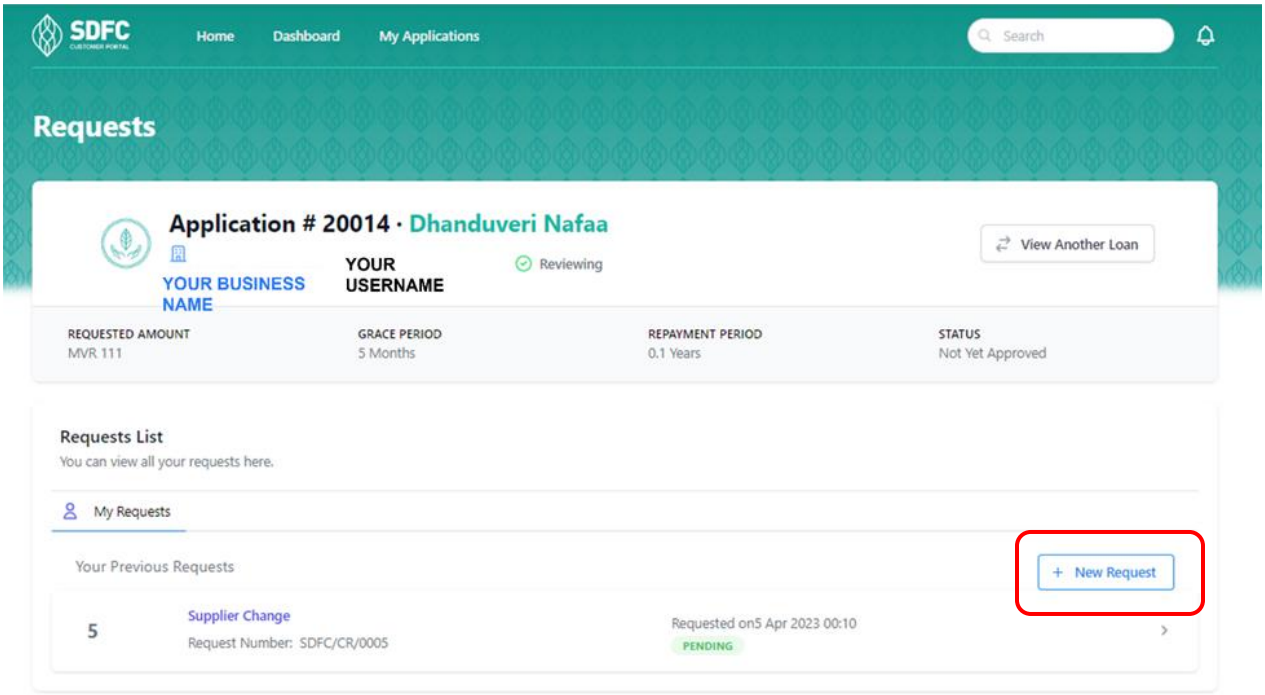
The stages are:

- **Submission**: The Application is in its initial stage of checking basic documentation and product criteria.
- **Verification:** During this stage, documents will be reviewed and verified, and Customer interviews will be conducted along with Customer due diligence.
- **Evaluation:** This means the Application is being evaluated and the Application will be placed for a decision once evaluation is completed.
- **Decision:** At this stage you may view the decision taken for the Application.
- **Document Signing:** At this stage documentation/formalities will be completed for approved Applications.
- **Disbursement:** The Application is at the disbursement stage and funds will be released as per the Loan Agreement.



5. How can I bring changes to an approved loan facility? (grace extension, revisions, reschedulements, restructuring and enhancement)

- By clicking "**New Requests**" on the dashboard as shown below, customer may submit a request to bring changes to the approved loan facility.
- You can view the types of the requests available for the Application by clicking "**New Request**."

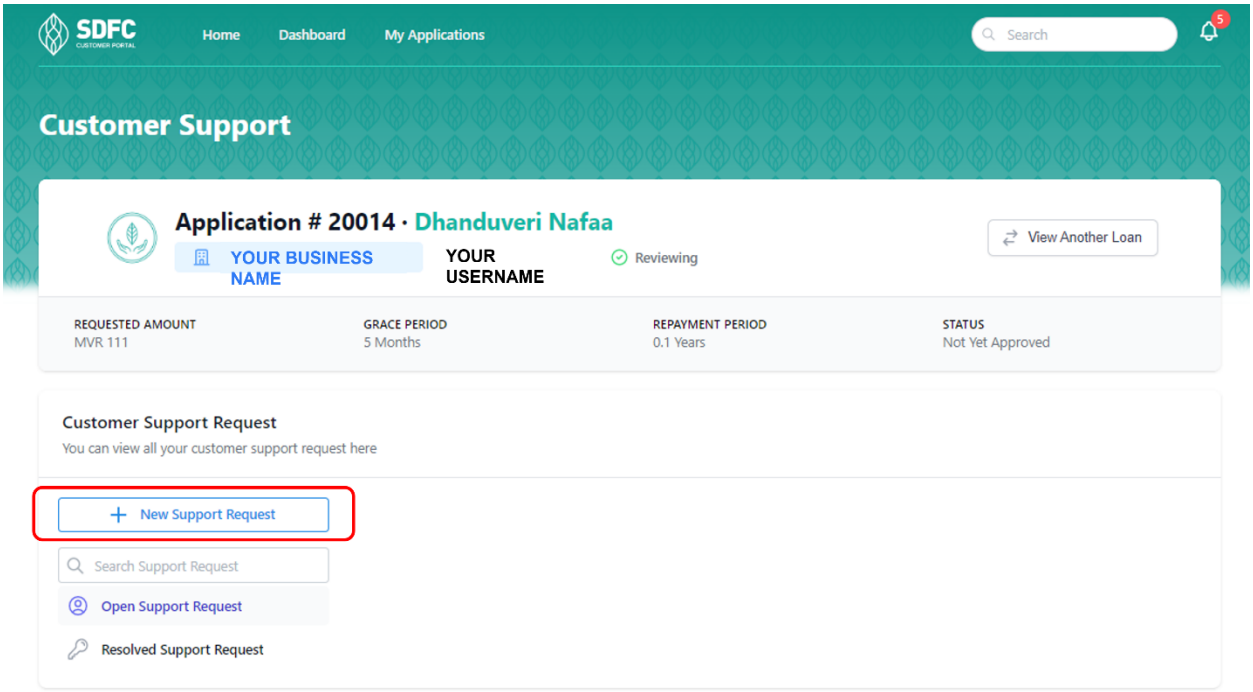


5.1 Is it possible to request changes to the approved loan via email?

We will accept requests only through the SME Portal.

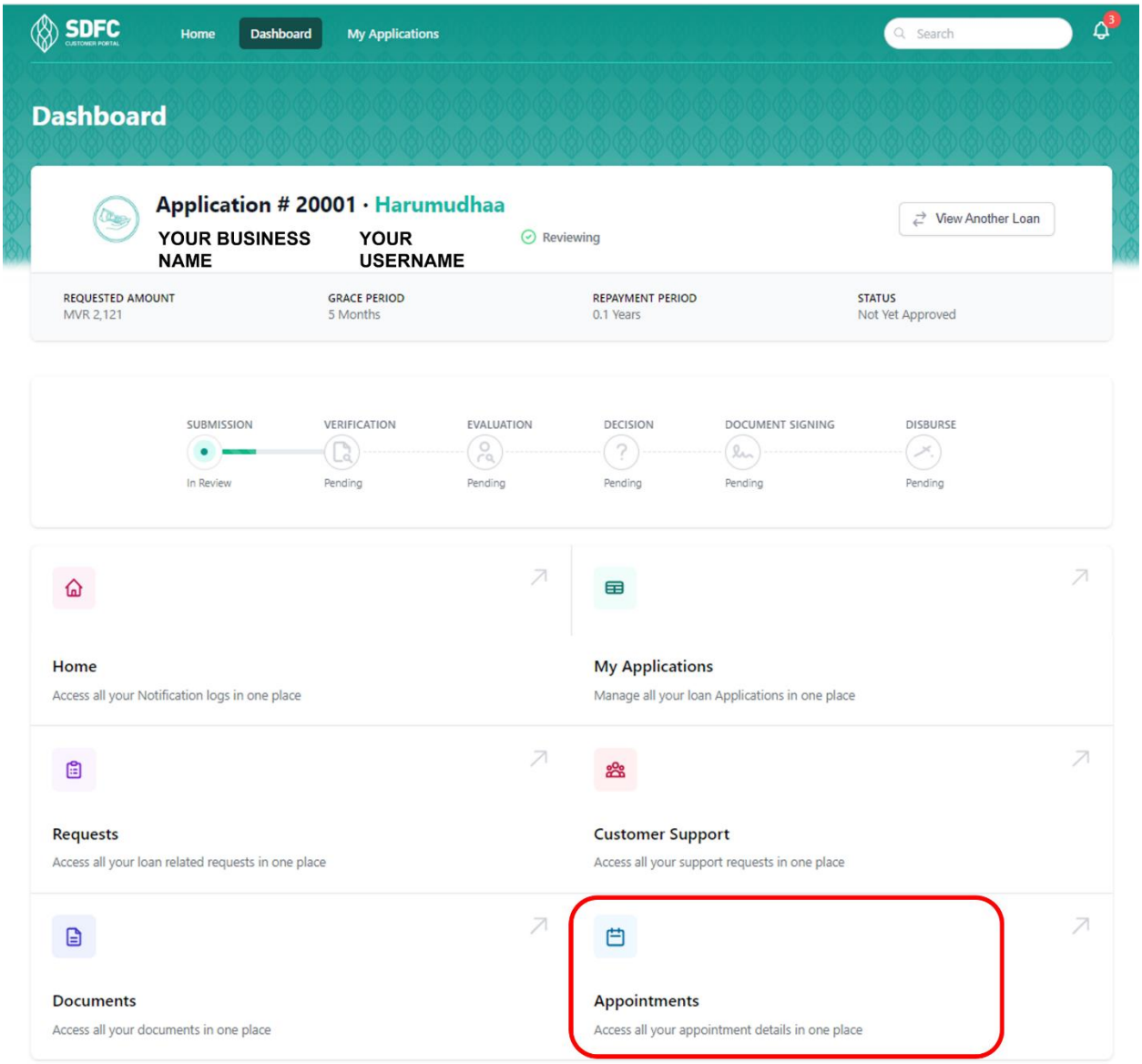
6. How may I request assistance relating to applications, through the SME Portal?

- You may submit a request by clicking "**New Support Request**" feature shown below.
- Customers are also able to view a list of their submitted requests on this page.
- For all support requests submitted, the customer will receive an SMS and an email notification with a reference number.



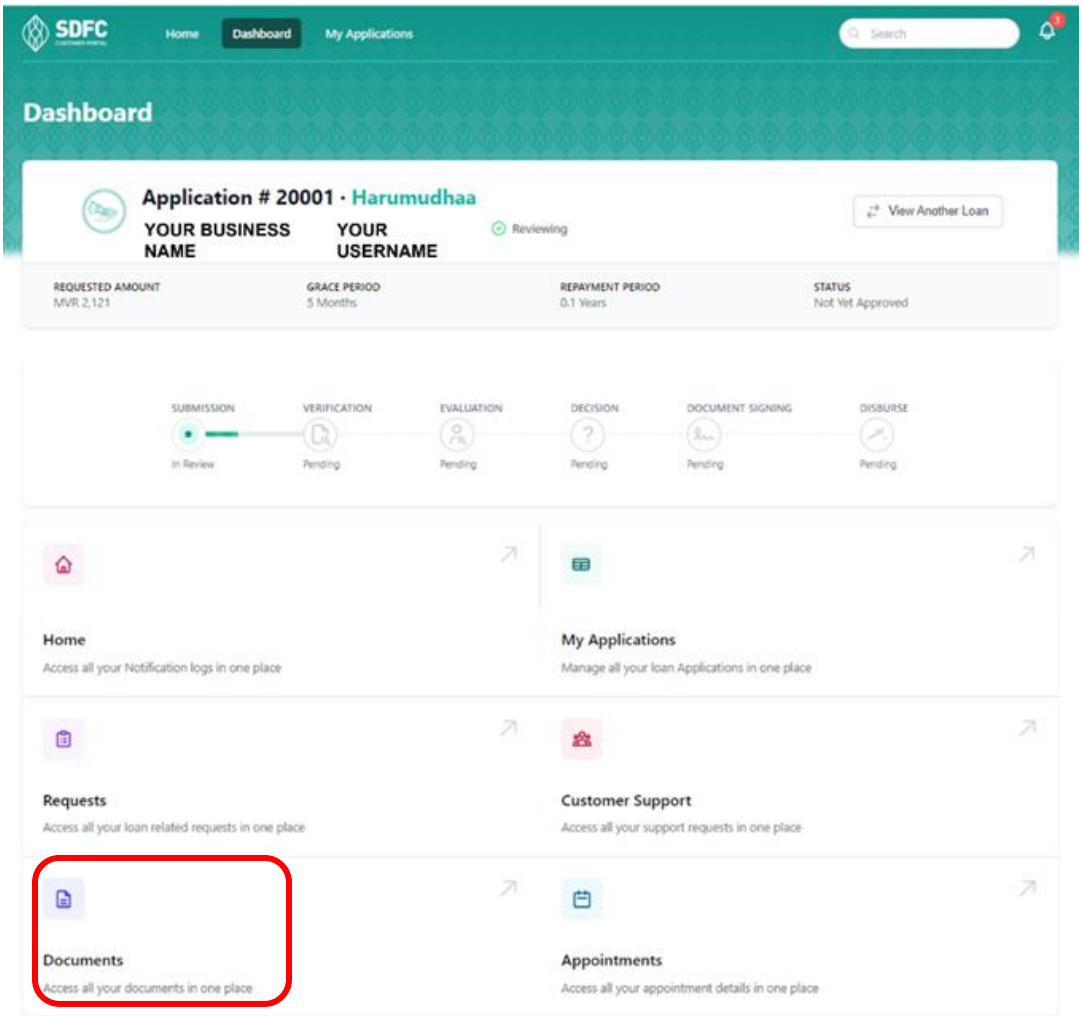
7. How can I view details of appointments that are scheduled with SDFC?

- By clicking the "**Appointments**" through the dashboard, the customer can view scheduled appointments.
- The view will also provide details of **current and previous appointments scheduled with SDFC.**
- Once an appointment has been scheduled, the Customer will receive an SMS and an email notification.

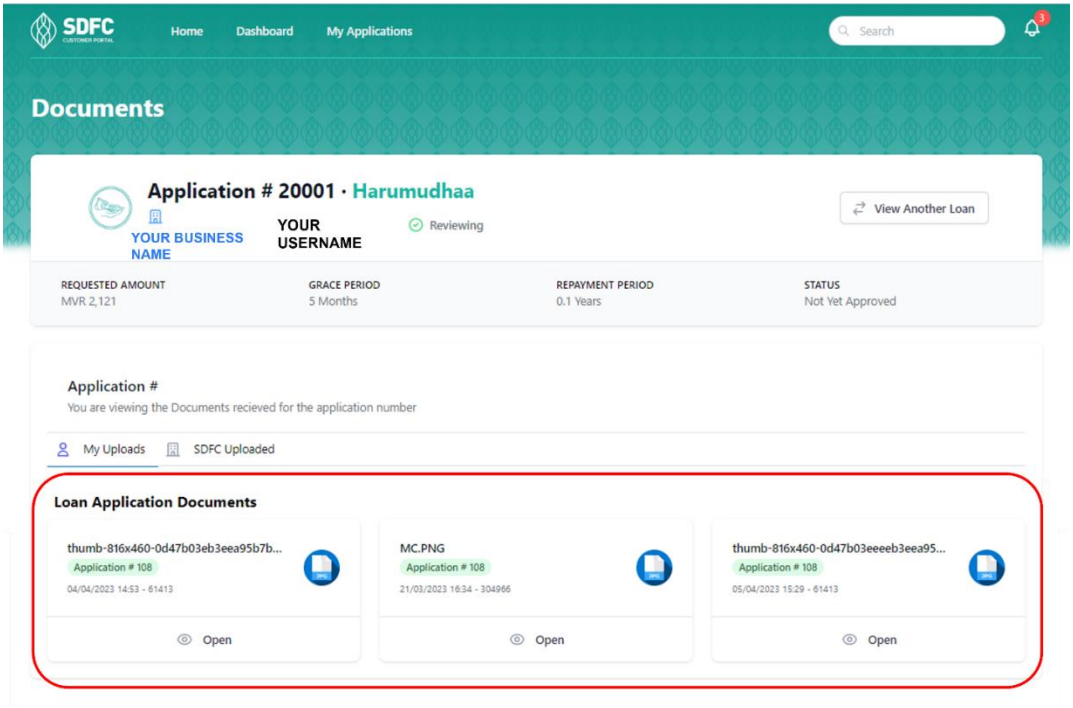


8. How can I submit or view documents relating to my application?

- Document requests made by SDFC will be visible on the "Documents" tab as shown below on the dashboard.
- Customers may upload the requested documents through this page.



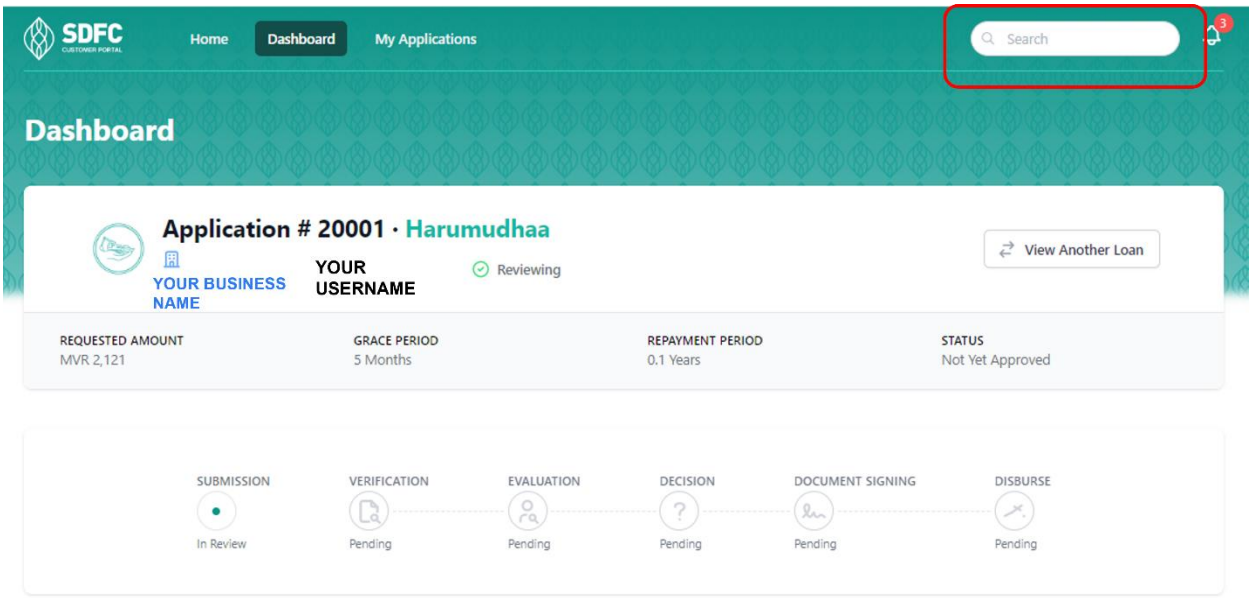
- Documents previously uploaded can also be accessed through the view shown below, which can be used for future document requirements.



9. Is there a Search Function available on the SME Portal?

The search function shown as below, allows the Customer to navigate areas of the SME Portal as well as other relevant resources that are available from our sources such as;

- Schedule of Fee Charges
- Drawdown and Work schedule Template
- Business Plan
- Income Statement / Cashflow Statement Format
- Sample Board Resolution
- List of Accepted Valuers

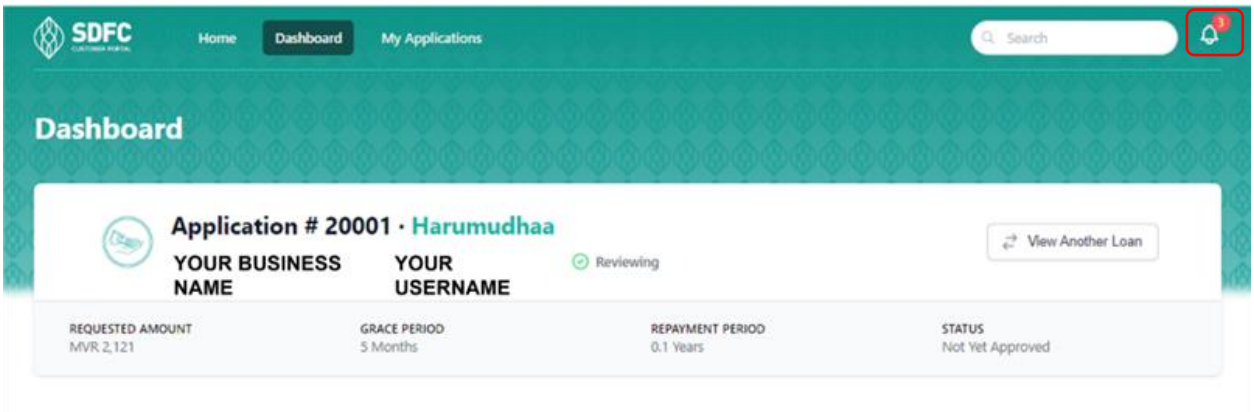


10. How do I view notifications received on SME Portal?

If you have received any notifications related to your application, you can view them by clicking on the "**bell**" icon above.

Notifications may include (but not limited to)

- Document requests
- KYC changes that require review and confirmation
- Responses to the Customer's Support Requests.
- Responses regarding requests submitted to bring changes to approved loan facilities.
- Applications which have been sent back to the customer for review.
- Customer Appointments
- Change of Application status



11. Will I get updates relating to my application from any other sources, besides the SME Portal?

Apart from the SME Portal, updates on the application will also be sent to the mobile number and email registered with SDFC.

*****