Awesome — here's a full, plug-and-play website blueprint for Quick Cash (Nassau, Bahamas). It includes the sitemap, page-by-page copy, form fields, calculator logic, dashboard content, legal pages, and core functionality/spec notes so your devs/designers can build immediately.

Quick Cash — Full Website Plan & Content

1) Brand basics

- Name: Quick Cash

- Tagline: Fast. Fair. Fully Online.

- One-liner: Get up to 3 months to repay — first-time borrowers qualify in minutes with a simple online application.

- Service area: Nassau, Bahamas (serving residents of The Bahamas only)

- Rate & term (headline facts): 10% monthly simple interest, up to 3 months. Returning customers with great history may qualify for 25–50% higher limits.

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2) Sitemap (IA)

1. Home

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3) Page-by-page content (ready to paste)

3.1 Home

H1: Quick Cash—Payday loans made simple.

Subhead: Apply in minutes. Get approved fast. Repay over up to 3 months with clear, fixed costs.

Hero CTAs:

- Start My Application (primary)

- Check My Rate (secondary → Calculator)

Trust bar: "Bahamas-based • 256-bit encryption • Credit-bureau informed decisions • Transparent pricing" (link to CRIF Bahamas info in footer)

Section: Why Quick Cash

- Fast online process — no branch visit needed.

- Clear pricing — 10% monthly simple interest; no compounding; no hidden fees.

- Short terms that fit — borrow for 1–3 months.

- Build your limit — repay on time and your next limit may grow by 25–50%.

Section: How it works (3 steps)

1. Apply online — create your account, verify identity, connect employment & income.

2. Get a decision — typically same day after verification.

3. Get funds — to your bank account; track everything in your dashboard.

Calculator teaser

Input sliders: Loan amount (BSD $100–$1,500 first-time), Months (1–3).

Output: Total to repay, monthly due, schedule. (See calculator logic below.)

Testimonials (placeholder copy)

"Approved in a snap—paid it off in two months and got a higher limit next time." — J., Nassau

Compliance footer ribbon:

"Quick Cash is a Bahamas-based lender. Loans subject to approval. We use licensed credit bureau data and follow Data Protection and AML/CFT standards."

3.2 How It Works

H1: From application to cash—what to expect

Intro: Our process is fully online and designed to be quick, transparent, and secure.

Step 1 — Create your account

Provide your full name, email, mobile, and password. Verify via OTP SMS.

Step 2 — Tell us about you

- Personal details & address

- Employment & income

- Banking details for deposits/repayments

- Upload ID and recent payslips

Step 3 — Consent & checks

You'll consent to a credit bureau check and to our privacy and AML/CFT terms.

Step 4 — Decision

Most decisions are same day after verification. If approved, you'll see your offer (amount, term 1–3 months, interest, total to repay) before you e-sign.

Step 5 — Funding

Once you accept and e-sign, funds are sent to your bank account.

Step 6 — Repay & grow

Make your scheduled payments on time to build history and potentially increase your limit by 25–50% on your next cycle.

3.3 Rates & Terms

H1: Clear pricing. No surprises.

- Interest: 10% per month (simple interest, no compounding).

- Term: 1, 2, or 3 months (max).

- Example: Borrow BSD $500 for 2 months → Interest = $500 × 0.10 × 2 = $100 → Total repay $600.

- Another example (max term): Borrow BSD $800 for 3 months → Interest = $800 × 0.10 × 3 = $240 → Total repay $1,040.

- Repeat borrower growth: After each successful cycle, your max limit may increase 25–50%.

- Late & default: (placeholder) Late fee of $X after Y days past due; default handling per policy.

- Early repayment: No penalty; pay only accrued interest to date.

Regulatory disclosure blurb (include on page):

We disclose the total cost of credit in clear dollars before you sign. We also inform you about your right to obtain your credit report and to dispute any inaccuracies with the licensed credit bureau (CRIF Bahamas).

3.4 Eligibility & Documents

H1: Who can apply

- Bahamas resident, 18+

- Employed or with verifiable recurring income

- Valid Government ID (Passport or Driver's Licence)

- Active Bahamas bank account

- Recent proof of income (last 1–3 payslips or bank statements)

- Mobile number & email for verification

- (Optional) Proof of address (utility bill) if requested

H2: What we review

- Income stability & affordability

- Existing commitments (via credit bureau and provided docs)

- Identity & fraud checks (KYC/AML) per Bahamas regulations.

3.5 Loan Calculator

H1: Estimate your payments

Inputs:

- Loan amount (BSD $100–$1,500 first time; returning up to $3,000*)

- Term (1–3 months)

Logic (simple interest):

- Monthly interest = Principal × 10%

- Total interest = Principal × 10% × Months

- Total to repay = Principal + Total interest

- If monthly installments: Monthly due = Total to repay ÷ Months

Disclaimer: This is an estimate, not an offer. Your final offer appears after verification.

3.6 Apply Now (multi-step form with account)

H1: Start your application

Progress steps: 1) Account 2) Personal 3) Employment & Income 4) Banking 5) Documents 6) Disclosures & Consent 7) Review & Submit

Step 1 — Account

- First name, Last name

- Email, Mobile (OTP)

- Password, Confirm password

- Create Account (CTA)

Step 2 — Personal

- DOB, Nationality

- Address, City/Island, Postal code

- ID type & number; Expiry

- Optional: NIB number

Step 3 — Employment & Income

- Employer, Job title, Start date

- Pay frequency & net monthly income

- Secondary income? (yes/no)

Step 4 — Banking

- Bank name, Account type & last 4 digits

- Preferred disbursement account

- Repayment method (debit order / manual)

Step 5 — Documents (uploads)

- Government ID (front/back)

- Payslips (last 1–3) or bank statements

- Proof of address (if requested)

Step 6 — Disclosures & Consent (checkboxes)

- I consent to credit bureau checks (CRIF Bahamas).

- I consent to processing my personal data per the Bahamas DPA 2003 (link to Privacy).

- I confirm information is true and agree to Terms.

Step 7 — Review & Submit

- Summary of requested amount, term, estimated total cost

- Submit Application (CTA)

Post-submit states:

- Instant decision (Approved / Declined)

- Pending (we'll email/SMS if we need more info)

3.7 Customer Dashboard (after sign in)

H1: Welcome back, {First Name}

Tiles:

- Active loan status — "Month 1 of 2 • Next payment: {date} • Amount due: ${} • Pay Now"

- Payment schedule — visual timeline with dates & amounts

- Credit limit progress — "Repay on time to increase your next limit by 25–50%."

- Statements & history — downloadable PDFs

- Documents — re-upload if requested

- Support — chat, email, phone

- Profile & bank accounts — update contact details, change repayment method

- Notifications center — reminders, approvals, messages

Empty state (no loan):

"You're eligible to request up to ${limit}. Ready when you are." [Start New Application]

3.8 FAQs (examples)

- How much can I borrow first time? Typically up to BSD $1,500; returning customers may qualify for more based on history.

- What's the interest? 10% per month (simple interest).

- What terms do you offer? 1–3 months.

- How fast is funding? Same day after verification and e-signature (banking hours apply).

- Do you check credit? Yes. We may review your credit information via the licensed CRIF Bahamas credit bureau. You're entitled to a free credit report annually.

- Can I repay early? Yes—no early-settlement penalty.

- What if I miss a payment? Late fees may apply; please contact us early so we can help.

- Do you lend outside The Bahamas? No—Bahamas residents only.

3.9 About Us

H1: We're here to make short-term credit fair and transparent

Body: Quick Cash is a Nassau-based lender focused on responsible, short-term loans that help bridge cashflow gaps. Our promise: clear pricing, respectful service, secure data handling, and decisions informed by credit data—not guesswork.

Values: Transparency • Speed • Respect • Security • Responsibility

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3.10 Responsible Lending

H1: Borrow smart. Lend responsibly.

Body: We assess affordability and verify income. We only lend what we believe you can repay comfortably. If a loan isn't right for you, we'll say so—and share free budgeting resources. We support your right to view and dispute your credit information.

3.11 Contact

H1: Contact Quick Cash

- Office: Nassau, The Bahamas (insert address)

- Email: support@quickcash.bs (placeholder)

- Phone/WhatsApp: +1 (242) xxx-xxxx (placeholder)

- Hours: Mon–Fri, 9:00am–5:00pm

Support form fields: Name, Email, Phone, Topic, Message.

3.12 Blog / Guides (starter titles)

- "How simple interest works (and why we use it)"

- "What affects your approval in The Bahamas?"

- "Your rights under the Credit Reporting Act, 2018"

- "Protecting your personal data: DPA 2003 explained"

3.13 Legal (draftable copy blocks)

Privacy Policy (Bahamas DPA 2003 aligned)

- What we collect (identity, contact, financial, employment, device data)

- Why we collect (to assess applications, manage accounts, comply with AML/CFT)

- Lawful bases (consent, contract, legal obligations)

- Sharing (credit bureau, payment providers, regulators if required)

- Cross-border transfers (if any)

- Data retention & security

- Your rights (access, correction, deletion where applicable)

- Contact for privacy requests

  (Reference the Data Protection Act, 2003 and provide the data controller's details.)

Credit Reporting & Consent

- We may obtain your credit report from CRIF Information Services Bahamas to help assess your application and manage your account.

- You may request your credit report (one free per calendar year) and dispute inaccuracies directly with the bureau.

Complaints & Dispute Resolution

- How to complain to Quick Cash (email, phone, response timelines)

- Escalation path and external rights under the Bahamas Consumer Protection framework (reference the Act and Commission).

Terms of Use

- Eligibility, acceptable use, account security, e-signature consent, communications, disclaimers, limitation of liability, governing law (The Bahamas).

AML/CFT Notice

- Brief statement that we perform identity verification, transaction monitoring, and report suspicious activity as required by Bahamian law and Central Bank guidelines.

4) Forms & validation (dev-ready)

Global rules

- All forms: client + server validation; mask phone + currency; reCAPTCHA

- File uploads: PNG/JPG/PDF up to 10MB

- KYC: require clear, readable ID; automatic doc text extraction to speed review

Key validations

- Email: RFC valid + OTP

- Password: min 8, 1 upper, 1 number

- DOB: ≥ 18 years

- ID expiry: must be in future

- Amount limits: first-time cap; returner cap based on internal score

- Banking: Bahamian bank & account format

5) Calculator spec (frontend)

Inputs:

- Amount slider: 100 → 1,500 (first-time); show "[limit may increase after on-time repayment]"

- Months: 1, 2, 3 (radio)

Outputs:

- Monthly interest = amount × 0.10

- Total interest = monthly interest × months

- Total repay = amount + total interest

- Monthly payment = total repay ÷ months

- Amortization table (equal installments)

UI microcopy:

"Simple interest. No compounding. This is an estimate."

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6) Email & SMS templates (snippets)

Application received (Email/SMS):

Subject: We've received your Quick Cash application

Body: Thanks, {First}. We'll verify your details and update you shortly. You can check status anytime in your dashboard.

Approval (Email):

Subject: You're approved—review & e-sign your loan offer

Body: Amount ${}, Term {} months, Interest 10%/mo. Total to repay ${}. Log in to accept and e-sign.

Missing documents (SMS):

"We need one more document to finish your review. Log in to upload."

Upcoming payment (SMS):

"Reminder: BSD ${} due on {date}. Pay early to stay in good standing and grow your limit."

Payment received (Email):

"Thanks! We've applied your payment of BSD ${}. Your next due date is {date}."

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7) Accessibility, UX, and trust

- Mobile-first layout; large tap targets; readable text (min 16px)

- Clear CTAs: one primary action per screen

- Progress stepper on application; autosave progress

- Security badges; short privacy highlight with link to full policy

- Plain-English summaries alongside legalese

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8) Tech/feature scope (MVP → V1)

Auth & accounts

- Email + SMS OTP; password reset; 2FA optional

KYC/Verification

- ID upload + selfie match (optional vendor)

- Income verification (payslips or bank statements)

- Credit bureau pull (CRIF Bahamas integration)

Underwriting

- Rule-based initial decision (income vs. obligations, internal risk score)

- Manual review queue

Loans

- Offer generation (amount, term, schedule, total cost)

- E-signature; PDF agreement

- Disbursement file/export to bank; repayment tracking

- Early payoff; overdue logic; statement PDFs

Comms

- Email/SMS via provider

- In-app notifications

Compliance

- Consent records; audit logs

- DPA-aligned privacy controls; data minimization; user data export/delete

- AML/CFT checks & flags; SAR workflow (internal)

Admin (internal)

- Queue: new, pending docs, approved, funded, overdue

- Customer view: KYC, history, notes, attachments

- Content: edit FAQs, rates, blog

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9) Footer (persistent)

- © {Year} Quick Cash (Bahamas)

- Links: Rates & Terms • Eligibility • Calculator • Apply • Dashboard • FAQs • Responsible Lending • Blog • Contact • Privacy • Terms • Credit Reporting & Consent • Complaints

- Disclosure snippet: "Quick Cash provides short-term loans to Bahamas residents. We use licensed credit-reporting services and comply with Bahamian data-protection and AML/CFT requirements."

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10) Sample UI copy (sprinkles)

- Empty calc: "Pick an amount and term to see your total cost."

- File upload: "Clear photos please. Corners visible. No glare."

- Errors: "That ID looks expired—please upload a valid ID."

- Success toast: "All set! We'll review and update you shortly."

Notes on compliance language you can reuse

- "Quick Cash is a non-bank lender operating in The Bahamas. We obtain and use credit information pursuant to the Credit Reporting Act, 2018 and adhere to Central Bank AML/CFT guidelines. We process personal data under the Data Protection (Privacy of Personal Information) Act, 2003. You can request a copy of your credit report from CRIF Information Services Bahamas and dispute any inaccuracies."

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11) What your devs need to build first (checklist)

- Auth + OTP

- Application wizard (7 steps)

- Document upload & storage with encryption at rest

- Calculator component (simple interest)

- Offer generation + e-signature + PDF

- Dashboard with schedule & payments

- Email/SMS triggers (status, reminders)

- Admin review queue

- Legal pages (Privacy, Terms, Credit Reporting, Complaints, AML/CFT) with proper citations

- Analytics + audit logging

Perfect—here's a complete, build-ready blueprint for the Administration Console of Quick Cash. It covers information architecture, page-by-page content (labels, tooltips, microcopy), workflows, roles/permissions, queues, statuses, underwriting rules, KYC/AML, disbursement, repayments, collections, reporting, CMS, security, audit, and data-retention guidelines.

Quick Cash — Administration Console (Full Content & Scope)

0) Admin Principles (what to design for)

- Speed with controls: one-click decisions, but every click leaves an audit trail.

- Queue-first ops: staff work from prioritized queues, not search.

- Single source of truth: every decision, document, and payment is traceable to a person, time, and rule.

- Least-privilege access: roles see only what they need.

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1) Admin IA (Navigation tree)

1. Home (Ops Dashboard)

2. Applications

    ○ New

- In Review

- Pending Docs

- Approved (Pending E-sign)

- Declined

3. Loans

- Active

- Due This Week

- Overdue (1–7 DPD)

- Collections (8–30, 31–60, 61–90 DPD)

- Paid Off / Closed

4. Customers

- Profiles

- Documents

- Notes & Interactions

5. Underwriting

- Rule Engine

- Scorecards

- Affordability Settings

- Bureau Settings

6. KYC / AML

- Identity Checks

- Watchlist Matches

- ○ SAR/STR Register

- ○ KYC Exceptions

7. Disbursements

- ○ Funding Batches

- ○ Bank Export Files

- ○ Returned/Rejected Transfers

8. Repayments & Accounting

- ○ Payment Posting

- ○ Reconciliation

- ○ Refunds / Adjustments

- ○ Ledger / GL Export

9. Collections

- ○ Worklists

- ○ Promise-to-Pay (PTP)

- ○ Settlement Offers

- ○ Hardship Plans

10. Comms

- ○ Email/SMS Templates

- ○ Campaigns

- ○ Communication Log

11. CMS

- ○ Site Pages (FAQ, Rates, Blog)

- - Legal Docs (Privacy, Terms)

  - Banners & Notices

12. Reports & BI

  - KPI Dashboards

  - Operational Reports

  - Compliance Reports

  - Cohort/Vintage

13. System Settings

  - Loan Products & Limits

  - Fees & Late Rules

  - Holidays & Cutoffs

  - Integrations (Bank, Bureau)

  - Webhooks / API Keys

14. Security & Audit

  - Users & Roles

  - Permissions

  - Audit Log

  - Data Retention & Exports

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2) Roles & Permissions (RBAC)

Roles (example set):

- Admin (Superuser): full access to all modules & settings.

- Ops Lead: applications, loans, disbursements, repayments, limited settings; can reassign cases.

- Underwriter: applications + underwriting tools; cannot alter global settings or GL.

- KYC/AML Officer: KYC/AML module, read-only others; can mark KYC decisions and create SAR entries.

- Collections Agent: collections, comms templates (read), payments (read), can log PTP and settle within limits.

- Accountant: repayments, reconciliation, refunds, GL export; read loans/customers.

- Content Manager: CMS + Comms templates; read-only elsewhere.

- Support Agent: customers, communication log, create tickets; no financial changes.

- Auditor (Read-Only): view everything, export reports; no edits.

Permission examples:

- Approve/Decline application → Underwriter, Ops Lead

- Release disbursement file → Ops Lead, Accountant

- Edit legal text → Content Manager, Admin

- Create SAR/STR record → KYC/AML Officer, Admin

- Issue refund/adjustment → Accountant (limits by policy)

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3) Statuses & Queues

Application statuses:

- NEW → KYC_PENDING → IN_REVIEW → PENDING_DOCS → APPROVED → E-SIGNED → FUNDED → DECLINED

- System pushes records into corresponding Queues with SLA timers (badges: "Due in 2h", "Over SLA").

Loan statuses:

- ACTIVE → DUE_SOON → OVERDUE_1_7 → OVERDUE_8_30 → OVERDUE_31_60 → OVERDUE_61_90 → WRITE_OFF → PAID_OFF

Customer statuses: NEW, VERIFIED, RESTRICTED (KYC), BLOCKED (fraud), GOOD_STANDING.

Microcopy (Queue headers):

- "Showing 52 items • Avg age: 3h 12m • Oldest: 19h (SLA breached)"

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4) Ops Dashboard (Home)

Top KPIs (today / rolling 7d):

- Applications Received | Approval Rate | Avg Time to Decision

- Disbursement Volume (BSD) | Average Ticket

- DPD Breakdown (0, 1–7, 8–30, 31–60, 61–90) with trend arrows

- Recovery Rate (last 30d) | Net Loss Rate (last 30/90d)

- NPS / CSAT (if collected)

Widgets:

- Workload by Queue (bar)

- Calendar (holidays, cutoffs)

- Alerts: bank export due in 30m; 5 KYC matches need action; 3 rejected transfers.

Tooltips:

"DPD = Days Past Due. Click a segment to jump to cases."

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5) Application Review Workspace (Underwriter UI)

Layout (3-panel):

1. Applicant Summary (left)

   - Photo/ID thumbnail, Name, DOB, NIB (if collected), Address, Contact

   - Employment: Employer, Start Date, Net Monthly Income, Pay Frequency

   - Requested: Amount, Term (1–3 months), Purpose

   - Affordability Snapshot: Income, Obligations, Residual (auto-calc)

   - Risk Flags (chips): Thin file, High DTI, Recent delinquency

2. Evidence & Checks (center tabs)

   - Documents: ID (front/back), Payslips/Statements, Proof of Address; OCR results; "Open in Lightbox"

   - KYC: ID match result, selfie/face match (if used), PEP/sanctions result; decision dropdown (PASS/REFER/FAIL) + notes

   - Credit Bureau: summary line items (enquiries, current balances, arrears, score if available)

   - Banking: account on file, name match (Y/N), deposit history (if provided)

   - Fraud: device fingerprint, IP geo, duplicate data checks (phone, email, bank account)

3. Decision Panel (right)

   - Rule Decision (PASS/REFER/FAIL) with rule explanation

   - Editable Offer: Approved Amount (within product limits), Term, Interest (10%/mo fixed), Fees (if any)

- ○ Repayment Schedule preview

- ○ Actions: Approve → Send Offer | Decline | Request Docs | Escalate

- ○ Mandatory Notes box (reason codes dropdown + free text)

- ○ Audit Chips: who reviewed, when, version of ruleset used

Microcopy:

"Simple interest only. Total cost = Principal × 10% × Months. Ensure affordability before approval."

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6) Underwriting Controls (Rule Engine & Settings)

Rule Engine (no-code style):

- Eligibility: Age ≥ 18, Bahamas resident, valid ID, bank account.

- Income: Net monthly ≥ threshold; employment tenure ≥ X months.

- DTI (Debt-to-Income): (Existing monthly debt + projected installment) / Net Income ≤ Y%.

- Credit History: No active severe delinquency; max recent arrears tolerance; max enquiries in last Z months.

- Fraud: No duplicate devices across blocked accounts; IP/location mismatch thresholds.

- Offer Caps: First-time cap (e.g., BSD 1,500). Returning cap growth +25–50% if prior loan PAID_OFF with 0 late days.

Scorecards:

Points for income stability, tenure, clean bureau, on-time history, bank account age. Thresholds mapped to: Auto-Approve / Refer / Decline.

Affordability Settings:

- Default living expense factor (editable % of income)

- Maximum installment as % of net income

- Grace days (e.g., 0–3) before late fee

Bureau Settings:

- API credentials, permissible purpose text, pull depth, re-pull cooldown (e.g., 30 days)

Change control:

Every ruleset version is timestamped; approvals require Admin sign-off.

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7) KYC / AML Module

Identity Checks:

- ID type/number, expiry validation

- Name/DOB match, selfie match (if enabled)

- Address verification (doc or utility bill)

Watchlist & PEP:

- Screening results table; Action: CLEAR / ESCALATE / BLOCK

- Rationale & evidence field (required)

SAR/STR Register:

- Case ID, Subject, Indicators, Notes, Filed Date, Outcome

- Access restricted; immutable once filed (append-only)

KYC Exceptions:

- Track temporary waivers (e.g., blurry doc) with expiry date; system reminders to close.

Microcopy (banner):

"Do not inform customers when screening results are escalated. Follow internal escalation SOP."

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8) Disbursements (Funding Ops)

Funding Batches:

- Create Batch: select E-SIGNED, not yet funded loans; validate bank details; total amount; expected settlement date.

- Bank Export: Generate CSV/ACH file per bank requirements; checksum; download log.

- Dual Control: Create vs. Approve/Release separation (two different users).

- Post-Funding Reconcile: Mark success/fail; auto-email funded confirmation to customers.

Returned/Rejected Transfers:

- Queue with reason codes (invalid account, name mismatch, closed account)

- Actions: Correct details, reissue, or cancel; mandatory notes.

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9) Repayments & Accounting

Payment Posting:

- Auto ingestion (gateway/ACH return files) + manual entry

- Allocation order: fees → interest → principal (configurable)

- Partial payments allowed (configurable)

Reconciliation:

- Bank statement import; auto-match by amount/date/ref; exception queue

- Write-offs/Adjustments require dual approval with reason codes

Refunds:

- Overpayment refunds; workflow with approval and export to bank file

Ledger / GL Export:

- Map events to GL accounts: Principal Outstanding, Interest Income, Fees, Charge-offs, Recoveries, Cash at Bank

- Export formats: CSV / Excel; date range selector; sequence numbers to prevent duplicates

Microcopy:

"Interest is simple, non-compounding. Verify allocation before posting adjustments."

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10) Collections Module

Worklists by DPD:

- Early (1–7): friendly reminders

- Mid (8–30): call + SMS cadence, PTP required

- Late (31–60): intensified outreach; settlement offers within limits

- Severe (61–90): final notice, external referral eligibility

Customer Card (collector view):

- Contact attempts (timeline), last promise, risk flags

- Balance breakdown (principal/interest/fees)

- Actions: Send SMS/Email, Log Call, Set PTP, Offer Plan, Take Payment (if allowed), Settlement

Promise-to-Pay (PTP):

- Amount, Date, Channel, Confidence

- Auto-reminders; breach moves case up in queue

Hardship Plans (if offered):

- Short-term pause or smaller installments within max 3 months total term policy (admin-configurable)

- Requires lead/manager approval

Settlement Offers:

- % discount cap by DPD bucket

- Approval flow for exceptions

Scripts & Macros:

- Pre-approved call scripts, SMS templates (polite, compliant)

- "Verify identity before discussing account details."

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11) Customers Module

Profile:

- Identity, contacts, employment, bank accounts

- KYC status, Risk labels

- Consent records

History:

- Applications, Loans, Payments, Communications, Documents

Notes (internal):

- Timestamped, user-tagged, immutable edits (append-only)

Actions:

- Reset portal password (link)

- Request docs

- Restrict/Block account (with reason)

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12) Comms (Email/SMS)

Templates (examples):

- Application Received

- Need More Documents

- Approval: Review & E-sign

- Funded Confirmation

- Upcoming Payment (T-3, T-1)

- Missed Payment (D+1, D+3)

- Collections Ladder (friendly → firm)

- Paid Off & Thank You (invite repeat with higher limit)

Rules:

- Quiet Hours (configurable)

- Language library (EN default)

- Merge fields preview & test send

- Version history + approver

Communication Log:

- All outbound/inbound messages, channel, delivery status, agent

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13) CMS (Public Site & Legal)

- Pages: Home, How It Works, Rates & Terms, Eligibility, Calculator, Apply, FAQs, Responsible Lending, Blog, Contact, Legal (Privacy, Terms, Credit/report consent, Complaints)

- Inline Drafting: title, meta description, canonical, OG tags

- Legal Versioning: effective date, changelog, who approved

- Banners & Notices: maintenance, holiday delays, policy updates

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14) Reports & BI (standard pack)

Dashboards:

- Executive: apps, approvals, disbursements, avg ticket, yield, NPS, net loss %

- Risk: approval rate by segment, DTI distribution, scorecard lift, DPD bucket trends

- Ops: SLA by queue, time-to-decision, KYC pass rate, doc rework rate

- Collections: roll-rates by vintage, cure rates, PT P kept vs broken, promise productivity

- Finance: interest income, late fees, charge-offs, recoveries, cash reconciliation variance

Operational Reports:

- Applications by source/day

- Underwriter productivity

- KYC exceptions aging

- Disbursement batch outcomes

- Repayment posting exceptions

- Refunds & adjustments ledger

- Compliance (SAR log index, consent log)

Cohort/Vintage:

- Disbursed month cohorts → cumulative delinquency, loss, recovery

- Lifetime value by cohort; repeat rate (25–50% limit growth tracking)

Exports:

- CSV/Excel with column dictionary, time zone, and hash stamp

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15) System Settings

Loan Products:

- Amount ranges (First-time max; Returning max)

- Terms (1–3 months)

- Interest: 10%/month (simple)

- Fees: late fee amount & trigger days, refund policy

- Early payoff: allowed (Y/N), interest accrual method

Limits:

- Per-user outstanding cap

- Repeat growth rule: +25–50% if previous loan PAID_OFF with 0 late DPD

Calendars:

- Business days, bank holidays, funding cutoffs (e.g., 2:00 PM)

- SMS quiet hours

Integrations:

- Credit bureau (keys, endpoints)

- Bank export formats

- Email/SMS providers

- Webhooks for events (APPROVED, FUNDED, PAYMENT_POSTED)

Risk & Fraud:

- Device fingerprint provider toggle

- Velocity rules (applications per device/email/IBAN window)

- Blocklists (emails, phones, accounts)

---

16) Security & Audit

Users & Roles: create/disable, force MFA, last login, failed attempts.

Permissions: JSON/Matrix view; change log with approver.

Audit Log (immutable): who/what/when/where (IP), pre & post values for sensitive fields.

Data Access: export controls (reason required), watermarking on PDFs, download thresholds.

Incidents: record security events, impact analysis, resolution notes.

Backups: daily snapshot status, test-restore logs.

---

17) Data Retention & Privacy (operational guidance)

Work with local counsel to finalize. Suggested operational defaults:

- KYC & loan records: retain 5–7 years from closure (reg/compliance norms).

- Comms metadata: 2–3 years; message bodies 12–24 months.

- Documents (IDs, payslips): 5 years from last activity or as required by AML rules.

- Right to access/correct: admin tools to export customer data on request.

- Right to deletion: honor where permissible (not for active/obligated accounts).

---

18) SOPs (step-by-step playbooks)

A) New Application (Underwriter)

1. Open New queue; oldest first.

2. Confirm KYC: ID valid, selfie match (if used), name/DOB.

3. Review income & affordability; check DTI rule.

4. Pull bureau; scan arrears & enquiries; note hits.

5. Check fraud flags (duplicate device/bank).

6. Decide: Approve (set amount/term) → Send Offer; Decline (choose reason); or Request Docs (specify).

7. Add mandatory note; Save (audit writes).

B) Funding (Ops Lead/Accountant)

1. Go to E-SIGNED; select loans; Create Batch.

2. Validate totals; Dual Approve; Export Bank File.

3. After bank upload/confirmation, mark Funded.

4. Handle returns in Rejected Transfers queue.

C) Overdue Case (Collections Agent)

1. Open Overdue 8–30 list; filter by risk.

2. Attempt contact; log call; send SMS/email.

3. Set PTP with date/amount; schedule reminder.

4. If broken PTP → escalate cadence; consider settlement within policy.

5. Document every touch (audit log auto-writes).

D) Refund/Adjustment (Accountant)

1. Verify overpayment/event; create request with reason.

2. Dual approval; export to bank; log reference.

3. Update ledger and notify customer.

E) SAR/STR (KYC/AML Officer)

1. Open alert; gather indicators & documents.

2. Draft SAR; internal approval (if policy).

3. File; lock record; restrict case visibility.

---

19) Field Dictionaries (key modules)

Application (core fields):

- Personal: first/last, DOB, nationality, address, phone, email

- ID: type, number, expiry, issuing country

- Employment: employer, start date, job title, pay freq, net monthly income

- Banking: bank name, account type, last 4, name on account

- Loan: requested amount, term (1–3), purpose

- Consents: credit check, privacy, AML/KYC, e-sign

Loan:

- Principal, Interest rate (10%/mo), Fees, Disbursed date, Schedule, Next due date, DPD, Status

KYC:

- Document hashes, liveness score, match result, PEP/sanctions result, decision, notes

Collections:

- DPD bucket, last contact, last PTP, PTP status, settlement % offered/accepted

Accounting:

- GL mapping id, event type, amount, currency, posted at, batch id

---

20) Admin Microcopy (ready to paste)

- Buttons: Approve & Send Offer • Decline • Request Documents • Create Batch • Post Payment • Log Call • Set PTP • Generate Export • Save with Note

- Empty states: "No cases match your filters—great job! Check another queue."

- Warnings: "You're editing a live ruleset. Changes affect new decisions immediately."

- Tooltips: "DTI = (existing debts + new installment) ÷ net income. Lower is better."

---

21) Limits & Escalations (operational guardrails)

- Approval limit (Underwriter): up to BSD X (configurable). Above that → Ops Lead.

- Settlement limit (Collector): up to Y% discount at 31–60 DPD; beyond → Manager.

- Refund limit (Accountant): up to BSD Z without Admin approval.

- Dual-control required: bank exports, write-offs, rule changes, legal text updates.

---

22) Prebuilt Admin Email/SMS (internal ops)

- KYC doc reminder (to customer): "We're nearly there—please upload a clear photo of the front & back of your ID."

- Approval (ops to customer): "You're approved for BSD ${}. Review & e-sign in your portal."

- Funding confirmation: "Funds sent: BSD ${}. Your first payment is due on {date}."

- Soft reminder (D-3): "Friendly reminder: BSD ${} due on {date}. You can pay in your portal."

- Broken PTP: "We didn't receive your promised payment. Let's set a new plan—reply with a good time."

23) Build Checklist (Admin)

- Queues with SLA badges & filters

- Application workspace with 3-panel layout

- Rule engine + versioning + approvals

- KYC/AML module with SAR register (append-only)

- Disbursement batching + dual control + export

- Repayment posting + reconciliation + GL export

- Collections worklists + PTP + scripts

- Comms templates + quiet hours + logs

- CMS with legal versioning

- Reports/BI (dashboards + exports)

- Security (MFA, least-privilege) + full audit trail

- Data retention settings & export tooling

Awesome — here are the admin wireframes (text) + a full PRD you can hand to dev, QA, and ops. It's compact but complete, with user stories, acceptance criteria, data model, APIs, webhooks, and ops playbooks.

Admin Wireframes (text)

1) Ops Dashboard

Layout

- KPI cards: Apps Today, Approval Rate, Disbursed (BSD), Avg Ticket, DPD 1–7 / 8–30 / 31–60 / 61–90, Recovery L30D, Net Loss L90D.

- Workload by queue (bar chart).

- Alerts panel (time-sensitive items).

Interactions

- Clicking a KPI filters the relevant queue.

- SLA badges on queues: Due in 2h, Breached.

Empty/error

- "No alerts. Check again at funding cutoff 2:00 PM."

---

2) Applications (List + Review)

Filters: Status, Age (SLA), Amount, Term, DTI band, Flags (KYC fail, Thin file), Source, Underwriter

Columns: App ID • Name • Amount • Term • Income • DTI • Status • Age • Flags • Assigned To

Row click → Review Drawer (3-pane)

Review Drawer (3-pane)

- Left: Summary: Personal, Employment, Income, Bank, Requested, Affordability snapshot.

- Center Tabs: Documents (ID, payslips, PoA), KYC (match/PEP), Credit Bureau (summary), Fraud (device/IP/dupes).

- Right: Decision Panel: Rule result + explanation; editable Offer (amount, term at 10%/mo); Payment schedule preview; Actions: Approve & Send Offer, Decline, Request

Docs, Escalate; Reason codes + required notes (audit).

---

3) KYC / AML

Subtabs: Identity Checks • Watchlist Matches • KYC Exceptions • SAR/STR Register

Identity Checks Table: Customer • Doc Type • Expiry • Liveness • Result • Action

Watchlist: Match strength, Source, Decision (Clear/Escalate/Block) + evidence

SAR Register (append-only): Case ID • Indicators • Filed On • Outcome (restricted view)

---

4) Disbursements

Funding Batches

- Pending E-Sign view: select approved apps; Create Batch; dual-approval required.

- Batch detail: Items, total, expected settle date; Generate Bank File (CSV/ACH); Mark Funded after bank confirm.

    Returned/Rejected

- Table with reason codes; Correct & Reissue or Cancel (mandatory note).

---

5) Repayments & Accounting

Payment Posting

- Import gateway/ACH file; auto-match; exceptions queue; manual post modal.

    Reconciliation

- Bank statement import; 3-way match; journals preview; Export GL.

Refunds/Adjustments

- Create request → dual-approval → export to bank → status tracking.

---

6) Collections

Buckets: 1–7 • 8–30 • 31–60 • 61–90

Columns: Loan • Name • DPD • Balance (P/I/F) • Last Contact • PTP Status • Risk Flags

Right Drawer (Collector Card): timeline (calls/SMS/email), set PTP, Send SMS/Email, Log call, Offer plan (policy limits), Take payment (if enabled).

---

7) Customers

Search by name, email, phone, NIB, bank last4

Profile: KYC status, loans, applications, docs, consents, communications, notes (append-only).

Actions: password reset link, request docs, restrict/block with reason.

---

8) Comms

Templates (Email/SMS): versioned, test send, quiet hours.

Campaigns (operational only): approval → e-sign nudges, reminders, PTP follow-up.

Comm Log: all inbound/outbound, channel, delivery/result.

---

9) CMS

Pages (public site), blog posts, legal docs with versioning + effective date, banners/notices.

---

10) Reports & BI

Dashboards: Executive, Risk, Ops, Collections, Finance.

Exports: CSV/XLS with column dictionary and hash stamp.

---

11) Settings

Loan products/limits, fees/late rules, holidays/cutoffs, integrations (bank, bureau, SMS/Email), rule engine versions, webhooks/API keys.

---

12) Security & Audit

Users/Roles, permission matrix, MFA status; Audit Log (immutable): who/what/when/where (IP), before/after.

Product Requirements Document (PRD)

1) Overview & Goals

- Product: Quick Cash Admin Console (Nassau, Bahamas)

- Goal: Safe, fast, auditable end-to-end operations for short-term loans (10%/mo, ≤3 months).

- KPIs: TAT (app→decision), approval rate, disbursement accuracy, DPD roll-rates, recovery rate, net loss %, SLA adherence.

Non-Goals (Phase 1): External debt sale integrations, open-banking data pulls, multilingual UI.

---

2) Personas & Roles

- Underwriter: decides applications.

- Ops Lead: manages queues, disburses, overrides.

- KYC/AML Officer: screening, SAR.

- Collections Agent: cures delinquencies.

- Accountant: postings, reconciliation, GL.

- Content Manager: site/legal content.

- Support Agent: customer help, no financial edits.

- Admin: everything; sets policies.

- Auditor (RO): read-only inspection/export.

---

3) Functional Requirements (User Stories + Acceptance)

A. Applications & Underwriting

- US-A1: As an underwriter, I can review an app with KYC, bureau, income, and fraud checks in one screen.

    AC: All evidence visible; rule explanation displayed; required note on decision; action writes to audit.

- US-A2: As an underwriter, I can edit the offer within configured caps.

    AC: Amount ≤ cap (first-time vs returning); term ∈ {1,2,3}; interest fixed 10%/mo.

- US-A3: As ops lead, I can reassign apps and set SLA priorities.

    AC: Reassign tracked in audit; queue order respects priority.

B. KYC / AML

- US-K1: As KYC officer, I can mark identity check result and attach rationale.

AC: PASS/REFER/FAIL with required notes; blocks propagate to customer status.

- US-K2: As AML officer, I can record SAR with immutable log.

  AC: SAR entries append-only; restricted visibility; timestamp + author captured.

C. Disbursement

- US-D1: As ops lead, I can create funding batches for e-signed loans.

  AC: Dual approval required; bank file generated; checksum stored; funded status only after explicit confirmation.

- US-D2: As accountant, I can handle returned transfers.

  AC: Reason code required; reissue or cancel updates loan state and notifies customer.

D. Repayments & Accounting

- US-R1: As accountant, I can import payments and auto-match.

  AC: ≥90% auto-match; exceptions queue; manual post allowed with note.

- US-R2: GL export reflects principal/interest/fees by event.

  AC: Deterministic export with sequence number; re-export protection.

E. Collections

- US-C1: As collector, I work from DPD buckets with scripted outreach.

  AC: PTP creation sends reminders; broken PTP escalates; settlement within limits requires approvals if exceeded.

F. Comms & CMS

- US-M1: Ops can update templates and preview merge fields.

  AC: Quiet hours enforced; version history.

G. Security & Audit

- US-S1: Every sensitive change is audited.

  AC: Audit record includes actor, timestamp, IP, before/after.

---

4) State Machines

Application: NEW → KYC_PENDING → IN_REVIEW → PENDING_DOCS → APPROVED → E_SIGNED → FUNDED → (if declined: DECLINED)

Loan: ACTIVE → DUE_SOON → OVERDUE_1_7 → OVERDUE_8_30 → OVERDUE_31_60 → OVERDUE_61_90 → WRITE_OFF | PAID_OFF

Customer: NEW → VERIFIED → GOOD_STANDING | RESTRICTED | BLOCKED

Transition guards

- FUNDED only from E_SIGNED with successful disbursement.

- PAID_OFF when principal+interest+fees reach zero.

- WRITE_OFF requires manager approval + reason.

---

5) Data Model (SQL-ready sketch)

-- Identity & Access

CREATE TABLE roles (id SERIAL PRIMARY KEY, name TEXT UNIQUE);

CREATE TABLE users (id UUID PRIMARY KEY, email TEXT UNIQUE, name TEXT, role_id INT REFERENCES roles(id), mfa_enabled BOOL, created_at TIMESTAMPTZ, last_login TIMESTAMPTZ);

CREATE TABLE permissions (id SERIAL PRIMARY KEY, code TEXT UNIQUE, description TEXT);

CREATE TABLE role_permissions (role_id INT REFERENCES roles(id), permission_id INT REFERENCES permissions(id), PRIMARY KEY(role_id, permission_id));

```sql
-- Customer & App

CREATE TABLE customers (
  id UUID PRIMARY KEY,
  first_name TEXT, last_name TEXT, dob DATE, nationality TEXT,
  phone TEXT, email TEXT, address TEXT, city TEXT, postal TEXT,
  nib TEXT, status TEXT CHECK (status IN ('NEW','VERIFIED','RESTRICTED','BLOCKED')),
  created_at TIMESTAMPTZ
);


CREATE TABLE applications (
  id UUID PRIMARY KEY, customer_id UUID REFERENCES customers(id),
  requested_amount NUMERIC(12,2), term_months INT CHECK (term_months IN (1,2,3)),
  status TEXT, source TEXT, assigned_to UUID REFERENCES users(id),
  income_net NUMERIC(12,2), pay_frequency TEXT, employer TEXT, start_date DATE,
  affordability_residual NUMERIC(12,2), dti NUMERIC(5,2),
  rule_outcome TEXT, rule_version TEXT,
  created_at TIMESTAMPTZ, updated_at TIMESTAMPTZ
);


CREATE TABLE application_documents (
  id UUID PRIMARY KEY, application_id UUID REFERENCES applications(id),
  doc_type TEXT, file_url TEXT, file_hash TEXT, verified BOOL, notes TEXT, uploaded_at TIMESTAMPTZ
);
```

```sql
CREATE TABLE kyc_checks (

  id UUID PRIMARY KEY, customer_id UUID REFERENCES customers(id),

  result TEXT, pep_match BOOL, sanctions_match BOOL, rationale TEXT, checked_by UUID
REFERENCES users(id), checked_at TIMESTAMPTZ

);


CREATE TABLE loans (

  id UUID PRIMARY KEY, customer_id UUID REFERENCES customers(id), application_id
UUID REFERENCES applications(id),

  principal NUMERIC(12,2), interest_rate_month NUMERIC(5,2) DEFAULT 10.00,

  term_months INT, disbursed_at TIMESTAMPTZ, status TEXT, next_due_date DATE

);


CREATE TABLE loan_schedules (

  id UUID PRIMARY KEY, loan_id UUID REFERENCES loans(id),

  installment_no INT, due_date DATE,

  principal_due NUMERIC(12,2), interest_due NUMERIC(12,2), fee_due NUMERIC(12,2),
total_due NUMERIC(12,2),

  paid NUMERIC(12,2) DEFAULT 0

);


CREATE TABLE disbursement_batches (id UUID PRIMARY KEY, status TEXT, total_amount
NUMERIC(12,2), created_by UUID, approved_by UUID, created_at TIMESTAMPTZ,
approved_at TIMESTAMPTZ, bank_file_url TEXT, checksum TEXT);
```

```sql
CREATE TABLE disbursement_items (id UUID PRIMARY KEY, batch_id UUID REFERENCES
disbursement_batches(id), loan_id UUID REFERENCES loans(id), amount NUMERIC(12,2),
bank_account_last4 TEXT, status TEXT, reason TEXT);


CREATE TABLE payments (

  id UUID PRIMARY KEY, loan_id UUID REFERENCES loans(id),

  amount NUMERIC(12,2), posted_at TIMESTAMPTZ, source TEXT, reference TEXT

);


CREATE TABLE gl_events (

  id UUID PRIMARY KEY, event_type TEXT, loan_id UUID, amount NUMERIC(12,2), currency
TEXT DEFAULT 'BSD',

  occurred_at TIMESTAMPTZ, export_batch TEXT

);


CREATE TABLE collections_cases (

  id UUID PRIMARY KEY, loan_id UUID REFERENCES loans(id), dpd INT, risk_flags TEXT[],
assigned_to UUID, status TEXT, last_contact_at TIMESTAMPTZ

);


CREATE TABLE ptp_promises (

  id UUID PRIMARY KEY, case_id UUID REFERENCES collections_cases(id), amount
NUMERIC(12,2), due_date DATE, channel TEXT, confidence TEXT, kept BOOL, created_at
TIMESTAMPTZ

);


CREATE TABLE comms_messages (
```

id UUID PRIMARY KEY, customer_id UUID, loan_id UUID, channel TEXT, direction TEXT, template_code TEXT, subject TEXT, body TEXT, sent_at TIMESTAMPTZ, status TEXT

);

CREATE TABLE audit_log (

  id BIGSERIAL PRIMARY KEY, actor UUID, action TEXT, entity TEXT, entity_id UUID,

  before JSONB, after JSONB, ip INET, created_at TIMESTAMPTZ

);

---

6) APIs (REST, /v1)

Auth

- POST /auth/login → {token, role, mfa_required}

- POST /auth/otp/verify → success

Applications

- GET /applications?status=IN_REVIEW&limit=50

- GET /applications/{id} → app + docs + checks

- PATCH /applications/{id} body: {assigned_to, status}

- POST /applications/{id}/decision body: {decision:'APPROVE'|'DECLINE'|'REQUEST_DOCS', offer:{amount,term}, reason_code, notes}

KYC/AML

- POST /kyc/{customerId}/result body: {result, pep_match, sanctions_match, rationale}

- POST /aml/sar body: {customer_id, indicators, notes}

Disbursements

- POST /disbursements/batches body: {loan_ids:[]}

- POST /disbursements/batches/{id}/approve

- GET /disbursements/batches/{id}/bankfile (signed URL)

- POST /disbursements/items/{id}/result body: {status:'FUNDED'|'RETURNED', reason}

Repayments

- POST /repayments/import (CSV) → summary + exceptions

- POST /repayments/{loanId}/post body: {amount, source, reference}

Collections

- POST /collections/{loanId}/ptp body: {amount, due_date, channel, confidence}

- POST /collections/{loanId}/settlement body: {offer_percent}

Comms

- POST /comms/send body: {customer_id, channel, template_code, vars:{...}}

CMS

- PUT /cms/pages/{slug} body: {title, html, meta, effective_at}

Audit

- GET /audit?entity=loan&entity_id=...

Responses include x-request-id for traceability. Errors standardized {code, message, details}.

---

7) Webhooks (outbound)

- application.approved {application_id, customer_id, offer}

- application.declined

- loan.disbursed {loan_id, amount, disbursed_at}

- payment.posted {loan_id, amount, posted_at}

- collections.ptp.set {loan_id, amount, due_date}

Retries with exponential backoff; HMAC signature header.

---

8) Rule Engine (config)

- Eligibility: age ≥18, Bahamas resident, bank account present.

- Income: net ≥ BSD X; tenure ≥ Y months.

- DTI: (existing obligations + new installment)/net ≤ Z%.

- Credit: no active severe delinquency; enquiries ≤ N in last 3 months.

- Fraud: device/email/phone/bank duplication not in blocklist.

- Offer caps: first-time ≤ 1,500; returning ≤ prior_max × (1.25–1.5) if last loan PAID_OFF, 0 late DPD.

Version every change; approval required.

---

9) Calculator / Schedule Logic (admin truth)

- Interest = principal × 10% × term_months (simple, non-compounding).

- Total repay = principal + interest.

- Equal installments = total ÷ months.

- Allocation: fees → interest → principal (configurable).

---

10) Bank Export (example CSV)

Columns: BeneficiaryName,BankCode,Branch,AccountNumber,Amount,Currency,Reference

Validation: amount sum = batch.total; account format for Bahamas; checksum saved.

---

11) GL Mapping (examples)

- DISBURSEMENT → Dr Loans Receivable (Principal), Cr Cash at Bank

- INTEREST_ACCRUAL (on schedule) → Dr Interest Receivable, Cr Interest Income

- PAYMENT → Dr Cash at Bank, Cr Interest Receivable, Cr Loans Receivable (Principal), Cr Fees Income (as applicable)

- WRITE_OFF → Dr Loss on Loans, Cr Loans Receivable (Principal/Interest)

---

12) NFRs (Non-Functional)

- Security: MFA for all admins; RBAC; encryption at rest (docs), TLS in transit; IP allowlist (optional).

- Performance: list endpoints ≤ 500ms p95 for 50 items; imports ≤ 2 min for 10k rows.

- Availability: 99.9% core admin functions.

- Auditability: 100% of decisions exportable with evidence.

- Privacy: DPA-aligned data handling; redaction on exports where required.

- Backups: daily snapshots; quarterly restore test.

13) Monitoring & Alerts

- App→Decision TAT breach

- Funding cutoff approaching with pending batch

- KYC matches awaiting action > 4h

- Reconciliation variance ≠ 0

- Webhook failure rate > 5%/5m

---

14) QA Acceptance (samples)

Applications

- Approve within caps → offer sent; e-sign path available.

- Decline requires reason; customer sees status change.

Disbursement

- Dual control enforced; same user cannot both create & approve.

- Returned item requires reason and updates loan state.

Repayments

- Import sample file → 90% auto-match; exceptions view editable; posting creates GL events.

Collections

- PTP sets reminders; breaking PTP escalates bucket; logs preserved.

Audit

- Changing ruleset writes version diff; legal text changes recorded with effective date.

---

15) Edge Cases

- Duplicate applications (same device/email) within 24h → auto-merge or flag.

- ID near expiry (<30 days) → KYC exception with expiry.

- Bank account name mismatch → warn/require override.

- Early payoff → prorate interest to payoff date (simple interest).

---

16) Rollout Plan

- Phase 1: Apps, KYC, basic rules, disbursement, repayments, CMS, audit.

- Phase 2: Collections module + BI dashboards.

- Phase 3: Advanced scorecards, hardship plans, external collector API.

Feature flags per module; soft launch with internal users first.

---

17) Permission Matrix (mini)

Module	Read	Write	Approve/Release
Applications	Underwriter, Ops	Underwriter	Ops Lead

Disbursements	Ops, Accountant	Ops	Ops Lead, Accountant (dual)
Repayments	Accountant	Accountant	Accountant
Collections	Collector	Collector	Manager
CMS/Comms	Content Mgr	Content Mgr	Admin
Rules/Settings	Admin	Admin	Admin
SAR	AML Officer	AML Officer	AML Officer
Audit	Auditor (RO)	—	—