



User Guide for Cooperatives



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1. Introduction

This documentation is a guide prepared for users (Cooperatives) of the Unified Cooperative Platform (UCP). It illustrates frequently used functionalities of the Platform.

The Unified Cooperative Platform (UCP) is a collaborative effort between the National Cooperative Financing Agency Limited (CFAN) and CWG PLC to provide a standardized cooperative technologically driven platform that would meet the operational needs of cooperative societies in Nigeria.

The innovation serves as a one stop shop for all technology needs of cooperative societies, it solves issues of accountability, productivity, monitoring and reporting needs of every cooperative society and connect them to the apex body for purpose of ascertaining their contributions to the overall growth of the economy so as to enable government and development partners understand the level of support they should extend to co-operative activities in Nigeria.

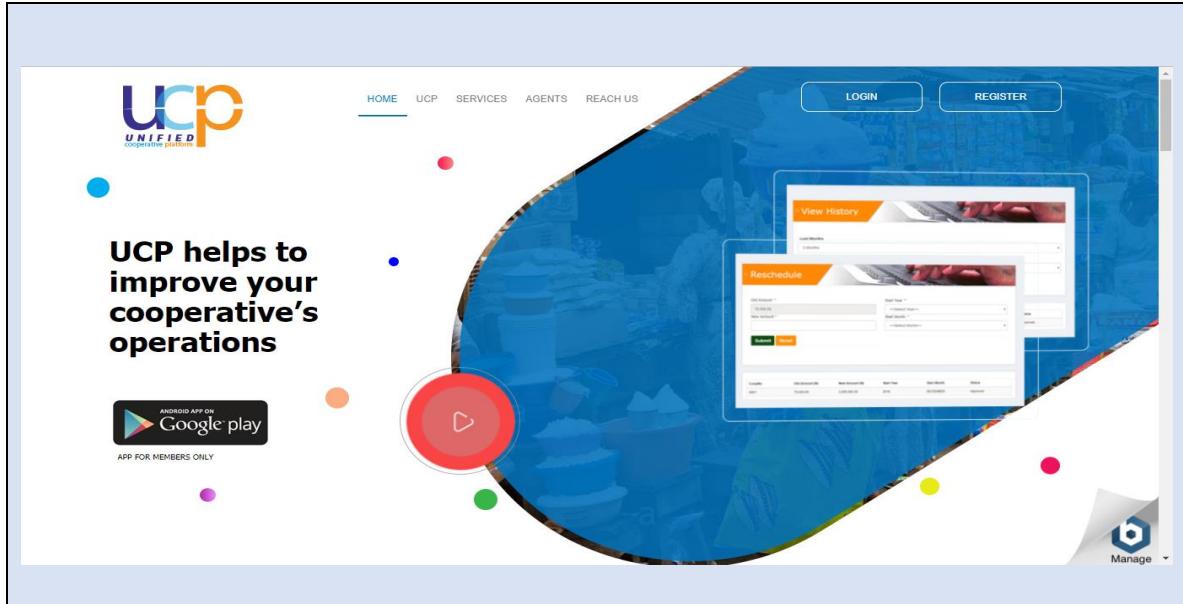
The solution offers a robust co-operative platform that supports financial services and collaboration between the various State Co-operative Financing Agencies and the apex body – National Co-operative Financing Agency of Nigeria (CFAN). It enjoys the expertise of CWG PLC, the largest IT services Company in Nigeria, which has years of experience in building a shared IT platform that solves the challenges of automation and integration faced by Micro Finance Institutions (MFI) like co-operatives.

2. Home Page

1. The UCP Home Page can be accessed using the below URL:

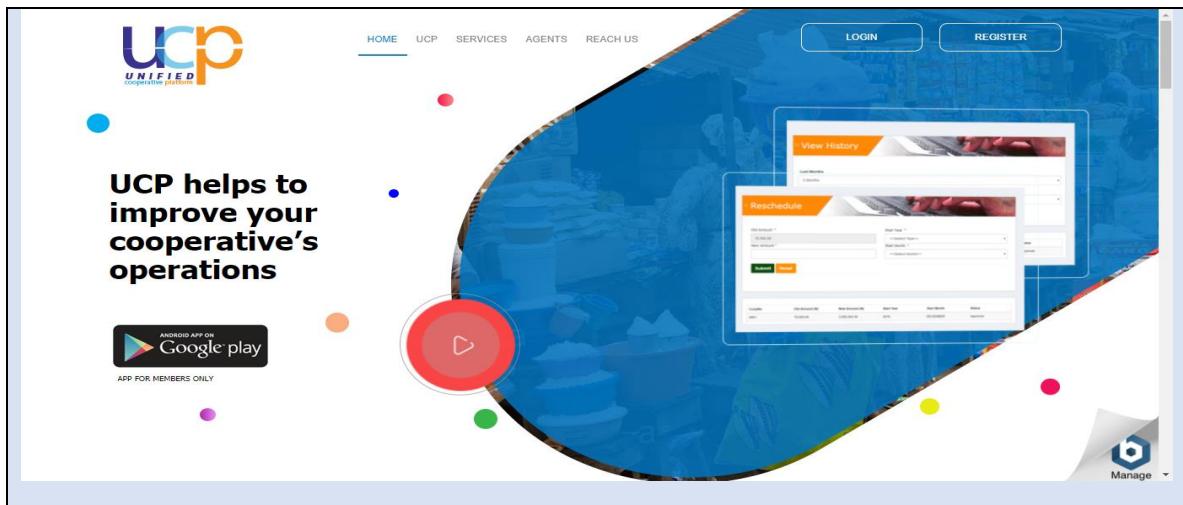
```
http://54.172.167.61/
```

2. The Home page is displayed:

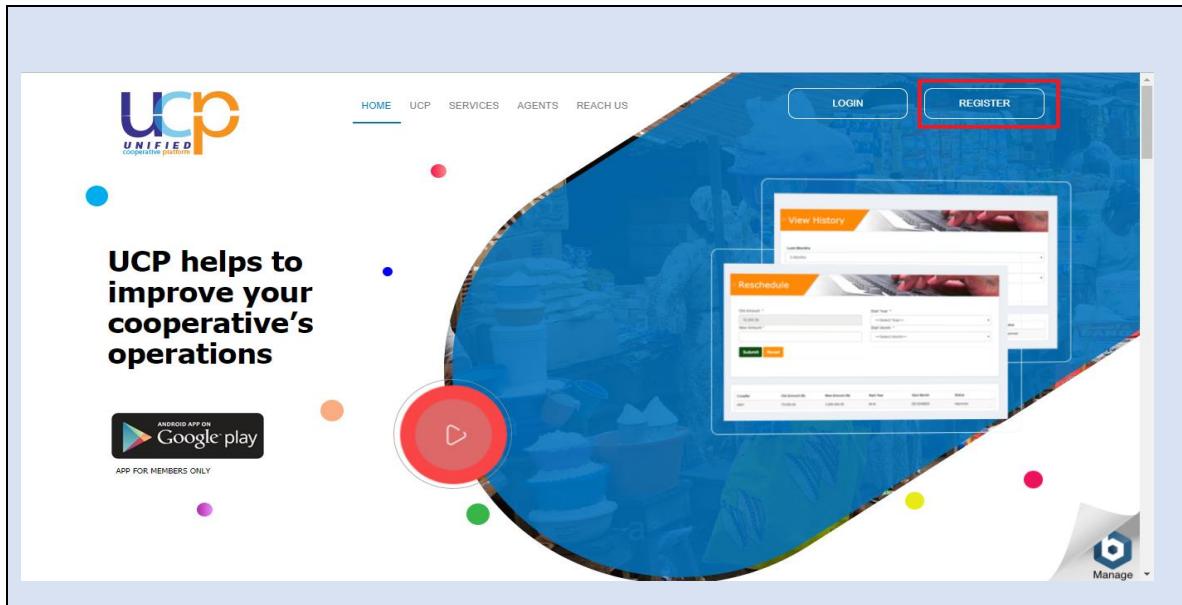


3. Cooperative Registration

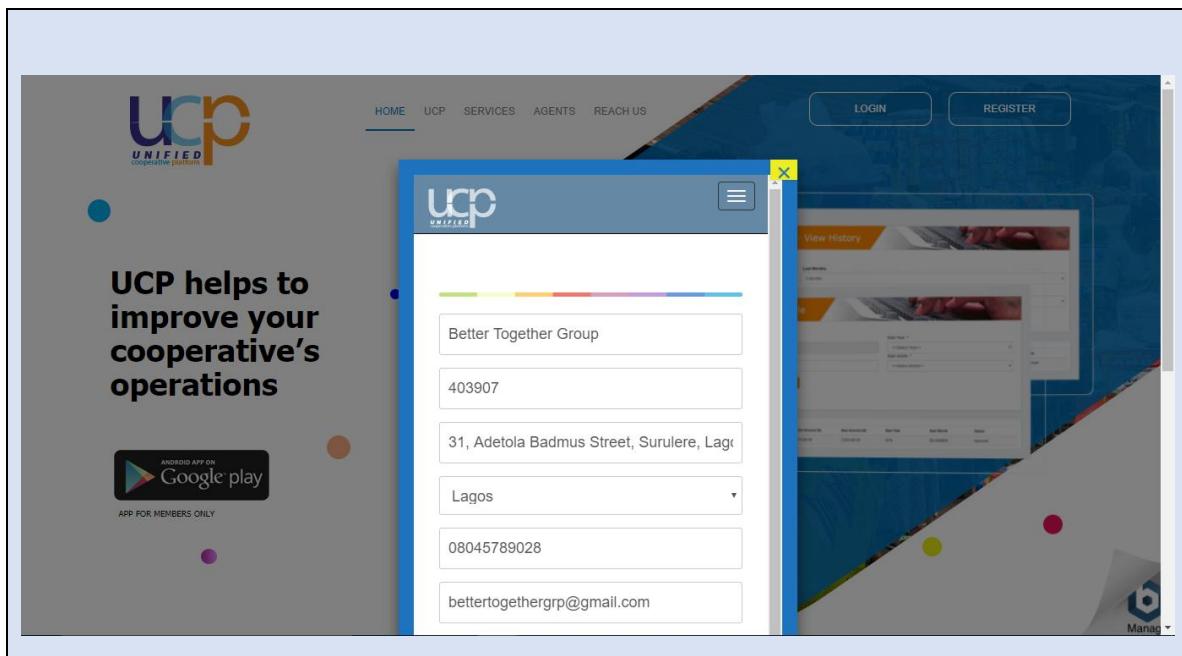
1. Access the UCP Home Page:



2. Click on the **Register** button:

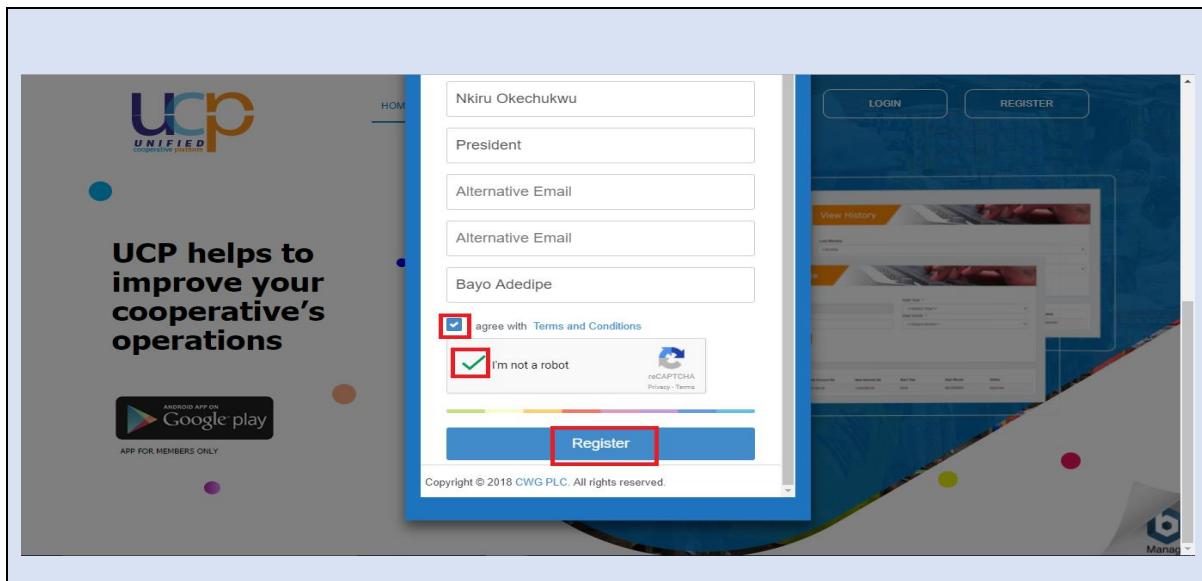


3. The Registration form is displayed. Provide the required registration information:

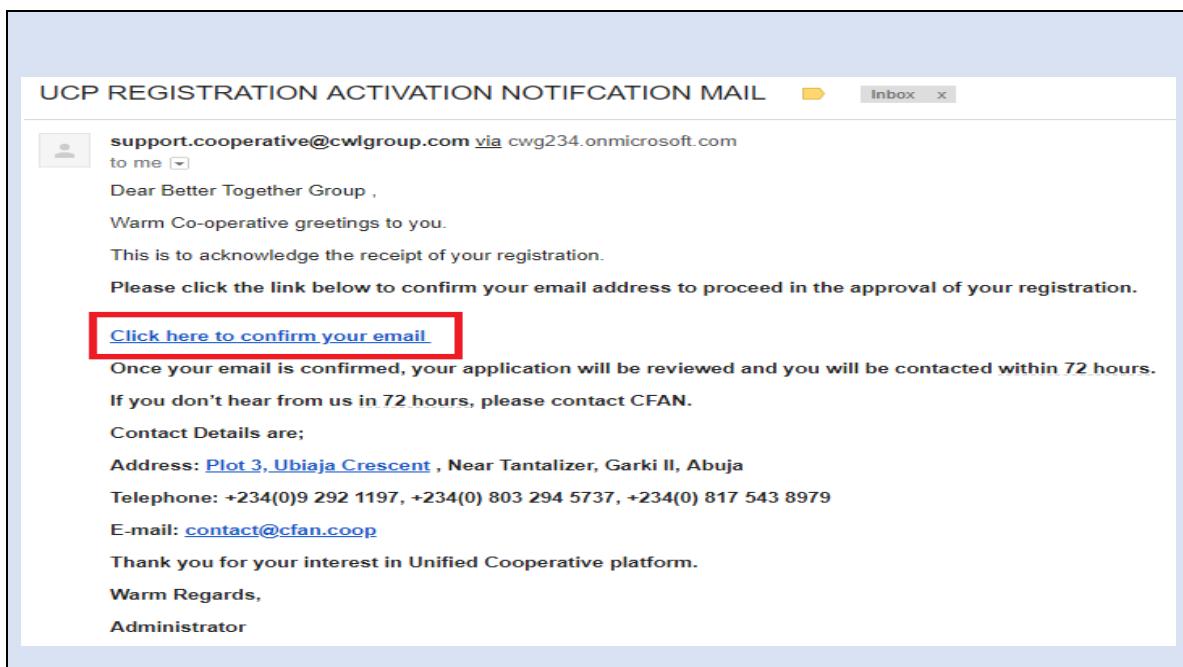


A screenshot of the UCP registration form. The form includes fields for a group name ("Better Together Group"), a unique identifier ("403907"), an address ("31, Adetola Badmus Street, Surulere, Lagos"), a city ("Lagos"), a phone number ("08045789028"), and an email address ("bettertogethergrp@gmail.com"). The "REGISTER" button is visible at the top right of the form area.

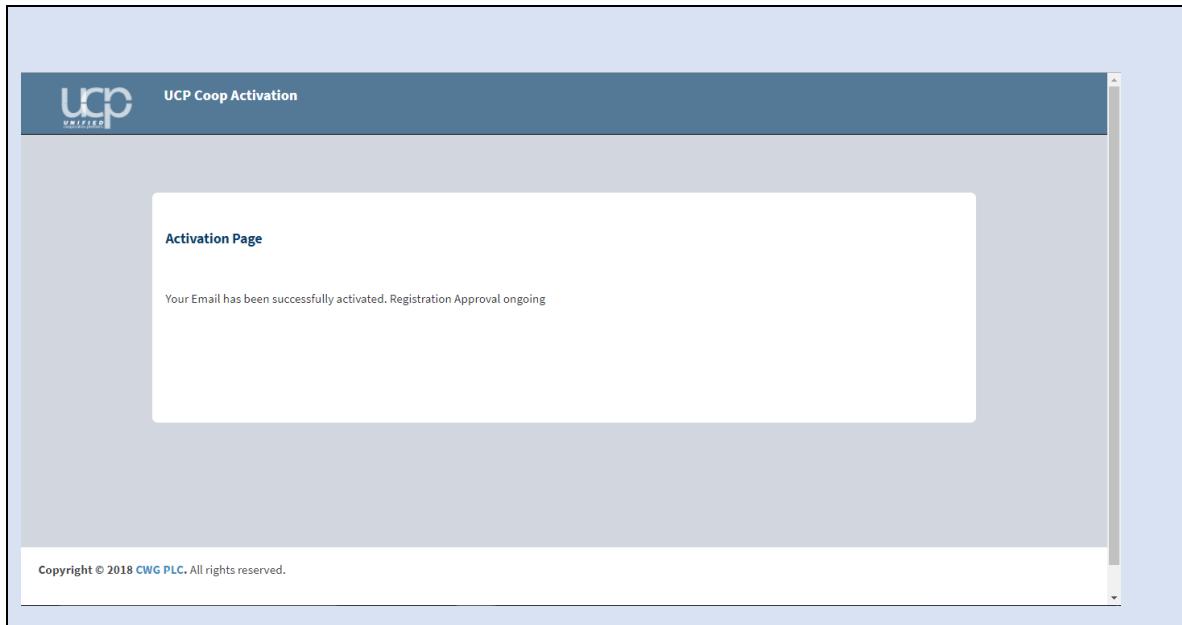
4. Check the Terms and Conditions and Recaptcha boxes. Then click on the **Register** button to register:



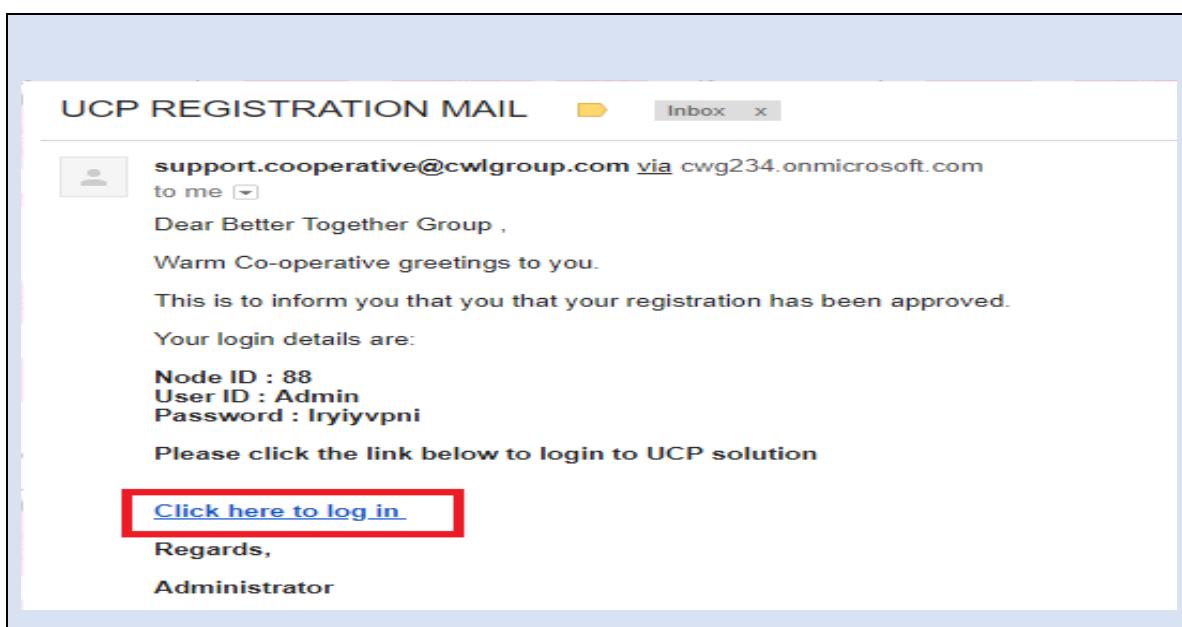
5. Click on the **Confirmation Link** sent to the email address provided:



6. The Email address is confirmed:

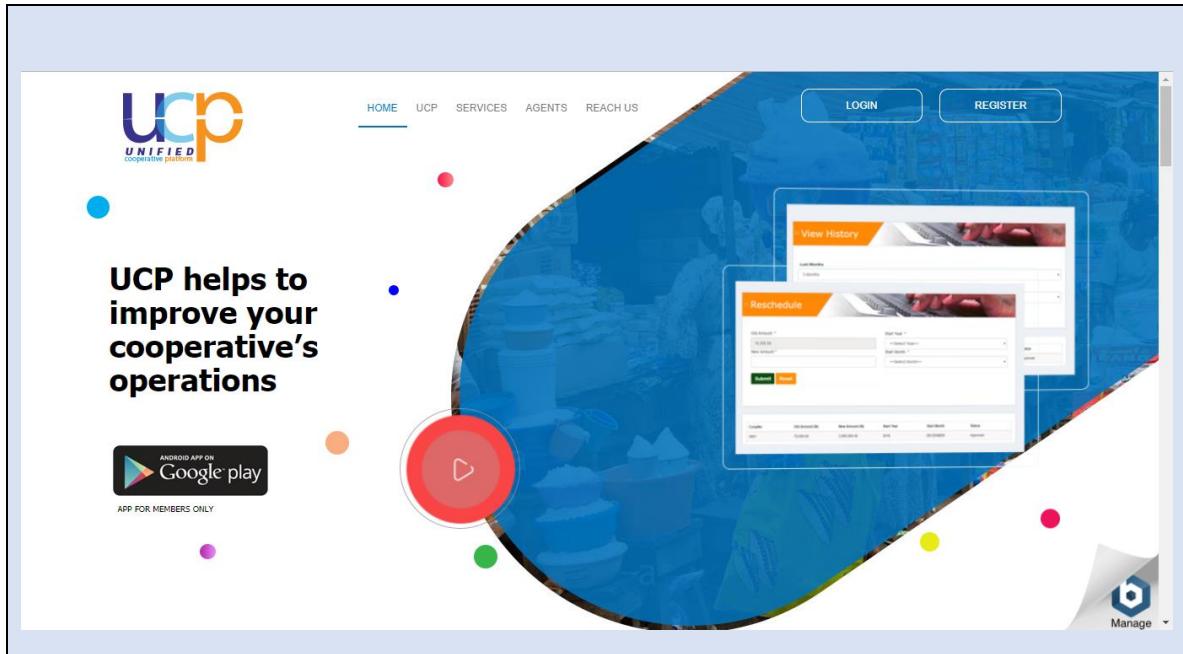


7. On registration approval, a mail containing login credentials will be sent to the provided email address. Click on the **Login** link to login:

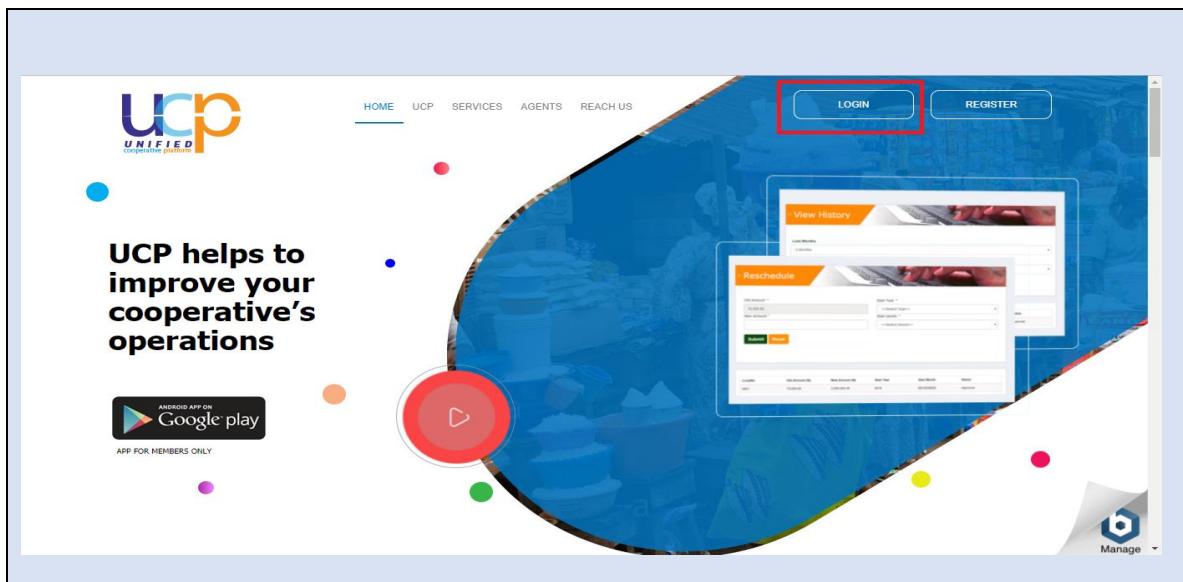


4. Login

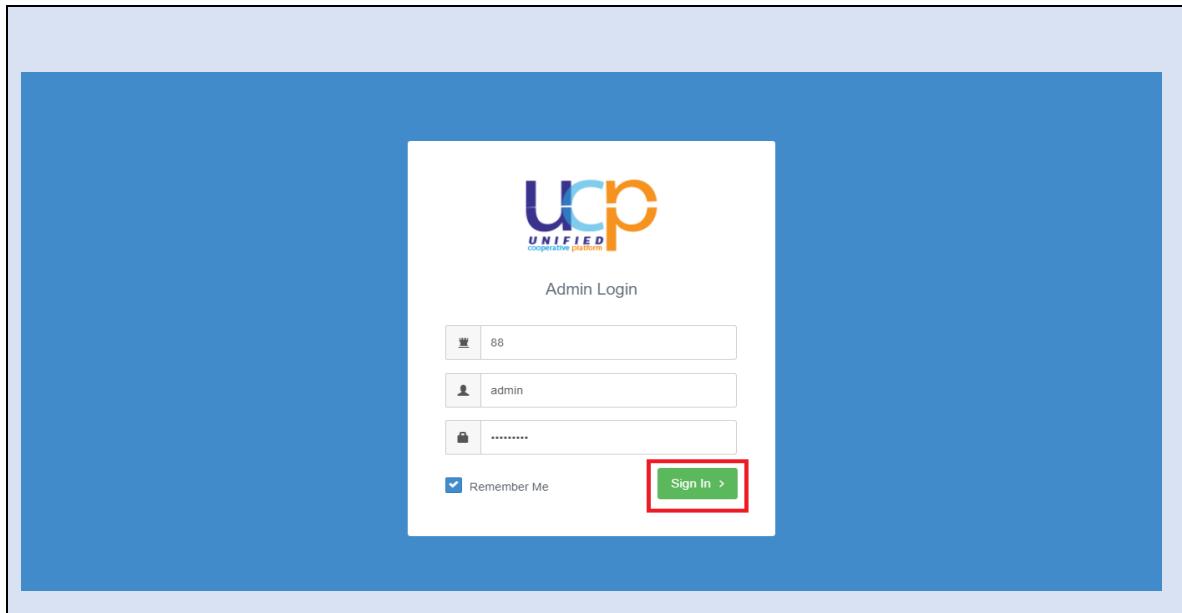
1. Access the UCP Home Page:



2. Click on the **Login** button:

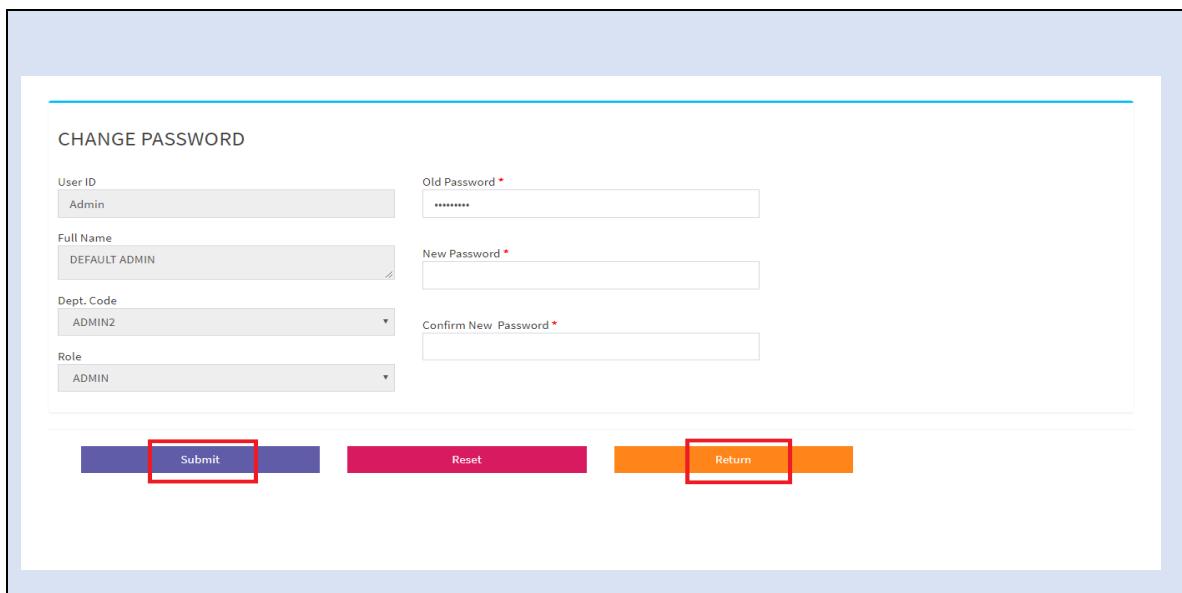


3. The Login page is displayed. Enter the Coop ID, User ID and Password and click on the **Sign In** button:



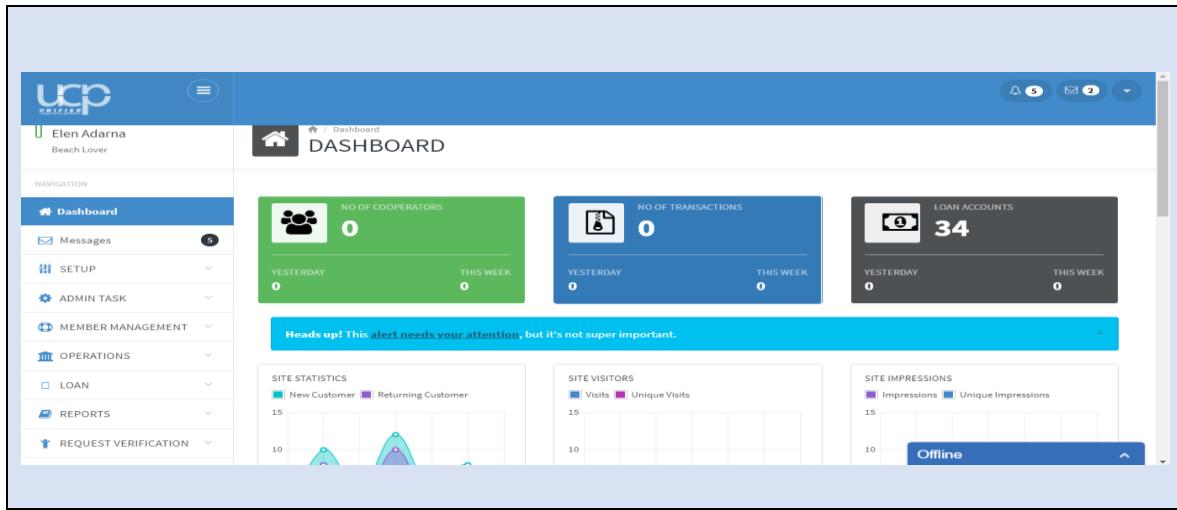
The image shows the Admin Login page of the UCP (Unified Cooperative Platform). The page has a blue header and a white content area. The UCP logo is at the top left. Below it is the text "Admin Login". There are three input fields: "User ID" (containing "88"), "Full Name" (containing "admin"), and "Password" (containing "*****"). Below these is a checkbox labeled "Remember Me" followed by a green "Sign In >" button, which is highlighted with a red rectangle.

4. On first login, the application will prompt for the password to be changed. Enter the old password and new password. Confirm the new password and click on the **Submit** button. Click on the **Return** button to return to the Login page:



The image shows the "CHANGE PASSWORD" screen. It has four input fields: "User ID" (Admin), "Old Password" (*****), "New Password" (*****), and "Confirm New Password" (*****). Below the fields are dropdown menus for "Dept. Code" (ADMIN2) and "Role" (ADMIN). At the bottom are three buttons: "Submit" (highlighted with a red rectangle), "Reset", and "Return" (highlighted with a red rectangle).

5. On Successful login, the Dashboard is displayed:



The screenshot shows the UCP Dashboard with the following key elements:

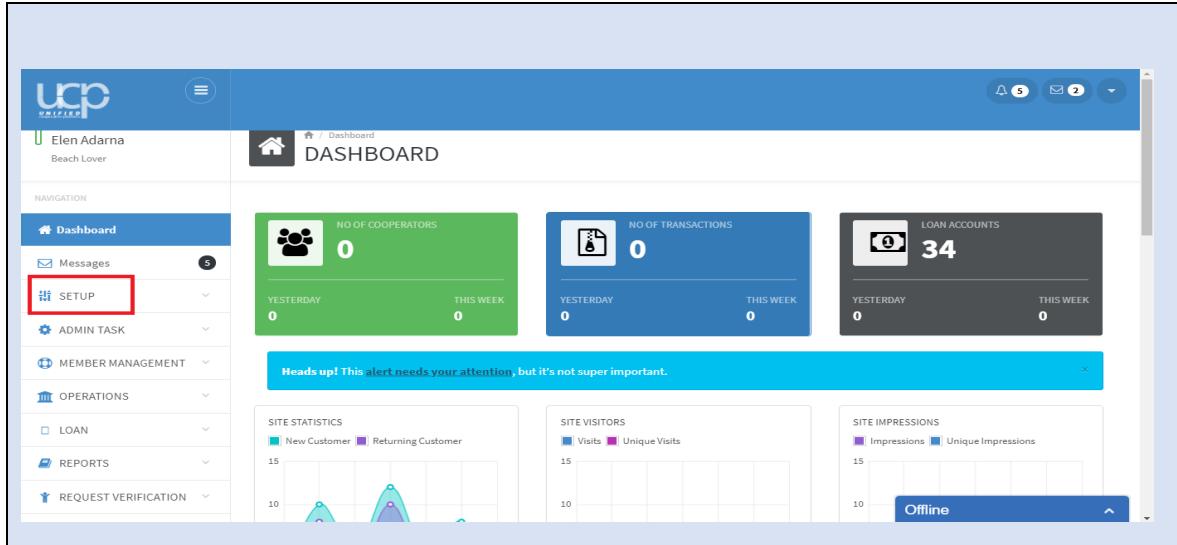
- Top Bar:** Shows the UCP logo, user name "Elen Adarna Beach Lover", and notification counts (5 messages, 2 emails).
- Left Sidebar (NAVIGATION):**
 - Dashboard (selected)
 - Messages (5)
 - SETUP (highlighted with a red box)
 - ADMIN TASK
 - MEMBER MANAGEMENT
 - OPERATIONS
 - LOAN
 - REPORTS
 - REQUEST VERIFICATION
- Dashboard Content:**
 - NO OF COOPERATORS:** 0 (Yesterday: 0, This Week: 0)
 - NO OF TRANSACTIONS:** 0 (Yesterday: 0, This Week: 0)
 - LOAN ACCOUNTS:** 34 (Yesterday: 0, This Week: 0)
 - Heads up! This alert needs your attention, but it's not super important.**
 - SITE STATISTICS:** New Customer (blue), Returning Customer (purple) (Graph: Peak around 12)
 - SITE VISITORS:** Visits (blue), Unique Visits (purple) (Graph: Peak around 12)
 - SITE IMPRESSIONS:** Impressions (purple), Unique Impressions (blue) (Graph: Offline)

5. Setup

This is the menu where the Cooperative is setup for operations. The creation of products and management of the cooperative and its branches can be done here:

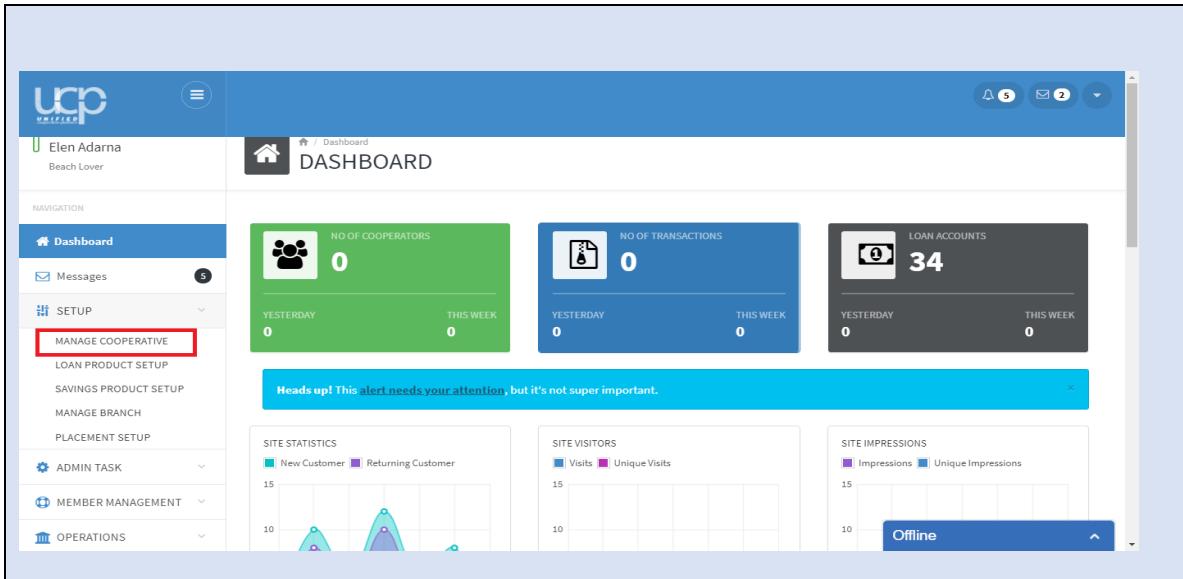
5.1. Manage Cooperative

1. Login and click on the **Setup** Menu:



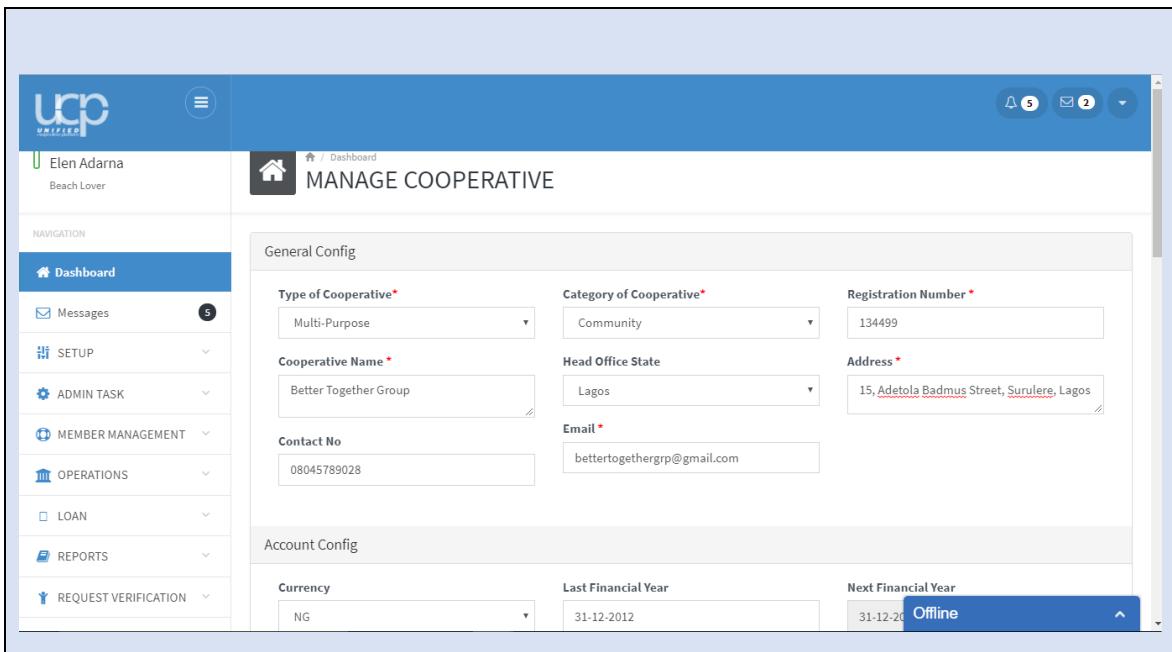
The screenshot shows the UCP Dashboard with the "SETUP" menu item highlighted with a red box. The rest of the interface is identical to the previous dashboard screenshot.

2. Click on the **Manage Cooperative** Sub menu:



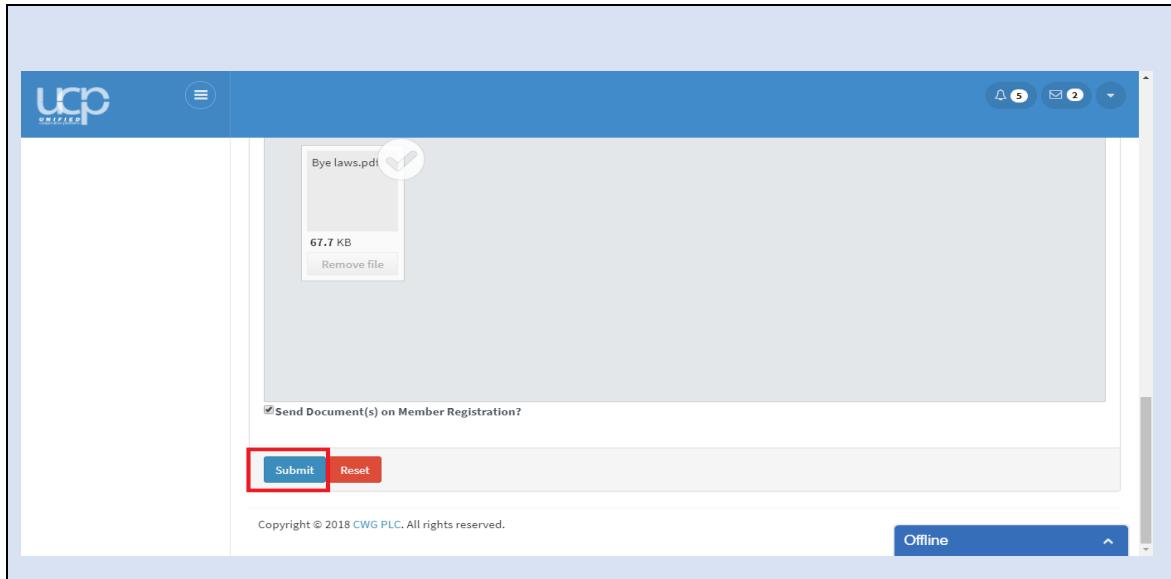
The screenshot shows the UCP Unified dashboard. On the left, there is a navigation sidebar with various menu items. The 'MANAGE COOPERATIVE' item is highlighted with a red box. The main content area displays several cards with statistics: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these cards is a blue alert box with the text 'Heads up! This alert needs your attention, but it's not super important.' At the bottom, there are three charts under 'SITE STATISTICS', 'SITE VISITORS', and 'SITE IMPRESSIONS'.

3. The Manage Cooperative page is displayed. Provide the required details and files:



The screenshot shows the 'MANAGE COOPERATIVE' configuration page. The left sidebar has the 'MANAGE COOPERATIVE' item selected. The main form is divided into two sections: 'General Config' and 'Account Config'. In 'General Config', fields include 'Type of Cooperative' (Multi-Purpose), 'Category of Cooperative' (Community), 'Registration Number' (134499), 'Cooperative Name' (Better Together Group), 'Head Office State' (Lagos), 'Address' (15, Adetola Badmus Street, Surulere, Lagos), and 'Email' (bettertogethergrp@gmail.com). In 'Account Config', fields include 'Currency' (NG), 'Last Financial Year' (31-12-2012), and 'Next Financial Year' (31-12-2013, Offline).

4. Click on the **Submit** button:



Bye laws.pdf
67.7 KB
Remove file

Send Document(s) on Member Registration?

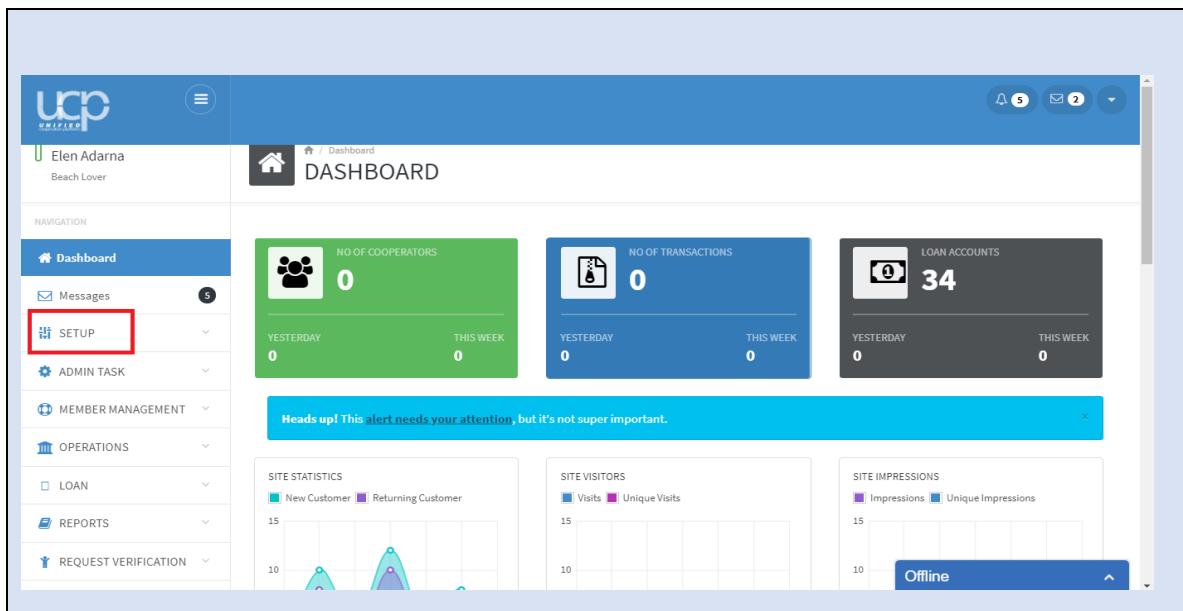
Submit Reset

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Offline

5.2. Loan Product Setup

1. Login and click on the **Setup** Menu:



Elen Adarna
Beach Lover

NAVIGATION

- Dashboard
- MESSAGES 5
- SETUP**
- ADMIN TASK
- MEMBER MANAGEMENT
- OPERATIONS
- LOAN
- REPORTS
- REQUEST VERIFICATION

DASHBOARD

NO OF COOPERATORS 0

NO OF TRANSACTIONS 0

LOAN ACCOUNTS 34

Heads up! This alert needs your attention, but it's not super important.

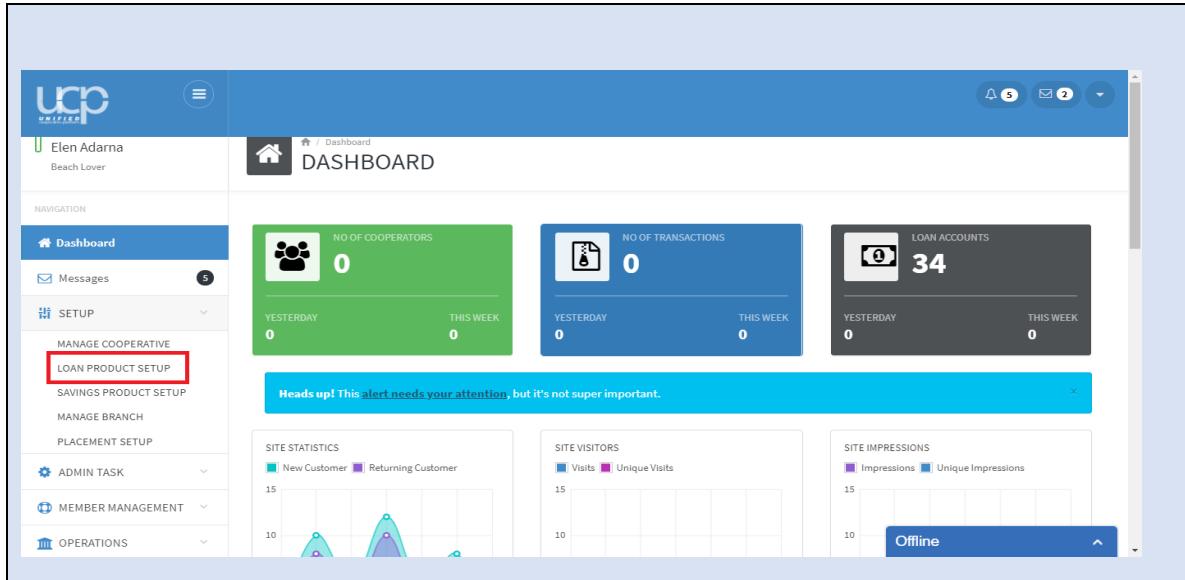
SITE STATISTICS

SITE VISITORS

SITE IMPRESSIONS

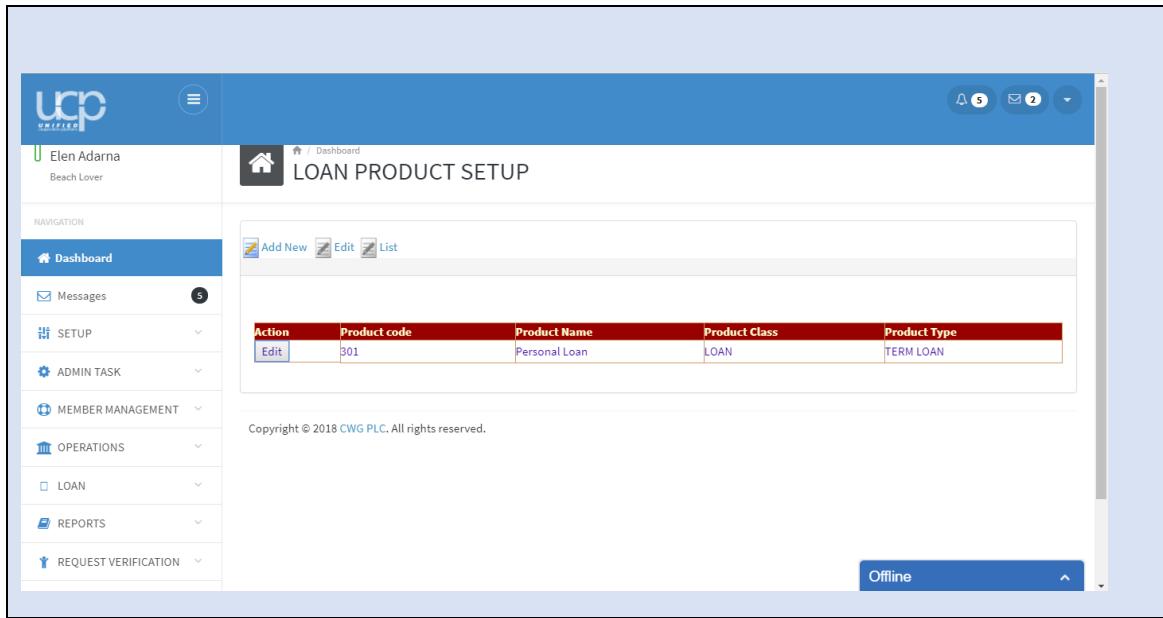
Offline

2. Click on the **Loan Product Setup** Sub menu:



The screenshot shows the UCP Unified platform dashboard. The left sidebar has a navigation menu with several items: Dashboard, Messages (5 notifications), SETUP (with sub-options: MANAGE COOPERATIVE, LOAN PRODUCT SETUP, SAVINGS PRODUCT SETUP), MANAGE BRANCH, PLACEMENT SETUP, ADMIN TASK, MEMBER MANAGEMENT, and OPERATIONS. The 'LOAN PRODUCT SETUP' option is highlighted with a red box. The main content area is titled 'DASHBOARD'. It features three large cards: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these are three smaller cards: 'SITE STATISTICS' (New Customer: 10, Returning Customer: 5), 'SITE VISITORS' (Visits: 10, Unique Visits: 5), and 'SITE IMPRESSIONS' (Impressions: 10, Unique Impressions: 5). A blue banner at the bottom says 'Heads up! This alert needs your attention, but it's not super important.' A grey bar at the bottom right indicates the system is 'Offline'.

3. The Loan Product Setup page is displayed listing the existing Loan Product(s):



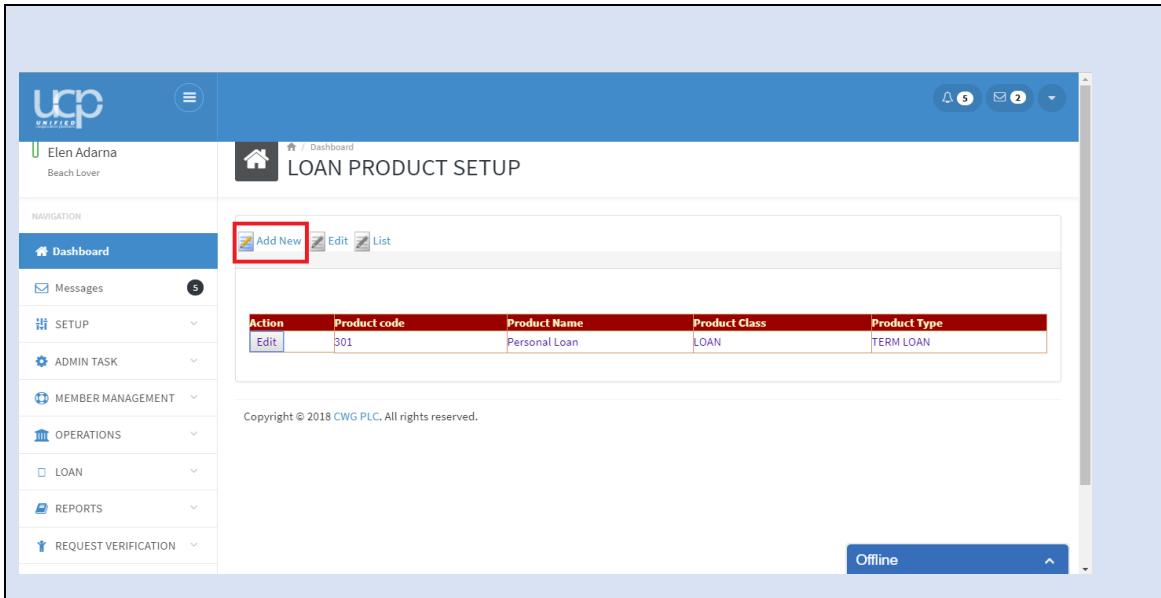
The screenshot shows the 'LOAN PRODUCT SETUP' page. The left sidebar includes the same navigation menu as the dashboard, with 'LOAN' selected. The main content area is titled 'LOAN PRODUCT SETUP' and contains a toolbar with 'Add New', 'Edit', and 'List' buttons. Below this is a table showing one loan product row:

Action	Product code	Product Name	Product Class	Product Type
Edit	301	Personal Loan	LOAN	TERM LOAN

A copyright notice at the bottom left reads 'Copyright © 2018 CWG PLC. All rights reserved.' A blue bar at the bottom right indicates the system is 'Offline'.

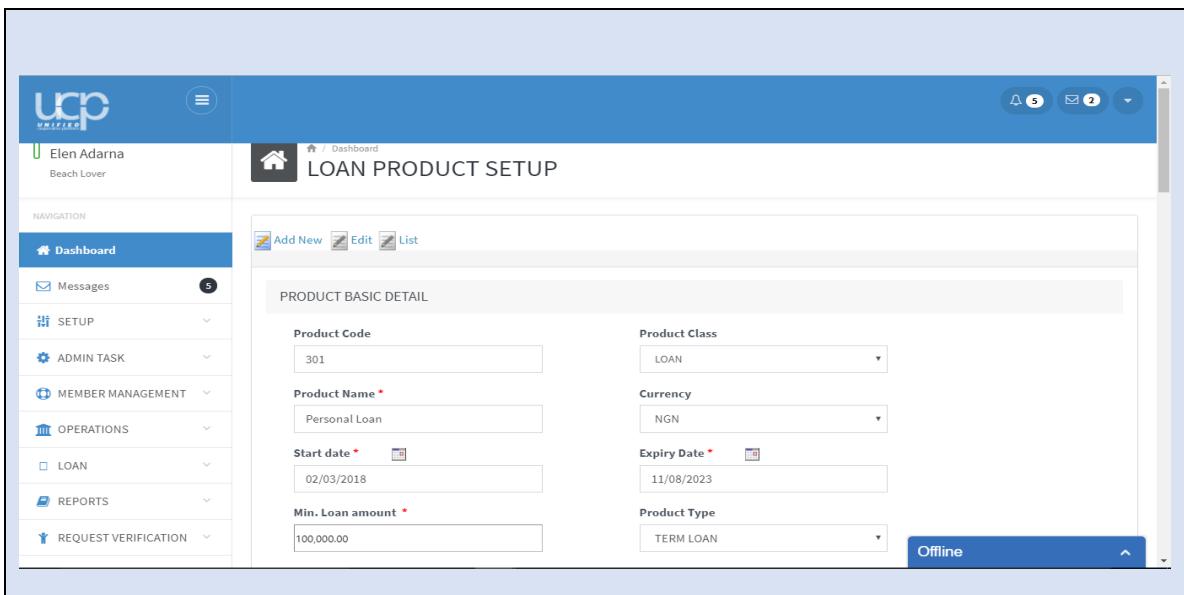
5.2.1. Add New Loan Product

- From the Loan Product Setup page, click on the **Add New** button:



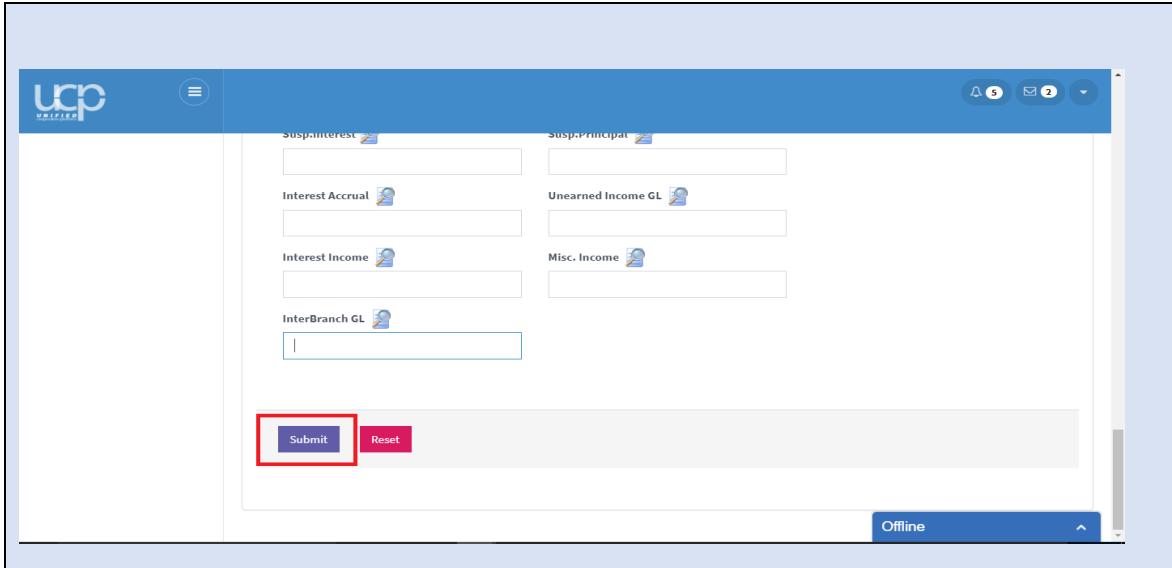
The screenshot shows the UCP (Unifed) dashboard with the 'LOAN PRODUCT SETUP' page selected. On the left, there's a navigation sidebar with various menu items like Dashboard, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The 'LOAN' item is currently active. In the main content area, there's a table with one row showing a product entry: Action (Edit), Product code (301), Product Name (Personal Loan), Product Class (LOAN), and Product Type (TERM LOAN). Below the table, there's a copyright notice: 'Copyright © 2018 CWG PLC. All rights reserved.' At the bottom right of the page, there's an 'Offline' status indicator.

- Provide the required information:



The screenshot shows the same UCP dashboard and 'LOAN PRODUCT SETUP' page as the previous screenshot, but now the 'PRODUCT BASIC DETAIL' form is filled out. The fields include: Product Code (301), Product Class (LOAN), Product Name (Personal Loan), Currency (NGN), Start date (02/03/2018), Expiry Date (11/08/2023), Min. Loan amount (100,000.00), and Product Type (TERM LOAN). The 'Add New' button is still visible at the top of the page.

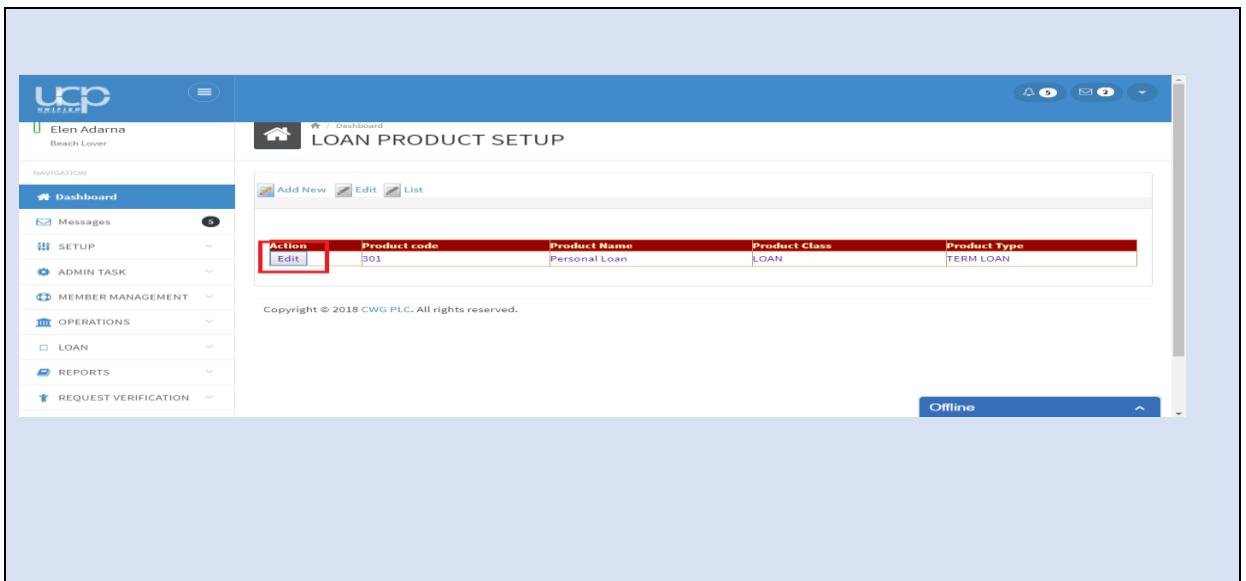
3. Click the **Submit** button:



The screenshot shows a software interface with a blue header bar. Below it is a form with several input fields. At the bottom of the form is a row of buttons. The 'Submit' button is highlighted with a red box.

5.2.2. Edit Loan Product

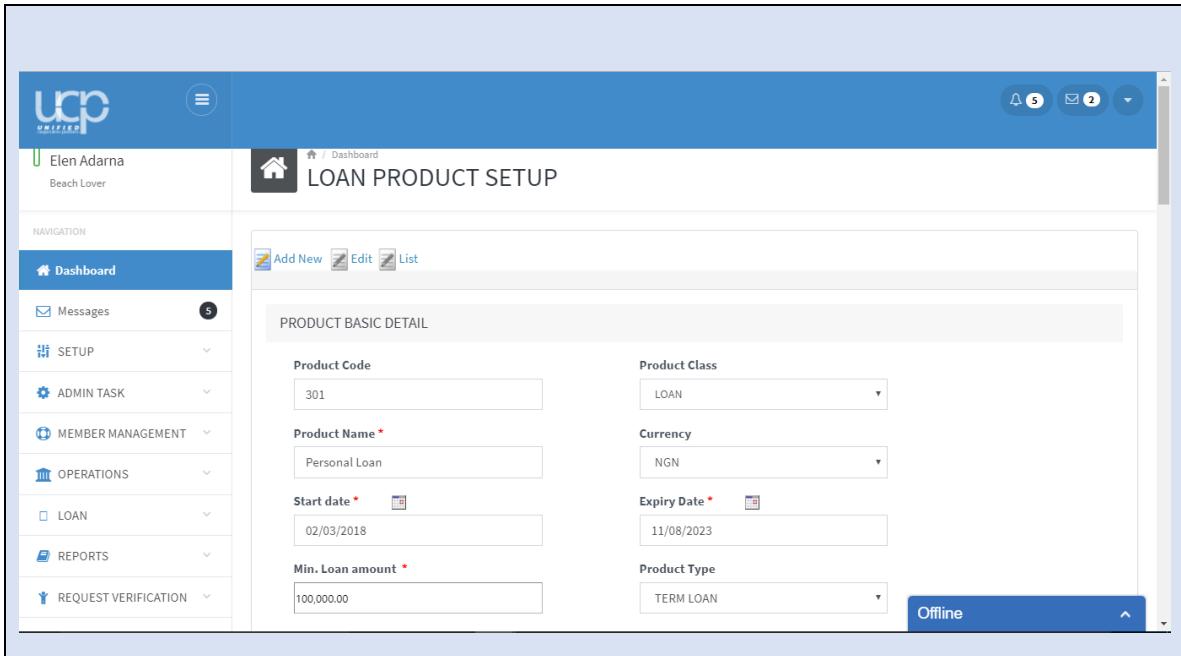
1. From the List of Loan Products, click on the **Edit** button for the particular Loan Product to be edited:



The screenshot shows a software interface with a blue header bar. Below it is a table titled 'LOAN PRODUCT SETUP'. The table has columns for Action, Product code, Product Name, Product Class, and Product Type. The 'Action' column contains a red box around the 'Edit' button. The table also includes a 'Copyright © 2018 CWG PLC. All rights reserved.' message at the bottom.

Action	Product code	Product Name	Product Class	Product Type
Edit	301	Personal Loan	LOAN	TERM LOAN

2. Edit the Loan Product details:

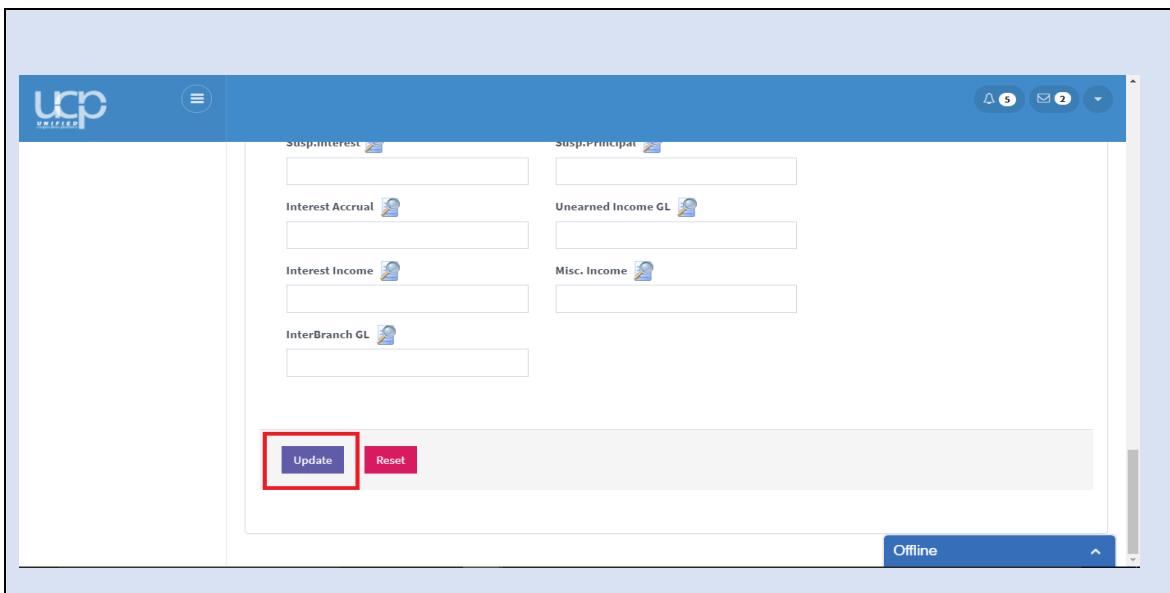


The screenshot shows the 'LOAN PRODUCT SETUP' screen. On the left is a navigation sidebar with 'Dashboard' selected. The main area displays 'PRODUCT BASIC DETAIL' fields:

- Product Code:** 301
- Product Class:** LOAN
- Product Name ***: Personal Loan
- Currency:** NGN
- Start date ***: 02/03/2018
- Expiry Date ***: 11/08/2023
- Min. Loan amount ***: 100,000.00
- Product Type:** TERM LOAN

An 'Offline' status bar is at the bottom right.

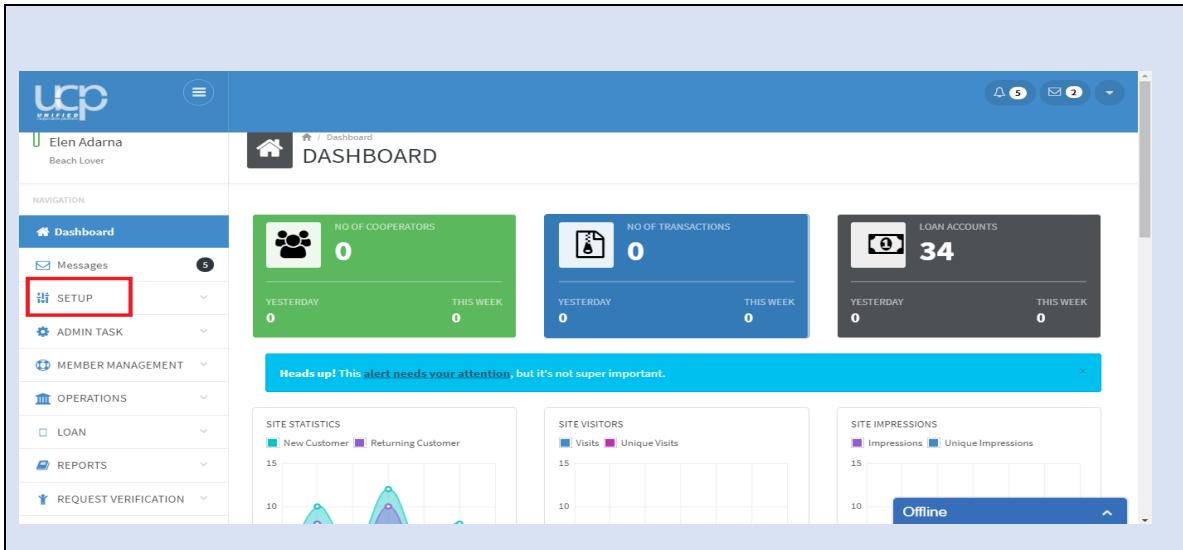
3. Click on the **Update** button:



The screenshot shows a different part of the UCP interface with various GL account selection boxes. At the bottom, there are two buttons: 'Update' (highlighted with a red box) and 'Reset'.

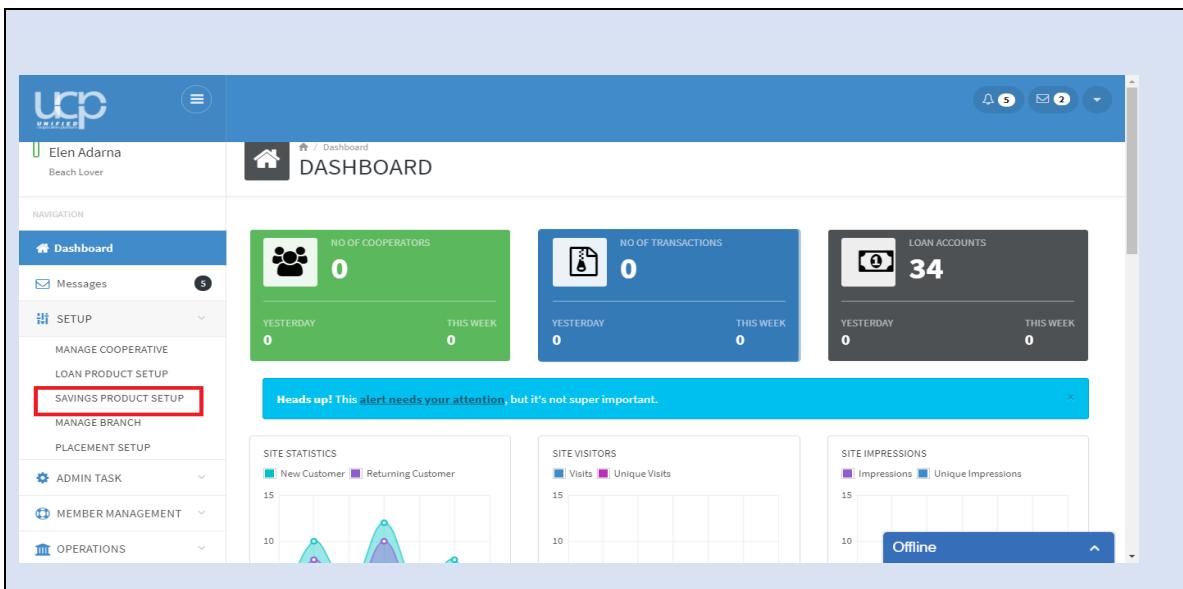
5.3. Savings Product Setup

1. Login and click on the **Setup** Menu:



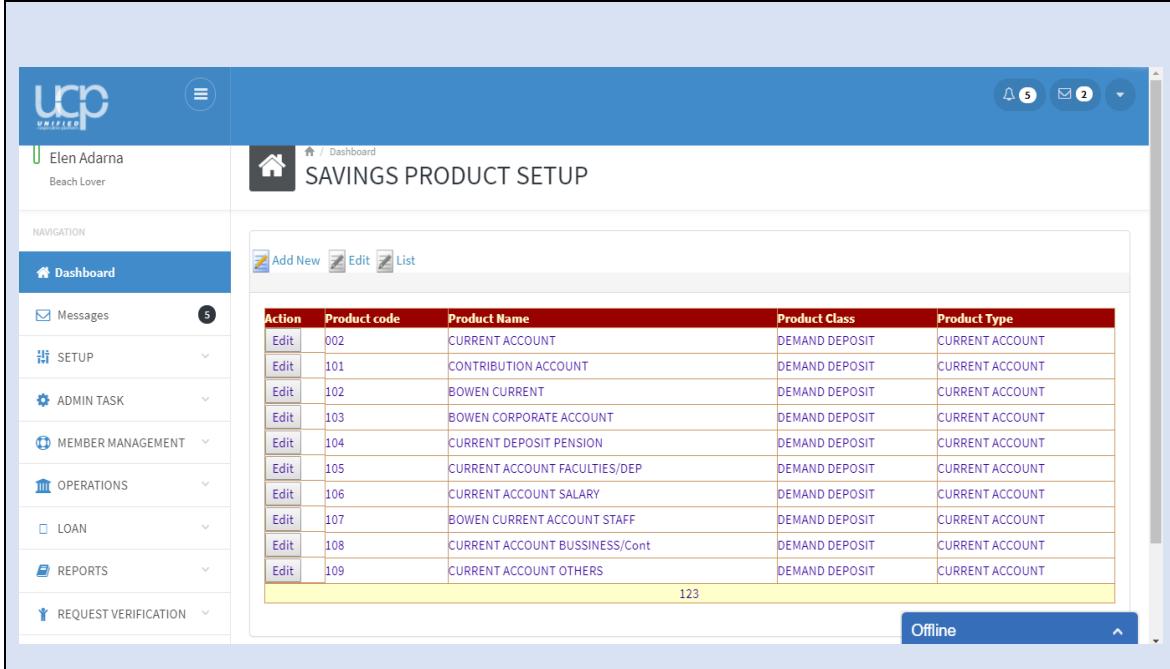
The screenshot shows the UCP (Unified) dashboard. The left sidebar has a 'Dashboard' section with several options: Messages (5), SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The 'SETUP' option is highlighted with a red box. The main area is titled 'DASHBOARD' and contains three cards: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these are three charts: 'SITE STATISTICS' (New Customer vs Returning Customer), 'SITE VISITORS' (Visits vs Unique Visits), and 'SITE IMPRESSIONS' (Impressions vs Unique Impressions). A blue banner at the bottom says 'Heads up! This alert needs your attention, but it's not super important.'

2. Click on the **Savings Product Setup** Sub menu:



This screenshot is from the same dashboard as the previous one, but the navigation menu is more detailed. Under the 'SETUP' menu, there are additional options: MANAGE COOPERATIVE, LOAN PRODUCT SETUP, and SAVINGS PRODUCT SETUP. The 'SAVINGS PRODUCT SETUP' option is highlighted with a red box. The rest of the interface is identical to the first screenshot.

3. The Savings Product Setup page is displayed listing the existing savings products:

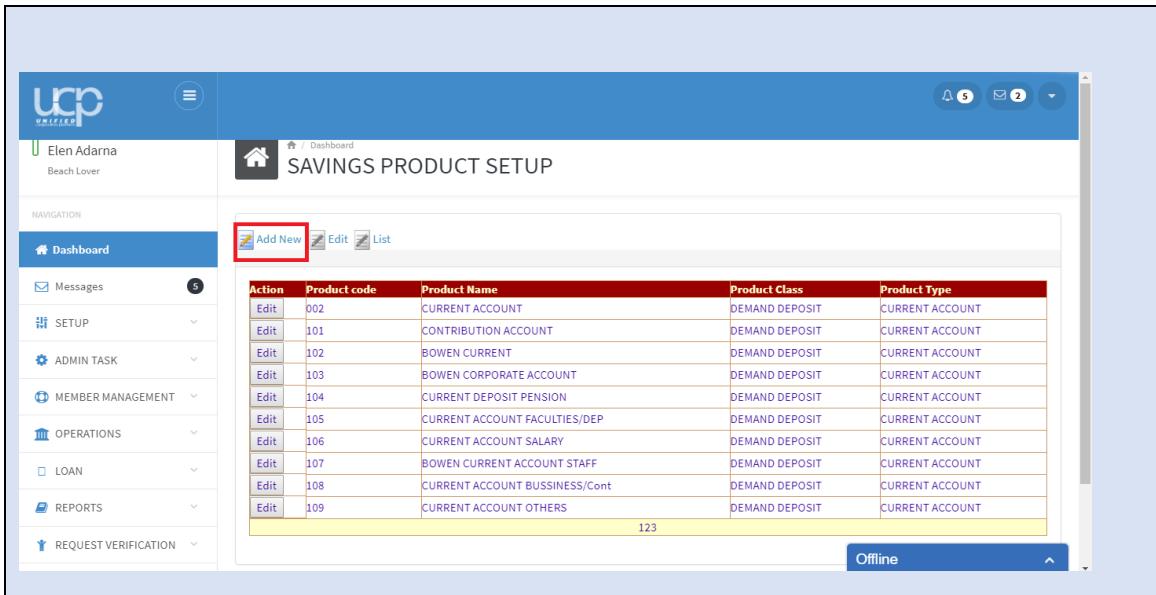


The screenshot shows the 'SAVINGS PRODUCT SETUP' page. The navigation bar includes 'Dashboard', 'Messages (5)', 'SETUP', 'ADMIN TASK', 'MEMBER MANAGEMENT', 'OPERATIONS', 'LOAN', 'REPORTS', and 'REQUEST VERIFICATION'. The main content area displays a table of existing products:

Action	Product code	Product Name	Product Class	Product Type
Edit	002	CURRENT ACCOUNT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	101	CONTRIBUTION ACCOUNT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	102	BOWEN CURRENT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	103	BOWEN CORPORATE ACCOUNT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	104	CURRENT DEPOSIT PENSION	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	105	CURRENT ACCOUNT FACULTIES/DEP	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	106	CURRENT ACCOUNT SALARY	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	107	BOWEN CURRENT ACCOUNT STAFF	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	108	CURRENT ACCOUNT BUSSINESS/Cont	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	109	CURRENT ACCOUNT OTHERS	DEMAND DEPOSIT	CURRENT ACCOUNT

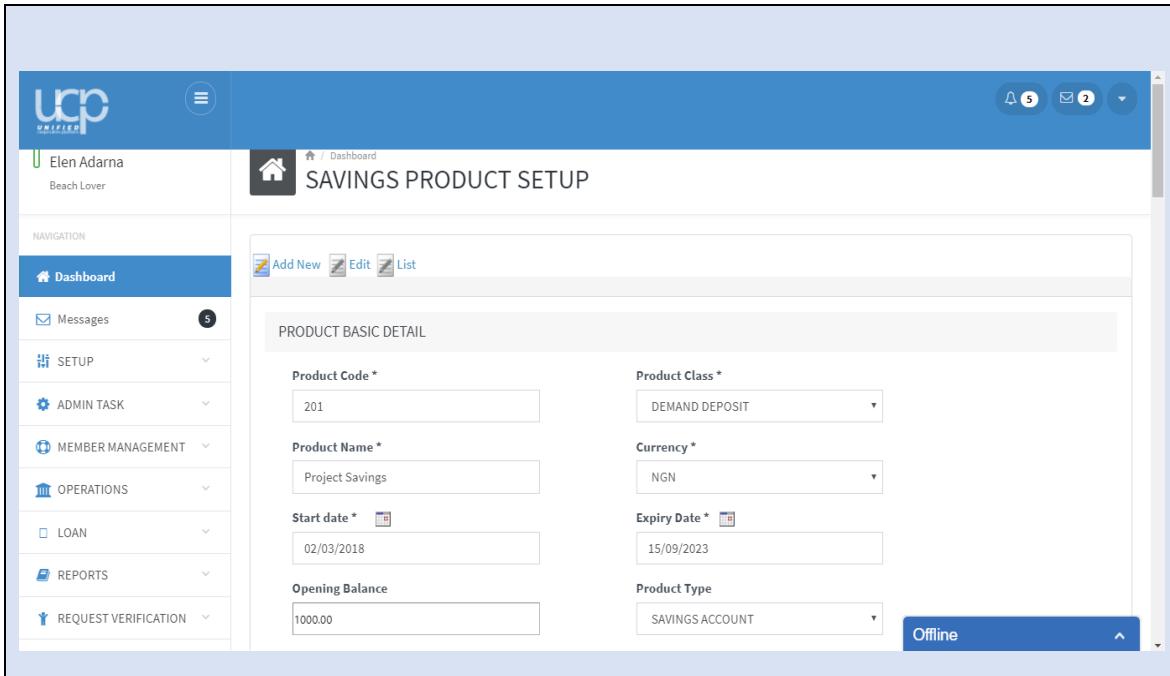
5.2.1. Add New Savings Product

1. From the Savings Product Setup page, click on the **Add New** button:



The screenshot shows the same 'SAVINGS PRODUCT SETUP' page as above, but with the 'Add New' button in the top toolbar highlighted by a red box. The rest of the interface and data table are identical to the previous screenshot.

2. Provide the required information:

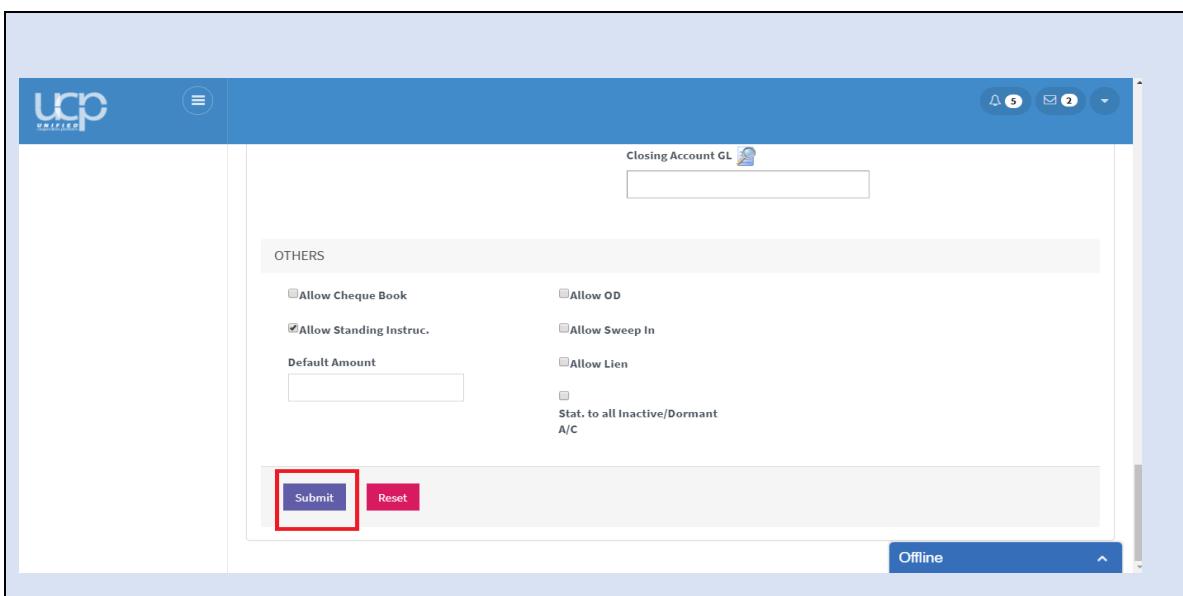


The screenshot shows the 'SAVINGS PRODUCT SETUP' page. The left sidebar has a 'Dashboard' button highlighted. The main area displays 'PRODUCT BASIC DETAIL' fields:

- Product Code ***: 201
- Product Class ***: DEMAND DEPOSIT
- Product Name ***: Project Savings
- Currency ***: NGN
- Start date ***: 02/03/2018
- Expiry Date ***: 15/09/2023
- Opening Balance**: 1000.00
- Product Type**: SAVINGS ACCOUNT

At the bottom right of the form is an 'Offline' status indicator.

3. Click the **Submit** button:



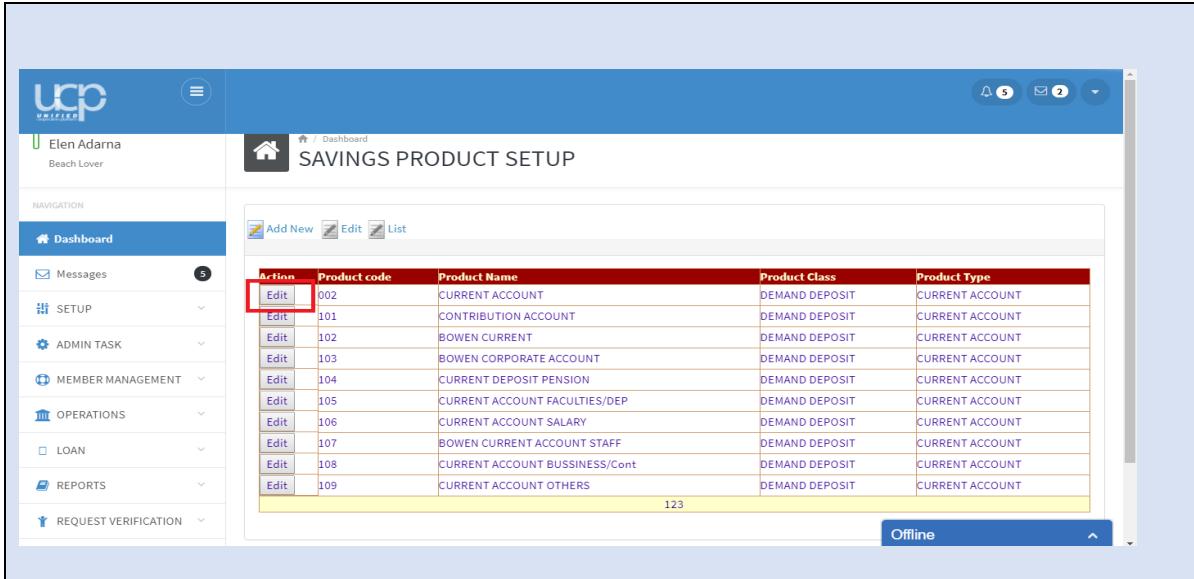
The screenshot shows additional configuration options under 'OTHERS':

- Allow Cheque Book
- Allow Standing Instruc.
- Default Amount (with a text input field)
- Allow OD
- Allow Sweep In
- Allow Lien
- Stat. to all Inactive/Dormant A/C

At the bottom left of the form, there are 'Submit' and 'Reset' buttons. The 'Submit' button is highlighted with a red box.

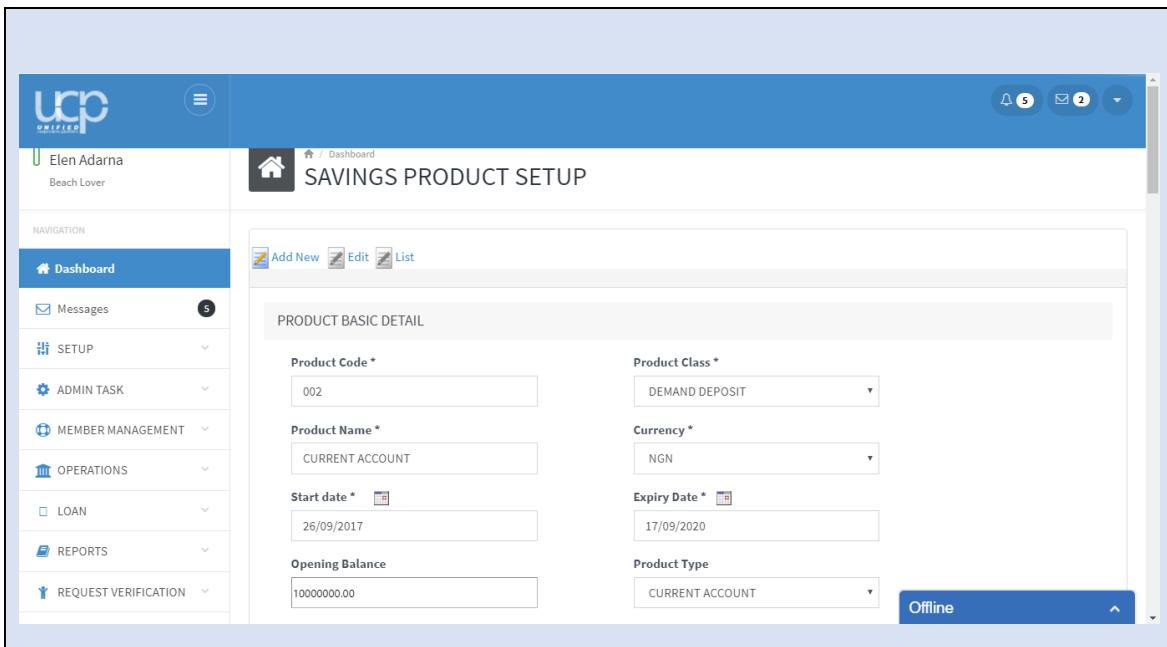
5.2.2. Edit Savings Product

- From the List of Savings Products, click on the **Edit** button for the particular Savings Product to be edited:



Action	Product code	Product Name	Product Class	Product Type
Edit	002	CURRENT ACCOUNT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	101	CONTRIBUTION ACCOUNT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	102	BOWEN CURRENT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	103	BOWEN CORPORATE ACCOUNT	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	104	CURRENT DEPOSIT PENSION	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	105	CURRENT ACCOUNT FACULTIES/DEP	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	106	CURRENT ACCOUNT SALARY	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	107	BOWEN CURRENT ACCOUNT STAFF	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	108	CURRENT ACCOUNT BUSSINESS/Cont	DEMAND DEPOSIT	CURRENT ACCOUNT
Edit	109	CURRENT ACCOUNT OTHERS	DEMAND DEPOSIT	CURRENT ACCOUNT

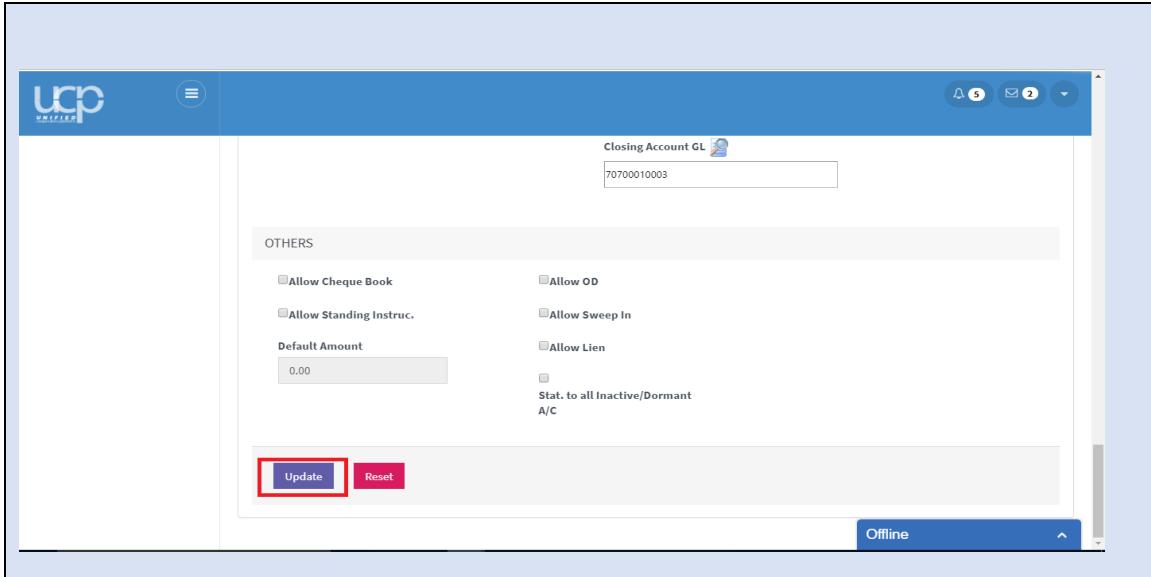
- Edit the Savings Product details:



PRODUCT BASIC DETAIL

Product Code *	002	Product Class *	DEMAND DEPOSIT
Product Name *	CURRENT ACCOUNT	Currency *	NGN
Start date *	26/09/2017	Expiry Date *	17/09/2020
Opening Balance	10000000.00	Product Type	CURRENT ACCOUNT

3. Click on the **Update** button:



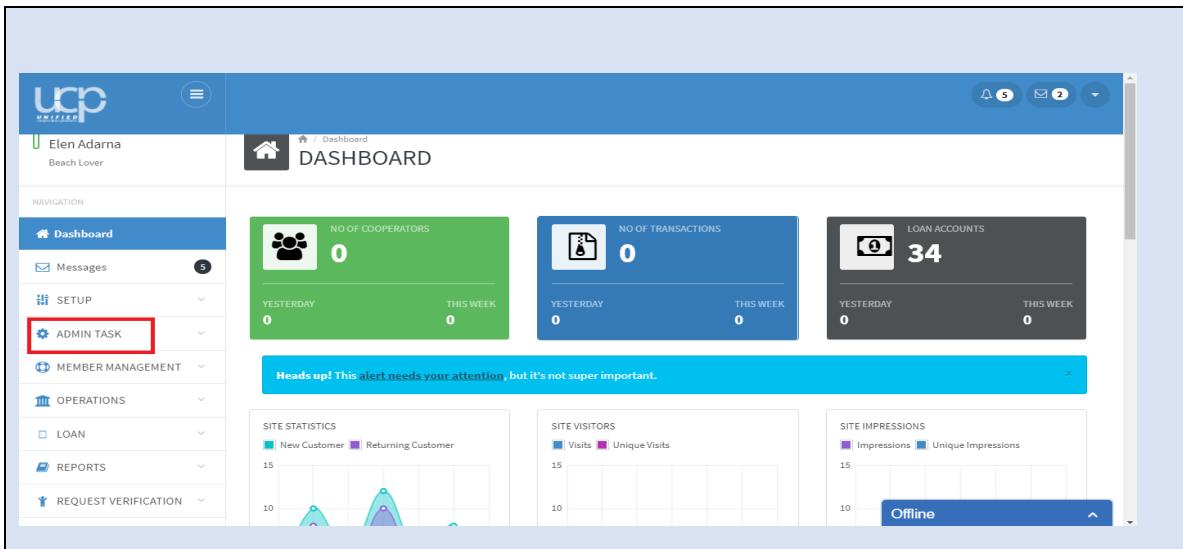
The screenshot shows the 'OTHERS' configuration screen in the UCP software. At the top, there is a header bar with the UCP logo and some notification icons. Below the header, there is a search bar labeled 'Closing Account GL' with the value '70700010003'. The main area contains several configuration options under the heading 'OTHERS'. These include checkboxes for 'Allow Cheque Book', 'Allow Standing Instruc.', 'Allow OD', 'Allow Sweep In', 'Allow Lien', and 'Stat. to all Inactive/Dormant A/C'. There is also a 'Default Amount' field set to '0.00'. At the bottom of the screen, there are two buttons: 'Update' (highlighted with a red box) and 'Reset'. A status bar at the bottom right indicates the system is 'Offline'.

6. Admin Task

This is the menu where administrative tasks like User and role management are carried out.

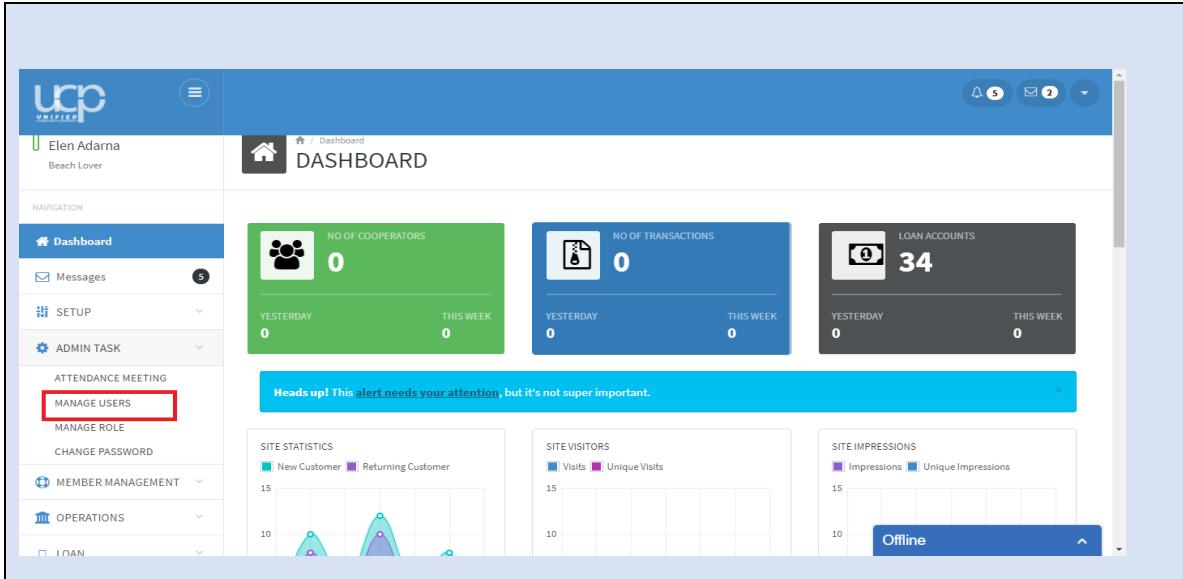
6.1. Manage Users

1. Login and click on the **Admin Task** Menu:



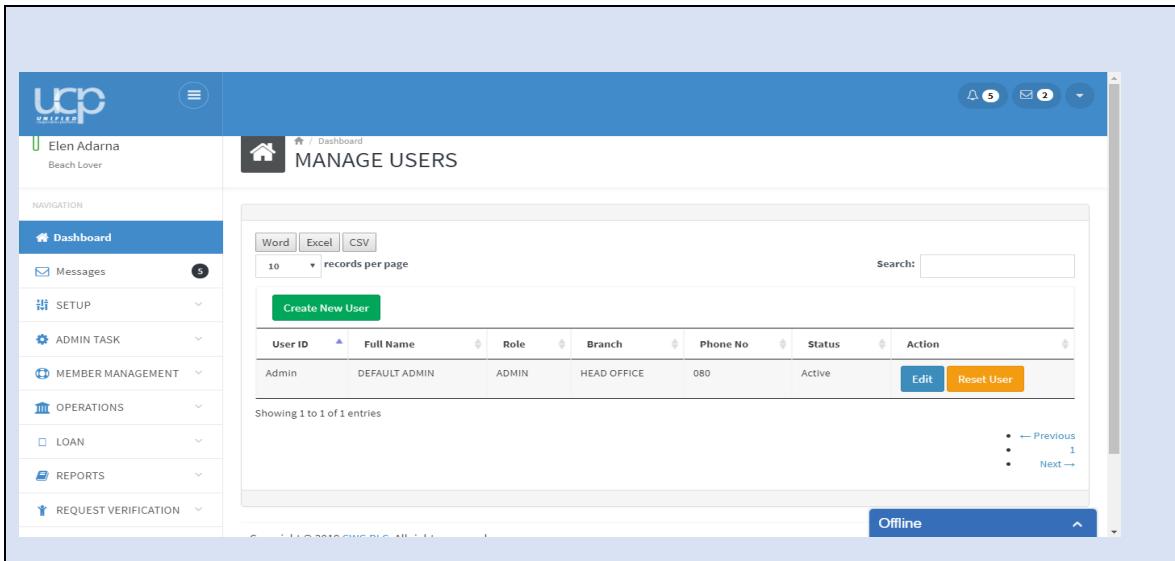
The screenshot shows the UCP Dashboard. On the left, there is a navigation sidebar with various menu items: 'Dashboard', 'Messages' (with 5 notifications), 'SETUP', 'ADMIN TASK' (highlighted with a red box), 'MEMBER MANAGEMENT', 'OPERATIONS', 'LOAN', 'REPORTS', and 'REQUEST VERIFICATION'. The main dashboard area displays several key metrics: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these are three charts: 'SITE STATISTICS' (New Customer vs Returning Customer), 'SITE VISITORS' (Visits vs Unique Visits), and 'SITE IMPRESSIONS' (Impressions vs Unique Impressions). A blue banner at the bottom of the dashboard area says 'Heads up! This alert needs your attention, but it's not super important.' A status bar at the bottom right indicates the system is 'Offline'.

2. Click on the **Manage Users** Sub menu:



The screenshot shows the UCP (Unified) application dashboard. On the left, there is a navigation sidebar with various menu items: Dashboard, Messages (5 notifications), SETUP, ADMIN TASK, ATTENDANCE MEETING, MANAGE USERS (highlighted with a red box), MANAGE ROLE, CHANGE PASSWORD, MEMBER MANAGEMENT, OPERATIONS, LOAN, and REPORTS. The main content area is titled "DASHBOARD". It features three cards: "NO OF COOPERATORS" (0 yesterday, 0 this week), "NO OF TRANSACTIONS" (0 yesterday, 0 this week), and "LOAN ACCOUNTS" (34 yesterday, 0 this week). Below these cards is a blue alert box with the text "Heads up! This alert needs your attention, but it's not super important." To the right of the alert are three charts: "SITE STATISTICS" (New Customer vs Returning Customer), "SITE VISITORS" (Visits vs Unique Visits), and "SITE IMPRESSIONS" (Impressions vs Unique Impressions). A status bar at the bottom indicates "Offline".

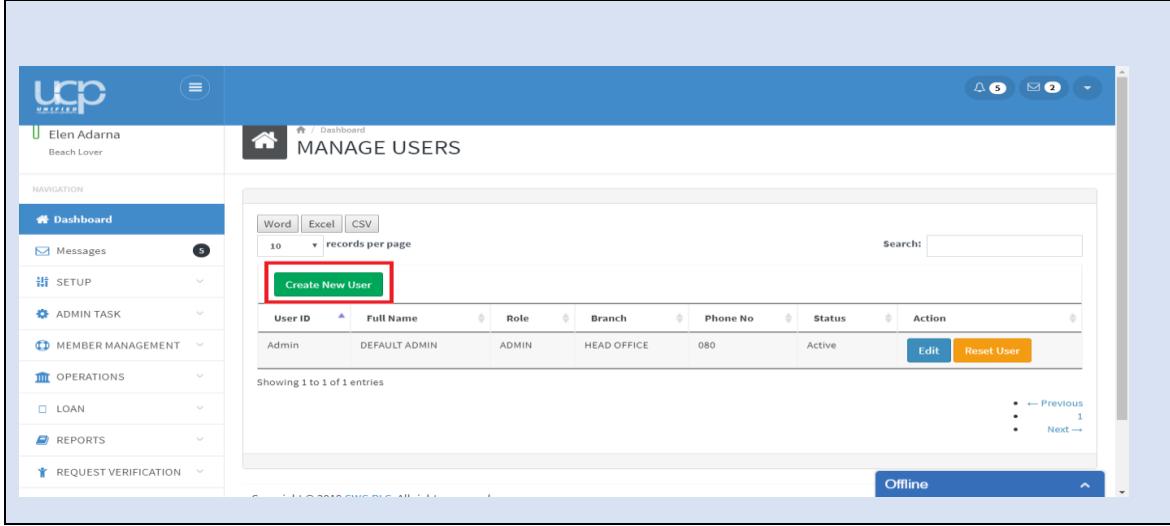
3. The Manage Users page is displayed listing the created users:



The screenshot shows the "MANAGE USERS" page. The navigation sidebar remains the same as the previous dashboard screenshot. The main content area is titled "MANAGE USERS". It features a search and filter section with options for "Word", "Excel", and "CSV" export, and a "records per page" dropdown set to 10. A search input field is also present. Below this is a table titled "Create New User" with columns: User ID, Full Name, Role, Branch, Phone No, Status, and Action. One entry is listed: Admin, DEFAULT ADMIN, ADMIN, HEAD OFFICE, 080, Active, with "Edit" and "Reset User" buttons. At the bottom of the table, it says "Showing 1 to 1 of 1 entries". A status bar at the bottom indicates "Offline".

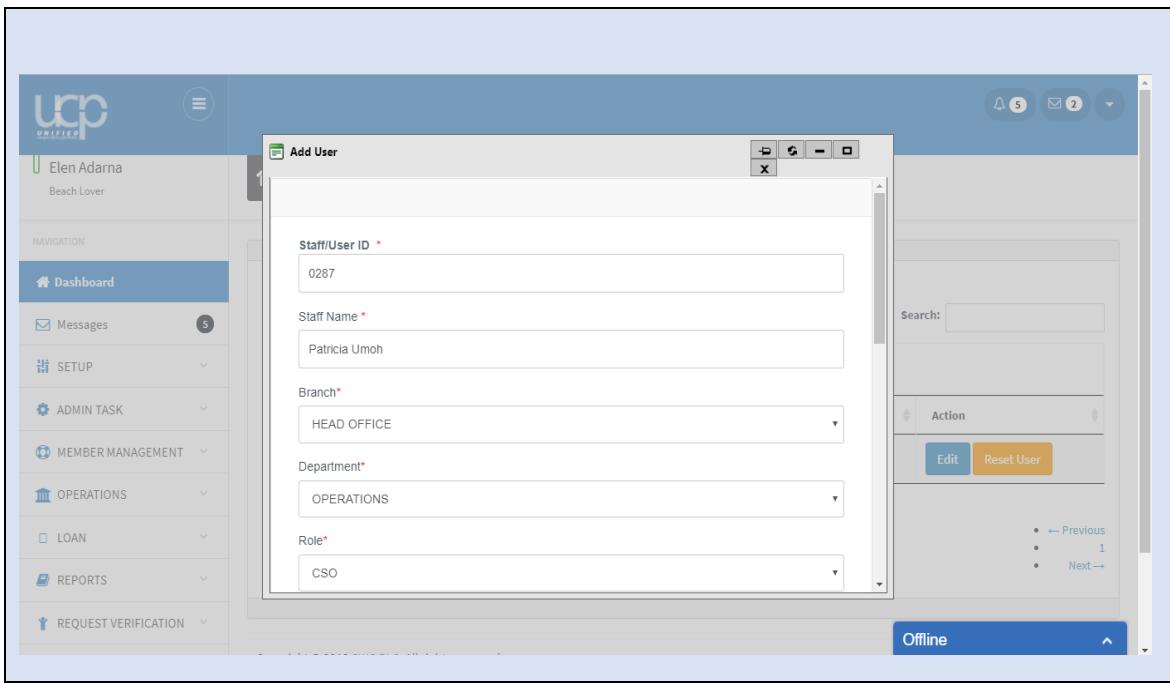
6.1.1. Add New User

- From the Manage Users page, click on the **Create New User** button:



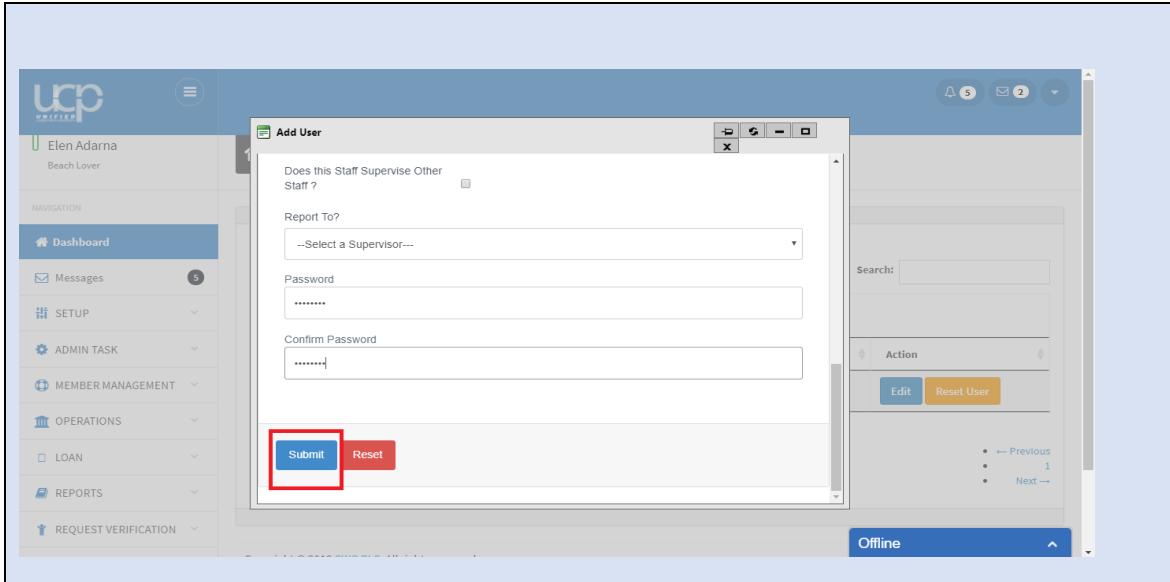
The screenshot shows the UCP Unified software interface. On the left is a navigation sidebar with various menu items like Dashboard, Messages, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The main area is titled "MANAGE USERS". It features a table with columns: User ID, Full Name, Role, Branch, Phone No, Status, and Action. There is one entry: Admin, DEFAULT ADMIN, ADMIN, HEAD OFFICE, 080, Active. Below the table, it says "Showing 1 to 1 of 1 entries". At the bottom right of the main area, there are "Edit" and "Reset User" buttons. A red box highlights the "Create New User" button located at the top center of the page.

- Provide the User's details:



The screenshot shows the "Add User" dialog box overlaid on the UCP Unified interface. The dialog has fields for Staff/User ID (0287), Staff Name (Patricia Umoh), Branch (HEAD OFFICE), Department (OPERATIONS), and Role (CSO). At the bottom right of the dialog, there are "Edit" and "Reset User" buttons. The background shows the same navigation sidebar and Manage Users table as the previous screenshot.

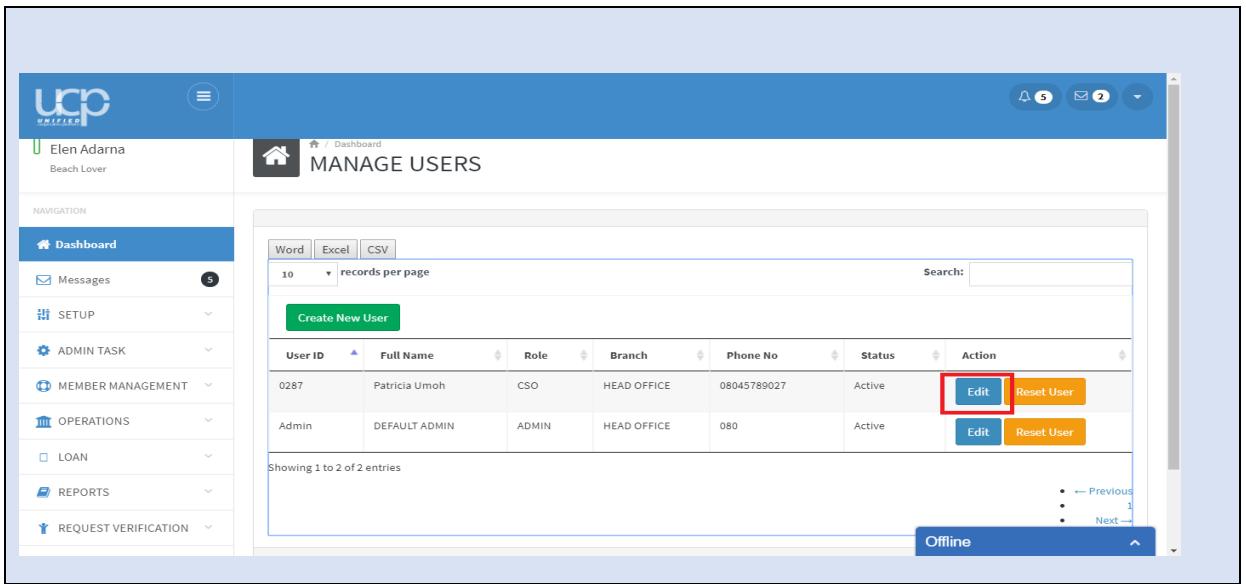
3. Click on the **Submit** button:



The screenshot shows the 'Add User' dialog box overlaid on the UCP application interface. The dialog box contains fields for 'Report To?' (a dropdown menu), 'Password' (a masked input field), and 'Confirm Password' (another masked input field). At the bottom of the dialog box, there are two buttons: 'Submit' (highlighted with a red box) and 'Reset'. The background shows the navigation bar and a list of users on the right side of the screen.

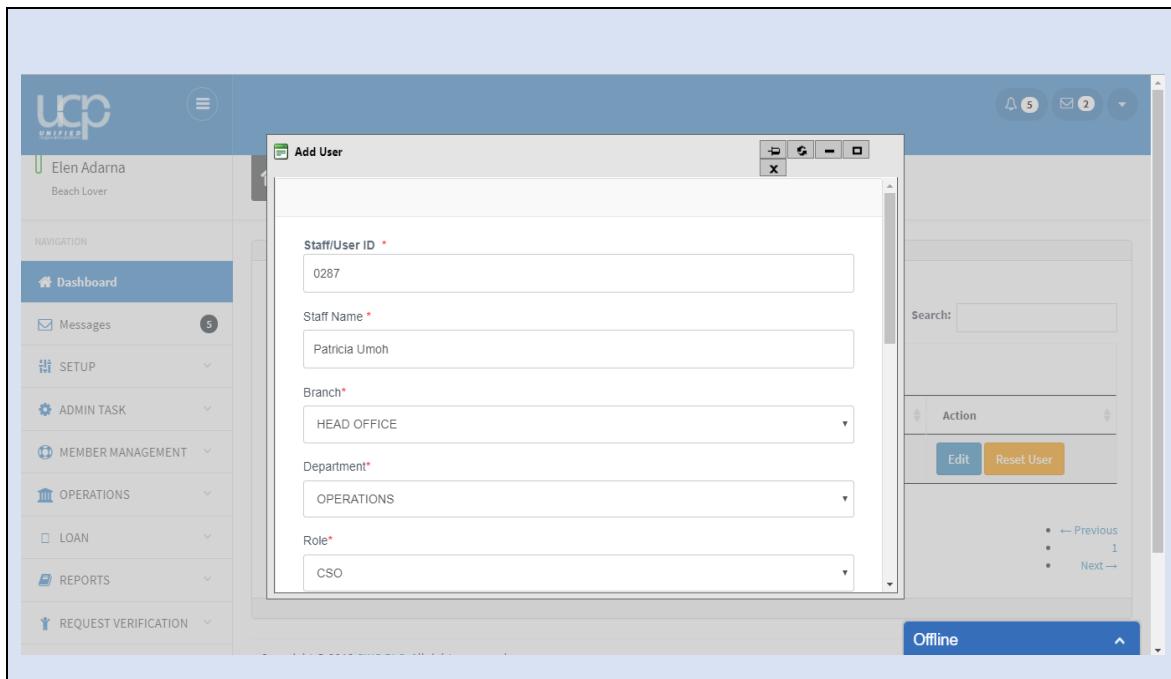
6.1.2. Edit User

1. From the Manage Users page, click on the **Edit** button for the particular user to be edited:



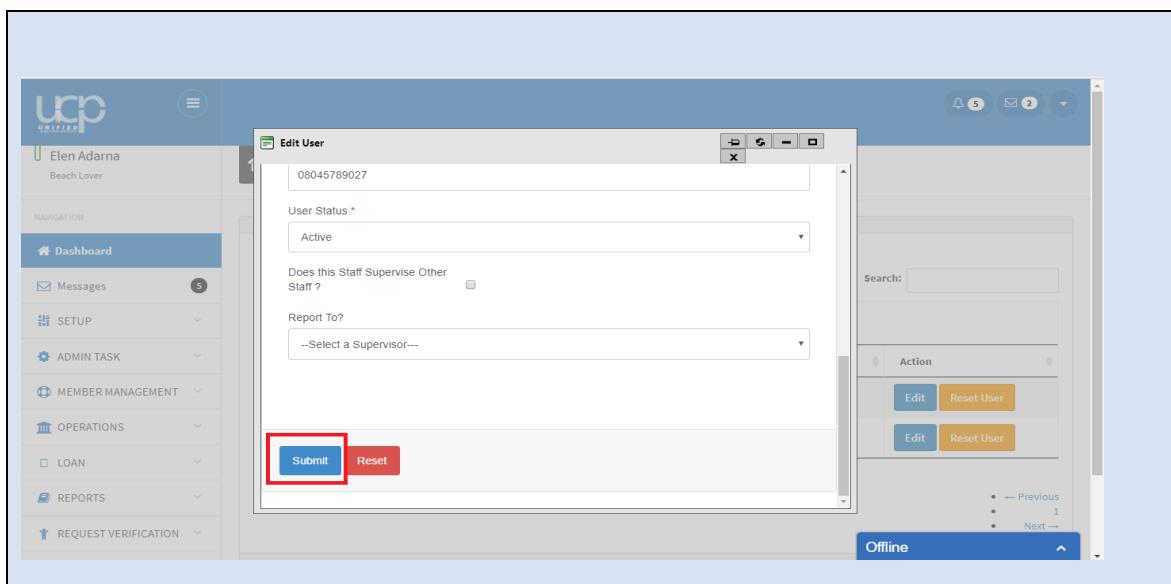
The screenshot shows the 'MANAGE USERS' page. It features a table listing users with columns for User ID, Full Name, Role, Branch, Phone No, Status, and Action. Two users are listed: '0287 Patricia Umoh CSO HEAD OFFICE 08045789027 Active' and 'Admin DEFAULT ADMIN ADMIN HEAD OFFICE 080 Active'. The 'Edit' button for the first user is highlighted with a red box. The background shows the navigation bar and a message at the bottom indicating the system is 'Offline'.

2. Edit the user details:



The screenshot shows the 'Add User' dialog box. The 'Staff/User ID *' field contains '0287'. The 'Staff Name *' field contains 'Patricia Umoh'. The 'Branch*' dropdown is set to 'HEAD OFFICE'. The 'Department*' dropdown is set to 'OPERATIONS'. The 'Role*' dropdown is set to 'CSO'. At the bottom right of the dialog, there are two buttons: 'Edit' and 'Reset User', with 'Reset User' being highlighted by a yellow box.

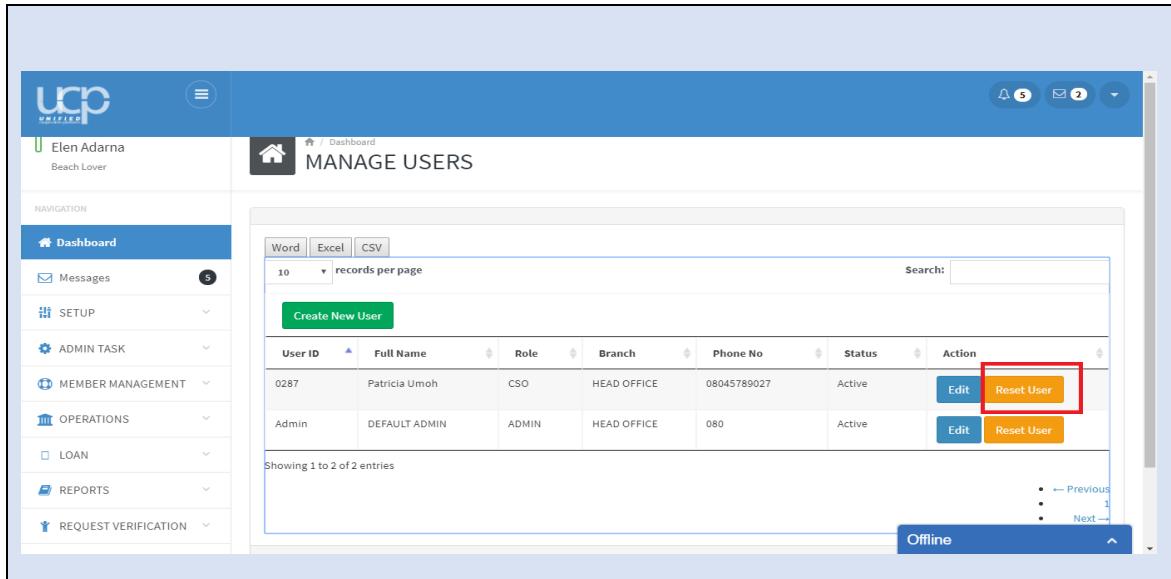
3. Click on the **Submit** button:



The screenshot shows the 'Edit User' dialog box. The 'User Status *' dropdown is set to 'Active'. The 'Does this Staff Supervise Other Staff?' checkbox is checked. The 'Report To?' dropdown menu is open, showing the option '-Select a Supervisor-'. At the bottom of the dialog, there are two buttons: 'Submit' and 'Reset', with 'Submit' being highlighted by a red box.

6.1.3. Reset User

- From the Manage Users page, click on the **Reset User** button for the particular user to be edited:

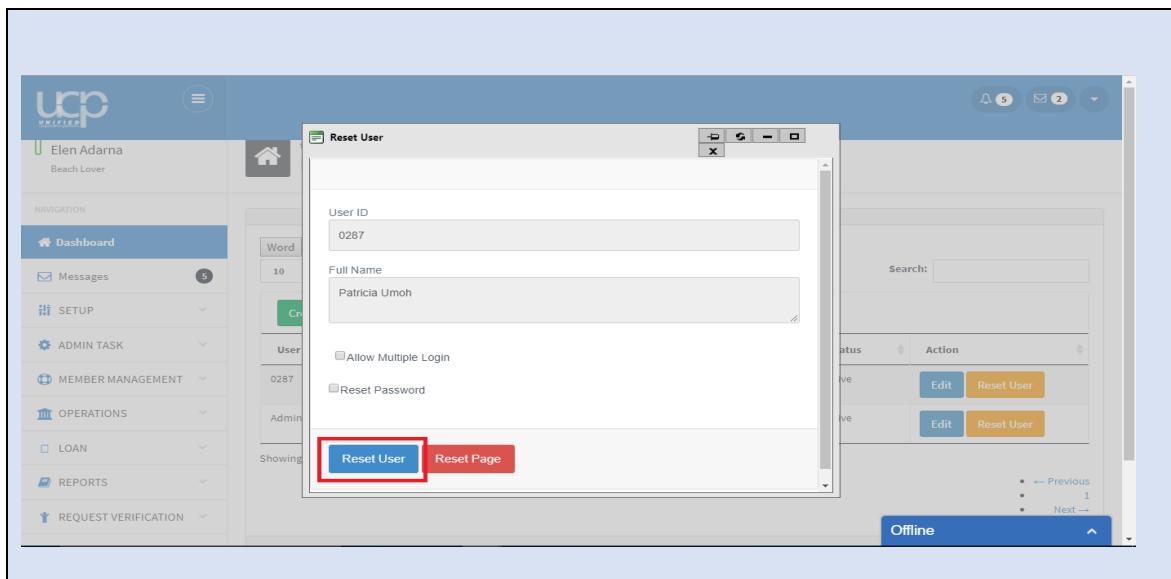


The screenshot shows the UCP Manage Users interface. On the left is a navigation sidebar with various links like Dashboard, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The main area is titled "MANAGE USERS". It displays a table with columns: User ID, Full Name, Role, Branch, Phone No, Status, and Action. Two entries are shown:

User ID	Full Name	Role	Branch	Phone No	Status	Action
0287	Patricia Umoh	CSO	HEAD OFFICE	08045789027	Active	<button>Edit</button> <button>Reset User</button>
Admin	DEFAULT ADMIN	ADMIN	HEAD OFFICE	080	Active	<button>Edit</button> <button>Reset User</button>

A red box highlights the "Reset User" button for the second user entry.

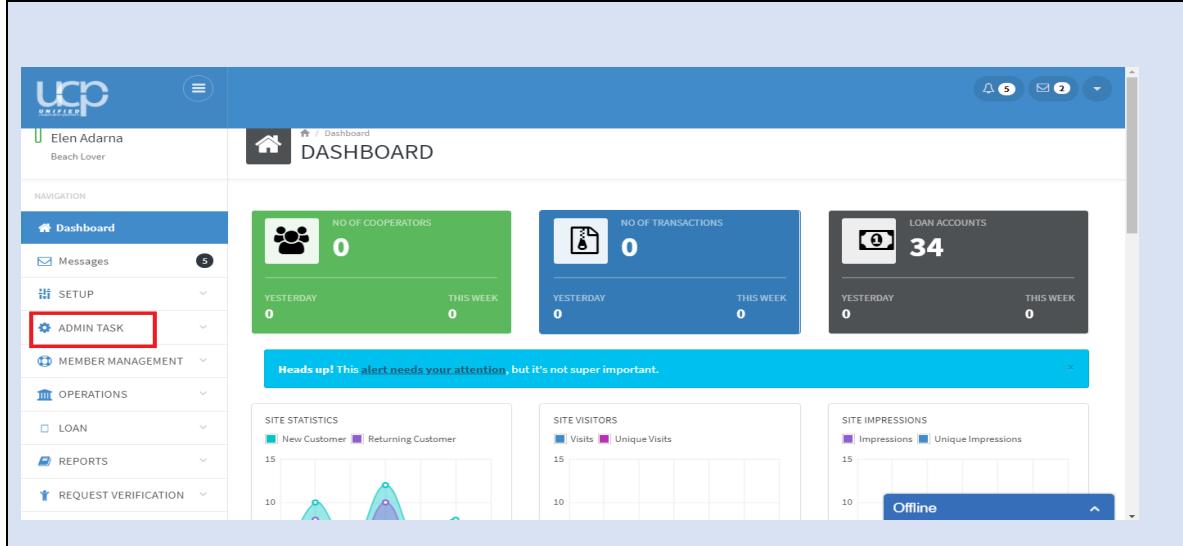
- Check the applicable checkboxes to allow multiple login or/and reset password (if required) and click the **Reset User** button:



The screenshot shows a "Reset User" dialog box overlaid on the Manage Users page. The dialog contains fields for User ID (0287) and Full Name (Patricia Umoh). There are two checkboxes: "Allow Multiple Login" and "Reset Password". At the bottom of the dialog are two buttons: "Reset User" (highlighted with a red box) and "Reset Page".

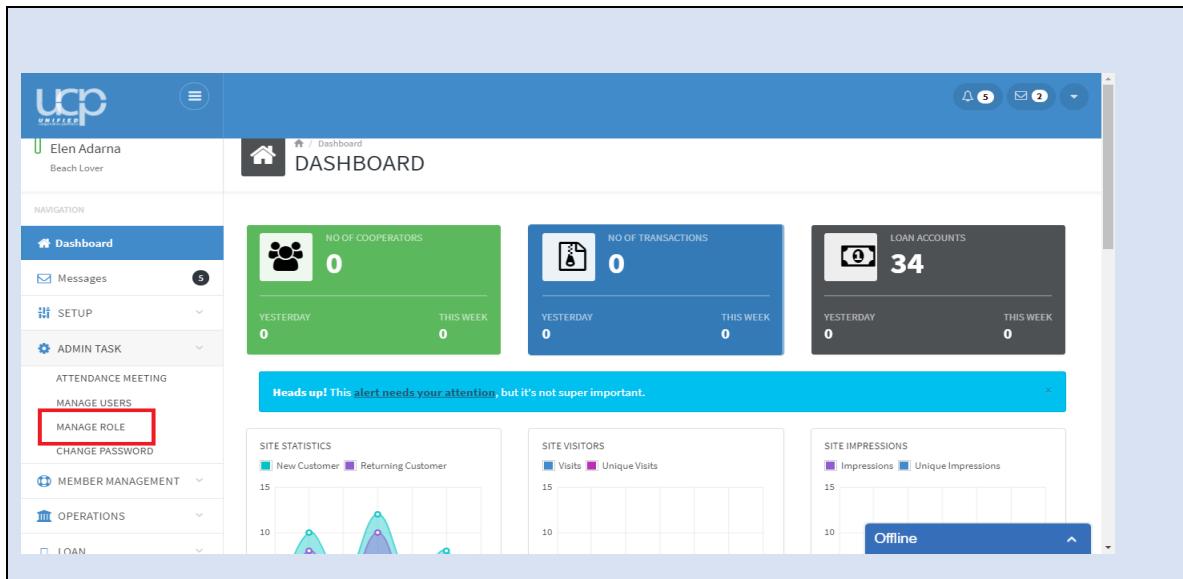
6.2. Manage Role

1. Login and click on the Admin Task Menu:



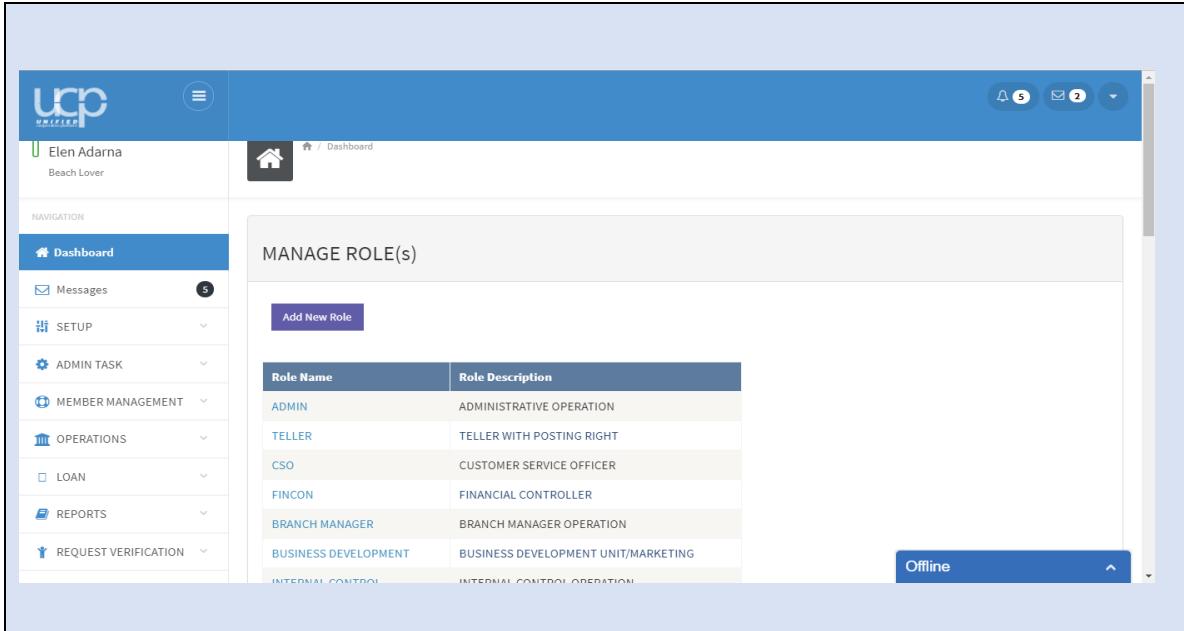
The screenshot shows the UCP Dashboard interface. On the left, there is a navigation sidebar with various menu items. The 'ADMIN TASK' item is highlighted with a red box. The main dashboard area displays several cards with statistics: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these cards is a blue alert bar that says 'Heads up! This alert needs your attention, but it's not super important.' At the bottom of the dashboard, there are three charts: 'SITE STATISTICS' (New Customer vs Returning Customer), 'SITE VISITORS' (Visits vs Unique Visits), and 'SITE IMPRESSIONS' (Impressions vs Unique Impressions). The 'SITE IMPRESSIONS' chart has a blue banner at the bottom stating 'Offline'.

2. Click on the Manage Role Sub menu:



This screenshot is identical to the one above, showing the UCP Dashboard. However, the 'MANAGE ROLE' item in the 'ADMIN TASK' submenu of the navigation sidebar is now highlighted with a red box, indicating it has been selected.

3. The Manage Role(s) page is displayed listing the existing roles and their description:



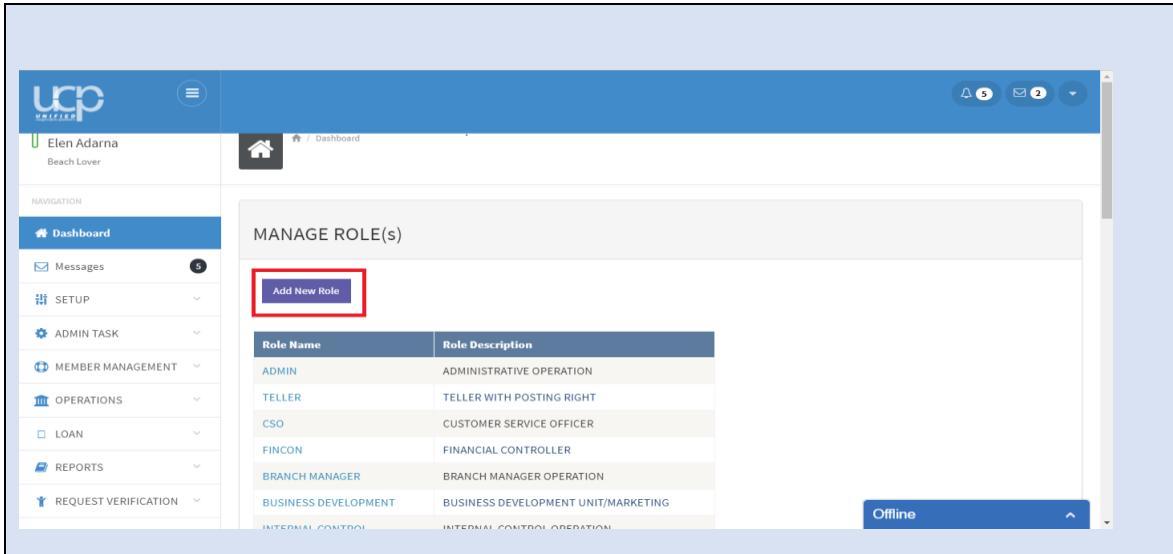
The screenshot shows the 'MANAGE ROLE(s)' page. On the left is a navigation sidebar with a user profile 'Elen Adarna' and a 'Dashboard' button. Below the dashboard are other menu items: 'Messages' (5 notifications), 'SETUP', 'ADMIN TASK', 'MEMBER MANAGEMENT', 'OPERATIONS', 'LOAN', 'REPORTS', and 'REQUEST VERIFICATION'. The main content area has a title 'MANAGE ROLE(s)' and a 'Add New Role' button. A table lists roles with their descriptions:

Role Name	Role Description
ADMIN	ADMINISTRATIVE OPERATION
TELLER	TELLER WITH POSTING RIGHT
CSO	CUSTOMER SERVICE OFFICER
FINCON	FINANCIAL CONTROLLER
BRANCH MANAGER	BRANCH MANAGER OPERATION
BUSINESS DEVELOPMENT	BUSINESS DEVELOPMENT UNIT/MARKETING
INTERNAL CONTROL	INTERNAL CONTROL OPERATION

A status bar at the bottom right indicates 'Offline'.

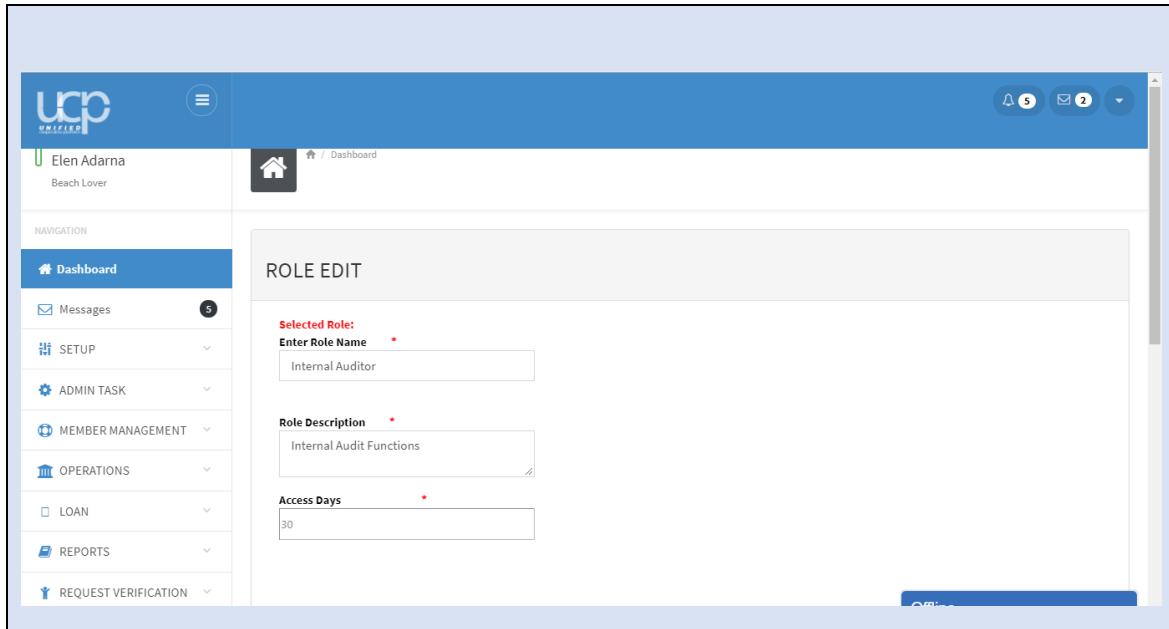
6.2.1. Add New Role

1. From the Manage Role(s) page, click on the **Add New Role** button:

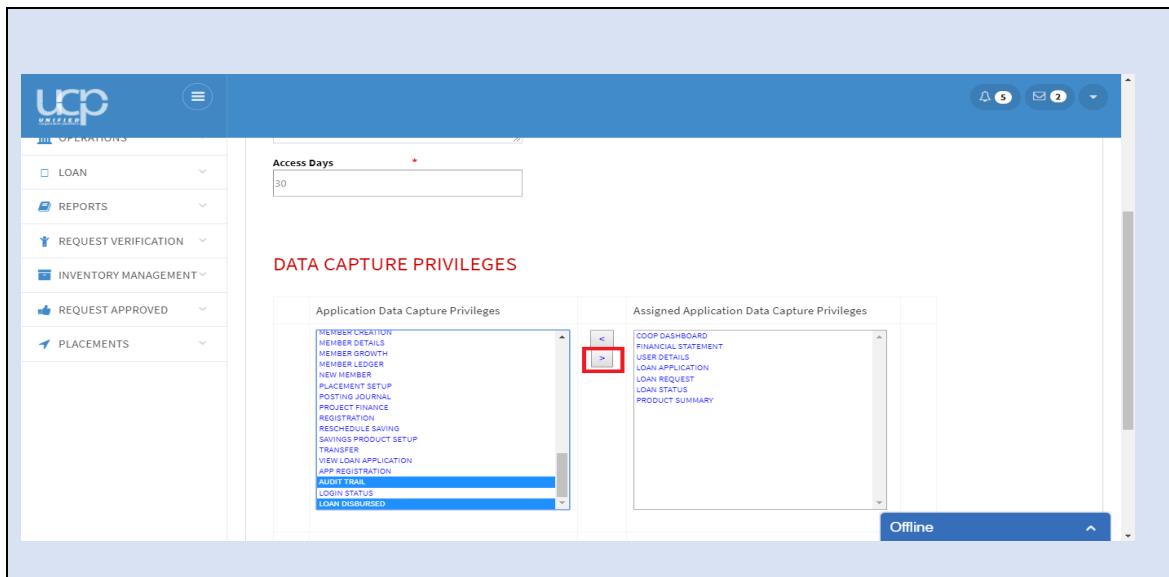


This screenshot is identical to the one above, but the 'Add New Role' button is highlighted with a red rectangular box to indicate it is the target for the next step.

2. Provide the Role's details:

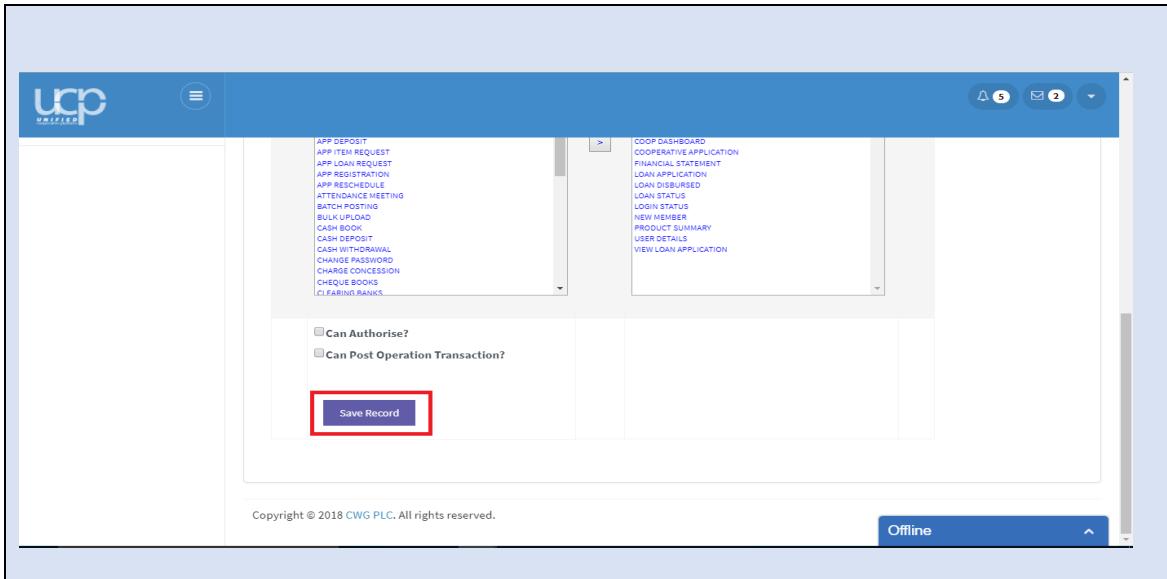


3. Select the Data Capture Privilege(s) for the role and click the **Right Arrow** button  to assign to the role. The **Left Arrow** button  can also be used to unassign selected Data Capture Privilege(s):



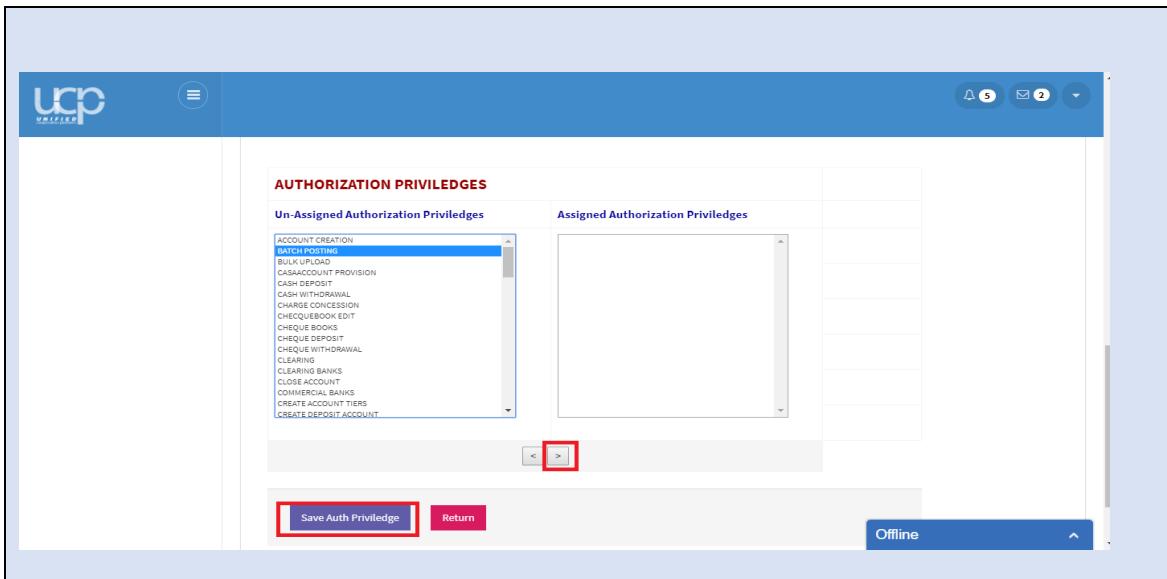
Application Data Capture Privileges		Assigned Application Data Capture Privileges	
MEMBER CREATION MEMBER DETAILS MEMBER GROWTH MEMBER LEDGER NEW MEMBER PLACEMENT SETUP POSTING JOURNAL PROJECT FINANCE REGISTRATION RECORDS & SAVING SALES/PRODUCT SETUP TRANSFER VIEW LOAN APPLICATION USER REGISTRATION COOP DASHBOARD LOGIN STATUS LOAN DISBURSED		COOP DASHBOARD FINANCIAL STATEMENT BUSINESS PROFILE LOAN APPLICATION LOAN REQUEST LOAN STATUS PRODUCT SUMMARY	
			

4. Select checkboxes if applicable) and click on the **Save Record** button:



The screenshot shows the UCP application interface. At the top, there is a navigation bar with icons for notifications (5), messages (2), and other system functions. Below the navigation bar, there are two vertical lists of menu items. The left list includes: APP DEPOSIT, APP ITEM REQUEST, APP LOAN REQUEST, APP REGISTRATION, APP REPORTS, ATTENDANCE MEETING, BATCH POSTING, BULK UPLOAD, CASH DEPOT, CASH DEPOSIT, CASH WITHDRAWAL, CHANGE PASSWORD, CHARGE CONCESSION, CHEQUE BOOKS, and CLEARING BANKS. The right list includes: COOP DASHBOARD, COOPERATIVE APPLICATION, FINANCIAL STATEMENT, LOAN APPLICATION, LOAN APPROVED, LOAN STATUS, LOGIN STATUS, NEW MEMBER, PRODUCT SUMMARY, USER DETAILS, and VIEW LOAN APPLICATION. Below these lists, there are two checkboxes: "Can Authorise?" and "Can Post Operation Transaction?". At the bottom of the screen, there is a "Save Record" button, which is highlighted with a red rectangle. The footer of the application displays the copyright notice "Copyright © 2018 CWG PLC. All rights reserved." and an "Offline" status indicator.

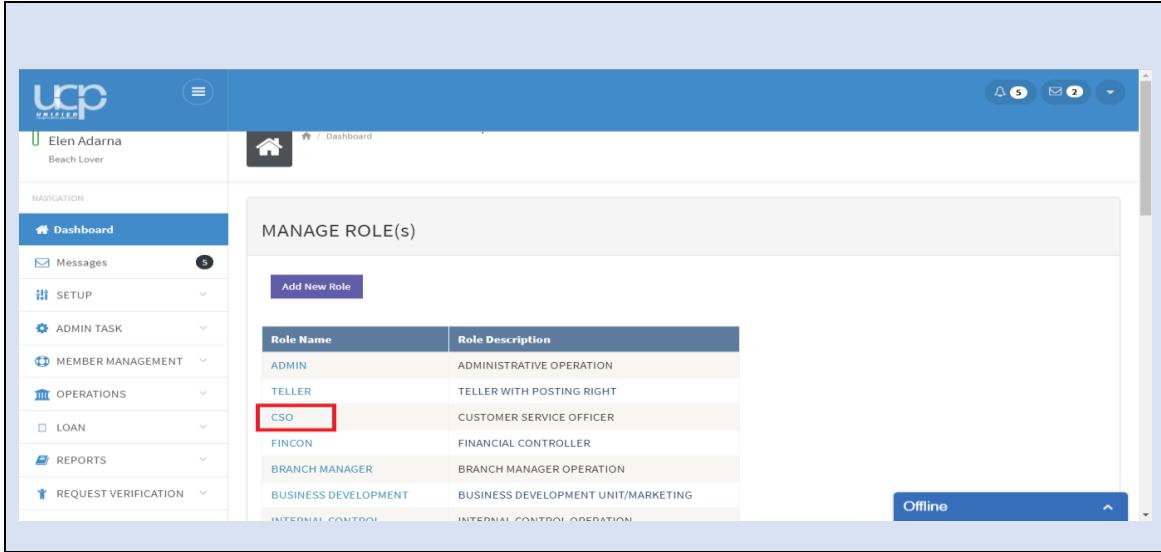
5. If the **Can Authorise** checkbox was selected, select the Authorisation Privilege(s) for the role and click the **Right Arrow** button  to assign to the role. The **Left Arrow** button  can also be used to unassign selected Authorisation Privilege(s). Click the **Save Auth Priviledge** button to save:



The screenshot shows the "AUTHORIZATION PRIVILEGES" management screen. At the top, there is a navigation bar with icons for notifications (5), messages (2), and other system functions. Below the navigation bar, there are two sections: "Un-Assigned Authorization Privileges" and "Assigned Authorization Privileges". The "Un-Assigned Authorization Privileges" section contains a list of privileges: ACCOUNT CREATION, BATCH POSTING, BULK UPLOAD, CASA ACCOUNT PROVISION, CASH DEPOT, CASH DEPOSIT, CASH WITHDRAWAL, CHARGE CONCESSION, CHEQUE BOOK EDIT, CHEQUE BOOK INC, CHEQUE DEPOT, CHEQUE WITHDRAWAL, CLEARING, CLEARING BANKS, CLOSE ACCOUNT, COMMERCIAL BANKS, CREATE ACCOUNT TIERS, and CREATE DEPOSIT ACCOUNT. The "Assigned Authorization Privileges" section is currently empty. Between the two sections is a set of buttons: a left arrow () and a right arrow (). At the bottom of the screen, there are three buttons: "Save Auth Priviledge" (highlighted with a red rectangle), "Return", and an "Offline" status indicator.

6.2.2. Edit Role

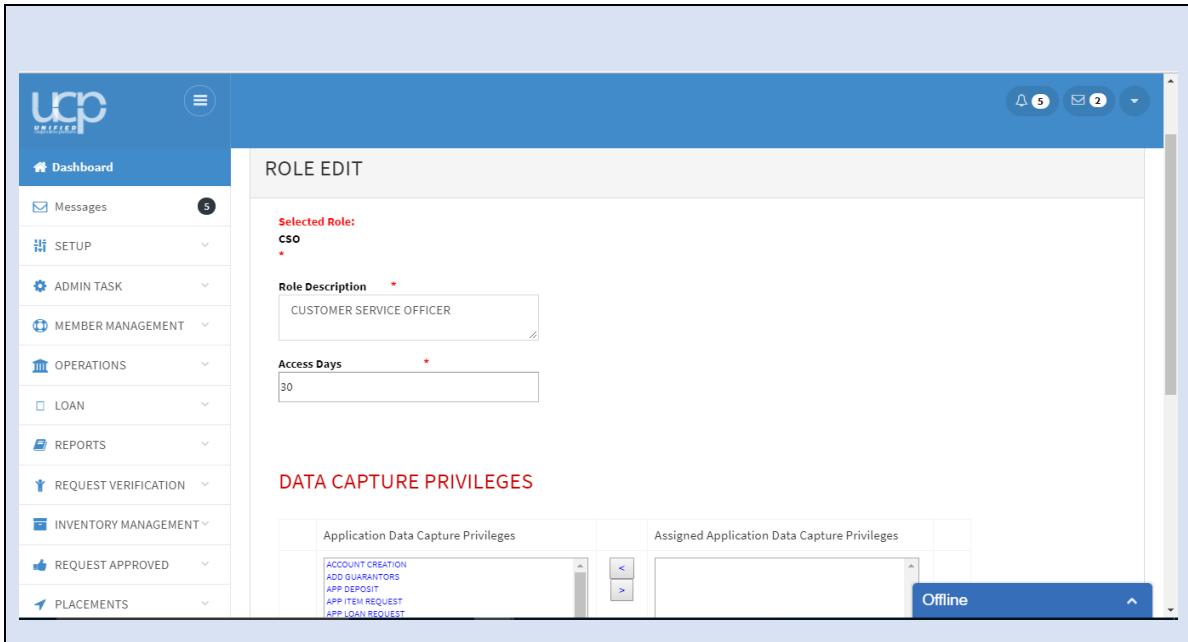
- From the Manage Role(s) page, click on the particular user role to be edited:



The screenshot shows the 'MANAGE ROLE(s)' page. On the left is a navigation sidebar with various menu items like Dashboard, Messages, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, REQUEST VERIFICATION, and INVENTORY MANAGEMENT. The 'Dashboard' item is currently selected. The main area displays a table titled 'Role Name' with several rows. One row for 'CSO' has a red box around it. The table also includes columns for 'Role Description' and 'INTERNAL CONTROL'. At the bottom right of the main area, there is a blue button labeled 'Offline'.

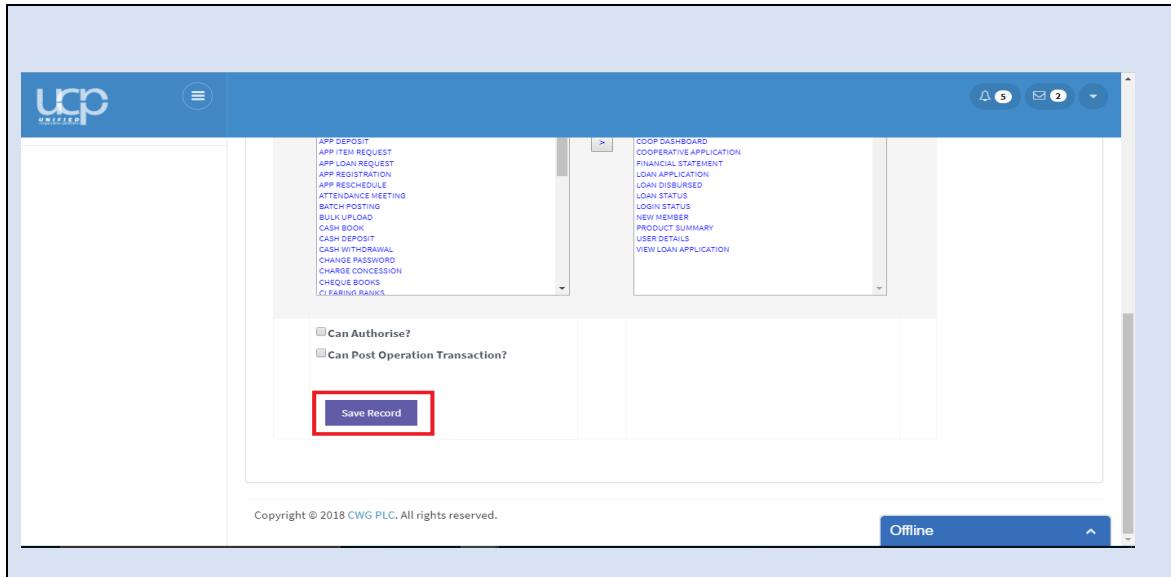
Role Name	Role Description
ADMIN	ADMINISTRATIVE OPERATION
TELLER	TELLER WITH POSTING RIGHT
CSO	CUSTOMER SERVICE OFFICER
FINCON	FINANCIAL CONTROLLER
BRANCH MANAGER	BRANCH MANAGER OPERATION
BUSINESS DEVELOPMENT	BUSINESS DEVELOPMENT UNIT/MARKETING
INTERNAL CONTROL	INTERNAL CONTROL OPERATION

- Edit the role as required:



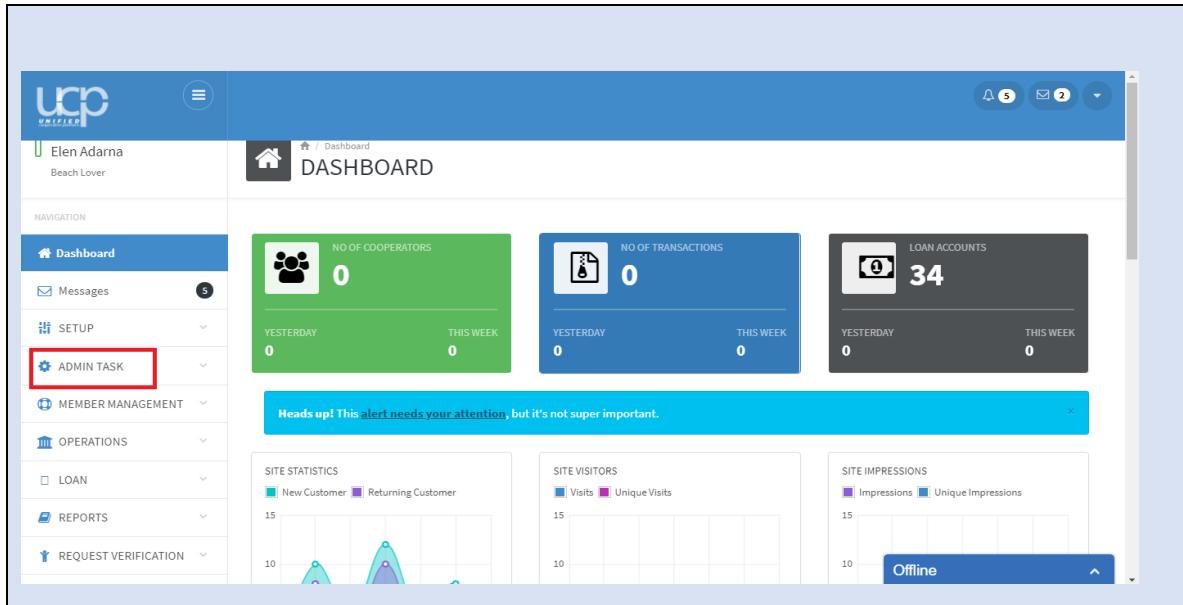
The screenshot shows the 'ROLE EDIT' page for the 'CSO' role. It includes fields for 'Selected Role:' (set to 'CSO'), 'Role Description' (set to 'CUSTOMER SERVICE OFFICER'), and 'Access Days' (set to '30'). Below this, there is a section titled 'DATA CAPTURE PRIVILEGES' with two tables: 'Application Data Capture Privileges' and 'Assigned Application Data Capture Privileges'. The 'Application Data Capture Privileges' table lists items like 'ACCOUNT CREATION', 'ADD GUARANTORS', etc. The 'Assigned Application Data Capture Privileges' table is currently empty. At the bottom right of the main area, there is a blue button labeled 'Offline'.

3. Click on the **Save Record** button:

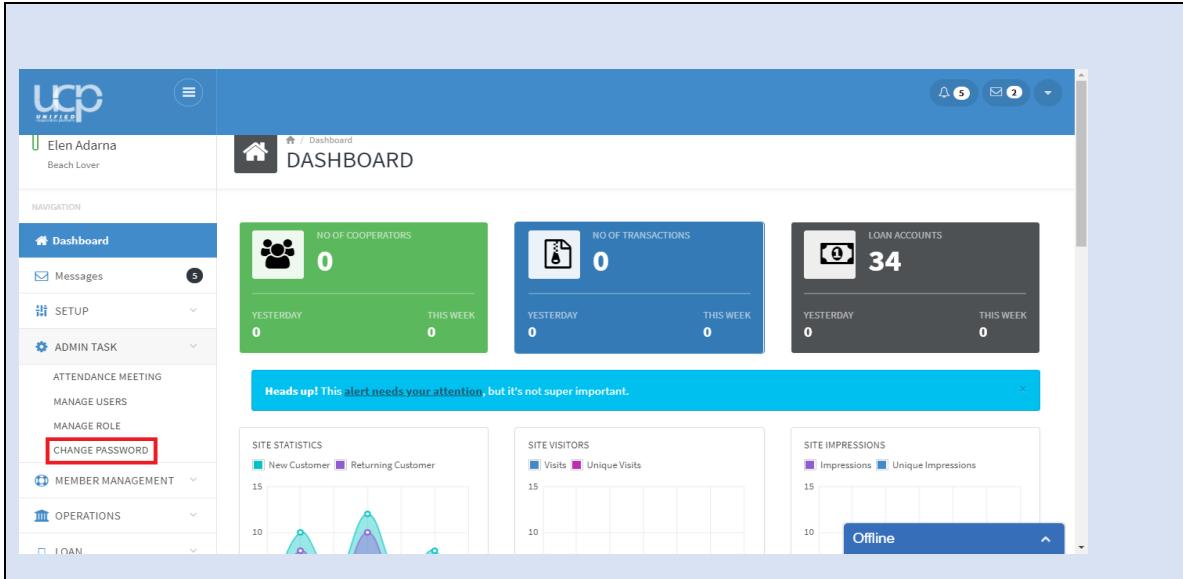


6.3. Change Password

1. Login and click on the **Admin Task Menu**:

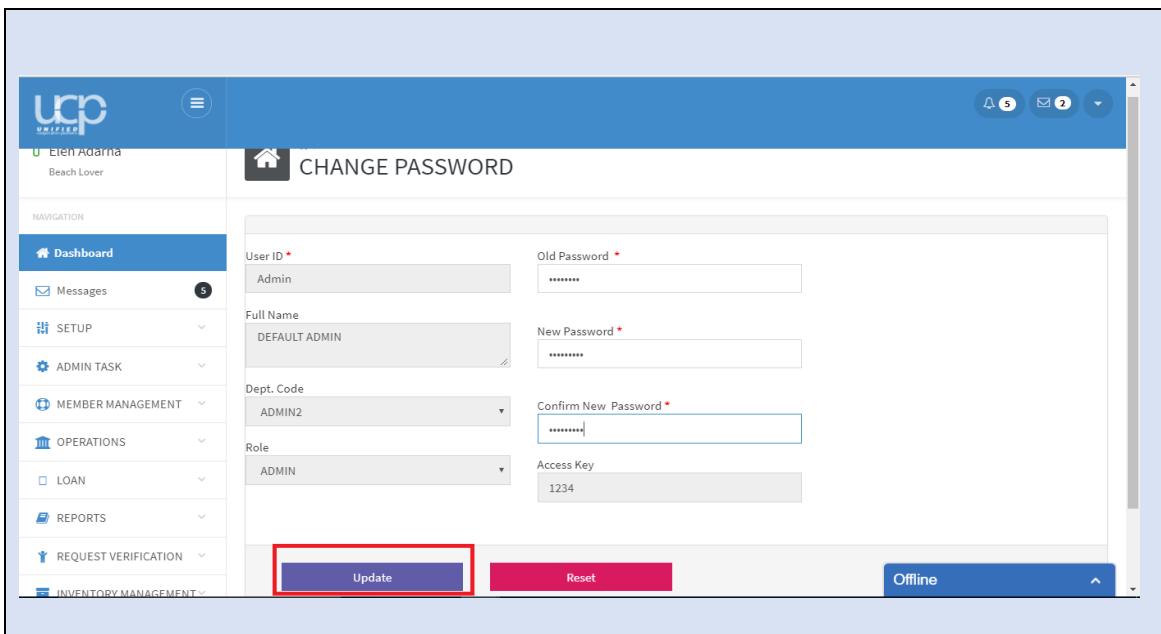


4. Click on the **Change Password** Sub menu:



The screenshot shows the UCP (Unified) application dashboard. On the left, there is a navigation sidebar with various menu items: Dashboard, Messages (5 notifications), SETUP, ADMIN TASK, ATTENDANCE MEETING, MANAGE USERS, MANAGE ROLE, CHANGE PASSWORD (highlighted with a red box), MEMBER MANAGEMENT, OPERATIONS, and LOAN. The main area displays several cards: 'NO OF COOPERATORS' (0 yesterday, 0 this week), 'NO OF TRANSACTIONS' (0 yesterday, 0 this week), and 'LOAN ACCOUNTS' (34). Below these are three charts: 'SITE STATISTICS' (New Customer vs Returning Customer), 'SITE VISITORS' (Visits vs Unique Visits), and 'SITE IMPRESSIONS' (Impressions vs Unique Impressions). A blue banner at the bottom of the dashboard area says 'Heads up! This alert needs your attention, but it's not super important.'

6. The Change Password page is displayed. Enter the old password and new password. Confirm the new password and click on the **Update** button:



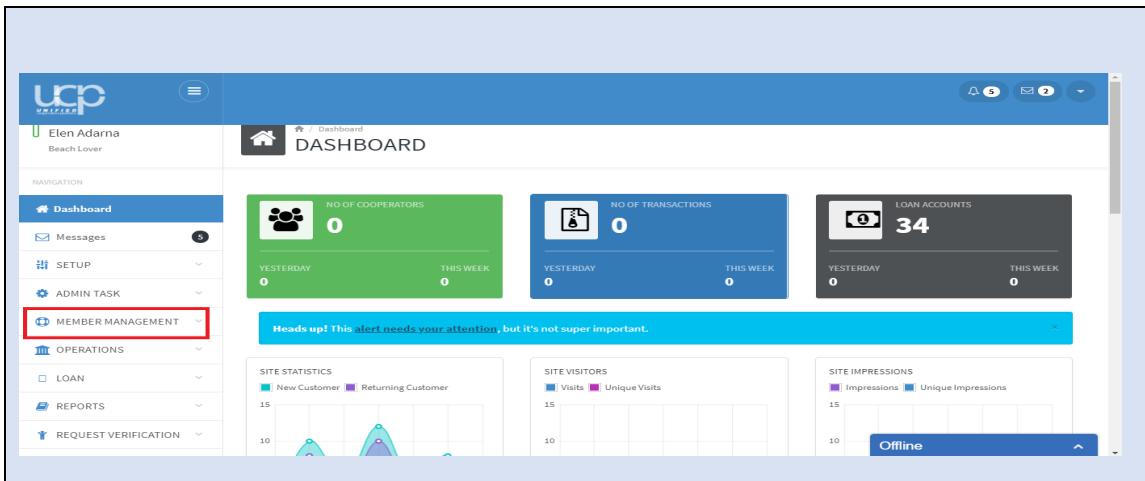
The screenshot shows the 'CHANGE PASSWORD' page. The navigation sidebar is identical to the dashboard. The main form contains fields for User ID (Admin), Old Password (*****), Full Name (DEFAULT ADMIN), New Password (*****), Dept. Code (ADMIN2), Confirm New Password (*****), Role (ADMIN), and Access Key (1234). At the bottom of the form are two buttons: 'Update' (highlighted with a red box) and 'Reset'. A blue banner at the bottom right says 'Offline'.

7. Member Management

Members are managed under this menu. Functions like Deduction download and Member creation are carried out.

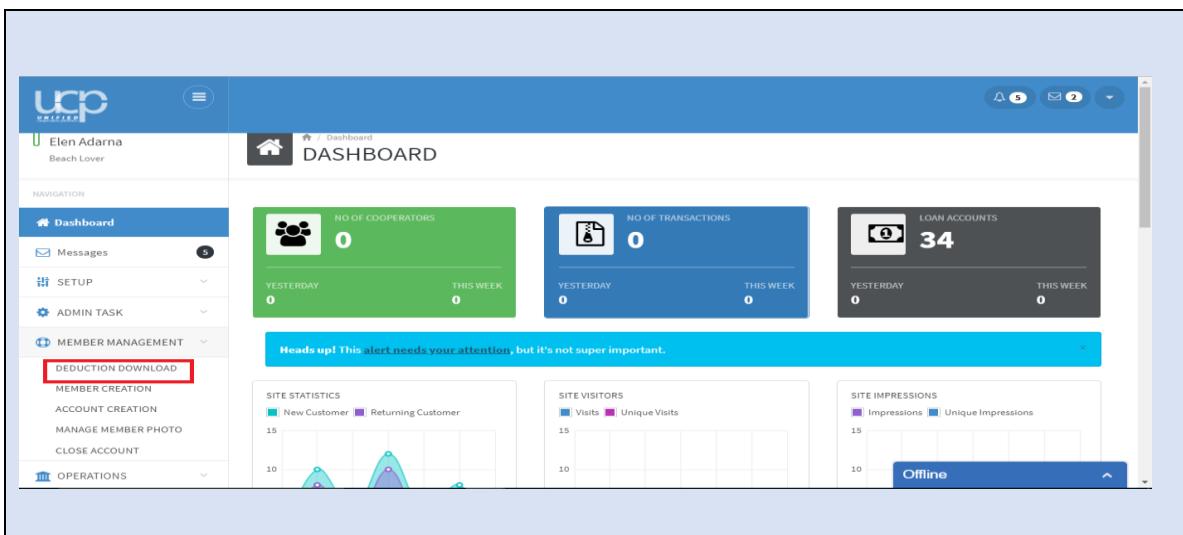
7.1. Deduction Download

1. Login and click on the **Member Management** Menu:



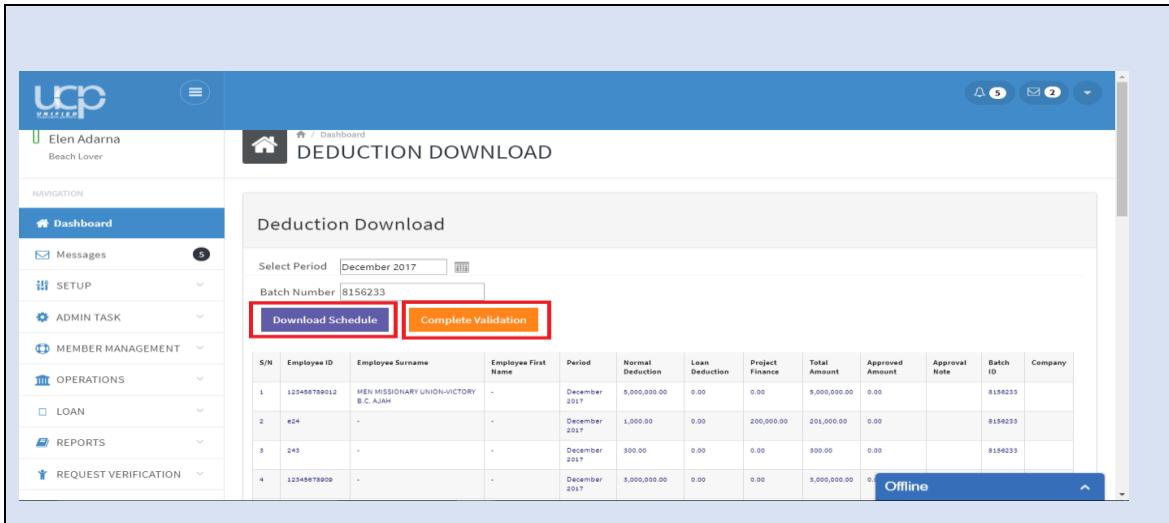
The screenshot shows the UCP (User Centered Platform) dashboard. On the left, there is a navigation sidebar with various menu items. The 'MEMBER MANAGEMENT' item is highlighted with a red box. The main dashboard area displays several cards with statistics: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these cards is a blue alert box that says 'Heads up! This alert needs your attention, but it's not super important.' At the bottom of the dashboard, there are three charts: 'SITE STATISTICS' (New Customer vs Returning Customer), 'SITE VISITORS' (Visits vs Unique Visits), and 'SITE IMPRESSIONS' (Impressions vs Unique Impressions). The 'Visits' chart has a blue bar at level 10 and a purple bar at level 12. The 'Unique Visits' chart has a blue bar at level 10 and a purple bar at level 12. The 'Impressions' chart has a purple bar at level 10 and a blue bar at level 10. A blue button labeled 'Offline' is visible at the bottom right of the dashboard area.

2. Click on the **Deduction Download** Sub menu:



This screenshot is similar to the previous one, showing the UCP dashboard. However, the 'DEDUCTION DOWNLOAD' item under the 'MEMBER MANAGEMENT' menu is now highlighted with a red box. The rest of the interface and data visualization are identical to the first screenshot.

3. The Deduction download page is displayed. Select Period. The Deduction Schedule is displayed. Click the **Download Schedule** button to download the schedule and click the **Complete Validation** button to complete validation:

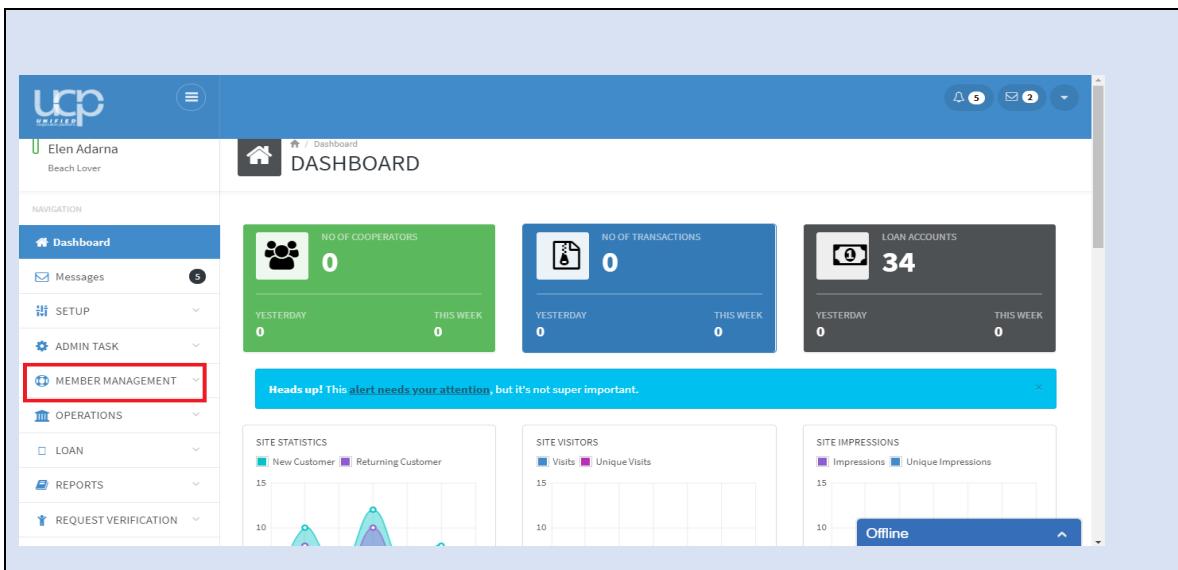


The screenshot shows the 'DEDUCTION DOWNLOAD' section of the UCP system. A table lists deduction details for four employees. The 'Download Schedule' and 'Complete Validation' buttons are highlighted with red boxes.

S/N	Employee ID	Employee Surname	Employee First Name	Period	Normal Deduction	Loan Deduction	Project Finance	Total Amount	Approved Amount	Approval Note	Batch ID	Company
1	123456789012	MEN MISSIONARY UNION-VICTORY	B.C. AJAH	December 2017	5,000,000.00	0.00	0.00	5,000,000.00	0.00		8156233	
2	e24	-	-	December 2017	1,000.00	0.00	200,000.00	201,000.00	0.00		8156233	
3	243	-	-	December 2017	300.00	0.00	0.00	300.00	0.00		8156233	
4	123456789009	-	-	December 2017	3,000,000.00	0.00	0.00	3,000,000.00	0.00		8156233	

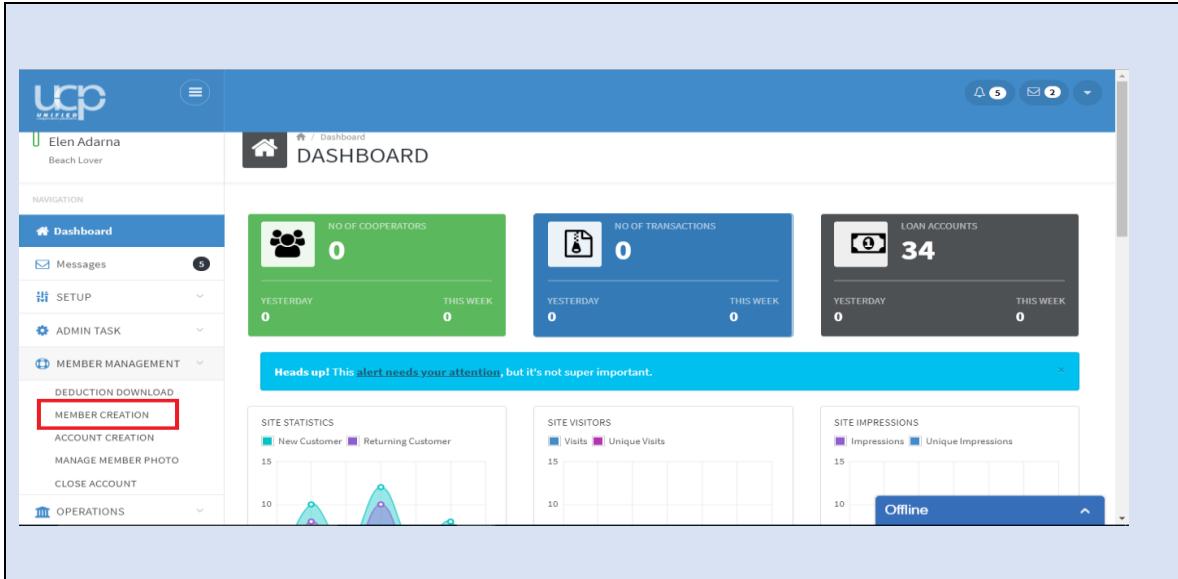
7.2. Member Creation

1. Login and click on the **Member Management** Menu:



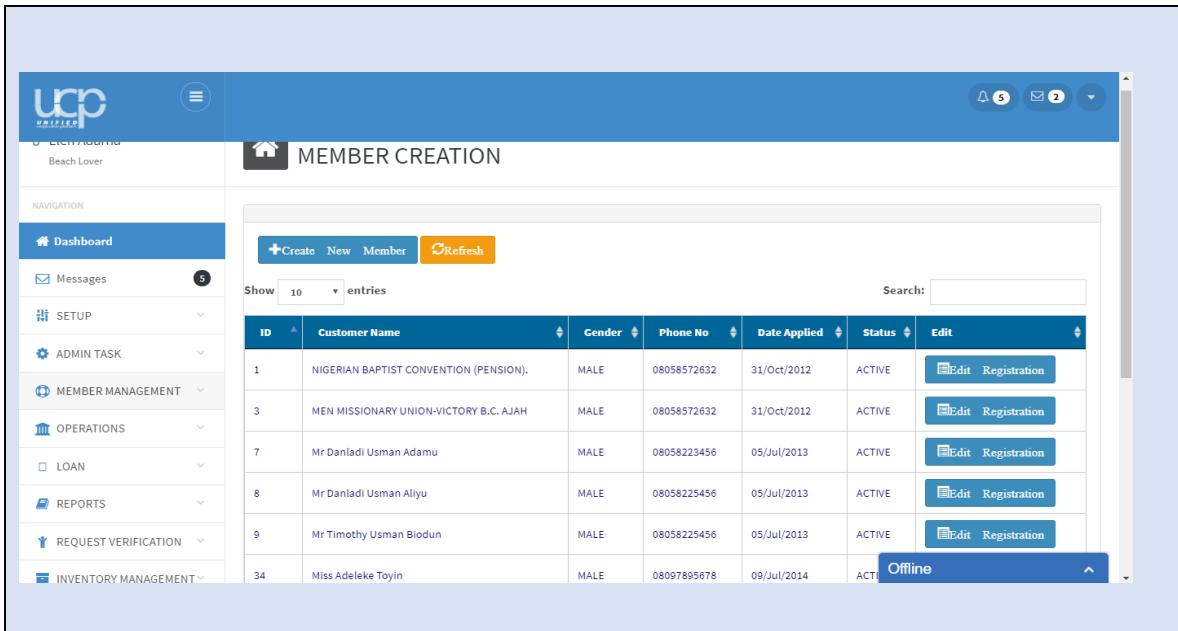
The screenshot shows the 'DASHBOARD' section of the UCP system. The 'MEMBER MANAGEMENT' menu item is highlighted with a red box. The dashboard displays various statistics and charts.

2. Click on the **Member Creation** Sub menu:



The screenshot shows the UCP (United) Dashboard. On the left, there is a navigation sidebar with various menu items. The 'MEMBER MANAGEMENT' section contains a 'DEDUCTION DOWNLOAD' option, which has a 'MEMBER CREATION' sub-item. This 'MEMBER CREATION' sub-item is highlighted with a red rectangular box. Other menu items in the sidebar include 'ACCOUNT CREATION', 'MANAGE MEMBER PHOTO', 'CLOSE ACCOUNT', and 'OPERATIONS'. The main dashboard area features several cards with statistics: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these cards is a blue alert box with the text 'Heads up! This alert needs your attention, but it's not super important.' At the bottom of the dashboard, there are three charts: 'SITE STATISTICS' (New Customer vs Returning Customer), 'SITE VISITORS' (Visits vs Unique Visits), and 'SITE IMPRESSIONS' (Impressions vs Unique Impressions). The 'SITE VISITORS' chart shows an 'Offline' status.

3. The Member Creation page is displayed listing the existing members:

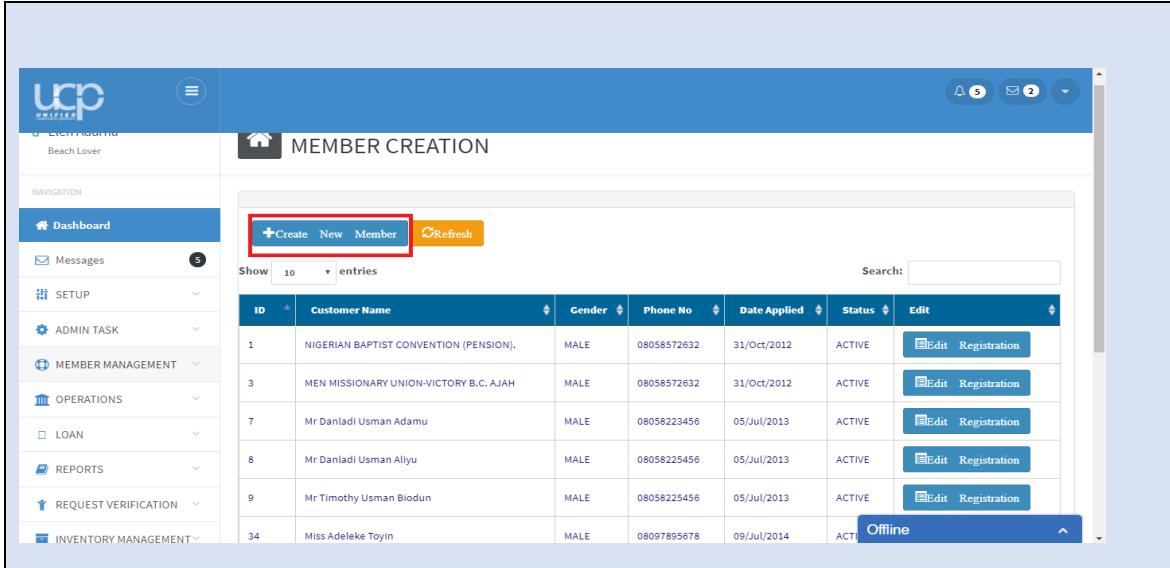


The screenshot shows the 'MEMBER CREATION' page. The navigation sidebar on the left includes 'Dashboard', 'Messages' (with 5 notifications), 'SETUP', 'ADMIN TASK', 'MEMBER MANAGEMENT' (with a red box around it), 'OPERATIONS', 'LOAN', 'REPORTS', 'REQUEST VERIFICATION', and 'INVENTORY MANAGEMENT'. The main content area is titled 'MEMBER CREATION' and contains a table of existing members. The table has columns for 'ID', 'Customer Name', 'Gender', 'Phone No', 'Date Applied', 'Status', and 'Edit'. The table rows show the following data:

ID	Customer Name	Gender	Phone No	Date Applied	Status	Edit
1	NIGERIAN BAPTIST CONVENTION (PENSION).	MALE	08058572632	31/Oct/2012	ACTIVE	Edit Registration
3	MEN MISSIONARY UNION-VICTORY B.C. AJAH	MALE	08058572632	31/Oct/2012	ACTIVE	Edit Registration
7	Mr Danladi Usman Adamu	MALE	08058223456	05/Jul/2013	ACTIVE	Edit Registration
8	Mr Danladi Usman Aliyu	MALE	08058225456	05/Jul/2013	ACTIVE	Edit Registration
9	Mr Timothy Usman Biudun	MALE	08058225456	05/Jul/2013	ACTIVE	Edit Registration
34	Miss Adeleke Toyin	MALE	08097895678	09/Jul/2014	ACTIVE	Edit Registration

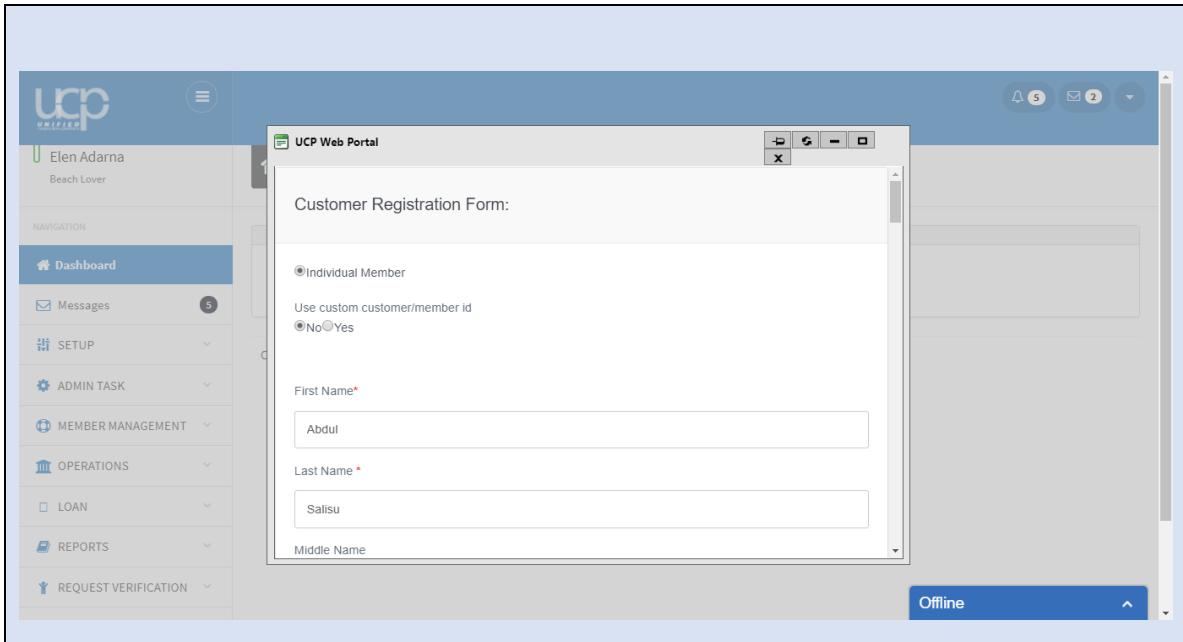
7.2.1. Create New Member

- From the Member Creation page, click on the **Create New Member** button:



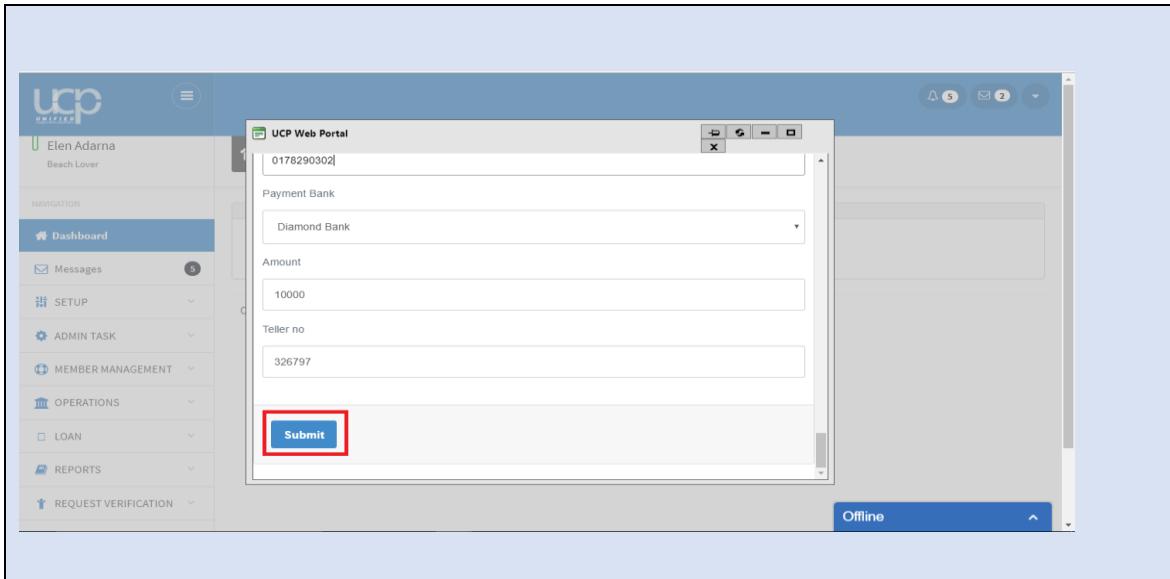
The screenshot shows the 'MEMBER CREATION' page. At the top, there is a navigation bar with icons for Dashboard, Messages (5 notifications), SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, REQUEST VERIFICATION, and INVENTORY MANAGEMENT. Below the navigation is a search bar with a placeholder 'Search:' and a refresh button. The main area contains a table with columns: ID, Customer Name, Gender, Phone No, Date Applied, Status, and Edit. The table lists several members with their details. At the top left of the table area, there is a button labeled '+Create New Member' which is highlighted with a red box.

- Provide the required information:



The screenshot shows the 'Customer Registration Form'. The title bar says 'UCP Web Portal'. The form has a radio button group for 'Individual Member' (selected) and 'Organization Member' (unchecked). It asks if a custom customer/member id is used, with options 'No' (selected) and 'Yes'. The form fields include 'First Name*' with value 'Abdul', 'Last Name *' with value 'Salisu', and 'Middle Name' with value ' '. At the bottom right of the form, there is an 'Offline' status indicator.

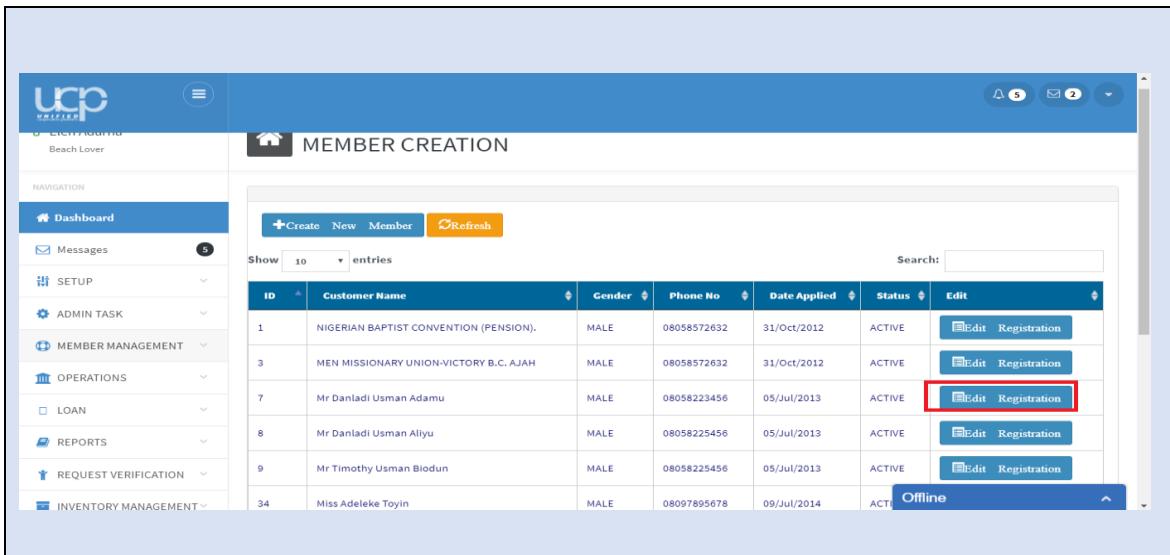
3. Click on the **Submit** button:



The screenshot shows the UCP Web Portal interface. On the left, there's a sidebar with navigation links like Dashboard, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The MEMBER MANAGEMENT link is currently selected. In the center, there's a modal window titled "UCP Web Portal" with fields for "ID" (0178290302), "Payment Bank" (Diamond Bank), "Amount" (10000), and "Teller no" (326797). At the bottom of this modal is a blue "Submit" button, which is highlighted with a red rectangular box.

7.2.2. Edit Registration

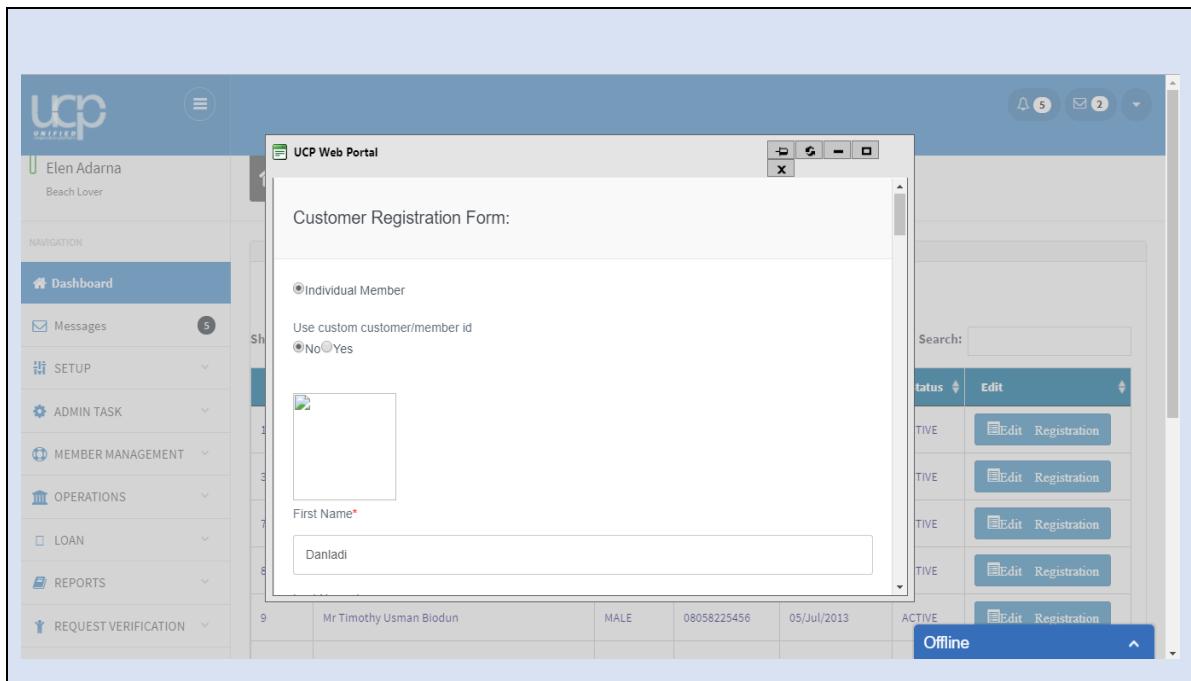
1. From the Member Creation page, click on the **Edit Registration** button for the particular member registration to be edited:



The screenshot shows the MEMBER CREATION page. The left sidebar has links for Dashboard, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, REQUEST VERIFICATION, and INVENTORY MANAGEMENT. The MEMBER MANAGEMENT link is selected. The main area is titled "MEMBER CREATION" and contains a table with columns: ID, Customer Name, Gender, Phone No, Date Applied, Status, and Edit. There are 10 entries listed. The 7th entry, "Mr Danladi Usman Adamu", has an "Edit Registration" button in the "Edit" column, which is highlighted with a red rectangular box.

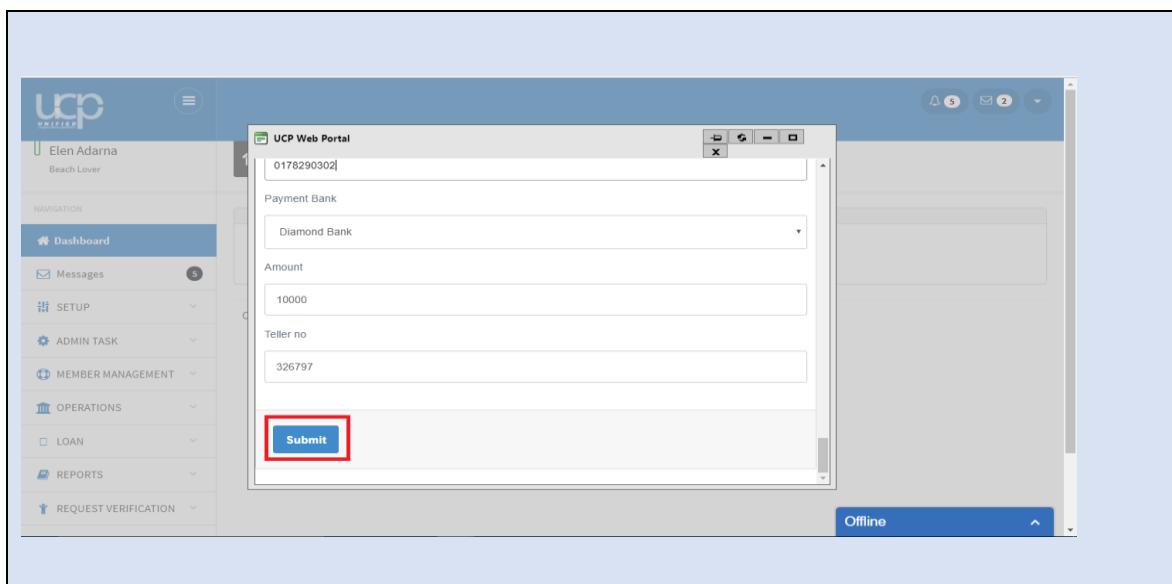
ID	Customer Name	Gender	Phone No	Date Applied	Status	Edit
1	NIGERIAN BAPTIST CONVENTION (PENSION).	MALE	08058572632	31/Oct/2012	ACTIVE	
3	MEN MISSIONARY UNION-VICTORY B.C. AJAH	MALE	08058572632	31/Oct/2012	ACTIVE	
7	Mr Danladi Usman Adamu	MALE	08058223456	05/Jul/2013	ACTIVE	
8	Mr Danladi Usman Aliyu	MALE	08058225456	05/Jul/2013	ACTIVE	
9	Mr Timothy Usman Biudun	MALE	08058225456	05/Jul/2013	ACTIVE	
34	Miss Adeleke Toyin	MALE	08097895678	09/Jul/2014	ACTI	

2. Edit the registration as required:



The screenshot shows the UCP Web Portal interface. On the left is a navigation sidebar with links like Dashboard, Messages, SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The main area displays a 'Customer Registration Form'. It asks if the user is an Individual Member (radio button selected) and if they want to use a custom customer/member ID (radio button selected for 'No'). There is a placeholder for a profile picture. The 'First Name*' field contains 'Danladi'. Below the form is a table row with columns for ID (9), Name (Mr Timothy Usman Biudun), Gender (MALE), Phone (08058225456), and DOB (05/Jul/2013). To the right of the form is a sidebar titled 'status' with a dropdown set to 'Edit'. It lists four users, each with a blue 'Edit Registration' button. At the bottom right of the sidebar is a blue 'Offline' button.

3. Click on the **Submit** button:



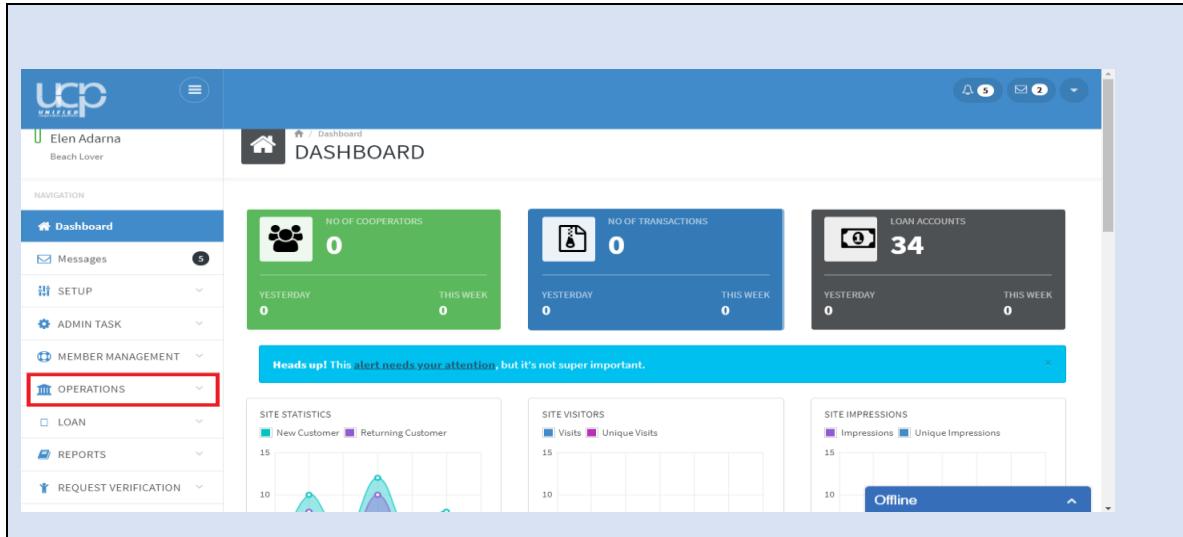
The screenshot shows the UCP Web Portal interface. The navigation sidebar is identical to the previous screenshot. The main area now displays a payment form. It has fields for 'Payment Bank' (set to Diamond Bank), 'Amount' (set to 10000), and 'Teller no' (set to 326797). A large blue 'Submit' button is at the bottom of the form, with a red box drawn around it to indicate it should be clicked. The status bar at the bottom right shows 'Offline'.

8. Operations

Operation functions are carried out under this menu.

8.1. Deduction Upload

1. Login and click on the **Operations** Menu:



The screenshot shows the UCP (Unilever) dashboard. On the left, there is a navigation sidebar with the following items:

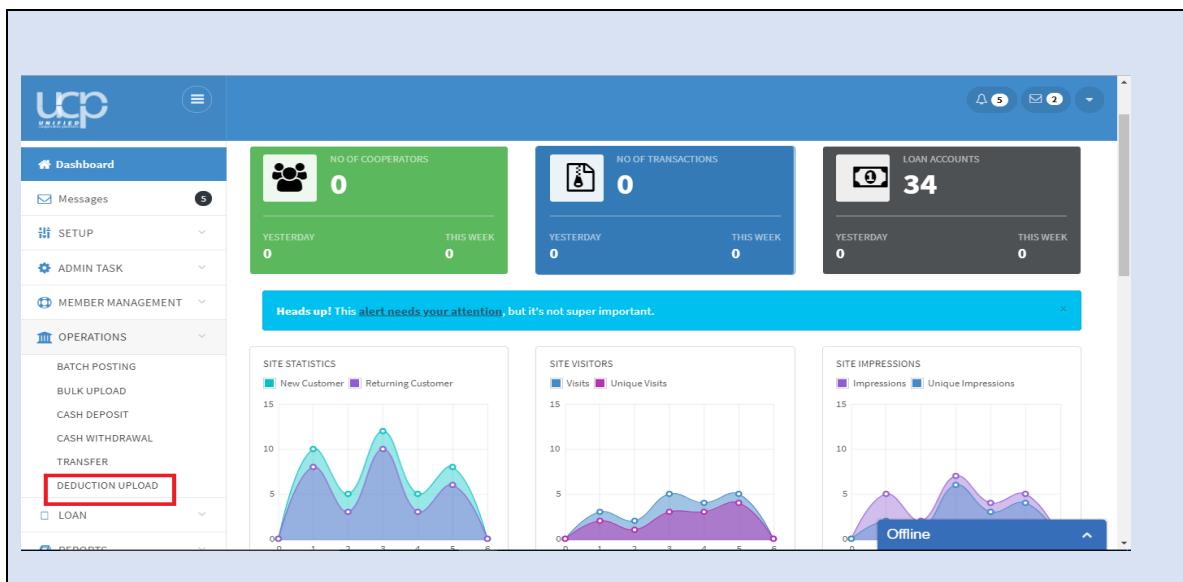
- Dashboard** (selected)
- Messages (5 notifications)
- SETUP
- ADMIN TASK
- MEMBER MANAGEMENT
- OPERATIONS** (selected)
- LOAN
- REPORTS
- REQUEST VERIFICATION

The main dashboard area has three cards:

- NO OF COOPERATORS**: Yesterday: 0, This Week: 0
- NO OF TRANSACTIONS**: Yesterday: 0, This Week: 0
- LOAN ACCOUNTS**: Yesterday: 0, This Week: 0, Total: 34

A blue banner at the bottom of the dashboard says: "Heads up! This alert needs your attention, but it's not super important."

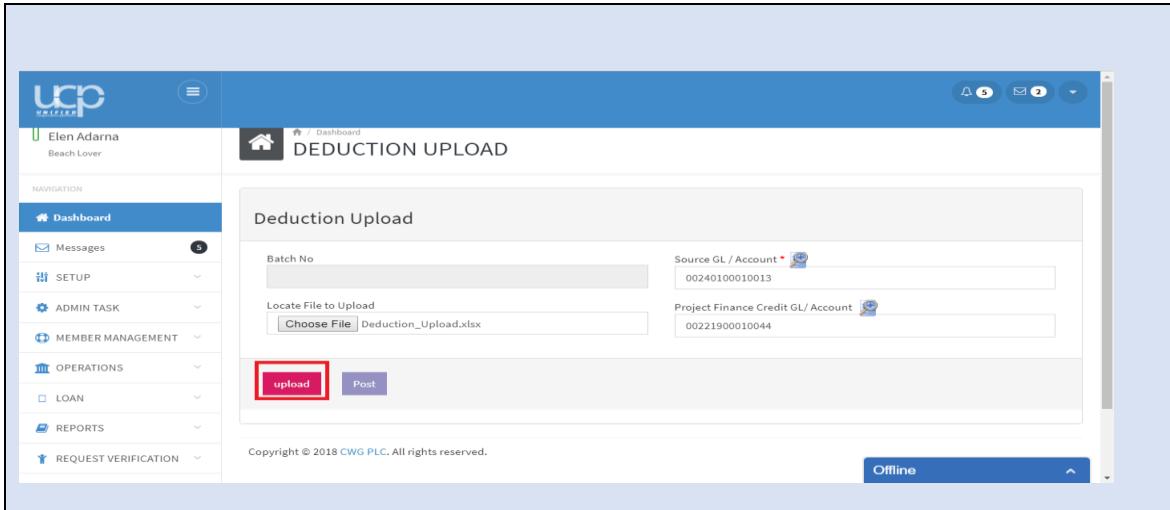
2. Click on the **Deduction Upload** Sub menu:



This screenshot is identical to the one above, showing the UCP dashboard with the Operations menu selected. The difference is in the sub-menu under 'OPERATIONS' in the sidebar:

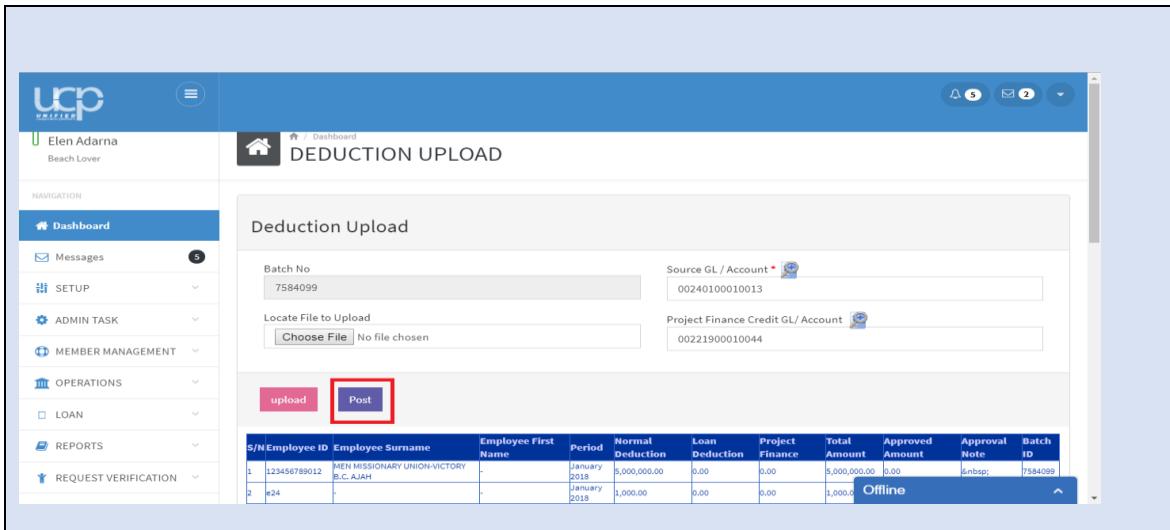
- BATCH POSTING
- BULK UPLOAD
- CASH DEPOSIT
- CASH WITHDRAWAL
- TRANSFER
- DEDUCTION UPLOAD** (selected)
- LOAN
- REPORTS

3. The Deduction upload page is displayed. Provide the required GLs and upload file. Click on the **Upload** button:



The screenshot shows the 'Deduction Upload' page. On the left is a navigation sidebar with 'Dashboard' selected. The main area has fields for 'Batch No' (containing '00240100010013'), 'Source GL / Account' (containing '00240100010013'), 'Locate File to Upload' (with a 'Choose File' button showing 'Deduction_Upload.xlsx'), and 'Project Finance Credit GL / Account' (containing '00221900010044'). Below these are 'upload' and 'Post' buttons. The 'upload' button is highlighted with a red box.

4. The Deduction Schedule is uploaded and displayed. Click on the **Post** button to post:



The screenshot shows the 'Deduction Upload' page after the file has been uploaded. The 'Post' button is highlighted with a red box. Below the form, a table displays deduction data:

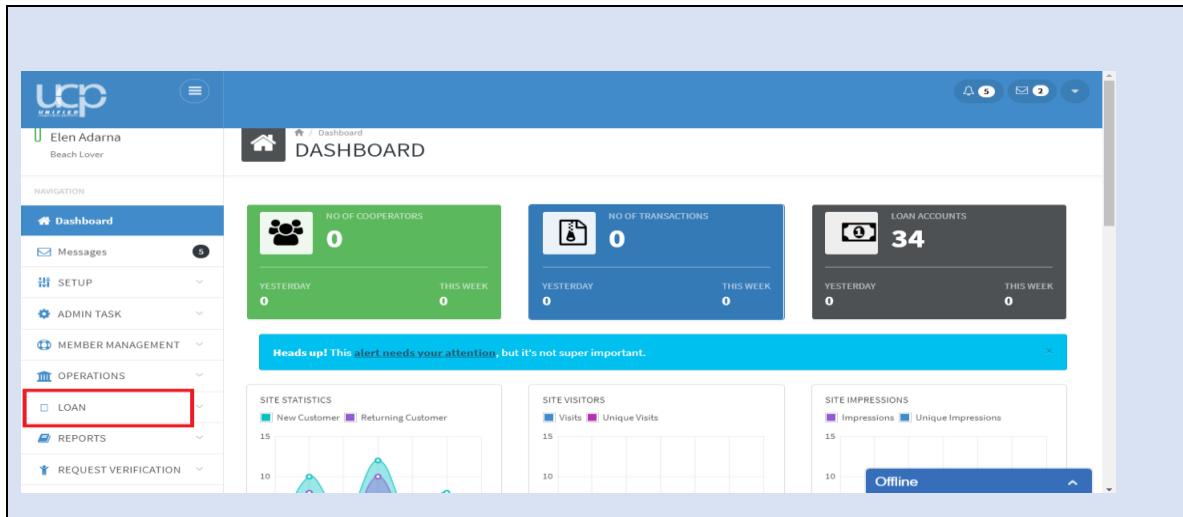
S/N	Employee ID	Employee Surname	Employee First Name	Period	Normal Deduction	Loan Deduction	Project Finance	Total Amount	Approved Amount	Approval Note	Batch ID
1	123456789012	MEN MISSIONARY UNION-VICTORY	B.C. AJAH	January 2018	9,000,000.00	0.00	0.00	9,000,000.00	0.00		7584099
2	#24			January 2018	9,000.00	0.00	0.00	9,000.00	Offline		

9. Loan

Using this menu Loan application can be made and funds disbursed for the loans.

9.1. Loan Application

1. Login and click on the **Loan** Menu:



The screenshot shows the UCP (Unifile) dashboard. On the left, there is a navigation sidebar with the following menu items:

- Dashboard
- Messages (5 notifications)
- SETUP
- ADMIN TASK
- MEMBER MANAGEMENT
- OPERATIONS
- LOAN** (This item is highlighted with a red box)
- REPORTS
- REQUEST VERIFICATION

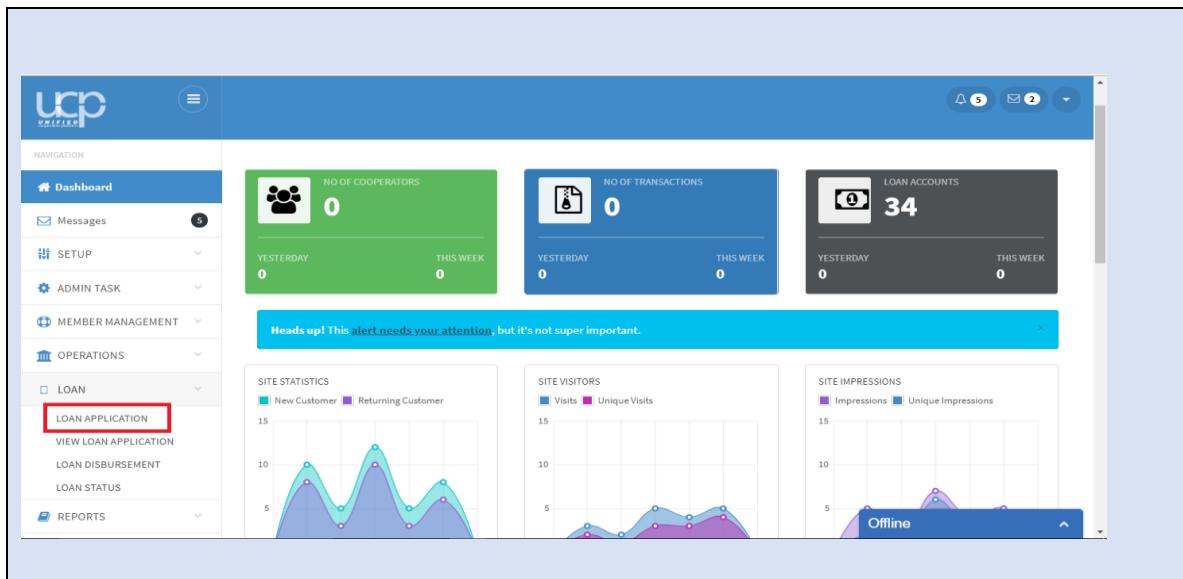
The main content area is titled "DASHBOARD". It features three summary cards:

- NO OF COOPERATORS**: 0 (Yesterday: 0, This Week: 0)
- NO OF TRANSACTIONS**: 0 (Yesterday: 0, This Week: 0)
- LOAN ACCOUNTS**: 34 (Yesterday: 0, This Week: 0)

Below these cards is a blue alert box with the text: "Heads up! This alert needs your attention, but it's not super important."

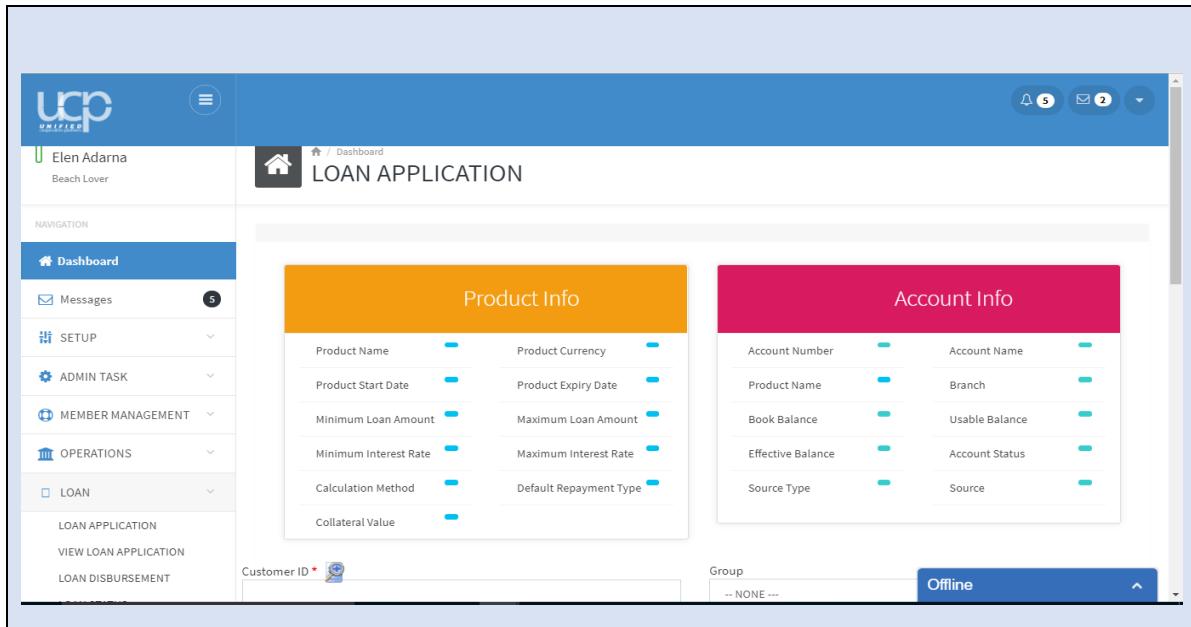
The dashboard also includes three line charts under the headings "SITE STATISTICS", "SITE VISITORS", and "SITE IMPRESSIONS". The "SITE STATISTICS" chart shows "New Customer" (teal) and "Returning Customer" (purple) counts over a week. The "SITE VISITORS" chart shows "Visits" (blue) and "Unique Visits" (purple). The "SITE IMPRESSIONS" chart shows "Impressions" (purple) and "Unique Impressions" (blue).

2. Click on the **Loan Application** Sub menu:

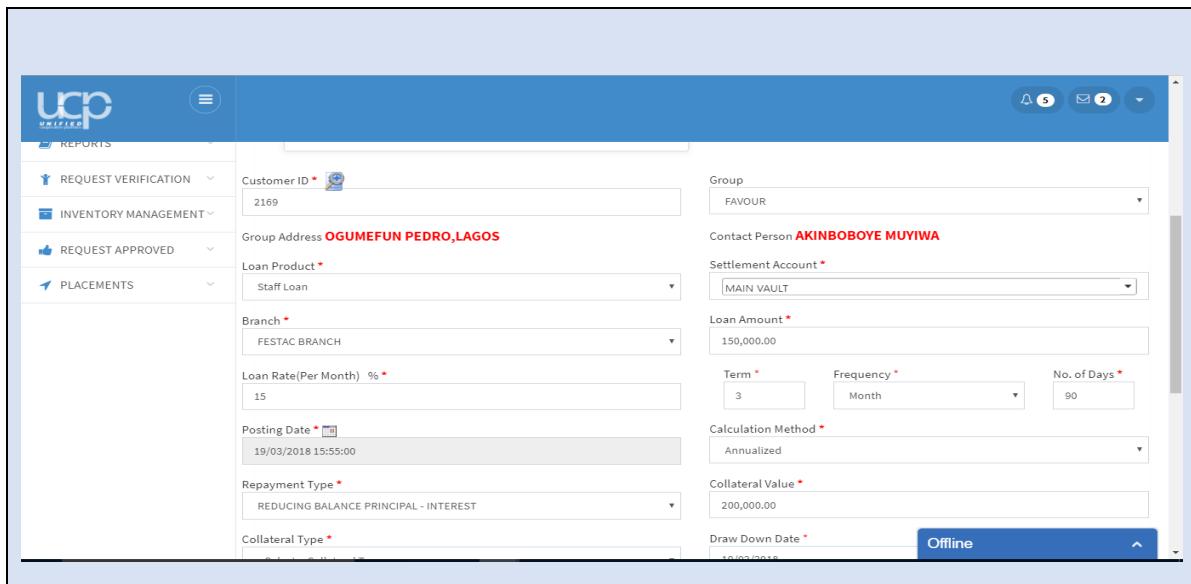


This screenshot is identical to the one above, showing the UCP dashboard with the "LOAN" menu item selected. The "LOAN APPLICATION" sub-menu item is highlighted with a red box. The rest of the interface, including the summary cards, alert box, and three-line charts, remains the same.

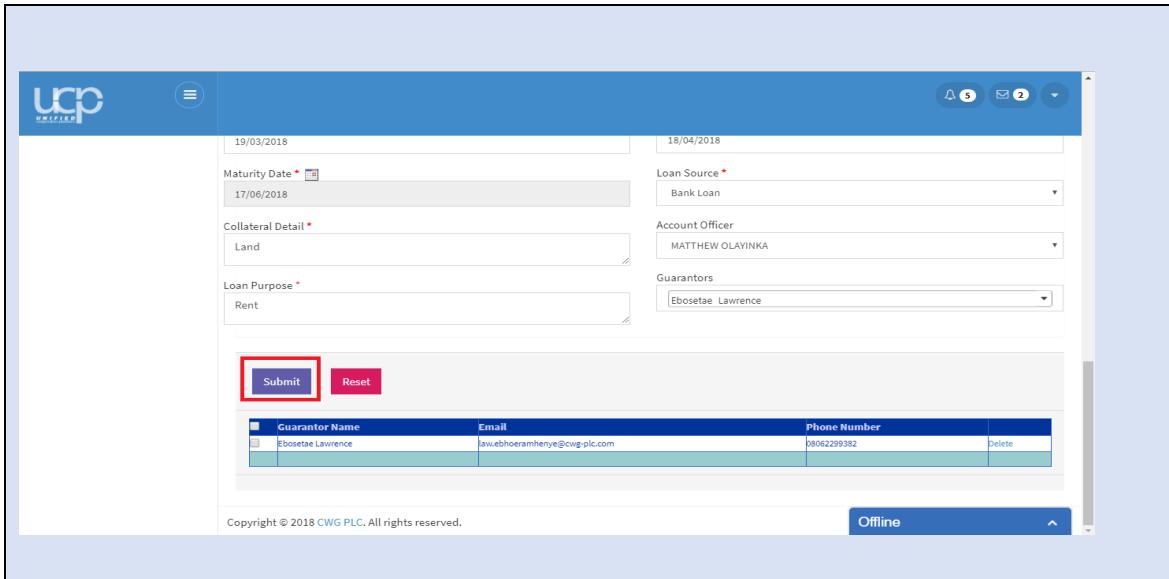
3. The Loan Application page is displayed:



4. Provide the required information:



5. Click on the **Submit** button:



The screenshot shows a loan application form with the following fields filled:

- Maturity Date: 19/03/2018
- Loan Source: Bank Loan
- Collateral Detail: Land
- Account Officer: MATTHEW OLAYINKA
- Loan Purpose: Rent
- Guarantors: Ebosetae Lawrence

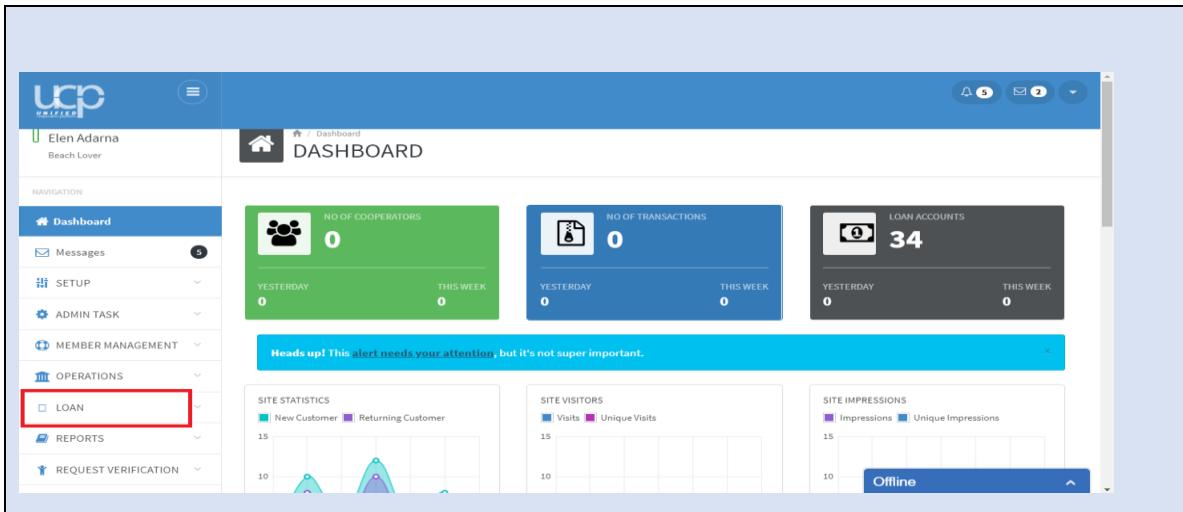
At the bottom left is a table of guarantor information:

Guarantor Name	Email	Phone Number	Action
Ebosetae Lawrence	law.ebhoeramhenye@cwg-plc.com	08062299382	Delete

At the bottom center is a copyright notice: Copyright © 2018 CWG PLC. All rights reserved.

9.2. Loan Disbursement

1. Login and click on the **Loan** Menu:



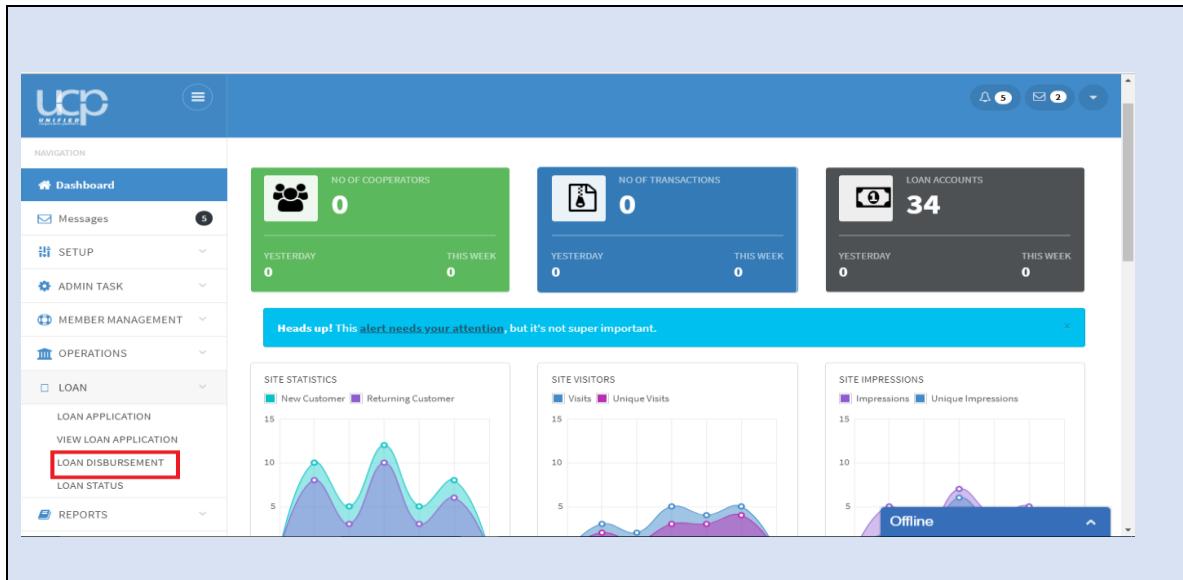
The dashboard displays various metrics and graphs. The navigation sidebar includes:

- Dashboard
- Messages (5)
- SETUP
- ADMIN TASK
- MEMBER MANAGEMENT
- OPERATIONS
- LOAN** (highlighted with a red box)
- REPORTS
- REQUEST VERIFICATION

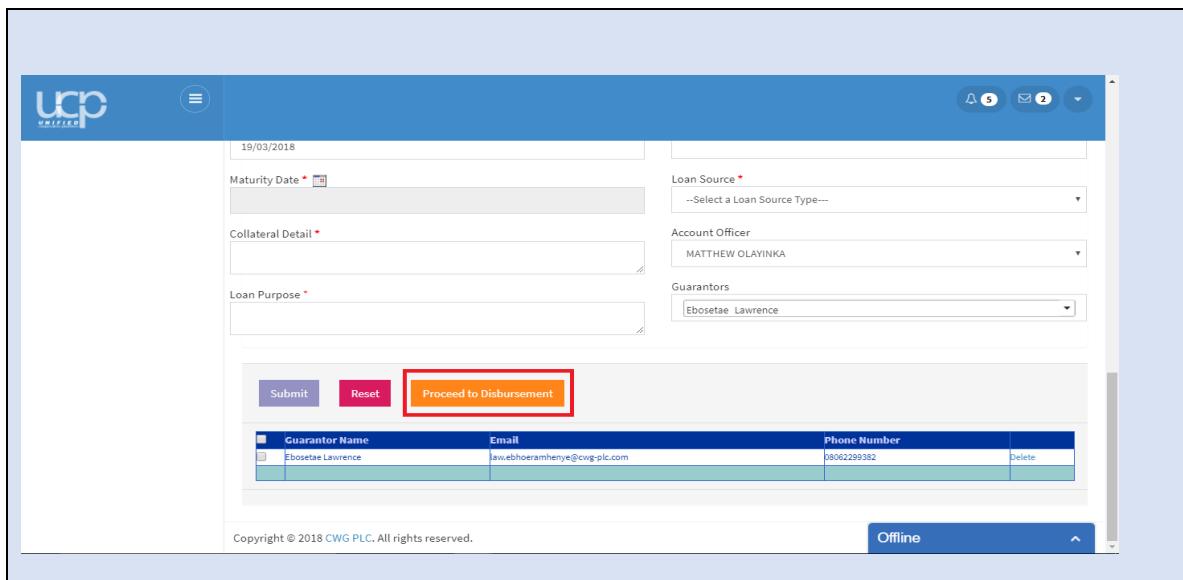
The main dashboard area shows:

- NO OF COOPERATORS: 0 (Yesterday: 0, This Week: 0)
- NO OF TRANSACTIONS: 0 (Yesterday: 0, This Week: 0)
- LOAN ACCOUNTS: 34 (Yesterday: 0, This Week: 0)
- SITE STATISTICS: New Customer (blue), Returning Customer (purple) (Graph: Visits vs Time)
- SITE VISITORS: Visits (blue), Unique Visits (purple) (Graph: Visits vs Time)
- SITE IMPRESSIONS: Impressions (purple), Unique Impressions (blue) (Graph: Visits vs Time)

2. Click on the **Loan Disbursement** Sub menu:

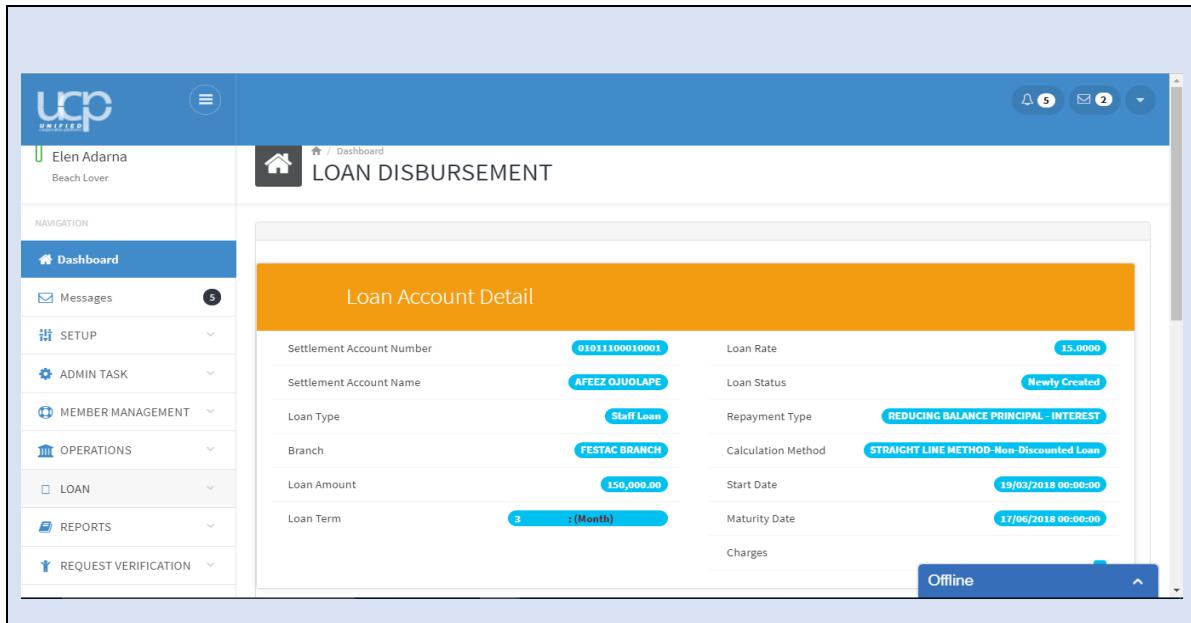


3. A Loan can also be disbursed by clicking on the **Proceed to Disbursement** button on the Loan Application after the Loan application process:

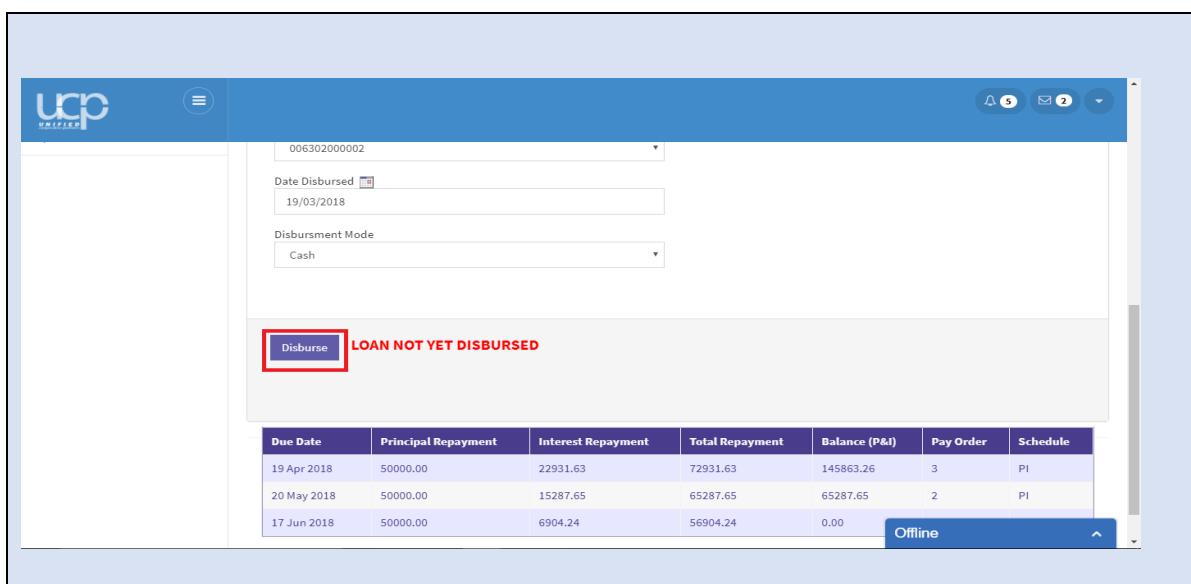


The screenshot shows a loan application form. It includes fields for 'Maturity Date' (19/03/2018), 'Collateral Detail', 'Loan Purpose', 'Loan Source' (dropdown menu), 'Account Officer' (MATTHEW OLAYINKA), and 'Guarantors' (dropdown menu). At the bottom of the form, there are three buttons: 'Submit', 'Reset', and 'Proceed to Disbursement'. The 'Proceed to Disbursement' button is highlighted with a red box. Below the form, there is a table for 'Guarantor Name', 'Email', and 'Phone Number'. The table contains one row with 'Ebosetae Lawrence' as the name, 'law.ebhoeramhenye@cwg-plc.com' as the email, and '08062299382' as the phone number. There is also a 'Delete' link next to the phone number. At the very bottom of the page, there is a copyright notice: 'Copyright © 2018 CWG PLC. All rights reserved.' and a status indicator 'Offline'.

4. The Loan Disbursement page is displayed:



5. Provide the required Loan information. The Loan repayment schedule is displayed. Click the **Disburse** button to disburse loan:



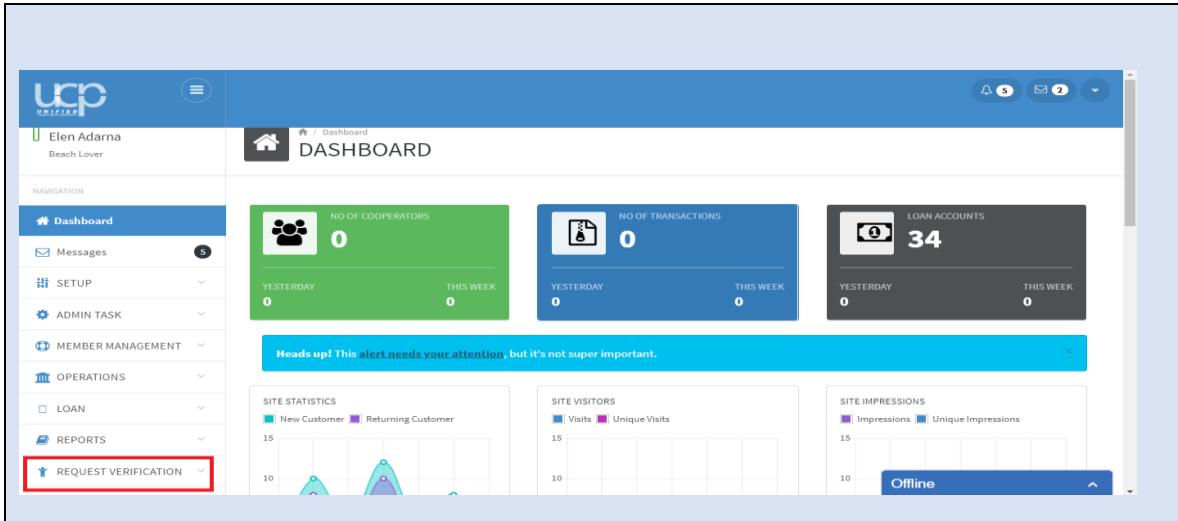
Due Date	Principal Repayment	Interest Repayment	Total Repayment	Balance (P&I)	Pay Order	Schedule
19 Apr 2018	50000.00	22931.63	72931.63	145863.26	3	PI
20 May 2018	50000.00	15287.65	65287.65	65287.65	2	PI
17 Jun 2018	50000.00	6904.24	56904.24	0.00		

10. Request Verification

This is the menu where requests like Loan, deposit and registration requests can be reviewed and approved or disapproved.

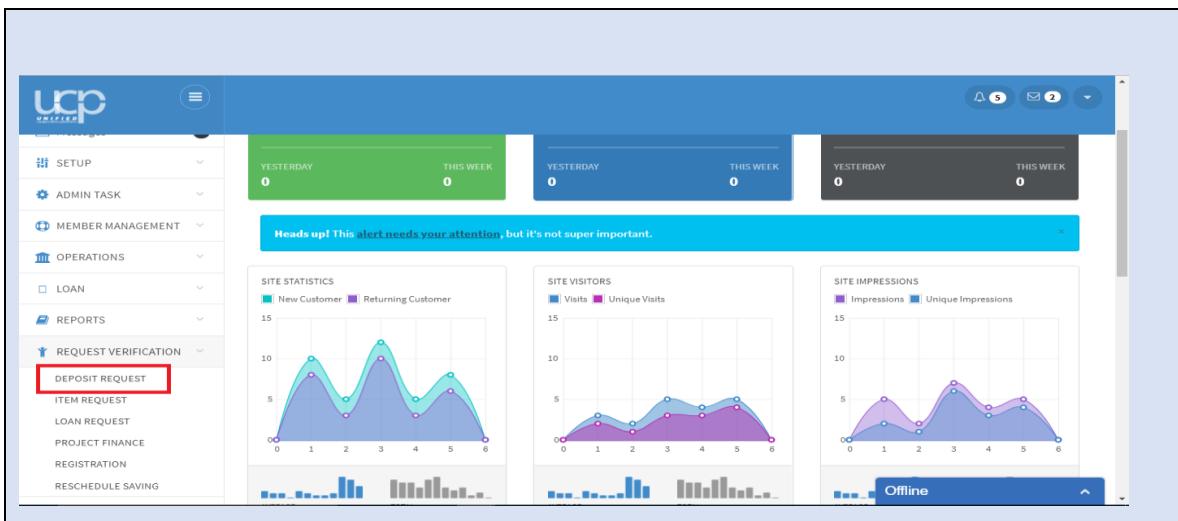
10.1. Deposit Request

1. Login and click on the **Request Verification** Menu:



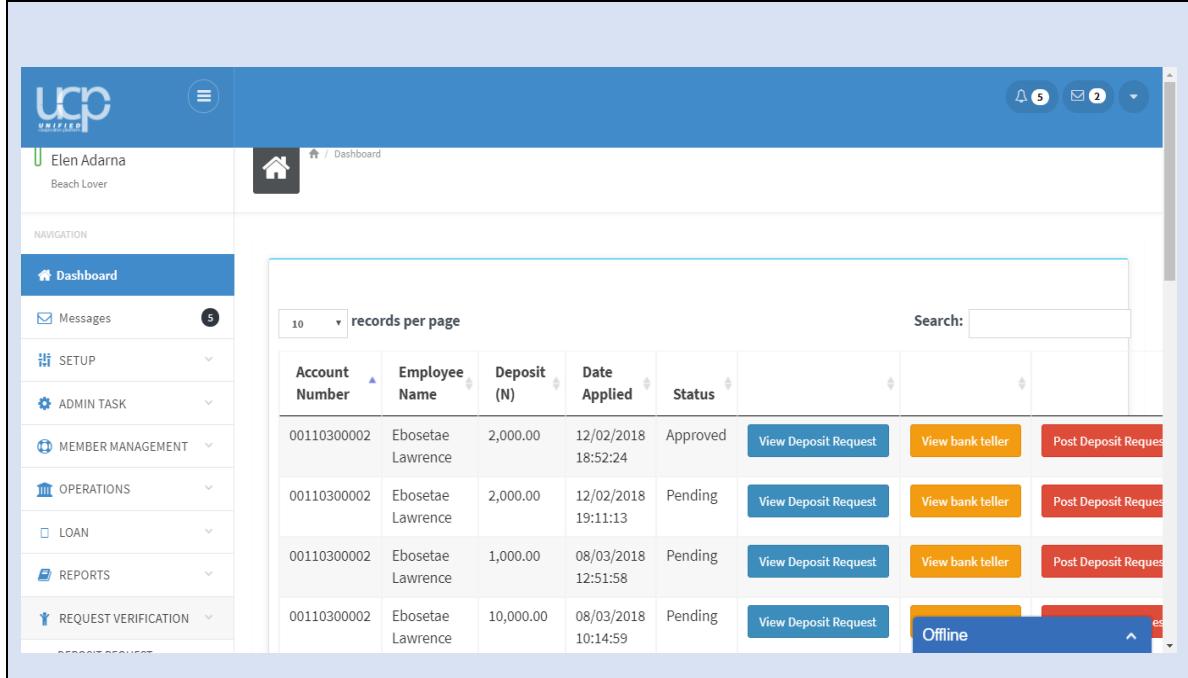
The screenshot shows the UCP (User Control Panel) dashboard. On the left, there is a navigation sidebar with various menu items: Messages (5 notifications), SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, and REPORTS. Below these, under REQUEST VERIFICATION, the DEPOSIT REQUEST option is highlighted with a red box. The main dashboard area features several cards: 'NO OF COOPERATORS' (0 yesterday, 0 this week), 'NO OF TRANSACTIONS' (0 yesterday, 0 this week), and 'LOAN ACCOUNTS' (34 total). A blue banner at the bottom of the dashboard says 'Heads up! This alert needs your attention, but it's not super important.' Below the banner are three line charts: SITE STATISTICS (New Customer vs Returning Customer), SITE VISITORS (Visits vs Unique Visits), and SITE IMPRESSIONS (Impressions vs Unique Impressions). The 'OFFLINE' status is indicated at the bottom right of the dashboard area.

2. Click on the **Deposit Request** Sub menu:



The screenshot shows the same UCP dashboard as above, but with the DEPOSIT REQUEST option in the REQUEST VERIFICATION menu highlighted with a red box. The rest of the interface remains the same, including the top navigation bar, the main dashboard cards, and the blue alert banner.

3. The Deposit Request page is displayed listing the Deposit Requests:

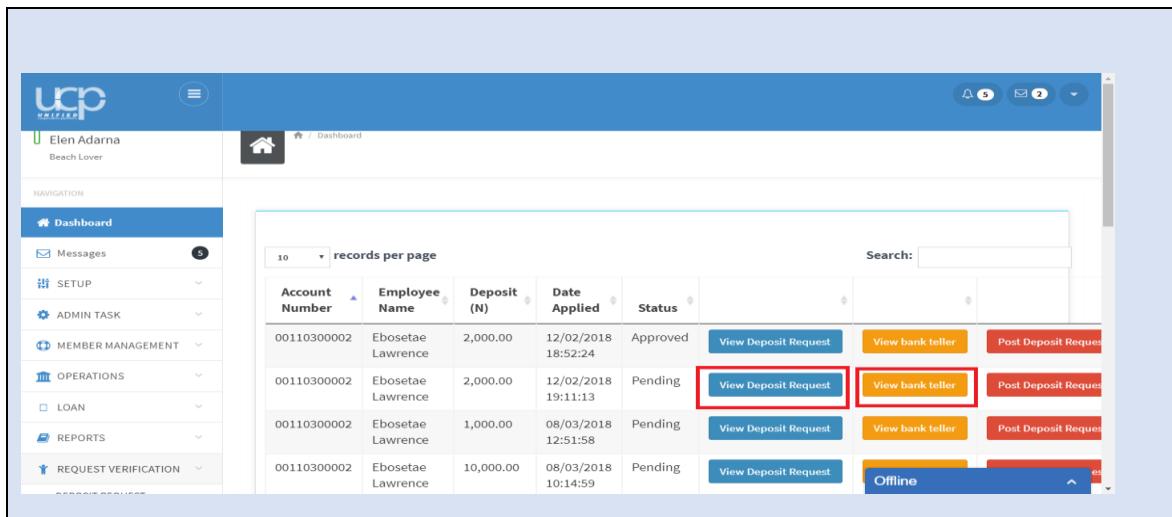


The screenshot shows the UCP (Universal Credit Protection) application interface. The top navigation bar includes the logo, user profile (Elen Adarna, Beach Lover), and a bell icon with 5 notifications. The main content area is titled 'Dashboard' and displays a table of deposit requests. The table has columns for Account Number, Employee Name, Deposit (N), Date Applied, Status, and three action buttons: View Deposit Request, View bank teller, and Post Deposit Request. The first row is approved, while others are pending. A search bar and a records per page dropdown (set to 10) are also visible.

Account Number	Employee Name	Deposit (N)	Date Applied	Status			
00110300002	Ebosetae Lawrence	2,000.00	12/02/2018 18:52:24	Approved	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	2,000.00	12/02/2018 19:11:13	Pending	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	1,000.00	08/03/2018 12:51:58	Pending	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	10,000.00	08/03/2018 10:14:59	Pending	View Deposit Request	View bank teller	Post Deposit Request

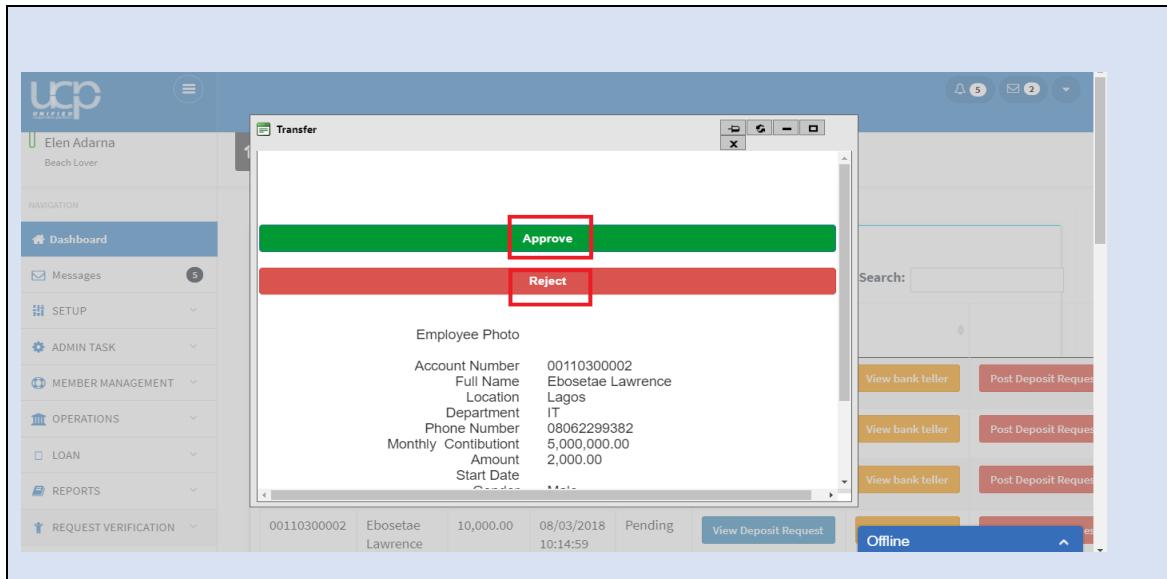
10.1.1. Approve/Reject Deposit Request

1. From the Deposit Request page, click on the **View Deposit Request** button for a particular deposit request. The **View Bank teller** button can also be clicked to view the bank teller:



This screenshot is identical to the one above, but it highlights the 'View Deposit Request' and 'View bank teller' buttons for the second deposit request in the list. Both buttons are enclosed in red boxes to indicate they are the focus of the step.

2. The Deposit request details are displayed. Click the **Approve/Reject** button to Approve/Reject request:

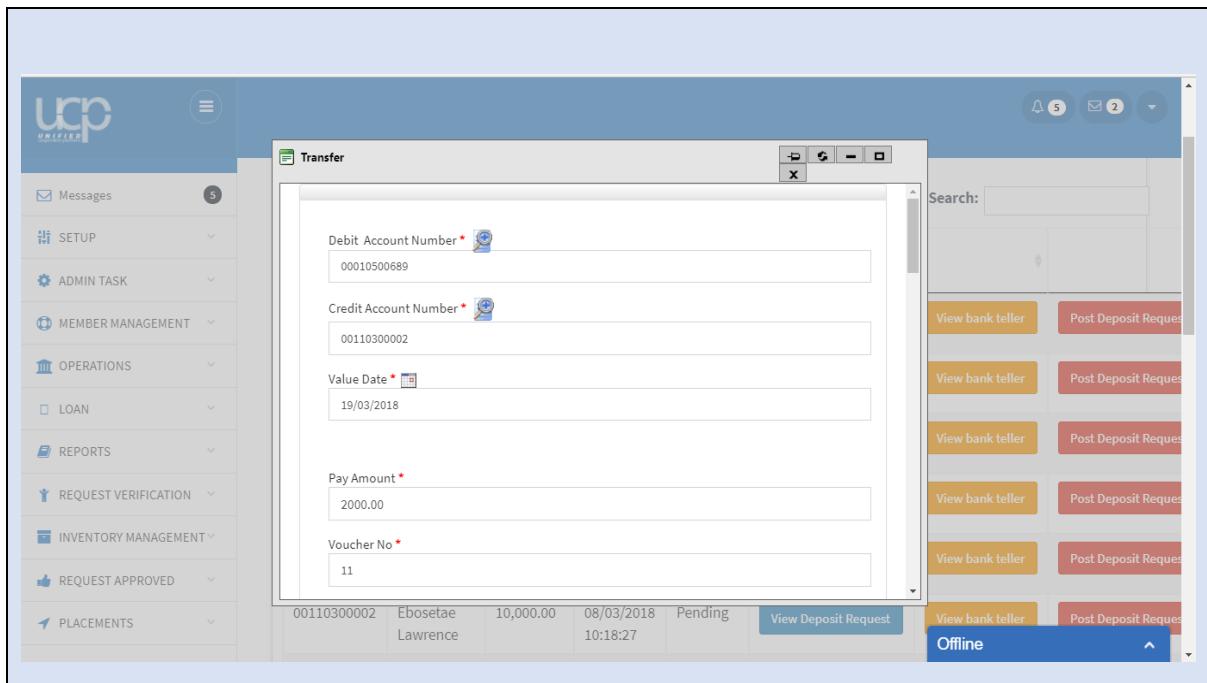


10.1.2. Post Deposit Request

1. From the Deposit Request page, click on the **Post Deposit Request** button for a particular approved deposit request:

Account Number	Employee Name	Deposit (N)	Date Applied	Status			
00110300002	Ebosetae Lawrence	2,000.00	12/02/2018 18:52:24	Approved	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	2,000.00	12/02/2018 19:11:13	Approved	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	1,000.00	08/03/2018 12:51:58	Pending	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	10,000.00	08/03/2018 10:14:59	Pending	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	10,000.00	08/03/2018 10:18:23	Pending	View Deposit Request	View bank teller	Post Deposit Request
00110300002	Ebosetae Lawrence	10,000.00	08/03/2018 10:18:27	Pending	View Deposit Request	View bank teller	Post Deposit Request

2. Provide the required details:



The screenshot shows the 'Transfer' screen in the UCP application. The form fields are as follows:

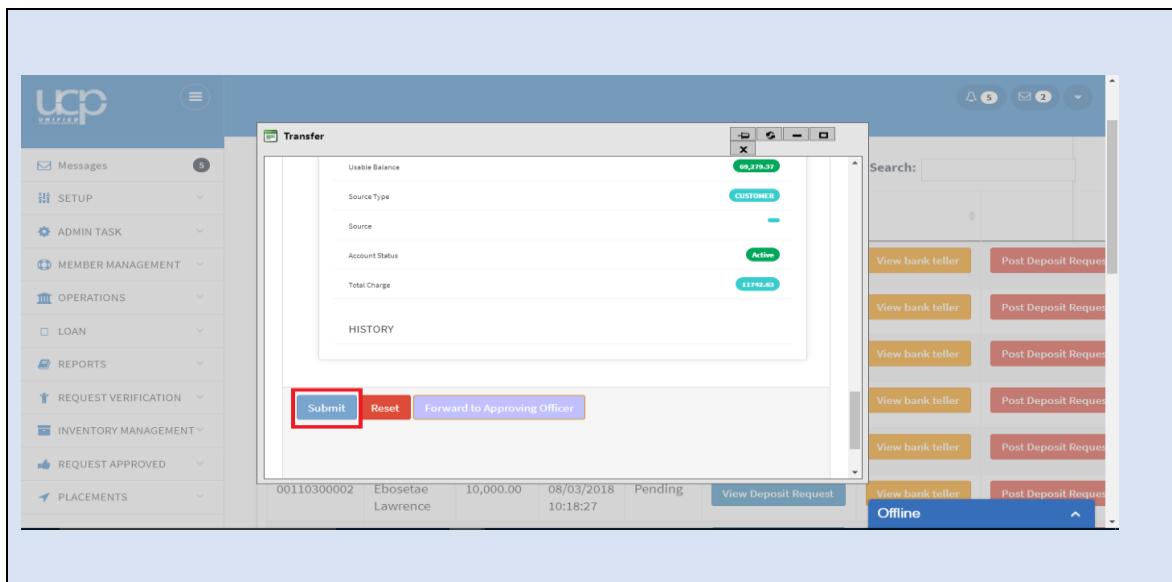
- Debit Account Number: 00010500689
- Credit Account Number: 00110300002
- Value Date: 19/03/2018
- Pay Amount: 2000.00
- Voucher No: 11

At the bottom of the transfer form, there is a summary table with the following data:

00110300002	Ebosetae Lawrence	10,000.00	08/03/2018	Pending
			10:18:27	

Below the table are buttons: 'View Deposit Request' (blue), 'Offline' (blue), and several 'View bank teller' and 'Post Deposit Request' buttons.

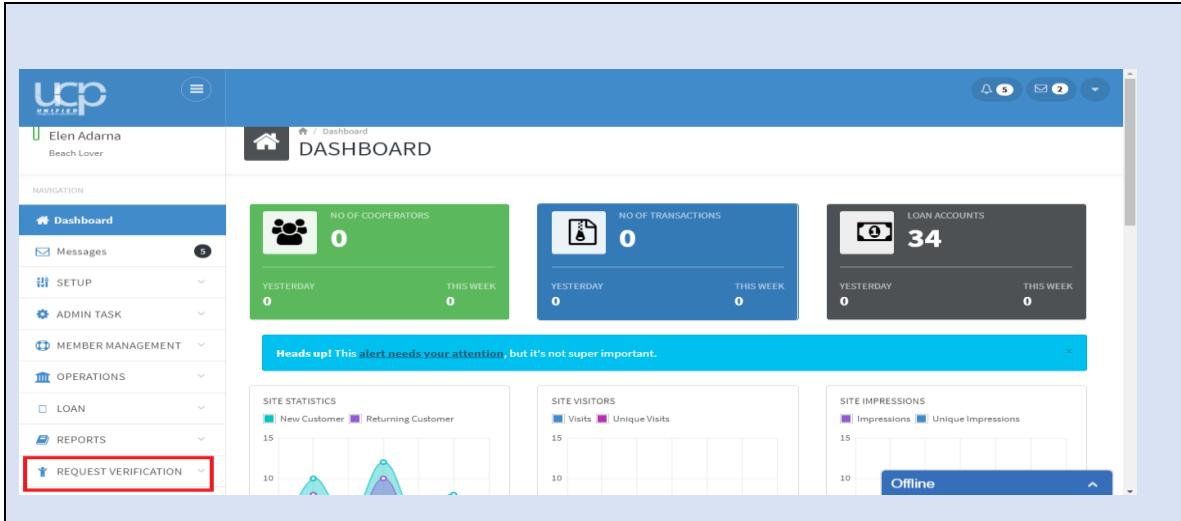
3. Click on the **Submit** button:



The screenshot shows the 'Transfer' screen after the user has clicked the 'Submit' button. The 'Submit' button is highlighted with a red box. Below it are other buttons: 'Reset' and 'Forward to Approving Officer'. The rest of the screen remains the same as the previous step, showing the transfer details and the summary table at the bottom.

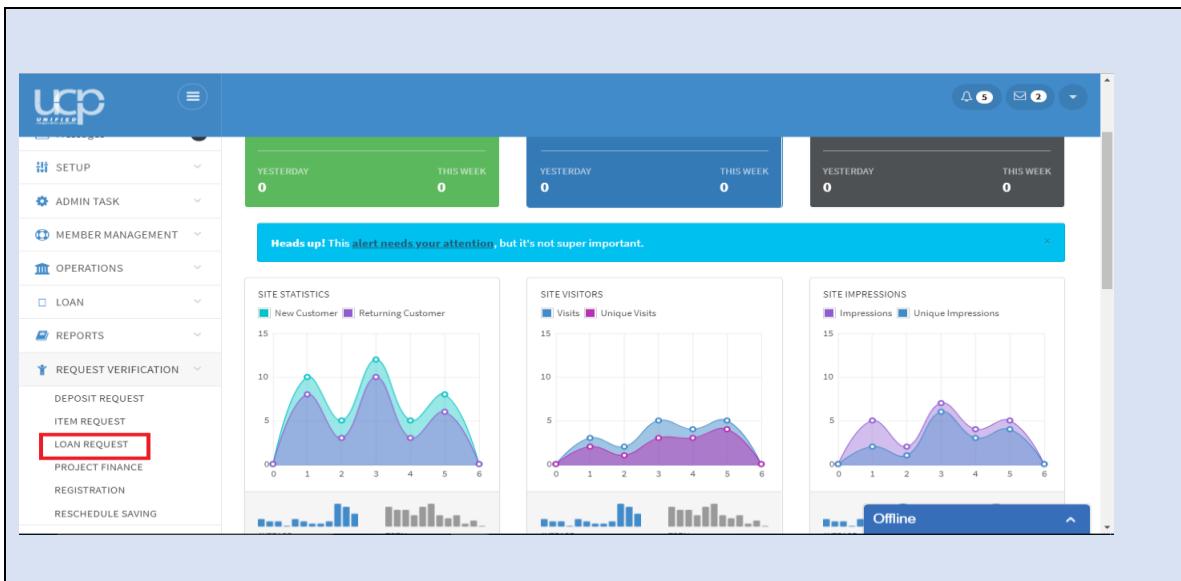
10.2. Loan Request

1. Login and click on the **Request Verification** Menu:



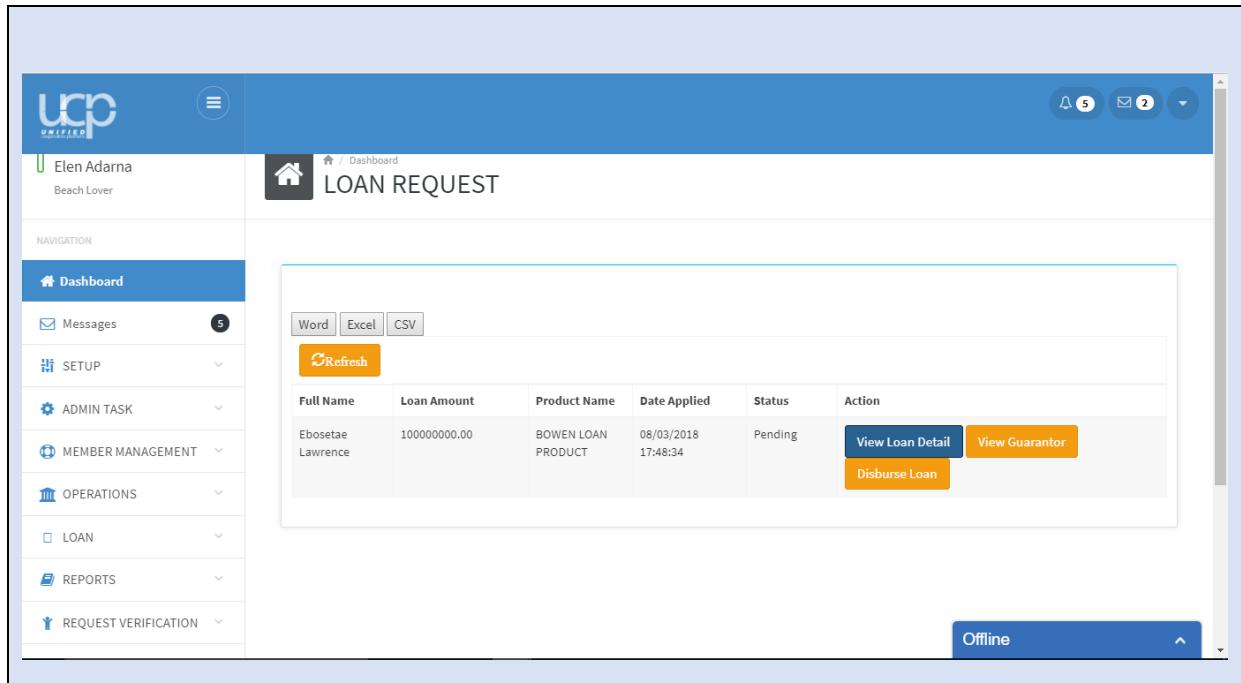
The screenshot shows the UCP Dashboard interface. On the left, there is a navigation sidebar with various menu items. The 'REQUEST VERIFICATION' item is highlighted with a red box. The main dashboard area features several cards with statistics: 'NO OF COOPERATORS' (0), 'NO OF TRANSACTIONS' (0), and 'LOAN ACCOUNTS' (34). Below these cards is a blue alert box that says 'Heads up! This alert needs your attention, but it's not super important.' To the right of the alert are three line graphs under the headings 'SITE STATISTICS', 'SITE VISITORS', and 'SITE IMPRESSIONS'. The 'SITE IMPRESSIONS' graph has a blue bar at the bottom labeled 'Offline'.

2. Click on the **Loan** Sub menu:



This screenshot shows the same UCP Dashboard as the previous one, but the 'LOAN' item in the navigation sidebar is highlighted with a red box. The main dashboard area remains the same, displaying the same cards and graphs as the first screenshot. The 'SITE IMPRESSIONS' graph continues to show an 'Offline' status at the bottom.

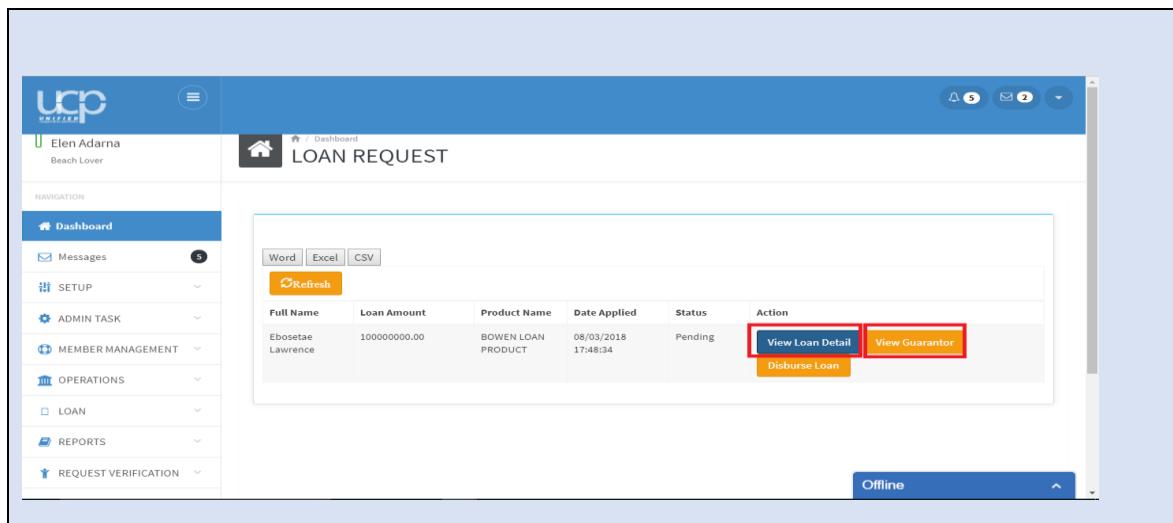
3. The Loan Request page is displayed listing the Loan Requests:



Full Name	Loan Amount	Product Name	Date Applied	Status	Action
Ebosetae Lawrence	10000000.00	BOWEN LOAN PRODUCT	08/03/2018 17:48:34	Pending	View Loan Detail View Guarantor Disburse Loan

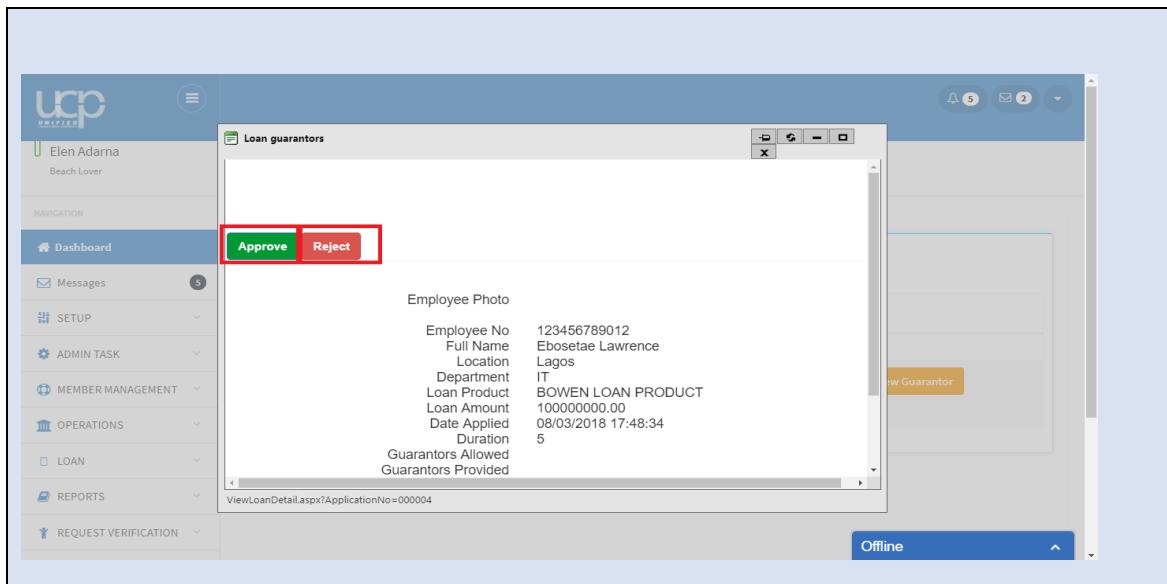
10.2.1. Approve/Reject Loan Request

1. From the Loan Request page, click on the **View Loan Detail** button for a particular Loan request. The **View Guarantor** button can also be clicked to view the guarantors:



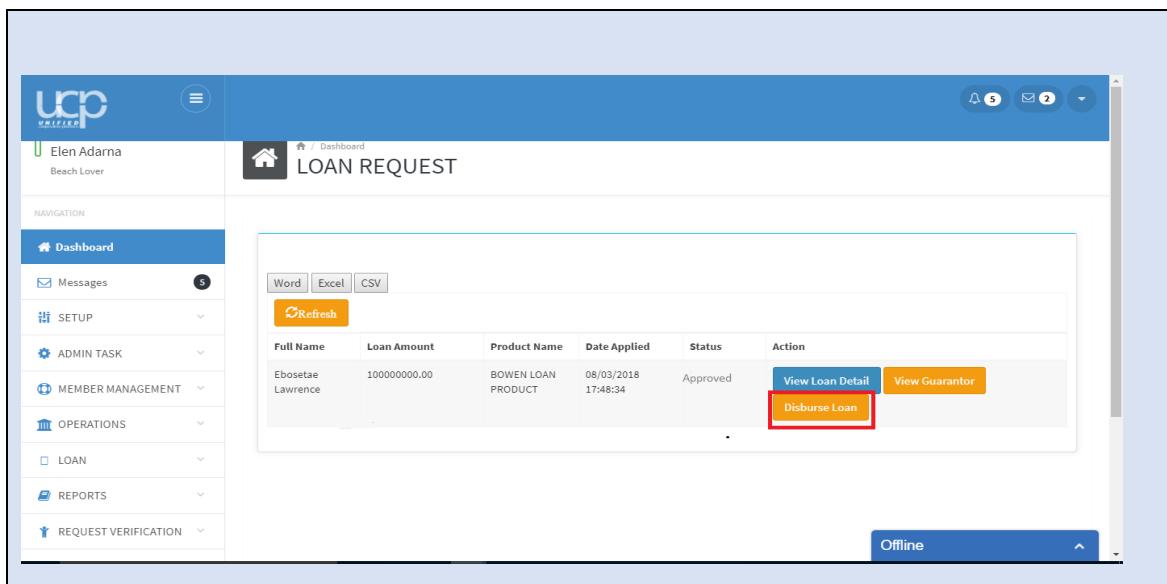
Full Name	Loan Amount	Product Name	Date Applied	Status	Action
Ebosetae Lawrence	10000000.00	BOWEN LOAN PRODUCT	08/03/2018 17:48:34	Pending	View Loan Detail View Guarantor Disburse Loan

2. The Loan request details are displayed. Click the **Approve/Reject** button to Approve/Reject request:

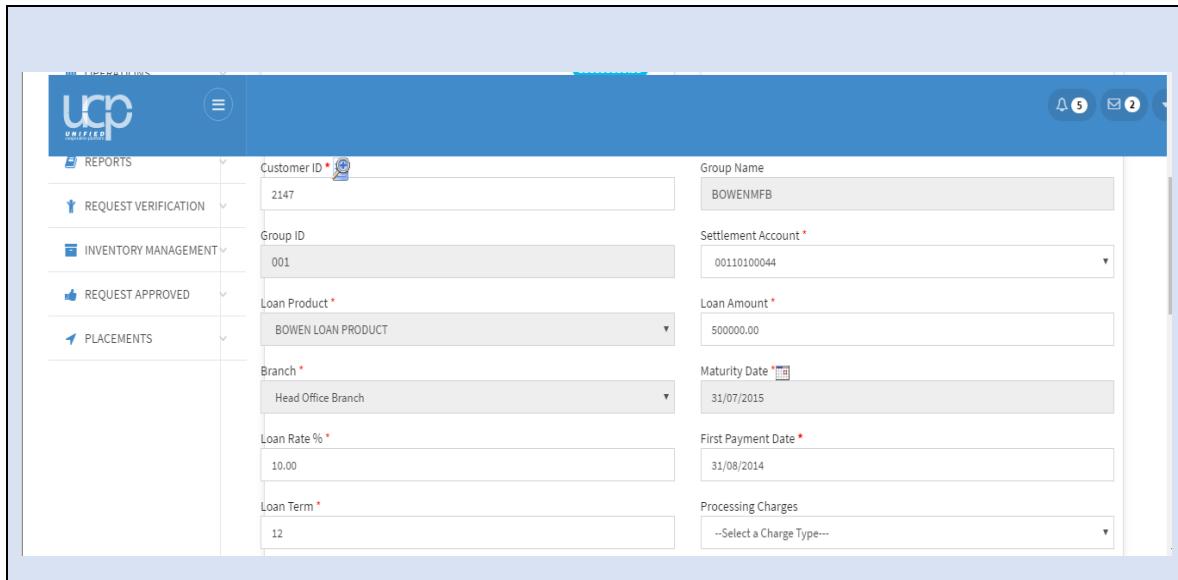


10.2.2. Disburse Loan

1. From the Loan Request page, click on the **Disburse Loan** button for a particular approved Loan request to disburse the loan:



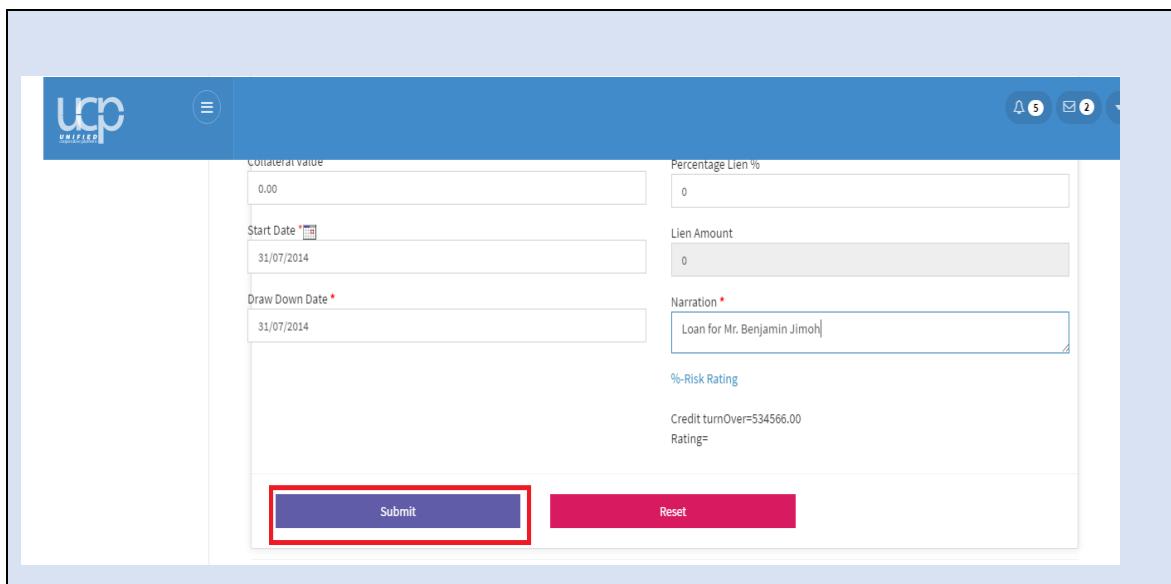
2. Provide the required details:



The screenshot shows a software interface for loan application processing. The left sidebar has categories: REPORTS, REQUEST VERIFICATION, INVENTORY MANAGEMENT, REQUEST APPROVED, and PLACEMENTS. The main form fields include:

- Customer ID ***: 2147
- Group Name**: BOWENMFB
- Settlement Account ***: 00110100044
- Group ID**: 001
- Loan Product ***: BOWEN LOAN PRODUCT
- Loan Amount ***: 500000.00
- Maturity Date ***: 31/07/2015
- Branch ***: Head Office Branch
- First Payment Date ***: 31/08/2014
- Loan Rate % ***: 10.00
- Loan Term ***: 12
- Processing Charges**: --Select a Charge Type---

3. Click the **Submit** button:

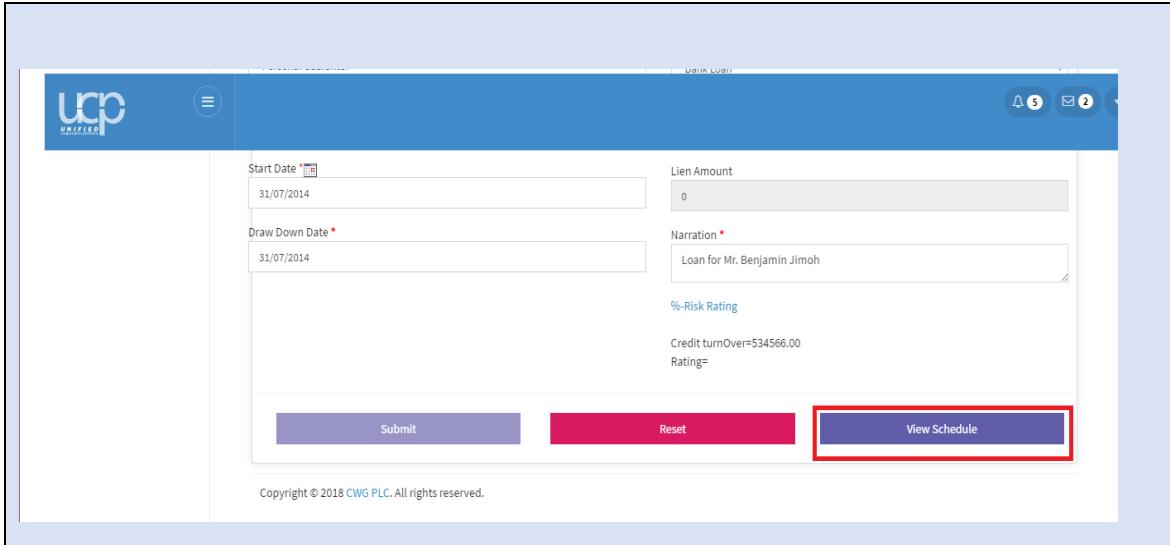


The screenshot shows a software interface for loan application processing. The left sidebar has categories: REPORTS, REQUEST VERIFICATION, INVENTORY MANAGEMENT, REQUEST APPROVED, and PLACEMENTS. The main form fields include:

- Collateral Value**: 0.00
- Percentage Lien %**: 0
- Start Date ***: 31/07/2014
- Lien Amount**: 0
- Draw Down Date ***: 31/07/2014
- Narration ***: Loan for Mr. Benjamin Jimoh

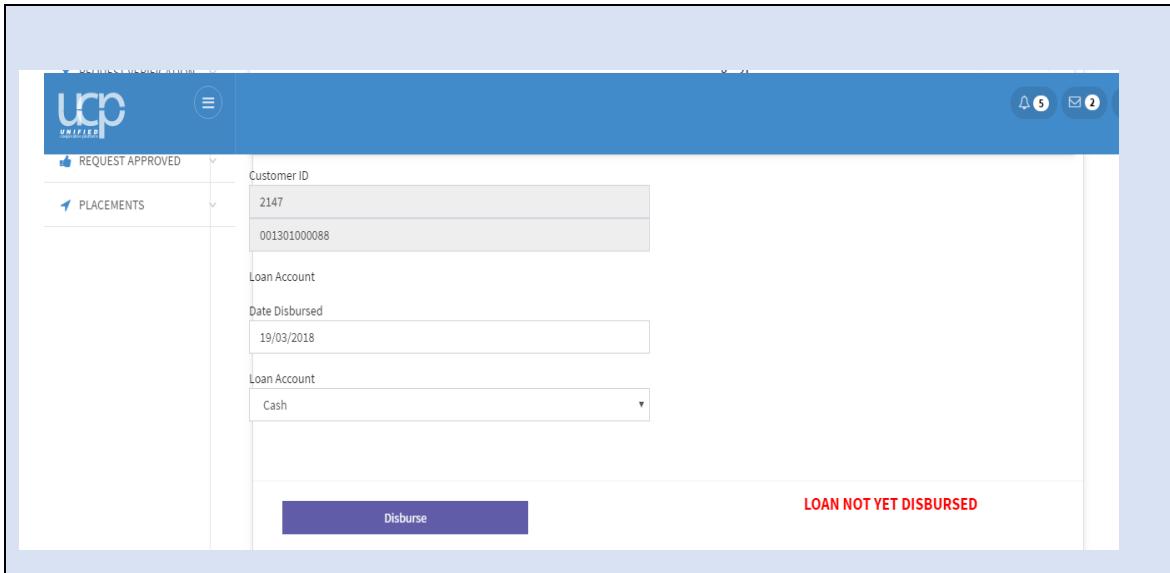
At the bottom, there are two buttons: **Submit** (highlighted with a red border) and **Reset**.

4. Click the **View Schedule** button:



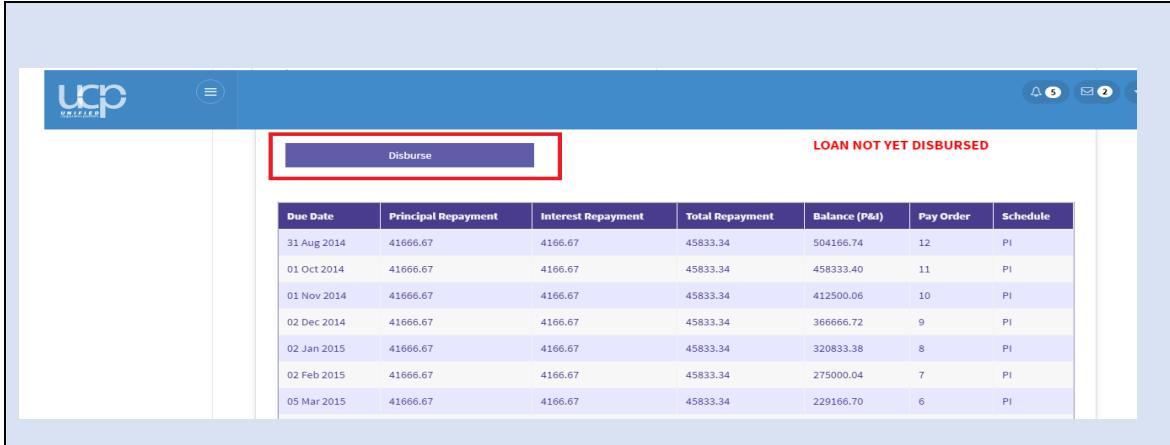
The screenshot shows a software interface with a blue header bar. On the left, there's a logo for 'UCP UNIFIED'. The main area contains several input fields: 'Start Date' (31/07/2014), 'Lien Amount' (0), 'Draw Down Date' (31/07/2014), 'Narration' (Loan for Mr. Benjamin Jimoh), and a section for '%-Risk Rating' with values 'Credit turnOver=534566.00' and 'Rating=' below it. At the bottom, there are three buttons: 'Submit' (purple), 'Reset' (red), and 'View Schedule' (purple, which is highlighted with a red border). Below the buttons, a copyright notice reads 'Copyright © 2018 CWG PLC. All rights reserved.'

5. Provide the required details:



The screenshot shows a software interface with a blue header bar. On the left, there are dropdown menus for 'REQUEST APPROVED' (selected) and 'PLACEMENTS' (selected). The main area displays loan details: 'Customer ID' (2147), 'Loan Account' (001301000088), 'Date Disbursed' (19/03/2018), and 'Loan Account' (Cash). At the bottom, there are two buttons: 'Disburse' (purple) and 'LOAN NOT YET DISBURSED' (red text).

6. The Repayment Schedule is displayed. Click the **Disburse** button to disburse the Loan:



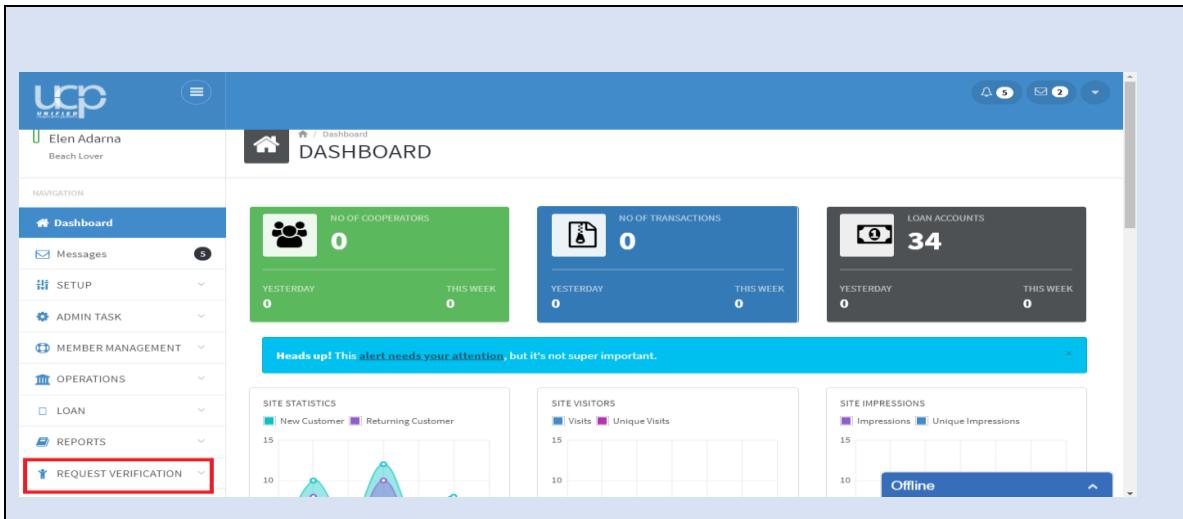
LOAN NOT YET DISBURSED

Due Date	Principal Repayment	Interest Repayment	Total Repayment	Balance (P&I)	Pay Order	Schedule
31 Aug 2014	41666.67	4166.67	45833.34	504166.74	12	PI
01 Oct 2014	41666.67	4166.67	45833.34	458333.40	11	PI
01 Nov 2014	41666.67	4166.67	45833.34	412500.06	10	PI
02 Dec 2014	41666.67	4166.67	45833.34	366666.72	9	PI
02 Jan 2015	41666.67	4166.67	45833.34	320833.38	8	PI
02 Feb 2015	41666.67	4166.67	45833.34	275000.04	7	PI
05 Mar 2015	41666.67	4166.67	45833.34	229166.70	6	PI

10.3. Registration Request

10.3.1. Approve/Reject Registration Request

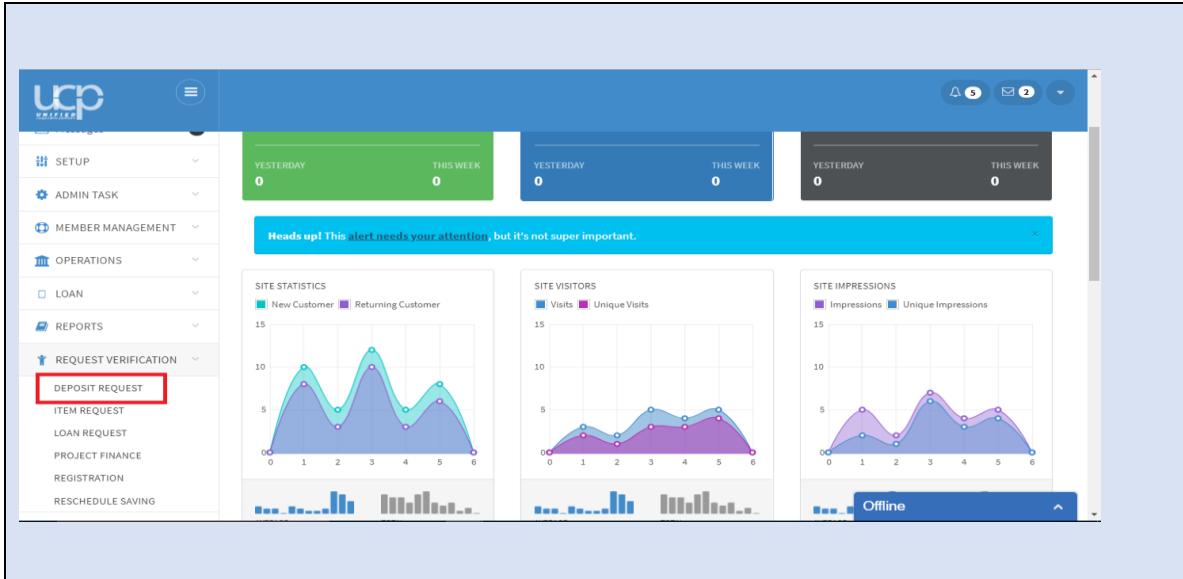
1. Login and click on the **Request Verification** Menu:



DASHBOARD

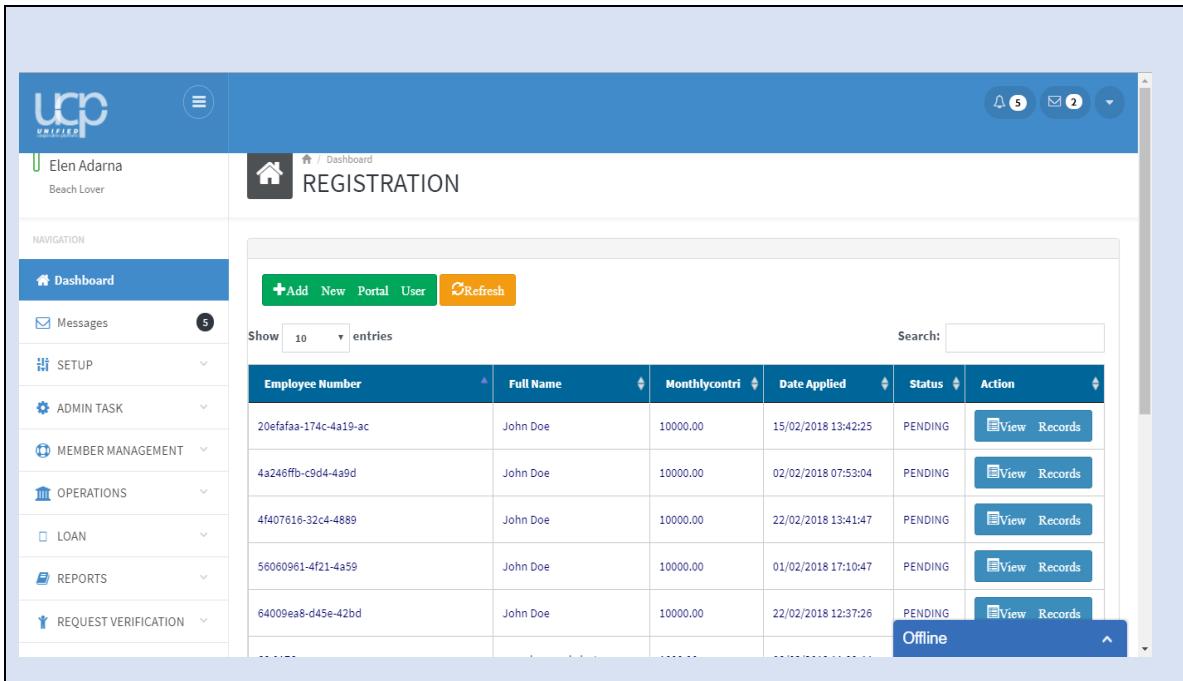
REQUEST VERIFICATION

2. Click on the **Registration** Sub menu:



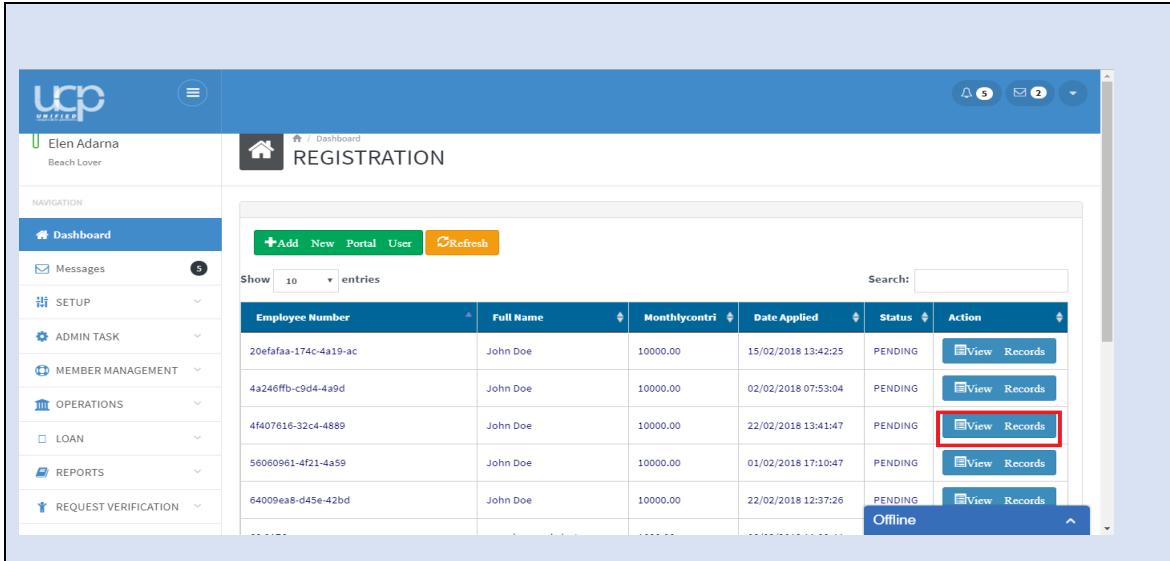
The screenshot shows the UCP (Unified) dashboard. On the left, there is a vertical navigation menu with several categories like SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, REQUEST VERIFICATION, and DEPOSIT REQUEST. The REQUEST VERIFICATION section is expanded, and the DEPOSIT REQUEST item is highlighted with a red box. The main content area features three charts: SITE STATISTICS (New Customer vs Returning Customer), SITE VISITORS (Visits vs Unique Visits), and SITE IMPRESSIONS (Impressions vs Unique Impressions). A blue banner at the top of the content area says "Heads up! This alert needs your attention, but it's not super important." Below the charts, there are some small bar graphs.

3. The Registration Request page is displayed listing the Registration Requests:



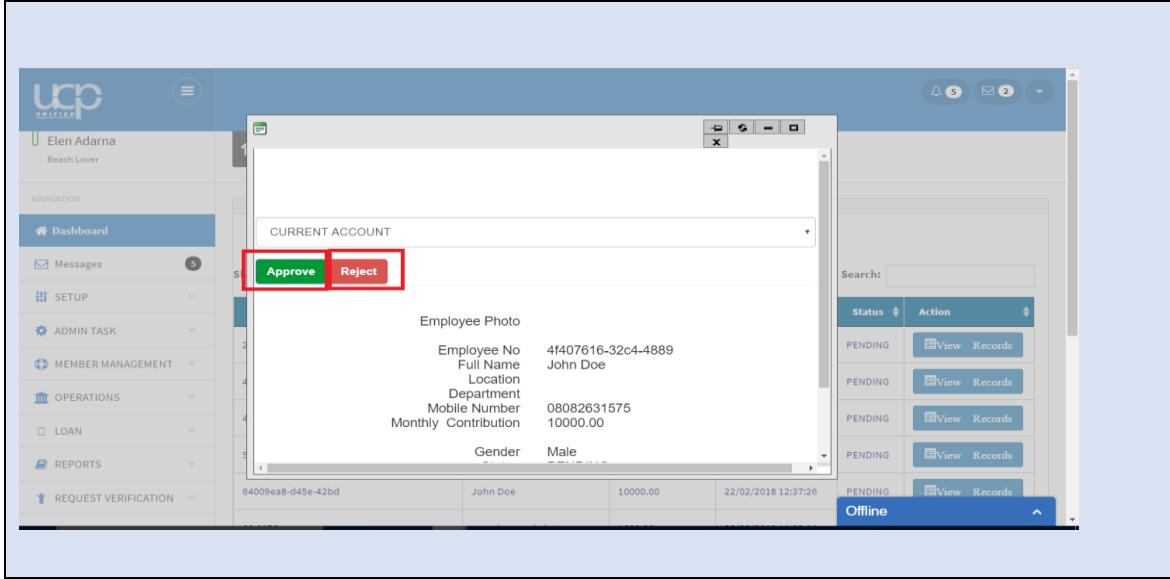
The screenshot shows the REGISTRATION page. The left sidebar has a navigation menu with items like Dashboard, Messages (5 notifications), SETUP, ADMIN TASK, MEMBER MANAGEMENT, OPERATIONS, LOAN, REPORTS, and REQUEST VERIFICATION. The REQUEST VERIFICATION item is also highlighted with a red box. The main content area is titled "REGISTRATION". It includes a header with buttons for "+Add", "New", "Portal", "User", and "Refresh". Below this is a search bar with "Show 10 entries" and a "Search:" field. A table lists six registration requests, each with columns for Employee Number, Full Name, Monthlycontri, Date Applied, Status, and Action. The "Action" column contains buttons for "View Records" and "Edit". The last row of the table has an "Offline" status indicator. The table has a blue border and is set against a light gray background.

4. Click on the **View Records** button for a particular Registration request:



Employee Number	Full Name	Monthlycontri	Date Applied	Status	Action
20efafaa-174c-4a19-ac	John Doe	10000.00	15/02/2018 13:42:25	PENDING	[View Records]
4a246ffb-c9d4-4a9d	John Doe	10000.00	02/02/2018 07:53:04	PENDING	[View Records]
4f407616-32c4-4889	John Doe	10000.00	22/02/2018 13:41:47	PENDING	[View Records]
56000961-4f21-4a59	John Doe	10000.00	01/02/2018 17:10:47	PENDING	[View Records]
64009ea8-d45e-42bd	John Doe	10000.00	22/02/2018 12:37:26	PENDING	[View Records]

5. The Registration request details are displayed. Click the **Approve/Reject** button to Approve/Reject request:



CURRENT ACCOUNT

Employee Photo	
Employee No	4f407616-32c4-4889
Full Name	John Doe
Location	
Department	
Mobile Number	08082631575
Monthly Contribution	10000.00
Gender	Male