

# MVP Plan for AI-Powered Customer Portal

## 1. Approach for MVP Development

We will build a **No-Code-First** MVP with minimal coding and leverage AI-assisted tools for rapid development.

- **Frontend (Mockup/UI Design):**
  - Use **Bubble.io** (low-code) for rapid UI design.
  - The UI will have three main sections:
    - **Dashboard** (Account Balance, Loan Status, Disputes)
    - **Loan Application** (Form to submit details for AI evaluation)
    - **Dispute Tracking** (View past disputes and resolution status)
- **Backend (Handling Requests & AI Logic):**
  - **Python FastAPI** for backend API.
  - **SQLite/PostgreSQL** for basic data storage.
  - AI model using a simple rule-based logic with sklearn for eligibility scoring.
- **AI for Loan Eligibility:**
  - Use a basic **ML model** or **pre-trained AI (like OpenAI API)** to assess loan eligibility based on factors like credit score, income, and loan history.

## 3. Building MVP in 24 Hours with AI-Assisted Tools

- **Frontend (Figma, Bubble.io)**
  - Use **Bubble.io** (no-code) to design and integrate the UI with API calls.
  - Figma for rapid prototyping.
- **Backend (FastAPI + Auto-Generated Code)**
  - **ChatGPT**: Assist in generating the API logic and structuring the project.

- **Postman** for testing API responses.
- **AI Loan Scoring (Pre-Trained API/ML)**
  - **Option 1 (Basic ML Model):** Use sklearn with logistic regression.
  - **Option 2 (AI API - Faster):** Use OpenAI API (gpt-4) for intelligent recommendations

#### **4. Using a Low-Code Platform to Speed Up Development**

- **Bubble.io:** Drag-and-drop UI with API integration.
- **Zapier:** Automate workflows (e.g., send email notifications after loan application).
- **Retool / OutSystems:** No-code backend with authentication.