**ACCOUNT MANAGER**

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| **Epic** | **User Story** | **Acceptance Criteria** |
| Tenant Account Signup Initiation | As an Account Manager I need signup for capsuite platform with ease on behalf of my company  I should be able to navigate through the platform with ease being able to successfully select the appropriate package for my company business needs | * Fill in Basic Tenant Details like Company registration number, company name, trading name, email address, phone number and contact person, * Receive registration email and confirm registration given via link * Be directed to Capsuite portal and choose product package such as Trial, Basic, Advanced or Premium * Package Selection should lead to Payment details (for Paid packages only) while trial leads straight to AM dashboard. |
| Subscription Management | As an Account Manager I should be able to pay on behalf of my company for our chosen package or upgrade/downgrade package. (Terms and conditions apply for downgrade). | * On package selection menu I should click on tenant’s preferred package and proceed to payment gateway and provide payment details. * Receive auto generated payment report (print support) of mypackage. * Receive my subscription status report and reminders via email |
| Tenant Login Management | As the Account Manager I should be able login into capsuite dashboard | Ensure that the Account Manager should be able to:   * Login in the capsuite platform. * Request password reset * Be able to update the user information. * Have the ability to Activate or Deactivate Users with users and give comments/reasons. * Have the ability to view users. |
| User Management | I should be able to and add/modify predefined users in the system like Sale Manager, Compliance Manager Accountant, Credit Analyst and Anti-Fraud Manager | * Add predefined users by email invitation * Invited user receives link with default username and password and must accept it to become active on capsuite * User can be changed or be revoked or replaced by a predefined user who also receive email link sent by AM |
| Reporting & Analytics | I should be able to generate and or view my company account report | * Generate Account payments and balances, invoices reports * View package or Upgrade report * Print |

**SALES MANAGER**

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| **Epic** | **User Stories** | **Acceptance Criteria** |
| Profile Management | I can provide username and password to login into the Sales Manager dashboard | * System validates usernames and password. * Sales Manager Login verified * System denies login if the user login details are incorrect and prompts for correct password or request password reset |
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| Sales Agents Management | I can create and modify Sales Agents profiles on the system.  Assign batch number or codes  I can manage Sales Agent Accounts | * Add new sales agents on the system * Modify or update their information on the system * View the all sales agents * Specify if he/she is an Internal Agent or Direct(external) Sales Agent * Issue/generate Sales Agent an operation Code(number) or batch number example: 201 * Activate or Deactivate A Sales Agent Profile: A deactivates Sales Agent cannot access the system at any point. * Suspend Sales Agent Account |
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| Product Management | I can create/add the products that the sales agents are going to be selling to clients. | * System should allow the SM to Create/Modify products into the system. Add/attach PDF format product manuals * Set product rates or formulas * Assign a calculator to product: e.g mortgate or personal loan calculator * Upload/Update a corresponding product schedule in an csv/excel format (information is captured in a table * View the added products. * Discontinue or suspend product * Approve a product request from Sales Agent * Revoke product from a sales Agent |
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| Sales Management | I can view how the sales agents are performing | * Display sales in graphic charts * Use color codes to differentiate sales volumes or patterns. E.g Red for non performing products or Sales Agents and green for good performance and Orange or yellow for medium * Search sales performance by Sales Agent batch number or by category as regions> e.g northern group |
|  | I can view product requests | * System should display the product requests that are already in the system. |
|  | View clients | * Display the clients added by sales agent ID, name and product requested with time stamp. |
| Reporting & Analytics | I should be able to analyze sales and prepare them for my senior managers | * Generate Sales Agent Report by group or region or individual * Define report parameters * Generate Product performance report |

**SALES AGENT**

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| **EPIC** | **USER STORY** | **ACCEPTANCE** |
| Profile Management | As a Sales Agent (SA), I need to access the capsuite platform behind a secure login so that I can process products.  As a SA, I need to login and the system checks for authentication of login details.  As a DSA, I need to be able to update information on my profile. | As a SA user can:   * Provide username and password in to capsuite * Navigate to the dashboard page * Edit/delete/view/update personal information content on the DSA profile page * Upload/update a profile Picture. |
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| Product Management and tools | As a SA, I want to be able to sign up for products on capsuite so that can be able to sell them to client | As a DSA I should be able to:   * Select product(s) to signup for * Accept terms & conditions of product sales * Have access to the product schedule and its calculator on my dashboard * View products supporting documents in PDF Format |
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| Sales Management (new sales) | As an SA, I need to add/create profiles in clients to the system so that I can sell products.  As an SA,I want to be able to load a OCR tool to capture client information into application forms , attach required documents as images, offer the client to sign (with spouse where applicable) and submit it on the system | * Select OCR tool and hover over documents to populate forms is loaded in this sections (Personal Details, Employer Details, Bank Details, Spouse Details, Family Details) * Load signature pad and capture electronic signature * Capture Spouse Signature Image) where applicable * Edit/ update content of the page * Save draft product request * edit/view product request before being submitting reviewing * Submit Client product request by clicking the submit button and generate a client sms/email notification |
| Launch Top Up request | As a Sales Agent I need to initiate a product top up request (Loan Top up/Consolidation) for my Client(s) | * Click on loan Top-Up * Enter Client ID-to reference existing details * Navigate to Update Client information like salary details, phone records, bank statements, employment details, spouse details for top up in new form. * Sign off Client/Amend Signatures * Submit Client product request by clicking the submit button and generate a client sms/email notification * Notification must be send to the client’s phone number or email |
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| Feedback Management | As a SA I want to view application status of my client’s product requests.  As a SA.  I need to have access to view progress of the application | * View the application status as approved/declined/pending * Notify my client of outcome or status by push notification to sms. |
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| Sales Performance | As a SA , I need to have access to my sales performance | * View weekly/monthly sales made as per my set target in a graphic chart. |
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| Client Refunds Management | As a DSA, I need to be able to request for clients refunds from Accountant | * Make a client refund request to Accountant using client ID and Top up reference ID * Receive update about Client Refund from Accountant |
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| Search | I want to be able to search by ID or name to view the clients  As a SA, I want access to view client history content | * Navigate through the system and list all my clients in alphabetical order * View client history( application profile,) |
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| Media Management | I need to manage my device files for memory and performance management | * Modify or delete pending or saved draft product requests * Delete or organize attached files |
| Print Management | I need to print my product request for filing | * Print Application. |
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| Messaging | AS a DSA, I need use a chat system so that I can be able to communicate with other system users | * Use push notification to send a USSD compatible message/email to client. * Use chat system to chat with other SA, SM, CA and Accountant |
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| System update | As a SA, I need to be able to update my system | * Receive push updates and version upgrades and accept to install them |
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| Raise a ticket | As a DSA, I need access to request for technical support when need arise | * System notifies for technical support. |
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**COMPLIANCE MANAGER**

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| **Epic** | **User Stories** | **Acceptance Criteria** |
| Profile Management | I should be able to login into capsuite with my username and password | * Capsuite loads login interface * Capsuite validate user details * Capsuite issues password reset option in case of login failure * Navigate to dashboard on successful login |
| Incoming Product Request Management | I can read the applications submitted by Sales Agents and check if the product request meets the given checklist requirements. | * System should allow the CM to access the view and open incoming loan applications. * System should allow the CM to open and view attached files. * Received amended product request from Sales Agent |
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| Product Request Checklist | I can review and comment on the client product request submitted by the Sales Agent1 | * CM should review the product request and Recommend to Credit for Assessment or Return to Sales Agent for corrections * Give comments for retuned applications |
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| Feedback Management | I can view feedback from Credit Analyst to support office walk in client service queries. | * Read Feedback * Capture Approved product request and refer to Accounts * Generate report in PDF format * Print to file |
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**CREDIT ANALYST (RISK MANAGER)**

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| **Epic** | **User Story** | **Acceptance Criteria** |
| Profile Management | As a credit analyst I should be able to login into the system with ease and land on my dashboard | Ensure that the credit analyst is able to:   * Enter login name and password * Submit login * Request password reset |
| Product Request Assessments | As a credit analyst I should be able to view applications by batch number or client id | Ensure that the credit analyst is able to:   * View pending (received) applications * Open product requests * Mark Product requests as Assessed or Onhold * Refer product request to Anti-Fraud Manager * Approve Product Request and Mark As Approved. * Decline the product Request and Mark as Declined. * Give comments product assessment. |
|  |  | Ensure that the credit analyst is able to:   * View Client history |
| Reporting & Analytics |  | * Generate daily. Weekly and monthly product request assessments reports * Print reports |

**ACCOUNTANT**

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| **EPIC** | **USER STORY** | **ACCEPTANCE** |
| Profile Management | As an accountant, I need to login and the system checks for authentication of login details | * Provide username and password in to capsuite * Password reset prompt option on login failure * Navigate to the dashboard |
| Product Sales Management Portfolio | As an accountant I want to be able to read various product sales on the platform by different Sales Agents by group(s), region(s) or teams.  Make comments readable by Sales Manager | * View approved product request * Read sales made per hour/day/week and monthly or quarterly. * View sales by Teams or SAs * Comment on sales |
| Loan Amounts, Client Refunds and Sales Commission Management | As an accountant, I want to be able to calculate commission for sales agents on a pay period basis (example monthly)  As an accountant, I need to access to calculate client refunds  Give feedback to the sales agent about the client refund request | * Access the calculator * Calculate loan amounts to be credited on a given day or moment. * Calculate Sales Agent earned commission. * Review client refund request made by the sales agents |
| Fraud Management | As an Accountant if I notice suspicious product request which I think they should be investigated I refer them to Anti-Fraud Team for further assessment. | * Refer to Antifraud Personnel * Give Comment |
| Print Management | As an accountant, I want to be able to generate and print reports from capsuite and place them in files | * Print to file. |
| Reporting & Analytics | I should be able to generate product settlements reports | * Generate Approved and paid loans |
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**ANTI-FRAUD**

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| **EPIC** | **USER STORY** | **ACEPTANCE** |
| Profile Management | As an anti-fraud manager, I need to login and the system should allow me into my dashboard | An anti-fraud manager can:   * Provide username and password in to capsuite * Navigate to the dashboard * Request password reset |
| Fraud Client Product Request Management | As an anti-fraud manager, I want to be able to read and review applications for further assessment. | An anti-fraud manager can:   * Read and review applications sent by the Credit Analyst for assessment * CLEAR and Return Application to credit Accountant after reviewing Mark as Cleared * Put on-hold |
| Print Management | As an anti-fraud manager I can print my reports for filing | * Print |
| Reporting & Analytics |  | * Generate Fraud Reports |