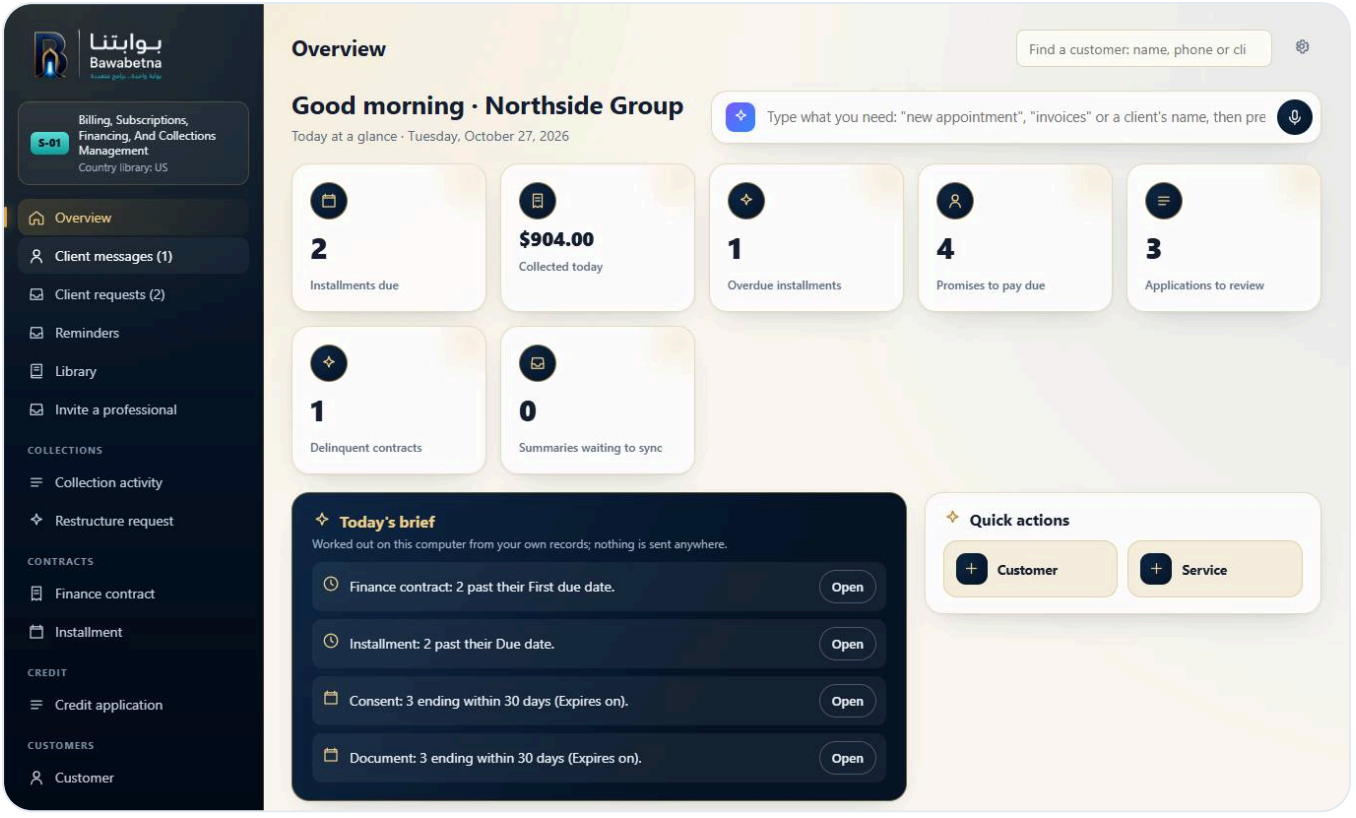
Bawabetna · User guide

Billing, Subscriptions, Financing, And Collections Management

Every screen and every button, with real screens from the program.

Guide version 2026-10-27



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Getting started

Download the program from bawabetna.com or the Microsoft Store and install it. On first opening, sign in with your Bawabetna account. The first month is free with every feature.

The first-run assistant asks for a few details, then the program is ready:

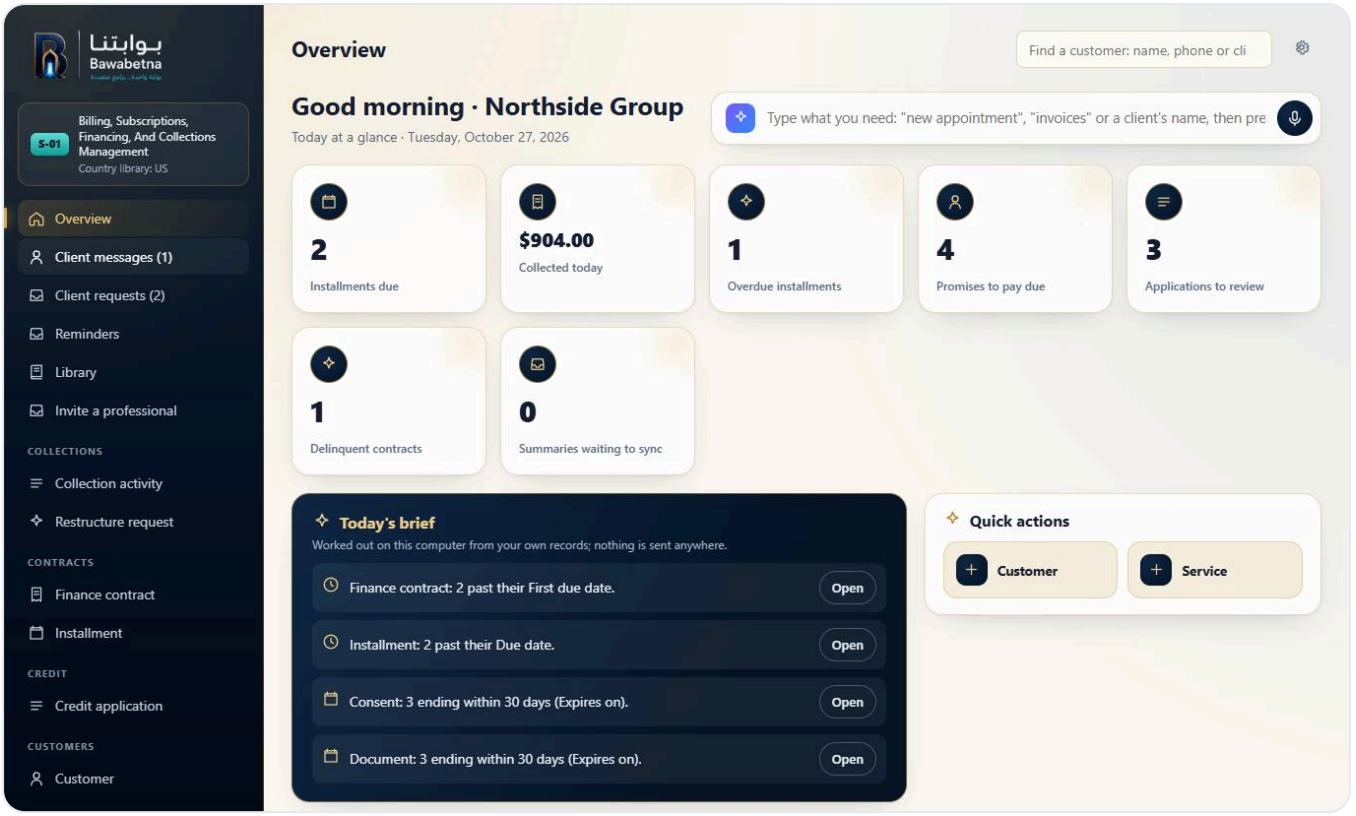
1. **Finance office**: Name, License number, Country, Default currency
2. **Branch**: Name, Phone
3. **Collector**: Full name, Role

Each person signs in with their own role and sees only the screens of that role:

- Accountant
- Collector
- Credit manager
- Credit officer
- Manager
- Office owner

The home screen

The home screen shows today's work at a glance: counts, today's schedule, what is waiting and requests from clients. The command bar at the top opens any screen from a short sentence, such as a client's name or "new appointment".

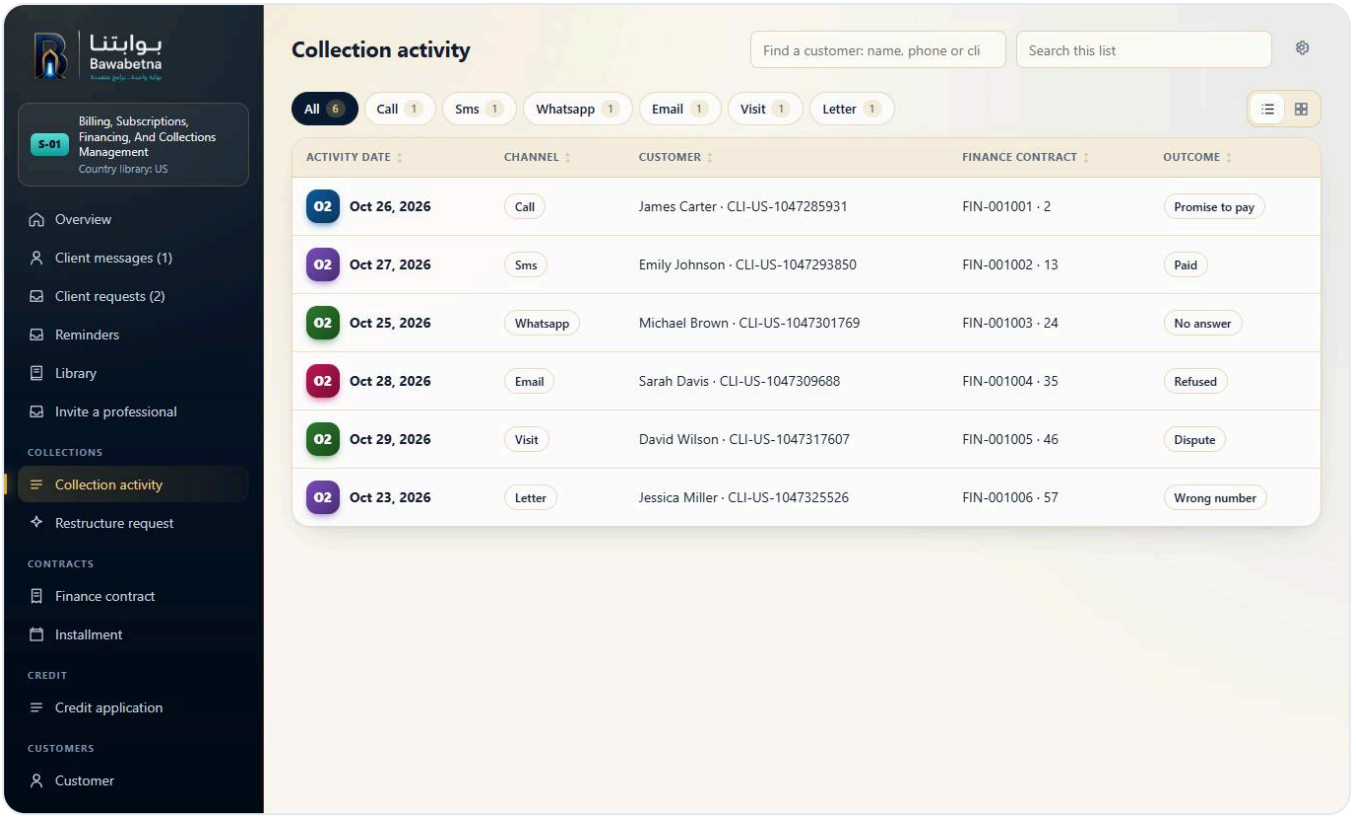


The home screen

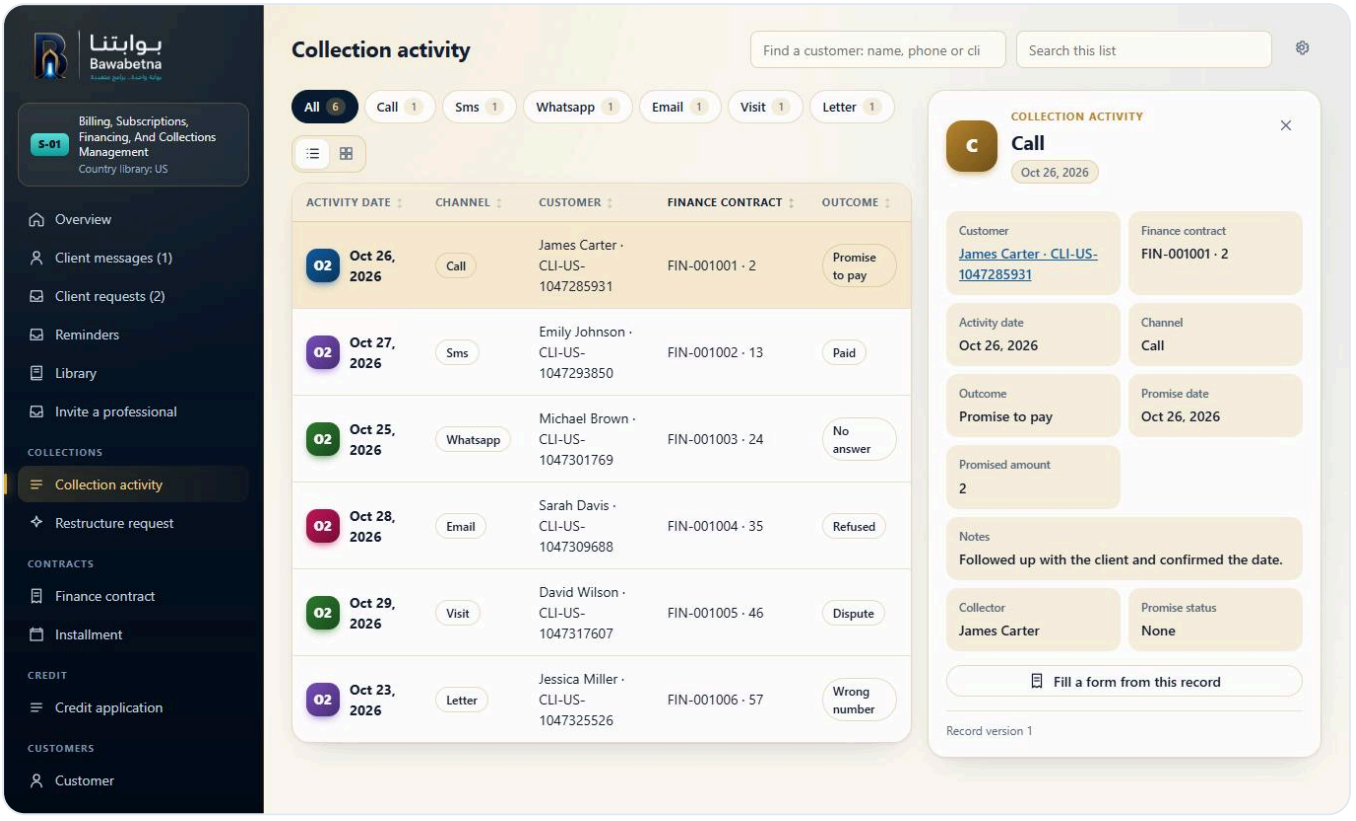
Screens and what you record in them

The side menu groups the screens by kind of work. Each screen lists its records: New adds one, a click opens it, and the buttons at the bottom of a record move it to its next stage.

Collections



Collection activity



A record open for editing

Collection activity

What you record: Customer (required), Finance contract, Activity date (required), Channel (required), Outcome (required), Promise date, Promised amount, Notes, Collector, Promise status

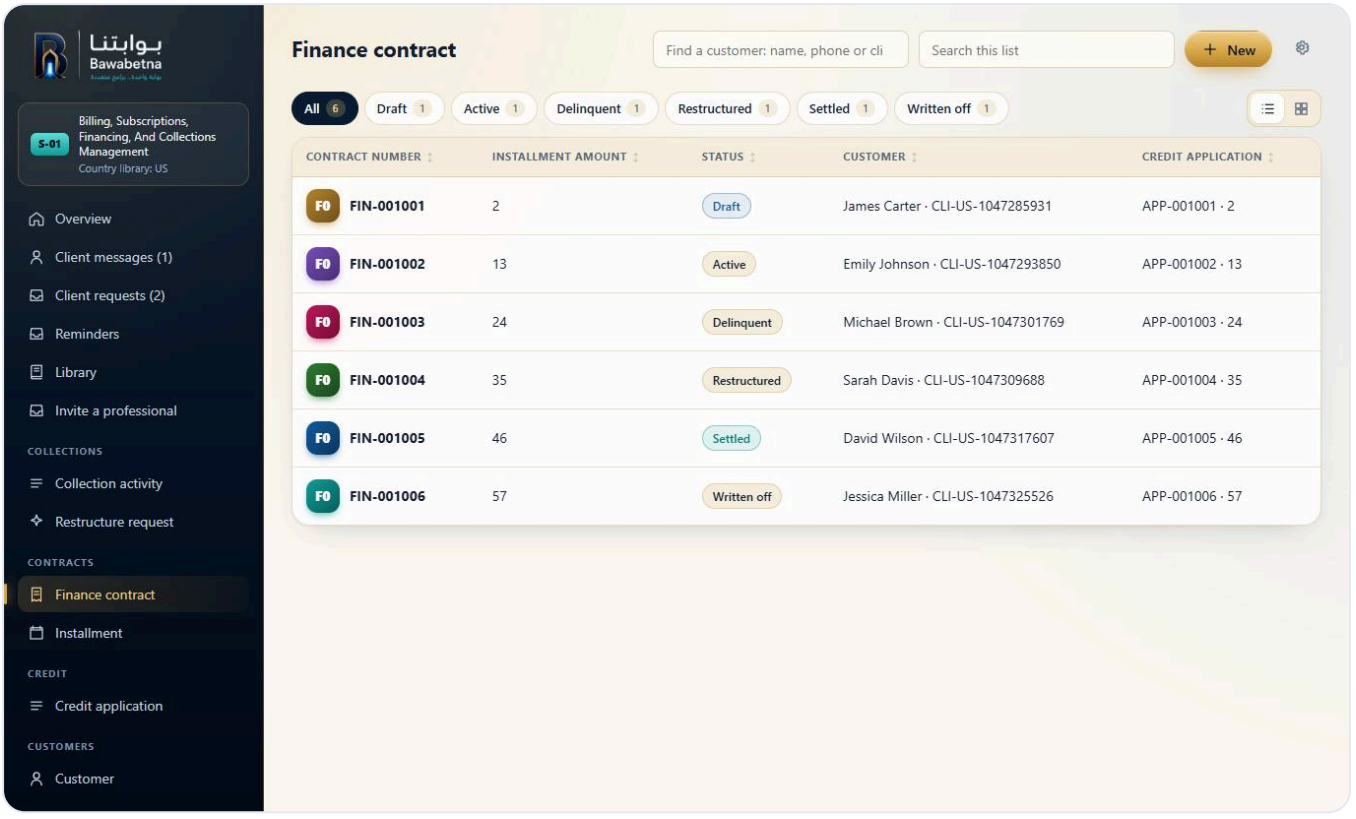
Restructure request

What you record: Finance contract (required), Requested on (required), Reason (required), New term months, New installment, Grace months, Notes, Status (required)

Stages: A new record starts as "Requested".

Requested → Approved | Requested → Rejected

Contracts



Finance contract

Finance contract

What you record: Contract number (worked out by the program), Customer (required), Credit application, Product (required), Asset description, Principal (required), Down payment, Annual profit rate (required), Term months (required), Profit amount (worked out by the program), Total payable (worked out by the program), Installment amount (worked out by the program), First due date (required), Paid to date, Outstanding (worked out by the program), Days past due, Status (required), Settled at (worked out by the program)

Stages: A new record starts as "Draft".

Active → Delinquent | Active → Restructured | Active → Settled | Delinquent → Active | Delinquent → Restructured | Delinquent → Settled | Delinquent → Written off | Draft → Active | Restructured → Active | Restructured → Settled | Restructured → Delinquent

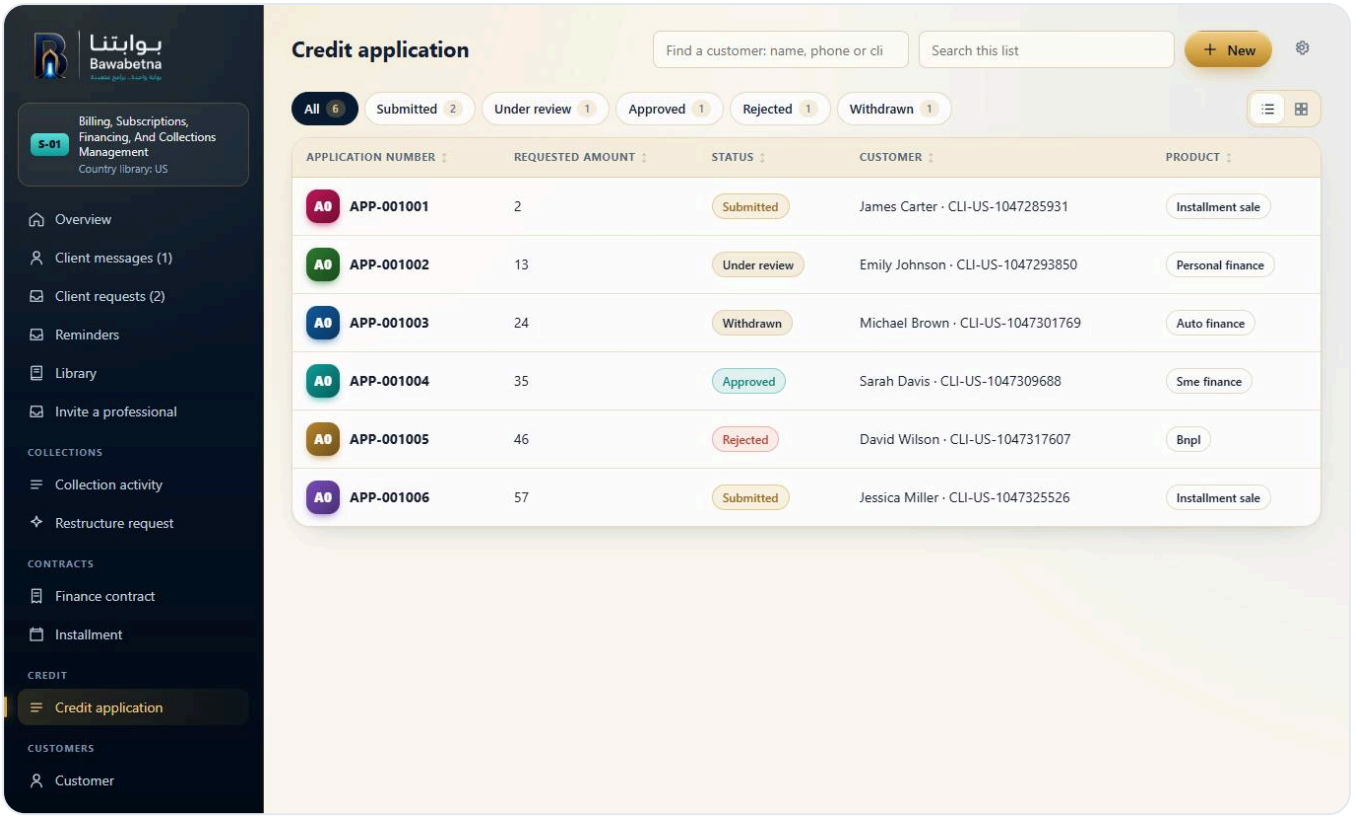
Installment

What you record: Finance contract (required), Number (required), Due date (required), Amount due (required), Amount paid, Balance (worked out by the program), Paid on, Status (required)

Stages: A new record starts as "Scheduled".

Due → Partially paid | Due → Paid | Due → Overdue | Overdue → Partially paid | Overdue → Paid | Overdue → Waived | Partially paid → Paid | Partially paid → Overdue | Scheduled → Due | Scheduled → Paid

Credit



Credit application

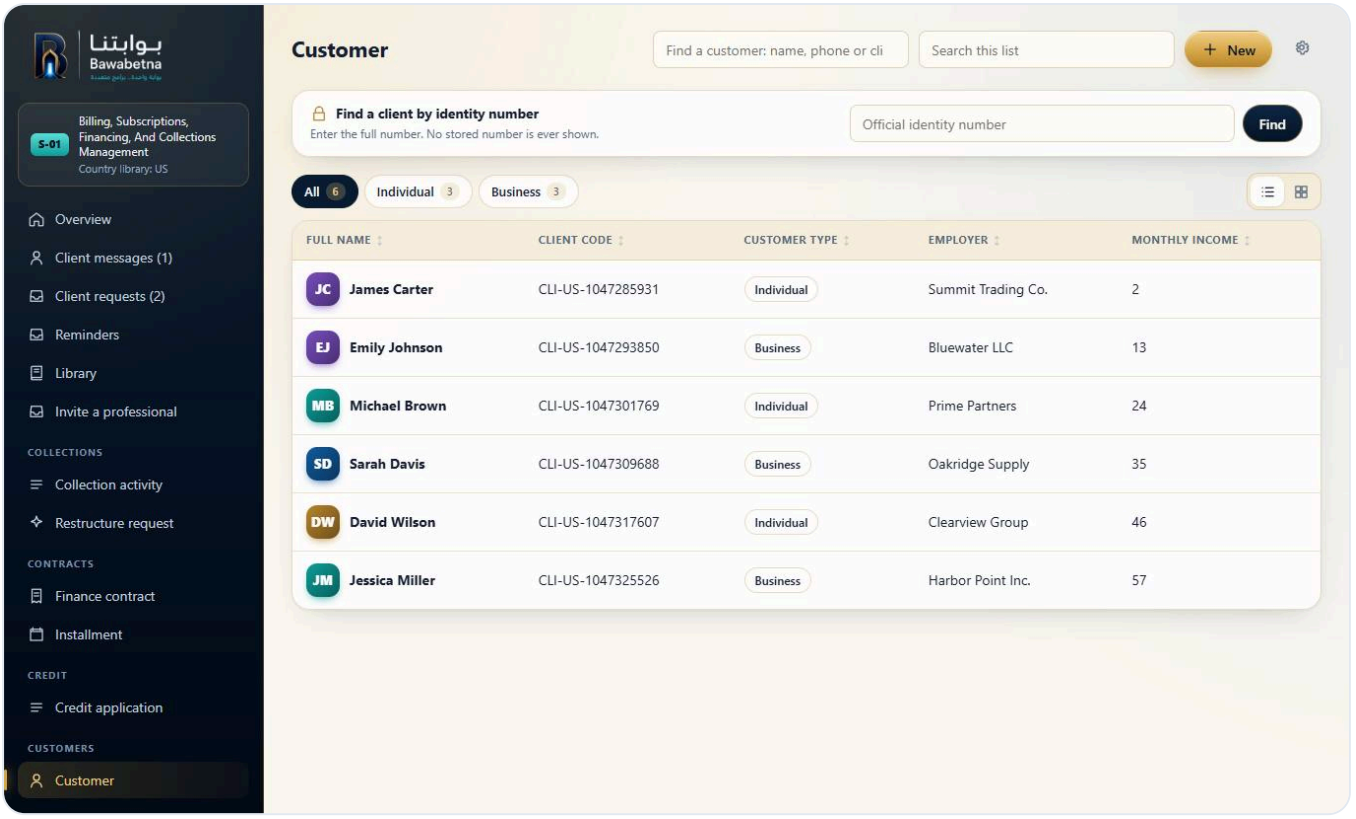
Credit application

What you record: Application number (worked out by the program), Customer (required), Product (required), Requested amount (required), Term months (required), Monthly income (required), Monthly obligations, Debt burden ratio (worked out by the program), Credit bureau score, Guarantor name, Analysis, Collector, Status (required)

Stages: A new record starts as "Submitted".

Submitted → Under review | Submitted → Withdrawn | Under review → Approved | Under review → Rejected

Customers



Customer

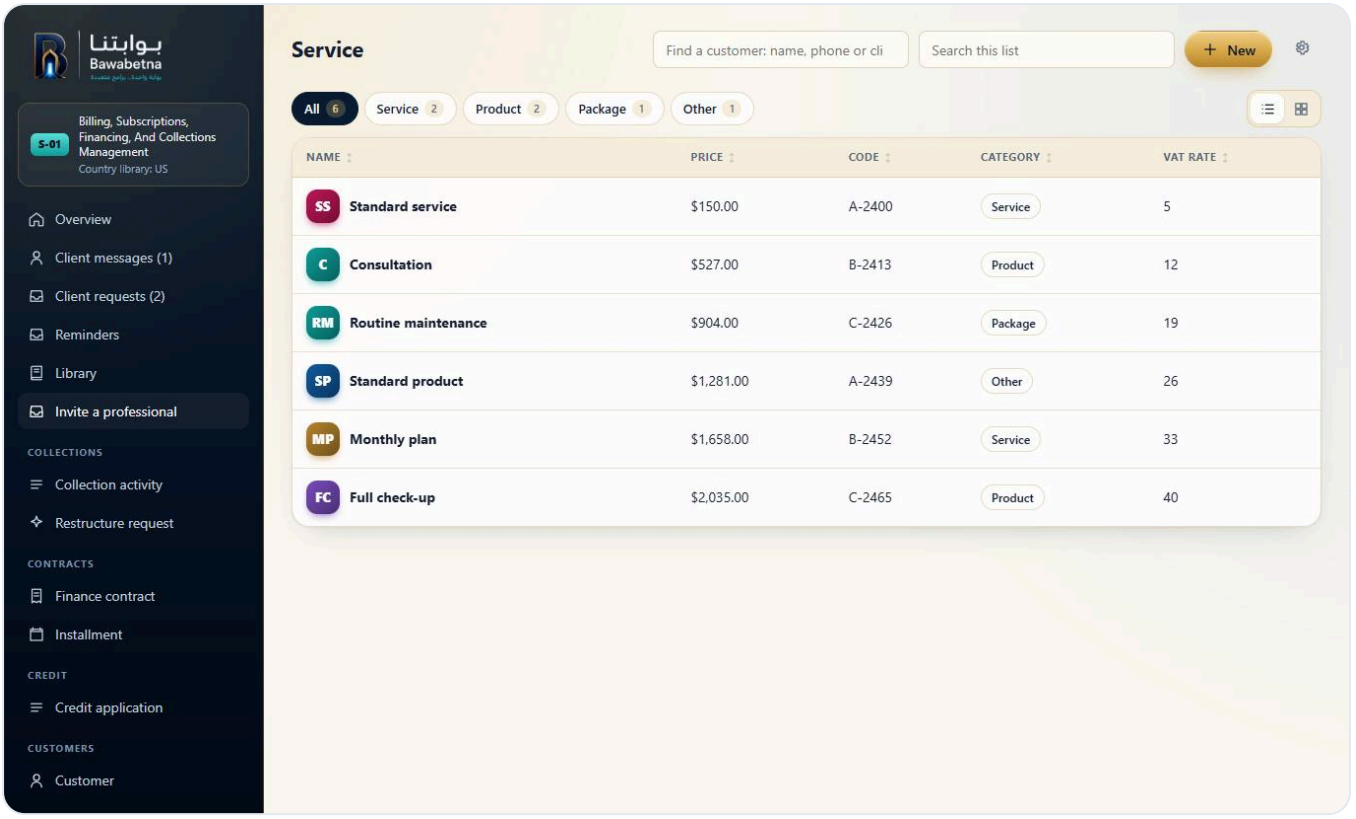
Customer

What you record: Full name (required), Customer type, Employer, Monthly income, Email, Address, Alternate phone, Phone, Client code, Ecosystem registration, Identity country, Official identity number (required), Notes

Document

What you record: Customer (required), Finance contract, Category (required), Title (required), Reference number, Issued on, Expires on, Files

Billing



Service

Service

What you record: Code, Name (required), Category, Price (required), Vat rate (required), Active

Invoice

What you record: Invoice number (worked out by the program), Customer (required), Finance contract, Currency (required), Issued at (worked out by the program), Subtotal (worked out by the program), Tax total (worked out by the program), Total (worked out by the program), Paid (worked out by the program), Refunded (worked out by the program), Net paid (worked out by the program), Balance (worked out by the program), Status (required), E invoice reference, Notes

Stages: A new record starts as "Draft".

Draft → Issued | Draft → Voided | Issued → Voided | Refunded → Reconciled | Settled → Reconciled

Invoice line

What you record: Invoice (required), Service, Description (required), Quantity (required), Unit price (required), Discount, Vat rate (required), Line net (worked out by the program), Line tax (worked out by the program), Line total (worked out by the program)

Payment

What you record: Receipt number (worked out by the program), Invoice (required), Amount (required), Method (required), Transaction reference, Paid at (worked out by the program)

Refund

What you record: Refund number (worked out by the program), Payment (required), Invoice (worked out by the program), Amount (required), Reason (required), Refunded at (worked out by the program)

Setup

Finance office

What you record: Name (required), License number, Country (required), Tax number, Default currency, Regulator license number, Whatsapp enabled, Online meeting link, Payment link, Review link, Ai assistant enabled, Ai model, Ai endpoint

Branch

What you record: Finance office (required), Name (required), Address, Phone

Collector

What you record: Branch (required), Full name (required), License number, Phone, Role, Active

Reports

Reports are worked out on your computer from your records. Choose a period, see the chart and the table, then print or export them. The reports of this program:

- Portfolio by status

- Portfolio by product
- Overdue by month
- Collection outcomes
- Promises kept vs broken
- Applications by status
- Revenue by month
- Revenue by service
- Collections by payment method
- Outstanding balances by client
- Receivables aging (days since issue)

Working with your clients

A client with a Bawabetna Client Code can, from the free client app: book an appointment, write to you, send requests and documents, sign documents, see what they owe and pay you directly, tell you they have arrived, ask for an earlier time and see their points. Everything reaches this program with its next sync.

Your data

Your records are kept encrypted on your own computer; only a short summary of each transaction is sent to Bawabetna. Make a backup from Settings; it is encrypted with your recovery key.

Help

Write to info@bawabetna.com or use the contact page at bawabetna.com/contact.