**BACKGROUND**

There is a requirement to enhance the existing website of [TopNotch](http://www.thetopnotchgroup.com/miss/). This document provides the functional requirements for enhancing some of the features/functionality currently used in [TopNotch](http://www.thetopnotchgroup.com/miss/).

**TECHNOLOGY STACK**

[TopNotch](http://www.thetopnotchgroup.com/miss/) was originally designed and developed using the following tech stack. The site is hosted on [GoDaddy](https://www.godaddy.com/) and the source code and admin panel will be made available to the web designer/developer.

* HTML5
* PHP
* MySQL

**3rd PARTY INTEGRATION**

[Musoni](http://musonisystem.com/)

This project will require the web developer to integrate with [Musoni System's API](https://dev.musonisystem.com/api-docs/apiLive.htm). This is currently not implemented in existing website.

SMS

This project will require the web developer to integrate with SMS API (\*\*\* TBD \*\*\*).

This is currently not implemented in existing website.

**REQUIREMENTS**

1. **Salary Advance (SA)**

As a Loan Applicant, I would like to be able to learn about SA and Apply for it by doing

the following:

* 1. Navigate to [Salary Advance](http://www.thetopnotchgroup.com/miss/salary-advance-2/) page.
  2. Enhancement #1 - New User Registration:

Force new users to [Register](http://www.thetopnotchgroup.com/miss/register-2/) before they can apply for a loan.

* + 1. This means the following links/buttons on the SA page should be changed to the options below and should be login protected:

APPLY NOW | GHS 500 - 1,999 | GHS 2,000 - 4,999 | GHS 5,000 - 10,000 | OTHER

Hence, when a new user that has not registered, clicks on any of these

links, display a popup saying: “Please Register/Login to Apply for A Loan”

Users will have to click on ‘OK’ button on popup to close it.

* + 1. This means new users will be forced to click on the ‘Register’ button on SA page, to navigate to the [User Registration](http://www.thetopnotchgroup.com/miss/register-2/) page.
    2. Enhance this [User Registration](http://www.thetopnotchgroup.com/miss/register-2/) page by doing the following:
       1. Change ‘Sign Up Participating Employer’ to ‘Employee Sign Up’
       2. Update the register form by adding the following inputs:

Date of Birth (Date Picker)

Company (drop down box: contents loaded from database table. Check with Mufonis API on how to get list. Pass this as groupId to api)

Role (default to Staff)

Gender (drop down box: Male | Female)

Marital Status (drop down box: Single | Married | Divorced | Separated)

Address (show format as House# Address, City)

Postal Address (show format as House# Address, City) depends on musoni

Location (a Description/Town)

Phone

Mobile #1 (primary)

Mobile #2 depends on musoni

Email Address

Emergency Contact

Full Name | Phone Number (depends on musoni)

* + - 1. Form Validations

The following fields are Mandatory:

UserName (between 5 to 10 characters)

First Name (Max 50 characters)

Last Name (Max 50 characters)

Date of Birth (user must be 18+ old)

Password (must be alphanumeric between 5 to 10 characters)

Company

Home Address (All fields mandatory. default Country to Ghana)

Mobile #1 (primary) (+1233-xx-xxx-xxxx)

Emergency Contact

Full Name | Phone Number (+1.233-xx-xxx-xxxx)

Is this in loan application steps ?

If user enters Email Address, make sure it’s valid email format.

* + - 1. When user submits form and all fields pass validation:
         1. Send user an email with a link (if email address was provided) to validate the email. Designer to recommend an email template to use.

Developer to implement email validation when user clicks on link in

Email and sets a flag in database table.

* + - * 1. Send user an SMS message to their cell phone to validate it the number. Developer to implement SMS API for phone validation when user responds to text and a flag is then set in database table. (\*\*\* TBD: Discuss API with provider \*\*\*)
        2. Call [Musoni System's API](https://dev.musonisystem.com/api-docs/apiLive.htm) to create loan applicant (\*\*\* TBD: Discuss with musoni Tech Person\*\*\*) If API successful, direct user to [Home Page](http://www.thetopnotchgroup.com/miss) and Log them in automatically after they registered.
      1. x
  1. Enhancement #2 - Registered User Login:

Force registered users to Login before they can apply for a loan.

* + 1. This means the following links/buttons on the SA page should be login protected:

APPLY NOW | GHS 500 - 1,999 | GHS 2,000 - 4,999 | GHS 5,000 - 10,000 | OTHER

Hence, when a registered user that has not logged in, clicks on any of these links,

display a popup saying: “Please Register/Login to Apply for A Loan”

* + 1. This also means if a user is already logged in before navigating to SA page, do not display the white Login dialog on SA page. If a user logs in on SA page, do not display the white Login dialog.
  1. Enhancement #3 - Loan Application Wizard:

When an authenticated user clicks on APPLY NOW | GHS 500 - 1,999 | GHS 2,000 - 4,999 | GHS 5,000 - 10,000 | OTHER, they begin a 4 step process to apply for a loan.

* + 1. [Step #1](http://www.thetopnotchgroup.com/miss/salary-advance-application/)
       1. Pre-Populate all fields based on authenticated user’s data in database.
       2. All fields are mandatory except Gender and Marital Status. Hence remove the \* sign on Email Address.
       3. Add House# and Country (default Country to Ghana)
       4. x
    2. [Step #2](http://www.thetopnotchgroup.com/miss/salary-advance-application/)
       1. All fields are mandatory except Additional Income and Email Address. Hence remove the \* sign on Email Address. If user enters Email Address, make sure it’s valid email format.
       2. Pre-Populate all Employer’s details from database, if user selected an Employer when registering.
       3. If user selected ‘Individual Client’ from employer list, then they MUST enter all fields except Email. If user enters Email Address, make sure it’s valid email format.
       4. Validate that amount fields contain numerical values only.
       5. Do not allow user to proceed to next step until fields pass validation.
    3. [Step #3](http://www.thetopnotchgroup.com/miss/salary-advance-application/)
       1. Amount | Payment Period | Purpose are mandatory.
       2. Populate payment period drop down list based on the ‘Amount Requested’:
          1. 500 - 10,000: payment period options (3, 6, 9, 12, 24) months. Hence minimum is 500.
          2. 10,0001 - 49,999: payment period options (3, 6, 9, 12, 18, 24) months
          3. 50,000+: payment period options (12, 18, 24, 36) months (\*\*\* to check with Eric if need to use different loan product and what API to use \*\*\*)
       3. ‘Purpose’ should be a drop down list. (contents TBD).
       4. Validate that amount fields contain numerical values only.
       5. Show Date Picker icon on ‘Last Payment Date’
       6. Display a button at bottom of page called ‘Check Eligibility’. If clicked:
          1. If blank or non-numeric, tell user to enter a valid amounts.
          2. Use [DTI Calculator](https://www.zillow.com/mortgage-calculator/debt-to-income-calculator/) = (sum of monthly repayment + other monthly loans / net monthly income) \* 100.
          3. Don’t allow user to proceed unless qualify within DTI limit. Show error

Popup if above limit, telling user to reduce amount or increase term. Loan Rate should be able to be set and read from database, hence discuss with Musoni Tech Lead on API) and DTI Limit = 40%.

Note: if DTI > 40%, Max Term = 24 months. Minimum Amount = GHS 500.

* + - 1. Do not allow user to proceed to next step until fields pass validation.
    1. [Step #4](http://www.thetopnotchgroup.com/miss/salary-advance-application/)
       1. Add House# and Country (default is Ghana) to address.
       2. Change ‘Home Location’ to ‘Address’
       3. Rename ‘Date’ to ‘Employed Since’
       4. User cannot check ‘Terms and Conditions’ box until they have read it.
       5. Job Title is NOT mandatory, hence remove the \*
       6. Phone Number formats: (+1233-xx-xxx-xxxx)
  1. Enhancement #4 - Post Loan Application Actions:

After user completes all 4 steps and clicks submit:

* + 1. If HR Email was NOT pre-populated in Step #2, send email to HR and provide them a link to click that simply confirms the loan applicant works there.
    2. Send confirmation SMS (using API) to loan applicant just to let them know application received.
    3. Similar to 1.2.3.4.2, send SMS (using API) to Guarantor to validate his/her phone number.
    4. Call [Musoni System's API](https://dev.musonisystem.com/api-docs/apiLive.htm) to apply for loan of existing applicant. (\*\*\* TBD with Musoni’s Tech Lead\*\*\*)
  1. Enhancement #5 - TopNotch UI Design Changes

TBD

* 1. xxxx

1. **Participating Employer**
   1. Enhancement #6 - PE Enrollment:
      1. The link to enrol should be placed at the top in bold and colorful fonts next to ‘Participating Employer’. Link Should also be made colorful: [Click here to ENROL](http://www.thetopnotchgroup.com/miss/register-2/).
   2. When PE clicks on link, display the following form inputs: (ignore what’s currently displayed on topnotch site)

Details needed are:

Company Name

Industry/Sector (Insert pick list for selection) is there api in musoni ?

Address/Location (Unit# | Address | City |) syntyax

HR Contact

name, number, email

Finance Contact

name, number, email

Number of employees/size of company

Accept Terms & Conditions [use content of PE agreement here?]

* 1. Form Validations

All mandatory except (Number of employees/size of company, Industry/Sector)

* 1. If validation successful, call Musoni Register Group API + send email to HR + Finance confirming receipt. Create template.
  2. If approved, send email with t & c doc to e-sign and email back OR PMs follow up for signatures. Email also has welcome info + flyer. If Musoni can’t do trigger or email + flyer, Miriam to do manually. Create email template - by designer. TBD Miriam to check if Musoni can send templates based on assigned PM.

1. Enhancement #7 - DeActivate topnotch link and use /miss:
2. Xxx
3. xxx