

SYSTEM BLUEPRINT

Platform Type: AI-Powered Financial Marketplace, Wallet & Execution System

Goal: Enable zero-knowledge users to confidently invest from BDT 1,000 using AI

SECTION 1 — DETAILED USER JOURNEY MAP

Journey A: Zero-Knowledge User → First Investment

Step A1: Landing Page Entry

- URL: /
- User intent: "I want to grow my money but don't understand investing"

System Behavior:

- Show simplified hero CTA
- No jargon, no charts

Primary CTA: Get Started

Step A2: Registration Flow

Screens:

1. Phone / Email input
2. OTP verification
3. Password setup

Backend:

- Create user_id
- Create empty wallet (status: inactive)

Step A3: AI Investment Onboarding (Critical)

Form Pages:

- Monthly income range
- Investment goal (Emergency / Growth / Future)
- Risk comfort (3-question slider)

Backend:

- Create user_risk_profile
- Lock high-risk instruments for beginners

Step A4: KYC Flow

Forms:

- NID upload
- Face verification
- Bank account linking

Backend:

- KYC status = pending → approved
- Wallet activated only after approval

Step A5: Wallet Funding

Screen: Wallet > Add Money

Minimum: BDT 1,000

Backend Flow:

- Payment API call
- Ledger entry: credit
- Wallet balance update (real-time)

Step A6: First AI Recommendation

Screen: Home Dashboard

Components:

- “Recommended for You” card
- Expected return range
- Risk label

Step A7: Investment Execution

Flow:

1. Enter amount
2. Risk acknowledgement modal
3. Confirm investment

Backend:

- Wallet debit
- Partner API execution
- Holding created

Step A8: Post-Investment Confidence Loop

System Actions:

- Push notification: “Your money is now working”
- Show holding status

SECTION 2 — FRONTEND PAGE-BY-PAGE SPECIFICATION

2.1 Landing Page

Header:

- Logo
- Login | Get Started

Hero:

- Headline
- CTA button

Footer:

- Legal links

2.2 Dashboard

Widgets:

- Wallet summary
- AI suggestion
- Portfolio snapshot

2.3 Wallet Page

Fields:

- Available balance
- Invested balance
- Pending

Actions:

- Add money
- Withdraw

2.4 Instrument Listing Page

Each Card:

- Name
- Risk label
- Min amount

2.5 Instrument Detail Page

Tabs: Overview | AI | Risk | Issuer

SECTION 3 — WALLET & FUND FLOW (TECHNICAL)

3.1 Wallet Design

- Custodial wallet per user
- Double-entry ledger

Ledger Fields:

- transaction_id
- user_id
- debit
- credit
- balance_after

3.2 Fund Flow

1. User → Atlantis Wallet
2. Wallet → Partner Escrow
3. Partner → Instrument Issuer

SECTION 4 — BACKEND SERVICE ARCHITECTURE

Core Microservices

- Auth Service
- User Profile Service
- KYC Service
- Wallet Service
- Instrument Service
- AI Engine Service
- Order Execution Service
- Notification Service

SECTION 5 — API CONTRACT

Wallet APIs

POST /wallet/add-funds

POST /wallet/withdraw

GET /wallet/balance

Investment APIs

POST /invest

POST /sell

GET /portfolio

SECTION 6 — AI ENGINE SPECIFICATION

AI Layers

- Recommendation AI
- Risk AI
- Suitability AI

Outputs:

- Recommendation
- Confidence score
- Explanation text

SECTION 7 — ADMIN & COMPLIANCE

Admin Panel

- User overview
- Transaction logs

Compliance Panel

- KYC queue
- AML alerts