Communora360
by EBITS

My People, Our Purpose, One Platform

COMMUNORA360 BY EBITS

User guide

Members, payments, events, elections, quizzes, messages and the Communora360 app: everything your organisation does, step by step.

November 2026 · EBITS Co. Limited · The same articles as the Help centre (Help in the menu, and in the app).

Contents

01	The Communora360 app	Getting started
02	Welcome to Communora360	Getting started
03	Your account & password	Getting started
04	Kinds of organisation, features and words	Getting started
05	The dashboard	Getting started
06	Using the Help centre	Getting started
07	Members & groups	Members
08	Importing members from Excel	Members
09	Birthdays and birthday wishes by SMS	Members
10	Professional society profile	Members
11	Registration, dues and membership cards	Members
12	Interest groups, events, CPD points and elections	Members
13	Elections and voting programmes	Members
14	Events, registrations, badges and check-in	Members
15	Associations of institutions (e.g. rural banks)	Members
16	Linked member organisations	Members
17	Executives and office holders	Members
18	Welfare and benefits	Members
19	Payment types & eligibility	Payments
20	Recording & tracking payments	Payments
21	How members pay by USSD (*928*7#)	Payments
22	Importing payments from a spreadsheet	Payments
23	Member loans	Payments

24	Accounts and bookkeeping	Payments
25	SMS messaging	Messages & reports
26	Reports: print, PDF & Excel	Messages & reports
27	The members' home page: news, useful links and daily messages	Messages & reports
28	Team, roles & permissions	Administration
29	Audit trail	Administration
30	Hubtel account & settings	Administration
31	Your brand: logo, colours & interface style	Administration
32	Your subscription, invoices and paying EBITS	Administration
33	Connecting other systems (API)	Integrations
34	Troubleshooting & FAQ	Troubleshooting
35	Churches: congregations, members, families and cells	Churches
36	Churches: tithes, offerings, services and pledges	Churches
37	Congregation totals	Churches

01 · GETTING STARTED

The Communora360 app

> What members, organisation representatives and team members can do in the Communora360 app, and how to sign in. Everything shown in the app is the same as on the web.

The **Communora360** app shows the same information as this website, because both read from the same system. Anything you change in one appears in the other.

Signing in

Use the same sign-in for the app and the website:

- **Phone number or email, and your password.**
- **First time, or forgot your password?** Tap **Get a sign-in code by SMS**. Enter the code, then choose a password.
- If you switched on an **authenticator app**, enter its 6-digit code as well.

Members

- **Home:** the message of the day, news from your organisation (tap **Read more** for the full story), elections you can vote in, open quizzes, upcoming events and useful links. The message of the day also pops up once when you first open the app each day.
- **Pay:** dues and other payments by Mobile Money, with your history and receipts.
- **Inbox:** notifications, including event reminders the day before an event and just before it starts. Choose what you receive in **Settings**.
- **Elections:** vote in your organisation's elections. Open the election and tap **Send me a voting code**; the code goes to your registered phone. Enter it, then choose for each election and tap **Cast ballot**. Once cast, a ballot cannot be changed. You can also tap **Save for later**, **Skip for now**, or **Abstain**. Results show once the organisation publishes them.
- **Events:** register, pay the fee by Mobile Money, and show your badge's QR code at the door.
- **Me:** your details, where you belong, your membership standing and card, awards, and the **Help centre**.
- **Welfare** (under **Me**, from app version 1.8.0, when your organisation runs a welfare scheme): the benefits you can claim and your own claims with their status. To claim, choose the benefit, enter the **Date of the event** and what happened, tap **Check the rules** to see whether it qualifies, then **Submit claim**. Send a photo of a document as evidence with **Send a document** (**Take a photo** or **Choose a photo**); only the photo you choose is sent. You can **Withdraw** a claim that has not been decided. Decisions arrive in your **Inbox**.
- **Loans** are not in the app. Apply and follow your loans in the member portal on the website, or dial the USSD code (**4. My loans**).

Representatives of member organisations

Sign in with the phone number your association registered for you. You see:

- Your organisation's events, places and delegates.
- Elections in which you vote for your organisation.

To add delegates, pay or print badges, tap the button that opens the web portal.

Team members

- **Dashboard, Members, Payments, Inbox.**
- **Events:** the upcoming events. If your role allows checking people in, use **the door scanner**: point the camera at a badge's QR code, or type the badge number, then tap **Check in**. It applies the same checks as the website (cancelled, unpaid, not approved, already checked in).
- **Elections:** each voting programme and its turnout. Results are read on the web by those allowed to.
- **My member view:** if you are also a member, open your own member side without a second password, and come back with **Back to team**.
- Setting things up (payment types, events, elections, messages, reports) is done on the web. Tap **Open the full web system**.

Welcome to Communora360

> Communora360 helps associations, churches, schools, welfare funds and cooperatives collect dues, levies and contributions from their members by USSD, mobile money, cash or bank, with an instant SMS receipt for every payment.

How it works

1. **Member dials *928*7#**
   On any phone, no app or data needed. Their phone number identifies them.
2. **Chooses what to pay**
   Only the dues they qualify for are shown, with the correct amount.
3. **Approves on MoMo**
   The money goes straight into the organisation's own Hubtel account.
4. **Gets an SMS receipt**
   The payment appears on the dashboard and in every report immediately.

Who uses Communora360

Who	Where they work	What they do
Members	USSD `*928*7#`	Pay for themselves or for someone else, check recent payments and dues, and see their loans.
Members	The Communora360 app and the member portal	Their profile, payments and receipts, events, elections, welfare claims; loans and guarantees on the member portal only.
Organisation team (treasurer, secretary, finance…)	Client portal `/app`	Manage members, payment types, payments, SMS and reports. What each person can do depends on their **role**.
EBITS staff	Super admin `/admin`	Onboard clients, set up Hubtel accounts, manage users, SMS gateway and platform reports.

What else Communora360 does

Depending on the features your organisation uses (see *Client profiles and features*):

- **Membership** register, applications, dues and renewals, membership cards.
- **Events** with online registration, check-in and attendance; **CPD points** with certificates.

- **Elections**: voting programmes with candidates and their photographs, voting on the web and by USSD, a preview of the ballot on any screen, and sealed results with bar charts (see *Elections and voting programmes*).
- **Churches**: congregations, families, envelopes, cells, services, tithes, offerings and pledges, and **congregation totals** side by side (see *Congregation totals*).
- **Welfare & benefits**: benefit types with your own rules, claims with evidence, approvals and pay-outs by different people, and the welfare fund (see *Welfare and benefits*).
- **Member loans**: loan products, applications, guarantors, approvals, disbursements, schedules, repayments and the loan book, on the website and by USSD (see *Member loans*).
- **Payment imports**: record many cash, bank and check-off payments at once from a spreadsheet, approved by a second person (see *Importing payments from a spreadsheet*).
- **Linked member organisations**: an association sees the totals its member organisations choose to share (see *Linked member organisations*).

Signing in for the first time

Open the Communora360 address in a web browser (Chrome, Edge or Firefox, on a computer, tablet or phone) and sign in with the email address and password you were given. There is **one sign-in address for everyone**: once you sign in, your organisation's logo and colours load automatically. If EBITS or your administrator set your password, you will be asked to **choose your own password** straight away.

> The sign-in page. "Forgot password?" sends a temporary password by SMS.

Your account & password

> Keep your account safe, reset a forgotten password yourself by SMS, and change your password.

Forgot your password? Reset it by SMS

1. On the sign-in page click **Forgot password?**
2. Enter your **email address or phone number** and press **Send temporary password**.
3. You receive an SMS such as *"your temporary password is KQRT-4829"*. The screen shows where it went, e.g. 024•••1010.
4. Sign in with your email and the temporary password **within 30 minutes**.
5. Choose a new password (at least 8 characters with letters and numbers). You cannot use Communora360 until you do.

Forgot password: enter your email or phone.

My profile: update your details and change your password.

> **Good to know** A phone number is required on every account, because temporary passwords are sent by SMS. If the page says your account has no phone number, ask your administrator to add it.

> **Important** Requesting a reset does **not** cancel your old password. If you remember it, keep using it and ignore the SMS. When an **administrator** resets your password, the old one stops working immediately and you are signed out on every device.

Changing your password

Click your name (top right) → **My profile**. Enter your current password and the new one twice. Changing your password signs you out of every other browser.

Kinds of organisation, features and words

> Every client is set up as a kind of organisation (church, professional society, association of banks, welfare fund…). That decides which features start switched on and the words the screens use. Both can be changed.

Communora360 serves many kinds of organisations. A church does not work like a medical society, and an association of rural banks does not work like either. So each client has a **profile**.

Onboarding a client: choose what kind of organisation it is.

The profiles

Profile	Members are	Features switched on at the start
Professional association / society	People	Membership register & dues, interest groups, events, CPD points, elections
Association of institutions	Organisations (banks, schools…)	Events, elections
Trade union / staff association	People	Events, elections
General association / group	People	—
Church / religious body	People	Congregations, tithes & offerings, families, ministries, events
Welfare fund	People	—
Cooperative / credit union / susu	People	—
School / PTA	People	Events
Club / alumni association	People	Events, elections
Community group / NGO	People	Events
Other	People	—

Members, payment types, payments, USSD, SMS, reports, the team and the audit trail are **always available**, whatever the profile.

Welfare & benefits and **Member loans** are not switched on by any profile: switch them on for the clients that run such schemes. Loans are offered on the website and by USSD only, never in the

mobile app (the app stores have strict rules for lending apps). **Congregations** also gives a church the *Congregation totals* screen.

The **Members are** column also decides how elections work. Where members are people, each member votes personally and nobody is asked about representatives. Only where members are organisations can a voting programme be voted **through each organisation's representatives**. Changing the profile later does not change a programme already set up.

Choosing the profile (EBITS staff)

1. In the super admin area, go to **Clients** and press **Onboard client**.
2. Choose **what kind of organisation** it is. The features below the list are ticked to suit it.
3. Untick or tick features if this client needs something different, then finish the form.

The profile can be changed later from the client's **Edit** form. Changing it offers that profile's usual features; nothing already saved is deleted.

Features & profile (client administrators)

Go to **Administration → Features & profile**.

Features & profile: switch features on or off, and choose your own words.

- **Features**: switch each one on or off. Switching a feature off hides its screens and reports. Its records are kept and come back when you switch it on again.
- **Words**: choose the words your screens use. For example a bank association says *Member institutions*, *Membership number*, *Tiers* and *Subscriptions*; a church says *Cells* and *Ministries & fellowships*. Leave a word empty to use the usual one. **Reset** brings them all back.

> Members see your words too: on the payment and registration pages and in SMS.

The dashboard

> A one-screen picture of your collections: this month, the trend, which dues are being paid, and who is paying.

The client dashboard

- **Collected this month** with the change against last month, all-time collections, pending payments and SMS sent.
- **Monthly collections** for the last six months and **this period's dues**: how many qualifying members have paid each due.
- **Recent payments** and this month's collections by payment type.
- **Who is paying**: amounts and participation by member group, age group and gender, with a link to the full printable report.
- Quick buttons: **Record payment**, **Add member**, **Send reminder**.

Using the Help centre

> Find answers fast: search the live user guide from any screen, and (for EBITS staff) keep it up to date.

The Help centre is the live user guide. It is always up to date, so it may describe new features before the printed PDF does.

Finding an answer



The Help centre: search as you type, or browse by topic.

1. Click the **?** button at the top of any screen, or choose **Help centre** in your user menu.
2. Type what you are looking for, for example *reset password*, *import* or *USSD*. Results appear as you type, with the matching words highlighted.
3. Or browse by topic: **Getting started**, **Members**, **Payments**, **Messages & reports** and more.

> **Tip** Each article has a table of contents on the right, and you can print it or save it as a PDF from your browser.

The full illustrated guide is still available as a PDF: use **Download PDF guide** on the Help centre home page.

Keeping the guide up to date (EBITS staff)

People whose role includes *Write and edit Help centre articles* see **New article** and **Edit** buttons.

1. Write in plain text using simple formatting: `## Heading`, `**bold**`, `- list item`, `1. step`.
2. Use the toolbar to add a **Tip**, **Important** or **Good to know** box, or to **upload a screenshot**. Add a caption on the line under an image in *italics*.
3. Choose who can read the article: **Everyone**, **Client organisations** or **EBITS staff only**.
4. Press **Preview** to check it, then **Save**. Untick **Published** to keep a draft hidden from readers.

Every change is recorded in the audit trail.

Members & groups

> Members are the people who pay. Each member is identified by their own Member ID (e.g. a staff ID or membership number) and pays by USSD with the phone number you register.

Members: search by name, ID, phone or email; filter by group and status.

Add a member

1. Go to **Members** → **Add member**.
2. Enter first and last name, a Ghana phone number and the member's **own Member ID** (staff ID or membership number). These are required. Member IDs must be unique in your organisation.
3. Everything else (gender, date of birth, group, location, join date, extra fields) is optional but makes eligibility rules and reports richer.
4. Tick **Send welcome SMS** to text the member their ID and the USSD code.

The member profile

Add member: name, phone and the member's own Member ID are required.

A member profile: details, the dues they qualify for, payment history, Print statement and Record payment.

From a profile you can **record a payment**, **send an SMS**, see which payment types the member qualifies for, and **Print statement**: a branded statement of all their payments and any dues still outstanding.

Member groups

Member groups, e.g. Executives, Teaching Staff, Retired.

Groups organise members (branches, cell groups, departments, categories). They are used to:

- decide who must pay a due (eligibility rules),
- send SMS to one group,
- analyse payments by group in reports.

> **Tip** Date of birth unlocks the **age group** analysis in reports (Under 18, 18–24 … 65 and over).

Importing members from Excel

> Bring the member list you already have. No template is needed: Communora360 reads your headings and suggests where each column goes.

1. Go to **Members → Import from Excel** (EBITS staff: **Import members**, then choose the client).
2. Choose your **.xlsx** or **.csv** file. Title rows and blank lines are skipped automatically.
3. **Match columns.** Each column shows examples and a suggestion such as *Member's Name → Full name* or *Sex → Gender*. Change any that are wrong. Columns Communora360 doesn't keep (e.g. Age) are skipped, or you can keep them as extra info. Your file should have a **Member ID** column (e.g. Staff ID, Membership No.). If it has none, tick **Give each new member a Member ID** under *Options*.
4. **Review.** Every row is marked New Update or Skip with the reason.
5. Press **Import**. Download the skipped rows, fix them and import the file again: existing members are updated, never duplicated.

Step 2: suggested matches. A name, a phone number and the Member ID (here "Staff ID") are required.

> **Member IDs** Rows without a valid phone number are skipped with the reason shown. Rows without a Member ID are also skipped, unless you ticked **Give each new member a Member ID**.

> **Online-form exports** (Google Forms, ODK, KoBo) for professional societies: see *Professional society profile*.

> **Tip** Phone numbers that lost their leading 0 in Excel (244123456), +233 numbers and ALL CAPS names are fixed for you. Old Excel 97-2003 (.xls) files must first be saved as .xlsx or CSV.

Birthdays and birthday wishes by SMS

> See who has a birthday today and coming up, look at birthdays by month and age, and send birthday wishes by SMS, by hand or automatically every morning.

Open **Members → Birthdays**. The screen only counts **active** members who have a **date of birth** on their record. If Birthdays is not in your menu, switch it on under **Administration → Features & profile**.

1. Today and coming up

- **Today** shows everyone celebrating today, with the age they turn. A green **Wished** label means they have already had their birthday SMS today.
- The figures show birthdays **today**, in the **next 7 days**, **this month** and **next month**.
- The list underneath has tabs: *Today*, *This week*, *This month*, *Next 30 days* and *By month* (choose any month to plan ahead).
- **Milestone birthdays** lists members turning 18, 21, 25, 30, 40, 50, 60, 65, 70 and so on in the next 60 days, so you can plan something special.

> **Good to know** Someone born on 29 February is celebrated on 28 February in years that are not leap years.

2. Sending birthday wishes

- Press **Send birthday wishes** to send the birthday SMS now to everyone celebrating today who has not had it yet. Nobody gets two messages on the same day, even if you press it again or the automatic sending also runs.
- To send them **automatically**, tick **Send automatically** under *Birthday SMS* and press **Save**. Every morning at 7:00 the system sends the message to members celebrating that day.
- Change the wording in the same place. Click a placeholder to add it: `{first_name}`, `{organisation}`, `{age}` and the others. The preview shows how it will read and how many SMS parts it uses.

> **Tip** Each birthday SMS is charged like any other SMS. Check the number of birthdays per month (below) to see what to expect.

You need the **Send SMS** permission to send wishes, and **Manage settings** to change the message or switch automatic sending on.

3. Analysis

- **Birthdays by month** shows how many members celebrate in each month, and which month is the busiest.
- **Members by age** groups your active members by age (under 18, 18–24, 25–34 and so on).
- **Dates of birth on record** shows how many active members have a date of birth. Members without one can't be wished: open **Members** and add their dates, or include a date of birth column when you import from Excel.

Staff limited to one congregation only see that congregation's members.

Professional society profile

> For professional bodies such as medical and nursing societies. Adds title, membership category, workplace, region, cadre, specialty and areas of interest to members, cleans online-form exports on import, and adds five society reports.

These features come with the **Membership register & dues** feature. Clients set up as a *Professional association / society* have it switched on; others can switch it on under **Administration → Features & profile**. The lists are under **Administration → Membership settings**. Nothing changes for clients who don't use it.



Society profile: membership categories, cadres, specialties and facility services.

Switch it on

1. Go to **Features & profile** and switch on **Membership register & dues** (it is already on for professional societies).
2. Leave **Start with the standard lists** ticked to get:
   - the categories Full, Associate, International and Honorary;
   - common cadres;
   - paediatric specialties and interest areas;
   - facility services.
3. Change the lists at any time: membership categories, cadres, specialties and interests, facility services, and also **titles**, **regions**, **facility types** and **facility ownership** (for example add a title, or use states instead of Ghana's regions). Each item can have **other spellings**, for example *NICU, neonatal ward*. Imports match them too. Renaming a title, region, facility type or ownership changes it on every member and facility that uses it; merging two moves them to the one you keep.

Switching the feature off hides the extra fields and reports. The saved details are kept.

Membership categories

Give each category its **annual dues** now. Renewals by category come in the next phase.

Merging list items

If the same thing appears twice, for example *Clinical Officer* and *Physician Assistant*, press **Merge** on the one to remove and choose the one to keep. Its members move across, and its name is kept as another spelling.

What members get

The member form and profile gain these fields:

- **title** and **middle name**;
- **WhatsApp** number;
- **membership category** and **licence / PIN** number;
- **country**, **region**, **district** and **facility**;
- **cadre**, **specialty**, **subspecialty practised** and **areas of interest**;
- whether they would like to join an **interest group**.

Members working abroad can be saved with a foreign phone number, written with its country code (+44…). SMS and Mobile Money still need a Ghana number.

A member profile with the professional details.

The **Members** list can be filtered by category, region and cadre.

Importing an online-form export

Exports from Google Forms, ODK or KoBo can be uploaded as they are, without editing them first.

A form export: form housekeeping columns are skipped and new Member IDs will be given.

Column matching

- Headings such as `biography.sur_name` and `biography1.region` are recognised.
- Form housekeeping columns are skipped: record ids, device, start and end time, form version.

Member IDs and repeat entries

- **No Member ID column:** tick *Give each new member a Member ID* and choose the start, e.g. **PSG** → PSG0001, PSG0002….
- **Existing members** are found by email, or by phone and first name.
- **People who filled the form twice:** only their **latest entry** is kept. Their earliest join date is kept.

Values that are cleaned

- **Codes:** `dr.med` becomes *Dr*, `Greater.Accra` becomes *Greater Accra*, and `Ghana_cnt` becomes *Ghana*.
- **Phone numbers:** numbers that lost their leading 0 are fixed. Foreign numbers use the phone-country column.
- **Several answers in one cell** are split, for example `dietician inpatient laboratory`.
- **"Other" with a written answer:** *Physician assistant* is matched to the list. Anything not in the list is kept as extra info.

- **Gender** can be taken from the title (Mr → male; Mrs, Miss, Ms → female). Dr and Prof are left blank.
- **Dates of birth** that give an age under 15 are left out with a note. They are usually the form date typed by mistake.

Facilities

- Facilities are matched by name, known abbreviations (KATH, KBTH, TTH, CCTH, HTH, UGMC…) and close spellings in the same region.
- New facilities are added as **not verified**.

Check the review screen before importing. It shows how many rows are earlier entries, and which new list entries and facilities will be added.

Facilities

Members → Facilities lists every workplace with its region, services and number of members.

Facilities: verify, edit services, and merge spellings of the same place.

- ✓ marks a facility as verified.
- **Edit** sets the type, ownership, region and services. Saving also marks it verified.
- **Merge** moves the members of one spelling to the facility you keep, e.g. *Achimota* into *Achimota Hospital*. The old spelling is remembered for future imports.

Society reports

These appear in the **Report centre** under **Society**. Like every report, each can be printed, saved as PDF or downloaded for Excel.

Report	What it shows
Society membership overview	Members by category, region, gender, cadre and age group, and new members per month
Workforce by region	Members, categories, specialists and nurses in each region. Regions with no senior (first-category) members or no specialists are flagged
Facility services by region	How many member facilities offer each service, and which services are missing in each region
Areas of interest	Interest in each area compared with members already practising it, and demand for interest groups
Data quality	Missing or doubtful details, possible duplicates, foreign numbers and facilities still to verify, with the list of members to follow up

Workforce by region, with the regions that need attention.

Registration, dues and membership cards

> For clients using the membership register. Let people apply to join online, collect annual dues by category, follow renewals, print membership cards with a QR code, and see the analysis page.

These features come with the **Membership register & dues** feature (see *Kinds of organisation, features and words*). The settings are under **Administration → Membership settings**.

1. Set the dues and open registration

1. Go to **Membership settings → Membership categories** and give each category its **annual dues**, for example Full GHS 300 and Associate GHS 150.
    - Leave the dues empty for categories people cannot apply for, such as **Honorary**.
2. Open the **Registration & dues** tab.
    - Tick **Open online registration**.
    - Choose how **Member IDs start**, e.g. **PSG**. New members get PSG0001, PSG0002… continuing after the highest number already in use.
    - Optionally tick **Approve applications automatically**.
    - Add a short note for the registration page.
3. Press **Set up annual dues**. This creates the payment type *Annual membership dues*: each member pays the dues of their own category, once per year.

The tab also shows your **registration link** and **renewal link** with QR codes. Share them on WhatsApp, or print the codes on posters.

Registration & dues: open registration, Member ID prefix, the dues payment and the two links.

2. Online registration

People fill in the public form in your society's colours. The form asks for:

- their name, phone, email and gender;
- the membership category, with its dues shown;
- their licence number;
- where they work;
- their cadre and specialty;
- their areas of interest.

They must confirm that their details are correct. People already registered, or with an application already waiting, are told so.

The public registration page.

- **With approval** (the default): applications wait under **Members → Applications**. Open one, check it, then press **Approve and create member** or **Do not approve**.
  - Approving creates the member with the next Member ID and sends the welcome SMS.
  - A workplace not yet in your list is added to Facilities as *not verified*.
- **Automatic approval:** the applicant becomes a member at once, sees their Member ID, and can pay their dues straight away.

Reviewing an application.

3. Paying and renewing

The membership year runs from **1 January to 31 December**. Members can pay their dues in three ways:

- **Renewal page.** The member enters their Member ID or phone number. They see their category, this year's dues and their status, then pay by Mobile Money. The page waits for the prompt to be approved, then offers their card and receipt.
- **USSD.** The dues appear in the menu with the member's own amount.
- **At the secretariat.** Use *Record payment* on the member's profile, as for any payment.

The renewal page.

4. Dues & renewals

Members → Dues & renewals shows every active member's standing for the chosen year.

Status	Meaning
Paid up	This year's dues are paid
Renewal due	Paid last year, or a new member, but not yet this year
Lapsed	Missed at least the last year
No dues set	Their category has no dues (e.g. Honorary)

The page also shows the amount collected and the amount still to collect, with progress by category.

- **Mark as paid…** records dues paid by bank or cash, or before you started using Communora360. Tick the members, or use **Select everyone not paid**, then give the date. No receipt SMS is sent unless you tick it.
- **Send reminder** texts the members shown who are due or lapsed. The message includes their Member ID and the renewal link.

- **Print cards (paid up)** prints the cards of members who have paid.

Dues & renewals.

5. Membership cards

Each card shows:

- the society's logo and name;
- the member's title and name, Member ID, category and cadre;
- whether they have paid this year ("Valid until 31 Dec");
- a **QR code**.

Scanning the QR code opens a page that confirms, there and then, whether the membership is valid. A card printed in January therefore still tells the truth in December.

- **One card: Membership card** on the member's profile.
- **Many cards: Print cards** on the Members list (for the filtered members) or on Dues & renewals (paid-up members). Cards come 10 per A4 page, ready to cut out, or can be saved as PDF.
- **Members themselves:** after paying online, or with **Send my card by SMS** on the renewal page. The link goes only to the member's registered phone.

The page behind the QR code, with the card.

6. Society analysis

Insights → Society analysis brings the analyses of the society's national report into the app. They are always up to date:

- **Membership summary:** members per category, members practising a subspecialty, and a chart of each region by category. The table shows each category's members by region with %, and regions with no Full members are highlighted.
- **Services by region:** how many members report each paediatric service at their facility. Switch to *Facilities* to count facilities instead.
- **Age classes:** each category by age class (under 30, 30–39, 40–49, 50–54, 55 and over). Click a number to see the names.
- **Subspecialty interests:** members interested in each area, compared with those already practising it. Click an area to list the members.
- **Name lists by region:** the alphabetical list of members in each region.

Every tab has **Print / PDF** and **Excel (CSV)**. The same analyses are in the **Report centre** under *Society*, together with the **Dues & renewals** report.

Society analysis: membership summary.

Interest groups, events, CPD points and elections

> For societies, unions, clubs and churches. Run interest groups, events with online registration and check-in, CPD points with verifiable certificates, and elections (see *Elections and voting programmes*).

You find these features in the menu under **Engagement**. Each one (interest groups, events, CPD points, elections) can be switched on or off under **Administration → Features & profile**. For associations whose members are institutions, see also *Associations of institutions*.

1. Team members are members

In a society, everyone on your team is also a member. Here is how to add someone to the team:

1. Go to **Team** and press **Add team member**.
2. Search for the person by **name**, **phone number** or **Member ID**, then pick them from the list.
    - Their name and phone number come from their member record.
3. Add the **email** they will sign in with, and choose a **role**.
4. Leave the password empty. A temporary password is sent to their phone by SMS, and they choose their own password when they first sign in.

The team list shows each person's Member ID, with a link to their member record.

Add team member: find the member by name, phone number or Member ID.

2. Interest groups

Interest groups are for subspecialties and other interests, such as Neonatology or Adolescent Health.

- **Create from members' interests** creates one group for every area of interest that at least 5 members chose on their profile.
- **New group** lets you create a group yourself.

Interest groups, with the number of members in each.

Open a group to:

- **Add everyone interested** in its area. Members who said they do not want to join an interest group are skipped.
- **Add a member** by name, phone number or Member ID.
- **Choose a role** for each person: **Lead**, **Secretary** or **Member**.
- **SMS the whole group**.

- **Create an event for this group.**

A group: members and roles, add members, and SMS the group.

3. Events

Under **Events**, press **New event**. A new event is a **draft**: nobody sees it and nothing is sent until you publish it and then send invitations yourself.

Each event has its own page with five tabs: **Overview** (who is invited, registered, paid and checked in, kept apart), **Registrations**, **Invitations**, **Badges** and **Setup** (categories, sessions, CPD). Members register on the event's public page with a code sent to their phone; staff can also register them, record cash payments, and check people in with the **Check-in** screen.

The full guide is the article *Events, registrations, badges and check-in*.

4. CPD points and certificates

After the event, press **Award CPD points to attendees**:

- Everyone who was checked in gets the event's points, once only.
- Each attendee also gets a **certificate** with a number and a QR code.
- Anyone can scan the QR code to check that the certificate is real.
- **Print certificates** prints them all at once, on A4 landscape.

The **CPD points** page shows each member's points for the year against the yearly requirement (20 points unless you change it).

- **Record CPD points** adds points earned elsewhere, such as a course abroad.
- The member's profile also shows their CPD points and interest groups.

CPD points: the yearly requirement and each member's progress.

5. Elections

Elections are run as **voting programmes**: several elections and resolutions in one round, voted on the web and by USSD, with results sealed until an electoral commissioner releases them. See the article *Elections and voting programmes*.

6. Reports

Three reports are added under **Reports**:

- **CPD points**: points by member for a year.
- **Events & attendance**: events in a period, or the attendance list of one event.

- **Election results**: the released results of one voting programme.

Permissions

Six permissions are in **Roles & permissions**, under **Society**:

- Create interest groups and manage their members
- Create events, register and check in attendees
- Award and correct CPD points and issue CPD certificates
- Set up voting programmes, open and pause voting
- Electoral commissioner: close voting, release and publish results, make corrections
- Read and print election results once released

The Staff role gets the first three. Give the election permissions only to the people who run elections.

Elections and voting programmes

> Run several elections and resolutions in one voting programme, on the web and by USSD: who may vote, candidates with photographs, a preview of the ballot on a phone, tablet and computer, sealed results with bar charts, and representatives for associations whose members are organisations.

A **voting programme** is one round of voting, for example "AGM 2026 elections". It contains one or more **elections**: an office (President, Secretary, a council of five) or a **resolution** voted For or Against. Members vote one election at a time, on the web or by dialling the USSD code, and can stop and continue later on either.

You find programmes under **Engagement → Elections**.



Voting programmes: each one with its status, elections and how many have voted.

1. Create the programme

1. Press **New voting programme**.
2. Give the title, the voting period and the instructions voters will read.
3. **Who votes** depends on your kind of organisation (set by EBITS when your organisation was set up):
    - **Members are people** (societies, unions, welfare associations, churches, clubs): each member votes personally. You are not asked anything about representatives.
    - **Members are organisations** (for example an association of rural banks): choose whether each **organisation votes through its representatives** (the usual choice, and the default) or the members' people vote personally. With representatives, also set how many each organisation may have and whether a second administrator must approve each one.
4. Choose the confirmation SMS (after each election, at the end, both, or none) and whether results are shown publicly once you publish them.

2. Add the elections and candidates

On the **Elections** tab:

- **Add an election.** Give its title, instructions and number of seats, and how many candidates a voter may choose (and at least how many, if your rules require it). Voters may choose fewer than the maximum unless you set a minimum.
- **How it is decided.** Most votes fill the seats; more than half; two thirds; or "report the counts only". Ties for a seat are never broken by the system: the tied candidates are marked so you can decide as your rules say.

- **Weighted votes** count each voter's approved value (for example, shares or fund units represented) instead of one vote each. Enter the approved weights on the **Electorate** tab.
- **Candidates.** Add each candidate with the name shown on the ballot, a short caption (position, profession...), a profile and a **photograph** (JPEG, PNG or WebP, up to 3 MB). Arrange them in ballot order. Only published candidates appear on the ballot.

The Elections tab: each candidate with their photograph, caption and status.

The photograph appears wherever the candidate does: on this tab, on the ballot (web), in the ballot preview, in the review before submitting, and next to the candidate in the results and their bar charts. A candidate without a photograph shows their initials instead. Photographs are checked when uploaded and their hidden data (camera, location) is removed.

3. Preview the ballot

The **Ballot preview** tab shows each election's ballot exactly as voters will see it after signing in, on a **phone**, a **tablet** and a **computer** (or **all three** side by side), with the photographs. Choose the election at the top.

The ballot preview on a phone, a tablet and a computer.

You can tick names and press every button in the preview: **nothing is saved or counted**, and the page tells you what the button would do for a voter. Candidates still in draft are not on the ballot; the preview says how many are missing. **Open full page** shows the same preview in its own browser tab, which you can also open on your own phone.

Use it before **Mark ready**: check the spelling of names and captions, the order, the photographs and the instructions.

4. Choose who may vote

On the **Electorate** tab, start from:

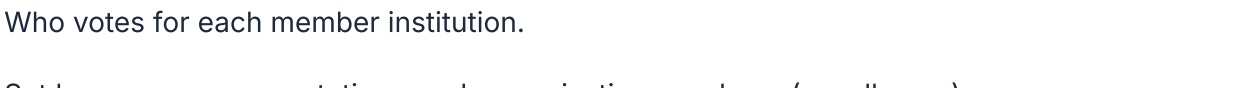
- all active members;
- members **registered** for an event;
- members who **attended** (were checked in at) an event — registration alone is not enough;
- or an approved list.

Then add conditions, such as region, category, group or congregation, combined with "all of" or "any of". The **preview** shows who is in and, for everyone left out, why.

An election can be narrowed further, for example a regional representative elected only by members of that region.

5. Organisations and their representatives

This section applies only when your members are organisations and the programme is voted **through representatives**. The **Representatives** tab then appears.



Who votes for each member institution.

- Set how many representatives each organisation may have (usually one).
- Designate them: one of the organisation's people, one of its delegates at the event, or a new person with a phone number.
- With **second approval** switched on, another election administrator must approve each designation before that person can vote.

Attending the event does not give a vote: three people may come from one bank, but only its designated representative votes.

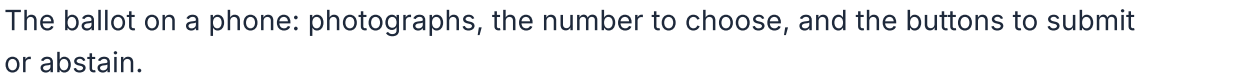
If a representative is replaced, the new person continues the same vote. They cannot vote again in an election the first person already voted in.

6. Open voting

1. Fix everything the **Overview** lists, check the **Ballot preview**, then press **Mark ready**. From now on the ballot is frozen; press **Back to preparation** to change it.
2. Press **Open voting**. The electorate is fixed at this moment (the snapshot).

Ballots are accepted only between the opening and closing times. Send the voting links from the **Voting** tab, or let the programme send them when voting opens.

7. How members vote



The ballot on a phone: photographs, the number to choose, and the buttons to submit or abstain.

- **On the web:** open the voting link (or the voting page) and get a one-time code by SMS to the registered phone. Choose, review and submit each election. Choices are saved as they are made, so the voter can come back later, even after starting on USSD. The page fits any screen, from a small phone to a computer.
- **By USSD:** dial the code and choose **Vote**. The phone number registered for the member (or designated for the representative) identifies them. Each choice is saved at once. Chosen candidates disappear from the list. The screen warns before the choice that completes the ballot. With fewer choices, press **8. Submit**; to vote for nobody, **9. Abstain**. If the call drops, dial again: voting continues where it stopped. (USSD has no pictures: candidates are listed by name.)

Submitting and abstaining are final for that election. "Skip for now" only moves the election to the end of the list.

> **Trying USSD voting yourself** On a local or test copy of Communora360, open **USSD simulator**, enter the phone number of a member in the electorate, press **Dial** and choose **Vote**. The simulator is not available on the live site: there, members dial the real short code from their own phones. Never test with a real programme's voters.

8. While voting is open

- **Nobody sees the results**, not even administrators. The Voting tab shows only how many have finished each election.
- **Pause** stops voting for a while; choices already saved are kept.
- **Electoral commissioner corrections.** Extending the closing time, correcting a candidate's caption or photograph, withdrawing a candidate, adding a late voter or excluding one are corrections made by an electoral commissioner. Each needs a reason and is kept on the **Record** tab.

9. Close, release, publish

1. **Close voting** (an electoral commissioner, or automatically at the closing time). Results stay sealed.
2. **Release results.** The results become visible to those allowed to see election results. Ties, unfilled seats and outcomes of resolutions are explained.
3. **Publish.** If you chose public results, members see them on the voting page.

10. Reading the results

Each election shows a **bar chart** above its list of candidates, with each candidate's photograph:

- **One vote per ballot:** one chart, **Ballots per candidate**: how many ballots chose each candidate, and their share of the ballots cast.
- **Weighted elections:** two charts, one above the other, each on its own scale. **Ballots** shows how many people voted for each candidate; **Weight** shows the votes those ballots carried. A candidate chosen by fewer people can carry more weight, and the weight decides the result.

Abstentions are shown as a grey bar. The list below the charts gives the exact figures (the weight to its last decimal), and marks who is **Elected**, **Tied** or **Withdrawn**.

Released results of a weighted election: ballots and weight, then the exact figures.

The published results on the voting page show the same charts, on any screen.

Reports → Election results prints released results, and the **Results** tab exports them to Excel (CSV).

Permissions

- **Set up voting programmes** (elections.manage): prepare, preview, open, pause, send links, designate representatives.
- **Electoral commissioner** (elections.commission): close, release and publish results, and make corrections.
- **Read election results** (elections.results): read and print released results.

Anyone who can see members can open a programme and its ballot preview, but only those allowed above can change it or read results.

The vote is secret

Ballots are stored without the voter, the time or the device. The system records only *that* someone finished an election, on which day — not whether they voted or abstained, and never how. Unfinished choices are encrypted and deleted when voting closes. The ballot preview never touches real ballots.

Events, registrations, badges and check-in

> Set up an event, invite people, let members or institutions register (and pay), print badges with QR codes and check people in at the door. For the secretariat, for representatives of member institutions, and for check-in staff.

This article has three parts: **for the secretariat**, **for representatives** of member institutions, and **for check-in staff** at the door.

For the secretariat

1. Set up the event

1. Go to **Events** and press **New event**. It is saved as a **draft**: nobody sees it, nothing is sent.
2. Fill in the title, theme, dates and times (in the event's time zone), venue, registration opening and closing, organiser, fees, capacity, and whether registrations need **approval**.
3. Under **Badges**, choose the design (formal portrait A6, compact lanyard 76 × 102 mm, or landscape ID card 85.6 × 54 mm), the label (DELEGATE, SPEAKER…), which lines to show, and when a badge is issued: once registered, or once paid. The preview on the right shows a sample badge. Upload the event's emblem if it has one.
4. On the event's **Setup** tab, add **categories** (each with its fee and, for institutions, its places per institution) and **sessions** if you take attendance per day or per workshop.
5. Associations of institutions: each institution may register the default number of delegates. Under **Setup → Allocations** give an institution more or fewer places, with the reason. **Hard** limits refuse registrations beyond the places; **advisory** limits only warn. The event's capacity is always a hard limit.
6. Press **Publish**. The event is checked first (dates, fees, places). Publishing still sends nothing.

2. Invite

On the **Invitations** tab choose who: active or inactive members, regions, districts, categories, groups, sections, or chosen members; for institutions, their primary representative or all representatives. Press **Preview recipients**: you see how many will receive it, a sample message, and everyone left out **with the reason** (no phone number, already invited, no representative…). Only then press **Send**.

- Messages go out within a minute, one per person, never twice. The history shows sent, failed and waiting messages; **Send failed again** retries (three tries at most).
- **Reminders** skip those already registered, and can be sent at most every 12 hours.
- A message that fails changes nothing else: registrations and payments stay as they are.

3. Registrations

The **Registrations** tab keeps every status separate: registered or cancelled, approved or waiting, paid / not paid / waived / complimentary, badge ready or not, checked in or not. Open a line for its

details and actions:

- **Approve** or **Not approve** (with the reason; the person or institution is told by SMS).
- **Cancel** (with the reason; kept in the history) or **Substitute** another person for a delegate (what was paid moves to the substitute; not after check-in).
- **Record a cash or bank payment** (the amount is the registration's fee, worked out by the system).
- **Waive the fee** or make it **complimentary** (needs the permission to waive event fees, and a reason).
- **Replace the badge** when it is lost (the old one stops working at the door).

Unpaid registrations hold their place for the hours you set (72 by default); after that the place is released and they are told.

4. Badges

On the **Badges** tab print all badges, or only one category, institution, region or district, or those not printed yet. Print on A4 and cut on the dashed lines, or one per page on a card printer. Printing again reuses the same badge; it does not register anyone again. Someone who is not admission-ready yet gets an **acknowledgement** marked *NOT VALID FOR ENTRY* (only if you tick it). Badges never show fees or payments.

For representatives of member institutions

1. You receive an SMS with a temporary password. Sign in at the address in the SMS **with your phone number** and that password, then choose your own password.
2. **Events** shows the events your institution is invited to, with its places: allowed, used and left.
3. Open an event and use **Add delegates**: choose one of your institution's people or type a new person, and choose their category. You can **Save list (draft)** and come back later. **Submit registrations** registers everyone on the list at once, or nobody if something is wrong (each problem is shown on its line).
4. A delegate without a phone number is fine: messages about them come to you.
5. Pay what is due by Mobile Money (if your appointment allows paying). Approve the prompt on the phone; the page shows **Paid** once the payment is confirmed.
6. Print your institution's badges when they are ready. You can also cancel or substitute a delegate while registration is open.

You see only your own institution. You cannot raise your own places: ask the secretariat.

For check-in staff

1. Open the event and press **Check-in** (your role needs the permission to scan badges and check attendees in).
2. Choose the session if attendance is taken per session.
3. Press **Start camera** and point it at the badge's QR code, or type the **badge number** (for example K7Q-0042, or just 42).

4. The screen says who it is and whether they may enter. Press **Check in**. With **Fast mode** on, a scan checks the person in straight away.
5. A badge scanned again shows **Already checked in**, with the time and who checked them in. A replaced, cancelled or another event's badge is refused with the reason. Warnings such as *Fee not paid* are shown to you, not printed on the badge.
6. A check-in made by mistake can be removed from the registration's details, with the reason; it stays in the history.

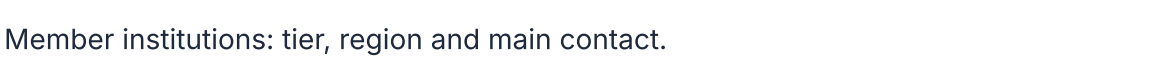
Check-in needs a connection: when the network fails, the screen says the person was **not** checked in, so try again. Opening a badge's QR code with an ordinary phone camera only shows the association's name; it checks nobody in.

Associations of institutions (e.g. rural banks)

> When your members are organisations, such as banks, schools or hospitals: their people, subscriptions by tier, events where each institution sends delegates, and voting through designated representatives.

Some associations do not have people as members but **institutions**, such as rural banks, schools or hospitals. Each institution is represented by its own people: the CEO, the Board Chairman, the main contact and so on. Clients set up as **Association of institutions** work this way.

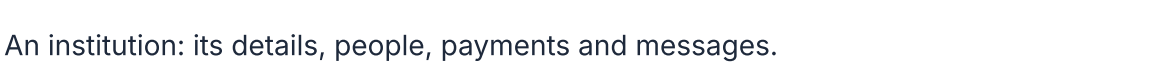
1. Member institutions and their people



Member institutions: tier, region and main contact.

1. Go to **Member institutions** and press **Add**.
2. Enter the **institution's full name** (it is never split into first and last name), its **Membership number**, tier, licence number, region, district and head office.
3. Add the **main contact** (for example the CEO) with their position and phone number.

On the institution's page, the **People** card lists everyone who represents it. Press **Add person** to add the Board Chairman, the Head of Finance and others. **Make main contact** changes who the main contact is.



An institution: its details, people, payments and messages.

Importing from Excel works as usual. The institution's name is kept whole, and abbreviations such as *PLC* keep their capitals.

2. Subscriptions (optional)

Subscriptions are optional. To collect them, switch on **Membership register & dues** under **Features & profile**. Then go to **Membership settings**:

- choose **the same amount for every institution**, or **by tier** (for example Tier 1 GHS 15,000, Tier 2 GHS 10,000, Tier 3 GHS 6,000);
- you can switch between the two later; subscriptions already paid still count.

3. Events with delegates

Each member institution has one or more **representatives** (on the institution's page, **Representatives** card). A representative signs in with their phone number and a password sent by

SMS, and sees only their own institution: its places at each event, its delegates, what it owes and its badges. Being a representative is not attending and not voting.

When you set up an event you choose the **places** each institution may use (one default, and your own number for any institution, with the reason), **categories** of delegates with their fees (for example voting delegate and observer), and whether the fee is **per delegate** or **one package per institution**. Representatives register their delegates in the portal, all at once, within those places; the secretariat can register for them too.

The full guide is the article *Events, registrations, badges and check-in*.

4. Elections: institutions vote through their representatives

Because your members are institutions, a new voting programme asks **who votes**: each **institution through its representatives** (the default) or the institutions' people personally (for example a staff ballot). Organisations whose members are people are never asked this.

In a voting programme where **organisations vote through representatives**, each institution votes through the people you designate for it, up to the number it is allowed (usually one).

> Who votes for each member institution.

1. On the programme's **Electorate** tab, press **Prepare the electorate**.
2. On the **Representatives** tab, designate who votes for each institution: one of its people, one of its delegates at the event, or someone new with a phone number.
3. Check the ballot on the **Ballot preview** tab (phone, tablet and computer). Banks standing as candidates show their initials, or the logo you upload as their photograph.
4. When voting opens, that person votes by USSD from their phone, or on the web with a one-time code sent to it.

Delegates who attend do not vote unless designated. A replacement continues the same vote: nothing already voted can be voted again. See *Elections and voting programmes*.

Linked member organisations

> When a member organisation (for example a rural bank) runs its own welfare or loan scheme in its own account, linked to the association, and chooses whether to share its totals.

A member organisation of an association, for example a rural bank in an association of rural banks, may run its own welfare or loan scheme for its own staff or members. It does so in **its own account**: its own members, team, payment account and records, kept completely apart from the association's.

Linking

EBITS links the member organisation's account to the association's on request. The association then sees it under **Insights → Linked organisations**.

Sharing totals

The association **never** sees the member organisation's members, loans, claims or payments. It sees the member organisation's **totals**, and only while the member organisation chooses to share them:

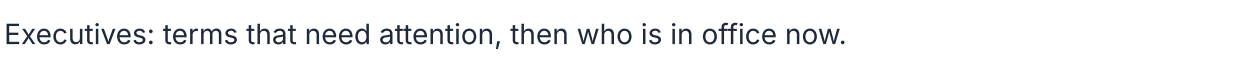
- active members;
- loans active, disbursed, principal outstanding, overdue and written off;
- welfare claims in progress and paid.

The member organisation's administrators switch sharing on or off under **Linked organisations**. The association sees the totals of each member organisation that shares, and the consolidated totals of all of them. Every change is recorded in both organisations' audit trails.

Executives and office holders

> The positions of your organisation, of each member organisation and of each congregation, who holds them and until when, renewals, election winners, and everyone who held them before.

Members → Executives keeps who holds each position (President, Secretary, Treasurer, a bank's CEO or board chairman, a congregation's presiding elder…), for how long, and the full history. You need the permission *View executives and office holders* to see it, and *Keep positions and office holders* to change it.



Whose executives

Choose at the top of the screen:

- **Your organisation**: its own executives.
- **Each member organisation** (associations of institutions, e.g. each rural bank): its CEO, board chairman, company secretary and so on. The member organisation's page has an **Executives & history** button too.
- **Each congregation** (churches with congregations): its pastors, elders and officers. A team member limited to one congregation sees only that congregation.

1. Positions

On the **Positions** tab, add your own positions or press **Add standard positions** and change them. For each position set:

- **Holders at a time**: 1 for a President, more for a council or board (for example 7 board members).
- **Usual term (months)**: suggests the end date when you record someone (24 for a two-year term). Leave it empty for positions without a fixed term.

Every member organisation uses the same list of positions, and so does every congregation. A position that someone has held cannot be deleted: it is switched off, and its history stays. The positions of member organisations are also offered when you add a person on a member organisation's page.

2. Recording a holder

Under **In office**, use **Record a holder**: choose the position, then who it is (a member, one of the member organisation's people, or someone else typed in with a phone number), the start date and,

if you like, the end date. Communora360 refuses a holder when the position's seats are already taken for that period.

From an election: when an electoral commissioner has released the results of a voting programme, **From an election** records the candidates elected in one of its elections as the holders of a position, marked *Elected*, with the programme named. Only people allowed to read election results can do this, and the same winner is never recorded twice.

3. When a term ends

- On the end date the holder is **no longer in office** (*Term ended, not renewed*). The screen lists these terms, and those ending in the next two months, at the top.
- **Renew** starts a new term on the day after the old one ends, for the usual term (or the end date you choose). The old term stays in the history.
- **End** a term early (resignation, removal, replacement, death) with the last day in office and the reason.
- **Correct** fixes a date or note entered by mistake. Every change is kept in the audit trail.

4. History

The **History** tab lists everyone who has held each position, newest first, with how they came in (appointed, elected, renewed) and how the term ended. Filter by position to see, for example, every CEO of a member bank over the years. **History (CSV)** downloads it; for member organisations and congregations you can also download all of them at once.

Welfare and benefits

> Benefit types with your own rules (bereavement, marriage, childbirth, medical and more), claims checked against them, approvals by different people, recorded pay-outs and the welfare fund.

Welfare is switched on under **Administration → Features & profile**. Team members need the welfare permissions (view, manage, apply, exceptions, approve, disburse); welfare records are sensitive, so viewers do not see them.

1. Benefit types and their rules

Under **Welfare → Benefit types and rules**, add each benefit your organisation offers, for example "Bereavement support" or "Childbirth gift". Link it to a **fund** if members contribute or donate to it: the payments of that payment type are then money into the fund, and the benefit's pay-outs are money out.

Give each benefit its **rules**: a set amount or "what is needed up to a maximum"; who it covers (the member, spouse, child, parent...) each with its own amount and limit; how many claims a year, per 12 months or in a lifetime; how long a member must have been a member; whether dues must be paid up; how soon after the event a claim must be made; the evidence needed; one to three approval levels; and whether a second person confirms pay-outs. New rules apply to events from their start date; claims already made keep the rules they were judged under.

Churches with congregations: a benefit can be run by one congregation for its own members ("Run by").

2. Claims

Members claim in the member portal (**Welfare**), or a team member claims for them (**New claim**). Every rule is checked and explained before anything is saved. The same event claimed by someone else (for example both spouses claiming for the same funeral) is refused; the member is only told that a claim for that event already exists, never who made it (your team sees the link on the claim). Where the rules allow it, a team member with the **exceptions** permission may put a failing claim through with a written reason.

Welfare: claims by status, with the benefit types and the funds on their own tabs.

3. Evidence, approval and pay-out

Add the evidence required (PDF, JPEG or PNG up to 5 MB), or let the member send it from the member portal or the Communora360 app; it is kept privately and every view is recorded. Approvals are by different people, never the person who entered the claim. Pay the benefit by

bank, cheque, cash or Mobile Money as usual, then **record the pay-out** with its reference; the system never sends money. Where the rules say so, another team member checks it against the statement and confirms it, and the claim is closed.

Members are told each decision in their inbox (portal and app): approved, not approved with the reason, and paid.

4. Funds

The **Funds** tab shows each fund's money in, money out and balance.

Payment types & eligibility

> Payment types are the things members pay for: monthly dues, levies, welfare contributions, T-shirts, event tickets...

Payment types with amount, frequency and how many members qualify.

Create a payment type

Setting	What it means
Amount	**Fixed** (e.g. GHS 50), **variable** (member enters an amount between a minimum and maximum) or **per item** (unit cost × quantity, e.g. 3 T-shirts × GHS 80).
Frequency	One-time, weekly, monthly, quarterly or annually. Payments are tracked per period (e.g. 2026-10).
Due day, dates	Day of the month reminders go out; optional open and close dates.
USSD	Whether members see it on `*928*7#`.

Eligibility rules: who must pay

Eligibility rules with a live preview of qualifying members.

Click **Eligibility rules** on a payment type. Add rules on group, status, gender, age, months since joining, location or any extra field, e.g. *Member group is any of Teaching Staff, Executives* and *Age at least 18*.

Choose whether members must match **ALL** rules or **ANY** rule. The preview shows exactly who qualifies. Only qualifying members see the due on USSD and appear in compliance reports.

Recording & tracking payments

> Every payment, whether USSD, mobile money prompt, online, cash or bank, appears on the Payments screen with its status.

Payments: filter by status, type, channel and date; open any payment for details.

Record a payment

1. Click **Record payment** (or use the button on a member's profile).
2. Choose the member, payment type, amount (or quantity) and channel.
3. **Mobile Money:** a prompt is sent to the payer's phone to approve. **Cash/Bank:** recorded as successful immediately.
4. The member receives an SMS receipt with the reference.

Status	Meaning
Pending	Waiting for the member to approve on their phone. Use **Recheck** to ask Hubtel, or **Cancel**.
Successful	Money received. A receipt SMS has been sent.
Failed / Cancelled	Declined, timed out or cancelled. The member is told by SMS.
Reversed	A successful payment that was undone afterwards (for example a cheque that bounced). It stays in the records but no longer counts as paid.

Reverse a payment

When money recorded as received did not in fact arrive, or was refunded, a team member with the permission *Reverse a successful payment* clicks **Reverse** on the payment, gives the reason and confirms. The payment is **kept**, marked reversed, with who did it, when and why; it is never deleted, and it stops counting in dues standing, reports and receipts. Anything that used it is undone exactly: a loan repayment is taken off the loan, and a welfare contribution off the fund. Reversing moves no money: refund a Mobile Money payment outside the system first.

Many payments received at once (bank statements, check-off lists) can be recorded from a spreadsheet: see *Importing payments from a spreadsheet*.

Payment simulator (simulation mode): approve or decline test prompts.

Good to know Until your Hubtel account is switched on, Communora360 runs in **simulation mode** (badge at the top of the screen): no real money moves. Use the **Payment simulator** to approve or decline test payments as the member's phone would.

How members pay by USSD (*928*7#)

> Members don't need an app, a smartphone or data. One short code works for every organisation on Communora360.

The USSD simulator lets you try the menu exactly as a member sees it.

Welcome to Communora360

1. Pay for myself
2. Pay for someone else
3. Vote
4. Exit

3. Vote appears only while the caller's phone may vote in a programme that is open (see *Elections and voting programmes*).

The member's **phone number** identifies them and their organisation, with **no organisation code**. If the number belongs to members of several organisations, they choose the organisation by name.

Paying for themselves, the member then sees their own menu:

Kumasi Teachers Welfare
Hi Abena

1. Make a payment
2. My recent payments
3. Outstanding dues
4. My loans
5. Exit

4. My loans appears only when the organisation has Loans switched on and the member has an active loan. It shows what each loan still owes and the next instalment, or what is late, then ends the call. To repay, the member chooses **Make a payment** and the loan's repayment type. Loans are private: someone paying for another member never sees this option.

Select payment:

1. Monthly Dues GHS 50
2. Welfare Contribution
3. Association T-Shirt

Only dues they qualify for are listed. Variable amounts ask for an amount; item payments ask *how many*.

Pay GHS 50.00 for Monthly Dues (2026-10)?

1. Confirm
2. Cancel

They approve the MoMo prompt with their PIN and receive an SMS receipt.

> **Tip Paying for someone else:** choose 2 and enter that person's Member ID, e.g. a child paying for a parent. Numbers that aren't registered go straight to the Member ID prompt. The payer and the member both get an SMS.

> **No organisation code** Members never need an organisation code. Everyone dials the same `*928*7#` : paying for myself, the **phone number** tells Communora360 which organisation the member belongs to; paying for someone else, the **Member ID** does. If a phone or ID belongs to more than one organisation, the caller simply picks the organisation by name.

Importing payments from a spreadsheet

> Record many cash, bank and check-off payments at once from an Excel or CSV file, checked row by row and approved by a second person before anything is posted.

When members pay at the bank, by salary deduction (check-off) or in cash at a branch, you can record all of those payments at once from the bank's statement or your own spreadsheet. Nothing is posted until every row has been checked and a second team member has approved the batch.

1. Upload and match the columns

Go to **Collections → Import payments** and upload the Excel (.xlsx) or CSV file. Then tell the system which column holds what: the member (member ID, phone or name), the amount, the date paid and, if the file has one, the bank or slip reference. Choose the payment type the money is for and how it was paid (cash or bank).

Import payments: upload a file; the second-person rule, here with a request to switch it off waiting for another approver.

2. Check

Every row is checked: the member must exist in your organisation, the amount must be a valid amount for the payment type, and the date cannot be in the future. Rows are marked:

- **Valid**: ready to post.
- **Suspected duplicate**: a payment with the same reference, or the same member, amount and day, already exists. Confirm it if it really is a second payment, or skip it.
- **Invalid**: explained on the row (for example "Member not found"). Fix the file and upload again, or skip the row.

3. Approve and post

Another team member with the **Approve payment imports** permission approves the batch; the person who uploaded it cannot approve it. An organisation can decide that one person is enough by unticking **Imports need a second person**. How that can be switched off is a safeguard EBITS sets for your organisation: usually one approver asks and a different approver confirms; for some organisations only EBITS can switch it off. Ticking it again always works straight away. Posting then records each payment exactly as if it had been entered by hand: the member's receipt SMS (if you chose to send them), the audit trail, dues standing, welfare funds and loans are all updated. A batch posted twice never records a payment twice.

Loan repayments and welfare contributions

Import them as payments of the loan product's repayment payment type, or of the welfare fund's payment type. Each repayment is put on the member's loan automatically; each contribution goes into its fund.

Reversing a payment

A payment recorded in error is never deleted. Open it under **Payments** and choose **Reverse**, with the reason. It stays in the list, marked reversed, and stops counting as paid. If it was a loan repayment, the loan goes back to what was owed before it. No money moves: a Mobile Money payment the member really made must be refunded outside the system.

Member loans

> Loan products on your own terms, applications checked against them, guarantors who consent, approvals by different people, recorded disbursements, schedules, repayments by any channel, arrears, restructuring, write-offs and the loan book.

Loans are switched on under **Administration → Features & profile**. Members see their loans in the **web member portal** and by **USSD** ("My loans"). Loans are deliberately not in the Communora360 mobile app.

1. Products and terms

Under **Loans → Products and terms**, add each loan product with its terms:

- the smallest and largest amount, and the fewest and most instalments (weekly, monthly or quarterly);
- interest: interest-free, flat rate, or reducing balance (equal instalments, or equal principal), at a yearly rate;
- an optional repayment holiday at the start, and a processing fee on the first instalment;
- who qualifies: months of membership, dues paid up, how many open loans at once, no other loan in arrears;
- guarantors: how many, covering what share of the loan, and the most one member may guarantee;
- one to three approval levels, and whether a second person confirms each disbursement;
- the order a repayment pays (penalty, fees, interest, principal), grace days and the late penalty;
- early settlement: later interest and fees waived, interest charged up to the day, or all interest charged.

Give each product **its own payment type with an open amount** ("Repayments through"). Every payment of that type, whether recorded here, imported, by USSD or by Mobile Money, is then put on the member's loan automatically.

Changing a product's terms affects new applications only: each loan keeps the terms it was made under.

2. Applications and guarantors

Members apply in the portal, or a team member applies for them (**New application**). Every term is checked and explained, with the full repayment schedule, before anything is saved.

Guarantors must agree **themselves**: in the member portal ("Asked to guarantee"), or on a signed form. For a signed form you record its reference and, as your organisation's safeguard requires, attach a scan or photo of it (PDF, JPEG or PNG); some organisations also need a second team

member to look at the form and press **Form checked** (or **Send back**, so the guarantor is asked again) before the consent counts. The loan page shows what is still needed. A member cannot guarantee their own loan, cannot guarantee while in arrears, and cannot go beyond the product's guarantee limits.

A loan waiting for approval: the checks, and a guarantor consent from a signed form that still needs a second check.

3. Approval and disbursement

Approvals are by different people, never the person who entered the application or the borrower. Pay the loan out as usual, then **record the disbursement** with its reference; the system never sends money. Where the terms say so, another team member confirms it. The repayment schedule then starts from the day it was paid.

4. Repayments

Record cash and bank repayments on the loan, or let them come in by Mobile Money, USSD or the payment import. You cannot record more than is owed. A repayment pays the oldest instalment first, in the product's order; paying ahead pays later instalments early. **Settle early** records the exact amount to pay the loan off today.

A repayment recorded in error is reversed from **Payments**; the loan goes back to exactly what was owed before.

Money paid above the whole loan is never counted as repaid: it shows on the repayment as more than owed. Refund it as usual, then **Record refund** with how it was refunded.

Where loan SMS are switched on, members also get an SMS when their application is approved or not, and when the loan is paid out.

5. Arrears, restructuring and write-off

Late penalties are charged automatically once per late instalment, after the grace days. Optional **SMS reminders** (switched on under Products and terms) send one message three days before an instalment and one the day after a missed one.

Restructure gives what is left of the loan a new schedule: one team member proposes it with the reason, another confirms it (or it is cancelled); the old schedule is kept. A **write-off** is asked for by one team member and confirmed by another; the amount is recorded as written off, never as repaid, and anything paid later is recorded as a recovery.

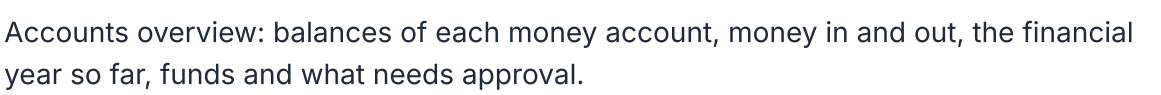
6. The loan book

Loan book shows what has been disbursed, the principal outstanding, what is overdue, how late loans are (up to date, 1–30, 31–60, 61–90 and over 90 days), the share of the portfolio at risk and what was written off. Download it as CSV.

Accounts and bookkeeping

> The organisation's books, kept automatically from payments, services, loans and welfare pay-outs, with expenses, transfers, funds, budgets, reconciliation and financial reports.

Accounts is an optional module. EBITS switches it on for your organisation; ask your EBITS contact if you would like it. Once it is on, **Accounts** appears in the menu for team members whose role includes the accounts permissions.



Accounts overview: balances of each money account, money in and out, the financial year so far, funds and what needs approval.

What fills the books automatically

You do not enter payments twice. Communora360 posts each of these into the books as soon as it happens (or within a few minutes):

- **Payments received** (USSD, Mobile Money, the member portal and app, cash and bank recorded by the team): money into the right account, income into the category of its payment type. Every payment type has its own income category.
- **Reversed payments**: a reversing entry takes them out again. Nothing is ever deleted.
- **Loose collections** of a church service, once the service is closed. Reopening the service takes them out until it is closed again.
- **Loans**: a confirmed disbursement is money lent to members; each repayment is split into principal, interest, and fees and penalties; a write-off removes the principal not repaid.
- **Welfare pay-outs** once confirmed, charged to the welfare fund.

Payments made in **simulation mode** (before your Hubtel account is live) are tests and never go into the books.

> **Good to know** Accounts uses the cash basis: income counts when it is received and expenses when they are paid. Dues not yet paid are in **Collections & defaulters**, not in the books.

Expenses

1. Go to **Accounts → Expenses** and press **Record expense**.
2. Enter the date, amount, who was paid, the category, the account it was paid from, what it was for and, if you have one, attach the receipt (PDF or photo, at most 5 MB).
3. The expense waits for approval. Another team member with the approve permission opens **Expenses** and presses **Approve** (or **Reject** with a reason). Nobody can approve an expense

they recorded, and when two or three approvals are required each must be a different person.
4. Once approved, it is in the books.

Expenses: each one with its category, account, amount, status and who approved it.

An expense recorded by mistake is **voided** with a reason (it needs the close permission): a reversing entry takes it out, and the expense stays on the list marked voided.

Transfers

Use **Accounts → Transfers** when money moves between your own accounts: Hubtel settling into your bank account, cash banked, petty cash topped up. Enter the amount that arrived and any charges deducted; the charges are recorded as an expense.

Funds

A fund is money set aside for a purpose (building fund, welfare fund). Income categories linked to a fund add to it; expenses and welfare pay-outs charged to it take from it. A fund is created automatically for each welfare fund. Add others under **Accounts set-up → Funds**.

Setting up (accounts.manage)

Accounts → Accounts set-up has:

- **Chart of accounts**: your money accounts (cash, bank, Mobile Money), what you own and owe, and the categories of income and expenditure. Add bank accounts and categories, rename them, or switch off ones you do not use. Enter only the last digits of a bank account number, never the full number. The accounts marked **System** are used by the automatic entries: they can be renamed but stay on.
- **Funds** and **Budget** (an amount per category for the financial year).
- **Opening balances**: what was in each account on the day the books start. Entering them again replaces the earlier ones.
- **Settings**: how many approvals expenses and transfers need (none to three), the month your financial year starts, and which money account each kind of payment goes into.
- **Close months** (accounts.close): once a month has been checked, close it. Nothing dated in a closed month can be added or reversed; a record that arrives late goes in on the first open day and says so. Reopening needs a reason and is recorded.

Accounts set-up → Settings: approvals, the financial year and where each kind of payment goes.

Reconciliation

Under **Accounts → Reconciliation**, import a bank or Hubtel statement (Excel or CSV, first row with the column names: Date, Description, Reference, and either Amount or Credit and Debit) with its closing balance. Lines with the same amount within five days are matched automatically; match the rest from the list. What is left explains any difference: entries not yet on the statement, and statement lines not yet in the books (record those as a transfer or an expense, then match them).

Reports

From **Accounts → Overview** or the **Report centre**: Receipts and payments account, Income and expenditure, Cash book, Statement of financial position, Trial balance, Funds, Budget against actual, Expenses and the Journal. Each can be printed, saved as PDF or downloaded for Excel.

> The receipts and payments account: opening balances, money received and paid by category, closing balances.

> **Important** The reports help your treasurer, committee and external auditor; they are not a substitute for your accountant's or auditor's sign-off.

Permissions

Permission	Allows
accounts.view	See the books and the reports
accounts.record	Record expenses and transfers
accounts.approve	Approve or reject them (never your own)
accounts.manage	Chart of accounts, funds, budget, opening balances, settings, reconciliation
accounts.close	Close and reopen months, adjusting entries, void expenses and transfers

EBITS can create a read-only **Auditor** role when switching Accounts on: it sees the books, reports, payments and the audit trail, and changes nothing.

SMS messaging

> Receipts, reminders and announcements by SMS, with placeholders that fill in each member's details.

Send SMS: choose the audience, write with placeholders, send now or schedule.

- **Audience:** all active members, one group, members who qualify for a payment type, or **defaulters** who haven't paid this period.
- **Placeholders:** click chips like `{first_name}`, `{member_no}`, `{amount}` to personalise each message. The counter shows characters and SMS parts.
- **Schedule** a message for later, e.g. 8:00 tomorrow.
- **Automatic SMS:** receipts, failure notices, due-day reminders and welcome messages. Edit their wording under **Settings → SMS templates**.
- **Loan SMS** (only where Loans is on, and **off until you switch it on** on the Loans screen): a reminder a few days before each instalment is due and one the day after a missed instalment (each at most once), and the decision when a loan is approved, not approved or paid out. Welfare decisions go to the member's inbox in the app and the portal.
- The **message log** shows every SMS with its status (sent, delivered, failed).

Reports: print, PDF & Excel

> The Report centre turns your data into branded, printable reports with charts, and CSV downloads that open in Excel.

Report centre: set the period and filters once, then open, print or download any report.

Report	What it shows
Payment transactions	Every payment in the period: date, reference, member, type, channel, status, amount, fee and net.
Collections summary	Totals by month (chart), by payment type, channel and mobile network, plus all attempts by status.
Payments by member category	Who is paying: amount, share, participation and average per payer by **member group, gender, age group, location and status**.
Dues compliance & defaulters	For one payment type and period: who qualifies, who paid, who still owes, and compliance by group.
Membership register	All members with ID, contacts, gender, age, group, location, join date, status and total paid.
Membership analysis	Members by group, gender, age group, status and location, and new members per month.
Member statement	One member's payment history and outstanding dues. Also from the member's profile.

Depending on the features switched on, more reports appear in their own groups: **Society** (membership, dues, CPD, events and attendance lists, election results) and **Church** (tithes & offerings, services & attendance, giving statements, pledges, family register). Churches with several congregations can choose a **Congregation** at the top.

1. Open **Report centre**. Pick a period (This month, Last month, This year...) or exact dates, and any filters.
2. Click **Open** to view the report, **Print** to open it and start printing, or **CSV / Excel** to download it.
3. In the print window choose your printer, or **Save as PDF** to email the report.

A printable report: organisation header, headline figures, charts and tables, with page numbers and a sign-off line.

> **Good to know** Downloads are recorded in the audit trail. Who can print or download each

> report is controlled by roles (reports.view, reports.export, members.export).

The members' home page: news, useful links and daily messages

> Put news headlines with a "Read more" link, permanent useful links and a message of the day on your members' home page in the Communora360 app and the member portal. AI can draft daily messages for you to approve.

The **members' home page** is the first thing members see in the Communora360 app and in the member portal. You manage it under **Communication → Members' home page**. You need the permission to write to members (the same as for Notifications).

News

Use news for headlines your members should see today.

1. Open the **News** tab and fill in the **Headline** and a **Short description** (one or two paragraphs).
2. In **Read more address**, paste the web address of the full story, for example the article on your national body's website. Members tap **Read more** to open it.
3. A news item is shown for **a full day** from the moment you add it. Change **Show from** and **Until** to show it longer, or to schedule it.
4. Untick **Shown** to hide it at once. You can edit or delete it at any time.

Useful links

Use useful links for addresses your members need often: your national and international associations, guidelines, forms.

- Give each link a **Name**, its **Address** and, if you like, a short description.
- Links stay until you hide or delete them. **Order** decides which comes first (smaller numbers first).

Only web addresses starting with `https://` or `http://` are accepted.

Daily messages

Every day, one message from your **bank of daily messages** becomes the **message of the day**:

- It pops up once when members open the app that day, and shows at the top of their home page.
- It arrives in their inbox at 6:30 am, and as a phone alert where alerts are on. Members can switch "Daily message" off in their notification choices.
- Everyone in the organisation sees the same message that day. The messages not shown for the longest come first, so the bank goes round before any message repeats.

To fill the bank:

- **Write a message:** choose the kind (Motivation, Scripture or Quote), type the message and, for scripture or a quote, the reference (for example *Philippians 4:13*). A message you write is approved at once.
- **Draft with AI** (when EBITS has set up the AI service): choose the kind, a theme (for example *hope* or *integrity*) and how many. The drafts wait under **Awaiting approval**. Read each one, **Edit** it if needed, then **Approve** the good ones. Nothing reaches members until it is approved. Check scripture and quotes carefully: the AI is asked to quote accurately, but a person must confirm it.
- **Retire** a message to stop showing it (it stays in the bank). **Delete** removes it.

Every change is recorded in the audit trail.

Team, roles & permissions

> Give each person exactly the access they need. Two people can both be "admins" yet do different things.

Team: add people, give them a role, and reset passwords.

Add a team member

1. Go to **Team** → **Add team member**.
2. Enter name, email, **phone (required)**, choose a role and set a first password.
3. Leave **Ask them to choose their own password** ticked: they must change it the first time they sign in.

Churches with several congregations: choose the team member's **Congregation** to limit them to it (they then see and record only that congregation). Leave **All congregations** for people who oversee the whole church.

Reset password texts the person a temporary password. Their old password stops working and they are signed out everywhere.

Roles & permissions: built-in roles and your own custom roles.

Built-in role	Can do
Administrator	Everything, including team, roles, settings and the Hubtel account. Cannot be edited or removed; there is always at least one.
Finance Officer	Payments, reports, reminders and imports, but cannot edit members.
Staff	Day-to-day member work, payments and SMS.
Viewer	Read-only access to members, payments and reports (and member import).

Click **New role** (or **Duplicate**) and tick the permissions you want, grouped by feature: Members, Payment types, Payments, Welfare, Loans, Linked organisations, SMS, Reports, USSD, Society, Church and Administration.

Money workflows: give the steps to different people

Payments, welfare and loans have separate permissions for each step, so that one person never completes a money workflow alone. Communora360 also refuses it outright: nobody approves what they entered, confirms a pay-out they recorded, or decides their own claim or loan.

Feature	Permissions (each one separate)
Payments	Import payments from a spreadsheet · **Approve payment imports** of other team members (the second person) · **Reverse** a successful payment
Welfare	View claims and evidence (sensitive) · Set up benefit types and rules · Apply for a member · Put a claim through as an exception · **Approve** claims · **Record and confirm pay-outs**
Loans	View loans · Set up loan products · Apply for a member and record a guarantor's signed consent · **Approve** · **Record and confirm disbursements** · Record repayments · Restructure · **Ask for or confirm a write-off**

The built-in roles do not include welfare or loans permissions: add them to the roles of the people who run those schemes. Welfare evidence can show health information or a death, so give **View welfare claims** only to those who need it.

Elections: three separate permissions

Under **Society** you find the three election permissions. Give them to different people, so that nobody alone can run a vote and read or publish its results:

Permission	Who it is for
Set up voting programmes	The election officer: prepares programmes, candidates, the electorate and representatives, checks the ballot preview, opens and pauses voting, sends voting links.
Electoral commissioner	Closes voting, releases and publishes results, and makes recorded corrections (extending time, withdrawing a candidate, late voters).
Read election results	Reads and prints results, only after an electoral commissioner has released them.

Only the **Administrator** role has all three. Results stay sealed from everyone, administrators included, until they are released.

Team members limited to one congregation

In churches with several congregations, a team member given a **Congregation** sees only that congregation everywhere: members, payments, the dashboard and the reports. See *Churches: congregations, members, families and cells*.

Audit trail

> Every change is recorded: who did what, when, from where, and exactly what changed.

Audit trail: filter by person, event, record and date; open an entry to see before and after values.

- **Changes** to members, groups, payment types, rules, payments, settings, users and roles, with **old and new values**.
- **Sign-ins, sign-outs and failed sign-ins**, password resets, imports and downloads.
- Payments made by USSD or confirmed by Hubtel show who made them, e.g. "USSD 0244…".
- Passwords are never recorded and API keys are hidden. Entries cannot be edited or deleted. **Export CSV** for auditors.

Hubtel account & settings

> Your members' money goes straight into your own Hubtel merchant account. EBITS never holds it.

Payment account: enter your own Hubtel keys, test them, then switch live payments on.

1. Get your **Client ID**, **Client Secret** and **POS Sales ID** from Hubtel Unity (Developers → API Keys; Sales → Points of sale).
2. Open **Payment account**, paste the keys and press **Save keys**. The secret is stored encrypted and never shown again.
3. Press **Test keys**. Hubtel must accept them.
4. Press **Switch live payments on**. From now on members are charged real money into your account.

Important Hubtel must enable Direct Receive Money and Online Checkout on your account and whitelist the Communora360 server. EBITS will guide you through this.

Organisation settings

Settings: organisation profile, SMS sender ID, the USSD code to share with members and your own SMS wording.

Your brand: logo, colours & interface style

> Make the portal look like your own system. Your logo, name and colours load for your whole team as soon as they sign in, and appear on printed reports and members' receipts.

Branding: upload your logo, pick a colour suggested from it, choose an interface style and preview before saving.

1. Open **Administration → Branding** (you need the *Manage settings* permission).
2. Press **Upload logo** and choose your logo: PNG, JPG, WebP or SVG, up to 2 MB. A wide logo on a transparent or white background looks best.
3. Communora360 reads the logo and suggests colours **from your logo**. Click one, choose a **professional preset**, or type your own colour code.
4. Choose an **interface style** (below) and check the **live preview**.
5. Press **Save branding**. Everyone in your organisation sees the new look the next time a page loads.

> **Good to know** If you choose a light colour (for example gold), Communora360 automatically uses a deeper shade for buttons so the white text on them stays easy to read. This meets the international WCAG AA accessibility standard.

Interface style

Style	What it looks like	Good for
Coloured (recommended)	The sidebar wears a deep shade of your brand colour; pages have a soft tint of it. Your logo sits on a white badge so it always stays clear.	A rich, confident look that clearly feels like your own system
Soft tint	A light wash of your colour on the sidebar and page background	A calm, airy look
Light	White sidebar; your colour only on buttons, links and charts	Organisations that prefer a minimal look

After saving: your logo and colours across the portal.

One sign-in address for everyone

Your team does **not** need a special link. Everyone, from every organisation, signs in at the same Communora360 address. As soon as a person signs in, Communora360 recognises the organisation they belong to and loads its logo, name, colours and interface style automatically.

Where your brand appears	What changes
Portal (every screen, after sign-in)	Logo and name in the sidebar and browser tab; your colours on the sidebar, buttons, links, charts and highlights
Choose-a-new-password screen	Your logo and colours (the person is already recognised)
Printed reports and PDFs	Logo in the header and your colours in charts
Members' receipts	Logo, name and colours on the online receipt

> **Tip** Press **Use EBITS colours** to go back to the standard look, or **Remove logo** to show your initials instead.

Your subscription, invoices and paying EBITS

> See your organisation's plan, invoices, payments and statement under Administration → Billing & subscription, and pay by Mobile Money with Pay now. What happens when an invoice is unpaid.

Your organisation's subscription to Communora360 is managed by EBITS. You see everything about it under **Administration → Billing & subscription**. You need the billing permission; administrators and finance officers have it.

What you see

- **Your plan** and how you are billed: the plan's price (monthly or yearly), or per active member (members whose record is Active on the last day of the month).
- **Unpaid** or **Credit**: what your account owes, or what you have paid in advance. Credit is used for your next invoices automatically.
- **Paid through**: the last day covered by invoices paid in full.
- **This month's use**: active members, SMS and USSD sessions against your plan.
- **EBITS fee on members' payments**, if agreed with EBITS: your members' payments go straight into your own account, and your monthly invoice then shows one line with the agreed fee on last month's payments (how many payments and how much was collected). Test payments in the payment simulator are never charged.
- **Invoices**, **Payments** (with receipts) and a **Statement** of every charge and payment with the balance after each. Open an invoice or receipt to print it, or choose **Save as PDF** in the print window.

Paying

- **Pay now**: enter the Mobile Money number and network, then approve the prompt on the phone. Leave the amount empty to pay everything unpaid, or enter less. The first time a number pays, a code may be sent by SMS to confirm it.
- **Bank transfer, cheque or cash**: pay EBITS as agreed; EBITS records the payment and you receive a receipt.

Payments are applied to the oldest invoice first.

Reminders

Invoices, reminders and receipts are sent by SMS and email to your billing contacts (or to your administrators when EBITS has none on file). Every message states the amount, what has been paid and what is still unpaid. No reminder is sent when your credit already covers the invoice.

When an invoice is not paid

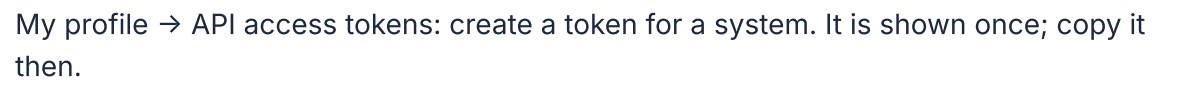
1. **Grace** (after the due date): everything works. A banner on every screen shows what is unpaid.
2. **Restricted** (if still unpaid after the grace days): on the website your team can view and export, but not create, change or send. **Members can still pay their dues.** Paying lifts it at once.
3. **Suspended** (if still unpaid after that): your team and members are signed out and USSD stops. Nothing is deleted. Contact EBITS to pay and reopen.

EBITS never restricts or suspends automatically while an election is open or just before one of your events. A final notice is sent the day before any restriction or suspension.

Connecting other systems (API)

> Let a mobile app, payroll or HR system or partner software work with Communora360 securely through the REST API.

Communora360 has two parts working together: the **web portal** you use in the browser (the front end) and a secure **REST API** (the back end) at `/api/v1`. A mobile app, a payroll or HR system or a partner's software can use the API to read members, add members, record payments and pull reports. Everything it does follows the same rules and permissions and appears in the audit trail.



My profile → API access tokens: create a token for a system. It is shown once; copy it then.

1. The person whose permissions the system should have opens **My profile → API access tokens**.
2. Enter a name (for example "Payroll system"), choose when it expires and press **Create token**.
3. Copy the token and give it to the developer with the **API guide** (button on the same card). Press **Revoke** to cut access at any time.

> **Important** A token can do exactly what its owner's role allows, and nothing more. Tokens stop working when revoked or expired, when the user is deactivated, or when an administrator resets the user's password.

For developers

- Base address: `https://<your Communora360 address>/api/v1`
- Send the token as `Authorization: Bearer <token>` with `Accept: application/json`.
- Full reference: the API guide and the OpenAPI file at /docs/openapi.yaml (imports into Postman or Swagger).

Troubleshooting & FAQ

> Quick answers to common questions.

A member says USSD doesn't show their due.

Check the member is **Active**, the payment type is active with USSD enabled, and they match its **eligibility rules**. Open the payment type's rules page and look for them in the preview.

A payment is stuck on Pending.

The member may not have approved the MoMo prompt. Open the payment and press **Recheck**. Pending payments are re-checked automatically every hour and expire if never confirmed.

"This number is not registered" on USSD.

The phone isn't on any member record. Add or correct the member's phone number, or they can pay by entering their Member ID, which also tells Communora360 their organisation.

Do members need our organisation code?

No. Everyone dials `*928*7#`. The phone number (paying for myself) or the Member ID (paying for someone else) identifies the organisation.

Members aren't receiving SMS.

Check **SMS → message log** for the error. EBITS staff can check the gateway balance and send a test under **SMS settings**.

I can't see a menu or button.

Your role doesn't include that permission. Ask your Administrator to change your role under **Roles & permissions**.

I forgot my password and have no phone number on my account.

Ask your Administrator to add your phone number on **Team** and press **Reset password**.

The import skipped some rows.

Download the skipped rows from the final import screen, fix the reasons shown (usually a missing or invalid phone number) and import that file again.

Do we each need our own sign-in link?

No. Everyone signs in at the same Communora360 address. As soon as you sign in, Communora360 knows which organisation you belong to and loads its logo, name and colours.

A member does not see "Vote" on USSD.

"Vote" appears only while voting is open and the caller's phone is the one registered for a member in the electorate (or designated for an organisation's representative). Check the programme is **Voting open**, the member is on the **Electorate** tab, and their phone number on the member record is right. Representatives vote from the phone they were designated with.

A voter did not get their voting code.

Codes go by SMS to the registered phone only, never to a number typed on the page. Check **SMS → message log**. A voter can ask for a new code a few times a day; an administrator can send their voting link again from the **Voting** tab.

Can we see how someone voted, or who is winning before the end?

No. Ballots are stored without the voter, and the counts stay sealed, for administrators too, until an electoral commissioner releases them after voting closes.

How do I check the ballot before voting opens?

Open the programme's **Ballot preview** tab. It shows each election on a phone, a tablet and a computer, with the photographs. Nothing chosen there is saved.

How do I save a report as PDF?

Open the report, press **Print / Save as PDF** and choose **Save as PDF** as the printer.

Quick reference

Item	Value	Notes
Member USSD	`*928*7#`	No organisation code needed
Sign-in	One address for everyone	Your organisation's look loads after sign-in
Client portal	`/app`	Organisation teams
Super admin	`/admin`	EBITS staff
Temporary password	30 minutes	One sign-in, then choose your own
Password rule	8+ characters	Letters and numbers
Support	EBITS Co. Limited	ebitsapps.com

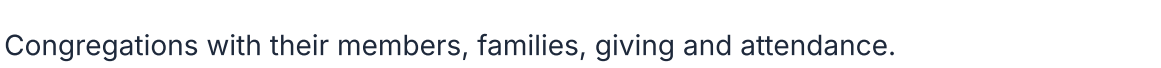
Churches: congregations, members, families and cells

> Set up a church with one or many congregations, give members envelope numbers, group them into families, cells and ministries, and limit a team member to one congregation.

Clients set up as **Church / religious body** get these features. Each one can be switched on or off under **Administration → Features & profile**.

1. Congregations

A church can have several **congregations** (branches, assemblies). Members, families, cells and services belong to a congregation.



Congregations with their members, families, giving and attendance.

1. Go to **Congregations**. The church starts with one, the **main congregation**. Press its edit button to give it its real name, location and resident pastor.
2. Press **New congregation** for each branch.
3. Exactly one congregation is the **main** one (the headquarters).

A church with one assembly can simply keep one congregation, or switch the feature off.

A team member for one congregation

Under **Team**, edit a team member and choose their **Congregation**. They then see and record only that congregation: its members, families, cells, services and payments. Their **dashboard** (totals, recent payments, dues progress) and the **reports** they print cover that congregation only, and dues reminders they send go only to its members. Leave it on **All congregations** for people who oversee the whole church.

To compare congregations side by side (members, giving, dues, welfare and loans for any period), use **Insights → Congregation totals**: see *Congregation totals*.

2. Members: congregation, envelope number and family



The member form for a church.

The member form has a **Church** box:

- **Congregation**;

- **Envelope number**: the number printed on the member's offering envelopes. Press **Next** to get the next free number (001, 002…). Each number is used once;
- **Family** and **Place in the family** (head, spouse, child, relative, other).

You can search for a member by envelope number on every screen. The member's page shows their congregation, envelope, cell, ministries, family, **giving this year** and **pledges**.

A member's page with the church, giving and pledges cards.

3. Families

Go to **Families** and press **New family**. Then add its members on the family page, each with their place in the family. A family has one **head of family**.

A family: its members, their places and the family's giving.

The family page shows what each member and the whole family gave in the year. **Family giving statement** prints it for the family.

4. Cells and ministries

- **Cells** (home cells, bible-study groups): each member belongs to **one** cell. Go to **Cells** to create them with their **leader**, congregation and meeting day. Message a cell from the **SMS** page.
- **Ministries & fellowships** (choir, ushers, youth, men's and women's fellowships, children's ministry…): a member can be in **several**. Each ministry has its leaders, and you can message it by SMS or invite it to an event.

Cells with their leaders and congregations.

Churches: tithes, offerings, services and pledges

> Members give by Mobile Money and USSD any time, and by envelope at services. Record each service's attendance, loose offering and envelopes, run pledge appeals, and print giving statements.

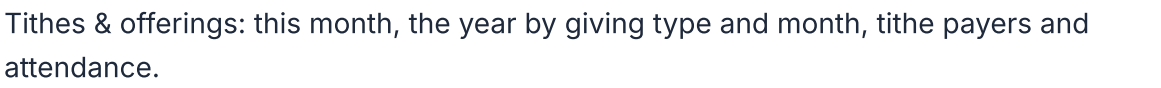
1. Giving types

A church starts with these giving types: **Tithe**, **Offering**, **Thanksgiving**, **Special offering / seed**, **Building fund** and **Welfare**. Members choose the amount. You can rename them, or add others, under **Payment types**.

Members give in three ways:

- **USSD** (*9287#*) and **Mobile Money**, at any time. The payment and its SMS receipt go straight to the member's record;
- an **envelope** at a service, recorded by the counters;
- a **pledge** to an appeal (see below).

2. Tithes & offerings at a glance



Tithes & offerings: this month, the year by giving type and month, tithe payers and attendance.

Tithes & offerings shows what came in this month and this year, how many members have paid tithe this month, the average attendance, and every giving type month by month. Choose a congregation and a year at the top, and press **Print** for the report.

3. Recording a service

After each service, the counters record it:

1. Go to **Services** and press **Record a service**. Choose the date, the service (for example *Sunday service*) and the congregation.
2. **Attendance**: enter the men, women, children and visitors, and who counted.
3. **Loose collections**: the cash from the offering bowls, by giving type (for example First offering, Second offering, Thanksgiving).
4. **Envelopes**: type the **envelope number** (or a name). The member's name appears. Choose the giving type, enter the amount and press **Enter**. The cursor goes back to the envelope number for the next one.
    - Tick **Text the member a receipt** to send an SMS receipt.
    - A wrong entry can be removed with the **×** while the service is open. It is kept as cancelled, never deleted.

5. Check the totals, then press **Close service**. A closed service cannot be changed. An administrator (or anyone allowed to *set up giving*) can **Reopen** it for corrections.

Recording a service: envelopes, attendance and loose collections.

Each envelope is saved as a cash (or cheque) payment of that member, dated on the day of the service. So it appears in the member's statement and in every collection report.

Print on a service gives the count sheet: attendance, totals by giving type, every envelope and lines for signatures.

4. Pledges

Use pledges for appeals such as a building fund or harvest.

1. Go to **Pledges** and press **New appeal**: name, target, start and end dates.
    - A giving type *Pledge: …* is created for the appeal, so members can redeem their pledges by USSD, Mobile Money or envelope.
2. Open the appeal and **record each member's pledge**.
3. The appeal shows what was pledged, what has been redeemed and each member's **balance**. Filter on **Still owing**, and press **Remind those owing** to text them their balance.
4. Press **End appeal** when it is over. Members can then no longer give to it by USSD.

A pledge appeal: pledged, redeemed and balances.

5. Reports and statements

In the **Report centre**, under **Church**:

Report	What it shows
Tithes & offerings	Giving for the period by type, month and congregation
Services & attendance	Every service with attendance and what was given, or one service's count sheet
Giving statement	One member's (or family's) giving for a year, by type and gift by gift
Pledges	Every appeal, or one appeal with each pledge and balance
Family register	Every family with its members, ages, phones and envelope numbers

A member's giving statement for the year.

A team member limited to one congregation sees that congregation's figures only.

Congregation totals

> One screen with each congregation's members, giving, dues, welfare and loans for any period, with the church total, a drill-down to the payments behind every figure, and a CSV export.

Churches with several congregations can see, side by side, what each congregation has done over a period. Open **Insights → Congregation totals**. You need the **View reports** permission to see the screen and **Export reports** to download it.

What you see

> Congregation totals for the year: each congregation, the whole church, and the share attributed at the upgrade.

Choose the period (dates), and if you like a congregation, a category of payment or a payment status. Each congregation then has one line:

Column	What it counts
Members	Registered, active members of the congregation today.
Giving	Tithes, offerings, pledges and other giving received in the period, plus loose collections at its services.
Dues and other	Dues, levies and other payments received in the period that are not giving, welfare or loans.
Welfare in	Contributions to welfare funds received in the period.
Loans repaid	Loan repayments received in the period.

Open **Details** on a line for the rest: welfare benefits paid and approved but not yet paid, loans paid out, still owed and written off, dues still owed this period, and services held with their average attendance. The last line is the church total, which is always the sum of the lines above it, including a "No congregation recorded" line when there are payments that belong to none.

On a phone the same figures appear as one card per congregation.

How figures are counted

- All amounts are exact Ghana cedi amounts, worked out on the server.
- A payment counts on the **day it was paid**. Reversed, pending, failed or cancelled payments are never added to what was received; choose them with the status filter to see them on their own.

- Each payment counts **once**, in one column: a loan repayment as a loan repayment, a welfare contribution as welfare, then giving, then dues and other.
- **Giving and pledges are never shown as owed.** Only dues with a set amount are shown as outstanding.
- Written-off loans are shown as written off, never as repaid.

Which congregation a payment belongs to

A figure stays with the congregation it was made in, even if the member moves later:

- an envelope entered at a service belongs to that service's congregation;
- any other payment (Mobile Money, USSD, recorded or imported) belongs to the member's congregation **on the day it was made**;
- a loan or welfare claim belongs to the member's congregation when they applied.

Payments made **before this feature was added** are counted under the member's congregation on the day of the upgrade, and are marked **attributed at upgrade** on the screen. If you know a member moved before then and some figures belong elsewhere, ask EBITS support to correct those payments (each correction is recorded).

Drill-down and export

Click a figure to open the **Payments** list with the same congregation, type, dates and status, so you can see every payment behind it. Members, loans and welfare claims open with the congregation filter too. **Download CSV** downloads exactly what is on the screen, with the period, status and category in the file.

Team members limited to one congregation

A team member given a congregation sees only that congregation's line here, whatever filter they choose, and the drill-down shows only its payments. See *Team, roles & permissions*.