FIT3195 Assessment 3 - Master Submission Index

Team: Team Ivory
Assessment: FIT3195 Assessment 3 - Minimum Viable Product (MVP)
Submission Date: October 28, 2025
Version: 0.1.0-MVP
Document Version: 1.0

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Executive Summary :

Project Overview

Previa is an AI-driven financial intelligence and pre-accounting platform designed specifically for Australian households, freelancers, and small businesses. The platform addresses the critical pain point of manual financial administration by automating receipt reconciliation, bank statement processing, and financial data organization.

Please Follow the GitHub : https://github.com/demigod97/Previa-2.0

Includes Commit History, Documentation, PRD, Brief…

(Readme.md contains all information, directory) to View our Full RoadMap, Preview of Our Development, Changelogs, and Progress

MVP Links : https://previa.raava.app

Quick Links Dashboard

🔗 External Resources

Resource	Link	Description
GitHub Repository	https://github.com/demigod97/Previa-2.0	**Source code, version control, commit history**
Jira Project Board	https://teamivory.atlassian.net/jira/software/projects/DP/boards/2	Sprint planning, task tracking, backlog management
Live Deployment (Production)	https://previa.raava.app	Production deployment on main branch

n8n Workflows	/n8n (in GitHub Project)	AI/ML workflow orchestration

Key Statistics

Metric	Value
MVP Completion	80% (24/30 stories)
Test Coverage	85% (545 test cases)
Edge Functions	17 deployed
Database Migrations	17 applied
Components	90+ React components

Current Status

- **Version:** 0.1.0-MVP (October 28, 2025)
- **Progress:** 80% complete (24/30 stories implemented)
- **Target Launch:** November 15, 2025 (v0.2.0-MVP)
- **Public Launch:** January 15, 2026 (v1.0.0)

Key Achievements

✅ **Foundation Complete** (Epic 1 - 100%)

- React 18 + TypeScript + Vite + Chakra UI setup
- Supabase backend infrastructure
- User tier system (freemium model)
- Staff role system
- Testing infrastructure (545 tests)

✅ **Onboarding Complete** (Epic 2 - 100%)

- 7-step onboarding flow
- Email/password + Google OAuth authentication
- Bank statement upload (PDF/CSV)
- AI-powered transaction extraction
- Account confirmation workflow
- Transaction preview

✅ **Upload & Processing Complete** (Epic 3 - 100%)

- Universal upload hub

- Receipt OCR extraction using **Mistral API**
- Status tracking system
- 80+ Australian merchant pattern recognition
- Auto-categorization

✅ **Reconciliation Partial** (Epic 4 - 50%)

- Transaction & receipt library views
- AI matching algorithm using **GPT-4o-mini**
- Interactive matching interface (90% - in progress)

✅ **Dashboard Partial** (Epic 5 - 83%)

- Dashboard layout & navigation
- Financial overview widgets
- Transaction table (AG-Grid)
- Gamification system (18 badges, 12 challenges, 50+ tips)

AI/ML Models Used

Model	Provider	Purpose	Justification
Mistral API	Mistral AI (via n8n)	Receipt OCR & Document Extraction	High accuracy for Australian receipts, cost-effective, fast processing (<2s)
GPT-4o-mini	OpenAI (via n8n)	Transaction Reconciliation, AI Matching	Handles fuzzy matching, date proximity, amount variations with confidence scoring
Pattern Matching	Rule-based (80+ patterns)	Category Inference	Deterministic for known merchants, fast, no API costs, 90%+ accuracy

Previa Product Roadmap

1. Visit : https://github.com/demigod97/Previa-2.0/blob/main/docs/pitch_deck/PRODUCT-ROADMAP.md

Version History

Version 0.1.0-MVP (October 2025) - Current

Released: October 28, 2025 **Status:** 80% Complete (24/30 stories)

Features:

- ✅ User onboarding (7-step flow)
- ✅ Manual data ingestion (bank statements + receipts)
- ✅ AI-powered OCR (Gemini/GPT-4o)
- ✅ AI transaction matching (GPT-4o-mini, 70%+ automation rate)
- ✅ Financial dashboard (overview cards + charts)
- ✅ Gamified financial literacy (18 badges, 12 challenges, 50+ tips)
- 🔄 Interactive reconciliation UI (in progress)

Bug Fixes:

- Fixed: Receipts page 404 error (navigation issue)
- Fixed: Setup wizard modal not dismissible
- Fixed: Dashboard chart loading state

Known Issues:

- Minor: "View All" points history link 404 (gamification)
- Medium: Manual match UI confusing (Story 4.3 addresses)

Version 0.2.0-MVP (November 2025) - Planned

Target Release: November 15, 2025

Features:

- ✅ Interactive matching interface (Story 4.3)
- ✅ Reconciliation engine view enhancement (Story 5.3)
- ✅ Gamification polish (Story 5.6)
- ✅ Reconciliation → Gamification integration

Bug Fixes:

- Fix: "View All" points history link
- Fix: Manual match UI confusion
- Fix: Mobile keyboard overlap on input fields

Performance:

- Bundle size reduction (500KB → 350KB via code splitting)
- Dashboard load time improvement (500ms → 300ms P95)

Version 1.0.0 (January 2026) - Public Launch

Target Release: January 15, 2026

Features:

- ✅ All MVP stories complete (30/30)
- ✅ Match status management (Story 4.4)
- ✅ AI chat assistant (Story 5.5)
- ✅ Data export (CSV/JSON) (Story 6.1)
- ✅ Beta testing complete (500 users)
- ✅ Performance optimized
- ✅ E2E tests expanded

Bug Fixes:

- All known issues resolved

Marketing:

- Public launch announcement
- Content marketing campaign
- Reddit/Whirlpool outreach
- Google Ads (long-tail keywords)

Version 1.1.0 (March 2026)

Target Release: March 1, 2026

Features:

- ✅ Mobile app (React Native, iOS + Android)
- ✅ Bulk receipt upload
- ✅ Advanced analytics dashboard

Improvements:

- Push notifications (mobile)
- Biometric auth (mobile)
- Offline mode (mobile)

Version 1.2.0 (June 2026)

Target Release: June 1, 2026

Features:

- ✅ Open Banking (CDR) integration
- ✅ Direct Xero API integration
- ✅ Direct QuickBooks API integration

User Impact:

- Automatic transaction import (no manual upload)
- Real-time balance updates

Version 2.0.0 (Q4 2026)

Target Release: October 1, 2026

Features:

- ✅ Accountant portal
- ✅ API access for third-party integrations
- ✅ Advanced AI (recurring detection, anomaly detection)
- ✅ Multi-user accounts (household members)

User Impact:

- Collaborative financial management
- Developer ecosystem

Roadmap Summary Timeline

Q4 2025 (October-December):
```
├── Complete Story 4.3 (Interactive Matching UI)
├── Complete Story 5.3 (Reconciliation Engine View)
├── Complete Story 5.6 (Gamification Polish)
├── Complete Story 4.4 (Match Status Management)
├── Complete Story 5.5 (AI Chat Assistant)
├── Beta testing (50 → 500 users)
└── MVP Release (v0.2.0) - November 15
```

Q1 2026 (January-March):
```
├── Public launch (v1.0.0) - January 15
├── Data export (CSV/JSON/Xero/QuickBooks)
├── Bulk receipt upload
├── Mobile app development (React Native)
├── Performance optimization
├── E2E testing expansion
├── Seed funding ($500K target)
└── Mobile app release (v1.1.0) - March 1
```

Q2 2026 (April-June):
```
├── Open Banking (CDR) accreditation
├── CDR integration development
├── Advanced analytics dashboard
├── Direct Xero/QuickBooks API
└── Open Banking release (v1.2.0) - June 1
```

Q3 2026 (July-September):
```
├── Accountant portal
├── API access (third-party integrations)
└── Advanced AI features (recurring, anomaly detection)
```

Q4 2026 (October-December):
├── Multi-user accounts
├── White-label solution (banks/fintechs)
└── Version 2.0.0 release - October 1

Success Metrics (Roadmap KPIs)

User Growth

- MVP Launch (Jan 2026): 500 users
- Q1 2026: 1,000 users (100% growth)
- Q2 2026: 3,000 users (200% growth)
- Q3 2026: 7,000 users (133% growth)
- Q4 2026: 10,000 users (43% growth)

Engagement

- Month-over-Month Retention: ≥20%
- Day 7 Retention: ≥40%
- Day 30 Retention: ≥25%
- Transactions Reconciled/User/Month: ≥20
- Receipts Uploaded/User/Month: ≥10

Revenue

- Freemium Conversion Rate: ≥10% (free → premium)
- Premium Tier: $9.99/month
- Q1 2026 ARR: $6,000 (50 premium users)
- Q2 2026 ARR: $36,000 (300 premium users)
- Q4 2026 ARR: $120,000 (1,000 premium users)

Product

- **AI Automation Rate:** ≥70% (receipts auto-matched)
- **OCR Accuracy:** ≥95% (merchant, date, amount)
- **User Satisfaction (NPS):** ≥40
- **System Uptime:** ≥99.5%

Prioritization Framework

RICE Scoring:

Feature	Reach	Impact	Confidence	Effort	RICE	Priority
Story 4.3 (Interactive Matching UI)	100%	3	90%	3 days	90.0	🔴 P0
Story 5.3 (Reconciliation View)	100%	2	95%	1 day	190.0	🔴 P0

Feature	Reach	Impact	Confidence	Effort	RICE	Priority
Story 5.6 (Gamification Polish)	80%	1	80%	1 day	64.0	🟡 P1
Data Export (CSV/JSON)	60%	3	70%	4 days	31.5	🟡 P1
Mobile App	90%	3	60%	30 days	5.4	🟢 P2
Open Banking	70%	3	40%	60 days	1.4	🟢 P2
Accountant Portal	40%	2	50%	20 days	2.0	🟢 P3

Priority Levels:

- 🔴 **P0 (Critical):** Complete before MVP launch
- 🟡 **P1 (High):** Complete within 3 months of launch
- 🟢 **P2 (Medium):** Complete within 6 months of launch
- ⚪ **P3 (Low):** Complete within 12 months of launch

Change Log

October 28, 2025:

- Initial roadmap created (v1.0)
- MVP progress: 80% complete (24/30 stories)
- Added Phase 2 (Q1-Q2 2026) features
- Added Phase 3 (Q3 2026+) long-term vision