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| Proposed System Processes – V2 |
| **For**  **UCP** |
| **(UNIFIED COOPERATIVE PLATFORM)** |
|  |
| **February 2018** |

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# **General Note**

1. Write up is based on team research, they are not cast in stone and are subject to changes in the future
2. The solution should have a download Centre where cooperative can download the user manual, upload templates, training video etc. It should also have an interface where we can upload additional documents for cooperatives to download
3. The modules should be enabled to have quick summary when the cursor is placed on them, so the users know the function. Summary can be removed after first two usage
4. All assisted service functionalities should be configurable for authorization
5. The system should include audit trail that logs every user initiated change
6. Every module should be represented by accurate report, being a cloud solution, and users will not be able to spool records from backend
7. The processes are based on core operations, other value added services are not inclusive. Other VAS include: External Fund disbursement, HMO Integration, PFA integration, Debit Cards, etc.
8. The fields highlighted/listed in the forms presented are not exclusive and may also vary from cooperative to cooperative, hence we expect field to be adjustable such that new fields could be added by users on need basis.

# ***CHANGE CONTRIBUTION AMOUNT***

This process details how a cooperator can change his contribution amount either by increasing or decreasing it. This process is subject to approval by the CO

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| **Worthy of Note** |
| * Cooperator should be able to view contribution change request status * For assisted service, system should implement new contribution amount on the date set by Cooperative Officer |

## ***Change contribution Amount (Self-service)***

1. Cooperator logs onto UCP
2. Cooperator clicks on a menu to change his contribution amount
3. System displays contribution change/reschedule form
4. Cooperator fills the form and submit
5. System generates a notification to the Cooperative Officer (approving officer)

## ***Change Contribution amount (Approval)***

This process details how Cooperative Officer views contribution reschedule request and approve

1. Cooperative Officer logs onto UCP
2. Cooperative Officer clicks on a menu to “contribution amount request”
3. System displays all contribution change request, to view and approve/reject

* Note: alternatively the link on the notification email will redirect the CO to the request page
* The CO can also perform this operation when he clicks on the member’s details where he can view the particular member’s pending requests

1. System displays member’s basic information (loan balance, normal contribution balance, current contribution, new contribution amount and last contribution change date)

Note: Cooperative Officer is able to view member’s full details from same page

1. Cooperative Officer approves if member is eligible or rejects

Note:

* CO should be able to input reasons for rejection
* Member gets a notification upon contribution change approval/rejection.

## ***Change Contribution Amount (Assisted service)***

This process details how Cooperative Officer can help a member change his contribution amount based on request

1. Cooperative Officer logs on to UCP
2. Cooperative Officer clicks on an icon to change contribution amount

Note: He can also click on the member’s information to edit his contribution amount

1. System prompts the Cooperative Officer to search for member (predictive text)
2. Cooperative Officer Fills contribution change form on behalf of member and submits
3. System generates a notification to member on contribution change

# ***PAYMENTS AND RECEIPTS***

This process details all payment made or received by cooperative society outside the regular member payments. Examples are income, expenses, provisioning, etc.

**Note:** Cooperative Officer should be able to post such payments

## ***Make Payment***

1. Cooperative Officer Logs onto UCP
2. Cooperative Officer clicks on a module to post the payments made
3. Cooperative Officer selects the type of payment: ‘make payment’ or ‘receive payment’
4. Cooperative Officer clicks on ‘make payment’
5. System prompt him to select mode of payment: cash, to bank, chq, online
6. He fills the payment form and clicks submit

## ***Receive Payment***

1. Cooperative Officer logs onto UCP.
2. Cooperative Officer clicks on a module to post payment received
3. Cooperative Officer selects the type of payment: ‘make payment’ or ‘receive payment’
4. Cooperative Officer clicks on a module to post received payment
5. Cooperative Officer fills the form and submit

# ***TRANSFER BETWEEN ACCOUNTS***

This process details how a cooperator can move money from one account (that allows withdrawal) to another.

Note: This module should be disabled for cooperatives that don’t allow withdrawal. Also, products that don’t allow withdrawal should not be displayed in the “from account”

## ***Self Service***

1. Cooperator logs onto UCP
2. Cooperator clicks on a module ‘transfer fund’
3. Cooperator fills the form and submit

Note: the recipients can be the cooperative account or a third party account. If it’s a third party account, it should enable the sender validate the account number with recipients name and it should also require OTP

1. System notifies the Cooperative Officer (approving officer)

## ***Approval***

This process details how Cooperative Officer views and approve fund transfer request.

1. Cooperative Officer logon to UCP
2. Cooperative Officer click on ‘fund transfer request’
3. System displays all fund transfer request
4. Cooperative Officer clicks on the cooperator’s request
5. System displays details on transfer form with member’s details as well as the recipient’s details
6. Cooperative Officer views the details
7. Cooperative Officer approve (Post the transaction) if member is eligible or reject with reason

**Note:** Member gets a notification upon fund transfer approval or rejection

## ***Assisted Service***

This process details how Cooperative Officer can help a member to transfer fund from the member’s account to another

1. Cooperative Officer logs on to UCP
2. Cooperative Officer clicks on an icon to transfer fund
3. System prompt Cooperative Officer to fill a form on behalf of member
4. Cooperative Officer fills the form and submit
5. System generate a notification mail to member on fund transfer

# ***MEMBER MANAGEMENT (CONTD.)***

This process details how cooperative officer modifies members’ profile on UCP

## ***Reset Password (Assisted Service)***

This process details how Cooperative Officer can reset member’s password

1. Cooperative Officer logs onto UCP
2. Cooperative Officer clicks on ‘reset member password’
3. Cooperative Officer inputs member cooperative id or email and submit
4. System reset member’s password and notifies member

Note: the same activity can also be performed from manage member interface

1. The member receives notification of the change

Note: System should prompt member to change password upon first login.

## ***Suspend Member’s Access to Portal with Reason***

1. Cooperative Officer logs onto UCP
2. Cooperative Officer clicks on ‘suspend member’
3. Cooperative Officer inputs member cooperative id or email and state reason
4. Cooperative Officer submits
5. System suspend member and notifies member

**Note**:

* same activity can also be performed from manage member interface
* System should display cooperative officer’s reason when member tries to access the portal
* There can be a list of reasons to be selected by the CO

## ***Grant Member Access to Portal***

1. Cooperative Officer Logs onto UCP
2. Cooperative Officer clicks a menu to grant members access to the online portal
3. Cooperative Officer inputs member’s cooperative id, name (predictive search) or email and submit
4. System activates member’s account and notifies member

Note:

* This can also be done:
  + - 1. through the menu to manage member
      2. by clicking a checkbox while creating a new member
      3. at the point of migration
      4. through a bulk upload for multiple access grant
* The CO can grant access to all members at a click of button and he can also disable all members
* He should able to rollback his “enable & disable all” action, taking the system back to the initial status before the group access grant or suspension.

## ***Modify Member Details***

1. Cooperative Officer logs onto UCP
2. Cooperative Officer clicks on ‘manage member record’
3. Cooperative Officer input member’s name or coop id

Note: the page displays all members and he can search (predictive) for a particular member

1. System display member’s details
2. He performs required changes to the profile which includes: KYC, images, portal access, password reset, portal access, etc and submits
3. System notifies cooperator about the changes.

# ***OPERATIONS (COOPERATIVE OFFICER) CONTD***

This process details operations a Cooperative officer should be able to perform on the UCP

## ***Balance Upload (Bulk Upload)***

This process details how cooperative officer can upload members’/GL balance after data migration.

Note: this means a cooperative can skip the upload process during cooperative onboarding and subsequently upload on UCP

1. Cooperative officer logs on to UCP
2. Cooperative officer clicks on ‘balance upload’
3. He selects if it is member balance or Ledger balance
4. Cooperative officer downloads a balance template
5. Cooperative officer fills the template and upload

## ***Upload member images (Multiple Upload)***

This process details how cooperative officer can upload members’ images after onboarding;

1. Cooperative officer logs on to UCP
2. Cooperative officer clicks on ‘image upload’
3. Cooperative officer clicks multiple image upload
4. The system displays members that don’t have images attached to them
5. CO selects the check box beside each member and picks the picture (by browsing to the picture location)

Note: he can also search for the members and add

1. CO clicks on upload
2. System displays the images against the selected members for the CO to confirm
3. System attaches each image to each member’s profile

NOTE that the cooperative officer should also be able to bulk upload passport during the onboarding process

## ***Assign module to role***

1. Cooperative Officer logs onto UCP.
2. Cooperative Officer clicks on ‘manage role’
3. System displays cooperative roles: operation, treasurer, Loan officer, etc.
4. Cooperative Officer clicks on a role and assign a modules to it
5. System assigns modules to role

Note: Every cooperative should be able to rename its role

## ***Assign Role to User***

1. Cooperative Officer logs onto UCP
2. Cooperative Officer clicks on ‘manage role’
3. System displays cooperative role
4. Cooperative Officer clicks on a role and assign a user to it
5. System notifies the user on his new role

## ***SMS Setup and Management***

This is the process where SMS will be purchased by cooperative societies

### Purchase for SMS (Cooperative)

1. CO clicks on a module to request for SMS
2. He inputs the number of Unit he desires
3. The system displays the total amount and he clicks continue

Note: he can input amount, while system displays the total units for the amount specified

1. The system prompts for payment. This can be online or manual
   * 1. If manual, system displays UCP account number
     2. He uploads the transaction evidence and also inputs details – date paid, amount paid, bank branch
     3. CWG back office reviews and approves
2. His SMS balance is updated with the SMS unit purchased

Note: Every SMS notification depletes the cooperative’s balance

### SMS Allocation

* 1. On successful request/payment, the system apportions the total unit purchased to the Cooperative’s SMS bucket
  2. The CWG back office is notified of the purchase and the balance of the global SMS units available

## ***SEND NOTIFICATION / MESSAGE - CO***

This is the process where Cooperative Officer formally passes across an announcement or information to the cooperative members. A Cooperative Officer can generate new notification, view notification history and feedbacks.

## Send New Notification

1. Cooperative Officer clicks on an icon to generate a new notification
2. System displays different notification options such as “targeted notification” or

“General notification”

* If he clicks on targeted notification, system prompt him to filter, i.e. select those members that will receive the notification; by Age range, gender, occupation (the system selects occupation available on that cooperative’s member list and the CO picks applicable occupation)
* If he selects general notification, system will send the notification to all the cooperative’s members

1. Cooperative Officer selects the notification option
2. Cooperative Officer types the message
3. He selects the mode of passing the message; SMS, email or through the application.

**Note**:

* + - default will be app
    - if he selects SMS, the system will display how much credit will be depleted from his SMS Bundle

1. Cooperative Officer clicks submit

## Notification History

1. Cooperative Officer clicks on “notification history”
2. System displays all the past records on notification

Note: He can also resend past notifications

## Notification Feedback

This allows the member send feedback or questions on the notification/message sent by the CO. This functionality will create thread of interactions on the same topic

1. Member clicks on a button to respond/reply a notification sent by CO
2. Member types his message and clicks on send
3. CO receives a mail with the feedback and clicks the link to respond

**Note:** CO can also click on the Notification feedback icon on the UCP to view all feedbacks received

# ***SURPLUS APPROPRIATION***

This process details how cooperative societies share their surplus (also known as profit in banking). This also includes payment of dividends to members at the end of every financial year. Surplus appropriation is regulatory and all cooperatives are expected to appropriate their surplus using the specified formula below;

|  |  |  |
| --- | --- | --- |
| Appropriation | Regulatory percentage | Balance Sheet Entry |
| Reserved fund | 25% | Equity |
| Education fund | 2.5% | Equity |
| AGM/Meeting Expenses | <= 17.5% | Liability (Prov. AGM) |
| Honoraria | <= 5% | Liability (Prov. Honoraria) |
| Member’s dividend | >= 50% | Liability (Prov. Dividends) |
| Total surplus |  |  |

* 1. ***Surplus Appropriation***

1. Cooperative Officer logs on to UCP
2. Cooperative Officer clicks on an icon to appropriate surplus
3. System displays the details of appropriated funds i.e. the amount, percentage and name per item based on the configured percentages

Note that details (percentage and item name) will be read-only and can only be changed at the Surplus configuration page.

1. Cooperative Officer clicks on a button to post appropriation
2. the system zerorizes the P&L

# ***COOPERATIVE FINANCIAL INVESTMENT (Phase 1)***

This process where cooperative makes a fixed deposit with the bank or any other fund management provider

* + - * 1. The Cooperative Officer logs on to UCP
        2. He clicks on an icon to book the investment
        3. System displays a page where he can add investment and view investment

## ***Add Investment***

* + - * 1. If Cooperative Officer clicks on add placement, System displays a configuration form
        2. the CO fills the configuration form and clicks summit

## ***View Investments***

* + - * 1. Cooperative Officer clicks on view investment
        2. System displays his investment history
        3. If Cooperative Officer click on a particular investment
        4. System displays investment break down which include amount, rate, interest, date etc.
        5. Cooperative Officer should be able to print or download placement breakdown

# ***FUND DISBURSEMENT (GENERIC)***

This process details how a funder can provide donation, grant, or loan to cooperative societies through the platform. Funder can be banks, private establishments, Credit companies, Government Organization, NGOs etc. They shall be called Service Provider, SP for short on this document.

Note that individual SP may come with a separate process which will be defined and shared after going live

## ***Service Provider Sign Up***

* + - * 1. The service provider launches on the UCP website
        2. The system displays a brief write-up on being a UCP Service provider
        3. He clicks on a button to be a part of the platform
        4. System displays a page where service provider can sign up as a new user
        5. service provider clicks on sign up
        6. Service provider reads the terms and conditions

Note:

* If service provider accepts the terms and conditions, system displays a sign up form
* If service provider declines the terms and conditions, system ends the sign up process
  + - * 1. Service provider fills a sign up form and submits

**Note** that the service provider inputs his BVN and the system validates it

* + - * 1. Service provider gets a notification on the status of his application
        2. Upon approval, he gets a logs in credential and the UCP URL for subsequent login

## ***Service Provider Approval***

1. CWG receives application form upon applicant (service provider)’s submission
2. CWG reviews application form
3. If applicant is eligible, CWG approves his application
4. System generates login credentials and sends to applicant
5. Applicant receives the login credentials
6. If applicant is not eligible, CWG rejects his application
7. System generate a notification mail informing applicant that his application has been declined

## ***Service Provider Product Configuration***

* + - * 1. Service provider logs on to UCP
        2. Service provider clicks on an icon fund cooperative
        3. Service provider logs in

**Note:** For first time login, system prompt him to change his password.

* + - * 1. Service provider states/uploads his terms and conditions and click next
        2. Service provider states how he intend to fund cooperative societies and click next

**Note:** Some funders give cash while some give materials such as fertilizer, food stuff etc.

* + - * 1. System prompts him to select (filter) his target cooperative society by displaying categories and subcategories of cooperative societies on the platform base on Gender, target recipients (Cooperative, cooperative exco, member, agents), Age etc.

**Note**: System displays the number (count) of cooperative members in each category

* + - * 1. Service provider selects his target cooperative societies and clicks next
        2. Service provider selects a means of sending messages and clicks next
        3. Service provider states mode of application

**Note**:

* Service provider should be able to select the information (KYC) he wishes to see on his application form
* SP should be able to select if member loan application requires his cooperative’s approval or not
* Service provider list and uploads additional document he requires from his target cooperative society
* service provider should be able to integrate their system to UCP
  + - * 1. Service provider details his payment plan and submit
        2. System generates an instant notification to all the selected cooperative societies, informing them of the grant or loan

Note:

* The notification will have a link that will refer interested cooperative societies to service provider’s details and further direct them to terms and condition when they choose to proceed
* If they accept the terms and condition, system will display the selected cooperative set up page in order to add the service provider to external loan list
* The cooperative can also select a SP even without receiving notification from them. Hence the application/website will have an icon that details the summary of every SP on the platform, where the coop can click to subscribe. That way, the SP will have to approve the request to proceed.

## 

## ***Cooperative Setup (Service Provider)***

All cooperative societies should be able to select and add service provider during cooperative set up on the platform. Otherwise, he should be able to select additional SP after migration

1. Cooperative Officer clicks on a module to set up
2. Cooperative Officer clicks on ‘service provider’.
3. System displays a list of all service providers on the platform
4. If Cooperative Officer clicks on a service provider, system displays the service provider’s terms and conditions
5. Cooperative Officer reads terms and condition

**Note:**

* If Cooperative Officer is eligible and accept terms and conditions, he selects the service provider
* Cooperative Officer should be able to select more than one service provider

1. Cooperative officer clicks save
2. System adds selected service provider to Cooperative Officer external loan list

**Note**: the option to select the SP as external loan provider only displays when the cooperative has done this setup

**For new service provider**:

1. Cooperative Officer clicks on the link he received upon service provider product notification
2. System displays service provider terms and condition for the product

**Note:**

* If Cooperative Officer accept the terms and conditions, system displays cooperative set up page where he can add service provider to their external loan list.
* If Cooperative Officer declines the terms and conditions, system ends the process

1. Cooperative Officer clicks on an icon ‘add service provider’
2. System add service provider to their list of external loan

## ***Cooperator (Self-Service) Applies To SP***

1. Cooperator logs on to UCP
2. Clicks on an icon ‘external loan’
3. System displays all the service provider on the cooperative’s external loan list
4. Cooperator clicks on a service provider
5. The system displays a brief summary of SP
6. The cooperator clicks next to proceed
7. The cooperator accepts T&C and clicks next
8. Cooperator fills the form and uploads additional document if necessary
9. Cooperator clicks submit
10. After successful submission, cooperator get a notification on his application status.

Note:

* cooperator should be able to log on to UCP and view the status of his application
* When a member isn’t eligible for its internal loan, the system should pop-up an option for the member to opt for an external loan, with list of available SPs
* CO may need to approve the loan before sending to SP, depending on the SP T&C

## ***Cooperator Request (Assisted Service)***

Cooperative Officer helps members to request for 3rd party loan

1. Cooperative officer logs on to the platform
2. Cooperative Officer clicks on an icon ‘external funding’

Note: On the normal loan module, CO can select loan source as 3rd party, which launches the SP loan page for booking

1. System displays all the service provider on the platform
2. Cooperative Officer clicks on a service provider
3. System displays service provider’s form
4. He fills the form on behalf of member and upload additional document if necessary
5. Cooperative Officer clicks submit
6. After successful submission, cooperator gets a notification on his application status

## ***Service Provider (Request Approval)***

1. Service provider receives notification on the application
2. Service provider logs in as existing service provider on UCP
3. Service provider clicks on a module ‘view request’
4. System displays all requests

**Note** that the link on the notification email directs the SP to the particular request

1. Service provider clicks on the request to review
2. System displays all the information filled by the applicant
3. Service provider accepts or rejects the application

Note:

* If he rejects the application, system should prompt him to state reason for rejection
* If he accepts an application, system prompts him to make payment
* Payment is made through CWG payment gateway to the cooperative’s account, bank account, member’s wallet, prepaid card or UCP account with the appropriate narration
* All disbursements must be track-able on UCP and added to recipient’s profile

# ***CREDIT BUREAU***

## ***How to Verify Information***

This process details how cooperative society can verify members’ credibility before granting loan on the platform

* 1. Cooperative officer logs on to UCP
  2. Cooperative officer clicks on an icon ‘credit check’
  3. System displays all the service providers (credit bureau) on the platform
  4. Cooperative officer selects a service provider
  5. Cooperative officer reads service provider’s terms and conditions
  6. Cooperative officer inputs cooperator’s information (as defined by service provider: name, coop id etc.) and submit.

Note:

* If service provider (credit bureau) integrates their system to UCP, system scan their system to verify cooperator’s credibility and display the outcome on UCP
  1. Cooperative officer downloads the outcome

## ***How to Upload Information***

This process details how cooperative officers can upload their cooperators loan information to credit bureau

1. Cooperative officer logs on to UCP
2. Cooperative officer clicks on an icon to view credit bureau report by a selected date range
3. System displays the report
4. CO clicks on upload
5. System sends report to Credit bureau DB
6. Note: the report can also be downloaded by the Cooperative officer

# ***UCP MARKET PLACE***

There should be a module on UCP where different services providers can display their goods and services to be purchased by cooperative members. Examples are LG, Mobile phone sellers, etc.

## ***Apply As a Service Provider (Market Place) On UCP***

1. Applicant clicks on sign up as market place service provider on UCP website
2. System displays terms and conditions.

Note:

* If applicant accept terms and conditions, system displays an application form
* If applicant decline terms and conditions, system end the process

1. Applicant fills the application form and submit
2. System notifies him about the status of his application
3. Upon approval, he receives his login credentials and URL

## ***Market Place (Service Provider) Approval***

* + - * 1. CWG receives application form upon applicant (service provider) submission
        2. CWG reviews application form
        3. If applicant is eligible, CWG approves his application
        4. System generates login credentials and sends to applicant
        5. If applicant is not eligible, CWG rejects his application
        6. Applicant receives a notification mail

## ***Market Place (Service Provider) Product Set Up***

1. Service provider launches UCP
2. Service provider fills his login credentials

**Note**: System should prompt him to change his password upon first login

1. service provider states/uploads his terms and conditions
2. Service provider summarizes his service/product and uploads pictures
3. Service provider selects (filters) his customers based on age range, occupation, type of cooperative etc. and submits

Note:

* CWG Backoffice should be able to modify the filter options

## ***Market Place (Service Provider) Operations***

### ***Create Product***

1. Market place (service provider) clicks on create product
2. Market place (service provider) states product name
3. Market place (service provider) inputs product objective and benefits
4. Market place (service provider) defines mode of payment where payment is applicable

**Note**: Service provider should be able to state price and payment breakdown where it is applicable

1. Market place (service provider) uploads product image and submits

### ***View and Process Product***

1. Market place (service provider) clicks on view product
2. System displays all the products he has created on UCP
3. Market place (service provider) clicks on a product, system displays product details which includes pending requests, approved applications, rejected applications and payment made on that product
4. Market place (service provider) clicks on pending requests, system displays all the applications that are yet to be approved or rejected
5. Market place (service provider) clicks on a particular pending application, system displays applicant application form with a place where market place (service provider) can approve, reject or notify applicant for additional information.

**Note** that he can also use another module for all pending requests to review and approve requests

1. Market place (service provider) clicks on approved applications, system displays all the application that have been approved
2. Market place (service provider) clicks on rejected applications, system displays all the application have been rejected
3. Market place (service provider) clicks on payments, system displays payment information (customer’s name, date, mode of payment, amount paid, balance etc) on each product

### ***Notification***

Market place (service provider) clicks on notification, system displays where he can draft a new message, view his inbox and sent messages.

Previous notification process applies as well.

# ***CWG BACKEND OFFICE OPERATIONS***

This process details operations that CWG backend officer should be able to perform

|  |
| --- |
| **Worthy of Note** |
| CWG backend office should be able to :   1. Reset cooperative password 2. Grant cooperative access to UCP 3. Suspend cooperative access to UCP with reason. 4. Manage tenant (map tenant) 5. Global role 6. Spool report 7. Unlock cooperative account 8. Notification |

## ***Reset Password***

This process details how CWG backend office can reset cooperative users’ password to default

1. CWG backend officer logs onto UCP
2. He clicks on a module to reset password (assisted service)
3. He inputs cooperative email, name (predictive search) or coopID and specific userID
4. He selects the option to reset the password or unlock the user (or both) and clicks submit
5. System resets password and notifies user via email

Note: System should prompt user to change password at first login

## ***Grant Cooperative Access to UCP***

1. CWG backend officer logs onto UCP
2. He clicks on a menu to manage application (UCP) access
3. He input cooperative email, name (predictive search) or coopID, select selects grant access and submit
4. System activates cooperative account and notifies Cooperative Officer

## ***Suspend Cooperative Access to UCP with Reason***

1. CWG backend officer logs onto UCP
2. He clicks on a menu to manage application access
3. He inputs cooperative email, name (predictive search) or coopID, selects suspend access and state/type the reason for suspension
4. He clicks on a button to submit
5. System suspends cooperative and notifies Cooperative Officer

**Note**:

System should display CWG backend office’s reason when Cooperative Officer tries to access the portal. The popup message should also include the contact of CWG back office

## ***Manage Tenant (Map Tenant)***

|  |
| --- |
| **Worthy of Note** |
| **CWG backend office should be able to assign a cooperative society under another cooperative society. Basically for the purpose of affiliations and reporting.**  **A cooperative can be affiliated to more than one union** |

1. CWG backend officer logs onto UCP
2. He clicks on ‘manage tenant ’
3. System displays all cooperative society on the platform
4. CWG backend office select a cooperative and assign other cooperative society under the selected cooperative

## ***Global Role Configuration***

|  |
| --- |
| **Worthy of Note** |
| 1. **CWG backend office should be able to assign module to cooperative societies** 2. **The back office user should be able to select if the role should apply to all cooperatives on board or to only selected cooperatives** 3. **He should also be able to indicate that such configuration should apply to new cooperatives joining the platform in future** |

1. CWG backend officer logs onto UCP
2. He clicks on global role configuration
3. He selects a cooperative society or multiple cooperative societies
4. He assigns roles/modules to selected cooperative societies

**Note**: the User should be able to select if the assignment should apply to all cooperatives on the platform. He should also be able to select an option for the assignment to be inherited by new cooperatives that join the platform

## ***Report Generation***

1. CWG backend officer logs onto UCP
2. He clicks on report
3. He selects report
4. System display report
   1. ***Notification***

This is the process whereby CWG team sends notification to platform users

1. CWG backend officer clicks on an icon “generate new notification”
2. System displays different notification options such as “targeted notification” or

“General notification”

**Note**:

* If he clicks on targeted notification, system prompts him to select the category of recipients; cooperatives, cooperators, service providers, agents etc. and sub categories; age range, gender, occupation (farmer, trader etc.)
* If he selects general notification, system will send the notification to all cooperative society on the platform

1. He types the message
2. He selects the mode of passing the message; SMS, email or application. The default will be app
3. He clicks submit
4. System send notification to all selected recipients

### ***Back Office Notification Feedback (Instant Massage)***

This is the process whereby Cooperative Officer or service provider send messages to CWG

1. Cooperative Officer/ service provider clicks on an instant message/feedback ‘icon’
2. Cooperative Officer/ service provider types his feedback with the coopID and send
3. System sends the message to CWG back office. The message displays the cooperative name and state

# ***CONFIGURATIONS (CONTD.)***

## ***Change Contribution Amount Form (Self-Service)***

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Entry type** | **Entry Status** | **Comment** |
| Current amount | Read only | Mandatory | System displays what currently exists on the UCP |
| Last change | Read only | Mandatory | System displays the last date the contribution amount was changed |
| New amount | Number | Mandatory |  |
| Start date | Date | Mandatory | Month and year |

## ***Change Contribution Amount* Form (Assisted Service)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Entry type** | **Entry Status** | **Comment** |
| Member ID | Number | Mandatory | Should allow search |
| Member name | Read-only | Mandatory | system displays member name |
| Current amount | Number | Read only | Mandatory |
| New amount | Number | Mandatory |  |
| Start date | Date | Mandatory | Month and year |

## ***Fund Disbursement***

**FUND DISBURSMENT:** We are positioning the UCP as an avenue for funds to be disbursed to cooperative societies and their co-operators, this is a major value add to CWG and our Customers

### ***Sign up Form for Service provider (Individual)***

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Entry Type** | **Entry Status** | **Comments** |
| Applicant Details (Organization) |  |  |  |
| Organization name | Text | Mandatory |  |
| Organization Address | Text | Mandatory |  |
| email address | Text | Mandatory |  |
| Type of service | Dropdown | Mandatory | Loans, grants, donation, other (specify) |
| Phone number | Number | Mandatory |  |
| BVN | Number | Optional | System validates the BVN |
|  |  |  |  |
| Applicant Details (primary Contact person) |  |  |  |
| First Name | Text | Mandatory |  |
| Middle Name | Text | Optional |  |
| Last Name | Text | Mandatory |  |
| Nationality | Dropdown | Mandatory |  |
|  |  |  |  |
| Gender | Dropdown | Mandatory | Male, Female |
| Date of Birth | Date | Optional |  |
| BVN | Number | Mandatory | System validates the BVN |
| Phone number | Number | Mandatory |  |
| Email address | Text | Mandatory |  |
| Attestation | Checkbox | Mandatory |  |
| Log in details | THIS SESSION WILL BE NEEDED ONLY AFTER APPROVAL | | |
| Username | Text | Mandatory | The member selects username of his choice which must be unique. If username exists, system suggests possible unique ones to choose from |
| Secret question Options | Dropdown | Mandatory | Drop down of possible questions to be answered. This will be used during password recovery |
| Secret Questions | Text | Mandatory |  |

## 

## ***Surplus Appropriation and Dividend***

Based on regulation, cooperatives are to maintain an appropriation of their surplus (profit) at the end of every financial year. These appropriation also include payment of dividends to their member. Dividends are sometimes calculated based on percentages defined; e.g. 20% on savings holders, 10% on shares etc. the calculations may be based on the average amounts contributed by members to defined products.

**Surplus Appropriation**

|  |  |  |
| --- | --- | --- |
|  | Reserved fund | 25% |
|  | Education fund | 2.5% |
|  | AGM Meeting Expenses | Less or equal to 17.5% |
|  | Honoraria | Less or equal to 5% |
|  | Member’s dividend | Greater or equal to 50% |

### ***Surplus Appropriation Form***

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Percentage** | **Entry Status** | **Comments** |
| Appropriation |  |  |  |
| Reserved fund | 25% | Mandatory | This Will be prefilled and editable |
| Education fund | 2.5% | Mandatory | This Will be prefilled and editable |
| AGM Meeting Expenses | Less or equal to 17.5% | Mandatory | They can change it to a value that is less or equal to 17.5%. This Will be prefilled and editable |
| Honoraria | Less or equal to 5% | Mandatory | They can change it to a value that is less or equal to 5%. This Will be prefilled and editable |
| Member’s dividend | Greater or equal to 50% | Mandatory | They can change it to a value that is greater or equal to 50%. This Will be prefilled and editable |
| Total surplus |  | Mandatory |  |

### ***Surplus Breakdown Result***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Field** | **Percentage** | **Amount** | **Entry Status** | **Comments** |
| Appropriation |  |  |  |  |
| Reserved fund | 25% | Number | Mandatory |  |
| Education fund | 2.5% | Number | Mandatory |  |
| AGM Meeting Expenses | Less or equal to 17.5% | Number | Mandatory | System should display the amount based on the percentage inputted by the Cooperative Officer |
| Honoraria | Less or equal to 5% | Number | Mandatory | System should display the amount based on the percentage inputted by the cooperative officer |
| Member’s dividend | Greater or equal to 50% | Number | Mandatory | System should display the amount based on the percentage inputted by the cooperative officer |

### ***Marketplace* Product Setup**

|  |  |  |
| --- | --- | --- |
| **Field** | **Entry Type** | **Entry Status** |
| Product setup |  |  |
| Product tittle | Text | Mandatory |
| Product summary/ description | Text | mandatory |
| Category | Dropdown | Optional |
| Pricing | Number | optional |
| Requirement | Text | Mandatory |
| Photo/logo | Upload | Mandatory |

## Market place (Service provider)

This process details the configuration of service provider

### ***Sign Up Form for Service Provider (Organization)***

|  |  |  |  |
| --- | --- | --- | --- |
| Organization information |  |  |  |
| Organization name | Text | Mandatory |  |
| Organization Address | Text | Mandatory |  |
| Contact person | Text | Mandatory |  |
| Phone number | Number | Mandatory |  |
| Address | Text | Mandatory |  |
| State | Dropdown | Mandatory |  |
| LGA | Dropdown | Mandatory |  |
| Attestation | Checkbox | Mandatory |  |
| Log in details |  |  |  |
| Username | Text | Mandatory | The member selects username of his choice which must be unique. If username exists, system suggests possible unique ones to choose from |
| Secret question Options | Dropdown | Mandatory | Drop down of possible questions to be answered. This will be used during password recovery |
| Secret Questions | Text | Mandatory |  |

# ***REPORTS (CONTD)***

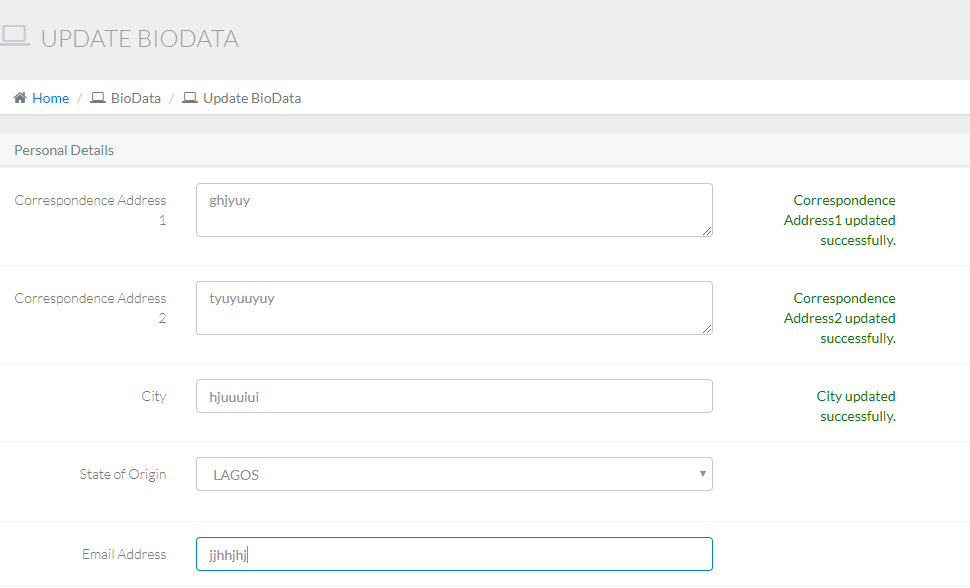
This process details how Cooperative Officer generate report on UCP.

1. Cooperative Officer logs into UCP.
2. Cooperative Officer clicks on an icon ‘report’
3. System displays different types of report such as financial statement report, loan monitoring report etc.

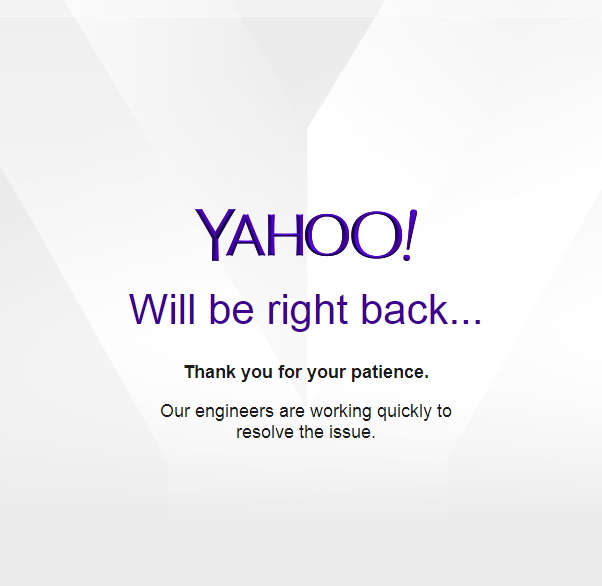
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coop Account (Financials)** | | Details | Intended User | Report Fields |
| 1 | Payment | Details all payments made and received by cooperative outside their regular activity | Cooperative Officer | Name, Date, description, Debit, Credit, Balance |
| 2 | Service provider report | Details service provider product and transactions done on each product. | Service provider report | Name, Date, description, amount paid, amount pending, request status, cooperative society, member name, member phone number |
| 3 | Loan book | Details all loan held by cooperative | Cooperative Officer | Loan name, interest rate, amount, monthly payment, total payment, and total interest. |
|  | Subscription report | Details total amount paid for subscription, when subscription will end for each cooperative | CWG backend | Cooperative name, amount ,number of member, start date, end date |
|  | Sms usage | Details total sms unit purchased by cooperative and how it was used. | CWG backend | Cooperative name, unit purchased , break down of how it is used (name of receipt, message unit, time, date ) |
|  | Registration report | Details all registered cooperative on UCP | CWG backend | Cooperative name, contact person, email, registration status, date. |
|  | Status report | Details number of activity done | CWG backend | Count of cooperatives that are :  Registration Yet to be approved,  Registration Approved,  Registration Rejected,  Activated by Cooperative and  Completed Data Migration |

***SAMPLE INTERFACES***

**Update**: System notifies user of status of change per textbox. Hence the successful fields will be updated while the failed ones will be clear to the user.



**Error Page**



**Log in Page with options**

