



# **PRODUCT REQUIREMENT DOCUMENT**

## **CREDIT PORTAL**

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QA	

## 1.0. Background Context

Over the years, the financial industry has experienced exponential growth in terms of market reach and the way financial services are being offered to the target market. This growth can be largely attributed to the shift from the traditional ways of providing these financial services to offering them digitally which is very evident with Nigerian commercial banks today, as one needs little or no paperwork to access their services. Also, the entry of Fin-tech companies further contributed to this growth, as they came in with more innovative ideas and products to reach even the unbanked people in remote areas without requiring any physical contact, as all transactions could be processed online via their digital platforms.

The lending market has seen a significant rise in new players who leverage financial technology to drive market adoption for their business and the same applies to the majority of the older market players who have recognized the shift in the market caused by the disruptive financial technologies. The importance of a digital credit platform cannot be over-emphasized as it offers massive benefits to both the lender and the borrower and is a major stimulant for increasing the CLV.

The growth of the RFS credit business has been identified to be largely impaired by its lack of digital platform adoption to align with the shift in the market to reach a significant part of its target market audience thus staying relevant in the market space for business continuity. Therefore, RFS must have its digital credit platform to ensure business continuity.

### 1.1. Objective

To improve our credit consumers' user journey through the aid of a digital platform that will drive market reach, offer awareness and adoption, increase customer lifetime value and overall strengthen the business continuity.

### 1.2. Goals

- ☐ Simplify the user experience
  - User onboarding experience
  - User grasp of offerings
  - User TAT on request
- ☐ Reduce the direct cost of the customer acquisition rate
- ☐ Improve the business revenue
  - Brand perception and awareness
  - Customer growth
  - Product sales growth
  - Geographical sales growth

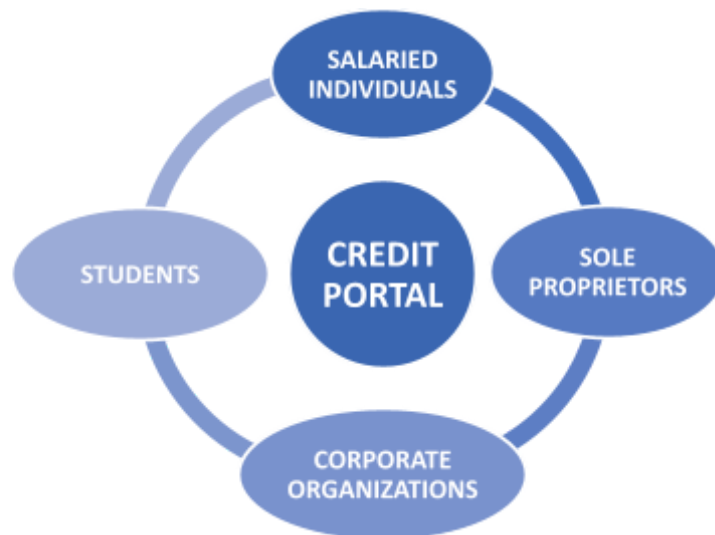
### 1.3. Success metrics

Goal	Metric
Simplify the user experience	<ul style="list-style-type: none"><li>✓ Net Promoters Score achieves the industry benchmark of 50%</li><li>✓ Customer conversion rate achieves minimum recommended benchmark of 10%</li><li>✓ Customer retention rate achieves the industry benchmark of 60%</li></ul>

	<ul style="list-style-type: none"> <li>✓ Customer referral rate achieves and maintains a minimum average growth rate of 25%</li> <li>✓ Transaction turnaround time achieves a minimum of 95% of the 12hours benchmark</li> </ul>
Improve the business revenue	<ul style="list-style-type: none"> <li>✓ Product Sales – minimum contribution of 25%</li> <li>✓ Geographical sales growth – minimum contribution of 50%</li> <li>✓ Total Turnover – minimum contribution of 25%</li> </ul>
Reduce the direct cost of the customer acquisition rate	<ul style="list-style-type: none"> <li>✓ Customer Lifetime Value (LTV) vs Customer Acquisition Cost (CAC) – LTV/CAC achieves and maintains the industry recommended ratio of 3:1</li> </ul>

## 1.4. Target Audience

The credit portal is targeted at the following set of audiences:



## 2.0. The Solution - Rosabon Credit Portal

The Rosabon Credit Portal is an all-encompassing product-led digital solution designed to meet the credit needs of our consumers. The platform would be an omnichannel, availing customers direct access to both our credit and lease product offerings. As a digital product, the significant aspect of the consumer journey will be automated to ensure seamless onboarding, improved awareness of product offerings, improved conversion rate, and overall maximize customer lifetime value.

The portal offers 2 major interfaces which are:

- ❑ Customer Portal – the customer-facing portal to be known as the “Rosabon Credit Portal” that will drive customer acquisition, activation, and retention.
- ❑ Admin Portal – this is an administrative portal that will host the customer portal structural settings.

### 2.1. Product Highlights & Users

Product Mix			Users			
Product Lines	Sub-Category	Products	Students	Salary Earners	Sole Proprietors	Corporates
Loans	Non-Collateralized Loans	Quick Loan - Nano	✓	✓	✓	
		Quick Loan - Payday		✓		
		Regular Personal Loan - Private Sector - Public sector		✓		
		Group Personal Loan		✓		
		Business Support Loan		✓	✓	
	Collateralized Loans	Asset Cash Loan (ACL) - Vehicle ACL - Landed Property ACL		✓	✓	✓
		Cash-Backed Loans	✓	✓	✓	✓
Leases	Collateralized Loans	Finance Lease		✓	✓	✓
		Operating Lease				✓

## 2.2. Interface Highlight

### 2.2.1. Customer Portal

Modules	Features - Web	Features - Mobile	Description	Priority
LANDING PAGE	General Landing Page	General Landing Page	This feature will provide information on RFS credit/lease offerings and also host the features that allow users to sign-up, sign in and reset password	MVP
	Register	Register	Allows a new user to create an account	MVP
	Sign in	Sign in	Allows an existing user to sign into their active account	MVP
	Forgot Password	Forgot Password	Allows existing users to change password	MVP
	Calculator		Allows all users to compute the cost of a credit or lease request	MVP
HOME	This Module shall be the default accessible page when a user logs into their account and shall house the below core features: <ul style="list-style-type: none"> <li>- Account Highlights Bar</li> <li>- Notification Centre</li> <li>- Profile</li> <li>- Calculator</li> <li>- Logout</li> </ul>			MVP
	<b>Account Highlight Bar</b> <ul style="list-style-type: none"> <li>● Non-Collateral Loans               <ul style="list-style-type: none"> <li>- Total Loan Value</li> <li>- Monthly Repayment</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due</li> <li>- Total Loan Value Paid</li> <li>- Outstanding Repayment</li> <li>- Status</li> </ul> </li> <li>● Collateral Loans               <ul style="list-style-type: none"> <li>- Total Loan Value</li> <li>- Monthly Repayment</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due</li> <li>- Total Loan Value Paid</li> <li>- Outstanding Repayment</li> </ul> </li> </ul>	<b>Account Highlight Bar</b> <ul style="list-style-type: none"> <li>● Non-Collateral Loans               <ul style="list-style-type: none"> <li>- Total Loan Value</li> <li>- Monthly Repayment</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due</li> <li>- Total Loan Value Paid</li> <li>- Outstanding Repayment</li> <li>- Status</li> </ul> </li> <li>● Collateral Loans               <ul style="list-style-type: none"> <li>- Total Loan Value</li> <li>- Monthly Repayment</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due</li> <li>- Total Loan Value Paid</li> <li>- Outstanding Repayment</li> </ul> </li> </ul>	Provides a summary view of users' credit status according to the setup lending structures.	

	<ul style="list-style-type: none"> <li>- Total Loan Value Paid</li> <li>- Outstanding Repayment</li> <li>- Status</li> <li>• Lease <ul style="list-style-type: none"> <li>- Total Lease Value</li> <li>- Monthly Repayment</li> <li>- Total Expected Repayment</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Status</li> <li>• Lease <ul style="list-style-type: none"> <li>- Total Lease Value</li> <li>- Monthly Repayment</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due</li> <li>- Total Lease Value Paid</li> <li>- Outstanding Repayment</li> <li>- Status</li> </ul> </li> </ul>		
	Notification Centre	Notification Centre	This feature shall serve as the in-app message center for users to receive notifications regarding due payment, rewards, product updates, etc. This feature shall allow RFS to keep users abreast of happening (This will be permanently fixed on all pages)	MVP
	Profile	Profile	This feature shall enable users to view and update profile information (This will be permanently fixed on all pages)	MVP
	Logout	Logout	The feature shall enable users to exit the portal at any time. (This will be permanently fixed on all pages)	MVP
	Calculator		Allows exiting users to compute the cost of a credit or lease request	MVP
Get Credit	<b>Loan</b> <ul style="list-style-type: none"> <li>• Collateral Loan <ul style="list-style-type: none"> <li>• Vehicle Asset Cash Loan</li> <li>• Landed Property Asset Cash Loan</li> <li>• Cash-Backed Loan</li> </ul> </li> <li>• Non-Collateral Loan <ul style="list-style-type: none"> <li>• Regular Personal Loan</li> <li>• Group Personal Loan</li> </ul> </li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Collateral Loan <ul style="list-style-type: none"> <li>• Vehicle Asset Cash Loan</li> <li>• Landed Property Asset Cash Loan</li> <li>• Cash-Backed Loan</li> </ul> </li> <li>• Non-Collateral Loan <ul style="list-style-type: none"> <li>• Regular Personal Loan</li> <li>• Group Personal Loan</li> </ul> </li> </ul>	The Get Credit module allows users to access our bouquet of credit products that are unique to their profile (i.e., they qualify for)	MVP

	<ul style="list-style-type: none"> <li>• Sole Proprietor Loan</li> <li>• Consumer Business Support Loan</li> </ul>	<ul style="list-style-type: none"> <li>• Sole Proprietor Loan</li> <li>• Consumer Business Support Loan</li> <li>• Nano Loan</li> <li>• Pay day Loan</li> </ul>		
	<b>Lease</b> <ul style="list-style-type: none"> <li>• Finance Lease</li> </ul>	<b>Lease</b> <ul style="list-style-type: none"> <li>• Finance Lease</li> </ul>		
My Credit	This module shall provide users with access to their active, closed and pending credit transactions with the ability to manage the transactions under			MVP
	Active Transactions	Active Transactions	This feature shall display users' active credit transactions according to the credit categories the transactions fall under with the ability to manage the following functions according to the what applies to the credit type: <ul style="list-style-type: none"> <li>- Repay</li> <li>- Top-Up</li> <li>- Extend</li> <li>- Amortization</li> <li>- History</li> </ul>	
	Closed Transactions	Closed Transactions	This feature shall display users closed credit transactions according to the credit categories the transactions fall under with the user having the ability to manage the following functions: <ul style="list-style-type: none"> <li>- History</li> </ul>	
	Pending Transactions	Pending Transactions	This feature shall display users' pending credit requests and according to the credit categories their requests fall under with the user having the ability to manage the following functions according to the request status: <ul style="list-style-type: none"> <li>- Withdraw Request</li> <li>- Accept Offer</li> <li>- Upload Requirements</li> </ul>	



Wallet	The wallet module shall be used as an omnichannel to maximize customer lifetime value and maximize the business's profit and health. The module shall house features that enable users to acquire bonus opportunities, and manage their referrals and bonuses.		MVP
	Wallet Highlight	Wallet Highlight	
	My Referrals	My Referrals	
	My Referral Bonus	My Referral Bonus	

This feature shall display the user's Nuban account details for wallet deposits, the Total Wallet details, and the following functions that enable the users to manage their total wallet balance

- Withdraw (for withdrawals into a registered bank account)
- History (for viewing activities that occurred on the total wallet balance)

This feature shall house users' referrals who successfully create an account with us and further allow users to manage their referrals through the Poke functions:

- **Poke User (Get Credit)** – provides the ability to notify referral to create an active loan or lease credit
- **Poke User (Make Repayment)** – available for click only when referral with an active transaction has an outstanding repayment that exceeds 90days.

This feature shall house the earned bonuses on referrals and further provide a user with the ability to manage the bonuses through the **Redeem Function**

- Redeem – allows a user the ability to redeem their unlocked referral bonus to their total wallet balance

	Rosabon Special Win	Rosabon Special Win	<p>This feature shall house all special bonuses received from RFS and further provide a user with the ability to manage bonuses through the <b>Redeem Function</b></p> <ul style="list-style-type: none"> <li>- <b>Redeem</b> – allows a user the ability to redeem their Rosabon Special Win Bonuses to their total wallet balance</li> </ul>	
Feedback	<p>This module shall serve as a communication channel for users to share their feedback in the categories available from the admin portal (e.g., enquiries, complaints, testimonials). Users can also manage their feedback through the following features:</p> <ul style="list-style-type: none"> <li>- My Tickets</li> <li>- My Open Ticket</li> <li>- My Closed Ticket</li> </ul>			MVP
	Create Tickets	Create Tickets	This feature shall provide a user with access to create tickets.	
	My Open Tickets	My Open Tickets	<p>This feature shall provide a user with access to their open tickets with the ability to manage the ticket through the <b>View</b> function</p> <ul style="list-style-type: none"> <li>- <b>View</b> – allows users to open ticket conversations for viewing and responding</li> </ul>	
	My Closed Tickets	My Closed Tickets	<p>This feature shall provide a user with access to their closed tickets with the ability to manage the ticket through the <b>View</b> function</p> <p><b>View</b> – allows users to open a ticket for viewing only.</p>	
Help	This module shall provide users with information that aids optimal user experience within the platform through the FAQ feature			MVP
	FAQ	FAQ	This feature shall provide users with questions and answers about the product usage as populated from the admin portal	

## 2.2.2. Admin Portal

Modules	SubModule	Features - Web	Description	Priority
Landing Page		Sign-in	Allows an existing user to sign into their profiled account	MVP
Dashboard				
Product Management		This module shall serve as the core administrative module that controls and manages the Get Credit and wallet features of the customer portal		MVP
	Product Setup	Product Setup	This feature shall enable users setup/edit products & their properties that will be available on the customer portal	
	Product Addons	Target Market Management	This feature shall enable users setup & manage customer types as it relates to individual & corporate users	
		Product Category Management	This feature shall enable user setup and manage product categories.	
		Product Type Management	This feature shall enable user setup and manage product types.	
		Process Management	This feature shall enable users setup process stages, create a checklist for each process stage and the product it applies to and assign the stages to the transaction processing roles for the non-automated credit and lease products	
		Requirement Management	This feature shall enable users to set up and manage the requirements checklist and assign it to product types	
		Top-up Management	This feature shall enable users to set up and manage top-up criteria according to product types.	
		Liquidation Management	This feature shall enable user setup and manage Liquidation criteria according to product types.	
		Penal Charge Management	This feature shall enable users to set up and manage penal charge criteria for late repayments according to product types.	
		Interest Type Management	This feature shall enable the user to set up and manage interest structures.	
		Repayment Type Management	This feature shall enable users to setup and manage repayment methods	
		Group Company Management	This feature shall enable users to setup and manage group companies used to control customer credit access	
		Professional Occupation	This feature shall enable users to setup	

		Management	and manage individual user professional occupation categories	
		Company Inclusion Management	This feature shall enable users to set up and manage company inclusion details of corporate users to aid company profiling	
		Vehicle Management	This feature shall enable user setup and manage vehicle brands and their properties.	
		Industry Management	This feature shall enable users to setup and manage industries and their properties	
		Registration Management	This feature shall enable users setup and manage registration costs for vehicles	
		Perfection Management	This feature shall enable users to setup and manage perfection costs for landed properties	
		Etix Management	This feature shall enable user setup and manage Etix risk levels and its criteria	
		Wallet Offerings	This feature shall enable user setup and manage the wallet offering criteria	
User Management		This module shall serve as the hub for setting up and controlling the users rights for the portal		MVP
		Manage Users	This feature shall enable admin user setup users, and manage the users access	
		Manage Roles	This feature shall enable role setup and rights assignment on the roles	
		Branch Setup	This feature shall enable the creation of branches	
		Department Setup	This feature shall enable the creation of departments	
Transaction Management		This module shall serve as the hub for reviewing, approving, declining non automated credit and lease requests from the customerportal and also managing		MVP
		General Dashboard	This is the general dashboard page that allows transaction process owners review and process non-automated credit and lease transactions according to their stages and approval value limit (where applicable)..	
Feedback (Ticket) Centre		This module enables to serve as the control and management hub for feedback activities received from the customer portal		MVP
		Enquiry	This feature shall enable users to access enquiries received via the enquiry form on the contact page. Users will be able to access customer details, provide	

			<p>comments on each enquiry and update the enquiry status.</p> <p>The enquiry shall be accessed in 2 formats:</p> <ul style="list-style-type: none"> <li>- Open Enquiry</li> <li>- Closed Enquiry</li> </ul>	
		Open Tickets	This feature shall enable users to access tickets from the customer portal and provide responses	
		Archive	This feature shall enable users to access all closed ticket and their history	
		Ticket Category Management	This feature shall enable users to create and manage ticket categories available on the customer portal	
Message Centre		This module shall serve as the hub for managing target messaging via the customer in-app notification centres and emails		MVP
		Create Message	This feature shall be user create and manage in-app messages and set ups to customers	
		View Archive	This feature shall provide user access to all sent messages	
Help Centre		This module shall serve as the hub to control and manage the guidelines for the customer portal		
		Create Frequently Asked Questions	This feature shall allow a user to create FAQs and their answers based on FAQ categories	
		Manage FAQs	This feature shall allow users to control and manage created FAQs	
		FAQ Category	This feature shall allow users setup and manage the categories where FAQs will be created under	
Reports		This module shall serve as the hub to generate activities report for the customer portal		
		Customer Report	Enables users to generate a report specific to the report type.	MVP
		Disbursement Report		
		Portfolio Report		
		Referral Report		
		Referral Bonus - Activation		
		Referral Bonus - Reactivation		
		Rosabon Special Win Report		



## 3.0. Customer Portal - User Stories & Release Requirements

### 3.1. Landing Page

<b>Feature</b>	General Landing Page
<b>Description</b>	This feature enables visitors/ active users to gain access to information regarding RFS credit business and its offerings, user sign-up and sign-in features
<b>Purpose</b> (Task or action the user wants to accomplish)	<ul style="list-style-type: none"> <li>✓ User wants to be able to access information on RFS credit business offering and the company</li> <li>✓ User wants to access the features to create an account or sign in or recover a password</li> </ul>
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ No access to simplified information on RFS credit business and its offering</li> <li>✓ No existing customer credit portal - web and mobile</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User will be able to gain access to information regarding RFS credit offerings and the company</li> <li>✓ User will be able to make enquiries without creating an account or sign in</li> <li>✓ User will be able to access the features to create their credit account or sign in to their account or recover their password</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is a visitor or existing user</li> <li>✓ User wishes to access information on credit offerings</li> <li>✓ User wishes to create or sign in to their account or reset their password</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access information on RFS & its credit offerings	<ul style="list-style-type: none"> <li>✓ Allow user access to information about the company, product and contact on the web platform in the following format: <ul style="list-style-type: none"> <li>- <b>Default Landing Page (not a header)</b> - provides details of RFS product offerings upon launch of the portal URL</li> <li>- <b>About Us</b> - upon click, takes user to the about us page of the RFS website</li> <li>- <b>Contact Us</b> - upon click, displays of our contact info and an enquiry form for user to provide their details (name (compulsory), phone number (compulsory), email and brief message (compulsory).)</li> <li>- <b>Register/Sign-in</b> - upon click, takes user to sign-in/register page</li> <li>- <b>FAQ</b> - upon click, user is taken to the FAQ page to view FAQs created from the admin portal</li> </ul> </li> </ul>
As a user, I want to be able to create an account or sign in to my existing account or recover my password	<ul style="list-style-type: none"> <li>✓ Allow users access to the sign-up feature on the web portal and mobile app</li> <li>✓ Allow users access to the sign-in feature on the web portal and mobile app</li> <li>✓ Allow users access to the Password reset feature on the web portal and mobile app</li> </ul>

<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The system must display the correct information on the landing page as provided</li> <li>✓ The user must be able to click on the features successfully; the system must take the user to the right page of the features click</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Calculator
<b>Description</b>	This feature enables visitors/ active users to gain access to estimate RFS credit offerings
<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able to simulate the RFS credit offerings cost
<b>User problem</b> (Pain point or challenge)	✓ Need to assess credit opportunities
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to simulate the potential outcomes of RFS offerings to aid comparison amongst RFS different credit offerings and competitors' offerings and also aid decision
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is a visitor or existing user</li> <li>✓ User is interested in RFS credit solutions</li> <li>✓ User would like to estimate the credit offerings cost</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to simulate the cost of RFS credit offerings	<ul style="list-style-type: none"> <li>✓ Allow user to calculate credit cost upon provision of the following details: <ul style="list-style-type: none"> <li>- Customer Type {populate dropdown list is with options – Student (Post-Secondary), Salary Earner Sole Proprietor, Corporate Limited} (mandatory and editable)</li> <li>- Credit Type {populate dropdown list is with options – Loan, Lease} (mandatory and editable)</li> <li>- Loan Type {if Loan is selected from credit type, populate the dropdown list with the loan options applicable to the customer type selected} (mandatory and editable)</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>✓ For Individual Customer Type, populate list options with – Quick Nano Loan, Quick Payday Loan, Regular Personal Loan (No Collateral), Personal Loan (via Vehicle Collateral), Personal Loan (via Landed Property Collateral)</li> <li>✓ For Sole Proprietor Customer Type, populate list options with – Quick Nano Loan, Business Loan (No Collateral), Business Loan (via Vehicle Collateral), Business Loan (via Landed Property Collateral)</li> <li>✓ For Corporate Customer Type, populate list options with – Business Loan (via Vehicle Collateral), Business Loan (via Landed Property Collateral)</li> <li>- Lease Type {if Lease is selected from credit type, populate the dropdown list with the loan options applicable to the customer type selected} (mandatory and editable)</li> <li>✓ For Individual Customer Type, populate dropdown list options with – Finance Lease</li> <li>✓ For Sole Proprietor Customer Type, populate dropdown list options with – Finance Lease</li> <li>✓ For Corporate Customer Type, populate dropdown list options with – Finance Lease</li> <li>- Loan Value {if a user selects any of the non-collateral loan types} (mandatory and editable)</li> <li>- Collateral Value {if a user selects any of the collateral loan type or the lease type} (mandatory and editable)</li> <li>- Collateral Type {populate dropdown list with type options – New, Tokunbo, Nigerian Used}</li> <li>- Accessible Loan Value {if a user selects any of the collateral loan types} (not editable)</li> <li>- Accessible Lease Value {if a user selects any of the collateral loan types} (not editable)</li> <li>- Tenor (mandatory and not editable)</li> <li>✓ Allow user to view their computed product cost represented as: <ul style="list-style-type: none"> <li>- Total Repayment and</li> <li>- Monthly Repayment</li> </ul> </li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The system must display calculator properties specific to user selections</li> <li>✓ The user must fill all mandatory fields; the system must prompt the user for empty fields not provided</li> <li>✓ The system must compute and display accessible loan and lease values according to the computation format provided</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Customized Admin Portal – Product Management Module
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Customer Registration/Sign-up
<b>Description</b>	This feature enables target customer types to create their account for access to the portal
<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able to create a credit account with RFS by self
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ No access to create a customer user account as no credit customer portal exists</li> <li>✓ Customer onboarding should be seamless</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to create their profile to access the web and mobile credit customer portal
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is interested in RFS credit solutions</li> <li>✓ User is 18yrs and above</li> <li>✓ The user has an active email account</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to create a free account as an Individual or Corporate user by launching the web/mobile portal directly or through shared referral links to access RFS credit facilities	<ul style="list-style-type: none"> <li>✓ Allow user to create an account as an “Individual” or “Corporate” user type</li> <li>✓ For Individual - Allow user to create an account upon the provision of the following and agreeing to the RFS terms and conditions. <ul style="list-style-type: none"> <li>- Individual User Type (populate the dropdown list with Target Market Management Feature details {e.g., Student (Post-Secondary), Salary Earner (Owns a Side Business), Salary Earner (No Side Business), Pensioner} setup on the admin portal)</li> <li>- First Name</li> <li>- Last Name</li> <li>- Date of Birth</li> <li>- Email Address</li> <li>- Primary Phone NO</li> <li>- Password</li> <li>- Source (how a user found out about us)</li> </ul> </li> <li>✓ For Corporate – Allow user to create an account upon the provision of the following and agreeing to the RFS terms and conditions: <ul style="list-style-type: none"> <li>- Business Type (populate the dropdown list with Target Market Management Feature details {e.g., Sole Proprietor - Registered, Sole Proprietor – Unregistered, Corporate - Public Listed, Corporate - Unlisted} setup on the admin portal)</li> <li>- Company/Business Name</li> <li>- Contact Person First Name and Last Name</li> <li>- Contact Person Email Address</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>- Contact Person Phone NO</li> <li>- Contact Person Date of Birth</li> <li>- Password</li> <li>- Source (how the user found out about us)</li> </ul>
As a user, I want to be able to verify my email address	✓ Send a verification email to the user upon account creation and allow the user to verify their account via the verification link sent to their email
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The user must provide details to all the fields; the system must prompt the user where there is an unfilled detail</li> <li>✓ Individual users below 18yrs cannot create an account</li> <li>✓ Users cannot use the existing email address and phone number on the credit portal; the system must prompt the user where either has been used</li> <li>✓ Email must be formatted in email format; the system must prompt the user where the email format is wrong</li> <li>✓ Phone n0 must be formatted in a numerical format and restricted to Nigeria country code digits</li> <li>✓ The system must populate the source list from the available source details from the admin portal</li> <li>✓ The user must provide a referral code where “Rosabon Sales Executive” or “Another User” is selected as the source</li> <li>✓ The system must auto select “Another User” as the source, autofill referral code details and disable for selection if a user registers via the referral link</li> <li>✓ The system must display an additional cell for a user to input source details if “Others” is selected from the source list</li> <li>✓ Password security must be strong – minimum 8 digits, alpha numerical; the system must prompt the user where the password does not meet security criteria</li> <li>✓ Password confirmation must match; the system must prompt the user where the password does not match</li> <li>✓ The system must send a verification link via email to the user (registered email for individual user and registered contact person email for corporate user) for email verification</li> <li>✓ User must verify their email to access the portal</li> <li>✓ The system must send the user a confirmation email after the email is verified with a link to the sign-in page</li> <li>✓ The system must prompt the user to either launch a web portal or mobile app to sign in when the user clicks on the sign-in link in the confirmation email</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal - Source Management Feature Details</li> <li>✓ Customer Referral Link Feature</li> <li>✓ Rosabon ERP Database Integration</li> <li>✓ ERP Referral Code for Sales Executives and Code Identifier Database</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	✓ Allow user creation via social media profiles
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Customer Sign-in
<b>Description</b>	This feature enables registered users to log in to their account

<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able to sign into their created account
<b>User problem</b> (Pain point or challenge)	✓ No access to a credit customer portal ✓ Customer onboarding should be seamless
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to sign into their created account to access the web and mobile credit customer portal
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User has an active account ✓ User inputs their correct log-in details ✓ User is signing in for the first time or subsequent times
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to sign into my account to manage my credit activities	<ul style="list-style-type: none"> <li>✓ Allow users to sign in successfully upon provision of their registered and verified email and password</li> <li>✓ Allow users to save sign-in details on a mobile app</li> <li>✓ Allow users to sign in with fingerprint/face id/iris on the mobile app as enabled on their mobile devices</li> <li>✓ Enable KYC form For First Time Login - with the provided details during registration and other KYC details and function to submit.</li> <li>✓ <b>For Individual User:</b> <ul style="list-style-type: none"> <li>- Individual User Type ((as provided during registration and not editable)</li> <li>- First Name (as provided during registration and not editable)</li> <li>- Middle Name (not mandatory and editable)</li> <li>- Surname (as provided during registration and not editable)</li> <li>- Date of Birth (as provided during registration and not editable)</li> <li>- Email (as provided during registration and not editable)</li> <li>- Primary Phone NO (as provided during registration and editable)</li> <li>- Secondary Phone NO (mandatory, editable, and with a function to verify if provided)</li> <li>- Gender {Male/Female} (mandatory and editable)</li> <li>- Marital Status {Single, Married, Divorced, Widowed}} (mandatory and editable)</li> <li>- BVN (mandatory, editable, with a function to verify)</li> <li>- Country of Residence {Autofill as Nigeria} (mandatory and not editable)</li> <li>- Home Address No (mandatory and editable)</li> <li>- Street Address (mandatory and editable)</li> <li>- City (mandatory and editable)</li> <li>- State {populate dropdown with the list of all Nigeria states} (mandatory and editable)</li> <li>- Nationality (mandatory and editable)</li> </ul> </li> </ul>

- Employer Name {if the user is a salary earner, populate the dropdown with the list of created group companies from the admin portal with “Others” included as an option} (mandatory and editable)
- Employer Name Details {if the user is a salary earner and selects “Others” from the populated employer name list} (mandatory and editable)
- Employer Sector {if the user is a salary earner, populate the dropdown list with options - Public Sector, Private Sector} (mandatory and editable)
- Employer Payroll Handler {if a user is a salary earner & selects Public Sector as employer sector, populate the dropdown list with options – IPPIS and Others} (mandatory and editable)
- Payroll Handler Details {if the user is a salary earner & selects others from the employer payroll handler list, allow the user to input details} (mandatory and editable)
- IPPIS NO {if a user is a salary earner & selects IPPIS from the employer payroll handler list, allow the user to input details} (mandatory and editable)
- Employer Industry {if the user is a salary earner, populate the dropdown list with the created industries from the admin portal with “Others” included as an option} (mandatory and editable)
- Employer Industry Details {if the user is a salary earner and selects “Others” from the populated employer industry list} (mandatory and editable)
- Employer Address {NO and Street, City & State} {if user is salary earner} (mandatory and editable)
- Employment ID – {if the user is a salary earner & employer sector is private sector} (mandatory and editable)
- Official Email Address {if the user is a salary earner} (not mandatory and editable)
- Professional Occupation {if the user is a salary earner & employer sector is a private sector, populate the dropdown list with the list of the created profession from the profession management feature of the admin portal with “Others” included as an option} (mandatory and editable)
- Professional Occupation Details {if a user is a salary earner and selects “Others” from the populated professional occupation list} (mandatory and editable)
- Side Business Statue {if the user is Salary Earner (Owns a Side Business), populate the dropdown list with options – Registered, Unregistered} (mandatory and editable)
- School Name {if user is student} (mandatory and editable)
- School Address with City and State {if the user is a student} (mandatory and editable)

- Next of Kin First and Last Name (mandatory and editable)
- Next of Kin Address with City and State, Next of Kin Email (mandatory and editable)
- Relationship with Next of Kin
- Source (as provided during registration and not editable)
- Personal/Salary Bank Account Number (mandatory and editable)
- Personal/Salary Bank Name (populate the dropdown list with the list of all Nigerian banks, mandatory and editable)
- Business Bank Account Number {if the user is Salary Earner (Owns a Side Business) (mandatory and editable)}
- Business Bank Name {if the user is Salary Earner (Owns a Side Business) (populate the dropdown list with the list of all Nigerian banks, mandatory and editable)}
- Identification Type {Autofill with National ID Card} (mandatory and not editable)
- National ID Number (mandatory, editable, with a function to verify)
- National ID Upload {allow jpeg, pdf or png format} (mandatory and editable)
- Passport Photograph Upload {allow jpeg or png format} (mandatory and editable)
- Utility Bill Type {populate dropdown list with options – Electricity Bill, Water Bill, Waste Bill with “Others” included as option} (mandatory and editable)
- Utility Bill Type Details {If the user selects “Others” from the populated utility type list} (mandatory and editable)
- Utility Bill Period {date formatted} (mandatory and editable)
- Utility Bill Upload {allow jpeg, pdf or png format} (mandatory and editable)

✓ **For Corporate User:**

- Business Type (as provided during registration and editable)
- Business/Company Name (as provided during registration and not editable)
- Business/Company Registration NO (mandatory and editable)
- Business/Company Date of Registration (as provided during registration and not editable)
- Business/Company Residing Country {Autofill as Nigeria} (mandatory and not editable)
- Business/Company Address {NO and Street} (mandatory and editable)
- Business/Company City (mandatory and editable)
- Business/Company State {populate the dropdown with the list of all Nigeria states} (mandatory and editable)
- Company Status {if the user business type is corporate - public listed or corporate - unlisted, populate the dropdown list with the created

	<p>company status details for corporate - public listed and corporate - unlisted business type from the company inclusion management feature of the admin portal} (mandatory and editable)</p> <ul style="list-style-type: none"> <li>- Company Ownership Structure {if the user business type is corporate - public listed or corporate - unlisted, populate the dropdown list with the created ownership structure details for corporate - public listed and corporate - unlisted business type from the company inclusion management feature of the admin portal} (mandatory and editable)</li> <li>- Company Size {if the user business type is corporate - public listed or corporate - unlisted, populate the dropdown list with the created company size details for corporate - public listed and corporate - unlisted business type from the company inclusion management feature of the admin portal} (mandatory and editable)</li> <li>- Business Operation Structure {if the user business type is corporate - public listed or corporate - unlisted, populate the dropdown list with the created business operation structure details for corporate - public listed and corporate - unlisted business type from the company inclusion management feature of the admin portal} (mandatory and editable)</li> <li>- Board Member Governance {if the user business type is a corporate public listed or unlisted, populate the dropdown list with the board member governance details for corporate - public listed and corporate - unlisted business type from the company inclusion management feature of the admin portal} (mandatory and editable)</li> <li>- Annual Turnover {if the user business type is a corporate public listed or unlisted, populate the dropdown list with the created annual turnover details for corporate - public listed and corporate - unlisted business type from the company inclusion management feature of the admin portal} (mandatory and editable)</li> <li>- Director First, Middle, and Last Name (mandatory except middle name and editable)</li> <li>- Director Date of Birth (mandatory and editable)</li> <li>- Director Phone NO (mandatory and editable)</li> <li>- Director Email Address (mandatory and editable)</li> <li>- Director Address {No, Street, City &amp; State} (mandatory and editable)</li> <li>- Director BVN NO (mandatory, editable, with a function to verify)</li> <li>- Director Passport Photograph Upload {allow jpeg or png format} (mandatory and editable)</li> <li>- Director Identification Type {populate dropdown list with options – National Identity Card, International Passport, Voters Card} (mandatory and editable)</li> <li>- Director Identification Type Upload (mandatory and editable)</li> <li>- Director Utility Bill Type Details {If the user selects “Others” from the populated utility type list} (mandatory and editable)</li> </ul>
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	<ul style="list-style-type: none"> <li>- Director Utility Bill Period {date formatted} (mandatory and editable)</li> <li>- Director Utility Bill Upload {allow jpeg, pdf or png format} (mandatory and editable)</li> <li>- Contact Person First Name and Last Name (as provided during registration and not editable)</li> <li>- Contact Person Email Address (as provided during registration and not editable)</li> <li>- Contact Person Phone NO (as provided during registration, editable, and with a function to verify)</li> <li>- Contact Person Date of Birth (as provided during registration and not editable)</li> <li>- Contact Person BVN (mandatory, editable, with a function to verify)</li> <li>- Contact Person Country of Residence {Autofill as Nigeria} (mandatory and not editable)</li> <li>- Contact Person Address {NO and Street} (mandatory and editable)</li> <li>- Contact Person City (mandatory and editable)</li> <li>- Contact Person State {populate dropdown with a list of all Nigeria states} (mandatory and editable)</li> <li>- Contact Person Passport Photograph {allow jpeg or png format} (mandatory and editable)</li> <li>- Contact Person Identification Type {Autofill with National ID Card} (mandatory and not editable)</li> <li>- Contact Person National ID Number (mandatory, editable, with a function to verify)</li> <li>- Contact Person National ID Upload {allow jpeg, pdf or png format} (mandatory and editable)</li> <li>- Business Bank Account Number {If business type is Sole Proprietor – Registered/ Unregistered and corporate unlisted with an annual turnover of &lt;=100M} (mandatory and editable)</li> <li>- Bank Name {If business type is Sole Proprietor – Registered/ Unregistered and corporate unlisted with an annual turnover of &lt;=100M, populate the dropdown list with the list of all Nigerian banks, mandatory and editable} (mandatory and editable)</li> <li>- Business/Company Registration Certificate/Certificate of Incorporation Upload (if the business type is a sole proprietor – registered or corporate - public listed or corporate - unlisted, mandatory, and editable)</li> <li>- Company Form CO2 &amp; CO7 Document Upload (if the business type is corporate - public listed or corporate - unlisted, mandatory, and editable)</li> <li>- Company Memorandum of Association (if the business type is a corporate public listed or unlisted, mandatory and editable)</li> </ul>
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	<ul style="list-style-type: none"> <li>- Business/Company Utility Bill Type {populate the dropdown list with options – Electricity Bill, Water Bill, Waste Bill with “Others” included as option} (mandatory and editable)</li> <li>- Business/Company Utility Bill Type Details {If the user selects “Others” from the populated utility type list} (mandatory and editable)</li> <li>- Business/Company Utility Bill Period {date formatted} (mandatory and editable)</li> <li>- Business/Company Utility Bill Upload {allow jpeg, pdf or png format} (mandatory and editable)</li> <li>- Source (as provided during registration and not editable)</li> </ul> <ul style="list-style-type: none"> <li>✓ Allow users to access the default “Home” page for Subsequent logins with KYC completion</li> <li>✓ Restore the KYC page with saved details For Subsequent logins with incomplete KYC</li> </ul>
As a user, I want to be able to verify my email address	<ul style="list-style-type: none"> <li>✓ Send verification email to the user upon account creation and allow the user to verify their account via the verification link sent to their email</li> </ul>

#### Business Rules

- ✓ User must sign in with verified account credentials (for the individual – registered email and password, (for the corporate user –contact person registered email and password); the system must prompt the user of incorrect login credentials and successful sign in
- ✓ Phone n0s must be formatted in a numerical format and restricted to Nigeria country code digits
- ✓ A tool tip must be assigned to the primary phone number informing the user that the number required must be the one registered with their BVN
- ✓ A tool tip must be assigned to the secondary phone number informing the user to also fill their primary phone n0 as secondary phone n0 if it is their active phone n0
- ✓ User must verify their secondary phone n0, the system must send verification OTP to the user's secondary phone n0 once the user clicks the function to verify N0 and provide a pop-up field to input OTP and function to resend OTP and submit once provided.
- ✓ The bank account cell must be formatted in numerical digits of 10
- ✓ Users classed as Salary Earners (Owns a Side Business) under the individual user type must provide both their salary and business account
- ✓ BVN cell must be formatted in numerical digits and a maximum of 11 digits
- ✓ Users must only see the details that are mandatory for their selected individual or business user type
- ✓ The system must verify individual user BVN and corporate user directors' BVN via the integrated BVN validation API. The system must cross-check the date of birth and phone number registered to the BVN and crosscheck with the user-provided primary phone number and date of birth on the portal.
- ✓ The system must prompt users of failed BVN validation and inform the user to ensure their BVN and KYC details are correct
- ✓ Where there is a match with the BVN registered number and date of birth, the system must validate the name correctness provided by the user on the portal with the name registered to the BVN.
- ✓ The system must confirm BVN verification success if the name correctness check is successful

<ul style="list-style-type: none"> <li>✓ Where the name correctness check fails, the system must prompt the user of the difference between their registered name on the portal and the BVN registered name with a function to proceed with updating the portal name with the BVN registered name or cancel. The system must confirm BVN verification success if the user accepts the name update.</li> <li>✓ The system must validate the individual user and corporate user contact person national id n0 by calling the national identity validation API, system must crosscheck the name returned from matches the name provided by the user (correctness check)</li> <li>✓ The system must prompt users of failed national id validation and inform the user to ensure their provided Nimc n0 is correct with the name used to create their account</li> <li>✓ The individual user is only allowed to submit KYC upon completion of all compulsory details, validation of BVN, and phone n0</li> <li>✓ Corporate user is only allowed to submit KYC upon completion of all compulsory details, validation of directors BVN and contact person phone n0</li> <li>✓ The date provided for the utility bill must not be backdated more than 3 months; the system must prompt the user if the date provided does not meet the requirement.</li> <li>✓ Corporate users with business type as corporate public listed or unlisted must provide a minimum of 2 directors while corporate users with business type as a sole proprietor must provide a minimum of 1 director</li> <li>✓ The system must allow users to add multiple directors as they deem fit with an add-on function; each director detail must be numbered (e.g., Director 1 Name).</li> <li>✓ Upon successful KYC submission, the system must query the RFS ERP database with user-verified BVN to return the customer ID for the user. Customer ID will be displayed in the profile feature.</li> <li>✓ The system must prompt the user of successful KYC completion with a success popup</li> <li>✓ The system must send successful KYC completion to user email and in-app notification</li> <li>✓ The system must send account sign-in information to the user email and in-app notification</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal - Company Inclusion Management Feature Details</li> <li>✓ Customized Admin - Group Company Management Feature Details</li> <li>✓ Customized Admin – Industry Management Feature Details</li> <li>✓ Rosabon ERP Database Integration</li> <li>✓ BVN Validation System</li> <li>✓ National Identity Validation System</li> <li>✓ SMS OTP System</li> <li>✓ NIBBS Bank List Database</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Live face identification for KYC requirement activation</li> <li>✓ Business registration n0 validation</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Password Recovery
<b>Description</b>	This feature enables registered users to reset their password

<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able to reset their password to gain access to their account
<b>User problem</b> (Pain point or challenge)	✓ No existing customer user portal
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to sign into their created account to access the web and mobile credit customer portal
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User has an active account ✓ User forgot their login password
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to reset my password	✓ Allow users to reset passwords with the reset password function ✓ Send password reset link to user email upon request for password reset and allow the user to reset the password via the link when clicked
<b>Business Rules</b>	
✓ The system must prompt the user with a password reset link sent to the user's email ✓ The new password must follow the system password security rule; the system must prompt the user if the provided password does not meet the rule ✓ The user is not allowed to use previous passwords; the system must prompt the user if a previous password is chosen ✓ The system must prompt the user of password reset success upon successful change ✓ The system must send all successful password changes to the user's email and in-app notification	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

## 3.2. Home Module

Feature	General Home Module Landing Page	
Description	This feature is the default landing page for users who have completed their KYC requirements. It provides users access to other modules and the “Home” page features.	
Purpose (Task or action the user wants to accomplish)	✔ User wants to be able to access account highlight activities, profile feature, notification center feature, logout feature, and calculator feature	
User problem (Pain point or challenge)	✔ Seamless navigation within the module ✔ Clarity of module information	
User value (How the proposed solution helps the user)	✔ Users will be able to navigate other portal modules and features available on the home page easily via the home page ✔ Users will be able to easily keep track of their credit highlights via the account highlight feature	
Assumptions (Business, user, or technical assumptions)	✔ User is an existing user who has completed their KYC requirement ✔ User wishes to access any of the portal features/activities	
User Stories	Release Requirements	
As a user, I want to be able to gain access to the home page	✔ Display the features of the homepage and other portal submodules to use ✔ Allow user access to the features of the homepage and other portal submodules via the Homepage ✔ Features of the Homepage – Account Highlights, Profile Avatar, Notification Mail Symbol, Logout, and Calculator {displayed on the ‘Home’ module landing page} ✔ Other modules – Get Credit, My Credit, Wallet, Feedback, Help {are displayed on the same side bar with the ‘Home’ module}	
Business Rules		
✔ Only users who have completed their KYC requirement can access the landing page of the “Home” module		
Dependencies (dependencies or applications or platforms that feature is dependent on before it can be completed)	✔ Nil	
Not doing (Out of Scope for this release)	✔ Interactive dashboards for product highlights, promotions, and user activities	
Acceptance criteria (Conditions of acceptance)	✔ All user stories with their release criteria are fulfilled ✔ All business rules are met	

<b>Feature</b>	Account Highlight Bar
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<b>Description</b>	This feature will provide users with a summary view of their credit status and balances according to their lending structures
<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able a summary view of their credit activities once they log into their account
<b>User problem</b> (Pain point or challenge)	✓ A clear understanding of the credit summary presented in the account highlight bar
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to view their credit summary at a glance as it relates to their active transactions and transaction performance
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an existing user who is on the Home Module ✓ User has active credit or no credit transactions
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to see my credit summary details on the account highlight bar	✓ Allow user to view their credit summary on the account highlight bar according to the below lending structure format” ✓ <b>Non-Collateral Loans</b> <ul style="list-style-type: none"> <li>- Total Transaction Value</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due             <ul style="list-style-type: none"> <li>i. Actual Repayment Due</li> <li>ii. Extended Interest Due</li> </ul> </li> <li>- Total Value Paid</li> <li>- Total Outstanding Repayment</li> <li>- Status</li> </ul> ✓ <b>Collateral Loans</b> <ul style="list-style-type: none"> <li>- Total Transaction Value</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due             <ul style="list-style-type: none"> <li>i. Actual Repayment Due</li> <li>ii. Extended Interest Due</li> </ul> </li> <li>- Total Value Paid</li> <li>- Total Outstanding Repayment</li> <li>- Status</li> </ul> ✓ <b>Lease</b> <ul style="list-style-type: none"> <li>- Total Transaction Value</li> <li>- Total Expected Repayment</li> <li>- Total Repayment Due             <ul style="list-style-type: none"> <li>i. Actual Repayment Due</li> <li>ii. Extended Interest Due</li> </ul> </li> <li>- Total Value Paid</li> <li>- Total Outstanding Repayment</li> <li>- Status</li> </ul>

Business Rules	
<ul style="list-style-type: none"> <li>✓ Users with no active transaction will have the details of each category blank</li> <li>✓ The system must present an accurate summary for each category <ul style="list-style-type: none"> <li>- The non-collateral loan section will provide the summary of all the user non-collateral loan transactions</li> <li>- The collateral loan section will provide a summary of all the user collateral loan transactions</li> <li>- The lease section will provide the summary of all the user lease transactions</li> <li>- The total transaction value represents the sum of all active disbursed transaction values under each category</li> <li>- Total Expected Repayment represents the sum of all active total expected repayment under each category</li> <li>- Total Repayment Due represents the sum of all active due actual repayment plus extended interest under each category <ul style="list-style-type: none"> <li>i. Actual Repayment represents the portion of expected repayment due</li> <li>ii. Extended Interest represents the charge on late repayment of actual repayment</li> </ul> </li> <li>- Total Value Paid represents the sum of all active transaction total payments towards the credit transaction under each category</li> <li>- Total Outstanding Repayment is the total expected repayment <b>less</b> the total value paid under each category</li> <li>- Status represents the performance signal of transactions under each category</li> <li>✓ Categories with outstanding repayments must have their status represented as “Not Performing” displayed on a color code highlight which depicts the status</li> <li>✓ Categories with no outstanding repayments must have their status represented as “Performing” displayed on a color code highlight which depicts the status</li> </ul> </li> <li>✓ All details except status must be presented in numerical values with a Naira currency symbol</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Get Credit Module</li> <li>✓ My Credit</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Notification Message Centre
<b>Description</b>	<p>This feature shall serve as the in-app message center for users to receive notifications regarding due payment, rewards, product updates, etc.</p> <p>This feature shall allow RFS to keep users abreast of happening</p>
<b>Purpose</b> (Task or action the user wants to accomplish)	<ul style="list-style-type: none"> <li>✓ User wants to be able to receive and access notifications on their credit activities and promotion updates from RFS</li> <li>✓ User wants to be able to manage notification details</li> </ul>
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Easy navigation of the notification center</li> </ul>

<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ Users will be able to easily access notifications of credit activities, promotional offers, and other portal messaging via the notification center while on any page on the web portal and mobile app</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who is on any page of credit portals</li> <li>✓ User wishes to view and/or manage their messages</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to view my in-app messages	<ul style="list-style-type: none"> <li>✓ Allow users to gain access to the notification center upon click of the feature icon</li> <li>✓ Allow users to view messages according to the following categories:               <ul style="list-style-type: none"> <li>- All</li> <li>- Unread</li> <li>- Read</li> </ul> </li> <li>✓ Allow users to view messages titles with the options click title to display and function to delete messages</li> </ul>
As a user, I want to be able read my in-app messages	<ul style="list-style-type: none"> <li>✓ Allow user to view full messages upon click of the message title</li> </ul>
As a user, I want to be able to delete messages from my notification message center	<ul style="list-style-type: none"> <li>✓ Allow users to select and delete single or multiple messages at a go upon click of the delete function</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The feature must be presented with a symbol that depicts the message center and is easy for a user to understand on the web and mobile app</li> <li>✓ The feature icon must be fixed on all the portal pages</li> <li>✓ All messages on successful activities performed by the user on the portal must be sent to the notification center</li> <li>✓ All messages sent via the admin portal notification center must be received here</li> <li>✓ Messages must be displayed according to the newest to oldest format</li> <li>✓ Messages must be displayed in a collapsed format with the title, date, and time of notification seen as the visible message</li> <li>✓ The full message is only displayed upon click of a message title; the message un-collapse when the message title is clicked</li> <li>✓ The full message is only allowed 1 at a time, the click of one message title where another is un-collapsed, will collapse the current un-collapsed message and un-collapse the one clicked</li> <li>✓ A maximum of 10 message titles must be displayed at a time with the option to navigate next or back</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal - Notification Centre</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> </ul>

	✓ All business rules are met
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<b>Feature</b>	Profile
<b>Description</b>	This feature shall allow users to access their KYC information and also manage the editable KYC details
<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able to access the KYC information to review and update
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Easy navigation of the profile details</li> <li>✓ Painless profile update process</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to access their completed KYC requirements and update requirements that are editable with a secured pass
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who is on any page of credit portals</li> <li>✓ User wishes to their profile to view or update</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to view my profile details	<ul style="list-style-type: none"> <li>✓ Allow users to gain access to the profile page upon click of the feature icon</li> <li>✓ Allow user to view profile according to the following categories:</li> <li>✓ <b>For Individual Users</b> <ul style="list-style-type: none"> <li>- Personal Details</li> <li>- My Documents</li> <li>- My Bank Details</li> <li>- Login Credentials</li> </ul> </li> <li>✓ <b>For Corporate Users</b> <ul style="list-style-type: none"> <li>- Business/Company Details</li> <li>- Director Details</li> <li>- Business/Company Documents</li> <li>- Bank Details {for sole proprietor user type only}</li> <li>- Login Credentials</li> </ul> </li> </ul>
As an individual user, I want to be able to access my details in the personal details categories	<ul style="list-style-type: none"> <li>✓ Allow users to view personal details according to the following subcategories upon click of the feature: <ul style="list-style-type: none"> <li>- <b>Personal Details</b> <ul style="list-style-type: none"> <li>✓ First Name (as saved during KYC completion and not editable)</li> <li>✓ Middle Name (as saved during KYC completion and not editable)</li> <li>✓ Surname (as saved during KYC completion and not editable)</li> <li>✓ BVN (as saved during KYC completion and not editable)</li> <li>✓ Customer ID (as provided by the RFS ERP database)</li> <li>✓ Date of Birth (as saved during KYC completion and not editable)</li> <li>✓ Gender (as saved during KYC completion and not editable)</li> </ul> </li> </ul> </li> </ul>



- ✓ Marital Status {Single, Married, Divorced, Widow(er)} (as saved during KYC completion and not editable)
- ✓ Primary Phone NO (as saved during KYC completion and not editable)
- ✓ Email (as saved during KYC completion and not editable)
- **User Class {displays an Edit and Save function beside}**
  - ✓ Individual User Type (as saved during KYC completion, mandatory and editable)
  - ✓ Gender (as saved during KYC completion, mandatory and editable)
- **Contact Details {displays an Edit and Save function beside}**
  - ✓ Secondary Phone NO (as verified via OTP during registration, mandatory editable, and with a function to verify)
  - ✓ Country of Residence (as saved during KYC completion and not editable)
  - ✓ Home Address NO (as saved during KYC completion, mandatory and editable)
  - ✓ Street Address (as saved during KYC completion, mandatory and editable)
  - ✓ City (as saved during KYC completion, mandatory and editable)
  - ✓ State (as saved during KYC completion, mandatory and editable)
  - ✓ Nationality (as saved during KYC completion, mandatory and editable)
- **Employment Details {if user is a salary earner} {displays an Edit and Save function beside}**
  - ✓ Employer Name (as saved during KYC completion, mandatory and editable)
  - ✓ Employer Name Details (as saved during KYC completion, mandatory and editable)
  - ✓ Employer Sector (as saved during KYC completion, mandatory and editable)
  - ✓ Employer Industry (as saved during KYC completion, mandatory and editable)
  - ✓ Employer Industry Details (as saved during KYC completion, mandatory and editable)
  - ✓ Employer Address {NO and Street, City & State} (as saved during KYC completion, mandatory and editable)
  - ✓ Employment ID NO (as saved during KYC completion, mandatory and editable)
  - ✓ Payroll NO (e.g., IPPIS NO) (as saved during KYC completion, mandatory and editable)
  - ✓ Official Email Address (as saved during KYC completion, mandatory and editable)
  - ✓ Professional Occupation (as saved during KYC completion, mandatory and editable)
- **School Details {if user is a Student (Post-Secondary)} {displays an Edit and Save function beside}**

	<ul style="list-style-type: none"> <li>✓ School Name (as saved during KYC completion, mandatory and editable)</li> <li>✓ School Address with City and State (as saved during KYC completion, mandatory and editable)</li> <li>- <b>Next of Kin {displays an Edit and Save function beside}</b></li> <li>✓ Next of Kin First and Last Name (as saved during KYC completion, mandatory and editable)</li> <li>✓ Next of Kin Address with City and State, Next of Kin Email (as saved during KYC completion, mandatory and editable)</li> <li>✓ Relationship with Next of Kin (as saved during KYC completion, mandatory and editable)</li> </ul>
As an individual user, I want to be able to access and manage my information in my document categories	<ul style="list-style-type: none"> <li>✓ Allow users to view documents as follows upon click of the feature: <ul style="list-style-type: none"> <li>- <b>Document</b></li> <li>✓ Identification Type (as saved during KYC completion, mandatory and not editable)</li> <li>✓ National ID NO (as saved during KYC completion, mandatory and not editable)</li> <li>✓ National ID Upload (as saved during KYC completion, mandatory and not editable)</li> <li>✓ Passport Photograph Upload {allow jpeg or png format} (as saved during KYC completion, mandatory and editable)</li> <li>✓ Utility Bill Type (as saved during KYC completion, mandatory and editable)</li> <li>✓ Utility Bill Type Details (as saved during KYC completion, mandatory and editable)</li> <li>✓ Utility Bill Period (as saved during KYC completion, mandatory and editable)</li> <li>✓ Utility Bill Upload {allow jpeg, pdf or png format} (as saved during KYC completion, mandatory and editable)</li> </ul> </li> <li>✓ Allow users to update documents upon click of the edit, upload, and save functions</li> </ul>
As an individual user or sole proprietor user, I want to be able to access my information on my bank details categories	<ul style="list-style-type: none"> <li>✓ Allow users to view bank details according to the following upon click of the feature: <ul style="list-style-type: none"> <li>- Personal/Salary Bank Account Name (as saved during KYC completion, mandatory and editable)</li> <li>- Personal/Salary Bank Account Number (as saved during KYC completion, mandatory and editable)</li> <li>- Personal Bank Name (as provided by the bank account validation system, mandatory and not editable)</li> <li>- Business Bank Account Name (as saved during KYC completion, mandatory and editable)</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>- Business Bank Account Number (as saved during KYC completion, mandatory and editable)</li> <li>- Business Bank Name (as provided by the bank account validation system, mandatory and not editable)</li> <li>✓ Allow user to verify bank details upon click of the verify function beside the bank account n0</li> <li>✓ Allow users to update and verify bank information upon click of the edit, verify and save functions:</li> </ul>
As a corporate user, I want to be able to access and manage my information in the Business/Corporate details categories	<ul style="list-style-type: none"> <li>✓ Allow users to view business/corporate details according to the following subcategories upon click of the feature: <ul style="list-style-type: none"> <li>- <b>Company/Business Details</b> <ul style="list-style-type: none"> <li>✓ Business/Company Name (as saved during KYC completion and not editable)</li> <li>✓ Business/Company Registration NO (as saved during KYC completion and not editable)</li> <li>✓ Business/Company Date of Registration (as saved during KYC completion and not editable)</li> <li>✓ Customer ID (as provided by the RFS ERP database)</li> </ul> </li> <li>- <b>User Class {displays an Edit and Save function beside}</b> <ul style="list-style-type: none"> <li>✓ Business Type (as saved during KYC completion, mandatory and editable)</li> <li>✓ Company/Business Status (as saved during KYC completion and editable)</li> <li>✓ Company Ownership Structure (as saved during KYC completion and editable)</li> <li>✓ Company Size (as saved during KYC completion and editable)</li> <li>✓ Business Operation Structure (as saved during KYC completion and editable)</li> <li>✓ Board Member Governance (as saved during KYC completion and editable)</li> <li>✓ Annual Turnover (as saved during KYC completion and editable)</li> </ul> </li> <li>- <b>Company/Business Address (displays an Edit and Save function beside)</b> <ul style="list-style-type: none"> <li>✓ Business/Company Residing Country (as saved during KYC completion and not editable)</li> <li>✓ Business/Company Address NO (as saved during KYC completion and editable)</li> <li>✓ Business/Company Street Address (as saved during KYC completion and editable)</li> <li>✓ Business/Company City (as saved during KYC completion and editable)</li> <li>✓ Business/Company State (as saved during KYC completion and editable)</li> </ul> </li> <li>- <b>Contact Person Details {displays an Edit and Save function beside}</b> <ul style="list-style-type: none"> <li>✓ Contact Person First Name and Last Name (as saved during KYC completion and editable)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Contact Person Email Address (as saved during KYC completion and editable)</li> <li>✓ Contact Person Phone NO (as saved during KYC completion and editable)</li> <li>✓ Contact Person Date of Birth (as provided during registration and not editable)</li> <li>✓ Contact Person BVN (as saved during KYC completion and editable)</li> <li>✓ Contact Person Country of Residence (as saved during KYC completion and editable)</li> <li>✓ Contact Person Address (as saved during KYC completion and editable)</li> <li>✓ Contact Person City (as saved during KYC completion and editable)</li> <li>✓ Contact Person State (as saved during KYC completion and editable)</li> </ul>
As a corporate user, I want to be able to access directors' information in the Directors Details categories	<ul style="list-style-type: none"> <li>✓ Allow users to view directors' details according to the following subcategories upon click of the feature: <ul style="list-style-type: none"> <li>- <b>Directors Details (displays an Edit, Add More, and Save function beside)</b> <ul style="list-style-type: none"> <li>✓ Director First, Middle, and Last Name (as saved during KYC completion and editable)</li> <li>✓ Director Date of Birth (as saved during KYC completion and editable)</li> <li>✓ Director Phone NO (as saved during KYC completion and editable)</li> <li>✓ Director Email Address (as saved during KYC completion and editable)</li> <li>✓ Director Address {No, Street, City &amp; State} (as saved during KYC completion and editable)</li> <li>✓ Director BVN NO (as saved during KYC completion and editable)</li> <li>✓ Director Passport Photograph Upload (as saved during KYC completion and editable)</li> <li>✓ Director Identification Type (as saved during KYC completion and editable)</li> <li>✓ Director Identification Type Upload (as saved during KYC completion and editable)</li> <li>✓ Director Utility Bill Type Details (as saved during KYC completion and editable)</li> <li>✓ Director Utility Bill Period (as saved during KYC completion and editable)</li> <li>✓ Director Utility Bill Upload (as saved during KYC completion and editable)</li> </ul> </li> </ul> </li> <li>✓ Allow user to update details upon click of the edit, upload, remove and save functions</li> </ul>
As a corporate user, I want to be able to access and update Business/Company documents	<ul style="list-style-type: none"> <li>✓ Allow users to view documents as follows upon click of the business/company document feature: <ul style="list-style-type: none"> <li>- <b>Document</b> <ul style="list-style-type: none"> <li>✓ Business/Company Registration Certificate/Certificate of Incorporation (as saved during KYC completion and editable)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Company Form CO2 &amp; CO7 Document (as saved during KYC completion and editable)</li> <li>✓ Company Memorandum of Association (as saved during KYC completion and editable)</li> <li>✓ Business/Company Utility Bill Type Details {If the user selects “Others” from the populated utility type list} (mandatory and editable)</li> <li>✓ Business/Company Utility Bill Period {date formatted} (mandatory and editable)</li> <li>✓ Business/Company Utility Bill {allow jpeg, pdf or png format} (mandatory and editable)</li> <li>✓ Contact Person Passport Photograph (as saved during KYC completion and editable)</li> <li>✓ Contact Person Identification Type (as saved during KYC completion and editable)</li> <li>✓ Contact Person Identification (as saved during KYC completion and editable)</li> <li>✓ Allow user to update details upon click of the edit, upload, and save functions</li> </ul>
As a user, I want to be able to access my information on the login credential details and reset my password	<ul style="list-style-type: none"> <li>✓ Allow user to view the reset password details upon click of the login credential features</li> <li>✓ Allow user to click the reset password function to generate a reset link to email</li> <li>✓ Allow user to complete the password reset upon click of the password reset link received in the email</li> </ul>
As a user, I want to be able to update my information	<ul style="list-style-type: none"> <li>✓ Allow user to make changes to editable information upon click of the edit function, provision of OTP, and click of the save functions available on the editable categories</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Profile details must be populated based on user input from KYC completion</li> <li>✓ The feature must be presented with an avatar that depicts a profile for the user to understand on the web and mobile app</li> <li>✓ The feature icon must be fixed on all the portal pages</li> <li>✓ User types affect the product information users can see and access on their page</li> <li>✓ Edit of any editable profile section must be unlocked with an OTP sent to user email only</li> <li>✓ OTP must expire after minutes; the user cannot use previously used or expired OTP</li> <li>✓ Secondary and contact person phone numbers must have the verified identifier beside them prompting that n0 is verified; the identifier disappears when the number is changed and is yet to be verified</li> <li>✓ User must verify their phone number if changes are made to it</li> <li>✓ Upon individual user click of the “Verify” function on the bank details, the system must verify the user's bank account information by using the bank account n0 to query the bank validation database to display and save the account name in the provided account name field</li> </ul>	

- ✓ Users cannot edit bank details if they have a loan request being processed or an active loan transaction
- ✓ Individual users cannot use the request function to request a credit facility if their bank details are yet to be verified; the system must prompt the user of this via a tool tip besides the disabled request function
- ✓ The “Save” function must only display upon click of the edit function and disappears upon successful update
- ✓ The “Add More” function to add more directors must only display upon click of the edit function and disappears upon successful update
- ✓ The “Upload” function to update documents must only display for each document type upon click of the edit function and disappears upon successful update
- ✓ The “Remove” function to remove directors’ details must only display for each document type upon click of the edit function and disappears upon successful update
- ✓ The minimum director detail for all sole proprietor business types is 1 and 2 for all corporate business types; the system must display a minimum of 1 mandatory director option for all sole proprietor business types and display a minimum of 2 mandatory director options for all corporate business types
- ✓ Option to view uploaded document must accompany the uploaded document
- ✓ All successful updates made to profile details must be sent to the user in-app notification center informing users of the successful update they made to their KYC-specific details

**Dependencies** (dependencies or applications or platforms that feature is dependent on before it can be completed)

- ✓ Rosabon ERP Database Integration
- ✓ BVN Validation System
- ✓ Bank Account Validation System
- ✓ SMS OTP System
- ✓ Email OTP System

**Not doing** (Out of Scope for this release)

- ✓ Nil

**Acceptance criteria** (Conditions of acceptance)

- ✓ All user stories with their release criteria are fulfilled
- ✓ All business rules are met

### 3.3. Get Credit Module

Feature	General Get Credit Module Landing Page	
Description	This feature is the default landing page for the “Get Credit” module upon click of the module by the user. It will provide users access to our bouquet of credit facilities specific to their individual/business user type.	
Purpose (Task or action the user wants to accomplish)	✔ User wants to be able to access the access credit offerings to meet their credit needs	
User problem (Pain point or challenge)	✔ Easy understanding of product offerings ✔ Adequate knowledge of credit opportunities ✔ Seamless credit request process	
User value (How the proposed solution helps the user)	✔ User will be able to access product offerings specific to their user type, gain knowledge of the credit opportunities and effortlessly request and receive credit facility	
Assumptions (Business, user, or technical assumptions)	✔ User is an existing user who has credit needs ✔ User wishes to access a qualified credit facility	
User Stories	Release Requirements	
As a user, I want to be able to access RFS credit offerings	✔ Allow user access to the Get Credit general landing page upon click of the module icon ✔ Display the core product group available to the user based on what is customized for their “individual user type or business type”. The core groups are: - Loans - Lease	
As a user, I want to be able to access the loan and lease feature	✔ Allow users to access the loan and lease product offerings upon click of the features	
Business Rules		
✔ A product group must display only if there are product offerings customized for the users “individual user type or business type” under the core product group ✔ The loans and lease features must be clickable ✔ Users can only access one credit product at a time		
Dependencies (dependencies or applications or platforms that feature is dependent on before it can be completed)	✔ Customized Admin Portal – Product Management Module	
Not doing (Out of Scope for this release)	✔ Nil	
Acceptance criteria (Conditions of acceptance)	✔ All user stories with their release criteria are fulfilled ✔ All business rules are met	

<b>Feature</b>	Loans
<b>Description</b>	This feature shall allow users to access and request all loan products available to their individual user type or business type
<b>Purpose</b> (Task or action the user wants to accomplish)	✓ User wants to be able to access and request the loan products they are qualified for
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Easy understanding of product offerings</li> <li>✓ Adequate knowledge of credit opportunities</li> <li>✓ Seamless credit request process</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	✓ User will be able to access product offerings specific to their user type, gain knowledge of the credit opportunities and effortlessly request and receive credit facility
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who has credit needs</li> <li>✓ User wishes to access a qualified credit facility</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access the loan products I am qualified for	<ul style="list-style-type: none"> <li>✓ Allow user access to the available product categories (Collateral Loan and Non-Collateral Loan) for their “individual user type or business type” upon click of the loan feature</li> <li>✓ Allow user to access their qualified loan products under each category upon click of the category feature <ul style="list-style-type: none"> <li>- <b>For Individual User Type – Student</b> <ul style="list-style-type: none"> <li>✓ Non-Collateral Loan <ul style="list-style-type: none"> <li>i. Quick Nano Loan</li> </ul> </li> </ul> </li> <li>- <b>For Individual User Type – Salaried Earner (Owns a Side Business)</b> <ul style="list-style-type: none"> <li>✓ Non-Collateral Loan <ul style="list-style-type: none"> <li>i. Quick Nano Loan</li> <li>ii. Quick Payday Loan</li> <li>iii. Regular Personal Loan {only if user employer is not a member of our group company}</li> <li>iv. Group Personal Loan {Only if user employer is a member of our group company}</li> <li>v. Consumer Business Support Loan</li> </ul> </li> <li>✓ Collateral Loan <ul style="list-style-type: none"> <li>i. Vehicle Asset Cash Loan</li> <li>ii. Landed Property Asset Cash Loan</li> <li>iii. Cash-Backed Loan</li> </ul> </li> </ul> </li> <li>- <b>For Individual User Type – Salaried Earner (No Side Business)</b> <ul style="list-style-type: none"> <li>✓ Non-Collateral Loan</li> </ul> </li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>i. Quick Nano Loan</li> <li>ii. Quick Payday Loan</li> <li>iii. Regular Personal Loan {only if user employer is not a member of our group company}</li> <li>iv. Group Loan {Only if user employer is a member of our group company}</li> <li>✓ Collateral Loan <ul style="list-style-type: none"> <li>i. Vehicle Asset Cash Loan</li> <li>ii. Landed Property Asset Cash Loan</li> <li>iii. Cash-Backed Loan</li> </ul> </li> <li>- <b>For Business Type – Sole Proprietor – Registered/Unregistered</b> <ul style="list-style-type: none"> <li>✓ Non-Collateral Loan <ul style="list-style-type: none"> <li>i. Quick Nano Loan</li> <li>ii. Business Loan</li> </ul> </li> <li>✓ Collateral Loan <ul style="list-style-type: none"> <li>iv. Vehicle Asset Cash Loan</li> <li>v. Landed Property Asset Cash Loan</li> <li>vi. Cash-Backed Loan</li> </ul> </li> </ul> </li> <li>- <b>For Business Type – Corporate – Public Listed/Unlisted</b> <ul style="list-style-type: none"> <li>✓ Collateral Loan <ul style="list-style-type: none"> <li>i. Vehicle Asset Cash Loan</li> <li>ii. Landed Property Asset Cash Loan</li> <li>iii. Cash-Backed Loan</li> </ul> </li> </ul> </li> </ul>
As a user, I want to be able to understand the product and its offerings	<ul style="list-style-type: none"> <li>✓ Allow user to view product description (as provided from the product setup feature of the admin portal) upon click of the product</li> </ul>
As a user classed as Student (Post-Secondary)/Salary Earner (Owns a Side Business)/Salary Earner (No Side Business)/Pensioner under the individual user type and Sole Proprietor – Registered/Sole Proprietor – Unregistered under the corporate user type, I want to be able to request the Quick Nano Loan Product	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement.</li> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 - Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 2 - Select Tenor {Populate dropdown list with tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 3 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 3a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)</li> <li>✓ Item 4 – Request {allow user click function upon provision of step 1 &amp; 2 details} (editable and mandatory)</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 5 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 6 – Accessible Loan Value {as computed by system} (not editable and mandatory)</li> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow the user to click on a function, mandatory}</li> <li>✓ Item 9 – Loan Summary {display loan summary details as “Requested Loan Amount, Tenor, Interest Payable, Fee Payable, Total Repayment, Total Repayment, Loan Due Date” upon click of the “Generate” function by the user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process loan} (mandatory)</li> <li>✓ Item 11 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)} (not editable and mandatory)</li> <li>✓ Item 11a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 12 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 13 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 14 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
As an individual whose employer is not part of the RFS group company and Payroll is not being handled by IPPIS, I want to be able to request the Quick Payday Loan Product	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 - Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 2 - Select Tenor {Populate dropdown list with tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 3 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 3a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)</li> <li>✓ Item 4 – Request {allow user click function upon provision of step 1 &amp; 2 details} (editable and mandatory)</li> <li>✓ Item 5 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 6 – Accessible Loan Value {as computed by system} (not editable and mandatory)</li> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow the user to click on a function, mandatory}</li> <li>✓ Item 9 – Loan Summary {display loan summary details as “Requested Loan Amount, Tenor, Interest Payable, Fee Payable, Total Repayment, Total Repayment, Loan Due Date” upon click of the “Generate” function by the user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process loan} (mandatory)</li> <li>✓ Item 11 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)} (not editable and mandatory)</li> <li>✓ Item 11a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 12 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 13 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 14 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a salary individual user whose employer is not part of the RFS group company and Payroll is not being handled by IPPIS, I want to be able to request the Regular Personal Loan Product for private sector salary earners</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)</li> <li>✓ Item 2 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)</li> </ul> </li> </ul> </li> </ul>

- ✓ Item 3 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)
- ✓ Item 4 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)
- ✓ Item 5 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)
- ✓ Item 5a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)
- ✓ Item 6 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)
- ✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)
- ✓ Item 8 – Generate Repayment {allow user click function, mandatory}
- ✓ Item 9 – Loan Summary {display loan summary details as “Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Fee Rate with Fee Payable, Total Repayment, Total Repayment, Total Debt Weight, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}
- ✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)
- ✓ Item 11 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)
- ✓ Item 12 – Request {allow user click function upon provision} (editable and mandatory)
- ✓ Item 13 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)
- ✓ Item 14 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)
- ✓ Item 15 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)} (not editable and mandatory)
- ✓ Item 15a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)

	<ul style="list-style-type: none"> <li>✓ Item 16 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 17 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 18 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
As a salary individual user whose employer is not part of RFS group company but Payroll is being handled by IPPIS, I want to be able to request the Regular Personal Loan Product for public sector salary earners	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)</li> <li>✓ Item 2 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)</li> <li>✓ Item 3 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 4 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 5 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 5a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)</li> <li>✓ Item 6 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)</li> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 9 – Loan Summary {display loan summary details as “Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Fee Rate with Fee Payable, Total Repayment, Total Debt Weight, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> <li>✓ Item 11 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 12 – Request {allow user click function upon provision} (editable and mandatory)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 13 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 14 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 15 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)} (not editable and mandatory)</li> <li>✓ Item 15a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 16 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 17 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 18 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a salary individual user, whose employer is on the list of RFS group companies, I want to be able to request the Group Personal Loan Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement.</li> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)</li> <li>✓ Item 2 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)</li> <li>✓ Item 3 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 4 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 5 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 5a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)</li> <li>✓ Item 6 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 9 – Loan Summary {display loan summary details as “Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Fee Rate with Fee Payable, Total Repayment, Total Repayment, Total Debt Weight, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> <li>✓ Item 11 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 12 – Request {allow user click function upon provision} (editable and mandatory)</li> <li>✓ Item 13 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 14 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 15 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)} (not editable and mandatory)</li> <li>✓ Item 15a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 16 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 17 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 18 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a user classified as Salary Earner (Owns a Side Business) under the individual user type, I want to be able to request the Consumer Business Support Loan Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)</li> <li>✓ Item 2 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)</li> </ul> </li> </ul> </li> </ul>

- ✓ Item 3 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)
- ✓ Item 4 – Input Monthly Business Net Turnover {provide 12 cells for the user to input monthly business turnover value} (editable and mandatory)
- ✓ Item 5 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)
- ✓ Item 6 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)
- ✓ Item 6a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)
- ✓ Item 7 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)
- ✓ Item 8 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)
- ✓ Item 9 – Generate Repayment {allow user click function, mandatory}
- ✓ Item 10 – Loan Summary {display loan summary details as “Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Fee Rate with Fee Payable, Total Repayment, Total Repayment, Total Debt Weight, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}
- ✓ Item 11 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)
- ✓ Item 12 – Select Salary Bank Account {populate bank account details from user saved bank details} (editable and mandatory)
- ✓ Item 13 - Select Business Bank Account {populate bank account details from user saved bank details} (editable and mandatory)
- ✓ Item 14 – Request {allow user click function upon provision} (editable and mandatory)
- ✓ Item 15 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)
- ✓ Item 16 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)
- ✓ Item 17 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)} (not editable and mandatory)



	<ul style="list-style-type: none"> <li>✓ Item 17a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 18 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 19 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 20 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
As a sole proprietor user under the corporate user business type, I want to be able to request the Sole proprietor Business Support Loan	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Input Monthly Business Net Turnover {provide 12 cells for a user to input monthly business turnover value} (editable and mandatory)</li> <li>✓ Item 2 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 3 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 4 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 5a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 6 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)</li> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 9 – Loan Summary {display loan summary details as “Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Fee Rate with Fee Payable, Total Repayment, Total Repayment, Total Debt Weight, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 12 - Select Business Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 13 – Request {allow user click function upon provision} (editable and mandatory)</li> <li>✓ Item 14 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 15 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 16 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> <li>✓ Item 16a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 17 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 18 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 19 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a salary earner with the employer's sector as either private or public, under the individual user type, I want to be able to request the Vehicle Asset Cash Loan Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Select Asset Usage Location {populate the dropdown list with options – Lagos, Port Harcourt, Abuja} (editable and mandatory)</li> <li>✓ Item 2 – Select Vehicle Status {populate the dropdown list with options – New, Tokunbo, Nigerian Used} (editable and mandatory)</li> <li>✓ Item 3 – Select Vehicle Brand {populate the dropdown list with options customized from the Vehicle Management Feature of the credit portal with “Others” included as an option} (editable and mandatory)</li> <li>✓ Item 3a – Input Vehicle Brand Details {if the user selects others from the populated Vehicle Brand list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 4 – Select Vehicle Age {Populate a dropdown list with options customized for the brand and status type from the Vehicle Management Feature} (editable and mandatory)</li> <li>✓ Item 5 – Input Worth of Vehicle (mandatory and editable)</li> </ul> </li> </ul> </li> </ul>

- ✓ Item 6 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)
- ✓ Item 7 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)
- ✓ Item 8 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)
- ✓ Item 9 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)
- ✓ Item 10 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)
- ✓ Item 10a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for the user to provide details} (editable and mandatory)
- ✓ Item 11 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)
- ✓ Item 12 – My Loan Value {allows the user to input loan value needed} (editable and mandatory)
- ✓ Item 13 – Generate Repayment {allow user click function, mandatory}
- ✓ Item 14 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Processing/Legal/Stamp Duty Fee Rate with Fee Payable, Management Fee Rate with Fee Payable, Insurance Payable, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}
- ✓ Item 15 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)
- ✓ Item 16 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)
- ✓ Item 17 – Request {allow user click function upon provision} (editable and mandatory)
- ✓ Item 18 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)
- ✓ Item 19 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)
- ✓ Item 20 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)

	<ul style="list-style-type: none"> <li>✓ Item 20a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 21 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 22 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 23 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a sole proprietor user under the corporate user business type, I want to be able to request the Vehicle Asset Cash Loan Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement.             <ul style="list-style-type: none"> <li>- Allow requirements as follows:                 <ul style="list-style-type: none"> <li>✓ Item 1 – Select Vehicle Usage Location {populate the dropdown list with options – Lagos, Port Harcourt, Abuja} (editable and mandatory)</li> <li>✓ Item 2 – Select Vehicle Status {populate the dropdown list with options – New, Tokunbo, Nigerian Used} (editable and mandatory)</li> <li>✓ Item 3 – Select Vehicle Brand {populate the dropdown list with options customized from the Vehicle Management Feature of the credit portal with “Others” included as an option} (editable and mandatory)</li> <li>✓ Item 3a – Input Vehicle Brand Details {if the user selects others from the populated Vehicle Brand list, display cell for the user to provide details} (editable and mandatory)</li> <li>✓ Item 4 – Select Vehicle Age {Populate the dropdown list with options customized for the brand and status type from the Vehicle Management Feature} (editable and mandatory)</li> <li>✓ Item 5 – Input Worth of Vehicle (mandatory and editable)</li> <li>✓ Item 6 – Input Monthly Business Net Turnover {provide 12 cells for the user to input monthly business turnover value} (editable and mandatory)</li> <li>✓ Item 7 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 8 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 9 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 9a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 10 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)</li> <li>✓ Item 11 – My Loan Value {allows the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 12 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 13 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Processing/Legal/Stamp Duty Fee Rate with Fee Payable, Management Fee Rate with Fee Payable, Insurance Payable, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 14 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> <li>✓ Item 15 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 16 – Request {allow user click function upon provision} (editable and mandatory)</li> <li>✓ Item 17 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 18 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 19 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> <li>✓ Item 19a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 20 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 21 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 22– Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a corporate public listed/unlisted user under the corporate user business type, I want to be able to request the Vehicle Asset Cash Loan Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement.</li> <li>- Allow requirements as follows:</li> </ul>

- ✓ Item 1 – Select Vehicle Usage Location {populate the dropdown list with options – Lagos, Port Harcourt, Abuja} (editable and mandatory)
- ✓ Item 2 – Select Vehicle Status {populate the dropdown list with options – New, Tokunbo, Nigerian Used} (editable and mandatory)
- ✓ Item 3 – Select Vehicle Brand {populate the dropdown list with options customized from the Vehicle Management Feature of the credit portal with “Others” included as an option} (editable and mandatory)
- ✓ Item 3a – Input Vehicle Brand Details {if the user selects others from the populated Vehicle Brand list, display cell for a user to provide details} (editable and mandatory)
- ✓ Item 4 – Select Vehicle Age {Populate the dropdown list with options customized for the brand and status type from the Vehicle Management Feature} (editable and mandatory)
- ✓ Item 5 – Input Worth of Vehicle (mandatory and editable)
- ✓ Item 6 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)
- ✓ Item 7 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)
- ✓ Item 8 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)
- ✓ Item 8a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)
- ✓ Item 9 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value} (mandatory and not editable)
- ✓ Item 10 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)
- ✓ Item 11 – Generate Repayment {allow user click function, mandatory}
- ✓ Item 12 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Processing/Legal/Stamp Duty Fee Rate with Fee Payable, Management Fee Rate with Fee Payable, Insurance Payable, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}
- ✓ Item 13 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)
- ✓ Item 14 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)
- ✓ Item 15 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank

	<p>Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</p> <ul style="list-style-type: none"> <li>✓ Item 15a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 16 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 17 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 18– Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a salary earner with the employer's sector as either private or public, under the individual user type, I want to be able to request the Landed Property Asset Cash Loan Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement.             <ul style="list-style-type: none"> <li>- Allow requirements as follows:                 <ul style="list-style-type: none"> <li>✓ Item 1 – Select Property Location {populate dropdown list with options – Lagos, Port Harcourt, Abuja} (mandatory and editable)</li> <li>✓ Item 2 – Input Worth of Property (mandatory and editable)</li> <li>✓ Item 3 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)</li> <li>✓ Item 4 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)</li> <li>✓ Item 5 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 6 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 7 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 8a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 9 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)</li> <li>✓ Item 10 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 11 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 12 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Processing/Legal/Stamp Duty Fee Rate with Fee</li> </ul> </li> </ul> </li> </ul>

	<p>Payable, Management Fee Rate with Fee Payable, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</p> <ul style="list-style-type: none"> <li>✓ Item 13 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> <li>✓ Item 14 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 15 – Request {allow user click function upon provision} (editable and mandatory)</li> <li>✓ Item 16 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 17 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 18 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> <li>✓ Item 18a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 19 – Terms of Loan (display terms of the loan upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 20 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 21 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
As a sole proprietor user under the corporate user business type, I want to be able to request the Landed Property Cash Loan Product	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Select Property Location {populate dropdown list with options – Lagos, Port Harcourt, Abuja} (mandatory and editable)</li> <li>✓ Item 2 – Input Worth of Property (mandatory and editable)</li> <li>✓ Item 3 – Input Monthly Business Net Turnover {provide 12 cells for a user to input monthly business turnover value} (editable and mandatory)</li> <li>✓ Item 4 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> </ul> </li> </ul> </li> </ul>



- ✓ Item 5 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)
- ✓ Item 6 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)
- ✓ Item 6a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)
- ✓ Item 7 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Debt Weight} (mandatory and not editable)
- ✓ Item 8 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)
- ✓ Item 9 – Generate Repayment {allow user click function, mandatory}
- ✓ Item 10 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Processing/Legal/Stamp Duty Fee Rate with Fee Payable, Management Fee Rate with Fee Payable, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}
- ✓ Item 11 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)
- ✓ Item 12 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)
- ✓ Item 13 – Request {allow user click function upon provision} (editable and mandatory)
- ✓ Item 14 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)
- ✓ Item 15 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)
- ✓ Item 16 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)
- ✓ Item 16a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)
- ✓ Item 17 – Terms of Loan (display terms of the loan upon user completion of their repayment setup} (not editable and mandatory)

	<ul style="list-style-type: none"> <li>✓ Item 18 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 19 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
As a corporate public listed/unlisted user under the corporate user business type, I want to be able to request the Landed Property Asset Cash Loan Product	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Select Property Location {populate dropdown list with options – Lagos, Port Harcourt, Abuja} (mandatory and editable)</li> <li>✓ Item 2 – Input Worth of Property (mandatory and editable)</li> <li>✓ Item 3 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 4 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 5 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 5a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 6 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value} (mandatory and not editable)</li> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 9 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Processing/Legal/Stamp Duty Fee Rate with Fee Payable, Management Fee Rate with Fee Payable, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> <li>✓ Item 11 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 12 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> <li>✓ Item 12a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display</li> </ul> </li> </ul> </li> </ul>

	<p>integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</p> <ul style="list-style-type: none"> <li>✓ Item 13 – Terms of Loan (display terms of the loan upon user completion of their repayment setup} (not editable and mandatory)</li> <li>✓ Item 14 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 15 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
As a user, I want to be able to request the Cash-Backed Loan Product	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Treasury Fund Value {Populate user active treasury fund balance excluding the wallet balance from the with treasury portal} (mandatory and non-editable)</li> <li>✓ Item 2 – Existing Cash Backed Loan {populate outstanding cash backed loan taken via the credit portal or the RFS ERP system} (non-editable and mandatory)</li> <li>✓ Item 3 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 4 – Select Payback Structure {Populate dropdown list with options – Monthly Payment, Lump Sum Payment} (editable and mandatory)</li> <li>✓ Item 5 – Select Reason for Loan {populate list with options customized from the Loan Reasons Management Feature from the admin portal with “Others included as option} (editable and mandatory)</li> <li>✓ Item 5a – Input Reason for Loan Details {if the user selects others from the populated Reason for Loan list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 6 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value and Total Loan to Deposit Weight} (mandatory and not editable)</li> <li>✓ Item 7 – My Loan Value {allow the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 8 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 9 – Loan Summary {Accessible Loan Amount, Tenor, Interest Rate with Interest Payable, Fee Rate with Fee Payable, Total Repayment, Total Loan to Deposit Weight, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 10 – Accept Offer {allow the user to click on accept offer function to continue with the loan process} (mandatory)</li> </ul> </li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>✓ Item 11 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 12 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> <li>✓ Item 12a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 13 – Terms of Loan (display terms of the loan upon user completion of their repayment setup} (not editable and mandatory)</li> <li>✓ Item 14 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 15 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
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#### Business Rules

- ✓ Display product categories under the core product group if there are products customized for the users “individual user type or business type” under that category
- ✓ Display products under each product category as customized for the individual user type or business type from the admin portal
- ✓ Display the product description at the top of the product page
- ✓ The product pricing properties applied to compute loan repayment must be specific to the user transaction type (i.e., new or repeat transaction) of the product they are qualified to access
  - The use of Repeat Transaction pricing properties shall activate after the user has completed a Minimum of 2 loan cycles with no recorded default on both cycles that exceeded a month respectively
- ✓ Users can only access one loan product at a time
- ✓ Users can only click on the “Request” function that enables the system to call for user bank statements if their bank details have been verified; the system must prompt users to do so via their profile if they haven’t
- ✓ Users cannot edit all profile details except address if they have a loan request being processed or an active loan transaction
  - For address, cannot be edited during the loan process but can be updated during an active loan transaction
- ✓ Loan summary values are computed on the user-inputted loan value
- ✓ Provide means for the user to go a step back during the request steps
- ✓ **Bank Statement Call Up and Analysis for Fully Automated Loans**
  - Upon user’s approval for bank statement call up, system must firstly make a call to the MBS tool to call up the bank statement of the customer
  - Upon making a call to MBS and MBS is unable to call up the bank statement of the customer, system is to make a call to Mono Bank statement call up tool to generate customer’s bank statement

- After bank statement has been successfully generated, system is integrate with the MyBankstatement Analysis tool to analyze customer's bank statement for credit assessment
- After successful credit assessment, system must proceed to the next stage if user meets the minimum set criteria or decline application if user fails to meet the minimum set criteria
- ✓ **Bank Statement Call Up for Semi-Automated Loans**
  - Upon user's approval for bank statement call up, system must firstly make a call to the MBS tool to call up the bank statement of the customer
  - Upon making a call to MBS and MBS is unable to call up the bank statement of the customer, system must make a call to Mono Bank statement call up tool to generate customer's bank statement
  - After bank statement has been successfully generated, system must transfer the generated bank statement to the ERP and stored in the document check list of the customer's transaction
- ✓ **Repayment Method Specific Rules::**
  - Repayment method must be displayed based on the repayment method set for the product from the admin portal
  - If user is a salary earner whose payroll is being handled by IPPIS public sector or user employer is part of RFS Group Company, system must display Payroll Debit as default repayment method
  - For Debit Cards:
    - ✓ The user card must be confirmed as valid; a test debit of min of N1000 must be tried out on the card to confirm validity. An auto reversal of the amount must be initiated back to the user card once confirmed
    - ✓ Card expiration period cannot be below the loan due date, where this happens, the setup must be declined with a prompt of the issue to the user
  - For Payroll Debit
    - ✓ Processed manually outside the portal (deduction is made directly from users payroll, once received & confirmed by RFS collections, is then credited into their RFS reserved bank account by RFS account)
  - For Direct Bank Debit
    - ✓ Processed manually outside the portal (user is expected to setup direct debit into their RFS reserved bank account from their salary account (if salary user) or business account (if corporate user)).
  - For Cheques
    - ✓ Processed manually outside the portal (user is expected to write cheques to RFS which is deposited by RFS collections when due and then credited into user RFS reserved bank account by RFS account)
- ✓ **Quick Nano Loan Specific Rules:**
  - Only applicable to individuals' users and corporate sole proprietor users
  - Tenor
    - ✓ All user types qualified for the product shall begin with 7days tenor; the tenor list will be populated with 7 days as an option only
    - ✓ The tenor list will be populated with 7days and 14days options for selection when the user has completed a minimum of 5 quick Nano loans with no late/delayed repayment that exceeds 2 days for the each of the nano loan transactions
  - Capacity Assessment Rule
    - ✓ Upon click of the "Request" Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
      - i. Request for the user's last 6 months selected bank statement from the user's bank
      - ii. Extract statement upon input of statement extraction code/OTP and click of the "Approve" function by the user

- iii. Analyze bank statement by returning the following statement cash flow variables to the credit system = Opening Balance of each month, Total Credit of each month, Total Debit of each month
- ✓ Upon receipt of the cashflow variables, the system computes user capacity using the following steps:
  - i. Determine the Daily Cash Holding Value of each month = (Month Opening Balance **plus** Month Total Credit **less** Month Total Debit) **divided by** Total Days in Month
  - ii. Determine Least Cash Holding Value = Minimum value greater than zero amongst the daily cash holding of the analyzed 6 months
  - iii. Determine the Variable Cash Holding Value =
    - Where zero is returned as daily cash holding value for 3 months out of the 6 months, the variable cash holding limit will be equal to zero
    - Where the daily cash holding value returned for each month has less than 3 zero daily cash holding value, variable cash holding value = Least Cash Holding Value **multiplied by** the user selected tenor
  - iv. Determine Accessible Loan Value = Lower of the Variable Cash Holding Limit **multiplied by** the DTI percentage set for the product user type and the Maximum Restricted Loan Value set for that user type in the product setup
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Payable = User Inputted Loan Amount **multiplied by** Interest Rate setup for the Product **multiplied by** User selected Tenor
  - ✓ Fee Payable = (User Inputted Loan Amount **multiplied by** Fee Rate setup for the Product) **plus** VAT Value (User Inputted Loan Amount **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - ✓ Total Repayment = User Inputted Loan Amount **plus** Interest Payable **plus** Fee Payable
  - ✓ Loan Due Date = Loan expiry date
    - i. Loan Disbursement Day = Day 0
    - ii. Countdown begins after Day zero
    - iii. Expiry Date = Last Day of Selected Tenor
- ✓ **Quick Payday Loan Specific Rules:**
  - Only applicable to private sector salaried users whose employer is not part of RFS group company and payroll is not being handled by IPPIS
  - Tenor
    - ✓ As customized from the product setup
  - Capacity Assessment Rule
    - ✓ Upon click of the "Request" Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
      - i. Request for the user's last 6 months' bank statement from the user's bank
      - ii. Extract statement upon input of statement extraction code/OTP and click of the "Approve" function by the user
      - iii. Analyze bank statements by returning the received salary for each month
    - ✓ Upon receipt of the salary inflows, the system computes user capacity using the following steps:

- i. Determine Least salary inflows = lowest inflow greater than zero amongst the 6 months
- ii. Determine Accessible Loan Value = Lower of the Least Salary Inflow **multiplied by** the DTI percentage set for the product and the Maximum Restricted Loan Value set for the product
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Payable = User Inputted Loan Amount **multiplied by** Interest Rate setup for the Product **multiplied by** User selected Tenor
  - ✓ Fee Payable = (User Inputted Loan Amount **multiplied by** Fee Rate setup for the Product) **plus** VAT Value(User Inputted Loan Amount **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - ✓ Total Repayment = User Inputted Loan Amount **plus** Interest Payable **plus** Fee Payable
  - ✓ Loan Due Date = Loan expiry date
    - iv. Loan Disbursement Day = Day 0
    - v. Countdown begins after Day zero
    - vi. Expiry Date = Last Day of Selected Tenor
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the process loan function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading "Processing"
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ The loan must be processed into the user's registered bank account within 5mins of the user initiating the process loan function through the integrated auto payout system with a partner bank
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Group Loan Specific Rules:**
  - Product Offering
    - ✓ Only applicable to salaried individual users whose employer is on RFS group company
    - ✓ The system must display only the offerings and requirements peculiar to the user's employer under the group company product
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the "Profile Me" function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
      - i. Accessible Loan Value using the following steps

- Derive Accessible Debt Weight Value = (User Inputted Monthly Net Salary **less** Inputted Other Loan Obligation) **multiplied by** (Maximum DTI % set for User Transaction Type (i.e., new/repeat transaction) **less** 1%)
- Compute the Accessible Loan Value = computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = Accessible Debt Weight Value
- ii. Total Debt Weight using the following steps
  - Derive Fee Payable Value = Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - Derive Capitalized Loan Value = Accessible Loan Value **plus** Fee Payable
  - Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
  - Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value) **divided by** Tenor selected by the user
  - Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Monthly Salary). Represented in percentage
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= System computed interest payable value
  - ✓ Fee Rate = As set for user transaction type
  - ✓ Fee Payable = System computed fee payable value
  - ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on user inputted salary payment day
- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 6 months' bank statement from the user's bank
    - ii. Extract statement upon input of statement extraction code/OTP and click of the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the ‘Process Loan’ function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile



- ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Regular Personal Loan for Private Sector Salaried Individuals Specific Rules:**
  - Product Offering
    - ✓ Only applicable to salary individual users whose employer is not on RFS group company and whose payroll isn’t being handled by IPPIS
    - ✓ The system must display only the offerings and requirements set for the user’s type
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
      - i. Accessible Loan Value using the following steps
        - Derive Accessible Debt Weight Value = (User Inputted Monthly Net Salary **less** Inputted Other Loan Obligation) **multiplied by** (Maximum DTI % set for User Transaction Type (i.e., new/repeat transaction) **less** 1%)
        - Compute the Accessible Loan Value = computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = Accessible Debt Weight Value
      - ii. Total Debt Weight using the following steps
        - Derive Fee Payable Value = Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
        - Derive Capitalized Loan Value = Accessible Loan Value **plus** Fee Payable
        - Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
        - Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value) **divided by** Tenor selected by the user
        - Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Monthly Salary). Represented in percentage

- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= System computed interest payable value
  - ✓ Fee Rate = As set for user transaction type
  - ✓ Fee Payable = System computed fee payable value
  - ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on user inputted salary payment day
- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 6 months' salary bank statement from the user's bank
    - ii. Extract statement upon input of statement extraction codes/OTPs and click the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the ‘Process Loan’ function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Regular Personal Loan for Public Sector Salaried Individuals Specific Rules:**
  - Product Offering

- ✓ Only applicable to salary individual users whose employer is not on RFS group company and whose payroll is being handled by IPPIS
- ✓ The system must display only the offerings and requirements set for the user's payroll type (type
- Tenor
  - ✓ To be displayed in a monthly format
  - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
- Capacity Assessment Rule
  - ✓ Upon click of the "Profile Me" function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
    - i. Accessible Loan Value using the following steps
      - Derive Accessible Debt Weight Value = (User Inputted Monthly Net Salary **less** Inputted Other Loan Obligation) **multiplied by** (Maximum DTI % set for User Transaction Type (i.e., new/repeat transaction) **less** 1%)
      - Compute the Accessible Loan Value = computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = Accessible Debt Weight Value
    - ii. Total Debt Weight using the following steps
      - Derive Fee Payable Value = Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
      - Derive Capitalized Loan Value = Accessible Loan Value **plus** Fee Payable
      - Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
      - Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value) **divided by** Tenor selected by the user
      - Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Monthly Salary. Represented in percentage
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= System computed interest payable value
  - ✓ Fee Rate = As set for user transaction type
  - ✓ Fee Payable = System computed fee payable value
  - ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on user inputted salary payment day
- Statement Request Rule
  - ✓ Upon click of the "Request" Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions

- i. Request for the user's last 6 months' bank statement from the user's bank
- ii. Extract statement upon input of statement extraction code/OTP and click of the "Approve" function by the user
- iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the "Process Loan" function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the "Process Loan" function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading "Processing"
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on "my credit module"
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Consumer Business Support Loan Specific Rules:**
  - Product Offering
    - ✓ Only applicable to Salary Earner with owned side business whose employers' sector is private
    - ✓ The system must display only the offerings and requirements set for the user's type
    - ✓ The system must inform users with a tool tip that the Monthly Business Net Turnover is their total business inflow less the outflow
    - ✓ The monthly turnover cell must be formatted in numerical values with the naira currency cell
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the "Profile Me" function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
      - i. Accessible Loan Value using the following steps
        - Determine Total Business Net Turnover = **Sum** of all user inputted Monthly Business Net Turnover
        - Determine Business Average Net Turnover = (Total Net Turnover **less** the Maximum Net Turnover **less** minimum Net Turnover) **divided by** (Total count of Monthly Business Net Turnover greater than zero **less** 2)
        - Determine Accessible Loan Amount on Business Turnover = Computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat

transaction), **NPER** = Tenor selected by the user, **PMT** = (Business Average Net Turnover **less** User Inputted Other Loan Obligation) **multiplied by** the Accessible Max DTI for Business Turnover set for the user transaction type

- Determine Accessible Loan Amount on Net Salary = Computed with the present value formula – PV(RATE, NPER, -PMT) where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = (Business Average Net Turnover **less** User Inputted Other Loan Obligation) **multiplied by** the Max DTI for Net Salary Income set for the user transaction type
- Determine Total Accessible Loan Value on Business Turnover & Net Salary Income = Accessible Loan Amount on Business Turnover **plus** Accessible Loan Amount on Net Salary
- Determine Fee Value on Total Accessible Loan Value on Business Turnover & Net Salary Income = (Total Accessible Loan Value on Business Turnover & Net Salary Income **multiplied by** Fee Rate set for User Transaction Type) **plus** VAT Value(Total Accessible Loan Value on Business Turnover & Net Salary Income multiplied by Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
- Determine Total Capitalized Accessible Loan Value on Business Turnover & Net Salary Income = Total Accessible Loan Value on Business Turnover & Net Salary Income **plus** Fee Value on Total Accessible Loan Value on Business Turnover & Net Salary Income
- Determine Interest Value on Total Accessible Loan Value on Business Turnover & Net Salary Income = Total Capitalized Accessible Loan Value on Business Turnover & Net Salary Income **multiplied by** Interest Rate set for User Transaction Type
- ~~- Determine Monthly Rental on Accessible Loan Amount on Business Turnover & Net Salary Income = Capitalized Accessible Loan Value on Business Turnover & Net Salary Income **plus** Interest Value on Total Accessible Loan Value on Business Turnover & Net Salary Income~~
- Determine Total DTI Exposure Monthly Value = (User Inputted Net Salary Income **less** User Inputted Other Loan Obligation) **multiplied by** (Total DTI Exposure Percentage **less** 2%)
- Determine Accessible Loan Value on Total DTI Exposure = Computed with the present value formula – PV(RATE, NPER, -PMT) where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = (Total DTI Exposure Monthly Value)
- Compute Maximum Accessible Loan Value = The Lower of the Total Accessible Loan Value on Business Turnover & Net Salary Income and Accessible Loan Value on Total DTI Exposure

ii. Total Debt Weight using the following steps

- Derive Fee Payable Value = Accessible Loan Value multiplied by Fee Rate set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
- Derive Capitalized Loan Value = Accessible Loan Value **plus** Fee Payable
- Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
- Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value) **divided by** Tenor selected by the user
- Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Monthly Salary. Represented in percentage
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value

- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= System computed interest payable value
  - ✓ Fee Rate = As set for user transaction type
  - ✓ Fee Payable = System computed fee payable value
  - ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on user inputted salary payment day
- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 6 months' salary bank statement and 1-year business bank from the user's bank
    - ii. Extract statements upon input of statement extraction codes/OTPs and click the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the ‘Process Loan’ function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Sole Proprietor Business Support Loan Specific Rules:**
  - Product Offering
    - ✓ Only applicable to Sole Proprietors (with Registered or Unregistered business) dependent on how the product offerings are setup
    - ✓ The system must display only the offerings and requirements set for the user’s type

- ✓ The system must inform users with a tool tip that the Monthly Business Net Turnover is their total business inflow less the outflow
- ✓ The monthly turnover cell must be formatted in numerical values with the naira currency cell
- Tenor
  - ✓ To be displayed in a monthly format
  - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
- Capacity Assessment Rule
  - ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
    - i. Accessible Loan Value using the following steps
      - Determine Total Business Turnover = **Sum** of all user inputted Monthly Business Net Turnover
      - Determine Business Average Net Turnover = (Total Net Turnover **less** the Maximum Net Turnover **less** minimum Net Turnover) **divided by** (Total count of Monthly Business Net Turnover greater than zero **less** 2)
      - Determine Accessible Loan Value on Net Turnover = Computed with the present value formula – PV(RATE, NPER, -PMT) where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = (Business Average Net Turnover **less** User Inputted Other Loan Obligation) **multiplied by** the Accessible Max DTI for Business Turnover set for the user transaction type
      - Determine Accessible Loan Value = Lower of Accessible Loan Value on Net Turnover and Maximum Restricted Loan Value set for the user type
    - ii. Total Debt Weight using the following steps
      - Derive Fee Payable Value = Accessible Loan Value multiplied by Fee Rate set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
      - Derive Capitalized Loan Value = Accessible Loan Value **plus** Fee Payable
      - Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
      - Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value) **divided by** Tenor selected by the user
      - Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** Business Average Net Turnover). Represented in percentage
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= System computed interest payable value
  - ✓ Fee Rate = As set for user transaction type
  - ✓ Fee Payable = System computed fee payable value
  - ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on request date



- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 1-year business bank from the user bank
    - ii. Extract statement upon input of statement extraction codes/OTPs and click the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the “Process Loan” function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Vehicle/Landed property Asset Cash Loan Specific Rules for Salary Earners:**
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user's type
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
      - i. Accessible Loan Value using the following steps
        - Derive Accessible Debt Weight Value = (User Inputted Monthly Net Salary **less** Inputted Other Loan Obligation) **multiplied by** (Maximum DTI % set for User Transaction Type (i.e., new/repeat transaction) **less** 1%)
        - Compute the Accessible Loan Value on Salary Income = computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = Accessible Debt Weight Value



- Determine Accessible Loan Value on Vehicle/Landed Property Worth = Worth of Vehicle/Landed Property **multiplied by** the loan to value (LTV) percentage set for the user type
- Determine Accessible Loan Value = Lower of Accessible Loan Value on Salary Income and Accessible Loan Value on Vehicle/Landed Property Worth
- ii. Total Debt Weight using the following steps
  - Derive Processing/Legal/Stamp Duty Fee Payable Value = Accessible Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rates set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - Derive Capitalized Loan Value = Accessible Loan Value **plus** Processing/Legal/Stamp Duty Fee Payable **plus** Vehicle Registration Cost set for vehicle status and location (if Vehicle Asset Cash Loan)
  - Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
  - Derive Management Fee Payable Value = Accessible Loan Value **multiplied by** Management Fee Rate **divided by** 3) **multiplied by** User Inputter Tenor
  - Derive Insurance Fee Payable = computed with the periodic payment formula –  $PMT(RATE, NPER, -PV)$  where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Loan Value **multiplied by** Insurance Rate
    - i. If User Selected Tenor is  $\leq 12 = PMT(RATE, NPER, -PV)$  **multiplied by** 12
    - ii. If User Selected Tenor is  $>12$  and  $\leq 24 = PMT(RATE, NPER, -PV)$  **multiplied by** 24
    - iii. If User Selected Tenor is  $>24$  and  $\leq 36 = PMT(RATE, NPER, -PV)$  **multiplied by** 36
    - iv. If User Selected Tenor is  $>36$  and  $\leq 48 = PMT(RATE, NPER, -PV)$  **multiplied by** 48
  - Derive Tracking Fee Payable
    - ✓ If user selected tenor is  $\leq 12$  = customized tracking fee set
    - ✓ If the user selected tenor is  $>12$  = (customized tracking fee set **multiplied by** 12) **divided by** the user inputted tenor
  - Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value **plus** Management Fee Payable Value **plus** Insurance Fee Payable **plus** Tracking Fee Payable) **divided by** Tenor selected by the user
  - Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Net Salary Income). Represented in percentage
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust
  - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Processing/Legal/Stamp Duty Fee Rate = As set for user transaction type
  - ✓ Processing/Legal/Stamp Duty Fee Payable = (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate) **plus** (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate **plus** VAT Value(User Inputted Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= Capitalized Loan Value(User Inputted Loan Value **plus** Processing/Legal/Stamp Duty Fee Payable) **multiplied by** Interest Rate **multiplied by** User Inputted Tenor

- ✓ Management Fee Rate = As set for user transaction type
- ✓ Management Fee Payable = (User Inputted Loan Value **multiplied by** Management Fee Rate) **plus** VAT Value(User Inputted Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
- ✓ Insurance Fee Payable = As the system computed
- ✓ Tracking Fee Payable = As the system computed
- ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value **plus** Management Fee Payable
- ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
- ✓ Monthly Due Dates = due date for each month based on user inputted salary payment day
- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 6 months' salary bank statement from the user's bank
    - ii. Extract statements upon input of statement extraction codes/OTPs and click the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the “Process Loan” function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Vehicle/Landed property Asset Cash Loan Specific Rules for Sole Proprietors:**
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user’s type
    - ✓ The system must inform users with a tooltip that the Monthly Business Net Turnover is their total business inflow less the outflow
    - ✓ The monthly turnover cell must be formatted in numerical values with the naira currency cell
  - Tenor
    - ✓ To be displayed in a monthly format

- ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
- Capacity Assessment Rule
- ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
  - i. Accessible Loan Value using the following steps
    - Determine Total Business Turnover = **Sum** of all user inputted Monthly Business Net Turnover
    - Determine Business Average Net Turnover = (Total Net Turnover **less** the Maximum Net Turnover **less** minimum Net Turnover) **divided by** (Total count of Monthly Business Net Turnover greater than zero **less** 2)
    - Determine Accessible Loan Value on Net Turnover = Computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = (Business Average Net Turnover **less** User Inputted Other Loan Obligation) **multiplied by** the Accessible Max DTI for Business Turnover set for the user transaction type
    - Determine Accessible Loan Value on Vehicle/Landed Property Worth = Worth of Vehicle/Landed Property **multiplied by** the loan to value (LTV) percentage set for the user type
    - Determine Accessible Loan Value = Lower of Accessible Loan Value on Net Turnover and Accessible Loan Value on Vehicle/Landed Property Worth
  - ii. Total Debt Weight using the following steps
    - Derive Processing/Legal/Stamp Duty Fee Payable Value = Accessible Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rates set for User Transaction Type (i.e., new/repeat transaction) **plus** VAT Value(Accessible Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
    - Derive Capitalized Loan Value = Accessible Loan Value **plus** Processing/Legal/Stamp Duty Fee Payable **plus** Vehicle Registration Cost set for vehicle status and location (if Vehicle Asset Cash Loan)
    - Derive Interest Payable Value = Capitalized Loan Value **multiplied by** Interest Rate set for User Transaction Type (i.e., new/repeat transaction) **multiplied by** Tenor selected by the user
    - Derive Management Fee Payable Value = Accessible Loan Value **multiplied by** Management Fee Rate **divided by** 3) **multiplied by** User Inputter Tenor
    - Derive Insurance Fee Payable = computed with the periodic payment formula –  $PMT(RATE, NPER, -PV)$  where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Loan Value **multiplied by** Insurance Rate
      - i. If User Selected Tenor is  $\leq 12$  =  $PMT(RATE, NPER, -PV)$  **multiplied by** 12
      - ii. If User Selected Tenor is  $>12$  and  $\leq 24$  =  $PMT(RATE, NPER, -PV)$  **multiplied by** 24
      - iii. If User Selected Tenor is  $>24$  and  $\leq 36$  =  $PMT(RATE, NPER, -PV)$  **multiplied by** 36
      - iv. If User Selected Tenor is  $>36$  and  $\leq 48$  =  $PMT(RATE, NPER, -PV)$  **multiplied by** 48
    - Derive Tracking Fee Payable
      - ✓ If user selected tenor is  $\leq 12$  = customized tracking fee set
      - ✓ If the user selected tenor is  $>12$  = (customized tracking fee set **multiplied by** 12) **divided by** the user inputted tenor
    - Derive Monthly Repayment Value = (Capitalized Loan Value **plus** Interest Payable Value **plus** Management Fee Payable Value **plus** Insurance Fee Payable **plus** Tracking Fee Payable) **divided by** Tenor selected by the user
    - Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** Business Average Net Turnover). Represented in percentage
- User Inputted Loan Value Rule:
  - ✓ Autofill with the accessible loan value with the ability for the user to adjust

- ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
- Loan Summary Rule:
  - ✓ Requested Loan Value = as inputted by the user
  - ✓ Tenor = as inputted by the user
  - ✓ Processing/Legal/Stamp Duty Fee Rate = As set for user transaction type
  - ✓ Processing/Legal/Stamp Duty Fee Payable = (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate) **plus** (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate **plus** VAT Value(User Inputted Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - ✓ Interest Rate = As set for user transaction type
  - ✓ Interest Payable Value= Capitalized Loan Value(User Inputted Loan Value **plus** Processing/Legal/Stamp Duty Fee Payable) **multiplied by** Interest Rate **multiplied by** User Inputted Tenor
  - ✓ Management Fee Rate = As set for user transaction type
  - ✓ Management Fee Payable = (User Inputted Loan Value **multiplied by** Management Fee Rate) **plus** VAT Value(User Inputted Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
  - ✓ Insurance Fee Payable = As the system computed
  - ✓ Tracking Fee Payable = As the system computed
  - ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value **plus** Management Fee Payable
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on request date
- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 1-year business bank from the user bank
    - ii. Extract statement upon input of statement extraction codes/OTPs and click the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP loan processing system when the user clicks on the ‘Process Loan’ function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”

- ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
- ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Vehicle/Landed property Asset Cash Loan Specific Rules for Corporate Public Listed/Corporate Unlisted:**
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user's type
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the "Profile Me" function by the user, the system is expected to compute and display the user-accessible loan value as follows = Worth of Vehicle/Landed Property **multiplied by** the loan to value (LTV) percentage set for the user type
  - User Inputted Loan Value Rule:
    - ✓ Autofill with the accessible loan value with the ability for the user to adjust
    - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
  - Loan Summary Rule:
    - ✓ Requested Loan Value = as inputted by the user
    - ✓ Tenor = as inputted by the user
    - ✓ Processing/Legal/Stamp Duty Fee Rate = As set for user transaction type
    - ✓ Processing/Legal/Stamp Duty Fee Payable = (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate) **plus** (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate **plus** VAT Value(User Inputted Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
    - ✓ Interest Rate = As set for user transaction type
    - ✓ Interest Payable = Capitalized Loan Value(User Inputted Loan Value **plus** Processing/Legal/Stamp Duty Fee Payable **plus** Vehicle Registration Cost set for vehicle status and location (if Vehicle Asset Cash Loan)) **multiplied by** Interest Rate **multiplied by** User Inputted Tenor
    - ✓ Management Fee Rate = As set for user transaction type
    - ✓ Management Fee Payable = (User Inputted Loan Value **multiplied by** Management Fee Rate) **plus** VAT Value(User Inputted Loan Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
    - ✓ Derive Insurance Fee Payable = computed with the periodic payment formula –  $PMT(RATE, NPER, -PV)$  where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Loan Value multiplied by Insurance Rate
      - i. If User Selected Tenor is  $\leq 12$  =  $PMT(RATE, NPER, -PV)$  multiplied by 12
      - ii. If User Selected Tenor is  $>12$  and  $\leq 24$  =  $PMT(RATE, NPER, -PV)$  multiplied by 24
      - iii. If User Selected Tenor is  $>24$  and  $\leq 36$  =  $PMT(RATE, NPER, -PV)$  multiplied by 36
      - iv. If User Selected Tenor is  $>36$  and  $\leq 48$  =  $PMT(RATE, NPER, -PV)$  multiplied by 48
    - ✓ Derive Tracking Fee Payable (if vehicle asset cash loan)
      - i. If user selected tenor is  $\leq 12$  = customized tracking fee set
      - ii. If the user selected tenor is  $>12$  = (customized tracking fee set multiplied by 12) divided by the user inputted tenor

- ✓ Total Repayment = Capitalized Loan Value **plus** Interest Payable Value **plus** Management Fee Payable **plus** Insurance Payable **plus** Tracking Fee Payable
- ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
- ✓ Monthly Due Dates = due date for each month based on request date
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, business document, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on “my credit module”
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Cash Backed Loan Specific Rules:**
  - This feature must be made available to only clients who have have an active investment on RFS treasury portal
  - System must be integrated with the treasury portal to generate user treasury balance
  - System must be integrated with the RFS ERP system to generate user existing cashback transaction balance
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user’s type
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display the user-accessible loan value as follows = (User Inputted Treasury Deposit Fund **multiplied by** the loan to deposit (LTD) percentage set for the user type) **minus** Existing Cash Backed Loan
  - User Inputted Loan Value Rule:
    - ✓ Autofill with the accessible loan value with the ability for the user to adjust
    - ✓ User inputted loan to value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
  - Loan Summary Rule:
    - ✓ Requested Loan Value = as inputted by the user
    - ✓ Tenor = as inputted by the user
    - ✓ Legal/Maintenance Fee Rate = As set for user transaction type

- ✓ Legal/Maintenance Fee Payable = User inputted Loan Value **multiplied by** Legal/Maintenance Fee Rate
- ✓ Management Fee Rate = As set for user transaction type
- ✓ Management Fee Payable = User inputted Loan Value **multiplied by** Management Fee Rate **multiplied by** NO of Quarters in User Selected Tenor
- ✓ Interest Rate = As set for user transaction type
- ✓ Interest Payable Value =
  - i. For Bullet Payment Interest Payable Value = Capitalized Loan Value(User Inputted Loan Value **plus** Legal/Maintenance/Management Fee Payable) **multiplied by** Interest Rate
  - ii. For Bullet Payment Interest Payable Value = Sum of each month's interest payment in the user-selected tenor.
    - Each month's monthly interest payment is computed with the interest payment function IPMT(RATE, PER, NPER, PV) where **RATE** = The Interest Rate set for the user transaction type, **PER** = month/Period{i.e., 1 up to the total tenor number), **NPER** = Tenor selected by user, **PV** = Capitalized Loan Value
    - E.g. If Rate is 2%, Tenor Selected = 6, Capitalized Loan Value = 10k; Bullet Payment Interest Payable = IPMT(2%,1,6,-10000) **plus** IPMT(2%,2,6,-10000) **plus** IPMT(2%,3,6,-10000) **plus** IPMT(2%,1,4,-10000) **plus** IPMT(2%,5,6,-10000) **plus** IPMT(2%,6,6,-10000)
- ✓ Total Repayment = Capitalized Loan Value **plus** Legal/Maintenance Fee Payable **plus** Management Fee Payable **plus** Interest Payable Value
- ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
- ✓ Monthly Due Dates = due date for each month based on request date
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, business document, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the "Process Loan" function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page and move the request to the My Credit module with the status reading "Processing"
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP loan processing module will be communicated to the pending request on "my credit module"
  - ✓ Users cannot make any other loan request if they have a pending quick loan request or an active quick loan transaction
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center

**Dependencies** (dependencies or applications or platforms that feature is dependent on before it can be completed)

- ✓ Customized Admin Portal – Product Management & Transaction Processing Module
- ✓ RFS ERP
- ✓ Bank Statement Extraction System
- ✓ Bank Statement Analysis Tool
- ✓ Auto Card Debit System



	<ul style="list-style-type: none"> <li>✓ Auto Payout System</li> <li>✓ Nuban Account Generating API</li> <li>✓ RFS Treasury Portal</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

Feature	Lease
<b>Description</b>	This feature shall allow users to access and request all Lease products available to their individual user type or business type
<b>Purpose</b> (Task or action the user wants to accomplish)	<ul style="list-style-type: none"> <li>✓ User wants to be able to access and request the Lease products they are qualified for</li> </ul>
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Easy understanding of product offerings</li> <li>✓ Adequate knowledge of credit opportunities</li> <li>✓ The seamless Lease request process</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User will be able to access product offerings specific to their user type, gain knowledge of the credit opportunities and effortlessly request and receive credit facility</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who has lease needs</li> <li>✓ User wishes to access a qualified lease facility</li> </ul>
User Stories	Release Requirements
As a user, I want to be able to access the loan products I am qualified for	<ul style="list-style-type: none"> <li>✓ Allow user access to the available lease products for their user type or business type upon click of the loan feature</li> <li>✓ Allow user to access their qualified loan products under each category upon click of the category feature <ul style="list-style-type: none"> <li>- <b>For Individual User Type – Salary Earner</b> <ul style="list-style-type: none"> <li>✓ Finance Lease</li> </ul> </li> <li>- <b>For Business Type – Sole Proprietor User Type</b> <ul style="list-style-type: none"> <li>✓ Finance Lease</li> </ul> </li> <li>- <b>For Business Type – Corporate-Public Listed/Unlisted</b> <ul style="list-style-type: none"> <li>✓ Vehicle Finance Lease</li> <li>✓ Operating Lease</li> </ul> </li> </ul> </li> </ul>
As a user, I want to be able to understand the product and its offerings	<ul style="list-style-type: none"> <li>✓ Allow user to view product description (as provided from the product setup feature of the admin portal) upon click of the product</li> </ul>
As a salary earner with the employer's sector as either private or public, under	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product lease requirement.</li> </ul>



<p>the individual user type, I want to be able to request the Finance Lease Product</p>	<ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Select Asset Usage Location {populate the dropdown list with options – Lagos, Port Harcourt, Abuja} (editable and mandatory)</li> <li>✓ Item 2 – Select Asset Type {populate the field with default option – Vehicle} (editable and mandatory)</li> <li>✓ Item 3 – Select Vehicle Status {populate the dropdown list with options – New, Tokunbo, Nigerian Used} (editable and mandatory)</li> <li>✓ Item 4 – Select Vehicle Brand {populate the dropdown list with options customized from the Vehicle Management Feature of the credit portal with “Others” included as an option} (editable and mandatory)</li> <li>✓ Item 4a – Input Vehicle Brand Details {if the user selects others from the populated Vehicle Brand list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 5 – Select Vehicle Age {Populate a dropdown list with options customized for the brand and status type from the Vehicle Management Feature} (editable and mandatory)</li> <li>✓ Item 6 – Input Worth of Vehicle (mandatory and editable)</li> <li>✓ Item 7 – Input Net Monthly Salary {allow the user to input take-home salary} (editable and mandatory)</li> <li>✓ Item 8 – Select Salary Payment Day {populate dropdown list with days option 1 – 31} (mandatory and editable)</li> <li>✓ Item 9 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 10 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 11 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Lease Value and Total Debt Weight} (mandatory and not editable)</li> <li>✓ Item 12 – My Lease Value {allows the user to input loan value needed} (editable and mandatory)</li> <li>✓ Item 13 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 14 – Lease Summary {Upfront Payment, Accessible Lease Value with Percentage of Lease Value Financed, Tenor, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 15 – Accept Offer {allow the user to click on accept offer function to continue with the lease process} (mandatory)</li> <li>✓ Item 16 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)</li> <li>✓ Item 17 – Request {allow user click function upon provision} (editable and mandatory)</li> </ul> </li> </ul>
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	<ul style="list-style-type: none"> <li>✓ Item 18 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)</li> <li>✓ Item 19 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 20 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> <li>✓ Item 20a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 21 – Terms of Lease (display terms of the lease upon user completion of their repayment setup) (not editable and mandatory)</li> <li>✓ Item 22 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 23 – Process Loan {enable the function for user to click upon agreeing to loan term}</li> </ul>
<p>As a sole proprietor user under the corporate user business type, I want to be able to request the Finance Lease Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement. <ul style="list-style-type: none"> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Select Asset Usage Location {populate the dropdown list with options – Lagos, Port Harcourt, Abuja} (editable and mandatory)</li> <li>✓ Item 2 – Select Asset Type {populate the field with default option – Vehicle} (editable and mandatory)</li> <li>✓ Item 3 – Select Vehicle Status {populate the dropdown list with options – New, Tokunbo, Nigerian Used} (editable and mandatory)</li> <li>✓ Item 4 – Select Vehicle Brand {populate the dropdown list with options customized from the Vehicle Management Feature of the credit portal with “Others” included as an option} (editable and mandatory)</li> <li>✓ Item 4a – Input Vehicle Brand Details {if the user selects others from the populated Vehicle Brand list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 5 – Select Vehicle Age {Populate a dropdown list with options customized for the brand and status type from the Vehicle Management Feature} (editable and mandatory)</li> <li>✓ Item 6 – Input Worth of Vehicle (mandatory and editable)</li> <li>✓ Item 7 – Input Monthly Business Net Turnover {provide 12 cells for the user to input monthly business turnover value} (editable and mandatory)</li> </ul> </li> </ul> </li> </ul>

- ✓ Item 8 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)
- ✓ Item 9 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)
- ✓ Item 10 – Profile Me {display computed and display user debt to income weight and accessible lease value upon click of the function. Display details – Accessible Lease Value and Total Debt Weight} (mandatory and not editable)
- ✓ Item 11 – My Lease Value {allows the user to input loan value needed} (editable and mandatory)
- ✓ Item 12 – Generate Repayment {allow user click function, mandatory}
- ✓ Item 13 – Lease Summary {Upfront Payment, Accessible Lease Value with Percentage of Lease Value Financed, Tenor, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}
- ✓ Item 14 – Accept Offer {allow the user to click on accept offer function to continue with the lease process} (mandatory)
- ✓ Item 15 – Select Bank Account {populate bank account details from user saved bank details} (editable and mandatory)
- ✓ Item 16 – Request {allow user click function upon provision} (editable and mandatory)
- ✓ Item 17 – Approve Bank Statement Call {allow user input and approve the OTP received from their bank to approve statement request} (editable and mandatory)
- ✓ Item 18 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)
- ✓ Item 19 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)
- ✓ Item 19a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)
- ✓ Item 20 – Terms of Lease (display terms of the lease upon user completion of their repayment setup) (not editable and mandatory)
- ✓ Item 21 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)
- ✓ Item 22– Process Lease {enable the function for user to click upon agreeing to loan term}

<p>As a corporate public listed/unlisted user under the corporate user business type, I want to be able to request the Finance Lease Product</p>	<ul style="list-style-type: none"> <li>✓ Allow users to access the product request page, and its requirement and make requests upon provision of the product credit requirement.</li> <li>- Allow requirements as follows: <ul style="list-style-type: none"> <li>✓ Item 1 – Select Asset Usage Location {populate the dropdown list with options – Lagos, Port Harcourt, Abuja} (editable and mandatory)</li> <li>✓ Item 2 – Select Asset Type {populate the field with default option – Vehicle} (editable and mandatory)</li> <li>✓ Item 3 – Select Vehicle Status {populate the dropdown list with options – New, Tokunbo, Nigerian Used} (editable and mandatory)</li> <li>✓ Item 4 – Select Vehicle Brand {populate the dropdown list with options customized from the Vehicle Management Feature of the credit portal with “Others” included as an option} (editable and mandatory)</li> <li>✓ Item 4a – Input Vehicle Brand Details {if the user selects others from the populated Vehicle Brand list, display cell for a user to provide details} (editable and mandatory)</li> <li>✓ Item 5 – Select Vehicle Age {Populate a dropdown list with options customized for the brand and status type from the Vehicle Management Feature} (editable and mandatory)</li> <li>✓ Item 6 – Input Worth of Vehicle (mandatory and editable)</li> <li>✓ Item 7 – Input Other Monthly Loan Obligation {allow the user to input other value} (editable and mandatory)</li> <li>✓ Item 8 – Select Tenor {Populate dropdown list tenor setup for the product from the product setup feature of the admin portal} (editable and mandatory)</li> <li>✓ Item 9 – Profile Me {display computed and display user debt to income weight and accessible loan value upon click of the function. Display details – Accessible Loan Value} (mandatory and not editable)</li> <li>✓ Item 10 – My Lease Value {allow the user to input lease value needed} (editable and mandatory)</li> <li>✓ Item 11 – Generate Repayment {allow user click function, mandatory}</li> <li>✓ Item 12 – Lease Summary {Upfront Payment, Accessible Lease Value with Percentage of Lease Value Financed, Tenor, Total Repayment, All Monthly Repayment with Due Dates” upon click of the “Generate” function by user}</li> <li>✓ Item 13 – Accept Offer {allow the user to click on accept offer function to continue with the lease process} (mandatory)</li> <li>✓ Item 14 – Upload Requirements {allow the user to upload all manual requirements as customized from the product setup feature} (editable and mandatory)</li> <li>✓ Item 15 – Repayment Method {Display the default repayment options setup for the product – Debit Card/ Payroll Debit/ Direct Bank Debit(Insert Customer Reserved Account Details)/Cheque} (not editable and mandatory)</li> </ul> </li> </ul>
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	<ul style="list-style-type: none"> <li>✓ Item 15a – Complete Repayment Setup {if default repayment method is Debit Card, display and allow the user to click function to display integrated third-party auto-debit setup page for user to input card information and complete the card debit setup} (editable and mandatory)</li> <li>✓ Item 16 – Terms of Lease (display terms of the lease upon user completion of their repayment setup} (not editable and mandatory)</li> <li>✓ Item 17 – “Agree to Terms Tick Box” {allow the user to provide consent agreeing to the loan terms displayed} (editable and mandatory)</li> <li>✓ Item 18– Process Lease {enable the function for user to click upon agreeing to loan term}</li> </ul>
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## Business Rules

- ✓ Display lease products as customized for the individual user type or business type from the admin portal
- ✓ Display the product description at the top of the product page
- ✓ The product pricing properties applied to compute lease repayment must be specific to the user transaction type (i.e., new or repeat transaction) of the product they are qualified to access
  - The use of Repeat Transaction pricing properties shall activate after the user has completed a Minimum of 2 loan cycles with no recorded default on both cycles that exceeded a month respectively
- ✓ Users can only click on the “Request” function that enables the system to call for user bank statements if their bank details have been verified; the system must prompt users to do so via their profile if they haven’t
- ✓ Users cannot edit all profile details except address if they have a loan request being processed or an active loan transaction
  - For address, cannot be edited during the loan process but can be updated during an active loan transaction
- ✓ Lease summary values are computed on user-inputted lease value
- ✓ Provide means for a user to cancel of going a step back during the request steps
- ✓ **Repayment Method Specific Rules::**
  - Repayment method must be displayed based on the repayment method set for the product from the admin portal
  - If user is a salary earner whose payroll is being handled by IPPIS public sector or user employer is part of RFS Group Company, system must display Payroll Debit as default repayment method
  - For Debit Cards:
    - ✓ The user card must be confirmed as valid; a test debit of min of N1000 must be tried out on the card to confirm validity. An auto reversal of the amount must be initiated back to the user card once confirmed
    - ✓ Card expiration period cannot be below the loan due date, where this happens, the setup must be declined with a prompt of the issue to the user
  - For Payroll Debit
    - ✓ Processed manually outside the portal (deduction is made directly from users payroll, once received & confirmed by RFS collections, is then credited into their RFS reserved bank account by RFS account)
  - For Direct Bank Debit
    - ✓ Processed manually outside the portal (user is expected to setup direct debit into their RFS reserved bank account from their salary account (if salary user) or business account (if corporate user).
  - For Cheques

- ✓ Processed manually outside the portal (user is expected to write cheques to RFS which is deposited by RFS collections when due and then credited into user RFS reserved bank account by RFS account)
- ✓ **Finance Lease Specific Rules for Salary Earners:**
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user's type
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the "Profile Me" function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
      - i. Accessible Lease Value using the following steps
        - Derive Accessible Debt Weight Value = (User Inputted Monthly Net Salary **less** Inputted Other Loan Obligation) **multiplied by** (Maximum DTI % set for User Transaction Type (i.e., new/repeat transaction) **less** 1%)
        - Compute the Accessible Lease Value on Salary Income = computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = Accessible Debt Weight Value
        - Determine Accessible Lease Value on Vehicle Cost = Vehicle Cost **multiplied by** the (1 **minus** equity contribution percentage set for the user type, asset type, and vehicle status type)
        - Determine Accessible Lease Value = Lower of Accessible Lease Value on Salary Income and Accessible Lease Value on Vehicle Worth
      - ii. Total Debt Weight using the following steps
        - Derive Effective Interest Rate = Compute using  $RATE(NPER, PMT, PV)$  function where **NPER** = Tenor selected by the user, **PMT** = (Accessible Lease Value **divided by** User Inputted Tenor) plus (Lease Value **multiplied by** Interest Rate), **PV** = Accessible Lease Value
        - Derive Periodic Payment Payable = Compute using the Periodic Payment Function
          - ✓ If the vehicle is New, Tokunbo with age  $\leq 10$ , Nigerian Used  $\leq 8$  use  $PMT(RATE/12, NPER, -PV)$  **multiplied by** User Inputted Tenor where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Lease Value
          - ✓ If the vehicle is Tokunbo with age  $> 10$ , Nigerian Used  $> 8$  use  $PMT(RATE, NPER, -PV)$  **multiplied by** User Inputted Tenor where **RATE** = Effective Interest Rate, **NPER** = Tenor selected by the user, **PV** = Accessible Lease Value
        - Derive Management Fee Payable Value = (Accessible Lease Value **multiplied by** Management Fee Rate **divided by** 3) **multiplied by** User Inputter Tenor
        - Derive Insurance Fee Payable = computed with the periodic payment formula –  $PMT(RATE, NPER, -PV)$  where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Lease Value **multiplied by** Insurance Rate
          - ✓ If vehicle is New, Tokunbo with age  $\leq 10$ , Nigerian Used  $\leq 8$ 
            - i. If User Selected Tenor is  $\leq 12$  =  $PMT(RATE/12, NPER, -PV)$  multiplied by 12
            - ii. If User Selected Tenor is  $> 12$  and  $\leq 24$  =  $PMT(RATE/12, NPER, -PV)$  multiplied by 24
            - iii. If User Selected Tenor is  $> 24$  and  $\leq 36$  =  $PMT(RATE/12, NPER, -PV)$  multiplied by 36
            - iv. If User Selected Tenor is  $> 36$  and  $\leq 48$  =  $PMT(RATE/12, NPER, -PV)$  **multiplied by** 48
        - ✓ If vehicle is Tokunbo with age  $> 10$ , Nigerian Used  $> 8$

- i. If User Selected Tenor is  $\leq 12$  =  $PMT(RATE, NPER, -PV)$  multiplied by 12
  - ii. If User Selected Tenor is  $>12$  and  $\leq 24$  =  $PMT(RATE, NPER, -PV)$  multiplied by 24
  - iii. If User Selected Tenor is  $>24$  and  $\leq 36$  =  $PMT(RATE, NPER, -PV)$  multiplied by 36
  - iv. If User Selected Tenor is  $>36$  and  $\leq 48$  =  $PMT(RATE, NPER, -PV)$  **multiplied by 48**
- Derive Tracking Fee Payable
  - ✓ If user selected tenor is  $\leq 12$  = customized tracking fee set
  - ✓ If the user selected tenor is  $>12$  = (customized tracking fee set **multiplied by 12**) **divided by the user** inputted tenor
- Derive Monthly Repayment Value = (Periodic Payment Payable **plus** Management Fee Payable Value **plus** Insurance Fee Payable **plus** Tracking Fee Payable) **divided by** Tenor selected by the user
- Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Net Salary Income). Represented in percentage
- User Inputted Lease Value Rule:
  - ✓ Autofill with the accessible Lease value with the ability for the user to adjust
  - ✓ User inputted Lease value cannot exceed the Accessible Lease Value; the system must prompt the user if the value inputted exceeds the Accessible Lease Value
- Lease Summary Rule:
  - ✓ Requested Lease Value = as inputted by the user
  - ✓ Upfront Payment = Equity Contribution Value **plus** Processing/Legal/Stamp Duty Fees **plus** Vehicle Registration Cost
    - i. Equity Contribution = Asset Cost **minus** User Inputted Lease Value
    - ii. Processing/Legal/Stamp Duty Fees = (User Inputted Lease Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate) **plus** (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate **plus** VAT Value)(User Inputted Lease Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate)
    - iii. Vehicle Registration Cost = As set for vehicle status and location
  - ✓ Tenor = as inputted by the user
  - ✓ Total Repayment = As System Computed
  - ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
  - ✓ Monthly Due Dates = due date for each month based on user inputted salary payment day
- Statement Request Rule
  - ✓ Upon click of the "Request" Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 6 months' salary bank statement from the user's bank
    - ii. Extract statements upon input of statement extraction codes/OTPs and click the "Approve" function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP transaction processing system when the user clicks on the 'Process Lease' function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- Repayment Setup



- ✓ Processed manually outside the portal
- **Terms of Loan (to be provided)**
- Lease Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP transaction processing module will be communicated to the pending request on “my credit module”
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Finance Lease Specific Rules for Sole Proprietors:**
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user’s type
    - ✓ The system must inform users with a tooltip that the Monthly Business Net Turnover is their total business inflow less the outflow
    - ✓ The monthly turnover cell must be formatted in numerical values with the naira currency cell
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display user-accessible loan value and total debt weight as follows:
      - i. Accessible Loan Value using the following steps
        - Determine Total Business Turnover = **Sum** of all user inputted Monthly Business Net Turnover
        - Determine Business Average Net Turnover = (Total Net Turnover **less** the Maximum Net Turnover **less** minimum Net Turnover) **divided by** (Total count of Monthly Business Net Turnover greater than zero **less** 2)
        - Determine Accessible Lease Value on Net Turnover = Computed with the present value formula –  $PV(RATE, NPER, -PMT)$  where **RATE** = The Interest Rate set for the user transaction type (i.e., new/repeat transaction), **NPER** = Tenor selected by the user, **PMT** = (Business Average Net Turnover **less** User Inputted Other Loan Obligation) **multiplied by** the Accessible Max DTI for Business Turnover set for the user transaction type
        - Determine Accessible Lease Value on Vehicle Cost = Vehicle Cost **multiplied by** the (1 **minus** equity contribution percentage set for the user type, asset type, and vehicle status type)
        - Determine Accessible Lease Value = Lower of Accessible Lease Value on Salary Income and Accessible Lease Value on Vehicle Worth
      - ii. Total Debt Weight using the following steps
        - Derive Effective Interest Rate = Compute using  $RATE(NPER, PMT, PV)$  function where **NPER** = Tenor selected by the user, **PMT** = (Accessible Lease Value **divided by** User Inputted Tenor) **plus** (Lease Value **multiplied by** Interest Rate), **PV** = Accessible Lease Value
        - Derive Periodic Payment Payable = Compute using the Periodic Payment Function



- ✓ If the vehicle is New, Tokunbo with age  $\leq 10$ , Nigerian Used  $\leq 8$  use  $PMT(RATE/12, NPER, -PV)$  **multiplied by** User Inputted Tenor where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Lease Value
- ✓ If the vehicle is Tokunbo with age  $> 10$ , Nigerian Used  $> 8$  use  $PMT(RATE, NPER, -PV)$  **multiplied by** User Inputted Tenor where **RATE** = Effective Interest Rate, **NPER** = Tenor selected by the user, **PV** = Accessible Lease Value
- Derive Management Fee Payable Value = (Accessible Lease Value **multiplied by** Management Fee Rate **divided by** 3) **multiplied by** User Inputter Tenor
- Derive Insurance Fee Payable = computed with the periodic payment formula –  $PMT(RATE, NPER, -PV)$  where **RATE** = The Interest Rate set for the user transaction type, **NPER** = Tenor selected by the user, **PV** = Accessible Lease Value **multiplied by** Insurance Rate
  - ✓ If vehicle is New, Tokunbo with age  $\leq 10$ , Nigerian Used  $\leq 8$ 
    - i. If User Selected Tenor is  $\leq 12$  =  $PMT(RATE/12, NPER, -PV)$  multiplied by 12
    - ii. If User Selected Tenor is  $> 12$  and  $\leq 24$  =  $PMT(RATE/12, NPER, -PV)$  multiplied by 24
    - iii. If User Selected Tenor is  $> 24$  and  $\leq 36$  =  $PMT(RATE/12, NPER, -PV)$  multiplied by 36
    - iv. If User Selected Tenor is  $> 36$  and  $\leq 48$  =  $PMT(RATE/12, NPER, -PV)$  **multiplied by** 48
  - ✓ If vehicle is Tokunbo with age  $> 10$ , Nigerian Used  $> 8$ 
    - i. If User Selected Tenor is  $\leq 12$  =  $PMT(RATE, NPER, -PV)$  multiplied by 12
    - ii. If User Selected Tenor is  $> 12$  and  $\leq 24$  =  $PMT(RATE, NPER, -PV)$  multiplied by 24
    - iii. If User Selected Tenor is  $> 24$  and  $\leq 36$  =  $PMT(RATE, NPER, -PV)$  multiplied by 36
    - iv. If User Selected Tenor is  $> 36$  and  $\leq 48$  =  $PMT(RATE, NPER, -PV)$  **multiplied by** 48
- Derive Tracking Fee Payable
  - ✓ If user selected tenor is  $\leq 12$  = customized tracking fee set
  - ✓ If the user selected tenor is  $> 12$  = (customized tracking fee set **multiplied by** 12) **divided by** the user inputted tenor
- Derive Monthly Repayment Value = (Periodic Payment Payable **plus** Management Fee Payable Value **plus** Insurance Fee Payable **plus** Tracking Fee Payable) **divided by** Tenor selected by the user
- Compute Total Debt Weight = (Monthly Repayment Value **plus** User Inputted Other Loan Obligation) **divided by** User Inputted Net Salary Income). Represented in percentage
- User Inputted Lease Value Rule:
  - ✓ Autofill with the accessible lease value with the ability for the user to adjust
  - ✓ User inputted loan value cannot exceed the Accessible Lease Value; the system must prompt the user if the value inputted exceeds the Accessible Lease Value
- Lease Summary Rule:
  - ✓ Requested Lease Value = as inputted by the user
  - ✓ Upfront Payment = Equity Contribution Value **plus** Processing/Legal/Stamp Duty Fees plus Vehicle Registration Cost
    - i. Equity Contribution = Asset Cost **minus** User Inputted Lease Value
    - ii. Processing/Legal/Stamp Duty Fees = (User Inputted Lease Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate) **plus** (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate **plus** VAT Value (User Inputted Lease Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate))
    - iii. Vehicle Registration Cost = As set for vehicle status and location
  - ✓ Tenor = as inputted by the user
  - ✓ Total Repayment = As System Computed

- ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
- ✓ Monthly Due Dates = due date for each month based on request date
- Statement Request Rule
  - ✓ Upon click of the “Request” Function, the system is expected to call the bank statement extraction and analysis tool, the statement tool will perform the following actions
    - i. Request for the user's last 1-year business bank from the user bank
    - ii. Extract statement upon input of statement extraction codes/OTPs and click the “Approve” function by the user
    - iii. Attaches statement file as part of the requirements that will be sent to the ERP transaction processing system when the user clicks on the ‘Process Loan’ function
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, employer identification, official email, bank details, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
  - ✓ The extracted bank statement must be auto-attached to the statement requirement checklist
- Repayment Setup
  - ✓ Processed manually outside the portal
- **Terms of Loan (to be provided)**
- Loan Processing
  - ✓ Upon click of the “Process Loan” function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading “Processing”
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP transaction processing module will be communicated to the pending request on “my credit module”
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center
- ✓ **Finance Lease Specific Rules for Corporate Public Listed/Corporate Unlisted:**
  - Product Offering
    - ✓ The system must display only the offerings and requirements set for the user’s type
  - Tenor
    - ✓ To be displayed in a monthly format
    - ✓ Starting with the minimum tenor set for the product and maxing at the maximum tenor set for the product
  - Capacity Assessment Rule
    - ✓ Upon click of the “Profile Me” function by the user, the system is expected to compute and display the user-accessible lease value as follows = Vehicle Cost **multiplied by** the (1 – Equity Contribution percentage set for the user type, asset status)
  - User Inputted Lease Value Rule:
    - ✓ Autofill with the accessible lease value with the ability for the user to adjust
    - ✓ User inputted lease value cannot exceed the Accessible Loan Value; the system must prompt the user if the value inputted exceeds the Accessible Loan Value
  - Lease Summary Rule:

- ✓ Requested Lease Value = as inputted by the user
- ✓ Upfront Payment = Equity Contribution Value **plus** Processing/Legal/Stamp Duty Fees plus Vehicle Registration Cost
  - i. Equity Contribution = Asset Cost **minus** User Inputted Lease Value
  - ii. Processing/Legal/Stamp Duty Fees = (User Inputted Lease Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate) **plus** (User Inputted Loan Value **multiplied by** Processing/Legal/Stamp Duty Fee Rate **plus** VAT Value (User Inputted Lease Value **multiplied by** Fee Rate set for User Transaction Type **multiplied by** VAT Rate))
  - iii. Vehicle Registration Cost = As set for vehicle status and location
- ✓ Tenor = as inputted by the user
- ✓ Total Repayment = As System Computed
- ✓ Monthly Repayment = Total Repayment **divided by** Tenor selected by the user
- ✓ Monthly Due Dates = due date for each month based on request date
- Requirement Upload
  - ✓ Requirements upload checklist is based on the requirement set up for the product
  - ✓ Requirements that have been saved to the user KYC must be auto attached to the requirement checklist e.g., Identity card, utility bill, business document, etc.
  - ✓ The user must be able to upload all additional required documents not captured on the user profile
- Repayment Setup
  - ✓ Processed manually outside the portal
- **Terms of Loan (to be provided)**
- Lease Processing
  - ✓ Upon click of the "Process Loan" function, the system must prompt the user on the success receipt of the loan request with a success popup, close the page, and move the request to the My Credit module with the status reading "Processing"
  - ✓ **The system must send the loan request to the underwriting stage of the ERP loan processing module via the transaction details endpoint provided in the ERP API documentation with all details of the loan and accompanying documents**
  - ✓ All other activities on the loan request from the ERP transaction processing module will be communicated to the pending request on "my credit module"
  - ✓ Upon successful disbursement, the system must prompt the user of the disbursement success via push notification on the mobile app, email, and message to the notification center

<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal – Product Management &amp; Transaction Processing Modules</li> <li>✓ Bank Statement Extraction System</li> <li>✓ Bank Statement Analysis Tool</li> <li>✓ Nuban Account Generating API</li> <li>✓ RFS ERP</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

### 3.4. My Credit Module

Feature	General My Credit Module Landing Page	
Description	This feature is the default landing page for the “My Credit “module upon click of the module by the user. It will provide users access to their active, pending, and closed transactions.	
Purpose (Task or action the user wants to accomplish)	✔ User wants to be able to access the access credit offerings to meet their credit needs	
User problem (Pain point or challenge)	✔ Ability to track and manage my transactions	
User value (How the proposed solution helps the user)	✔ User will be able to access their credit and lease transactions with the ability to manage their activities	
Assumptions (Business, user, or technical assumptions)	✔ User is an existing user who has an active transaction or pending request or closed transactions ✔ User wishes to monitor their credit/lease transactions ✔ User wishes to make a repayment or pay off their credit/lease transactions ✔ User wishes to top up their credit/lease transactions	
User Stories	Release Requirements	
As a user, I want to be able to access my credit/lease transactions	✔ Allow user access to the My Credit general landing page upon click of the module icon ✔ Display the following personalized categories: <ul style="list-style-type: none"><li>- Active Transactions</li><li>- Pending Transactions</li><li>- Closed Transactions</li></ul>	
As a user, I want to be able to access each personalized category	✔ Allow users to access each personalized category upon click of the features	
Business Rules		
✔ Personalized categories must only be clickable if users have activities in each		
Dependencies (dependencies or applications or platforms that feature is dependent on before it can be completed)	✔ Customized Admin Portal – Product Management Module ✔ ERP transaction processing system	
Not doing (Out of Scope for this release)	✔ Nil	
Acceptance criteria (Conditions of acceptance)	✔ All user stories with their release criteria are fulfilled ✔ All business rules are met	

<b>Feature</b>	Pending Transactions
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<b>Description</b>	This feature shall allow users to access and manage their pending request
<b>Purpose</b> (Task or action the user wants to accomplish)	<ul style="list-style-type: none"> <li>✓ User wants to be able to access their pending credit/lease request except to carry out functions such as – Withdraw Request, Upload Requirement, Accept Offer</li> </ul>
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Ability to track and manage my pending transactions</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User will be able to access their pending credit and lease transactions and access to perform functions</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who has a pending credit/lease request</li> <li>✓ User wishes to monitor their pending credit/lease request</li> <li>✓ User wishes to withdraw their credit/lease transactions</li> <li>✓ User wishes to upload requirements to their pending credit/lease request</li> <li>✓ User wishes to accept an offer on their pending credit/lease request</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access my pending credit/lease request	<ul style="list-style-type: none"> <li>✓ Allow user access to the pending request page upon click of the feature</li> <li>✓ Display pending request in card tile format with the status and function to “Withdraw Request” displayed on the card tile</li> <li>✓ Status is displayed as either – <ul style="list-style-type: none"> <li>- Processing-(insert transaction process stage)</li> <li>- Document Upload Required</li> <li>- Sign Offer</li> </ul> </li> </ul>
As a user, I want to be able to access pending request details and manage the request	<ul style="list-style-type: none"> <li>✓ Allow user access to details of pending requests upon click of the card tiles</li> <li>✓ Display details based on user inputs/selection and transaction summary</li> </ul>
As a user, I want to be Upload Documents as Required	<ul style="list-style-type: none"> <li>✓ Un-collapse and allow the user access to the document checklist upon user click of the function</li> <li>✓ Display documents in an itemized format based on the request from the transaction processing team</li> <li>✓ Allow users to upload documents and send</li> </ul>
As a user, I want to be able to sign an offer	<ul style="list-style-type: none"> <li>✓ Allow user access and sign offer letter upon click of the sign offer letter function</li> </ul>
As a user, I want to be able to withdraw my pending request	<ul style="list-style-type: none"> <li>✓ Allow user withdraw their pending request upon click of the “Withdraw Request” function</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The cancel request must be linked to the ERP transaction process stages</li> </ul>	

<ul style="list-style-type: none"> <li>✓ Request at the Disbursement stage cannot be withdrawn hence system must disable the function</li> <li>✓ All requested documents uploaded by the user must be sent back to the ERP transaction processing system</li> <li>✓ System must</li> <li>✓ All requests declined from the ERP transaction processing system must close the pending request and move it to the Closed Transaction category</li> <li>✓ All withdrawn requests by users must close the request and move it to the Closed Transaction category</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal – Product Management Module</li> <li>✓ ERP transaction processing system</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Closed Transactions
<b>Description</b>	This feature shall allow users to access their closed transactions
<b>Purpose</b> (Task or action the user wants to accomplish)	<ul style="list-style-type: none"> <li>✓ User wants to be able to access their closed request/transactions and can view details and history</li> </ul>
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Ability to access my closed request/transactions</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User will be able to access their closed credit and lease transactions</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who has closed credit/lease transactions/request</li> <li>✓ User wishes to access their closed credit/lease request/transactions</li> <li>✓ User wishes to view the history of their closed credit/lease request/transactions</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access my closed credit/lease request/transactions	<ul style="list-style-type: none"> <li>✓ Allow user access to the closed transaction page upon click of the feature</li> <li>✓ Display closed transactions in card tile format with the function to view History and closed status as either “Paid-Off”, “Declined” or “Withdrawn” accessible on it</li> </ul>
As a user, I want to be able to access closed transaction/request details	<ul style="list-style-type: none"> <li>✓ Allow user access to details of closed transactions/requests upon click of the card tiles</li> <li>✓ Display details based on user inputs/selection and transaction summary</li> </ul>
As a user, I want to be able to access the History of my closed requests/transactions	<ul style="list-style-type: none"> <li>✓ Un-collapse and allow the user access to the history upon user click of the function</li> <li>✓ Display activities on closed transactions inclusive of timestamp</li> </ul>

<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All declined transactions by transaction processing team, withdrawn requests by users, and closed transactions must be in the closed transaction category</li> <li>✓ Closed transactions with Paid-Off status represent transactions that were disbursed and have been successfully paid-off</li> <li>✓ Closed transactions with “Declined” status represent credit/lease request which was declined by the transaction processing team</li> <li>✓ Closed transactions with “Withdrawn” status represent credit/lease requests withdrawn by the user</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal – Product Management Transaction Management Module</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Active Transactions
<b>Description</b>	This feature shall allow users to access their Active transactions
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to access their Active transactions and can view details, Repay, Pay-Off, Top-Up, and Extend
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Ease of access to view and manage my active transactions</li> <li>✓ Timely access to manage activities on my active transactions</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ Users will be able to access and manage activities directly on their active credit and lease transactions</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user who has active credit/lease transactions</li> <li>✓ User wishes to access their active credit/lease transactions</li> <li>✓ User wishes to repay, top-up, or extend their active credit/lease transactions</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access my active credit/lease transactions	<ul style="list-style-type: none"> <li>✓ Allow user access to the active transaction page upon click of the feature</li> <li>✓ Display transactions according to the product categories they fall under: <ul style="list-style-type: none"> <li>- Non-Collateral Loans</li> <li>- Collateral Loans</li> <li>- Lease</li> </ul> </li> <li>✓ Display active transactions in card tile format with the ability to access the details</li> <li>✓ Display Repay, Top-Up, Extend, and History functions on card tile for users to carry out the activities related to the function</li> </ul>

As a user, I want to be able to access active transaction details	<ul style="list-style-type: none"> <li>✓ Allow user access to details of active transactions upon click of the card tiles</li> <li>✓ Display details based on user inputs/selection and transaction summary</li> </ul>
As a user, I want to be able to access the History of my active transactions	<ul style="list-style-type: none"> <li>✓ Un-collapse and allow the user access to the history upon user click of the function</li> <li>✓ Display activities on active transactions inclusive of timestamp</li> </ul>
As a user, I want to be able to make payments on my active loan/lease transactions due to repayment	<ul style="list-style-type: none"> <li>✓ Allow user access to the make payment page upon click of the Repay function</li> <li>✓ Allow users to view details of their Total Repayment Due</li> <li>✓ Allow users to input the value they want to repay</li> <li>✓ Allow user select payment options – Debit Card and Wallet Balance</li> <li>✓ Allow user access to the card payment processor page upon click of the Debit Card function</li> <li>✓ Allow users to select the wallet balance option if the fund in their wallet balance is up to the repayment value</li> </ul>
As a user, I want to be able to pay off my active loan/lease transactions	<ul style="list-style-type: none"> <li>✓ Allow user access to the pay-off page upon click of the Pay-Off function</li> <li>✓ Allow user to view their pay-off transaction details</li> <li>✓ Allow user select payment options – Debit Card and Wallet Balance</li> <li>✓ Allow user access to the card payment processor page upon click of the Debit Card function</li> <li>✓ Allow users to select the wallet balance option if the fund in their wallet balance is up to the repayment value</li> </ul>
As a user, I want to be able to top up my transactions	<ul style="list-style-type: none"> <li>✓ Allow user access to the top-up page upon click of the Top-Up function</li> <li>✓ Allow user view and provide top-up details <ul style="list-style-type: none"> <li>- Input Top-Up Request (editable and mandatory)</li> <li>- Tenor (populate dropdown list as customized for the product) (editable and mandatory)</li> </ul> </li> <li>✓ Allow user to send Request upon provision of all requirement</li> </ul>
As a user, I want to be able to extend the repayment on my transactions	<ul style="list-style-type: none"> <li>✓ Allow user access to the repayment extension page upon click of the Extension function</li> <li>✓ Allow access extension details</li> <li>✓ Allow users to pay the extension fee via debit card or transfer into their Rosabon bank account</li> <li>✓ Allow user to send Request upon provision of all requirement</li> </ul>

#### Business Rules

- ✓ Functions must be displayed according to what is customized for the product type the transaction falls under
- ✓ Transactions with due payments must have the status “Due” on the card tile
- ✓ **Automatic Repayment**
  - Upon due date, system must auto debit user selected repayment method to pay down due payment
  - If user selected



### ✓ **Repay Function**

- The Repay function allows users to make payments on their due loan/lease transactions
- The function must be enabled for the user to have an outstanding repayment on the transaction
- Users can only make payments on their outstanding repayment through this function

### ✓ **Pay-Off Function**

- The Pay-Off function allows users to pay off their loan/lease transactions
- The pay-off details must auto compute once a user clicks on the pay-off function
- Details must be displayed in the following format:

#### ✓ **If Other Loans**

- i. Principal Balance (Outstanding disbursed balance **plus** fees capitalized if any)
- ii. Interest Payment at Pay-Off (if any) (this represents the interest portion of due repayment value yet to be paid plus computed interest payable as at pay-off)
- iii. Extended Interest (If Any – this represents the computed extended interest on delayed due repayment)
- iv. Liquidation Charge (this represents the charge on the early payoff of loan/lease transaction)
- v. Pay-Off Balance (this represents the sum of item i-iv)

#### ✓ **If Asset Cash Loan/Lease**

- i. Principal Balance (Outstanding disbursed balance **plus** fees capitalized if any)
- ii. Interest Payment at Pay-Off (if any) (all unpaid due interest **plus** payable portion of total outstanding interest)
- iii. Extended Interest (If Any – this represents the computed extended interest on delayed due repayment)
- iv. Insurance Fee Balance (if any – represents all unpaid due insurance fees plus a payable portion of the total outstanding insurance fee)
- v. Tracking Fee Payable (if any – represents all unpaid due management fees **plus** a payable portion of the total outstanding tracking fee)
- vi. Management Fee Payable (represents all unpaid due management fees plus a payable portion of the Total outstanding management fee)
- vii. Liquidation Charge (this represents the charge on the early payoff of loan/lease transaction)
- viii. Pay-Off Balance (this represents the sum of items i-vii)

### ✓ **Top-Up**

- The Top-Off function allows users to top up on their loan/lease transactions
- The function must be enabled for only transactions under product types with top-up customized for it
- Users must only be able to top-up if their running product is enabled for top-up and there is no due outstanding repayment on their transaction
- Top-up requests will be sent to the ERP system for processing

### ✓ **Extend**

- The Extension function allows user to extend their due loan/lease transactions
- The function must be enabled for only transactions under product types with repayment extension enabled for it
- The extension period is based on the repayment circle of the transaction; the user must be able to select up to the maximum day in the repayment circle (i.e., 1 – 30 for a 30days repayment circle or 1 – 7 days for a 7day repayment circle, etc.)
- The user must pay the extension fee before extension before it is approved

### ✓ **Repayment integration with the ERP**

- Every repayment made towards a running facility must be reflected on the

<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Customized Admin Portal – Product Management Module</li> <li>✓ ERP transaction processing system</li> <li>✓ Bank Statement Extraction System</li> <li>✓ Bank Statement Analysis Tool</li> <li>✓ Auto Card Debit System</li> <li>✓ Auto Payout System</li> <li>✓ Nuban Account Generating API</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

### 3.5. Wallet Module

<b>Feature</b>	Wallet
<b>Description</b>	This feature shall allow users to access and manage wallet activities
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to access their wallet balance, referral list and bonus, wallet deposits, and Rosabon Special Wins
<b>User problem</b> (Pain point or challenge)	✓ Ease of access to view and manage their wallet activities
<b>User value</b> (How the proposed solution helps the user)	✓ Users will be able to gain loyalty benefits via the wallet module
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user</li> <li>✓ User wishes to fund their wallet balance</li> <li>✓ User wishes to access their wallet balance and activities</li> <li>✓ User wishes to access their referrals and referral bonus</li> <li>✓ User wishes to withdraw from their wallet balance</li> <li>✓ User wishes to access their Rosabon special win bonus</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access activities on my wallet page	<ul style="list-style-type: none"> <li>✓ Allow user access to the wallet module upon click of the module icon</li> <li>✓ Display the features of the wallet module as follows <ul style="list-style-type: none"> <li>- Wallet Highlight</li> <li>- My Referrals</li> <li>- My Referral Bonus</li> <li>- Rosabon Special Wins</li> </ul> </li> </ul>
As a user, I want to be able to view details and access functions relating to the wallet highlights	<ul style="list-style-type: none"> <li>✓ Allow user to view the following details of the wallet highlights upon access to the wallet module: <ul style="list-style-type: none"> <li>- Wallet Balance</li> <li>- Fund Wallet</li> <li>- Withdraw Function</li> <li>- Transfer to Savings Wallet</li> <li>- History Function</li> </ul> </li> <li>✓ Allow user to fund their wallet balance via debit card, bank transfer, and USSD Code</li> <li>✓ Allow user access to the card payment page upon click of the debit card option</li> <li>✓ Allow users to view details of their personalized Rosabon bank account details to make payment upon click of the Bank transfer option</li> <li>✓ Allow users to view the list of how to make transfers into their Rosabon bank account using the USSD code of different banks upon click of the USSD Code option</li> </ul>

	<ul style="list-style-type: none"> <li>✓ Allow users to withdraw into their registered bank account upon click of the withdraw function</li> <li>✓ Allow users to Transfer funds from the wallet to their Savings Wallet</li> <li>✓ Allow user to view their wallet balance history upon click of the history function</li> </ul>
As a user, I want to be able to view details and access functions relating to my referrals feature	<ul style="list-style-type: none"> <li>✓ Allow user to access the following details upon click of the My Referral feature: <ul style="list-style-type: none"> <li>- Referral list</li> <li>- Poke User (Get Credit) Function</li> <li>- Poke User (Make Repayment) Function</li> </ul> </li> </ul>
As a user, I want to be able to view details and access functions relating to my referral bonus feature	<ul style="list-style-type: none"> <li>✓ Allow user to access the following details upon click of the My Referral Bonus feature: <ul style="list-style-type: none"> <li>- Referral Bonus Balance</li> <li>- Redeem Function</li> <li>- History Function</li> </ul> </li> </ul>
As a user, I want to be able to view details and access functions relating to the Rosabon Special Win feature	<ul style="list-style-type: none"> <li>✓ Allow user to access the following details upon click of the Rosabon Special Win feature: <ul style="list-style-type: none"> <li>- Bonus Balance</li> <li>- Redeem Function</li> <li>- History Function</li> </ul> </li> </ul>

## Business Rules

### ✓ Wallet Highlights

- The wallet balance represents total funds redeemed into the wallet balance from the bonuses, funds deposited into the wallet via banks and funds transferred from user's treasury portal wallet (If user is registered on the RFS treasury portal)
- The history represents activities in and out of the wallet balance
- The withdraw function must only be enabled for user types with registered bank details
- The withdraw function must not be enabled for users with outstanding loan repayments
- The Transfer to Savings Wallet function must only be enabled for users who have treasury account with RFS

- ✓ System must notify the user of all successful activity performed on their wallet via email and their notification center

### ✓ My Referral

- This feature allows a user to access their referral list
- The referral list must display the referrals names and date of registration
- The poke functions must be placed beside each referral
- Poke User (Get Credit) – available for click only when the user's referral does not have an active transaction.
  - ✓ System must send users referral notification via email and notification center to get a credit or lease
- Poke User (Make Repayment) – available for click only when users referral with an active transaction has an outstanding repayment that exceeds 90days
  - ✓ System must send users referral notification via email and notification center to pay their outstanding debt.

### ✓ My Referral Bonus

- The feature allows users to receive bonuses relating to their referrals
- The redeem function must be clickable if the bonus balance reaches the redeemable threshold
- Bonus is redeemed into the wallet balance
- The history displays all in and out activities on the referral bonus

✓ **Rosabon Special Wins**

- This feature enables a user to receive special bonuses from RFS
- The redeem function must be clickable if a user has a balance
- Bonus is redeemed into the wallet balance
- The history displays all in and out activities on the Rosabon Special Wins

**Dependencies** (dependencies or applications or platforms that feature is dependent on before it can be completed)

- ✓ Customized Admin Portal – Product Management Module
- ✓ Auto Card Debit System
- ✓ Auto Payout System
- ✓ Nuban Account Generating API
- ✓ Treasury Portal

**Not doing** (Out of Scope for this release)

- ✓ Nil

**Acceptance criteria** (Conditions of acceptance)

- ✓ All user stories with their release criteria are fulfilled
- ✓ All business rules are met

### 3.6. Feedback Module

<b>Feature</b>	HELP
<b>Description</b>	This module shall serve as a communication channel for users to share and manage their feedback
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to communicate with the customer support team easily
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Ease of access to relay issues</li> <li>✓ Timely resolution of issues</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ Users will be able to easily communicate with the RFS customer support team on all issue</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an existing user</li> <li>✓ User wishes to open a ticket</li> <li>✓ User wishes to respond to a ticket</li> <li>✓ User wishes to view the closed ticket</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access the help module	<ul style="list-style-type: none"> <li>✓ Allow user access to the help module upon click of the module icon</li> <li>✓ Display the features of the help module as follows <ul style="list-style-type: none"> <li>- Create Ticket Function</li> <li>- Open Tickets</li> <li>- Closed Tickets</li> </ul> </li> <li>✓ Allow user access to each feature upon click of the feature</li> </ul>
As a user, I want to be able to create a ticket	<ul style="list-style-type: none"> <li>✓ Allow users to access the create ticket page upon click of the Create Ticket function</li> <li>✓ Display details as follows: <ul style="list-style-type: none"> <li>- Ticket Category {populate dropdown list with the categories customized from the admin portal} (mandatory and editable)</li> <li>- Title (mandatory and editable)</li> <li>- Message Body (mandatory and editable)</li> </ul> </li> <li>✓ Allow user to send ticket upon provision of the details</li> </ul>
As a user, I want to be able to access and manage my open tickets	<ul style="list-style-type: none"> <li>✓ Allow user to access their open tickets upon click of the feature</li> <li>✓ Allow users to view messages on each ticket</li> <li>✓ Allow users to send replies on each ticket</li> <li>✓ Allow user to download message history to pdf format</li> </ul>
As a user, I want to be able to access my closed tickets	<ul style="list-style-type: none"> <li>✓ Allow user to access their closed tickets upon click of the feature</li> <li>✓ Allow users to view messages on each ticket</li> <li>✓ Allow user to reopen a ticket</li> </ul>

	✓ Allow user to download message history to pdf format
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All created tickets must be sent to the feedback module of the admin portal</li> <li>✓ Users must be able to respond to their open tickets</li> <li>✓ Tickets closed from the admin portal must be moved to the closed ticket feature</li> <li>✓ Users must be able to reopen closed tickets</li> <li>✓ Message history on tickets must be accompanied by dates and timestamp</li> <li>✓ The user must be able to download the message history on a ticket</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Customized Admin Portal – Product Management Module
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

### 3.7. Help Module

Feature	FAQ	
Description	This feature shall provide users with questions and answers to the portal offerings and usage	
Purpose (Task or action the user wants to accomplish)	User wants to be able to access questions and answers on the portal	
User problem (Pain point or challenge)	✔ Easy access to all forms of credit and lease information	
User value (How the proposed solution helps the user)	✔ Users will be able to easily access information on product offerings and portal usage on the go	
Assumptions (Business, user, or technical assumptions)	✔ User is an existing user ✔ User wishes to access information on offerings and portal usage	
User Stories	Release Requirements	
As a user, I want to be able to access information on offerings and portal usage	✔ Allow user access to the FAQ page upon click of the Help module icon ✔ Display the question categories as customized from the admin portal ✔ Allow user access to the questions under each category upon click of the category ✔ Allow user access to the answers to each question upon click of the question	
Business Rules		
✔ Questions and answers must be displayed in the categories they were created under from the admin portal		
Dependencies (dependencies or applications or platforms that feature is dependent on before it can be completed)	✔ Customized Admin Portal – Product Management Module	
Not doing (Out of Scope for this release)	✔ Nil	
Acceptance criteria (Conditions of acceptance)	✔ All user stories with their release criteria are fulfilled ✔ All business rules are met	



## 4.0. Admin Portal - User Stories & Release Requirements

### 4.1. Account Activation

<b>Feature</b>	Account Activation
<b>Description</b>	This feature enables created users activate their account to enable them gain access to the portal
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to activate their account to gain access to the admin portal
<b>User problem</b> (Pain point or challenge)	✓ Ease of account activation
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to activate their account with ease in order to gain access to their account
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User's log in details have been created for user</li> <li>✓ User has received login details with a link to activate their account</li> <li>✓ User wishes to activate their account to enable them sign in to the admin portal</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to activate my account	<ul style="list-style-type: none"> <li>✓ Allow user access the activation page upon click of the activation link sent to their email after successful creation of user profile</li> <li>✓ Allow user provide password and confirm password upon access to the activation page</li> <li>✓ Activate user account upon click of the submit function</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The activation link must be active until user successfully activates their account or user is disabled before the activation</li> <li>✓ Password must be strong (atleast one of the following lowercase alphabets, uppercase alphabets, numerical digit and symbol)</li> <li>✓ The password criteria must be displayed below the password field and system must check the criterias as they are met by user</li> <li>✓ System must prompt user if password do not meet password criteria and if the confirmation password do not meet the provided password</li> <li>✓ System must provide a function that takes user to the sign-in page after successful activation</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.2. Password Recovery

<b>Feature</b>	Password Reset
<b>Description</b>	This feature enables activated users successfully reset their password
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to reset their password when forgotten
<b>User problem</b> (Pain point or challenge)	✓ Ease of password reset
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to reset their password with ease in order to regain access to their account
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User has successfully activated their profile</li> <li>✓ User forgot their password or password was disabled after 5 failed login attempts</li> <li>✓ User has received password reset link</li> <li>✓ User wishes to reset their password to enable them regain access to the admin portal</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to reset my password	<ul style="list-style-type: none"> <li>✓ Allow user access the password reset page upon click of the reset link sent to their email after reset action was carried out on the user profile from the user management module</li> <li>✓ Allow user provide password and confirm password upon access to the activation page</li> <li>✓ Reset user password upon click of the the submit function</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ User cannot reuse last previous password</li> <li>✓ Password must be strong (at least one of the following lowercase alphabets, uppercase alphabets, numerical digit and symbol)</li> <li>✓ The password criteria must be displayed below the password field and system must check the criterias as they are met by user</li> <li>✓ System must prompt user if password do not meet password criteria and if the confirmation password do not meet the provided password</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

### 4.3. Landing Page

<b>Feature</b>	Sign-in
<b>Description</b>	This feature enables users(admin) to access the sign-in feature
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to gain access into the admin portal in order to carry out certain activities on the portal
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to gain access into the admin portal
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to gain access into the admin portal in order to carry out certain activities on the portal
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User's log in details have been created for user</li> <li>✓ User has received login details and have successfully activated their account</li> <li>✓ User wishes to sign in to the admin portal</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to sign in to the admin portal	<ul style="list-style-type: none"> <li>✓ Allow user access the sign-in feature upon launch of the admin portal url</li> <li>✓ Allow user to gain access into the admin portal upon provision of their right login details</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The system must display the sign-in fields on the landing page as provided</li> <li>✓ The user must be able to access the sign-in feature successfully; the system must take the user to the dashboard upon sign-in</li> <li>✓ System must prompt user where incorrect login details is provided</li> <li>✓ System must automatically disable user password after 5 failed sign-in attempts and prompt user to reachout to their administrator to reset their password</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.4. Dashboard

<b>Feature</b>	Dashboard
<b>Description</b>	This feature enables users to access the admin portal dashboard
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to navigate the dashboard in order to access the pre-assigned modules, preview their summarized activities of users access according to what is allowed for them.
<b>User problem</b> (Pain point or challenge)	✓ Need to access the dashboard
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to access the dashboard in order to navigate their pre-assigned modules on the admin portal and the summized activity at a glance
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User has successfully signed into the admin portal</li> <li>✓ User wishes to access their assigned modules</li> <li>✓ User wishes to preview profile activities</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to access my dashboard so that I can navigate my pre-assigned modules on the admin portal	✓ Allow user to navigate their pre assigned modules on the left side of the dashboard
As a user, I want to be able to preview my summarized account activities at a glance	✓ Allow user to view their summarized access activities at a glance upon successful sign-in
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ The system must display the user's dashboard and pre-assigned modules on the dashboard</li> <li>✓ The user must be able to access the pre-assigned modules on the dashboard</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.5. User Management Module

<b>Feature</b>	Manage Users
<b>Description</b>	This feature shall enable portal users with administrator right set up and manage other users
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to create other users and manage the created users profile
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Optimal user profiling and management</li> <li>✓ Proper management and control of sensitive portal activities</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User would be able to profile users, and avail them rights in alignment to business operations and needs</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is authorized to create other users according to business operation framework</li> <li>✓ User wishes to manage users</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user with administrative rights, I want to be able to access the manage user feature to view, create and manage users	<ul style="list-style-type: none"> <li>✓ Allow users to access the manage users feature default landing page upon click of the feature</li> <li>✓ Allow user view and manage created users on the default landing page in the following format: <ul style="list-style-type: none"> <li>- Date Created</li> <li>- Last Time Active (Date &amp; Timestamp)</li> <li>- Name</li> <li>- Email</li> <li>- Gender</li> <li>- Role</li> <li>- Department</li> <li>- Branch</li> <li>- Status</li> <li>- Action {provide the following functions to enable user manager created users - Edit and Reset Password}</li> </ul> </li> <li>✓ Allow user access the "Create User" function from the default landing page</li> </ul>
As a user with administrative rights, I want to be able to create users on the platform and assign them rights to required features in line with the business operation framework.	<ul style="list-style-type: none"> <li>✓ Allow users to access the page to create user upon click of the "Create User" function</li> <li>✓ Allow users to create new users, upon provision of the following requirement as follows <ul style="list-style-type: none"> <li>- Input First Name and Last Name (editable and mandatory)</li> <li>- Input Official Email (editable and mandatory)</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>- Select Gender (Populate dropdown field with the options Male and Female) (editable and mandatory)</li> <li>- Select Role (populate dropdown field with the list of created roles under “Manage Role” feature) (editable and mandatory)</li> <li>- Select Branch (populate dropdown field with the list of created branches under “branch setup” feature) (editable and mandatory)</li> <li>- Select Department (populate dropdown field with the list of created branches under “department setup” feature) (editable and mandatory)</li> <li>- Input Maximum Transaction Approval Limit {if user role is “Underwriter”, provide a field to input value} (editable and mandatory)</li> <li>- Select status (Populate dropdown field with the options Active and Inactive) (editable and mandatory)</li> </ul> <p>✓ Allow user to save the created user profile upon click of a “Save” function..</p>
As a user with administrative rights, I want to be able to reset a created user password to enable them regain access to the admin portal	<p>✓ Allow user to reset the password of created users upon click of the “Reset Password” function available under the action column for that user</p>
As a user with administrative rights, I want to be able to update a created user profile	<p>✓ Allow user to access the user details page upon click of the “Edit” function available under the action column for that user</p> <p>✓ Allow users to edit all the created user profile details except the email address</p> <p>✓ Allow user to successfully update the created user details upon click of a “Save” function</p>
<b>Business Rules</b>	
<p>✓ User can only gain access to the modules and features assigned to their role</p> <p>✓ The user email field must be formatted in email format</p> <p>✓ System must send an account creation email to the created user with the link to activate their account upon successful creation of the user profile (a successfully created user is one whose status is active upon save of their details at creation)</p> <p>✓ System must send a reset password email to the created user with the link to reset their password upon click of the function</p> <p>✓ System must not allow a created user reuse previously used password</p> <p>✓ System must disable user from accessing the portal when their profile status is changed to Inactive</p> <p>✓ System must enable user to gain access to the portal when their status changes from inactive to active; (active to inactive) do not require a password change, user can sign in with their current password.</p> <p>✓ The maximum transaction approval limit field is only applicable when the user role is set as underwriter</p> <p>✓ The maximum transaction approval limit field must be formatted in naira currency numerical format</p> <p>✓ The maximum transaction approval limit must be linked to the transaction management module; users with role as underwriters will only be able to see pending transaction in underwriting stage that fall under their maximum approval limit</p>	

<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Manage Roles
<b>Description</b>	This feature shall enable portal users with administrator right set up roles and manage the access right for each role
<b>Purpose</b> (Task or action the user wants to accomplish)	User want to be able to create roles and assign the rights to the roles in line with their expected functions.
<b>User problem</b> (Pain point or challenge)	✓ Optimal role profiling and management ✓ Proper management and control of sensitive portal activities
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to create roles, and assign access rights to the roles to ensure proper control
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is authorized to create roles according to business operation framework ✓ User wishes to manage roles
<b>User Stories</b>	<b>Release Requirements</b>
As a user with administrative rights, I want to be able to access the manage role feature to view, create and manage roles	✓ Allow users to access the manage role feature default landing page upon click of the feature ✓ Allow user view and manage created roles on the default landing page in the following format: <ul style="list-style-type: none"> <li>- Date Created</li> <li>- Last Update(Date &amp; Timestamp)</li> <li>- Updated By</li> <li>- Role Name</li> <li>- Role Description</li> <li>- Status</li> <li>- Action {provide the following functions to enable user manager created roles- Edit and Remove}</li> </ul> ✓ Allow user access the “Create Role” function from the default landing page
As a user, I want to be able to create roles and assign rights attributed to the roles	✓ Allow users to access the page to create roles upon click of the “Create Role” function

	<ul style="list-style-type: none"> <li>✓ Allow users to create new roles, upon provision of the following requirement as follows <ul style="list-style-type: none"> <li>- Input Role name (editable and mandatory)</li> <li>- Input Description of the role (editable and mandatory)</li> <li>- Select status (Populate dropdown field with the options Active and Inactive) (editable and mandatory)</li> <li>- Assign Rights (user would be able to check the list of all rights that would be allowed for the role) (editable and mandatory)</li> </ul> </li> <li>✓ Allow user to successfully create a role upon click of the “Save” function</li> </ul>
As a user with administrative rights, I want to be able to update a created roles	<ul style="list-style-type: none"> <li>✓ Allow user to access the role details page upon click of the “Edit” function available under the action column for that role</li> <li>✓ Allow users to edit all the created role details</li> <li>✓ Allow user to successfully update the created role details upon click of a “Save” function</li> </ul>
As a user with administrative rights, I want to be able to delete created roles	<ul style="list-style-type: none"> <li>✓ Allow user to delete a role upon click of the “Remove” function available under the action column for that role</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All rights must be grouped and displayed according to the different portal modules and submodules/features</li> <li>✓ Access to modules, features and functions must be tied to the rights assigned to the role</li> <li>✓ All modifications made to a role must reflect rightly</li> <li>✓ User must not be able to delete a role if there are users assigned to the role</li> <li>✓ Roles with Inactive as status must also disable the access of users assigned to the role;</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Branch Management
<b>Description</b>	This feature shall enable portal users with administrator right create and manage business branches
<b>Purpose</b> (Task or action the user wants to accomplish)	User want to be able to define business branches that will be assigned when profiling a user
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Optimal branch profiling and management</li> <li>✓ Proper management and control of sensitive portal activities tracking process users performance across the business branches</li> </ul>



<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to manage business branches and also monitor process performance across the branches
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is authorized to manage branch setup according to business operation framework ✓ User wishes to manage branch setup
<b>User Stories</b>	<b>Release Requirements</b>
As a user with administrative rights, I want to be able to access the branch setup feature to view, create and manage branches	✓ Allow users to access the branch setup feature default landing page upon click of the feature ✓ Allow user view and manage created branches on the default landing page in the following format: <ul style="list-style-type: none"> <li>- Date Created</li> <li>- Last Update(Date &amp; Timestamp)</li> <li>- Updated By</li> <li>- Branch Name</li> <li>- Status</li> <li>- Action {provide the following functions to enable user manager created branches- Edit and Remove}</li> </ul> ✓ Allow user access the “Create Branch” function from the default landing page
As a user with administrative rights, I want to be able to create branches	✓ Allow users to access the page to create branches upon click of the “Create Branch” function ✓ Allow users to create new branches, upon provision of the following requirement as follows <ul style="list-style-type: none"> <li>- Input Branch name (editable and mandatory)</li> <li>- Select status (Populate dropdown field with the options Active and Inactive) (editable and mandatory)</li> </ul> ✓ Allow user to successfully create a branch upon click of the “Save” function
As a user with administrative rights, I want to be able to update a created branch	✓ Allow user to access the branch details page upon click of the “Edit” function available under the action column for that branch ✓ Allow users to edit all the created branch details ✓ Allow user to successfully update the created branch details upon click of a “Save” function
As a user with administrative rights, I want to be able to delete created branches	✓ Allow user to delete a branch upon click of the “Remove” function available under the action column for that branch
<b>Business Rules</b>	
✓ All modifications made to a role must reflect rightly	

✓ User must not be able to delete a department if it is assigned under a user	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Department Setup
<b>Description</b>	This feature shall enable portal users with administrator right create and manage departments
<b>Purpose</b> (Task or action the user wants to accomplish)	User want to be able to define departments that will be assigned when profiling a user
<b>User problem</b> (Pain point or challenge)	✓ Optimal department profiling and management ✓ Proper management and control of sensitive portal activities tracking process users performance across the business branches
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to manage departments and also monitor process performance across the departments
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is authorized to manage department setup according to business operation framework ✓ User wishes to manage branch setup
<b>User Stories</b>	<b>Release Requirements</b>
As a user with administrative rights, I want to be able to access the department setup feature to view, create and manage departments	✓ Allow users to access the department setup feature default landing page upon click of the feature ✓ Allow user view and manage created departments on the default landing page in the following format: <ul style="list-style-type: none"> <li>- Date Created</li> <li>- Last Update(Date &amp; Timestamp)</li> <li>- Updated By</li> <li>- Department Name</li> <li>- Status</li> <li>- Action {provide the following functions to enable user manager created departments- Edit and Remove}</li> </ul> ✓ Allow user access the “Create Department” function from the default landing page

As a user with administrative rights, I want to be able to create departments	<ul style="list-style-type: none"> <li>✓ Allow users to access the page to create departments upon click of the “Create Departments ” function</li> <li>✓ Allow users to create new departments, upon provision of the following requirement as follows <ul style="list-style-type: none"> <li>- Input Departments name (editable and mandatory)</li> <li>- Select status (Populate dropdown field with the options Active and Inactive) (editable and mandatory)</li> </ul> </li> <li>✓ Allow user to successfully create a department upon click of the “Save” function</li> </ul>
As a user with administrative rights, I want to be able to update a created departments	<ul style="list-style-type: none"> <li>✓ Allow user to access the department details page upon click of the “Edit” function available under the action column for that departments</li> <li>✓ Allow users to edit all the created departments details</li> <li>✓ Allow user to successfully update the created department details upon click of a “Save” function</li> </ul>
As a user with administrative rights, I want to be able to delete created departments	<ul style="list-style-type: none"> <li>✓ Allow user to delete a department upon click of the “Remove” function available under the action column for that branch</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All modifications made to a role must reflect rightly</li> <li>✓ User must not be able to delete a department if it is assigned under a user</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.6. Product Management Module

<b>Feature</b>	Product Set up
<b>Description</b>	This feature enables users setup/edit products & their properties that would be available on the customer portal
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able access this feature in order to setup/edit products & their properties that would be available on the customer portal
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to set up / edit products & their properties that would be available on the customer portal
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to access this feature in order to setup/edit products & their properties that would be available on the customer portal
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to set up / edit products &amp; their properties</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to set up a new product using the product setup feature	<ul style="list-style-type: none"> <li>✓ Allow user to add a new product using the product setup feature and display the following fields <ul style="list-style-type: none"> <li>- Input Product Name Field (Free text)</li> <li>- Input Target Market Field (Populate drop down list with options as created in the Target market management feature e.g Students, Salary Earners, Sole Proprietors, Corporates)</li> <li>- Input Product Category Field (Populate drop down list with options as created in the product category management feature e.g Consumer Product, Corporate Product, Corporate Mini Product, Sole Proprietors Product, Staff Product, Cashbacked Product)</li> <li>- Input Product Type Field (Populate drop down list with options as created in the Product Type management feature e.g Quick Loan, Consumer Loan, Consumer Lease, Consumer Business Support Loan, Consumer ACL)</li> <li>- Input Tenor Field (Minimum &amp; Maximum Tenor)</li> <li>- Input Amount Field (Minimum &amp; Maximum Amount)</li> <li>- Savings Account Holder Allowed? Dropdown Field (Yes/No)</li> <li>- Current Account Guarantor Mandatory? Dropdown Field (Yes/No)</li> <li>- Repayment Methods Checklist Field (Post Dated Cheque - Banks, Direct Debit - NIBSS, Direct Debit - Remita, Debit Cards - Banks, Payroll Deduction - Banks, Bank Transfer - Banks, Direct NUBAN Transfer, Others - Rosabon FS, Paystack - Paystack)</li> <li>- Fee Payment Type Checklist Field (Upfront Amortized (Monthly), Quarterly, Weekly, Fortnightly, 6 Months, Yearly, Bullet)</li> </ul> </li> </ul>

- More Approval Required? Checkbox field - Yes (to be checked)
- Product Summary (Input Field) (Fretext)

#### **Pricing Set up - Non-Collateral Loans**

- Loan Type (Dropdown field) (All, Personal Loan, Internal Loyalty Policy, External Loyalty Policy, Group Loan)
- Customer Type (Dropdown field) (All, New, Repeat, Repeat Top-up, Loyalty)
- Risk Level (Dropdown field) (Low Risk, Medium Risk, High Risk)
- Treasury Account Officer? (Dropdown field) (N/A, Yes, No)
- Payroll Deduction (Dropdown field) (N/A, Yes, No)
- Loyalty Loan Cycle (Dropdown field) (N/A, All Cycle, Cycle 1, Cycle 2, Cycle 3, Cycle 4, Cycle 5, Above Cycle 5)
- Employment Type (Dropdown field) (N/A, All, Contract, Confirmed, Unconfirmed)
- Industry Type (Dropdown field) (All, Stable Sector, Unstable Sector)
- Interest Rate (Input field) (Percentage %)
- Legal Fee (Input field) (Percentage %)
- Management Fee (Input field) (Percentage %)
- Quarterly Fee (Input field) (Percentage %)
- VAT (Input field) (Percentage %)
- DTI Range (Input field) (Minimum and Maximum)
- Max DTI Salary (Input field) (Percentage %)
- Max DTI Business Turnover (Input field) (Percentage %)
- Total DTI Exposure (Input field) (Percentage %)
- Tenor Range (Input field) (Minimum and Maximum)
- Salary Range (Input field) (Minimum and Maximum)
- Etix Band (Minimum and Maximum)
- Loan Amount Range (Minimum and Maximum)
- Use Effective Rate (Dropdown field) (Yes, No)
- Organization Incentive Type (Dropdown field) (N/A, All, With Incentive, Without Incentive)

#### **Pricing Set up - Collateral Loans**

- ACL Type (Dropdown field) (All, ACL Within Age Limit, ACL Above Age Limit, ACL Property, Group ACL, ACL Top-up)
- Customer Type (Dropdown field) (All, New, Repeat, Repeat Top-up, Loyalty)
- Asset Type (Dropdown field) (Vehicle, Landed Property)
- Asset State (Dropdown field) (Nigerian used, Tokunbo)
- Risk Level (Dropdown field) (Low Risk, Medium Risk, High Risk)
- Treasury Account Officer? (Dropdown field) (N/A, Yes, No)
- Payroll Deduction (Dropdown field) (N/A, Yes, No)
- Loyalty Loan Cycle (Dropdown field) (N/A, All Cycle, Cycle 1, Cycle 2, Cycle 3, Cycle 4, Cycle 5, Above Cycle 5)

- Employment Type (Dropdown field) (N/A, All, Contract, Confirmed, Unconfirmed)
- Industry Type (Dropdown field) (All, Stable Sector, Unstable Sector)
- Management Fees
- Interest Rate (Input field) (Percentage %)
- Legal Fee (Input field) (Percentage %)
- Stamp Duty (Input field) (Percentage %)
- Processing Fees (Input field) (Percentage %)
- Transfer fee (Input field) (Percentage %)
- Maintenance Fee (Input field) (Percentage %)
- VAT (Input field) (Percentage %)
- Insurance Fees (Input field) (Percentage %)
- Tracking Fee (Input field) (Numeric)
- Maximum Loan to Value (LTV) (Input field) (Percentage %)
- Tenor Range (Input field) (Minimum and Maximum)
- Mileage range (Input field) (Minimum and Maximum)
- Vehicle Age range (Input field) (Minimum and Maximum)
- DTI Range (Input field) (Minimum and Maximum)
- Average Score (Input field) (Percentage %)
- Salary Range (Input field) (Minimum and Maximum)
- Loan Amount Range (Minimum and Maximum)
- Use Effective Rate (Dropdown field) (Yes, No)
- Organization Incentive Type (Dropdown field) (N/A, All, With Incentive, Without Incentive)

#### **Pricing Set up - Lease**

- Lease Type (Dropdown field) (All, Lease Regular Within Age Limit, Lease Regular Above Age Limit, Lease Mini Within Age Limit, Lease Mini Above Age Limit, Group Lease, Lease Top-up)
- Customer Type (Dropdown field) (All, New, Repeat, Repeat Top-up, Loyalty)
- Asset Type (Dropdown field) (Vehicle, Landed Equipment)
- Asset State (Dropdown field) (All Vehicle State, New, Tokunbo, Nigerian Used, Household appliance, Heavy Gen Set, Office Appliance)
- Risk Level (Dropdown field) (Low Risk, Medium Risk, High Risk)
- Treasury Account Officer? (Dropdown field) (N/A, Yes, No)
- Payroll Deduction (Dropdown field) (N/A, Yes, No)
- Loyalty Loan Cycle (Dropdown field) (N/A, All Cycle, Cycle 1, Cycle 2, Cycle 3, Cycle 4, Cycle 5, Above Cycle 5)
- Employment Type (Dropdown field) (N/A, All, Contract, Confirmed, Unconfirmed)
- Industry Type (Dropdown field) (All, Stable Sector, Unstable Sector)
- Management Fees (Input field) (Percentage %)
- Interest Rate (Input field) (Percentage %)
- Legal Fee (Input field) (Percentage %)

- Stamp Duty (Input field) (Percentage %)
- Processing Fees (Input field) (Percentage %)
- Transfer fee (Input field) (Percentage %)
- VAT (Input field) (Percentage %)
- Insurance Fees (Input field) (Percentage %)
- Tracking Fee (Input field) (Numeric)
- Equity Contribution (Input field) (Percentage %)
- Tenor Range (Input field) (Minimum and Maximum)
- Mileage range (Input field) (Minimum and Maximum)
- Vehicle Age range (Input field) (Minimum and Maximum)
- DTI Range (Input field) (Minimum and Maximum)
- Average Score (Input field) (Percentage %)
- Salary Range (Input field) (Minimum and Maximum)
- Loan Amount Range (Minimum and Maximum)
- Use Effective Rate (Dropdown field) (Yes, No)
- Organization Incentive Type (Dropdown field) (N/A, All, With Incentive, Without Incentive)

#### **Pricing Set up - Specialized Equipment Lease**

- Lease Type (Dropdown field) (All, Lease Regular, Lease Regular Top-up)
- Customer Type (Dropdown field) (All, New, Repeat, Repeat Top-up, Loyalty)
- Asset Type (Dropdown field) (Specialized Automobile, Specialized Equipment)
- Asset State (Dropdown field) (All Vehicle State, New, Tokunbo, Nigerian Used, Household appliance, Heavy Gen Set, Office Appliance)
- Risk Level (Dropdown field) (Low Risk, Medium Risk, High Risk)
- Asset Risk Category (Dropdown field) (Low Risk Asset, Medium Risk Asset, High Risk Asset)
- Loyalty Loan Cycle (Dropdown field) (N/A, All Cycle, Cycle 1, Cycle 2, Cycle 3, Cycle 4, Cycle 5, Above Cycle 5)
- Industry Type (Dropdown field) (All, Stable Sector, Unstable Sector)
- Management Fees (Input field) (Percentage %)
- Interest Rate (Input field) (Percentage %)
- Legal Fee (Input field) (Percentage %)
- Stamp Duty (Input field) (Percentage %)
- Processing Fees (Input field) (Percentage %)
- Transfer fee (Input field) (Percentage %)
- VAT (Input field) (Percentage %)
- Insurance Fees (Input field) (Percentage %)
- Tracking Fee (Input field) (Numeric)
- Equity Contribution (Input field) (Percentage %)
- Tenor Range (Input field) (Minimum and Maximum)
- Mileage range (Input field) (Minimum and Maximum)

	<ul style="list-style-type: none"> <li>- Vehicle Age range (Input field) (Minimum and Maximum)</li> <li>- Average Score (Input field) (Percentage %)</li> <li>- Loan Amount Range (Minimum and Maximum)</li> <li>- Use Effective Rate (Dropdown field) (Yes, No)</li> <li>- Organization Incentive Type (Dropdown field) (N/A, All, With Incentive, Without Incentive)</li> </ul> <p><b>Pricing Set up - CashBacked Loan</b></p> <ul style="list-style-type: none"> <li>- Loan Type (Dropdown field) (Positive Cash-backed (PCB), Negative Cash-backed (NCB))</li> <li>- Tier (Input field) (Free Text)</li> <li>- Risk Level (Dropdown field) (Low Risk, Medium Risk, High Risk)</li> <li>- Customer Type (Dropdown field) (All, New, Repeat, Repeat Top-up, Loyalty)</li> <li>- Loyalty Loan Cycle (Dropdown field) (N/A, All Cycle, Cycle 1, Cycle 2, Cycle 3, Cycle 4, Cycle 5, Above Cycle 5)</li> <li>- Loan to Deposit Ratio (Input field) (Minimum and Maximum %)</li> <li>- Interest Rate (Input field) (Percentage %)</li> <li>- Legal Fee (Input field) (Percentage %)</li> <li>- Management Fee (Input field) (Percentage %)</li> <li>- VAT (Input field) (Percentage %)</li> <li>- Tenor Range (Input field) (Minimum and Maximum)</li> <li>- Loan Amount Range (Minimum and Maximum)</li> <li>- DTI (Minimum and Maximum)</li> <li>- Use Effective Rate (Dropdown field) (Yes, No)</li> </ul> <p>✓ Allow user to save or discard the inputs made</p>
As a user, I want to be able to edit an already setup product so that the changes can be reflected on the product	<ul style="list-style-type: none"> <li>✓ Allow user access to edit an already set up product</li> <li>✓ Allow user access to edit the fields of an already set up product</li> <li>✓ Allow user to save and update changes made to the fields of an already set up product</li> </ul>
As a user, I want to be able to activate or deactivate an already setup product so that it can be made available or unavailable for usage	<ul style="list-style-type: none"> <li>✓ Allow user to activate or deactivate an already set up product</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ User must be able to add multiple pricing tiers on a product during pricing set up</li> <li>✓ User must be able to remove a pricing tier from a product during pricing set up</li> <li>✓ For loan request, the applicable interest rate would be based on the interest that was set for the inputted loan amount range and tenor range and also the DTI range that the client falls under</li> <li>✓ After filling the applicable fields, User must be required to save input made, after which the system must display the different approval stages for selection. (These would have already been set up via the Process Management feature)</li> </ul>	



<ul style="list-style-type: none"> <li>✓ Upon approval stage selection, user must be required to save selections made after which system displays a prompt for the user to select at what stage the offer letter is to be sent.</li> <li>✓ After selecting the offer letter stage, user must be required to submit selection after which product setup becomes completed</li> <li>✓ If user hasn't set up the approval stages, product setup is to remain as draft and un-bookable until the approval stages are completely set up</li> <li>✓ All set up products must be available for booking</li> <li>✓ User can set up multiple products</li> <li>✓ Display all the setup products in a list view with an activate / deactivate switch button in front of each product</li> <li>✓ Deactivated products must not be made available for booking, while active products must be made available for booking</li> <li>✓ Allow user to sort All / active / inactive products</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Target Market Management
<b>Description</b>	This feature shall enable users setup & manage customer types as it relates to individual & corporate users
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage customer types as it relates to individual and corporate users
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to create customer types as it relates to individual & corporate users for easy target market differentiation
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to create customer types as it relates to individual & corporate users
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to setup &amp; manage different customer types</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to set up different customer types as it relates to	<ul style="list-style-type: none"> <li>✓ Allow user to access the Target Market Management feature</li> <li>✓ Allow user to add a customer type and display the following fields</li> </ul>

individual and corporate users so that it can be made available for selection during product set up	<ul style="list-style-type: none"> <li>- Input Customer Type Name Field (Free text)</li> <li>- Target Market (Dropdown field) (Individual, Corporate)</li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to remove different customer types so that it cannot be made available for selection during product set up	<ul style="list-style-type: none"> <li>✓ Allow user to access the Target Market Management feature</li> <li>✓ Allow user to remove an already set up customer type</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All customer types added must be made available for selection during product setup</li> <li>✓ All customer types removed must not be made available for selection during product setup</li> <li>✓ User can only select one option from the target market dropdown field</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Product Category Management
<b>Description</b>	This feature shall enable user setup and manage product categories.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage different product categories.
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to create different product categories unique to a target market for easy differentiation
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to create different product categories unique to a target market for easy differentiation
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to setup &amp; manage different product categories</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to set up different product categories unique to a target market so that it can be made	<ul style="list-style-type: none"> <li>✓ Allow user to access the Product Category Management Feature</li> <li>✓ Allow user to add a product category and Display the following fields <ul style="list-style-type: none"> <li>- Input Product Category Name Field (Free text)</li> </ul> </li> </ul>

available for selection during product set up	✓ Allow user to save or discard the inputs made
As a user I want to be able to remove different product categories so that it cannot be made available for selection during product set up	✓ Allow user to access the Product Category Management feature ✓ Allow user to remove an already set up product category
<b>Business Rules</b>	
✓ All product categories added must be made available for selection during product setup ✓ All product categories removed must not be made available for selection during product setup ✓ All business rules must be met	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Product Type Management
<b>Description</b>	This feature shall enable user setup and manage product types.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage different product types.
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to create different product types
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to create different product type unique to a target market for easy differentiation
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup & manage different product types
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to set up different product types so that it can be made available for selection during product set up	✓ Allow user to access the Product Type Management feature ✓ Allow user to add a product type and Display the following fields <ul style="list-style-type: none"> <li>- Input Product Type Name Field (Free text)</li> <li>- Select Product Category (Dropdown field)(Prefilled from the product category)</li> </ul>

	<ul style="list-style-type: none"> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to remove different product types so that it cannot be made available for selection during product set up	<ul style="list-style-type: none"> <li>✓ Allow user to access the Product Type Management feature</li> <li>✓ Allow user to remove an already setup product type</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All product types added must be made available for selection during product setup</li> <li>✓ All product types removed must not be made available for selection during product setup</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Requirement Management
<b>Description</b>	This feature shall enable users to set up and manage the requirements checklist and assign to product types
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage the requirements checklist and assign to product types
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Need to be able to set up and manage the requirements checklist that should be assigned to different product types</li> </ul>
<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User would be able to set up and manage the requirements checklist and assign to product types</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to setup &amp; manage the requirements checklist and assign to product types</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to set up the requirements checklist and assign to	<ul style="list-style-type: none"> <li>✓ Allow user to access the Requirement Management feature</li> <li>✓ Allow user to add a requirement and display the following</li> </ul>

product types so that users can be guided on the things required for already set up products	<ul style="list-style-type: none"> <li>- Input Requirement Name Field (Free text)</li> <li>- Assign to Product (Dropdown List)(Prefilled from the product type feature)</li> </ul> <ul style="list-style-type: none"> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to un-assign a requirement to product types so that users can be guided on the things required for already set up products	<ul style="list-style-type: none"> <li>✓ Allow user to access the Requirement Management feature</li> <li>✓ Allow user to un-assign an already assigned requirement to a product type</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
✓ A requirement can be assigned to multiple product types	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Top-up Management
<b>Description</b>	This feature shall enable users to set up and manage top-up criteria according to already set up products.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage top-up criteria according to already set up products.
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to set up and manage top-up criteria according to already set up products.
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to set up and manage top-up criteria according to already set up products.
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to set up and manage top-up criteria according to already set up products.</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup a top-up criteria according to already set	<ul style="list-style-type: none"> <li>✓ Allow user to access the Top-up Management feature</li> <li>✓ Allow user to add a criteria and display the following fields</li> </ul>

up products so that the system can be guided on the top-up criteria required for each product	<ul style="list-style-type: none"> <li>- Select Top-Up type Dropdown Field (Fresh Loan , Top-Up) (Freetext)</li> <li>- Input minimum tenor cover field (Numeric)</li> <li>- Input maximum number of missed rentals (Numeric)</li> <li>- Assign to Product (Dropdown List)(Prefilled from the already set up products)</li> </ul> <ul style="list-style-type: none"> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage a top-up criteria according to already set up products so that the system can be guided on the top-up criteria required for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Top-up Management feature</li> <li>✓ Allow user to edit a top-up criteria</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All inputted fields must be available for selection during product set up</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Liquidation Management
<b>Description</b>	This feature shall enable user setup and manage Liquidation criteria according to already set up products.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage Liquidation criteria according to already set up products
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to set up and manage Liquidation criteria according to already set up products.
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to set up and manage Liquidation criteria according to already set up products.
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to set up and manage Liquidation criteria according to already set up products</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>

As a user I want to be able to setup the Liquidation criteria according to already set up products so that the system can be guided on the Liquidation criteria for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Liquidation Management feature</li> <li>✓ Allow user to add a criteria and display the following fields <ul style="list-style-type: none"> <li>- Input Liquidation charge (Percentage)</li> <li>- Assign to Product (Dropdown List)(Prefilled from the already set up products)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage the Liquidation criteria according to already set up products so that the system can be guided on the Liquidation criteria for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Liquidation Management feature</li> <li>✓ Allow user to edit a liquidation criteria</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Liquidation is applicable to early payoffs</li> <li>✓ Liquidation charge must be calculated on the total principal balance</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Penal Charge Management
<b>Description</b>	This feature shall enable users to set up and manage penal charge criteria for late repayments according to already set up products.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage penal charge criteria for late repayments according to already set up products.
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to set up and manage penal charge criteria for late repayments according to already set up products.
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to set up and manage penal charge criteria for late repayments according to already set up products.
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to set up and manage the penal charge criteria according to already set up products</li> </ul>

User Stories	Release Requirements
As a user I want to be able to setup the penal charge criteria according to already set up products so that the system can be guided on the penal charge criteria for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Penal Charge Management feature</li> <li>✓ Allow user to add a criteria and display the following field <ul style="list-style-type: none"> <li>- Input penal charge (Percentage)</li> <li>- Assign to Product (Dropdown List)(Prefilled from the already set up products)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage the Liquidation criteria according to already set up products so that the system can be guided on the Liquidation criteria for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Penal Charge Management feature</li> <li>✓ Allow user to edit a Penal Charge criteria</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Penal charge must only be charged on missed rentals that have exceeded the grace period which is 7 days</li> <li>✓ Penal charge must be calculated daily on every missed rental until the outstanding is cleared</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Interest Type Management
<b>Description</b>	This feature shall enable the user to set up and manage interest structures.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage interest structures
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to set up and manage interest structures to be applied on product types
<b>User value</b> (How the proposed solution helps the user)	✓ User would be to be able to set up and manage interest structures to be applied on product types
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to set up and manage the interest structures to be applied on product types</li> </ul>



User Stories	Release Requirements
As a user I want to be able to setup the interest structures to be applied on product types so that the system can be guided on the interest structures for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Interest Type Management feature</li> <li>✓ Allow user to add interest structure and display the following fields <ul style="list-style-type: none"> <li>- Select Product Type (Dropdown list prefilled from the Product Type feature)</li> <li>- Select interest rate structure (Dropdown field) (Daily, weekly, bi-weekly, monthly, quarterly)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage the interest structures to be applied on product types so that the system can be guided on the interest structures for each product	<ul style="list-style-type: none"> <li>✓ Allow user to access the Interest Type Management feature</li> <li>✓ Allow user to edit an interest structure</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All inputted fields must be available for selection during product set up</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Repayment Type Management
<b>Description</b>	This feature shall enable users to setup and manage repayment methods
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage repayment methods
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage repayment methods which are to be provided as options to select from during product setup
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to setup and manage repayment methods
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to setup and manage repayment methods</li> </ul>

User Stories	Release Requirements
As a user I want to be able to setup repayment methods so that they could be provided as options to select from during product setup	<ul style="list-style-type: none"> <li>✓ Allow user to access the Repayment Type Management</li> <li>✓ Allow user to add repayment method and display the following <ul style="list-style-type: none"> <li>- Input NameField (Free text)</li> <li>- Select Product Type field (Dropdown list prefilled from the Product Type feature)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage repayment methods so that they could be provided as options to select from during product setup	<ul style="list-style-type: none"> <li>✓ Allow user to access the Repayment Type Management</li> <li>✓ Allow user to edit a repayment method</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All inputted fields must be available for selection during product set up</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Group Company Management
<b>Description</b>	This feature shall enable users to setup and manage group companies used to control customer credit access
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage group companies used to control customer credit access
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage group companies used to control customer credit access
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to setup and manage group companies used to control customer credit access
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ Partnership has been formed with a new group company</li> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> </ul>

	✓ User wishes to setup and manage group companies
User Stories	Release Requirements
As a user I want to be able to setup group companies in partnership with us their so that staff can be profiled under them in order to access credit facility	<ul style="list-style-type: none"> <li>✓ Allow user to access the Group Company Management feature</li> <li>✓ Allow user to add a group company and display the following <ul style="list-style-type: none"> <li>- Input Organization Name Field (Free text)</li> <li>- Input RC Number Name Field (Free text)</li> <li>- Select Organization Type (Dropdown field) (Outsourcing Firm, Non-Outsourcing Firm)</li> <li>- Select Partnership Type (Dropdown field) (With Incentive, Without Incentive)</li> <li>- Select Risk Level (Dropdown field) (Low, Medium, High)</li> <li>- Select Status (Dropdown field) (Active / Inactive)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage group companies in partnership with us their so that staff can be profiled under them in order to access credit facility	<ul style="list-style-type: none"> <li>✓ Allow user to access the Group Company Management feature</li> <li>✓ Allow user to edit a group company</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All inputted fields must be available for selection during product set up</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Professional Occupation Management
<b>Description</b>	This feature shall enable users to setup and manage individual user professional occupation categories
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage individual user professional occupation categories
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage individual user professional occupation categories

<b>User value</b> (How the proposed solution helps the user)	<ul style="list-style-type: none"> <li>✓ User wants to be able to setup and manage individual user professional occupation categories</li> </ul>
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to setup and manage Professional Occupation</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup individual user professional occupation categories so that customer can select occupation when filling KYC information	<ul style="list-style-type: none"> <li>✓ Allow user to access the Professional Occupation Management feature</li> <li>✓ Allow user to add a Professional Occupation and display the following               <ul style="list-style-type: none"> <li>- Input Professional Occupation Field (Free text)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage individual user professional occupation categories so that customer can select occupation when filling KYC information	<ul style="list-style-type: none"> <li>✓ Allow user to access the Professional Occupation Management feature</li> <li>✓ Allow user to edit a Professional Occupation</li> <li>✓ Allow user to save or discard the changes made</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All inputted fields must be available for selection during product set up</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	<ul style="list-style-type: none"> <li>✓ Nil</li> </ul>
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Company Inclusion Management
<b>Description</b>	This feature shall enable users to set up and manage company inclusion details of corporate users to aid company profiling
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to set up and manage company inclusion details of corporate users to aid company profiling
<b>User problem</b> (Pain point or challenge)	<ul style="list-style-type: none"> <li>✓ Need to be able to set up and manage company inclusion details of corporate users to aid company profiling</li> </ul>

<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to set up and manage company inclusion details of corporate users to aid company profiling
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup and manage company inclusion details of corporate users
<b>User Stories</b>	<b>Release Requirements</b>
As a User I wants to be able to set up and manage company inclusion details of corporate users so that companies can be accurately profiled	✓ Allow user to access the Company Inclusion Management feature upon clicking the icon and display the following ✓ Display the following categories, allow user to with the <ul style="list-style-type: none"> <li>- Company Status (with a field to input the maximum weight for the category)             <ul style="list-style-type: none"> <li>- Allow user to add multiple subcategories (with a field to input the weight for the subcategories)</li> </ul> </li> <li>- Company Ownership Structure (with a field to input the maximum weight for the category)             <ul style="list-style-type: none"> <li>- Allow user to add multiple subcategories (with a field to input the weight for the subcategories)</li> </ul> </li> <li>- Company Size (with a field to input the maximum weight for the category)             <ul style="list-style-type: none"> <li>- Allow user to add multiple subcategories (with a field to input the weight for the subcategories)</li> </ul> </li> <li>- Business Operation Structure (with a field to input the maximum weight for the category)             <ul style="list-style-type: none"> <li>- Allow user to add multiple subcategories (with a field to input the weight for the subcategories)</li> </ul> </li> <li>- Board Member Governance (with a field to input the maximum weight for the category)             <ul style="list-style-type: none"> <li>- Allow user to add multiple subcategories (with a field to input the weight for the subcategories)</li> </ul> </li> <li>- Annual Turnover (with a field to input the maximum weight for the category)             <ul style="list-style-type: none"> <li>- Allow user to add multiple subcategories (with a field to input the weight for the subcategories)</li> </ul> </li> </ul> ✓ Allow user to submit or discard inputs made ✓ Sum up all the weights selected and display the respective scores below the table. Also display the Total Score and Total Average score.
<b>Business Rules</b>	
✓ The total score must be the addition of the selected weights for all criteria by each individual	

✓ The total average score must be the average of the selected weights for all criteria by all individuals	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Vehicle Management
<b>Description</b>	This feature shall enable user setup and manage vehicle brands and their properties.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage vehicle brands and their properties.
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage vehicle brands and their properties.
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to set up and manage vehicle brands and their properties
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup and manage vehicle brands and their properties.
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup vehicle brands and their properties so that system can be guided on the acceptable vehicles and their properties applicable to collateral loans	✓ Allow user to access the Vehicle Management feature ✓ Allow user to add vehicle brands and their properties and display the following <ul style="list-style-type: none"> <li>- Input Vehicle Brand field (Freetext)</li> <li>- Input Maximum Acceptable Age / Year of Manufacture (Numeric)</li> <li>- Input Maximum Tenor if Tokunbo (Numeric)</li> <li>- Input Maximum Tenor if Nigerian Used (Numeric)</li> </ul> ✓ Allow user to save or discard the inputs made
As a user I want to be able to manage vehicle brands and their properties so that system can be guided on the acceptable vehicles and their properties applicable to collateral loans	✓ Allow user to access the Vehicle Management feature ✓ Allow user to edit vehicle brands and their properties ✓ Allow user to save or discard the changes made

<b>Business Rules</b>	
✓ All inputted fields must be available for selection during product set up ✓ All business rules must be met	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Industry Management
<b>Description</b>	This feature shall enable users to setup and manage industries and their properties
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage industries and their properties
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage industries and their properties
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to setup and manage industries and their properties
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup and manage industries and their properties
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup industries and their properties so that customer can select occupation when filling KYC information	✓ Allow user to access the Industry Management feature ✓ Allow user to add an Industry and display the following <ul style="list-style-type: none"> <li>- Input Industry Name Field (Free text)</li> <li>- Select Status field (Dropdown) (Active / Inactive)</li> <li>- Select Industry Type (Dropdown) (Stable Sector / Unstable Sector)</li> </ul> ✓ Allow user to save or discard the inputs made
As a user I want to be able to manage industries and their properties so that customer can select occupation when filling KYC information	✓ Allow user to access the Industry Management feature ✓ Allow user to edit industries and their properties ✓ Allow user to save or discard the changes made

<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ All inputted fields must be available for selection during product set up</li> <li>✓ All business rules must be met</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

<b>Feature</b>	Registration Management
<b>Description</b>	This feature shall enable user setup and manage registration costs for vehicles
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage registration costs for vehicles
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage registration costs for vehicles
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to setup and manage registration costs for vehicles
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an admin user</li> <li>✓ User has been authorized to access the feature</li> <li>✓ User wishes to setup and manage registration costs for vehicles</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup registration costs for vehicles so that system can be guided on the applicable costs on collateral loans which is to be displayed to customer	<ul style="list-style-type: none"> <li>✓ Allow user to access the Registration Management feature</li> <li>✓ Allow user to add a vehicle fee and display the following <ul style="list-style-type: none"> <li>- Select Asset status Field (dropdown) (New, Tokunbo, Nigerian Used)</li> <li>- Select Location Field (Dropdown) (All, Lagos, Abuja, Port Harcourt)</li> <li>- Select Product Category Field (Dropdown) (Prefilled from the Product Category already set up)</li> <li>- Input Amount field (Freetext) (Numeric)</li> </ul> </li> <li>✓ Allow user to save or discard the inputs made</li> </ul>
As a user I want to be able to manage registration costs for vehicles so that system can be guided on the applicable	<ul style="list-style-type: none"> <li>✓ Allow user to access the Registration Management feature</li> <li>✓ Allow user to edit fees and their properties</li> <li>✓ Allow user to save or discard the changes made</li> </ul>



costs on collateral loans which is to be displayed to customer	
<b>Business Rules</b>	
✓	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Perfection Management
<b>Description</b>	This feature shall enable users to setup and manage perfection costs for landed properties
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage perfection costs for landed properties
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage perfection costs for landed properties
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to setup and manage perfection costs for landed properties
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup and manage perfection costs for landed properties
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup perfection costs for landed properties so that system can be guided on the applicable costs on collateral loans which is to be displayed to customer	✓ Allow user to access the Perfection Management feature ✓ Allow user to add a fee and display the following <ul style="list-style-type: none"> <li>- Input Name field (Freetext)</li> <li>- Select Type field (Dropdown) (Percentage / Amount)</li> <li>- Input Value field (Numeric)</li> <li>- Select Location field (Dropdown) (All / Lagos / Abuja / Port Harcourt)</li> <li>- Select Status field (Dropdown) (Active / Inactive)</li> </ul> ✓ Allow user to save or discard the inputs made
As a user I want to be able to manage perfection costs for landed properties so	✓ Allow user to access the Perfection Management feature ✓ Allow user to edit fees and their properties

that system can be guided on the applicable costs on collateral loans which is to be displayed to customer	✓ Allow user to save or discard the changes made
<b>Business Rules</b>	
✓	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Etix Management
<b>Description</b>	This feature shall enable user setup and manage Etix risk levels and its criteria
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage Etix risk levels and its criteria
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage Etix risk levels and its criteria for products that require etix
<b>User value</b> (How the proposed solution helps the user)	✓ User would be able to setup and manage Etix risk levels and its criteria for products that require etix
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup and manage Etix risk levels and its criteria
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup Etix risk levels and their criteria so that individual customers who require and take the exits test can be properly labeled according to their risk levels	✓ Allow user to access the Etix Management feature ✓ Allow user to add a risk level and display the following <ul style="list-style-type: none"> <li>- Input Risk Level field (free text)</li> <li>- Input Description field (free text)</li> <li>- Select Status field (Dropdown) (Active / Inactive)</li> </ul> ✓ Allow user to save or discard the inputs made
As a user I want to be able to manage Etix risk levels and their criteria so that	✓ Allow user to access the Etix Management feature ✓ Allow user to edit risk levels and their properties

individual customers who require and take the exits test can be properly labeled according to their risk levels	✓ Allow user to save or discard the changes made
<b>Business Rules</b>	
✓ All set etix levels must be made available for selection when required ✓ All business rules must be met	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

<b>Feature</b>	Wallet Offerings
<b>Description</b>	This feature shall enable user setup and manage the wallet offering criteria
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to setup and manage the wallet offering criteria
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to setup and manage the wallet offering criteria that would be applicable to customers
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to setup and manage the wallet offering criteria that would be accessible to customers
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to setup and manage setup and manage the wallet offering criteria
<b>User Stories</b>	<b>Release Requirements</b>
As a user I want to be able to setup activation bonus so that new customers can get rewarded when they become activated	✓ Allow user to access the Wallet Offerings feature ✓ Display the following features to user <ul style="list-style-type: none"> <li>- Activation Bonus setting</li> <li>- Activation Referral Bonus setting</li> <li>- Reactivation Referral Bonus setting</li> <li>- Referral Redeem Threshold setting</li> <li>- Rosabon Special Wins</li> </ul> ✓ Allow user to access the Activation Bonus feature ✓ Allow user to Set Activation Bonus and display the following fields

	<ul style="list-style-type: none"> <li>- Input Amount field (Numeric)</li> <li>✓ Allow User to save or discard inputs made</li> </ul>
As a user I want to be able to setup activation referral bonus so that customers can get rewarded for their referrals when they become activated	<ul style="list-style-type: none"> <li>✓ Allow user to access the Wallet Offerings feature</li> <li>✓ Display the following features to user <ul style="list-style-type: none"> <li>- Activation Bonus setting</li> <li>- Activation Referral Bonus setting</li> <li>- Reactivation Referral Bonus setting</li> <li>- Referral Redeem Threshold setting</li> <li>- Rosabon Special Wins Payout</li> </ul> </li> <li>✓ Allow user to access Referral Bonus Settings</li> <li>✓ Allow user to Set Activation Referral Bonus and display the following fields <ul style="list-style-type: none"> <li>- Input Amount field (Numeric)</li> </ul> </li> <li>✓ Allow User to save or discard inputs made</li> </ul>
As a user I want to be able to setup reactivation referral bonus so that customers can get rewarded after their poked referrals become reactivated	<ul style="list-style-type: none"> <li>✓ Allow user to access the Wallet Offerings feature</li> <li>✓ Display the following features to user <ul style="list-style-type: none"> <li>- Activation Bonus setting</li> <li>- Activation Referral Bonus setting</li> <li>- Reactivation Referral Bonus setting</li> <li>- Referral Redeem Threshold setting</li> <li>- Rosabon Special Wins Payout</li> </ul> </li> <li>✓ Allow user to access Referral Bonus Setting</li> <li>✓ Allow user to Set Reactivation Referral Bonus and display the following fields <ul style="list-style-type: none"> <li>- Input Amount field (Numeric)</li> <li>- Input Poke Validity Period (Numeric)</li> </ul> </li> <li>✓ Allow User to save or discard inputs made</li> </ul>
As a user I want to be able to setup Referral Redeem Threshold so that there would be a limit to what customers can redeem to their wallet balance within a period	<ul style="list-style-type: none"> <li>✓ Allow user to access the Wallet Offerings feature</li> <li>✓ Display the following features to user <ul style="list-style-type: none"> <li>- Activation Bonus setting</li> <li>- Activation Referral Bonus setting</li> <li>- Reactivation Referral Bonus setting</li> <li>- Referral Redeem Threshold setting</li> <li>- Rosabon Special Wins Payout</li> </ul> </li> <li>✓ Allow user to access Referral Redeem Threshold setting</li> <li>✓ Allow user to Set Referral Redeem Threshold and display the following fields <ul style="list-style-type: none"> <li>- Input Minimum Amount field (Numeric)</li> <li>- Input Maximum Amount field (Numeric)</li> </ul> </li> <li>✓ Allow User to save or discard inputs made</li> </ul>
As a user I want to be able to process Rosabon special winnings for	<ul style="list-style-type: none"> <li>✓ Allow user to access the Wallet Offerings feature</li> <li>✓ Display the following features to user</li> </ul>

deserving customers so that their wallet can be credited	<ul style="list-style-type: none"> <li>- Activation Bonus setting</li> <li>- Activation Referral Bonus setting</li> <li>- Reactivation Referral Bonus setting</li> <li>- Referral Redeem Threshold setting</li> <li>- Rosabon Special Wins Payout</li> <li>✓ Allow user to access Rosabon Special Wins and display the following <ul style="list-style-type: none"> <li>- Upload Schedule</li> <li>- View schedule status</li> </ul> </li> <li>✓ Allow user to access the Upload schedule feature upon clicking the icon and display the following <ul style="list-style-type: none"> <li>- Field to upload file</li> <li>- Submit button</li> </ul> </li> </ul>
As a user I want to be able to view an uploaded Rosabon special winnings schedule So that I can know the status and take further action on it	<ul style="list-style-type: none"> <li>✓ Allow user to access the Wallet Offerings feature</li> <li>✓ Display the following features to user <ul style="list-style-type: none"> <li>- Activation Bonus setting</li> <li>- Activation Referral Bonus setting</li> <li>- Reactivation Referral Bonus setting</li> <li>- Referral Redeem Threshold setting</li> <li>- Rosabon Special Wins Payout</li> </ul> </li> <li>✓ Allow user to access Rosabon Special Wins and display the following <ul style="list-style-type: none"> <li>- Upload Schedule</li> <li>- List of uploaded schedules (if any) and the schedule status ("Processing" / "Processed")</li> <li>- View feature to expand on the transactions in the schedule</li> </ul> </li> <li>✓ Allow user to access the View schedule status feature upon clicking the icon and display the following <ul style="list-style-type: none"> <li>- All transactions in the uploaded schedule</li> <li>- The status of the transactions ("Successful" / "Failed")</li> </ul> </li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Input Amount field must be formatted to Naira currency</li> <li>✓ Input Poke Validity Period must be formatted to Hours</li> <li>✓ All set bonuses must be reflected on the customer portal</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.7. Transaction Management Module

<b>Feature</b>	
<b>Description</b>	The feature describes the automated Call up and Analysis of Bank statement on by the credit portal for fully automated Loans
<b>Purpose</b> (Task or action the user wants to accomplish)	Credit portal wants to be able to call up and analyze bank statement of customers who request for fully automated Loans
<b>User problem</b> (Pain point or challenge)	✓ Credit portal needs to be able to call up and analyze bank statement of customers who request for fully automated Loans
<b>User value</b> (How the proposed solution helps the user)	✓ Credit portal would be able to call up and analyze bank statement of customers who request for fully automated Loans
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ Customer has already registered his / her bank account details on the credit portal</li> <li>✓ Customer has applied for a quick Nano Loan or Payday Loan</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to system to be able to call up and analyze my bank statement for when applying for a Nano loan or payday loan	✓ Allow user access to approve bank statement call up during the loan request process
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Upon user's approval for bank statement call up, system must firstly make a call to the MBS tool to call up the bank statement of the customer</li> <li>✓ Upon making a call to MBS and MBS is unable to call up the bank statement of the customer, system is to make a call to Mono Bank statement call up tool to generate customer's bank statement</li> <li>✓ After bank statement has been successfully generated, system is integrate with the MyBankstatement Analysis tool to analyze customer's bank statement for credit assessment</li> <li>✓ After successful credit assessment, system must proceed to the next stage if user meets the minimum set criteria or decline application if user fails to meet the minimum set criteria</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	<ul style="list-style-type: none"> <li>✓ Bank Statement Extraction System <ul style="list-style-type: none"> <li>o MyBankstatement Call up tool (MBS)</li> <li>o Mono Bank statement call up tool</li> </ul> </li> <li>✓ RFS ERP</li> </ul>
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.8. Feedback Centre Module

<b>Feature</b>	Feedback (Ticket) Centre
<b>Description</b>	This feature enables admin users to provide support to customers' requests when complaints are logged from the customers' portal
<b>Purpose</b> (Task or action the user wants to accomplish)	Users want to provide responses to customers' logged complaints stating issue resolution or providing needed clarity to enquiries.
<b>User problem</b> (Pain point or challenge)	✓ Users need to provide responses to complaints logged by customers, and be able to track resolution of issues so that none is unattended to by oversight
<b>User value</b> (How the proposed solution helps the user)	✓ User will be able to ensure customer satisfaction by timely resolution of issues raised.
<b>Assumptions</b> (Business, user, or technical assumptions)	<ul style="list-style-type: none"> <li>✓ User is an approved admin user with the right to access to provide responses to Tickets.</li> <li>✓ User is able to provide required responses or resolutions to issues raised</li> </ul>
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to treat requests (tickets) logged by users so that the customer experience is enhanced	<ul style="list-style-type: none"> <li>✓ Allow user access the feedback page, open requests, respond to requests and close as appropriate after requests have been treated.</li> <li>✓ User is able to open logged requests and displays the following information <ul style="list-style-type: none"> <li>o Ticket category under which the ticket was logged by the customer</li> <li>o Name of customer who logged the request</li> <li>o Subject of request</li> <li>o Body of request</li> <li>o View attached document (if any)</li> </ul> </li> <li>✓ Allow users to provide responses to customers' tickets and leave the ticket open for further information from the customer or close the ticket from further responses when the issue has been resolved.</li> </ul>
As a user, I want to be able to view all closed tickets and the history of response exchanges on them for quality assurance checks.	<ul style="list-style-type: none"> <li>✓ Allow user access closed tickets, and view the exchange of responses on them.</li> <li>✓ User is able to open a closed ticket and is able to view all information related to the ticket including the customer name, the content of the message and the responses up to the time it was closed.</li> </ul>

As a user, I want to be able to create categories under which the customer tickets would be raised so that persistent issues can be easily identified for a more holistic resolution.	<ul style="list-style-type: none"> <li>✓ Allow users access the Ticket category management feature upon clicking of the action icon.</li> <li>✓ Allow user set up the ticket category under the following requirements <ul style="list-style-type: none"> <li>- Input name of ticket category</li> <li>- Input description of ticket category</li> <li>- Set status of ticket category as Active / Inactive</li> </ul> </li> <li>✓ Allow user to save the created Ticket Category</li> <li>✓ Allow user to edit previously created ticket categories by updating the name or the status.</li> </ul>
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Ticket categories on inactive status are not displayed to the customer when tickets are being raised.</li> <li>✓ Further responses would not be allowed for tickets that have been treated and closed by the admin user.</li> <li>✓ Users would be able to request for further information/responses from the customer by treating a request and not closing it.</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.9. Message Centre Module

<b>Feature</b>	Message Centre Module
<b>Description</b>	This feature enables admin users to prepare broadcast messages to customers which would be delivered via the in-app notification centre or emails.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to send timed messages to all customers or a select group of customers.
<b>User Problem</b> (Pain point or challenge)	✓ User need to pass across information to all or group of customers
<b>User Value</b> (How the proposed solution helps the user)	✓ The user will be able to define the content of the broadcast message and will be able to select the group of customers to whom the message will be sent.
<b>Assumptions</b> (Business, user or technical assumptions)	✓ User is an approved admin user with rights to create and send messages.



	✓ User has business information to be passed across to the customers.
User Stories	Release Requirements
As a user, I want to be able to prepare messages to be shared as a broadcast to customers on the platform so that they can be aware of updates to our products and product offerings.	<ul style="list-style-type: none"> <li>✓ Allow user access the message centre module and the create Message feature upon click on the action icon</li> <li>✓ Displays the fields stated below for users to create messages, select recipients, and schedule time to send. <ul style="list-style-type: none"> <li>- Input Message title/subject</li> <li>- Input body of message</li> <li>- Select Recipient by Customer ID / Customer type / Product Type / Time of Last Activity / Number of days past due payment</li> <li>- Schedule Send. This would either be Save as draft / Send Now / Send later (allows the user to define a time to send out the message at a later time).</li> </ul> </li> <li>✓ Allows users the ability to edit messages which are on draft or pending status..</li> </ul>
As a user, I want to be able to access all previously sent messages for the purpose of keeping records.	✓ Allow user access to view older messages that had been sent out
<b>Business Rules</b>	
<ul style="list-style-type: none"> <li>✓ Messages should only be sent to customers within the selected recipient filter</li> <li>✓ Scheduled messages should be sent at the preset time</li> <li>✓ Scheduled messages which are edited before the preset time should take the new or altered time, or saved as draft.</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 4.10. Help Centre Module

<b>Feature</b>	Help Centre Module
<b>Description</b>	This feature enables admin users to provide customer support through providing answers to identified FAQs placing these questions under the different categories for easy navigation
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to provide answers to frequently asked questions from customers to minimize the need for customers to contact admins for help.

<b>User problem</b> (Pain point or challenge)	✓ User has identified recurring requests or need for clarifications from customers
<b>User value</b> (How the proposed solution helps the user)	✓ The user will be able to set up the questions and provide answers to these and would be available on the customer's portal for their reference rather than contacting admin for support.
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an approved admin user with rights to create FAQs and FAQ Category. ✓ User has identified recurring customer questions and is able to provide the corresponding answers.
<b>User Stories</b>	<b>Release Requirements</b>
As a user, I want to be able to provide answers to frequently asked questions from my customers, so that they can obtain the needed clarification support without contacting me	✓ Allow user access the help centre module and the create FAQ feature upon click on the action icon <ul style="list-style-type: none"> <li>- Displays the fields stated below for user to create questions and provide answers</li> <li>- Allows users to select an FAQ Category under which the question and answer would be presented</li> <li>- Allows users to input the question to which answer would be provided</li> <li>- Allows users to input the accompanying answer to the question</li> <li>- Allows users to select display status as active/inactive. FAQs with active status would be displayed to the customers, while those on inactive status would not be displayed at the customer's.</li> </ul> ✓ Allows users to save the created FAQs.
As a user, I want to be able to edit the questions and answers defined on the system so that customers are provided updated information at every point in case of changes.	✓ Allow user access the edit feature on created FAQs ✓ Allow user update the question, answer, and the status of created FAQs ✓ Allow user to save the update made to the created FAQs
As a user, I want to be able to define categories under which identified recurring questions would be placed so that the users are able to find answers to questions which have been separated into relatable categories	✓ Allow user access the FAQ category management feature ✓ Displays the fields stated below for users to define the category under which the questions would be aggregated. <ul style="list-style-type: none"> <li>- Provide name of FAQ Category</li> <li>- Set the status of the FAQ Category as Active / Inactive</li> </ul> ✓ Allow user to save the created FAQ category ✓ Allow user to edit previously created FAQ category
<b>Business Rules</b>	
✓ Questions and answers must be displayed on the customer's portal under the categories in which they were created from the admin portal ✓ Questions placed under inactive status should not be displayed on the customer's portal.	

<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	✓ All user stories with their release criteria are fulfilled ✓ All business rules are met

## 4.11. Report Module

Feature	Reports
<b>Description</b>	This feature shall enable users to generate a report specific to the report type.
<b>Purpose</b> (Task or action the user wants to accomplish)	User wants to be able to generate a report specific to the report type.
<b>User problem</b> (Pain point or challenge)	✓ Need to be able to be generate specific reports so as to monitor specific activities on the credit portal
<b>User value</b> (How the proposed solution helps the user)	✓ User would to be able to generate a report specific to the report type
<b>Assumptions</b> (Business, user, or technical assumptions)	✓ User is an admin user ✓ User has been authorized to access the feature ✓ User wishes to generate a specific report
User Stories	Release Requirements
As a user I want to be able to generate specific reports so as to monitor specific activities on the credit portal	✓ Allow user to access the Report feature ✓ Allow user to select any of the following reports from a dropdown list <ul style="list-style-type: none"> <li>- Customer Report</li> <li>- Disbursement Report</li> <li>- Portfolio Report</li> <li>- Referral Report</li> <li>- Referral Bonus - Activation</li> <li>- Referral Bonus - Reactivation</li> <li>- Rosabon Special Win Report</li> </ul> ✓ Allow user to select start and end dates which user wants the report to cover ✓ Allow user to generate and download selected report
<b>Business Rules</b>	
✓ All reports must be generated in CSV format ✓ All reports must carry accurate number of row and columns ✓ The data presented in every cell must be accurate ✓ Start and end date fields must be presented in a calendar format for user to be able to select any date	

- ✓ System must only generate report within the selected start and end dates
- ✓ System must not allow user select a future date as the end date
- ✓ Customer Report
  - Customer Reg Date
  - Customer ID
  - Target market
  - Surname
  - First Name
  - Middle Name
  - Phone Number 1
  - Phone Number 2
  - Email-Personal
  - Email-Official
  - Sector
  - Date Of Birth/Inception
  - Gender
  - Name Of Employer
  - Address
  - State
  - BVN
- ✓ For Disbursement report, system must display information from the following headers
  - DISBURSEMENT DATE
  - NAME OF CUSTOMER
  - BVN
  - Name Of Employer
  - LOAN AMOUNT
  - INTEREST RATE
  - LOAN TENOR
  - PRODUCT TYPE
  - MODE OF PAYMENT
  - RENTAL AMOUNT
  - LOAN START DATE
  - LOAN END DATE
  - PRODUCT
  - BANK DISBURSED TO
  - ACCOUNT PAID TO
  - AMOUNT DISBURSED
  - PHONE NUMBER
  - PERSONAL EMAIL
  - OFFICIAL EMAIL
- ✓ For Portfolio report, system must display information from the following headers
  - Name Of Customer
  - Phone Number 1

- Phone Number 2
- Email-Personal
- Email-Official
- Sector
- Gender
- Name Of Employer
- Address
- Obligor State
- BVN
- RC Number
- TIN Number
- Product Type
- Product
- Transaction type
- Interest Rate (%)
- Loan Tenor
- Asset Type
- Asset State
- Asset Brand
- Vehicle Age
- Asset Cost
- equity contribution
- Loan to Deposit(LTD)%
- Loan to Value (LTV)%
- Loan Amount
- Monthly Income
- Net Average Turnover
- Existing Debt
- DTI/Score
- Risk Level
- Purpose
- Disbursement Date
- Loan Start Date
- Loan End Date
- Principal
- Interest
- Total Management Fee
- Total Quarterly Fee
- Total Legal Fee
- Mode Of Payment
- Total Repayment
- Total Paid
- Total Outstanding Balance Without Extended Interest
- Total Extended Interest

- Total Outstanding Balance With Extended Interest
- Total Extended Interest Paid
- Repayments Left
- Transaction Status
- Months Outstanding
- Last Credit Date
- Rental Amount
- Days past last credit

✓ For Referral Report, system must display information from the following headers

- Customer ID
- Customer Reg Date
- Customer Name
- Gender
- Target market
- referral source
- referral code
- State

✓ For Referral Bonus - Activation, system must display information from the following headers

- Month
- Customer ID
- Customer Reg Date
- Customer Name
- Gender
- Target market
- No of referred customers for the month
- Disbursed value for the month
- No of activated customers for the month
- Disbursed value for the month
- Total No of referred customers
- Overall Disbursed value
- Total No of activated customers
- Overall Disbursed value
- Activation Bonus earned

✓ For Referral Bonus - Reactivation, system must display information from the following headers

- Month
- Customer ID
- Customer Reg Date
- Customer Name
- Gender
- Target market

<ul style="list-style-type: none"> <li>- Total No of referred customers</li> <li>- Total No of reactivated customers for the month</li> <li>- Disbursed amount to reactivate customers for the month</li> <li>- Overall Disbursed amount</li> <li>- Reactivation Bonus earned</li> </ul> <p>✓ For Rosabon Special Win Report, system must display information from the following headers</p> <ul style="list-style-type: none"> <li>- Month</li> <li>- Customer ID</li> <li>- Customer Reg Date</li> <li>- Customer Name</li> <li>- Accrued win for the month</li> <li>- Overall accrued win</li> </ul>	
<b>Dependencies</b> (dependencies or applications or platforms that feature is dependent on before it can be completed)	✓ Nil
<b>Not doing</b> (Out of Scope for this release)	✓ Nil
<b>Acceptance criteria</b> (Conditions of acceptance)	<ul style="list-style-type: none"> <li>✓ All user stories with their release criteria are fulfilled</li> <li>✓ All business rules are met</li> </ul>

## 5.0. User Flow

Add user flows that depict the user journey to these requirements



## 6.0. Mockup Samples

Add mockups, diagrams, or visual designs related to these requirements.

