



Wajib AI

User Manual

The complete screen-by-screen guide

Every screen, every feature, explained with real screenshots

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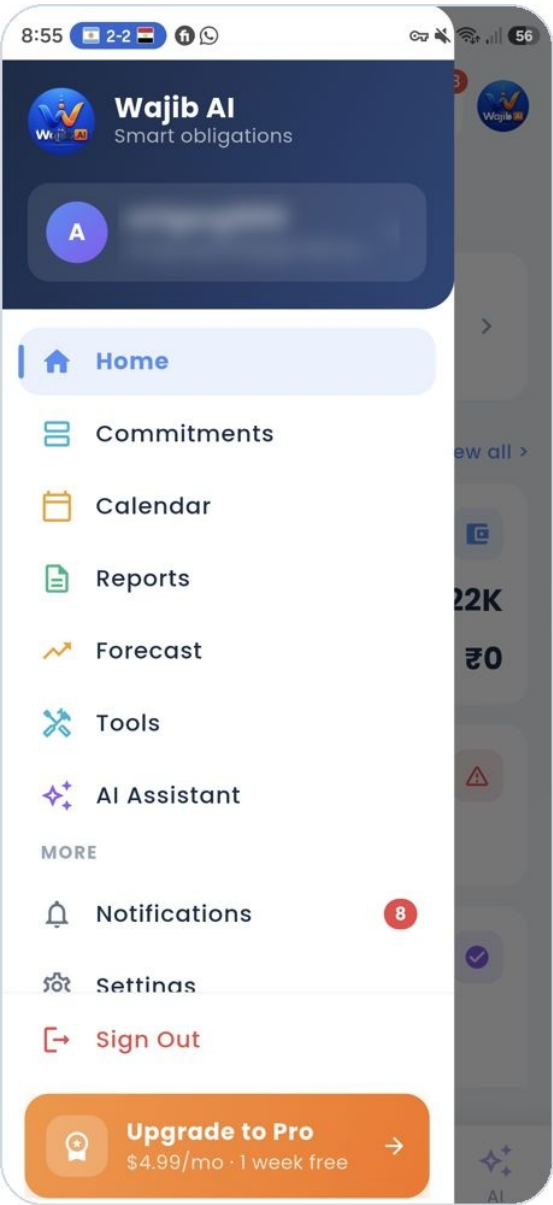
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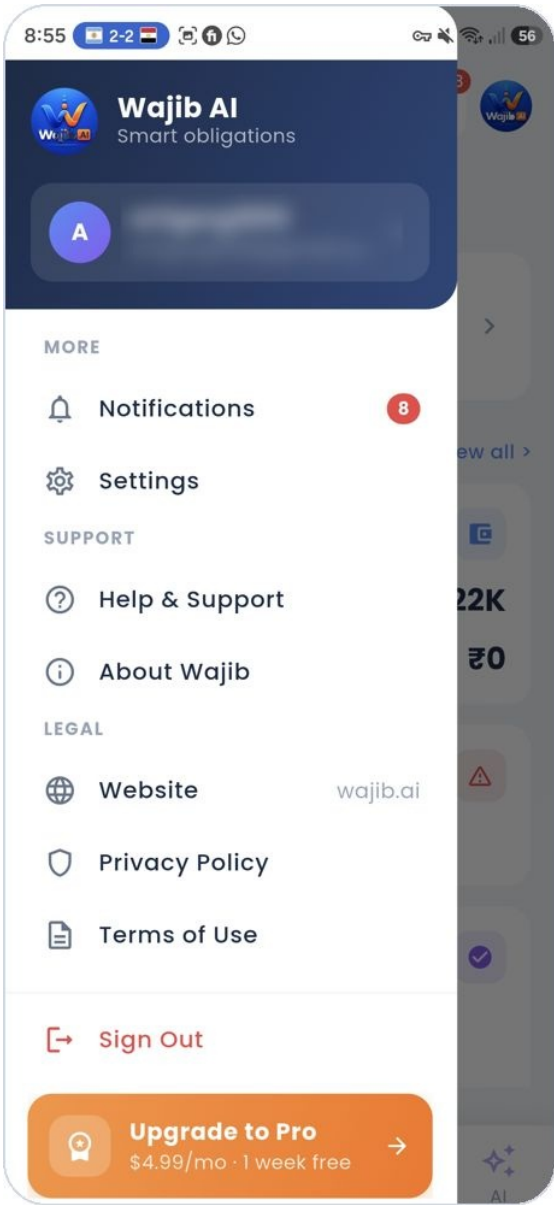
How to read this manual: every section pairs real screenshots with a walkthrough of what's on the screen and what you can do there. Follow it in order for a full tour, or jump straight to the screen you need.

1. Getting around

Wajib has three ways to move around: the **bottom bar** (Home, Commitments, Reports, AI), the yellow **+ button** in the middle to add a new obligation from anywhere, and the **side menu** (≡ top-left) which holds everything else.



Side menu — main destinations

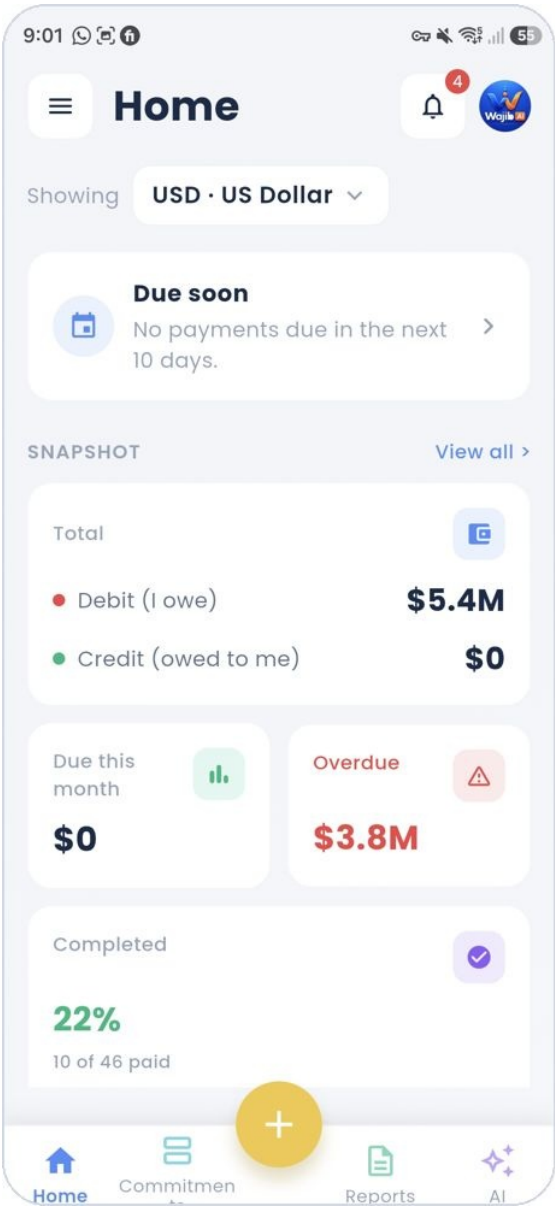


Side menu — More, Support & Legal

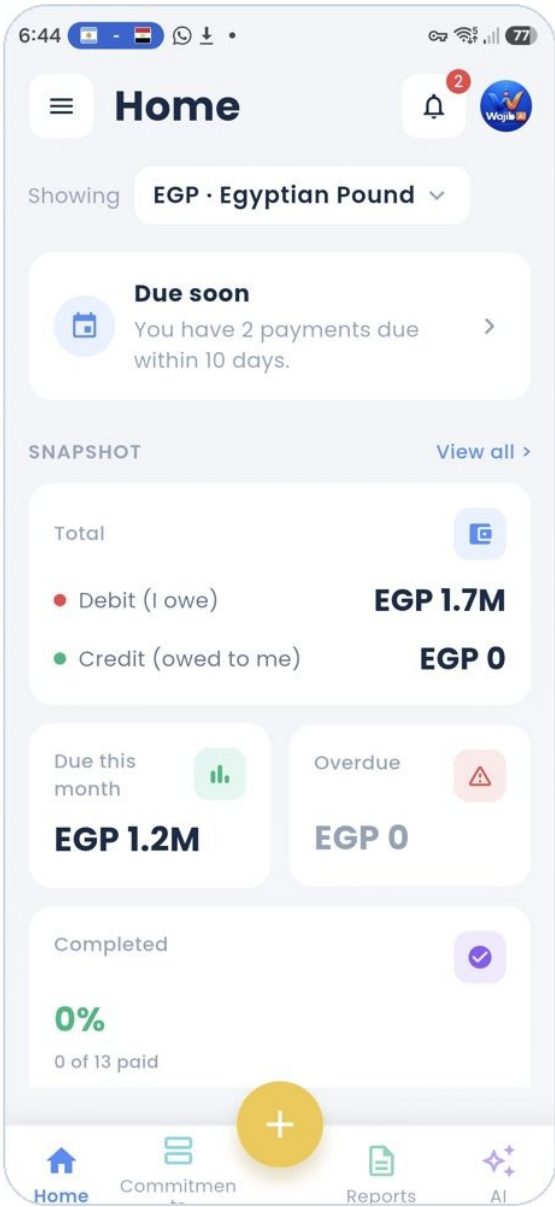
Home / Commitments / Calendar / Reports / Timeline / Tools / AI Assistant	The seven main destinations of the app.
Notifications	Due and overdue payments; the red badge shows how many need attention.
Help & Support / About	Contact the team and read app info.
Website / Privacy / Terms	Legal pages, one tap away.
Upgrade banner	Opens the plans screen to unlock premium features.

2. Home

Home answers one question at a glance: **where do I stand right now?** The currency selector at the top switches the whole view between the currencies you actually use — totals are computed per currency and never mixed.



Home showing USD commitments

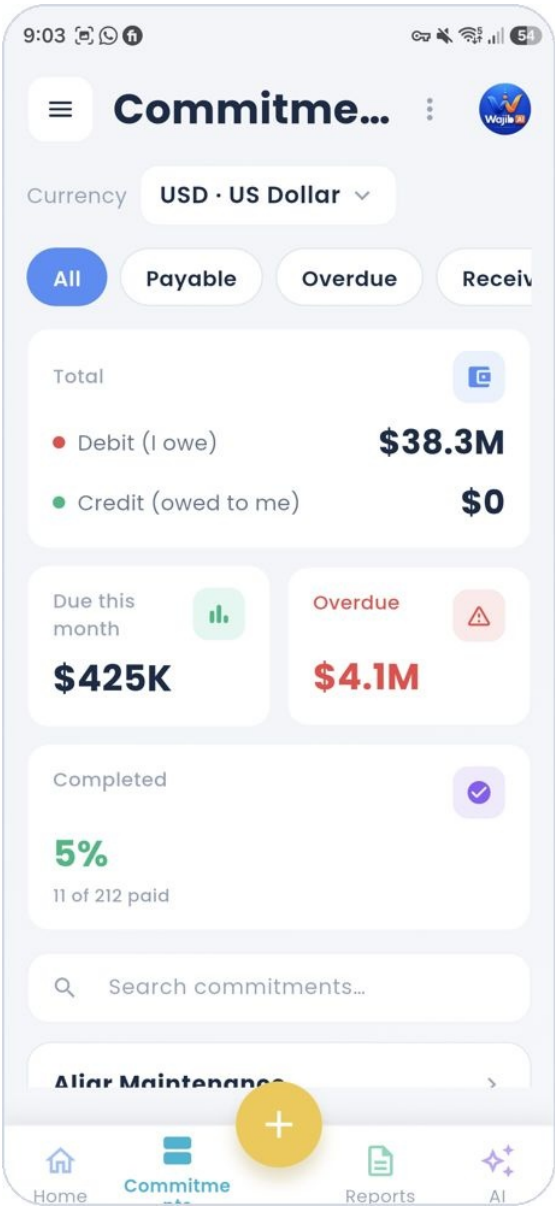


Same screen switched to EGP

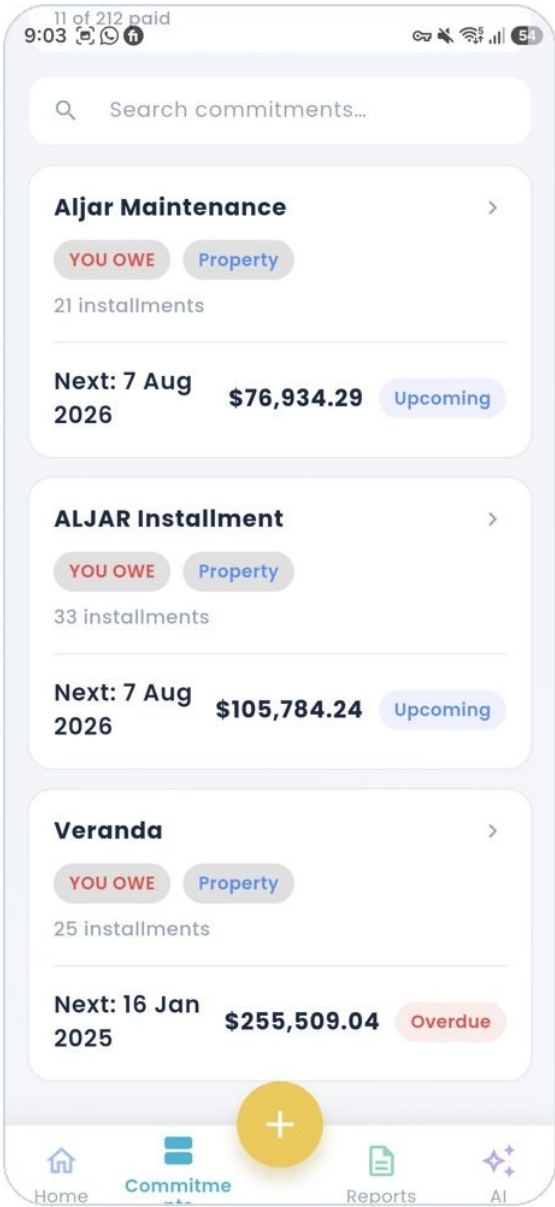
Due soon	Payments due within the next 10 days, with a shortcut to the full list.
Snapshot · Total	Debit (what you owe) vs Credit (what's owed to you).
Due this month / Overdue	This month's load and anything already late, in red.
Completed	Progress ring: how many scheduled payments are already paid.

3. Commitments

The Commitments tab is the master list of everything you track. Filter chips (**All** • **Payable** • **Overdue** • **Receivable**) narrow the list, and the search box finds any commitment by name.



Summary header with filters & totals

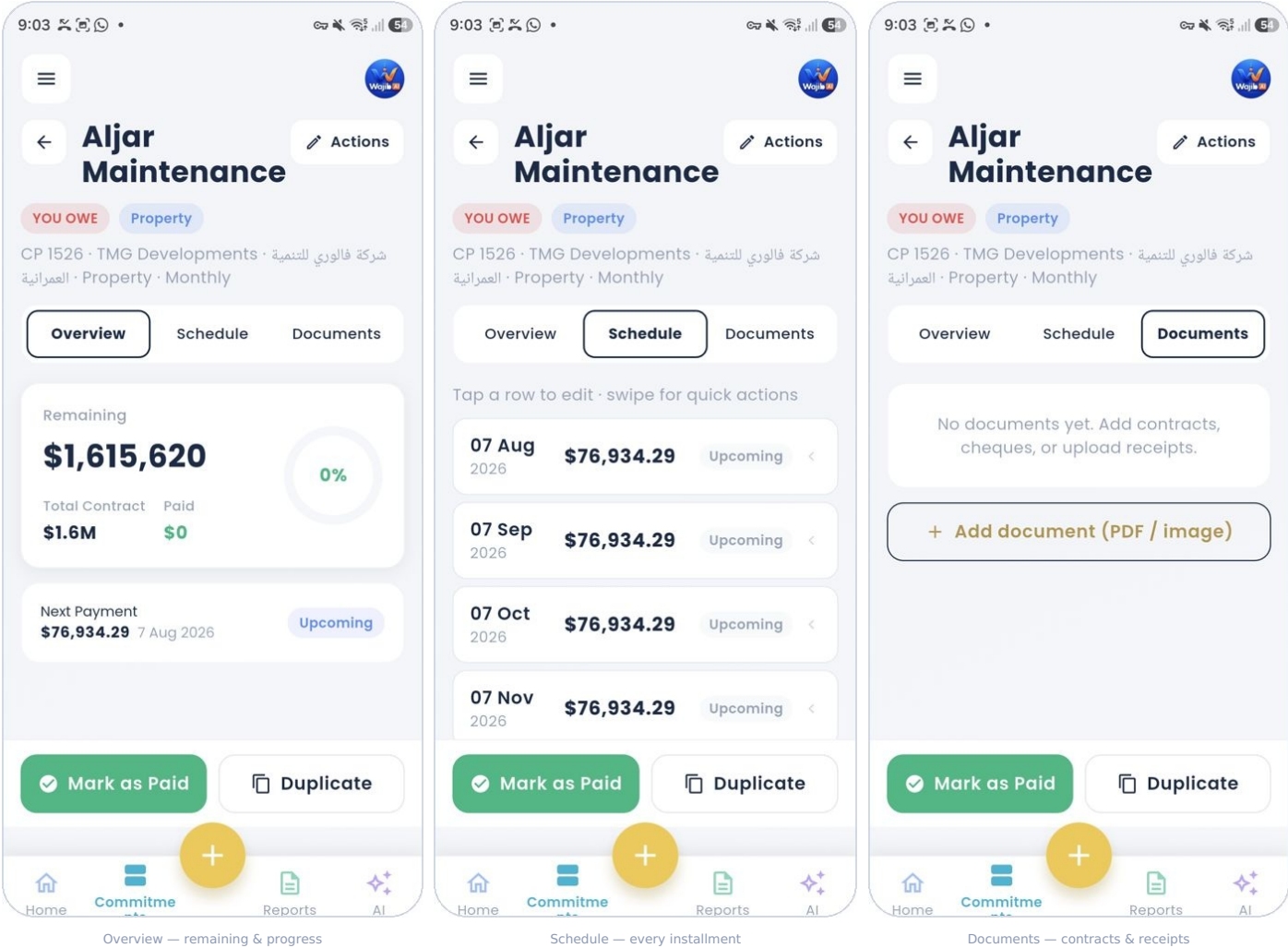


Commitment cards in the list

Each card shows the essentials without opening it: direction tag (**YOU OWE** or **OWED TO ME**), category, number of installments, plus the **next payment** with its date, amount, and status badge (Upcoming / Due soon / Overdue). Tap any card to open the full detail.

4. Inside a commitment

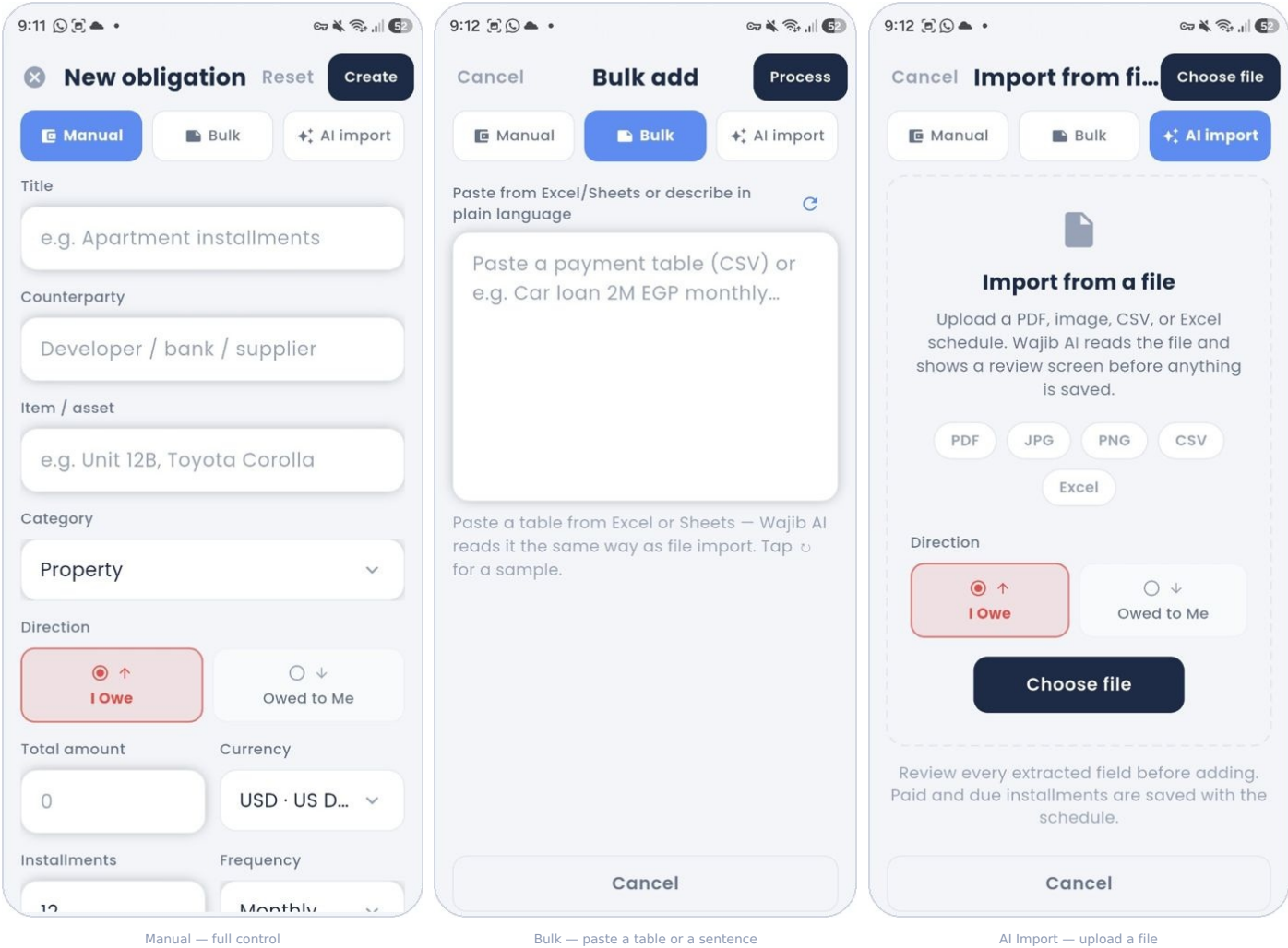
Every commitment opens into three tabs. The header shows the title, tags, and the full context line (reference, counterparty, item, category, frequency). **Actions** (top-right) edits or deletes; **Mark as Paid** and **Duplicate** sit at the bottom of every tab.



Overview	Remaining balance, total contract, paid so far, completion ring, and the next payment with its status.
Schedule	The full installment timeline. Tap a row to edit it; swipe for quick actions like mark paid or reschedule.
Documents	Attach the contract, cheque images, or receipts as PDF / image so everything lives with the obligation.

5. Adding commitments — three ways

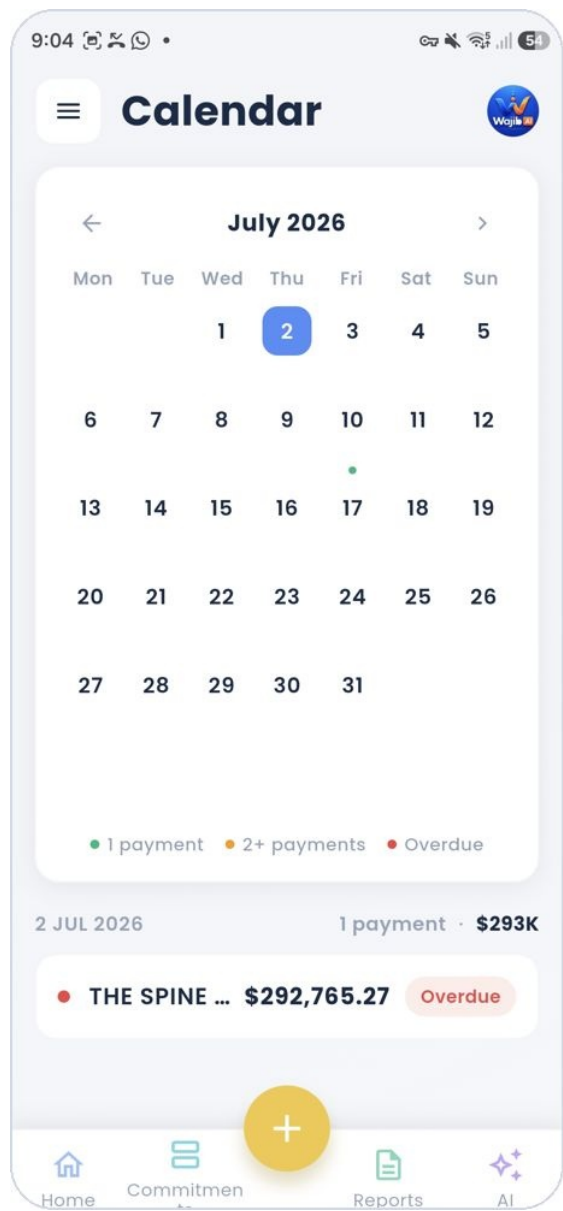
Tap the yellow + anywhere in the app. Three tabs at the top of the New Obligation screen give you three speeds:



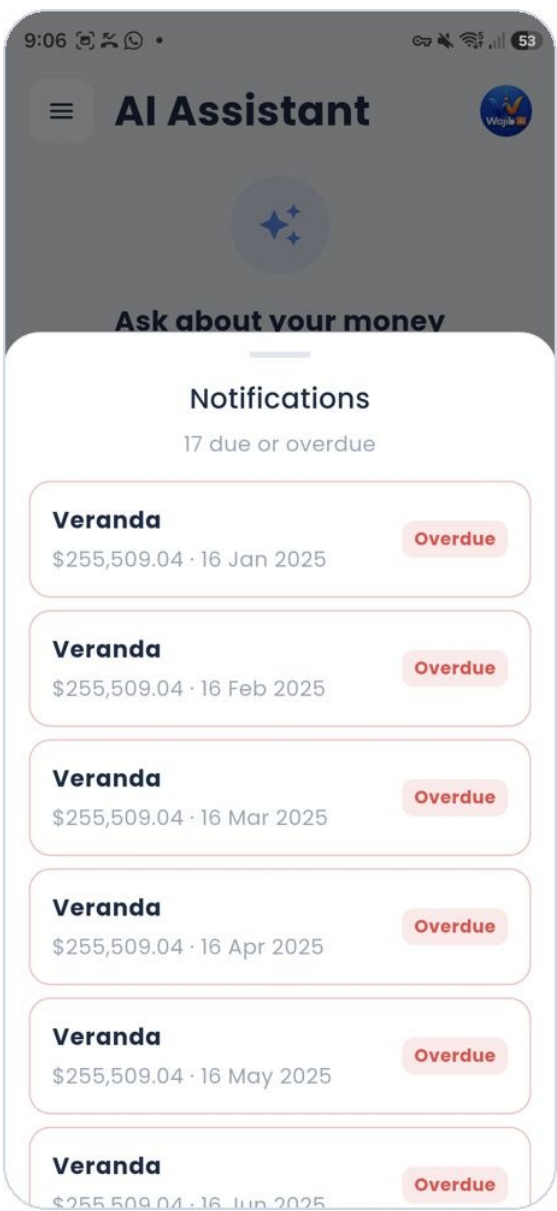
- 1 **Manual:** fill in title, counterparty, item, category, direction (I Owe / Owed to Me), amount, currency, installments, and frequency — then Create.
- 2 **Bulk:** paste a payment table straight from Excel / Sheets, or just describe it in plain language ("Car loan 2M EGP monthly..."). Wajib AI parses it into a full schedule.
- 3 **AI Import:** upload a PDF, image, CSV, or Excel schedule. The AI reads the file and shows a **review screen before anything is saved** — you approve every extracted field.

Tip: paid and due installments in an imported schedule are saved with their real statuses, so your history stays accurate from day one.

6. Calendar & Notifications



Calendar — month view with payment dots



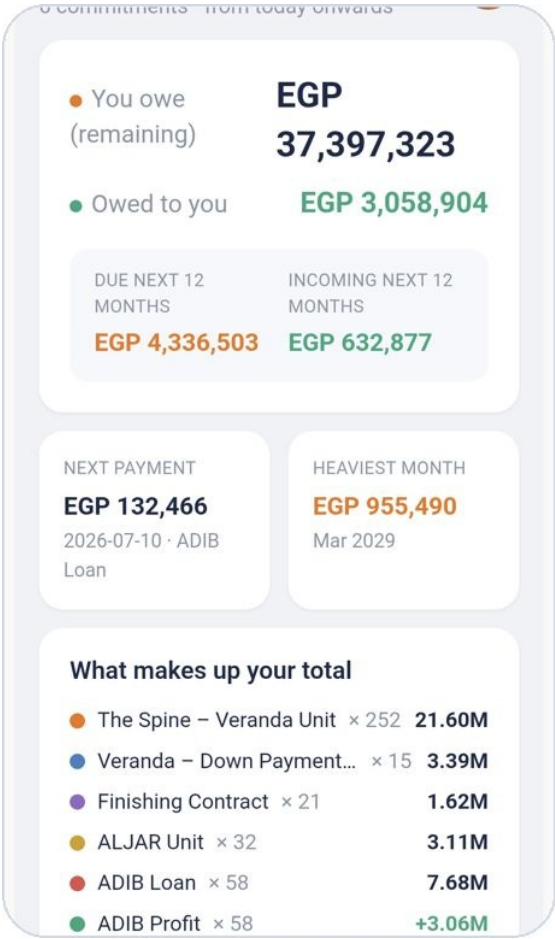
Notifications — due & overdue list

Calendar plots every payment on its date: a green dot is one payment, orange is two or more, red is overdue. Tap any day to see its payments listed below with amounts and statuses.

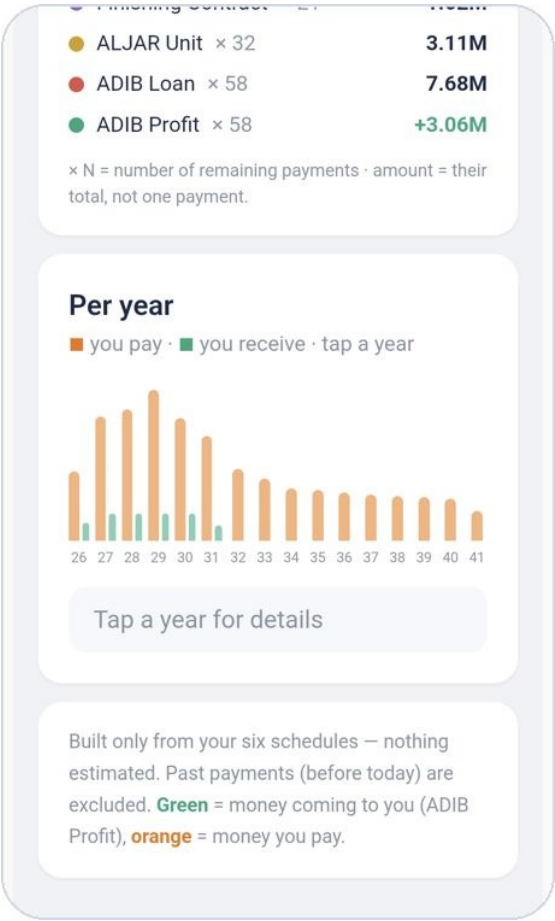
Notifications collects everything due or overdue in one sheet, ordered so the most urgent items surface first. Reminders are scheduled locally on your phone — they fire even without internet.

7. Timeline

Timeline lays out **everything you owe and everything coming to you, from today onwards** — built only from your real schedules, nothing estimated, with past payments excluded.



Totals, next payment, heaviest month & composition

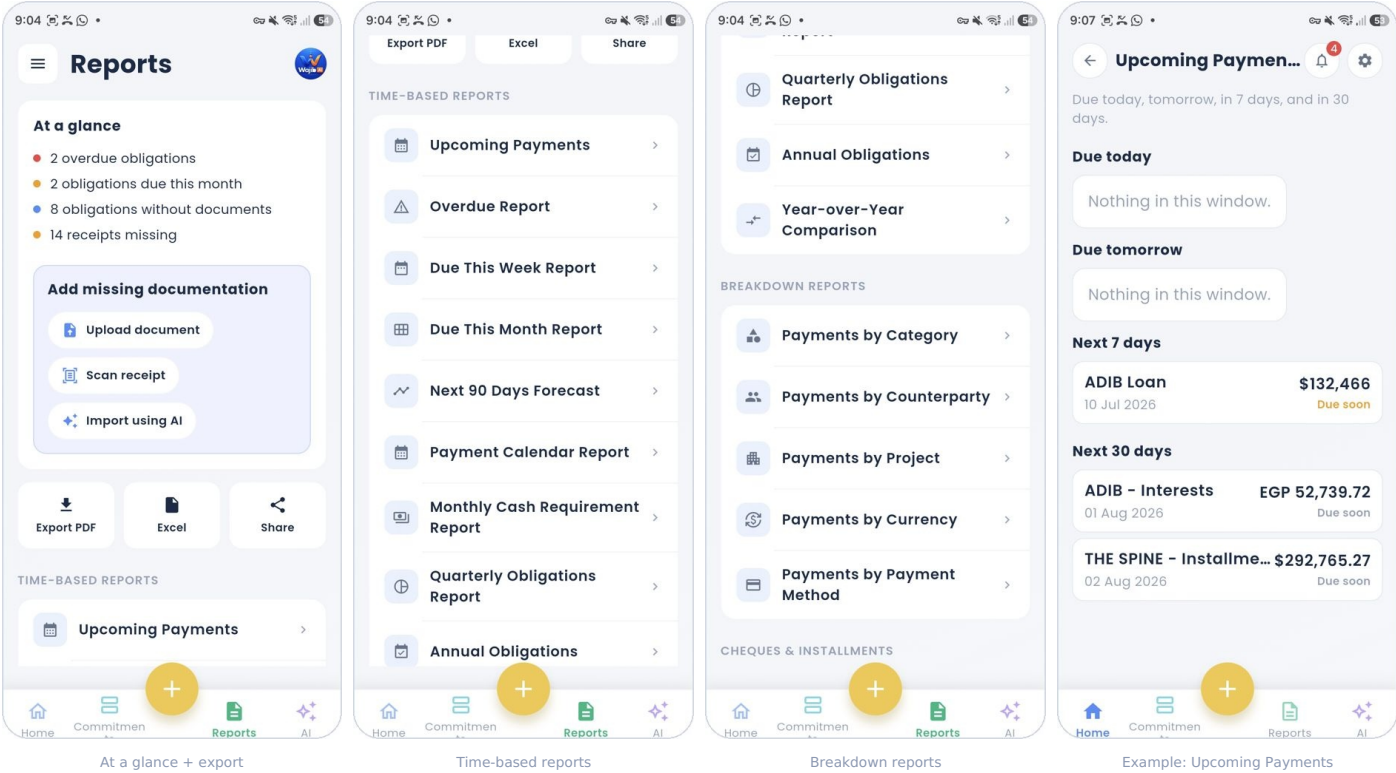


Per-year chart — you pay vs you receive

You owe / Owed to you	The remaining totals in both directions, plus what's due and what's incoming over the next 12 months.
Next payment	The very next amount, date, and which commitment it belongs to.
Heaviest month	The single biggest month ahead, so you can prepare for it early.
What makes up your total	Every obligation with its remaining payment count (×N) and its remaining total — incoming amounts shown in green.
Per year	A bar per year: orange is money you pay, green is money you receive. Tap any year for its details.

8. Reports

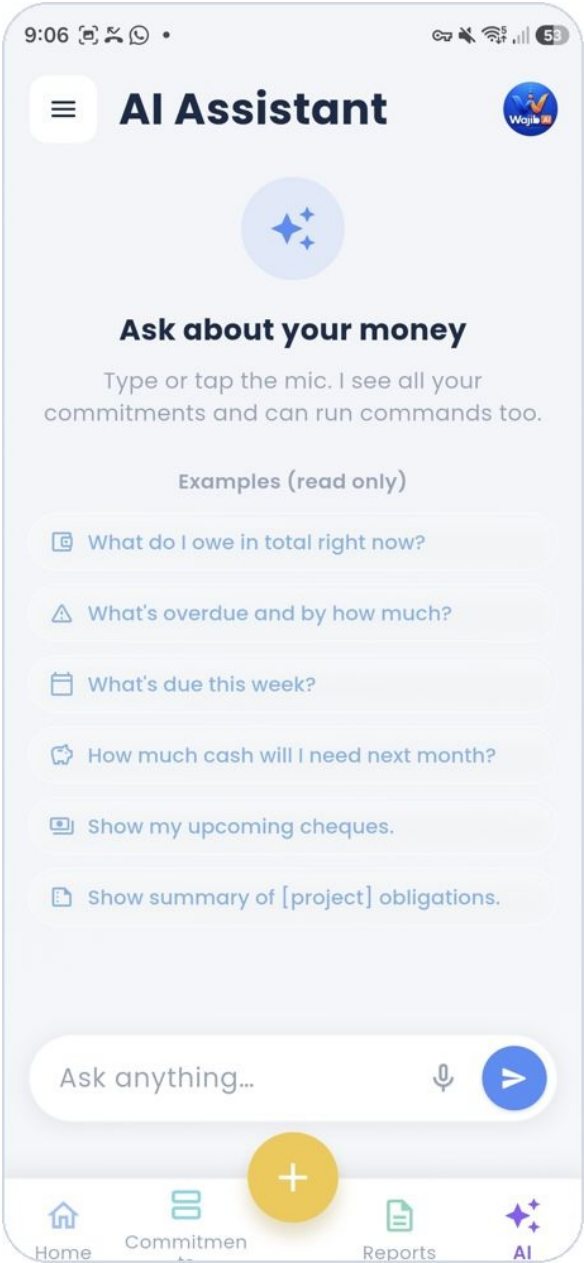
The Reports tab opens with **At a glance** — overdue count, due this month, and missing documentation — plus quick actions to fix gaps (Upload document, Scan receipt, Import using AI) and one-tap **Export PDF / Excel / Share**.



Time-based	Upcoming Payments, Overdue, Due This Week / Month, Next 90 Days Forecast, Payment Calendar, Monthly Cash Requirement, Quarterly & Annual Obligations, Year-over-Year.
Breakdown	Payments by Category, Counterparty, Project, Currency, and Payment Method.
Cheques & Installments	Dedicated reports for post-dated cheques and installment plans.

Every report opens as a clean, focused view — like the Upcoming Payments example above, grouped into today, tomorrow, next 7 days, and next 30 days — and everything can be exported to PDF or Excel, or shared, straight from the top of the Reports tab.

9. AI Assistant



Ask about your money — type or tap the mic

The assistant sees all your commitments and answers in plain language — it can also run commands like marking a payment paid. Type, or tap the mic and just speak.

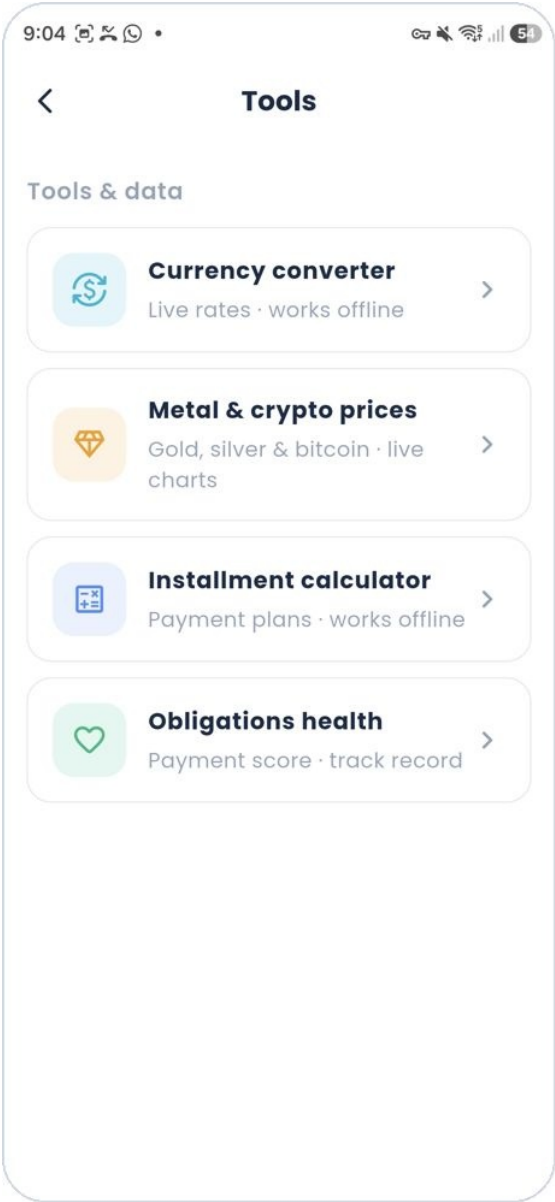
Try asking

- ✓ What do I owe in total right now?
- ✓ What's overdue and by how much?
- ✓ What's due this week?
- ✓ How much cash will I need next month?
- ✓ Show my upcoming cheques.
- ✓ Show summary of [project] obligations.

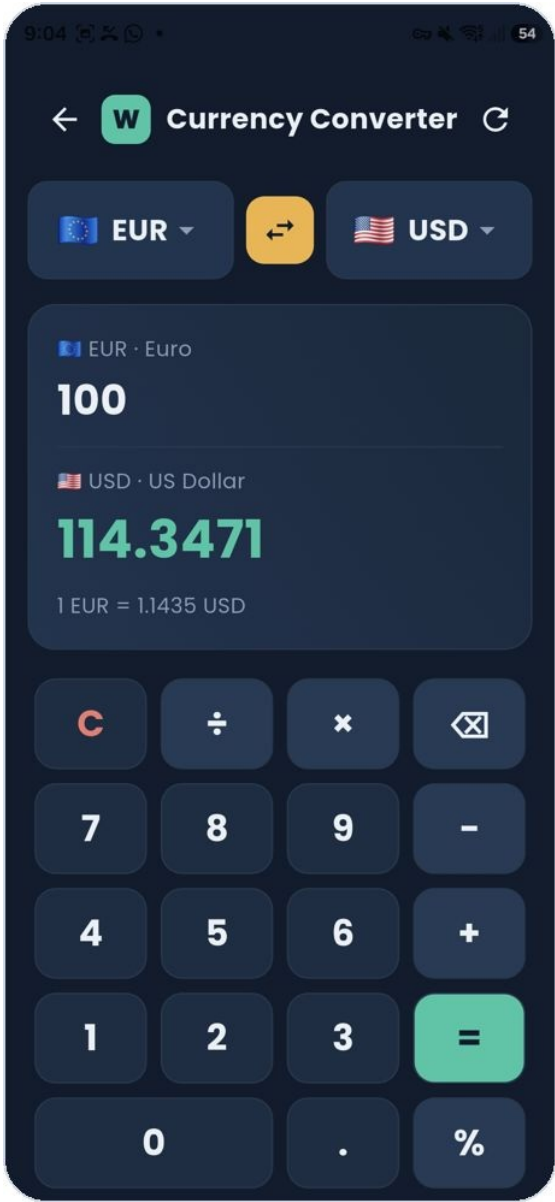
Answers are short and precise — the exact figure and date. It answers only about your obligations, keeps every currency separate, and informs rather than advises.

Privacy: only the data needed to answer your question is processed, and it is never used to train AI models.

10. Tools hub & Currency Converter



Tools & data — the four smart tools



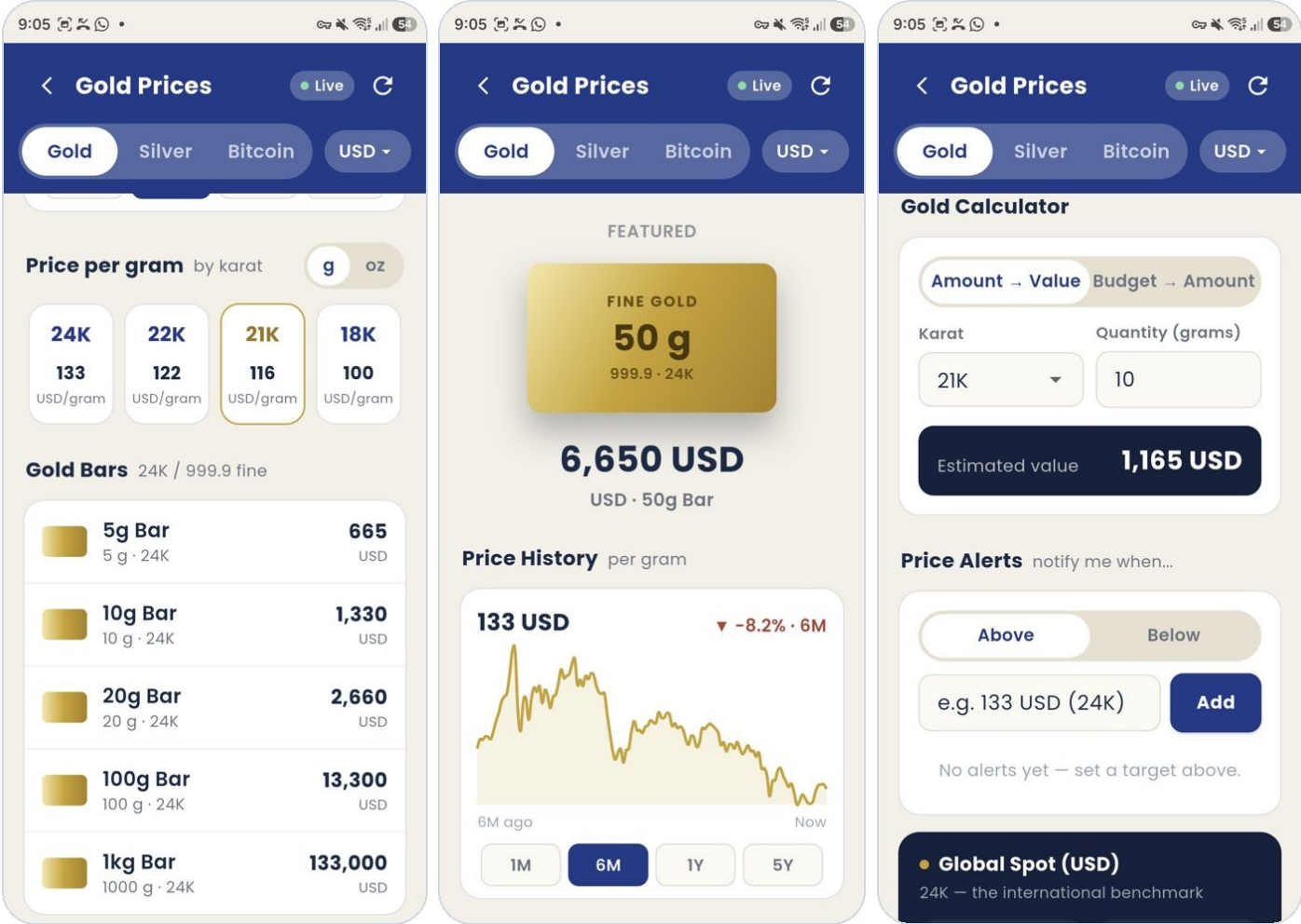
Currency Converter with built-in keypad

The **Tools** screen groups four utilities: Currency Converter, Metal & Crypto Prices, Installment Calculator, and Obligations Health. The converter and calculator work fully **offline**.

Currency Converter: pick any two currencies, type an amount on the built-in keypad, and the conversion updates live with the current rate shown underneath (e.g. 1 EUR = 1.1435 USD). The swap button flips direction instantly, and rates refresh daily.

11. Metal & Crypto Prices — Gold

Live market prices with a **Gold / Silver / Bitcoin** switcher and your choice of display currency. A “Live” badge confirms fresh data; pull the refresh icon any time.



Per-gram by karat + gold bars

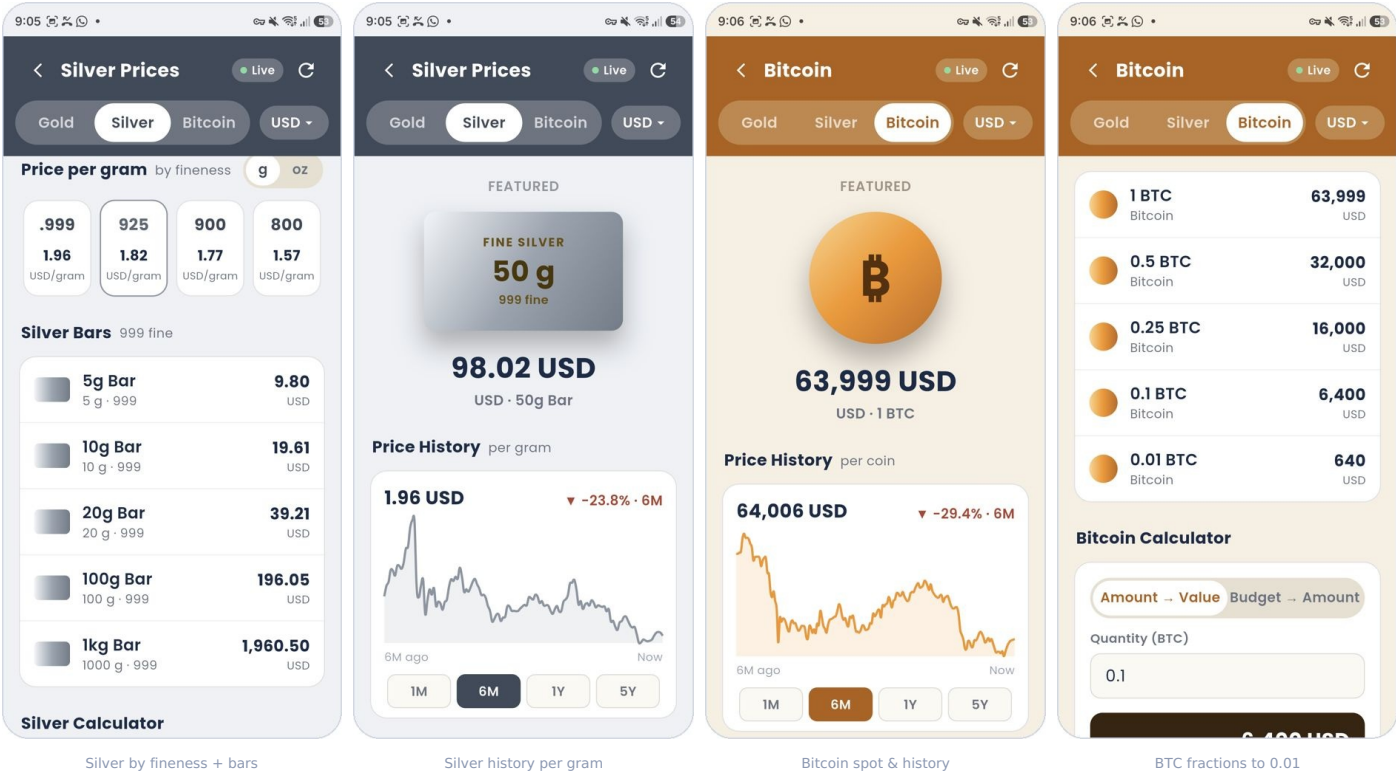
Featured bar & price history

Gold calculator & price alerts

Price per gram	24K / 22K / 21K / 18K side by side, switchable between grams and ounces.
Gold bars	Ready-made values for 5g up to 1kg bars (24K · 999.9 fine).
History chart	1M · 6M · 1Y · 5Y per-gram chart with the period's change.
Calculator	Two modes: Amount → Value (what are my 10 grams of 21K worth?) or Budget → Amount (how many grams can my money buy?).
Price alerts	Get notified when gold crosses a target — above or below.

12. Metal & Crypto Prices — Silver & Bitcoin

Silver and Bitcoin follow the same pattern as gold — each with its own fineness or denominations, history chart, calculator, and alerts.



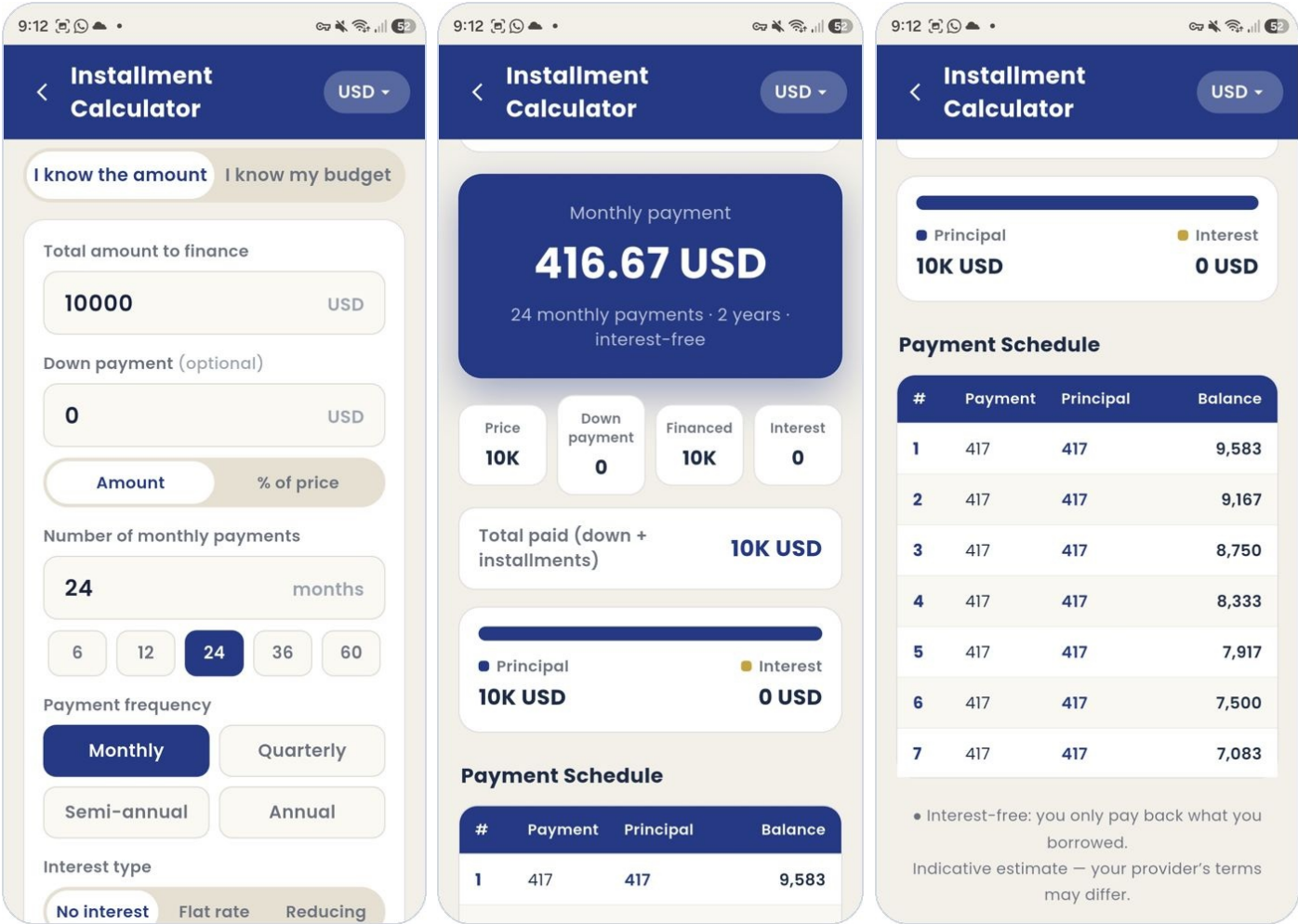
Silver shows per-gram prices by fineness (.999 / 925 / 900 / 800) plus standard bars from 5g to 1kg, with its own calculator and alerts.

Bitcoin shows the global spot per coin and a handy fraction table (1 · 0.5 · 0.25 · 0.1 · 0.01 BTC) so you instantly know what any holding is worth — with the same calculator and above/below alerts.

Prices are informational only. Wajib never trades, holds, or advises.

13. Installment Calculator

Planning a purchase? The calculator turns any financing offer into clear numbers — and it works offline.



Inputs: amount, down payment, months, frequency, interest

Result: monthly payment & totals

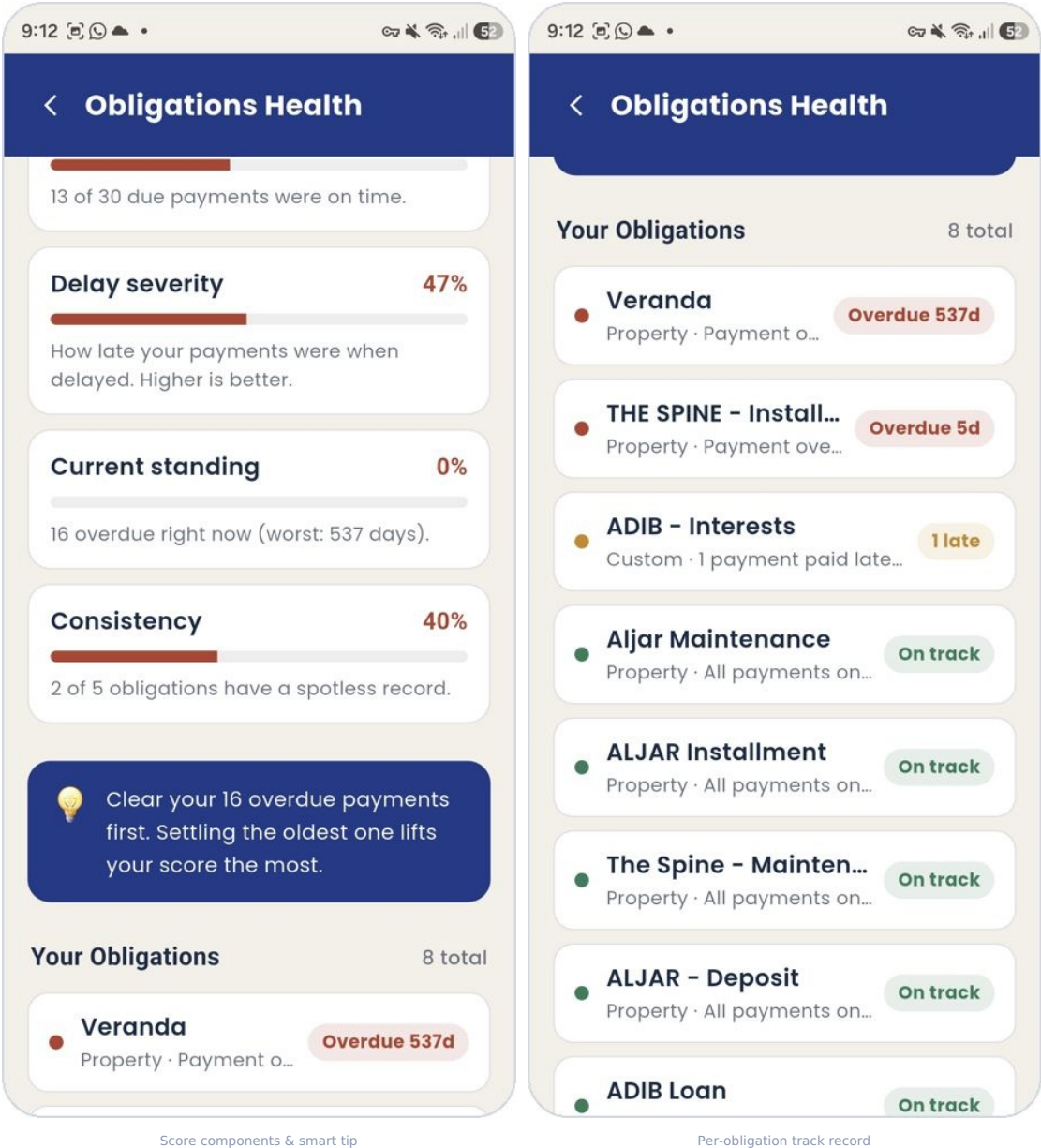
Full payment schedule table

- 1 Choose your starting point: **I know the amount** or **I know my budget**.
- 2 Enter the total to finance and an optional down payment (as an amount or % of price).
- 3 Pick the number of payments (quick chips: 6 / 12 / 24 / 36 / 60) and the frequency (monthly, quarterly, semi-annual, annual).
- 4 Set the interest type: **No interest**, **Flat rate**, or **Reducing**.

The result card shows the payment per period, a principal-vs-interest split bar, total paid, and a **full payment schedule** with the remaining balance after each installment. Estimates are indicative — your provider's terms may differ.

14. Obligations Health

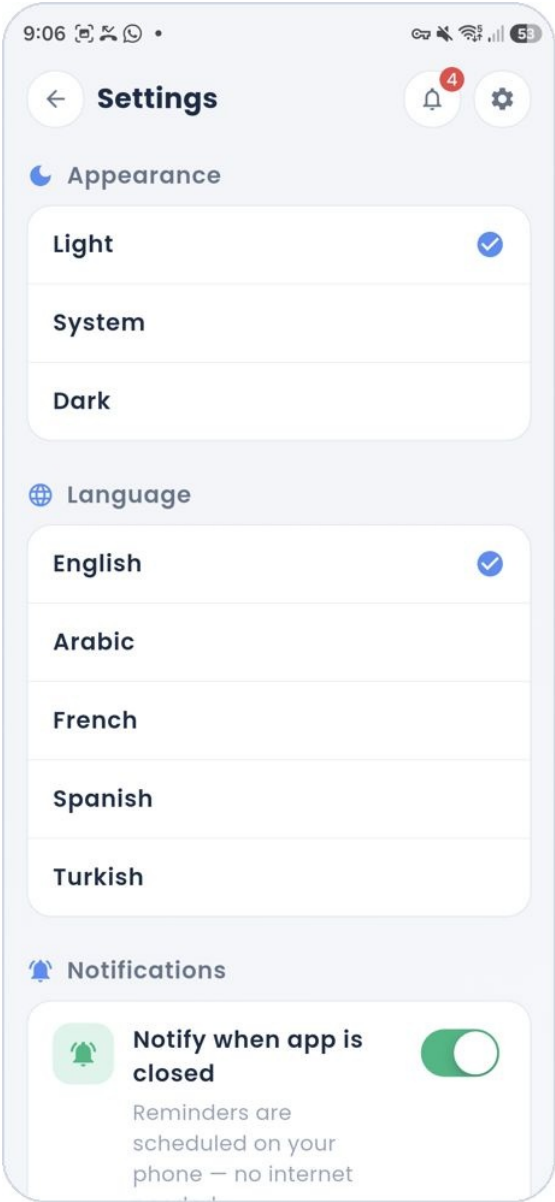
A single score for how well your commitments are under control — built from four measurable components, each shown with its own bar.



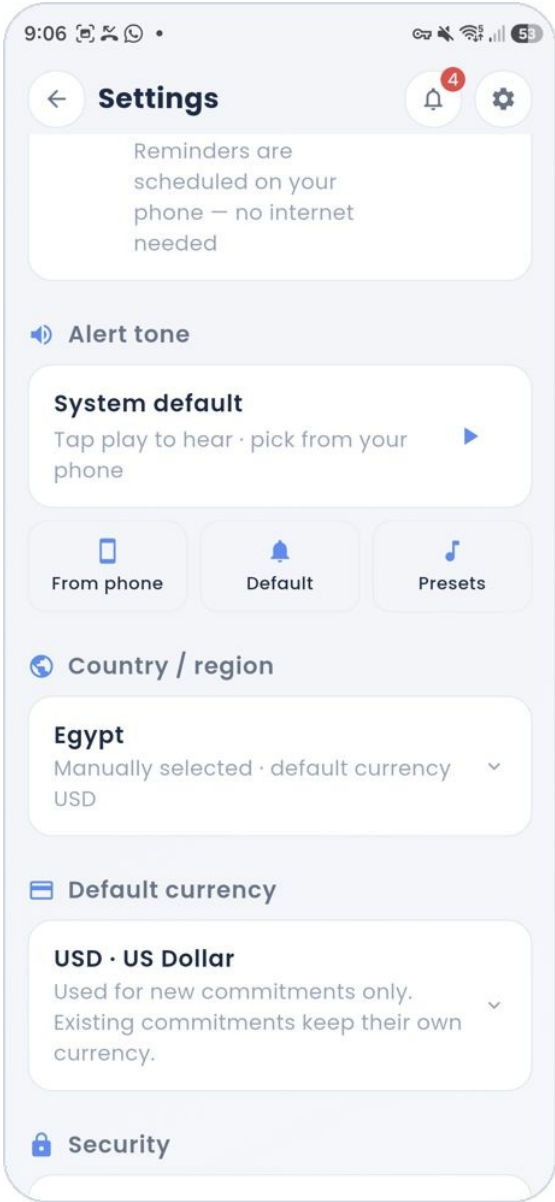
On-time rate	How many due payments were paid on time.
Delay severity	How late the delayed payments were — higher is better.
Current standing	What's overdue right now, including the worst case in days.
Consistency	How many obligations have a spotless record.

A highlighted tip tells you the **single action that lifts your score the most** (e.g. settling the oldest overdue payment). Below it, every obligation is listed with its own status: On track, N late, or Overdue with the number of days.

15. Settings



Appearance, Language, Notifications



Alert tone, Country, Currency, Security

Appearance	Light, Dark, or follow the System.
Language	English, Arabic (full RTL), French, Spanish, Turkish.
Notifications	“Notify when app is closed” — reminders are scheduled on your phone, no internet needed.
Alert tone	System default, a preset, or any sound from your phone — with tap-to-preview.
Country / region	Detected automatically or set manually; drives the suggested defaults.
Default currency	Used for new commitments only — existing ones always keep their own currency.
Security	Optional App PIN & biometrics (fingerprint) lock.

16. Plans & pricing

Open the **Upgrade** banner at the bottom of the side menu to see the plans. A toggle at the top switches between **Monthly** and **Annual** billing — annual saves roughly two months on both paid tiers.

Monthly billing

9:41

Wajib AI — Pricing

Choose your plan · Save ~2 months with annual billing.

MonthlyAnnual

Free

+ Free

Everything you need to track what you owe. Forever.

Free forever

Manual obligation tracking

AI Smart Import (text + photo)

Currency converter

Metal & Crypto Prices

Installment Calculator

Obligation Health

Basic due-date reminder

Obligations: Up to 3

Smart alerts (7 / 3 / 1 days) Before

Post-dated cheque alerts

AI Assistant (chat)

Reports & insights

Document attachments

Your current plan

Free — free forever

9:41

Wajib AI — Pricing

Choose your plan · Save ~2 months with annual billing.

MonthlyAnnual

Basic

+ Basic

Never miss a payment. Smart alerts + unlimited obligations.

\$4.99 / Monthly

Manual obligation tracking

AI Smart Import (text + photo)

Currency converter

Metal & Crypto Prices

Installment Calculator

Obligation Health

Basic due-date reminder

Obligations: Unlimited

Smart alerts (7 / 3 / 1 days) Before

Post-dated cheque alerts

AI Assistant (chat)

Reports & insights

Document attachments

Basic →

Basic — \$4.99 / month

9:41

Wajib AI — Pricing

Choose your plan · Save ~2 months with annual billing.

MonthlyAnnual

Pro

+ Pro

Full control. Your AI assistant, reports, and documents.

\$9.99 / Monthly

Manual obligation tracking

AI Smart Import (text + photo)

Currency converter

Metal & Crypto Prices

Installment Calculator

Obligation Health

Basic due-date reminder

Obligations: Unlimited

Smart alerts (7 / 3 / 1 days) Before

Post-dated cheque alerts

AI Assistant (chat)

Reports & insights

Document attachments

Pro →

Pro — \$9.99 / month

Annual billing — save ~2 months

9:41

Wajib AI — Pricing

Choose your plan · Save ~2 months with annual billing.

MonthlyAnnual

Free

+ Free

Everything you need to track what you owe. Forever.

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Document attachments

Your current plan

Free — free forever

9:41

Wajib AI — Pricing

Choose your plan · Save ~2 months with annual billing.

MonthlyAnnual

Basic

+ Basic

Never miss a payment. Smart alerts + unlimited obligations.

\$34.99 / Annual

Save ~2 mo

Manual obligation tracking

AI Smart Import (text + photo)

Currency converter

Metal & Crypto Prices

Installment Calculator

Obligation Health

Basic due-date reminder

Obligations: Unlimited

Smart alerts (7 / 3 / 1 days) Before

Post-dated cheque alerts

AI Assistant (chat)

Reports & insights

Document attachments

Basic →

Basic — \$34.99 / year

9:41

Wajib AI — Pricing

Choose your plan · Save ~2 months with annual billing.

MonthlyAnnual

Pro

+ Pro

Full control. Your AI assistant, reports, and documents.

\$69.99 / Annual

Save ~2 mo

Manual obligation tracking

AI Smart Import (text + photo)

Currency converter

Metal & Crypto Prices

Installment Calculator

Obligation Health

Basic due-date reminder

Obligations: Unlimited

Smart alerts (7 / 3 / 1 days) Before

Post-dated cheque alerts

AI Assistant (chat)

Reports & insights

Document attachments

Pro →

Pro — \$69.99 / year

17. Quick reference

Status badges

Upcoming — scheduled, nothing to do yet · **Due soon** — inside your reminder window · **Overdue** — past its date · **On track** — all payments on time.

Everyday actions

- ✓ Add anything from anywhere: the yellow + button.
- ✓ Mark a payment paid: open the commitment → **Mark as Paid**, or swipe its row in Schedule.
- ✓ Repeat a similar commitment: **Duplicate**, then edit what changed.
- ✓ Attach paperwork: Documents tab → **Add document (PDF / image)**.
- ✓ Export anything: Reports → **Export PDF / Excel / Share**.
- ✓ Ask instead of digging: the **AI** tab answers questions about your own data.

Good to know

- ✓ Each obligation lives in its own currency; totals are shown per currency, never mixed.
- ✓ Reminders work offline — they're scheduled on the device itself.
- ✓ Wajib never connects to your bank and never sees balances or card numbers.
- ✓ Delete any obligation — or your whole account — at any time from Settings.

Need help? Side menu → Help & Support, or email info@wajib.ai. Website: wajib.ai

Wajib AI — Never Miss a Commitment