

Two days at Demo Inc., *including* the bad moments

How a finance lead and a payments maker move through the dashboard, where things go wrong, and what the product says back. Every message quoted here is the exact text in the current prototype.

JOURNEYS 2 Approver and maker	STAGES MAPPED 12 From first load to month-end	ERRORS AND EDGE CASES 48 7 are system problems, the rest are input or rules	GAPS STILL OPEN 8 2 high risk
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Adel, finance lead Rahul, raises payments Every error and edge case Gaps to fix

AK Adel K. Finance lead · Admin and approver	Goal today Clear the approval queue, pay what is overdue, and get receipts in before month-end.	Works from Laptop in the Dubai office, sometimes on hotel Wi-Fi.	Worried about Approving the wrong amount, or numbers that do not tie out.
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■ Error, blocks or risks money ■ Edge case, needs attention ■ Good moment Scroll sideways to see every stage

STAGE	01 · 09:05 Opens the dashboard Dashboard	02 · 09:12 Clears approvals Approvals	03 · 09:30 Pays overdue bills Bills	04 · 10:05 Converts USD to JPY Wallet · Exchange	05 · 11:40 Tidies up cards Cards
WHAT THEY DO	- Checks the "Updated" time in the header - Reads cash balance and the approvals strip - Spots 11 payments waiting	- Filters to Transfers - Ticks 3 payments - Approve selected, then Confirm	- Sees 2 bills overdue - Pay now on the office rent - Uploads a new supplier bill	- Picks USD account and JPY - Types an amount - Review, then Convert now	- Opens Missing receipts (: - Uploads a receipt - Orders a replacement for card 6785 - Lowers a card limit
WHAT GOES WRONG	▲ Balances are old The page has been open in a tab overnight. Updated over an hour ago ● Hotel Wi-Fi drops Connection lost while reading. You're offline. Balances may be out of date, and nothing you do will be sent until you reconnect.	▲ He raised one himself A payment he created is in the list. You raised this ▲ Big batch, easy to misclick Approving many at once. Approve 3 items worth \$45,308.95? This can't be undone.	● Rent is 8 days late Marina Office Towers was due 05 Oct. 8 days late ▲ Wrong file Drags in a Word document. Upload a photo or a PDF.	▲ Types too much Enters more than the USD balance. That is more than the \$128,462.04 in this account. ▲ Rate moves Takes a while to decide. Rate held for 30s, then it refreshes	▲ Limit below spend Sets \$5,000 on a card that already spent \$6,240. This card already spent \$6,240.00 this month, so new payments will be declined until 1 Nov. ● Limit too high Types \$80,000. Company policy caps a single card at \$50,000 a month.
WHAT THE PRODUCT DOES	Label turns amber with a warning icon. Hover says "Balances may be out of date. Reload to refresh them." Banner under the header. Reload is blocked with "You're offline. Reconnect, then reload."	No checkbox and no Approve button on that row. Select all skips it. Confirm bar repeats the count and total before anything moves.	Red status and the Overdue tile turn red. Pay now creates a transfer: "It goes out once approved." Nothing is added. A file over 10 MB gets "That file is over 10 MB. Try a smaller photo or PDF."	Review button stays disabled until the amount fits. Countdown is always visible next to the rate.	Amber note under the field. He can still save it on purpose. Save is disabled until the limit is within policy.
HOW IT FEELS	○ Wary ● In control ● Stressed ○ Careful ● On top of it				

Based on the PayitFast Business prototype as of 13 Oct 2026. Amounts are sample data.

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Adel, finance lead **Rahul, raises payments** Every error and edge case Gaps to fix

RP Rahul Patel Raises payments · cannot approve	Goal today Pay a new supplier, then run the monthly supplier batch.	Works from Engineering ops, pays SaaS and suppliers.	Worried about Payments stuck with no reason, or sending to the wrong account.
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● Error, blocks or risks money ● Edge case, needs attention ● Good moment Scroll sideways to see every stage

STAGE	01 · 10:00 Adds a new supplier Transfers · Beneficiaries	02 · 10:20 Sends a single payment Transfers · Send money	03 · 10:25 Waits for approval Send money · done	04 · 14:00 Uploads the supplier batch Transfers · Batch transfers	05 · Next day Bank declines a payment Dashboard · Transactions
WHAT THEY DO	- Add beneficiary - Name, currency, bank, IBAN - Saves it	- Picks account and payee - Enters amount and reference - Reviews fee, rate and approvers	- Sees "Sent for approval" - Knows who it is waiting on	- Copies the template - Fills it in a spreadsheet - Uploads the CSV	- Sees a red Declined row - Opens the details panel
WHAT GOES WRONG	● IBAN typo Swaps two digits. That IBAN doesn't check out. Look for a missing or swapped character. ▲ Already exists Same company added last month. You already have a beneficiary with this name. ▲ Not payable yet Saved, but new payees need approval. Waiting for approval	▲ Forgets the reference Leaves it empty. Add a reference so the payee knows what this is for, like an invoice number. ▲ Picks a past date Schedules for yesterday. Pick a date after today. ▲ Large amount Over \$10,000. Needs 2 approvers (over \$10,000)	▲ Gets rejected An approver rejects it. Rejected	● Wrong file type Uploads the .xlsx. Upload a .csv file. Copy the template if you need one. ▲ Bad rows A duplicate row, a JPY amount with decimals, a long reference. Same payee and amount appears twice ▲ Too many rows Exports 503 payees. 3 rows over the 500 limit	● Bank rejects it Account number and tax ID do not match. Beneficiary bank rejected it: the account number does not match the tax ID.
WHAT THE PRODUCT DOES	Checked with the real IBAN checksum, before anything is saved. Stops a duplicate payee. No Pay button on that row until an approver confirms it.	Shown when he presses Review. More than a year ahead gets "You can schedule up to a year ahead." Summary tells him before he submits, so he can warn both approvers.	He is told, but no reason is captured yet. See Gaps.	Nothing is read. Files over 2 MB get "That file is over 2 MB. Split it into smaller batches." Each bad row is highlighted with its reason. Submit stays locked until all are fixed. Button reads "Split this file into batches of 500". Nothing is dropped silently.	Reason sits right under the status. The panel offers Fix details and retry.
HOW IT FEELS	○ Unsure ● Clear ○ Waiting ● Frustrated ● Worried				

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JOURNEYS

2

Approver and maker

STAGES MAPPED

12

From first load to month-end

ERRORS AND EDGE CASES

48

7 are system problems, the rest are input or rules

GAPS STILL OPEN

8

2 high risk

Adel, finance lead Rahul, raises payments **Every error and edge case** Gaps to fix

All 48 Validation 27 Data 10 Permission 4 System 7 Find IBAN, offline, receipt...				
Where	When it happens	What they see	How they recover	Type
Header	Balances last loaded 15+ minutes ago	Updated 23 min ago (amber)	Reload in the header	Data
Whole app	Internet drops	You're offline. Balances may be out of date, and nothing you do will be sent until you reconnect.	Reconnect, then Reload	System
Header	Reload while offline	You're offline. Reconnect, then reload.	Reconnect first	System
Whole app	App files fail to load	PayitFast could not load. Check your connection, then reload the page.	Reload the browser page	System
Any page	A page crashes	This page hit a problem. Nothing was sent or changed.	Try again, or Go to dashboard	System
Approvals	Item raised by the viewer	You raised this	Another approver handles it	Permission
Approvals	Approving several at once	Approve 3 items worth \$45,308.95? This can't be undone.	Confirm or Cancel	Validation
Send money	No amount	Enter how much to send.	Type an amount	Validation
Send money	Below the minimum	The smallest transfer is \$1.00.	Raise the amount	Validation
Send money	More than the balance	That is more than the \$128,462.04 in this account.	Lower it or pick another account	Validation
Send money	Reference left empty	Add a reference so the payee knows what this is for, like an invoice number.	Add a reference	Validation
Send money	Scheduled for today or earlier	Pick a date after today.	Pick a later date	Validation
Send money	Scheduled more than a year out	You can schedule up to a year ahead.	Pick an earlier date	Validation
Send money	Nobody payable yet	No one to pay yet	Add a beneficiary and get it approved	Data
Beneficiaries	IBAN checksum fails	That IBAN doesn't check out. Look for a missing or swapped character.	Fix the IBAN	Validation
Beneficiaries	Letters in a plain account number	Account numbers only have digits. If it has letters, enter the full IBAN.	Enter digits or the full IBAN	Validation
Beneficiaries	Same name already saved	You already have a beneficiary with this name.	Use the existing one	Data
Beneficiaries	New payee saved	Waiting for approval	An approver confirms it	Permission
Batch transfers	Not a CSV	Upload a .csv file. Copy the template if you need one.	Save as CSV	Validation
Batch transfers	File over 2 MB	That file is over 2 MB. Split it into smaller batches.	Split the file	Validation
Batch transfers	File unreadable	We could not read that file. Save it again as CSV and retry.	Re-save and retry	System
Batch transfers	Duplicate row	Same payee and amount appears twice	Remove the copy	Data
Batch transfers	Bad IBAN in a row	IBAN does not check out	Fix the row	Validation
Batch transfers	JPY with decimals	JPY amounts have no decimals	Round the amount	Validation
Batch transfers	Currency with no account	No GBP account to pay from	Change currency or open an account	Data
Batch transfers	Reference too long	Reference is over 35 characters	Shorten it	Validation
Batch transfers	More than 500 rows	3 rows over the 500 limit	Split this file into batches of 500	Validation
Exchange	More than the balance	That is more than the \$128,462.04 in this account.	Lower the amount	Validation
Exchange	Too small to convert	Convert at least \$10.	Raise the amount	Validation
Statements	Dates in the wrong order	The start date needs to be before the end date.	Swap the dates	Validation
Statements	Range longer than a year	Pick a range of one year or less.	Shorten the range	Validation
Statements	Download pressed in preview	Downloads are blocked in this preview.	Works in the live app	System
Cards	Limit above policy	Company policy caps a single card at \$50,000 a month.	Lower the limit	Validation
Cards	Limit below this month's spend	This card already spent \$6,240.00 this month, so new payments will be declined until 1 Nov.	Save anyway or raise it	Data
Cards	All categories removed	With no categories picked, every payment on this card will be declined.	Pick at least one	Data
Cards	Card is expiring	Expires 11/26. Order a replacement now so subscriptions on this card keep working.	Order replacement	Data
Cards	Cancelling a card	Cancel •••• 6785? Pending payments still settle. This can't be undone.	Keep card or Cancel card	Validation
Card payments	Receipt over 10 MB	That file is over 10 MB. Try a smaller photo or PDF.	Upload a smaller file	Validation
Card payments	Receipt wrong type	Upload a photo or a PDF.	Upload an image or PDF	Validation
Card payments	Payment in a blocked category	Shopping is not allowed on this card	Allow the category or use another card	Permission
Bills	Bill past due date	8 days late	Pay now or Schedule	Data
Payment links	Amount over 1,000,000	Payment links go up to 1,000,000. Send an invoice for larger amounts.	Use an invoice	Validation
Invoices	Amount too large	That looks too large. Check the number of zeros.	Fix the amount	Validation
Team and roles	Removing the last admin	Demo Inc. needs at least one admin. Make someone else an admin first.	Promote someone else first	Permission
Team and roles	Invalid email	Enter a work email, like name@demo.inc.	Fix the email	Validation
Team and roles	Already on the team	That person is already on the team.	No action needed	Data
Approval rules	Threshold set to 0	Set an amount above \$0 for single transfers.	Enter an amount	Validation
Any copy button	Browser blocks clipboard	Copy was blocked here. Select the text and copy it yourself.	Copy by hand	System

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- Rahul, raises payments
- Every error and edge case
- Gaps to fix

Places where the journey still breaks or relies on luck. Ranked by how much money or trust is at risk.

High risk Reject has no reason Approvers can reject, and the raiser is "told why", but there is no field to say why. Rahul gets a rejection with no next step. Fix: Ask for a short reason on Reject, with quick picks like "Wrong amount" or "Duplicate", and show it on the raiser's payment.	High risk No balance check when approving An approver can approve a payment that the account can no longer cover, if money left after it was raised. Fix: Check the balance at approval time and show "Not enough in the EUR account" before Confirm.	Medium risk No duplicate check on single payments Batches catch the same payee and amount twice. Single payments do not, which is how most double payments happen. Fix: Warn when the same payee and amount were paid in the last 7 days.
Medium risk Exchange rate can expire mid-review The 30 second hold refreshes while the confirm step is open, but the confirm keeps the old quote. Fix: When the rate refreshes, re-quote and ask to confirm the new amount.	Medium risk Paying a bill skips the balance Pay now on a CNY bill does not check the CNY account balance. Fix: Show the account it pays from and its balance, and suggest converting if short.	Medium risk No warning before sign-out Settings sign people out after inactivity, but nothing warns them. A half-filled batch can be lost. Fix: Show a 60 second warning with Stay signed in.
Low risk Hide balances is partial Hide balances covers the dashboard and wallet, but not Cards, Reports, Rewards or Approvals. Fix: Mask every money figure when it is on, everywhere.	Low risk Sample dates are fixed The data assumes 13 Oct 2026 while the header shows the real date, so due dates drift. Fix: Drive every date from the same "today" before testing with users.	