

CredInvoice – Phase 1 Product Requirements Document

1 Platform Overview

CredInvoice is a digital invoice discounting platform connecting MSME Sellers and Financiers (Banks/NBFCs), enabling sellers to raise working capital quickly while giving financiers verified investment opportunities.

2 User Roles

1. Seller (MSME)

- Onboard on platform via KYC
- Upload invoices for funding
- Receive and accept financing offers

2. Financier (Bank/NBFC)

- Onboard via KYC
- Review Sellers' KYC
- Approve credit limits
- Bid on uploaded invoices

3. CredInvoice Admin

- Full control over platform operations
 - Manage KYC, credit limits, mappings, invoices, disputes
 - Resolve operational issues and monitor platform health
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3 High-Level Workflow

Seller Journey:

- Register → KYC Upload → Admin KYC Review → Financier Limit Approval → Upload Invoice → Financier Bidding → Accept Bid → Receive Funds

Financier Journey:

- Register → KYC Upload → Admin KYC Review → Seller Mapping → Approve Limits → Review Invoice → Place Bid → Disburse Funds

Admin Journey:

- Monitor all workflows → Approve KYC → Override credit limits → Manage disputes → Handle exceptions
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4 User Functional Sections

Seller Portal

Section	Actions
Company Profile	View/Update Details

KYC Upload	Submit Documents
Bank Details	Manage Accounts (admin approval required for changes)
Invoice Upload	Upload New Invoices
Bid Management	View, Accept/Reject Offers
Funding Status	Track Fund Disbursement
Reports	Download History
Notifications	Receive System Updates
Support	Raise Tickets

Financier Portal

Section	Actions
Profile	Manage Compliance & Contact Details
Seller Mapping	View Assigned Sellers
Credit Limit Management	Approve/Modify Limits
Invoice Bidding	Submit, Modify Bids
Funding History	Monitor Disbursements
Reports	Download Bid & Funding Reports
Disputes	Raise Seller Disputes

Notifications Receive System Alerts

Admin Portal

Section	Actions
User Management	Manage Sellers & Financiers
KYC Workflow	Review & Approve KYC
Credit Limits	Review & Override Limits
Invoice Review	Validate Submitted Invoices
Bid Monitoring	Monitor Active Bids
Disbursement Oversight	Handle Payment Failures
Disputes	Resolve Conflicts
Compliance	Monitor System Alerts
Reports	Download Platform Reports
Configurations	Manage System Settings
Notifications	Send Mass Alerts

5 Admin Task Center – Internal Task Management

Trigger	Task Description	Admin Action
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Seller KYC Submission	Review Seller KYC	Approve / Reject
Financier KYC Submission	Review Financier KYC	Approve / Reject
Invoice Upload	Validate Invoice Details	Approve / Reject
Dispute Raised	Investigate Dispute	Resolve
Credit Limit Increase	Evaluate Request	Approve / Reject
Payment Failure	Investigate Issue	Resolve
Seller Blacklist	Review Blacklist Request	Approve / Reject
Support Ticket	Customer Support	Resolve
Compliance Alerts	Fraud/AML Investigation	Resolve
Periodic Review	Scheduled Re-verification	Complete Review

Task Management Features:

- SLA Timers
- Auto-assignment
- Escalation Workflow
- Full Audit Trail

- Performance Dashboard
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6 Security & Compliance

- Role-Based Access Control
 - 2-Factor Authentication
 - Secure Document Storage
 - Full Audit Logging
 - Compliance-Friendly Monitoring
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7 Optional (Future Phases)

- Auto-Bidding for Financiers
- Multi-level KYC Escalations
- Custom Financing Products
- Predictive Limit Adjustments
- Analytics Dashboard