Invarium HP Portal - Settings and Configuration Manual

Invarium Financial Services — Hire Purchase Portal

Settings & Configuration Manual

This manual documents **every field on the Settings screen** — what it means, its default value, and exactly what changing it does to the system's behavior. It's organized in the same six groups as the Settings sidebar, in the same order, so you can follow along on-screen section by section.

Only **Administrators and the MD** can open Settings. Most changes take effect immediately for every signed-in user, with no restart required — the one exception is the Logging levels (§6), which also apply live but affect only what gets written to log files, not what anyone sees on screen.

A general rule before you start changing things: documents already signed (Offer Letters, Agreements, receipts) are frozen at the moment they were created — changing a rate or fee here never rewrites history, it only affects *new* quotes and deals going forward. If a number on an old document doesn't match today's Settings, that's expected, not a fault.

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1. Business

1.1 Company Profile

Your business's own details — name, address, registration number, logo, e-signature, contact emails, and the bank accounts/mobile-money options customers pay into. Everything here prints on every customer-facing document (quotations, receipts, applications, contracts, statements). Changing the logo/signature/bank details takes effect on the *next* document generated — already-signed documents keep whatever was on file when they were made.

1.2 Rates

The core pricing engine. **This is the single most consequential section — most figures a customer sees originate here.**

Field	Default	What it means	What happens if you change it
Base finance charge % p.a.	25	The headline interest rate	Every *new* quote calculates instalments at the new rate. Deals already granted keep their original rate.
Margin % p.a.	0	Added on top of the base rate	Effective rate = Base + Margin, shown read-only just below.
Effective rate % p.a.	(computed)	Base + Margin	Read-only — change the two fields above instead.

Field	Default	What it means	What happens if you change it
Method	REDUCING	Reducing-balance vs flat-rate interest calculation	REDUCING (the default) charges interest only on the outstanding balance, so it falls each month as the customer pays down capital. FLAT charges interest on the original amount for the whole term — this produces a **higher effective rate for the same headline %**, since interest doesn't reduce as the balance does. Don't switch this casually; it changes every subsequent quote's instalment shape.
VAT %	15.5	The statutory VAT rate	Applied to whichever line items are marked taxable, per "VAT registration status" below.
VAT registration status	Not VAT-registered	Whether your business charges VAT	**Not VAT-registered**: every line (including the finance charge) is treated as Non-Taxable. **VAT-registered**: standard/vehicle/fee lines carry Sales Tax. Get this wrong and every invoice/receipt has the wrong tax treatment — confirm with your accountant before changing.
Application fee tax treatment	Auto	Whether the HP application fee itself carries VAT	**Auto** follows the VAT-registration setting above (recommended). Only override to **Always Non-taxable** or **Always Standard-rated** if this one fee needs different treatment than everything else — unusual, confirm with your accountant first.

Field	Default	What it means	What happens if you change it
Tenor markup promotion	Off	Whether the selling price is marked up differently depending on how long the customer finances for	**Off** (default): IFS Cash Price = dealer price, no markup regardless of term. **On**: each tenor band (≤6mo, 6-9mo, 9-12mo, …, 48-60mo) gets its own markup %, edited via the compact "Tenor band" selector just below — pick a band, type its markup %, it stages until you press Save. This is a genuine pricing-strategy decision (e.g. "longer terms cost the customer more because IFS carries more risk/finance cost over time") — loop in whoever owns pricing before switching this on.
Enabled hire-purchase tenures	6,9,12,18,24,30,36,48,60mo (all ticked)	Which terms customers/staff can actually select	Untick a term to remove it from every quote/application/approval screen — it simply won't appear as an option anymore. Existing deals on an un-ticked term are unaffected.
All-in cost-of-credit cap % p.a.	25	A ceiling on the *effective* rate (interest + all your own fees combined, expressed as an annualised %)	This is a regulatory/policy safety net, not the headline rate — it catches cases where fees stack up to make the *real* cost of credit higher than intended.
When a quote exceeds the cap	Warn	What happens when a quote's effective rate breaches the cap above	**Warn**: quote proceeds, flagged on-screen. **Block**: the quote/apply flow stops entirely until the deal is restructured (lower fees, longer term, etc.) — use Block if this cap is a hard compliance requirement in your jurisdiction, not just a guideline.
Deposit % — new / pre-owned	25 / 30	The default deposit percentage offered, by vehicle condition	Pre-owned defaults higher (30% vs 25%) reflecting higher depreciation/collateral risk. The sales officer can still let a client pay more; a reviewer can add extra deposit at approval.
Admin % (reducing bal.)	2	The admin fee rate	Applied per the "Admin mode" pairing below.

Field	Default	What it means	What happens if you change it
Admin mode	Charged monthly	Whether the admin % is billed every month or once at grant	**Monthly**: charged each instalment on the declining balance (adds up over the term). **Once-off**: charged one time at grant, nothing monthly thereafter. This changes the shape of the monthly instalment noticeably — confirm with Finance before switching an existing product's mode.
Default quote view	Full details (staff)	What a newly opened quote screen shows by default	**Full details**: staff-facing breakdown. **Simple**: a stripped-down client view (deposit, on-signing, instalment only) — useful if front-line staff shouldn't see/discuss the full cost breakdown by default. Can still be toggled per-quote.
Allow sharing detailed quote?	Yes	Whether staff can share the *full* cost breakdown with a client, or only ever the summary	Set to **No** if your policy is that clients only ever see summarised figures, never the itemised breakdown, regardless of what staff see internally.
"Get a Quote" / "Apply Online" sections	Enabled / Enabled	Whether the public quote and/or application entry points are visible at all	Disabling either **hides that whole tab** from the navigation for everyone, public and staff alike. Only disable if you're deliberately taking new business through a different channel — this is an on/off switch for a whole product line, not a display preference.
Show submission code on review screen	Show	Whether the OTP/verification code is shown on-screen during testing, in addition to being sent by message	Intended for demo/testing only — **turn this off once live SMS/WhatsApp/email is properly connected**, otherwise anyone looking at the screen can see the code without needing the actual message.
Products shown on the quote	Motor Vehicle Financing (always on) + any ticked extras	Which finance products customers can request	Motor Vehicle Financing can't be turned off; tick additional products (Agriculture, Solar, Other) only once you're actually ready to originate that product line.

Field	Default	What it means	What happens if you change it
Receipting — Payment types	(configurable list)	The dropdown a cashier picks from when recording a payment, each mapped to a credit account code for the export	Adding/removing a payment type changes what a cashier can select going forward; existing receipts already recorded keep whatever type they were given at the time.
Additional business sectors / Additional licence endorsements	(blank)	Extra options appended to the application form's Sector / endorsements dropdowns	One per line. Purely additive — doesn't remove any built-in option.
Establishment %	7	The establishment fee rate, applied to the dealer price	Paired with "Establishment fee treatment" below.
Establishment fee treatment	Upfront cost	Whether the establishment fee is paid on signing, or folded into the financed amount	**Upfront**: shown as a separate signing-cost line, paid immediately, doesn't attract interest. **Capitalised**: added into the IFS Cash Price itself, so it's financed alongside the vehicle — the customer pays it off over the term *with interest*, and it also affects the deposit calculation (see Deposit basis, next). This is a genuine structural choice with real cost implications for the customer — not a cosmetic setting.
Deposit basis	Full IFS Cash Price	Only relevant when Establishment is Capitalised — what the deposit % is calculated against	**Full IFS Cash Price**: deposit includes a share of the capitalised establishment fee. **Dealer + markup only**: deposit ignores the establishment fee entirely, so more of it ends up financed.
New quote default — payment presentation	Equalised	Whether new quotes default to one smooth monthly payment, or the "real" declining/statutory-bump payment schedule	**Equalised** smooths statutory renewal costs (insurance/ZINARA/ZBC) into a level monthly figure for ease of budgeting. **Regular bumps** shows the true month-by-month payment, which rises when a statutory renewal falls due. Sales officers can still override per-deal regardless of this default.
HP application fee $ / Handling fee $ / Early-settlement fee $ / Stamp duty $	100 / 0 / 50 / 0	Flat-dollar fees	Straightforward — changes the fee charged on every new quote from that point on.
Offer life cover to clients?	Yes	Whether the life-cover tick-box appears on the quote at all	Set to **No** to hide the option entirely if you don't offer life cover as a product.

Field	Default	What it means	What happens if you change it
Insurance % p.a. (on car value)	4.5	The comprehensive insurance premium rate	Paired with "Insurance basis" below — this % is applied to whichever price basis is selected there.
Insurance basis	Dealer price	What the insurance % above is calculated against	**Dealer price** (default): premium calculated on the raw dealer/supplier cost, before any IFS markup. **IFS Cash Price**: premium calculated on the full marked-up price the customer pays. Switching to "IFS Cash Price" increases the calculated premium (and the "Insured value" shown on the vetting/approval screens) whenever a markup is active — make sure this matches what your actual insurer quotes against.
Life cover % p.a.	1.5	The life-cover premium rate on the reducing balance	No VAT applies to life cover.
Life cover billing	Yearly	Whether life cover is billed as one annual premium (plus renewals) or spread monthly	Yearly bills the full year up front (and again at each renewal); Monthly spreads it across every instalment on the reducing balance, summing to the same yearly total.
Tracking installation $ / Tracking monthly $	130 / 20	What the **customer** is charged for the GPS tracker (once-off install + ongoing subscription)	These are the customer-facing prices — see §1.7 (Business Rules) for the *supplier's* cost to IFS, which is a separate, independent figure.
Tracking installation — supplier cost $ / Tracking subscription — supplier cost $/mo	0 / 0	What IFS itself pays the tracking vendor, by default for every vehicle	Used to build the vendor purchase order; still editable per-vehicle at Processing if a specific unit costs differently.

Field	Default	What it means	What happens if you change it
Tracking subscription invoicing	Arrears	Whether the customer's tracking subscription is billed for the period **already elapsed**, or collected **in advance** at signing	**Arrears** (default): nothing collected upfront for tracking; every instalment across the whole term — including the first and last — carries its own month's charge. **Advance**: one month collected at signing (shown as a separate "first month paid at signing" line), and the *last* instalment then carries no tracking charge (net total unchanged, just timed differently). This changes both the "Payable on Signing" total and the Recurring Charges disclosure wording on every document generated afterward — decide it once, deliberately, rather than toggling it back and forth.
ZINARA weight bands ($/yr, $/term)	ZINARA's published 14-band schedule (USD)	The statutory ZINARA road-licence fee, by vehicle **weight band** (not body type) — see §1.11a for the full editable table and how it links to the vehicle catalogue.	The $/term figures are the *exact* statutory amount for a 4-month term — not simply the annual figure divided by 3 — used when a customer pays termly rather than yearly. USD only; this system does not store or convert ZWG figures for ZINARA.
ZBC $/yr (Individual, Corporate) and $/term variants	90 / 200	The statutory ZBC radio/TV licence fee, by client type	Same logic as ZINARA above.
ZBC default client type	Corporate	Which ZBC rate a quote defaults to before the officer confirms the client's actual type	Purely a starting default — always confirm the real client type on each deal.
ZWG rate	0 (off)	The USD:ZWG exchange rate used when a customer elects to pay statutory amounts (ZINARA/ZBC) in ZWG	Leave at 0 to disable ZWG payment entirely. When set, use "Record current rate now" to log a new rate to the register (with an optional note, e.g. "RBZ auction 24-Jun") — every past rate stays in the exportable register, nothing is overwritten.

1.3 Financed amount limits

Field	Default	Meaning
Max financed — end-user (public) $	15,000	The ceiling for a quote built by a customer who isn't logged in. Exceeding it flags the quote on-screen.
Max financed — staff (logged in) $	0 (no limit)	A separate, usually higher, ceiling for staff-built quotes. 0 means unlimited.
Min financed — all quotes $	5,000	The floor for any quote, staff or public.

These are soft flags on the quote screen, not hard blocks — they exist to prompt a conversation, not to silently refuse a customer.

1.4 Credit & Guarantor

This section controls the amber-score "cure" policy referenced throughout Processing — **understanding this fully matters**, since it decides whether a marginal application gets extra scrutiny or proceeds on its own merits.

Field	Default	Meaning
Minimum FCB/CRB rating (0-5)	3	Below this bureau rating, a guarantor is required.
Public portal URL	(blank)	Used to build links emailed to applicants (resume/document links). Leave blank to fall back to whatever address the request came in on — set explicitly to avoid surprises behind a reverse proxy.
Minimum / Maximum applicant age	21 / 60	A hard stop on the public application — outside this range, the application cannot proceed at all.
Amber (REVIEW) → require guarantor	No	**This is the key policy switch.** If **Yes**, any application that scores amber is automatically referred back to the applicant for a guarantor before it can proceed — the deal pauses and a secure link is emailed to them. If **No** (default), an amber score can proceed straight to Credit Analysis; the Credit Manager sees a clear on-screen banner stating "Amber proceeded under policy" so nothing is silently waved through unnoticed.
Amber (REVIEW) → require additional deposit	No	An alternative (or additional) cure — engages only when "require guarantor" above is **No**. If **Yes**, an amber score instead triggers a request for a top-up deposit sufficient to clear the amber threshold, rather than a guarantor.
Require automatic FCB result before proceeding	No	Only relevant when the FCB bureau search itself is switched on (§5.2). If **Yes**, sign-off is blocked until the *automatic* bureau result actually comes back — no manual fallback entry allowed. If **No**, staff can manually capture a bureau result/rating if the automatic check hasn't completed yet.

1.5 Industry Risk / Income Nature

Two related classifiers feeding the credit score's Character/Capacity factors:

- **Industry Risk** — every entry in the applicant's "Employer Industry" dropdown is tagged Low-risk or High-risk. Add a new industry here and it immediately appears as an option on the application form.
- **Income Nature** — every "Nature of Income" option is tagged Stable or Irregular, and whether it applies to Employed, Self-employed, or both applicant types.

Reclassifying an existing entry (e.g. changing an industry from Low to High risk) changes how *future* scores are computed — it does not retroactively rescore already-granted deals.

1.6 Scoring Engine

The full 5-Cs credit model editor — segment/factor weights, points awarded per rating band, the decision-band score thresholds (Auto-Approve / Review / Decline), and the hard knock-out rules (DTI ceiling, LTV ceiling by vehicle condition, vehicle age limit, applicant age range, board-approval amount threshold). Every save is versioned with full history — you can restore any earlier version, including the original built-in default, without losing anything saved since. **This is the single highest-impact section in the whole system** — a change here alters every score computed from that point forward. Only someone who genuinely understands credit-risk weighting should edit it; use "View scoring detail" on a live deal to sanity-check the effect of any change before relying on it.

1.7 Penalty Charges

Field	Default	Meaning
Penalty rate % per month	(configurable)	An additional finance charge on overdue accounts, pro-rated daily on top of the normal rate.
Grace period — days overdue before penalty starts	0	How many days late an account can be before the penalty begins accruing.
Automatic daily penalty run	On	If off, penalties must be triggered manually rather than accruing automatically each night.

1.8 Vehicle Follow-up

Field	Default	Meaning
Service interval (km)	5,000	How often the financed vehicle is expected to be serviced.
Officer follow-up frequency (days)	60	How often the assigned sales officer gets an email reminder to check in, regardless of odometer reading.
Automatic follow-up reminders	On	If off, follow-up must be tracked manually.

1.9 Business Rules

- **Insurance providers** — the list an officer/insurance panel picks from; one flagged as default. Each insurer now also carries an email (and, since this session's UAT fixes, a contact) that auto-fills the referral fields at Stage 1 vetting and Approval — maintain this list here rather than relying on staff to remember/retype insurer contact details each time.
- **Show rate/fee breakdown pills to the client** — controls whether the Finance/Admin/Establishment/ZINARA/ZBC/Life-cover percentage "pills" are visible to the *customer* on the quote screen. Staff always see the full breakdown regardless. Default is **Hide from client** — the recommended setting so the customer isn't shown a wall of percentages, just the figures that matter to them.

1.10 HP Terms & Conditions / Document Templates

Free-text templates for: the Hire Purchase Terms & Conditions link shown on the application, the Hire Purchase Agreement, the Acknowledgement of Debt, the Letter of Offer, and the Insurance Referral. Every template can be left **blank to use the built-in default wording** — leaving it blank is always safe and is how most of these should stay unless you have specific legal wording to substitute. Figures, dates, names, and the payment schedule are **always** filled in automatically wherever a `{{...}}` placeholder appears — only the surrounding legal wording is editable text. Changing a template only affects documents generated *after* the change; anything already signed keeps its original wording.

Two related fields govern the Offer Letter specifically:

- **Automatically send the offer on grant** (default On) — if switched Off, granting a facility no longer emails the client automatically; staff must open the facility and send it manually once they've reviewed it.
- **Offer acceptance window (days)** / **Additional days to sign & pay after acceptance** (default 3 / 4) — the two clocks that make up the Offer Letter's total validity period; changing these changes the wording and deadline shown on every *new* offer letter, not retroactively on ones already sent.

1.11 Vehicle Registration / excise

The ZIMRA special-excise grid for pre-owned vehicles (by age band and engine capacity) and the flat figure for new vehicles — this is a statutory table, keep it matched to the actual ZIMRA schedule rather than an internal policy choice. Charged **once-off at signing** (not financed, not interest-bearing), and excluded from the "effective all-in rate" disclosure since it's money collected on the government's behalf, not IFS's own fee.

Excise now genuinely applies to both new and pre-owned vehicles, based on whichever band and figure is configured here — this depends on every catalogue vehicle having a CC band set. As of 2026-07-31, the CC band is a **mandatory dropdown** on every catalogue vehicle (Settings → Dealerships & Suppliers → Manage Vehicle Catalogue — see §1.12), bound to the exact same 7 bands used by this excise grid, so a quote can no longer silently miss this charge through a typo or a free-text value that didn't quite match (that was a real, silent gap before this fix — a vehicle with no cc, or a cc that didn't exactly match a band, charged **$0 excise with no warning**).

Field	Default	Meaning
Charge excise duty — New vehicles	On	Master on/off switch for the new-vehicle excise line. Off means new-vehicle quotes never show this line at all, regardless of the figure configured below.
Charge excise duty — Pre-owned vehicles	On	The same switch, independently, for pre-owned vehicles.

These two toggles exist precisely so a policy decision ("we don't charge excise on new vehicles because the dealer already includes it in their price") can be made explicitly and deliberately — rather than achieving the same effect accidentally by leaving every new-vehicle catalogue entry's CC band blank, which would have been invisible and easy to reverse by mistake.

1.11a ZINARA weight bands

As of 2026-08-05, ZINARA is charged by **vehicle weight band**, matching ZINARA's own published fee schedule, instead of the old flat Sedan/light vs SUV/4x4 split. The bands themselves are **editable** here (add, rename, or remove a band) — they are seeded with ZINARA's published defaults but are not hardcoded, since ZINARA's own bands can change over time.

Each band carries two USD figures — $/yr and $/term (per 4-month term) — the same yearly/termly pairing used by Insurance and ZBC elsewhere in Settings. **USD only**: this system does not store or convert ZWG amounts for ZINARA; if you bill in ZWG, convert outside the system and enter the resulting USD figure here, since that is what flows into every quote, invoice, and contract.

Every catalogue vehicle must have a weight band selected — set on the **Manage Vehicle Catalogue** screen (Settings → Dealerships & Suppliers → Manage Vehicle Catalogue, see §1.12), the same mandatory-dropdown pattern used for the excise CC band (§1.11). A vehicle with no weight band, or one that doesn't match a band still configured here, **silently charges no ZINARA fee at all** — the catalogue manager flags any such vehicle with an amber border, and saving with vehicles still missing a band shows an explicit warning naming them.

Change register: every Settings save that actually changes a band's $/yr or $/term figure is logged automatically underneath the band table — band, old value, new value, who, and when. There's nothing separate to click; it's recorded the moment you save a changed figure.

1.12 Dealerships & Suppliers

No fields directly on this screen — two buttons open the Dealership manager and the shared Vehicle Catalogue manager, where you register dealers, their Klipboard vendor codes, and tick which catalogue vehicles each one actually offers. **The Vehicle Catalogue manager is also where a vehicle's CC band and ZINARA weight band are set** — both required for every vehicle, new or pre-owned, since they drive the excise-duty lookup in §1.11 and the ZINARA lookup in §1.11a respectively. A catalogue row missing either band is visibly flagged (amber border) in the manager, and saving with any vehicle still missing one shows an explicit warning naming which vehicles are affected.

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2. People & Access

2.1 Staff Security

Field	Default	Meaning
Idle auto-logout (minutes)	5	A staff session signs out automatically after this many minutes with no mouse/keyboard/screen activity — protects an unattended, still-logged-in screen.
Verified session length (minutes) / Verified session idle timeout (minutes)	10 / 3	The equivalent limits for a *customer's* verified session on the public AI assistant, after they complete a one-time-code verification.

2.2 Approval Process

The approval-chain editor described in the User Manual (§5). Each level has a position label (freely renameable — e.g. rename "Commercial Manager" to whatever your organization actually calls that role) tied to a built-in role that controls what that person can actually do, plus an amount threshold ("always required" vs. "required above $X") or "notify only" mode (emailed on grant, doesn't gate the decision). **Changing a threshold or adding/removing a level changes the approval requirement for every deal from that point forward**, including ones already partway through the chain — a deal that no longer needs a level it's currently sitting at will simply skip it on its next action.

2.3 Users & Roles

Rename any built-in role's display label, or create entirely new custom roles and choose exactly which permissions each one has (Settings access, User management, Receipting, Reports, Approvals, Recoveries, Back office, Licence/admin, Insurance-detail editing, Vendor PO sending, Invoice-posting confirmation). A custom role appears immediately in the Add User / Edit User role pickers. This is independent from the Approval Process chain above — renaming a role's *label* here doesn't change what the Approval Process levels require, since those are tied to the underlying role code, not the display text.

2.4 Password Policy

Field	Default	Meaning
Minimum password length	8	Enforced when any staff member sets/changes their password.
Password expiry	Off	If turned **On**, staff are forced to change their password every N days (next field). Off is recommended since two-factor authentication is available as the stronger control.
Days before a password must be changed	90	Only relevant if expiry above is On.
Require two-factor authentication for all staff	(checked by default)	Mandates 2FA at login for every account, not just ones that opted in individually.

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3. Data & Lookups

3.1 Klipboard / Palladium mapping & Account Codes

A large block of account-code fields (debtors control, bank, unearned finance charges, finance/admin/settlement/penalty income, various payable/liability accounts, and one code per invoice line item — application fee, establishment, insurance, life, ZINARA, ZBC, tracking, stamp duty) plus the Klipboard vendor codes vehicles post under (one per condition — Brand New / Pre-Owned — individual stock codes stay in the HP system itself for reporting) and the tracking vendor's own code. **These feed every invoice/journal export (CSV) into Klipboard/Palladium** — get one wrong and that category of transaction posts to the wrong ledger account on export, which is a bookkeeping problem, not a system error (the export will still run without complaint). Confirm every code against your chart of accounts before go-live, and treat changes here with the same care as changing your chart of accounts itself.

PO sending (Manual vs Automatic) and **PO terms** (default "C.O.D.") control how vendor purchase orders for vehicle stock go out — Automatic raises a PO the moment a facility is granted; Manual requires the Finance Manager to raise it deliberately. Vendor POs can only ever be *sent* by the Finance Manager regardless of this setting.

3.2 Towns & Provinces

The lookup list that auto-fills Province from a typed Town on the quote and application forms. A town not on this list still works fine — the applicant can type any town and Province simply falls back to "Other." Reclassify a town's province, or add new towns, without affecting any existing record.

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4. Messaging

4.1 Email & WhatsApp

SMTP host/port/username/password/From-address, WhatsApp Business phone ID + token, and an SMS gateway (URL, sender ID, API key, and request **format** — either simple Form-POST for older gateways, or JSON+Bearer-token for modern REST gateways like OmniFlex). All secrets (SMTP password, WhatsApp token, SMS API key) are stored server-side only and never sent back to the browser — the field just shows "leave blank to keep existing" so you can update other fields without having to re-enter a secret you haven't changed. A "Send test SMS" button is provided to confirm the gateway works before relying on it. There's also an optional Anthropic API key here to power the in-app **AI Assist** chatbot with Claude — without a key, AI Assist still answers from its built-in guide, just without the AI-generated document/chat capability.

4.2 FCB Credit Bureau

Enable/disable the automatic bureau search, plus the subscriber email/password and API base URL (leave the URL blank to use the live endpoint; only set it to point at a sandbox for testing). Once enabled with valid credentials, staff can run a real bureau check directly from Processing — Company search isn't available yet, individual only.

4.3 Reminders

Which channels (Email/SMS/WhatsApp) carry payment reminders, how many days *before* a due date to remind (default 7 and 2 days), which overdue day-past-due milestones trigger a reminder (default 1, 7, 14, 30 days), the actual message templates (Due/upcoming, Overdue, and the statutory Default-notice template, with placeholders like `{fn}` `{sn}` `{company}` `{deal}` `{amount}` `{due}` `{code}` `{dpd}`), the recovery storage daily rate, the statutory Section 15 redemption window (default 21 days), and the insurer's email for repossession notices. Every reminder is queued to the Outbox and sent by whichever channels are switched on above — nothing sends directly, so a channel misconfiguration shows up as stuck Outbox messages, not silent failures.

4.4 Notifications

Master on/off switches per channel, plus a fine-grained toggle for every individual notification *event* — disabling one event simply skips that specific message; the rest of the workflow continues unaffected. Also configures: which channel carries the customer's one-time resume code (default Email), and the auto-send timer (default Off / 60 seconds) — when On, the Outbox flushes on a timer while the server runs, so notifications go out without anyone pressing "Send queued" manually.

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5. Display

- **Footer** — the text shown on every screen next to the ECB International badge.
- **Quick Estimate calculator** — which sections (Quotation Summary / Cost breakdown / Instalment Schedule) show on the quote screen's quick-estimate tool. The four summary cards (monthly payment, on-signing, financed, first due) always show regardless.
- **Completed Quote View** — the same three toggles plus a fourth, **Cost of credit**, for the customer's "Your Quote" screen once a quote is finalised. Hiding Cost of Credit when a markup is active still keeps the headline effective all-in rate and cap notice visible — only the detailed row breakdown collapses, so the true finance cost is never fully concealed inside the price even when hidden.

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6. System — Logging

Three independent level thresholds (Application / Access / Security-Audit), each ERROR → WARN → INFO (default) → DEBUG → TRACE, each including everything more severe than the level you pick (TRACE shows the most, ERROR shows the least). Every event writes as structured JSON to its own daily file under `logs/` (e.g. `logs/access_2026-07-30.jsonl`), never capped, never silently dropped. Changes here apply immediately, no restart — but note this only affects what's written to log files for troubleshooting; it has **no effect on anything a user sees on screen**. See `TECHNICAL_MANUAL.md` §4 for what each category actually captures and how to read the files. Leave these at the defaults unless you're actively diagnosing something specific.

Appendix — fields with no visible Settings screen equivalent

Two defaults exist in the underlying data (`tow` = 48, `k_tow` = 'ROAD-ANG') with no corresponding field anywhere on the current Settings screen — a legacy towing-fee setting that predates the current UI and is no longer exposed. Harmless to ignore; flagged here only so it isn't mistaken for a hidden/broken field if you ever come across it in an export.