Debt Management System

User Manual

Introduction

This is a user manual for the debt management system for Achire Business. This system is an Agile Development Approach. This means, Updates to the system and to this manual will be ongoing, based on User requirements and adjustments.

The system is an online based system. This means that it can only be accessed over the internet.

Security

The System is secure because it loads over https. User passwords are also encrypted in the backend. Daily backups of the system data are also made on the Online server.

Key Terms

CAM: Collections Account Manager

PTP: Promise to Pay

CSV: Stands for Comma Separated Values. It is a file format that opens as an excel file.

Users

The System has 4 different types of users.

- **The admin**: Is in charge of creating, deleting, and updating accounts. The admin can see all the menus.
- **The supervisor:** Is in charge of approving collections. Debtors can also be allocated to the supervisor by the admin. The supervisor can see all menus, except uploading of debt books and settings menu.
- **The Legal admin**: The purpose of this user is to view and manage debtors whose status has been updated to "Legal" by the CAMs.
- **The CAM:** The purpose of the CAM is to manage debtors that have been allocated to them by the administrator.
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Login Page

There is a Login Page that allows you to securely login with your credentials. The credentials will be provided to you by your Administrator. In case you have forgotten your credentials, Contact your
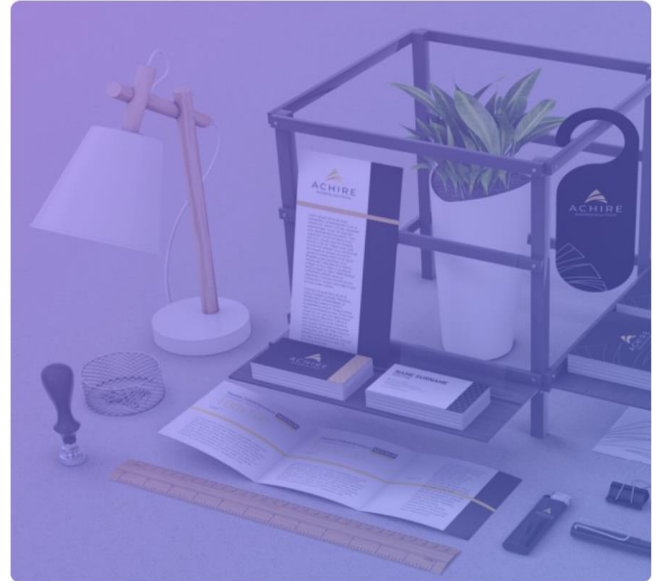
administrator.

Home Page

This page is only accessible by the Admin and Supervisor. For security reasons, you wouldn't want a CAM working on another CAMs portfolio by mistake. The Home page has 3 sections. The first section shows summaries by total. Each of the Tabs in gold are clickable, and leads you to the appropriate details of that tab.


The next section shows summaries of CAM performance by debt collected, handed back, disputed, and written off. When you click on a CAM, you will be led to a page where you will see all the debtors by CAM.

The bottom section shows debt book health in form of graphs. The light grey bars reflect the percentage of debtors by that category. The darker grey bars show percentage of total book value (amount) by that category.
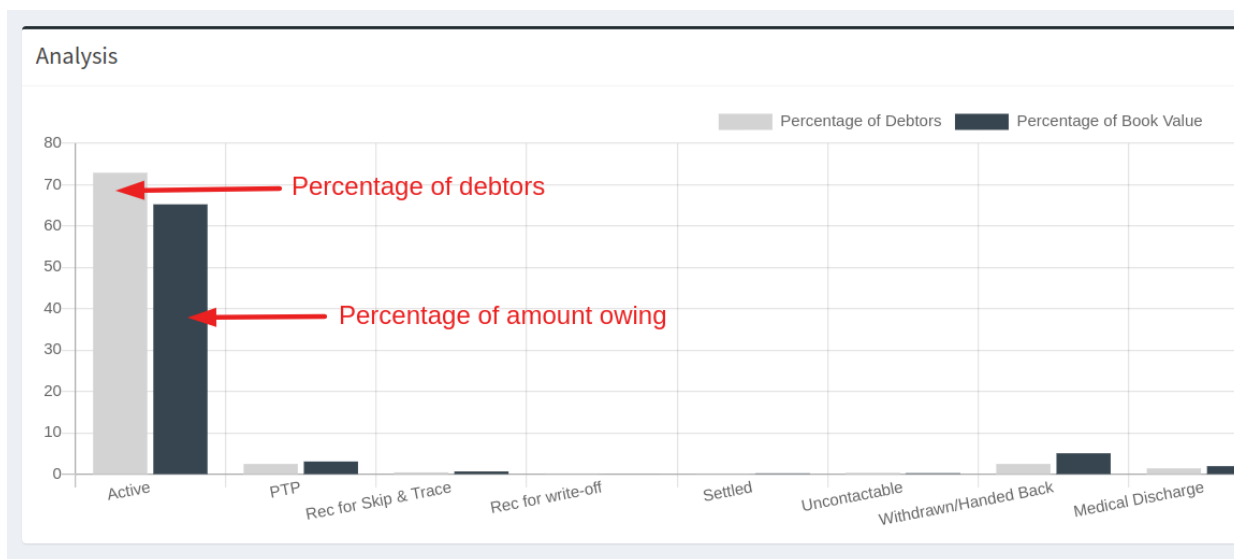
Notifications
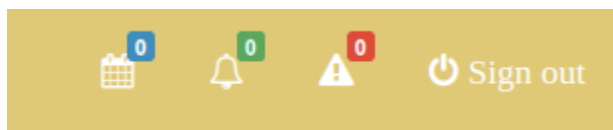
- The Blue notification Icon shows events that you have scheduled for today using the calendar.
- The Green notification icon shows the number of PTPs due today.
- The Red notification icon shows the number of Broken PTPs.

The PTPs due today refer to PTPs whose status is collectible. So, for example, if a PTP Status is still "Pending" and it is due today, that PTP will not reflect in the notification icon. Additionally, when you click on the notification icon, there will be a dropdown that shows you the list of events or PTPs depending on the icon that you click. Each event or Debtor that you click will direct you to either the calendar (for events) and the debtor's profile (in the case of PTPs.)

Debt Book Summary

This feature is only accessible by the admin, because it shows the breakdown of the entire debt book, and what has been collected for that debt book. When you click on a debt book, it shows you all the debtors of that debt book, regardless of the CAM of those debtors.

Debtors

The debtors side menu tab opens up all debtors that have been allocated to a CAM. The supervisor and admin can see all the debtors in the system. Only admins can delete debtors from the system. The admin can delete a single debtor, or select multiple debtors then delete the selected ones.

☐	ACH00007	STANBIC EDC CHABALA	LEONARD MUSHIPI	K 90,475.00	K 0.0
☐	ACH00008	STANBIC EDC CHABALA	MARK MITI	K 80,412.00	K 0.0
☐	ACH00009	STANBIC EDC CHABALA	MAPESHO KYEMBE	K 71,062.00	K 2,5
☐	ACH00010	STANBIC EDC CHABALA	NAKA SACKO KAWISHA	K 63,193.00	K 0.0

0 Selected   Delete   ← Delete button is only enabled for admins

By clicking on each debtor, you will be directed to that debtor's portfolio. You can edit each field of a debtor by clicking on it.

In the Status box on the right, you can update a debtor's status. In the tables below, you can add a PTP, add a payment, add a comment, or add a document. You can also contact the debtor. Payments uploaded will always be in pending state before being approved by the supervisor. These payments do not affect system totals.

Emails: Open up an email client that allows you to send an email. This captures the debtors email address and debtors name by default.

Phone Calls: The Phone call button allows you to make a pre-recorded phone call to a debtor. These phone calls are not unique. It is a phone call with general information. The call can be recorded in mp3 format and sent to the system administrator so that it is configured into the system.

The system is able to keep track of whether the phone call was declined or picked up. All this is recorded in the debtor's portfolio like shown in the screenshot below.

Call History

Copy	CSV	Excel	PDF	Print	Search:

Debtor	KAM	Call Status	Call Date/Time	Number Called
		No data available in table		

Previous   Next

SMS: When sending SMS, please note that the SMS will not be sent if the format of the phone number is not correct. The format that is accepted is 260******. For accounts that were uploaded with wrong formats, the phone number has to be edited by using the edit method above.

The SMS also has place holders on the right of your screen. Take the following example.

If John Doe (Reference number 123456) is owing K5000, and what has been collected so far is K2000, you can send the following SMS with placeholders as shown below.

Send SMS

DERRICK MWANSA

Phone number

Message

Hello {name}, we have collected {collected} so far, and you are owing {owing}. Please make payment using the following link : {link}. Our Reference ID : {ref}. Thank you.

170 characters.

2 SMS

Send Now

Placeholders

- Amount Owing : `{owing}`
- Mobile Money Link : `{link}`
- Reference ID : `{ref}`
- Debtor Name : `{name}`
- Total Collected : `{collected}`

The debtor will then receive the following SMS:" Hello John Doe, we have collected K2,000 so far, and you are owing K5,000. Please make payment using the following link: http://www.paymentlink.com. Our Reference ID: 123456. Thank you."

All SMSs sent out are recorded in the debtor's portfolio as shown below.

Calendar

The calendar tab is basically like your diary. You are able to add events by date, even by time. You can add things such as meeting reminders, PTP reminders, call and sms reminders, and anything else you would like to be reminded on.

Reports

Reports are grouped into two types. Daily activity reports and performance reports. The daily activity shows you the activity on the system. This is only available to admins for now.

Under performance reports, there is a dropdown that allows you to choose what type of report you want. Note that you will have to click the "reset" button each time you want to generate a new report.

When the report is generated, note that there is always a "search by CAM" field that allows you to filter the reports by CAM.

Uploading Debt Books

A Debt Book is basically a collection of debtors that has to be allocated to a CAM. Therefore, a debt book, or client, must be existing in the system before you upload debtors. If a client is not existing in the system, you will have to create that client as shown below.
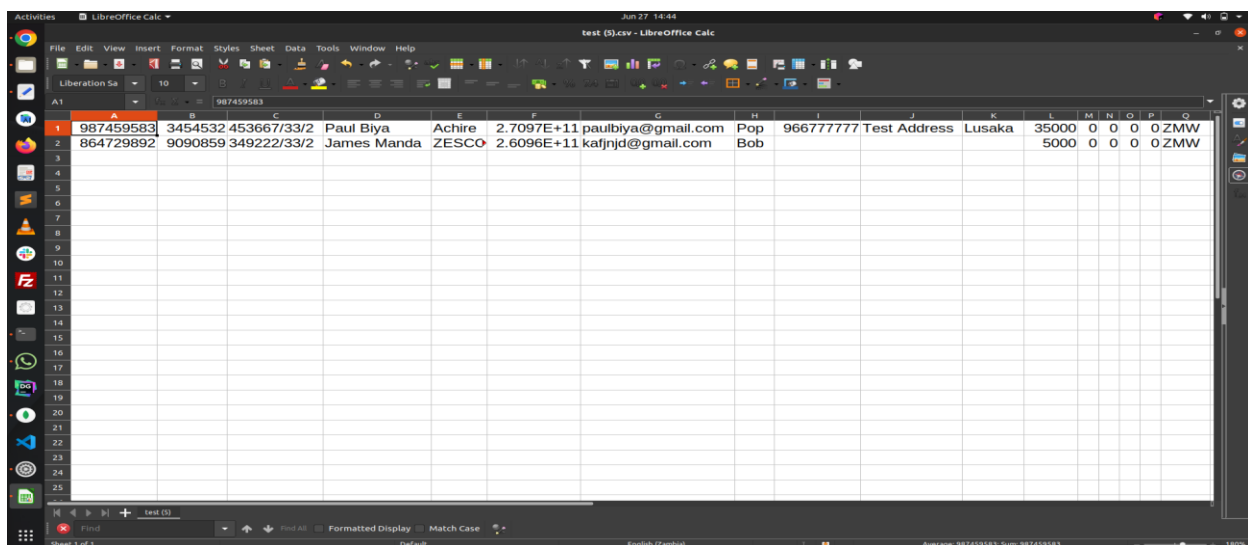
You can then select the created client from the dropdown, select the Account manager, and choose the

CSV File which has all the debtors. You can download the sample file where it says "Download sample file".

Note that it has dummy data which should be deleted when uploading. For The first row that has instructions on what to place in the columns can also be deleted before you upload the file. This file must always be in CSV format. The column for phone numbers must not be reduced in size, because the phone numbers will be uploaded with errors. See below.

Example 1. Phone numbers will be uploaded with errors because the phone number column is compressed. E.g 2.7097E+11 As phone number.

Example 2. Phone numbers will be uploaded correctly because the phone number column is not compressed.

Approvals

The Approvals tab is only available to the admin and supervisor. The purpose of approvals is to confirm payments uploaded by the CAMs.
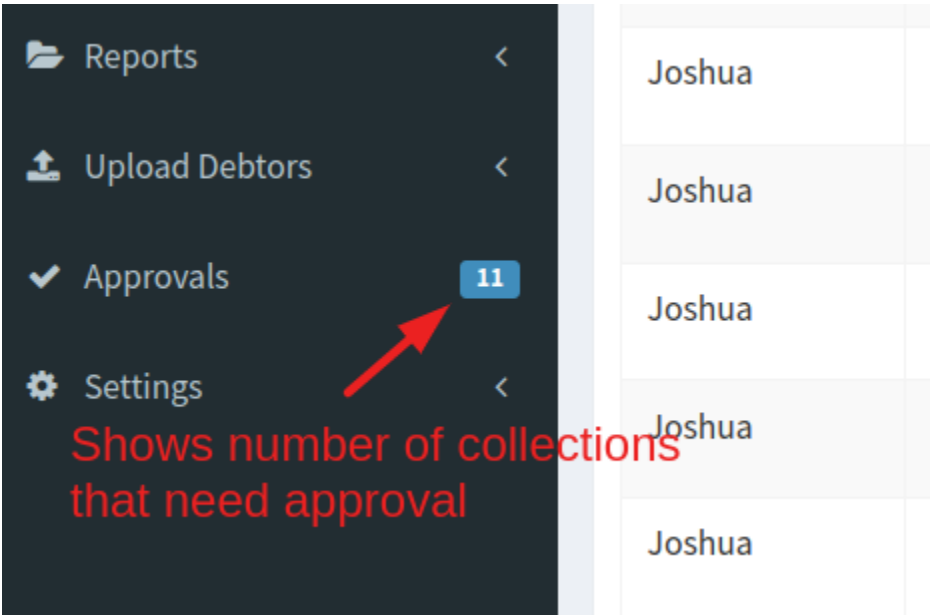
Settings

The settings tab allows the admin to add, edit or delete a user from the system. When a user's status is set to anything other than "active", that user will not be able to login to the system.