

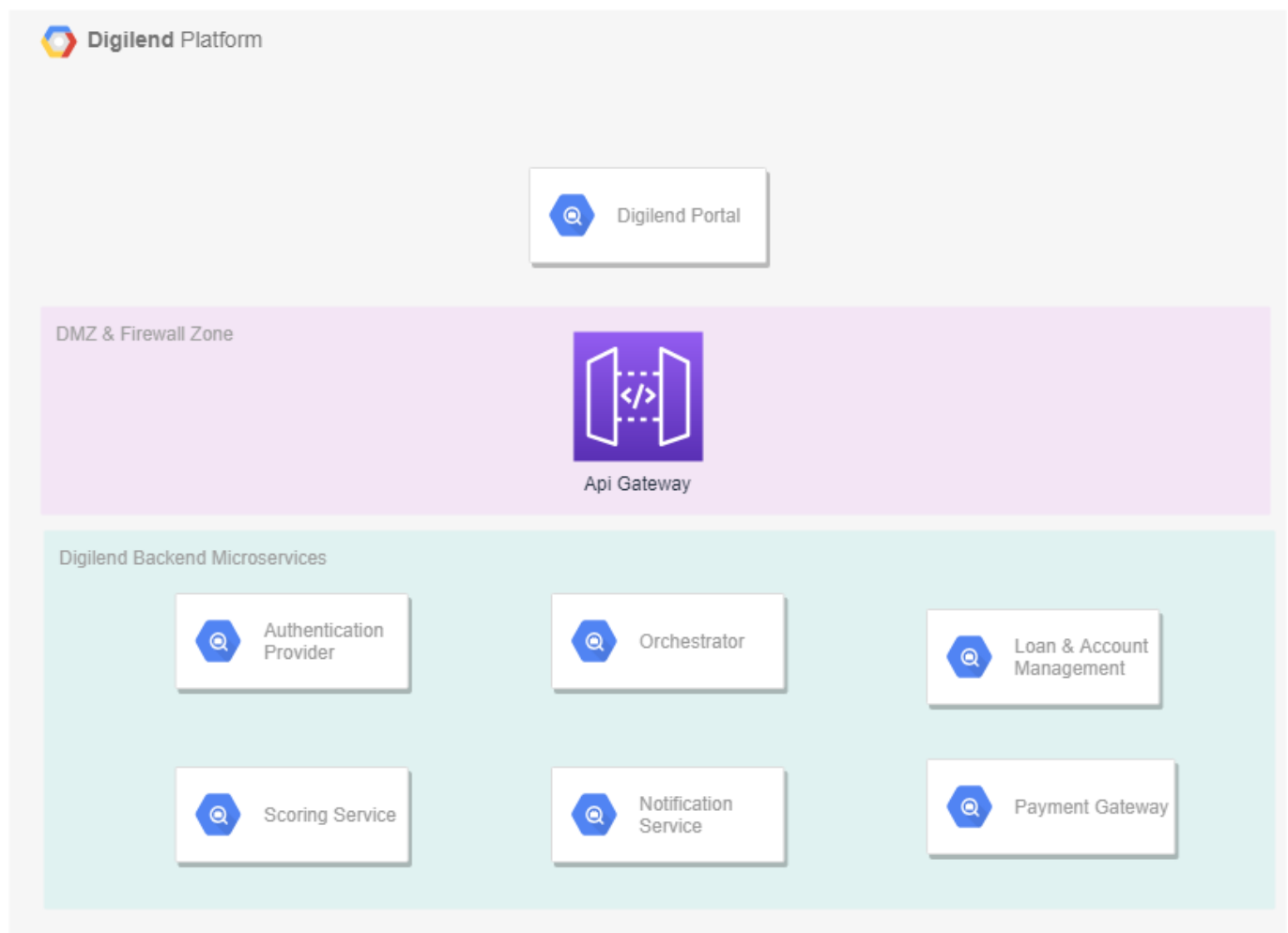
Digilend Platform MVP:1

About DigiLend

DigiLend is a lending platform providing loans to 500+million youths and SME businesses in Africa. It serves a daily active base of 30+ million providing features to power lending and recovery of micro-loans.

For further reference, please consider the following sections:

Microservices



LendTech has built this application on microservices architecture with distributed database for each of the services

- Authentication Provider
- Account & Loan Management
- Notification Service
- Payment Gateway
- Scoring Service
- Orchestrator(Business Process Service)

Authentication Provider

Core Service Used to prove the identity of users and individual Microservice process. Providing management of Users and Groups their permissions

- Manage Users, Roles and Permissions
- Manage Applications and their Tokens

Account & Loan Management

Core Service to Manage Customer Accounts, Lending Accounts and Business Accounts

- Tracks Loan LifeCycle
- Manage Customer Account Details and Rules
- Manage Loan Product and Rules

Notification Service

Service to send notifications or schedule Communication to individuals or groups

- Send Notifications(sms or email)
- Schedule notifications
- Manage communication templates(sms and email templates)

Payment Gateway

Service to Handle Money Disbursement and Receive money. Integrates to Money Channels, Banks and Mobile Money Services to provide a seamless way of send and receiving money.

- send and receive money

Scoring Service

Service to score accounts, track leads and determine credit eligibility of individuals(Accounts)

- Integrates to Account & Loan Management to provide credit score of an account.

Orchestrator(Business Process Service)

Coordinates process to produce a desired effect business rules.

- improve operational efficiency
- one point of change for any business need

Setting Up the Project

Prerequisites;

- Docker runtime