

## TF-ICRE™ — Full Frontend User Experience Flow

Below is exactly how a user moves through the system, what they see, what they click, and how the system responds.

This is the story of the UI... like Marvel Universe, but everyone is wearing suits.

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### ★ 1. The Arrival: Login → Org Selection → Dashboard

#### Experience

User lands on a clean login screen that feels like GCP meets African fintech vibes. They sign in → multi-factor → “Select Organisation”.

#### User Feels

“Okay, this is government-grade but actually pleasant.”

#### Flow

1. Login

2. MFA

3. Choose organisation

4. System loads personalized dashboard in 2 seconds.

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### ★ 2. Dashboard: The Command Center

#### Experience

The user arrives at a high-level, panoramic view of risk:

Heatmaps

Alerts

Portfolio trends

TBML warnings

Compliance notes

It's basically: "Everything's on fire... OR everything's fine."

Flow

1. User lands → sees overview of the entire credit landscape.

2. Clicks into whatever matters most:

"Start a loan"

"Investigate an alert"

"View portfolio"

"Open a report"

The dashboard is the "airport control tower".  
It tells you what demands attention right now.

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★ 3. Start a Loan Case: The Core Workflow

This is the heart of the system.

Experience

User clicks "New Loan Scoring".

A clean 3-step funnel opens up:

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### ● Step 1 — Input Customer & Loan Data

User sees a simple form:

Customer details

Loan amount & terms

Sector

Country

Upload financials or statements

Everything is grouped, super logical, zero clutter.

UX Feeling

“Wow, that was faster than filling a SARS tax return.”

Flow

User enters data → system autosaves → “Next”.

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### ● Step 2 — Document Verification (AI Extraction)

User uploads:

Invoices

Bills of lading

Bank statements

Financials

IDs

The UI reacts instantly:

Document preview on left

Extracted fields on right

Yellow highlights show mismatched values

Red highlights show risk items

UX Feeling

“Bro... the system read everything faster than I did.”

Flow

User verifies → approves → clicks “Continue to Risk Scoring”.

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### ● Step 3 — Run the Score (The Magic Moment)

User lands on a sleek scoring page.

They click “Run Score” → the system calculates:

Composite rating

PD / LGD / EAD

ECL

Red flags

Explainability

The page transforms:

Big score card slides in

Charts animate

Colour-coded indicators glow

UX Feeling

“This is giving Iron Man analysing the villain vibes.”

Flow

Results appear → user reviews → selects action:

Approve

Decline

Refer to Credit Committee

Override (with justification)

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#### ★ 4. Trade-Based Money Laundering Check (TBML Engine)

Experience

Once scoring is done, the user can run deeper due diligence with one click.

The TBML module opens:

Network graph lights up

Suspicious links highlighted

Invoice mispricing shown

Shipment routes visualized

## UX Feeling

“This feels like CSI: Trade Finance.”

## Flow

User reviews risk → flags → attaches to loan file → continues.

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## ★ 5. Final Decision Flow

When the analyst wraps everything:

Options

Approve

Decline

Refer Upwards

Send to Compliance

Schedule Review

## UX Feeling

“Nothing is hidden. System guides me like a GPS.”

The UI logs

Decision

Time

Overrides

Reason

Supporting documents

TBML findings

Risk score

Everything saved to portfolio + governance audit trail.

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## ★ 6. Portfolio Monitoring (After Approval)

Once a loan is approved, it joins the “living portfolio”.

Experience

User sees:

Daily PD changes

Alerts

Deteriorating accounts

High-risk transactions

Cash flow projections

It feels alive — numbers shift, colours change, alerts emerge.

UX Feeling

“It’s like watching your crypto chart... but with way more stress.”

Flow

User can:

Drill into customer timeline

Trigger re-scoring

Send alerts to other departments

Generate specific reports

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## ★ 7. Governance & Audit Flow

For compliance officers.

Experience

All actions become traceable:

Who did what?

When?

Why?

What override was used?

What rule triggered?

UX Feeling

“Finally, an audit system that doesn’t feel like a punishment.”

Flow

Compliance can:

Investigate overrides

Adjust rules

Monitor model drift

Approve policy changes

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## ★ 8. Reporting Flow

Executives or analysts generate:

Portfolio reports

TBML reports

Compliance audits

Basel/ECL outputs

Experience

Pick report → click “Generate” → PDF/dashboard appears instantly.

UX Feeling

“Push-button compliance. A dream.”

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## ★ THE WHOLE JOURNEY SUMMARIZED

User signs in → sees big-picture dashboard → starts a loan → uploads docs → runs scoring → runs TBML → final decision → monitoring → reporting → governance.

Smooth, intelligent, and brutally efficient.