**MSACCO Mobile App Overview**

The **MSACCO Mobile App** is designed to provide members of the Msilikali Savings and Credit Cooperative Organization (MSACCO) with an intuitive, secure, and comprehensive platform to manage their financial activities. The mobile app replaces the existing USSD system by offering a graphical user interface (GUI) with enhanced features, better security, and improved user experience. Key functionalities include account management, fund transfers, loan applications, real-time notifications, and biometric authentication.

**Overview of the System**

The **MSACCO Mobile App** will empower users by enabling seamless interaction with their accounts. Whether users need to check their balances, transfer funds, or apply for a loan, the app offers a unified solution that is both user-friendly and secure. The app is developed using **Flutter** for the front end and **Laravel** for the back end, ensuring fast and reliable communication between the mobile application and the server.

The following document outlines the core pages of the MSACCO Mobile App and their respective functionalities.

**List of Pages**

1. Splash Screen
2. Onboarding Screens
3. Login/Sign Up Page
4. Dashboard/Home Page
5. Account Management Page
6. Fund Transfer Page
7. Loan Application Page
8. Notification Page
9. User Profile Page
10. Transaction History Page
11. Loan Status Page
12. Settings Page
13. Support/Help Page
14. Offline Mode
15. Promotions/News Page (Optional)
16. Savings Management Page (Optional)

**Page Descriptions**

**1. Splash Screen**

* **Description**:  
  The Splash Screen is the initial screen that appears for a few seconds when the app is launched. It typically displays the app logo, brand name, or a visual element that represents the app’s identity. This screen is the first thing users see when they open the app.
* **Purpose**:  
  The **Splash Screen** serves two key purposes:
  1. **Branding**: It provides a professional first impression, reinforcing the app's identity by showcasing the logo and brand colors.
  2. **Loading Resources**: While the splash screen is displayed, the app can load necessary background resources (like user data, authentication state, etc.) to ensure smooth navigation when the user moves to the next page.

**Requirements:**

1. **Logo and Branding**:
   * **Content**: The app's logo or brand name should be prominently displayed at the center of the screen.
   * **Design**: Follow the SACCO’s color scheme and branding guidelines for a consistent visual identity.
2. **Loading Indicator (Optional)**:
   * **Content**: A small loading spinner or progress bar can be added at the bottom of the screen.
   * **Purpose**: This gives users a visual cue that the app is processing something in the background, enhancing user experience.
3. **Duration**:
   * **Content**: The splash screen should appear for a short time (around 2-3 seconds) before transitioning to the next screen.
   * **Technical Note**: Ensure that it disappears either when the background loading is complete or after a set duration to avoid making users wait unnecessarily.
4. **App Initialization**:
   * **Content**: During the splash screen, the app will initialize key background processes, such as:
     + Checking if the user is logged in or not.
     + Loading cached data for a faster user experience.
     + Preparing API connections or other essential data for the user’s session.
5. **Transition to Next Screen**:
   * **Navigation**: After the splash screen finishes, the app will automatically transition to the next appropriate screen, such as:
     + **Onboarding Screen** (for first-time users)
     + **Login/Sign Up Screen** (for users who are not logged in)
     + **Dashboard/Home Screen** (for logged-in users)
6. **Offline/Low Network Handling**:
   * **Content**: If there is no network connection, the app should either:
     + Display a message or icon indicating that it is trying to load resources.
     + Skip the network-dependent resource loading and proceed with cached or offline content.

**Why This Page Is Important:**

* **First Impressions**: The splash screen sets the tone for the app’s overall design and professionalism. A clean, well-designed splash screen can give users confidence in the app’s quality and ease of use.
* **Loading Time**: It effectively hides any backend loading operations (such as fetching user data or initializing connections) to ensure the user experience remains smooth. This prevents users from seeing empty screens or delays when the app starts.

**2. Onboarding Screens (Optional)**

* **Description**:  
  The **Onboarding Screens** are a series of introductory slides that guide new users through the app’s key features and functionalities. These screens appear only when the user opens the app for the first time or if the app has been updated with significant changes. The onboarding process typically consists of three to five slides, each highlighting important aspects of the app such as core features, benefits, and navigation tips.
* **Purpose**:  
  The **Onboarding Screens** serve several purposes:
  1. **Introduction to Features**: They introduce new users to the app’s key features, such as account management, loan applications, fund transfers, and notifications, giving them a clear understanding of what the app can do.
  2. **User Familiarity**: They help users familiarize themselves with the app’s interface, showing them how to navigate through key sections, thereby reducing confusion during first-time use.
  3. **User Engagement**: By highlighting the app’s benefits upfront, onboarding screens can increase user engagement and retention.

**Requirements:**

1. **Number of Slides**:
   * **Content**: Typically, three to five slides, with each slide focusing on a specific feature or benefit of the app.
     + **Slide 1**: Welcome to the MSACCO App
     + **Slide 2**: Account Management: View your balances, transaction history, and savings at a glance.
     + **Slide 3**: Loan Applications: Apply for loans and track your repayment status with ease.
     + **Slide 4**: Fund Transfers: Transfer funds between SACCO accounts securely.
     + **Slide 5**: Real-Time Notifications: Get instant updates on your account activities.
2. **Visual Design**:
   * **Content**: Each slide should feature:
     + A relevant icon or image.
     + Brief, clear text (headline + short description).
   * **Design**: Use visually appealing graphics, icons, and text that align with the app's overall branding and color scheme.
   * **Transition**: Smooth transition animations between slides (e.g., swipe left/right or fade animations).
3. **Skip Option**:
   * **Content**: A **"Skip" button** should be available at the top or bottom of each onboarding screen, allowing users to bypass the onboarding process and go straight to the login or dashboard screen.
   * **Purpose**: Some users may prefer to explore the app on their own, so giving them the option to skip enhances the user experience.
4. **Navigation Dots**:
   * **Content**: Dots or indicators at the bottom of the screen show users their progress through the onboarding process (e.g., 1/5, 2/5, etc.).
   * **Purpose**: These provide a visual cue of how many screens are left, helping to keep users informed and engaged.
5. **Next/Back Navigation**:
   * **Content**: Users should be able to move forward or backward between the slides by swiping or pressing “Next” and “Back” buttons.
   * **Purpose**: This ensures flexibility in navigation, allowing users to review previous information if needed.
6. **Call to Action (Final Slide)**:
   * **Content**: The final slide should include a **"Get Started" button** that leads users to the **Login/Sign Up Page**.
   * **Purpose**: This button marks the end of the onboarding process, allowing users to begin interacting with the app.
7. **Optional Reminders (On Future Launches)**:
   * **Content**: Include a setting to allow users to revisit onboarding if they want to see the slides again.
   * **Purpose**: This can be included in the settings menu for users who want a refresher after an update or if they skipped it the first time.

**Content for Each Onboarding Screen:**

1. **Slide 1: Welcome to MSACCO**
   * **Headline**: Welcome to the MSACCO Mobile App
   * **Description**: Manage your finances with ease, security, and convenience on the go.
   * **Visual**: Display app logo or a general visual representation of the app interface.
2. **Slide 2: Account Management**
   * **Headline**: Manage Your Accounts Effortlessly
   * **Description**: Check balances, view your transaction history, and monitor your savings all in one place.
   * **Visual**: Simple illustration of an account management screen.
3. **Slide 3: Loan Applications**
   * **Headline**: Apply for Loans in Just a Few Steps
   * **Description**: Submit loan applications and track your repayment progress right from the app.
   * **Visual**: Illustration of loan application submission and repayment tracking.
4. **Slide 4: Fund Transfers**
   * **Headline**: Transfer Funds Securely
   * **Description**: Instantly transfer funds between your SACCO accounts or to other members, with full security.
   * **Visual**: Illustration of a fund transfer screen.
5. **Slide 5: Notifications and Alerts**
   * **Headline**: Stay Updated with Real-Time Alerts
   * **Description**: Receive push notifications about your transactions, loan payments, and promotions instantly.
   * **Visual**: Illustration of notification icons or messages.

**Why These Screens Are Important:**

* **First-Time User Experience**: The onboarding process ensures that first-time users are not overwhelmed by the app’s features. It breaks down complex functionalities into easily digestible steps.
* **User Engagement**: By showing users the benefits of using the app upfront, onboarding can increase engagement, leading to higher retention rates.
* **Guided Tour**: The onboarding screens provide users with a guided tour, reducing confusion and helping them navigate the app confidently from the start.

**3. Login/Sign Up Page**

* **Description**:  
  The **Login/Sign Up Page** is a dual-purpose page where users can either log in to their existing accounts or create a new one. It contains essential form fields for secure authentication, such as email, password, and options for biometric authentication (fingerprint or face recognition). The page also provides additional options for password recovery through a **Forgot Password** feature, ensuring accessibility for users who may have forgotten their credentials.
* **Purpose**:  
  The purpose of the **Login/Sign Up Page** is to provide secure access to the app's features while ensuring that only authorized users can log in or create new accounts. The inclusion of biometric authentication further enhances the security and convenience of accessing the app, while the **Forgot Password** option provides an easy method for recovering lost credentials.

**Requirements:**

**Login Section:**

1. **Email Address**:
   * **Data Type**: String
   * **Validation**: Required, must be in valid email format
   * **Description**: The user's email address is used for logging into the app. It is also essential for notifications, account recovery, and future communications.
2. **Password**:
   * **Data Type**: String
   * **Validation**: Required, must meet password strength criteria (e.g., at least 8 characters, including letters, numbers, and symbols)
   * **Description**: The password is necessary for account security and user authentication.
   * **Additional Features**:
     + **Show/Hide Password Toggle**: Users can toggle the visibility of their password during entry.
3. **Biometric Authentication (Optional)**:
   * **Data Type**: Boolean/Toggle
   * **Validation**: Optional, but device-dependent (only available if the user's device supports biometrics)
   * **Description**: Users can opt to log in using fingerprint or face recognition for added convenience and security.
   * **Purpose**: Enhances security while simplifying the login process, removing the need to enter passwords every time.
4. **Forgot Password**:
   * **Link**: A clickable link that redirects users to the **Password Recovery Page**.
   * **Purpose**: Provides users with a method to reset their password in case they forget it. The recovery process may involve sending a password reset link to the user’s registered email.
5. **Login Button**:
   * **Action**: Submits the form to log the user into the system.
   * **Validation**: Only clickable if both email and password fields are valid.
   * **Description**: Directs the user to their **Dashboard** upon successful login.

**Sign Up Section:**

1. **Full Name**:
   * **Data Type**: String
   * **Validation**: Required, letters only
   * **Description**: The user's full legal name, which will be tied to their SACCO account for identification purposes.
2. **Email Address**:
   * **Data Type**: String
   * **Validation**: Required, must be in valid email format, must be unique in the system (not already in use)
   * **Description**: The email will serve as the primary method for communication and authentication for new users.
3. **Phone Number**:
   * **Data Type**: String
   * **Validation**: Required, must be in a valid phone number format with country code (e.g., +265 for Malawi)
   * **Description**: The phone number will be used for account verification, multi-factor authentication (MFA), and SMS notifications.
4. **Password**:
   * **Data Type**: String
   * **Validation**: Required, must meet password strength criteria
   * **Description**: The password will secure the user’s account.
   * **Additional Features**: A **Confirm Password** field for verification to ensure the user enters the intended password.
5. **Confirm Password**:
   * **Data Type**: String
   * **Validation**: Must match the password field
   * **Description**: A repeated password field to verify that the user’s password is entered correctly.
6. **Document of Citizenship**:
   * **Data Type**: File Upload (JPEG/PNG or PDF)
   * **Validation**: Required, choose from a set of options (ID card, passport, driver’s license)
   * **Description**: A file upload field where users must provide an official identification document to verify their identity.
7. **Member Number (Optional)**:
   * **Data Type**: String
   * **Validation**: Optional, but used to link the account to an existing SACCO membership
   * **Description**: If the user is already a member of MSACCO, they can enter their SACCO membership number for seamless integration with their existing account.
8. **Referral Code (Optional)**:
   * **Data Type**: String
   * **Validation**: Optional
   * **Description**: If the SACCO offers a referral program, users can enter a referral code to track their referral and any associated benefits.
9. **Sign Up Button**:
   * **Action**: Submits the sign-up form to create a new account.
   * **Validation**: All required fields must be filled, and data must be valid before submission.
   * **Purpose**: Upon successful registration, the user will be prompted to verify their account via email or SMS.

**Additional Features:**

1. **Switch Between Login/Sign Up**:
   * **Content**: A toggle or link that allows users to switch between the **Login** and **Sign Up** forms (e.g., "Don’t have an account? Sign Up" or "Already have an account? Log In").
   * **Purpose**: Provides a seamless experience for users, making it easy to switch between login and registration modes.
2. **Email Verification (After Sign Up)**:
   * **Content**: After signing up, users will receive an email with a verification link.
   * **Purpose**: Ensures that the email address provided during sign-up is valid and belongs to the user. Only after verification will the user’s account be fully activated.

**Form Submission Process:**

1. **Client-Side Validation**:
   * Ensures that all required fields are filled in and that data such as email and phone numbers are in the correct format before submission.
2. **Server-Side Validation**:
   * Upon submission, the backend will validate the uniqueness of the email, verify password strength, and ensure the correct format of phone numbers and documents of citizenship.
3. **Response Handling**:
   * For Login: If login credentials are correct, the user is directed to the **Dashboard**. If credentials are incorrect, an error message is shown.
   * For Sign Up: If the form is valid, an account is created, and the user is prompted to verify their email or phone number before proceeding to the **Dashboard**.

**Why This Page Is Important:**

* **Security**: The **Login/Sign Up Page** ensures that only authorized users can access the app by using secure authentication methods such as password protection and biometric login.
* **User Access**: It provides a gateway for both new and existing users to enter the app, whether they need to create a new account or log in with their credentials.
* **Convenience**: The inclusion of biometric authentication offers a more seamless and secure way for users to access their accounts, reducing the need to repeatedly enter passwords.

**4. Dashboard/Home Page**

* **Description**:  
  The **Dashboard/Home Page** serves as the central hub that users see immediately after logging in. It provides a minimalist, modern, and clean interface where users can get an overview of their account status. This includes balances, recent transactions, and quick access to essential services like fund transfers, loan applications, and notifications. The design should prioritize ease of navigation and provide detailed yet digestible information at a glance.
* **Purpose**:  
  The **Dashboard** is the main page where users can easily access key app functionalities, such as checking their account balances, viewing recent transactions, applying for loans, and transferring funds. It is designed to give users a clear snapshot of their financial activities while ensuring they can quickly navigate to other areas of the app for more detailed actions.

**Requirements:**

**1. Account Balance Overview**

* **Content**: A card displaying the user’s total account balance, with an option to expand and view the balances of individual SACCO accounts (if applicable).
* **Design**: Minimalist card design with clear, bold typography for the balance amount, and smaller text for the account type (e.g., savings, loan, etc.).
* **Purpose**: Provides users with a quick summary of their available funds and account types.

**2. Recent Transactions Section**

* **Content**: A list of the most recent transactions, including:
  + Date of transaction
  + Description (e.g., Fund Transfer, Loan Payment)
  + Amount (with debit/credit indication)
  + Account affected (if applicable)
* **Design**: Simple, modern list format, showing 3-5 recent transactions with a "View All" button leading to the **Transaction History Page**.
* **Purpose**: Helps users quickly track their most recent financial activities without navigating away from the dashboard.

**3. Quick Actions Section**

* **Content**: A horizontal row of icons or buttons for frequently used actions such as:
  + **Fund Transfer**: Allows users to initiate fund transfers between accounts.
  + **Apply for Loan**: A shortcut to the **Loan Application Page** for easy access.
  + **Pay Loan**: Direct link for managing and making loan repayments.
  + **View Notifications**: Quick access to the **Notification Page** to view real-time alerts.
* **Design**: Minimalist icon-based design with clear labels beneath each icon. The section should be easy to navigate and visually appealing.
* **Purpose**: Ensures users can quickly perform essential tasks without excessive navigation.

**4. Loan Status Overview**

* **Content**: A small section that summarizes the user’s current loan status, including:
  + Loan amount
  + Remaining balance
  + Next due date
* **Design**: Clean, concise card format with bold fonts for important details (e.g., due date).
* **Purpose**: Keeps users informed about their loans without needing to navigate to a separate page.

**5. Notifications Preview**

* **Content**: A small section displaying a preview of the most recent notifications (e.g., new loan approvals, upcoming payments, account activity).
* **Design**: List format, similar to the transaction section, with an option to view all notifications.
* **Purpose**: Provides a quick glance at important updates without overwhelming the user.

**6. User Profile Section (Compact)**

* **Content**: A small, circular profile picture or icon with the user's name and member number beneath it.
* **Design**: Positioned at the top or corner of the dashboard, clickable to access the **User Profile Page**.
* **Purpose**: Quick access to the user’s profile for updating personal information or logging out.

**7. Upcoming Payments/Reminders**

* **Content**: A section that highlights any upcoming payments or reminders, such as:
  + Loan repayment due dates
  + SACCO contributions
* **Design**: A small card or banner style, with an option to navigate to a more detailed view.
* **Purpose**: Ensures users are aware of any financial commitments to avoid missed payments.

**Additional Features:**

**1. Customizable Layout (Optional)**

* **Content**: Allow users to customize the dashboard layout by selecting which sections they want to display or hide.
* **Purpose**: Enhances user experience by allowing them to tailor the dashboard to their needs and preferences.

**2. Dark Mode (Optional)**

* **Content**: A toggle option for switching between light and dark themes, ensuring the app is visually comfortable in different environments.
* **Purpose**: Enhances the modern look and feel of the dashboard while offering a more user-friendly experience in low-light settings.

**3. Responsive Design**

* **Content**: The dashboard should be responsive and adaptable for both mobile and tablet views.
* **Design**: Use flexible layouts and font sizes to ensure the dashboard looks good across various screen sizes.
* **Purpose**: Provides a seamless experience for users regardless of the device they’re using.

**Why This Page Is Important:**

* **Central Hub**: The **Dashboard** is the focal point of the app, providing users with essential financial information at a glance.
* **Efficiency**: By presenting key details such as balances and recent transactions upfront, the dashboard allows users to make informed decisions quickly.
* **User Engagement**: A well-designed, minimalistic, and modern dashboard enhances user satisfaction and engagement, leading to higher app retention.
* **Navigation**: The dashboard ensures quick access to essential features, reducing the number of steps needed to complete common tasks.

**5. Account Management Page**

* **Description**:  
  The **Account Management Page** provides users with a detailed view of their financial accounts, including current balances, savings, and recent transactions. This page allows users to filter and sort their transaction history by parameters like date, amount, and transaction type (e.g., fund transfer, loan payment). The page presents users with an in-depth breakdown of their account activities, giving them more control and visibility over their finances.
* **Purpose**:  
  The **Account Management Page** is designed to give users a comprehensive overview of their account data. It enables them to track their financial activities with detailed filtering and sorting options, providing clarity on transactions. This page is crucial for managing daily finances, auditing past activities, and making informed financial decisions.

**Requirements:**

**1. Account Overview Section**

* **Content**: A summary of all the user’s accounts, including:
  + **Account Type** (e.g., Savings, Loans, Fixed Deposits)
  + **Current Balance** for each account
  + **Interest Earned** (if applicable)
* **Design**: Presented in card format or as a list for each account, with clear typography and icons representing the account types.
* **Purpose**: Allows users to see the current status of each account at a glance.

**2. Detailed Transaction History**

* **Content**: A complete list of transactions for the selected account, including:
  + **Transaction Date**
  + **Transaction Description** (e.g., Loan Repayment, Fund Transfer)
  + **Amount** (indicating debit or credit with color coding)
  + **Transaction Type** (e.g., deposit, withdrawal, transfer)
  + **Account Involved** (for transfers or payments)
* **Design**: Displayed in a simple, clean table or list format with alternating row colors or clear separators.
* **Purpose**: Provides users with a detailed record of all their financial activities.

**3. Filter and Sorting Options**

* **Content**: Allows users to filter and sort their transaction history based on the following criteria:
  + **Date Range**: Users can select a start and end date for filtering transactions.
  + **Transaction Type**: Filter by deposits, withdrawals, transfers, or loan payments.
  + **Amount**: Sort transactions by the amount in ascending or descending order.
* **Design**: Intuitive dropdown menus or checkboxes that allow users to apply filters quickly, with a clear "Apply Filter" button.
* **Purpose**: Enables users to locate specific transactions or patterns quickly, improving their ability to manage and track financial activities.

**4. Search Bar**

* **Content**: A search field at the top of the transaction history list where users can input keywords to search for specific transactions (e.g., “Loan Payment” or a particular transaction ID).
* **Purpose**: Offers users a fast way to find specific transactions without having to scroll through the entire list.

**5. Export to PDF/Excel (Optional)**

* **Content**: A button that allows users to export their transaction history in either PDF or Excel format for offline access or record-keeping.
* **Purpose**: Provides flexibility for users who need to print or store their transaction history for auditing, personal records, or sharing with financial institutions.

**6. Account Actions Section (Optional)**

* **Content**: Quick action buttons that allow users to perform account-related tasks, such as:
  + **Transfer Funds**: Shortcut to the **Fund Transfer Page**.
  + **Apply for Loan**: Shortcut to the **Loan Application Page**.
  + **Add/Withdraw Savings**: A button for managing savings contributions or withdrawals.
* **Design**: Displayed as icons or small buttons in the account overview or at the top of the page.
* **Purpose**: Enables users to take direct actions on their accounts without leaving the page.

**7. Monthly Summary Section (Optional)**

* **Content**: A graph or summary of the user’s account activities, such as:
  + **Total Deposits** for the current month
  + **Total Withdrawals** for the current month
  + **Interest Earned** (if applicable)
* **Design**: A small chart or summary card that visually represents the user’s monthly activity in a simple bar or line chart.
* **Purpose**: Helps users track trends in their account activity over time.

**Additional Features:**

**1. Account Switching**

* **Content**: A dropdown or tabbed navigation that allows users to switch between different accounts (e.g., Savings, Loans) without leaving the page.
* **Purpose**: Simplifies the navigation for users with multiple accounts, allowing them to view and manage all accounts from a single page.

**2. Transaction Details Popup**

* **Content**: When a transaction is clicked on, a popup or modal will appear, providing more details about the transaction (e.g., reference number, involved parties, and any attached documents).
* **Purpose**: Provides users with in-depth details about specific transactions without overwhelming the main interface.

**3. Savings Goal Progress Bar (Optional)**

* **Content**: A visual progress bar that shows how close the user is to reaching their savings goal (if applicable).
* **Design**: A small progress indicator that visually represents the percentage of the savings goal achieved.
* **Purpose**: Encourages users to meet their savings goals by providing a visual representation of their progress.

**4. Notifications Section (Account-Specific)**

* **Content**: Displays any account-specific notifications, such as low balance warnings, upcoming payments, or reminders to contribute to savings.
* **Purpose**: Keeps users informed about account-related activities or important updates without having to navigate away from the page.

**Why This Page Is Important:**

* **Detailed Financial Tracking**: The **Account Management Page** offers users a complete, detailed view of their account activities, ensuring they have all the information needed to track and manage their finances effectively.
* **Enhanced Control**: With filtering and sorting options, users can quickly find specific transactions, helping them identify patterns, track expenses, and manage their accounts with ease.
* **Action-Oriented**: By providing quick access to related actions (such as transferring funds or applying for loans), the page helps users manage their accounts proactively, reducing friction in performing common tasks.

**6. Fund Transfer Page**

* **Description**:  
  The **Fund Transfer Page** is a secure and user-friendly interface where users can transfer funds between their SACCO accounts or send money to other SACCO members. The page includes robust verification measures, such as OTP (one-time password) or biometric authentication, to ensure secure transactions. It also provides users with the ability to review and confirm transaction details before completing the transfer.
* **Purpose**:  
  The **Fund Transfer Page** is designed to streamline the process of transferring funds, offering a more convenient and secure alternative to traditional USSD methods. It aims to simplify fund transfers while ensuring that users' financial transactions are handled safely and accurately.

**Requirements:**

**1. Select Account to Transfer From**

* **Content**: A dropdown or list of accounts that the user holds with SACCO, such as:
  + **Savings Account**
  + **Loan Account** (if applicable for payments)
  + **Fixed Deposits**
* **Design**: Minimal dropdown or selection buttons, clearly labeled with the account type and current balance.
* **Purpose**: Allows the user to choose the source account for the transfer, ensuring they have sufficient balance.

**2. Select Transfer Type**

* **Content**: Options for different types of transfers:
  + **Between My Accounts**: Transfer between the user's own SACCO accounts.
  + **To Another SACCO Member**: Transfer to another member's account within the SACCO.
* **Design**: Radio buttons or tabs that allow users to switch between transfer types.
* **Purpose**: Simplifies the selection of transfer options based on the user’s needs.

**3. Recipient Details (For Transfers to Other Members)**

* **Content**: Input fields for the recipient’s details:
  + **Recipient Member ID**: The SACCO membership number or account number of the recipient.
  + **Confirm Recipient’s Name**: Display the recipient’s name after the membership number is entered (fetched from the database).
* **Validation**: Required, the recipient’s details must be valid before proceeding.
* **Purpose**: Ensures the funds are transferred to the correct SACCO member, minimizing the chance of errors.

**4. Amount to Transfer**

* **Content**: Input field for the amount of money to transfer.
* **Validation**: Required, must be a valid number and should not exceed the available balance in the selected account.
* **Design**: Simple input box with currency symbol (Mkw for Malawian Kwacha) automatically displayed.
* **Purpose**: Allows users to specify the exact amount they wish to transfer, ensuring clear communication of the transfer value.

**5. Transfer Description/Note (Optional)**

* **Content**: A field where users can add a description or note regarding the transfer (e.g., "Loan Payment", "Savings Contribution").
* **Purpose**: Provides context for the transaction, which can be helpful for future reference or record-keeping.

**6. Review and Confirm Transaction**

* **Content**: A button or link that opens a summary of the transaction before submission. This summary includes:
  + The source account and its balance
  + The recipient account (or member ID and name)
  + The transfer amount
  + Any associated fees (if applicable)
  + Transfer description/note
* **Purpose**: Allows users to review all transaction details before confirming, minimizing mistakes and ensuring clarity.

**7. Authentication and Security**

* **Content**: Security measures to verify the transaction, including:
  + **OTP (One-Time Password)**: Sent to the user’s registered phone number or email, which must be entered to complete the transaction.
  + **Biometric Authentication**: Option to use fingerprint or face recognition if enabled on the device.
* **Purpose**: Ensures that the transaction is authorized by the correct user and provides an additional layer of security to prevent unauthorized transfers.

**8. Submit Transaction Button**

* **Content**: A button to submit the transaction after the user has confirmed all details and entered the OTP or biometric verification.
* **Validation**: Disabled until all required fields are completed and verified.
* **Purpose**: Initiates the transfer process after final validation, securely processing the user’s transaction.

**Additional Features:**

**1. Transfer History Shortcut**

* **Content**: A link to the **Transaction History Page** that shows previous transfers made by the user.
* **Purpose**: Provides quick access to past transfers for easy tracking and record-keeping.

**2. Save Recipients (Optional)**

* **Content**: An option to save recipient details for future transfers.
* **Purpose**: Allows users to save frequently used recipients, making future transactions quicker and more convenient.

**3. Transfer Limits Display**

* **Content**: Display the daily or monthly transfer limits (if any) to inform users of their allowable transfer amounts.
* **Purpose**: Helps users understand their transfer capabilities and prevents failed transactions due to exceeding limits.

**4. Transfer Fees (Optional)**

* **Content**: If applicable, display any fees associated with the transfer before the user confirms the transaction.
* **Purpose**: Ensures transparency and clarity regarding any costs related to the transaction.

**Why This Page Is Important:**

* **Simplified Fund Transfers**: The **Fund Transfer Page** makes it easy for users to transfer funds between accounts or to other members, reducing the complexity and effort compared to older USSD methods.
* **Secure Transactions**: With OTP and biometric verification, the page ensures that transactions are safe and authorized, reducing the risk of fraudulent transfers.
* **Enhanced User Experience**: By providing features like recipient confirmation and transaction review, the page ensures that users feel confident in their actions, minimizing the risk of errors.

**7. Loan Application Page**

* **Description**:  
  The **Loan Application Page** allows users to apply for loans directly through the app. It provides an easy-to-use interface where users can submit loan applications, view the status of their ongoing loan applications, and manage their loan repayments. This page also includes a **Loan Calculator** to help users estimate their repayment amounts based on the loan amount, interest rates, and loan term.
* **Purpose**:  
  The **Loan Application Page** eliminates the need for manual loan applications, providing users with a streamlined, digital approach to requesting loans. It simplifies the loan application process, ensures transparency, and helps users make informed decisions about loan amounts and repayment plans using the built-in loan calculator.

**Requirements:**

**1. Loan Application Form**

* **Content**: A digital form where users provide the necessary information to apply for a loan. The form includes:
  + **Loan Amount**: Input field for the user to specify the amount of money they want to borrow.
  + **Loan Purpose**: Dropdown or input field for users to state the purpose of the loan (e.g., business, personal, education).
  + **Loan Term (Duration)**: Dropdown for selecting the repayment period (e.g., 6 months, 12 months, etc.).
  + **Interest Rate**: Pre-filled or calculated based on SACCO’s loan policy.
  + **Income Details**: Input fields for monthly income, which may be required to assess loan eligibility.
  + **Collateral Information (Optional)**: If required for larger loans, users can provide details of any collateral offered as security.
* **Validation**: Required fields (loan amount, loan purpose, loan term) must be completed before submission.
* **Purpose**: Provides a detailed loan request form that captures all relevant data for loan assessment.

**2. Loan Calculator**

* **Content**: A calculator tool that allows users to estimate their monthly repayments based on:
  + **Loan Amount**: Entered by the user.
  + **Loan Term**: Entered by the user.
  + **Interest Rate**: Pre-filled or user-entered if variable.
* **Design**: Simple UI with input fields and real-time calculation updates.
* **Purpose**: Helps users make informed decisions by showing them the potential monthly repayments and total cost of the loan before applying.

**3. Application Status Section**

* **Content**: A section where users can track the status of their current or past loan applications. Statuses include:
  + **Pending**: The loan application has been submitted but is awaiting approval.
  + **Approved**: The loan has been approved, and the funds are ready to be disbursed.
  + **Rejected**: The loan application was rejected, with the option to view reasons or reapply.
* **Design**: A list format showing each loan application, its current status, and any relevant details (e.g., loan amount, application date).
* **Purpose**: Allows users to easily track the progress of their loan applications, providing transparency and timely updates.

**4. Manage Repayments Section**

* **Content**: A section that displays the details of any ongoing loans, including:
  + **Loan Amount**: The total borrowed amount.
  + **Remaining Balance**: The current outstanding balance.
  + **Next Payment Due Date**: The date of the next payment.
  + **Monthly Payment Amount**: The required monthly repayment amount.
* **Actions**:
  + **Make Payment**: A button that directs users to the payment page, where they can repay their loan.
  + **View Repayment History**: A link that shows the user’s full repayment history for the loan.
* **Purpose**: Allows users to manage their loan repayments, ensuring they can meet their financial obligations and track their repayment progress.

**5. Loan Terms and Conditions (T&C)**

* **Content**: A link to the SACCO’s loan terms and conditions, which the user must agree to before submitting their loan application.
* **Purpose**: Ensures that users understand the legal obligations and rules associated with the loan, improving transparency and compliance.

**Additional Features:**

**1. Loan Eligibility Check (Optional)**

* **Content**: An automated eligibility check that assesses whether the user meets the basic criteria for the loan based on:
  + **Monthly Income**: Input by the user.
  + **Current Loan Repayment Status**: For users with existing loans.
* **Purpose**: Prevents ineligible users from applying and wasting time, improving the efficiency of the loan application process.

**2. Save Loan Application (Draft)**

* **Content**: An option for users to save an incomplete loan application and return to it later.
* **Purpose**: Provides flexibility for users who may not have all the required details at the time of application but want to save their progress.

**3. Loan FAQ Section**

* **Content**: A list of frequently asked questions (FAQs) related to loans, including eligibility, repayment terms, and interest rates.
* **Purpose**: Provides quick answers to common questions, reducing the need for user inquiries and enhancing user understanding of the loan process.

**Form Submission Process:**

1. **Client-Side Validation**:
   * Ensures all required fields (loan amount, loan purpose, loan term) are filled before submission.
   * Checks that the loan amount does not exceed any predefined limits.
2. **Server-Side Validation**:
   * After submission, the backend verifies the user’s eligibility for the loan based on factors such as income, existing loans, and any other relevant criteria.
   * Confirms that the application details are complete and valid before processing the request.
3. **Approval Workflow**:
   * After submission, the loan application is sent for review by SACCO staff. Users can track the progress of their application on the **Application Status Section**.
   * Once approved, the user is notified, and the funds are disbursed to their account.

**Notifications:**

1. **Loan Application Submitted**:
   * Once the user submits their loan application, they receive a push notification or email confirming receipt of their application.
2. **Loan Application Approved/Rejected**:
   * Users are notified when their loan is approved or rejected, with relevant details such as the approved amount or reasons for rejection.
3. **Repayment Reminders**:
   * Users receive reminders before their next loan repayment is due, ensuring they stay on top of their payment obligations.

**Why This Page Is Important:**

* **Streamlined Loan Applications**: The **Loan Application Page** digitizes the entire loan process, eliminating the need for manual paperwork and in-person visits, making it easier and faster for users to apply for loans.
* **Transparency and Tracking**: By offering real-time status updates and detailed repayment management, this page gives users greater control over their loans.
* **Informed Decision-Making**: The built-in loan calculator helps users estimate their repayments, promoting responsible borrowing and better financial planning.

**8. Notification Page**

* **Description**:  
  The **Notification Page** displays real-time push notifications related to the user's account activities. Notifications include important updates such as balance changes, loan approvals, repayment reminders, and any other significant financial events. This page consolidates all the notifications into a single view, allowing users to easily track their financial updates in one place.
* **Purpose**:  
  The **Notification Page** ensures that users stay informed about critical financial updates in real-time, which enhances user engagement and interactivity. Unlike traditional USSD methods, this page provides immediate, detailed notifications, improving user awareness of their account status and encouraging timely actions.

**Requirements:**

**1. Real-Time Notifications**

* **Content**: A dynamic list of real-time notifications related to:
  + **Account Balance Changes**: Alerts for deposits, withdrawals, or balance updates.
  + **Loan Application Updates**: Notifications for loan approval, rejection, or updates in status.
  + **Repayment Reminders**: Alerts for upcoming loan payment due dates.
  + **Fund Transfer Alerts**: Confirmation or failure of fund transfers.
  + **Promotions**: Alerts for special SACCO promotions, discounts, or offers.
* **Design**: Displayed in a chronological list format, with each notification showing:
  + Date and time of the notification
  + A brief description (e.g., “Loan Approved”, “Balance Updated”)
  + An optional icon to represent the type of notification (e.g., money for transfers, calendar for payment reminders).
* **Purpose**: Keeps users informed about any significant changes or events in their financial accounts.

**2. Notification Grouping**

* **Content**: Group notifications by type (e.g., "Loans", "Transfers", "Account Activity") or date to help users manage their alerts more efficiently.
* **Design**: Collapsible or expandable groups with headers like “Today”, “This Week”, or “This Month”.
* **Purpose**: Improves usability by organizing the notifications into logical categories, reducing the chance of users missing important updates.

**3. Notification Filters**

* **Content**: A filter option that allows users to narrow down notifications by type:
  + **Loan Notifications**: Shows only notifications related to loan applications and repayments.
  + **Account Balance**: Displays only balance updates, deposits, and withdrawals.
  + **Transfers**: Shows only fund transfer-related alerts.
* **Design**: A simple dropdown or tab system at the top of the page for easy selection of notification types.
* **Purpose**: Helps users focus on specific types of notifications based on their current needs or priorities.

**4. Mark as Read/Unread**

* **Content**: Users can mark notifications as **read** or **unread**.
* **Design**: Each notification has an option to toggle its read/unread status, either through swiping actions or a button.
* **Purpose**: Allows users to keep track of what they’ve reviewed and what needs attention, enhancing their ability to manage notifications.

**5. Clear All Notifications Button**

* **Content**: A button that allows users to **clear all** notifications or bulk-clear read notifications.
* **Purpose**: Helps users declutter their notification feed and focus on new or important alerts, especially after resolving past issues.

**6. Notification Details Popup (Optional)**

* **Content**: When clicking on a specific notification, a detailed view opens in a popup or new screen, showing more information about the event (e.g., loan terms for a loan approval notification, transaction ID for a balance update).
* **Purpose**: Gives users in-depth information about specific notifications, providing better context for their financial activities.

**Additional Features:**

**1. Push Notifications Settings**

* **Content**: A settings link or button allowing users to manage their preferences for receiving push notifications, such as:
  + **Enable/Disable Push Notifications**: Toggle to turn notifications on or off.
  + **Notification Type Preferences**: Users can choose which notifications they want to receive (e.g., balance updates, loan reminders, etc.).
* **Purpose**: Provides users with control over how and when they receive notifications, making the app more personalized to their preferences.

**2. Notification Search**

* **Content**: A search bar where users can input keywords or phrases to find specific notifications (e.g., searching for "Loan Approved" or "Fund Transfer").
* **Purpose**: Helps users quickly locate important notifications without scrolling through their entire notification history.

**3. Time-Based Sorting**

* **Content**: A sorting feature where users can arrange notifications based on time (e.g., most recent first, oldest first).
* **Design**: Simple sorting toggle or dropdown.
* **Purpose**: Gives users more flexibility in viewing their notifications, either focusing on the latest updates or reviewing past events.

**4. Archived Notifications (Optional)**

* **Content**: A feature where older notifications (e.g., those beyond 30 days) are automatically archived but can still be accessed via an **Archived Notifications** link.
* **Purpose**: Ensures that the notification page remains manageable, while older notifications are still accessible for reference.

**Notifications Process:**

1. **Real-Time Delivery**:
   * Notifications are delivered instantly to the user’s device as soon as an event occurs (e.g., account balance changes, loan approval).
   * Users can access these notifications either from their mobile device’s notification center or directly within the app.
2. **In-App Notification Center**:
   * Notifications are stored in the **Notification Page** for easy review. This centralizes all important updates and alerts, even after they have been dismissed from the device's notification center.
3. **Contextual Notifications**:
   * Certain notifications, such as loan approvals or transfer confirmations, will include links that direct users to the relevant page (e.g., clicking a loan approval notification takes the user to the **Loan Status Page**).

**Why This Page Is Important:**

* **Immediate Updates**: The **Notification Page** ensures users are constantly aware of important financial events such as balance changes, loan approvals, and repayment due dates, helping them stay on top of their finances.
* **Increased Engagement**: By delivering real-time alerts, users are more likely to interact with the app regularly, leading to increased app engagement and usage.
* **Enhanced User Control**: With features like filters and read/unread statuses, users can easily manage their notifications and ensure they stay informed about what matters most.

**9. User Profile Page**

* **Description**:  
  The **User Profile Page** is where users can manage their personal details, such as their name, email, phone number, and password. This page also allows users to configure preferences like biometric authentication (e.g., fingerprint or face recognition) and notification settings. It provides an interface for users to update and secure their account information efficiently.
* **Purpose**:  
  The **User Profile Page** enables users to keep their personal information up to date while also providing key security features like password changes and biometric authentication setup. By offering control over personal and security settings, this page helps maintain account security and enhances user confidence in managing their data.

**Requirements:**

**1. Personal Information Section**

* **Content**: Input fields for displaying and editing personal details, such as:
  + **Full Name**: Editable field for the user’s legal name.
  + **Email Address**: Display and edit the user’s email address, which is used for login and communication.
  + **Phone Number**: Editable field for the user’s phone number (with country code).
* **Design**: Pre-filled with the user’s current information; users can edit these fields as necessary.
* **Validation**: Requires valid input for each field (e.g., proper email format, phone number format).
* **Purpose**: Allows users to update their personal details to ensure their profile information is current and correct.

**2. Change Password Section**

* **Content**: A form for changing the user’s password. Includes:
  + **Current Password**: Input field for the user’s current password (to confirm their identity).
  + **New Password**: Input field for the new password (must meet security criteria such as length and complexity).
  + **Confirm New Password**: Input field for confirming the new password to ensure accuracy.
* **Validation**: Ensures the new password matches the confirmation and meets strength requirements (e.g., minimum 8 characters, includes letters, numbers, and symbols).
* **Purpose**: Provides users with a secure way to change their password, enhancing account security.

**3. Biometric Authentication Setup (Optional)**

* **Content**: A toggle or button that allows users to enable or disable biometric authentication (e.g., fingerprint, face recognition) for login.
* **Design**: Clear toggle with on/off indicators and a brief description explaining the benefits of biometric login.
* **Purpose**: Enhances user convenience and security by allowing quick, secure login using biometrics.

**4. Profile Picture (Optional)**

* **Content**: Allows users to upload or change their profile picture.
* **Design**: Displays the current profile picture with an option to upload a new one (image formats like JPEG or PNG).
* **Purpose**: Personalizes the user profile, making the app more engaging and user-centric.

**5. Notification Preferences**

* **Content**: A section for users to configure which notifications they want to receive, such as:
  + **Transaction Notifications**: Enable/disable alerts for transactions (e.g., transfers, deposits).
  + **Loan Notifications**: Toggle notifications for loan approvals and repayment reminders.
  + **Promotional Notifications**: Allow users to opt in or out of marketing/promotional messages.
* **Design**: Simple checkboxes or toggles to control each type of notification.
* **Purpose**: Empowers users to customize their notification settings based on their preferences, helping them focus on the updates that matter most.

**Additional Features:**

**1. Address Information (Optional)**

* **Content**: Fields for entering and updating the user’s home or mailing address (e.g., for official communications or verifications).
* **Purpose**: Ensures that the SACCO has the correct address information for correspondence, when needed.

**2. Account Activity Log (Optional)**

* **Content**: A section that displays recent account activity, including:
  + **Last Login**: Date and time of the last account login.
  + **Device Used**: Shows the device used for the last login (e.g., mobile, desktop).
  + **IP Address**: Logs the IP address used for recent logins.
* **Purpose**: Enhances account security by allowing users to monitor access to their accounts, helping them identify suspicious activity.

**3. Two-Factor Authentication (Optional)**

* **Content**: A setup guide and toggle to enable two-factor authentication (2FA), using either SMS, email, or authenticator apps.
* **Purpose**: Adds an additional layer of security to the user’s account, requiring an extra authentication step during login.

**Buttons and Actions:**

**1. Save Changes Button**

* **Content**: A button that saves the changes made to the user’s personal information, password, or preferences.
* **Validation**: Only active if any changes have been made, ensuring users don’t submit empty or unchanged forms.
* **Purpose**: Allows users to commit their changes, ensuring their profile is updated.

**2. Cancel/Reset Button**

* **Content**: A button that allows users to discard changes and reset the form fields to their original values.
* **Purpose**: Provides flexibility for users to undo any edits they make before saving, improving the user experience.

**Security Features:**

**1. Current Password Confirmation (For Critical Changes)**

* **Content**: For sensitive changes, such as email or password updates, the user must enter their current password for security verification.
* **Purpose**: Ensures that only authorized users can update critical account details, enhancing security.

**2. Session Timeout Warning**

* **Content**: A notification that appears if the user is idle for too long while updating profile information.
* **Purpose**: Helps prevent unauthorized access to the profile page, ensuring user data is protected.

**Form Submission Process:**

1. **Client-Side Validation**:
   * Ensures that all fields are filled with valid data (e.g., proper email format, strong password) before submission.
2. **Server-Side Validation**:
   * On submission, the server checks for potential errors (e.g., duplicate email, incorrect current password) and validates the updates.
   * Successful updates trigger an automatic log out if the user changes their email or password for security purposes, requiring them to log back in.
3. **Notification of Success/Failure**:
   * After submission, users receive a success message confirming the update or an error message explaining any issues (e.g., incorrect password, invalid email).

**Why This Page Is Important:**

* **User Control**: The **User Profile Page** gives users complete control over their personal information, allowing them to update and secure their data whenever necessary.
* **Account Security**: Features like password change, biometric login, and two-factor authentication enhance the security of user accounts, helping protect sensitive financial data.
* **Customization**: By offering notification preferences and personalized settings, the page makes the app more tailored to the user’s needs, improving engagement and satisfaction.

**10. Transaction History Page**

* **Description**:  
  The **Transaction History Page** provides users with a comprehensive list of all past transactions, including deposits, withdrawals, transfers, and loan repayments. It features robust filters and sorting options, allowing users to search through their transaction history by date, type of transaction, and amount. This page offers detailed insights into a user’s spending habits and account activities, making it easier to track financial progress and manage budgets.
* **Purpose**:  
  The **Transaction History Page** offers users an organized and transparent way to monitor their financial activities. By allowing them to filter and sort transactions, users can gain insights into their financial behaviors, track key transactions, and ensure that all account activities align with their expectations.

**Requirements:**

**1. Transaction List**

* **Content**: A detailed list of all transactions related to the user’s accounts, including:
  + **Transaction Date**: The date the transaction occurred.
  + **Transaction Type**: Deposit, withdrawal, transfer, loan repayment, or fees.
  + **Transaction Description**: Brief details of the transaction (e.g., "Loan Repayment", "Fund Transfer to Member XYZ").
  + **Amount**: The amount of money involved in the transaction, with clear indicators for debits (negative values) and credits (positive values).
  + **Balance After Transaction** (optional): Shows the user’s account balance after each transaction.
* **Design**: Displayed in a clean table or list format with distinct separators for each transaction. Use of color coding (e.g., green for deposits and red for withdrawals) helps to visually differentiate between types of transactions.
* **Purpose**: Provides a detailed view of all account activity, helping users track and verify their transactions.

**2. Filter Options**

* **Content**: Allow users to filter transactions based on:
  + **Date Range**: Users can set a start and end date to view transactions within a specific period.
  + **Transaction Type**: Filter by deposits, withdrawals, fund transfers, loan payments, or fees.
  + **Amount Range**: Filter transactions by a minimum and maximum amount.
* **Design**: Simple dropdowns or input fields for selecting date ranges, transaction types, and amounts.
* **Purpose**: Helps users focus on specific transactions based on criteria that are relevant to their needs, improving usability and accuracy in financial tracking.

**3. Sort Options**

* **Content**: Users can sort the transaction list by:
  + **Date**: Sort in ascending or descending order.
  + **Amount**: Sort transactions from lowest to highest or vice versa.
  + **Transaction Type**: Group transactions by type for better categorization.
* **Design**: Toggle buttons or dropdowns for sorting preferences.
* **Purpose**: Allows users to organize their transaction history in a way that’s most useful for their current financial tracking purposes.

**4. Search Bar**

* **Content**: A search field where users can input specific keywords (e.g., "Loan Payment", "Transfer to Member XYZ") or transaction IDs to find individual transactions quickly.
* **Purpose**: Provides users with a fast and efficient way to locate specific transactions without scrolling through the entire list.

**Additional Features:**

**1. Transaction Details View**

* **Content**: Clicking on a transaction opens a detailed view or modal, showing additional information such as:
  + **Transaction ID**: A unique identifier for the transaction.
  + **Full Description**: More detailed information about the transaction (e.g., "Transferred to Member XYZ for loan repayment").
  + **Fees**: Any applicable fees or charges associated with the transaction.
  + **Linked Account**: The account(s) involved in the transaction.
* **Design**: A simple popup or expanded section beneath the selected transaction.
* **Purpose**: Provides users with in-depth information about specific transactions for better understanding and tracking.

**2. Export to PDF/Excel**

* **Content**: A button that allows users to export their transaction history in either **PDF** or **Excel** format.
* **Purpose**: Gives users flexibility for offline access, record-keeping, or sharing with financial institutions, accountants, or auditors.

**3. Graphical Spending Insights (Optional)**

* **Content**: A visual representation (e.g., pie chart, bar chart) that summarizes spending by category (e.g., loan payments, transfers, deposits) or monthly spending trends.
* **Purpose**: Provides users with a high-level view of their financial behaviors, helping them spot trends, overages, or savings opportunities.

**4. Daily/Weekly/Monthly Summaries (Optional)**

* **Content**: A summary section at the top of the page that highlights:
  + **Total Deposits** for the selected period.
  + **Total Withdrawals** for the selected period.
  + **Net Change in Balance** (if applicable).
* **Purpose**: Gives users a quick snapshot of their financial activity over a chosen time frame, helping them assess their financial health at a glance.

**5. Receipt Download/Print (Optional)**

* **Content**: For each transaction, provide an option to **download** or **print** a detailed receipt that includes all relevant transaction details.
* **Purpose**: Facilitates easy record-keeping, ensuring that users have verifiable documentation for key financial transactions when needed.

**Notifications and Alerts:**

1. **Transaction Alerts**:
   * Users can receive push notifications or in-app alerts when certain types of transactions (e.g., large transfers or loan payments) are made.
   * Purpose: Helps users stay updated in real-time on important financial activities, reducing the risk of unauthorized or missed transactions.
2. **Unusual Activity Alerts**:
   * If unusual account activity is detected (e.g., an unusually large withdrawal), users receive a notification prompting them to review their transaction history.
   * Purpose: Enhances account security and helps users detect fraudulent or mistaken transactions.

**User Interaction Flow:**

1. **View Transaction History**:
   * When the user navigates to the **Transaction History Page**, they are presented with a default view of their most recent transactions. The user can scroll through or use filters and sort options to refine the list.
2. **Apply Filters/Sort**:
   * Users can set filters by date range, amount, or transaction type, or they can sort transactions by date and amount to customize the view.
3. **Search for Transactions**:
   * Users can use the search bar to locate specific transactions by typing in keywords, transaction IDs, or descriptions.
4. **View Transaction Details**:
   * Clicking on a transaction opens a detailed view where users can see more information and download receipts, if necessary.

**Why This Page Is Important:**

* **Complete Financial Transparency**: The **Transaction History Page** allows users to see every financial activity, ensuring full transparency and accountability for their transactions.
* **Financial Tracking**: With features like filters, sorting, and search, users can easily track specific transactions, helping them budget better, identify errors, or spot potential issues.
* **Flexible Exporting**: The option to export transaction history into PDF or Excel files provides users with offline access and facilitates sharing with third parties, improving flexibility and record-keeping.

**11. Loan Status Page**

* **Description**:  
  The **Loan Status Page** provides users with a detailed overview of any loans they have applied for. It displays the current status of each loan, including approved or pending loan applications, the remaining balance, next payment due date, and payment history. This page helps users manage their loan obligations effectively by keeping them informed of all essential loan details and repayment schedules.
* **Purpose**:  
  The **Loan Status Page** is crucial for helping users stay on top of their loan obligations. It provides a clear, organized view of outstanding loans, upcoming payment deadlines, and the total remaining balance, allowing users to efficiently manage their loan repayments and avoid missed payments.

**Requirements:**

**1. Loan Overview Section**

* **Content**: Displays a summary of each active loan, including:
  + **Loan Amount**: The total loan amount that was approved.
  + **Remaining Balance**: The current outstanding balance on the loan.
  + **Next Payment Due Date**: The date of the next scheduled loan payment.
  + **Loan Term**: Duration of the loan (e.g., 12 months, 24 months).
  + **Interest Rate**: The rate at which interest is applied to the loan.
* **Design**: Each loan is presented in a card or list format with clear, bold typography for the most important details (e.g., remaining balance, next payment due date).
* **Purpose**: Provides users with a quick snapshot of their loan details, helping them stay informed about their obligations.

**2. Payment History Section**

* **Content**: A detailed list of past payments made towards the loan, including:
  + **Payment Date**: The date the payment was made.
  + **Payment Amount**: The amount of the payment.
  + **Remaining Balance After Payment**: The balance left after the payment was applied.
* **Design**: Displayed in a simple, chronological list or table format with clear labels for each payment entry.
* **Purpose**: Allows users to review their payment history, ensuring they can track their repayment progress and verify that payments have been properly applied.

**3. Next Payment Details**

* **Content**: A dedicated section showing details of the upcoming payment, including:
  + **Next Payment Amount**: The amount due for the next payment.
  + **Due Date**: The date the next payment must be made.
  + **Payment Method**: The default method used for the payment (e.g., bank transfer, SACCO account deduction).
* **Design**: Highlighted in bold or using distinct colors to draw attention to the next payment details.
* **Purpose**: Helps users focus on their immediate loan obligations, ensuring they don’t miss payments.

**4. Make Payment Button**

* **Content**: A button that allows users to make their next loan payment directly from the **Loan Status Page**. Clicking the button redirects users to the **Fund Transfer Page** or a dedicated **Loan Payment Page**.
* **Purpose**: Provides a convenient way for users to make payments without having to navigate away from the loan section, simplifying the repayment process.

**Additional Features:**

**1. Loan Application Status (For Pending Applications)**

* **Content**: Displays the status of any loan applications that are still under review or have not yet been approved. Statuses include:
  + **Pending**: The loan is under review.
  + **Rejected**: The loan application was rejected, with an option to view rejection reasons.
  + **Approved**: The loan has been approved and is awaiting disbursement.
* **Design**: Separate cards or labels that show the loan application status, with a color code (e.g., green for approved, red for rejected).
* **Purpose**: Keeps users updated on the progress of their loan applications, reducing the need to contact SACCO representatives for status updates.

**2. Early Repayment Option (Optional)**

* **Content**: Allows users to make additional payments or pay off their loan early, reducing the total interest paid over time.
* **Purpose**: Provides flexibility for users who want to pay off their loans faster, helping them save on interest and close the loan sooner.

**3. Loan Terms and Conditions (T&C)**

* **Content**: A section that displays the terms and conditions of the loan, including:
  + Interest rate details
  + Penalties for late payments
  + Early repayment options and related fees
* **Purpose**: Ensures that users have easy access to the official loan terms and conditions, promoting transparency and reducing misunderstandings about the loan agreement.

**4. Loan Summary Graph (Optional)**

* **Content**: A graphical representation of the loan repayment progress, showing:
  + **Amount Repaid**: A bar or pie chart showing the percentage of the loan that has been repaid.
  + **Remaining Balance**: A visual representation of how much is left to be paid.
* **Purpose**: Provides users with a clear visual summary of their loan progress, helping them understand their repayment journey at a glance.

**5. Loan Statement Download**

* **Content**: A button that allows users to download a **Loan Statement** (in PDF or Excel format) showing the full details of the loan, including:
  + Loan amount, repayment schedule, interest rate, payment history, and remaining balance.
* **Purpose**: Provides users with an official document for their records or for sharing with other financial institutions, accountants, or auditors.

**Notifications:**

1. **Payment Reminder Notifications**:
   * Push notifications or in-app alerts reminding users of upcoming loan payments, sent a few days before the due date.
   * Purpose: Helps users avoid missed payments and associated penalties by keeping them informed about upcoming due dates.
2. **Overdue Payment Notifications**:
   * If a payment is missed, users receive a notification informing them of the overdue status and potential penalties.
   * Purpose: Keeps users accountable for missed payments and encourages timely action to avoid further penalties.

**User Interaction Flow:**

1. **Loan Overview**:
   * Upon entering the **Loan Status Page**, users are presented with an overview of all active and pending loans, showing key details like remaining balance and next payment due date.
2. **Payment History**:
   * Users can scroll through or expand the **Payment History Section** to review past loan payments and see how their loan balance has changed over time.
3. **Make a Payment**:
   * Users can click the **Make Payment** button to immediately initiate a payment, simplifying the repayment process and ensuring timely payments.
4. **Check Loan Application Status**:
   * If the user has any pending loan applications, they can view the current status (e.g., approved, pending) and any associated actions.
5. **Download Loan Statement**:
   * Users can download an official loan statement for record-keeping or to provide to financial institutions.

**Why This Page Is Important:**

* **Loan Management**: The **Loan Status Page** provides users with a detailed overview of their loan obligations, helping them stay on top of repayments and manage their loans effectively.
* **Transparency**: By offering clear details about the loan amount, remaining balance, and next payment due, this page ensures that users have complete visibility into their financial commitments.
* **Convenience**: Features like the **Make Payment** button and downloadable loan statements make it easier for users to manage their loans without leaving the app.

**12. Settings Page**

* **Description**:  
  The **Settings Page** allows users to customize various aspects of their app experience, offering control over features like notification preferences, biometric login, app language, and privacy settings. By providing flexibility in managing these options, the page helps users tailor the app to their preferences, improving usability and satisfaction.
* **Purpose**:  
  The **Settings Page** gives users the freedom to personalize how they interact with the app. From managing notification preferences to enhancing security with biometric login, this page makes the app more adaptable to individual needs, improving overall convenience and user engagement.

**Requirements:**

**1. Notification Preferences**

* **Content**: Users can adjust their preferences for receiving notifications, including:
  + **Transaction Notifications**: Toggle to enable/disable alerts for transactions like deposits, withdrawals, or transfers.
  + **Loan Notifications**: Toggle to receive notifications for loan approvals, repayments, or reminders.
  + **Promotional Notifications**: Users can opt in or out of marketing or promotional messages from the SACCO.
* **Design**: Clear toggle switches or checkboxes for each type of notification.
* **Purpose**: Allows users to manage which notifications they want to receive, reducing unnecessary interruptions while ensuring they stay informed about critical updates.

**2. Biometric Login Settings**

* **Content**: Enable or disable biometric authentication (e.g., fingerprint or face recognition) for logging into the app.
* **Design**: Simple toggle with a clear description of the biometric login benefits (e.g., faster and more secure access).
* **Purpose**: Provides users with the flexibility to enable or disable biometric login, enhancing both security and convenience.

**3. Language Preferences**

* **Content**: A dropdown menu or list where users can select their preferred app language from available options (e.g., English, Chichewa, etc.).
* **Purpose**: Ensures that users can interact with the app in their preferred language, improving usability and accessibility for non-native English speakers.

**4. Privacy Settings**

* **Content**: Options for managing privacy-related settings, such as:
  + **Profile Visibility**: Allow users to control what personal information (e.g., name, email) is visible to other users, if applicable.
  + **Data Sharing**: Toggle for opting in or out of sharing data with third-party services or partners (e.g., for personalized offers).
* **Purpose**: Enhances user control over their privacy, giving them more control over how their personal data is handled.

**5. Account Security Settings**

* **Content**: Security-related options to protect the user’s account, such as:
  + **Change Password**: A link to the **Change Password Page** where users can update their password.
  + **Enable Two-Factor Authentication (2FA)**: A toggle to enable or disable 2FA for an extra layer of security.
  + **Session Timeout Settings**: Option to set how long the app stays logged in during inactivity before automatically logging out.
* **Purpose**: Allows users to enhance account security through various customizable security features.

**6. App Theme Settings (Optional)**

* **Content**: Users can switch between **Light Mode** and **Dark Mode** themes for the app interface.
* **Design**: Toggle button or dropdown menu for selecting the preferred theme.
* **Purpose**: Improves user experience by offering visual customization, allowing users to choose the theme that suits their environment or personal preferences.

**Additional Features:**

**1. Language Auto-Detection (Optional)**

* **Content**: An option for the app to automatically detect the user’s device language and apply it to the app interface.
* **Purpose**: Offers a seamless experience for users by adapting the app language to their device settings automatically, with the option to override this manually.

**2. App Permissions**

* **Content**: A section displaying the app permissions granted by the user (e.g., camera access, location services) with options to enable/disable each permission.
* **Purpose**: Gives users more control over what app permissions they grant, ensuring transparency and security.

**3. Account Deletion/Deactivation**

* **Content**: A button or link that allows users to either deactivate their account temporarily or permanently delete it.
* **Design**: Includes confirmation dialogs and warnings about data loss before proceeding with deletion or deactivation.
* **Purpose**: Provides a user-friendly method for account deactivation or deletion, ensuring transparency and control over account management.

**4. Help & Support Link**

* **Content**: A link to the **Support/Help Page**, allowing users to access FAQs or contact customer support.
* **Purpose**: Improves user accessibility to help resources, making it easier for users to get assistance with settings or any app issues.

**Buttons and Actions:**

**1. Save Changes Button**

* **Content**: A button that saves any changes made to the settings (e.g., notification preferences, biometric login).
* **Validation**: Only activates when changes are made, ensuring users don’t accidentally submit unchanged settings.
* **Purpose**: Allows users to apply their changes, ensuring the app reflects their customized preferences.

**2. Reset to Default Button**

* **Content**: A button that resets all app settings (e.g., notifications, themes, language) to their default state.
* **Purpose**: Offers users an easy way to return to the original app settings if they want to undo all their customizations.

**3. Cancel Button**

* **Content**: A button to cancel any changes and return to the previous page without saving.
* **Purpose**: Allows users to exit the settings page without making changes if they decide to keep the default settings.

**Form Submission Process:**

1. **Client-Side Validation**:
   * Ensures that all settings changes are valid (e.g., valid email format for 2FA, proper language selection) before saving.
2. **Server-Side Validation**:
   * After submitting, the backend verifies the user’s changes and applies the new settings to the user’s account (e.g., updating notification preferences, enabling biometric login).
   * Users receive a confirmation message when their changes are successfully applied.
3. **Changes Reflect Immediately**:
   * All changes made on the **Settings Page** (e.g., enabling notifications, switching themes) are reflected immediately in the app for the user to experience.

**Why This Page Is Important:**

* **Personalization**: The **Settings Page** allows users to customize the app to meet their specific preferences, improving usability and overall satisfaction.
* **Security**: With options like biometric login, two-factor authentication, and account privacy controls, this page helps enhance the security of user accounts.
* **Flexibility**: The ability to toggle notifications, switch languages, and customize themes gives users the flexibility to adapt the app to their needs, making it a more user-friendly experience.

**13. Support/Help Page**

* **Description**:  
  The **Support/Help Page** provides users with a resource for addressing any questions or issues they encounter while using the app. This page includes a **FAQ section** that covers common user questions, a **contact form** for reaching customer support, and links to various help articles or troubleshooting guides. Users can also send inquiries directly through the app, ensuring that they can resolve their concerns quickly and efficiently.
* **Purpose**:  
  The **Support/Help Page** is designed to enhance the user experience by offering easy access to helpful resources. By providing FAQs, direct contact with customer support, and other support features, this page reduces frustration, ensures timely issue resolution, and improves overall satisfaction with the app.

**Requirements:**

**1. Frequently Asked Questions (FAQs) Section**

* **Content**: A list of common questions and answers related to various features of the app, such as:
  + **Account Management**: How to update personal information, change passwords, etc.
  + **Loans**: How to apply for loans, check loan status, and make repayments.
  + **Fund Transfers**: Steps for transferring funds and verifying transactions.
  + **Notifications**: Managing notification settings and preferences.
  + **Security**: Setting up biometric login, two-factor authentication, and handling security alerts.
* **Design**: Displayed in a collapsible or accordion format, where users can click to expand the question and see the answer.
* **Purpose**: Provides users with quick solutions to common issues without the need to contact customer support, making it easier for them to solve problems independently.

**2. Contact Form**

* **Content**: A form that allows users to submit inquiries or report issues directly to the support team. The form includes:
  + **Full Name**: The user’s name (pre-filled if logged in).
  + **Email Address**: The user’s email address (pre-filled if logged in).
  + **Subject**: A brief description of the issue (e.g., “Loan Payment Issue” or “Unable to Login”).
  + **Message**: A text box for the user to describe their problem in detail.
  + **File Upload (Optional)**: Option to upload screenshots or documents related to the issue (e.g., error messages).
* **Validation**: All fields except file upload are required before submission.
* **Purpose**: Allows users to directly reach out to the support team, ensuring that their issues are handled in a timely manner.

**3. Live Chat (Optional)**

* **Content**: A live chat feature where users can communicate with a support agent in real-time.
* **Design**: A small chat window that users can open from the **Support/Help Page** and type their inquiries to receive immediate assistance.
* **Purpose**: Offers real-time support for users who need urgent assistance, enhancing the overall customer service experience.

**4. Help Articles/Guides**

* **Content**: Links to detailed articles or step-by-step guides for handling common app functions, such as:
  + How to apply for a loan.
  + How to transfer funds between accounts.
  + Setting up biometric login.
  + Managing notification preferences.
* **Design**: Hyperlinked text or buttons that redirect users to the appropriate articles or guides.
* **Purpose**: Provides more in-depth help for users who prefer to read through detailed instructions or troubleshoot on their own.

**5. Customer Support Contact Information**

* **Content**: A section that displays contact details for reaching customer support, including:
  + **Phone Number**: The support hotline for immediate assistance.
  + **Email Address**: The customer service email address for non-urgent inquiries.
  + **Business Hours**: The hours when customer support is available.
* **Design**: Displayed as static text or icons for easy accessibility.
* **Purpose**: Provides users with the contact information needed for direct communication, especially for more complex or urgent issues.

**Additional Features:**

**1. Ticket System (Optional)**

* **Content**: Users can submit inquiries as support tickets that are tracked within the app. Each ticket includes:
  + **Ticket ID**: A unique identifier for the inquiry.
  + **Status**: Pending, In Progress, Resolved.
  + **Updates**: Users receive notifications or updates when the support team responds to or resolves their issue.
* **Purpose**: Helps users track the status of their support inquiries, providing transparency and accountability in customer service.

**2. Feedback Form (Optional)**

* **Content**: A simple form where users can submit feedback about the app or the support experience.
* **Purpose**: Allows the app developers and support team to collect user feedback, helping improve the app and customer service over time.

**3. Search Bar**

* **Content**: A search bar that allows users to search for specific keywords within the FAQ section, help articles, or guides.
* **Purpose**: Helps users quickly find relevant information without having to manually browse through all available resources.

**Buttons and Actions:**

**1. Submit Inquiry Button**

* **Content**: After filling out the **Contact Form**, users can submit their inquiry by clicking the **Submit** button.
* **Validation**: Ensures all required fields are completed before submission.
* **Purpose**: Sends the inquiry to customer support, ensuring users get help with their issues.

**2. Call Support Button**

* **Content**: A button that users can click to call the support hotline directly from their mobile device (if using the app on a smartphone).
* **Purpose**: Simplifies the process of contacting customer support by phone, making it more convenient for users in urgent situations.

**3. Chat with Support Button**

* **Content**: A button to start a live chat session with a support agent.
* **Purpose**: Provides instant communication for resolving urgent issues or questions in real-time.

**Form Submission Process:**

1. **Client-Side Validation**:
   * Ensures that the **Contact Form** is fully completed, including all required fields like name, email, and message content.
2. **Server-Side Validation**:
   * After submission, the system checks for valid data and forwards the user’s inquiry to the appropriate support team for resolution.
3. **Confirmation**:
   * Users receive a confirmation message after submitting the inquiry, along with a reference number or ticket ID for future communication about the issue.
4. **Response Time**:
   * Support team receives the inquiry and aims to respond within a defined timeframe, typically 24-48 hours, with updates sent to the user via email or push notification.

**Why This Page Is Important:**

* **Improves User Experience**: The **Support/Help Page** provides users with quick access to answers and solutions, ensuring that they don’t get stuck or frustrated when encountering issues.
* **Encourages Self-Service**: By including FAQs and detailed help articles, this page empowers users to solve problems independently, reducing the need for customer support intervention.
* **Immediate Assistance**: Features like live chat and direct contact information ensure that users can get timely help, especially when dealing with urgent issues.

**14. Offline Mode**

* **Description**:  
  The **Offline Mode** allows users to access a cached version of key app data, such as recent transactions, notifications, and saved settings, even when they don’t have an internet connection. This ensures that users can continue to review their most recent account activity and use the app in a limited capacity when offline. The app will synchronize the data and update any changes once the user reconnects to the internet.
* **Purpose**:  
  The **Offline Mode** ensures that users can maintain access to essential features and information even without an internet connection. This enhances user experience by offering a more reliable and consistent service than USSD, especially in areas with poor connectivity. It also increases user engagement and trust in the app, as they can always view important financial details.

**Requirements:**

**1. Cached Transactions**

* **Content**: Displays a list of recent transactions (up to a certain limit) stored on the device. These transactions are pulled from the user’s activity since their last online session.
* **Design**: Transactions appear in the same format as in the online **Transaction History Page**, showing:
  + Date of transaction
  + Transaction description
  + Amount
  + Balance after transaction (if available)
* **Purpose**: Allows users to review their latest transactions while offline, ensuring that they have access to their financial history even without a connection.

**2. Cached Notifications**

* **Content**: A list of recent notifications received before the user went offline, including:
  + Balance updates
  + Loan payment reminders
  + Fund transfer alerts
* **Design**: Displayed in a simple list format, identical to the online **Notification Page** layout.
* **Purpose**: Keeps users informed about important activities on their account, even when offline, helping them stay up to date.

**3. Saved Settings Access**

* **Content**: Users can view and modify certain app settings that do not require an internet connection, such as:
  + Display theme (light or dark mode)
  + Language settings
  + Notification preferences (though changes will take effect when the user is back online)
* **Purpose**: Allows users to continue personalizing their app experience while offline, with any changes synced once a connection is reestablished.

**Additional Features:**

**1. Sync Status Indicator**

* **Content**: A small icon or banner indicating the sync status of the app, such as:
  + **Offline**: The app is in offline mode and will sync once reconnected.
  + **Syncing**: The app is currently syncing data with the server (when reconnected).
  + **Up to Date**: The app has successfully synced with the server and is showing the latest data.
* **Design**: A small status bar or icon at the top of the app.
* **Purpose**: Provides users with real-time feedback on their connection status and whether the app is displaying cached or live data.

**2. Partial Data Availability**

* **Content**: In offline mode, only cached data (previously fetched from the server) is available, and certain actions may be restricted, such as:
  + **Transactions**: Users can view but not initiate new transactions.
  + **Loan Applications**: Loan applications cannot be submitted while offline but can be saved as drafts.
  + **Payments**: Users cannot make payments but can review their loan status.
* **Purpose**: Maintains user access to critical information while limiting activities that require real-time server communication.

**3. Offline Draft Saving (For Loan Applications, Payments)**

* **Content**: If users try to initiate a loan application or payment while offline, the app allows them to fill out the form and save it as a **Draft**. Once online, the draft can be submitted.
* **Purpose**: Provides a seamless experience by allowing users to continue tasks while offline and complete them once back online.

**4. Manual Sync Option**

* **Content**: A button or toggle that allows users to manually refresh or sync their data with the server once they reconnect to the internet.
* **Design**: A clear button labeled **"Sync Now"** appears at the top of the page when the user regains internet access.
* **Purpose**: Gives users control over when they want to sync their data, useful in areas with intermittent or slow connections.

**Offline Use Cases:**

**1. Transaction Review**

* Users can view a cached list of their most recent transactions and review past account activity while offline.
* **Example**: A user can check their last few transactions, such as deposits or transfers, while traveling in an area with no internet.

**2. Notification Review**

* Users can check notifications they received while online, such as payment reminders or account balance updates.
* **Example**: A user can review a loan payment reminder or fund transfer alert even while they’re in a location without connectivity.

**3. Settings Adjustment**

* Users can still adjust their app settings, such as enabling dark mode or changing language preferences, which will take effect immediately offline.
* **Example**: A user can switch the app to dark mode while offline, and the change will be applied immediately, without needing to sync.

**4. Draft Loan Applications**

* Users can fill out a loan application form, save it as a draft while offline, and submit it once they reconnect to the internet.
* **Example**: A user can complete most of their loan application while on the go without a connection and submit it once they regain access.

**Notifications in Offline Mode:**

1. **Offline Alerts**:
   * When the user loses connection, a notification is displayed at the top of the app stating that the app is now offline and that some features will be limited.
   * **Purpose**: Keeps users informed that they are in offline mode, preventing confusion about limited functionality.
2. **Data Sync Alerts**:
   * Once the user reconnects to the internet, they receive a notification that the app is syncing data with the server, followed by a confirmation that the sync was successful.
   * **Purpose**: Ensures users know when their app is synced with the server and up-to-date.

**Buttons and Actions:**

**1. Sync Now Button**

* **Content**: A button allowing users to manually initiate data synchronization when an internet connection is reestablished.
* **Purpose**: Gives users control over syncing their cached data with the server once they’re back online, ensuring they have the latest information.

**2. Retry Action Buttons**

* **Content**: For any failed actions (e.g., payments or loan applications), users are prompted with a **"Retry"** button once they regain connectivity.
* **Purpose**: Allows users to seamlessly resume tasks they attempted while offline without needing to restart the process.

**Data Handling:**

1. **Data Storage**:
   * Cached data, such as transactions and notifications, is securely stored on the user’s device while they are offline. This data is periodically cleared or updated once the user reconnects.
   * **Purpose**: Ensures users have access to their most recent data without compromising security or performance.
2. **Synchronization**:
   * When the user reconnects, the app automatically syncs with the server to update transactions, loan statuses, notifications, and any drafts saved while offline.
   * **Purpose**: Keeps the app up-to-date, ensuring that all cached data reflects the latest account information.

**Why This Page Is Important:**

* **Consistency**: The **Offline Mode** ensures users can continue accessing important financial information, even when they don’t have an internet connection, offering a more reliable experience than traditional USSD.
* **Flexibility**: Users can view past transactions, notifications, and even complete loan applications offline, which are submitted once connectivity is restored.
* **Improved User Experience**: By offering offline capabilities, the app caters to users in areas with poor or unreliable internet access, enhancing engagement and usability.

**15. Promotions/News Page (Optional)**

* **Description**:  
  The **Promotions/News Page** showcases the latest SACCO promotions, product offers, and news updates relevant to the users. It serves as a communication hub where users can stay informed about ongoing campaigns, special deals, and important updates from SACCO. This page provides a direct connection between SACCO and its members, encouraging user engagement and participation in promotional activities.
* **Purpose**:  
  The **Promotions/News Page** aims to keep users informed about the latest SACCO offerings, such as discounts, new products, and news. This page helps foster stronger engagement between SACCO and its members by regularly updating users about opportunities they may benefit from, such as new loan products, interest rate changes, or exclusive member rewards.

**Requirements:**

**1. Featured Promotions Section**

* **Content**: Displays the most current or high-priority promotions, including:
  + **Promotion Title**: A short and catchy title for the promotion (e.g., "5% Interest on New Savings Accounts").
  + **Description**: A brief description of the promotion and how it benefits the user.
  + **Validity Period**: The start and end date for the promotion.
  + **Action Button**: A **"Learn More"** or **"Apply Now"** button that takes the user to a page with more details or a form to take advantage of the offer.
* **Design**: Displayed in a prominent card or banner format at the top of the page, with clear visuals to grab the user's attention.
* **Purpose**: Encourages users to engage with SACCO’s latest promotions and offers, driving participation in products that benefit both the user and SACCO.

**2. News and Updates Section**

* **Content**: A list of recent news articles or updates from SACCO, such as:
  + **New Product Launches**: Announcements about new financial products, such as loan products or savings accounts.
  + **Policy Changes**: Updates on changes to SACCO policies, such as interest rates, fees, or account terms.
  + **Events**: Information about upcoming SACCO events, webinars, or member meetings.
* **Design**: News articles are displayed in list format with:
  + A **headline** for each news item.
  + A **date** indicating when the news was posted.
  + A short **snippet** of the article content, with a **"Read More"** link to view the full article.
* **Purpose**: Keeps users updated about important developments within SACCO, ensuring they stay informed about changes that may impact their accounts or membership.

**3. Promotion Categories**

* **Content**: Categorizes promotions based on product type, such as:
  + **Loans**: Special interest rates or terms for new loan applications.
  + **Savings**: Bonuses or higher interest rates for new savings accounts.
  + **Member Discounts**: Exclusive offers or discounts for SACCO members.
* **Design**: Simple tabs or dropdowns that allow users to filter promotions based on their preferences.
* **Purpose**: Helps users find promotions that are most relevant to their needs, improving the chances of participation.

**4. Upcoming Promotions/News (Optional)**

* **Content**: Displays upcoming promotions or news, giving users a sneak peek at future offers or events.
* **Design**: Listed at the bottom of the page with an **"Available Soon"** tag and a countdown to the start date.
* **Purpose**: Generates excitement and anticipation for future promotions or news, encouraging users to stay engaged with the app.

**Additional Features:**

**1. Subscription to News Alerts**

* **Content**: A checkbox or toggle that allows users to subscribe to push notifications or email alerts for promotions and news.
* **Purpose**: Keeps users informed of new promotions or news updates in real-time, driving higher engagement and ensuring they don’t miss out on important offers.

**2. Promotion Application/Participation**

* **Content**: For promotions that require action (e.g., applying for a loan at a discounted rate), the user can submit an application or sign up directly from the **Promotions/News Page**.
* **Purpose**: Simplifies user participation in promotions by providing an easy, direct way to take advantage of the offers.

**3. Shareable Promotions**

* **Content**: A **"Share"** button that allows users to share promotions with friends or family via social media or messaging platforms.
* **Purpose**: Encourages users to spread the word about SACCO promotions, increasing reach and member engagement.

**4. Past Promotions Archive (Optional)**

* **Content**: A section where users can view expired or past promotions, along with their details.
* **Purpose**: Allows users to review past offers, helping them plan for similar future promotions.

**Buttons and Actions:**

**1. Learn More Button**

* **Content**: For each promotion or news item, a **"Learn More"** button takes the user to a dedicated page with full details, terms and conditions, and steps to participate.
* **Purpose**: Provides users with the necessary information to understand how they can benefit from the promotion and how to participate.

**2. Apply Now Button**

* **Content**: For promotions related to specific products (e.g., discounted loan rates), an **"Apply Now"** button allows users to take immediate action by filling out an application form.
* **Purpose**: Streamlines the user journey by allowing them to apply for promotions or offers directly from the page.

**3. Read More Button**

* **Content**: For news articles, a **"Read More"** button links users to the full article, providing detailed information on the subject.
* **Purpose**: Offers users the option to explore news topics in more depth, ensuring they stay well-informed.

**Notifications:**

1. **New Promotion Alerts**:
   * Users receive notifications when a new promotion is added, encouraging them to check out the latest offers.
   * **Purpose**: Drives user engagement and ensures that promotions are highlighted as soon as they become available.
2. **News Alerts**:
   * Users are notified about important news updates, such as policy changes, product launches, or member events.
   * **Purpose**: Keeps users updated in real-time about critical SACCO information that may affect their accounts.

**Why This Page Is Important:**

* **Engagement**: The **Promotions/News Page** keeps users actively engaged with SACCO by providing regular updates on offers and news that directly benefit them.
* **Increased Participation**: Highlighting promotions and product offers increases the likelihood of user participation, driving greater usage of SACCO products and services.
* **Communication**: The page serves as a central hub for SACCO to communicate with its members, ensuring that users stay informed about the latest developments, policies, and opportunities.

**16. Savings Management Page (Optional)**

* **Description**:  
  The **Savings Management Page** enables users to set and track savings goals, view their current savings balance, and manage their savings plans. This page is designed to help users organize their savings efforts, offering tools for setting specific financial targets, monitoring progress, and optimizing savings through automatic contributions or manual adjustments.
* **Purpose**:  
  The **Savings Management Page** encourages users to adopt healthy financial habits by providing insights and tools to manage their savings effectively. By setting goals and tracking their progress, users can improve their savings discipline and work toward achieving personal financial milestones.

**Requirements:**

**1. Current Savings Overview**

* **Content**: Displays the user’s current savings balance, including:
  + **Total Savings**: The total amount currently saved across all savings accounts.
  + **Account Breakdown**: A detailed breakdown of savings by account (e.g., general savings, emergency fund, retirement savings).
  + **Interest Earned**: Any interest earned on savings, if applicable.
* **Design**: Clear and concise, using cards or a simple table format with bold numbers and labels.
* **Purpose**: Provides users with a quick overview of their savings and shows how much progress they have made toward their savings goals.

**2. Savings Goals Section**

* **Content**: Allows users to create, manage, and track their savings goals. Each goal includes:
  + **Goal Title**: A brief description of the savings goal (e.g., “Vacation Fund”).
  + **Target Amount**: The total amount the user wants to save.
  + **Current Progress**: A progress bar showing how much has been saved toward the goal.
  + **End Date**: The date by which the user wants to achieve the goal.
* **Design**: Each goal is displayed in a card format with a progress bar and percentage of completion.
* **Purpose**: Encourages users to set financial targets and stay motivated by tracking their progress visually.

**3. Set a New Savings Goal**

* **Content**: A form for users to create new savings goals, including:
  + **Goal Title**: The name of the savings goal.
  + **Target Amount**: The amount the user wants to save.
  + **End Date**: The target date for achieving the goal.
  + **Automatic Contributions** (Optional): An option to set up automatic contributions toward the goal.
* **Design**: A simple, user-friendly form with dropdowns or input fields for setting the goal details.
* **Purpose**: Helps users plan their savings by setting achievable goals and automating contributions where possible.

**4. Savings Contribution Options**

* **Content**: Allows users to make manual contributions to their savings or adjust automatic contribution settings:
  + **Manual Contribution**: Users can transfer funds into their savings account at any time.
  + **Automatic Contribution**: Users can schedule recurring transfers from their checking account to their savings account (e.g., weekly, monthly).
  + **Contribution Amount**: The amount to be transferred manually or automatically.
* **Purpose**: Provides flexibility in managing contributions, allowing users to adjust their savings strategies based on their financial situation.

**5. Progress Insights and Analytics**

* **Content**: Provides users with detailed insights into their savings progress, including:
  + **Total Saved Over Time**: A graph or chart showing the growth of the user’s savings over time.
  + **Savings Rate**: The percentage of income being saved (if linked to income data).
  + **Projected Savings**: Estimates how much the user will have saved by the end of the year or other selected timeframes based on current saving rates.
* **Design**: Visual graphs, charts, and percentages displayed clearly, helping users understand their financial habits.
* **Purpose**: Provides users with actionable insights into their savings habits and progress, allowing them to make adjustments and optimize savings.

**Additional Features:**

**1. Savings Plan Recommendations (Optional)**

* **Content**: The app provides personalized recommendations for improving savings, such as:
  + **Increasing Contributions**: Suggesting higher contribution amounts based on the user’s savings progress.
  + **Savings Products**: Recommending different savings accounts or investment products that offer better interest rates.
* **Purpose**: Encourages users to optimize their savings strategies and explore new options for growing their savings.

**2. Goal Notifications and Reminders**

* **Content**: Users can receive notifications or reminders about their savings goals, such as:
  + **Goal Progress Alerts**: Notifications when a goal is close to completion or behind schedule.
  + **Contribution Reminders**: Alerts reminding users to make manual contributions or adjust automatic contributions.
* **Purpose**: Keeps users on track with their savings plans, ensuring they stay motivated and reach their goals.

**3. Savings Goal Sharing (Optional)**

* **Content**: A feature that allows users to share their savings goals with family or friends, or contribute to group savings goals.
* **Purpose**: Promotes social interaction and collaboration in saving for shared goals, such as family vacations or group projects.

**Buttons and Actions:**

**1. Add Savings Goal Button**

* **Content**: A button that opens the form to create a new savings goal.
* **Purpose**: Allows users to set new goals easily and organize their savings efforts based on specific targets.

**2. Make Contribution Button**

* **Content**: A button that directs users to the **Fund Transfer Page** to manually transfer funds into their savings account.
* **Purpose**: Provides users with a quick way to add funds to their savings when they choose to make manual contributions.

**3. Edit Goal Button**

* **Content**: Allows users to edit existing savings goals, such as changing the target amount, end date, or automatic contribution settings.
* **Purpose**: Offers flexibility in managing savings goals and adjusting plans as financial situations change.

**4. Delete Goal Button**

* **Content**: A button that allows users to delete a savings goal if they no longer wish to pursue it.
* **Purpose**: Ensures that users can keep their savings plans organized by removing outdated or unachievable goals.

**Notifications and Reminders:**

1. **Goal Achievement Notification**:
   * When a user successfully reaches their savings goal, they receive a congratulatory notification celebrating the achievement.
   * **Purpose**: Reinforces positive saving behavior and motivates users to set new goals.
2. **Progress Updates**:
   * Regular updates on the user’s progress toward their savings goals, sent via push notifications or in-app messages.
   * **Purpose**: Keeps users engaged with their savings and encourages them to stay on track.
3. **Missed Contribution Reminders**:
   * If a user has missed a scheduled contribution or hasn’t made any manual contributions in a while, they receive a gentle reminder.
   * **Purpose**: Helps users maintain consistency in their savings efforts.

**Data Handling:**

1. **Data Synchronization**:
   * All savings data, such as goals and contributions, are synchronized with the server to ensure users’ savings records are up-to-date and accurate.
   * **Purpose**: Ensures consistency and reliability in savings tracking, regardless of whether the user accesses the app from multiple devices.
2. **Historical Savings Data**:
   * Users can access historical savings data to review how their financial habits have changed over time and how close they’ve come to reaching their goals.
   * **Purpose**: Encourages long-term financial planning and reflection on past successes or areas for improvement.

**Why This Page Is Important:**

* **Financial Discipline**: The **Savings Management Page** helps users develop good financial habits by setting clear goals and tracking their progress over time.
* **User Engagement**: By offering actionable insights and visual representations of progress, this page keeps users motivated and engaged with their financial health.
* **Flexibility and Control**: Features like manual and automatic contributions allow users to manage their savings with flexibility, adapting their savings plans to their financial situation.

**Conclusion**

The **MSACCO Mobile App** is designed to revolutionize how MSACCO members interact with their accounts, providing an intuitive, secure, and feature-rich platform. By replacing the current USSD system with a mobile application, users will benefit from improved user experience, comprehensive features, and enhanced security. The pages outlined above form the backbone of the app, ensuring a seamless and efficient experience for all users.