Cortex Admin Portal: User Guide

One portal for core banking and ERP back office

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Part I: Introduction

About this guide

This guide explains how to use the Cortex admin portal: the back-office console that bank and finance staff use to run day to day operations. It is organised the way the portal is: Part I introduces the system and the ideas you need to work confidently (roles, approvals, the ledger, reference data), then shows you how to sign in and find your way around. Part II is a reference to every screen, grouped exactly as the navigation menu groups them. For each screen you get: what it is for, who uses it, the workflow it supports, a field by field description of any form you fill in, and what each button does.

You do not need to read this guide front to back. If you know what you want to do, jump to the matching section in Part II. If a screen or a whole group is missing from your copy of the portal, that is expected: the portal only shows what your deployment runs and what your role is allowed to see (explained under *Roles, permissions and capabilities* below).

Conventions. Screen and button names are written as they appear, for example the **Register supplier** button. Field names are shown in a table with whether they are required and what to enter. A route such as /suppliers is the address of a screen, shown in your browser bar and used as a caption under each screenshot.

What Cortex is

Cortex is a single back-office platform that covers both **core banking** (customers, accounts, payments, cards, lending, treasury, the general ledger) and **enterprise resource planning** (procurement, sales, inventory, projects, budgets, expenses). It is one codebase that can be deployed in three shapes, and the admin portal is one application that adapts to whichever shape it is connected to:

- **Banking**: a core banking back office. You see customers, deposits, payments, cards, lending, treasury, compliance and the banking general ledger.
- **ERP**: a finance and operations back office. You see the ERP financials (payables, receivables, cash), procure to pay, order to cash, inventory, projects, budgets and the same double entry ledger underneath.
- **Suite**: both of the above in one deployment.

Because it is one portal, the menu changes to match the backend it is pointed at. A banking deployment hides the ERP screens; an ERP deployment hides the banking screens; the suite shows both. You never see a dead link for a feature your deployment does not run.

Core concepts

Tenants and branches. A deployment can serve one or several tenants (separate institutions), and each tenant is organised into branches (head office, branches, agencies, service points). Most operational records carry the branch they belong to, and many screens can be filtered or scoped by branch. The branch shown in the top bar is the one your session is acting in.

Roles, permissions and capabilities. What you can see and do is controlled on two axes:

- *Permissions* are fine grained rights such as `supplier:read` or `journal:post`. Each screen and each action requires a permission; if your role does not hold it, the screen is hidden from the menu and the button does not appear. Roles bundle permissions and are assigned to users under *Access & Security*.
- *Capabilities* describe what the connected backend actually runs (for example whether the ERP procurement context is assembled). A screen belonging to a capability the backend does not provide is hidden even if you have the permission. This is why the same login shows different menus against different deployments.

If you expect a screen and cannot find it, the cause is almost always one of these two: your role lacks the permission, or your deployment does not run that capability.

Maker and checker (four eyes). Sensitive actions are subject to maker-checker control: one user proposes the change (the maker) and a different, suitably authorised user approves it (the checker) before it takes effect. When you perform such an action, the portal tells you it has been submitted for approval rather than applied immediately, and the request appears in the **Approvals** queue for a checker to decide. Your own Approvals queue only shows requests you are entitled to decide, scoped by approval domain, branch and amount tier, and you cannot approve your own request.

The general ledger and sub-ledgers. Underneath every operational area is a double entry general ledger. Business events do not post to the ledger directly; each context (deposits, cards, payables, inventory and so on) states the business fact and a set of posting rules turns it into a balanced journal. The operational areas are *sub-ledgers* (accounts receivable, accounts payable, inventory, fixed assets, cash) whose detail must reconcile to the control account that represents them in the general ledger. Several screens in *Reporting & Close* exist to prove that reconciliation.

Business date. The ledger and the end of day process work to a *business date*, which is not necessarily today's calendar date. Postings are dated by business date, and the End of Day run rolls it forward. Where a screen asks for a value date or an as-at date, it means the business date to record the event under.

Dimensions. Beyond the account, a posting can be tagged with analysis *dimensions*, most commonly a cost centre, and also a legal entity and branch. Budgets, commitments and actuals are measured at the same coordinate (account plus cost centre), which is what lets a budget be checked against real spending.

Reference and master data. Many fields are not free text but a choice from a maintained list, so that data stays consistent and reportable. These lists live under *Reference Data* (currencies, countries, units of measure, calendars, transaction codes, banks, branches and other code lists) and in the masters (the chart of accounts, the customer master, the supplier master, the item master). When a picker on a form is empty, it is usually because the underlying list has not been populated yet; add the values under Reference Data and the picker fills.

Getting started

Signing in. Open the portal and choose **Sign in**. You are taken to the identity server, where you enter your username and password; on success you are returned to the portal. In a demonstration environment the account is `superuser` with the password `cortex`, which holds every permission. Your real account will hold only the permissions your role grants, so your menu will be smaller and focused on your job.

The workspace. After signing in you land on the **Dashboard**. The screen has three persistent areas:

- The **sidebar** on the left is the navigation menu, grouped into sections (Customer Ops, Payments & Clearing, ERP · Procure to Pay and so on). Groups expand and collapse; only the screens your role and deployment allow are listed.
- The **top bar** shows a breadcrumb of where you are, a global **Search** (open it with Ctrl-K to jump to any screen, customer or account by name), your user and role, the active branch, environment badges, a light and dark **theme** toggle, and **Sign out**.
- The **page body** is the screen itself. Every screen opens with a short title and one line description of what it does, so you can confirm you are in the right place.

Small badges next to some menu items flag work waiting for you, for example pending approvals.

Common patterns you will see everywhere

The reference in Part II does not repeat these mechanics on every screen, so read them once here.

Lists and tables. Most screens open as a table of records with the key columns for that area and, on the right of each row, the actions available for that record given its state and your permissions. An empty table shows a short message telling you nothing has been created yet. Where a table is long it paginates or scrolls.

Create and edit dialogs. You add or change a record through a dialog: a **modal** (a centred pop up) for short forms, or a **drawer** (a panel from the right) for longer ones. Required fields are marked and validated when you submit; if something is wrong, the field is highlighted and a message names the problem. Submit with the primary button (for example **Register**, **Raise**, **Save**), or dismiss with Cancel or the close icon.

Pickers. Many fields are pickers rather than free text, so you choose a known value instead of typing one:

- a **currency** picker offers ISO currency codes;
- a **GL account** picker searches the chart of accounts by code and name;

- **customer**, **supplier** and **item** pickers choose a record from that master and show its code and name;
- a **cost centre** (dimension member) picker chooses an analysis coordinate;
- a **bank** picker offers registered banks by name and BIC, and also lets you type a BIC it does not know;
- a **code** picker offers the values of a reference list, such as countries, units of measure or asset classes;
- a **date** picker chooses a calendar date.

Pickers are searchable: start typing to filter. If a picker is empty, the list behind it has not been set up yet (see *Reference and master data* above).

Status tags and lifecycles. A record's state is shown as a coloured tag, for example a supplier as ONBOARDING then ACTIVE, or a sales order as DRAFT, CONFIRMED, DELIVERED, INVOICED. The actions available on a record depend on its state, and Part II gives the lifecycle for each area.

Money. Amounts are entered as a number with a currency chosen alongside, and shown formatted with their currency. The ledger keeps each amount in its own currency; where a screen needs one figure across currencies it says so.

Exports. Screens that produce reports or lists offer export buttons, typically Excel, CSV, PDF and Word. The file downloads with a sensible name; large extracts may take a moment.

When an action needs approval. If an action is under maker-checker control, submitting it shows a message that it has gone for approval rather than confirming it is done. Track it, or act on others' requests, in **Approvals**.

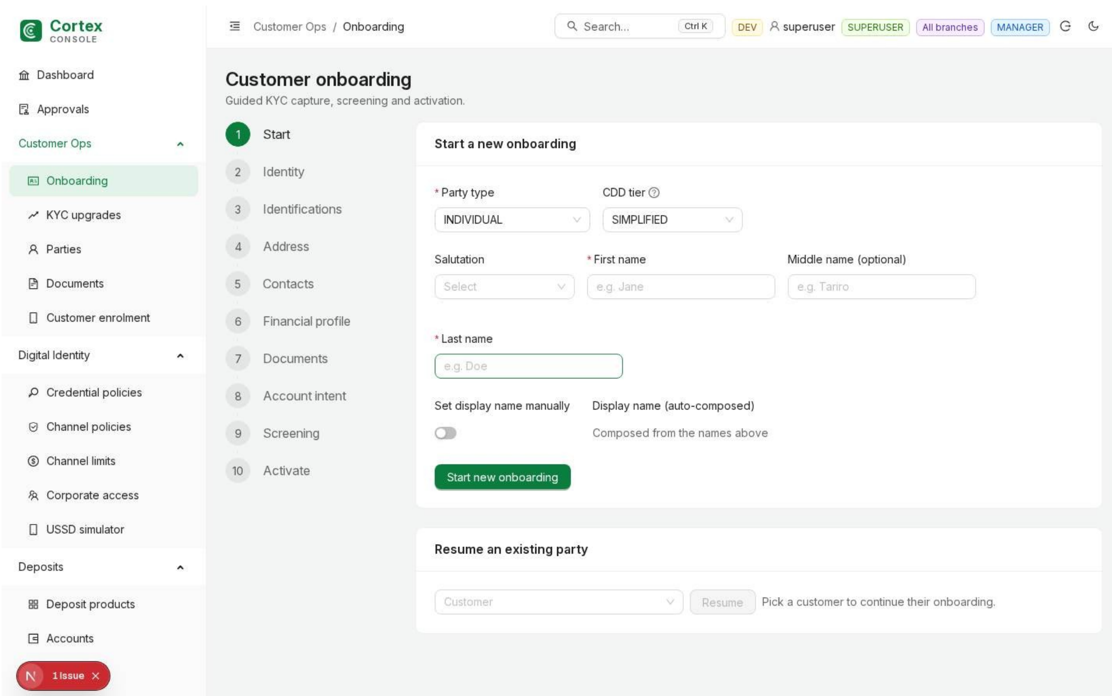
What error messages mean. A message about a specific field means the form failed validation; correct the field and resubmit. A message that the record was changed by someone else means another user saved it while you were editing (reload and redo your change). A refusal message explains a business rule that blocked the action, for example ordering from a supplier that is not active; the message names the reason.

Part II: Feature reference

The rest of this guide documents every screen, grouped as the menu groups them. Screens you do not see in your own portal belong to a capability your deployment does not run or a permission your role does not hold.

Customer Ops

Onboarding



Onboarding (/onboarding)

What it is. The guided KYC workstation where an officer takes a new customer from first contact to a live, activated record. You open it to start a fresh onboarding or to resume one already in progress, capturing identity, documents and screening step by step down the left-hand tracker until the customer can be activated.

Workflow. A customer starts as a PROSPECT when you press Start, then moves through the wizard steps (Identity, then organization-only Related parties, then Identifications, Address, Contacts, Financial profile, Documents, the optional Account intent, and Screening) and finally to ACTIVE when you activate. The progress bar and the step ticks show how much is captured. The customer cannot be activated until customer information, the document checklist and screening are all complete; the Activate step lists every outstanding item and links each one back to the step that captures it. Any account intent captured while the customer was a prospect is fulfilled automatically the moment activation succeeds.

Fields.

Start a new onboarding.

Field	Required	What to enter
Party type	Yes	The legal kind of customer: Individual, Organization, Joint or Legal arrangement. Defaults to Individual.
CDD tier	Yes	The due-diligence depth: Simplified (minimal KYC for low-value accounts and the junior/guardian path), Standard or Enhanced. Defaults to Simplified.
Salutation	No	The individual’s title, from the salutation reference list. Individual only.
First name	Yes	The individual’s first name. Individual only.
Middle name	No	The individual’s middle name. Individual only.
Last name	Yes	The individual’s last name. Individual only.
Set display name manually	No	Turn on to type the display name yourself instead of composing it from the names above. Individual only.
Display name	Yes (when manual, or for organizations)	For an individual with the manual toggle on, the exact name to show. For

Field	Required	What to enter
		an organization, the legal / display name, e.g. Acme Ltd.

Personal details (Identity step, individuals).

Field	Required	What to enter
Salutation	No	Title, from the salutation reference list.
First name	Yes	First name.
Middle name	No	Middle name.
Last name	Yes	Last name.
Date of birth	Yes	The customer's date of birth. Cannot be in the future. For Standard or Enhanced onboarding the customer must be 18 or over; a minor must use the junior path (Simplified tier with a guardian).
Place of birth	No	Town or city of birth, e.g. Harare.
Gender	No	From the gender reference list.
Marital status	No	From the marital-status reference list.
Nationality	No	Country of nationality, from the country reference list.
Country of residence	No	Country of residence, from the country reference list.

Organization details (Identity step, organizations).

Field	Required	What to enter
Legal name	Yes	The registered legal entity name.
Legal form	Yes	The company's legal form, from the legal-form reference list.
Reg. number	Yes	The company registration number.
Reg. country	No	Country of registration, from the country reference list.
Incorporated	No	The date of incorporation.

Add related party (organizations, Related parties step).

Field	Required	What to enter
Role	Yes	The relationship to the company (director, shareholder, beneficial owner, signatory, guardian, and so on), from the relationship-type reference list.
Related party	Yes	The existing party who holds that role. Pick from the CIF.
Ownership %	No	The percentage owned, 0 to 100.
Controlling	No	Turn on if this party has control.

Add identification (Identifications step).

Field	Required	What to enter
ID type	Yes	The kind of identity document, from the ID-type reference list.

Field	Required	What to enter
Number	Yes	The document number.
Issuing country	Yes	The country that issued it, from the country reference list.
Primary	No	Turn on to mark this the customer's primary identification.

Add address (Address step).

Field	Required	What to enter
Type	Yes	The address kind, from the address-type reference list. Defaults to Residential.
Street	Yes	The street line, e.g. 14 Samora Machel Avenue.
Suburb	No	The suburb or second address line.
City	Yes	The city, e.g. Harare.
Province	No	State or province.
Postal code	No	Postal or ZIP code.
Country	Yes	The country, from the country reference list. Defaults to ZW.
Primary	No	Turn on to mark this the primary address. On by default.

Add contact (Contacts step).

Field	Required	What to enter
Type	Yes	The contact kind (mobile, email, and so on), from the contact-type reference list.

Field	Required	What to enter
Phone / email	Yes	The contact value itself.
Primary	No	Turn on to mark this the primary contact.

Financial profile (Financial profile step).

Field	Required	What to enter
Occupation	No	The customer's occupation, e.g. Registered Nurse.
Employment	No	Employment status, from the employment-status reference list.
Employer	No	Employer name.
Source of funds	Conditional	Where the money comes from, from the source-of-funds reference list. Required for Enhanced due diligence.
Source of wealth	No	Free text, for enhanced due diligence.
Income band	No	Annual income band, e.g. USD 1,000-2,000 / month.
Purpose of account	No	Why the account is opened, e.g. Everyday banking.

Upload document (Documents step).

Field	Required	What to enter
Document type	Yes	The document being uploaded. When you start the upload from a checklist row the type is carried through and not asked again; otherwise

Field	Required	What to enter
		pick from the tier's required types.
File	Yes	The file to upload.

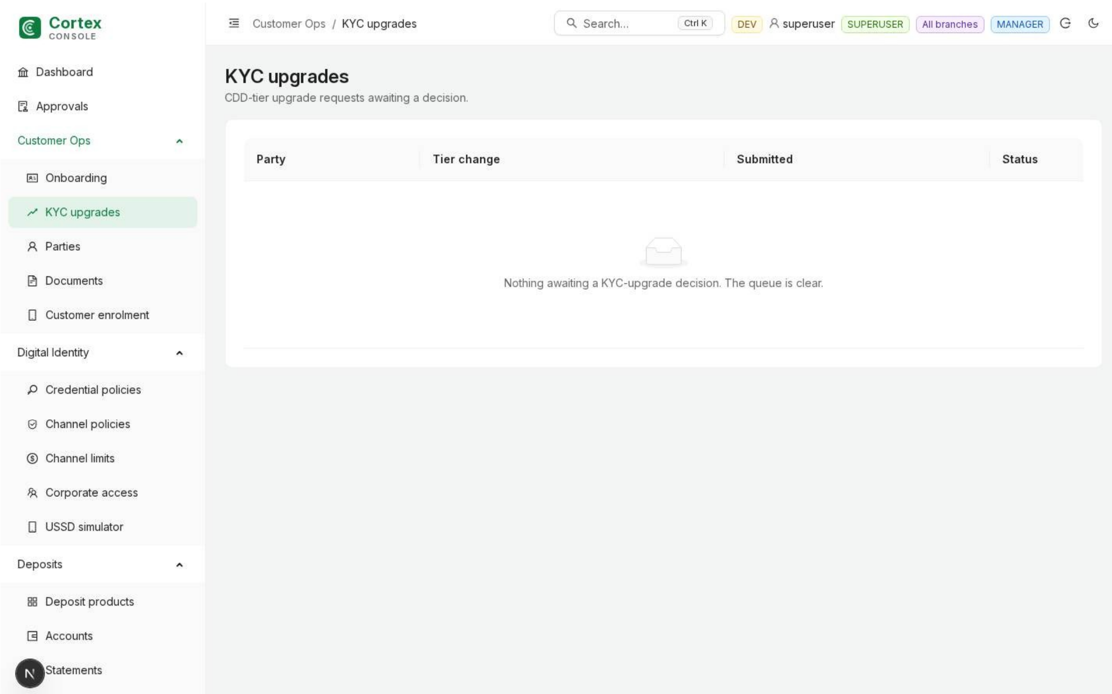
Request account opening (Account intent step, optional).

Field	Required	What to enter
Product	Yes	The product the customer wants. Pick from the product catalog.
Currency	Yes	The account currency (ISO code). Defaults to USD.
Account title	Yes	The name the account will carry, e.g. Jane Doe Savings.
Opening deposit	No	An intended opening amount, if any.

Actions. - **Start new onboarding**: creates the customer as a PROSPECT and moves you to the Identity step. Needs onboarding:process. - **Resume**: reopens an existing party at the wizard so you can continue capturing it. - **Save** (Identity, Organization, Financial profile steps), writes that step's details. Needs customer:write. - **Add related party / Add identification / Add address / Add contact / Add document / Request account opening**: appends the record to the customer. Adding a document needs document:write; account intent needs account:open; the rest need customer:write. - **Verify** (per uploaded document), marks the document verified. Needs document:verify. - **Run screening / Re-run screening**: screens the customer against the sanctions and PEP watchlist. Needs onboarding:process. - **Confirm match / False positive** (only on a potential match), dispositions a watchlist hit. Needs compliance:disposition. - **Cancel** (on a pending account intent), withdraws the captured intent. Needs account:open. - **Activate customer** (Activate step, enabled only when ready), lifts the customer to ACTIVE and fulfils any captured account intent. This is a KYC decision and needs customer:kyc-decide, not the page permission.

Notes. For an individual the display name auto-composes from salutation and names unless you flip the manual toggle; a manual name is locked so later saves do not recompose it. Simplified is the junior/guardian path: if a customer's date of birth makes them a minor the screen prompts you to record a KYC-verified adult guardian on the CIF. Address is optional on the Simplified tier but required for Standard and Enhanced; source of funds is required only for Enhanced. Screening disposition and activation are deliberately separate permissions from the onboarding officer's, so a second person makes the KYC call.

KYC upgrades



KYC upgrades (/kyc-upgrades)

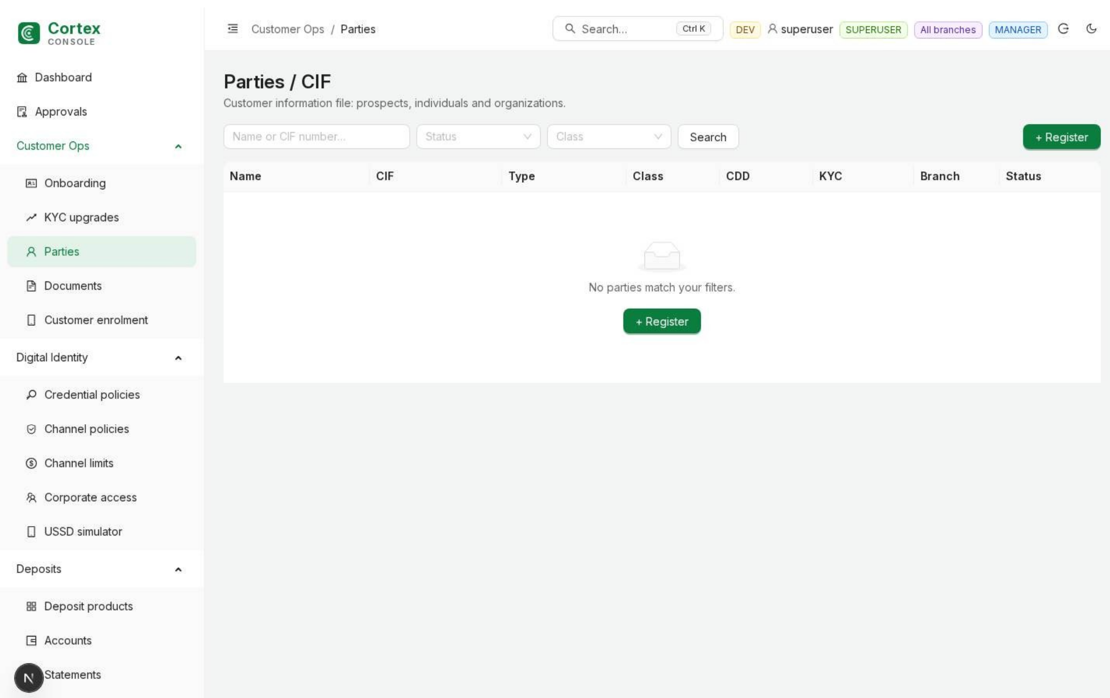
What it is. The officer review queue for customers who have asked, from the customer portal, to move to a higher CDD tier (for example to raise their transaction limits). You open a request, check the document checklist and the documents they uploaded, verify each one, and approve or reject.

Workflow. A request arrives REQUESTED. You review it and either approve (which lifts the customer's tier and the limits that come with it) or reject. Approve is only available once the document checklist for the requested tier is complete. A request that has already been decided is read-only.

Actions. - **Verify** (per uploaded document, shown while the document is pending), marks the document verified against the checklist. Needs document:verify. - **Approve**: accepts the upgrade and lifts the customer's tier and limits. Disabled until the checklist is complete. Needs customer:kyc-decide. - **Reject**: declines the upgrade, leaving the tier unchanged. Needs customer:kyc-decide.

Notes. The queue table shows the customer (name and CIF number), the tier change (from · to), when it was submitted and the status. Opening a row shows the full request, the per-tier checklist (each item marked missing, present or verified) and the uploaded files, which you can open to view. A decision note is optional and is recorded whichever way you decide. If the system judges the request not yet decidable (checklist or screening incomplete) it blocks the decision and tells you why.

Parties



Parties (/parties)

What it is. The customer information file (CIF): the searchable master of every prospect, individual and organization the bank knows. You use it to find a customer and open their full record, or to quick-register a new prospect. Because the CIF grows without bound, the list pages one screen at a time.

Fields. (Register prospect)

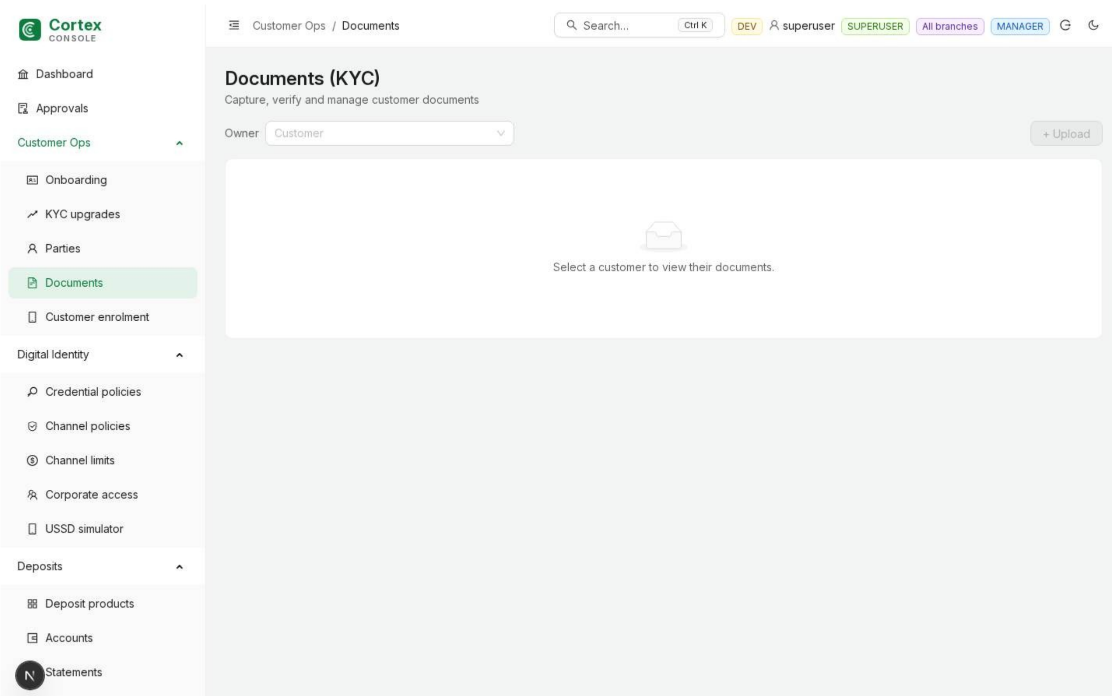
Field	Required	What to enter
Type	Yes	The legal kind of customer: Individual,

Field	Required	What to enter
		Organization, Joint or Legal arrangement. Defaults to Individual.
Salutation	No	Title, from the salutation reference list. Individual only.
First name	Yes	First name. Individual only.
Middle name	No	Middle name. Individual only.
Last name	Yes	Last name. Individual only.
Set display name manually	No	Turn on to type the display name instead of composing it from the names. Individual only.
Display name	Yes (when manual, or for organizations)	For a manual individual, the name to show; for an organization, the legal / display name, e.g. Acme Ltd.
CDD tier	Yes	The due-diligence depth: Simplified, Standard or Enhanced. Defaults to Simplified.
Relationship class	No	The banking relationship: Retail, Corporate, Staff or Agent. Leave blank to derive it from the type (individuals become Retail, organizations Corporate).
Branch	No	The home branch for the customer.

Actions. - **Register**: creates the prospect and opens their new record. For an individual the captured names are saved as person detail so nothing is re-keyed later. - **Search**: applies the name/CIF box and the Status and Class filters. Changing a filter re-queries from the first page.

Notes. This is a lightweight quick-register: date of birth, addresses and the rest are captured later in the onboarding wizard or the customer record. The list columns are Name (opens the record), CIF number (copyable), Type, Class, CDD tier, KYC status, Branch and Status. Filters are a free-text name-or-CIF search, Status (Prospect, Active, Blocked, Closed) and relationship Class (Retail, Corporate, Staff, Agent).

Documents



Documents (/documents)

What it is. The KYC document store for one customer at a time. Pick the owning customer at the top, then capture new documents and manage the lifecycle of the ones already on file: verify or reject them, watch expiry, place a legal hold, archive or download.

Workflow. An uploaded document is scanned for malware (Pending, then Clean or Infected), sits at Pending until an officer verifies or rejects it, and can then be archived. A legal hold can be placed or released at any time and blocks disposal.

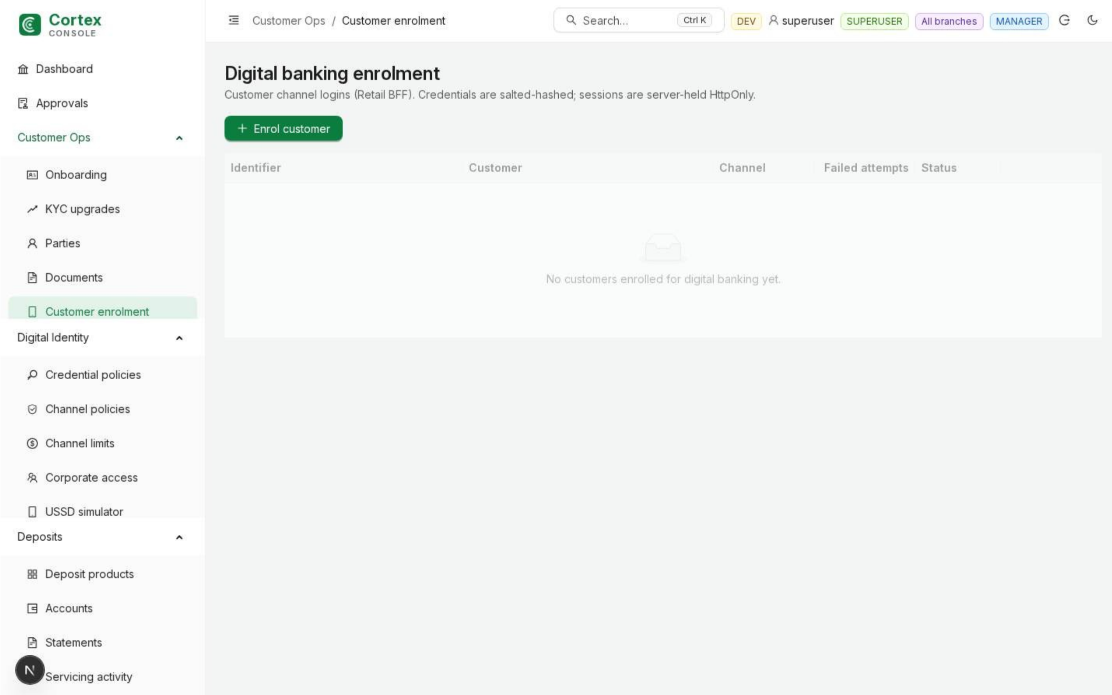
Fields. (Upload document)

Field	Required	What to enter
Document type	Yes	The kind of document: National ID, Passport, Drivers license, Proof of address, KYC form or Reg cert. Defaults to National ID.
Document number	No	The document’s own number, if it has one.
Expiry date	No	When the document expires, if applicable.
File	Yes	The file to upload.

Actions. - **Upload**: adds the document for the selected customer. Disabled until you have chosen a customer, and needs document:write. - **Verify**: accepts the document. Needs document:verify. - **Reject**: declines the document. Needs document:verify. - **Archive**: retires the document. Needs document:write. - **Hold / Release**: places or lifts a legal hold. Needs document:write. - **download**: opens the stored file.

Notes. You can deep-link to a preselected customer with /documents?party=<CIF number or party id>. The table columns are Type, File, version number (hover to see what it supersedes), Scan status, Status, Expiry (highlighted orange within 30 days, red once expired), Hold (a lock icon when held), a download link and the actions. There is no document-type reference list yet, so the type choices are the fixed set above.

Customer enrolment



Customer enrolment (/channel/enrolments)

What it is. Where you give an individual retail customer their digital-banking logins and manage those logins afterwards. Enrol a customer on one or more channels; each channel issues its own temporary credential. Company logins are handled separately under Corporate access.

Fields. (Enrol customer)

Field	Required	What to enter
Customer	Yes	The individual customer to enrol. Organizations are not offered here.
Login identifier	Yes	The username or MSISDN the customer signs in with.
Channels	Yes	One or more channels: Internet banking (password), Mobile app (PIN) or USSD (PIN). Defaults to Internet

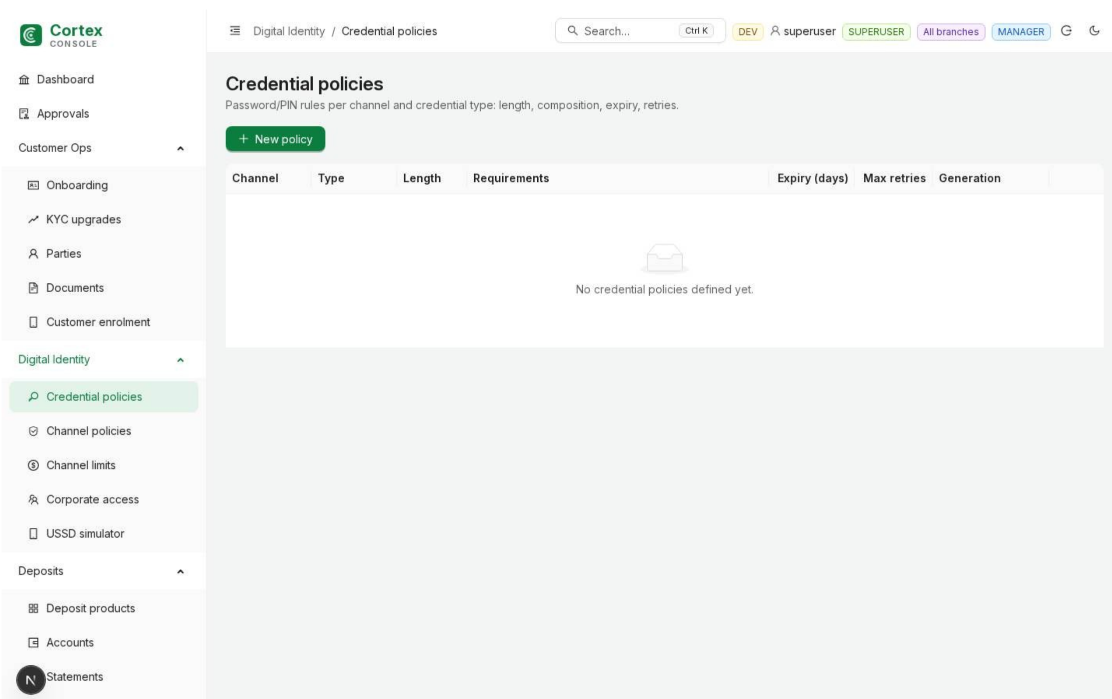
Field	Required	What to enter
		banking.

Actions. - **Enrol customer**: enrols the same identifier on every selected channel and generates a policy-conformant temporary credential per channel, shown once. Needs channel:manage. - **Unlock** (shown when a login is Locked), clears the lock so the customer can sign in again. - **Reset password / PIN**: issues a fresh temporary credential for that channel, shown once. - **Reset failed attempts**: zeroes the failed-attempt counter. - **Terminate sessions**: ends the customer's active sessions. - **Reset devices**: clears the customer's registered devices. - **Suspend / Reactivate**: suspends or restores the customer's digital identity.

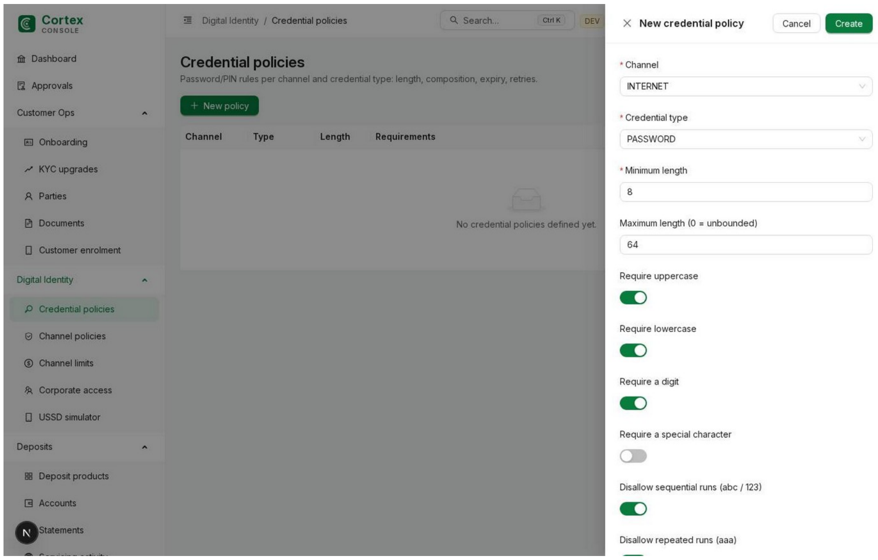
Notes. The operator never invents a credential: the temporary password or PIN is generated to the channel's credential policy and the customer changes it on first login. Credentials are salted-hashed and sessions are server-held. The table shows the Identifier, Customer, Channel, failed-attempt count and Status. Every management action here needs channel:manage.

Digital Identity

Credential policies



Credential policies (/identity/credential-policies)



The form on Credential policies

What it is. The rulebook for passwords and PINs, one policy per channel and credential type. It sets how long a secret must be, what it must contain, how long it lasts, and how many failed attempts lock the login. These rules drive both validation and the generated temporary credentials.

Fields. (New / edit credential policy)

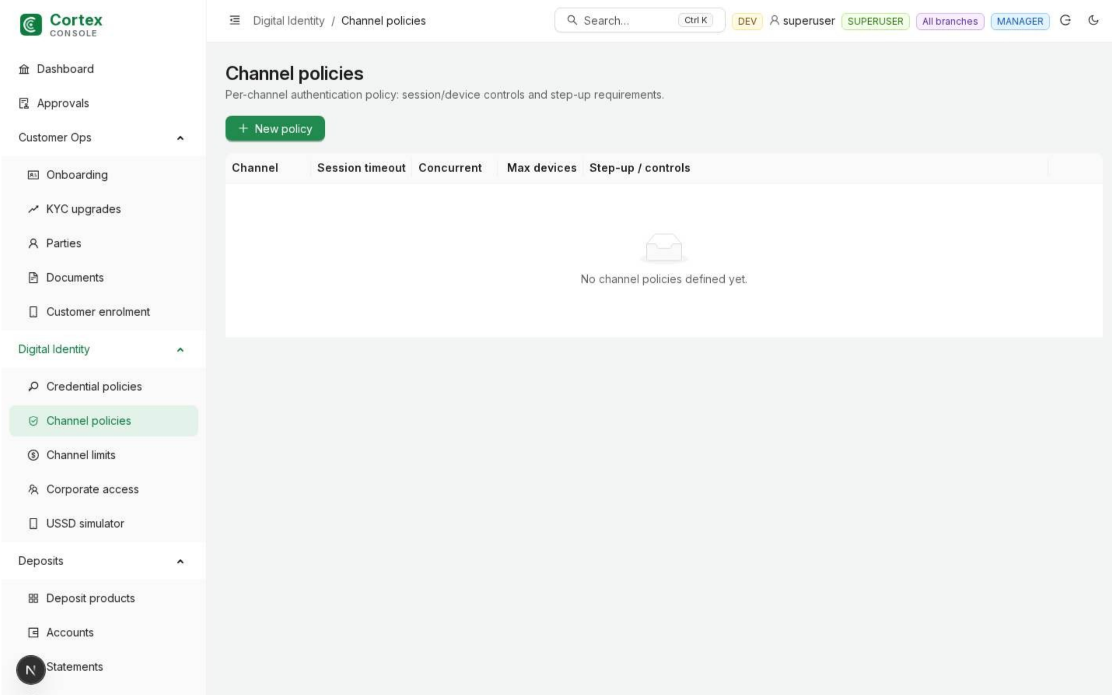
Field	Required	What to enter
Channel	Yes	The channel this policy governs: Internet, Mobile, USSD, ATM, POS or API. Fixed once created.
Credential type	Yes	The secret kind: Password, PIN, Tranlock or OTP seed. Fixed once created.
Minimum length	Yes	The shortest the secret may be (1 to 128).
Maximum length	No	The longest the secret may be; 0 means unbounded.
Require uppercase	No	Turn on to require an A-Z letter.

Field	Required	What to enter
Require lowercase	No	Turn on to require an a-z letter.
Require a digit	No	Turn on to require a 0-9 digit.
Require a special character	No	Turn on to require a symbol.
Disallow sequential runs (abc / 123)	No	Turn on to block sequential characters.
Disallow repeated runs (aaa)	No	Turn on to block repeated characters.
Password history (reuse blocked)	No	How many previous secrets cannot be reused (0 to 24).
Expiry (days, 0 = never)	No	How long a secret is valid before it must be changed.
Max failed attempts before lock	No	Failed attempts allowed before the login locks (1 to 20).
Auto-unlock after (minutes, 0 = never)	No	How long a locked login stays locked before unlocking itself.
Secret generation method	Yes	How a temporary secret is generated: Random, Random numeric, Pronounceable, System generated or Customer defined.

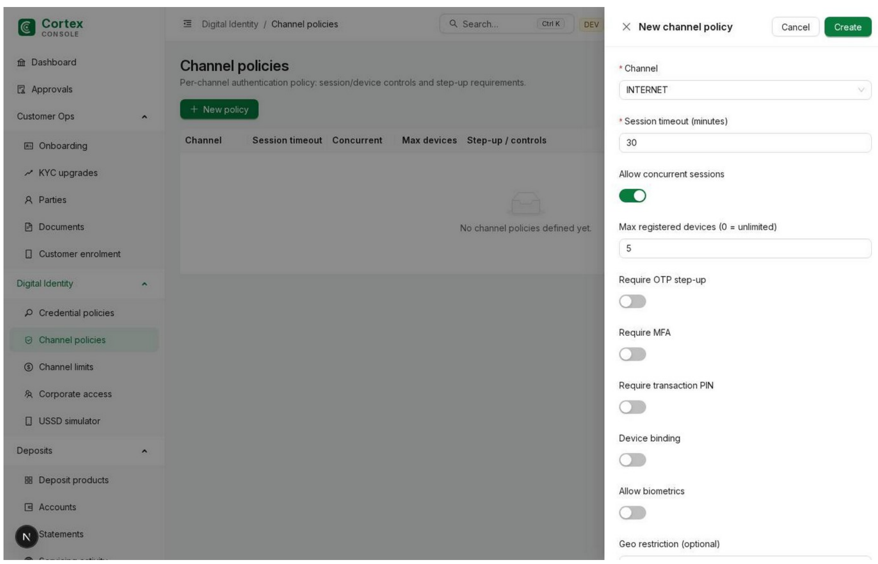
Actions. - **New policy**: creates a policy for a channel and credential type. Needs channel:manage. - **Edit**: changes an existing policy. The channel and credential type stay fixed; everything else is editable. Needs channel:manage.

Notes. The list shows the Channel, credential Type, the length range, the composition requirements as short tags, expiry days, max retries and the generation method. There is one policy per channel-and-type pair.

Channel policies



Channel policies (/identity/channel-policies)



The form on Channel policies

What it is. Per-channel session, device and step-up controls: how long a session lasts, whether more than one can run at once, how many devices are allowed, and which extra authentication a channel demands. One policy per channel.

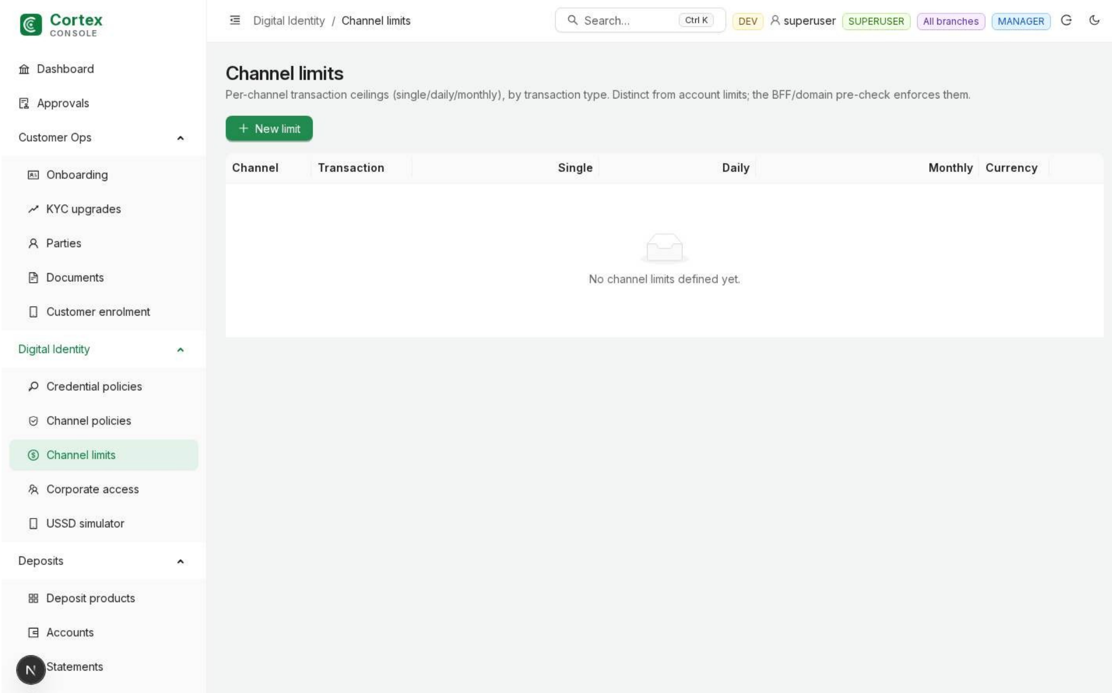
Fields. (New / edit channel policy)

Field	Required	What to enter
Channel	Yes	The channel this policy governs: Internet, Mobile, USSD, ATM, POS or API. Fixed once created.
Session timeout (minutes)	Yes	Idle minutes before the session ends (1 to 1440).
Allow concurrent sessions	No	Turn on to let the customer hold more than one session at once; off means a single session.
Max registered devices	No	How many devices the customer may register; 0 means unlimited.
Require OTP step-up	No	Turn on to demand a one-time password step-up.
Require MFA	No	Turn on to require multi-factor authentication.
Require transaction PIN	No	Turn on to require a transaction PIN.
Device binding	No	Turn on to bind the login to known devices.
Allow biometrics	No	Turn on to permit biometric sign-in.
Geo restriction	No	An optional geographic restriction, e.g. ZW only.
IP restriction	No	An optional IP allow-list, e.g. a CIDR range.

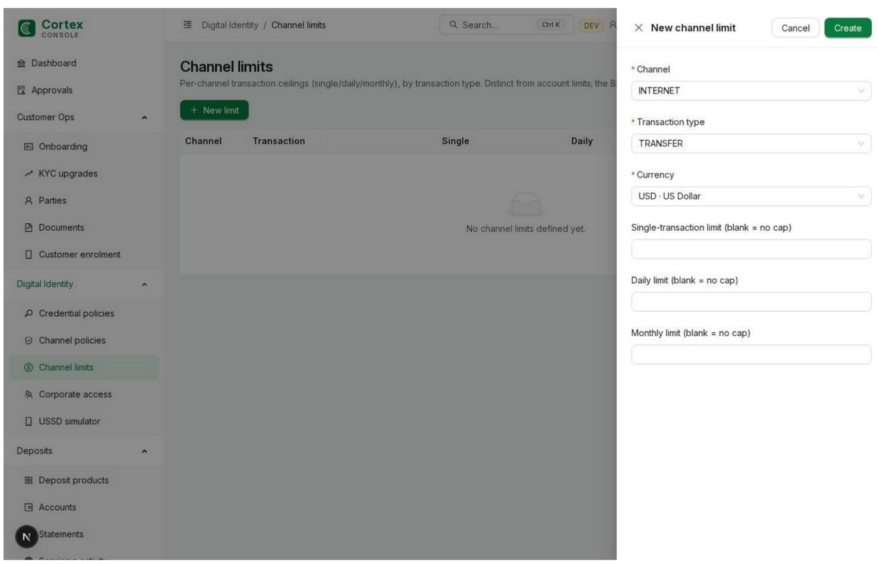
Actions. - **New policy**: creates a policy for a channel. Needs channel:manage. - **Edit**: changes an existing policy. The channel stays fixed. Needs channel:manage.

Notes. The list shows the Channel, session timeout, whether concurrent sessions are allowed, max devices and the enabled step-up and control options as short tags.

Channel limits



Channel limits (/identity/channel-limits)



The form on Channel limits

What it is. The per-channel transaction ceilings: the most a customer may move through a channel in a single transaction, in a day and in a month, set separately for each transaction type. These are distinct from account limits and are checked by the channel front end and the domain before a transaction proceeds.

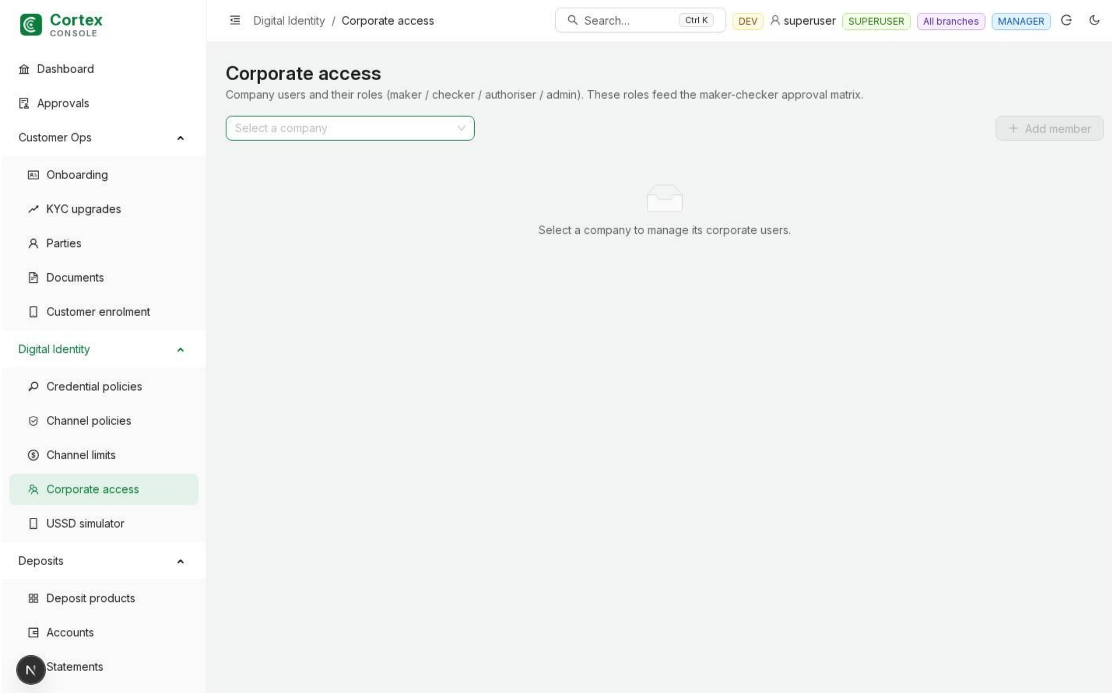
Fields. (New / edit channel limit)

Field	Required	What to enter
Channel	Yes	The channel this limit governs: Internet, Mobile, USSD, ATM, POS or API. Fixed once created.
Transaction type	Yes	The kind of transaction the ceilings apply to: Transfer, Payment, Withdrawal or Purchase. Fixed once created.
Currency	Yes	The currency the limits are expressed in (ISO code). Defaults to USD.
Single-transaction limit	No	The most a single transaction may be. Blank means no cap.
Daily limit	No	The most across a day. Blank means no cap.
Monthly limit	No	The most across a month. Blank means no cap.

Actions. - **New limit**: creates a limit for a channel and transaction type. Needs channel:manage. - **Edit**: changes an existing limit. The channel and transaction type stay fixed; the amounts and currency are editable. Needs channel:manage.

Notes. The list shows the Channel, transaction type, and the single, daily and monthly ceilings with their currency; a blank ceiling reads as no cap.

Corporate access



Corporate access (/identity/corporate)

What it is. Where you manage who at a company can use corporate banking and in what capacity. Pick a company, then add its people and set their roles. These roles feed the maker-checker approval matrix that governs corporate transactions.

Workflow. Select a company to list its members. Adding a member, changing roles or reactivating one does not take effect immediately: it is parked as a corporate-user change for a second staff checker to approve in the Approvals queue. A member is Active or suspended.

Fields. (Add corporate member)

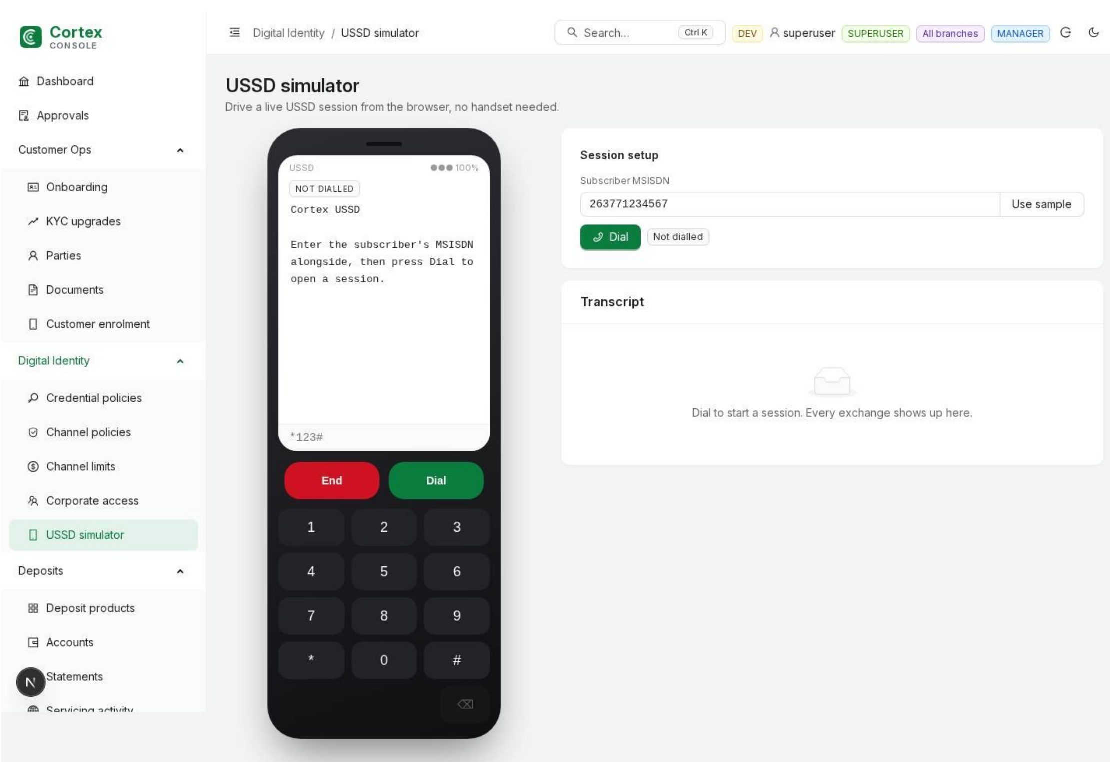
Field	Required	What to enter
Member (person)	Yes	The individual to add to the company. Only people are offered.
Roles	Yes	One or more of Maker, Checker, Authoriser or Admin. A member can hold more than one,

Field	Required	What to enter
		e.g. both maker and authoriser. Defaults to Maker.

Actions. - **Add member**: proposes adding the person with the chosen roles. Disabled until a company is selected. Parks for checker approval. Needs channel:manage. - **Roles** (inline on each row), changes a member's roles. A member must keep at least one role. Parks for checker approval. Needs channel:manage. - **Suspend / Reactivate**: suspends or restores the member. Reactivate parks for checker approval. Needs channel:manage. - **Remove**: deletes the member from the company. Needs channel:manage.

Notes. A company is a legal entity (organization or legal arrangement) and its members are individuals, so the two pickers stay distinct. Grant-type changes returning a parked response show a message that a checker must approve the change; it appears in the Approvals queue and nothing changes until then. The table shows each Member, their Roles (editable inline), and Status.

USSD simulator



USSD simulator (/ussd-simulator)

What it is. A browser stand-in for a handset that lets you drive a live USSD session without a phone. You dial the service code as a chosen subscriber, then step through the menus one keypress at a time and watch the transcript. It is a development and demo aid.

Workflow. The session is Not dialled until you press Dial, then Session open while the menus continue, and Session ended when the flow finishes. Enter a subscriber MSISDN, dial to open a session, type each reply and send it, and end the session when you are done.

Actions. - **Use sample**: fills the MSISDN box with a sample number. - **Dial**: opens a new USSD session for the entered MSISDN. An unenrolled number lands in the self-registration flow. - **Send** (the phone's send key), submits your current reply as the next keypress. - **End**: closes the session and clears the transcript. - **Copy**: copies the whole transcript to the clipboard.

Notes. The simulator calls the real production USSD webhook one keypress at a time, exactly as a telco aggregator would, rather than a batch replay, so side-effecting steps such as self-registration run only once. Each exchange in the transcript is tagged CON (session continues) or END (session finished). This screen is for dev and demo use.

Deposits

Deposit products

What it is. The deposit slice of the Product Factory: every current-account, savings, term-deposit and wallet product you offer. You define a product here before any account can be opened against it. The nav link lands on the list pre-filtered to deposit classes; the same page also holds loan products (documented separately).

Workflow. A product is created as DRAFT through a five-step wizard (Classification, Base, Behaviour, Limits & eligibility, Review). It stays DRAFT until you finish its interest plan, fees, GL mappings and limits on its detail page and activate it. Only an active product can be selected when opening an account.

List. The table shows Code (opens the product), Name, Class (Current account · Savings · Term deposit · Wallet · Loan), Currency (or "multi" for multi-currency), Interest (Yes/No) and Status. A class filter (All · Deposits · Current · Savings · Term deposit · Wallet · Loan) and a code/name search box sit above it.

Fields. (New product wizard, deposit path. The wizard shows only the fields that apply to the class you pick.)

Field	Required	What to enter
Code	Yes	Uppercase letters, digits and hyphens, at least three characters, e.g. SAV-PREMIUM. Permanent and used in journals and reports, so it cannot be changed later.
Name	Yes	The product's display name, e.g. Premium savings.
Class	Yes	How the product behaves: Current account, Savings, Term deposit or Wallet (Loan is the loan path). Drives which later fields appear.
Base currency	No	The ISO currency the product trades in. Leave blank for a multi-currency product.
Multi-currency	No	Toggle: allow accounts to hold more than one currency (shown only for classes that support it).
Interest-bearing	No	Toggle: whether the product earns credit interest. Defaults on.
Statement	No	Statement cycle: Monthly, Quarterly or On demand. Defaults to Monthly.

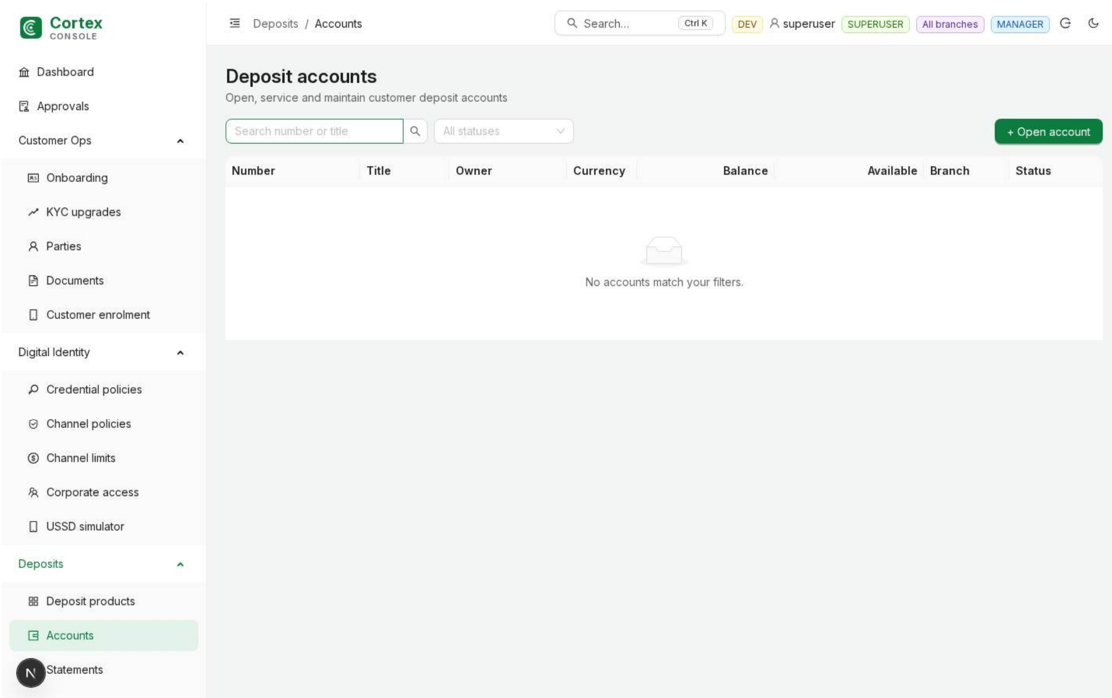
Field	Required	What to enter
Overdraft	No	Toggle: permit the account to go overdrawn (current accounts).
Overdraft limit	No	The default overdraft limit (appears once Overdraft is on).
Min opening	No	Minimum balance to open.
Min balance	No	Minimum running balance (may be negative where overdraft applies).
Max balance	No	Maximum balance the account may hold.
Dormancy (days)	No	Days of inactivity before the account turns DORMANT.
Juvenile (minor-only)	No	Toggle: a savings product only a minor may hold, operated by a guardian. Reveals the four fields below.
Min age (yrs) / Max age (yrs)	No	The eligible age band for a juvenile product (both under 18).
Max withdrawal / txn	No	Per-transaction withdrawal cap on a juvenile account.
Graduates to (adult product)	No	The adult product the account is graduated to at 18 after re-KYC.
Min term (mo) / Max term (mo) / Default term (mo)	No	The allowed term band and default for term-based products; an account must open with a term inside the band,

Field	Required	What to enter
		and the default applies when an opening names none.
Early-withdrawal rate	No	Penalty rate on breaking a term deposit early (percentage).
Maturity instruction default	No	What a term deposit does at maturity: Roll over principal only, Roll over principal & interest, or No rollover (pay out at maturity).
CDD tiers	No	Which customer due-diligence tiers may hold the product: Simplified, Standard, Enhanced (choose any).
Segments	Yes	Customer segments eligible to hold the product, as uppercase tokens, e.g. RETAIL, SME, CORPORATE.
Description	No	Free-text notes about the product.

Actions. - **New product** (needs product:manage) - opens the wizard. - **Next / Back** - move between wizard steps; each step validates its required fields before advancing. - **Create product** - creates the product as DRAFT and opens its detail page for the rest of the setup.

Notes. The product is only a shell at DRAFT: interest plan, fees, GL account mappings and limits are all set on the detail page before you can activate it. Statement and rollover values must match the platform’s known values, or creation is rejected. Selecting the Loan class swaps the Behaviour step for repayment, fee, collateral and IFRS-9 provisioning fields, covered under Loan products.

Accounts



Accounts (/accounts)

What it is. The deposit-account register: every customer current, savings, term-deposit and wallet account. You open new accounts here and drill into any account for balances, holds, statements and servicing.

Workflow. An account moves through PENDING, PENDING_FUNDING, ACTIVE, DORMANT, BLOCKED, FROZEN, PENDING_GRADUATION, MATURED and CLOSED. If opening is above your limit or otherwise needs a second pair of eyes, it is submitted for approval and a checker authorizes it in Approvals before the account exists.

List. Columns are Number, Title (with an “Eyes-only” tag when the account is restricted), Owner (links to the party), Currency, Balance, Available, Branch and Status. A search box (number or title) and a status filter drive the list, which pages server-side. Click a row to open the account.

Fields. (Open account)

Field	Required	What to enter
Product	Yes	The deposit product to open against (active products only). A

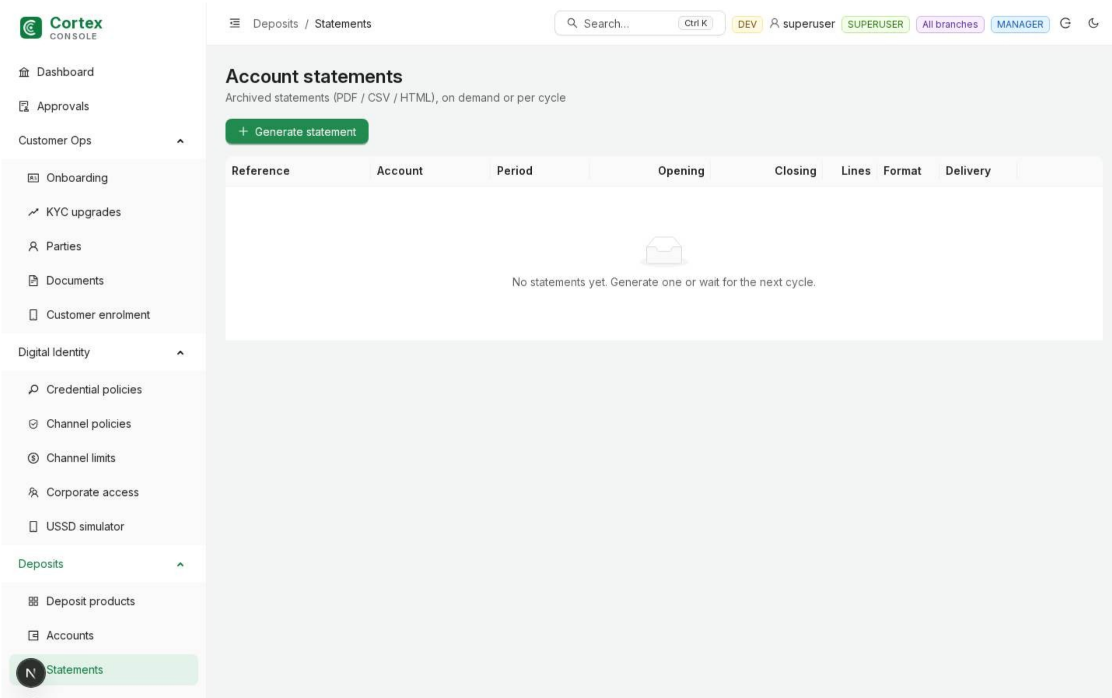
Field	Required	What to enter
		juvenile product reveals the Guardian field; a term-deposit product reveals the term fields below.
Owner / Minor	Yes	The accountholder. For a normal account this must be a KYC-approved (ACTIVE) party. For a juvenile product it is the minor, who may still be a prospect.
Guardian	Yes (juvenile only)	The KYC-verified, ACTIVE adult who operates the account on the minor's behalf.
Account title	Yes	The name shown on the account, e.g. `John Doe Savings`.
Currency	Yes	The account's ISO currency. Defaults to USD.
Term (months)	Conditional	For a term deposit: the term, inside the product's allowed band. Required when the product sets a band but no default; leave blank to take the product default.
Maturity instruction	No (term deposit)	What happens at maturity: Pay out (principal + interest); Roll over principal, pay out interest; or Roll over principal & interest. Blank follows the

Field	Required	What to enter
		product's rollover policy and can be changed up to the maturity date.
Payout account	No (term deposit)	An optional same-currency account that receives whatever pays out at maturity. Without one, matured funds wait on the deposit until withdrawn.
Branch	No	The owning branch. The server resolves the effective branch from your context, so this is a hint.
Overdraft limit	No	The account's overdraft limit. Defaults to 0.

Actions. - + **Open account** (needs account:open) - opens the account, or submits it for checker approval. On direct success you land on the new account's detail page.

Notes. The owner must be ACTIVE unless the product is juvenile, in which case the minor may be a prospect but the guardian must be ACTIVE. Term-deposit fields are only sent for a term-deposit product; a value left over from a previously selected product is discarded.

Statements



Statements (/statements)

What it is. The archive of generated account statements. Statements are produced automatically each cycle and can also be generated on demand, then downloaded as PDF, CSV or HTML.

List. Columns are Reference, Account (number), Period (from and to dates), Opening balance, Closing balance, Lines (the number of entries), Format (PDF/CSV/HTML), Delivery (Pending, Notified or Failed) and a per-row Download button.

Fields. (Generate statement)

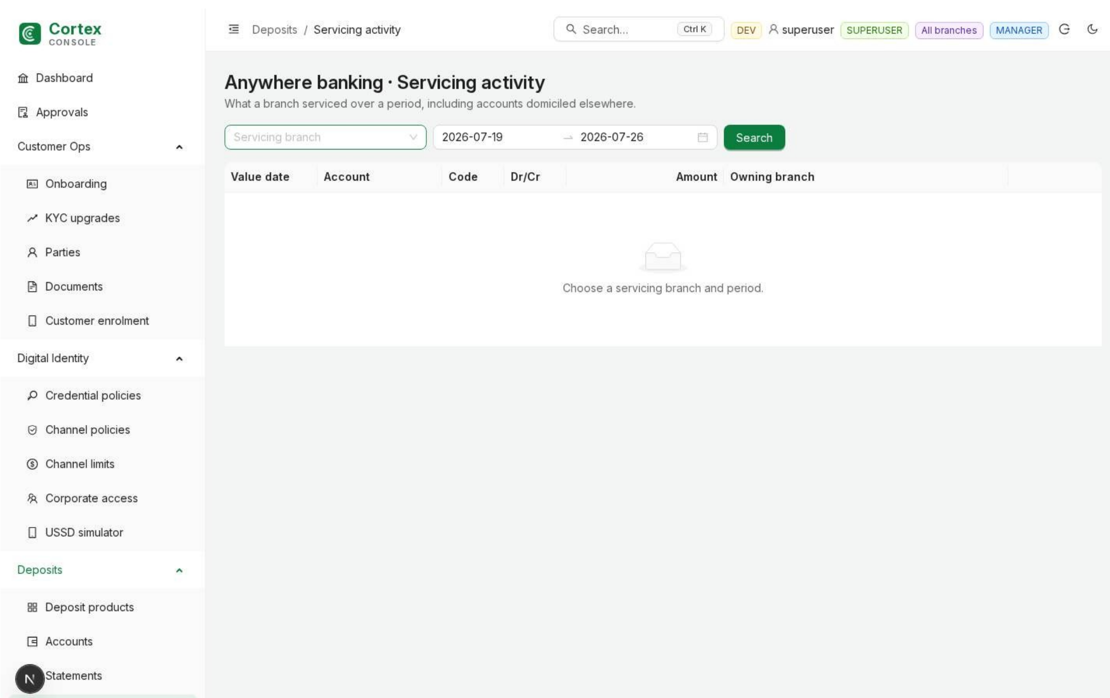
Field	Required	What to enter
Account ID	Yes	The account's UUID (this screen takes the raw identifier, not a name search).
Period	Yes	The date range the statement covers. Defaults to the current month.

Field	Required	What to enter
Format	Yes	PDF, CSV or HTML. Defaults to PDF.

Actions. - **Generate statement** (needs statement:operate) - renders and archives the statement for the chosen account and period. - **Download** (per row) - downloads the archived file.

Notes. Cycle statements arrive here on their own; you only generate one manually for an ad-hoc period or re-issue.

Servicing activity



Servicing activity (/servicing-activity)

What it is. The anywhere-banking view: everything a chosen branch serviced over a period, including transactions on accounts that belong to other branches. Use it to review a branch's activity and spot cross-branch servicing. It is read-only.

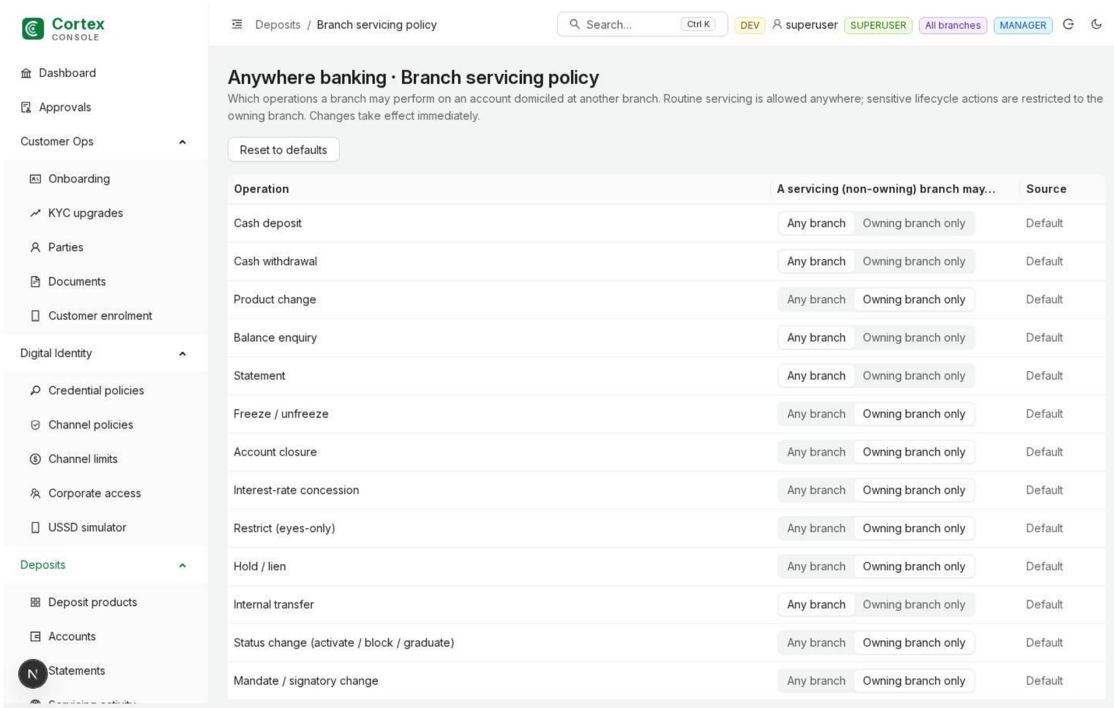
Workflow. Pick a servicing branch and a date range (defaults to the last seven days), then Search. Nothing loads until you choose a branch.

Columns. Value date, Account (number), Code (the transaction code), Dr/Cr (debit or credit), Amount, Owning branch (which branch the account is domiciled at), and a tag marking each row Cross-branch (the account is owned elsewhere) or Home.

Actions. - **Search** - runs the query for the selected branch and period. Results page with a size selector.

Notes. “Cross-branch” is the value: a transaction the servicing branch performed on an account owned by a different branch. What a branch is allowed to do cross-branch is governed by the Branch servicing policy.

Branch servicing policy



Branch servicing policy (/branch-servicing-policy)

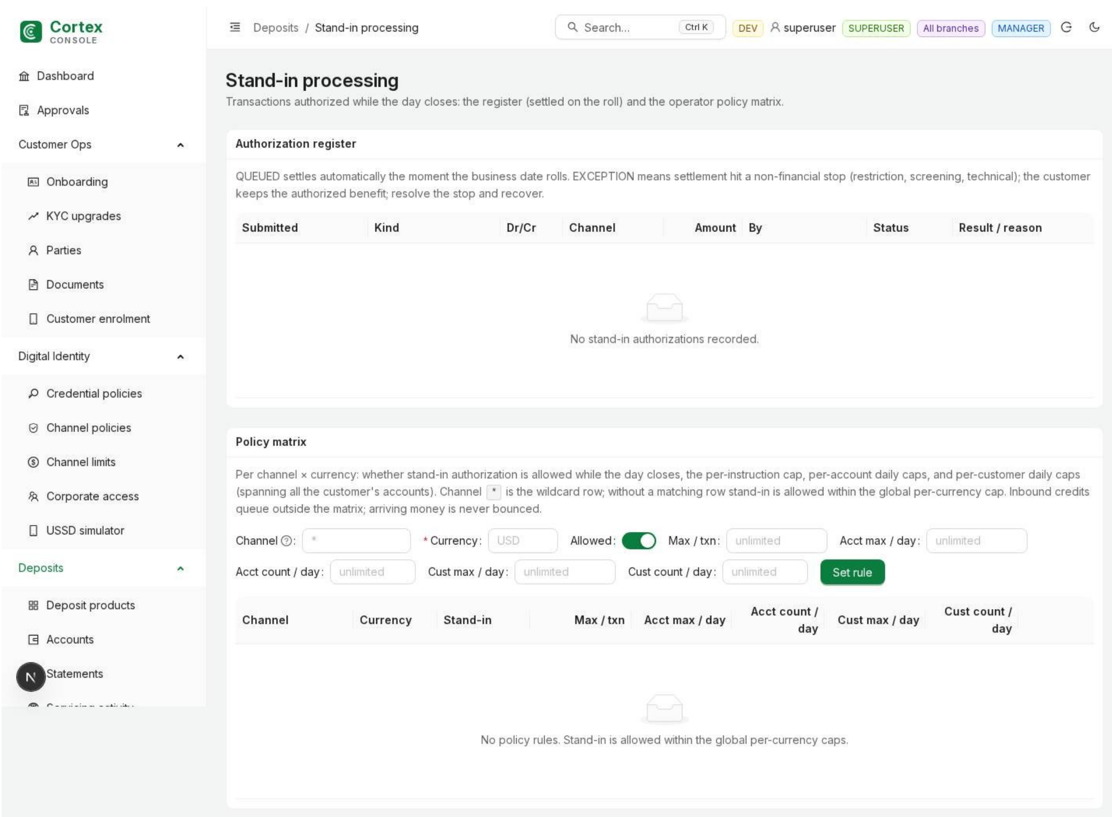
What it is. The rule set for anywhere banking: for each account operation, whether a non-owning (servicing) branch may perform it, or whether it is restricted to the account’s owning branch. Changes take effect immediately.

Columns. Operation (the account action), the rule control (“A servicing branch may” set to Any branch or Owning branch only), and Source (Override where you have changed the default, Default otherwise). The operations covered are: Cash deposit, Cash withdrawal, Balance enquiry, Statement, Internal transfer, Status change (activate / block / graduate), Freeze / unfreeze, Account closure, Mandate / signatory change, Hold / lien, Restrict (eyes-only), Product change and Interest-rate concession.

Actions. - **Any branch / Owning branch only** (per row, needs branch-servicing-policy:manage) - sets the rule for that operation. Without the manage permission you see the current rule as a read-only tag. - **Reset to defaults** - clears every override and restores the built-in policy.

Notes. By default routine servicing (deposits, enquiries, statements) is allowed at any branch, and sensitive lifecycle actions (closure, mandate changes, freezes) are restricted to the owning branch. When cross-branch cash-withdrawal limits are configured, they appear in a card at the foot of the page (one line per currency); a cross-branch withdrawal above the limit is declined and must be done at the owning branch or approved. Those limits are set in deployment settings, not on this screen.

Stand-in processing



Stand-in processing (/standin)

What it is. The control point for transactions authorized while the business day closes. It has two parts: the authorization register (what was authorized during the close) and the policy matrix (the caps that govern stand-in per channel and currency).

Workflow. A stand-in authorization is QUEUED and settles automatically the moment the business date rolls. If settlement then hits a non-financial stop (a restriction, screening or technical block) the row becomes an EXCEPTION: the customer keeps the benefit already authorized, and operations must clear the stop and recover. The register header flags how many exceptions are outstanding.

Register columns. Submitted, Kind, Dr/Cr (credit or debit), Channel, Amount, By (who submitted), Status and Result / reason.

Policy-matrix columns. Channel (* means any channel), Currency, Stand-in (Allowed or Disabled), Max / txn, Acct max / day, Acct count / day, Cust max / day, Cust count / day, and a Remove action per rule when you can manage.

Fields. (Set rule, needs standin:policy-manage)

Field	Required	What to enter
Channel	No	The channel the rule applies to. Leave * (or blank) for any channel.
Currency	Yes	The ISO currency the rule applies to, e.g. USD.
Allowed	No	Toggle: whether stand-in is permitted for this channel and currency while the day closes. Defaults on.
Max / txn	No	Cap on a single authorization. Blank means unlimited.
Acct max / day	No	Per-account daily amount cap. Blank means unlimited.
Acct count / day	No	Per-account daily count cap. Blank means unlimited.
Cust max / day	No	Per-customer daily amount cap, across all the customer’s accounts.

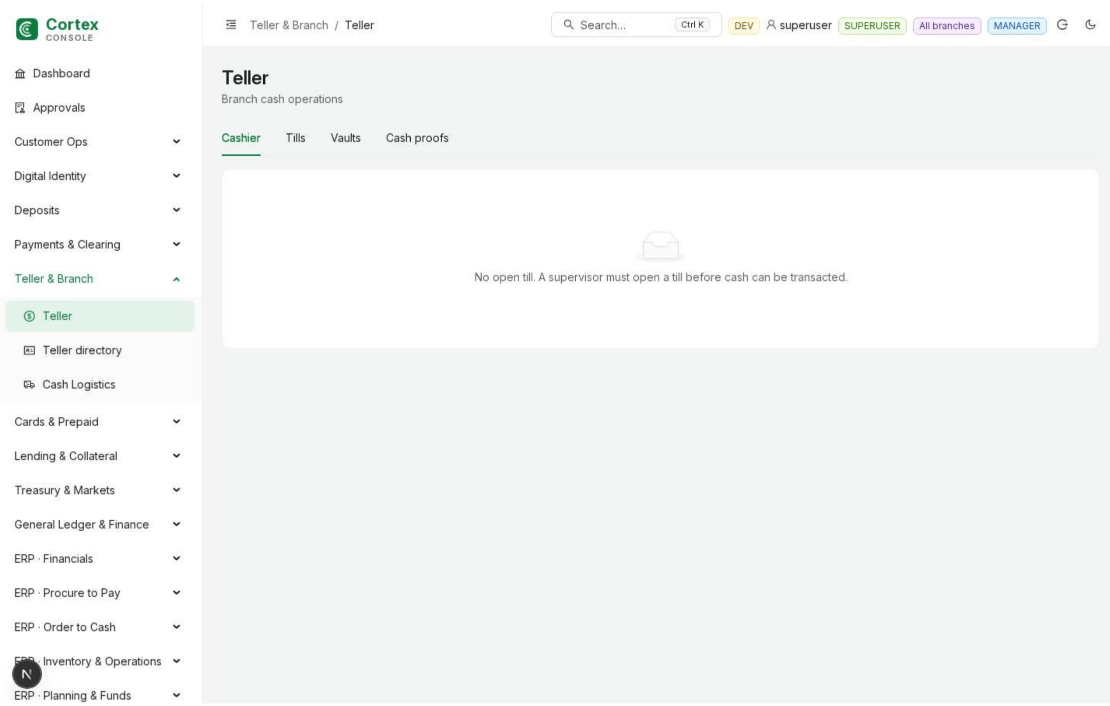
Field	Required	What to enter
		Blank means unlimited.
Cust count / day	No	Per-customer daily count cap. Blank means unlimited.

Actions. - **Set rule** - adds or updates the rule for that channel and currency. - **Remove** (per row) - deletes the rule.

Notes. With no matching row, stand-in is allowed within the global per-currency cap. Inbound credits queue outside the matrix: arriving money is never bounced.

Teller & Branch

Teller



Teller (/teller)

What it is. The branch cash console. A cashier posts customer cash deposits and withdrawals against a till; supervisors open and close tills, fund vaults and review cash proofs. The screen is organised into tabs: Cashier, Tills, Vaults and Cash proofs (the Tills and Vaults tabs appear only if you hold the relevant permission).

Workflow. A supervisor opens a till with an opening float per currency (each float posts to the general ledger, debit Till, credit Vault). The cashier transacts against the open till all day. At day end the till is closed by a blind cash count per currency: each currency is proved on its own and the result (BALANCED, OVER, SHORT, or UNPROVEN when no count was recorded) is revealed only after you submit; any difference is booked to the ledger for supervisory review.

Fields. (Cash transaction, Cashier tab)

Field	Required	What to enter
Account	Yes	The customer account to transact on.
Amount	Yes	The cash amount and its currency (must match the account and till currency).
Narrative	No	A short note on the transaction, e.g. Salary withdrawal (up to 140 characters).

An optional denomination editor lets you record the exact note and coin mix received or paid out; its lines must sum to the amount.

Fields. (Open a till, Tills tab)

Field	Required	What to enter
Till code	Yes	The till identifier, e.g. T01.
Branch	Yes	The branch the till sits in.
Teller	Yes	The staff member assigned to the till.
Opening floats	Yes	One amount per currency (at least one). Each is the opening cash the till starts with in that currency.

Fields. (Fund a vault, Vaults tab)

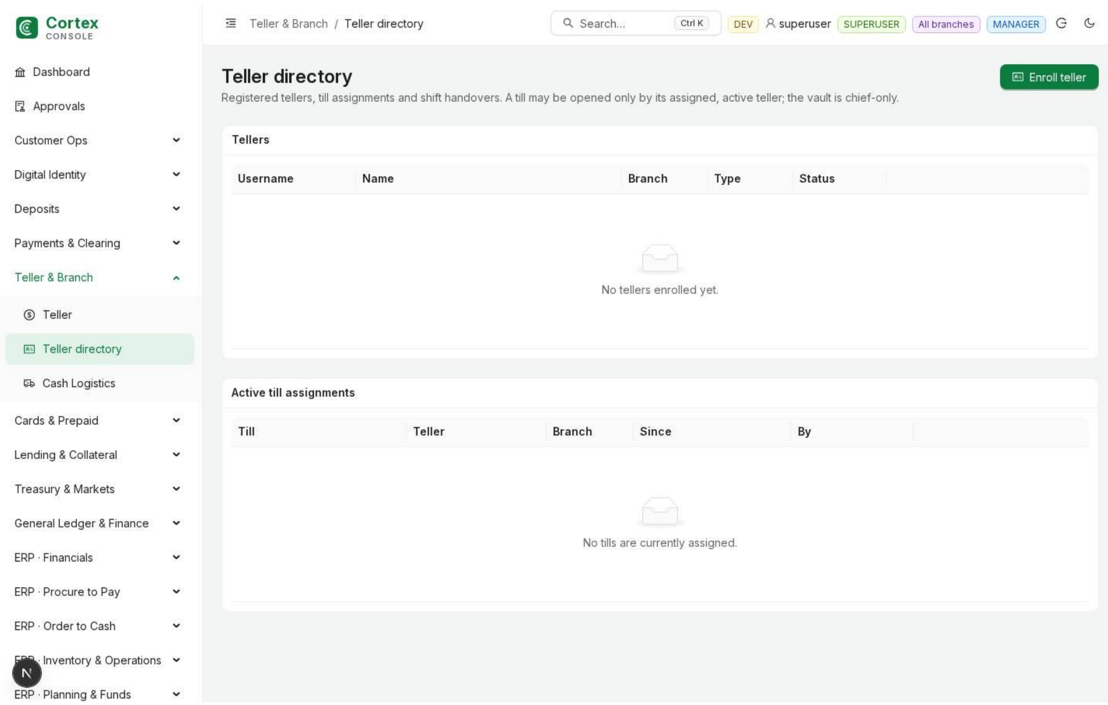
Field	Required	What to enter
Branch	Yes	The branch whose vault is being funded.
Amount	Yes	The cash amount and currency added to the vault.

An optional “Delivered mix” editor records the note and coin mix delivered; its lines must sum to the amount.

Actions. - **Deposit** (needs teller:cash-in) - opens a pre-post review showing the customer’s balance, the projected balance after the transaction, the charges the customer will bear, the cash mix and the account’s specimen signatures. **Confirm deposit** posts it to the ledger. - **Withdraw** (needs teller:cash-out) - same review, then **Confirm withdrawal** posts it. A withdrawal beyond available funds, or a payout the drawer cannot make, is flagged before anything is debited. - **Close till** (needs teller:till-close) - opens the blind-count proof. **Record count & close** proves each counted currency; **Close without count** sweeps every currency to the vault and records an UNPROVEN, flagged proof. - **Open till** (needs teller:till-open) - opens the till with its floats. - **Fund vault** (needs teller:vault-fund) - adds cash to the branch vault. - **Download report** - exports the current till’s cash-movement blotter (Cashier tab) or a till-close report (Cash proofs tab) as CSV or PDF.

Notes. Amounts over your posting limit are sent to Approvals instead of posting immediately. The charge quote in the review uses the same engine and channel (TELLER) that posts at confirmation, so what the cashier sees is what the customer pays. Specimen signatures are shown only if you hold signature:view; otherwise they are hidden. Each currency is proved independently at close, so a surplus in one never offsets a shortage in another. The Cash proofs tab lists every close with expected vs counted, the over/short amount, its journal number and a download.

Teller directory



Teller directory (/teller/directory)

What it is. The register of tellers, their till assignments and shift handovers. A till may only be opened by its assigned, active teller, and the vault is chief-teller only, so this screen controls who can transact where.

Columns. The Tellers table shows Username, Name, Branch, Type (Ordinary or Chief) and Status. The Active till assignments table shows Till, Teller, Branch, Since and By (who assigned it).

Fields. (Enroll teller, needs teller:admin)

Field	Required	What to enter
Username	Yes	The teller’s login username. Cash operations are authorized against it.
Display name	Yes	The teller’s name, e.g. Alice Moyo.
Branch	Yes	The branch the teller belongs to.
Type	Yes	Ordinary or Chief. A

Field	Required	What to enter
		chief teller custodies the vault and may assign and hand over tills. Defaults to Ordinary.

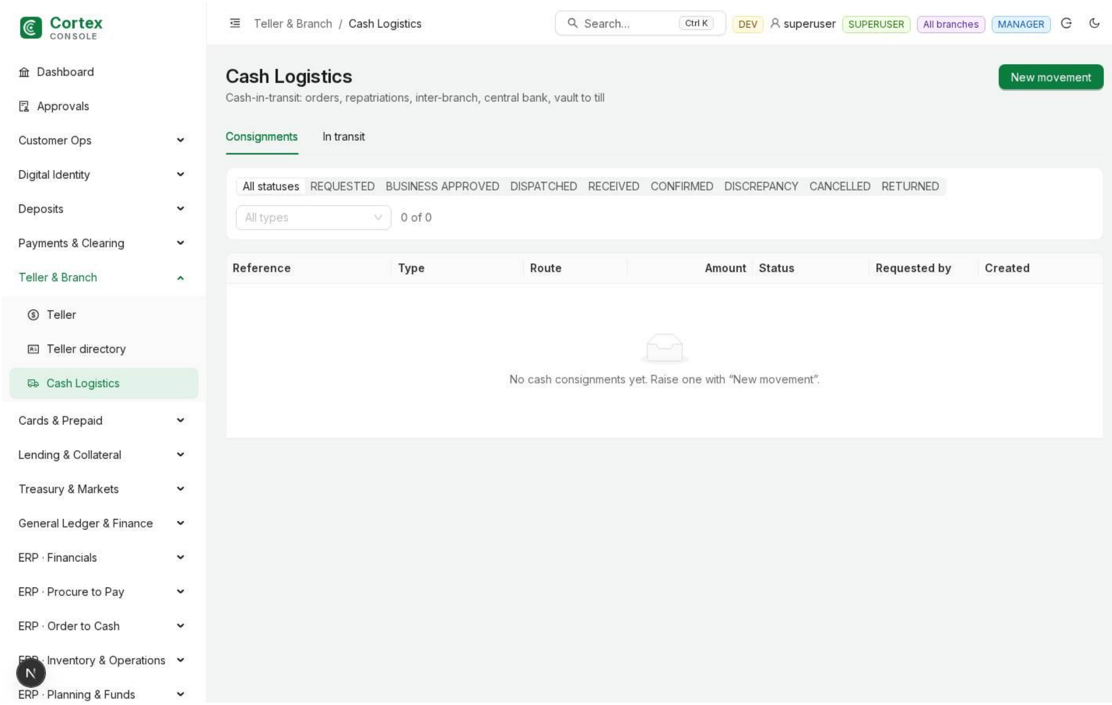
Fields. (Hand over till)

Field	Required	What to enter
To teller	Yes	The teller to hand the till to. Only active tellers in the same branch, other than the current holder, are listed.
Reason	No	Why the handover is happening, e.g. end of shift.

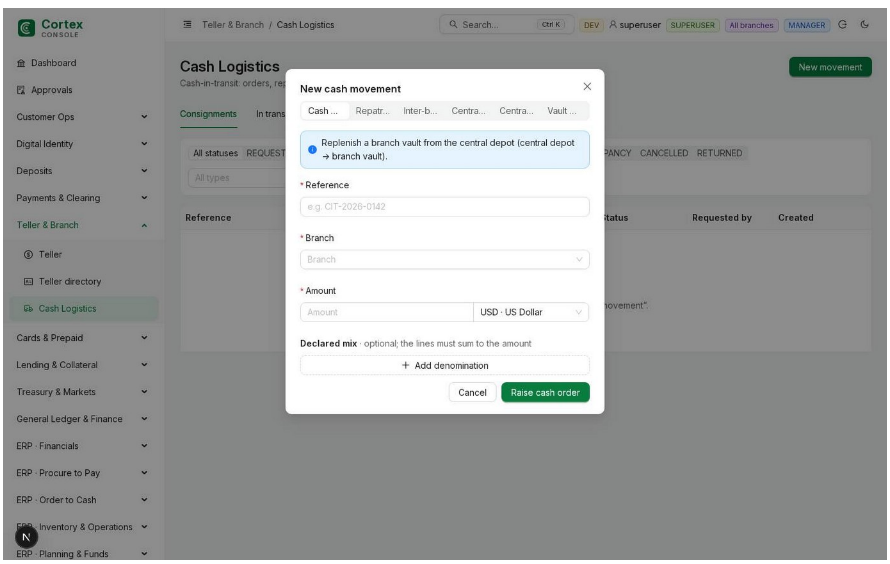
Actions. - **Enroll teller** (needs teller:admin) - registers a new teller. - **Suspend / Reactivate** (needs teller:admin) - suspends a teller (releasing any till they hold) or reactivates a suspended one. - **Make chief / Make ordinary** (needs teller:admin) - changes the teller's type. - **Hand over** (needs teller:admin) - passes the till and its open cash position to another teller. - **End** (needs teller:admin) - ends the assignment and releases the till.

Notes. Without teller:admin the screen is read-only.

Cash Logistics



Cash Logistics (/cash-logistics)



The form on Cash Logistics

What it is. The cash-in-transit desk: it tracks every movement of physical cash between the central bank, the head-office central depot, branch vaults and tills. Movements are raised, approved, dispatched and received here with a full four-eyes trail. Two tabs: Consignments (the worklist) and In transit (what is currently on the road).

Workflow. In-transit movements (Cash order, Repatriation, Inter-branch) run REQUESTED, then BUSINESS_APPROVED, then DISPATCHED into cash-in-transit, then RECEIVED. A short or over receipt books a DISCREPANCY that is later CONFIRMED against a carrier claim; a dispatched consignment can also be RETURNED, reversing the dispatch leg. Single-entry movements (Central-bank deposit, Central-bank withdrawal, Vault to till) run REQUESTED, then BUSINESS_APPROVED, then settle in one balanced entry. Any consignment can be CANCELLED before dispatch. The dispatcher and receiver must be different users.

Worklist columns. Reference, Type, Route (source to destination node), Amount, Status, Requested by and Created. Filters by status and by movement type sit above.

In-transit columns. Reference, Type, Route, Amount, Carrier and Age (colour-coded, red past 24 hours). The tab header counts consignments on the road and those aged over 24 hours.

Fields. (New movement)

Field	Required	What to enter
Movement type	Yes	The movement to raise, chosen from the types you are permitted to raise: Cash order (central depot to branch vault), Repatriation (branch vault to central depot), Inter-branch (vault to vault), Central-bank withdrawal, Central-bank deposit or Vault to till.
Reference	Yes	A unique reference for the consignment, e.g. CIT-2026-0142.
Branch	Conditional	The branch involved, for cash order, repatriation, central-bank and vault-to-till movements.

Field	Required	What to enter
From branch / To branch	Conditional	The two branches, for an inter-branch movement.
Till code	Conditional	The receiving till, for a vault-to-till movement, e.g. T01.
Amount	Yes	The cash amount and currency.
Declared mix	No	The note and coin breakdown; its lines must sum to the amount.

Fields. (Dispatch)

Field	Required	What to enter
Carrier	Yes	The cash-in-transit carrier, e.g. SecureCash Ltd.
Seal numbers	Yes	The security seal numbers on the consignment.
Manifest reference	Yes	The carrier manifest reference.

Fields. (Receive)

Field	Required	What to enter
Recounted amount	Yes	The amount actually counted on receipt (currency is locked to the consignment). Any difference from the expected amount books an over or short discrepancy.
Recounted mix	No	The recounted note and coin breakdown; its lines must sum to the

Field	Required	What to enter
		recounted amount.

Fields. (Close recount discrepancy)

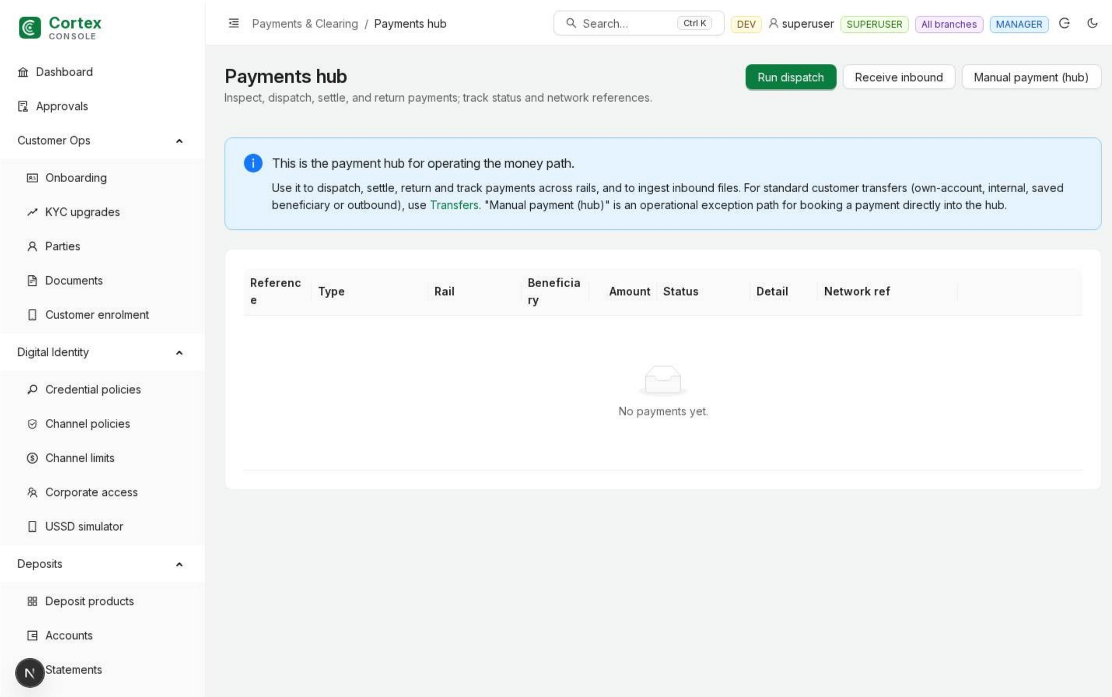
Field	Required	What to enter
Carrier claim reference	Yes	The carrier claim reference the shortage or overage is settled against, e.g. CLM-2026-0007.

Actions. - **New movement** (each type needs its own permission: cash-logistics:order, :repatriate, :interbranch, :centralbank or :vault-till-transfer) - raises the consignment as REQUESTED. - **Approve** (needs cash-logistics:approve) - business-approves a requested consignment. - **Cancel** (needs cash-logistics:approve) - cancels a consignment before dispatch. - **Dispatch** (needs cash-logistics:dispatch) - relieves the source into cash-in-transit; you are recorded as the dispatch maker. - **Return** (needs cash-logistics:dispatch) - returns a dispatched consignment, reversing the dispatch leg. - **Receive** (needs cash-logistics:receive) - records the receipt and books any over/short. The receiver must differ from the dispatcher. - **Settle** (needs cash-logistics:centralbank, or cash-logistics:vault-till-transfer for a vault-to-till) - settles a single-entry movement in one balanced entry. - **Close discrepancy** (needs cash-logistics:discrepancy) - closes a recount shortage or overage after investigation and a carrier claim.

Notes. Each consignment carries a four-eyes trail (requested by, business approver, dispatched by, received by) plus carrier, seals, manifest and the ledger entry references. In-transit types deliberately open a custody gap between dispatch and receipt; single-entry types never leave custody and settle at once. When both a declared and a recounted mix are captured, the drawer shows a per-denomination declared-vs-recounted comparison.

Payments & Clearing

Payments hub



Payments hub (/payments)

What it is. The operational control panel for the money path. You open it to inspect every payment the bank has sent or received, dispatch queued outbound payments to their rails, settle or return them, recover payments that got stuck, and ingest an inbound payment. For ordinary customer transfers (own account, internal, saved beneficiary or outbound) use the Transfers screen instead; the hub is the operations and exception surface.

Workflow. A payment is created (from a transfer or booked here), then for an outbound payment it is dispatched to its rail (EXECUTED or DISPATCHED), then settled. A payment can be returned, which reverses the original debit. If the rail cannot be reached and the scheme is set to hold on failure, the payment goes HELD and waits for an operator to recover it. A payment over the auto authorisation limit does not settle inline: it parks as pending and a checker must authorise it in Approvals. A payment that fails screening or validation ends REJECTED or FAILED with a reason.

Fields. (Manual payment (hub): a stepped wizard for booking a payment straight into the hub. This is an exception path, gated by payment:exception-initiate.)

Field	Required	What to enter
Type	Yes	Internal transfer (between two on-ledger accounts) or Outbound payment (to an external beneficiary over a rail).
Rail	Yes (outbound only)	The rail to send over, chosen from the active payment schemes. Internal transfers always use the INTERNAL rail and skip this step.
Debtor account	Yes	The account to debit. Its currency locks the amount currency.
Creditor account	Yes (internal only)	The account to credit. Only accounts in the debtor's currency are offered.
Beneficiary account / MSISDN	Yes (outbound only)	The external account number or mobile-money number to pay.
Beneficiary name	Yes (outbound only)	The name of the party being paid.
Amount	Yes	The amount, in the debtor account's currency. Must be greater than zero.
Narrative	No	A free-text note that appears on the payment.
Reason for manual (exception) booking	Yes	Why the standard Transfers flow is being bypassed. It is stamped on the narrative and audited.

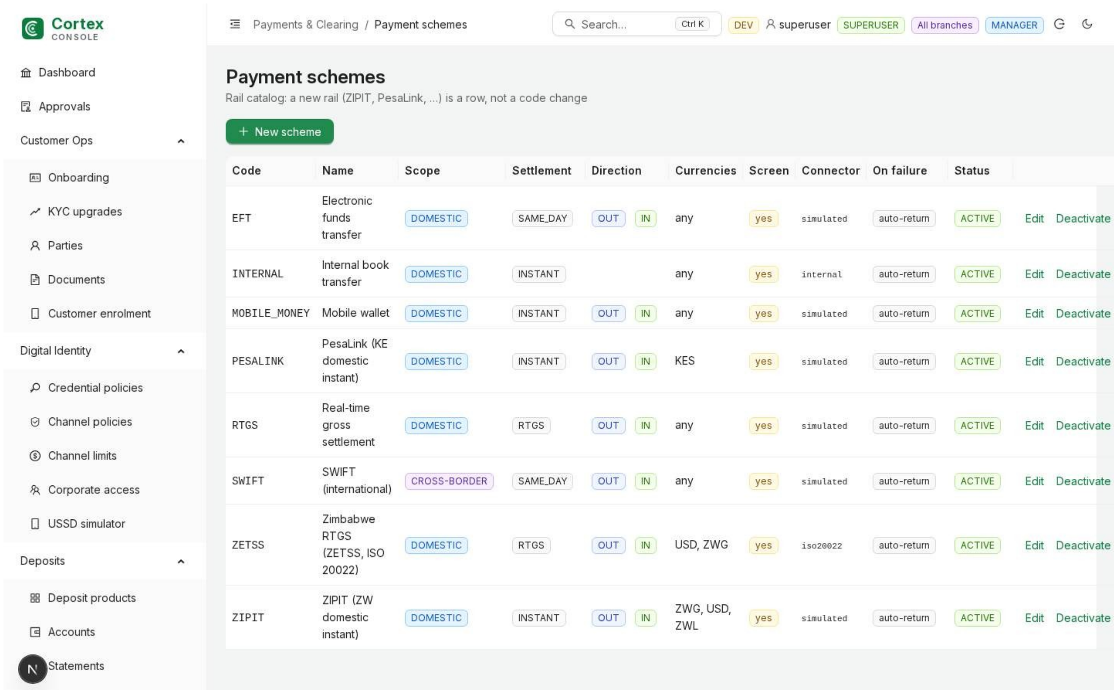
Fields. (Receive inbound: credit a local account for a payment that arrived off a rail. Gated by payment:inbound.)

Field	Required	What to enter
Rail	Yes	The rail the money arrived on.
Beneficiary (local) account	Yes	The in-house account to credit. Its currency sets the amount currency.
Amount	Yes	The amount received.
Sender name	No	The originating party’s name.
End-to-end ref (UETR) / idempotency key	No	An optional key that dedups a re-presented inbound file so the same payment is not credited twice.
Narrative	No	A free-text note.

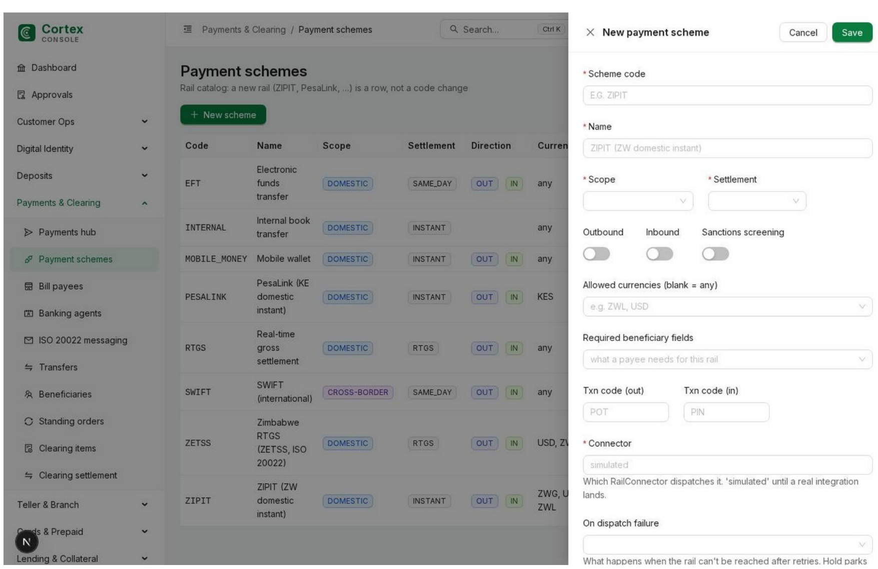
Actions. - **Run dispatch** (needs payment:dispatch) sweeps queued outbound payments and sends each to its rail, reporting how many were dispatched. - **Receive inbound** (needs payment:inbound) opens the inbound form above and credits the beneficiary account. - **Manual payment (hub)** (needs payment:exception-initiate) opens the wizard above. If the amount is over the auto limit it parks for checker authorisation instead of settling. - **Settle** (per row, EXECUTED or DISPATCHED only, needs payment:settle) marks the payment settled. - **Return** (per row, EXECUTED or DISPATCHED only, needs payment:return) reverses the debit and refunds the debtor. You are prompted for a reason. - **Recover** (per row, HELD only, needs payment:recover) opens the recovery choice: Retry re-queues the payment to its rail (the debit stands), Return reverses the debit and refunds, Mark settled keeps the debit because the rail settled out of band. Every recovery needs a second officer to approve it before it takes effect (four-eyes), so it is submitted for approval rather than acted on immediately. A Return recovery requires a reason. - **Row click** opens a read-only detail drawer with the full instruction, the ISO 20022 references (account servicer ref, end-to-end id, UETR, clearing system ref) and the ledger entries the payment posted.

Notes. The list is a table of Reference, Type, Rail, Beneficiary, Amount, Status, a Detail column (the hold reason in amber for a HELD payment, the failure reason in red for a REJECTED or FAILED one) and the Network ref. Whether a payment holds or auto-returns when its rail cannot be reached is set per scheme on Payment schemes. The UETR and account servicer reference are assigned when the movement executes and dispatches, so they are blank until then.

Payment schemes



Payment schemes (/payment-schemes)



The form on Payment schemes

What it is. The catalog of payment rails the bank can send and receive over (for example ZIPIT, PesaLink, RTGS). Adding a rail is a new row here, not a code change. Every rail the payments hub, transfers and bill payees offer comes from this catalog.

Workflow. A scheme is created, then activated or deactivated. Only active schemes are offered when booking a payment.

Fields. (New payment scheme)

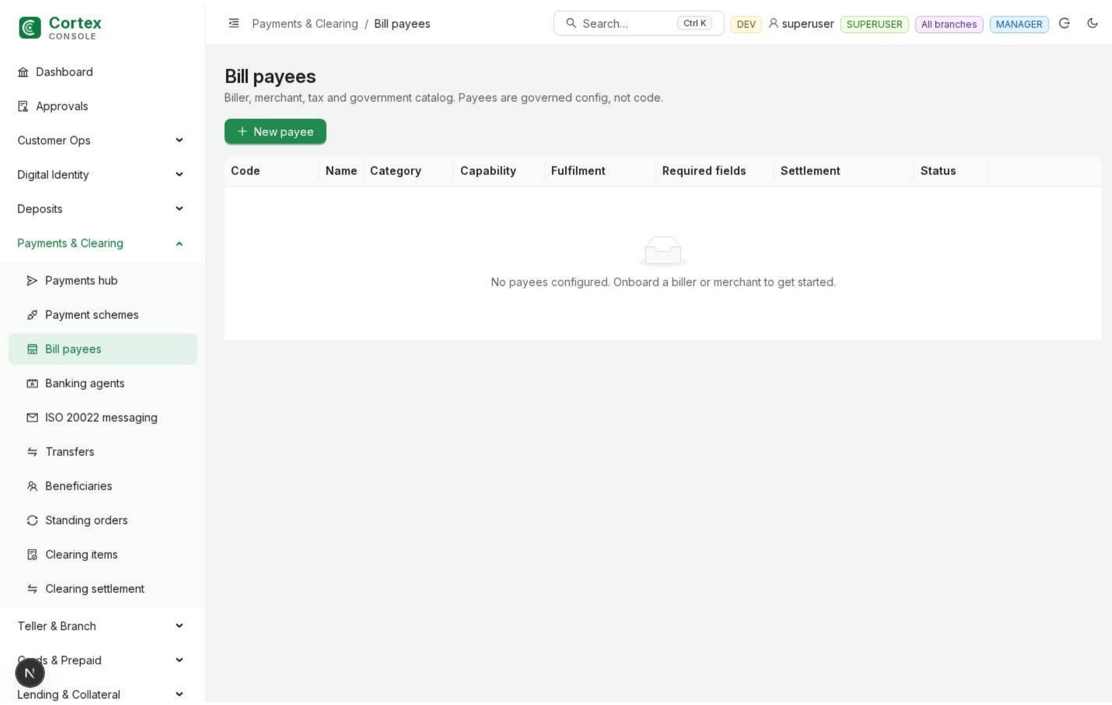
Field	Required	What to enter
Scheme code	Yes	A short unique code, entered in uppercase, e.g. ZIPIT. Cannot be changed once created.
Name	Yes	The display name, e.g. ZIPIT (ZW domestic instant).
Scope	Yes	Domestic or Cross-border.
Settlement	Yes	How the rail settles: Instant, Same day, RTGS or Batch.
Outbound	No	Whether the rail can send. Defaults to on.
Inbound	No	Whether the rail can receive. Defaults to off.
Sanctions screening	No	Whether payments on this rail must be screened. Defaults to off.
Allowed currencies	No	The currencies permitted on the rail. Leave blank to allow any.
Required beneficiary fields	No	What a payee needs to be paid over this rail: Account number, Bank code, BIC, IBAN or MSISDN. Defaults to

Field	Required	What to enter
		Account number and Bank code.
Txn code (out)	No	The transaction code stamped on an outbound movement. Defaults to POT.
Txn code (in)	No	The transaction code stamped on an inbound movement (placeholder PIN).
Connector	Yes	Which rail connector actually dispatches the payment. Defaults to simulated until a real integration is wired.
On dispatch failure	No	What happens when the rail cannot be reached after retries: Auto-return reverses the debit; Hold for intervention parks the payment for operator recovery (prudent for high-value RTGS). Defaults to Auto-return.

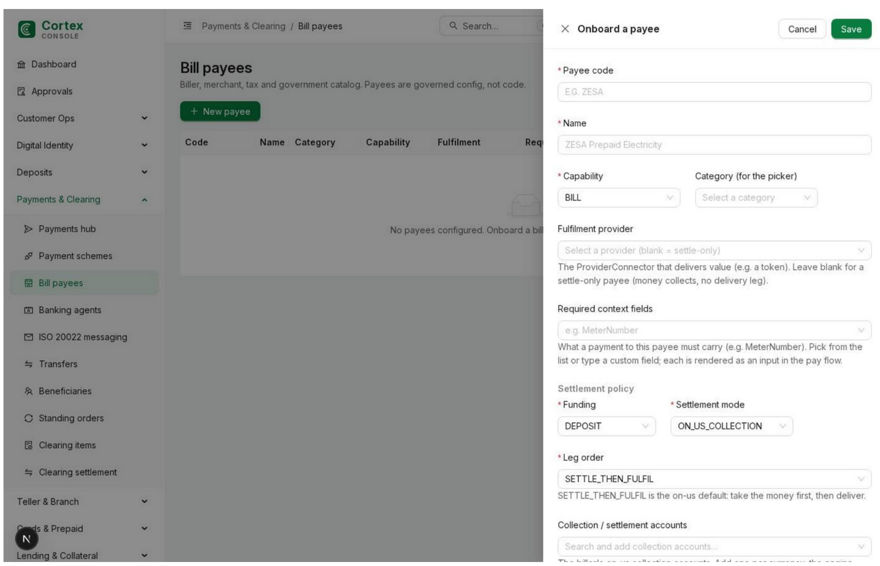
Actions. - **New scheme** (needs reference:manage) creates the scheme. - **Edit** reopens the form. The scheme code cannot be changed. - **Activate / Deactivate** turns the rail on or off for use.

Notes. The list shows Code, Name, Scope, Settlement, Direction (OUT and IN tags), Currencies, whether screening is required, the Connector, the failure policy and the active status. The failure policy links straight to the payments hub: a Hold-for-intervention scheme is what puts a payment into HELD for the Recover action.

Bill payees



Bill payees (/billpay)



The form on Bill payees

What it is. The catalog of billers, merchants, tax and government payees a customer can pay. Payees are governed configuration, not code: you onboard each one here, with the fields a payment must carry, how the money settles, and what to do when delivery fails.

Workflow. A payee is onboarded, then it may be sent for approval before it goes live; once active it is offered in the pay flow. You can later disable and re-enable it.

Fields. (Onboard a payee)

Field	Required	What to enter
Payee code	Yes	A short unique code, entered in uppercase, e.g. ZESA. Cannot be changed once created.
Name	Yes	The display name, e.g. ZESA Prepaid Electricity.
Capability	Yes	What kind of payee this is: Bill, Merchant, Government, Tax, Transfer or Bulk. Defaults to Bill.
Category (for the picker)	No	A category from the BILLPAY_CATEGORY reference list, used to group the payee in the customer picker.
Fulfilment provider	No	The provider that delivers value (for example a prepaid token), from the BILLPAY_FULFILMENT_PROVIDER list. Leave blank for a settle-only payee, where the money collects but nothing is delivered.
Required context fields	No	What every payment to this payee must carry (for example a meter number), from the BILLPAY_CONTEXT_FIEL

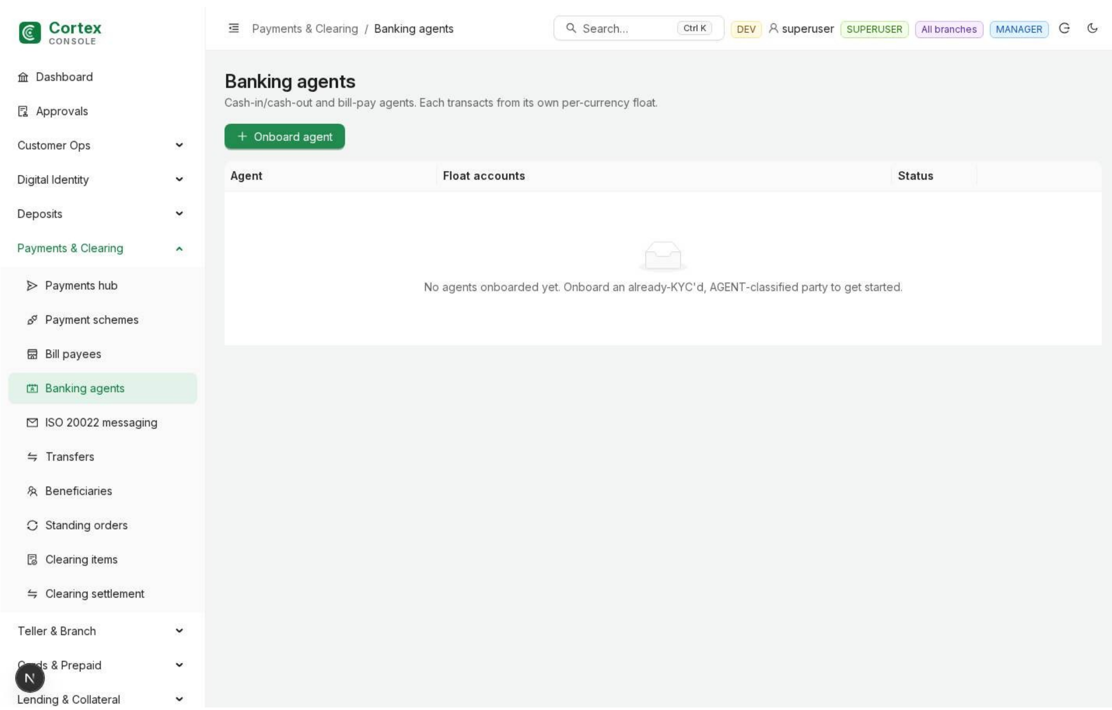
Field	Required	What to enter
		D list; you may also type a custom field. Each becomes an input in the pay flow.
Funding	Yes	How the payment is funded: Deposit or Gateway. Defaults to Deposit.
Settlement mode	Yes	How the biller is settled: On-us collection, Aggregator float or Direct gross. Defaults to On-us collection.
Leg order	Yes	The order of the settle and fulfil legs: Settle then fulfil (the on-us default, take the money then deliver), Fulfil then settle, or Reserve, fulfil, settle.
Collection / settlement accounts	No	The biller’s on-us collection accounts, one per currency; the engine picks by payment currency.
Settlement rail	Yes	The scheme the money moves over: INTERNAL for on-us, or an interbank rail such as ZIPIT or RTGS. Defaults to INTERNAL.
On confirmed failure	Yes	What to do when value is confirmed not delivered: Reverse debit, Leave with payee or Hold in suspense. Defaults to

Field	Required	What to enter
		Reverse debit.
On timeout (unknown)	Yes	What to do when the outcome is uncertain (do not auto-refund): Reverse debit, Leave with payee or Hold in suspense. Defaults to Hold in suspense.

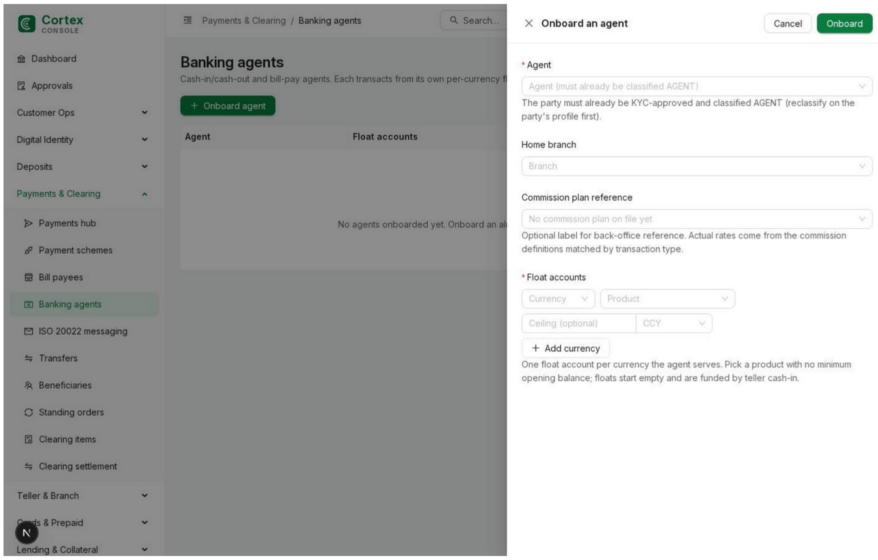
Actions. - **New payee** (needs billpay:admin) onboards the payee. If maker-checker applies it is sent for approval and goes live only once a checker authorises it. - **Edit** reopens the form. The payee code cannot be changed. - **Enable / Disable** turns the payee on or off for the pay flow.

Notes. The list shows Code, Name, Category, Capability, the Fulfilment provider (or a settle-only tag when there is none), the Required fields, the settlement mode and rail, and the active status. A settle-only payee is one with no fulfilment provider: money is collected but there is no delivery leg.

Banking agents



Banking agents (/agents)



The form on Banking agents

What it is. The register of cash-in, cash-out and bill-pay agents. Each agent transacts from its own per-currency float account. You open this screen to onboard an agent, set or change its float ceilings, read its float statement and see the commission it has earned.

Workflow. An already-KYC-approved party that is classified AGENT is onboarded here. Onboarding is maker-checker gated (AGENT_ONBOARD): a checker must authorise it before the float account opens. An active agent can be suspended (with a reason) and later reactivated.

Fields. (Onboard an agent)

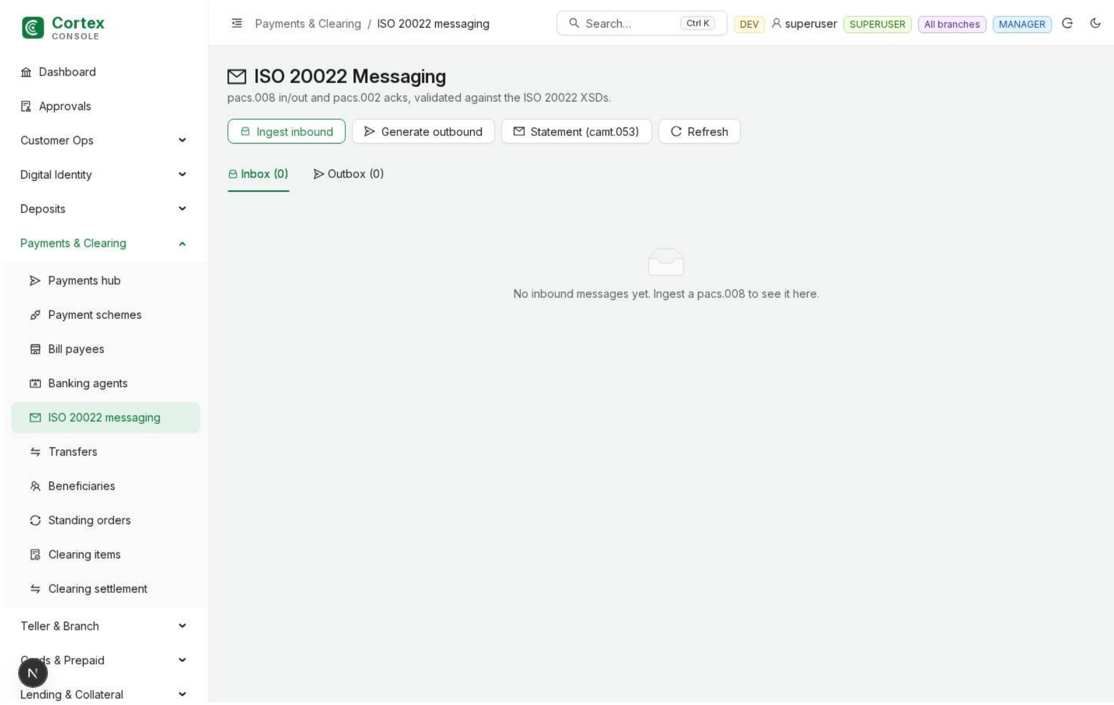
Field	Required	What to enter
Agent	Yes	The party to make an agent. It must already be KYC-approved and classified AGENT; reclassify it on its party profile first. Only AGENT-classified parties are offered.
Home branch	No	The agent's home branch.
Commission plan reference	No	An optional label for back-office reference.

Field	Required	What to enter
		Actual rates come from the commission definitions matched by transaction type, not from this label.
Float accounts	Yes	One float account per currency the agent serves. For each row pick a currency and a current or wallet product with no minimum opening balance; a float ceiling is optional. Add a row per currency. Floats start empty and are funded by teller cash-in.

Actions. - **Onboard agent** (needs agent:onboard) submits the onboarding. It is sent for approval and the float account opens once a checker authorises it. - **Suspend** (needs agent:manage) stops the agent from transacting. You must give a reason. - **Reactivate** (needs agent:manage) resumes a suspended agent. - **Add a float currency** (in the detail drawer, needs agent:limit-manage) opens a new float account for another currency, with an optional ceiling. - **Save** float ceiling (in the detail drawer, needs agent:limit-manage) sets or clears the ceiling on a currency's float.

Notes. The list shows each agent, its float balances per currency and its status. Clicking an agent opens a drawer with three tabs. Overview shows status, commission plan, onboarding date, the float accounts (currency, account number, available, ceiling) and the ceiling and add-currency controls. Statement loads the chosen float account's transactions for a date range (date, direction, amount, narrative, running balance). Commission loads the earned-commission history (date, commission code, amount, status, reference).

ISO 20022 messaging



ISO 20022 messaging (/iso20022)

What it is. The inbox and outbox for interbank ISO 20022 messages. You ingest an inbound pacs.008 customer credit transfer, generate and dispatch an outbound pacs.008, generate a camt.053 account statement, and inspect the raw XML and acknowledgements. Every message is validated against the ISO 20022 XSDs.

Workflow. An ingested inbound pacs.008 is validated and either processed into a payment, deduplicated as a duplicate, or rejected (a pacs.002 acknowledgement is produced). An outbound pacs.008 is built, validated and dispatched, returning a network reference.

Fields. (Ingest an inbound ISO 20022 message)

Field	Required	What to enter
Message definition	Yes	The message type. Currently pacs.008.001.08 (FI-to-FI customer credit transfer).
Message XML	Yes	The message XML. The

Field	Required	What to enter
		form pre-fills a sample pacs.008; edit the creditor account and amount before ingesting.

Fields. (Generate and dispatch an outbound pacs.008)

Field	Required	What to enter
End-to-end id	Yes	The end-to-end reference for the transfer, e.g. E2E-0001.
Amount	Yes	The amount to send.
Currency	Yes	USD or ZWG.
Debtor	Yes	The ordering party's name.
Debtor agent BIC	Yes	The BIC of the debtor's bank.
Creditor	Yes	The beneficiary's name.
Creditor agent BIC	Yes	The BIC of the creditor's bank.
Creditor account	No	The beneficiary's account number.
Narrative	No	Remittance information.

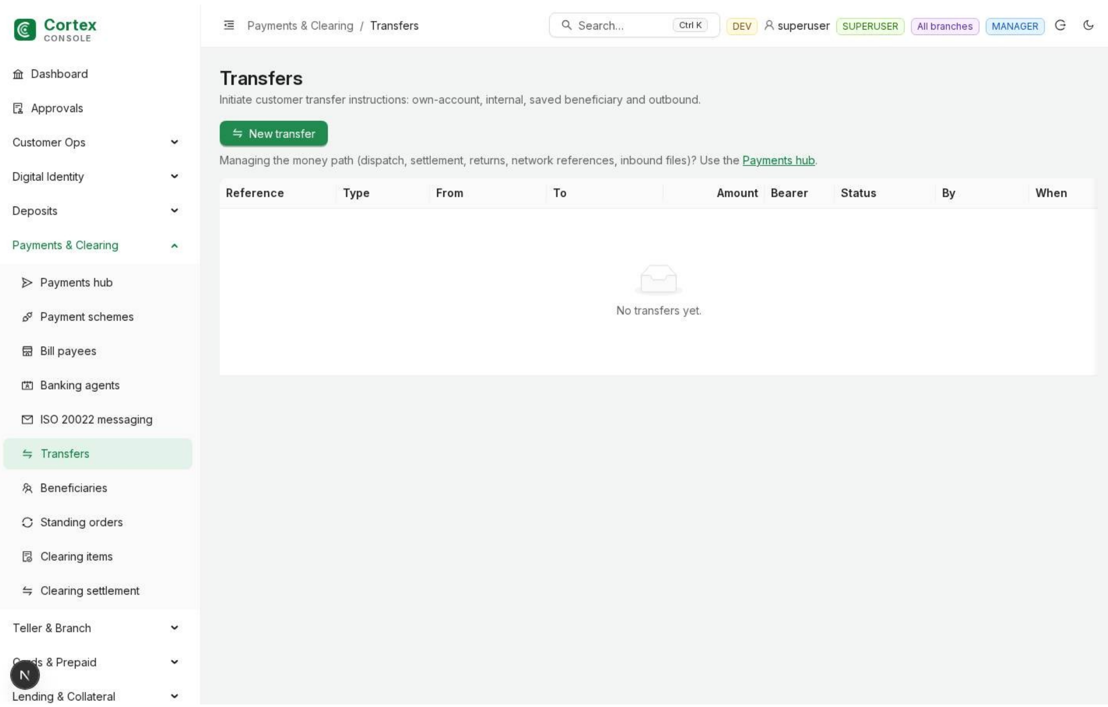
Fields. (Generate a camt.053 account statement)

Field	Required	What to enter
Account id	Yes	The deposit account's UUID.
From	Yes	Start date, as YYYY-MM-DD.
To	Yes	End date, as YYYY-MM-DD.

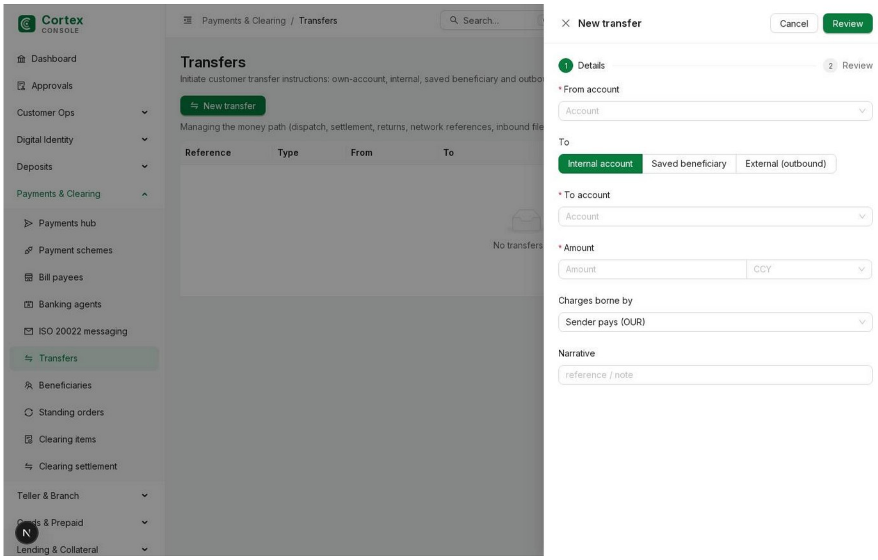
Actions. - **Ingest inbound** (needs messaging:ingest) validates and processes the pasted message, reporting Processed (with the payment reference), Duplicate, or Rejected (with the violations). - **Generate outbound** (needs messaging:send) builds and dispatches a pacs.008 and reports the network reference. - **Statement (camt.053)** (needs messaging:send) generates and dispatches a camt.053 statement. - **Refresh** reloads the inbox and outbox. - **Replay** (in a message drawer, inbound only, needs messaging:ingest) re-ingests a stored inbound message; a duplicate is deduplicated rather than double-processed.

Notes. The Inbox and Outbox tabs each list Received time, Message definition, Business message id, UETR, Status and a Ref-or-reason column. Status can be filtered (Processed, Validated, Dispatched, Received, Built, Rejected, Failed). Clicking a row opens a drawer with the direction, status, UETR, any failure reason, the payment it mapped to, and the raw XML.

Transfers



Transfers (/transfers)



The form on Transfers

What it is. Where you initiate a customer transfer instruction: own-account, between two in-house accounts, to a saved beneficiary, or outbound to an external bank or wallet. This is the customer-facing money movement screen; the operational money path (dispatch, settlement, returns, inbound files) lives on the Payments hub.

Workflow. Capture the details, then review the debit, credit, amount and quoted charges, then confirm. A transfer at or above the approval threshold does not settle inline: it is routed to maker-checker as PENDING_APPROVAL. A same-currency internal transfer settles as a book transfer; different debtor and creditor currencies route as an FX conversion at the prevailing rate.

Fields. (New transfer, capture step)

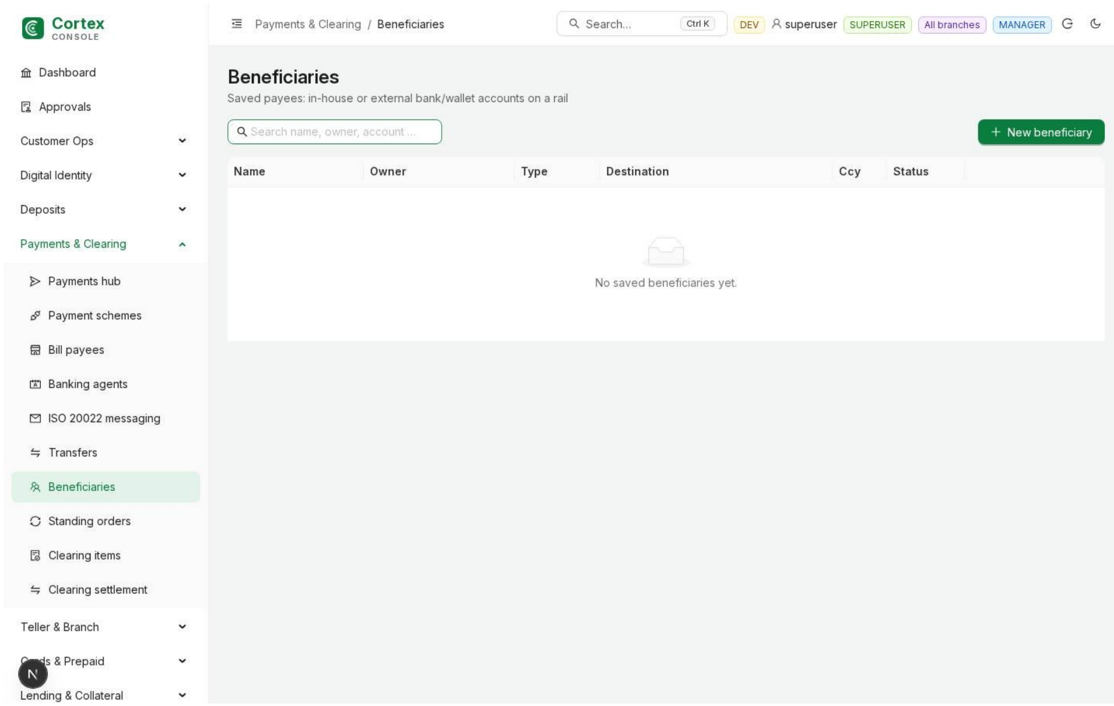
Field	Required	What to enter
From account	Yes	The account to debit. Its currency drives the whole transfer and is shown read-only; you never type the currency.
To	Yes	The destination type: Internal account, Saved beneficiary, or External (outbound). External is only offered with

Field	Required	What to enter
		transfer:outbound.
To account	Yes (internal)	The in-house account to credit.
Beneficiary	Yes (saved beneficiary)	A saved, active beneficiary.
Beneficiary name	Yes (external)	The external party's name.
Account number	Yes (external)	The external account number.
Rail	Yes (external)	The rail to send over, from the active schemes.
Amount	Yes	The amount, in the debtor account's currency.
Charges borne by	No	Who pays the charges: Sender pays (OUR), Beneficiary pays (BEN) or Shared (SHA). This applies only to a same-currency internal transfer; outbound and cross-currency transfers are always sender-borne (OUR).
Narrative	No	A reference or note.

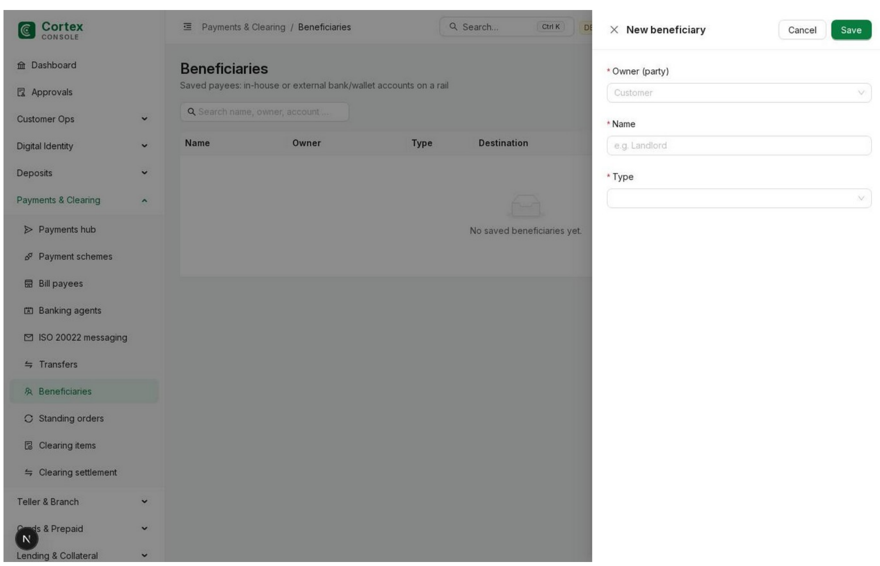
Actions. - **New transfer** (needs transfer:operate) opens the two-step form. - **Review** quotes the charges and shows the review screen. - **Confirm & submit** submits the transfer. If it is at or above the threshold it is submitted for approval; otherwise it settles. - **Row click** opens a detail drawer with the full instruction, the initiator and approval audit (maker, checker, decision), and the ledger entries posted.

Notes. The list shows Reference, Type (Own account, Internal, Outbound), From, To, Amount, Narrative, charge Bearer, Status (Executed, Pending approval, Submitted, Rejected, Failed), who created it and when. A cross-currency transfer is flagged as an FX conversion on the review screen. Each transfer carries an idempotency key so a re-press or retry resumes the same instruction rather than creating a second one.

Beneficiaries



Beneficiaries (/transfers/beneficiaries)



The form on Beneficiaries

What it is. The saved-payee book for transfers. A beneficiary is either an in-house account or an external bank or wallet account on a rail. Saved beneficiaries are what the Transfers and Standing orders screens offer as a destination.

Workflow. A beneficiary is created against an owning party; it may be sent for approval before it becomes usable. It can be deactivated, reactivated and removed.

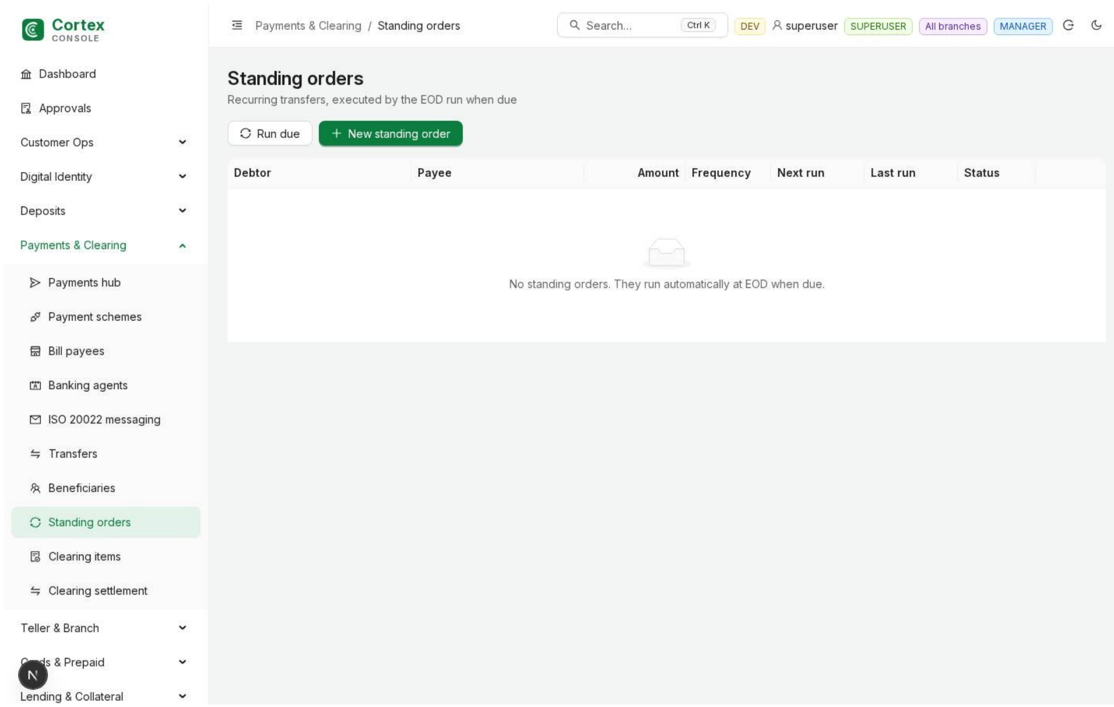
Fields. (New beneficiary)

Field	Required	What to enter
Owner (party)	Yes	The party that owns this saved payee. Cannot be changed once created.
Name	Yes	A label for the payee, e.g. Landlord.
Type	Yes	Internal (an in-house account) or External (another bank or wallet). Cannot be changed once created. Defaults to Internal.
Account	Yes (internal)	The in-house account to pay. The currency is derived from it and shown read-only.
Beneficiary bank	No (external)	The counterparty bank: pick a registered bank or type a BIC or clearing code. A suspended bank is rejected.
Account number	Yes (external)	The external account number.
Rail	Yes (external)	The rail to pay over.
Currency	Yes (external)	The account currency.

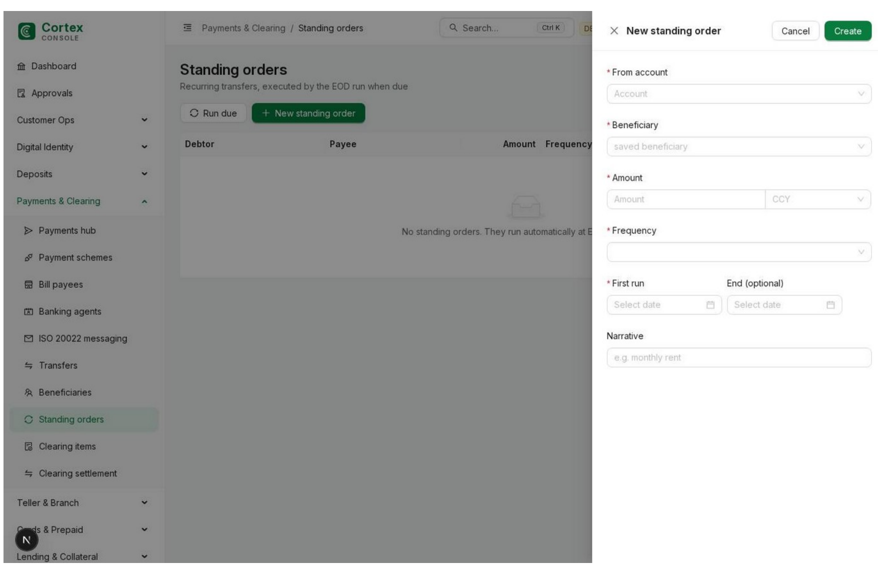
Actions. - **New beneficiary** (needs transfer:operate) saves the payee. If maker-checker applies it is sent for approval. - **Edit** reopens the form. The owner and type cannot be changed. - **Activate / Deactivate** turns the payee on or off as a transfer destination. - **Delete** removes the payee.

Notes. The list shows Name, Owner, Type, Destination (the account or the external number, rail and bank code), Currency and status, and has a search box over name, owner, account and rail. An internal beneficiary's currency is always taken from the chosen account rather than typed.

Standing orders



Standing orders (/transfers/standing-orders)



The form on Standing orders

What it is. Recurring transfer mandates: a fixed amount paid from an account to a saved beneficiary on a schedule. The end-of-day run executes each order when it falls due.

Workflow. A standing order is created and runs automatically at end of day when due; it may be sent for approval before it is created. It can be cancelled. You can also run all due orders on demand.

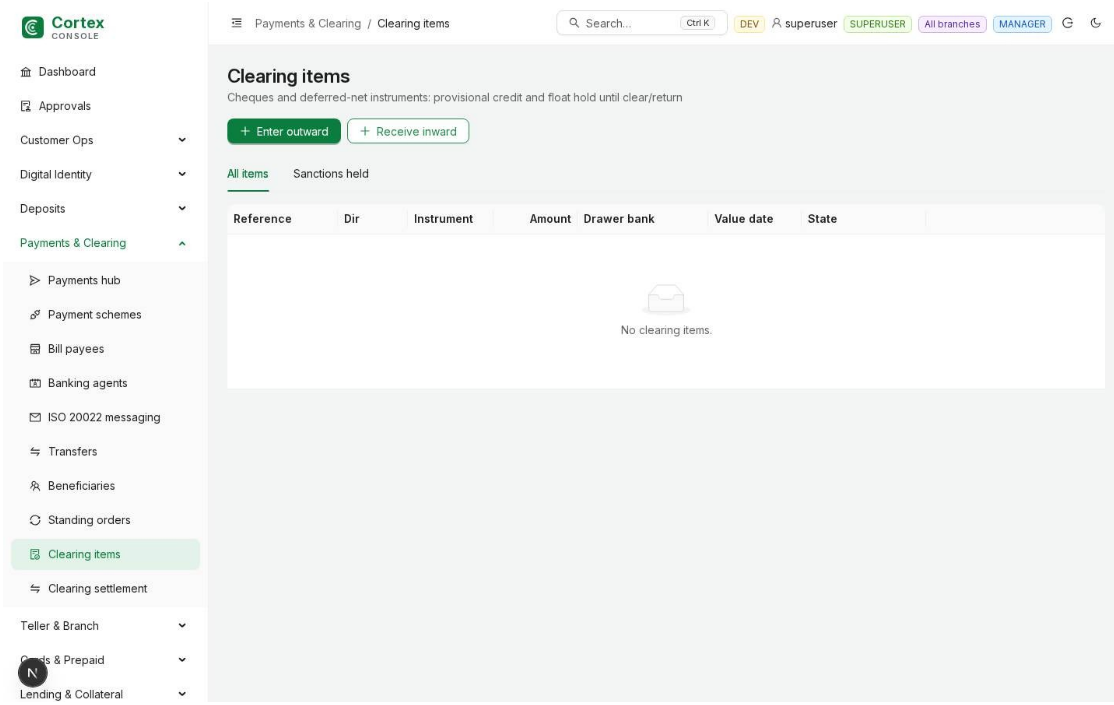
Fields. (New standing order)

Field	Required	What to enter
From account	Yes	The account to debit. Its currency sets the amount currency.
Beneficiary	Yes	A saved, active beneficiary to pay.
Amount	Yes	The recurring amount, in the debtor account's currency.
Frequency	Yes	Once, Weekly or Monthly. Defaults to Monthly.
First run	Yes	The first execution date. Defaults to today.
End (optional)	No	The date after which the order stops.
Narrative	No	A note, e.g. `monthly rent`.

Actions. - **New standing order** (needs `transfer:operate`) creates the mandate. If maker-checker applies it is created once a checker approves. - **Run due** (needs `transfer:operate`) executes every due standing order immediately and reports how many ran. - **Cancel** (per active row) stops the mandate.

Notes. The list shows the Debtor account, Payee, Amount, Frequency, Next run date, Last run date and status. Orders run on their own at end of day when due; Run due is a manual trigger for the same execution.

Clearing items



Clearing items (/clearing/items)

What it is. The register of cheques and deferred-net clearing instruments, inbound and outbound. An outward item gets a provisional credit and a float hold until it clears or is returned. You open this screen to enter items, clear or return them, and handle any item held by a sanctions match.

Workflow. An outward item moves DEPOSITED to PRESENTED to AWAITING_FATE, then CLEARED or RETURNED. An inward item is PRESENTED, then PAID or RETURNED. If the counterparty bank hits a live sanctions match, the item is parked SANCTIONS_HELD before any money moves, and a compliance officer must release it or confirm the match.

Fields. (Enter outward item / Receive inward item)

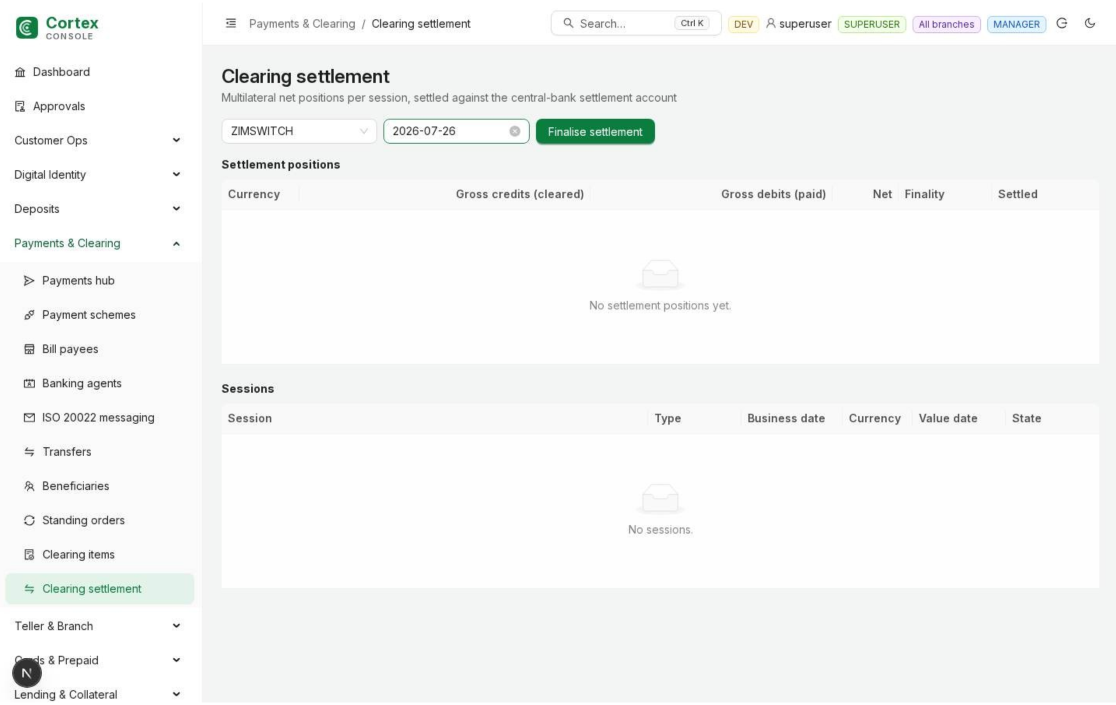
Field	Required	What to enter
Customer account ID	Yes	The customer account's UUID.
Amount	Yes	The instrument amount (at least 0.01).
Currency	Yes	The ISO currency code. Defaults to USD.

Field	Required	What to enter
Instrument	No	The instrument type: Cheque, Draft, ACH debit or ACH credit. Defaults to Cheque.
Drawer / counterparty bank	Yes	The drawer or counterparty bank (BIC or routing). Required because the counterparty is sanctions-screened before posting.
Serial / instrument no.	No	The instrument's serial number.
Clearing house	No	The clearing house the item runs through.

Actions. - **Enter outward / Receive inward** (need clearing:operate) open the entry form above for an outward or inward item. - **Clear** (outward, in DEPOSITED, PRESENTED or AWAITING_FATE, needs clearing:operate) confirms the item clears. - **Return** (needs clearing:operate) returns the item; you enter a reason code, e.g. INSUFFICIENT_FUNDS. - **Pay** (inward, in PRESENTED, needs clearing:operate) pays the inward item. - **Release** (SANCTIONS_HELD, needs compliance:payment-hold) releases the hold and executes the intercepted posting. It is allowed only once the linked screening is cleared (a false positive dispositioned or an exemption granted); a reason is required. - **Confirm match** (SANCTIONS_HELD, needs compliance:payment-hold) confirms the sanctions match and returns the item to the clearing house with reason SANCTIONS_CONFIRMED; a reason is required.

Notes. The list shows Reference, Direction, Instrument, Amount, Drawer bank, Value date and State (with the return reason code and a screening tag). An All-items tab and a Sanctions-held tab (with a count badge) split the queue. Because no money moves while an item is held, confirming a match reverses nothing. Sanctions decisions need the compliance:payment-hold permission; clearing operators cannot decide them.

Clearing settlement



Clearing settlement (/clearing/settlements)

What it is. The multilateral net settlement view for clearing. It shows each clearing house's net position per currency and the underlying sessions, and lets you finalise settlement against the central-bank settlement account.

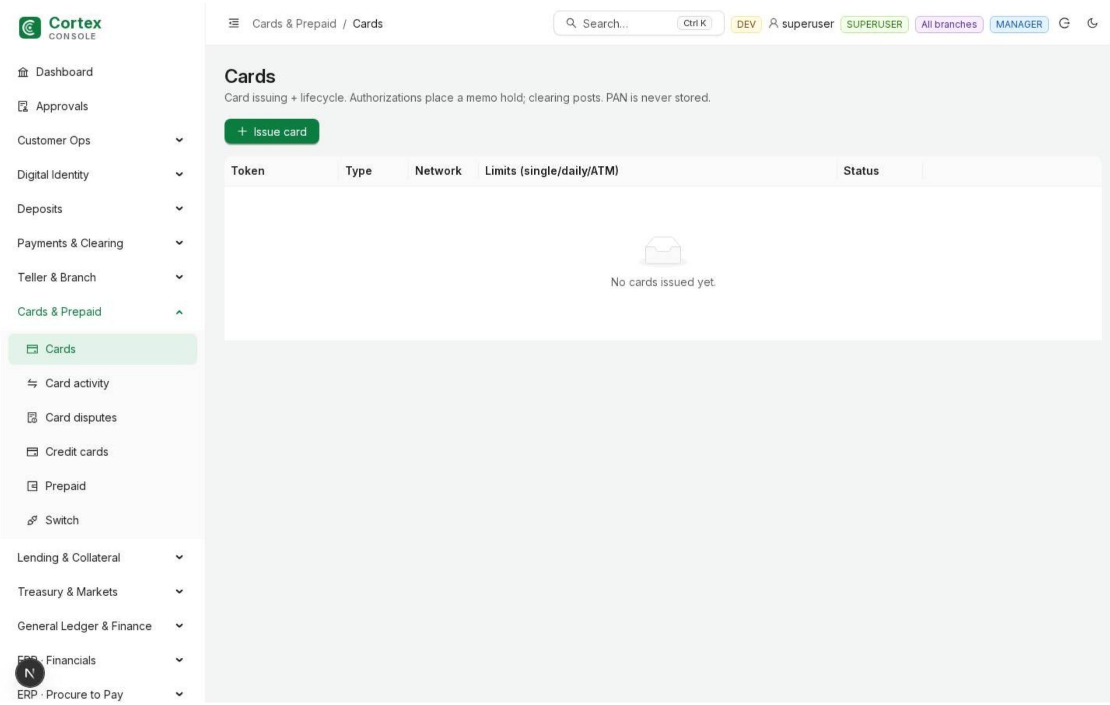
Workflow. A clearing session is OPEN, then CLOSED, EXCHANGED, SETTLED and FINAL. A settlement position is PROVISIONAL until it is finalised, when it becomes FINAL (or FAILED). Finalising settlement settles the open session for the chosen house and business date.

Actions. - **Finalise settlement** (needs clearing:operate) settles the open session for the selected clearing house and date. Pick the clearing house and business date in the toolbar first. If there is no open session it reports so.

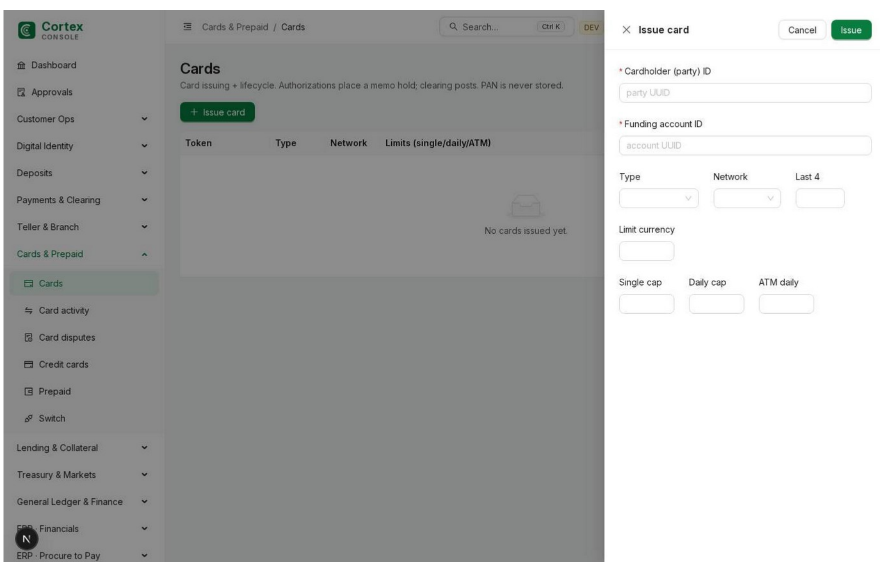
Notes. This screen is read-only apart from finalising. The Settlement positions table shows, per currency, the Gross credits (cleared), Gross debits (paid), the Net amount, the Finality (Provisional, Final or Failed) and when it settled. The Sessions table shows the session reference, type, business date, currency, value date and state. Positions net against the central-bank settlement account.

Cards & Prepaid

Cards



Cards (/cards)



The form on Cards

What it is. The debit-card register: every card the bank has issued, its spending limits and its lifecycle state. You open this screen to issue a card, activate or block it, and run a test authorization. The full card number (PAN) is never stored, only a token and the last four digits.

Workflow. A card is ISSUED, activated to ACTIVATED so it can transact, and can be BLOCKED and unblocked. Any card can be CLOSED. Only an ACTIVATED card authorizes spend.

Fields. (Issue card)

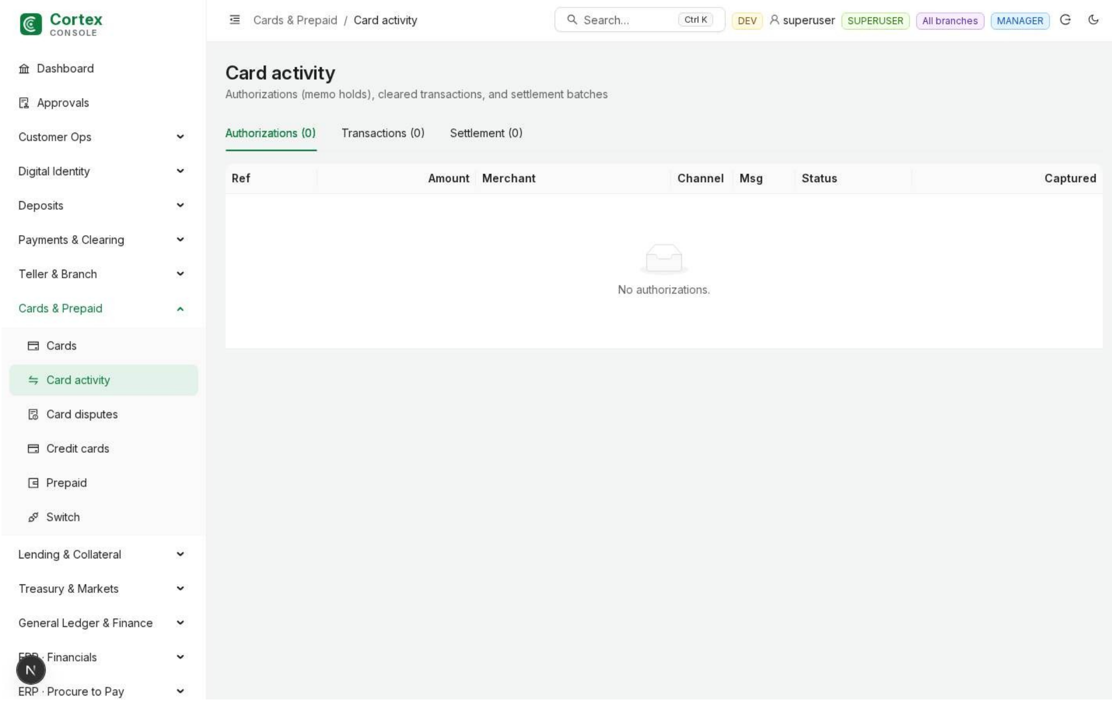
Field	Required	What to enter
Cardholder (party) ID	Yes	The party record the card belongs to (a UUID).
Funding account ID	Yes	The account the card draws on (a UUID).
Type	No	Card type: DEBIT, CREDIT, PREPAID or VIRTUAL. Defaults to DEBIT.
Network	No	Card scheme: VISA, MC or LOCAL. Defaults to VISA.
Last 4	No	The last four digits of the card number, for display only (max 4).
Limit currency	No	The currency the caps below are set in. Defaults to USD.
Single cap	No	The most that may be authorized on one transaction.
Daily cap	No	The most that may be authorized across a day.
ATM daily	No	The most that may be withdrawn at an ATM across a day.

Actions. - **Issue card** (card:operate): creates the card in ISSUED. - **Activate** (ISSUED only, card:operate): makes the card transactable (ACTIVATED). - **Block / Unblock** (card:operate): suspends or resumes authorizations. - **Test auth**

(ACTIVATED only, card:operate): sends a simulated authorization to check limits and status. You enter an amount (required), merchant, channel (POS, ATM or ECOM) and message type (DUAL or SINGLE); the result shows approve or decline with the reason. - **Close** (any non-CLOSED card, card:operate): permanently closes the card.

Notes. Viewing is card:read; issuing and every lifecycle button need card:operate. An authorization places a memo hold on the funding account and clearing later posts it to the ledger. Caps are held per currency alongside the card.

Card activity



Card activity (/cards/activity)

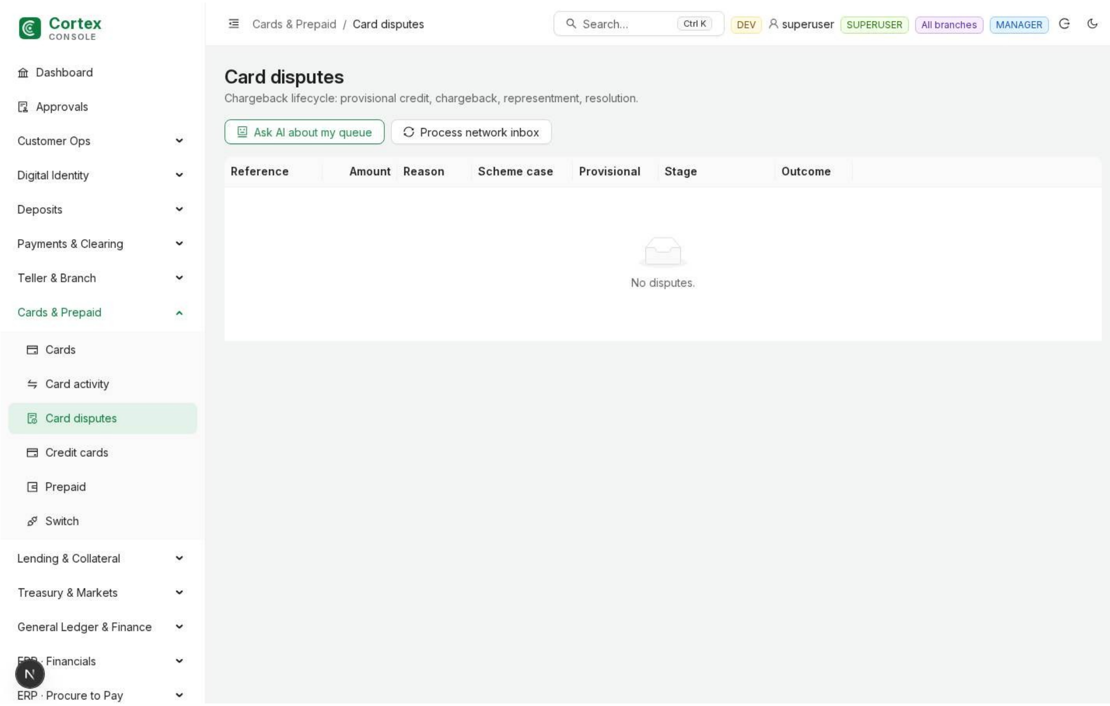
What it is. A read-only monitor of what cards are doing: live authorizations (holds), cleared transactions, and the scheme settlement batches. Open it to trace a card payment from hold to posting to settlement. It is split into three tabs.

Authorizations tab. One row per authorization: reference, amount, merchant, channel, message type, status (PENDING, CAPTURED, PARTIALLY_CAPTURED, REVERSED, EXPIRED or DECLINED; a declined row shows the decline reason on hover) and the captured amount.

Transactions tab. One row per cleared card transaction: reference, type, amount, merchant, channel, status (SETTLED or cleared) and presentment date.

Settlement tab. One row per scheme settlement batch: scheme, cycle date, net amount, item count, status (SETTLED or pending) and the time it settled.

Card disputes



Card disputes (/disputes)

What it is. The chargeback desk: every cardholder dispute and the scheme case behind it. You open this screen to work a dispute through its lifecycle, exchange messages with the card network, and resolve it. An AI assistant can summarize your queue and recommend a next step.

Workflow. A dispute moves INTAKE to PROVISIONAL_CREDIT to CHARGEBACK to REPRESENTMENT to PRE_ARBITRATION to ARBITRATION to RESOLVED, or is WITHDRAWN. The outcome is WON, LOST, PARTIAL or PENDING.

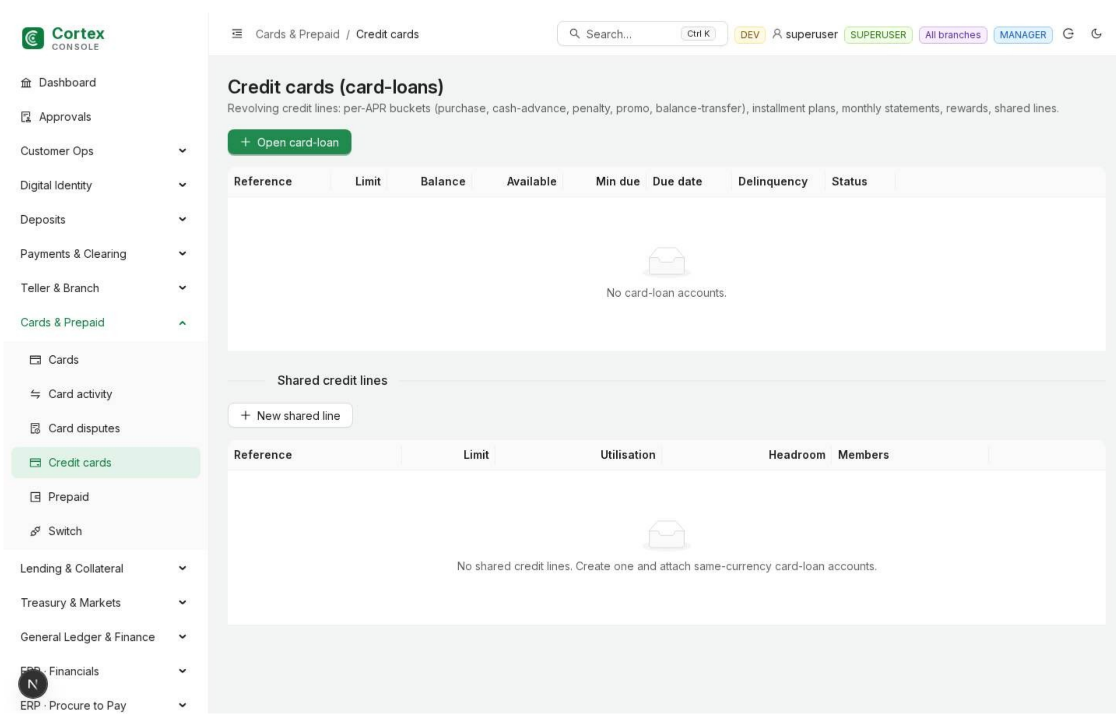
Columns. Reference (opens the case detail), amount, reason (reason code plus category), scheme case reference (opens the network exchange log), provisional credit state (ISSUED, REVERSED or NONE), stage and outcome.

Actions. (all per-row, dispute:operate) - **Prov. credit** (INTAKE, no provisional credit yet): issues provisional credit to the cardholder. - **Retrieval** (INTAKE): raises a retrieval request against the merchant. - **Package** (INTAKE or PROVISIONAL_CREDIT): assembles the chargeback evidence package. - **Chargeback** (INTAKE or PROVISIONAL_CREDIT): files the chargeback and opens the scheme case. - **Representment** (CHARGEBACK): contests the merchant's response. - **Escalate** (REPRESENTMENT or PRE_ARBITRATION): moves the case to pre-arbitration or arbitration. - **Resolve** (not RESOLVED or WITHDRAWN): closes the case; you pick the outcome (WON, LOST or PARTIAL) and may tick write-off so the bank absorbs the loss. - **Withdraw** (not RESOLVED or WITHDRAWN): abandons the dispute.

Toolbar. - **Ask AI about my queue** (dispute:read): opens a read-only assistant grounded in your open disputes; it never files or resolves anything. - **Process network inbox** (dispute:operate): drains the simulated scheme inbox, applying representments, pre-arbitration responses and arbitration rulings (with their fee accounting) to the right cases.

Notes. The case detail drawer shows the stage tracker, the representment deadline, the scheme case and its exchange log, the chargeback package document, and any arbitration fee (RECOVERED, EXPENSED or pending). Inside the drawer an AI recommendation (ai:agent-run) can propose REPRESENT or ACCEPT; applying it opens the same officer-editable Resolve or Representment step and is recorded against a sign-off, so nothing posts without your confirmation.

Credit cards



Credit cards (/card-loans)

What it is. Revolving credit-card accounts (card-loans). Each account carries separate balance buckets per interest rate (purchase, cash advance, penalty, promotional, balance transfer and installment plans), cuts monthly statements, earns rewards, and can share one credit limit with other cards. Open it to originate an account, manage its promotional and installment features, and run rewards.

Workflow. An account is opened ACTIVE, can be BLOCKED and unblocked, and is CLOSED only once its balance is zero. Delinquency runs CURRENT to DPD_1_29 to DPD_30 to DPD_60 to DPD_90_PLUS, with a collections stage tag.

Fields. (Open card-loan account)

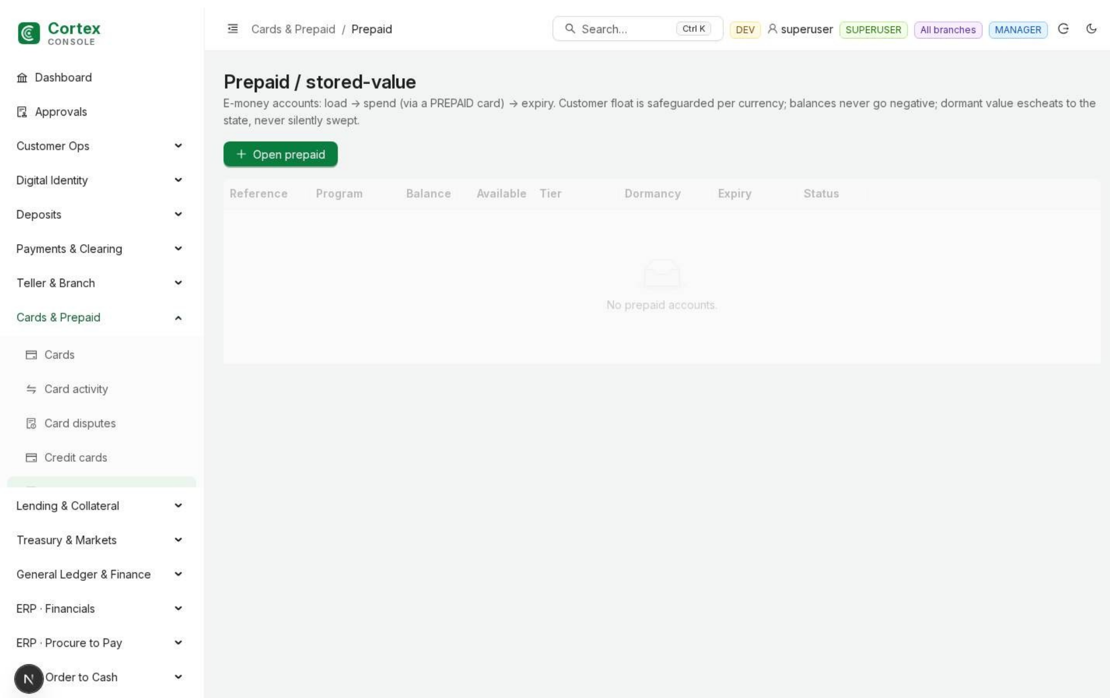
Field	Required	What to enter
Cardholder (party) ID	Yes	The party the account belongs to (a UUID).
Credit limit	Yes	The account's revolving limit.
Currency	No	Currency of the limit and balances. Defaults to USD.
Purchase APR	No	Annual rate on purchases as a decimal fraction (0.24 = 24%). Defaults to 0.24.
Cash-adv APR	No	Annual rate on cash advances as a decimal fraction. Defaults to 0.30.
Cycle day	No	Day of the month the statement cuts (1-28). Defaults to 1.

Actions. - **Open card-loan** (card:operate): opens the account, ACTIVE. - **Rewards** (per-row): opens the rewards drawer (see Notes). - **Block / Unblock** (card:operate): suspends or resumes the account. - **Close** (card:operate): closes the account; the balance must be zero. - **New shared line** (card:operate): creates a shared credit line: one limit and currency shared by several cards. A member draw is declined when the combined balance plus holds would breach the line limit (each card is still capped by its own limit too). - **Attach / Detach**

(card:operate): adds or removes a same-currency, unattached account on a shared line.

Notes. Opening the account reference opens a detail drawer with three tabs. **Buckets** shows the per-rate balances and lets you set a promotional rate (promo APR plus expiry date) and draw a promo purchase, or draw in a balance transfer (amount, BT APR, fee, reference). **Installment plans** lets you convert a purchase into a fixed plan (amount, months 1-60, optional monthly rate, origin reference) and pay a plan off early (remaining interest is cancelled). **Statements** lists the monthly statements cut. The **Rewards** drawer accrues cashback or points on eligible spend and configures the program: FLAT_CASHBACK (one earn rate), TIERED_CASHBACK (ascending lifetime-spend tiers) or POINTS (a rate plus a value per point); cashback or points redeem as a statement credit. The first accrual with no program enrols a default 1% flat cashback.

Prepaid



Prepaid (/prepaid)

What it is. Stored-value (e-money) accounts: load funds, spend them through a prepaid card, and let unused value expire. Customer float is safeguarded per currency, balances never go negative, and dormant value escheats to the state rather than being swept. Open this screen to open accounts, load them, and manage the safeguarding, dormancy and escheatment positions.

Workflow. An account is opened ACTIVE, can be FROZEN and unfrozen, and can be CLOSED; it may also read EXPIRED or INACTIVE. Dormancy runs ACTIVE to DORMANT to NOTICE_SENT to ESCHEATED.

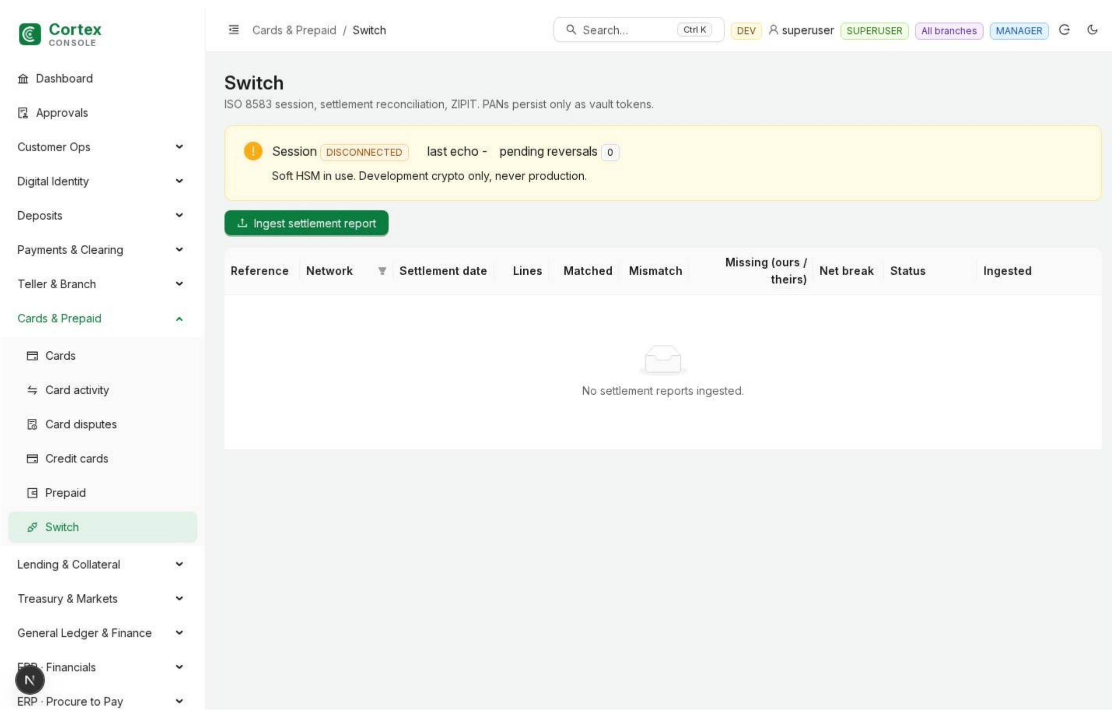
Fields. (Open prepaid account)

Field	Required	What to enter
Holder (party) ID	No	The account holder (a UUID). Leave blank for an anonymous account.
Program	No	GPR (general-purpose reloadable), OPEN (open loop) or CLOSED (closed loop). Defaults to GPR.
KYC tier	No	ANONYMOUS, REGISTERED or FULL. Defaults to REGISTERED.
Currency	No	The account's base currency. Defaults to USD.
Reloadable	No	Whether the account may be topped up again. Defaults to on.
Expiry (YYYY-MM-DD)	No	Optional expiry date for the stored value.

Actions. - **Open prepaid** (prepaid:operate): opens the account, ACTIVE. - **Load** (ACTIVE, prepaid:operate): prompts for an amount and loads it (source CASH). - **Rail load** (ACTIVE, prepaid:operate): an agent or network cash-in: rail (AGENT or NETWORK), agent/partner id, terminal, a rail reference (required; the load is idempotent on it) and amount. The rail authorizes first, then the safeguarded load posts. - **Wallet** (ACTIVE, prepaid:operate): adds a second-currency wallet to the account. - **Acceptor** (CLOSED programs, prepaid:operate): sets the closed-loop acceptor id or prefix the account may spend at. - **Freeze / Unfreeze** (prepaid:operate): freezes or resumes the account. - **Close** (prepaid:operate): closes the account. - **Release excess** (prepaid:operate): on the safeguarding banner, returns releasable excess escrow to the operating account. May require a checker to authorize before cash moves. - **Remit to state** (prepaid:operate): on the escheatment banner, pays escheated value to the state out of the safeguarding escrow. May require a checker to authorize before funds pay out.

Notes. The account reference opens a detail drawer listing loads and rail loads. A safeguarding banner shows, per currency, the outstanding e-money liability, the safeguarded amount, the releasable excess, and whether the position is covered or in breach. An escheatment banner shows escheated, remitted and payable-to-state amounts per currency, and a dormancy book lists dormant accounts with their notice and escheatment dates. Release and remit are maker-checker controlled.

Switch



Switch (/switch)

What it is. The card switch monitor (ISO 8583): the session status to the network, and the settlement reports it reconciles against your own records. Open it to check the link is up and to ingest and review a scheme settlement report. PANs persist only as vault tokens.

Fields. (Ingest settlement report)

Field	Required	What to enter
Report file content	Yes	The raw report file: a REPORT,reference,date

Field	Required	What to enter
		header line, then one date,rrn,stan,pan,processingCode,amountMinor,currency,actionCode line per transaction. Re-posting the same reference is idempotent.

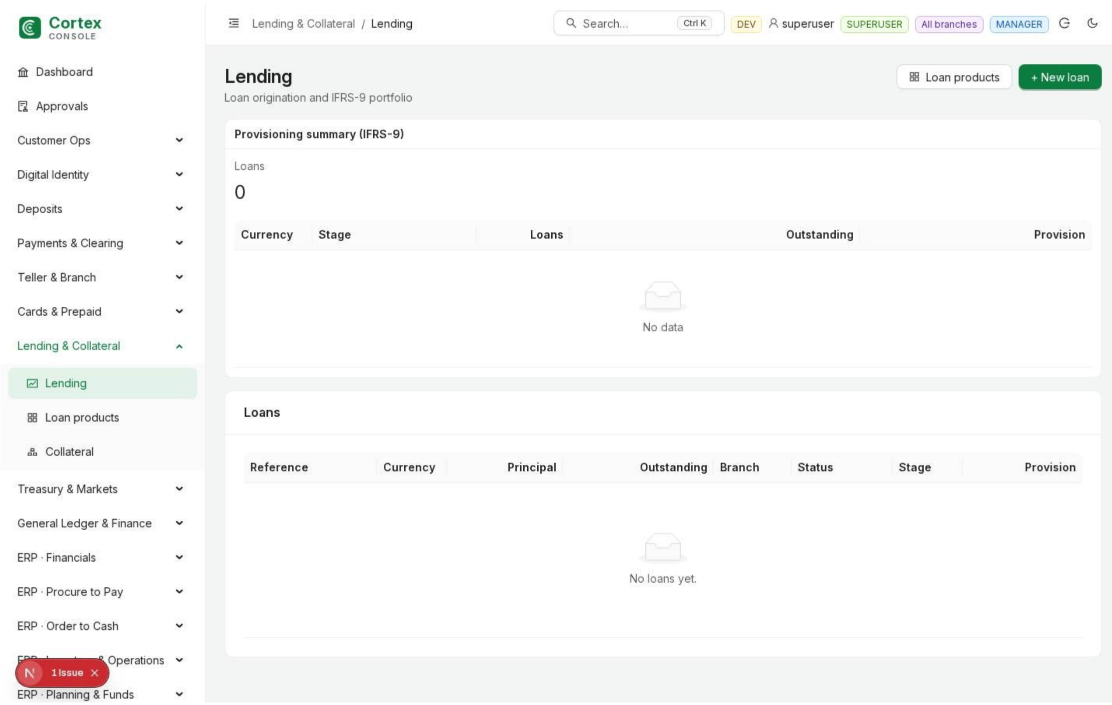
Read-only content. A status banner shows the session state (online or not), the last echo time, the number of pending reversals, and a warning when a soft HSM (development crypto) is in use. The report table lists, per settlement report: reference (opens the reconciliation), network (filterable), settlement date, line count, matched count, amount mismatches, missing lines (ours / theirs), the net break (or balanced), status (RECONCILED or pending) and ingest time.

Actions. - **Ingest settlement report** (card:operate): parses and reconciles a pasted report file.

Notes. Opening a report shows its reconciliation lines: line number, RRN, PAN token (a vault token showing only the last four digits), the report amount, your amount, and a classification of MATCHED, AMOUNT_MISMATCH, MISSING_OURS or MISSING_THEIRS.

Lending & Collateral

Lending



Lending (/lending)

What it is. Loan origination and the IFRS-9 loan book. Open it to apply for a new loan through a short wizard and to see the portfolio's provisioning by stage. Each loan row links to its own detail page for disbursement, repayment and lifecycle.

Workflow. The wizard has four steps: Product, Disbursement, Terms, Review. Applying originates the loan and takes you to its detail page, where it is disbursed and serviced. Loans are staged for provisioning as S1, S2 or S3 (IFRS-9).

Fields. (New loan)

Field	Required	What to enter
Loan product	No	A LOAN-class product. Picking one pre-fills the rate, term and repayment frequency (still editable; the server checks them against the product's bounds).

Field	Required	What to enter
Borrower	Yes	The borrowing party.
Disbursement account	Yes	The account the principal is paid into. Its currency locks the loan currency.
Principal	Yes	The loan amount, in the disbursement account's currency.
Annual rate	No	The interest rate, entered as a percentage. Defaults to the product rate, or 12%.
Term (months)	No	Loan term, 1-120. Defaults to the product term, or 12.
Repayment frequency	No	Shown read-only from the product (defaults to MONTHLY).

Actions. - **New loan** (loan:originate): opens the wizard; Apply creates the loan application. - **Loan products** (product:read): jumps to the Product Factory filtered to loan products.

Notes. The provisioning summary (IFRS-9) aggregates the book per currency and never sums across currencies, because a mixed-currency total is meaningless. It shows outstanding and the expected-credit-loss allowance per currency, then a per-stage table of loan count, outstanding and provision. The loans table shows reference, currency, principal, outstanding principal, branch, status, stage and provision allowance.

Loan products

What it is. The Product Factory filtered to loan products: the catalogue of loan products a loan can be originated against. It is the same New product wizard as the deposit product factory, opened on the Loan class. Products are created as DRAFT and configured before activation.

Workflow. The wizard has five steps: Classification, Base, Behaviour, Limits & eligibility, Review. On the loan slice the Behaviour step shows loan repayment, limits, fees, collateral and provisioning settings.

Fields. (New product, loan)

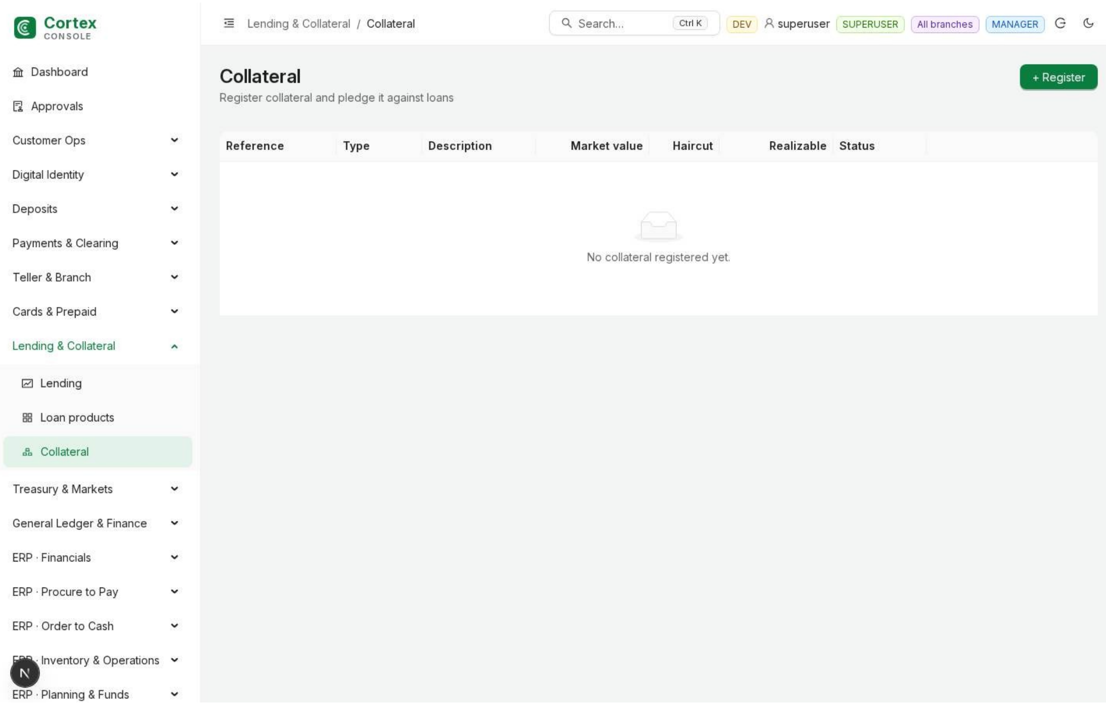
Field	Required	What to enter
Code	Yes	Permanent product code, used in journals and reports. Uppercase letters, digits and hyphens, e.g. LN-SME.
Name	Yes	The product name.
Class	Yes	Set to Loan.
Base currency	No	Leave blank for a multi-currency product.
Repayment method	Yes	Equal installments (EMI), Equal principal, Interest only (balloon) or Bullet (single payment).
Frequency	Yes	Repayment frequency: Weekly, Biweekly, Monthly or Quarterly.
Min amount / Max amount	No	The principal band the product allows.
Default term / Min term / Max term (months)	No	The term band and default.
Processing fee	No	Origination fee, as a percentage.
Early-settlement penalty	No	Penalty on early payoff, as a percentage.
Collateral required	No	Whether a loan under this product must be secured.
Max loan-to-value	No	The maximum LTV, as a percentage.
Stage 1 / Stage 2 / Stage 3	No	Expected-credit-loss

Field	Required	What to enter
ECL		coverage per stage, as percentages. Blank uses the platform default (1 / 10 / 50%).
Stage 2 from / Stage 3 from (days past due)	No	The days-past-due thresholds for staging. Blank uses the default (stage 2 over 30 dpd, stage 3 over 90 dpd).
CDD tiers	No	The customer due-diligence tiers eligible to hold the product: Simplified, Standard, Enhanced.
Segments	Yes	Uppercase tokens for eligible customer segments, e.g. RETAIL, SME, CORPORATE.
Description	No	Free-text description.

Actions. - **Create product** (product:manage): creates the product as DRAFT and opens its detail page.

Notes. The loan interest rate and interest method are not set here; they are configured on the product's Loan interest plan after creation (open the product, then Config), which keeps loan charge-interest separate from deposit credit-interest. Fees, GL mappings and limits are also finalized on the detail page before the product is activated.

Collateral



Collateral (/collateral)

What it is. The collateral register: assets pledged against loans, with their value after a risk haircut. Open it to register a piece of collateral and pledge it to a loan, or to release a pledge.

Workflow. Collateral is registered as available, PLEDGED against one loan, and later released back to available.

Fields. (Register collateral)

Field	Required	What to enter
Owner	Yes	The party that owns the asset.
Type	Yes	PROPERTY, VEHICLE, CASH, SECURITIES, GUARANTEE or OTHER. Defaults to PROPERTY.
Description	No	A description of the asset.
Market value	Yes	The asset’s market value (amount and currency).

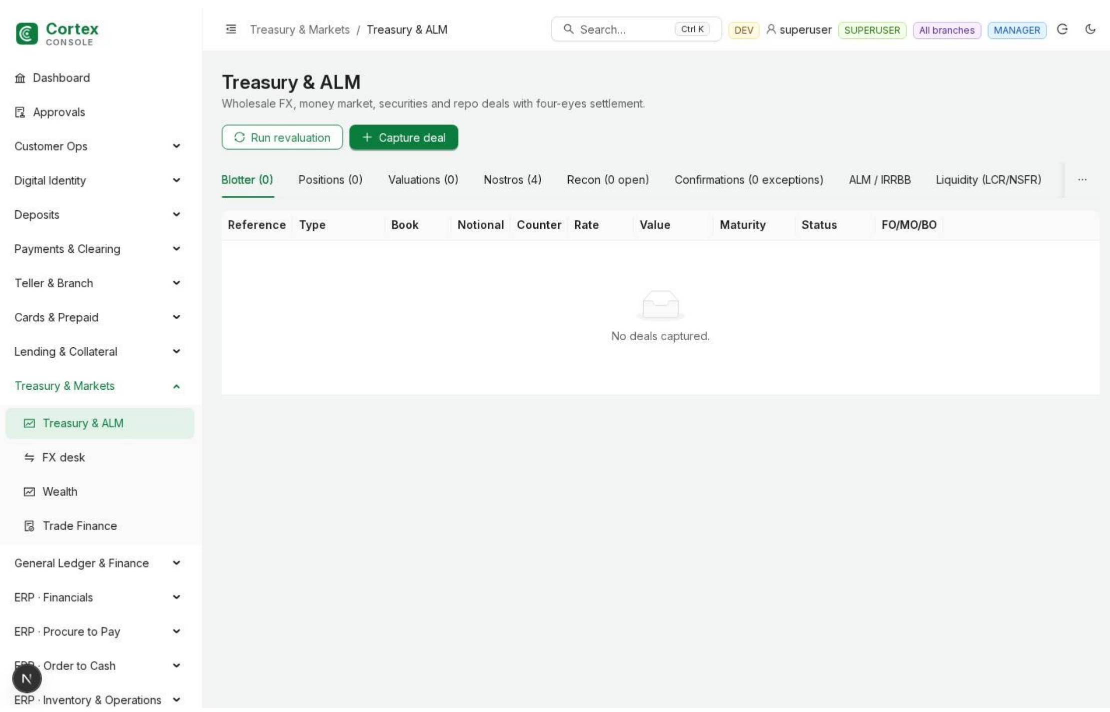
Field	Required	What to enter
Haircut	No	The risk discount, in basis points. The realizable value is the market value less the haircut. Defaults to 0.

Actions. - **Register** (collateral:manage): registers the collateral as available. - **Pledge** (available items, collateral:manage): pledges the collateral to a loan you select. - **Release** (pledged items, collateral:manage): releases the pledge back to available. - **View loan**: links to the loan the collateral currently secures.

Notes. The table shows reference, type, description, market value, haircut (as a percentage), realizable value and status. Realizable value is what the bank counts toward loan cover.

Treasury & Markets

Treasury & ALM



Treasury & ALM (/treasury)

What it is. The wholesale treasury desk: FX, money-market, securities and repo deals captured under four-eyes control, plus the bank's positions, nostro reconciliation, confirmations, asset-liability (ALM/IRRBB) and liquidity

(LCR/NSFR) views. Open it to capture and progress deals and to monitor the balance sheet.

Workflow. A deal moves CAPTURED to VERIFIED to CONFIRMED to SETTLED to MATURED, or is CANCELLED. Capture and settlement are separated across roles: capture needs treasury:deal, verify needs treasury:verify, and confirm, settle and mature need treasury:deal.

Fields. (Capture deal) The form starts with a type selector (FX spot, FX forward, FX swap, Money market, Securities, Repo) and these shared fields, then the legs for the chosen type.

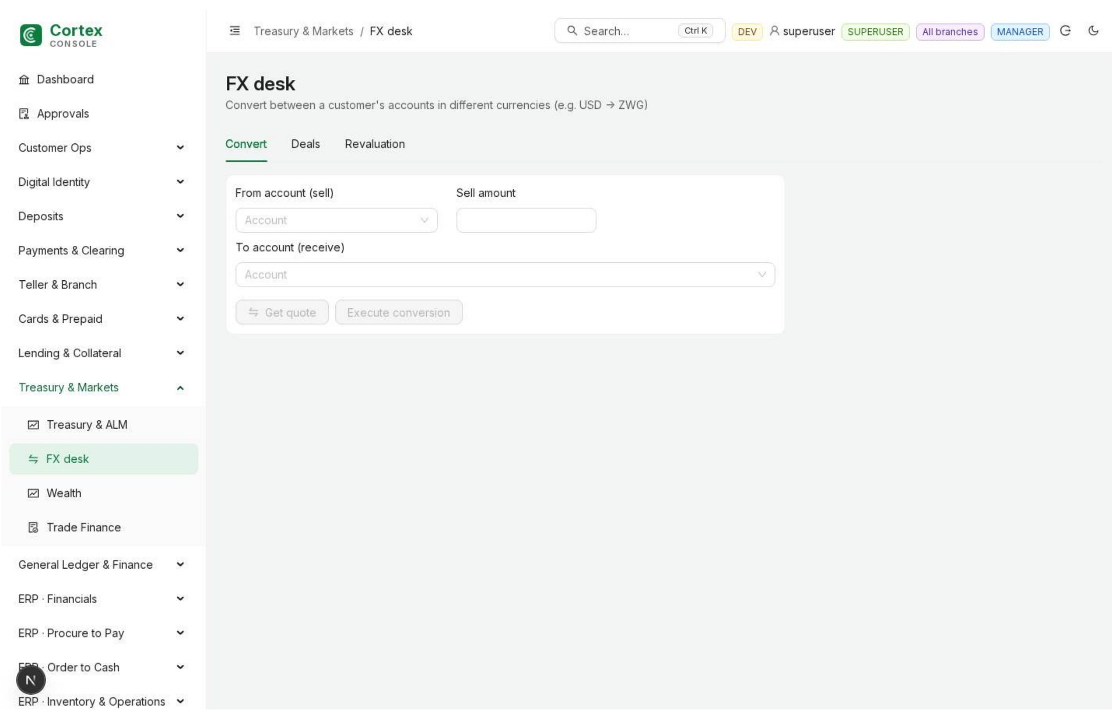
Field	Required	What to enter
Book	No	TRADING or BANKING. Defaults to TRADING.
Desk	No	The dealing desk, e.g. FX or MM.
Value date (Near date for an FX swap)	Conditional	Settlement date. Required for an FX forward.

Per deal type, the additional legs are: - **FX spot / forward / swap**: buy amount and currency (required), sell amount and currency (required), and the rate (required; labelled Rate, Spot rate or Near rate). A forward or swap also takes forward points; a swap also takes a far date (required). - **Money market**: direction (Placement, we lend, or Borrowing, we take), principal (required) and currency, annual rate (required, a decimal fraction), and maturity date (required). - **Securities**: side (Buy or Sell), security ISIN (required), nominal quantity, price, consideration (required) and currency. - **Repo**: side (Repo, borrow cash, or Reverse repo, lend cash), cash (required) and currency, repo rate (required, a decimal fraction), collateral reference and value, and the repurchase (far) date (required).

Actions. - **Capture deal** (treasury:deal): captures the deal, CAPTURED. - **Verify** (CAPTURED, treasury:verify): second-person verification, VERIFIED. - **Confirm / Settle / Mature** (treasury:deal): progress a VERIFIED, CONFIRMED or SETTLED deal. - **Confirm stl / Fail stl** (CONFIRMED, treasury:deal): mark settlement confirmed or failed. - **Cancel** (CAPTURED, treasury:deal): cancels a captured deal. - **Run revaluation** (treasury:operate): marks open positions to market and posts the revaluation. - **Ingest MT940/MT950** (Nostros tab, treasury:operate): reconciles a pasted SWIFT nostro statement, raising a break for every mismatch. - **Poll feed / Ingest confirmation** (Confirmations tab, treasury:operate): polls the confirmation feed or ingests one confirmation (MT300, MT320 or FpML) and matches it to a verified deal. - **Match to deal** (Confirmations tab, treasury:verify): matches an unmatched confirmation to a verified deal. - **Resolve** (Recon tab, treasury:operate): resolves an open reconciliation break. - **Publish price** (Valuations tab, treasury:operate): publishes a security price (ISIN and price per 100 nominal).

Notes. The screen is organized into tabs: Blotter (all deals), Positions (net per book and currency), Valuations (unrealised mark-to-market plus published security prices), Nostros (correspondent accounts), Recon (breaks and ingested statements), Confirmations (inbound message matching), ALM / IRRBB (gap ladder, plus/minus 200bp rate sensitivity on net interest income and economic value, and the FTP curve), Liquidity (LCR and NSFR ratios and their components), and Settlements (payment legs). Revaluation also runs automatically at end of day.

FX desk



FX desk (/fx/desk)

What it is. The retail FX desk: converts money between a customer's own accounts held in different currencies (for example USD to ZWG). Open it to quote and execute a conversion, list past deals, and run the FX position revaluation.

Workflow. Pick the sell and receive accounts and an amount, get a quote, then execute. The buy and sell currencies must differ (a same-currency move is a normal transfer, not FX).

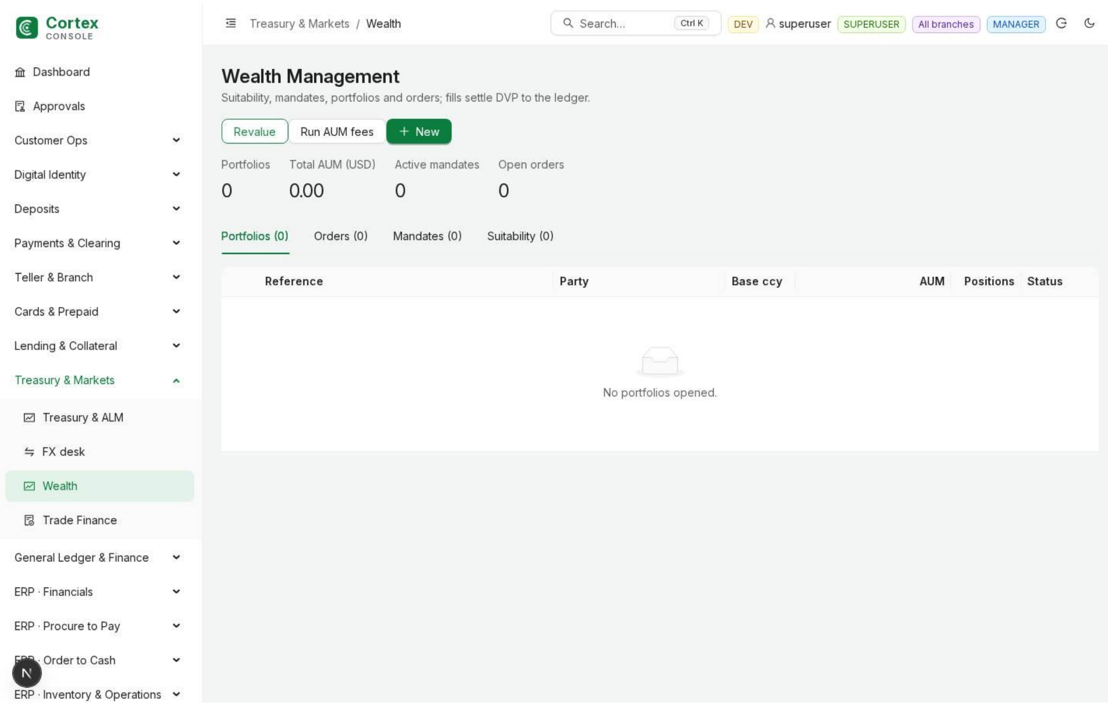
Fields. (Convert) The convert form is built from account pickers and an amount, not named form fields:

Field	Required	What to enter
From account (sell)	Yes	The customer account the money is sold from. Its currency is the sell currency.
Sell amount	Yes	How much to sell, in the sell account's currency.
To account (receive)	Yes	The account the converted money is received into. Must be a different currency.

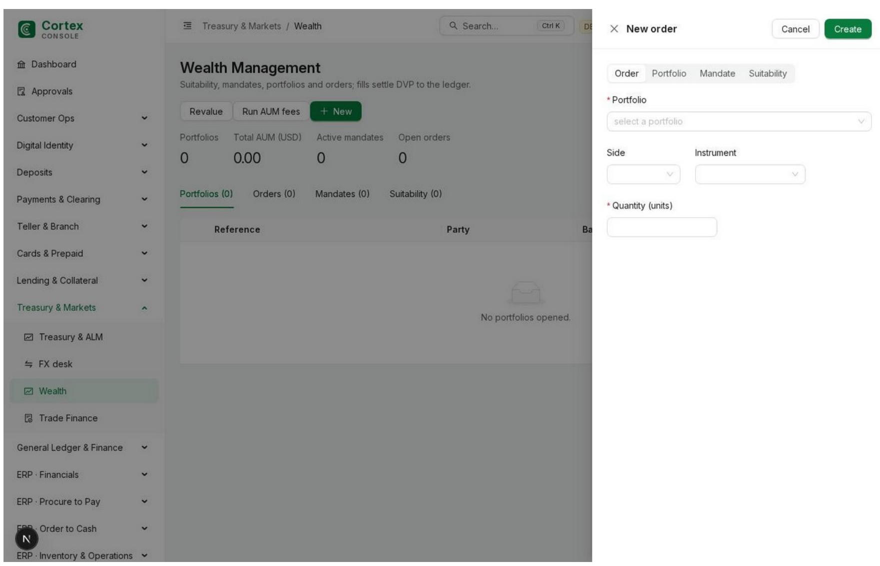
Actions. - **Get quote** (fx:deal): fetches an indicative rate and shows the sell amount, receive amount and rate (and any cross currency used). - **Execute conversion** (fx:deal): posts the conversion at the quoted rate. May be submitted for checker approval before it posts. - **Run revaluation** (fx:revalue): marks the open FX position to the closing mid rate and books the gain or loss. Also runs automatically at end of day.

Notes. Viewing is payment:read, but dealing needs fx:deal and revaluation needs fx:revalue. The Deals tab lists reference, sold, received, rate, the crossing currency (or direct) and time. The Revaluation tab shows the gain to date and last-revalued date per reporting currency.

Wealth



Wealth (/wealth)



The form on Wealth

What it is. Wealth and investment management: client suitability profiles, investment mandates, portfolios and orders. Open it to set up a client's suitability and mandate, open a portfolio, and place and settle orders. Fills settle delivery-versus-payment to the ledger.

Workflow. A mandate goes DRAFT to ACTIVE (activation is a second-person step), can be SUSPENDED and resumed, and is TERMINATED. An order goes ACCEPTED to PENDING_SETTLEMENT (once filled at an execution price) to SETTLED, or is CANCELLED or REJECTED. A discretionary mandate needs a suitability profile.

Fields. The New drawer has a type selector (Order, Portfolio, Mandate, Suitability); the fields depend on the type.

Suitability profile:

Field	Required	What to enter
Party id	Yes	The client (a UUID).
Classification	No	RETAIL, PROFESSIONAL or ELIGIBLE_CP. Defaults to RETAIL.
Risk (1-7)	Yes	The client's risk tolerance, 1-7.
Objectives	No	Free text, e.g. long-term growth.
ESG preference	No	Whether the client prefers ESG instruments.
Valid from / Review due	No	The profile's start and review-due dates.

Mandate:

Field	Required	What to enter
Party id	Yes	The client (a UUID).
Type	No	ADVISORY, DISCRETIONARY or EXECUTION_ONLY. Defaults to ADVISORY.
Suitability profile	No	The client's profile. Required for a DISCRETIONARY mandate.
Base ccy	No	The mandate base currency. Defaults to USD.

Field	Required	What to enter
Fee (bps)	Yes	The management fee in basis points. Defaults to 75.
Scope	No	Free text, e.g. instrument classes or exclusions.

Portfolio:

Field	Required	What to enter
Party id	Yes	The client (a UUID).
Mandate	Yes	An ACTIVE mandate to open the portfolio under.
Base ccy	No	The portfolio base currency.

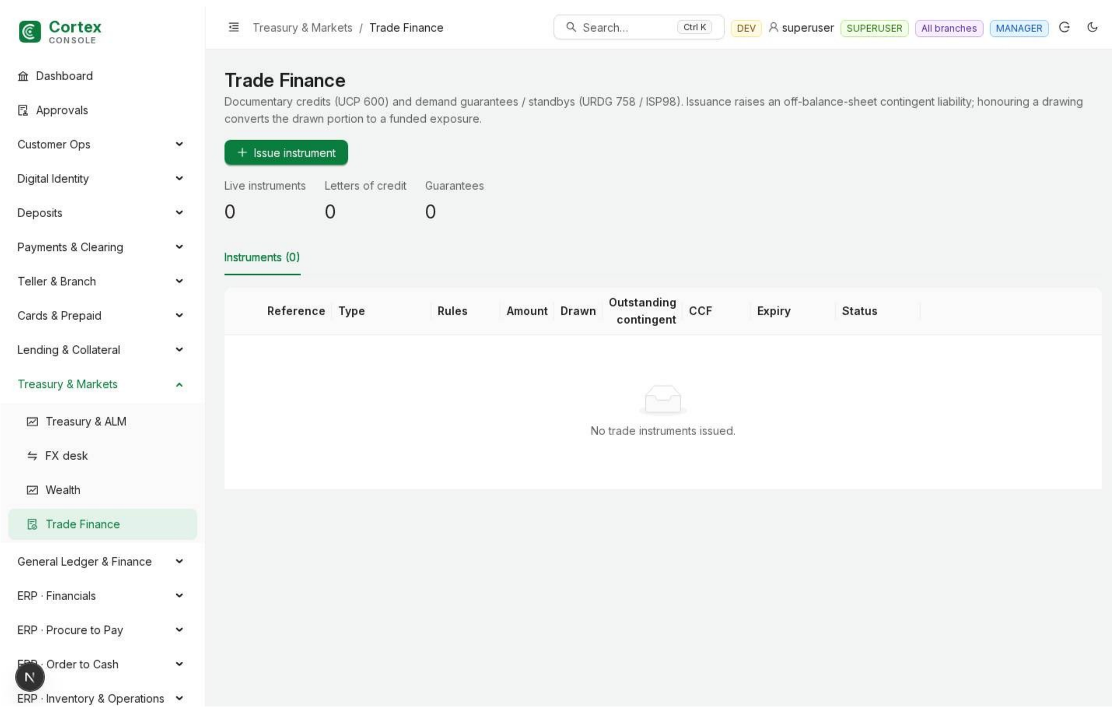
Order:

Field	Required	What to enter
Portfolio	Yes	The portfolio to trade in.
Side	No	Buy or Sell. Defaults to Buy.
Instrument	No	ZW-EQ-FUND, ZW-BOND-FUND, USD-MM-FUND or GLOBAL-EQ-FUND.
Quantity (units)	Yes	Number of units to trade.

Actions. - **New** (wealth:operate): opens the create drawer for the selected type. - **Revalue** (wealth:operate): marks portfolio positions to current prices. - **Run AUM fees** (wealth:operate): charges assets-under-management fees. - **Activate** (DRAFT mandate, wealth:verify): activates the mandate. - **Suspend / Resume / Terminate** (mandate, wealth:operate): changes the mandate state. - **Fill** (ACCEPTED order, wealth:operate): records the execution price; a buy posts its trade-date cash leg to the settlement-clearing account. - **Settle** (PENDING_SETTLEMENT order, wealth:operate): settles the order. - **Cancel** (ACCEPTED order, wealth:operate): cancels the order.

Notes. The header shows portfolio count, total AUM (USD), active mandates and open orders. Tabs cover Portfolios (each expands to its holdings), Orders, Mandates and Suitability. A portfolio's positions revalue and its fees charge through the Revalue and Run AUM fees buttons.

Trade Finance



Trade Finance (/trade-finance)

What it is. Documentary credits and demand guarantees: letters of credit (UCP 600) and guarantees or standbys (URDG 758 / ISP98). Issuing an instrument raises an off-balance-sheet contingent liability; honouring a drawing converts the drawn portion to a funded exposure. Open it to issue instruments, record and honour drawings, and amend terms.

Workflow. An instrument is DRAFTED, ISSUED (raising the contingent liability), and then EXPIRED, CANCELLED or CLOSED. A drawing is REQUESTED, then HONOURED (converting contingent to funded) or REFUSED.

Fields. (Issue trade instrument) The form starts with a type selector (Letter of credit, Guarantee) and these shared fields, then the type-specific fields.

Field	Required	What to enter
Applicant party id	Yes	The party the instrument is issued for (a UUID).

Field	Required	What to enter
Beneficiary party id	Yes	The party who may draw on it (a UUID).
Amount	Yes	The instrument amount, with a currency (defaults to USD).
Tolerance	No	Allowed amount tolerance as a fraction, e.g. 0.10 for plus/minus 10%.
Expiry (YYYY-MM-DD)	Yes	The expiry date.
Expiry place	No	Where the instrument expires, e.g. Harare.
CCF class	No	Credit-conversion class: Self-liquidating trade (20%), Performance / standby (50%) or Financial (100%).
Cash cover %	No	Portion cash-collateralized, as a fraction.
Correspondent BIC	No	The correspondent bank's BIC.
Issuance commission	No	The commission charged on issuance.

Letter of credit adds: Form (Commercial (UCP) or Standby (ISP98)), Available by (SIGHT, ACCEPTANCE, DEF_PAYMENT or NEGOTIATION), usance days, incoterm, advising bank BIC and goods description.

Guarantee adds: Guarantee type (BID, PERFORMANCE, ADVANCE_PAYMENT, FINANCIAL, WARRANTY or CUSTOMS), demand basis (Simple demand or Documentary), claim period in days, and auto-extend (No or Extend-or-pay).

Actions. - **Issue instrument** (trade:operate): issues the LC or guarantee, raising the contingent liability. - **Draw** (ISSUED, trade:operate): records a drawing: amount (required), value date, and settlement (from applicant cover, or bank-financed as a trade loan). - **Amend** (ISSUED, trade:operate): amends the instrument: a description (required), a signed amount delta (blank for no change), and whether beneficiary consent is required (if so the amendment is pending until consented). - **Expire** (ISSUED, trade:operate): expires the instrument, releasing the residual contingent liability. - **Cancel** (ISSUED or DRAFTED with nothing drawn, trade:operate): cancels the instrument, releasing the full contingent liability. - **Honour** (REQUESTED drawing, trade:operate): honours the drawing, converting the drawn contingent amount to a funded exposure.

Notes. The header counts live instruments, letters of credit and guarantees. Each instrument row expands to show its applicant, beneficiary, tolerance, form or guarantee details, goods, the contingent ledger entry, and its drawings and amendments.

General Ledger & Finance

Chart of Accounts

Cortex
CONSOLE

- Dashboard
- Approvals
- Customer Ops
- Digital Identity
- Deposits
- Payments & Clearing
- Teller & Branch
- Cards & Prepaid
- Lending & Collateral
- Treasury & Markets
- General Ledger & Finance
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General Ledger & Finance / Chart of Accounts

Search... Ctrl K DEV superuser SUPERUSER All branches MANAGER

Chart of Accounts

Natural accounts in code order. Detail lines post; Summary lines roll up.

Search by code or name

+ New account

Code	Name	Type	Kind	Contra	Rolls up to	Status		
100000	Assets	ASSET	Summary	-	-	ACTIVE	Edit	Deactivate
110000	Cash & bank balances	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
110100	Cash on hand · till (control → per-till sub-ledger)	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
110200	Vault cash (control → per-vault sub-ledger)	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
110500	Bank · operating (ERP cash book)	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
110900	Cash in transit (CIT suspense)	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
110950	Cash over/short suspense	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
111000	Cash & clearing	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
111500	Central bank settlement (nostro)	ASSET	Detail	-	110000	ACTIVE	Edit	Deactivate
120000	Loans & advances	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
121000	Loans receivable	ASSET	Detail	-	120000	ACTIVE	Edit	Deactivate
121100	Card loans receivable	ASSET	Detail	-	120000	ACTIVE	Edit	Deactivate
122000	Interest receivable	ASSET	Detail	-	120000	ACTIVE	Edit	Deactivate
122500	Penalty receivable	ASSET	Detail	-	120000	ACTIVE	Edit	Deactivate
130000	Treasury assets	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
131000	MM placements (treasury)	ASSET	Detail	-	130000	ACTIVE	Edit	Deactivate
132000	Securities portfolio (treasury)	ASSET	Detail	-	130000	ACTIVE	Edit	Deactivate
133000	Reverse-repo receivable (treasury)	ASSET	Detail	-	130000	ACTIVE	Edit	Deactivate
140000	Trade finance assets	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
141000	Trade receivable · LC/guarantee recourse (trade finance)	ASSET	Detail	-	140000	ACTIVE	Edit	Deactivate
142000	Trade settlement / correspondent cash (trade finance)	ASSET	Detail	-	140000	ACTIVE	Edit	Deactivate
150000	FX positions	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
151000	FX position (control)	ASSET	Detail	-	150000	ACTIVE	Edit	Deactivate
152000	FX revaluation position	ASSET	Detail	-	150000	ACTIVE	Edit	Deactivate
160000	Card dispute assets	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
161000	Card dispute suspense	ASSET	Detail	-	160000	ACTIVE	Edit	Deactivate
170000	Prepaid & escrow	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
171000	Prepaid safeguarding (escrow)	ASSET	Detail	-	170000	ACTIVE	Edit	Deactivate
180000	Fixed assets	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
181000	Fixed assets at cost (PP&E)	ASSET	Detail	-	180000	ACTIVE	Edit	Deactivate
181100	Accumulated depreciation (contra-asset)	ASSET	Detail	Contra	180000	ACTIVE	Edit	Deactivate
190000	Wealth & custody assets	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
191000	Investment custody assets (client securities, control)	ASSET	Detail	-	190000	ACTIVE	Edit	Deactivate
192000	Securities settlement clearing (wealth)	ASSET	Detail	-	190000	ACTIVE	Edit	Deactivate
195000	Trade & operating assets (ERP)	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
195100	Accounts receivable control	ASSET	Detail	-	195000	ACTIVE	Edit	Deactivate
195200	Inventory control	ASSET	Detail	-	195000	ACTIVE	Edit	Deactivate
195300	Recoverable input tax	ASSET	Detail	-	195000	ACTIVE	Edit	Deactivate
195400	Project work in progress (WIP)	ASSET	Detail	-	195000	ACTIVE	Edit	Deactivate
195500	Manufacturing work in progress (WIP)	ASSET	Detail	-	195000	ACTIVE	Edit	Deactivate
196000	Intercompany balances (ERP)	ASSET	Summary	-	100000	ACTIVE	Edit	Deactivate
196100	Intercompany receivable (due from related entity)	ASSET	Detail	-	196000	ACTIVE	Edit	Deactivate
200000	Liabilities	LIABILITY	Summary	-	-	ACTIVE	Edit	Deactivate
210000	Customer deposits	LIABILITY	Summary	-	200000	ACTIVE	Edit	Deactivate
211000	Customer deposits (control)	LIABILITY	Detail	-	210000	ACTIVE	Edit	Deactivate
212000	Prepaid stored value	LIABILITY	Detail	-	210000	ACTIVE	Edit	Deactivate

Chart of Accounts (/gl)

What it is. The chart of accounts: every natural GL account the bank posts to, in code order. You open it to add a new account, rename one, change where it rolls up, or switch it between accepting postings and being a roll-up header. Click any account code to open its inquiry (balance, transactions, statement).

Workflow. An account is either a Detail account (accepts postings) or a Summary account (a roll-up header that rejects postings and totals its children in statements). New accounts start Active and can be deactivated so no further postings land on them.

Fields. (New account)

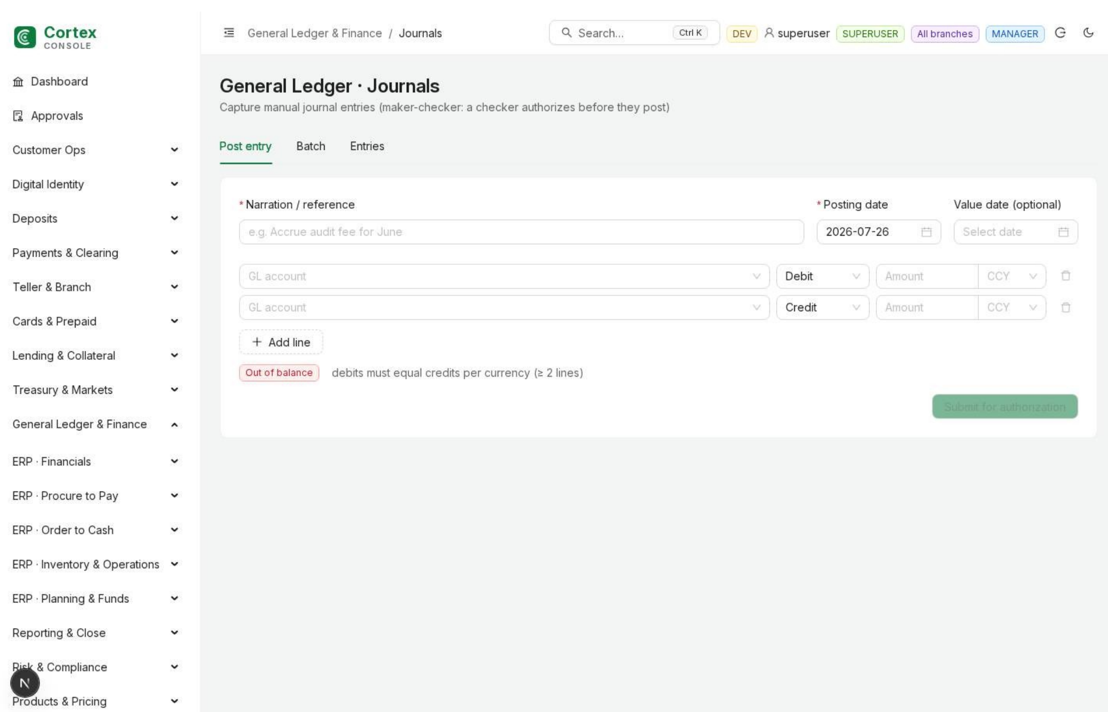
Field	Required	What to enter
Code	Yes	A numeric account code of at least three digits, e.g. 411000. Cannot be changed after creation.
Type	Yes	The account class: Asset, Liability, Equity, Income or Expense. Defaults to Asset.
Name	Yes	The account name shown across the app, e.g. Interest income, loans.
Rolls up to (summary account)	No	The summary account this line rolls up to in statements. Pick from existing summary accounts, or leave blank for a class root.
Postable (detail account)	No	On means the account accepts postings (a detail account); off makes it a summary roll-up header that rejects postings. Defaults to on.
Contra account	No	On for an account whose

Field	Required	What to enter
		normal balance is opposite its type, e.g. accumulated depreciation (a credit-normal asset) or a loan-loss allowance. Defaults to off.

Actions. - + **New account** (needs gl:chart-manage): creates the account, Active. - **Edit** (per row, needs gl:chart-manage): changes the name, type, parent, or the postable/contra flags. The code stays fixed. - **Deactivate / Activate** (per row, needs gl:chart-manage): stops or resumes postings to the account.

Notes. Viewing the chart needs gl:read, but every create, edit and activate/deactivate action needs the stronger gl:chart-manage. The table can be searched by code or name and filtered to Detail or Summary accounts.

Journals



Journals (/ledger)

What it is. Where you capture manual journal entries into the general ledger. Every entry is double-entry: you build a grid of debit and credit lines that must balance per currency before it can be submitted. Use it for accruals, reclassifications, corrections and any posting not generated automatically by a business module.

Workflow. A journal is captured by a maker and does not post immediately: it goes to Approvals for a checker to authorize (maker-checker). The screen has three tabs. Post entry captures one journal. Batch stages several and posts them atomically (all or none). Entries lists what has posted, where you can reverse an entry or correct its value date.

Fields. (Post entry, and each entry in Batch)

Field	Required	What to enter
Narration / reference	Yes	A short description of the journal, e.g. Accrue audit fee for June. Up to 140 characters.
Posting date	Yes	The business date the entry is booked on. Defaults to today.
Value date (optional)	No	The economic value date if it differs from the posting date (drives interest eligibility and statement ordering).

Posting lines. (The double-entry grid, at least two lines. Starts with one debit and one credit line; use Add line for more.)

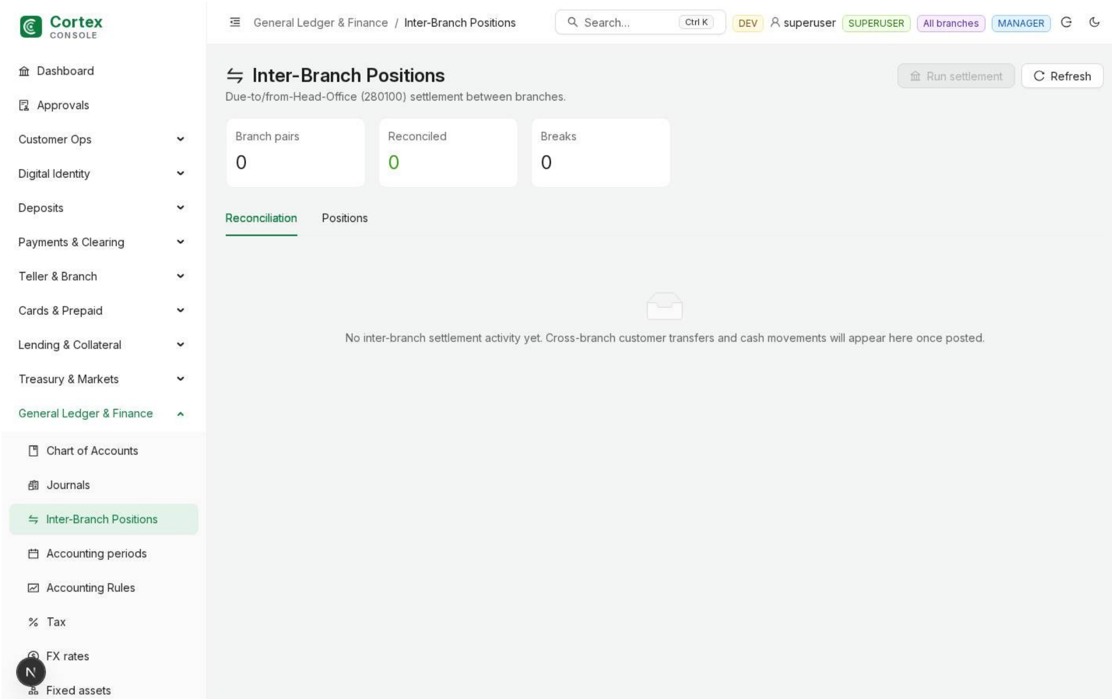
Line field	Required	What to enter
Account	Yes	The GL account for this leg. Pick a postable account from the chart.
Dr/Cr	Yes	Whether this leg is a Debit or a Credit.
Amount	Yes	The line amount and its currency.

A live indicator shows Balanced once debits equal credits within each currency (with at least two lines); until then it shows Out of balance and the per-currency difference. You cannot submit an unbalanced entry.

Actions. - **Submit for authorization** (Post entry, needs journal:post): validates that the entry balances, then sends it to Approvals for a checker. - **Add to batch** (Batch): stages the current entry. Staged entries are listed with their reference, line count and posting date. - **Submit batch for authorization** (Batch, needs journal:post): sends the whole batch; it posts atomically, all entries or none. - **Value date** (Entries row, needs ledger:back-value): opens a dialog to re-stamp the entry's value date. Requires a new value date and a reason. - **Reverse** (Entries row, needs journal:reverse): posts a compensating entry with mirror legs. Requires a reason and is itself subject to maker-checker.

Notes. The Entries tab pages one page at a time because the journal grows without bound. It flags reversals and marks any entry whose value date differs from its posting date. Correcting a value date moves no money; it is refused for FX-translated entries (reverse and repost instead) and outside the operator-configured value-dating windows, and every correction is recorded on the entry's correction registry. When a journal is deep-linked from a GL-recon recommendation, the narration is pre-filled with the recommendation's rationale, but the amounts and accounts are always entered by hand.

Inter-Branch Positions



Inter-Branch Positions (/ledger/inter-branch)

What it is. A read-only reconciliation dashboard for the Due-to/from-Head-Office (account 280100) positions that build up when branches transact with each other (cross-branch transfers, cash movements). You open it to confirm every branch pair nets to zero before a trial balance is signed off, and to sweep outstanding balances into settlement.

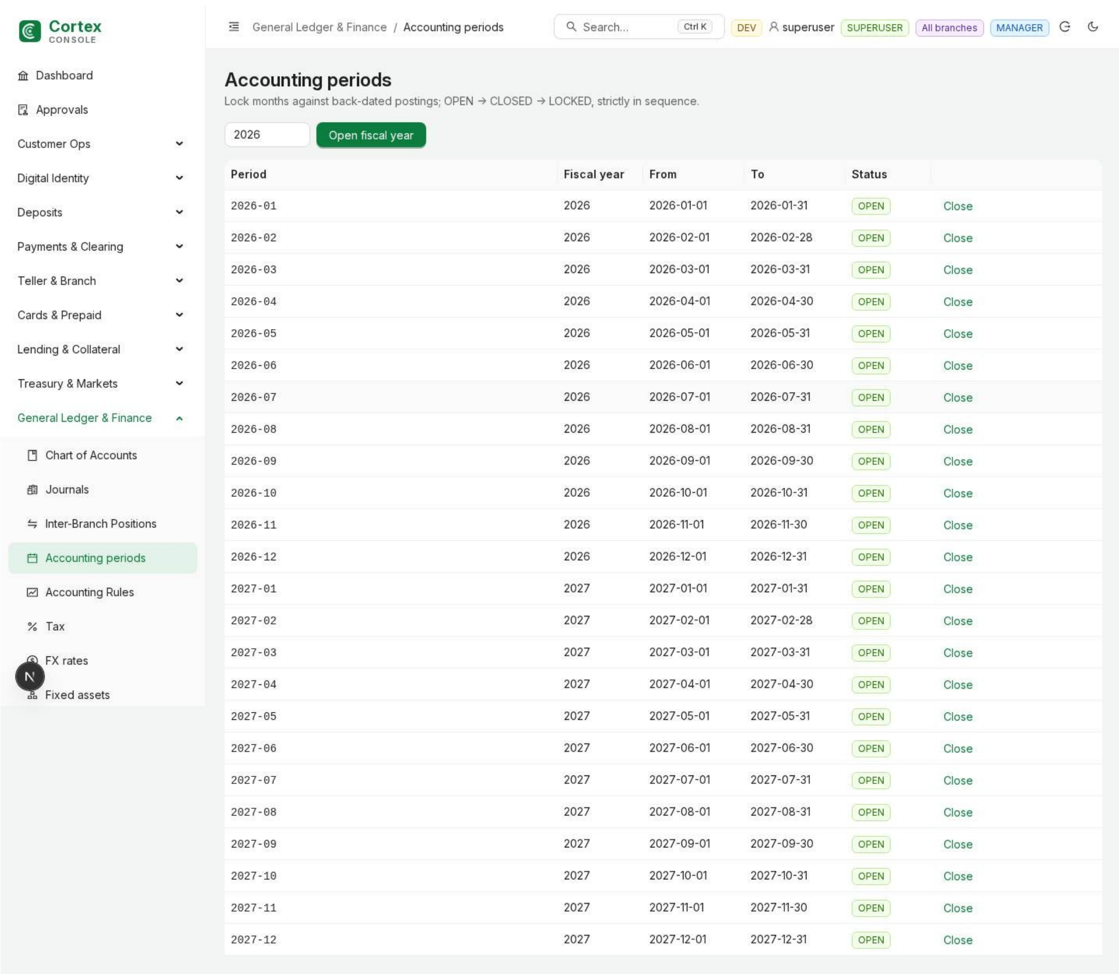
Workflow. Cross-branch activity posts to each branch's inter-branch clearing account. This screen pairs the two sides and checks they cancel. A pair that nets to zero is Balanced; a non-zero residual is a Break, meaning one branch carries a leg its counterparty does not. Running settlement clears the outstanding positions to zero.

The three summary cards show Branch pairs, Reconciled and Breaks. The Reconciliation tab lists each pair with Branch A, Branch B, Currency, the A to B and B to A nets, the Residual, and a Balanced or Break status; break rows are tinted red. A net is shown green when it is Due from the counterparty (a receivable) and red when it is Due to the counterparty (a payable). The Positions tab lists each raw position by owning branch, counterparty branch, currency and net.

Actions. - **Run settlement** (needs journal:post): sweeps every outstanding Due-to/from-Head-Office (280100) position into the Head-Office settlement account (280200), posting one balanced journal per currency and clearing the inter-branch clearing to zero. If there are unreconciled breaks, they are swept too, so reconcile them first where possible. - **Refresh**: reloads the positions and reconciliation.

Notes. This screen posts nothing on its own except the settlement sweep. A residual that will not clear points to a missing or duplicated leg on one branch's book and must be investigated before the trial balance is signed.

Accounting periods



Accounting periods (/gl/periods)

What it is. The accounting-period calendar. You open it to protect closed months from back-dated postings by moving each month through its lifecycle, and to open a new fiscal year's months.

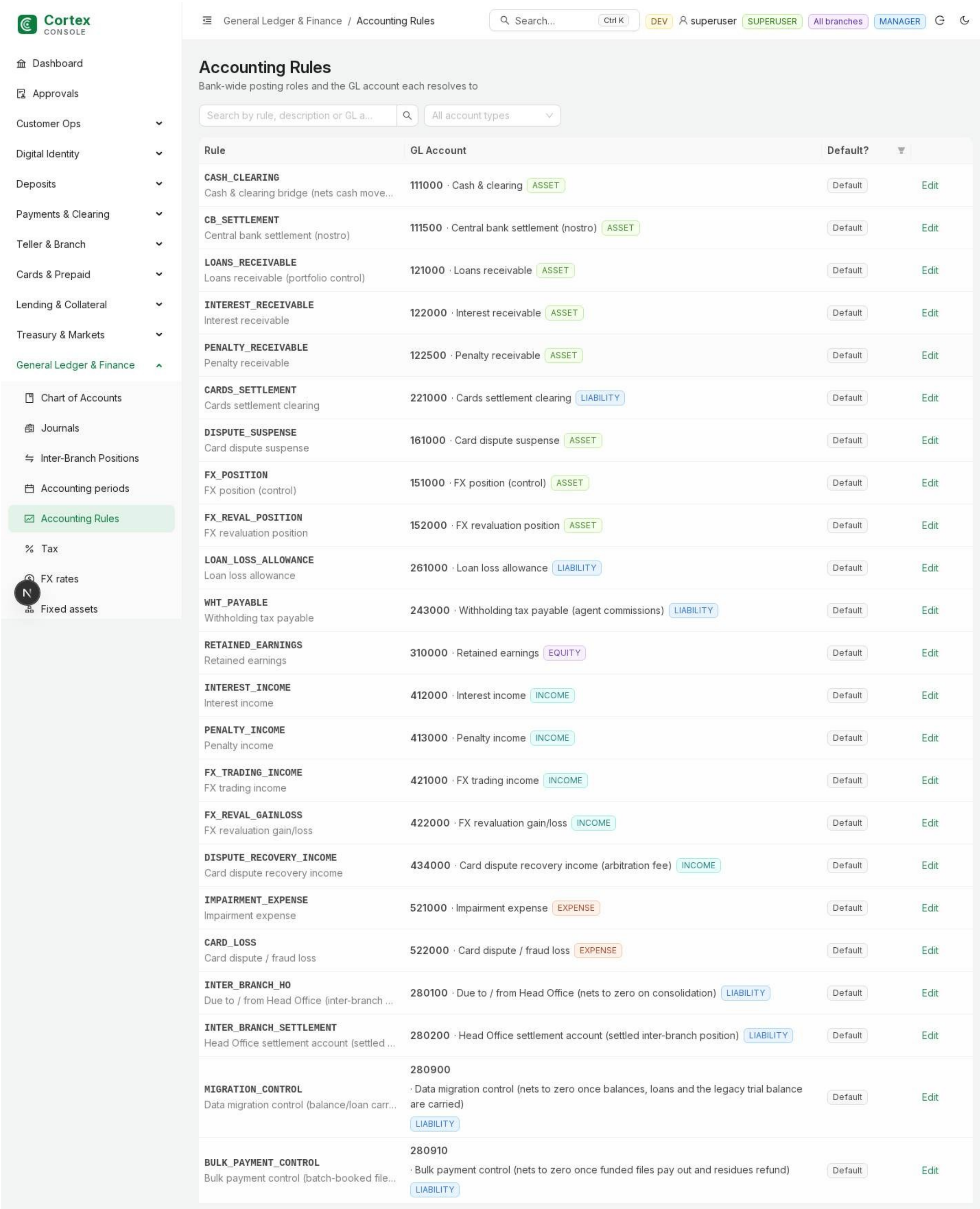
Workflow. A period runs Open, then Closed, then Locked, strictly in sequence. Open accepts postings. Closed rejects new postings but can be reopened. Locked is final and cannot be undone. Only the earliest open month can be closed, and every earlier month must already be locked before a month can be locked.

The table lists each period's code, fiscal year, start and end dates and status (Open in green, Closed in gold, Locked in grey).

Actions. - **Open fiscal year** (needs `gl:period-open`): type a year into the number box, then open it to create that year's periods. - **Close** (Open rows only, needs `gl:period-close`): closes the earliest open month so postings into it are rejected. - **Reopen** (Closed rows only, needs `gl:period-reopen`): returns a closed month to open. - **Lock** (Closed rows only, needs `gl:period-lock`): permanently locks the month. This is final and requires every earlier month to be locked first.

Notes. Each lifecycle action is gated by its own permission separate from the `gl:read` needed to view the page. The sequence rules (earliest-open-only to close, all-earlier-locked to lock) are enforced by the backend, not just the buttons.

Accounting Rules



Rule	GL Account	Default?	
CASH_CLEARING Cash & clearing bridge (nets cash move...	111000 · Cash & clearing ASSET	Default	Edit
CB_SETTLEMENT Central bank settlement (nostro)	111500 · Central bank settlement (nostro) ASSET	Default	Edit
LOANS_RECEIVABLE Loans receivable (portfolio control)	121000 · Loans receivable ASSET	Default	Edit
INTEREST_RECEIVABLE Interest receivable	122000 · Interest receivable ASSET	Default	Edit
PENALTY_RECEIVABLE Penalty receivable	122500 · Penalty receivable ASSET	Default	Edit
CARDS_SETTLEMENT Cards settlement clearing	221000 · Cards settlement clearing LIABILITY	Default	Edit
DISPUTE_SUSPENSE Card dispute suspense	161000 · Card dispute suspense ASSET	Default	Edit
FX_POSITION FX position (control)	151000 · FX position (control) ASSET	Default	Edit
FX_REVAL_POSITION FX revaluation position	152000 · FX revaluation position ASSET	Default	Edit
LOAN_LOSS_ALLOWANCE Loan loss allowance	261000 · Loan loss allowance LIABILITY	Default	Edit
WHT_PAYABLE Withholding tax payable	243000 · Withholding tax payable (agent commissions) LIABILITY	Default	Edit
RETAINED_EARNINGS Retained earnings	310000 · Retained earnings EQUITY	Default	Edit
INTEREST_INCOME Interest income	412000 · Interest income INCOME	Default	Edit
PENALTY_INCOME Penalty income	413000 · Penalty income INCOME	Default	Edit
FX_TRADING_INCOME FX trading income	421000 · FX trading income INCOME	Default	Edit
FX_REVAL_GAINLOSS FX revaluation gain/loss	422000 · FX revaluation gain/loss INCOME	Default	Edit
DISPUTE_RECOVERY_INCOME Card dispute recovery income	434000 · Card dispute recovery income (arbitration fee) INCOME	Default	Edit
IMPAIRMENT_EXPENSE Impairment expense	521000 · Impairment expense EXPENSE	Default	Edit
CARD_LOSS Card dispute / fraud loss	522000 · Card dispute / fraud loss EXPENSE	Default	Edit
INTER_BRANCH_HO Due to / from Head Office (inter-branch ...	280100 · Due to / from Head Office (nets to zero on consolidation) LIABILITY	Default	Edit
INTER_BRANCH_SETTLEMENT Head Office settlement account (settled ...	280200 · Head Office settlement account (settled inter-branch position) LIABILITY	Default	Edit
MIGRATION_CONTROL Data migration control (balance/loan carr...	280900 · Data migration control (nets to zero once balances, loans and the legacy trial balance are carried) LIABILITY	Default	Edit
BULK_PAYMENT_CONTROL Bulk payment control (batch-booked file...	280910 · Bulk payment control (nets to zero once funded files pay out and residues refund) LIABILITY	Default	Edit

Accounting Rules (/gl/accounting-rules)

What it is. The bank-wide posting map: each rule is a posting role (for example the account interest income lands in) bound to a GL account. Business modules post through these roles rather than hard-coded account codes, so you retarget the whole bank's postings here by repointing a rule.

Workflow. Every rule ships with a standard default GL account. A rule is either Default (still pointing at that account) or Overridden (repointed to a different account). Repointing takes effect immediately for postings that use the rule.

The table lists the Rule (its key and description), the GL Account it resolves to (code, name and type; the name shows as "not in chart" in red if the code is missing), and whether it is Default or Overridden. You can search by rule, description or GL account and filter by account type or by Default/Overridden.

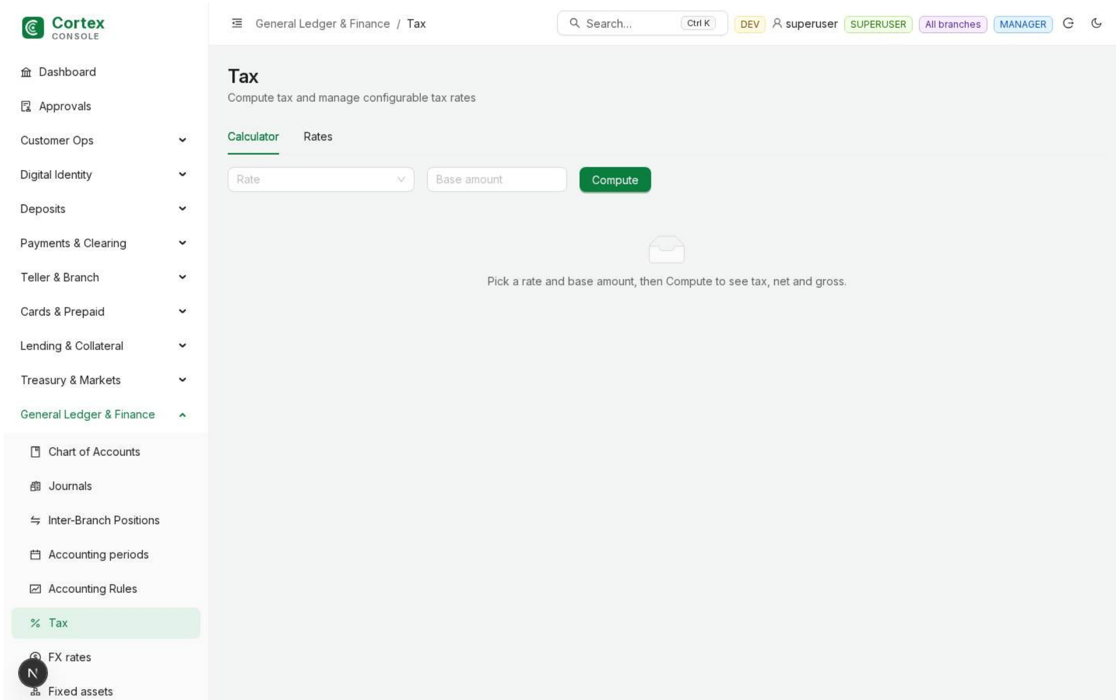
Fields. (Repoint a rule)

Field	Required	What to enter
GL account	Yes	The GL account this rule should post to. Pick from the chart. The dialog shows the standard default so you can see what you are moving away from.

Actions. - **Edit** (per row, needs `gl:manage`): opens the repoint dialog. Save is disabled until you pick an account different from the current one.

Notes. Viewing rules needs `gl:read`; repointing needs the stronger `gl:manage`. Repointing a rule to its default clears the Overridden state.

Tax



Tax (/tax)

What it is. Manages the bank's configurable tax rates (withholding tax, VAT and others) and provides a calculator to work out the tax, net and gross on a base amount. You open it to add or adjust a rate, or to check a computation.

Workflow. The screen has two tabs. Calculator computes tax on demand. Rates lists the configured rates; each is Active or Inactive, and a rate can be edited, deactivated and reactivated. Saving a rate upserts on its code.

Calculator. Pick a rate and enter a base amount, then Compute. It returns three figures: Tax, Net (base minus tax) and Gross (base plus tax).

Fields. (New rate / Edit rate)

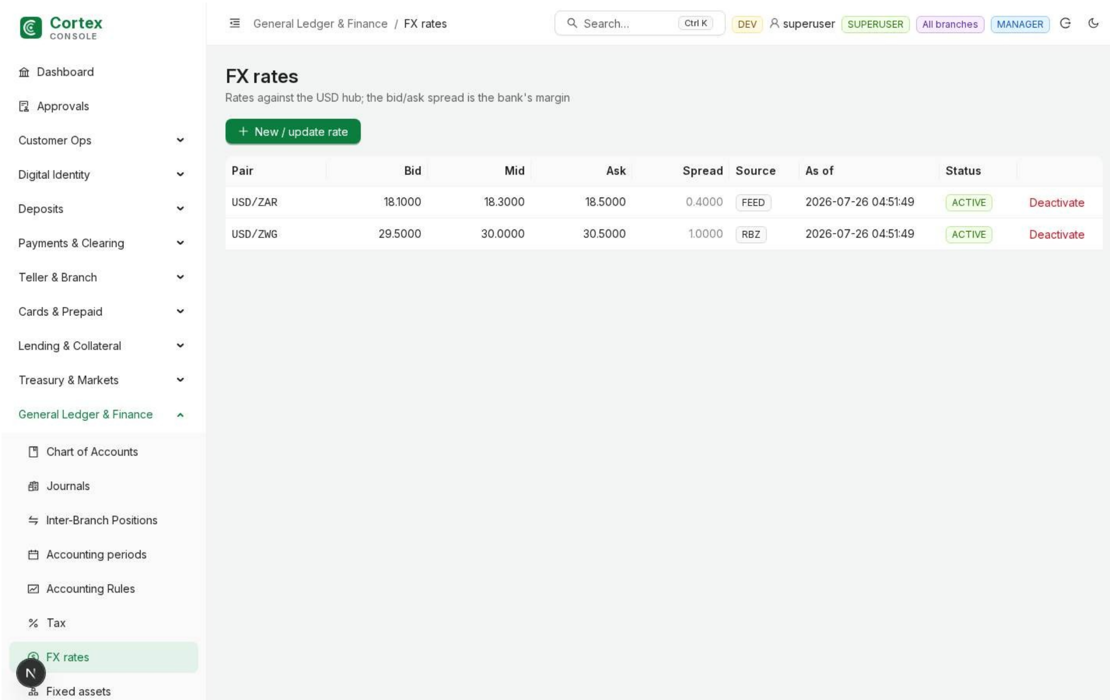
Field	Required	What to enter
Code	Yes	A short unique identifier for the rate, e.g. WHT_INTEREST. Cannot be changed after creation.
Tax type	Yes	The kind of tax: Withholding tax, VAT,

Field	Required	What to enter
		Excise duty or Stamp duty. Defaults to Withholding tax.
Name	Yes	A descriptive name for the rate.
Rate	Yes	The rate as a percentage, e.g. 15.00.
Inclusive	No	On when the base amount already includes this tax (the tax is extracted rather than added). Defaults to off.

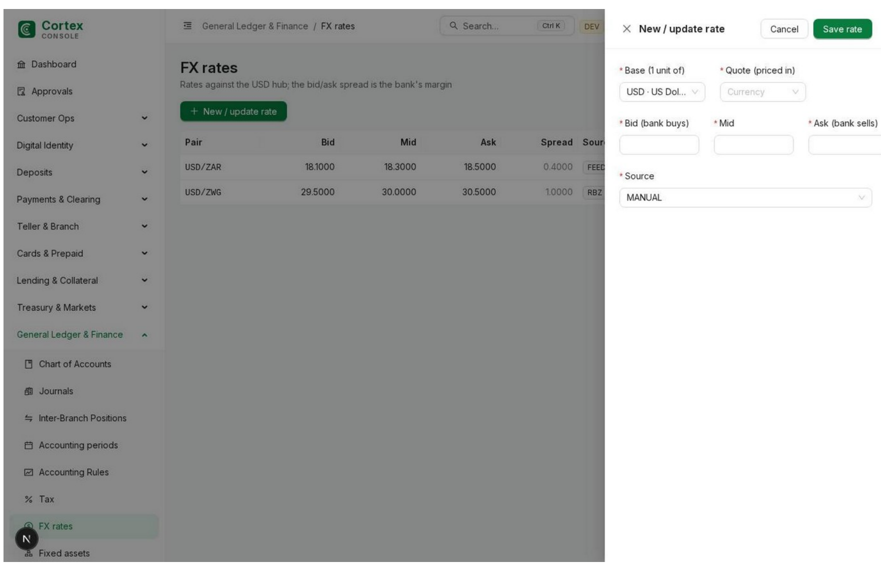
Actions. - + **New rate** (Rates tab, needs tax:manage): creates a rate. - **Edit** (per row, needs tax:manage): changes a rate. The code stays fixed. - **Deactivate / Activate** (per row, needs tax:manage): takes a rate out of use or brings it back.

Notes. Viewing rates and using the calculator need tax:read; creating, editing and activating/deactivating rates need tax:manage.

FX rates



FX rates (/fx/rates)



The form on FX rates

What it is. The exchange-rate table used for FX translation in reporting. Rates are quoted against the USD hub, with a bid, mid and ask so the bank's margin (the bid/ask spread) is explicit. You open it to enter a new rate or update an existing pair.

Workflow. Each rate is Active or Inactive. Saving a pair creates it or updates the existing one (new or update in a single form). Deactivating a rate takes it out of use for translation.

The table lists each currency Pair, its Bid, Mid and Ask (to four decimals), the Spread (ask minus bid), the Source, the As-of timestamp and the status.

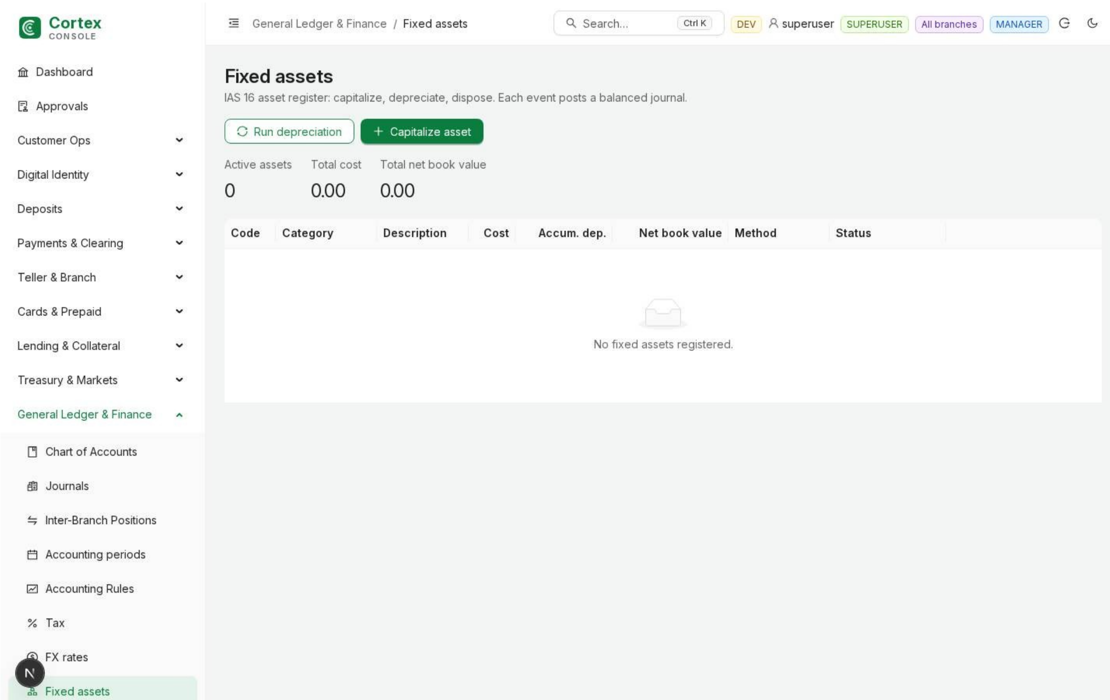
Fields. (New / update rate)

Field	Required	What to enter
Base (1 unit of)	Yes	The currency being priced, i.e. one unit of this. Defaults to USD.
Quote (priced in)	Yes	The currency the base is priced in.
Bid (bank buys)	Yes	The rate at which the bank buys the base currency. Four decimals.
Mid	Yes	The mid-market rate.
Ask (bank sells)	Yes	The rate at which the bank sells the base currency.
Source	Yes	Where the rate came from: Manual, Feed or RBZ. Defaults to Manual.

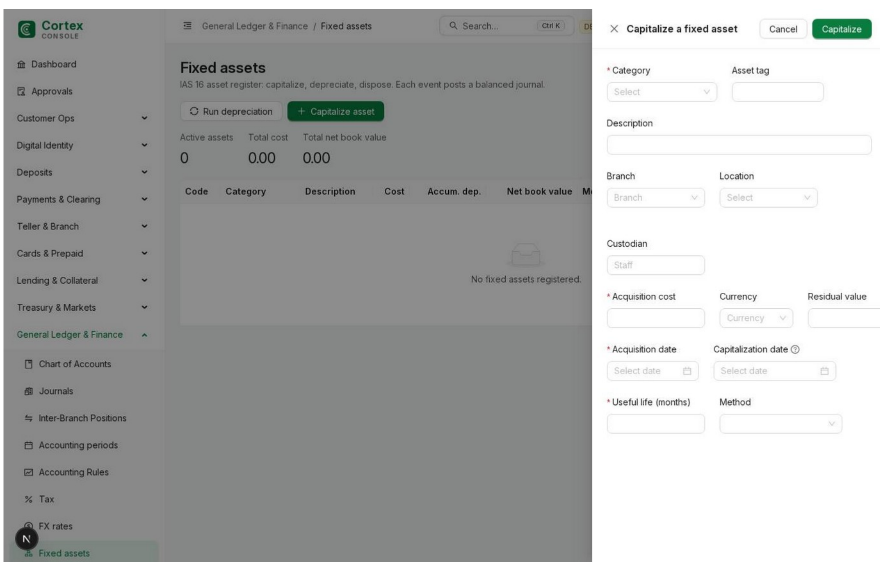
Actions. - **New / update rate** (needs reference:manage): saves the rate, creating or updating the pair. - **Deactivate** (Active rows only, needs reference:manage): retires the rate.

Notes. The page itself is viewable with payment:read, but adding, updating and deactivating rates need reference:manage.

Fixed assets



Fixed assets (/fixed-assets)



The form on Fixed assets

What it is. The IAS 16 fixed-asset register. You capitalize an asset here, run periodic depreciation, view an asset's depreciation schedule and dispose of an asset. Each event (capitalize, depreciate, dispose) posts a balanced journal to the general ledger.

Workflow. An asset is Capitalized when registered, becomes Fully depreciated once its cost is written down to residual, and is Disposed when sold or written off. Depreciation is applied to all live assets by the periodic run. The summary line shows Active assets, Total cost and Total net book value.

Fields. (Capitalize a fixed asset)

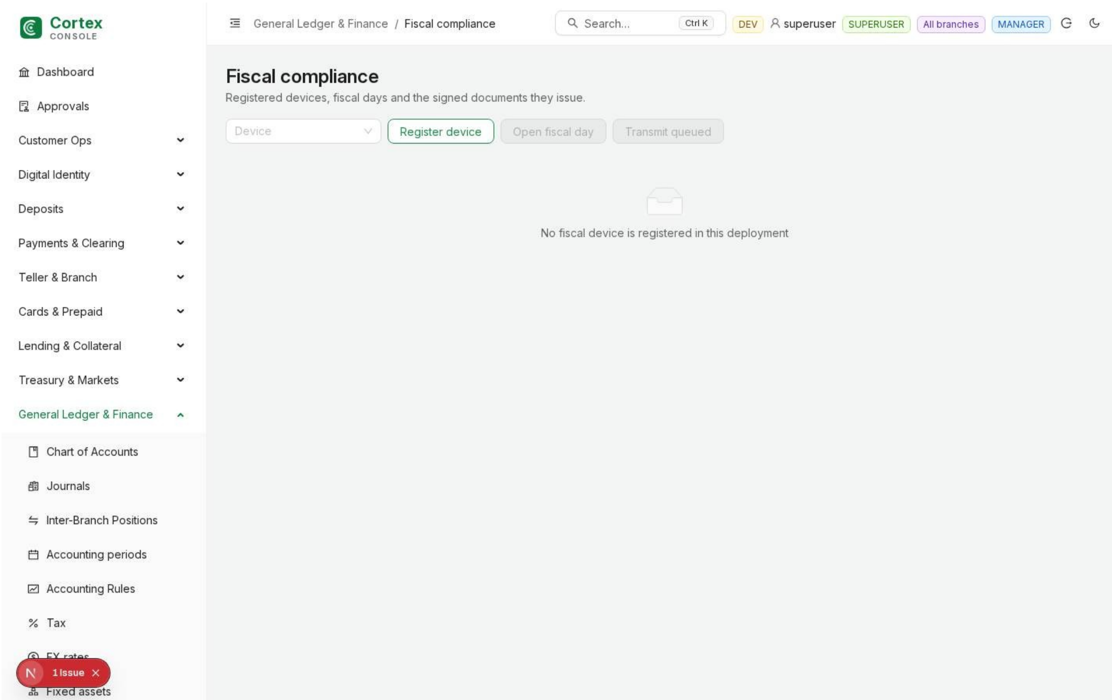
Field	Required	What to enter
Category	Yes	The asset class, from the ASSET_CLASS reference list.
Asset tag	No	The physical tag or barcode on the asset.
Description	No	A description of the asset.
Branch	No	The branch the asset belongs to.
Location	No	The physical location, from the warehousing locations list (leave blank if warehousing is not configured).
Custodian	No	The staff member responsible for the asset.
Acquisition cost	Yes	What the asset cost.
Currency	No	The currency of the cost and residual. Defaults to USD.
Residual value	No	The estimated value at end of life. Defaults to 0.
Acquisition date	Yes	The date the asset was acquired.
Capitalization date	No	The date depreciation starts from. Defaults to the acquisition date.
Useful life (months)	Yes	The depreciation period in months. Defaults to 60.

Field	Required	What to enter
Method	No	Straight line or Reducing balance. Defaults to Straight line.
Reducing-balance annual rate	Yes when Reducing balance	The annual rate as a fraction between 0 and 1 (only shown when the method is Reducing balance).

Actions. - **Capitalize asset** (needs fixedasset:manage): registers the asset and posts its capitalization. - **Run depreciation** (needs fixedasset:manage): depreciates every eligible asset for the period and posts the charge; a message reports the period, number of assets and total charge. - **Schedule** (per row): opens the asset's period-by-period depreciation schedule (opening net book value, charge, closing net book value, accumulated). - **Dispose** (per row, not for a disposed asset, needs fixedasset:manage): enter the disposal proceeds (0 for a write-off); the gain or loss against net book value posts automatically.

Notes. The register can be viewed with fixedasset:read, but capitalizing, depreciating and disposing all need fixedasset:manage.

Fiscal compliance



Fiscal compliance (/fiscal)

What it is. Manages fiscal devices and the regulated documents they issue for revenue-authority compliance. You register a device, open and close its fiscal days, view the signed documents (with their hash chain), and transmit queued documents to the authority. Everything on the screen is scoped to the device selected in the top bar.

Workflow. A device is registered, then trades in fiscal days: you open a day, documents are issued against it, and you close the day. Each document is signed and hash-chained to the one before, and moves through Queued (signed, not yet sent), Submitted, Acknowledged or Rejected. A document is legally issued the moment it is signed, so Queued is a normal state, not a warning; transmission to the authority happens afterwards.

The Documents tab lists each document's number, type, issued time, tax, total and status, with links to render it as PDF, HTML or a text Slip. The Fiscal days tab lists each day's number, opened date, closed time (or an open tag) and document count. If the hash chain is broken, a red alert lists the problems at the top; when intact, a "chain verified" tag shows in the toolbar.

Fields. (Register a fiscal device)

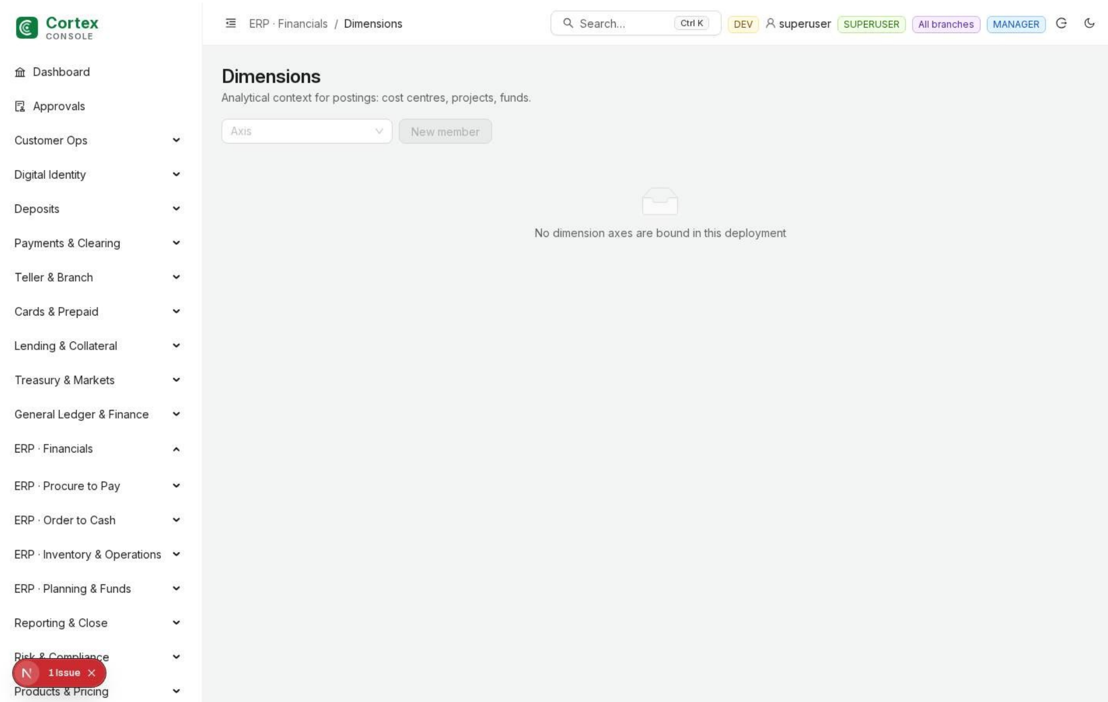
Field	Required	What to enter
Serial number	Yes	The device serial, e.g. TILL-1.
Jurisdiction	Yes	The country the device is registered in, from the COUNTRY reference list.
Branch	No	The branch the device belongs to.
Signing key reference	No	Names the signing key. In production this points to a key in an HSM or KMS; the development signer generates one per process and must never be used for real documents.

Actions. - **Register device** (needs fiscal:manage): registers a new device and selects it. - **Open fiscal day / Close day** (needs fiscal:operate): opens a new fiscal day, or closes the currently open one (the button shows the open day's number). - **Transmit queued** (needs fiscal:operate): attempts to send queued documents to the revenue authority.

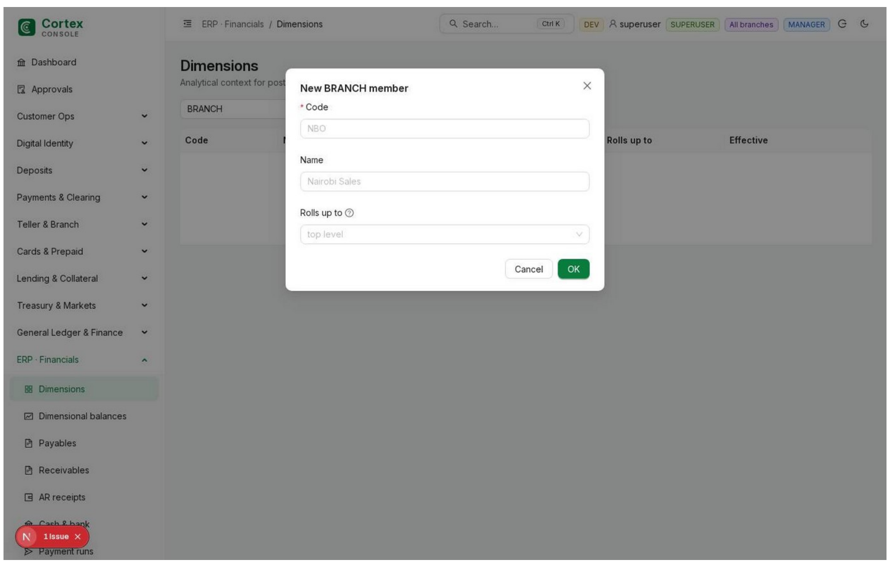
Notes. Viewing the screen needs fiscal:read; registering a device needs fiscal:manage; opening/closing days and transmitting need fiscal:operate. The hash chain is the tamper-evidence, so a broken chain is the most serious thing this screen reports and is surfaced as an error banner.

ERP · Financials

Dimensions



Dimensions (/dimensions)



The form on Dimensions

What it is. The analytical dimensions master: the members of each analysis axis a posting can be tagged with, such as cost centres, projects and funding sources. You open it to add a member to an axis or to see how members roll up. The axis list is what this deployment binds, not a fixed set, so what you see here depends on how the deployment is configured.

Workflow. Pick an axis from the selector at the top, then work with its members. A member you add is available for tagging from its effective-from date; closing a member (giving it an effective-to date) stops new postings against it while its history stays readable.

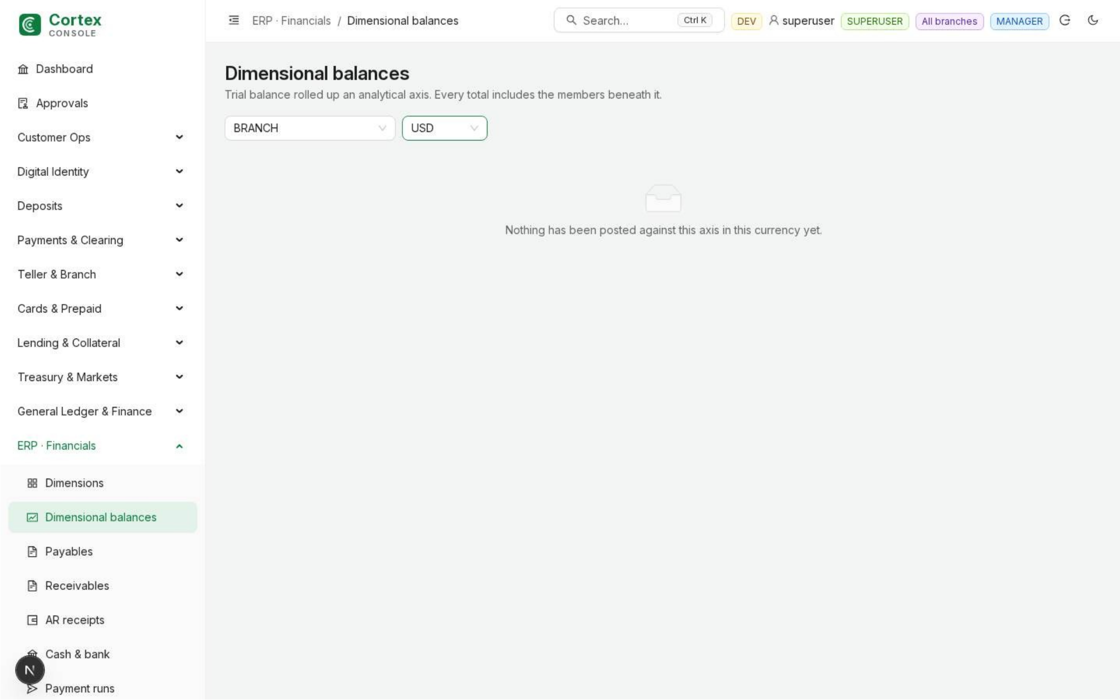
Fields. (New member, added to the axis currently selected)

Field	Required	What to enter
Code	Yes	A short unique code for the member within the axis, e.g. NBO.
Name	No	A readable name, e.g. Nairobi Sales.
Rolls up to	No	The parent member this rolls up under, within the same axis. Leave blank for a top-level member.

Actions. - **New member** (needs dimension:manage), adds a member to the selected axis.

Notes. Each member lists its code, name, what it rolls up to (or “top level”, or “(other axis)” when the parent sits on a different axis), and its validity window (“always”, or a from-to range). Re-parenting a member only changes how future totals roll up: postings store the member’s id and the hierarchy is read as at the posting date, so history is never rewritten.

Dimensional balances

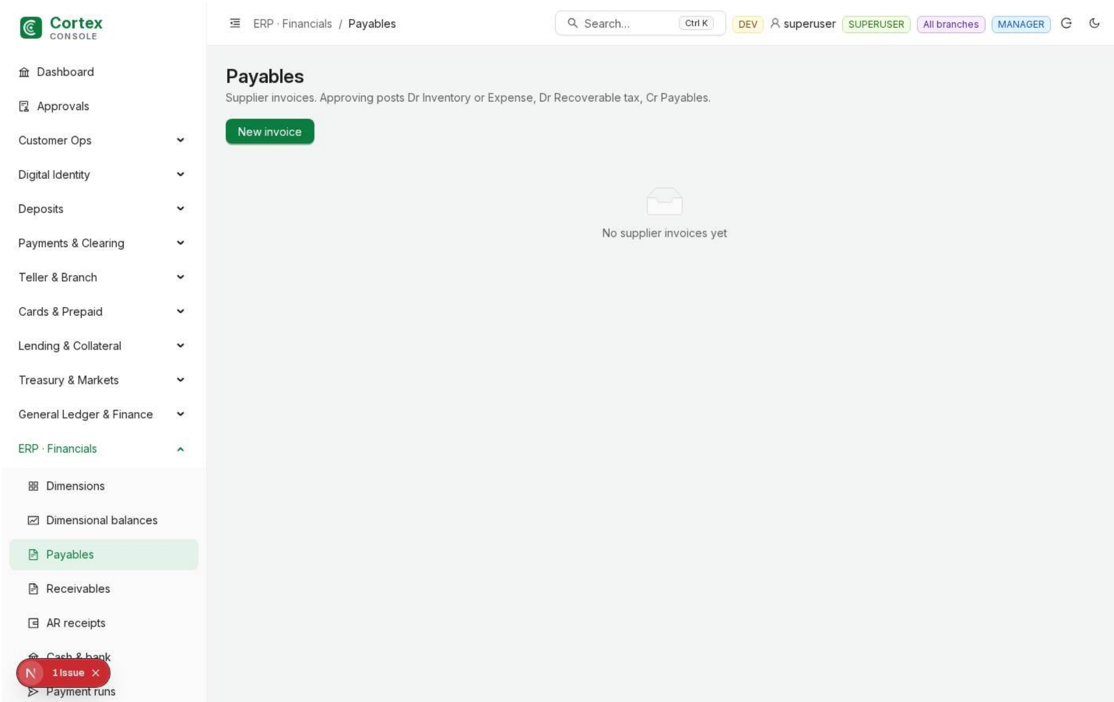


Dimensional balances (/dimensions/balances)

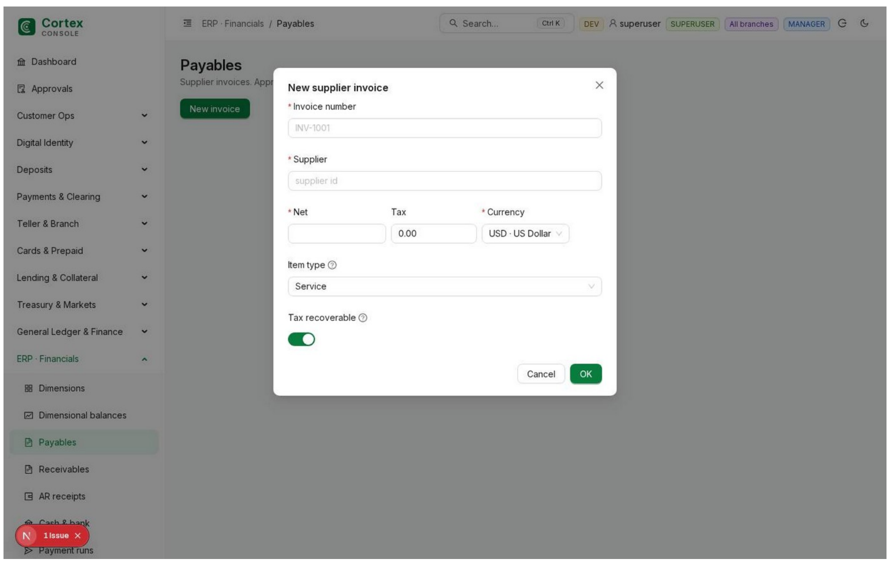
What it is. A trial balance rolled up one analytical axis: the net posted to each member of the axis, in a chosen currency. Use it to see, for example, the balance by cost centre or by project.

Notes. Two controls sit at the top: the axis to roll up, and the currency. Each row shows a member’s code, name and net, with negatives in red. Every total already includes the members beneath it, so a balance tagged “Nairobi Sales” also counts under “Sales” and any higher parent. Balances are never summed across currencies, which is why the currency (USD, KES, ZWG, ZAR, GBP or EUR) is a required choice rather than a filter. An axis with nothing posted in the chosen currency shows as empty.

Payables



Payables (/payables)



The form on Payables

What it is. Accounts payable: the supplier invoices you owe. You record an invoice here, then approve it to post the liability to the ledger. It is the mirror of receivables.

Workflow. An invoice is recorded as DRAFT, then APPROVED, then PAID once a payment run settles it. Approval is the point of no return: it posts the journal and the invoice can no longer be amended, which is why it sits behind its own permission (payables:approve), separate from recording the invoice.

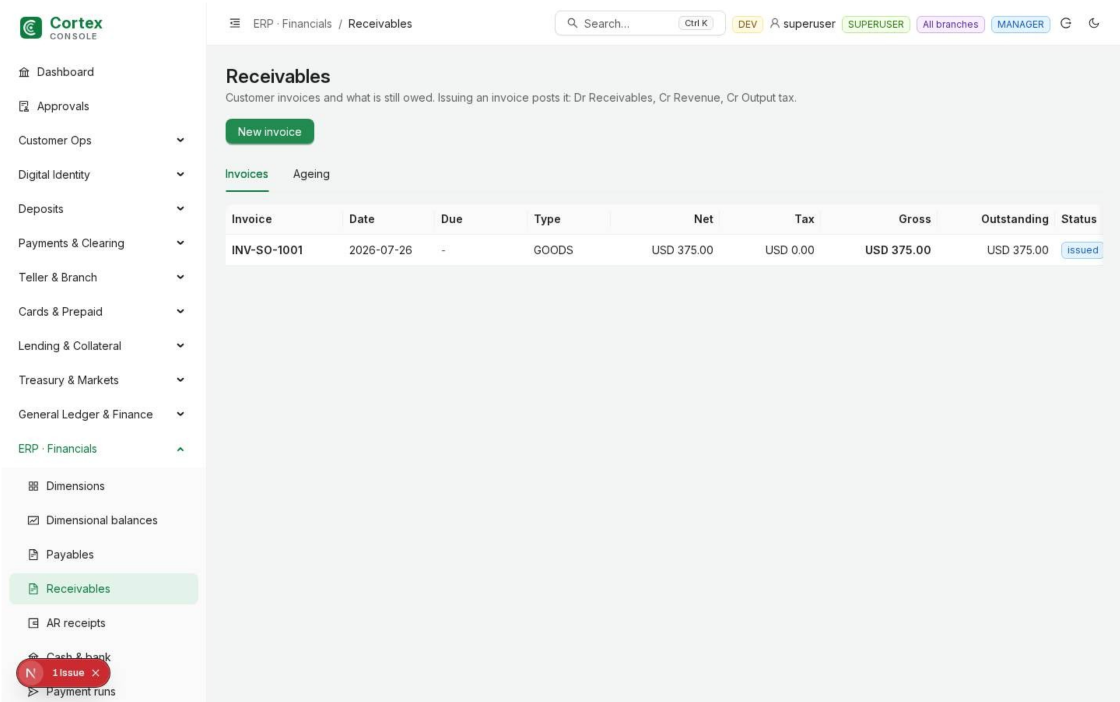
Fields. (New supplier invoice)

Field	Required	What to enter
Invoice number	Yes	The supplier's invoice number, e.g. INV-1001.
Supplier	Yes	The supplier's record id (typed in on this screen, not a picker).
Net	Yes	The net amount, before tax.
Tax	No	The tax amount. Defaults to 0.
Currency	Yes	The invoice currency (ISO code). Defaults to USD.
Item type	No	What was bought: Inventory or Service. This selects the posting rule. Defaults to Service.
Tax recoverable	No	On claims the tax back; off absorbs it into the item cost. Defaults on.

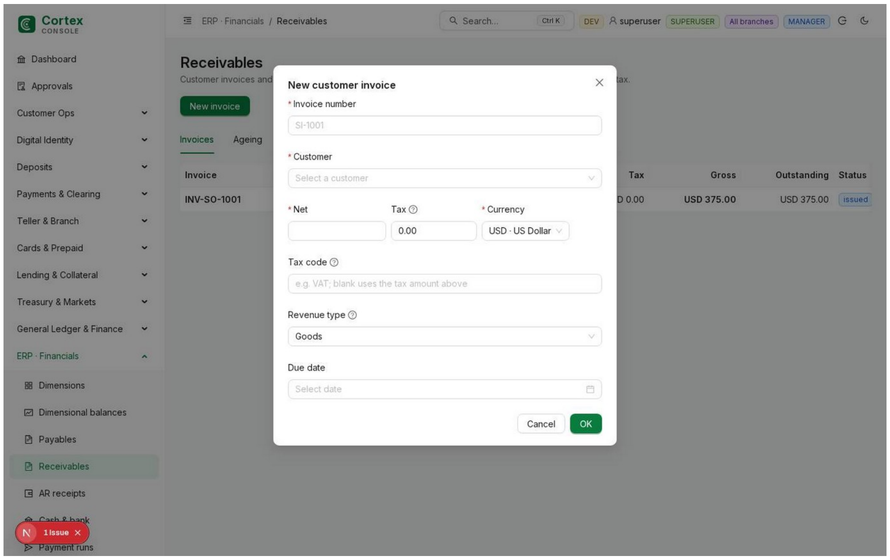
Actions. - **New invoice** (needs payables:manage), records the invoice as DRAFT. - **Approve** (DRAFT only, needs payables:approve), posts the journal and locks the invoice. - **Journal**: opens the general-ledger entry the approval created (only present once posted).

Notes. Approving posts Dr Inventory or Expense (per the item type: inventory debits inventory control, a service debits expense), Dr Recoverable tax, Cr Payables. The invoice list shows each invoice's number, date, item type, net, tax, gross and status.

Receivables



Receivables (/receivables)



The form on Receivables

What it is. Accounts receivable: the customer invoices you have raised and what is still owed. Two tabs answer the two questions a receivables clerk has: what have we invoiced (Invoices), and what has not been paid (Ageing).

Workflow. An invoice is raised as DRAFT, then ISSUED (which posts it), then PART_SETTLED and SETTLED as receipts come in; a DRAFT can instead be CANCELLED. Only ISSUED and later have hit the ledger. Issuing sits behind receivables:issue.

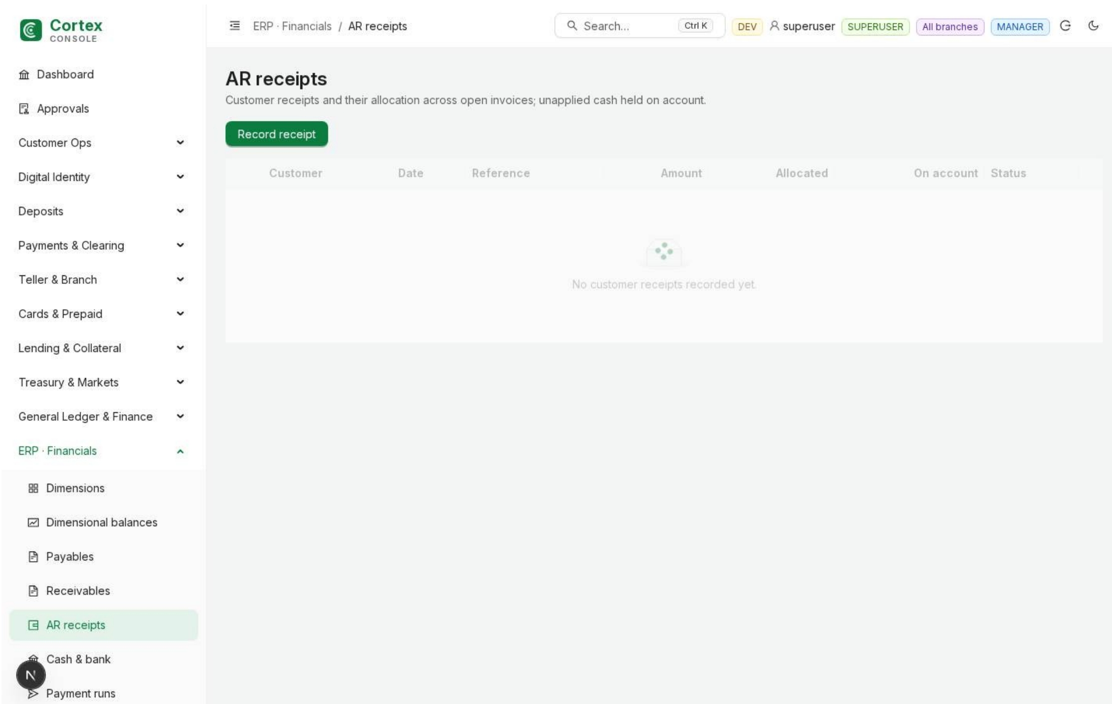
Fields. (New customer invoice)

Field	Required	What to enter
Invoice number	Yes	Your invoice number, e.g. SI-1001.
Customer	Yes	The customer, picked from the customer master.
Net	Yes	The net amount, before tax.
Tax	No	The tax amount. Ignored when a tax code is given (the registered rate applies).
Currency	Yes	The invoice currency (ISO code). Defaults to USD.
Tax code	No	A tax code (e.g. VAT) resolved against the shared tax service. Blank uses the tax amount above.
Revenue type	No	Goods or Services. This selects the posting rule (each credits a different revenue account). Defaults to Goods.
Due date	No	The date payment falls due.

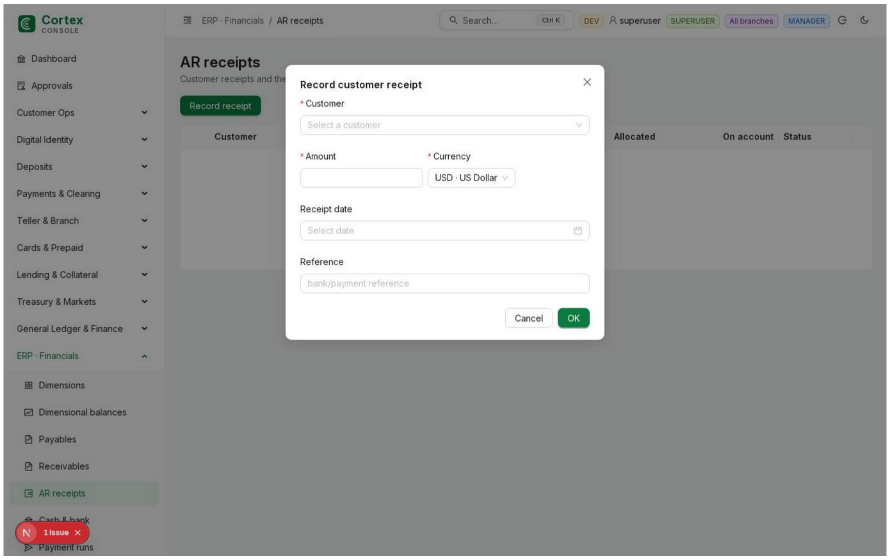
Actions. - **New invoice** (needs receivables:manage), raises the invoice as DRAFT. - **Issue** (DRAFT only, needs receivables:issue), posts Dr Receivables, Cr Revenue, Cr Output tax. - **Cancel** (DRAFT only, needs receivables:manage), cancels an unissued invoice. - **Journal**: opens the posted general-ledger entry (only present once issued).

Notes. The Invoices tab shows number, date, due date, revenue type, net, tax, gross, outstanding and status. The Ageing tab groups outstanding balances into bands (Current, then day ranges, with the oldest band tagged) and shows the outstanding per band and the invoices in it. Ageing is a backend view, so the bands match the reports and the ledger rather than being recomputed here.

AR receipts



AR receipts (/ar-receipts)



The form on AR receipts

What it is. Customer receipts, kept distinct from the invoices they pay. You record the cash received, then allocate it across the customer's open invoices; anything unapplied is held on account.

Workflow. A receipt is recorded and posted once (Dr Bank, Cr Receivables), then allocated one-to-many across open invoices. Over-application caps at an invoice's outstanding amount and the surplus stays on account.

Fields. (Record customer receipt)

Field	Required	What to enter
Customer	Yes	The customer who paid, from the customer master.
Amount	Yes	The amount received.
Currency	Yes	The receipt currency (ISO code). Defaults to USD.
Receipt date	No	The date the money was received.
Reference	No	A bank or payment reference.

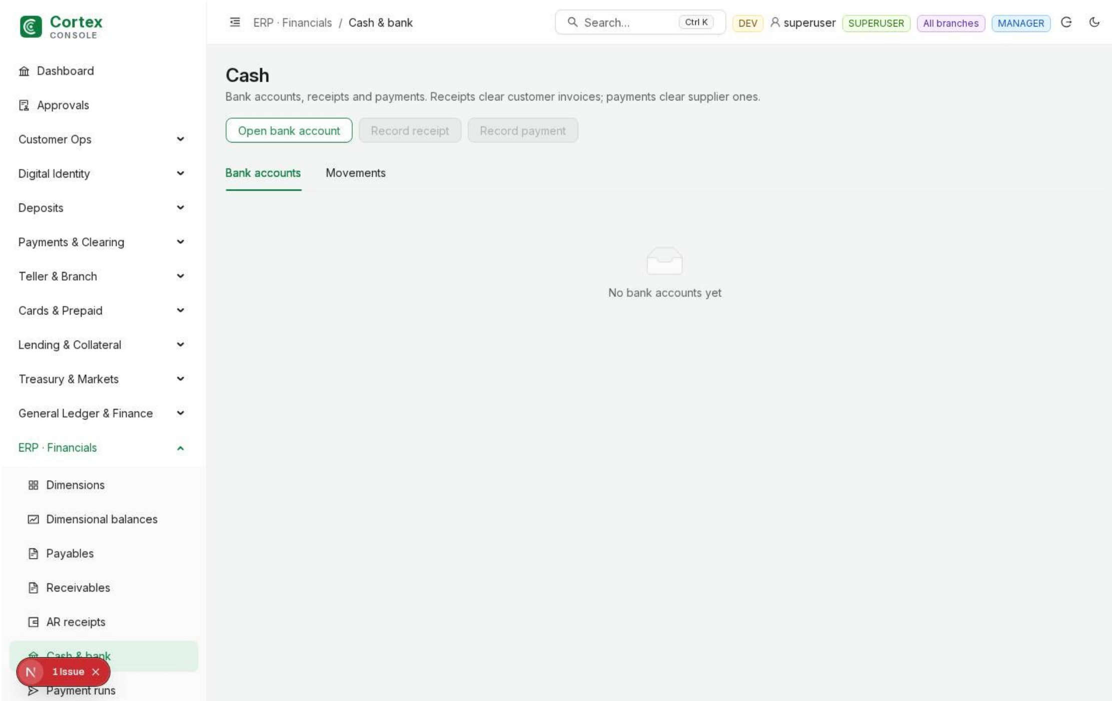
Fields. (Allocate receipt to an invoice)

Field	Required	What to enter
Invoice	Yes	One of the customer’s open invoices (issued or part-settled, with an outstanding balance). If the invoice list cannot load, this becomes a free-text invoice-id box instead.
Amount	Yes	How much of the receipt to apply. Defaults to the remaining unallocated amount.

Actions. - **Record receipt** (needs receivables:receipt), records and posts the receipt. - **Allocate** (per row, when the receipt still has cash on account, needs receivables:receipt), applies part or all of it to an open invoice.

Notes. Each row shows the customer, date, reference, amount, allocated, on-account and status; expanding a row lists its allocations. An unallocated receipt is normal, not an error: the money is banked either way, and the surplus simply sits on account until you allocate it.

Cash & bank



Cash & bank (/cash)

What it is. Cash management: your bank accounts, the receipts and payments through them, and reconciliation. Two tabs: Bank accounts and Movements.

Workflow. Open a bank account, then record receipts (money in) and payments (money out) against it; each posts to the ledger. Mark a movement reconciled once it has cleared on the bank statement.

Fields. (Open bank account)

Field	Required	What to enter
Code	Yes	A short unique code for the account, e.g. MAIN.
Name	No	A descriptive name, e.g. Main current account.
Bank	No	The bank's name.
SWIFT / BIC	No	Pick a registered bank or type a BIC.
Branch / sort code	No	The branch or sort code.
Account type	No	Current, Savings, Call or

Field	Required	What to enter
		Fixed deposit. Defaults to Current.
Account number	No	The account number.
IBAN	No	The IBAN, if used.
Currency	Yes	The currency the account is held in (ISO code). Defaults to USD.
GL role	No	The accounting role its movements post to, resolved to a chart code at posting time so several accounts can report as one cash line. Defaults to BANK_CONTROL.

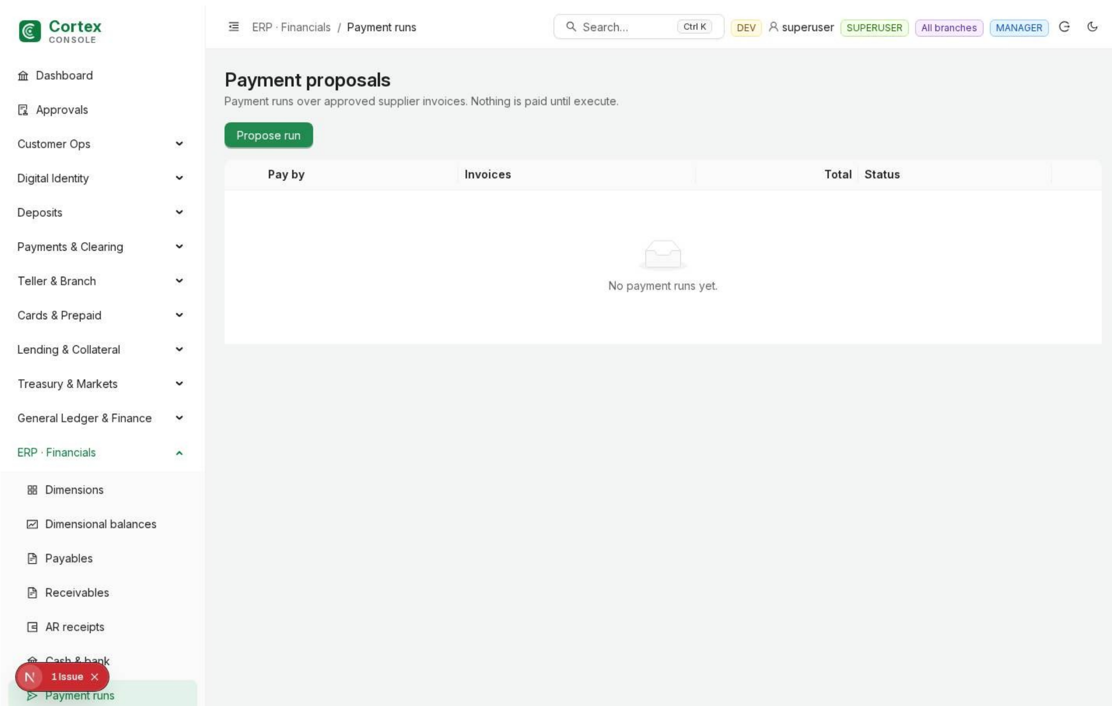
Fields. (Record receipt / Record payment)

Field	Required	What to enter
Bank account	Yes	Which active bank account the movement is on.
Amount	Yes	Always a positive number. The direction is carried by whether this is a receipt or a payment, not by the sign.
Value date	No	The value date of the movement.
Settles invoice	No	(Receipts only.) The open customer invoice this clears in receivables. Blank posts an unallocated receipt.
Reference	No	A reference for the movement, e.g. RCT-1.

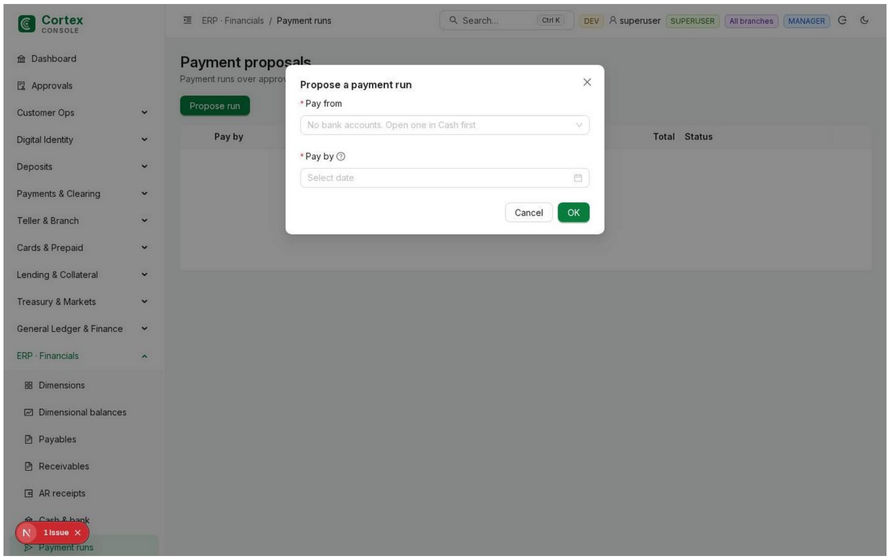
Actions. - **Open bank account** (needs cash:manage), opens the account. - **Record receipt** (needs cash:manage), banks money in and posts it; optionally clears a customer invoice. - **Record payment** (needs cash:manage), records money out and posts it; clears a supplier invoice. - **Mark** (per movement, needs cash:reconcile), marks that movement reconciled. - **Journal**: opens the posted general-ledger entry for a movement.

Notes. The Bank accounts tab shows code, name, bank and branch, currency, type, account number (or IBAN), GL role and book balance, with a “closed” tag on inactive accounts. The balance shown is the book balance, deliberately not the bank’s: unreconciled movements sit in one and not the other, and that difference is the whole point of a reconciliation. The Movements tab shows type, account, value date, amount, reference, whether it is allocated to an invoice, and its reconciled state.

Payment runs



Payment runs (/payment-proposals)



The form on Payment runs

What it is. Batch payment runs over approved supplier invoices. A run gathers the invoices due by a date so you can pay them together. Nothing is paid until you execute the run.

Workflow. Proposing a run gathers every approved supplier invoice due on or before the pay-by date into a DRAFT proposal. Executing it posts Dr Payables, Cr Bank per invoice and marks each one PAID; cancelling discards the DRAFT. Both execute and cancel need payables:pay.

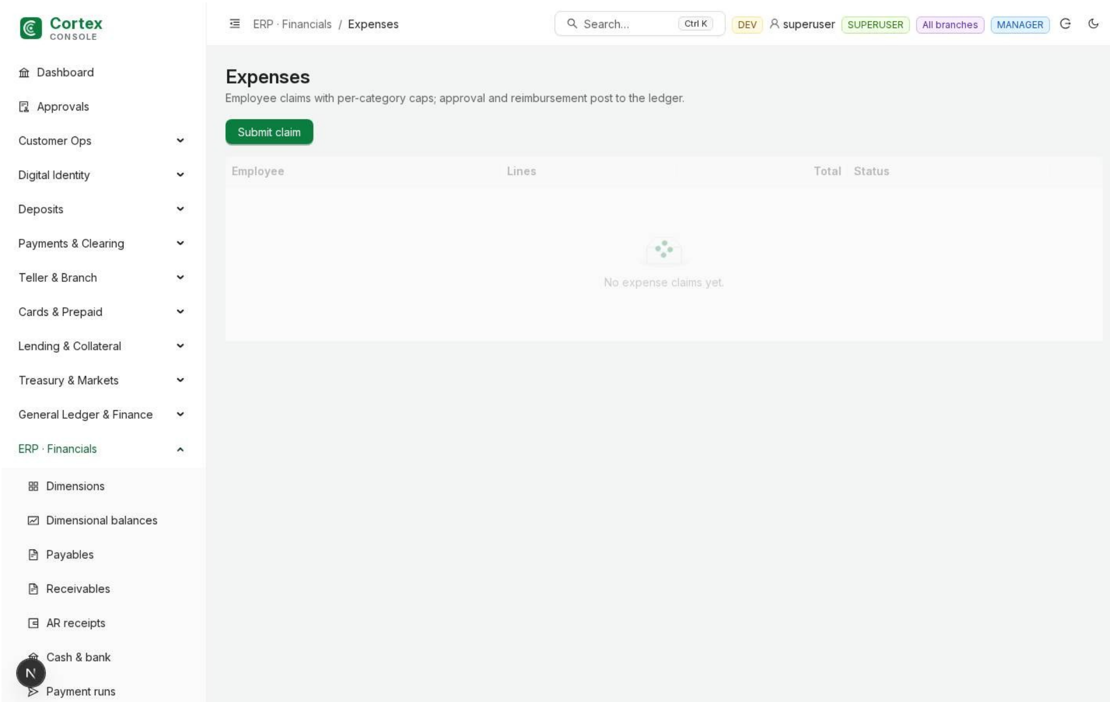
Fields. (Propose a payment run)

Field	Required	What to enter
Pay from	Yes	The active bank account to pay from. If there are none, open one in Cash first.
Pay by	Yes	The cut-off date. The run gathers approved supplier invoices due on or before it.

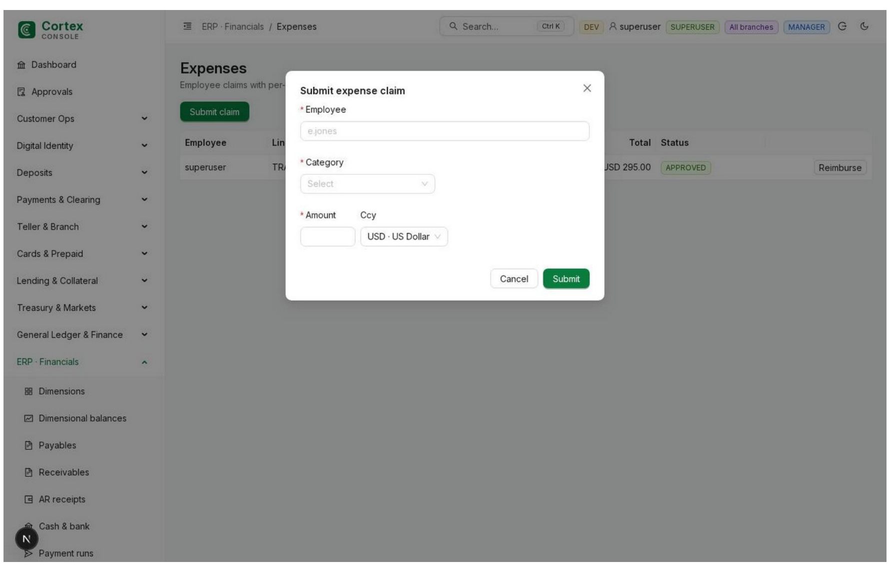
Actions. - **Propose run** (needs payables:pay), builds a DRAFT run of the invoices due. - **Execute** (DRAFT only, needs payables:pay), pays the invoices, posts the journals and marks each PAID. - **Cancel** (DRAFT only, needs payables:pay), discards the run without paying.

Notes. Each run shows its pay-by date, invoice count, total and status; expanding it lists the invoices and amounts. Nothing leaves the bank until execute, so a proposed run can be reviewed and cancelled safely.

Expenses



Expenses (/expenses)



The form on Expenses

What it is. Employee expense claims, with a spending cap per category. A claim is submitted, approved, then reimbursed, each step posting to the ledger.

Workflow. A claim goes SUBMITTED to APPROVED to REIMBURSED, or SUBMITTED to REJECTED. A line over its category cap is refused at submission, so it never reaches approval. Approval posts Dr Operating expense, Cr Employee reimbursements payable; reimbursement posts the payout (Cr Bank).

Fields. (Submit expense claim)

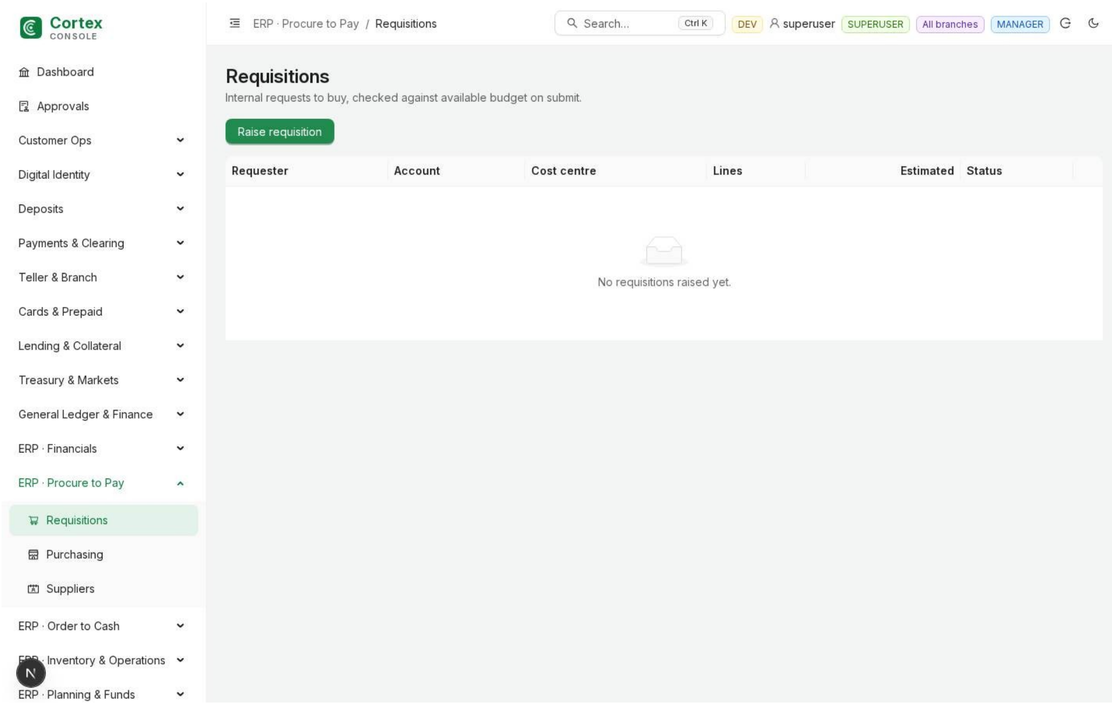
Field	Required	What to enter
Employee	Yes	The employee the claim is for, e.g. e.jones.
Category	Yes	The expense category, from the EXPENSE_CATEGORY reference list. The category sets the cap the amount is checked against.
Amount	Yes	The amount claimed (at least 0.01).
Ccy	No	The claim currency (ISO code). Defaults to USD.

Actions. - **Submit claim** (needs expense:submit), submits the claim; a line above its category cap is refused. - **Approve** (SUBMITTED only, needs expense:approve), posts the accrual. - **Reject** (SUBMITTED only, needs expense:approve), declines the claim. - **Reimburse** (APPROVED only, needs expense:approve), posts the payout.

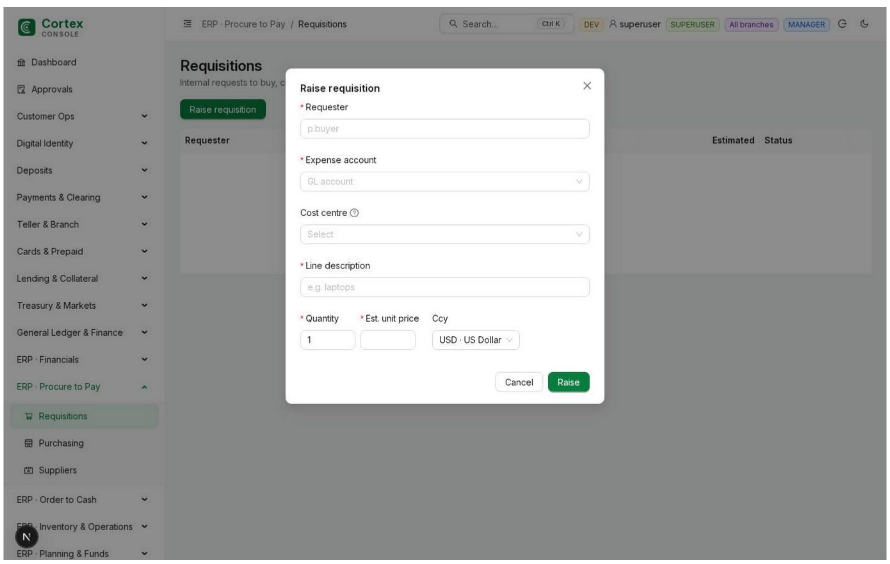
Notes. Each row shows the employee, its lines (category and amount), total and status. The per-category caps are enforced at submission, not approval, so an over-cap claim cannot be recorded in the first place.

ERP · Procure to Pay

Requisitions



Requisitions (/requisitions)



The form on Requisitions

What it is. Internal requests to buy: the front of procure-to-pay. A requester raises a requisition, it is budget-checked on submission and approved, then turned into a purchase order. This is the first link in the chain requisition to purchase order to goods receipt to matched invoice to payment.

Workflow. A requisition goes DRAFT to SUBMITTED to APPROVED, then becomes a purchase order via Create PO; a SUBMITTED requisition can instead be rejected. Submitting runs the budget check: if a cost centre is named, an estimate over the available budget for that account and cost centre is refused.

Fields. (Raise requisition)

Field	Required	What to enter
Requester	Yes	Who is requesting, e.g. p.buyer.
Expense account	Yes	The GL account to charge, from the chart of accounts.
Cost centre	No	The cost centre (a COST_CENTRE dimension member). Naming one enables the budget check at submission.
Line description	Yes	What is being bought, e.g. laptops.
Quantity	Yes	How many (at least 1).
Est. unit price	Yes	The estimated price each (at least 0.01).
Ccy	No	The currency (ISO code). Defaults to USD.

Fields. (Raise purchase order from requisition, on an APPROVED requisition)

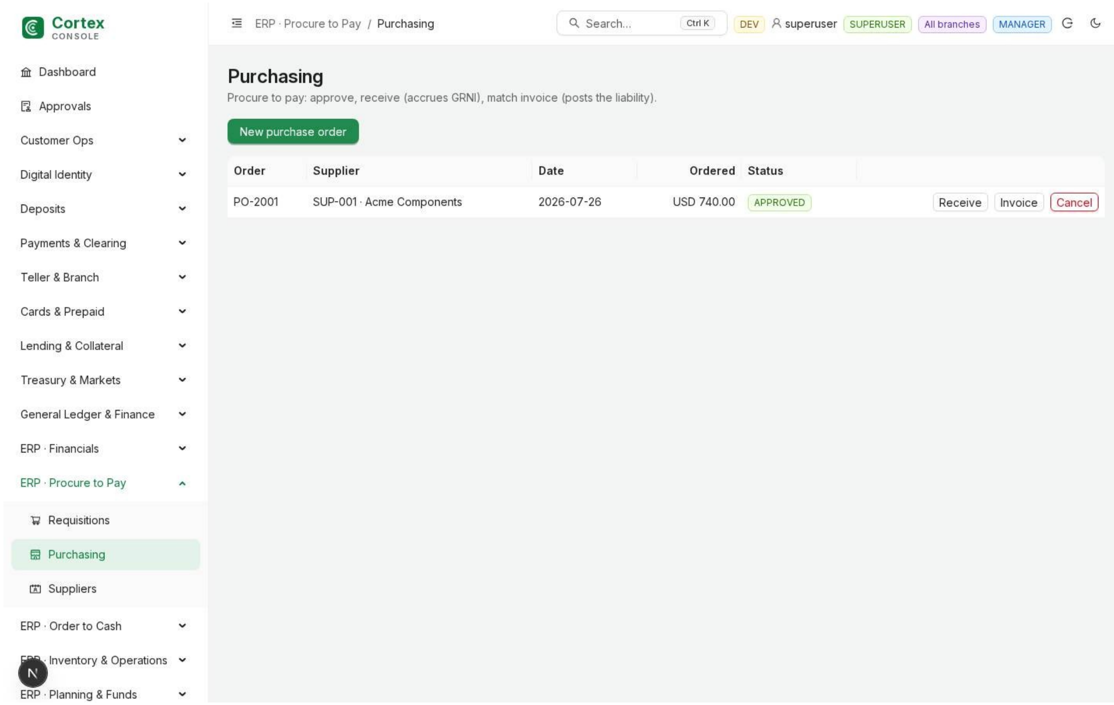
Field	Required	What to enter
Supplier	Yes	The supplier to order from, from the supplier master.
Order number	Yes	The PO number. Pre-filled from the requisition id.

Field	Required	What to enter
Line description	Yes	The order line description. Pre-filled from the requisition.
Quantity	Yes	The order quantity.
Unit price	Yes	The unit price.
Ccy	Yes	The order currency (ISO code).

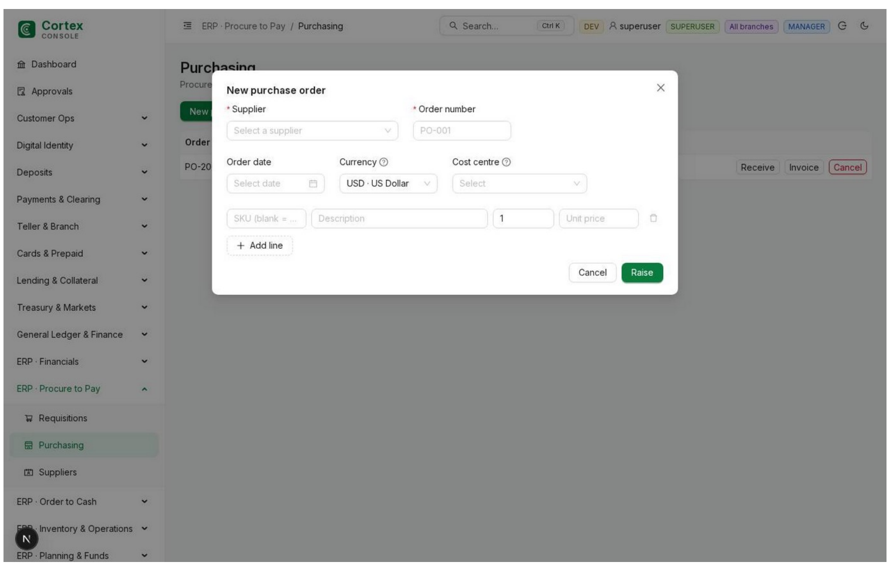
Actions. - **Raise requisition** (needs requisition:raise), creates a DRAFT requisition. - **Submit** (DRAFT only, needs requisition:raise), submits it and runs the budget check. - **Approve** / **Reject** (SUBMITTED only, need requisition:approve), approve or decline. - **Create PO** (APPROVED only, needs purchasing:manage), raises a purchase order from the requisition.

Notes. Each row shows the requester, account, cost centre, line count, estimated total and status. The budget check only bites when a cost centre is named. Create PO carries the requisition's cost centre onto the order so its approval consumes the budget commitment; because the requisition view holds no line detail, the PO starts as a single line for the estimated total. Note that Create PO is gated by the purchasing permission, not the requisition one.

Purchasing



Purchasing (/purchasing)



The form on Purchasing

What it is. Purchase orders and the rest of procure-to-pay from the order onward: approving the order, receiving the goods, and matching the supplier invoice that posts the liability.

Workflow. An order goes DRAFT to APPROVED to RECEIVED, then a matched invoice settles it; it can be CANCELLED once past DRAFT. Approving commits to the supplier (and raises a budget commitment if a cost centre is set). Receiving records a goods receipt and accrues goods-received-not-invoiced (GRNI). Matching the invoice is a three-way match against order and receipt: it posts the liability, but a price or quantity variance routes to approval instead of posting straight through.

Fields. (New purchase order)

Field	Required	What to enter
Supplier	Yes	The supplier to order from, from the supplier master.
Order number	Yes	The PO number, e.g. PO-001.
Order date	No	The order date.
Currency	No	Applied to every line's unit price (ISO code). Defaults to USD.
Cost centre	No	A COST_CENTRE dimension member. Naming one raises a budget commitment on approval.
Lines	Yes	One or more order lines. Per line: SKU (blank means a service line), Description, Quantity (required) and Unit price (required).

Fields. (Match invoice, on an APPROVED or RECEIVED order)

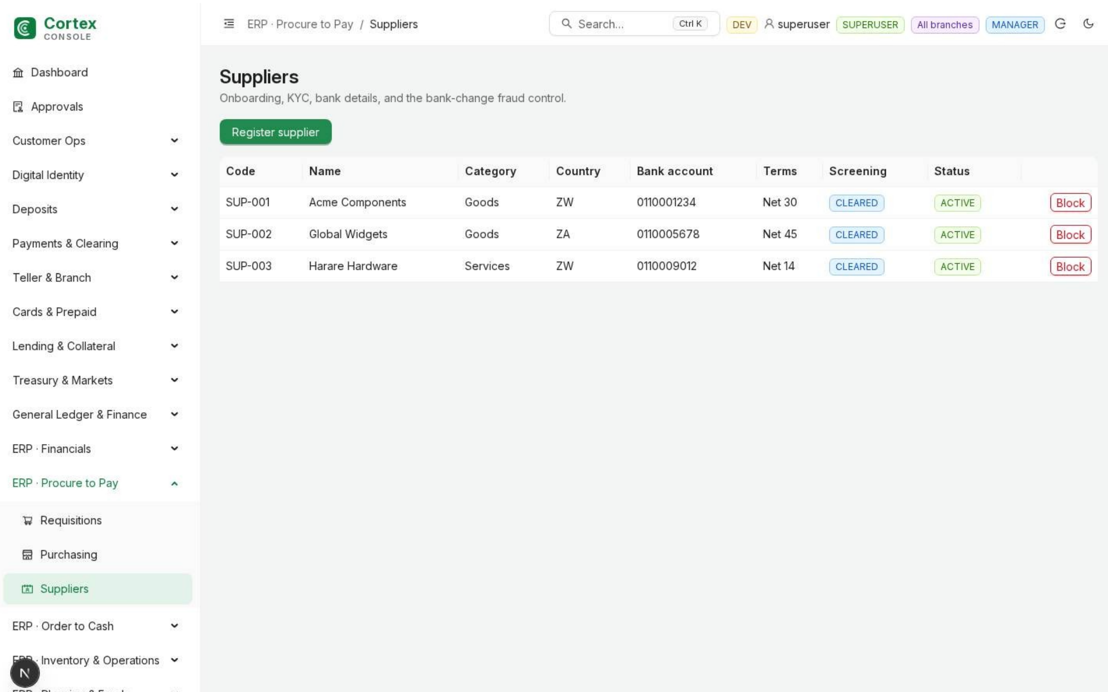
Field	Required	What to enter
Invoice number	Yes	The supplier's invoice number, e.g. INV-001.
Net amount	Yes	The net invoiced amount.

Field	Required	What to enter
Tax amount	No	The tax amount. Defaults to 0.
Ccy	No	The invoice currency (ISO code). Defaults to the order's currency.

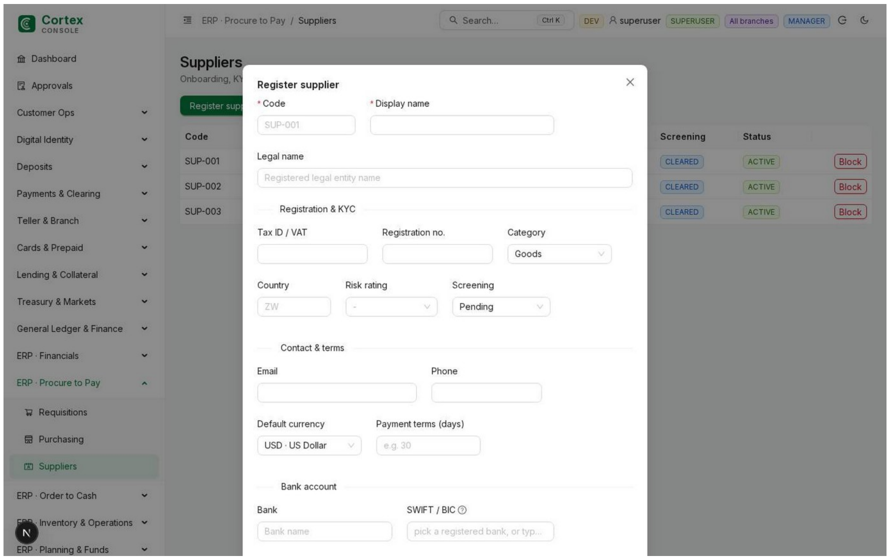
Actions. - **New purchase order** (needs purchasing:manage), raises a DRAFT order. - **Approve** (DRAFT only, needs purchasing:approve), commits the order to the supplier. - **Receive** (APPROVED only, needs purchasing:receive), opens the receipt form (per line: ordered, already received, and receive-now quantity) and records a goods receipt, accruing GRNI. - **Invoice** (APPROVED or RECEIVED, needs purchasing:invoice), three-way matches and posts the liability. - **Cancel** (any status past DRAFT except CANCELLED, needs purchasing:manage), cancels the order.

Notes. The list shows order number, supplier, date, ordered net and status. The matched invoice clears GRNI rather than debiting inventory again, since the receipt already did that. A variance between what was ordered, received and invoiced is not posted automatically: it is sent for approval, which is what keeps a supplier over-charge from silently hitting the ledger.

Suppliers



Suppliers (/suppliers)



The form on Suppliers

What it is. The supplier master: the record of every business you buy from. You register a supplier here before procurement will raise a purchase order to it, capture its tax and bank details for payment, and run the bank-change fraud control.

Workflow. A supplier is registered in ONBOARDING, activated to ACTIVE once due diligence is attested, and can be BLOCKED. Changing the bank account of an active supplier moves it to BANK_REVIEW until a second person approves the new details. Procurement only orders from an ACTIVE supplier.

Fields. (Register supplier)

Field	Required	What to enter
Code	Yes	A short unique identifier, e.g. SUP-001. Cannot be reused.
Display name	Yes	The name shown across the app.
Legal name	No	The registered legal entity name, if different from the display name.
Tax ID / VAT	No	The supplier’s tax or VAT registration number.
Registration no.	No	Company registration

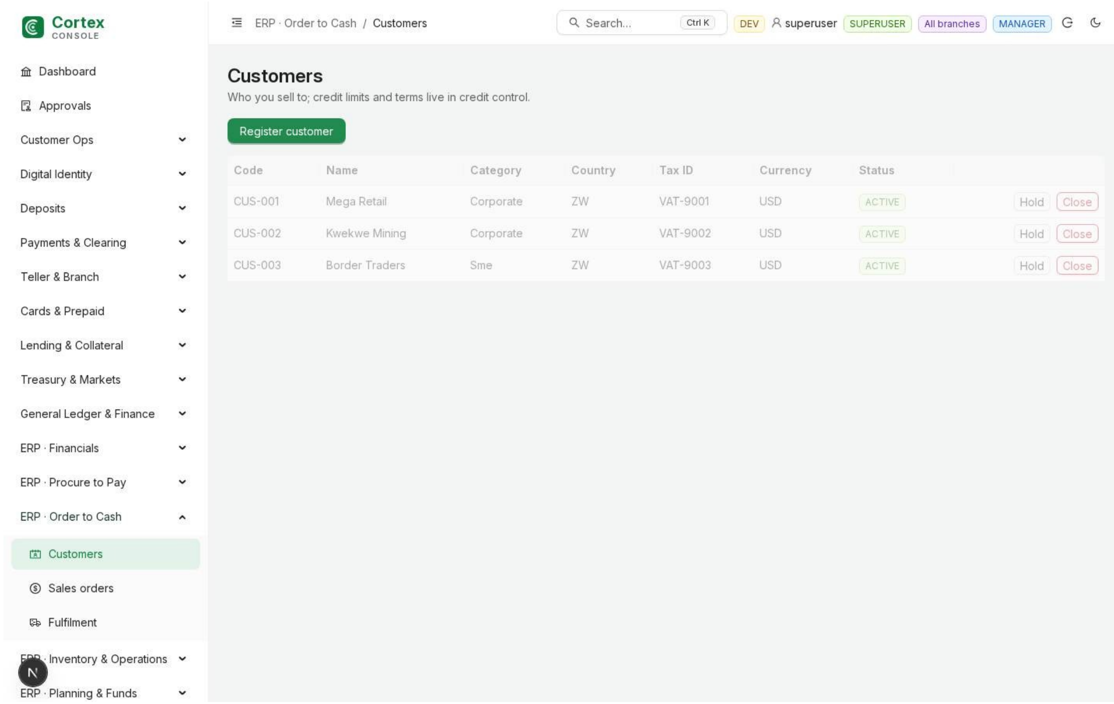
Field	Required	What to enter
		number.
Category	No	What the supplier provides: Goods, Services, Contractor, Professional, Utility, Logistics, Government or Other. Defaults to Goods.
Country	No	The supplier's country (ISO code, e.g. ZW).
Risk rating	No	The KYC risk band: Low, Medium or High.
Screening	No	Sanctions/PEP screening state: Pending, Cleared or Flagged. Defaults to Pending.
Email / Phone	No	Contact details for remittances and queries.
Default currency	No	The currency you usually transact in (ISO code). Defaults to USD.
Payment terms (days)	No	Net terms, e.g. 30.
Bank / SWIFT-BIC	No	The supplier's bank. Pick a registered bank or type a BIC.
Branch / Account number / IBAN	No	The account the supplier is paid into.
Account currency / Account holder	No	The currency the account is held in and the name on it.

Actions. - **Register supplier** (needs supplier:manage), creates the supplier in ONBOARDING. - **Activate** (ONBOARDING only, needs supplier:approve), attests due diligence; the supplier becomes transactable. - **Approve bank change** (BANK_REVIEW only, needs supplier:approve), accepts the quarantined new bank details and returns to ACTIVE. - **Block / Unblock** (needs supplier:manage), stops or resumes ordering from the supplier.

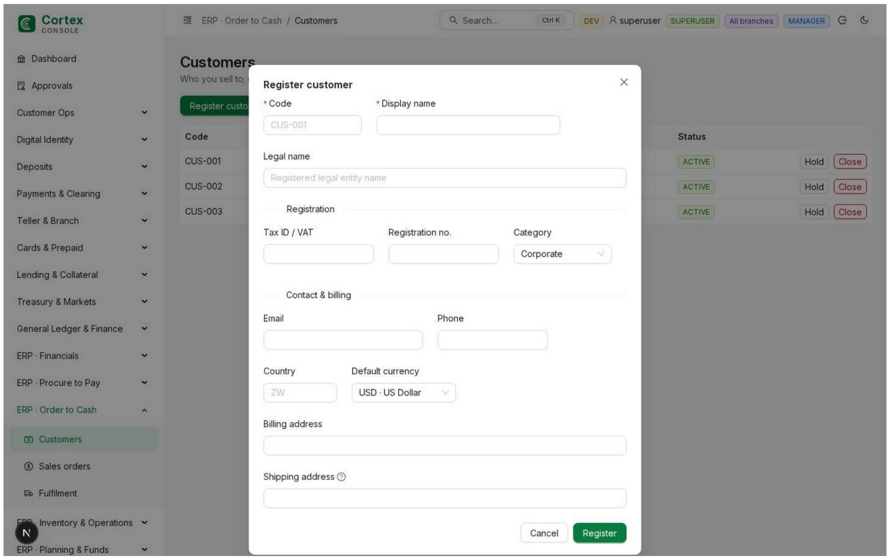
Notes. The bank account is captured as separate fields (bank, branch, IBAN, SWIFT, currency, holder), not one free-text string, so a payment run has what it needs. A bank-account change on an active supplier is the classic payment-fraud vector, so it is quarantined until separately approved; the old details stay in force until then.

ERP · Order to Cash

Customers



Customers (/customers)



The form on Customers

What it is. The customer master: the record every sales order, invoice and receipt points at. You register a customer here before sales can raise an order to it. Credit limit and payment terms are not set here; they live in credit control against the customer this screen creates.

Workflow. A registered customer is ACTIVE and can trade. Putting it ON_HOLD stops new business without erasing history; releasing returns it to ACTIVE. Closing a customer is final (CLOSED) and stops all trading.

Fields. (Register customer)

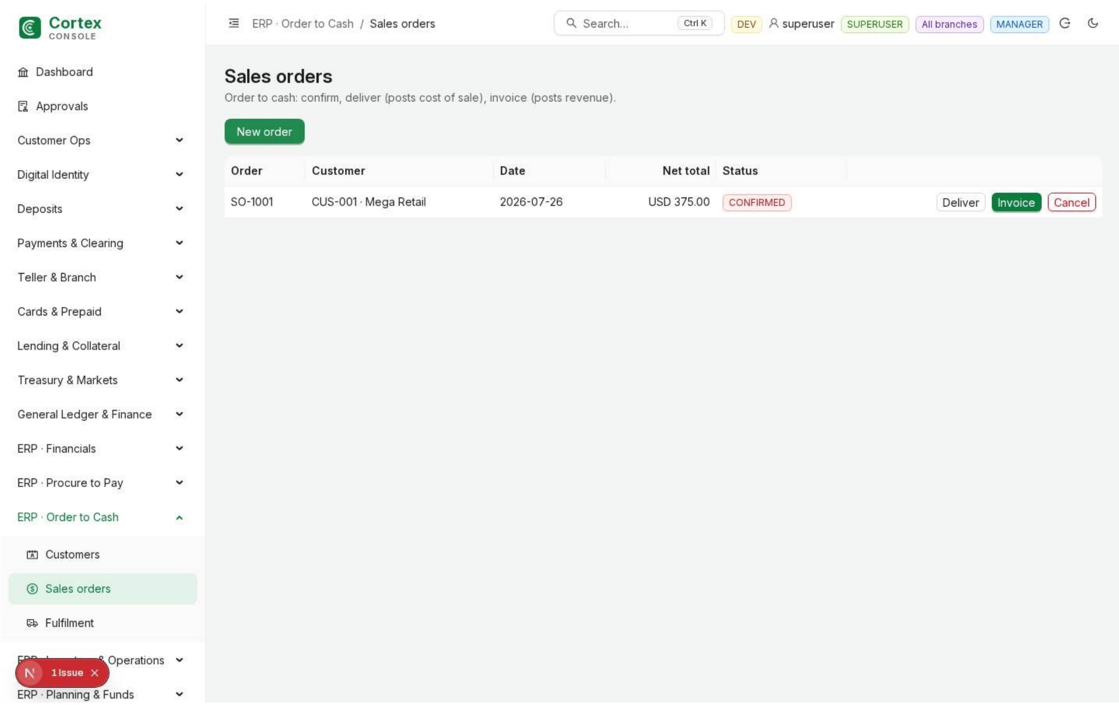
Field	Required	What to enter
Code	Yes	A short unique identifier, e.g. CUS-001. Cannot be reused.
Display name	Yes	The name shown across the app.
Legal name	No	The registered legal entity name, if different from the display name.
Tax ID / VAT	No	The customer’s tax or VAT registration number.
Registration no.	No	Company registration

Field	Required	What to enter
		number.
Category	No	What kind of customer this is: Retail, Corporate, SME, Government, NGO or Other. Defaults to Corporate.
Email	No	Contact email for invoices and queries.
Phone	No	Contact phone.
Country	No	The customer's country (ISO code, e.g. ZW).
Default currency	No	The currency you usually bill in (ISO code). Defaults to USD.
Billing address	No	Where invoices are sent.
Shipping address	No	Where goods are delivered. Defaults to the billing address if left blank.

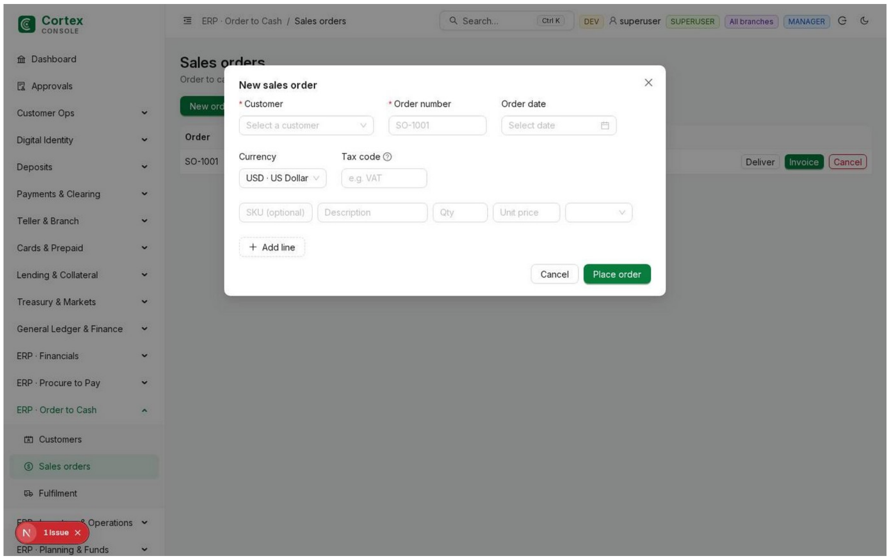
Actions. - **Register customer**: creates the customer as ACTIVE. - **Hold** (ACTIVE only): puts the customer ON_HOLD, blocking new orders. Gated by erp-customer:manage. - **Release** (ON_HOLD only): returns the customer to ACTIVE. - **Close** (any state except CLOSED): closes the customer permanently.

Notes. Only Code is enforced by the backend; the form additionally requires a display name so records are readable. Category holds the customer-category value; a blank category is accepted and defaulted. Credit control (limits, terms) is a separate screen that references the id returned here.

Sales orders



Sales orders (/sales)



The form on Sales orders

What it is. The order-to-cash workbench. You place a sales order against a customer, then walk it through confirmation, delivery and invoicing. Each step past confirmation posts to the general ledger.

Workflow. An order goes DRAFT to CONFIRMED (confirm commits to the customer) to DELIVERED (delivering issues the goods and posts the cost of sale) to INVOICED (invoicing posts the revenue). You can invoice straight from CONFIRMED if there is no separate delivery step. An order can be CANCELLED at any point before it is invoiced.

Fields. (New sales order)

Field	Required	What to enter
Customer	Yes	The customer to sell to. Pick a registered customer.
Order number	Yes	Your reference for the order, e.g. SO-1001.
Order date	No	The date of the order. Defaults to unset.
Currency	No	The currency for the whole order (ISO code). Defaults to USD.
Tax code	No	A single tax rate applied to the whole order, e.g. VAT. Resolved against the shared tax service. One rate per order, not per line.

Each order line takes:

Line field	Required	What to enter
SKU	No	The item code, if the line is a stocked item.
Description	Yes	What is being sold.
Qty	Yes	The quantity (a number, 0 or more).
Unit price	Yes	The price per unit in the order currency.
Type	No	Goods or Services.

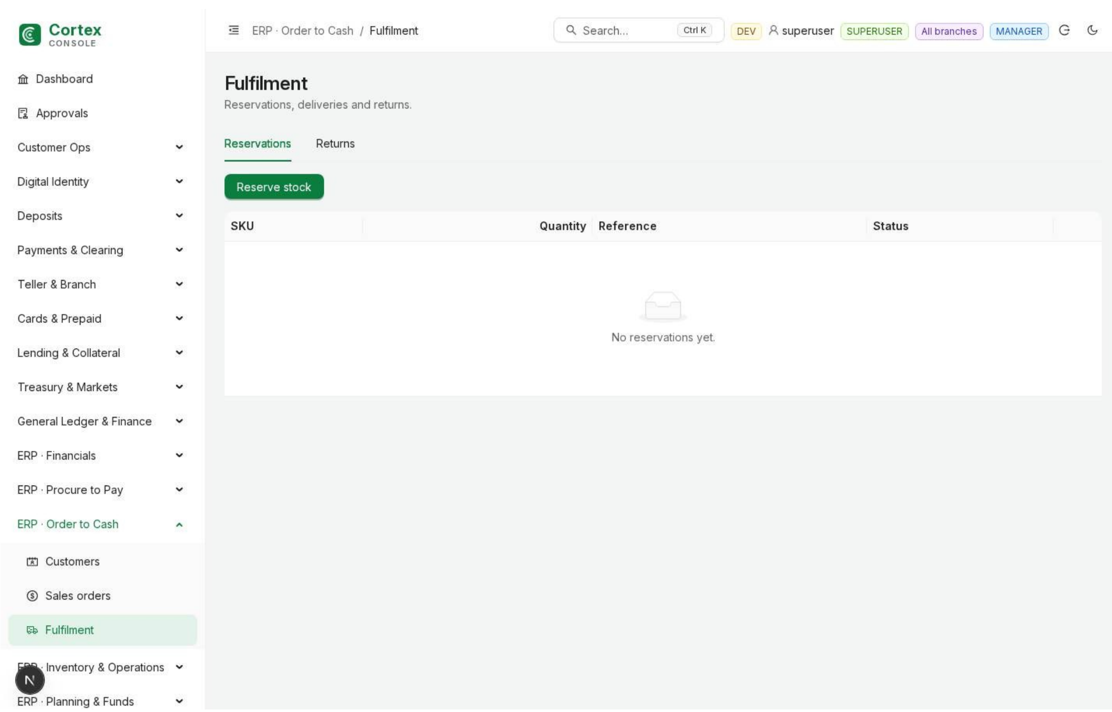
Line field	Required	What to enter
		Defaults to Goods.

At least one line is required.

Actions. - **New order**: opens the order form. Gated by sales:manage. - **Confirm** (DRAFT only): commits the order to the customer. Gated by sales:confirm. - **Deliver** (CONFIRMED only): issues the goods and posts the cost of the sale. Gated by sales:confirm. - **Invoice** (CONFIRMED or DELIVERED): posts the revenue and moves the order to INVOICED. Gated by sales:invoice. - **Cancel** (any state except CANCELLED or INVOICED): cancels the order. Gated by sales:manage.

Notes. Tax is captured once for the order rather than per line, because receivables cannot yet carry per-line tax; a mixed-rate order therefore cannot be billed correctly and should be split. Delivery and invoicing are the two posting steps: delivery relieves inventory at cost, invoicing recognises revenue.

Fulfilment



Fulfilment (/fulfilment)

What it is. Where you promise, ship and return stock. A reservation earmarks stock for an order so it cannot be double-sold; available stock is on hand minus open reservations. The screen has two tabs: Reservations and Returns.

Workflow. A reservation is OPEN when created. Shipping it issues the stock and posts the cost of sales; releasing it frees the stock without shipping. A return receives goods back in and posts the cost-side reversal.

Fields. (Reserve stock)

Field	Required	What to enter
SKU	Yes	The item to reserve. Pick a registered item.
Quantity	Yes	How much to reserve (more than 0). Defaults to 1.
Reference	No	A note tying the reservation to its order, e.g. the order number.

Fields. (Receive return)

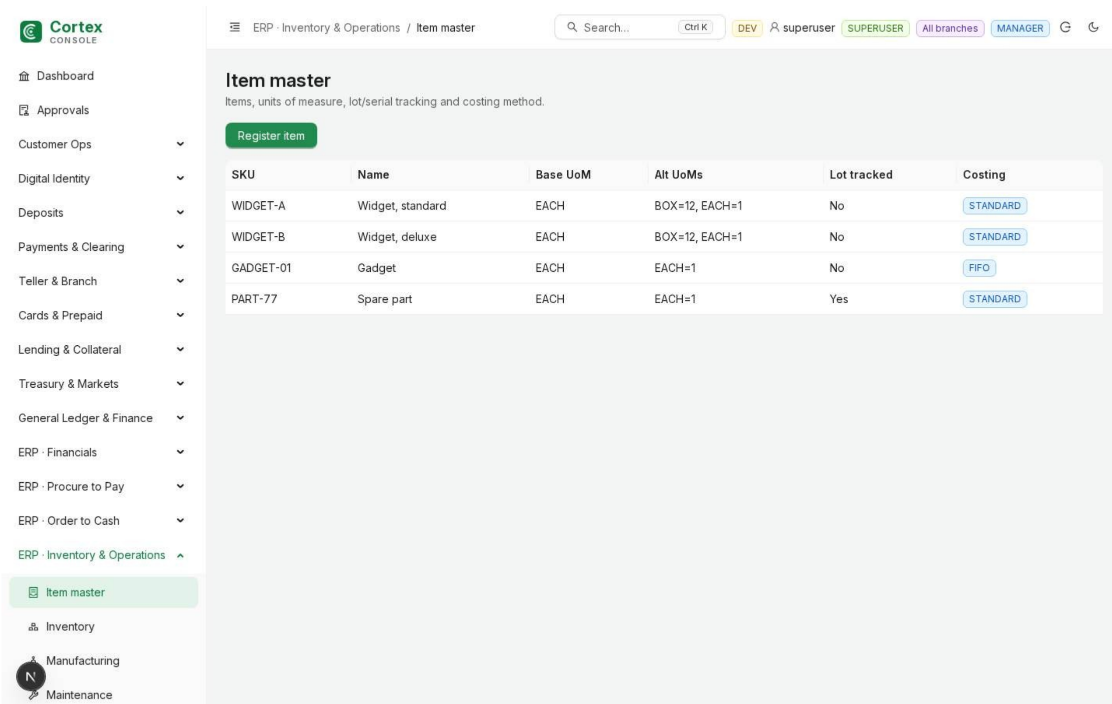
Field	Required	What to enter
SKU	Yes	The item being returned. Pick a registered item.
Quantity	Yes	How much is coming back (more than 0). Defaults to 1.
Unit cost	Yes	The cost per unit of the returned goods.
Ccy	No	The currency of the unit cost. Defaults to USD.
Reason	No	Why the goods came back, from the stock-adjustment reason list.

Actions. - **Reserve stock** (Reservations tab): creates an OPEN reservation. Gated by fulfilment:reserve. - **Ship** (OPEN reservation): issues the reserved stock and posts the cost of sales. Gated by fulfilment:ship. - **Release** (OPEN reservation): cancels the reservation and returns the stock to available. Gated by fulfilment:reserve. - **Receive return** (Returns tab): receives goods back and posts the cost reversal. Gated by fulfilment:return.

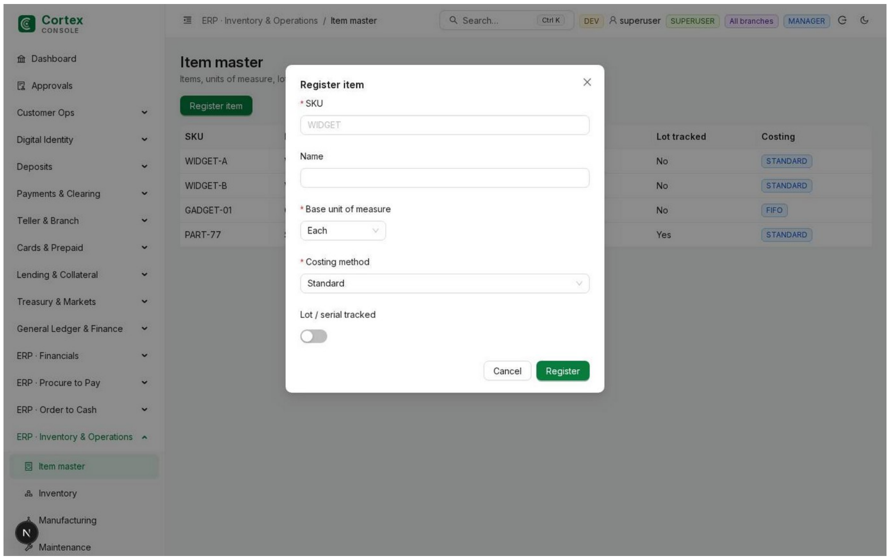
Notes. The Reservations table shows SKU, quantity, reference and status. The Returns table shows SKU, quantity, unit cost, value (quantity times unit cost) and reason. A reservation reduces available stock the moment it is raised, so overselling is caught before shipping rather than after.

ERP · Inventory & Operations

Item master



Item master (/item-master)



The form on Item master

What it is. The item catalogue: every stock-keeping unit you buy, hold, make or sell, with its unit of measure, whether it is lot or serial tracked, and how it is costed.

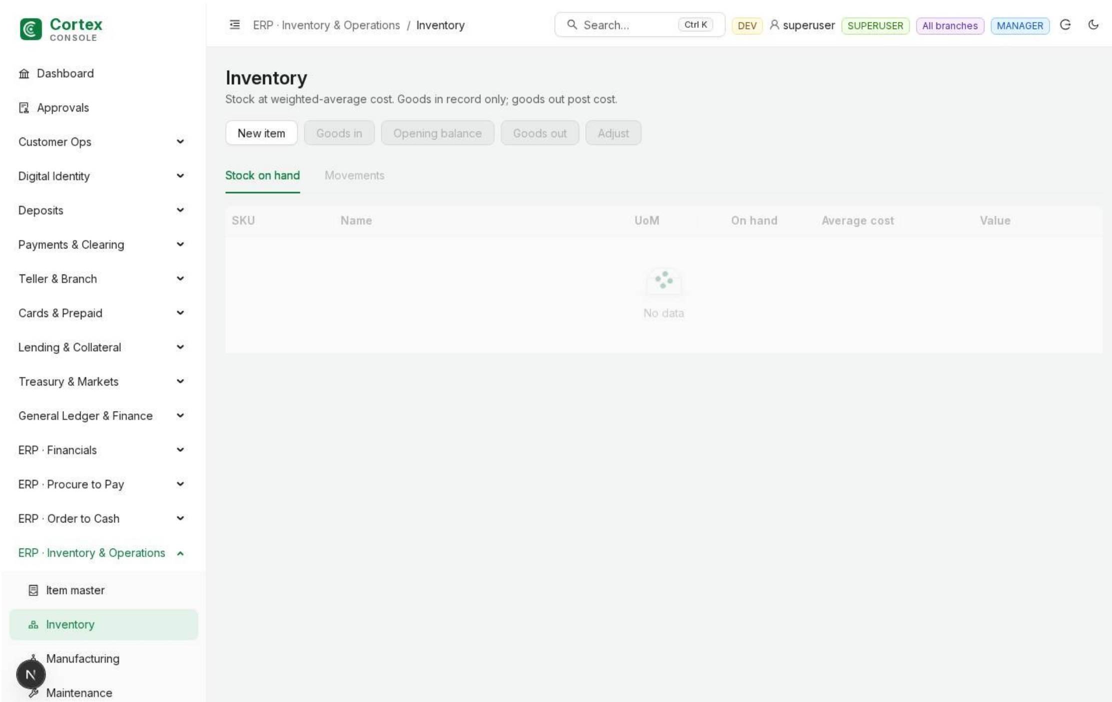
Fields. (Register item)

Field	Required	What to enter
SKU	Yes	The item code, e.g. WIDGET.
Name	No	A readable name for the item.
Base unit of measure	Yes	The primary unit the item is held in, from the UOM reference list. Defaults to EACH.
Costing method	Yes	How stock movements are costed: Standard, Average or FIFO. Defaults to Standard.
Lot / serial tracked	No	Turn on if the item must be tracked by lot or serial number. Defaults to off.

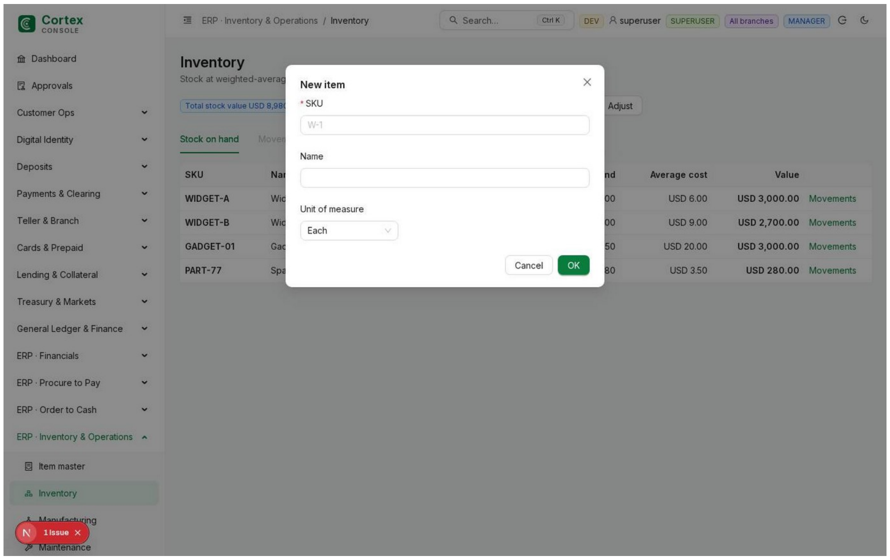
Actions. - **Register item**: creates the item. Gated by item:manage.

Notes. The list shows SKU, name, base unit of measure, any alternate units of measure with their conversion factors, whether the item is lot tracked, and the costing method. Alternate units of measure are shown here but are not entered on this form; a new item starts with only its base unit.

Inventory



Inventory (/inventory)



The form on Inventory

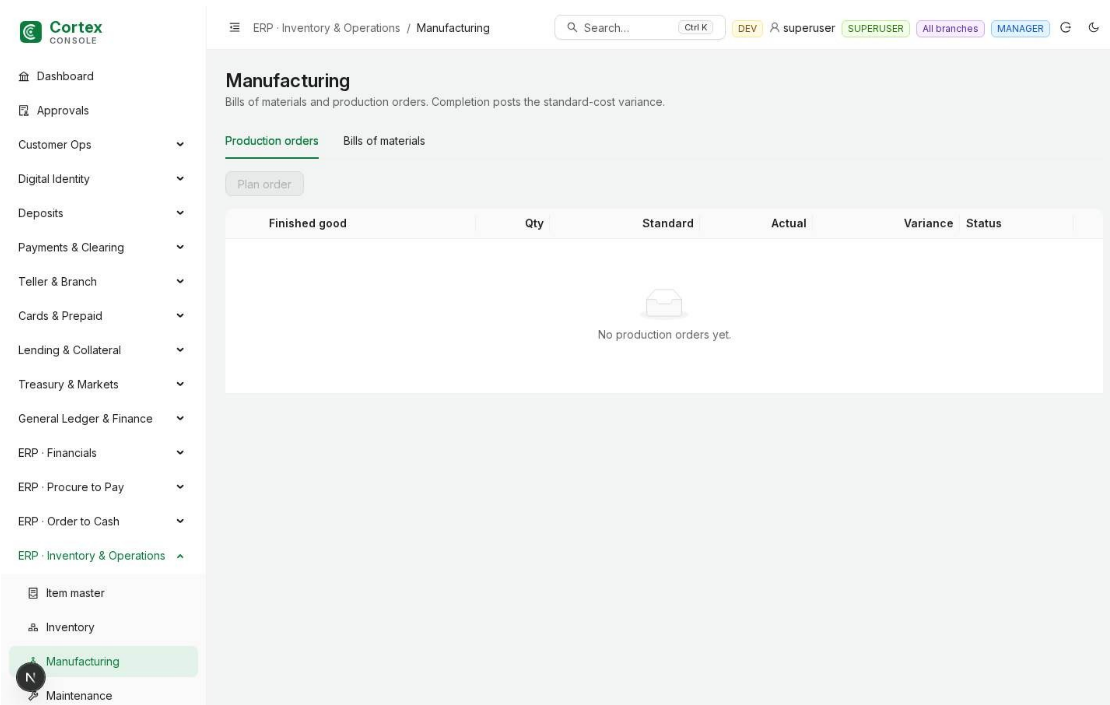
What it is. Stock on hand and what it cost, held at weighted-average cost. The total stock value is shown prominently because it is the figure inventory control in the ledger must equal; this screen is where a reconciliation break is spotted before month-end. It has two tabs: Stock on hand and, for a chosen item, its Movements.

Workflow. Goods in (a receipt) and opening balances add stock; goods out (an issue) and negative adjustments remove it. Goods out post the cost of the movement; goods in do not post here (payables has already debited inventory control), but an opening balance does.

Actions and their forms. - **New item**: registers a stock item: SKU (required), Name, Unit of measure (from the UOM list, defaults to EACH). Gated by inventory:manage. - **Goods in**: records a receipt: SKU (pick a registered item, required), Quantity (required), Cost of this receipt (required) and Currency (required). The cost must equal what payables debited to inventory control for the same goods. Gated by inventory:operate. - **Opening balance**: loads opening stock: SKU (required), Quantity (required), Opening value (required) and Currency (required). Posts Dr Inventory control / Cr Opening balance equity; no supplier invoice follows. Gated by inventory:manage. - **Goods out**: issues stock: SKU (required), Quantity (required) and an optional Reference. The issue is costed at the current weighted average, which is not editable. Gated by inventory:operate. - **Adjust**: corrects stock: SKU (required), Quantity change (required, positive adds and negative removes) and Reason (required, from the stock-adjustment reason list). Gated by inventory:adjust.

Notes. The Stock on hand table shows SKU, name, unit of measure, on-hand quantity, average cost (the weighted average, not the last price paid, which is what an issue is costed at) and value. The Movements view for an item shows each movement's type (Receipt, Issue, Adjustment or Opening balance), date, quantity, value, reference and a link to its ledger journal entry; a receipt shows "posted by payables" instead of a journal, because it deliberately does not post. Every button except New item requires at least one item to exist. The reason on an adjustment is written to the journal, since an unexplained adjustment is how stock losses get hidden.

Manufacturing



Manufacturing (/manufacturing)

What it is. Bills of materials and production orders. A bill of materials lists the components that go into a finished good and its standard unit cost; a production order makes a quantity of that finished good. Two tabs: Production orders and Bills of materials.

Workflow. A production order goes PLANNED to RELEASED (release commits it) to completed. Completing an order captures the actual input cost and posts the standard-cost variance: Dr Inventory at standard, Cr Manufacturing WIP at actual, with the difference going to a variance account.

Fields. (Define bill of materials)

Field	Required	What to enter
Finished-good SKU	Yes	The item the bill produces. Pick a registered item.
Standard unit cost	Yes	The costed value of one finished unit.
Ccy	No	The currency of the standard cost. Defaults to USD.
Component SKU	Yes	Each component consumed. Pick a registered item.
Qty per	Yes	How much of that component is needed per finished unit. Defaults to 1.

Fields. (Plan production order)

Field	Required	What to enter
Bill of materials	Yes	The bill to build, chosen from defined bills (shows finished good and standard cost).
Quantity to make	Yes	How many finished units to produce (1 or more).

Fields. (Complete production order)

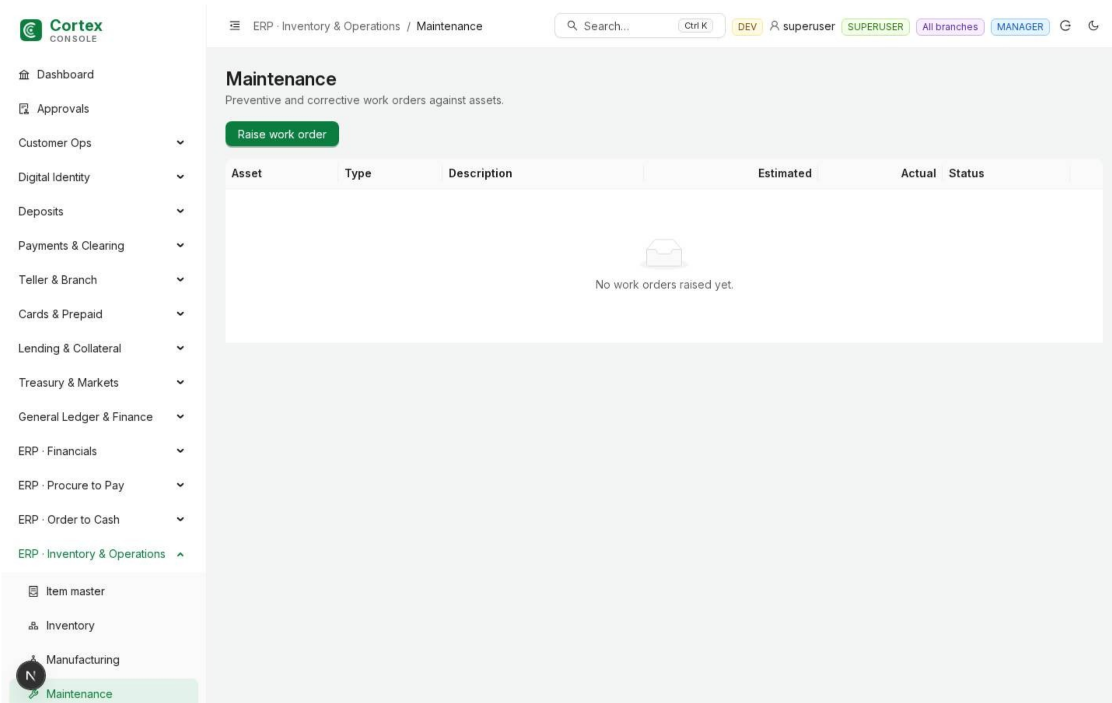
Field	Required	What to enter
Actual input cost	Yes	The real cost of the inputs consumed, in the order's currency. The standard cost is shown for comparison.

Actions. - **Define BOM** (Bills of materials tab): creates a bill of materials. Gated by manufacturing:manage. - **Plan order** (Production orders tab): creates a PLANNED order. Needs at least one bill of materials. Gated by manufacturing:manage. -

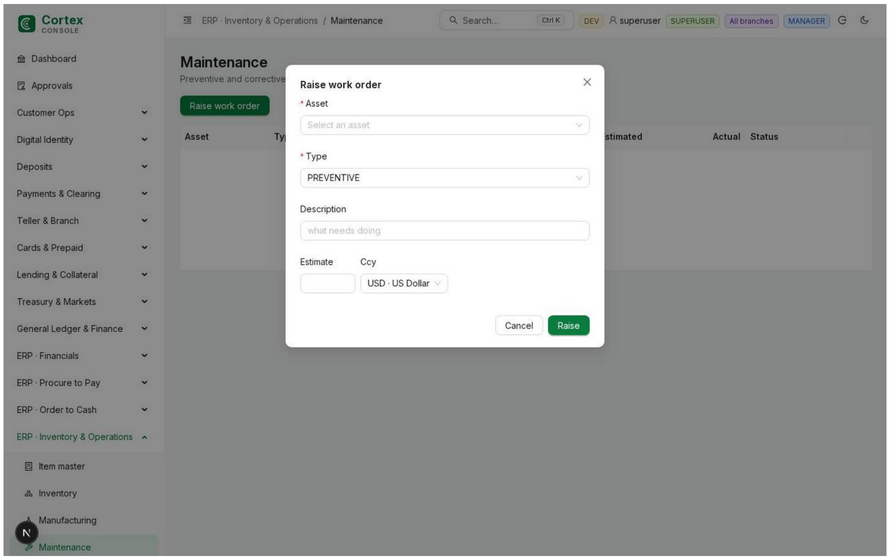
Release (PLANNED only): moves the order to RELEASED. Gated by manufacturing:manage. - **Complete** (RELEASED only): captures the actual cost and posts the variance. Gated by manufacturing:complete.

Notes. The Production orders table shows finished good, quantity, standard cost, actual cost, variance and status; expanding a row lists the components it requires with quantities. The variance is the standard cost of what was made minus the actual cost of the inputs.

Maintenance



Maintenance (/maintenance)



The form on Maintenance

What it is. Preventive and corrective work orders raised against fixed assets. The asset is validated against the fixed-asset register, so you can only raise work against a real, undisposed asset.

Workflow. A work order goes RAISED to IN_PROGRESS (start) to completed. Completing it captures the actual cost and posts Dr Repairs and maintenance / Cr Bank. A work order can be cancelled while it is RAISED or IN_PROGRESS.

Fields. (Raise work order)

Field	Required	What to enter
Asset	Yes	The asset the work is against. Pick from the fixed-asset register (disposed assets are excluded).
Type	Yes	Preventive or Corrective. Defaults to Preventive.
Description	No	What needs doing.
Estimate	No	The estimated cost.
Ccy	No	The currency of the estimate. Defaults to USD.

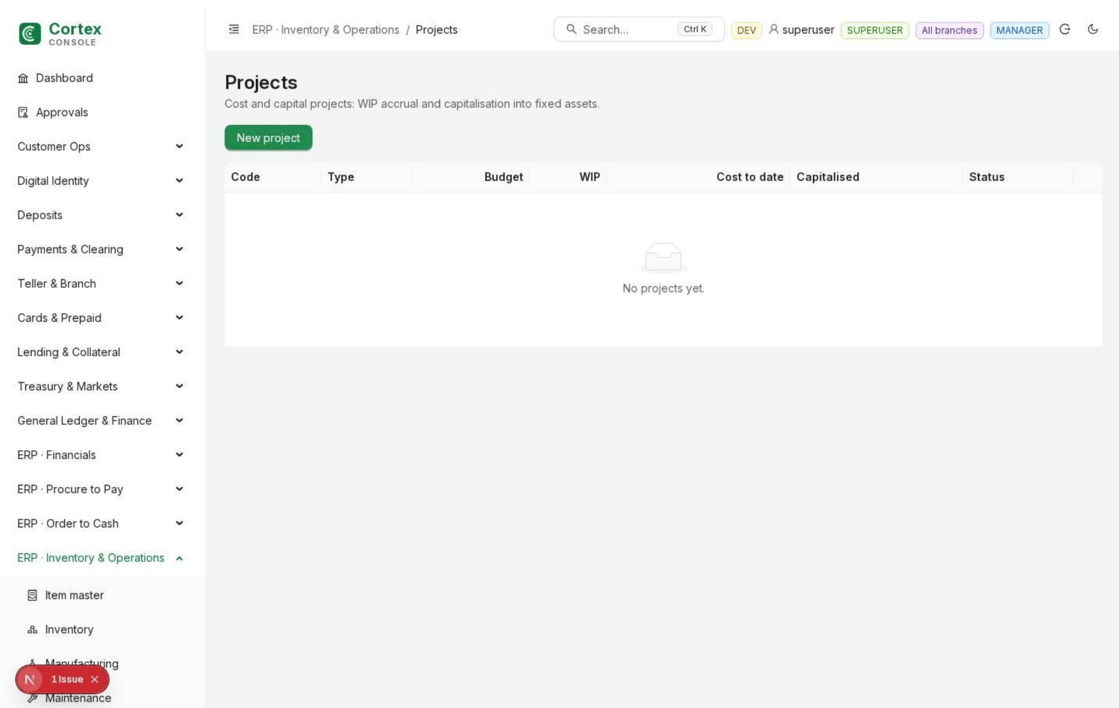
Fields. (Complete work order)

Field	Required	What to enter
Actual cost	Yes	What the work actually cost.
Ccy	No	The currency of the actual cost. Defaults to USD.

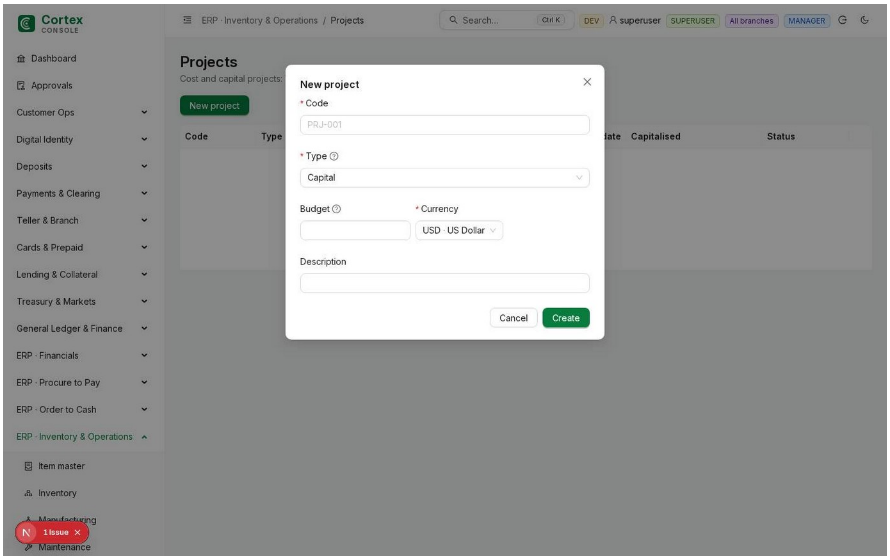
Actions. - **Raise work order**: creates a RAISED work order. Gated by maintenance:manage. - **Start** (RAISED only): moves the work order to IN_PROGRESS. Gated by maintenance:manage. - **Complete** (IN_PROGRESS only): captures the actual cost and posts it. Gated by maintenance:complete. - **Cancel** (RAISED or IN_PROGRESS): cancels the work order. Gated by maintenance:manage.

Notes. The list shows the asset, type, description, estimated cost, actual cost and status. Maintenance cost is expensed on completion (repairs and maintenance), not capitalised onto the asset.

Projects



Projects (/projects)



The form on Projects

What it is. Cost and capital projects. Costs charged to a project accrue to work in progress (WIP); a capital project turns that WIP into a fixed asset when it finishes, while a contract project expenses its cost to the project profit and loss.

Workflow. A project goes DRAFT to OPEN (open it to start charging) to COMPLETED. While OPEN you charge costs to it. A completed capital project is then capitalised into a fixed asset; a completed contract project is closed.

Fields. (New project)

Field	Required	What to enter
Code	Yes	The project's business code, e.g. PRJ-001.
Type	Yes	Capital (accrues WIP and capitalises into a fixed asset) or Contract (expenses cost to the project profit and loss). Defaults to Capital.
Budget	No	A budget figure used only as a variance yardstick, not an encumbrance.
Currency	Yes	The project currency. Defaults to USD.

Field	Required	What to enter
Description	No	Free text.

Fields. (Charge cost, OPEN projects)

Field	Required	What to enter
Source	Yes	What the cost is: Labour, Material, Procurement or Overhead. This names the ledger account the posting credits.
Amount	Yes	The cost. A reversal is negative, but the running balance may not go below zero.
Currency	Yes	The currency of the cost. Defaults to the project currency.
Date	No	When the cost was incurred. Defaults to the business date.

Fields. (Capitalise, completed capital projects)

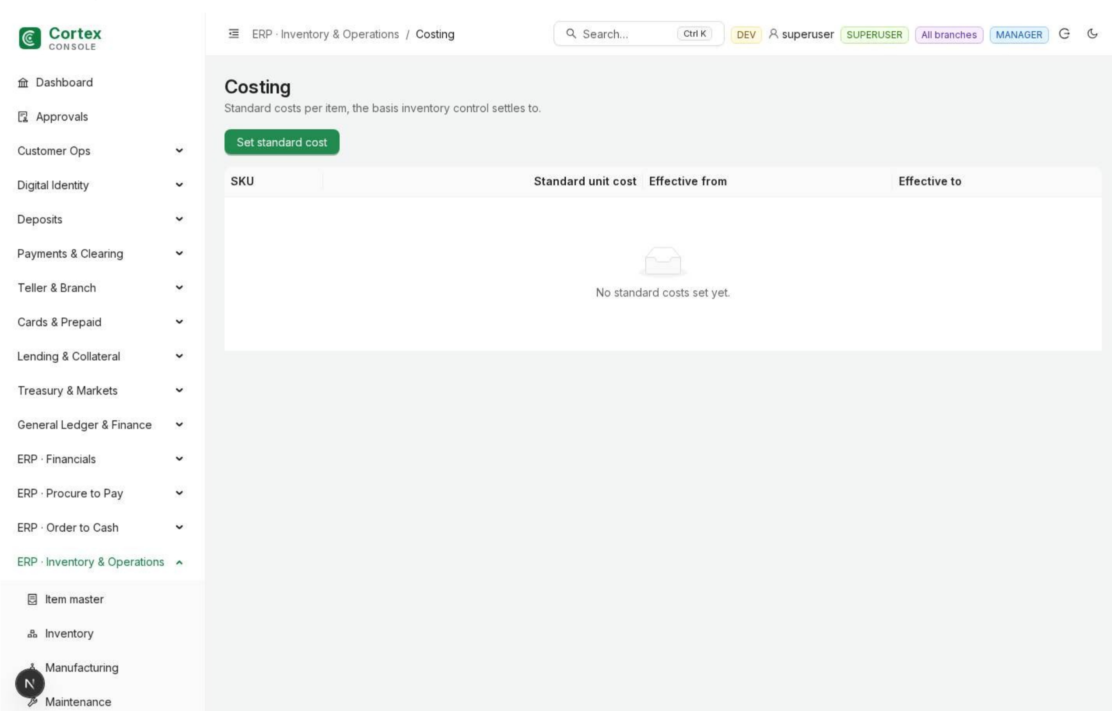
Field	Required	What to enter
Asset category	Yes	The fixed-asset register category the WIP becomes, from the asset-class list.
Useful life (months)	Yes	How long the asset will be depreciated over (1 or more).
Depreciation method	Yes	Straight line or Reducing balance. Defaults to Straight line.
Annual rate	Yes, if Reducing balance	The reducing-balance rate, e.g. 0.25 for 25% a year. Only shown when

Field	Required	What to enter
		Reducing balance is chosen.
Residual value	No	The asset’s residual value. Defaults to zero.
Description	No	Free text for the asset.

Actions. - **New project**: creates a DRAFT project. Gated by project:manage. - **Open** (DRAFT only): opens the project for cost charging. Gated by project:manage. - **Charge cost** (OPEN only): posts a cost to WIP or project expense. Gated by project:cost. - **Complete** (OPEN only): closes the project to further costs. Gated by project:manage. - **Capitalise** (COMPLETED capital project): registers a fixed asset from the accumulated WIP. Gated by project:capitalise. - **Close** (COMPLETED contract project): closes the project. Gated by project:manage.

Notes. The list shows code, type, budget, WIP balance, cost to date, the capitalised asset code (once capitalised) and status. Capitalising does not ask for an acquisition cost: the cost is the accumulated WIP, so no residue can be lost or double-counted. Charging a cost returns the journal-entry reference, which the confirmation shows.

Costing



Costing (/costing)

What it is. The standard-cost register: the standard unit cost per item that inventory control settles to. Purchase-price and landed-cost variances are the difference between what was paid and this standard.

Workflow. Setting a standard adds a new effective-dated row rather than editing the last one; a new standard supersedes the previous one from its effective date, so the history is preserved.

Fields. (Set standard cost)

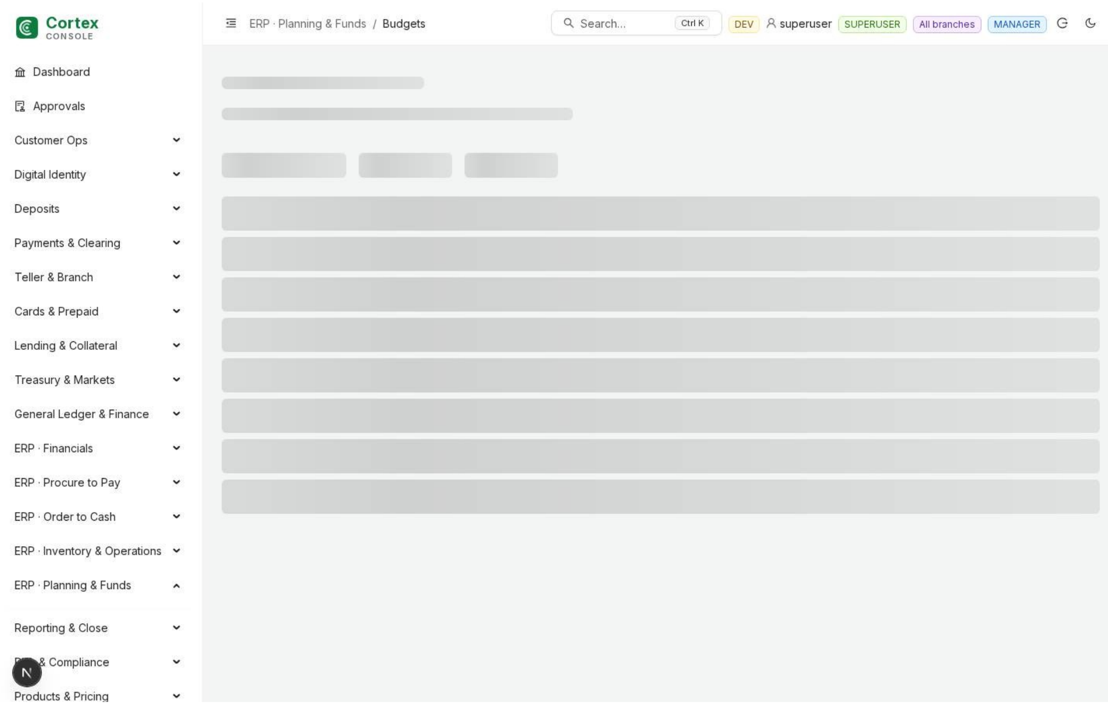
Field	Required	What to enter
SKU	Yes	The item to cost. Pick a registered item.
Standard unit cost	Yes	The standard cost of one unit.
Ccy	No	The currency of the cost. Defaults to USD.
Effective from	No	The date the standard takes effect. Defaults to the system date when left blank.

Actions. - **Set standard cost**: adds a new standard-cost row. Gated by costing:manage.

Notes. The list shows SKU, standard unit cost, effective-from date and effective-to date, where the current standard shows “current” as its end date. Superseding never edits a row in place, so you can always see what the standard was on any past date.

ERP · Planning & Funds

Budgets



Budgets (/budgets)

What it is. Annual target budgets by account and dimension. A budget version is a set of target lines for a fiscal year. Once adopted, its targets are frozen and commitments then encumber against what is left. Three tabs: Versions, Budget vs actual and Open commitments.

Workflow. A budget version is loaded as DRAFT, then adopted, which freezes its targets irreversibly. After adoption, available at any coordinate is budget minus actual minus open commitment; commitments are raised and liquidated only by procurement and accounts-payable events, never by hand.

Fields. (Load draft budget version)

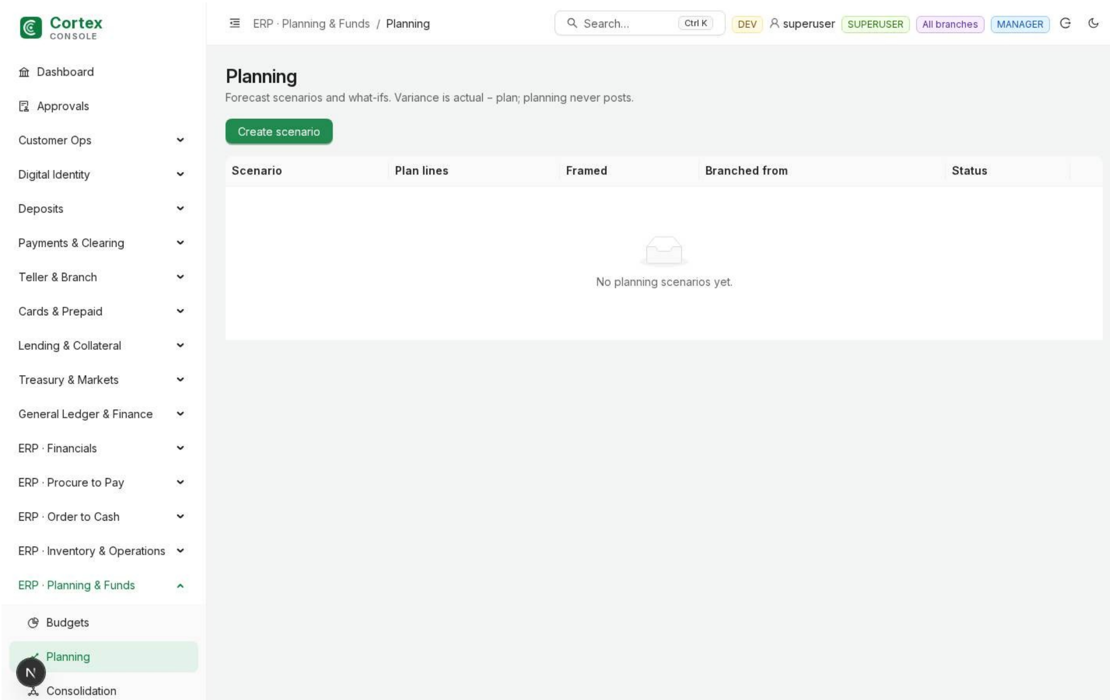
Field	Required	What to enter
Version code	Yes	The version identifier, e.g. FY2026-V1.
Fiscal year	Yes	The year the budget covers (2000 to 2100). Defaults to the current

Field	Required	What to enter
		year.
Currency	Yes	One currency for every target line of this version. Defaults to USD.
Account	Yes	The GL account for each line. Pick from the chart of accounts.
Amount	Yes	The amount budgeted for that account.
Cost centre	No	A cost-centre member the line applies to.

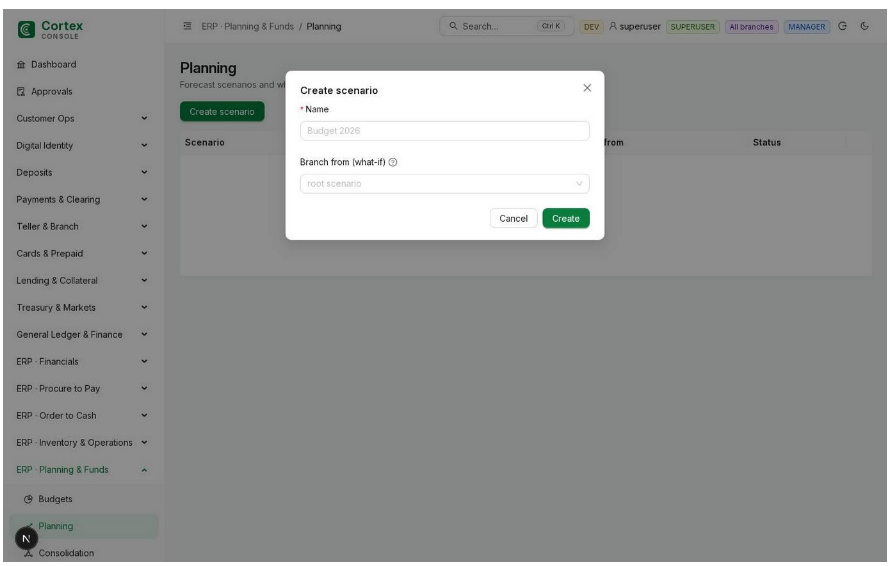
Actions. - **Load budget** (Versions tab): creates a DRAFT budget version. Gated by budget:manage. - **Adopt** (DRAFT version): freezes the version's targets. Irreversible. Gated by budget:adopt. - **Check available** (Budget vs actual tab): for a chosen account, optional cost centre and optional as-of date, shows the budget, actual, open commitment and available figures. Gated by budget:read.

Notes. The Versions table shows version code, fiscal year, line count, total, control mode and status. Each budget line carries a control mode (Block, Warn or Track) that defaults to Track. The Budget vs actual panel returns the four figures at a coordinate; if no actuals source is wired, the available figure omits actuals and says so. The Open commitments tab is a read-only register showing each commitment's id, source, account, dimensions, period, committed, liquidated and open amounts, and status; you cannot raise a commitment here.

Planning



Planning (/planning)



The form on Planning

What it is. Forecast scenarios and what-ifs. A scenario holds plan lines on the same account, cost-centre and period coordinate that actuals post to, so variance (actual minus plan) is directly comparable. Planning never posts to the ledger.

Workflow. A scenario goes DRAFT to BASELINED. While DRAFT you load its plan lines; baselining seals it. A what-if branches from a baselined scenario as a new draft.

Fields. (Create scenario)

Field	Required	What to enter
Name	Yes	A name for the scenario, e.g. Budget 2026.
Branch from (what-if)	No	A baselined scenario to branch a what-if from. Leave blank for a root scenario.

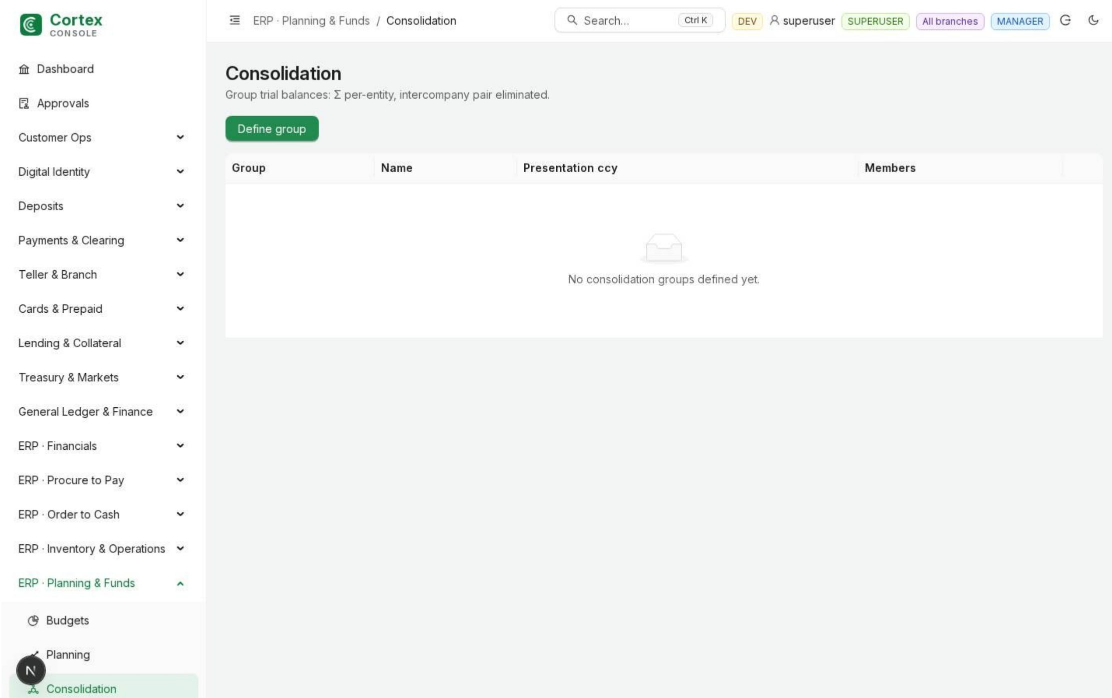
Fields. (Load plan lines, DRAFT scenarios)

Field	Required	What to enter
Account	Yes	The GL account for the line. Pick from the chart of accounts.
Period	Yes	The period the line applies to, e.g. 2026-01.
Amount	Yes	The planned amount.
Currency	No	The currency of the amount. Defaults to USD.
Cost centre	No	A cost-centre member for the line.

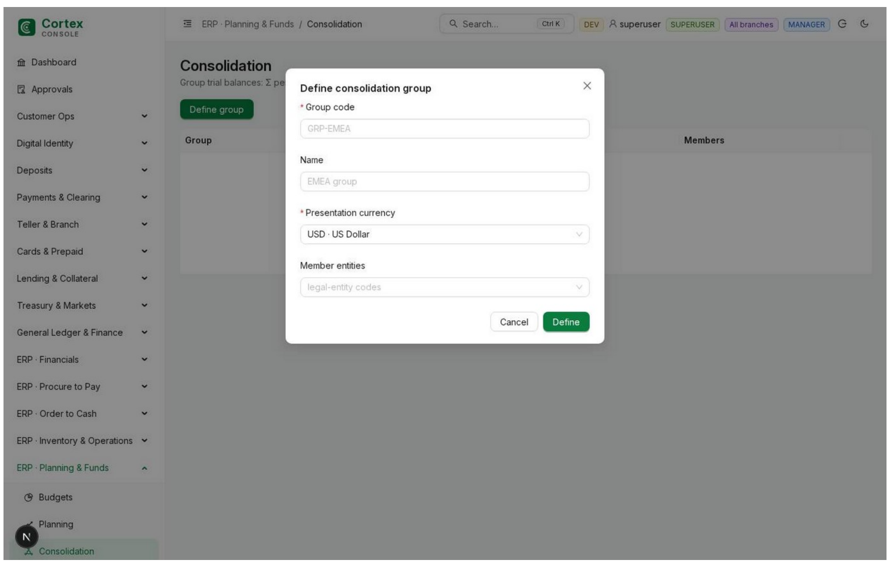
Actions. - **Create scenario**: creates a DRAFT scenario. Gated by planning:manage. - **Load lines** (DRAFT scenario): adds plan lines to the scenario. Gated by planning:manage. - **Baseline** (DRAFT scenario): seals the scenario as BASELINED. Gated by planning:baseline.

Notes. The list shows the scenario name, plan-line count, when it was framed, whether it is a what-if or a root scenario, and its status. Only baselined scenarios can be branched from. Because planning never posts, loading or baselining a scenario has no ledger effect.

Consolidation



Consolidation (/consolidation)



The form on Consolidation

What it is. Group trial balances. A consolidation group is a set of legal entities reported together in one presentation currency; its trial balance is the sum of the members' trial balances with the intercompany due-from and due-to pair eliminated.

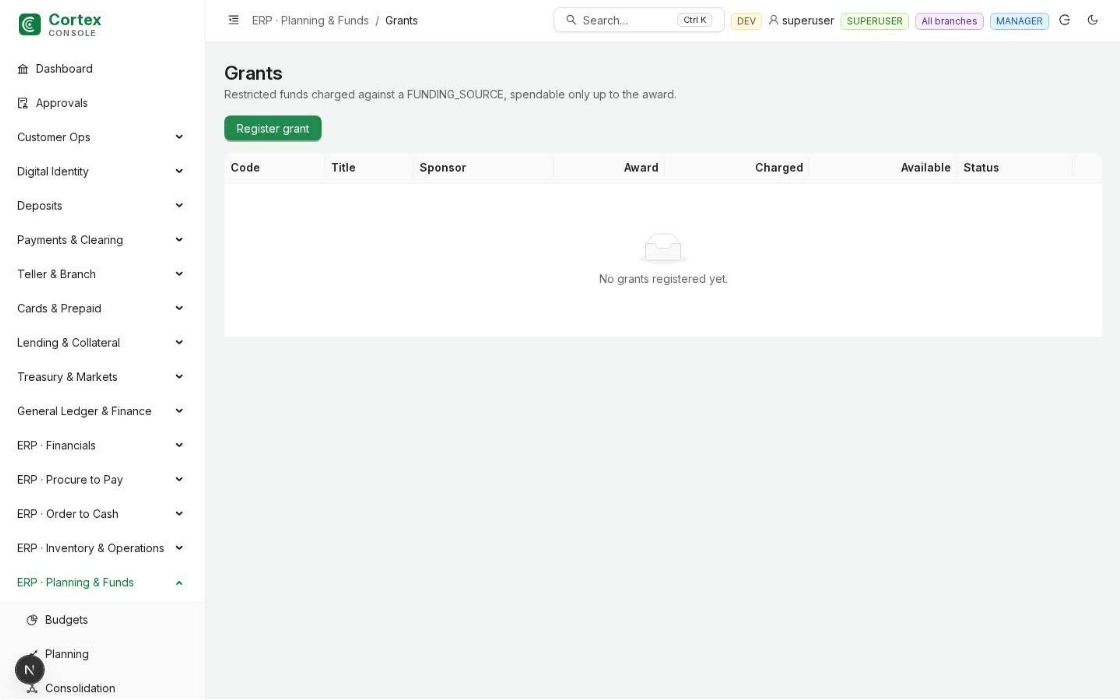
Fields. (Define consolidation group)

Field	Required	What to enter
Group code	Yes	The group identifier, e.g. GRP-EMEA.
Name	No	A readable name, e.g. EMEA group.
Presentation currency	Yes	The currency the group is reported in. Defaults to USD.
Member entities	No	The legal entities in the group. Pick one or more legal-entity codes.

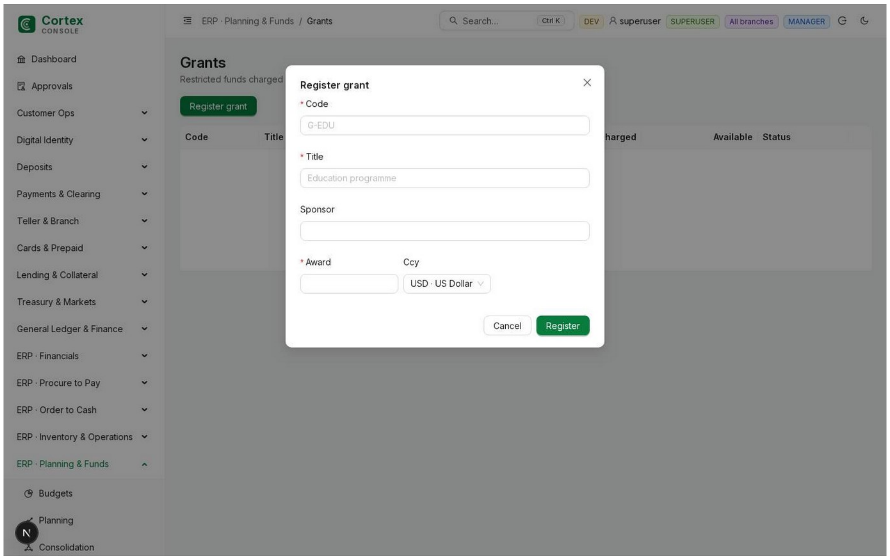
Actions. - **Define group**: creates or updates a consolidation group. Gated by consolidation:manage. - **Trial balance** (per group): opens the consolidated trial balance for that group.

Notes. The group list shows group code, name, presentation currency and member entities. The trial-balance view lists each account with its debits, credits and net, plus totals, and flags whether the book is balanced, whether the intercompany positions reconcile, and how much intercompany was eliminated. The intercompany due-from and due-to accounts (196100 and 296100) are eliminated on consolidation so the group is not overstated by trading between its own members.

Grants



Grants (/grants)



The form on Grants

What it is. Restricted funds. A grant is money that may be spent only on its purpose and only up to its award. Awarding a grant registers it as a funding-source dimension member so expenditure can be tagged to it; charging against it is refused once the restricted funds are exhausted.

Workflow. A grant goes DRAFT to AWARDED (award it to make it spendable) and finally to closed. While AWARDED you charge expenditure to it. A charge posts Dr Grant-funded expenditure / Cr Bank, tagged with the grant.

Fields. (Register grant)

Field	Required	What to enter
Code	Yes	The grant code, e.g. G-EDU.
Title	Yes	The grant title, e.g. Education programme.
Sponsor	No	Who funds the grant.
Award	Yes	The total awarded amount.
Ccy	No	The currency of the award. Defaults to USD.

Fields. (Charge grant, AWARDED grants)

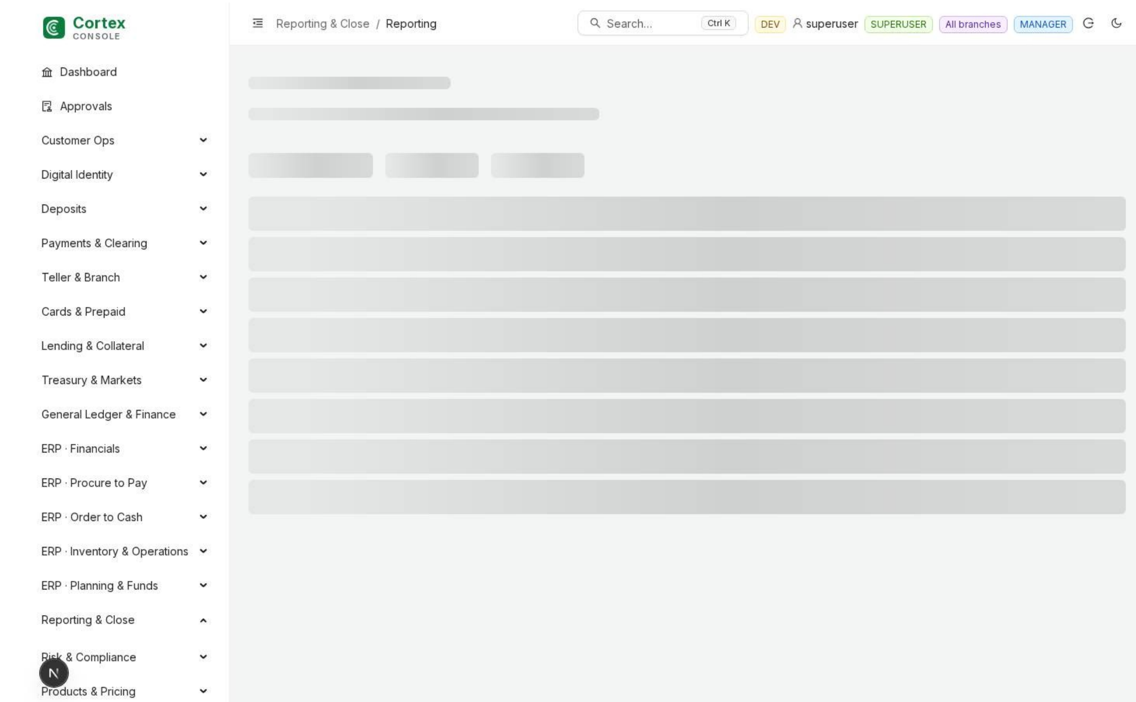
Field	Required	What to enter
Amount	Yes	The expenditure to charge, in the award currency. The available balance is shown for reference.
Purpose	No	What the money was spent on, e.g. textbooks.

Actions. - **Register grant**: creates a DRAFT grant. Gated by grant:manage. - **Award** (DRAFT only): makes the grant AWARDED and spendable, registering it as a funding source. Gated by grant:manage. - **Charge** (AWARDED only): posts expenditure against the grant. Gated by grant:charge. - **Close** (AWARDED only): closes the grant. Gated by grant:manage.

Notes. The list shows code, title, sponsor, award, amount charged so far, amount available and status. A charge that would exceed the available balance is refused, which is what keeps a restricted fund from being overspent.

Reporting & Close

Reporting



Reporting (/reporting)

What it is. The core financial statements produced straight from the general ledger. Open it to read the current trial balance, income statement, profit and loss, balance sheet and deposit balances, and to export any of them. It is a read-only dashboard: you cannot post from here.

Workflow. Pick a currency (or switch to consolidated), optionally set a period, then read the tab you need and download it. There is no lifecycle to advance; the figures follow whatever has already posted to the ledger.

Controls (top toolbar). These reshape every tab at once.

Control	What it does
Currency	Report in a single currency. Defaults to the base currency (marked “(base)”).
Consolidated (base)	Switch on to translate the trial balance, P&L and balance sheet into the base currency. While on, the currency, branch, as-of and period

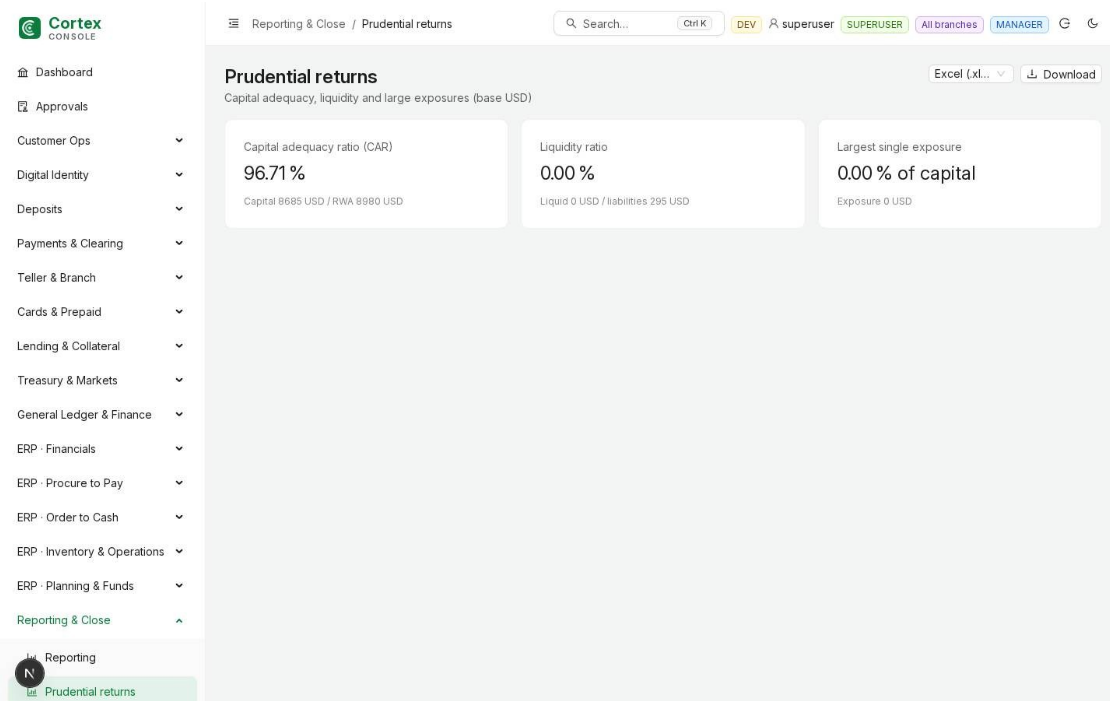
Control	What it does
	controls are ignored.
Branch (trial balance)	Scope the trial balance to one branch. Cannot be combined with an as-of date. Under a dimensional branch ledger a branch slice legitimately nets to a cross-branch position, which is shown as a blue tag, not a ledger break.
As of	Trial balance and balance sheet as at a chosen date. Blank means latest. Cannot be combined with a branch.
P&L period	A from-to range for the P&L. Blank means inception to date.
Download (format)	Excel (.xlsx), CSV, PDF or Word (.docx).

Tabs. - **Trial Balance** shows total debits, total credits and a balanced status, then a line per account (code, currency, debit, credit, net). - **Income Statement (IFRS 18)** presents income and expenses in operating, investing, financing and income-taxes categories with the two mandatory subtotals (operating profit; profit before financing and income taxes) and profit for the period. If more than one legal entity exists you can pick an entity or view tenant-wide. - **P&L (IAS 1)** shows income and expense lines with totals and net profit. - **Balance Sheet** shows a balanced status, assets on the left, and liabilities plus equity on the right. - **Deposits** shows a row per currency (accounts and total balance).

Actions. - **Download** exports whichever tab is open, respecting the currency, consolidated, branch, as-of and period selections, in the chosen format. - **Investigate** (only when the ledger integrity check finds a break) opens an AI recon chat for that currency. It only ever suggests a probable cause; Cortex never posts a correcting entry itself. You acknowledge the diagnosis here and post the actual correction by hand on the Ledger page. - **Classification policy (IFRS 18)** (needs `reporting:manage`, on the Income Statement tab) lets you reclassify a GL account code into Operating, Investing, Financing or Income taxes, per entity or globally. Enter an account code, choose a category and press Set; “Reset to operating” clears an override. Operating is the default for every account.

Notes. The download endpoint mirrors the on-screen report exactly, so what you see is what you get in the file. The backend refuses a branch scope combined with an as-of date or with consolidated, which is why those controls disable each other.

Prudential returns



Prudential returns (/reporting/prudential)

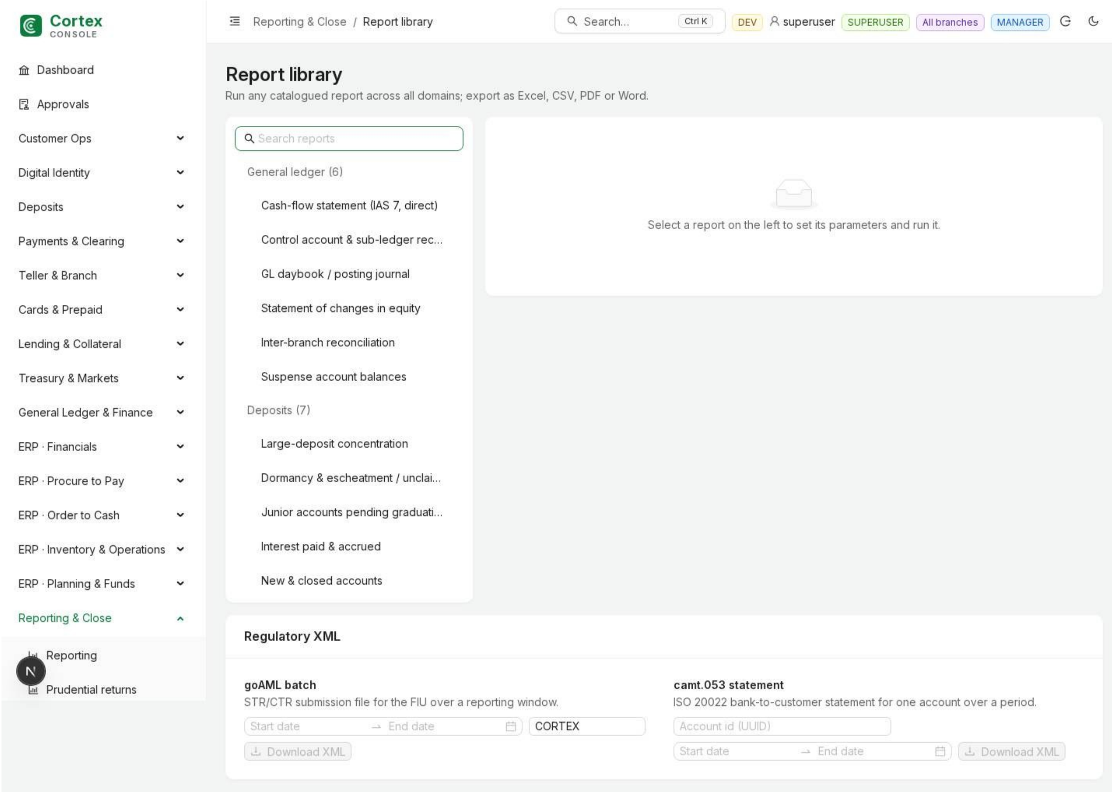
What it is. The regulatory prudential snapshot, expressed in the base currency. Open it to read the bank's headline soundness ratios or to export the return for a regulator. Read-only.

What it shows. Three cards: - **Capital adequacy ratio (CAR)**, as a percentage, with the underlying capital and risk-weighted assets beneath it. - **Liquidity ratio**, as a percentage, with liquid assets and total liabilities beneath it. - **Largest single exposure**, as a percentage of capital, with the exposure amount beneath it.

Actions. - **Download** exports the return as Excel (.xlsx), CSV, PDF or Word (.docx). Choose the format in the selector beside the button.

Notes. All figures are computed in the institution's base currency, shown in the page subtitle.

Report library



Report library (/reporting/library)

What it is. The single place to run any catalogued report across every domain (general ledger, deposits, lending, payments, cards, treasury, regulatory, tax, compliance, operations, advices) and export it. Pick a report on the left, set its parameters on the right, then run or download it.

Workflow. Choose a report from the grouped, searchable list. Its own parameter form appears; fill it in and press Run report to preview on screen, or pick a format and press Download to save the file. Every run and download is recorded in Report runs.

Parameter form. The fields are not fixed; they are generated from the selected report's definition. Each declared parameter carries its own label, help tooltip and required flag, and its type decides the input:

Parameter type	Widget	What you enter
Date	Date picker	A date. Sent to the report as YYYY-MM-DD.
Number	Number input	A numeric value.

Parameter type	Widget	What you enter
Currency	Currency select	One of the institution’s reporting currencies (ISO code). Falls back to a free-text box (e.g. USD) if the currency list has not loaded.
Account	GL account picker	A ledger account from the chart, listed as code · name and searchable on both. The report receives the account’s ledger id, so you never see or type a UUID. Falls back to a free-text box if no chart is loaded.
UUID / other	Text box	A UUID or free-text value, as the parameter’s tooltip explains.

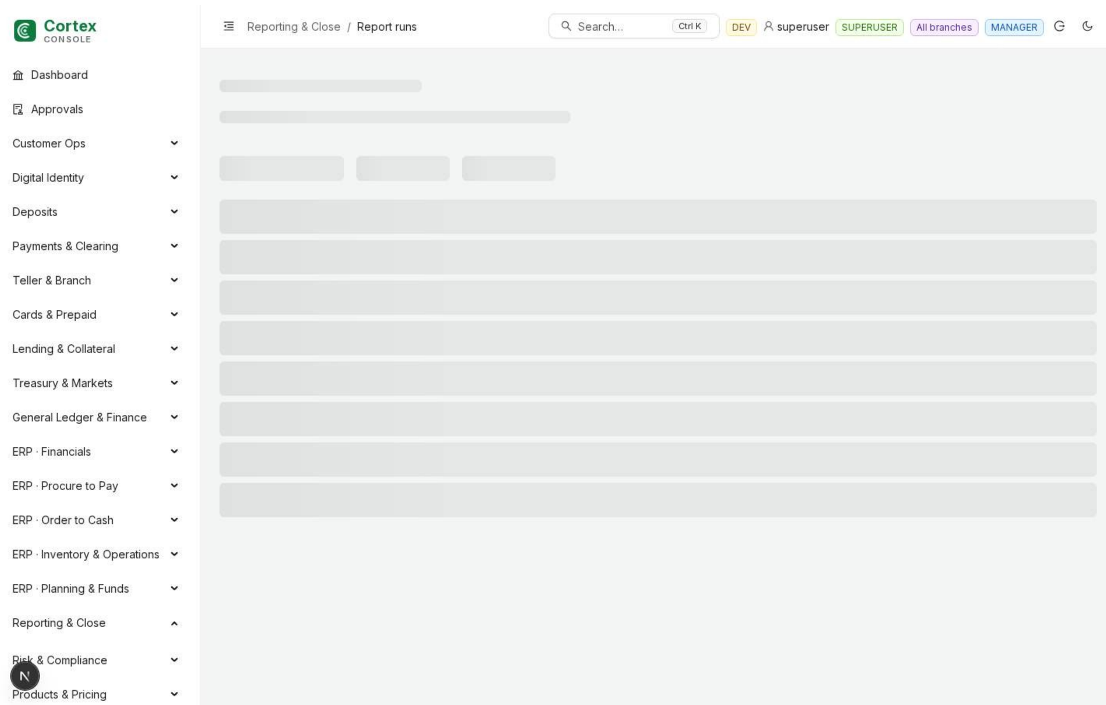
Required parameters are validated before the report runs; blank optional parameters are simply dropped.

Result. Running a report renders it inline: its title, any metadata tags, and one table per section. Money and number columns are right-aligned, text columns left-aligned.

Actions. - **Run report** validates the parameters and shows the result on screen. - **Download** re-runs with the same parameters and saves the file in the chosen format (Excel, CSV, PDF or Word). - **Regulatory XML** (shown only when the catalog contains regulatory reports) offers two direct XML exports: - **goAML batch** produces the STR/CTR submission file for the financial intelligence unit over a reporting window. Enter a period and the reporting-entity id (defaults to CORTEX), then Download XML. - **camt.053 statement** produces the ISO 20022 bank-to-customer statement for one account over a period. Enter the account id (UUID) and a period, then Download XML.

Notes. The report picker searches code, title and description at once. The parameter form, the category grouping and the download plumbing are shared with Report schedules, so a scheduled report takes exactly the same parameters you set here.

Report runs



Report runs (/reporting/runs)

What it is. The immutable register of every report that has been executed, whether run by hand or by a schedule. Open it to retrieve a past artifact, verify a checksum, or see who ran what. Read-only.

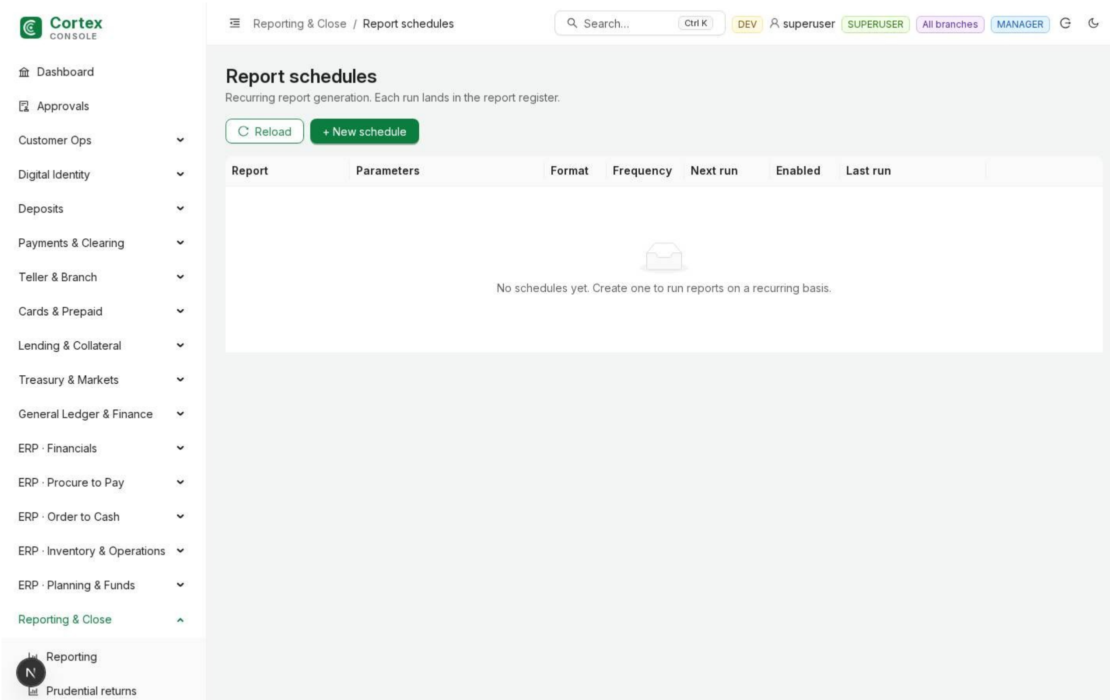
Columns. Report (code and title), Business date, Format, Status, Rows produced, Checksum (copyable, shown truncated), Triggered by (SCHEDULE for scheduled runs, otherwise the manual trigger), Created at, Supersedes (the id of an earlier run that this one corrects, when present), and Artifact.

Filters. Report (limit to one report from the catalog) and Limit (25, 50, 100 or 200 rows). A Reload button refreshes. Rows are shown newest first.

Actions. - **Download** (Artifact column, when a run retained one) saves that run's exact file; the tooltip shows the filename and size.

Notes. Runs are never edited or deleted; a correction is recorded as a new run that supersedes the original, preserving the audit trail. The checksum lets you prove a downloaded file is the one that was registered.

Report schedules



Report schedules (/reporting/schedules)

What it is. Recurring, unattended report generation. Open it to set a report to run daily, weekly or monthly; each run lands in Report runs with its retained artifact. Viewing needs reporting:read; creating, toggling, running and deleting schedules need reporting:manage.

Workflow. Create a schedule for a report and its parameters, choosing a frequency and a first run date. It then runs itself on that cadence. You can toggle it off, run it once immediately, or delete it.

Columns. Report (code and title), Parameters (as key=value tags), Format, Frequency, Next run, Enabled (a toggle for managers, otherwise a status tag), Last run (status, time, and a button to download the last artifact), and the row actions.

Fields. (New schedule)

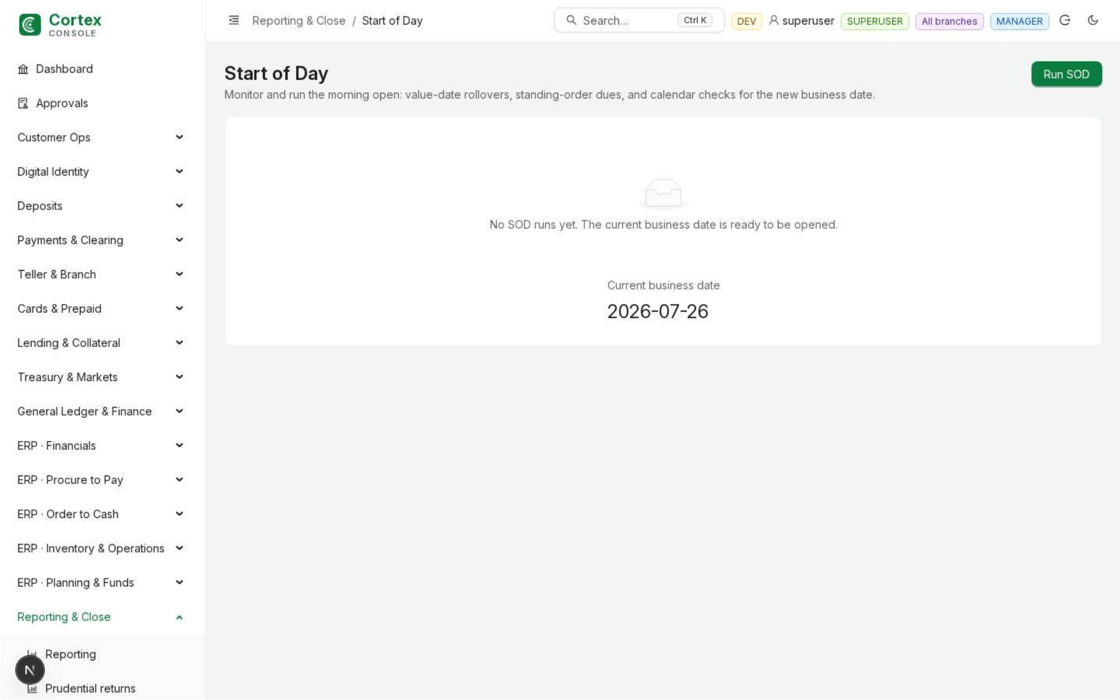
Field	Required	What to enter
Report	Yes	The catalogued report to run, chosen from the grouped list.
Parameters	Depends	The chosen report's own parameters appear here,

Field	Required	What to enter
		following the same type rules as the Report library (date, number, currency, account, text). Required ones must be filled.
Format	Yes	Excel (.xlsx), CSV, PDF or Word (.docx). Defaults to Excel.
Frequency	Yes	Daily, Weekly or Monthly. Defaults to Daily.
First run date	Yes	The business date of the first scheduled run.

Actions. - **Create schedule** registers the recurring job. - **Run now** (per row) executes the schedule immediately; the artifact appears in Report runs. - **Enabled** (toggle) pauses or resumes a schedule without deleting it. - **Delete** removes the schedule. Its past runs and artifacts are retained.

Notes. Because parameters are frozen into the schedule, every recurrence reports on the same basis. Deleting a schedule never removes the history it produced.

Start of Day



Start of Day (/sod)

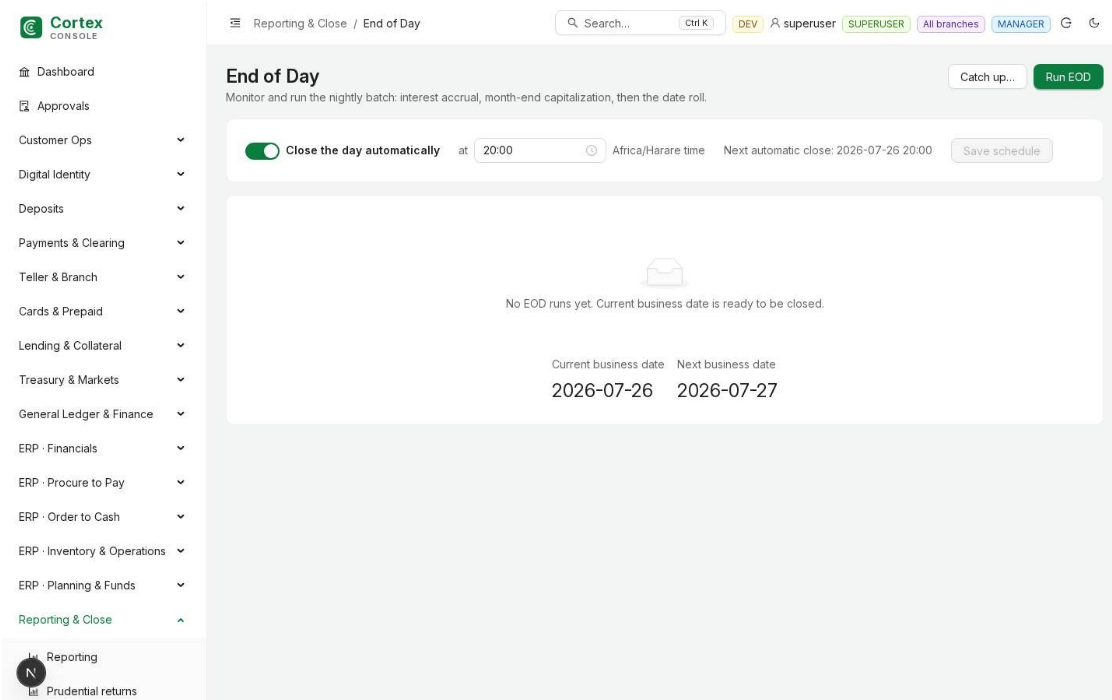
What it is. The morning open for a new business date. Open it to run or watch the start-of-day pipeline: value-date rollovers, standing-order dues and calendar checks. Viewing needs sod:read; running needs sod:run.

Workflow. A run moves through its steps: each step is PENDING, then RUNNING, then COMPLETED (or SKIPPED), or FAILED. The left pane tracks the focused run step by step with a processed count and any message; the right pane is the run history, click a row to inspect it.

Actions. - **Run SOD** (needs sod:run) opens the current business date, releasing standing orders and value-dated events for processing. A confirmation names the date first. The button is disabled while a run is already in progress.

Notes. A running pipeline advances on the server; the page polls every few seconds until it reaches a final state, so progress updates on its own. Start of Day pairs with End of Day, which closes and rolls the date.

End of Day



End of Day (/eod)

What it is. The nightly close and periodic-close pipeline. Open it to run or watch the end-of-day batch: interest accrual, month-end capitalization, then the roll to the next business date. Viewing needs reporting:read; running needs eod:run.

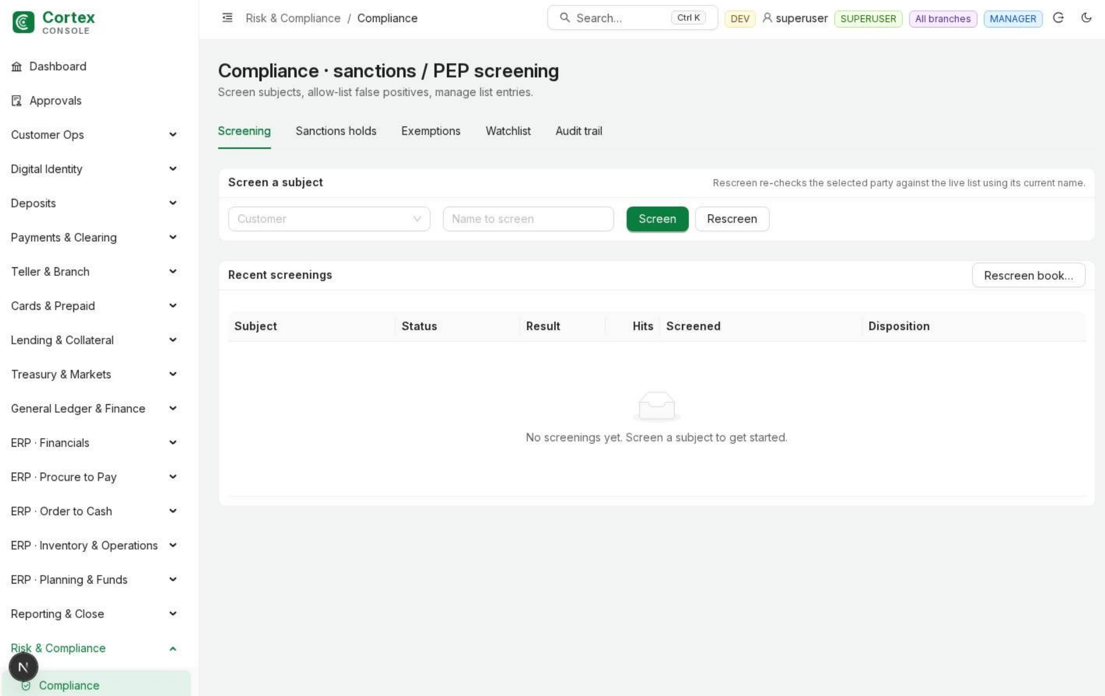
Workflow. Like Start of Day, a run works through steps (PENDING, RUNNING, COMPLETED or SKIPPED, or FAILED), shown as a progress bar and a vertical step list, with the current and next business dates alongside. The right pane is the run history.

Actions. - **Run EOD** (needs eod:run) accrues interest, capitalizes at month-end, then rolls the date. Disabled while a run is actively progressing. - **Resume EOD** replaces Run EOD when a run has been stuck in RUNNING for over 30 minutes (its driving process likely died mid-close). It resumes from the first unfinished step; completed steps are never re-applied. A watchdog also resumes stuck runs automatically. - **Catch up…** (needs both eod:run and sod:run) advances the business day through repeated end-of-day then start-of-day cycles, up to an optional target date (or one day if none is given). Use it to clear a backlog after downtime. It reports how many days it advanced and logs each step. - **Close the day automatically** (schedule card, editable with eod:run) toggles an automatic nightly close and sets the time, in the schedule's own time zone. Press Save schedule to apply; the card then shows the next automatic close. With it off, the day only closes via Run EOD.

Notes. While a close is processing, new input is refused (the system returns a 423 lock). Only one business day auto-closes per calendar day, so a backlog is cleared with Catch up rather than by waiting.

Risk & Compliance

Compliance



Compliance (/compliance)

What it is. The sanctions, PEP and adverse-media screening desk. Open it to screen a party against the watchlists, work the false positives and confirmed matches, allow-list exceptions, maintain the lists themselves, and (for auditors) read the frozen evidence trail. It is organised into tabs: Screening, Sanctions holds, Exemptions, Watchlist, and Audit trail (the last only for holders of compliance:audit-read).

Workflow. A screening result either passes (CLEAR) or blocks the subject (POTENTIAL_MATCH). An analyst dispositions a block one of two ways. Marking it a false positive clears it at once (single control). Choosing “Confirm match (propose)” proposes a confirmation under four-eyes: the result becomes PENDING_CONFIRM (still blocking) and waits for a different officer (with compliance:disposition-approve) to Approve it (CONFIRMED and escalated) or Reject it (back to POTENTIAL_MATCH). Separately, granting an exemption lets a listed subject transact (EXEMPTED); the match is still recorded, never hidden.

Fields. (Screening tab · Screen a subject, needs compliance:screen)

Field	Required	What to enter
Subject (party)	Yes	The party to screen, picked from the party register.
Name to screen	Yes	The name to match against the lists. Rescreen instead re-checks the selected party using its current registered name.

Fields. (Watchlist tab · Add watchlist entry, needs compliance:watchlist)

Field	Required	What to enter
List type	Yes	Sanctions, PEP or Adverse media. Defaults to Sanctions.
Full name	Yes	The listed subject's name.
Aliases	No	Any number of alternative names, added one per line.
Country	No	The subject's country (from the country reference list).
Source	Yes	Free text naming the list source, e.g. OFAC, UN, EU.

Fields. (Exemptions tab · Grant screening exemption, needs compliance:exempt)

Field	Required	What to enter
Subject (party)	Yes	The party the exemption

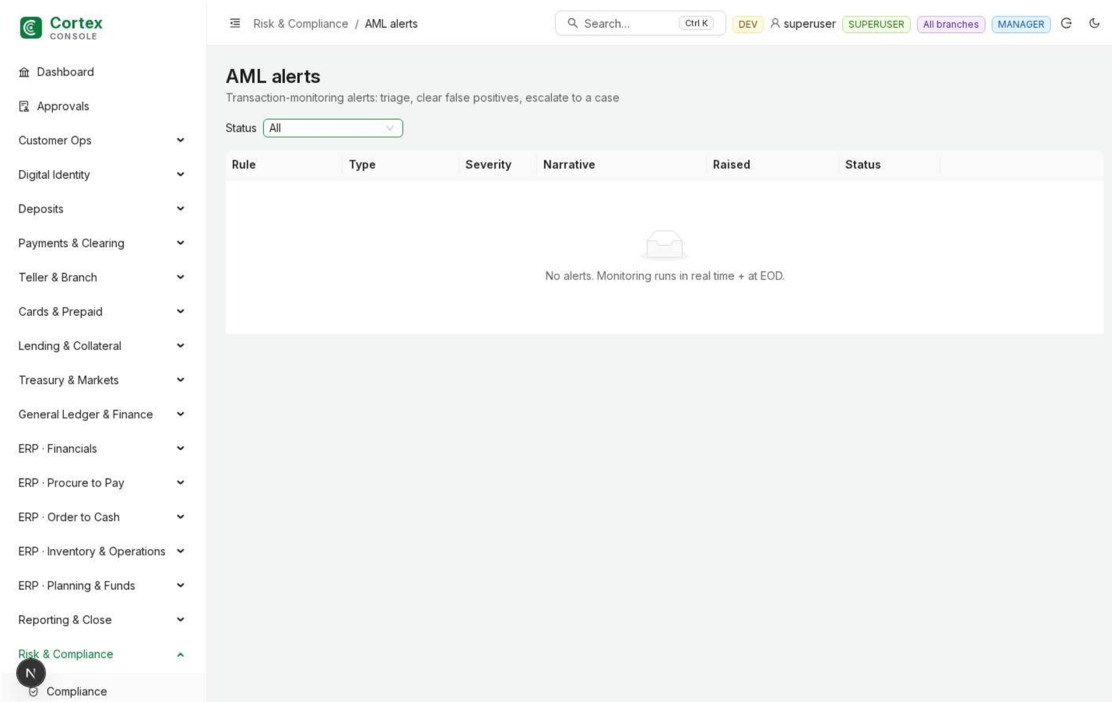
Field	Required	What to enter
		applies to.
Scope	No	Blank grants a subject-wide exemption (any match); picking a specific list entry exempts only that match, which is the safer choice.
Reason	Yes	Why the exemption is justified. Audited, e.g. “confirmed homonym, different individual; risk accepted per case #1234”.
Expires (optional)	No	A moment after which the exemption stops applying. Blank means a standing exemption.

Tabs and their columns. - **Screening** holds the screen form, the current result (a hit table of matched name, list, score and match reason, each hit exemptable) and a Recent screenings table (Subject, Status, Result passed/blocked, Hits, Screened, Disposition). Click a row to reload a past result. - **Sanctions holds** is the payment work queue described below. - **Exemptions** lists Subject, Scope (entry-scoped or subject-wide), Reason, Granted by, Expires and Status (effective, expired or revoked). - **Watchlist** lists List, Name, Aliases, Country, Source and Status. - **Audit trail** is the read-only, newest-first, server-paged evidence trail: Recorded time, Event, Subject, Decision, List version, Hit count and Actor, each row expanding to the frozen hits, list version, actor and note. Filter by subject reference and date range.

Actions. - **Screen** runs a fresh screening; **Rescreen** re-checks the selected party against the live list using its current name. - **Confirm match (propose)** (needs compliance:disposition) proposes a confirmed match for four-eyes approval; the subject stays blocked meanwhile. **False positive** clears the block immediately. - **Approve confirmation** / **Reject** (needs compliance:disposition-approve) finalise or return a proposed confirmation. The approver must differ from the proposer; the proposer’s own approve button is disabled, and the backend refuses it regardless. - **Grant exemption** / **Revoke** (needs compliance:exempt) allow-list a match or withdraw the allowance (after which the subject blocks again on future matches). - **Rescreen book…** (needs compliance:rescreen-book) re-screens every previously-screened subject against the current watchlist version; new matches land in the disposition queue. - **Add entry**, **Import…** (paste or upload a JSON array of entries) and **Ingest OFAC file…** (upload a raw list export such as an OFAC SDN.CSV) maintain the watchlist (all need compliance:watchlist). Both bulk paths are idempotent by list type and external reference: changed rows update in place, unchanged rows are skipped. **Deactivate** retires an entry. - **Purge (retention)…** (Audit trail, needs compliance:audit-admin) deletes only evidence past the 5-year regulatory floor; anything still inside the mandated window is never touched, and the purge itself is audited.

Notes (Sanctions holds tab). This is the compliance queue of payments held by a live sanctions match before any money moved. Columns are Reference, Amount, Beneficiary, Debtor, Screening status, Age and the actions. **Release** proceeds the payment but is only allowed once the screening is cleared (a false-positive disposition or an exemption); until then the button routes you to resolve the screening first. **Confirm match** returns the payment (no money moves). Both actions require a reason and go through four-eyes on the payment-recovery path, so a payments checker authorises them. Acting here needs compliance:payment-hold, and reading the held list needs payment:read.

AML alerts



AML alerts (/aml/alerts)

What it is. The transaction-monitoring alert queue. Open it to triage alerts the monitoring rules raised, clear false positives, and escalate the ones that warrant investigation. Viewing needs aml:read; acting needs aml:operate.

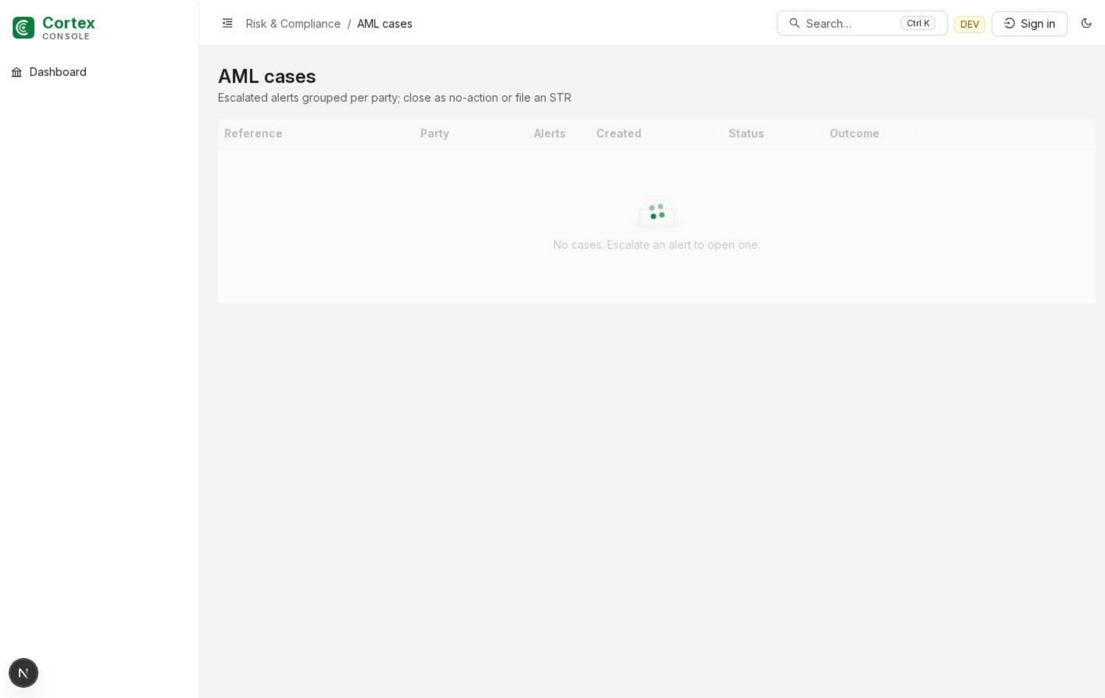
Workflow. An alert is OPEN, may be moved to UNDER_REVIEW, and ends CLEARED (false positive) or ESCALATED (which opens an AML case). Monitoring runs both in real time and at end of day.

Columns. Rule (code), Type, Severity (high, medium, low), Narrative (click to open the detail drawer), Raised time, Status, and the row actions. A disposed alert shows who disposed it instead of buttons.

Actions. (all need aml:operate) - **Review** (OPEN only) moves the alert to UNDER_REVIEW. - **Clear** marks it a false positive; you are prompted for a reason. - **Escalate** raises an AML case from it; you are prompted for a reason.

Notes. Opening an alert’s narrative reveals a detail drawer with its metadata, triggering-transaction count and disposition, plus an “Ask AI” copilot. The copilot can produce a recommendation that pre-fills one of the same three dispositions (Clear, Review or Escalate) for you to review and approve before it is applied; it never acts on its own.

AML cases



AML cases (/aml/cases)

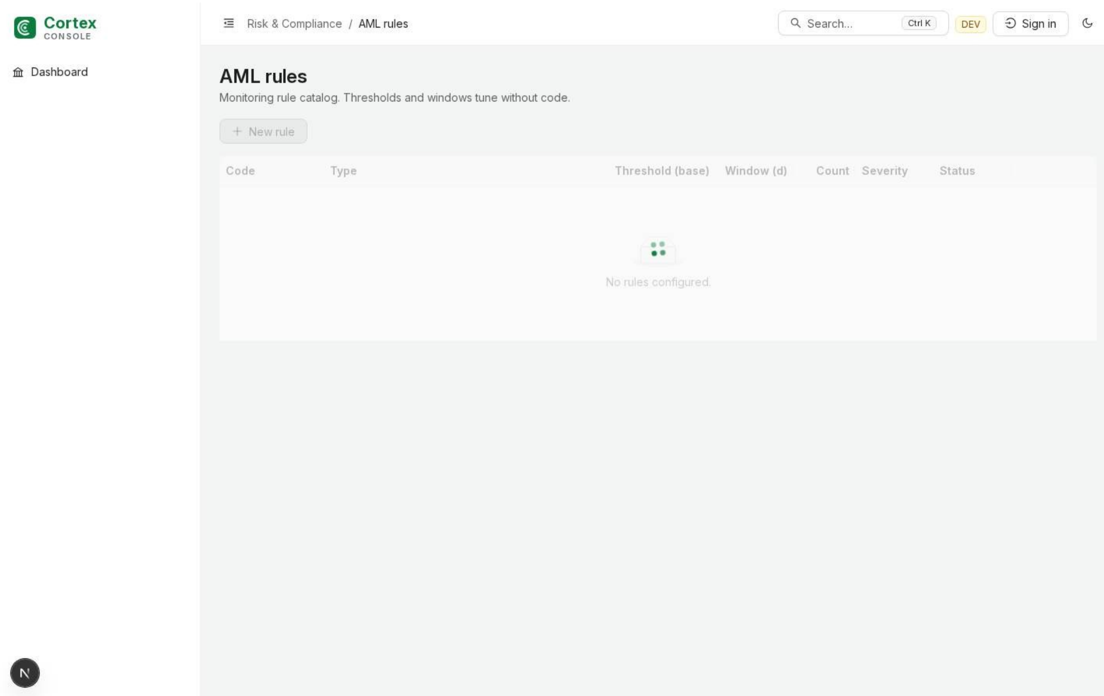
What it is. Investigation cases, each grouping the escalated alerts for one party. Open it to investigate a case and close it as no action or by filing a Suspicious Transaction Report. Viewing needs `aml:read`; acting needs `aml:operate`.

Workflow. A case is OPEN, moves to INVESTIGATING, and ends CLOSED with an outcome of either NO_ACTION or SAR_FILED. Filing an STR makes the report available to view and file with the regulator.

Columns. Reference, Party, Alerts (count), Created time, Status, Outcome (SAR filed or no action), and the row actions.

Actions. (all need `aml:operate`) - **Investigate** (OPEN only) moves the case to INVESTIGATING; you can add notes. - **Close** closes it with no action; you can add notes. - **File STR** closes it as SAR_FILED and generates the Suspicious Transaction Report; you can add notes. - **View STR** (once filed) opens the report as a regulator would read it: reference, subject party, grounds for suspicion, the supporting alerts, and the raw JSON payload for filing.

AML rules



AML rules (/aml/rules)

What it is. The monitoring rule catalog. Open it to add or retune the rules that raise AML alerts; thresholds and windows are tuned here without code changes. Viewing needs aml:read; creating and toggling need aml:operate.

Columns. Code, Type, Threshold (in base currency), Window (days), Count, Severity, Status (active or inactive), and the activate/deactivate action.

Fields. (New / update rule, needs aml:operate)

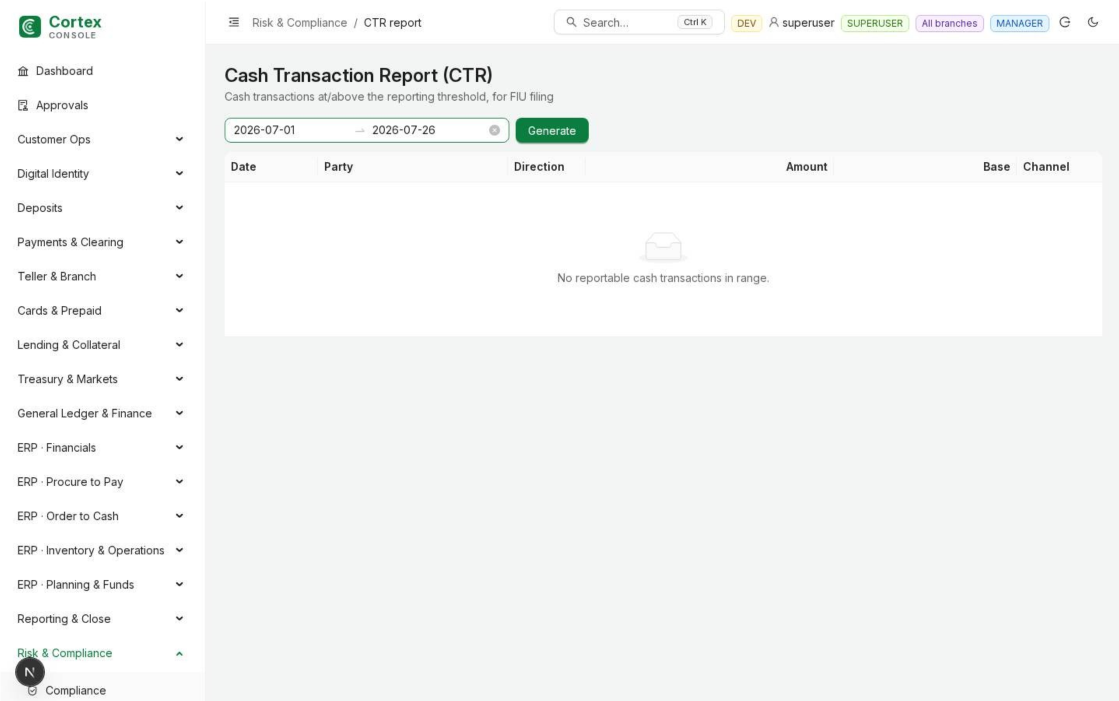
Field	Required	What to enter
Rule code	Yes	A short unique code for the rule, e.g. CTR-CASH-10K. Saving with an existing code updates that rule.
Type	Yes	The rule's behaviour: Cash threshold, Structuring, Velocity or Rapid movement.
Threshold (base	No	The money amount, in

Field	Required	What to enter
currency)		the base currency, that trips the rule.
Window (days)	No	The look-back window the rule evaluates over.
Min count	No	The minimum number of transactions in the window needed to trip.
Ratio	No	A ratio parameter (steps of 0.1), used by rules that compare volumes.
Severity	Yes	The severity of alerts this rule raises: Low, Medium or High.

Actions. - **Save** creates the rule, or updates the existing rule with the same code. - **Activate / Deactivate** turns a rule on or off; only active rules raise alerts.

Notes. Which parameters matter depends on the type (a cash-threshold rule uses the threshold; structuring and velocity rules use the window, count or ratio). Retuning takes effect on the next monitoring run.

CTR report



CTR report (/aml/ctr)

What it is. The Cash Transaction Report: the cash transactions at or above the reporting threshold over a period, for filing with the financial intelligence unit. Read-only; generate it for a date range. Needs aml:report.

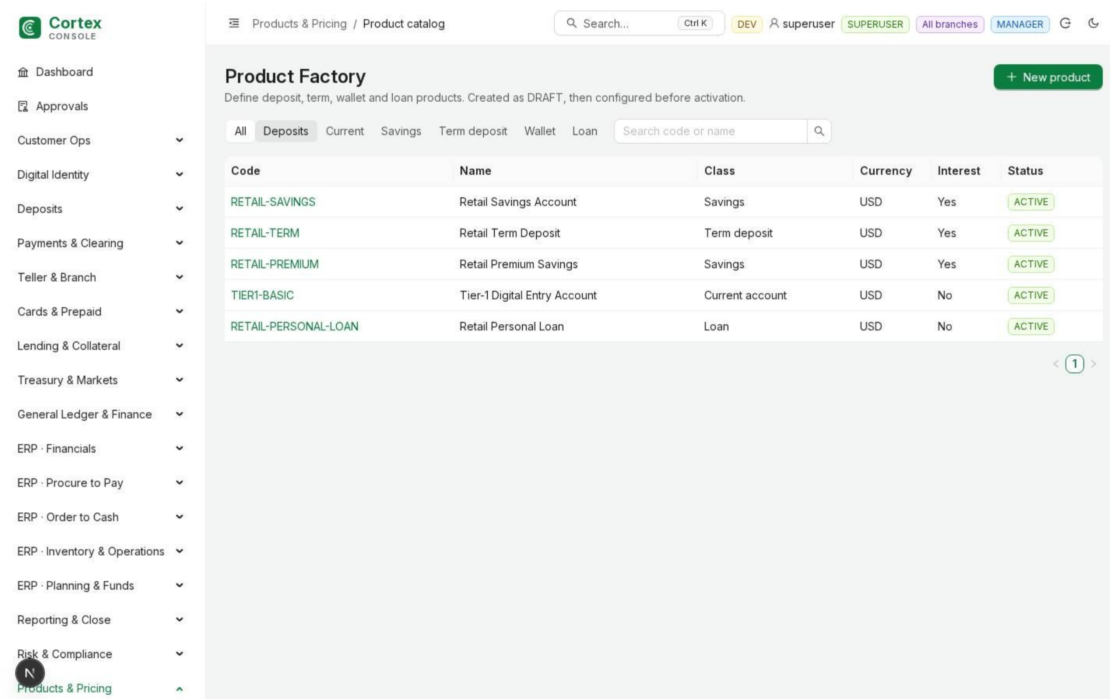
Workflow. Choose a date range (it defaults to the start of this month through today) and press Generate to list the reportable cash transactions in that window.

Columns. Date (business date), Party, Direction, Amount (as transacted), Base (the base-currency equivalent), and Channel.

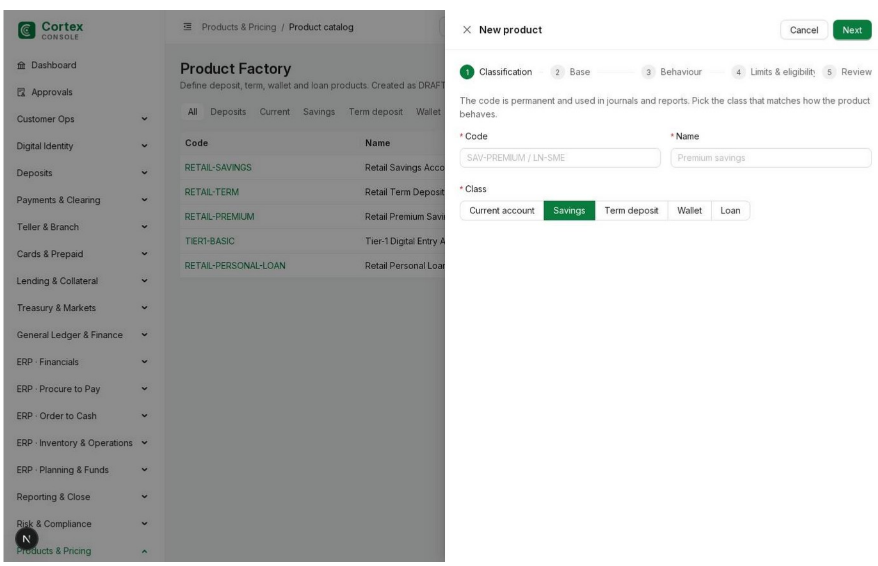
Actions. - **Generate** runs the report for the selected range.

Products & Pricing

Product catalog



Product catalog (/products)



The form on Product catalog

What it is. The product factory: every product class the bank offers, whether a deposit account (current, savings, term deposit or wallet) or a loan. You open it to browse the catalogue and to create a new product before accounts can be opened against it.

Workflow. A product is created as DRAFT through the New product wizard, then configured on its detail page (interest plan, fees, GL mappings, limits) and activated to ACTIVE. It can later be suspended or retired. Accounts can only be opened on an ACTIVE product.

The list shows one row per product: Code (links to the detail page), Name, Class (Current account, Savings, Term deposit, Wallet or Loan), Currency (the base currency, or “multi” for multi-currency), Interest (Yes or No) and Status. A segmented filter at the top narrows by class (All, Deposits, Current, Savings, Term deposit, Wallet, Loan) and a search box matches on code or name.

Fields. (New product, a five-step wizard: Classification, Base, Behaviour, Limits & eligibility, Review. Fields shown depend on the class you pick.)

Step 1 · Classification

Field	Required	What to enter
Code	Yes	A short permanent identifier, uppercase letters, digits and hyphens, e.g. SAV-PREMIUM or LN-SME. Used in journals and reports; cannot be changed later.
Name	Yes	The product name shown across the app, e.g. Premium savings.
Class	Yes	The product class: Current account, Savings, Term deposit, Wallet or Loan. This drives which of the following fields appear.

Step 2 · Base

Field	Required	What to enter
Base currency	No	The single currency the product transacts in (ISO code). Leave blank for multi-currency.
Multi-currency	No	On for a product that holds balances in several currencies (shown only where the class allows it).
Interest-bearing	No	On if the product accrues interest (shown for classes that can bear interest). Defaults to on.

Step 3 · Behaviour (deposit classes)

Field	Required	What to enter
Statement	No	Statement frequency: Monthly, Quarterly or On demand. Defaults to Monthly.
Overdraft	No	On to allow the account to go overdrawn (current accounts only).
Overdraft limit	No	The default overdraft ceiling (a number), when overdraft is allowed.
Min opening	No	The minimum amount to open the account.
Min balance	No	The minimum balance to maintain (may be negative for overdraft products).
Max balance	No	The maximum balance the account may hold.
Dormancy (days)	No	Days of inactivity before

Field	Required	What to enter
		the account is marked dormant (current and savings).
Juvenile (minor-only)	No	On to make this a savings product only a minor may hold, operated by a guardian; no overdraft, capped withdrawals.
Min age (yrs) / Max age (yrs)	No	The age band for a juvenile product. Max must be under 18.
Max withdrawal / txn	No	The per-transaction withdrawal cap on a juvenile account.
Graduates to (adult product)	No	The adult product a juvenile account is moved to at 18 after re-KYC.
Min term / Max term / Default term (mo)	No	For term deposits, the term band accounts must open within, and the default when an opening names none.
Early-withdrawal rate	No	The penalty rate charged when a term deposit is broken early (entered as a percent).
Maturity instruction default	No	What happens at maturity: No rollover (pay out), Roll over principal only, or Roll over principal and interest.

Step 3 · Behaviour (Loan class)

Field	Required	What to enter
Repayment method	Yes	Equal installments (EMI), Equal principal, Interest only (balloon) or Bullet (single payment).
Frequency	Yes	Repayment frequency: Weekly, Biweekly, Monthly or Quarterly.
Min amount / Max amount	No	The principal band the loan may be drawn within.
Default term / Min term / Max term (mo)	No	The loan term band and its default.
Processing fee	No	An origination fee as a percent of principal.
Early-settlement penalty	No	The penalty rate for settling the loan early (percent).
Collateral required	No	On if the loan must be secured.
Max loan-to-value	No	The maximum loan-to-value ratio (percent).
Stage 1 / Stage 2 / Stage 3 ECL	No	IFRS-9 expected-credit-loss coverage per stage (percent). Blank uses the platform default (1 / 10 / 50%).
Stage 2 from / Stage 3 from (days past due)	No	The days-past-due thresholds that move a loan into stage 2 and stage 3. Blank uses the default (30 / 90 dpd).

Step 4 · Limits & eligibility

Field	Required	What to enter
CDD tiers	No	The customer-due-

Field	Required	What to enter
		diligence tiers eligible to hold the product: Simplified, Standard, Enhanced (choose any).
Segments	Yes	The customer segments the product is offered to, as uppercase tokens, e.g. RETAIL, SME, CORPORATE.
Description	No	Free-text notes about the product.

Actions. - **New product**: walks the wizard and creates the product in DRAFT, then opens its detail page. The interest rate and method for a loan are set later on the detail page, not in the wizard.

Notes. All rate fields are entered as a percent (the app stores them as fractions). A product is never transactable straight from the wizard: it must have its control GL account mapped, its interest plan set if interest-bearing, and be activated on the detail page first.

Product detail

What it is. The full configuration and lifecycle page for one product, reached by clicking its code in the catalogue. This is where you attach the interest plan, fees, GL account mappings and per-tier limits that a DRAFT product needs before it can go live, and where you activate, suspend or retire it.

Workflow. A product moves DRAFT to ACTIVE (Activate), can be paused with Suspend and ended with Retire. Before activation it must have the balance-sheet control account mapped (CUSTOMER_DEPOSITS for a deposit product, LOANS_RECEIVABLE for a loan) and, if interest-bearing, an interest plan. A banner on the Overview tab warns while that is outstanding.

The page is organised as tabs. **Overview** shows status, class, code, currency and description. **Configuration** holds the editable plans (below). **Fees** lists product fees with an Add fee action. **GL & Limits** maps GL accounts and sets per-tier transaction limits. **Definition** is the read-only identity (code, version, class, status, CDD tiers, segments). **History** (visible with audit:read) is the change log: every plan, fee, mapping, limit and lifecycle change with who made it and the before/after values.

Fields. (Configuration tab · Interest plan, shown for interest-bearing deposit products)

Field	Required	What to enter
Rate (p.a.)	No	The annual credit-interest rate (percent).
Calc method	Yes	How interest is accrued: Daily balance, Minimum balance or Average balance.
Day count	Yes	Day-count basis: ACT_365, ACT_360 or D30_360.
Capitalisation	Yes	When accrued interest is posted: Monthly, Quarterly, Annually or At maturity.
Min to earn	No	The minimum balance below which no interest accrues.
Tiered	No	On to price by balance tier; then add tiers, each with a From balance, a To balance (blank for the open-ended top tier) and its own rate.

Fields. (Configuration tab · Loan interest plan, shown for loans)

Field	Required	What to enter
Rate (p.a.)	Yes	The annual charge-interest rate (percent).
Rate type	No	Fixed or Variable. A variable plan reveals a floating floor and ceiling.
Method	Yes	Flat or Reducing balance.

Field	Required	What to enter
Day count	No	ACT_365, ACT_360 or D30_360.
Penalty rate	No	The rate charged on arrears (percent).
Grace (months)	No	Months before repayment begins.
Min rate / Max rate	No	The floating-rate floor and ceiling (percent), only for a Variable plan.

Fields. (Fees tab · Add fee)

Field	Required	What to enter
Code	Yes	A short fee code, e.g. MGMT-FEE.
Name	Yes	The fee name, e.g. Monthly management fee.
Type	Yes	Fixed, Percentage, Percentage banded or Tiered.
Amount	No	The fixed amount (Fixed and Tiered types).
Rate	No	The rate as a percent (all types except Fixed).
Charge event	Yes	When the fee applies: Monthly, Annual, Per transaction, On withdrawal, Below min balance, Account opening or Dormancy.
Taxable	No	On if the fee attracts tax.

Fields. (GL & Limits tab · GL mapping)

Field	Required	What to enter
Purpose	Yes	The GL role to bind. Deposit products offer roles such as CUSTOMER_DEPOSITS, INTEREST_EXPENSE, INTEREST_PAYABLE, FEE_INCOME, TAX_PAYABLE, OVERDRAFT_ASSET; loans offer LOANS_RECEIVABLE, INTEREST_INCOME, INTEREST_RECEIVABLE, PENALTY_INCOME, LOAN_LOSS_ALLOWANCE, IMPAIRMENT_EXPENSE and so on.
GL account	Yes	The general-ledger account (from the chart) that role posts to.

Fields. (GL & Limits tab · Transaction limit, one row per CDD tier)

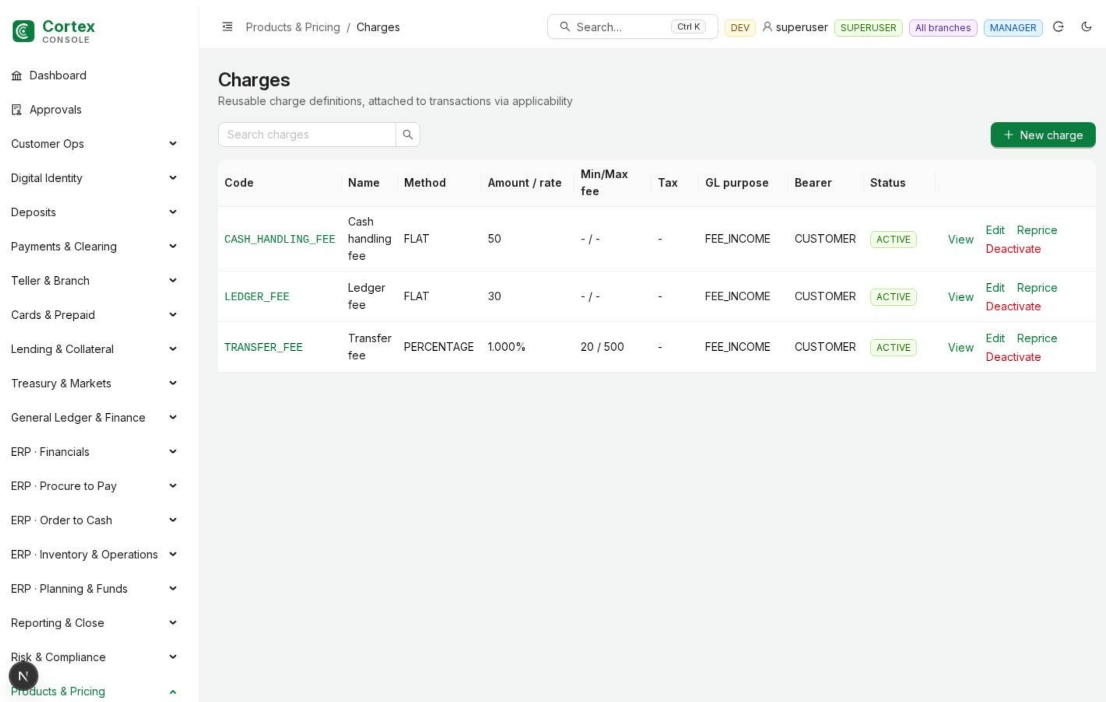
Field	Required	What to enter
Tier	Yes	The CDD tier this limit set applies to: Simplified, Standard or Enhanced.
Min balance / Max balance	No	The balance floor a debit may not breach, and the balance ceiling.
Per txn	No	The maximum single-transaction amount.
Daily / Weekly / Monthly	No	Cumulative debit caps per day, per calendar week (Mon-Sun) and per month.

Field	Required	What to enter
X-border	No	On to allow cross-border transactions for this tier.

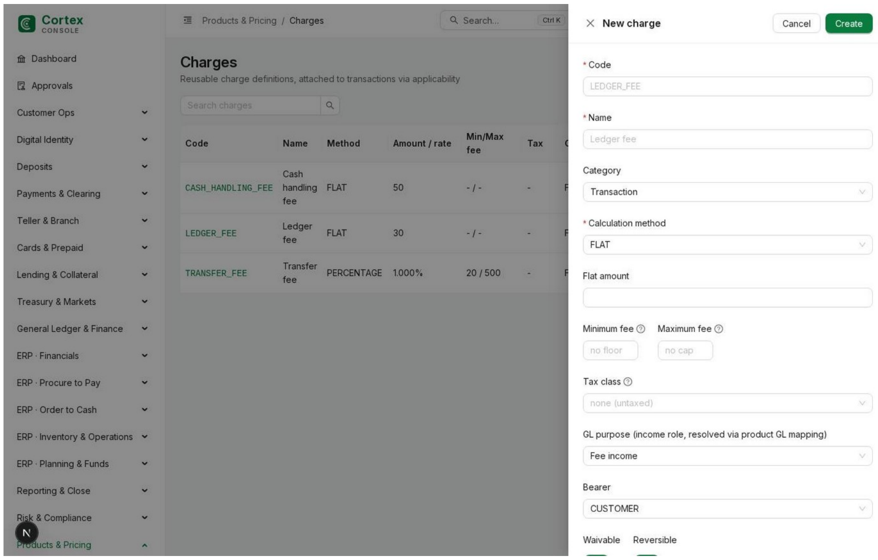
Actions. - **Activate**: moves a DRAFT product to ACTIVE, once the control GL account (and interest plan, if interest-bearing) are in place. - **Suspend**: pauses the product. - **Retire**: permanently ends the product (with confirmation). - **Save plan / Save loan plan / Save funding rules / Save term rules / Set mapping / Set limit / Add fee / Remove**: persist each configuration section. Funding rules (funding model Immediate, Deferred or None, plus a grace-days window) and term rules (term band, default term, early-withdrawal penalty and maturity default) appear on the Configuration tab for the classes they apply to.

Notes. The product is identified everywhere by its code; the internal id only appears in the URL. All of the sub-forms and the lifecycle buttons require product:manage; a viewer with only product:read sees the tabs read-only.

Charges



Charges (/charges)



The form on Charges

What it is. The reusable catalogue of fees and charges (a ledger fee, a cash-handling fee, and so on). A charge is defined once here, then attached to actual transactions on the Charge applicability screen. It has no effect until it is made applicable.

Workflow. A charge is created, can be edited in place, and can be Activated or Deactivated. Its pricing is versioned: you can schedule a future-dated price change (Reprice), which sits as SCHEDULED until its effective date, then becomes CURRENT and pushes the old pricing into immutable SUPERSEDED history. A scheduled change can be cancelled until it takes effect.

The table shows Code, Name, Method, Amount / rate (with a blue tag if a price change is scheduled), Min/Max fee, Tax, GL purpose, Bearer and Status. Clicking a code opens a read-only detail drawer with the full definition, the band/tier schedule and the pricing timeline.

Fields. (New charge / Edit)

Field	Required	What to enter
Effective from	Yes (Reprice only)	The future business date the new pricing takes effect; the current pricing ends the day before.
Code	Yes	An uppercase code, e.g. LEDGER_FEE. Fixed

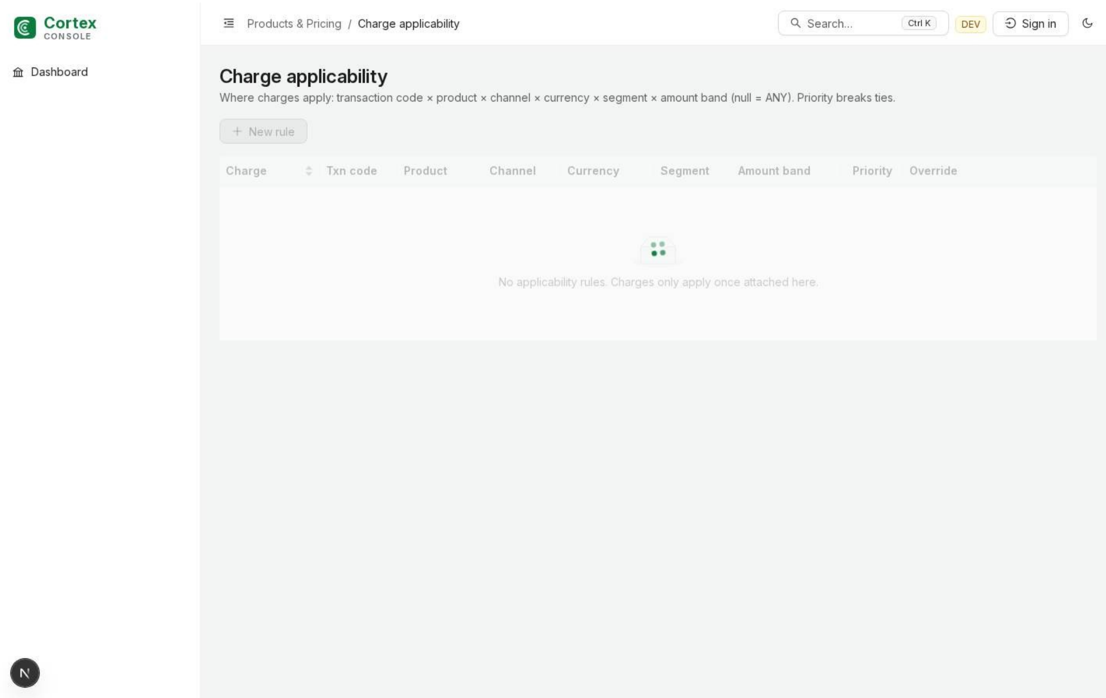
Field	Required	What to enter
		after creation.
Name	Yes	The charge name, e.g. Ledger fee.
Category	No	A charge category from the CHARGE_CATEGORY reference list, e.g. TRANSACTION.
Calculation method	Yes	Flat (a fixed amount), Percentage (of the transaction), Tiered (marginal, each slice priced at its own band) or Banded (slab, the whole amount priced by its band).
Rate	No	The percent of the transaction amount (Percentage method), e.g. enter 0.5 for 0.5%.
Flat amount	No	The fixed fee (Flat method).
Tiers / Bands	Conditional	For Tiered and Banded, one row per band: an “Up to” threshold (blank on the last row for the open-ended top band), an optional flat fee and an optional rate.
Minimum fee / Maximum fee	No	A floor and a cap on the computed fee. Blank means no floor and no cap.
Tax class	No	A configured tax rate (VAT, withholding, and so on) levied on top of the fee. Blank means

Field	Required	What to enter
		untaxed.
GL purpose	No	The income role (from the GL_PURPOSE reference list, e.g. FEE_INCOME) resolved to a real account through the product's GL mapping.
Bearer	No	Who pays: Customer, Bank or Waived. Defaults to Customer.
Waivable / Reversible	No	Whether the fee can be waived at capture and reversed afterwards. Both default on.

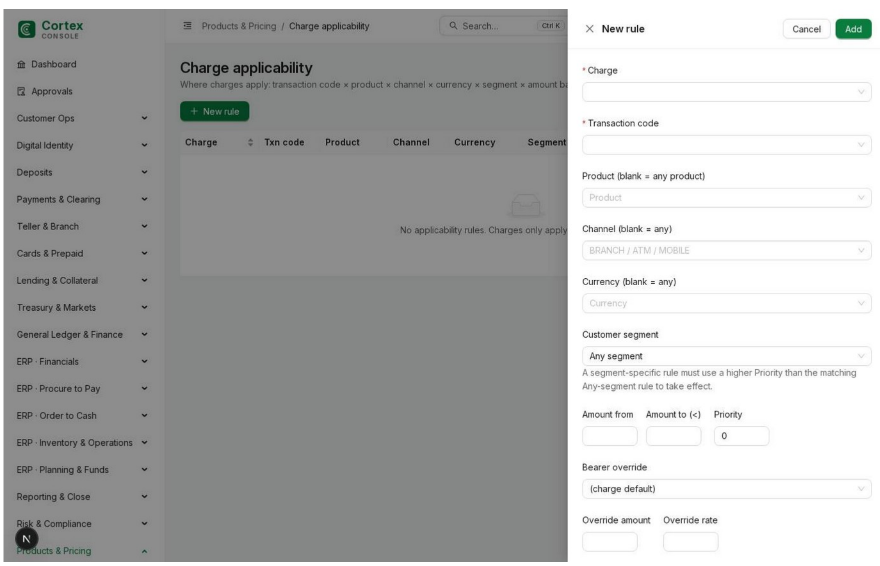
Actions. - **New charge**: creates the charge. - **Edit**: updates the current definition in place. - **Reprice**: schedules a future-dated price change without touching today's pricing. - **Activate / Deactivate**: turns the charge on or off. - **Cancel** (on a scheduled revision, in the detail drawer), drops a price change that has not yet taken effect.

Notes. Rates are entered as a percent but stored as fractions. Superseded pricing is permanent history and cannot be edited; only future scheduled changes are cancellable.

Charge applicability



Charge applicability (/charge-applicability)



The form on Charge applicability

What it is. The rules that decide where each charge actually applies. A charge from the catalogue only fires on a transaction once a rule here matches it. A rule scopes a charge by transaction code, product, channel, currency, segment and amount band, and can override the charge’s amount, rate, bearer, GL purpose or tax.

Workflow. Rules are matched against each transaction; where several match, the highest Priority wins. Any field left blank means “any” (it does not narrow the match). A blank currency on a charge priced with fixed numerals is flagged as a warning, because the same numeral would be charged in every currency.

The table shows Charge, Txn code, Product (or ANY), Channel, Currency (with an amber warning tag when a fixed-amount charge is left currency-blind), Segment, Amount band, Priority and any Override.

Fields. (New rule / Edit)

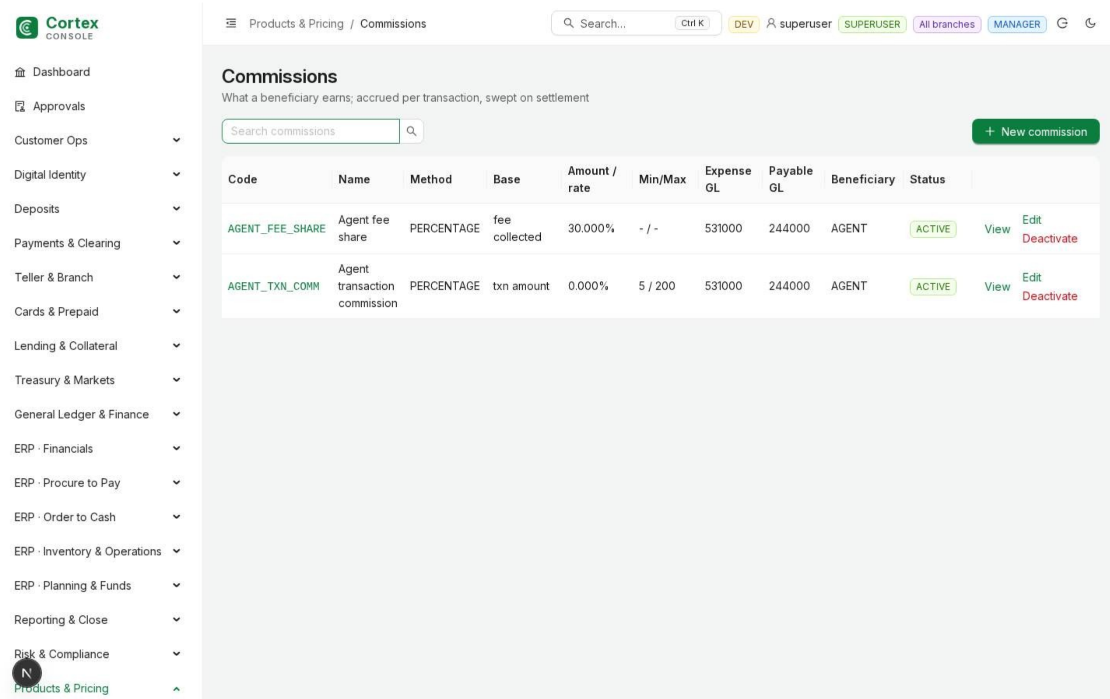
Field	Required	What to enter
Charge	Yes	The charge (from the catalogue) this rule applies.
Transaction code	Yes	The transaction code the charge fires on.
Product	No	Restrict to one product. Blank means any product.
Channel	No	Restrict to a channel (BRANCH, ATM, MOBILE, and so on). Blank means any.
Currency	No	Restrict to one currency. Blank means any (see the fixed-amount warning).
Customer segment	No	Restrict to a segment. A segment-specific rule must use a higher Priority than the matching Any-segment rule to take effect.
Amount from / Amount to	No	The transaction-amount band the rule covers (Amount to is exclusive).
Priority	No	The tie-breaker when several rules match; higher wins. Defaults to

Field	Required	What to enter
		0.
Bearer override	No	Force the bearer to Customer, Bank or Waived, overriding the charge default.
Override amount / Override rate	No	Replace the charge’s amount or rate for this scope.
Override GL purpose	No	Replace the income role for this scope.
Override tax class	No	Replace the tax treatment for this scope.

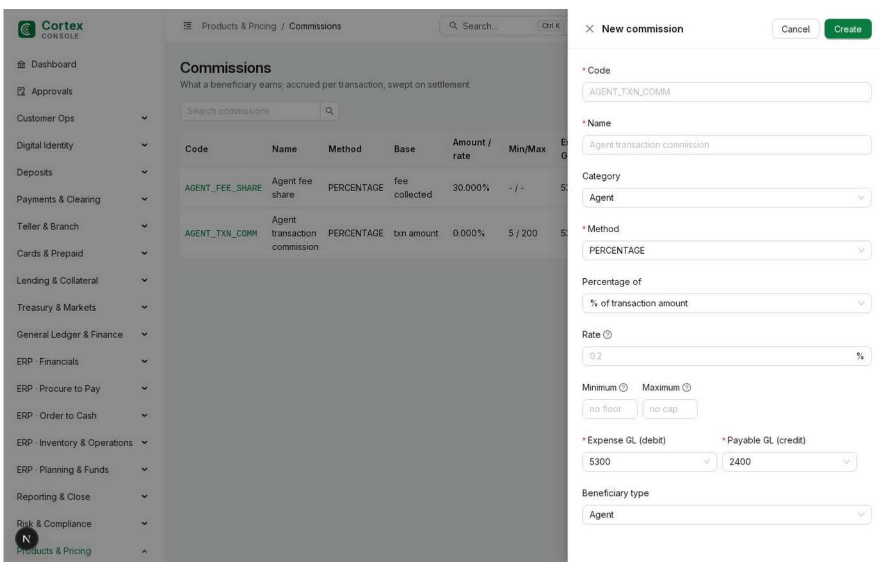
Actions. - **New rule**: adds an applicability rule. - **Edit**: changes a rule’s scope and overrides (the charge and transaction code are fixed once created). - **Delete**: removes the rule; the charge stops applying wherever only that rule matched.

Notes. Charge amounts are bare numerals interpreted in each transaction’s currency. On a single-currency book this is fine; on a multi-currency book, scope the rule per currency or add a per-currency override so a flat 2.50 is not charged identically as 2.50 USD and 2.50 ZWG.

Commissions



Commissions (/commissions)



The form on Commissions

What it is. The definitions of what a beneficiary (typically an agent) earns on a transaction. A commission accrues per qualifying transaction and is later swept to the beneficiary on settlement.

Workflow. A commission is created, can be edited, and Activated or Deactivated. Which transactions it earns on is set separately on Commission eligibility; who is paid and when is set on Commission beneficiaries.

The table shows Code, Name, Method, Base, Amount / rate, Min/Max, Expense GL, Payable GL, Beneficiary type and Status. Clicking a code opens a read-only detail drawer that resolves the GL codes to their account names.

Fields. (New commission / Edit)

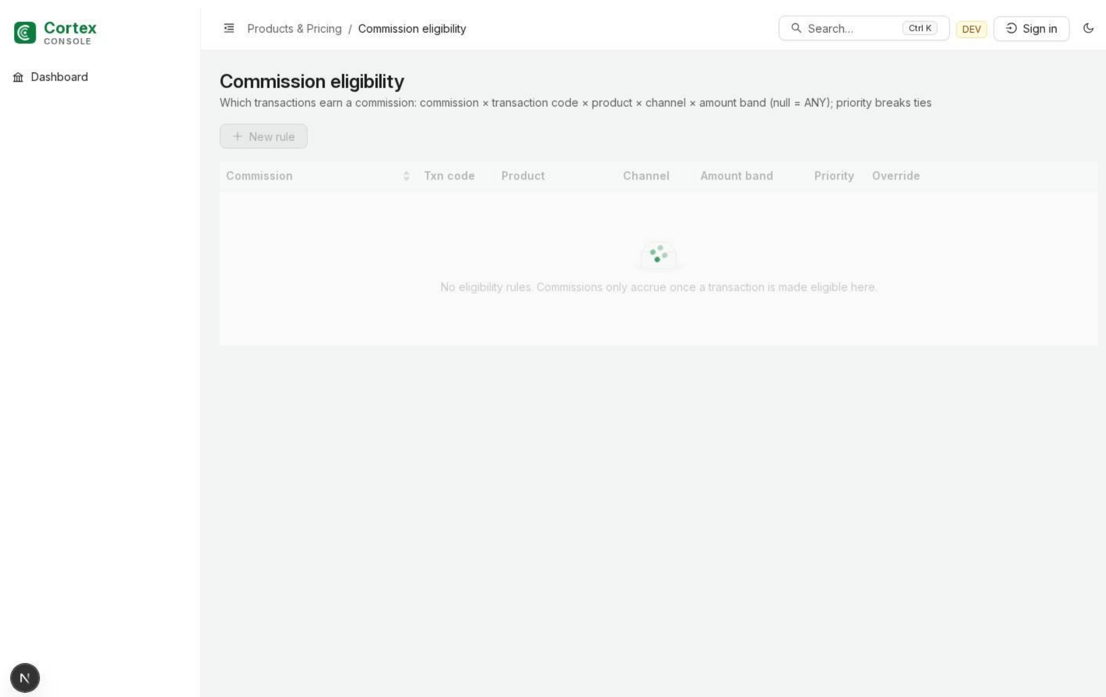
Field	Required	What to enter
Code	Yes	An uppercase code, e.g. AGENT_TXN_COMM. Fixed after creation.
Name	Yes	The commission name, e.g. Agent transaction commission.
Category	No	A category from the COMMISSION_CATEGORY reference list, e.g. AGENT.
Method	Yes	Flat (a fixed amount per transaction) or Percentage.
Percentage of	No	For Percentage, the base: % of transaction amount or % of fee collected.
Rate	No	The percent of the base (Percentage method), e.g. enter 0.2 for 0.2%.
Flat amount per transaction	No	The fixed amount (Flat method).
Minimum / Maximum	No	A floor and a cap on the commission amount. Blank means none.
Expense GL (debit)	Yes	The GL account the commission expense is debited to.

Field	Required	What to enter
Payable GL (credit)	Yes	The GL account the amount owed to the beneficiary is credited to.
Beneficiary type	No	The kind of payee from the BENEFICIARY_TYPE reference list, e.g. AGENT.

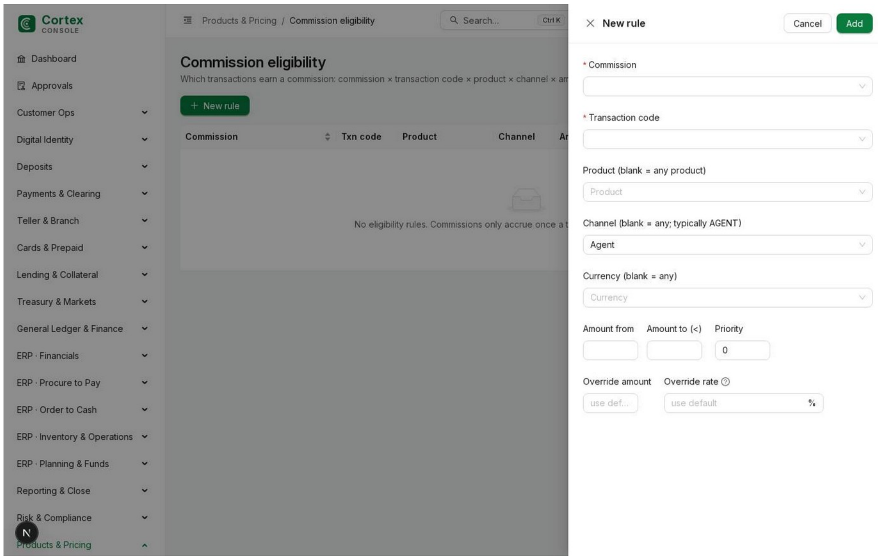
Actions. - **New commission**: creates the commission. - **Edit**: updates the definition (the code is fixed). - **Activate / Deactivate**: turns the commission on or off.

Notes. Every accrual posts to the general ledger as a debit to the expense account and a credit to the payable account; settlement later clears the payable.

Commission eligibility



Commission eligibility (/commission-eligibility)



The form on Commission eligibility

What it is. The rules that decide which transactions earn a commission. A commission accrues nothing until a transaction is made eligible here. A rule scopes a commission by transaction code, product, channel and amount band, and can override the amount or rate.

Workflow. Rules are matched per transaction; where several match, the highest Priority wins. Any field left blank means “any”.

The table shows Commission, Txn code, Product (or ANY), Channel, Amount band, Priority and Override.

Fields. (New rule / Edit)

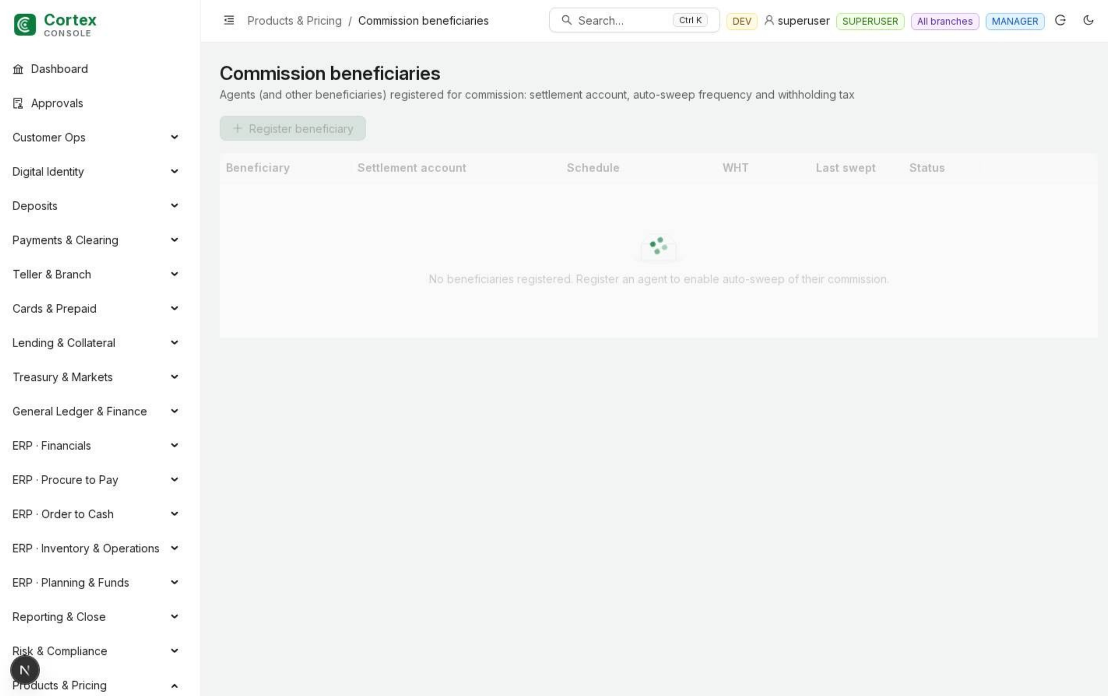
Field	Required	What to enter
Commission	Yes	The commission this rule makes eligible.
Transaction code	Yes	The transaction code that earns it.
Product	No	Restrict to one product. Blank means any product.
Channel	No	Restrict to a channel, typically AGENT. Blank means any.
Currency	No	Restrict to one currency.

Field	Required	What to enter
		Blank means any.
Amount from / Amount to	No	The transaction-amount band (Amount to is exclusive).
Priority	No	The tie-breaker when several rules match; higher wins. Defaults to 0.
Override amount	No	Replace the commission amount for this scope.
Override rate	No	Replace the rate for this scope (percent). Blank uses the commission's own rate.

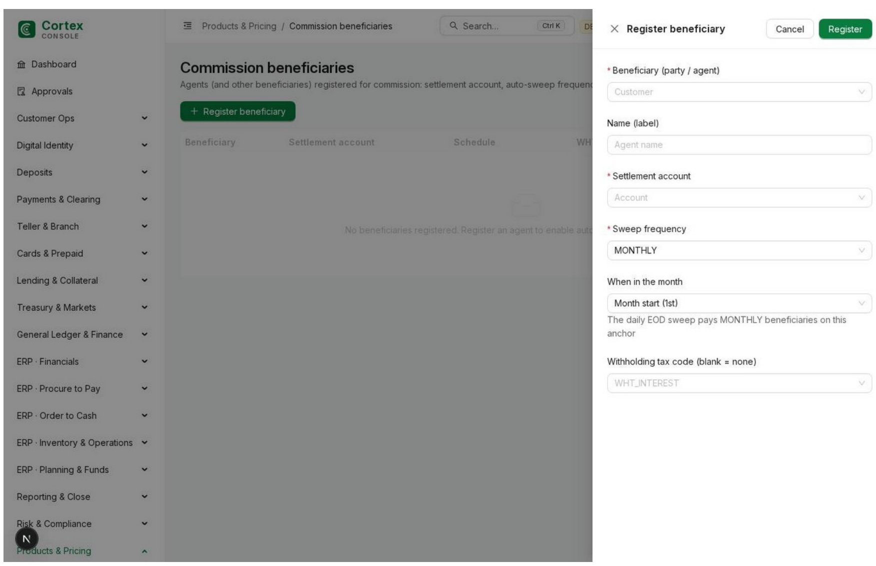
Actions. - **New rule**: adds an eligibility rule. - **Edit**: changes scope and overrides (commission and transaction code are fixed). - **Delete**: removes the rule.

Notes. Without an eligibility rule a commission never accrues, no matter how many matching transactions occur.

Commission beneficiaries



Commission beneficiaries (/commission-beneficiaries)



The form on Commission beneficiaries

What it is. The register of agents (and other payees) who earn commission: where their commission is paid, how often it is swept, and any withholding tax deducted.

Workflow. A beneficiary is registered against a party and a settlement account, given a sweep schedule, and can be Activated or Deactivated. The daily end-of-day sweep pays each active beneficiary whose schedule is due.

The table shows Beneficiary, Settlement account, Schedule (frequency plus the monthly anchor), WHT, Last swept and Status.

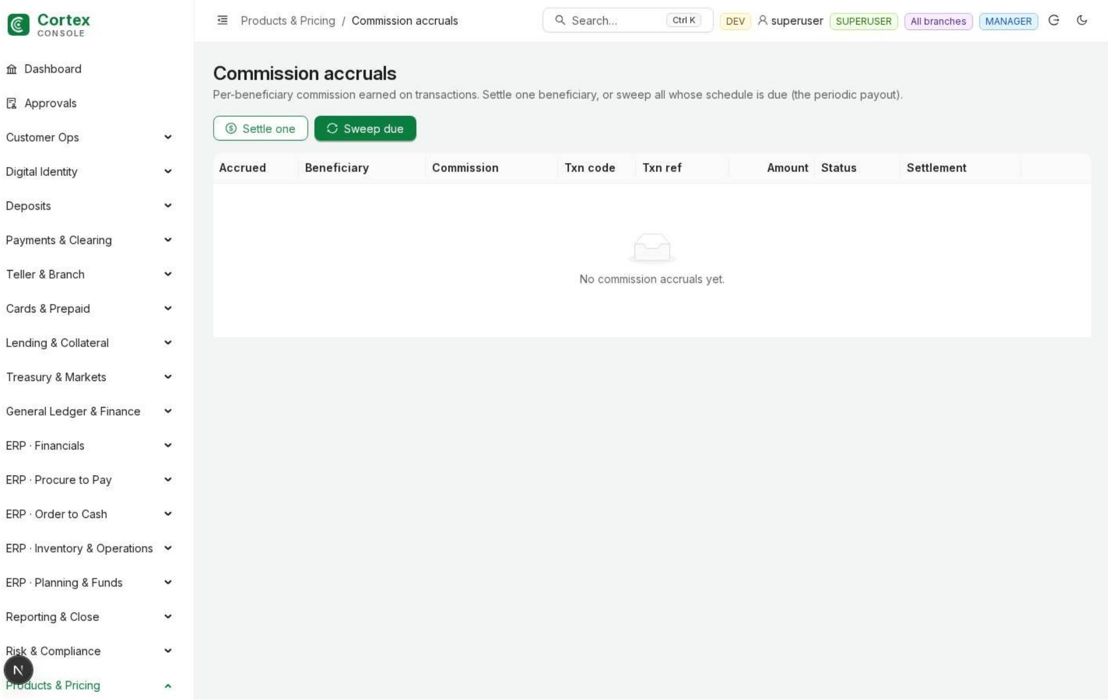
Fields. (Register beneficiary / Edit)

Field	Required	What to enter
Beneficiary (party / agent)	Yes	The party or agent to pay commission to. Fixed after registration.
Name (label)	No	A display label for the beneficiary.
Settlement account	Yes	The account the commission is swept into.
Sweep frequency	Yes	Daily, Weekly, Monthly or On demand. Defaults to Monthly.
When in the month	No	For Monthly, the anchor: Month start (1st), Month end (last day), Day of month, or Last business day.
Day of month (1-28)	Yes (if anchor is Day of month)	The specific day the monthly sweep pays.
Withholding tax code	No	A withholding-tax rate to deduct on settlement. Blank means none.

Actions. - **Register beneficiary**: enrols the party for auto-sweep of their commission. - **Edit**: updates the schedule, account or withholding. - **Activate / Deactivate**: includes or excludes the beneficiary from the sweep.

Notes. On-demand beneficiaries are only paid when you settle them explicitly on the Commission accruals screen; scheduled beneficiaries are picked up automatically by the end-of-day sweep.

Commission accruals



Commission accruals (/commission-accruals)

What it is. The ledger of commission earned per beneficiary per transaction, and where you pay it out. Each qualifying transaction posts an ACCRUED row; settlement sweeps the accrued amount to the beneficiary's account and marks it SETTLED.

Workflow. An accrual goes ACCRUED to SETTLED when paid, or ACCRUED to REVERSED if the underlying transaction is unwound. You can settle one beneficiary, or sweep all beneficiaries whose schedule is due. All three actions (settle, sweep, reverse) are maker-checker gated: the request is parked for approval and the money only moves once a checker approves it in the Approvals queue.

The table shows Accrued (date), Beneficiary, Commission, Txn code, Txn ref, Amount, Status (ACCRUED, SETTLED or REVERSED), Settlement reference and a per-row Reverse action. A note in the toolbar counts beneficiaries with outstanding commission.

Fields. (Settle commission)

Field	Required	What to enter
Beneficiary	Yes	The beneficiary to pay,

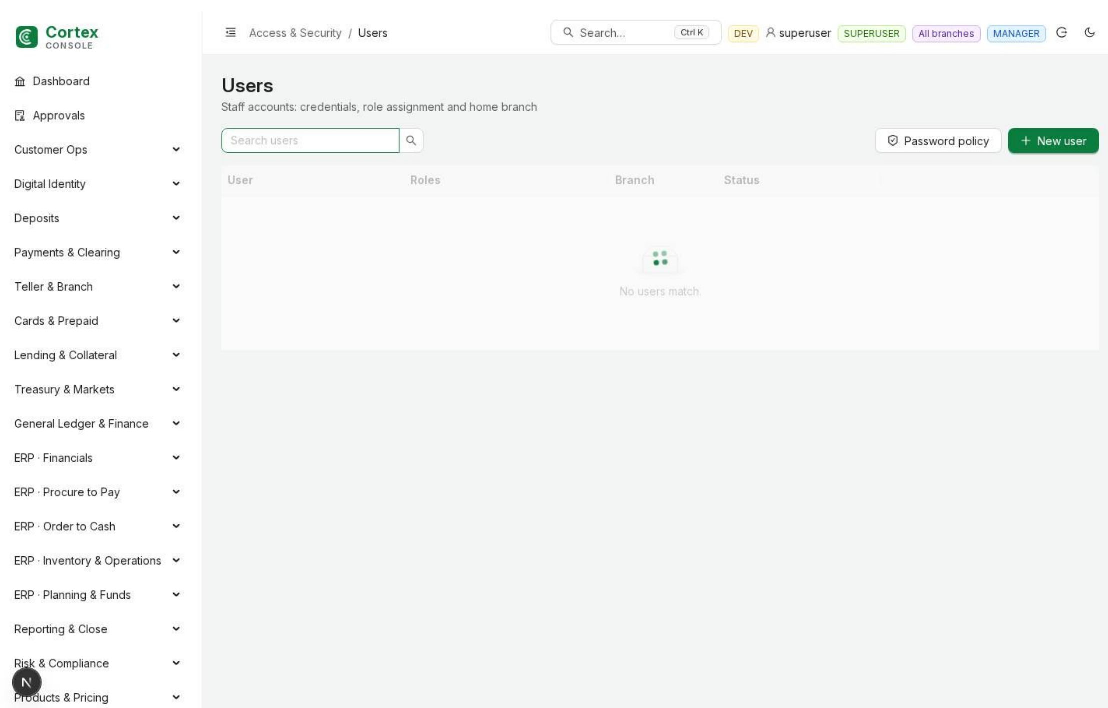
Field	Required	What to enter
		chosen from those with outstanding accrued commission (their total owed is shown).
Settlement account	No	Where to pay it. Blank uses the beneficiary’s registered settlement account.

Actions. - **Settle one**: submits a payout for one beneficiary for approval. - **Sweep due**: submits a payout for every beneficiary whose schedule is due now. - **Reverse** (per ACCRUED row, needs commission:reverse), submits a reversal of all accruals for that transaction reference.

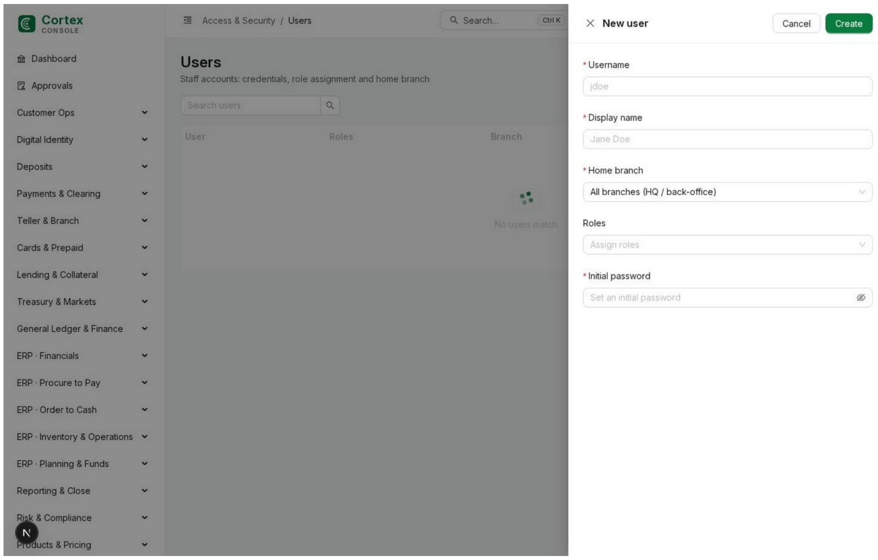
Notes. A submitted settlement, sweep or reversal is not executed until a checker approves it; a success message that says “awaiting a checker” means the request is parked, not paid.

Access & Security

Users



Users (/access/users)



The form on Users

What it is. The staff-account register: who can sign in, which roles they hold, their home branch, and their credential state. This is where you create a user, assign roles, reset a password, unlock a locked account and set the tenant password policy.

Workflow. To onboard a member of staff: click New user, fill username, display name, home branch, roles and an initial password, and Create. To change what someone can do, Edit them and adjust their roles. A user is ACTIVE, can be Disabled and re-Enabled, and is auto-locked after too many failed sign-ins (clear it with Unlock).

The table shows User (username and display name), Roles, Branch, and Status (with Locked and Password expired badges when they apply). Row actions are permission-gated: Edit and Enable/Disable/Unlock need admin:user-manage, Reset password needs admin:credential-reset, and changing role membership needs admin:role-assign.

Fields. (New user / Edit user)

Field	Required	What to enter
Username	Yes	The sign-in name: lowercase letters, digits and . _ -, e.g. jdoe. Fixed after creation.
Display name	Yes	The person’s full name,

Field	Required	What to enter
		e.g. Jane Doe.
Home branch	Yes	The branch they operate at, or “All branches (HQ / back-office)”.
Roles	No	The roles to grant (only active roles are listed). Editing role membership needs admin:role-assign.
Initial password	Yes (new user only)	A starting password, at least 6 characters. The tenant password policy is enforced on save.

Fields. (Reset password)

Field	Required	What to enter
New password	Yes	The replacement password, at least 6 characters, subject to the tenant password policy (length, character classes, reuse history).

Fields. (Password policy, opened from the toolbar)

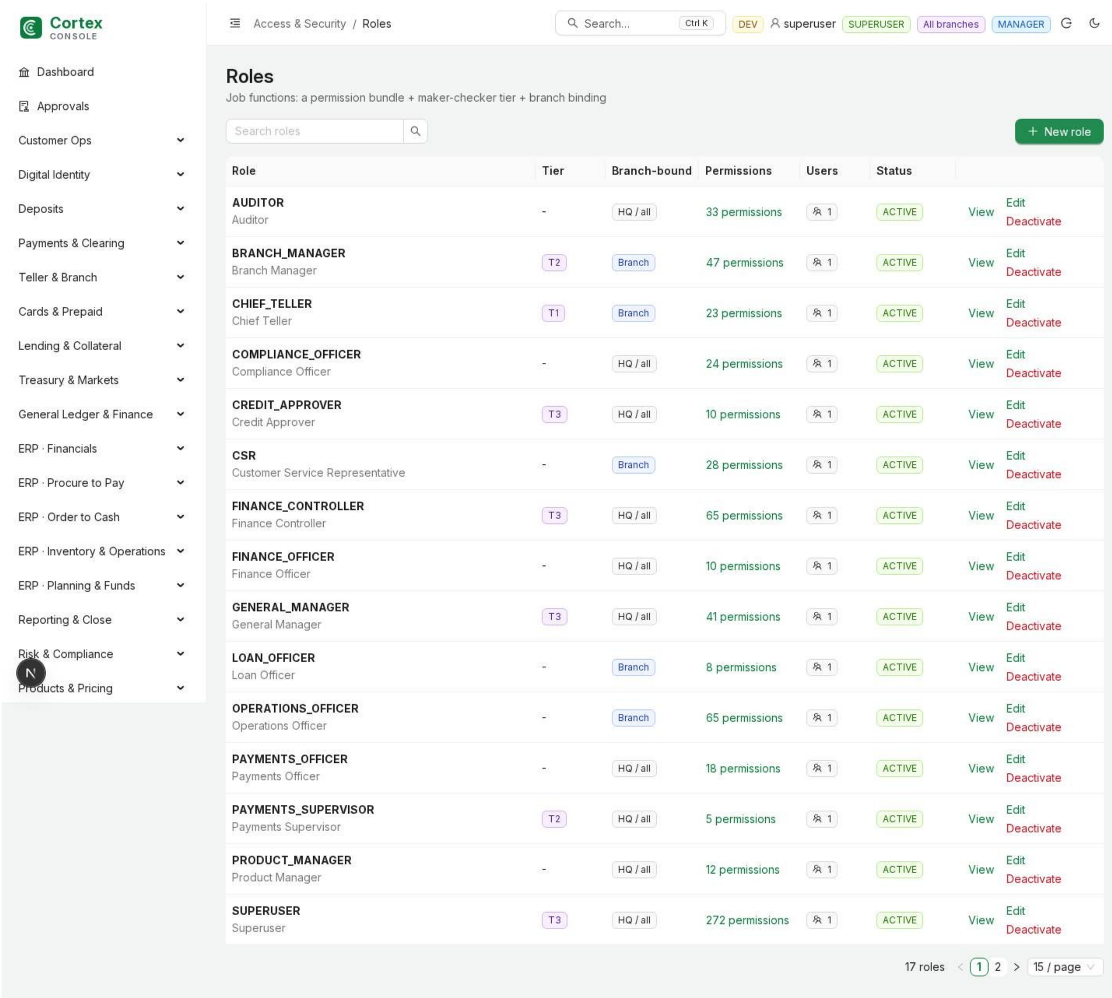
Field	Required	What to enter
Minimum length	Yes	Minimum characters; 0 disables the check. BCrypt caps passwords at 72 bytes.
Require an uppercase / lowercase letter / digit / special character	No	Character-class rules, each a switch.
Password expiry (days)	No	Days before a password must be changed; sign-in still works but the account is flagged. Blank

Field	Required	What to enter
		means never expires.
Reuse history depth	No	How many previous passwords may not be reused. Blank means reuse is allowed.
Lock after failed sign-ins	No	Consecutive failures before the account locks. Blank means never lock.
Lockout duration (minutes)	No	How long a lockout lasts before it clears itself. Defaults to 30 when locking is on.

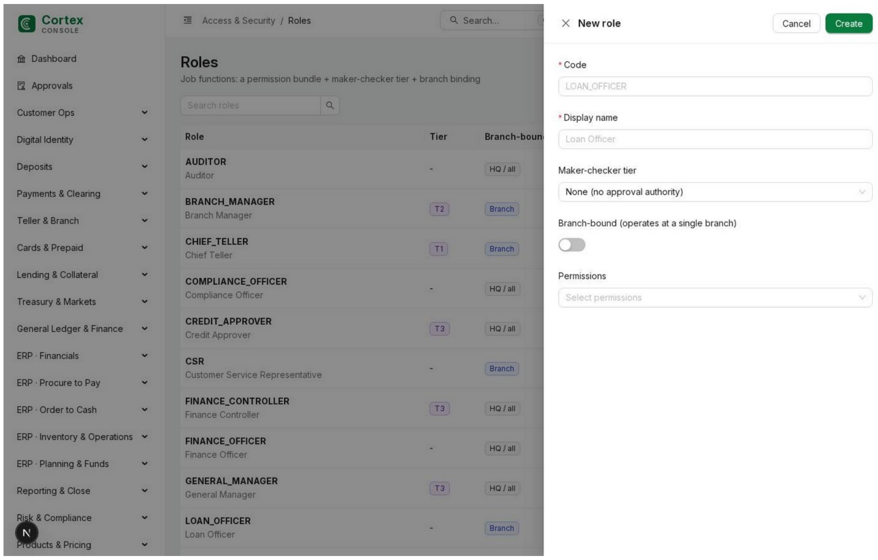
Actions. - **New user**: creates the account with its initial roles and password. - **Edit**: updates display name, home branch and (with the right permission) roles. - **Reset password**: sets a new password for the user. - **Unlock**: clears a lockout so the user can sign in immediately. - **Disable / Enable**: suspends or restores the account. - **Password policy**: edits the tenant-wide credential rules; changing it can re-evaluate locked and expired badges.

Notes. Roles carry the actual permissions; a user with no role can sign in but do nothing. Assigning roles is deliberately separated from editing the profile, so profile-only editors cannot escalate access.

Roles



Roles (/access/roles)



The form on Roles

What it is. The job functions of the bank. A role bundles a set of permissions, a maker-checker tier and a branch-binding flag; assigning the role to a user grants all of that at once. This is where you define what a role can do.

Workflow. Create a role with its code, display name, tier, branch binding and permissions, then assign it to users on the Users screen. A role is ACTIVE and can be Deactivated. Managing roles needs admin:role-manage.

The table shows Role (code and display name), Tier, Branch-bound, a Permissions count (opens the view drawer), a Users count and Status. The view drawer lists the granted permissions grouped by domain (each with its description on hover) and the users currently in the role.

Fields. (New role / Edit role)

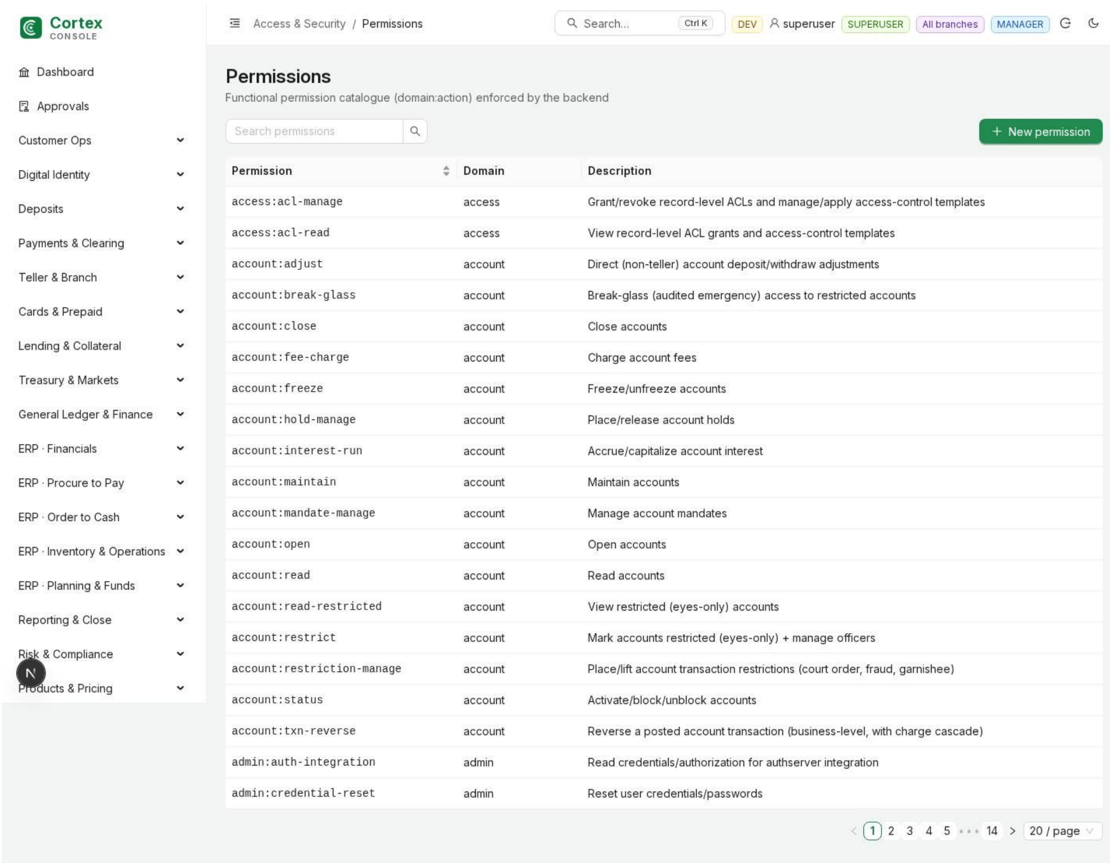
Field	Required	What to enter
Code	Yes	An uppercase role code, e.g. LOAN_OFFICER. Fixed after creation.
Display name	Yes	The readable name, e.g. Loan Officer.
Maker-checker tier	No	The approval authority the role carries: None (no authority), T1 · Checker (up to 1M), T2 ·

Field	Required	What to enter
		Senior checker (up to 10M) or T3 · Manager (unlimited). Defaults to None.
Branch-bound	No	On if holders operate at a single branch; off for HQ / all-branch roles.
Permissions	No	The permissions to grant, chosen from the catalogue (grouped by domain in the picker). This is the role's power.

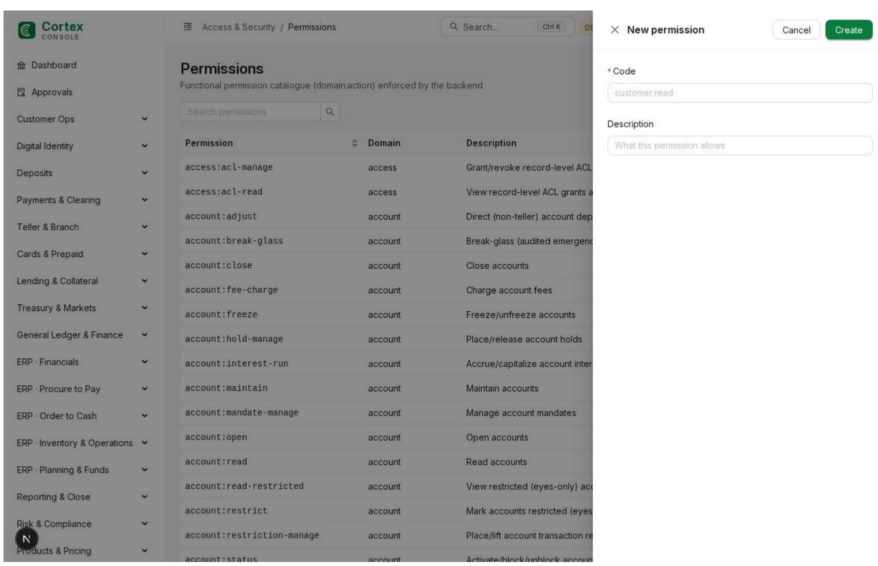
Actions. - **New role**: creates the role with its permission set. - **Edit**: changes the display name, tier, branch binding and permission set (the code is fixed). - **Deactivate**: retires an active role. - **View**: opens the drawer to inspect the granted permissions and the assigned users.

Notes. The tier is what makes a role able to approve maker-checker requests, and the approval policy decides which tier is required for which operation and amount. Permissions here are drawn from the Permissions catalogue; a permission must exist there before it can be granted.

Permissions



Permissions (/access/permissions)



The form on Permissions

What it is. The catalogue of functional permissions the backend enforces, each written as domain:action (for example customer:read). Roles grant permissions from this list; this screen is where the list itself is maintained.

The table shows Permission (the code), Domain and Description, with a search box over code and description. It is otherwise read-only.

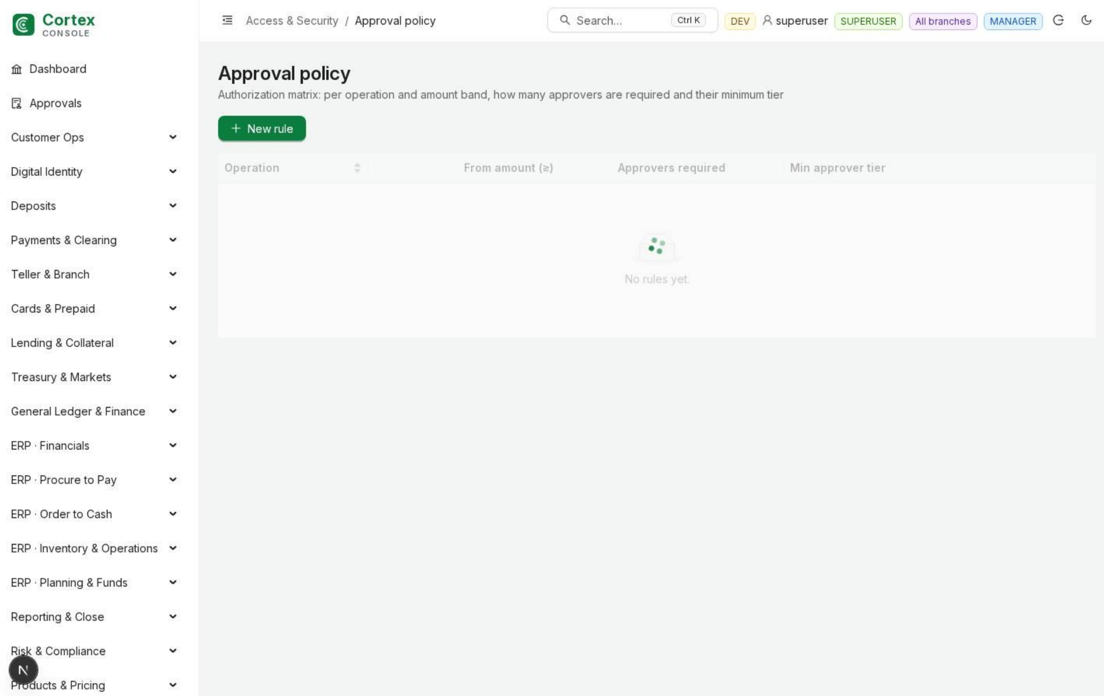
Fields. (New permission)

Field	Required	What to enter
Code	Yes	The permission in domain:action form, lowercase, e.g. customer:read.
Description	No	A short note on what the permission allows.

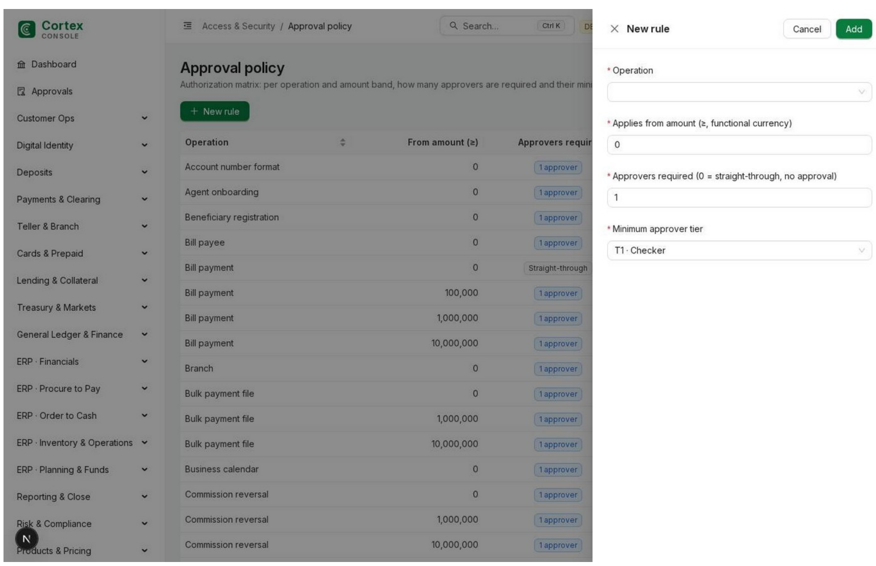
Actions. - **New permission**: adds a permission to the catalogue (needs admin:permission-manage). The domain is derived from the code's prefix.

Notes. Creating a permission here only makes it grantable; it does nothing until a role includes it and the backend checks for it. Deleting is not offered from this screen.

Approval policy



Approval policy (/access/approval-policy)



The form on Approval policy

What it is. The authorization matrix for maker-checker: for each sensitive operation and amount band, how many approvers are required and the minimum tier they must hold. This is where you turn maker-checker on or off and tune its thresholds.

Workflow. For a given operation, the rule whose “from amount” band the transaction falls into decides the outcome: 0 approvers means straight-through (no approval), 1 or more means the request is parked until that many approvers of at least the stated tier sign off in the Approvals queue. Managing the policy needs approval-policy:manage.

The table shows Operation, From amount (the band floor), Approvers required (or a Straight-through tag when 0) and Minimum approver tier.

Fields. (New rule / Edit rule)

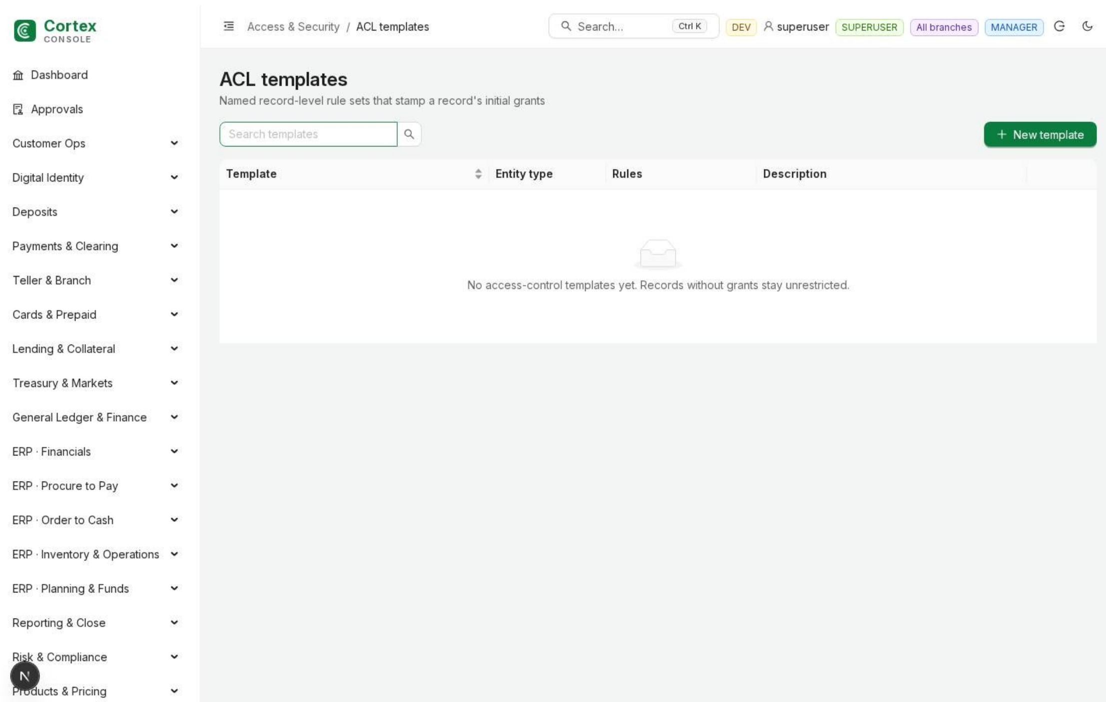
Field	Required	What to enter
Operation	Yes	The gated operation. The list includes, among others, Loan approval, Loan write-off, Ledger reversal, Manual journal, Payment, Teller cash, Funds transfer, Bulk payment file, Standing order, Transaction reversal, Commission settlement, Commission reversal, FX conversion, and reference-data changes (Branch, Currency, Business calendar, Transaction code, System setting, and so on). Fixed once created.
Applies from amount	Yes	The amount (in functional currency) at or above which this rule applies. Use 0 for the base band.
Approvers required	Yes	How many approvers must sign off (0 to 5). 0 means straight-through, no approval.

Field	Required	What to enter
Minimum approver tier	Yes	The lowest tier that may approve: None (no checker), T1 · Checker, T2 · Senior checker or T3 · Manager.

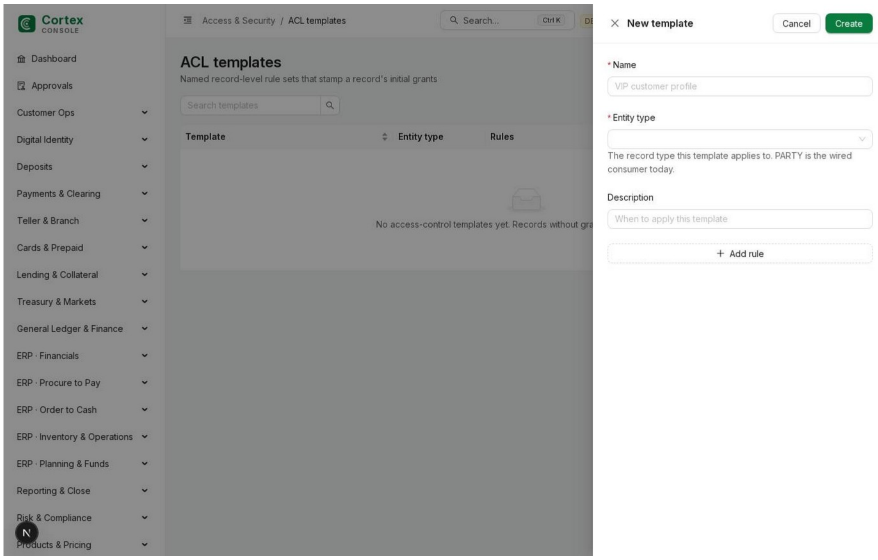
Actions. - **New rule**: adds a band for an operation. - **Edit**: changes the amount floor, approver count and tier (the operation is fixed). - **Delete**: removes the rule.

Notes. Layer rules per operation to build a ladder, for example a small payment straight-through, a larger one needing one checker, a very large one needing a senior checker. The tier named here must match a tier that some role actually carries (set on the Roles screen), or nobody can approve.

ACL templates



ACL templates (/access/acl-templates)



The form on ACL templates

What it is. Named sets of record-level grant rules that stamp a record's initial access when it is created (today, party / customer records). Where role permissions decide what a user can do to a class of records, ACL templates decide who can see or edit a specific record.

Workflow. Define a template with one or more grant rules, and it is applied to matching records at creation. Records already stamped keep their grants if the template later changes or is deleted. Editing templates needs access:acl-manage.

The table shows Template name, Entity type, the Rules (each a grantee and its rights) and a Description.

Fields. (New template / Edit template)

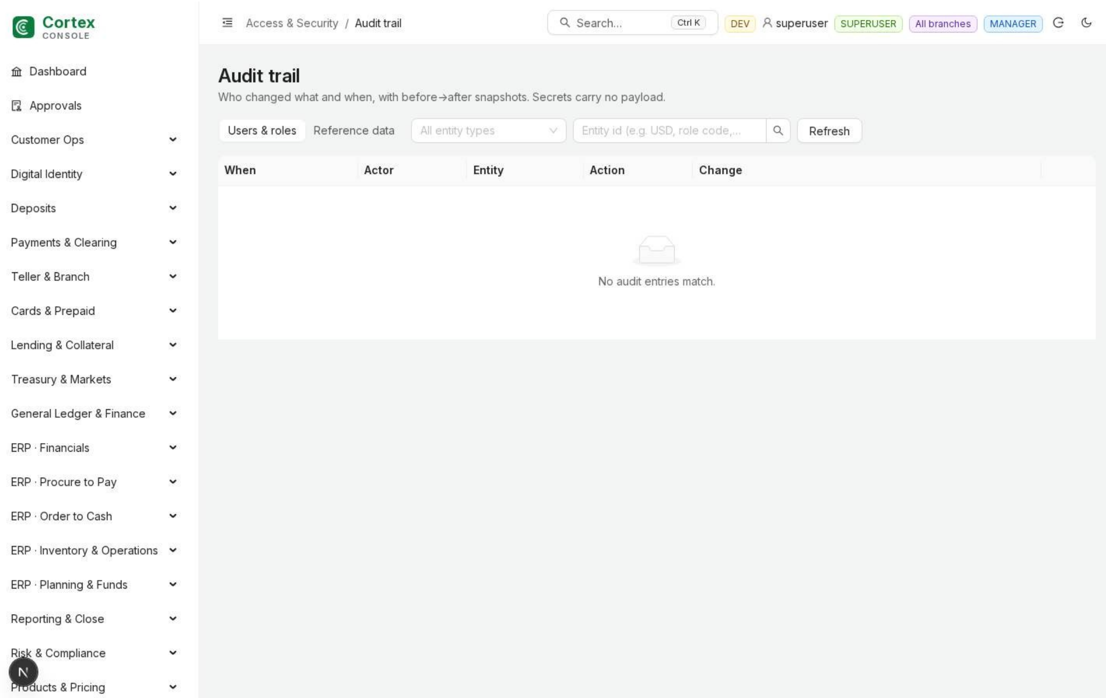
Field	Required	What to enter
Name	Yes	The template name, e.g. VIP customer profile.
Entity type	Yes	The record type it applies to. Party (CIF) is the wired type today.
Description	No	A note on when to apply the template.
Rules	Yes	One or more grant rows, each with: a Grantee type (Role, User or

Field	Required	What to enter
		Branch), a Grantee (the role code, username or branch id) and its Rights (any of View, Edit, Approve).

Actions. - **New template**: creates the template and its rules. - **Edit**: changes the rules and description. - **Delete**: removes the template; records already stamped keep their grants.

Notes. A record with no grants stays unrestricted, so a template only tightens access where it is applied. Each rule must name at least one right.

Audit trail



Audit trail (/access/audit)

What it is. The change log for administrative data: who changed what and when, with the before and after snapshot. It covers two sources, Users & roles (IAM changes) and Reference data (currencies, branches, code lists, transaction codes, calendars and the like), switched with a toggle.

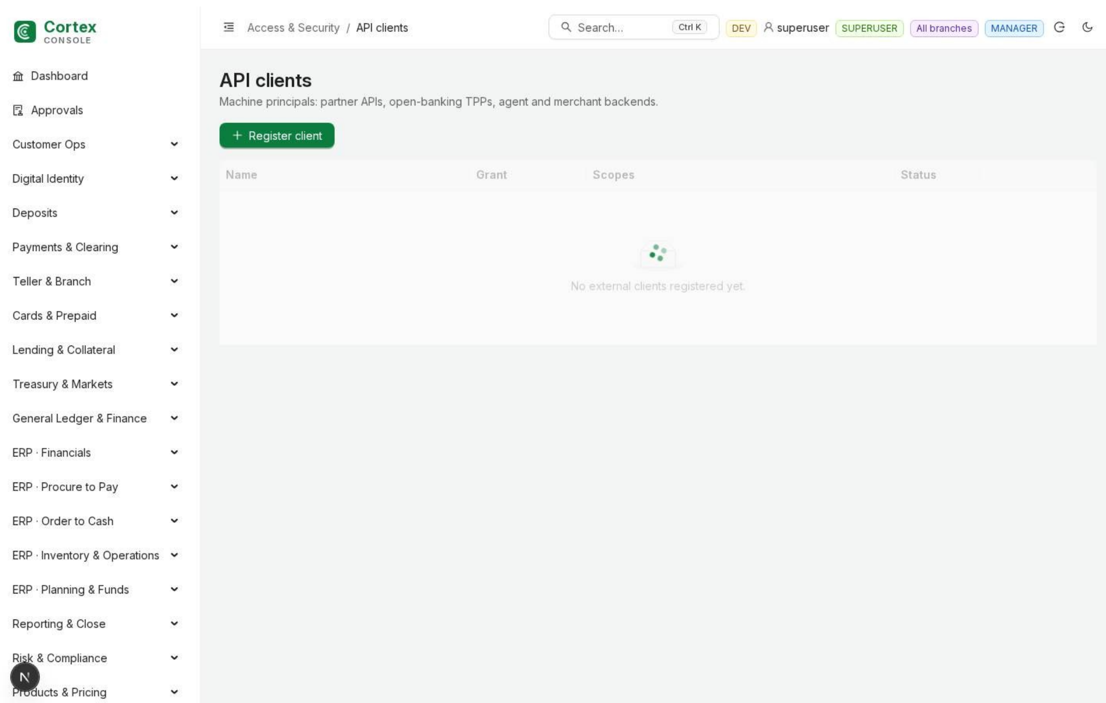
Workflow. This is a read-only investigation tool. Pick a source, optionally filter by entity type and entity id, and page through the entries. Click Diff on a row to see the field-level old-to-new change; secrets are recorded with no payload.

The table shows When, Actor, Entity (type and id), Action (colour-coded: create, update, deactivate, and so on) and a Change summary listing the fields that changed. The Users & roles source covers USER and ROLE entities; the Reference data source covers currency, branch, code value, transaction code, calendar, holiday, financial institution, mobile network, account-number-format and servicing-institution entities.

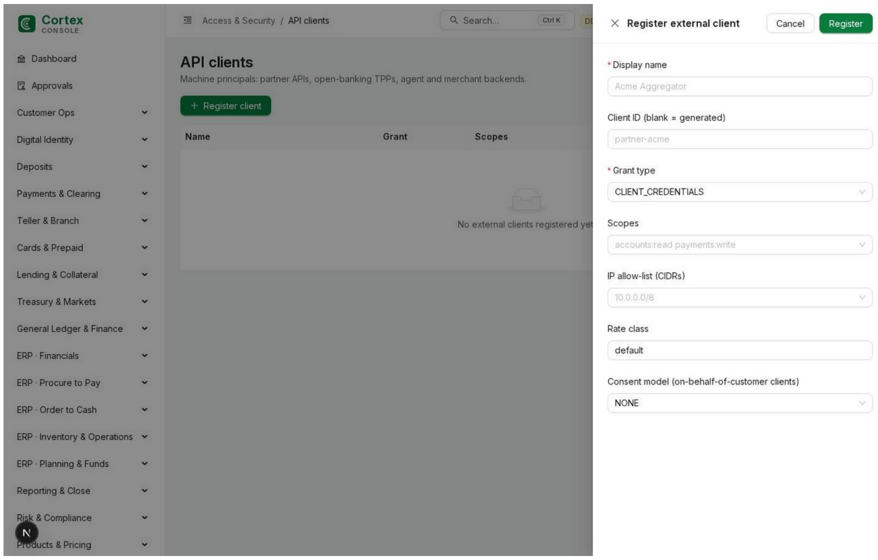
Actions. - **Diff**: opens a drawer with the actor, timestamp and the full field-level before/after (with the raw JSON available underneath). - **Refresh**: reloads the current view and commits the entity-id filter.

Notes. Entries are immutable. A row marked “redacted (no payload)” is a change to a secret-bearing record whose values are deliberately not stored.

API clients



API clients (/identity/clients)



The form on API clients

What it is. The register of machine principals that call the bank's APIs: partner integrations, open-banking third parties, and agent or merchant backends. Each client has a grant type, scopes, an optional IP allow-list and its own credentials.

Workflow. Register a client, issue it credentials (a secret shown only once), and manage its lifecycle: Activate, Suspend or Revoke. Credentials can be rotated or revoked individually.

The table shows Name (with the generated client id), Grant type, Scopes and Status. Each row has a Credentials action and an actions menu.

Fields. (Register external client)

Field	Required	What to enter
Display name	Yes	The client's name, e.g. Acme Aggregator.
Client ID	No	A chosen client id, e.g. partner-acme. Blank generates one.
Grant type	Yes	How it authenticates: CLIENT_CREDENTIALS, PRIVATE_KEY_JWT, MTLS or AUTHZ_CODE.
Scopes	No	The API scopes it may request,

Field	Required	What to enter
		e.g. accounts:read, payments:write.
IP allow-list (CIDRs)	No	The networks it may call from, as CIDRs, e.g. 10.0.0.0/8.
Rate class	No	The rate-limit class to apply. Defaults to default.
Consent model	No	For on-behalf-of-customer clients: NONE, MCP_CONSENT_GRANT or FAPI.

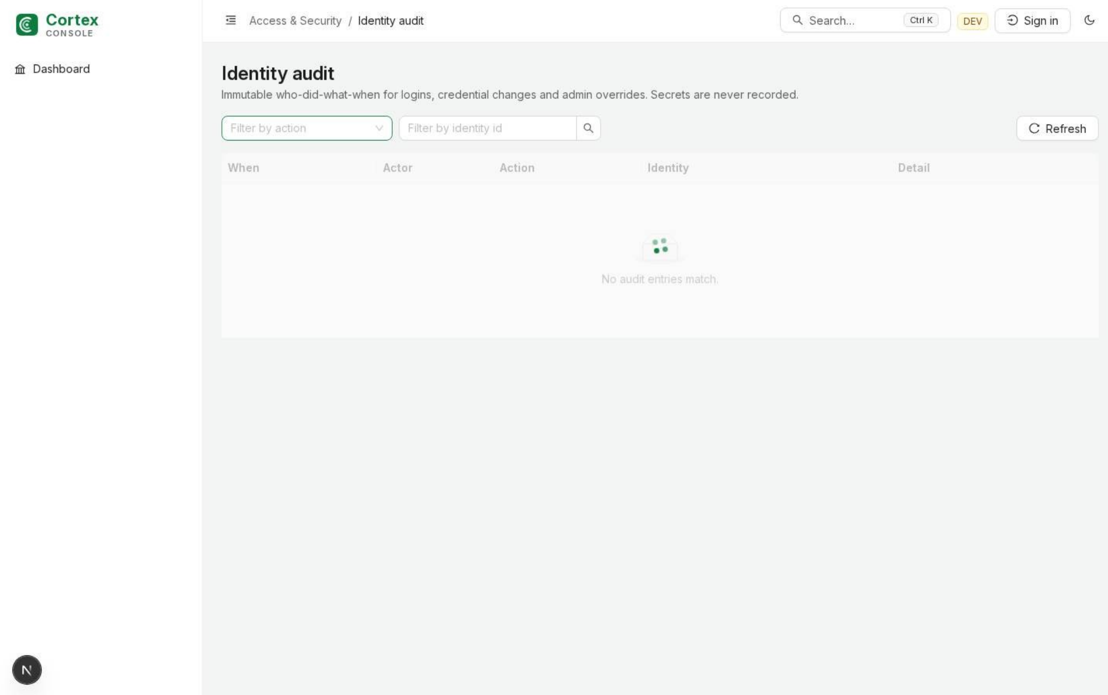
Fields. (Credentials drawer · Issue)

Field	Required	What to enter
Type	Yes	OAUTH_CLIENT, API_KEY, MTLS_CERT or SIGNING_KEY.
Material	Yes (MTLS_CERT / SIGNING_KEY only)	The certificate thumbprint or the public key / JWK reference for key-based credentials.

Actions. - **Register client**: creates the machine principal. - **Credentials**: opens the drawer to Issue, Rotate or Revoke credentials. An issued or rotated secret is displayed once, copy it immediately. - **Activate / Suspend / Revoke** (row menu), change the client's status.

Notes. Secrets are never shown again after the one-time reveal and are never written to the audit trail; if one is lost, rotate the credential to get a new one.

Identity audit



Identity audit (/identity/audit)

What it is. The immutable who-did-what-when log for identity and credential activity: sign-ins, failed sign-ins, enrolments, unlocks, password and PIN changes, admin overrides, and API-client and corporate-membership admin actions.

Workflow. Read-only. Filter by action or by identity id and refresh; the most recent activity is shown first.

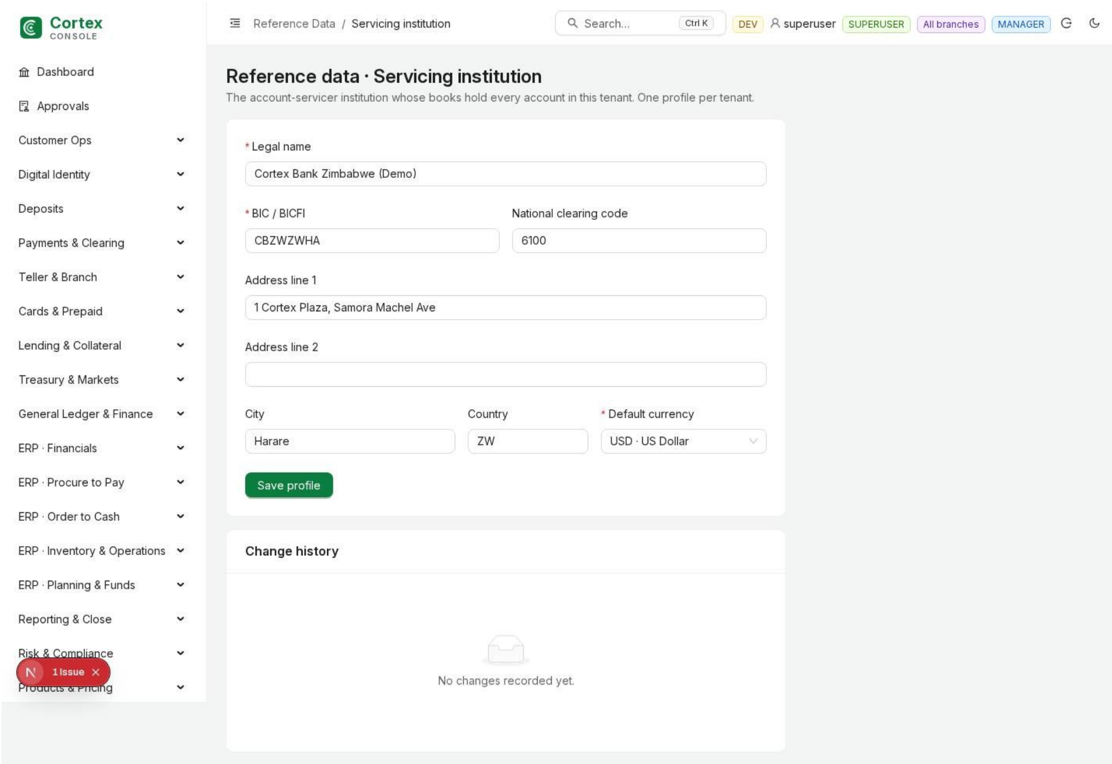
The table shows When, Actor, Action (colour-coded, e.g. login green, auth-failed red), Identity (the shortened subject id, full value on hover) and a Detail column. The action filter covers login and auth-failed, enrol, unlock, password/PIN changed, password/PIN reset, suspend and reactivate, force-password/PIN-change, reset-failed-attempts, terminate-sessions, username-changed, the credential and channel policy changes, and the client-credential and corporate-member admin actions.

Actions. - **Refresh**: reloads with the current filters applied.

Notes. Secrets are never recorded here. The action filter is applied on the client after the backend returns the latest entries, so combine it with the identity-id search to narrow a specific principal's history.

Reference Data

Servicing institution



Servicing institution (/reference-data/servicing-institution)

What it is. The profile of your own institution, the account servicer whose books hold every account in this tenant. It is a singleton: one profile per tenant, so this is a single form rather than a list. You set it up once when the tenant is stood up, and revisit it if the institution's legal name, BIC or address changes.

Fields.

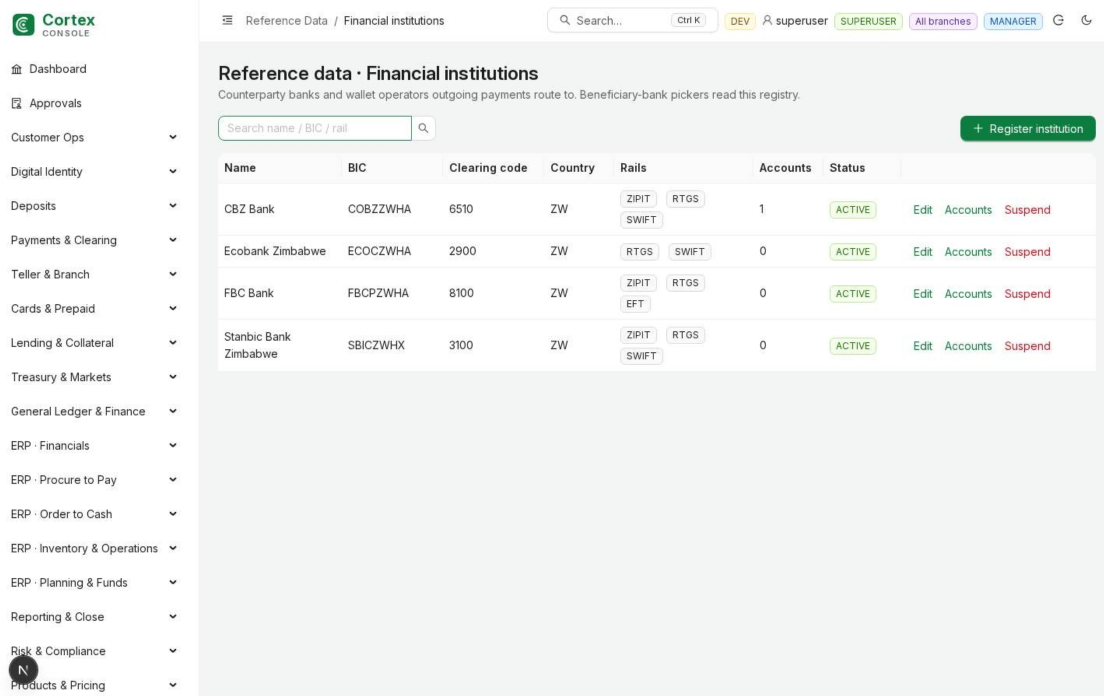
Field	Required	What to enter
Legal name	Yes	The registered legal name of the institution, e.g. Cortex Bank Zimbabwe.
BIC / BICFI	Yes	The institution's ISO 9362 business identifier code, 8 or 11 characters, e.g. CBZWZWHA. Entered

Field	Required	What to enter
		in upper case.
National clearing code	No	The local clearing or sort code, e.g. 6100.
Address line 1	No	Street address.
Address line 2	No	Second address line, if needed.
City	No	The city, e.g. Harare.
Country	No	The country as an ISO 3166 alpha-2 code, e.g. ZW.
Default currency	Yes	The institution's home currency (ISO code), e.g. USD.

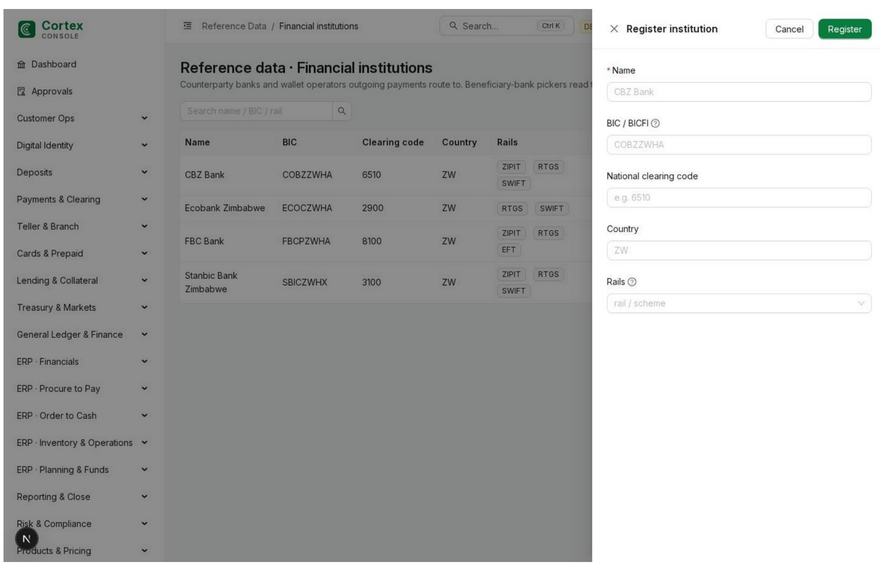
Actions. - **Save profile**: creates the profile the first time, or updates it thereafter.

Notes. Branches bind to this institution implicitly through the tenant, so its BIC is what appears as the account-servicer BIC on the Branches screen. Editing requires the reference:manage permission; with only reference:read the form is read-only. A save routes through maker-checker: if approval is required you see "Submitted for approval" and the change takes effect once a checker authorizes it in Approvals. A "Change history" panel below the form shows every create and update to this record interleaved with its approvals.

Financial institutions



Financial institutions (/reference-data/financial-institutions)



The form on Financial institutions

What it is. The registry of counterparty banks and wallet operators that outgoing payments route to. Beneficiary-bank pickers elsewhere in the app read this list, so a bank must be registered here before you can pay into it. Each institution can also carry the nostro, vostro or settlement accounts you hold with it.

Workflow. An institution is registered, is ACTIVE by default, and can be SUSPENDED and reactivated. Settlement accounts are managed from a second drawer on each row.

Fields. (Register institution)

Field	Required	What to enter
Name	Yes	The institution's name, e.g. CBZ Bank.
BIC / BICFI	No	The ISO 9362 BIC, e.g. COBZZWHA. At least one of BIC or national clearing code must be supplied.
National clearing code	No	The local clearing code, e.g. 6510. At least one of this or the BIC is required.
Country	No	ISO 3166 alpha-2 country code, e.g. ZW.
Rails	No	The payment schemes this institution is reachable on. Pick one or more registered rails.

Fields. (Settlement account, per institution)

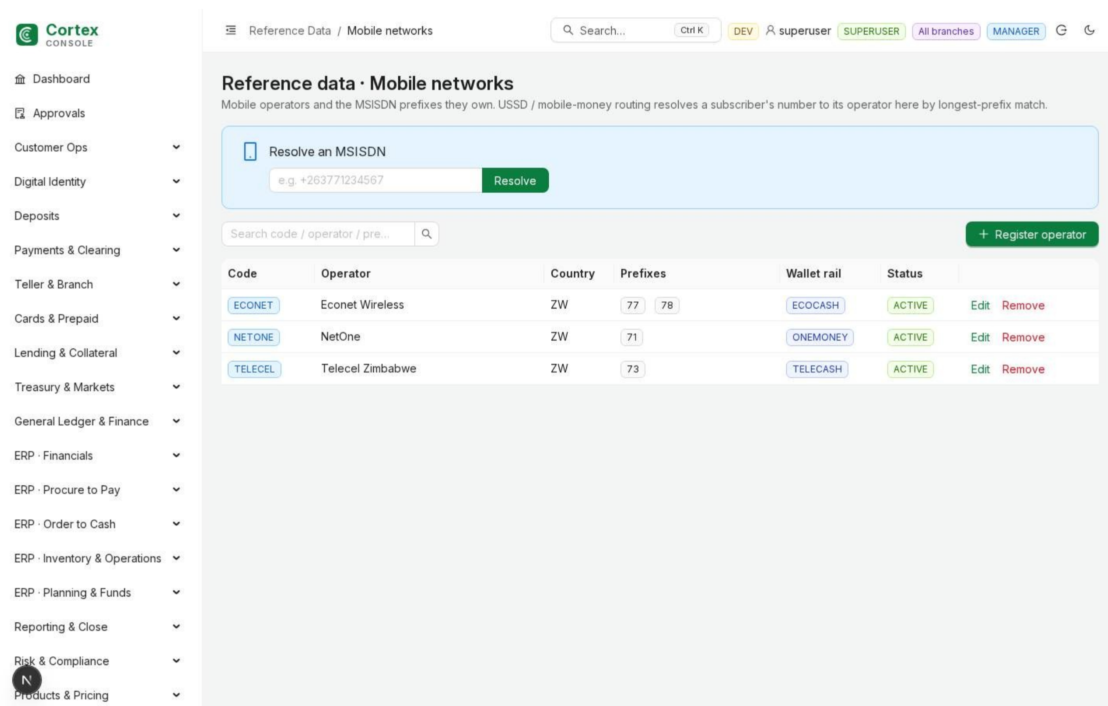
Field	Required	What to enter
Account number	Yes	The account you hold with (or for) this institution, e.g. 01123456780015.
Currency	Yes	The currency the account is held in (ISO code).
Type	Yes	Nostro (our account on their books), Vostro (their account on our books), or Settlement /

Field	Required	What to enter
		scheme account.

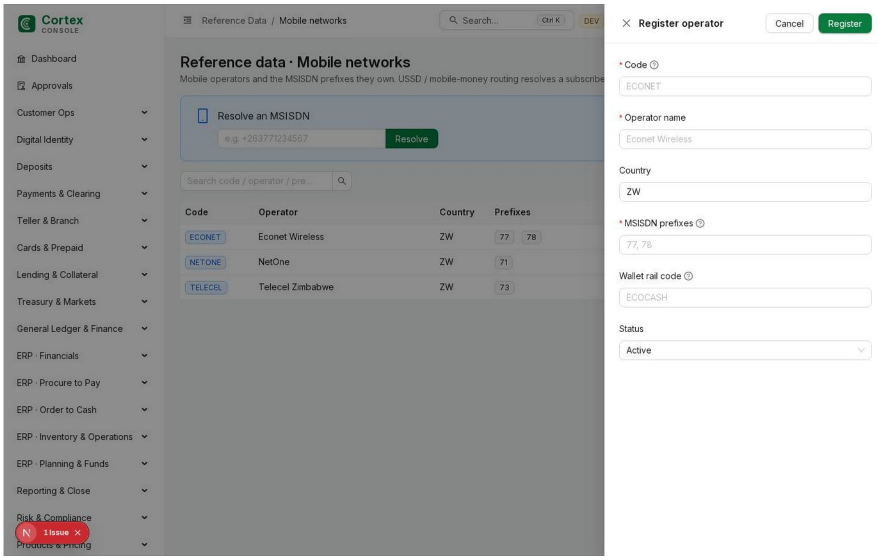
Actions. - **Register institution**: adds the counterparty. - **Edit**: changes its name, BIC, clearing code, country or rails. - **Accounts**: opens the settlement-accounts drawer, where you **Add account** or **Remove** one. - **Suspend / Activate**: stops or resumes routing payments to this institution.

Notes. The list columns show name, BIC, clearing code, country, rails, the count of settlement accounts and status. Registering, editing and adding or approving accounts require reference:manage and route through maker-checker (you see “Submitted for approval” until a checker authorizes it).

Mobile networks



Mobile networks (/reference-data/mobile-networks)



The form on Mobile networks

What it is. The master of mobile network operators and the phone-number prefixes each one owns. USSD and mobile-money routing resolves a subscriber's number to its operator here, so this list is what lets the platform know that a given MSISDN belongs to (say) Econet. Each operator can also name the wallet rail its mobile money settles on.

Fields. (Register operator)

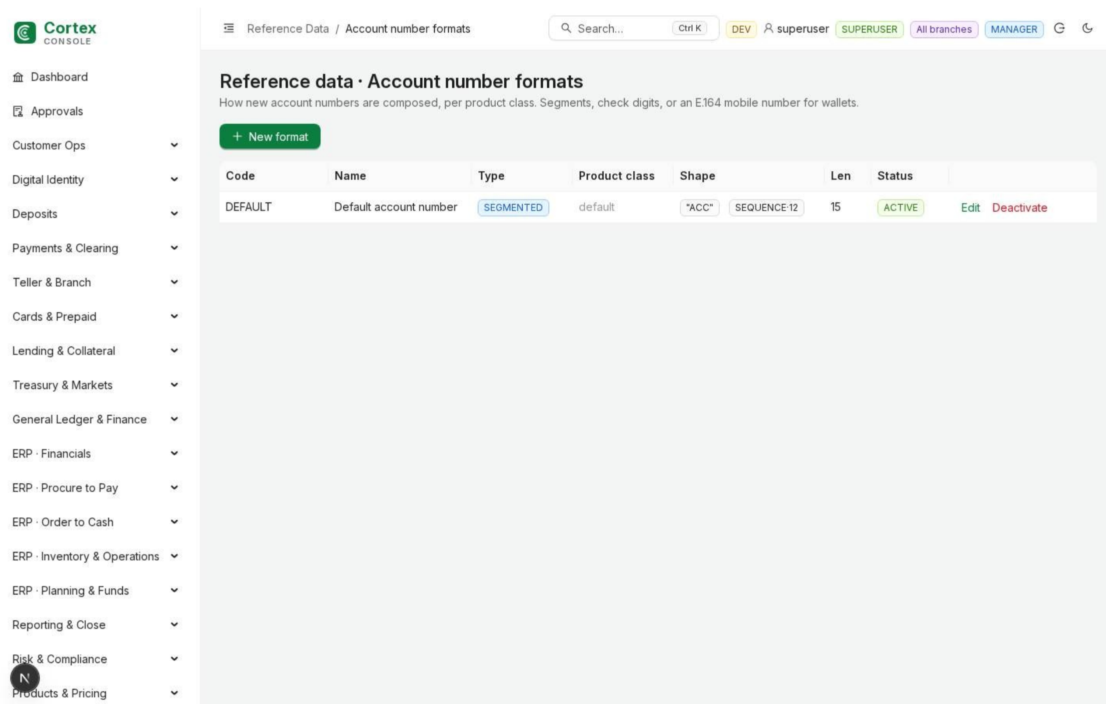
Field	Required	What to enter
Code	Yes	A short stable identity in upper case, 2-20 letters or digits, e.g. ECONET. Cannot be changed once registered.
Operator name	Yes	The operator's display name, e.g. Econet Wireless.
Country	No	ISO 3166 alpha-2 code. Defaults to ZW.
MSISDN prefixes	Yes	The national-significant dialling prefixes the operator owns (the digits after the country calling code), entered as tags,

Field	Required	What to enter
		e.g. 77, 78.
Wallet rail code	No	Names the payment-scheme rail this operator's mobile money settles on, in upper case, e.g. ECOCASH.
Status	No	Active or Inactive. Defaults to Active.

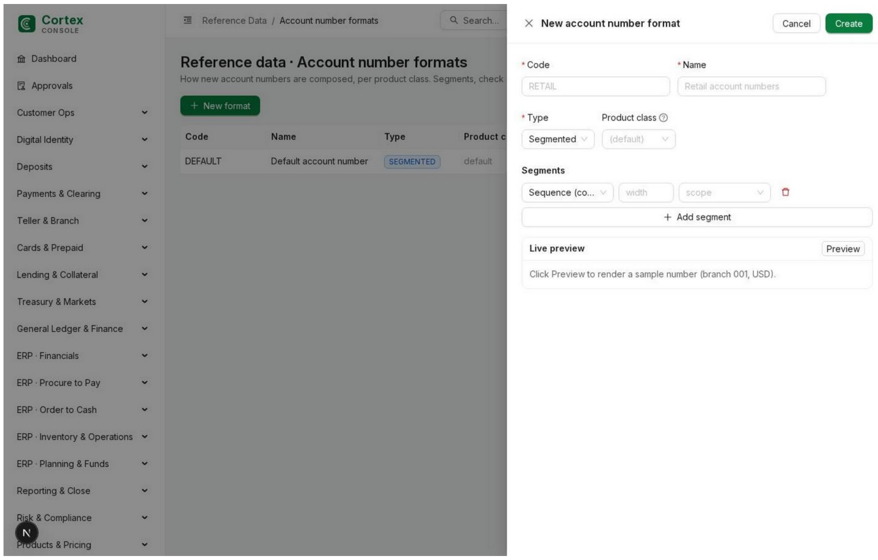
Actions. - **Register operator**: adds the operator. - **Edit**: changes its details (the code stays fixed). - **Remove**: deletes the operator. - **Resolve an MSISDN**: a tester at the top: type a phone number and it returns the operator that claims it by longest-prefix match, the same resolution the USSD channel uses.

Notes. Columns show code, operator, country, prefixes, wallet rail and status. Registering and editing require reference:manage and route through maker-checker. The prefixes are matched longest-first, so a more specific prefix wins over a shorter one.

Account number formats



Account number formats (/reference-data/account-number-formats)



The form on Account number formats

What it is. How new account numbers are composed, defined per product class. A format is either a sequence of segments (branch prefix, counter, currency, check digit, literal text) or an E.164 mobile number for wallet accounts. When a new account is opened, the resolver picks the format for that product class, falling back to the tenant default.

Workflow. A format is created, is ACTIVE, and can be deactivated and reactivated.

Fields. (New account number format)

Field	Required	What to enter
Code	Yes	A short identifier in upper case, 2-32 characters (letters, digits, _, -), e.g. RETAIL. Cannot be changed once created.
Name	Yes	A descriptive name, e.g. Retail account numbers.
Type	Yes	Segmented (built from the segments below), or E.164 mobile (wallet), where the account number is the customer’s

Field	Required	What to enter
		mobile number.
Product class	No	Scopes the format to Current account, Savings, Term deposit, Wallet or Loan. Leave blank for the tenant default, used when no class-specific format matches.
Segments	Yes for Segmented	An ordered list of segments (see below). Not shown for the E.164 mobile type.

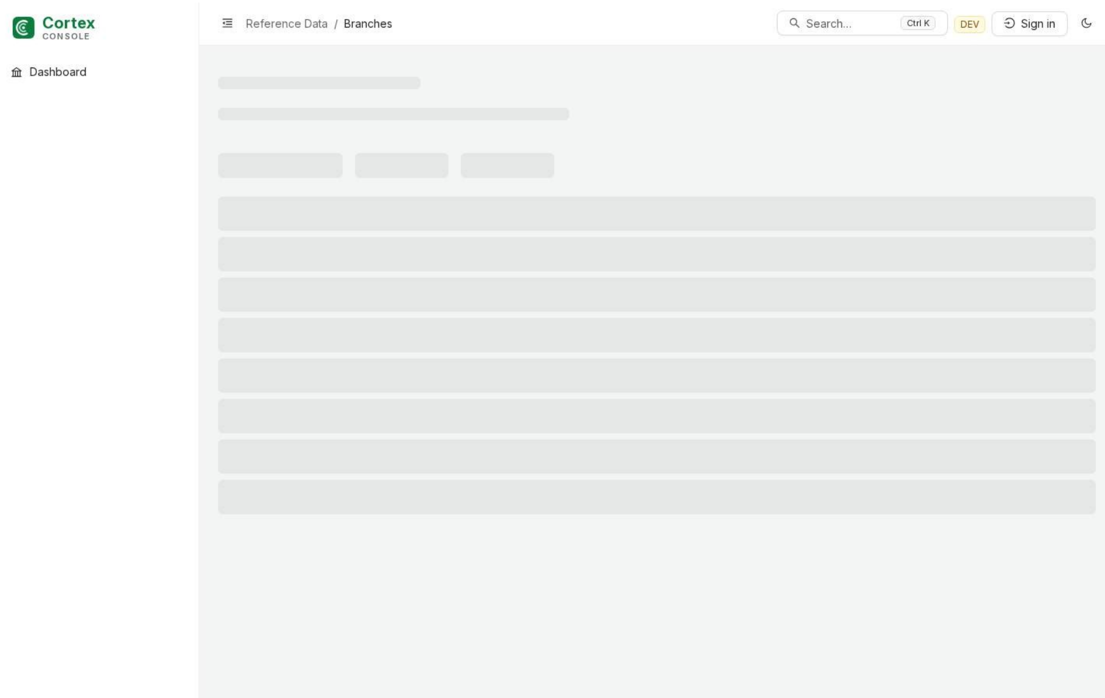
Each segment carries a **Type** plus the inputs that type needs:

Segment type	Extra input
Branch prefix (numeric)	Width (1-18 digits).
Sequence (counter)	Width (1-18) and scope: Per branch or Global.
Currency	Style: Numeric (e.g. 840) or Alpha (e.g. USD).
Check digit	Algorithm: MOD 97-10 or Luhn.
Literal text	The fixed text to insert (upper case), e.g. ACC.

Actions. - **New format**: creates a format. - **Edit**: changes its name, product class or segments (the code stays fixed). - **Preview**: renders a live sample number from the current, unsaved definition (using branch 001 and USD) so you can check the shape before saving. - **Activate / Deactivate**: turns a format on or off.

Notes. For the E.164 mobile type there are no segments: the wallet account is keyed by the customer's mobile number. The Shape and Len columns summarize each format's layout and total length. Branch-prefix segments read the numeric account prefix set on the Branches screen. Creating, editing and status changes require reference:manage and route through maker-checker.

Branches



Branches (/reference-data/branches)

What it is. The branch master, shown as an organizational tree: each unit nests under its parent, with exactly one head office per institution. You register branches here and rename their codes safely, because the underlying branch id never changes, so existing customers, accounts and loans stay linked.

Workflow. A branch is created, is ACTIVE, and can be deactivated. One active branch carries the digital-default flag.

Fields. (New branch)

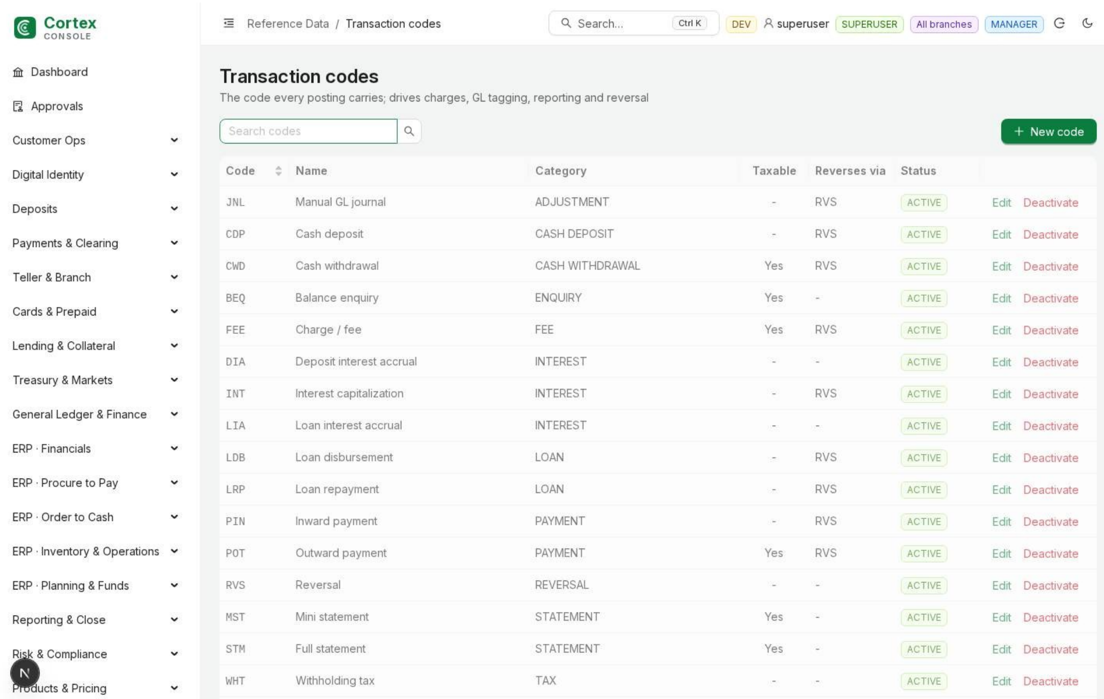
Field	Required	What to enter
Code	Yes	A short code in upper case (letters and digits), e.g. BR001.
Name	Yes	The branch name, e.g. Avondale Branch.
Parent unit	No	Where this unit sits in the tree. Leave blank for a top-level unit. A branch cannot be placed under

Field	Required	What to enter
		itself or one of its descendants.
Type	No	The branch type, drawn from the BRANCH_TYPE code list (Branch, Department, Agency and so on).
Head office	No	Marks this as the head office. Exactly one branch per institution may hold this. To move it, switch it off here first, then on at the new head office.
Account prefix	No	A numeric token (1-6 digits, e.g. 001) embedded in account numbers by branch-prefix segments. Leave blank if the branch does not originate accounts.

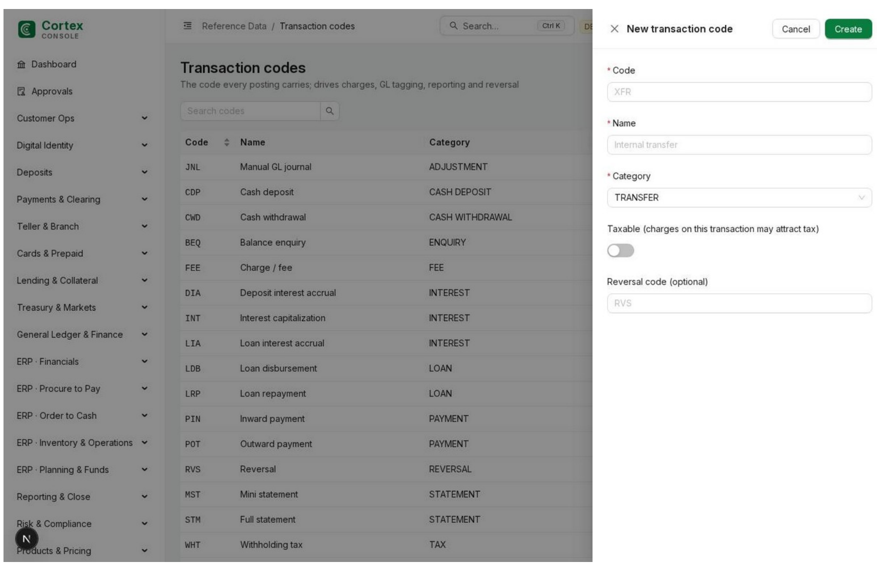
Actions. - **New branch**: adds a branch. - **Edit**: changes its details, including reparenting it in the tree. - **Make digital default**: domiciles customers who register themselves online or over USSD at this branch, replacing whichever branch holds the flag today. - **Deactivate**: retires the branch (not available for the digital-default branch).

Notes. The code column tags the head office and the digital-default branch, and the subtitle shows the account-servicer BIC. Creating, editing, reparenting, setting the digital default and deactivating all require reference:manage and route through maker-checker.

Transaction codes



Transaction codes (/reference-data/transaction-codes)



The form on Transaction codes

What it is. The master of transaction codes, the code that every posting carries. It drives which charges apply, how movements are tagged in the general ledger, how activity is reported, and how a transaction is reversed.

Workflow. A code is created, is ACTIVE, and can be deactivated and reactivated.

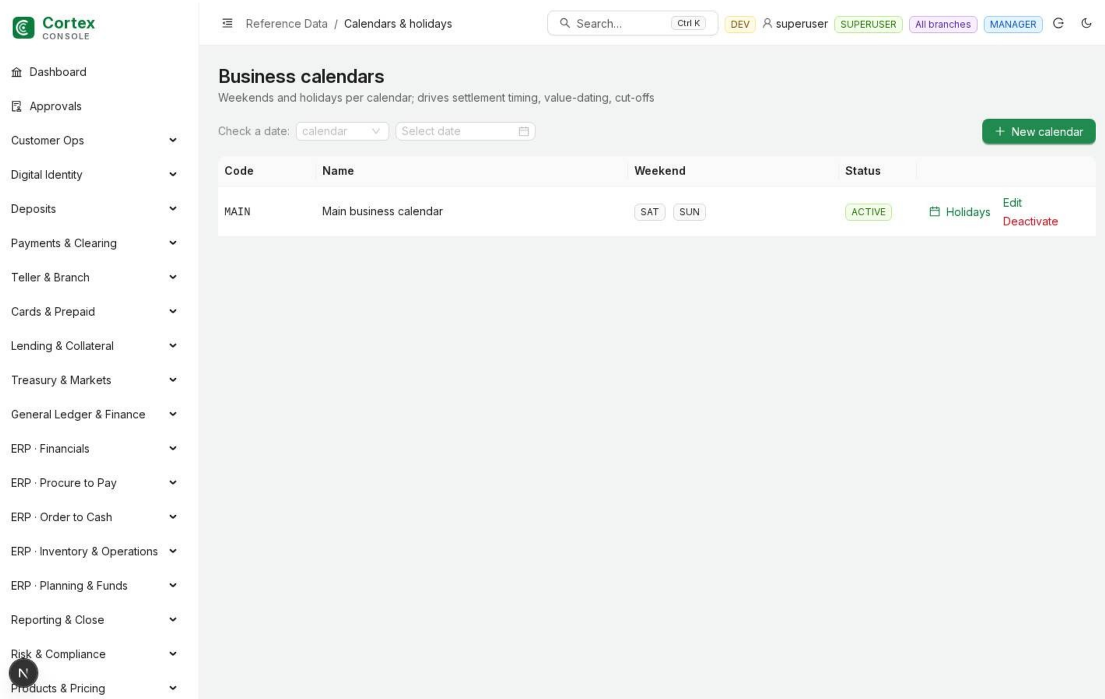
Fields. (New transaction code)

Field	Required	What to enter
Code	Yes	A short code in upper case, 2-16 characters (letters, digits, -), e.g. XFR. Cannot be changed once created.
Name	Yes	A descriptive name, e.g. Internal transfer.
Category	Yes	One of: Cash deposit, Cash withdrawal, Transfer, Payment, Fee, Interest, Tax, Loan, Clearing, Adjustment, Reversal, Enquiry, Statement, Other.
Taxable	No	Switch on if charges on this transaction may attract tax.
Reversal code	No	The code used to reverse this transaction, e.g. RVS.

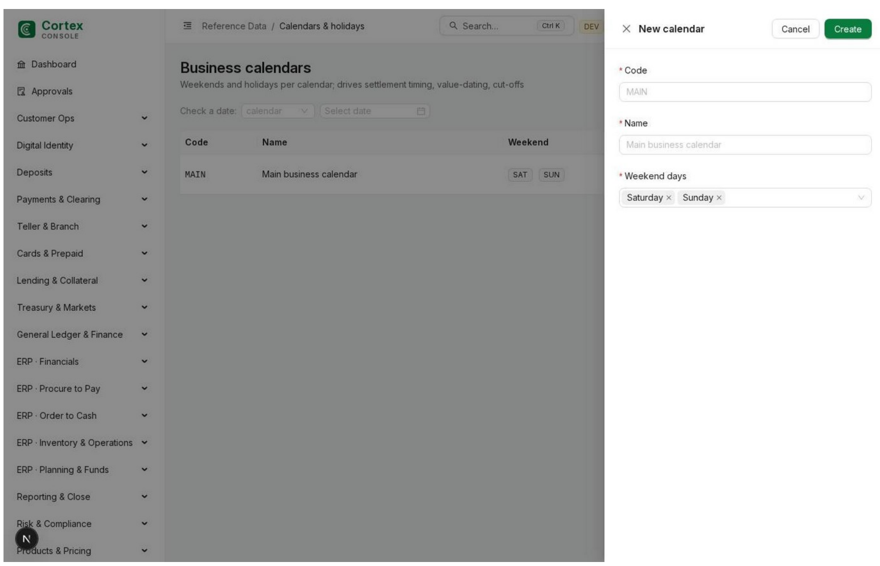
Actions. - **New code**: creates a transaction code. - **Edit**: changes its name, category, taxable flag or reversal code (the code stays fixed). - **Activate / Deactivate**: turns the code on or off.

Notes. The Enquiry and Statement categories are non-financial: they post no ledger movement of their own, but a fee can still be attached to them because charge applicability keys on the transaction code. When you choose one of those categories the form flags this and points you to Pricing, Charge applicability. Creating, editing and status changes require reference:manage and route through maker-checker.

Calendars & holidays



Calendars & holidays (/reference-data/calendars)



The form on Calendars & holidays

What it is. Business calendars: which days are weekends and which dates are holidays, per calendar. This drives settlement timing, value-dating and cut-offs across the platform. Each calendar owns its own weekend pattern and holiday list.

Workflow. A calendar is created, is ACTIVE, and can be deactivated and reactivated. Holidays are managed from a per-calendar drawer.

Fields. (New calendar)

Field	Required	What to enter
Code	Yes	A short code in upper case, 2-24 characters, e.g. MAIN. Cannot be changed once created.
Name	Yes	A descriptive name, e.g. Main business calendar.
Weekend days	Yes	The days treated as weekend. Defaults to Saturday and Sunday.

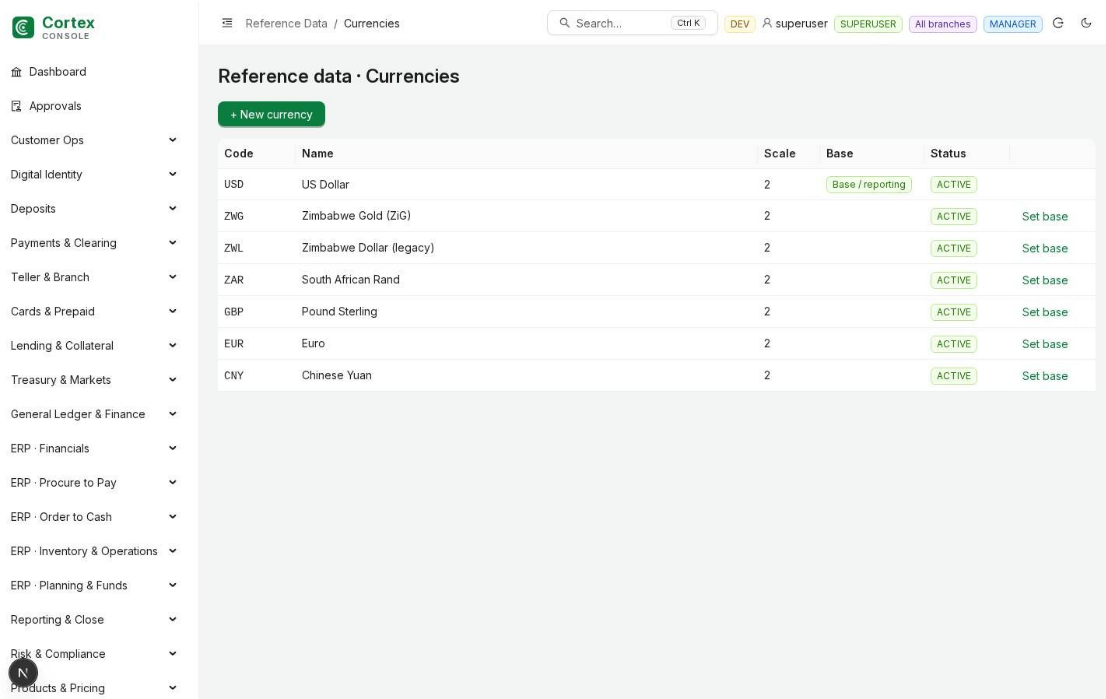
Fields. (Add holiday, in the Holidays drawer)

Field	Required	What to enter
Holiday	Yes	The holiday name, e.g. Labour Day.
Month	Yes	The calendar month.
Day	Yes	The day of month, 1-31.
Year	No	Leave blank for a holiday that recurs every year; enter a year for a one-off.

Actions. - **New calendar**: creates a calendar. - **Edit**: changes its name or weekend days (the code stays fixed). - **Holidays**: opens the drawer to **Add holiday** or **Remove** one. - **Activate / Deactivate**: turns the calendar on or off. - **Check a date**: a tester in the toolbar: pick a calendar and a date and it reports whether that day is a business day, holiday or weekend, plus the last business day of the month.

Notes. Calendar changes, and adding or removing holidays, require reference:manage and route through maker-checker.

Currencies



Currencies (/reference-data/currencies)

What it is. The currency master: the currencies the institution transacts in and the number of decimal places each uses. One currency is the base (reporting) currency.

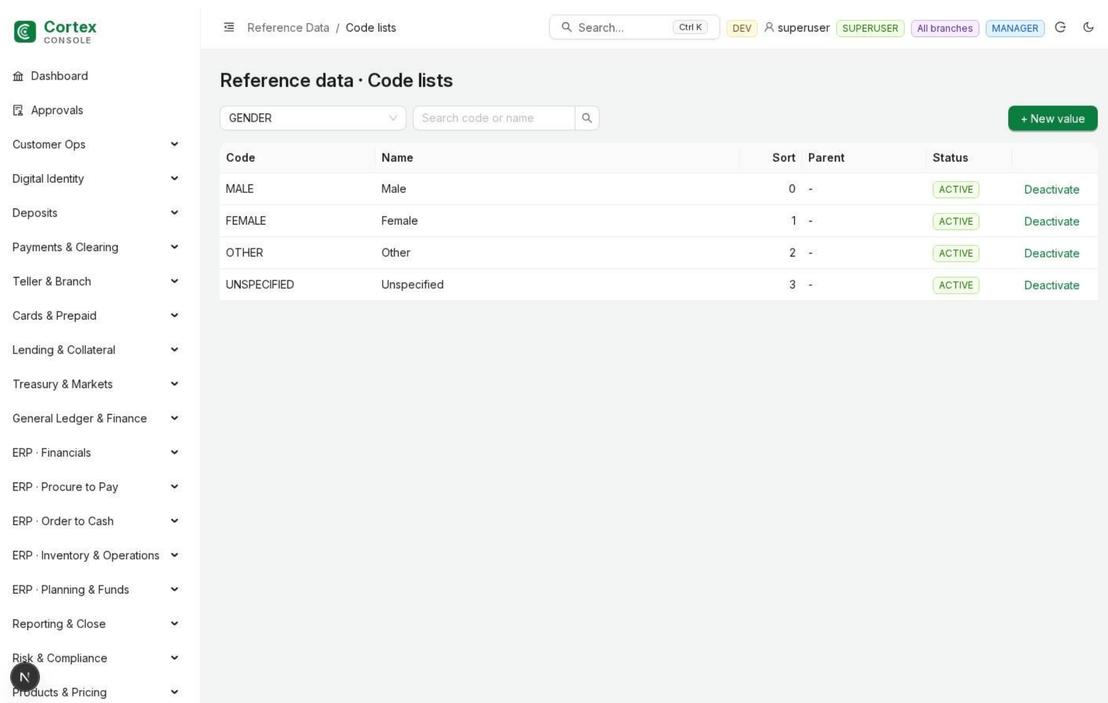
Fields. (New currency)

Field	Required	What to enter
Code	Yes	The three-letter ISO currency code, e.g. USD or KES.
Name	Yes	The currency name, e.g. Kenyan Shilling.
Scale	Yes	The number of decimal places, 0-6 (USD is 2, BTC is 8). Defaults to 2.

Actions. - **New currency**: adds a currency. - **Set base**: makes the chosen currency the base and reporting currency, replacing the current base.

Notes. Once any journal entries exist, the base currency is locked: attempting to change it warns you that a re-denomination (not a simple toggle) is required, and the switch is refused. Adding a currency and setting the base require reference:manage and route through maker-checker.

Code lists



Code lists (/reference-data/codes)

What it is. The reference code lists that dropdowns across the whole app read from. Pick a code type in the toolbar, then manage its values. When a form elsewhere shows a Gender, Country, ID type or Source-of-funds picker, its options come from the corresponding list here, so this is where you add, rename or retire those choices.

Workflow. A value is added to a code type, is ACTIVE, and can be deactivated and reactivated.

Fields. (New value, for the selected code type)

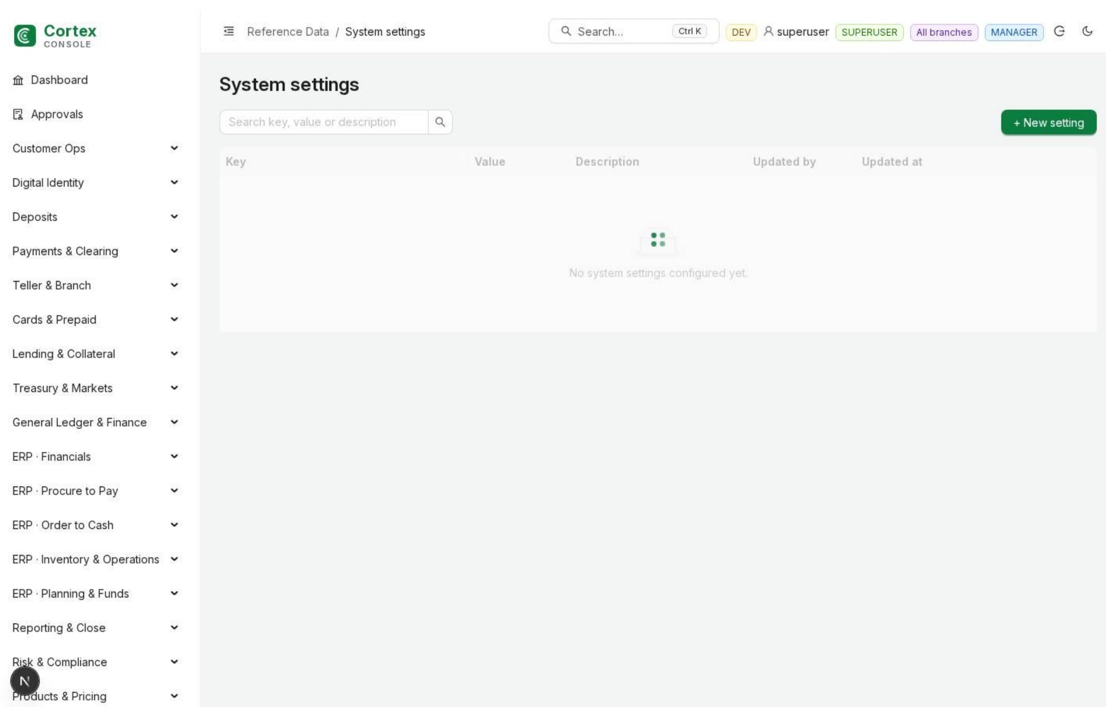
Field	Required	What to enter
Code	Yes	The stored code for this value, e.g. M for a gender or ZW for a country.
Name	Yes	The label shown to users,

Field	Required	What to enter
		e.g. Male.
Sort order	No	A number controlling where the value appears in the picker.
Parent code	No	For hierarchical lists, the parent value within the same code type.

Actions. - **New value**: adds a value to the currently selected code type. - **Deactivate / Reactivate**: retires a value or brings it back. Existing records keep their assigned value; deactivating only hides it from new pickers.

Notes. The code-type selector offers: GENDER, MARITAL_STATUS, SALUTATION, COUNTRY, ID_TYPE, ADDRESS_TYPE, CONTACT_TYPE, LEGAL_FORM, EMPLOYMENT_STATUS, SOURCE_OF_FUNDS, RELATIONSHIP_TYPE, and the pricing lists CHANNEL, CHARGE_CATEGORY, COMMISSION_CATEGORY, BENEFICIARY_TYPE and GL_PURPOSE. The search box filters the current type by code or name, and inactive values are shown so you can reactivate them. Adding values requires reference:manage and routes through maker-checker.

System settings



System settings (/settings)

What it is. Runtime tunables held as key/value pairs: numbering strategies, default accounts, integration toggles and the like. Each entry names a setting and the value consumers read; if a setting is absent, consumers fall back to their built-in default.

Fields. (New system setting)

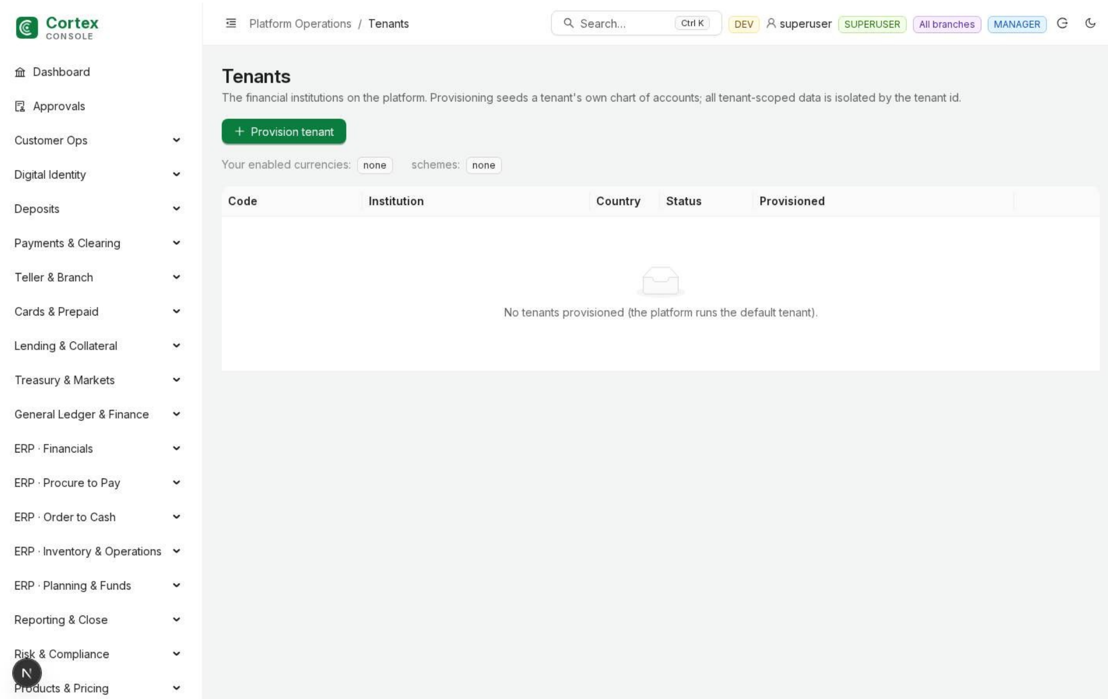
Field	Required	What to enter
Key	Yes	A namespaced dot-form key, e.g. `numbering.account.strategy`. Cannot be changed once created (create a new setting instead).
Value	Yes	The value consumers read.
Description	No	A note on what this setting tunes and what happens without it.

Actions. - **New setting**: adds a setting. - **Edit**: changes a setting's value or description (the key stays fixed). - **Delete**: removes a setting; its consumers then fall back to their default.

Notes. Columns show the key, value, description, and who last changed it and when. Creating, editing and deleting require reference:manage and route through maker-checker.

Platform Operations

Tenants



Tenants (/tenants)

What it is. The registry of financial institutions on the platform. This is a platform-operator surface: only the platform (default) institution sees the registry, and provisioning a tenant seeds that institution's own chart of accounts. All tenant-scoped data is isolated by the tenant id. If you sign in as an ordinary institution you see a message directing you to Reference Data and System settings instead.

Workflow. A tenant is provisioned (status PROVISIONING, then ACTIVE), can be SUSPENDED and reactivated.

Fields. (Provision tenant)

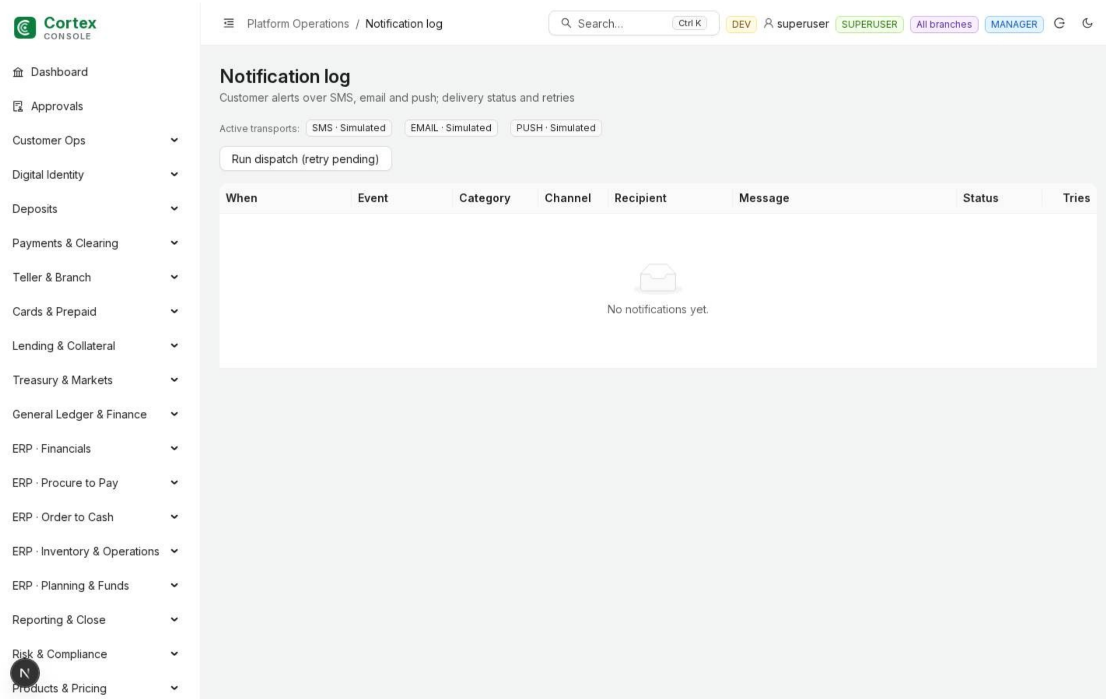
Field	Required	What to enter
Tenant code	Yes	A lowercase code starting with a letter, e.g. acme.
Institution name	Yes	The institution's name, e.g. Acme Bank.

Field	Required	What to enter
Country (ISO-2)	No	The country code. It seeds the tenant’s default currencies, base currency and payment schemes (for example ZW seeds USD and ZWG, with ZWG as the base).
Branch-GL accounting model	Yes	Mirrored (each branch holds its own copy of the chart, a real postable account per branch/account/currency, with every entry balancing per branch) or Dimensional (a single chart with the branch carried as an analysis dimension on each line). Defaults to Mirrored. Effectively immutable after go-live: a later change is a data migration, not a toggle.

Actions. - **Provision tenant**: creates the tenant and seeds its chart of accounts. - **Suspend**: fail-closed: within seconds all of that tenant’s API traffic (staff, retail and agents) is rejected and stays rejected until reactivated. The institution’s data is untouched. - **Reactivate**: readmits the tenant so it serves traffic again within seconds.

Notes. A bar above the table shows your own enabled currencies (with the base marked) and payment schemes. Provisioning, suspend and reactivate require tenant:manage, above the tenant:read needed to view the page.

Notification log



Notification log (/notifications/log)

What it is. The log of customer notifications sent over SMS, email and push, with each message's delivery status and retry count. Open it to confirm a customer alert went out or to see why one failed. This is a read-only list; it pages one screen at a time because it grows without bound.

Columns. When the notification was created; the triggering Event type; the Category; the Channel (SMS, Email or Push); the Recipient; the Message body; the Status (Pending, Sent, Delivered, Failed or Suppressed, with the failure reason on hover); and the number of delivery tries. A bar above the table shows which transport is live per channel, so you can tell real delivery from the simulated fallback.

Actions. - **Run dispatch (retry pending)**: reattempts delivery of pending and failed notifications now. Requires notification:operate.

Notif. templates

Cortex
CONSOLE

- Dashboard
- Approvals
- Customer Ops
  - Onboarding
  - KYC upgrades
  - Parties
  - Documents
  - Customer enrolment
- Digital Identity
  - Credential policies
  - Channel policies
  - Channel limits
  - Corporate access
  - USSD simulator
- Deposits
  - Deposit products
  - Accounts
  - Statements

Platform Operations / Notif. templates   Search... Ctrl K   DEV   superuser   SUPERUSER   All branches   MANAGER

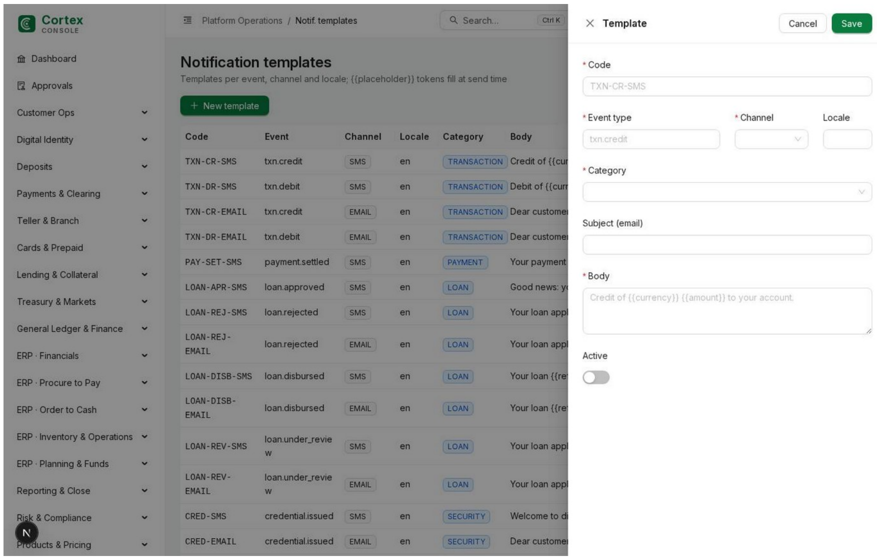
Notification templates

Templates per event, channel and locale; {{placeholder}} tokens fill at send time

+ New template

Code	Event	Channel	Locale	Category	Body	Status	
TXN-CR-SMS	txn.credit	SMS	en	TRANSACTION	Credit of {{currency}} {{amount}} to your account. Ref {{chan...	ACTIVE	Edit
TXN-DR-SMS	txn.debit	SMS	en	TRANSACTION	Debit of {{currency}} {{amount}} from your account. Ref {{cha...	ACTIVE	Edit
TXN-CR-EMAIL	txn.credit	EMAIL	en	TRANSACTION	Dear customer, your account was credited {{currency}} {{am...	ACTIVE	Edit
TXN-DR-EMAIL	txn.debit	EMAIL	en	TRANSACTION	Dear customer, your account was debited {{currency}} {{amo...	ACTIVE	Edit
PAY-SET-SMS	payment.settled	SMS	en	PAYMENT	Your payment {{reference}} of {{currency}} {{amount}} has s...	ACTIVE	Edit
LOAN-APR-SMS	loan.approved	SMS	en	LOAN	Good news: your loan {{reference}} for {{currency}} {{amoun...	ACTIVE	Edit
LOAN-REJ-SMS	loan.rejected	SMS	en	LOAN	Your loan application {{reference}} was not approved: {{reas...	ACTIVE	Edit
LOAN-REJ-EMAIL	loan.rejected	EMAIL	en	LOAN	Your loan application {{reference}} could not be approved: {{...	ACTIVE	Edit
LOAN-DISB-SMS	loan.disbursed	SMS	en	LOAN	Your loan {{reference}} for {{currency}} {{amount}} has been...	ACTIVE	Edit
LOAN-DISB-EMAIL	loan.disbursed	EMAIL	en	LOAN	Your loan {{reference}} for {{currency}} {{amount}} has been...	ACTIVE	Edit
LOAN-REV-SMS	loan.under_review	SMS	en	LOAN	Your loan application {{reference}} is under review. We'll notif...	ACTIVE	Edit
LOAN-REV-EMAIL	loan.under_review	EMAIL	en	LOAN	Your loan application {{reference}} needs a closer look from ...	ACTIVE	Edit
CRED-SMS	credential.issued	SMS	en	SECURITY	Welcome to digital banking. Login: {{identifier}}. {{instructions}}	ACTIVE	Edit
CRED-EMAIL	credential.issued	EMAIL	en	SECURITY	Dear customer, your digital banking login {{identifier}} is read...	ACTIVE	Edit
OTP-SMS	otp.issued	SMS	en	SECURITY	Your {{purpose}} code is {{code}}. It expires in {{minutes}} mi...	ACTIVE	Edit
OTP-EMAIL	otp.issued	EMAIL	en	SECURITY	Your {{purpose}} code is {{code}} (valid {{minutes}} minutes)....	ACTIVE	Edit
BULK-DONE-SMS	bulkpay.completed	SMS	en	PAYMENT	Payment file {{filename}} finished: {{executed}} paid, {{failed...	ACTIVE	Edit
BULK-DONE-EMAIL	bulkpay.completed	EMAIL	en	PAYMENT	Your payment file {{filename}} has finished processing: {{exe...	ACTIVE	Edit
SO-FAIL-SMS	scheduled-payment.failed	SMS	en	PAYMENT	Your scheduled payment of {{currency}} {{amount}} due {{da...	ACTIVE	Edit
SELFREG-SMS	self_registration.activated	SMS	en	SECURITY	Digital banking was just activated on your account ({{channel}}...	ACTIVE	Edit
SELFREG-EMAIL	self_registration.activated	EMAIL	en	SECURITY	Digital banking was just activated on your account via {{chann...	ACTIVE	Edit
CORPINV-SMS	corporate_invitation.issued	SMS	en	SECURITY	You've been invited to {{company}} business banking as {{rol...	ACTIVE	Edit
CORPINV-EMAIL	corporate_invitation.issued	EMAIL	en	SECURITY	You've been invited to {{company}} business banking with th...	ACTIVE	Edit
KYCUP-APR-SMS	kyc_upgrade.approved	SMS	en	SECURITY	Good news: your account was upgraded to {{tier}}. Your trans...	ACTIVE	Edit
KYCUP-APR-EMAIL	kyc_upgrade.approved	EMAIL	en	SECURITY	Good news: your account was upgraded to the {{tier}} tier. Yo...	ACTIVE	Edit
KYCUP-REJ-SMS	kyc_upgrade.rejected	SMS	en	SECURITY	Your request to raise your account limits was not approved: {{...	ACTIVE	Edit
KYCUP-REJ-EMAIL	kyc_upgrade.rejected	EMAIL	en	SECURITY	Your request to raise your account limits could not be approv...	ACTIVE	Edit
TXN-CR-PUSH	txn.credit	PUSH	en	TRANSACTION	Credit of {{currency}} {{amount}} to your account. Ref {{chan...	ACTIVE	Edit
TXN-DR-PUSH	txn.debit	PUSH	en	TRANSACTION	Debit of {{currency}} {{amount}} from your account. Ref {{cha...	ACTIVE	Edit
PAY-SET-PUSH	payment.settled	PUSH	en	PAYMENT	Your payment {{reference}} of {{currency}} {{amount}} has s...	ACTIVE	Edit
LOAN-APR-PUSH	loan.approved	PUSH	en	LOAN	Your loan {{reference}} for {{currency}} {{amount}} was appr...	ACTIVE	Edit
LOAN-REJ-PUSH	loan.rejected	PUSH	en	LOAN	Your loan application {{reference}} was not approved: {{reas...	ACTIVE	Edit
LOAN-DISB-PUSH	loan.disbursed	PUSH	en	LOAN	Your loan {{reference}} for {{currency}} {{amount}} has been...	ACTIVE	Edit
LOAN-REV-PUSH	loan.under_review	PUSH	en	LOAN	Your loan application {{reference}} is under review.	ACTIVE	Edit
CRED-PUSH	credential.issued	PUSH	en	SECURITY	Welcome to digital banking. Login: {{identifier}}. {{instructions}}	ACTIVE	Edit
OTP-PUSH	otp.issued	PUSH	en	SECURITY	Your {{purpose}} code is {{code}}. It expires in {{minutes}} mi...	ACTIVE	Edit
BULK-DONE-PUSH	bulkpay.completed	PUSH	en	PAYMENT	File {{filename}}: {{executed}} paid, {{failed}} failed ({{curren...	ACTIVE	Edit
SO-FAIL-PUSH	scheduled-payment.failed	PUSH	en	PAYMENT	Your scheduled payment of {{currency}} {{amount}} due {{da...	ACTIVE	Edit
SELFREG-PUSH	self_registration.	PUSH	en	SECURITY	Digital banking was just activated on your account ({{channel}}	ACTIVE	Edit

Notif. templates (/notifications/templates)



The form on Notif. templates

What it is. The message templates used to build customer notifications, one per event, channel and locale. Bodies carry {{placeholder}} tokens that are filled with the real values at send time.

Fields. (Template)

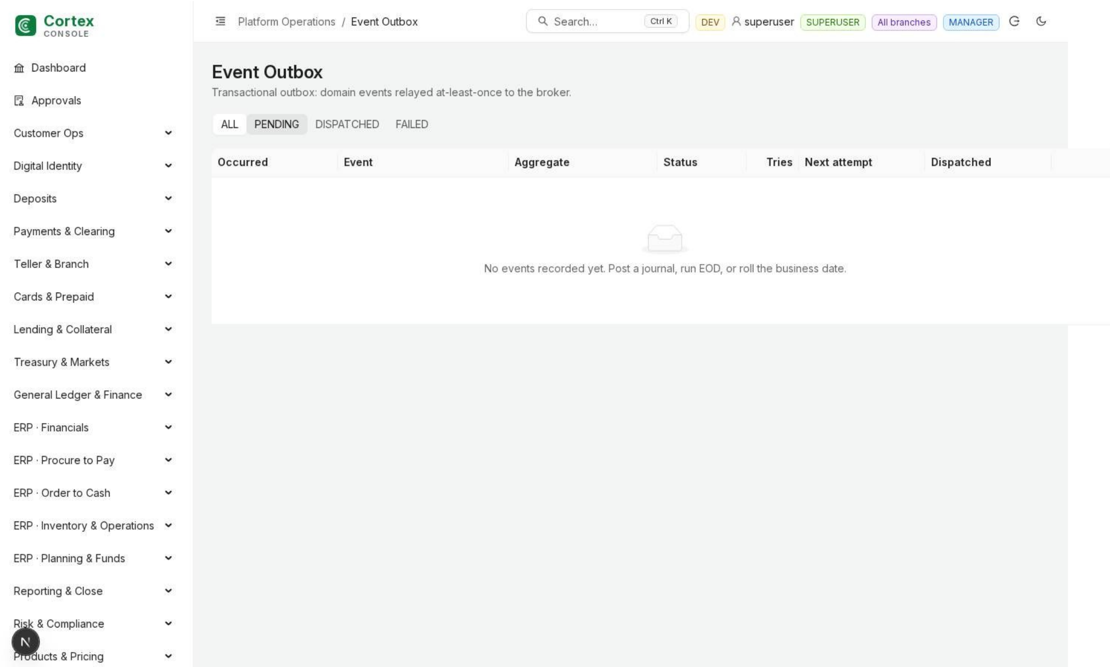
Field	Required	What to enter
Code	Yes	A unique template code, e.g. TXN-CR-SMS.
Event type	Yes	The event that fires this template, e.g. txn.credit.
Channel	Yes	SMS, Email or Push.
Locale	No	The language locale, e.g. en.
Category	Yes	Transaction, Payment, Loan, Security or Marketing.
Subject (email)	No	The subject line, for email templates.
Body	Yes	The message text, with {{placeholder}} tokens, e.g. Credit of {{currency}}

Field	Required	What to enter
		{{amount}} to your account.
Active	No	Whether the template is in use.

Actions. - **New template**: creates a template. Requires notification:operate. - **Edit**: changes an existing template. Requires notification:operate.

Notes. Placeholder tokens in the body and subject are substituted at send time from the event's data.

Event Outbox



Event Outbox (/events)

What it is. The transactional outbox: domain events captured as they happen and relayed at-least-once to the message broker. Open it to see what has been published, what is still pending, and to retry anything that failed to dispatch. It pages server-side because it grows with every event.

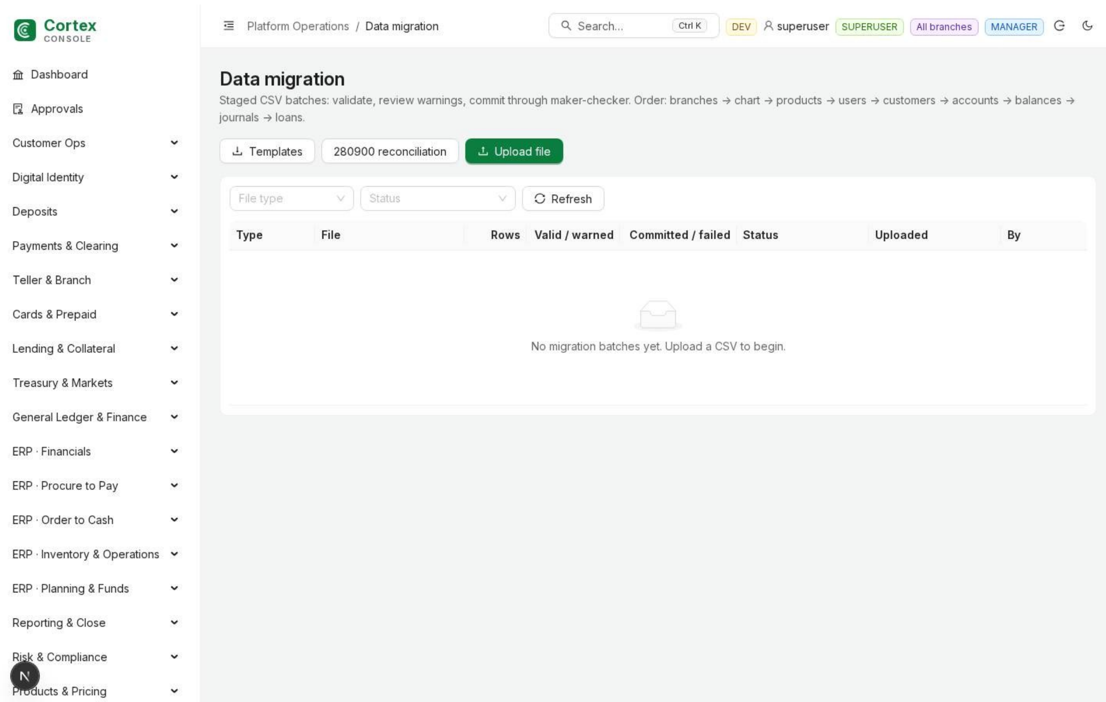
Workflow. An event is PENDING, becomes DISPATCHED once the relay delivers it, or FAILED after exhausting retries. A failed event can be requeued.

Columns. Occurred time; Event type; the Aggregate (type and id) it relates to; Status (Pending, Dispatched or Failed, with the error on hover); number of tries;

the next scheduled attempt (for pending rows); and the dispatched time. Clicking a row opens a drawer with the full event detail and the pretty-printed payload JSON.

Actions. - **Retry** (Failed rows only), requeues the event; the relay picks it up on its next sweep. Available from the row and from the detail drawer. Requires eod:run. - **Status filter**: Segmented control to show All, Pending, Dispatched or Failed.

Data migration



Data migration (/migration)

What it is. Bulk import from a legacy core: you stage CSV files, validate them, review warnings, and commit them through maker-checker. Each file carries one kind of record, and there is a recommended import order because later files reference earlier ones.

Workflow. A batch goes UPLOADED, then VALIDATED, then (on commit) PENDING_APPROVAL, then COMMITTING, and finally COMMITTED (or PARTIALLY_COMMITTED / FAILED). A batch can be CANCELLED before commit. The recommended file order is branches, chart, products, users, customers, accounts, balances, journals, loans.

Fields. (Upload migration file)

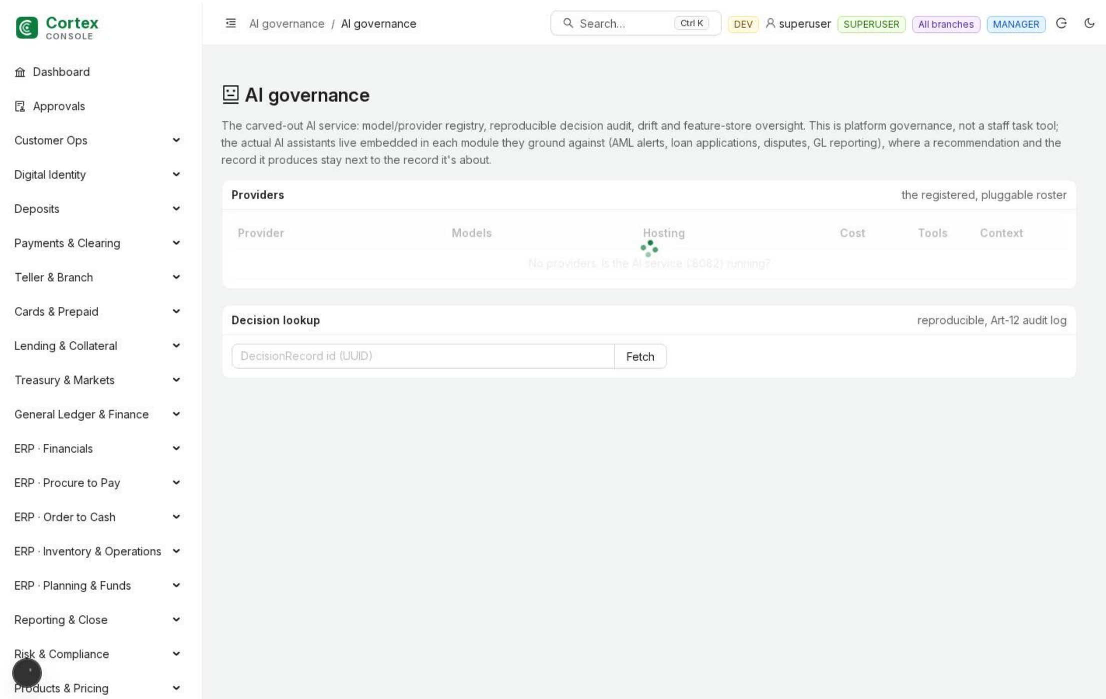
Field	Required	What to enter
File type	Yes	What the file carries: Branches, Chart, Products, Users, Customers, Accounts, Balances, Journals or Loans. Choosing a type shows its required CSV header.
CSV file	Yes	The CSV to stage: UTF-8, RFC-4180 quoting, up to 10 MB or 50,000 rows.

Actions. - **Upload file**: stages a CSV as a new batch. Requires migration:upload. - **Validate**: checks the staged rows and marks each valid, valid-with-warning or invalid. Requires migration:upload. - **Commit (maker-checker)**: submits the validated batch for a checker's approval; you can opt to include warned rows via a checkbox. Requires migration:commit. - **Cancel**: abandons a batch before commit. Requires migration:upload. - **Templates**: downloads the blank CSV template for a file type. - **Download report**: exports the per-row outcome of a batch. - **280900 reconciliation**: a link to the GL inquiry for the data-migration control account.

Notes. The batch drawer lists every row with its status and any warning or error, filterable by row status, and shows a live progress bar while COMMITTING. Balances, journals and loans post through the 280900 data-migration control account, which must net to zero once both sides are loaded; the drawer links you to it to check. The commit itself is gated by maker-checker in Approvals.

AI governance

AI governance



AI governance (/ai)

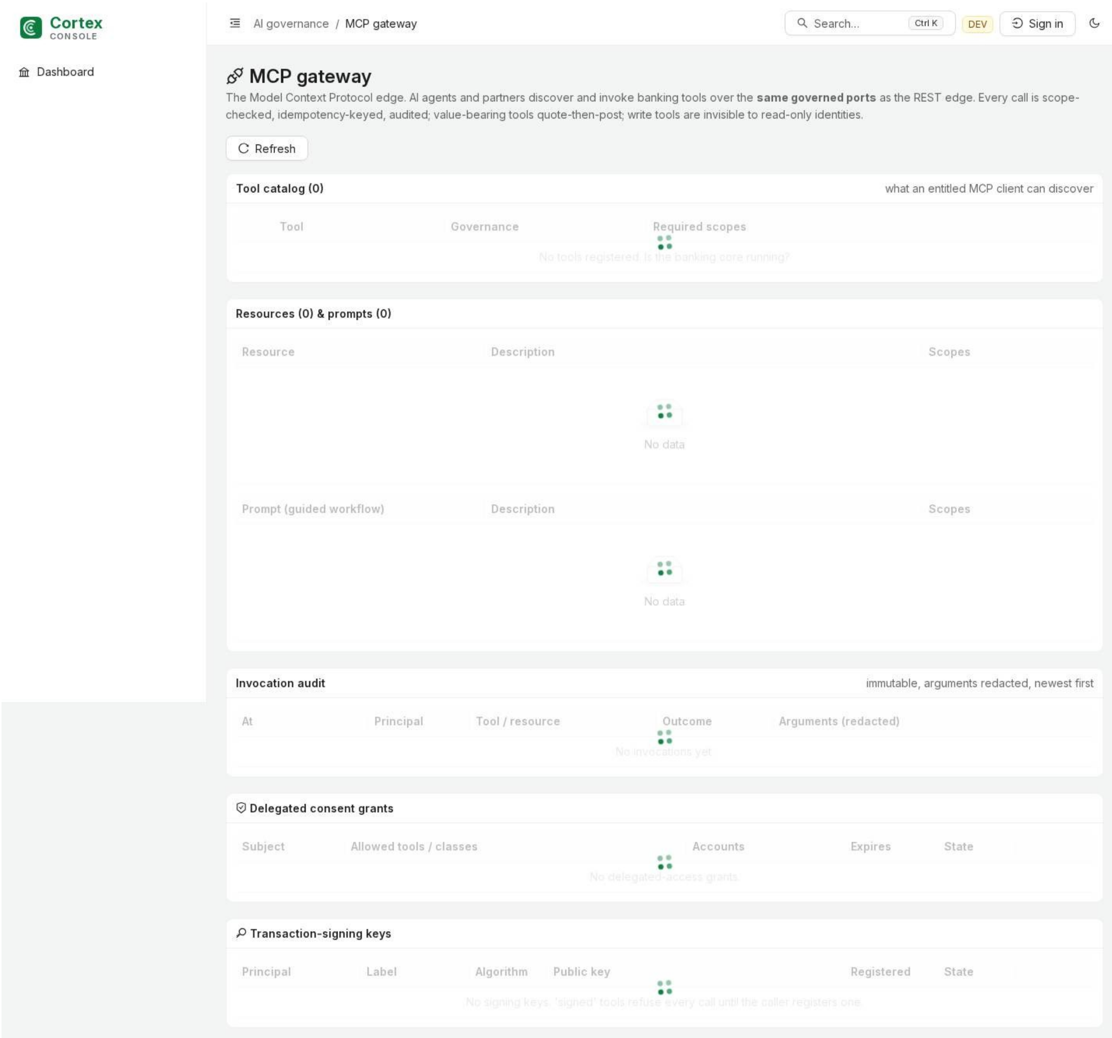
What it is. The overview of the carved-out AI service: the roster of registered model providers and a lookup into the decision audit. This is platform governance rather than a staff task tool; the actual AI assistants live embedded in the modules they ground against (AML alerts, loan applications, disputes, GL reporting), where a recommendation sits next to the record it is about.

Columns. The providers table shows each Provider, its Models, its Hosting options (API, Self-hosted, BYO VPC or Air-gapped), its Cost tier (Low, Medium, High or Frontier), whether it supports tools (MCP), and its maximum context size.

Actions. - **Decision lookup**: enter a decision-record id (UUID) and Fetch to see that decision’s subject, type, outcome and status, autonomy tier, model and the sha256 of its inputs. Requires ai:decision-read.

Notes. If the providers table is empty, the AI service may not be running.

MCP gateway



MCP gateway (/mcp)

What it is. The Model Context Protocol edge, where AI agents and partners discover and invoke banking tools over the same governed ports as the REST edge. Use it to see the tool catalog an entitled client can reach, audit every invocation, and manage the delegated-access grants and transaction-signing keys that let a delegated identity act.

Fields. (Issue a consent grant)

Field	Required	What to enter
Subject	Yes	The token subject of the delegated identity, e.g. partner-bot. For

Field	Required	What to enter
		delegated retail access use customer:<partyId>.
Operation classes	No	Semantic bundles, each expanding to a fixed set of tools.
Allowed tools	No	Individual dotted tool names, or * for all; combines with the operation classes.
Allowed account numbers	Yes	The accounts the grant is pinned to, or * for all. At least one is required.
Expires on	Yes	The date the grant lapses.

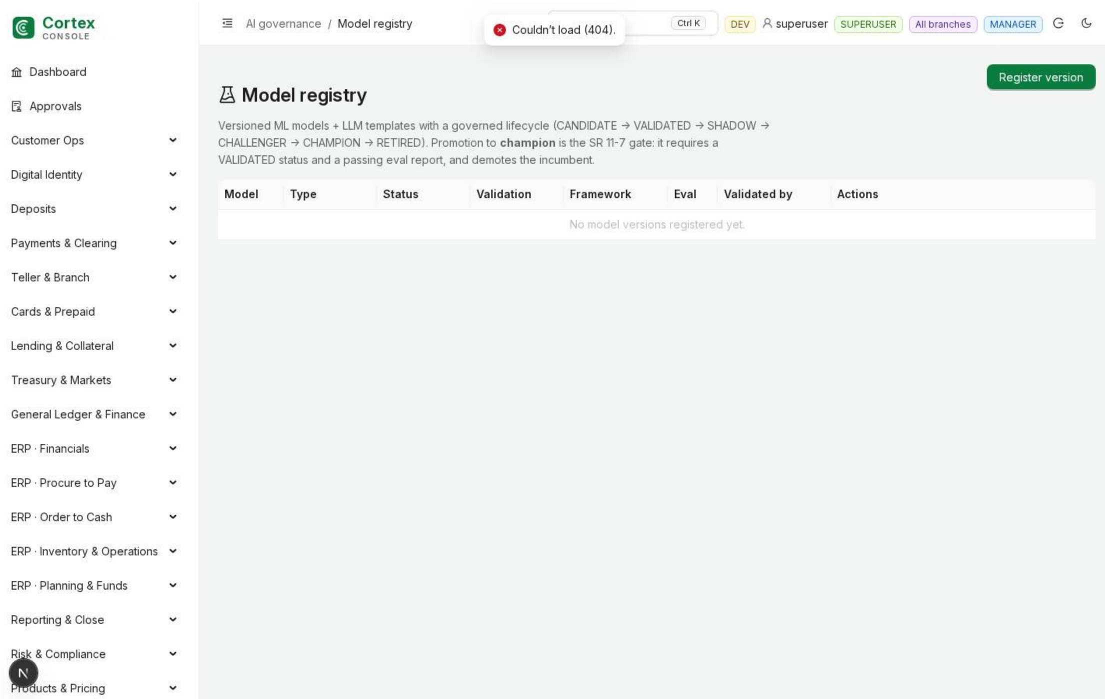
Fields. (Register a signing key)

Field	Required	What to enter
Principal	Yes	The token subject the key signs for, e.g. partner-bot.
Ed25519 public key	Yes	The public key as base64 X.509 SubjectPublicKeyInfo. Public material only; the private key stays with the client.
Label	No	A human label, e.g. partner HSM key 2026.

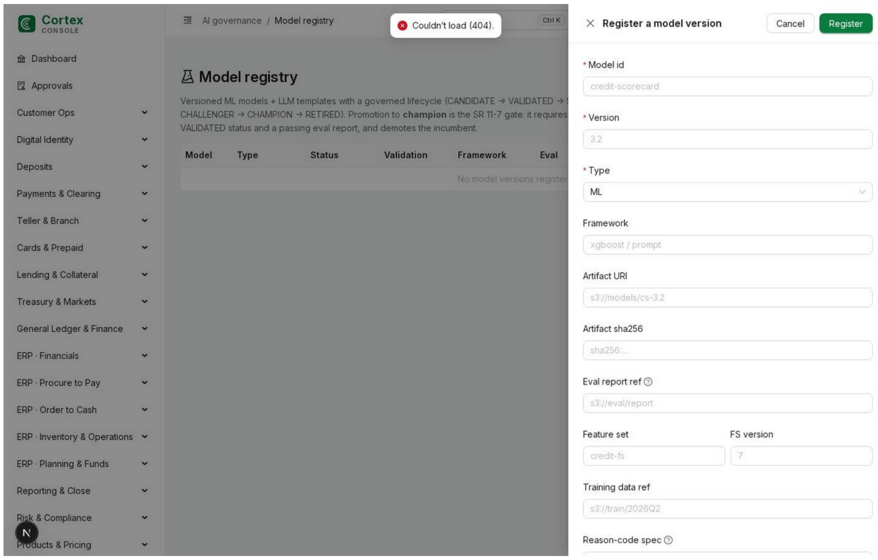
Actions. - **Issue grant**: creates a delegated-access grant. Requires mcp:manage. - **Revoke** (grant), cancels a grant; sessions carrying it are denied from the next call. Requires mcp:manage. - **Register key**: registers a transaction-signing public key. Requires mcp:manage. - **Revoke** (key), cancels a key; signatures by it are refused from the next call. Requires mcp:manage. - **Refresh**: reloads the catalog, audit and grants.

Notes. The page also shows the tool catalog (with governance flags: read-only or mutating, destructive, step-up, signed, idempotency-keyed, plus required scopes), the resources and prompts, and an immutable invocation audit with arguments redacted. Value-bearing tools quote-then-post, write tools are invisible to read-only identities, and tools marked “signed” refuse every call until the caller registers a signing key.

Model registry



Model registry (/ai/models)



The form on Model registry

What it is. The registry of versioned ML models and LLM templates, each moving through a governed lifecycle. Promotion to champion is the model-risk gate: it demands a validated status and a passing evaluation report and demotes the incumbent champion.

Workflow. A version goes CANDIDATE, then VALIDATED, then can be moved to SHADOW or CHALLENGER, then promoted to CHAMPION (one per model), and finally RETIRED. Validation status runs DRAFT, VALIDATED or REJECTED.

Fields. (Register a model version)

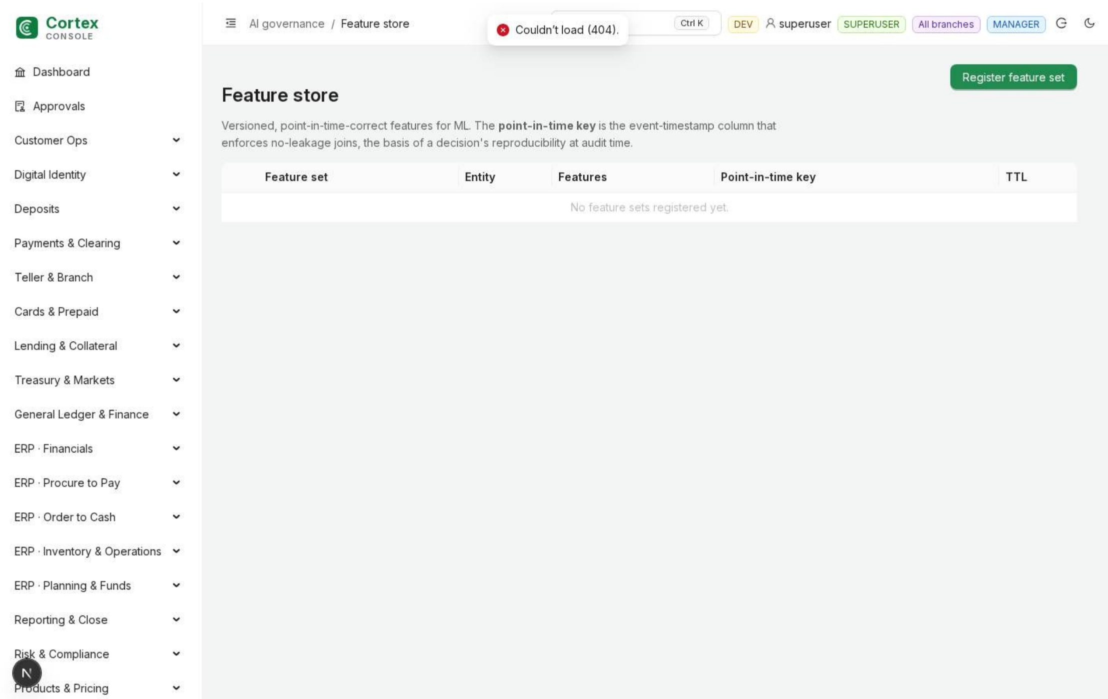
Field	Required	What to enter
Model id	Yes	The model's identifier, e.g. credit-scorecard.
Version	Yes	The version string, e.g. 3.2.
Type	Yes	ML or LLM template.
Framework	No	The framework, e.g. xgboost or prompt.
Artifact URI	No	Where the model artifact lives, e.g. s3://models/cs-3.2.
Artifact sha256	No	The content hash of the artifact.

Field	Required	What to enter
Eval report ref	No	A reference to the evaluation report. Required to promote the version to champion.
Feature set / FS version	No	The feature set and its version this model consumes.
Training data ref	No	A reference to the training dataset.
Reason-code spec	No	Maps model outputs to regulator-facing adverse-action reason codes.

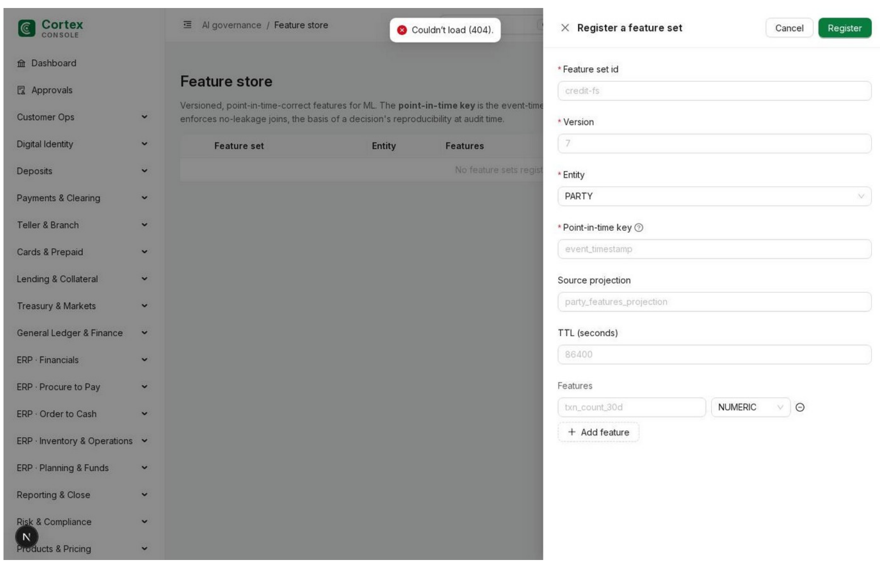
Actions. - **Register version**: registers a new version as Candidate / Draft. - **Validate / Reject**: records the model-validation outcome on a Draft version. - **Shadow / Challenger**: moves a validated version into shadow or challenger use. - **Promote**: makes a validated version the champion, demoting the current one. - **Retire**: retires a version. All lifecycle actions require ai:manage.

Notes. Columns show the model and version, type, status, validation status, framework, whether an eval report is attached, and who validated it.

Feature store



Feature store (/ai/features)



The form on Feature store

What it is. The registry of versioned, point-in-time-correct feature sets for machine learning. The point-in-time key is the event-timestamp column that enforces no-leakage joins, which is what makes a decision reproducible at audit time.

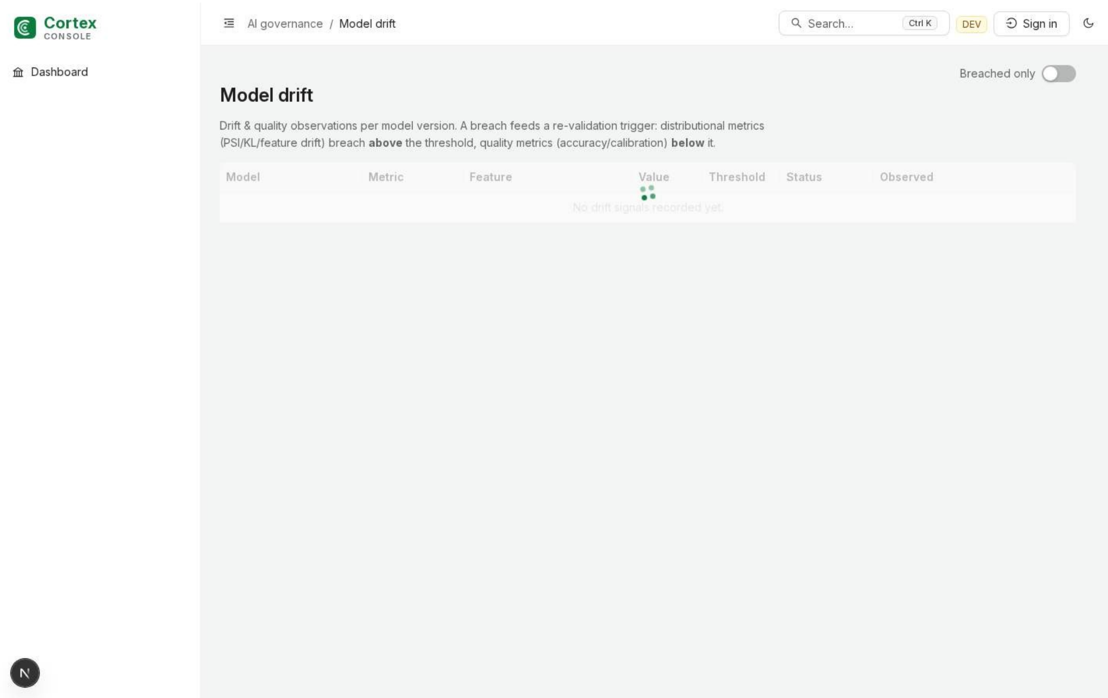
Fields. (Register a feature set)

Field	Required	What to enter
Feature set id	Yes	The identifier, e.g. credit-fs.
Version	Yes	The version, e.g. 7.
Entity	Yes	The entity the features describe: Party, Account or Transaction.
Point-in-time key	Yes	The event-timestamp column that prevents label leakage, e.g. event_timestamp.
Source projection	No	The projection the features are sourced from, e.g. party_features_projection.
TTL (seconds)	No	How long a served feature stays fresh.
Features	Yes	One or more features, each with a name (e.g. txn_count_30d) and a data type: Numeric, Categorical, Boolean or Temporal.

Actions. - **Register feature set**: registers the set. Requires ai:manage.

Notes. Columns show the feature set and version, entity, a preview of its features, the point-in-time key and TTL; expanding a row lists every feature with its data type and description.

Model drift



Model drift (/ai/drift)

What it is. Drift and quality observations per model version. Each recorded signal compares an observed value against a threshold; a breach feeds a re-validation trigger for that model.

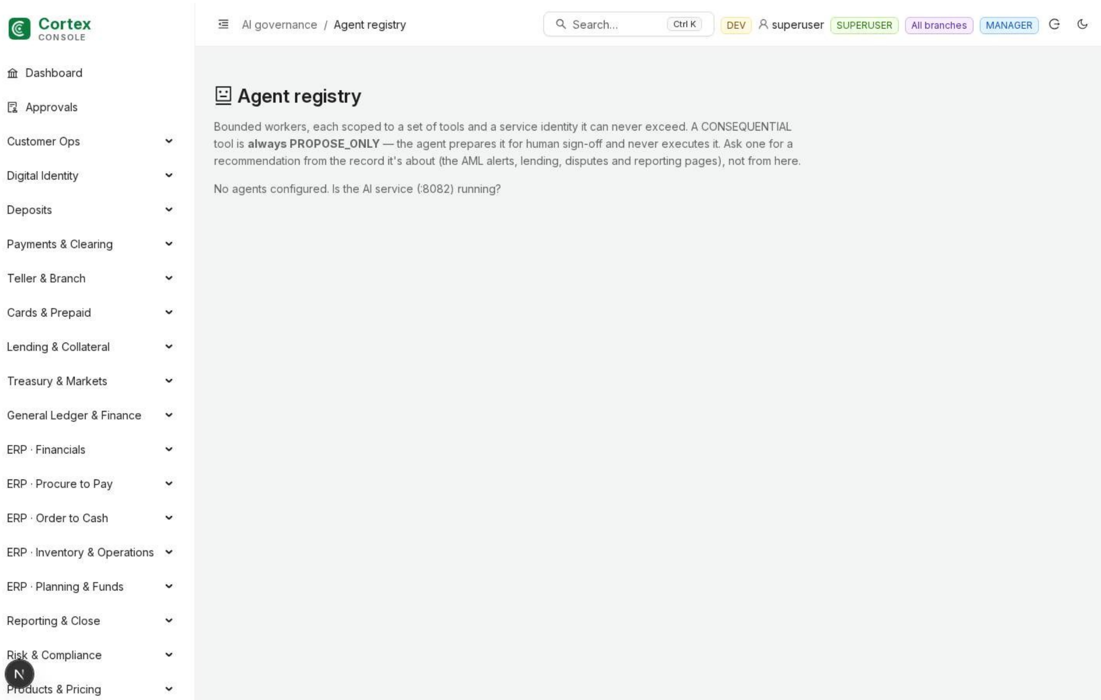
Fields. (Record a drift signal)

Field	Required	What to enter
Model id	Yes	The model, e.g. credit-scorecard.
Version	Yes	The version, e.g. 3.2.
Metric	Yes	PSI, KL, Feature drift, Accuracy or Calibration.
Feature	No	The feature the signal is about, for Feature drift, e.g. avg_balance_90d.
Value	Yes	The observed value.
Threshold	Yes	The threshold to compare against.

Actions. - **Record signal**: logs an observation. On save it tells you whether the signal breached. Requires ai:manage. - **Breached only**: a toggle to show only breached signals.

Notes. Distributional metrics (PSI, KL, feature drift) breach when the value is above the threshold; quality metrics (accuracy, calibration) breach when it is below. Columns show model and version, metric, feature, value, threshold, status and the observed time; breached rows are highlighted.

Agent registry

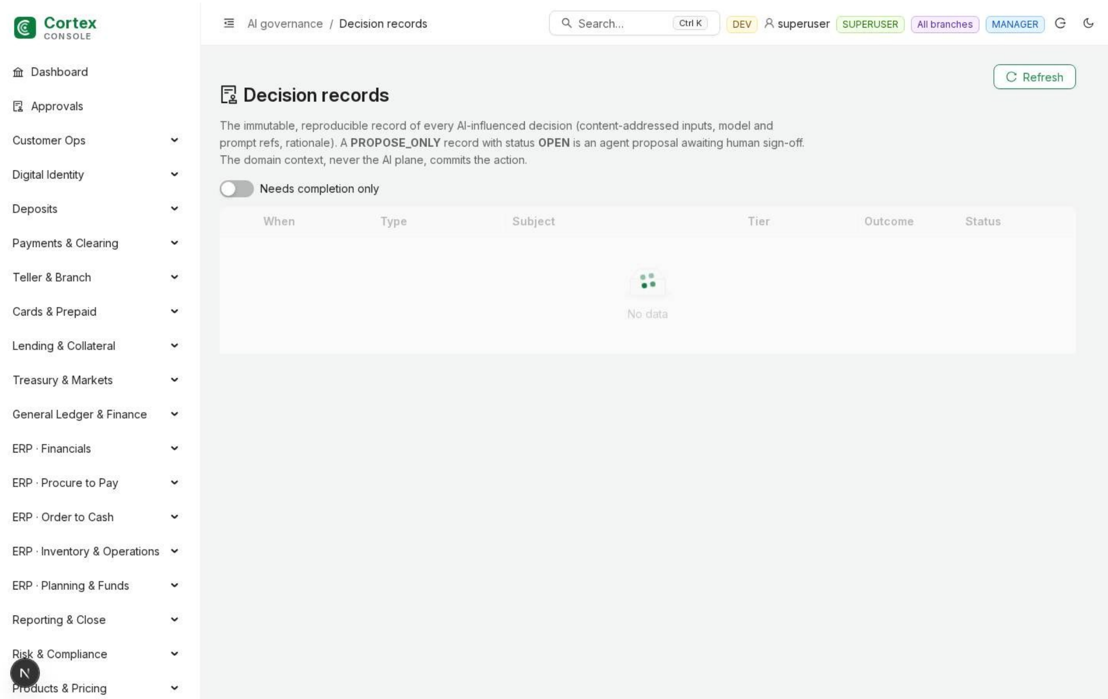


Agent registry (/ai/agents)

What it is. A read-only registry of the bounded agents behind each module's embedded assistant. Each agent is scoped to a fixed set of tools and a service identity it can never exceed. This screen is governance visibility into what each worker can do, not a place to run one.

Notes. Each agent appears as a card showing its name, its service identity and its tools, with each tool tagged by autonomy tier: Auto, Auto with guardrails, or Propose only. A consequential tool is always Propose only, meaning the agent prepares it for human sign-off and never executes it. To actually get a recommendation, open the relevant module (AML alerts, lending, disputes or reporting) rather than this page. If no agents appear, the AI service may not be running.

Decision records



Decision records (/ai/decisions)

What it is. The immutable, reproducible audit of every AI-influenced decision, capturing content-addressed inputs, the model and prompt references, and the rationale. A Propose-only record still Open is an agent proposal awaiting human sign-off; the owning domain context, never the AI plane, commits the action.

Columns. When the decision was made; its Type; the Subject (type and id); the autonomy Tier (Auto, Auto with guardrails or Propose only); the Outcome (for example Proposed, Approved or Declined); and the Status (Open, Committed, Rejected or Expired). Expanding a row shows the record id, tenant, model, inputs sha256, rationale and any proposed-but-not-executed action.

Actions. - **Refresh**: reloads the list. - **Needs completion only**: a toggle that filters to records where a human approved but the record never closed (Outcome Approved while still Open), flagging an action that was signed off but whose commit did not finish.

Notes. This screen is read-only: decisions are recorded by the AI plane and completed in their owning module. It needs the ai:decision-read permission, which is more specific than the ai:read used by the other AI screens.

Appendix A: ERP roles and separation of duties

The portal ships a set of standard roles, one for each job function, so that no single person can both create and approve the same transaction. This is separation of duties, and it is how the ERP enforces maker-checker: the maker signs in with a role that can raise, record or submit work; a different person, holding a role that can approve, confirm, adopt or pay, signs in to release it. A role never holds both sides of the same action.

In a demonstration environment each role has a login whose username is shown below and whose password is cortex. Sign in as different roles to see the two halves of a workflow from each side.

The ERP roles

Role	Login	Kind	What it does
Procurement Officer	buyer	Maker	Raises requisitions, creates purchase orders, receives goods, records supplier invoices, and registers suppliers.
Procurement Manager	procmanager	Checker	Approves requisitions, approves purchase orders, and activates suppliers and their bank changes.
Accounts Payable Clerk	apclerk	Maker	Records supplier invoices, submits expense claims, and proposes payment runs.

Role	Login	Kind	What it does
Accounts Payable Manager	apmanager	Checker	Approves supplier invoices and expense claims, and executes (pays) payment runs.
Accounts Receivable Clerk	arclerk	Maker	Creates sales orders, drafts customer invoices, records customer receipts, and registers customers.
Accounts Receivable Manager	armanager	Checker	Confirms sales orders and issues customer invoices to the ledger.
Inventory Clerk	invclerk	Maker	Records goods in and out and handles fulfilment (reservations, deliveries, returns).
Inventory Manager	invmanager	Checker	Posts stock adjustments and opening balances, maintains the item master, and runs manufacturing, maintenance and costing.
Budget Officer	budgetofficer	Maker	Loads budget versions, builds plans, and maintains analysis

Role	Login	Kind	What it does
			dimensions.
Project Accountant	projectacct	Maker	Creates projects, charges cost to them, and manages grants.
General Ledger Accountant	glaccountant	Maker	Posts journals, and maintains fixed assets, cash accounts and tax.
Finance Controller	controller	Checker	The senior finance checker: adopts budgets, baselines plans, capitalises projects, approves the actions above, and clears parked journals. It cannot raise the work it approves.

The Superuser (superuser) and General Manager (gm) hold every permission and are the deliberate override roles; they are exempt from the maker-checker split.

The maker-checker pairs

For each action below, the maker permission and the checker permission sit on different roles, so the two steps must be done by two people.

Action	Maker (permission)	Checker (permission)
Requisition	Procurement Officer (requisition:raise)	Procurement Manager (requisition:approve)
Purchase order	Procurement Officer (purchasing:manage)	Procurement Manager (purchasing:approve)
Supplier activation / bank change	Procurement Officer (supplier:manage)	Procurement Manager (supplier:approve)
Supplier invoice	Accounts Payable Clerk (payables:manage)	Accounts Payable Manager

Action	Maker (permission)	Checker (permission)
		(payables:approve)
Payment run	Accounts Payable Clerk proposes (payables:manage)	Accounts Payable Manager executes (payables:pay)
Expense claim	Accounts Payable Clerk submits (expense:submit)	Accounts Payable Manager approves (expense:approve)
Sales order	Accounts Receivable Clerk (sales:manage)	Accounts Receivable Manager confirms (sales:confirm)
Customer invoice	Accounts Receivable Clerk drafts (receivables:manage)	Accounts Receivable Manager issues (receivables:issue)
Stock adjustment	Inventory Clerk operates (inventory:operate)	Inventory Manager adjusts (inventory:adjust)
Budget	Budget Officer loads (budget:manage)	Finance Controller adopts (budget:adopt)
Plan baseline	Budget Officer plans (planning:manage)	Finance Controller baselines (planning:baseline)
Project capitalisation	Project Accountant charges cost (project:manage)	Finance Controller capitalises (project:capitalise)

A manual journal posted by the General Ledger Accountant that exceeds the approval threshold is parked and appears in the checker's Approvals queue, where the Finance Controller (who holds approval:decide-ledger) releases it. The same queue holds a purchase invoice whose price varies from the order beyond tolerance.