# **OA ADVANCE**

OA Advance is a public-private solution designed to accelerate government payments to contractors and suppliers. It enables near-instant payment to suppliers, eliminates liquidity bottlenecks, and improves payment accountability across ministries.

# **PLATFORM**

The platform is the OA Advance Platform. It has the mobile application, and website option. The core functionalities are developed around our clients - contractors and key stakeholders - government agencies. It focuses on streamlining invoice discounting and disbursement processes between agencies and their contractors. The system will enable seamless invoice uploads by suppliers, swift verification and approval by government agencies, and provide dedicated reporting portals for agencies, the Ministry of Finance, and other oversight institutions. The program will begin with priority agencies such as GETFund, NHIS, and the Road Fund, with the goal of scaling across other statutory bodies and public infrastructure entities nationwide.

# **PRODUCT VISION**

OA Advance aims to become the leading, trusted liquidity partner for government-approved contractors and suppliers across Africa — accelerating payments, reducing fiscal bottlenecks, and enabling efficient public infrastructure delivery without relying on complex financial engineering.

# **CORE FUNCTIONALITY**

The system will allow verified government agencies to seamlessly submit contractor and supplier details through their preferred channels (e.g., email, structured templates). All submitted data will be tracked and updated on the backend. Information collected during this process — including invoice details, contractor credentials, and work certification — will be used to create a virtual payment profile for each contractor, enabling efficient tracking, validation, and disbursement.

# **CORE FEATURES**

* Portals for each stakeholder/related parties - (Contractors/suppliers, Government agencies, Ministry of Finance, One Africa Markets)
* Invoice Discount calculator that features the number of discountable tenors and their corresponding discount rates.
* Invoice upload feature with joint verification ability for the contractors
* Data storage hub for OA and Agencies to have access to generate reports, track data and carry out some data analysis.
* A secured and robust portal that saves clients data in a safe and secure way for reports and data analysis.

# **USER INTERFACE/PROCESSFLOW**

## Contractor/Supplier

## *First Time User Sign Up Flow*

* Contractor clicks on Contractor portal on the landing page.
* Sign Up/Sign In window pops-up
* Contractor enters sign up details:
  + Basic Info - Company Name, Contact Person, Email Address, Phone Number, Business Type, Region.
  + Accept Terms and Conditions, create an account.
* Client is forwarded to the dashboard, after a few seconds, an onboarding window pops up requesting to commence the onboarding process.
  + Company Details - Onboarding Questionnaire
    - Registration Details - Registered Name, Registration Date, Registration Number, Type of Company (Plc, Llc, etc), Country of Registration
    - License Details - License Number, Expiry Date
    - File Upload
      * Incorporation Docs - Memorandum & Articles of Association, Certificate of Incorporation, PPA Certificate
      * Company profile, including management team and organizational structure
      * Company proof of address (e.g., utility bill or bank statement dated within the last three months)
      * Regulatory body under which the company operates and license to operate (if applicable)
      * Source of funds (e.g., three months’ bank statements or audited financial statements dated within the last six months)
  + Shareholders/UBOs
    - Shareholding structure (UBO details for anyone holding more than 10%)
    - Shareholder and director register
    - Valid identification (passport) and proof of address (dated within the last three months) for key directors and shareholders

### *Returning User Sign In Flow*

* Contractor clicks on Contractor portal on the landing page.
* Sign In window pops-up
* Contractor enters sign in details
* Client is forwarded to the dashboard - can upload invoice, have access to historical invoice uploads and paid advances, reports, notifications and account settings.
* New Invoice Submission
  + Click on “Submit New Invoice”
  + Invoice Details -
    - Agency type,
    - Project Name,
    - Contract Number,
    - Project Description,
    - Invoice Amount (GH₵),
    - Work Completion %,
    - Invoice Date, Due Date,
    - Choosing Invoice discounting term (30 day, 60 day, 90 day, 120 day, 180 day),
    - Advance amount - calculated using the specific discount rate for the selected term by the invoice amount - using the discounting formula.

### *Contractor Dashboard*

* Metric tabs for Total Invoices submitted, Paid/Outstanding Invoices
* A column for Recent Uploaded Invoices with filter to group by date, payment status, progress/approval status
* Average Processing Time
* Quick actions - Payment history, Download Report, View Profile Settings
* Help Bubble

## Ministry of Finance

* MoF sign in with details shared with details MOF team, which they sign in with and reset password.
* Dashboard which will display -
  + Metrics of invoices approved,
  + Monthly Disbursements,
  + Total pending Approvals, Number of Active Agencies,
  + YTD Budget Utilization.
* Clicking on Agencies Tab displays info on each agency and their budget utilization performance.
* Funding Management Tab helps review and approve agency funding requests accordingly.
* All Invoices Tabs- contains Advanced filter to filter the Invoices by various parameters.

## Agency Section

* Specific agency type selection - various agencies (GETFund, NHIS, RoadFund).
* Specific sign in details for each specific agency, which can be reset after signing in.
* All agencies have a dashboard which will display - metrics of invoices approved, payouts to OA, Total number of invoices outstanding & percentage of allocation used out of total allocation
* Invoice Approvals
  + Clicking on the approvals tab shows a window with 3 clickable sections on the side - approved, pending, rejected
  + A main expandable table with a list of invoices compiled under categories of projects.
  + Clicking on an invoice reveals full details of the invoice with two verification stages - one for the verification of the details filled and another for the documents submitted.
  + This then qualifies as a fully approved invoice or if some details need correction there are comments that can be left and a reason for the partial approval or total rejection.
* Payouts
  + This section is for confirming payouts made to the OA team and for record keeping.
  + Agencies can upload Proof of Payments for specific payouts - say for approved project specific categories.
  + This provides data and reports on payments made by agencies to OA.

## OA Team Terminal

* OA sign in details shared, and password will be reset after initial sign in.
* Terminal reveals a dashboard with tabs showing metrics of total invoices submitted, total advance payments.
* The terminal should be able to generate DECs for approved invoices by specific agencies.
* Recording details of payments to specific invoices and also sharing such payment data with specific agencies. Submit Proof of Payment of specific invoices. Sending such pop via email and text to contractors/suppliers from the terminal.

## Auditor General Section

* AG sign in details shared with AG team, which they sign in with and reset password.
* Dashboard with metric tabs for -
  + Active Audit Cases,
  + Flagged Invoices,
  + Amount Under Review,
  + Compliances,
  + Critical Cases,
  + Risk Assessment Overview
* Audit Cases icon that helps manage and tract cases according Agencies that are uploaded for investigation
* Invoice Register icon with a filter to segregate Invoice schedule into categories based on the search function.
* Report button to pull data, view, generate and download according to the tabs:
  + Audit Trail,
  + Risk Assessment,
  + Custom Query,
  + Compliance Summary.
* Analytics Tool tab for analyze specific data based on prompt
* Anomalies tabs to detect and highlight suspicious activities and irregularities
* Notifications and Settings button.

# **INTEGRATIONS**

* GHANEPS (Ghana Electronic Procurement System)