**Loan App Documentation**

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**1. Introduction**

*1.1 Purpose*

The Loan App is a mobile application designed to provide users with a convenient platform to apply for loans using personal items as collateral. Users can upload pictures of their collateral items, have them evaluated, and receive a loan limit based on the collateral's value. The app also enables users to apply for loans, manage loan payments, and access account-related features.

*1.2 Scope*

This documentation provides an overview of the Loan App's features, functionality, and usage guidelines. It covers the installation process, account creation, collateral uploading, loan application, loan payment, account management, security measures, and frequently asked questions.

*1.3 Document Conventions*

Code snippets and technical terms are presented in a monospaced font (e.g., LoanStatus.SUCCESS).

*1.4 Intended Audience*

This documentation is intended for:

Users of the Loan App who want to understand its functionality and usage.

Developers and administrators responsible for maintaining the Loan App.

*1.5 References*

For technical support, additional information, and updates, please refer to the Loan App website or contact our customer support team at vbarongo68@gmail.com

**2. Getting Started**

*2.1 Installation*

To use the Loan App, follow these steps:

Get the app from the file provided

Open the app and create an account.

*2.2 Account Creation*

To create an account:

Launch the Loan App.

Tap on "register" or "Login"

Provide your personal information as prompted.

Verify your email address or phone number.

Create a strong password.

Complete the registration process.

*2.3 User Authentication*

After creating an account, log in to the app using your registered email address and the password you set during account creation.

**3. Uploading Collateral**

*3.1 Adding Collateral Items*

From the app's dashboard, tap on the camera icon

Enter details about the collateral item, including its name, description, and estimated value.

Save the collateral item.

*3.2 Uploading Pictures*

Take a picture of the collateral item

Tap on "Upload Picture."

Use your device's camera to take pictures of the collateral item.

Save the pictures.

*3.3 Collateral Evaluation*

The app will assess the value of your collateral item based on the pictures you provided.

*3.4 Loan Limit Determination*

After collateral evaluation, the app will determine your loan limit based on the assessed value of the collateral item.

**4. Loan Application**

*4.1 Applying for a Loan*

From the app's dashboard, tap on "Apply for Loan."

Choose the loan amount you wish to apply for (up to your approved limit).

Accept the loan terms and conditions.

Submit your loan application.

*4.2 Loan Terms and Conditions*

Review and understand the loan terms and conditions provided by the app before applying for a loan. These terms include interest rates, repayment schedules, and penalties for late payments.

**5. Loan Payment**

*5.1 Loan Repayment*

After receiving a loan, the app will provide you with repayment details, including due dates and amounts.

Make loan payments through the app using the provided payment methods.

*5.2 Payment Methods*

The app supports various payment methods, including credit/debit card payments, bank transfers, and Mpesa

*5.3 Loan Status*

You can check the status of your loan, including outstanding balances and payment history, within the app.

**6. Account Management**

*6.1 Profile Settings*

Manage your profile information, including contact details and preferences, in the profile page

*6.2 Contact Support*

For assistance or inquiries, contact our customer support team through the app or via email at vbarongo68@gmail.com

**7. Security**

*7.1 User Data Security*

The Loan App prioritizes the security of your personal and financial data. All user data is encrypted and stored securely.

*7.2 Encryption*

Data transmitted between your device and our servers is encrypted to protect your information from unauthorized access.

*7.3 Access Control*

Access to your account is protected by your unique credentials. Ensure that you keep your login information confidential to prevent unauthorized access.