

NdalamaCore Discovery Questionnaire

Shape a product conversation around your
institution

18 SEPTEMBER 2026

IN THIS OVERVIEW

How to use this questionnaire
Institution and objectives
Products and credit operations
Cash, settlement and accounting
Customers, members and service
People and access
Data, migration and integration
Security and operations
Demonstration priorities

How to use this questionnaire

Short, summary-level answers are enough. If an item needs a wider internal conversation, simply write **To discuss**. Please leave customer records, passwords, bank credentials and other confidential details out of this worksheet.

Institution and objectives

1. Legal name, institution type, licence/regulatory status, primary country and operating regions?

2. Which entities, branches, departments and delivery channels are in scope?

3. Approximate active customers, active loans, staff, branches and monthly transaction volume?

4. What outcomes must be visible in 30, 90 and 180 days?

5. Who are the executive sponsor, product owner, finance-control owner, security/privacy owner and implementation lead?

Products and credit operations

6. Current loan products, currencies, amount/term limits, frequencies, interest methods, fees, penalties and grace rules?

7. Required affordability, guarantor, collateral, document and KYC rules?

8. Approval levels, monetary authorities, separation-of-duty rules and exception procedures?

9. Current disbursement, collection, reversal, write-off, reschedule, refinance and settlement processes?

10. Which calculations or reports require independent finance validation before acceptance?

Cash, settlement and accounting

11. Teller/vault operating model, denominations, float limits, handovers, close and over/short approval?

12. Banks/mobile-money providers, statement formats, settlement accounts and reconciliation ownership?

13. Chart of accounts, control mappings, financial periods, accruals, manual journals and reporting basis?

14. Existing accounting integration or whether NdalamaCore will be the detailed subledger/general-ledger source?

15. Required statutory, management, board, donor or regulator reports?

Customers, members and service

16. Customer types, identifiers, duplicate rules, KYC evidence, risk flags and retention requirements?

17. Group lending, guarantor, collateral, employer/payroll and field-verification practices?

18. Savings, deposits, shares, dividends, interest, beneficiaries or member-governance requirements and legal authority?

19. Customer portal, statements, receipts, complaints, consent and communications expectations?

20. Languages, accessibility, branch connectivity and field-device constraints?

People and access

21. User numbers by loan officer, approver, cashier, accountant, collector, compliance, auditor and administrator?

22. Branch-scoping rules and staff who require all-branch access?

23. MFA, password/passkey, SSO, joiner/mover/leaver and periodic access-review policies?

24. Who may authorise temporary platform support access and for how long?

25. Which actions require recent authentication or two-person control?

Data, migration and integration

26. Source systems/files, data volumes, history depth, quality issues and accountable validators?

27. Customer, loan, schedule, transaction, journal and document migration expectations?

28. Required mobile money, bank, SMS, email, payroll, identity, credit-bureau or data-warehouse integrations?

29. Which system is authoritative for each integration and how are retries/reconciliation handled?

30. Restrictions on cloud services, AI, external processing, data residency and model training?

Security and operations

31. Preferred hosting model and required data location?

32. Availability, support hours, RPO, RTO and maintenance expectations?

33. Security assurance, penetration testing, monitoring, incident response, encryption and key-custody requirements?

34. Private-object storage, malware scanning, backup immutability and restore-test requirements?

35. Procurement, legal/privacy, finance-control, regulator and go-live acceptance steps?

Demonstration priorities

Rank the five most useful scenes: management dashboard; customer/KYC; product/schedule; origination/risk; approval; teller/cash; repayment/accounting; collections; reconciliation; reporting/audit; communications/compliance; customer portal; field app; savings/member products; enterprise/SSO; aggregate analytics/governed assistance.

Share the completed questionnaire with your NdalamaCore representative and use it to focus the next product conversation on your highest-priority workflows.