

MAXI:

Product Requirements Document & System Specification

Total outstanding
€ 6.282,50
Across 4 requests

A

98% Adidas
INV-000-001

€ 3.025
4 days overdue

SW

95% Sarah Williams
Dinner at Sakura

€ 187,50
Due in 7 days

5/8 paid

S M E C +4

DW

92% Daniel Weekend
Brunch

€ 45
Due in 10 days

2/4 paid

C A +2

DR

76% David Rodriguez
INV-000-002

€ 3.025
Due in 17 days

Managing multiple payments?

Get your own invoices paid this easily with Max.

[Get started →](#)

9:41

max.com

KB 4 pending requests
Your score: 94%

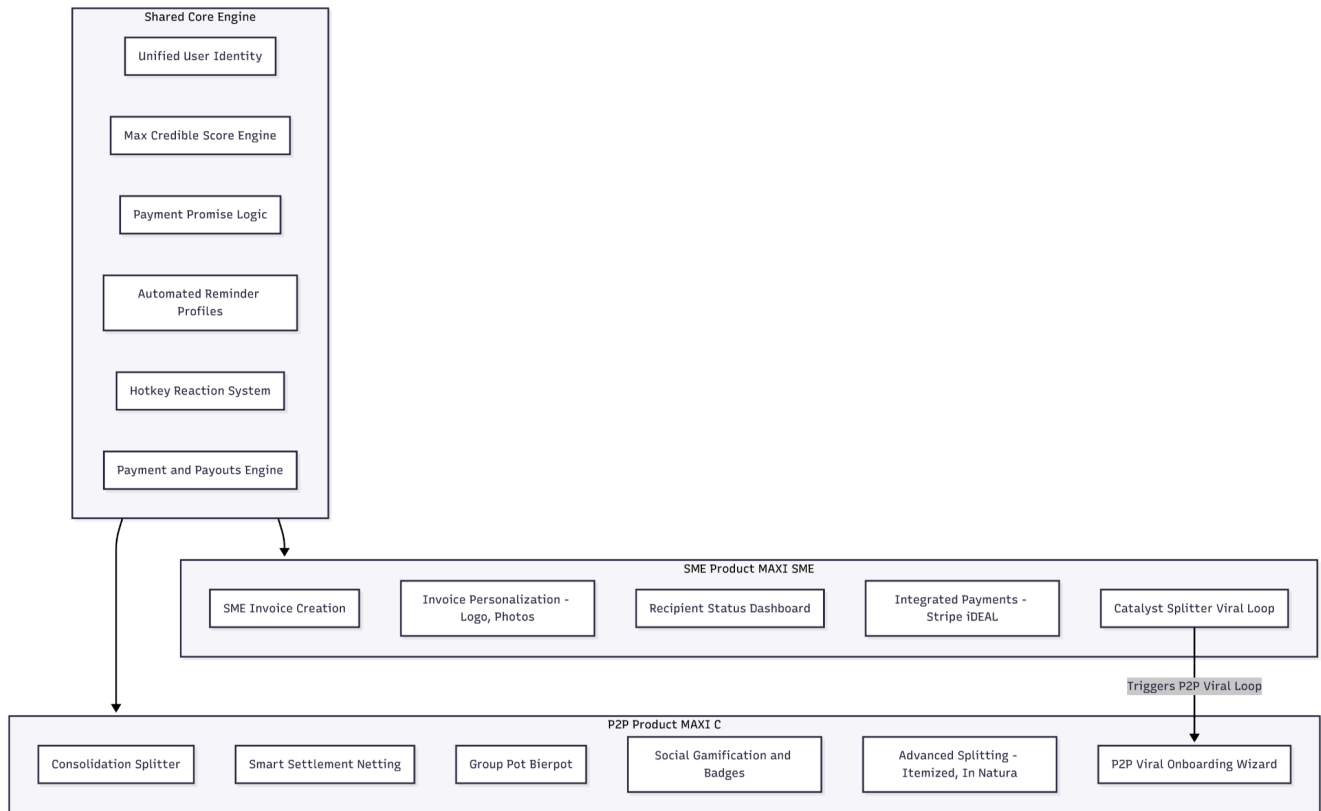
You are in payer mode
View and pay your outstanding payment requests.

Click the floating button to flip!
Switch between **PAYER** (Pay) and **CREATOR** (Getting paid) instantly.

Our philosophy
"Good payers become great creators. Pay on time to build your credibility, then flip to Creator mode to **get paid 2x faster.**"

95% Sarah Williams
€ 187,50

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Section 1: The Core Challenge & Strategic Vision

This document provides the complete and canonical specification for the MAXI platform, which powers two distinct products: **P2P (C2C)** and **MAXI SME (Business)**. It synthesizes all strategic decisions, user flows, and technical requirements into a single source of truth.

1.1 The Problem: The Danger of Uncertainty

The foundational problem MAXI solves is not transactional; it is emotional and financial uncertainty. MAXI is not a broadcasting tool for bills; it is a conversation starter.

- **The Social Problem:** For consumers, financial interactions with friends are "cold," "awkward," and conflict-ridden. The process of chasing friends for money is a universally negative social experience, filled with friction and ambiguity.
- **The Business Problem:** For any business, uncertainty about being paid is more damaging than being paid late. This ambiguity cripples cash flow forecasting.
- **The Emotional Problem:** For all users, the follow-up process is a source of dread. There exists a "terrible hatred for making follow-up calls," a task that feels like enforcement rather than connection.

1.2 The Solution: The "Max Credible" Ecosystem

MAXI is not a payment tool; it is a social interaction platform that results in a predictable payment. The mission is to make every "Receiver" **"Max Credible"**.

A Max Credible user is one whose payment behavior is 100% predictable.

Our platform is not in the payment processing business; it is in the business of **"establishing predictable payment behavior"**.

1.3 Core Philosophy: "Enticement, Not Enforcement"

The entire application strategy is built on a single core philosophy: "Enticement". The system will not enforce payments; it will *entice* a payment or, more importantly, a **Payment Promise**.

This enticement is achieved by transforming sterile, transactional requests into beautiful, personal, and social experiences that create a "relaxed state of mind". This platform is designed to be positively "addictive" in a good way, reinforcing positive social and financial habits.

1. **Look & Feel:** Beautiful, personalized requests that feel like a shared memory, not a sterile bill.
2. **Personalization:** Heavy use of photos, GIFs, and comments to make the request warm and fun.

3. **Ease:** Effortless splitting, one-click "Hotkey" reactions, and simple payment options.
4. **Fun:** A social feed and gamification that makes finance a smooth social activity.

1.4 The Currency of Trust: The "Payment Promise" (Commitment)

The primary currency of the MAXI platform is not money; it is the "Payment Promise" (Toezegging).

- **Application Summary:** This is the core data object of the app. Instead of just "pending," a user can formally promise to pay on a specific date, turning uncertainty into a predictable cash flow item for the Sender. A "payment promise is more valuable than an unknown payment status".
- A simple "pending" status provides no data and creates maximum uncertainty. A "Payment Promise"—such as "I'll pay on Friday"—is a formal, structured data point. It is a "building block" that creates order in the cash flow (liquidity) for both the sender and the receiver.
- The platform's primary goal is to obtain this promise. When a Sender like Sarah monitors her dashboard, she sees not just "paid/unpaid," but a live feed of valuable, predictive information: "Emma 'Paid'," "Lisa 'Promised to pay on Friday'," and "James 'Reacted with a 'laughing' emoji".
- This transforms her dashboard from a simple aging list into a "MaxCredible Promise-to-Pay Overview"—a true cash flow forecast based on the credibility of the promises she has received.

Important:

A "payment promise is more valuable than an unknown payment status". You can already see if you've been paid on your bank app; our unique benefit is showing you *what's happening before the payment*. A "Payment Promise"—such as "I'll pay on Friday"—is a formal, structured data point that creates order in the cash flow for both the Sender and the Receiver.

The app's primary goal is to obtain this promise. The Sender's dashboard is not a simple aging list; it is a **"Max Credible Promise-to-Pay Overview"**—a true cash flow forecast based on the credibility of the promises received.

1.5 Competitive Advantage: Interaction vs. Transaction

Unlike simple splitter apps, MAXI is an *interaction* platform.

- Benefit 1 (Social): "P2P" (C2C) creates a relaxed state of mind about relationships. It avoids awkward discussions by handling the entire conversation—from splitting receipts to fun reminders and "in natura" settlements—within the app.
- Benefit 2 (SME): MAXI SME uses this same interactive, warm DNA for business. It recognizes that SME clients are people who respond better to a personal, beautiful request than a cold, corporate invoice.

1.6 Branding suggestions

This one is a literal play on the word "Peer." Making everyone equals (peers). Peer2peer is universal and can imply business to business but absolutely also 2 people.

- **Peerple**
 - **The Play:** A direct mashup of **Peer** + **People**.
 - **As a Brand:** "Peerple" (or "Peerple Pay").
 - **As a Verb:** "Just **Peerple** me the \$5."

Let's explore the "Peer + Person/Action" concept further. These are high utility because they are a direct call to action, making them perfect verbs. They are personal and directly imply "peer to (a person)." I personally also like PayPal to mess with paypal for being too anti-social.

- **Peerme**
 - **The Play:** **Peer** + **Me**. A literal request.
 - **As a Brand:** "Peerme" (Simple, personal).
 - **As a Verb:** "Can you **Peerme** the \$20 for dinner?"
- **Peeryou**
 - **The Play:** **Peer** + **You**. The other side of the transaction.
 - **As a Brand:** "Peeryou" (Friendly, direct).
 - **As a Verb:** "I'll **Peeryou** the money right now."
- **PeerUs**
 - **The Play:** **Peer** + **Us**. Focuses on the group/communal aspect.
 - **As a Brand:** "PeerUs" (Inclusive, good for splitting bills).
 - **As a Verb:** "Let's use **PeerUs** to settle the cost." (A bit weaker as a verb).
- **Payeer**
 - **The Play:** **Pay** + **Peer**. It also just looks like "Payer." Very clever.
 - **As a Brand:** "Payeer" (Pronounced "Pay-eer").
 - **As a Verb:** "I'll **Payeer** you for the tickets."
- **Peerly**
 - **The Play:** **Peer** + "ly" (as in "friendly," "neighborly"). It implies the way you pay—like a friend.
 - **As a Brand:** "Peerly" (Sounds safe, friendly, and fast).
 - **As a Verb:** "Just **Peerly** me the cash."
- **PeerPal**
 - **The Play:** **Peer** + **Pal**. The ultimate "people-to-people" term.
 - **As a Brand:** "PeerPal" (The "Pal" makes it super friendly).
 - **As a Verb:** "**PeerPal** me when you can."
 - **Note:** This is very close to a certain large payment company, which could be a major legal/brand-confusion issue, but the logic is sound!

Section 2: High-Level Application Architecture

The system is separated into two distinct products with different designs, features, and commercial models: "**Peer2Peer**" (**P2P**) and "**MAXI SME**" (**Business**).

This separation is critical. A "Peer2Peer" user will not see SME features. Instead, the "Peer2Peer" app will advertise and link to the separate "MAXI SME" app as the upsell path. Both products are powered by the same **Core Engine**, which handles user identity, the "Max Credible Score," and the "Promise-to-Pay" logic.

It is critical that things are mutual. If you don't want to show your score you cannot see any scores. Just like with other platforms like whatsapp.

2.2 User Model: The "Receiver" vs. "Sender" Duality

The user model is a single, unified system. A user is always both a Sender and a Receiver; these are not separate roles but two sides of the same coin. The essence is that a user is simply a "user," and sending (getting paid) and receiving (paying) are the two primary actions this single user performs.

The interface must reflect this by avoiding siloed "modes." The ideal solution is a **Unified Dashboard**. This single home screen would present both "Requests to You" and "Requests from You" in one clear, prioritized list, much like a social feed or inbox.

A simpler alternative is a **Tabbed Dashboard**, where a single "Home" screen has two clear tabs (e.g., "To Pay" and "To Get Paid"). This allows users to quickly swipe between views without the disorienting feeling of "flipping" the app's context.

In both of these integrated approaches, moving to creation mode is immediate. A **persistent, global create button ("+")** should always be visible. This allows a user to act on the "instant brain reflex" of "I also need to send a request" at any moment, without having to first switch to a "Sender Mode."

A persistent floating action button that "triggers" the entire UI between a "Receiver" view and a "Sender" view should only be considered a fallback solution with an onboarding wizard in case people get afraid of using sender mode in app. While this action only toggles the view, it re-introduces a dual-system friction that we are actively trying to eliminate. The primary goal remains a single, unified experience where receiving and sending are seamlessly co-located.

2.3 The Growth Model: The "Social Anti-awkward

experience"

The platform's growth is fueled by a core flywheel: the "Social experience." This loop is not built on reinforcing your own score versus others. The core concept is that the growth is driven by the **"wonderful experience"** of the app itself. The key element is that you remove all friction from the financial interaction in friendship. The app takes care of bringing the fun into the experience and the payment is just a conversation starter, not a painful activity. You're very cool to send one of the Maxi payments.

Great Senders, by using the app, create a "beautiful, personal, and social" experience for their Receivers. It is this positive, low-friction experience that removes the social "awkwardness" and financial uncertainty of a typical request. This experience is the primary conversion tool.

The "Wonderful Experience" Funnel

This is the app's core viral engine. Its trigger is not a gamified score, but the immediate, positive experience of using the app.

1. A **Receiver** (e.g., Kevin) receives a request from a **Sender** (e.g., Sarah).
2. The Receiver experiences a "beautiful, personal, and social" interaction. Instead of a "cold" bill, they see a personalized page with photos, comments, and a clear, simple request.
3. This positive experience removes the "awkwardness" and "dread" typically associated with financial follow-ups.
4. The Receiver is *enticed* to respond. The "Hotkey" system gives them an effortless way to either pay or, just as importantly, make a "Payment Promise."
5. This positive, low-friction interaction triggers an "instant thought / brain reflex" in the Receiver: "I also have to chase people for money. I should use this for my *own* requests."
6. The *experience itself* is the conversion tool. The Receiver is "seduced" into becoming a Sender because they have just experienced a better way to manage social-financial interactions.

The "MaxCredible Promise-to-Pay" Score

The core currency of the platform is not money; it is the **"Payment Promise" (Toezegging)**. The "Credibility Score" is the mechanic that tracks and gamifies this promise-keeping behavior.

It is not a "payment" score; it is a "promise" score. Its goal is to incentivize the Receiver to provide a "MaxCredible Payment Promise" and, critically, to *live up to that promise*. This is the key to reducing uncertainty.

- **Highest Score:** Paying immediately (this is the best possible promise).
- **High Score:** Making a "Payment Promise" (e.g., "I'll pay on Friday") and fulfilling it on or before that date.
- **Lower Score:** Answering late or paying after a promise date has passed.
- **Lowest Score:** Not answering at all. This creates maximum uncertainty for the Sender and will result in the lowest score.

The score's primary value is for the **Sender**. It provides "peace of mind" and transforms their "aging list" from a source of anxiety into a "**MaxCredible Promise-to-Pay Overview**." It provides a true, predictable cash flow forecast based on the credibility of the promises they have received.

Social Mechanics: The "Orange Score Friend"

The loop's psychology is driven by social accountability. The "Credibility Score" is focused on the Receiver's behavior and will be visibly color-coded (e.g., Green: 90-100%, Orange: 70-89%, Red: <70%).

When a Sender (Sarah) reviews her active split, she will see not just a "Pending" status, but a "Pending (Lisa Thompson, 72%)" status.

This system is explicitly designed to create a powerful social aversion to "being the orange score friend." For the social P2P persona, the social cost of having a poor, visible score among peers is often higher than the financial cost of the split itself. This gamified peer pressure directly incentivizes the Receiver (Lisa) to provide a "Payment Promise"—or pay immediately—to protect her public score. This action, in turn, feeds the loop's true goal: turning uncertainty into a predictable data point for the Sender.

Section 3: The Core product

The core product has three main components. The core platform features that are shared and undeniably valuable. The P2P app and the SME app.

Section 3.1: The Core Engine: Shared Platform Features

3.1.1 The "Max Credible Score" (Promise-to-Pay Score)

This is the core "trust" metric of the platform. It is a user-facing, percentage-based score (e.g., "94%").

- **Application Summary:** A user's "trust score" that shows how reliable their "Payment Promises" are. It gamifies reliability and provides Senders with a true cash flow forecast based on the *receiver's* score.

This score is **not** about paying on time. It is about **living up to your Payment Promise**.

- **Direct payment** is the most credible promise (100%).
- **Promising** to pay on Friday and *doing* so also results in a 100% score for that transaction.
- **Answering late** or *breaking* a promise negatively affects the score.
- **Not answering** gives the lowest score.

This score belongs to the **Receiver**. For a Sender, the dashboard aggregates the scores of their Receivers to create the "Max Credible Promise-to-Pay Overview."

3.1.2 The Social Feed (Comments & Activity)

This is the "heart of the app." It is a unified feed for all non-financial interactions, present on every split and invoice. It transforms a sterile request into a warm, two-way conversation.

In the UI, this feed should be immediately visible and active on the receiver's page, not hidden behind a tab. It should show photos, GIFs, and comments to prove this is a "conversation starter," not a bill.

- **Application Summary:** A chat-like feed on every request that supports comments, @mentions, photos, and GIFs, turning a bill into a fun, social conversation. A group can even create a sub-chat to discuss a specific item.

The feed must support:

- Text comments and @mentions.
- Photo and GIF uploads.
- Fun, "WhatsApp-style" emoji reactions that are visible to the group.
- (Phase 2) Ability to select a few users in a group and start a "thread" to discuss a specific item.

3.1.3 The "Hotkey" & AI Reaction System

This is the primary mechanism for collecting "Payment Promises". It gives the Receiver a way to respond immediately without ignoring the request.

- **Application Summary:** A one-tap menu of fun, pre-defined replies, with the added power of AI (a paid feature) to convert *any* custom text or voice note into a structured "Payment Promise."

This system must be creative and fun, not just pre-defined.

- **Pre-defined Hotkeys:**
 - **Pay & feel the relief** ("Goodbye pending, hello peace of mind.")
 - **Payment Promise** (Receiver selects a specific date)
 - **Remind me tomorrow** ("Future-me will totally handle this.")
 - **Already paid!** ("I'm faster than your system.")
 - **Wait, what's this for?** ("I think something doesn't add up.")
- **Creative & AI-Powered Responses (Paid Feature):**
 - A user can type a custom, funny reply: "I'll pay on December 1, I just bought a car!" or "I pay on December 14, my Mother in Law is having her birthday".
 - **AI Support:** The system (via integrated ChatGPT/Gemini or our own) will parse this natural language (text or verbal) and convert it into a structured response (e.g., `` + [Comment: "I just bought a car!"]).

3.1.3.1 Key Value Table: Hotkey Reactions

The following table defines the required options in the Hotkey menu, their user-facing description, and their system function.

Hotkey Display Text	Description (Receiver Facing)	Function (Sender Facing)
Pay & feel the relief	"Goodbye pending, hello peace of mind."	Triggers payment flow. Status changes to "Paid."
Payment Promise	"I'll pay on [date]". (Mockup text: "Remind me tomorrow")	Receiver selects a specific date. Status changes to "Promised to pay on [date]."
Remind me tomorrow	"Future-me will totally handle this."	A personal, one-day snooze. Status remains "Pending." This is a lightweight promise.
Already paid!	"I'm faster than your system."	Receiver marks as paid. Status changes to "Pending Confirmation" for Sender.
Wait, what's this for?	"I think something doesn't add up."	Dispute. Status changes to "Disputed." Triggers Social Feed for clarification.
Hmm... looks different on my side	"I'll send you my version so we can match things up."	Dispute (for reconciliation). Status changes to "Disputed." Triggers Social Feed.
I'll count this as my share ...	I have supplied something in natura namely [car] and use	Approval flow to accept [car] as payment in goods.

	that as compensation	
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- **Communication Opportunity:** The Hotkey system is a *two-way* communication tool. For the Receiver, it's a one-tap response. For the Sender, it is a *critical notification* (e.g., 'Kevin promised to pay on Friday'), which transforms their financial anxiety into a predictable data point.

3.1.4 Payment & Payouts Engine (really difficult and contentious)

This is the shared financial "plumbing" for the entire platform. It defines how Senders *receive* money and how Receivers *pay* money. This engine is built for flexibility, accommodating everything from simple, user-generated payment links to fully integrated payment processing. The engine most likely needs partnerships and creative solutions. Here are the best specifications we can give it right now.

Application Summary: The core engine that manages the two sides of a transaction: the Sender's "Wallet" for receiving payouts and the Receiver's "Payment Flow" for making payments.

1. Sender Payout Setup (The "Wallet") This is how a Sender (like Sarah, or David the freelancer) gets their money. This includes both direct payments from Receivers and "cashing out" a positive balance from a Smart Settlement.

- **Bank Details:** A user must be able to securely add their bank details (IBAN) in a private [Settings > My Wallet](#) area. This is a one-time setup required for any user who wishes to *receive* money, including claiming a positive balance from a [Group Pot](#) or [Consolidation Splitter](#).
- **Security:** This action must be secured by the same high-level validation used at onboarding (e.g., OTP or Biometrics).

2. Receiver Payment Flow (The "Payment Request") This is what happens when a Receiver clicks the "Pay & feel the relief" Hotkey. The system supports two distinct flows, which are determined by the Sender.

- **Flow A: The "User-Generated Payment Link" Loop (Free Tier)** This flow leverages the "bank app loop" to provide a simple, no-integration-needed payment method, ideal for the C2C "Peer2Peer" product.
 - **Sender Side:** When creating a Splitter, Sarah (the Sender) is given an option: [Add payment link \(optional\)](#). She can open her *own* bank app (like Tikkie, ABN, etc.), create a payment request link, and paste that *single link* into the MAXI app.
 - **Receiver Side:** When Kevin (the Receiver) clicks "Pay & feel the relief," the app simply opens the Tikkie link that Sarah provided.
 - **Confirmation:** Because this is an external link, the app *cannot* automatically verify the payment. This is why the **"Already paid!"** Hotkey is critical. After paying via the Tikkie link, the Receiver is prompted to return to MAXI and tap "Already paid!" This notifies Sarah that Kevin has *claimed* to have paid, changing his status to "Pending

Confirmation."

As an alternative we can consider the bunq API and partnership that has a 5-minute setup with potential revenue share opportunities. See documentation here (<https://doc.bunq.com/>). This is for a later phase.

- **Flow B: The "Integrated Payment Flow" (SME Pro Tier)** This is the seamless, professional, and automated flow designed for the SME product.
 - **Sender Side:** David (the Sender) connects his MAXI account to a payment processor (e.g., Stripe, iDEAL, etc.) as a one-time setup.
 - **Receiver Side:** When the client (Receiver) clicks "Pay & feel the relief," they are presented with an *in-app* payment modal (e.g., "Pay with iDEAL," "Pay with Credit Card").
 - **Confirmation:** The payment is processed *natively*. The app receives an instant confirmation from the payment processor and **automatically** updates the invoice status from "Pending" to "Paid." This removes all friction and manual confirmation steps, serving as a primary value-driver for the paid SME Pro tier.

3.1.5 Automated Reminder Profiles

This is an essential, high-importance feature for both C2C and SME. It allows a Sender to automate follow-up without sounding like a robot.

- **Application Summary:** A wizard-style tool that lets Senders design "reminder journeys" with a specific tone of voice (e.g., "Friendly," "Funny," "Formal") that are sent automatically across multiple channels.

Part 1: The (One-Time) Profile Setup (in Settings)

- A user navigates to Settings > My Sender Tools > Reminder Profiles.
- They can create a new profile (e.g., "My Friendly Nudge").
- **Journey Builder:** A visual timeline builder lets them add reminders:
 - *Reminder 1:* Send x days [after due date].
 - *Tone of Voice:* Select from templates [Friendly], [Formal], or [Funny] (with AI-supported custom text).
 - *Channels:* Select [Email],,,
- **Smart Logic (The Key!):** A mandatory checkbox: [x] Respect "Payment Promises". If checked, the system **will not** send a reminder to a Receiver who has already promised to pay, thus respecting the relationship.

Part 2: The (In-Use) Application (During Sending)

- On the "Finalize & Send" screen, a simple dropdown appears: Automated Reminders: v.
- The Sender can select their custom profile (e.g., "My Friendly Nudge") or "No Reminders."
- They click "Send Request." The chosen reminder sequence is now armed.

3.1.6 The "Promise-to-Pay" Overview

This is the Sender's home dashboard and the app's core benefit. It is a crystal-clear list of "who has

paid and who has not" and, most importantly, *what is happening* with the outstanding amounts to reduce anxiety.

- **Application Summary:** The Sender's main dashboard, which shows the real-time status of all requests, focusing on the "Payment Promises" received to reduce anxiety and provide a clear cash flow forecast.

This dashboard must be a clear, actionable list:

Participant	Status	Amount
Emma Rodriguez	Paid	€187.50
Lisa Thompson	Promised on Oct 28	€187.50
James Park	Seen (No Promise)	€187.50
Ana Aragon	Delivered (Not Seen)	€187.50

3.2 Product Specification: "Peer2Peer" (C2C)

This is the C2C product, focused on fun, social interaction, and removing the awkwardness and emotional uncertainty of managing money between friends.

3.2.1 Persona: Sarah, The Social Organizer

- **Goal:** To split group bills (dinners, trips) without awkwardness, chasing, or manual calculation.
- **Needs:** A fun, social, and automated tool that her friends will enjoy using and that provides her with peace of mind.

3.2.2 Core Feature: The "Consolidation Splitter"

This is the flagship feature of "Peer2Peer." It is not a simple bill split; it is a **"time-boxed social event"** designed to handle complex group expenses (like an entire vacation) and ensure there is no long, awkward chasing of receipts. It transforms a list of expenses into a shared, collaborative memory. The focus here is on the social aspect and the event memory. It should be memorialized as an event and not as a payment list.

Application Summary: This feature allows a Sender to set a "Resolution Time" (e.g., 2-7 days) during which all participants can upload their individual receipts to a central, shared split. After the timer expires, the app automatically calculates the final, complex "who-owes-who" split, including "netting" balances and allowing for creative, non-monetary settlements.

Functional Specification (The Flow):

1. **Creation (Sarah):** Sarah (the Sender) starts a new split from her dashboard. She names it ("Graduation Trip"), adds a fun cover photo, and invites her friends. She can invite them from her phone's contacts or, critically, by selecting a pre-existing or synced **"User Group"** (e.g., "College Crew," "Housemates"). She can upload her own receipts immediately or just start

the event to get the clock ticking.

2. **The Timer:** Sarah must set a **"Consolidation Deadline."** This "Resolution Time" is a key, non-negotiable feature that creates a clear and finite window for collaboration. This is the antidote to the endless, awkward "did you forget to send me that receipt?" texts.
 - **Options:** The UI will present simple options (e.g., **2 Days, 3 Days, 5 Days**) with an expanded [...] menu offering **7 Days, 14 Days, 30 Days**, or a custom date. This custom option is essential for use cases like starting a split *after* a future downpayment is made.
3. **Consolidation Phase (All):** For the duration of the set time, the split is in a "Consolidating" state. This functions as a "digital receipt bowl" where all participants can:
 - Upload their own receipts (via scan, photo, or manual entry).
 - See the total group expense grow in real-time.
 - Use the **Social Feed** to comment ("@Mike, did you add the Ubers yet?").
4. **Admin Gatekeeper:** To "prevent chaos" and ensure alignment, all receipts submitted by participants are sent to Sarah (the Sender/Admin) for approval. This is a crucial step that forces **"pre-commitment on included receipts."** By approving an expense, Sarah confirms it as a valid group cost, preventing disputes *after* the split is finalized.
5. **Finalization (Timer Ends):**
 - The "Add expense" button is automatically disabled.
 - **Smart Netting:** The system instantly runs its **Smart Settlement Engine**. It first calculates the total cost and per-person share, then calculates the *net balance* for every participant.
 - *Example:* The total trip cost is €1500 (€187.50 per person).
 - Sarah paid €750 for flights. Her balance is: **+€562.50 (€750 - €187.50)**.
 - Kevin paid €0. His balance is: **-€187.50**.
 - **Intelligent Notifications:** The system does not send a bill to everyone.
 - Kevin (net-negative) receives a standard request: "You owe €187.50."
 - Sarah (net-positive) receives a conversion-focused notification: "The split is final! **You are owed €562.50.**" This triggers the "Claim Your Balance" funnel, a high-intent prompt for her to create a fully validated account to manage her positive balance.

3.2.3 Advanced Splitting Options (The "Magic")

The splitter must be "available for the super stupid"—simple by default—but incredibly powerful when needed. This ensures users can get "pre-commitment on the breakdown" before the split is finalized.

- **Split Methods:**
 - **Split Equally** (Default)
 - **Split by Percentage**
 - **Add Custom Amounts**
 - **Deduct Custom Amounts**
- **Extreme Use Case (Paid Feature):** An **"itemized distribution"** option. This is the ultimate "anti-awkward" tool for restaurant bills. Users can literally tap and "claim" the items they ate or drank from an uploaded, itemized receipt. The app then intelligently and automatically

splits any remaining shared items (like tips, appetizers, or table water) among all participants.

- **Time-Based Split:** A participant can specify a *time slot* they were part of an event (e.g., "I was only there for 80% of the trip" or "I only came for the last 2 days"). The app will adjust their share accordingly.
- **Settle "In Natura":** This feature acknowledges that not all debts between friends are settled with cash. A user can propose to "**settle it differently**" from their "Receiver" dashboard (e.t., "I'll wash the dishes," "I used my car," "My brother made the presentation"). This sends a social proposal to the Sender, who can approve it. This approval logs the settlement, removes the financial debt, and clears the social "awkwardness."
- **Failsafe:** The Sender must have an option to "**reopen the splitter**" if everything flops or a major receipt was missed. This removes user anxiety about making a catastrophic, final mistake.

3.2.4 Core Feature: The "Group Pot" ("Bierpot")

Application Summary: This is a persistent, shared digital wallet for a named **User Group**. It is a **proactive** funding tool, distinct from the *reactive* (post-spending) Consolidation Splitter. It's designed to *proactively* fund recurring group expenses (like team fees), collect money for a one-off goal (like a gift), or set a firm budget for a future event (like a group holiday).

Specification and Use Cases

The "Group Pot" is not a single feature; it's a flexible tool with three primary modes, all designed to remove the uncertainty and "awkwardness" of group funding.

This is the Pot's main dashboard, a simple, transparent ledger that *must* feature three components:

1. **Total Pot Balance:** The current, real-time amount held in the pot.
2. **Member Contribution Tally:** A clear list of all members and their *total contribution to date* (e.g., "Lisa: €30," "Kevin: €20").
3. **Transaction Feed:** A simple, live feed of "Money In" and "Money Out" transactions. This is critical for engagement.
 - **Activity Notifications:** This feed powers the communication funnel. Every new event (e.g., 'Lisa contributed €10,' 'Admin spent €50 on John's Gift') triggers a push notification, pulling all members back to the app and creating a social, interactive experience.

Spending from the Pot (The "Money Out" Logic)

This defines how the "Money Out" part of the Transaction Feed works.

- **MVP (Must Have): "Log an Expense"** The Phase 1 implementation is a simple, manual "logging" system. The Pot Admin (Sender) cannot *electronically* pay from the pot. They spend their *own* money, then "log" the expense against the pot's balance (e.g., "Admin spent €50 on 'John's Gift'"). This action deducts €50 from the "Total Pot Balance" and adds the transaction to the feed. This is the core "Money Out" side of the ledger.

- **Phase 3 (Nice-to-Have): "Direct Pay"** A future, major technical lift will be to issue a virtual card or connect the Pot to a payment rail, allowing the Admin to *directly* pay from the Pot's balance. This is not part of the MVP.

Pot Creation & Contribution Types

This defines how a Sender (Admin) creates a pot and sets the rules for funding.

1. **Pot Creation:** The Admin creates a new Pot (e.g., "Office Birthdays Q3").
2. **Member Management:** The Admin invites members via:
 - Phone number
 - Email
 - Existing MAXI contacts or "User Groups."
3. **Contribution Rules:** The Admin then sets the pot's funding model.
 - **Type 1: "Open Contribution" (Default Model)**
 - **Rule:** Any member can add any amount at any time. There is no schedule or required amount.
 - **Use Case:** A simple house "swear jar" or a perpetual "Office Coffee Fund" where people chip in as needed. This is the simplest "manual contribution" model.
 - **Type 2: "Scheduled Contribution" (Recurring Model)**
 - **Rule:** The Admin defines a *recurring financial obligation*.
 - **Setup:** Sets a fixed **Amount** (e.g., €10) and a **Frequency** (e.g., "Monthly" on the 1st).
 - **Features:** This type *must* use the "**Automated Reminders**" (to chase missed payments) and the "**Contribution Splitting**" tools (e.g., to "Exclude James" or make "Mike pay 2x").
 - **Use Case:** The "Team Sports Fees" (Use Case 1, below).
 - **Type 3: "One-Time Contribution" (Goal-Based Model)**
 - **Rule:** The Admin defines a *one-time* collection for a specific purpose, due by a specific date.
 - **Setup:** Sets a **Due on** date and a funding goal.
 - **Features:** This type *must* have the "**Optional Contribution**" and "**Anonymous Contribution**" toggles.
 - **Use Case:** The "Office Birthday Gift" (Use Case 2) and "P2P Event Budgeting" (Use Case 3).

Use Case 1: Recurring/Monthly Contributions (The "Team Fees" Model)

This is the classic "Bierpot" or "House Supplies" fund. It's for known, recurring, and mandatory contributions.

- **Persona:** Sarah, the Team Captain.
- **Goal:** Collect €20 from every player on the 1st of each month for league fees, without having to "chase" anyone.
- **The Flow:**
 1. **Creation:** Sarah creates a *new* Group Pot.
 2. **Setup:**

- **Name:** "FC Lions Team Fees"
 - **Group:** Selects the "FC Lions" User Group.
 - **Contribution Type:** Selects "**Scheduled Contribution.**"
3. **Contribution Setup (The Core):**
- **Amount:** Sets a €20 contribution.
 - **Frequency:** Selects **Monthly**, on the **1st** of the month.
 - **Contribution Splitting:** Sarah uses the advanced splitting tools. She clicks on "James" and selects **Exclude from contribution** (because he's the coach). The app confirms the contribution request will be sent to the 11 other members.
4. **In-App Function:**
- On the 1st of every month, the 11 members automatically receive a request: "Your €20 for FC Lions Team Fees is due!"
 - This leverages the **Automated Reminder Profiles** from the Core Engine. The system will "chase" any non-payers on Sarah's behalf, removing all social friction.
 - The Pot's dashboard shows a "Money In / Money Out" ledger and a "Contribution Tally" so everyone can see who has paid for the current month.

Use Case 2: One-Time Pre-Budgeting (The "Office Gift" Model)

This flow solves the "How much money do we have?" problem for a one-off event, like an office gift. It prioritizes knowing the *total budget* before acting and adds a bit of transparency on who adds what (fully optional).

- **Persona:** Sarah, the Office Manager.
- **Goal:** Buy a single group gift for a departing colleague. She doesn't know what the budget is, and she wants to avoid people feeling pressured or seeing who gave what.
- **The Flow:**
 1. **Creation:** Sarah creates a *new* Group Pot.
 2. **Setup:**
 - **Name:** "John's Farewell Gift"
 - **Group:** Selects the "Marketing Team" User Group.
 - **Contribution Type:** Selects "**One-Time Contribution.**"
 3. **Contribution Setup (The Core):** This mode uses new, specific toggles.
 - **Contribution Amount:** Sarah leaves this blank, allowing for **Custom Contributions**.
 - **Contribution Deadline:** She sets a deadline: **Friday at 5:00 PM**.
 - **NEW Toggle [x] Contributions are Optional:** Sarah checks this. This changes the reminder text from a "demand" (**Your payment is due!**) to a "nudge" (**Don't forget to chip in for John's gift!**).
 - **NEW Toggle [x] Make Contributions Anonymous:** Sarah checks this. This is *critical* for the gift use case.
 4. **In-App Function:**
 - Team members receive an invite: "Let's get John a great gift! Feel free to chip in by Friday."

- When a user clicks "Contribute," they can enter any amount they wish.
 - The **Contribution Tally** is *hidden* from participants to maintain anonymity. Participants can only see the **Total Pot Balance** (e.g., €85 raised so far).
 - The "Money In" feed is also anonymized: "A team member contributed."
5. **Finalization (Deadline Hits):**
 - The "Contribute" button is disabled.
 - The app notifies Sarah: "Your 'John's Farewell Gift' pot is closed. The total budget is **€140**."
 6. **"Money Out":** Sarah now knows *exactly* what she can spend. She buys a €135 gift and logs the expense in the Pot: "Spent €135 on 'Noise-Cancelling Headphones'." The remaining €5 can be rolled into the next "social fund" pot.

Use Case 3: P2P Event Budgeting (The "Group Holiday" Model)

This is the most powerful use case. It combines the *proactive funding* of the Group Pot with the *advanced splitting tools* to set a firm, pre-paid budget for a large event.

- **Persona:** Sarah, planning a group holiday.
- **Goal:** To book a cabin that costs €1,500. She must collect this *before* booking and needs to handle a complex contribution split.
- **The Flow:**
 1. **Creation:** Sarah creates a *new* Group Pot.
 2. **Setup:**
 - **Name:** "Summer Cabin Trip"
 - **Group:** Selects the "College Crew" User Group (8 people).
 - **Contribution Type:** Selects "**One-Time Contribution**."
 3. **Contribution Setup (The Core):**
 - **Contribution Goal:** Sarah sets a **Total Pot Goal** of €1,500.
 - **Auto-Split:** The app immediately divides the goal by the 8 members: **Default Share: €187.50**.
 - **Contribution Splitting (The Magic):** This is *not* optional, so Sarah now uses the splitting tools on these *proactive* contributions:
 - She clicks on Mike: **Exclude from contribution** (he's not coming). The app *instantly re-calculates* the share for the remaining 7 people: **New Share: €214.28**.
 - She clicks on Kevin: **Deduct Custom Amount: €50** (he's driving everyone, so he gets a discount). The app re-calculates *again* for the other 6.
 - **Deadline:** She sets a **Due Date:** "July 1st" (when the cabin deposit is due).
 4. **In-App Function:**
 - This sends a *mandatory payment request* to the group, just like a splitter: "Your share for the Summer Cabin Trip is €221.42 (or €171.42 for Kevin). Please pay by July 1st."
 - The **Automated Reminders** will ensure this is collected, as it's a required payment.

5. **Finalization (Budget Funded):**

- The **Total Pot Balance** reaches €1,500.
- Sarah books the cabin. She logs the expense: "Spent €1,500 on 'Cabin Rental'."

6. **NEW Feature: "Convert to Splitter"**

- The event happens. Now the group needs to split *other* costs (food, gas, etc.).
- From inside the *funded* Pot, Sarah clicks a new button: **"Start Consolidation Splitter."**
- A new **Consolidation Splitter** (Section 3.2.2) is instantly created. The €1,500 spent from the Pot is automatically added as the *first approved expense* ("Paid by: Team Pot").
- Now, all members can add their *other* receipts for food, etc.

7. **Result:** The Group Pot handled the large, proactive *budgeting*, and the Consolidation Splitter handled the reactive, messy *event expenses*. The final "Smart Netting" will combine all of this—including the pre-paid pot contributions—into one simple, final "who-owes-who."

Results and rewards thoughts to make pots more engaging:

This is a suite of "fun" features for P2P users, designed to add a friendly, competitive layer to the social experience.

The MAXI C (Peer2Peer) experience must feel engaging and light-hearted. This is achieved through:

The Credibility Score: (As defined in 3.1.1) This is the core gamification mechanic, creating social, "anti-awkward" pressure to be a reliable friend.

Fun Reactions: The ability to use fun emoji reactions in the Social Feed.

Future Leaderboards (Phase 2): Future ideas include features like "1st/2nd/3rd Payer" leaderboards to add friendly competition to a split.

It should also accommodate badges and leaderboards that include concepts like; always picks up the bill, is always first to pay. Every person in the group should have a denomer such as: Nicole - "never pays" - Smith

Bert - "before everyone" - Johnson

We should brainstorm more things here because those lists are things you should show people who are not in the app yet potentially allowing for virality beyond direct payments.

Section 4: The Viral Growth Engine:

Peer2Peer loop

This Section details the most important user flow in the application: the "REAL Viral Loop." This is the "seduction" that converts Receivers (like Kevin) into Senders. The flow has been re-architected to incorporate state-of-the-art fintech onboarding mechanisms.

This flow details the *automatic* onboarding of a new user. **Conversion has already taken place;** the Sender acquired the user by sending them the request.

4.1 Persona: Kevin, The Recipient

- **Goal:** Pay his share and (unknowingly) become a new Sender.
- **The Journey:**
 - **Receiving:** Kevin receives a link (via WhatsApp, SMS, etc.). He does not need an account.
 - **Validation:** He taps the link. To prevent showing the invoice to the wrong person, he is validated *by default* with a simple, one-time password (OTP) sent to his phone.
 - **The Experience:** He sees the beautiful, personalized "Peer2Peer" page with photos, comments, and a clear "Your share: €187.50".
 - **Reacting:** He can't pay now. He uses the "Hotkey" to make a "Payment Promise": "I'll pay on Friday".

4.2 Core Flow: The Automatic "Wizard" Onboarding

This is the single most important user flow in the application. It is the primary engine for user acquisition and retention. This flow is not a "seduction" that leads to a sign-up form; *it is* the onboarding. Conversion has already taken place: the Sender acquired the new user (the Receiver) by simply sending them the request.

This flow is meticulously designed to seamlessly convert this "guest" Receiver into a full, validated user by *first* delivering a "wonderful experience", and *then* frictionlessly capturing their identity when they choose to act.

4.2.1 Stage 1: The "Validated Receiver" Session (The Start)

This stage is designed to deliver immediate, overwhelming value and remove all initial friction, perfectly aligning with the "deliver before asking" philosophy.

- **Flow:**

The Trigger: A new Receiver (e.g., Kevin) receives a link via WhatsApp, SMS, or email. He taps it, likely expecting a sterile payment portal or a confusing app store link.

The "Wonderful" Reveal: He is *immediately* taken to the beautiful, personalized, and full-screen request page. He is instantly immersed in the "wonderful experience".

- **Visual:** The first thing he sees is not a demand for money, but the engaging cover photo Sarah added (e.g., the group photo from "Dinner at Sakura").
- **Social:** He can immediately see and scroll the "Comments and activity" feed. He sees Sarah's comment ("Best sushi ever!") and maybe another friend's GIF. It feels like a living, shared memory, not a cold bill.
- **Clarity:** The financial part is prominent but not aggressive: "Your share: €187,50".

No Barriers: Crucially, there is **no OTP check, no "sign in to view," and no validation hurdle** to view the request. Kevin is instantly inside the experience. This lack of friction is the "seduction"—it builds trust, showcases the product's value, and makes him *want* to interact, rather than *forcing* him to.

4.2.2 Conversion initiation routes:

This stage creates a "validated session" *as a result* of the user's first action, not as a barrier to it. The validation is reframed as a security *feature* for the user, not a hurdle.

1. **The Choice to Act:** Kevin, having seen the fun and personal request, decides to act. He can't pay right now, but he wants to be a reliable friend. He taps the "Respond" button or the AI-powered text field.
2. **The "Fun" Interaction:** He uses the creative, AI-powered Hotkey. He types a natural, human reply: "Can't pay til Friday, payday!" The system parses this and confirms: "Got it. Promise to pay on Friday, Oct 28?" He taps "Confirm Promise."
3. **The Contextual Validation:** *Only now*, at the precise moment of action, does a simple, contextual validation modal appear.
 - **Headline:** "Secure Your Promise"
 - **Microcopy:** "To make sure Sarah gets your promise and your score is updated, please enter the one-time password sent to [phone number]."
4. **The Psychological Shift:** This step is critical. It is not a barrier to access; it is a *lock* to secure *his* promise. It is framed as a service *to him*—it ensures his promise is logged and his new "score" (which he is about to see) is accurate.
5. **Session Created:** He enters the OTP. His action is now validated. In the background, the

system has instantly created a "validated session"—a secure, temporary shell account tied to his validated phone number, all without ever asking him to "create an account."

4.2.2.1 Alternative 1: The "Immediate Value & Utility" Flow

This option is a single, powerful confirmation screen that merges the action (promise sent), the reward (score improved), and the utility (save progress) into one efficient step. It is a service, not a story.

Flow:

1. **The Trigger:** Kevin taps "Confirm Promise."
2. **The Onboarding Screen:** The system *immediately* presents a new, dynamic screen that confirms the action and shows its reward. This single screen replaces any multi-step wizard.

Visual & Functional Breakdown of the "Immediate Value" Screen:

- **1. Primary Confirmation (Top of Screen)**
 - **Headline:** Promise Sent!
 - **Microcopy:** "You promised to pay Sarah on Friday, Oct 28."
 - **Rationale:** This is the primary "Job-to-be-Done." It provides clear, immediate feedback that the user's action was successful.
- **2. The Immediate Reward (Center Screen)**
 - **Headline:** You're MaxCredible now!
 - **Visual:** A large, animated graphic. A score dial animates: Your payment score improved! 94% → 97%
 - **Rationale:** This is the most powerful moment of positive reinforcement. By making a *promise* (not even paying), the user is *rewarded*. This immediately teaches them the app's core value: **reliability is as good as payment**.
- **3. The "Utility" CTAs (Bottom Screen)**
 - **Primary CTA (The "Account" button):**
 - **Text:** Store my Progress (or Keep my Data)
 - **Microcopy below CTA:** "Securely save your score and transaction history for next time."
 - **Secondary CTA (The "Social Proof" link):**
 - **Text:** (As a smaller text link) Click here to view Sarah's score.
 - **Rationale:** This reinforces the "trust" aspect of the app. It's a secondary, curiosity-driven link that shows this is a two-way system of trust.
 - **Tertiary "Opt-Out":**
 - **Text:** (As a very small link) No thanks, just this once.

4.2.2.2 Alternative 2: The "How-To Wizard" Flow

This stage uses immediate positive reinforcement—a "dopamine hit"—to teach the app's core value and seamlessly convert the "validated session" into a secure, permanent account. This is the wizard-style flow that requires no questions.

1. **The Trigger:** Kevin's promise is instantly confirmed.

2. **The Immediate Reward:** The system immediately presents a new, dynamic, full-screen reward.
 - **Primary Confirmation:** "Promise Sent!"
 - **The Reward Graphic:** A large, animated dial: "**Your payment score improved! 94% → 97%**"
3. **The Value Taught:** This is the most powerful moment of the flow. Kevin is instantly rewarded *just for making a promise*, not even for paying. This action immediately teaches him the app's core value: reliability and communication are the goal. He feels good about his action.
4. **The "Utility" CTA:** Now that he has this new, higher score, a single, low-friction button appears:
 - **Button Text:** "Store my Progress" (or "Secure my new score?")
 - **Microcopy:** "Securely save your score and transaction history for next time."
5. **The "Magic" Conversion:** When Kevin taps "Store my Progress" (which he is now motivated to do, as he "earned" it):
 - The system *does not* show a "Create Account" or "Set Password" form. This is the #1 point of app abandonment, and it is completely bypassed.
 - **Invisible Security:** Instead, a native iOS/Android modal appears: "**Welcome to MAXI! Let's secure your new account. Secure with FaceID / Fingerprint?**"
6. **Conversion Complete:** Kevin taps "Use FaceID." The native biometric prompt authenticates him in less than a second. It's done.
 - **Result:** He is now a full, secure, passwordless user. His account is permanently tied to the validated phone number from Stage 2 and his biometrics.
 - **He never filled out a single form.** He was never asked a question. He was simply guided through a "wonderful experience," and the account creation was an invisible, high-value consequence of him saving his progress. He is now on his own dashboard, ready to become a Sender.

4.2.2.3 Connection to Stage 4.2.3 (Frictionless Onboarding)

Regardless of which route is chosen, both are designed to funnel the user to a moment of high engagement.

- In the primary option, the user validates through OTP and that's it.
- In **Alternative 1**, the user clicks [Store my Progress](#).
- In **Alternative 2**, the user finishes the 3-step wizard and lands on the reward screen (e.g., "Your score improved! 94% → 97%!") with a primary CTA like [Split your first bill](#).

All three of these primary CTAs lead directly and contextually into **Stage 4.2.3 (State-of-the-Art Receiver Onboarding)**. This triggers the modal: "Welcome to MAXI! Let's secure your new account. Secure with FaceID / Fingerprint?", completing the frictionless, passwordless account creation.

4.2.3 Stage 3: State-of-the-Art Onboarding (The "Account")

This is the final, seamless step that converts the "Validated Receiver" into a full-fledged, secure user *without* a registration form.

- **Flow:**
 1. **The Trigger:** The 3-step wizard finishes. Kevin lands on the final conversion screen.
 2. **The Reward:** The screen communicates his new status:
 - **Headline:** "You're MaxCredible now!"
 - **Gamification:** A large visual shows his score increase: "**Your payment score improved! 94% \rightarrow 97%.**"
 3. **The Frictionless CTA:** The system doesn't ask him to "Sign Up." It asks him to save his progress:
 - **Primary CTA:** "**Secure your work?**"
 - **Secondary CTA:** (or "Save this for next time?")
 4. **The "Store My Info" Prompt:** When Kevin taps "Yes," the system does *not* show a "Create Account" or "Set Password" form. This is the primary cause of app abandonment.
 5. **Invisible Security:** Instead, a modal appears: "Welcome to MAXI! Let's secure your new account. **Secure with FaceID / Fingerprint?**"
 6. **Frictionless Conversion:**
 - Kevin taps "Use FaceID."
 - The native iOS/Android biometric authentication prompt appears. This is a best-practice for modern fintech security.
 - He authenticates biometrically.
 - **Result:** He is now fully onboarded. He has a secure, passwordless account tied to his validated phone number (from Stage 1) and his biometrics. He never filled out a single form field and is now on his own dashboard, ready to become a Sender.
 7. **Progressive Disclosure:** Only *later*, when Kevin has a reason to (e.g., to cash out a positive balance from a **Group Pot**), will the system contextually ask for more information ("Add your bank account to cash out"). Information is requested only when needed, not all at once.

Section 5: Functional Requirements & User Journeys

This section translates the strategic vision into concrete, actionable requirements and end-to-end user journeys.

Here are the improved and restructured user journeys and scenarios, with a clear division between Peer2Peer (P2P) and MAXI SME (Business).

This new structure focuses on the *response* as the primary goal, treating the "read receipt" as merely the first step in the conversation, not the end-goal.

5.1 Peer2Peer (P2P) User Journeys & Scenarios

This section details the user journeys for the social C2C "Peer2Peer" product.

5.1.1 P2P: End-to-End User Stories

User Story 1: The "Consolidation Splitter" (Sarah & Mike)

- **Persona:** Sarah (Sender).
- **Goal:** Split the "Dinner at Sakura" bill, where she and a friend both paid for items.
- **Flow:**
 1. Sarah (Sender) opens her "Peer2Peer" dashboard, taps "+", and starts a new split.
 2. She personalizes it: names it "Dinner at Sakura," adds a group photo from the event, and adds a comment ("Best sushi ever!").
 3. She uses the **"Consolidation Splitter,"** adds her €750 receipt (scanned), and sets a **2-day countdown timer**.
 4. She sends the generated "Project Link" to the 8-person **User Group**.
 5. Mike (Receiver) clicks the link, joins the split, and uploads his €750 Uber receipt.
 6. Sarah (as Admin) receives an "Admin Gatekeeper" notification: "Mike submitted a €750 expense. Approve?" She taps **"Approve."**
 7. The 48-hour timer expires. The app's **"Smart Settlement Engine"** calculates the total (€1,500) and the share (€187.50).
 8. The system calculates Sarah's *net-positive* balance (**+€562.50**) and sends her a notification: "The split is final! **You are owed €562.50.**" This triggers the "Claim Your Balance" funnel.
 9. The system sends standard requests to the 6 Receivers who owe money (like Kevin).
 10. Sarah monitors her **"Promise-to-Pay Overview,"** which is now her "peace of mind" dashboard. She sees: "Emma '**Paid**,'" "Lisa '**Promised on Friday**,'" and "James '**Reacted with a 'laughing' emoji**'."

User Story 2: The Automatic Onboarding (Viral Loop)

- **Persona:** Kevin (Receiver).
- **Goal:** Respond to the split and get automatically onboarded.
- **Flow:**
 1. Kevin receives Sarah's "Project Link" via WhatsApp.
 2. He taps the link and is immediately met with the **"Validate by Default"** screen. He enters the OTP sent to his phone.
 3. He sees the beautiful, personalized "Dinner at Sakura" page with the photos and social feed.
 4. He can't pay immediately. He taps the "Respond" button and uses the **AI-Powered Hotkey**, typing: "Can't pay til Friday, payday!"
 5. The system parses this and confirms: "Got it. **Promise to pay on Friday, Oct 28?**" Kevin taps "Yes."
 6. The **"Immediate Value & Utility"** screen (Onboarding Stage 2) appears, showing: "Promise Sent! Your score improved! 94% \rightarrow 97%."
 7. He taps the primary CTA: **"Store my Progress."**

8. The Stage 3 modal appears: "Secure your new account with FaceID?" He taps **"Use FaceID"** and authenticates.
9. He is now a full, secure user on his own dashboard, with his promise to Sarah logged. He never saw a "sign-up form."

5.1.2 P2P: Detailed Use Cases & Scenarios

Use Case 1: Responding with a "Payment Promise"

- **Actor:** Kevin (Receiver).
- **Precondition:** Kevin has been validated via OTP and is on the "Dinner at Sakura" request screen.
- **Success Scenario:**
 1. Kevin taps the "How would you like to respond?" button.
 2. He selects the **"Payment Promise"** option (e.g., "I'll pay on [date]").
 3. A lightweight date-picker modal appears. He selects "Friday, Oct 28."
 4. He taps "Confirm Promise."
 5. Kevin's screen updates to "Response Sent!" and immediately triggers the "Immediate Value & Utility" (Stage 2) onboarding flow.
 6. On Sarah's (Sender) dashboard, Kevin's status instantly updates from "Pending (97%)" to **"Promised on Oct 28."**
 7. The **"Automated Reminder Profile"** that Sarah armed for this split *recognizes* this "Promised" status. Because the "Respect Payment Promises" box is checked, the system will *not* send Kevin any reminders before Oct 28, thus strengthening the social relationship.

Use Case 2: P2P Event Budgeting (Pot + Splitter)

- **Actor:** Sarah (Sender, planning a group holiday).
- **Goal:** To fund a €1,500 cabin deposit *before* booking it.
- **Success Scenario:**
 1. Sarah starts a new **"Group Pot"** (not a Splitter).
 2. She selects the **"One-Time Contribution"** model.
 3. She sets a **Total Pot Goal** of €1,500 and a **Due Date** of "July 1st."
 4. She uses the **"Contribution Splitting"** tools to **Exclude** Mike (not coming) and **Deduct €50** for Kevin (he's driving).
 5. The app calculates the final, *mandatory* share for the other members and sends the proactive requests.
 6. The **"Automated Reminders"** ensure everyone pays by July 1st. The Pot balance is now €1,500.
 7. Sarah books the cabin and uses the **"Log an Expense"** (MVP) feature to log "Spent €1,500 on 'Cabin Deposit'."
 8. After the trip, Sarah clicks the **"Convert to Splitter"** button inside the Pot.
 9. A new "Consolidation Splitter" is created, and the €1,500 is *already added* as the first approved expense.
 10. Now, all participants can add their *other* receipts (food, gas). The final "Smart

Netting" will factor in both the pre-paid Pot contributions and the new expenses.

Use Case 3: Advanced Splitting ("Settle In Natura")

- **Actor:** Kevin (Receiver).
- **Precondition:** The "Graduation Trip" split is finalized. Kevin owes Sarah €214.28. However, Kevin was the only one who drove his car.
- **Success Scenario:**
 1. Kevin receives the request for €214.28.
 2. Instead of paying, he taps "Respond" and selects the **"Settle 'In Natura'"** (Settle Differently) option.
 3. A text box appears. He types: "Hey Sarah, I'll count this as my share for using my car for all the driving, cool?"
 4. Sarah (the Sender) receives a notification: "Kevin proposed to 'Settle In Natura'."
 5. She sees his message. This is a fair trade. She taps **"Approve Settlement."**
 6. Kevin's status on the dashboard updates to **"Paid (In Natura)."** His €214.28 debt is cleared, and the social "awkwardness" of the transaction is resolved without any money changing hands.

Use Case 4: The "Admin Gatekeeper" (Preventing Chaos)

- **Actor:** Sarah (Sender) and Mike (Receiver).
- **Precondition:** Sarah has started the "Dinner at Sakura" split with a 2-day timer. It is in the "Consolidating" phase.
- **Success Scenario:**
 1. Mike clicks the "Add expense to group +" button. He uploads a receipt for €80 titled "Cigars."
 2. This expense does *not* immediately get added to the group total.
 3. Sarah (the Admin) receives a notification: "Mike submitted an €80 expense ('Cigars') for approval."
 4. Sarah opens the app. She knows this was a personal purchase, not a group expense. She taps **"Reject."**
 5. Mike is notified: "Your €80 expense ('Cigars') was not approved."
 6. **Result:** The split's integrity is maintained. The "Admin Gatekeeper" flow successfully "prevented chaos" and a future dispute by requiring pre-commitment on all shared expenses.

Use Case 5: Inviting Users (Privacy Opt-In)

- **Actor:** Sarah (Sender).
- **Precondition:** Sarah is creating the "Dinner at Sakura" split, on the final "Review & Send" screen.
- **Success Scenario:**
 1. Before sending, Sarah sees a section titled "Group Privacy."
 2. A clear checkbox option is presented: ☐ **Show payment status to all participants.**
 3. **By default, this box is unchecked.** This is a critical privacy-first setting. If left unchecked, participants can only see their own status (e.g., "You: Pending"). They *cannot* see the "who paid and who hasn't" list.

4. Sarah decides this is a close group of friends and that social pressure will be helpful. She **checks the box**.
5. Now, when Kevin and the others join the split, they will be able to see the full **"Promise-to-Pay Overview"** for the entire group, creating the "anti-awkward" social accountability she wants.

5.2. MAXI SME (Business) User Journeys & Scenarios

This section details the user journeys for the "MAXI SME" product, designed for freelancers and businesses.

5.2.1 SME: End-to-End User Story

User Story 1: The SME "Peace of Mind" Flow

- **Persona:** David (Sender, Freelancer).
- **Goal:** Get a "Payment Promise" from his client, Adidas, and resolve uncertainty.
- **Flow:**
 1. David (Sender) opens his "MAXI SME" app to create a new invoice.
 2. The **"Creation Wizard"** guides him:
 - **Step 1: Who?** (He selects "Adidas").
 - **Step 2: What?** (He adds line items).
 - **Step 3: Personalize?** (He adds his logo and a photo of the completed work).
 - **Step 4: Remind?** (He selects his "My Business Voice" **Reminder Profile**, which has the "Respect Promises" box checked).
 3. He sends the invoice. The system delivers it via the client's preferred channels (Email and SMS).
 4. The client (Alex at Adidas) receives the interactive request. He doesn't pay, but he posts a question ("Can we get a cost breakdown?") in the **Social Feed**.
 5. David is notified, answers the question directly in the feed ("Good question, see attached...").
 6. Alex, satisfied, now uses the **"Payment Promise" Hotkey** to select the following week (their payment run date).
 7. David's "Promise-to-Pay Overview" updates, and his anxiety is resolved. He has a predictable cash flow item.

5.2.2 SME: Detailed Use Cases & Scenarios

Use Case 1: The "Recipient Status" & Response Funnel

- **Actor:** David (Sender, SME).
- **Goal:** To resolve the "danger of uncertainty" by getting a *response*, not just a read receipt.
- **Success Scenario:**
 1. David sends a €3,000 invoice to a new client. He is anxious.
 2. He opens his **"Recipient Status Dashboard"** for that invoice.
 3. **Step 1 (Low Value - Sent):** He sees the status:
 - **Client (Attn: Alex): Sent**
 4. **Step 2 (Medium Value - Seen):** A few minutes later, the "Read Receipt" fires, and

the status updates:

- Client (Attn: Alex): Opened
- 5. **Result (Partial):** David's initial anxiety is gone. He knows it's not in spam. But this is just the *start*. He still doesn't know *when* he'll be paid, so the *financial* uncertainty remains.
- 6. **Step 3 (High Value - The Response):** The client (Alex) uses the "Payment Promise" Hotkey to formally promise payment.
- 7. **Step 4 (Peace of Mind - The Promise):** David's dashboard updates to the *true* value:
 - Client (Attn: Alex): Reacted
 - Status: Promised on Oct 28 (Score: 98%)
- 8. **Result (Complete):** Now his anxiety is gone. He has a predictable, high-confidence cash flow item. The "read receipt" was just the *catalyst* for the conversation; the **promise** is the valuable outcome that stops the "Automated Reminder" and gives David peace of mind.

5.2.2.1 SME → P2P Conversion catalyst

Use Case SME2P2P: The "Catalyst Split" (Viral Acquisition)

- **Actor:** Alex (Receiver of an SME invoice) and David (Sender).
- **Precondition:** Alex, a department manager, receives a €1,200 invoice from "Designs by David" (an SME user) for a team-building event he paid for on his corporate card.
- **Success Scenario:**
 1. Alex receives the "Designs by David" invoice for €1,200. It's a professional SME invoice, but it's warm and includes a photo of the event.
 2. Alex needs to collect €200 from each of 5 colleagues.
 3. Alex taps the "**Split This Cost**" (**Catalyst**) button visible on the SME invoice.
 4. The system instantly "puts" him into the "**Peer2Peer**" (**C2C**) app ecosystem.
 5. It automatically starts a new "**Consolidation Splitter**" flow for him.
 6. The new split is pre-populated:
 - **Title:** "Split: Team Event (from Designs by David)"
 - **Expense 1:** "€1,200 - Invoice from David"
 7. Alex is now the **Sender (Admin)** of this new social split.
 8. He adds his 5 colleagues (who are all new users), adds a GIF, and sends the new split.
 9. This action has *no effect* on the original invoice; Alex is still 100% responsible for paying David. This feature is a tool for Alex to manage his *own* internal collection, and it has just **virally acquired 5 new "Peer2Peer" users** from a single SME invoice.

Section 6: Design & UX/UI Walkthrough (Mobile-First)

The application must be a mobile app (mobile-first). This is a mandatory requirement to access a user's native functionalities like their bank app, contacts, camera (for receipts), and biometric security (FaceID/Fingerprint). This mobile-first approach is essential to provide the seamless, secure, and "in-the-moment" experience that the product demands. This might not be the same for SME so I'm splitting them up.

Here is the Design & UX/UI section, split back into distinct "Peer2Peer" and "MAXI SME" components as requested.

6.1 Peer2Peer (P2P)

The P2P application must be a **mobile app** to access the user's contacts, camera (for receipts), and biometric security. The design philosophy is fun, social, and "anti-awkward," transforming financial transactions into shared memories.

6.1.1 P2P: Screen-by-Screen Analysis

Screen: Unified Dashboard

- **Application Summary:** This is the P2P user's home base. It's a clear, friendly overview of all their social splits and pots.
- **New Specification:** This screen will **replace the outdated "Flip" button** with a single, unified dashboard. It will feature:
 - **"Your Score: 97%"** prominently in the header.
 - **"Action Needed":** A primary list of requests to the user (e.g., "You need to pay Sarah for 'Dinner at Sakura'").
 - **"Waiting On Others":** The user's "Promise-to-Pay Overview" for splits they sent.
 - **"My Group Pots":** A quick-access module for their active pots.

Screen: Social Split Detail ("Dinner at Sakura")

- **Application Summary:** This is the full P2P social experience. It masterfully blends financial data ("Your share") with fun, social elements (photos, comments, and the participant list).
- **Key Features:**
 - **Personalization:** The cover photo and event title are essential for making it a "memory, not a bill."
 - **Clarity:** "Your share: € 187,50" is prominent.
 - **Social:** The "Comments and activity" feed is central.
 - **Action:** The "How would you like to respond?" **Hotkey** section is clear and inviting.
- **Specification Note (Critical Update):**
 - The "Add expense to group +" button is *dynamic*.
 - **During Consolidation:** The button must be active and prominent.

- **After Timer Ends:** The button must be disabled (grayed out) and inactive.

Screen: Conversion / Automatic Onboarding

- **Application Summary:** This is the automatic onboarding engine for the P2P viral loop (as detailed in Section 4.2.2).
- **New Specification (The "Immediate Value" Flow):**
 - This screen replaces the old "Payment Confirmed" mockup.
 - When a new user (like Kevin) makes a "Payment Promise," this single screen will appear.
 - **Headline:** Promise Sent!
 - **Reward:** A large, animated graphic: Your payment score improved! 94% → 97%
 - **Primary CTA:** A single, clear button: Store my Progress
 - **Action:** Tapping this CTA will trigger the **Stage 3 Biometric Prompt** ("Secure with FaceID?"), seamlessly and frictionlessly creating the user's account.

6.1.2 P2P: Specifications for Critical Missing UIs

6.1.2.1 The "Consolidation Timer" UI

- **Application Summary:** The UI for the "Consolidation Splitter." This includes the Sender's setup screen and the "live" view for participants, which shows a prominent countdown clock.
- **A. Sender's Setup Flow:**
 - **Screen:** After "Add Participants," a new screen: "Set the Consolidation Deadline."
 - **Microcopy:** "How long do your friends have to add their receipts before the split is finalized?"
 - **Interaction:** Simple pill buttons: 2 Days, 3 Days, 5 Days, [...] (opens a picker for 7, 14, 30 days, or a custom date).
- **B. Live Participant View (During Consolidation):**
 - **UI:** A persistent, bright yellow header banner at the top of the "Dinner at Sakura" split.
 - **Text:** "Consolidation in progress. Time left: 47:12:35".
 - **Status:** "Your share (so far): €93.75".
 - **CTA:** The "Add expense to group +" button is active and prominent.

6.1.2.2 The "Group Pot" Management UI

- **Application Summary:** The main dashboard for the "Group Pot" (Section 3.2.4).
- **UI Components:**
 - **Header:** A large, clear "Total Pot Balance: €150.00".
 - **Primary CTA:** A floating action button: + Add Contribution.
 - **Module 1 (Settings):** "Scheduled Contribution: €20 / Month (Next due: Oct 1)".
 - **Module 2 (Tally/Ledger):** A list: "Member Contributions" showing a "Contribution Tally" (e.g., "Lisa: €30," "Kevin: €20").
 - **Module 3 (Feed):** A "Transaction Feed" of "Money In / Money Out" (e.g., "Lisa contributed €10," "Admin logged expense: €50 for 'John's Gift'").

6.1.2.3 The "Smart Settlement" Conversion UI

- **Application Summary:** The mandatory conversion modal for a P2P user with a *positive* balance (Section 3.2.2). This is a critical, high-intent user acquisition funnel.
- **UI:** A full-screen, unavoidable modal that appears when the user (e.g., Sarah) opens the app after the split finalizes.
- **Headline:** "Your split is finalized!"
- **Visual:** A large "card": "**You are owed: €562.50.**"
- **Microcopy:** "To manage your balance and receive funds, please secure your free MAXI account."
- **CTA:** [Secure My Account](#) (This triggers the same Stage 3 Biometric/OTP onboarding flow).

6.1.2.4 The "AI-Powered Hotkey" Interaction

- **Application Summary:** The UI for how a P2P user (like Kevin) uses the creative, natural language hotkey (Section 3.1.3).
- **Interaction Flow:**
 1. Kevin taps "How would you like to respond?"
 2. He ignores the pre-defined buttons and taps the text input field.
 3. He types: "Can't pay til Friday, payday!" and hits "Send."
 4. The AI parses it, and a confirmation modal appears.
 5. **Confirmation Modal:** "Got it. **Promise to pay on Friday, Oct 28?**"
 6. **Buttons:** [\[Yes, Confirm Promise\]](#) [\[No, just post as comment\]](#)
 7. Kevin taps "Yes." The system logs this as a formal, structured "Payment Promise."

6.1.2.5 The P2P "Reminder Profile" Sender

- **Application Summary:** The "set it and forget it" UI for automated reminders, tailored for the P2P context.
- **A. The Settings Hub (Settings > Sender Tools > Reminder Profiles):**
 - **UI:** A list of profiles: [\[Friendly\]](#), [\[Funny\]](#) (user-created), and a [\[+ Create New Profile\]](#) button.
- **B. The Profile Builder (Wizard):**
 - *
 - **Step 1:** "Name & Type." Profile Name: [\[My Funny Nudge\]](#), For: [\[x\] Peer2Peer](#).
 - **Step 2:** "Build Sequence." A visual timeline with a [+ Add Reminder](#) CTA.
 - **Reminder Card:** Shows [Send \[2\] days \[after due date\]](#) using [\[App Notification\]](#).
 - **Critical Checkbox:** [\[x\] Respect "Payment Promises"](#).

6.2 MAXI SME (Business) Design & UX/UI (Mobile-First)

The MAXI SME application must also be a mobile app, adhering to the same "mobile-first" principle. The design philosophy here is "professional but warm," prioritizing trust, clarity, and efficiency while retaining the "human" interaction DNA of the core platform.

6.2.1 SME: Screen-by-Screen Analysis

Screen: Unified Dashboard

- **Application Summary:** This is the SME user's (e.g., David's) home base. It's their "peace of mind" dashboard, focused on cash flow.
- **New Specification:** This screen will also be a **unified dashboard** (no "Flip" button). It will be professionally styled but functionally similar to the P2P version.
 - **Header:** Will show "My Business" and key stats (e.g., "Total Outstanding," "Promised This Week").
 - **"Action Needed":** A primary list of items needing David's attention (e.g., "Client asked a question on INV-002").
 - **"Waiting On Clients":** David's full **"Promise-to-Pay Overview"**—his predictive cash flow forecast.

Screen: SME Invoice Detail ("Adidas Invoice")

- **Application Summary:** This is the "warm SME" experience. It's professional and branded (logo, itemized list) but retains the "social" DNA.
- **Key Features:**
 - **Trust:** "98% Adidas" (showing the Sender's score) provides immediate trust.
 - **Clarity:** A professional, itemized invoice ("Consulting services," "VAT").
 - **Interaction:** The "Comments and activity" feed is the core "anti-uncertainty" tool, allowing the client to ask questions directly.
 - **Hotkeys:** The same familiar Hotkey system is used, providing a consistent UX.

Screen Feature: The "Catalyst Splitter" Button

- **Application Summary:** This is not a full screen, but a *key interactive element* on the "SME Invoice Detail" screen.
- **UI:** A clear, enticing button visible to the *Receiver* (the client):
 - [+ Add people to split this cost]
- **Function:** As detailed in the use case (5.2.2), tapping this button is a primary viral acquisition loop. It **directs the Receiver into the P2P UX** to start a *new* social split, pre-populating the SME invoice as the first expense.

6.2.2 SME: Specifications for Critical Missing UIs

6.2.2.1 The SME "Invoice Creation Wizard"

- **Application Summary:** The simple, step-by-step flow for a Sender (like David) to create a "warm SME" invoice.
- **Interaction Flow:**
 1. David taps + on his Unified Dashboard.
 2. **Screen 1: "Who is this for?"** (Select from contacts or add new client).
 3. **Screen 2: "What is this for?"** (A simple line-item editor for services, VAT, etc.).
 4. **Screen 3: "Make it personal."** (Optional but encouraged).
 - [+ Add your logo]
 - [+ Add photos of the work]
 - [+ Add a 'Next Steps' note]
 5. **Screen 4: "Finalize & Send."**

- Due Date: [Select Date]
 - Automated Reminders: [Select Profile v] (Pulls from his "Reminder Profile" list, e.g., "My Business Voice").
 - Send via: [x] Email [x] SMS
6. David hits "Send," and the interactive invoice is delivered.

6.2.2.2 The "Recipient Status Dashboard" UI

- **Application Summary:** This is the granular, "peace of mind" dashboard for a *single* SME invoice (as detailed in Use Case 6.2.1). It shows the Sender the *exact* status of their sent request.
- UI Components:*
 - **Invoice Title:** "Invoice INV-003 to Adidas"
 - **Status List:**
 - Recipient: Alex (Email)
 - Stage: Opened
 - Status: Promised on Oct 28
 - **Status List:**
 - Recipient: Accounts Payable (CC)
 - Stage: Delivered
 - Status: Pending
- **Rationale:** This UI is the core "anti-anxiety" feature for SMEs, proving the invoice wasn't lost and showing the "conversation" as it happens.

7.2.3 The SME "Reminder Profile" Sender

- **Application Summary:** The "set it and forget it" UI for automated reminders, tailored for the SME context.
- **A. The Settings Hub (Settings > Sender Tools > Reminder Profiles):**
 - **UI:** A list of profiles: [Formal], [My Business Voice] (user-created), and a [+ Create New Profile] button.
- **B. The Profile Builder (Wizard):***
 - **Step 1:** "Name & Type." Profile Name: [My Business Voice], For: [x] MAXI SME.
 - **Step 2:** "Build Sequence." A visual timeline with a + Add Reminder CTA.
 - **Reminder Card:** Shows Send [3] days [after due date] using [Email] and [SMS].
 - **Critical Checkbox:** [x] Respect "Payment Promises".
 - **SME-Specific Options:**
 - [x] Attach original invoice PDF
 - [x] CC: [Accounts Payable contact]

Section 7: Technical, Security & Compliance Requirements

This Section details the non-functional, security, and compliance requirements for the system.

7.1 Architecture

The system is architected as a **single "Core Engine"** with a unified, scalable backend. This Core Engine serves two distinct, context-aware profiles: **"Peer2Peer" (P2P)** and **"MAXI SME" (Business)**.

- **Mobile-First / Mobile App (Core):** The application must be designed and built as a mobile-first app. This is a mandatory architectural decision. It is required to natively access the user's contacts (for group creation), camera (for receipts), bank apps (for payment links), and biometric security (for frictionless onboarding).
- **Cloud-Hosted (Core):** The entire backend, database, and all services will be cloud-hosted. The architecture should be scalable (e.g., microservices-based) to manage growth and seasonal peaks in transactions.
- **API-Driven (Core):** The entire system must be API-driven. The mobile app will be a primary client, but this ensures future integrations (e.g., open banking, enterprise accounting) are possible.
- **AI Foundation (Core & Feature-Specific):** The architecture must be built to support AI services.
 - **Core:** This is required for the NLP (Natural Language Processing) that powers the **AI-Powered Hotkey** (parsing "pay on Friday" from a text or voice note).
 - **Feature-Specific:** The architecture will also support AI-generated text for features like "Funny" **Reminder Profiles** in both **P2P (Paid)** and **SME**.
- **Bank Data (Future - Core):** The system must be architected to connect to bank data via open banking APIs. This will enable future features for both **P2P** (e.g., easier payments) and **SME** (e.g., automated payment reconciliation).

7.2 Security Requirements

- **The Mandate: "Validate Users by Default" (Core):** This is a critical security and product-defining requirement that applies universally to both **P2P** and **SME**. We must not show financial information (invoices or splits) to the wrong people.
- **Implementation (The Core Security Loop):**
 1. A user *cannot* view invoice details or split details from a public, unauthenticated link.
 2. When a Receiver (e.g., Kevin) receives a request via SMS/WhatsApp, clicking the link **must** trigger a validation step.
 3. **Requirement:** The system will send a One-Time Password (OTP) to the phone number or email address the request was sent to.
 4. **Requirement:** The user must enter this OTP to view the request. This action validates

- the user and creates a **"validated session."**
- 5. This "validated session" is what allows the user to make a "Payment Promise."
- 6. The **"Max Credible Score"** is therefore tied to this validated identity, not an anonymous browser. This is what gives the score its "trust" value.
- **Biometric Security (Core):** As defined in the onboarding flow (Stage 3), the architecture must leverage native mobile biometrics (FaceID, Fingerprint). This is the primary method for "account" creation and must also be used to secure high-risk actions like changing payout bank details.
- **Data Encryption (Core):** All financial data and Personally Identifiable Information (PII) must be encrypted at rest and in transit.

7.3 Technical Requirements

- **Omnichannel Notifications (Core):** The system must have a robust, API-driven notification service.
 - **P2P Focus:** Primarily App Notifications, SMS, and WhatsApp.
 - **SME Focus:** Primarily Email (for formality), supplemented by SMS and App Notifications.
- **Read Receipts (Core - MUST HAVE):** This is a non-optional technical requirement. The system *must* track the delivery and open status ("Delivered," "Seen") of notifications. This data is the *starting point* of the "anti-uncertainty" funnel and directly powers the "Recipient Status Dashboard" for both **P2P** and **SME**.
- **Payment & Payout Integrations (Feature-Specific):** The architecture must support two distinct payment flows:
 - **P2P (Free Tier):** Must support the "User-Generated Payment Link" loop (Section 3.1.4), where a Sender can paste a Tikkie (or similar) link for Receivers to use.
 - **SME (Pro Tier):** Must have API integrations with payment processors (e.g., Stripe, iDEAL) to enable the seamless, automated "Integrated Payment Flow."
- **Contact/Group Sync (P2P Only):** This is a **P2P-specific** requirement.
 - The app must be able to read/import the user's native contact list to create "User Groups."
 - (Phase 2) Investigate syncing with WhatsApp groups for easy "Peer2Peer" group creation.

7.4 Compliance

- **E-invoicing (SME Only):** The **"MAXI SME"** product must be architected to be "e-invoicing compliant by January 1, 2027."
- **GDPR / Privacy (Core):** The system must be fully compliant with GDPR and all relevant data privacy regulations.
- **Social Transparency (P2P Only):** As detailed in Use Case 5.2.5, the ability for participants in a **P2P** split to see who has paid must be an explicit, **opt-in** feature. It must be **"off by default."**
- **Data Storage & Privacy (Core):** Users will be prompted to [] **Store my history for future transactions** during onboarding. A user's "Max Credible Score" history is generated automatically but must be kept private and not shown to others unless this opt-in is explicitly

given.

Section 8: Monetization Model & "Pain Points"

The monetization strategy is a freemium model for both the **"Peer2Peer" (P2P)** and **"MAXI SME" (Business)** products. The free tiers are designed as powerful, viral acquisition engines. The paid tiers ("Pro") are designed to solve specific, tangible **"pain points"** that users encounter as their usage becomes more sophisticated.

The entire "One Account, Multiple Profiles" architecture is designed to facilitate the core P2P-to-SME upsell funnel, seamlessly moving a free social user into the paid business ecosystem.

8.1 The Freemium Funnel

This 5-step funnel is the core strategic overview of the platform's growth model.

- **Step 1 (Acquisition):** **"P2P Free"** is the 100% free, viral acquisition tool. A Sender (like Sarah) acquires new users (like Kevin) simply by sending them a split.
- **Step 2 (Conversion):** The **Automatic "Wizard" Onboarding** (Section 4.2) "rewards" the new user (Kevin) for their first action, converting them from a guest into a full, validated user.
- **Step 3 (P2P Upsell):** A power-user Sender (like Sarah) hits a "pain point" in the free tier (e.g., she wants to use the AI-powered hotkeys or remove ads). She upgrades to **"P2P Pro."**
- **Step 4 (SME Conversion):** Kevin, who is a freelancer, is impressed by the app. He activates his dormant "SME" profile to try the **"SME Free (Starter)"** tier for his own business.
- **Step 5 (SME Upsell):** Kevin's business grows. He hits the "pain points" of the free SME tier (e.g., the "Max 7 Invoices" limit or the "Sent with MAXI" footer). He upgrades to **"SME Pro"** and, eventually, to the full **"Enterprise"** platform.

8.2 "Peer2Peer" (P2P) Monetization

The "P2P Free" tier is built for acquisition and must be fully functional for 90% of social use cases. The "P2P Pro" tier solves pain points for "power users" and those who want a more premium, "fun" experience.

Feature	C2C Free (The Acquisition Engine)	C2C Pro (The "Pain Point" Solved)
Splitting	Standard Splitter: Fully functional (Equal, Custom Amounts, Percentages).	Advanced Itemized Splitting: Solves the "restaurant bill" pain point by allowing item-by-item selection from a receipt.

Responses	Standard Hotkeys: All core promise-to-pay options.	AI-Powered Responses: Solves the "impersonal" pain point. Allows users to type/speak natural, funny replies that AI converts into structured promises.
Reminders	Basic, Manual Reminders: The user must manually "nudge" friends.	Full Automated Reminder Profiles: Solves the "social awkwardness" pain point of having to chase friends.
Experience	Standard Themes, with Ads: The app is supported by non-intrusive ads.	Ad-Free Experience + AI-Gen Themes: Removes the "ad" pain point and adds premium, AI-generated themes.
Offers	N/A	Partner Offers: Provides tangible value via exclusive discounts from partners (gastronomy, brands).

8.3 "MAXI SME" (Business) Monetization

The "SME Free" tier is a "starter" tool to convert P2P users into business users. The "Pro" and "Enterprise" tiers are the primary revenue drivers, solving critical business pain points related to **volume, branding, automation, and integration**.

Feature	SME Free (The "Starter" Tool)	SME Pro (The "Professional" Tool)
Invoices	Max 7 Invoices / Month: A hard limit. The core "pain point" that triggers an upgrade.	Max 15 Invoices / Month: A higher limit for growing freelancers.
Branding	"Sent with MAXI" footer: A mandatory branding "pain point."	Full Branding (No Footer): Solves the "branding" pain point. The invoice is 100% the user's brand.

Reminders	Basic: (1-2 reminder steps).	Advanced Reminder Profiles: Full multi-step, multi-channel journeys.
Payments	Bank Links, iDEAL: (Flow A) The user must manually paste links.	Integrated Stripe (Credit Card): (Flow B) Solves the "friction" pain point with seamless, automated credit card payments.
Team	Single User Only: The "solo" pain point.	Add 1 Team Member: Allows a partner or assistant access.
Reporting	Basic List of statuses.	List + Cash Inflow Graph: Visual reporting for better forecasting.

8.3.1 The "Enterprise" Tier

This is the final step for scaled businesses, moving beyond simple invoicing into full credit management. It is sold via a **"Demo Required"** model.

- **Core Use:** Full, predictive credit management.
- **Invoices:** 200+ / Unlimited.
- **Workflows:** Full automated workflows, not just reminders.
- **Reporting:** Predictive, AI-driven risk and DSO (Days Sales Outstanding) analysis.
- **Team:** Unlimited team members and permissions.
- **Advanced Features:**
 - **API Access:** For integration with accounting systems (e.g., AFAS, Exact).
 - **Factoring:** "Maxfactor" integration.
 - **AI Agent:** Proactive AI agent for follow-ups and advanced scoring.

Section 9: High-Level Product Roadmap

This roadmap is designed to prioritize the core "Peer2Peer" (C2C) viral loop, the "anti-awkward" social experience, and the "wonderful" user journey that is central to the product's philosophy.

Phase 1: The Core Viral Loop (MVP)

Goal: To launch the minimum viable product focused entirely on the P2P viral acquisition loop. This phase is about perfecting the "wonderful experience" that seamlessly converts a first-time "Receiver" into a "Sender" by showcasing the product's value, not by asking them to sign up.

Key Features & Functionality:

- **Core User Model & Onboarding Flow**
 - **Unified Dashboard:** A single, unified "Sender/Receiver" dashboard. This model is critical and replaces any "Flip" button concept. The home screen will feature a clear, two-part layout: "Action Needed" (requests to you) and "Waiting On Others" (requests from you).
 - **"Validate Users by Default" (Mandatory Security):** Implement the non-negotiable "Validated Receiver" session. A new user clicking a request link *must* first be validated via a One-Time Password (OTP) sent to their phone or email before any financial details are shown. This is a foundational security and trust-building measure.
 - **Frictionless "Wizard" Onboarding:** This is the complete, three-stage automatic onboarding flow, as defined in the "Viral Growth Engine" section:
 1. **Stage 1: Validated Session:** The OTP check creates a "validated session" without a registration form, eliminating the primary point of user friction.
 2. **Stage 2: The "Immediate Value & Utility" Hook:** After the user takes their first key action (e.g., making a "Payment Promise"), they are shown a single, powerful screen. This screen confirms their action ("Promise Sent!"), provides an immediate reward (e.g., "Your payment score improved! 94% → 97%"), and presents the primary "utility" CTA: "Store my Progress."
 3. **Stage 3: "State-of-the-Art" (Passwordless) Account Creation:** When the user taps "Store my Progress," the system *does not* show a "Create Account" form. Instead, it triggers a native modal ("Welcome to MAXI! Let's secure your new account. Secure with FaceID / Fingerprint?"). This creates a full, secure, passwordless account tied to their validated phone number and biometrics, a "best-practice for modern fintech security."
- **Flagship Feature: "Consolidation Splitter" (V1)**
 - **Event-Based Creation:** The flow for "Sarah, The Social Organizer" to create a split as a "time-boxed social event" with a title ("Dinner at Sakura") and a fun cover photo, making it a "memory, not a bill."
 - **"Consolidation Deadline" (Timer):** The critical, non-negotiable UI feature. The Sender *must* set a "resolution time" (e.g., 2, 3, or 5 days, with more options in an expanded menu) during which participants can add receipts.

- **"Admin Gatekeeper":** The crucial flow to "prevent chaos" and force "pre-commitment on included receipts." All receipts submitted by participants must be sent to the Sender (Admin) for approval before being added to the group total.
- **"Smart Settlement Engine" (Netting):** The core "MUST HAVE" logic from the "Smart Settlement & Balance Consolidation" subsection. The system *must* calculate each participant's *net position* (e.g., Sarah: +€562.50, Kevin: -€187.50) before sending any requests.
- **"Claim Your Balance" Funnel:** The mandatory conversion funnel for users with a net-positive balance. This is a high-intent acquisition flow where users (like Sarah) are prompted to "Secure My Account" to manage and claim the funds they are owed.
- **Core Interaction & Data (MVP)**
 - **"Promise-to-Pay" Overview:** The Sender's dashboard, showing a clear, actionable list of participants, their "Status" (e.g., "Paid," "Promised on Oct 28"), and the "Amount."
 - **Read Receipts (Must Have):** This is a "non-optional technical requirement." The system *must* track and display "Delivered" and "Seen" statuses. This data is the "starting point of the 'anti-uncertainty' funnel" and powers the Sender's overview.
 - **Social Feed (V1):** The "heart of the app." This initial version will support text comments and @mentions to enable two-way conversations on every split.
 - **"Hotkey" System (V1):** The standard, pre-defined replies for collecting a "Payment Promise." This MVP set must include the options from the "Key Value Table: Hotkey Reactions": "Pay & feel the relief," "Payment Promise" (with a date-picker), "Already paid!," and "Wait, what's this for?" (Dispute).
 - **Payment & Payouts (V1 - Free Tier):** Implement "Flow A: The 'User-Generated Payment Link' Loop." This is the "bank app loop" where the Sender pastes their own Tikkie or bank app link. The Receiver pays externally, then returns to the app to tap the "Already paid!" Hotkey, which notifies the Sender.

Phase 2: Stickiness & Social Gamification

Goal: To build retention ("stickiness") by launching the core gamification engine and the second major P2P feature ("Group Pots"). This phase introduces the first monetization hooks and reinforces the "promise-keeping" philosophy.

- **Core Gamification Engine**
 - **"Max Credible Score" (V1):** Launch the "Promise-to-Pay Score." The logic, based on critical feedback, is paramount:
 - **Scoring Logic:** The score is about *living up to your promise*.
 - **Highest Score:** Paying immediately (the "best possible promise").
 - **High Score:** Making a "Payment Promise" (e.g., "pay on Friday") and *fulfilling* it on or before that date.
 - **Lower Score:** Answering late or paying *after* a promise date has passed.
 - **Lowest Score:** Not answering at all (this "creates maximum uncertainty").
 - **Social UI:** Implement the "Orange Score Friend" concept. Senders will see the score next to a pending status (e.g., "Pending (Lisa Thompson, 72%)"), creating "gamified peer pressure" to be a reliable friend.

- **Flagship Feature: "Group Pot" ("Bierpot") (V1)**
 - **Persistent Wallet:** Launch the "persistent, shared digital wallet" for a named User Group.
 - **Contribution Types:**
 - **"Open Contribution":** The default "swear jar" model where any member can add any amount at any time.
 - **"Scheduled Contribution":** The "Team Fees" model. Allows an Admin to set a *recurring, mandatory* contribution (e.g., "€10," "Monthly").
 - **"One-Time Contribution":** The "Goal-Based Model" for a specific purpose (e.g., "Office Birthday Gift," "Group Holiday Budget").
 - **Core Components (Must Haves):** The Pot dashboard *must* feature the three components from the "Group Pot" deep-dive:
 - **Total Pot Balance:** The real-time amount.
 - **Member Contribution Tally:** A clear list of all members and their total contribution to date.
 - **Transaction Feed:** A simple "Money In" / "Money Out" ledger.
 - **Spending (MVP):** Implement the "Log an Expense" (MVP) feature. The Admin *cannot* pay electronically from the pot in V1. They spend their own money and then "log" the expense (e.g., "Admin spent €50 on 'John's Gift'"), which deducts from the balance.
 - **Contribution Splitting:** Allow the Admin to use splitting tools on contributions (e.g., "Exclude James" from the team fees).
- **Core Power Features**
 - **Automated Reminder Profiles (V1):** This is an "essential, high-importance feature."
 - **Wizard & Tones:** A "wizard-style tool" for Senders to build "reminder journeys" and select a "Tone of Voice" ([Friendly], [Funny], etc.).
 - **Critical Logic:** The profile builder *must* include the "mandatory checkbox: [x] Respect 'Payment Promises'." This is the core "anti-awkward" logic that *stops* the system from sending reminders to a friend who has already formally promised to pay.
- **Interaction & Monetization (V1)**
 - **Social Feed (V2):** Enhance the feed to support photo and GIF uploads and "WhatsApp-style" emoji reactions.
 - **Launch "P2P Pro" Tier:**
 - **Paid Feature: AI-Powered Responses:** As defined in the "Hotkey & AI Reaction System" section, this "paid feature" allows users to type or speak natural language ("I'll pay on December 1, I just bought a car!"). The AI will parse this and convert it into a structured, formal "Payment Promise."
 - **Paid Feature: Ad-Free Experience:** Offer an ad-free experience as a primary "pain point" upgrade.

Phase 3: The "Fun & Power" Ecosystem

Goal: To fully differentiate the P2P product with advanced, "magic" features that solve the most complex and awkward social finance problems, thereby solidifying the app as the "super stupid" (i.e., simple) *and* "super powerful" choice.

- **Advanced Splitting ("The Magic")**
 - **Itemized Distribution (Paid Feature):** Launch the "Extreme Use Case" for splitting. This is the "ultimate 'anti-awkward' tool for restaurant bills." It allows users to scan and "claim" the items they ate from an itemized receipt. The app will then "intelligently and automatically split any remaining shared items (like tips, appetizers, or table water)."
 - **Settle "In Natura":** Implement the social settlement feature. A Receiver can "propose to 'settle it differently'" (e.g., "I used my car," "I'll wash the dishes"). This sends a proposal to the Sender, who can "approve it," logging the settlement, removing the financial debt, and clearing the social "awkwardness."
 - **Time-Based Split:** A participant can specify a time slot they were part of an event (e.g., "I was only there for 80% of the trip"), and the app will adjust their share.
 - **Splitter Failsafe:** An option for the Sender to "reopen the splitter" to remove "user anxiety about making a catastrophic, final mistake."
- **Social & Ecosystem Expansion**
 - **"Group Pot" (V2) & P2P Event Budgeting:**
 - **NEW Feature: "Convert to Splitter":** This flow connects the two flagship features, as detailed in the "P2P Event Budgeting" use case. After a "Group Pot" is funded (e.g., "€1,500" for a cabin), the Sender can click "Start Consolidation Splitter." This will instantly create a *new* splitter and automatically add the "€1,500 spent from the Pot" as the first approved expense, allowing the group to add *other* trip costs (food, gas) on top.
 - **Advanced Toggles:** Add the "Optional Contribution" and "Anonymous Contribution" toggles for the "Office Gift" use case.
 - **Social Gamification (V2):**
 - **Badges & Leaderboards:** Add "fun," non-financial leaderboards ("1st/2nd/3rd Payer," "always picks up the bill") and user "denom[ers]" (denotations) like "Nicole - 'never pays'" or "Bert - 'before everyone'."
- **Integrations & Platform Polish**
 - **Contact/Group Sync:** The app must be able to read/import the user's native contact list to create "User Groups." A Phase 3 goal is to "investigate syncing with WhatsApp groups."
 - **Partner Offers (Paid Feature):** Integrate partner discounts (gastronomy, brands) as a value-add for "P2P Pro" users.
 - **Integrated Payments (V2):** Explore a full payment integration (like the mentioned bunq API) to move beyond the manual "User-Generated Payment Link" loop, automating payment confirmation.

Here are the feature lists, re-formatted as requested, with "philosophy" and "persona" items removed and all entries re-phrased to be "website-ready" features.

Features overview

Feature Legends

- **Value:**
 - **1** = Core (The product cannot exist without it)
 - **2** = Must-Have (Essential for the defined MVP)
 - **3** = Good-to-Have (Creates a "sticky" & differentiated product)
 - **4** = Nice-to-Have (Phase 2/3 features for power users)
- **Effort:**
 - **H** = High
 - **M** = Medium
 - **L** = Low

Table 1: Shared Platform Features (Core Engine)

Features shared across both P2P and SME products.

Feature	Value	Effort
User Account & Security		
One App, Multiple Profiles (P2P & SME)	1	H
Unified User Identity (Sender/Receiver)	1	M
Default User Validation (Security)	1	H
One-Time Password (OTP) Login	1	M
Frictionless "Wizard" Onboarding	1	H

Biometric Account Security (FaceID/Fingerprint)	1	H
Passwordless Account Creation	1	H
Core Interaction		
"Payment Promise" System	1	H
Max Credible "Promise-to-Pay" Score	1	H
Interaction Feed per Request	2	M
Feed: Text Comments & @mentions	2	M
"Hotkey" Quick Reaction Menu	2	M
Hotkey: "Pay Now"	2	M
Hotkey: "Make a Payment Promise" (Date Picker)	2	M
Hotkey: "Remind Me Tomorrow" (Snooze)	2	L
Hotkey: "I've Already Paid" (Manual Confirmation)	2	M
Hotkey: "Dispute This" (Start Conversation)	2	M

AI-Powered "Natural Language" Hotkey	3	H
Financial & Technical Engine		
Payment & Payouts Engine	1	H
Sender Payout Wallet (IBAN Setup)	2	M
Automated Reminder Profiles	2	H
Reminder: Visual Journey Builder	2	M
Reminder: Tone of Voice Selection (Friendly, Funny, etc.)	2	M
Reminder: AI-Generated "Funny" Reminders	3	H
Reminder: "Respect Payment Promises" Logic	1	H
"Promise-to-Pay" Sender Dashboard	1	H
"Read Receipts" (Delivered, Seen)	1	H
Native Mobile App (iOS/Android)	1	H
Native Contact List Access	2	M

Native Camera Access (Receipt Scanning)	2	M
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Table 2: "Peer2Peer" (P2P) Only Features (MAXI C)

Features specific to the social, Consumer-to-Consumer product.

Feature	Value	Effort
Core P2P Experience		
P2P Unified Dashboard (Social UI)	2	M
P2P Dashboard: Prominent "My Score"	2	L
P2P Onboarding "How-To" Wizard	3	M
"Consolidation Splitter" Features		
"Consolidation Splitter" (Time-Boxed Event)	2	H
Splitter: Custom Name & Cover Photo	2	M
Splitter: "Consolidation Deadline" (Timer)	2	H
Splitter: Participant Receipt Uploads	2	H
Splitter: "Admin Gatekeeper" (Receipt Approval)	2	H
Splitter: "Failsafe" (Reopen Splitter)	3	M

"Smart Settlement" (Net Balance Calculation)	2	H
"Claim Your Balance" Funnel (for Net-Positive Users)	2	H
Participant Status Dashboard	2	H
Advanced Splitting Features		
Advanced Splitting: "Split Equally"	2	L
Advanced Splitting: "Split by Percentage"	2	M
Advanced Splitting: "Custom Amounts"	2	M
Advanced Splitting: "Itemized Distribution" (Claim Items)	4	H
Advanced Splitting: "Time-Based Split" (by %)	4	H
Settle "In Natura" (Non-Cash Settlement)	3	M
"In Natura" Approval Flow	3	M
"Group Pot" Features		
"Group Pot" ("Bierpot") Creation	3	M

Group Pot: "Total Pot Balance" UI	3	L
Group Pot: "Member Contribution Tally" (Ledger)	3	M
Group Pot: "Log an Expense" (Manual Payout)	3	M
Group Pot: "Open Contribution" (Swear Jar)	3	M
Group Pot: "Scheduled Contribution" (Recurring)	3	H
Group Pot: "One-Time Contribution" (Goal-Based)	3	H
Group Pot: Contribution Splitting (Exclude, etc.)	3	H
Group Pot: "Optional Contribution" Toggle	4	L
Group Pot: "Anonymous Contribution" Toggle	4	M
Group Pot: "Convert to Splitter"	4	H
P2P Social & Monetization		
Feed: Photo & GIF Uploads	3	M
Feed: Emoji Reactions	3	L

Feed: Sub-Threads for Specific Items	4	H
Social Gamification Badges & Leaderboards	3	M
Contact "User Groups" (Create & Manage)	2	M
WhatsApp Group Sync	4	H
User-Generated Payment Links (Tikkie, etc.)	2	M
P2P Social Transparency (Opt-In)	2	M
P2P Free Tier (Ad-Supported)	3	M
P2P Pro Tier (Subscription)	3	M

Table 3: "MAXI SME" (Business) Only Features

Features specific to the "MAXI SME" (Business-to-Business / Business-to-Consumer) product.

Feature	Value	Effort
SME Dashboard & Invoicing		
SME Unified Dashboard (Professional UI)	2	M
SME Dashboard: "Total Outstanding" & "Promised" Stats	2	M
SME Invoice Creation Wizard	2	H
Invoice Wizard: Line Item Editor (VAT, etc.)	2	H
SME Invoice Personalization	2	M
Invoice Personalization: Add Company Logo	2	M
Invoice Personalization: Add Photos of Work	2	M
Invoice Personalization: "Next Steps" Note	3	L
SME Features & Monetization		
"Recipient Status Dashboard" (SME)	2	H

Status Dashboard: Granular Recipient Tracking (CCs)	3	H
"Catalyst Splitter" (SME Viral Loop)	3	H
"Split This Cost" Button (on SME Invoice)	3	M
SME Reminders: Attach PDF Invoice	3	M
SME Reminders: CC Accounts Payable	3	M
Integrated Payments (Stripe, iDEAL)	3	H
Automatic Payment Confirmation (API)	3	H
E-invoicing Compliance (2027)	2	H
SME Free Tier (Starter)	1	M
Free Tier: Invoice Limit (e.g., 7/month)	1	M
Free Tier: "Sent with MAXI" Branding	1	L
SME Pro Tier (Subscription)	1	M
Pro Tier: Remove "MAXI" Branding	1	L

Pro Tier: Add Team Member (e.g., 1 user)	3	H
Pro Tier: Cash Inflow Graph	3	M
Enterprise Tier Features		
Enterprise Tier (Subscription)	3	H
Enterprise: Accounting API Access (AFAS, Exact)	4	H
Enterprise: "Maxfactor" (Factoring) Integration	4	H
Enterprise: Proactive AI Follow-up Agent	4	H
Enterprise: AI-Driven Risk/DSO Analysis	4	H
Enterprise: Unlimited Team Members & Permissions	4	H

Appendix: External Research & Market Analysis

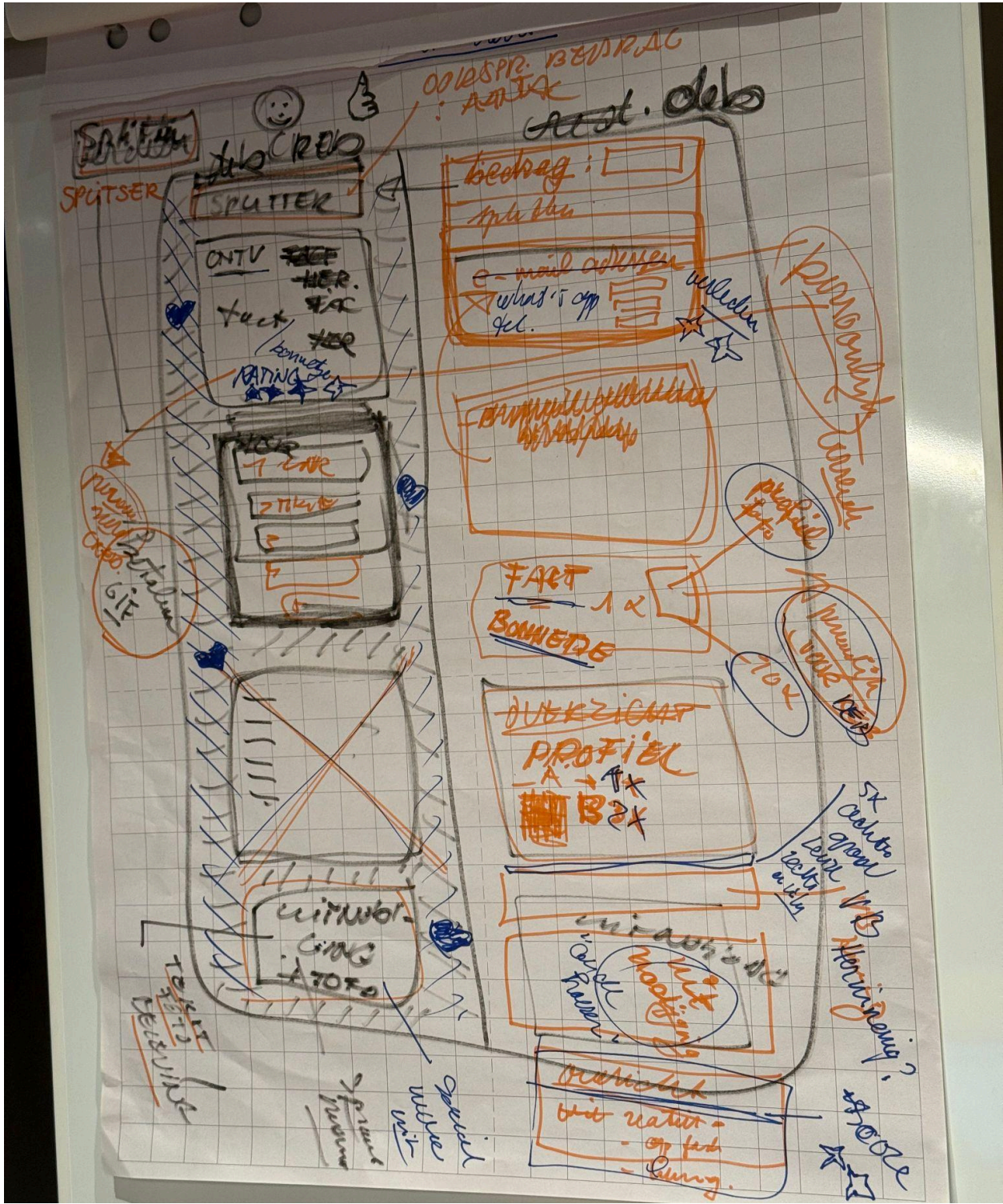
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This is where we started:



Unstructured feedback:

General.

Propose to separate Personal and SME design. To many differences, technical and especially commercially. The differences in benefits and product features are many and significant. To underline this, in the flow chart it goes wrong already and in the second part of the document.

Paying is “ automatically becoming a user” . Or even better, being selected by the sender / receiving the invoice (app) makes the receiver a user. Please do not ask questions. Have the receiver acting by responding, hence using. Extended usage is sending by the receiver.

Section 1. I propose we present product features and consumer benefits in the document. The unique product features and consumer benefits versus competition (of which splitter apps) also.

1. MAXI C (I propose the name “ P2P “) creates a good feeling / relaxed state of mind about the relationship with friends (SME with customers/clients) driven by the clarity on the payment of advanced payments . It avoids awkward discussions on the amount of the cost, de split and the payment.
2. 1.3 I propose to change “ hunting for “ into “ establishing.
3. 5. Product led participation and therefor turnover growth.
4. 6. The app needs to create addiction in a positive way.
5. Propose to change Creator into sender. So we have receivers and senders both users. We need to treat them as one. No flip over of step over.
6. Paid is seen on the bank account already. So this is not the unique consumer benefit. The payment promise is. The max credible promise to pay overview instead of the payment overview.
7. 2. The max credible promise to pay score.
8. 2.1 I propose to eliminate the SME option. I propose to advertise MAXI SME and or a link to this separate app. Might be considered in the future if needed.
9. 2.2 Not a dual system. The essence is it is one. (and the same). It is about experiencing something wonderful and start using it right away. Using is receiving / paying and / or sending. Both sending and receiving is creating.
10. 2.3 good payers become great creators is not correct. It is the other way around. Great senders are great receivers/ payers. Great senders (using P2P) know when they are paid since they create max credible payment promises , hence can provide max credible payment promises themselves. Good payer behavior is not paying in time , but providing a max credible payment promise (and live up to the promise). Good payment behavior is providing max credible payment promises of which direct payment is the most credible. Good credibility score of the sender is not

creating usage, the wonderful experience using the app ,
the experience does.

11. APPL summary.
12. 2. Paying on time is not the goal. Living up to your payment promise is the goal. Direct payment is 100% living up to your payment promise.
13. 4. This is not correct. Your score has no influence on the promise to pay behavior of the receiver. Here paying in time and doing a payment promise are mixed up. It is about payment promises which result in predictable payments , in time because of the wonderful experience. This is the right order of behavior. So not “ at the minimum make a payment promise “ .Also not correct “ this communication is the lynchpin of the payer to creator funnel “ .
14. Section 3.
15. Note : there is an instant thought / brain reflex to “ who has to pay me when being asked to pay. This is the trigger for extended usage after receiving and providing a payment promise. Especially when you have a smile on your face as a result of your wonderful experience.
16. Why a credibility score of each sender ? If any, than from the receiver.
17. Creator - Payment promise is the goal , so not “ including “ .
18. Function risk assessment is not correct. The max credible score of the sender does not motivate the receiver to do a max credible payment promise.
19. For the sender it is information on the quality of the payment promise of the receiver.
20. What is a MVP score ?
21. 3.3
22. The re minders and profiles are missing in the document.
23. Important is : Possibility to be funny. See the comments in whats app groups. You are curious , so you continue to follow to read more.
24. Important is , instant usage of the app / splitter at the location of the event and or other social happenings. Even if people pay direct after splitting to the event.
25. 3.4 Application summary. Not pre define only. There needs to be room for creativity of the receivers.
26. Answers need to be funnier. “ I will pay on December 1 , I just bought a car “ , I pay on December 14 , My Mother in Law is having her birthday .
27. Section 4.
28. Ensuring no long awkward chasing of receipts of the event to be split. (use resolution time)
29. Ensure per commitment on the included receipts before splitting.
30. Ensure pre commitment on the breakdown of the split. (cover up participants which are not able to pay by excluding

them)

31. Back and forth netting of group members who have prepaid part of the cost.
32. It needs to be possible to split on location , even if all members pay direct to the event .
33. It should be possible to correct the breakdown for payment in natura. For instance if one of the team members has used his car , or a brother has made the presentation, etc.
34. 4.2.2 status- amount for every person not limited.
35. Sarah has taken the initiative. She uses her address to send requests and reminders. So she is the only sender.
36. Status – interaction , as stated in the beginning of the document , needs to be possible.
37. 4.3 The contribution to the “ group fund “ needs to be splitted as well and the payment promises and instalments in time need to be decided on.
38. It needs to be possible to exclude group members from contribution to the fund as well.
39. Section 5.
40. 5.1 The goal is payment promise. It is not invoice only , but reminders and profiles also.
41. The experience needs to persuade to send yourself.
42. Why not copying the content of MAXI C here ?
43. Interaction is missing.
44. The reminder is missing.
45. Next step- is confusing.
46. The content of MAXI C at the beginning of the document is stronger and for a part applicable.
47. 5.2.1 What is the relevance of the splitter ?
48. We need the promise to pay overview. The pre defined payment promises and thr self made promises of the receiver.
49. 5.3 what is the relevance of the splitter ? the intro is confusing.
50. Why only sender (creator) face ? BtB is interactive as well.
51. 2 catalist event is not correct.
52. 3 this is not correct.
53. Core features : automated reminder profiles. The tone of voice is missing as well as the communication channels.
54. Section 6.
55. Payer and creator should be named “ user “ . which is receiving and sending. Receiving , you are a user. Payment promise, you are a usr. Sending, you are a user.
56. Kevin , SME , is not paying his share. There is no splitter in SME.
57. 1. No link.
58. Paying and payment promise is the same (page) .
59. How to ----make it a wizard. No questions. Not triggering

considering am I going to use this app. You are using it already. You are part of the group because the sender wants that and has organized that.

- 60. Conversion has taken place by the sender who sends the payment invitation / invoice / splitter.
- 61. 6.2.1
- 62. 2 Not nice. Hurdle. We agreed first to deliver before asking.
- 63. 3. If you have to “ open “ the splitter , what is the flow ? Do you have to open the app as well ?
- 64. 6.2.2 The wizard is the solution. You do not have to ask.
- 65. 6.2.3 the max credible payment promise score of the sender is not the trigger . the experience is.
- 66. 4 secure you work (so far) might be a valid question. SME does not split an invoice.
- 67. Section 7.
- 68. 1. How are receipts loaded ?
- 69. Kevin should first have an experience before being asked a question.
- 70. 5. He sends the invoice ? Is it not a reminder ?
- 71. He needs to select a profile and tone of voice and the communication channels.
- 72. Reacted and status are the same. Status is redundant.
- 73. Section 8.
- 74. Section 9.
- 75. Section 10.
- 76. What are the differences in product features and consumer benefits of all product types ?
- 77. What are the painpoints users are facing and persuading the user to go to a advanced version. Noticed in the text :

- 2. # split ?
- 3. # of invoices
- 4. Sent with out footer
- 5. Advanced split
- 6. Item by item splitting
- 7. Full customization
- 8. Pro invoices
- 9. Advanced reminder profile
- 10. Multi step
- 11. Basic reminders
- 12. Multi step 10+ options
- 13. Participants tertiary hook.
- 14. Essential – issue mgt , consumer response site , this needs attention.
- 15. Section 11.
- 16. Prioritize MAXI C named : P2P.

Reasons to separate MAXI C from MAXI SME.

Not the level of flexibility in choosing when to pay and what to pay.
No peer group pressure / fun to motivate you to do a payment promise.
No netting needed per individual and amongst group members.
Not always repetitive financial subjects.
Less awkward to invoice and to follow up.
Ultimate legal action to persuade.
Here it is debtor not friend.
No splits.
.....

Idees te bespreken in meeting.

AI makes open answers possible.
AI makes pre defined answer less necessary.
AI makes it therefore funny.
Reactions of group members need to be visible to group members. WhatsApp situation.
A "instellingen" page is very useful given some functionalities may not be appreciated by the user and or the group.
The user should be able to determine the name of the app and the design and language. This is essential for the teen market. Words like, Bro, Bru, Bradda, Skeer, Doekoe, barki, donnie, guap, etc.
Reasons for upgrade ("pain point" = without advertising, no offers of gastronomy brands / locations, no offers of brands, etc.

More structure:

Feedback session 1:

 Executive Summary: The MAXI Vision

The foundational problem MAXI addresses is **emotional and financial uncertainty**. For businesses (SME) and social organizers (P2P), the core problem is the ambiguity and dread associated with chasing payments.

The solution is not another payment tool, but a **"social interaction platform that results in payment"**. The platform's core philosophy is **"Enticement, Not Enforcement"**. It achieves this by transforming sterile, "cold" requests into "beautiful, personal, and social experiences" using photos, GIFs, and comments.

The platform's primary currency is not money, but the **"Payment Promise" (Toezegging)**. A formal promise to pay on a specific date is considered more valuable than an unknown "pending" status because it turns uncertainty into predictable cash flow.

1. High-Level Application Architecture

The system is built on three core models:

- **Strategic Model: "One App, Multiple Profiles"**
 - A single, unified "MAXI User Account" holds the user's validated identity and, critically, their "Credibility Score".
 - Within this account, a user operates two distinct profiles:
 1. **Social (C) Profile:** For P2P activity like "Consolidation Splitters" and "Group Pots".
 2. **Business (SME) Profile:** For professional invoices, logos, and VAT fields.
 - This architecture is the core of the monetization model: a user builds their "Credibility Score" on their free Social Profile, which is then "inherited" by their SME Profile when they activate it, creating a seamless upsell path.
- **User Model: "Payer" vs. "Sender" Duality**
 - Users are not locked into one role.
 - A persistent, floating **"Flip" switch** is the central navigation concept, allowing the user to instantly toggle between "Payer Mode" (viewing requests received) and "Sender Mode" (managing requests sent).
- **Growth Model: The "Credibility Loop"**
 - The motto is: **"Good payers become great creators"**.
 - **Mechanics:** A Payer pays on time or makes a "Payment Promise". Their "Credibility Score" immediately increases (e.g., "94% → 97%"). The app uses this moment of positive reinforcement to "seduce" the user with a CTA to become a Creator, leveraging their new, higher score.
 - **Psychology:** Scores are visibly color-coded (Green, Orange, Red). This creates a powerful social aversion to "being the orange score friend," pressuring users to pay or promise on time to protect their public score.

2. Core Engine: Shared Platform Features

These features are foundational and shared across all profiles.

- **"Credibility Score" (MaxCredible Score):** A user-facing percentage (e.g., "94%").
 - **For Payers:** A gamification and reward mechanic.
 - **For Creators:** A risk-assessment tool (e.g., "Trusted sender: 98% Adidas").
- **Social Feed:** A chat-like feed on every invoice and split. It supports text comments, @mentions, photo/GIF uploads, and emoji reactions. This turns a sterile bill into a "relationship-building tool".
- **"Hotkey" Reaction System:** A one-tap menu of pre-defined replies. This is the primary tool for collecting "Payment Promises".
 - **Required Options:**
 - **Pay & feel the relief**
 - **Payment Promise** (Payer selects a specific date)
 - **Remind me tomorrow**
 - **Already paid!** (Status changes to "Pending Confirmation" for Creator)

- **"Wait, what's this for?"** (Dispute)

3. MAXI C (Social Consumer) Features

Designed for "Sarah, The Social Organizer".

- **Core Feature: "Consolidation Splitter"**
 - This is a **"time-boxed social event"** (e.g., for a whole trip), not a simple bill split.
 - **Flow:**
 - The Creator sets a **"Consolidation Deadline"** (e.g., "2 Days")—this timer is a critical, non-negotiable UI feature.
 - A unique **"Project Link"** is generated to invite participants.
 - Participants click the link and can upload their *own* receipts to the group.
 - An **"Admin Gatekeeper"** (the Creator) must approve all submitted expenses to "prevent chaos".
 - When the timer expires, the "Add expense" button is disabled, and the split is finalized.
- **NEW SUBSECTION: "Smart Settlement & Balance Consolidation" (MUST HAVE)**
 - This new logic addresses a critical flaw. The system must calculate each participant's **net position** *before* sending requests.
 - **Example:** Total split is €1,500 (€187.50/person).
 - **Sarah's Position:** Contributed €750 - €187.50 (Her Share) = **+€562.50 (Owed to her)**.
 - **Kevin's Position:** Contributed €0 - €187.50 (His Share) = **-€187.50 (Owes)**.
 - **Notification:** Kevin receives a request to "Tap to pay €187.50". Sarah receives a notification: "You are owed €562.50".
 - **Conversion Funnel:** This creates a **"Claim Your Balance"** funnel. A user with a positive balance (like Sarah) *must* create a validated account to manage and claim their funds, driving high-intent user acquisition.
- **NEW SUBSECTION: "Participant Status Dashboard"**
 - A dashboard for the Creator to see the real-time status of every participant.
 - **"Stage" Column:** Powered by read-receipts (a Must Have technical requirement), this shows: "Not Sent," "Delivered," "Seen," "Opened," or "Reacted".
 - **"Status" Column:** This shows the financial/social status: "Pending (72%)," "Paid," "Promised (Oct 28)," "Disputed," or "Creditor (+€562.50)".
- **Core Feature: "Group Pot" ("Bierpot")**
 - A persistent, shared digital wallet for recurring activities (e.g., team fees).
 - **Must Haves:**
 - **"Scheduled Contribution":** The Creator can set a recurring (e.g., "€10 Monthly") or one-time fee.
 - **Automated Reminders:** The system automatically "chases" members who miss a scheduled payment.
 - **"Contribution Tally & Ledger":** A transparent ledger showing the "Total Pot Balance," a tally of each member's total contribution, and a feed of "Money In" / "Money Out".
 - **Nice-to-Haves (Phase 2/3):** "Anonymous" contributions, "Optional" contributions,

and direct payments from the Pot (e.g., virtual card).

4. MAXI SME (Business Creator) Features

Designed for "David, The Freelancer/SME".

- **"SME Invoice Personalization"**: Allows SMEs to add their logo, photos of completed work, and a "Next Steps" note. The rationale is that a "beautiful" invoice builds trust, appears professional, and gets paid faster. The "Next Steps" field turns the "cold" invoice into a "warm" relationship touchpoint.
- **"Recipient Status Dashboard"**: Like the P2P version, this gives the Creator (David) real-time, granular feedback on the invoice's "Stage" (e.g., "Opened") and "Status" (e.g., "Promised").
- **Core Feature: "Catalyst Splitter"**
 - A button ("Add people to split +") on an SME invoice that allows the recipient to share the cost.
 - **Crucial Logic**: The Payer (Alex) who clicks this is **NOT** splitting the original invoice (he remains 100% responsible for paying David).
 - **Instead**: The system **"instantly... converted[s] him into a P2P Creator"**. It "flips" him into a *new* "Consolidation Splitter" (Social Profile) and pre-populates the SME invoice as the first expense item. This is a core viral acquisition flow.
- **"Automated Reminder Profiles"**: A tool for Creators to design reminder sequences (e.g., "Friendly," "Formal").
 - **Key Logic**: Must include a checkbox to **"[x] Respect 'Payment Promises'"**. If checked, the system will *not* send an automated reminder to a client who has already promised to pay, thus respecting the relationship.

5. The Viral Growth Engine: Payer-to-Creator Conversion

This is detailed as the "most important user flow" and has been re-architected into a three-stage, state-of-the-art process.

- **Stage 1: The "Validated Payer" Session (The Start)**
 - This implements the **"Validate Users by Default"** security mandate.
 - **Flow**: A new Payer (Kevin) clicks the request link. He is **immediately** stopped by a validation screen.
 - **Requirement**: He must enter a One-Time Password (OTP) sent to his phone/email to securely view the request.
 - This is **"non-negotiable"**. It creates a "validated identity" (the phone number) *without* the friction of a "create account" form.
- **Stage 2: The "How-To" Wizard (The Seduction)**
 - **Trigger**: Occurs *after* Kevin has validated and *reacted* (e.g., made a Payment Promise).
 - **Flow**: A full-screen, **"Instagram story" style wizard** auto-plays, showing Kevin the "benefits-oriented" story of how his request was created (Personal, Effortless, Social).
- **Stage 3: State-of-the-Art Payer Onboarding (The Conversion)**

- **Trigger:** Kevin finishes the wizard and lands on the conversion screen, which shows his score increase (e.g., "94% \rightarrow 97%") and the primary CTA: "Split your first bill".
- **Frictionless Flow:** When he clicks the CTA, the system does **NOT** show a "Create Account" or "Set Password" form, which is a "primary cause of app abandonment".
- **Instead:** A modal appears: "Secure with FaceID / Fingerprint?".
- This is a **passwordless account** flow. The system leverages the validated phone number from Stage 1 and simply "secures" the account shell with biometrics.
- This is **"Progressive Disclosure"**: More info (like bank details) is only requested later, when contextually needed (e.g., to cash out a positive balance).

6. Missing UI/UX Specifications

The following critical UIs are not yet visualized and must be designed:

1. **"Consolidation Timer" UI:** A setup screen for the Creator and a persistent "Time left: 47:12:35" banner for participants.
2. **"Reminder Profile" Creator:** A settings screen with a visual timeline to build sequences and the critical "[x] Respect 'Payment Promises'" checkbox.
3. **"How-To" Wizard Screen:** The "Instagram story" style viewer for the seduction flow.
4. **"Group Pot" Management UI:** The dashboard showing "Total Pot Balance," the "Member Contributions" tally, and the transaction feed.
5. **"Smart Settlement" UI:** The mandatory, full-screen modal for users with a positive balance (e.g., "You are owed: €562.50") with the "Secure My Account" CTA.

7. Technical & Compliance Mandates

- **Security (Mandate): "Validate Users by Default"**. This is a "critical security and product-defining requirement". Implemented via the non-negotiable OTP check (Stage 1 onboarding) before *any* request details can be viewed.
- **Technical (Critical): "Read Receipts"**. The system *must* track notification delivery and open status ("Delivered," "Seen"). This data is not optional; it "directly powers" the "Stage" column in *both* the P2P and SME status dashboards.
- **Compliance (Privacy): Social Transparency Must Be Opt-In**. The ability for participants to see who has paid in a group split must be a checkbox that is **"off by default"**.
- **Compliance (Future):** Must be "e-invoicing compliant by January 1, 2027".

8. Monetization & Roadmap

- **Monetization:** A freemium funnel. The primary friction point for conversion is limiting the **"SME Free (Starter)"** tier to **"Max 7 Invoices / Mo"**. Upgrading to "SME Pro" removes this limit, adds full branding, and unlocks Stripe (Credit Card) payments.
- **Phase 1 (MVP):** Build the core loops.
 - **Must Haves:** "Consolidation Splitter" (with timer/link), the **"Smart Settlement Engine"**, the **"Participant Status Dashboard"**, and the viral "How-To" Wizard flow.
- **Phase 2 (Differentiation):** Build "stickiness" and begin monetization.
 - **Features:** "Credibility Score" (V1), "Reminder Profile" system (V1), the "Group Pot"

(Must Haves), and implementing the paid tiers.

- **Phase 3 (Ecosystem):** Scale to a full FinTech platform.
 - **Features:** Enterprise Tier, API integrations, "Maxfactor" (Factoring), and the AI Agent.

More key highlights and review points (after meeting/discussion):

Let's change the creator narrative to sender and receiver. It is key that those are just two sides of the same coin. You're always both.

Consider MAXI score to be the Max Credible score (credibility score). → only for people 2 people.

Really separate P2P from B2B/B2C, make very distinct content but just keep the core technology in the same engine.

Users need to be able to pick from a couple of reminder templates.

The reminders are key for all markets, absolutely essential product features.

-The second most important feature is the promise, not so much the payment itself. Making a payment request requires a promise from the respondent.

-The score is determined by the validity of that promise (they promise to pay next week and do so within the week gives them max credibility score).

-Not answering is always the lowest score.

-Answering late affects the score.

-Paying immediately is the highest score.

→ We need much more emphasis on the payment score of the recipient rather than the payer. Everyone has the score, having a single invoice means you have a score. Which is 100% until it's due or you're taking too much time. We should also very clearly show the impact on these payment scores.

People who always pick up the bill and therefore always have to resend the payments.

Let's get rid of the statement: "Good payers become great creators. Pay on time to build your credibility, then flip to Creator mode to get paid 2x faster." The statement needs to go towards, better the sender.

Let's split the app up as much as possible in two different apps. The document should highlight very explicitly which parts overlap but should really start becoming a completely different product.

The splitter needs to be available for the super stupid.

Difficult case:

You can determine a time slot you were part of the event (80%) of the range.

Extreme use case:

You should even be able to do an itemized distribution where people determine themselves how much they had drank or ate and pick a few items. It should then automatically split the remaining tip or table water.

There should also be a failsafe, if everything else flops you can redo the splitter and reopen the window for people to upload.

Splitters also need to be able to net a balance between two debtors.

We need to introduce a wizard style invoice creation and setup reminder flow.

Add custom text with AI support but also the profile setting possibilities where users can develop their profile.

Inversely the full reaction either verbally, textually, or hybrid should also be possible to convert into the response option.

A benefit of getting this chat function or this group option is that you can take a smaller section of a larger group and elaborate on the things there.

You should be able to upload a contact list and add groups. Users should be able to change settings. All of the show and don't show variables should be two-way. You enable it or disable it for both yourself and all others.

For data protection we need to know whether you can build a score historically but also whether people can see it. Not showing it means that nobody can see it. Find out if it is possible to onboard users effectively into the app through terms and conditions automatically generating and storing payments scores. Users will only need to toggle, store my history for future transactions.

User groups need to be named. The payment group you belong to can have its own name. Ideally the groups should be able to sync with whatsapp groups.

Payment score can also be a promise to pay score. This essentially doesn't just indicate if this person pays but if they reduce the anxiety, stress, and uncertainty that comes with these micro loans between friends and small businesses.

The core app is all about relaxed state of mind and uncertainty reduction. The awkward discussions about amounts and things that count and don't count should be handled in app, removing any friction and tedious conversation about you did this, I did that, we didn't get such done.

Consider ludicrous external features such as inviting people to a buying a group thing project (boat).

Do not mention things like hunting for but change them to empathic equivalent.

Users are permanently in both roles (sending and receiving).

Being paid is not that interesting because you can already see it from your bank app. It's about everything in between and the trust in the reminders.

The overview who has paid and who has not needs to be crystal clear and always easy to reach.
→ the most important part of this overview is that it shows what's still outstanding and what's happening with that as that gives anxiety.

The payment promise is again more important than the payment (payment is just the best payment promise). Payment promise is all the option.

The reminders and segmentation profiles as well as journeys need to be highlighted with way more importance for both sides.

Comment notifications on updated content or reactions in a group or splitted bill.

You should also be able to make a new split based on pushing a few different receipts there and then even add a custom variable. All with a paid by.

There needs to be an option for flagging a payment outside of the app.

From the table app you should immediately import a booking and start the splitter.

We need a few timeframes for the split, 2 days, 3 days, 5, 7 days but also 2 weeks and 1 month. We also need to be able to start the split later (in case of a downpayment). The standard options are 2,3, and 5, there's some extra options behind the ... menu with more and a custom option.

Options for split equally, split creatively, split by percentage, add custom amounts, deduct custom amounts.

An option should always be settle it different and settle it in "natura" I used the car or I'll wash the dishes. A later version should be able to approve that.

Status on payment, stage on payment can possibly be merged, investigate that. That table always needs to have the amount in it as well.

But a bit more emphasis on the monthly contribution part where it's also possible to lower an individual's contribution and up another ones.

Tone of voice needs to be added in the content (template), journeys, and steps (reminders).

On the mobile app we need to be able to Share via all phone options.

Users are both payers and receivers, always.

Right before the user sends the new invite they should be prompted to create an account or do it as a guest (throws away all of the data and keeps everything anonymous).

Securing your work is also a method of account creation.

Add a very explicit product feature list later (suggest a new list). To that list add the size (complexity) of the feature. Make four categories (need-to-have, must-have, should-have, nice-to-have).

Pain creation: What variables should we add that users should convert over

Advertisement

Also very interesting is the ability to add different options to the splitter that are social and debt contributory by nature.

AI makes it possible to plug text fully into the app, this might be a subscription and conversion to paid mechanic but users can also use their own and integrate their own AI (Chatgpt/gemini).

It needs to be a mobile app. This is also mandatory to access a user's bank account and contacts.

It needs to create reinforcement in a positive way. In group communication stays in group.