Section 11: Key Alerts and Notifications

Overview: The Key Alerts and Notifications feature is designed to help users stay organized and proactive with their financial responsibilities. By receiving timely reminders for upcoming bill due dates and loan payments, users can avoid late fees, manage their cash flow more effectively, and maintain a positive credit history.

11.1 Upcoming Bill Due Dates

Purpose: To ensure users never miss a payment on their regular bills, such as utilities, rent, or subscriptions, and avoid any potential late fees or service interruptions.

Functionality:

1. **Bill Due Date Alerts:**

   o **Notification Timing:**

      ▪ Users receive notifications a few days before a bill's due date. Default settings send alerts 5 days and 1 day before the due date, but users can customize these timings.

   o **Notification Types:**

      ▪ **Push Notifications:** Alert users directly on their mobile device or desktop.

      ▪ **Email Notifications:** Send reminders to the user's registered email address.

      ▪ **In-App Notifications:** Display alerts within the CedisPay Financial Wellbeing Budget App.

2. **Viewing Bill Due Dates:**

   o **Accessing Alerts:**

      ▪ Users can view their upcoming bill due dates in the "Alerts" section of the app, accessible from the main menu or dashboard.

   o **Bill Details:**

      ▪ Each alert includes essential details such as the biller's name, due amount, due date, and payment method.

3. **Managing Alerts:**

   o **Customizing Notification Settings:**

      ▪ Users can adjust the timing and frequency of reminders by accessing the "Notification Settings" in the app's settings menu.

- o **Marking as Paid:**

  - Once a bill is paid, users can mark it as "Paid" in the app to keep track of their payment status and clear past alerts.

4. **Historical Alerts:**

   - o **Viewing Past Due Dates:**

     - Users can access historical alerts to review past bill due dates and payment history. This feature is accessible through the "Past Alerts" section.

11.2 Upcoming Loan Due Dates

Purpose: To help users keep track of their loan payments, ensuring they make timely payments to avoid penalties, maintain their credit score, and manage their debts effectively.

Functionality:

1. **Loan Due Date Alerts:**

   - o **Notification Timing:**

     - Users receive reminders a few days before a loan payment is due. The default settings include alerts 7 days and 1 day before the due date, with customizable options.

   - o **Notification Types:**

     - **Push Notifications:** Alerts are sent directly to the user's mobile device.

     - **Email Notifications:** Reminders are sent to the user's registered email address.

     - **In-App Notifications:** Alerts are displayed within the CedisPay Financial Wellbeing Budget App.

2. **Viewing Loan Due Dates:**

   - o **Accessing Alerts:**

     - Upcoming loan due dates can be viewed in the "Alerts" section of the app, found in the main menu or dashboard.

   - o **Loan Details:**

     - Alerts provide details including the lender's name, loan amount, due date, and payment instructions.

3. **Managing Alerts:**

- o **Customizing Notification Settings:**

    - Users can modify their alert preferences by navigating to the "Notification Settings" section in the app.

- o **Marking as Paid:**

    - After making a loan payment, users can mark it as "Paid" to update their payment status and clear the related alert.

4. **Historical Alerts:**

- o **Viewing Past Due Dates:**

    - Users can review past loan due dates and payment history through the "Past Alerts" section.

Conclusion: The Key Alerts and Notifications feature ensures that users stay informed about their financial commitments. By receiving timely reminders for bill and loan due dates, users can manage their finances more effectively, avoid late fees, and maintain a strong financial position. Adjust notification settings according to personal preferences to receive alerts that best suit your needs.