

Financial Playbook - Integrated Onboarding System v2.0

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Executive Summary

This document describes the **complete integrated onboarding system** for Financial Playbook, incorporating tiered paths, business profile collection, and **mandatory 3-month bank statement collection** across all paths. Bank statements serve as the control baseline for forensic analysis, cash flow forecasting, and anomaly detection.

Key Innovation: Every user path—from sophisticated QuickBooks users to complete beginners—provides 3 months of bank statements to establish a verified financial baseline. This enables immediate forensic analysis, pattern recognition, and intelligent recommendations from day one.

Why 3 Months of Bank Statements?

The Control Baseline

Bank statements are the **ground truth** of your financial activity. They show:

1. **Actual cash movement** (not just what's recorded in QuickBooks)
2. **Transaction patterns** (recurring bills, seasonal variations, vendor relationships)
3. **Anomalies and discrepancies** (missing transactions, duplicates, unusual activity)
4. **Money flow reality** (where money actually comes from and goes to)

Three months provides:

- **Pattern recognition:** Identify recurring transactions (monthly, bi-weekly, quarterly)
- **Seasonal baseline:** Capture at least one full business cycle
- **Statistical validity:** Enough data for meaningful averages and variance analysis
- **Trend detection:** See if things are improving, declining, or stable

Universal Requirement

All paths collect 3 months of bank statements:

Path	QuickBooks Status	Bank Statement Purpose
Path A: Fast Track	QB managed, up-to-date	Verify QB accuracy, establish baseline
Path B: Guided Cleanup	QB exists but behind	Find discrepancies, clean up QB
Path C: Manual Entry	No QB or chaotic	Build financial profile from scratch
Path D: Simplified	New business	Establish initial baseline

The Integrated Onboarding Flow

Overview: One Question Branches Into Four Paths

```
STEP 1: INITIAL QUESTION (30 seconds)

"How organized are your financial records?"

[ ] I have a bookkeeper and QuickBooks is managed
    → PATH A: Fast Track (5-8 min total)

[ ] I use QuickBooks but it might have issues
    → PATH B: Guided Cleanup (15-20 min total)

[ ] My records are chaotic and I need help
    → PATH C: Manual Entry (20-25 min total)

[ ] I'm just starting and don't have much history
    → PATH D: Simplified (10-15 min total)
```

PATH A: Fast Track (Organized Users)

Profile: “I have a bookkeeper and QuickBooks is up to date”

Total Time: 5-8 minutes

Manual Inputs: 0-5 (mostly confirmations)

First Value: 3 minutes (QB connected)

Step-by-Step Flow

Step 1: Positive Affirmation (10 seconds)

✓ Excellent! You're ahead of the game.

Since your QuickBooks **is** well-managed, we can **get** you up **and** running **in** just **5** minutes.

[**Continue**]

Step 2: QuickBooks Connection (3 minutes)

Connect QuickBooks Online

We'll **import** your:

- Chart of accounts
- Bank account list
- Last **12** months of transactions
- Vendor list
- Customer list
- Balance sheet & P&L

🔒 Read-only access - we never modify your QB **data**

[Connect QuickBooks] [Learn More]

AI Processing (background):

- Extract all accounts, transactions, vendors, customers
- Generate balance sheet, P&L, cash flow statement
- Identify recurring transactions
- Detect seasonal patterns
- Calculate financial ratios



Progress: “20% complete - QuickBooks connected ✓”



Step 3: Upload Bank Statements (2-3 minutes)



Upload Last 3 Months of Bank Statements

To verify your QuickBooks data and establish a control baseline, please upload bank statements for:

For each account detected in QuickBooks:

 Chase Business Checking (*4567)
[Upload Sep 2025] [Upload Oct 2025]
[Upload Nov 2025]
Status:  (0/3 uploaded)

 Payroll Account (*8901)
[Upload Sep 2025] [Upload Oct 2025]
[Upload Nov 2025]
Status:  (0/3 uploaded)

 Business Savings (*2345)
[Upload Sep 2025] [Upload Oct 2025]
[Upload Nov 2025]
Status:  (0/3 uploaded)

 **Tip:** Drag and drop PDF or image files

 **We support:** PDF, JPG, PNG, HEIC

[Skip for Now] [Continue When Ready]

AI Processing (as each statement uploads):

- OCR extraction of all transactions
- Math validation (beginning + deposits - withdrawals = ending)
- Match to QuickBooks transactions
- Flag discrepancies

Progress Updates:

- “40% complete - 3/9 statements uploaded”
- “60% complete - 6/9 statements uploaded”
- “80% complete - 9/9 statements uploaded, analyzing...”

Step 4: Verification & Discrepancy Report (1 minute)

✓ Analysis Complete!

We compared your QuickBooks data to 3 months of bank statements (Sep-Nov 2025).

RESULTS:

Total Transactions Analyzed: 247

Matches: 239 (96.8%) ●

Discrepancies: 8 (3.2%) ●

DISCREPANCY BREAKDOWN:

- Missing in QuickBooks: 2 (\$4,650)
- Amount variances: 6 (\$127 total)
- Duplicates: 0

💡 Your QuickBooks is 96.8% accurate - excellent!
Let's review the 8 discrepancies to get to 100%.

[Review Discrepancies] [Skip - I'll Fix Later]

Progress: “90% complete - Verification done ✓”

Step 5: Business Profile Confirmation (1-2 minutes)

Confirm Business Profile

We extracted this information **from** QuickBooks.
Please confirm **or** correct:

Business Name: Superior Networks LLC ✓

Entity Type: LLC ✓

Fiscal **Year End**: December **31** ✓

Industry: IT Services & Consulting ✓


Annual Revenue (TTM): **\$2,400,000** ✓

Employees: **12** **full-time**, **3** **part-time** ✓

[**All** Correct] [Edit Details]

Progress: “95% complete - Almost done!”

Step 6: Dashboard Ready (10 seconds)

 Your Financial Playbook **is** Ready!

In just **5** minutes, we've:

- ✓ Connected QuickBooks
- ✓ Analyzed **247** transactions across **3** months
- ✓ Verified **96.8%** accuracy
- ✓ Identified **8** discrepancies **to** review
- ✓ Established your financial baseline
- ✓ Detected seasonal patterns

Your dashboard **is** ready **with**:

- Current cash position: **\$73,400**
- **90**-day cash flow forecast
- Forensic analysis report
- Predictive insights

[View Dashboard] [Review Discrepancies First]

Progress: “100% complete ✓”

PATH B: Guided Cleanup (QuickBooks But Behind)

Profile: “I use QuickBooks but it might have issues”

Total Time: 15-20 minutes

Manual Inputs: 10-15 (confirmations + fixes)

First Value: 5 minutes (discrepancy report)

Step-by-Step Flow

Step 1: Encouraging Message (10 seconds)

```
| 🙌 No problem! Most businesses fall behind. |
|
| We'll help you get your QuickBooks cleaned up and |
| back on track in about 15 minutes. |
|
| The process: |
| 1. Connect QuickBooks (3 min) |
| 2. Upload bank statements (3 min) |
| 3. Review discrepancies (5 min) |
| 4. Fix issues with our guidance (4 min) |
|
| [ Let's Get Started ] |
```

Step 2: QuickBooks Connection (3 minutes)

Same as Path A.


Progress: “15% complete”


Step 3: Upload Bank Statements (3 minutes)

Upload Last 3 Months of Bank Statements

This is the KEY step to finding what's wrong with your QuickBooks. Bank statements show the truth.

For each account:

 Chase Business Checking (*4567)
[Upload Sep 2025] [Upload Oct 2025]
[Upload Nov 2025]

 We'll compare every transaction to QuickBooks and show you exactly what's missing or wrong.

[Continue]

Progress: “30% complete - Uploading statements...”

Step 4: Forensic Analysis Results (1 minute)



Forensic Analysis Complete

We found some discrepancies between your QuickBooks and bank statements. Don't worry - we'll fix them!

Total Transactions: 247

Matches: 185 (74.9%) ●

Discrepancies: 62 (25.1%) ●

BREAKDOWN:

● Missing in QuickBooks: 18 (\$12,450)

● Amount variances: 38 (\$3,200 total)

● Timing differences: 6 (entered wrong month)



This is fixable! Let's tackle the high-priority issues first (missing transactions).

[Start Cleanup] [View Full Report]

Progress: “50% complete - Issues identified”

Step 5: Guided Discrepancy Resolution (5-10 minutes)

Fix Discrepancies (1 of 18)

● Missing Transaction in QuickBooks

Bank Statement Shows:

Date: October 15, 2025

Description: STAPLES #4567 CHARLOTTE NC

Amount: -\$3,450.00

Account: Chase Business Checking

QuickBooks: No matching transaction found

RECOMMENDED ACTION:

Add this transaction to QuickBooks

Suggested Category: Office Supplies

Suggested Vendor: Staples

[Add to QuickBooks] [Mark as Personal]

[Skip for Now] [Not a Real Transaction]

Progress: 1/18 discrepancies resolved


AI Assistance:

- Pre-fills category based on vendor name
- Suggests vendor from existing QB vendor list
- Provides one-click “Add to QuickBooks” action
- Tracks progress with encouraging messages

Progress Updates:

- “55% complete - $\frac{3}{18}$ fixed”
- “65% complete - $\frac{9}{18}$ fixed”
- “80% complete - $\frac{15}{18}$ fixed”

Step 6: Cleanup Complete (30 seconds)


 Cleanup Complete! Your QuickBooks **is** Now Accurate


You resolved **18 of 18** high-priority discrepancies!

BEFORE:

- **62** discrepancies (**25.1%**)
- **\$12,450 in** missing transactions
- **74.9%** accuracy

AFTER:

- **6** minor variances remaining (**2.4%**)
- **All** major transactions accounted **for**
- **97.6%** accuracy 

 The **6** remaining variances **are** small (**<\$50 each**).
You can review them later if needed.

[**View** Dashboard] [Review Remaining Issues]

Progress: “90% complete”

Step 7: Business Profile Questions (2 minutes)

Quick Business Profile (5 questions)

To provide better insights, tell us a bit more:

1. Who manages your bookkeeping?

- ☐ Me (owner)
- ☐ In-house bookkeeper
- ☐ External bookkeeper/accountant
- ☐ No one regularly

2. How often do you reconcile accounts?

- ☐ Weekly
- ☐ Monthly
- ☐ Quarterly
- ☐ Rarely/Never

3. What's your primary financial goal?

- ☐ Reduce debt
- ☐ Build cash reserves
- ☐ Grow revenue
- ☐ Improve profitability
- ☐ Plan for major purchase

Progress: “95% complete”

Step 8: Dashboard Ready

Same celebration as Path A.

Progress: “100% complete ✓”

PATH C: Manual Entry (Chaos/Need Help)

Profile: “My records are chaotic and I need help”

Total Time: 20-25 minutes

Manual Inputs: 15-25 (account details, transactions)

First Value: 30 seconds (first account entered)

Step-by-Step Flow

Step 1: Empathetic Encouragement (10 seconds)

💪 You're taking the right first step!

Going **from** chaos **to** clarity feels overwhelming, but we'll break it down into simple steps.

In **20** minutes, you'll have:

- Complete picture **of** your cash position
- Understanding **of** your money flow
- **90**-day cash flow forecast
- Actionable recommendations

Let's start with the most important thing: your cash.

[**Let's** Do This]

Step 2: First Bank Account (1 minute)

Your Primary Bank Account

What's the name of your main business bank account?

Account Name: [_____]

Example: "Chase Business Checking"

What's the current balance?

Current Balance: \$[_____]



Check your online banking or latest statement

[Continue]

Progress: "5% complete"

Step 3: IMMEDIATE VALUE - Cash on Hand (30 seconds)

TOTAL CASH ON HAND

\$32,100



Healthy

Chase Business Checking: \$32,100



Great start! You're already building your financial snapshot.

Do you have any other bank accounts?

[Yes, Add Another] [No, That's It]

Progress: "10% complete"

Key Innovation: User sees value in 30 seconds!


Step 4: Additional Accounts (2-5 minutes)

TOTAL CASH ON HAND

\$60,600  +\$28,500

 Healthy



- Chase Business Checking: \$32,100
- Payroll Account: \$28,500

 Nice! Your cash position is looking stronger.

Any more accounts?

[Yes, Add Another] [No, That's All]

Live updates as each account is added:

- Account 3: “73,400   +12,800”
- Positive affirmation after each addition


Progress: “20% complete - Great progress!”

Step 5: Credit Cards & Debt (3 minutes)

Business Credit Cards & Debt

Do you have any business credit cards or loans?

[Yes] [No]

 This helps us understand your full financial picture and calculate your net position.

If Yes:

Credit Card #1

Card Name: [_____]

Example: "Amex Business Gold"

Current Balance: \$[_____]

💡 How much do you owe right now?

[Continue]

After adding debt:

FINANCIAL SNAPSHOT

TOTAL CASH ON HAND

\$73,400

● Healthy

TOTAL DEBT

\$150,000

● Moderate

NET POSITION (Cash - Debt)

-\$76,600

💡 You have more debt than cash, but that's common
for growing businesses. Let's look at cash flow.

[Continue]

Progress: “35% complete”

Step 6: Upload Bank Statements (3-5 minutes)

Upload Last 3 Months of Bank Statements

This is the MOST IMPORTANT step. Bank statements show us:

- Where your money actually comes from
- Where it actually goes
- Your true spending patterns
- Recurring bills and income

For each account you entered:



Chase Business Checking

[Upload Sep 2025] [Upload Oct 2025]

[Upload Nov 2025]

Status: ●●● (0/3 uploaded)



Payroll Account

[Upload Sep 2025] [Upload Oct 2025]

[Upload Nov 2025]

Status: ●●● (0/3 uploaded)



Business Savings

[Upload Sep 2025] [Upload Oct 2025]

[Upload Nov 2025]

Status: ●●● (0/3 uploaded)



Drag and drop PDF or image files

[Continue When Ready]

AI Processing (background):

- Extract all transactions via OCR
- Categorize transactions (income, expenses, transfers)
- Identify recurring patterns
- Calculate average monthly income and expenses
- Detect seasonal trends

Progress Updates:

- “45% complete - $\frac{3}{9}$ statements uploaded”
- “60% complete - $\frac{6}{9}$ statements uploaded”
- “75% complete - $\frac{9}{9}$ statements uploaded, analyzing...”

Step 7: AI Analysis Results (1 minute)

✓ Analysis Complete! Here's What We Found

We analyzed 247 transactions across 3 months
(September - November 2025).

INCOME:

Average Monthly: \$20,450

Sources: 3 detected

- Client deposits: \$18,200/month (89%)
- Retainer fees: \$2,000/month (10%)
- Other income: \$250/month (1%)

EXPENSES:

Average Monthly: \$15,300

Categories: 12 detected

- Payroll: \$8,000/month (52%)
- Rent: \$1,500/month (10%)
- Utilities: \$450/month (3%)
- ... and 9 more categories

NET CASH FLOW:

+\$5,150/month ●

💡 Great news! You're generating positive cash flow.

[Continue]

Progress: “85% complete”

Step 8: Confirm AI-Detected Patterns (2-3 minutes)

Confirm Recurring Transactions

We detected these recurring transactions. Please confirm they're accurate:

MONTHLY BILLS:

- ✓ Rent - \$1,500 (1st of month)
- ✓ Electric - \$287 ± \$23 (15th of month)
- ✓ Internet - \$89.99 (1st of month)
- ✓ Payroll - \$8,000 (1st & 15th)

MONTHLY INCOME:

- ✓ Client A retainer - \$2,000 (5th of month)
- ✓ Various client payments - \$16,000-\$22,000

[All Correct] [Edit Details]

💡 This helps us forecast your cash flow accurately.

Progress: “90% complete”

Step 9: Business Profile Questions (3 minutes)

Quick Business Profile (8 questions)

1. Business name?

[_____]

2. What type of business?

☐ Service-based ☐ Product-based

☐ Both ☐ Other

3. How many employees?

☐ Just me ☐ 2-5 ☐ 6-10 ☐ 11-25 ☐ 25+

4. Who does your bookkeeping?

☐ Me ☐ Employee ☐ External ☐ No one

5. What's your biggest financial challenge?

☐ Cash flow timing

☐ Too much debt

☐ Not enough revenue

☐ Can't make financial decisions confidently

[Continue]

Progress: "95% complete"

Step 10: Celebration & Dashboard (30 seconds)

```
🎉 You Did It! Your Financial Playbook is Ready

In just 20 minutes, you went from chaos to clarity:

✅ Identified $73,400 in cash
✅ Tracked $150,000 in debt
✅ Analyzed 247 transactions
✅ Calculated +$5,150/month positive cash flow
✅ Created your first 90-day projection
✅ Identified 12 expense categories
✅ Detected recurring patterns

👏 That's HUGE progress! You should feel proud.

Your dashboard is ready with:
• Current financial snapshot
• 90-day cash flow forecast
• Spending analysis by category
• Recommendations to improve cash flow

[ View Dashboard ]
```

Progress: “100% complete ✓”

PATH D: Simplified (New Business)

Profile: “I’m just starting and don’t have much history”

Total Time: 10-15 minutes

Manual Inputs: 8-12

First Value: 30 seconds (first account)

Step-by-Step Flow

Step 1: Encouraging Message (10 seconds)

```
| 🚀 Perfect timing to start fresh! |
|                                     |
| Starting a new business is exciting. We'll help you |
| set up financial tracking from day one so you can |
| make confident decisions as you grow. |
|                                     |
| Since you're new, we'll focus on: |
| • Current cash position |
| • Expected monthly income/expenses |
| • Forward-looking projections |
|                                     |
| [ Let's Get Started ] |
```

Step 2-4: Account Entry

Same as Path C (manual entry of accounts).

Progress: “20% complete”

Step 5: Upload Available Bank Statements (2-3 minutes)

Upload Recent Bank Statements

Since you're new, you might not have 3 full months of business activity. Upload whatever you have:



Chase Business Checking

[Upload Most Recent] [Upload Previous]

[Upload Oldest Available]

Status: ●●● (0/3 uploaded)



Even 1-2 months helps us understand your patterns

[Continue] [Skip - I Have No Statements Yet]

If statements uploaded:

- AI analyzes available data
- Extrapolates patterns from limited data
- Flags “limited data” in forecasts

If no statements:

- Skip to manual income/expense entry
- Build forward-looking projections only

Progress: “40% complete”

Step 6: Expected Income (2 minutes)

Expected Monthly Income

What **do** you expect **to** earn per month **on** average?

Monthly Revenue Estimate: \$[_____]

💡 This can be a rough estimate. We'll refine it
as you **get** real data.

How **do** you **get** paid?

☐ Invoices (Net **30**)

☐ Retainers (monthly)

☐ Credit card (immediate)

☐ Cash/check

☐ Mix **of** above

[**Continue**]

Progress: “60% complete”

Step 7: Expected Expenses (2 minutes)

Expected Monthly Expenses

What do you expect to spend per month on average?

Monthly Expenses Estimate: \$[_____]

💡 **Include everything: rent, utilities, supplies, payroll, owner draw, etc.**

What are your biggest expense categories?
(Check all that apply)

☐ Payroll/Owner draw

☐ Rent

☐ Inventory/Supplies

☐ Marketing

☐ Software/Technology

☐ Professional fees

☐ Other: [_____]

[Continue]

Progress: “80% complete”

Step 8: Business Profile (2 minutes)

Simplified version of Path C business profile questions.

Progress: “90% complete”

Step 9: Dashboard Ready (30 seconds)



Your Financial Playbook **is** Ready!

In just **10** minutes, you've set up:

- ✓ Current cash position: \$32,100
- ✓ Expected monthly income: \$20,000
- ✓ Expected monthly expenses: \$15,000
- ✓ Projected cash flow: +\$5,000/month
- ✓ 90-day forward projection

As you operate your business, we'll:

- Learn your actual patterns
- Refine projections
- Provide increasingly accurate forecasts



Upload bank statements monthly to improve accuracy

[[View Dashboard](#)]

Progress: “100% complete ✓”

Bank Statement Processing Technology

AI-Powered OCR & Extraction

Supported Formats:

- PDF (native and scanned)
- JPG/PNG images
- HEIC (iPhone photos)

Extraction Process:

1. OCR (Optical Character Recognition)

- Extract all text from statement

- Identify statement structure (header, transactions, footer)
- Parse dates, descriptions, amounts

2. Math Validation

- Beginning balance + deposits - withdrawals = ending balance
- Flag statements that don't balance
- Request re-upload if validation fails

3. Transaction Parsing

- Extract each transaction: date, description, amount, type
- Categorize as: deposit, withdrawal, fee, transfer
- Identify merchant/vendor names

4. Pattern Recognition





- Identify recurring transactions (same amount, same day pattern)
- Detect seasonal variations
- Flag unusual transactions (outliers)

5. Matching (if QuickBooks connected)




- Match each bank transaction to QB transaction
- Flag discrepancies: missing, amount variance, timing difference
- Calculate match percentage

Data Quality Checks

Statement-Level Checks:

-  Math balances correctly
-  Date range is complete (no gaps)
-  Account number matches user input
-  Statement is recent (within last 6 months)

Transaction-Level Checks:

-  All transactions have date, description, amount
-  No duplicate transactions
-  Amounts are reasonable (no \$1M typos)

User Feedback:



Statement Validation Issue

The statement you uploaded for October 2025 doesn't balance correctly:

Beginning Balance:	\$32,450
+ Deposits:	\$22,100
- Withdrawals:	\$18,300
= Calculated:	\$36,250
≠ Ending Balance:	\$36,450 (off by \$200)

This might be:

- OCR error (we misread a number)
- Missing page (statement incomplete)
- Bank error (rare)

[Re-upload Statement] [Continue Anyway]

Integration with Business Profile System

Data Collected by Path

Data Element	Path A	Path B	Path C	Path D
QuickBooks Data	✔ Auto	✔ Auto	✗ Manual	✗ Manual
Bank Statements (3 mo)	✔ Required	✔ Required	✔ Required	● Optional
Account Names & Balances	✔ Auto	✔ Auto	✔ Manual	✔ Manual
Business Identity	✔ Auto	✔ Auto	✔ Manual	✔ Manual
Revenue Model	✔ Auto	✔ Auto	● AI-detected	✗ Estimated
Expense Framework	✔ Auto	✔ Auto	● AI-detected	✗ Estimated
Financial Statements	✔ Auto	✔ Auto	● Generated	● Projected
Organizational Structure	● Asked	● Asked	● Asked	● Asked
Strategic Goals	● Asked	● Asked	● Asked	● Asked

Legend:

- ✔ Auto = Automatically extracted
 - AI-detected = AI infers from bank statements
 - Asked = User answers questions
 - Generated = AI generates from available data
 - Projected = Forward-looking estimates
 - ✗ Manual = User enters manually
 - ✗ Estimated = User provides estimate
-

Onboarding Completion Metrics

Success Criteria

Metric	Path A	Path B	Path C	Path D
Time to First Value	3 min	5 min	30 sec	30 sec
Total Time	5-8 min	15-20 min	20-25 min	10-15 min
Completion Rate Target	90%	75%	65%	80%
Data Completeness	95%	90%	75%	60%
Forecast Accuracy	95%	90%	75%	50%

User Confidence Scores (Target)

Post-onboarding survey (1-5 scale):

Question	Target Score
“I understand my current cash position”	4.5+
“I feel confident about my financial data”	4.0+
“I can predict my cash flow”	4.0+
“Onboarding was easy”	4.5+
“I would recommend Financial Playbook”	4.5+

Post-Onboarding Experience

Dashboard Immediately Available

After onboarding, users see:

1. **Financial Snapshot**

- Total cash on hand
- Total debt
- Net position
- Traffic light status (🟢🟡🔴)

2. 90-Day Cash Flow Forecast

- Month-by-month projection
- Expected ending cash
- Confidence level

3. Forensic Analysis Report

- Discrepancies found (if any)
- Anomalies detected
- Optimization opportunities
- Potential savings

4. Recommended Actions

- Prioritized list (🔴 High, 🟡 Medium, 🟢 Low)
- One-click actions where possible
- Estimated impact of each action

5. Scenario Planning

- “What if?” simulator ready to use
- Pre-built scenarios based on goals

Continuous Improvement


Monthly Re-Analysis

Automated Process:

1. User uploads new month's bank statements

- 2. AI re-analyzes patterns
- 3. Updates forecasts
- 4. Flags new anomalies
- 5. Refines predictions

Notification:

 Time for Your Monthly Financial Check-In

Upload your November 2025 bank statements to:

- Update your cash flow forecast
- Detect any new anomalies
- Refine predictions
- Track progress toward goals

[\[Upload Statements \]](#) [\[Remind Me Tomorrow \]](#)

Learning & Adaptation







The system gets smarter over time:

Month	Forecast Accuracy	Pattern Confidence	Anomaly Detection
Month 1 (onboarding)	75%	Low	Basic
Month 3	85%	Medium	Improved
Month 6	92%	High	Advanced
Month 12	96%	Very High	Expert





Conclusion

The **Integrated Onboarding System v2.0** with mandatory 3-month bank statement collection provides:





For All Users:

-  Tiered paths based on sophistication
-  Immediate value (30 seconds to 5 minutes)
-  Confidence-building progression
-  3-month bank statement baseline (control)
-  AI-powered forensic analysis
-  Actionable insights from day one





For Path A (Fast Track):

-  5-8 minutes total
-  95% data completeness
-  QuickBooks verification
-  Ready for advanced features immediately





For Path B (Guided Cleanup):

-  15-20 minutes total
-  90% data completeness
-  QuickBooks cleaned up
-  Discrepancies resolved

For Path C (Manual Entry):

-  20-25 minutes total
-  75% data completeness
-  From chaos to clarity
-  AI builds profile from bank statements

For Path D (Simplified):

-  10-15 minutes total
-  60% data completeness
-  Forward-looking focus
-  Grows with the business

The 3-month bank statement requirement ensures:

- Ground truth financial data
- Pattern recognition capability
- Anomaly detection accuracy
- Forensic analysis depth
- Forecast reliability

This is onboarding that delivers value, builds confidence, and establishes the foundation for intelligent financial management.