



## GrubDash questions

**Approach the following questions from an integration point of view. What are some of the ways you ensure the partner is getting a prescriptive integration path ?**

- 1. It will be a few months before we can dedicate full-time engineering resources to this project. How can we start sharing our daily sales data with you with minimal engineering resources? When we do unlock additional engineering resources, how can we automate our daily sales data share and migrate accordingly?*

### **Phase 1: Minimal Resources (No-Code Manual Approach)**

This initial phase leverages Parafin's simplest integration path to ensure a rapid launch with minimal engineering resources required from GrubDash. Parafin enables GrubDash to quickly launch its Capital Access Program through a no-code, low-effort integration that uses simple CSV data sharing.

The CSV file should include:

- Business daily sales records
- Bank account information
- Person-to-business relationship details

GrubDash can manually **upload these CSV files** through their Parafin dashboard.

After Parafin performs underwriting and generates **preliminary offers**, GrubDash can **manually retrieve** the list of pre-approved offers from the dashboard.

Once retrieved, GrubDash can **send offer notifications via email** to eligible businesses.

The following tab allows GrubDash to upload data **manually**, following **Parafin's data schema**.

# Manual integration

Business Information

Sales

Bank Details

Person

Person Business Relationship

Data share >

Manual integration

Business Information

Sales

Bank Details

Person

Person Business Relationship

Business Information

Parafin needs business information for servicing, regulatory, and personalization purposes.

Field schema

Field	Type	Required?
business.id	string	Required
business.legal_name	string	Optional
business.dba_name	string	Optional
business.contact_phone	string	Optional
business.contact_email	string	Optional
business.physical_address.address_line1	string	Optional
business.physical_address.address_line2	string	Optional
business.physical_address.country	string	Optional
business.physical_address.postal_code	string	Optional
business.physical_address.city	string	Optional
business.physical_address.state	string	Optional
business.mcc	string	Optional
owner.id	string	Optional


## GrubDashDirect can Upload the data via Parafin Dashboard

→ dashboard.parafin.com/data-share/manual-uploads/business-information

AI house

Field

Upload a File



What data do you want to upload?

Upload a CSV or Excel file to begin the import process

## Phase 2: Full-Time Engineering Resources (API-Based Automated Data Push)

Once dedicated engineering resources are available, GrubDash can transition to a **scalable, API-based integration** to automate data sharing with Parafin.

To optimize performance and comply with API rate limits, GrubDash should implement a **batch job** that transmits data using **JSON payloads** aligned with Parafin's existing **CSV schema**.

### Automation Checklist

- **JSON Payload:** Implement programmatic data sharing using **JSON** instead of manual files.
- **Schema Consistency:** Ensure the JSON structure exactly **matches the established data schema**.
- **Scheduled Push:** Set up a **daily/hourly cron job** to automatically transmit sales data (batch processing).
- **Transmission Method:** Via Secure API endpoint provided by Parafin

### Offer Delivery and Customer Experience

Once data is successfully pushed and initial underwriting is complete, Parafin automatically generates pre-approved offers. GrubDash can then integrate one of the following methods for frictionless customer delivery:

- **Email Offers:** Send offers directly to eligible businesses via an automated email campaign.
- **Embedded Offers:** Integrate Parafin's solution into the GrubDash platform via **embedded components** (via Parafin's Widgets) or using custom integration to present offers directly to their businesses

2. *We would like to maintain a list of all offers and their corresponding state in our own systems. How can we get notified of offer activity and reconcile with the corresponding business accordingly. What developer efforts will this entail?*

GrubDash plans to maintain a **local copy of offer data** within its systems. To stay updated on offer status changes and reconcile with its internal merchant database, GrubDash must **subscribe to Parafin Webhooks** for the following events:

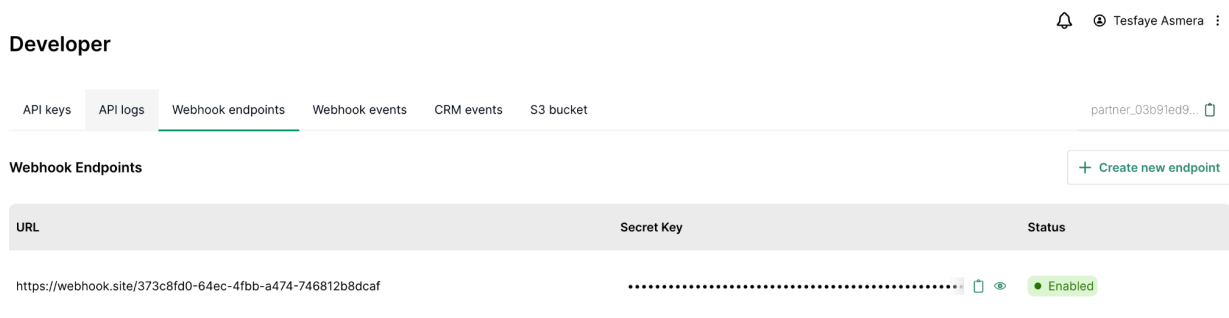
- offer.created
- offer.accepted
- offer.funded
- offer.un\_available

Each webhook payload includes the **Business ID** and **External ID**, enabling accurate reconciliation with GrubDash's internal records.

Upon receiving a webhook, GrubDash's system should **update the internal offer table** with the offer status, remaining balance, timestamp, and related data.

### Developer Tasks:

- Developers will need to build a webhook endpoint to receive these events
- Create a background job to handle reconciliation failures by fetching offer details via the Parafin API (GET /v1/offers/:offerID). The webhook will then be configured in Parafin's GrubDash Dashboard.



**Approach the following question from a technical discovery point of view. What kind of evaluation would you run and how would you position your solution ?**

3. *Grubdash has some business owners who own restaurants in different locations. Ideally, we'd like to enable the capital program across locations. However, we're not sure if some of the newer locations have no sales or low sales. Could you please help us make an assessment here ?*

### Data Assessment Approach

1. Identify the one-to-many relationship between owners and their businesses.
2. For each owner, analyze all merchants under them to aggregate performance
3. Calculate total sales volume per owner and per merchant.
4. Determine the average order size for each merchant.
5. Review any outstanding loans associated with the owner.

Key metrics to evaluate:

- **Total sales volume** by owner
- **Total sales volume** by each merchant
- **Average order size**
- **Outstanding loans** associated with the owner

### **Underwriting Process**

1. Parafin assesses business data to evaluate risk and eligibility for pre-approved offers.
2. Apply underwriting logic to decide whether aggregation is needed:
  - Per-location underwriting: Each merchant is treated independently and receives individual offers.
  - Owner-level underwriting: Sales data from all locations under one owner are aggregated to generate a combined offer.
3. Parafin determines the optimal underwriting strategy to best support GrubDash's multi-location offer model.