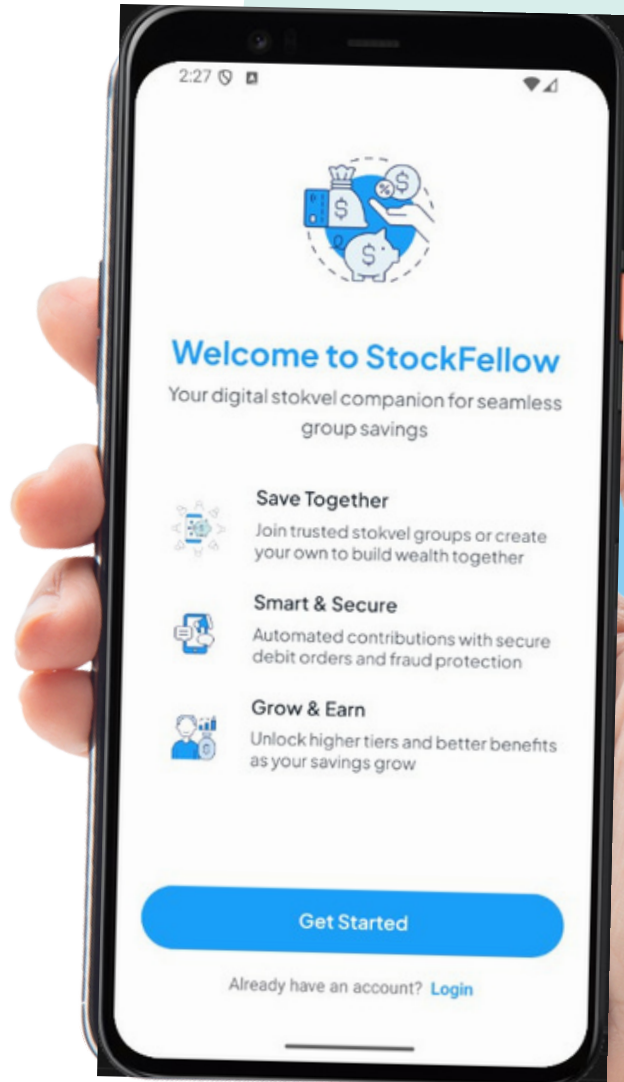# DEV OPPS

USER MANUAL

DEMO 2

STOCKFELLOW

BRIGHT BYTE ENTERPRISES

1 Introduction

1.1 What is StockFellow?
StockFellow is a revolutionary digital platform that offers a safe, automated saving solution for community-based savings groups. It improves on the basis of traditional South African stokvels, by making stokvel participation accessible to everyone, regardless of their personal connections or technical expertise.

1.2 What is a stokvel?
A stokvel is a traditional community-based savings group where members contribute money regularly and take turns receiving payouts.
- Members contribute a fixed amount regularly (weekly, monthly)
- Each member takes turns receiving the collected funds
- The group provides financial support and discipline for saving
- Members benefit from forced savings and group support

1.3 Who benefits from StockFellow?
- Individuals who want to save money but struggle with:
  - Lack of financial discipline
  - No trusted friends or family to join traditional stokvels with
  - Manual record-keeping and trust issues
  - Delayed or missed payments from other members
- Anyone seeking:
  - Automated savings with community support
  - Secure financial transactions with fraud detection measures
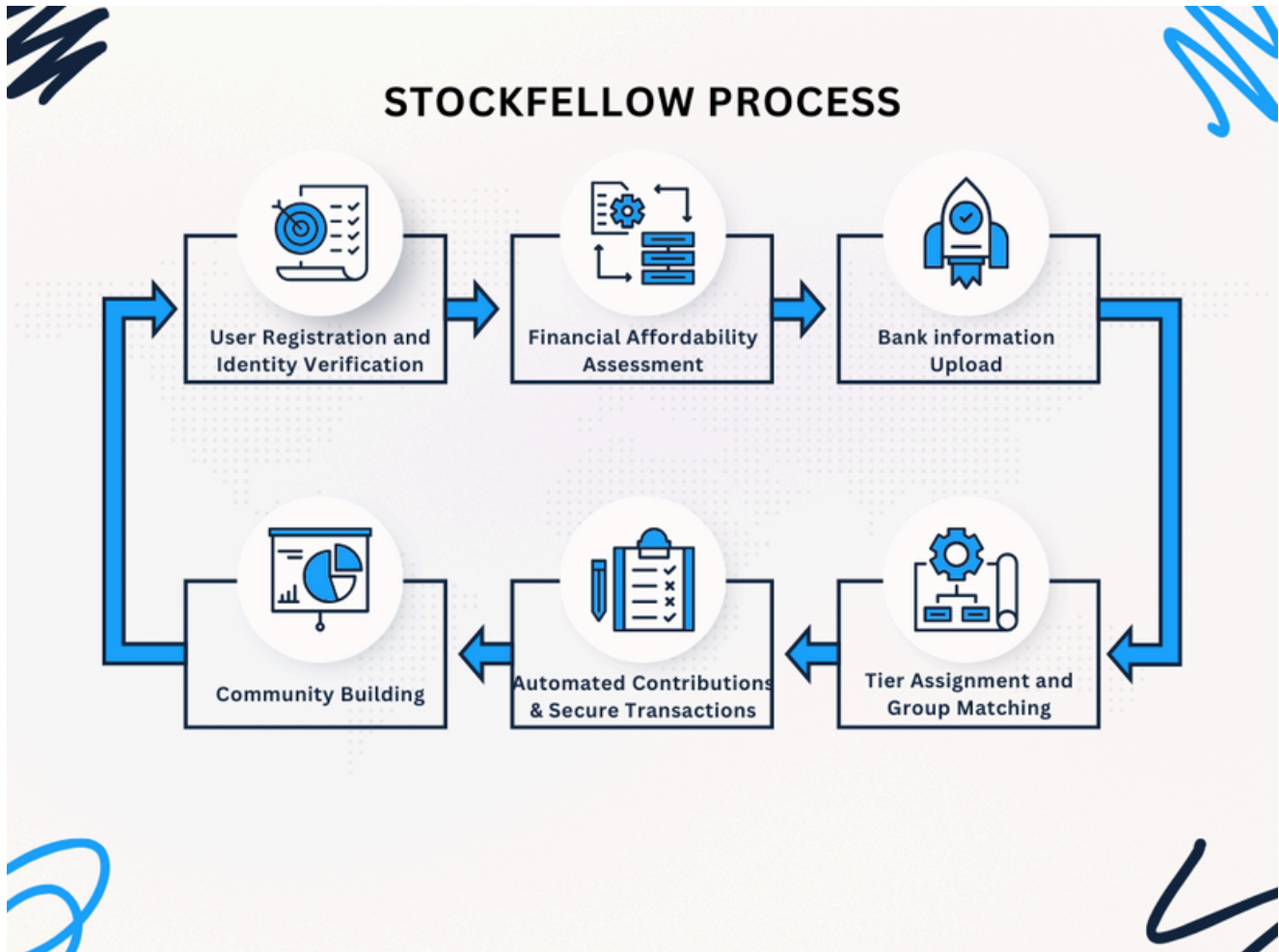 - Transparent group management

Access to emergency financial assistance**1.4 Key benefits of StockFellow**
- **Sense of Community Without Connections -** Join verified groups with people on the same affordability level as you without needing existing relationships
- **Automation and Efficiency** - Contributions, payouts, and notifications happen automatically and you get notified when they occur.
- **Security** - Multi-factor authentication, biometric verification, and fraud detection
- **Smart Matching** - You are automatically sorted into a group based on your financial reliability
- **Complete Transparency** - Live updates of all transactions and group activity
- **Regulatory Compliance** - Fully compliant with South African financial regulations

2 System Overview

2.1 How StockFellow works

STOCKFELLOW PROCESS

2.2 Platform Architecture
Frontend Interface:
- Mobile Application (iOS and Android)

Backend Services:
- User Management & Authentication
- Payment Processing & Bank Integration
- Credit Scoring & Risk Assessment
- Security Monitoring and Notifications
- Group Management & Matching Algorithm

2.3 Security Features
- Multi-Factor Authentication (MFA) - SMS, Email, and app-based verification
- Identity Document Verification - ID validation powered by Luhn's algorithm
- Bank Documents Analysis and Scoring - Real-time affordibility scoring
- Bank-Grade Encryption - All data encrypted at rest and in transit

2.4 Required Documentation
- For Account Registration:
  - Valid South African ID document
  - Bank card details for debit order setup
  - Most recent bank statement for financial affordability calculations and group matching

3. Getting started

All users of the StockFellow app are required to create an account for ensured security and reliability.

3.1 For new users:
- **Register for an account**
  - Provide basic information like your name, email, phone number.
  - Provide your South African ID number for verification purposes.
  - Upload your latest bank statement in order for us to calculate your affordability and sort you into a financial tier accordingly.
  - Set up a strong password (8+ characters, mix of letters, numbers, symbols)

3.2 For returning users:
- **Login to your existing account**
  - Provide your username and password
  - Follow the multi-factor authentication process to be verified before being logged into your account.

3.3 Financial Tier Sorting

- Users are sorted into financial tiers based on their financial credibility. This is calculated when creating an account.
- Advancing your tier level unlocks new benefits and advantages within the StockFellow app. Users may advance their tier by completing different tasks to prove their reliability.
- There are 6 possible tier levels that a user may be sorted into, namely:

Tier	Profile	Income Range	Contribution Range	Group Size
Tier 1	Essential Savers	R2,000 - R8,000	R50 - R200	8-12 members
Tier 2	Steady Builders	R8,000 - R15,000	R200 - R500	10-15 members
Tier 3	Balanced Savers	R15,000 - R25,000	R500 - R1,000	12-18 members
Tier 4	Growth Investors	R25,000 - R50,000	R1,000 - R2,500	15-20 members
Tier 5	Premium Accumulators	R50,000 - R100,000	R2,500 - R5,000	8-12 members
Tier 6	Elite Circle	R100,000+	R5,000+	6-10 members

Users can be promoted to higher tiers based on:
- Consistent payment history
- Improved financial responsibility
- Community participation and reliability

3.4 Resetting Your Password
- Tap "Forgot Password".
- Enter your registered email/phone.
- Enter OTP received.
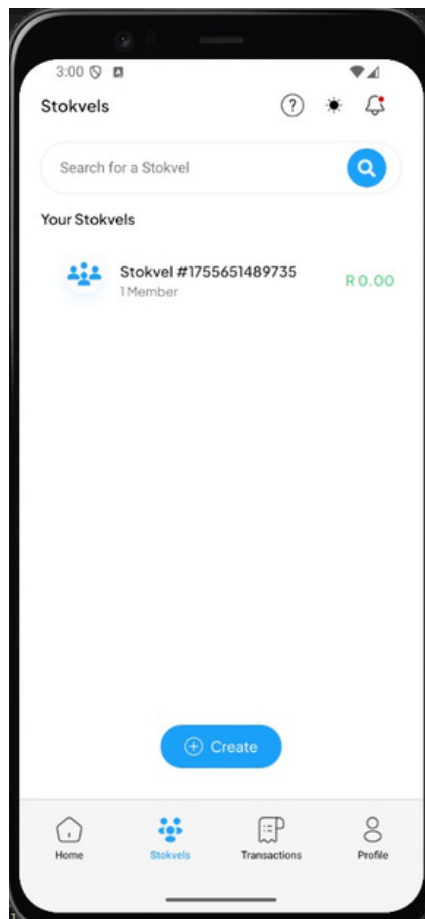- Create a new password.
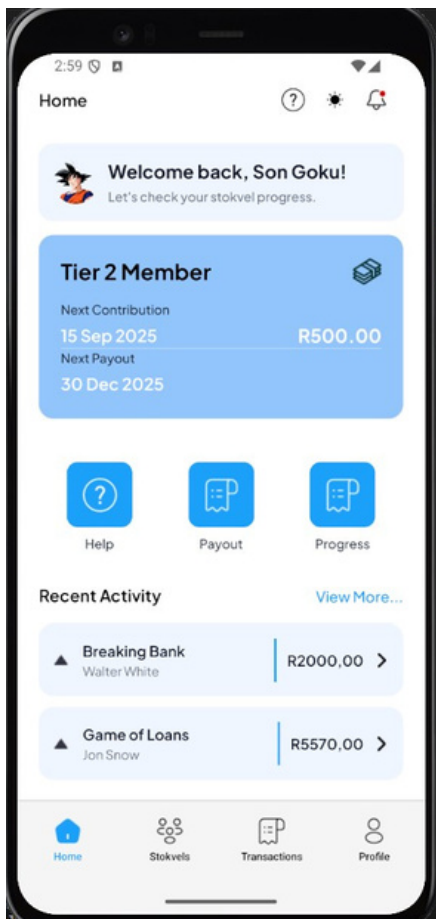
4 Using StockFellow

4.1 Home page Overview
- Your home page shows:
  - Your tier level
  - Your next contribution date and amount owed
  - Your upcoming payout date
  - Recent activity history
  - Help menu

4.2 Joining or creating a StockFellow group
- Navigate to the "Groups" page
- **Join:** Browse recommended groups based on your affordability tier. Request to join and wait for approval
- **Create:** Set group rules (contribution amount, payout schedule). Wait for others to join. View and accept/reject requests to join your group.

Note: Initially new users are automatically sorted into a group to ensure reliability and simplicity for the user.
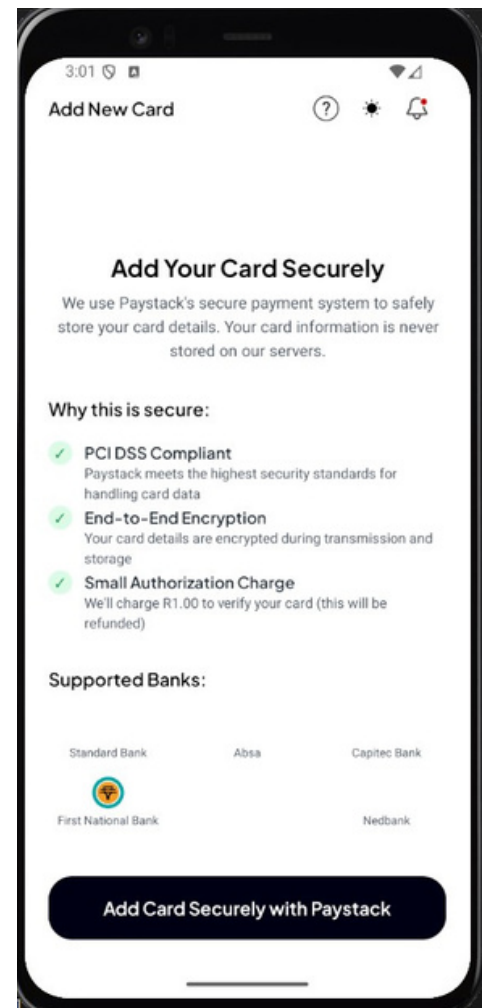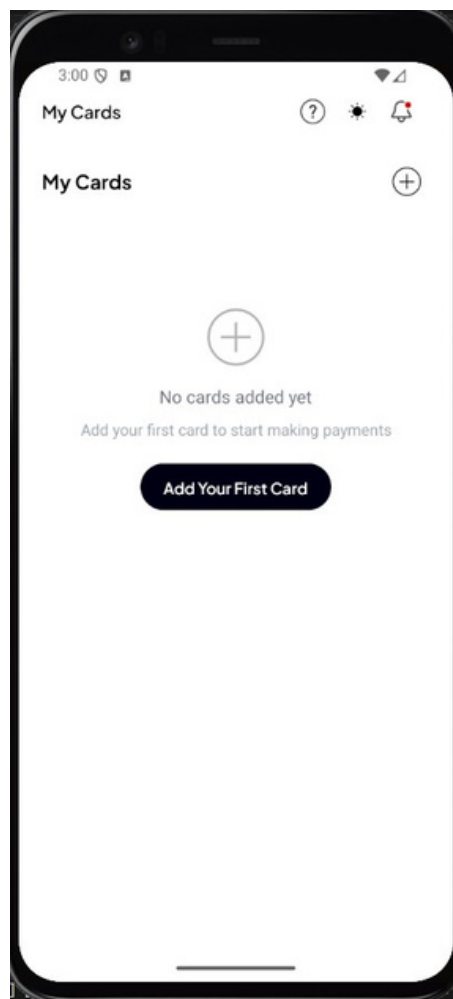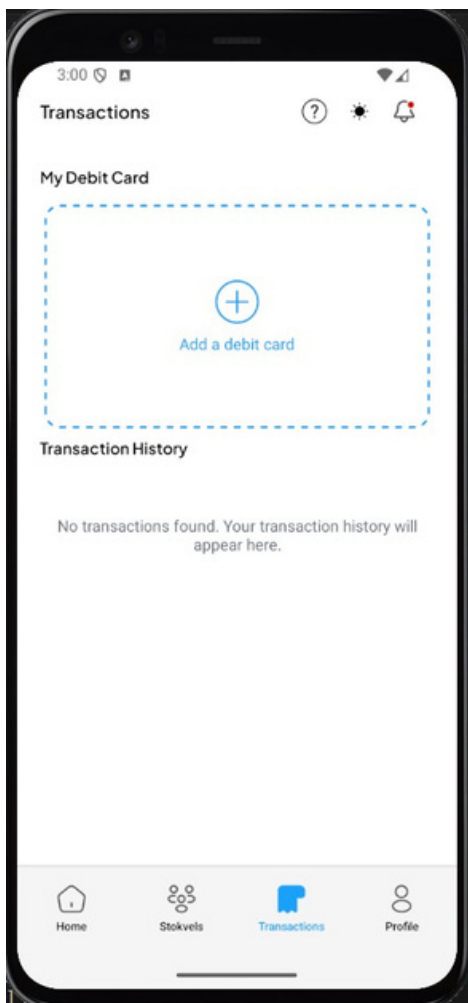
4.3 Making contributions

- Navigate to the "Transactions" page to add a bank card to use for transactions.
- Contributions are automatically deducted via debit order with your linked bank card.
- Notifications confirm successful payments.

4.4 Receiving payouts

- Payouts follow the schedule defined by your group.
- Automated transfers go directly to your bank account.
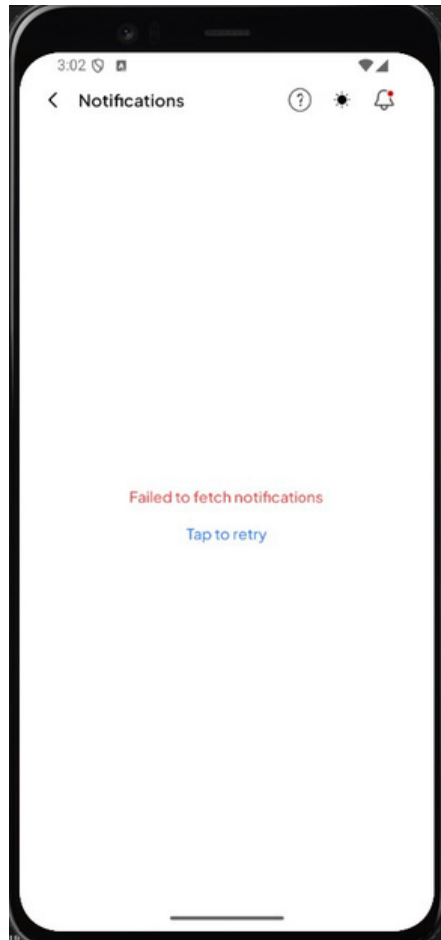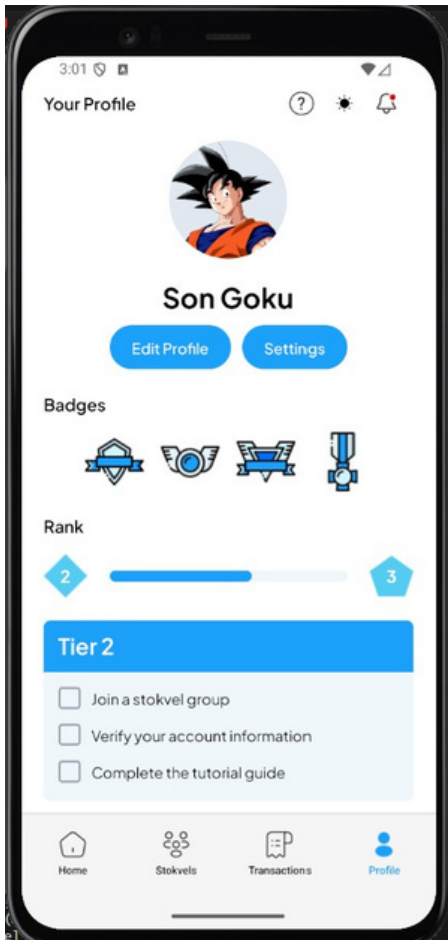- You will receive a notification confirmation of payout.

4.5 Notifications

- Payment reminders.
- Contribution confirmations.
- Fraud detection and login reports.

4.6 Profile page and Financial Tiers

- **Updating Personal Details:** You can update your profile (phone number, address, email) in your Settings.
- **Tier Management:** View your current tier. See tasks to complete for tier promotion.

5 Recommendations and Best Practices

To get the most out of the StockFellow application, the following best practices are recommended:

- Ensure you have sufficient funding before committing to a StockFellow group.
- Join groups that match your financial capacity.
- Regularly monitor your stokvels and contribution dates.

6 Frequently asked Questions

6.1 General Questions

Q) Can I be in multiple stokvel groups at once?

A) Yes, you can join multiple groups based on your financial capacity and tier level. The system ensures you don't overcommit financially.

Q) How secure are my financial details?

A) StockFellow uses safe security measures with encryption, multi-factor authentication, and continuous fraud monitoring. We're also fully compliant with all South African financial regulations.

Q) How do tier promotions work?

A) Tier promotions are automatic based on consistent payment history, improved financial reliability, and increased income verification.

6.2 Account Information

Q) How do I change my bank card details?

A) Visit the Transactions page > Add a Card, add your new bank information, verify it with a small test transaction, then set it as active.

Q) How do I update my account information?

A) Go to Profile > Settings, and edit your information. You may change your cell phone number, email, profile picture or username.

Q) Can I change my contribution amount mid-cycle?

A) No, contribution amounts are fixed for the entire stokvel cycle. However, you can join additional groups or move to a different tier for the next cycle.

Q) Can I invite friends and family to join my group?

A) You can refer people to StockFellow, but they'll need to complete verification and be assigned to appropriate tiers. Group matching is done automatically for fairness.

A *FAQ section is provided by the StockFellow Help Menu within the app.*

7 Additional Support and Information

Support Resources

Self-Help Resources:

- Comprehensive FAQ section
- In-app tutorial guide and walkthrough
- Support details provided

For additional help and support:

Email: devopps.capstone@gmail.com

Business Hours: Monday - Friday 8:00 AM - 5:00 PM (SAST)

Additional Support and information is provided by the in-app StockFellow Help Menu