Future Cashflow Platform – Overview/ Intuitive Journey

This document provides a clear overview and intuitive journey of the Future Cashflow platform.

Intuitive Journey

The process begins when the mine emails its suppliers with an invitation to join the programme. This communication includes a secure **Mine Code** and link to the Future Cashflow platform.

Suppliers use the Mine Code to register, upload their KYC and banking documents, and provide consent for the mine to share their accounts payable (AP) data. Once suppliers have consented, Future Cashflow compiles a list of their vendor numbers and provides it back to the mine. This allows the mine to easily extract and release AP data only for those specific vendors.

When AP data is received, the system automatically matches it to the existing supplier profiles on the platform. Eligible early payment offers are then calculated and displayed on the supplier's dashboard. KYC verification and cession agreement signing are completed before suppliers can receive early payment, ensuring compliance and reducing delays. In future iterations, suppliers will also be able to request and receive offers directly through WhatsApp, further simplifying the experience.

By structuring the journey around supplier consent and mine-controlled data sharing, the platform maintains compliance with POPIA while keeping the supplier experience simple, mobile-friendly, and intuitive.

Flow and Modular Architecture

This flow illustrates the intuitive movement of data and the journey from the moment Accounts Payable (AP) information is received through to payment release. Along the way, it intersects multiple operating modules as it moves between system back-end, admin, supplier, and AP roles. The modular structure itself is described in a separate document, where the platform's architecture and interfaces are detailed. This modular approach ensures

flexibility, allowing specific components such as KYC or payment processing to be upgraded or outsourced as needed without disrupting the overall flow.

1. Introduction

Purpose: Provide a single, intuitive, and detailed description of the Future Cashflow MVP platform, combining overview and detail in one sequential narrative. This document is designed to be both a high-level roadmap and a developer-ready specification.

Design Principles:

- Supplier journey must be mobile-first, minimal clicks, one decision per screen.

- No duplicate data entry.

- Default happy path visible first; exceptions hidden or secondary.

- Clear separation of **human roles** (Buyer/AP, Admin, Supplier) and **System automations**.

Roles:

- **Buyer/Accounts Payable (AP):** Provides approved invoice data.

- **System:** Automated functions of the platform.

- **Admin:** Internal users who approve, oversee, and release payments.

- **Supplier:** External vendors receiving early payments.

2. Early Payment Process

Before diving into each step in detail, here is the simplified flow at a glance:

0. Supplier Invitation (Buyer/AP) → Mine emails suppliers with an invitation and secure Mine Code to register on Future Cashflow.

1. Supplier Onboarding (Supplier + System + Admin) →

- Supplier registers with Mine Code.

- Uploads KYC and banking documents.

- Documents validated (resubmission if failed).

- Provides consent for AP data sharing.

- Signs digital cession agreement *(if not already in place)*.

  → Once complete, supplier is eligible for early payments.

2. AP Upload (Buyer/AP) → Buyer uploads approved invoice data for consented vendor numbers provided by FMF.

3. Data Ingestion & Supplier Match (System) → System processes AP data and matches invoices to supplier profiles.

4. Offer Generation & Delivery (System) → System generates early payment offers and delivers them to suppliers.

5. Supplier Offer Review (Supplier) → Supplier reviews and accepts/rejects offers.

6. Payment Release & Execution (Admin + System) → Admin releases payments to suppliers.

7. Reporting & Logs (System + Admin) → Continuous visibility into performance and compliance.

This is the happy path — from mine invitation to supplier payment.

3. Detailed Storyboard

Each step includes a descriptive intro, the role, the UI detail, the system automation, and notes.

0. Supplier Invitation (Buyer/AP)

Intro: The process begins when the mine emails its suppliers with an invitation to join the programme. This email includes a secure **Mine Code** and a link to the Future Cashflow platform.

- **Role:** Buyer/AP

- **UI Detail:** Email template (Mine A1) with Mine Code and sign-up link.

- **System Action:** None (initiated by Buyer).

- **Data Flow:** Invitation sent → Supplier receives access details.

- **Notes:** No AP data is shared until suppliers register and provide consent.

1. Supplier Onboarding (Supplier + System + Admin)

Intro: Suppliers use the Mine Code to register on the platform. During onboarding, they upload required documents, provide consent for AP data sharing, and sign the cession agreement. Once complete, they become eligible for early payment offers.

- **Role:** Supplier + System + Admin
- **UI Detail:**
    - Registration (Supplier A1) → Supplier enters Mine Code, Mine Vendor Number, business details, and contact info.
    - Document upload screen (Supplier A2) → Supplier uploads KYC and banking documents.
    - Validation console (Admin A1) → Admin/system checks KYC and bank documents. If validation fails, resubmission is requested; if passed, process continues.
    - Consent screen (Supplier A3) → Supplier grants permission for AP data sharing.
    - Cession agreement screen (Supplier A4) → Supplier and Buyer/AP digitally sign agreement (if not already in place).
- **System Action:**
    - AUTO-A1 (Registration capture)
    - AUTO-A2 (Document intake & verification routing)
    - AUTO-A3 (Consent logging)
    - AUTO-A4 (Cession storage)
- **Data Flow:** Supplier profile created → Documents validated → Consent + cession recorded → Supplier eligible for AP data inclusion.
- **Notes:**
    - Onboarding is a **one-time process** (unless supplier details change).
    - Cession can be completed upfront or before the first transaction.

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2. AP Upload (Buyer/AP)

Intro: After suppliers complete onboarding and consent, the mine uploads accounts payable (AP) data for those suppliers. To make this simple, Future Cashflow provides the mine with a list of vendor numbers that have been registered and consented.

- **Role:** Buyer/AP

- **UI Detail:** Secure login (`Mine A2`) → Upload screen with drag-and-drop CSV, browse option, or API connector. Confirmation screen shows batch ID and summary of invoices uploaded.

- **System Action:**
    - `AUTO-B1` (File validation and error prompts)
    - `AUTO-B2` (Batch tagging by vendor number and buyer)
    - `AUTO-B3` (Batch storage in system)

- **Data Flow:** AP invoice data (for consented vendors) → Ingested into Future Cashflow system.

- **Notes:**
    - Only AP data for consented suppliers is uploaded.
    - FMF provides the mine with the vendor number list to simplify extraction.
    - Metadata is stored for compliance and audit traceability.

3. Data Ingestion & Supplier Match (System)

Intro: Once AP data is uploaded, the system automatically processes it and matches invoices to supplier profiles created during onboarding. This ensures that only registered and consented suppliers are visible in the system.

- **Role:** System automation

- **UI Detail:** Exception dashboard (`Admin B1`) displays flagged invoices — e.g., missing vendor number, unmatched supplier profile, or duplicate entries.

- **System Action:**
    - `AUTO-C1` (Supplier match by Mine Vendor Number + Mine Code)
    - `AUTO-C2` (Exception flagging)

- **Data Flow:** AP invoice batch → Matched to supplier profiles → Exceptions sent to Admin dashboard.
- **Notes:**
  - Default flow is fully automated.
  - Exceptions are rare once onboarding is complete.

4. Offer Generation & Delivery (System)

Intro: Once invoices are matched, the system generates early payment offers using the mine's agreed rate profile and delivers them directly to suppliers through the platform.

- **Role:** System automation
- **UI Detail:** Supplier dashboard (Supplier B1) displays a list of invoices with:
  - Invoice amount
  - Early payment value (EP)
  - Fee % (based on mine's rate profile)
  - Remaining amount
- **System Action:**
  - AUTO-D1 (Offer calculation)
  - AUTO-D2 (Offer delivery to supplier profile)
- **Data Flow:** AP invoices → Offer calculation → Supplier dashboard.
- **Notes:**
  - MVP is simplified to platform/App delivery only.
  - Basic eligibility rules apply (e.g., invoice due date > 48 hours, available liquidity).
  - Future versions may include email or WhatsApp delivery, with optional scheduling.

5. Supplier Offer Review (Supplier)

Intro: Suppliers review their available early payment offers on a simple, mobile-first dashboard. The process is designed to be clear and transparent so

suppliers can make quick decisions.

- **Role:** Supplier
- **UI Detail:** Offer review screen (Supplier B2) shows:
  - Invoice amount
  - Early payment value (EP)
  - **Fee %** (based on mine's agreed payment terms and rate profile)
  - Remaining amount
  - Totals bar at bottom with live calculations
  - "Accept Offer" button to confirm selection
- **System Action:**
  - AUTO-E1 (Offer snapshot)
  - AUTO-E2 (Acceptance capture)
- **Data Flow:** Supplier acceptance → System record → Offer marked as accepted.
- **Notes:**
  - Fee % is tied to buyer's payment terms and rate profile, not invoice due dates.
  - Suppliers can accept multiple invoices in one action.
  - Supplier sees clear breakdown of what they will receive upfront and the balance to follow.

6. Payment Release & Execution (Admin + System)

Intro: Once a supplier has accepted an offer — and their consent, KYC, and cession agreement are already on record from onboarding — the payment is prepared and released.

- **Role:** Admin + System
- **UI Detail:** Payment queue (Admin C1) lists all accepted offers ready for disbursement. Admin can filter by buyer, supplier, or date. Approve and execute screens (Admin C2–C3) confirm payment references and status.
- **System Action:**

- ○ `AUTO-F1` (Disbursement builder)
- ○ `AUTO-F2` (Status propagation)
- ○ `AUTO-F3` (Reconciliation stub)
- **Data Flow:** Accepted offers → Payment instructions → Bank/export file → Marked as paid in system.
- **Notes:**
  - ○ Payments cannot be processed unless consent, KYC, and cession are on record from onboarding.
  - ○ System automatically reconciles accepted offers with AP records to avoid duplicates.
  - ○ SLA tracking ensures suppliers are paid within agreed timelines.

7. Reporting & Logs (System + Admin)

Intro: Reporting runs continuously in the background, giving visibility into programme adoption, payments, and compliance.

- **Role:** System + Admin
- **UI Detail:** Dashboard (`Admin D1`) includes panels for: Offers sent vs accepted, total disbursed, onboarding progress, and audit trail. Export centre (`Admin D2`) enables CSV/PDF downloads.
- **System Action:**
  - ○ `AUTO-G1` (Metrics aggregator)
  - ○ `AUTO-G2` (Audit writer)
  - ○ `AUTO-G3` (Report generator)
- **Data Flow:** Platform activity → Reports → Admin dashboard.
- **Notes:**
  - ○ Core reporting is simple in MVP.
  - ○ Supplier-level onboarding and payment history reports are available for audit.
  - ○ Advanced analytics and funder dashboards can be phased in later.

4. Module Reference

Step	Platform Module References
0. Supplier Invitation	Mine A1 (Invitation Email)
1. Supplier Onboarding	Supplier A1 (Registration), Supplier A2 (KYC & Bank Upload), Admin A1 (Validation Console), Supplier A3 (Consent), Supplier A4 (Cession Agreement) / AUTO-A1–A4
2. AP Upload	Mine A2 (Login & Upload) / AUTO-B1–B3
3. Data Ingestion & Match	Admin B1 (Exception Dashboard) / AUTO-C1–C2
4. Offer Generation & Delivery	Supplier B1 (Offer Dashboard) / AUTO-D1–D2
5. Supplier Offer Review	Supplier B2 (Offer Review Screen) / AUTO-E1–E2
6. Payment Release & Execution	Admin C1 (Payment Queue), Admin C2–C3 (Approve & Execute) / AUTO-F1–F3
7. Reporting & Logs	Admin D1 (Dashboard), Admin D2 (Export) / AUTO-G1–G3

5. Simplification Rules

- Supplier journey ≤ 5 screens end-to-end.

- Admin workflow can be multi-step but no redundant input.

- One decision per screen.

- Exceptions and edits available but secondary.

- All actions audit-logged automatically.

- **Post-onboarding, suppliers should only interact with a single dashboard screen.**

6. Phase 2+ Backlog

- Whatsapp Integration

- Credit Risk Analysis Engine

- Advanced Notifications rules engine

- ERP/AP integrations

- Automated reconciliation with bank feeds

- Multi-funder routing and dashboards

- Multi-mine routing (if a supplier supplies multiple mines)