Pre-Proposal: Healthcare Payment Intermediation Platform

1. Solution Overview

The platform will provide secure payment intermediation for healthcare providers, including installment options for patients, real-time financial control for clinics, and full compliance with LGPD. Key integrations: Payment Gateway with split/escrow, Clicksign, and healthcare CRMs.

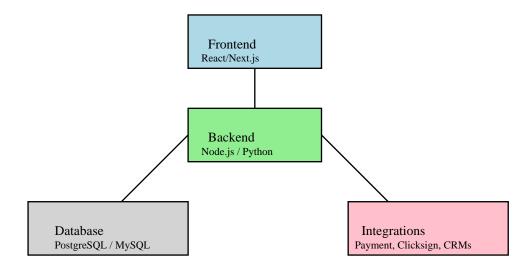
2. Technologies

Frontend	React / Next.js (responsive, mobile-first)	
Backend	Node.js or Python with REST/GraphQL APIs	
Database	PostgreSQL/MySQL with Redis for cache and queues	
Infrastructure	AWS or GCP for scalability and security	
Integrations	Celcoin (or similar), Clicksign, CRMs (Helena/Ninsaúde)	

3. Estimated Timeline

Phase	Duration	Deliverables
Phase 1 – Planning & Prototyping2 weeks		Architecture, mockups, technical design
Phase 2 – MVP Development	35-40 days	Patient portal, provider portal, payments, admin panel
Phase 3 – Testing & Finalization	30 days	QA, performance, compliance, deployment

4. Architecture Diagram



5. Budget & Support

Estimated cost: USD 4,800 - 5,000 for complete development. Includes 3 months of post-delivery support, bug fixes, and compliance updates.