• Welcome:

• Introduce them

• Explain general structure of presentation

• Explain that everything is very conceptual, maybe diagrams will help

• General context and background of the problem to address

Atrato started oprations in mid 2019, with only 3 persones, slowly (or not so slowly) it has been growing to become what it is today, and many of the processes and operations have been designed and executed along the way. There is a big area of opportunity in the redefinition of these processes and today we are addressing the Disbursment Proces.

With the growth in Atrato’s customers and partners consuming its main financial product, the number of loans granted on a daily basis has increased and the manual money disbursement pro- cess has become an exhaustive, repetitive, and error-prone task. In order to ensure a scalable and reliable disbursement procedure, this should progressively migrate to a fully automated activity compatible with current processes.

Explain bullet points

Starting points: Js => Ts, functional prog => OOP, MySQL => TypeoORM

Object relational mapping

• Accesing the Mexican digital Banking system

(I will explain first …. Unlike how it is presented in the written document)

The Bank of Mexico regulates every transaction between different banking accounts in Mexico. To be able to gain access to their digital banking system Atrato partnered with another Mexican fintech, STP. STP stands for Payments and Transfers System in spanish, and they are part of the System of Interbank Electronic Payments (SPEI®) authorized by The Bank of Mexico. The technological services they are providing will be key to successfully making electronic transfers as part of the automation of the money disbursement process.

• REST API

Stp => Payments and Transfers system

• Private connection

• Payment orders + status updates

• Proposed solution: Automated Balance system

• Explain General system diagram

• Explain importance of BT, BU, triggers

• Explain BU and BT status updates

• Come back to diagram

• Explain 2 approaches

• Development of system, design patterns and technical aspects

OOP

MySQL Transactions: no incomplete processes

Logging system: traceabaility

• Progressive deployment

Enabling the system individually per store

By adding some flags to the Store’s model

• Results, validation and next steps

A very interesting next approach to these balance systems would be to review the possibility to manage them not individually by store, but in a more general way by merchants. A merchant could have many stores, but it could be the same banking information and the same people managing all these stores

but also many interesting digital financial services that could possibly even open the opportunity for new products within Atrato’s scope. (CoDi)

Many of the design patterns and implementations used for these modules could be extended to further parts of Atrato’s internal application. Designing systems where no processes are left incomplete and always accounting for external factors could lead to a very robust, reliable and scalable application.

Atrato’s next big challenges will not only involve further automations, but also building systems that support the scalability that is needed. Existing on-going business processes are going to need to stay up to date with Atrato’s growth and start to be defined considering these factors in order to be able to be scaled without the need to grow the oprational team.

A very efficient process with a very efficient team enhanced with the correct tools will be able to extend and keep the same high standard and top performance that is always expected.

• Questions / Discussion

Thank you for bearing with me through this very conceptual explanation. Now I leave some time for discussion and I would be glad to answer any questions if that is the case.