Product Requirements Document (PRD) – Broker Automation System

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1. Document Overview

- **Product Name:** Broker Automation System
- **Prepared By:** Joshua Burt
- **Date:** July 1, 2025

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2. Objective

Automate the self-direction broker process, from initial client intake to billing, using a fully integrated system with n8n, Google Workspace, Monday.com, and a custom Broker Billing Bot.

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3. Background

Manual broker processes are time-consuming, error-prone, and require frequent document tracking and follow-ups. This automation will streamline tasks, ensure compliance, and reduce the manual burden on brokers.

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4. Goals & Success Metrics

- Fully automate intake, budget submission, SAP generation, and billing.
- Reduce manual email processing by 90%.
- Achieve 95% task tracking accuracy in Monday.com.
- Ensure billing files are ready before each billing deadline.

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5. Scope

In Scope:

- Email detection and intake processing.
- Google Sheets and Monday.com task management.

- Automatic document generation.
- Billing automation (preparation for manual portal submission).

Out of Scope:

- Full API-based submission to the FI billing portal (broker will manually copy data).
- Real-time integration with third-party Life Plan management systems.

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6. Requirements

Functional Requirements:

- Email triggers via n8n.
- Google Sheet lead tracking.
- Monday.com task management.
- Automated document checks.
- Broker Billing Bot integration.

Non-Functional Requirements:

- System must handle multiple clients simultaneously.
- All files must be stored in structured Google Drive folders.
- Cron jobs for reminders and task tracking.

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7. User Stories / Use Cases

- **As a broker**, I want incoming client emails to automatically generate intake tasks so I can stay organized.
- **As a broker**, I want documents to be automatically checked for completeness so I can quickly identify missing information.
- **As a broker**, I want the system to generate billing files so I can submit them to the portal efficiently.
- **As a broker**, I want to be notified of billing deadlines and revision requests to maintain compliance.

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8. Assumptions

- The broker manually copies billing data into the external portal.
- Brokers have access to Gmail, Google Drive, Google Sheets, and Monday.com.

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9. Dependencies

- n8n platform for automation.
- Google Workspace (Gmail, Drive, Sheets).
- Monday.com task management.
- Broker Billing Bot (custom AI component).

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10. Timeline / Milestones

Milestone	Description	Deadline
Intake Workflow Setup	Email triggers, Google Sheets, Monday.com	July 10, 2025
Budget Development Automation	Broker Agreement, Document Requests	July 17, 2025
Budget Submission Automation	Cron Jobs, Google Drive Storage	July 24, 2025
Initial Budget Approval Flow	FI Submission, Revisions, Tracking	July 31, 2025
CNBA Processing Flow	CNBA File Detection, Email Routing	August 7, 2025
SAP Generation Flow	Life Plan Detection, GPT SAP Creation	August 14, 2025
Billing Automation	Broker Billing Bot Integration	August 21, 2025

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11. Stakeholders

- Product Owner: Joshua Burt
- Broker: Joshua Burt
- Automation Developer: [To Be Assigned]
- Fiscal Intermediary (FI): External
- Care Managers: External

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12. Risks & Mitigation

Risk	**Mitigation**
Errors in automated document checks	Manual review step before submission
Cron job failures	Set up error notifications and manual backup reviews
Incomplete billing data	Automated alerts and revision tracking in Monday.com

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13. Appendix

- Detailed Workflow Simulation (from your provided document)
- Node Mapping (to be created in n8n)
- Example intake forms, Broker Agreements, CNBAs, SAPs, Billing Files
- **Problem importing workflow**
- *Cannot read properties of undefined (reading '0')*