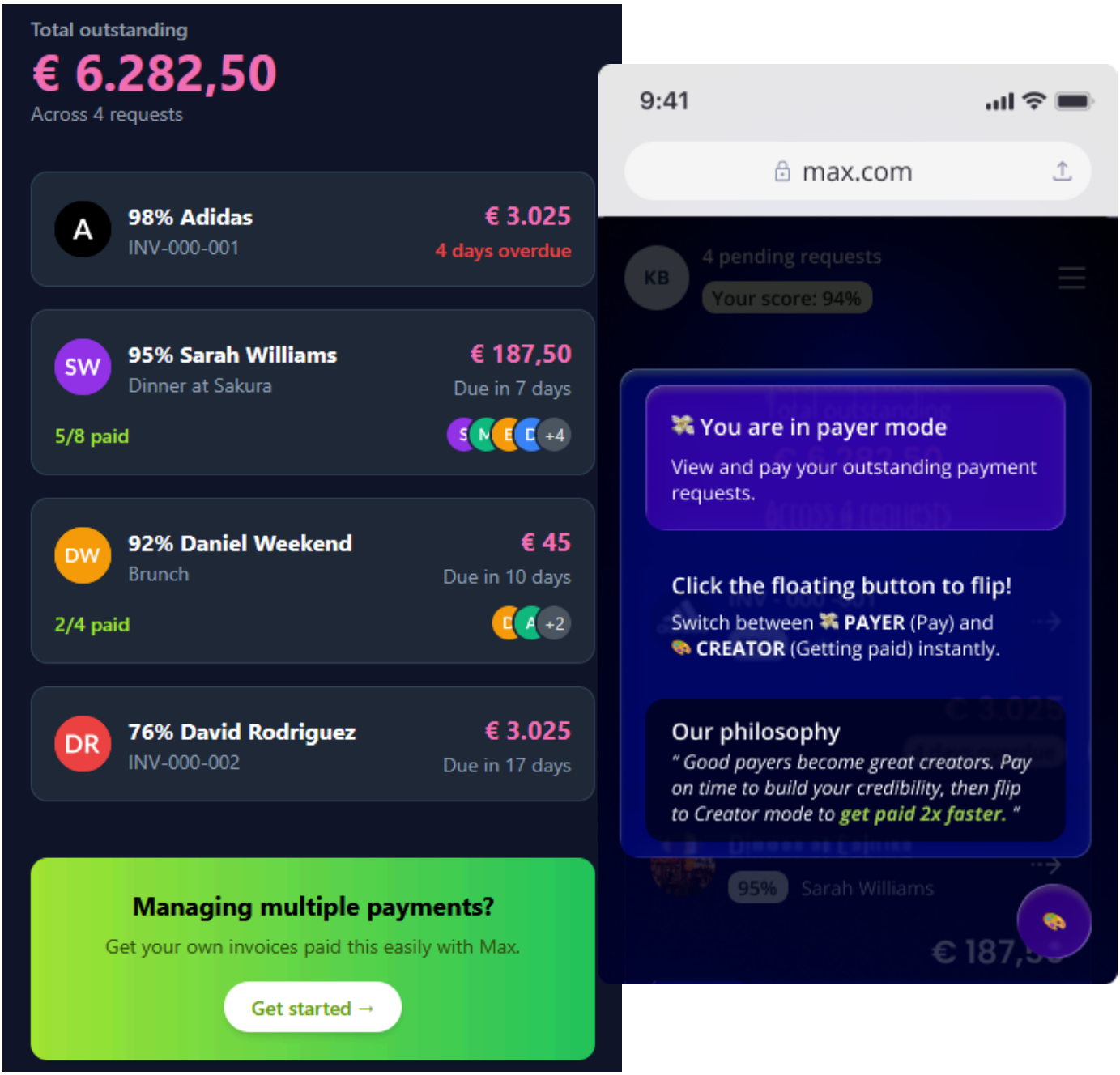
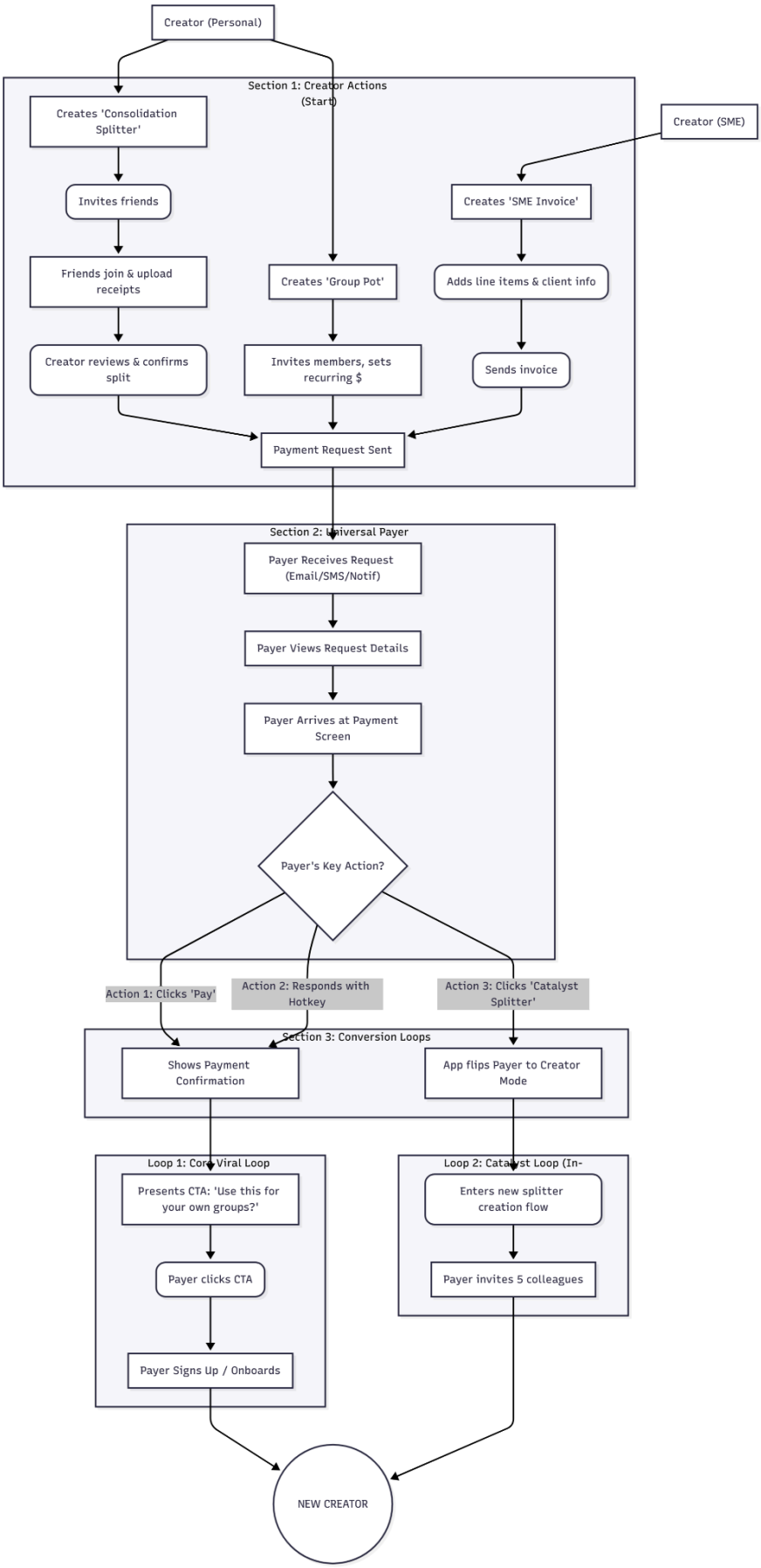
MAXI:

Product Requirements Document & System Specification




Creator (Personal)
Section 1: Creator Actions (Start)
Creates 'Consolidation Splitter'
Invites friends
Friends join & upload receipts
Creator reviews & confirms split
Creates 'Group Pot'
Invites members, sets recurring $
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App flips Payer to Creator Mode
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NEW CREATOR

Section 1: The Core Challenge & Strategic Vision

This document provides the complete and canonical specification for the MAXI platform. It synthesizes all strategic decisions, user flows, technical requirements, and business logic into a single source of truth for all design, engineering, and product teams.

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 Business Problem:** For any creditor, from a freelancer to a large enterprise, uncertainty about being paid is more dangerous and damaging than being paid less or being paid late. This uncertainty is the core business model for credit insurers and factoring companies, and it cripples cash flow forecasting.
- **The Social Problem:** For consumers, financial interactions with friends are often "cold," "awkward," and conflict-ridden. The process of chasing friends for money is a universally negative social experience, filled with friction and ambiguity.
- **The Emotional Problem:** For both C2C and SME 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 payment. The mission is to make every debtor "MaxCredible". A "MaxCredible" debtor is defined as one whose payment behavior is 100% predictable.
The platform is not in the payment processing business; it is in the business of "hunting for predictable payment behavior" and, where it does not exist, "creating it".

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, a reaction, or the creation of a new request.
This enticement is achieved by transforming sterile, transactional requests into beautiful, personal, and social experiences. This is accomplished through four key pillars:

1. **Look & Feel:** Beautiful, personalized invoices and splits that feel like a shared memory, not a sterile request.

2. **Personalization:** Heavy use of photos, GIFs, comments, and @mentions to make the request warm and personal.
3. **Ease:** Effortless splitting, one-click "Hotkey" reactions, and simple payment options that remove all friction.
4. **Fun:** A social feed and gamification (the "Credibility Score") that make finance a smooth and engaging social activity.

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

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 creator. 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 creator 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.

Section 2: High-Level Application Architecture

This Section defines the strategic and technical framework of the application, outlining the fundamental models that govern the user experience and business logic.

2.1 Strategic Model: One App, Multiple Profiles

This architecture replaces the previous model of a "permanent" one-time choice. The system will be architected around a single, unified **"MAXI User Account."** This account serves as the secure, validated shell for a user's identity (e.g., validated phone number) and core platform data, most critically their "Credibility Score".
Within this single account, a user can create, operate, and switch between two distinct **"Profiles"**:

1. **Social (C) Profile:** This profile manages all C2C activity, including "Consolidation Splitters" and "Group Pots." This profile is aligned with the "Sarah" (Social Organizer) persona.
2. **Business (SME) Profile:** This profile manages all SME-related activity, including professional "SME Invoices," logo personalization, and VAT fields. This profile is aligned with the "David" (Freelancer) persona.

This "One Account, Multiple Profiles" architecture is a superior model that directly services the "Credibility Loop". A new user (e.g., Kevin) who is onboarded as a C2C Payer builds his "Credibility Score". This score is attached to his *Account*, not just his *Social Profile*.
When this user is presented with the "Send your first invoice" call-to-action, he is not being forced to "choose" or "switch" accounts. He is simply *activating* his dormant SME Profile. This new profile immediately *inherits* the trust and credibility (the score) of his main account, creating a seamless, low-friction upsell path from a free social user to a paying SME user, which is the core of the monetization model.

2.2 User Model: The "Payer" vs. "Creator" Duality

The user model is a dual-role system: "Payer Mode" and "Creator Mode". A single user can act in both roles, resolving the "Creator" vs. "User" confusion.
This is enabled by the "Flip" Button, the app's central navigation concept. A floating button allows the user to "flip!" and "Switch between PAYER (Pay) and CREATOR (Getting paid) instantly". This "Flip" action toggles the user's view *within* the context of their currently active profile (Social or Business).

- **Payer Mode:** The user's dashboard for viewing, managing, and reacting to requests they have received.
- **Creator Mode:** The user's dashboard for creating, sending, and monitoring requests they have sent.

2.3 The Growth Model: The "Credibility Loop"

The platform's growth is fueled by a core flywheel: the "Credibility Loop," built on the motto: "Good payers become great creators". This section defines both the mechanics and the underlying psychology of this loop.

- **Application Summary:** This is the app's core viral engine. It rewards a Payer for good behavior (paying on time) by increasing their Credibility Score, and then immediately uses that good feeling to convert them into a Creator.
    1. A Payer (e.g., Kevin) receives a request from a Creator (e.g., Sarah).
    2. The Payer pays on time or, critically, makes a "Payment Promise" (e.g., "I'll pay on Friday").
    3. This action provides positive reinforcement: the Payer's "Credibility Score" increases (e.g., "Your payment score improved! 94% $\rightarrow$ 97%").
    4. The app immediately "seduces" the user at this moment of highest engagement, linking this new, higher score to their potential as a Creator: "Start sending payment requests and get paid faster with your 97% credibility score".
- The "Orange/Red Score Friend" Dynamic (Social Mechanics):
  The loop's psychology is driven as much by negative social pressure as it is by positive reinforcement. The "Credibility Score" will be visibly color-coded (e.g., Green: 90-100%, Orange: 70-89%, Red: <70%). When a Creator (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 C2C 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 Payer (Lisa) to pay on time—or at minimum make a "Payment Promise"—to protect her public score. This action, in turn, feeds the loop's mechanics, improving her score and triggering the conversion wizard. The loop thus becomes a self-perpetuating engine of social-financial accountability.
- **Communication & Conversion:** The loop is *activated* by a direct, reinforcing notification: "Your payment score improved! 94% -> 97%." This is immediately followed by the conversion CTA: "Start sending payment requests...". This communication is the lynchpin of the Payer-to-Creator funnel.

Section 3: The Core Engine: Shared Platform Features

This Section details the foundational features that are shared across both Social and SME modes. This "Core Engine" powers the entire application, regardless of the user's selected profile.

3.1 The Payer/Creator "Flip" Switch

- **Application Summary:** The app's main navigation control. A persistent floating button lets the user instantly toggle their view from "things I need to pay" (Payer Mode) to "things I'm waiting on" (Creator Mode).
- A persistent, floating action button (FAB) or similar primary navigation element will be present at all times.
- **Function:** Toggles the user's entire application state between "Payer Mode" and "Creator Mode".
- **Payer Mode:** This is the "Payer Dashboard." It displays "Your score," a list of all "pending requests," total outstanding, and the credibility score of each sender (e.g., "98% Adidas").
- **Creator Mode:** This is the "Creator Dashboard." It displays a list of all sent requests and monitors the status of recipients, including "Payment Promises," reactions, and payments.

3.2 The "Credibility Score" (MaxCredible Score)

- **Application Summary:** A user-facing, percentage-based "trust score." It gamifies paying on time (for Payers) and provides a valuable risk-assessment tool (for Creators), forming the heart of the "MaxCredible" network.
- This is a user-facing, percentage-based score (e.g., "94%") displayed prominently on user profiles, dashboards, and requests. It serves multiple functions:
    - **Function (Gamification):** For the Payer, it is a reward mechanic. Paying on time or making a promise improves the score, providing positive reinforcement and building trust in the network. This is also the mechanism for the negative social pressure described in Section 2.3.
    - **Function (Risk Assessment):** For the Creator, it is a trust and risk-assessment tool. A message like "Trusted sender: 98% Adidas" provides immediate peace of mind and encourages prompt responses.
    - **Function (System Engine):** This score is the "MaxCredible Counter". It tracks how often a promise is made and, more importantly, kept.
- The "Credibility Score" must be architected to be extensible. While the MVP score is based on simple payment behavior, the long-term vision is for a powerful, AI-driven credit management platform. This score will be the foundation for a future "AI agent" that determines how to

follow up with a debtor.

3.3 The Social Feed (Comments & Activity)

- **Application Summary:** The "heart of the app." This is a chat-like feed on every split and invoice, turning a sterile bill into a warm, two-way conversation with support for comments, @mentions, photos, and GIFs.
- This is a unified feed for all non-financial interactions, present on every split and invoice. It is what transforms a sterile invoice into a "relationship-building tool" and a fun, shared memory. The feed must support:
    - Text comments.
    - @mentions to tag other participants (e.g., "@You @David please add your receipts...").
    - Photo and GIF uploads.
    - Fun reactions (e.g., James "Reacted with a 'laughing' emoji").
- **Communication Opportunity:** This feature is a *proactive communication engine*. Every @mention or new comment triggers a push notification (e.g., '@Mike add your receipt!'), pulling users back into the app and driving engagement.

3.4 The "Hotkey" Reaction System

- **Application Summary:** A one-tap menu of pre-defined replies. This is the primary tool for collecting "Payment Promises" and gives a Payer an effortless way to respond, ending the stress of "ignored" requests.
- This is a one-tap menu of pre-defined responses available to any Payer. This is the primary mechanism for collecting "Payment Promises" and converting "uncertainty" into "data." It gives the Payer a way to respond immediately without ignoring the request.

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 (Payer Facing)	Function (Creator 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")	Payer 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."	Payer marks as paid. Status changes to "Pending Confirmation" for Creator.
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.

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

Section 4: Feature Deep-Dive: MAXI C (Social Consumer)

This Section specifies the unique features of the MAXI C (Social) mode, designed for the "Sarah" persona: the social organizer.

4.1 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.

4.2 Core Feature: The "Consolidation Splitter"

- **Application Summary:** The flagship C2C feature. It's a "time-boxed social event" that lets a group add all their receipts (e.g., for a trip) for a set period (like 48 hours) before the app automatically calculates the final "who-owes-who".
- This is not a simple bill split; it is a "time-boxed social event". It is designed to solve the complex social problem where multiple people pay for different things (e.g., Sarah paid €750 for sushi, Mike paid €750 for Ubers).
- **Functional Specification:**
    1. **Creation (Sarah):** Sarah (Creator) starts a new split, adds 8 participants, and adds her €750 receipt.
    2. **Project Link (NEW):** Upon creation, the system generates a unique, shareable "Project Link" for this split.
    3. **The Timer (Critical Missing UI):** Sarah must set a "Consolidation Deadline" (e.g., "2 Days"). This countdown timer is a critical, non-negotiable feature.
    4. **Invite & Consolidate (NEW):** Sarah (Creator) sends the Project Link to the 8 participants. As users click the link, they are automatically added to the split and can immediately use the "Add expense to group +" button to upload their own receipts. This *proactive* communication loop invites participation *during* the consolidation phase. The Social Feed is active.
    5. **Admin Gatekeeper (Mike & Sarah):** Mike clicks "Add expense" and submits his €750 Uber receipt. To "prevent chaos," this submission is sent to Sarah (the Admin) for approval. This "Admin Gatekeeper" logic is a final decision. Sarah approves Mike's expense. The "Current Total" instantly updates for everyone from €750 to €1,500, and the "Current Share" updates from €93.75 to €187.50.
    6. **Finalization (Timer Ends):** The 48-hour timer hits 00:00:00. The "Add expense to group +" button is automatically disabled (grayed out). The system state changes from

"Consolidating" to "Pending Payment".
7. **Settlement (NEW):** Upon finalization, the system *immediately* executes the "Smart Settlement & Balance Consolidation" logic (see 4.2.1) *before* sending any notifications.

- **Communication & Conversion Funnel:**
  1. **The Invite:** The "Project Link" is the first communication, inviting users to *participate*.
  2. **Activity Notifications:** Push notifications for key events ('Mike added an expense,' 'Sarah approved your expense') keep the group engaged.
  3. **Timer Notifications:** A reminder before the timer ends ('12 hours left to add expenses!').
  4. **Settlement Notification:** The final 'who-owes-who' notification.

4.2.1 NEW SUBSECTION: Smart Settlement & Balance Consolidation

This new specification addresses a critical logic flaw in the original flow, which implied all users would receive a payment request. The system must be intelligent enough to handle net-positive and net-negative balances.

- **Problem:** The original flow incorrectly implied that Sarah (who contributed €750) would be asked to pay her €187.50 share. This is incorrect, confusing, and financially inaccurate.
- **Specification (The Settlement Engine):** The system must *not* prompt a user for payment if their net balance within the split is positive. This logic is a **Must Have**.
- **Required Logic Flow (Settlement):**
  1. **Event:** The "Consolidation Timer" expires.
  2. **Calculation:** The system calculates the final share (e.g., €187.50).
  3. **Net Balance Check (MUST HAVE):** Before sending any requests, the system calculates each participant's *net position*.
     - *Sarah's Position:* €750 (Contributed) - €187.50 (Her Share) = **+€562.50 (Owed to her)**
     - *Mike's Position:* €750 (Contributed) - €187.50 (His Share) = **+€562.50 (Owed to him)**
     - *Kevin's Position:* €0 (Contributed) - €187.50 (His Share) = **-€187.50 (Owes)**
  4. **Action & Notification:** The system intelligently routes different notifications to different users:
     - *To Kevin (Debtor):* "The 'Dinner at Sakura' split is finalized! Your final share is €187.50. Tap to pay or react."
     - *To Sarah (Creditor):* "The 'Dinner at Sakura' split is finalized! You are owed €562.50. Tap to view the status or create an account to consolidate your balance."
- The "Claim Your Balance" Conversion Funnel (MUST HAVE):
  This settlement logic provides a new, powerful, high-intent user acquisition funnel. A Payer (like Sarah) who is owed money cannot have that balance paid out to an unverified entity. The system must force account creation to manage this balance.
  - **Flow:**
    1. Sarah clicks her notification ("You are owed €562.50").
    2. She is taken to a dedicated "Smart Settlement" screen: "Create your MAXI

account to manage your balance."
3. This immediately triggers the **"Validate Users by Default"** flow. She *must* validate her phone number (via OTP) to prove she is the rightful owner of the phone number that received the split.
4. Upon validation, her account is created, and the €562.50 exists as a *positive balance* in her Payer Dashboard.
5. This "Settle it based on balance" flow becomes a core feature, driven by mandatory, security-justified account creation.

4.2.2 NEW SUBSECTION: Participant Status Dashboard

This dashboard is the Creator's (Sarah's) primary control center for monitoring the split. It must provide granular, real-time insight into each participant's engagement level, leveraging the "Read Receipt" technical requirement (9.3).

- **Application Summary:** A detailed table visible to the Creator (and optionally to all participants, per 7.2 Use Case 4) that shows the exact status of every person in the split.
- **Required Data:** The dashboard must display the following columns:

Participant	Stage	Status	Notes
Sarah (Admin)	-	Creditor (+€562.50)	-
Mike Torres	Delivered	Creditor (+€562.50)	-
Emma Rodriguez	Seen	Paid	-
Lisa Thompson	Seen	Pending (72%)	
James Park	Reacted	Promised (Oct 28)	-
Kevin (Guest)	Delivered	Pending (97%)	
User 7	Not Sent	Pending	(Invalid Number)
User 8	Opened	Disputed	"Wait, what's this?"

- **"Stage" Column Definition:** This is a critical field powered by notification read-receipts (9.3).
  - **Not Sent:** Failed delivery (e.g., bad phone number).
  - **Delivered:** The request (SMS, WhatsApp, Email) has been successfully delivered to the participant's device.
  - **Seen:** The participant has opened the notification or clicked the link (triggering OTP validation per 6.2.1).
  - **Opened:** The participant has successfully viewed the split detail screen.
  - **Reacted:** The participant has used a Hotkey (e.g., "Promised," "Disputed").
- **"Status" Column Definition:** This reflects the participant's financial or social response.
  - **Pending:** No financial action taken. (Includes Credibility Score).
  - **Paid:** Payment confirmed.
  - **Promised:** "Payment Promise" (Hotkey) has been made.
  - **Disputed:** A dispute Hotkey ("Wait, what's this?") has been used.
  - **Creditor:** Net-positive balance (per 4.2.1).

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

This feature has been massively expanded from its original specification to meet detailed requirements.

- **Application Summary:** A persistent, shared digital wallet for a group (like a sports team, housemates, or office colleagues). It is architected as a "group bank" for funding recurring activities (trips, team fees) or one-off events (office gifts). It functions as a *proactive* funding tool, distinct from the *reactive* (buy-first-split-later) "Consolidation Splitter".

4.3.1 Pot Creation & Member Management

- A Creator (e.g., Office Manager, Team Captain) creates a new Pot (e.g., "Office Birthdays Q3," "FC Lions Team Fees").
- The Creator invites members (via phone number, email, or existing MAXI contacts).
- The Creator sets the Pot's contribution rules:
    - **"Open Contribution":** (Default) Any member can add any amount at any time.
    - **"Scheduled Contribution":** (See 4.3.2) The Creator defines a recurring financial obligation.

4.3.2 Contribution & Funding

- **Scheduled Contribution (MUST HAVE):** This is the core logic for recurring group payments.
    - *Contribution Amount:* The Creator sets a fixed amount (e.g., €10).
    - *Contribution Frequency:* The Creator sets a frequency (e.g., "Monthly" on the 1st, "Weekly" on Mondays, or a one-time "Due on").
- **Automated Reminders (MUST HAVE):**
    - If a "Scheduled Contribution" is set, the system will automatically monitor member payments.
    - If a member has not paid their scheduled contribution by the due date, the system automatically triggers a reminder (e.g., "Hey Kevin, your €10 for the FC Lions Team Fees is due!").
    - This leverages the same engine as the "Automated Reminder Profiles" but in a C2C context.

4.3.3 Contribution Tally & Ledger (MUST HAVE)

- This section implements the "contribution tally" requirement.
- The Pot's main dashboard will be a simple, transparent ledger featuring:
    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," "James: €10").
    3. **Transaction Feed:** A simple feed of "Money In" (e.g., "Lisa contributed €10") and

"Money Out" (e.g., "Admin spent €50 on 'John's Gift'").

4.3.4 Pot Use Cases & Contribution Types

- **Use Case 1: Office Birthday Gift (Pre-Budgeting):**
  - This flow addresses the "know what you can buy before buying it" use case.
  - Creator sets up a Pot ("John's Birthday Gift") with a one-time "Scheduled Contribution" due on a specific date.
  - **Optional Contributions (Nice-to-Have):** The Creator can mark contributions as "Optional" rather than required.
  - **Anonymous Contributions (Nice-to-Have):** The Creator can toggle a privacy setting: **[x] Make all contributions anonymous**. If checked, the "Contribution Tally" (4.3.3) will *not* show individual names, only the total amount raised.
- **Use Case 2: Team Sports Fees (Recurring):**
  - Creator sets up a "Scheduled Contribution" (€20, "Monthly") to cover league fees.
  - The "Automated Reminders" (4.3.2) and "Contribution Tally" (4.3.3) provide the Creator with a complete, automated tool for managing the team's finances without social awkwardness.
- **Communication & Conversion Funnel:**
  1. **The Invite:** 'You've been invited to the FC Lions Team Fees pot.'
  2. **Contribution Reminders:** Automated push notifications for scheduled contributions ('Your €10 is due').
  3. **Missed Payment Reminders:** The automated "chasing" notification ('Hey, you missed your payment').
  4. **Activity Notifications:** 'Lisa contributed €10,' 'Admin spent €50 on John's Gift.' These *all* pull users back to the app and create opportunities to engage.

4.3.5 "Group Pot" Detailed Requirements Table

This table translates the feature specification into prioritized engineering tasks.

Feature	Requirement	Priority	Rationale & Notes
Pot Core	Create a persistent Pot with a name & members.	**Must Have**	Core function of the group bank.
Pot Core	A "Total Pot Balance" is visible.	**Must Have**	The primary data point.
Contributions	Manually contribute funds to a Pot at any time.	**Must Have**	Core function (Open Contribution model).
Ledger	A "Contribution Tally" (ledger) shows *who* paid *what*.	**Must Have**	Core "tally" requirement.

Contributions	Set a "Scheduled Contribution" (Amount + Frequency).	**Must Have**	Core requirement for recurring payments.
Reminders	Automatically remind members for *missed* scheduled contributions.	**Must Have**	Critical for usability and removing "chasing" friction.
Spending	Pot admin can log an *expense* from the Pot (e.g., "Spent €50").	**Must Have**	The "Money Out" side of the ledger; MVP is a log, not a real payment.
Contributions	Allow "Extra Contribution" (one-off payment).	**Should Have**	(Covered by "Manually contribute funds").
Contributions	Allow "Optional" contributions (e.g., for gifts).	**Nice to Have**	(Phase 2). MVP assumes all contributions are expected.
Privacy	Allow contributions to be marked "Anonymous".	**Nice to Have**	(Phase 2). Adds complexity to the ledger (4.3.3).
Payments	*Directly pay* from the Pot (e.g., via a virtual card).	**Nice to Have**	(Phase 3). MVP is a simple "logging" system. Direct payment is a major technical lift.

4.4 Social Gamification

- **Application Summary:** A suite of "fun" features for C2C users, including the Credibility Score, fun emoji reactions, and future ideas like "1st/2nd/3rd Payer" leaderboards to add friendly competition.
- The MAXI C experience must include features that add a fun, competitive layer to the C2C experience. This includes the Credibility Score, fun reactions, and future features like leaderboards for "1st/2nd/3rd Payer".

Section 5: Feature Deep-Dive: MAXI SME (Business Creator)

This Section specifies the unique features of the MAXI SME (Business) mode. This mode is designed to be professional but never "corporate" or "cold," maintaining the app's warm, interactive DNA.

5.1 Persona: David, The Freelancer/SME

- **Goal:** Get paid faster by clients (e.g., Adidas) and, critically, use the invoice as a tool to build and maintain the client relationship.
- **Needs:** Professionalism, efficiency, communication, and a tool that feels like a brand touchpoint, not just a bill.

5.2 Core Feature: SME Invoice Personalization

- **Application Summary:** Allows SMEs to make their invoices warm and personal. Creators can add their logo, photos of the completed work, and a "Next Steps" note to turn the invoice into a relationship-building tool.
- "Beauty is Seductive" (The Rationale):
  The enticement strategy is built on making invoices "beautiful" and "fun." This is not merely a visual principle; it is a core driver of function and trust. A "beautiful" invoice is one that is professional, clear, and "super easy to pay." Extensive analysis of state-of-the-art fintech UX principles confirms that "Simplicity and Clarity" and a "Clean, Intuitive UI" are foundational for building user trust. A "pretty" invoice gets paid faster because it:
  1. **Builds Trust:** It appears professional (logo, clear itemization) and leverages "secure and transparent interactions".
  2. **Is Clear:** It features obvious, "clear call-to-action (CTA) buttons".
  3. Reduces Cognitive Load: It is "minimalist" and not "cluttered," simplifying the complex process of payment.
     An invoice that is trusted and functionally simple to act upon is the definition of "enticement."
- "Next Steps" (The Rationale):
  The "Next Steps" field and the "Social Feed" are often questioned as "mixing concerns" for a financial tool. This is a misunderstanding of the target persona. The "David" (SME) user is a freelancer or small business, not a large corporation. His point of contact is often a product manager or a partner, not a faceless accounts payable department. For this persona, the "Next Steps" field is the primary relationship-building tool. It transforms the "cold," transactional invoice into a "warm" continuation of the business relationship (e.g., "P.S. I'll call you next week to discuss the Q4 proposal"). This is a core strategic feature, not a mixed

concern.

- **Communication Opportunity:** The 'Next Steps' field and the personalized 'Thank you' comment in the Social Feed are *explicit* communication channels designed to convert a 'cold' bill into a 'warm' relationship touchpoint, prompting a response.

5.2.1 NEW SUBSECTION: Recipient Status Dashboard

Just like the C2C Splitter, the SME Creator (David) needs granular, real-time feedback on the status of his invoice. This dashboard provides the "peace of mind" and "predictable cash flow" that SMEs crave.

- **Application Summary:** A private dashboard for the Creator (David) that shows the exact status of the invoice sent to the recipient (Adidas).
- **Required Data:** The dashboard will display a status table, similar to the C2C version but simplified for a single (or few) recipients.

Recipient	Stage	Status	Notes
Adidas (Attn: Alex)	Opened	Promised (Oct 28)	-
(CC: Acct. Payable)	Delivered	Pending	

- **"Stage" and "Status" Column Definitions:** These fields function identically to those in the C2C dashboard (4.2.2), pulling data from notification read-receipts and Hotkey reactions. This dashboard is the mechanism that provides David with the data to transform his "aging list" into a "MaxCredible Promise-to-Pay Overview".

5.3 Core Feature: The "Catalyst Splitter"

- **Application Summary:** A brilliant growth feature. This is a button on an SME invoice that lets the recipient instantly "flip" it into a new social split to share the cost with their team, colleagues, or friends.
- Specification (Clarifying the Mode & Flow):
  This section clarifies the core differences between the Business and Consumer modes and the Payer/Creator-facing logic.
  1. **The Core Difference:** The system's profiles have distinct capabilities.
     - **Business (SME) Profile:** This profile has *only* a "Creator" face. A Business *creates* invoices (David sends to Adidas) or *pays* invoices it receives. It *never* splits an incoming invoice. It does not have access to the "Consolidation Splitter" or "Group Pot" features.
     - **Consumer (C) Profile:** This profile has *both* Payer and Creator faces, as it is inherently social.
  2. **The Catalyst Event:** The "Catalyst Splitter" is the "Add people to split +" button visible on an SME invoice. This button is the *bridge* between the two ecosystems.
  3. **The Flow:** An SME (David) sends an invoice to a Payer (Alex). Alex receives this as a Payer. When Alex clicks the "Add people to split +" button, he is *not* splitting the *original* invoice (he remains 100% responsible for paying David). Instead, he is instantly being

converted into a **C2C Creator**. The system "flips" him into a *new* "Consolidation Splitter," pre-populating the invoice details as the first expense item. This *is* the onboarding flow, and it immediately triggers the Payer-to-Creator conversion process (see Section 6).

- **Communication & Conversion:** This feature *is* a core conversion event. The 'Add people to split +' button is a communication *to* the Payer (Alex) that they *can* share the cost, which in turn *creates* a new communication (an invite) to a new set of users, virally acquiring them.

5.4 Core Feature: Automated Reminder Profiles

- **Application Summary:** An automation tool that feels human. Creators can design reminder sequences ("Friendly," "Formal," "Funny") that are sent automatically, but are "smart" enough to not pester a client who has already made a "Payment Promise".
- This is a critical, two-part flow:
    - **Part 1: The (One-Time) Profile Setup (in Settings):** A user (David) navigates to Settings > My Creator Tools > Reminder Profiles. He builds a "sequence" on a visual timeline (e.g., Reminder 1: Send 3 days after due date).
    - **Smart Logic (The Key!):** He must have a checkbox: **[x] Respect "Payment Promises"**. If checked, the system will not send a reminder to a client who has already promised to pay on a specific date, thus respecting the relationship.
    - **Part 2: The (In-Use) Application (During Creation):** On the "Finalize & Send" screen, David selects his custom "My Business Voice" profile from a simple dropdown. The chosen reminder sequence is now armed.
- **Communication Opportunity:** This is a *proactive communication* feature. The system communicates *on behalf* of the Creator. Its 'smart' logic (respecting promises) is *also* a form of communication, demonstrating respect to the Payer and strengthening the relationship.

Section 6: The Viral Growth Engine: Payer-to-Creator Conversion

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

6.1 Persona: Kevin, The Recipient

- **Goal:** Pay his share and (unknowingly) become a new creator.
- **The Journey:**
    1. **Receiving:** Kevin receives a link.
    2. **Validation (NEW):** Kevin clicks the link and is *immediately* prompted to validate his identity (see 6.2.1).
    3. **Viewing:** He sees a "beautiful, personalized page" with photos, comments, and a clear "Your share: €187.50".
    4. **Reacting:** He can't pay immediately. Instead of ignoring it, he clicks the "I'll pay on [date]" Hotkey, making a "Payment Promise".
    5. **Conversion (NEW):** He is guided through the "How-To" Wizard and seamlessly onboarded as a full user (see 6.2.2, 6.2.3).

6.2 Core Flow: The "Validated Payer" & Conversion Wizard (CORE COMMUNICATION FUNNEL)

This flow is the app's primary conversion engine. It has been redesigned to maximize conversion and retention by front-loading security and back-loading friction. Analysis of the fintech market shows that poor onboarding is a top reason for customer churn, and a seamless flow is critical for retention. This new three-stage flow is designed to be the state-of-the-art conversion mechanism.

6.2.1 Stage 1: The "Validated Payer" Session (The Start)

This is the new *first step* of the user journey, implementing the "Validate Users by Default" mandate.

- **Flow:**
    1. Kevin (Payer) clicks the request link (via SMS, WhatsApp, etc.).
    2. He is *immediately* met with a validation screen: "Enter the One-Time Password (OTP) sent to [phone number/email] to securely view your request."
    3. This step is non-negotiable. It is the "Invisible Security" principle, establishing trust and

security from the first interaction.
4. This OTP validation creates a *validated session*. This is the first and most critical step of "progressive disclosure". The system now has a *validated identity* (the phone number) without ever asking the user to "create an account" or set a password, eliminating the #1 point of onboarding friction.

- **Communication Opportunity:** The OTP validation is the *first* communication, framed as a security measure ('securely view your request'). This builds trust from the initial interaction.

6.2.2 Stage 2: The "How-To" Wizard (The Seduction)

After the Payer (Kevin) has validated, viewed the request, and *reacted* (e.g., by making a "Payment Promise"), the seduction flow begins. This is "benefits-oriented onboarding," showing the user the app's value *before* asking for any setup.

- **Flow:**
  1. **The Trigger:** Kevin taps "Confirm Promise." The screen confirms: "Response Sent!".
  2. **The Hook:** A prompt appears: "You just experienced the MAXI way. Ever wonder how Sarah created that beautiful, fun request in 60 seconds?".
  3. **The Wizard (3-Step Story):** Kevin clicks the CTA and a full-screen, "Instagram story" style wizard auto-plays, showing him how (1) Personal, (2) Effortless, and (3) Social the creation process was for Sarah.
- **Communication Opportunity:** This 'seduction' wizard is a purely *benefits-oriented* communication. It doesn't ask for anything; it *shows* the Payer the value, reframing their experience as a story.

6.2.3 Stage 3: State-of-the-Art Payer Onboarding (The Conversion)

This new section replaces the original static "Payment Confirmed" screen. This is the "state-of-the-art" conversion mechanism that seamlessly converts the "Validated Payer" into a full-fledged, secure user.

- **Trigger:** The 3-step wizard (6.2.2) finishes, and Kevin lands on the final "You're MaxCredible now!" conversion screen, which shows his score increase.
- **The Seamless Onboarding Flow:**
  1. Kevin has been "seduced" by the wizard and *rewarded* with a score increase. He is at his moment of highest engagement.
  2. He clicks the primary CTA: "Split your first bill."
  3. **The "Store My Info" Prompt:** The system does *not* show him a "Create Account" or "Set Password" form. This is the primary cause of app abandonment.
  4. Instead, a modal appears: "Welcome to MAXI! Let's secure your new account. Secure with FaceID / Fingerprint?"
  5. This flow combines *Progressive Onboarding* with *Invisible Security*. The system *already* has his validated phone number (from 6.2.1). It is simply "securing" the account shell that already exists.

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.
    - **He is now fully onboarded.** He has a secure, passwordless account tied to his validated phone number, and he *never* filled out a single form field.
7. **Progressive Disclosure:** Only *later*, when Kevin goes to cash out a positive balance (like Sarah in 4.2.1), will the system contextually ask for *more* information (e.g., "Add your bank account to cash out"). Information is requested *only when needed*, not all at once.

- **Communication Opportunity:** The final conversion screen communicates *reward* ('Your score improved!') and *opportunity* ('Split your first bill'). The biometric prompt ('Secure your account') is a low-friction communication that *converts* the user by framing account creation as a simple, secure action, not a tedious form.

Section 7: Functional Requirements & User Journeys

This Section translates the strategic vision into concrete, actionable requirements and end-to-end user stories for the engineering team. **These stories have been revised to reflect the new architecture.**

7.1 End-to-End User Stories

- **User Story 1: The Social Consumer (MAXI C) - REVISED**
  - **Persona:** Sarah (Social Organizer).
  - **Goal:** Split the "Dinner at Sakura" bill.
  - **Flow:**
    1. Sarah (Creator) flips to "Creator Mode," starts a new split.
    2. She personalizes it ("Dinner at Sakura," adds photos).
    3. She uses the "Consolidation Splitter," adds her €750 receipt, sets a 2-day countdown, and copies the generated "Project Link".
    4. She sends the "Project Link" to the group. Mike (Payer) joins via the link and adds his €750 Uber receipt. Sarah (Admin) approves it.
    5. The 48-hour timer expires. The app runs the **Smart Settlement Engine (4.2.1)** and calculates the final split (€187.50 per person).
    6. **REVISED:** Sarah (net positive balance) receives a notification: "You are owed €562.50." She is prompted to create an account to claim her balance (the **"Claim Your Balance" funnel**).
    7. **REVISED:** Kevin (net negative balance) receives a standard request: "You owe €187.50."
    8. Sarah monitors her **Participant Status Dashboard (4.2.2)**, which now shows the Payer stages and statuses.
- **User Story 2: The Recipient & Conversion (The Viral Loop) - REVISED**
  - **Persona:** Kevin (Payer/Recipient).
  - **Goal:** Pay his share and become a Creator.
  - **Flow:**
    1. **REVISED:** Kevin receives a notification. He clicks the link and is *first* required to enter an OTP to validate his session (Flow **6.2.1**).
    2. He opens the "beautiful, personalized page" with photos and comments.
    3. He clicks the "I'll pay on [date]" Hotkey (Payment Promise).
    4. The "How-To" Wizard is triggered.
    5. He watches the 3-step "seduction" story (Personal, Effortless, Social).
    6. He lands on the "You're MaxCredible now!" conversion screen, seeing his score increase from 94% to 97%.

7. **REVISED:** He clicks "Split your first bill."
8. **REVISED:** He is prompted to "Secure your account" with biometrics, seamlessly creating his account without a form (Flow **6.2.3**).

- **User Story 3: The SME/Freelancer (MAXI SME)**
  - **Persona:** David (Freelance Consultant).
  - **Goal:** Get paid by Adidas and build the relationship.
  - **Flow:**
    1. David (Creator) flips to "Creator Mode," creates a new invoice.
    2. He personalizes it: adds his logo, a photo of the completed work, and a "Thank you" comment in the Social Feed.
    3. He adds "P.S. I'll call you next week..." in the "Next Steps" field (Flow **5.2**).
    4. He selects his custom "My Business Voice" Reminder Profile from the dropdown, ensuring "Respect Payment Promises" is checked.
    5. He sends the invoice.
    6. The client (Adidas) receives the interactive, warm invoice. They post a question ("Can we get a cost breakdown?") directly in the Social Feed.
    7. David is notified, answers the question in the feed, and the client pays. All this activity is tracked in his **Recipient Status Dashboard (5.2.1)**.

7.2 Detailed Use Cases & Scenarios

- **Use Case 1: Responding with a "Payment Promise"**
  - **Actor:** Kevin (Payer).
  - **Success Scenario:**
    1. Kevin taps "How would you like to respond?"
    2. He selects the "Payment Promise" option.
    3. A lightweight date-picker modal appears.
    4. Kevin selects "Friday, Oct 28."
    5. Kevin taps "Confirm Promise."
    6. On Sarah's (Creator) dashboard, Kevin's status instantly updates.
       - **Stage:** "Reacted"
       - **Status:** "Promised on Oct 28"
    7. The "Automated Reminder Profile" armed by Sarah recognizes this promise and will not send a reminder before Oct 28.
- **Use Case 2: The "Catalyst Split" (Graduation Trip)**
  - **Actor:** Alex (Admin of a friend group).
  - **Success Scenario:**
    1. Alex receives a "Designs by David" invoice for €1,200.
    2. Alex needs to collect €200 from each of 5 friends.
    3. Alex taps the "Add people to split +" (Catalyst) button.
    4. The system instantly opens a *new* MAXI C (Social) "Consolidation Splitter" flow (Flow **5.3**).
    5. The new split is pre-populated: Title: "Split: Grad Trip Outfits (from Designs by

David)", Expense 1: "€1,200 - Invoice from David".
6. Alex is now the Creator (Admin) of this new social split.
7. Alex adds his 5 friends, adds a fun GIF, and sends the new split.
8. 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 MAXI C users.

- **Use Case 3: Managing a Live Split (The Participant List) - REVISED**
  - **Actor:** Sarah (Creator).
  - **Success Scenario:**
    1. Sarah opens her **Participant Status Dashboard (4.2.2)**.
    2. This list is her core action center.
    3. She clearly sees:
       - **Emma Rodriguez: Stage:** Seen, **Status:** Paid
       - **Mike Torres: Stage:** Delivered, **Status:** Creditor (+€562.50)
       - **Lisa Thompson: Stage:** Seen, **Status:** Pending (72%)
       - **James Park: Stage:** Reacted, **Status:** Promised on Oct 28
    4. Next to Lisa's "Pending" status, Sarah sees a "Send reminder" button.
    5. She does *not* see a "Send reminder" button for James, because he has already made a "Payment Promise".
- **Use Case 4: Inviting Users (Privacy Opt-In)**
  - **Actor:** Sarah (Creator).
  - **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 (Privacy-first).
    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 "Participants" list (as seen in Use Case 3) and who has or hasn't paid.

Section 8: Design & UX/UI Walkthrough (Mobile First)

The application will be designed and built with a mobile-first philosophy. This Section analyzes the provided visual mockups and specifies the UI for critical flows that are not yet visualized.

8.1 Screen-by-Screen Analysis (From Mockups)

- **Screen: Payer Dashboard**
  - **Analysis:** This is the Payer's home base. It clearly communicates the core app concepts: "Payer Mode," the "Flip" button, "Your score: 94%," and a list of pending requests. The list is information-dense but clear, showing the sender's credibility (e.g., "98% Adidas") and social proof ("5/8 paid"). This supports the "Enticement" philosophy by building trust.
- **Screen: Social Split Detail ("Dinner at Sakura")**
  - **Analysis:** This screen successfully merges financial data with social interaction. Key Features: Personalization (Cover photo), Clarity ("Your share: € 187,50"), Transparency ("Group expenses"), Social ("Comments and activity" feed), Action ("How would you like to respond?" hotkeys).
  - **Specification Note:** The "Add expense to group +" button is visible. As per the functional spec (Section 4.2), this button must be disabled (grayed out) on this screen, as the mockup represents a finalized split, not one in the "Consolidating" phase.
- **Screen: SME Invoice Detail ("Adidas Invoice")**
  - **Analysis:** This is the professional SME experience. It's clean, branded, and trustworthy. Key Features: Trust ("98% Adidas"), Clarity (Itemized list, VAT), Interaction ("Comments and activity" feed), and The "Catalyst" ("Add people to split +" button).
- **Screen: Payment Confirmed / Conversion**
  - **Analysis:** As detailed in Section 6.2.3, this screen is the *final step* of the "How-To Wizard." It is the "Conversion" step. It links the Payer's action (paying) to a reward (score increase) and then pivots that reward into a call to action (Become a creator).

8.2 Specifications for Missing UIs

The following flows are critical to the product but are not yet visualized in the mockups.

- **1. The "Consolidation Timer" UI**
  - **Application Summary:** The UI for the "Consolidation Splitter." This includes the creator's setup screen (to set the 48-hour deadline) and the "live" view for participants, which shows a prominent countdown clock.
  - **A. Creator's Setup Flow (REVISED):**

        - After setting the deadline, the final screen presents: "Your split is live! Share this link to start consolidating:" ****.
    - **B. Live Participant View (During Consolidation):**
        - **UI:** A persistent 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.
- **2. The "Reminder Profile" Creator**
    - **Application Summary:** The "set it and forget it" UI for automated reminders. A settings screen lets users "build" their reminder voice (e.g., "My Business Voice"), which they can then select from a simple dropdown when sending any request.
    - **B. The Profile Builder (Wizard):**
        - **Step 2: "Build Sequence."** A visual timeline with + Add Reminder CTA.
        - **Reminder Card:** Shows Send days [after due date].
        - **Critical Checkbox: [x] Respect "Payment Promises"**.
- **3. The "How-To" Wizard Screen**
    - **Application Summary:** A full-screen, "Instagram story" style viewer. This is the visual "seduction" flow (Flow 6.2.2) that auto-plays after payment, showing the 3-step story of how the sender made the request (Personal, Effortless, Social).
- **4. The "Group Pot" Management UI (NEW)**
    - **Application Summary:** The main dashboard for the "Group Pot" (Flow 4.3).
    - **UI:** Must display:
        - *Header:* "Total Pot Balance: €150.00".
        - *Primary CTA:* "Add Contribution".
        - *Module 1 (Settings):* "Scheduled Contribution: €20 / Month (Next due: Oct 1)".
        - *Module 2 (Tally/Ledger):* A list: "Member Contributions" (Flow 4.3.3).
        - *Module 3 (Feed):* A feed of "Money In / Money Out" transactions (Flow 4.3.3).
- **5. The "Smart Settlement" UI (NEW)**
    - **Application Summary:** The mandatory conversion modal for a user with a positive balance (Flow 4.2.1).
    - **UI:** A full-screen, unavoidable modal.
    - *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 OTP/Biometric onboarding flow 6.2.3).

Section 9: Technical, Security & Compliance Requirements

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

9.1 Architecture

- **Mobile First:** The application must be designed and built with a mobile-first philosophy.
- **Cloud-Hosted:** The backend, database, and all services will be cloud-hosted to manage scalability.
- **AI Foundation:** The architecture must support a future AI agent for advanced credit scoring and intervention. The "Credibility Score" database schema must be designed for this extensibility.
- **Bank Data:** The system must be architected to connect to bank data (via open banking APIs) to enable future features.

9.2 Security Requirements: "Validate Users by Default"

- **The Mandate:** "We need to validate users by default to not show invoices to the wrong people". This is a critical security and product-defining requirement.
- **Implementation (The Core Security Loop):**
    1. A user cannot view invoice details or split details from a public, unauthenticated link.
    2. When a Payer (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.
    5. This "validated session" is what allows the user to make a "Payment Promise." This flow is now the *first step* (6.2.1) of the Payer-to-Creator onboarding funnel.
    6. The "Credibility Score" is therefore tied to this validated identity, not an anonymous browser. This is what gives the score its "trust" value.
- **Data Encryption:** All financial data and PII must be encrypted at rest and in transit.

9.3 Technical Requirements

- **Omnichannel Notifications:** The system must have an API-driven notification service that

supports: Email, SMS, WhatsApp.
- **Read Receipts:** The system must track the delivery and open status of notifications ("Insight into whether the message has been opened"). This data is critical for the "Credibility Score" and the logic of the Automated Reminder Profiles. This data directly powers the "Stage" column in the Participant Status Dashboards (see 4.2.2 and 5.2.1).

9.4 Compliance

- **E-invoicing:** The system must be "e-invoicing compliant by January 1, 2027".
- **GDPR / Privacy:** The system must be fully compliant with GDPR and other relevant data privacy regulations.
- **Social Transparency (Opt-In):** As detailed in Use Case 4 (Section 7), the ability for participants in a C2C split to see who has paid must be an explicit opt-in feature. By default, this must be off.

Section 10: Monetization Model & Pricing Tiers

This Section details the complete freemium-based business model. The strategy provides free tiers for both C2C and SME users to maximize viral acquisition, with paid tiers that offer more power and remove friction. The "One Account, Multiple Profiles" architecture (2.1) is designed specifically to facilitate the C2C-to-SME upsell funnel.

10.1 The Freemium Funnel

1. **Step 1 (Acquisition):** "C2C Free" is the 100% free, viral acquisition tool.
2. **Step 2 (Conversion):** The "How-To" Wizard (Section 6.2) converts Payers (Kevin) into Creators.
3. **Step 3 (C2C Upsell):** A power-user Creator (like Sarah) hits a "C2C Free" limit (e.g., number of active splits) and upgrades to "C2C Pro."
4. **Step 4 (SME Conversion):** Kevin, as a freelancer, activates his "SME Free (Starter)" profile. He hits the "Max 7 invoices" limit and upgrades to "SME Pro".
5. **Step 5 (Enterprise):** As his business grows, he is prompted to "Schedule a Demo" for the full "Enterprise" platform.

10.2 Key Value Table: Product Tier Comparison

This table defines the features, limits, and "friction points" that drive the upsell strategy.

Feature	C2C Free (SplitSocial)	C2C Pro (NEW)	SME Free (Starter)	SME Pro	Enterprise
Price	Free	~$2/month	Freemium	~$5/month	Demo Required
Core Use	Social Splits	Advanced Social Splits	Professional Invoices	Pro Invoices	Full Credit Mgt.
Splits/Invoices	Unlimited Splits	Unlimited Splits	Max 7 Invoices / Mo	Max 15 Invoices / Mo	200+/ Unlimited
Splitter	Consolidation Splitter	All Free + Item-by-Item Splitting	N/A	N/A	N/A
Personalization	Standard Themes	All Free + AI-Gen Themes	Logo (with "Sent with..." footer)	Full branding (no footer)	Full Customization
Payment Links	Tikkie, Bank Link	Tikkie, Bank Link	All C2C + IDEAL, Rabo	All Starter + Stripe (Credit	All Pro + Custom

				Card)	
Reminder Profiles	Basic	Advanced (Multi-step)	Basic (1-2 reminders)	Advanced (Multi-step, 10+ options)	Full Automated Workflows
Team Members	0	0	0	1 (Tertiary Hook)	Unlimited
Reporting	N/A	N/A	Basic List (Status)	List + Cash Inflow Graph	Predictive, Risk, DSO
Advanced Features	No	No	No	No	Yes (Factoring, API, AI, etc.)

Section 11: High-Level Product Roadmap

This Section defines the phased rollout of the product, aligning all teams on development priorities.

Phase 1 (MVP): The Core Loops

- **Goal:** Build the engine for the Social-to-SME funnel.
- **Features:**
    - One App, Two Modes (C/SME Onboarding) *(now Profiles, per 2.1)*
    - Payer/Creator "Flip" Switch
    - The Social Feed & Hotkey Reactions (incl. "Payment Promise")
    - The "Consolidation Splitter" (with Timer & **Project Link**)
    - **Smart Settlement Engine (4.2.1)** *(Added as MUST HAVE)*
    - **Participant Status Dashboard (4.2.2, 5.2.1)** *(Added as MUST HAVE)*
    - Basic SME Invoice Creator (with photo/logo)
    - The Viral "How-To" Wizard Flow *(per 6.2)*

Phase 2 (Differentiation): The "Fun & Power"

- **Goal:** Increase "stickiness" and enticement, begin monetization.
- **Features:**
    - The Credibility Score Engine (V1)
    - The Reminder Profile System (V1)
    - **The Group Pot ("Bierpot")** *(Per 4.3, includes Must Haves)*
    - Social Gamification ("1st/2nd/3rd Payer")
    - Implementation of "C2C Pro" and "SME Pro" tiers and payments
    - *Group Pot "Nice to Haves" (Anonymous/Optional contributions)*

Phase 3 (Ecosystem): The "Scale"

- **Goal:** Evolve from a tool to a full FinTech platform.
- **Features:**
    - Enterprise Tier & API Integrations (e.g., AFAS, Exact)
    - "Maxfactor" (Factoring) integration
    - AI Agent (V1) for proactive follow-ups and advanced scoring
    - Open Banking integrations for "Sustainable Collections"
    - *Group Pot "Direct Payments" (virtual cards, etc.)*

Appendix: External Research & Market Analysis

This document synthesizes proprietary product specifications with external research on market best practices. The following sources were consulted to define state-of-the-art mechanisms for fintech onboarding, user conversion, and UX/UI design.

- UserGuiding. (2024). *Fintech Onboarding Case Study*.
- Medium. (2024). *How is fintech app development changing in 2025*.
- Pushwoosh. (2024). *Fintech App Growth Strategies*.
- UXCam. (2024). *10 Apps with Great User Onboarding*.
- CleverTap. (2024). *App Onboarding Best Practices*.
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- Wavespace Agency. (2024). *Banking App UX*.
- Medium. (2024). *Seamless Sign-up and Onboarding*.
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This is where we started: