

# OnboardIQ — Product Roadmap

## 1 · Core User Roles & Goals

### 1.1 User Roles

Users	Primary Goal
<b>Merchants (SMBs)</b>	Sign up quickly, track status, supply required documentation, and go live with minimal hassle.
<b>Lenders</b>	Approve/decline merchants efficiently based on underwriting criteria, request additional information, and monitor risk.
<b>Versatile Administrators</b>	Orchestrate onboarding across multiple lenders, automate the majority of setup, and handle exceptions or escalations.

---

## 2 · End-to-End Experience Flows

### 2.1 Merchant “Happy Path”

1. Land on white-labeled onboarding page.
2. Enter minimal business info (name, tax ID, address).
3. Confirm auto-retrieved KYB data.
4. Select desired lenders or programs.
5. Upload requested documents (conditional).
6. Monitor lender approval statuses in a progress tracker.
7. Respond to stipulations if needed.
8. Receive final approval, complete training, and **go live**.

### 2.2 Lender Workflow

1. Log in to lender dashboard.

2. Review new merchant submissions.
3. Verify underwriting details; request extra docs if required.(third party underwriting \$)
4. Approve, reject, or place merchant *on hold*. ( Notify Versatile Admin realtime)
5. Issue merchant credentials after approval.
6. Monitor early usage & risk flags post-onboarding.

### 2.3 Versatile Admin Workflow

1. Oversee all merchant applications in a unified queue.
2. Track each lender's status and resolve stipulations.
3. Automate back-office provisioning (e.g., kiosks, gateways).
4. Handle exceptions or flagged merchants.
5. Provide status updates and final confirmations to merchants.

### 2.4 Journey Maps (High-Level)

User	Stages	Key Touchpoints	Major Pain Points
<b>Merchant</b>	Awareness → Registration → Application → Approval → Setup → Ongoing Use	Portal, email, phone support	Long forms, unclear requirements, delayed approvals
<b>Lender</b>	New Merchant → Underwriting → Review → Decision → Credential Issuance → Monitoring	Internal system or Versatile portal	Manual data entry, incomplete info, slow doc handling
<b>Admin</b>	Submission → Coordination → Credential Setup → Approval → Go Live →	Admin portal, Slack/e-mail	Scaling to thousands of merchants, cross-lender alignment

	Exception Handling		
--	-----------------------	--	--

---

### 3 · UX Artifacts

#### 3.1 Low-Fidelity Wireflows

##### Merchant Wizard

- Step 1 · Welcome & Basic Info
- Step 2 · Confirm Business Details
- Step 3 · Select Lenders/Programs
- Step 4 · Document Upload (conditional)
- Step 5 · Status Dashboard

##### Lender Dashboard

- “All Applications” queue (sortable)
- Merchant detail & underwriting summary
- Stipulation management panel

##### Admin Dashboard

- Pipeline overview
- Merchant detail with multi-lender statuses
- Credential provisioning & exception panel

#### 3.2 Information Architecture

Portal	Primary Sections
<b>Merchant</b>	Home/Status · Applications · Documents
<b>Lender</b>	Dashboard/Queue · Merchant Detail
<b>Admin</b>	Pipeline Overview · Merchant Detail · Analytics/Monitoring

3.3 Navigation & Layout Guidelines

- **Multi-step wizard** with progress indicator and “**Save & Exit**” option.
- **Table-based dashboards** for lender & admin portals with filters and sorting.
- **Slide-out detail drawers** for in-context edits.
- **Global notification center** for system messages (e.g., document requests, approvals).

3.4 Visual Hierarchy & Feedback

- Consistent status labels (Approved ✓, Needs Attention ⚠, Rejected ✖).
- Persistent progress indicator to reduce confusion and encourage completion.

---

4 · Interaction & Validation Principles

1. **Progressive disclosure:** collect minimal data first, reveal advanced fields as required.
2. **Real-time validation:** inline error messages for invalid EIN, address mismatches, etc.
3. **Conditional document requests:** trigger only when data discrepancies arise.
4. **Role-based views:** segregate data visibility for merchants, lenders, and admins.

---

5 · Prototype → Test → Iterate

5.1 Rapid Prototyping

Create an interactive mid-fidelity prototype in Figma that links the key screens above.

5.2 Usability Testing

- Run quick sessions with internal stakeholders.
- If possible, include representative merchants & lender users.

5.3 Iteration Strategy

- Refine flows based on test feedback.
- Park “nice-to-have” features (e.g., advanced analytics, anomaly detection) in the backlog for post-MVP.

---

6 · Next Steps

Task	Owner	Timeline
Draft detailed user flows in Figma	UX Team	Week 1

Produce low-fi wireframes (Merchant Wizard & Admin Queue)	UX Team	Week 1-2
Assemble clickable prototype	UX Team	Week 2
Internal review with Bill & Amanda	Product	Week 3
Conduct lender interviews	Product	Week 4

---

**Document History**

Version	Date	Author	Notes
0.1	2025-06-18	Cline	Initial structured draft for Confluence

 [Versatile\\_Onboarding\\_Platform.](#)