■# SoftDayta Credit / CreditIntel User Guide

# 1. What The System Does

SoftDayta Credit is a web-based loan, customer/member, payment, contribution, reporting, and subscription workspace for micro-lenders, finance companies, pawnshops, and community finance groups.

The main workspace helps users:

1. Manage customers or members.
1. Create and monitor loans.
1. Record loan repayments, interest receipts, savings, and contributions.
1. Generate customer statements and community finance statements.
1. Send and manage loan contracts.
1. Track overdue loans and overpayments.
1. Export operational and compliance reports.
1. Manage company profile details, users, billing, and workspace settings.

Some features depend on the active package. A lending workspace includes lender-focused tools such as contracts and NBFIRA-style reporting. A Community Finance Access Programme workspace focuses on members, contributions, savings, and society reporting. Credit Check is present in the menu but disabled pending licensed bureau integration and compliance controls.

# 2. Getting Started

## Sign In

1. Open the application URL in your browser.
2. Select Login.
3. Enter your username and password.
4. If email verification or a security alert is shown, follow the on-screen instructions.

## Create A Workspace

If you are setting up a new organisation:

1. Open Owner Signup from the public site or registration link.
2. Enter the organisation and owner details.
3. Complete the email verification step if requested.
4. Sign in and complete the company profile before recording live transactions.

## First Setup Checklist

After first login, complete these settings:

1. Go to Settings > Company Profile.
2. Confirm the company name, registration number, contact details, and currency.
3. Set the interest calculation method: flat/simple interest, reducing balance, or compound interest.
4. Choose whether customer approval is required before a loan becomes active.
5. Add bank details for letters, reminders, statements, and receipts.
6. Add or rename funding sources such as bank accounts or cash sources.

7 Upload the company logo for branded exports.

8 Add loan activation terms and contract terms if you want default wording on customer-facing documents.

9 Go to Settings > Users and add staff accounts where needed.

10 Go to Settings > Subscription and confirm the workspace access status.

## 3. Navigation Overview

The main sidebar contains:

1 Dashboard: Portfolio totals, collections, overdue buckets, and priority actions.

1 Customers / Members: Add, import, search, export, edit, or delete customer/member records.

1 Loans: View loans, create new loans, edit loan records, and monitor status.

1 Payments: Record and import repayments, interest payments, contributions, and split receipts.

1 Loan Statements: View, download, and email customer loan statements and reminders.

1 Contributions: Manage savings and contribution entries for community finance workspaces.

1 Reports: Export transaction history, transaction summary, compliance, Form 7, monthly salient, aging, and community reports depending on package access.

1 Settings: Login profile, company profile, users, and subscription.

1 Apps Menu: Loan calculator, leads management, credit check placeholder, contracts, and other SoftDayta apps if configured.

## 4. Dashboard

The dashboard is the daily monitoring page. It shows:

1 Portfolio value.

1 Cash collected this month or net cash position.

1 Overdue loan count.

1 Collection rate.

1 Active loans.

1 Pending interest.

1 Interest received.

1 Overpayments.

1 Aging buckets such as current, 1-30 days overdue, 31-60 days overdue, 61-90 days overdue, and 90+ days overdue.

Useful dashboard actions:

1 Select New Loan to create a loan.

1 Select View Loans to review the loan book.

1 Select overdue loan links to follow up with customers.

1 Select Record Payment when a repayment has been received.

1 Select Export Report when you need a report for review.

## 5. Customers And Members

The customer page is labelled Customers for lending workspaces and Members for community finance workspaces.

### Add A Customer Or Member

1. Open Customers / Members.
2. Expand Add Customer or Add Member.
3. Confirm the auto-generated client number.
4. Capture the name, phone, email, ID number, occupation, address, employer, next of kin, and bank details.
5. Save the record.

Only the last four card digits should be stored where card details are captured. Do not store full card numbers, CVV codes, PINs, or other sensitive card data.

### Import Customers Or Members

1. Open Customers / Members.
2. Download the import template.
3. Complete the Excel template.
4. Upload the completed .xlsx file through the import control.
5. Review the imported records in the table.

### Search, Export, And Edit

Use the search field to find records by client number, name, ID number, phone, or loan status.

Available actions may include:

1. Edit customer/member.
1. Delete customer/member if no linked loan exists.
1. Email a clearance letter.
1. Open or copy a customer portal link.
1. Open credit check placeholder for a linked loan.
1. Flag or clear delinquency notes where the user has permission.

## 6. Loans

### Create A Loan

1. Select Create New Loan or open Loans > New Loan.
2. Choose or enter the customer/member details.
3. Enter the loan amount, interest rate, term, disbursement date, expected repayment date, and payment method.
4. Confirm the interest method and any post-term interest settings if enabled.
5. Add admin fees if applicable and choose how they should be treated.
6. Review the schedule preview.
7. Save the loan.

If customer approval is enabled in the company profile, the loan may remain pending until the customer confirms through the activation link.

### Edit Or Delete A Loan

1. Open Loans.
2. Search for the loan.

3. Select the edit action to update details.
4. Use delete only where appropriate and where user permissions allow it.

Deleting or changing loans can affect balances, reports, contracts, and statements. Review linked payments before making major changes.

### Loan Status And Delinquency

Loans can be monitored from the dashboard, loans list, and customer/member table. Where available, use delinquency actions to flag problem accounts and add notes for follow-up.

## 7. Customer Loan Approval And Portal Access

When loan approval is required:

1. The lender creates the loan.
2. The system prepares a customer activation link.
3. The customer reviews the activation terms and loan details.
4. The customer confirms or rejects the loan.
5. Confirmed loans become active according to the system workflow.

Customers can also use the customer portal:

1. Open Customer Portal.
2. Enter the email registered with the lender.
3. Enter the six-digit one-time code sent by email.
4. View the available loan account details.

Customers with a secure portal link or access code can paste it into the portal access form. For privacy, portal access is not searched by phone or ID number.

## 8. Payments

### Record A Loan Payment

1. Open Payments.
2. Expand Record Payment.
3. Search for and select the customer/member or active loan.
4. Enter the amount paid.
5. Confirm the payment date.
6. Select the method of payment.
7. Enter the bank statement reference.
8. Choose the bank or source where the payment was deposited.
9. Save the payment.

The system allocates loan payments between interest and principal based on the amortisation schedule. If a payment exceeds the remaining amount due, the excess is recorded as an overpayment or refund balance.

### Record Contributions Or Interest Receipts

In a community finance workspace, the payment form may include categories such as:

1. Loan Payment.

1 Savings / Contribution.

1 Interest Payment.

1 Split Payment.

Use Split Payment when one receipt should be allocated across multiple loans and/or a contribution. The split allocations must equal the total amount paid.

### Import Payments

1 Open Payments.

2 Download the payment template.

3 Complete the Excel file.

4 Upload the .xlsx file through Import Payments.

5 Review totals and customer balances after import.

### Search And Filter Payments

The payments table can be filtered by:

1 Customer/member name.

1 Loan number.

1 Bank reference.

1 Payment type.

1 Date range.

Admin users may delete selected payment records. Deleting payments recalculates linked loan balances and related registry records.

## 9. Contributions And Community Finance

Community workspaces can record savings, contributions, interest receipts, and member statements.

Common contribution tasks:

1 Add contribution records.

1 Import bank statement entries.

1 Reconcile contribution records.

1 Edit or delete contribution entries where permitted.

1 View society bank statement information.

1 Generate member statements.

1 Download or print society reports.

Before using community finance reports, confirm the financial period end and bank opening balance in Company Profile.

## 10. Statements

### Loan Statements

Use Loan Statements to view account positions for a customer or loan. Depending on available details, you can:

1 Filter by customer/member and loan.

1 View outstanding balances.

1 Download a PDF statement.

1 Download statement files.

1 Email statements.

1 Email payment reminders.

### Member Or Society Statements

Community finance workspaces can view and print member statements showing loans, savings, contributions, and interest activity for the selected financial year.

## 11. Contracts

The Contracts tool helps manage loan contract sharing and signed document tracking.

1. Open the Apps menu and select Contracts.
2. Search by customer, phone, email, client number, or loan ID.
3. Select Manage for a loan.
4. Send the contract by email or WhatsApp where contact details are available.
5. Use the public link when a customer needs to view or upload signed contract documents.
6. Track signed file count and latest upload time from the contract list.

Contract wording comes from the loan details and the default contract terms saved in Company Profile.

## 12. Reports

The reports page supports operational, management, and compliance exports. Access depends on the active package.

Common reports include:

1 Transaction History: disbursements and instalments over a chosen date range, exportable to Excel.

1 Transaction Summary: monthly summary across the financial period, exportable to Excel.

1 Aging Analysis: overdue and outstanding loan review.

1 Annual Compliance reports.

1 Form 7 export.

1 Monthly salient report.

1 Community Finance monthly review and PDF sections.

For best report results:

1. Keep customer/member records complete.
2. Record accurate disbursement and payment dates.
3. Capture bank references for every receipt.
4. Set the correct financial period end in Company Profile.
5. Reconcile contributions and bank records before exporting community reports.

## 13. Loan Calculator

The loan calculator is available from the Apps menu and can also be available publicly.

Use it to preview:

1 Loan amount.

1 Interest rate.

1 Loan term.

1 Start date.

1 Repayment schedule.

1 Estimated instalment.

Calculator results are for planning and should be checked against the final saved loan record before issuing a contract or statement.

## 14. Leads Management

The leads management tool is available from the Apps menu. Use it to capture and monitor potential loan customers before they become full customer or loan records.

Typical lead workflow:

1 Add or import lead details.

2 Track contact and follow-up status.

3 Convert qualified leads into customers or loan onboarding where applicable.

## 15. Users And Permissions

Admin users can manage workspace users from Settings > Users.

Use this page to:

1 Invite or create users.

1 Assign roles.

1 Control who can perform admin-only actions such as deleting records or managing subscription settings.

Recommended practice:

1 Give each staff member their own login.

1 Use admin access only for trusted users.

1 Review users periodically.

1 Remove access immediately when staff leave the organisation.

## 16. Subscription And Billing

Open Settings > Subscription to view access status and payment history.

The subscription page can show:

1 Active, trial, overdue, read-only, cancelled, revoked, pending, or awaiting confirmation status.

1 Current workspace package.

1 Valid-until date.

1 Days remaining.

1 Payment history.

1 Downloadable paid or unpaid invoices.

1 Renewal payment request form.

1 Voucher code entry where available.

1 Improvement suggestion form.

To renew:

1 Enter the billing contact name and email.

2 Add a voucher code if you have one.

3 Confirm recurring billing consent.

4 Create the subscription payment request.

5 Follow the payment provider or proof-of-payment instructions.

If the subscription is overdue, the workspace may enter read-only mode after the paid period and grace rules expire.

## 17. Company Profile Settings

The company profile affects statements, reports, contracts, reminders, and loan defaults.

Important fields:

1 Company name.

1 Registration number.

1 NBFIRA license number.

1 Contact person and designation.

1 Institution type.

1 Email, phone, and mobile.

1 Workspace currency.

1 Interest calculation method.

1 Customer loan approval requirement.

1 Post-term interest option.

1 Bank details.

1 Bank opening balance.

1 Financial period end.

1 Company logo.

1 Loan activation terms.

1 Loan contract terms.

1 Postal and physical address.

1 Funding source accounts.

Review these settings before generating official documents.

## 18. Imports And Templates

The app provides templates for importing customers/members, loans, and payments.

General import guidance:

1 Download the correct template from the relevant page.

2 Do not rename required columns.

3 Use valid dates and numeric amounts.

4 Avoid duplicate client numbers, loan numbers, and payment references.

5 Save as .xlsx.

6 Upload the file from the matching import form.

7 Review imported records immediately after upload.

## 19. Data Quality Rules

Good records produce reliable statements and reports.

Recommended rules:

1 Use one customer/member profile per person.

1 Keep phone, email, and ID number current.

1 Record every disbursement and receipt on the correct date.

1 Capture bank references exactly as shown on the bank statement.

1 Avoid backdating unless correcting a real historical transaction.

1 Reconcile overpayments and refunds regularly.

1 Review overdue accounts weekly.

1 Download reports after major imports or corrections to confirm totals.

## 20. Security And Compliance Notes

1 Do not share admin passwords.

1 Do not store full card numbers, CVV codes, card PINs, or internet banking passwords.

1 Use customer consent workflows where required.

1 Keep signed contracts and approval records for audit purposes.

1 Verify reports before submitting them externally.

1 Credit-check functionality is disabled until licensed bureau integration and compliance controls are in place.

1 Keep backups of the database and uploaded documents before deployments or major imports.

## 21. Troubleshooting

### I cannot log in

1 Confirm the username and password.

1 Use Forgot Password if available.

1 Check whether email verification is required.

1 Ask an admin to confirm that your user account is active.

### I cannot edit records

1 Check whether the subscription is active or in read-only mode.

1 Confirm that your role has permission for the action.

1 Ask an admin to review your user access.

### A customer cannot access the portal

1 Confirm that the customer email is captured correctly.

1 Ask the customer to request a new one-time code.

1 Confirm that the secure link or access code has not expired.

1 Do not search portal access by phone or ID number.

### A report total looks wrong

1 Check loan disbursement dates.

1 Check payment dates and bank references.

1 Confirm whether payments were recorded against the correct loan.

1 Review overpayments and split payments.

1 Confirm the financial period end in Company Profile.

1 Re-export after corrections.

### A payment was entered incorrectly

1 Edit the payment if edit access is available.

1 If deletion is required, use admin access and confirm recalculated balances afterward.

1 Re-check statements and reports after correction.

## 22. Recommended Daily Workflow

1 Open Dashboard and review overdue loans and priority actions.

2 Add new customers/members before creating related loans.

3 Record new loans and send approval or contract links where required.

4 Record payments received, including bank references.

5 Review overpayments and overdue accounts.

6 Generate or email statements for customers who need follow-up.

7 Export reports weekly or monthly for management review.

## 23. Recommended Month-End Workflow

1 Confirm all disbursements and receipts for the month are recorded.

2 Import any outstanding payment or contribution files.

3 Reconcile bank references and contribution records.

4 Review overdue aging buckets.

5 Download transaction history and transaction summary.

6 Generate compliance or community finance reports where applicable.

7 Download statements for customers or members who need month-end balances.

8 Back up the database and uploaded files before major updates.