

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.
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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.
-
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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](#).
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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@dfpms.org . Give the reference number, the time and what you clicked. Do not send any password or code.