Konoz

A Guide to Next-Generation Financial Operations

The comprehensive guide to building, managing, and scaling your own financial ecosystem with the Konoz Financial Operations & Wallet Management System for WordPress.

https://konoz.it-realms.com

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Foreword

> *"The future of finance is not about building bigger banks — it is about building smarter platforms that bring financial services closer to the people who need them most."*

Welcome to the definitive guide for the **Konoz Financial Operations & Wallet Management System** — a WordPress plugin that transforms any website into a fully functional financial services platform. Whether you are a startup founder launching a digital wallet, an enterprise architect designing a corporate expense management system, or a community leader building a microfinance institution, Konoz provides the infrastructure to turn your vision into reality.

This guide is more than a technical manual. It is a comprehensive companion designed to take you from your very first installation to the confident management of a thriving financial ecosystem. Every chapter has been crafted to provide not only the how, but also the why — the strategic thinking behind each feature, the best practices that separate good platforms from great ones, and the real-world use cases that illustrate what is possible.

You will discover how to configure a secure, branded platform; how to onboard customers with regulatory-grade KYC verification; how to offer virtual cards, flexible loans, and structured savings products; and how to monitor every transaction with the precision and transparency that modern financial services demand.

The Konoz team has poured years of financial technology expertise into this platform. This guide distills that knowledge into a clear, actionable resource that respects your time while ensuring you miss nothing important. We invite you to explore it at your own pace, and we are confident that by the final page, you will see the extraordinary potential that Konoz places in your hands.

The Konoz Team
Realms Information Technology

QUICK START

Launch Your Financial Platform in 10 Minutes

This accelerated guide takes you from a fresh WordPress installation to a fully operational financial platform. Follow these five steps to experience the core capabilities of Konoz immediately, then explore the detailed chapters at your own pace.

ℹ PREREQUISITES

Before you begin, ensure you have: WordPress 5.8+ installed on a PHP 7.4+ server with MySQL 5.7+, the Konoz plugin ZIP file (available from **konoz.it-realms.com**), and administrator access to your WordPress dashboard. A valid SSL certificate (HTTPS) is required for production payment processing.

1 Install & Activate the Plugin

Navigate to **Plugins > Add New > Upload Plugin** in your WordPress admin panel. Select the Konoz ZIP file and click **Install Now**, then **Activate**. The Konoz menu will appear in your admin sidebar immediately. If you encounter a memory limit error, increase your PHP memory limit to at least 256MB in your `wp-config.php` file by adding `define('WP_MEMORY_LIMIT', '256M');`.

→ Full installation details in Chapter 2

2 Load Demo Data & Explore

Navigate to **Konoz > Demo Data** and click **Load Demo Data**. This populates your platform with sample accounts (John Doe and Jane Smith), transactions, and financial products — giving you a realistic environment to explore without risk. Log in as John Doe (credentials provided on the demo data page) to experience the customer dashboard firsthand.

→ Demo data details in Chapter 2, Section 2.3

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3 Configure Your Brand & Currency

Navigate to **System Settings > General** to set your default currency (e.g., USD, EUR, AED). Then go to the **Branding** tab to upload your logo and set your platform name. These settings propagate across every customer-facing interface, email notification, and administrative report. For example, setting the currency to AED with the symbol "د.إ" instantly localizes all financial displays for a UAE-based platform.

→ Full configuration guide in Chapter 5

4 Create Your Customer-Facing Pages

Create WordPress pages for each core feature and add the corresponding shortcode. At minimum, create these four essential pages:

PAGE NAME	SHORTCODE	PURPOSE
Dashboard	`[dfms_transactions]`	Customer home with balance, transactions, and quick actions
Register	`[dfms_register]`	New customer registration with KYC document upload
Transfer Money	`[dfms_transfer]`	Send money to other accounts or saved beneficiaries
My Cards	`[dfms_my_cards]`	View and manage issued virtual cards

→ Complete shortcode reference with 20+ options in Chapter 12

5 Fund the System Wallet & Go Live

Navigate to **System Wallet** and click **Inject Capital** to add initial funds. In Sandbox mode, this is instant and risk-free. For Production, configure your payment gateway (**System Settings > Payment Gateway**) with your Stripe or PayPal API credentials, then switch the wallet to Production mode. Your platform is now ready to accept real customers and process live transactions.

→ System Wallet management in Chapter 3; Payment gateway setup in Chapter 5

> ⚡ **TIP — YOUR FIRST 24 HOURS**
>
> After completing these five steps, spend time exploring the demo data environment. Log in as both an administrator and a demo customer to understand both perspectives. Try processing a KYC approval, issuing a virtual card, and disbursing a loan. This hands-on exploration will give you the confidence to customize the platform for your specific use case. When you are ready, delete the demo data and begin onboarding real customers.

READING GUIDE

Role-Based Reading Paths

Different roles interact with Konoz in different ways. Use the reading paths below to navigate directly to the chapters most relevant to your responsibilities. Each path is designed to give you the knowledge you need in the most efficient order.

🛠

Platform Administrator

You install, configure, and maintain the entire Konoz platform. You manage the System Wallet, configure payment gateways, set up fraud detection rules, define financial product templates, and ensure the platform runs securely and efficiently.

Priority: Ch 1–5, 12–14 • Then: Ch 9–11

💼

Business / Branch Manager

You oversee daily operations: processing customer registrations, reviewing KYC documents, approving loan and card applications, monitoring transaction volumes, and managing customer relationships. You need operational fluency without deep technical knowledge.

Priority: Ch 3–4, 6–11, 13 • Then: Ch 14

👤

End Customer

You use the platform to manage your personal finances: viewing your dashboard, sending transfers, tracking expenses, applying for virtual cards and loans, and building savings through DPS and FDR products.

Priority: Ch 6–8, 9–11 • Reference: Glossary

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ℹ NOTE — HOW TO USE THIS GUIDE

While the reading paths above provide efficient routes for specific roles, we recommend that all readers begin with the **Quick Start** guide and **Part I: Foundations** to establish a solid understanding of the platform's architecture and philosophy. The chapters are designed to be read sequentially, but each chapter is also self-contained enough to serve as a standalone reference when you need to revisit a specific topic.

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PART I

Foundations

> Every great financial platform begins with a solid foundation. Part I introduces the Konoz ecosystem, walks you through installation and initial configuration, and ensures your environment is ready for the chapters ahead. By the end of this section, you will have a fully operational Konoz instance with demo data loaded and ready to explore.

CHAPTER 1

Introduction to Konoz

What Is Konoz?

Konoz is a comprehensive financial operations and wallet management system built as a WordPress plugin. It transforms any WordPress website into a fully functional financial services platform — complete with digital wallets, fund transfers, virtual cards, lending products, savings instruments, expense management, and regulatory-grade KYC verification. The name "Konoz" (كنوز) means "treasures" in Arabic, reflecting the platform's mission to unlock financial potential for organizations and their customers.

Unlike traditional banking software that requires millions in licensing and years of implementation, Konoz delivers enterprise-grade financial capabilities through the world's most popular content management system. This means you can launch a financial platform with the same ease as launching a WordPress website — but with the sophistication of a modern fintech solution.

The Konoz Ecosystem at a Glance

Konoz is organized into six interconnected capability domains, each designed to address a critical dimension of financial operations. Together, they form a complete ecosystem that covers everything from basic wallet management to sophisticated investment products.

CAPABILITY DOMAIN	WHAT IT PROVIDES	KEY FEATURES
Wallet & Accounts	Digital wallet infrastructure	Multi-currency wallets, account provisioning, balance management, sandbox/production modes
Payments & Transfers	Money movement	Internal transfers, beneficiary management, deposits via Stripe/PayPal, scheduled payments
Virtual Cards	Digital card issuance	Visa/Mastercard branded cards, spending limits, cashback, annual fees, template-based design
Lending	Loan origination & management	Loan templates, EMI calculation, disbursement, repayment tracking, eligibility validation
Savings & Investments	Wealth-building products	DPS (recurring deposits), FDR (fixed deposits), maturity calculations, early withdrawal
Intelligence & Security	Platform protection & insights	Fraud detection (5 rules), KYC verification, role-based access, expense analytics, budgeting

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Who Should Use Konoz?

Konoz is designed for any organization that wants to offer financial services to its community, customers, or employees. Its flexibility makes it suitable for a remarkably wide range of applications:

- **Digital banks & neobanks** seeking rapid market entry
- **Microfinance institutions** serving underbanked communities
- **Cooperatives & SACCOs** managing member savings and loans
- **Corporate treasury** departments managing employee expenses
- **Fintech startups** building MVP products
- **Community organizations** running savings programs
- **Educational institutions** managing student financial services
- **Freelancer platforms** providing payment wallets

💡 **USE CASE — FROM CONCEPT TO LAUNCH IN 48 HOURS**

A fintech startup in Lagos needed to launch a digital wallet for marketplace vendors. Using Konoz, they installed the plugin on a managed WordPress host, configured branding and KYC requirements, created virtual card templates, and onboarded their first 50 vendors — all within 48 hours. Within three months, the platform processed over $200,000 in transactions with zero security incidents, thanks to Konoz's built-in fraud detection and role-based access controls.

Architecture & Technical Foundation

Konoz is built on a robust technical foundation that leverages WordPress's extensibility while maintaining the security and performance standards required for financial operations.

COMPONENT	TECHNOLOGY	PURPOSE
Platform	WordPress 5.8+ with PHP 7.4+	Content management, user authentication, plugin architecture
Database	MySQL 5.7+ / MariaDB 10.3+	Transaction ledger, account data, financial product records
Payment Processing	Stripe & PayPal APIs	Real-money deposits and payment collection
Security	SSL/TLS, 2FA, role-based access	Data encryption, authentication, authorization
Mobile	Progressive Web App (PWA)	Native-like mobile experience without app store distribution
Communications	Twilio, Nexmo, Custom SMS	Transaction notifications, balance alerts, announcements

CHAPTER 2

Installation & First Steps

System Requirements

Before installing Konoz, verify that your hosting environment meets the following minimum requirements. These specifications ensure optimal performance and security for financial operations.

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REQUIREMENT	MINIMUM	RECOMMENDED
WordPress	5.8	6.0+ (latest stable)
PHP	7.4	8.1+ for best performance
MySQL	5.7	8.0+ or MariaDB 10.5+
PHP Memory Limit	128MB	256MB or higher
SSL Certificate	Required for Production	Let's Encrypt or commercial CA
Max Upload Size	10MB	32MB (for KYC document uploads)

Installation Process

1. **Download the Plugin:** Obtain the latest Konoz plugin ZIP file from konoz.it-realms.com or your authorized reseller.
2. **Upload to WordPress:** In your WordPress admin panel, navigate to **Plugins > Add New > Upload Plugin**. Click **Choose File**, select the Konoz ZIP, and click **Install Now**.
3. **Activate the Plugin:** After installation completes, click **Activate Plugin**. The Konoz menu will appear in your WordPress admin sidebar.
4. **Verify Installation:** Navigate to **Konoz > Dashboard** to confirm the plugin is active. You should see the main dashboard with zero accounts and transactions.

> ⚠ **IMPORTANT — PERMALINK CONFIGURATION**
>
> After activation, navigate to **Settings > Permalinks** and ensure the structure is set to **Post name** (or any option other than "Plain"). Click **Save Changes** to flush rewrite rules. This step is essential — without it, Konoz's frontend pages will return 404 errors. This is the single most common post-installation issue.

Post-Installation Setup Checklist

After successful installation, complete the following configuration steps in order. Each step builds on the previous one, ensuring a logical and complete setup.

- **Set your default currency** — System Settings > General — Choose the currency code (e.g., USD, EUR, AED) and symbol that will be used across all financial displays and calculations. → Ch. 5
- **Upload your brand logo and set platform name** — System Settings > Branding — Your logo appears on the customer dashboard, login page, and all communications. → Ch. 5
- **Configure staff roles and permissions** — User Management > Roles — Define what each staff role (Admin, Manager, Teller, Support) can access. Apply the principle of least privilege. → Ch. 4
- **Enable fraud detection rules** — System Settings > Fraud Detection — Activate all five detection rules (Velocity, Amount Anomaly, Time Pattern, Recipient Pattern, Geographic Anomaly). → Ch. 5
- **Configure payment gateway** — System Settings > Payment Gateway — Enter your Stripe or PayPal API credentials. Test with sandbox keys first. → Ch. 5
- **Create customer-facing pages with shortcodes** — Create WordPress pages for Dashboard, Registration, Transfer, Cards, Loans, DPS, FDR, and Expenses. → Ch. 12
- **Fund the System Wallet** — System Wallet > Inject Capital — Add initial funds to enable loan disbursements and DPS/FDR maturity payouts. → Ch. 3
- **Set up communications** — Communications — Configure SMS provider, auto-statements, and balance alert thresholds. → Ch. 5

Loading Demo Data

Konoz includes a built-in demo data generator that populates your platform with realistic sample data, allowing you to explore every feature without risk. This is invaluable for training, testing, and stakeholder demonstrations.

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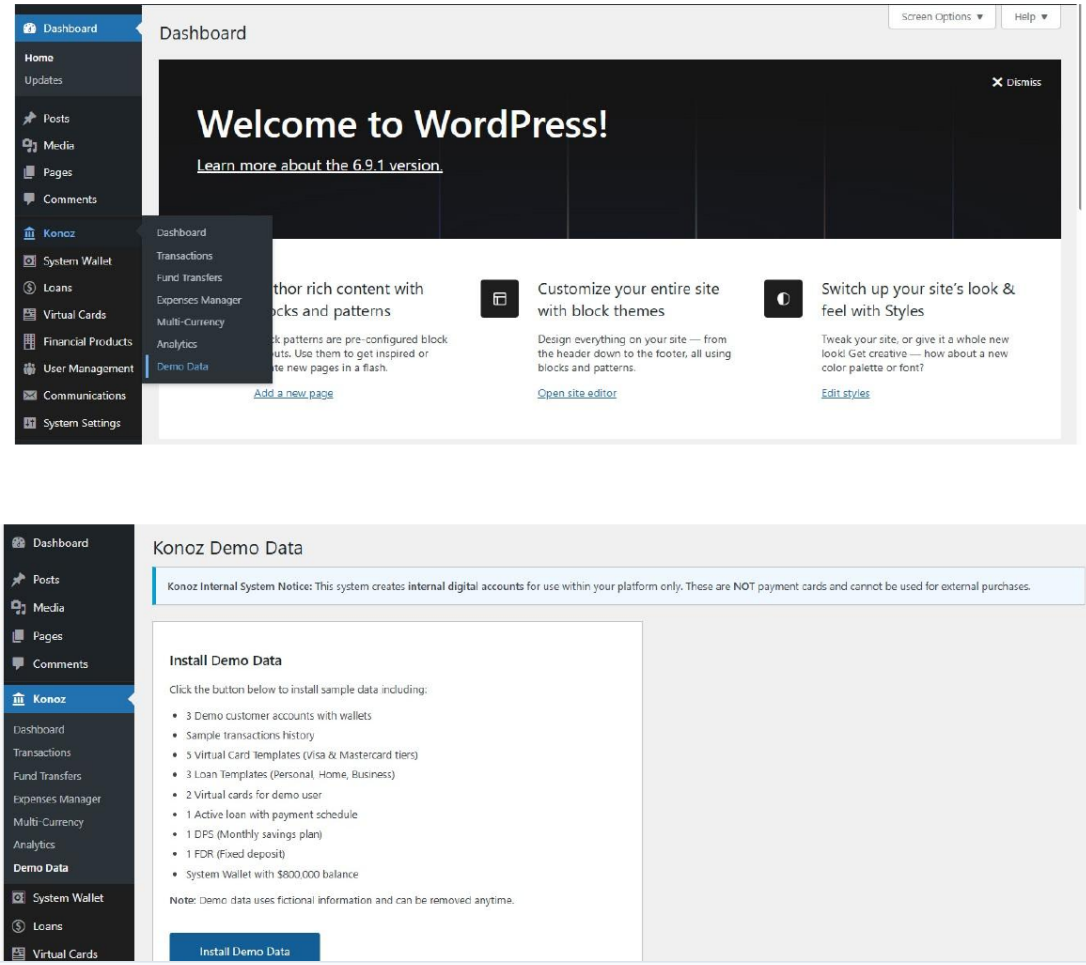

Figure 2.1 — The Demo Data page lets you populate your platform with sample accounts, transactions, and financial products for risk-free exploration.

The demo data creates two sample customer accounts — **John Doe** and **Jane Smith** — each with pre-loaded wallet balances, transaction histories, virtual card applications, loan records, and DPS/FDR accounts. This gives you a complete, realistic environment to explore every feature of the platform.

> ⚡ **TIP — EXPLORING BOTH PERSPECTIVES**
>
> After loading demo data, open two browser windows: one logged in as an administrator and one logged in as John Doe (demo customer). This side-by-side view lets you see how administrative actions (approving a loan, issuing a card) immediately reflect in the customer experience. It is the fastest way to understand the complete platform workflow.

> ⚠ **COMMON MISTAKE**
>
> Forgetting to delete demo data before going live with real customers. Demo accounts and transactions will appear alongside real data, creating confusion and potential compliance issues. Always use the **Delete Demo Data** button in **Konoz > Demo Data** before switching to Production mode and onboarding real customers.

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Part I Summary

KEY TAKEAWAYS

- Konoz transforms WordPress into a complete financial services platform with six capability domains
- Installation requires WordPress 5.8+, PHP 7.4+, and MySQL 5.7+ with SSL for production
- The post-installation checklist ensures a logical, complete setup in eight steps
- Demo data provides a risk-free environment with two sample accounts for exploration
- Permalink configuration to “Post name” is essential to prevent 404 errors

WHAT YOU CAN DO NOW

- Install and activate Konoz on your WordPress site
- Load demo data and explore the platform as both admin and customer
- Complete the 8-step post-installation checklist
- Create your first customer-facing pages with shortcodes
- Proceed to Part II to master the administrative core

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PART II

The Administrative Core

> Behind every seamless customer experience lies a powerful administrative engine. Part II takes you deep into the command center of your Konoz platform — the System Wallet, user management, KYC verification, security configuration, and communications. Mastering these tools is essential for running a secure, compliant, and efficient financial operation.

CHAPTER 3

The Command Center: System Wallet & Dashboard

Understanding the System Wallet

The **System Wallet** is the central financial hub of your entire Konoz platform. Every financial operation — from loan disbursements and DPS maturity payouts to deposit processing and capital withdrawals — flows through this wallet. Think of it as the treasury of your digital financial institution: if the wallet runs dry, all outbound financial operations halt. Access it by navigating to **System Wallet** in the admin sidebar.

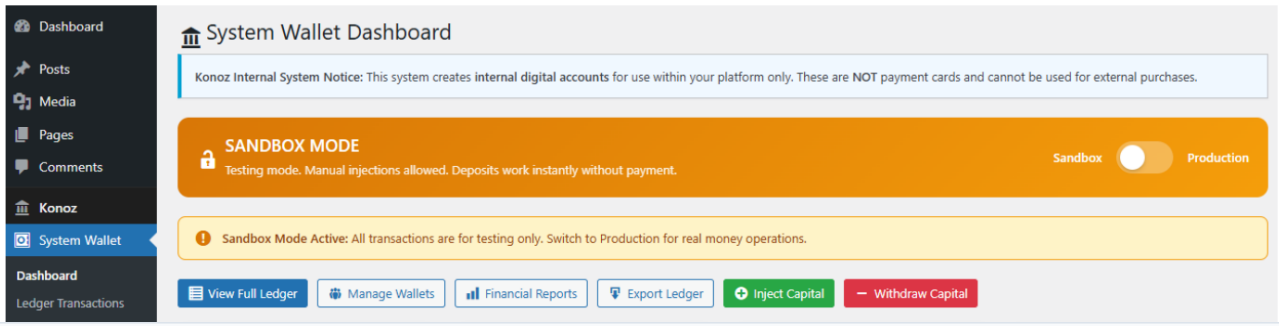

Figure 3.1 — The System Wallet dashboard provides a real-time view of your platform's financial position, including balance overview, mode toggle, and quick actions.

DASHBOARD ELEMENT	DESCRIPTION	WHY IT MATTERS
Balance Overview	Displays Production Balance, Sandbox Balance, and Total Balance	Instant financial health assessment at a glance
Wallet Mode Toggle	Switch between Sandbox (testing) and Production (live)	Separates test operations from real financial transactions
Quick Actions	Inject Capital, Withdraw Capital, Export Report	Immediate access to the most common treasury operations
Recent Transactions	Latest 10 ledger transactions	Quick anomaly detection without navigating to full reports
Dashboard Statistics	Total transactions, today's volume, active users	Real-time platform activity monitoring

Sandbox vs. Production Mode

Konoz operates in two distinct modes, allowing you to test configurations safely before going live. Understanding the differences is critical before accepting real customer funds.

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FEATURE	SANDBOX MODE	PRODUCTION MODE
Purpose	Testing and development	Live environment with real funds
Capital Injection	Manual injections allowed (instant)	Manual injections disabled for integrity
Deposits	Instant, no payment gateway required	Requires configured Stripe or PayPal
Risk Level	Zero — no real money involved	Full — real financial transactions
Data Persistence	Can be reset with demo data tools	All transactions are permanent and auditable

⚠ IMPORTANT — PRODUCTION READINESS

Always complete thorough testing in Sandbox mode before switching to Production. Once in Production, manual capital injections are disabled to maintain financial integrity. All deposits must flow through configured payment gateways. Verify your payment gateway credentials, fraud detection rules, and staff permissions before making the switch. → See Chapter 5 for payment gateway configuration.

Key Wallet Operations

1. **Inject Capital:** Click **Inject Capital**, enter the amount, reference number, and description, then confirm. Funds are immediately available. Always record a meaningful reference number (e.g., "INV-2025-001") for audit trails.
2. **Withdraw Capital:** Click **Withdraw Capital**, enter the amount and details, then confirm. This removes funds from the system wallet. Use this for profit extraction or fund reallocation to external accounts.
3. **Export Report:** Generate a comprehensive financial report filtered by date range. Use this for monthly reconciliation, auditing, and compliance reporting. Reports export as CSV for easy import into accounting software.

System Wallet Submenus

Beyond the main dashboard, the System Wallet provides three specialized submenus for deeper financial management:

SUBMENU	PURPOSE	KEY FEATURES
Ledger Transactions	Complete transaction history	Filtering by date, type, and search term; CSV export capability
User Wallets	Individual customer wallet management	View all customer balances, statuses, and individual transaction histories
Reports	Financial analytics	Reports by date range, transaction volume analysis, and trend monitoring

The Main Dashboard

The Main Dashboard provides a comprehensive, bird's-eye view of your entire financial ecosystem. Access it via **Konoz > Dashboard**. At a glance, you can monitor the key performance indicators that matter most: **Total Accounts** and **Active Accounts** to understand your customer base, **Total Balance** showing the aggregate value across all user wallets, and **Total Transactions** with **Today's Transactions** to monitor platform activity in real time.

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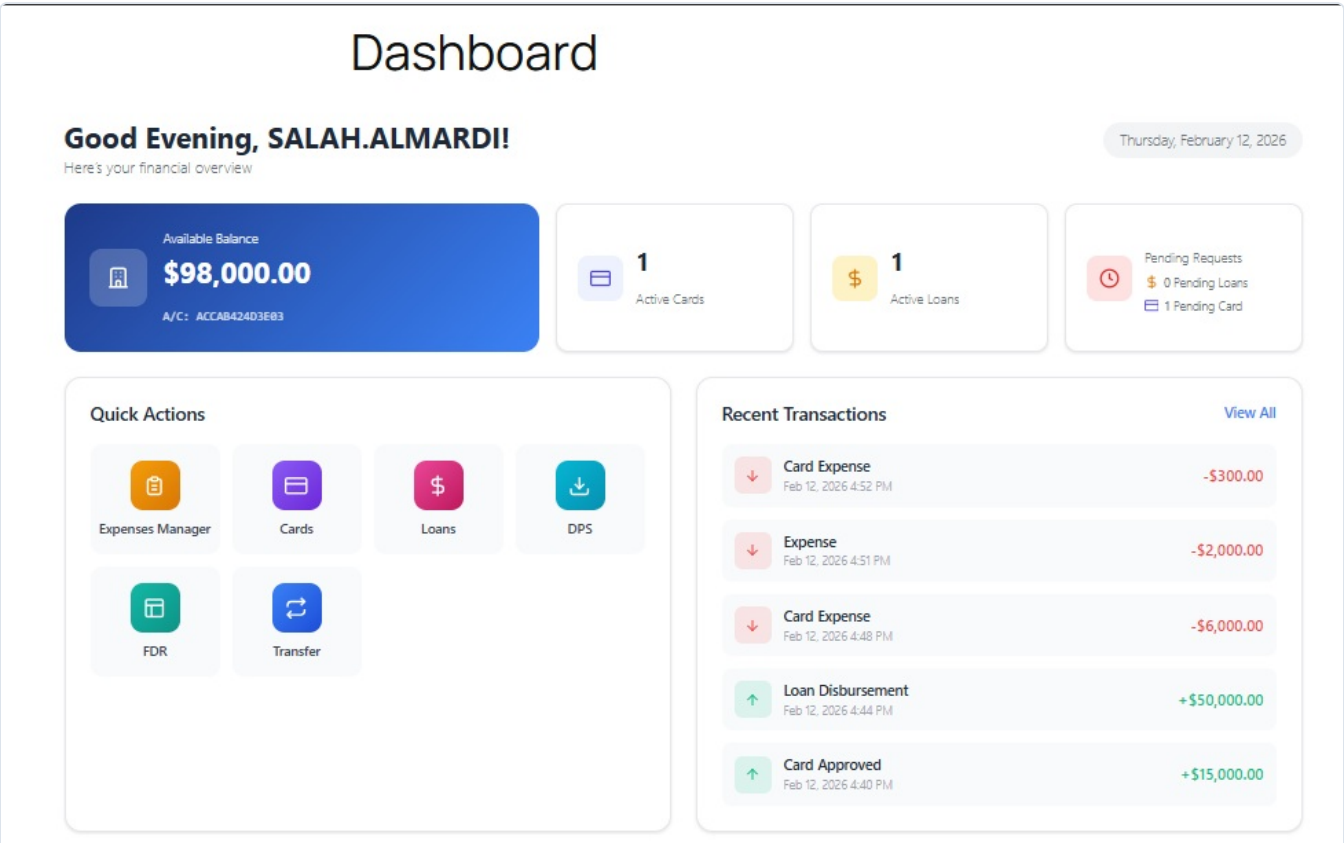

Figure 3.2 — The Main Dashboard provides a bird's-eye view of your platform's key performance indicators.

⚡ **TIP — DAILY OPERATIONS ROUTINE**

Make the Main Dashboard your daily starting point. A quick review of today's transaction volume and active account count gives you an immediate pulse on platform health. Combine this with a System Wallet balance check to ensure you have sufficient funds for the day's loan disbursements and maturity payouts. Establish a morning routine: Dashboard → System Wallet → Pending Applications → Fraud Alerts.

CHAPTER 4

Mastering User & Account Management

Accounts Management

The Accounts section is your central hub for managing every customer wallet on the platform. Here you can view all accounts, monitor balances, and take administrative actions on individual accounts. Navigate to **Konoz > Accounts** to access the full account management interface.

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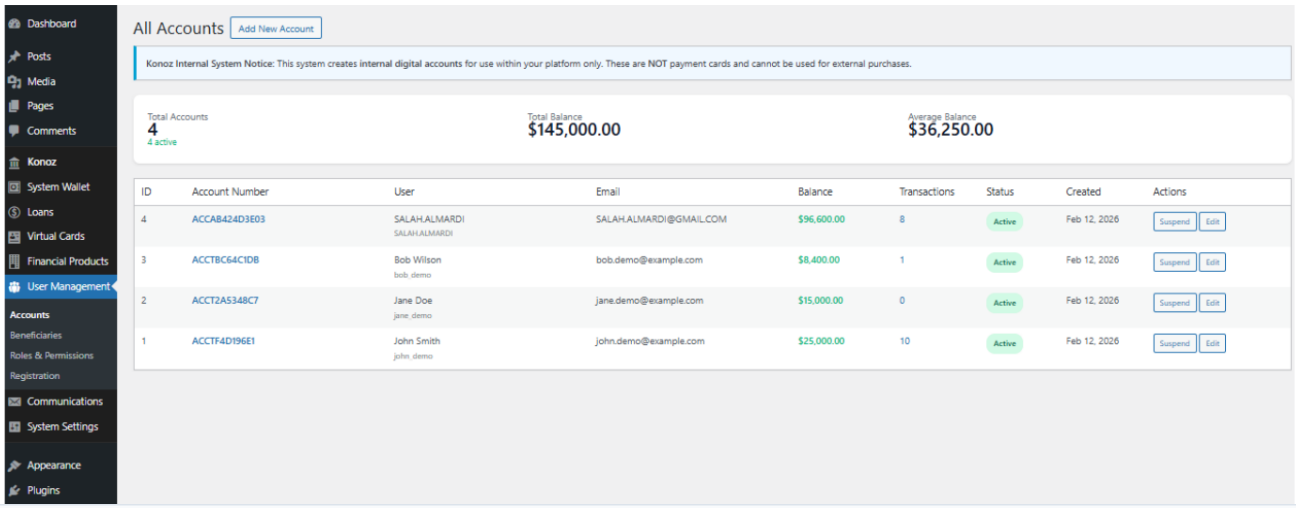

Figure 4.1 — The All Accounts view displays every customer wallet with balance, status, transaction count, and creation date.

1. **View the Account Table:** Each row displays the account number, username/email, current balance, transaction count, status (Active/Suspended), and creation date. Use the search bar to quickly locate specific accounts.
2. **Add a New Account:** Click **Add New Account**, select an existing WordPress user, enter an initial balance, and the account is created instantly. This is useful for manually onboarding VIP customers or staff accounts.
3. **Manage Account Status:** Toggle any account between Active and Suspended states. Suspended accounts cannot perform transactions until reactivated. Use suspension for compliance holds, fraud investigations, or customer requests.

> **ℹ NOTE**
>
> Account statistics at the top of the page — Total Accounts, Active Accounts, and Total Balance — update in real time as you manage accounts, giving you an always-current snapshot of your customer base. These same metrics appear on the Main Dashboard for at-a-glance monitoring.

Beneficiaries

The Beneficiaries section provides a centralized list of all saved transfer recipients across the platform. Each beneficiary record shows the associated user and the beneficiary's account details, enabling administrators to audit and manage the transfer network. This is particularly useful for compliance monitoring and identifying unusual transfer patterns. → See Chapter 7 for the customer transfer experience.

Roles & Permissions

Konoz implements a granular, role-based access control system that allows you to assign specific platform permissions to WordPress user roles. This ensures that each team member has access only to the features they need — a critical principle for financial platform security known as the **Principle of Least Privilege**.

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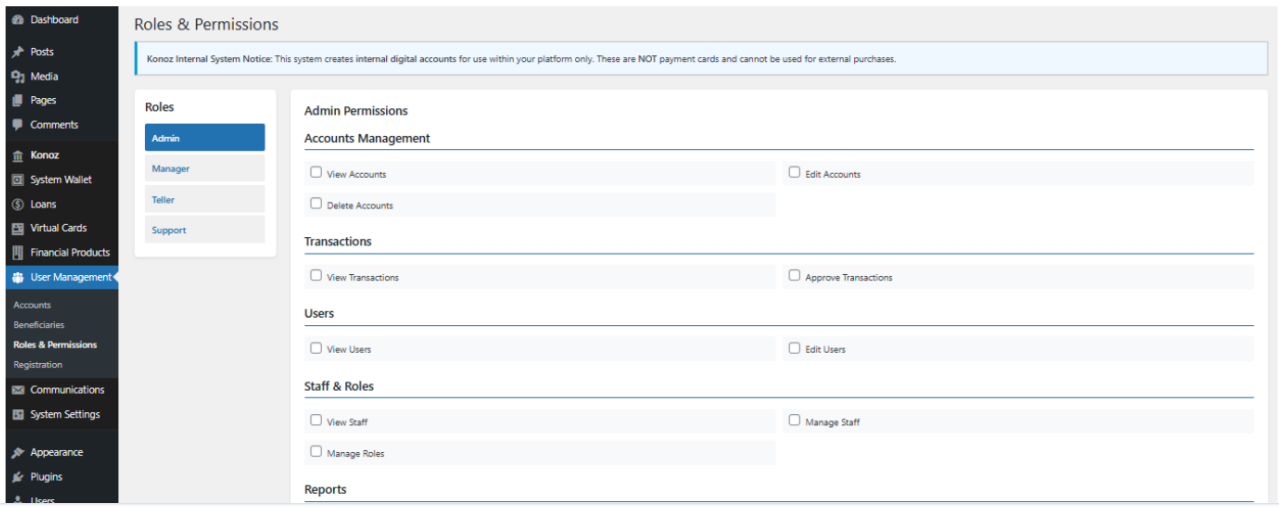

Figure 4.2 — The Roles & Permissions panel lets you define exactly what each staff role can access across six permission groups.

Konoz provides four built-in internal account types: **Admin**, **Manager**, **Teller**, and **Support**. Each can be configured with a unique combination of permissions from the following groups:

PERMISSION GROUP	PERMISSIONS	RISK LEVEL	RECOMMENDED ROLES
Accounts Management	view_accounts, edit_accounts, delete_accounts	Medium	Admin, Manager
Transactions	view_transactions, approve_transactions	High	Admin, Manager, Teller
Users	view_users, edit_users	Medium	Admin, Manager, Support
Staff & Roles	view_staff, manage_staff, manage_roles	High	Admin only
Reports	view_reports, export_reports	Low	All roles
Settings	manage_settings	Critical	Admin only

⚠ COMMON MISTAKE

Granting `manage_settings` permission too broadly. This permission controls access to payment gateway credentials, fraud detection rules, and branding. A compromised account with this permission could redirect payment flows or disable security rules. Restrict it to senior administrators only, and audit permission assignments weekly.

Registration & KYC Verification

Konoz provides a complete customer onboarding pipeline with built-in Know Your Customer (KYC) verification. When customers register through the frontend form (using the `[dfms_register]` shortcode), their applications appear in the admin panel for review.

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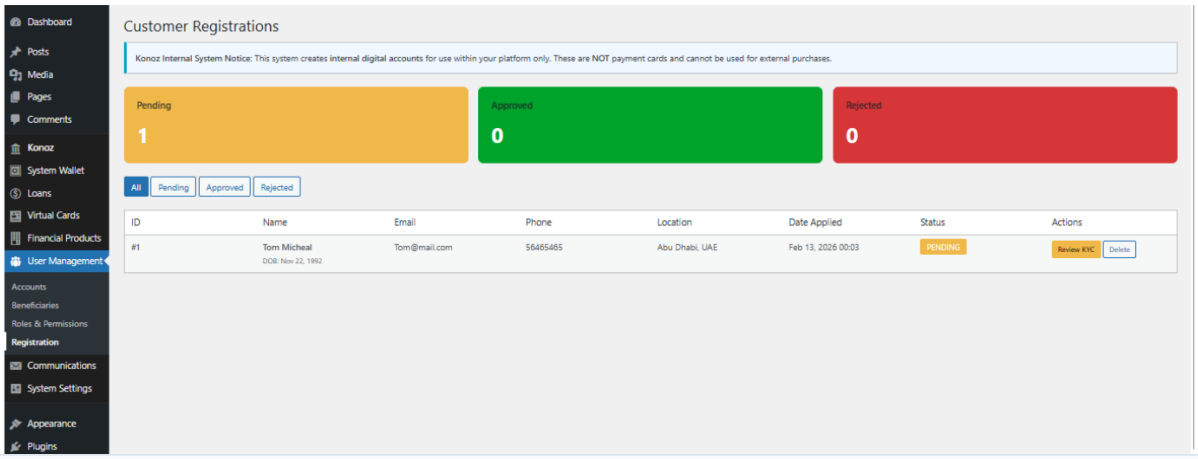

Figure 4.3 — The Registration panel shows pending applications with full KYC document review capabilities.

Processing a customer registration follows a clear, auditable workflow:

1. **Review the Application:** Click **View** on a pending application to see the applicant's personal information and uploaded KYC documents (ID Front, ID Back, Selfie, Address Proof).
2. **Verify Documents:** Confirm that the ID photo matches the selfie, the name matches across documents, and the address proof is current (typically within 3 months).
3. **Approve or Reject:** Click **Approve KYC Documents** to verify the customer, or **Reject KYC** to decline with a stated reason. Rejected customers may resubmit with corrected documents.
4. **Automatic Provisioning:** Upon approval, the system automatically creates a WordPress user account, generates login credentials, creates a wallet account, and records the KYC verification timestamp.

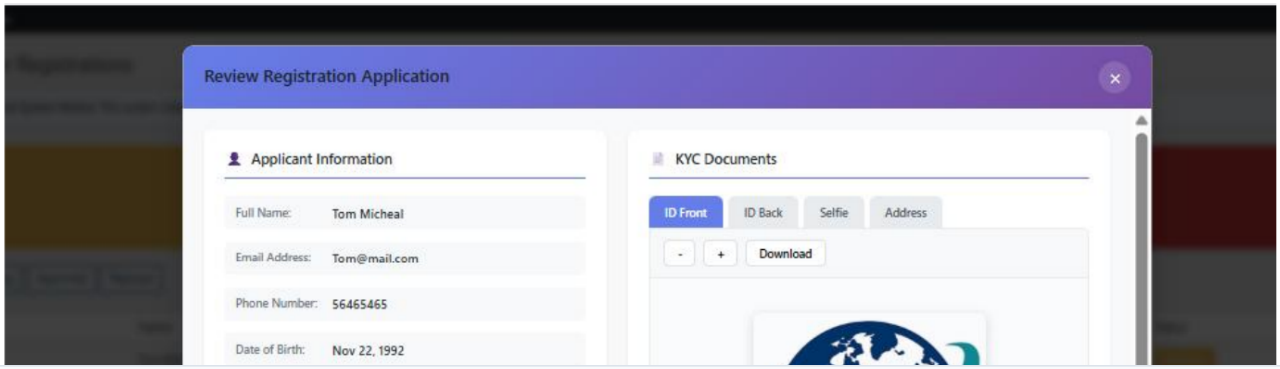

Figure 4.4 — A successfully approved KYC application showing the verified status and provisioned account details.

REGISTRATION STATUS	MEANING	NEXT ACTION
Pending	Awaiting administrative review of KYC documents	Review and approve/reject within 24 hours
Approved	KYC verified, account provisioned	Customer receives credentials via email
Rejected	Application declined with stated reason	Customer may resubmit with corrected documents

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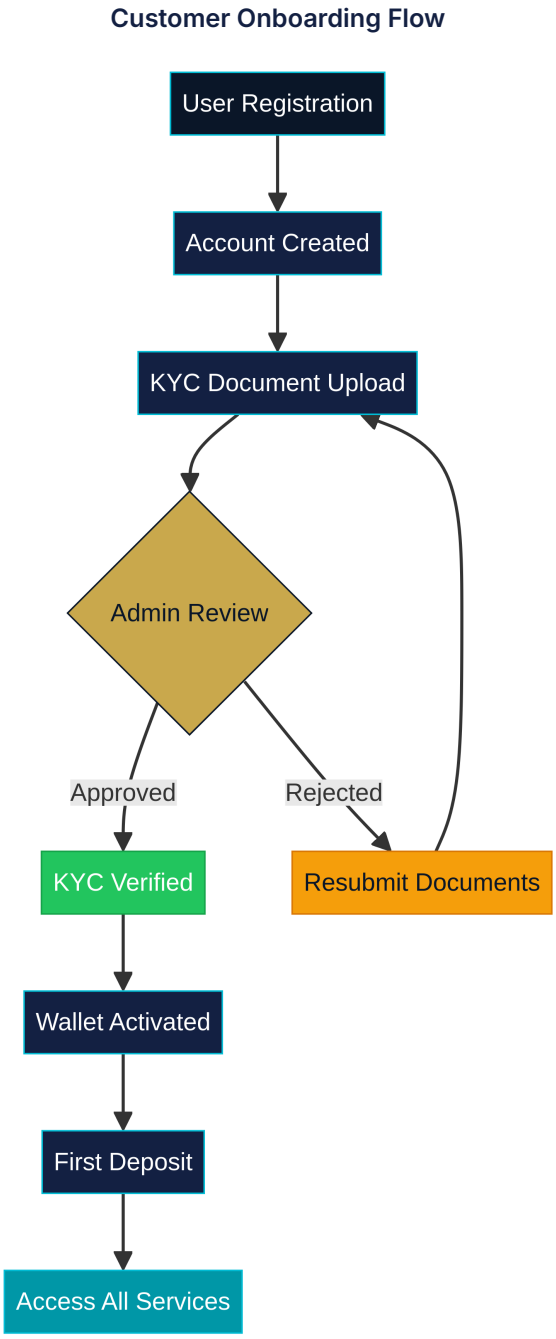

Figure 4.5 — The complete customer onboarding process from registration through KYC verification to account activation.

💡 **USE CASE — MICROFINANCE INSTITUTION**

A microfinance company in East Africa uses Konoz's KYC pipeline to onboard rural customers. Field agents help customers photograph their national ID and submit applications via mobile. The head office reviews and approves applications within hours, enabling same-day account activation and loan eligibility — a process that previously took two weeks with paper forms. Within six months, the institution onboarded 3,000 new customers and reduced administrative costs by 60%.

CHAPTER 5

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System Configuration & Security

System Settings Overview

The System Settings panel is the nerve center for platform-wide configuration. Access it via **System Settings** in the admin sidebar. The settings are organized into clearly defined tabs for efficient management.

SETTINGS TAB	CONFIGURATION OPTIONS	IMPACT
General Settings	Default currency code and symbol	Affects all financial displays and calculations
PWA Settings	Enable Progressive Web App mode and app name	Mobile app-like installation for customers
Branding	Platform name and logo	Customer-facing identity across all interfaces
Fraud Detection	Enable and configure detection rules	Transaction security monitoring
Payment Gateway	Stripe and PayPal API credentials	Required for Production deposits
About & Support	Plugin version, author, license	Reference information

Branding Your Platform

First impressions matter. The Branding tab allows you to set your platform's name and upload your official logo, ensuring a consistent, professional identity across every customer touchpoint — from the dashboard to email notifications.

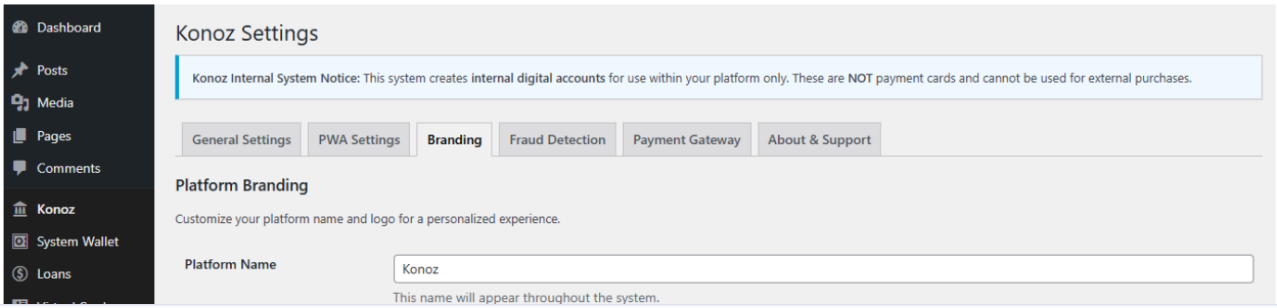

Figure 5.1 — The Branding settings let you customize the platform name and logo for a professional identity.

Payment Gateway Configuration

For production environments, you must configure at least one payment gateway to process real customer deposits. Konoz supports both **Stripe** and **PayPal** with full API integration.

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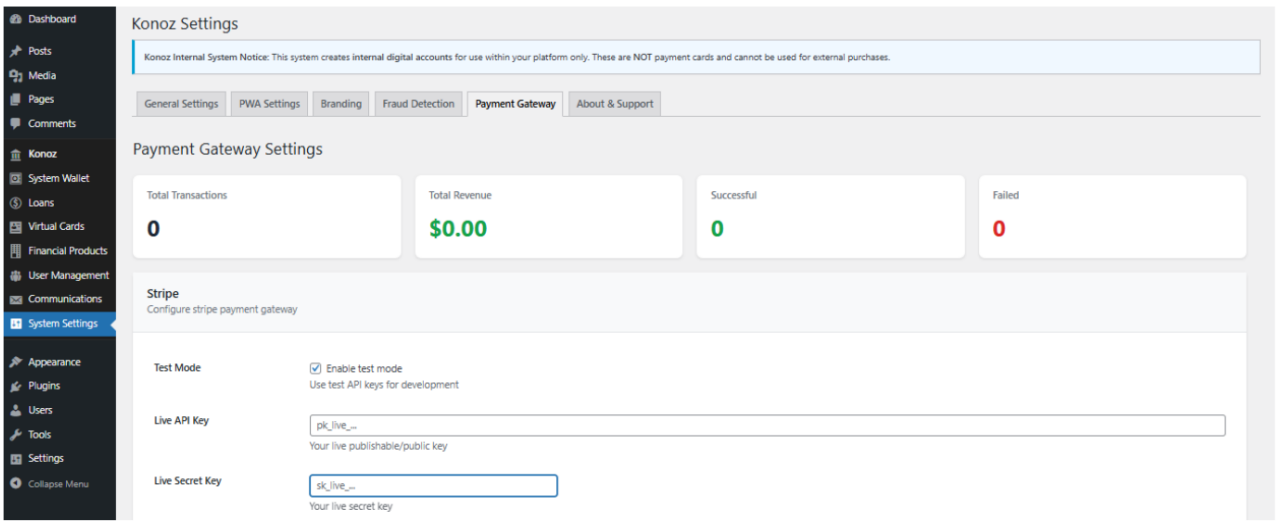

Figure 5.2 — Configure Stripe or PayPal credentials to enable live payment processing.

1. **Select your gateway:** Choose Stripe, PayPal, or both from the Payment Gateway tab.
2. **Enter API credentials:** Provide your Publishable Key and Secret Key (Stripe) or Client ID and Secret (PayPal).
3. **Test the connection:** Use sandbox/test credentials first to verify the integration before switching to live keys.

> ⚠ **IMPORTANT — API KEY SECURITY**
>
> Never expose your Secret Key or Client Secret in frontend code, emails, or shared documents. Store production API credentials only in the Konoz settings panel, which encrypts them at rest. If you suspect a key has been compromised, rotate it immediately in your Stripe or PayPal dashboard and update the Konoz settings. Consider enabling IP whitelisting in your payment provider's dashboard for an additional layer of security.

Progressive Web App (PWA)

Konoz includes built-in PWA support, allowing your customers to install the platform as a native-like app on their mobile devices. Enable this feature from the **PWA Settings** tab to provide an app-store-quality experience without the app-store submission process.

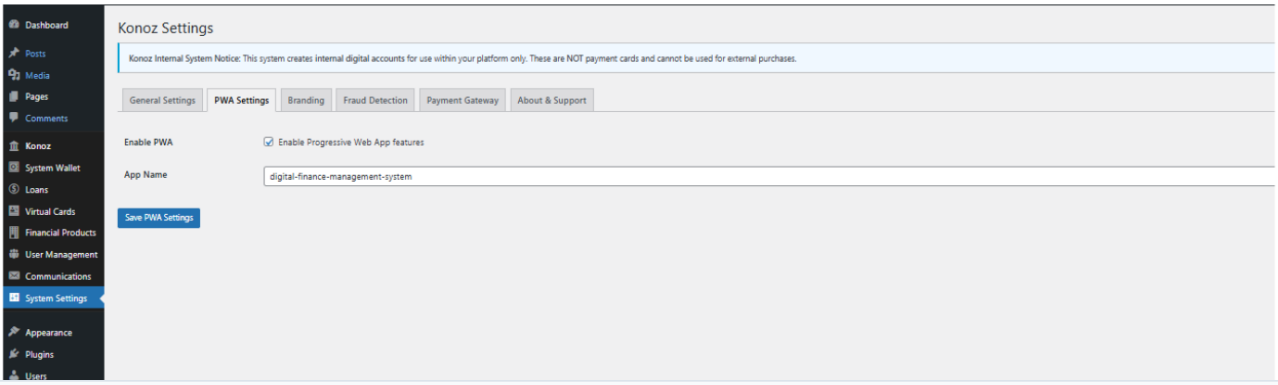

Figure 5.3 — PWA settings enable customers to install Konoz as a mobile app for convenient, always-available access.

> ⚡ **TIP — PWA BEST PRACTICE**
>
> When enabling PWA mode, set a clear, concise app name (e.g., "MyBank" rather than "MyBank Financial Services Platform") that displays well on mobile home screens. Test the installation flow on both iOS (Safari > Share > Add to Home Screen) and Android (Chrome > Install App) to ensure a smooth experience for all customers.

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Fraud Detection & Security

Protecting your platform and your customers is paramount. Konoz includes an intelligent fraud detection engine that monitors transactions for suspicious patterns. Enable it from **System Settings > Fraud Detection**.

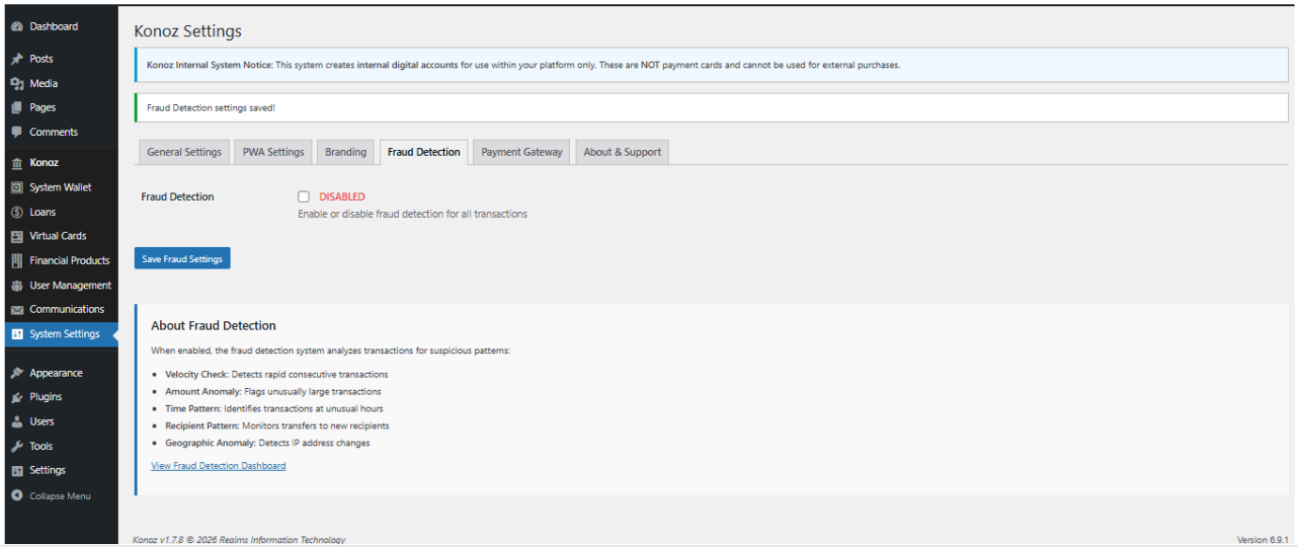

Figure 5.4 — The Fraud Detection panel provides five configurable detection rules to protect your platform.

DETECTION RULE	WHAT IT MONITORS	RECOMMENDED CONFIGURATION
Velocity Check	Rapid consecutive transactions indicating automated fraud	Threshold: 5 transactions/minute; Action: Block + Alert
Amount Anomaly	Unusually large amounts relative to account history	Flag transactions exceeding 3x the account's average
Time Pattern	Transactions at unusual hours (e.g., 2–5 AM local time)	Enable alerts; review flagged transactions next business day
Recipient Pattern	Transfers to new or unverified recipients	Require additional verification for first-time recipients
Geographic Anomaly	Sudden IP address location changes	Temporarily suspend account and notify the customer

Communications Management

Effective communication builds trust. Konoz provides a comprehensive communications suite to keep your customers informed and engaged. Access it via **Communications** in the admin sidebar.

MODULE	PURPOSE	KEY SETTINGS
SMS Settings	Automated SMS notifications	Provider (Twilio, Nexmo, Custom), API credentials, notification types
Announcements	Broadcast messages to all accounts	Create, schedule, and manage platform-wide announcements
Auto-Statements	Automatic account statement delivery	Frequency (monthly/weekly), format, inactive account handling
Balance Alerts	Low balance notifications	Threshold amount, delivery method (email/SMS), alert frequency

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Security Best Practices

Beyond the built-in fraud detection, implement the following security measures to maintain the highest level of platform integrity. These recommendations align with industry standards for financial service platforms.

1. **Keep Software Updated:** Regularly update WordPress core, Konoz, and all plugins to patch security vulnerabilities. Test updates in Sandbox mode first.
2. **Enforce Strong Passwords:** Require complex, unique passwords for all admin and staff accounts. Minimum 12 characters with mixed case, numbers, and symbols.
3. **Enable Two-Factor Authentication:** Activate 2FA for all administrative users using the `[dfms_2fa_setup]` shortcode. → See Chapter 12 for shortcode details.
4. **Monitor Fraud Alerts:** Review Fraud Detection alerts and the System Wallet ledger daily for anomalies.
5. **Maintain Regular Backups:** Implement daily database backups with at least 30 days of retention and off-site storage.
6. **Use SSL/HTTPS:** Ensure your site uses an SSL certificate for all encrypted communications. This is mandatory for payment gateway integration.
7. **Audit Permissions Regularly:** Review staff permissions weekly to ensure least-privilege access. → See Chapter 4 for permission details.

Part II Summary

KEY TAKEAWAYS

- The System Wallet is the financial backbone — keep it funded and monitored daily
- Sandbox mode provides risk-free testing; Production requires payment gateways
- Granular role-based permissions protect sensitive operations (6 permission groups)
- KYC verification ensures regulatory compliance with a 4-step auditable workflow
- Five fraud detection rules provide intelligent, configurable transaction monitoring

WHAT YOU CAN DO NOW

- Configure branding, payment gateways, and communications
- Set up staff roles with appropriate permission levels
- Enable all five fraud detection rules with recommended thresholds
- Process your first customer registration and KYC approval
- Proceed to Part III to explore the customer-facing experience

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PART III

The Customer Experience

> The true measure of any financial platform is the experience it delivers to its customers. Part III explores the elegant, intuitive interfaces that Konoz provides to your end users — from their personal dashboard to transaction management, fund transfers, and intelligent expense tracking.

CHAPTER 6

The Customer Dashboard

The Customer Dashboard is the first thing your users see when they log in, and it sets the tone for their entire experience. Designed with clarity and purpose, it presents a comprehensive financial overview that enables users to take immediate action. Deploy it on any WordPress page using the `[dfms_transactions]` shortcode. → See Chapter 12 for all available shortcodes.

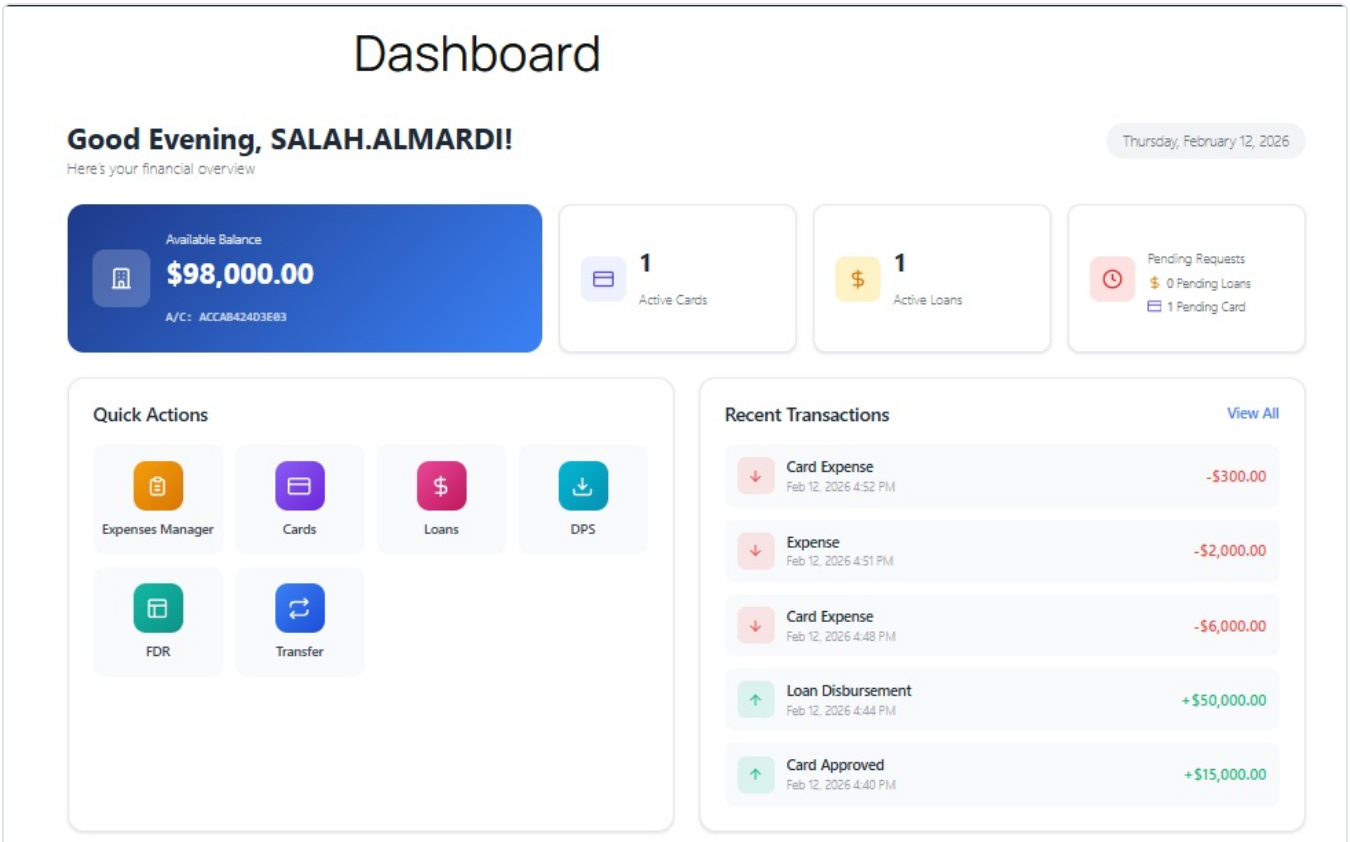

Figure 6.1 — The Customer Dashboard provides a complete financial overview with quick access to all services, recent transactions, and product summaries.

The dashboard is organized into clear, purposeful sections that guide the user naturally through their financial world:

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SECTION	WHAT IT SHOWS	USER BENEFIT
Balance & Account	Available balance with account number	Instant financial awareness at a glance
Product Summary	Active Cards, Active Loans, Pending Requests	Quick status check across all products
Quick Actions	One-tap access to Expenses, Cards, Loans, DPS, FDR, Transfer	Reduces navigation friction to zero
Recent Transactions	Latest transactions with type, description, and amount	Immediate visibility into recent activity

💡 **USE CASE — DIGITAL WALLET FOR GIG WORKERS**

A ride-sharing cooperative deploys Konoz to provide drivers with personal financial dashboards. Each driver logs in to see their earnings balance, recent trip payments, and quick access to transfer funds to their bank. The dashboard's clean design means even drivers with limited tech experience can manage their finances independently, reducing support calls by 70% and increasing driver satisfaction scores by 45%.

⚡ **TIP — DASHBOARD CUSTOMIZATION**

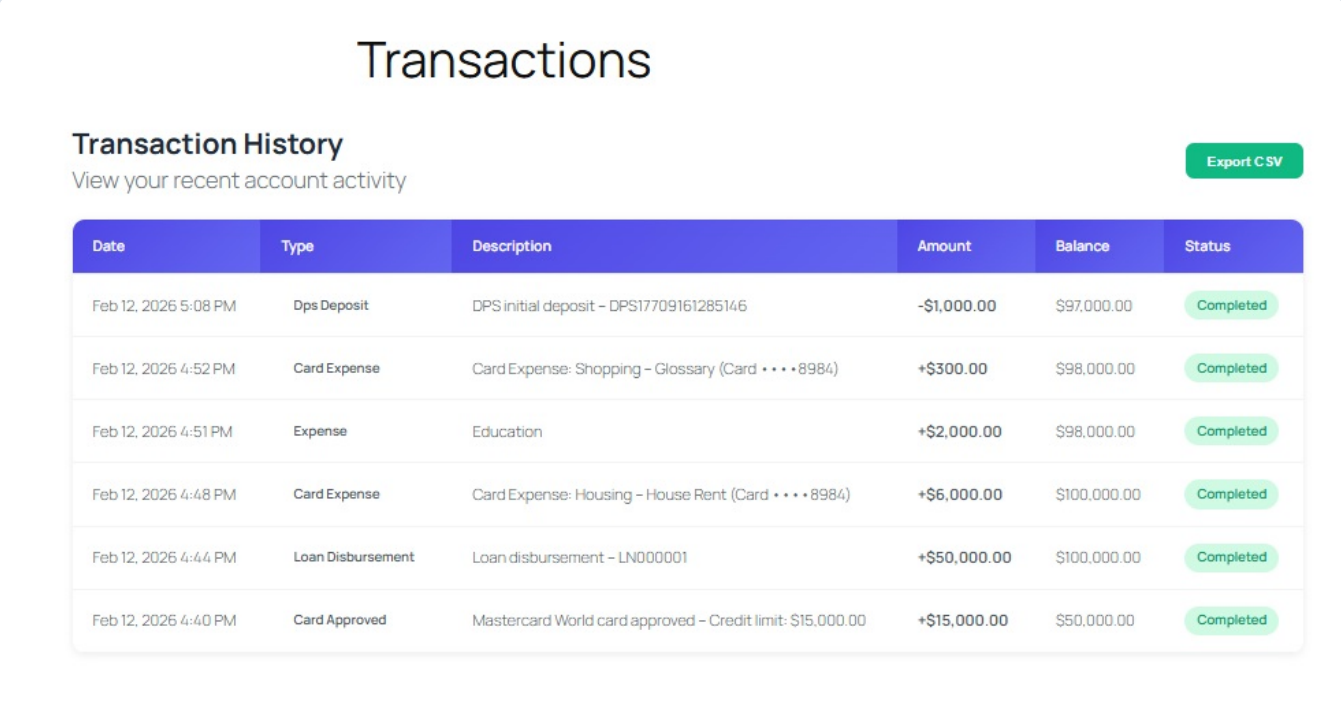
The Quick Actions grid on the customer dashboard automatically reflects the products you have configured. If you have not created any loan templates, the "Loans" quick action will not appear. This means you can start with a simple wallet-and-transfer platform and gradually add products as your business grows — the dashboard adapts automatically.

CHAPTER 7

Effortless Transaction Management

Transaction History

Every financial activity within Konoz is recorded in a detailed, searchable transaction ledger. Customers access their complete history through the frontend, with powerful filtering and export capabilities that support personal record-keeping and tax preparation.



Date	Type	Description	Amount	Balance	Status
Feb 12, 2026 5:08 PM	Dps Deposit	DPS initial deposit – DPS17709161285146	-$1,000.00	$97,000.00	Completed
Feb 12, 2026 4:52 PM	Card Expense	Card Expense: Shopping – Glossary (Card • • • • 8984)	+$300.00	$98,000.00	Completed
Feb 12, 2026 4:51 PM	Expense	Education	+$2,000.00	$98,000.00	Completed
Feb 12, 2026 4:48 PM	Card Expense	Card Expense: Housing – House Rent (Card • • • • 8984)	+$6,000.00	$100,000.00	Completed
Feb 12, 2026 4:44 PM	Loan Disbursement	Loan disbursement – LN000001	+$50,000.00	$100,000.00	Completed
Feb 12, 2026 4:40 PM	Card Approved	Mastercard World card approved – Credit limit: $15,000.00	+$15,000.00	$50,000.00	Completed

Figure 7.1 — The Transaction History view provides a complete, filterable record of all financial activities with type, amount, balance, and status.

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Each transaction record includes the date, type (deposit, withdrawal, transfer, payment, loan disbursement), description, amount, resulting balance, and status. Users can filter by transaction type, date range, or search term, and export their complete history as a CSV file for import into personal accounting software or tax preparation tools.

The Admin Transaction Ledger

On the administrative side, the Transactions section (**Konoz > Transactions**) provides a centralized ledger of all financial activities across the entire platform. Administrators can filter by transaction type, date range, or specific account to quickly locate and audit any transaction.

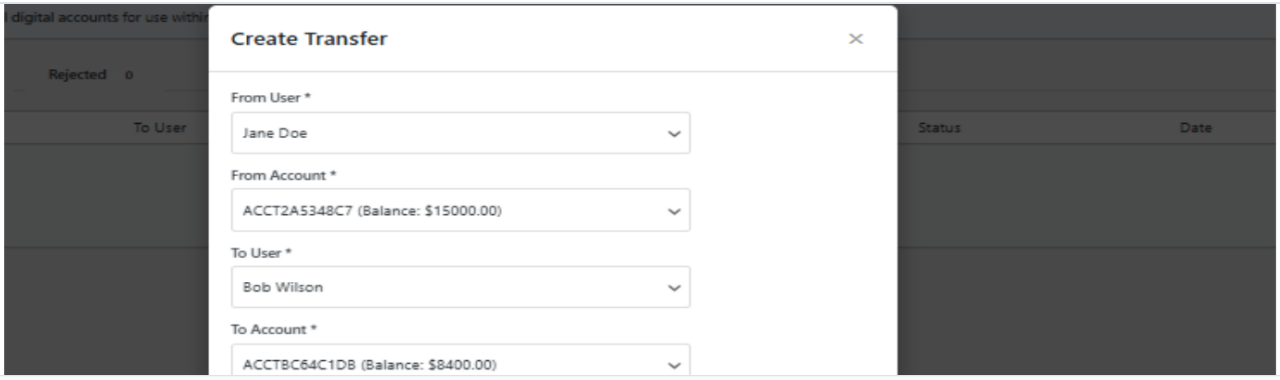

Figure 7.2 — The admin Fund Transfers view tracks all inter-account transfers with full audit details including sender, recipient, amount, and timestamp.

Sending Money: The Transfer Experience

Konoz makes sending money between accounts effortless. The Transfer Money interface is designed for speed and simplicity, allowing users to send funds in just a few taps.

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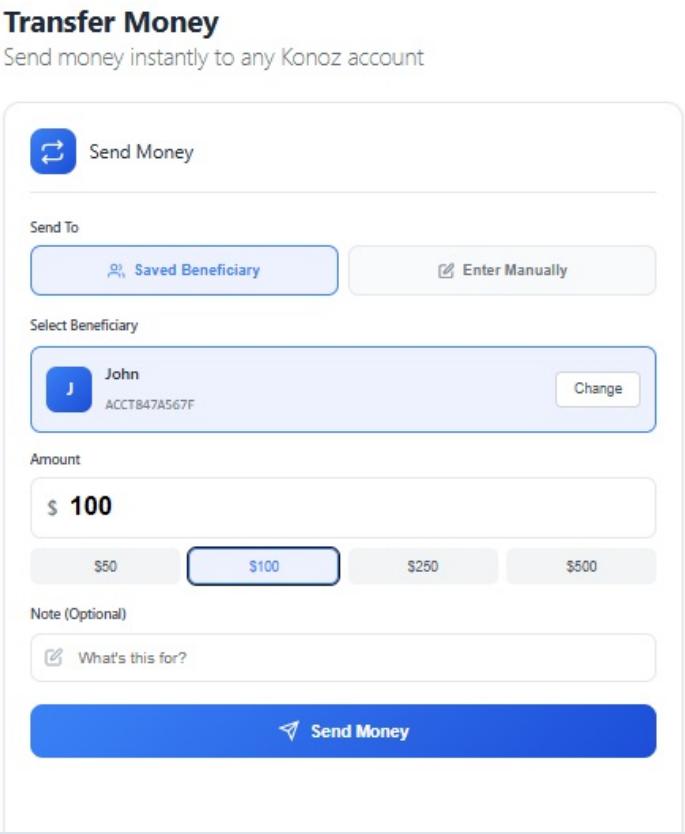

Figure 7.3 — The Transfer Money interface enables instant fund transfers with saved beneficiaries, quick-select amounts, and optional notes.

1. **Choose a recipient:** Select from **Saved Beneficiary** for trusted contacts or **Enter Manually** for new recipients by entering their account number.
2. **Enter the amount:** Type a custom amount or use the quick-select buttons ($50, $100, $250, $500) for common transfer amounts.
3. **Add context:** Optionally add a note describing the purpose of the transfer (e.g., "Rent payment — March 2025").
4. **Confirm and send:** Tap **Send Money** to complete the transfer instantly. Both sender and recipient receive confirmation notifications.

> ⚡ **TIP — BENEFICIARY MANAGEMENT**
>
> Encourage your customers to save frequent recipients as beneficiaries. This not only speeds up future transfers but also reduces the risk of errors from manually entering account numbers. Beneficiaries can be managed via the `[dfms_beneficiaries]` shortcode on a dedicated page.

CHAPTER 8

Intelligent Expense Management

The integrated **Expenses Manager** goes beyond simple transaction tracking, offering sophisticated features for categorization, analysis, and proactive budgeting. It transforms passive financial data into actionable insights that help your customers take control of their spending.

> ℹ **NOTE — PAYMENT FLEXIBILITY**
>
> When logging an expense, customers can choose to pay using either their **wallet balance** or an issued **Virtual Card**, providing maximum flexibility. This dual-payment capability is unique to Konoz and enables precise tracking of spending across payment methods. → See Chapter 9 for virtual card details.

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Track, Analyze, and Control Your Spending

The **Analytics** tab within the Expenses Manager provides a rich, visual breakdown of spending habits. Users can see their total spending for the current month, the number of categories they have spent in, and their top spending category — all at a glance.

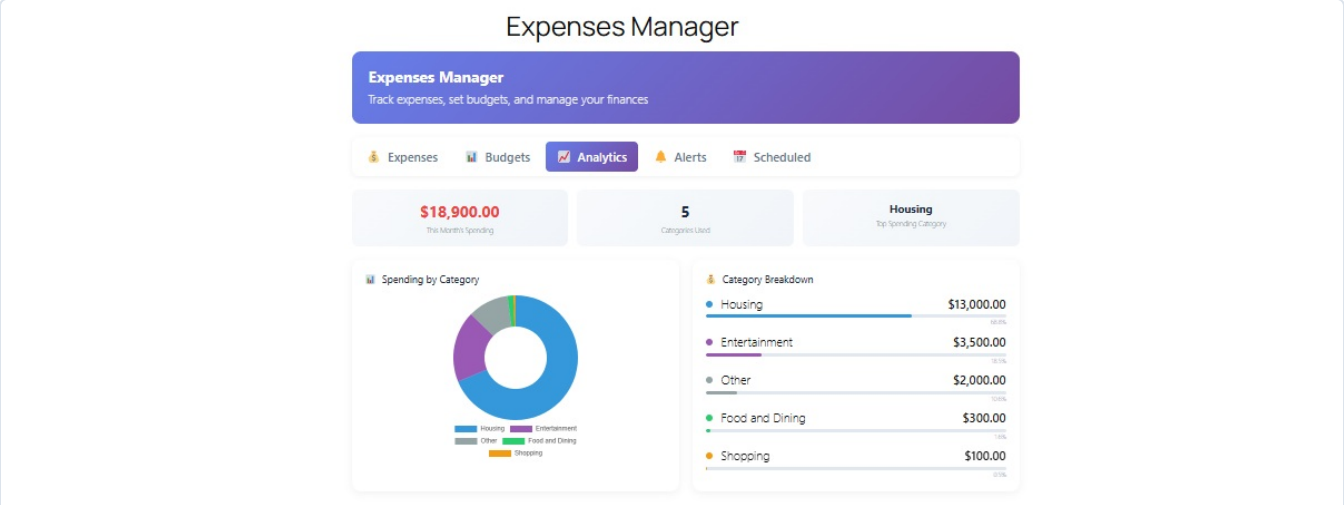

Figure 8.1 — The Analytics tab provides a visual breakdown of spending by category with a dynamic donut chart and detailed category breakdown table.

A dynamic donut chart and a detailed category breakdown table provide deep insights into where money is going, helping users make smarter financial decisions and identify areas where they can save. Categories are color-coded for instant visual recognition, and the percentage breakdown makes it easy to see which categories dominate spending.

Smarter Spending with Budgets

The **Budgets** tab transforms the Expenses Manager from a tracking tool into a proactive financial planning assistant. Users set monthly, quarterly, or yearly budgets for any spending category. The system then automatically tracks spending against these budgets, providing a real-time progress bar.

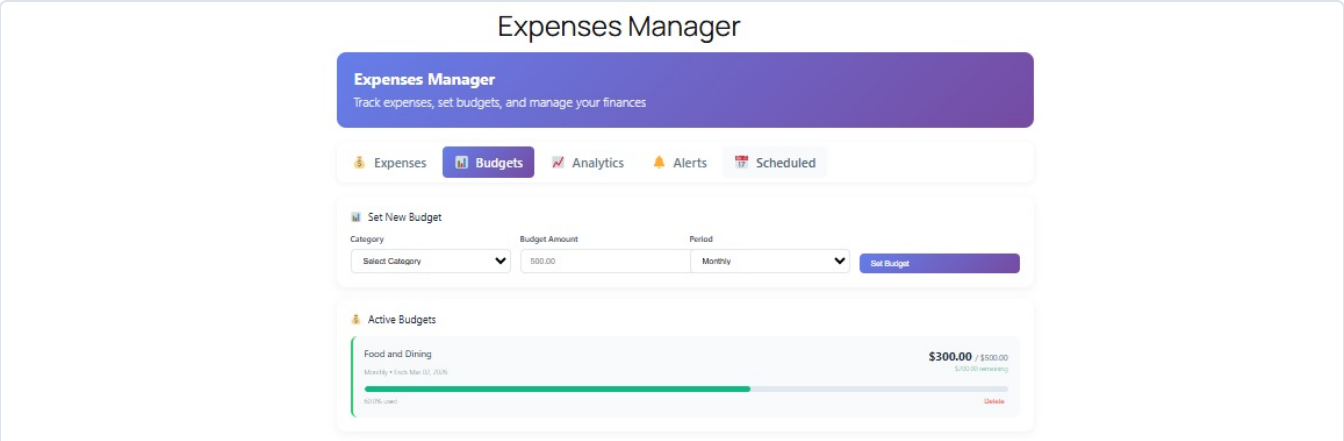

Figure 8.2 — The Budgets tab lets users set spending limits by category and track progress with color-coded bars (green/amber/red).

1. **Set a New Budget:** Select a spending category, enter the budget amount, and choose the period (Monthly, Quarterly, or Yearly).
2. **Monitor Progress:** Active budgets display a color-coded progress bar — green (under 70%), amber (70–90%), and red (over 90%) — showing current spending against the limit.
3. **Receive Alerts:** The system notifies users when they approach or exceed their budget thresholds, enabling proactive spending adjustments before overspending occurs.

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Administrative Expense Oversight

Administrators manage expense categories, set default budgets, and monitor platform-wide spending patterns from the admin panel at **Konoz > Expenses Manager**. This provides valuable aggregate insights into how your customer base manages their finances.

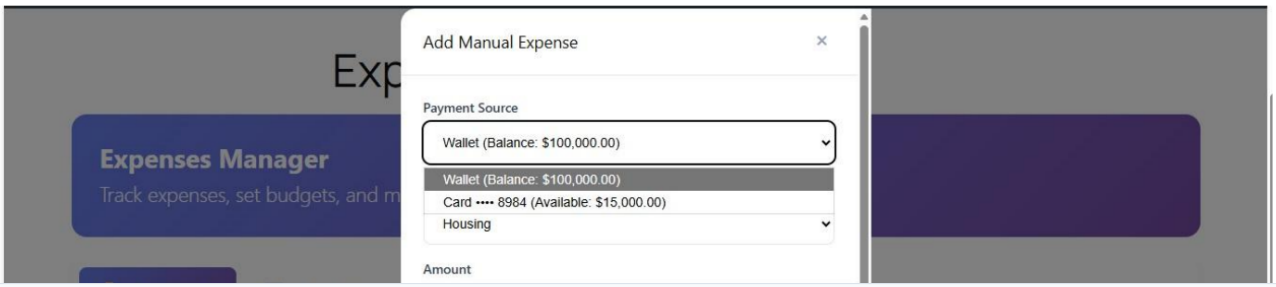

Figure 8.3 — The admin Expenses Manager interface for managing categories, default budgets, and platform-wide expense oversight.

💡 **USE CASE — EMPLOYEE EXPENSE CONTROL**

A mid-sized consulting firm uses Konoz to issue virtual cards to employees for business expenses. Each employee's Expenses Manager is pre-configured with category budgets: $500/month for meals, $200/month for transport, and $1,000/month for client entertainment. Managers receive automated alerts when any employee approaches their limit, enabling proactive cost control without manual spreadsheet tracking. The firm reports a 25% reduction in discretionary spending within the first quarter.

Part III Summary

KEY TAKEAWAYS

- The Customer Dashboard provides an intuitive, at-a-glance financial overview with quick actions
- Transaction history is fully searchable, filterable, and exportable to CSV
- Money transfers support both saved beneficiaries and manual entry with instant confirmation
- The Expenses Manager combines tracking, analytics (donut charts), and budgeting (progress bars)
- Budget alerts create a proactive financial management feedback loop for customers

WHAT YOU CAN DO NOW

- Configure expense categories with colors and icons for your platform
- Set up default budget templates for common spending categories
- Test the complete transfer flow using demo accounts
- Log in as a demo user to experience the customer dashboard firsthand
- Proceed to Part IV to discover Konoz's financial product suite

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PART IV

Innovative Financial Products

> Part IV showcases the heart of Konoz's revenue-generating capabilities: its suite of sophisticated financial products. This is where you transition from providing basic wallet services to offering a comprehensive portfolio of modern financial solutions — virtual cards, flexible loans, and structured savings instruments.

CHAPTER 9

The Power of Virtual Cards

Virtual cards allow you to issue branded, configurable debit and credit cards to your customers — entirely within the digital ecosystem, with no physical card production required. They represent one of the most compelling revenue and engagement features of the Konoz platform, enabling you to generate recurring revenue through annual fees while providing customers with a modern spending instrument.

Creating Card Templates

Before customers can apply for cards, administrators must create **Card Templates** that define the types of cards available. Each template specifies the card's characteristics, eligibility requirements, and financial parameters. Think of templates as your card product catalog — you might offer a free basic card, a mid-tier silver card with moderate limits, and a premium gold card with high limits and cashback rewards.

Templates define the types of cards available for application.

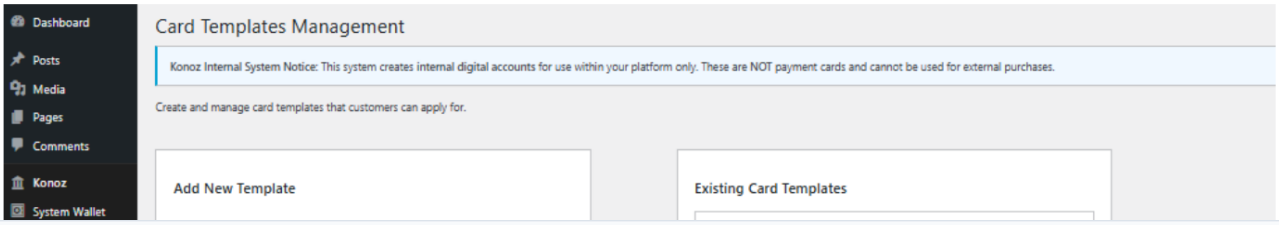

Figure 9.1 — The Card Templates management page where you define the card products available to your customers.

TEMPLATE FIELD	DESCRIPTION	EXAMPLE
Template Name	Display name customers see when applying	Visa Gold
Card Type	Visa or Mastercard branding	Visa
Annual Fee	Yearly fee for card ownership	$50 (or $0 for basic tier)
Spending Limit	Maximum transaction or balance limit	$25,000
Minimum Salary	Income requirement for eligibility	$3,000/month
Cashback Rate	Percentage cashback on qualifying transactions	2%
Card Color	Visual customization for card appearance	Gold (#c9a84c)

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The Virtual Card Lifecycle

Understanding the complete lifecycle of a virtual card helps you manage the process efficiently. The diagram below illustrates every stage from template creation through active use to eventual renewal or closure.

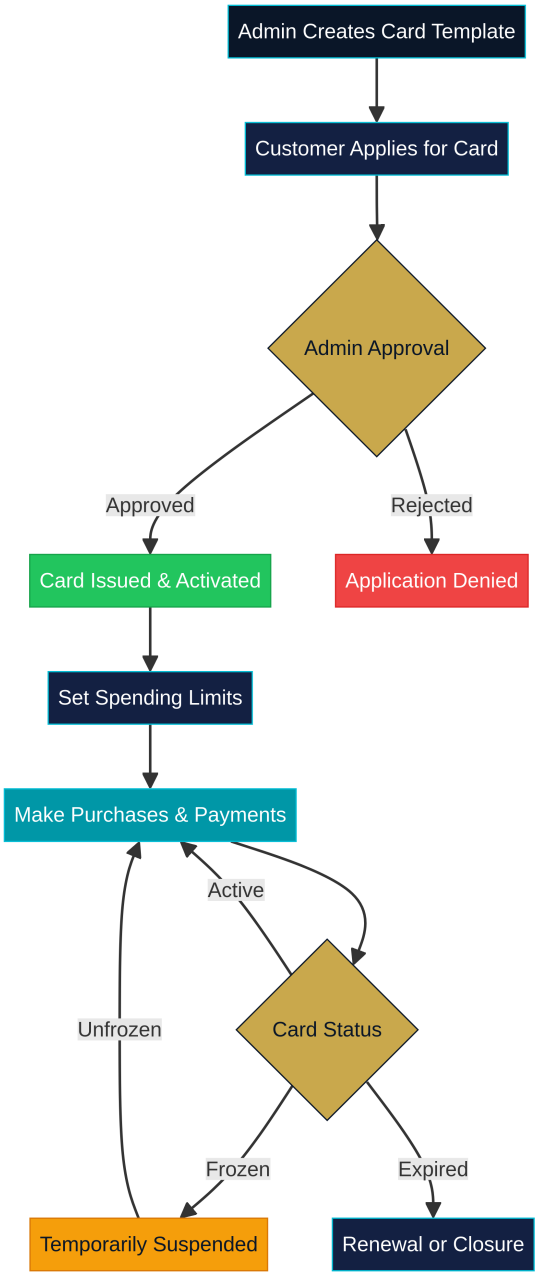

Figure 9.2 — The complete virtual card lifecycle from template creation through application, approval, payment, issuance, and active use.

Processing Card Applications

When a customer applies for a virtual card through the frontend (`[dfms_apply_card]` shortcode), the application appears in **Virtual Cards > Card Applications** for administrative review.

1. **Review the application:** Verify the customer's eligibility against the card template requirements (minimum salary, account status, KYC completion).
2. **Approve or Reject:** Click **Approve** to proceed or **Reject** with a documented reason.
3. **Payment Processing:** If the template has an annual fee, the system automatically sends a payment link to the customer via the configured payment gateway.

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4. **Card Issuance:** Upon payment confirmation (or immediately for free cards), the virtual card is issued and becomes visible in the customer's **My Cards** section (`[dfms_my_cards]`).

Managing Active Cards

The **All Cards** section (**Virtual Cards > All Cards**) provides a complete view of every issued card on the platform. Each card displays the masked card number, cardholder name, expiry date, spending limit, current spending, and status. Administrators can view details, block/unblock cards, or delete them as needed.

> 💡 **USE CASE — CORPORATE EXPENSE CARDS**
>
> A technology startup issues Konoz virtual cards to each department head with tailored spending limits: $5,000/month for Engineering, $3,000/month for Marketing, and $2,000/month for Operations. The CFO monitors all card spending from the admin dashboard in real time. When the Marketing team needs a temporary limit increase for a product launch event, the admin adjusts the template instantly — no bank calls, no paperwork, no delays.

> ❓ **FREQUENTLY ASKED**
>
> **Can a customer hold multiple virtual cards?** Yes. A customer can apply for and hold multiple cards from different templates simultaneously. For example, a user might have a basic card for everyday spending and a premium card for travel expenses, each with its own spending limit and cashback rate.

CHAPTER 10

Flexible Lending Solutions

Konoz's lending module transforms your platform into a full-service lending institution. From personal loans to business financing, you can design, offer, and manage a complete portfolio of loan products with automated EMI (Equated Monthly Installment) calculations and repayment tracking.

Designing Loan Templates

Loan Templates define the products available to your customers. Each template specifies the financial parameters, eligibility criteria, and required documentation. Consider creating multiple templates for different customer segments — a short-term personal loan, a medium-term business loan, and a long-term mortgage product.

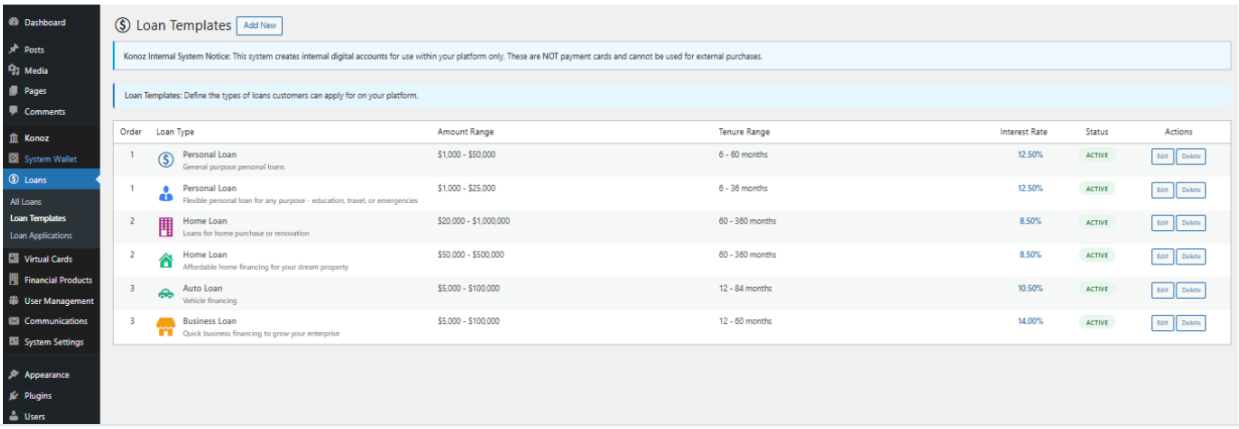

Figure 10.1 — The Loan Templates page where you configure your lending products with rates, tenure ranges, and eligibility criteria.

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TEMPLATE FIELD	DESCRIPTION	EXAMPLE
Category Name	Product name visible to customers	Personal Loan
Min/Max Amount	Allowable loan amount range	$1,000 – $50,000
Min/Max Tenure	Repayment period range in months	3 – 36 months
Interest Rate	Annual interest rate	8.5%
Processing Fee	One-time fee at disbursement	1.5% of loan amount
Minimum Income	Income requirement for eligibility	$2,000/month
Required Documents	Documents the applicant must provide	ID, Income Proof, Address Proof

The Customer Loan Application Experience

Konoz provides an intelligent, guided loan application process on the frontend. The system validates eligibility in real time and calculates EMI details before the customer submits their application, ensuring full transparency and building trust.

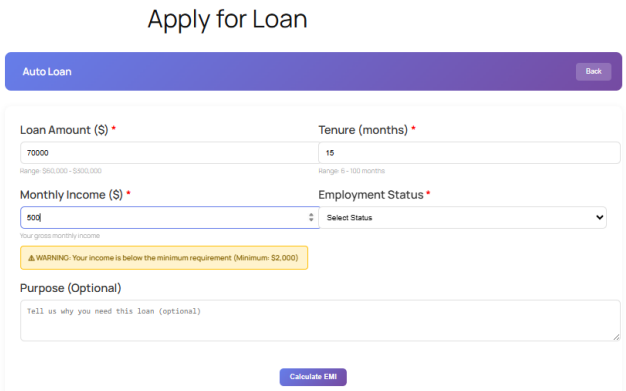

Figure 10.2 — The loan application form validates income requirements in real time, alerting users when they do not meet the minimum threshold.

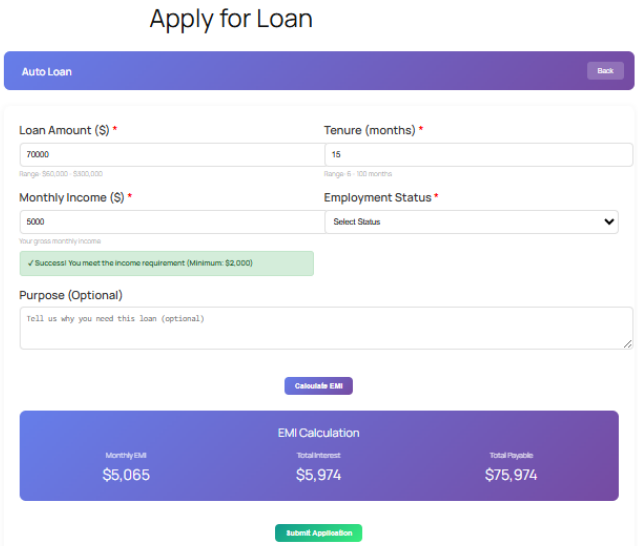

Figure 10.3 — Upon meeting eligibility, the EMI calculator shows monthly payment, total interest, and total payable amount before submission.

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⚠ IMPORTANT — TRANSPARENT LENDING

The EMI calculation is performed transparently before submission, so customers always know their exact monthly obligation. This transparency builds trust and reduces loan defaults caused by unexpected payment amounts. The calculation uses the standard reducing-balance EMI formula: **$EMI = P \times r \times (1+r)^n / ((1+r)^n - 1)$**, where P is the principal, r is the monthly interest rate, and n is the tenure in months.

The Loan Lifecycle

From application to final repayment, every loan follows a structured, auditable lifecycle. The diagram below illustrates the complete process, including the critical disbursement step that draws from the System Wallet.

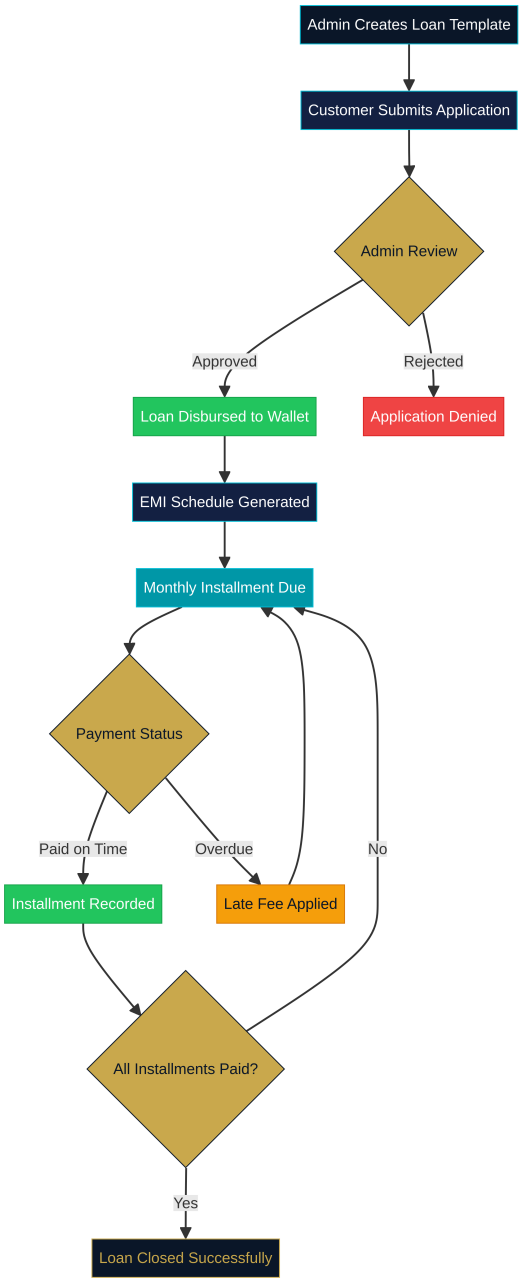

Figure 10.4 — The complete loan lifecycle from application through review, approval, disbursement, EMI payments, and closure.

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Processing and Managing Loans

Administrators manage loans through **Loans > All Loans**. The processing workflow follows a clear sequence:

1. **Review the Application:** Examine the applicant's details, income verification, and submitted documents.
2. **Approve or Reject:** Click **Approve** to accept or **Reject** to decline with a documented reason.
3. **Disburse Funds:** For approved loans, click **Disburse** to transfer funds from the System Wallet to the borrower's account. The EMI schedule is automatically generated. → Ensure the System Wallet has sufficient funds (Chapter 3).
4. **Track Repayments:** Monitor the EMI schedule and click **Mark as Paid** as installments are received.

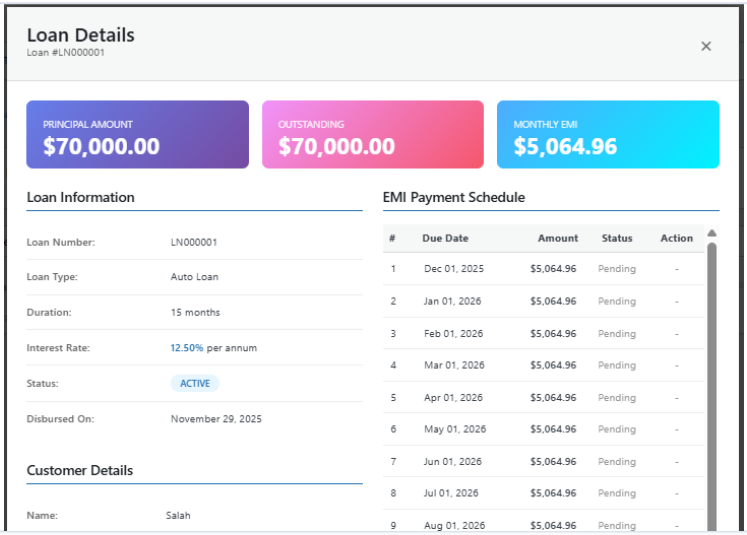

Figure 10.5 — The admin Loan Details view shows the complete EMI schedule with payment tracking, outstanding balance, and next due date.

The Customer Loan View

Customers monitor their active loans from the frontend, seeing their outstanding balance, EMI progress, and upcoming payment schedule with convenient **Pay Now** buttons for each installment.

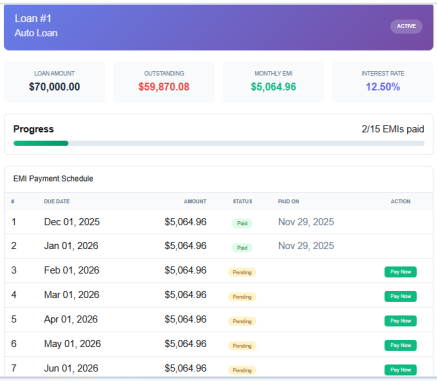

Figure 10.6 — The customer loan view displays progress, outstanding balance, and the complete EMI schedule with Pay Now buttons.

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LOAN STATUS	MEANING	ADMIN ACTION
Pending	Application submitted, awaiting review	Review and approve/reject
Approved	Accepted, awaiting disbursement	Click Disburse to release funds
Active	Funds disbursed, EMI repayments in progress	Monitor and mark payments as received
Completed	All installments paid, loan closed	No action required
Rejected	Application declined	Provide reason to customer
Defaulted	Repayments significantly overdue	Initiate recovery process

💡 **USE CASE — SME WORKING CAPITAL LOANS**

A business association uses Konoz to offer short-term working capital loans to its member businesses. A restaurant owner applies for a $15,000 loan with a 6-month tenure to purchase kitchen equipment. The association's finance team reviews the application, approves it within 24 hours, and disburses funds directly to the owner's Konoz wallet. The automated EMI schedule ensures consistent repayment tracking, and the restaurant owner monitors their balance and upcoming payments from their phone.

CHAPTER 11

Building Wealth: DPS & FDR

Konoz extends beyond transactions and lending to offer wealth-building products that help your customers grow their savings. The **Deposit Pension Scheme (DPS)** and **Fixed Deposit Receipt (FDR)** provide structured savings and investment options with guaranteed returns.

Deposit Pension Scheme (DPS)

DPS is a recurring deposit product where customers make regular monthly deposits over a fixed term and earn interest on their accumulated savings. It is ideal for customers who want to build savings discipline with a predictable outcome — similar to a systematic savings plan or recurring deposit.

Creating DPS Plans

Administrators create DPS plans from **Financial Products > DPS**. Each plan defines the monthly deposit range, duration, interest rate, and maturity amount formula. Consider offering multiple plans at different deposit levels to serve various customer segments — for example, a "Starter Saver" plan with $50–$200/month deposits and a "Wealth Builder" plan with $500–$5,000/month deposits.

The Customer DPS Application

Customers apply for DPS through the frontend (`[dfms_dps]` shortcode), where they select a plan, enter their desired monthly installment, and instantly preview their maturity outcome.

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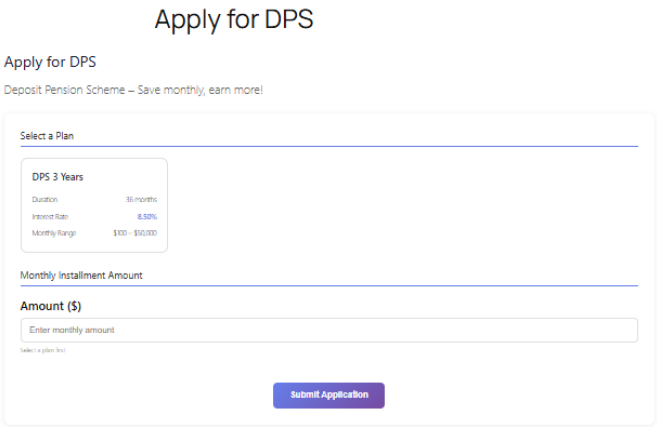

Figure 11.1 — The DPS application form lets customers select a plan and enter their monthly deposit amount.

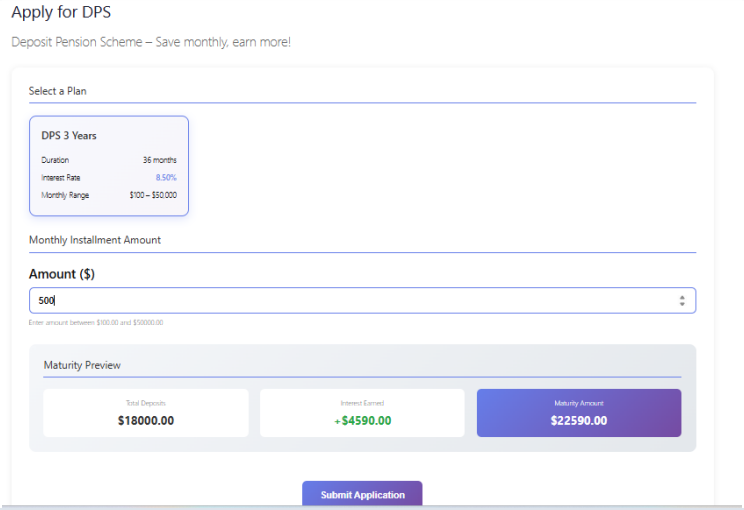

Figure 11.2 — The Maturity Preview instantly shows total deposits, interest earned, and the final maturity amount before submission.

Managing Active DPS Accounts

Customers view their active DPS accounts, track installment progress, and make payments from the **My DPS** section.

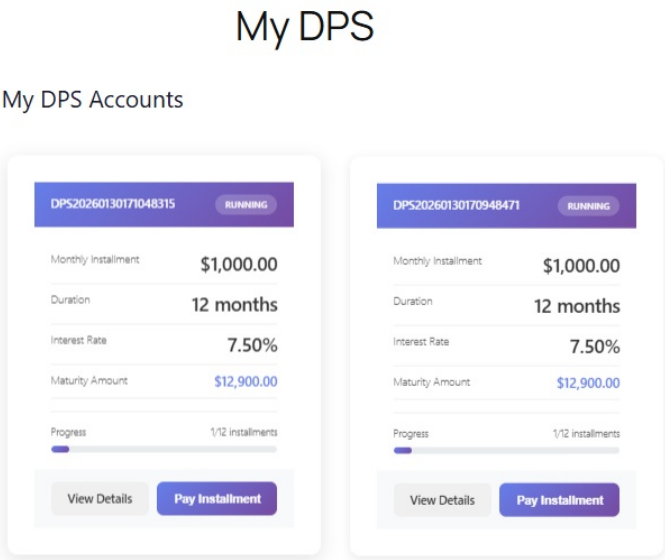

Figure 11.3 — The My DPS view shows active accounts with installment progress, payment history, and upcoming due dates.

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Administrators manage DPS accounts from the admin panel, where they can view installment schedules, mark payments as received, and process maturity payouts when the term completes. Maturity payouts are drawn from the System Wallet. → Ensure sufficient System Wallet balance (Chapter 3).

Fixed Deposit Receipt (FDR)

FDR is a one-time deposit product with a fixed tenure and guaranteed return. Customers deposit a lump sum and receive their principal plus interest at maturity. It is the ideal product for customers with available capital who seek a safe, predictable return — similar to a certificate of deposit or term deposit.

Creating FDR Plans

Administrators create FDR plans from **Financial Products > FDR**. Each plan specifies the minimum and maximum deposit amounts, tenure options, and the interest rate. Offer tiered rates to incentivize larger deposits — for example, 5% for deposits under $10,000 and 7% for deposits above $10,000.

Customer FDR View

Customers monitor their active FDR accounts, seeing their deposit amount, interest rate, earned interest, maturity amount, and days remaining until maturity.

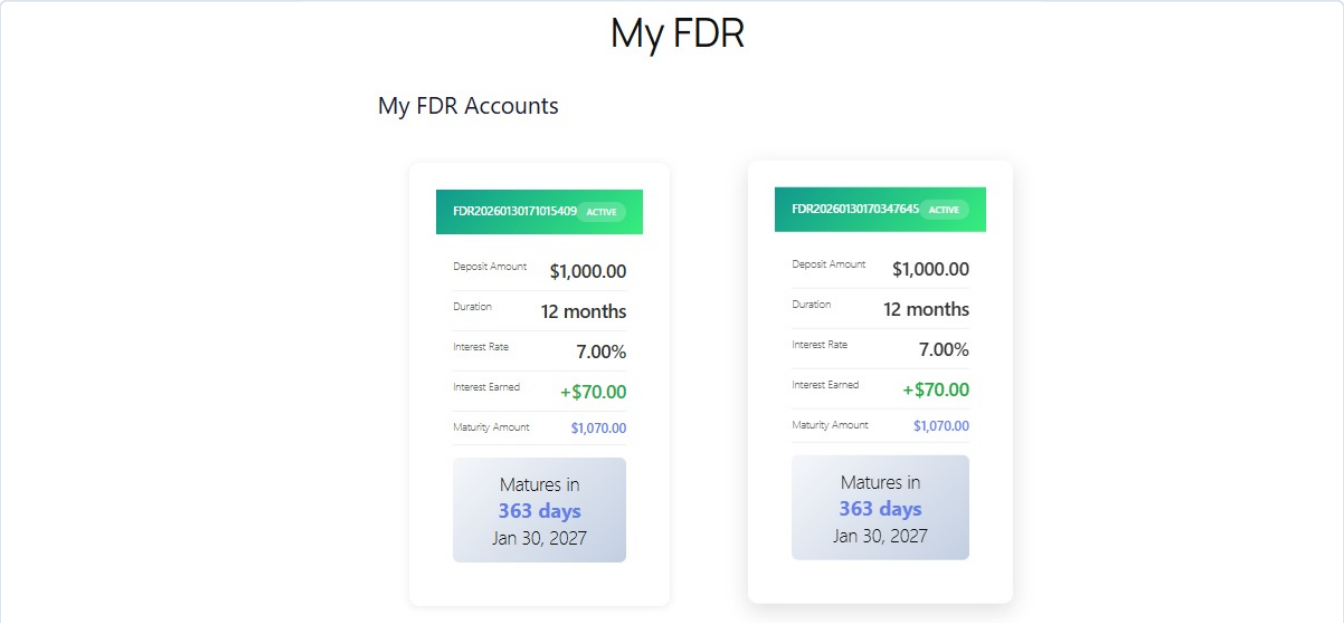

Figure 11.4 — The My FDR view displays active deposits with interest earned, maturity amount, and countdown to maturity date.

ℹ NOTE — EARLY WITHDRAWAL

FDR accounts support early withdrawal with a configurable penalty (e.g., forfeiting 50% of earned interest). This provides customers with liquidity flexibility while protecting the platform's financial planning. Clearly communicate penalty terms in your platform's terms of service and during the application process to set proper expectations.

💡 USE CASE — COMMUNITY SAVINGS PLATFORM

A community development organization launches a savings platform using Konoz. Members choose between DPS (for those who can save $100/month) and FDR (for members with lump-sum savings from seasonal income). After one year, DPS members have accumulated savings with 8.5% interest, while FDR members earn guaranteed 7% returns. The organization reports a 40% increase in member savings rates compared to their previous manual ledger system.

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Part IV Summary

KEY TAKEAWAYS

- Virtual cards can be issued instantly with customizable templates, spending limits, and cashback
- The lending module provides end-to-end loan management with automated EMI tracking
- Real-time eligibility validation and EMI calculation build customer trust
- DPS offers disciplined recurring savings; FDR offers lump-sum fixed returns
- All financial products follow clear, auditable lifecycles with admin oversight

WHAT YOU CAN DO NOW

- Create card templates for different customer segments (basic, gold, platinum)
- Design loan products with appropriate rates and eligibility criteria
- Configure DPS and FDR plans to attract savers and investors
- Test the complete application-to-issuance flow for each product
- Review the Product Comparison table in the Reference section

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PART V

Building Your Vision

> With a deep understanding of Konoz's capabilities, it is time to bring your vision to life. Part V provides the practical tools to integrate Konoz into your website, guides you through common operational workflows, and equips you with troubleshooting knowledge to keep your platform running smoothly.

CHAPTER 12

Shortcodes: Weaving Konoz into Your Website

Shortcodes are the primary method for integrating Konoz functionality into your WordPress pages. Each shortcode embeds a specific Konoz feature — from the customer dashboard to loan applications — directly into any page or post. Simply add the shortcode to a WordPress page, and the corresponding Konoz interface renders for your customers.

How to Use Shortcodes

1. **Edit the desired WordPress page** where you want to embed a Konoz feature.
2. **Add a Shortcode block** (or paste directly into the editor in a Custom HTML block).
3. **Enter the shortcode** exactly as shown in the tables below (e.g., `[dfms_my_cards]`).
4. **Publish or update the page** to make the feature live for your customers.

> ⚡ **TIP — APP-LIKE NAVIGATION**
>
> Create a dedicated page for each major feature (e.g., "My Cards," "Apply for Loan," "Expenses") and add the corresponding shortcode. Then link these pages in your site's navigation menu for a seamless, app-like experience. Combined with PWA mode (Chapter 5), this creates a native-app feel without any app store submission.

Complete Shortcode Reference

Account & Dashboard

SHORTCODE	FUNCTION	TYPICAL PAGE
`[dfms_transactions]`	User's transaction list and dashboard	Dashboard / Home
`[dfms_transaction_history]`	Detailed transaction history with advanced filters	Transaction History
`[dfms_statements]`	Account statements view and download	Statements
`[dfms_analytics]`	Financial analytics dashboard with charts	Analytics

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Money Movement

SHORTCODE	FUNCTION	TYPICAL PAGE
`[dfms_transfer]`	Full transfer money form with beneficiary selection	Transfer Money
`[dfms_quick_transfer]`	Compact quick transfer widget	Dashboard sidebar
`[dfms_beneficiaries]`	Manage saved beneficiaries (add, edit, delete)	Beneficiaries
`[dfms_deposit]`	Deposit funds form (via payment gateway)	Add Funds
`[dfms_withdrawal]`	Withdrawal request form	Withdraw
`[dfms_scheduled_payments]`	Manage scheduled and recurring payments	Scheduled Payments

Cards & Loans

SHORTCODE	FUNCTION	TYPICAL PAGE
`[dfms_my_cards]`	Display the user's issued virtual cards	My Cards
`[dfms_apply_card]`	Virtual card application form	Apply for Card
`[dfms_loans]`	Display active loans with EMI details	My Loans
`[dfms_apply_loan]`	Loan application form with EMI calculator	Apply for Loan

Savings & Investments

SHORTCODE	FUNCTION	TYPICAL PAGE
`[dfms_dps]`	Display DPS accounts with installment tracking	My DPS
`[dfms_fdr]`	Display FDR accounts with maturity details	My FDR

User Preferences & Security

SHORTCODE	FUNCTION	TYPICAL PAGE
`[dfms_2fa_setup]`	Two-factor authentication setup interface	Security Settings
`[dfms_alert_preferences]`	Balance alert configuration	Alert Settings
`[dfms_statement_preferences]`	Statement delivery preferences	Statement Settings
`[dfms_sms_settings]`	SMS notification preferences	Notification Settings

General & Administrative

SHORTCODE	FUNCTION	TYPICAL PAGE
`[dfms_kyc]`	KYC document submission form	Verify Identity
`[dfms_register]`	Customer registration form	Register / Sign Up
`[dfms_currency_converter]`	Currency conversion tool	Tools
`[dfms_expenses_manager]`	Full Expenses Manager interface	Expenses
`[dfms_payment_page]`	Payment processing page	Payment
`[dfms_admin_stats]`	Admin statistics display (authorized users only)	Admin Dashboard

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CHAPTER 13

Common Workflows & Best Practices

This chapter brings together the knowledge from previous chapters into practical, end-to-end workflows that you will perform regularly. Each workflow is presented as a numbered sequence with cross-references to the detailed chapters for deeper context.

Workflow 1: Processing a Customer Registration

1. The customer submits a registration application via the `[dfms_register]` shortcode on your website.
2. Navigate to **User Management > Registration** in the admin panel. → Chapter 4
3. Click **View** on the pending application to review personal information and KYC documents.
4. Verify that the ID photo matches the selfie and the address proof is current (within 3 months).
5. Click **Approve KYC Documents** to verify the customer. The system automatically creates a WordPress user account, generates credentials, creates a wallet, and records the KYC verification.
6. Alternatively, click **Reject KYC** to decline with a stated reason. The customer may resubmit.

> **COMMON MISTAKE**
>
> Approving KYC documents without carefully verifying that the ID photo matches the selfie, and that the address proof is current (within 3 months). Thorough document review is essential for regulatory compliance and fraud prevention. A single oversight can expose your platform to identity fraud liability.

Workflow 2: Issuing a Virtual Card

1. The customer applies for a card via the `[dfms_apply_card]` shortcode. → Chapter 9
2. Navigate to **Virtual Cards > Card Applications** in the admin panel.
3. Review the application against template eligibility requirements (minimum salary, KYC status).
4. Click **Approve** to accept the application.
5. If the card template has an annual fee, the system automatically sends a payment link to the customer.
6. Upon payment confirmation (or immediately for free cards), the card is issued and appears in the customer's `[dfms_my_cards]` view.

Workflow 3: Processing a Loan

1. The customer applies for a loan via `[dfms_apply_loan]`, with real-time eligibility validation and EMI calculation. → Chapter 10
2. Navigate to **Loans > All Loans** in the admin panel.
3. Review the application: income verification, requested amount, tenure, and submitted documents.
4. Click **Approve** to accept the loan application.
5. Verify the System Wallet has sufficient funds, then click **Disburse** to transfer funds to the borrower's account. The EMI schedule is automatically generated. → Chapter 3
6. Monitor repayments through the loan detail page and click **Mark as Paid** as installments are received.

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⚠ IMPORTANT — DISBURSEMENT PREREQUISITE

Always verify that the System Wallet has sufficient funds before disbursing a loan. If the wallet balance is lower than the loan amount, the disbursement will fail. Maintain a buffer of at least 20% above your expected daily disbursement volume to avoid operational disruptions. → See Chapter 3 for wallet management.

Workflow 4: Opening a DPS or FDR Account

1. The customer selects a DPS plan via `[dfms_dps]` or an FDR plan via `[dfms_fdr]` and submits their application. → Chapter 11
2. Navigate to **Financial Products > DPS** or **FDR** in the admin panel.
3. Review and approve the application.
4. For DPS: Monitor monthly installment payments and mark them as received. Process the maturity payout when the term completes.
5. For FDR: Monitor the deposit until maturity. Process the maturity payout (principal + interest) or handle early withdrawal requests with the configured penalty.

Best Practices for Platform Operations

PRACTICE	RECOMMENDATION	FREQUENCY
Daily Monitoring	Review the Main Dashboard for transaction volume, active accounts, and pending applications.	Daily
Wallet Management	Maintain a buffer of at least 20% above expected daily disbursement volume in the System Wallet.	Daily
Application Processing	Process all pending registrations, card applications, and loan requests within 24 hours.	Daily
Security Audits	Review fraud detection alerts, failed login attempts, and permission assignments.	Weekly
Communication	Use Announcements to inform customers about new products, maintenance, or policy changes.	As needed
Backup Schedule	Maintain daily database backups with at least 30 days of retention, stored off-site.	Daily (automated)
Software Updates	Update WordPress core, Konoz, and all plugins. Test in Sandbox first.	Monthly

CHAPTER 14

Troubleshooting & Support

Even the most robust platforms occasionally encounter issues. This chapter provides solutions to the most common problems administrators face, enabling you to resolve issues quickly and minimize disruption to your customers.

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Common Issues and Solutions

ISSUE	LIKELY CAUSE	SOLUTION
Plugin pages return 404 errors	Permalink settings incorrect	Navigate to **Settings > Permalinks**, set to **Post name**, and save to flush rewrite rules.
System Wallet shows insufficient funds	Wallet balance too low	Navigate to **System Wallet** and click **Inject Capital** (Sandbox) or verify payment gateway deposits (Production). → Ch. 3
Cards not issued after approval	Payment gateway misconfiguration	Verify gateway credentials in System Settings (Ch. 5), ensure template is **Active**, and confirm payment.
Loan disbursement failing	Insufficient system funds	Verify System Wallet balance exceeds loan amount, confirm loan status is **Approved**, and ensure borrower's account is **Active**.
Users cannot register	Frontend form missing	Verify the registration page contains `[dfms_register]` shortcode (Ch. 12). Check PHP error logs.
SMS notifications not sending	Provider configuration issue	Verify SMS credentials in **Communications > SMS Settings** (Ch. 5), check provider balance, confirm phone format.
Shortcodes display as plain text	Plugin not activated or cache	Verify Konoz is activated in **Plugins** menu. Clear page cache. Use Shortcode or Custom HTML block.
Payment gateway returns errors	Invalid API credentials or SSL	Re-enter API credentials. Ensure HTTPS. Test with sandbox credentials first.
DPS/FDR maturity payout fails	System Wallet insufficient	Inject capital to cover the maturity amount. Plan wallet funding ahead of maturity dates.

Debugging Techniques

When the troubleshooting table above does not resolve your issue, use these debugging techniques to identify the root cause:

1. **Enable WordPress Debug Mode:** Add `define('WP_DEBUG', true);` and `define('WP_DEBUG_LOG', true);` to your `wp-config.php` file. Check `wp-content/debug.log` for detailed error messages.
2. **Check Browser Console:** Open your browser's developer tools (F12) and check the Console tab for JavaScript errors that may affect frontend functionality.
3. **Test in Sandbox Mode:** If the issue occurs in Production, attempt to reproduce it in Sandbox mode to isolate whether it is a configuration or payment-related issue.
4. **Deactivate Other Plugins:** Temporarily deactivate other plugins to check for conflicts. Reactivate them one by one to identify the conflicting plugin.
5. **Verify Server Requirements:** Confirm PHP 7.4+, WordPress 5.8+, and MySQL 5.7+ are running. Check PHP memory limit (recommend 256MB+).

> ⚡ **TIP — PRODUCTION DEBUGGING**
>
> Never leave `WP_DEBUG` enabled on a production site, as it can expose sensitive information to visitors. Enable it only during active investigation, capture the relevant log entries, then disable it immediately. Consider using a staging environment for extended debugging sessions.

Getting Support

If you encounter an issue not covered in this guide, the Konoz support team is ready to assist. Visit the official Konoz website for documentation updates, community forums, and direct support channels:

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Part V Summary

KEY TAKEAWAYS

- 20+ shortcodes cover every feature from registration to investments
- Create dedicated pages per feature for an app-like navigation experience
- Four core workflows (registration, cards, loans, savings) follow repeatable sequences
- Proactive monitoring and 24-hour application processing are operational best practices
- Most common issues have straightforward solutions in the troubleshooting table

WHAT YOU CAN DO NOW

- Create dedicated pages for each Konoz feature using shortcodes
- Build a complete customer-facing navigation menu
- Practice each workflow using demo data before going live
- Bookmark the troubleshooting table for quick reference
- Visit **konoz.it-realms.com** for updates and support

REFERENCE

Financial Products Comparison

The following table provides a side-by-side comparison of all financial products available in Konoz, helping you understand the differences and choose the right products for your customer base.

DIMENSION	VIRTUAL CARDS	LOANS	DPS	FDR
Product Type	Spending instrument	Credit product	Recurring savings	Fixed-term deposit
Customer Action	Apply for a card	Apply for a loan	Open a DPS account	Open an FDR account
Fund Flow	Customer → Spending	System Wallet → Customer	Customer → Monthly deposits	Customer → Lump-sum deposit
Revenue Model	Annual fee + cashback spread	Interest + processing fee	Interest margin on deposits	Interest margin on deposits
Admin Workflow	Template → Review → Approve → Issue	Template → Review → Approve → Disburse → Track EMI	Plan → Review → Approve → Track → Payout	Plan → Review → Approve → Monitor → Payout
System Wallet Impact	None (customer-funded)	Debit at disbursement	Debit at maturity payout	Debit at maturity payout
Frontend Shortcodes	`[dfms_my_cards]`, `[dfms_apply_card]`	`[dfms_loans]`, `[dfms_apply_loan]`	`[dfms_dps]`	`[dfms_fdr]`
Key Risk	Overspending beyond limits	Loan defaults	Missed installments	Early withdrawal requests
Ideal Customer	Active spenders, employees	Borrowers needing capital	Disciplined savers	Investors with lump sums

⚡ **TIP — PRODUCT STRATEGY**

Start with one or two products (e.g., Virtual Cards + Personal Loans) and expand your portfolio as your customer base grows. This allows you to refine your operational workflows before adding complexity. Monitor the System Wallet impact of each product type to maintain healthy liquidity.

REFERENCE

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Glossary of Key Terms

Beneficiary

> A saved transfer recipient. Customers save beneficiaries to speed up future transfers and reduce errors from manual account number entry.

DPS (Deposit Pension Scheme)

> A recurring deposit savings product where customers make regular monthly deposits over a fixed term and earn interest on accumulated savings.

EMI (Equated Monthly Installment)

> A fixed monthly payment made by a borrower to repay a loan. Includes both principal and interest, calculated using the reducing-balance method.

FDR (Fixed Deposit Receipt)

> A one-time deposit product with a fixed tenure and guaranteed return. The customer deposits a lump sum and receives principal plus interest at maturity.

Fraud Detection

> An intelligent monitoring system analyzing transactions for suspicious patterns using five configurable rules: Velocity Check, Amount Anomaly, Time Pattern, Recipient Pattern, and Geographic Anomaly.

KYC (Know Your Customer)

> A regulatory compliance process verifying customer identity before granting access to financial services. Involves reviewing uploaded identity documents (ID, selfie, address proof).

Ledger Transaction

> Any recorded financial activity in the system, including deposits, withdrawals, transfers, loan disbursements, EMI payments, and fee charges. Every ledger transaction is immutable and auditable.

Production Mode

> The live operating mode where real financial transactions are processed through configured payment gateways. Manual capital injections are disabled to maintain financial integrity.

PWA (Progressive Web App)

> A technology allowing web applications to be installed on mobile devices like native apps, providing offline capabilities, push notifications, and an app-like experience.

Sandbox Mode

> A testing environment where all financial operations are simulated with no real money. Manual capital injections are allowed, and deposits are processed instantly without payment gateways.

Shortcode

> A WordPress feature embedding dynamic content into pages using a simple tag syntax (e.g., `[dfms_my_cards]`). Konoz provides 20+ shortcodes for all customer-facing features.

System Wallet

> The central treasury of the Konoz platform. All financial operations — loan disbursements, DPS/FDR maturity payouts, and capital management — flow through this wallet.

Virtual Card

> A digital payment card (Visa or Mastercard branded) issued within the Konoz ecosystem. Features configurable spending limits, annual fees, and cashback rates with no physical card production.

Two-Factor Authentication (2FA)

> An additional security layer requiring users to provide two forms of identification before accessing their account, typically a password plus a time-based code from an authenticator app.

REFERENCE

Frequently Asked Questions

Installation & Setup

Q: Can I install Konoz on a shared hosting plan?

A: Yes, Konoz works on shared hosting as long as it meets the minimum requirements (PHP 7.4+, MySQL 5.7+, WordPress 5.8+). However, for production financial operations, we recommend a VPS or managed WordPress host with dedicated resources for better performance and security.

Q: Does Konoz support multiple currencies?

A: Konoz supports a single default currency per installation, configured in System Settings > General. You set the currency code (e.g., USD, EUR, AED) and symbol, which applies across all financial operations. For multi-currency needs, you can use the built-in currency converter shortcode (`[dfms_currency_converter]`) for reference rates.

Q: How do I update Konoz to a newer version?

A: Download the latest version from konoz.it-realms.com. Before updating, create a full backup of your database and files. Then navigate to Plugins > Add New > Upload Plugin, upload the new ZIP file, and WordPress will offer to replace the existing version. Always test the update in a staging environment first.

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Financial Operations

Q: What happens if the System Wallet runs out of funds?

A: If the System Wallet balance is insufficient, outbound operations (loan disbursements, DPS/FDR maturity payouts) will fail. Customer-to-customer transfers are not affected, as they move funds between user wallets. Monitor your wallet daily and maintain a buffer of at least 20% above expected daily disbursement volume.

Q: Can I customize the EMI calculation formula?

A: Konoz uses the standard reducing-balance EMI formula, which is the industry standard for transparent lending. The formula parameters (principal, interest rate, tenure) are configurable per loan template. The formula itself is not customizable, ensuring consistency and regulatory compliance across all loan products.

Q: How are virtual cards different from physical bank cards?

A: Konoz virtual cards are digital representations within the platform ecosystem. They track spending limits, cashback, and balances within Konoz. They are not connected to external payment networks (Visa/Mastercard processing networks) for point-of-sale transactions. They are ideal for internal expense tracking, corporate spending controls, and platform-native transactions.

Security & Compliance

Q: Is Konoz PCI-DSS compliant?

A: Konoz does not store or process actual credit card numbers. Payment processing is handled entirely by Stripe and PayPal, which are PCI-DSS Level 1 certified. Konoz stores only transaction references and metadata, not sensitive payment card data. This architecture significantly reduces your PCI compliance burden.

Q: Can I use Konoz for a regulated financial institution?

A: Konoz provides the technical infrastructure for financial operations. Regulatory compliance (licensing, reporting, capital requirements) depends on your jurisdiction and business model. Consult with a financial regulatory advisor to ensure your use of Konoz meets local requirements. The built-in KYC, audit trails, and fraud detection features support compliance efforts.

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Your Partner in Financial Innovation

You have now explored the full breadth of the **Konoz Financial Operations & Wallet Management System** — from foundational setup to advanced financial products, from administrative mastery to customer-facing elegance.

The tools are in your hands. The platform is ready. Whether you are building a community savings platform, a corporate expense management system, a microfinance institution, or a next-generation digital bank, **Konoz** provides the infrastructure to turn your ambition into reality.

We are honored to be your partner on this journey.

Konoz is a financial operations and wallet management system developed by **Realms Information Technology**.

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