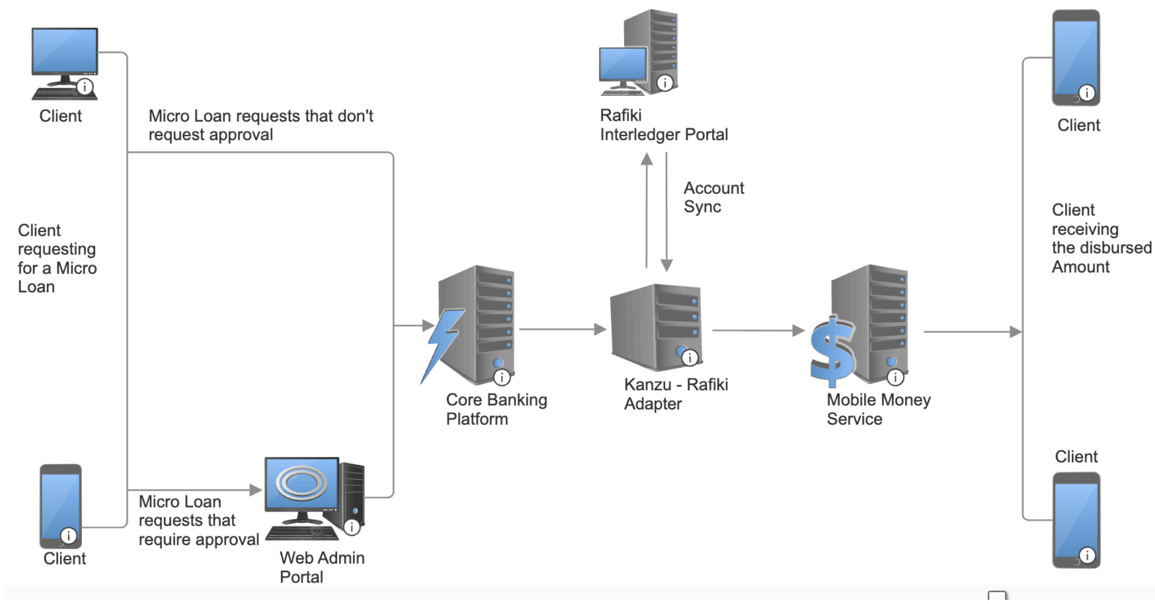
Micro Loan Disbursement Flow with Rafiki Interledger Portal Integration

This document outlines the flow of a micro loan request and disbursement process, as illustrated in the provided system diagram. The diagram highlights how a client interacts with different systems to request a micro loan and how these systems communicate with each other, particularly through the integration of the Rafiki Interledger Portal.



1. **Client Initiates Loan Request** - Clients can request a microloan using either a desktop or a mobile device. There are two types of microloan requests:
   - Micro Loan Requests that Don't Require Approval: These are automatically processed.
   - Micro Loan Requests that Require Approval: These go through the Web Admin Portal for manual approval.
2. **Approval via Web Admin Portal**
   When a loan requires approval, it is routed to the Web Admin Portal, where an authorised user (typically a credit officer or administrator) reviews and either approves or rejects the loan request.

3. **Core Banking Platform**
   Once a loan is approved or if it doesn't require approval, the request is processed by the Core Banking Platform. This platform manages the financial records, client loan details, and triggers the disbursement process.

   Credit Score Evaluation: The Core Banking Platform uses integrated Credit Score Engines to evaluate the client's creditworthiness. Based on the evaluation, the system determines whether the client qualifies for a loan.

4. **Kanzu - Rafiki Adapter**
   The Core Banking Platform sends the relevant disbursement data to the Kanzu-Rafiki Adapter. This adapter is a middleware component that connects the core banking system with the Rafiki Interledger Portal and ensures data consistency between the two.

   Account Sync: The Kanzu - Rafiki Adapter performs an account synchronisation with the Rafiki Interledger Portal, ensuring that account balances and identities are up-to-date across systems.
5. **Rafiki Interledger Portal**
   The Rafiki Interledger Portal facilitates cross-system interoperability for financial transactions. It allows for seamless communication and funds transfer between systems using the Interledger Protocol (ILP). This ensures the transaction is traceable and compliant with digital ledger standards.
6. **Mobile Money Service**
   Once the adapter completes the necessary synchronisation and validation, the disbursement data is sent to the Mobile Money Service. This service handles the actual transfer of funds to the client's mobile wallet.
7. **Client Receives Disbursement**
   The client receives the disbursed loan amount on their mobile device. The flow ends here with the client being notified and the transaction