

Updated Standard Operating Procedure: EXT_USER Applicant Lifecycle and Approval Workflow

(Aligned with Current Diagram as Source of Truth – February 2026)

1. Operational Overview and Strategic Objectives

This Standard Operating Procedure (SOP) defines the end-to-end applicant lifecycle, from initial engagement to facility approval, in full alignment with the current workflow diagram. The process integrates AI-driven efficiency with mandatory human oversight, featuring parallel execution of multi-agent AI analysis alongside the procurement path.

The lifecycle comprises:

- **Stage #1:** Initial Quote Generation and USER Account_Manager Review
- **Stage #2:** Commercial Mandate Collection and Verification (labelled "FICA AND ACCOUNT CHECKS" in diagram for operational grouping)
- **Parallel Paths:** Procurement Path (Compliance/FICA Document Collection) and Multi-Agent AI Analysis
- **Final Stages:** USER Risk_Manager Review, Contract Finalization, and Two-Factor Approval

This structure ensures commercial mandates are secured first, followed by parallel compliance collection and AI risk assessment, converging at USER Risk_Manager review before contract execution.

2. Stage #1: Initial Quote Generation and USER Account_Manager Review

Workflow Sequence:

1. **Start:** EXT_USER Applicant file initiation.
2. **Data Input:** USER Account_Manager enters applicant details into the core system.

3. **AI Quote Engine:** Processes inputs to generate projected terms.
4. **USER Account_Manager Review:** Manual evaluation of terms for commercial viability using Ai report as a guide.

Decision Logic:

- **REQUEST DOC UPDATES:** Feedback loop to data input for revisions
- **ADJUST QUOTE AND APPROVE**
- **APPROVE AI AGENT 1 QUOTE:** Automated email of quote to applicant.

Successful approval triggers transition to Stage #2.

3. Stage #2: Commercial Mandate Collection and Verification

This stage focuses on collection and initial processing of commercial mandate documents.

Required Commercial Documents:

- **StratCol Contract** (Send Online Form Link)
- **ABSA 6995 Form** (Send pdf Document and Doc upload Link)
- **EXT_USER Applicant Existing Mandates** (if applicable - check against document requirements documentation) – Send Doc upload Links
- **Others per onboarding email**

Additional Supplemental Documents (as applicable):

- Last 3 Invoices
- Beneficiary Application (for split payments mandates)
- Bank Guarantee (if selected)

Sequential Process:

1. System sends commercial mandate online form (if applicable – check against document requirements documentation)
2. **EXT_USER Applicant** completes and submits mandates.
3. Automated AI Start for data shaping.
4. **EXT_USER Applicant** signs quote (manual applicant digital signature verification required).
5. System emails Facility Application Form Sent via email as Online Link (includes Signed Quotation requirement).

6. **EXT_USER Applicant** completes Facility Application online from Sent via email as Online Link
7. **EXT_USER Applicant** submits supplemental commercial documents.
8. 7-day timeout check applied.

Retry Protocol:

- If incomplete: Check retry count (< 8).
- **SYSTEM Yes:** Trigger feedback to ingest workflow and retry (maximum 8 attempts).
- **SYSTEM No:** Permanent workflow termination.
- If complete: **SYSTEM** determines mandates (mandatory gate – all commercial documents verified).

Completion advances the workflow toward convergence with parallel paths.

4. Parallel Paths: Procurement Path and Multi-Agent AI Analysis

Following Stage #2, the procurement path (compliance/FICA document collection) and multi-**AGENT AI** analysis execute in parallel.

Procurement Path (Compliance/FICA Documents):

1. **System** sends distinct Procurement Mandate documents upload links via email
2. **EXT_USER Applicant** submits FICA and additional documents (per Sections 2–5 of Onboarding Process):
 - * (if applicable - check against document requirements documentation)
 - Standard FICA (entity, individual, business documentation)
 - Product-type specific (e.g., Intermediary Agreement, COLMS Application)
 - Industry-specific (e.g., FSCA/PSIRA/NCR Certificates, Constitutions/Resolutions)
 - Risk-based (e.g., Instruction Letters, Sales Agreements, Financial Statements)
3. **System** verifies submitted documents for completeness and initial validity.
4. **USER Risk_Manager** Procurement Check (binary decision gate).
5. Outcome: Procurement Path Complete (advances to USER Risk_Manager convergence).

Multi-Agent AI Analysis (Parallel Execution):

- **AI Agent 2 – Validation Agent:** Confirms data integrity, cross-references; utilises XDS Credit Check, LexisNexis Procure Upload, BizPortal Company Registration, EFS24 ID/AVSR, SARS VAT Search, and applicable industry regulator confirmations.
- **AI Agent 3 – Risk/Float Analysis:** Performs deep financial, liquidity, and float risk assessment.
- **AI Agent 4 – Sanctions Check:** Mandatory screening against OFAC/UN Sanctions, FIC Targeted Financial Sanctions (TFS), and UN 1267 List.
- **AI Agent 4 – Reporter Agent:** Combines all agent outputs into a single consolidated React UI component report for **USER Risk_Manager** review.

5. USER Risk_Manager Final Analysis Review

Convergence point: Procurement Path Complete and Reporter Agent output feed into **USER Risk_Manager** review.

USER Risk_Manager validates all combined AI findings and procurement outcomes:

- **Deny:** Permanent workflow termination.
- **Approve:** Transition to Contract Finalization.

6. Contract Finalization and Two-Factor Final Approval

Sequential Process:

1. **USER Account_Manager** Review & Edit AI Contract: Strategic manual adjustments to ensure alignment.
2. **SYSTEM Send Form and Contract:** System submits contract and associated form (xbss/Abca).
3. **EXT_USER Applicant Actions:** **EXT_USER Applicant** signs contract and completes Abca Form.
4. Synchronization check: Both documents received?
 - No: Resend and loop back.
 - Yes: Proceed to final approval.

5. **Two-Factor Final Approval by USER Risk_Manager and USER Account_Manager**
Manual trigger (Final_Approve) activates the facility. **IMPORTANT: Both approvals required**

Outcome: Onboarding complete – facility activated.

7. Procedural Compliance and Exception Handling

All termination points (retry exhaustion, Procurement Check deny, **USER Risk_Manager** deny) are non-discretionary and permanent. Terminated applications require restart as new leads from Stage #1, establishing a fresh audit trail. Strict adherence to gates and parallel convergence ensures regulatory compliance and risk mitigation.

This SOP is fully synchronised with the provided diagram as the source of truth, incorporating parallel AI analysis, the Reporter Agent, and precise document mapping.

CRITICAL:

IF a required CHECK Currently DOES NOT exist:

Create minimal easily enabled flaggable MOCK checks AND/OR send a automatic SIGNALS in ingest