

Heems Platform – Product Requirements Document (PRD)

Version: 2.3.2

Status: Production-Ready

Market: United Kingdom

Currency: GBP (£)

Product Type: On-Demand Introductory Care Marketplace

Brand Identity: Deep Emerald & Mint Green (Medical Trust Theme)

0. Executive Summary

Heems is a **transactional introductory marketplace** connecting Families (Clients) and Organisations (Partners) with **self-employed carers**. Heems is **not** a care provider and does **not** employ carers.

Launch-critical rules (non-negotiable):

- **Introductory Agency positioning:** no rota management, no care direction, no employment relationship
- **Strict privacy:** Partners never view/download raw DBS/Insurance (or any verification files); **badge-only**
- **Carers do not go live until verified**
- **Minimum hourly rate:** £15.00/hr hard floor
- **Stripe processing fees:** deducted from **Heems revenue** (not added to clients; not deducted from carers beyond the platform fee)
- **Client job posting parity:** Clients can **Post a Care Need (Job)**; carers can apply
- **Partner onboarding includes service postcode** during signup and is strict
- **Phased pricing ladder** with triggers + admin prompt for activation

1. Product Vision & Legal Disclaimer

Heems is a secure, compliant, digital **introductory platform** that **connects** families and care partners with verified, insured, self-employed carers.

Crucial Legal Disclaimer (Mandatory)

“Heems operates strictly as an **Introductory Agency** (as defined by CQC regulations), not a Care Provider. We do not employ staff, we do not direct care, and we do not manage rotas. All carers are self-employed independent contractors.”

Must appear on:

- Website footer (all pages)
- Signup & onboarding flows (Client, Partner, Carer)
- Legal pages (Terms/Privacy/Cookies)
- Partner Portal footer

2. Product Objectives

- Connect families and organisations with verified, insured carers safely
- Provide carers with sustainable, flexible self-employed work
- Operate a transaction-based marketplace with **zero monthly fixed costs** for partners
- Avoid CQC registration by adhering strictly to the introductory marketplace model (no employment relationship, rota management, or care direction)

3. Users, Roles & Parity

3.1 Client / Family (B2C)

Clients can:

- Search and view carer profiles
- **Post a Care Need (Job)** specifying requirements
- Receive applications from carers to client posts
- Message carers
- Book and pay through the platform
- View booking history and receipts

3.2 Partner (B2B) – Standard Partner

Partners can:

- Search and view carer profiles
- Message carers
- Create/manage job posts (shifts/requirements)
- Book and pay through the platform

- Access support (In-Chat + Email Support)

3.3 Carer

Carers are:

- Self-employed independent contractors
- Verified via required documents and checks (including insurance + referrals)
- Able to apply to Client posts and Partner posts (where eligible)
- Able to accept bookings and receive payouts via Stripe Connect

3.4 Heems Admin

Admins can:

- Review and approve/reject verification submissions
- Manage disputes, fraud/abuse, and enforcement actions
- Control pricing phase activation (§5), but **no per-user custom pricing**

3.5 Client/Partner Parity (Mandatory Note)

Client Portal and Partner Portal are functionally aligned around the same core workflow:

Post a need or discover carers → Message → Book & Pay (transactional, no subscriptions).

4. Scope

4.1 In Scope (Launch / MVP)

- Transactional payments, fee calculation, receipts, Stripe Connect splits
- Client Portal: search + job posting + manage applicants + bookings
- Partner Portal: profiles + messaging + job posts + bookings + email support + in-chat support
- Carer verification incl. mandatory insurance + two work referrals
- Rate enforcement: £15 minimum hourly rate
- Strict privacy: badge-only verification visibility for Partners
- Cancellation/refund rule: **48-hour non-refundable** rule (§9)

4.2 Out of Scope (Must Be Removed/Hidden)

- Subscription plan UI/marketing at launch

- API integrations and bulk CSV uploads
- Dedicated account managers, priority support, SLAs
- Compliance vault tooling (packs, exports, **document downloads**)
- Enterprise analytics/reporting suites

5. Monetisation & Phased Pricing Ladder

Heems uses a phased pricing ladder to support growth. There are **no subscriptions at launch**.

5.1 Definitions

Let **B** = Base booking value = (Carer Rate × booked units).

- **Family service fee (FSF)** = % applied to B and added to Client/Partner total
- **Carer platform fee (CPF)** = % applied to B and deducted from Carer payout
- **Heems Gross Revenue (HGR)** = FSF + CPF (both calculated on B)
- **Stripe Processing Fees (SPF)** = Stripe fees for payment processing
- **Heems Net Revenue (HNR)** = HGR – SPF

Accounting rule (Option A):

- Stripe processing fees are **deducted from Heems revenue** (HGR → HNR).
- Stripe fees are **not** added to Client totals.
- Stripe fees do **not** reduce Carer payout beyond the CPF defined for the current phase.

5.2 Phase 1 — Launch (0–6 months)

Goal: Fill the platform

- Families/Clients/Partners: **10% FSF**
- Carers: **0% CPF**
- Subscriptions: none

Marketing line allowed:

“Founding carers pay no platform fees.”

Effective:

- Client/Partner pays: B + 10% of B

- Carer receives: B
- Heems Gross Revenue: 10% of B
- Heems Net Revenue: 10% of B – SPF

5.3 Phase 2 — Early Traction (6–12 months)

Trigger criteria (all must be true):

- 30+ active carers
- 50+ active families
- Repeat bookings occurring

Pricing:

- Families/Clients/Partners: **12% FSF**
- Carers: **5% CPF**

Effective:

- Client/Partner pays: B + 12% of B
- Carer receives: B – 5% of B
- Heems Gross Revenue: (12% + 5%) of B
- Heems Net Revenue: HGR – SPF

5.4 Phase 3 — Scale (12–24 months)

Only activate if:

- Bookings are consistent
- Supply < demand (demand-constrained)

Pricing:

- Families/Clients/Partners: **12% FSF**
- Carers: **10% CPF**

Effective:

- Client/Partner pays: B + 12% of B
- Carer receives: B – 10% of B
- Heems Gross Revenue: (12% + 10%) of B
- Heems Net Revenue: HGR – SPF

5.5 “Prompt to Trigger” Phase Changes (Mandatory Requirement)

When the system detects Phase 2 or Phase 3 criteria are met, it must generate an **Admin Prompt**.

Prompt must include:

- “You have met the requirements for Phase X pricing.”
- Summary metrics (active carers, active families, repeat booking count, supply/demand indicator)
- A single action: **Activate Phase X** with a required effective date/time

Rules:

- Phase changes must be **platform-wide**, not per user.
- Admin settings must show:
 - Current phase
 - Past phase changes with timestamps (audit log)

Definitions:

- Active carer: verified + activity in last 30 days (login, application, message, booking, availability update)
- Active family: activity in last 30 days (search, message, job post, booking)
- Repeat bookings: same client/partner completes ≥ 2 bookings total (or creates a recurring booking)

6. Partner Onboarding (B2B) – Mandatory Sequence

Partner signup must follow this exact order:

1. Identity

- Organisation Name
- Contact Name
- Email
- Password

2. Intent

- Care Type: Hourly / Daily / Live-in

3. Preferences

- Gender preference: Male / Female / Any

4. Location

- Service Postcode (where they want service delivered)

5. Dashboard Access (Instant)

- Immediate access, no paywall, no subscription prompts

6.1 Partner Service Postcode Editability (Required)

- Partner can **edit** service postcode after signup (Profile/Settings).
- Stored service postcode should **prefill** new job posts by default (editable per post).

7. Portal Capabilities (MVP Scope)

7.1 Partner Portal – Allowed Features Only

Partner Portal must include only:

1. Carer Profiles (Search & View)
2. Basic Messaging (Partner ↔ Carer chat)
3. Job Posts (Create/Manage Shifts)
4. In-Platform Bookings (Payment processing)
5. Email Support (Standard)
6. In-Chat Support (Support line / guided support chat)

7.2 Client Portal – Parity Features

Client Portal must include:

- Search & view carers
- Messaging
- Post a Care Need (Job)
- Manage posts (edit, pause/unpublish, close/cancel)
- Review applicants and select a carer
- Book & pay

7.3 Job Posting + Applications (Shared Model)

Post types under one shared job model:

- A) Client Care Need (Client Post)
- B) Partner Shift (Partner Post)

Minimum job fields:

- Post type (Client/Partner)
- Care type (Hourly/Daily/Live-in)
- Postcode (service location)
- Schedule (dates/times or start date + duration)
- Requirements/notes
- Gender preference (if used)
- Offered rate (hourly must be \geq £15.00)

7.3.1 Carer Applications – Minimum Payload (v2.3.2)

When a carer applies to a Client or Partner post, the application must include at minimum:

- **Application message**
- **Availability confirmation** (explicit confirmation they can cover the requested times)
- **Rate confirmation**, one of:
 - Accept offered rate, or
 - Propose an alternative rate (hourly proposals must still respect the £15 floor)

Rule:

- The final agreed rate used for payment must be locked into the booking before checkout.

8. Privacy & Verification Visibility (Strict – Badge Only)

8.1 Non-Negotiable Privacy Rule

Partners can never view, access, or download raw verification documents, including:

- DBS files
- Insurance files
- Any storage links, file IDs, previews, or metadata enabling retrieval

Partners must rely 100% on the verification badge.

8.2 What Partners Can See

- Badge: “**Insured & Vetted**”
- Standard profile details needed to evaluate suitability (bio, skills, experience, availability where supported)

8.3 Admin-Only Access

Only the Carer and authorised Heems Admin may access verification submissions, strictly for verification and trust/safety operations.

9. Cancellations & Refunds

9.1 Refund Rule (Owner Requirement)

- **After 48 hours, payment is not refundable.**

Measurement:

- 48 hours is measured from **successful payment capture timestamp**.

9.2 Within 48 Hours (v2.3.2 Clarification)

- Within 48 hours of payment capture, refunds are **not automatic**.
- Refunds within 48 hours require **manual admin review** and are handled case-by-case.

9.3 Legal & Exceptional Cases

Refund handling remains subject to applicable law. Exceptional cases (e.g., confirmed no-show or platform failure) may require admin action to preserve marketplace trust.

10. Carer Verification, Trust & Safety

10.1 Verification Requirements – Mandatory to Go Live

Unverified carers:

- Must not appear in search results

- Must not be bookable
- Must not be able to apply to Client/Partner posts

To be verified and go live, a carer must provide:

- DBS certificate
- Right to work proof
- Government-issued ID
- Professional Indemnity / Public Liability Insurance certificate (mandatory)
- Two (2) Work Referrals (mandatory)

10.2 Work Referrals Workflow (Owner Clarification + v2.3.2 Definition)

- Referral requests may be sent to the referrer (email/SMS).
- If a referrer does not respond, referral remains **Pending** indefinitely until resolved.
- Carer can **replace/change** a referral while it is Pending (update details or select a different referrer).
- Verification cannot complete until **two referrals are Verified** by Admin.

Verified referral definition (v2.3.2):

A referral is marked **Verified** only when Heems Admin records a **positive confirmation** from the referee (e.g., email reply, SMS reply, or logged call outcome).

10.3 Verification Badge (Global)

Verified carers display:

“Insured & Vetted”

Internal meaning of “Vetted” includes: DBS + ID + right-to-work + 2 referrals verified.

10.4 Expiry / Invalid Document Handling (v2.3.2)

If **any mandatory verification element** becomes invalid/expired (Insurance, Right-to-Work, ID, DBS where applicable):

- Carer status changes to **Unverified**
- Carer is hidden from search
- Carer cannot receive new bookings
- Carer cannot apply to new jobs until resolved

10.5 Stripe Connect Payout Prerequisites (v2.3.2)

- Carers must complete Stripe Connect onboarding (KYC + bank details) before payouts are released.
- If Stripe Connect onboarding is incomplete, payouts are **held** until completion.

11. Pricing Constraints

11.1 £15 Hourly Floor (Hard Rule)

- Carers cannot set hourly rate below £15.00
- Block save with exact error:

“Minimum hourly rate allowed is £15.00.”

11.2 Earnings Preview (Recommended UI Safeguard)

In carer rate settings, show:

- “You will receive: £X.XX/hr (after platform fee).”
- Platform fee must reflect the **current phase** (0%, 5%, or 10%).

12. Payments & Stripe Requirements

12.1 Provider

- Stripe + Stripe Connect (GBP only)

12.2 Calculation & Rounding Standard

All monetary calculations must be performed in **integer pence**.

Reconciliation rules (v2.3.2 clarified):

- **Client/Partner Total Paid = B + FSF**
- **Carer Payout = B – CPF**
- **Heems Gross Revenue = FSF + CPF**
- **Heems Net Revenue = (FSF + CPF) – SPF**

Stripe Processing Fees are treated as a **Heems expense**, not a line item added to the Client total.

12.3 Stripe Processing Fees (Owner Decision – Option A)

- Stripe processing fees are deducted from Heems revenue.

- Stripe fees must not be added to Client totals.
- Stripe fees must not reduce Carer payout beyond the defined CPF for the current phase.

13. Marketing & Copy Rules (Global)

13.1 Forbidden Terms

- Staffing
- Providing carers / supply carers
- Employment (in a way implying Heems employs carers)
- **Manage care** (any wording implying Heems “manages care” / provides care management)
- Any phrasing implying Heems directs care or manages rotas

13.2 Required Terms

- Connecting
- Introducing
- Platform / marketplace
- **Insured & Vetted**
- Phase 1 marketing line allowed:
 - “Founding carers pay no platform fees.”

14. Technical Strategy (Future-Proofing)

14.1 Subscriptions (Feature-Flagged)

- Subscription code may remain in the codebase
- Must be disabled via feature flags
- Must not appear in launch UX, onboarding, marketing, or billing screens

14.2 Confirmed Tech Stack

- Web: ReactJS
- Mobile: React Native
- Backend: Node.js or Laravel

- Payments: Stripe Connect
- Maps/Geofencing: Google Maps API (or equivalent)

15. Acceptance Criteria (Definition of Done)

1. Partner signup sequence is exactly: **Identity → Intent → Preferences → Location → Dashboard**
2. Partner service postcode is editable after signup
3. Clients can **post and manage** a care need and carers can apply; Clients can select applicants and book
4. Carer applications include: message + availability confirmation + rate confirmation (accept/propose)
5. Unverified carers are not visible/bookable and cannot apply to posts
6. Carer cannot save hourly rate below £15.00 and sees the exact error message
7. Carer cannot be verified without: DBS + right-to-work + ID + insurance + two Verified referrals
8. Referral remains Pending until response; carer can replace referrals while Pending; Verified requires positive confirmation recorded by Admin
9. Partners never view/download raw DBS/Insurance files; badge-only visibility (**Insured & Vetted**)
10. Pricing matches the current phase and is applied platform-wide; admin prompt triggers Phase 2/3 activation with effective timestamp
11. Stripe processing fees are deducted from Heems revenue (Option A); gross vs net revenue definitions are implemented
12. After 48 hours from payment capture, payment is not refundable; within 48 hours refunds require admin review (subject to law)
13. If any mandatory verification element expires/invalidates, carer becomes Unverified and is hidden until resolved
14. Stripe Connect onboarding must be completed for payouts; payouts held until completed
15. Legal disclaimers are visible on footer and signup/onboarding flows; copy avoids “staffing/provide/supply/employment” language

Appendix A — Pricing Examples (QA)

Assume **B = £100.00** base booking value.

Phase 1

- FSF (10%): £10.00
- Client/Partner total: £110.00
- CPF (0%): £0.00
- Carer payout: £100.00
- Heems Gross Revenue: £10.00
- Heems Net Revenue: £10.00 – SPF

Phase 2

- FSF (12%): £12.00
- Client/Partner total: £112.00
- CPF (5%): £5.00
- Carer payout: £95.00
- Heems Gross Revenue: £17.00
- Heems Net Revenue: £17.00 – SPF

Phase 3

- FSF (12%): £12.00
- Client/Partner total: £112.00
- CPF (10%): £10.00
- Carer payout: £90.00
- Heems Gross Revenue: £22.00
- Heems Net Revenue: £22.00 – SPF