



Enterprise and Supply Chain Development Ecosystem

Corporate Portal
FAQs and User Guide



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You can contact our support team for any issues or queries via esdecosystem@absa.africa.

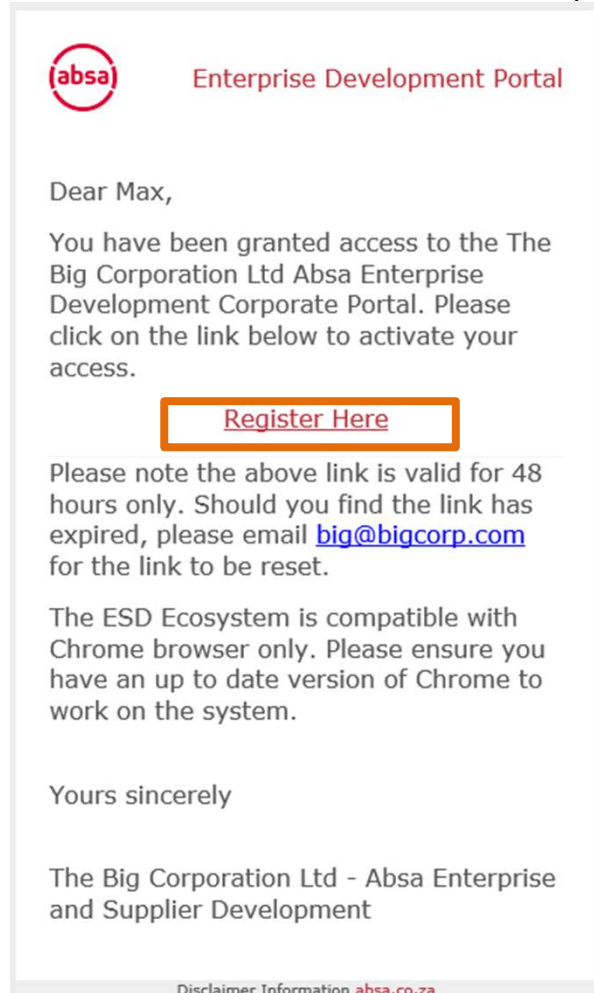
Link to your corporate portal: <https://edcorp.absa.co.za>



User Guide

1. Invitation

To start you off you should receive an email from the ESD Ecosystem mailbox.



The email should look like the one above. Proceed to **click on the link** that will direct you to the corporate portal.

***Remember the ESD Ecosystem is only compatible with Chrome browser.**

***Note: the link to register will expire after 48hours**

2. Registration

Once you have clicked on the link in your invitation email you will be prompted to register. Please enter your full name, email address and a password of your choosing. Once you have done this select the **Register** button to proceed to the next step.

***Note that there are only certain special characters that are accepted when setting a password on the ESD Ecosystem. These include \$ ^ & * () ; : @ # ~.**

The image shows a registration form titled "Register" on the Absa Enterprise Development Corporate Portal. The form includes fields for "Full name" (filled with "Nikhi Ishwarlaal"), "Email address" (filled with "nikhi.ishtarlaal@gmail.com"), "Choose password", and "Confirm password". There is a checkbox for "I accept the terms of use" and a "Register" button highlighted with an orange border. At the bottom, there is a link: "Already registered? Login now".

After you have entered your details, please enter your cellphone number to receive a one time pin (OTP) pin to validate your account. Once you have entered your number, select **Send OTP**. You should then receive your OTP on your phone. Enter your OTP number on the verification screen and select **Authenticate** to validate your account.

The image shows a verification form titled "Verification" with a progress indicator at the top showing steps 1, 2, and 3. The form asks the user to "Please enter your mobile number to receive a One Time Pin (OTP)" and "Please enter the OTP". There are two input fields, each with a mobile phone icon. An "Authenticate" button is highlighted with an orange border.

3. Dashboard

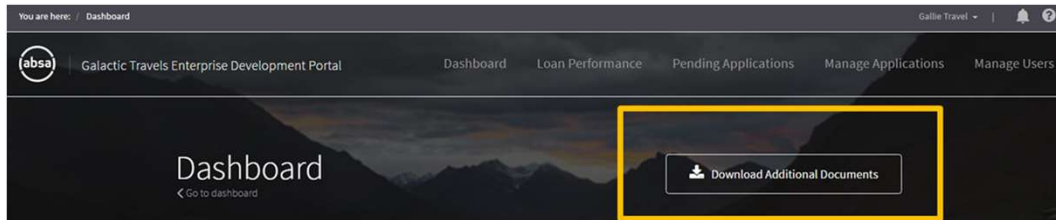
Once you have registered and logged on, the first thing you will see is your dashboard. At any point you can get back to the Dashboard by selecting the dashboard tab or selecting the word **Dashboard** in your user path in the top left-hand corner.

The dashboard reflects an aggregated view of funds advanced under your ESD programme. You are able to see detail on the individual loans by clicking on the SME's name under the **Loan Performance** tab

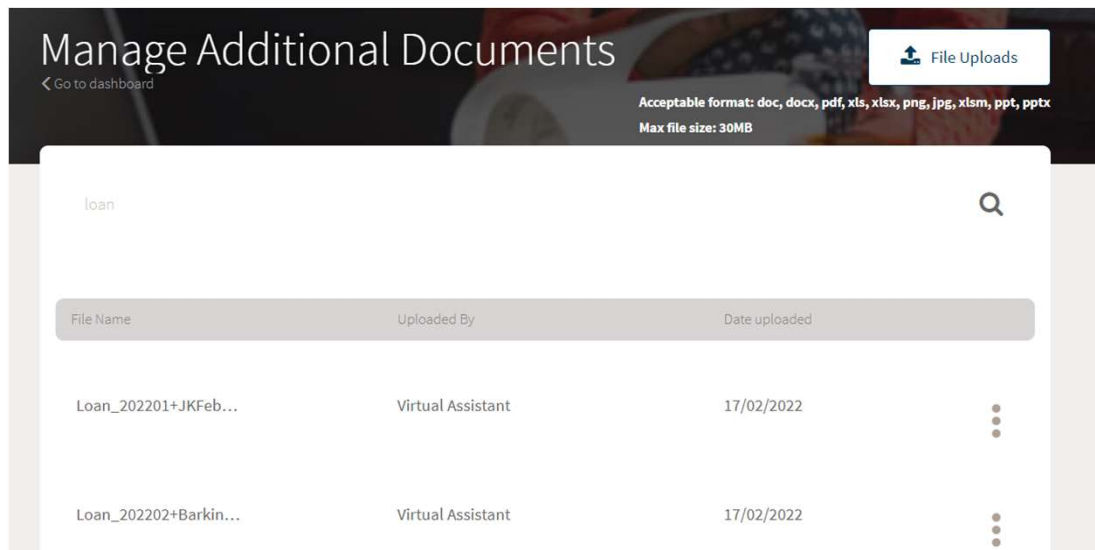
3.1 Document Management Functionality

Here you can download and upload documents related to your ESD programme.

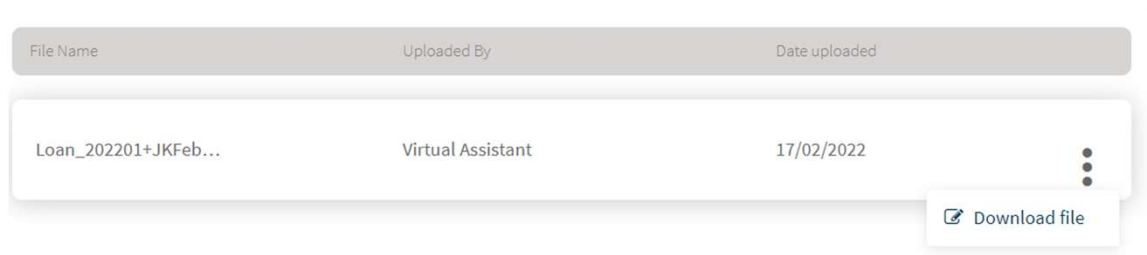
Click on the **Manage Additional Documents** tab on the top of your dashboard screen.



You can use the **search bar** to look for specific documents

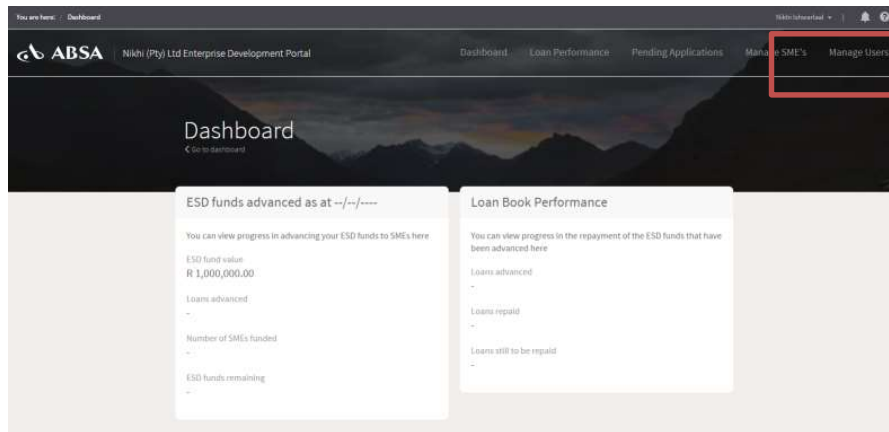


Click on the **three dots** to download a file

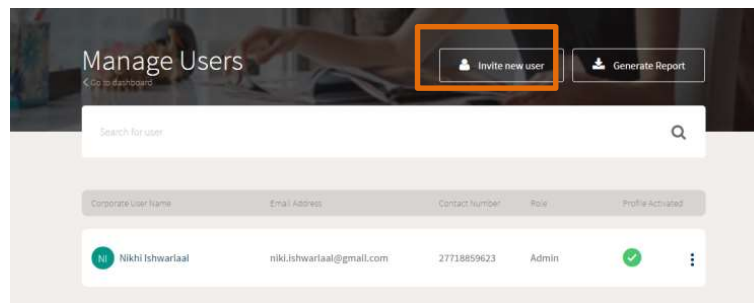


4. Manage Users Tab - Adding Corporate Users

If you need to add other users to your corporate portal go to the **Manage Users** tab on the top right of the navigation panel.



Within this tab you will see the below:



This page shows all users on your Corporate Portal. To add a user select the **Invite new user** icon. Proceed to enter their full name, email address and contact number, as well as select whether you wish them to be an admin or non-admin User. An **admin user** has create, read, update and delete rights, while a **non-admin user** has read rights only.

Invite new user
On this page you can invite a colleague to be a user on the platform.

User details

Please enter the user's details
Please enter the contact details of the user and allocate user rights to him / her

An admin user has create, read, update and delete rights.
A non-admin user has read rights only.

Full name:

Email address:

Contact number:

User role:
 Admin
 Non Admin

Continue

Once you are done, select **continue** and the user will receive an invitation email prompting them to register.

***Note: the link to register will expire after 48hours**

If the 48hour period has expired, the recipient of the email can contact you to re-invite them. This will trigger a new email with a new link for them to access the Portal.

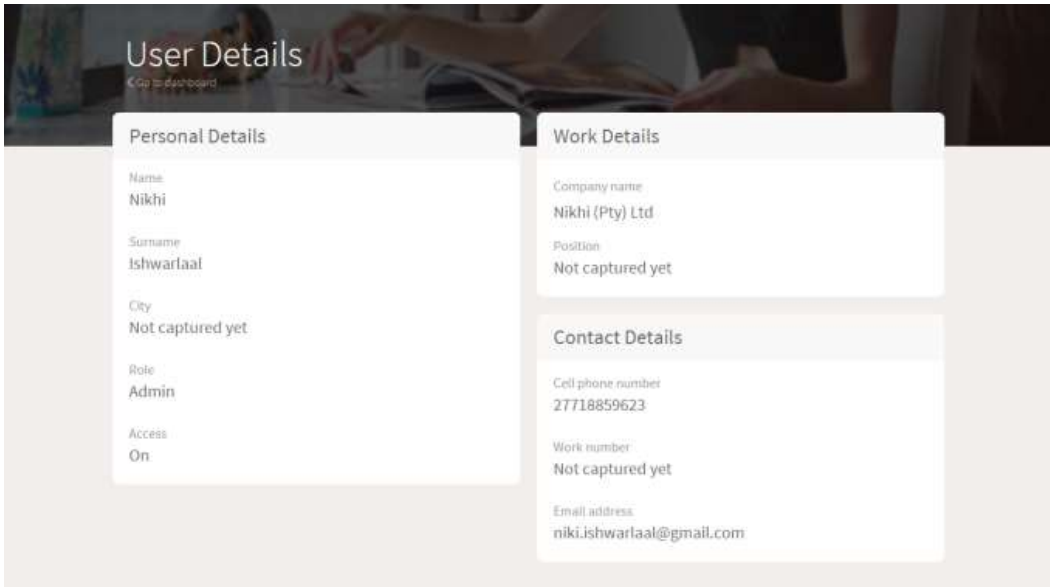
Once you have added a user they will be displayed on the main **Manage Users** page.

Manage Users

Search for user

Corporate User Name	Email Address	Contact Number	Role	Profile Activation
DM Dumi Mkhonza	dumisanim@burst.co.za	0113504000	Admin	✗
JK Julia Kupka	julaku@absa.co.za	0624472959	Admin	✔
KN Kamanie Naicker	naicker.kamanie@gmail.com	0713545670	Admin	✗

Once they have successfully registered the red cross under **Profile Activation** will turn to a green tick. If you wish to edit the details you have entered for the user you can do so by selecting the **3 dots** on the right side of their tab.



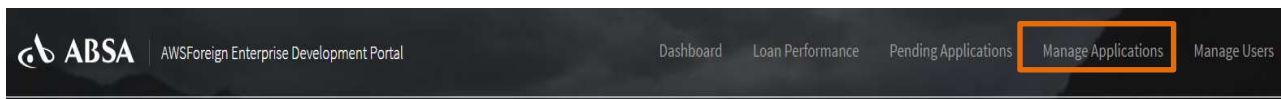
Here you can see a more detailed view of the user as well as change any information by directly clicking on what you want to change.

You can also export the information you see on the main **Manage Users** page to excel by selecting **Generate Report**.

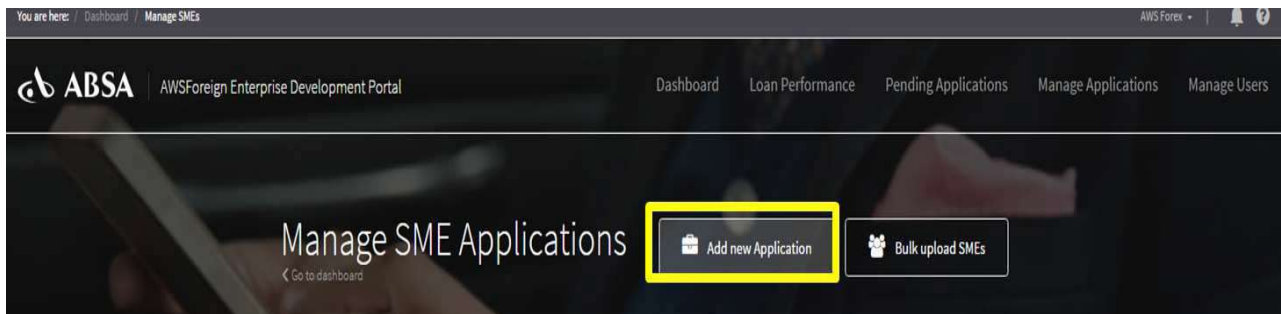


5. Manage Applications Tab - Adding SMEs

To enable SMEs in your ESD programme to apply for funding on the Ecosystem, you will need to add them to your ESD programme To do this select the **Manage Applications** tab in the navigation panel.



Then select **Add new Application**



If the SME is not already active on the system, you will be required to input the name of the SME and its email address by clicking **Add New Application**. Please also select the programme the SME will fall under. If your corporate has only one programme, the selection will default to that programme

Then click on **Continue** to move to the next step. Note, the Continue step will remain greyed out until you have selected a programme for the SME.

To add a new SME, start by entering the SME's registration number.

The screenshot shows the 'Invite SME to apply for another loan' interface. The main heading is 'Invite SME to apply for another loan' with a sub-heading 'Please provide information on the SME you would like to invite to apply for another loan.' Below this is a progress indicator with three steps: 'SME Application Details' (selected), 'SME Details', and 'Confirm SME Application'. The 'SME Application Details' section contains a form titled 'Please enter SME details'. It features a 'CIPC Registration' field with a placeholder 'Registration number must be in the following format: 2016/016584/01 or 2016/016584/23'. A red box highlights this field. A 'Continue' button is visible below the form.

If the SME is not already active on the system, you will be required to input the name of the SME and its email address. Please also select the programme the SME will fall under. If your corporate has only one programme, the selection will default to that programme

Then click on **Continue** to move to the next step. Note, the Continue step will remain greyed out until you have selected a programme for the SME.

The screenshot shows the 'SME Details' form. The heading is 'SME Details' with a sub-heading 'Please enter your SME details' and a note 'This SME is not yet in your portfolio. Please enter the SME's details to invite them.' The form contains several fields: 'SME Name' (with 'Plump Pluto' entered), 'Application Name' (with 'A' entered), 'Corporate Programme' (with '- none selected -' selected), and 'SME Email Address' (with 'plump@pluto.com' entered). The 'SME Name' and 'SME Email Address' fields are highlighted with green boxes. 'Back' and 'Continue' buttons are at the bottom.

If the SME is already active on the system, the SME's details will reflect as completed on the screen. Please select the programme the SME is part of. If you have an updated email address for the SME, you may update it here.

Then click on **Continue** to progress the application. Note, the Continue step will remain greyed out until you have selected a programme for the SME.

SME Details

Please enter your SME details

This SME is already on our system. If you have a new email address for the SME, you can change it here before inviting the SME.

SME Name
A [masked] TS 31

Application Name
A [masked]

Corporate Programme
- none selected -

SME Email Address
captain@yopmail.com

Back Continue

The next step allows you to confirm the details entered are correct.

- If the details entered are correct, tick "**I confirm details are correct**" and click on **Continue**.
- If the details are not correct, click on **Back** to make your corrections.

Confirm SME Application

Confirm details

Please check the SME has been captured correctly. You can correct any errors here.

CIPC Registration
[masked]

SME Name
[masked] TS 31

Application Name
AwsfoAwsfoCapta3

SME Email Address
captain@yopmail.com

I confirm that these details are correct.

Edit Continue

The SME will now receive an email prompting them to register onto the Ecosystem and begin their application process. After you have added an SME you can monitor whether they have activated their account on your **Manage SMEs** main screen.

SME Name	Application Name	SME Email Address	SME CIPC Registration Number	Valid	Profile Activated
B& Barking & ...	JKFeb(22) Ltd_B...	anita@bark.com	2021/010101/23	✓	✓
B& Barking & ...	JKFeb(22) Ltd_B...	anita@bark.com	2021/010101/23	✓	✗
LT Lemon Tart	JKFeb(22) Ltd_L...	anita@tart.com	2022/222222/23	✓	✗

The SME may delay acceptance of the invite to a later date. If the SME does elect to do this, their profile will continue to reflect as **Inactive** on your dashboard and you can always invite the SME again later, when they are ready to apply.

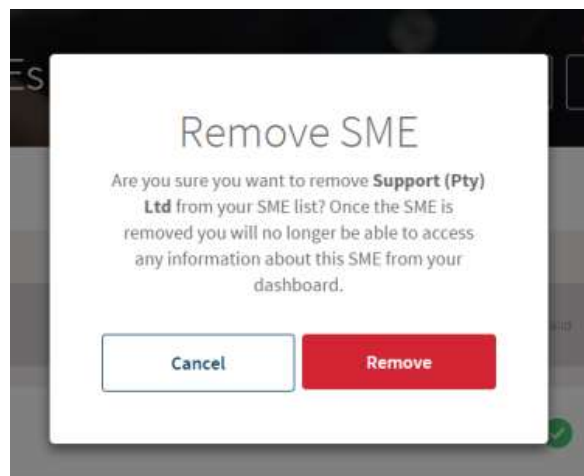
An inactive SME is indicated by way of a red cross under the **Profile Activated** column.

If you wish to edit the SME's details, select the **3 dots** on their tab and click **View/Update**. Here you can also re-invite an SME if they haven't activated their account within 48 hours of adding them.



Removing an SME: You can remove an SME by selecting the **3 dots** within its tab and selecting **Remove SME**.

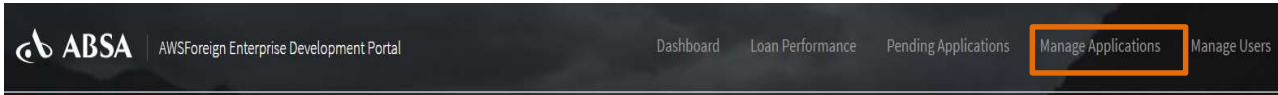
***Note: You can only remove an SME if they have not already activated their account.**



6. Manage Applications Tab – Inviting SME for an Additional Loan

Where an SME requires an Additional Loan, they will need to refresh their loan application documents on the system. You will need to invite them onto the system to do this.

Click on **Manage Applications** tab



Select the SME that requires an addition loan, click on the **three dots** and click on **Additional Loan Invite**

SME Name	Application Name	SME Email Address	SME CIPC Registration Number	Valid	Profile Activated	
 CocoaPod	Couch Potato_C...	coco@pod.com	2013/090807/07			
						
						
 CocoaPod	Couch Potato_C...	coco@pod.com	2013/090807/07			


Then click on **Invite for Additional Loan**



On the next screen, click on **Send Invitation**. You will see a pop up that the invitation has been sent. The SME will receive an email with a link directing them to activate the new application on their portal to refresh their documents.

Invite SME to a New Application

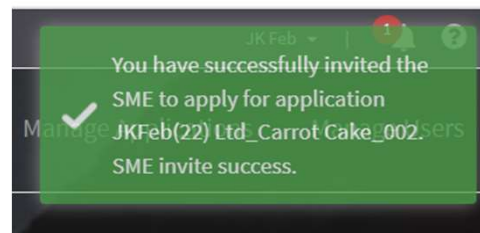
SME email address

 anita@carrotcake.com

SME Name
Carrot Cake

Application Name
JKFeb(22) Ltd_Carrot Cake_002

CIPC registration number
1912/121212/07



7. Manage Applications Tab - Assisting an SME complete an Application

You can assist your SME in completing their loan application **by reaching into the SME's portal** to view the documents and information on the portal and assist the SME by inputting information and documents.

***Note: You can only reach into an SME's portal if they have already activated their account.**


***Note: You will only have access to the business section of the SME's portal. Access to pages where directors input personal information and documents remain restricted due to Data Privacy considerations**

Start by selecting the SME you would like to assist by clicking on the three dots on the right-hand side, then click on Reach In Support

SME Name	Application Name	SME Email Address	SME CIPC Registration Number	Valid	Profile Activated
 Rising Star ...	The Big Corporat...	anita@rising.com	1911/123456/23		

Terms Of Use | Banking Regulations | Privacy Policy | Security Centre | © 2022 Absa. All rights reserved. Absa Bank Limited registration
Authorised Financial Services Provider and a registered credit provider (NCRCP7). Absa idirect's FSP 34766; Absa Insurance Company's FSP 34766.

 View/Update

 Reach In Support

Select any active director of the SME and click on **Generate Session** and then on **Launch Portal** on the next screen.

Assist with SME application

Reach In Support


Select a Director

Anita Henry


Generate Session


Enter your password that you use to access your corporate portal and click on **Login** button.


Logging in as

 Anita Rising

Email address

 big@bigcorp.com

Password 



Login

Once you have reached into the SME's portal, you will be able to see information entered by the SME and edit or input any information.

1 Contract Details
We will need to review the contract against which you need funding.

2 Contract Contact Person

3 Other Contracts

Contract Description

Construct and maintain scaffolding for Firey Smelter

Periodic income under contract *

100 000.00

You will also be able to view if the SME has uploaded any documents, or upload documents on the SME's behalf. You can view documents uploaded on the site by **clicking on the three dots**.



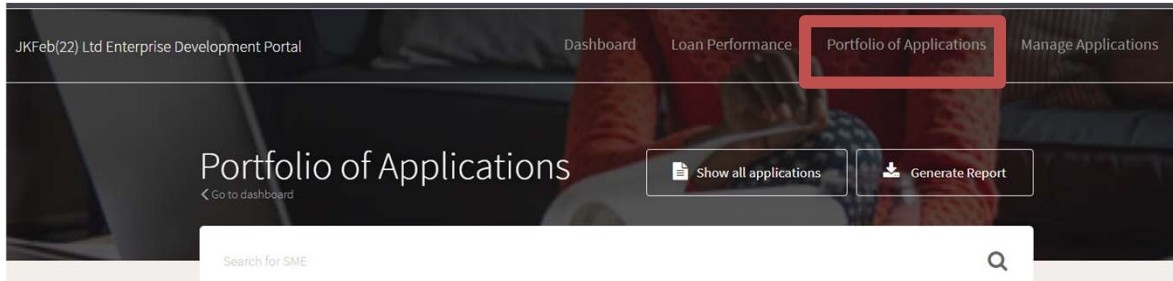
You may access an SME's site and find it is **padlocked**. This indicates the SME has already completed their application and submitted it. The application will remain padlocked while it is being reviewed by the Absa team.



8. Portfolio of Applications tab – Tracking SME progress

Once an SME has registered onto the ecosystem, they can start uploading documents and inputting the information needed to apply for a loan.

To view SMEs that are still in the process of applying for their loan, please select **Portfolio of Applications** tab.



This dashboard provides a view of all SMEs applying for a loan, as well as the type of loan they require and the contract they wish to lend against.

You can click on the **filter button** to generate a view of only the SMEs you have invited onto the system (**Show only my applications**), or to see all the SME in your portfolio (**Show all applications**).



Click on **Generate Report** button to download an excel document of all SMEs on your portal, containing their contact details and information of the loan they are applying for.

You can use the **filter function** to sort your portfolio view according to application status:

SME Name	Application Name	Province	Date Invited	Loan Amount Applied For	Application Progress %	Status
B& Barking & Snoring (P...	...Snoring (Pty) Ltd_001	Limpopo	24/01/2022	R 6	100%	<input checked="" type="checkbox"/> Complete

- Not Submitted
- Doc Validation
- Complete
- Stale

- **Not Submitted** – SME is still completing the application and has not yet submitted it
- **Doc Validation** – SME has completed the application, and the Absa team is checking the info & docs submitted
- **Complete** – the Absa team has verified the info & docs submitted by the SME and the application has progressed to the next stage
- **Stale** – the SME did not complete the application within 30 days, and it has been marked as stale

9. Notifications - Accepting or Declining a Contract

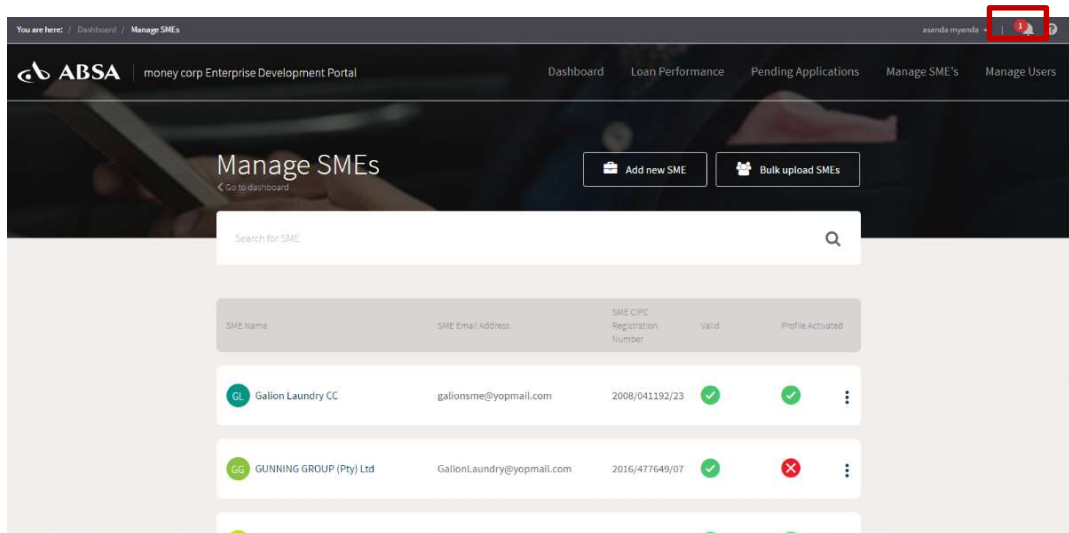
Where SMEs are being funded against the contract they have with your company, a user from your organisation will be required to confirm the validity of their contract before that contract can be considered in the loan application.

Where SMEs are distributors in your value chain, a user from your organisation will also be required to confirm the SME's cashflow forecasts as well as the contract.

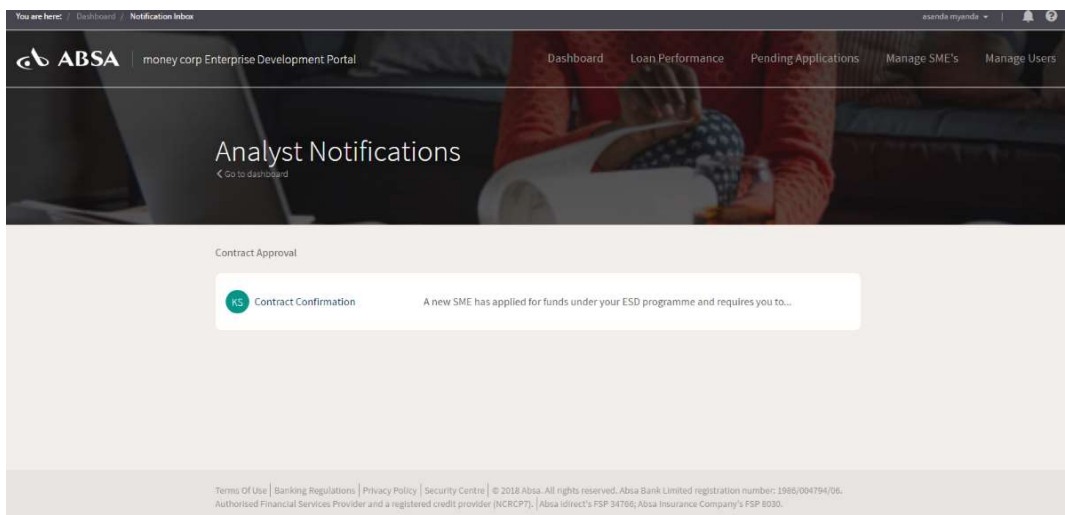
The confirmation of the contract, and where applicable, the cashflows, is facilitated on your portal.

9.1 Contract Confirmation

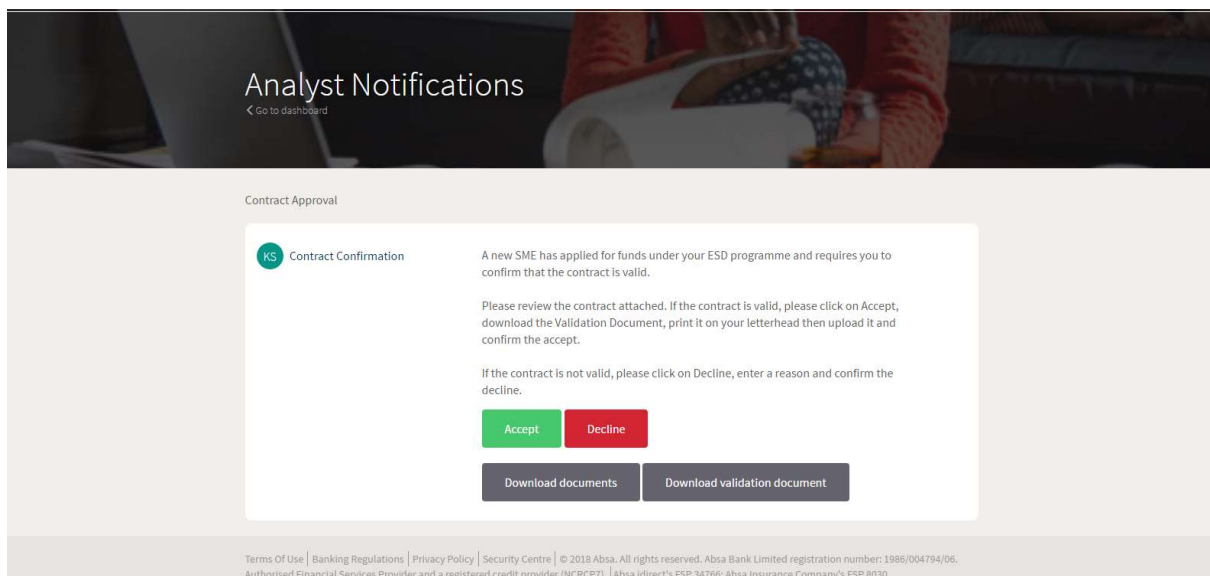
You will be notified of the need to confirm an SME's contract, and where applicable also the cashflow statement, when the **notification icon** on your screen is highlighted.



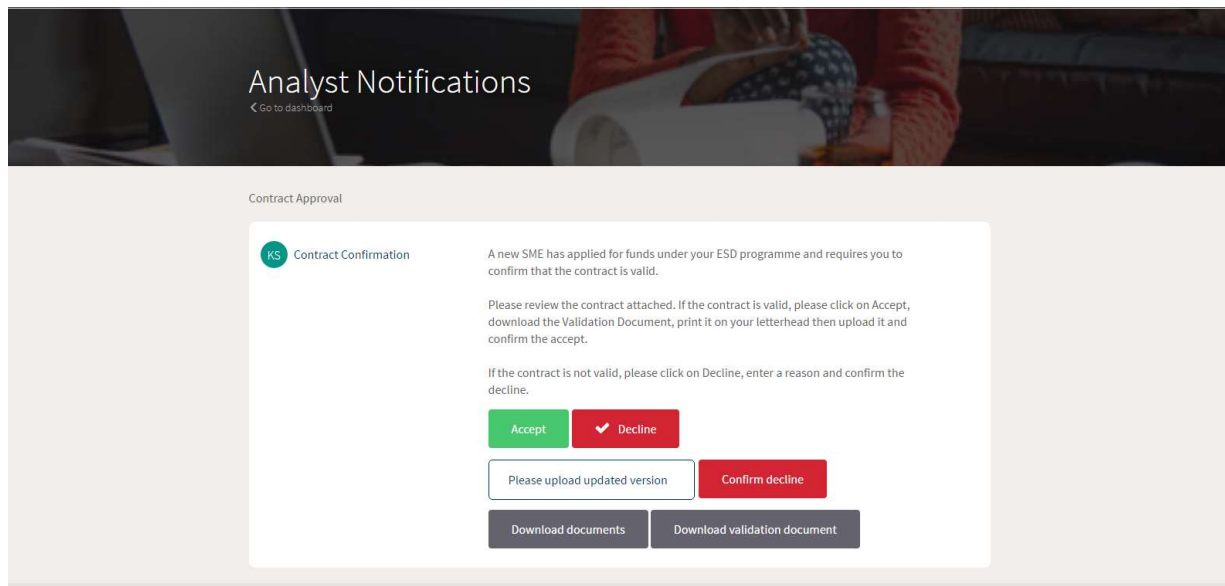
When you open the notification panel, you will find the **request for contract confirmation**.



The first step is to download the SME's contract so that you can ascertain that this is indeed the contract the SME has with your organisation. This step is important to ensure the correct contract is used to support the loan application



If the SME has not uploaded the correct contract (eg the SME has uploaded an outdated contract), please click on **decline** and provide a reason, then confirm the decline.



If you choose to accept the contract, you need to download the **validation document**, print the document on your corporate letterhead, sign it and upload it. Once this is done, click **accept**.

Contract Approval

KS Contract Confirmation

A new SME has applied for funds under your ESD programme and requires you to confirm that the contract is valid.

Please review the contract attached. If the contract is valid, please click on Accept, download the Validation Document, print it on your letterhead then upload it and confirm the accept.

If the contract is not valid, please click on Decline, enter a reason and confirm the decline.

Acceptable format: JPG, PNG, PDF, DOC, DOCX, XLS, XLSX
Max file size: 5MB

Contract Approval

KS Contract Confirmation

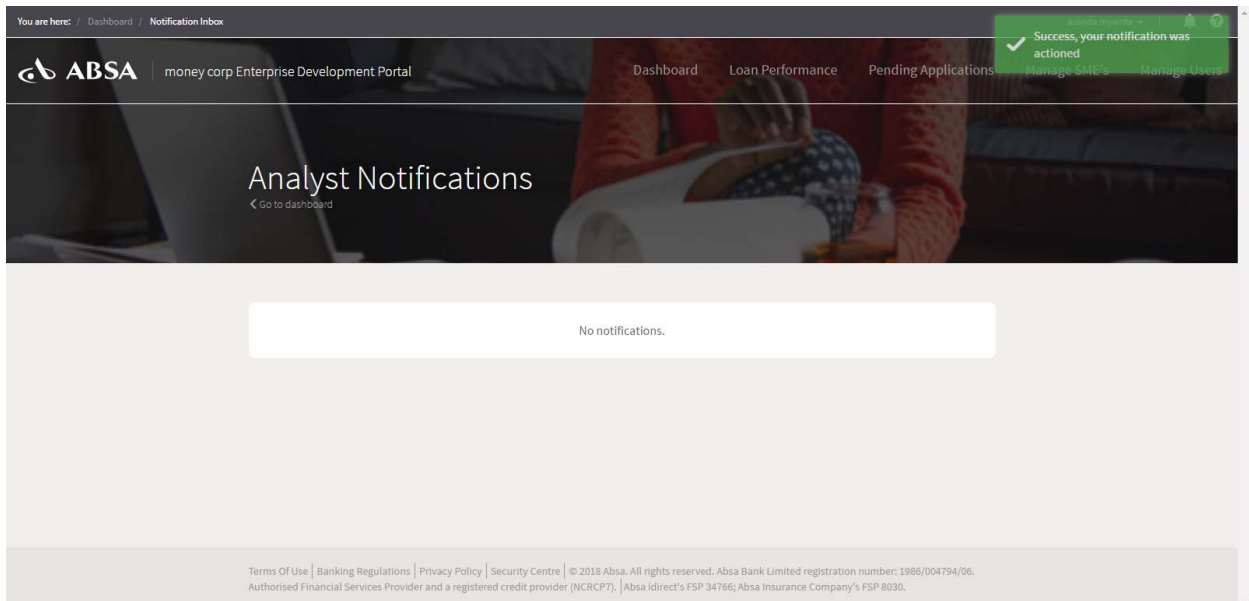
A new SME has applied for funds under your ESD programme and requires you to confirm that the contract is valid.

Please review the contract attached. If the contract is valid, please click on Accept, download the Validation Document, print it on your letterhead then upload it and confirm the accept.

If the contract is not valid, please click on Decline, enter a reason and confirm the decline.

Successfully attached

Acceptable format: JPG, PNG, PDF, DOC, DOCX, XLS, XLSX
Max file size: 5MB

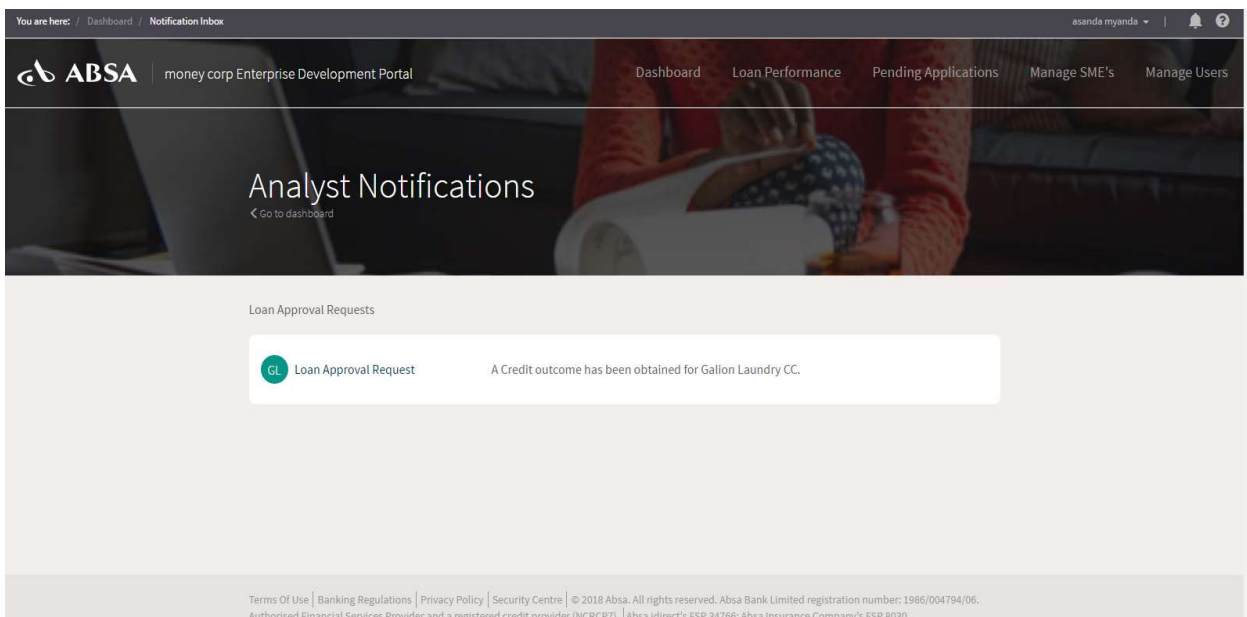


Once you have accepted the contract, the initial notification will disappear and you will see a **confirmation** on the top right hand side of the screen.

9.2 Eligibility and Payment Confirmation

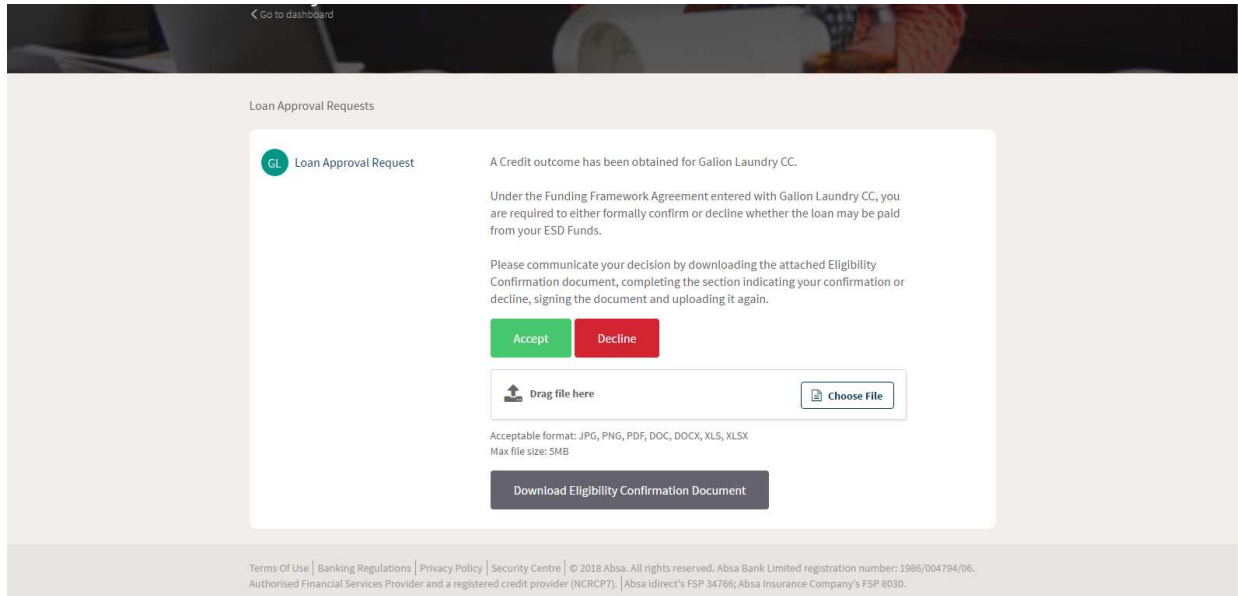
Once a loan application has been approved for your SME, a user from your organisation will be required to confirm that the loan amount may be disbursed to the SME from your ESD Funds – the **Eligibility and Payment Confirmation**. This step is also facilitated on your portal.

You will receive notification to complete the Eligibility and Payment Confirmation under your Analyst Notifications.

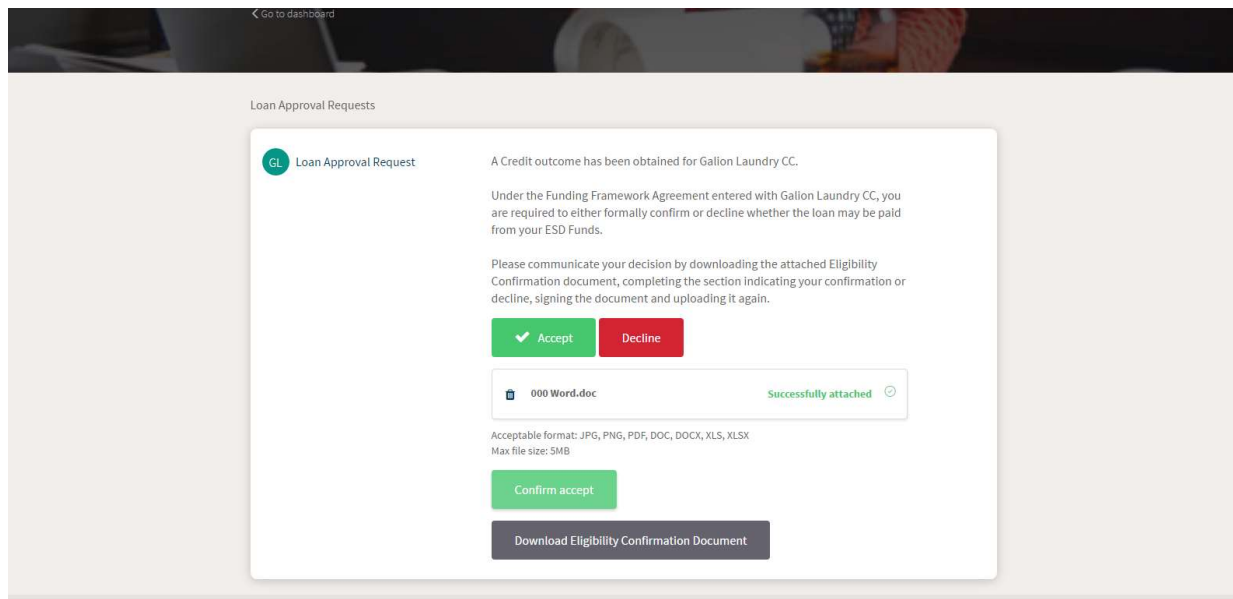


Please click on the notification to action the query.

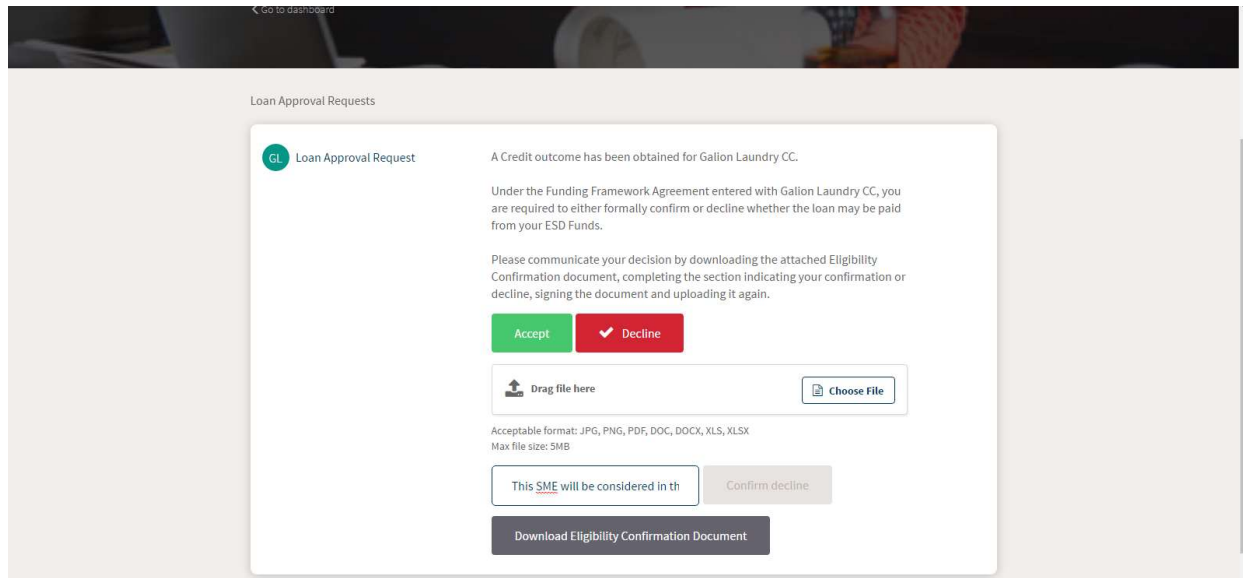
You will be required to communicate your decision whether funds may be disbursed to the SME by **downloading the Eligibility Confirmation document** and viewing it. The document will set out the terms of the credit approval.



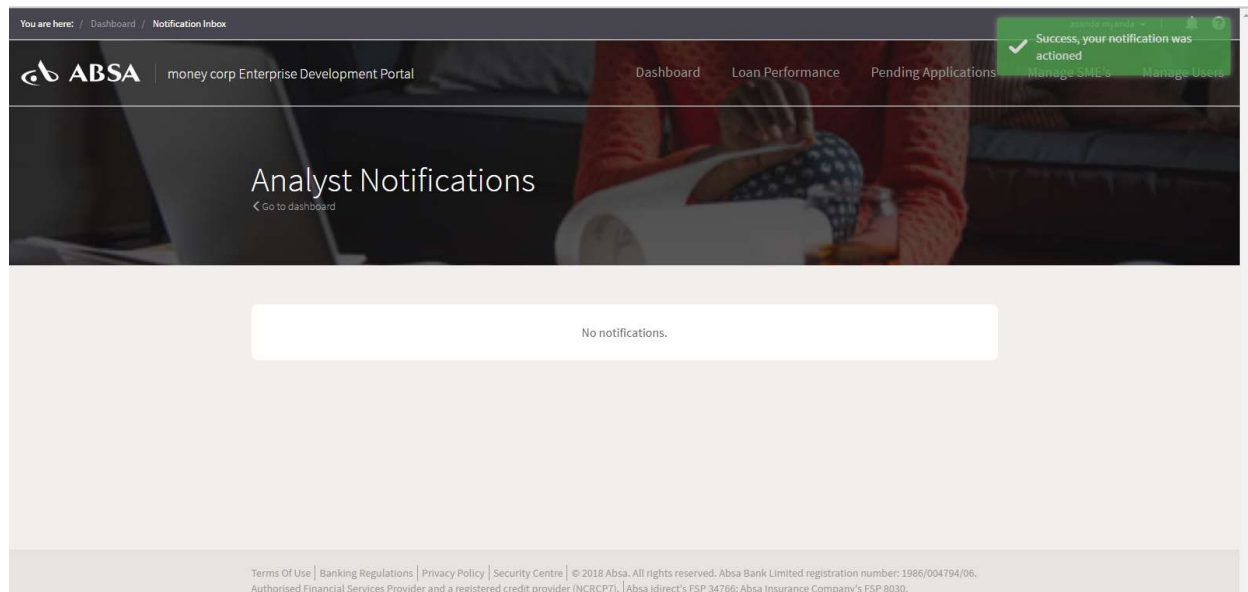
You can communicate your decision to fund the SME by completing the Confirmation Document, signing it and uploading to back onto your portal.



If you choose **Decline**, please provide a reason why the SME will not be funded before confirming the decline.



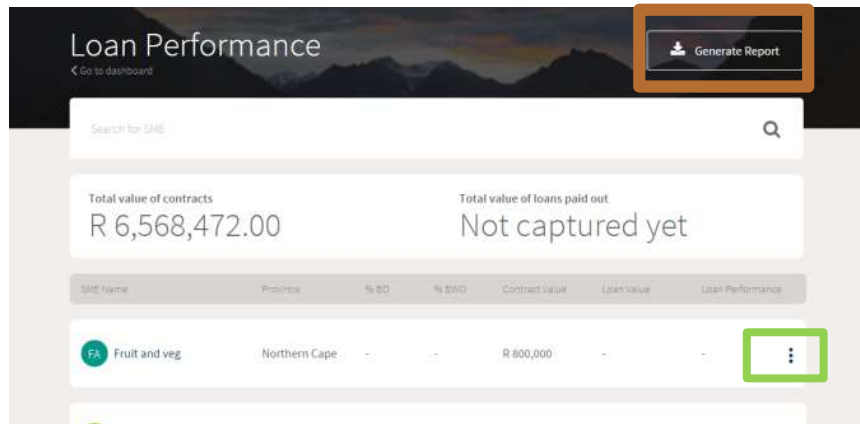
Once you have completed the task, the initial notification will disappear and you will see a confirmation on the top right hand side of the screen.



10. Loan Performance Tab

Once the SME's loan has been disbursed, you will be able to see their loan progress within the 'Loan Performance' tab. Within this tab You will see a list of all SMEs to whom loans have been disbursed, as well as the contract from which they will generate the income to repay the loan

*You can also see a high level overview of your Loan Portfolio on your Dashboard (see point 1)



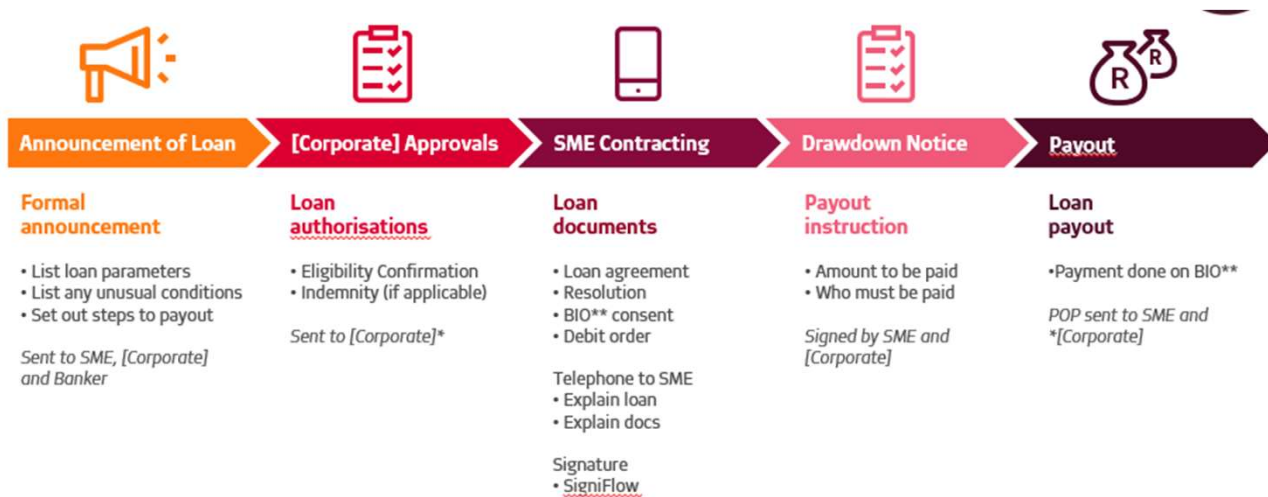
You can also click on **Generate Report** to download an excel report of all SMEs on your portal.

11. Process flow – applying for a loan to credit approval



1. **Pre-vetting** – your organisation will pre-vet SMEs to identify those to be included in your ESD programme
2. **Invite onto the Ecosystem** – you can invite SMEs that pass pre-vetting onto the ESD Ecosystem to complete their loan applications online.
3. **Document Validation** – once the SME has completed their loan application on the ESD Ecosystem, an Absa consultant will review the documents to verify their completeness and validity. The consultant will contact the SME to resolve any queries.
4. **Credit Motivation** – once all documents have been verified, the Absa consultant will prepare a loan motivation to be submitted to the Absa Credit team.
5. **Credit Assessment** – an Absa Credit Sanctioner will review the credit motivation.
6. **Credit Decision** – the Credit Sanctioner will communicate their decision if a loan may be granted to the SME, as well as any conditions that apply to the loan.

12. Process flow – communication of loan to pay out



- Announcement of Loan** – a formal communication is sent announcing the approval of the loan, its parameter and any special conditions. The announcement also sets out the steps to payout.
- Corporate Approvals** – a corporate user will confirm that the loan amount may be disbursed from the corporate’s ESD Funds.
- Loan Documents** – the Absa Consultant will prepare the loan documentation and send through to the SME for signature. The SME will receive the documents on Signiflow, allowing for online signature.
- Drawdown Notice** – a drawdown notice will be prepared setting out the amounts to be paid out and the recipients of those payouts, eg payments to suppliers on behalf of the SME.
- Pay out** – the Absa Consultant will effect the payout and send out the Proof of Payment (POP).



Frequently Asked Questions

1. How do I access to the ESD Ecosystem?

Your company or entity will have negotiated and set up ESD Programme with Absa. The ESD Programme is designed to support the SMEs in your value chain.

An Absa Consultant will set up a portal specifically for your company or entity and set up the first corporate user on the portal. The first user will receive an email with a link, prompting them to register on the ESD Ecosystem. They will need to register within 48 hours of receiving this email as it will expire thereafter. Once the initial user is logged on they can add, remove and re-invite users from the Manage Users tab.

2. The password I am setting is not being accepted, what do I do?

Only certain special characters are permitted when setting a password on the ESD Ecosystem, namely: \$ ^ & * () ; : @ # ~.

In addition, the password needs to contain at least one capital letter and consist of at least eight characters.

If you have used one of the above special characters and are still struggling to create a password please email esdecosystem@absa.africa.

3. How do I reset my password?

On the logon page there is a **Forgot Password?** option at the bottom of the page. Please select this, input your email address and an email will be sent to you to reset your password.

4. The site is down, what do I do?

If the URL for the Corporate Portal is not working and you are using the correct version of your browser, please email esdecosystem@absa.africa for assistance.

5. What browsers are compatible with the ESD Ecosystem?

The ESD Ecosystem is only compatible with the Chrome browser.

6. Can I remove an SME?

As a Corporate user you will not be able to remove an SME from you Ecosystem once they have activated their profile.

If they have not activated their profile you can remove an SME by clicking on the 3 dots next to their profile under the 'Manage SME's' tab.

8. When I enter the Registration page via the initial email, it says that 'The token has expired or is broken', what do I do?

This error message is displayed when you try and register 48 hours after receiving your invitation email.

If you are seeing this error message, please refer to the email containing the URL you accessed. That email will contain the contact details of the person who invited you. Please request them to send you a new invitation

Please remember to register within 48hours of receiving your registration email.

9. I have activated my profile but the link from the invitation email is no longer working, how do I get to the home page?

The link on your invitation email was to assist you in registering only. Once you are done registering you should save your home page as a favourite by clicking the star in your URL tab. Alternatively type the link below into your browser and save as a favourite

<https://edcorp.absa.co.za>

10. Getting locked out of your account.

If you have tried logging into your profile and have failed at least 3 times, you will need to wait 15 minutes before trying again as the system has now locked you out of your account .

11. I've deleted an SME by mistake and when I try to add them again, the platform doesn't accept their email address, what do I do?

When you're adding the SME again, select the tick box that mentions updating CIPC registration details. This will allow you to re-invite the SME to the platform.

12. I cannot reset my password as the reset link is going to the login screen

The reason for this is that you need to clear your cache. Please refer to the above table on instructions to clear your cache.

