

Microfinance: working offline

Record payments and visits in the field; they are sent when the network returns.

For tellers, loan officers and managers

1. What it is and who it is for

Tellers and loan officers can keep doing field work when the network drops. You record **cash payments** or **visits / contacts** on the phone, and they are sent by themselves when the network returns.

Menu names in the app are in Kiswahili. This guide shows each one in **bold** with the English meaning in brackets.

Item	Who can do it
Payments (cash)	Anyone with permission to receive payments (teller)
Visits / contacts	Anyone with permission to log visits (loan officer)
Approvals and devices	Branch manager and administrator, under Hatari > Offline: idhini (Risk > Offline: approval)

The list downloaded to the phone contains **customers in arrears** only (loans with overdue amounts). You can record a payment or visit only for loans on that list. New loans, loan approvals and reports are done online.

Checklist before leaving the office

- You are signed in and the device is registered.
- You pressed **Sasisha orodha** (Refresh list) and the "Orodha ya mwisho" (last list) time shows today.
- You tested airplane mode (see Setup).
- The phone is charged and has enough space.

2. Setup (once, with a network)

1. Sign in on the phone you will use in the field.
2. Open **Mikopo > Kazi bila mtandao** (Loans > Work without a network), address `/mf/offline.php`.
3. You will see **Sajili kifaa hiki** (Register this device). Type a device name (for example *Asha's phone*; 2 to 40 characters) and press **Sajili kifaa** (Register device).
4. The arrears list downloads to the phone. The page itself is also saved so that it opens without a network.
5. **Test it once:** put the phone in airplane mode and open that page again. If it opens and the list is there, you are ready. Then turn the network back on.
6. Optional but helpful: add VisaMi to your home screen.

The page must be opened at least once with a network before you go to the field. Do not try to open it for the first time without a network.

A device is registered to one staff member. If you change phones, register the new phone. A manager can remove any device at any time.

3. Daily use

1. While you have a network, press **Sasisha orodha** in the morning. The last refresh time is shown next to the buttons ("Orodha ya mwisho: ...").
2. In the field, work as usual using the Recording section below.
3. When the network is available, items are sent by themselves. In the evening, make sure the **Foleni** (Queue) is empty or the items appear in **Matokeo ya karibuni** (Recent results).

At the top of the page a line says *Una mtandao* (You have a network) or *Huna mtandao* (You have no network), so you know the current state.

4. Recording a payment or a visit

1. Under **Weka kipengele kipya** (Add a new item), choose the **Mkopo** (Loan) from the list (loan number, customer name and days late).
2. Choose the **Aina** (Type):
 - **Malipo (fedha taslimu)** (Payment, cash): enter **Kiasi (TZS)** (Amount), for example **50,000**, then tick **Nimepokea fedha taslimu kutoka kwa mteja** (I have received cash from the customer). Without the tick you cannot save.
 - **Ziara / mawasiliano** (Visit / contact): choose the **Njia** (Method) and the **Matokeo** (Outcome), and write a short note (optional). Do not write customer names in the note.
3. Press **Weka kwenye foleni** (Add to queue). The item appears in the **Foleni (bado haijatumwa)** (Queue, not yet sent) table with the status *Inasubiri kutumwa* (Waiting to be sent).
4. If you make a mistake before sending, press **Ondoa** (Remove) on that line.

Adding to the queue does not put the payment in the books. A payment enters the books only after it is sent and the server accepts it. Give the customer the official receipt after it is sent, not before.

The **Payment** and **Visit** choices are shown according to your role's permissions; if one is missing, your role does not have that permission.

5. Sending

- When you are signed in and have a network, items are sent by themselves. You can also press **Tuma vilivyo kwenye foleni** (Send the queue).
- Each item is sent only once; if it is sent twice, the second one does not enter again.
- Items are sent in the order you added them, in batches of up to 50.
- **The books date is the server's**, not the phone's. The receipt and its number are issued by the server.
- The final message says: *Vimetumwa: N vimekubaliwa, M vinahitaji kuangaliwa* (Sent: N accepted, M need checking). Look at **Matokeo ya karibuni** for each one.

6. What the result statuses mean

Status	Meaning	What to do
Imekubaliwa (Accepted)	It is in the books; the receipt number shows in brackets.	Nothing.
Inasubiri idhini ya meneja (Waiting for manager approval)	The item is more than 3 days old since it was recorded on the device.	Tell the manager to approve it (see Managers).
Imekataliwa (Rejected)	The server did not accept it (for example the loan is closed).	The reason is in the message column. Cash you received must be handled by the branch.
Imekataliwa na meneja (Declined by manager)	A manager declined an old item.	Ask the manager for the reason.
Inashughulikiwa (Being processed)	The server has not finished processing it.	Wait, then press Tuma again or Sasisha orodha .
Si sahihi (Not valid)	The data has a fault; the reason is shown in the queue.	Press Ondoa and record it again correctly.

7. For managers and administrators

Open **Hatari > Offline: idhini** (`/mf/offline_admin.php`). It needs the permission to review offline work.

Items waiting

- Items older than 3 days wait for your decision. If you press **Idhinisha na uingize** (Approve and post), the payment enters with **today's date (the server's)** in the name of the staff member who received it. The note is optional.
- **Kataa** (Decline) needs a reason.
- Items rejected by the server (for example the loan is closed) stay on the list until someone writes what was done, with **Nimeliona** (I have seen it); a reason is required. Cash that was received must be handled by the branch.
- You cannot decide an item you sent yourself; another person decides.

Registered devices

The table shows the staff member, device name, registration date and when it was last seen. If a phone is lost, replaced or the staff member leaves, press **Futa kifaa** (Remove device). That device can no longer send or download the list.

8. Data safety

- The arrears list contains **customers' names**. Protect the phone with a password or fingerprint.
- When you finish work on a device that is not yours, press **Futa data ya kifaa hiki** (Erase this device's data). The system warns you if there are unsent items, because they will be lost for good.
- Send your work early. On an iPhone the system may delete the data of a site that has not been used for a long time.
- If a phone is lost, tell the manager at once so the device is removed.
- No passwords or sign-in details are kept in the queue; the device uses a device token issued when you registered.

9. Common problems

Message or problem	Meaning and solution
Hakuna mtandao. (No network.)	Keep adding to the queue; it will be sent when the network returns.
Umetoka kwenye mfumo. Ingia tena... (You have been signed out.)	The session ended. Press Mwanzo (Home), sign in, then come back to the page; the queue is not lost.
Kikao kimeisha. Ingia tena kisha ubonyeze "Tuma" (Session ended)	Same: sign in, then send.
Kifaa hiki hakikubaliwi tena (This device is no longer accepted)	The device was removed by a manager or belongs to someone else. Tell the manager first (the queue has not been sent), then erase the device data and register again.
Seva imekataa (402) (Server refused, 402)	The institution's plan has ended. Do not delete anything; contact your administrator and the VisaMi team.
Seva imekataa (403) or (413) and so on	The queue is unchanged. Try again; if it continues, tell your administrator.
Kiasi si sahihi. Mfano: 50,000 (Amount not valid)	Type digits only, no letters. Use a dot only for cents.
Weka alama ya kuthibitisha umepokea fedha taslimu (Tick to confirm you received cash)	Tick the cash box, then save.
Orodha ni tupu (The list is empty)	Press Sasisha orodha with a network. Or there may be no customers in arrears.
The page does not open without a network	It was never opened with a network on that phone. Open it once with a network.

Message or problem	Meaning and solution
I do not see Payment or Visit	Your role does not have that permission. Ask your administrator.
Anything else	moescience@proton.me or +255 768 139 301.