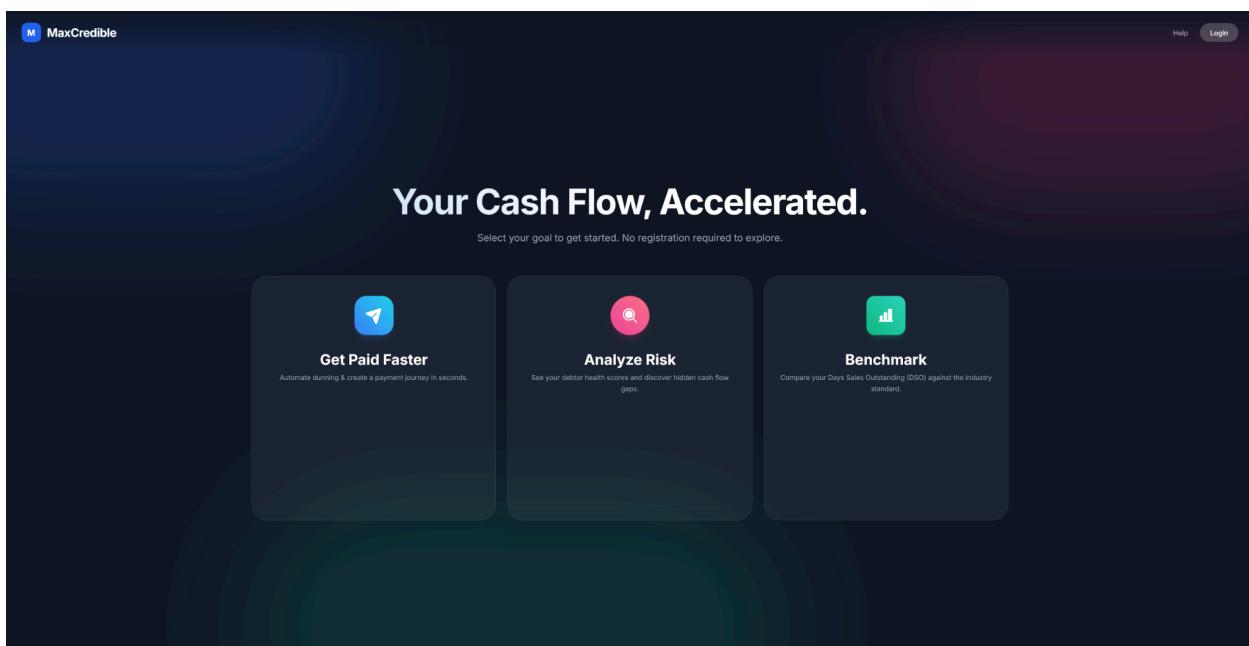


MaxCredible Essential Onboarding Experience



MaxCredible 2025-26

For the basic version click [here](#)

>> [Basic onboarding MaxCredible](#)

Onboarding explained

The modern and sophisticated way to look at onboarding is purely experiential. Product and Marketing needs to start by collectively and correctly identifying that "onboarding" isn't just a single tutorial overlay that happens after a password is created; it is a holistic lifecycle that begins the moment a user becomes aware of us and continues until they become a paying champion of your product. We need to optimize every step of that lifecycle.

Here is an in-depth breakdown of these phases (steps).

Phase 1: The Acquisition & Awareness Flow (*The "Promise" Phase*)

Before a user ever touches the product, they are being onboarded into your brand's narrative. This phase is about setting expectations. If the marketing promise doesn't match the product reality, churn happens immediately.

- **Inbound (Direct Search/SEO):** The user has a specific pain point ("how to automate invoices"). The onboarding here is **solution-oriented**. Your content must immediately validate that their problem is solvable.
- **Outbound (Direct Sales):** The user is being guided by a human. The "onboarding" here is **relational**. The sales rep is building trust and tailoring the value proposition to specific stakeholder needs.
- **Marketing Activities (Ads/Social):** The user is passive or browsing. The onboarding here is **hook-oriented**. We are interrupting their day to plant a seed of curiosity.

Phase 2: The Conversion Landing Page (*The "Education" Phase*)

This is the bridge between a click and a commitment. We aren't just selling a tool; you are selling a "New Way" of doing things. (sample: <https://careful-tribute-454056.framer.app/>)

- **Value Capture:** We clearly articulate the "Job to be Done."
- **Authority Building:** We use social proof (logos, testimonials) and high-quality content to establish thought leadership. "We don't just build invoice software; we wrote the book on modern accounting."
- **The Gap:** We highlight the gap between their current painful reality and the future efficient reality your product offers.

**From cashflow chaos
to smart connections.**

Max transforms how teams manage credit and payments with AI that understands both data and people.

Trusted by 3,000+ companies in 100+ countries to bring payments into partnership.

KONE **FUJITSU** **PP Concept** **FUSO** **arxada** **moes** **Siemens** **AIA**

Max Capture cloud.
Capture your clients, not just invoices.
Sync, upload, or create invoices, and let us do the rest.
Our AI instantly reads, classifies, and links your data with existing systems. Understand your client's behavior, tone, and payment patterns before sending a single reminder.

**Build conversations,
not just reminders.**
Upload your logo, define your tone, and let Max help you personalized payment templates that feel authentic.

Curious now?
Get a personalized reminder in your inbox.
[Get it now](#) [Customize your first email template](#)

Step 1: Get the app.


Collections made human.
Automated reminders, smart payment links, and real-time updates transform collections into connection.
Stay informed, reduce friction, and fine your team to focus on growth, not chasing invoices.

Beyond credit management **Beyond collections**

88%
Reduction of outstanding average amount.

arkada
DSO reduced
The successful approach led to a worldwide rollout.

25%
DSO improvement within 1.5 years.

Ready to see how smart finance feels?
Start building better relationships, one invoice at a time.

[Get started](#)

Phase 3: The "Try It" Moment (*The "Experience" Phase*)

This is where strategies diverge based on your Product-Led Growth (PLG) or Sales-Led Growth (SLG) model.

- **Self-Serve (Free Trial/Freemium):** Low friction. The goal is to get them into the app immediately.
- **Sales-Assist (Demo Request):** High friction but high touch. Used for complex products where a user would be lost without a guide.
- **Sandboxes/Interactive Demos:** A newer trend where users play with a dummy environment without giving up data.

Phase 4: Pre-Onboarding (Value-First: *The "Aha!" Moment*)

This is the most critical modern onboarding tactic. Instead of asking for a credit card or a verified email immediately, you let them **do** something meaningful first.

- **The Principle:** Give value before you ask for value.
- **Example:** A logo maker that lets you design the full logo *before* asking you to sign up to download it.
- **Psychology:** This creates the "Endowed Progress Effect." The user feels they have already started the journey, making them less likely to abandon it.

Phase 5: Registration (The Sunk Cost Trap: *The "Commitment" Phase*)

This placement is strategic. Because the user has just spent 5–10 minutes creating something of value (Phase 4), the friction of a sign-up form is now acceptable.

- **The Sunk Cost:** "I spent time customizing this; I don't want to lose it, so I will give you my email."
- **Soft Gate:** The registration acts as a "Save" button rather than a "Gate."

Phase 6: Structural Onboarding (Setup: *The "Foundation" Phase*)

Now that they are "in," the hard work begins. This is the technical setup required to make the product sticky.

- **Empty State Management:** A blank dashboard is terrifying. We use checklists, templates, or wizard flows to populate the account.
- **Integration:** Connecting their email, CRM, or bank account. Once integrated, retention skyrockets because leaving becomes painful (high switching costs).
- **The "First Strike":** Guiding the user to the first *major* completion (e.g., sending their first real email campaign).

Phase 7: Post-Onboarding (Habit Formation: *The "Expansion" Phase*)

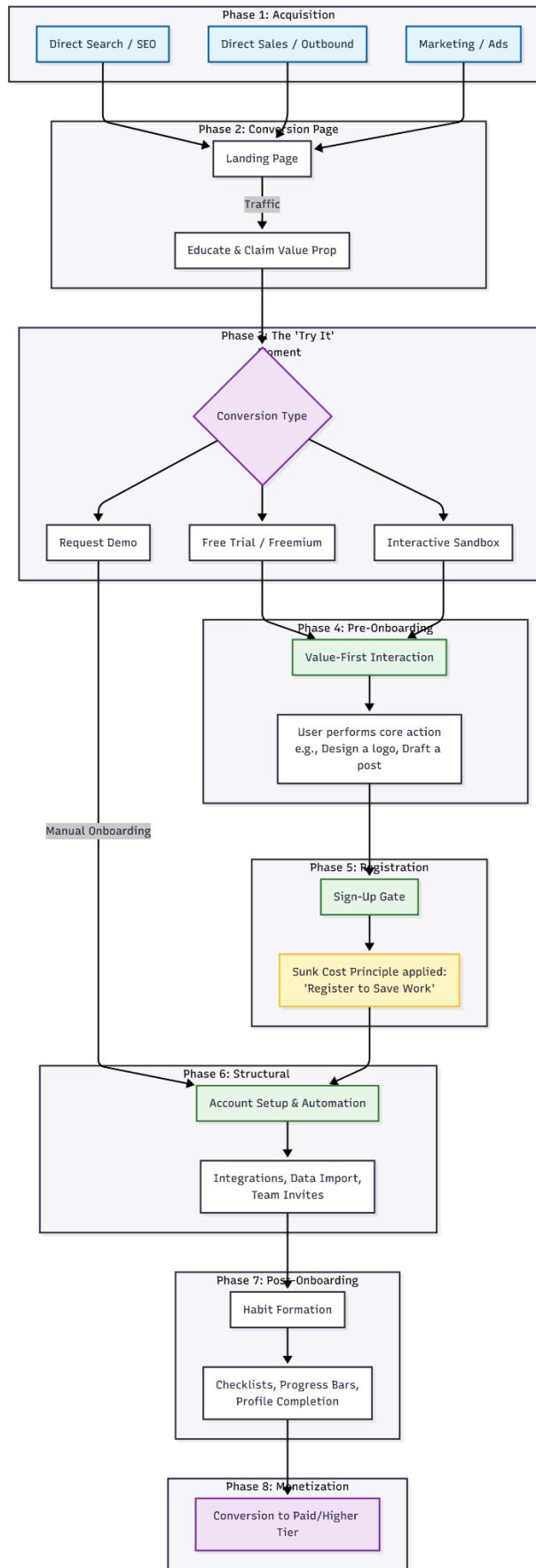
The user is set up, but are they proficient?

- **Gamification:** Progress bars ("Your profile is 60% complete"), badges, and checklists.
- **Contextual Nudges:** Email drips or in-app tooltips that trigger based on behavior. (e.g., "We noticed you added a contact. Did you know you can tag them?")
- **Community:** Moving them from a user to a community member (forums, webinars).

Phase 8: The Upsell (Monetization: *The "Growth" Phase*)

We convert the user from a cost center to a revenue generator.

- **Paywalls:** Showing features that are locked (tantalizing value).
- **Usage Limits:** "You've hit your 100 invoice limit. Upgrade for unlimited."
- **Strategic Account Management:** Reaching out to successful users to offer enterprise tiers.

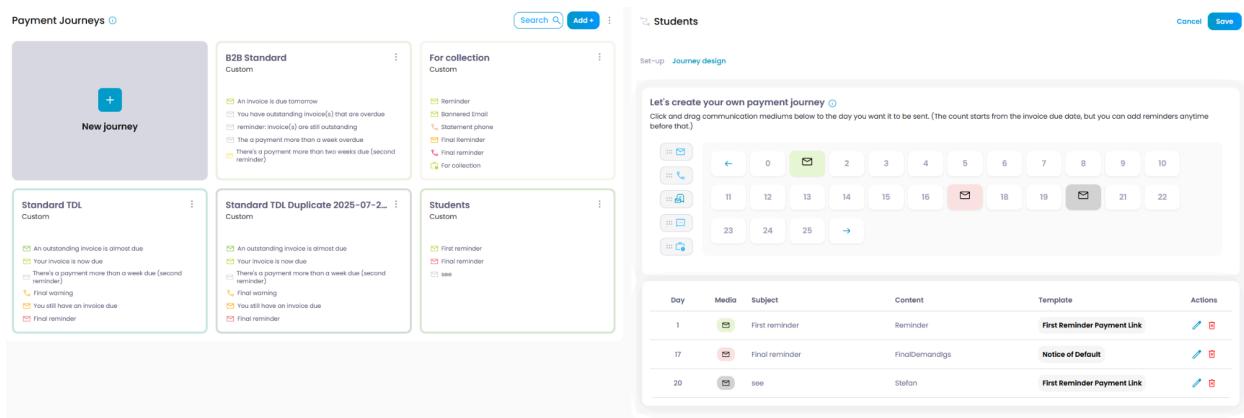


1. Executive Summary & Design Philosophy

Goal: Build a state-of-the-art, "Value-First" onboarding web application for MaxCredible. The goal is to demonstrate the power of the mock data and interactive elements without forcing early registration. The registration platform utilizes the "Sunk Cost" principle—asking for the sign-up only after the user has created value they don't want to lose.

Design System & Aesthetics:

- Theme: Modern SaaS, "Clean but Human."
- Color Palette: Soft pastels (primary soft blue, hints of soft pink and green) on a clean background.
- Mode: Built-in Dark/Light mode toggle (auto-detect system preference).
- Interactivity: High kinetic feedback. All buttons, cards, and list items must have hover states, micro-animations, and smooth transitions.
- Vibe: Professional yet approachable. Avoid sterile "corporate" looks; use gradients and rounded corners consistent with the current app look and feel



Visual Goal: Create a "Visually Arresting" experience. Move away from generic SaaS aesthetics (Bootstrap/Material Design) and towards a premium, consumer-grade feel (e.g., Canva, Framer, Linear, Cron, Arc Browser).

Strict Visual Guidelines:

- NO Standard emojis and symbols
- Use pretty .svg's, ideally modern minimalist looking drawings

- Formal look and feel for conveying serious financial themes such as debt
- Bespoke Assets: If you still have to use icons they must be Custom 3D Renders (using tools like Spline) or Animated Lottie Files (using Rive/After Effects).
- Depth & Texture: Use "Glassmorphism" (frosted glass blur), mesh gradients, and subtle drop shadows to create a sense of Z-axis depth.
- Dynamic Backgrounds: The background should not be static. Use a slowly shifting "Aurora" mesh gradient using the brand colors (Soft Blue #E3F2FD, Pale Pink #FCE4EC, Mint Green #E8F5E9) that reacts to mouse movement.

Track and carefully manage KPI's:

Views, Click rate, clickthrough rate, partial conversion rates, completion rates, full signups, conversions to paid

CAC, CAC payback rate, Activation Rate (sent first invoice, create first flow), TTV, Trial2paid conversion rate, Paywall hit rate, Conversion day, Net dollar retention (more upgrades than loss in drop-off)

Abandons, Churn (revenue vs user), Dropoff, Bounce

Session frequency (DAU/MAU), NPS, client satisfaction

2. Global Navigation & Entry Point

Users will enter through "free trial", "try it now", "demo", and direct invite links. For the time being we don't have dedicated links and landing page combinations so we would like to keep the onboarding as global and generic as possible.

The landing screen must present at least three clear value propositions (Jobs to be Done). Do not use generic terms like "Sign Up." Use action-oriented headers.

The 3-Door Entry

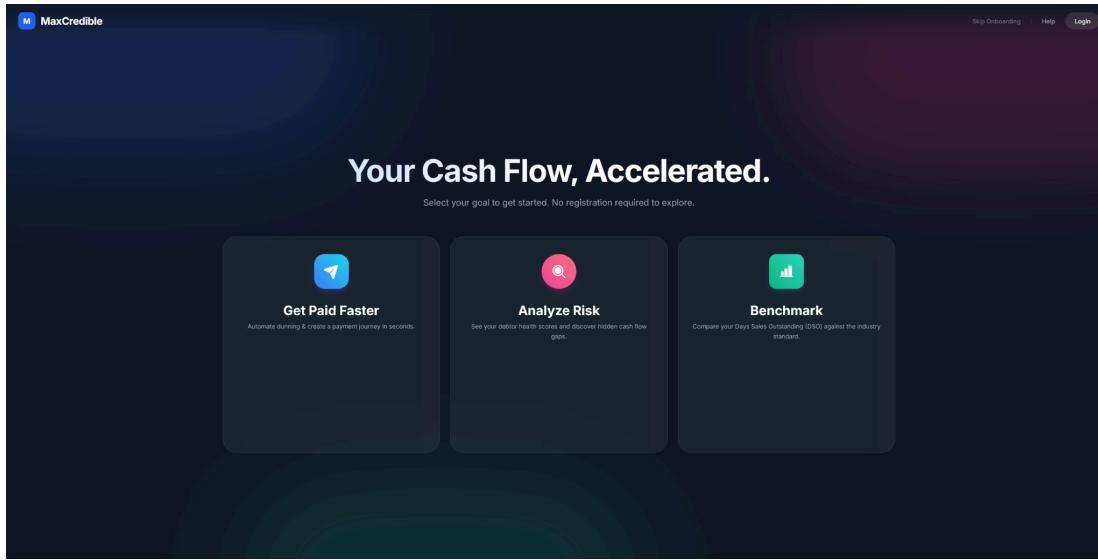
1. "Get Paid Faster" (Send automatic reminders) -> Action-First Flow
2. "Analyze My Risk" (Manage Debtors) -> Insight-First Flow
3. "Benchmark My Performance" (View Outstanding) -> Data-First Flow

All three of these entry points should have the most inviting and excellent doorway type of feeling. Hovering over should add who the flows are for.

1. Should be for user who just want to try out sending one really nicely branded experience and try out the reminder flow
2. Should be for those that already have a small customer database and want to see who is the best vs the worst performer.
3. Is for those who are already working with their clients actively to manage outstanding and want to see if they are doing well or not and how they compare to the rest of the market.

The screen should clearly show who the direction is for on hover over but also who it's not for. Use icons and benefits of using a route (for example benefit of trying route 1 = branding and personalization, con = focus on single debtor; 2 = improving latent cash flow from laggards; 3 = understanding room for improvement, etc.).

2.1 Visual Architecture & Atmosphere



The Concept: "The Living Portal." Instead of static buttons, we treat these three entry points as "living cards" that breathe and react to the user's presence. The goal is to reduce cognitive load while creating a sense of wonder.

The Canvas (Background)

- **The "Aurora" Mesh:** The background is not a solid color. It is a slow-moving, generative mesh gradient using the brand's soft pastel palette (#E3F2FD Blue, #FCE4EC Pink, #E8F5E9 Green).
- **Behavior:** The gradient should shift slightly based on mouse position (parallax effect), making the environment feel 3D and immersive.
- **Lighting:** A subtle "spotlight" follows the cursor, illuminating the glass textures of the cards as the user sweeps across the screen.

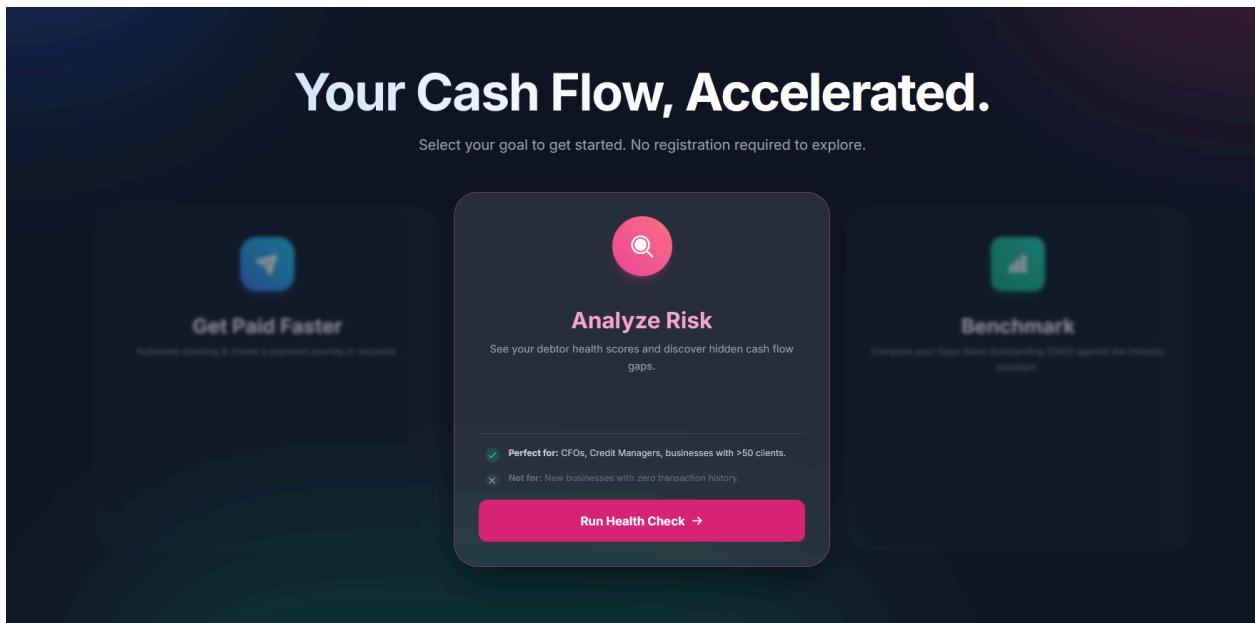
The Container (Layout)

- **Style:** A horizontal "Bento Grid" layout. Three tall, equal-width cards floating in the center of the viewport.
- **Material:** High-end Glassmorphism.
 - *Surface:* `backdrop-filter: blur(20px)`
 - *Border:* `1px solid rgba(255, 255, 255, 0.3)`
 - *Shadow:* Soft, colored ambient shadows that glow depending on which card is active.

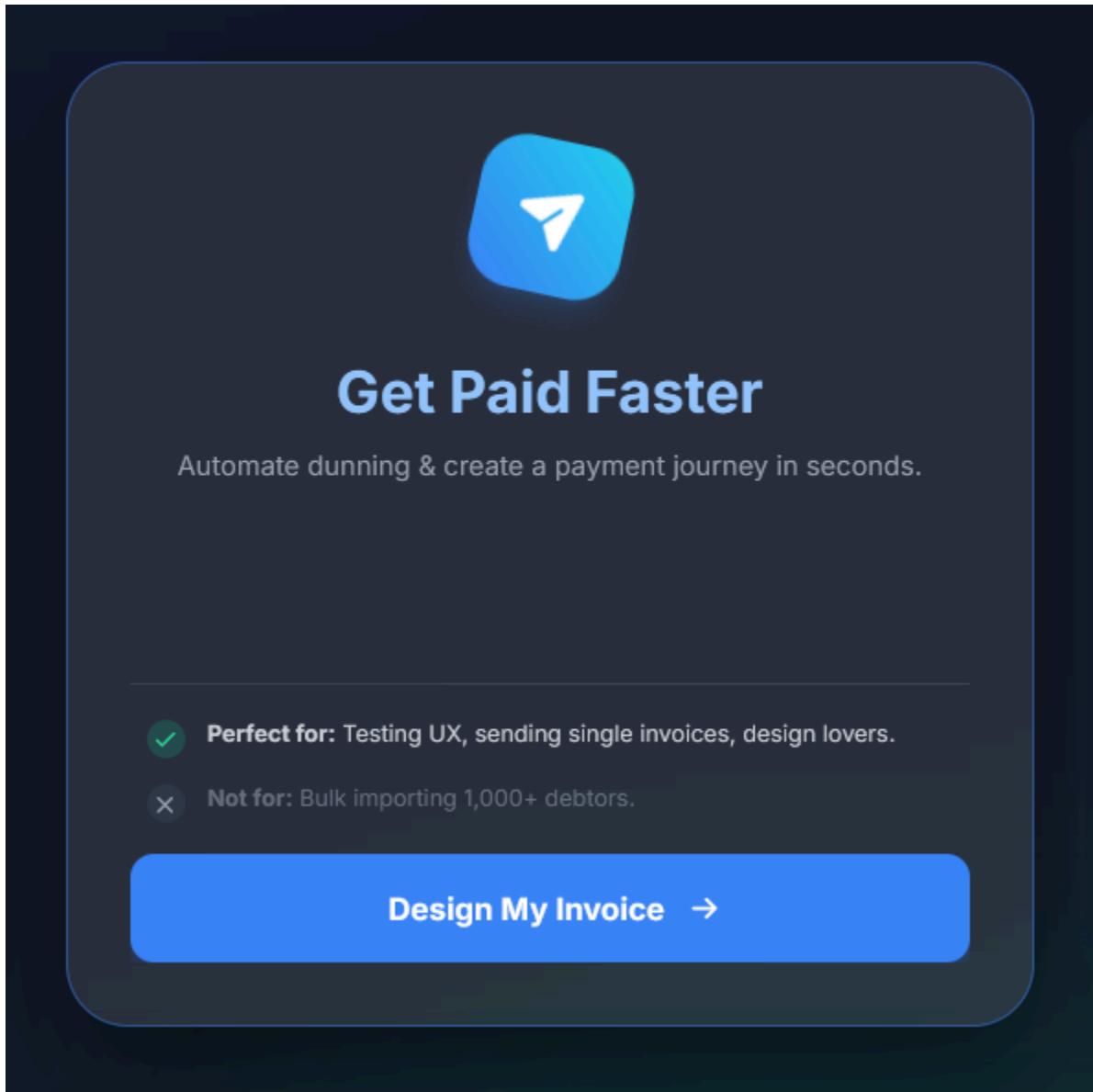
2.2 Interaction Design

Global Hover Effect: The "Cinema Focus" Mode. When the user hovers over *one* card:

1. **Scale:** The hovered card scales up by 5% (`scale(1.05)`).
2. **Dimming:** The *other* two cards reduce opacity to 60% and blur slightly (`blur(2px)`), focusing all attention on the active choice.
3. **Expansion:** The card expands vertically (accordion style) to reveal the "Who is this for?" details.



Door 1: "The Creator" (Action Flow)

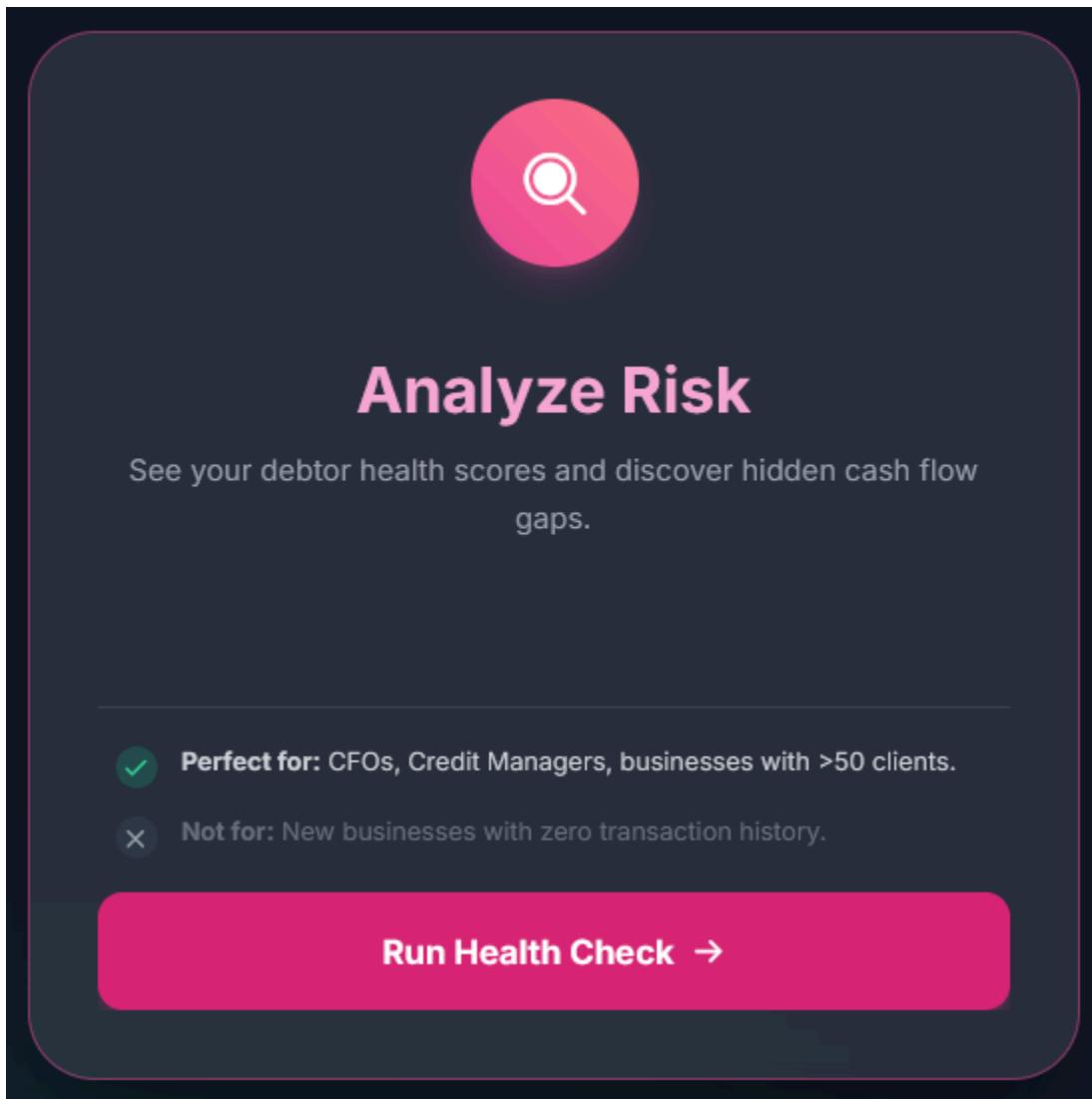


For the user who craves aesthetic control and speed.

- **Visual Hook (Default State):**
 - **Icon:** A floating, 3D isometric envelope with a soft glow coming from inside.
 - **Headline:** "Send a Smart Reminder"
 - **Subtext:** "Experience the power of branding in 30 seconds."
- **The Hover Interaction (The "Provocation"):**

- **Animation:** The envelope opens, and a mini invoice floats out and transforms into a branded email. The logo on the invoice cycles through famous brands (Tesla, Apple, Stripe) to imply "This could be you."
- **The Reveal (Who is this for?):**
 - ✓ Perfect for: Testing the UX, sending a single invoice, design lovers.
 - ✗ Not for: Bulk importing 1,000+ debtors.
- **Button Transformation:** The "Start" button glows Blue (#E3F2FD) and changes text to "Design My Invoice."

Door 2: "The Auditor" (Insight Flow)



For the user who is anxious about their current cash flow.

- **Visual Hook (Default State):**
 - **Icon:** A 3D magnifying glass hovering over a stack of coins or data blocks.
 - **Headline:** "Analyze My Risk"
 - **Subtext:** "Find the hidden risks in your debtor book instantly."
- **The Hover Interaction (The "Provocation"):**
 - **Animation:** The data blocks shift. One block turns red (danger), and the magnifying glass snaps to it. A tooltip pops up saying "Found: \$5k risk." This triggers the "Fear of Missing Out" (FOMO).
 - **The Reveal (Who is this for?):**
 - **Perfect for:** CFOs, Credit Managers, businesses with >50 clients.
 - **Not for:** New businesses with zero transaction history.
 - **Button Transformation:** The "Start" button glows Pink (#FCE4EC) and changes text to "Run Health Check."

Door 3: "The Strategist" (Data Flow)



Benchmark

Compare your Days Sales Outstanding (DSO) against the industry standard.



Perfect for: Optimization geeks, competitive sectors, scaling SaaS.



Not for: Users looking for a quick "send invoice" tool.

Compare My Data →

For the competitive user who wants to win against the market.

- **Visual Hook (Default State):**
 - **Icon:** A stylized, rising 3D bar chart or a compass.
 - **Headline:** "Benchmark Performance"
 - **Subtext:** "See how your payment speed compares to the industry."
- **The Hover Interaction (The "Provocation"):**
 - **Animation:** Two lines draw themselves on a graph. One is gray (Market Average), one is Green (You). The Green line overtakes the gray line, and a "Top 10%" badge pops up.
 - **The Reveal (Who is this for?):**

-  **Perfect for:** Optimization geeks, competitive industries, scaling SaaS.
-  **Not for:** Users looking for a quick "send invoice" tool.
- **Button Transformation:** The "Start" button glows Mint Green (#E8F5E9) and changes text to "Compare My Data."

2.3. Implementation Details for Developers

Micro-Copy & Typography

- **Font:** Use a high-legibility sans-serif (Inter or Geist).
- **Weight:** Headlines are **Semi-Bold**. Subtext is **Regular** with reduced opacity (60%).
- **The "Not For" Section:** Use distinct iconography.
 - Use a hollow checkmark circle for "Perfect for."
 - Use a soft "X" or a "Stop" icon for "Not for."
 - *Note:* Do not use red for "Not for"—keep it neutral gray so it doesn't feel like an error state. It's just guidance.

Animation Specs (Framer Motion / CSS)

- **Transition Timing:** All hover transitions should use a **spring** physics-based animation (Stiffness: 300, Damping: 20) rather than a linear ease-in-out. This makes the cards feel heavy and physical.
- **3D Tilt (Optional Polish):** Implement **Tilt.js** logic. As the mouse moves over a card, the card tilts slightly (max 5 degrees) towards the cursor, increasing the glossy reflection effect.

Mobile Responsiveness

- **The Stack:** On mobile, the "3 Doors" stack vertically.
- **The Peek:** We cannot rely on hover on mobile.
 - *Solution:* The cards are slightly collapsed by default. Tapping a card once expands it (showing the "Who is this for" and the animation). Tapping it a second time (or tapping the button) enters the flow.

2.4. Summary of Value Proposition

✓ **Perfect for:** Testing UX, sending single invoices, design lovers.

✗ **Not for:** Bulk importing 1,000+ debtors.

By designing the entry point this way, we achieve three psychological triggers:

1. **Curiosity:** The "Cinema Focus" and animations make the user want to play with the interface.
2. **Clarity:** The "Who is this for/not for" mechanic eliminates decision paralysis. The user instantly knows which door is theirs.
3. **Perceived Value:** The high-fidelity visuals imply that the product behind the door is powerful, justifying the eventual registration request.

2.5 flow visualizations

Try it: <https://maxcredible-onboarding.vercel.app/>

1. The "Portal Zoom" Transition (Seamless Continuity)

Currently, most websites work like this: *Click Button -> Screen flashes white -> New Page Loads*. This breaks immersion. **The Upgrade:** When a user clicks a Door, do not load a new page immediately. Instead, use a **Shared Layout Animation** (like iOS apps do).

- **The Effect:** The clicked card unhinges from the grid, floats up above everything else, and expands to fill the entire screen, becoming the background of the next step.
- **Why users love it:** It feels like they are physically stepping *through* the door rather than being redirected. It maintains the "Sunk Cost" mental model immediately because the context isn't lost.
- **Dev Note:** Use the **View Transitions API** or Framer Motion's `layoutId` prop to animate the card container into the full-screen container of the next route.

2. The "Magnetic" Cursor & Button

Standard buttons are passive; they wait to be clicked. **The Upgrade:** Implement "Magnetic Buttons" for the Call-to-Actions (CTAs) inside the cards.

- **The Effect:** When the user's mouse gets within 50px of the "Start" button, the button should physically slide slightly *towards* the cursor, as if attracted by a magnet. The text inside can shift slightly in opposition (parallax).
- **Why users love it:** It feels tactile and playful. It essentially "catches" the user's intent before they even click, reducing the physical effort required to engage.

3. "Real-World" Anchoring (The Magic Trick)

Make the interface prove it is smart before they type a single word. **The Upgrade:** Use non-intrusive IP Geolocation or Time detection to personalize the card copy subtly on load.

- **Door 1 (Action):** Instead of "Good Morning," use "Good Morning, [City Name]."
- **Door 3 (Benchmark):** Change the subtext dynamically. "Compare your performance against other [City/Country] companies."

- **Why users love it:** It creates an instant "How did they do that?" moment. It makes the benchmark flow feel relevant to *their* specific market immediately, increasing the click-through rate.

4. "Living" Social Proof (The Pulse)

Static testimonials are boring. Use "Live Data" signals to create FOMO (Fear Of Missing Out) without being annoying. **The Upgrade:** Add a tiny, pulsing "pill" badge to the top corner of the cards.

- **Door 1:** "⚡ 14 invoices sent in the last hour."
- **Door 2:** "🛡️ \$40k risk detected today."
- **Door 3:** "🔥 Trending among SaaS companies."
- **Why users love it:** It creates a sense of community and activity. The platform feels "alive" and populated, which reduces the fear of being the first one to try a new tool.

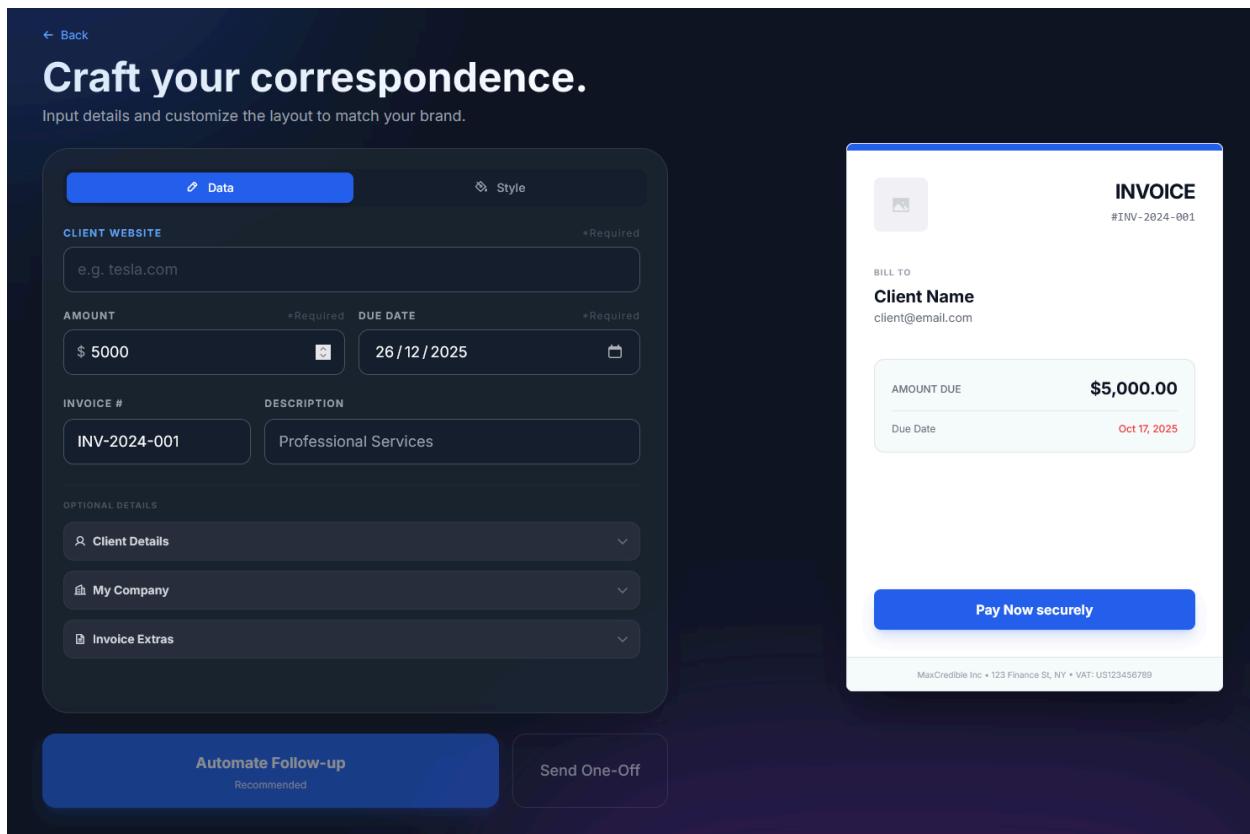
3. Flow 1: "Get Paid Faster" (The Action Flow)

3.1 Flow 1A: The "Single Invoice" (Instant Gratification)

Objective: Hook the user immediately by creating a visually stunning, enriched invoice and email preview with zero friction. This creates the "Initial Value."

Theme: Speed & Aesthetics.

Goal: Prove that the system is smarter and better looking than a standard spreadsheet or legacy ERP within seconds.



Step 1: The Magic Input

Headline: Let's get you paid.

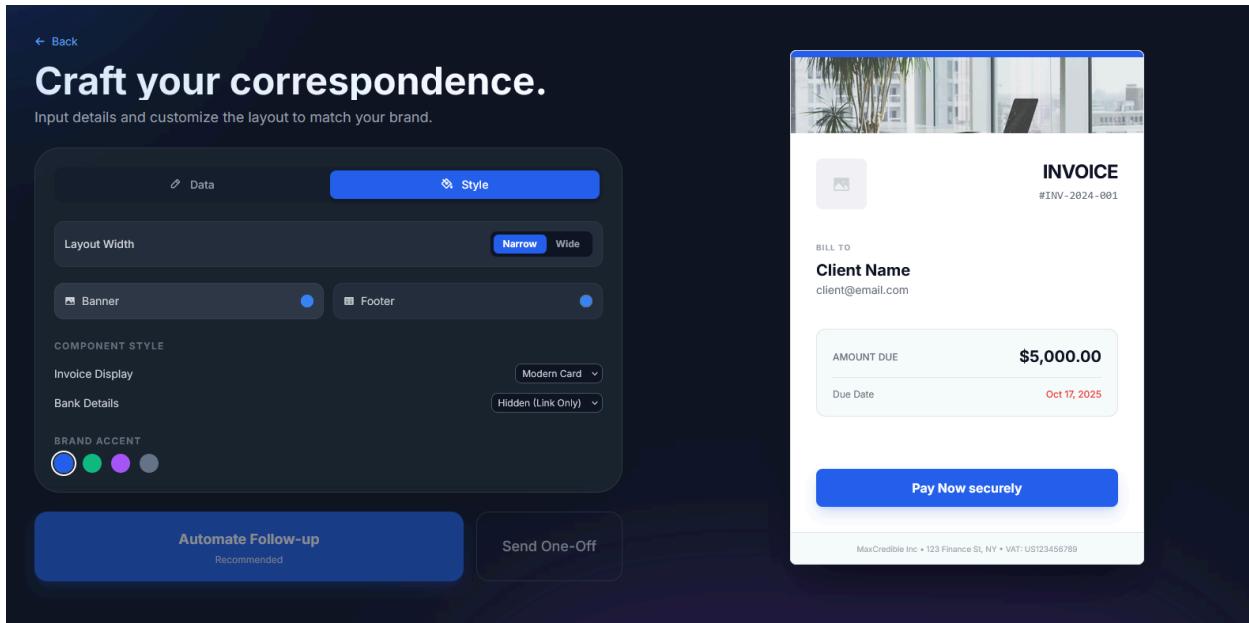
Copy: Start by entering the basic details. We'll handle the branding for you.

Input Fields: **Invoice #** (Auto-filled), **Amount**, **Client Website (URL)**.

The "Wow" Moment: As the user types "tesla.com" into the client website field, the system initiates a background fetch. The generic invoice preview on the right instantly transforms: the header background changes to the client's brand color, and their high-resolution logo appears at the top.

Value Context: This micro-interaction immediately establishes that this is a "smart" system. It saves the user the hassle of finding and uploading logos, making them feel like the software is working *for* them, not just recording data.

Feature Requirement: Advanced Template Styling (Flow 1A)



1. Objective To empower users to create branded, professional invoices and correspondence without requiring CSS knowledge or a designer. This moves the product from a utility tool to a brand touchpoint.

2. User Stories

- **US-1.1:** As a user, I want to toggle between a "Wide" (Web) and "Narrow" (Mobile/Paper) layout preview so I can see how my invoice looks in different contexts.
- **US-1.2:** As a user, I want to toggle visual elements like "Banner Images" and "Footer" on/off to match my company's document standards.
- **US-1.3:** As a user, I want to choose how financial data is presented (Simple Text vs. Card vs. Table) to balance between friendliness and formality.

- **US-1.4:** As a user, I want to select a primary brand accent color that updates buttons and headers instantly.

3. Functional Specifications

- **Preview Engine:** The preview pane must be DOM-based (not an image) to support real-time CSS class swapping.
- **State Persistence:** Selected style preferences (Layout, Color, Element visibility) must be stored in the local state object (`styleState`) and passed to the backend upon registration.
- **Smart Defaults:**
 - Layout: Narrow (Mobile-first optimization).
 - Invoice Style: Modern Card (High legibility).
 - Bank Details: Hidden (Encourages use of the "Pay Now" digital button).

4. Visual Requirements

- **Controls:** Toggle switches must provide immediate visual feedback (color change).
- **Color Picker:** Limited palette (Blue, Emerald, Purple, Slate) to ensure accessibility compliance (WCAG AA contrast) regardless of choice. Do not allow free-form hex codes in the MVP to prevent broken designs.
- **Responsiveness:** The preview container must animate (transition width) smoothly when switching between Wide/Narrow layouts.

. Objective To empower users to create branded, professional invoices and correspondence without requiring CSS knowledge or a designer. This moves the product from a utility tool to a brand touchpoint.

2. User Stories

- **US-1.1:** As a user, I want to toggle between a "Wide" (Web) and "Narrow" (Mobile/Paper) layout preview so I can see how my invoice looks in different contexts.
- **US-1.2:** As a user, I want to toggle visual elements like "Banner Images" and "Footer" on/off to match my company's document standards.
- **US-1.3:** As a user, I want to choose how financial data is presented (Simple Text vs. Card vs. Table) to balance between friendliness and formality.
- **US-1.4:** As a user, I want to select a primary brand accent color that updates buttons and headers instantly.

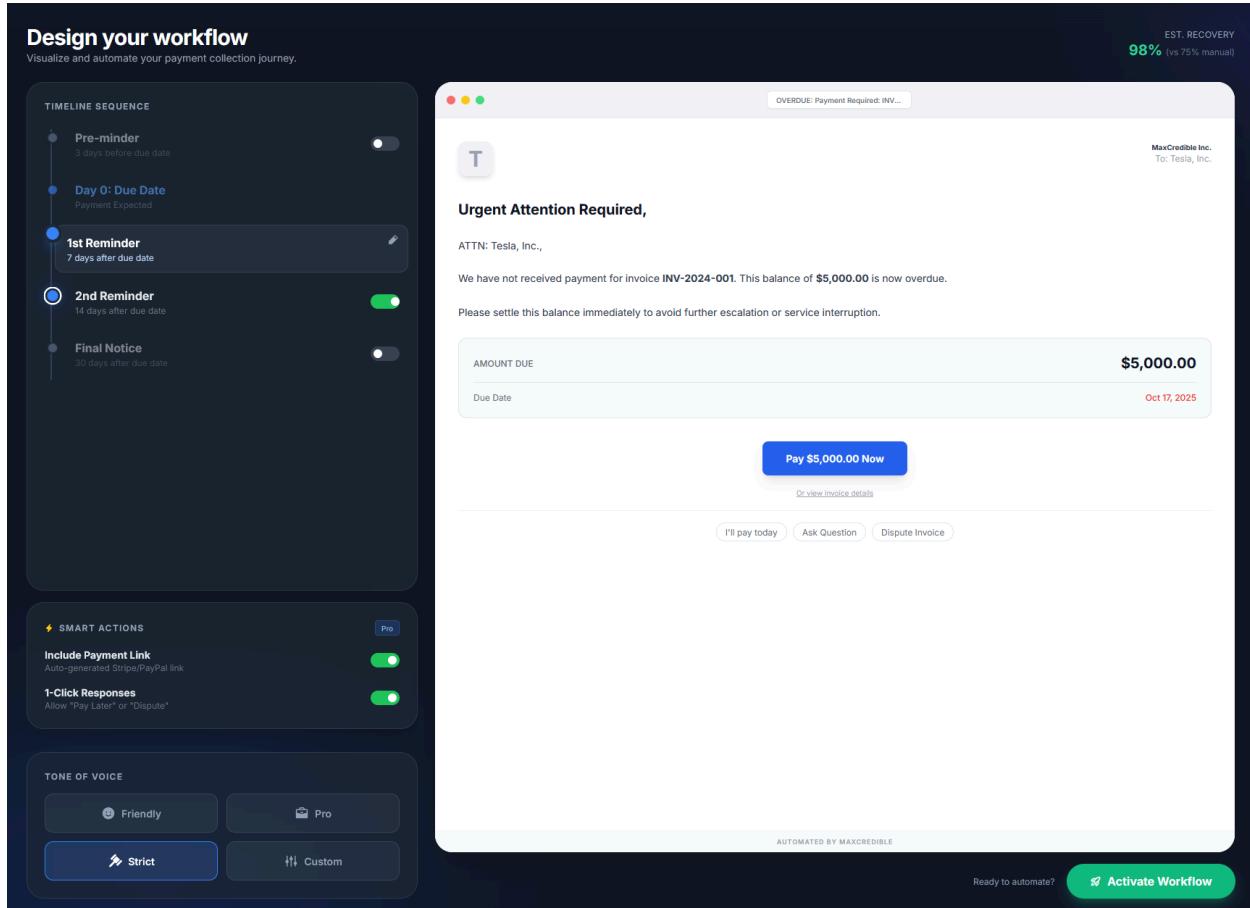
3. Functional Specifications

- **Preview Engine:** The preview pane must be DOM-based (not an image) to support real-time CSS class swapping.
- **State Persistence:** Selected style preferences (Layout, Color, Element visibility) must be stored in the local state object (`styleState`) and passed to the backend upon registration.
- **Smart Defaults:**
 - Layout: Narrow (Mobile-first optimization).
 - Invoice Style: Modern Card (High legibility).
 - Bank Details: Hidden (Encourages use of the "Pay Now" digital button).

4. Visual Requirements

- **Controls:** Toggle switches must provide immediate visual feedback (color change).
- **Color Picker:** Limited palette (Blue, Emerald, Purple, Slate) to ensure accessibility compliance (WCAG AA contrast) regardless of choice. Do not allow free-form hex codes in the MVP to prevent broken designs.
- **Responsiveness:** The preview container must animate (transition width) smoothly when switching between Wide/Narrow layouts.

Step 2: The Smart Template



Headline: Choose your approach.

Copy: How do you want to sound? Select a tone to auto-generate the email copy.

Interaction: The user selects "Friendly Nudge" or "Strict & Firm." The email body updates instantly. Crucially, the variables in the text (e.g., [Due Date], [Invoice Amount]) are highlighted in a soft blue pill shape.

Hover Effect: When the user hovers their mouse over the [Amount] variable in the email text, the corresponding "Total: \$5,000" field in the invoice preview highlights.

Value Context: This visualizes the connection between data and communication. It reassures the user that the system is dynamic and accurate, preventing the fear of sending an email with broken placeholders like "Dear [First Name]".

Configuration (The Core Configurator)

This is the heart of the demo.

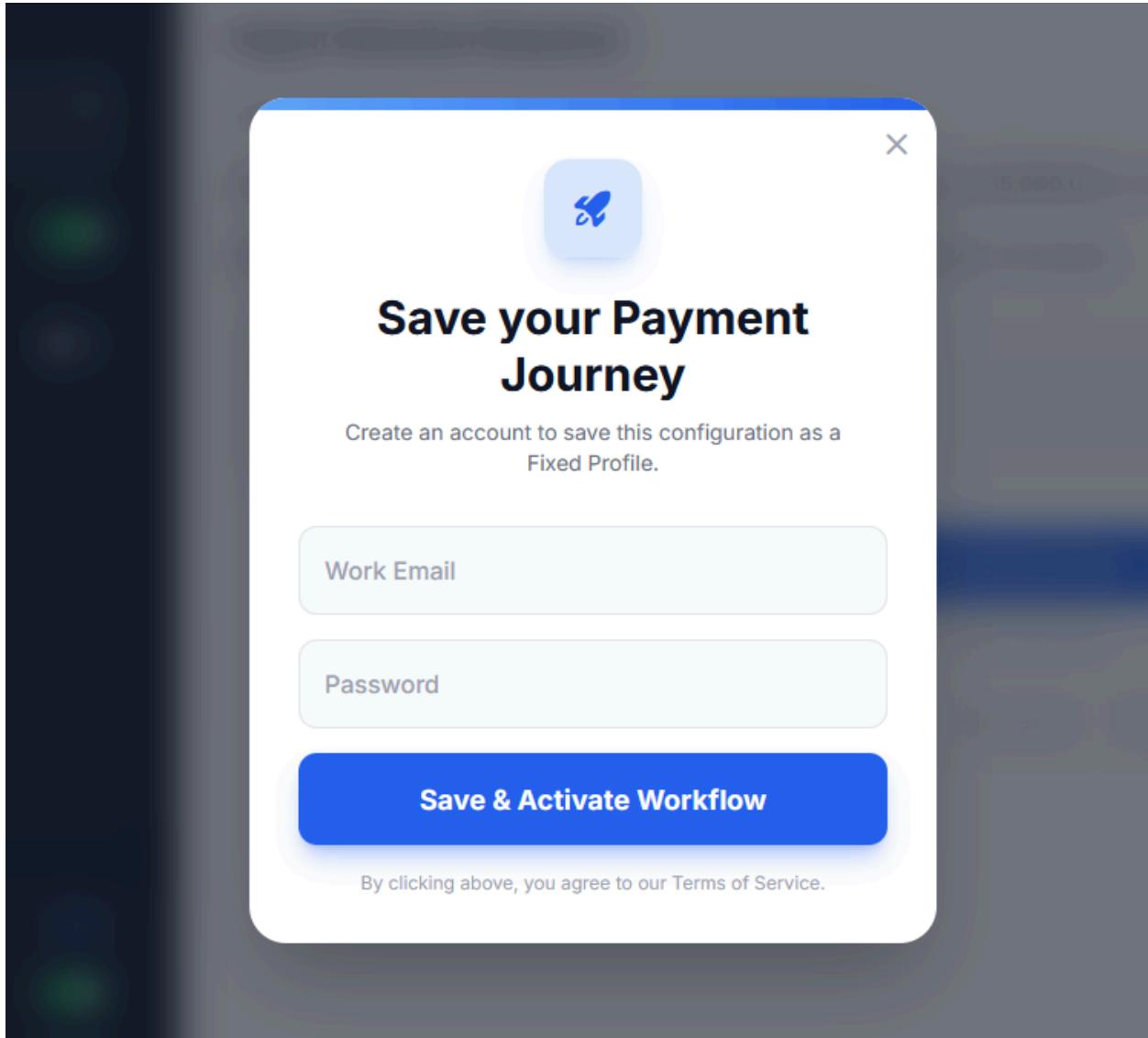
1. 5-Tier Tone Selector: A horizontal carousel with distinct icons (Phosphor/FontAwesome).
 - Social/Casual (Checking in)
 - Friendly Nudge (Just a heads up)
 - Formal & Factual (Invoice is due)
 - Strict & Firm (Urgent payment required)
 - Severe/Legal (Final Notice/Legal Action)
2. Visual Timeline: An interactive horizontal line with 4 nodes.
 - Nodes: Pre-minder, Due Date, +5 Days, +10 Days.
 - Default: Only Due Date is active (solid filled circle).
 - Interaction: User clicks empty nodes to toggle them on. The timeline updates visually.
3. Visual Style Picker: A horizontal "Film Strip" showing 10 miniature template thumbnails. Clicking one updates the main preview instantly.

Pro Features Teaser

A "Smart Actions" panel appears below the timeline (toggled ON by default to show value).

- Payment Link: Toggle switch (Active).
- Response Hotkeys: Display clickable chips that will appear in the email: "I'll pay now", "I dispute this", "Request arrangement".

Step 3: The Fork in the Road



Headline: Ready to send?

Button 1 (Primary): Automate Follow-up (Badge: *Recommended*)

Button 2 (Secondary): Send One-Off

Value Context: This is the critical pivot point. The user has created a beautiful asset (the invoice). We now offer them a choice: do the minimum (send it once) or unlock the platform's true power (guarantee payment through automation). "Send One-Off" leads to a

quick registration gate, while "Automate Follow-up" seamlessly transitions them into Flow 1B without breaking immersion.

3.2 Flow 1B: Building the Reminder Flow (Strategic Value)

Feature Requirement: Contextual Data Persistence

1. Objective To maintain a seamless narrative illusion. Users must feel that the "Strategy Timeline" (Flow 1B) is directly acting upon the specific "Invoice" they created in Flow 1A. Any break in data (e.g., generic text appearing after they typed custom text) destroys the trust in the "Magic Input."

2. User Stories

- US-1.5: As a user, when I enter "Consultancy Services" as the description in the design phase, I expect to see that specific phrase used in the automated email drafts in the next step, so I know the system is smart.
- US-1.6: As a user, the logo and brand colors I fetched/selected in step 1 must automatically apply to the timeline view in step 2 without me having to re-select them.

3. Functional Specifications

- State Object: A centralized `appState` object must exist in the frontend session to hold:
 - `logoHtml` (The rendered logo node)
 - `brandColor` (The selected Tailwind color class)
 - `description` (The user-inputted context)
 - `invoiceNum & amount`
- Dynamic Copy Generation: The "Timeline" view must not use static strings. It must use template literals (e.g., `Regarding invoice ${invoiceNum} for ${description}`) to inject user data into the preview pane on load.
- Default Fallbacks: If a user skips the description field, it must default to "Professional Services" to ensure grammatically correct sentences in the preview.

Theme: Logic & Control.

Goal: Demonstrate that the user isn't just sending emails; they are building a safety net that protects cash flow and client relationships.

Step 1: The Canvas (Visual Timeline)

Headline: Design your safety net.

Copy: We've placed your invoice on a timeline. Now, let's decide what happens if they don't pay.

Visual: The screen transitions from the static document view to a horizontal timeline view. The invoice created in Flow 1A is anchored at "Day 0." The timeline extends into the future (Day 7, 14, 30), representing the "Payment Journey."

Value Context: This shifts the user's mental model from "Task" (sending one email) to "Process" (managing a lifecycle). It visually represents the passage of time and the risk of non-payment.

Step 2: The "If/Then" Logic (Drag & Drop)

Headline: What if they miss the deadline?

Instruction: Drag a communication step to

Day 7. Action: The user drags an "Email" icon from the sidebar onto the "Day +7" node. A connector line draws itself, and a configuration card pops up suggesting a "Friendly Reminder" template.

Copy (Tooltip): "Automated. We will only send this if the invoice remains unpaid."

Value Context: This demonstrates the core automation engine. It alleviates the anxiety of having to remember to follow up manually. The "If/Then" logic proves the system is intelligent enough to stop when the money comes in.

Step 3: The "Pause" Button (Dispute Logic)

Headline: Handle the unexpected.

Instruction: What if the client calls with a dispute on Day 10?

Action: A pulsating "Simulate Dispute" button appears. When clicked, the timeline changes state: the path after Day 10 turns orange (indicating "On Hold"), and the future automated reminders fade out.

Copy: "Smart Pause Active. We automatically stop all reminders when an issue is logged, protecting your client relationship."

Value Context: This addresses the #1 fear of automation: sending an angry payment reminder to a client who has a legitimate reason for not paying. It shows that the system is nuanced and safe to use.

Step 4: The "Merge" Toggle (Debtor Level Logic)

Headline: Don't be a spammer.

Copy: This client has 3 other open invoices. Do you want to send 3 separate emails or 1 consolidated summary?

Action: The user toggles a switch labeled "**Group by Debtor**".

Visual Animation: Three separate document icons on the timeline slide together and merge into a single, thicker envelope icon.

Value Context: This highlights the "Debtor Level" communication feature. It solves a specific pain point—"reminder fatigue"—and positions the tool as a professional credit management platform rather than a basic mail merge tool.

Step 5: The "Sunk Cost" Close

Headline: Your strategy is ready.

Copy: You've built a custom 'Strict B2B' journey that will save you ~4 hours of work this month.

Call to Action: Activate Journey Registration Modal: "Create your account to save this workflow and apply it to all your debtors instantly."

Value Context: The user has now invested time in building a sophisticated logic flow. The copy quantifies the value (hours saved) and frames the registration not as a "sign up," but as a necessary step to "save" the valuable asset they just created.

Alternative styles

DESIGN & TONE

40%

Set the Tone

Choose how you want to sound to your client.

 Casual & Casual Friendly Nudge Formal & Factual Strict & Firm Severe / Leg

"Checking in"

"Quick heads up"

"Invoice is due"

"Urgent, pay now"

"Legal steps"

Select Visual Style

Pick a template design.

 Minimal Corporate Bold Modern Classic Soft

Next: Customize

FINALIZE

80%

Finalize Strategy

REMINDER TIMELINE

PRE-MINDER DUE DATE +5 DAYS +10 DAYS

⚡ Smart Actions (Pro)

Include Payment Link

Allow 1-click responses:

Pay Later Dispute Call Me

LIVE PREVIEW

Dear Finance Team,

This is a friendly reminder regarding invoice INV-42119818.

We have not received payment. Please settle this account immediately.

PAY INVOICE \$250

Send Reminder

The screenshot shows the 'Finalize Strategy' step of a process. At the top, there's a progress bar labeled 'FINALIZE' and '80%'. Below it, the 'Finalize Strategy' title is displayed. A 'REMINDER TIMELINE' section shows markers for 'PRE-MINDER', 'DUE DATE' (which is highlighted with a blue dot), '+5 DAYS', and '+10 DAYS'. Underneath, a 'Smart Actions (Pro)' section includes an 'Include Payment Link' toggle switch (which is turned on) and a 'Allow 1-click responses' section with three buttons: 'Pay Later', 'Dispute', and 'Call Me'. To the right, a 'LIVE PREVIEW' window shows an email template addressed to 'Finance Team'. The email body says: 'This is a friendly reminder regarding invoice INV-42119818. We have not received payment. Please settle this account immediately.' It features a large red button at the bottom labeled 'PAY INVOICE' with '\$250'. At the bottom of the main screen, there's a blue 'Send Reminder' button.

Save your Payment Journey

Create an account to save this configuration as a **Fixed Profile** and automate future reminders.

Work Email

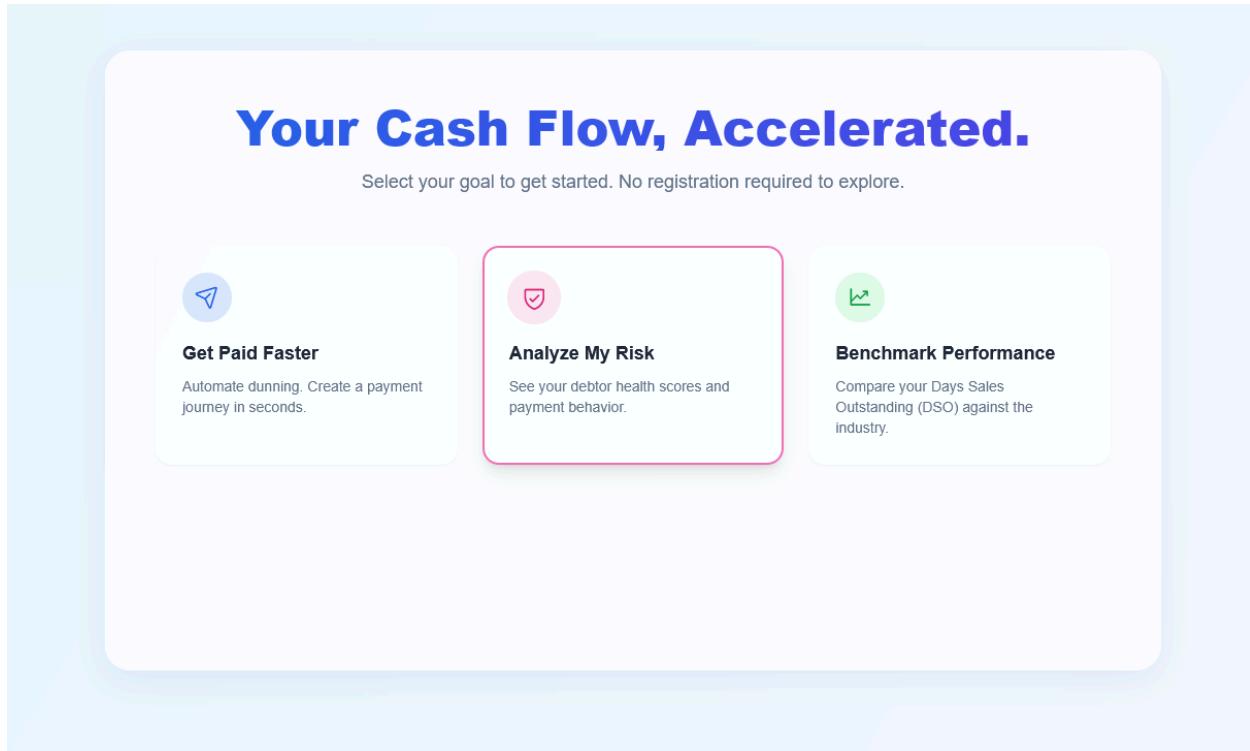
Password

Create Account

The screenshot shows a modal dialog box titled 'Save your Payment Journey'. It contains instructions: 'Create an account to save this configuration as a **Fixed Profile** and automate future reminders.' Below this are two input fields: 'Work Email' and 'Password', both with placeholder text. At the bottom is a large blue 'Create Account' button. In the background, a blurred version of the 'Finalize Strategy' interface is visible.

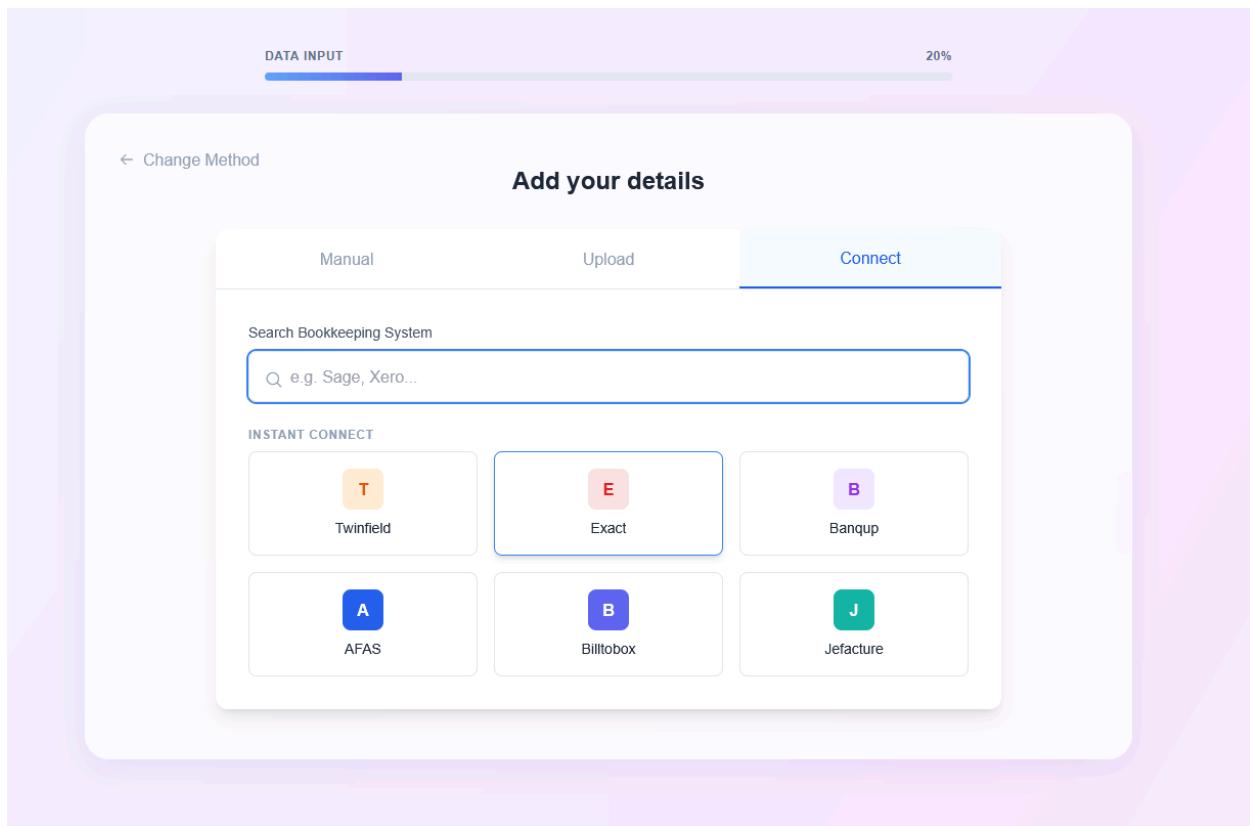
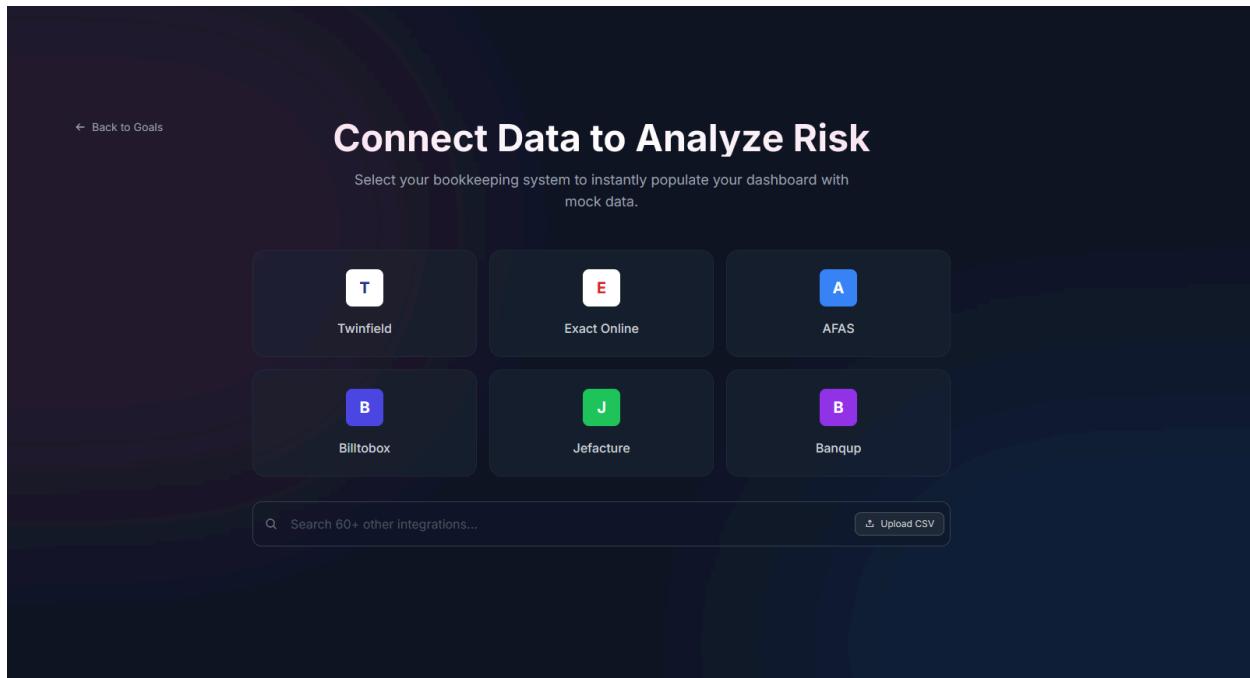
4. Flow 2: "Analyze My Risk" (The Insight Flow)

Objective: Show the user that their current debtor book has hidden risks or opportunities.



Step 1: Ingest Data

- Upload CSV or Connect Bookkeeping (See Section 6).
- Mock Data Injection: If the user uploads a sample or connects, populate the view with rich mock data immediately.

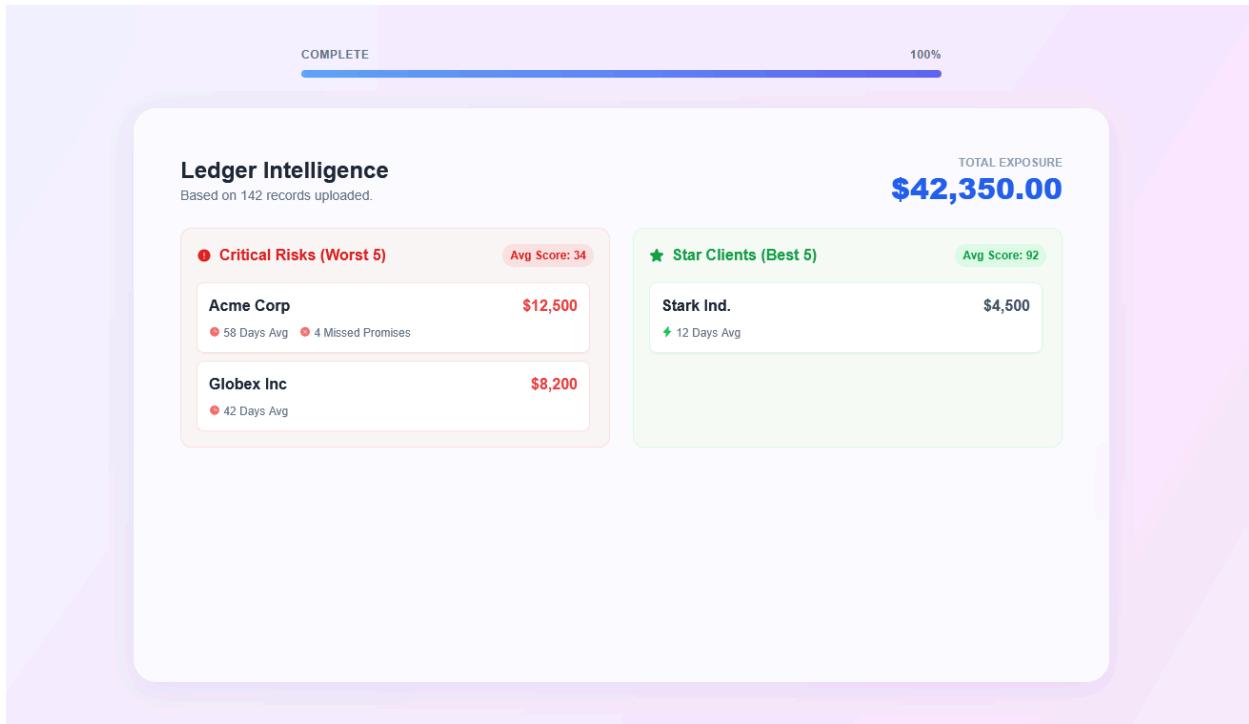


Step 2: The Ledger Analysis

Display a "Debtor Health" table.

- Columns: Debtor Name, Total Outstanding, Average Days Late (ADL), Risk Score.
- Visuals:

- Best Performers: Highlighted in soft green. High payment behavior score.
- Worst Performers: Highlighted in soft red. Low payment behavior score.
- Deep Dive: User can click a "Bad Debtor."
 - Interaction: Slide-over panel shows a comparison graph: "This debtor pays 14 days later than your average client."



Step 3: The "Knowledge Gap" (Registration)

- Action: User tries to view "Recoverable Cash Prediction" or "Detailed Risk Report."
- Visual: Show the dashboard with specific high-value metrics blurred or covered by a locked overlay.
- Overlay Copy: "We found \$12,500 in potentially recoverable cash. Register to unlock the full analysis."

Ledger Health Report
Based on 142 records uploaded from AFAS.

Critical Risks (Worst 5)
These clients negatively impact your cash flow.

Client	Score	Amount	Action
Acme Corp	58 Days Late (Avg)	\$12,500	VIEW ANALYSIS →
Globex Inc.	42 Days Late (Avg)	\$8,200	
Soylent Corp	Broken Promise (x2)	\$5,100	

Star Clients
Keep these happy

Client	Days Late (Avg)	Payment Type
Stark Ind.	12 Days (Avg)	
Wayne Ent.	Early Payer	
Cyberdyne	Auto-Pay	

TOTAL OUTSTANDING EXPOSURE
\$42,350.00

Unlock \$12,500 Cash
We've identified 3 high-risk accounts that are recoverable with a "Strict" journey.

[View Recovery Plan →](#)

Free Analysis • No Credit Card Required

Step 4: Post registration

Setup a reminder journey for all your customers

Step 4A:

- Go through a custom workflow that showcases the a few styles

Templates ⓘ

Order by: Name Last Modified Search... 🔎

- My new template 2025-10-30, 14:04:32**
- Mijn nieuwe template 2025-11-18, 15:21:49**
- Payment arrangements for internal co...**

Step 4B:

- Pick tone of voice

Step 4C:

- Go to a simplified build payment journey configuration interface

Journeys Templates

Payment Journeys

Search Add +

New journey

For collection
Custom

- Reminder
- Bannered Email
- Statement phone
- Final Reminder
- Final reminder
- For collection

B2B Standard
Custom

- An invoice is due tomorrow
- You have outstanding invoice(s) that are overdue
- reminder: Invoice(s) are still outstanding
- There's a payment more than a week overdue
- There's a payment more than two weeks due (second reminder)

Standard TDL
Custom

- An outstanding invoice is almost due
- Your invoice is now due
- There's a payment more than a week due (second reminder)
- Final warning
- You still have an invoice due
- Final reminder

Standard TDL Duplicate 20...
Custom

- An outstanding invoice is almost due
- Your invoice is now due
- There's a payment more than a week due (second reminder)
- Final warning
- You still have an invoice due
- Final reminder

Students
Custom

- First reminder
- Final reminder
- see

B2B Standard

Cancel Save

Set-up Journey design

Let's create your own payment journey

Click and drag communication mediums below to the day you want it to be sent. (The count starts from the invoice due date, but you can add reminders anytime before that.)

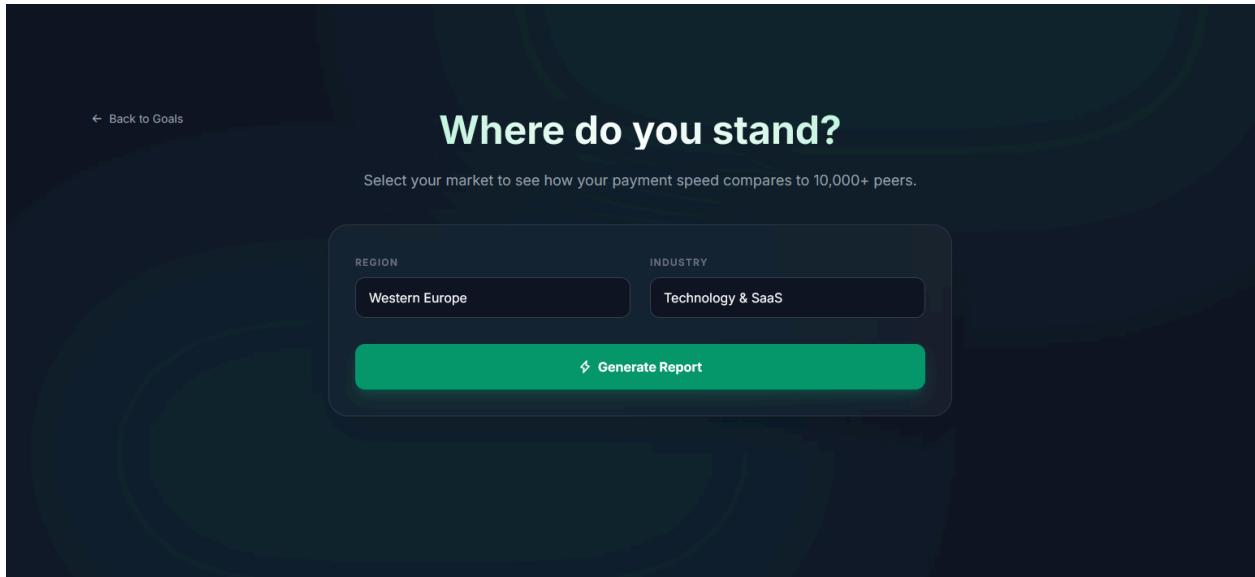
		0	1	2
	4	5	6	
8	9	10		12
13	14		16	17
18	19	20	21	22
23	24	25		

Day Media Subject Content Template Actions

-1		An invoice is due tomorrow	Reminder	Pre-minder with bank link
3		You have outstanding invoice(s) that are overdue	Reminder2	Reminder with bank link
7		reminder: Invoice(s) are still outstanding	Reminder2	Reminder with bank link
11		The a payment more than a week overdue	Reminder3	Second Reminder
		There's a payment more than two		

5. Flow 3: "Benchmark Performance" (The Data Flow)

Objective: Compare user performance against global/industry standards.

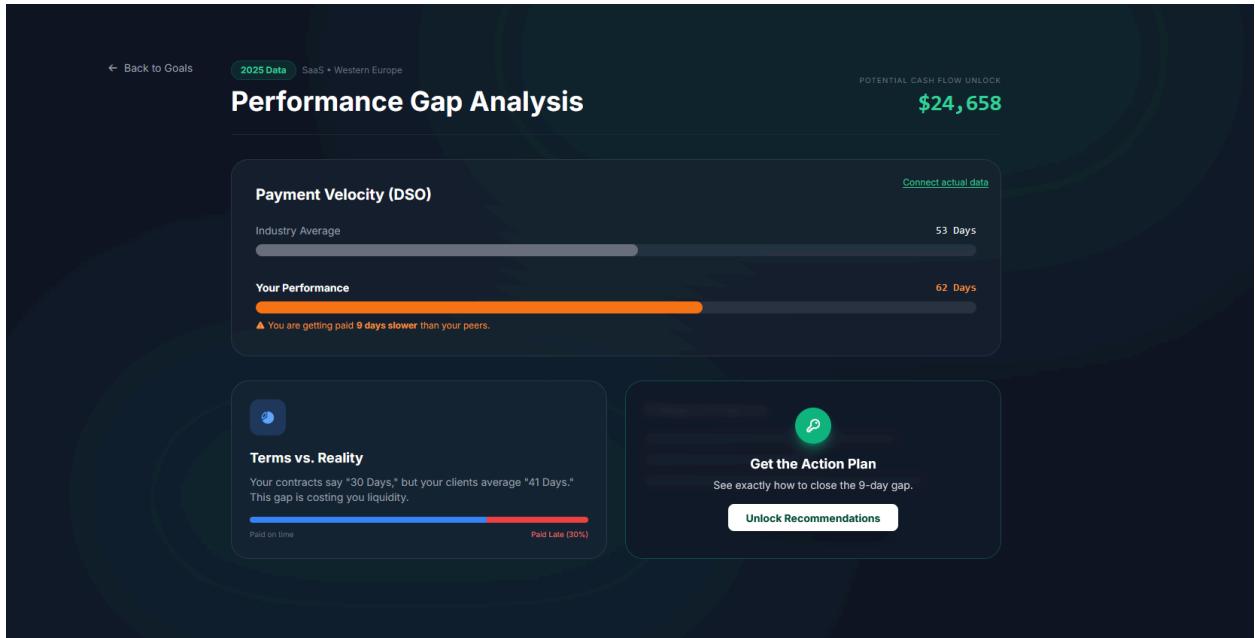


Step 1: Configuration

- User selects Industry (Dropdown: SaaS, Construction, Retail, etc.) and Country/Region to make it feel personalized and relevant.

Step 2: The Dashboard

- Display sleek charts (Chart.js / Recharts) comparing "My DSO" vs. "Global Average."
- Mock Data Logic: Always show the user slightly underperforming the benchmark to create urgency, or significantly outperforming in one area to create validation.



Step 3: Registration

- Same "Knowledge Gap" logic as Flow 2. Blur the "Recommendations to improve" section.

Step 4: Post registration

- View the top 10 debtors based on highest amount outstanding that's also due
 - Allow users to send them a reminder
 - Pops up another modal asking the user to add a default journey or to send a direct message
 - Direct message goes to debtor card with new message open, here user can generate and preview some content but also edit the email before sending it out.

Talent Data

Talent Data Labs (CUST-006)

stevon@talentdatalabs.com Amsterdam, NL

B2B Standard Outstanding amount: €1,331.00

Overview Invoices Issues Payment arrangements Attachments Tasks Communication

Payment behaviour

Next expected payment
€1,331.00

Expected date (7 days ago) 10/16/2025

Score: 91/100 (Excellent payer)

Total invoiced amount **€1,331.00**

Total outstanding amount
From a total of 2 sent invoices **€1,331.00**

New message

Comment

Media type*

First Reminder Payment Link
WhatsApp, text, and call reminder
Payment arrangement

Second Reminder
Final reminder
Statement of accounts
Reminder with bank link
Pre-minder with bank link
Reminder with bank link and transfer data
Improved KONE
Improved KONE with dynamic header and footer
My new template 2025-10-30, 14:04:32
Mijn nieuwe template 2025-8-18, 15:16:33
Mijn nieuwe template 2025-8-18, 15:21:49
Payment arrangements for internal communication

Second Reminder

Invoices assigned to this message*

Invoices associated to this message*

2 invoice(s) selected Filter

METRIC: **Unpaid invoices: 2** Filtered results: 2 Invoice status: Not completed

Invoice number	Has Open Issues	Open Action	Invoice date	Due date	Days due	Start date	On Hold	Issues	Currency
INV-0012345 Yes 7/10/2025 7/24/2025 14 7/24/2025 No Payment promise EUR	INV-0012345 Yes 10/1/2025 10/15/2025 45 10/15/2025 No Dysfunctional 3rd party / no formal procedures EUR								

Post registration

Step 6: Post-registration

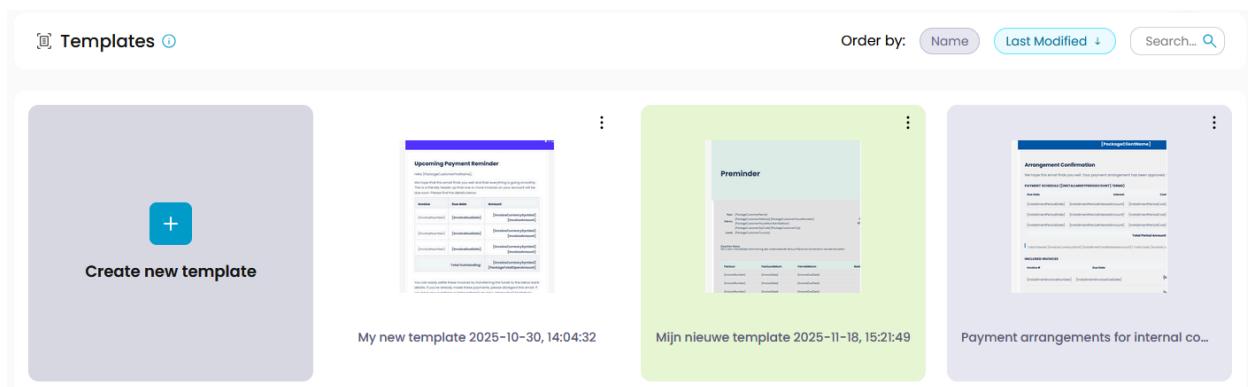
Post registration users need to setup maxcredible to fully use the system

Step 6A:

- Add all debtors
 - Users can do the normal setup

Step 6B

- Go through a custom workflow that showcases the a few styles



Step 6C:

- Pick tone of voice

Step 6D:

Go to a simplified build payment journey configuration interface

6. Connectivity Logic & "The Grid"

This module is shared across all flows.

The "Elite 6" (Instant Connect)

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

- 1. Twinfield**
 - 2. Exact Online**
 - 3. AFAS**
 4. Billtobox
 5. Jefacture
 6. Banquup
- Interaction: Clicking these simulates an OAuth popup (spinner -> "Success!") and instantly loads mock data.

The "Long List" (Smart Search)

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

- Behavior: User types "Xero" or "Sage."
- Result: The grid filters.
- Selection Logic: If a user clicks an unsupported system (e.g., Xero):
 1. Console Log: User selected unsupported integration: Xero.
 2. Alert Modal: "Direct connection to Xero is coming soon! For now, please upload your Xero export file."
 3. Redirect: Auto-switch tab to "Upload CSV."

7. User Stories (for Devs)

- US-01 (Tone Picker): As a user, I want to slide between 5 distinct tones of voice so that the email copy reflects my relationship with the client. The preview text must change dynamically as I slide.
- US-02 (Timeline): As a user, I want to toggle reminder steps on/off on a visual timeline so I can customize the frequency of contact.
- US-03 (Magic Data): As a user, when I input a website URL, I want the system to attempt to fetch the logo so the template looks personalized without me uploading image files.
- US-04 (The Hook): As a user, I should only be asked to register once I have configured a journey or analyzed data, so I don't feel like I'm doing administrative work before seeing value.
- US-05 (Ledger Insight): As a user, I want to clearly see who my worst paying clients are with a red highlight, so I know who to target first.

8. Technical Notes for Implementation

- Mock Data Engine: Client-side JSON objects (mockDebtors, mockInvoices). No backend required for the demo phase.
- State Management: Persist state between tabs (e.g., CSV uploaded in Flow 1 should appear in Flow 2).
- Libraries: Tailwind CSS, Framer Motion (interactions), Phosphor Icons.
- Auth: Include SSO (Microsoft, Google, Apple).
- KPI Tracking: Track Views, Click rates, Trial-to-paid conversion, Paywall hit rate, and CAC payback.