

Feature Roadmap: Post-MVP Productization

From MVP to Market-Ready Payment Infrastructure Platform

Project: **VisaNet Infrastructure Platform**

Timeline: **8 Months Post-MVP**

Target: **Q3 2026 Commercial Launch**

Version 1.0 | Updated: 31 October 2025

Purpose

This roadmap defines the feature-wise evolution plan after the MVP delivery. It gives every team member clarity on:

- What each module will evolve into
- Why it matters for the product vision
- Who owns the next phase of work
- How it contributes to SaaS-readiness and commercial launch

Timeline Overview

Phase	Duration	Focus	Outcome
Phase 1	Month 1-2	Architecture refactor & KYB automation	Foundation setup
Phase 2	Month 3-4	Multi-acquirer VisaNet routing & AML upgrade	Real PSP readiness
Phase 3	Month 5-6	SaaS enablement & Developer Portal	Partner onboarding
Phase 4	Month 7-8	Compliance certification & Billing rollout	Commercial release

1. VisaNet Integration Module

Current: End-to-end sandbox transaction flow

Goal: Become a production-grade VisaNet connector for multiple acquirers

Feature Upgrades

Task	Description	Priority
Multi-Acquirer Routing	Add support for multiple partner acquirers with routing logic	🔴
Transaction Reconciliation	Real-time match between VisaNet & internal ledger	🟡
Retry & Fallback Mechanism	Failover handling + auto-retry queue	🟡
Multi-Currency Support	Currency conversion & FX rate APIs	🟢
Settlement Report Engine	Daily/monthly settlement summaries	🟢

2. Wallet & Ledger System

Current: Basic ledger & wallet tracking

Goal: Scalable, auditable wallet infra

Task	Description	Priority
Double-Entry Accounting	Implement mirror debit/credit entries	🔴
Transaction Queueing	Kafka/SQS async writes	🟡
Reconciliation Tool	Ledger ↔ VisaNet comparison	🟡
Multi-Wallet Tiering	Merchant / PSP / Settlement wallets	🟢
Reporting API	Ledger extracts & balance history	🟢

3. KYB (Onboarding)

Current: Static merchant onboarding flow

Goal: Automated, risk-based KYB lifecycle

Task	Description	Priority
3rd-Party Integration	Plug SumSub / Onfido APIs	🔴
Risk Scoring	Merchant risk profiling	🟡
Auto-Approval Workflow	Rule-based approvals	🟢
Document OCR	Data extraction via AWS Textract	🟢
Merchant Dashboard	Progress + risk visibility	🟢

4. AML/CTF Engine & Risk Dashboard

Current: Static rules & manual alerting

Goal: Real-time AI-driven risk intelligence

Task	Description	Priority
Dynamic Rule Builder	Admin-defined AML rules via UI	🔴
ML Risk Scoring	Anomaly detection models	🟡
Alert Prioritization	Rank alerts by severity	🟡
Case Management	Escalation & resolution workflow	🟢
Watchlist Integration	OFAC/UN lists sync	🟢

5-9. Additional Module Evolution

5. Dashboard & Reporting (Frontend)

Current: Admin-only dashboard | **Goal:** Multi-role UI with analytics & real-time data

- Role-Based Views (Admin, Compliance, Merchant) - ● Critical
- Advanced Filters & Exports - ● High
- Analytics Visuals & Live Feed - ● Medium

6. API & Developer Portal

Current: Postman collection | **Goal:** Self-serve partner integration environment

- API Gateway with rate limiting - ● Critical
- Developer Portal with key generation - ● High
- SDK Creation (JS/Python) - ● Medium

7. Security & Infrastructure

Current: AWS EC2/RDS + basic IAM | **Goal:** PCI-DSS ready infra with observability

- PCI-DSS Controls - ● Critical
- OAuth 2.0 / SSO - ● High
- Monitoring Stack (Grafana + ELK) - ● High

8. SaaS Enablement Layer

Current: Single-tenant demo | **Goal:** Multi-tenant SaaS platform with billing

- Multi-Tenant Architecture - ● Critical
- Subscription Billing (Stripe/Razorpay) - ● High
- Admin Panel & Usage Analytics - ● Medium

9. QA & Automation Plan

Area	Goal	Tool	Owner
Unit Testing	90% coverage	Jest / Pytest	Developers
Integration Testing	Validate VisaNet flows	Postman / Newman	QA Team
E2E Testing	Full transaction simulation	Cypress	QA Team
Load Testing	1000 TPS benchmark	JMeter / Locust	DevOps
Security Scanning	OWASP compliance	ZAP / SonarQube	Security

Communication & Reporting

Activity	Frequency	Owner	Platform
Daily Stand-up	10:30 AM IST	PM / Tech Lead	Teams
Feature Sync	Weekly (Friday 6 PM IST)	Module Owners	Teams
Sprint Review	Bi-Weekly	PM + All Teams	Teams
Confluence Updates	Weekly	PM + Tech Lead	Confluence
Jira Tracking	Continuous	All Developers	Jira

Expected Outcomes (Q3 2026)

1. Modular, microservice-based architecture
2. PCI-DSS and SOC 2 compliant deployment
3. AI-enabled risk & AML dashboard
4. Developer portal for external partners
5. Live pilot PSP integrations in production sandbox

Document Owner: Tech Lead – 86 Agency

Contributors: Backend Team | Frontend Team | UI/UX Team | QA | DevOps | Security

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