FOUNTAIN UNIVERSITY COOPERATIVE

Member Account Activation & Portal Onboarding Manual

OFFICIAL USER GUIDE · VERSION 2.0

A complete step-by-step walkthrough for cooperative members on creating an account, completing KYC verification, referee guarantor endorsements, and accessing financial services.

1. Executive Summary & Activation Workflow

The **Fountain University Cooperative Management System** is an integrated digital platform that empowers cooperative members to manage monthly savings contributions, apply for cooperative loans, monitor payroll deductions, and track loan repayments in real time.

> **Membership Activation Rule:** To ensure financial security and regulatory compliance, every new member account must complete personal KYC details and obtain **referee guarantor endorsements** from verified colleagues before the account is fully unlocked.



Phase 1: Register

Create account with university email, phone, and secure password.



Phase 2: KYC Profile

Fill Staff ID, Department, Bank Details, and Next of Kin.



Phase 3: Referees

Nominate required colleagues who verify & endorse your application.



Phase 4: Activated

Full dashboard access to loans, savings ledgers, and calculators.

2. Phase 1: Account Registration & Initial Login

1 Creating Your Member Account

Navigate to the cooperative portal registration page (**/register**) and fill in your details:

- **Full Name:** Enter your official legal name as registered in the university records.
- **Email Address:** Provide your valid institution email (e.g. `staffname@fuo.edu.ng`).
- **Phone Number:** Provide your active mobile telephone number.
- **Password:** Create a strong password (minimum 8 characters).

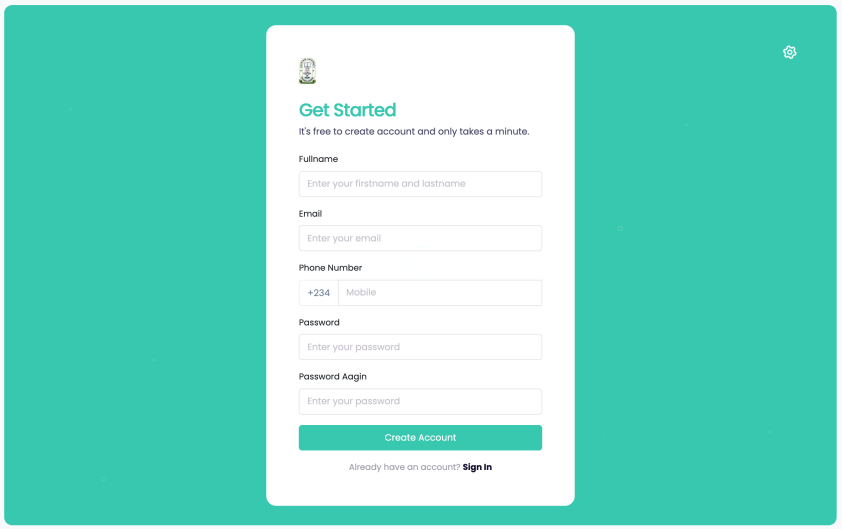


Figure 1: Cooperative Member Account Registration Interface

2 Logging Into the Portal

Visit the login portal (**/**), input your registered email address and password, and click **Sign In**.

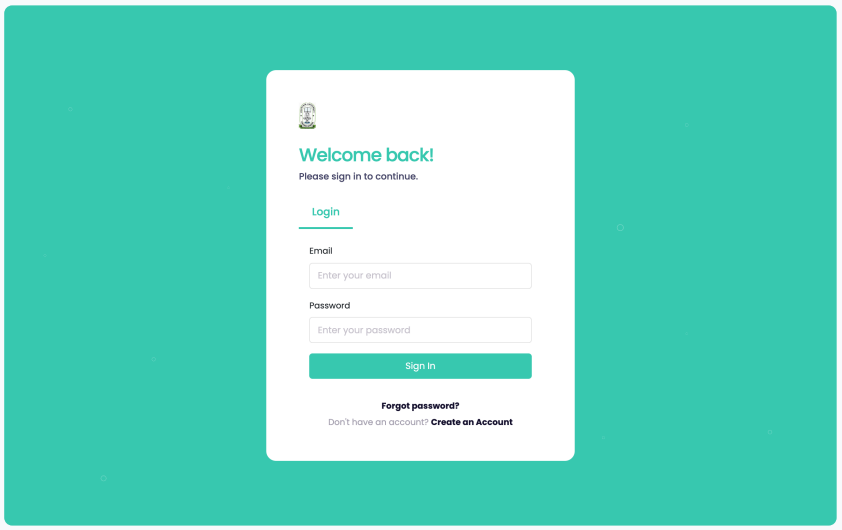


Figure 2: Cooperative Secure Member Login Screen

3. Phase 2: Completing Mandatory Membership Profile & KYC

Upon your first login, the system will automatically route you to the **My Profile & KYC Onboarding** page (**/member/profile**). You must complete the mandatory KYC tabs:

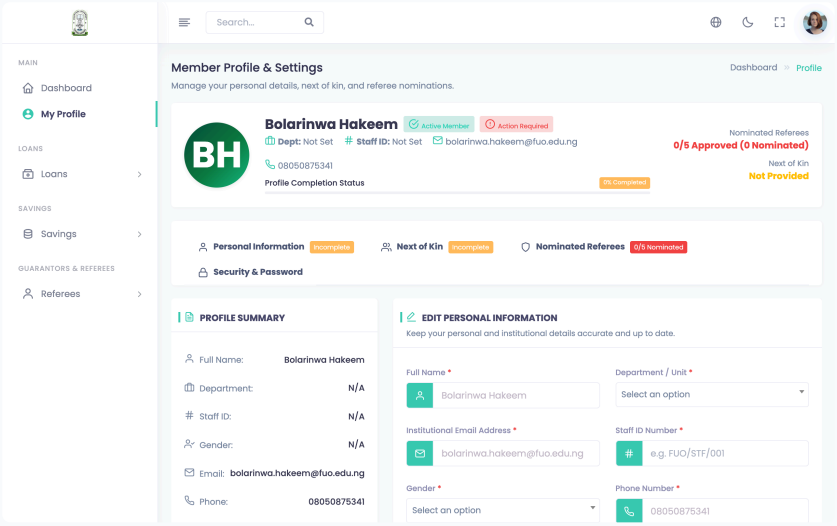


Figure 3: Member Profile & KYC Multi-Step Onboarding Form

A Tab 1: Personal & Employment Information

Complete your official institutional employment data and banking coordinates:

Field Name	Description	Requirement
Staff ID Number	University payroll staff identification number.	Mandatory
Department & Job Title	Academic/Administrative unit and current rank.	Mandatory
Bank Details & BVN	Bank Name, 10-digit Account Number, and BVN for loan disbursements.	Mandatory
Monthly Savings Commitment	Fixed monthly deduction amount (₦) allocated for regular savings.	Mandatory

Click **"Save & Update Personal Details"** to store your coordinates.

B Tab 2: Next of Kin Declaration

Nominate your primary beneficiary and emergency contact. Provide their **Full Name, Relationship, Active Mobile Number, Residential Address, and Email Address**. Click **"Save Next of Kin"**.

C Tab 3: Referee & Guarantor Nominations

The cooperative constitution requires new applicants to nominate verified colleagues as referees. For each referee, input:

- **Colleague's Full Name**
- **Staff ID & Department**
- **Official Email Address & Phone Number**

> **Important:** Nominate active cooperative members who can easily log in and confirm their endorsement.

4. Phase 3: Referee Guarantor Endorsement Process

Once you submit your referee nominations, automated alerts appear on each referee's Member Portal under **Referee Requests**.

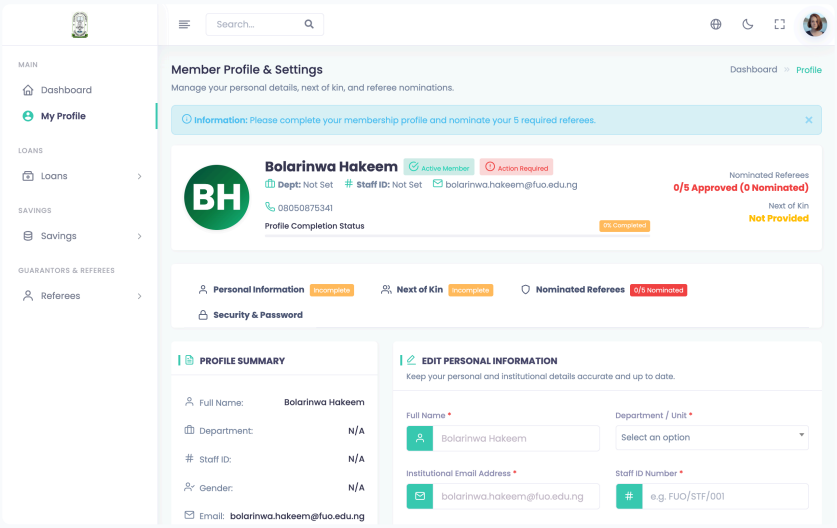


Figure 4: Incoming Referee Requests & Guarantorship Management

1 How Your Referees Approve Your Application

1. The nominated colleague logs into their own member account.
2. They navigate to **Referee Requests** from the sidebar or dashboard notification banner.
3. They review your name, staff ID, and department.
4. They click **"Approve"** and confirm the guarantorship endorsement modal.

2 Managing & Reminding Referees

From your Profile page, you can track the status of each referee nomination:

- **Pending Action:** Referee has not yet responded. You can click "*Resend Reminder*" to prompt them.
- **Approved / Endorsed:** Referee has successfully confirmed your membership.
- **Declined:** Referee declined. You can click "*Replace Referee*" to nominate another colleague.

5. Phase 4: Full Account Activation & Member Services

Once the required endorsements are achieved (or waived by the cooperative secretariat), your account status is automatically upgraded to **Active (Status 1)**. You now have unrestricted access to all member financial tools:

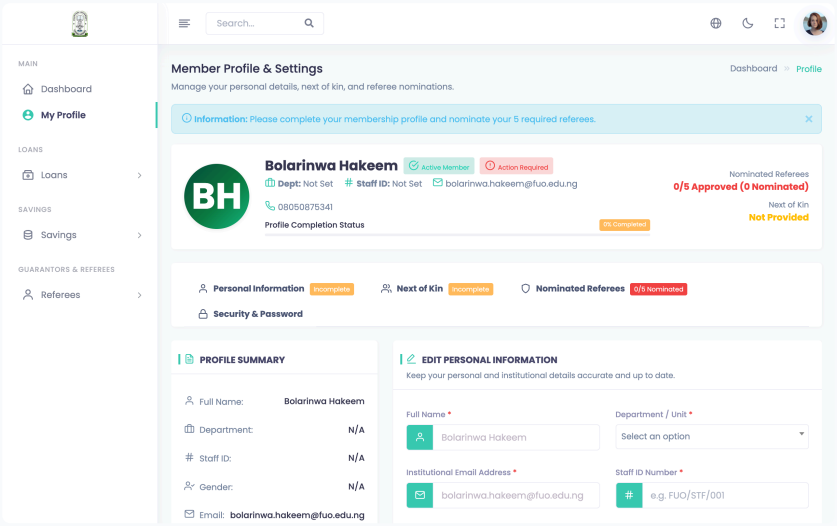


Figure 5: Active Member Financial Hub & Portfolio Overview

6. Member Portal Feature Guide

1 Live Loan Calculator & Application (/member/loans)

Apply for cooperative loans with instant monthly repayment schedules calculated in real time:

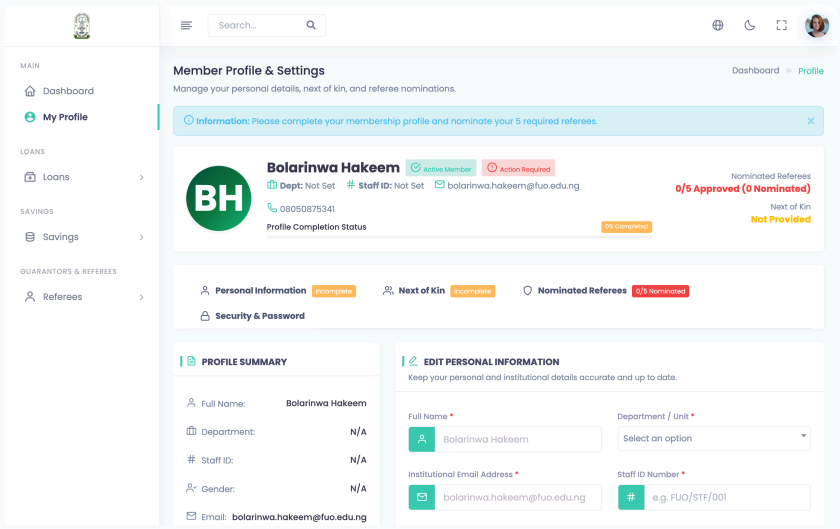


Figure 6: Loan Application Form & Dynamic Repayment Calculator

- Select loan category (Regular Loan, Emergency Loan, Asset Acquisition, etc.).
- Use preset amount buttons (₦100,000 to ₦1,000,000) or enter a custom amount.
- Review dynamic monthly deductions, total interest, and settlement duration.

2 Savings Ledger & Deductions (/member/saving)

View cumulative balances across Regular Savings, Target Savings, and Investment Schemes alongside complete monthly payroll deduction logs.

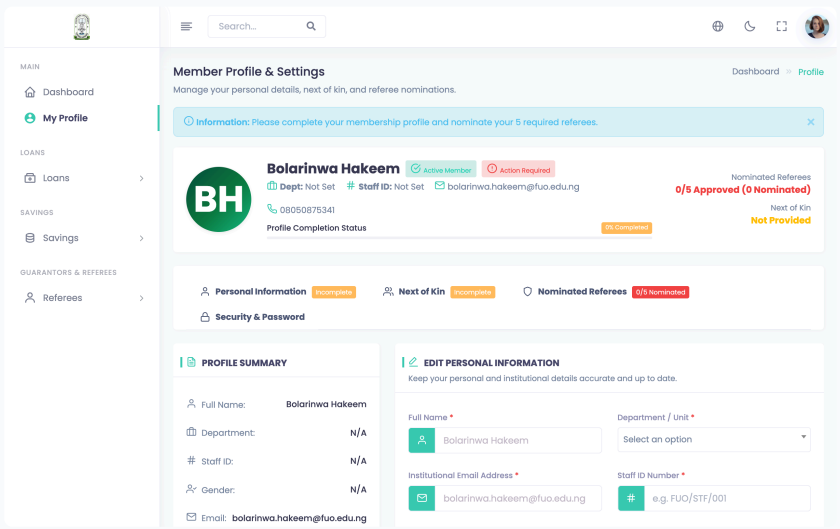


Figure 7: Monthly Savings Portfolio & Transaction Statement

7. Troubleshooting & Frequently Asked Questions (FAQs)

Issue / Question	Recommended Action
Why is my dashboard locked after login?	Your account is awaiting required KYC details or pending referee endorsements. Complete your profile and remind your nominated referees to log in and approve.
What if my colleague didn't receive an alert?	Have your colleague log into the portal and check the "*Referee Requests*" menu item in their sidebar. You can also click "*Resend Reminder*" in your profile.
How do I change my monthly savings amount?	Navigate to *My Profile* • *Personal Information* and submit an updated monthly deduction amount for payroll processing.
Who do I contact for urgent assistance?	Contact the Cooperative Secretariat or email `support@fountaincoop.org`.

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