Roadmap overview

This is a roadmap transcription extracted from figma file:
Versatile_Onboarding_Platform. – FigJam

1.1 Identify Core User Roles & Goals

From the transcript and discussions, there are three main stakeholder groups:

Merchants (SMBs)
Goal: Sign up quickly, track status, provide required documentation, and go live with minimal hassle.

Lenders
Goal: Efficiently approve or decline merchants based on underwriting criteria, request additional info, and monitor risk.

Versatile/Administrators
Goal: Orchestrate onboarding across multiple lenders, automate the majority of setup, and handle exceptions or escalations.

1.2 Map Out Key End-to-End Flows

Given the complexity, start with two or three top-level "happy path" flows—one for each user type—and then layer in edge cases:

Merchant Flow (Primary User Flow)

Land on a white-labeled or themeable onboarding page.
Enter minimal business info (business name, tax ID, address).
Confirm retrieved data (via KYB partner).
Select lenders/programs needed (if multiple are available).
Upload any requested documents (if needed).
View statuses of lender approvals in a progress tracker.
Provide additional info or respond to stipulations.
Receive final approvals, finalize training, and go live.

Lender Flow

Log in to lender dashboard (or view inbound data in their system).
Review new merchant submissions in a queue.
Check underwriting details and require extra docs if necessary.
Approve, reject, or put merchant “on hold.”
Provide or generate merchant credentials after approval.
Monitor merchant’s early usage and risk flags (post-onboarding).

Versatile Admin Flow

Oversee all new merchant applications in a unified queue.
Track each lender’s status for a merchant; raise or resolve stipulations.
Automate back-office tasks (e.g., provisioning, kiosk setups).
Handle exceptions or flagged merchants.
Provide status updates and final confirmations to merchants.

These flows become the core UX narrative and will directly inform your wireframes and prototypes.
A simple journey map for each user type helps visualize motivations, touchpoints, and potential pain points. Even a lightweight journey map is invaluable for aligning stakeholders.

Merchant Journey Map:
Stages: Awareness → Registration → Application → Approval → Setup → Ongoing Use
Touchpoints: Online portal, email notifications, phone support.
Pain Points: Long forms, confusing requirements, delayed approval times.

Lender Journey Map:
Stages: New Merchant → Underwriting → Review → Decision → Credential Issuance → Monitoring
Touchpoints: Internal systems or external Versatile portal.
Pain Points: Manual data entry, incomplete merchant info, slow document handling.

Versatile/Administrator Journey Map:
Stages: Merchant Submission → Cross-lender Coordination → Credential Setup → Approval → Go Live → Exception Handling
Touchpoints: Admin portal, possibly Slack or email for quick escalations.
Pain Points: Managing thousands of merchants, staying aligned across multiple lenders.

2.2 Low-Fidelity Wireflows (Lo-fi Wireframes + Flow)

Quickly sketch out (in Figma or on whiteboards) the main screens that match these user journeys:

Merchant Onboarding Wizard
Step 1: "Welcome & Basic Info" screen
Step 2: "Confirm Business Details" screen
Step 3: "Select Lenders or Programs" screen
Step 4: "Document Upload" screen (conditional)
Step 5: "Overview + Status Tracker" (dashboard)

Lender Dashboard
"All Applications" queue view (sortable by status, merchant name, etc.)
Merchant detail page (basic company info, underwriting report summary, doc requests)
Stipulation management (mark items as cleared, request more info)

Versatile Admin Dashboard
High-level summary of new merchants in the pipeline
Detailed merchant page with lender statuses
Credential provisioning queue
Exceptions/stipulations management panel
Keeping it low-fidelity initially allows you to finalize flow and information architecture before diving into layout polish.

3.1 Information Architecture

Merchant Portal
Home/Status – an at-a-glance view (e.g., "You're 70% complete; waiting on Lender

XYZ").
Applications – if multiple programs are possible, show each program's status in a card or list format.
Documents – a simple upload/management interface.

Lender Portal
Dashboard/Queue – list of merchants by approval status (e.g., "Awaiting Review," "Underwriting," "Approved," "Needs More Info").
Merchant Detail – collapsible panels or tabs for business info, uploaded docs, risk flags, etc.

Admin Portal (Versatile)
Pipeline Overview – real-time snapshot of how many merchants are at each stage.
Merchant Detail – aggregated view of data from all lenders, plus internal provisioning tasks.
Analytics/Monitoring – usage metrics, anomaly detection, risk alerts.

3.2 Navigation & Layout Patterns

Multi-step Wizard: For the merchant sign-up, use a horizontal or vertical stepper indicating progress. Provide "Save & Continue Later" to handle mid-process exits.

Dashboard with Tables: Lender and admin portals naturally lean toward a table-based layout with status labels, filters, and column sorting.

Detail Drawer / Slide-Out Panels: For quicker in-context editing, you might use slide-out panels rather than forcing full-page navigation. This can streamline changes.

Global Notifications: Consider a universal notifications center for things like "Documents Requested" or "Lender Approved."

3.3 Visual Hierarchy & Feedback Loops

Use clear status labels and color codes (e.g., "Approved" in green, "Needs Attention" in orange/red).

Provide persistent feedback on the merchant's current progress to reduce confusion and encourage them to complete any pending steps.

4. Interaction & Validation Best Practices

Progressive Disclosure: Don't overload merchants with giant forms. Gather minimal data first (business name, tax ID, etc.), then only show deeper questions if needed.

In-Context Validation: If the merchant enters an invalid tax ID or address mismatch, prompt them early with clear instructions to fix the field.

Conditional Document Requests: Only ask for advanced docs if the auto-pulled data triggers a need for further proof (e.g., mismatch in addresses).

Role-Based Dashboards: Ensure lenders only see merchant data relevant to their underwriting. Versatile admins see an overarching multi-lender view.

5.1 Rapid Prototyping

Create an interactive mid-fidelity prototype in Figma that simulates the major screens.
Use realistic placeholders for merchant data to give a better sense of flow and complexity.

5.2 Usability Testing

Even internal stakeholder testing can reveal friction points (e.g., is the merchant flow too many steps? Does the lender queue layout scale to hundreds of merchants?).
Plan a quick test with real or representative merchants and lender users, if possible.

5.3 Iteration & Refinement

Based on feedback, refine flows before investing heavily in high-fidelity visuals.

Keep a backlog of “nice-to-have” features (like advanced analytics, anomaly detection) and focus on the core tasks for the MVP version of the portal.

6. Next Steps for a Head Start

Create Detailed User Flows: In Figma (or Miro/Lucidchart), outline each step for the Merchant, Lender, and Admin.

Draft Low-Fidelity Wireframes: Start with the Merchant wizard screens and an Admin queue screen—these are your core pillars.

Assemble a Clickable Prototype: Even a basic clickable flow helps stakeholders visualize how the screens connect.

Gather Internal Feedback: Share with Bill, Amanda, and any other internal subject-matter experts. Iterate as needed.

Prepare for External Interviews: Once you have initial artifacts, you can conduct lender “pain point” calls with a visual reference to spark feedback on what they want or don’t want.