

Version: 1.1

Last Updated: December 16, 2025 **For:** All User Roles (Customer, Cashier, Mobile Banker, Manager, Operations Manager, Admin)

Table of Contents

1. Getting Started
 2. Customer Portal
 3. Cashier Operations
 4. Mobile Banker Portal
 5. Operations Manager Dashboard
 6. Manager Dashboard
 7. Administrator Functions
 8. Security Features
 9. Troubleshooting
 10. FAQs
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1. Getting Started

1.1 Accessing the System

Production URL: <https://coastal-project.onrender.com>

Supported Browsers: - Google Chrome (recommended) - Mozilla Firefox - Microsoft Edge - Safari

1.2 Login Process

1. Navigate to the login page
2. Enter your **email address** (not username)
3. Enter your **password**
4. Click **Sign In**
5. If OTP is enabled, enter the code sent to your phone

1.3 First-Time Login

For staff members (Cashier, Mobile Banker, Manager, Operations Manager, Admin): 1. You will receive a temporary password via email 2. After first login, you'll be prompted to change your password 3. Create a strong password with: - At least 8 characters - One uppercase letter - One lowercase letter - One number - One special character

1.4 Forgot Password

1. Click **Forgot Password?** on login page
 2. Enter your registered email
 3. Check your email for reset link
 4. Click the link and create a new password
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2. Customer Portal

2.1 Dashboard Overview

After login, customers see: - **Account Summary**: All your accounts with balances - **Recent Transactions**: Last 10 transactions - **Quick Actions**: Deposit, Withdraw, Transfer buttons - **Notifications**: Important alerts and messages

2.2 Viewing Accounts

1. Click **Accounts** in the sidebar

2. View all your accounts:
3. **Daily Susu**: Daily savings account
4. **Shares**: Investment shares
5. **Monthly Contribution**: Fixed monthly savings
6. Click on any account to see:
 7. Current balance
 8. Transaction history
 9. Account number
 10. Account status

2.3 Making Transactions

Deposit

1. Click **Deposit** or navigate to Transactions Deposit
2. Select the account to deposit into
3. Enter the amount
4. Add an optional description
5. Click **Submit**
6. Await cashier approval

Withdrawal

1. Click **Withdraw** or navigate to Transactions Withdraw
2. Select the account to withdraw from
3. Enter the amount (cannot exceed balance)
4. Add optional description
5. Click **Submit**
6. Visit branch to collect cash

Transfer Between Accounts

1. Navigate to Transactions Transfer

2. Select **From Account**
3. Select **To Account**
4. Enter amount
5. Click **Transfer**
6. Confirm the transfer

2.4 Loan Applications

1. Navigate to **Loans Apply for Loan**
2. Fill in:
3. Loan amount
4. Purpose
5. Preferred term (months)
6. Upload supporting documents (if required)
7. Click **Submit Application**
8. Track status in **My Loans**

Loan Statuses: | Status | Meaning | |-----|-----| | Pending | Awaiting review | | Approved | Approved, awaiting disbursement | | Active | Loan is active with payments due | | Paid Off | Fully repaid | | Rejected | Application denied |

2.5 Service Requests

Request services from the bank: 1. Navigate to **Services New Request** 2. Select request type: - Account Statement - Cheque Book - Card Replacement - Address Change 3. Fill in details 4. Submit request 5. Track in **My Requests**

2.6 Messaging

Contact the bank: 1. Navigate to **Messages** 2. Click **New Message** 3. Select recipient (Customer Service, Manager) 4. Type your message 5. Click **Send**

Real-time chat is available during business hours.

3. Cashier Operations

3.1 Dashboard Overview

Cashiers see: - **Cash Drawer Status**: Current balance - **Today's Transactions**: Summary - **Pending Requests**: Items requiring action - **Quick Actions**: Process deposit/withdrawal

3.2 Cash Drawer Management

Opening the Drawer

1. Navigate to **Cash Drawer Open Drawer**
2. Enter opening balance
3. Count denominations:
4. Enter count for each denomination (200, 100, 50, etc.)
5. Click **Open Drawer**

Closing the Drawer

1. Navigate to **Cash Drawer Close Drawer**
2. Count physical cash
3. Enter closing denominations
4. System calculates expected vs. actual
5. Explain any discrepancy
6. Click **Close Drawer**

3.3 Processing Deposits

1. Navigate to **Transactions Process Deposit**
2. Search for customer by:
3. Account number
4. Email
5. Phone number

6. Select the account
7. Enter deposit amount
8. Select denominations received
9. Click **Process Deposit**
10. Print receipt for customer

3.4 Processing Withdrawals

1. Navigate to **Transactions Process Withdrawal**
2. Search for customer
3. Select the account
4. Enter withdrawal amount
5. Verify customer identity (ID check)
6. Select denominations to give
7. Click **Process Withdrawal**
8. Have customer sign receipt
9. Print receipt

3.5 Check Deposits

1. Navigate to **Transactions Check Deposit**
2. Enter check details:
3. Check number
4. Bank name
5. Amount
6. Scan/photograph check
7. Submit for processing
8. Check enters pending status (1-3 business days)

3.6 Handling Complaints

1. Navigate to **Complaints New Complaint**
2. Select customer
3. Enter complaint details

- 4. Assign priority (Low, Medium, High)
 - 5. Submit for manager review
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4. Mobile Banker Portal

4.1 Dashboard Overview

Route: `/mobile-banker-dashboard`

The Mobile Banker dashboard provides field operations tools: - **Metrics Panel:** Scheduled visits, completed today, collections due, new applications - **Main Content Area:** Tab-based navigation - **Field Toolbox:** Quick action buttons

4.2 Available Tabs

Tab	Icon	Description
Registration		Register new clients in the field
My Clients		View assigned clients list
Visits		Schedule and track client visits
Messaging		Secure staff communication
My Payslips		View personal salary slips

4.3 Quick Actions (Field Toolbox)

Action	Icon	Description
Deposit		Process field deposit
Withdraw		Process field withdrawal
New Loan		Start loan application
Collect		Collect loan/savings payment
KYC Doc		Capture customer documents

4.4 Client Registration

1. Navigate to **Registration** tab
2. Fill in customer details:
3. Full name
4. Phone number
5. Address
6. ID type and number
7. Take photo of ID
8. Submit registration
9. Await manager approval

4.5 Managing Clients

1. Navigate to **My Clients** tab
2. View all assigned clients
3. Click on client for details:
4. Account information
5. Transaction history
6. Visit history

4.6 Field Collections

Recording a Deposit

1. Click **Deposit** in Field Toolbox
2. Enter member ID or account number
3. Select deposit type (Daily Susu, Shares, etc.)
4. Enter amount
5. Click **Submit**
6. Receive confirmation with reference number

Recording a Withdrawal

1. Click **Withdraw** in Field Toolbox
2. Enter member ID or account number
3. Enter amount
4. Click **Submit**
5. Receive confirmation

4.7 Visit Scheduling

1. Navigate to **Visits** tab
2. View scheduled visits
3. Click **Add Stop** to schedule new visit
4. Fill in:
 5. Client name
 6. Location
 7. Date and time
 8. Purpose
9. Click **Schedule**

4.8 Backend API Endpoints Used

Endpoint	Purpose
operations/mobile-banker-metrics/	Dashboard metrics
operations/visit_schedules/	Visit management
operations/assignments/my_clients/	Assigned clients
operations/messages/	Staff messaging
operations/process_deposit/	Field deposits
operations/process_withdrawal/	Field withdrawals

5. Operations Manager Dashboard

5.1 Dashboard Overview

Route: /operations-dashboard

The Operations Manager has comprehensive access to system operations: - **Overview Panel:** Key metrics and workflow status - **13 Feature Tabs:** Full operational control - **Security Monitoring:** Audit and fraud detection

5.2 Available Tabs

Tab	Icon	Description	Status
Overview		Metrics, workflows, branch activity	Active

Tab	Icon	Description	Status
Accounts		Account management	Active
Client Registration		New customer onboarding	Active
Loan Approvals		Approve/reject loan applications	Active
Staff IDs		Manage staff identifiers	Active
Mobile Bankers		Assign clients, view performance	Active
Branches		Branch activity details	Coming Soon
Reports		Generate and download reports	Active
Alerts		System alerts and warnings	Active
Charges		Service charge configuration	Active
Products & Services		Manage products/promotions	Active
Messaging		Secure staff communication	Active
Security		Audit logs, fraud alerts, sessions	Active

5.3 Overview Tab

Displays: - **Key Metrics:** Total transactions, accounts, loans - **Workflow Status:** Pending items by category - **Branch Activity:** Performance by branch

5.4 Staff Management

Managing Staff IDs

1. Navigate to **Staff IDs** tab
2. View all staff members
3. Filter by role (Cashier, Mobile Banker, Manager)
4. Click on staff to view/edit details

Mobile Banker Management

1. Navigate to **Mobile Bankers** tab
2. View all mobile bankers
3. Assign clients to bankers
4. Transfer clients between bankers
5. View performance metrics

5.5 Reports

1. Navigate to **Reports** tab
2. Select report type:
3. Daily Transaction Summary
4. Monthly Financial Report
5. Loan Portfolio Report
6. User Activity Report
7. Select date range
8. Click **Generate**
9. Download as PDF or CSV

5.6 System Alerts

1. Navigate to **Alerts** tab
2. View alerts by type:
3. Warning
4. Error
5. **i** Info
6. Success

7. Each alert shows:
8. Message
9. Severity
10. Timestamp
11. Alert ID

5.7 Service Charges

1. Navigate to **Charges** tab
2. View existing service charges
3. Add new charge:
4. Name
5. Description
6. Type (percentage/fixed)
7. Rate
8. Applicable products
9. Calculate charges for transactions

5.8 Security Monitoring

1. Navigate to **Security** tab
2. View sections:
3. **Audit Logs**: All system changes
4. **Login Attempts**: Success/failed logins
5. **Fraud Alerts**: ML-detected + rule-based alerts
6. **Active Sessions**: Currently logged-in users

5.9 Backend API Endpoints Used

Endpoint	Purpose
<code>operations/metrics/</code>	Operational metrics

Endpoint	Purpose
<code>operations/branch-activity/</code>	Branch performance
<code>operations/system-alerts/</code>	System alerts
<code>operations/workflow-status/</code>	Workflow tracking
<code>operations/service-charges/</code>	Charge configuration
<code>operations/generate-report/</code>	Report generation

6. Manager Dashboard

6.1 Dashboard Overview

Route: `/manager-dashboard`

The Manager Dashboard includes all Operations Manager features plus: - User management - Full approval authority - System configuration

6.2 User Management

Creating Staff Accounts

1. Navigate to **Users Create Staff**
2. Fill in details:
3. Full name
4. Email
5. Phone number
6. Role (Cashier, Mobile Banker, Operations Manager)
7. Click **Create Account**

8. Staff receives temporary password via email

Managing Users

1. Navigate to **Users All Users**
2. Search/filter users
3. Click on user to:
4. View details
5. Edit permissions
6. Reset password
7. Deactivate account

6.3 Loan Approvals

1. Navigate to **Approvals Pending Loans**
2. Review loan applications:
3. Customer history
4. Credit score
5. Supporting documents
6. Click **Approve** or **Reject**
7. Add approval notes
8. Customer is notified

6.4 Security Monitoring

1. Navigate to **Security** tab
2. View sections:
3. **Audit Logs**: All system changes
4. **Login Attempts**: Success/failed logins
5. **Fraud Alerts**: Suspicious activities (ML + Rule-based)
6. **Active Sessions**: Currently logged-in users

Reviewing Fraud Alerts

1. Click on **Fraud Alerts**

2. View alert details:
 3. ML Risk Score (for ML-detected alerts prefixed with `[ML-ANOMALY]`)
 4. Transaction details
 5. User information
 6. Actions:
 7. Mark as resolved
 8. Escalate to admin
 9. Contact customer
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7. Administrator Functions

7.1 System Configuration

Administrators have access to: - All Manager functions - System settings - ML model management - Backup/restore

7.2 ML Fraud Detection Management

Viewing Model Status

1. Navigate to **System ML Fraud Detection**
2. View:
3. Model training date
4. Number of samples used
5. Recent detection statistics
6. Alert breakdown by severity

Retraining the Model

1. Navigate to **System ML Fraud Detection**
2. Click **Retrain Model**
3. Training runs in background

4. Check status in Celery task queue

Running Batch Analysis

1. Navigate to **System ML Fraud Detection**
2. Click **Batch Analyze**
3. Select time range (e.g., last 24 hours)
4. Click **Start Analysis**
5. View results in Fraud Alerts

7.3 Audit & Compliance

1. Navigate to **System Audit Dashboard**
 2. View complete audit trail:
 3. All model changes (create, update, delete)
 4. User actions
 5. System events
 6. Export for compliance reporting
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8. Security Features

8.1 Account Protection

Password Requirements: - Minimum 8 characters - Mix of uppercase/lowercase - At least one number - At least one special character

Account Lockout: - After 5 failed login attempts - Account locked for 30 minutes - Contact admin to unlock immediately

8.2 Session Security

- Sessions expire after 15 minutes of inactivity
- Single session per user (new login logs out other sessions)

- Secure, httpOnly cookies used for authentication

8.3 Two-Factor Authentication (OTP)

If enabled: 1. Enter username/password 2. Receive OTP via SMS 3. Enter OTP within 5 minutes 4. Access granted

8.4 Transaction Limits

User Type	Daily Limit
Customer	10,000
Cashier	50,000
Manager	500,000
Admin	Unlimited

Limits can be adjusted by administrators.

9. Troubleshooting

9.1 Login Issues

Problem: "Invalid credentials" error - **Solution:** Check email (not username) and password - **Solution:** Check Caps Lock is off - **Solution:** Try password reset

Problem: "Account locked" message - **Solution:** Wait 30 minutes or contact admin - **Solution:** Check if email is correct

Problem: OTP not received - **Solution:** Check phone number on file - **Solution:** Wait 60 seconds and request new OTP - **Solution:** Contact admin

9.2 Transaction Issues

Problem: "Insufficient balance" error - **Solution:** Check available balance (pending transactions reduce available amount)

Problem: "Daily limit exceeded" - **Solution:** Wait until next day - **Solution:** Contact manager to increase limit

Problem: Transaction stuck on "Pending" - **Solution:** Refresh page - **Solution:** Check internet connection - **Solution:** Contact cashier/support

9.3 Page/Loading Issues

Problem: Page not loading - **Solution:** Clear browser cache - **Solution:** Try different browser - **Solution:** Check internet connection

Problem: "Session Expired" error - **Solution:** Log in again - **Solution:** Avoid leaving page idle too long

10. FAQs

General

Q: How do I change my password? A: Go to Profile Security Change Password

Q: How do I update my phone number? A: Go to Profile Personal Info Edit

Q: Can I access the system on mobile? A: Yes, the system is mobile-responsive and works on all devices.

Accounts

Q: How do I open a new account? A: Visit a branch or contact your mobile banker. Account opening requires identity verification.

Q: What's the difference between account types? A: - Daily Susu: Daily deposits, higher interest - Shares: Investment account with dividends - Monthly Contribution: Fixed monthly deposits

Transactions

Q: Why is my transaction pending? A: Some transactions require cashier processing or system verification.

Q: Can I cancel a pending transaction? A: Contact customer service within 30 minutes of submission.

Loans

Q: How long does loan approval take? A: Typically 1-3 business days depending on amount and documentation.

Q: What documents do I need for a loan? A: ID, proof of income, bank statements (last 3 months).

Security

Q: I received a fraud alert. What should I do? A: Contact customer service immediately. Do not perform transactions until confirmed.

Q: How do I report suspicious activity? A: Use the in-app messaging to contact security team or call the hotline.

Support Contacts

Issue	Contact
General Support	support@coastalbank.com
Security Concerns	security@coastalbank.com
Technical Issues	tech@coastalbank.com
Phone Hotline	+233 XX XXX XXXX

Business Hours: Monday - Friday, 8:00 AM - 5:00 PM GMT
