

# CredInvoice – Phase 1 Product Requirements Document

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## **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.

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## **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            |

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## 5 Admin Task Center – Internal Task Management

| Trigger | Task Description | Admin Action |
|---------|------------------|--------------|
|---------|------------------|--------------|

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