

Tenga Loans – Super Prompt Product, QA & UX Specification

This document serves as a single, comprehensive super prompt outlining all functional requirements, bug fixes, UI/UX improvements, architectural considerations, and future enhancements required to make Tenga Loans a polished, scalable, and production-ready microfinance SaaS platform.

1. Product Vision & Objectives

- Build a trustworthy, intuitive, and scalable loan management platform for microfinance institutions.
- Ensure financial data integrity, operational clarity, and confidence for daily users.
- Support multiple agency types with configurable workflows and permissions.
- Monetize effectively through well-defined pricing tiers while remaining accessible to small agencies.

2. Global UI / UX Principles

- Clarity over complexity: reduce cognitive load in all financial workflows.
- Consistency across navigation, forms, modals, side panels, and confirmations.
- Progressive disclosure: show advanced features only when relevant.
- Immediate and recoverable feedback for all user actions.
- Polished visuals that justify paid subscription tiers.

3. Landing Page & Marketing Experience

- Resize and balance logo for professional appearance across devices.
- Introduce a three-tier pricing structure: Starter (Free), Professional (\$35), Enterprise (\$120/custom).
- Support promotional pricing such as December / Christmas specials.
- Clearly communicate value differences between tiers.
- Optimize layout for trust, clarity, and conversion.

4. Onboarding & Agency Configuration

- Allow agencies to select lending type during onboarding (collateral-based vs non-collateral).
- Configure feature availability based on agency type.
- Ensure onboarding choices influence loan creation flows and UI visibility.
- Make onboarding simple, guided, and non-overwhelming.

5. Navigation, Routing & Reliability

- Fix all 404 errors on page refresh and browser back/forward navigation.
- Ensure all routes are reload-safe via proper SPA rewrite rules.
- Ensure Stripe success and cancel URLs return users to valid routes.
- Never expose users to raw error pages during normal navigation.

6. Dashboard & Employee Management

- Fix Invite Employee flow to allow retrieval and resending of invite links.
- Persist invite links under Pending Employees.
- Automatically email invite links on creation.
- Standardize add/edit flows across employees and customers.

7. Customer Management Experience

- Remove optional loan information from Add Customer flow.
- Ensure customers are created independently of loans.
- Support optional step-by-step customer → loan creation.
- Support creating a customer inline when adding a loan.

8. Loan Creation & Collateral Handling

- Only show collateral fields for collateral-based agencies.
- Add explicit collateral name and description fields.
- Feed collateral data into AI valuation and risk analysis.
- Ensure loan creation is clean, predictable, and auditable.

9. Repayments & Financial Integrity (Critical)

- Fix repayment bug causing phantom or duplicated repayment records.
- Ensure repayment writes are scoped to the correct loan.
- Improve Firestore listener handling and idempotency.
- Ensure AI or network failures never corrupt financial data.

10. Reports & Accounting

- Fix all export buttons to function correctly.
- Either implement or hide P&L, Trial Balance, and CSV exports.
- Ensure bank reconciliation correctly matches repayments.
- Enhance transactions table with Customer and Loan Officer columns.

- Allow accountants to manage transaction statuses.

11. Collateral Management

- Fix collateral export functionality.
- Improve collateral list UI with clearer layout and statuses.
- Link collateral items clearly to loans.
- Display valuation, condition, and lifecycle states.

12. Themes, Branding & Dark Mode

- Improve dark mode consistency and readability across the app.
- Ensure brand colors save per agency and apply globally.
- Make brand preview accurate before saving.
- Maintain accessibility and contrast standards.

13. Pricing, Plans & Feature Gating

- Enforce feature limits based on pricing tiers.
- Ensure free tier acts as a lead-generation funnel.
- Protect premium features behind paid plans.
- Design upgrade prompts that feel helpful, not intrusive.

14. Performance, Stability & Error Handling

- Gracefully handle network failures and API outages.
- Provide clear fallback states when AI services are unavailable.
- Avoid blocking core workflows due to auxiliary service failures.
- Log errors without exposing technical details to end users.

15. Final Acceptance Criteria

- All features function correctly and predictably.
- UI feels intuitive without explanation.
- Users can recover from mistakes easily.
- The app feels reliable, polished, and production-ready.
- Tenga Loans inspires confidence in real-world financial usage.

End of Super Prompt – This document should be treated as the authoritative reference for improving the design, functionality, stability, and overall quality of the Tenga Loans platform.