2.3 Loan Top up

This part explains how employees will Top up existing loans, request loan Top up from FSP, FSP responses and the approval workflow from Employee to FSP to Employer and back to FSP for final approval and disbursement.

i. Employee login to government platforms

ii. Employee select existing loan to top up

iii. Employee inquire loan balance for FSP

iv. FSP provides loan balance

v. Employee select product from the same FSP

vi. Employee submit loan top up request to FSP

vii. FSP receive and validate details

viii. FSP accept or reject loan top up request

ix. Employee receive and decide on the offer

x. Employee submit loan application and deduction details to Employer

xi. Employer approves the loan application

xii. Employer initiates loan deduction(end current and add new deduction)

xiii. FSP and employee receive notification of initiated deduction

xiv. FSP disburse loan

xv. Employee receive amount credit notification

2.3.1 Pay Off Balance Request to FSP

S/N	Item Name	Item description	Type	Optional
1	Check number	Employee identification	Number (9)	NO
2	Loan number	Loan number	Varchar(20)	NO
3	First Name	Employee first name	Varchar(30)	NO
4	Middle Name	Employee middle name	Varchar(30)	NO
5	Last Name	Employee last name	Varchar(30)	NO
6	Vote code	Employer identification	Varchar(6)	NO
7	Vote name	Employer name	Varchar(255)	NO
8	Deduction amount	Deduction amount	Number(38,2)	NO
9	Deduction code	Deduction Identification	Varchar(8)	NO
10	Deduction name	Deduction description	Varchar(255)	NO
11	Deduction balance	Deduction balance	Number(38,2)	NO
12	Payment option	Full Payment option	Varchar(50)	NO

Message 11

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<MiddleName>Mapunda</MiddleName>
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2.3.2 Settlement Balance Response From FSP

S/N	Item Name	Item description	Type	Optional
1	Loan number	Unique number that identify loan	Varchar(20)	NO
2	Total payoff amount	Total amount to pay	Number(38,2)	NO
3	End date	Loan end date	Varchar(8)	NO
4	Last deduction date	Last payment date	Date time	NO
5	Payment reference number	Payment reference number	Varchar(8)	NO
6	Final Payment date	Last date for payment to be accepted	Date time	NO
7	Outstanding Balance	Total Outstanding Balance	Number(38,2)	NO
8	Last Pay Date	Last Pay Date	Date time	NO
9	FSP Reference Number	Unique FSP number corresponding to request	Varchar(8)	NO

Message 12

```
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2.3.3 Possible Loan Charges Request From Employee to FSP

This is on demand and sync API request to get possible loan charges from FSP

S/N	Item Name	Item description	Type	Optional
1	Check number	Employee identification	Number (9)	NO
2	Designation code	Designation Identification	Varchar(8)	NO
3	Designation name	Designation description	Varchar(255)	NO
4	Basic Salary	Basic salary	Number(38,2)	NO
5	Net salary	Amount after deduction	Number(38,2)	NO
6	One third amount	Minimum amount after	Number(38,2)	NO

		deduction		
7	Deductible amount	Net salary – 1/3 amount	Number(38,2)	NO

8	Retirement date	Current date – date of birth (Month)	Number (3)	NO
9	Terms of employment	Permanent or Contractual	Varchar(30)	NO
10	Requested amount	Loan amount	Number(38,2)	YES
11	Desired deductible amount	Desired deduction amount	Number(38,2)	YES
12	Tenure	Repayment period	Number (3)	YES
13	FSP code	FSP identification	Varchar(10)	NO
14	Product code	Product identification	Varchar(8)	NO
15	Vote Code	Vote/institution identification code	Varchar(10)	NO
16	Total Employee Deduction	Total existing employee deduction amount	Number(38,2)	NO
17	Job class code	Identifier for a Group of Designations	Varchar(10)	NO

Message 13

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<TermsOfEmployment>Permanent and Pensionable

```
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            <ProductCode>22346</ProductCode>
            <VoteCode>32</VoteCode>
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2.3.4 Possible Loan Charges Response From FSP

S/N	Item Name	Item description	Type	Optional
1	Desired deductible amount	Desired deduction amount	Number(38,2)	YES
2	Total Insurance	Total Loan Insurance charges	Number(38,2)	NO
3	Total Processing Fees	Total Loan Processing Fees charges	Number(38,2)	YES
4	Total Interest Rate Amount	Total Loan Interest Rate amount charges	Number(38,2)	NO
5	Other Charges	Total Loan Other Charges	Number(38,2)	YES
6	Net Loan Amount	Total Net Loan Amount employee can get	Number(38,2)	NO
7	Total Amount To Pay	Total Amount employee can pay back	Number(38,2)	NO
8	Tenure	Repayment period	Number (3)	NO
9	Eligible Amount	Maximum loan employee can get	Number(38,2)	YES
10	Monthly Return Amount	Amount employee can return in each month	Number(38,2)	NO

Message 14

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2.3.5 Loan Top Up Request From Employee to FSP

S/N	Item Name	Item description	Type	Optional
1	Check number	Employee identification	Number (9)	NO
2	First Name	Employee First Name	Varchar(30)	NO
3	Middle Name	Employee Middle Name	Varchar(30)	NO
4	Last Name	Employee Last Name	Varchar(30)	NO
5	Sex	Employee sex	Varchar(1)	NO
6	Employment Date	Employee employment date	Varchar(10)	NO
7	Marital Status	Employee marital status	Varchar(10)	NO
8	Confirmation Date	Employee confirmation date	Varchar(10)	YES
9	Bank Account	Employee bank account	Varchar(20)	NO

		Number	number		Varchar(50)	YES
10	Nearest Branch Name	Employee nearest bank branch	Varchar(50)	YES
11	Nearest Branch Code	Employee nearest bank code	Varchar(50)	YES
12	Vote code	Employer identification	Varchar(6)	NO
13	Vote name	Employer name	Varchar(255)	NO
14	NIN	National identification number	Varchar(22)	NO
15	Designation code	Designation Identification	Varchar(8)	NO
16	Designation name	Designation description	Varchar(255)	NO
17	Basic Salary	Basic salary	Number(38,2)	NO
18	Net salary	Amount after deduction	Number(38,2)	NO
19	One third amount	Minimum amount after deduction	Number(38,2)	NO
20	Deductible amount	Net salary – 1/3 amount	Number(38,2)	NO
21	Total Employee Deduction	Total existing employee deduction amount	Number(38,2)	NO
22	Retirement date	Current date – date of birth (Month)	Number (3)	NO
23	Terms of employment	Permanent or Contractual	Varchar(30)	NO
24	Requested amount	Loan amount	Number(38,2)	YES
25	Desired deductible amount	Desired deduction amount	Number(38,2)	YES
26	Tenure	Repayment period	Number (3)	NO
27	FSP code	FSP identification	Varchar(10)	NO
28	Product code	Product identification	Varchar(8)	NO
29	Interest rate	Interest rate amount	Number(3,2)	NO
30	Processing fee	Cost of loan processing percentage	Number(3,2)	NO

31	Insurance	Loan cover percentage amount	Number(3,2)	NO
32	Physical address	Physical address	Varchar(50)	NO
33	Telephone number	Telephone number	Varchar(12)	YES
34	Email address	Email address	Varchar(50)	NO
35	Mobile number	Mobile number	Varchar(12)	NO
36	Application number	Loan application identification	Varchar(15)	NO
37	Loan Purpose	Reason for loan request	Varchar(250)	NO
38	Contract Start Date	Employee contract start date(Optional)	Varchar(10)	YES
39	Contract End Date	Employee contract end date(Optional)	Varchar(10)	YES
40	Loan Number	FSP unique identifier for existing loan	Varchar(20)	NO
41	Settlement amount	Loan settlement amount	Number(38,2)	NO
42	Swift Code	Bank swift code	Varchar(50)	No
41	Funding	Employee source of salary payment	Varchar(50)	No

Message 16

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    </Header>

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<FirstName>Juma</FirstName>

<MiddleName>Ponda</MiddleName>

```xml
<LastName>Mali</LastName>
<Sex>M</Sex>
<BankAccountNumber>011445888578</BankAccountNumber>
<EmploymentDate>2020-07-01</EmploymentDate>
<MaritalStatus>Married</MaritalStatus>
<ConfirmationDate>2021-07-01</ConfirmationDate>
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<NearestBranchName>AX Manyoni</NearestBranchName>
<NearestBranchCode>AX Manyoni</NearestBranchCode>
<VoteCode>32</VoteCode>
<VoteName>XYZ</VoteName>
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<DesignationCode>TZ800186</DesignationCode>
<DesignationName>ICTOII</DesignationName>
<BasicSalary>5000.00</BasicSalary>
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<ProductCode>22346</ProductCode>
<InterestRate>20.00</InterestRate>
<ProcessingFee>200.00</ProcessingFee>
<Insurance>500.00</Insurance>
<PhysicalAddress>Arusha</PhysicalAddress>
<EmailAddress>abc.abc@instution.com</EmailAddress>
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<MobileNumber>0758484339</MobileNumber>

<ApplicationNumber>0021000</ApplicationNumber>

<LoanPurpose> Mkopo wakujenga nyumba </LoanPurpose>

<ContractStartDate>2011-02-25</ContractStartDate>

<ContractEndDate>2025-02-25 </ContractEndDate>

<LoanNumber>AA0021000</LoanNumber>

 <SettlementAmount>800000.58</SettlementAmount>

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```
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2.3.6 Loan Offer Approval Notification From FSP to ESS

This is an API to notify ESS on submitted loan offer approval (Accepted or Rejected).

S/N	Item Name	Item description	Type	Optional
1	Application number	Loan application identification	Varchar(15)	NO
2	Reason	Reason for offer rejection	Varchar(150)	YES
3	FSP Reference number	Unique FSP Reference number corresponding to request	Varchar(20)	YES
4	Other charges	Other charges	Number(38,2)	YES
5	Approval	APPROVED || REJECTED	Varchar(10)	NO
6	Loan Number	Unique FSP number that identify loan application	Varchar(20)	YES

Message 17

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                <FSPReferenceNumber>TZ0010</FSPReferenceNumber>
                <LoanNumber>20070001</LoanNumber>
                <TotalAmountToPay>2500000</TotalAmountToPay>
                <OtherCharges>2500</OtherCharges>
                <Approval>APPROVED</Approval>
        </MessageDetails>
</Data>
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```
<Signature>XYZ</Signature>
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```
</Document>
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2.3.7 Top Up Verification and Approval

Loan Approval Status Notification to FSP

S/N	Item Name	Item description	Type	Optional
1	Application number	Loan application identification	Varchar(15)	NO
2	Reason	Reason for offer rejection	Varchar(150)	YES
3	FSP Reference number	Unique FSP Reference number corresponding to request	Varchar(8)	NO
4	Approval	APPROVED || REJECTED	Varchar(10)	NO
5	Loan Number	Unique FSP number that identify loan application	Varchar(20)	YES

Message 18

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MessageType>

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 <MessageDetails>

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        <FSPReferenceNumber>TZ001</FSPReferenceNumber>
        <LoanNumber>20070001</LoanNumber>

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        </MessageDetails></Data>
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<Signature>XYZ</Signature>

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2.3.8 Disbursement Notification From FSP to ESS

This include Loan Application or Loan Takeover disbursement notification

S/N	Item Name	Item description	Type	Optional
1	Application number	Loan application identification	Varchar(15)	NO
2	FSP Reference number	Unique FSP Reference number corresponding to request	Varchar(8)	NO
3	Loan Number	Unique FSP number that identify loan application	Varchar(20)	NO
4	Total Amount to pay	Total Amount to pay	Number(38, 2)	YES
5	Disbursement date	Disbursement date	String	NO

Message 19

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         <LoanNumber>20070001</LoanNumber>
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         >
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2.3.9 Disbursement Failure Notification From FSP to ESS

S/N	Item Name	Item description	Type	Optional
1	Application number	Loan application identification	Varchar(15)	NO
2	Reason	Description why disbursement failure	Varchar(255)	NO

Message 20

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            <MsgId>FSP12346</MsgId>
             <MessageType>
                    LOAN_DISBURSEMENT_FAILURE_NOTIFICATION
            </MessageType>

        </Header>
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            > <Reason>Technical issues</Reason>
        </MessageDetails>
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2.3.10 Top up Cancellation

Employees have the ability at any particular time, before Employer Approval, to cancel their loan request and inform all involved parties i.e Employer and FSP. Below is the flow corresponding to this process: -

i. Employee login to government platforms

ii. Employee request cancellation (Precondition = Loan status is pending for approval)

iii. ESS cancel loan request within the system

iv. ESS send cancel notification to FSP

v. FSP acknowledges the receipt of the cancellation of loan

2.3.11 Employee Cancellation Notification to FSP

S/N	Item Name	Item description	Type	Optional
1	Application number	Loan application identification	Varchar(15)	NO
2	Reason	Reason for offer cancellation	Varchar(150)	NO
3	FSP Reference number	Unique FSP Reference number corresponding to request	Varchar(8)	NO
4	Loan Number	Unique FSP number that identify loan application	Varchar(20)	Yes

Message 21

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        <Reason>reason</Reason>

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        <LoanNumber>20070001</LoanNumber>

    </MessageDetails>

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