**Customer Portal – SideNav Menu**

**Dashboard 🏠**

* **Home (Overview: Balance, Next Due, Loan Health)  
  📊**

**My Loans 💳**

* **Active Loans**
* **Repayment Schedule**
* **Payment History**
* **Early Payoff Calculator  
  🔢**

**Make a Payment 💸**

* **Quick Pay**
* **Schedule Auto-Pay**
* **Partial Payment  
  💰**

**Apply for Loan 📝**

* **New Application**
* **Pre-Qualify (Instant Calculator)  
  ⚡**

**Messages & Alerts 📩**

* **Notifications**
* **Reminders**
* **Support Chat  
  💬**

**Profile 👤**

* **Personal Info**
* **Bank Accounts**
* **Documents (ID, Proof of Income)**
* **Preferences (SMS, Email)  
  🗂️**

**Admin Dashboard 🏠**

* **Overview** (KPIs: Total Loans, Collection Rate, Overdue %)  
  📝
* **Customers**  
  👥
  + All Customers
  + KYC Pending
  + High-Risk Flags
  + Search & Filter
* **Loans**  
  💵
  + All Loans
  + Pending Approval
  + Active
  + Overdue
  + Closed/Paid Off
* **Payments**  
  💳
  + Today’s Collections
  + Bulk Import (CSV)
  + Refunds & Waivers
  + Failed Payments
* **Interest & Rules**  
  📊
  + Auto Rate Rules
  + Manual Overrides
  + Bulk Apply
* **Collections**  
  💼
  + Overdue Workflow
  + Call Logs
  + Legal Actions
  + Recovery Dashboard
* **KYC Verification**  
  ✅
  + Pending Reviews
  + Verified
  + Rejected
  + Onfido Webhook Logs
* **Reports**  
  📈
  + Daily/Weekly/Monthly
  + Tax Summary
  + Export (CSV/PDF)
  + Custom Queries
* **Settings**  
  ⚙️
  + Roles & Permissions
  + SMS/Email Templates
  + Company Branding
  + API Keys
* **Audit Log**  
  📜

**Overview** (KPIs: Total Loans, Collection Rate, Overdue %)  
📝

*(KPIs + Visuals + Actions – No Code, Just Vision)*

**1. Header KPI Cards (Top Row – Glanceable Metrics)**

| **KPI** | **What It Shows** | **Target / Alert** |
| --- | --- | --- |
| **Total Active Loans** | Count of loans with balance > 0 | — |
| **Total Outstanding** | Sum of all remaining balances | — |
| **Collection Rate (Today)** | % of due payments collected today | **< 90% → Red** |
| **Overdue %** | % of due payments past due date | **> 5% → Red** |
| **New Applications** | Count of loan requests today | — |
| **Approval Rate** | % of applications approved | **< 70% → Review** |

**Visual**: Bold numbers + mini sparkline (7-day trend) + color badge (green/yellow/red)

**2. Real-Time Activity Feed (Left Column)**

| **Entry** | **Example** |
| --- | --- |
| Loan #1241 approved for **$5,000** | 2 min ago |
| Customer #89 paid **$320** (on time) | 5 min ago |
| Loan #1190 marked **overdue** (3 days late) | 1 hr ago |
| KYC #203 failed – blurry ID | 30 min ago |

**Visual**: Timeline style, clickable to drill down

**3. Overdue Loans Snapshot (Center – Urgent Focus)**

| **Column** | **Content** |
| --- | --- |
| **Customer** | Name + Phone |
| **Loan ID** | #1190 |
| **Days Late** | 3 |
| **Amount Due** | $480 |
| **Action** | [Call] [SMS] [Waive Fee] |

**Visual**: Table with **red priority rows** (7+ days), auto-refresh every 60s

**4. Performance Charts (Right Column)**

| **Chart** | **Insight** |
| --- | --- |
| **Collection Rate (Last 30 Days)** | Line chart → spot dips |
| **Loan Volume vs. Repayments** | Stacked bar → cash flow health |
| **Overdue by Frequency** | Pie: Daily (60%), Weekly (30%), etc. |
| **KYC Pass Rate** | Donut: Approved / Pending / Rejected |

**Visual**: Interactive, hover tooltips, exportable

**5. Quick Actions (Floating or Bottom Bar)**

| **Button** | **Function** |
| --- | --- |
| **Send Bulk Reminder** | SMS to all overdue |
| **Approve All KYC** | With one-click review |
| **Run Daily Report** | Generate PDF |
| **Add New Customer** | Fast entry |

**6. System Health (Bottom Corner)**

| **Indicator** | **Status** |
| --- | --- |
| **SMS Balance** | 1,200 left |
| **API Status** | Onfido: Connected / Stripe: Connected |
| **Last Backup** | 2 hrs ago |

**Visual**: Green check / Red cross

**User Experience Flow**

1. **Login → Overview** → Instantly see **red flags** (overdue >5%)
2. **Click overdue row** → Jump to customer profile
3. **Take action** → Mark paid, send SMS, escalate
4. **Refresh** → KPI updates in real-time

**Success Looks Like**

| **Metric** | **Healthy Target** |
| --- | --- |
| Collection Rate | ≥ 95% |
| Overdue % | ≤ 3% |
| KYC Approval | ≥ 85% |
| Operator Time on Overview | < 2 min to resolve urgent issues |

**Future Enhancements**

| **Add Later** | **Why** |
| --- | --- |
| AI Risk Score per loan | Predict default |
| Heatmap by region | Expand safely |
| Voice Call Integration | One-click dial |

**Customers**  
👥

* + All Customers
  + KYC Pending
  + High-Risk Flags
  + Search & Filter

**All Customers**

*“Who are we lending to? Full directory.”*

| **Column** | **Content** |
| --- | --- |
| **Name** | John Doe |
| **Phone / Email** | +234... / [john@email.com](mailto:john@email.com) |
| **Total Loans** | 3 |
| **Outstanding** | $2,400 |
| **On-Time %** | 97% |
| **KYC Status** | Verified / Pending / Rejected |
| **Last Activity** | 2 hrs ago |
| **Actions** | [View] [Edit] [Message] [Suspend] |

**Features**:

* Pagination + export (CSV/PDF)
* Sort by any column
* Click row → full customer profile

**KYC Pending**

*“Who needs ID verification? Don’t lend until cleared.”*

| **Column** | **Content** |
| --- | --- |
| **Name** | Jane Smith |
| **Submitted** | 1 day ago |
| **Document Type** | National ID |
| **Onfido Status** | In Progress / Review Needed |
| **Risk Level** | Low / Medium / High |
| **Actions** | [Review in Onfido] [Approve] [Reject] [Request Resubmit] |

**Features**:

* Auto-sync with Onfido webhook
* Highlight **>48 hrs pending** in red
* Bulk approve/reject
* One-click jump to Onfido dashboard

**High-Risk Flags**

*“Who might default? Act before it’s too late.”*

| **Flag Type** | **Example** |
| --- | --- |
| **Multiple Late Payments** | 3+ overdue in 90 days |
| **Frequent Early Payoff** | Pays off fast → possible flip risk |
| **KYC Mismatch** | Name on ID ≠ name on file |
| **Unusual Loan Size** | $10k first loan (no history) |
| **Phone/Email Reuse** | Same contact on 5+ accounts |
| **Geolocation Alert** | Applying from high-fraud zone |

| **Column** | **Content** |
| --- | --- |
| **Customer** | Alex Kim |
| **Risk Score** | 84/100 |
| **Top Flag** | “Phone reused on 6 accounts” |
| **Loans at Risk** | $8,200 |
| **Actions** | [Freeze Account] [Call] [Require Extra KYC] |

**Features**:

* AI-powered risk engine (internal + external data)
* Color-coded: **Red (80+)**, **Yellow (60–79)**
* Auto-freeze option for 90+ scores

**Search & Filter**

*“Find anyone in 2 seconds. No excuses.”*

**Search Bar**

* Search by: **Name, Phone, Email, Loan ID, National ID**

**Filters (Dropdowns + Toggles)**

| **Filter** | **Options** |
| --- | --- |
| **KYC Status** | All / Verified / Pending / Rejected |
| **Loan Status** | Active / Paid / Overdue / Default |
| **Risk Level** | Low / Medium / High |
| **Repayment Frequency** | Daily / Weekly / Monthly / Quarterly |
| **Join Date** | Last 7d / 30d / 90d / Custom |
| **Outstanding Range** | $0–500 / $500–2000 / $2000+ |
| **On-Time %** | 0–70% / 70–90% / 90–100% |

**Features**:

* **Saved Filters** → “VIP Customers”, “Chronic Late Payers”
* **Bulk Actions**: Select 50 → Send SMS / Export / Freeze
* **Smart Suggestions**: “Show all overdue > 7 days”

**Customer Profile (Drill-Down View)**

*(When you click any customer from above)*

text

Profile Summary

├── Personal Info (Name, DOB, Address)

├── KYC Documents (ID, Selfie, Proof of Income)

├── Loan History (Table + Timeline)

├── Payment Behavior (On-Time %, Avg. Delay)

├── Communication Log (SMS, Calls, Emails)

├── Risk Notes (Manual flags by staff)

└── Actions: [Edit] [Suspend] [Add Loan] [Send Alert]

**Operator Workflow Example**

1. Open **KYC Pending** → See **5 new submissions**
2. Click one → Jump to **Onfido** → Approve
3. Go to **High-Risk Flags** → See **2 red alerts**
4. Filter **Overdue > 7 days** → Select 10 → **Send Bulk SMS**
5. Use **Search** → Type phone → Find duplicate → **Freeze account**

**Success Metrics for This Section**

| **Goal** | **Target** |
| --- | --- |
| KYC approval time | < 24 hrs |
| High-risk default rate | < 2% |
| Operator find time | < 10 sec per customer |
| Fraud prevented | $50k+/month |

**This Customers module = your fraud shield + growth engine.**

**Loans**  
💵

* + All Loans
  + Pending Approval
  + Active
  + Overdue
  + Closed/Paid Off

**All Loans**

*“Master list. Every loan, ever.”*

| **Column** | **Content** |
| --- | --- |
| **Loan ID** | #L-1241 |
| **Customer** | John Doe |
| **Amount** | $5,000 |
| **Balance** | $2,400 |
| **Frequency** | Monthly |
| **Start Date** | 2025-03-15 |
| **Next Due** | 2025-06-15 |
| **Status** | Active / Overdue / Paid |
| **Actions** | [View] [Edit] [Waive Fee] [Restructure] |

**Features**:

* Full-text search (Loan ID, Customer, Phone)
* Export (CSV/PDF) with payment history
* Bulk actions: Freeze, Send Reminder, Adjust Rate

**Pending Approval**

*“Gatekeeper view. Don’t lend blindly.”*

| **Column** | **Content** |
| --- | --- |
| **Customer** | Jane Smith |
| **Requested** | $3,000 |
| **Frequency** | Weekly |
| **KYC** | Verified / Pending |
| **Credit Score** | 720 (Internal) |
| **Risk Flag** | Phone reused (2 accounts) |
| **Applied** | 2 hrs ago |
| **Actions** | [Approved] [Reject] [Request Docs] |

**Features**:

* Auto-score: **Internal + External (CIBIL/Experian)**
* One-click **Approve → Generate Schedule**
* Reject reasons dropdown (compliance)
* Timer: **>24 hrs = red alert**

**Active**

*“Healthy loans. Keep the cash flowing.”*

| **Column** | **Content** |
| --- | --- |
| **Loan ID** | #L-1190 |
| **Customer** | Alex Kim |
| **Balance** | $1,800 |
| **Paid So Far** | $3,200 / $5,000 |
| **Next Due** | $480 → Jun 15 |
| **On-Time Streak** | 4 payments |
| **Auto-Pay** | Enabled / Disabled |
| **Actions** | [View Schedule] [Early Payoff] [Pause] |

**Features**:

* Progress bar: **64% paid**
* Green badge if auto-pay active
* “Early payoff quote” button (saves interest)
* Click → full repayment calendar

**Overdue**

*“Red zone. Act fast or lose money.”*

| **Column** | **Content** |
| --- | --- |
| **Customer** | Mike Lee |
| **Days Late** | 5 |
| **Amount Due** | $320 |
| **Loan ID** | #L-1077 |
| **Last Contact** | SMS sent (2 hrs ago) |
| **Collection Stage** | Reminder → Call → Legal |
| **Actions** | [Call Now] [SMS] [Waive Late Fee] [Escalate] |

**Features**:

* **Color priority**: Orange (1–3 days), Red (4–7), Black (7+)
* Auto-stage escalation (configurable)
* Call log integration (Twilio)
* “Recovery probability” % (AI estimate)

**Closed/Paid Off**

*“Success stories. Learn & celebrate.”*

| **Column** | **Content** |
| --- | --- |
| **Loan ID** | #L-1001 |
| **Customer** | Sarah Chen |
| **Original** | $2,000 |
| **Paid** | $2,180 (incl. interest) |
| **Closed On** | 2025-05-01 |
| **Duration** | 6 months (on time) |
| **Profit** | $180 |
| **Actions** | [View History] [Re-Apply Offer] |

**Features**:

* **Profit per loan** (for analytics)
* “Good payer” badge → auto-pre-approve next loan
* One-click **send thank-you + referral bonus**
* Filter: “Paid early” vs “On time”

**Loan Detail View (Drill-Down)**

*(Click any loan → full screen)*

text

Loan #L-1241 – John Doe

├── Summary: $5,000 → $2,400 left (48%)

├── Repayment Schedule (Table + Calendar View)

├── Payment History (with receipts)

├── Interest Breakdown (Principal vs Interest)

├── Communication Log (SMS/Calls/Emails)

├── KYC & Docs

├── Risk Notes (Manual flags)

└── Actions:

• Restructure Loan

• Add Note

• Freeze Account

• Generate Statement (PDF)

**Operator Workflow Example**

1. **Pending Approval** → See **3 new apps** → Approve 2, reject 1
2. **Active** → Spot **auto-pay off** → Enable for 10 customers
3. **Overdue** → Filter **3+ days late** → Call top 5
4. **Closed** → See **$1,200 profit today** → Send re-apply offers

**Success Metrics**

| **Goal** | **Target** |
| --- | --- |
| Approval time | < 4 hrs |
| Overdue resolution | 80% within 7 days |
| Early payoff rate | > 15% |
| Profit visibility | 100% accurate |

**This Loans module = your profit engine + risk firewall.**

**Payments**  
💳

* + Today’s Collections
  + Bulk Import (CSV)
  + Refunds & Waivers
  + Failed Payments

Here’s a **bulletproof, operator-centric breakdown** of the **Payments** section in the **Admin Panel** — covering all four sub-menus:

text

Payments

├── Today’s Collections

├── Bulk Import (CSV)

├── Refunds & Waivers

└── Failed Payments

**Today’s Collections**

*“How much cash came in today? Real-time.”*

| **Column** | **Content** |
| --- | --- |
| **Time** | 09:15 AM |
| **Customer** | John Doe |
| **Loan ID** | #L-1241 |
| **Amount** | $500 |
| **Method** | Bank Transfer / Mobile Money / Card |
| **Status** | Matched / Unmatched |
| **Applied To** | Due on Jun 15 |
| **Actions** | [View Receipt] [Mark as Paid] |

**Features**:

* **Live auto-refresh** (every 30s)
* **Running total**: $8,420 collected today
* **Target meter**: vs $10,000 goal
* Filter by method, teller, or branch
* Click → jump to loan/payment details

**Bulk Import (CSV)**

*“Reconcile bank statements in 60 seconds.”*

**Upload Flow**

1. Drag & drop CSV (from bank or M-Pesa)
2. Map columns: Date, Amount, Reference, Customer Phone
3. AI auto-matches: **92% accuracy**
4. Review unmatched → manual assign
5. Confirm → **apply to loans**

| **Preview Row** | **Status** |
| --- | --- |
| $320 → +2348012345678 → Loan #L-1190 | Matched |
| $100 → Ref: XYZ123 | Unmatched → Search |

**Features**:

* Supports **MTN, Airtel, Bank CSV, Excel**
* **Template download** for field agents
* Audit log: “Admin X imported 87 payments”
* Error report: “3 rows skipped – invalid phone”

**Refunds & Waivers**

*“Fix mistakes. Keep trust.”*

| **Column** | **Content** |
| --- | --- |
| **Loan ID** | #L-1077 |
| **Customer** | Mike Lee |
| **Type** | Refund / Late Fee Waiver / Overcharge |
| **Amount** | $25 |
| **Reason** | “Double payment” / “Goodwill” |
| **Requested By** | Teller A / Customer |
| **Status** | Pending / Approved / Processed |
| **Actions** | [Approve] [Reject] [Add Note] |

**Features**:

* **Approval workflow**: Teller → Manager
* Auto-refund via **Stripe/Paystack**
* **Waiver limits**: Teller ≤ $50, Manager ≤ $200
* Full audit trail + receipt generation

**Failed Payments**

*“Why didn’t the money arrive? Fix fast.”*

| **Column** | **Content** |
| --- | --- |
| **Customer** | Sarah Chen |
| **Amount** | $480 |
| **Method** | Auto-Debit (Card) |
| **Failed On** | 2025-06-15 |
| **Reason** | Insufficient Funds / Card Expired |
| **Retry Count** | 2 / 3 |
| **Next Retry** | Tomorrow, 8 AM |
| **Actions** | [Retry Now] [Switch Method] [Contact] |

**Features**:

* **Auto-retry logic** (Day 1, 3, 7)
* **SMS alert to customer**: “Card failed. Update?”
* Link to **update payment method**
* Dashboard widget: 12 failed → $4,200 at risk

**Payment Detail View (Drill-Down)**

*(Click any payment → full screen)*

text

Payment #P-8891 – $500

├── Source: Bank Transfer (Ref: TRX9921)

├── Applied To: Loan #L-1241 → Due Jun 15

├── Breakdown: $380 principal + $120 interest

├── Customer Note: “Salary payment”

├── Receipt (PDF download)

└── Actions:

• Reverse Payment

• Re-apply to Different Loan

• Send Thank-You SMS

**Operator Workflow Example**

1. **Today’s Collections** → See $8,420 → 84% of target
2. **Bulk Import** → Upload bank CSV → 87 matched, 3 manual
3. **Failed Payments** → See 12 cards expired → Send SMS batch
4. **Refunds** → Approve $25 waiver → Auto-refund + notify

**Success Metrics**

| **Goal** | **Target** |
| --- | --- |
| Collection match rate | ≥ 98% |
| Failed payment recovery | ≥ 70% within 7 days |
| Refund processing time | < 2 hrs |
| Manual effort per 100 payments | < 5 mins |

**This Payments module = your cash reconciliation engine.**