

# WellBank – Product Requirements Document (PRD)

**Version:** 1.0

**Product Type:** Mobile-first Digital Healthcare Coordination Platform

**Region:** Africa (initial focus: Nigeria)

**Product Manager Perspective**

## 1. Product Vision

WellBank is a unified digital healthcare coordination platform that connects patients to healthcare providers (doctors, hospitals, laboratories, pharmacies, emergency services, and insurers) and enables seamless service discovery, care coordination, and payments from a single wallet.

### Strategic Shift

- From fragmented healthcare → Coordinated ecosystem
- From reactive care → Preventive care
- From out-of-pocket risk → Financial protection
- From episodic care → Continuous engagement (WellPoints)

## 2. Product Goals (MVP)

### Business Goals

- Acquire early patient base through subscription model
- Onboard provider network (Doctors, Labs, Pharmacies)
- Enable transaction-based revenue
- Build infrastructure for post-MVP SaaS expansion

### User Goals

Patients:

- Find doctors quickly
- Complete consultation → test → medication in one flow
- Pay easily or via insurance

Providers:

- Receive patient requests
- Deliver services
- Get paid efficiently

### **3. User Roles**

#### **Primary**

1. Patient
2. Doctor
3. Laboratory
4. Pharmacy
5. Insurance Provider
6. Emergency/Ambulance Provider

#### **Internal**

7. WellBank Admin
8. Provider Admin (Organization account)

### **4. Platform Scope (MVP)**

Modules:

1. Authentication & Subscription
2. User Profile & Medical Records
3. Doctor Discovery & Consultation
4. Lab Test Request & Home Collection
5. Pharmacy Ordering & Delivery
6. Wallet & Payments
7. Insurance Integration
8. Notifications
9. WellPoints (Basic)
10. Admin Portal

### **5. Patient App – Complete Screen List**

#### **5.1 Onboarding & Access**

##### **Screens**

1. Splash Screen
2. Welcome / Introduction (3 slides)
3. Sign Up
  - o Phone / Email
4. OTP Verification
5. Create Password
6. Personal Details

- Name
  - DOB
  - Gender
  - Address
  - Emergency Contact
7. Subscription Plan Selection
  8. Payment for Subscription
  9. Success Screen
  10. Login Screen
  11. Forgot Password

## **5.2 Home Dashboard**

### **Home Screen Components**

- Wallet Balance
- Upcoming Appointments
- Medication Reminder
- WellPoints Balance
- Quick Actions:
  - Find Doctor
  - Labs
  - Pharmacy
  - Emergency
  - Insurance
- Health Tips (lifestyle guidance)

## **5.3 Profile & Medical Records**

### **Screens**

1. Profile Overview
2. Edit Profile
3. Medical History
  - Conditions
  - Allergies
  - Current medications
4. Uploaded Documents
5. Lab Results History
6. Prescription History
7. Insurance Details
8. Linked Hospital

## **5.4 Doctor Module**

## Screens

### Doctor Discovery

- Search by:
  - Specialty
  - Location (GPS)
  - Hospital
  - Availability
  - Price

### Doctor List

- Ratings
- Consultation fee
- Online / Physical

### Doctor Profile

- Bio
- Experience
- Availability calendar
- Book appointment

### Booking Flow

1. Select Date/Time
2. Consultation Type (Virtual / Physical)
3. Payment Method:
  - Wallet
  - Insurance
4. Confirmation Screen

### 5.5 Consultation Flow

## Screens

1. Appointment Waiting Room
2. Video Consultation Screen
3. Chat Consultation Screen
4. Consultation Summary
5. Doctor Actions:
  - Prescription issued
  - Lab test requested

- Follow-up scheduled

Patient receives:

- Notification
- Action card on dashboard

## **5.6 Laboratory Module**

### **Flow**

**Triggered by doctor OR manual search**

Screens:

1. Test Request Notification
2. Select Laboratory (nearby)
3. View Lab Profile
4. Schedule Home Collection / Visit
5. Payment Screen
6. Booking Confirmation
7. Sample Pickup Tracking
8. Test Status
9. Result View (PDF)
10. Share with Doctor

## **5.7 Pharmacy Module**

### **Screens**

1. Prescription Notification
2. Nearby Pharmacies
3. Pharmacy Profile
4. Medication Availability
5. Cart
6. Delivery Address
7. Payment (Wallet / Insurance)
8. Order Tracking
9. Delivery Confirmation

## **5.8 Emergency Services**

### **Screens**

1. Emergency Button (Home)

2. Select Service:
  - o Ambulance
  - o Home care
3. Confirm Location (GPS)
4. Request Screen
5. Provider Assignment
6. Live Tracking
7. Payment / Insurance Processing

## **5.9 Wallet & Payments**

### **Screens**

1. Wallet Dashboard
  - o Balance
  - o Transaction history
2. Add Money
3. Payment Method
  - o Card
  - o Bank transfer
4. Payment Success
5. Refund Status

All services deduct from wallet unless insurance covers.

## **5.10 Insurance Module**

### **Screens**

1. Add Insurance
2. Verify Policy
3. Coverage Details
4. Claim Status
5. Auto-payment notification

Logic:

- If covered → insurer billed
- If partial → wallet charged balance

## **5.11 WellPoints (Wellness Rewards)**

**Earned For:**

- Daily medication adherence
- Appointment attendance
- Health check completion
- Lifestyle activities (manual entry)

## Screens

1. WellPoints Dashboard
2. Activity Tracker
3. Rewards Catalog
4. Redeem Points
5. Points History

## 5.12 Notifications Center

Types:

- Appointment reminders
- Lab updates
- Prescription alerts
- Medication reminders
- Payment alerts
- WellPoints earned

## 6. Provider Apps (MVP Scope)

### 6.1 Doctor Portal

Screens:

1. Login
2. Dashboard
  - o Today's appointments
3. Patient List
4. Consultation Screen (Video/Chat)
5. Issue Prescription
6. Request Lab Test
7. Medical Notes
8. Earnings Dashboard

### 6.2 Laboratory Portal

Screens:

1. Incoming Test Requests
2. Schedule Pickup
3. Pickup Assignment
4. Upload Results
5. Billing Status

### **6.3 Pharmacy Portal**

Screens:

1. Incoming Orders
2. Inventory Confirmation
3. Dispatch Management
4. Delivery Tracking
5. Payment Settlement

### **7. Admin Portal**

Screens:

1. Admin Dashboard
2. User Management
3. Provider Onboarding
4. Subscription Plans
5. Transaction Monitoring
6. Insurance Partner Management
7. WellPoints Configuration
8. Fraud Monitoring
9. Reports & Analytics

### **8. Core Workflows**

#### **Workflow 1 – Standard Care**

Patient → Doctor → Lab → Results → Pharmacy → Delivery → Payment via Wallet

#### **Workflow 2 – Insurance**

Same flow → Coverage check → Insurer billed

#### **Workflow 3 – Hospital-Linked Patient**

Patient sees hospital doctors → Discount or free consultation

## **9. Non-Functional Requirements**

### **Security**

- HIPAA-like data protection
- NDPR compliance
- End-to-end encryption
- Role-based access

### **Performance**

- App load < 3 seconds
- Video latency < 300ms

### **Scalability**

- Microservices architecture
- Multi-tenant ready (for SaaS phase)

## **10. Post-MVP Roadmap (Infrastructure Phase)**

Modules:

- Hospital Management System (HMS)
- Pharmacy Management System
- Laboratory Information System (LIS)
- Insurance Management
- Provider SaaS subscriptions

This transforms WellBank into a **Healthcare Infrastructure Platform (PaaS/SaaS)**.

## **11. Monetization**

1. Patient subscription
2. Service transaction fees
3. Provider commission
4. SaaS subscription (post-MVP)
5. Insurance partnerships
6. WellPoints sponsorship (future)

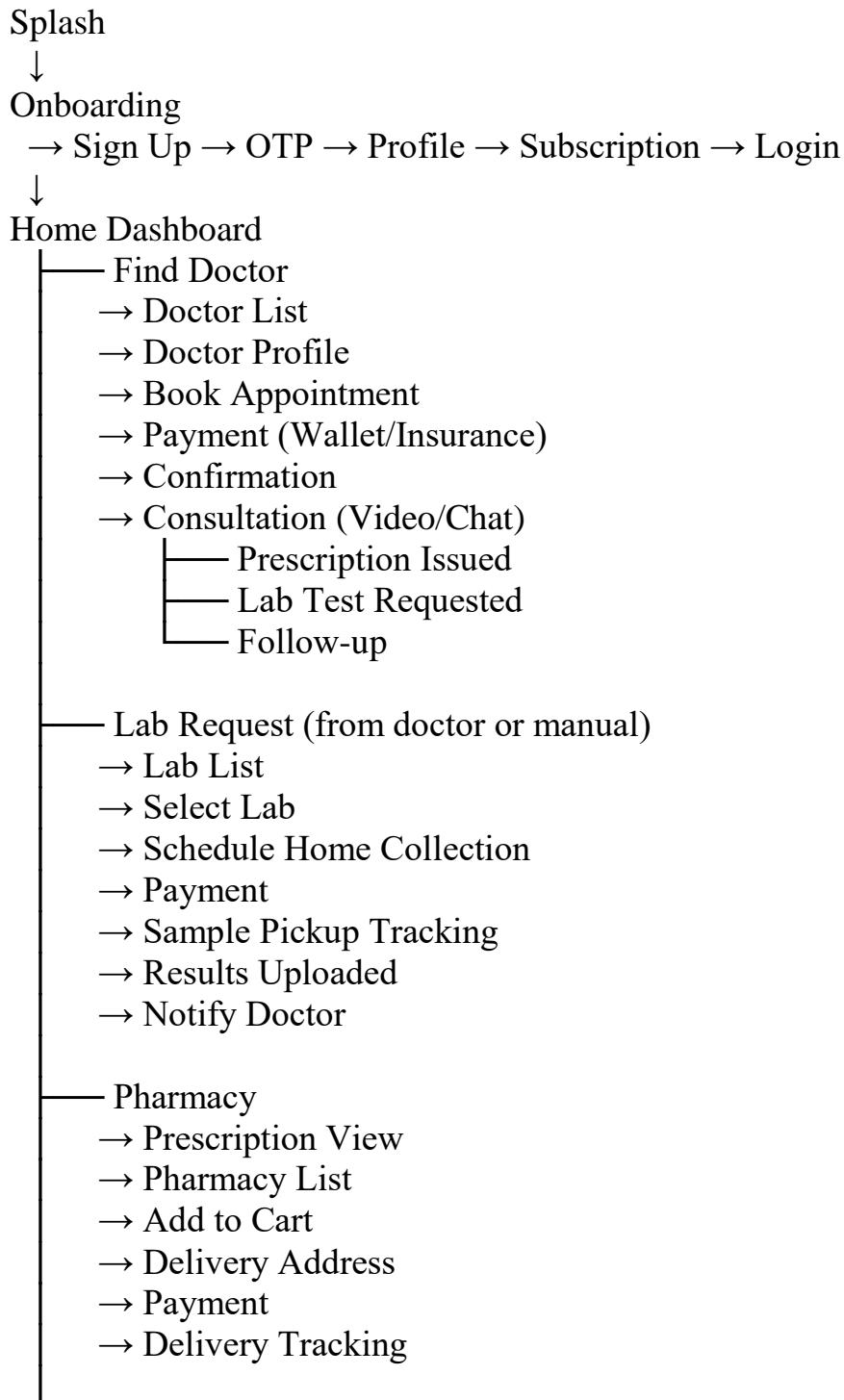
## **12. Success Metrics**

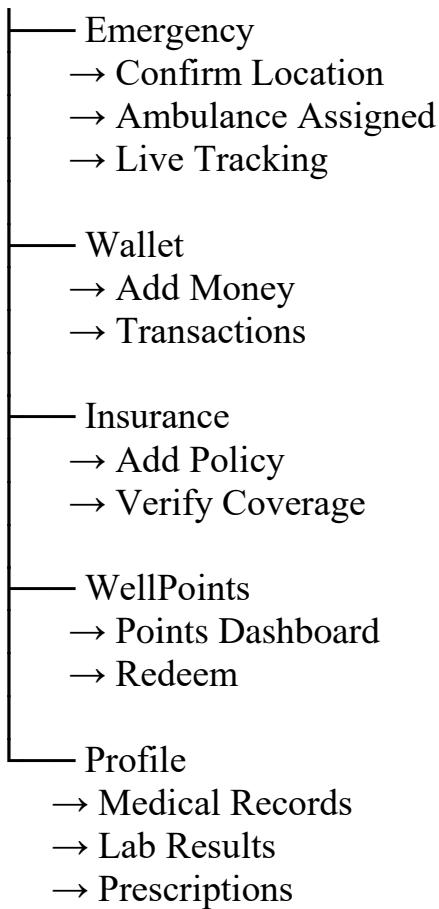
- Active subscribers
- Consultations per user

- Wallet transaction volume
- Provider utilization rate
- Lab/pharmacy fulfillment time
- WellPoints engagement rate

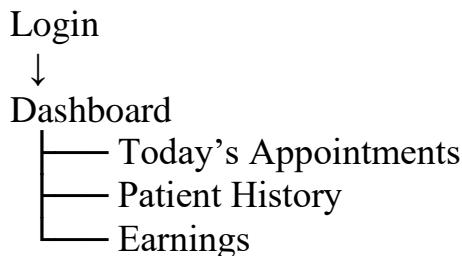
## 1) Screen Flow Diagrams

### 1.1 Patient App – Master Flow

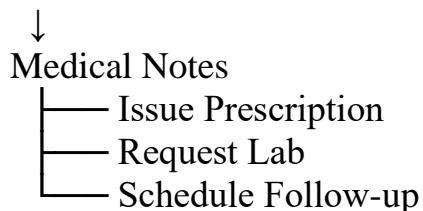




## 1.2 Doctor Flow

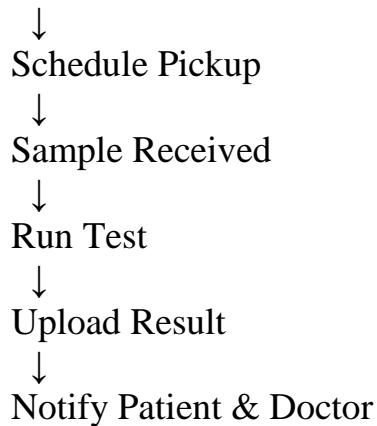


## Consultation

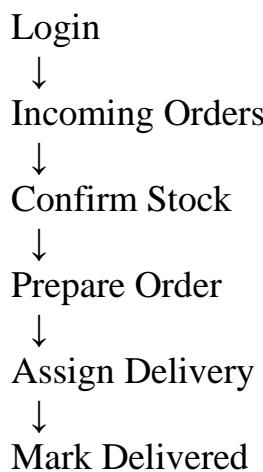


## 1.3 Laboratory Flow





## 1.4 Pharmacy Flow



## 2) User Journey Maps

### 2.1 Primary Journey – Full Care Cycle

**User Goal:** Treat illness end-to-end

Stage	Action	System Response
Awareness	Downloads app	Onboarding
Access	Subscribes	Platform unlocked
Diagnosis	Books doctor	Consultation
Investigation	Doctor requests lab	Notification
Testing	Home sample collected	Result uploaded
Treatment	Doctor prescribes	Pharmacy order
Fulfillment	Drug delivered	Wallet/Insurance charged

Follow-up	Medication reminders	WellPoints earned
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**Key Value:** One platform, no fragmentation.

## 2.2 Preventive Care Journey

User:

- Logs medication adherence
- Attends checkups
- Receives reminders

System:

- Awards WellPoints
- Provides lifestyle tips
- Reduces future risk

## 2.3 Insurance Journey

User adds policy → System verifies → During service:

Check coverage

- └ Full → Insurance pays
- └ Partial → Wallet pays balance
- └ Not covered → Wallet pays

## 2.4 Emergency Journey

Emergency Button → GPS → Provider Assigned → Arrival Tracking → Claim/Wallet Payment

## 3) Go-To-Market Plan (Africa/Nigeria)

### 3.1 Target Segments

#### Phase 1 – Urban Middle Class

- Lagos, Abuja, Port Harcourt
- Tech-enabled users
- Private healthcare users

#### Phase 2 – Corporate & HMO

- Employers

- Insurance partners

## **Phase 3 – Hospitals as SaaS customers**

### **3.2 Value Proposition**

#### **Patients**

- One app for all healthcare
- Lower cost via coordination
- Insurance integration

#### **Providers**

- More patients
- Faster payment
- Digital operations

### **3.3 Acquisition Strategy**

#### **Supply First (Critical)**

- Onboard:
  - 100 doctors
  - 30 labs
  - 50 pharmacies

Offer:

- Free onboarding
- Zero commission first 3 months

#### **Demand Strategy**

#### **Channels**

1. Hospital partnerships
2. Corporate HR wellness programs
3. Digital marketing (Meta/Google)
4. Referral bonuses (WellPoints)
5. Community health campaigns

### **3.4 Pricing**

#### **Patients**

- Monthly subscription

## Revenue

- Consultation commission
- Lab/pharmacy margin
- Wallet transaction fee
- SaaS (post-MVP)

## 3.5 Key Metrics

- CAC
- Active users
- Consultations per user
- Wallet volume
- Provider retention