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.

1. Employee login to government platforms
2. Employee select existing loan to top up
3. Employee inquire loan balance for FSP
4. FSP provides loan balance
5. Employee select product from the same FSP
6. Employee submit loan top up request to FSP
7. FSP receive and validate details
8. FSP accept or reject loan top up request
9. Employee receive and decide on the offer
10. Employee submit loan application and deduction details to Employer
11. Employer approves the loan application
12. Employer initiates loan deduction( end current and add new deduction)
13. FSP and employee receive notification of initiated deduction
14. FSP disburse loan
15. Employee receive amount credit notification

2.3.1 Pay Off Balance Request to FSP

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S/N** | **Item Name** | **Item description** | **Type** | **Optional** |
|  |  |  |  |  |
| **1** | Check | Employee identification | Number (9) | NO |
|  | number |  |  |  |
| **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 | Deduction amount | Number(38,2) | NO |
|  | amount |  |  |  |
|  |  |  |  |  |
| **9** | Deduction | Deduction Identification | Varchar(8) | NO |
|  | code |  |  |  |
| **10** | Deduction | Deduction description | Varchar(255) | NO |
|  | name |  |  |  |
|  |  |  |  |  |
| **11** | Deduction | Deduction balance | Number(38,2) | NO |
|  | balance |  |  |  |
| **12** | Payment | Full Payment option | Varchar(50) | NO |
|  | option |  |  |  |
|  |  |  |  |  |

**Message 11**

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<LoanNumber>11100000</LoanNumber>

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<MiddleName>Mapunda</MiddleName>

<LastName>Nguchiro</LastName> <VoteCode>32</VoteCode> <VoteName>Watumishi</VoteName> <DeductionAmount>300000</DeductionAmount>

<DeductionCode>NY908</DeductionCode> <DeductionName>Mawenzi Deduction</DeductionName> <DeductionBalance>4000800000</DeductionBalance> <PaymentOption>Full payment</PaymentOption>

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2.3.2 Settlement Balance Response From FSP

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

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<TotalPayoffAmount>77122876112.60</TotalPayoffAmount> <OutstandingBalance>-1150397</OutstandingBalance> <FinalPaymentDate>2022-04-23T10:20:15</FinalPaymentDate> <LastDeductionDate>2022-02-23T10:20:15</LastDeductionDate> <LastPayDate>2026-01-26T21:32:52</LastPayDate> <EndDate>2022-03-23T10:20:15</EndDate>

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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 | Designation description | Varchar(255) | NO |
|  | name |  |  |  |
| **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 | Net salary – 1/3 amount | Number(38,2) | NO |
|  | amount |  |  |  |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **8** | Retirement date | Current date – date of birth | Number (3) | NO |
|  |  | (Month) |  |  |
|  |  |  |  |  |
| **9** | Terms of | Permanent or Contractual | Varchar(30) | NO |
|  | employment |  |  |  |
| **10** | Requested | Loan amount | Number(38,2) | YES |
|  | amount |  |  |  |
|  |  |  |  |  |
| **11** | Desired | Desired deduction amount | Number(38,2) | YES |
|  | deductible |  |  |  |
|  | amount |  |  |  |
| **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 | Varchar(10) | NO |
|  |  | identification code |  |  |
| **16** | Total Employee | Total existing employee | Number(38,2) | NO |
|  | Deduction | deduction amount |  |  |
|  |  |  |  |  |
| **17** | Job class code | Identifier for a Group of | Varchar(10) | NO |
|  |  | Designations |  |  |
|  |  |  |  |  |

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</DesignationName>

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<NetSalary>10000.00</NetSalary>

<OneThirdAmount>12000.00</OneThirdAmount>

<RequestedAmount>5000.00</RequestedAmount>

<DeductibleAmount>12000.00</DeductibleAmount>

<DesiredDeductibleAmount>12000.00

</DesiredDeductibleAmount>

<RetirementDate>3</RetirementDate>

<TermsOfEmployment>Permanent and Pensionable

</TermsOfEmployment>

<Tenure>45</Tenure>

<ProductCode>22346</ProductCode>

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<TotalEmployeeDeduction>120000.00</TotalEmployeeDeduction>

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2.3.4 Possible Loan Charges Response From FSP

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

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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 | Employee employment | Varchar(10) | NO |
|  | Date | date |  |  |
|  |  |  |  |  |
| **7** | Marital Status | Employee marital status | Varchar(10) | NO |
| **8** | Confirmation | Employee confirmation | Varchar(10) | YES |
|  | Date | date |  |  |
|  |  |  |  |  |
| **9** | Bank Account | Employee bank account | Varchar(20) | NO |
|  |  |  |  |  |

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

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

**Message 16**

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<FirstName>Juma</FirstName>

<MiddleName>Ponda</MiddleName>

27

<LastName>Mali</LastName>

<Sex>M</Sex>

<BankAccountNumber>011445888578</BankAccountNumber>

<EmploymentDate>2020-07-01</EmploymentDate>

<MaritalStatus>Married</MaritalStatus>

<ConfirmationDate>2021-07-01</ConfirmationDate>

<TotalEmployeeDeduction>205500</TotalEmployeeDeduction>

<NearestBranchName>AX Manyoni</NearestBranchName>

<NearestBranchCode>AX Manyoni</NearestBranchCode>

<VoteCode>32</VoteCode>

<VoteName>XYZ</VoteName>

<NIN>19870527111450000124</NIN>

<DesignationCode>TZ800186</DesignationCode>

<DesignationName>ICTOII</DesignationName>

<BasicSalary>5000.00</BasicSalary>

<NetSalary>100.00</NetSalary>

<OneThirdAmount>120000.00</OneThirdAmount>

<RequestedAmount>5000.00</RequestedAmount>

<DesiredDeductibleAmount>12000.00

</DesiredDeductibleAmount>

<RetirementDate>3</RetirementDate>

<TermsOfEmployment>Permanent and Pensionable

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<ProcessingFee>200.00</ProcessingFee>

<Insurance>500.00</Insurance>

<PhysicalAddress>Arusha</PhysicalAddress>

<EmailAddress>abc.abc@instution.com</EmailAddress>

<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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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/** | **Item Name** | **Item description** | **Type** | Optional |
|  | **N** |  |  |  |  |
|  |  |  |  |  |  |
|  | **1** | Application | Loan application | Varchar(15) | NO |
|  |  | number | identification |  |  |
|  | **2** | Reason | Reason for offer | Varchar(150) | YES |
|  |  |  | rejection |  |  |
|  |  |  |  |  |  |
|  | **3** | FSP | Unique FSP Reference | Varchar(20) | YES |
|  |  | Reference | number corresponding |  |  |
|  |  | number | to request |  |  |
|  | **4** | Other charges | Other charges | Number(38,2) | YES |
|  |  |  |  |  |  |
|  | **5** | Approval | APPROVED || | Varchar(10) | NO |
|  |  |  | REJECTED |  |  |
|  | **6** | Loan Number | Unique FSP number | Varchar(20) | YES |
|  |  |  | that identify loan |  |  |
|  |  |  | application |  |  |
|  |  |  |  |  |  |
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<LoanNumber>20070001</LoanNumber>

<TotalAmountToPay>2500000</TotalAmountToPay>

<OtherCharges>2500</OtherCharges>

<Approval>APPROVED</Approval>

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2.3.7 Top Up Verification and Approval

Loan Approval Status Notification to FSP

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

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2.3.8 Disbursement Notification From FSP to ESS

This include Loan Application or Loan Takeover disbursement notification

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

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<ApplicationNumber>1002</ApplicationNumber> <Reason>I have desired not to apply</Reason> <FSPReferenceNumber>TZ001</FSPReferenceNumber> <LoanNumber>20070001</LoanNumber> <TotalAmountToPay>2500000</TotalAmountToPay> <DisbursementDate>2022-05-26T21:32:52</DisbursementDate>

</MessageDetails>

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<Signature>XYZ</Signature>

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2.3.9 Disbursement Failure Notification From FSP to ESS

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

**Message 20**

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<Sender>FSPSystem</Sender>

<Receiver>ESS\_UTUMISHI</Receiver>

<FSPCode>1001</FSPCode>

<MsgId>FSP12346</MsgId>

<MessageType>

LOAN\_DISBURSEMENT\_FAILURE\_NOTIFICATION </MessageType>

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<MessageDetails>

<ApplicationNumber>ESS1002000</ApplicationNumber> <Reason>Technical issues</Reason>

</MessageDetails>

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<Signature>XYZ</Signature>

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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: -

1. Employee login to government platforms
2. Employee request cancellation (Precondition = Loan status is pending for approval)
3. ESS cancel loan request within the system
4. ESS send cancel notification to FSP
5. FSP acknowledges the receipt of the cancellation of loan

2.3.11 Employee Cancellation Notification to FSP

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

**Message 21**

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<Sender>ESS\_UTUMISHI</Sender>

<Receiver>FSPSystem</Receiver>

<FSPCode>1001</FSPCode>

<MsgId>FSP1234</MsgId>

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<MessageDetails>

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<Reason>reason</Reason>

<FSPReferenceNumber>TZ2001</FSPReferenceNumber>

<LoanNumber>20070001</LoanNumber>

</MessageDetails>

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<Signature>XYZ</Signature>

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