

Tenga Loans – Master Super Prompt Full Bug, UI/UX & Functional Specification

This document is the authoritative reference for identifying, fixing, and preventing all known bugs in the Tenga Loans platform while simultaneously improving UI, UX, stability, and overall product quality. All issues below must be treated as real, reproducible production blockers unless otherwise stated.

1. Global UI / UX Quality Requirements (Applies to ALL Fixes)

- Every bug fix must improve or preserve user experience; no fix should degrade UX.
- All financial actions must provide immediate, clear, and recoverable feedback.
- UI consistency across pages, modals, side panels, tables, and forms is mandatory.
- Remove visual clutter and unnecessary system messages.
- The application must feel stable, predictable, and trustworthy at all times.

2. Routing, Reload & Navigation Bugs (CRITICAL)

Bug Description

- Refreshing the browser causes a 404 NOT_FOUND error.
- Using the browser back button causes a 404 NOT_FOUND error.
- Returning from Stripe checkout often leads to a broken page.
- Deep links fail to resolve correctly on reload.

Error Observed

404: NOT_FOUND | Failed to load resource: the server responded with a status of 404 ()

Required Fix

- Implement proper SPA rewrite rules so all routes resolve to index.html.
- Ensure all authenticated and nested routes are reload-safe.
- Fix Stripe success_url and cancel_url routing.
- Ensure browser history navigation works consistently.

3. Landing Page Bugs & Pricing Logic

- Landing page logo is oversized and visually unbalanced.
- Pricing page only shows a single \$35/month tier.

Required Fix

- Resize and rebalance the logo for desktop and mobile.
- Implement Starter (Free), Professional (\$35), and Enterprise (\$120/custom) tiers.
- Add support for promotional pricing (e.g., December / Christmas special).

4. Sidebar & System Message Bugs

- Unnecessary 'New version available' card shown in sidebar.

- System update messaging is confusing and adds noise.

Required Fix

- Remove the update card entirely until a real updater exists.

5. Employee Invitation Bugs

- Invite popup disappears permanently.
- Invite links cannot be retrieved.
- Invite URLs sometimes do not work.
- Email invites are inconsistent.

Required Fix

- Persist invite links under Pending Employees.
- Allow copying and resending invite links.
- Automatically email invite links.
- Ensure invite tokens are valid and reusable until accepted.

6. Customer Creation Bugs

- Optional loan fields do not persist or update the database.
- Customer creation is tightly coupled to loan creation.

Required Fix

- Remove optional loan info from Add Customer flow.
- Allow customer creation independent of loans.
- Support optional sequential flows (customer → loan).

7. Loan Creation & Collateral Bugs

- Collateral UI appears even for non-collateral agencies.
- Collateral lacks structured name + description fields.

Required Fix

- Show collateral UI only if agency selected collateral-based lending.
- Add collateral name and description fields.
- Feed collateral data into AI valuation safely.

8. Repayment Creation Bug (SEVERE – DATA INTEGRITY)

- Adding one repayment causes multiple phantom repayments.
- Repayments appear that were never created.
- Firestore listener errors and network failures observed.

Errors Observed

- ERR_QUIC_PROTOCOL_ERROR

- Firestore Listen channel failures
- 503 errors from Cloud Functions
- AI proxy network failures

Required Fix

- Ensure repayment writes are idempotent.
- Scope Firestore listeners correctly per loan.
- Prevent retries from duplicating data.
- Never allow AI/network failures to mutate financial records.

9. Reports Page Bugs

- Export button does nothing.

Required Fix

- Implement functional export (CSV/PDF) or hide button.

10. Accounting Page Bugs

- Export button does nothing.
- P&L, Trial Balance, Export CSV show 'Coming Soon' but are clickable.
- Bank reconciliation logic is unreliable.

Required Fix

- Fix or hide all non-functional buttons.
- Ensure bank reconciliation matches repayments correctly.
- Add Customer and Loan Officer columns to transactions table.
- Allow accountants to manage transaction statuses.

11. Collateral Page Bugs

- Export collateral button does nothing.
- Collateral display is basic and unclear.

Required Fix

- Implement collateral export.
- Improve collateral list UI with valuation, status, and linked loans.

12. Themes, Dark Mode & Branding Bugs

- Dark mode looks unfinished and inconsistent.
- Brand colors do not persist when saved.

Required Fix

- Improve dark mode across all components.
- Persist brand colors per agency.

- Apply saved colors consistently across UI.

13. Final Quality & Acceptance Criteria

- No 404 errors on refresh or navigation.
- No phantom financial records.
- All exports function correctly.
- UI feels polished, modern, and intuitive.
- App is production-ready for real MFIs.

END OF MASTER SUPER PROMPT – This document must be treated as the single source of truth for fixing, improving, and validating the Tenga Loans platform.