SoftDayta Credit User Guide

Loan operations, customer servicing and administration

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www.softdayta.co.bw

For authorised SoftDayta Credit users.
Features may vary by plan, role and workspace configuration.

Contents

Icon Quick Reference

Icon	Purpose
■ / Inbox	Customer requests
■	Download template
■	Export list
✎	Edit
✉	Email clearance letter
■	Open customer portal
■	Copy portal link
■	Credit check
■	Flag delinquent
✓	Clear flag or confirm/save
■	Delete

1. About SoftDayta Credit

SoftDayta Credit is a cloud lending operations platform for finance companies, micro lenders, pawnshops, community finance organisations, motshelo and stokvel-style groups. It brings customer records, loans, repayments, statements, contracts, collections, reporting and administration into one controlled workspace.

What you can do

- Maintain customer or member records.
- Create and activate loans with configurable interest methods and terms.
- Record repayments and monitor outstanding balances.
- Generate, download and email loan statements and reminders.
- Prepare contracts and secure public links.
- Track delinquency, credit checks and portfolio performance.
- Allow customers to view accounts and submit requests through the customer portal.
- Manage users, company details, subscription status and workspace access.
- For community-finance plans, manage contributions, bank reconciliation and member statements.

2. Getting Started

Sign in

- Open https://www.softdayta.co.bw/login.
- Enter your username and password, then select Sign In.
- New workspaces may require email verification. Enter the code sent to the registered email address.
- If a new-browser security alert appears, review it from the email notification.
- Use Forgot password? if you cannot remember your password.

Understand the workspace

- The left sidebar contains Dashboard, Customers or Members, Loans, Payments, Statements, Contributions where applicable, Reports and Settings.
- The top bar provides workspace switching, feedback, connected SoftDayta apps, tools and sign out.
- The Create New Loan shortcut starts a new loan from anywhere in the secured workspace.
- Use the sidebar menu button to collapse or expand navigation on smaller screens.

Recommended initial setup

- Open Settings > Company Profile and complete company, licence, contact and banking details.
- Upload the application logo and document logo.
- Confirm the currency and default interest calculation method.
- Review whether customer approval is required before a loan becomes active.
- Open Settings > Users and invite authorised staff.
- Confirm your subscription status before entering production records.

3. Dashboard

The Dashboard summarises the lending portfolio and gives quick access to everyday tasks.

- Review active loans, outstanding balances, collections due and overdue accounts.
- Use portfolio trends to monitor movement over time.
- Open action tiles for customers, new loans, payments, statements, reports or contributions.
- Investigate overpayments from the overpayment view before issuing refunds or reallocating amounts.
- Figures reflect the active workspace. Check the workspace selector when managing more than one organisation.

4. Customers and Members

Add a customer or member

- Open Customers or Members from the sidebar.
- Open the Add Customer/Member drawer.
- Enter the required name, phone and email. The client number is generated automatically.
- Complete identification, occupation, banking, address, employer and next-of-kin details where available.
- Select Save. Accurate email addresses are important for statements, clearance letters and customer portal OTP access.

Import and export

- Use the download icon to obtain the Excel import template.
- Complete the template without changing its column headings.
- Use the import control inside the add-customer drawer to upload the completed .xlsx file.
- Use the export icon to download the current customer/member list.

Customer/member action icons

- ✎ Edit the customer or member profile.
- ✉ Email a clearance letter when an email address is available.
- ■ Open the secure customer portal for a customer with a linked loan.
- ■ Copy the secure customer portal link for sharing.
- ■ Open the credit-check view for the linked loan.
- ■ Flag an account as delinquent; ✓ clears an existing flag.
- ■ Delete an unlinked customer record. Records with linked loans are protected from deletion.
- ■ Open customer requests submitted from the customer portal.

Search and bulk actions

- Use the search box to filter by client number, name, ID number, phone or loan status.
- Administrators can select multiple unlinked customer records and use the delete-selected icon.
- Always confirm that a customer is not a duplicate before creating a new record.

5. Creating and Managing Loans

Create a loan

- Select Create New Loan or open Loans > New Loan.
- Search for and select an existing customer, or complete the customer details required by the form.
- Enter the amount borrowed, interest rate, interest calculation method and loan term.
- Confirm the disbursement date, expected payment date, fees, funding source and repayment settings.

- Review the repayment schedule preview before saving.
- Record credit-check consent where required.
- Save the loan. If customer approval is enabled, send the activation request and wait for confirmation.

Interest methods

- Flat/simple interest: interest is calculated using the original principal according to the configured terms.
- Reducing balance: interest is calculated on the outstanding principal over time.
- Compound interest: unpaid interest can form part of the balance used for later interest calculations.
- Post-term interest may apply after the contractual term where enabled and configured.
- Confirm the organisation’s approved lending policy before selecting a method or rate.

Manage existing loans

- Use Loans to search and filter active, due-soon, overdue, closed or pending-activation accounts.
- Use Manage to edit permitted loan details and review the schedule.
- Use Statement to open the selected loan statement.
- Use Customer Portal to open or share the borrower’s self-service account.
- Administrators may delete loans, but deletion also removes related payment and supporting records. Use this only for erroneous records.

6. Customer Loan Activation and Contracts

Customer approval

- When approval is required, the system creates a secure activation code or link.
- Send the activation request to the customer using the available email or WhatsApp workflow.
- The customer reviews the amount, term, payment schedule and contractual information.
- The loan becomes active only after valid confirmation.
- Do not bypass customer confirmation unless your organisation’s approved process permits it.

Contracts

- Open a loan and select its contract function.
- Review customer, amount, term, balance and company details before generating or sharing.
- Upload signed contract documents where required.
- Use secure public links for customer review; avoid sending internal workspace URLs.
- The Contracts area lists stored agreements and available downloads.

7. Payments and Repayments

Record a payment

- Open Payments.
- Search for the active loan or member.
- Enter the payment amount, payment date, payment method, source account and bank reference.
- Review the allocation between interest, principal and any overpayment.
- Save the payment and confirm that the loan balance updates correctly.

Payment controls

- Use Edit to correct an incorrectly captured payment.

- Delete only genuinely erroneous entries; deletion recalculates the loan balance.
- Use the payment Excel template for controlled bulk imports.
- Keep bank references and dates consistent with the source statement.
- Review overpayments promptly and document refunds or reallocations.

8. Statements and Customer Communication

Generate a loan statement

- Open Loan Statements.
- Search by customer, client number, ID number or loan.
- Choose the reporting period where required.
- Review opening balance, interest, payments and closing balance.
- Download the statement as PDF/Excel where available, or email it directly to the customer.

Reminders and public links

- Use the reminder-email function for upcoming or overdue repayments.
- Public statement links are signed and may be shortened for easier sharing.
- Send links only to the intended customer and avoid posting them publicly.
- Regenerate or stop using an old link if it may have been shared incorrectly.

9. Customer Portal

What customers can see and do

- View their linked loan accounts, original amounts, amounts paid, balances, status and due dates.
- Review transaction activity, including disbursements and repayments.
- Request an increased loan term, a top-up or a new loan.
- Review the status of recent requests.
- Portal requests do not automatically change a loan. Staff must assess and process them.

Email OTP access

- The customer opens https://www.softdayta.co.bw/customer-portal.
- They enter the email address recorded on their customer and loan record.
- The system sends a six-digit one-time code if the email matches a loan account.
- The code expires after five minutes and is limited to five attempts.
- A one-minute cooldown prevents repeated code requests.
- After verification, the session remains available for a limited period and routes the customer to the relevant lender account.
- The page does not reveal whether an unmatched email exists, helping protect customer privacy.

Secure-link access

- From Customers/Members, select ■ to open the portal or ■ to copy the link.
- Share the link using a verified customer communication channel.
- Customers may paste the link or its six-character code into the portal launcher.
- If the customer cannot receive an OTP, verify and correct the email address in both the customer and loan records.

Review customer requests

- Select the icon on Customers/Members, or Customer Requests from Loans.
- Review the request type, related loan, amount, requested term and customer notes.
- Set the request to Pending, Approved, Declined or Completed.
- Approval status is an administrative workflow marker; complete underwriting and contract changes separately.

10. Contributions and Member Statements

This section applies to community-finance or contributions-enabled plans.

- Record contributions against the correct member and date.
- Monitor opening balance, contributions, loan receipts, disbursements and system bank balance.
- Use bank reconciliation to compare the system balance with the bank statement.
- Provide an explanation where the bank balance differs from the system balance.
- Import bank statements into a review queue before approving suggested transactions.
- Generate member statements and share signed public links where appropriate.

11. Reports

Use Reports to review and export operational, financial, compliance and community-finance information.

- Select the reporting period before relying on totals.
- Review portfolio balances, interest, payments, arrears and transaction history.
- Export selected report sections for management or regulatory work.
- Use Form 7, monthly salient, transaction-history and transaction-summary exports where applicable.
- NBFIRA/RBSS-ready outputs support preparation but must still be reviewed by an authorised person before submission.
- Retain source records and reconcile exported totals to the ledger and bank evidence.

12. Company Profile, Users and Subscription

Company Profile

- Maintain legal name, registration number, NBFIRA licence, contact details and addresses.
- Set banking details used on invoices and documents.
- Choose currency, default interest method and customer-approval settings.
- Upload logos and verify their appearance on generated documents.

Users and workspaces

- Administrators can invite staff and assign roles, designations and permitted tabs.
- Deactivate users who no longer require access.
- Use workspace switching only where the signed-in user has authorised access.
- Never share staff usernames or passwords.

Subscription

- Review plan, billing status and any read-only restrictions.
- Download invoices and submit payment evidence where the payment workflow requires it.

- Renew before expiry to avoid interruption or restricted access.

13. Data Quality and Security

Good operating practices

- Use one customer profile per person and verify ID/client numbers before creating records.
- Capture dates, amounts, interest rates and bank references from source evidence.
- Reconcile payments and balances regularly.
- Restrict administrator access to authorised staff.
- Use individual user accounts; do not share credentials.
- Treat customer portal links, statements and contracts as confidential.
- Confirm recipient email addresses before sending documents.
- Sign out on shared computers and respond to suspicious-login alerts immediately.
- Do not replace or upload the production database during normal code deployments.

14. Troubleshooting

Customer did not receive an OTP

- Confirm the email address is correct on the customer profile and linked loan.
- Ask the customer to check spam or junk folders.
- Wait at least one minute before requesting another code.
- The previous code expires after five minutes; use only the newest code.
- If email remains unavailable, use the secure portal link after verifying the customer.

Customer portal shows no account

- Confirm that the customer has a linked loan.
- Check that the loan belongs to the correct workspace.
- Confirm the customer email is stored on the loan record.
- Use the portal icon from the Customers/Members row to generate the correct lender-specific link.

Balance appears incorrect

- Review payment dates, amounts and allocation.
- Check the interest method, term, rate, disbursement date and post-term settings.
- Look for duplicate, edited or deleted payments.
- Compare the loan statement with source bank records.
- Escalate unresolved discrepancies before issuing a customer statement.

Cannot delete a customer

- Customers linked to loan records cannot be deleted from the customer list.
- Correct or close the linked records instead of deleting genuine history.
- Only administrators can perform protected bulk deletions.

Need support

- Use the feedback icon inside the application for improvement suggestions.
- Email support@softdayta.co.bw for technical support.

- Include the affected workspace, page, approximate time and a screenshot that does not expose unnecessary customer data.

15. Quick Daily Checklist

Start of day

- Confirm the active workspace.
- Review the Dashboard, due accounts and overdue items.
- Check customer requests and pending loan activations.

During the day

- Capture customers, loans and payments from approved source documents.
- Verify balances after each correction or import.
- Send statements, reminders and portal access only to verified recipients.

End of day or reporting period

- Reconcile payment records to bank activity.
- Review exceptions, overpayments and delinquency flags.
- Export and review required reports.
- Sign out when work is complete.

Important Notice

SoftDayta Credit supports lending operations and reporting. It does not replace the organisation’s underwriting, legal, accounting, compliance or regulatory judgement. Authorised users remain responsible for data accuracy, lending decisions, customer communication, regulatory submissions and record retention.