

Fintech Revenue Collection System Documentation

2. User Manual

The **Fintech Revenue Collection System (FinPark RCS)** is a mobile app designed to help drivers pay parking fees, access personalized reports, and get support for parking-related queries. This user manual provides detailed instructions for using the RCS app, covering all key functions to ensure you can navigate and utilize the system effectively. Whether you're signing up for the first time, paying a parking fee, or seeking help, this guide will walk you through each step.

2.1 Getting Started

2.1.1 Downloading the RCS App

To begin using RCS, you need to install the app on your smartphone.

1. **Open App Store:** For iOS, go to the Apple App Store; for Android, go to Google Play Store.
2. **Search for RCS:** Type "RCS Parking" in the search bar.
3. **Select the App:** Look for the official app with the RCS logo (a blue parking symbol) and the developer name "RCS Fintech Solutions."
4. **Install:** Tap "Install" or "Get" to download and install the app.
5. **Verify Installation:** Ensure the app appears on your home screen or app drawer.

Requirements:

- iOS 12.0+ or Android 8.0+.
- Stable internet connection (Wi-Fi or mobile data).
- At least 100 MB of free storage.

2.1.2 Signing Up

To create an RCS account and start using the app:

1. **Open the App:** Tap the RCS app icon on your device.
2. **Select Register:** On the welcome screen, tap "Register" (below the "Log In" button).
3. **Enter Phone Number:** Input your mobile number in international format (e.g., +254712345678).
4. **Receive OTP:** Wait for a 6-digit One-Time Password (OTP) sent via SMS (ensure your phone has signal).
5. **Enter OTP:** Input the OTP in the provided field within 2 minutes.
6. **Provide Vehicle Details:** Enter your vehicle registration number (e.g., ABC123). You can add multiple vehicles later.

7. **Set Password:** Create a password (minimum 8 characters, including at least one letter and one number, e.g., “Parking2025”).
8. **Confirm Details:** Review your phone number, vehicle registration, and password, then tap “Submit.”
9. **Success Message:** You’ll see “Registration Successful! Please log in.”
10. **Log In:** Return to the welcome screen and proceed to log in (see Section 2.1.3).

Tips:

- Ensure your phone number is active and accessible for OTP delivery.
- Write down your password or store it in a secure password manager.
- If OTP doesn’t arrive, tap “Resend OTP” after 30 seconds.

2.1.3 Logging In

To access your RCS account:

1. **Open the App:** Launch the RCS app.
2. **Select Log In:** Tap “Log In” on the welcome screen.
3. **Enter Phone Number:** Input your registered phone number (e.g., +254712345678).
4. **Enter Password:** Type your password.
5. **Tap Log In:** Press the “Log In” button to authenticate.
6. **Success:** You’ll be directed to the app’s home screen, showing options like “Pay Parking Fee,” “Reports,” and “Help Desk.”

Troubleshooting:

- **Incorrect Credentials:** If you see “Invalid phone number or password,” double-check your input or reset your password (see Section 2.1.4).
- **Network Issues:** Ensure you have a stable internet connection.

2.1.4 Resetting Your Password

If you forget your password or need to reset it:

1. **Go to Log In Screen:** Open the app and tap “Log In.”
2. **Select Forgot Password:** Tap the “Forgot Password?” link below the password field.
3. **Enter Phone Number:** Input your registered phone number (e.g., +254712345678).
4. **Receive OTP:** Wait for a 6-digit OTP via SMS.
5. **Enter OTP:** Input the OTP in the app.
6. **Set New Password:** Enter a new password (8+ characters, including letters and numbers).
7. **Confirm Password:** Re-enter the new password to confirm.
8. **Submit:** Tap “Reset Password” to save changes.
9. **Log In:** Return to the Log In screen and use your new password.

Tips:

- If OTP delivery fails, check your network or tap “Resend OTP.”
- Contact support if you no longer have access to your registered phone number (see Section 2.6).

2.2 Paying Parking Fees

The RCS app allows you to pay parking fees quickly, with prices that may vary based on predicted demand (dynamic pricing).

2.2.1 Making a Payment

1. **Log In:** Access the app with your phone number and password.
2. **Select Pay Parking Fee:** Tap “Pay Parking Fee” on the home screen.
3. **Choose Vehicle:** Select the vehicle registration number from your saved vehicles (e.g., ABC123).
4. **Enter Parking Details:**
 - **Location:** Choose the parking zone (e.g., “Nairobi CBD Zone A”) from a dropdown or map view.
 - **Duration:** Input the parking duration in hours (e.g., 2 hours) or select preset options (1, 2, 4 hours).
5. **View Price:** The app displays the dynamic price (e.g., \$12 during peak hours). Prices may be higher during busy times to optimize parking availability.
6. **Select Payment Method:**
 - **Mobile Money:** Choose M-Pesa, Airtel Money, or equivalent (enter phone number if different from registered).
 - **Card:** Input debit/credit card details (Visa, Mastercard).
 - **Wallet:** Use RCS wallet if pre-funded (see Section 2.4.3).
7. **Confirm Payment:** Review the amount, vehicle, and duration, then tap “Pay Now.”
8. **Receive Confirmation:** After successful payment, you’ll see a confirmation screen with:
 - Transaction ID (e.g., TXN123456).
 - Date and time.
 - Receipt download option (PDF).
9. **Save Receipt:** Tap “Download Receipt” to save or email it for your records.

Tips:

- Ensure sufficient funds in your payment method.
- Check the price before confirming, as it varies based on demand.
- Save transaction IDs for reference in case of disputes.

2.2.2 Viewing Transaction History

To review past parking payments:

1. **Log In:** Access the app.
2. **Go to Transactions:** Tap “Transaction History” from the home screen or menu.
3. **Filter Transactions:**
 - Select a date range (e.g., last 30 days, December 2024).
 - Filter by vehicle or payment method.
4. **View Details:** Tap a transaction to see:
 - Transaction ID.
 - Date, time, amount, duration, and location.
 - Receipt download link.
5. **Export History:** Tap “Export” to download a CSV or PDF of your transactions.

Tips:

- Regularly check your history to ensure accuracy.
- Contact the Help Desk if you notice discrepancies (see Section 2.3).

2.3 Using the Help Desk

The RCS Help Desk provides instant support via an AI-powered chatbot for queries like “How do I sign up?” or “Why was my payment declined?”

2.3.1 Accessing the Help Desk

1. **Log In:** Open the app and sign in.
2. **Go to Help Desk:** Tap “Help Desk” on the home screen or menu.
3. **Start Chat:** You’ll see a welcome message: “Welcome to RCS Help Desk! Ask questions like ‘How do I sign up?’ ”
4. **Ask a Question:**
 - Type your query in the text box (e.g., “How do I register?” or “I need help with a payment”).
 - Tap “Send” or press the enter key.
5. **Receive Response:**
 - For simple queries (e.g., registration guide), the chatbot provides an immediate answer from the documentation or knowledge base.
 - For complex queries (e.g., payment disputes), the chatbot may respond, “Your query has been escalated to our support team. We’ll contact you soon.”
6. **View Chat History:** Scroll up in the chat window to see past questions and responses.
7. **End Session:** Tap “Clear Chat” to reset the conversation (optional).

Example Queries:

- “How do I sign up?” → “To register: 1. Download the RCS app... 8. Log in.”

- “My payment failed. What do I do?” → “Please provide the transaction ID. Your query has been escalated.”
- “Why is the price \$12 today?” → “Prices are adjusted based on predicted demand to optimize parking availability.”

Tips:

- Be specific with your query (e.g., include transaction IDs for payment issues).
- If the chatbot’s response isn’t helpful, rephrase or request escalation.
- Check your email for follow-ups on escalated queries.

2.4 Managing Your Account

You can update your profile, vehicle details, payment methods, and other settings in the RCS app.

2.4.1 Updating Profile Information

1. **Log In:** Access the app.
2. **Go to Profile:** Tap “Profile” or “Account Settings” from the menu.
3. **Edit Details:**
 - **Name:** Add or update your full name (e.g., John Doe).
 - **Email:** Add an email for receipts and notifications (e.g., john.doe@email.com).
 - **Phone Number:** To change your registered number, verify with OTP (contact support if your number is inaccessible).
4. **Save Changes:** Tap “Save” to update your profile.
5. **Verification:** For phone number changes, enter a new OTP sent to the new number.

Tips:

- Keep your email updated for important notifications.
- Contact support for assistance with phone number changes.

2.4.2 Managing Vehicles

To add, edit, or remove vehicles:

1. **Log In:** Open the app.
2. **Go to Vehicles:** Tap “Manage Vehicles” in the Profile section.
3. **Add Vehicle:**
 - Tap “Add Vehicle.”
 - Enter the vehicle registration number (e.g., XYZ789).
 - Optionally, add a nickname (e.g., “Blue Sedan”).
 - Tap “Save.”
4. **Edit Vehicle:**
 - Select a vehicle from the list.

- Update the registration number or nickname.
 - Save changes.
5. **Remove Vehicle:**
 - Select a vehicle and tap “Remove.”
 - Confirm deletion (note: you must have at least one vehicle).
 6. **Set Default Vehicle:** Choose a primary vehicle for faster payments.

Tips:

- Ensure registration numbers match your vehicle’s official documents.
- You can add up to 5 vehicles per account.

2.4.3 Managing Payment Methods

To add or remove payment methods:

1. **Log In:** Access the app.
2. **Go to Payment Methods:** Tap “Payment Methods” in the Profile section.
3. **Add Payment Method:**
 - **Mobile Money:** Select M-Pesa or Airtel Money, enter the phone number, and verify with a test transaction.
 - **Card:** Input card number, expiry date, CVV, and name; verify with a small test charge (refunded).
 - **RCS Wallet:** Fund your wallet via mobile money or card (minimum \$10).
4. **Remove Payment Method:**
 - Select a saved method and tap “Remove.”
 - Confirm deletion (you need at least one active method).
5. **Set Default Method:** Choose a primary method for payments.

Tips:

- Regularly check saved methods for validity (e.g., expired cards).
- Wallet funding is instant but requires a minimum balance for payments.

2.4.4 Funding the RCS Wallet

To add funds to your RCS wallet for quick payments:

1. **Log In:** Open the app.
2. **Go to Wallet:** Tap “RCS Wallet” in the Profile section.
3. **Add Funds:**
 - Enter the amount (e.g., \$20, minimum \$10).
 - Select a payment method (mobile money or card).
 - Confirm the transaction.
4. **Check Balance:** View your updated wallet balance on the Wallet screen.
5. **Use Wallet:** Select “RCS Wallet” during payment to use your balance.

Tips:

- Wallet funds don't expire but are non-refundable.
- Monitor your balance to avoid payment failures.

2.5 Generating Reports

The RCS app allows you to generate custom reports about your parking activities, such as fee summaries or parking history.

2.5.1 Creating a Report

1. **Log In:** Access the app.
2. **Go to Reports:** Tap “Reports” on the home screen or menu.
3. **Use the Chatbot:**
 - Tap the chat input box in the Reports section.
 - Type a query (e.g., “Show all parking fees I paid in December 2024” or “When did I last park in the morning?”).
 - Tap “Send.”
4. **View Results:**
 - The app displays a table with relevant data (e.g., dates, amounts, vehicles).
 - A chart (e.g., fee trend line) may accompany the table for visual insights.
 - If no data is found, you'll see “No data found for your query.”
5. **Download Report:**
 - Tap “Download” to save the report as a PDF.
 - Optionally, email the report to your registered email address.
6. **Save for Later:** Tap “Save Report” to store it in the app for quick access.

Example Queries:

- “Parking fees for December 2024” → Table of transactions with a fee trend chart.
- “Last morning parking” → Details of the most recent parking between 6 AM and 12 PM.
- “Total fees this year” → Summary of all 2025 payments.

Tips:

- Be specific with dates or times in your query.
- Save important reports for tax or expense tracking.
- Contact the Help Desk if a report seems incorrect.

2.6 Troubleshooting Common Issues

Below are solutions to common problems you may encounter while using the RCS app.

2.6.1 Login Problems

- **Issue:** “Invalid phone number or password.”
 - **Solution:** Verify your phone number and password. Use “Forgot Password?” to reset your password (Section 2.1.4).
- **Issue:** App doesn’t load after login.
 - **Solution:** Check your internet connection, update the app, or reinstall it.

2.6.2 Payment Failures

- **Issue:** Payment declined or failed.
 - **Solution:**
 1. Ensure sufficient funds in your payment method.
 2. Verify payment details (e.g., correct card number).
 3. Try a different payment method.
 4. Use the Help Desk to report the issue with the transaction ID.
- **Issue:** Charged incorrect amount.
 - **Solution:** Check dynamic pricing in the payment confirmation. Contact the Help Desk with the transaction ID.

2.6.3 Report Errors

- **Issue:** “No data found” for a valid query.
 - **Solution:** Rephrase the query (e.g., “Fees for December 2024” instead of “December fees”). Ensure the date range includes transactions.
- **Issue:** Incorrect report data.
 - **Solution:** Use the Help Desk to report the issue, including the query and transaction IDs.

2.6.4 Help Desk Issues

- **Issue:** Chatbot provides irrelevant answers.
 - **Solution:** Rephrase the query or request escalation via the chatbot.
- **Issue:** No response to escalated query.
 - **Solution:** Check your registered email for follow-ups or contact support directly (see Section 2.6.5).

2.6.5 Contacting Support

If the Help Desk or troubleshooting steps don’t resolve your issue:

- **Via App:** Use the Help Desk to escalate your query.
- **Email:** Send details to **support@rcs.fintech**, including your phone number, transaction ID (if applicable), and a description of the issue.
- **Phone:** Call **+254-800-123-456** (Monday–Friday, 8 AM–5 PM EAT) for urgent issues.
- **Response Time:** Expect a reply within 24 hours for email or escalated queries.

Tips:

- Include as much detail as possible (e.g., screenshots, error messages).
- Check your spam folder for email responses.

2.7 Understanding Dynamic Pricing

The RCS app uses dynamic pricing to adjust parking fees based on predicted demand, ensuring fair access to parking spaces.

- **How It Works:**
 - Prices are higher during peak hours (e.g., 8 AM–12 PM in busy zones) and lower during off-peak times.
 - Example: A 2-hour parking fee might be \$10 at 3 PM but \$12 at 9 AM.
- **Benefits:**
 - Encourages parking turnover in high-demand areas.
 - Helps you plan parking during cheaper times.
- **Checking Prices:**
 - View the price before confirming payment in the “Pay Parking Fee” section.
 - Use the Reports section to query “Average parking fees this month” for insights.
- **Questions?** Use the Help Desk to ask, “Why are prices higher today?” for an explanation.

2.8 Tips for Effective Use

- **Keep App Updated:** Regularly check for app updates to access new features and fixes.
- **Secure Your Account:** Use a strong password and avoid sharing your login details.
- **Monitor Transactions:** Review your transaction history monthly to catch errors.
- **Use Help Desk:** Leverage the chatbot for quick answers before contacting support.
- **Plan Parking:** Check dynamic prices in advance to save costs during off-peak hours.
- **Save Receipts:** Download receipts for all payments for record-keeping.

2.9 FAQs

Q: How do I sign up for RCS?

- A: Download the RCS app, select “Register,” enter your phone number, verify OTP, add vehicle details, set a password, and submit (Section 2.1.2).

Q: What if I forget my password?

- A: Use “Forgot Password?” on the Log In screen to reset it with an OTP (Section 2.1.4).

Q: How do I pay a parking fee?

- A: Log in, select “Pay Parking Fee,” choose vehicle and duration, view the price, select a payment method, and confirm (Section 2.2.1).

Q: Why do parking prices vary?

- A: Prices adjust based on predicted demand to optimize parking availability (Section 2.7).

Q: How do I generate a report of my parking fees?

- A: Go to “Reports,” use the chatbot to query (e.g., “Fees for December 2024”), and view/download the results (Section 2.5).

Q: What do I do if a payment fails?

- A: Check funds, verify details, try another method, or use the Help Desk with the transaction ID (Section 2.6.2).

Q: How do I contact support?

- A: Use the Help Desk, email **support@rcs.fintech**, or call **+254-800-123-456** (Section 2.6.5).

Note: The rest of the `RCS_System_Documentation.md` (e.g., Overview, Technical Manual, FAQs, Contact Support) remains as provided in the previous response, with only the User Manual section updated here for brevity. If you need the full document re-generated, let me know.