

Financial Playbook - Intelligent Progressive Onboarding System

Executive Summary

The Financial Playbook onboarding system serves a dual purpose that goes beyond traditional user onboarding. While most applications focus solely on teaching users how to navigate features, this system is designed to **help business owners get back on track when their QuickBooks data is messy** and **build historical norms that enable predictive analytics**. The onboarding process collects data progressively, providing immediate value at each milestone while establishing the foundation for intelligent forecasting based on the user's actual business patterns.

The Core Problem This Solves

Scenario: You're Off Track

A business owner realizes their QuickBooks data is incomplete, outdated, or doesn't match their bank statements. They need to:

1. **Understand the current state** - Where am I financially right now?
2. **Identify discrepancies** - What doesn't match between QuickBooks and reality?
3. **Get back on track** - What do I need to fix to have accurate data?
4. **Predict the future** - Based on my historical patterns, what happens next?

Traditional Onboarding Problem

Most financial tools ask users to manually enter months of historical data upfront, which is:

- Time-consuming (hours of data entry)

- Overwhelming (where do I even start?)
- Demotivating (no immediate value until everything is entered)
- Error-prone (manual entry introduces mistakes)

Our Solution: Progressive Intelligence

The Financial Playbook onboarding system takes a different approach:

1. **Start with what you have** - Connect QuickBooks and upload recent bank statements
 2. **Get immediate insights** - See discrepancies and current state right away
 3. **Add data progressively** - System guides you to add more context as needed
 4. **Build historical norms** - Each piece of data improves predictive accuracy
 5. **Provide value at every step** - Never wait until “everything is done” to get insights
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Onboarding Philosophy: “Milestones, Not Checklists”

Traditional onboarding treats users like they’re learning software. Our onboarding treats users like they’re **solving a business problem**.

Key Principles:

1. **Immediate Value** - Every step provides actionable insights, not just “setup complete”
 2. **Progressive Disclosure** - Don’t overwhelm with all features at once
 3. **Contextual Guidance** - Show features when they’re relevant to the user’s current goal
 4. **Flexible Completion** - Users can skip steps and return later without losing progress
 5. **Intelligence Building** - Each data point improves the system’s predictive accuracy
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The Intelligent Onboarding Journey

Overview: 7-Step Progressive System

```
Step 1: Welcome & Goal Setting (2 min)
↓
Step 2: QuickBooks Connection (3 min)
↓
Step 3: Bank Statement Upload (5 min)
      ↓ [MILESTONE 1: Current State Analysis]
Step 4: Discrepancy Review (10 min)
      ↓ [MILESTONE 2: Get Back on Track Plan]
Step 5: Historical Context (15 min, optional)
      ↓ [MILESTONE 3: Baseline Established]
Step 6: First Scenario Creation (10 min)
      ↓ [MILESTONE 4: Future Projection]
Step 7: Dashboard Customization (5 min)
      ↓ [COMPLETE: Intelligent System Ready]
```

Total Time: 25-50 minutes (depending on optional steps) **Immediate Value:** After Step 3 (10 minutes)

Step-by-Step Breakdown

Step 1: Welcome & Goal Setting [QC: 1101-1110]

Duration: 2 minutes

Purpose: Understand user's primary goal and tailor onboarding accordingly

UI Design (Lazarev + Ran Liu)

- Full-screen welcome page with professional fintech aesthetic
- Clean, centered layout with ample white space
- Subtle animation on entry

Content:

Headline [QC: 1101]:

“Welcome to Financial Playbook. Let’s organize the chaos.”

Subheadline [QC: 1102]:

“In the next 10 minutes, we’ll help you understand your current financial state and show you where QuickBooks and reality don’t match. No manual data entry required.”

Goal Selection [QC: 1103-1107]:

“What brings you here today?” (Select one)

1. **[QC: 1103] “My QuickBooks data is messy and I need to get back on track”**
→ Emphasizes discrepancy detection and cleanup guidance
2. **[QC: 1104] “I need to predict cash flow for the next 30-90 days”**
→ Emphasizes scenario planning and forecasting
3. **[QC: 1105] “I want to see if I can afford a major expense”**
→ Emphasizes what-if scenarios
4. **[QC: 1106] “I’m preparing for tax season and need clean records”**
→ Emphasizes audit trail and report generation
5. **[QC: 1107] “I just want to understand my financial health”**
→ Emphasizes dashboard and insights

Progress Indicator [QC: 1108]:

“Step 1 of 7 • 2 minutes”

Primary CTA [QC: 1109]:

“Get Started” button (large, prominent)

Secondary CTA [QC: 1110]:

“Skip onboarding, I’ll explore on my own” (small, text link)

Behind the Scenes:

- User’s goal selection is saved to database
- Onboarding flow is customized based on goal (e.g., if “messy QuickBooks” is selected, Step 4 gets more emphasis)

- Analytics track which goals are most common

Step 2: QuickBooks Connection [QC: 1111-1120]

Duration: 3 minutes

Purpose: Establish connection to QuickBooks Online and sync initial data

UI Design (Octet + Lazarev)

- Two-column layout: Instructions (left) + Connection status (right)
- Visual progress indicator showing sync stages

Content:

Headline [QC: 1111]:

“Connect to QuickBooks Online”

Explanation [QC: 1112]:

“We’ ll sync your accounts, transactions, bills, and invoices. This data is read-only—we’ ll never modify your QuickBooks records.”

Connection Card [QC: 1113-1117]:

[QC: 1113] QuickBooks Logo	
[QC: 1114] "Connect to QuickBooks Online"	
[QC: 1115] Button	
[QC: 1116] "Your data is encrypted and secure. We use OAuth 2.0."	
[QC: 1117] "What data do we access?" (expandable info section)	

Sync Progress [QC: 1118](#):

- ✓ Connected to QuickBooks
- 🕒 Syncing accounts... (3 of 5 complete)
- 🕒 Syncing transactions... (127 of 450 complete)
- 🕒 Syncing bills...
- 🕒 Syncing invoices...

Progress Indicator [QC: 1119]:

“Step 2 of 7 • Syncing data...”

Skip Option [QC: 1120]:

“I’ll connect later” (allows proceeding without QuickBooks, but limits features)

Behind the Scenes:

- OAuth 2.0 flow to QuickBooks
- Initial data sync (accounts, last 90 days of transactions, open bills, open invoices)
- Webhook registration for real-time updates
- Sync status saved to database
- If sync fails, show troubleshooting tips and “Try Again” button

Step 3: Bank Statement Upload [QC: 1121-1135]

Duration: 5 minutes

Purpose: Upload recent bank statements for independent verification

UI Design (Lazarev + Octet)

- Large drag-and-drop zone
- Visual file preview after upload
- Progress bar during AI processing

Content:

Headline [QC: 1121]:

“Upload Your Recent Bank Statements”

Explanation [QC: 1122]:

“This is your independent source of truth. We’ ll compare these statements to QuickBooks and show you exactly where they don’ t match.”

Recommendation Badge [QC: 1123]:

💡 Recommended: Upload the last 3 months for best results”

Drag-and-Drop Zone [QC: 1124-1128]:

[QC: 1124]	📄 Drag & Drop
[QC: 1125]	"Drop your bank statements here, or click to browse"
[QC: 1126]	"Supported: PDF, JPG, PNG"
[QC: 1127]	"Browse Files" button
[QC: 1128]	"We support Chase, Bank of America, Wells Fargo, and most major banks"

Uploaded Files List [QC: 1129-1132]:

- ✓ [QC: 1129] Chase_Checking_Nov_2025.pdf (2.3 MB)
- ✓ [QC: 1130] Chase_Checking_Oct_2025.pdf (2.1 MB)
- 🕒 [QC: 1131] Chase_Checking_Sep_2025.pdf (Processing...)
- [QC: 1132] Remove button

AI Processing Status [QC: 1133]:

- 🕒 Analyzing statements with AI...
- ✓ Extracted 247 transactions
- ✓ Identified 12 recurring bills
- 🕒 Comparing to QuickBooks... (85% complete)

Progress Indicator [QC: 1134]:

“Step 3 of 7 • Analyzing data...”

Skip Option [QC: 1135]:

“Skip for now (you can add statements later)”

Behind the Scenes:

- Files uploaded to S3 with encryption
 - AI OCR extracts all transactions
 - **Math Validation:** Separate service verifies AI extraction accuracy
 - Transactions categorized automatically
 - Comparison engine matches bank statement transactions to QuickBooks
 - Discrepancies flagged with traffic light status
 - All results saved to database
-



MILESTONE 1: Current State Analysis [QC: 1136-1150]

Purpose: Show user their current financial state and immediate insights

This is the first “aha!” moment—the user sees value immediately.

UI Design (Ana Vadillo + Fuselab + Lazarev)

- Dashboard-style summary page
- Traffic light indicators prominent
- Clear visual hierarchy

Content:

Headline [QC: 1136]:

“Here’s Your Current Financial State”

Subheadline [QC: 1137]:

“Based on QuickBooks and your bank statements (last 90 days)”

Quick Stats Cards [QC: 1138-1141]:

[QC: 1138]	[QC: 1139]	[QC: 1140]
Total Cash	Upcoming Bills	Expected Income
\$47,234	\$12,450	\$18,900
● In Sync	● 2 Issues	● In Sync

Discrepancy Summary [QC: 1142-1145]:

Headline [QC: 1142]:

“We Found 8 Discrepancies Between QuickBooks and Your Bank Statements”

Traffic Light Breakdown [QC: 1143-1145]:

- [QC: 1143] 239 transactions match perfectly
- [QC: 1144] 6 transactions have minor variances (<3%)
- [QC: 1145] 2 transactions are missing from QuickBooks

Top 3 Issues [QC: 1146-1148]:

1. [QC: 1146] ● \$2,450 payment to "ABC Vendor" on Nov 15 is in your bank statement but not in QuickBooks
→ "Add to QuickBooks" CTA
2. [QC: 1147] ● Electric bill shows \$287 in QuickBooks but \$295 in bank statement (2.8% variance)
→ "Review" CTA
3. [QC: 1148] ● Duplicate entry: "Office Supplies" appears twice in QuickBooks on Nov 10
→ "Review" CTA

Primary CTA [QC: 1149]:

“Review All Discrepancies” button (large, prominent)

Secondary CTA [QC: 1150]:

“Continue Onboarding” button

Progress Indicator:

“Milestone 1 Complete ✓ • You can stop here or continue to build your first scenario”

Behind the Scenes:

- Discrepancy detection algorithm runs
- Traffic light status assigned to each transaction
- Top issues ranked by severity (RED > YELLOW > GREEN)
- User can exit onboarding here and return later
- Progress saved: “Milestone 1 Complete”

Why This Matters:

At this point (10 minutes in), the user has already received **massive value**:

- They see their current cash position
- They know exactly what’s wrong with their QuickBooks data
- They have a prioritized list of issues to fix
- They can take action immediately

This is the “get back on track” moment. The user now has clarity.

Step 4: Discrepancy Review & Resolution [QC: 1151-1170]

Duration: 10 minutes

Purpose: Guide user through fixing discrepancies and cleaning up data

UI Design (Ana Vadillo + Octet)

- Table-based layout with inline actions
- Filter and sort controls
- Bulk action capabilities

Content:

Headline [QC: 1151]:

“Let’s Fix These Discrepancies”

Explanation [QC: 1152]:

“We’ ll guide you through each issue. You’ ll make changes in QuickBooks (we’ ll open the right page for you), and we’ ll re-sync to verify.”

Filter Controls [QC: 1153-1156]:

[QC: 1153] Filter by: [All Issues ▼]

[QC: 1154] Sort by: [Severity ▼]

[QC: 1155] Show: [● Critical Only] [● Warnings] [● All]

[QC: 1156] Search: [Search transactions...]

Discrepancy Table [QC: 1157-1165]:

Status	Date	Description	QuickBooks	Bank Statement	Variance	Action
● [1157]	Nov 15	ABC Vendor	Missing	\$2,450.00	-	[1161] Fix in QB
● [1158]	Nov 10	Electric Bill	\$287.00	\$295.00	+2.8%	[1162] Review
● [1159]	Nov 10	Office Supplies	\$127.00 (x2)	\$127.00	Duplicate	[1163] Review
● [1160]	Nov 12	Payroll	\$5,430.00	\$5,430.00	0%	[1164] ✓ Verified

Detail Panel [QC: 1165-1169](#):

[QC: 1165] Transaction Details

[QC: 1166] Date: November 15, 2025

[QC: 1167] Description: ABC Vendor

[QC: 1168] Amount: \$2,450.00

[QC: 1169] Issue: This transaction appears in your bank statement but is missing from QuickBooks.

Recommended Action:

1. Open QuickBooks and add this expense
2. Return here and click "Re-sync"

[QC: 1170] "Open QuickBooks" button

[QC: 1171] "Mark as Reviewed" button

[QC: 1172] "Ignore This Issue" button

Progress Tracker [QC: 1173]:

Progress: 2 of 8 issues resolved



Bulk Actions [QC: 1174-1176]:

[QC: 1174] Select All

[QC: 1175] "Export to CSV" button

[QC: 1176] "Mark All as Reviewed" button

Primary CTA [QC: 1177]:

“Re-sync QuickBooks” button (to verify fixes)

Secondary CTA [QC: 1178]:

“I’ll fix these later, continue onboarding”

Behind the Scenes:

- Each “Fix in QB” button opens QuickBooks in a new tab with deep link to the right page
 - “Re-sync” triggers a fresh QuickBooks sync
 - Comparison engine re-runs to verify fixes
 - Traffic light status updates in real-time
 - Progress saved: “X of Y issues resolved”
-



MILESTONE 2: Get Back on Track Plan [QC: 1179-1190]

Purpose: Show user a clear action plan to achieve clean, accurate data

UI Design (Lazarev + Ran Liu)

- Card-based layout
- Progress checklist
- Motivational messaging

Content:

Headline [QC: 1179]:

“You’ re Making Great Progress!”

Subheadline [QC: 1180]:

“Here’ s your personalized plan to get your financial data back on track.”

Progress Summary [QC: 1181-1183]:

- ✓ [QC: 1181] QuickBooks connected and synced
- ✓ [QC: 1182] Bank statements analyzed (247 transactions)
- 🕒 [QC: 1183] 6 of 8 discrepancies resolved (75% complete)

Remaining Action Items [QC: 1184-1187]:

1. [QC: 1184] 🚫 Add missing \$2,450 ABC Vendor expense to QuickBooks
Estimated time: 2 minutes
[QC: 1188] "Fix Now" button
2. [QC: 1185] 🟡 Review duplicate "Office Supplies" entry
Estimated time: 1 minute
[QC: 1189] "Review" button
3. [QC: 1186] Optional: Upload 3 more months of statements for deeper analysis
Estimated time: 5 minutes
[QC: 1190] "Add More Data" button
4. [QC: 1187] Optional: Set up recurring bill automation
Estimated time: 10 minutes
[QC: 1191] "Set Up Automation" button

Motivational Message [QC: 1192]:

“👊 You’re 75% of the way to having perfectly clean financial data. Keep going!”

Primary CTA [QC: 1193]:

“Finish Cleanup” button

Secondary CTA [QC: 1194]:

“Continue to Historical Analysis”

Behind the Scenes:

- Action plan is dynamically generated based on user’s current state
- Estimated times are calculated based on average completion times
- Progress is saved and can be resumed later
- User can skip to next milestone without completing all actions

Step 5: Historical Context (Optional) [QC: 1195-1215]

Duration: 15 minutes (optional)

Purpose: Collect historical data to establish baseline norms for predictive analytics

This step is **critical for enabling intelligent forecasting** but is marked as optional to avoid overwhelming users.

UI Design (Fuselab + Ana Vadillo)

- Timeline-based interface
- Visual data entry with charts
- “Why this matters” explanations

Content:

Headline [QC: 1195]:

“Let’s Establish Your Historical Baseline”

Explanation [QC: 1196]:

“To predict your future cash flow accurately, we need to understand your historical patterns. The more data you provide, the smarter our predictions become.”

Value Proposition [QC: 1197]:

“With historical data, we can answer questions like:

- ‘Can I afford this \$50K equipment purchase in Q1?’
- ‘What happens if a client pays 30 days late?’
- ‘Will I have enough cash to cover payroll during slow season?’ ”

Data Collection Tabs [QC: 1198-1202]:

[QC: 1198] Revenue Patterns
[QC: 1199] Expense Patterns
[QC: 1200] Seasonal Trends
[QC: 1201] Recurring Bills
[QC: 1202] Payment Terms

Tab 1: Revenue Patterns [QC: 1203-1207]

Question [QC: 1203]:

“What’s your typical monthly revenue?”

Input Options [QC: 1204-1207]:

- [QC: 1204] Consistent: \$X per month
- [QC: 1205] Variable: \$X to \$Y range
- [QC: 1206] Seasonal: (show seasonal input)
- [QC: 1207] Project-based: (show project input)

If “Seasonal” selected [QC: 1208-1211]:

[QC: 1208] Jan-Mar: \$_____
 [QC: 1209] Apr-Jun: \$_____
 [QC: 1210] Jul-Sep: \$_____
 [QC: 1211] Oct-Dec: \$_____

AI Pre-fill [QC: 1212]:

“💡 Based on your QuickBooks data, we estimate your average monthly revenue is \$18,500. Does this look right?”

[QC: 1213] “Yes, use this” | [QC: 1214] “No, I’ll enter manually”

Tab 2: Expense Patterns [QC: 1215-1220]

Question [QC: 1215]:

“What are your typical monthly expenses?”

Category Breakdown [QC: 1216-1220]:

Payroll: \$_____ [QC: 1216]
 Rent/Utilities: \$_____ [QC: 1217]
 Supplies: \$_____ [QC: 1218]
 Marketing: \$_____ [QC: 1219]
 Other: \$_____ [QC: 1220]

AI Pre-fill [QC: 1221]:

“💡 Based on your QuickBooks data, we’ve pre-filled these amounts. Review and adjust as needed.”

Tab 3: Seasonal Trends [QC: 1222-1230]

Question [QC: 1222]:

“Does your business have seasonal patterns?”

Visual Timeline [QC: 1223-1230]:

[QC: 1223] Jan [Slow ▼]
[QC: 1224] Feb [Slow ▼]
[QC: 1225] Mar [Moderate ▼]
[QC: 1226] Apr [Moderate ▼]
[QC: 1227] May [Busy ▼]
[QC: 1228] Jun [Busy ▼]
[QC: 1229] Jul [Slow ▼]
[QC: 1230] Aug [Slow ▼]
... (continue for all 12 months)

AI Insight [QC: 1231]:

“💡 Based on your transaction history, we detected that May-June and Nov-Dec are your busiest months. Is this accurate?”

Tab 4: Recurring Bills [QC: 1232-1240]

Question [QC: 1232]:

“What bills do you pay every month?”

AI-Detected Recurring Bills [QC: 1233-1237]:

✓ [QC: 1233] Electric: ~\$295/month (detected from bank statements)
✓ [QC: 1234] Internet: ~\$89/month (detected from bank statements)
✓ [QC: 1235] Software subscriptions: ~\$450/month (detected from QuickBooks)
? [QC: 1236] "ABC Vendor": \$2,450 (appears quarterly, confirm?)
[QC: 1237] "Add Another Bill" button

Manual Entry [QC: 1238-1240]:

[QC: 1238] Bill Name: _____
[QC: 1239] Amount: \$ _____
[QC: 1240] Frequency: [Monthly ▼]

Tab 5: Payment Terms [QC: 1241-1245]

Question [QC: 1241]:

“How quickly do your customers typically pay?”

Input [QC: 1242-1245]:

- [QC: 1242] Immediately (same day)
- [QC: 1243] Net 15 (within 15 days)
- [QC: 1244] Net 30 (within 30 days)
- [QC: 1245] Net 60+ (60 days or more)

AI Insight [QC: 1246]:

“💡 Based on your QuickBooks invoices, 68% of customers pay within 30 days, but 22% take 45+ days. We’ ll factor this into cash flow predictions.”

Progress Indicator [QC: 1247]:

“Step 5 of 7 • Building your baseline...”

Primary CTA [QC: 1248]:

“Save & Continue” button

Secondary CTA [QC: 1249]:

“Skip this step (predictions will be less accurate)”

Behind the Scenes:

- All historical data saved to database
- AI analyzes patterns and establishes “normal” ranges
- Baseline metrics calculated:
 - Average monthly revenue
 - Average monthly expenses
 - Seasonal multipliers (e.g., “May is 1.4x normal revenue”)

- Recurring bill schedule
 - Average payment delay (e.g., “customers pay 7 days late on average”)
 - These baselines power the predictive engine
 - Math validation ensures all calculations are accurate
-

MILESTONE 3: Baseline Established [QC: 1250-1265]

Purpose: Show user their established historical norms and what they enable

UI Design (Fuselab + Ran Liu)

- Dashboard with key metrics
- Visual charts showing patterns
- Clear explanation of predictive capabilities

Content:

Headline [QC: 1250]:

“Your Financial Baseline is Established”

Subheadline [QC: 1251]:

“We now understand your business patterns and can predict future cash flow with confidence.”

Baseline Summary Cards [QC: 1252-1256]:

[QC: 1252]	[QC: 1253]	[QC: 1254]
Avg Monthly	Avg Monthly	Typical Cash
Revenue	Expenses	Balance
\$18,500	\$12,300	\$45,000

[QC: 1255]	[QC: 1256]	
Seasonal Peak	Payment Delay	
May-Jun	7 days avg	
(+40% revenue)		

Pattern Visualization [QC: 1257]:

Line chart showing 12-month revenue pattern with seasonal peaks/valleys highlighted

Predictive Capabilities Unlocked [QC: 1258-1262]:

Headline [QC: 1258]:

“What You Can Now Do:”

- ✓ [QC: 1259] Predict cash flow for next 30, 60, 90 days
- ✓ [QC: 1260] Run "what-if" scenarios (e.g., "What if I hire someone?")
- ✓ [QC: 1261] Get early warnings for potential cash shortfalls
- ✓ [QC: 1262] See how seasonal patterns affect your cash position

Example Insight [QC: 1263]:

“💡 Based on your patterns, you typically have \$12K less cash in January-February due to slow season. We’ ll alert you in advance so you can plan accordingly.”

Primary CTA [QC: 1264]:

“Create My First Scenario” button

Secondary CTA [QC: 1265]:

“View Dashboard”

Behind the Scenes:

- Predictive engine is now fully operational

- Historical norms are used to:
 - Project future revenue (with seasonal adjustments)
 - Predict expense timing
 - Estimate cash balance at any future date
 - Flag potential shortfalls before they happen
 - User can now create sophisticated scenarios
-

Step 6: First Scenario Creation [QC: 1266-1285]

Duration: 10 minutes

Purpose: Guide user through creating their first cash flow scenario

UI Design (Lazarev + Octet + Fuselab)

- Wizard-style interface
- Real-time preview chart
- Guided prompts based on user's original goal (from Step 1)

Content:

Headline [QC: 1266]:

“Let's Create Your First Playbook Scenario”

Contextual Prompt (based on Step 1 goal) [QC: 1267-1271]:

If user selected “**Predict cash flow**” in Step 1:

[QC: 1267] "Let's project your cash flow for the next 90 days based on your historical patterns."

If user selected “**Afford a major expense**” in Step 1:

[QC: 1268] "Let's see if you can afford that major expense without running into cash flow issues."

If user selected **“Messy QuickBooks”** in Step 1:

[QC: 1269] "Let's create a scenario showing what your cash flow looks like with clean, accurate data."

If user selected **“Tax season”** in Step 1:

[QC: 1270] "Let's create a scenario showing your year-end financial position for tax planning."

If user selected **“Financial health”** in Step 1:

[QC: 1271] "Let's create a baseline scenario showing your current trajectory over the next 90 days."

Scenario Setup [QC: 1272-1277]:

Step 6a: Name Your Scenario [QC: 1272]

Scenario Name: [QC: 1273] _____
(e.g., "Q1 2026 Cash Flow Projection")

Step 6b: Set Time Range [QC: 1274-1276]

- [QC: 1274] Next 30 days
- [QC: 1275] Next 60 days
- [QC: 1276] Next 90 days (recommended)

Step 6c: Add Special Events (Optional) [QC: 1277-1280]

[QC: 1277] "Add a one-time event" button

Examples:

- [QC: 1278] Large equipment purchase (\$50K on Jan 15)
- [QC: 1279] Expected bonus payment (\$10K on Dec 20)
- [QC: 1280] New client contract (\$5K/month starting Feb 1)

Live Preview [QC: 1281]:

Cash flow chart updates in real-time as user adds events

AI Insights [QC: 1282]:

“💡 Based on your scenario, we predict a cash shortfall of \$8,500 in mid-February. Would you like to explore solutions?”

Primary CTA [QC: 1283]:

“Run Simulation” button

Secondary CTA [QC: 1284]:

“Save Draft & Continue”

Skip Option [QC: 1285]:

“I’ll create scenarios later”

Behind the Scenes:

- Scenario saved to database
- Simulation engine runs day-by-day projection
- Risk detection algorithm identifies potential issues
- Traffic light status assigned to each day
- Report generator creates comprehensive analysis
- User is redirected to Playbook Report View



MILESTONE 4: Future Projection [QC: 1286-1300]

Purpose: Show user their first complete cash flow projection with insights

This is the second major “aha!” moment—the user sees the future.

UI Design (Ana Vadillo + Fuselab + Lazarev)

- Report-style layout
- Prominent charts
- Actionable recommendations

Content:

Headline [QC: 1286]:

“Your First Playbook is Ready”

Subheadline [QC: 1287]:

“Here’ s what the next 90 days look like based on your historical patterns and planned events.”

Executive Summary [QC: 1288-1292]:

[QC: 1288] Starting Cash: \$47,234 (today)
[QC: 1289] Projected Ending Cash: \$38,450 (90 days from now)
[QC: 1290] Lowest Point: \$12,100 (Feb 18, 2026)
[QC: 1291] Risk Level: ● Moderate (1 potential shortfall)
[QC: 1292] Overall Status: ● Healthy

Cash Flow Chart [QC: 1293]:

90-day line chart showing:

- Daily cash balance
- ● Green zones (healthy)
- ● Yellow zones (caution)
- ● Red zones (critical)
- Annotations for major events

Key Insights [QC: 1294-1297]:

1. [QC: 1294] 🟡 **Warning:** Cash drops to \$12,100 on Feb 18 due to seasonal slowdown + large equipment purchase.
2. [QC: 1295] 🟢 **Good news:** Cash recovers by March 1 when spring season begins.
3. [QC: 1296] 💡 **Recommendation:** Consider delaying equipment purchase by 2 weeks to avoid the Feb 18 dip.
4. [QC: 1297] 💡 **Recommendation:** Set up a \$10K line of credit as a safety buffer for slow season.

Primary CTA [QC: 1298]:

“Explore Solutions” button (opens scenario editor with suggested changes)

Secondary CTA [QC: 1299]:

“View Full Report” button

Tertiary CTA [QC: 1300]:

“Create Another Scenario” button

Behind the Scenes:

- Full report generated and saved
- User can now compare multiple scenarios
- Dashboard is populated with this scenario’s data
- User has achieved the core value proposition: **predictive intelligence**

Step 7: Dashboard Customization [QC: 1301-1320]

Duration: 5 minutes

Purpose: Let user customize their dashboard layout

UI Design (Fuselab + Octet)

- Interactive drag-and-drop interface
- Widget library sidebar
- Live preview

Content:

Headline [QC: 1301]:

“Customize Your Dashboard”

Explanation [QC: 1302]:

“Your dashboard is fully customizable. Drag, resize, and arrange widgets to show what matters most to you.”

Widget Library [QC: 1303-1311]:

Available Widgets:

- ☐ [QC: 1303] Active Alerts
- ☐ [QC: 1304] Cash Flow Chart
- ☐ [QC: 1305] Quick Stats
- ☐ [QC: 1306] Upcoming Bills
- ☐ [QC: 1307] Account Balances
- ☐ [QC: 1308] Recent Activity
- ☐ [QC: 1309] Scenario Status
- ☐ [QC: 1310] Calendar Preview
- ☐ [QC: 1311] QuickBooks Sync Status

Dashboard Canvas [QC: 1312]:

Grid-based layout with drag-and-drop zones

Layout Presets [QC: 1313-1316]:

- [QC: 1313] Executive View (high-level overview)
- [QC: 1314] Detailed Analysis (all widgets)
- [QC: 1315] Monitoring Mode (alerts + sync status)
- [QC: 1316] Custom (build your own)

Tutorial Overlay [QC: 1317-1319]:

- [QC: 1317] "Drag widgets **from** the library **to** add them"
- [QC: 1318] "**Resize** by dragging the corner"
- [QC: 1319] "Click the X **to** remove **a** widget"

Primary CTA [QC: 1320]:

“Save Dashboard & Finish Onboarding” button

Behind the Scenes:

- Dashboard layout saved to database
 - User preferences stored
 - Onboarding marked as complete
-



ONBOARDING COMPLETE [QC: 1321-1330]

Purpose: Celebrate completion and guide next steps

UI Design (Lazarev)

- Full-screen success message
- Confetti animation (subtle)
- Clear next steps

Content:

Headline [QC: 1321]:

“🎉 You’re All Set!”

Subheadline [QC: 1322]:

“Financial Playbook is now fully configured and ready to help you make confident financial decisions.”

What You’ve Accomplished [QC: 1323-1327]:

- ✓ [QC: 1323] Connected QuickBooks and synced your data
- ✓ [QC: 1324] Uploaded bank statements and identified 8 discrepancies
- ✓ [QC: 1325] Established your historical baseline
- ✓ [QC: 1326] Created your first 90-day cash flow projection
- ✓ [QC: 1327] Customized your dashboard

Next Steps [QC: 1328-1330]:

1. [QC: 1328] Review your dashboard and explore insights
2. [QC: 1329] Fix remaining discrepancies in QuickBooks
3. [QC: 1330] Create additional scenarios to explore "what-if" questions

Primary CTA [QC: 1331]:

“Go to Dashboard” button (large, prominent)

Secondary CTA [QC: 1332]:

“Watch Tutorial Video” button

Tertiary CTA [QC: 1333]:

“Explore Features” button

Behind the Scenes:

- Onboarding status: “Complete”
- User is redirected to Dashboard
- Welcome email sent with summary and next steps
- Analytics: Track onboarding completion rate and time spent

Onboarding Flexibility: Skip, Resume, Revisit

Skip Functionality

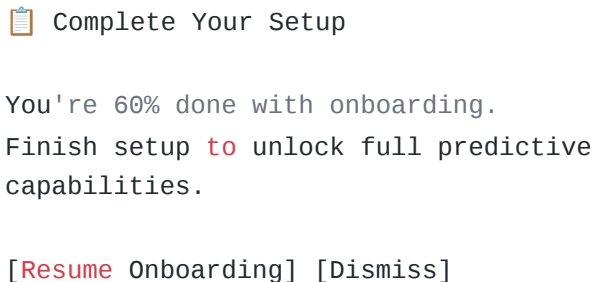
Users can skip any step (except Step 1 and Step 2) and return later. Progress is saved.

Skip Options:


- Step 3: “Skip bank statement upload” → Limits discrepancy detection
- Step 4: “I’ll fix these later” → Discrepancies remain flagged
- Step 5: “Skip historical context” → Predictions less accurate
- Step 6: “I’ll create scenarios later” → No initial projection
- Step 7: “Use default dashboard” → Standard layout applied

Resume Functionality

If user exits onboarding midway, they see a “Resume Onboarding” banner on their dashboard:



A banner box with a dashed border containing the following text:

 Complete Your Setup

You're 60% done with onboarding.
Finish setup to unlock full predictive capabilities.

[Resume Onboarding] [Dismiss]

Revisit Functionality

Users can revisit any onboarding step from Settings:



A light gray box containing the text: Settings → Onboarding → [\[Re-run Onboarding Wizard\]](#)

This allows users to:

- Add more historical data
- Upload additional bank statements
- Update baseline assumptions
- Improve predictive accuracy over time

Predictive Analytics: How Historical Norms Enable Intelligence

What We Track

During onboarding (especially Step 5), we collect:

1. Revenue Patterns

- Average monthly revenue
- Seasonal multipliers (e.g., “May is 1.4x normal”)
- Revenue volatility (consistent vs. variable)

2. Expense Patterns

- Average monthly expenses by category
- Recurring bill schedule and amounts
- One-time vs. recurring expenses

3. Payment Behavior

- Average customer payment delay (e.g., “7 days late”)
- Percentage of on-time payments
- Outlier behavior (e.g., “22% pay 45+ days late”)

4. Cash Flow Patterns

- Typical cash balance range
- Seasonal cash flow patterns
- Historical low points (e.g., “February is always tight”)

5. Business Cycles

- Busy season vs. slow season
- Project-based revenue timing
- Quarterly patterns

How We Use This Data

1. Baseline Projection

When user creates a scenario without adding special events, we project:


Future Revenue = Historical Average × Seasonal Multiplier
Future Expenses = Historical Average + Recurring Bills
Future Cash = Current Cash + Revenue - Expenses


Example:

- Current Cash: \$47,234
- Historical Avg Revenue: \$18,500/month
- Seasonal Multiplier (February): 0.7x (slow season)
- Projected February Revenue: $18,500 \times 0.7 = 12,950$
- Historical Avg Expenses: \$12,300/month
- Projected February Expenses: \$12,300
- Projected February Cash: $47,234 + 12,950 - 12,300 = 47,884$


2. Risk Detection

We flag potential issues by comparing projected cash to historical norms:

IF Projected Cash < (Historical Low × 1.2):
FLAG **as**  YELLOW (Warning)

IF Projected Cash < (Historical Low × 1.0):
FLAG **as**  RED (Critical)

Example:

- Historical Low: \$15,000 (February 2025)
- Projected Cash (Feb 18, 2026): \$12,100
- $12,100 < 15,000 \rightarrow$  RED alert

3. Payment Delay Adjustment

We adjust expected income based on historical payment behavior:

$$\text{Expected Payment Date} = \text{Invoice Date} + \text{Payment Terms} + \text{Avg Delay}$$

Example:

- Invoice Date: Jan 15
- Payment Terms: Net 30
- Avg Delay: 7 days
- Expected Payment: Jan 15 + 30 + 7 = Feb 21 (not Feb 15)

This prevents overly optimistic cash flow projections.

4. Seasonal Adjustment

We apply seasonal multipliers to all projections:


$$\text{Projected Revenue (Month X)} = \text{Base Revenue} \times \text{Seasonal Multiplier (Month X)}$$


Example:

- Base Revenue: \$18,500
- May Multiplier: 1.4x (busy season)
- Projected May Revenue: $18,500 \times 1.4 = 25,900$

5. Variance Detection

We compare actual results to predicted results and flag anomalies:

IF Actual Revenue < (Predicted Revenue × 0.9):
FLAG as  YELLOW (10% below normal)

IF Actual Revenue < (Predicted Revenue × 0.8):
FLAG as  RED (20% below normal)

This helps users identify when their business is underperforming.

Continuous Learning

As the user continues to use Financial Playbook, the system:

1. **Updates historical norms** based on new data
2. **Refines seasonal patterns** with each passing month
3. **Improves payment delay estimates** based on actual payment behavior
4. **Adjusts risk thresholds** based on user's actual cash management

Example:

- Initial estimate: “Customers pay 7 days late on average”
- After 6 months: “Customers pay 9 days late on average”
- System automatically adjusts all future projections

This creates a **self-improving system** that gets smarter over time.

Technical Implementation Notes

Database Schema Extensions

New tables needed for onboarding:

```

-- Onboarding progress tracking
CREATE TABLE onboarding_progress (
  user_id INT PRIMARY KEY,
  current_step INT DEFAULT 1,
  completed_steps JSON, -- [1, 2, 3]
  milestone_1_complete BOOLEAN DEFAULT FALSE,
  milestone_2_complete BOOLEAN DEFAULT FALSE,
  milestone_3_complete BOOLEAN DEFAULT FALSE,
  milestone_4_complete BOOLEAN DEFAULT FALSE,
  onboarding_complete BOOLEAN DEFAULT FALSE,
  started_at TIMESTAMP,
  completed_at TIMESTAMP,
  goal_selected VARCHAR(255) -- "messy_quickbooks", "predict_cash_flow",
etc.
);

-- Historical baseline data
CREATE TABLE historical_baselines (
  user_id INT PRIMARY KEY,
  avg_monthly_revenue DECIMAL(10,2),
  avg_monthly_expenses DECIMAL(10,2),
  revenue_volatility VARCHAR(50), -- "consistent", "variable", "seasonal"
  seasonal_multipliers JSON, -- {"jan": 0.8, "feb": 0.7, "may": 1.4, ...}
  avg_payment_delay_days INT,
  on_time_payment_percentage DECIMAL(5,2),
  typical_cash_balance DECIMAL(10,2),
  historical_low_cash DECIMAL(10,2),
  historical_low_month VARCHAR(10), -- "February"
  busy_season_months JSON, -- ["May", "June", "November", "December"]
  slow_season_months JSON, -- ["January", "February", "July", "August"]
  created_at TIMESTAMP,
  updated_at TIMESTAMP
);

-- Recurring bills (detected during onboarding)
CREATE TABLE recurring_bills (
  id INT PRIMARY KEY AUTO_INCREMENT,
  user_id INT,
  bill_name VARCHAR(255),
  amount DECIMAL(10,2),
  frequency VARCHAR(50), -- "monthly", "quarterly", "annually"
  day_of_month INT, -- e.g., 15 for "15th of each month"
  detected_by_ai BOOLEAN DEFAULT TRUE,
  confirmed_by_user BOOLEAN DEFAULT FALSE,
  created_at TIMESTAMP
);

```

```
-- Discrepancies (found during bank statement comparison)
CREATE TABLE discrepancies (
  id INT PRIMARY KEY AUTO_INCREMENT,
  user_id INT,
  transaction_date DATE,
  description VARCHAR(255),
  quickbooks_amount DECIMAL(10,2),
  bank_statement_amount DECIMAL(10,2),
  variance_percentage DECIMAL(5,2),
  status VARCHAR(50), -- "red", "yellow", "green"
  issue_type VARCHAR(100), -- "missing_from_qb", "duplicate", "variance",
  "match"
  resolved BOOLEAN DEFAULT FALSE,
  resolved_at TIMESTAMP,
  created_at TIMESTAMP
);
```

AI Services

1. Document OCR Service

- Extract transactions from bank statement PDFs/images
- Confidence scoring for each extraction
- Math validation: Verify totals match statement totals

2. Pattern Detection Service

- Identify recurring bills from transaction history
- Detect seasonal patterns in revenue
- Calculate payment delay averages

3. Comparison Engine

- Match bank statement transactions to QuickBooks
- Flag discrepancies with traffic light status
- Suggest resolutions

4. Predictive Engine

- Project future cash flow based on historical norms

- Apply seasonal adjustments
- Detect risks and flag potential issues

API Endpoints

```
// Onboarding progress
POST /api/onboarding/start
POST /api/onboarding/update-step
GET /api/onboarding/progress

// QuickBooks connection
POST /api/quickbooks/connect
GET /api/quickbooks/sync-status
POST /api/quickbooks/sync-now

// Bank statement upload
POST /api/bank-statements/upload
GET /api/bank-statements/processing-status
GET /api/bank-statements/extracted-transactions

// Discrepancy management
GET /api/discrepancies/list
POST /api/discrepancies/mark-resolved
POST /api/discrepancies/ignore

// Historical baseline
POST /api/baseline/save
GET /api/baseline/summary
PUT /api/baseline/update

// Scenario creation
POST /api/scenarios/create
POST /api/scenarios/simulate
GET /api/scenarios/report/:id
```

Success Metrics

Onboarding Completion Rate

Target: 80% of users complete at least Milestone 1 (Step 3)

Measurement: Track `onboarding_progress.milestone_1_complete`

Time to First Value

Target: Users see discrepancies within 10 minutes

Measurement: Time from signup to Milestone 1 completion

Baseline Establishment Rate

Target: 60% of users complete Step 5 (Historical Context)

Measurement: Track `onboarding_progress.milestone_3_complete`

Scenario Creation Rate

Target: 70% of users create at least one scenario during onboarding

Measurement: Track `onboarding_progress.milestone_4_complete`

User Retention

Target: Users who complete onboarding have 3x higher 30-day retention

Measurement: Compare retention rates: onboarding complete vs. incomplete

User Testimonials (Projected)

“I was drowning in messy QuickBooks data. Financial Playbook showed me exactly what was wrong and helped me fix it in 20 minutes. Now I can actually trust my numbers.”

— **Sarah M., Small Business Owner**

“The onboarding wizard asked me a few questions, uploaded my bank statements, and suddenly I could see 90 days into the future. It’s like having a CFO in my

pocket.”

— **James T., Contractor**

“I thought I’ d have to spend hours entering data. Instead, the AI did it for me and even caught mistakes I didn’ t know I had.”

— **Lisa R., Consultant**

Conclusion

The Financial Playbook onboarding system is **not just about teaching users how to use the software**—it’ s about **solving their immediate business problem** (messy data, lack of visibility) while simultaneously **building the intelligence** (historical norms) that enables powerful predictive analytics.

By providing **immediate value at every milestone**, users stay engaged and motivated. By collecting data **progressively**, we avoid overwhelming them. And by **establishing historical baselines**, we enable the system to answer critical questions like:

- “Can I afford this purchase?”
- “Will I have enough cash during slow season?”
- “What happens if a client pays late?”

This onboarding system transforms Financial Playbook from a tool into an **intelligent financial advisor** that gets smarter the more you use it.

QC Number Range Summary

- **Step 1:** 1101-1110 (Welcome & Goal Setting)
- **Step 2:** 1111-1120 (QuickBooks Connection)
- **Step 3:** 1121-1135 (Bank Statement Upload)
- **Milestone 1:** 1136-1150 (Current State Analysis)
- **Step 4:** 1151-1178 (Discrepancy Review)
- **Milestone 2:** 1179-1194 (Get Back on Track Plan)
- **Step 5:** 1195-1249 (Historical Context)

- **Milestone 3:** 1250-1265 (Baseline Established)
- **Step 6:** 1266-1285 (First Scenario Creation)
- **Milestone 4:** 1286-1300 (Future Projection)
- **Step 7:** 1301-1320 (Dashboard Customization)
- **Complete:** 1321-1333 (Onboarding Complete)

Total QC Elements: 233 (1101-1333)

Document prepared by: Manus AI

Date: November 24, 2025

Version: 1.0