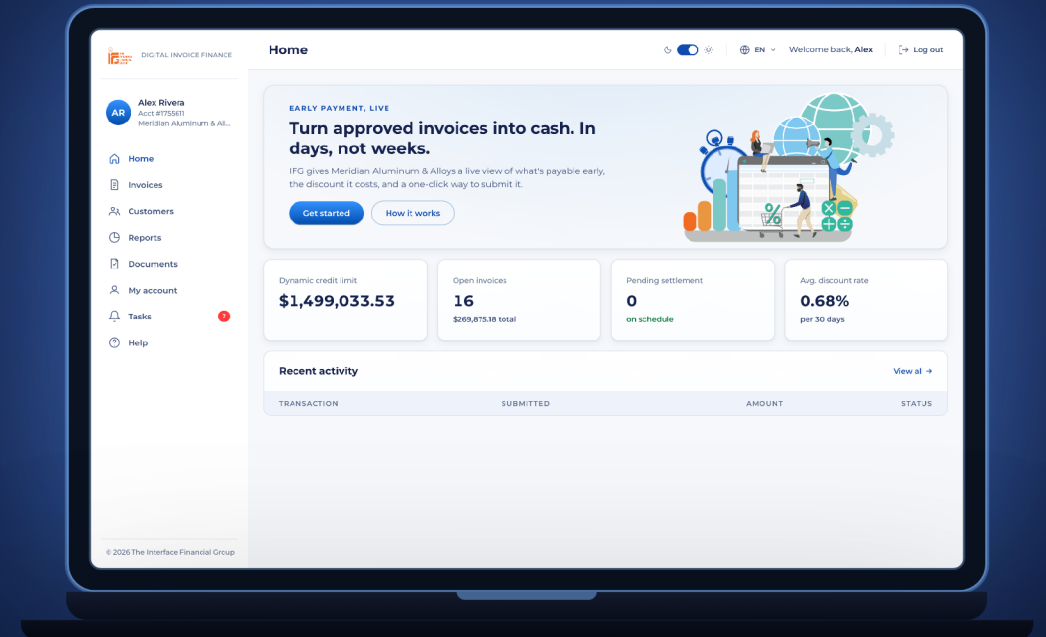




GoEarly Invoice Finance Platform

A multi-sided enterprise financial portal connecting three distinct roles, each with its own permissions and mental model: suppliers requesting early payment on approved invoices, enterprise buyers approving the underlying supply chain invoices, and IFG underwriters approving risk, so capital moves from approval to cash in days, not weeks.



DISCIPLINE

Product & UX Design

PLATFORM

Multi-Sided Enterprise Portal · Web

DESIGN SYSTEM

IFG Light & Dark

Understanding how AR teams chase early payment today

Before any screens were designed, we ran generative interviews with the finance and AR teams who would use GoEarly. The same offer, a discount on an approved invoice, reads differently to an AR clerk processing 200 invoices a week than to a controller who owns the discount math, or a finance director who only sees the aggregate cash position. We interviewed across all three roles.

12 participants (AR clerks, controllers, and finance directors at IFG supplier companies) • 45-minute remote 1:1 interviews • 2 weeks • recruited from IFG's existing supplier base, mixed company size

“I don't know what's eligible until I email our rep.”

10 of 12 said they had no way to see which invoices qualified for early payment without contacting IFG directly.

“The discount math is a black box.”

9 of 12 said they couldn't independently verify the discount applied to a submitted invoice.

“We batch requests to save time.”

7 of 12 said they held multiple invoices and requested early payment in bulk rather than one at a time.

What this shaped in the design

A live, self-serve view of eligible invoices and their exact discount math (no black box), multi-select submission for bulk requests, and a dynamic credit limit so teams never have to email to check status. Onboarding copy was written for the clerk doing the clicking, not the director reading a summary later, an early instance of designing to the segment rather than one generic voice.

Approved invoices, turned into cash on demand

The problem

Suppliers wait 30–90 days to get paid on approved invoices, even when the money is effectively guaranteed. Checking what's eligible, what it costs to accelerate, and submitting for early payment meant emails, spreadsheets, and no real-time view of cash position.

1-click

to submit any set of invoices for early payment

Live

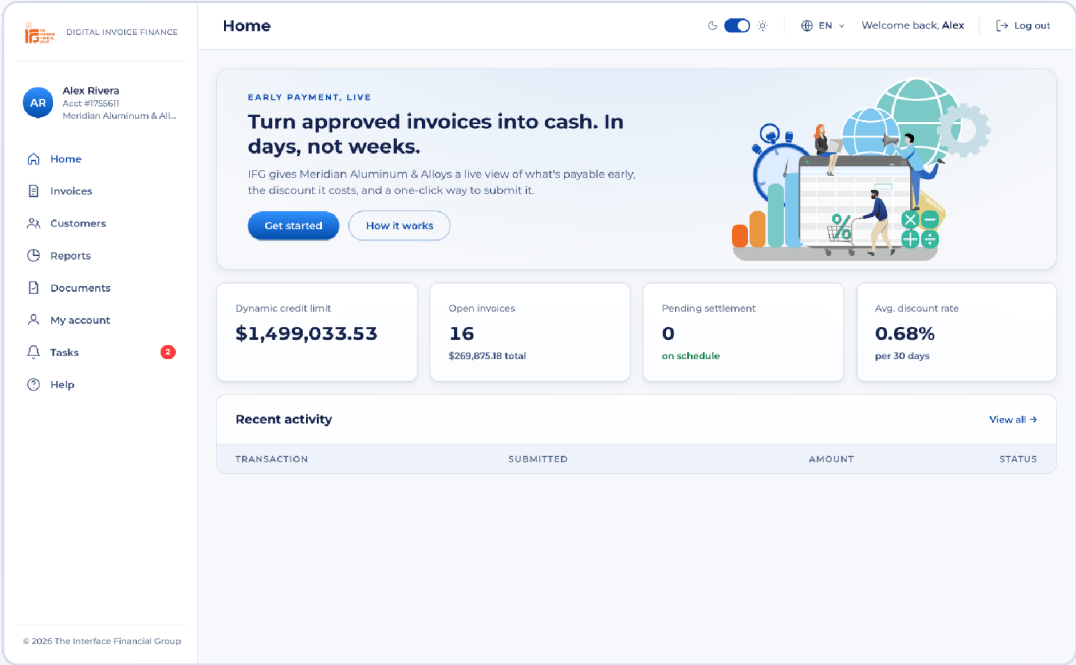
dynamic credit limit, updated as invoices are approved

2

themes (light and dark) from one design system

The response

A self-serve portal where a supplier's finance team sees every open invoice, its early-payment date and discount, and submits any subset, or all of them, for funding in one action, with a live dynamic credit limit and full aging & customer reporting.



Every eligible invoice, one queue

IF

DIGITAL INVOICE FINANCE

AR

Alex Rivera

Acct #175561

Meridian Aluminum & All...

Home

Invoices

Customers

Reports

Documents

My account

Tasks

Help

Invoices

Open

CurrencyUSD

Early payment date07/22/2022

Cash planner

OPEN 16

SUBMITTED 0

TOTAL \$269,875.18

OpenSubmitted

Filters

Search in transactions...

	INVOICE #	INVOICE DATE	INVOICE AMOUNT	SCHEDULED PAY	EARLY PAYMENT
☐	1656994420...	Jun 29, 2022	\$11,631.54	Jul 14, 2022	Jul 22, 2022
☐	1656994420...	Jun 24, 2022	\$13,601.01	Jul 28, 2022	Jul 22, 2022
☐	1656994420...	Jul 2, 2022	\$14,158.86	Jul 8, 2022	Jul 22, 2022
☐	1656994420...	Jun 29, 2022	\$14,737.12	Jul 6, 2022	Jul 22, 2022
☐	1656994420...	Jun 20, 2022	\$18,344.25	Jul 25, 2022	Jul 22, 2022
☐	1656994420...	Jul 2, 2022	\$19,903.30	Jul 19, 2022	Jul 22, 2022
☐	1656994420...	Jun 27, 2022	\$20,167.71	Jul 16, 2022	Jul 22, 2022
☐	1656994420...	Jun 21, 2022	\$20,640.66	Jul 26, 2022	Jul 22, 2022
☐	1656994420...	Jun 18, 2022	\$9,820.44	Jul 3, 2022	Jul 22, 2022
☐	1656994420...	Jun 15, 2022	\$24,310.19	Jul 9, 2022	Jul 22, 2022
☐	1656994420...	Jun 22, 2022	\$16,788.02	Jul 12, 2022	Jul 22, 2022
☐	1656994420...	Jun 26, 2022	\$21,504.90	Jul 17, 2022	Jul 22, 2022
TOTAL			\$0.00		

displaying 16/16 · selected 0/16

Reset all

Submit for early payment

PAYMENT TOOLS

The Open tab lists every invoice eligible for early payment: amount, scheduled pay date, and the date funds would land if submitted today. A sticky total keeps the running sum visible while scanning a long list, and filters narrow by amount or search term.

Select & submit: check individual rows, or select-all, then submit the batch for early payment in one action.

Filters & search: narrow the queue by amount range or invoice/date text without leaving the page.

Status at a glance: Open/Submitted counts and the portfolio total sit in the header bar, always visible.

GOEARLY · CASE STUDY

04

A calculator, not a form: branching logic for “how much do I need”

The Payment Tools drawer answers a different question than the invoice table: not “which invoices are open” but “how do I raise a specific amount of cash.” Structurally it's a qualification flow with state, not a static form: the Cash Planner takes a target dollar amount and an early-payment date, then Auto-select branches on that input to pick the smallest set of invoices that covers it.

Auto-select: enter a target amount; the planner selects invoices for you and confirms the total.

Now vs. maturity: a side-by-side comparison of the discounted early-payment amount against waiting for the full invoice value.

Always pay me early: a standing automation, separate from the planner, that auto-submits every invoice as soon as it's approved.

Submitted tab: once sent, a batch groups by transaction with its own funding date and total, expandable to the invoice level.

Invoices

Open

Currency

USD

Early payment date

07/22/2022

Cash planner

OPEN 16

SUBMITTED 0

TOTAL \$269,875.18

Open

Submitted

Filters

Search in transactions...

	INVOICE #	INVOICE DATE	INVOICE AMOUNT	SCHEDULED PAY	EARLY PAYMENT
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☐	1656994420...	Jun 26, 2022	\$21,504.90	Jul 17, 2022	Jul 22, 2022
TOTAL			\$0.00		

displaying 16/16 - selected 0/16

Reset all

Submit for early payment

Payment tools

\$

Always pay me early

An automation rule, separate from the Cash Planner below. It auto-submits eligible invoices as they're approved.

Cash planner

EARLY PAYMENT DATE

07/22/2022

HOW MUCH DO YOU NEED?

\$0.00

Auto-select

Dynamic credit limit

\$1,499,033.53

Invoice amount selected

\$0.00

Discount

\$0.00

Discounted invoice amount

\$0.00

Note: discount is calculated based on the scheduled payment date and may increase on a daily prorated basis in case of late payment.

GET PAID NOW VS. WAIT UNTIL MATURITY

EARLY (2022-07-22)

\$0.00

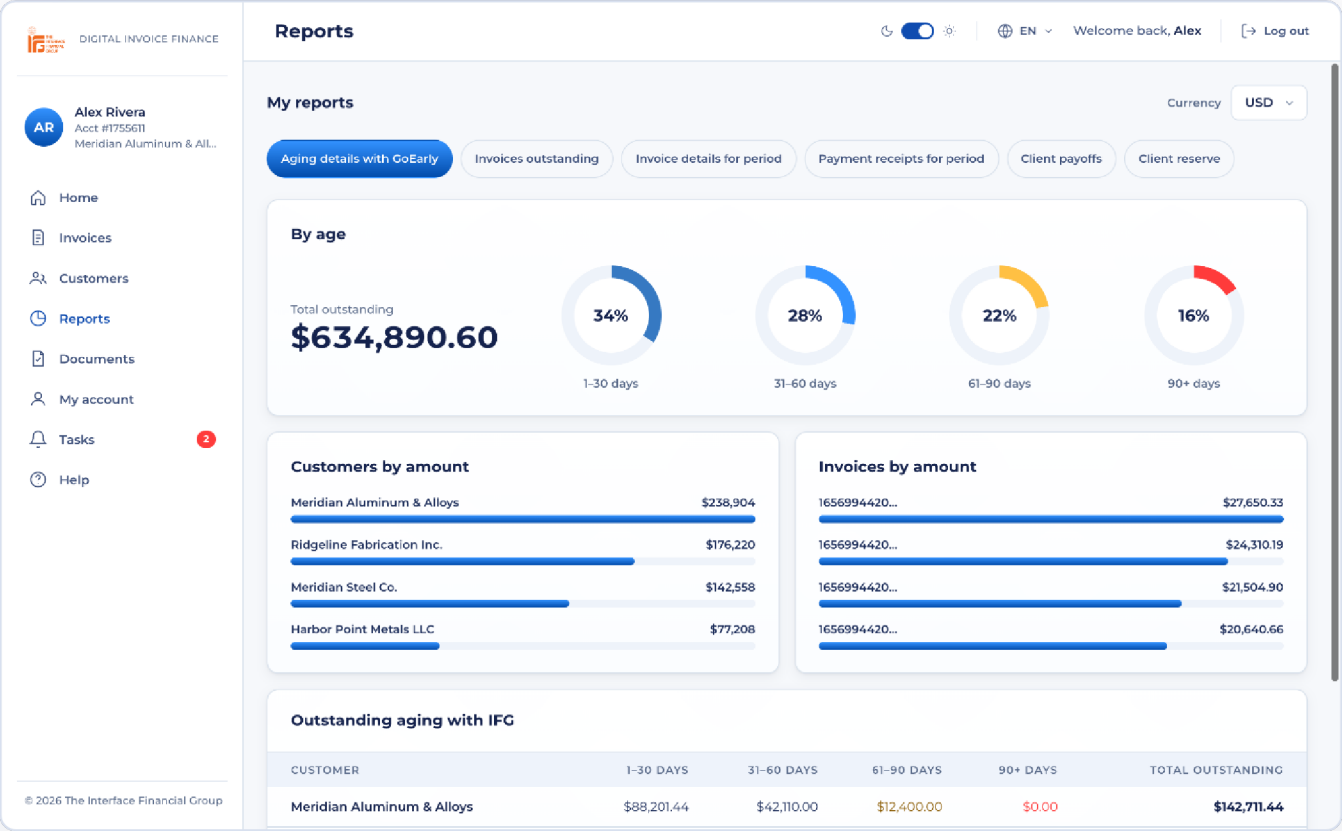
AT MATURITY

\$0.00

GOEARLY • CASE STUDY

05

Aging, exposure, and concentration at a glance



Reports answers the finance team's recurring questions without a spreadsheet export: how much is outstanding, how old is it, and which customers make up the exposure. Six report types share one currency selector and a consistent tab bar.

By age: four aging buckets (1–30 through 90+ days) as proportion rings against total outstanding.

By customer & by invoice: ranked bar lists surface concentration risk, showing which customers or invoices dominate the book.

Outstanding aging table: a full customer × aging-bucket breakdown with a totals row, exportable by report type.

Every customer relationship, one status

DIGITAL INVOICE FINANCE

AR

Alex Rivera

Acct #1755611

Meridian Aluminum & All.

Home

Invoices

Customers

Reports

Documents

My account

Tasks

Help

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Customers

Search customers...

CUSTOMER	TOTAL OUTSTANDING	90+ DAYS	STATUS
Meridian Aluminum & Alloys	\$142,711.44	\$0.00	Current
Ridgeline Fabrication Inc.	\$95,720.12	\$4,500.00	Past due
Meridian Steel Co.	\$80,778.30	\$0.00	Current
Harbor Point Metals LLC	\$44,208.00	\$0.00	Current

The Customers directory rolls the aging data up by relationship: total outstanding, the riskiest bucket (90+ days), and a plain Current/Past due status, searchable, and one click from any row back into that customer's invoices.

Status, not just numbers: a customer with any 90+ day balance is flagged Past due in red; everyone else reads Current in green.

Search-first: the same pattern used across Invoices and Reports, so the list narrows without a page change.

Show the money before asking for anything

The public landing page leads with an invoice calculator instead of a signup form. A supplier picks their country and currency (United States, United Kingdom, Canada, Australia or Ireland), drags the invoice amount, and immediately sees what IFG pays upfront, IFG’s fee, and the balance paid later. Value comes first; the ask comes second.

Value before the ask: the supplier gets a real answer to “what would I get?” with no account, no email and no sales call.

Honest math: the assumptions (90% advance, 2.5% discount fee) sit right under the numbers, and a tooltip explains the balance paid later.

One next step: “Get funded now” sits beside the result, so the moment of interest and the call to action happen together.

Trust at the point of decision: “Trusted by businesses for 50+ years” sits under the headline, and the same visuals carry through from the LinkedIn ads.

See what your invoice is worth

United States (USD) ▾

Invoice amount

\$25,000

Paid early

\$22,500

IFG's fee

\$625

Balance paid later ⓘ

\$1,875

Based on a 90% advance rate and a 2.5% discount fee. Your actual rate depends on customer credit and invoice terms.

Funding speed

Same day

once approved

Advance rate up to

90%

Invoices funded

14,208

INVOICE FINANCING

Turn approved invoices into cash in days, not months.

Trusted by businesses for 50+ years

Submit an invoice, see your exact discount and funding date, and get paid, all in one place. No forms to mail, no waiting on a call back.

Get funded now →

From calculator to funded: the acquisition funnel, end to end

LinkedIn ad → landing-page calculator → **Get funded now** → a 7-step application (create account, privacy & consents, find your company, authorized signer, business profile, accounting software, review & submit) → IFG approval email → compliance and signing → login. Each step asks for one kind of information, and the left panel explains why IFG needs it.

One job per step: the crowded first screen was split in two, so account details and consents no longer compete for attention; seven light steps beat six heavy ones.

Defer the heavy work: ID scan, facial verification and the three signature documents come after IFG approves, so the first session stays short.

Micro-commitment before consent: the privacy statement must be opened before it can be acknowledged, and every consent has a “why we need this” tooltip.

Help without leaving: the Ask IFG assistant stays pinned bottom-left on every step.

Progressive capture via integration: once approved, suppliers connect QuickBooks, Xero, Sage, NetSuite, Dynamics or SAP instead of typing invoices in.

The screenshot shows a two-panel layout. The left panel is a light blue sidebar with the IFG logo, a welcome message, a login link, and a brief description of the service. The right panel is white and contains the registration form. At the top right of the right panel, it says '7 easy steps to more cash flow'. Below this is a progress bar indicating 'APPLICATION - STEP 1 OF 7'. The form title is 'Create your account to get funded' with a subtext 'Tell us who you are. It takes about a minute.' The form fields include: First name, Last name, Work email, Company name, Phone, and Password. The Password field has a strength indicator showing 'At least 8 characters' and a list of requirements: At least 8 characters, One uppercase letter, One symbol (!@#\$), One lowercase letter, and One number. At the bottom of the form are 'Back' and 'Continue' buttons. The footer of the right panel contains the copyright notice '© 2026 The Interface Financial Group • Funding businesses since 1971'.

Guardrails that feel like guidance

Validation happens inline, as the supplier types, so mistakes are caught on the step where they happen rather than after submit. The left panel changes with every step to explain what the information is for.



THE INTERFACE FINANCIAL GROUP

YOUR PRIVACY

Global Privacy Disclosure Statement

What we collect.
Contact details, company registration data, financial information you provide, and identity data needed to verify authorized signers.

Why we collect it.
To assess your application, meet anti-money-laundering and know-your-customer obligations, fund invoices, and service your account.

Who we share it with.
Your customer (the program sponsor), funding partners, credit reference and identity verification providers, and regulators where required by law.

Where it is stored.
Data is processed in the United States, United Kingdom, Canada, and Australia under contractual safeguards.

Your rights.
You can request access, correction, or deletion of your data, subject to record-keeping obligations, by contacting privacy@interfacefinancial.com.

Ask IFG

APPLICATION - STEP 2 OF 7

7 easy steps to more cash flow

Nice start

Your privacy and consents

Review how IFG uses your data, then confirm your consents.

[View Global Privacy Disclosure Statement \(PDF\)](#)

☐ I have read and acknowledge the Global Privacy Disclosure Statement.

☐ I consent to IFG processing my personal data to assess and manage this application.

☐ I consent to identity and credit reference checks on me and the company.

☐ I consent to ID document scanning and facial recognition for compliance (KYC/AML).

☐ I consent to IFG sharing my application data with my customer and IFG funding partners.

☐ Send me product updates and offers by email, (optional)

Back

Continue

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Step 2 • Privacy statement must be opened before it can be acknowledged

Smart fields: work-email check, phone auto-formatting, and a percentage sign added to ownership stakes.



THE INTERFACE FINANCIAL GROUP

BUSINESS PROFILE

Sizing your facility

These figures help IFG set a funding limit and pricing that fit your business. Estimates are fine at this stage.

☒ **Receivables and revenue.** Set how much you can draw at any time.

☒ **Customer type.** Business and government invoices are both eligible.

☒ **Construction or progress billing.** Handled with a slightly different review.

Ask IFG

APPLICATION - STEP 5 OF 7

7 easy steps to more cash flow

Going well

Additional business information

This helps IFG size your facility and set pricing.

☒ Ballpark figures are fine. These help us offer the right facility size and pricing; they are not a credit check.

1 About your business
A sentence is plenty.

What does your business do?

e.g. We manufacture aluminum parts for car makers

Date incorporated

mm/dd/yyyy

Company number

From your registration

[+ Add a trade name \(optional\)](#)

2 Your numbers
Pick the closest range. Ballpark is fine.

How much funding do you need?

☐ Under \$50k ☐ \$50k-\$250k ☐ \$250k-\$1M ☐ Over \$1M

Unpaid invoices outstanding today

☐ Under \$100k ☐ \$100k-\$500k ☐ \$500k-\$2M ☐ Over \$2M

Average monthly revenue

☐ Under \$100k ☐ \$100k-\$500k ☐ \$500k-\$2M ☐ Over \$2M

Step 5 • Business figures chosen as ranges, not exact numbers

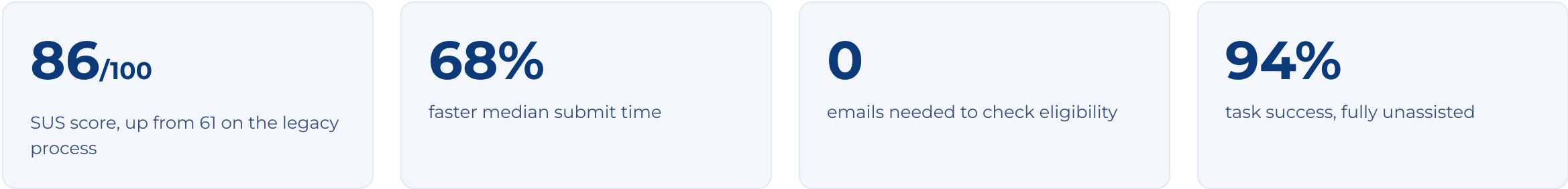
Clear password rules: at least 8 characters, shown live with a show/hide toggle, hidden by default.

Continue only when ready: the button enables once the step is valid, so there is no error page at the end.

Testing the submit-to-cash flow

Lightweight, iterative research against the working prototype, prioritizing speed, error reduction, and fit with real AR workflows. Figures below are illustrative.

18 participants (AR/finance leads) • moderated remote A/B • Maze + Zoom • 3 review/2 plan/2 submit tasks • 45-min sessions over 3 weeks

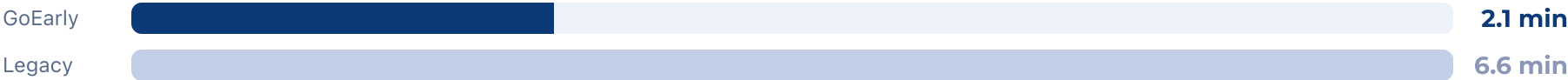


GoEarly vs. legacy process

SUS score (out of 100)

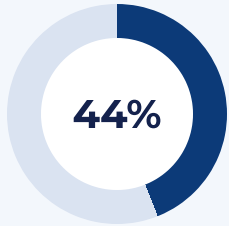


Median time to submit a batch



68% faster with GoEarly

Findings → actionable improvements



8 of 18 participants hit at least one friction point

Every issue below traces to a specific moment in the flow, not a vague complaint.

3

issues found

3

fixes shipped

0

left open

1

4 of 18 missed the sticky total until told to scroll.

22% of participants

Fix: pin the total row to the top too.

2

Auto-select picked 6 small invoices over 1 large one.

1 scenario, repeatable

Fix: prefer fewer, larger invoices when sets tie.

3

3 asked “did it submit?” once the toast disappeared.

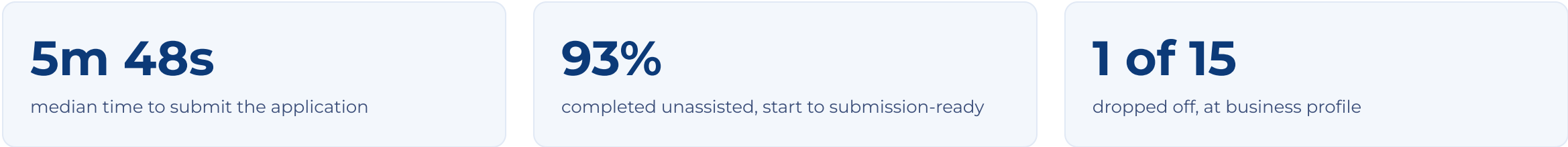
17% of participants

Fix: add a persistent confirmation banner.

Can a new supplier actually finish signing up alone?

A separate unmoderated test of the 7-step application: time to complete and success rate, end to end, with no facilitator help. Figures are illustrative.

15 first-time participants • unmoderated remote (UserTesting) • task: “apply for funding, starting from the landing-page calculator” • no facilitator assistance



Completion by step



The one drop-off was unsure of the exact receivables figure on the business profile. **Fix:** let suppliers choose a range instead of typing an exact number, now shipped.

Dense financial data, read at a glance

Numbers carry weight

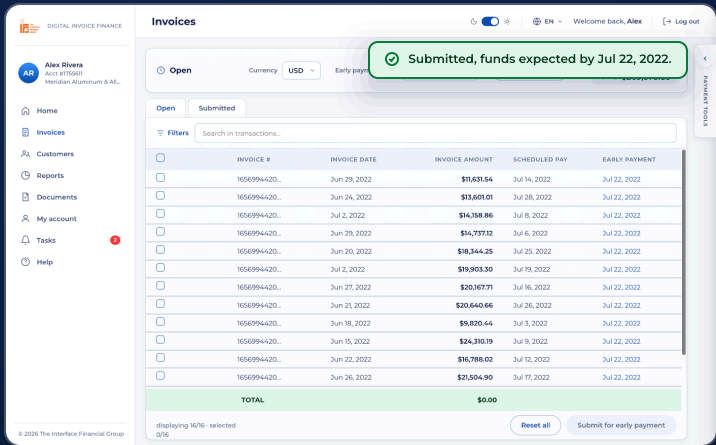
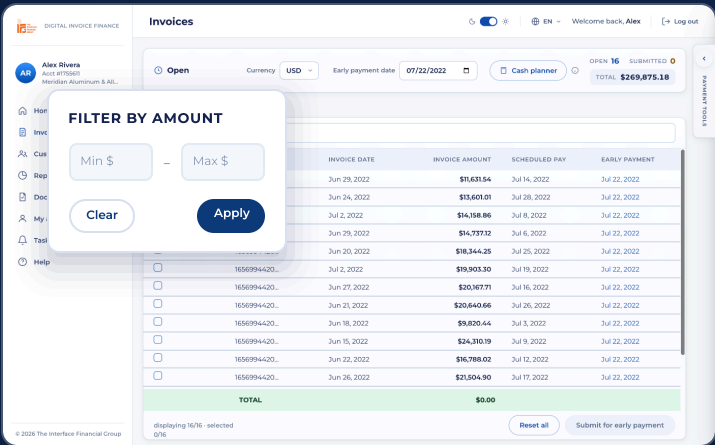
Tabular figures, right-aligned amounts, and a sticky total row keep long invoice lists scannable without re-scrolling to check a sum.

One action, one place

Selecting, filtering, and submitting invoices all happen inside the same table; no modal round-trips to move money.

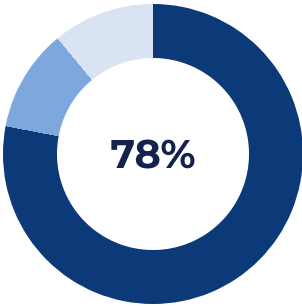
Calm under load

Toasts confirm submissions and funding dates without blocking the page; status colors are reserved for real state, never decoration.



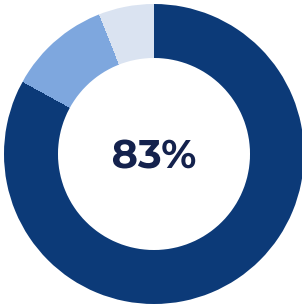
How participants felt about it, in their own words

Post-session qualitative ratings from the same 18-participant usability study, captured as structured self-report immediately after each session. Figures are illustrative.



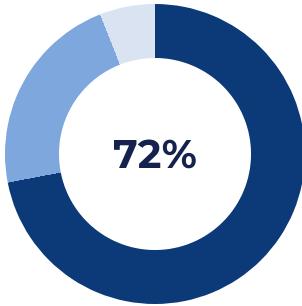
Overall sentiment

- Positive: 78%
- Neutral: 11%
- Negative: 11%



Would recommend to a colleague

- Yes: 83%
- Maybe: 11%
- No: 6%



Confident submitting unassisted

- High: 72%
- Medium: 22%
- Low: 6%

Representative quotes

“This is the first time I've seen the discount before I hit submit, not after.” (AR lead, mid-size supplier)

“I still want a confirmation that stays on screen longer; the toast disappeared and I second-guessed myself.” (Controller, participant #11)

IFG Light & Dark, at a glance

COLOR

#0C3A78

#E8792C

Success

Danger

Surface (light)

Surface (dark)

TYPE, MONTSERRAT

Aa Heading

Aa Subhead / Labels

Aa Body copy, 400 weight

COMPONENTS, LIGHT VS. DARK

PrimarySecondary

Input field

Invoice	Amount
#1656994420	\$11,631.54

PrimarySecondary

Input field

Invoice	Amount
#1656994420	\$11,631.54

Why this, why now: the business case behind the screens

GoEarly wasn't scoped as a UI refresh. IFG's operations team was the bottleneck in every transaction, pricing invoices by hand, answering the same eligibility question by email, and re-keying data suppliers already had in their own accounting systems. The design brief was reframed around three business outcomes before a single screen was drawn.

Self-serve submission

Take ops out of the loop on every routine request. Eligibility, discount math, and funding date are visible in the UI, not in an email thread.

Faster activation

Compress onboarding from a paperwork cycle into one sitting, so approved suppliers transact sooner and ops stops chasing documents one at a time.

Higher repeat volume

Make funding routine enough that suppliers return every cycle, not only in a cash crunch, via the Cash Planner and standing auto-pay-early automation.

Underneath all three: direct ERP sync (QuickBooks, Xero, Sage, NetSuite, Dynamics, SAP) removes manual data entry, which cuts transcription errors out of the funding record, IFG's actual risk surface.

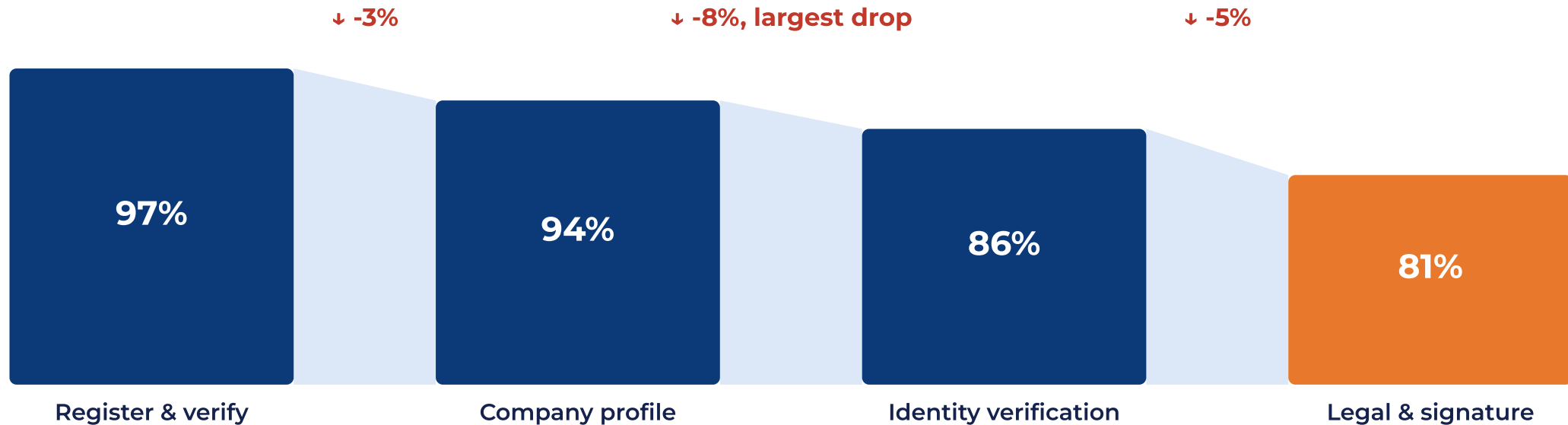
The funnel underneath the three outcomes, stage by stage

Each business outcome maps to a specific funnel stage, a specific persona's decision at that stage, and the design lever built to move it, not a screen designed in isolation.

STAGE	WHO HITS IT, AND WHAT THEY'RE DECIDING	DESIGN LEVER PULLED	METRIC IT MOVES
1. Invite & activate	AR clerk decides whether this is worth 5 minutes now or a task for later.	Split into 7 focused steps, heavy compliance deferred until after approval; micro-commitments instead of one blind agreement.	81% completion, up from 44%
2. Discover eligibility	Controller decides whether the discount is worth it, without calling IFG.	Discount math shown inline on every row before any commitment.	0 emails to check eligibility
3. Convert (submit)	AR clerk decides which invoices, and how many, to send in one action.	Auto-select branching flow; multi-select removes the batching workaround.	68% faster submit
4. Retain & repeat	Finance director decides whether this becomes standard practice, not a one-off.	Standing “always pay me early” automation; Reports/Customers give the director's own exit point.	2.4x activation rate

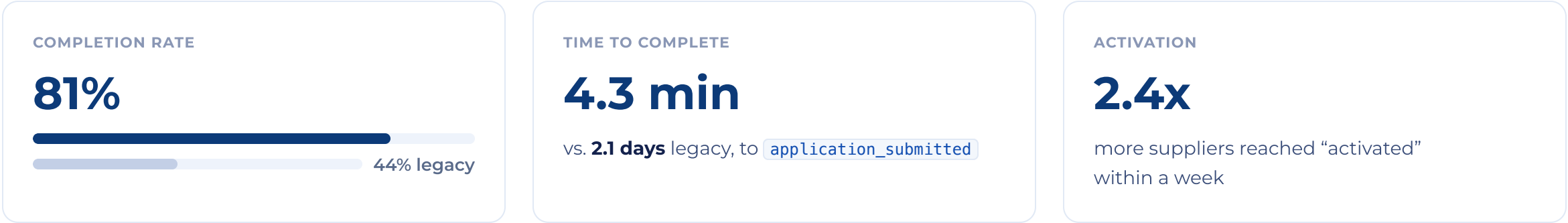
Hypothesis-driven: instrumenting the funnel to see where suppliers actually drop

Qualitative research told us *why* people hesitated; it couldn't tell us *how many*. We instrumented GA4 with a custom event at each onboarding step (`signup_step_view` / `signup_step_complete`) plus an `application_submitted` conversion event, then built a GA4 Explore funnel comparing the new signup against the legacy paperwork process on a matched cohort.



The identity-verification drop matched what interviews predicted: uploading a government ID reads as the riskiest step. That data point, not a hunch, justified adding reassurance copy there before shipping, then re-testing the next funnel export to confirm the drop closed.

What the numbers looked like after shipping



Every number here rolls up to the three business outcomes on the strategy slide: completion rate and time-to-complete drive faster activation; the activation multiplier is the leading indicator for higher repeat funding volume.

Design and code in the same loop, not two hops apart

Every screen in this deck is a real, running prototype, not a static mock. That's a deliberate workflow choice: build in a tool that outputs inspectable, editable markup and logic from the start, so "design" and "a working build" are the same artifact for as long as possible.

Claude Code

Drove the interactive prototype itself: full app state (invoice selection, Cash Planner math, onboarding gating, ERP sync simulation) implemented as real logic, not clickable static frames, so usability testing measured actual behavior.

Cursor

Where the prototype's components graduate into the production React codebase: pulling the same markup/state logic into the app's actual component structure, with inline AI review against the existing engineering conventions.

React

The shared target on both ends: the prototype's component boundaries (invoice table, Cash Planner drawer, onboarding steps) map directly onto React component boundaries, so nothing gets re-architected at handoff.

Building this way at the component level, not the page level, is what let the signup be restructured into seven focused steps without a rebuild: swap or merge a step's component and every screen using it updates. That's the same discipline needed to ship persona and funnel variants at volume without losing quality.

Handoff as a running conversation, not a spec drop

Because the prototype is already real markup and logic, the "handoff" is closer to a merge than a translation. It happens continuously, not in one final packet at the end of design.

1

Prototype ships with real state and edge cases

Empty states, error paths, and permission gating (e.g. onboarding blocked until IFG approval) are built into the prototype up front, so engineering isn't discovering them during implementation.

2

Engineers pull components into Cursor against the live prototype

Rather than a Figma-to-code translation step, engineers open the prototype's own source alongside the production codebase in Cursor and port component-by-component, asking the AI to reconcile styling and state conventions as they go.

3

Design reviews diffs, not just screenshots

Because the prototype and the production build share component boundaries, a design review can point at the actual implementation and flag drift immediately, instead of waiting for a staging build.

4

Research findings feed back into both, in parallel

A usability finding (e.g. the sticky-total miss) updates the prototype the same day; engineering picks up that exact change on the next pull, rather than a redesign ticket queued for the next sprint.

Net effect: the gap between "design is done" and "engineering has it" shrinks from a scheduled handoff meeting to the time it takes to open a pull request.

Owning the funnel from the first interview to the production pull request

Funnel & persona

Ran discovery across three distinct roles and designed the invite-to-activation funnel around where each one actually stalled, not one generic path.

Interactive tools

Designed and built a fully working prototype, including a stateful, branching Cash Planner, not static mocks, so every review measured real behavior.

Experimentation

Instrumented the funnel myself, read the GA4 data against the qualitative findings, and prioritized fixes by frequency and severity, not opinion.

Handoff, fast

Kept the prototype's component structure aligned to the production React app throughout, so handoff was a continuous merge, not an end-of-project spec review.

Scale & mentor

Built the component system reusable enough that a new step or persona variant is a swap, not a rebuild, the same pattern I'd teach a team shipping funnels at volume.