

# MaxCredible Essential Onboarding Experience

Experience the demo here:

<https://basic-onboarding.vercel.app/>

MaxCredible 2025-26

# Executive Summary & Philosophy

To facilitate a smooth transition from learning about maxcredible to actually working with maxcredible we aim to build a very basic onboarding tool. This guides the user from registration to sending their first reminder in under 10 minutes. The flow consists of a linear setup wizard and optional "micro-onboarding" loops for specific features.

We will start by outlining a more linear step-size wizard that guides a user through setting up their administration just like Payt does. Furthermore, also like Payt we will enable the user to do each step on its own from an overview page. The linear flow ensures a full setup whereas doing it in chunks is considered doing "micro-onboardings". The reader of the document should keep in mind that each of these steps should be doable in complete isolation.

This document only outlines the user journey from registration to finalizing setup, it does not take into account any pre- or post-onboarding activities such as converting from the landing page or activating all features. The focus is exclusively on combining the linear Path for initial setup with targeted "Micro-Onboarding" flows for specific features. For simplicity we leave the experience of a micro-onboarding the same as in the linear flow. Each section showcases the fields and the views.

In sum, the new onboarding flow addresses two distinct user behaviors:

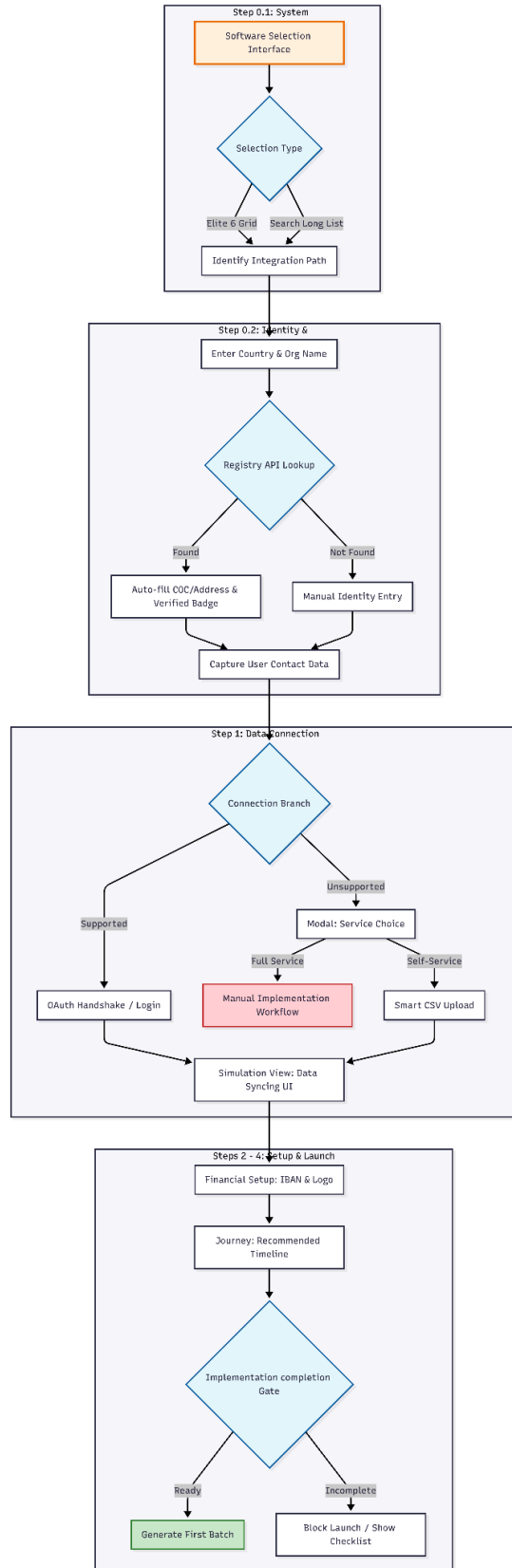
1. The Linear Path: A high-velocity wizard that takes a user from "Sign Up" to "First Reminder Sent" in under 10 minutes.
2. The Micro-Onboarding Loop: Context-specific screens that trigger only when the user engages with that specific section.

Core Metric: Time to First Value (TTFV) — specifically, the time it takes to send a single valid reminder.

The following chart illustrates the flow logic, distinguishing between the mandatory path and the optional learning loops.

## Visual Flow Overview

<https://www.mermaidchart.com/d/95fc65-5567-43f5-a820-c3183f3d7661>



# The Onboarding steps:

## Step 0: register and create your collector (account)

Verify the user, capture organization details, and identify their software stack to determine the integration path. By validating the user early, we prevent fake account creation and capture critical data points (specifically organizational identity and software infrastructure). This directly informs the level of manual effort we are willing to invest in recovering failed onboardings and contributes to shaping our automated marketing strategies/campaigns. The final part is "create administration" which is just a screen with the email, T&C, privacy statement, implementation support conditional toggle.

### User Flow:

#### Step 1: Select software:

1. If supported (e.g. Exact, Twinfield, Banqup, AFAS): proceed to direct onboarding.
2. If not supported: User chooses between paying €500 implementation fee or using the free CSV upload.
  - a. Users who choose to pay €500 will still be going through the full onboarding, just without the data ingestion step.
  - b. For CSV upload:
    - i. Ideally CSV uploads happen regularly and follow the original data source (e.g. Yuki or Sage).
    - ii. For CSV upload the user can also use a dummy set (they can create that here: <https://maxi.maxcredible.com/invoice-table>)

#### Step 2: Define user contact detail and information

1. First name
2. Last name
3. Phone
4. Email

#### Step 3: Organization lookup

1. Organization name
  - a. Option: Lookup organization name in registry to prefill rest
2. COC number

3. Street
4. House number
5. Postal Code
6. City
7. Country

#### Step 4: validate organization

1. Double check email address provided is correct, click create administration
2. Popup message with you have received a verification email in your inbox

#### Step 5: Click email

1. Click email validation link
2. Set password
3. Go to login screen with username and password prefilled (username = email)

#### More details:

Supported softwares can toggle on implementation support (temporary offer: free of charge with 200 euro crossed out) at the final step. The "Unsupported" Flow: The MaxCredible approach will now also incorporate the Payt model regarding integrations. Payt offers a universal onboarding path where users with unsupported software can proceed by paying a €500 implementation fee.

MaxCredible Essential focuses on all popular bookkeeping integrations and highlights their six native "Elite" integrations as "popular integrations". On top of the paid custom implementation we also offer a third option for users with unsupported integrations unwilling to pay. They are routed to a Smart CSV Upload workflow. This allows us to service these clients immediately through a standardized import process while we develop structural middleware solutions with partners like Chift.eu or DBasics.

We also introduce a "Registry Lookup" tool to reduce typing friction and create a moment of "magic."

When the user selects a country and types a name, the system doesn't just fill the fields; it displays a '**Searching EU Registry...**' animation to visually demonstrate that we are verifying their legitimacy. Upon success, a green '**Verified**' badge appears next to the Organization Name, giving the user an immediate sense of security and accomplishment.

***"100% satisfaction guaranteed at 50% of the price."***

**Requirements:**

1. Subtitle of registration page (100% satisfaction guaranteed at 50% of the price.)
2. Integrations for the company lookup (commercial entity):
  - a. <https://www.hithorizons.com/services/api>
  - b. <https://console.openapi.com/apis/company/info>
  - c. Partner with: D&B for DUNS lookup or UP for company lookup
3. Smart lookup for bookkeeping systems (and standard list)
  - a. Custom: please define option (user types by hand)
4. Set notification email same as registration email.

**Note:**

Title should always include 100% satisfaction guaranteed at 50% of the price. Copy should read: Get started to collect your money. Create your collector (instead of account).

**Flow:**

**Pick software > Add organization data > add user data > confirm email & register > verification & set password > move to login**

**Screens:**

## Step 1: Data ingestion

Once the initial registration and administration validation are complete, the actual data ingestion process begins. This stage allows users to confirm their software selection or modify it using an interactive interface designed to minimize friction. Instead of a static loading experience—which traditionally leads to high drop-off rates—the system maintains engagement by replacing the standard "spinner" with a dynamic simulation of the software's intelligence. By visualizing active background tasks such as invoice processing and due date determination, the platform demonstrates its value immediately, keeping the user involved while the system works toward sending the first reminder.

### Step 1: Software Selection

1. Access the visual grid of integrations where software options are displayed as large, clickable cards with high-quality logos.
2. Use the "Smart Search" bar to filter integrations instantly; if your software is not found, the system will provide an "Other - please define" option or direct you to the CSV upload path.
3. For unsupported software, choose between paying a €500 implementation fee for manual setup or proceeding with a free, standardized CSV upload.
  - a. Selecting the €500 fee ends the process there and tells the user MaxCredible will be in touch within 1-2 business days.
  - b. Selecting the .csv causes the data ingestion and simulation to trigger normally.

### Step 2: Data Ingestion and Simulation

1. For .csv only: Uploading your data via a specialized drop zone that provides immediate feedback, turning green to signal "File Readable" before the upload even begins.
2. Monitor the real-time progress view as the system performs active tasks, including "Importing invoices," "Calculating outstandings," and "Determining due dates".
3. Review the pre-defined notification email shown on the screen; you can either validate it or click the pen icon to provide a different address for the completion alert.

### Requirements:

- Link to manual .CSV helper: <https://maxi.maxcredible.com/invoice-table>



- **Visual Grid:** All integrations, not just the MaxCredible standard ones (Xero, Yuki, Sage, Twinfield, Exact, etc.) are displayed as large, clickable cards with logos.
  - If a standard 6 is selected user can connect, if not user is requested a fee.
  - Simulation: Once connected, an overlay appears with a title: "synching data" and a progress bar. It displays micro-copy like "Importing data" and "determining due dates" turning the wait time into a demonstration of power.
  - Pause moment with a notification scheduler stating it might take an hour where the user is shown their current email address and asked to confirm it for the notification or to change it to something else.
  - The notification will come later, in the meantime user can finish account setup.

### **Flow:**

**Create connection > handshake or login > simulation view > verify/edit notification email > continue to step 2.**

If supported administration:

User clicks "create connection" > do the handshake protocol > start synching data

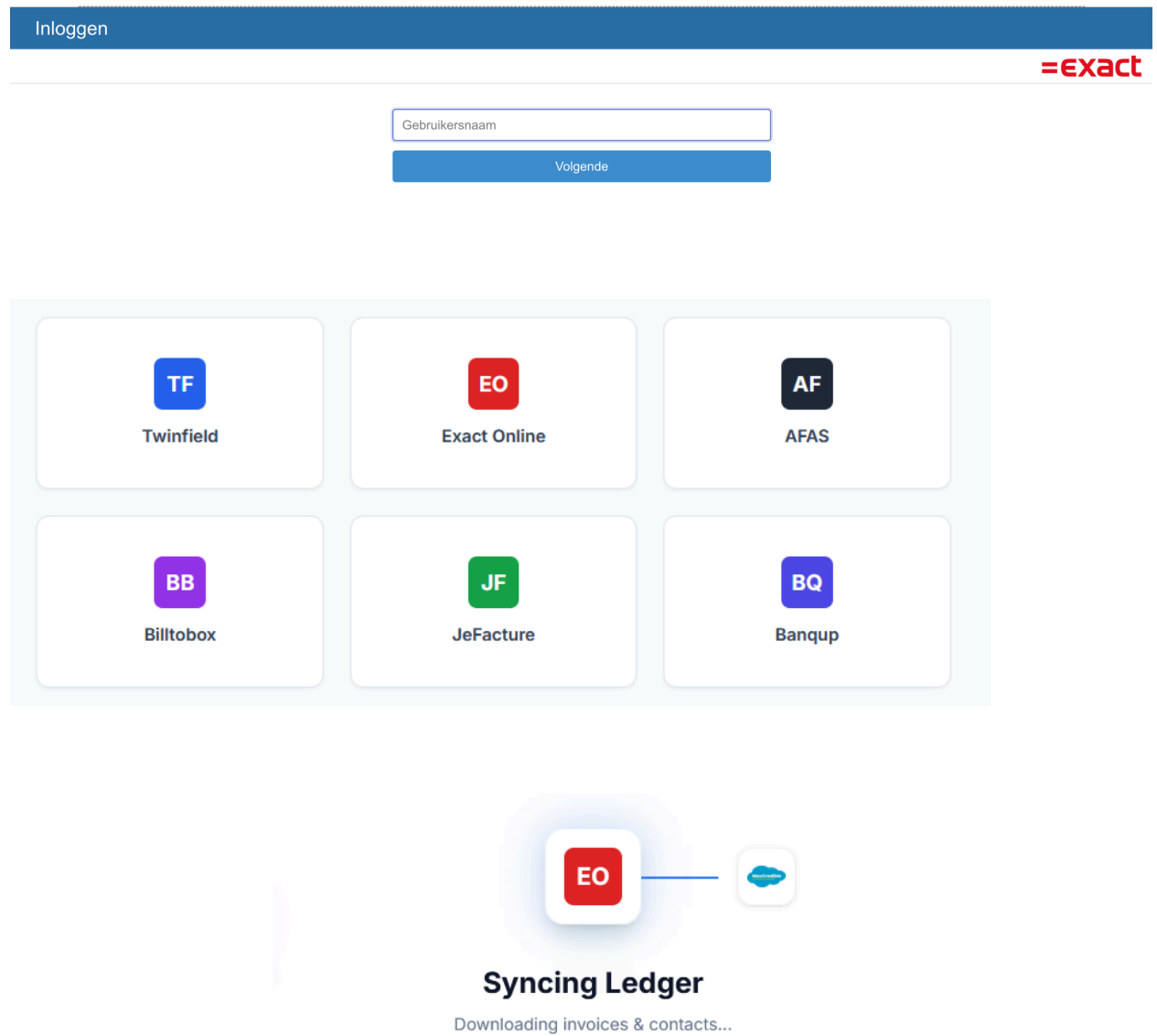
Else:

User triggers the "Custom Implementation" flow > Selects I'll pay > gets final screen (we'll be in touch) OR User goes to upload .csv > uploads a csv > does the mapping > presses import & process

### **Requirements:**

To make the import workable we really need an Import validation screen with support tools such as mapping and variable grooming.

Screens:



## Step 2: account and financial setup

**What we are doing and why:** We are moving the financial setup to the very first screen after starting the handshake protocol (data ingestion). Here users can validate all the data they supplied in the registration form (step 0). This time it's about setting up the rest of the administration. These details are communicated with your customers.

- **Payout Focus:** The IBAN field is prominent, visually reinforcing the goal of the software.
  - IBAN
  - BIC
  - Currency (dropdown with all major currencies)
- Validate remaining details (everything previously filled in during step 0)
  - Organizational details (chamber of commerce, address, name)
  - User details first name, last name, email
- Setup email for sending and receiving (default to email address used for signup)
  - Setup SPF records
- Upload logo
- Update or change notification email if the signup email is not correct.
- (OPTIONAL) Stripe onboarding flow to start working with payment links.
  - [https://connect.stripe.com/oauth/authorize?response\\_type=code&client\\_id=ca\\_RN9UbXwLqUhlv3mRvVSCT8vN9Y2UqYQH&scope=read\\_write](https://connect.stripe.com/oauth/authorize?response_type=code&client_id=ca_RN9UbXwLqUhlv3mRvVSCT8vN9Y2UqYQH&scope=read_write)
    - We can use a redirect URL in case this was successful, we should have a page for that so we understand the user can continue.

### Flow:

Verified notification email address > user starts setup of administration data > logo > bank details + currency > validate all the previous information is still correct (address + contact) > email address for sending and receiving and setting up SPF

### Mandatory fields:

CoC, IBAN, BIC/SWIFT, Currency, Company registration details, Email address for sending and receiving, logo.

Screens:

Verify & Complete Setup

Review your registration details, setup email, and add branding.

Identity Verified

REGISTRATION SUMMARY

Edit Details

ORGANIZATION DETAILS

see B.V.

CoC: 19026560

Main Business District 36

1011 AK, Amsterdam

Netherlands

ADMINISTRATOR DETAILS

Admin User

Account Owner

stulder@hotmail.com

EMAIL IDENTITY

Read Guide

SEND & RECEIVE ADDRESS

We use this single address for all outgoing reminders and incoming replies.

stulder@hotmail.comValid

ENSURE DELIVERABILITY (SPF)

To send emails on your behalf without them being marked as "via maxcredible.com" or landing in spam, please add this to your DNS settings:

include:\_spf.maxcredible.com

\* You can continue without this, but the "From" header will look different.

WHAT YOUR CUSTOMER SEES

WITH SPF RECORD

10:42 AM

Payment Reminder

From: admin@company.com

CURRENT STATUS (NO SPF)

10:42 AM

Payment Reminder

From: admin@company.com via maxcredible.com

BANK DETAILS

COMPANY LOGO

IBAN

NL88 KNAB 0414 8858 48

BIC (SWIFT)

KNABNL2H

CURRENCY

EUR (€)

Click to upload logo

PNG, JPG or SVG (Max 2MB)

Confirm & Continue →

## Step 3: The Journey setup

Now that the user has added all their info to the use of MaxCredible we should scale up and build a standardized journey for all debtors.

**What we are doing and why:** Now that the user has performed all the form filling work, let's get started with creating value (step 2). We ask permission to automate it. We are simplifying the complex "rules engine" into a visual timeline. Users can see the flow from "Green (Friendly)" to "Red (Strict)" to "Phone (Call)," making the concept of a "Journey" intuitive and less intimidating than a list of settings.

It is key for the user to see everything prefilled when they arrive here, with the current options clearly stating "recommended" on them from the first time the user arrives. The timeline has two default options short and normal (2 and 3 steps). The steps itself are editable but also have default intervals (start time 1 day after due or 5 days after due), interval days 7 or 14 (fast or normal). The timeline is editable by selecting a third custom option. In this custom option we use **tactile stepper buttons (+/-)** for the 'Days' configuration. The user doesn't type '14'; they click '+' to watch the number increment. This prevents invalid data entry (e.g., negative days). Additionally, the 'Mandatory' badge on Step 1 reinforces that a journey *must* start somewhere, guiding them to configure the later steps.

The user is also able to define a time for when the import happens. This time defaults to 18:00 (PM).

### Requirements:

- Time of import (define in half hours from a dropdown)
- Recommended communication days (recommended = mo-fri), sunday not possible
- Minimum message amount (recommended = 10,00)
- Length (short or normal (normal = recommended)
- Pacing strategy (fast = recommended, normal, custom)
- Type of final message (email or phone call)

### Flow:

Finalize data step > setup journey with default settings on recommended > set import time > set days of communication > set minimum message amount > set journey length > set distance between steps

## Configure your Autopilot.

Fine-tune the timing and channels for your automated journey.

### Global Rules

**RECOMMENDED SENDING DAYS** (Click to edit)  
M T W T F S

**MINIMUM MESSAGE AMOUNT**  
€ 15.00  
ⓘ Total outstanding balance required to trigger a message.

**JOURNEY LENGTH** Recommended  
Short (2 Steps) Normal (3 Steps)

**PACING STRATEGY**  
Fast Normal Custom

1

**First Reminder** EMAIL  
Friendly notification

1 Day  
AFTER DUE DATE

2

**Second Reminder** EMAIL  
Firm follow-up

7 Days  
LATER

!

**Final Escalation** Email Call  
Demand for payment

7 Days  
LATER

Save & Activate Journey ☑

## Step 4: The Onboarding Management Screen

Finalize your implementation.

**What we are doing and why:** Complete your profile before going live. Before dumping the user into the full dashboard, we provide a "Pre-Check." This "Overview" screen summarizes what has been done and acts as a gatekeeper. It ensures the user feels safe and prepared before hitting the "Go Live" button, which transitions them from setup mode to operational mode.

The 'Generate First Batch' button is initially **disabled (greyed out)**. It only becomes active (blue) when the core requirements (Financials, Data, Journey) are marked 'Completed'. This 'Gatekeeper' pattern prevents the user from launching a broken process. We also include a 'Safety Lock' note explicitly stating: *'Nothing sends automatically yet'* to lower anxiety

- **New Onboarding State (The Solution):**
  - **Checklist:** A visual list showing Steps 1-3 as "Done" and Connecting stripe as "Optional."
  - **Launchpad:** A prominent "Generate First Batch" button that is only enabled once the core requirements are met.

### **Requirement:**

A status for the first import (as long as the system doesn't have any data it should say, import still progressing, please watch your inbox for the notification).

### **Flow:**

Finalize journey > go to setup progress overview > complete steps individually (navigate to local step) > complete everything or mark everything as complete > generate first batch > go to bath page.

Screens:

### Mission Control

Review your setup before activating the automated debtor journey.

✓**Identity & Financials**  
Organization, Email, IBAN

COMPLETED

✓**Data Source**  
Connect Accounting or Upload CSV

COMPLETED

3**Design & Tone**  
Email Template, Logo, Style

TO DO

5**Journey Configuration**  
Timing and Triggers

TO DO

OPTIONAL CONFIGURATIONS

✓**Dispute Handling**  
Protocol for contested invoices

COMPLETED

✓**Inbox Connection**  
Verify email forwarding

COMPLETED

⚡

**Immediate Action Required**  
Clicking start will instantly generate the following draft actions based on your settings:

DEBTOR	ACTION	STATUS
Acme Corp	Reminder 1	Draft
COMPLETE SETUP TO PREVIEW		
Globex Inc	CAR TASK	Draft
+ 41 others pending...		

REQUIREMENTS REMAINING:

Connect Data

☐ Define Template

☐ Set Journey Config

Generate First Batch

🔒 Safety Lock: Nothing sends automatically yet. You must manually approve this first batch on the next screen.

🔔

**Batch Generated!**  
Your first 43 reminders have been created successfully.

👉

**Action Required: Manual Review**  
For safety, this very first batch is paused. You must review and approve them before they are sent to your customers.

Review Batch Now



## Bookkeeping systems:

### The "Elite 6" (Instant Connect)

Three large, branded cards with full-color logos and the Banqup three (lesser importance).

1. **Twinfield**
  2. **Exact Online**
  3. **AFAS**
  4. Billtobox
  5. Jefacture
  6. Banqup
- Interaction: Clicking these triggers the OAuth flow directly forcing the user to login and perform the handshake. Completing simulates an OAuth popup (spinner -> "Success!") and then continues the data ingestion process

### The "Long List" (Smart Search)

A search bar: "Search 40+ other integrations..."

- Behavior: User types "Xero" or "Sage."
- Result: The grid filters.
  1. There is always a Other - please define option available if nothing is returned in the filter
- Selection Logic: If a user clicks an unsupported system (e.g., Xero):
  1. Console Log: User selected unsupported integration: Xero.
  2. Alert Modal: "Our implementation team will reach out to you soon! For now, please upload your Xero export file."
  3. Redirect: Auto-switch tab to "Upload CSV."

### Integration step:

After the user has fully created their account and credentials they will have to authenticate their bookkeeping software (do handshake or login). In the case they have something unsupported or use .csv files directly there will not be this process and they go straight to the data ingestion flow after uploading their .csv.

A Key step here is that unsupported software users can still opt-in to pay 500 euros and have our implementation team handle the setup from there. They need to wait a bit for that (around 1-2 business days)

# Feature inclusion and exclusion

## **Essential will have:**

Dashboard

Mailbox (TBD)

To do:

- Tasks

- Issues (limited subset TBD)

- E-mails

- Letters

- Calls

Invoice hub

- Customers

- Invoices

- Arrangements

Payment journey (TBD)

- Simplified standard templates (just 3 - 1 for each reminder option)

- Simplified payment journeys (just 1)

(For collection and Exports?)

- Stripe payment links

## **Essential will not have:**

Reports (any)

Settings (any)

Advanced options in all features (mostly payment journeys)

Feature Set	Work to be Done	Estimate
Pre-registration flow	Software picker and details for company and user, email verification (conditional integration @ 500 euros)	8 Hours
Login flow updates	Minor updates to registration flow (mandatory and optional fields)	4 Hours
Baseline data	Basic data setup (BANK, Comms, verify company data)	8 Hours
Journey Builder	Timeline, step toggling, settings 1 dynamic journey. Apply journey to all invoices	16 + 2 (BE) Hours
Stripe/Rabo/Globadyme	PSP included by default on templates for payment links and managed onboarding	16 Hours
Dashboard	Zero-state design and "Connect Data" CTA.	4 Hours
Micro-onboardings	Logic to initiate any onboarding separately outside of the main flows	10 Hours
Impl. Overview	Setup dashboard with a to-do list before going live	16 Hours
Hiding content	Which exact pages do we want to show and not show? TBD (suggested list below ~ 16 hours) → TBD	~16 Hours
<b>TOTAL</b>	<b>Payt only Onboarding Implementation</b>	<b>98 Hours</b>
<i>Company lookup (TBD)</i>	<i>Depends on decision, through D&amp;B is max 2-3 hours, rest is significantly more</i>	<i>??16 Hours?</i>
<i>Better import</i>	<i>Dramatically improve .csv import (if we want to support it)</i>	<i>??24 Hours?</i>
<i>Incasso letter (print)</i>	<i>Find a way to create a styled incasso letter in print format that users can create and generate</i>	<i>??</i>

## Long bookkeeping list

<b>Accounting Suite</b>	<b>Market / Context</b>
1C:Enterprise	Russia & CIS (The absolute standard in Russia)
24SevenOffice	Nordics (Cloud ERP, strong in Norway/Sweden)
AccountView	Netherlands (Visma-owned, strong for SMEs)
Acumatica	Global / NA (Fastest growing Cloud ERP for mid-market)
Acumulus	Netherlands (Popular for freelancers/sole traders)
Addison	Germany (Specialized for tax advisors/accountants)
AFAS	Netherlands (Dominant ERP for Dutch mid-to-large orgs)
Alegra	LATAM (Cloud accounting for SMEs, Colombia/Regional)
Asperion	Netherlands / UK (Cloud-based, long-standing player)
Banqup	Europe (Unifiedpost brand; e-invoicing focus)
Basecone	Netherlands / UK (Wolters Kluwer; Document hub/Scanning)
Bexio	Switzerland (Market leader for Swiss small businesses)
Bill-to-box	Belgium (Unifiedpost brand; digital portal for accountants)
Bind ERP	Mexico (Cloud ERP tailored for Mexican SMEs)
Cash Software	Netherlands (SME & Accountancy focus)
Collmex	Germany (Cloud accounting for small businesses)
Contpaqi	Mexico (The standard for Mexican tax compliance)
DATEV	Germany (The standard for German tax advisors)
Defontana	LATAM (Web ERP, strong in Chile/Peru)
<a href="https://www.e-boekhouden.nl">e-Boekhouden.nl</a>	Netherlands (Very popular for starters/SMEs)
e-conomic	Denmark (Market leader in Denmark, Visma-owned)
Exact Online	Benelux (Massive market share in NL/BE for SMEs)
Financio	SE Asia (Singapore/Malaysia, automated accounting)
Fortnox	Sweden (Dominant cloud platform in Sweden)
FreshBooks	North America (Freelancers & very small biz)

Infor	Global (Enterprise ERP, heavy manufacturing focus)
JeFacture	France (Unifiedpost brand; French e-invoicing platform)
Kashoo	North America (Simple cloud accounting for small biz)
King Business Software	Netherlands (ERP/Accounting for diverse sectors)
Kingdee	China (Market leader for SME/Enterprise in China)
Lexware	Germany (Very common for German SMEs/Freelancers)
Manager	Global (Free/Low-cost desktop & cloud hybrid)
Microsoft Dynamics 365	Global (Enterprise & Mid-market ERP)
Moneybird	Netherlands (Popular modern UI for freelancers/SMEs)
MYOB	Australia / NZ (The historic incumbent vs Xero)
Nubox	Chile / LATAM (Leader in Chilean small biz market)
Octopus	Belgium (Online accounting, popular with accountants)
Odoo	Global (Open Source, modular ERP)
Omie	Brazil (Fast-growing cloud ERP for Brazilian SMEs)
Oracle NetSuite	Global (The #1 Cloud ERP for mid-market)
QuickBooks Online	Global (The dominant US/Global small biz platform)
Reckon	Australia (Long-standing player, "Reckon One")
Reeleezee	Netherlands (Early cloud pioneer, now Visma)
Rompslomp	Netherlands (Simple accounting for freelancers)
Sage	Global (The Brand; covers specific products below)
Sage 300	Global (Mid-market, construction/real estate focus)
Sage 50	Global (Legacy/Hybrid desktop standard for SMEs)
Sage Intacct	Global / NA (Best-in-class Cloud Financials for mid-market)
SAP Business One	Global (SME version of the SAP Enterprise suite)
SevDesk	Germany (Modern cloud accounting, QBO competitor)
Siigo	Colombia / LATAM (Huge regional player in Andean region)
SnelStart	Netherlands (Very traditional, widely used by accountants)
Tally Solutions	India (TallyPrime is the standard for Indian biz)

Tipalti	Global (Focuses on AP Automation/Mass Payments)
TOTVS	Brazil / LATAM (The SAP of South America)
Twinfield	Netherlands / UK (Wolters Kluwer; Accountant favorite)
Unified Post	Europe (Parent group for Banqup/Bill-to-box)
Visma eAccounting	Nordics / NL (Small business cloud tool)
Wave Accounting	North America (Free accounting software)
WinBooks	Belgium (Standard BE accounting software)
Workday Financials	Global (Large Enterprise, strong competitor to Oracle)
Xero	Global / APAC (Cloud leader outside the US)
Yardi	Global (The standard for Real Estate accounting)
Yonyou	China (Major Enterprise ERP provider in Asia)
Yuki	Benelux (Robotic accounting; document-driven)
Zoho Books	Global / India (Part of the Zoho One suite)