

From sign-in to every feature, *including* the wrong turns

Every flow in the product, grouped like the sidebar. Each starts with its happy path as numbered steps, then the full diagram. Every step carries an icon for what it is, so errors, warnings and successes stand out at a glance. Error cards quote the exact message on screen. Sign-in is not in the prototype yet, so those two flows are proposals.

Flows

25

23 built, 2 proposed

Error steps

60

Block progress until fixed

Edge cases

36

Warnings and special states

Gaps

7

Not designed or built yet

▶ Start

Where the flow begins

□ Screen or step

Icon shows what you do

⚙ Decision

A question with branches

✓ Success

The job is done

✖ Error

Blocks progress until fixed

⚠ Edge case

Warning or special state

⚠ Gap

Not designed or built yet

→ Other flow

Continues in another flow

→ Next step

---▶ Go back and fix

GETTING IN

Sign in: happy path

Sign in: errors and edge cases

App map

DAILY OVERVIEW

Morning check on the dashboard

Load, stale data, offline and crashes

APPROVALS

Approve a payment

WALLET

Share account details to get paid

Convert currency

Get a statement

CARDS

Issue a card

Manage a company card

Clear missing receipts

TRANSFERS

Send money

Add a beneficiary

Upload a batch

PAYMENTS

Create a payment link

Send an invoice and get paid

BILLS AND EXPENSES

Pay a bill

Review and reimburse claims

REPORTS AND REWARDS

Export a report

Redeem cashback

SETTINGS AND HELP

Invite someone and set roles

Change approval rules

Security settings

Find help

Proposed, messages are suggested copy

Who

Everyone

Starts from

PayitFast sign-in page

HAPPY PATH

- 1

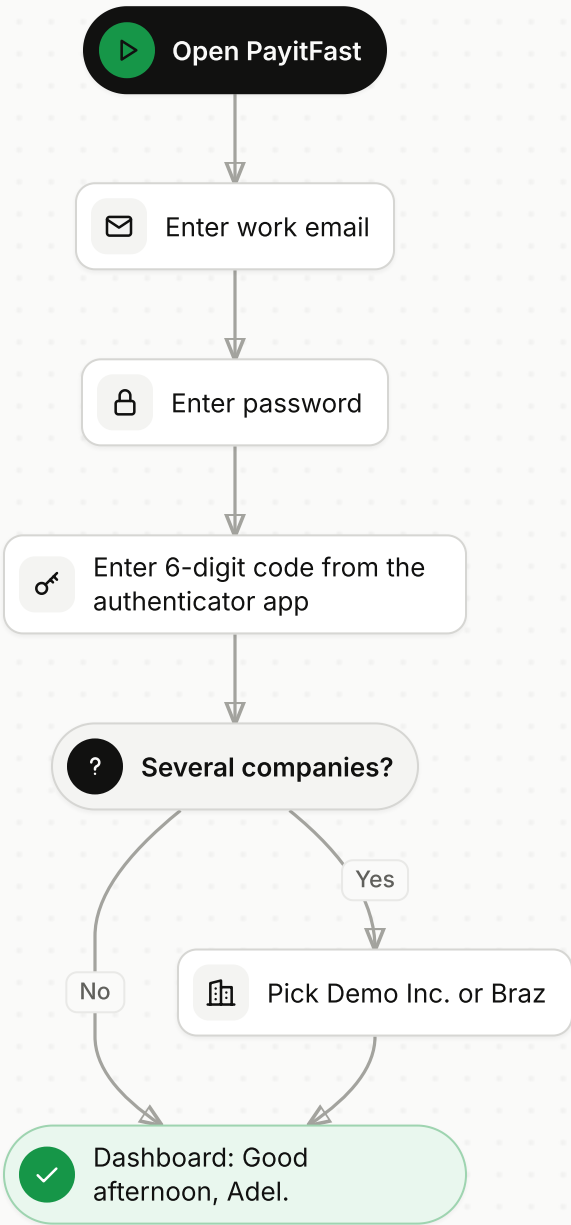
Enter work email →
- 2

Enter password →
- 3

Enter the 6-digit code from the authenticator app →
- 4

Pick the company if you belong to more than one →
- 5

Land on the dashboard



Good Three steps to money. Email, password, code. The company picker only appears for people in more than one company.

Sign in: errors and edge cases

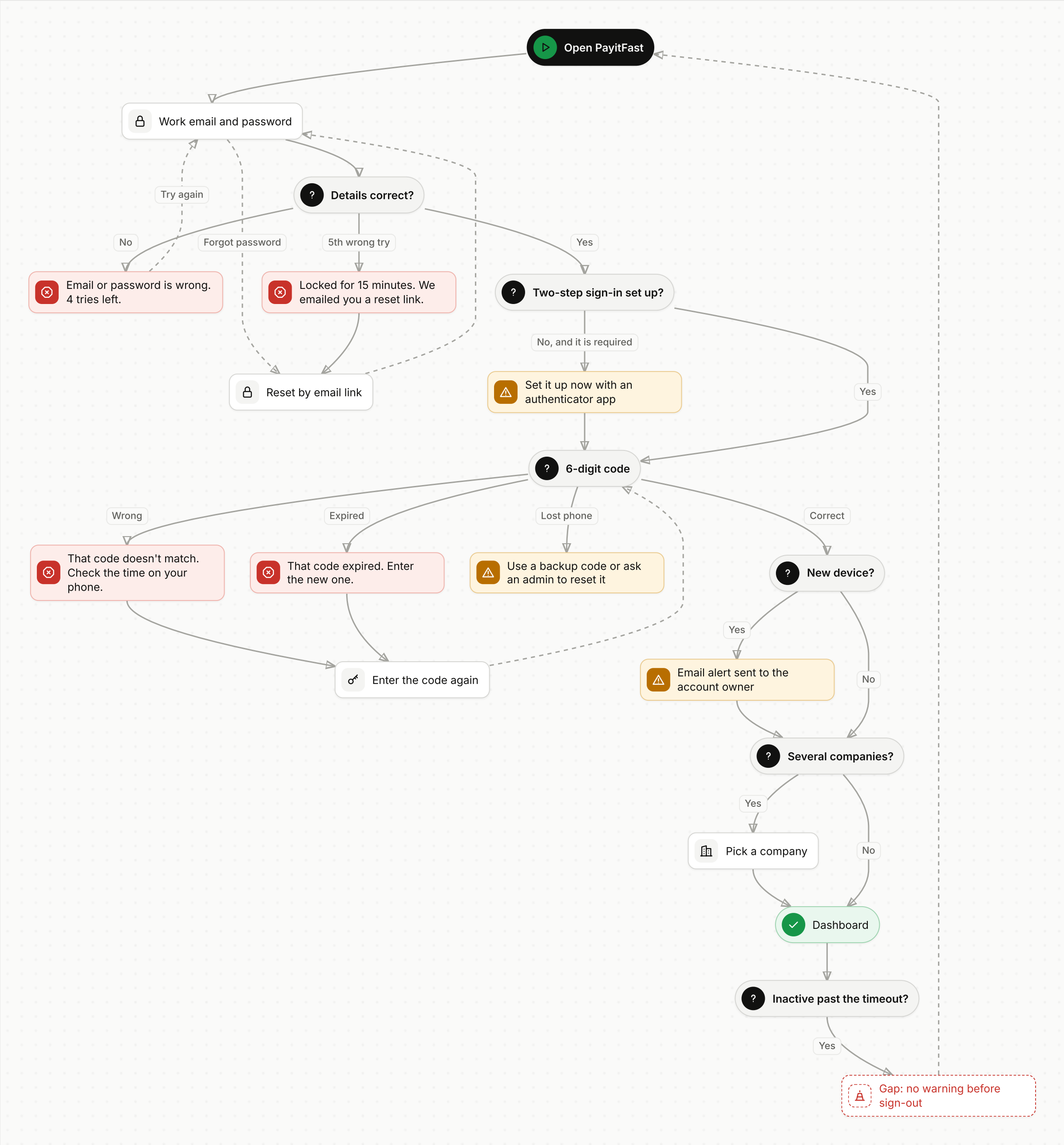
Proposed, messages are suggested copy

Who
Everyone

Starts from
PayitFast sign-in page

HAPPY PATH

- 1 Email and password correct →
- 2 Code correct →
- 3 Known device →
- 4 One company →
- 5 Dashboard



Error **Wrong details.** Shows tries left, then locks for 15 minutes and emails a reset link.

Error **Code problems.** Wrong or expired codes say which one it is.

Edge case **Required 2FA.** Members without it set up are made to set it up before going further. This matches the Security setting.

Gap **Timeout.** The inactivity sign-out has no warning yet.

App map

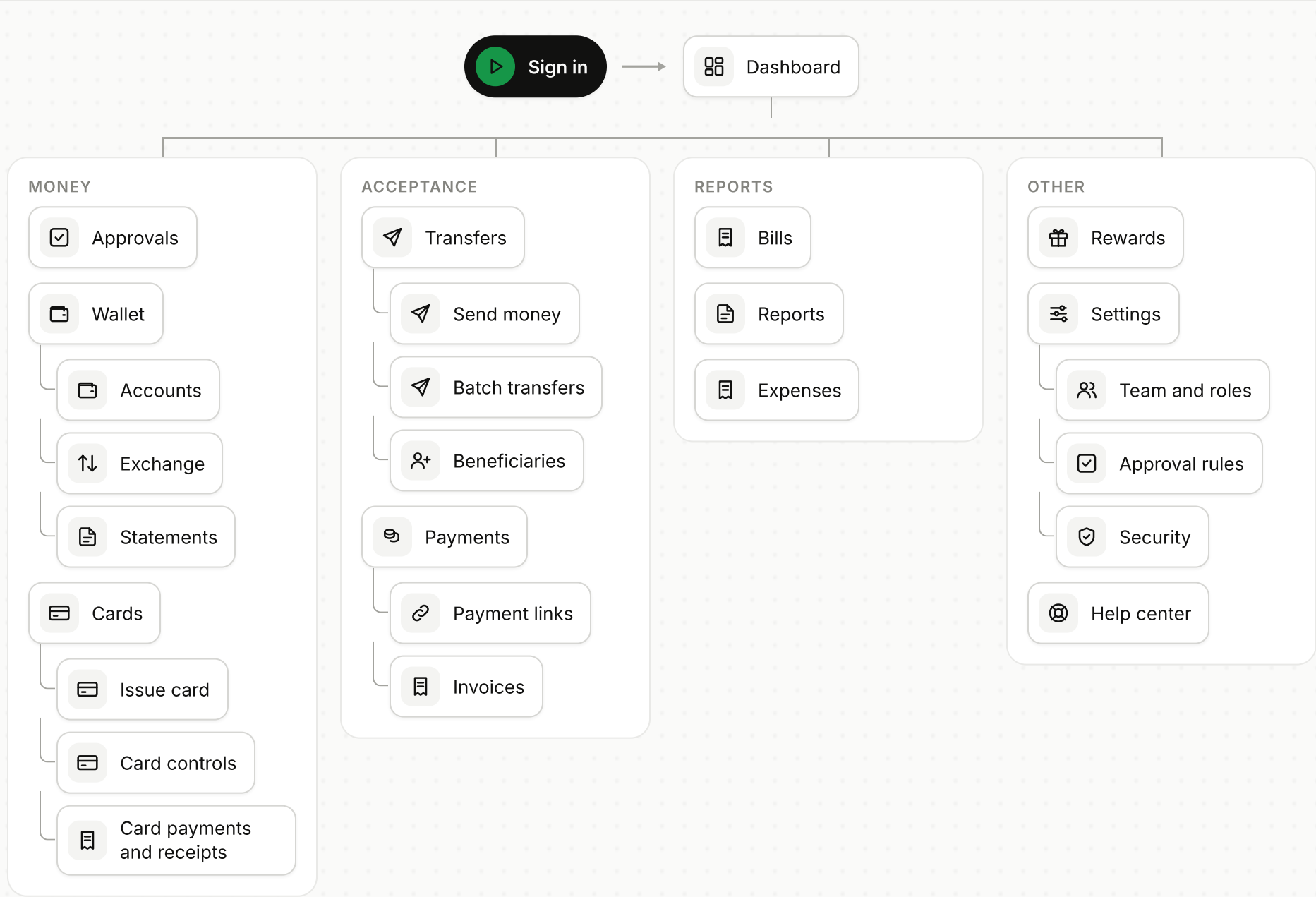
In the prototype

Who
Everyone

Starts from
After sign-in

HAPPY PATH

- 1 Sign in →
- 2 Dashboard →
- 3 Use the sidebar to reach any section →
- 4 Tabs switch sub-pages inside Wallet, Transfers, Payments and Settings



Good Shortcuts from the dashboard. Approvals strip opens the review drawer, Send money and Add funds jump to Transfers and Wallet, and the Cards summary opens Cards.

Morning check on the dashboard

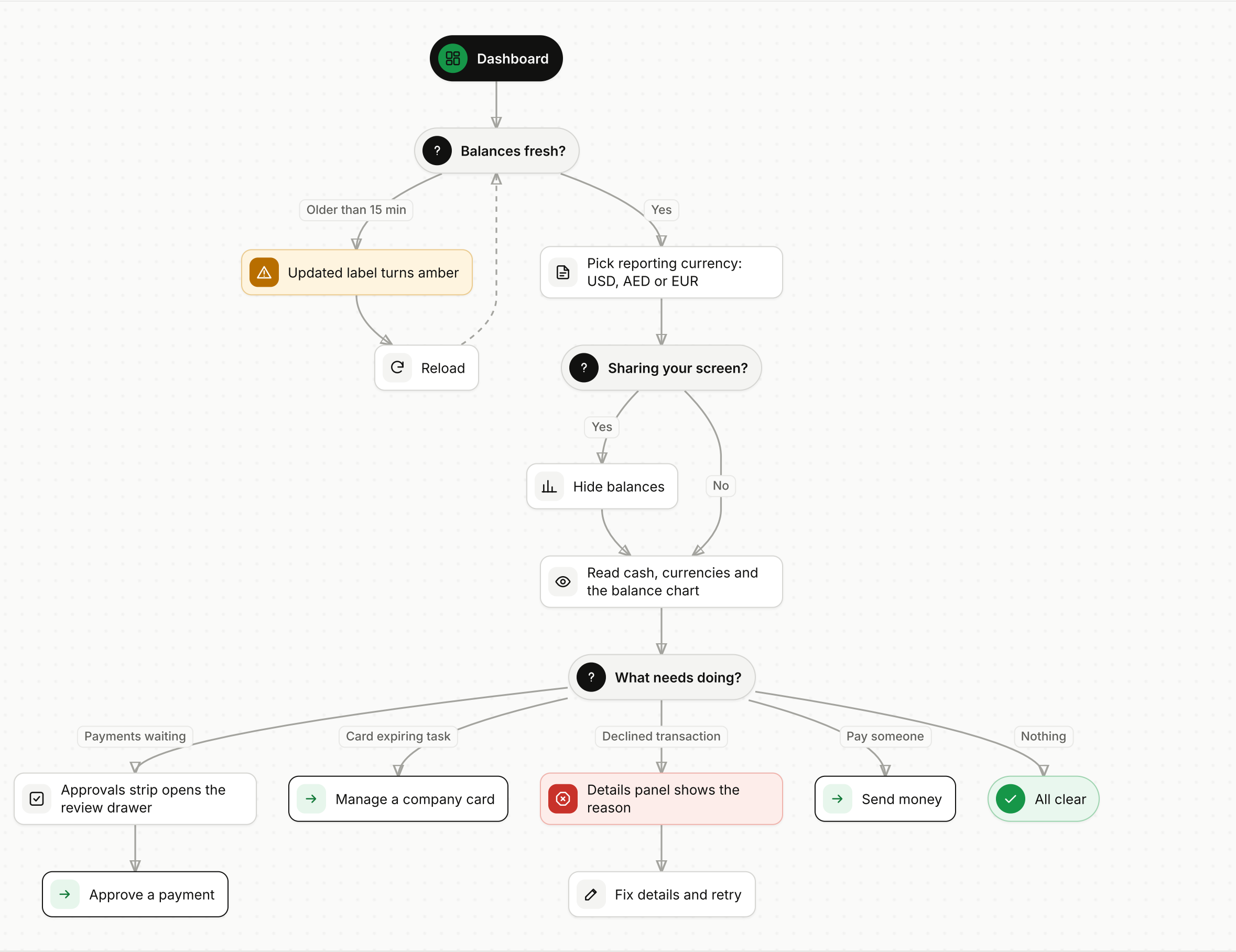
In the prototype

Who
Finance lead (Adel)

Starts from
Dashboard

HAPPY PATH

- 1 Check the Updated time →
- 2 Pick the reporting currency →
- 3 Read cash, currencies and the balance chart →
- 4 Act on what is waiting: approvals, tasks or a declined payment



Edge case Stale balances. Amber after 15 minutes so nobody acts on old numbers.

Error Declined payments. Reason sits under the status, with a direct fix.

Load, stale data, offline and crashes

Who

Everyone

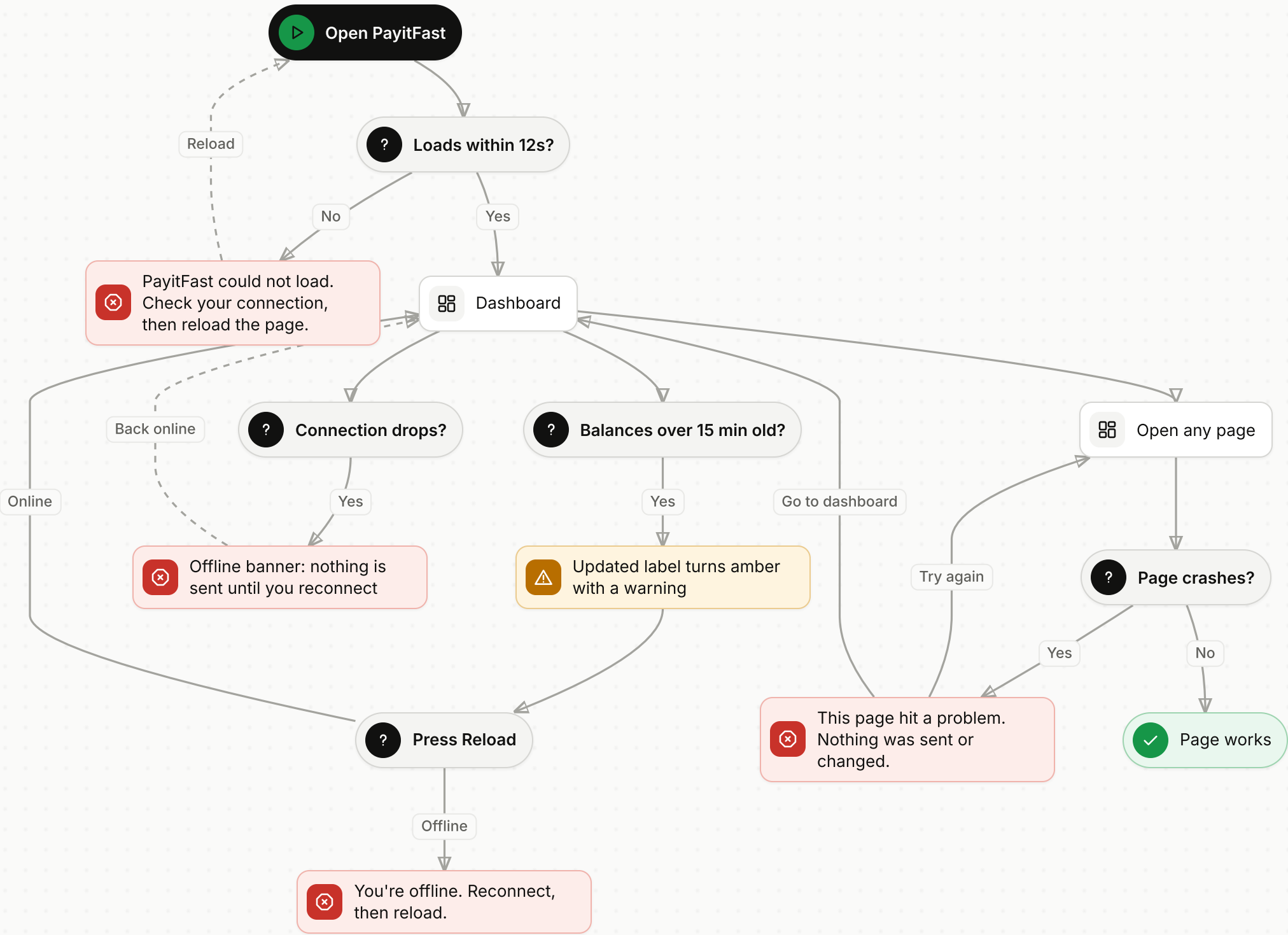
Starts from

Any page

In the prototype

HAPPY PATH

- 1 Open PayitFast →
- 2 Dashboard loads with fresh balances →
- 3 Every page opens normally



Error Load failure. Clear message after 12 seconds instead of a blank page.

Edge case Stale data. Amber label after 15 minutes.

Error Crash. Sidebar and header keep working. Try again or go to the dashboard.

Approve a payment

In the prototype

Who

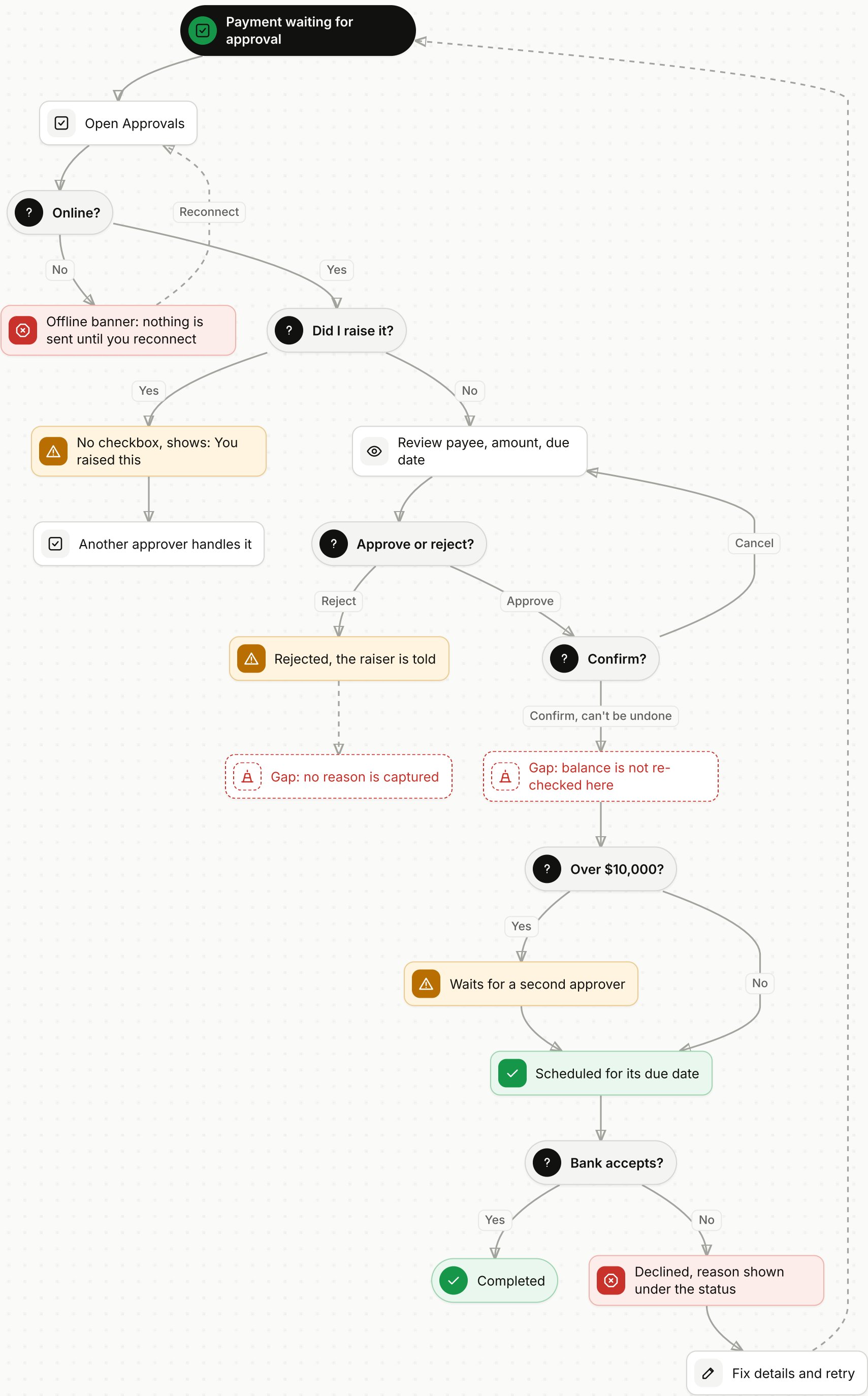
Approver (Adel)

Starts from

Approvals page or the dashboard approvals strip

HAPPY PATH

- 1 Open Approvals →
- 2 Review payee, amount and due date →
- 3 Approve, then Confirm →
- 4 Scheduled for its due date →
- 5 Bank accepts it, marked Completed



Error

Offline. Banner blocks sending until the connection is back.

Edge case

Own payment. No checkbox or Approve button. Select all skips it.

Error

Bank declines. "Beneficiary bank rejected it: the account number does not match the tax ID."

Gap

Two gaps. Reject has no reason field, and the balance is not checked at approval.

Share account details to get paid

In the prototype

Who

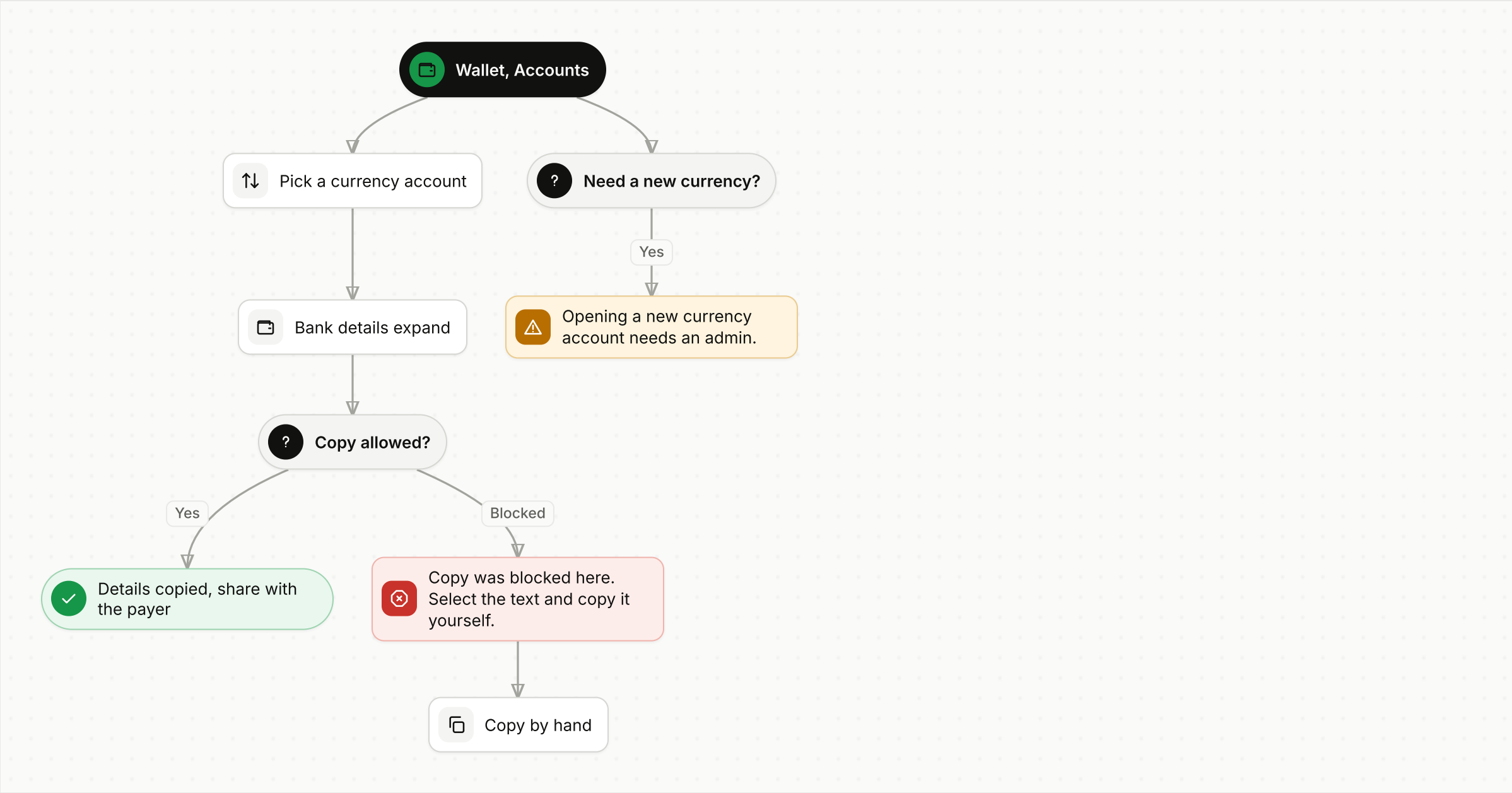
Anyone

Starts from

Wallet, Accounts or Add funds on the dashboard

HAPPY PATH

- 1 Open the currency account →
- 2 Bank details expand →
- 3 Copy details →
- 4 Share them with the payer



Error Clipboard blocked. Tries a second copy method first, then says so plainly.

Edge case New currency. Admins only, handled outside this screen.

Convert currency

In the prototype

Who
Approver or admin

Starts from
Wallet, Exchange

HAPPY PATH

- 1

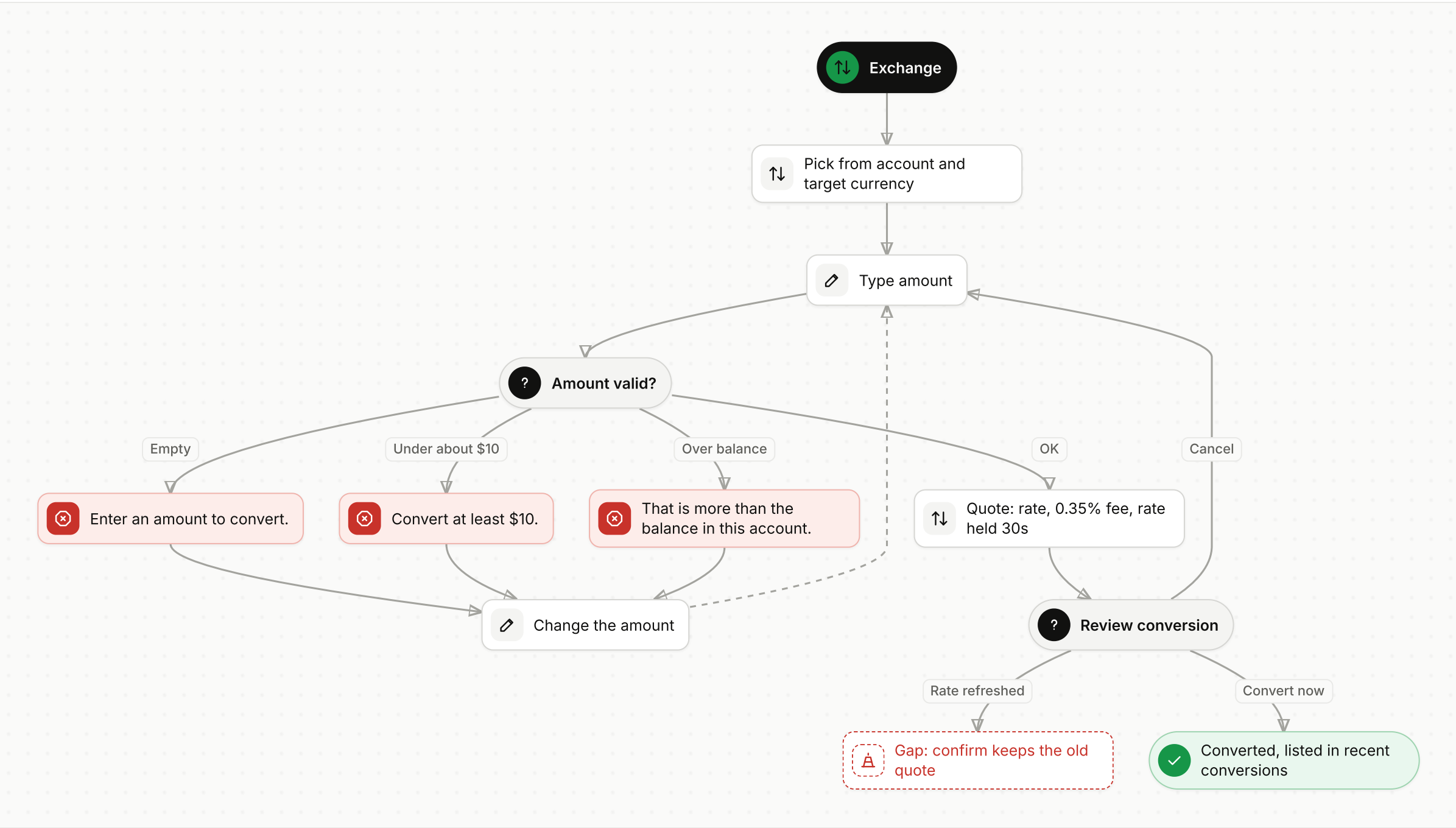
Pick the account to convert from →
- 2

Pick the currency you want →
- 3

Enter the amount and read the quote →
- 4

Review, then Convert now →
- 5

See it in recent conversions



Error **Amount.** Empty, under about \$10, or over the balance.

Edge case **Rate hold.** Countdown next to the rate. Refreshes every 30 seconds.

Gap **Gap.** If the rate refreshes during confirm, the old quote is kept.

Get a statement

In the prototype

Who

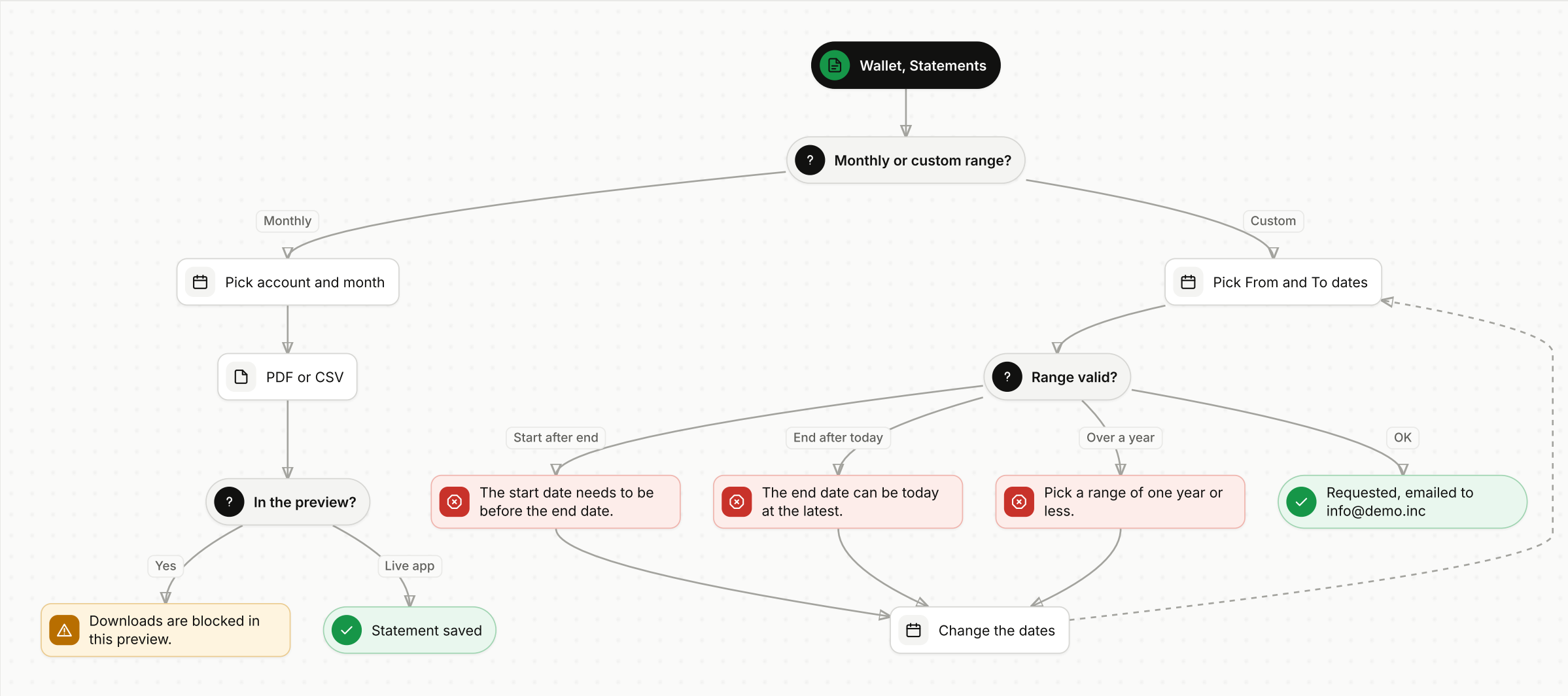
Finance

Starts from

Wallet, Statements

HAPPY PATH

- 1 Pick the account →
- 2 Pick a month →
- 3 Choose PDF or CSV →
- 4 Statement saved



Error Date range. Start before end, ends today at the latest, a year at most.

Issue a card

In the prototype

Who

Admin

Starts from

Cards, Issue card

HAPPY PATH

- 1

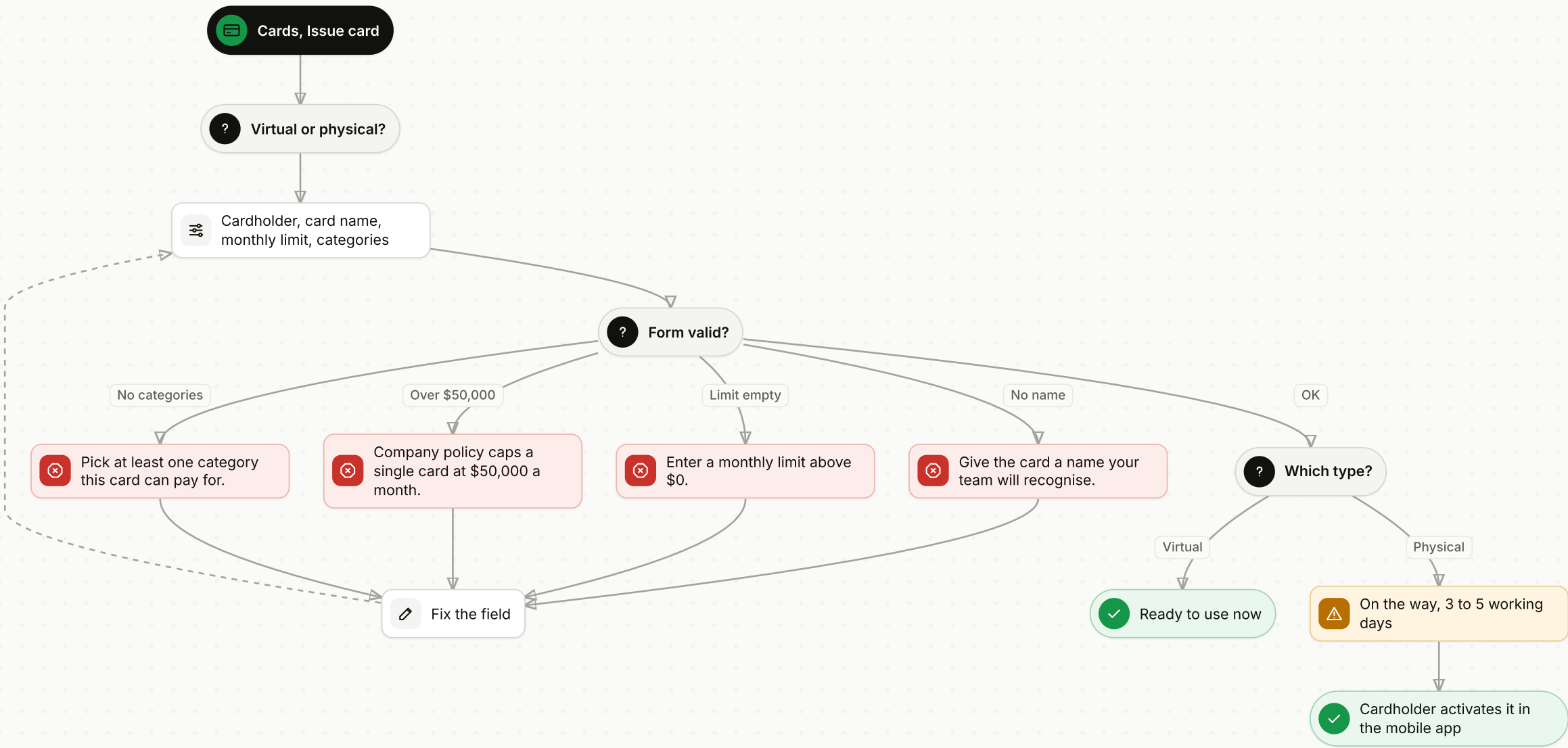
Choose virtual or physical →
- 2

Pick the cardholder →
- 3

Name it, set a monthly limit and categories →
- 4

Issue it →
- 5

Virtual is ready now, physical arrives in 3 to 5 days



Error Policy cap. No single card over \$50,000 a month.

Edge case Physical cards. Controls stay locked until the card arrives.

Manage a company card

In the prototype

Who

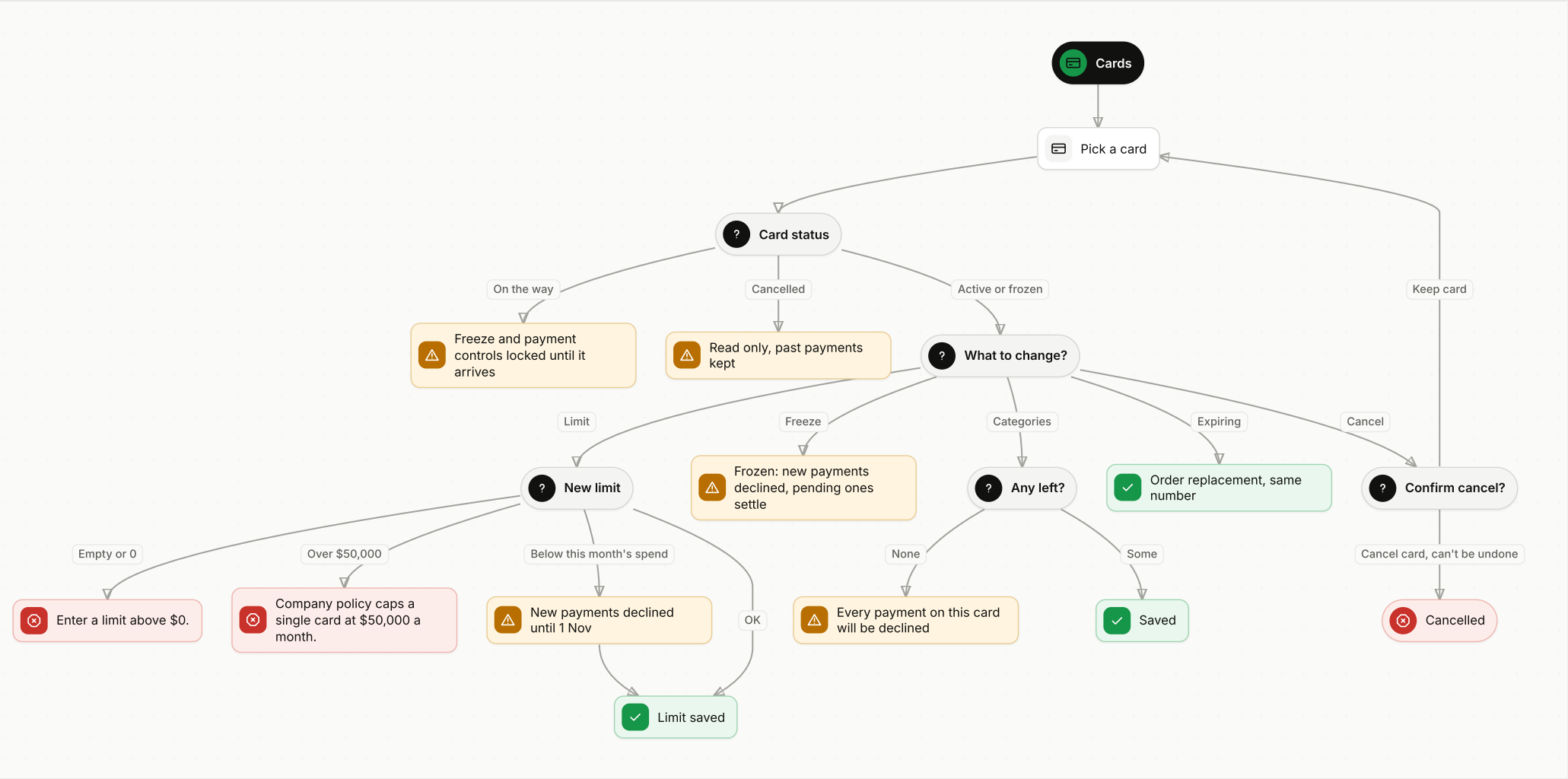
Admin (Adel)

Starts from

Cards

HAPPY PATH

- 1 Pick a card →
- 2 Change the monthly limit →
- 3 Save →
- 4 Freeze or adjust categories if needed



Error Limit. Must be above \$0 and within the \$50,000 policy cap.

Edge case Allowed but risky. A limit below spend, or no categories, declines new payments. It warns but still saves.

Error Cancel. Inline confirm, cannot be undone.

Clear missing receipts

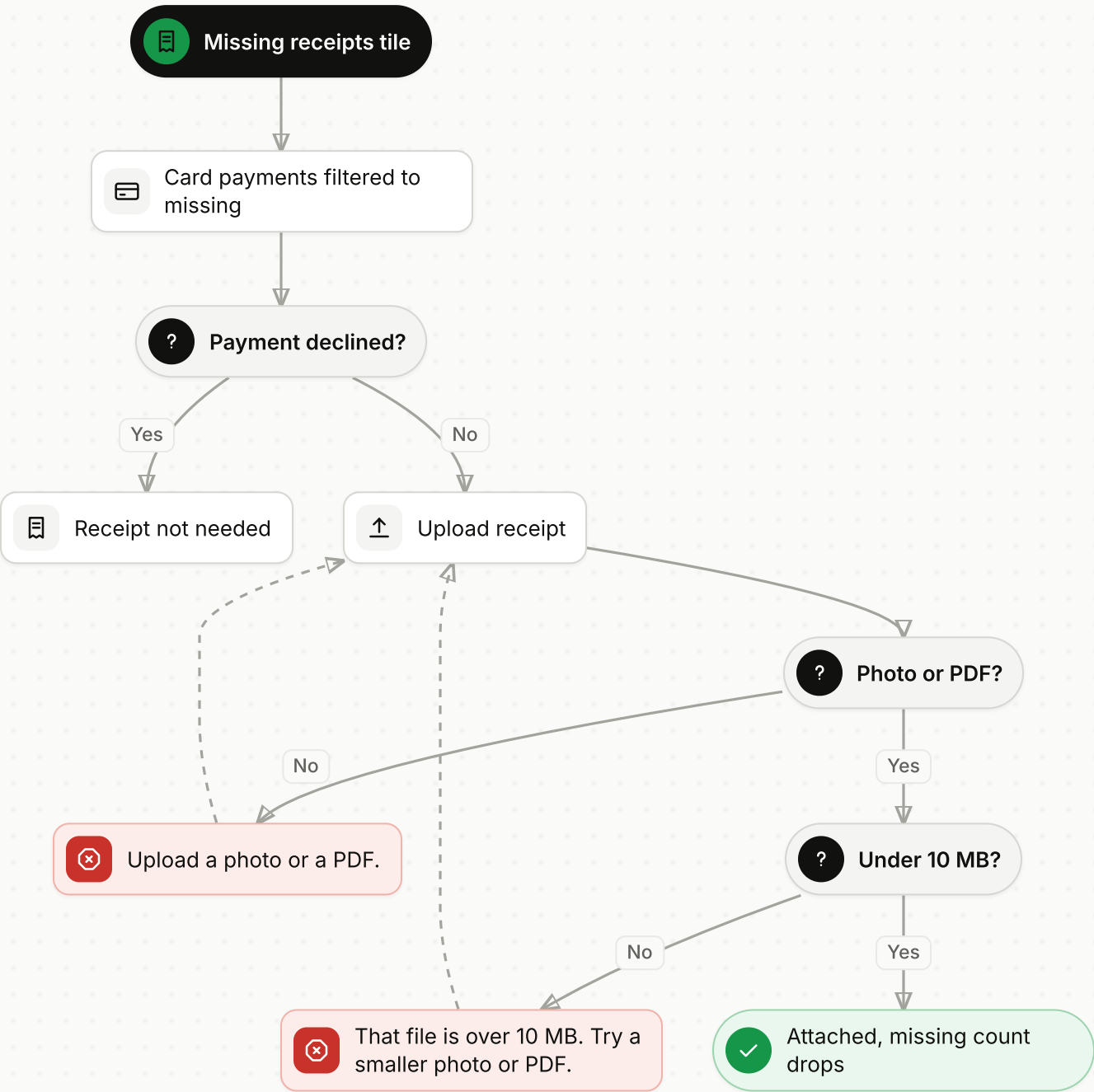
In the prototype

Who
Admin or cardholder

Starts from
Cards, Missing receipts tile

HAPPY PATH

- 1 Tap Missing receipts →
- 2 Upload a photo or PDF for each payment →
- 3 The missing count drops to zero



Error File. Photos and PDFs only, under 10 MB.

Good Live count. The missing receipts number updates on Cards and the dashboard.

Send money

In the prototype

Who

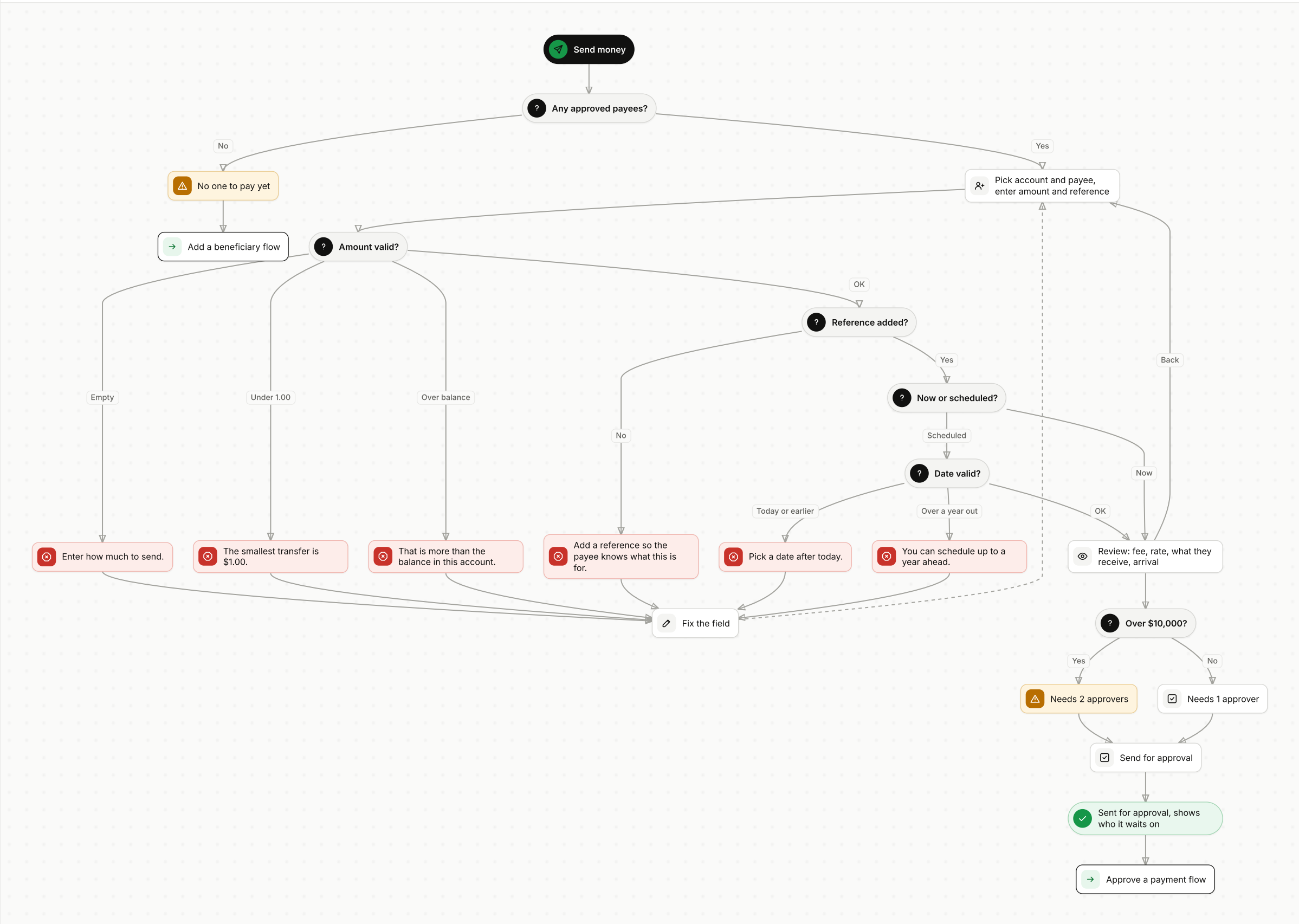
Maker (Rahul)

Starts from

Transfers, Send money

HAPPY PATH

- 1 Pick the account and payee →
- 2 Enter amount and reference →
- 3 Review fee, rate and arrival →
- 4 Send for approval →
- 5 See who it is waiting on



Error Amount. Empty, under 1.00, or more than the account holds.

Error Reference. Required, up to 35 characters.

Error Schedule. Must be after today and within a year.

Edge case Large payment. Over \$10,000 needs two approvers, shown before submitting.

Add a beneficiary

In the prototype

Who

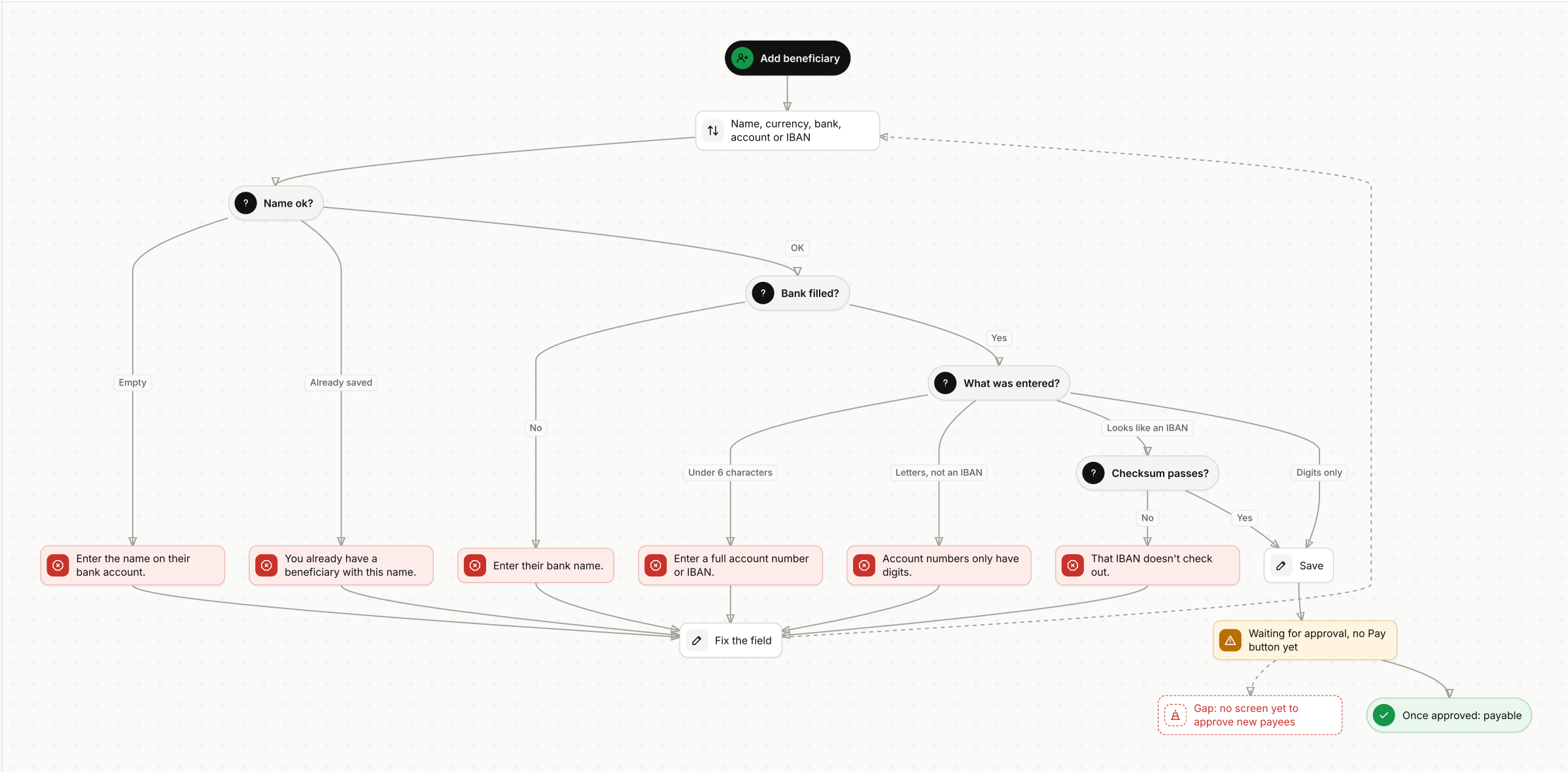
Maker or admin

Starts from

Transfers, Beneficiaries, Add beneficiary

HAPPY PATH

- 1 Enter name, currency, bank and IBAN →
- 2 Save →
- 3 An approver confirms it →
- 4 Pay button appears



Error **IBAN checksum.** Catches one wrong or swapped character before saving.

Error **Duplicate name.** Stops a second copy of the same payee.

Edge case **Pending payee.** Saved but cannot be paid until an approver confirms it.

Gap **Gap.** There is no screen yet where an approver confirms a new payee.

Upload a batch

In the prototype

Who

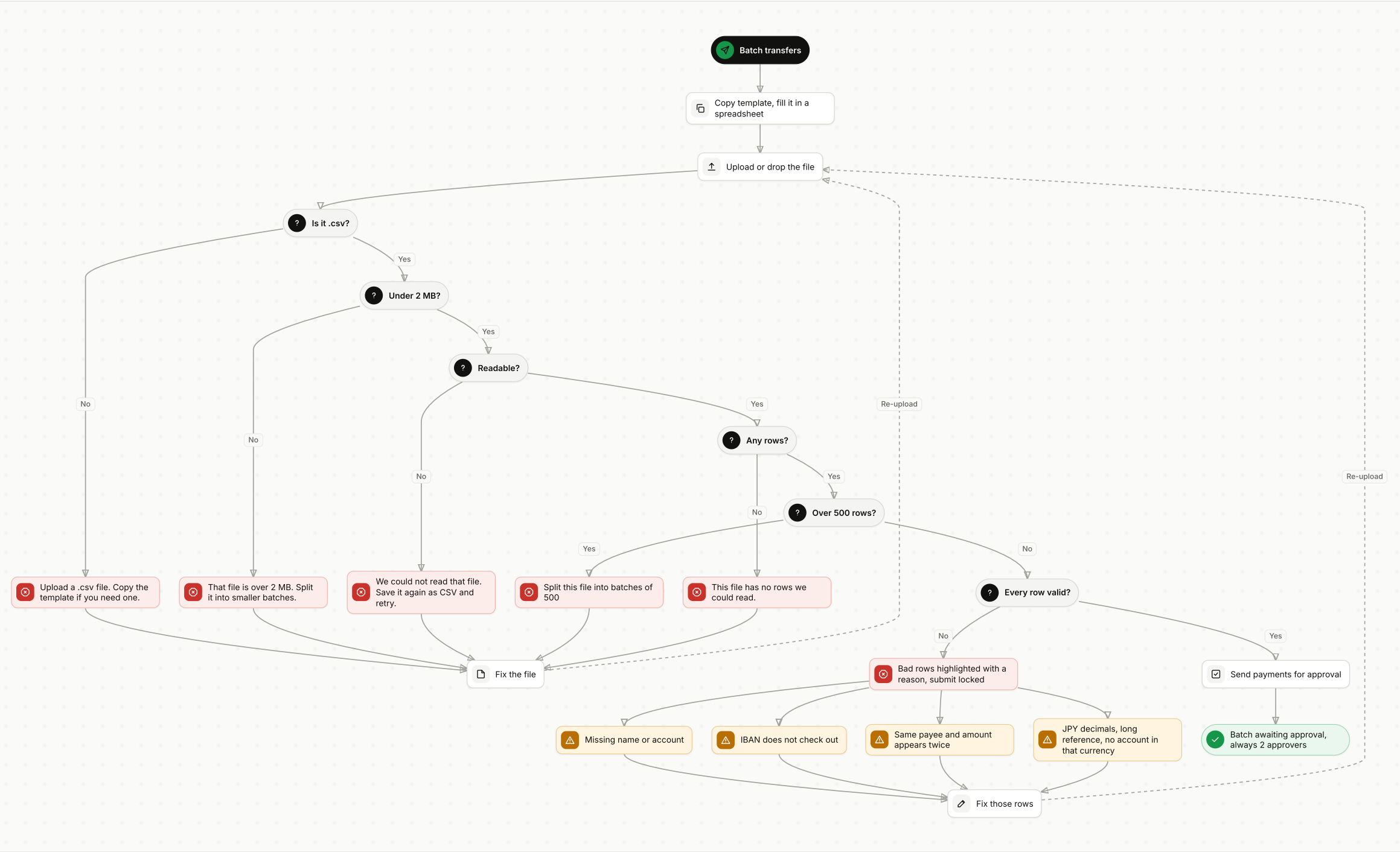
Maker (Rahul)

Starts from

Transfers, Batch transfers

HAPPY PATH

- 1
- Copy the template →
- 2
- Fill it in a spreadsheet and save as CSV →
- 3
- Upload the file →
- 4
- Every row shows Ready →
- 5
- Send the payments for approval



Error

File checks. Wrong type, over 2 MB, unreadable, empty or over 500 rows.

Edge case

Row checks. Duplicates, bad IBANs, JPY decimals, long references, missing currency account.

Good

Nothing silent. Every rejected row shows its reason, and nothing is dropped.

Create a payment link

In the prototype

Who

Sales or finance

Starts from

Payments, Payment links

HAPPY PATH

- 1

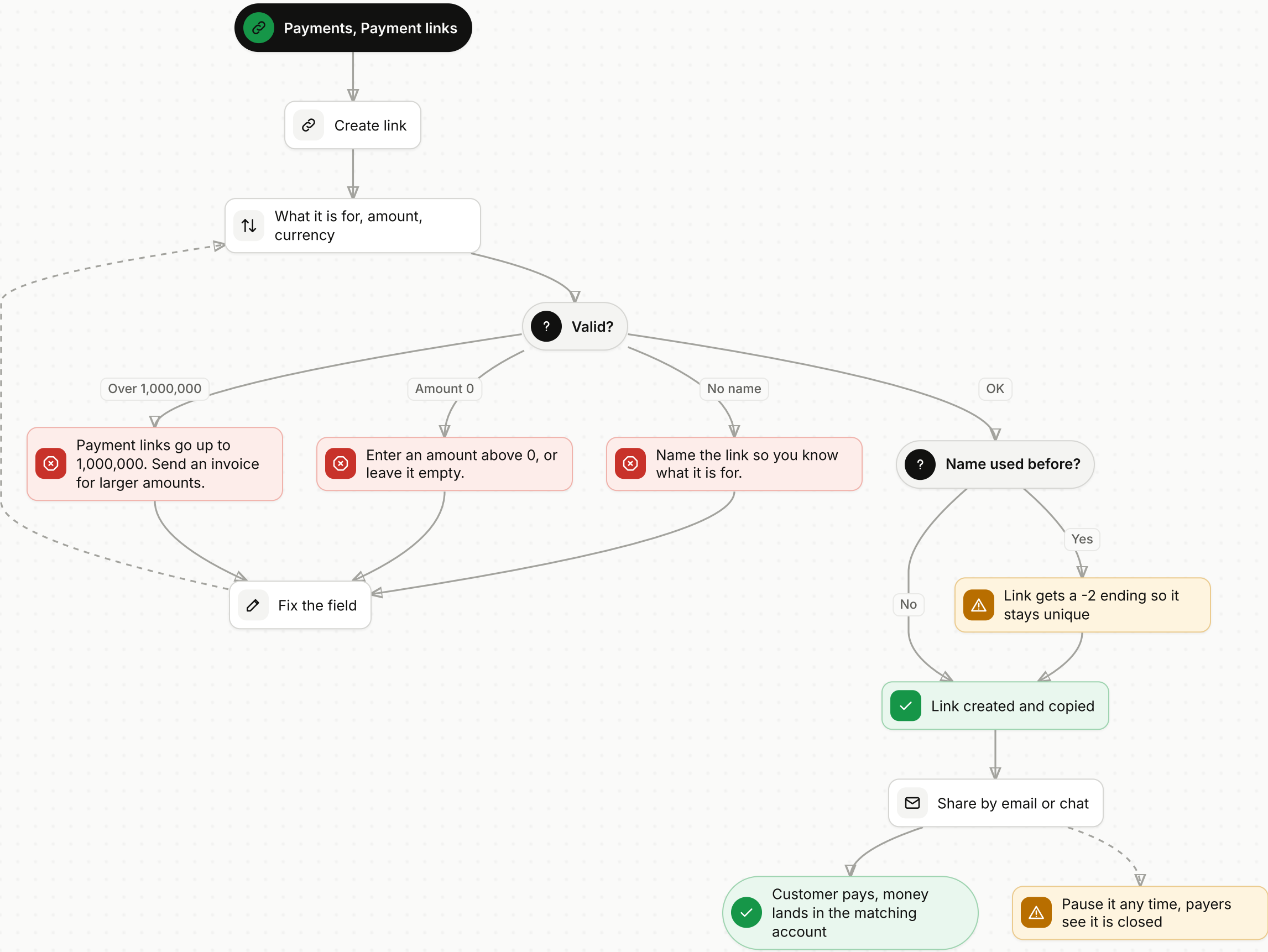
Create link →
- 2

Name it, set amount or leave it open, pick currency →
- 3

Link is created and copied →
- 4

Share it →
- 5

Customer pays into the matching account



Send an invoice and get paid

In the prototype

Who

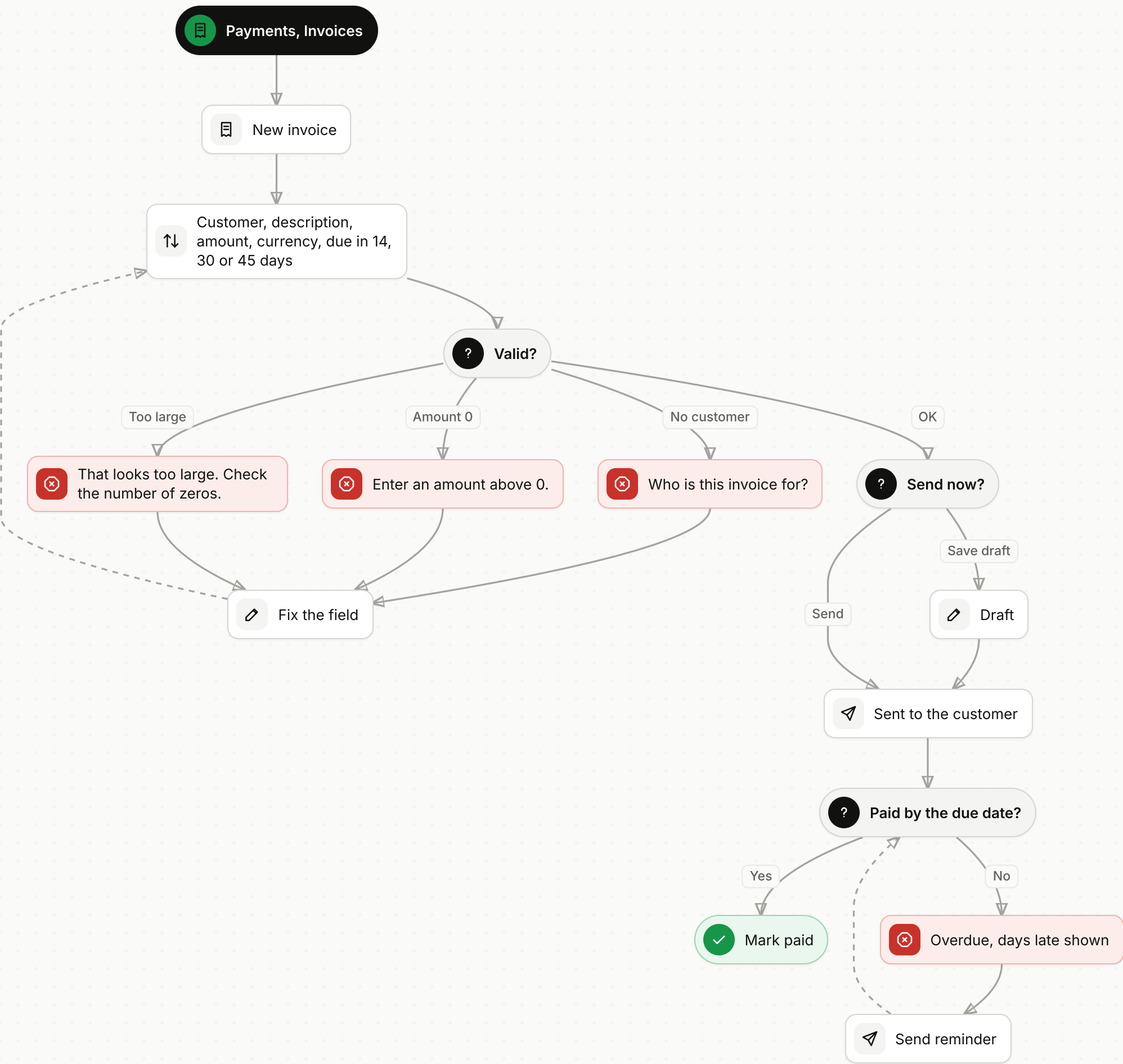
Finance

Starts from

Payments, Invoices

HAPPY PATH

- 1 New invoice →
- 2 Customer, description, amount, currency, due date →
- 3 Send →
- 4 Customer pays →
- 5 Mark paid



Error Overdue. Shows how many days late, with Remind and then Mark paid.

Pay a bill

Who

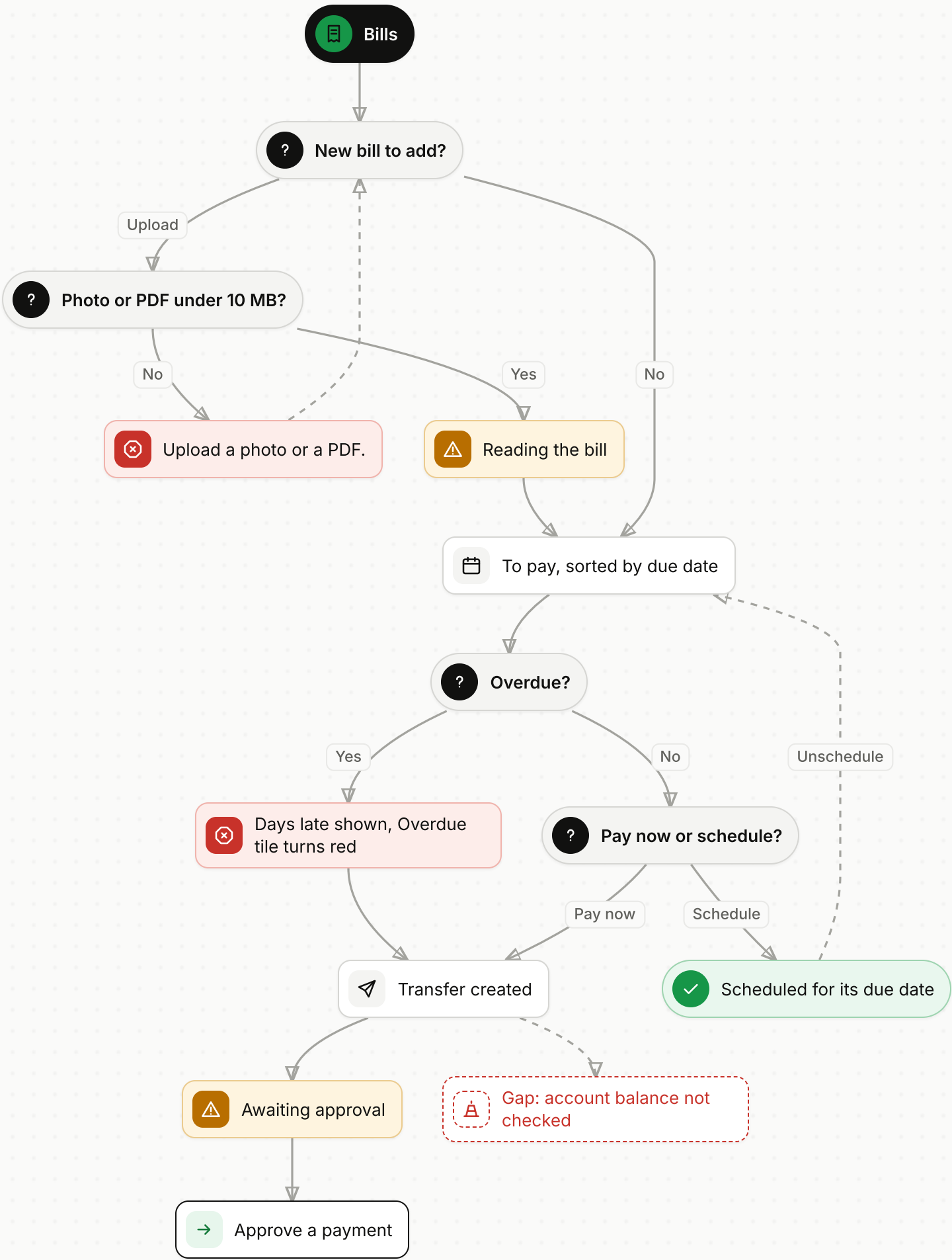
Finance

Starts from

Bills

HAPPY PATH

- 1 Open To pay →
- 2 Pick a bill →
- 3 Schedule it for the due date, or Pay now →
- 4 Approver confirms the transfer



Error Overdue. Shown in days late, and the Overdue tile turns red.

Gap Balance. Pay now does not check the paying account can cover it.

Review and reimburse claims

In the prototype

Who

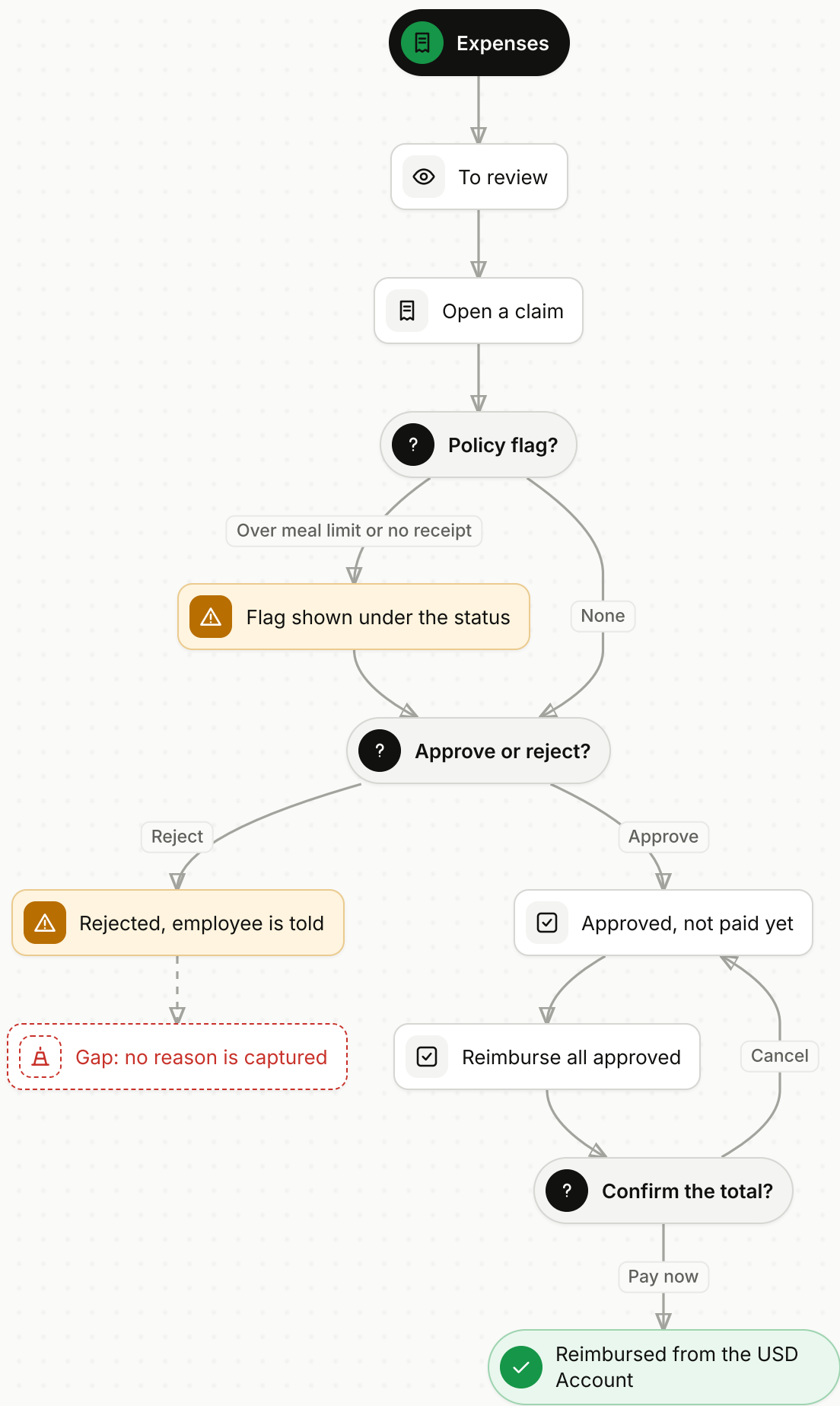
Finance lead

Starts from

Expenses

HAPPY PATH

- 1 Open To review →
- 2 Check the claim and receipt →
- 3 Approve →
- 4 Reimburse all approved →
- 5 Confirm the total



Edge case Policy flags. Over the AED 300 meal limit, or no receipt.

Gap Reject. Same gap as approvals: no reason field.

Export a report

Who

Finance

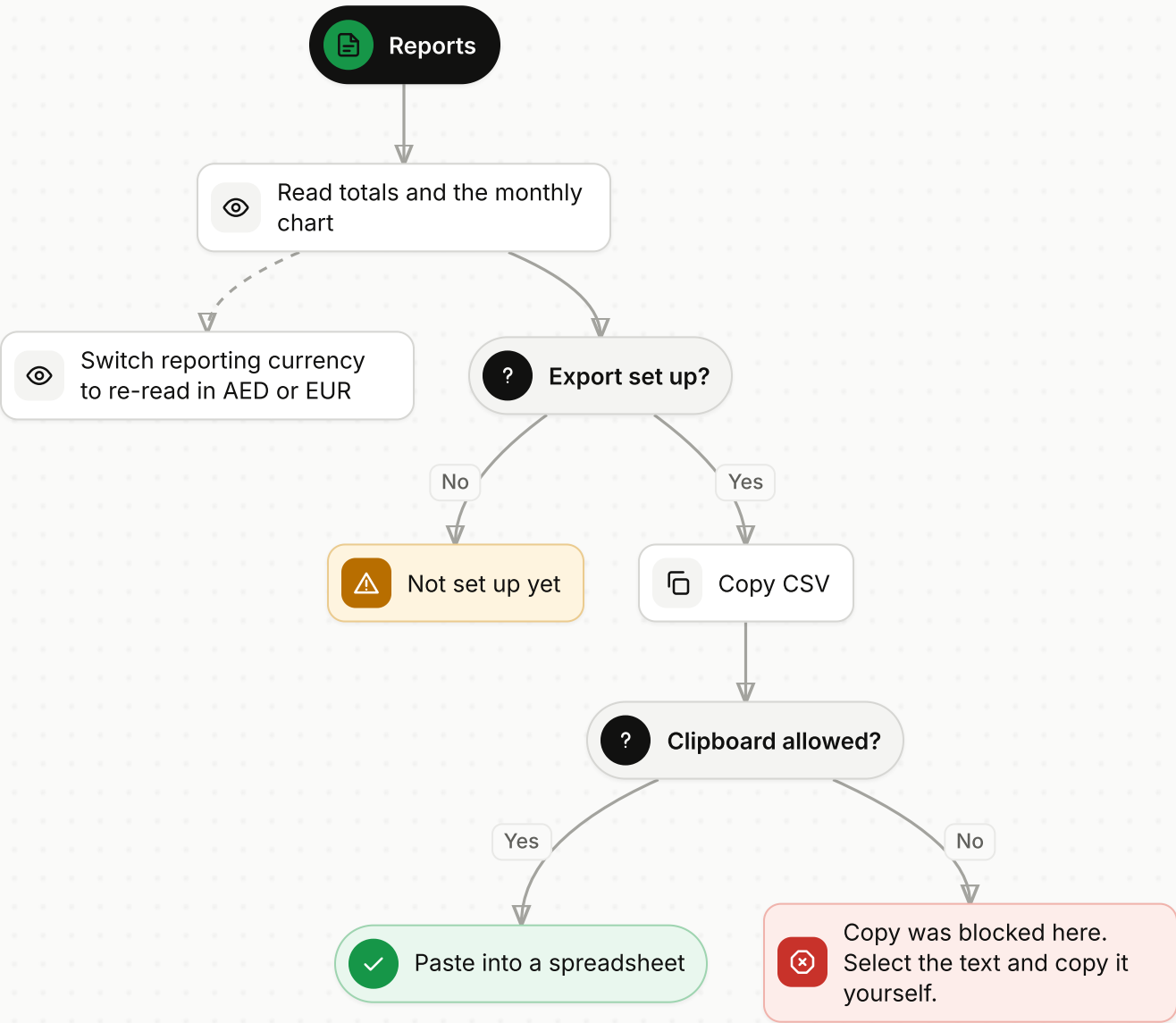
Starts from

Reports

In the prototype

HAPPY PATH

- 1 Read totals and the monthly chart →
- 2 Pick an export →
- 3 Copy CSV →
- 4 Paste into a spreadsheet



Edge case Not set up. Profit and loss and bills ageing say so before you try.

Redeem cashback

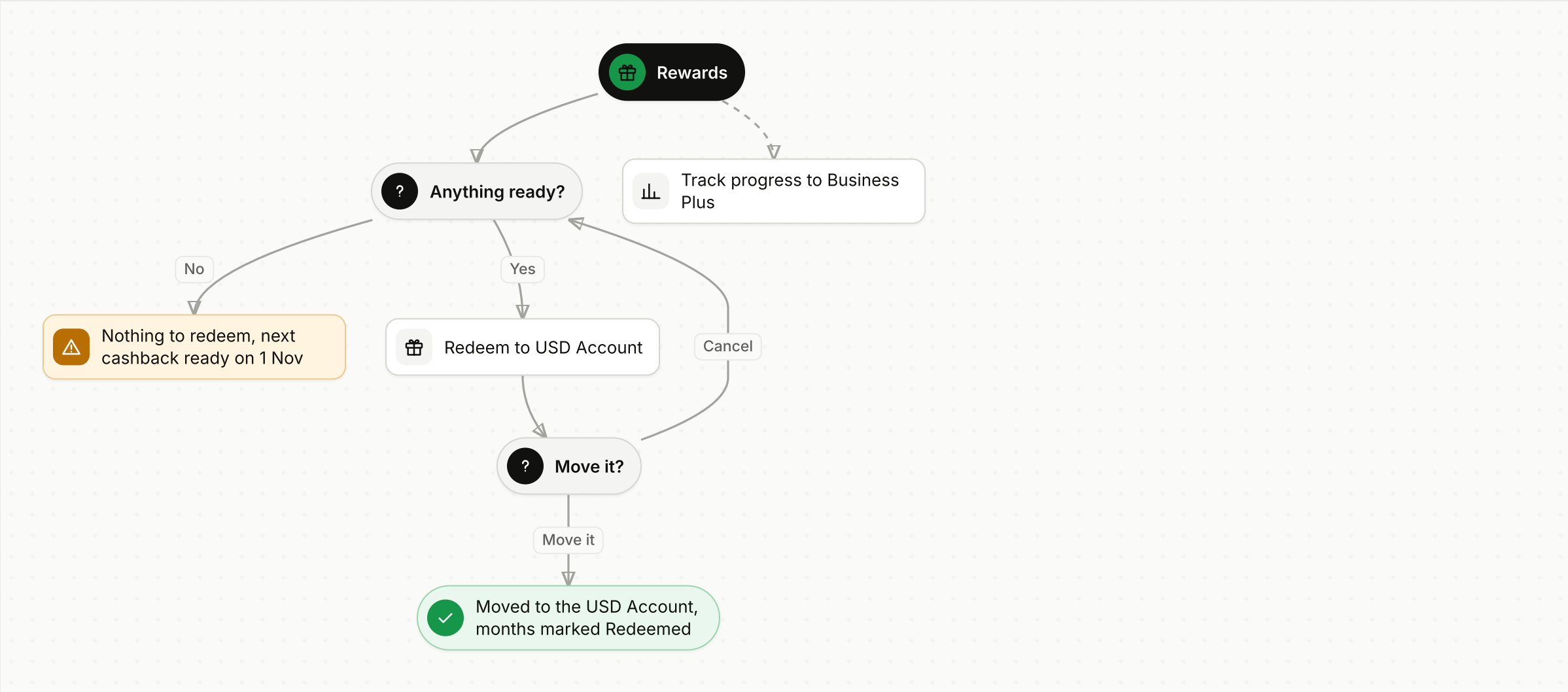
In the prototype

Who
Admin

Starts from
Rewards

HAPPY PATH

- 1 See Ready to redeem →
- 2 Redeem to USD Account →
- 3 Confirm →
- 4 Months marked Redeemed



Good No fees. Redeeming moves the cashback straight into the USD Account.

In the prototype

Who

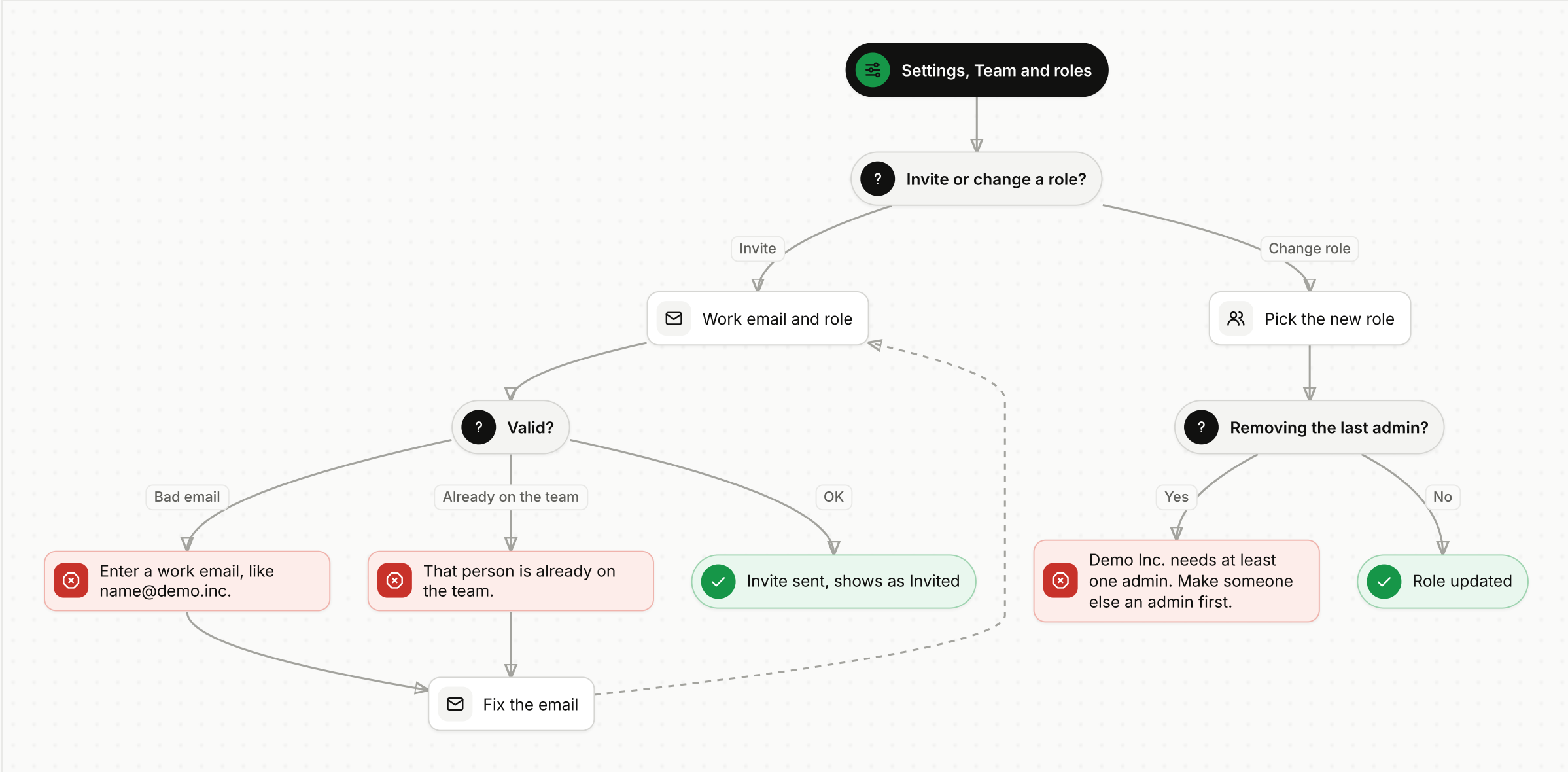
Admin

Starts from

Settings, Team and roles

HAPPY PATH

- 1 Enter their work email →
- 2 Pick a role →
- 3 Send invite →
- 4 They appear as Invited

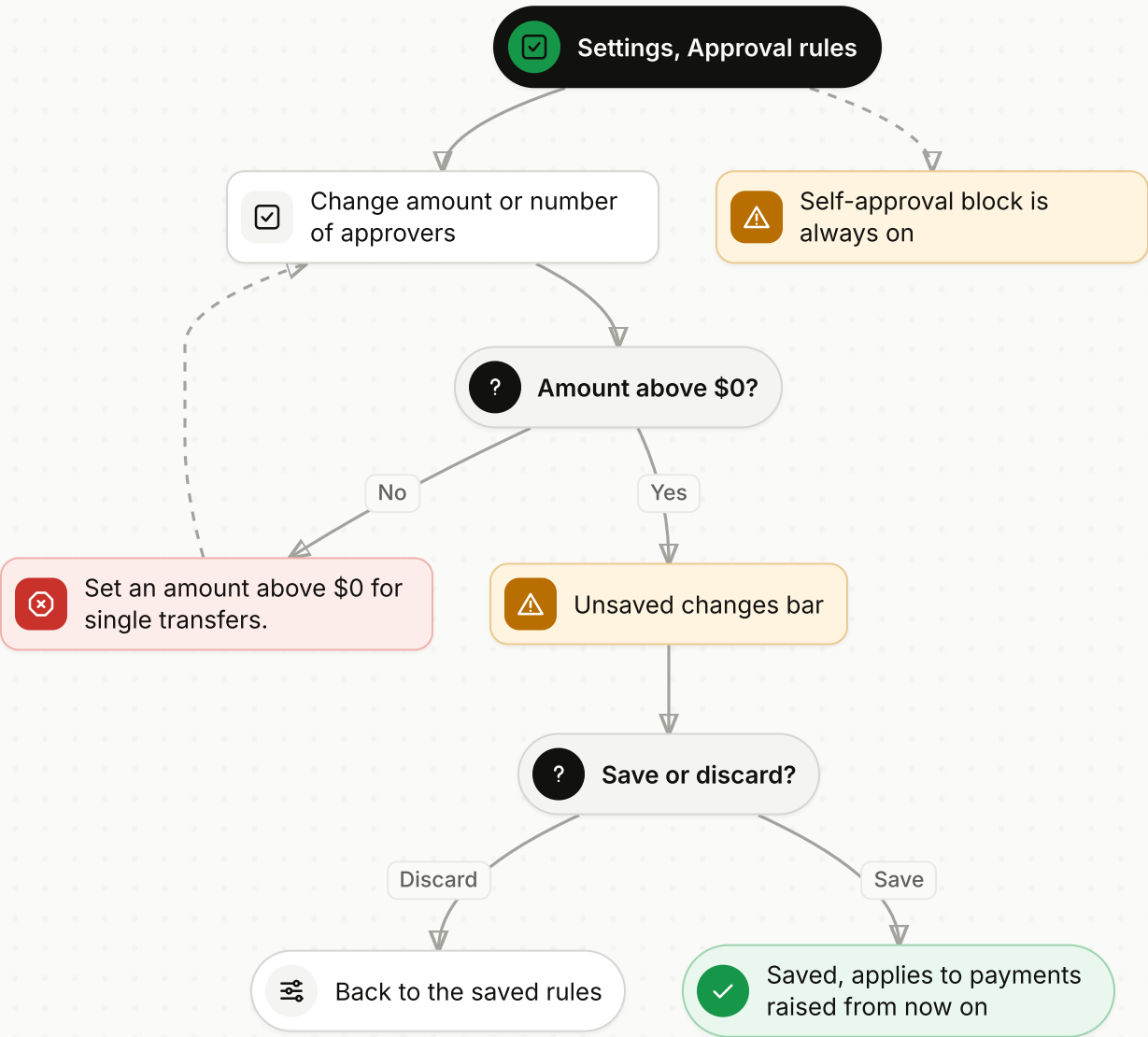


Error Last admin. The company can never be left without an admin.

In the prototype

HAPPY PATH

- 1 Change an amount or the number of approvers →
- 2 Read the plain-language rule →
- 3 Save rules



Edge case **Locked rule.** People can never approve their own payments. It cannot be switched off.

Security settings

In the prototype

Who

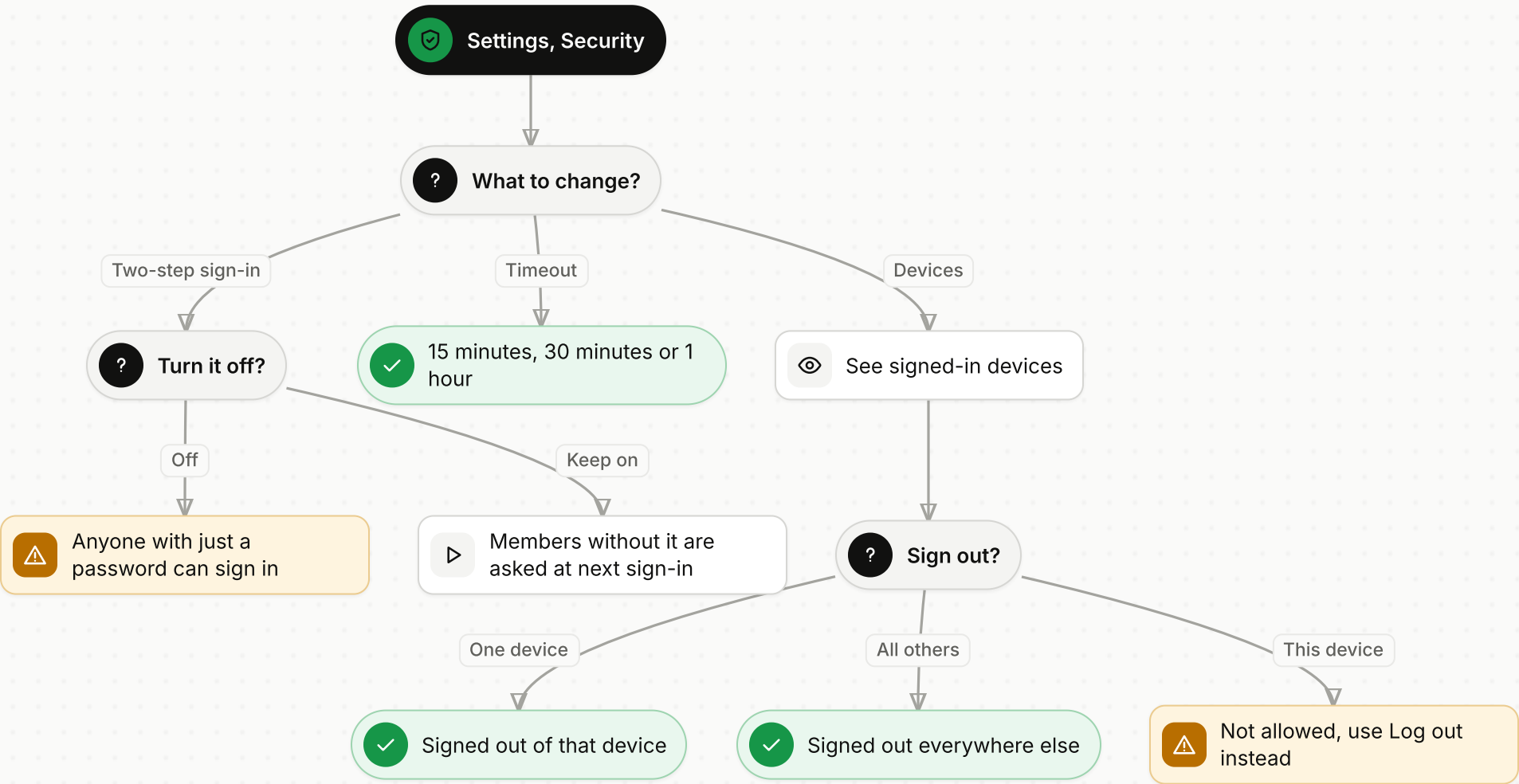
Admin

Starts from

Settings, Security

HAPPY PATH

- 1 Keep two-step sign-in required →
- 2 Pick the inactivity timeout →
- 3 Review signed-in devices →
- 4 Sign out of any you do not recognise



Edge case Turning 2FA off. Allowed, but the screen warns what it means.

Find help

In the prototype

Who

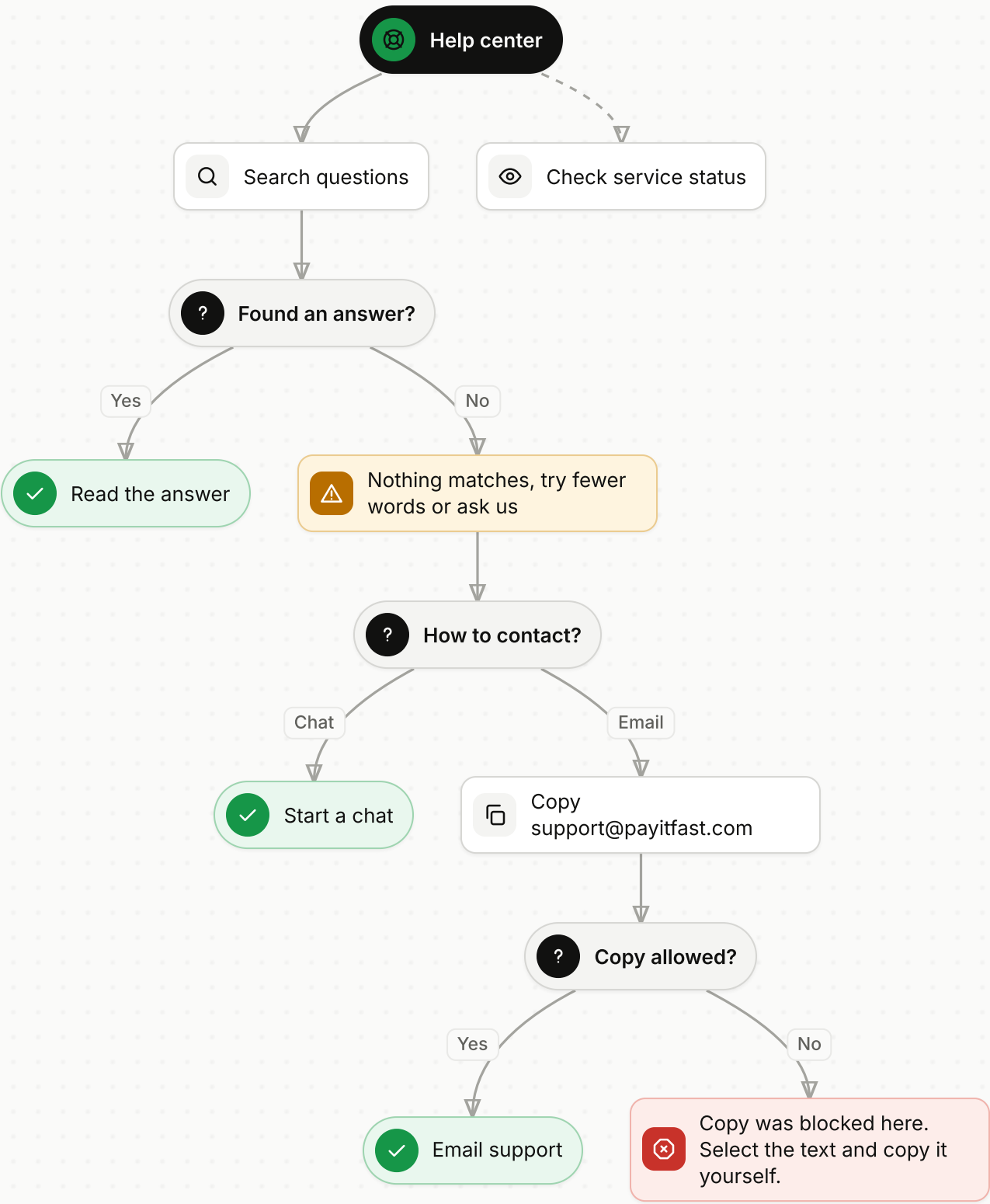
Everyone

Starts from

Help center

HAPPY PATH

- 1 Search a question →
- 2 Open the answer →
- 3 Done



Edge case No match. Points to chat and email instead of a dead end.