questico.site

Payment Dues & Reminders

User manual

Inside your tool it is called “Baaki”.

A collections desk for businesses that sell on credit: every party's bills, part payments and promises in one list, with WhatsApp reminders written in the right tone.

1. Your tool at a glance

Baaki keeps each party's credit bills, part payments, calls and promises to pay in one place, and works out who the team should chase today and why. It drafts the WhatsApp reminder in a tone that suits how late the party is, keeps the ageing up to date and prints a clean statement of account. The result for the owner is a clear daily chase list and faster payment of what is owed.

Made for: Traders and wholesalers who sell on credit, run by a small team of an owner, an accounts manager and collectors. The sample business is a paper trader in Burrabazar, Kolkata.

Who can do what

Your tool has 3 role profiles. Everyone signs in with their own email address and sees only what their role allows.

Role	Usually	Can	Cannot
Owner	The proprietor or partner	• Do everything a manager can; in Baaki the owner and manager have the same rights	• —
Manager	An accounts manager	• Do everything a collector can • Delete parties and bills • Write off a bill's balance • Remove a receipt • Open the Ageing screen • Set the UPI and bank line in Settings	• Delete a party that has bills, or a bill that has money received against it
Collector	Collection staff who call and visit parties	• Add and edit parties; a party they add is assigned to them • Add and edit bills, and paste lists of bills • Record money received • Send reminders and log calls • Print and send statements • Work from their own and unassigned parties by default, and switch to everyone's	• Delete parties or bills • Write off a balance or remove a receipt • Open the Ageing or Settings screens

What staff can do in each list

These rules are kept by Questico's database, not only by the screens: a staff member who finds a way past a screen is still refused. They are for staff: owners and managers are not held to them.

Parties

- Staff see every entry.
- Staff can add entries.
- Staff can change any entry.
- Staff can't delete entries.
- Once saved, staff can never change the credit days and the credit limit.

Bills

- Staff see every entry.
- Staff can add entries in their own name.
- Staff can change only their own entries.
- Staff can delete only their own entries.
- An entry is a staff member's own when they made it.
- Staff can change or delete an entry only while no receipt has been recorded against it and it is not written off.
- Once saved, staff can never change the person who made it.

- Staff may add to the receipts, never rewrite or remove what is there.

Follow-up calls

- Staff see every entry.
- Staff can add entries in their own name.
- Staff can't change entries.
- Staff can't delete entries.
- An entry is a staff member's own when they made it.

Payment details on reminders

- Staff see every entry.
- Staff can't add entries.
- Staff can't change entries.
- Staff can't delete entries.

2. Getting started

Ready when you buy

- Your business name (and its short form) is set from checkout, and your contact details replace the demo's.
- The demo business is gone: its people, customers, vendors and figures are not in your copy. City and address start empty for you to fill in.
- Lists such as departments start with a common set; change them to match your business in the admin panel.

Where your tool lives

- Your tool has its own address, such as yourbusiness.questico.site. Open it on a phone or a computer.
- You can also open it from your Questico account: Your space → Paid, or your console, where the tool shows three buttons: Open the tool, Edit website (the admin panel) and Team.

Signing in: there are no passwords

- Everyone opens your tool’s address and presses Sign in, then signs in with the email you added for them, in one of two ways.
- With Google: press “Continue with Google”. For a Gmail address, or a work email that is a Google account (Google Workspace). Google looks after the password and security.
- With any other email (Outlook, Zoho, your company’s own mail): under “No Google account? Use any email”, type the address and press “Email me a code”. Questico emails a 6-digit code; type it in and you are in. The code works once and expires soon.
- Someone who signs in but has not been added sees “You’re signed in, but not invited yet” until you add their address.

Adding your team

1. One person at a time: in your Questico console, open the tool’s Team section, type their email address and choose “Can use it” (Collector) or “Can manage it” (Manager).
2. Everyone at once: in the same Team section → Add many from Excel. Download the template, fill one row per person (name, email and access), and upload it. You see every row checked before anything is added.

3. Your whole company, for all your tools: Your space → Your company team. Upload your staff sheet once (name, email, employee ID, department, designation, function, mobile, joining date, access, and Active or Left), then press Apply beside each business tool. New people get access and appear on the tool's own lists. Applying never changes the access someone already has in a tool. To take someone off, mark them Left: the next Apply removes their access, and their past records stay. Someone simply missing from a new sheet is not treated as having left.

Partners as owners

- If you run the business with partners, make them owners too: in your console, the tool's overview has an Owners card. Type a partner's email and press Add an owner. Up to five owners in all.
- They become owners the next time they sign in to Questico with that email, and can then do everything you can: the admin panel, the team, and asking for changes. The tool shows in their own Your space under Sites you co-own.
- Any owner can remove a co-owner, and a co-owner can leave. The person who bought the tool always stays an owner.

Sending the invitation, and seeing who has joined

- Questico emails each person an invitation as soon as you add them, however you add them: one at a time, from Excel, or from your company team. It tells them your tool's address and how to sign in, with Google or with a code.
- In the console's Team section, "Remind the N not signed in" emails everyone who has not joined yet. Under "Send the invitation" you can also copy the ready message for your team's WhatsApp group.
- The same page counts who has joined and who has not signed in yet, lists everyone with the date they were invited and the date they joined, and downloads the list for Excel.
- To change someone's access or remove them, use the tool's Team screen or the console's Team section. Their past records stay.

The emails Questico sends your team

Questico tells people when something needs them, by email from notices@questico.site, so nobody has to keep the tool open to find out.

Every morning at 8

- Owners and managers: "N bills past their due date and not fully paid"

Several things at once come as one email, never a flood. Each email says what happened and links to your tool. Anyone can stop them: the link at the foot of each email stops that business's notices for that person, and the same link turns them back on. Invitations and sign-in codes still arrive.

Changing your settings

In your console, press Edit website to open your tool's admin panel. Change the name, logo, colours, words, pictures, lists and rules; every change shows in a live preview first. Records (the day-to-day entries) are made inside the tool itself.

Everyday features

- On a phone the menu moves to a bar at the bottom, and tables turn into cards.
- Anything printable opens your browser's print window, where you can also choose "Save as PDF".
- Lists and reports download as CSV files that open in Excel.
- WhatsApp messages open ready-written; you press send. Nothing is sent automatically.

3. Your first day

1. Before buying, try the demo with sample data and switch View as between owner, manager and collector to see each screen
2. Open the admin panel from Edit website in the Questico console; every change shows in a live preview
3. Enter the business name, address and logo, and pick the colours
4. Write the reminder templates (for example Polite, Firm, Final) and the days late at which each is suggested
5. Set the reminder interval and the promise grace days, and fit the outcome list (keep 'Promised to pay' first)
6. Set the default credit days and limit, and list your collection areas
7. Set the payment modes and choose how dues are aged
8. Write the statement title, note, signatory and footer
9. Fill in the welcome texts, sign-in texts, pictures and contact
10. Add your team in the Questico console's Team section: type each person's email address and choose 'Can use it' (collector) or 'Can manage it' (manager); Baaki has no invite screen of its own
11. Ask each person to sign in with that email address (with Google, or a code Questico emails them)
12. Inside Baaki, open Settings and enter your UPI ID and bank line
13. Paste your outstanding list from your accounts software, or add parties and bills by hand
14. Assign parties to collectors using 'Who follows up' on each party

4. Everything it does

Today (owner and manager)

- Show a headline with the total owed, number of parties, overdue amount and how many to follow up today
- Open today's follow-ups (or Add a bill) and Record money received in one tap
- Show figures for Total due, Overdue (as % of what is due), Collected this month (with a 6-month trend and today's amount) and Promised this week
- Chart dues by age
- List the top debtors, each with an age bar
- List the top 5 parties to follow up today, each with a Remind button
- List the promises due this week

Today (collector)

- Cover the collector's own parties plus parties not yet assigned to anyone
- Show figures for Your follow-ups today, Promised for today, Collected today (whole team) and You reached out (today)
- List the day's parties with Remind, Log call and Received buttons on each
- List the collector's promised payments and what is done today
- Remind the collector that notes are shared with the team

Follow-ups (everyone)

- Show a badge with the number of parties due

- Switch between Today, Promises, Missed and All dues
- Switch between My parties and Everyone's, and filter by area
- Show each party's amount, why it is on the list, the last call note, and Remind, Log call and Received buttons
- Put a party on the list, in this order: a missed promise; a promise due today (or still within the grace days); a call-back date that has arrived; overdue and not reminded for the set number of days, or never reminded

Remind (everyone)

- Show the amount due, overdue amount and the oldest days late
- Switch the tone (for example Polite, Firm, Final); the tone is suggested from how many days late the party is
- Edit the message before sending
- Open WhatsApp and record the reminder, or mark as reminded without opening WhatsApp

Log a call (everyone)

- Record how contact was made: Phone, Visit, WhatsApp or Email
- Record what the party said from the outcomes list; the first outcome means a promise and asks for a date
- Record the promised date and amount (blank means the whole amount due), the next follow-up date and a note
- Refuse dates in the past

Record money received (everyone)

- Pick a party that owes money, and enter the amount, date, mode and reference
- Show how the payment will be split across bills: oldest first, disputed bills last
- Refuse an amount larger than what is owed

Parties (everyone; delete is owner and manager only)

- Filter by Active, With dues, Overdue, Over limit or Inactive; filter by area and search
- Show each party with an age bar, last contact, promise, and amount due, overdue or over the limit
- Download parties as a spreadsheet
- Add or edit a party: name, contact person, mobile, area, city, credit days, credit limit, who follows up, email, notes and Active
- Assign a new party added by a collector to that collector
- Delete a party only when it has no bills (owner and manager)

Party page (everyone)

- Remind, Log call, Record money, print a Statement, Add a bill or Edit the party
- Explain why the party is on today's list
- Show figures for Due, Overdue, Promise and Credit limit used %
- List open bills with totals, and all bills (latest 40)
- Preview the next reminder and send it
- Show an activity timeline of reminders, calls, promises and money in
- Open the biggest debtor directly

Bills (everyone; some actions owner and manager only)

- Browse bills month by month, and filter by All, Unpaid, Overdue or Settled; search
- Download a month's bills as a spreadsheet
- Add or change a bill: party, bill number, amount, bill date, due date (bill date plus the party's credit days), note, and whether the party disputes it and what is disputed
- Refuse a duplicate bill number for the same party in the same month
- See the receipts against a bill, edit it, or record money against it
- Delete a bill only if nothing has been received, write off the balance with a reason, or remove a single receipt (owner and manager)

Paste unpaid bills (everyone)

- Paste up to 300 lines from your accounts software, one bill per line: party, bill number, date, amount and, optionally, the amount still pending
- Accept commas or tabs, and dates like 05-08-2026, 5-Aug-26 or 2026-08-05; a header line is skipped
- Show errors line by line and skip bills already in Baaki
- Create new parties with the default credit days and limit
- Record any part already paid as a receipt marked 'Before Baaki', which is not counted in Money in

Money in (everyone)

- Show money received month by month, with day-by-day bars
- List payments with who paid, against which bills, mode and reference, and who recorded it
- Show a By mode chart and download the month as a spreadsheet

Ageing (owner and manager)

- Show figures for Total due, Over 60 days, Collected this month (and billed), and Promises kept % over 60 days
- Chart dues by age, and billed against collected over 6 months
- Show party-wise ageing with totals
- Show a By collector table: parties, due, overdue, reached out this month and collected this month
- Download ageing as a spreadsheet

Settings inside the tool (owner and manager)

- Enter how parties pay you: UPI ID (checked) and a bank line, used in reminders and on statements
- See how many parties each person follows up, and how many are not assigned
- Bring in old dues by pasting a list

Statement of account (everyone)

- Choose the period: this financial year, last six months, or unpaid bills only
- Print the statement or save it as PDF
- Send a summary on WhatsApp

5. Reports, prints and downloads

Prints

- Statement of account, printed or saved as PDF: letterhead and statement title with the 'As on' date

- Party and contact, period, credit terms, balance due and how much of it is overdue
- Either a ledger (opening balance, then date, particulars, debit, credit and running balance, then closing balance) or a table of unpaid bills (days late, amount, received, balance)
- An optional dues-by-age row, balance in words, 'How to pay' from your UPI and bank line, a note, signatory and footer

Downloads

- Parties, with age bands
- Bills of a month
- Money received in a month
- Ageing

WhatsApp

- Reminders open WhatsApp with the message ready in the chosen tone; the user presses send
- Reminder templates can use {name} {amount} {total} {days} {count} {business} {pay}
- Statement summary in a fixed format, listing up to 8 open bills

Worked out for you

- Balance = bill amount − receipts (zero if written off; under ₹0.50 counts as zero)
- Bill status: Not due yet, Part paid, Overdue (N days late), Paid, Written off or Disputed
- Ageing by due date (Not due, 1–30, 31–60, 61–90, 90+ days) or by bill date (0–30, 31–60, 61–90, 90+ days)
- Credit limit used % and an over-limit flag
- Promise state: kept, upcoming, due today (including grace days), broken or lapsed; a promise is kept when money received since it was made reaches the promised amount
- A payment is split across bills oldest first, disputed bills last
- The daily follow-up list is ranked by missed promise, promise due, call-back date, then overdue and not recently reminded
- Money in Indian grouping (₹12,34,567), amounts in words in lakh and crore, and dates by the Indian financial year

6. What you can change in the admin panel

No coding: every change shows in a live preview, and saving updates your live tool.

Business & look

- Change the business name (used in reminders), short name and city (new parties start in this city)
- Enter the address printed on statements and upload the logo
- Choose the main colour, sidebar style (Light, Deep or Tinted), one of 8 typefaces, and corners (Soft, Round or Sharp)

Reminder messages

- Write 1 to 6 reminder templates, gentlest first
- Give each a name (shown on the tone switch), the days late from which it is suggested, and the message text

Follow-up rules

- Set how often to remind an overdue party again (1 to 60 days)
- Set the grace days after a promised date (0 to 15)
- Edit the list of call outcomes; the first one means a promise to pay

Parties & credit

- Set the default credit days (0 to 180)
- Set the default credit limit in ₹ (0 means no limit)
- Edit the list of areas

Money in & ageing

- Edit the payment modes; the first is the default
- Choose whether dues are aged by due date or by bill date

Statement

- Write the statement title, the note to the party, the signature line and the footer
- Show or hide the dues-by-age row

Words & pictures

- Write the welcome line for the owner and manager, and the one for collectors
- Write the sign-in heading, text and quote
- Change the three pictures; they are shrunk automatically on upload

Contact

- Enter the contact email and phone or WhatsApp

Checks the panel makes

- Every reminder template must include {amount} or {total}
- One template must start at 0 days late
- Template names must be unique

7. Good to know

- It is not an accounting or billing system; bills are typed in or pasted, and there is no link with accounting software
- Reminders are never sent automatically; a person taps to open WhatsApp and presses send
- Bills carry a single amount: no interest, penalty or GST breakdown
- Write-off only marks the balance; the screen advises speaking to your CA about booking it
- There is no invite or role management inside Baaki; people are added from the Questico console
- The owner and manager have exactly the same rights
- 18 months of bills and 4 months of calls are loaded
- Call channels are fixed: Phone, Visit, WhatsApp and Email
- A person who signs in without being invited sees 'You're signed in, but not invited yet'

Need help?

Write to contact@questico.site with your tool’s address and what you need.