Invarium HP Portal - User Manual

Invarium Financial Services — Hire Purchase Portal

User Manual

This manual explains how to use the system day to day. It's organized around the actual workflow — quote, apply, approve, process, grant, collect — rather than a screen-by-screen listing. For deployment, architecture, or troubleshooting questions, see `TECHNICAL_MANUAL.md` in this same folder.

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1. Getting started

Signing in

Staff sign in at the dedicated **Staff Sign In** screen (`/staff`), separate from the public customer quote/apply pages. Enter your username and password. On your very first login, the password field takes the one-time invite code you were given instead — you'll be forced to set your own password immediately after.

If your account has **two-factor authentication** enabled (Settings → your profile → "Set up / re-set 2FA"), you'll also be asked for a 6-digit code from your authenticator app (Zoho OneAuth or any standard TOTP app) after your password. Every login and key action is recorded in the activity log; the hosted version also emails the Administrator a notification on each staff login.

Your role and what you can see

Every account has one role (Administrator, MD, Sales Officer, Credit Analyst, Commercial Manager, Risk Manager, Finance Manager, Insurance Officer, Group Accountant, Group Operations, Group CEO, Shareholder Rep, Compliance Officer, Recoveries Officer, Cashier — or a custom role an Administrator has created). Your role determines which of the top navigation tabs you see and what you can do on shared screens like Processing and Approval. If something you expect to see is missing, check with an Administrator — it's almost always a role/permission setting, not a bug.

Top navigation

Tab	Who sees it	Purpose
Get a Quote	everyone	Build a customer quotation
Apply Online	everyone	Take a full finance application
Pipeline (Staff)	any signed-in staff	The master list of every deal, by stage
Receipting	Admin, Finance Manager, Finance Officer, Cashier	Record customer payments
Reports & Exports	Admin, MD, Finance Manager, Finance Officer	PDF/Excel reports, statements, the activity log
Recovery	Admin, MD, Risk Manager, Commercial Manager, Recoveries Officer	Overdue-account case management
Back Office	Admin, MD, Finance Manager, Finance Officer, Group Operations, Group Accountant	Vendor POs, invoicing, other back-office actions
Users	Administrator only	Create/manage staff accounts and roles

Tab	Who sees it	Purpose
Settings	Administrator, MD	Every configurable business rule (see §9)
Licence	Admin, MD, Group Operations, Group CEO	Licence status
Help	everyone	In-app manuals and the AI Assist chatbot

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2. Quoting a customer

Get a Quote builds an indicative figure before any paperwork starts. Pick the dealership/supplier, then the vehicle from that dealer's catalogue (vehicles can only be selected from a registered catalogue — there's no free-text vehicle entry), enter the deposit percentage and term, and the system calculates:

- **IFS Cash Price** — dealer price plus IFS's margin (and the establishment fee, if your Settings capitalise it)
- **Deposit**, **Total payable on signing**, **Amount financed**, **Monthly instalment**
- A full **Payable on Signing** breakdown (application fee, first-year insurance/ZINARA/ZBC, tracking installation) and **Recurring Charges**, split into what's billed monthly (tracking subscription) versus annually/termly (insurance, ZINARA, ZBC) versus once-off at the end of term (change-of-ownership costs)
- The full **instalment schedule**

A completed quote can be emailed to the customer with a secure resume link, or the customer can continue straight into **Apply Online** from the same session.

3. Taking an application

Apply Online carries forward everything from the quote (vehicle, price, dealer) and adds the applicant's full KYC: personal details, income, employment, previous addresses (captured as a count only — no address detail required), guarantor (if the credit policy requires one), and document uploads (ID, proof of residence, bank/mobile-money statements, payslips, etc.).

Required documents are checked automatically — the system will tell you exactly what's still outstanding before the application can move to Processing.

4. Processing — vetting, scoring, and analysis

Once submitted, an application moves through fixed stages, shown on the Processing screen:

Stage	What happens	Who does it
HP-APF1 — Administrative Vetting & Clearance	Verifies ID/passport validity, 3-month bank/mobile-money statements, proof of income, asset proforma + insurance quote, ZIMRA clearance, Central Vehicle Registry check, Vehicle Theft Squad check	Sales Officer, Commercial Manager, Compliance, Admin
HP-APF1.2 — Initiation & Preliminary Vetting	Runs (or manually captures) the FCB/CRB credit bureau check	Sales Officer, Commercial Manager, Compliance, Admin
Credit Scoring Engine	The 5Cs model (Character, Capacity, Capital, Collateral, Conditions) scores the application out of 1000 and grades it	Credit Analyst, Risk Manager, Admin

Stage	What happens	Who does it
HP-APF2 — Administrative Vetting & Credit Analysis	Affordability review (DTI/DSCR), insurance details captured from the uploaded documents	Credit Analyst, Risk Manager, Admin

Reading the credit score

- **Grade A (score ≥ 700)** — Green, **Automatic Approval** — proceeds straight to the approval chain.
- **Grade B (600–699)** — Amber, **Risk Manager & MD Review** required.
- **Grade C (500–599)** — Red band under MD review.
- **Grade D (< 500)** — Decline.

Certain "hard rules" can override the band outright regardless of score — e.g. DTI above the configured ceiling, LTV above the vehicle-condition ceiling, vehicle age over the policy limit, applicant age outside the policy range, or financed amount over the board-approval threshold. When one fires, you'll see exactly which rule and why on the score breakdown ("View scoring detail").

An **amber (REVIEW)** score doesn't automatically stop the deal — whether a guarantor or additional deposit is required first depends on your Settings → Credit & Guarantor policy. If neither is required, the application proceeds to Credit Analysis with a clear banner explaining it "proceeded under policy," so nothing is silently waved through.

5. Approval

Once scoring/analysis is complete, the deal enters the **approval chain** — a sequence of sign-offs, each recorded with the reviewer's name, decision, and a mandatory comment. The default chain (fully configurable in Settings → Approval Process) is: Insurance Officer → Risk Manager → Commercial Manager → Finance Manager → Managing Director → Operations Manager → Group CEO — with a **Shareholder Representative** sign-off added only when the financed amount exceeds the configured threshold (default $15,000).

Each reviewer sees the applicant's affordability figures (income, expenses, DTI/DSCR), the credit score, insurance arrangement, and can adjust deposit/term/additional-deposit before approving, declining, or referring back. The **last** approver in the chain "grants" the facility — this is the point of no return that triggers document generation and moves the deal onto the book.

6. Granting a facility & documents

On grant, the system generates and (once signed) can email:

- **Letter of Offer** — facility summary, upfront/recurring charges, total cost of credit disclosure, conditions precedent, statutory rights under the Hire Purchase Act, and an acceptance section.
- **Hire Purchase Agreement** — the full legal contract, signed digitally (canvas signature) by buyer, seller, and witnesses.
- **Acknowledgement of Debt (AOD)** — a separate signable document acknowledging the total indebtedness, also captured via digital signature.

Invoices to Accounts are not raised automatically at grant — a dedicated "Generate & Send Invoices to Accounts" action stays locked until *both* the Offer/Contract and the AOD are signed, so accounts is never invoiced before the customer has actually committed on paper.

7. Receipting

The Receipting screen records customer payments against a deal's instalment schedule, applying the configured allocation order (deposit, fees, capital, interest, etc.) automatically. Receipts can be reversed with a reason, and an end-of-day close-out is available for cashiers.

8. Recovery (overdue accounts)

Recovery lists every account past its due date, ranked by days overdue. Opening a case lets you log contact attempts, send the statutory demand/default-notice letters (HP Act as amended), record recovery costs with supporting attachments, and — only after the required notice periods have passed — proceed to repossession and disposal. Every letter carries the assigned signatory and the client's details.

9. Settings (what each group covers)

Settings is where every business rule lives, organized into five groups:

- **Business** — Company Profile, Rates (finance charge, VAT), Financed-Amount Limits, Credit & Guarantor policy, Industry Risk classification, Income Nature, the Scoring Engine model itself (weights, hard-rule thresholds), Penalty Charges, Vehicle Service Follow-up, Business Rules (tracking invoicing timing, PO sending, deposit basis, etc.), HP Terms & Conditions, Document Templates (Offer Letter / Agreement / AOD wording), Vehicle Registration/excise tables, Dealerships & Suppliers (the shared vehicle catalogue).
- **People & Access** — Staff Security, the Approval Process chain (§5), Users & Roles (permissions), Password Policy.
- **Data & Lookups** — Klipboard/Palladium account mapping, Account Codes, Towns & Provinces.
- **Messaging** — Email & WhatsApp setup, FCB Credit Bureau connection, Reminders, Notifications (which events send, and the auto-send timer).
- **Display** — Footer text, what shows on the Quick Estimate calculator and the customer's completed-quote screen.
- **System** — Logging levels (see `TECHNICAL_MANUAL.md` §4 if you need to change these — normally left at the defaults).

Only Administrators and the MD can access Settings; most sections push changes live to every signed-in user without a restart.

10. Common issues

- **"I don't see a tab I should have"** — role/permission issue; ask an Administrator to check Settings → Users & Roles.
- **A vehicle isn't in the picker** — it needs to be added (and ticked as offered) under Settings → Dealerships & Suppliers first; vehicles can't be typed in free-text.
- **An amber-scored application seems to have skipped guarantor** — check the banner on the deal; it will say explicitly whether a guarantor/deposit cure was required by policy or not.
- **A document's figures look different from what a customer saw earlier** — the signed Offer Letter/Agreement are the authoritative, frozen record of what was actually granted; any screen you reopen afterwards (like re-viewing a quote) recalculates live from *current* Settings, and will drift from history if rates/fees have since changed. That's expected, not a bug.
- **Logged out unexpectedly after a system restart** — a known, expected side effect if the server's session signing key wasn't preserved across a restart; contact your Administrator/IT support if this happens repeatedly.

For anything not covered here, use the in-app **AI Assist** (Help tab) — it can look up a live deal's status, arrears, or next payment, and answer "how do I…" questions about every screen in this manual.