

BNPL Platform - Complete Documentation Guide

Introduction

This document serves as the master guide to the complete documentation package for the Business-to-Business Buy Now Pay Later (BNPL) lending platform. The platform facilitates credit services between Partners (businesses) and their Clients (end customers), built on WordPress using JetEngine CCT for data management with Google Sheets serving as the financial calculation core.

Documentation Structure

This package contains the following components:

1. **System Architecture Diagrams**
 2. **Process Flow Diagrams & Screenshots**
 3. **Data Structure Documentation**
 4. **Financial Logic Documentation**
 5. **API Documentation**
 6. **User Interface Flows**
 7. **Migration & Implementation Guide**
 8. **Production Reference Materials**
 9. **Collection Process Documentation**
 10. **Partial Implementation Reference**
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1. System Architecture

System Architecture Diagram

Reference: [Diagrams/System Architecture.drawio](#)

This diagram provides a high-level overview of the entire platform architecture, illustrating the relationships between different system components:

- WordPress + Crocoblock base platform
- JetEngine Custom Content Types (CCT)
- Make.com integration layer
- Google Sheets financial core
- External services (Experian, Payvalida, ZapSign)

- WhatsApp interfaces

Data Flow Architecture

Reference: [Diagrams/Data Flow Architecture.drawio](#)

This diagram documents how data moves through the system:

- Data flow between WordPress CCT tables and Google Sheets
 - Integration points with external services
 - Webhook triggers and automation patterns
 - Two-way synchronization mechanics
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2. Core System Components

Core System - High-Level Overview

Reference: [Diagrams/Core System.drawio](#)

This diagram provides a comprehensive view of the core system modules and their interactions:

- Credit limit management
- Loan request processing
- Active loan management
- Financial calculations
- Payment processing

Credit Limit and Loan Status Management

Reference: [Diagrams/Core System.drawio](#)

Details of the credit limit calculation and loan status determination:

- Available credit calculation formula
- Status transition rules
- Balance tracking methodology

Payment Processing and Allocation System

Reference: [Diagrams/Core System.drawio](#)

Comprehensive documentation of the payment processing system:

- Payment recording workflow
- Waterfall allocation formulas
- Balance update mechanism
- Overpayment handling

Fee and Interest Calculation System

Reference: [Diagrams/Core System.drawio](#)

Detailed documentation of financial calculations:

- Interest rate conversions
- Fee calculation formulas
- IVA (tax) handling
- Daily interest computation

Entity Relationship Diagram

Reference: [Diagrams/Entity Relationship Diagram.drawio](#)

Detailed database structure showing all WordPress CCT tables and their relationships:

- Client management tables
 - Partner & sales rep tables
 - Loan management tables
 - Financial transaction tables
 - System tables
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3. Business Process Flows

Client Onboarding Flow

Reference: [Diagrams/Onboarding Flow.drawio](#)

Complete documentation of the client registration process:

- Line of Credit (LOC) request process
- Validation and authorization steps
- Credit study workflow
- Contract generation and signing
- Client activation

Loan Request Flow

Reference: [Diagrams/Loan Request Flow.drawio](#)

Comprehensive documentation of the loan creation process:

- Loan request initiation methods
 - Validation procedures
 - Client approval process
 - Partner confirmation requirements
 - Loan creation and activation
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4. User Interfaces

Client WhatsApp Bot Flow

Reference: [Diagrams/Client WhatsApp Bot Flow.drawio](#)

Complete mapping of the client WhatsApp interface:

- Main menu options
- Available credit information
- Active loan management
- Payment voucher upload
- Payment options

Sales Representative WhatsApp Bot Flow

Reference: [Diagrams/Sales Representative WhatsApp Bot Flow.drawio](#)

Comprehensive documentation of the sales rep interface:

- Client lookup methods
- LOC request initiation
- Order creation process
- Payment voucher management
- Reporting functions

Additional Reference:

Screenshots of the user interfaces for Clients, Sales Representatives, and Backofficers are available in the folder:

[/Screen Shots/](#)

5. API & Integration Documentation

API Documentation

Reference: [API Documentation.docx](#)

Detailed documentation of all API endpoints:

- Authentication mechanisms
 - Available endpoints
 - Request/response formats
 - Error handling
 - Rate limits
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6. Collection Management

Collection Process Documentation

Reference: [BNPL Platform Collection Process Documentation.md](#)

Comprehensive documentation of the automated collection system:

- Collection timeline and action triggers
- Make.com integration for collection automation
- Client notification strategy
- Sales rep and team notifications
- Task generation for collection team
- Legal process integration
- Collection analytics and reporting

Collection Timeline

Reference: [Current collection time line.xlsx](#)

Detailed timeline of collection actions based on days from loan due date:

- Preemptive collection actions (before due date)
 - Early collection notifications
 - Sales rep alerts and tasks
 - Team escalation points
 - Management reporting schedule
 - Legal process triggers
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7. Partial Implementation Reference

Prototype Implementation

A partial implementation of the BNPL platform has been deployed as a prototype with the following configuration:

- **AWS Environment:**
 - Lightsail instance named "Oasis" for WordPress hosting
 - Separate database also named "Oasis"
 - Domain: <https://oasis.fundfactory.tech/>
- **Access Credentials:**
 - Admin User: tech@fundfactory.tech
 - Password: P*H3f*k9qeTx3t2mA&fzrVCp
- **Implementation Status:**
 - WordPress core with JetEngine and CCTs fully configured
 - UI navigation is functional
 - Some functionality is limited as Make.com integrations are not fully connected
- **External Service Accounts:**
 - SendPulse account
 - Make.com account

 **IMPORTANT DISCLAIMER:** The prototype implementation uses test accounts for SendPulse, Make.com, and other services. If you do not intend to continue using the prototype, please delete these accounts to avoid billing charges.

WordPress Backup

Reference: [oasis-fundfactory-tech-20250425-103715-mzq4k47luiz7.wpress](#)

A clean backup of the WordPress installation with all JetEngine CCT configurations is included in the package.

Installation Instructions:

1. Install WordPress on your server
2. Install and activate the "All-in-One WP Migration" plugin
3. Navigate to "All-in-One WP Migration" > "Import" in the WordPress admin menu
4. Upload the provided .wpress file
5. Click on the ellipsis (...) next to the imported file and select "Import"
6. Wait for the import process to complete
7. Log in with the provided credentials or create a new admin user

The backup contains all necessary CCT configurations, JetEngine settings, and theme customizations required for the BNPL platform.
