



Morny Pennie

Fast cash. Clear terms.

App mockups · Borrower app on Android and Lender Console

Open the mockups >

Next page: the index. Click any card to open that screen.



Morny Pennie

BORROWER APP AND LENDER CONSOLE · ANDROID · VERSION 4.1

"Fast cash. Clear terms."

A two-sided lending product. Borrowers sign up, verify, borrow and repay in the **Borrower App**, a web app installed straight from Chrome on Android. The Morny Pennie team approves, lends, collects and reconciles from the **Lender Console** on desktop. These pages walk the full loop, from sign-up to verified identity to offer to direct-debit mandate to money sent to repayment, plus every failure state, the back office behind it, and a component reference for build.

 Click any card below to open that mockup. Every page has [↑ Index](#) to bring you back.

Built on licensed Nigerian rails Installable web app on Android · Paystack payouts, cards and direct debit · NIBSS e-Mandate QoreID or Prembly identity and face match · browser location · rules-based decisions

SIGN-UP · 8 SCREENS

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LENDER CONSOLE ON DESKTOP · ROLES + 10 WORKSPACES

What the owner, credit officers, collections, finance and support see, and what each can do.

C0

Roles and a working day
Who does what

C1

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C2

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Review queue

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C4

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One borrower, one timeline

C8

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C10

Team and audit
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BUILD REFERENCE · 8 PAGES

Every token, component and state used anywhere in this document, isolated and labelled.

R1

Color
Roles and contrast

R2

Type and money
Scale and amounts

R3

Buttons
Variants and states

R4

Inputs and entry
Fields, OTP, PIN

R5

Loan lifecycle
States and pills

R6

Cards and alerts
Receipt, banners

R7

Navigation and layout
Phone and console

R8

Voice and icons
Copy rules, icons

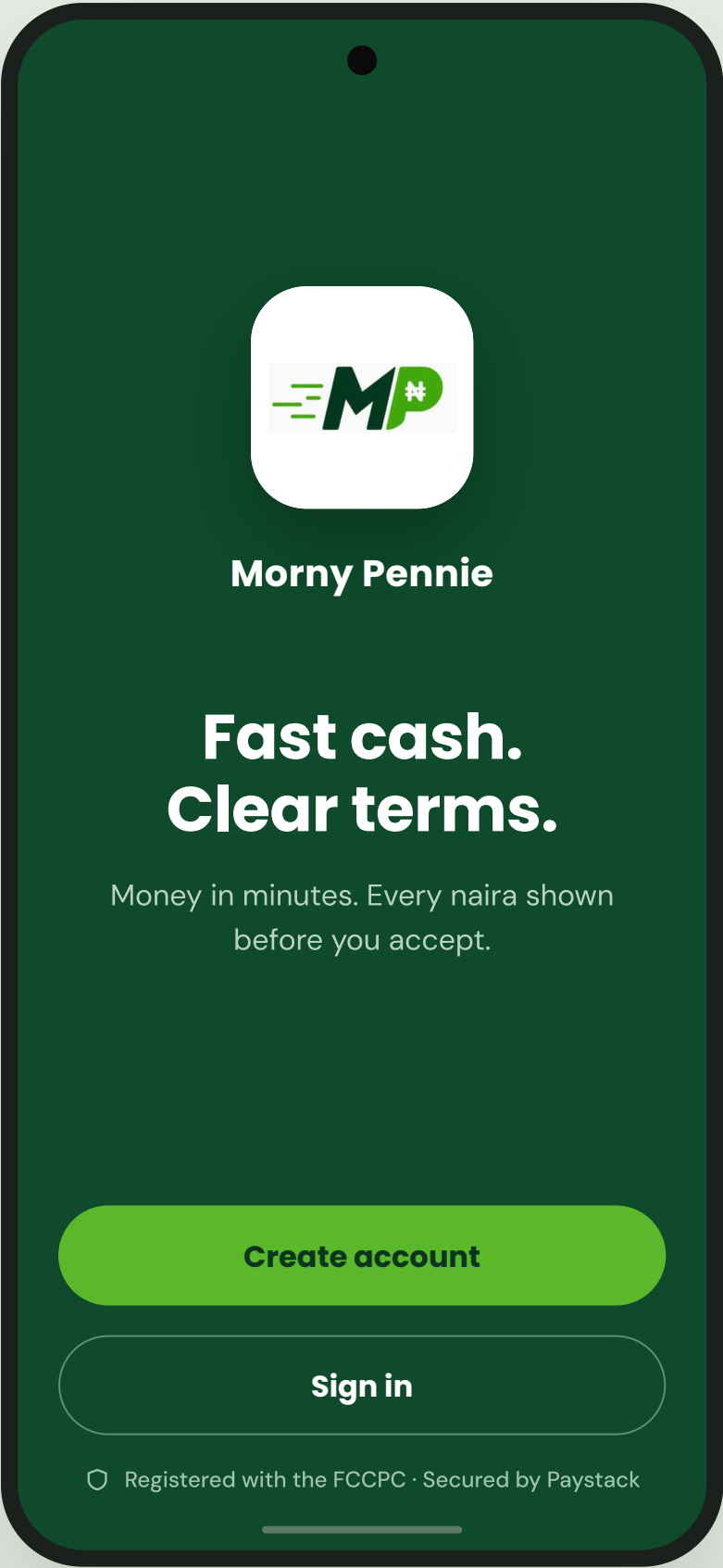
Small, careful nudges, built into the screens

Sign-up shows honest progress and time per step. The loan request opens at a sensible amount and shows the cost per day. The offer ends with a short promise signed with the PIN. Reminders and the limit ladder reward on-time repayment. All of it lives in copy and layout, and nothing pushes anyone to borrow.

Confidential

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Morny Pennie · RC 8938900
Prepared by Farawa · October 2026
Names and figures are sample data



Welcome

WHAT THIS SCREEN DOES

The front door. One promise, two choices, one line of trust. Nothing else competes for attention, because a borrower deciding whether to trust a lender needs calm, not features.

DATA AND INTEGRATIONS

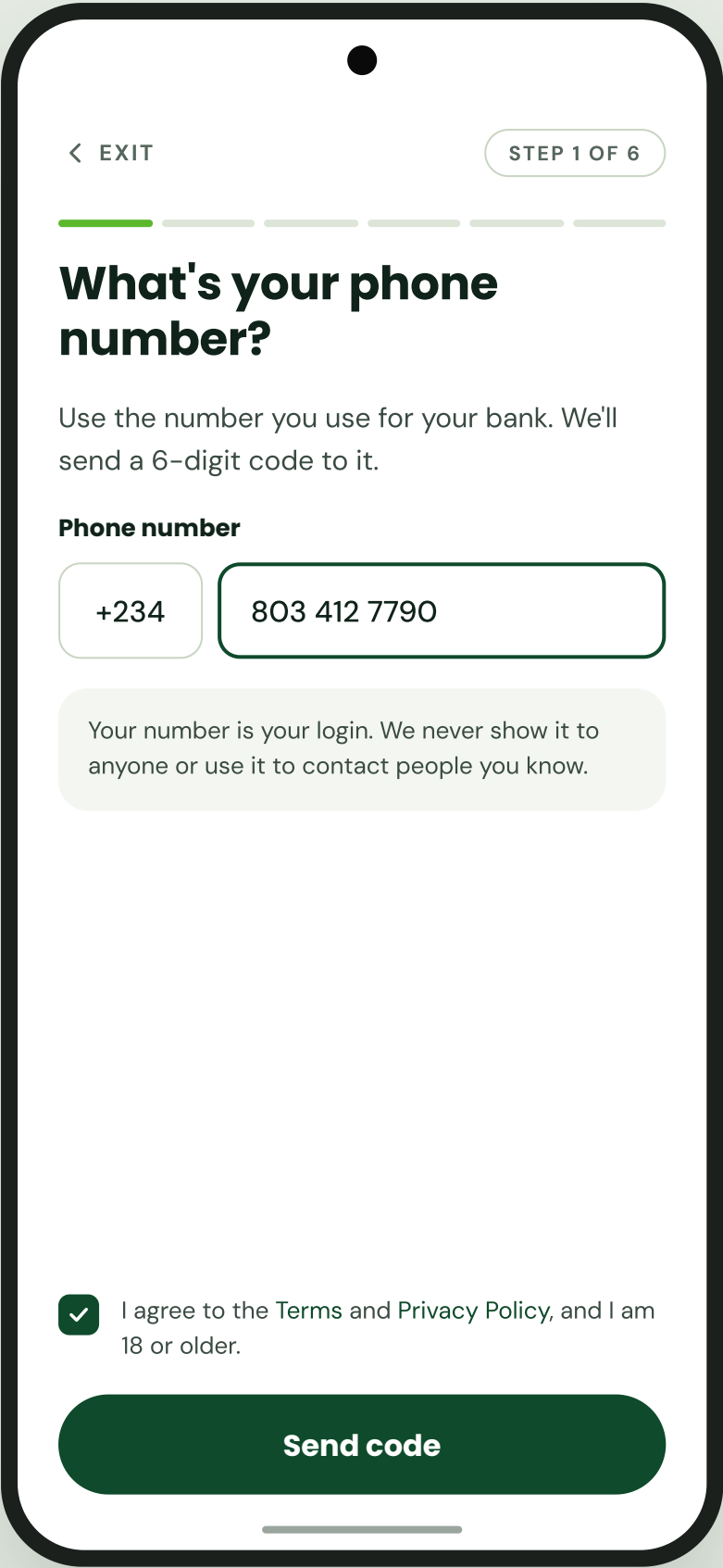
- Installable PWA: on Android, Chrome offers "Install app" from its own menu and prompt, so the screen itself carries no install banner.
- Morny Pennie logo shown as an app-icon tile, the same tile the borrower will see on their home screen.

RULES

- Two actions only: Create account (primary) and Sign in.
- Trust line states facts only: FCCPC-registered, payments by Paystack.
- No cartoon, no stock photography, no promotional figures beyond the headline.

LINKS TO

- Phone number
- Sign in



Step 1: phone number

WHAT THIS SCREEN DOES

Creates the borrower record and starts sign-up. Six short steps, each with one job, so a borrower on a slow connection never loses much progress.

DATA AND INTEGRATIONS

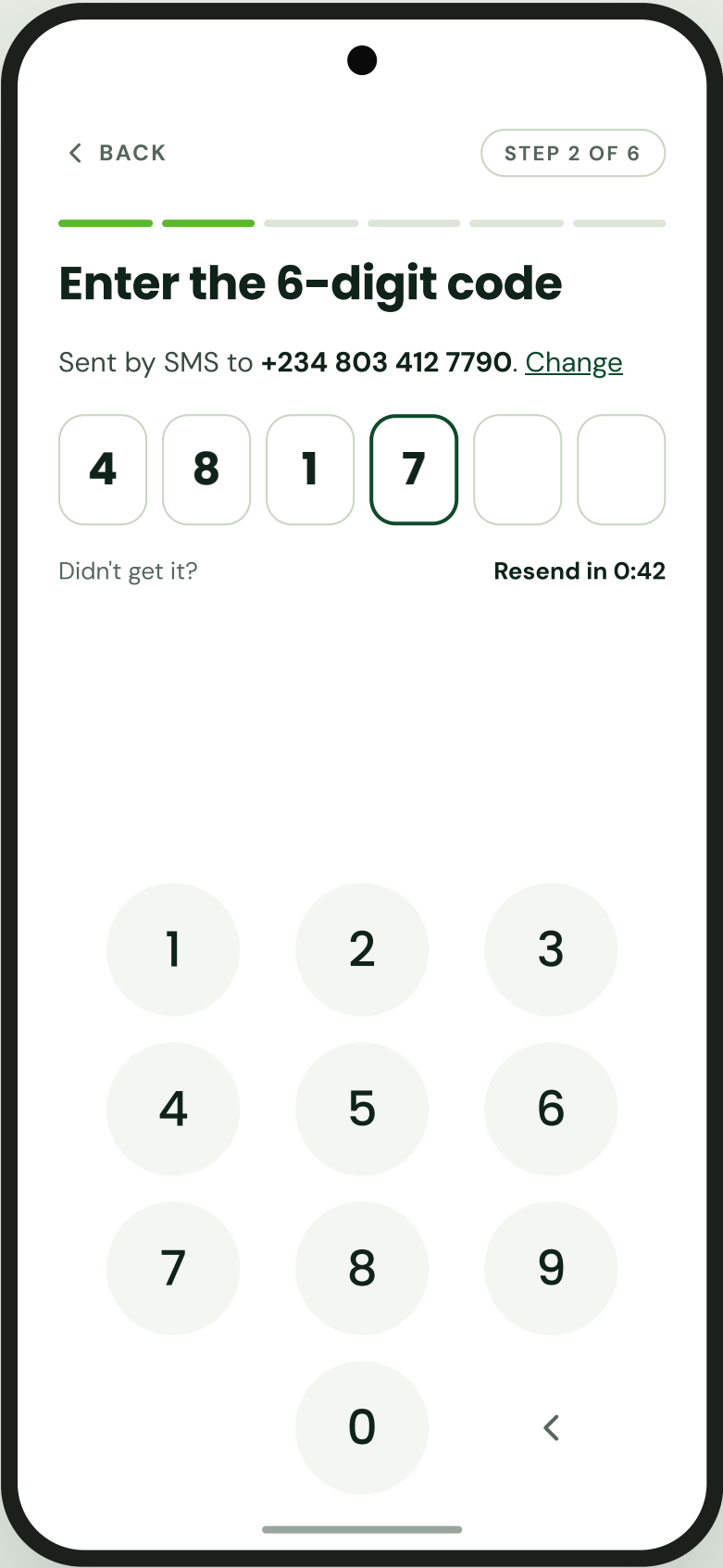
- SMS OTP via the chosen SMS gateway (Termii or equivalent), 6 digits, valid 5 minutes.
- Number normalised to E.164 (+2348034127790) before storage.

RULES

- One account per phone number and per BVN.
- Rate limit: 3 codes per number per hour.
- Consent timestamp and policy version stored for NDPA compliance.

LINKS TO

- Code
- Welcome



Step 2: verification code

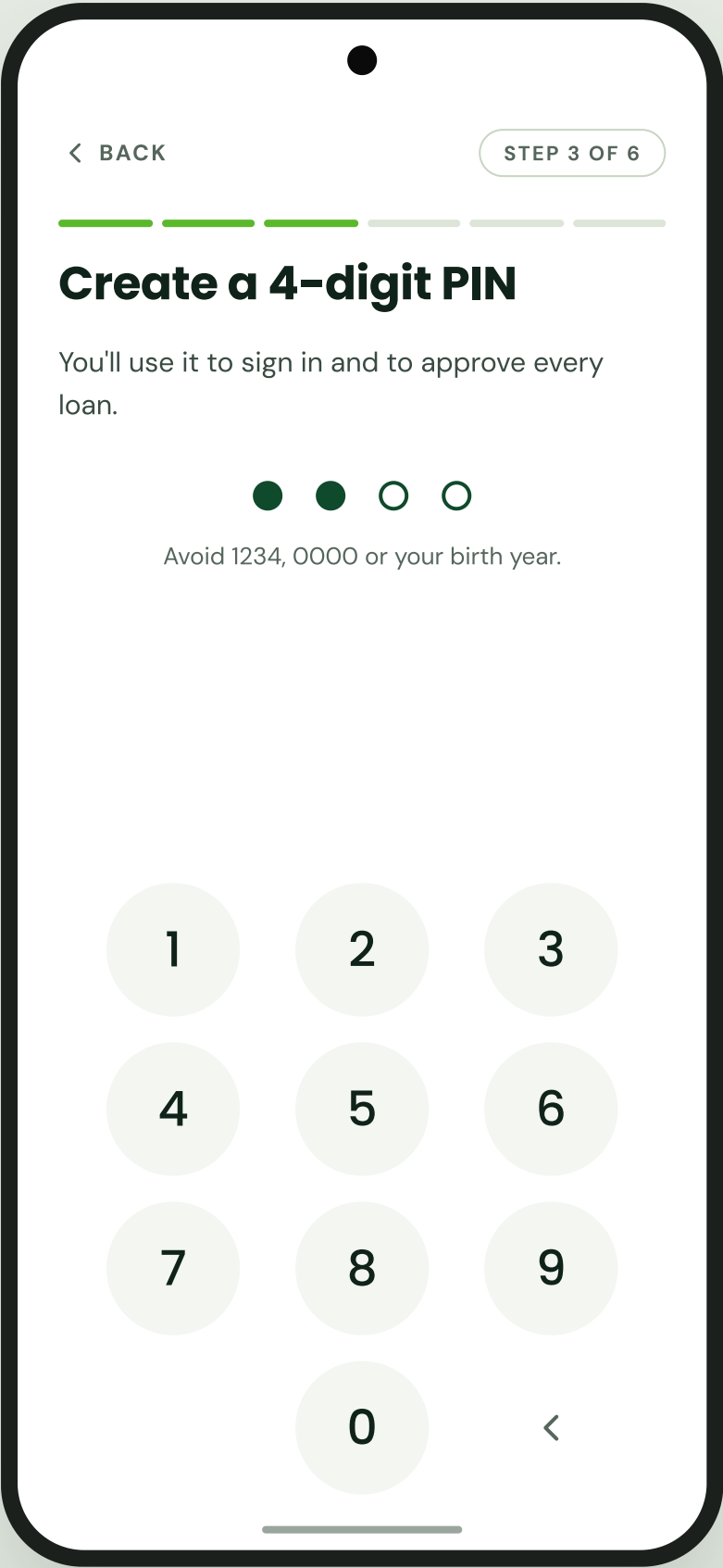
WHAT THIS SCREEN DOES

Confirms the borrower owns the phone. The code auto-submits on the sixth digit, so there is no button to hunt for.

- DATA AND INTEGRATIONS
- Web OTP API reads the SMS automatically on Android Chrome when the message ends with the @domain #code line.

- RULES
- 5 wrong codes locks the number for 30 minutes.
 - Resend unlocks after 60 seconds; the countdown is live.

- LINKS TO
- [Create PIN](#)[Phone number](#)



Step 3: create PIN

WHAT THIS SCREEN DOES

A PIN protects the account on a shared or stolen phone. It is asked again at loan acceptance, which doubles as the borrower's signature on the agreement.

- DATA AND INTEGRATIONS
- PIN stored as a salted hash (Argon2 or bcrypt), never in plain text or on the device.

- RULES
- Rejects sequences, repeats and the birth year from BVN.
 - Entered twice to confirm (the confirm screen reuses this layout).

LINKS TO

[Identity check](#)[Wrong PIN state](#)

< BACK

STEP 4 OF 6

Confirm who you are

BVN

NIN

Bank Verification Number

2234 5678 901

Don't know it? Dial ***565*0#** from the number linked to your bank.

Your BVN confirms your name, date of birth and photo. It can't be used to move money from your account.

I allow Morny Pennie to check my identity with its verification partner.

Check my details

Step 4: identity check

WHAT THIS SCREEN DOES

Looks up the borrower's BVN or NIN record. The returned name, date of birth and photo become the source of truth for everything after.

DATA AND INTEGRATIONS

- QoreID or Prembly BVN/NIN lookup (one provider chosen at kickoff).
- Returned photo stored encrypted for the selfie match in step 5.

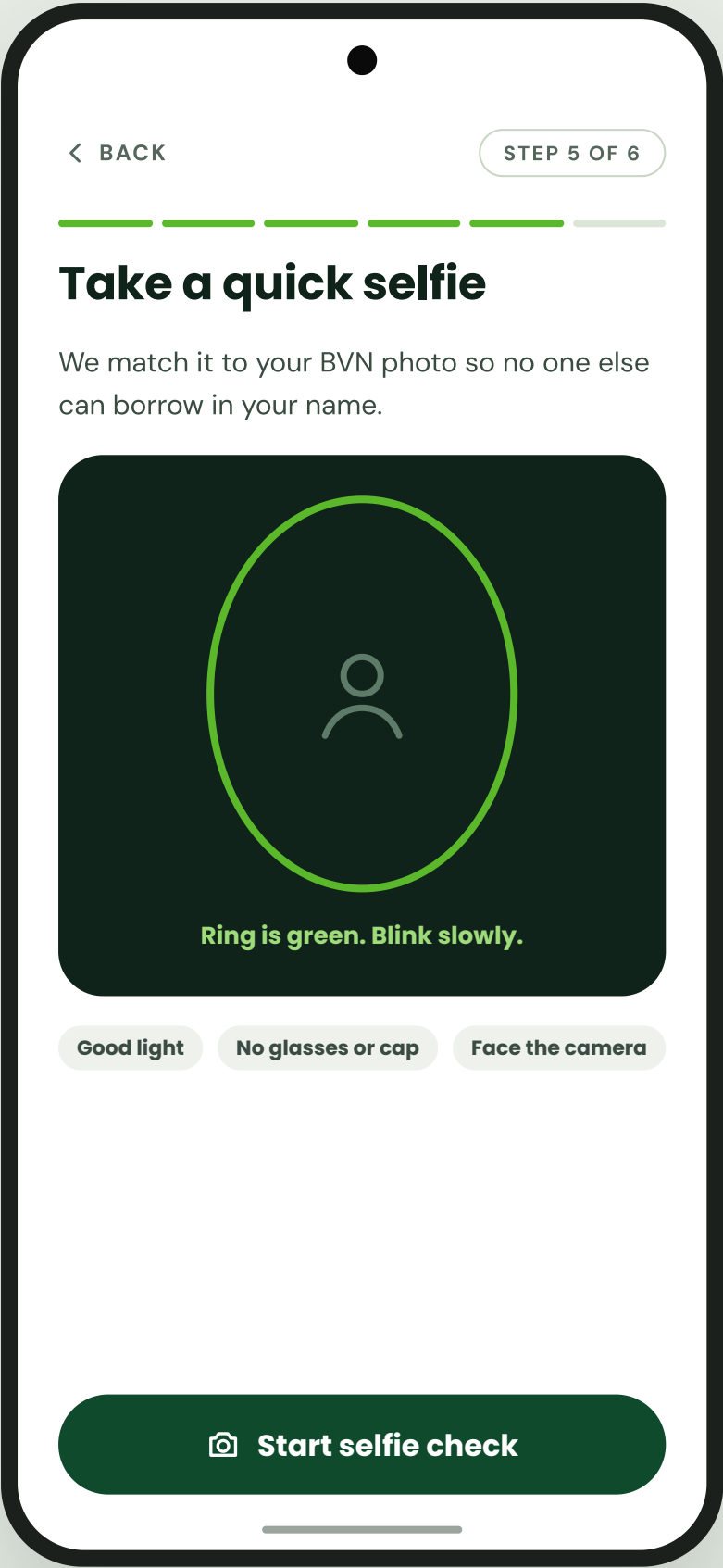
RULES

- BVN must be 11 digits; NIN must be 11 digits. Checked before the API call to save verification fees.
- A BVN already linked to another account is blocked and flagged to the console.
- Borrower must be 18 or older per BVN date of birth.

LINKS TO

Selfie

Name mismatch



Step 5: selfie check

WHAT THIS SCREEN DOES

Liveness plus face match against the BVN photo. This is the main defence against borrowing on a stolen identity.

DATA AND INTEGRATIONS

- QoreID/Prembly liveness SDK in the browser via getUserMedia; no native app needed.
- Match score returned 0–100 and stored with the application.

RULES

- Pass at 90 or above (set in Products and rules).
- 75–89 goes to manual review in the console; below 75 fails.
- 3 attempts per day, then a 24-hour cool-off.

LINKS TO

- [Your details](#)
- [Selfie failed](#)

< BACK

STEP 6 OF 6

Where should we send your money?

Name, from your BVN

Adaeze Ngozi Okafor

Bank

Access Bank

Account number

0123456789

✓ Name matches

How do you earn?

Trader

Salaried

Other

State you live in

Lagos

Finish

Step 6: details and bank

WHAT THIS SCREEN DOES

Collects the account loans are paid into and repaid from, plus two light facts used by the rules. Kept deliberately short.

DATA AND INTEGRATIONS

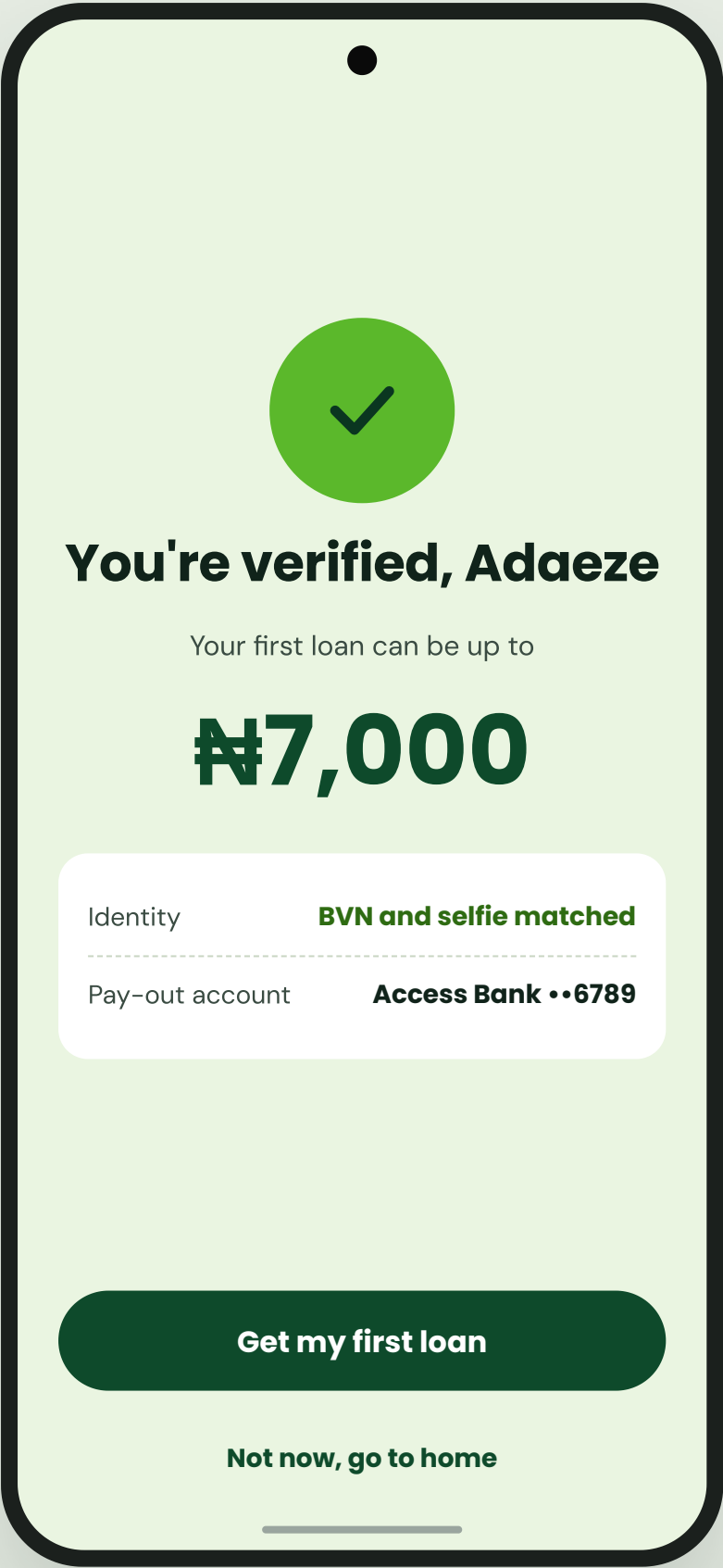
- Paystack Resolve Account Number returns the account name.
- Name compared to the BVN name with fuzzy matching (order and middle names ignored).

RULES

- The account must belong to the borrower. A name mismatch blocks sign-up.
- This account is the only one the e-Mandate can debit.
- Income type and state feed reporting now and scoring later; they do not decide approvals.

LINKS TO

- Verified
- Name mismatch



Verified

WHAT THIS SCREEN DOES

Closes sign-up on a win and puts the first loan one tap away. This is the moment most borrowers decide whether to continue.

DATA AND INTEGRATIONS

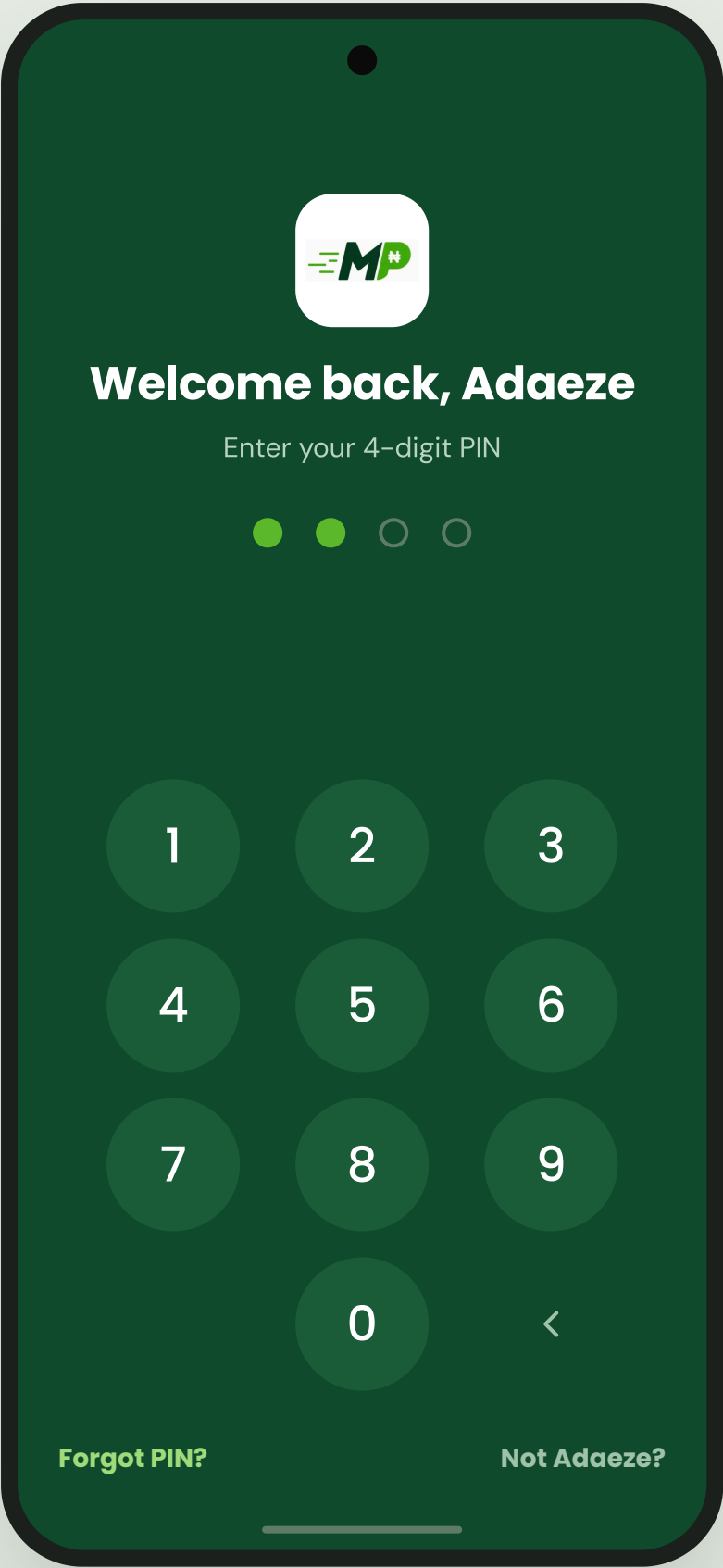
- Account status moves from Pending to Verified; the console borrower record is created.

RULES

- Only shown once. Later sign-ins go straight to Home.

LINKS TO

- Loan request
- Home



Sign in

WHAT THIS SCREEN DOES

Returning borrowers sign in with their PIN only; the phone is already remembered. Two taps from the home screen icon to their loan.

DATA AND INTEGRATIONS

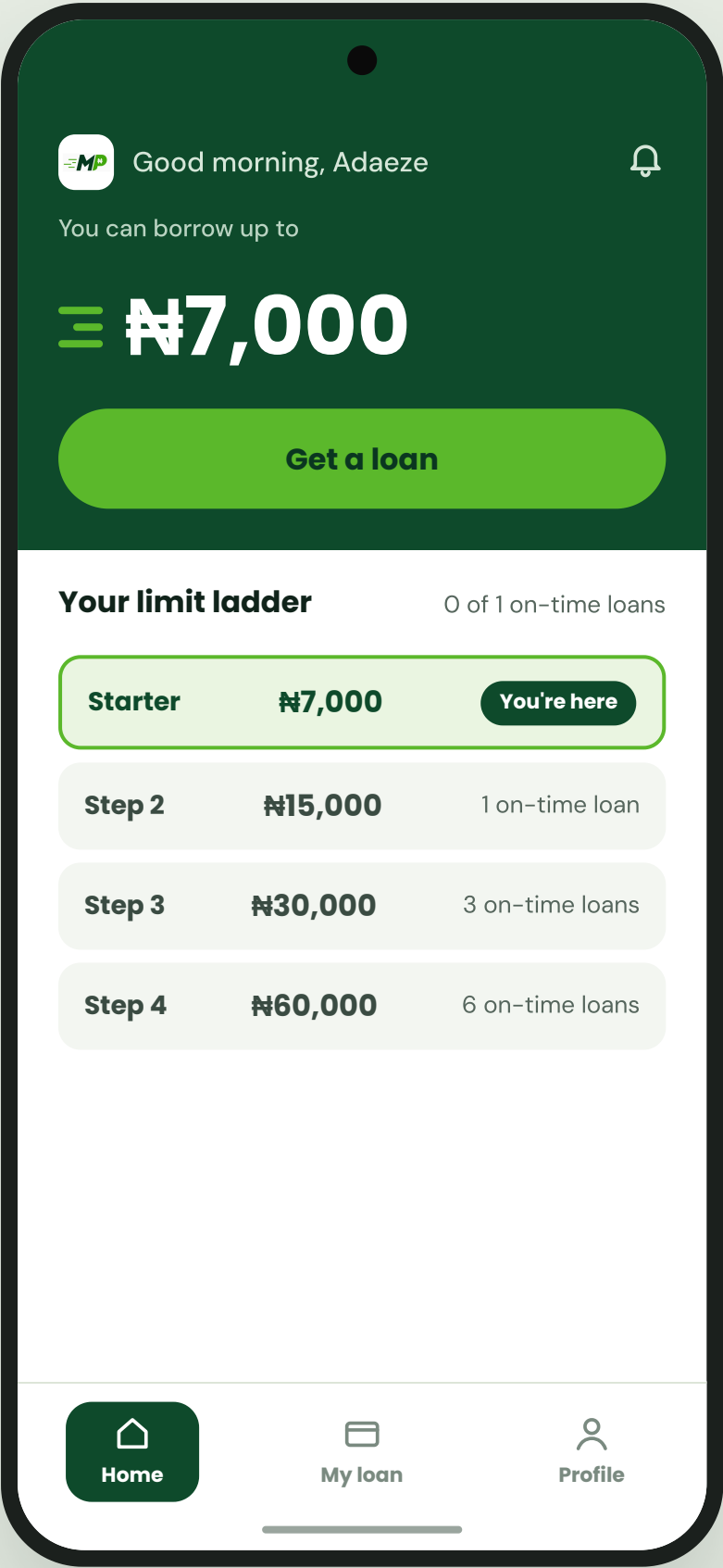
- Session token in secure storage; expires after 15 minutes idle.

RULES

- Forgot PIN resets with OTP plus a fresh selfie match, never with OTP alone.
- 3 wrong PINs lock sign-in for 30 minutes.

LINKS TO

- Home
- Wrong PIN



Home, no active loan

WHAT THIS SCREEN DOES

Answers the first question every borrower has: how much can I get. The limit ladder turns repayment into progress the borrower can see.

DATA AND INTEGRATIONS

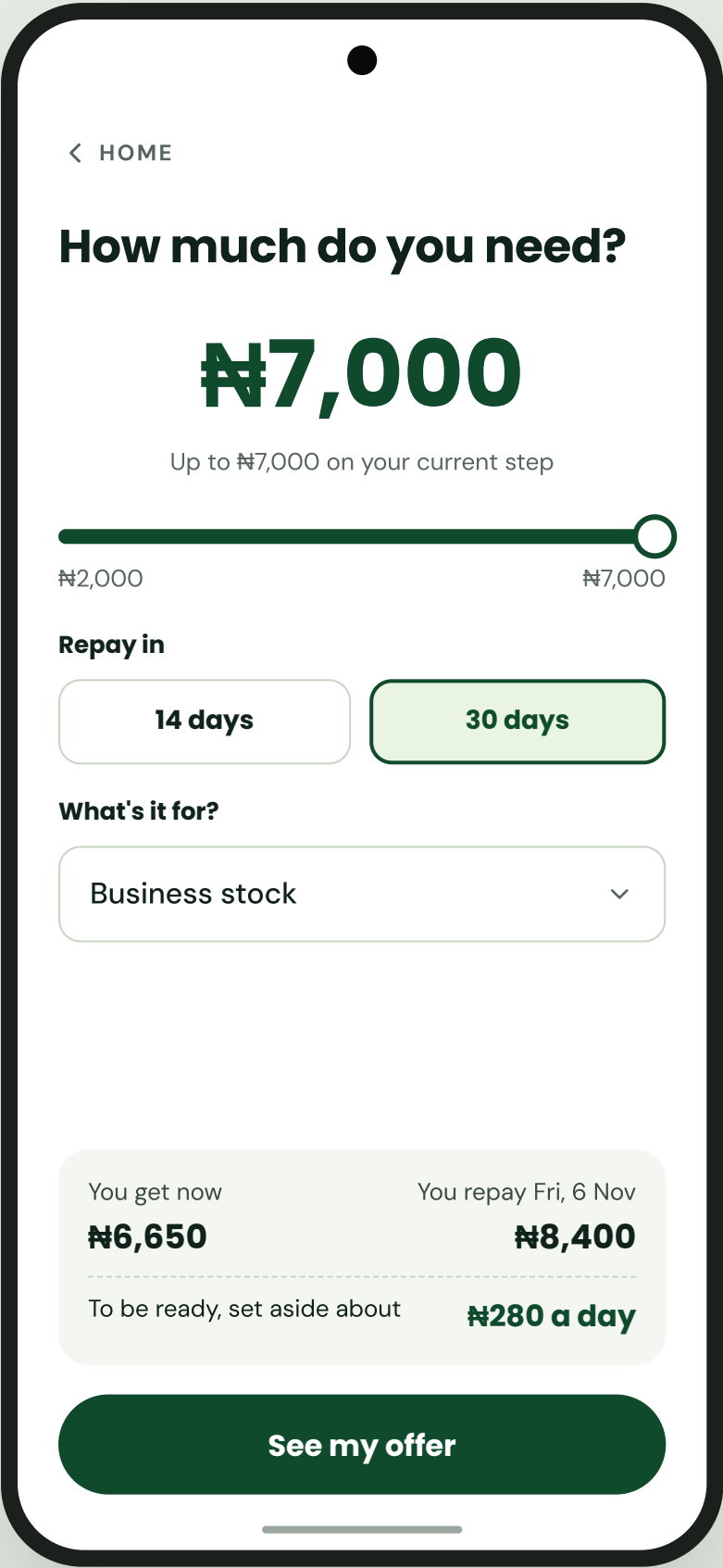
- Limit and ladder position come from the borrower's repayment record and Products and rules.

RULES

- Ladder counts only loans repaid by the due date.
- A late repayment pauses the ladder until settled; it never drops a step.
- With an active loan, the header card becomes the loan card (see My loan) and Get a loan is hidden: one loan at a time.

LINKS TO

- Loan request
- My loan
- Profile



Loan request

WHAT THIS SCREEN DOES

Borrower picks amount, term and purpose. The summary under the slider updates live, so cost is never a surprise on the next screen.

DATA AND INTEGRATIONS

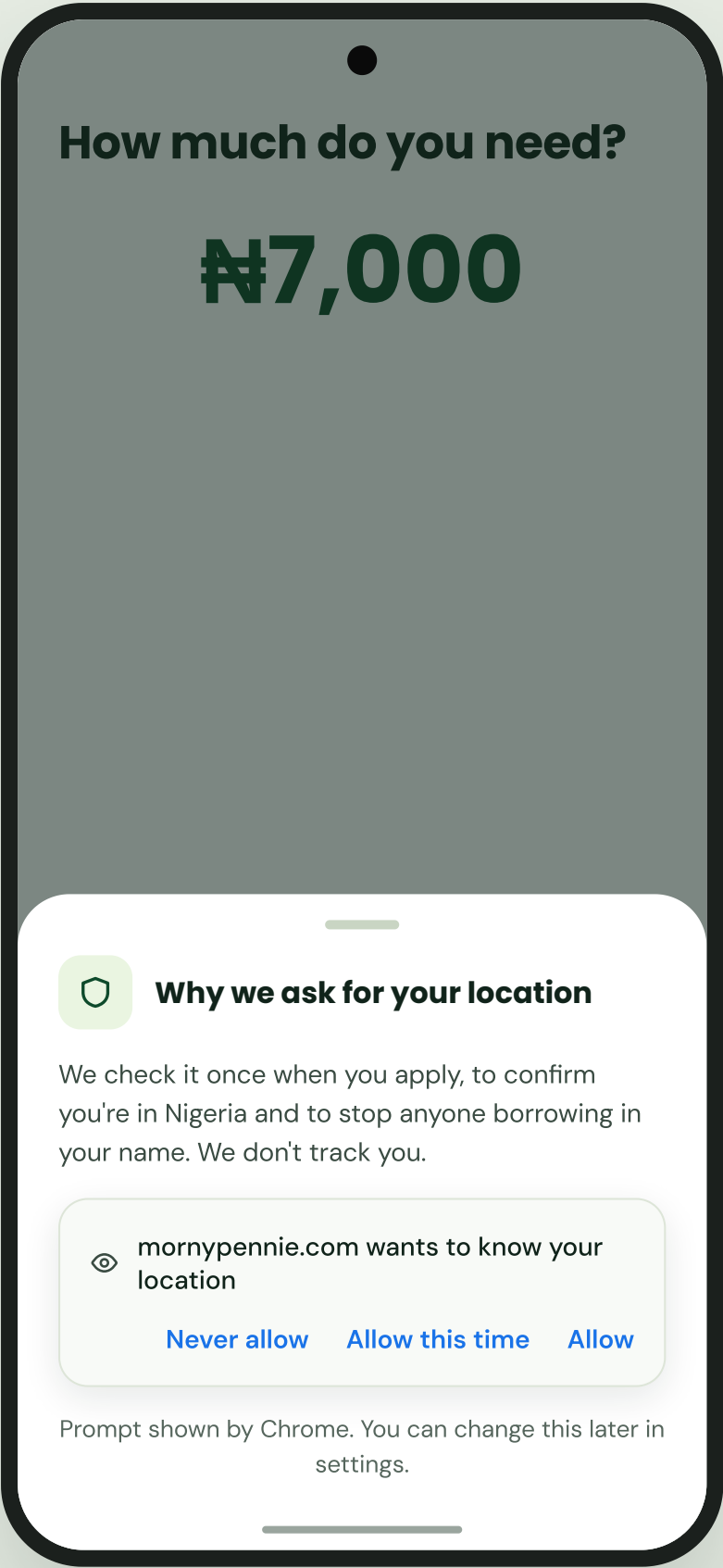
- Amount, term and pricing pulled from Products and rules for the borrower's step.

RULES

- Slider opens at a default amount set in Products and rules, not automatically at the maximum (anchoring borrowers to what they need).
- The per-day figure makes the repayment concrete against daily income. Total and date always stay beside it.
- Slider steps of ₦500, from ₦2,000 to the step limit.
- 14-day term: 12% interest at Starter. 30-day term: 20%.
- 5% loan generation fee shown here as the gap between "You get now" and the amount chosen.

LINKS TO

- Location
- Offer



Location permission

WHAT THIS SCREEN DOES

Asks for location at the one moment it is needed, the loan application, with the reason in plain words before Chrome's own prompt appears.

DATA AND INTEGRATIONS

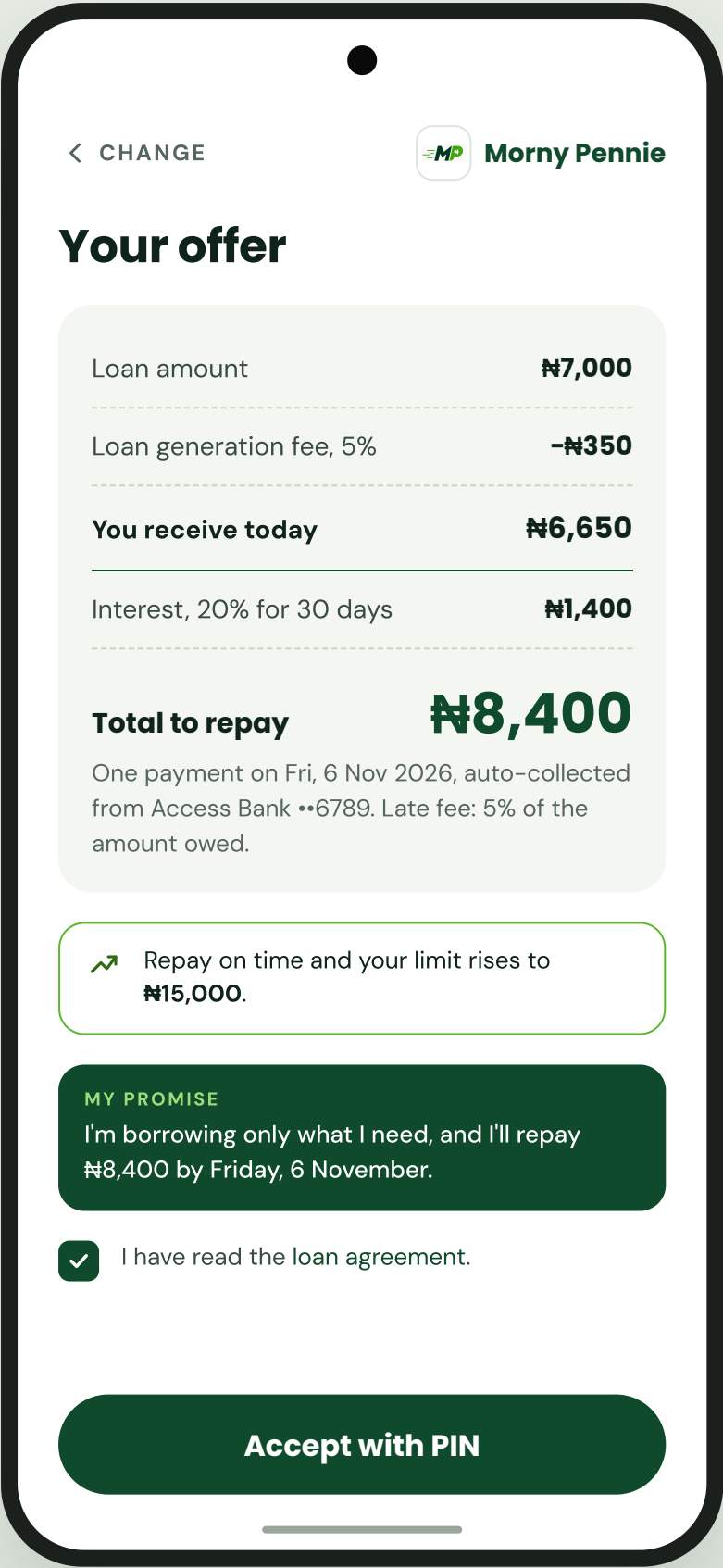
- Browser Geolocation API. Coarse location stored once per application.
- Used for fraud checks (state matches sign-up, country is Nigeria), not for collections.

RULES

- Explanation first, system prompt second: borrowers allow more often when they know why.
- If blocked, the application continues and is routed to manual review instead of being declined.
- Location is never shown to collections agents.

LINKS TO

- Loan offer
- Loan request



Loan offer

WHAT THIS SCREEN DOES

The most important screen in the product. Every naira is on it before the borrower commits: what they receive, what it costs, what they repay and when.

DATA AND INTEGRATIONS

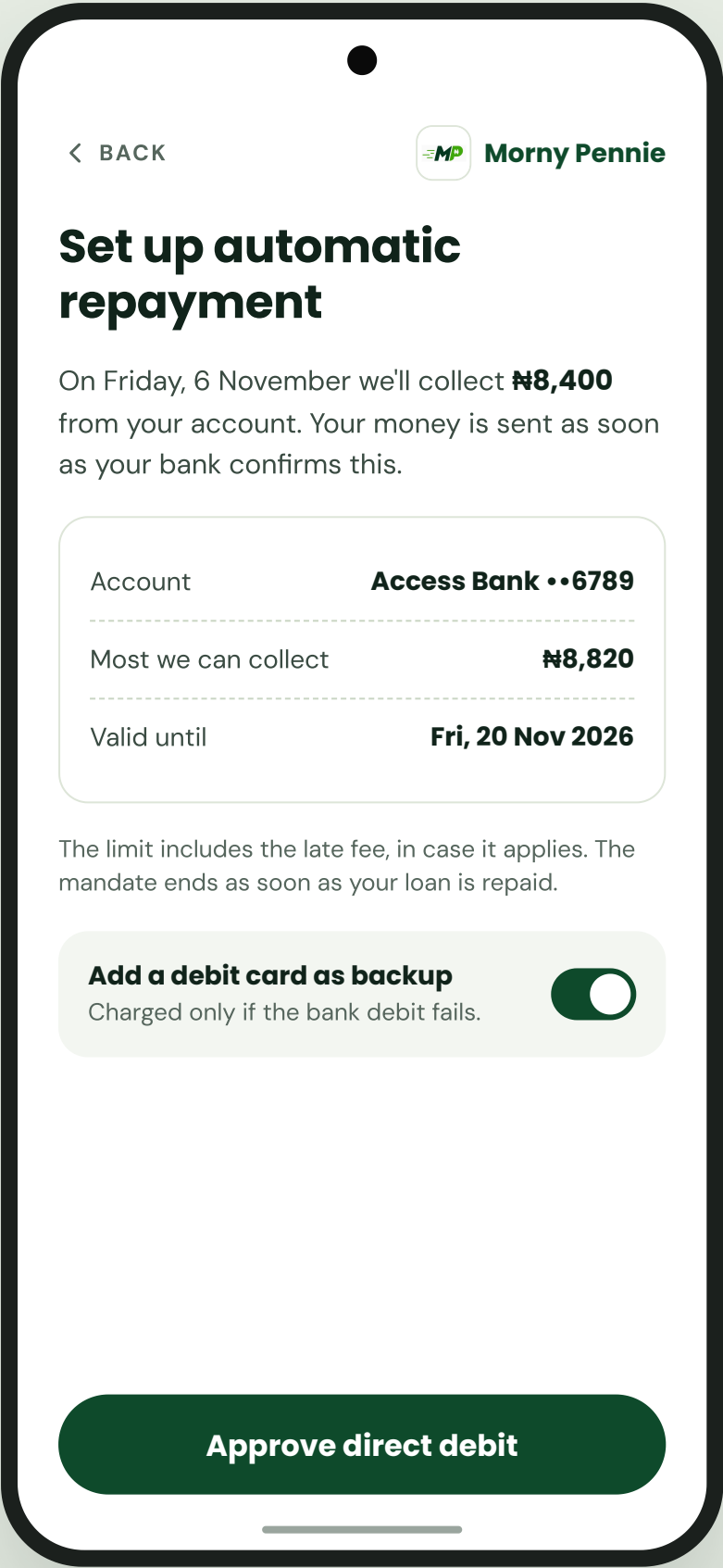
- Offer valid 24 hours; amounts locked at acceptance.
- Acceptance asks for the PIN and stores a signed copy of the agreement (PDF) against the loan.

RULES

- A short first-person promise, signed with the PIN, turns acceptance into a personal commitment (commitment and consistency). It is plain copy: no extra integration.
- Order never changes: amount, fee, received, interest, total, date.
- Fee shown as a negative. Nothing is added after this screen.
- Late fee disclosed here, before acceptance.

LINKS TO

- Automatic repayment
- Loan request



Automatic repayment

WHAT THIS SCREEN DOES

No mandate, no money. The borrower authorises one NIBSS e-Mandate before anything is sent, so repayment is set up while the borrower is most motivated.

DATA AND INTEGRATIONS

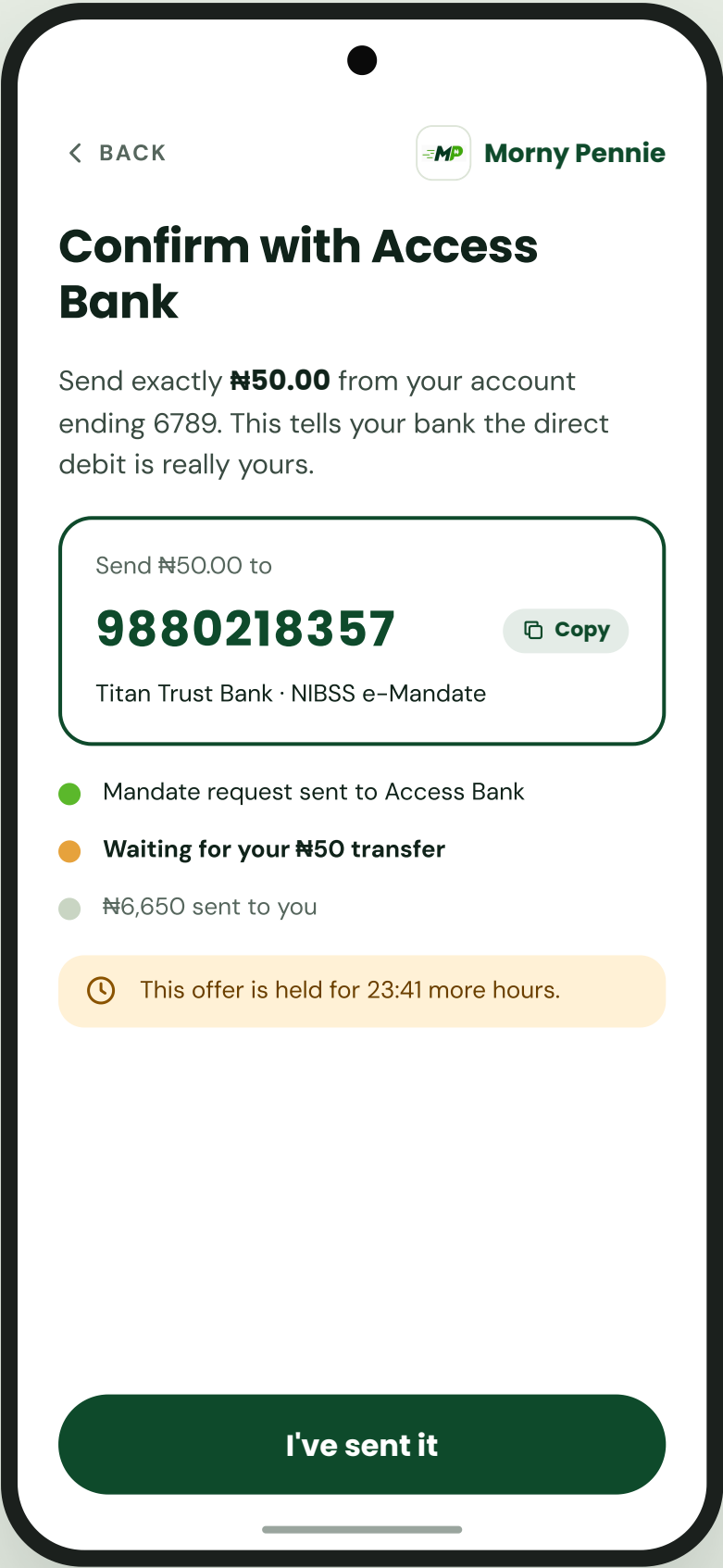
- NIBSS e-Mandate created through the chosen mandate partner; mandate reference stored on the loan.
- Backup card tokenised with Paystack (₦50 authorisation, refunded).

RULES

- Mandate amount = total repayment + late fee (₦8,400 + ₦420).
- Valid from today to due date + 14 days, covering every retry.
- Mandate is cancelled automatically when the loan is repaid.

LINKS TO

- Confirm with bank
- Card instead
- Not confirmed



Confirm with your bank

WHAT THIS SCREEN DOES

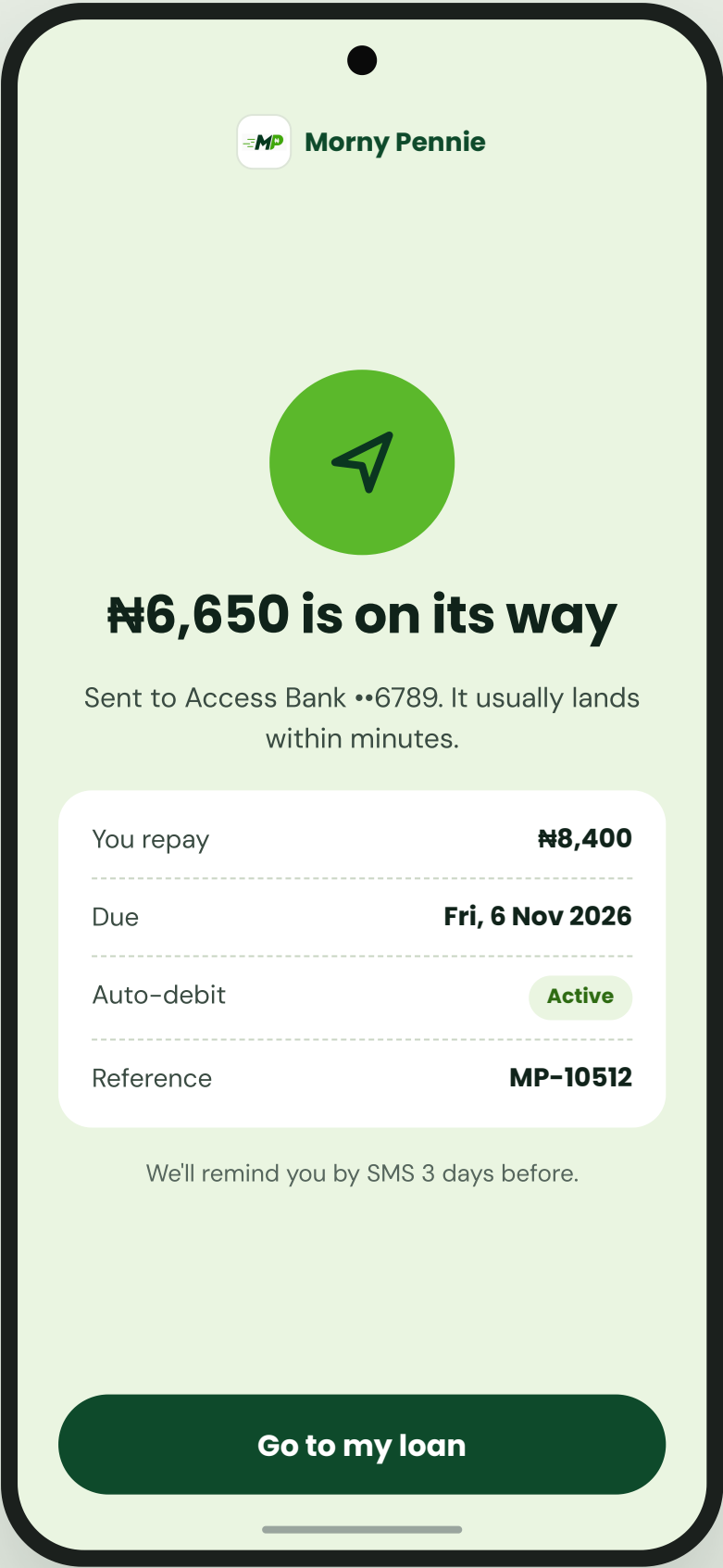
The step most lending apps hide and borrowers get stuck on. Shown plainly, with a live status, so the borrower knows exactly what their bank needs.

- DATA AND INTEGRATIONS**
- Activation account and reference come from the mandate partner per mandate; values here are illustrative.
 - Mandate status polled every 30 seconds; screen advances automatically when active.

- RULES**
- "I've sent it" only refreshes status; it never disburses on its own.
 - If not confirmed within 24 hours the offer lapses (see state).

LINKS TO

[Money sent](#)[Not confirmed](#)



Money sent

WHAT THIS SCREEN DOES

Confirms the transfer and restates the repayment in one glance. A receipt the borrower can screenshot.

DATA AND INTEGRATIONS

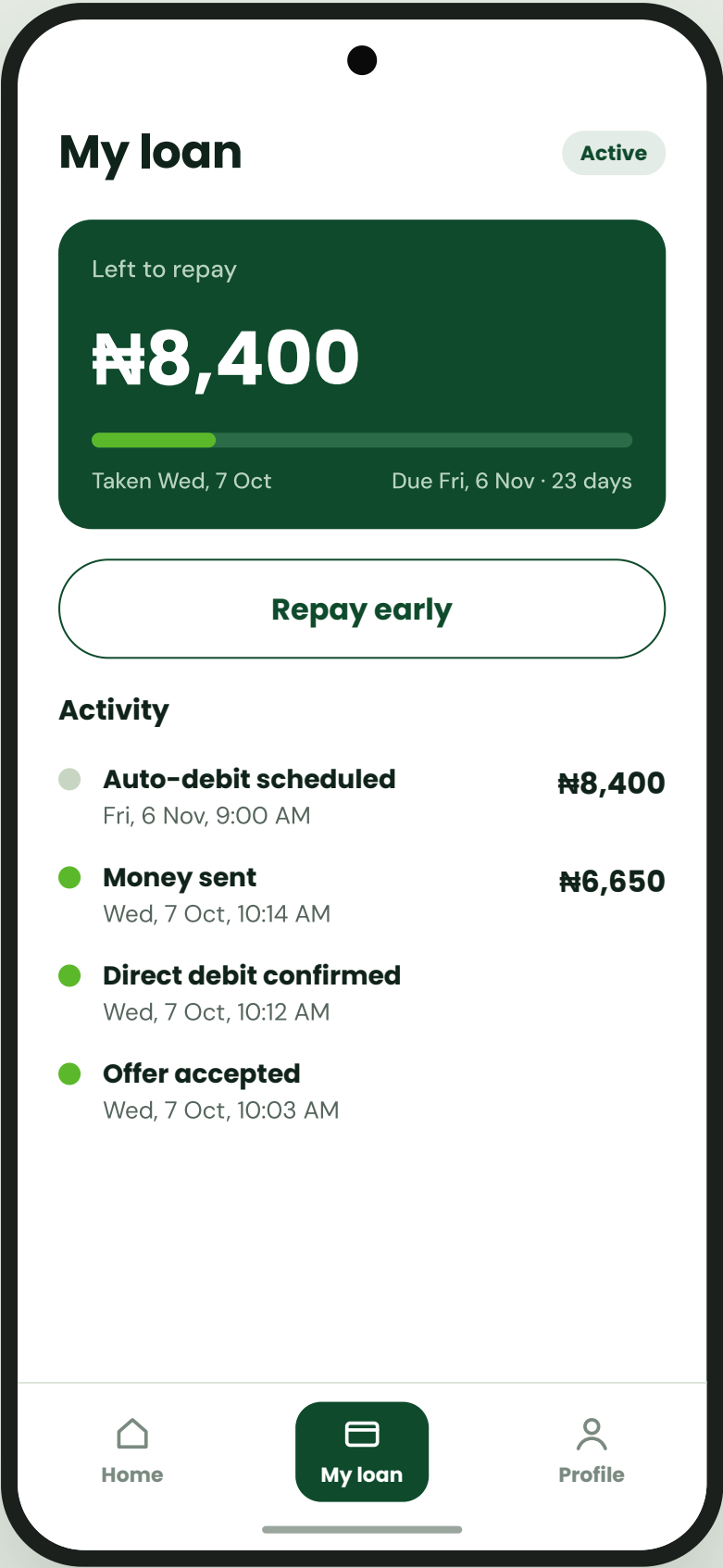
- Paystack Transfer to the verified account; webhook transfer.success moves the loan to Active.
- If Paystack returns transfer.failed, the loan returns to the console queue, never shown as sent.

RULES

- Only shown after the transfer is accepted by Paystack.
- Morny Pennie mark at the top, so a screenshot shared with family or a business partner shows who sent the money.

LINKS TO

[My loan](#)



My loan

WHAT THIS SCREEN DOES

Where borrowers check what they owe and when. One number, one date, one progress bar, then the history behind it.

DATA AND INTEGRATIONS

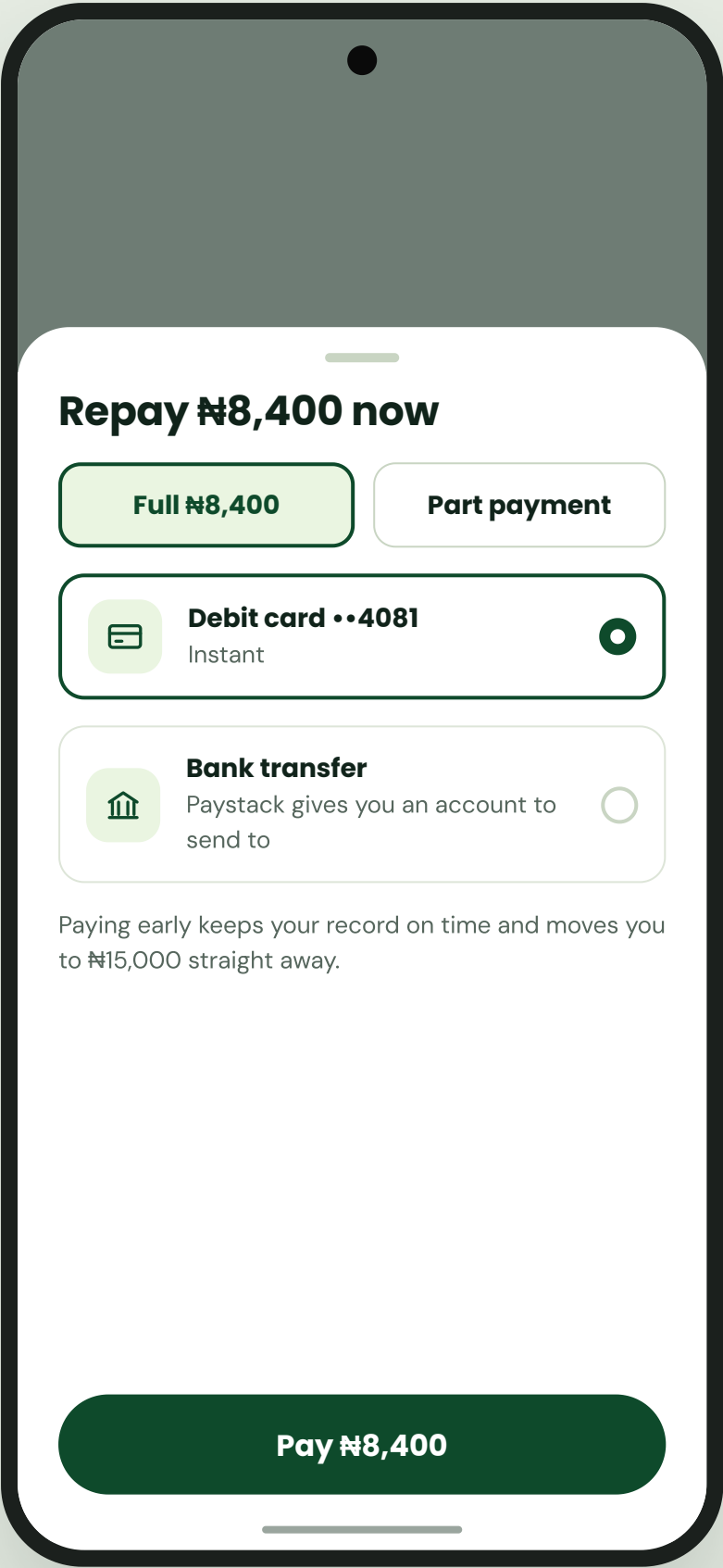
- Balance and timeline from the loan ledger; each event is a ledger entry with a timestamp.

RULES

- Status pill follows the loan lifecycle (see reference 5): Active, Due in 3 days, Overdue, Repaid.
- At 3 days before due, the card turns caution and the SMS reminder goes out.

LINKS TO

- Repay early
- Debit failed
- Overdue



Repay early

WHAT THIS SCREEN DOES

A bottom sheet over My loan. Two ways to pay, full or part, with no hunting for account details.

DATA AND INTEGRATIONS

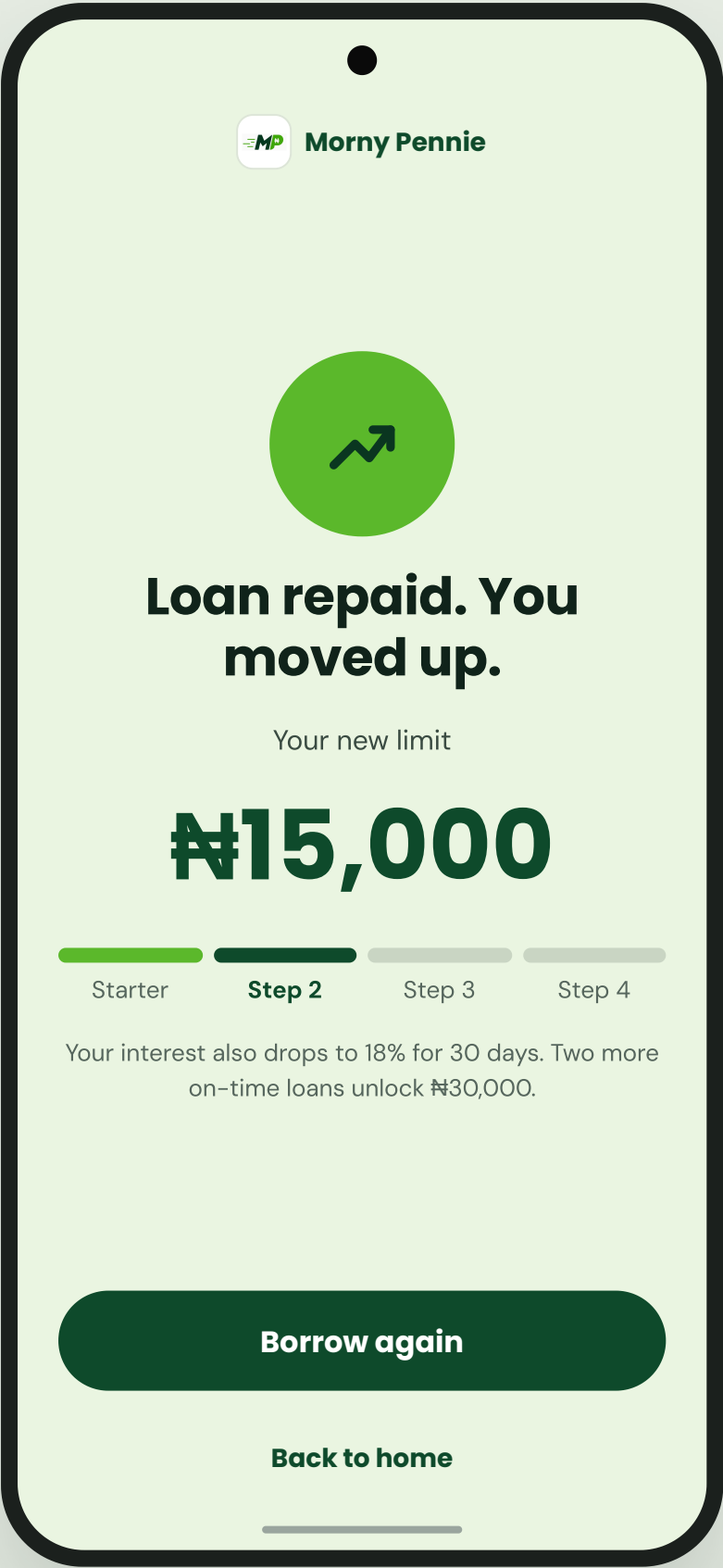
- Card: Paystack charge on the saved authorisation.
- Transfer: Paystack Pay with Transfer, a one-time account per payment that confirms automatically.

RULES

- Interest is flat for the term; paying early does not change the total, and the copy never implies it does.
- Part payments reduce the balance; the auto-debit then collects only the remainder.

LINKS TO

- Loan repaid
- My loan



Loan repaid

WHAT THIS SCREEN DOES

The payoff moment and the retention engine. The borrower sees a higher limit and a lower rate at the exact moment they have proven themselves.

DATA AND INTEGRATIONS

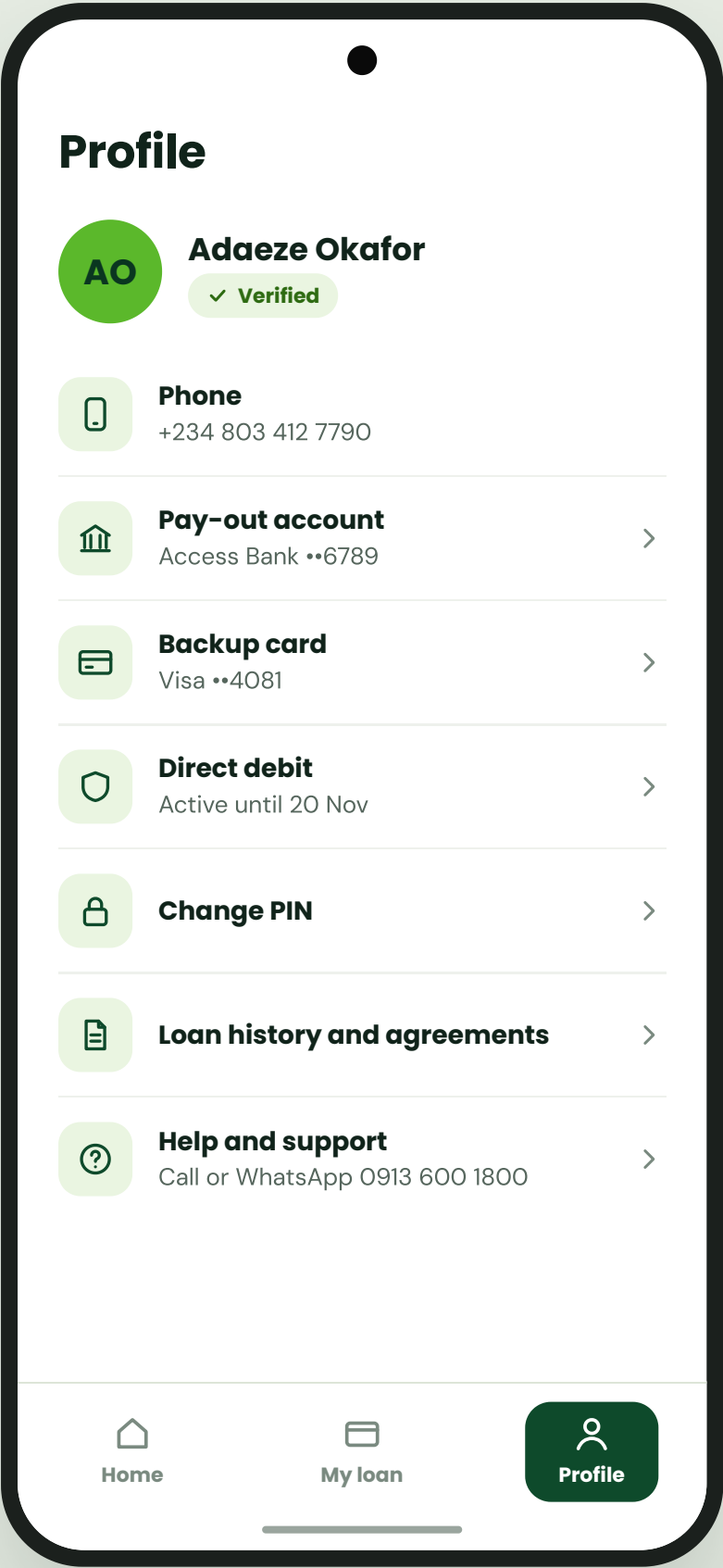
- Triggered by the ledger reaching zero on or before the due date.
- e-Mandate cancelled through the mandate partner in the same job.

RULES

- Only shown for on-time repayment. A late repayment shows a plain "Loan repaid" with the ladder paused.

LINKS TO

- Borrow again
- Home



Profile

WHAT THIS SCREEN DOES

Everything the borrower owns in one list: identity, accounts, mandate, security, records and a human to talk to.

DATA AND INTEGRATIONS

- Support contact matches Morny Pennie's published line.

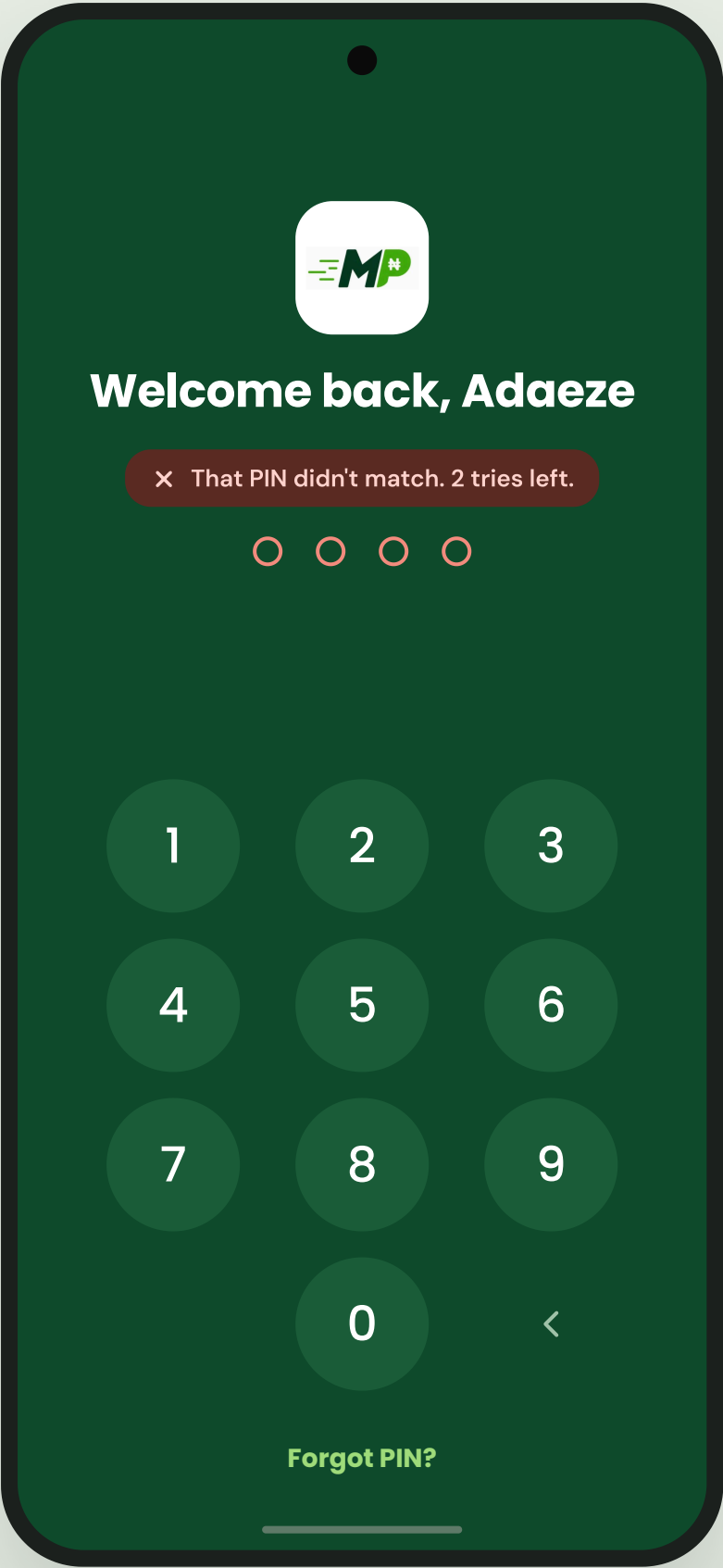
RULES

- Pay-out account can only change with a fresh selfie match, and never while a loan is active.
- Agreements for every loan are downloadable as PDF.

LINKS TO

- Home
- My loan

STATE VARIANT



Wrong PIN

WHAT THIS SCREEN DOES

Tells the borrower exactly how many attempts remain before a lock, instead of a vague error.

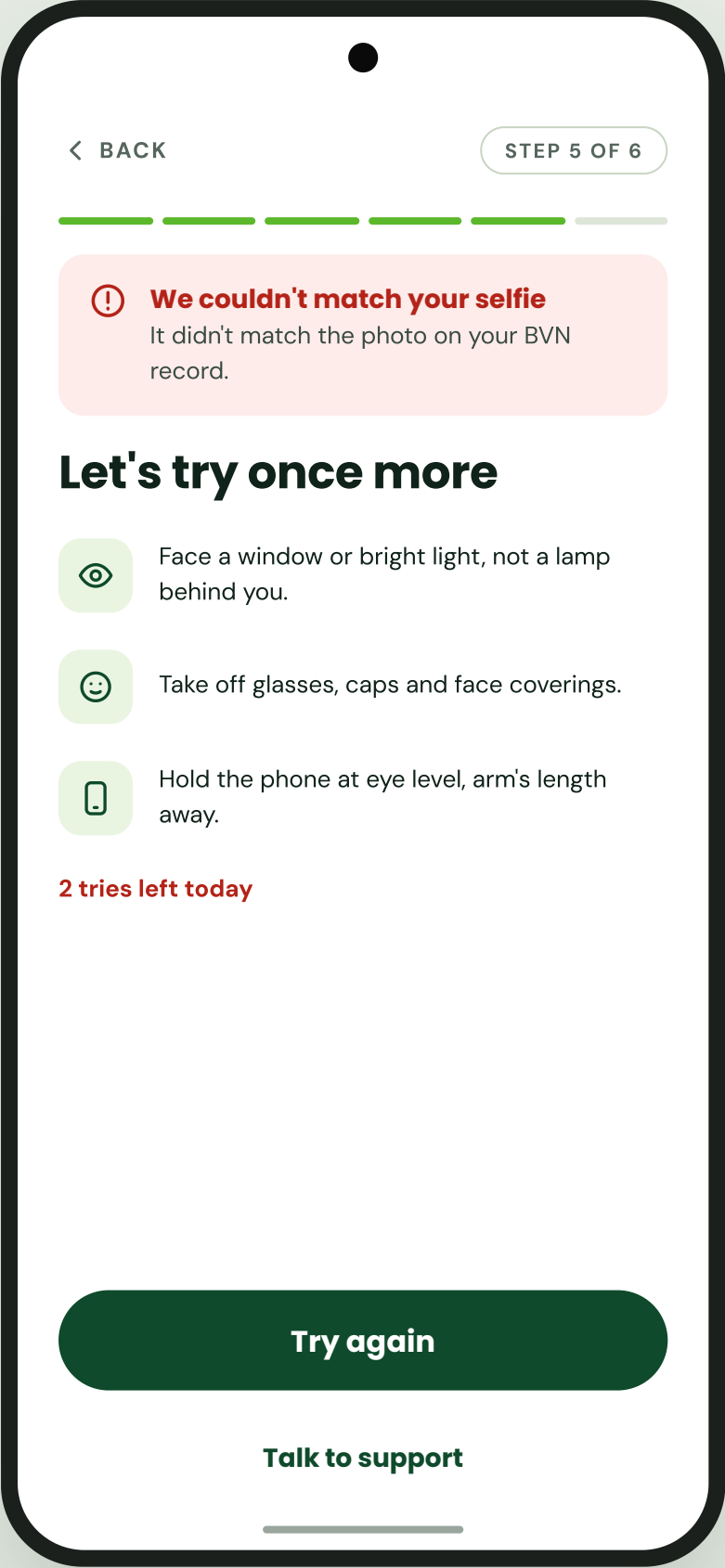
RULES

- After 3 wrong PINs: sign-in locked 30 minutes, with the reset option shown.
- Dots clear and shake once; no mascot, no humour on security errors.

LINKS TO

Sign in

STATE VARIANT



Selfie: no match

WHAT THIS SCREEN DOES

Turns a failed face match into specific, fixable instructions. Most failures are lighting, not fraud.

DATA AND INTEGRATIONS

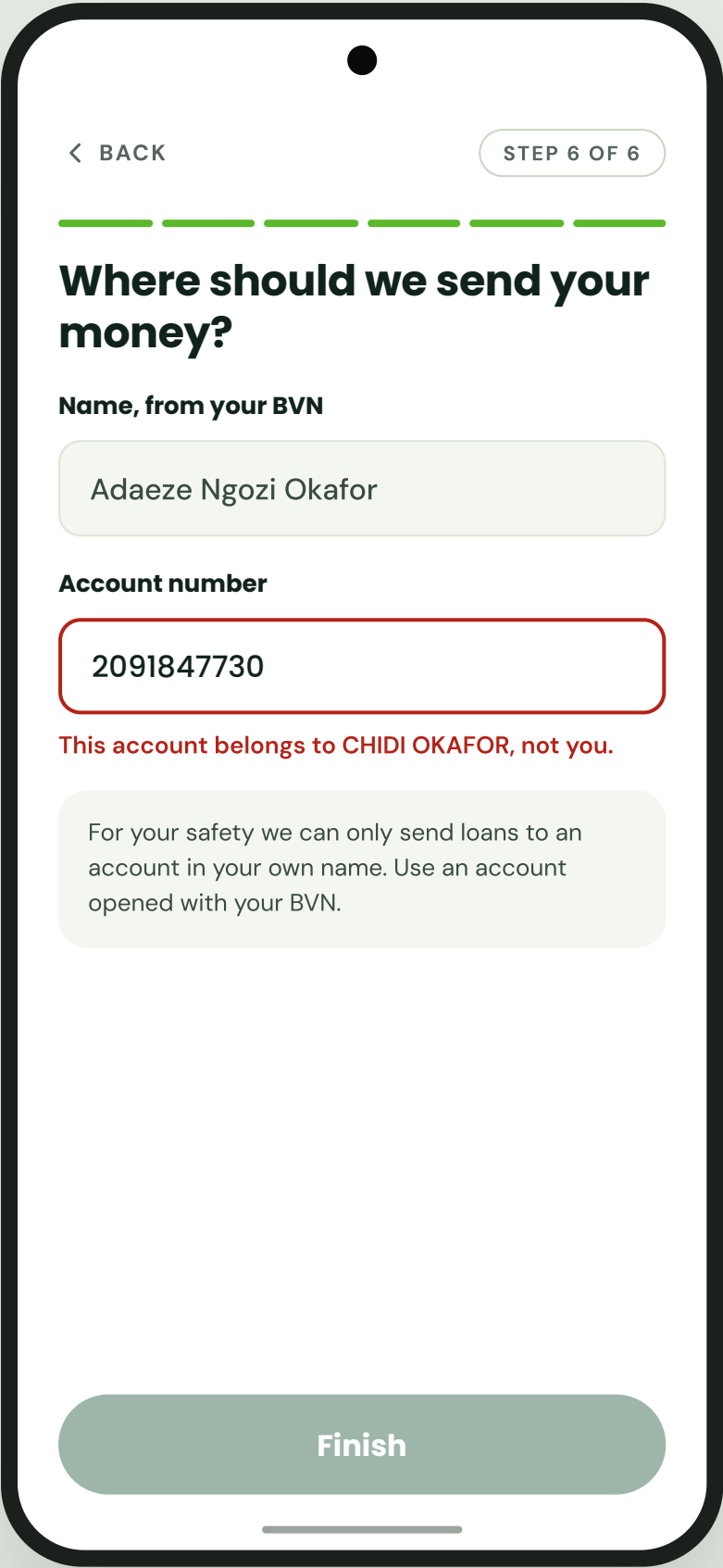
- Scores 75–89 skip this screen and go to manual review in the console instead.

RULES

- After 3 failures: 24-hour cool-off, and the attempt is visible on the console record.
- Never says "fraud" or "suspicious" to the borrower.

LINKS TO

Selfie check



Account name mismatch

WHAT THIS SCREEN DOES

Stops loans being paid into someone else's account, the most common first-party fraud pattern in digital lending.

DATA AND INTEGRATIONS

- Name returned by Paystack Resolve Account compared with the BVN name.

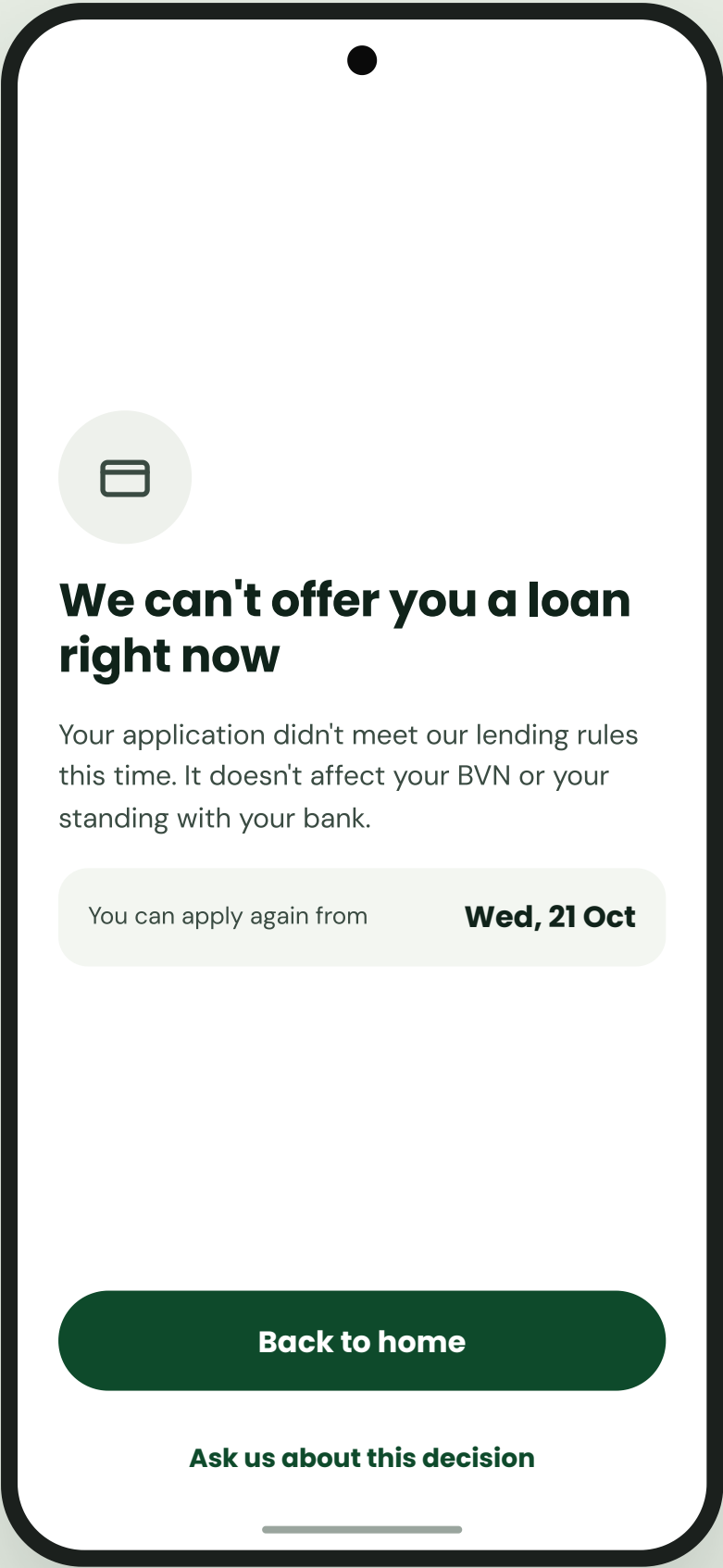
RULES

- Error uses the danger colour on the field and message only.
- Finish stays disabled (40% opacity) until a matching account is entered.

LINKS TO

[Details and bank](#)

STATE VARIANT



Loan declined

WHAT THIS SCREEN DOES

Clear, respectful, and specific about when to try again. No blame, no dark patterns pushing another product.

DATA AND INTEGRATIONS

- Decline reason code stored on the application (e.g. blocklist, face match below threshold, active loan elsewhere on record).

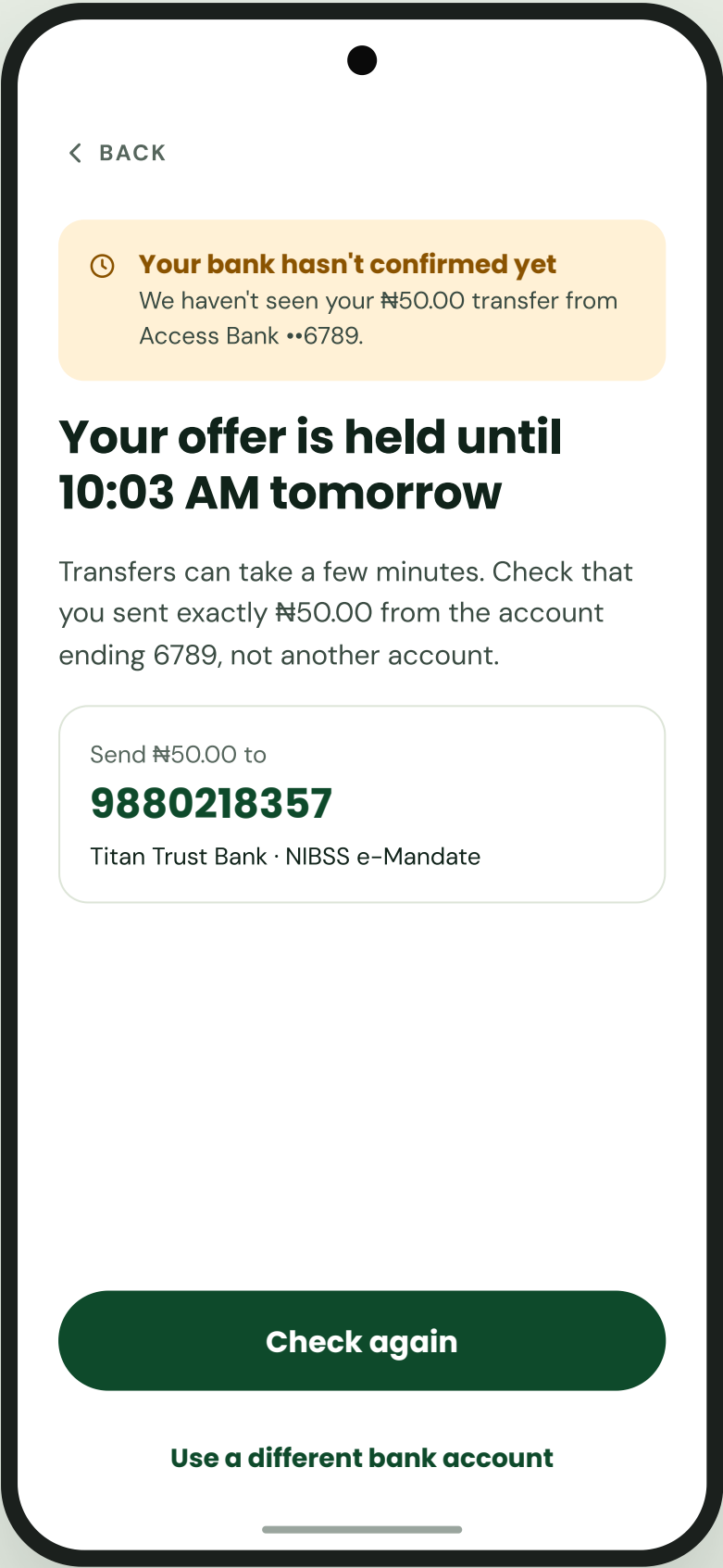
RULES

- Reason codes are internal; the borrower sees the plain message only.
- Reapply date = decision date + 14 days (set in rules).

LINKS TO

Home

STATE VARIANT



Mandate not confirmed

WHAT THIS SCREEN DOES

The borrower has accepted but their bank hasn't activated the mandate. Explains the most likely mistake and keeps the offer alive.

DATA AND INTEGRATIONS

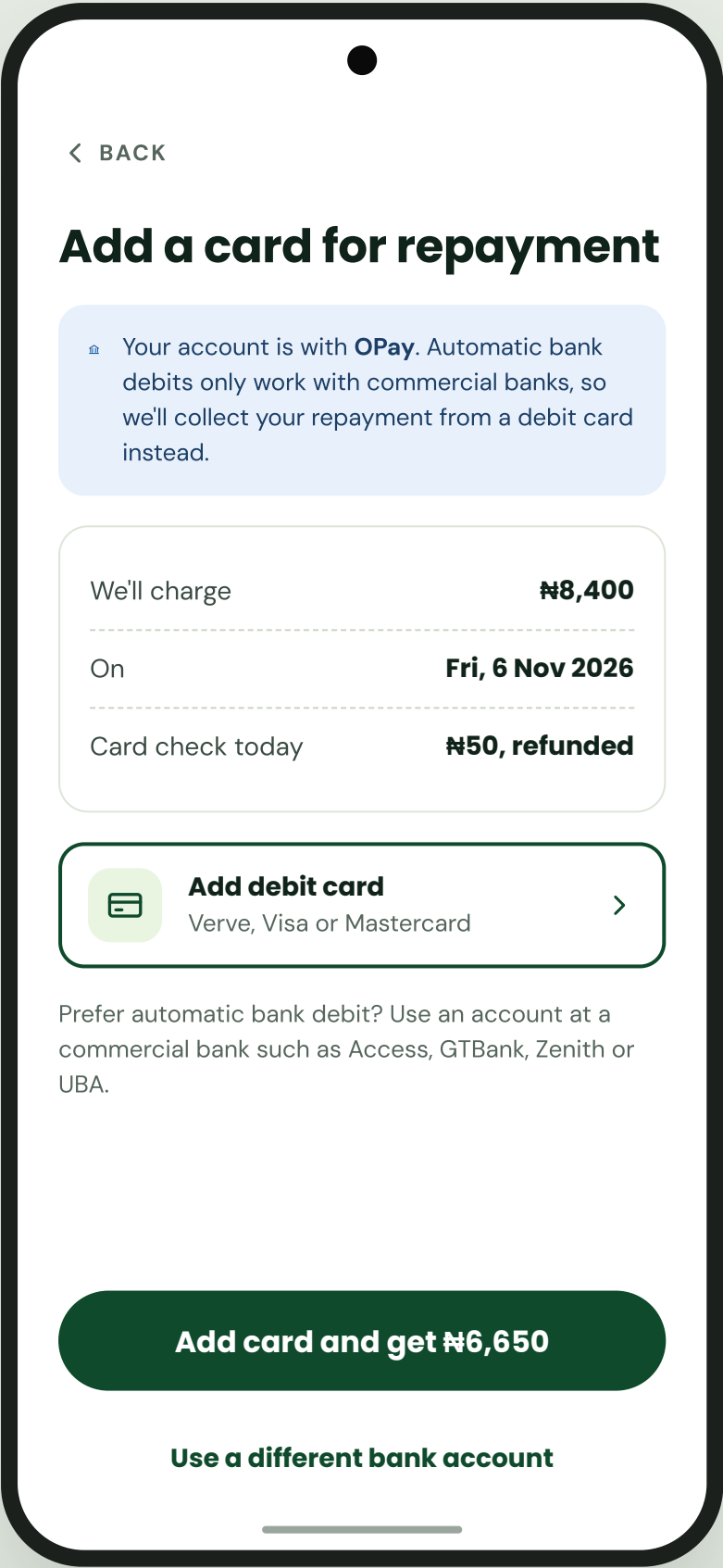
- Mandate partner status: Pending activation.

RULES

- No disbursement without an active mandate, ever.
- After 24 hours: offer lapses, mandate request is cancelled, borrower starts a new request.

LINKS TO

Confirm with bank



Bank not supported for direct debit

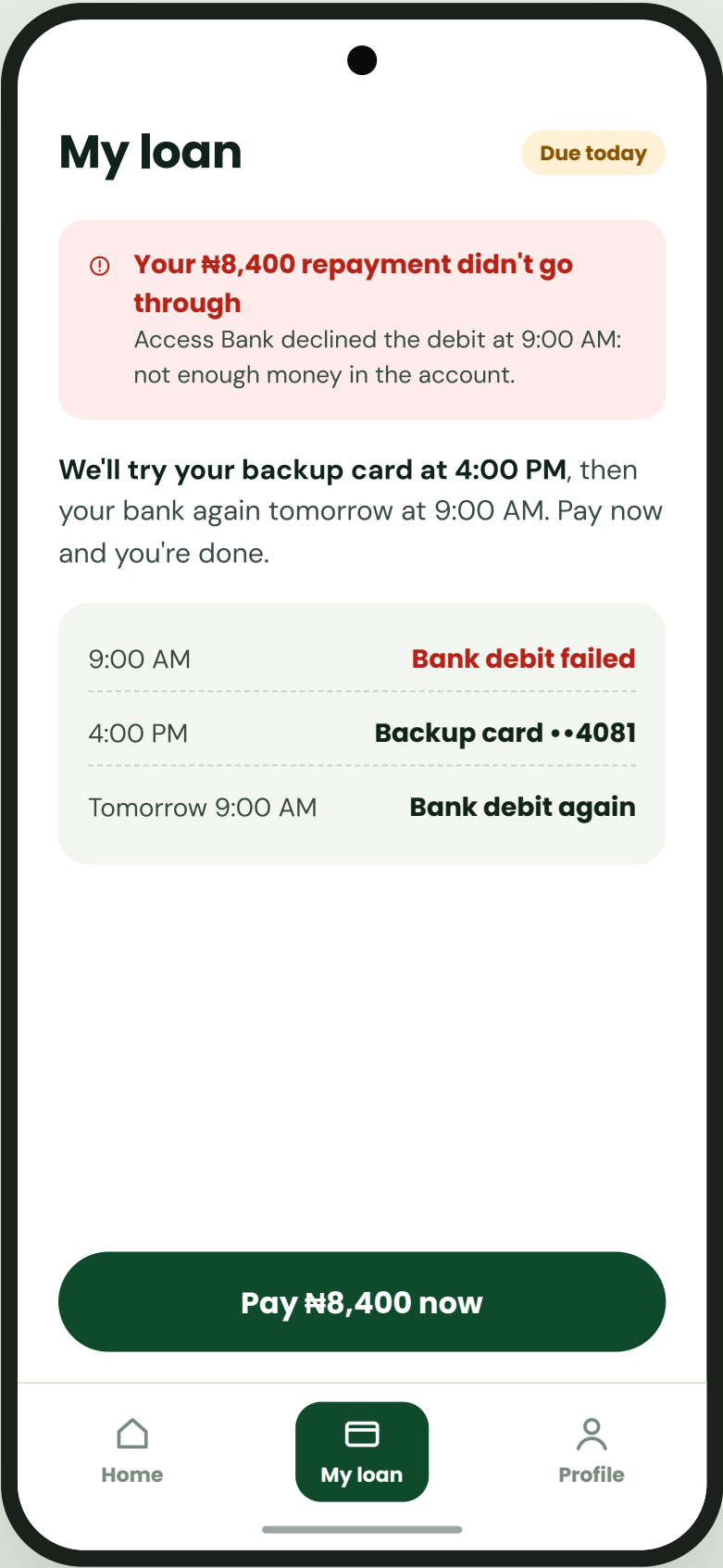
WHAT THIS SCREEN DOES

NIBSS e-Mandate works with commercial banks only. Borrowers who bank with OPay, Moniepoint or PalmPay are routed to card repayment instead of failing.

- DATA AND INTEGRATIONS
- Bank type known from the account entered at sign-up.
 - Card tokenised with Paystack; same backup-card flow, used as the primary method.

- RULES
- No mandate and no card, no disbursement.
 - The console shows the repayment method on every loan, so collections knows which rail to expect.

- LINKS TO
- [Automatic repayment](#)
- [Money sent](#)



Auto-debit failed

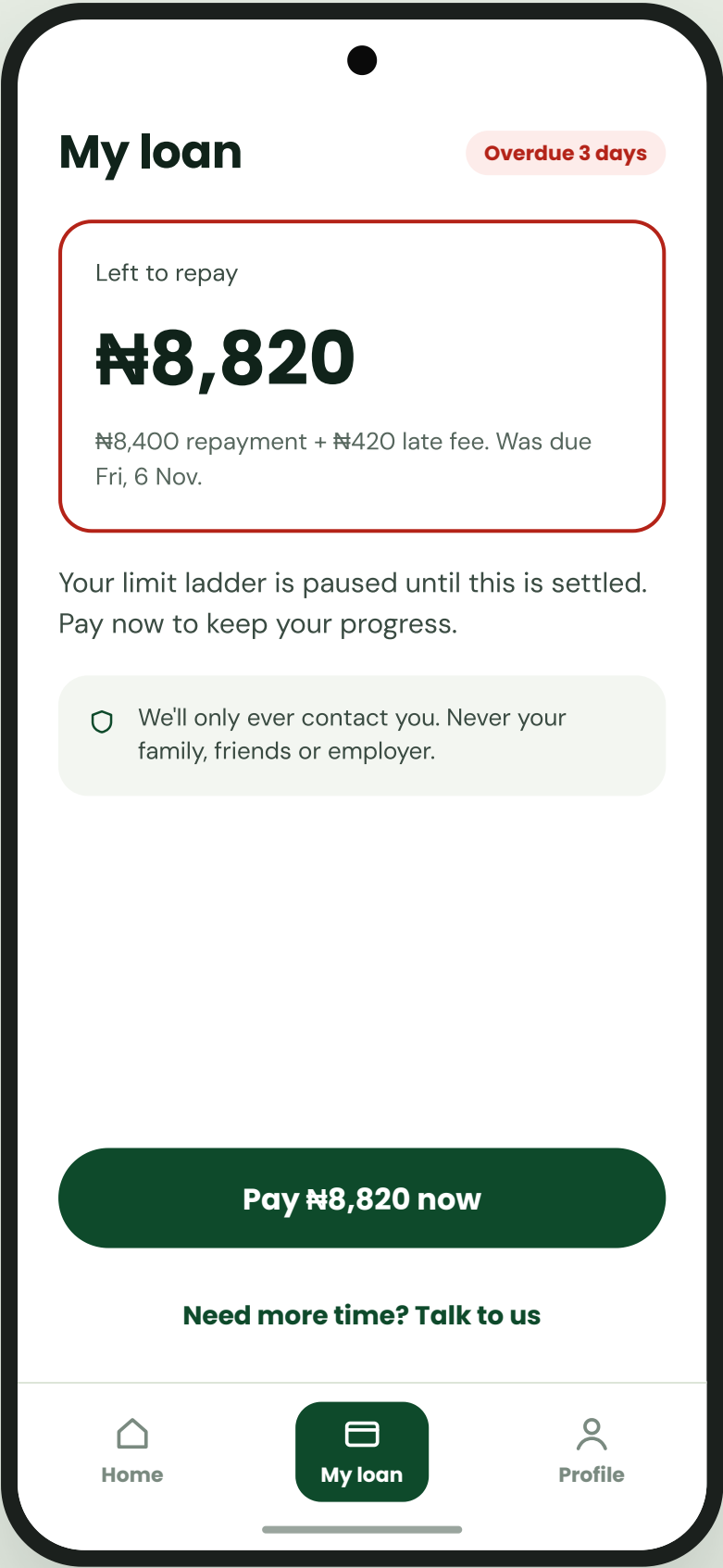
WHAT THIS SCREEN DOES

Tells the borrower what failed, why, what happens next and how to fix it now, in that order.

- DATA AND INTEGRATIONS
- NIBSS debit response code mapped to plain language (51 = insufficient funds).
 - Retry schedule read from Collections rules.

- RULES
- Due today, still not overdue: caution pill, danger only on the failed event.
 - Late fee is not mentioned until the loan is actually overdue.

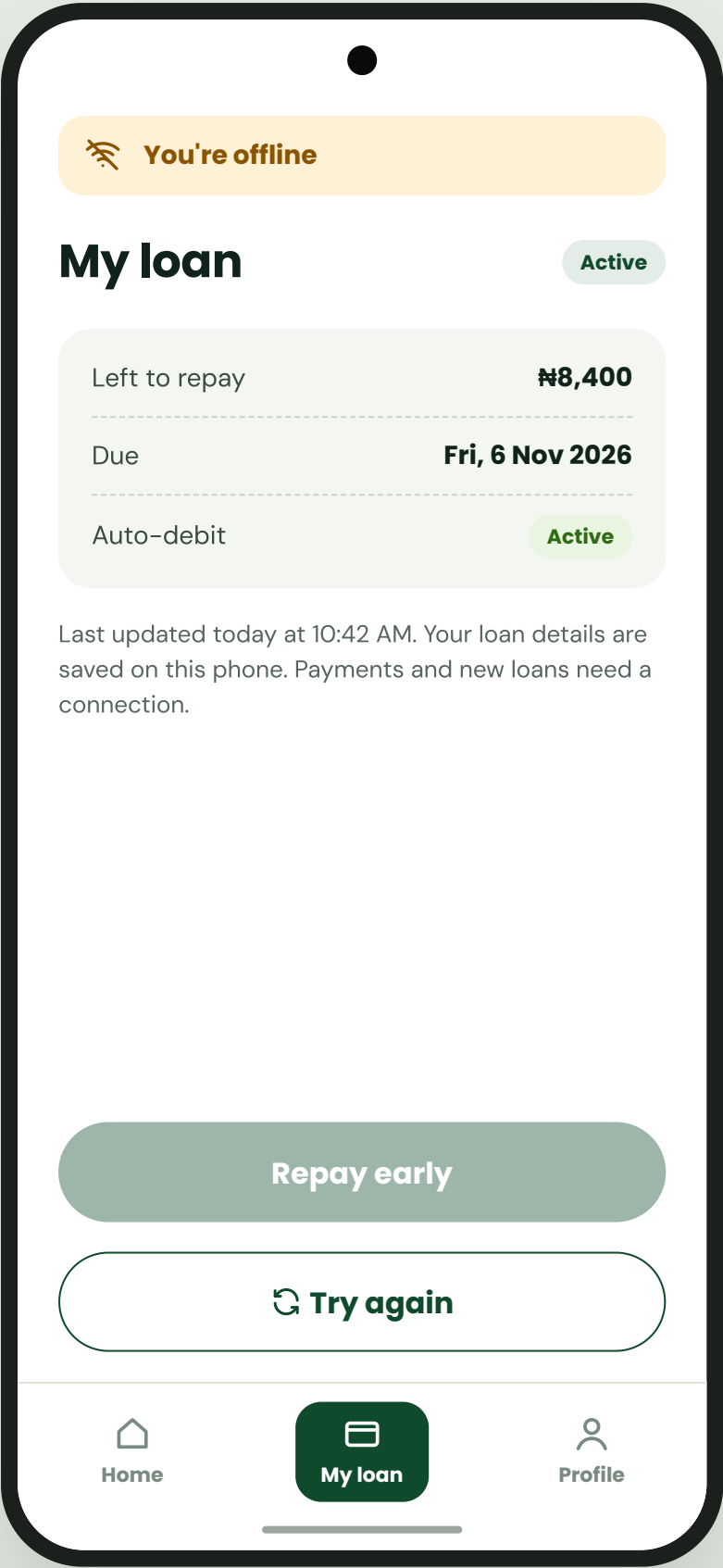
- LINKS TO
- [Repay now](#)[Overdue](#)



Loan overdue

- WHAT THIS SCREEN DOES
- Firm and factual. States the amount, why it changed, and the one consequence that matters to the borrower: the ladder pauses.
- DATA AND INTEGRATIONS
- Late fee added once on day 1 overdue; ledger shows it as a separate line.
- RULES
- No threats, no countdowns, no "legal action" language.
 - The contact promise is a product rule, not just copy: the app has no access to contacts.
 - "Talk to us" opens a payment-plan request in the console collections queue.
- LINKS TO
- Repay

Collections (console)



Offline

WHAT THIS SCREEN DOES

A PWA advantage: the borrower can still see what they owe on a dead connection, because the service worker caches the last loan state.

DATA AND INTEGRATIONS

- Service worker caches the app shell and the last My loan response.

RULES

- Money actions are disabled offline, never queued, so a payment is never sent twice.
- Caution colour, not danger: nothing is wrong with the loan.

LINKS TO

My loan

Five roles, one console

Morny Pennie already runs loans across several states. The Lender Console gives each person on the team a workspace for their daily job, with permissions limited to what that job needs. Every action, by every role, lands in one audit log.

Owner / MD Dashboard, Products and rules, Team	Watches cash available to lend, money out and in, and portfolio at risk. Sets limits, rates and fees. Approves write-offs and invites staff.	Open
Credit officer Applications	Reviews only the applications the rules can't decide: identity, rule checks and the exact offer side by side. Approves or declines with a reason code.	Open
Collections agent Collections, Loan detail	Works the overdue queue. Retries a debit, records a promise to pay, offers a payment plan. The system blocks contact outside 8 AM–8 PM, over the daily cap, or to anyone but the borrower.	Open
Finance Finance	Funds the lending wallet, matches every payout, debit and transfer to a loan, and clears anything unmatched.	Open
Support Customers	Answers borrower questions from one timeline, resends agreements, starts bank changes. Cannot move money or change terms.	Open

A working day	
8:00	Finance checks the lending wallet covers today's expected approvals; tops up if below the floor.
9:00	System runs due-date e-Mandate debits. Failures land in Collections with the bank's reason.
9:00–17:00	Credit officers clear the review queue. Collections works overdue loans. Support answers borrowers.
16:00	Backup-card run for failed debits. Finance matches the day's Paystack activity to the ledger.
Weekly	Owner reviews portfolio at risk and adjusts limits or rates in Products and rules if needed.

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Chioma N. · Owner

Dashboard

Available to lend
₦1,245,000
Above ₦500k floor
Paystack balance

Disbursed
₦4,860,000
+12.4% vs prior
612 loans

Collected
₦3,912,400
+9.8% vs prior
548 payments

Outstanding book
₦2,179,000
298 active
avg ₦7,312

Repaid on time
91.6%
+1.2 pts
last 30 days

Fees and interest earned
₦612,300
+14.1% vs prior
net of refunds

Disbursed vs collected, by week
■ Disbursed ■ Collected

Week	Disbursed	Collected
W1	1000	600
W2	1100	700
W3	1200	800
W4	1150	750
W5	1250	850
W6	1300	900
W7	1350	950
W8	1300	900

Portfolio at risk
share of outstanding

PAR 1
11.7%

PAR 7
5.1%

PAR 30
1.9%

Current	88.3%	₦1,924,600
1-7 days	6.6%	₦143,100
8-30 days	3.2%	₦70,500
31-60 days	1.4%	₦29,900
60+ days	0.5%	₦10,900

Book by ladder step

Starter ₦7,000	184 loans · 62%
Step 2 ₦15,000	71 loans · 24%
Step 3 ₦30,000	31 loans · 10%
Step 4 ₦60,000	12 loans · 4%

38 borrowers moved up a step this month.

Needs you today

12 Applications waiting for review

5 Mandates waiting for bank confirmation

4 Failed debits with no backup card

3 Payment-plan requests

Due today
17 loans · ₦146,300

10 collected

5 scheduled 2 PM

2 failed, retrying

Collected so far: ₦86,100 of ₦146,300

Live activity

10:14 ₦6,650 sent to Adaeze Okafor

10:12 Mandate confirmed, Access Bank

09:58 Grace Etim promised to pay Fri

09:00 17 auto-debits run, 10 collected

WHAT THE OWNER SEES FIRST

Cash available to lend, then the four numbers that describe the business: money out, money in, money still out, and how much of it is on time.

PORTFOLIO AT RISK

PAR 1 / 7 / 30 are the standard lender health measures: the share of the outstanding book that is 1, 7 or 30+ days late. Aging bars show where it sits.

DATA

All figures from the loan ledger and Paystack balance API, refreshed every 5 minutes. Figures shown are sample data.

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Tolu A. · Credit officer

console.mornypennie.com/applications

Applications

Needs review 12

Auto-approved today 41

Declined 6

Offer lapsed 3

Filters

Search name, phone, BVN

Applicant	Amount	Term	Step	Identity	Mandate	Rule checks	Applied
<u>Adaeze Okafor</u>	₦7,000	30d	Starter	Verified	Active	6 of 6	2 min ago
Musa Garba	₦15,000	30d	Step 2	Verified	Active	6 of 6	9 min ago
Blessing Nwosu	₦7,000	14d	Starter	Face 81%	Pending	5 of 6	14 min ago
Kelechi Obi	₦30,000	30d	Step 3	Verified	Active	6 of 6	22 min ago
Fatima Sani	₦5,000	14d	Starter	On blocklist	Not started	5 of 6	31 min ago
Emeka Nnaji	₦15,000	30d	Step 2	Verified	Active	6 of 6	40 min ago
Zainab Yusuf	₦6,500	30d	Starter	Face 78%	Pending	5 of 6	46 min ago
Obinna Eze	₦7,000	30d	Starter	Verified	Active	6 of 6	58 min ago

Why these need a person

Face match 75–89, blocklist hit, or amount above auto-approve step.

Median time to decision today

4 min

Auto-approval rate, 30 days

78%

QUEUE LOGIC

Starter loans that pass all 6 checks with an active mandate approve automatically. Everything else lands here, oldest first.

COLUMNS

Identity shows the weakest signal (face score or blocklist). Mandate shows whether the bank has confirmed. Rule checks passed out of 6.

LINKS TO

Clicking a row opens Application review. Adaeze's row is selected.

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console.mornypennie.com/applications/APP-20931

Applications / Adaeze Okafor

Waiting for review

Identity

Person icon

BVN photo

Camera icon

Selfie, 98% match

	On BVN	Entered
Name	Adaeze Ngozi Okafor	Adaeze Okafor ✓
Date of birth	14 Mar 1994	Age 32 ✓
Phone	0803 412 7790	Same ✓
Bank account	Access Bank 0123456789, ADAEZE N. OKAFOR ✓	

Earns as: trader · Lagos · Signed up 7 Oct, 9:41 AM

Rule checks6 of 6 passed

BVN found; name and date of birth match

Pass

Selfie matches BVN photo (98%, threshold 90%)

Pass

Aged 18 or over

Pass

No other active Morny Pennie loan

Pass

Amount within Starter limit (₦7,000)

Pass

Not on internal blocklist

Pass

Direct debit mandate

Active · MND-5580192

Why here, not auto-approved: first 50 Starter loans after launch are reviewed by a person (launch setting).

Decision

Loan amount

₦7,000

Fee, 5%

-₦350

Sends now

₦6,650

Interest, 20%

₦1,400

Repay Fri, 6 Nov

₦8,400

Approve and send ₦6,650

Decline...

Decline asks for a reason code. Every decision is written to the audit log with your name and time.

Internal note

THREE QUESTIONS, THREE COLUMNS
Is this person who they say they are? Do they pass our rules? What exactly are we sending? The decision column restates the offer so the reviewer approves money, not a row.

FOUR-EYES READY
Approval above a set amount can require a second reviewer (Team and audit). Off by default.

DATA
Identity from QoreID/Prembly, account name from Paystack, mandate status from the mandate partner.

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Tolu A. · Credit officer

Loan book

Search name, phone or loan ID

Export CSV

All 610

Active 298

Due this week 64

Overdue 28

Repaid 306

Written off 6

Outstanding

₦2,179,000

Overdue amount

₦254,400

Due next 7 days

₦541,200

Active mandates

296 of 298

Loan	Borrower	Step	Owed	Due	Status	Last debit attempt	Next step
MP-10377	Grace Etim	Step 2	₦18,585	2 Oct	Overdue 5 days	5 Oct, code 51	Promise to pay Fri
MP-10351	Sadiq Lawal	Starter	₦8,820	1 Oct	Overdue 6 days	4 Oct, code 51	Retries done, call
MP-10404	Tunde Adeyemi	Starter	₦8,400	7 Oct	Due today	Today 9:00, code 51	Card at 4 PM
MP-10398	Halima Bello	Step 2	₦17,700	7 Oct	Repaid	Today 9:00, success	–
MP-10421	Ngozi Umeh	Step 4	₦68,400	9 Oct	Due in 2 days	–	SMS reminder sent
MP-10240	Yusuf Danjuma	Step 3	₦36,540	14 Sep	Overdue 23 days	3 retries failed	Retries paused, call
MP-10512	Adaeze Okafor	Starter	₦8,400	6 Nov	Active	–	Auto-debit 6 Nov
MP-10488	Chinedu Eze	Starter	₦8,400	3 Nov	Active	–	Auto-debit 3 Nov
MP-10196	Amaka Chukwu	Starter	₦3,820	18 Sep	Overdue 19 days	Part-paid ₦5,000	Payment plan, 2 of 3

ONE TABLE, EVERY LOAN

Sorted by urgency by default: overdue first, then due today, then everything else. Tabs are saved filters.

OWED

Includes the late fee once applied. Part payments reduce it in real time.

LINKS TO

Clicking a row opens Loan detail (Grace Etim's loan is shown next).



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Musa K. · Collections

console.mornypennie.com/loans/MP-10377

Loan book / MP-10377 · Grace Etim

Record payment

Retry debit now

Offer payment plan

Write off...

Balance

Overdue 5 days

₦18,585

Principal ₦15,000

Interest, 18% ₦2,700

Late fee, 5% ₦885

Paid ₦0

Sent ₦14,250 on 2 Sep · due 2 Oct · Step 2

Mandate

Reference MND-5541028

Bank GTBank ••2291

Limit ₦18,585

Valid until 16 Oct

Status Active

Debit attempts

When	Channel	Amount	Result
Fri, 2 Oct 9:00	Bank debit	₦17,700	51 · Insufficient funds
Fri, 2 Oct 16:00	Backup card	₦17,700	Declined by issuer
Sat, 3 Oct 9:00	Bank debit	₦18,585	51 · Insufficient funds
Sun, 4 Oct 9:00	Bank debit	₦18,585	51 · Insufficient funds
Mon, 5 Oct 9:00	Bank debit	₦18,585	51 · Insufficient funds
Tue, 6 Oct 9:00	Retries done	–	Moved to collections queue

Timeline

7 Oct 09:58 Call by Musa K. (collections): promised to pay ₦18,585 by Fri 9 Oct

5 Oct 11:20 SMS: overdue notice, pay-now link

3 Oct 00:01 Late fee ₦885 added (5% of ₦17,700)

2 Sep 14:32 ₦14,250 sent · approved by Tolu A.

Borrower

Grace Etim

+234 806 118 4402

Step 2 · 2 loans repaid on time

Ladder paused

Promise to pay

Fri, 9 Oct

₦18,585 · logged by Musa K.

If missed, loan returns to the top of the collections queue at 9:00 AM Saturday.

Contact rules

Borrower only. 8 AM–8 PM. Max 2 calls and 1 SMS per day. No third parties.

EVERYTHING ABOUT ONE LOAN

Money on the left, what we tried in the middle, the person on the right. A collections agent never needs another screen.

ACTIONS

Record payment for cash or unreconciled transfers. Write off needs the Owner role and a reason, and is logged.

CONTACT RULES

Enforced by the system: the dialler and SMS tools refuse outside the window or over the daily cap.

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Musa K. · Collections

console.mornypennie.com/collections

Collections

Assigned to me

All agents

Overdue loans

28

₦254,400

Recovered this week

₦118,200

14 loans

Promises due today

3

₦41,900

Active payment plans

5

on track 4 of 5

Retries scheduled today

9

4:00 PM card run

Borrower	Step	Owed	Overdue	Bucket	Last contact	Action
Yusuf Danjuma	Step 3	₦36,540	23 days	31–60	No answer ×2	Call now
Amaka Chukwu	Starter	₦3,820	19 days	8–30	Plan 2 of 3 paid	Next instalment Fri
Sadiq Lawal	Starter	₦8,820	6 days	1–7	–	Call now
Grace Etim	Step 2	₦18,585	5 days	1–7	Promise Fri 9 Oct	Wait
Ifeoma Obi	Starter	₦8,820	4 days	1–7	SMS sent	Call now
Bala Ahmed	Step 2	₦18,585	3 days	1–7	Final retry failed today	Call now

Recovery by bucket

last 30 days

1–7 days

82%

8–30 days

54%

31–60 days

23%

60+ days

6%

Most recovery happens in the first week. The queue puts 1–7 day loans with no contact at the top.

WORKED BY PEOPLE, PACED BY RULES

Automatic retries run first. When they stop, the loan joins this queue, sorted by recoverability, not just size.

PROMISE TO PAY AND PAYMENT PLANS

Logged against the loan with a date. A missed promise puts the loan back on top automatically.

COMPLIANCE

Borrower-only contact, time window and daily caps from Loan detail apply here. No contact lists exist to misuse.

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Kemi B. · Support

console.mornypennie.com/customers/adaeze-okafor

Customers / Adaeze Okafor

VerifiedStep 2 · ₦15,000Add noteBlock borrower...

Identity

BVN ••••8901 · matched 7 Oct
Selfie match 98%
Born 14 Mar 1994 (32)
+234 803 412 7790
Lagos · trader

Money rails

Pay-out: Access Bank ••6789
Repayment: e-Mandate (none active now)
Backup card: Visa ••4081

Record

Loans: 1 · repaid on time: 1
Days late, lifetime: 0
Ladder: Step 2 since 3 Nov

Timeline

everything, newest first

3 Nov 10:22

Repaid ₦8,400 early by card · moved to Step 2 · mandate cancelled

3 Nov 09:00

SMS reminder: repayment due Fri, 6 Nov

12 Oct 14:31

Support call: asked how to change bank · answered by Kemi B.

7 Oct 10:14

₦6,650 sent · MP-10512 · approved by Tolu A.

7 Oct 10:12

e-Mandate confirmed · Access Bank · limit ₦8,820

7 Oct 10:03

Offer accepted · promise signed with PIN

7 Oct 10:01

Location checked · Lagos (matches sign-up)

7 Oct 09:41

Signed up · BVN and selfie matched

Loans

Loan	Amount	Taken	Status
MP-10512	₦7,000	7 Oct	Repaid early

Staff can

Resend agreement or receipt
Explain any charge line by line
Start a bank change (borrower re-
does selfie)
Add notes · block a borrower (Owner)

Staff cannot

Change amounts, fees or due dates
See the full BVN
Contact anyone but the borrower

Notes

"Prefers calls after 4 PM." · Kemi B., 12 Oct

ONE BORROWER, ONE SCREEN

Identity, money rails, record and every event across the app, payments and staff contact in one timeline. Any staff member can answer "what happened?" in seconds.

LEAST PRIVILEGE

Staff help but cannot move money or change terms. The BVN is masked.

DATA

Built from data the app already produces: QoreID/Prembly, Paystack, NIBSS mandate, browser location, the loan ledger.

console.mornypennie.com/finance

Morny Pennie

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Ruth O. · Finance

Finance

Paystack balance

₦1,245,000

Matches ledger

Paid out today

₦212,600

31 transfers

Collected today

₦86,100

10 debits · 3 card/transfer

Unmatched

₦4,500

1 item · 1 day old

Fees earned, month

₦612,300

generation fee + interest

Wed, 7 Oct 2026

Export CSV

Fund lending wallet

Today's money movement

Time	Type	Loan	Amount	Rail	Match
10:14	Payout	MP-10512	₦ 6,650	Paystack transfer	Matched
09:58	Payout	MP-10511	₦ 14,250	Paystack transfer	Matched
09:00	Debit	MP-10398	₦ 17,700	NIBSS e-Mandate	Matched
09:00	Debit failed	MP-10404	₦8,400	NIBSS e-Mandate	Code 51
08:41	Repayment	MP-10196	₦ 3,820	Paystack transfer-in	Matched
08:12	Repayment	—	₦ 4,500	Paystack transfer-in	Assign

Lending wallet, next 14 days

forecast

Day	Forecast
Today	₦1,245,000
+1 day	₦1,200,000
+2 days	₦1,150,000
+3 days	₦1,100,000
+4 days	₦1,050,000
+5 days	₦1,000,000
+6 days	₦950,000
+7 days	₦900,000
+8 days	₦850,000
+9 days	₦800,000
+10 days	₦750,000
+11 days	₦700,000
+12 days	₦650,000
+13 days	₦600,000
+14 days	₦550,000

Approvals minus expected repayments. Drops below the ₦500k floor on day 10 at the current pace; suggested top-up ₦600,000 by Tuesday.

MONEY IN, MONEY OUT, MATCHED

Every Paystack payout, NIBSS debit, card charge and transfer-in is matched to a loan from Paystack webhooks. Anything that doesn't match is surfaced, not buried.

LIQUIDITY

A lender that runs out of lending cash stops growing. The forecast uses the loan book Morny Pennie already has.

DATA

Paystack balance, transfers, card and direct-debit events only; no new integrations. Figures are sample data.

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Chioma N. · Owner

Products and rules

Change history

Save changes

Launch pricing, agreed 30 Sep 2026. Changes apply to new loans only and are logged.

Limit ladder

Step	Limit	Terms	Interest 14d	Interest 30d	Fee	To unlock
Starter	₦7,000	14 or 30 days	12%	20%	5%	Verified identity and active mandate
Step 2	₦15,000	14 or 30 days	11%	18%	5%	1 loan repaid on time
Step 3	₦30,000	14 or 30 days	10%	16%	5%	3 loans repaid on time
Step 4	₦60,000	30 days	–	14%	5%	6 loans repaid on time

Fees

Loan generation fee	5%, deducted
Late fee, one-time	5% of owed
Overdue after	1 day
Minimum loan	₦2,000

Approval

Face match pass	90%
Manual review band	75–89%
Auto-approve up to	Step 2
Review first loans	50 after launch
Reapply after decline	14 days

Mandate

Required before sending	Yes
Mandate amount	Total + late fee
Valid until	Due + 14 days
Offer held for	24 hours
Cancel on repayment	Yes

Collections

First debit	Due date, 9:00 AM
Backup card	Same day, 4:00 PM
Bank retries	3, every 24 h
SMS reminder	3 days before
Contact window	8 AM–8 PM

EVERY NUMBER IN THE APP LIVES HERE

Limits, rates, fees and rules are configuration, not code. Changing pricing never needs a developer or a redeploy.

SAFE CHANGES

New values apply to new offers only; active loans keep the terms the borrower accepted. Every change is versioned.

WHO CAN EDIT

Owner role only. Credit officers can view.



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Chioma N. · Owner

Team and audit

Invite team member

Team

Name	Role	Last active	2-step sign-in
Chioma N.	Owner	Now	On
Tolu A.	Credit officer	2 min ago	On
Musa K.	Collections	11 min ago	On
Ruth O.	Finance	Yesterday	On
Kemi B.	Support	5 min ago	On

What each role can do

	Owner	Credit	Collect.	Finance	Support
Approve or decline	✓	✓	—	—	—
Record payments	✓	—	✓	✓	—
Contact borrowers	✓	—	✓	—	✓
Write off loans	✓	—	—	—	—
Edit products and rules	✓	—	—	—	—
View customer profile	✓	✓	✓	✓	✓

Audit log

every action, permanent

When	Who	Action
7 Oct 10:13	Tolu A.	Approved APP-20931 · Adaeze Okafor · ₦7,000
7 Oct 09:58	Musa K.	Logged promise to pay · MP-10377 · Fri 9 Oct
7 Oct 09:40	Tolu A.	Declined APP-20927 · reason: blocklist
7 Oct 09:00	System	Ran 17 auto-debits · 10 collected
6 Oct 17:22	Ruth O.	Recorded ₦5,000 transfer · MP-10196
30 Sep 16:05	Chioma N.	Set launch pricing · Starter 20% / 30 days

LEAST ACCESS BY DEFAULT

Five roles cover a growing lender. Nobody but the Owner can change pricing or write off money.

AUDIT LOG

Append-only. Every approval, decline, payment, contact and rule change, with who and when. This is what a regulator or investor asks for first.

SECURITY

2-step sign-in required for every console user. Sessions end after 30 minutes idle.

Color

Two greens from the logo carry the brand. Status colours each do one job, and every text pairing is checked against WCAG 2.1 contrast.

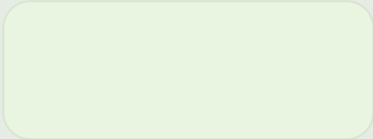
Brand



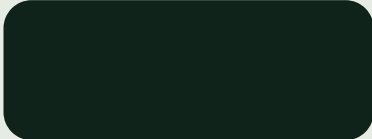
Forest
#0E4A2B
Primary buttons, headers, console chrome, amounts
White on Forest 10.3 : 1 · AAA



Leaf
#5BB82B
Progress, success icons, buttons on Forest only
Forest–dark text on Leaf 5.3 : 1 · AA.
Never white text.

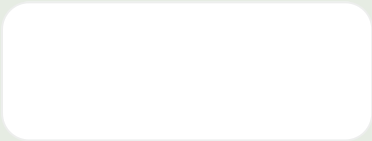


Mint
#EAF5E1
Done, sent, repaid, verified surfaces
Leaf–deep #2E6B12 on Mint 5.8 : 1 · AA

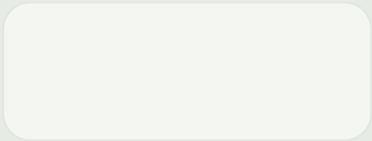


Ink
#10231A
All body text. Never pure black.
Ink on White 16.4 : 1 · AAA

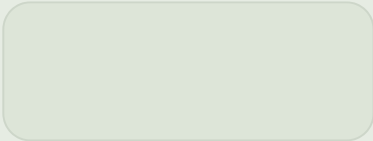
Surfaces



White
#FFFFFF
Phone screens, cards



Ground
#F3F6F1
Panels, console background



Line
#DDE5D8
Borders, dividers



Muted
#56665D
Captions and labels
Muted on White 6.1 : 1 · AA

Status (text on tint)



Info
#1D5FA6
On #E7F0FB. Waiting, scheduled, in review.
5.6 : 1 · AA



Caution
#8A5300
On #FFF1D6. Due soon, offline, needs attention.
5.7 : 1 · AA



Danger
#B42318
On #FDECEA. Failed, overdue, errors only.
5.7 : 1 · AA



Neutral
#3A4B42
On #EEF1EC. Declined, closed, inactive.
8.1 : 1 · AAA

Rules

- Green means money moved successfully. Nothing still pending is ever green.
- Danger red appears only on failures and overdue loans, never decoratively.
- Status is never shown by colour alone: every pill carries a word.
- No gradients anywhere. Flat colour keeps money screens calm.

Type and money

Poppins matches the geometric logo wordmark and carries headlines and every amount. DM Sans carries body text and labels.

Amount hero · Poppins Bold 44–52	₦8,400
Screen title · Poppins SemiBold 25	Set up automatic repayment
Section · Poppins SemiBold 16	Your limit ladder
Body · DM Sans 15 / 1.5	We match it to your BVN photo so no one else can borrow in your name.
Caption · DM Sans 13	Sent by SMS to +234 803 412 7790
Button · Poppins SemiBold 16	Approve direct debit

Writing money

Do ₦8,400 Don't N8400.00 / NGN 8,400 Naira sign, thousands comma, no kobo, in all UI.	Do ₦50.00 Don't ₦50 Exception: exact transfer instructions show kobo so the borrower sends the right amount.
Do -₦350 Don't (₦350) / ₦-350 Deductions use a true minus sign before the naira sign.	Do Fri, 6 Nov 2026 Don't 06/11/26 Dates are written out: day, date, month. Never numeric only.

All amounts use tabular figures (font-variant-numeric: tabular-nums) so columns line up and live balances don't jitter.

Buttons

One primary action per screen, always at the bottom within thumb reach. Labels say exactly what happens.

Accept with PIN

PRIMARY

Forest fill, white text. One per screen.

Repay early

SECONDARY

Outlined. A second, less common path.

Not now

TEXT

For opting out or going back.

Decline...

DESTRUCTIVE

Console only. Always asks for a reason.

Finish

DISABLED

40% opacity. Nothing else changes.

Sending...

LOADING

Label changes; button locks to stop double payments.

Get a loan

PRIMARY ON FOREST

Later

SECONDARY ON FOREST

Rules

- Height 54px, full width on phone. Touch target never below 44px.
- Money buttons name the amount: "Pay ₦8,820 now", not "Continue".
- A button that moves money locks after one tap until the server responds.

Inputs and entry

Every field in every state, so nothing is guessed at build time.

Default

Account number

Verified

0123456789

✓ Name matches

Locked (from BVN)

Adaeze Ngozi Okafor

Focused

01234

Error

2234 5678

BVN must be 11 digits

Select

Access Bank

48

OTP CELLS

PIN DOTS

AMOUNT SLIDER

CHOICE CHIPS

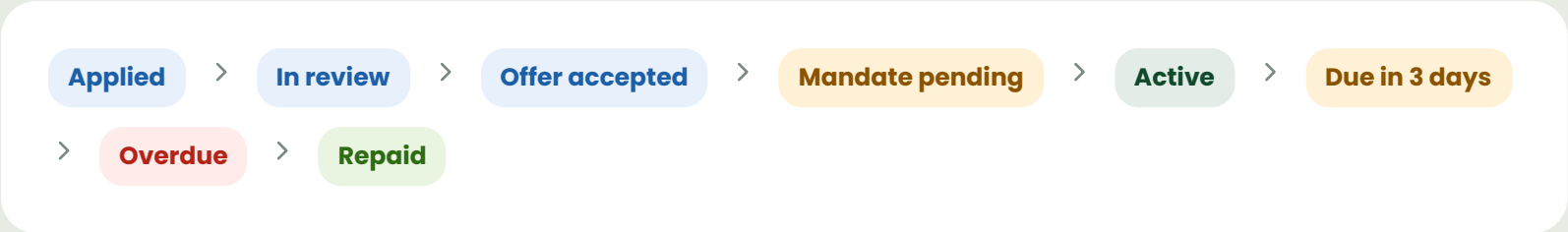
SWITCH ON / OFF / DISABLED

CONSENT CHECKBOX

- Rules
- Radius 12px, height 52px, numeric keypad for every number field.
 - Errors say what is wrong and how to fix it, in danger red, under the field.
 - Anything we already know from BVN is shown locked, never re-typed.

Loan lifecycle and status

A loan is always in exactly one state. The pill, the colour and the borrower copy all follow from it.



Declined

Offer lapsed

Side exits before money moves. Neutral, never red.

Written off

Repaid late

Terminal states. Write-off is console-only and never shown to the borrower as such.

State	Enters when	Borrower sees	Console sees
Mandate pending	Offer accepted, bank not confirmed	Confirm with your bank	Needs you today
Active	Paystack transfer.success	My loan	Loan book
Due in 3 days	Due date – 3 days	Caution card + SMS	Due this week
Overdue	Unpaid at end of due date	Overdue card, late fee line	Collections queue
Repaid	Ledger balance reaches ₦0	Loan repaid, ladder moves	Repaid, mandate cancelled

Cards, receipts and alerts

The recurring blocks every screen is assembled from.

Loan amount	₦7,000
Loan generation fee, 5%	-₦350
You receive today	₦6,650
Interest, 20% for 30 days	₦1,400
Total to repay	₦8,400

COST RECEIPT
Fixed order. Appears on offer, review and agreement.

Left to repay

₦8,400

Taken 7 OctDue 6 Nov

LOAN CARD
Turns to a red outline when overdue.

Info

Explains, reassures. Privacy and process notes.

Caution

Something needs attention soon. Offline, waiting on bank.

Danger

Something failed. Always followed by what happens next.

Success

Money moved or identity verified.

Repay on time and your limit rises to ₦15,000.

Ladder nudge. Shown on offer only, once per loan.

Navigation and layout

How screens are framed on the phone and in the console.

Home

My loan

Profile

BOTTOM NAVIGATION

Three tabs only. Active tab is a Forest pill. Hidden during sign-up and payment flows.

< BACK

STEP 3 OF 6

TOP BAR AND STEP PROGRESS

Onboarding only: 6 steps, each resumable if the borrower leaves.

Morny Pennie

Lender Console

Dashboard

Applications12

Loan book

Collections28

Customers

Finance

Products and rules

Team and audit

Tolu A. · Credit officer

Console shell

Fixed Forest sidebar, six sections, live counts in badges (red for collections). Signed-in person and role at the bottom so every action is attributable. Content on Ground with white cards; tables scroll inside their card.

Spacing

8px base. Phone gutters 22px. Card padding 14–18px. Gap between blocks 16px.

Radius

Buttons 27px pill. Cards 16–18px. Inputs 12px. Pills 12px.

Breakpoints

Borrower PWA: 360–430px, centred at 430 max on tablets. Console: 1280px and up.

 MORNYPENNIE · COMPONENT AND STATES REFERENCE

7 / 8

Voice and icons

How Morny Pennie sounds, and the only icons the product uses.

Do

Your ₦8,400 repayment didn't go through. We'll try your backup card at 4:00 PM.

Don't

Transaction failed. Error code 51.

Do

We'll only ever contact you. Never your family, friends or employer.

Don't

Failure to pay may result in your contacts being notified.

Do

We can't offer you a loan right now. You can apply again from Wed, 21 Oct.

Don't

Your application has been rejected due to risk.

Do

Repay on time and your limit rises to ₦15,000.

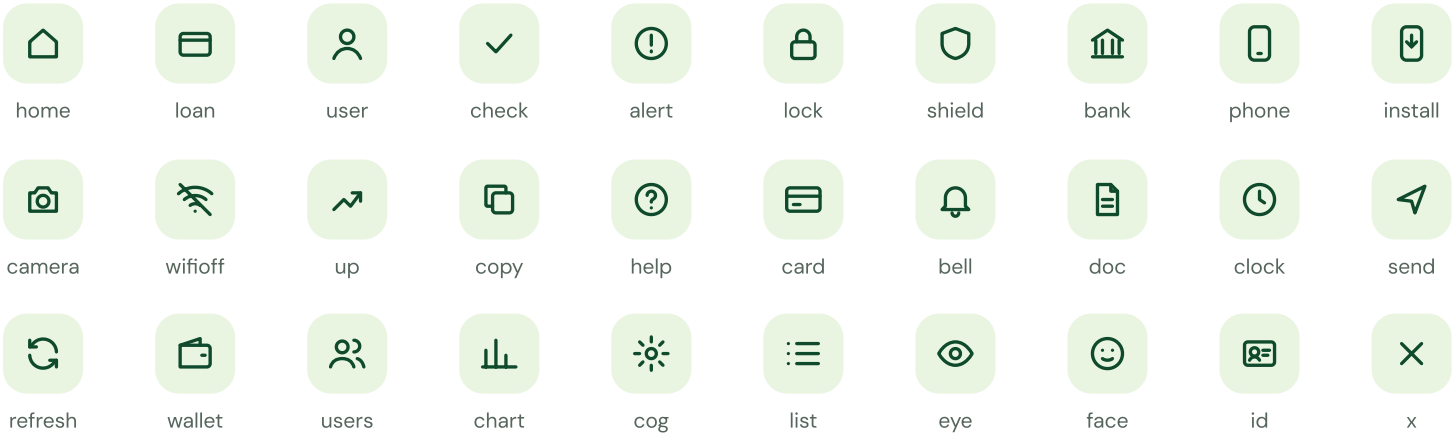
Don't

Unlock AMAZING limits!!! 🚀

Principles

- Money first: the amount and date lead every sentence about a loan.
- Respectful and firm. No threats, no shaming, no fake urgency.
- Errors say what happened, what we'll do, and what the borrower can do.
- Plain English at a reading age of about 12. Pidgin and Hausa versions can follow.

Icon set



Rounded stroke, 2px, 20/24px. Forest by default; status colour only inside alerts. No other icons exist in the product.

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