



OFFICIAL DOCUMENTATION · EDITION 2026

User Guide

**From your first click to your
first thousand transactions.**

A complete, step-by-step walkthrough of the Swipe platform —
from exploring the homepage to mastering every module.

GET IN TOUCH

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SWIPE.GM

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CHAPTER 01

Exploring the homepage

Before you sign up, take a tour of swipe.gm. The homepage is where you'll learn what Swipe does, who it's for, and how it fits your business.

Exploring the homepage

Open swipe.gm in any browser. No account is needed to look around.

What you'll see when you arrive

The homepage opens with a bold hero section that introduces Swipe in one short sentence: a complete business platform for invoicing, sales, banking, payroll, and reporting. Below the hero you'll find sections that explain each major feature, real screenshots of the platform, customer stories, plan pricing, and a footer with downloads, contact details, and links to deeper pages.

The top navigation bar

At the very top of the page you'll see a slim navigation bar. From left to right it holds the Swipe logo, the main menu links, and two action buttons. The menu typically includes Features, Pricing, About, Blog, and Contact. The two buttons on the right are Sign In (for existing users) and Get Started (for new users). On a phone, the menu collapses into a small icon — tap it to see the full list.

**STEP
01**

Tap the logo

Returns you to the top of the homepage from any page.

**STEP
02**

Open Features

A menu that lists every module — invoicing, POS, banking, payroll, AI Hub, and more — each linking to a focused explainer page.

**STEP
03**

Open Pricing

A clear comparison of Starter, Pro, Business, and NGO plans with monthly and yearly options.

**STEP
04**

Tap Sign In

If you already have an account, this opens the secure login screen.

**STEP
05**

Tap Get Started

Begins the sign-up flow described in Chapter 03.

The 'Explore' (sandbox) button

On the hero and in several other places you'll see an Explore button. This opens a fully interactive demo of the platform — no sign-up required. You'll be asked to choose which plan you want to try (Starter, Pro, Business, or NGO), and the sandbox will tailor the data and unlocked features to that plan. Locked features show a friendly upgrade prompt explaining what plan unlocks them. Use the sandbox to get a feel for the platform before you commit to anything.

TIP

Your sandbox plan choice is remembered as you click around — refreshing the page will keep you in the same demo experience.

Scrolling the homepage

As you scroll, the homepage walks you through Swipe in a logical order: what it does, who uses it, the most-loved features, screenshots, customer testimonials, the pricing table, frequently asked questions, and finally a footer.

- Hero section — the headline, sub-headline, and the two main calls to action: Get Started and Explore.
- Feature highlights — short cards summarising invoicing, POS, banking, payroll, inventory, AI insights, and reporting.
- Screenshots — real images of the dashboard, invoice editor, POS terminal, and reports.
- Pricing — side-by-side plans with what's included and a Choose Plan button on each one.
- FAQs — quick answers to common questions about pricing, currencies, security, and support.
- Footer — links to the Brochure (PDF), this User Guide (PDF), the Blog, support, social media, and contact details.

If you're not ready to sign up

You don't have to commit on your first visit. There are three low-pressure ways to learn more:

STEP

01

Try the Explore sandbox

Click Explore on the homepage, pick any plan, and start playing. Nothing you do is saved or shared.

STEP

02

Download the brochure

From the footer, tap Brochure (PDF) for a one-page visual summary of Swipe.

STEP

03

Reach out to the team

Use the Contact page or call/email the numbers in the footer. A real person will help you decide.

CHAPTER 02

Choosing the right plan

Pricing is on the homepage and inside the platform. Here's exactly what each plan unlocks so you can pick with confidence.

Choosing the right plan

All paid plans include a 14-day free trial — no card required.

PLAN	WHO IT'S FOR
Starter	Best for solo founders, freelancers, and side hustles. Includes invoicing, clients, basic reports, and one branch.
Pro	Best for growing teams. Adds POS, inventory, multi-user access, taxes, and a second branch.
Business	Best for established firms. Adds audit logs, white-label branding, advanced reports, multi-branch performance, and priority support.
NGO	A specialised plan for non-profits. Includes donors, funds, grants, project tracking, and impact reports.

How to pick

STEP

01

Look at how many people will use it

If it's just you, Starter is plenty. Two to ten people: Pro. More than that, or multiple branches: Business.

STEP

02

Check whether you sell in person

If you take cash or card sales at a counter, you need POS — that's Pro and above (or as a Starter add-on).

STEP

03

Decide if you need branded documents

White-label PDFs (your logo on every invoice and receipt, no Swipe footer) is a Business feature.

STEP

04

Consider compliance

If you need a complete audit trail of who did what, choose Business — it includes audit logs.

STEP

05

Try before you buy

Use the Explore sandbox to test-drive the plan you've chosen, then start your free 14-day trial.

HEADS UP

You can switch plans at any time from Settings → Billing. Upgrades take effect immediately; downgrades take effect at the end of the current cycle.

CHAPTER 03

Creating your account

When you click Get Started or Choose Plan, you enter the secure sign-up flow. This chapter walks through every screen, every field, and every confirmation along the way.

Creating your account

From your first click to a working dashboard, in under five minutes.

Step-by-step sign up

STEP

01

Click Get Started

From any page, click Get Started in the top-right or pick a plan from the Pricing section. You'll land on the sign-up form.

STEP

02

Enter your details

Fill in your full name, your business email, a phone number (with country code — for The Gambia that's +220), and a strong password. The password meter helps you create one that resists common breaches.

STEP

03

Choose your plan

Pick the plan you want to start on. Paid plans automatically begin a 14-day free trial — you won't be charged anything until the trial ends.

STEP

04

Verify your phone or email

If verification is required, you'll receive a 6-digit code by SMS or email. Enter it on the next screen to confirm it's really you.

STEP

05

Land on your new dashboard

You're in. Your account is created, your branch is set up automatically, and the dashboard is ready for your first action.

What happens behind the scenes

The moment you finish sign-up, Swipe creates several things for you automatically so you can start working straight away. You don't need to do any of this manually.

- A user profile with your name, email, and phone.
- Your first branch (your business workspace) using the name you provided.
- An Admin role for you, so you have full access to every feature your plan includes.
- A default bank account placeholder you can rename or replace later.
- Sample categories for expenses and inventory so you have something to edit.
- If you signed up from a phone, the install prompt will appear so you can add Swipe to your home screen.

After sign-up: the welcome screen

The first time you reach the dashboard, you'll see a short welcome panel that gives you three suggested next actions. They're not mandatory — you can skip them — but they're the fastest way

to feel productive on day one.

STEP

01

Add your business logo

Settings → Branch. Upload a square or wide logo. It'll appear on every invoice, receipt, and PDF you generate.

STEP

02

Add your first client

Clients → New Client. You only need a name and a contact method (email or phone). Everything else is optional.

STEP

03

Send a test invoice to yourself

Invoices → New Invoice. Pick yourself as the client and send it to your own email — you'll see exactly what your customers will receive.

PRO TIP

Skip the welcome screen? You can come back to these starter actions any time from the dashboard's 'Get started' card.

CHAPTER 04

First-time setup

A few one-off settings that make every later screen smarter, faster, and more on-brand.

First-time setup

Spend ten minutes here and the rest of the platform falls into place.

1. Your branch profile

Open Settings → Branch. This is the master profile for your business. Everything that prints — invoices, receipts, contracts, reports — pulls from here.

SETTING	WHAT IT DOES
Branch name	What appears at the top of every document and in the branch switcher.
Logo	A square (256×256px) or wide (500×150px) PNG/JPG. Used on the dashboard and every PDF.
Address	Your physical address — printed on invoices and receipts.
Phone & email	Used as the reply-to on outgoing emails and printed on every document.
Currency	GMD or USD as the default for new invoices and reports. You can override per document.
Tax ID / TIN	Optional. Printed on invoices when set.

2. Your personal profile

Open Settings → Profile. This is the part of you that other team members and clients see.

- Display name and avatar — shown next to your activity in audit logs and notifications.
- Time zone — affects timestamps on documents and reports.
- Language — defaults to English; more languages may be available depending on your region.

3. Security essentials

STEP

01

Turn on two-factor authentication

Settings → Security → Two-factor authentication. Scan the QR code with Google Authenticator (or any TOTP app) and enter the 6-digit code to confirm.

STEP

02

Set a session timeout

Default is 10 minutes of inactivity with a 2-minute warning. You can adjust it under Settings → Security.

STEP

03

Review trusted devices

Settings → Security → Devices. Remove anything you don't recognise.

4. Add your first bank account

Open Banking → Accounts → New Account. Give it a friendly name (e.g. 'Trust Bank Main'), pick the currency, and enter the opening balance and date. Every payment you record later will post to

one of these accounts.

5. Optional: invite your team

Open Settings → Team → Invite Member. Enter their email, pick a role (Admin, Staff, or Accountant), and choose which branches they can access. They'll receive a secure invitation link by email.

CHAPTER 05

Navigating the dashboard

A guided tour of every part of the screen so you can find anything in two clicks or less.

Navigating the dashboard

Once you understand the four parts of the screen, the rest is muscle memory.

The four parts of every screen

REGION	WHAT IT HOLDS AND DOES
Sidebar (left)	The main navigation. One icon per module — Dashboard, Invoices, POS, Clients, Inventory, Banking, Reports, AI Hub, Settings. Click an icon to open that module. On phones, the sidebar collapses into a bottom nav.
Top header	Your branch switcher (if you have more than one branch), a search box, the notifications bell, and your profile avatar. Click your avatar for sign-out, profile, and theme options.
Quick actions bar	Just below the top header. Holds the orange '+ New' button — context-aware, so on Invoices it creates an invoice, on Clients it creates a client, and so on.
Main content area	Where the action happens. Lists, forms, dashboards, and reports all render here. It scrolls independently of the sidebar so you never lose your place.

The branch switcher

If your account has more than one branch, you'll see a dropdown in the top header showing the active branch. Switching branches changes everything: invoices, clients, banking, reports — they all filter to the new branch immediately. Single-branch accounts skip this step entirely; the active branch is set automatically.

Notifications

The bell icon shows new in-app alerts: a payment received, a low-stock item, a client message, an invoice viewed. Click any notification to jump straight to the source. You'll also receive email alerts for anything time-sensitive.

Search

Use the search box in the top header to find a client, invoice number, product, or transaction. Results group by type and link straight to the record.

Mobile navigation

On a phone or tablet, the sidebar becomes a bottom navigation bar with the most-used modules. The full list lives behind a menu icon on the left. The orange '+ New' button is always within thumb reach.

CHAPTER 06

Clients & contacts

Your customer book. Everything you do — invoices, payments, messages — links back to a client record.

Clients & contacts

Keep your customer book clean and your invoices fly.

Adding a client

**STEP
01****Open Clients**

From the sidebar, click Clients. You'll see a searchable list of every client you've added.

**STEP
02****Tap '+ New Client'**

Opens a slide-in form. Only Name is required.

**STEP
03****Fill in the basics**

Name, email, phone, and address. Add a tax ID if you'll be invoicing for tax.

**STEP
04****Pick a tag (optional)**

Tags help you group clients — VIP, Wholesale, NGO, etc. — for quick filtering.

**STEP
05****Save**

The client is added and you can immediately create an invoice or contract for them.

The client profile page

Click any client in the list to open their profile. You'll see a summary card at the top (lifetime value, outstanding balance, last activity), then tabs for Invoices, Payments, Contracts, Messages, and Files. Everything related to that client is one click away.

The client portal

Every client gets a private, branded portal at a friendly URL (for example: swipe.gm/c/acme-123). They can view their invoices, pay online, sign contracts, message you, and download receipts — all under your branch's branding. Share the portal link from the client profile.

Bulk actions

- Filter the list by tag, status, or branch.
- Export to CSV from the three-dot menu.
- Import a CSV of clients from Settings → Data Import.

CHAPTER 07

Invoicing & payments

Create branded invoices, send them by email or WhatsApp, accept payments, and watch the bank balance update in real time.

Invoicing & payments

The single most-used module. Designed to feel like one step.

Creating an invoice

STEP
01

Open Invoices → '+ New Invoice'

Or use the orange '+ New' button from any page when invoicing is your active module.

STEP
02

Pick the client

Search by name, or add a new client inline without leaving the form.

STEP
03

Add line items

Each line is either a service or a product from your catalogue. You can also type free-form descriptions. Quantities, unit prices, and taxes are calculated automatically.

STEP
04

Set the dates

Issue date defaults to today; due date defaults to your branch's payment-terms preference (e.g. Net 30). Override either if you need to.

STEP
05

Choose a template & colour

Pick from Classic, Modern, Minimal, or Thermal. Choose a brand colour with a hex code or a swatch. Preview live.

STEP
06

Send

Send by email, share a WhatsApp link, or download as PDF. The client receives a beautiful, branded invoice with a Pay Online button when payment links are enabled.

Recording a payment

When a client pays, you record the payment so the invoice is marked Paid and your bank balance reflects the deposit.

STEP
01

Open the invoice

From the Invoices list, click the invoice.

STEP
02

Click 'Record Payment'

A dialog opens with the outstanding amount pre-filled.

STEP
03

Pick the bank account

Choose the account that received the funds. The balance will update immediately.

CONTINUED

STEP
04

Choose the method

Cash, bank transfer, mobile money, card, or other. Method appears on the receipt.

STEP
05

Save

The invoice status updates (Paid or Partially Paid), a receipt is generated, and the deposit appears in Banking.

Recurring invoices

If you bill a client the same amount on a regular schedule (rent, retainers, subscriptions), set up a recurring invoice once and Swipe will generate and send it automatically each cycle. Find this under Invoices → Recurring.

Receipts

Every recorded payment generates a branded receipt — by default it matches the invoice's template, or you can pick a different one in Settings → Branch. Receipts are emailed to the client automatically and saved on the payment record for download.

TIP

Want to send a reminder? Open the invoice → Actions → Send reminder. The email is pre-written but fully editable, and includes a one-click pay link.

CHAPTER 08

Point of Sale (POS)

A clean, touch-friendly checkout that works on any device — even when the internet drops.

Point of Sale (POS)

Built for speed. A sale takes three taps.

Opening the till

STEP
01

Open POS from the sidebar

If POS is part of your plan or add-on, you'll see it as a dedicated icon.

STEP
02

Pick the branch

If you have more than one, pick which till you're operating.

STEP
03

Verify the float

Confirm the opening cash drawer amount so end-of-day reconciliation is accurate.

Ringling up a sale

STEP
01

Add items to the cart

Tap a product tile, scan a barcode, or search by name/SKU. Quantities can be adjusted in the cart.

STEP
02

Apply discounts or tax

Per-line or whole-cart. Taxes can be configured per product or per branch.

STEP
03

Tap 'Charge'

Enter the tender. Swipe shows change due automatically. You can split tender across cash and card.

STEP
04

Print or share the receipt

80mm thermal printer, email, WhatsApp, or download as PDF. Customers can also tap the QR on the receipt to view it later.

Offline mode

If your internet drops, POS keeps working. Sales queue locally and sync the moment you're back online. You'll see a small indicator in the header showing offline status and how many sales are pending sync.

End-of-day reconciliation

STEP
01

Open POS → End of day

A summary shows total sales, payment-method breakdown, and expected cash in drawer.

CONTINUED

STEP
02

Count the drawer

Enter the actual cash counted. Swipe shows any over/short.

STEP
03

Close the till

All sales post to Banking and Reports, and the drawer is reset for the next shift.

CHAPTER 09

Inventory & services

What you sell. Keep your catalogue tidy here and every invoice and POS sale gets faster.

Inventory & services

One catalogue powers your invoices, POS, and reports.

Products vs services

- Products are physical things you sell. They have stock levels, SKUs, and barcodes.
- Services are time-based or intangible (consulting, repairs, subscriptions). They have no stock but can have a unit (hour, session, month).

Adding a product

**STEP
01****Open Inventory → '+ New Product'**

From the sidebar.

**STEP
02****Fill in the basics**

Name, description, sale price, cost price (for margin reporting), and unit of measure.

**STEP
03****Auto-generate or enter a SKU**

Tap the SKU field and Swipe will suggest a unique code, or type your own.

**STEP
04****Set the opening stock**

Quantity on hand and the branch it sits in. You can split stock across branches later.

**STEP
05****Set a low-stock alert (optional)**

Get a notification when this item drops below a threshold.

**STEP
06****Save**

The item is now selectable on invoices and POS.

How stock changes happen

- Selling on POS deducts stock from the active branch in real time.
- Adding a paid invoice line for a product also deducts stock.
- You can manually add stock (purchase received) or remove stock (damaged/lost) from the product page → Adjust Stock.
- Every change is logged in the product's movement history with who, what, when, and where.

CSV import

Have hundreds of products? Use Settings → Data Import → Products to upload a CSV. Swipe maps columns automatically and shows you a preview before committing anything.

CHAPTER 10

Banking & expenses

Where the money lives and where it goes. Clean balances and clean expenses make every report make sense.

Banking & expenses

Reconcile in minutes, not hours.

Bank accounts

STEP
01

Open Banking → Accounts

See every account, current balance, and last activity at a glance.

STEP
02

Add an account

Friendly name, bank, account number (optional), currency, and opening balance/date.

STEP
03

View an account

Click into it to see every deposit, withdrawal, and transfer in chronological order — with the source document linked (invoice, expense, or transfer).

STEP
04

Transfer between accounts

Banking → Transfer. Pick from-account, to-account, amount, and date. Swipe creates matching debit and credit entries.

Recording an expense

STEP
01

Open Expenses → '+ New Expense'

From the sidebar.

STEP
02

Pick the date and amount

And the currency if it's not your default.

STEP
03

Choose a category

Rent, salaries, utilities, supplies — or create a new category inline.

STEP
04

Pick the bank account

Which account the money came from. The balance will reduce immediately.

STEP
05

Attach a receipt (optional)

Snap a photo or upload a PDF. The file lives with the expense forever.

STEP
06

Tag the branch

Mandatory. Ensures the expense lands in the right branch's P&L.

STEP
07

Save

The expense appears in Reports under Profit & Loss instantly.

Recurring expenses

For monthly bills (rent, software subscriptions), set up a recurring expense once. Swipe will create the entry on the right date every cycle, ready for you to mark as paid.

CHAPTER 11

Payroll, taxes & reports

Pay your team, handle tax correctly, and read your numbers with confidence.

Payroll, taxes & reports

Three modules that work together to give you a true picture of the business.

Payroll

STEP
01

Add an employee

Payroll → Employees → '+ New'. Name, role, salary, currency, start date, and bank details.

STEP
02

Configure deductions

Tax bands, pension, and any custom deductions. Swipe applies them automatically each run.

STEP
03

Run payroll

Payroll → Run Payroll. Pick the period, review each employee's calculated net, and approve.

STEP
04

Pay and post

Approved payroll posts as an expense to your selected bank account, and payslips are emailed to each employee.

Taxes

Configure as many tax rates as you need (VAT, sales tax, custom levies) under Settings → Taxes. Apply per product, per invoice line, or as a default. Every report separates net, tax, and gross so you always know what you owe.

Reports

REPORT	WHAT IT TELLS YOU
Profit & Loss	Income minus expenses for any date range, broken down by category. Cash-basis (based on actual money received and paid).
Cash Flow	Money in versus money out per day, week, or month. Helps you spot dips before they become problems.
Balance Sheet	Assets, liabilities, and equity at a point in time. Useful for accountants and lenders.
AR Aging	Outstanding invoices grouped by how overdue they are: current, 30, 60, 90+. Click any bucket to see the underlying invoices.
Inventory report	Current stock value per product and per branch, with low-stock and over-stock highlights.
Sales by product / client	Top performers and underperformers, ranked. Filter by date range and branch.

CONTINUED

Exporting

Every report has Export to PDF and Export to CSV buttons in the top-right. PDFs use your branding; CSVs are ready for spreadsheets and accountants.

CHAPTER 12

AI Hub, security & support

Smart insights, hard security, and humans you can actually reach.

AI Hub, security & support

The little things that make Swipe feel like a partner, not a tool.

AI Hub

Open AI Hub from the sidebar. Ask anything about your business in plain English — 'Compare this month to last month', 'Which client owes me the most?', 'Draft a follow-up email for the Acme invoice', 'Generate a service contract for a 3-month engagement'. Responses include charts, tables, and downloadable PDFs where relevant.

- Financial Q&A — comparisons, trends, anomalies, and growth ideas.
- Contract generation — pick a template, supply the details, and get a polished draft.
- Email drafting — reminder emails, payment confirmations, polite escalations.
- PDF history — every AI-generated document is saved for re-download.

Security

FEATURE	WHY IT MATTERS
Two-factor authentication	TOTP-based. Use Google Authenticator, Authy, or 1Password.
Device verification	New browser? You'll get a 6-digit email code before you can sign in.
Idle timeout	10 minutes of inactivity triggers a 2-minute warning, then sign-out.
Branch isolation	Strict separation. Staff in one branch cannot see another branch's data.
Role-based access	Admin, Staff, Accountant. Each role has carefully scoped permissions.
Audit logs (Business)	Every create, update, and delete is recorded with user, time, and source.
Password protection	Compromised-password (HIBP) checks block weak or reused passwords.

Support

If anything ever feels wrong or unclear, please reach out. We answer in hours, not days.

- In-app — Settings → Support. Open a ticket and our team responds in the same screen.
- Phone — +220 333 4277. Mon–Fri, 9am–6pm GMT.
- Email — hello@swipe.gm. Replies within one business day.
- Office — F82C+C66, 16 Kairaba Ave, Serrekunda, The Gambia. Walk-ins welcome by appointment.



WE'RE HERE TO HELP

Talk to a human.

Real support from the team that built Swipe — not a chatbot.

CALL

+220 333 4277

Mon–Fri, 9am–6pm GMT

EMAIL

hello@swipe.gm

We reply within one business day

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