

DFFMS User & Training Manual

The complete guide to the Digital Financial Flow Monitoring System for the SAPZ programme. Start here plus Parts A to G, all in one document.

Start here: DFFMS user manual

DFFMS is the record and monitoring platform for the Special Agro-Industrial Processing Zones (SAPZ) programme in Nigeria. This page tells you what DFFMS is, how it works, who uses it, and how this manual is organised.

Names in this guide are fictional. All email addresses end in `@demo.dffms.org`.

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1. What DFFMS is

DFFMS stands for Digital Financial Flow Monitoring System. It does three things:

- It keeps one record of every naira, from the first application to the last repayment.
- It makes sure every money movement is recorded by one person and approved by a different person.
- It tells everyone affected what has happened, in the app, by email and by browser notification.

The programme behind DFFMS is worth **₦420 billion**, set out in the October 2026 term sheet. The money is split across five financing facilities:

Code	Facility	Allocation	Share of programme
F-I	Climate-Smart Production Cluster Finance	₦42.0bn	10%
F-II	Agric-Vault Warehouse Receipt & Inventory Finance	₦33.6bn	8%
F-III	Value-Chain Risk-Sharing & Offtake Finance	₦33.6bn	8%
F-IV	Agribusiness Working Capital & Growth Finance	₦142.8bn	34%
F-V	Infrastructure & Asset Finance	₦168.0bn	40%
	Total	₦420.0bn	100%

Alongside the facilities are two investment schemes:

- **SCAFI**: the SAPZ Civil Service Agricultural Funding Initiative. Civil servants, cooperative members and the public buy units.
- **SAIF**: the SAPZ Agro-Investment Fund. Investors buy units through an SEC-licensed crowdfunding platform. DFFMS records the units.

2. The three big ideas

Idea 1: one record of every naira

Applications, approvals, payments and repayments live in one place. Nothing is quietly edited. A ledger entry is never changed or deleted. A mistake is corrected only by a linked reversal, and the reversal is also approved.

Idea 2: two people for every money movement (maker-checker)

One person **makes** a record. A different person **checks** and approves it. The system enforces this rule. For example:

Step	Who does it	What happens
Make	Finance Entry Officer (the maker)	Records a payment. It waits as "pending approval".
Check	Finance Approver (the checker)	Reviews the evidence and approves or rejects it, with two-step verification.
Post	System	Approval posts the entry to the ledger.

The person who made a record cannot approve it. Some decisions need more than a maker and a checker, such as committee decisions and waivers of conditions. For the exact rules, see [Part F](#).

Idea 3: everyone affected is told, with escalation

DFFMS sends a notification to the people responsible. It uses three channels:

- **In the app:** always on.
- **Email:** on where the system has an email service set up.
- **Browser push:** on for each device where the user opts in.

If a decision stalls, DFFMS escalates it. A decision that waits too long goes first to the Programme Administrator, then to the Client System Administrator. Each escalation is recorded and visible on the page.

3. Who uses DFFMS

Group	Examples	Where to read
Members of the public	Farmers, cooperatives, enterprises, investors	Part A
Programme, state and bank staff	Programme Administrator, State Coordinator, Institution Administrator	Parts B to D
Finance staff	Finance Entry Officer (maker), Finance Approver (checker)	Part B and Part C
Oversight	Monitoring & Evaluation Analyst, Auditor, Executive and Investor viewers	Part D
Administrators and support	Platform Super Administrator, Client System Administrator, Support	Part E

Each person sees only the pages and records their role allows. Staff roles are explained in [Part F](#).

4. How this manual is organised

Part	Title	File	For
Start here	What DFFMS is and how to use this manual	this file	Everyone
A	Guide for the public	02-public-users.md	Applicants, members, investors
B	Facility finance, from request to repayment	03-facility-finance.md	Finance and programme staff
C	Investment schemes: SCAFI and SAIF	04-investment-schemes.md	Cooperatives, members, registrars, investors
D	Oversight: monitoring, early warnings and reports	05-oversight-reporting.md	Analysts, auditors, executives
E	Administration, security and support	06-administration-security.md	Administrators and support
F	Roles, glossary and FAQ	07-roles-glossary-faq.md	Everyone
G	API reference	08-api-reference.md	Developers and integrators

Read Part A if you are a member of the public. Read the parts that match your role if you are staff. Read Part F if you want to know what a role can and cannot do, what a word means, or how to fix a common problem.

5. What is live today

DFFMS is live. Some features are ready to use. Some depend on setup. Some are not yet connected.

Ready to use

Feature	Status
Five financing facilities, with their rules and allocations	Live
Public website, account sign-up and marketplace applications	Live
Staff sign-in with two-step verification	Live
Notifications in the app	Live
Escalations for stalled decisions	Live
Facility monitoring and daily early warnings (checked at 06:00 UTC)	Live
Ledger, approvals and payments	Live

Depends on setup

Feature	What it needs
Email notifications	An email service must be configured for the system.
Browser push notifications	Each device must opt in. The system must be configured for push.
Online payments through Paystack	Payment keys must be configured. Without them, the page says online payment is not available.
Report exports	Exports must be enabled and file storage must be configured. Otherwise the page says "Reporting exports are not available".

Not yet available

Feature	What this means for you
SMS notifications	No message is sent by SMS. Use the app or email.
Scheduled reports	The schedule text is shown, but nothing runs a report on a schedule. Generate reports by hand.
SAIF statement upload	There is no file upload or feed for SAIF platform statements. Staff key each statement line by hand.

Investment schemes are still in draft

SCAFI and SAIF are both still in DRAFT. Members cannot join, register or pay until a Programme Administrator or Client System Administrator opens each scheme. To open a scheme, go to **Investment schemes**, select **Manage**, enter the trustee, custodian, fund manager and auditor, and the custodian collection account. Then set the status to **Open**. For details, see [Part C](#).

6. Getting help

If you need	Do this
Help with a page	Select Help in the portal menu, or open the help centre at https://dffms.org .
Help with your account or sign-in	Use Account recovery on the website, or see Part A .
Help with a staff account or security	Contact your Client System Administrator.
A problem you cannot fix	Contact support at support@dffms.org . Give the reference number of the record, the time, and what you clicked. Do not send passwords or codes.
Quick answers	See the FAQ and troubleshooting section in Part E .

Never send your password, one-time code or recovery code to anyone, including support staff.

7. Conventions used in this manual

Convention	Meaning	Example
Bold	A button, menu item or link you select	Select Manage .
"Quotes"	Exact words shown on the screen	The page says "Save profile".
Code font	An email address, a code or a file name	support@dfms.org
₦	Nigerian naira	₦45 million
UTC	Coordinated Universal Time. Daily jobs run at 06:00 UTC, which is 07:00 in Nigeria.	"The sweep runs at 06:00 UTC."
Role codes	Short forms used in tables	PSA, CSA, PA, SCA, IA, FEO, FA, MA, AUD, EXEC, INV, SUP
Reference numbers	Each record has one	MKT-YYYYMMDD-XXXX for marketplace requests

Role codes are explained in [Part F](#).

Part A: Guide for the public

Visitors, applicants, cooperatives, scheme members and investors

This part is for people who are not government or bank staff. It covers the public website at <https://dfms.org>, creating and using your account, applying for finance, notifications, and the two investment schemes, SCAFI and SAIF.

Contents

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1. Before you start

DFFMS keeps one record of every naira in the SAPZ programme. It shows you what has happened to your request, your payments and your investment.

- **You can read the public pages without an account.** Products, the marketplace, zones, partners and help are open to everyone.
- **You need a free account to apply, join or invest.** A public account never gives staff or administrator powers.
- **The investment schemes are not open yet.** On the live platform today, SCAFI and SAIF are both in **Draft**. A Draft scheme is hidden from the public. You cannot join it or pay into it. Section 11 explains when and how they open.

The people in this guide are fictional. Their emails end in @demo.dffms.org.

2. Words used in this guide

Word	What it means
Marketplace	The list of opportunities open to apply for now.
Request	Your application. It has a reference number.
Scheme	An investment scheme. SCAFI and SAIF are the two schemes.
Cooperative	A registered society. SCAFI members join through a verified cooperative.
Unit	A share in a scheme. Units are first sold at ₦1,000 each.
NAV	Net asset value: the current value of one unit. It changes after each approved valuation.
Dividend	A yearly payment to unit holders.
Withholding tax (WHT)	Tax taken off a payment before you receive it. Dividends carry 5%.
Redemption	Asking the scheme to buy back your units and pay you cash.
Custodian bank	The licensed bank that holds the cash. DFFMS never holds investors' money.

3. Visiting the public website

What it is for. Learning about the programme before you sign up.

Steps.

1. Open <https://dffms.org>.
2. Select **Products** in the top menu. Each card shows a facility and its share of the programme. A card marked **Restricted access** is only open to approved users.
3. Select **Marketplace**. Each listing names the provider and the amount it starts from. A listing can show **Terms based** if there is no fixed minimum.
4. Select **SAPZ Zones** for the participating states, and **Partners** for the institutions involved.
5. Select **About DFFMS** to read about the four pillars: blended capital, credit guarantees, index-based insurance and digital traceability.
6. Use the **Help Center** and **FAQ** links in the footer for answers.

Common problems.

- **"No opportunities are currently open".** Nothing is open today. Check again later.
 - **The top button says Dashboard, not Sign in.** You are already signed in.
-

4. Creating an account and verifying your email

What it is for. Creating a free public account to apply, follow requests, join SCAFI and see your investments.

Before you start. Have your full name, an email address you can open today, and a password of 6 to 128 characters.

Steps.

1. Select **Create account** at the top of any page. Or open <https://dffms.org/sign-up>.
2. Type your **Full name** and your **Email address**.
3. Type a **Password**, then type it again in **Confirm password**.
4. Tick the box for the **Terms and Privacy Notice**.
5. Select **Create account**.
6. The **Verify your email** screen appears.
7. Open your email. Look for the DFFMS message. Check your spam or junk folder if it is not there.
8. Select the verification link in the same browser you used to sign up. The link expires in **30 minutes**.

What happens next. Once the link is confirmed, DFFMS signs you in and opens your **Overview** page.

Example: Hauwa Musa, chairperson of the Zaria Grain Growers Cooperative, signs up as hauwa.musa@demo.dffms.org. She opens the link in the same browser and is signed in.

Common problems.

- **The link has expired.** Sign in and request a new one, or sign up again with the same email if you cannot sign in.
 - **The link does not work on your phone.** Open it in the browser where you started signing up.
 - **No email arrives.** Check spam and junk folders, and wait a few minutes.
-

5. Signing in

Steps.

1. Open <https://dffms.org/sign-in>, or select **Sign in** at the top of any page.
2. Type your **Email address** and your **Password**. Use the eye icon to show or hide the password.
3. On your own private device only, tick **Keep me signed in on this private device**.
4. Select **Sign in**.

If **Continue with Google** appears, you can use it instead. It appears only when Google sign-in is turned on.

Common problems.

- **"The email or password was not accepted"**. Check your spelling and caps lock. If you are unsure, reset your password (section 6).
 - **You are asked for a second step**. This applies only if two-step verification is on for your account. Enter the code from your authenticator app.
 - **Sign-in stops for a minute**. Sign-in allows 10 attempts per minute. Wait and try again.
-

6. Resetting a forgotten password

Steps.

1. On the sign-in page, select **Forgot password?**
2. Type your **Email address** and select **Send reset link**.
3. The reply is the same for every address, so check your inbox and spam folder.
4. Open the reset email and select the link. It expires in **30 minutes**.
5. Type a new password on **Choose a new password**, then select **Update password**.

What happens next. Your other signed-in devices are signed out. Sign in again with the new password.

Common problems.

- **You are told to wait**. Reset links are limited to 3 requests every 5 minutes.
- **An old link does not work**. Request a new one. Each link works only once in its 30-minute window.

7. Your account area

The menu.

- **Overview:** your account readiness, tiles for open opportunities and requests, and your recent requests.
- **Marketplace:** the opportunities open to you.
- **My requests:** every application you have made.
- **Investments:** your memberships, units, redemptions and dividends, and the schemes that are open to join.
- **Transactions:** your own payments and their verification status.
- **Notifications:** messages from DFFMS.
- **Profile:** change your **Full name**, then select **Save profile**. Your email address is shown as read-only. Ask support to change it.

The top bar has the bell, the dark or light theme button, your avatar and sign-out.

Common problems.

- **You do not see Investments.** Only public account holders see it. Staff are sent to the staff dashboard.

8. Applying for finance

Before you start. Sign in. Have ready your business or cooperative name, your state, your main value chain, the amount you need, and a clear plan for the money. Check the published range for your applicant type. For example, a cooperative can ask for between ~~N~~25 million and ~~N~~500 million under the climate-smart cluster facility.

Example: Hauwa Musa applies for ~~N~~45 million for seasonal inputs for 180 maize farmers.

Steps.

1. Select **Marketplace** and find the opportunity. Select **View and apply**. (If you already applied, the button says **View request**.)
2. Read the left panel. It shows the facility, who provides the money, what it offers, and the first checks.

3. Under **Tell us about your request**, choose **I am applying as: Individual, Farmer, Cooperative, Enterprise or Investor**.
4. Type the **Business or cooperative name** and **Phone number** (both optional).
5. Choose your **State of operation** and **Primary value chain**.
6. Choose a **Financing instrument** and the **Applicant / ticket category**. The category shows its range, such as "~~₦~~25m–~~₦~~500m".
7. Choose the **Intended activity**.
8. Type the **Requested amount (NGN)**.
9. Fill in the extra fields for this facility. For the climate-smart facility these are **Production cycle, Crop or productive asset, Climate exposure, Adaptation technology** and **Cluster, cooperative or FPO identifier**.
10. Under **What will this opportunity enable?**, describe the benefit in 20 to 2000 characters.
11. Tick the consent box.
12. Select **Submit secure request**. Select **Cancel** to leave without sending.

What happens next. You get a reference number in the form **MKT-YYYYMMDD-XXXX**, and a notification called **Request received**. The request appears in **My requests** as **Under eligibility review**. DFFMS staff who handle marketplace requests are told a new one is waiting.

Rules to know.

- An amount outside the published range is still accepted. It is flagged for the committee as an exception, so expect more questions.
- You cannot send a second request for the same opportunity while the first is pending, approved or active.
- Non-naira amounts need a currency (FX) assessment.

9. Following your request

Steps.

1. Select **My requests**.
2. Find your reference number and select **View details** to see the timeline.

Your request moves through these stages: submitted, eligibility review, due diligence, appraisal, committee review, then approved or declined. Each move is recorded with a reason. You are told at each decision.

Badge you may see	Meaning
Under eligibility review	Being checked against the facility rules.
Continue to secure payment	Approved, and an application fee is due. Shown only when the opportunity has a fee.
View transaction	Payment made. Check its status in Transactions .
No payment due	No fee applies. This is what most requests show.

If a decision stalls. Each stage has a time limit. If nothing happens in time, DFFMS escalates it to a senior administrator automatically, and you are told at each step.

10. Notifications and browser alerts

DFFMS tells you in three ways.

1. **In the app.** The bell at the top of each account page. This always works.
2. **By email.** This works only when the platform's email service is set up.
3. **Browser alerts.** Pop-up messages on one device. You switch them on per device.

The bell and the Notifications page. The number on the bell is the count of unread messages. Select **Open** on a message to go to its page. Select **Mark all read** to clear the list. An empty list says "You are all caught up."

How to turn on browser alerts.

1. Select **Notifications** in your menu.
2. In the **Browser alerts** box, select **Enable alerts**.
3. Your browser asks whether to allow notifications from DFFMS. Select **Allow**.
4. The box now says "Enabled on this device for major request, decision and payment updates."

To stop them, select **Turn off** in the same box.

Common problems.

- **"Browser alerts are blocked in your browser settings".** Open your browser's site settings for dffms.org, set notifications to **Allow**, reload the page and select **Enable alerts** again.

- **"Browser alerts are not available on this device"**. Your browser does not support them. Messages still arrive in the app and by email.
 - **Alerts stop on your other device**. Alerts are set per device. Turn them on again on each one.
-

11. The investment schemes, and before you start

Before you start. Both schemes are in **Draft** on the live platform today. Until an administrator opens a scheme, you cannot see it under **Open schemes**, join it, or pay into it.

An administrator opens a scheme like this (you do not do this yourself):

1. A Programme Administrator or system administrator opens **Investment schemes**.
2. They select **Manage** on the scheme.
3. They set **Status** to **Open**.
4. They enter the **Trustee**, **Custodian bank**, **Fund manager**, **Auditor** and the **Custodian collection account shown to members**.
5. They save.

When the scheme is open, it appears under **Investments**, and the collection account appears under **How to contribute**. Do not pay any account until you see it there.

SCAFI and SAIF side by side.

	SCAFI (Series 1)	SAIF (Series 1)
Full name	SAPZ Civil Service Agricultural Funding Initiative	SAPZ Agro-Investment Fund
Who it is for	Civil servants through their cooperative, the public, the diaspora	Retail and institutional investors, development partners, the diaspora
Where you join	On DFFMS, from your account	On an SEC-licensed crowdfunding platform
Series size	₦250 million	₦100 million
Length	60 months	12 months, rolled over
Price per unit	₦1,000 at issue, then the NAV	₦1,000 at issue, then the NAV
Dividends	Yearly, after 5% withholding tax	Yearly, after 5% withholding tax
Redemption	Paid within 7 working days	Paid within 7 working days

Who holds the money. The cash sits with an SEC-licensed custodian bank (for SCAFI, Sterling Bank). A trustee protects investors' interests, a fund manager runs the investments, and an auditor checks the accounts each year. DFFMS keeps the register: who joined, who paid, how many units each person holds, and every approval.

12. Joining SCAFI

Before you start.

- The scheme must be open (section 11).
- Your cooperative must be registered and **verified** on DFFMS. Only verified cooperatives appear in the list. If yours is missing, ask it to register with the SAPZ coordination office.
- Have your **NIN** and **BVN** (11 digits each). Both are required.
- For civil servants, have your **Staff or IPPIS number** and your ministry, department or agency.
- Have your bank account for payouts, with its 10-digit account number.

Example: Musa Ibrahim, a civil servant at the Kaduna State Ministry of Agriculture, joins through the Kaduna State Civil Servants Multipurpose Cooperative Society. He signs in as musa.ibrahim@demo.dffms.org.

Steps.

1. Sign in and select **Investments**.
2. Under **Open schemes**, select **Join** on SCAFI. The **Join SCAFI** form opens.
3. Choose your **Cooperative society**.
4. Choose your **Employment**, and type the **Ministry, department, agency or employer** and the **Staff or IPPIS number**.
5. Type your **Phone number**, and choose your **State** and **Gender**.
6. Tick **Aged 18–35** or **Living outside Nigeria** if they apply.
7. Type your **NIN** and **BVN**. The form says they are "Stored only as a secure token." DFFMS does not keep the plain numbers, and one identity cannot join twice.
8. Enter your payout **Bank for payouts**, **Account name** and **Account number (NUBAN)**. Only the last 4 digits of the account are kept.
9. Tick the **Consent** box, then select **Submit application**.

What happens next. You get a membership number such as SCAFI-000001. Your status is **Awaiting verification**, and registrars are told to check you. When they confirm your cooperative and your staff or IPPIS number, your status becomes **Active** and you are notified. You can pay in only when you are Active.

Common problems.

- **Your cooperative is not listed.** It is not verified yet.
- **The application says the identity is already used.** The NIN or BVN is already on a membership. Contact DFFMS. Do not apply again.
- **You stay at Awaiting verification.** Contact your cooperative or DFFMS with your details.

13. Paying into SCAFI

You can pay in two ways.

- **Online, with Paystack.** Only when online payment is set up on the platform.
- **Bank transfer**, into the custodian collection account shown under **How to contribute**.

Option A: pay online.

1. Open **Investments**. On your SCAFI card, select **Pay online**.
2. Type the amount in **Amount in ₦**. The minimum is one unit at the current NAV.

3. Select **Pay online**. The Paystack secure checkout opens. Complete the payment there.
4. You return to DFFMS, which checks the payment directly with Paystack.

Option B: bank transfer.

1. Open **Investments** and read **How to contribute** on your card.
2. Transfer the money to the collection account shown.
3. Keep your bank receipt. Staff will record it using the bank reference.
4. A finance officer records it, and a finance approver approves it. Your units are allotted after approval.

Musa pays ₦500,000 by bank transfer. Blessing Okon, a SAIF investor, pays on the SEC platform instead (section 16).

What happens next.

- **Online:** if the payment succeeds, your units are allotted at once. No staff approval is needed. You see "Your payment was verified with the provider and your units were allotted."
- **Bank transfer:** the payment waits for approval. You are notified when units are allotted at the price per unit that applies.

Common problems.

- **"Online payment is not available at the moment"**. Use bank transfer.
- **"...being confirmed..."**. Wait a few minutes and check **Transactions**. Do not pay again.
- **"The payment was not completed. No value was posted; you can try again."** Nothing was taken. Try again.
- **The scheme is nearly full.** DFFMS does not accept a payment that takes the scheme past its series size.

14. Units, NAV and dividends

Units. Units equal the amount you pay divided by the price per unit that day. The price is **₦1,000** until the first valuation. After that it is the latest approved **NAV per unit**. Units are rounded down to four decimal places.

Example: Musa pays ₦500,000 at ₦1,000 per unit and gets **500 units**. Later he pays ₦100,000 when NAV is ₦1,020, and gets 98.0392 units.

NAV. The fund manager values the fund. The net assets (assets minus liabilities) are divided by the total units. A finance approver checks and approves each NAV. When a new one is approved, you are told.

Example: assets ₦618,000, liabilities ₦6,000, 600 units. $\text{₦612,000} \div 600 = \text{₦1,020 per unit}$.

Your membership card shows:

- **Units held**, and **Value at NAV**
- **NAV per unit**, with its valuation date
- **Contributed**
- **Redemptions**, with each request and its status
- **Dividends**, with the gross, tax and net amounts
- **Unit register**, the last 20 movements

Dividends. Dividends are paid once a year to the units you held on the **record date**. Tax at 5% comes off the gross amount.

Musa, 600 units, ₦20 per unit	Amount
$600 \times \text{₦20}$	₦12,000 gross
Withholding tax at 5%	minus ₦600
Paid to Musa	₦11,400 net

Common problems.

- **Your value looks wrong.** It uses the latest approved NAV. A new valuation may still be waiting.
- **You are not in a dividend.** You must hold units on the record date.
- **A dividend is not marked paid.** The custodian must confirm payment and an approver must approve it.

15. Redeeming units

Before you start. You must be an **Active** member. You can only redeem units that are not already in a pending request. The price is the NAV in force **today**.

Steps.

1. Open **Investments**. On your card, select **Redeem units**.

2. Type the number of units in **Units to redeem** (up to four decimal places).
3. Select **Request redemption**.

Example: Musa asks to redeem 100 units at ₦1,020, which is ₦102,000. No tax is taken at the moment.

What you see. Each redemption shows its reference (for example SCAFI-RED-...), units, NAV, net amount, tax, **Payable by** date and status.

Status	Meaning
Requested	Received. You can still withdraw it.
Approved	Agreed. Payment is being prepared.
Declined	Not approved. The reason is given.
Withdrawn	You cancelled it.
Paid	Cash sent to your bank account. The units are cancelled.

The seven-working-day rule. The **Payable by** date is seven working days after your request, counting Monday to Friday. Musa's request on Monday 26 October 2026 is payable by Wednesday 4 November 2026.

To withdraw. While the status is **Requested**, select **Withdraw**.

If it is late. DFFMS escalates a late payment automatically. The first escalation goes to the Programme Administrator the day after the due date. The second goes to the Client System Administrator about three working days later. You are told at each step.

Common problems.

- **You cannot request.** You are not an Active member, or some units are already in a pending request.
- **The tax is more than you expected.** The rate is set by the administrators for each scheme. Check the figures before you confirm.

16. SAIF investors

The short answer. You buy SAIF units on an **SEC-licensed crowdfunding platform**. DFFMS keeps the register. You cannot join SAIF on DFFMS.

Steps.

1. Sign in and open **Investments**. The SAIF card shows the badge **Subscribe on the SEC crowdfunding platform** in place of a Join button.
2. Subscribe on the SEC-licensed platform.
3. Keep the platform statement. It shows your investor reference and the amount paid.
4. Give your **platform investor reference** to DFFMS, through the SAPZ coordination office or the contact form (section 17).

What staff do. A staff member registers you using your platform investor reference, which links you to the platform's records. They record each payment from the platform statement. Units are allotted at the NAV in force on the payment date.

Example: Blessing Okon pays ₦250,000 on the platform. DFFMS registers her with her platform reference, records the payment from the statement, and shows her units.

Common problems.

- **DFFMS will not take a SAIF payment online.** This is correct. Pay on the platform.
- **Your payment does not show yet.** Records are keyed in from the platform statement, which can take time. Send your statement to DFFMS.

17. Contacting DFFMS

Steps.

1. Open <https://dffms.org/contact>, or select **Contact** in the menu.
2. The page shows the office address and the support email if you prefer a letter or a call.
3. To write to us, fill in **Submit an Official Inquiry: Full Name, Official Email, Organization** (optional), **Subject** and **Detailed Message**.
4. Select **Send Secure Message**.

What happens next. If email is set up, you get a confirmation email. Your message goes to the DFFMS support team. Include your reference or membership number in the message.

Help. The **Help Center** at <https://dffms.org/help> has short articles with a search box. The **FAQ** page answers common questions.

18. Language and dark mode

Language. The language selector appears on public pages when you are **not** signed in. Choose **English, Pidgin, Hausa, Yorùbá** or **Igbo**. The page is translated by Google Translate.

Translated text is for information only. The English text is the official version. Translation sends the visible public page text to Google. It is not used on the account pages.

Dark mode. Select the theme button in the top bar. Its label is **Use dark theme** or **Use light theme**. It works on public pages and in your account area.

Common problems.

- **The page is still in English.** Reload the page. The selector works only on public pages.
- **A translation looks wrong.** Read the English text, and report the problem through the contact form.

Part B: Facility finance for staff, from request to repayment

This part of the DFFMS user manual follows one financing request from the day a cooperative applies to the day its loan is repaid. It is written for bank staff and programme staff. You do not need any technical knowledge to use it.

All people and organisations in this guide are fictional. Every screen described is the real platform.

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Before you start

Who this part is for

Programme and state staff, institution staff at participating banks, Finance Entry Officers (the makers), Finance Approvers (the checkers), and auditors and analysts who need to follow the flow.

You need a staff account. Staff accounts are never created by public sign-up. An administrator invites you, and you must set up two-step verification before you can approve money.

Words you will see

Word	Plain meaning
Facility	One of the five financing pots, for example F-I.
Window	A sub-door into a facility. Some windows are restricted.
Ticket	The size band and category of an applicant.
Pricing corridor	The lowest and highest interest rate allowed for each structure.
Structure	How the money is shared: FOL (full on-lending), 50/50 or 70/30 (co-lending), PCG (partial credit guarantee), FL (first-loss), IBD (interest buy-down).
Financing case	The live loan record, created when an application is approved.
Condition precedent (CP)	A requirement that must be resolved before money moves.
Tranche	One part of the loan that is paid out.
Maker / checker	The person who records a money movement / the different person who approves it.
Ledger	The permanent double-entry record of every money movement.

The people in this part

These fictional people appear in the examples. Their demo email addresses end in @demo.dffms.org.

Person	Role in DFFMS	Demo email	What they do in this part
Hauwa Musa	Chairperson, Zaria Grain Growers Cooperative (public applicant)	hauwa.musa@demo.dffms.org	Applies for ~~₦~~ 45 million for maize inputs.
Adaeze Okafor	Platform Super Administrator (PSA)	adaeze.okafor@demo.dffms.org	Accepts marketplace requests.
Ibrahim Sule	Programme Administrator (PA)	ibrahim.sule@demo.dffms.org	Reviews the application and prepares the case.
Funmilayo Ogunleye	Finance Entry Officer (FEO), the maker	funmilayo.ogunleye@demo.dffms.org	Records the payout and repayment.
Yusuf Garba	Finance Approver (FA), the checker	yusuf.garba@demo.dffms.org	Makes the committee decision and approves money.

Two-step verification and fresh sign-in

- **Two-step verification (MFA):** after your password, you also type a six-digit code from your authenticator app.
- **Fresh sign-in:** some actions also need you to have signed in recently. For approving, reversing, refunding, paying out, configuring and exporting, the window is 15 minutes. For finance decisions in the staff portal, the window is 5 minutes. If the system asks you to sign in again, do so and repeat the action.

If your account has no two-step verification, the buttons for these actions will be disabled or refuse you.

B1. The five facilities and their terms

The October 2026 term sheet, called the **SAPZ Indicative Term Sheet 2026.10-v1**, is the authority for DFFMS. It is non-binding and took effect on 19 October 2026. The five facilities add up to **₦420 billion**.

The rules on each facility page come from this term sheet. DFFMS uses them to check every application and every approval.

Summary table

Code	Facility	Envelope (share)	Instruments	Open windows	Restricted windows	Main tenors	Pricing corridor (all structure)
F-I	Climate-Smart Production Cluster Finance	~~₦~~ 42bn (10%)	Debt ~~₦~~ 21bn, Guarantee ~~₦~~ 10bn, Trade ~~₦~~ 5bn, Equity ~~₦~~ 6bn	Climate-smart production, Green productive assets, Smallholder cluster credit, Women and youth enterprise finance, Agricultural MSME finance	None	Production 3–18 months; working capital or trade 12–18 months; productive asset 60–120 months	10%–20%
F-II	Agric-Vault Warehouse Receipt & Inventory Finance	~~₦~~ 33.6bn (8%)	Debt ~~₦~~ 12.6bn, Guarantee ~~₦~~ 4bn, Trade ~~₦~~ 17bn	Warehouse receipt finance, Inventory finance	None	Inventory finance 3–12 months; no grace	10%–20%
F-III	Value-Chain Risk-Sharing & Offtake Finance	~~₦~~ 33.6bn (8%)	Debt ~~₦~~ 5.6bn, Guarantee ~~₦~~ 18bn, Trade ~~₦~~ 10bn	Production and contract farming, Aggregator and processor working capital, Offtake-backed trade finance,	None	Production 1–18 months; trade 3–12 months; growth 24–84 months	8%–20%

Code	Facility	Envelope (share)	Instruments	Open windows	Restricted windows	Main tenors	Pricing corridor (all structure)
				Growth and investment finance			
F-IV	Agribusiness Working Capital & Growth Finance	~~£~~ 142.8bn (34%)	Debt ~~£~~ 86.8bn, Guarantee ~~£~~ 12bn, Trade ~~£~~ 18bn, Equity ~~£~~ 10bn, Venture capital ~~£~~ 16bn	Working capital, Equipment and asset finance, Growth debt	Equity and quasi-equity, Venture capital	Working capital 3–12 months; asset finance 24–84 months	13%–20%
F-V	Infrastructure & Asset Finance	~~£~~ 168bn (40%)	Debt ~~£~~ 82bn, PPP finance ~~£~~ 68bn, Guarantee ~~£~~ 14bn, Equity ~~£~~ 4bn	Productive assets	Core infrastructure, Infrastructure PPP, Risk-sharing and guarantees, VGF and project preparation	Asset 36–60 months; infrastructure debt 84–120 months; PPP 180–300 months	8%–15%

Across the programme, the instrument totals are: debt ~~£~~208bn, PPP finance ~~£~~68bn, guarantees ~~£~~58bn, trade finance ~~£~~50bn, equity ~~£~~20bn and venture capital ~~£~~16bn.

Older records may refer to the September 2026 term sheet, which had seven facilities. Those terms are kept only so that old records are judged against the terms they were created under. Use the October 2026 facilities for all new work.

How to open a facility's terms page

1. Sign in as a staff member.

2. In the menu, open **Financial management**, then select **Financial facilities**.
3. The **Financial facilities** register shows the columns **Facility**, **Allocation**, **Available**, **Instruments**, **Windows**, **Pipeline**, **Version** and **Status**.
4. Select the facility's row to open its page. For example, select **F-I Climate-Smart Production Cluster Finance**.

Who can do this: every staff role that can open finance pages. Only the Platform Super Administrator can use **Manage published calls**.

What the page shows:

- **Facility envelope:** the total allocation for the facility.
- **Available balance:** the money not yet reserved.
- **Pipeline:** money in applications that are still being reviewed.
- **Portfolio:** money already in approved cases.
- **Instrument allocations, Financing windows, Ticket-size rules, Pricing corridors, Required security and insurance and Required application evidence.**

Common problem: if you cannot see a facility, check your data scope. A State Coordinator sees only the records for their state.

What each facility page shows

Use this table as a quick guide. The facility page is always the final reference.

Facility	Ticket bands	Pricing corridor (by structure)	Contribution and coverage	Security and insurance
F-I	Individual farmer ~~₦250k–₦50m~~ per cycle; cluster or cooperative ~~₦25m–₦500m~~ ; commercial climate asset ~~₦50m–₦1bn~~ ; women or youth ~~₦1m–₦25m~~ ; agricultural MSME ~~₦25m–₦500m~~	FOL 15–16.5%; 50/50 16–18%; 70/30 16–20%; PCG 10–13%; FL 13–16%; IBD 14–16%. Commercial ceiling 15%	Contribution 10–20% (lower needs an exception). PCG capped at 75%. Finance up to 80% of eligible cost	Financed production insured, up to 100% of cost. Produce assignment, cooperative guarantee, warehouse receipts
F-II	Farmer or cooperative ~~₦5m–₦100m~~ ; aggregator ~~₦25m–₦500m~~ ; processor or trader ~~₦50m–₦1.5bn~~	FOL 15–16.5%; 50/50 16–18%; 70/30 16–20%; PCG 11–14%; FL 10–13%; IBD 13–16%. Ceiling 16%	Advance rate 50–70% (75% by strong exception). Advance = verified value × rate, less risk adjustments	Commodity or storage cover, lender as loss payee. Electronic warehouse receipt, controlled release
F-III	Production cluster ~~₦25m–₦250m~~ ; aggregator or processor ~~₦50m–₦1bn~~ ; offtake trade ~~₦50m–₦2bn~~	FOL 15–16.5%; 50/50 15–18%; 70/30 16–20%; PCG 10–13%; FL 8–12%; IBD 13–16%	Contribution at least 25%. PCG cover 50–70%; first loss 20–30%. Money released against milestones	Assigned offtake receivables, controlled accounts, appropriate production and asset cover
F-IV	Working capital ~~₦25m–₦1.5bn~~ ; inventory or commodity ~~₦50m–₦2bn~~ ; contract or supply chain ~~₦25m–₦2bn~~ ; equipment ~~₦50m–₦3bn~~ ; growth debt ~~₦100m–₦5bn~~ ; equity ~~₦100m–₦2.5bn~~ ; venture capital ~~₦50m–₦1.5bn~~	FOL 15–16.5%; 50/50 15–18%; 70/30 16–20%; PCG 13–16%; FL 13–16%; IBD 14–16%. Ceiling 20% (22% by exception)	Contribution 10–20%; 15–30% for equipment and growth debt. Emerging MSMEs default to 50/50 plus PCG	Receivables, inventory, financed assets, domiciled accounts, insurance. Equity and venture capital windows are restricted
F-V	Productive asset ~~₦100m–₦5bn~~ ; core infrastructure ~~₦500m–₦15bn~~ ; PPP ~~₦2bn–₦30bn~~ ; SME or sponsor preparation ~~₦10m–₦75m~~ ; zone, AIH or PPP	FOL 8–10%; 50/50 10–13%; 70/30 11–14%; PCG 12–15%; FL 10–14%; IBD 8–12%. Ceiling	Sponsor contribution 20–35% for asset, core and PPP tickets. Strategic preparation above ~~₦500m~~ needs enhanced approval	Project cash flow and collateral, SPV shares, step-in rights, construction and operational insurance

Facility	Ticket bands	Pricing corridor (by structure)	Contribution and coverage	Security and insurance
	preparation ~~₦50m–₦500m~~ ; complex strategic preparation ~~₦50m–₦1bn~~	18% (20% by exception)		

Notes for F-I: finance is limited to 80% of eligible production cost, and concentration limits are cluster 5%, value chain 25%, and state or zone 30%. Equity and venture capital in F-IV and most F-V windows are restricted and do not appear on the public marketplace.

How DFFMS checks terms: blocking and exception breaches

Every application is checked against its facility rules, twice: once at intake and once at committee approval. The checks give one of two results.

Result	What it means	Example	What happens
Blocking (hard) breach	The rule cannot be bent by anyone.	The ticket category is not allowed for this facility. The instrument is not allowed. A non-naira loan is requested without an approved FX assessment. A guarantee is above the absolute maximum.	Intake or approval stops . The system shows the reason and will not save the decision.
Exception (soft) breach	The rule can be bent, but only by a committee decision.	Amount outside the ticket band. Interest rate outside the pricing corridor. Tenor or grace period outside the permitted range. Contribution below the minimum where the facility allows an exception.	The request continues . DFFMS records a rule exception , and the committee must approve it with the terms.

Plain example: suppose a ticket band stopped at ~~₦40~~ million (an invented figure for illustration). If Hauwa then asked for ~~₦45~~ million, DFFMS would accept the request but flag it for the committee. If she asked for an instrument the facility does not offer, DFFMS would stop the request.

B2. Intake: accepting a marketplace request

When a public user applies from the marketplace, the request waits in **Marketplace requests**. Only the Platform Super Administrator can accept or decline it.

Task B2.1: Accept a marketplace request for review

Who can do this: Platform Super Administrator only, with fresh sign-in.

Before you start

- Read the request in full before you decide.

Steps

1. Sign in to the staff portal and open the notification bell. Select the new request notification, or open **Marketplace requests** from the menu.
2. In the list, select the row for the request. For this example, it is Hauwa Musa's request from the Zaria Grain Growers Cooperative.
3. Read the request: the applicant, the amount, the ticket, the instrument, the state and the facility window.
4. Optional: type a short internal note, such as "Eligible cooperative in Kaduna".
5. Select **Accept for review**.
6. If asked, sign in again. The system shows **Request approved**.

What happens next

- A finance application is created at the stage **Eligibility review**.
- Hauwa is notified in the app, by email and by browser notification (if she has allowed it) that her request has been accepted for review.
- The application appears in the **Finance applications** register.

Declining a request

1. Select **Decline** instead.
2. Type the **Decision note (required to decline)**. You cannot decline without it.
3. Select **Decline** to confirm. The applicant is told in the app, by email and by push.

Common problems

- **The buttons are missing:** your account is not the Platform Super Administrator. Ask Adaeze Okafor or your administrator.

- **"Request approved" appears but no application shows:** refresh the **Finance applications** register. If it still does not appear, contact your administrator and quote the request reference.

B3. Application stages

Every application passes through the same stages. A stage is a step in the review. Each move needs a written reason.

The stages

Stage	What it means	Who can move the application on
Submitted	The applicant has sent the request.	Accepted by the Platform Super Administrator (Task B2.1).
Eligibility review	Staff check the request against the facility rules and the applicant's basic eligibility.	Client System Administrator, Programme Administrator, State Coordinator, Institution Administrator, Finance Entry Officer or Finance Approver.
Due diligence	Staff check registration, identity, members, site and documents.	Same roles as above.
Appraisal	Staff analyse the request and recommend terms.	Same roles as above.
Committee review	The request waits for an independent decision (Part B4).	Same roles as above.
Approved or Declined	The final decision.	Finance Approver or State Coordinator, as the checker (Part B4).

Applications can also be **Withdrawn** or **Expired** along the way.

Task B3.1: Move an application to the next stage

Who can do this: Client System Administrator, Programme Administrator, State Coordinator, Institution Administrator, Finance Entry Officer or Finance Approver. Your data scope must include the application.

Before you start

- Read the application's evidence and the **Eligibility and exceptions** section.
- Know your reason. It must be at least **10 characters**.

Steps

1. Open **Finance applications** from the menu.
2. Select the row **Open application** for Hauwa's application.
3. Read the **Application evidence** section.
4. Check the **Workflow timeline**, which shows every earlier move, who made it, when, and why.
5. Select **Move to {next stage}**. For example, **Move to Due diligence**.
6. In the **Reason** box, type what you checked. For example: "Cooperative registration, member list and identity checks verified against the originals on 27 October."
7. Select **Confirm**.

Example from the walkthrough

Ibrahim Sule moves the application to **Due diligence** after he confirms the cooperative's registration, member list and identity checks. After the site visit, the offtake letter and bank statements are reviewed, and he moves it to **Appraisal**. His appraisal recommends approval at 16% on 50/50 co-lending over twelve months, and he moves it to **Committee review**.

What happens next

- The timeline records the move.
- The people responsible for the next stage are notified in the app, and by email and push if they have allowed it.

Automatic escalation when a stage stalls

DFFMS watches each stage. It checks once a day, at **06:00 UTC**.

Event	What happens
An application sits in one stage for 5 working days	Level 1: it is escalated to the Programme Administrator with a WARNING.
It sits for 10 working days	Level 2: it is escalated to the Client System Administrator with a CRITICAL warning.

These limits are set in **Configuration**, under **Escalation service levels**. The defaults are 5 and 10 working days. Only the Platform Super Administrator or Client System Administrator can change them.

Escalations close automatically when the application moves on.

Task B3.2: Raise an escalation by hand

Use this when a decision is stuck and you do not want to wait for the daily check.

1. Open the application, financing case or scheme redemption page.
2. Go to the **Escalation** panel.
3. Select **Escalate**.
4. In **What needs a decision**, describe the decision, for example "Committee decision needed before the cooperative's planting window closes."
5. In **Reason**, type at least 10 characters.
6. Confirm. The row shows **Escalated to Programme Administrator** (or the next level), with the source (you).

Resolving an escalation

1. In the **Escalation** panel, select **Resolve**.
2. Type **How was this resolved?** (at least 5 characters).
3. Confirm.

Only the Platform Super Administrator, Client System Administrator, Programme Administrator, or the person who raised the escalation can resolve it.

B4. Committee decision and the maker-checker rule

The maker-checker rule

DFFMS works like a bank with two keys. One person records the work, and a different person approves it.

Role	Job	Example
Maker	Records the work and asks for approval.	Funmilayo Ogunleye records a payout.
Checker	Reviews the work and approves or rejects it.	Yusuf Garba approves the payout.

- The same person can never be both maker and checker for one item.
- The Platform Super Administrator is the only exception to this rule.
- The system enforces this, so no one can move money on their own.

Task B4.1: Record the committee decision and approve as independent checker

Who can do this: Finance Approver, State Coordinator or Platform Super Administrator. You need two-step verification and a fresh sign-in. You must not be the person who moved the application to committee, and you must not be the applicant.

Before you start

- Read the application and its full timeline.
- Check the eligibility and exceptions section. Know which rule exceptions are being asked for.

Steps

1. Open **Finance applications**, then select **Open application**.
2. Read the **Workflow timeline** and the **Eligibility and exceptions** section.
3. Scroll to **Approval terms** (credit instruments). Enter:
 - **Approved amount (NGN)**, for example 45,000,000.
 - **Pricing structure**, for example **50/50 co-lending**.
 - **Interest rate (%)**, for example 16.5.
 - **Tenor (months)**, for example 12.
 - **Grace (months)**, for example 3.
 - **Contribution (%)**, for example 15.
 - **Guarantee / advance coverage (%)**, where the structure needs it.
 - **Repayment structure** and **Conditions precedent**.
4. Record the committee's reasons in the decision box.
5. Select **Approve as independent checker**.
6. Enter your two-step verification code, if asked.
7. Confirm.

What happens next

- DFFMS checks the terms against the facility rules.
 - If there is a **blocking breach**, the approval stops and the message names the rule.
 - If there is an **exception breach**, the approval goes through, and the exception is recorded for the committee.
- The application shows **Approved**. The timeline records the decision.
- Hauwa is told in the app, by email and by push.
- The **Open approved financing case** button now appears (Part B5).

Declining

1. Select **Decline** instead of approving.
2. Enter the reason. Declines also need the reason and the same checker rules.

Common problems

- **"FINAL_TERMS_INVALID" or a blocking message**: a hard rule is broken, for example the guarantee is above the maximum. Change the terms, or decline the application.
 - **The approve button does not appear**: you are the requester or the applicant, you lack the Finance Approver role, or you have not signed in with two-step verification.
-
-

B5. Opening the financing case

When an application is approved, a **financing case** is opened. This is the live record for the loan. Opening it reserves the money from the facility's allocation.

Task B5.1: Open the financing case

Who can do this: Finance Approver or Platform Super Administrator, with two-step verification.

Before you start

- The application shows **Approved**.
- You know the beneficiary's legal name, category, and the external reference (for example the cooperative's registration number).

Steps

1. On the approved application, select **Open approved financing case**.

2. Fill in the fields:

- **Beneficiary legal/display name:** Zaria Grain Growers Cooperative.
- **Beneficiary category:** Cluster or cooperative.
- **Approved external reference:** the cooperative's reference number.
- **Owner or lead gender:** the gender of the owner or lead. This sets the women-led flag.
- **Youth (18–35):** tick this if the owner or lead is aged 18 to 35. This sets the youth-led flag.

3. Submit the form, and confirm with your two-step verification code when asked.

What happens next

- The financing case appears in **Financing cases**, at the first stage, **Conditions precedent**.
- The instrument allocation in the facility is reserved for this case. The facility's **Available** balance goes down.
- The case team (Programme Administrator, Institution Administrator, Finance Entry Officer and Finance Approver) is notified.

Common problems

- **The allocation is not enough:** the facility's **Available** balance is lower than the approved amount. Ask the facility manager to check the pipeline.
 - **The button is missing:** the application is not yet approved, or you are not a Finance Approver or Platform Super Administrator.
-
-

B6. Conditions precedent

A **condition precedent (CP)** is something that must be true before any money can move. Every financing case carries **eleven standard conditions**:

1. **Due diligence**
2. **Credit approval**
3. **KYC and anti-money-laundering checks** (identity checks on the executives)
4. **Borrower or sponsor contribution**
5. **Definitive documents** (the signed agreements)
6. **Security perfection** (the security is properly registered)
7. **Insurance**
8. **Permits and licences**

- 9. **Environmental and social checks** (ESG)
- 10. **Offtake**
- 11. **Account domiciliation** (the money goes through a controlled bank account)

For equity and venture capital cases, security perfection and offtake are presumed not applicable.

No case can move to **Ready to disburse** until every condition is resolved.

Task B6.1: Record a condition as satisfied

Who can do this: staff who can work on the case. Your data scope must include it. Check your role in the roles table with your administrator, as the exact list is not set out in the reference notes.

Before you start

- Have the evidence ready. For example, the cooperative's registration certificate, the executives' identity checks, or the signed contribution letter.

Steps

1. Open **Financing cases** and select **Open financing case** for Zaria Grain Growers Cooperative.
2. Scroll to **Conditions precedent**.
3. For **Due diligence**, select **Record evidence decision**.
4. Choose **Satisfied**.
5. In the evidence field, describe what you reviewed and where it is kept. For example: "Registration certificate and member list reviewed against originals, 27 October 2026."
6. Confirm.
7. Repeat for each condition.

What happens next

- The condition shows **Satisfied**, with your name, the date and the evidence description.
- Recorded evidence is kept on the case. Corrections are made by adding a new record, not by changing the old one.

If the evidence is not good enough, choose **Evidence rejected** and say why. The condition stays open.

Task B6.2: Waive or mark a condition not applicable

You cannot waive a condition on your own. A different finance approver must decide.

Who can do this: staff who can work on the case can request the decision. Only a different Finance Approver, with two-step verification, can decide it.

Steps

1. Open the condition, for example **Permits and licences**.
2. Select **Request independent decision**.
3. Choose **Waive this condition** or **Mark not applicable**.
4. Write the reason. For example: "Rain-fed maize on existing farmland does not need a permit under the state rules. Reference checked."
5. Confirm.

Deciding the request

1. The approver is notified that a decision is waiting.
2. The approver opens the case and reads the reason.
3. The approver selects **Approve** (or **Reject**) in the request.
4. The condition changes to **Not applicable** or **Waived**, with both names recorded.

Example from the walkthrough: Ibrahim Sule requests that the permits condition be marked not applicable. Yusuf Garba reads the reason and approves it.

Common problems

- **The button says "Request independent decision" but you cannot request it:** the condition is already resolved, or your role cannot work on the case.
 - **The approver is you:** DFFMS blocks it. A different approver must decide.
-

B7. Insurance, security and other case evidence

Some evidence is recorded in special records rather than as a condition. The case page has **Record controlled case evidence**, which offers 28 record types. Each record is kept on the case and appears in a cross-case register.

The 28 record types, grouped

- **Parties and agreements (6):** condition precedent; collateral or security; insurance policy; executed financing agreement; special purpose vehicle; public-private partnership structure.

- **Money schedules (7)**: disbursement schedule; repayment schedule; recognise repayment arrears; restructuring request; recovery event; guarantee exposure; project co-financing commitment.
- **Offtake (3)**: offtake agreement; offtake delivery obligation; delivery obligation status.
- **Warehouse (2)**: warehouse receipt pledge; controlled release of a pledged receipt.
- **Insurance claims (2)**: insurance claim; insurance claim decision.
- **Projects (5)**: infrastructure or preparation project; project-preparation deliverable; project milestone; project milestone completion; project milestone progress and cost.
- **Equity and performance (3)**: equity or venture-capital position; equity drawdown, distribution, valuation or exit; enterprise performance report.

Task B7.1: Record an insurance policy

Who can do this: staff who can record case evidence.

Before you start

- Have the policy certificate. In the walkthrough, the policy is an area-yield crop policy from NAIC covering the full ~~N~~45 million, with the lender named as loss payee.

Steps

1. Open the financing case and select **Record controlled case evidence**.
2. Choose **Insurance policy**.
3. Fill in the policy details on the form. For the walkthrough, the cover amount is ~~N~~45,000,000 and the lender is named as loss payee.
4. Record the policy reference. Document upload is not yet available (see [B16](#)), so keep the certificate in the bank's own filing.
5. Submit the form.
6. Go to the **Insurance** condition and select **Record evidence decision**, then **Satisfied**.

What happens next

- The insurance condition can be satisfied.
- The policy appears in the **Insurance** register.

Common problems

- **The cover is less than the financed production cost:** the rules require cover up to 100% of production cost (F-I). Record the correct cover, or request an exception.

Saved records

Executed agreements can never be changed. Other records should be treated the same way: once saved, correct them by adding a new record, not by editing the old one.

B8. Documents and schedules

Three records must exist before money can move: the **executed financing agreement**, the **disbursement schedule** and the **repayment schedule**.

Task B8.1: Record the executed financing agreement

Who can do this: the maker roles for the case (see Part B10). Check your permissions with your administrator if the option is missing.

Steps

1. Open the financing case and select **Record controlled case evidence**.
2. Choose **Executed financing agreement**.
3. Enter:
 - the **agreement version** (for example "v1.0");
 - the **date signed**;
 - the **execution reference**;
 - the names of the people who signed for the cooperative and for the bank.
4. Confirm.

What happens next

- The executed agreement is recorded. It can never be changed. If the terms change, a new agreement is recorded.
- The **Definitive documents** condition can be satisfied.

Task B8.2: Record the disbursement schedule

1. Select **Record controlled case evidence**, then **Disbursement schedule**.
2. Enter each tranche: the amount, the due date and the purpose.

3. For Hauwa's case, the schedule is one tranche of **₦45,000,000**, due on **30 October 2026**, for seasonal inputs.
4. Confirm.

Task B8.3: Record the repayment schedule

1. Select **Record controlled case evidence**, then **Repayment schedule**.
2. Enter each instalment: the principal, the interest, and the due date.
3. For Hauwa's case, the repayment is **₦45,000,000 principal plus interest**, due in **October 2027**.
4. Confirm.

What happens next

- The repayment schedule drives reminders and arrears (Part B13).
- For debt and trade instruments, a repayment schedule is required before **Ready to disburse**.

Common problems

- **"A disbursement tranche is missing" when you try to move the case forward**: record the disbursement schedule first.
 - **Uploading the signed PDF**: not available yet. Record the reference.
-

B9. Case lifecycle and readiness to disburse

A financing case moves through set stages. Each move is recorded.

Stage	Meaning
Conditions precedent	The conditions are being resolved.
Documentation	The agreements and schedules are being recorded.
Ready to disburse	Everything is in place. Money can be paid out.
Partially disbursed	Some tranches have been paid.
Active	Money is out and repayments are running.
Completed	The loan is fully repaid.

Other stages exist for problems: **Restructured**, **Defaulted**, **Recovery**, **Cancelled** and **Written off**.

Task B9.1: Move the case to Ready to disburse

Who can do this: Finance Approver or Platform Super Administrator, with two-step verification and a fresh sign-in. This is a high-risk step. A Finance Entry Officer cannot do it.

Before you start

Before DFFMS allows **Ready to disburse**, the case must have:

- every condition precedent resolved;
- an executed financing agreement;
- a disbursement tranche;
- a repayment schedule (for debt and trade instruments);
- insurance, or the insurance condition marked not applicable;
- for F-II (Agric-Vault) cases, a warehouse advance that covers the amount.

Steps

1. Open the financing case.
2. Select **Controlled case transition**.
3. In **Next lifecycle state**, choose **Ready to disburse**.
4. In **Transition reason and evidence**, write a short reason, for example "All eleven conditions resolved; schedules checked by Yusuf Garba on 26 October 2026."
5. Enter your two-step verification code and confirm.

What happens next

- DFFMS checks the conditions again on the server.
- If all checks pass, the case shows **Ready to disburse**.
- The case team is notified.

Example from the walkthrough: Funmilayo Ogunleye tries to mark the case ready. DFFMS refuses, because only a Finance Approver may take this step. Yusuf Garba checks the schedules himself and records the transition.

Common problems

- **The transition is refused:** the message names the missing item. Fix it, then try again.

- **The button is greyed out:** you are not a Finance Approver, or you have not used two-step verification.
-
-

B10. Paying out a tranche

Paying money out takes two people. The maker records the payment. The checker approves it. Nothing is paid out until the checker approves.

Task B10.1: Initiate a tranche payout (maker)

Who can do this: the maker roles, which are Finance Entry Officer, Programme Administrator, Institution Administrator and Client System Administrator, with two-step verification. The case must be at **Ready to disburse** (or **Partially disbursed**).

Before you start

- Have the bank transfer reference ready.
- Know the two ledger accounts: the account the money leaves (debit) and the account it is recorded against (credit). At least two ledger accounts must exist.

Steps

1. Open the financing case and select **Initiate tranche payout** for the first tranche.
2. Fill in:
 - **Payment channel:** choose **Manual bank transfer** (no gateway).
 - **Debit account** and **Credit account**.
 - **Bank transfer reference**.
 - **Purpose and narration**, for example "First tranche of ₦45 million for maize inputs, Zaria Grain Growers Cooperative."
3. Select **Submit for approval**.

What happens next

- Nothing has been paid yet.
- The payout appears in **Transactions** with the status **Pending approval**.
- The checker is notified.

Common problems

- **Submit for approval is disabled:** you have not signed in with two-step verification, or fewer than two ledger accounts exist. Ask your administrator.
- **You cannot pick a gateway:** gateway payments (Flutterwave, Paystack, Fincra, Squad) work only once the provider is configured. Use **Manual bank transfer**.

Task B10.2: Approve the payout (checker)

Who can do this: Finance Approver or Platform Super Administrator, with two-step verification and a fresh sign-in. You must not be the maker.

Steps

1. Open **Financial management**, then **Transactions**.
2. Find the payout in the list marked **Pending approval**. Open it.
3. Check the bank transfer evidence against the approved tranche.
4. To approve, select **Approve transaction**. In **Decision reason**, type at least 5 characters, for example "Transfer ref matched, tranche 1 of approved schedule."
5. Enter your two-step verification code and confirm.

To refuse, select **Reject transaction** and give a reason.

What happens next

- For a manual bank transfer, approval posts the payment to the **General ledger** straight away.
- The case shows the tranche as disbursed.
- The maker and the case team are notified.

Common problems

- **"You cannot approve your own transaction":** the maker and checker must be different people.
 - **The approve button is missing:** you do not have the Finance Approver role, or you have not used two-step verification.
-
-

B11. The ledger, reversals and refunds

The ledger is permanent

- The **General ledger** (under **Financial management**) is a double-entry record. Each movement has a debit and a credit.
- Ledger entries are never edited or deleted.
- Staff can view the ledger but cannot change it.

Task B11.1: Correct a mistake with a linked reversal

A mistake is never fixed by editing it. It is reversed, and the reversal is approved.

Who can do this: Platform Super Administrator, Finance Entry Officer or Finance Approver. You need two-step verification.

Which items can be reversed: collections, disbursements and adjustments.

Steps

1. Open **Transactions** and find the wrong item.
2. Select **Record linked reversal**.
3. In the reason, type at least 10 characters, for example "Payment sent to wrong account; reversing and paying again."
4. Confirm.
5. A checker (Finance Approver) opens the reversal in **Transactions** and approves it, using **Approve transaction**.

What happens next

- The reversal is linked to the original entry.
- After approval, the ledger shows both the original and the reversal. Nothing is erased.

Task B11.2: Request a refund

Refunds apply only to collections (money received). Refunds can be partial.

1. In **Transactions**, select the collection.
 2. Select **Request refund**.
 3. Enter the **Refund amount** and a reason of at least 10 characters.
 4. Confirm. A checker approves it as in Task B10.2.
-

B12. Recording repayments

Task B12.1: Record a repayment received (maker)

Who can do this: Finance Entry Officer or other maker role, with two-step verification.

Before you start

- Confirm the credit on the bank statement. Have the bank reference.

Steps

1. Open the financing case.
2. Open the **Repayment schedule**.
3. Select **Record repayment received**.
4. Enter the amount received, the date, and the bank reference. For Hauwa's cooperative, the example is **₦20,000,000** from maize sales.
5. Select **Submit for approval**.

What happens next

- The payment appears in **Transactions** as pending approval.
- The checker is notified.

Task B12.2: Approve the repayment (checker)

1. Open **Transactions**.
2. Check the credit against the bank statement.
3. Select **Approve transaction** and enter a decision reason of at least 5 characters.
4. Confirm with your two-step verification code.

What happens next

- The repayment is posted to the ledger.
 - The **Repayments** register and the case both show the payment.
 - The schedule shows how much of each instalment has been paid.
 - The applicant sees the payment in her account, and in her notifications.
-

B13. Arrears reminders and escalation

If an instalment is not paid on time, DFFMS acts automatically.

Days overdue	What happens
1 day	Reminder to the borrower and the case team.
7 days	Reminder to the borrower and the case team.
30 days	Reminder, and the unpaid instalment is escalated to the Programme Administrator (level 1).

Early warnings are also raised for arrears at **30 days** and **90 days** (the 90-day warning is CRITICAL). These appear on the **Facility monitoring** page.

When are these checked? Once a day, at 06:00 UTC. Escalations close automatically when the instalment is paid.

Task B13.1: Respond to an arrears escalation

Who can do this: Programme Administrator (level 1), or Client System Administrator (level 2).

1. Open the financing case from the notification.
2. Read the arrears amount and the number of days overdue.
3. Contact the borrower, and record what was agreed.
4. Record any agreed plan on the case (for example, a restructuring request under **Record controlled case evidence**).
5. In the **Escalation** panel, select **Resolve**, and type **How was this resolved?** (at least 5 characters), for example "Borrower confirmed payment for 5 November."

If the escalation is not resolved, it moves to the Client System Administrator (level 2) with a CRITICAL warning.

B14. Registers and reports

Everything recorded on cases also appears in registers. A register is a list of records across the portfolio. Every register has:

- a counter of live records;
- a search box;
- a **Filter by status** drop-down, with **All statuses** as the default;
- **Export CSV**, which downloads the visible rows as a spreadsheet file;
- **Record details** and **Record actions** for each row.

Registers in Part B

Register	Page	What you can do
Financial facilities	Financial management > Financial facilities	View the five facilities and their terms.
Finance applications	Finance applications	Move applications, make the committee decision, open cases.
Financing cases	Financing cases	Move the case, record evidence, initiate payouts and repayments.
Transactions	Financial transactions	Approve, reject, reverse and request refunds.
Disbursements	Disbursements	Start a payout from the register ("New disbursement"), and see the approval queue "Awaiting your independent approval".
Loans, Investments, Grants	Portfolio registers	View only. Records come from financing cases.
General ledger	Financial management > General ledger	View only.
Reconciliation	Reconciliation	View only. Settlement matching runs through the system, not this screen.
Conditions precedent, Collateral and security, Insurance, Repayments, Offtake agreements, Infrastructure projects, PPPs, Project preparation	Cross-case registers	View only. Records are entered on the financing case page.
Warehouses and receipts	Warehouses	Register warehouses, issue and inspect receipts, record stock movements.

Warehouses and receipts (Agric-Vault, F-II)

1. Open **Warehouses**, and select **Record warehouse activity**.
2. Choose the type:

- **Register warehouse:** enter the code, name, location, state, capacity, accreditation reference and expiry date. The warehouse stays **pending** until the Platform Super Administrator confirms the accreditation and activates it.
- **Issue warehouse receipt:** the warehouse must be active with valid accreditation. Enter the receipt number, commodity, holder, quantity, unit, quality grade, declared valuation and dates. Duplicate receipts are blocked.
- **Record inspection and valuation:** choose **Verified**, **Discrepancy found** or **Rejected**. A Verified result needs a valuation above zero.
- **Record inventory movement or release:** choose Transfer, Controlled release, Deterioration, Liquidation or Adjustment. A pledged receipt can only be released through its financing case.

Reports and exports

- **Reports:** select **Create report**, choose the approved report (for example **Application pipeline and ageing** or **Conditions precedent ageing**) and a format (PDF, CSV or Excel). Generating a report needs two-step verification.
- The file appears in **Exports**. Select **Download securely**. The link lasts 5 minutes. Files are kept for up to 7 days and can be up to 50 MB.

B15. Common problems

What you see	Likely cause	What to do
A button is missing or disabled	Your role or data scope does not cover it, or two-step verification is not set up.	Check your role with your administrator. Read any message beside the button.
"Reason must be at least N characters"	The reason is too short.	Minimums: move a stage 10; approve or reject a transaction 5; reverse, refund or escalate 10; resolve an escalation 5.
"You cannot approve your own transaction"	You are the maker.	Ask a different Finance Approver.
A blocking breach stops an approval	A hard facility rule is broken.	Change the terms to fit the rule, or decline.
"Fresh sign-in required"	Your sign-in is too old for this action.	Sign in again and repeat the action.
The case will not move to Ready to disburse	A requirement is missing.	Read the message, fix the missing item, try again.
No escalation appears	Checks run once a day at 06:00 UTC.	Use Escalate to raise it by hand.
Warehouse receipt refused	The warehouse is not active, its accreditation has expired, or the receipt is a duplicate.	Ask the Platform Super Administrator to check the warehouse.

B16. What is not available yet

- **Document upload.** You cannot attach scanned signed agreements or certificates. Record the reference, and keep the document in the bank's own filing.
- **SMS notifications.** Notifications go in the app, by email and by browser notification only.
- **Scheduled reports.** Reports are generated only when someone selects **Generate report**.
- **Gateway payouts.** Paystack, Flutterwave, Fincra and Squad payouts work only once the provider is configured. Use **Manual bank transfer** until then.
- **Reconciliation on screen.** The reconciliation page is view only.

Part C: Investment schemes (SCAFI and SAIF) for staff

This part is for staff who work on the **Investment schemes** page in DFFMS. It explains the two alternative investment schemes, who can do each task, and the exact steps for each one.

Read the "Going live" section (section 6) first if you are the person who will open the schemes. Right now, both schemes are still in **Draft**, so no member can join or pay yet.

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1. What the two schemes are

DFFMS keeps the register for two schemes. A register is the official record of who holds units, how many units they hold, and every approval along the way.

	SCAFI	SAIF
Full name	SAPZ Civil Service Agricultural Funding Initiative, Series 1	SAPZ Agro-Investment Fund, Series 1
Who invests	Civil servants through their cooperatives, the public, the diaspora	Retail and institutional investors, development partners, the diaspora
Where people join	On DFFMS, from their own account	On an SEC-licensed crowdfunding platform
How DFFMS treats it	DFFMS mode: DFFMS runs the joining and online payments	External platform mode: DFFMS keeps the record from the platform's statements
Series size	~~₦~~ 250 million	~~₦~~ 100 million
Tenor	60 months, no rollover	12 months, rolled over
Issue price	~~₦~~ 1,000 per unit at issue, then the NAV	~~₦~~ 1,000 per unit at issue, then the NAV
Dividends	Once a year, net of 5% withholding tax	Once a year, net of 5% withholding tax
Redemptions	Paid within 7 working days	Paid within 7 working days

Both schemes issue units at **₦1,000**. After the first valuation is approved, new units are priced at the latest approved **NAV per unit** (net asset value per unit).

Things that are the same for both:

- Eligible projects are in crop, aquaculture and livestock production; small and medium agro-processing; seed and input supply; aggregation; renewable energy and logistics; and cold chain.
- Credit cover: a partial credit guarantee of up to 75% (NIRSAL, at a 1% fee), and parametric insurance (NAIC, premium of 1.5% to 3.5%). SCAFI also has yield and special peril cover.

What is different in practice

- **SCAFI** members join from their DFFMS account, through a verified cooperative. They pay by bank transfer to the custodian account, or with **Pay online** (Paystack).
- **SAIF** members do not join on DFFMS. Their account page shows the badge "**Subscribe on the SEC crowdfunding platform**". Staff register each SAIF investor by hand with a **platform investor**

reference. Staff record each contribution from the platform's statement. Online payment and online joining are blocked for SAIF.

There is no statement upload or feed for SAIF yet. Each line on the platform statement is typed in by hand as a contribution.

2. Words you will see

Word	Meaning
Draft	The scheme is not visible to the public. Nobody can join it or pay into it.
Open	Members can see the scheme, join it and contribute.
Closed	The scheme no longer takes new joins or contributions.
Unit	A share of the scheme. Units are shown with up to 4 decimal places.
NAV per unit	Net asset value divided by the units outstanding.
Valuation	A recorded NAV, with its assets and liabilities.
Maker	The person who records a transaction.
Checker	The person who approves it. A maker cannot approve their own work.
MFA	Multi-factor authentication. Some money actions need it. You may be asked to sign in again to approve.
WHT	Withholding tax. It is taken from dividends and, if set, from redemptions.
Pay-by date	The last day to pay a redemption. It is 7 working days after the request.
Escalation	A stalled decision that DFFMS passes up to a more senior administrator.
Custodian collection account	The bank account members pay into. It is shown to members under "How to contribute".

3. Who holds the money

DFFMS never holds investors' money. DFFMS is the record. The money is held by others:

Party	What it does
Custodian bank	Holds the cash. For SCAFI, the custodian is Sterling Bank.
Trustee	Protects the investors' interests.
Fund manager	Values and manages the investments.
Auditor	Checks the accounts each year.
DFFMS	Keeps the register, the approvals and the monitoring.

When you open a scheme, you type in the names of the trustee, custodian, fund manager and auditor. These names are shown on the scheme card.

DFFMS also keeps its own **ledger accounts** for each scheme. You do not need to manage them. They are:

- `-CUSTODY` (what the custodian holds)
- `-UNITHOLDERS` (what is owed to unit holders)
- `-DISTRIBUTABLE` ("income distributed")
- `-WHT` (withholding tax owed to the tax authority)

4. Who can do what

Each task is limited by role. The Platform Super Administrator (PSA) can do everything. The role names below are the names shown in DFFMS.

Group	Roles	What they can do
View	PSA, Client System Administrator (CSA), Programme Administrator (PA), State Coordinator Admin (SCA), Finance Entry Officer (FEO), Finance Approver (FA), Monitoring Analyst (MA), Auditor Compliance, Executive Donor Viewer, Investor Viewer	See the Investment schemes page. Institution Admin (IA) and Support (SUP) cannot see the page.
Admin	CSA, PA	Open or close a scheme ("Manage"). Approve or decline redemptions. Escalate by hand.
Registrar	CSA, PA, SCA	Register and verify cooperatives. Register and verify members.
Valuation	CSA, PA, FEO	Record a NAV. Declare a dividend.
Checker	FA	Approve or reject a NAV and a dividend. Approve money in Transactions.
Portfolio	CSA, PA, MA	Appraise and update portfolio investments.
Finance maker	CSA, PA, FEO (and PSA), with MFA	Record contributions, dividend payouts and redemption payouts.
Withholding tax	PSA only	Change the withholding tax rates and basis.

Data scope. You only see what your scope allows:

- Schemes are filtered by your **programme** scope.
- Cooperatives, members and the portfolio are filtered by your **state** scope.

Separation of duties. The person who records something cannot approve it. This applies to cooperatives, members, NAVs, dividends, portfolio investments and payouts. The PSA is exempt from the second-person rule for cooperatives and members, but should still use it where the system allows.

5. The Investment schemes page and its tabs

Open **Investment schemes** from the staff navigation menu.

The page has eight tabs. Each tab shows a count badge when something is waiting for action.

Tab	What it is for
Overview	The key facts and KPI figures for each scheme.
Members	The member register, and the queue waiting for verification.
Cooperatives	The cooperative register (SCAFI only).
Contributions	Recording money paid in, and the approval queue.
NAV	Recording the net asset value, and the NAV history.
Dividends	Declaring dividends, approving them, and recording the payouts.
Redemptions	Redemption requests, decisions, payouts and escalations.
Portfolio	Investments in enterprises, appraised and tracked.

5.1 Overview tab

For each scheme, the Overview tab shows:

- The **type** (Collective for SAIF, Cooperative for SCAFI), the **operator mode**, the **issue price**, the **tenor** and the **status** badge (Draft, Open or Closed).
- The **facts**: series size, cost of funds, withholding tax, redemption terms and the parties.
- The **Register, NAV and dividends** figures (explained in section 16).
- The **Investment portfolio** figures (explained in section 16).

5.2 Rules that apply on every tab

- A task that changes money always goes through two people: a maker, then a checker.
 - Every change is written to the audit trail.
-

6. Going live: opening a scheme

Where things stand today

On the live platform, both SCAFI and SAIF are still in DRAFT.

This means:

- Members cannot join.
- Nobody can record a contribution.
- Nobody can pay online.
- The schemes do not appear to the public or to members.

A scheme must be **Open** before any member can register or join, and before any contribution can be recorded. Do not open a scheme until its parties, its collection account and its cooperatives are ready.

The seeding script creates each scheme as Draft. There is no "create scheme" screen. Re-running the seeding script does not change a scheme's status.

Who can do this

- **Programme Administrator (PA)**, or
- **Client System Administrator (CSA)**, or
- **Platform Super Administrator (PSA)**.

Before you start

Check that you have:

1. The **name** of the trustee, the custodian bank, the fund manager and the auditor. All four are required. Each one must have at least 2 characters.
2. The **custodian collection account** details that members will pay into: bank, account name and account number, as the custodian confirms them in writing.
3. For SCAFI, at least one **cooperative** that is already verified. Members can only pick verified cooperatives. See section 8.
4. Your **MFA** is working. You may be asked to sign in again.

Steps: opening a scheme

Do these steps for **SCAFI** first, then for **SAIF**.

1. **Sign in** to DFFMS as a Programme Administrator or a Client System Administrator. Complete MFA if asked.
2. In the menu, select **Investment schemes**.
3. On the scheme card, select **Manage**. The dialog is titled "**Manage SCAFI**" (or "Manage SAIF").
4. In **Status**, choose **Open**.
 - The three choices are "**Draft (not visible to investors)**", "**Open**" and "**Closed**".
5. Type the **Trustee**.
6. Type the **Custodian bank**.
7. Type the **Fund manager**.
8. Type the **Auditor**.
9. Type the **Custodian collection account shown to members**. This is the text members see under "How to contribute".
 - For SCAFI, enter the custodian collection account details.
 - For SAIF, enter the wording for the SEC platform route. Confirm the wording with the team first (see "Common problems").
10. Select **Save**.
11. Check that the message "**Scheme updated.**" appears.
12. Check the scheme card. The status badge should now say **Open**.
13. Repeat steps 3 to 11 for the other scheme.

What happens next

- The change is saved to the audit trail as **INVESTMENT_SCHEME_UPDATED**. The record shows the old status, the new status and the parties.
- When the status is Open, the scheme appears on each member's **Investments** page, under "**Open schemes**".
- For SCAFI, members who are already signed in can start to join. The **Join** button appears for them.
- For SCAFI, the collection account appears to members under "**How to contribute**" once it is filled in. If it is blank, members are told to pay through their cooperative.
- Staff can record contributions and register members in the scheme.

Closing a scheme

The status **Closed** stops new joins, bank-evidence contributions and online payments. Use it only when the scheme must stop taking new money. Check with the PSA before closing a scheme, because the system does not say what happens to redemption requests on a closed scheme.

Common problems

Problem	What to do
The "Save" button does not work or shows an error	Check that all four party names have at least 2 characters. The four party fields are required.
The scheme is Open but no member can join	Check that at least one cooperative is verified, for SCAFI. Check the member's view has not been limited by state scope.
A member says they cannot see the scheme	Check the status is Open , not Draft or Closed.
You are not sure what to type for SAIF's collection line	Ask the team to confirm the wording before you save. Do not guess.
You cannot see the Manage button	Your role is not CSA or PA. Ask a PA or CSA to do this step.

7. Withholding tax settings

Who can do this: only the **Platform Super Administrator (PSA)**.

Before you start: you need the reason or authority for the change. For example: "Tax adviser's opinion of 25 October 2026". The reason must have at least 5 characters.

Steps

1. Sign in as the PSA.
2. Open **Investment schemes**.
3. On the scheme card, select **Withholding tax**. The dialog is titled "**Withholding tax for SCAFI**" (or the other scheme).
4. In **On dividends (%)**, enter the rate. The term sheet sets **5%** on accrued dividends.

5. In **On redemptions (%)**, enter the rate. **0** means no tax is withheld on redemptions. The default is **0%**.
6. In **Redemption tax is charged on**, choose one:
 - **The return above cost** (the default). Tax is charged only on the gain.
 - **The whole redemption amount**.
7. In **Reason or authority**, type the reason. At least 5 characters.
8. Select **Save**.

What happens next

- The change is audited as **INVESTMENT_SCHEME_TAXATION_UPDATED**. The record shows the old and new rates and the reason.
- The new rates apply only to **new dividend declarations** and **new redemption requests**.
Dividends and redemptions already declared or requested keep the rate they were priced with.

Note

The dialog says that, under the Nigeria Tax Act 2025, redeeming units of an open-ended scheme is not a taxable disposal. This is why the default redemption rate is 0%. This manual does not give tax advice. Check any change with the tax adviser named in the reason.

Common problems

Problem	What to do
"Only the platform super admin can change withholding tax."	Ask a PSA to make the change.
"Record the reason or authority for the change (at least 5 characters)"	Type a longer reason.
"Enter a rate in percent, for example 5 or 7.5"	Type the number only, with no % sign.

8. Cooperatives (SCAFI)

SCAFI members join through a **cooperative society**. Only a **verified** cooperative can be chosen by a SCAFI applicant. SAIF has no cooperative step.

Who can register a cooperative: CSA, PA or SCA (Registrar).

Who can verify it: a **second** registrar, who is not the person who registered it. The PSA is exempt from this rule.

8.1 Register a cooperative

1. Sign in and open **Investment schemes**.
2. Open the **Cooperatives** tab.
3. Select **Register a cooperative**. The dialog is titled "**Register a cooperative society**".
4. Fill in:
 - **Registered name**. At least 3 characters.
 - **Registration number**. This must be unique in the system. At least 3 characters.
 - **Registering authority**.
 - **State**. The state of registration.
 - **Contact person**. At least 2 characters.
 - **Contact email**. Optional, but must be a valid email if you type one.
 - **Contact phone**. 10 to 15 digits. A leading + is allowed.
5. Select **Save**.

What happens next

- The cooperative shows as **pending** in the cooperative register.
- Registering it also creates a pending organisation record.
- Registrars are told about it. A second registrar can now verify it.

8.2 Verify a cooperative

1. Sign in as a **different** registrar from the person who registered the cooperative.
2. Open the **Cooperatives** tab.
3. In the queue, find the cooperative and select **Verify**.

Before you verify, you should check the paperwork. The system does not check these things for you. The team suggests you check:

- The registration certificate.
- The cooperative's bye-laws.
- The names of the elected officers.

What happens next

- The cooperative register shows it as **verified**.
- It now appears in the list that SCAFI applicants can choose from.

8.3 Suspend or reinstate a cooperative

- Select **Suspend** to stop a cooperative from being chosen. Use the option **Suspend or reinstate** on the cooperative row for later changes.
- A suspended cooperative is no longer offered to new applicants. Existing members are not removed by this step.

Cooperative register columns

Cooperative, Registration, State, Contact, Members, Verified, Status.

Common problems

Problem	What to do
"Verify" is not shown for a cooperative	You are the person who registered it. Ask a different registrar to verify it.
A member cannot find their cooperative in the list	The cooperative is not verified yet. Ask the registrar to verify it.
The registration number is rejected	It is already used. Check the number. Do not register the same society twice.
The phone number is rejected	Use 10 to 15 digits.

9. Members: joining SCAFI and registering SAIF investors

There are two ways a member is added:

- **SCAFI**: the member applies for themselves from their DFFMS account. Staff then verify them.
- **SAIF**: staff register the investor by hand, using the platform investor reference.

Who can register or verify a member: CSA, PA or SCA (Registrar). A state coordinator can only act in their own state.

9.1 A member applies to join SCAFI

This is what the member does, so that you know what to expect.

1. The member signs in and opens **Investments** from their account menu.
2. They see the schemes that are **Open**.
3. For SCAFI, they select **Join**. For SAIF, they see the badge "**Subscribe on the SEC crowdfunding platform**". SAIF cannot be joined on DFFMS.
4. The "**Join SCAFI**" form asks for:
 - **Cooperative society**. Only verified cooperatives are listed. If the list is empty, the hint says: ask your cooperative to register with the SAPZ coordination office.
 - **Employment**, such as "Federal civil service" or "State civil service".
 - **Ministry, department, agency or employer**.
 - **Staff or IPPIS number**.
 - **Phone number, State, Gender, Aged 18–35 and Living outside Nigeria**.
 - **NIN and BVN**. Each one is 11 digits. They are stored only as a secure token.
 - **Bank for payouts, Account name and Account number (NUBAN)**. Only the last 4 digits of the account are kept.
 - **Consent**. The member agrees to the scheme terms and to DFFMS recording their membership, contributions and identity tokens.
5. The member selects **Submit application**.

When the application is submitted:

- A membership is created with status **PENDING_VERIFICATION**.
- The member gets a message: "{code} application received", with the membership number.
- Registrars are told: "{code}: new member to verify".

9.2 Staff register a member

1. Open **Investment schemes**, then the **Members** tab.
2. Select **Register a member**.
3. Fill in:
 - **Scheme**.
 - **Cooperative society**. Required for SCAFI. The cooperative must be verified.

- **Full name, Email and Phone.** All three are required.
- **State and Employment.**
- **MDA or employer and Staff or IPPIS number.** Required for civil servants.
- **Platform investor reference.** Required for SAIF. This links the investor to the platform's records.
- **Gender, Aged 18–35 and Diaspora.**
- **NIN and BVN.** Each one is 11 digits. Required for SCAFI.
- **Payout bank, Payout account name and Payout account number** (a 10-digit NUBAN).

4. Select **Save**.

Rules that apply:

- The scheme must be **Open**.
- For SCAFI, the cooperative must be **verified**.
- A duplicate identity is blocked. The same NIN or BVN cannot be used twice.
- A new member number has the form **{code}-000001**.
- Every new member starts as **PENDING_VERIFICATION** (shown as "Awaiting verification").

9.3 Verify a member

1. Sign in as a registrar who did **not** record this member.
2. Open the **Members** tab.
3. In the **Awaiting verification** queue, select **Verify**.
 - To refuse, select **Suspend**. A reason is required, at least 5 characters.

Suggested checks before you verify, as the team sees them. The system does not check these for you:

- For SCAFI civil servants: the member is on the cooperative's list, and the IPPIS or staff number matches the employer's record.
- For SAIF: the platform statement shows the investor reference.

What happens next

- The member becomes **ACTIVE**. They are told their membership is verified.
- The member can now contribute and redeem.

9.4 Change a member's status

Use the **Change a member's status** option on the member row.

- **Suspend**: stops the member from contributing or redeeming. Their units stay on the register.
- **Record exit**: only possible when the member holds **zero units**.
- **Reinstate**: returns a suspended member to ACTIVE.

Member statuses are:

Status	Meaning
PENDING_VERIFICATION	Awaiting verification
ACTIVE	Verified and able to take part
SUSPENDED	Blocked from new contributions and redemptions
EXITED	Left the scheme with zero units

9.5 Member register columns

Member, Name, Scheme, Cooperative, Employment, State, Women / youth, Units, Value, Status.

Common problems

Problem	What to do
"The scheme is not open for membership."	Open the scheme first (section 6).
"This identity is already registered."	The NIN or BVN is already on file. Check the member is not registered twice.
The registrar who recorded the member cannot verify them	This is the rule. Ask a different registrar.
The member sees "being verified" for a long time	The member is in the verification queue. Check the queue.
The NUBAN is rejected	It must be 10 digits.

10. Contributions and units

Money comes into a scheme in one of two ways:

- **From bank evidence.** Staff record a payment that the custodian bank shows, or a platform statement line for SAIF. This is the route for SCAFI bank transfers and for all SAIF payments.
- **Online.** A SCAFI member pays by card through Paystack. No staff approval is needed.

10.1 Units: how many units a payment buys

Units = amount paid ÷ NAV per unit, rounded **down** to 0.0001 of a unit.

- The NAV used is the latest **approved** NAV on or before the value date.
- Before any valuation is approved, the **issue price of ₦1,000** is used.

Worked examples:

Payment	Price per unit	Units
₦500,000	₦1,000 (no approved valuation yet)	₦500,000 ÷ ₦1,000 = 500 units
₦100,000	₦1,000 (no approved valuation yet)	₦100,000 ÷ ₦1,000 = 100 units
₦100,000	₦1,020 (approved NAV)	₦100,000 ÷ ₦1,020 = 98.0392 units (rounded down)

If a member has 500 units and buys 100 more at ₦1,000, they then hold **600 units**.

10.2 Record a contribution from bank evidence

Who can do this: a Finance maker (CSA, PA or FEO), with MFA.

Before you start:

- The scheme must be **Open**.
- The member must be **ACTIVE**.
- Have the bank credit reference, or the platform statement line.

Steps

1. Sign in and open **Investment schemes**.
2. Open the **Contributions** tab.
3. Select **Record a contribution**.
4. Fill in:

- **Member.** Only active members are listed.
- **Amount (₦).**
- **Value date.** This cannot be in the future.
- **Evidence.** Choose **Custodian bank credit**, or **SEC platform statement (SAIF)**. The platform option only appears for SAIF.
- **Bank or statement reference.**

5. Select **Save**.

What happens next

- A collection is created with status **PENDING_APPROVAL**.
- A ledger draft is made: debit {code}-CUSTODY, credit {code}-UNITHOLDERS.
- The item appears in the queue "**Awaiting finance approval**", with the link "**Approve in Transactions**".
- A Finance Approver checks the bank credit or the statement, and approves it in **Transactions**.
- When the approval posts, the ledger is updated and **units are allotted** at the NAV in force.
- The member is told: "{code}: contribution confirmed", with the number of units and the price per unit.

The series-size check

DFFMS checks that the total does not go over the series size:

Capital raised + pending contributions + this new amount must not be more than the series size.

Example for SCAFI (series size ₦250,000,000):

- Capital raised so far: ₦249,900,000.
- Pending contributions: ₦50,000.
- New contribution: ₦100,000.
- Total: ₦250,050,000. This is more than the series size, so DFFMS blocks the entry.

10.3 Approve a contribution

Who can do this: a Finance Approver (FA), with MFA and a fresh sign-in. The FA cannot be the person who recorded it.

1. Sign in and open **Transactions**.
2. Find the contribution in the queue.
3. Check the bank credit or the platform statement line against the record.
4. Approve it.

Units are allotted only after approval.

10.4 Pay online (SCAFI only)

Who can do this: a member, from their Investments page. This is not done by staff.

1. The member opens **Investments**, and the scheme card.
2. In **Amount in ₦ (from ₦{NAV})**, the member types an amount. The minimum is one unit at the NAV in force.
3. The member selects **Pay online**.
4. Paystack's secure page opens. The member pays there.
5. The member comes back to DFFMS on the payment-return page.

What happens next

- The payment is marked **PROCESSING**, with a reference that starts {code}-SUB-.
- DFFMS checks the payment with Paystack when the member returns. It also checks by webhook, and a worker checks again 15 minutes later as a backup.
- If the payment succeeds, the ledger is posted and **units are allotted at once**. No staff approval is needed, because the provider confirms the money.
- The member sees one of these messages:
 - "Your payment was verified with the provider and your units were allotted."
 - "...being confirmed..." (the check is still running; wait)
 - "The payment was not completed. No value was posted; you can try again."
- An unfinished checkout holds series capacity for **24 hours**.

Online payments are not available for SAIF. The page blocks them and says: "Subscribe to this fund on its SEC-licensed crowdfunding platform. Your units are recorded here from the platform's statements."

10.5 The unit register

The unit register is a list of every unit movement. It is append-only: a row is never edited, only reversed by a new row.

Columns: Value date, Member, Scheme, Movement, Units, NAV per unit, Amount, Evidence.

Evidence values:

- **BANK_EVIDENCE**
- **PLATFORM_STATEMENT**
- **ONLINE_CHECKOUT**
- **CORRECTION**
- **REDEMPTION_PAYOUT**

If a contribution is reversed, DFFMS cancels exactly the units it allotted. The reversal fails if the member no longer holds those units.

If the unit step fails after the ledger has posted, the ledger posting stands and the failure is recorded in the audit trail as SCHEME_MONEY_EFFECT_FAILED. Tell the team at once.

Common problems

Problem	What to do
"The scheme is not open for contributions."	The scheme is Draft or Closed. Open it (section 6), or check with the team.
"Online payment is not available at the moment."	The Paystack keys are not set up for this environment. Tell the team.
The member's payment is still "being confirmed"	Wait. The backup check runs 15 minutes after the payment. Then check the Transactions page.
The series-size check blocks the entry	The scheme is near its series size. Check the figures on the Overview tab.
Units look wrong	Check which NAV was in force on the value date. Before any valuation is approved, the price is ₦1,000.

11. Net asset value (NAV)

The NAV is how the scheme's value is set per unit. The fund manager values the scheme. A staff member records the valuation, and a different person approves it.

Formula:

NAV per unit = (total assets – total liabilities) ÷ units outstanding

Units outstanding come from the unit register. So record and approve NAVs after the contributions for that date have been approved.

11.1 Record a valuation

Who can do this: CSA, PA or FEO (Valuation roles).

1. Sign in and open **Investment schemes**.
2. Open the **NAV** tab.
3. Select **Record a valuation**. The dialog is titled "**Record the net asset value**".
4. Fill in:
 - **Scheme**.
 - **Valuation date**.
 - **Source**, for example "the fund manager's valuation report".
 - **Total assets (₺)**.
 - **Total liabilities (₺)**.
 - **Notes**.
5. Select **Save**.

A negative NAV is rejected. If liabilities are more than assets, the NAV cannot be recorded.

Worked example (SCAFI)

- Total assets: ~~₺~~618,000.
- Total liabilities: ~~₺~~6,000.
- Net assets: ~~₺~~618,000 – ~~₺~~6,000 = ~~₺~~612,000.
- Units outstanding: 600.
- NAV per unit: ~~₺~~612,000 ÷ 600 = **₺1,020**.

What happens next

- The valuation has status **PENDING_APPROVAL**.
- The Finance Approver (FA) is notified.

11.2 Approve or reject a valuation

Who can do this: a Finance Approver (FA). The approver cannot be the person who recorded it.

- 1. Open the **NAV** tab.
- 2. Check the figures against the valuation report and the custodian's statement.
- 3. Select **Approve** or **Reject**.

Only one approved NAV can exist for each date.

What happens next

- **On approval:** the recorder is told the NAV. All active members are told the new price, in a message like "SCAFI net asset value: ₦1,020 per unit".
- **On rejection:** the recorder is told.
- From then on, new contributions and redemptions use the new NAV.

NAV history columns

Valuation date, Scheme, Assets, Liabilities, Net assets, Units, NAV per unit, Decision, Status.

Common problems

Problem	What to do
"Liabilities exceed assets"	The NAV would be negative. Check the figures.
The NAV per unit shows the issue price	No valuation has been approved yet.
The recorder cannot approve	This is the rule. Ask a different FA.

12. Dividends

Dividends are paid once a year. Each dividend is shown gross, then net of 5% withholding tax (for both schemes, per the term sheet).

12.1 Declare a dividend

Who can do this: CSA, PA or FEO (Valuation roles).

1. Open **Investment schemes**, then the **Dividends** tab.
2. Select **Declare a dividend**.
3. Fill in:
 - **Scheme**.
 - **Period**, for example "FY2026 interim".
 - **Dividend per unit (₦)**.
 - **Record date**. This cannot be in the future. Holders on this date are included.
 - **Payment date**. This cannot be before the record date.
4. Select **Save**.

Who is paid: the payout lines are fixed when the dividend is declared. They include members who are **ACTIVE** or **SUSPENDED** and who held units on the record date. At least one holder is needed.

Each payout line is calculated like this:

Net = gross – withholding tax, where withholding tax is rounded half up to the kobo.

12.2 Approve or reject a dividend

Who can do this: a Finance Approver (FA). The approver cannot be the person who declared it.

1. Open the **Dividends** tab.
2. Find the dividend under "**Awaiting approval**".
3. Select **Approve** or **Reject**.

What happens next

- **On approval:** the person who declared it and the FEO are told. Each member is told: "Dividend declared: ...", with gross, withholding tax, net and the payment date.

12.3 Record the payout

Who can do this: a Finance maker (CSA, PA or FEO), with MFA.

1. Open the **Dividends** tab.
2. Find the approved dividend and select **Record payout**.
3. Type the **Custodian payment reference**.
4. Select **Save**.

What happens next

- A **disbursement** is created for the **gross** amount.
- The ledger shows: debit {code}-DISTRIBUTABLE. Credit {code}-CUSTODY for the net amount, and {code}-WHT for the tax.
- The disbursement waits for an FA to approve it in **Transactions**.
- After approval, the dividend status becomes **PAID**. Each member is told: "Dividend paid: {period}", with gross, withholding tax and net.
- If the payout is reversed, the dividend goes back to **APPROVED**.

Worked example: Musa's dividend (SCAFI)

Musa holds 600 units on the record date. The dividend is ₦20 per unit.

Step	Calculation	Amount
Gross	600 units × ₦20	₦12,000
Withholding tax at 5%	₦12,000 × 5%	– ₦600
Net paid to Musa	₦12,000 – ₦600	₦11,400

Dividend statuses: PENDING_APPROVAL, APPROVED, REJECTED, PAID.

Dividend history columns

Reference, Scheme, Period, Per unit, Gross, WHT, Net, Paid, Status.

Common problems

Problem	What to do
"At least one holder is needed"	No member held units on the record date. Check the record date.
The declarer cannot approve	This is the rule. Ask a different FA.
A member is missing from the payout	They did not hold units on the record date. Check the unit register.

13. Redemptions and escalation

A member can cash in some or all of their units. The redemption is paid within **7 working days**.

13.1 A member asks to redeem

Who can do this: an ACTIVE member, from their Investments page.

1. The member opens their membership card and selects **Redeem units**.
2. The dialog is titled "**Redeem {code} units**". The member types **Units to redeem** (up to 4 decimal places).
3. The member selects **Request redemption**.

How it is priced

- The price is the **NAV in force today**.
- The **cost basis** is the member's average cost.
- Withholding tax is charged on the return above cost (the default) or on the gross proceeds, at the scheme's redemption rate (the default is 0%).
- The **pay-by date** is today plus **7 working days** (Monday to Friday).
- The member gets a reference: **{code}-RED-....**

Worked example (SCAFI)

Musa asks to redeem 100 units. The NAV in force is ~~₦~~1,020.

Step	Calculation	Amount
Gross	100 × ₦1,020	₦102,000
Withholding tax	Redemption rate is 0%	₦0
Net	₦102,000 – ₦0	₦102,000

If the request is made on Monday 26 October 2026, the pay-by date is **Wednesday 4 November 2026**.

What happens next

- The member is told "Redemption {ref} received", with gross, withholding tax and net.
- The admins (CSA and PA) are told: "{code}: redemption to settle by {date}".
- While the status is **Requested**, the member can select **Withdraw**.

Working days are Monday to Friday. The system does not skip public holidays. Plan for this when a holiday falls inside the 7 working days.

13.2 Staff view of open redemptions

On the **Redemptions** tab, the "**Open redemptions**" list shows:

- The due date, shown as "due by {date}", or "overdue since {date}".
- The gross amount and the return above cost.
- The withholding tax.
- "pay ₦X" to the masked account.

13.3 Decide a redemption

Who can do this: CSA or PA.

1. Open the **Redemptions** tab.
2. Find the request and select **Approve** or **Decline**.
3. Type a reason.

- **Approve:** the member is told. The FEO is told that the payout is due by the pay-by date.
- **Decline:** the member is told, and any open escalations are closed.

13.4 Record the payout

Who can do this: a Finance maker (CSA, PA or FEO), with MFA.

1. Open the **Redemptions** tab.
2. Find the approved redemption and select **Record payout**.
3. Type the **Custodian payment reference**.
4. Select **Save**.

What happens next

- A **disbursement** is created.
- The ledger shows: debit {code}-UNITHOLDERS. Credit {code}-CUSTODY for the net amount, and {code}-WHT for the tax.
- A Finance Approver approves it in **Transactions**.
- After approval, the units are redeemed. The status becomes **SETTLED**, which is shown as "**Paid**". Open escalations close.
- The member is told "Redemption {ref} paid", with the units, NAV, gross, withholding tax and net.
- If the payout is reversed, the units are given back to the member and the redemption goes back to **APPROVED**.

13.5 Redemption statuses

System status	Shown as
REQUESTED	Requested
APPROVED	Approved
REJECTED	Declined
CANCELLED	Withdrawn
SETTLED	Paid

13.6 Escalation: when a decision or payout stalls

DFFMS checks every redemption each day at **06:00 UTC** (07:00 in Nigeria). It escalates any redemption that is still not paid by its pay-by date.

Level	Who is told	When
Assignees	Scheme admins (CSA and PA) while the request is Requested . FEO and FA once it is Approved .	From the start.
Level 1: Programme Administrator (PA)	The PA	On the first daily check after the pay-by date has passed.
Level 2: Client System Administrator (CSA)	The CSA	When the request is more than 3 working days past its pay-by date.

The member is also told when an escalation is raised.

The escalation timing for redemptions is fixed in the system. It cannot be changed in the Configuration settings.

Worked example of the ladder

The pay-by date is **Wednesday 4 November 2026**.

- **Thursday 5 November:** the first daily check after the pay-by date passes. Level 1 is raised. The PA is told.
- **Monday 9 November:** 3 working days have passed since the pay-by date. Level 2 is **not** raised yet.
- **Tuesday 10 November:** 4 working days have passed. Level 2 is raised. The CSA is told.

Escalations close by themselves when the request is decided, or when it is paid.

Escalate by hand

Use this when you need a decision sooner.

1. Open the **Redemptions** tab, and the request.
2. In the **Escalation** panel, select **Escalate**. The dialog is titled "**Escalate for a decision**".
3. Fill in:
 - **What needs a decision.**
 - **Reason.** At least 10 characters.
4. Select **Save**.

The panel records who raised the escalation and why. The source row says "Escalated to {tier}", and shows the staff member's name. An automatic escalation shows "Service-level sweep" as its source.

When a level is already reached by a manual escalation, the daily check does not raise it again.

Resolve an escalation

- Select **Resolve**.
- Type **How was this resolved?**. At least 5 characters.
- Only the PSA, the CSA, the PA, or the person who raised the escalation can resolve it.

13.7 Withdraw a request

The member can withdraw a redemption only while it is **Requested**. Once it is approved, it cannot be withdrawn.

Redemption history columns

Reference, Member, Units, Gross, WHT, Net, Due by, Paid, Status.

Common problems

Problem	What to do
"Only an ACTIVE member can redeem."	The member is suspended or not yet verified.
The member cannot redeem some units	Those units are already in a pending request.
The escalation did not appear	The daily check runs at 06:00 UTC. Check again the next day, or escalate by hand.
The payout waits for a long time	It needs a Finance Approver to approve it in Transactions.

14. The investment portfolio

The **Portfolio** tab records investments in agricultural enterprises. This is record-keeping only. **Portfolio entries do not post anything to the ledger.** Fund income is not posted from the scheme screens either.

14.1 Tiers

All tiers use **revenue share** over **12 months**.

Tier	Maximum investment
MICRO (micro enterprises)	Up to ₦50 million
SMALL	Up to ₦70 million
MEDIUM	Up to ₦100 million

14.2 Appraise an investment

Who can do this: CSA, PA or MA (Portfolio roles).

1. Open **Investment schemes**, then the **Portfolio** tab.
2. Select **Appraise an investment**.
3. Fill in:
 - **Scheme.**
 - **Enterprise tier.**
 - **Enterprise.**
 - **Eligible project.**
 - **Value chain, Cluster** and **State.**
 - **Investment (₦).** Up to the tier capacity.
 - **Tenor.** Up to the tier's tenor (12 months).
 - **Revenue share (%).**
 - **Risk class:** Low, Medium or High.
 - **Partial credit guarantee cover (%).** Up to 75%.
 - **Insurance.**
 - **Beneficiaries** and **Of whom women or youth.**
 - **Baseline annual income, Baseline production** and **Production unit.** These are the starting figures, so that improvement can be measured later.
4. Select **Save**.

Worked example

- Tier: MEDIUM.
- Investment: ₦35,000,000 (within the ₦100 million cap).
- Revenue share: 18%.
- Risk class: Medium.
- Partial credit guarantee: 50% (within the 75% cap).
- Beneficiaries: 240, of whom 168 are women or young people.

The investment is now **APPRAISED**.

14.3 Approve or decline

- The **approver must be a different person** from the appraiser.
- The approver chooses **Approve** or **Decline**.

14.4 Record disbursement and update

Select **Update** on the row (the dialog is titled "**Update {reference}**"). You can change:

- **Status**.
- **Total disbursed**. This cannot be more than the investment amount.
- **Disbursed on** and **Matures on**.
- **Capital repaid**.
- **Revenue share received**.
- **Recovered**.
- **Current income** and **Current production**.
- **Notes**.

Status flow:

APPRAISED → APPROVED or DECLINED. APPROVED → DISBURSED or DECLINED.
DISBURSED → REPAYED or DEFAULTED. DEFAULTED → REPAYED.

Portfolio columns

Reference, Enterprise, Tier, Cluster / value chain, Amount, Disbursed, Capital + revenue share, Risk / PCG, Women/youth, Status.

Common problems

Problem	What to do
"Approve" is not shown	You appraised this investment. Ask a different person.
Disbursed is rejected	It is more than the investment amount.
The tier cap is exceeded	Lower the investment, or choose a higher tier.

15. Who gets notified

Each notice goes in the app (the bell and inbox). Email and browser push are sent only where those services are set up. Each notice goes only to people who hold the right role **and** can see the record.

Event	Who is told
A member applied or was registered	Registrars (CSA, PA, SCA)
A NAV or dividend is waiting for approval	Finance Approver (FA)
A redemption is requested	Scheme admins (CSA, PA)
A redemption is approved	FEO (payout due)
Units are allotted, a NAV is approved, a dividend is declared or paid, a redemption is settled	The member
An escalation is raised	The higher tier, the assignees and the people involved

Read-only investor viewers do not get operational alerts.

Escalation settings

The escalation timing for **approvals** (for example, NAV and dividend approvals) can be set in **Configuration** → "**Escalation service levels**". Only the PSA or CSA can save these. The redemption timing is fixed in the system and is not part of this setting.

16. Scheme KPIs

The Overview tab shows the figures below. The same numbers appear on the monitoring page.

16.1 Register, NAV and dividends

Label	What it means
Active members	Members with status ACTIVE. The hint shows how many are pending, suspended or exited.
Women or youth members	Share of active members who are women or aged 18–35.
Capital raised	Money paid in, less any cancelled contributions.
Series subscribed	Capital raised as a share of the series size.
Units outstanding	All units held by members.
NAV per unit	The latest approved NAV. Before the first valuation, it is the ~~€~~ 1,000 issue price.
Net asset value	Units outstanding × NAV per unit.
Dividends paid (net)	The total net amount of dividends paid.
Withholding tax deducted	The total withholding tax taken from paid dividends.
Redemptions settled on time	Share of settled redemptions paid on or before their pay-by date.
Redemptions past settlement date	Redemptions still requested or approved after their pay-by date.

16.2 Investment portfolio

Label	What it means
Investment applications	All portfolio entries, whatever their status.
Approval ratio	Approved entries as a share of all decided entries.
Average investment size	Total of approved investments ÷ number approved.
Disbursement rate	Amount disbursed ÷ amount approved.
Women or youth beneficiaries	Share of beneficiaries who are women or young people.
Repayment rate	Capital repaid ÷ amount disbursed, for matured investments.
Revenue share received	Total revenue share received.
Recovery rate	Amount recovered ÷ exposure on defaulted investments.
Income improvement	Change in income against the appraisal baseline.
Production improvement	Average change in production against the appraisal baseline.

17. Common problems at a glance

What you see	Likely cause	What to do
Members cannot see either scheme	Both are still in Draft	Open the scheme (section 6).
"The scheme is not open for membership."	Draft or Closed	Open the scheme.
"The scheme is not open for contributions."	Draft or Closed	Open the scheme.
Cooperative missing from a member's list	Cooperative not verified	Verify it (section 8).
"This identity is already registered."	Duplicate NIN or BVN	Check the member is not registered twice.
"Online payment is not available at the moment."	Paystack keys not set up	Tell the team.
Contribution blocked by the series size	Capital plus pending plus new amount is over the series size	Check the Overview figures.
NAV shows ₦1,000	No valuation has been approved	Record and approve a valuation.
"Liabilities exceed assets"	Negative NAV	Check the figures.
Cannot approve your own entry	Separation of duties	Ask a different person.
Redemption escalated	Pay-by date passed	Check the payout is recorded and approved.

This part covers the Investment schemes features as they are in the DFFMS system. Where the system does not do something, this part says so. If something in the live system differs from this part, tell the team so that this part can be updated.

Part D: Oversight, monitoring and reporting

Notifications, escalations, facility monitoring, early warnings, risk, performance, reports, the executive dashboard and programme records.

Audience: managers, analysts and executives who use DFFMS to watch the SAPZ programme.

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1. Before you start

Part D is for people who **watch** the programme. Most pages here show information. A few let you record data, acknowledge a warning, or raise an escalation.

Example people

These people are fictional. They show how a role is used in practice.

Person	Role in this example	What they do in Part D
Ngozi Eze	Monitoring Analyst	Records climate readings and prices, and creates risk and performance records
Ibrahim Sule	Programme Administrator	Resolves early warnings, creates reports, handles escalations
Aminu Danjuma	Executive / Donor Viewer	Reads the executive dashboard. He cannot change anything.
Kemi Adebayo	Investor Viewer	Reads her own organisation's portfolio and the schemes

Role names

The role names below are used in plain English in this manual. Your screen may use slightly different wording.

Code	Role name in this manual
PSA	Platform Super Administrator
CSA	Client System Administrator
PA	Programme Administrator
SCA	State Coordinator
IA	Institution Administrator
FEO	Finance Entry Officer
FA	Finance Approver
MA	Monitoring Analyst
AUD	Auditor / Compliance
EXEC	Executive / Donor Viewer
INV	Investor Viewer
SUP	Support

Data scope

You only see records inside your **data scope**. A State Coordinator sees one state. An Institution Administrator sees one institution. Notifications follow the same rule. If a record is missing from your screen, check your scope with your administrator before you assume it does not exist.

Two-step verification

Some actions need recent **two-step verification** (MFA). Generating a report always needs it. If DFFMS asks you to set up MFA, use **Security centre** or **Set up my authenticator** first.

2. Notifications

2.1 How you are notified

Channel	What it is	How it is set up
In-app bell	A bell in the top bar with an unread badge (a red count of unread items). The badge is hidden at zero.	Always on
Notifications page	The full list, at <code>/notifications</code>	Always on
Email	A message to your work email	Set up by the system administrators
Browser push	An alert on your device	You turn it on for each device

Every message has a severity: **INFO**, **ACTION**, **WARNING** or **CRITICAL**.

Delivery happens straight after the event. A retry job at 02:00 UTC tries again anything that failed. SMS is not used for notifications yet.

2.2 Who is told about which event

You only receive a message when you hold the right role **and** the record is in your scope. Read-only investor users never receive operational alerts.

Event	Who is told
A marketplace request is submitted	The Platform Super Administrator. The applicant gets "Request received".
A finance application decision is needed	Finance Approvers and State Coordinators
An application is waiting in a review stage	Programme Administrators, State Coordinators, Institution Administrators and Finance Entry Officers
A financing case needs action	Programme Administrators, Institution Administrators, Finance Entry Officers and Finance Approvers
A payment waits for checking	Finance Approvers
A payment is prepared	Programme Administrators, Institution Administrators and Finance Entry Officers
A monitoring warning is raised	Programme Administrators, State Coordinators, Monitoring Analysts, Institution Administrators and Finance Approvers. For CRITICAL case warnings, the case team too.
A scheme member applies or registers	Registrars (Client System Administrator, Programme Administrator, State Coordinator)
A scheme redemption is requested	Scheme administrators (Client System Administrator, Programme Administrator)
A staff invitation is accepted	The invitee and the person who sent the invitation
The security policy is changed	The Platform Super Administrator who made the change
A staff message is sent	The people chosen: one person, selected people, a whole role, or all active staff

2.3 The notifications page

Who can use it: every staff member.

Steps

1. Click the **bell** in the top bar, or open **Notifications** in the menu.

2. Read the three counters at the top: **Unread**, **All activity** and **Email and push deliveries**.
3. Find the message in the table. The columns are **Notification**, **Message**, **Channel**, **Status** and **Created**.
4. Click **Open record** to go to the record the message is about.
5. Click **Mark as read** on one row when you have finished with it.
6. Click **Mark all read** at the top of the page to clear every unread message at once.

What happens next

- The unread badge goes down.
- Messages stay in **All activity**. Nothing is deleted.
- The **Email and push deliveries** counter shows that a message really went out. Use it when someone says they never got a message.

Common problems

- **The badge is different from the list.** Refresh the page. The badge counts unread items only.
- **I did not get an email.** Check **Email and push deliveries**. If the status shows a failure, tell the Client System Administrator. The retry job tries again each night.
- **I cannot see a message about a record I can open.** The message may go to a role you do not hold. Ask the Client System Administrator which roles receive that event.

2.4 Turn on browser alerts for a device

Who can do it: every staff member, for their own device.

Steps

1. Open **Notifications**.
2. Click **Enable alerts** in the push control.
3. Allow notifications when the browser asks.
4. To stop alerts on this device, click **Turn off**.

What happens next: alerts arrive on that device while the browser is running. Each device has its own switch.

Common problems

- **There is no Enable alerts button.** Your browser may block notifications. Check the site settings in your browser.

- **Alerts stopped.** Turn alerts off and on again on that device.

3. Escalations

An **escalation** means "this is stuck and needs someone more senior to decide". DFFMS escalates in tiers.

Tier	Who is told	Severity
Level 0: the case team	The people who normally act on the record	Normal
Level 1: Programme Administrator	Programme Administrators, and the people concerned	WARNING
Level 2: Client System Administrator	Client System Administrators, and the people concerned. This is the highest tier.	CRITICAL

3.1 Automatic escalations (service levels)

DFFMS checks for stuck work every day at **06:00 UTC**. You do not need to act for these. The timings below are the defaults, confirmed by the client on 25 October 2026.

Setting (label on screen)	Default	What it means
Approval reminder (hours)	24	A waiting approval gets a reminder after 24 hours
Escalate to Programme Administrator (hours)	48	After 48 hours, the approval goes to level 1
Escalate to Client System Administrator (hours)	96	After 96 hours, the approval goes to level 2
Application stage limit (working days)	5	At 5 working days in one review stage, level 1. At 10, level 2.
Repayment reminders (days overdue)	1, 7, 30	The borrower and case team are reminded at these points
Escalate unpaid instalment (days overdue)	30	An instalment 30 days overdue goes to level 1
Scheme redemption	Pay-by date plus 3 working days	Fixed in the code. It cannot be changed on screen.

Rules for changing these

- Only the Platform Super Administrator or the Client System Administrator can save them, with **Save escalation service levels** in **Configuration**.
- The numbers must climb in order: reminder, then level 1, then level 2. If they do not, DFFMS uses the defaults.
- Changes are recorded in the audit trail.

What the daily check does: it sends approval reminders and escalations, escalates stalled applications, reminds people about overdue instalments, checks the early warnings (Part 5), and checks scheme redemptions.

An escalation **closes itself** when the approval is decided, the application moves on, or the instalment is paid.

3.2 Raise a manual escalation

Who can do it: people who can update the record, such as Programme Administrators, Finance Approvers and Finance Entry Officers. Scheme administrators can escalate a redemption.

Steps

1. Open the record: a finance application, a financing case, or a scheme page with a redemption.
2. Find the **Escalation** panel. Its text reads: "Stalled decisions climb to the Programme Administrator and then the Client System Administrator."
3. Click **Escalate**.
4. In the dialog **Escalate for a decision**, choose the item in **What needs a decision**. This only appears when the record has more than one open item.
5. Write the **Reason**. Use at least 10 characters. Say what is blocked and what decision is needed.
6. Click **Escalate**.

What happens next

- The escalation moves **one tier up** from its current level. The first manual escalation goes to the Programme Administrator. The second goes to the Client System Administrator.
- The next tier, the people expected to act, and the person who raised it are told in-app, by email and by push.
- The action is recorded in the audit trail.
- A record already at the top tier cannot be escalated again. You will see: "This record is already escalated to the Client System Administrator."

Example

Ibrahim Sule sees that a finance application has waited for committee review for two weeks. He writes "The committee has not met since 3 October. We need a date set this week." He clicks **Escalate**.

3.3 Resolve an escalation

Who can do it: Platform Super Administrators, Client System Administrators, Programme Administrators, and the person who raised the escalation.

Steps

1. Open the record. Find the row **Escalated to {tier}** in the **Escalation** panel.
2. Check the **Source** and the reason.
3. In the box **How was this resolved?**, type what was done. Use at least 5 characters.
4. Click **Resolve**.

What happens next: the row closes, and the note stays on the record.

3.4 Where to see escalations

There is **no separate escalations list** in the menu. Open escalations appear in the **Escalation** panel on finance application pages, financing case pages and investment scheme pages (for redemptions). An empty panel shows "No open escalation."

Early-warning escalations, such as "Intervention required" on an infrastructure project, show as CRITICAL early warnings on the monitoring page, and as an escalation on the financing case.

Common problems

- **No Escalate button.** Your role cannot escalate that record, or the record is already decided or closed.
 - **"Already escalated".** The top tier is already open. Work with the people at that level.
 - **No Resolve button.** Only the people in 3.3 can resolve. Ask a Programme Administrator.
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4. Facility monitoring

Page: Facility monitoring at `/monitoring`

Who can open it: every staff member except Support.

Who can record readings: Client System Administrators, Programme Administrators, State Coordinators and Monitoring Analysts.

The page shows how each facility is performing, and the early warnings that need a decision.

4.1 The top tiles

Tile	What it counts
Open early warnings	Open warnings. The line below shows how many are not yet acknowledged.
Critical	Open CRITICAL warnings: defaults, breaches, climate triggers and interventions
Facilities monitored	Facilities in your scope, and the financing cases behind them
Climate triggers (90 days)	Triggered climate readings in the last 90 days, out of all readings recorded

4.2 Core KPIs every facility shows

KPI means key performance indicator: a number that shows how something is working.

KPI (label on screen)	Plain meaning
Applications received	Applications sent in. Drafts are not counted.
Approval ratio	Of the decided applications, the share approved
Average request size	The average amount asked for
Approved financing	Total approved for financing cases
Disbursed and Disbursement rate	Money paid out, and that money as a share of the approved amount
Beneficiaries financed	Number of different people or businesses financed
Women beneficiaries and Youth beneficiaries	The share of beneficiaries who are women, or young people (18 to 35). The line below shows "x of y".
Repayment rate	Money repaid as a share of money that has fallen due
Portfolio at risk (30+ days)	Unpaid money more than 30 days late, as a share of all money still owed. Higher is worse.
Recovery rate	Money recovered from defaulted cases, as a share of the money at risk in them

4.3 Extra KPIs for each facility

F-I: Climate-Smart Production Cluster Finance. Input finance disbursed; insured exposure (value insured on active policies); active insurance policies; premiums and premium subsidy; insurance claims; claim ratio (claims as a share of policies); loss ratio (approved claim money as a share of premiums); climate triggers in financed areas.

F-II: Agric-Vault Warehouse Receipt & Inventory Finance. Pledged receipts and their collateral value; loan-to-value (loans as a share of verified receipt value, where higher means less safety margin); collateral coverage; average storage period in days; receipts expiring within 30 days; largest warehouse share and largest commodity share; worst 30-day price movement.

F-III: Value-Chain Risk-Sharing & Offtake Finance. Contract fulfilment (delivered as a share of contracted); on-time delivery; rejection rate; delayed buyer payments; largest buyer share; offtake

receivables outstanding; first-loss utilisation; default rate.

F-IV: Agribusiness Working Capital & Growth Finance. Revenue, revenue growth and EBITDA growth from the latest period; operating cash flow; debt-service coverage (operating cash flow divided by debt payments due; below 1.0 means the business cannot cover its debt from operations); equity invested and equity portfolio value; IRR (annual return); MOIC (money back as a multiple of money invested); valuation change; follow-on investments and exits; jobs supported, women and youth in jobs; exports; value added.

F-V: Infrastructure & Asset Finance. Projects; cost to completion; cost overrun (estimate above budget); overdue milestones; physical progress; disbursed-versus-progress gap; debt-service coverage; asset utilisation and operating margin; private capital mobilised; co-financing leverage.

4.4 SCAFI on the monitoring page

SCAFI is an investment scheme, not one of the five facilities, so it has no facility KPI set. The page shows a **scheme KPI card** with members, contributions, net asset value (NAV), dividend payout and the investment portfolio.

5. Early warnings

An **early warning** is a condition that needs a management decision. DFFMS checks every day at 06:00 UTC and sends the warning in-app, by email and by push to the people responsible. Warnings are WARNING or CRITICAL.

5.1 Rules that DFFMS checks

All facilities

Rule	Severity	Plain meaning
Case default	CRITICAL	A financing case has defaulted
Arrears at 30 and 90 days	WARNING; CRITICAL at 90 days	Repayments are overdue
Debt-service coverage below minimum	WARNING; CRITICAL below 1.00 times	Minimum is 1.20 times by default

F-I

Rule	Severity	Plain meaning
Climate trigger in a state with live loans	CRITICAL	A reading passed its threshold in an area with financed cases. Only readings from the last 30 days count. You must close it by hand.
Concentration above term-sheet limits	WARNING	One cluster above 5%, one value chain above 25%, or one state above 30% of the facility envelope. These limits are fixed.

F-II

Rule	Severity	Plain meaning
Receipt expiring or expired	WARNING; CRITICAL once expired	A pledged receipt expires within 14 days, or has expired
Loan-to-value above approved advance rate	WARNING; CRITICAL above the higher of the limit and 75%	The loan is large for the value of the goods
Commodity price drop	WARNING; CRITICAL at 30%	Price fell 15% or more in 30 days
Warehouse or commodity concentration	WARNING	One warehouse above 40%, or one commodity above 60%, of pledged value

F-III

Rule	Severity	Plain meaning
Delivery overdue	WARNING; CRITICAL at 14 days late	Delivery is 7 days late
Delivery shortfall	WARNING	Less was delivered than contracted
Buyer payment delayed	WARNING; CRITICAL at 60 days late	Buyer is 30 days late to pay
First-loss utilisation	WARNING at 75%; CRITICAL at 100%	Share of first-loss cover already used

F-V

Rule	Severity	Plain meaning
Construction delay	WARNING	A milestone is more than 30 days late
Delayed disbursement	WARNING	A scheduled payment is more than 30 days past due
Cost overrun	WARNING; CRITICAL above 20%	Estimated cost is above 10% over budget
Financing gap	CRITICAL	Estimated cost is more than the money committed
Intervention required	CRITICAL	A financing gap and a construction delay or delayed disbursement. It also raises a level 1 escalation on the financing case.

5.2 Early-warning thresholds

Only the Platform Super Administrator or the Client System Administrator can change these, in **Configuration**, section **Early-warning thresholds**, with **Save early-warning thresholds**.

Setting (label on screen)	Default
Receipt expiry warning (days)	14
Commodity price drop (basis points)	1500 (15%)
Warehouse concentration	4000 (40%)
Commodity concentration	6000 (60%)
Delivery overdue (days)	7
Buyer payment delay (days)	30
First-loss utilisation	7500 (75%)
Arrears alerts (days overdue)	30, 90
Minimum debt-service coverage (x100)	120 (1.20 times)
Construction delay (days)	30
Delayed disbursement (days)	30
Cost overrun	1000 (10%)

Basis points are a way of writing percentages: 1500 basis points is 15%.

5.3 Record a climate reading (NiMet bulletin)

Who can do it: Client System Administrators, Programme Administrators, State Coordinators and Monitoring Analysts.

Steps

1. Open **Facility monitoring**.
2. Click **Record a climate reading**.
3. Choose the **Hazard**: Rainfall deficit, Drought, Excess rainfall, Flood, Heat stress, Pest or disease, or Other.
4. Choose the **State** and enter the **Area (LGA, SAPZ or cluster)**.
5. Enter the **Weather station or index** and the **Observed value**.
6. Enter the **Trigger threshold** and the **Unit**.
7. Enter the **Observed on** date and the **Source**, such as the NiMet dekadal bulletin.
8. Save.

Example

Ngozi Eze records a **Rainfall deficit** in the Ikara maize cluster in Kaduna. Observed rainfall is 41 millimetres against a trigger threshold of 60. For rainfall deficit and drought, a reading **at or below** the threshold is a trigger.

What happens next

- For a trigger, DFFMS checks the financed cases in that state straight away and warns the monitoring team. The screen says: "Trigger condition met. Financed cases in the state are being checked and the insurer and lenders notified." DFFMS alerts only its own staff. Your team must contact the insurer and lenders itself.
- For a non-trigger, the screen says: "Reading recorded. The trigger condition is not met."
- The reading appears in the **Climate readings** table with its **Deviation** and **Status**.
- A climate trigger stays open until someone records a management decision (5.5).

Common problems

- **"The state is outside your data scope."** Record readings only for states in your scope.
- **"The climate reading could not be recorded."** Check that every field is filled in and the values are numbers.
- **No warning appeared.** Readings older than 30 days do not raise a warning. There must also be live financed cases in that state.

5.4 Record a market price

Who can do it: the same roles as climate readings.

Steps

1. On **Facility monitoring**, click **Record a market price**.
2. Choose the **Commodity**, the **State** and enter the **Market**.
3. Enter the **Price (₦ per unit)**, the **Unit**, the **Observed on** date and the **Source**.
4. Save.

Example: Ngozi records maize at ₦465,000 per tonne at the Zaria grain market.

What happens next: the price appears in the readings table and feeds the F-II rules, such as the price drop and loan-to-value warnings.

5.5 Act on an early warning

Who can acknowledge: Client System Administrators, Programme Administrators, State Coordinators, Monitoring Analysts, Institution Administrators and Finance Approvers.

Who can resolve: Platform Super Administrators, Client System Administrators, Programme Administrators and Monitoring Analysts.

Steps

1. Open the warning from **Notifications** or from the **Early warnings** list on **Facility monitoring**.
2. Read the title and body. The body says what is happening.
3. Click **Acknowledge**. The warning is marked with your name, so colleagues know it is being handled.
4. Take the action in the real world, for example contacting the insurer or lender.
5. Click **Resolve**.
6. In **Management decision taken**, write what was decided, using at least 5 characters. Example:
"An insurance claim has been opened with NAIC. Lenders have given affected members a sixty-day repayment holiday."
7. Confirm.

What happens next

- The warning closes and the decision stays on the record for auditors and partners.
- Most warnings **close by themselves** when the condition clears at the next check.
- **Climate triggers never close by themselves**. Someone must resolve them with a decision.
- If the condition is still present, the warning **reopens** and notifies again. Resolving does not hide a live problem.

Common problems

- **No Resolve button**. Your role can acknowledge but not resolve. Ask a Programme Administrator or Monitoring Analyst.
- **The warning came back**. The condition is still present. Check the body and the latest readings.
- **The count did not change**. Refresh the page. Automatic closing happens at the daily check.

5.6 The F-V construction chain

For infrastructure projects, warnings link together like this:

1. A **construction delay** (late milestones) or a **delayed disbursement** (late payments) raises a WARNING.
2. If the project also has a **financing gap**, DFFMS raises **Intervention required**.
3. **Intervention required** is CRITICAL. It raises a level 1 escalation on the financing case, so the Programme Administrator is told.

The warning body lists the signals that fired, for example "construction delay → financing gap", and suggests a recovery plan: re-phasing, extra sponsor equity or co-financing, before more money is paid out. A cost overrun alone does not start the chain.

6. Risk and performance

6.1 Risk assessments

Page: Risk assessments at [/risk](#)

Who can create one: Platform Super Administrators, Client System Administrators, Programme Administrators, State Coordinators and Monitoring Analysts.

Risk scores are **advisory**. A score cannot approve credit or any financial action.

Steps

1. Open **Risk assessments**.
2. Click **Create assessment**.
3. Choose the **Subject type** and enter the **Subject record ID**.
4. Enter the **Score (0–100)**, where higher means more risk.
5. Choose the **Rating**.
6. Save.

Example: Ngozi gives a financing case a score of 42 out of 100 and a medium rating. The assessment joins the register and feeds the risk rating chart on the dashboard.

What happens next: the row appears in the register. Unsourced records show "Not scored".

Common problems

- **The subject record ID is not found.** Copy the ID from the financing case or application page.

- **No Create assessment button.** Your role is read-only for risk.

6.2 Performance indicators

Page: Programme performance at /performance

Who can record one: the same roles as risk assessments.

Indicators measure progress against programme targets, for example the share of SCAFI members who are women or young people.

Steps

1. Open **Programme performance**.
2. Click **Record indicator**.
3. Enter the **Indicator name**, the **Indicator code** and the **Measurement unit**.
4. Enter the **Reported value** and the **Reporting date**.
5. Save.

What happens next: indicator values build up by period, so progress can be reported over time. The table shows values as they were submitted.

Common problem

- **A value looks wrong.** This manual does not describe a correction step, and the screen has no edit button for values. Ask a Programme Administrator how to correct it.
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7. Reports and exports

DFFMS makes formal reports from an **approved catalogue of 17 reports**. You cannot write your own query. Reports are made in the background.

7.1 The catalogue

Group	Reports
Money and records	Financial transactions; General ledger; Audit trail; Reconciliation; Marketplace applications
Facilities	Facility allocation and utilisation; Facility and instrument balances
Cases and portfolio	Application pipeline and ageing; Conditions precedent ageing; Portfolio performance and repayment; Guarantee exposure and claims; Insurance coverage and expiry
Programme delivery	Warehouse inventory and pledged value; Offtake delivery and settlement; Infrastructure and PPP progress
Monitoring	Facility KPI pack (the screen label is "Facility KPI pack (roles of DFFMS)"); Early-warning register

7.2 Create a report definition

Page: Report definitions at [/reports](#)

Who can do it: Platform Super Administrators, Client System Administrators, Programme Administrators, State Coordinators and Institution Administrators, or any role given the reports create policy.

Steps

1. Open **Report definitions** and click **Create report**.
2. Choose the **Approved report** from the catalogue.
3. Choose the **Format: PDF, CSV or Excel**.
4. Check **Schedule**. It shows **On demand** unless a schedule text has been entered.
5. Save.

Important: the **Schedule** text is stored and shown, but **nothing runs on a schedule**. A report is made only when someone clicks **Generate report**.

Example: Ibrahim Sule chooses the **Facility KPI pack** in **PDF** for the monthly steering committee.

7.3 Generate a report

Who can do it: Platform Super Administrators, Client System Administrators, Programme Administrators, State Coordinators, Institution Administrators, Finance Approvers, Monitoring Analysts

and Auditors. Two-step verification (MFA) is required.

Steps

1. In **Report definitions**, find the report row.
2. Click **Generate report**.
3. If asked, complete two-step verification.

What happens next: DFFMS builds the file in the background. The job appears in **Report exports** at `/exports` . You can keep working.

7.4 Download a report securely

Who can view exports: the report readers in the staff roles, including Executive / Donor Viewers and Investor Viewers. Each person sees exports within their scope.

Steps

1. Open **Report exports** at `/exports` .
2. Find the file in the **Export job register**. Check its **Report**, **Status**, **Size** and expiry.
3. Open the row's actions and click **Download securely**.
4. Confirm if asked.
5. Save the file from the link that opens.

What happens next

- The link is **signed** and works for up to **300 seconds** (five minutes). After that, click **Download securely** again.
- The download is recorded in the audit trail.
- Files are kept for up to **seven days**, then removed.

7.5 Limits

Limit	Value
File size	50 MB per file
Active report jobs	10 at a time for each tenant (client organisation)
Report jobs per day	100 for each tenant
How long a file is kept	Up to 7 days
Download link	Up to 300 seconds

7.6 Common problems

- **"Reporting exports are not available."** Exports are not switched on. Tell the Client System Administrator.
- **"Multi-factor authentication is required".** Complete two-step verification and try again.
- **The download link does not work.** It has expired. Click **Download securely** again.
- **The file is gone.** It was kept for up to seven days. Generate it again.
- **No Generate button.** Your role lacks the report create policy, or a saved role policy has narrowed it.

Note on CSV exports: every table has an **Export CSV** button. It saves the visible rows to your browser. It is quick, but it is not a formal report.

8. The executive dashboard

Page: Dashboard at `/dashboard`

Who can open it: every staff member. The dashboard shows only what your role may see. Executives and donors have **read-only** access.

Summary tiles: Authoritative facilities; Applications in review; Pending approvals; Active financing cases; Open risk assessments; Verified institutions; Verified disbursements; Unread notifications.

Charts

Chart	What it shows
₦420bn facility allocation	How the programme allocation is split across facilities
Six-month transaction value	Money moved over the last six months
Transaction type mix	Share of each transaction type
Risk rating distribution	How many risk assessments fall in each rating
Transaction workflow status	How many transactions are at each stage
Funding portfolio composition	How funding is split across the portfolio

Panels

- **Attention required** lists items that need action. It has a button **Open security centre**.
- **Recent financial workflow** lists the latest financial activity.
- **Latest notifications** lists the newest messages, with **View all notifications**.

Buttons at the top: **Open reports** and **Review finance**.

Example: Aminu Danjuma opens the dashboard each morning, reads the tiles, and checks **Attention required**. He opens **Open reports** when he needs the latest facility KPI pack. He sees no approve or edit buttons.

Common problems

- **A chart is empty.** Your scope may hide the data. Check with your administrator.
- **The ₦420bn in the chart title does not change with the data.** It is fixed text on the page.

9. Programme records and partners

These pages hold reference data and records. Most are **view only**. Records come from financing cases or approved steps, not typed in directly.

Page	What it holds	Who can add records
General ledger (/finance/ledger)	Every posted debit and credit. Immutable: entries cannot be edited.	View only
Investments (/investments), Loans (/loans), Grants (/grants)	Portfolio registers. Start from the application pipeline or open facility windows.	View only. Records come from financing cases.
SAPZ programmes (/sapzs)	Zones and states, the processing objective and focus value chains	Programme Administrators, State Coordinators, Institution Administrators, Client System Administrators. Platform Super Administrators can suspend or activate a zone.
Value chains (/value-chains)	Each commodity and its stage, from beef and cashew to cassava, cocoa and dairy	The same roles, with Add value chain
Stakeholders (/stakeholders)	Organisations on the programme: ministries, banks, development finance institutions, insurers and cooperatives	Add stakeholder
Institutions (/institutions)	Institutions taking part in the programme	Add institution
Collaboration (/collaboration)	Messages and notices between teams. Buttons: Send message , Invite collaborator .	Staff

Organisations marked with a **Public partner category** can appear on the public partners page.

Example: Ibrahim Sule opens **SAPZ programmes** to check the Oyo zone list, then **Stakeholders** to see which banks and insurers are public partners.

Common problems

- **No Add button.** Your role does not have the create policy for that register.

- **A new investment is missing.** Investment, loan and grant records come from financing cases. Check the case.
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10. Which page answers which question

Question	Go to	What you will see
Did my message reach me?	Notifications (/notifications), counter Email and push deliveries	Delivery status for email and push
Who was told about this event?	Notifications , row Open record	The record the message refers to
Is an approval or application stuck?	The Escalation panel on the application, case or scheme page	Open escalations and their tier
How is facility F-I (or F-II to F-V) doing?	Facility monitoring (/monitoring)	KPIs for that facility
Is anything urgent right now?	Facility monitoring , tile Critical , then Early warnings	CRITICAL warnings
Has rain failed in a financed area?	Facility monitoring , Climate readings	Readings, deviation and status
Is a commodity price falling?	Facility monitoring , market price readings	Prices and the worst 30-day movement
What is the risk score of a case?	Risk assessments (/risk)	Score, rating and status
Are we meeting programme targets?	Programme performance (/performance)	Indicator values by period
I need a PDF for the steering committee	Report definitions (/reports), then Report exports (/exports)	Generated file and secure download
What is the big picture on one page?	Dashboard (/dashboard)	Tiles, charts and attention items
Which zones and value chains exist?	SAPZ programmes (/sapzs) and Value chains (/value-chains)	Reference data
Who are our partners?	Stakeholders (/stakeholders) and Institutions (/institutions)	Organisations and public partner status
What has been posted to the accounts?	General ledger (/finance/ledger)	Entries (view only)

Question	Go to	What you will see
Who changed what, and when?	Audit trail (/audit)	Time-ordered event log (view only)

End of Part D.

Part E: Administration, security and support

This part is for the people who run DFFMS day to day: the Platform Super Administrator, the Client System Administrator, and the support team. It explains how staff accounts are made, how staff sign in safely, how system settings work, and how to answer questions from outside the programme.

Names in this guide are fictional. All email addresses end in `@demo.dffms.org` .

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1. Staff accounts are invitation only

Nobody can create a staff account by signing up on the public website. The public sign-up page only makes public accounts, for people who apply for support or invest.

Staff accounts come from one place only: an invitation sent by an administrator. This is a deliberate rule. It means every staff member has a known role, a known scope, and a known person who invited them.

Some facts to remember:

- The **Platform Super Administrator** role can never be invited. It is held by the platform owner and cannot be limited by scope.
 - The **State Coordinator Admin** role must always have a **state** scope.
 - The **Institution Admin** role must always have an **institution** scope.
 - The Client System Administrator works only inside its own tenant (the client's own space in DFFMS).
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2. Staff roles in plain words

The table below lists every staff role. The short code is used in some screens and reports.

Role (code)	What it means in plain words	Can change data?
Platform Super Administrator (PSA)	Runs the whole platform. Can see everything in every tenant. Only this role can create tenants, save role policies, change the staff sign-in policy, change withholding tax, and review marketplace requests.	Yes, everything
Client System Administrator (CSA)	Runs one client's tenant. Invites and manages staff in that tenant. Changes escalation and warning settings. Acts as the top escalation level after the Programme Administrator.	Yes, inside the tenant
Programme Administrator (PA)	Manages programmes, SAPZs, institutions and reference data. Handles applications and cases. Resolves warnings and escalations at the first level.	Yes, programme work
State Coordinator Admin (SCA)	Works for one state only. Manages SAPZs, institutions, applications and state-level scheme members. Must have a state scope.	Yes, inside the state
Institution Admin (IA)	Works for one institution only. Can make transactions, disbursements and applications for that institution. Cannot see investment schemes. Must have an institution scope.	Yes, inside the institution
Finance Entry Officer (FEO)	Prepares money work. Creates transactions and disbursements, and records scheme contributions and payouts. The "maker".	Yes, prepares only
Finance Approver (FA)	Checks money work. Approves or rejects transactions and committee decisions. The "checker".	Yes, approves
Monitoring Analyst (MA)	Watches facility health. Records risk assessments, indicators, climate readings and market prices. Resolves warnings.	Yes, monitoring data
Auditor / Compliance (AUD)	Reads everything in scope to check compliance. Can generate reports.	No, read-only
Executive Donor Viewer (EXEC)	Reads dashboards, finance, schemes, monitoring, reports and exports for leadership and donors.	No, read-only
Investor Viewer (INV)	Follows its own organisation's portfolio and schemes. Receives no operational alerts.	No, read-only

Role (code)	What it means in plain words	Can change data?
Support (SUP)	Looks after system health, integrations, staff messages and help. Cannot see finance, scheme or monitoring data.	Only queues integration jobs and sends messages

Maker and checker. For money, one person prepares (the maker) and a different person approves (the checker). A maker can never approve their own transaction. The Platform Super Administrator is the only exception.

3. Inviting a staff member

Who can do it: Platform Super Administrator and Client System Administrator. A CSA can invite only into its own tenant.

Before you start

- Get the person's full name and their **official work email**. Do not use personal email addresses.
- Decide the **role**. Check section 2 above.
- Decide the **access scope**. Ask: which programme, state, SAPZ or institution should this person see?
- Make sure the organisation exists in DFFMS. If not, add it first under **Institutions** or **Stakeholders**.

Steps

1. Sign in and open **Users** from the left menu.
2. Click **Invite administrator or staff**.
3. In **Full name**, type the person's full name. Example: Hadiza Lawal .
4. In **Official work email**, type the work email. Example: hadiza.lawal@demo.dffms.org .
5. In **Tenant**, choose the client's tenant. A CSA sees only its own tenant.
6. In **Organisation**, choose the organisation the person works for.
7. In **Assigned role**, choose the role. Example: **State Coordinator Admin**.
8. In **Access scope**, choose the scope type and the matching value:
 - **Programme**: the programme the person may see.
 - **State**: the state the person may see. Required for State Coordinator Admin. Example: **Kaduna**.
 - **SAPZ**: one SAPZ zone.

- **Institution**: one institution. Required for Institution Admin.
- Leave a dimension empty if the person should be unrestricted in that dimension.

9. Check every field once more.

10. Click **Send secure invitation**.

What happens next

- The invitation appears under **Recent invitations**.
- The invitee receives a single-use invitation link by email. The link lasts **72 hours**.
- You can copy the invitation ID from the same table, or revoke the invitation (section 6).

Common problems

- **"The PSA role can never be invited."** This is correct. Only one PSA role exists, and it is not given to new staff.
 - **A State Coordinator Admin with no state scope is refused.** Pick a state.
 - **An Institution Admin with no institution scope is refused.** Pick an institution.
 - **The invitation link has expired.** Revoke the old invitation and send a new one.
 - **The person used a personal email.** Revoke the invitation and send a new one to the work email.
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4. Accepting a staff invitation

Who can do it: the invited person only.

Before you start

- Open the invitation email on a device you control.
- Check the link was sent less than 72 hours ago.
- Check the email address matches the one the administrator used.

Steps

1. Click the link in the invitation email. It opens the page **Accept your staff invitation**.
2. In **Full legal name**, type your full name as it appears on official papers.
3. In **Invited work email**, check your email. Do not change it.
4. In **Password**, create a strong password.
5. In **Confirm password**, type the same password again.
6. Click **Create credentials and verify email**.

7. Open the verification email and follow the link. The link lasts **30 minutes**.
8. Return to DFFMS. Your staff access is now active.
9. If your role requires two-step security, DFFMS takes you to the **Account security** page next. Follow section 8.

What happens next

- Your membership and role become active. Your account is now a staff account.
- You receive the notice **Staff access activated**.
- The administrator who invited you receives **Staff invitation accepted**.
- An audit event **STAFF_INVITATION_ACCEPTED** is recorded.

Common problems

- **The page says "Sign in to accept this invitation"**. You already have a DFFMS account with this email. Click **Continue to staff sign in**. If you have forgotten your password, click **Reset or establish password** first.
 - **The link says it has expired**. Ask the administrator to revoke and resend the invitation.
 - **The verification email did not arrive**. Check your spam folder. Wait a few minutes. Ask the administrator if it still does not arrive.
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5. Changing a role, scope or status

Who can do it: Platform Super Administrator and Client System Administrator (within their tenant).

Before you start

- Decide what must change: the role, the scope, or the account status.
- Remember that the **Platform Super Administrator** role cannot be given to anyone through this screen.
- You cannot change your own account status. Ask another administrator.

Steps

1. Open **Users**.
2. Find the person under **Activated staff accounts**. Use the columns **Staff member**, **Organisation**, **Role**, **Security** and **Status** to check.
3. Open **Manage staff** for that person.

4. To change the role or scope:
 1. Click **Change role**.
 2. Choose the new **Assigned role**.
 3. Set the **Access scope** again. Changing the role also means checking the scope.
 4. Save.
5. To change the account details:
 1. Click **Edit profile and organisation**.
 2. Update the **Name** (2 to 120 characters) and the **Organisation**.
 3. Save.
6. To **suspend** an account, click **Suspend and revoke sessions**. The person is signed out everywhere.
7. To **reactivate** a suspended account, click **Reactivate account**.
8. To **archive** an account that will not be used again, click **Archive account**.

What happens next

- The change takes effect straight away.
- Every change is recorded in the audit trail (section 13).
- A suspended person cannot sign in until the account is reactivated.
- An archived account stays in the records for audit, but cannot be used.

Common problems

- **The Change role button does not work for a PSA account.** Only the platform owner can manage a PSA account.
 - **A State Coordinator Admin changed to another role keeps the old state.** Always check the scope after a role change.
 - **The person still sees old pages.** Ask them to sign out and sign in again. For a suspended account, the sessions were already ended.
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6. Revoking an invitation

Who can do it: Platform Super Administrator and Client System Administrator.

Before you start

- Check the invitation is still waiting. Accepted invitations cannot be revoked.

- Decide whether you will send a new invitation after revoking.

Steps

1. Open **Users**.
2. Scroll to **Recent invitations**.
3. Find the invitation. Check the name, email and role.
4. Click **Revoke invitation**.
5. Confirm when asked.

What happens next

- The invitation link stops working straight away.
- If the person still needs access, send a new invitation (section 3).

Common problems

- **The person says the link does not work.** It was probably revoked, or it is older than 72 hours. Send a new one.
 - **You want to copy the invitation ID for support.** Use **Copy invitation ID** from the same table. Do not paste it into public channels.
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7. Signing in as staff

Who can do it: any staff member with an active account.

Before you start

- You need your work email and your password.
- If your role requires two-step security, have your authenticator app ready (section 8).
- Use a device you trust.

Steps

1. Go to the **staff sign-in page** (`/admin/sign-in`). Its title is **Staff and administrator sign in**.
2. Type your work email and password.
3. Submit the sign-in form.
4. If two-step security is switched on for you, the page **Multi-factor verification** appears.

1. Type the **Six-digit authenticator code** from your app.
2. Click **Verify and continue**.
3. If you have lost your phone, click **Use a recovery code**, type one **Single-use recovery code**, and click **Verify and continue**.
5. If your role must set up two-step security and has not yet done so, DFFMS opens **Account security**. Follow section 8.
6. When you reach the dashboard, check the footer card **Secure session**. It should say **MFA enrolled · Secure session active**.

What happens next

- You land on the **Executive dashboard**.
- Your sidebar shows only the pages your role allows.

Common problems

- **"Staff accounts are created only through a programme invitation."** You are on the staff page without an account. Use the invitation email. Do not use the public sign-up page.
 - **You are sent back to the public account page with "staff access required"**. Your account is not a staff account. Ask an administrator to check it.
 - **The code is refused five times**. The account locks for **15 minutes**. Wait, then try again with the correct code. If you cannot wait, ask an administrator.
 - **The code is always wrong**. Your phone clock may be wrong. Turn on automatic time in your phone settings, then try a new code.
 - **You used a recovery code and cannot sign in again**. Each recovery code works only once. Use another one, and then make new codes (section 8).
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8. Two-step security

Two-step security adds a second check after your password: a six-digit code from an **authenticator app** on your phone. DFFMS also gives you **recovery codes** and, for some roles, **passkeys**.

Who can do it: every staff member, for their own account. The Platform Super Administrator can make two-step security mandatory for all staff (section 11).

Before you start

- Install an authenticator app on your phone. Any standard authenticator app works.
- Keep your phone with you during setup.
- Have a safe place ready for your recovery codes. Do not store them on the same phone, or in a shared document.

8.1 Set up an authenticator app

1. Sign in. If prompted, go to **Account security**. You can also open it from the profile menu (click your name, then **Account security**).
2. Read the heading **Secure your account**.
3. In **Current password**, type your password.
4. Click **Begin authenticator setup**.
5. The screen shows:
 - a **setup key** (a long text code). Click the copy button labelled **Copy authenticator setup key** to copy it.
 - a **QR code**. Use this instead of the key if you prefer.
6. In your authenticator app, choose **Add account** (or the plus sign). Then either:
 - scan the QR code on the screen, or
 - choose **Enter a setup key** and paste the key.
7. The app starts showing six-digit codes that change every 30 seconds.
8. Back in DFFMS, under **Single-use recovery codes**, copy or write down every code. Store them in an approved secure location.
9. Tick **I saved these recovery codes in an approved secure location**.
10. In **Six-digit verification code**, type the code now showing in your app.
11. Click **Verify authenticator**. The screen shows **Authenticator verified**.

8.2 Recovery codes

- Recovery codes are for when you cannot get a code from your phone.
- Each code works **only once**.
- Store them offline, in a safe place. Treat them like cash.
- If you use a code, make a fresh set as soon as you can.

Common problems

- **The setup key was pasted into a chat or email.** Treat the old authenticator setup as exposed. Tell your administrator. Set up a new authenticator from a clean start.

- **You lost your phone.** Use a recovery code to sign in. Then set up a new authenticator app from **Account security**.
- **The button is greyed out.** You must tick the box for the recovery codes first.

8.3 Passkeys

A passkey is a sign-in method stored on your device, such as a fingerprint or face unlock. It is harder to fake than a password.

- The **Platform Super Administrator** must register a **device passkey** when two-step security is mandatory. The page says: **Platform Super Administrators must also register a phishing-resistant device passkey.**
- Other staff can add a passkey from the same screen if it is offered.
- To add one, click **Register this device passkey** (or the passkey button on **Account security**) and follow your device prompts.
- Register a passkey on each device you use to sign in.

Common problems

- **The passkey prompt does not appear.** Check you are on the DFFMS address in your browser, and that your device allows passkeys.
- **You see "Setup interrupted".** Your secure session may have ended. Sign in again and start from **Account security**.

8.4 Mandatory two-step security

- By default, two-step security is **off** for general portal access.
 - The Platform Super Administrator can turn on **Require MFA before staff portal access** in the **Security centre**. Then every staff member must set up an authenticator.
 - Some actions always need two-step security, even when the policy is off. See section 10.
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9. Password change and reset

Who can do it: every staff member, for their own password.

Before you start

- Your new password must be strong and unique. Do not reuse a password from another service.
- Check you have access to your work email.

Steps to reset a forgotten password

1. On the sign-in page, click **Forgot password?**.
2. On **Reset your password**, type your work email in **Email address**.
3. Submit the form. DFFMS sends an email. It gives the same reply whether or not the email has an account, so nobody can guess who has an account.
4. Open the email and click the reset link. The link lasts **30 minutes**.
5. Type your new password and confirm it.
6. Save. You will receive a notice that your password was changed.

What happens next

- All your other sessions are signed out. Only the new sign-in remains.
- If you have two-step security, the sign-in asks for your authenticator code.

Common problems

- **The reset link has expired.** Ask for a new one. Request it again from the sign-in page.
- **You asked for many resets.** DFFMS allows only **3 reset requests every 5 minutes**. Wait, then try again.
- **You did not ask for the reset.** Someone may be trying to get into your account. Tell your administrator at once. Change your password from the reset link, and check the audit trail (section 13).

Note on changing a password while signed in. During this review no separate "change password" page was found in the portal. Use the reset flow above. Your administrator can confirm whether a page has been added since.

10. Your secure session

Your sign-in works like this:

- A session lasts **4 hours**.
- While you are active, it is refreshed about every **15 minutes**.

- Some actions need a **fresh sign-in**. Your sign-in counts as fresh for **5 minutes**. After that, you must sign in again to approve money or make a committee decision.
- Important actions are recorded in the audit trail.

The "Secure session" card. The footer of every staff page shows one of two messages:

- **MFA enrolled · Secure session active:** two-step security is set up.
- **Authenticated session · MFA not enrolled:** you are signed in, but have not set up two-step security.

Always enforced, whatever the policy

The following actions need two-step security and a fresh sign-in, even when the staff policy is off:

- Approving, rejecting, reversing and refunding money transactions.
- Recording scheme money (contributions and payouts).
- Generating report exports.
- Opening financing cases, high-risk case changes and committee decisions.

Profile page. Open **My profile** from the profile menu. It shows **Verified staff identity** (your name, email, organisation, membership and roles), **Account security** (two-step security, passkeys, trusted devices and session), **Recent sessions**, and buttons **Notification centre** and **Review security settings**.

Common problems

- **"Session expired".** Sign in again. This is normal after four hours.
- **An action asks you to sign in again.** Your last sign-in is too old for this action. Sign in again, then repeat the action.
- **You see an unknown session in Recent sessions.** Sign out of that session from your profile, then change your password (section 9).

11. Platform and system settings

These settings control how DFFMS reacts to delays, risks and outside services. Most are on the **Configuration** page (</system/configuration>). Some are on other pages, as the table shows.

Setting	Where	What it does	Who may change it
Escalation service levels	Configuration	Sets how long a decision can wait before reminders and escalations. Default: "Approval reminder (hours)" 24; "Escalate to Programme Administrator (hours)" 48; "Escalate to Client System Administrator (hours)" 96; "Application stage limit (working days)" 5; "Repayment reminders (days overdue)" 1, 7, 30; "Escalate unpaid instalment (days overdue)" 30. Values must climb in order. Invalid values fall back to the defaults. Changes are audited.	PSA or CSA. Save with Save escalation service levels .
Scheme redemption deadline	(fixed in code)	Pay-by date plus 3 working days.	Not configurable
Early-warning thresholds	Configuration	Sets when warnings appear. Examples: receipt expiry warning 14 days; commodity price drop 1500 (15%); warehouse concentration 40%; commodity concentration 60%; delivery overdue 7 days; buyer payment delay 30 days; first-loss utilisation 75%; arrears alerts at 30 and 90 days; minimum debt-service cover 1.20x; construction delay 30 days; delayed disbursement 30 days; cost overrun 10%. Save with Save early-warning thresholds .	PSA or CSA
Staff authentication policy	Security centre	Turns on Require MFA before staff portal access . Default off. Changing it notifies the PSA who made the change.	PSA only. Others see "You have read-only access to this policy."
Withholding tax	Investment schemes, on each scheme (Withholding	Sets the tax rate on dividends and on redemptions for one scheme.	PSA only

Setting	Where	What it does	Who may change it
	tax)	Redemption rate default is 0%. You can choose whether the tax is charged on the return above cost or on the whole amount. You must give a reason (at least 5 characters). New rates apply only to new dividends and new redemption requests.	
Provider settings	Provider settings (/settings/providers)	Lists payment and messaging providers: Flutterwave, Paystack, Fincra, Squad, Termii, Twilio and a generic connector. You can enable or disable each one for new operations. Credentials are never shown on screen.	PSA can enable or disable. CSA can view.
Tenant creation	Users	Creates a new client tenant.	PSA only
Role permission policies	Roles & permissions	Narrows what each role may do (section 12).	PSA saves. CSA views.
Configuration checks	Configuration	Shows whether the database, transactional email and Google sign-in are present. These are checks only.	View only

Important notes

- Settings are changed in the portal, not in code. Ask your administrator before changing a value you do not understand.
- Warnings appear only after the daily check runs at **06:00 UTC**. A new reading does not raise a warning at once.
- The Platform Super Administrator is the only role that can change the withholding tax rate. If a CSA needs a change, it must ask the PSA.

12. Role permission policies

A role permission policy makes a role's access **narrower**. It can never make a role's access wider than its built-in rights.

Who can do it: the Platform Super Administrator saves policies. The CSA can view them.

Before you start

- Decide which role you want to narrow.
- Know the workspace names: dashboard, finance, funding, risk, programmes, reports, stakeholders, users, roles, integrations, providers, audit, security, system and marketplace.
- Know the actions: **view**, **create**, **edit**, **approve**, **export** and **manage**.
- You must have a recent sign-in. Saving a policy needs fresh authentication.

Steps

1. Open **Roles & permissions** (`/roles`).
2. In the **Role library**, choose the role you want to change.
3. Drag workspaces between **Available workspaces** and **Granted access**. You can also use **Add** or **Remove**.
4. For each granted workspace, tick only the actions the role needs: **View**, **Create**, **Edit**, **Approve**, **Export** or **Manage**.
5. Click **Save role policy**.

What happens next

- The policy applies the next time the role's users act.
- A role with no saved policy keeps its normal rights.

Common problems

- **You cannot add a right that the role does not already have.** A policy only narrows. Change the role instead, or ask for a platform change.
- **You are not sure what a right does.** Test with a demonstration account first (for example, one using `@demo.dffms.org`), not with a real staff member.

13. The audit trail

The **audit trail** (/audit) is a permanent record of important events. It is **append-only**: entries can be added, but not changed or deleted. Each entry is linked to the one before it, so tampering would show.

Who can see it: PSA, CSA and Auditor / Compliance.

What it records (examples)

- Staff invitations and invitation acceptances (STAFF_INVITATION_ACCEPTED).
- Changes to security policy, escalation service levels and early-warning thresholds.
- Withholding tax changes (INVESTMENT_SCHEME_TAXATION_UPDATED).
- Finance decisions, transactions and case changes.

Steps to look up an event

1. Open **Audit trail** from the **Administration** group.
2. Use the search box and the **Filter by status** control to narrow the list.
3. Click **Record details** to read the full entry.
4. To keep a copy, click **Export CSV**, or generate the **Audit trail** report from **Reports**. Report generation needs two-step security.

Common problems

- **You cannot edit or delete an entry.** This is by design. Explain the correction in a new record instead.
 - **An event you expected is missing.** Check the date filter and the scope of your role. Then ask an administrator.
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14. Support work: contact inquiries

People outside the programme can write to DFFMS through the public **Contact** page (/contact). The page is titled **Contact DFFMS NCO**. The page says it is for questions about the Special Agro-Industrial Processing Zones (SAPZ) programme, de-risking financial products, or technical portal access.

Who can do it: Platform Super Administrator only. Other staff do not see the inbox.

How an inquiry arrives

1. The sender fills in the **Contact** form and sends it.

2. The sender receives a confirmation that the message was submitted.
3. The inquiry appears in the inbox under **Contact inquiries** with the status **PENDING**.

Before you start

- Read the whole message. Check the sender, organisation and subject.
- Check whether the question is about a finance matter that needs a specialist. Then bring in the right person through staff messaging (section 15).

Steps to answer an inquiry

1. Open **Contact inquiries** (</admin/inquiries>).
2. Check the summary tiles. They show how many inquiries are pending and how many are resolved.
3. Find the inquiry in **Inbox submissions**. The columns are **Sender**, **Organisation**, **Subject**, **Message**, **Status** and **Received**.
4. Click the row action **Reply securely**. Or open **View conversation** to read the thread first.
5. In **Send a response**, write your reply in plain words. Keep it short. Do not include passwords, codes or personal records.
6. Send it. The reply is emailed to the sender and kept on the record.
7. When the question is answered, click **Mark resolved** on the inquiry row. The status changes to **RESOLVED**.

Assigning inquiries. The inbox has no assign button. In the current version, the Platform Super Administrator handles all inquiries. If your team needs to share the work, agree who checks the inbox each day, and use staff messaging to hand over specific cases.

What happens next

- The reply stays on the record.
- The sender gets the reply by email.
- A resolved inquiry stays in the list with its history.

Common problems

- **The sender says they got no reply.** Check the reply was sent (the conversation shows it). Check the sender's spam folder. Reply again if needed.
- **The inquiry is about a case or a payment.** Do not answer with case details by email. Bring in the Programme Administrator or the relevant team through staff messaging, and ask the sender to sign in to their account for case questions.

- **You need to contact a state office.** Use the state coordinator's details from the stakeholder records, not personal contact information.
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15. Support work: staff messages

Staff can send messages to each other inside DFFMS. A message is delivered in the app, by email, and by browser push for staff who have opted in.

Who can do it: Platform Super Administrator, Client System Administrator, Support and Programme Administrator.

Before you start

- Decide who needs the message: one person, selected people, a role, or all active staff.
- Write a clear **Subject**.
- If the message needs an action, find the page path in DFFMS (for example, the transactions page).

Steps

1. Open **Staff messaging** (`/admin/messages`).
2. Click **Compose staff message**.
3. Choose the **Audience**:
 - **One person**: pick one name.
 - **Selected people**: pick several names.
 - **A staff role**: pick a role. Example: all Finance Approvers.
 - **All active staff**: use only for important company-wide notices.
4. Type the **Subject**.
5. Type the **Message**.
6. Optionally, fill in **Optional DFFMS action path** so the reader can jump straight to the page.
7. Click **Send message**.

What happens next

- Only the chosen people receive the message.
- Recipients see it in their notification centre.
- Each recipient also gets an email. If they have opted in, they also get a browser push.

Common problems

- **Too many people received the message.** Check the audience. Do not use **All active staff** for routine messages.
 - **The link in the message does not open.** Check the action path begins with a forward slash and points to a page in DFFMS.
 - **A message needs a reply from an outside person.** Use **Contact inquiries** (section 14) instead.
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16. What each role sees when it signs in

Every staff member lands on the **Executive dashboard** after signing in. What they see after that depends on their role and scope. The sidebar shows only the pages the role allows, and every list, chart and notification follows the role's scope.

Auditor / Compliance (for example, Tolulope Bakare, `tolulope.bakare@demo.dffms.org`)

- The menu covers finance, the case registers, reconciliation, the audit trail and security.
- The auditor reads everything within its scope.
- On a transaction, there are no approve or reject buttons. The auditor is read-only, but can generate reports.

Support (for example, Emeka Nwosu, `emeka.nwosu@demo.dffms.org`)

- The menu covers system health, integrations and staff messaging. It also covers the help centre.
- There is no finance, scheme or monitoring data.
- Support can queue integration jobs and send staff messages. It cannot approve anything.

Institution Admin (for example, Babatunde Adeyemi, `babatunde.adeyemi@demo.dffms.org` , for one institution)

- Access is limited to the one institution in the scope.
- The menu covers finance and monitoring for that institution, including its cases.
- Investment schemes are not in the menu.
- The institution admin can make transactions, disbursements and applications for its own institution. Approvals are done by someone else.

Investor Viewer (for example, an investor from another organisation)

- Follows only its own organisation's portfolio and the schemes.
- Read-only. No operational alerts are sent.

State Coordinator Admin (for example, Hadiza Lawal, `hadiza.lawal@demo.dffms.org` , scoped to Kaduna)

- Sees applications, financing cases and scheme members for Kaduna only.
- Every list, chart and notification respects the Kaduna scope.
- The database enforces this scope too, so a direct link to another state's record is refused.

Executive Donor Viewer

- Reads the dashboard, finance, schemes, monitoring, reports and exports. Read-only.

Platform Super Administrator and Client System Administrator

- See the most pages. The PSA sees every tenant. The CSA sees its own tenant.
-

17. Security rules everyone must follow

These rules apply to every staff member, every administrator, and every support person. Breaking them can put public money at risk.

1. **Use your own account only.** Never share your password, your authenticator, your passkey or your sign-in with anyone, including colleagues and DFFMS staff.
2. **Never send your password, verification code or recovery code to anyone.** DFFMS support will never ask for these. The security page says so directly. If someone asks you, stop and report it.
3. **Keep recovery codes safe.** Store them in an approved secure location, offline. Never store them in email, chat, a shared drive or a photo on your phone.
4. **Turn on two-step security.** Set up an authenticator app from **Account security** as soon as you can. Use a passkey on your own device if offered.
5. **Use a fresh sign-in for money.** If DFFMS asks you to sign in again before approving, decide, or pay, do it. Do not try to get around it.
6. **Keep the maker and checker apart.** Do not approve your own work, and do not ask a colleague to approve your work on your behalf.
7. **Invite only people who need access.** Give the smallest scope that does the job. Remove or suspend access as soon as a person leaves.
8. **Never forward invitation links.** Each link works once and expires after 72 hours. Send it only to the person named.

9. **Sign out on shared devices.** Use **Sign out** from the profile menu. Do not leave a session open on a public computer.
10. **Use work email only** for staff accounts. Do not use personal email addresses.
11. **Keep exports private.** Downloads are signed links that expire quickly. Do not send exports to personal email, and do not post them in public channels.
12. **Do not paste card or bank secrets into DFFMS.** Payments run through the provider's own pages. DFFMS never receives full card numbers or security codes.
13. **Report anything strange at once.** Examples: a password reset you did not ask for, an unknown session, a message asking for a code, or a record you cannot explain. Tell the Platform Super Administrator.
14. **Do not change records to hide a mistake.** Records and the audit trail cannot be edited. Record a correction instead, and explain it.
15. **Keep data inside the portal.** Do not copy personal data of beneficiaries into personal notes, chat tools or spreadsheets on your own device.

Part F: Roles, glossary and FAQ

This part answers three questions. What can each role do? What does a word mean? What do I do when something goes wrong?

Names in this guide are fictional. All email addresses end in `@demo.dffms.org`.

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1. How to use Part F

- Find your role in section 2. Each card lists what you can see, what you can do, what you can never do, and your five most common tasks.
- If you hold more than one role, you get the rights of each role. Your menu shows the pages that your roles allow.
- Section 3 is a table of who can do what.
- Section 4 explains the words used across DFFMS.
- Section 5 answers common questions and shows how to fix common problems.

Three rules apply to every role:

1. **Scope limits what you see.** If you are limited to a state, an institution or an organisation, you see only the records in that scope. A record with no value for that limit is hidden from you.
 2. **Sensitive actions need two-step verification.** Approving money, recording scheme money, generating exports and some committee steps need two-step verification and a recent sign-in.
 3. **Nobody checks their own work.** The person who makes a record cannot approve it.
-

2. Quick-reference cards for each role

Platform Super Administrator (PSA)

Who this is: The top administrator of the platform. Works across every tenant.

Can see

- Everything, in every tenant, including the security centre, role policies, configuration, audit trail and marketplace requests.

Can do

- Create tenants.
- Save role policies in **Roles & permissions**.
- Change the MFA policy in the security centre.
- Review marketplace requests: accept, decline (with a written reason) or pass them on.
- Manage the product catalogue.
- Reply to contact inquiries.
- Activate or suspend registry entries.
- Set the withholding tax rate for a scheme.
- Do everything a CSA can do.

Can never do

- Be limited to one state, one institution or one programme. The PSA cannot be scoped.
- Be created through the normal staff invitation. (To confirm: how the first PSA is created.)

Should not do (guidance, even though the system allows it)

- Approve a finance transaction that the PSA made. The system lets the PSA do this in the finance portal. Use a different checker.

Top 5 tasks

1. Review and accept or decline marketplace requests.
 2. Save role policies that narrow a role's access.
 3. Change the MFA policy for all staff.
 4. Save escalation service levels and early-warning thresholds.
 5. Set the withholding tax rate and basis for a scheme.
-

Client System Administrator (CSA)

Who this is: Runs the staff and settings of one tenant (the client organisation).

Can see

- Finance, schemes, monitoring, users, roles (view only), integrations, providers, audit trail, security, system health, configuration and messaging.

Can do

- Invite and manage staff in their own tenant.
- Save escalation service levels and early-warning thresholds.
- Work as scheme Admin, Registrar, Valuation and Portfolio user.
- Record a finance transaction as the maker.
- Resolve escalations at level 2 (the highest level).
- Generate reports and download exports.

Can never do

- Save role policies. Only the PSA can do this.
- Change the MFA policy.
- Change withholding tax on a scheme.
- Approve or reject a finance transaction. The CSA is not a checker.
- Approve NAV or dividends for a scheme. Only a Finance Approver can do this.

Top 5 tasks

1. Invite a staff member and set their role and scope.
 2. Save the escalation service levels.
 3. Open a scheme: **Investment schemes**, then **Manage**, then **Open**.
 4. Resolve a level-2 escalation.
 5. Generate a report and download it from **Exports**.
-

Programme Administrator (PA)

Who this is: Runs programmes, facilities, institutions and cases across the programme.

Can see

- Finance, schemes, monitoring, messaging and the help centre.

Can do

- Manage programme, SAPZ, institution and reference data.
- Record risk assessments, indicators and benchmarks.

- Generate reports.
- Manage applications and financing cases.
- Record a finance transaction as the maker. Record repayments and payout requests.
- As a scheme Admin: open and close schemes, approve or decline redemptions, and escalate manually.
- Work as scheme Registrar, Valuation and Portfolio user.
- Resolve early warnings and level-1 escalations.

Can never do

- Approve or reject a finance transaction.
- Approve NAV or dividends for a scheme.
- Save escalation service levels or early-warning thresholds. Only the PSA or CSA can do this.
- Change role policies, the MFA policy or withholding tax.

Top 5 tasks

1. Open a scheme: **Investment schemes**, then **Manage**, then set status to **Open**.
 2. Work a financing case: record conditions precedent, documents and security.
 3. Record a repayment or start a tranche payout (the maker step).
 4. Resolve an early warning and record the management decision.
 5. Decide a redemption request, or escalate a stalled one.
-

State Coordinator Administrator (SCA)

Who this is: Works within one state. Must have a state scope.

Can see

- Finance, schemes and monitoring, limited to their state.

Can do

- Manage SAPZ, institutions, reference data, risk, indicators and reports for their state.
- Review finance applications, including the committee decision.
- Work the case registers in their state.
- Register cooperatives and members, and verify them (as the second registrar).
- Record climate readings and market prices.
- Acknowledge early warnings. (Resolving them is not allowed for this role.)

Can never do

- Approve a finance transaction.
- Record scheme money.
- Open or close a scheme.
- See records from another state.

Top 5 tasks

1. Review a finance application and record the committee decision.
 2. Register a cooperative society.
 3. Verify a scheme member.
 4. Record a climate reading in the state.
 5. Acknowledge an early warning.
-

Institution Administrator (IA)

Who this is: Works for one bank or institution. Must have an institution scope.

Can see

- Finance and monitoring, limited to their institution.
- Cannot see the investment schemes.

Can do

- Manage institution data.
- Record transactions, investments, loans, grants and disbursements as the maker.
- Manage applications and financing cases for their institution.
- Record repayments as the maker (with two-step verification).
- Record risk assessments and generate reports.
- Acknowledge warnings.

Can never do

- See or act on the investment schemes.
- Approve a finance transaction.
- See records from another institution.

Top 5 tasks

1. Record a transaction for approval.
 2. Start a disbursement request for an approved tranche.
 3. Work a financing case: upload documents and update conditions.
 4. Check the early warnings for the institution's cases.
 5. Generate a report for the institution.
-

Finance Entry Officer (FEO), the maker

Who this is: Records money. Every record they make needs a separate checker.

Can see

- Finance and schemes.

Can do

- Make transactions, disbursements, reconciliation entries, applications and case records.
- Record scheme contributions and dividend or redemption payouts (with two-step verification).
- Record NAV valuations and declare dividends (Valuation role).
- Ask for a correction or reversal of a posted record.

Can never do

- Approve or reject any transaction. The FEO is a maker, not a checker.
- Approve NAV or dividends.
- Approve their own entries.
- See monitoring pages.

Top 5 tasks

1. Record a finance transaction for approval.
 2. Start a tranche payout on a financing case.
 3. Record a repayment received.
 4. Record a scheme contribution from bank evidence.
 5. Record a NAV valuation for a scheme.
-

Finance Approver (FA), the checker

Who this is: Checks and approves money. Works independently of the maker.

Can see

- Finance, schemes and monitoring.

Can do

- Approve or reject a pending transaction (two-step verification and a recent sign-in).
- Approve a reversal or refund.
- Decide committee decisions, case approvals, condition waivers and restructurings.
- Approve or reject a scheme NAV and a scheme dividend.
- Approve scheme money in **Transactions**.
- Approve or reject a finance application as part of the decision group.
- Acknowledge warnings.

Can never do

- Approve a record they made.
- Declare a dividend and then approve it.
- Approve a NAV they recorded.
- Approve a finance action without two-step verification and a recent sign-in.

Top 5 tasks

1. Approve or reject a pending transaction in **Transactions**.
 2. Decide a committee decision on an application.
 3. Approve a condition waiver with a written reason.
 4. Approve or reject a scheme NAV.
 5. Approve or reject a scheme dividend.
-

Monitoring & Evaluation Analyst (MA)

Who this is: Watches results, risk and performance across facilities.

Can see

- Schemes (view), monitoring, risk and performance.
- Does not see finance pages.

Can do

- Record risk assessments, indicators and benchmarks.
- Record climate readings and market prices.
- Acknowledge and resolve early warnings.
- Generate reports.
- As scheme Portfolio user: appraise an investment and update its status. The approver must be a different person from the appraiser.

Can never do

- Record or approve finance transactions.
- See finance pages.
- Change scheme settings or record scheme money.

Top 5 tasks

1. Record a climate reading for a state.
 2. Record a market price for a commodity.
 3. Resolve an early warning with a management decision.
 4. Appraise a portfolio investment in a scheme.
 5. Generate the facility KPI pack.
-

Auditor / Compliance (AUD)

Who this is: Reads everything in scope to check that the rules were followed. Read-only.

Can see

- Finance, conditions precedent, collateral, insurance, reconciliation, audit trail, security, schemes and monitoring.

Can do

- Read every record in scope.
- Generate reports (with two-step verification).
- Download exports.

Can never do

- Approve, reject, reverse or refund anything.
- Change any record.
- Change any setting.

Top 5 tasks

1. Read the audit trail for a period.
 2. Check conditions precedent ageing.
 3. Check reconciliation results.
 4. Generate the general ledger report.
 5. Download an export for the file.
-

Executive / development-partner viewer (EXEC)

Who this is: Needs the big picture. Read-only.

Can see

- Finance, schemes, monitoring, reports and exports.

Can do

- Read dashboards and registers.
- Download exports.

Can never do

- Change, approve or generate anything.

Top 5 tasks

1. Open the executive dashboard.
 2. Read the facility KPI pack.
 3. Read the scheme overview.
 4. Check the early-warning register.
 5. Download an export.
-

Investor viewer (INV)

Who this is: Follows one investor organisation's portfolio. Read-only.

Can see

- Finance, schemes and monitoring, limited to their own organisation's portfolio.

Can do

- Read their own portfolio.
- Read the scheme overview.
- Download exports that include their own data.

Can never do

- See another organisation's data.
- Receive operational alerts. Investor viewers get portfolio information only.
- Change anything.

Top 5 tasks

1. Open the portfolio for their organisation.
 2. Read the scheme overview.
 3. Read the portfolio register.
 4. Download an export.
 5. Read the dashboard.
-

Support (SUP)

Who this is: Helps with technical checks, integrations and messages. Read-only for business data.

Can see

- Integrations, system health, messaging and the help centre.
- Cannot see finance, schemes or monitoring.

Can do

- Check system health.
- Queue an integration job.
- Send a staff message to a chosen person, role or all active staff.
- Work the contact inquiries queue (see [Part E](#)).

Can never do

- See finance, scheme or monitoring data.
- Change business records.

Top 5 tasks

1. Check system health.
 2. Look at an integration's status.
 3. Queue an integration job.
 4. Send a staff message.
 5. Work a contact inquiry.
-

Public applicant and scheme member

Who this is: Anyone with a free public account. Applies for finance or joins a scheme.

Can see

- Their own account pages: marketplace, own requests, own transactions, subscriptions, notifications, own profile.
- Their own scheme membership, units, dividends and redemptions.

Can do

- Create an account and verify their email.
- Apply for a marketplace opportunity.
- Follow opportunities.
- Join SCAFI (DFFMS mode) once their cooperative is verified.
- Pay online for SCAFI units (when online payment is set up).
- Request a redemption, and withdraw it while it is still "Requested".

Can never do

- See other people's records.
- See any staff page.
- Approve anything.
- Gain staff rights. A public account never gives staff or administrator powers.

Top 5 tasks

1. Create an account and verify the email.
 2. Submit a marketplace request.
 3. Join SCAFI.
 4. Pay online into SCAFI.
 5. Request a redemption of units.
-
-

3. Permissions matrix

Key

Mark	Meaning
Y	Yes
Y*	Yes, but needs two-step verification and a recent sign-in
S	Yes, but only within the user's own scope (state, institution or own organisation)
O	Yes, own records only
—	No

Role columns

Code	Role
PSA	Platform Super Administrator
CSA	Client System Administrator
PA	Programme Administrator
SCA	State Coordinator Administrator
IA	Institution Administrator
FEO	Finance Entry Officer (maker)
FA	Finance Approver (checker)
MA	Monitoring & Evaluation Analyst
AUD	Auditor / Compliance
EXEC	Executive / development-partner viewer
INV	Investor viewer
SUP	Support
Pub	Public applicant and scheme member

Access to pages

Action	PSA	CSA	PA	SCA	IA	FEO	FA	MA	AUD	EXEC	INV	SUP	Pub
Sign in	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Executive dashboard	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	—
Finance pages (view)	Y	Y	Y	S	S	Y	Y	—	Y	Y	S	—	O
Monitoring (view)	Y	Y	Y	S	S	—	Y	Y	Y	Y	S	—	—
Investment schemes (view)	Y	Y	Y	S	—	Y	Y	Y	Y	Y	S	—	O
Reports (view)	Y	Y	Y	Y	Y	—	Y	Y	Y	Y	—	—	—

| Exports (download) | Y | Y | Y | Y | Y | — | Y | Y | Y | Y | Y | — | — | — | | Audit trail (view) | Y | Y | — | — | — | — | — | — | — | Y | — | — | — | — | — | — |

Finance actions

Action	PSA	CSA	PA	SCA	IA	FEO	FA	MA	AUD	EXEC	INV	SUP	Pub
Make a finance transaction (maker)	Y	Y	Y	—	Y	Y	—	—	—	—	—	—	—
Approve or reject a finance transaction (checker)	Y*	—	—	—	—	—	Y*	—	—	—	—	—	—
Request a correction or reversal	Y*	—	—	—	—	Y*	Y*	—	—	—	—	—	—
Approve a reversal or refund	Y*	—	—	—	—	—	Y*	—	—	—	—	—	—
Decide a finance application or committee decision	Y	—	—	Y	—	—	Y	—	—	—	—	—	—
Open a financing case	Y*	Y*	Y*	—	Y*	Y*	Y*	—	—	—	—	—	—
Move a financing case to a high-risk stage (ready to disburse, active, default)	Y*	—	—	—	—	—	Y*	—	—	—	—	—	—
Record a repayment or start a tranche payout (maker)	Y	Y	Y	—	Y	Y	—	—	—	—	—	—	—
Record a finance	Y	Y	Y	—	Y	Y	—	—	—	—	—	—	—

Action	PSA	CSA	PA	SCA	IA	FEO	FA	MA	AUD	EXEC	INV	SUP	Pub
disbursement (maker)													

Investment schemes

[illegible]

Action	PSA	CSA	PA	SCA	IA	FEO	FA	MA	AUD	EXEC	INV	SUP	Pub
on a scheme													
Join SCAFI, contribute, or request a redemption	—	—	—	—	—	—	—	—	—	—	—	—	Y

Monitoring and risk

Action	PSA	CSA	PA	SCA	IA	FEO	FA	MA	AUD	EXEC	INV	SUP	Pub
Record a climate reading or a market price	Y	Y	Y	Y	—	—	—	Y	—	—	—	—	—
Acknowledge an early warning	Y	Y	Y	Y	Y	—	Y	Y	—	—	—	—	—
Resolve an early warning	Y	Y	Y	—	—	—	—	Y	—	—	—	—	—
Record a risk assessment, indicator or benchmark	Y	Y	Y	Y	Y	—	—	Y	—	—	—	—	—
Escalate a stalled decision manually	Y	Y	Y	—	—	—	—	—	—	—	—	—	—
Resolve an escalation	Y	Y	Y	—	—	—	—	—	—	—	—	—	—

Administration

Action	PSA	CSA	PA	SCA	IA	FEO	FA	MA	AUD	EXEC	INV	SUP	Pub
Invite staff and change a staff role	Y	Y	—	—	—	—	—	—	—	—	—	—	—
Save role policies	Y	—	—	—	—	—	—	—	—	—	—	—	—
Change the MFA policy	Y	—	—	—	—	—	—	—	—	—	—	—	—
Save escalation service levels or early-warning thresholds	Y	Y	—	—	—	—	—	—	—	—	—	—	—
Review marketplace requests	Y	—	—	—	—	—	—	—	—	—	—	—	—
Use integrations and system health	Y	Y	—	—	—	—	—	—	—	—	—	Y	—
Send a staff message	Y	Y	—	—	—	—	—	—	—	—	—	Y	—
Create or generate a report	Y	Y	Y	Y	Y	—	Y	Y	Y*	—	—	—	—
Apply for finance or join a scheme	—	—	—	—	—	—	—	—	—	—	—	—	Y

Notes

- Only the PSA can save role policies. A saved policy can narrow a role's access. It can never widen it.

- A role with no saved policy keeps its normal access.
 - Read-only roles (AUD, EXEC, INV and SUP for business data) cannot change business records.
 - The table shows the standard access. The data scope (state, institution, organisation, programme) also applies. See [Part E](#).
-
-

4. Glossary

Each entry is one plain sentence. Terms are in alphabetical order.

Term	Meaning
Account readiness	The percentage shown on a public account's overview, based on name, verified email and at least one request.
Accrued dividend	A dividend that has been earned but not yet paid.
Active member	A scheme member whose cooperative and identity have been verified, and who can contribute and redeem.
Application	A formal request for finance, started from the marketplace and moved through review stages.
Appraisal	The review of an application's risk, terms and recommendation before it goes to committee.
Approval reminder	A message sent 24 hours after a decision is requested, as a first warning that the decision is due.
Area-yield insurance	An insurance policy that pays when the yield across an area falls below an agreed level.
Audit trail	The list of every important action, who did it, when, and why, which cannot be edited.
Authenticator code	A six-digit code from an app on a phone, used for two-step verification.
Collateral	An asset pledged to secure a loan, which the lender can claim if the borrower does not repay.
Collection account	The custodian bank account that scheme members pay into, shown to members under "How to contribute".
Committee decision	The independent decision on an application, which approves, declines or sends it back, with the final terms.
Condition precedent (CP)	A requirement that must be met before money can move, such as identity checks, signed documents or insurance.
Conditions ageing	A report showing how long conditions precedent have been open.
Conditions waiver	A decision to set aside a condition, which needs a different approver and a written reason.
Cooperative	A member-owned society of farmers or workers, which can apply for finance or register members for a scheme.

Term	Meaning
Co-lending (50/50, 70/30)	A structure where the programme and a bank lend together, sharing the loan in the stated split.
Cost basis	The average amount a member paid for their units, used to work out the return above cost.
Custodian	The licensed bank or institution that safely holds a scheme's money and assets.
Dashboard	The summary page showing key totals and charts for the user's scope.
Data scope	The limit on which records a user sees, by programme, state, SAPZ, institution or organisation.
Disbursement	Money paid out of the programme to a borrower, a supplier or a scheme's custody account.
Disbursement schedule	The planned dates and amounts for paying out a loan in tranches.
Double-entry	A bookkeeping method where every entry has an equal debit and credit, so the books always balance.
Dividend	A payment to scheme members from the scheme's income, declared per unit and paid net of withholding tax.
DSCR (debt-service coverage ratio)	Cash available to pay debt, divided by the debt payments due. DFFMS warns when it falls below 1.20 times by default.
Early warning	A message that a case, facility or market has crossed a set threshold, sent in the app, by email and by push.
Escalation	The automatic move of a stalled decision up to a more senior administrator.
Escalation level 0, 1 and 2	Level 0 is the people assigned. Level 1 is the Programme Administrator. Level 2 is the Client System Administrator, the highest level.
Evidence	A document or reference that supports a record, such as a bank statement or a signed agreement.
Executed agreement	A signed financing agreement, recorded with its version, date and signatories. An executed agreement cannot be changed.

Term	Meaning
Facility	One of the five financing windows of the programme (F-I to F-V), each with its own allocation, rules and pricing.
Final terms	The approved amount, interest rate, tenor, grace period and contribution in a committee decision.
Financing case	The file that follows one approved application from conditions to disbursement, repayment and closure.
Financing agreement	The contract between the lender and the borrower that sets the amount, rate and conditions.
First loss	The first part of any loss on a pool of loans, absorbed by a designated party before others are affected.
Fresh sign-in	A sign-in made within the last few minutes, required before a sensitive action.
Grace period	A set time at the start of a loan when only interest is paid, or no payment is due.
Guarantee	A promise by a third party to pay part of a loan if the borrower defaults.
Identity token	A secure code that stands in for a NIN or BVN. DFFMS stores tokens, not the numbers.
Insurance condition	The requirement that a financed asset or crop is insured, with the lender named as loss payee.
Institution	A bank or financial partner that works on a facility.
Interest buy-down	A structure where the programme pays part of the interest so the borrower pays less.
Invitation	A single-use link, valid for 72 hours, that lets a new staff member create their account.
Issue price	The price at which a new scheme unit is first sold, which is ₦1,000 for SCAFI and SAIF.
Ledger	The record of all money movements, in double-entry form, which is never edited.

Term	Meaning
Ledger account	A named place in the ledger, such as custody, unit holders, withholding tax or distributable income.
Listing	A marketplace opportunity published by a provider, such as a loan window or an investment.
Loan-to-value (LTV)	The loan amount divided by the value of the collateral, shown as a percentage.
Maker-checker	The rule that one person records a money movement and a different person approves it.
Marketplace	The public list of open opportunities that applicants can apply for.
Market price	A recorded price for a commodity in a market and state, used to watch price drops.
MFA (multi-factor authentication)	Two-step verification. A password plus a code from the user's phone.
MFA policy	The rule that sets whether every staff user must enrol two-step verification.
Monitoring	The daily checking of facility results, early warnings and climate and market readings.
NAV (net asset value)	The value of a scheme's assets minus its liabilities.
NAV per unit	The NAV divided by the number of units outstanding. Units are issued and redeemed at this price. Before the first approved valuation, the issue price of ₦1,000 applies.
NIN	The National Identification Number, which DFFMS stores only as a secure token.
BVN	The Bank Verification Number, which DFFMS stores only as a secure token.
NUBAN	The 10-digit Nigerian bank account number used for payouts.
Offtake	An agreement to buy a producer's future output at an agreed price or volume.
Operator mode	The way a scheme runs: DFFMS mode (members join and pay on DFFMS) or external platform mode (members join on an SEC platform).

Term	Meaning
Outbox	The queue of messages that the system retries if it could not send them at once.
Pay-by date	The date by which a scheme redemption must be paid.
Passkey	A device-based sign-in key that the PSA registers when MFA is mandatory.
Partial credit guarantee (PCG)	A guarantee that covers a fixed percentage of a loan's loss, so the lender takes less risk.
Portfolio	The list of investments the programme holds, with their status, amounts and returns.
Portfolio at risk (PAR 30+)	The share of the loan book with a payment more than 30 days overdue.
Programme	A group of SAPZ activity under one programme scope, which can be used to limit access.
Recovery rate	The share of a defaulted loan's value that the programme gets back.
Redemption	A member's request to sell units back to the scheme at the current NAV.
Reference	The unique code on a record, such as <code>MKT-YYYYMMDD-XXXX</code> for a marketplace request.
Repayment schedule	The planned dates and amounts a borrower must pay back.
Reversal	A new, linked entry that cancels an earlier posted entry. It is approved like any other entry.
Revenue share	The percentage of a business's revenue paid to an investor instead of fixed interest.
Risk assessment	A review of the risk of a case, facility or borrower, with a rating.
Role	The set of rights given to a staff member, such as Finance Approver.
Role policy	A saved rule that narrows what a role can do. It cannot widen a role's access.
SAIF (SAPZ Agro-Investment Fund)	An investment scheme where investors buy units through an SEC-licensed crowdfunding platform.
SAPZ (Special Agro-Industrial Processing Zone)	A designated zone where agro-processing is built up under the programme.

Term	Meaning
Scheme	A collective investment, such as SCAFI or SAIF, in which members buy units at NAV.
SCAFI (SAPZ Civil Service Agricultural Funding Initiative)	A scheme where civil servants, cooperative members and the public buy units through DFFMS.
Scheme status	Whether a scheme is DRAFT (hidden), OPEN (members can join and pay) or CLOSED.
Scope	See <i>Data scope</i> .
SLA (service level agreement)	The agreed time within which a decision or step should be taken. Overdue items escalate.
Stage limit	The number of working days an application may stay in one review stage before it escalates.
Step-up check	The extra check (two-step verification and a recent sign-in) required for sensitive actions.
Tenant	One client organisation that uses DFFMS with its own data, staff and settings.
Tenor	The length of time a loan, investment or scheme runs.
Term sheet	The October 2026 SAPZ indicative term sheet that sets the facilities, allocations and rules.
Ticket size	The smallest and largest amount an applicant of a given type can request from a facility.
Tranche	One part of a loan that is paid out in stages, each with its own approval.
Transaction	A recorded money movement, such as a collection, a disbursement or an adjustment.
Trustee	The party that oversees a scheme on behalf of its investors and holds the legal protections for their interests.
Unit	A share in a scheme, bought at NAV and redeemed at NAV.
Unit register	The record of every unit movement, which is append-only.

Term	Meaning
Warehouse receipt	A document that proves goods are stored in a licensed warehouse and can be used as collateral.
Warning threshold	The set value that triggers an early warning, such as a receipt expiring within 14 days.
WHT (withholding tax)	Tax that is deducted at source from a dividend or redemption before it is paid to the member.

5. FAQ and troubleshooting

Each question shows what you see, why it happens, and what to do.

A. Signing in and security

Q1. I cannot sign in. The page says "The email or password was not accepted".

Check that you are using the email address you signed up with. Check the caps lock key. Then select **Forgot password?** and reset it. The reset link lasts 30 minutes. Every address gets the same reply, so you will not know whether the email exists.

Q2. I did not get the password reset email.

Check your spam or junk folder. Wait a few minutes. You can request a reset up to 3 times in 5 minutes. After a reset, all your other sessions are signed out.

Q3. I did not get the verification email after sign-up.

Check spam and junk. The link lasts 30 minutes. Sign-up is limited to 5 attempts per minute, so wait and try again. If the link has expired, contact support.

Q4. I entered my password, and DFFMS asked for a six-digit code. What is it?

Your account has two-step verification. Open your authenticator app and type the six-digit code for DFFMS. If you cannot find the code, select **Use a recovery code** and type one of your single-use recovery codes.

Q5. My authenticator code is rejected.

The code changes every 30 seconds. Type the newest code. Check that your phone's time is set to automatic. After 5 failed codes, the account is locked for 15 minutes. Wait, then try again with a new code.

Q6. I lost my phone, and I have no recovery codes.

Contact your Client System Administrator. If you are a public user, contact support at support@dfffms.org . Do not send your password or any code. (To confirm: the exact reset process for a lost authenticator. No self-service reset screen was found in the system.)

Q7. I used my last recovery code. What do I do now?

Sign in with your current authenticator code. Then open **Account security** from the profile menu and check whether you can generate new recovery codes. (To confirm: whether recovery codes can be regenerated from the screen. If not, contact your administrator.) Store new codes in an approved secure place.

Q8. Why does DFFMS ask me to set up security again?

Your organisation may have made two-step verification mandatory, and you have not finished setting it up. Follow the prompts on **Account security**. You must enrol an authenticator before you can enter the staff workspace.

Q9. I am a staff member. Why did I see "staff access required" after I signed in?

Your account does not have a staff role yet. Staff accounts come only from an invitation. Ask your administrator to send a new invitation to your work email.

Q10. My staff invitation has expired.

Invitations are valid for 72 hours and can be used only once. Ask the administrator who invited you to send a new one.

Q11. I was asked to sign in again before I could approve a payment.

Approving money needs a recent sign-in. The finance portal requires a sign-in within the last 5 minutes. Sign out, sign in again, then retry the approval.

Q12. The system says "MFA required" when I try to approve or export.

Your account needs two-step verification before this action. Open **Account security** and finish the authenticator set-up.

Q13. I was signed out after a while.

Staff sessions last up to 4 hours and are refreshed every 15 minutes. When a session ends, sign in again.

Q14. I am on a shared computer. How do I make sure I am signed out?

Use **Sign out** from the profile menu. Do not tick "Keep me signed in on this private device" on a shared computer.

B. Notifications and email

Q15. I did not get an email about my request or payment.

Check spam and junk. Check that your email address is correct on your profile. The notification is always in the app, under the bell icon. Email is sent only where the system has an email service set up.

Q16. I get no push notifications on my phone or laptop.

Push works only on devices where you opt in. Open **Notifications** and turn on browser alerts for that device. Allow notifications in your browser settings too.

Q17. Why is there no text message (SMS) for my payment?

DFFMS does not send SMS notifications yet. Use the app and email.

Q18. A notification says "Decision due".

A decision is waiting for someone. If the decision is yours, act on it. If not, you will get a notice when it is decided. If it is not decided in time, DFFMS escalates it to the Programme Administrator and then to the Client System Administrator.

Q19. The bell shows a number, but my list is empty.

Refresh the page. If the list is still empty, select **Mark all read** and check again. Notifications follow your role and scope.

C. Applications and the marketplace

Q20. I see "A duplicate request is blocked". What does it mean?

You already have a request for this opportunity that is pending, approved or active. Open **My requests** to see it. You cannot submit a second request for the same opportunity until the first one is closed.

Q21. The system says my amount is outside the published range.

The amount is outside the ticket range for your applicant type. The system still accepts it, but it creates a rule exception for the committee to review. You may also change the amount to be inside the range.

Q22. The system says I am not eligible.

Your applicant type, state or activity does not match the opportunity's rules. Read the "Initial eligibility" panel on the apply page. If you think it is a mistake, contact support with your reference number.

Q23. The apply button says the listing is unavailable.

The opportunity has closed, is paused or has passed its closing date. Look for other opportunities in the marketplace.

Q24. My request has said "Under eligibility review" for a long time.

Requests move through review stages. Each stage has a time limit. If a stage runs over the limit, DFFMS escalates it. You cannot speed this up yourself. Watch your notifications for updates.

Q25. I see "Continue to secure payment" but I did not expect a fee.

Some opportunities charge an application fee after approval. The payment is taken on Paystack, and it is shown only when the request is approved and the opportunity has a fee.

Q26. I see "Payment not completed".

The payment did not go through. No money was posted. Open **My requests**, choose the request, and try again. If your bank took the money, contact support with the Paystack reference (it begins with `DFFMS-PAY-`).

Q27. My payment was made, but it does not show on my transactions page.

Verification can take a short time. Open **Transactions** after a few minutes. Payments show only after the provider confirms them and the system posts them. If it still does not show, contact support with the payment reference.

D. Approvals and money

Q28. Why can't I approve my own record?

The person who makes a record cannot approve it. This is the maker-checker rule. Ask a different approver to check the record. The message reads "The transaction maker cannot approve the same transaction".

Q29. The approve button is missing from my transaction.

Approve buttons appear only to users with the checker role, and only for records waiting for approval. Check that the record is "Pending approval". If you are the maker, you will not see the button.

Q30. My transaction is stuck at "Pending approval".

This is normal until a checker approves it. Reminders go to the checker after 24 hours. If nothing happens after 48 hours, DFFMS escalates the approval to the Programme Administrator, then to the Client System Administrator after 96 hours.

Q31. I rejected a transaction. Can I fix it?

Make a new, corrected record. The rejected record stays on file for the audit trail.

Q32. How do I undo a posted payment?

Posted records are never deleted or edited. Ask for a correction or reversal from the record page. A checker must approve the reversal. The reversal is a new linked entry.

Q33. The system says "This transaction is no longer awaiting approval".

Someone has already approved or rejected it. Refresh the page to see its current status.

Q34. The system says "Only a posted collection, disbursement or adjustment can be reversed".

Only posted money records (collections, disbursements and adjustments) can be reversed. A record that is still pending awaits approval or rejection instead.

Q35. I cannot start a tranche payout.

A payout can start only when the financing case is ready to disburse, partly disbursed or active. All conditions precedent must be met first. Open the financing case, look at the conditions list, and resolve any that are still open. Then ask a finance approver to move the case to "Ready to disburse".

Q36. I need to waive a condition. Why does the system need another person?

A condition can be waived only by an independent decision. The person who asks for the waiver cannot approve it. A different finance approver with two-step verification must decide.

Q37. Why can I not change an executed agreement?

An executed agreement is a signed legal record, and it cannot be changed. If the terms change, record the change as a new version or amendment (to confirm the exact method). Do not overwrite the old record.

E. Investment schemes

Q38. Why is the scheme not visible to me?

Members see a scheme only when it is OPEN. A scheme in DRAFT is hidden from members. Staff with a view role can see it. If the scheme is still in DRAFT, an administrator must open it through **Investment schemes**, then **Manage**, then **Open**.

Q39. The "Join" button is not showing for SCAFI.

Either the scheme is not OPEN yet, or you have already joined it. Check **Open schemes** on your investments page. For SAIF, the page shows "Subscribe on the SEC crowdfunding platform" instead of "Join".

Q40. My cooperative is not in the list when I join SCAFI.

Only verified cooperatives appear. Ask your cooperative to register with the SAPZ coordination office. A registrar must then verify it.

Q41. My membership is "Pending verification".

Your cooperative membership and identity are being checked. A registrar must verify you. You can contribute once your status is ACTIVE. Registrars are notified when a new member is waiting.

Q42. I was told my NIN or BVN is a duplicate.

DFFMS blocks a second registration with the same identity. Contact your cooperative or the scheme's registrar. Do not register twice.

Q43. I paid into the custodian account, but my units are not showing.

Bank evidence has to be recorded by staff, and then approved by a finance approver. Your units appear after approval. Quote your membership number in the bank payment reference. If it has been longer than a few working days, contact the scheme's registrar with your bank reference.

Q44. The online payment says "Online payment is not available at the moment".

Online payment is set up only where the payment keys are configured. Pay into the custodian account instead, and quote your membership number.

Q45. The system says I cannot contribute because the series is full.

The total of raised money, pending contributions and your amount would be above the series size. Try a smaller amount, or wait for a new series.

Q46. My online payment has not confirmed.

A payment can stay as "Being confirmed" for a short time. The system checks it again after 15 minutes. Do not pay twice. If it still shows as not confirmed, contact the scheme's registrar with your reference (it begins with the scheme code and –SUB–).

Q47. I requested a redemption. When will I be paid?

Redemptions are paid within 7 working days of the request. Your status goes from "Requested" to "Approved" and then "Paid". You can withdraw while it is still "Requested".

Q48. Why is my redemption overdue?

The scheme has a pay-by date. If payment is late, the system escalates the redemption to the Programme Administrator, then to the Client System Administrator. You are also notified.

Q49. Why is my dividend less than I expected?

Dividends are paid net of withholding tax at 5%. The statement shows gross, WHT and net. Check the dividend's record date too. You are paid only if you held units on that date.

Q50. Why did the NAV change?

The NAV is recalculated from the assets and liabilities in each approved valuation. A new approved valuation changes the NAV per unit. Your units are valued at the latest approved NAV.

F. Monitoring, reports and exports

Q51. I recorded a climate reading, but there is no early warning.

Warnings are checked by the daily sweep at 06:00 UTC, which is 07:00 in Nigeria. Recording a reading does not raise a warning immediately. Check again the next morning.

Q52. An early warning is still open after the problem is fixed.

Most warnings close themselves when the condition clears. Climate warnings must be closed by hand. Someone with the resolve role must record a management decision of at least 5 characters.

Q53. I cannot see the "Resolve" button on a warning.

Only the Programme Administrator, the Client System Administrator, the Monitoring Analyst and the Platform Super Administrator can resolve. Acknowledge is open to more roles.

Q54. I clicked "Generate report", and nothing happened.

Generating a report needs two-step verification and a recent sign-in. Check **Account security** and sign in again if needed. Then retry.

Q55. The export failed.

Check these causes in order:

1. The message says "Reporting exports are not available". Exports are not set up on this system. Contact your Client System Administrator.
2. The message asks for two-step verification. Set up two-step verification, then try again.
3. The report is larger than 50 MB. Narrow the period or the filters, then generate it again.
4. The system has reached its limit of 10 active or 100 daily jobs. Wait, then try again.

Q56. My download link stopped working.

Download links are secure and last up to 300 seconds (5 minutes). Go back to **Exports** and select **Download securely** again.

Q57. My export file is missing.

Exported files are kept for up to 7 days. After that, generate the report again.

Q58. The CSV file from a table has only some rows.

Export CSV on a register table exports only the rows you can see after your search and filters. Clear the filters, then export again.

Q59. A scheduled report did not run.

Scheduled reports are not yet running on this system. The schedule text is stored, but no job runs it. Generate the report by hand.

Q60. The dashboard total does not match the register.

The dashboard follows your role and scope. The register shows the records you can see. Both should match for the same scope. Check the filters and the period on each page.

G. Access and what I can see

Q61. A menu item is missing for me.

Your role does not allow that page. Menus show only what your role allows. Ask your administrator if you need access. Do not ask a colleague to share their login.

Q62. I cannot see records from my state, institution or organisation.

Your data scope limits you to certain records. Records with no value for the limit are hidden. Ask your administrator to check the scope on your role.

Q63. I am an investor viewer and I see only part of the scheme.

Investor viewers see only their own organisation's portfolio. This is by design.

Q64. I am a Support officer and I cannot see finance or monitoring.

Support does not see finance, schemes or monitoring. Use the help centre or send a request to the team that owns the record.

Q65. Why does a record show "Not found"?

The record is outside your scope, or it has been removed. If you think it should be visible to you, contact your administrator with the reference.

H. Other common questions

Q66. Can I change the language?

Public pages can be read in English, Pidgin, Hausa, Yoruba and Igbo. Use the language selector at the top of the page.

Q68. Is the public website safe to use?

The website is run by the programme. Never share your password or one-time codes. Staff will never ask for them. If someone asks, report it to support.

Q69. Who can see my personal details?

Only the staff whose role and scope allow it. Your NIN and BVN are stored only as secure tokens. Your bank account is shown with only its last 4 digits.

Q70. Where do I go for help that is not in this manual?

Contact support at support@dfms.org . Give the reference number, the time and what you clicked. Do not send any password or code.

Part G: API reference (v1)

Status: October 2026, API version 1.

Base URL: <https://dfms.org/api/v1>

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12. [Appendix A: Generic resource catalogue](#)

Placeholder conventions used in every example:

- Session cookie: `<session-cookie>` . Tenant: `<tenantId>` . Idempotency key: `<idempotency-key>` .
- Identifiers are UUIDs in the code (validated with `z.uuid()`), not prefixed strings. Examples use placeholder UUIDs of the shape `0190f2c4-6b3e-7a1d-8c2f-00000000000N` , or angle-bracket names such as `<applicationId>` .
- Person examples use `@demo.dffms.org` addresses only.
- Responses are abbreviated where a record has many columns; `...` marks omitted fields.

1. Overview

- **Purpose.** `/api/v1` serves integrations, webhooks and future clients. Server Components and Server Actions serve the browser UI; this API is a parallel surface that enforces the same tenant, role, scope and step-up rules.
- **Protocol.** HTTPS, JSON request and response bodies (`application/json; charset=utf-8`), except:
 - `GET /api/v1/openapi` returns a raw OpenAPI document (no envelope).
 - `GET /api/v1/health` returns HTML when the client sends `Accept: text/html` .
 - `/api/v1/auth/*` returns Better Auth's own JSON, not the DFFMS envelope.
 - `POST /api/v1/webhooks/{provider}` accepts provider payloads (JSON, or form-encoded for Twilio; the route itself reads the raw body).
- **Tenancy.** Business data is tenant-scoped. Most routes take the tenant from the `X-DFFMS-Tenant-Id` header (UUID). Some routes (reporting, marketplace decision, push subscriptions) do not read this header; see [Section 2.3](#).

- **Data model conventions.**
 - Money is a string of integer minor units (for NGN, kobo), for example `"2500000"` for NGN 25,000.00. Currency is an ISO 4217 code in uppercase.
 - Database `bigint` values are serialised as decimal strings.
 - Dates are `YYYY-MM-DD` ; timestamps are ISO 8601 with offset.
 - **Background processing.** Provider calls and report generation run asynchronously through a transactional outbox (see [Section 8](#)).
-

2. Authentication

2.1 User sessions (session cookie)

- Authentication is by **Better Auth** session cookie, with `basePath` `/api/v1/auth` .
- Cookie prefix is `dffms` . In production secure cookies are enabled; the cookie name is `__Secure-dffms.session_token` . Cookies are host-only (cross-subdomain cookies are disabled).
- The Better Auth plugins configured are `twoFactor` and `passkey` . No bearer-token plugin is configured, so the API reads only the session cookie. (Inferred from the plugin list; the code does not state this explicitly.)
- Sign-in methods:
 - Email and password. `requireEmailVerification` is `true` , so unverified accounts cannot sign in. Minimum password length 6, maximum 128.
 - Google sign-in, when enabled for the platform. `disableImplicitSignUp` is `true` , so Google sign-in does not create accounts.
 - Passkeys (WebAuthn), through `@better-auth/passkey` .
- Session lifetime is 4 hours. The session is refreshed every 15 minutes of activity. `freshAge` is 5 minutes (Better Auth default in this configuration).
- Staff accounts are invite-only (accepted invitation converts to a membership). Public accounts have `accessType` `PUBLIC_USER` .

Example of the cookie header sent on every authenticated request:

```
Cookie: __Secure-dffms.session_token=<session-cookie>
```

2.2 Multi-factor authentication and step-up

Two different MFA concepts appear in the code and must not be confused:

Concept	Where enforced	Rule
Tenant MFA enrolment	<code>resolveActorFromRequest</code> , <code>requireAuthorization</code> , <code>requireReportingAccess</code> , <code>requirePlatformSuperAdmin</code>	If the tenant's security policy sets <code>requireMfaEnrollment</code> , the account must have 2FA enrolled, otherwise <code>MFA_REQUIRED</code> . Default policy value is <code>false</code> .
Step-up for high-risk actions	<code>authorize()</code> ; finance service <code>requireStepUp</code>	Actions <code>approve</code> , <code>reverse</code> , <code>refund</code> , <code>payout</code> , <code>configure</code> , <code>export</code> require an MFA-enrolled account and a session younger than the action's freshness window.

Freshness windows as coded:

Path	Window	Failure
Domain <code>authorize()</code> step-up actions	15 minutes since <code>session.createdAt</code>	403 with reason <code>fresh_auth_required</code> (mapped to <code>FRESH_AUTH_REQUIRED</code> or <code>FORBIDDEN</code> depending on route)
Finance service (<code>requireStepUp</code>) and finance wrapper (<code>requireFreshSession</code>)	5 minutes since <code>session.createdAt</code>	401 <code>FRESH_AUTH_REQUIRED</code> from the service; the wrapper returns 401 <code>UNAUTHENTICATED</code>
Platform Super Administrator access management and marketplace decision	5 minutes (<code>requireFreshSession</code>)	401 <code>FRESH_AUTH_REQUIRED</code>

Passkeys: when a tenant enforces MFA enrolment, `requirePlatformSuperAdmin` also requires at least one registered passkey for the Platform Super Administrator (`MFA_REQUIRED` , 401).

To satisfy a fresh-authentication requirement, the client signs in again (`POST /api/v1/auth/sign-in/email` , or the passkey or Google flow) and then calls the endpoint within the window.

2.3 Tenant selection

- `X-DFFMS-Tenant-Id: <tenantId>` is required on: generic resources (`/api/v1/{resource}`), finance applications, financing cases, finance transactions, reconciliation sync.

- The header must be a UUID. Missing or invalid values return 400 `VALIDATION_ERROR` on generic and finance-application routes, and 422 `VALIDATION_ERROR` on the finance-transaction and reconciliation routes (see [Section 4](#)).
- The actor must hold an active role assignment in that tenant. Otherwise 403 `FORBIDDEN`.
- Reporting, marketplace decision and push-subscription routes **ignore** the header. They resolve the tenant from the account:
 - Staff: the oldest `ACTIVE` membership of the account (`getPortalAccess`).
 - Public users (push subscriptions): the public marketplace tenant `00000000-0000-0000-0000-000000000000`.
 - Platform Super Administrator decision: the portal access tenant as above.
- Tenant identifiers are never inferred from client-supplied record identifiers. Record lookups are constrained by `tenantId` in every query.

2.4 Unauthenticated endpoints

- `GET /api/v1/health`, `GET /api/v1/ready`, `GET /api/v1/openapi`.
- `POST /api/v1/contact`: no session, but a mutation Origin check applies.
- `POST /api/v1/webhooks/{provider}`: no session; authenticated by provider HMAC signature.
- `/api/v1/auth/*`: Better Auth endpoints, each with its own rules.

2.5 Origin checks (CSRF defence for mutations)

Every state-changing request that uses a session cookie must send an `Origin` header that is in the allowed-origin set.

- Requests from an origin that is not allowed are rejected: 400 `VALIDATION_ERROR` on the generic-resource and finance-application routes, 403 `ORIGIN_DENIED` elsewhere.
- CORS preflight (`OPTIONS`) on `/api/*` from an origin that is not allowed returns 403.

Example:

```
Origin: https://dffms.org
```

3. Authorization, roles and approvals

3.1 Role abbreviations

Abbr.	Role code	Notes
PSA	PLATFORM_SUPER_ADMIN	Bypasses most role checks; still subject to MFA and fresh-auth rules on step-up actions.
CSA	CLIENT_SYSTEM_ADMIN	Tenant administrator.
PA	PROGRAMME_ADMIN	
SCA	STATE_COORDINATOR_ADMIN	Can approve <code>finance_application</code> decisions (committee).
IA	INSTITUTION_ADMIN	
FEO	FINANCE_ENTRY_OFFICER	Enters transactions and requests corrections.
FA	FINANCE_APPROVER	Approves and rejects transactions; finance committee decisions.
MA	MONITORING_ANALYST	Read and some write access to monitoring resources and reports.
AC	AUDITOR_COMPLIANCE	Read-only in the domain policy.
EDV	EXECUTIVE_DONOR_VIEWER	Read-only.
IV	INVESTOR_VIEWER	Read-only.
SUP	SUPPORT	Read-only.

The domain policy treats `AUDITOR_COMPLIANCE` , `EXECUTIVE_DONOR_VIEWER` , `INVESTOR_VIEWER` and `SUPPORT` as read-only roles.

3.2 Authorisation layers

1. **Role matrix** (`authorize()`): a per-role, per-resource-kind write permission map; `approve` , `reverse` , `refund` , `payout` , `configure` , `export` are finance or configuration actions.
2. **Scope (ABAC)**: records carry `programmeId` , `stateId` , `sapzId` , `institutionId` . Generic list queries filter by the actor's scope arrays. Some resources use relation-based data scope (for example, a case register is visible only through its financing case).
3. **Saved role policies** (`permission_policies`): consulted only by the finance-application, financing-case and decision routes (`actorPolicyPermits`). The generic resource route does not consult them.
4. **Row-level security** in PostgreSQL is the final tenant isolation boundary (`withTenantDatabase`).

3.3 Maker-checker

- **Finance transactions:** the creator cannot approve or reject their own transaction (`MAKER_CHECKER_VIOLATION` , 403). PSA is exempt.
 - **Corrections (reversal, refund):** created as `PENDING_APPROVAL` and need an approval through `/approve` , subject to the same maker-checker rule.
 - **Committee decision on a finance application:** the requester of the pending approval and the applicant cannot decide (`MAKER_CHECKER_REQUIRED` , 403). PSA is **not** exempt here.
 - **Financing case creation:** requires a completed committee approval with a recorded decider.
-

4. Response envelope and error format

4.1 Success

```
{
  "data": { "...": "..." },
  "error": null,
  "requestId": "<request-id>"
}
```

Responses carry `Cache-Control: no-store` and `X-Request-Id` . `X-Request-Id` is echoed when supplied (validated against `^[A-Za-z0-9._:-]{8,128}$` ; otherwise a UUID is generated).

4.2 Error

```
{
  "data": null,
  "error": {
    "code": "VALIDATION_ERROR",
    "message": "Resource validation failed",
    "fields": { "name": "Required" }
  },
  "requestId": "<request-id>"
}
```

`fields` is present only for validation errors. Keys are field paths; `request` is used when the path is empty.

4.3 Error codes

Codes below are the values found in the code. Each endpoint section lists the codes it can return.

Code	Typical HTTP status	Meaning
UNAUTHENTICATED	401	No session. Also used for "fresh authentication required" in the finance wrapper.
MFA_REQUIRED	401 or 403	Account has no MFA enrolment where required. Status depends on the route (see endpoint sections).
FRESH_AUTH_REQUIRED	401 or 403	Session is older than the freshness window.
FORBIDDEN	403	Role, scope or policy does not permit the action.
ORIGIN_DENIED	403	Origin not in the allowed set.
IDEMPOTENCY_KEY_REQUIRED	400	Idempotency-Key header missing or malformed.
IDEMPOTENCY_CONFLICT	409	Same idempotency key used with different data, or a duplicate transaction reference.
VALIDATION_ERROR	400, 422	Request body or parameter failed validation. Status varies by route.
NOT_FOUND	404	Record missing, or outside the actor's scope. Scope-denied and missing records are indistinguishable.
INVALID_STATE	409	Record not in a state that allows the action.
STALE_STATE	409	Expected lifecycle value no longer matches (optimistic concurrency).
CONFLICT	409	Unique constraint violation on a generic create.
FEATURE_UNAVAILABLE	501 or 503	Resource is gated, reporting is disabled, or a dependency is unavailable.
PROVIDER_DISABLED	503	Webhook provider secret not configured.
NOT_READY	503 (readiness) or 409 (report download)	Dependency unavailable, or report not ready.
RATE_LIMITED	429	Contact-form limit.
LIMIT_REACHED	429	Report export concurrency or daily limit.
PAYLOAD_TOO_LARGE	413	Body exceeds the route's limit.

Code	Typical HTTP status	Meaning
INVALID_CONTENT_TYPE	400 or 415	Body is not <code>application/json</code> .
INTERNAL_ERROR	500	Unhandled error. Message is generic by design.
WORKER_FAILED	500	Cron worker failed.
UNAUTHORIZED	401	Worker secret mismatch or missing.

Fields that appear on specific routes:

- Finance, financing and application errors use a domain code in `error.code`, for example `UNBALANCED_JOURNAL`, `ACCOUNT_INVALID`, `INVALID_STATE_TRANSITION`, `FINAL_TERMS_INVALID`, `ELIGIBILITY_FAILED`. Those are listed per endpoint.
- Better Auth errors follow Better Auth's own format.

5. Pagination and filtering

5.1 Pagination (generic list and reporting list)

Parameter	Type	Default	Rules
<code>limit</code>	integer	25	Digits only, 1 to 100. Otherwise 400 <code>VALIDATION_ERROR</code> .
<code>cursor</code>	string	none	Generic lists: a UUID (the last <code>id</code> of the previous page). Reporting: a UUID. Anything else is 400.

Response shape (generic list):

```
{
  "data": {
    "items": [ { "id": "...", "...": "..." } ],
    "nextCursor": "0190f2c4-6b3e-7a1d-8c2f-00000000000a",
    "total": null
  },
  "error": null,
  "requestId": "<request-id>"
}
```

Reporting list returns `{ "items": [...], "nextCursor": <uuid or null> }` (no `total` field).

Ordering is by `id` descending (time-ordered UUIDv7 per the architecture notes). `nextCursor` is `null` when there is no further page. `total` is always `null`.

5.2 Filtering

- The generic list endpoint reads only `limit` and `cursor`. There are no field filters in code.
 - Scope filtering is applied server-side from the actor's assignments (for example, a state coordinator sees only records in their states). Clients cannot widen it.
 - Some lists are restricted to the caller's own rows (`exports : requester`; `notifications :` recipient).
-
-

6. Idempotency

Idempotency is implemented per endpoint, not globally. The table is the authoritative summary; section 11 repeats the detail for each endpoint.

Endpoint	Key location	Required	Replay behaviour	Content
POST /finance/transactions	Body field idempotencyKey (16 to 128 chars)	Yes (schema)	Same key and same fingerprint: returns the existing transaction with status 201	Same fingerprint IDEMPOTENCY
POST /finance/transactions/{id}/reversal and /refund	Body field idempotencyKey	Yes (schema)	Same key and fingerprint: returns the existing correction	Different fingerprint IDEMPOTENCY
POST /finance/transactions/{id}/approve , /reject	None	n/a	Not idempotent. A second call finds the transaction no longer pending: 409 INVALID_STATE	n/a
POST /finance-applications	Header Idempotency-Key (8 to 128 chars, [A-Za-z0-9._:-])	Yes	Same key and fingerprint: returns the existing application (201)	Different fingerprint IDEMPOTENCY
POST /finance-applications/{id}/transition	Header	Yes	Same key: returns the current application. No fingerprint comparison.	n/a
POST /finance-applications/{id}/decision	Header	Yes	Same key: returns the current application. No	n/a

Endpoint	Key location	Required	Replay behaviour	Cont
			fingerprint comparison.	
POST /financing-cases	Header	Yes	Same key: returns the existing case. No fingerprint comparison.	n/a
POST /financing-cases/{id}/transition	Header	Yes	Same key: returns the existing transition record.	n/a
POST /financing-cases/{id}/agreements	Header	Yes	Same key: returns the existing agreement.	n/a
POST /{resource} (generic)	None read	n/a	Not implemented. A duplicate natural key returns 409 CONFLICT	n/a
PATCH /{resource} (generic)	None	n/a	Not applicable	n/a
POST /reconciliation/sync	None	n/a	Not idempotent: every call queues a new job	n/a
POST /reporting/jobs	None	n/a	Not idempotent: every call queues a new job	n/a
POST /marketplace/applications/{id}/decision	None	n/a	Second call finds the request decided: 409 INVALID_STATE	n/a

Endpoint	Key location	Required	Replay behaviour	Cont
POST /webhooks/{provider}	Provider event id	n/a	Duplicate (tenant, provider, eventId) : returns 200 with duplicate: true	n/a
POST /contact	None	n/a	Not idempotent	n/a

Header name used by the code is Idempotency-Key . Send 16 to 128 characters (A-Z a-z 0-9 . _ : -).

7. Rate limits and size limits

7.1 Rate limits

Scope	Limit	Response
Better Auth sign-in (/sign-in/email)	10 per 60 s	Better Auth 429
Better Auth sign-up (/sign-up/email)	5 per 60 s	Better Auth 429
Better Auth password reset (/request-password-reset)	3 per 300 s	Better Auth 429
Better Auth two-factor (/two-factor/*)	10 per 60 s	Better Auth 429
Better Auth default	60 per 60 s	Better Auth 429
Better Auth 2FA account logout	5 failed attempts, locked 15 minutes	Better Auth error
Contact form	5 inquiries in 15 minutes	429 RATE_LIMITED
Report exports, concurrency	3 active jobs per tenant by default (max 10)	429 LIMIT_REACHED
Report exports, daily	20 jobs per tenant per UTC day by default (max 100)	429 LIMIT_REACHED
Report exports, storage and operations ceiling	Platform storage safety ceiling	503 FEATURE_UNAVAILABLE

Additional network-level protections apply and are not published.

7.2 Size limits

Route	Limit	Code
Generic resources, finance transactions, finance applications, financing cases, reconciliation, reporting jobs, contact	256 KiB JSON body (declared length and actual bytes)	PAYLOAD_TOO_LARGE (finance wrapper) or VALIDATION_ERROR (generic helper)
Marketplace decision	8 KiB (declared Content-Length)	413 PAYLOAD_TOO_LARGE
Push subscription	8 KiB (declared Content-Length)	413 PAYLOAD_TOO_LARGE
Provider webhook	1 MiB (declared and actual bytes)	413 PAYLOAD_TOO_LARGE
Report export expectedMaxBytes	50,000,000 bytes per export	400 VALIDATION_ERROR

Generic and finance routes also reject JSON nested deeper than 12 levels, arrays longer than 1,000 items, and strings longer than 10,000 characters (validateJsonValue).

8. Webhooks

8.1 Providers

Only the following provider names are accepted in the path (case-insensitive):

Path segment	Kind	Accepted	Signature header	Algorithm and encoding
flutterwave	Payments	Yes	flutterwave–signature	HMAC-SHA256 over the raw body, base64
paystack	Payments	Yes	x-paystack–signature	HMAC-SHA512 over the raw body, hex
fincra	Payments	Yes	signature	HMAC-SHA512, hex
squad	Payments	Yes	x-squad–signature	HMAC-SHA512, hex
termii	SMS status	Verified, then always 503	x-termii–signature	HMAC-SHA512, hex
twilio	SMS status	Verified, then always 503	x-twilio–signature	HMAC-SHA1 of URL, parameters and content type, base64 (constant-time compare)

Any other provider name returns 404 `NOT_FOUND` .

Signature comparison is constant-time (`constantTimeEqual`). A missing signature fails verification.

SMS status callbacks (`termii` , `twilio`) are verified and then rejected with 503

`FEATURE_UNAVAILABLE` because a durable tenant-bound dispatch record is not implemented. Invalid signatures on those providers still return 401.

8.2 Processing flow for payment webhooks

1. Route reads the raw body (max 1 MiB) and sets `x-dffms-webhook-url` to the request URL (used by Twilio verification).
2. Provider adapter verifies the signature. Failure: 401 `INVALID_WEBHOOK` .
3. The adapter extracts the provider `eventId` and `reference` . Missing reference: 401.
4. The transaction is looked up by `reference` . Zero or several matches: 401 `INVALID_WEBHOOK` ("unknown or ambiguous").
5. An inbox row is inserted with unique key (`tenant` , `provider` , `providerEventId`); a conflict means `duplicate: true` and no further work.
6. An outbox job `payment.webhook.received` is written.
7. The response returns **200 immediately**. `after()` then processes up to 5 outbox jobs for that tenant.

8. The worker re-verifies the payment **with the provider API** (`verifyPayment` , `verifyPayout` or `verifyRefund`), checks amount and currency against the stored transaction, and only then posts ledger entries. Provider redirects or webhook bodies alone never move money.

8.3 Webhook responses

```
{
  "data": { "accepted": true, "duplicate": false, "eventId": "<provider-event-id>" },
  "error": null,
  "requestId": "<request-id>"
}
```

9. Versioning

- The version is the path segment `/api/v1` . The OpenAPI document declares `info.version` `1.0.0` .
 - There is no version header, content negotiation or sunset header in code.
 - The Better Auth path (`/api/v1/auth`) and the generic resource names are part of the same v1 surface.
 - The code does not define a deprecation policy. Not specified in code.
-

10. Endpoint index

#	Method	Path	Auth	Pu
1	GET	/api/v1/health	None	Liv (JS HT
2	GET	/api/v1/ready	None	Da anc cor rea
3	GET	/api/v1/openapi	None	Op doc
4	POST	/api/v1/contact	Origin check	Su pul cor inq
5	GET, POST, PATCH, PUT, DELETE	/api/v1/auth/{operation}	Better Auth	Sig sig ses 2F, pas pas res
6	GET	/api/v1/{resource}	Session and tenant	Lis (52 res
7	POST	/api/v1/{resource}	Session, tenant, Origin	Cre rec res
8	PATCH	/api/v1/{resource}	Session, tenant, Origin	Up rec res
9	GET	/api/v1/push-subscriptions	Session	Pu ava anc key

#	Method	Path	Auth	Pu
10	POST	/api/v1/push-subscriptions	Session, Origin	Sa bro pus sub
11	DELETE	/api/v1/push-subscriptions	Session, Origin	Re pus sub
12	GET	/api/v1/finance-applications	Session, tenant	Lis app
13	POST	/api/v1/finance-applications	Session, tenant, Idempotency-Key	Su fin app
14	POST	/api/v1/finance-applications/{applicationId}/transition	Session, tenant, Idempotency-Key	No cor life tra
15	POST	/api/v1/finance-applications/{applicationId}/decision	Session, tenant, MFA, fresh, Idempotency-Key	Co dec
16	GET	/api/v1/financing-cases	Session, tenant	Lis cas
17	POST	/api/v1/financing-cases	Session, tenant, MFA, fresh, Idempotency-Key	Cre cas app app
18	POST	/api/v1/financing-cases/{financingCaseId}/transition	Session, tenant, Idempotency-Key (MFA and fresh for	Life tra

#	Method	Path	Auth	Pu
			high-risk targets)	
19	POST	/api/v1/financing-cases/{financingCaseId}/agreements	Session, tenant, Idempotency-Key	Re exe agi
20	POST	/api/v1/finance/transactions	Session, tenant, MFA, fresh	Cre tra dra (pe api
21	POST	/api/v1/finance/transactions/{transactionId}/approve	Session, tenant, MFA, fresh	Ap tra
22	POST	/api/v1/finance/transactions/{transactionId}/reject	Session, tenant, MFA, fresh	Re tra
23	POST	/api/v1/finance/transactions/{transactionId}/reversal	Session, tenant, MFA, fresh	Re rev
24	POST	/api/v1/finance/transactions/{transactionId}/refund	Session, tenant, MFA, fresh	Re refi
25	POST	/api/v1/reconciliation/sync	Session, tenant, fresh	Qu set rec run
26	GET	/api/v1/reporting/jobs	Session, MFA if tenant policy	Lis exp
27	POST	/api/v1/reporting/jobs	Session, MFA, Origin	Scl rep

#	Method	Path	Auth	Pu
28	GET	/api/v1/reporting/jobs/{jobId}/download	Session, MFA if tenant policy	Sh do UF
29	POST	/api/v1/marketplace/applications/{applicationId}/decision	Platform Super Administrator, MFA, fresh	Ac rev dec pul rec
30	POST	/api/v1/webhooks/{provider}	Provider signature	Ac prc we

Rows 6 to 8 cover the generic resource route. Row 5 covers Better Auth.

11. Endpoint reference

11.1 Platform: health, readiness, OpenAPI

GET /api/v1/health

- **Purpose.** Confirms the application process can answer requests. Does not check dependencies.
- **Authentication.** None.
- **Role.** None.
- **Parameters.** None. Send `Accept: text/html` to receive a human-readable page instead of JSON.
- **Body.** None.

Example:

```
curl -s https://dffms.org/api/v1/health
```

Response (200):

```
{
  "data": {
    "status": "ok",
    "service": "dffms-web",
    "scope": "application-liveness",
    "timestamp": "2026-10-26T08:00:00.000Z"
  },
  "error": null,
  "requestId": "<request-id>"
}
```

- **Errors.** None defined beyond unexpected 500.
- **Side effects.** None.

GET /api/v1/ready

- **Purpose.** Reports whether the database answers a readiness query, and whether optional email and Google sign-in are configured.
- **Authentication.** None.
- **Parameters.** None.

```
curl -s https://dffms.org/api/v1/ready
```

Response (200):

```
{
  "data": {
    "status": "ready",
    "dependencies": {
      "database": "ready",
      "email": "configured",
      "googleOAuth": "disabled"
    }
  },
  "error": null,
  "requestId": "<request-id>"
}
```

- **Errors.** 503 `NOT_READY` ("A required dependency is unavailable") when the database query fails.
- **Side effects.** None.

GET /api/v1/openapi

- **Purpose.** Returns the OpenAPI 3.1 description of this API.
- **Authentication.** None.
- **Response.** Raw OpenAPI JSON (no envelope). Headers: `Cache-Control: public, max-age=300, s-maxage=3600`, `X-Content-Type-Options: nosniff`.

```
curl -s https://dffms.org/api/v1/openapi | head -c 300
```

- **Notes.** The document does not list `/api/v1/contact` or `OPTIONS`.

11.2 Public contact form

POST /api/v1/contact

- **Purpose.** Records a public enquiry and notifies staff.
- **Authentication.** None. Requires a valid mutation `Origin` (see [Section 2.6](#)).
- **Role.** None.
- **Headers.** `Content-Type: application/json`, `Origin`.

Request body:

Field	Type	Required	Rules
<code>name</code>	string	Yes	Trimmed; 2 to 120 characters
<code>email</code>	string	Yes	Valid email; trimmed; lower-cased; max 320
<code>organization</code>	string	No	Trimmed; max 180; empty string allowed
<code>subject</code>	string	Yes	Trimmed; 5 to 180
<code>message</code>	string	Yes	Trimmed; 20 to 5,000

Unknown fields are rejected (`.strict()`).

```
curl -s -X POST https://dffms.org/api/v1/contact \
-H 'Content-Type: application/json' \
-H 'Origin: https://dffms.org' \
-d '{
  "name": "Ada Example",
  "email": "ada@demo.dffms.org",
  "organization": "Demo Agro Cooperative",
  "subject": "Question about input financing",
  "message": "We would like to know the eligibility criteria for the smallholder input window."
}'
```

Response (201):

```
{
  "data": {
    "id": "0190f2c4-6b3e-7a1d-8c2f-000000000101",
    "status": "submitted",
    "message": "Your inquiry has been submitted and recorded successfully."
  },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors:

HTTP	Code	Meaning
403	REQUEST_REJECTED	Origin missing or not allowed, or body is not JSON (lib <code>RequestValidationError</code>).
422	VALIDATION_ERROR	Field validation failed; <code>fields</code> lists paths (unknown fields appear under <code>request</code>).
429	RATE_LIMITED	Five or more inquiries from the same email in the last 15 minutes.
500	INTERNAL_ERROR	Database insert failed.

Side effects:

- Inserts a `contact_inquiries` row with status `PENDING` .
- Queues an in-app notification, a push notification and an email to Platform Super Administrators, with an action link to `/admin/inquiries/{id}` . Failures here are swallowed; the inquiry is still recorded.

- Sends an email to the DFFMS support mailbox and an acknowledgement email to the submitter. Email failures do not affect the result.
- No audit event is written by this route.

11.3 Authentication (Better Auth)

ANY /api/v1/auth/{operation}

- **Purpose.** Catch-all for Better Auth. Methods exported: GET, POST, PATCH, PUT, DELETE.
- **Response format.** Better Auth's own JSON. Not wrapped in the DFFMS envelope. The exact body of each operation is not specified in this codebase.

Endpoints enabled by the configuration (paths confirmed from the installed Better Auth 1.7.6 package):

Method and path	Purpose	Notes
POST <code>/sign-up/email</code>	Register a public account	Rate limit 5 per minute. Sends verification email.
POST <code>/sign-in/email</code>	Sign in with email and password	Rate limit 10 per minute. Verified email required.
POST <code>/sign-out</code>	End the session	
GET <code>/get-session</code>	Read the current session	
POST <code>/request-password-reset</code>	Start password reset	Rate limit 3 per 5 minutes. Resets revoke other sessions.
POST <code>/reset-password</code>	Complete password reset	
POST <code>/verify-email</code> and <code>/send-verification-email</code>	Email verification	Token expires in 30 minutes.
GET <code>/sign-in/social</code> , GET <code>/callback/:id</code>	Google sign-in	Only when Google is configured.
POST <code>/two-factor/enable</code> , <code>/disable</code> , <code>/generate-backup-codes</code> , <code>/get-totp-uri</code> , <code>/send-otp</code> , <code>/verify-otp</code> , <code>/verify-totp</code> , <code>/verify-backup-code</code>	Two-factor management and challenge	Rate limit 10 per minute. Account locks for 15 minutes after 5 failed attempts.
POST <code>/passkey/generate-register-options</code> , <code>/passkey/verify-registration</code> , <code>/passkey/generate-authenticate-options</code> , <code>/passkey/verify-authentication</code> , <code>/passkey/authenticate</code> , <code>/passkey/register</code> , GET <code>/passkey/list-user-passkeys</code> , POST <code>/passkey/update-passkey</code> , <code>/passkey/delete-passkey</code>	Passkey management	RP ID is the app host.

Example (sign-in):

```
curl -s -X POST https://dffms.org/api/v1/auth/sign-in/email \
-H 'Content-Type: application/json' \
-H 'Origin: https://dffms.org' \
-d '{"email":"ada@demo.dffms.org","password":"<password>"}' \
-c cookies.txt
```

- **Side effects.**
 - Account-security notices (in-app, email and push) are sent when sign-in protection changes.
 - Session creation records the last successful sign-in.
- **Account types.** `accessType` is `PUBLIC_USER` or `STAFF_USER`; `status` is `ACTIVE`, `SUSPENDED`, `CLOSED` or `ARCHIVED`. Users cannot set these fields through sign-up.

11.4 Generic resources

GET /api/v1/{resource}

- **Purpose.** Lists records of one resource type, tenant-scoped and ABAC-filtered. The resource list is in [Appendix A](#).
- **Authentication.** Session cookie.
- **Headers.** `X-DFFMS-Tenant-Id` (required).
- **Role.** Any active role in the tenant for the action `read` in the domain policy. Some resources add a resource-specific role list (see Appendix A). Some resources are gated.
- **Path parameters.** `resource`: one or more segments (for example `programmes`, `admin/providers`).
- **Query parameters.** `limit` (1 to 100, default 25), `cursor` (UUID).

```
curl -s "https://dffms.org/api/v1/programmes?limit=10" \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>'
```

Response (200):

```

{
  "data": {
    "items": [
      {
        "id": "0190f2c4-6b3e-7a1d-8c2f-000000000020",
        "tenantId": "<tenantId>",
        "code": "AGRO-PRG-01",
        "name": "Agro-Input Support Programme",
        "status": "ACTIVE",
        "createdAt": "2026-10-01T09:00:00.000Z",
        "updatedAt": "2026-10-02T10:00:00.000Z"
      }
    ],
    "nextCursor": null,
    "total": null
  },
  "error": null,
  "requestId": "<request-id>"
}

```

Errors:

HTTP	Code	Meaning
400	VALIDATION_ERROR	Missing or invalid tenant header, invalid <code>limit</code> or <code>cursor</code> .
401	UNAUTHENTICATED	No session.
403	MFA_REQUIRED	Tenant requires MFA enrolment and the account has none.
403	FORBIDDEN	No active role in the tenant, or the resource's role list excludes the actor.
404	NOT_FOUND	Unknown resource path.
501	FEATURE_UNAVAILABLE	Resource is gated (currently <code>benchmarks</code>).

Side effects: none.

POST /api/v1/{resource}

- **Purpose.** Creates a record. Supported only for the nine resources marked `crud` in [Appendix A](#): `organizations` , `programmes` , `sapzs` , `institutions` , `commodities` , `value-chains` , `risk-assessments` , `indicators` , `reports` .

- **Authentication.** Session cookie, `X-DFFMS-Tenant-Id` , `Origin` , `Content-Type: application/json` .
- **Role.** The domain write permission for that resource kind (see Appendix A), or Platform Super Administrator.
- **Body.** Fields per resource (see Appendix A for the rules). Unknown fields are rejected with 400 `VALIDATION_ERROR` . Fields are checked by type and by the rules below.

Field kinds used by the generic validator:

Kind	Rule
<code>string</code>	Trimmed; max length as configured
<code>code</code>	<code>^[A-Z0-9][A-Z0-9._/-]{1,63}\$</code>
<code>uuid</code>	UUID
<code>date</code>	<code>YYYY-MM-DD</code>
<code>datetime</code>	ISO 8601
<code>integer</code>	Integer with configured bounds
<code>enum</code>	One of the listed values
<code>boolean</code>	<code>true</code> or <code>false</code>
<code>json</code>	Any JSON value (object or array)

Record status enum (`status` fields): `DRAFT` , `PENDING` , `APPROVED` , `REJECTED` , `ACTIVE` , `SUSPENDED` , `CLOSED` , `ARCHIVED` .

Example:

```
curl -s -X POST https://dffms.org/api/v1/programmes \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{
  "code": "AGRO-PRG-01",
  "name": "Agro-Input Support Programme",
  "description": "Input financing for smallholder farmers.",
  "startsOn": "2026-01-01",
  "endsOn": "2028-12-31",
  "status": "DRAFT"
}'
```

Response (201): the created record, with `id` , `tenantId` , `cellId` , the submitted fields and timestamps. `Idempotency-Replayed` is never set for generic creates (see [Section 6](#)).

Errors:

HTTP	Code	Meaning
400	VALIDATION_ERROR	Field errors (<code>fields</code>), invalid JSON, body not an object, origin missing or not allowed (this helper returns 400), unknown field.
400	VALIDATION_ERROR	Secret-like key names in the body (for example <code>password</code> , <code>token</code> , <code>apiKey</code>) are rejected with a message to store secrets in the deployment secret store.
401	UNAUTHENTICATED	No session.
403	MFA_REQUIRED / FORBIDDEN	As for GET.
409	CONFLICT	Unique constraint (for example, duplicate <code>code</code>).
501	FEATURE_UNAVAILABLE	Resource is read-only. The role check runs first, so an unauthorised caller gets 403 instead.

Side effects: writes one audit event with action `CREATE` , resource type and resource id, and the list of changed field **names** (values are not stored in the audit event). `risk-assessments` records the creator as `assessedBy` and forces status `DRAFT` .

PATCH `/api/v1/{resource}`

- **Purpose.** Updates a record. Same nine `crud` resources as POST.
- **Body.** `id` (UUID, required) plus any fields in the resource's update list. `id` is removed before validation.
- **Rules.** At least one mutable field is required. The record must be inside the actor's scope. Missing record: 404.

Example:

```
curl -s -X PATCH https://dffms.org/api/v1/programmes \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{"id":"0190f2c4-6b3e-7a1d-8c2f-000000000020","status":"ACTIVE"}'
```

Response (200): the updated record. Not found: `404 NOT_FOUND`, "`<label>` was not found".

Errors: as for POST, plus 400 when `id` is missing or not a UUID, and 400 `VALIDATION_ERROR` "At least one mutable field is required". No version or ETag check is implemented (last write wins). Audit action is `UPDATE` with changed field names.

OPTIONS /api/v1/{resource}

The route exports an `OPTIONS` handler that answers preflight for allowed origins. Allowed methods listed: `GET`, `POST`, `PATCH`, `OPTIONS`.

11.5 Web push subscriptions

GET /api/v1/push-subscriptions

- **Purpose.** Reports whether browser push is configured and returns the public VAPID key.
- **Authentication.** Session cookie. Public users and staff with an active portal membership.
- **Headers.** None required beyond the cookie.

```
curl -s https://dffms.org/api/v1/push-subscriptions \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>'
```

Response (200):

```
{
  "data": { "configured": true, "publicKey": "<vapid-public-key>" },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors: 401 UNAUTHENTICATED . Side effects: none.

POST /api/v1/push-subscriptions

- **Purpose.** Stores the browser's push subscription for the signed-in account.
- **Authentication.** Session cookie; `Origin` must be allowed (`assertTrustedOrigin`).
- **Body.** The browser `PushSubscription` JSON:

Field	Type	Required	Rules
<code>endpoint</code>	string	Yes	Valid URL, max 2,048
<code>keys.p256dh</code>	string	Yes	32 to 512 characters
<code>keys.auth</code>	string	Yes	8 to 256 characters

```
curl -s -X POST https://dffms.org/api/v1/push-subscriptions \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{"endpoint":"https://<push-service-host>/<subscription-id>","keys":{"p256dh":"<p256dh-key>"
```

Response (201): `{"data":{"subscribed":true},"error":null,"requestId":"..."}`

Errors:

HTTP	Code	Meaning
401	UNAUTHENTICATED	No session or no portal access.
403	ORIGIN_DENIED	Origin not allowed.
413	PAYLOAD_TOO_LARGE	Declared length above 8 KiB.
422	VALIDATION_ERROR	Subscription fails validation ("Invalid push subscription").
500	INTERNAL_ERROR	Also returned for malformed JSON, because the body is parsed before validation and a parse error is not mapped.

Side effects: upserts a push subscription row for (tenant, user, endpoint) . No audit event.

DELETE /api/v1/push-subscriptions

- **Purpose.** Removes the subscription for the given endpoint.
- **Body.** {"endpoint":"https://<push-service-host>/<subscription-id>"} (URL, required).
- **Response (200).** {"data":{"subscribed":false},"error":null,"requestId":"..."}
- **Errors.** 401, 403 ORIGIN_DENIED , 422 VALIDATION_ERROR (endpoint not a URL), 500 INTERNAL_ERROR (malformed JSON, as above).
- **Side effects.** Deletes the row matching the user and endpoint.

11.6 Finance applications

Facility finance applications are submitted against an authoritative product version, move through a lifecycle, and reach a committee decision.

Lifecycle values: DRAFT , SUBMITTED , ELIGIBILITY_REVIEW , DUE_DILIGENCE , APPRAISAL , COMMITTEE_REVIEW , APPROVED , DECLINED , WITHDRAWN , EXPIRED . The allowed transitions are defined by canTransitionApplication and are not repeated here.

Financing instruments: DEBT , PPP_FINANCE , GUARANTEE , TRADE_FINANCE , EQUITY , VENTURE_CAPITAL .

GET /api/v1/finance-applications

- **Purpose.** Lists finance applications visible to the actor.
- **Authentication.** Session cookie and X-DFMS-Tenant-Id .

- **Role.** Finance read set: PSA, CSA, PA, SCA, IA, FEO, FA, AC, EDV, IV. Results are filtered by the application data scope.
- **Parameters.** `limit` , `cursor` (see [Section 5](#)).
- **Response.** Same shape as the generic list. `idempotencyKey` is redacted in list responses.
- **Errors.** As for generic list (400, 401, 403).

POST /api/v1/finance-applications

- **Purpose.** Submits a new finance application linked to a published product version. Applicant eligibility is evaluated at submission.
- **Authentication.** Session cookie, `X-DFFMS-Tenant-Id` , `Origin` , `Content-Type: application/json` , `Idempotency-Key` header.
- **Role.** `create` on `finance_application` : CSA, PA, SCA, IA, FEO, FA (or PSA). No step-up.
- **Body.**

Field	Type	Required	Rules
<code>productVersionId</code>	UUID	Yes	Must be a published, non-superseded version
<code>windowId</code>	UUID	No	Must be an active product window
<code>stateId</code>	UUID	No	State of operation
<code>instrument</code>	enum	Yes	<code>DEBT</code> , <code>PPP_FINANCE</code> , <code>GUARANTEE</code> , <code>TRADE_FINANCE</code> , <code>EQUITY</code> , <code>VENTURE_CAPITAL</code>
<code>ticketCode</code>	string	Yes	<code>^[A-Z0-9_]{2,64}\$</code>
<code>applicantCategory</code>	string	Yes	Trimmed; 2 to 120
<code>intendedActivity</code>	string	Yes	Trimmed; 10 to 500
<code>requestedAmountMinor</code>	string	Yes	Digits only (<code>^\d+\$</code>); must be greater than zero
<code>currency</code>	string	No	ISO 4217 uppercase; default <code>NGN</code>

Unknown fields are ignored (the schema strips them).

```
curl -s -X POST https://dffms.org/api/v1/finance-applications \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Idempotency-Key: fa-2026-10-26-0001' \
-H 'Content-Type: application/json' \
-d '{
  "productVersionId": "0190f2c4-6b3e-7a1d-8c2f-000000000030",
  "stateId": "0190f2c4-6b3e-7a1d-8c2f-000000000031",
  "instrument": "DEBT",
  "ticketCode": "SMALLHOLDER_INPUTS",
  "applicantCategory": "Smallholder cooperative",
  "intendedActivity": "Purchase of certified seed and fertiliser for the 2027 season.",
  "requestedAmountMinor": "500000000",
  "currency": "NGN"
}'
```

Response (201): the stored application row (id , tenantId , reference such as DFFMS-APP-YYYYMMDD-XXXXXXXX , lifecycle set to SUBMITTED , eligibilitySnapshot , idempotencyKey , timestamps).

Errors:

HTTP	Code	Meaning
400	IDEMPOTENCY_KEY_REQUIRED	Header missing or malformed.
400	VALIDATION_ERROR	Field errors (<code>fields</code>), tenant header problems, origin problems.
400	INVALID_AMOUNT	Requested amount is zero.
400	PRODUCT_VERSION_UNAVAILABLE	Product version not published or not in the authoritative register.
400	PRODUCT_VERSION_SUPERSEDED	Version replaced by a later term sheet; apply under the current version.
400	WINDOW_UNAVAILABLE	Window not active.
400	STATE_UNAVAILABLE	State not valid for the tenant.
400	ELIGIBILITY_FAILED	Blocking eligibility rule failed. <code>fields</code> maps rule codes to messages.
401	UNAUTHENTICATED	No session.
403	FORBIDDEN	Role cannot create applications.
403	MFA_REQUIRED	Tenant requires MFA enrolment.
409	IDEMPOTENCY_CONFLICT	Key reused with a different request.
500	INTERNAL_ERROR	Unhandled error.

Side effects: inserts the application (reference `DFFMS-APP-<date>-<8 hex>`), an eligibility snapshot, and a submission audit event `FINANCE_APPLICATION_SUBMITTED` . Queues notifications to application team roles (`PROGRAMME_ADMIN` , `STATE_COORDINATOR_ADMIN` , `INSTITUTION_ADMIN` , `FINANCE_ENTRY_OFFICER`) and related escalation events.

POST /api/v1/finance-applications/{applicationId}/transition

- **Purpose.** Moves an application through a non-committee lifecycle step (for example `SUBMITTED` to `ELIGIBILITY_REVIEW`).
- **Authentication.** Session cookie, `X-DFFMS-Tenant-Id` , `Origin` , `Idempotency-Key` header.
- **Role.** update on `finance_application` (CSA, PA, SCA, IA, FEO, FA) plus saved role policy check for `finance:update` . No step-up.
- **Path.** `applicationId` : UUID.

- **Body.**

Field	Type	Required	Rules
expectedLifecycle	enum	Yes	Current lifecycle (optimistic check)
targetLifecycle	enum	Yes	Must not be APPROVED or DECLINED
reason	string	Yes	Trimmed; 10 to 1,000

Unknown fields are ignored.

```
curl -s -X POST https://dffms.org/api/v1/finance-applications/0190f2c4-6b3e-7a1d-8c2f-000000000004
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Idempotency-Key: fa-trans-2026-10-26-0001' \
-H 'Content-Type: application/json' \
-d '{"expectedLifecycle":"SUBMITTED","targetLifecycle":"ELIGIBILITY_REVIEW","reason":"Submitted
```

Response (200): the application row after the transition.

Errors:

HTTP	Code	Meaning
400	IDEMPOTENCY_KEY_REQUIRED	Header missing or malformed.
400	VALIDATION_ERROR	Body or path invalid.
401	UNAUTHENTICATED	No session.
403	FORBIDDEN	Role or saved policy does not permit.
404	NOT_FOUND	Missing, or outside the actor's scope (not distinguished).
409	COMMITTEE_DECISION_REQUIRED	Target is APPROVED or DECLINED ; use /decision .
409	INVALID_STATE_TRANSITION	Transition not allowed by the lifecycle rules.
409	STALE_STATE	expectedLifecycle no longer matches.

Side effects: updates lifecycle, may open a pending approval row for committee review, writes a transition event and audit FINANCE_APPLICATION_TRANSITIONED . Replays with the same key return the current application without checking the body.

POST /api/v1/finance-applications/{applicationId}/decision

- **Purpose.** Records the independent committee decision on an application in COMMITTEE_REVIEW . Approval records the exact amount and final terms; soft rule failures can be carried as rule exceptions.
- **Authentication.** Session cookie, X-DFFMS-Tenant-Id , Origin , Idempotency-Key header, MFA enrolled, session age within 15 minutes.
- **Role.** approve on finance_application : FA or SCA (or PSA), plus saved policy finance:approve .
- **Path.** applicationId : UUID.
- **Body.**

Field	Type	Required	Rules
decision	enum	Yes	APPROVED or DECLINED
reason	string	Yes	Trimmed; 10 to 1,000
approvedAmountMinor	string	Required for APPROVED	Digits only; greater than zero
approvedTerms	object	Required for APPROVED	Shape depends on instrument (below)

Credit terms (DEBT , PPP_FINANCE , GUARANTEE , TRADE_FINANCE):

Field	Type	Rules
pricingStructure	string	^[A-Z0-9_]{2,64}\$
interestRateBps	integer	0 to 2,000
tenorMonths	integer	1 to 300
graceMonths	integer	0 to 60
contributionBps	integer	0 to 10,000, optional
coverageBps	integer	0 to 10,000, optional
repaymentStructure	string	3 to 240
conditions	string[]	Up to 50 items, each 3 to 500; default []

Equity terms (EQUITY , VENTURE_CAPITAL):

Field	Type	Rules
ownershipBps	integer	1 to 10,000
valuationMinor	string	Digits, optional
milestones	string[]	1 to 50 items, each 3 to 500
exitPlan	string	3 to 1,000, optional
conditions	string[]	Up to 50 items, each 3 to 500; default []

```
curl -s -X POST https://dffms.org/api/v1/finance-applications/0190f2c4-6b3e-7a1d-8c2f-000000000004
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Idempotency-Key: fa-decision-2026-10-26-0001' \
-H 'Content-Type: application/json' \
-d '{
  "decision": "APPROVED",
  "reason": "Committee approved the request with the conditions below.",
  "approvedAmountMinor": "450000000",
  "approvedTerms": {
    "pricingStructure": "<pricingStructure>",
    "interestRateBps": 1200,
    "tenorMonths": 36,
    "graceMonths": 6,
    "repaymentStructure": "Quarterly amortising repayments after grace",
    "conditions": ["Insurance cover bound before first drawdown"]
  }
}'
```

Response (200): the application row after the decision.

Errors:

HTTP	Code	Meaning
400	IDEMPOTENCY_KEY_REQUIRED	Header missing or malformed.
400	VALIDATION_ERROR	Body invalid, or <code>approvedTerms</code> does not match the instrument shape.
400	APPROVED_TERMS_REQUIRED	Approval without amount or terms. (Returned with the default status 400.)
400	INVALID_AMOUNT	Approved amount zero or negative.
400	FINAL_TERMS_INVALID	A hard rule failed. <code>fields</code> lists all failures with <code>committeeExceptionAllowed</code> .
401	UNAUTHENTICATED	No session.
403	MFA_REQUIRED	No MFA enrolment.
403	FRESH_AUTH_REQUIRED	Session older than 15 minutes.
403	FORBIDDEN	Role or saved policy does not permit.
403	MAKER_CHECKER_REQUIRED	Decider is the requester of the approval or the applicant. Applies to PSA too.
404	NOT_FOUND	Missing or outside scope.
409	INVALID_STATE	Application not in <code>COMMITTEE_REVIEW</code> .
409	APPROVAL_NOT_FOUND	No pending committee approval.
409	STALE_STATE	Application changed before the decision was recorded.

Side effects: records the decision, audit `FINANCE_APPLICATION_APPROVED` or `FINANCE_APPLICATION_DECLINED`, resolves escalations, and queues notifications to the decider roles and applicant team. Soft failures create product rule exceptions in state `PENDING` for later review. Replays with the same key return the current application.

11.7 Financing cases

A financing case is created from a committee-approved application and then moves through disbursement and repayment lifecycle steps.

Lifecycle values: `CONDITIONS_PRECEDENT` , `DOCUMENTATION` , `READY_TO_DISBURSE` , `PARTIALLY_DISBURSED` , `ACTIVE` , `COMPLETED` , `RESTRUCTURED` , `DEFAULTED` , `RECOVERY` , `CANCELLED` , `WRITTEN_OFF` .

High-risk targets (require approve authority, MFA and fresh session): `READY_TO_DISBURSE` , `PARTIALLY_DISBURSED` , `ACTIVE` , `COMPLETED` , `RESTRUCTURED` , `DEFAULTED` , `RECOVERY` , `WRITTEN_OFF` .

GET /api/v1/financing-cases

- **Purpose.** Lists financing cases visible to the actor.
- **Authentication.** Session cookie and `X-DFFMS-Tenant-Id` .
- **Role.** Finance read set, with case data scope.
- **Parameters.** `limit` , `cursor` .
- **Errors.** As for generic list.

POST /api/v1/financing-cases

- **Purpose.** Creates a controlled financing case from an application whose committee approval is complete.
- **Authentication.** Session cookie, tenant header, `Origin` , `Idempotency-Key` , MFA enrolled, session age within 15 minutes.
- **Role.** `approve` on `financing_case` : FA (or PSA).
- **Body.**

Field	Type	Required	Rules
<code>applicationId</code>	UUID	Yes	Application must be <code>APPROVED</code>
<code>beneficiary.displayName</code>	string	Yes	2 to 200
<code>beneficiary.type</code>	string	Yes	2 to 100
<code>beneficiary.externalReference</code>	string	No	Max 120
<code>beneficiary.gender</code>	enum	No	<code>FEMALE</code> or <code>MALE</code> (for inclusion indicators)
<code>beneficiary.youth</code>	boolean	No	Youth inclusion indicator
<code>institutionId</code>	UUID	No	Institution must exist

```
curl -s -X POST https://dffms.org/api/v1/financing-cases \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Idempotency-Key: fc-create-2026-10-26-0001' \
-H 'Content-Type: application/json' \
-d '{
  "applicationId": "0190f2c4-6b3e-7a1d-8c2f-000000000040",
  "beneficiary": {
    "displayName": "Demo Agro Cooperative",
    "type": "COOPERATIVE",
    "externalReference": "COOP-000123",
    "gender": "FEMALE",
    "youth": false
  },
  "institutionId": "0190f2c4-6b3e-7a1d-8c2f-000000000050"
}'
```

Response (201): the financing case row (id , tenantId , applicationId , lifecycle CONDITIONS_PRECEDENT at creation, idempotencyKey , timestamps).

Errors:

HTTP	Code	Meaning
400	IDEMPOTENCY_KEY_REQUIRED	Header missing or malformed.
400	VALIDATION_ERROR	Body invalid.
401	UNAUTHENTICATED	No session.
403	MFA_REQUIRED / FRESH_AUTH_REQUIRED / FORBIDDEN	As for application decisions.
404	APPLICATION_NOT_FOUND	Application missing in the tenant.
404	INSTITUTION_NOT_FOUND	Institution missing.
409	APPLICATION_NOT_APPROVED	Application not APPROVED .
409	COMMITTEE_APPROVAL_REQUIRED	No completed committee approval with a decider.
409	APPROVED_TERMS_MISSING	Committee decision lacks a valid immutable term snapshot.

Side effects: creates the case, its initial workflow rows, outbox entries and audit `FINANCING_CASE_CREATED` . A replay with the same key returns the existing case.

POST /api/v1/financing-cases/{financingCaseId}/transition

- **Purpose.** Moves a case to the next lifecycle state, checking conditions precedent and restructuring approval where relevant.
- **Authentication.** Session cookie, tenant header, `Origin` , `Idempotency-Key` . For high-risk targets: MFA enrolled and session within 15 minutes.
- **Role.** `approve` (FA, or PSA) for high-risk targets; otherwise `update` on `financing_case` (CSA, PA, IA, FEO, FA, or PSA).
- **Body.**

Field	Type	Required	Rules
<code>expectedLifecycle</code>	enum	Yes	Current lifecycle
<code>targetLifecycle</code>	enum	Yes	Target lifecycle
<code>reason</code>	string	Yes	10 to 1,000

Errors:

HTTP	Code	Meaning
400	IDEMPOTENCY_KEY_REQUIRED	Header missing or malformed.
400	VALIDATION_ERROR	Body invalid.
401	UNAUTHENTICATED	No session.
403	MFA_REQUIRED / FRESH_AUTH_REQUIRED / FORBIDDEN	Step-up or role failure.
404	NOT_FOUND	Missing or outside scope.
409	INVALID_STATE_TRANSITION	Transition not permitted.
409	STALE_STATE	expectedLifecycle no longer matches.
409	(condition code)	A condition-precedent check failed; the code is specific to the failing rule.
409	RESTRUCTURING_APPROVAL_REQUIRED	Target RESTRUCTURED without an approved restructuring.

Side effects: updates lifecycle, writes a transition event and audit FINANCING_CASE_TRANSITIONED , and may queue notifications. Replays with the same key return the stored transition.

POST /api/v1/financing-cases/{financingCaseId}/agreements

- **Purpose.** Records an executed financing, guarantee, investment or security agreement against a case. Records are immutable once written.
- **Authentication.** Session cookie, tenant header, Origin , Idempotency-Key . No step-up.
- **Role.** create on financing_case : CSA, PA, IA, FEO, FA (or PSA).
- **Body.**

Field	Type	Required	Rules
agreementType	enum	Yes	FINANCING_AGREEMENT , GUARANTEE_AGREEMENT , INVESTMENT_AGREEMENT , SECURITY_DOCUMENT
version	string	Yes	1 to 40; ^[A-Za-z0-9] [A-Za-z0-9._/-]*\$
executedOn	date	Yes	ISO date (YYYY-MM-DD)
signatories	string	Yes	5 to 1,000
executionReference	string	No	Max 160

```
curl -s -X POST https://dffms.org/api/v1/financing-cases/0190f2c4-6b3e-7a1d-8c2f-000000000060/agr
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Idempotency-Key: fc-agr-2026-10-26-0001' \
-H 'Content-Type: application/json' \
-d '{
  "agreementType": "FINANCING_AGREEMENT",
  "version": "v1.0",
  "executedOn": "2026-10-20",
  "signatories": "Director, Demo Agro Cooperative; Accounting Officer, DFFMS",
  "executionReference": "EXEC-2026-0001"
}'
```

Response (201): the agreement record.

Errors:

HTTP	Code	Meaning
400	IDEMPOTENCY_KEY_REQUIRED	Header missing or malformed.
400	VALIDATION_ERROR	Body invalid.
401	UNAUTHENTICATED	No session.
403	FORBIDDEN	Role not permitted. This route has no step-up check.
404	NOT_FOUND	Case missing in the tenant.
409	CASE_CLOSED	Case is COMPLETED , CANCELLED or WRITTEN_OFF .
409	(agreement rule code)	Agreement failed validation (for example, duplicate version of the same type).

Side effects: inserts the agreement, writes audit `FINANCING_AGREEMENT_EXECUTED` . A replay with the same key returns the stored agreement.

11.8 Finance transactions

Transactions are double-entry journal postings with maker-checker approval. Status values stored: `INITIATED` , `PENDING_APPROVAL` , `PROCESSING` , `SUCCEEDED` , `FAILED` , `REVERSED` , `PARTIALLY_REFUNDED` , `REFUNDED` .

Common rules for all five finance transaction routes:

- Body must be `application/json` , at most 256 KiB, and non-empty.
- Session cookie and `X-DFFMS-Tenant-Id` are required.
- The session must be **created within the last 5 minutes** (`requireFreshSession`). Failure returns 401 `UNAUTHENTICATED` with message "Fresh authentication is required".
- Approve, reject, create, reversal and refund also require MFA enrolment (`requireStepUp`). Failure: 401 `MFA_REQUIRED` .
- Provider-backed transactions are not posted when approved. They are posted only after provider verification.

POST /api/v1/finance/transactions

- **Purpose.** Creates a balanced transaction draft that awaits independent approval.
- **Role.** Route roles: CSA, PA, SCA, IA, FEO, FA (or PSA).
- **Body.** Strict object (unknown fields rejected with 422).

Field	Type	Required	Rules
reference	string	Yes	8 to 100; <code>^[A-Za-z0-9][A-Za-z0-9._:/-]+\$</code> ; unique per tenant
idempotencyKey	string	Yes	16 to 128; <code>^[A-Za-z0-9][A-Za-z0-9._:-]+\$</code>
type	enum	Yes	<code>COLLECTION</code> , <code>DISBURSEMENT</code> , <code>ADJUSTMENT</code>
amountMinor	string	Yes	Positive integer string, up to 19 digits
currency	string	Yes	ISO 4217 uppercase
provider	enum	Collection and disbursement: Yes (or manual transfer, see rules)	<code>FLUTTERWAVE</code> , <code>PAYSTACK</code> , <code>FINCRA</code> , <code>SQUAD</code> , <code>GENERIC</code>
beneficiaryId	UUID	No	
programmeId	UUID	No	Scope; defaults from financing case metadata if present
sapzId	UUID	No	Scope
institutionId	UUID	No	Scope
entries	array	Yes	2 to 100 journal lines: <code>accountId</code> (UUID), <code>direction</code> (<code>DEBIT</code> or <code>CREDIT</code>), <code>amountMinor</code> (positive integer string), <code>memo</code> (max 500, optional)
metadata	object	No	Free-form. Manual bank transfers require <code>channel</code> <code>MANUAL_BANK_TRANSFER</code> and <code>bankTransferReference</code> (4 to 120)

Rules:

- Total debits and total credits must each equal `amountMinor` (`UNBALANCED_JOURNAL` , 422).
- Each ledger account must exist, belong to the tenant, be `ACTIVE` , and use the transaction currency (`ACCOUNT_INVALID` , 422).
- Collections and disbursements require a provider. `GENERIC` is accepted only as a manual bank transfer with evidence in `metadata` .
- `ADJUSTMENT` does not require a provider.

```
curl -s -X POST https://dffms.org/api/v1/finance/transactions \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{
  "reference": "TXN-2026-000145",
  "idempotencyKey": "txn-create-2026-10-26-000145",
  "type": "COLLECTION",
  "amountMinor": "2500000",
  "currency": "NGN",
  "provider": "PAYSTACK",
  "programmeId": "0190f2c4-6b3e-7a1d-8c2f-000000000020",
  "entries": [
    { "accountId": "0190f2c4-6b3e-7a1d-8c2f-000000000070", "direction": "DEBIT", "amountMinor":
    { "accountId": "0190f2c4-6b3e-7a1d-8c2f-000000000071", "direction": "CREDIT", "amountMinor"
  ]
}'
```

Response (201): the stored transaction row, abbreviated:

```
{
  "data": {
    "id": "0190f2c4-6b3e-7a1d-8c2f-000000000080",
    "tenantId": "<tenantId>",
    "reference": "TXN-2026-000145",
    "idempotencyKey": "txn-create-2026-10-26-000145",
    "type": "COLLECTION",
    "status": "PENDING_APPROVAL",
    "amountMinor": "2500000",
    "currency": "NGN",
    "provider": "PAYSTACK",
    "createdBy": "<userId>",
    "approvedBy": null,
    "postedAt": null,
    "metadata": { "requestHash": "<sha256>", "ledgerDraft": [ "..." ] },
    "...": "..."
  },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors:

HTTP	Code	Meaning
400	INVALID_BODY / INVALID_CONTENT_TYPE	Body not JSON, empty, or wrong content type.
401	UNAUTHENTICATED	No session, or session older than 5 minutes.
401	MFA_REQUIRED	No MFA enrolment.
403	FORBIDDEN	Role not permitted.
403	ORIGIN_DENIED	Origin not allowed.
409	IDEMPOTENCY_CONFLICT	Key reused with different data, or reference already exists.
413	PAYLOAD_TOO_LARGE	Body over 256 KiB.
422	VALIDATION_ERROR	Schema error (fields), including missing provider or invalid manual transfer evidence. Also returned for an invalid or missing tenant header.
422	UNBALANCED_JOURNAL	Debits or credits do not equal amountMinor .
422	ACCOUNT_INVALID	Account missing, inactive, another tenant's, or wrong currency.
500	INTERNAL_ERROR	Unhandled error.

Side effects: approval row (PENDING , step 1), outbox finance.transaction.pending_approval , audit FINANCIAL_TRANSACTION_CREATED (amount and reference only), in-app notification to the creator, and an approval-required notification to finance checker roles.

POST /api/v1/finance/transactions/{transactionId}/approve

- **Purpose.** Approves a pending transaction. For GENERIC (no provider), the ledger is posted immediately. For provider-backed transactions, the status moves to PROCESSING ; a payment-execution job is queued, and posting waits for provider verification.
- **Role.** FINANCE_APPROVER (or PSA).
- **Path.** transactionId : UUID. An invalid value returns 422 VALIDATION_ERROR after authorization.
- **Body.** {"reason": "<5 to 500 characters>"} (strict).

```
curl -s -X POST https://dffms.org/api/v1/finance/transactions/0190f2c4-6b3e-7a1d-8c2f-000000000008
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{"reason":"Evidence matched; approved for payment."}'
```

Response (200): the transaction row with `status` `PROCESSING` (provider) or `SUCCEEDED` with `postedAt` set (GENERIC), and `approvedBy` set.

Errors:

HTTP	Code	Meaning
401	<code>UNAUTHENTICATED</code> / <code>MFA_REQUIRED</code>	Fresh session or MFA missing.
403	<code>FORBIDDEN</code>	Not an approver.
403	<code>MAKER_CHECKER_VIOLATION</code>	Creator is approving their own transaction (PSA exempt).
404	<code>NOT_FOUND</code>	Transaction missing in the tenant.
409	<code>INVALID_STATE</code>	Not <code>PENDING_APPROVAL</code> , or no pending approval row.
422	<code>VALIDATION_ERROR</code>	Reason invalid, or transaction id not a UUID.
422	<code>UNBALANCED_JOURNAL</code> , <code>ACCOUNT_INVALID</code>	Re-validation of the stored draft failed.

Side effects: updates approval to `APPROVED` , writes the ledger entries (GENERIC only), applies financing-case effects on posting, resolves escalations, writes audit `FINANCIAL_TRANSACTION_APPROVED_AND_POSTED` or `FINANCIAL_TRANSACTION_APPROVED_FOR_PROVIDER` , queues notifications, and enqueues an outbox job (`finance.transaction.posted` or `finance.payment.execution_requested`).

POST /api/v1/finance/transactions/{transactionId}/reject

- **Purpose.** Declines a pending transaction. No ledger entries are written.
- **Role.** `FINANCE_APPROVER` (or PSA).
- **Body.** `{"reason": "<5 to 500 characters>"}` (strict).

Response (200): the transaction row with `status` `FAILED` .

Errors: as for approve, except there is no `UNBALANCED_JOURNAL` path.

Side effects: approval `REJECTED` ; transaction `FAILED` ; outbox `finance.transaction.rejected` ; audit `FINANCIAL_TRANSACTION_REJECTED` (with reason); notification to the creator; escalations resolved.

POST /api/v1/finance/transactions/{transactionId}/reversal

- **Purpose.** Requests a full reversal of a posted (`SUCCEEDED`) transaction. Creates a linked `REVERSAL` transaction in `PENDING_APPROVAL` , which another approver must approve.
- **Role.** `FINANCE_ENTRY_OFFICER` or `FINANCE_APPROVER` (or PSA).
- **Body.** Strict object.

Field	Type	Required	Rules
<code>reference</code>	string	Yes	Same rules as transaction reference
<code>idempotencyKey</code>	string	Yes	16 to 128, same rules as transaction key
<code>reason</code>	string	Yes	10 to 500

```
curl -s -X POST https://dffms.org/api/v1/finance/transactions/0190f2c4-6b3e-7a1d-8c2f-000000000008
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{
  "reference": "REV-2026-000145",
  "idempotencyKey": "rev-2026-10-26-000145-key",
  "reason": "Duplicate collection posted in error."
}'
```

Response (201): the new `REVERSAL` transaction row (`status` `PENDING_APPROVAL` , `metadata.originalTransactionId` set).

Errors:

HTTP	Code	Meaning
401	UNAUTHENTICATED / MFA_REQUIRED	Session or MFA.
403	FORBIDDEN	Role not permitted.
404	NOT_FOUND	Original transaction missing.
409	INVALID_STATE	Original not SUCCEEDED , or no posted ledger.
409	REVERSAL_EXISTS	A non-failed reversal already exists for this original.
409	IDEMPOTENCY_CONFLICT	Key reused with different data.
422	VALIDATION_ERROR	Body invalid.

Side effects: creates the correction, approval row, outbox `finance.reversal.pending_approval` , audit `FINANCIAL_REVERSAL_REQUESTED` , notifications to the requester and finance checker roles.

POST /api/v1/finance/transactions/{transactionId}/refund

- **Purpose.** Requests a partial or full refund of a posted transaction. Creates a linked `REFUND` in `PENDING_APPROVAL` .
- **Role.** `FINANCE_ENTRY_OFFICER` or `FINANCE_APPROVER` (or PSA).
- **Body.** As for reversal, plus:

Field	Type	Required	Rules
amountMinor	string	Yes	Positive integer string

The sum of non-failed refunds for the original must not exceed the original amount.

```
curl -s -X POST https://dffms.org/api/v1/finance/transactions/0190f2c4-6b3e-7a1d-8c2f-000000000008
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{
  "reference": "REF-2026-000145-A",
  "idempotencyKey": "ref-2026-10-26-000145-a-key",
  "amountMinor": "500000",
  "reason": "Partial refund for over-collection on the receipt."
}'
```

Response (201): the new `REFUND` transaction row.

Errors: as for reversal, plus:

HTTP	Code	Meaning
409	<code>INVALID_STATE</code>	Original not <code>SUCCEEDED</code> or <code>PARTIALLY_REFUNDED</code> .
422	<code>INVALID_AMOUNT</code>	Missing amount, zero, or above the unrefunded balance.

Side effects: as for reversal, with audit `FINANCIAL_REFUND_REQUESTED` .

11.9 Reconciliation

POST /api/v1/reconciliation/sync

- **Purpose.** Queues an import of settlement data from a provider and matching against ledger records.
- **Authentication.** Session cookie, `X-DFFMS-Tenant-Id` , `Origin` , `Content-Type: application/json` . Session must be created within 5 minutes. MFA enrolment is required only if the tenant policy requires it (no step-up check on this route).
- **Role.** CSA, PA, FA, AC (or PSA).
- **Body.**

Field	Type	Required	Rules
<code>provider</code>	enum	Yes	<code>FLUTTERWAVE</code> or <code>PAYSTACK</code>
<code>from</code>	date	No	ISO date
<code>to</code>	date	No	ISO date; must be on or after <code>from</code>

```
curl -s -X POST https://dffms.org/api/v1/reconciliation/sync \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'X-DFFMS-Tenant-Id: <tenantId>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{"provider":"PAYSTACK","from":"2026-10-01","to":"2026-10-25"}'
```

Response (202): the integration job record, with `id` and `status` (queued).

```
{
  "data": { "id": "0190f2c4-6b3e-7a1d-8c2f-000000000090", "status": "QUEUED" },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors:

HTTP	Code	Meaning
401	UNAUTHENTICATED	No session, or session older than 5 minutes.
403	FORBIDDEN	Role not permitted.
401	MFA_REQUIRED	Tenant requires MFA enrolment.
422	VALIDATION_ERROR	Provider not allowed, or date range invalid.
500	INTERNAL_ERROR	Job could not be scheduled.

Side effects: inserts an integration job, enqueues `finance.settlement.sync_requested` , writes audit `SETTLEMENT_SYNC_SCHEDULED` . When the worker completes, it writes `SETTLEMENT_SYNC_COMPLETED` . **Not idempotent:** each call creates a new job.

11.10 Reporting exports

Report exports are gated by configuration. If `REPORTING_EXPORTS_ENABLED` is not `true` , or neither `R2_EXPORTS_ENABLED` nor `OBJECT_STORAGE_EXPORTS_ENABLED` is `true` , every reporting route returns 503 `FEATURE_UNAVAILABLE` .

Catalogue codes (`REPORT_CATALOGUE`): `FINANCIAL_TRANSACTIONS` , `GENERAL_LEDGER` , `AUDIT_TRAIL` , `RECONCILIATION` , `MARKETPLACE_APPLICATIONS` , `FACILITY_ALLOCATION_UTILIZATION` , `FACILITY_INSTRUMENT_BALANCES` , `APPLICATION_PIPELINE` , `CONDITIONS_PRECEDENT_AGING` , `PORTFOLIO_PERFORMANCE` , `GUARANTEE_EXPOSURE` , `INSURANCE_COVERAGE` , `WAREHOUSE_INVENTORY` , `OFFTAKE_DELIVERY_SETTLEMENT` , `INFRASTRUCTURE_PPP` , `FACILITY_KPI_PACK` , `EARLY_WARNING_REGISTER` .

GET /api/v1/reporting/jobs

- **Purpose.** Lists export jobs for the tenant.

- **Authentication.** Session cookie. MFA enrolment only if the tenant policy requires it. No tenant header (tenant from the account).
- **Role.** PSA, CSA, PA, SCA, IA, FA, MA, AC, EDV, IV.
- **Query.** `limit` (1 to 100, default 25), `cursor` (UUID).
- **Scope.** Any read-role member sees all tenant jobs (not limited to the requester). Result rows include `parameters`.

```
curl -s "https://dffms.org/api/v1/reporting/jobs?limit=5" \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>'
```

Response (200):

```
{
  "data": {
    "items": [
      {
        "id": "0190f2c4-6b3e-7a1d-8c2f-000000000100",
        "definitionId": null,
        "status": "SUCCEEDED",
        "parameters": { "reportCode": "FINANCIAL_TRANSACTIONS", "format": "CSV", "fileLabel": "Oc
        "sizeBytes": "182736",
        "expiresAt": "2026-10-27T08:00:00.000Z",
        "createdAt": "2026-10-26T08:00:00.000Z",
        "updatedAt": "2026-10-26T08:02:00.000Z"
      }
    ],
    "nextCursor": null
  },
  "error": null,
  "requestId": "<request-id>"
}
```

Status values: `QUEUED`, `PROCESSING`, `SUCCEEDED`, `FAILED`, `DEAD_LETTER`.

Errors: 400 `VALIDATION_ERROR`, 401 `UNAUTHENTICATED`, 403 `MFA_REQUIRED` or `FORBIDDEN`, 503 `FEATURE_UNAVAILABLE`, 500 `INTERNAL_ERROR`.

POST /api/v1/reporting/jobs

- **Purpose.** Schedules an export. The file is generated asynchronously and stored privately.
- **Authentication.** Session cookie, `Origin`, `Content-Type: application/json`. **MFA enrolment is always required** for this action. No tenant header.

- **Role.** PSA, CSA, PA, SCA, IA, FA, MA, AC.
- **Body.** Strict object.

Field	Type	Required	Rules
reportCode	string	Yes	<code>^[A-Z][A-Z0-9_]{2,63}\$</code> (see catalogue)
format	enum	Yes	CSV , XLSX , PDF
parameters	object	No	Free-form; default <code>{}</code> . Shape depends on the report (not specified in this API)
expectedMaxBytes	integer	No	1 to 50,000,000; default 5,000,000
definitionId	UUID	No	Must be an active report definition in the tenant
notBefore	ISO datetime	No	Within 30 seconds in the past up to 30 days ahead
fileLabel	string	No	<code>^[A-Za-z0-9][A-Za-z0-9_.-]{0,79}\$</code>

```
curl -s -X POST https://dffms.org/api/v1/reporting/jobs \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{
  "reportCode": "FINANCIAL_TRANSACTIONS",
  "format": "CSV",
  "parameters": { "from": "2026-10-01", "to": "2026-10-31" },
  "expectedMaxBytes": 2000000,
  "fileLabel": "Oct-2026-transactions"
}'
```

Response (202):

```
{
  "data": {
    "id": "0190f2c4-6b3e-7a1d-8c2f-000000000101",
    "status": "QUEUED",
    "format": "CSV",
    "availableAt": "2026-10-26T08:00:00.000Z",
    "expiresAt": "2026-10-27T08:00:00.000Z",
    "expectedMaxBytes": "2000000"
  },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors:

HTTP	Code	Meaning
400	VALIDATION_ERROR	Schema error (<code>fields</code>), or <code>reportCode</code> format invalid.
400	INVALID_REPORT	<code>definitionId</code> unavailable, or <code>notBefore</code> outside the allowed window.
401	UNAUTHENTICATED	No session.
403	MFA_REQUIRED / FORBIDDEN	Not enrolled, or role not permitted.
429	LIMIT_REACHED	Active or daily job limit reached.
503	FEATURE_UNAVAILABLE	Exports disabled, policy values invalid, or storage ceiling reached.

Side effects: inserts a `QUEUED` job with a retention of `REPORTING_RETENTION_SECONDS` (default 86,400; max 604,800), an outbox `report.generate.requested` job, and updates aggregate storage counters. The handler writes no audit row. The worker's generation step is not documented here beyond its outbox topic.

GET /api/v1/reporting/jobs/{jobId}/download

- **Purpose.** Returns a short-lived signed URL for a completed export.
- **Authentication.** Session cookie. MFA only if tenant policy requires.
- **Role.** Read roles (as for list).
- **Path.** `jobId` : UUID. Invalid UUID: 400.

```
curl -s https://dffms.org/api/v1/reporting/jobs/0190f2c4-6b3e-7a1d-8c2f-000000000101/download \
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>'
```

Response (200):

```
{
  "data": {
    "url": "https://<private-bucket-host>/<object-key>?<signature-parameters>",
    "expiresAt": "2026-10-26T08:01:00.000Z"
  },
  "error": null,
  "requestId": "<request-id>"
}
```

- The URL lifetime is `REPORTING_SIGNED_URL_SECONDS` (default 60; max 300).
- Errors: 400 `VALIDATION_ERROR` (bad id), 401, 403, 409 `NOT_READY`, 503 `FEATURE_UNAVAILABLE` (exports disabled or storage ceiling reached).
- `NOT_READY` (409) is returned for unknown jobs, jobs in another tenant, jobs not `SUCCEEDED`, and expired jobs. The response does not distinguish these cases.
- Side effects: none in this handler. No audit row is written by the handler.

11.11 Marketplace decision

POST /api/v1/marketplace/applications/{applicationId}/decision

- **Purpose.** Platform Super Administrator accepts a public marketplace request into eligibility review, or declines it.
- **Authentication.** Session cookie. The account must be Platform Super Administrator; MFA enrolment is required, plus a registered passkey if the tenant policy requires MFA; session must be created within 5 minutes. Tenant header is ignored.
- **Headers.** `Origin` (must be allowed), `Content-Type: application/json` (otherwise 415).
- **Path.** `applicationId`: UUID.
- **Body.**

Field	Type	Required	Rules
<code>decision</code>	enum	Yes	<code>APPROVED</code> or <code>REJECTED</code>
<code>note</code>	string	Required when <code>REJECTED</code>	Trimmed; max 500; at least 5 characters when rejecting

```
curl -s -X POST https://dffms.org/api/v1/marketplace/applications/0190f2c4-6b3e-7a1d-8c2f-00000000
-H 'Cookie: __Secure-dffms.session_token=<session-cookie>' \
-H 'Origin: https://dffms.org' \
-H 'Content-Type: application/json' \
-d '{"decision":"REJECTED","note":"Registration certificate not provided."}'
```

Response (200):

```
{
  "data": {
    "id": "0190f2c4-6b3e-7a1d-8c2f-000000000110",
    "reference": "MKT-2026-0042",
    "status": "REJECTED",
    "updatedAt": "2026-10-26T08:05:00.000Z"
  },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors:

HTTP	Code	Meaning
401	MFA_REQUIRED	MFA or passkey missing.
401	FRESH_AUTH_REQUIRED	Session older than 5 minutes.
401	UNAUTHENTICATED	No session.
403	ORIGIN_DENIED	Origin not allowed.
403	FORBIDDEN	Not Platform Super Administrator.
404	NOT_FOUND	Request not found.
409	INVALID_STATE	Request not PENDING , already decided, or a legacy request that needs manual review.
413	PAYLOAD_TOO_LARGE	Declared length above 8 KiB.
415	INVALID_CONTENT_TYPE	Not JSON.
422	VALIDATION_ERROR	Body invalid, or rejection without a note.
500	INTERNAL_ERROR	Unhandled error.

Side effects:

- **APPROVED** : status `APPROVED` , lifecycle `ELIGIBILITY_REVIEW` . Creates a finance application in the product's tenant, keyed `marketplace:<applicationId>` (once only), with the state resolved from the applicant's state of operation. Writes audit and notifies the applicant.
- **REJECTED** : status `REJECTED` , lifecycle `DECLINED` . Notifies the applicant.

11.12 Provider webhooks

POST /api/v1/webhooks/{provider}

- **Purpose.** Receives provider callbacks. Verifies the signature, records the event durably, and triggers provider-side verification.
- **Authentication.** None. The provider HMAC signature is the authentication (see [Section 8](#)).
- **Path.** `provider` : `flutterwave` , `paystack` , `fincra` , `squad` , `termii` , `twilio` (case-insensitive).
- **Body.** The raw provider body (JSON; Twilio sends form-encoded data). Max 1 MiB.
- **Headers.** The provider's signature header (see [Section 8.1](#)).

Example (Paystack, placeholder signature):

```
curl -s -X POST https://dffms.org/api/v1/webhooks/paystack \
-H 'Content-Type: application/json' \
-H 'x-paystack-signature: <hmac-sha512-hex-of-raw-body>' \
--data-binary @paystack-event.json
```

Response (200):

```
{
  "data": { "accepted": true, "duplicate": false, "eventId": "<provider-event-id>" },
  "error": null,
  "requestId": "<request-id>"
}
```

Errors:

HTTP	Code	Meaning
401	INVALID_WEBHOOK	Signature missing or invalid; no reference; unknown or ambiguous transaction reference; invalid JSON.
404	NOT_FOUND	Provider name not supported.
413	PAYLOAD_TOO_LARGE	Over 1 MiB.
500	INTERNAL_ERROR	Unhandled error.
503	PROVIDER_DISABLED	Provider's webhook secret not configured.
503	FEATURE_UNAVAILABLE	SMS status callbacks (<code>termii</code> , <code>twilio</code>), after successful verification.

Side effects (payment providers): inbox row, outbox `payment.webhook.received` , background processing (see Section 8.2). Duplicates return 200 with `duplicate: true` and create nothing.

12. Appendix A: Generic resource catalogue

Path segment is the value after `/api/v1/` . Mode: `crud` (read, create and update), `read-only` (read only; writes return 403 or 501), `gated` (not available; returns 501). "Any" read means any active role in the tenant. "FR" is the finance read set: PSA, CSA, PA, SCA, IA, FEO, FA, AC, EDV, IV.

Write roles below are the domain write permissions (`WRITE_PERMISSIONS`) that apply to the resource's kind. PSA can always write.

Path segment	Mode	Read roles	Create or update roles (domain)	Notes
organizations	crud	Any	CSA	
programmes	crud	Any	CSA, PA	
sapzs	crud	Any	CSA, PA, SCA	
institutions	crud	Any	CSA, PA, SCA, IA	
commodities	crud	Any	CSA, PA, SCA	Kind reference_data
value-chains	crud	Any	CSA, PA, SCA	Kind reference_data
risk-assessments	crud	Any	CSA, PA, SCA, IA, MA	Create forces status DRAFT ; records assessedBy
indicators	crud	Any	CSA, PA, SCA, MA	
reports	crud	Any	CSA, PA, SCA, IA, MA	Report definitions, not exports
benchmarks	gated	n/a	n/a	501 FEATURE_UNAVAILABLE
transactions	read-only	FR	n/a	Use /finance/transactions to create
disbursements	read-only	FR	n/a	Filtered to type DISBURSEMENT
reversals	read-only	FR	n/a	Filtered to type REVERSAL
approvals	read-only	FR	n/a	
reconciliation	read-only	FR	n/a	
investments	read-only	FR	n/a	Funding records, kind INVESTMENT
loans	read-only	FR	n/a	Funding records, kind LOAN
grants	read-only	FR	n/a	Funding records, kind GRANT
exports	read-only	Any (own rows only)	n/a	Requester's own report jobs

Path segment	Mode	Read roles	Create or update roles (domain)	Notes
notifications	read-only	Any (own rows only)	n/a	Recipient's own notifications
integrations	read-only	PSA, CSA, SUPPORT, AC	n/a	Integration jobs; input , output , error redacted
admin/providers	read-only	PSA, CSA	Configure: CSA (or PSA). Route-level write returns 501 after authorization	Secrets rejected; only id , activeProvider , reason , version , expectedVersion accepted
audit-events	read-only	PSA, CSA, AC	n/a	Excludes integrity rows; hash fields redacted
facilities	read-only	FR	n/a	Authoritative facility register
facility-versions	read-only	FR	n/a	
facility-windows	read-only	FR	n/a	
facility-allocations	read-only	FR	n/a	
finance-applications	read-only (route has its own POST and GET)	FR, with application scope	n/a	Use the dedicated routes
financing-cases	read-only (dedicated routes)	FR, with case scope	n/a	Use the dedicated routes
conditions-precedent	read-only	FR, case scope	n/a	
collateral	read-only	FR, case scope	n/a	

Path segment	Mode	Read roles	Create or update roles (domain)	Notes
insurance	read-only	FR, case scope	n/a	
insurance-claims	read-only	FR, policy scope	n/a	
disbursement-schedules	read-only	FR, case scope	n/a	
repayment-schedules	read-only	FR, case scope	n/a	
warehouses	read-only	FR	n/a	
warehouse-receipts	read-only	FR, warehouse scope	n/a	
inventory	read-only	FR	n/a	Inventory lots
warehouse-inspections	read-only	FR	n/a	
inventory-movements	read-only	FR	n/a	
offtake-agreements	read-only	FR, case scope	n/a	
delivery-obligations	read-only	FR, agreement scope	n/a	
projects	read-only	FR, project scope	n/a	
spvs	read-only	FR, project scope	n/a	Special purpose vehicles
ppps	read-only	FR, project scope	n/a	

Path segment	Mode	Read roles	Create or update roles (domain)	Notes
project-milestones	read-only	FR, project scope	n/a	
project-preparation	read-only	FR, case scope	n/a	
equity-investments	read-only	FR, case scope	n/a	
guarantees	read-only	FR, case scope	n/a	
restructurings	read-only	FR, case scope	n/a	
recoveries	read-only	FR, case scope	n/a	
beneficiary-profiles	read-only	FR, case scope	n/a	

Field rules for the nine crud resources (create fields; * marks required):

Resource	Create fields	Update fields (plus id)
organizations	parentId (UUID, nullable), name * (string 240), type * (string 80), registrationNumber (string 120, nullable), status (enum), metadata (JSON)	parentId , name , type , registrationNumber , status , metadata
programmes	code * (code), name * (string 240), description (string 5,000, nullable), startsOn (date, nullable), endsOn (date, nullable), status (enum)	code , name , description , startsOn , endsOn , status
sapzs	programmeId * (UUID), stateId * (UUID), code * (code), name * (string 240), status (enum)	programmeId , stateId , code , name , status
institutions	organizationId (UUID, nullable), type * (string 80), name * (string 240), licenseNumber (string 120, nullable), status (enum)	organizationId , type , name , licenseNumber , status
commodities	code * (code), name * (string 160), unit (string 60, nullable)	code , name , unit
value-chains	commodityId (UUID, nullable), name * (string 160), stage (string 80, nullable)	commodityId , name , stage
risk-assessments	subjectType * (PROGRAMME , STATE , SAPZ , INSTITUTION , BENEFICIARY), subjectId * (UUID), score (integer 0 to 100), rating (string 60, nullable), status (enum; forced to DRAFT), factors (JSON), assessedAt (datetime, nullable)	score , rating , status , factors , assessedAt
indicators	code * (code), name * (string 200), unit * (string 80), dimensions (JSON)	code , name , unit , dimensions
reports	code * (code), name * (string 200), format * (PDF , XLSX , CSV), querySpec * (JSON), schedule (string 120, nullable), active (boolean)	code , name , format , querySpec , schedule , active

Example response from a read-only resource when the actor lacks a role (for example GET /api/v1/disbursements as MONITORING_ANALYST):

```
{  
  "data": null,  
  "error": { "code": "FORBIDDEN", "message": "You are not permitted to access this resource" },  
  "requestId": "<request-id>"  
}
```