📝 Notes

Jul 10, 2025

## Merchant Onboarding UX Interviews (Chris Herndon)

Invited [Chris Herndon](mailto:cherndon@versatilets.com) [Tayler Ramsay](mailto:tramsay@versatilets.com)

Attachments [Merchant Onboarding UX Interviews (Chris Herndon)](https://www.google.com/calendar/event?eid=OWI0ZXNoODVodWhraTVmM2w3ZzlsZDJxbHMgdHJhbXNheUB2ZXJzYXRpbGV0cy5jb20)

Meeting records [Transcript](?tab=t.ky9srudyi3qf) [Recording](https://drive.google.com/file/d/1R-kRfx0MNcWOsEuIfSNlaelZvCuWe1Mx/view?usp=drive_web)

### Summary

Tayler Ramsay, Martha Alcantelado, and Chris Herndon met to discuss redesigning the internal administration of the merchant onboarding platform for increased visibility. Chris Herndon, a sales representative and key account manager, emphasized the urgent need for visibility into task durations, streamlined communication, and a shared process document to avoid appearing disorganized to clients. The discussion concluded with a card sorting exercise, which was interrupted by an urgent client call for Chris Herndon, leading to the rescheduling of the meeting.

### Details

* **Meeting Introductions and Purpose** Tayler Ramsay began the meeting by greeting Martha Alcantelado and Chris Herndon, noting that Ha would not be able to join but would receive notes ([00:00:00](#_xo19fi1mzhus)). The primary goal of the meeting was to go through a script to gather information for redesigning the internal administration part of the merchant onboarding platform, aiming to provide more visibility into the process ([00:13:43](#_6jjtlxoudhow)). Chris Herndon shared that they had been with the company for about a year and described the business as unique due to the massive size of their clients, which means they cannot refuse requests ([00:12:42](#_lbzbqmv338jn)).
* **Chris Herndon's Role and Onboarding Challenges** Chris Herndon described their role as a hybrid of a sales representative and an enterprise key account manager, handling new business sales and managing relationships with major clients ([00:14:41](#_rcx8aqpm6zhr)). They expressed a significant need for visibility into the duration of tasks within the onboarding process, as they currently have no idea how long anything takes, making it difficult to commit to firm dates ([00:15:49](#_g2q72orusyau)). Chris Herndon also highlighted the complexity introduced by third-party responses, which often cause confusion ([00:16:56](#_rafdittwxgsr)).
* **Communication Tools and Bottlenecks** Chris Herndon uses a combination of Slack, direct communication, Salesforce tickets/tasks, and an onboarding email distribution for communication ([00:16:56](#_rafdittwxgsr)). They noted that to ensure answers are received from clients, they often perform all these actions simultaneously (email, Slack, Salesforce task), which is a lot of work for a single issue. Chris Herndon clarified that things are not actively breaking down, but the lack of visibility into timelines and bottlenecks makes them uncomfortable committing to dates, potentially making the company appear disorganized to clients ([00:18:08](#_ufjofw3dz6l3)).
* **Understanding Internal Terminology and Process Alignment** Chris Herndon highlighted a challenge with internal terminology, where technical terms or process steps are not always clear in their implications for others ([00:19:21](#_q0p1ajtmfylc)). They emphasized the need for a shared process document that all parties, including development teams, Versatile, and lenders, can access to ensure alignment and open communication, rather than relying on individual emails ([00:20:09](#_2uav1fmm83le)).
* **Addressing Communication Gaps with Lenders and Merchants** Chris Herndon shared an example with City Furniture and Fortiva, where miscommunication and lack of a close business relationship with lending partners led to delays and confusion regarding go-live dates ([00:21:13](#_22s5jil0tr2a)). Tayler Ramsay confirmed that a key part of the new platform would be to integrate lenders, creating a portal where all relevant parties can see real-time updates and communications, thereby eliminating the need to chase down information and enabling more educated conversations ([00:22:32](#_hffttf1ukil)). Chris Herndon confirmed this would be accurate and beneficial, as currently, multiple teams are often disconnected, requiring extensive call coordination ([00:23:23](#_2susiai3x9yk)).
* **Desired Platform Features and Pain Points** If Chris Herndon could remove one step from the process, it would be the coordination of information, wishing for a single source to see required tasks and their assignments ([00:24:17](#_qoid8wlwcjxa)). They praised Lisa Simmers for her exceptional ability to juggle complex tasks, noting that the unique nature of onboarding various lenders and merchants, each with their own specific requirements, makes the process incredibly challenging ([00:25:37](#_4nvrr1gb0x1w)). Chris Herndon also expressed a desire for a clear, real-time performance dashboard that includes profitability metrics, which they believe would benefit the entire company ([00:30:23](#_dvo4qt7m72i4)).
* **Project Anonymity and Tribal Knowledge** Tayler Ramsay assured Chris Herndon that all interview data would be anonymized and aggregated, focusing on user roles rather than individual names, to produce user identities ([00:26:35](#_dvnqgyy6r8t7)). Tayler Ramsay acknowledged the value of Chris Herndon's extensive experience and "tribal knowledge," recognizing that this expertise is crucial for the company's success, especially given the fast-paced nature of the business and the difficulty of onboarding new talent without such ingrained knowledge ([00:27:33](#_athozq7gehxo)).
* **Card Sorting Exercise and Terminology** Tayler Ramsay introduced a card sorting exercise where Chris Herndon was asked to categorize company terms into four groups: "what stage is," "exceptions and issues," "actions and tools," and "reporting and meta" ([00:29:19](#_ychtxdxgq1hi)). Chris Herndon participated in the exercise, explaining their reasoning for categorizing terms like "exception," "credentials," "provisioning," "audit log," and "QA check" ([00:36:09](#_q6pdvro2f5at)) ([00:38:27](#_b6528yjzmdr2)). The exercise was interrupted by an urgent call Chris Herndon received from City Furniture regarding a technical issue, leading to the rescheduling of the meeting ([00:41:53](#_2c0y5xmvu0a)).

### Suggested next steps

* Tayler Ramsay will share the meeting notes with Ha.
* Tayler Ramsay will reschedule the meeting with Chris Herndon.
* Chris Herndon will rebook a time for the rescheduled meeting using the calendar link.

*You should review Gemini's notes to make sure they're accurate.* [*Get tips and learn how Gemini takes notes*](https://support.google.com/meet/answer/14754931)

*Please provide feedback about using Gemini to take notes in a* [*short survey.*](https://google.qualtrics.com/jfe/form/SV_9vK3UZEaIQKKE7A?confid=QZO2--V3FBNZiI9mp0EsDxIWOAIIigIgABgBCA)

📖 Transcript

Jul 10, 2025

## Merchant Onboarding UX Interviews (Chris Herndon) - Transcript

### 00:00:00

**Tayler Ramsay:** Here it comes. Hello. Hey,  
**Martha Alcantelado:** Hello.  
**Tayler Ramsay:** how are you?  
**Martha Alcantelado:** I'm fine. Any  
**Tayler Ramsay:** I'm good, thanks. Chris will be here in one minute. He said,  
**Martha Alcantelado:** Okay. So, Ha will be able to join us because he has another meeting I think.  
**Tayler Ramsay:** "Yeah, we'll just share the notes with them."  
**Martha Alcantelado:** Okay.  
**Tayler Ramsay:** So, yeah. The goal is I'm just going to go through the script. So, I'm going to keep it pretty straightforward. No deviating. Hey, Chris.  
**Chris Herndon:** Hey Taylor, how are you?  
**Tayler Ramsay:** I'm wonderful. How are you doing?  
**Chris Herndon:** Oh my god, everything is breaking this morning.  
**Tayler Ramsay:** Isn't that always the way? It's like  
**Chris Herndon:** Yeah, you wake up from text messages and everything else 7 o'clock in the morning. Jesus,  
**Tayler Ramsay:** it's  
**Chris Herndon:** dude.  
**Tayler Ramsay:** just  
**Chris Herndon:** Sorry.  
**Tayler Ramsay:** You know what though? Those problems are what keep us going.  
**Chris Herndon:** That's right.  
 

### 00:11:59

**Chris Herndon:** all of these uh well I mean this is a very unique business. I don't know how long have you guys worked here.  
**Tayler Ramsay:** I've been here since about almost eight years now.  
**Chris Herndon:** Oh wow. Okay. So  
**Tayler Ramsay:** I've  
**Chris Herndon:** I'm  
**Tayler Ramsay:** been here since the gate. So, I  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** Let me introduce you to Martha real quick. So, Martha's part of our KISS team. They are  
**Martha Alcantelado:** Hello.  
**Tayler Ramsay:** u they they um do our QA and she's helping me. She's assisting me in this whole research. So, she's actually  
**Chris Herndon:** Cool.  
**Tayler Ramsay:** not part of Versatile. their contractor, but she's along just to help me do this research. Yeah. So, she's really awesome. Don't worry. She's  
**Martha Alcantelado:** Hey,  
**Tayler Ramsay:** great.  
**Martha Alcantelado:** thank you  
**Chris Herndon:** Yeah, this is uh this is cool.  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** So, I've only been here uh for about a year. Well, not even a year.  
 

### 00:12:42

**Chris Herndon:** I think it'll be a year in September. Um  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** but just the nature of this business and our client like every client we have is massive. So, you can't like we don't have any customers, but we can just tell no.  
**Tayler Ramsay:** I know.  
**Chris Herndon:** you know, like  
**Tayler Ramsay:** Oh, I know.  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** We don't use that word. We've we've we've we've we've made many pivots throughout the years to not say no. So,  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** I  
**Chris Herndon:** It's  
**Tayler Ramsay:** get that.  
**Chris Herndon:** uh it's wild. Um yeah, City Furniture just just crazy. Yesterday they uh they were like, "All right, is everything set for the launch tomorrow?" And we're like, "No, man. Like, not at all. What are you talking about?" like  
**Tayler Ramsay:** Wow.  
**Chris Herndon:** so  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** so  
**Tayler Ramsay:** There's Yeah.  
**Chris Herndon:** we you know complete scramble but we got it going in this morning. So I mean that's that's why we're so good at this is because we can absolutely scramble last minute and launch 20 stores in a matter of hours notice.  
 

### 00:13:43

**Chris Herndon:** And  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** nobody nobody else can do that, you  
**Tayler Ramsay:** Nope.  
**Chris Herndon:** know.  
**Tayler Ramsay:** So, that's a great segue. So the the point of this project is we're trying to take all the processes all those processes that it takes to onboard a new merchant and create a platform that allows us to automate tasks have more visualization into where the ta the processes at any given time um to have analytics richer data and then also so let me ask you this um first let me say two things one there's two parts to this platform There's the merchant onboarding part. That's like the front end that the merchants deal with. We're redesigning that. But what we're focusing on is the internal product, the administration part of it, your part of it, what you deal with. We're hoping that we can create a process that you can go onto a platform at any moment and see exactly where City Furniture is on an onboarding process. Right. So that's the goal. So  
 

### 00:14:41

**Chris Herndon:** Perfect.  
**Tayler Ramsay:** we're interviewing Yeah, we're interviewing everyone. Some of the questions might seem off because so first let me ask you what is your current role? You've already said how long you've been here but like what exactly is your current role?  
**Chris Herndon:** So I am um I guess I'm a hybrid between sales guy and account like enterprise key account manager, right? So there's um you know I've got I kind of took over with Mike Dfano's departure. Scott, Fritz, and I are kind of tacking new business sales together. And then, um, I've got, you know, 10 or 15 major clients that I manage the relationship to.  
**Tayler Ramsay:** Great. That's great. Can you walk me through the last merchant you onboarded or like you know from the first email to like maybe go live?  
**Chris Herndon:** Um, so I have not successfully onboarded a new business merchant yet, but we've added locations to tons of existing merchants. So those  
**Tayler Ramsay:** That's  
**Chris Herndon:** two  
**Tayler Ramsay:** just  
**Chris Herndon:** things  
**Tayler Ramsay:** as  
**Chris Herndon:** are  
 

### 00:15:49

**Tayler Ramsay:** good.  
**Chris Herndon:** different, but they require the same visibility for me.  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** Um, so I'm working on uh like shared practices group and one thing that I really need visibility into is that I have no idea how long anything actually takes, right? So, it is very hard for me to commit to any date certainty because  
**Tayler Ramsay:** right?  
**Chris Herndon:** there's there's way too many things up in the air and I simply don't have any access into prioritization or um you know  
**Tayler Ramsay:** Sure.  
**Chris Herndon:** just how long it it it you know hours worth of work that actually goes into doing anything  
**Tayler Ramsay:** Sure.  
**Chris Herndon:** you  
**Tayler Ramsay:** Part  
**Chris Herndon:** know.  
**Tayler Ramsay:** of the process. How long does it take Amanda to do A, B, and C to get a lender on  
**Chris Herndon:** Correct.  
**Tayler Ramsay:** board?  
**Chris Herndon:** Right.  
**Tayler Ramsay:** I got  
**Chris Herndon:** And you know, I know you asked for five days, but if Fortiva doesn't give us the information that we needed for 4 days, like is that still good enough? Like, do we need to push it back?  
 

### 00:16:56

**Chris Herndon:** And all of it's dependent on um responses from third parties and things like that. And it's just super confusing for all of us. Um  
**Tayler Ramsay:** Can I ask you this? Which tools do you use now to communicate with parties? Is it all through email at this point or do you use phone? I mean, which ways do you communicate? Slack and  
**Chris Herndon:** um yeah, Slack. Uh I like I just go d I generally try to go direct to um the folks. Uh, but there's a process that Amanda's outlined for putting in like a Salesforce ticket um as a a Salesforce task rather for her to do and then there's an onboarding um email distribution that kind of keeps track of these things and and ticket form I would imagine.  
**Tayler Ramsay:** Now, what part of that do you care about? I'm sorry. I don't mean to cut you off there. just curious like in that like what really do like is email good enough or like how do you reach out like and get cuz for me personally I'll reach out and not hear back for two days through email sometimes in Slack so I'm just curious about that part of  
 

### 00:18:08

**Chris Herndon:** Um I know I mean yeah you're correct right so I generally given the clients size that we have like I I have to give these people an answer  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** um so I'm gen generally doing like all of it right like I'm sending an email immediately following up in Slack and doing a task ask in Salesforce and that's just a lot of a lot of work right for the  
**Tayler Ramsay:** Where  
**Chris Herndon:** same  
**Tayler Ramsay:** do things where do things usually slow down or break down for you?  
**Chris Herndon:** um  
**Tayler Ramsay:** I know there's probably multiple, but like if you could  
**Chris Herndon:** yeah I mean it's it's uh for one I don't want to I don't want to sound like I'm complaining like they're they're actively breaking down. I I don't think things are actively breaking down. I just think that I don't have any visibility into I have very little date certainty  
**Tayler Ramsay:** right, right,  
**Chris Herndon:** and and  
**Tayler Ramsay:** I  
**Chris Herndon:** I  
**Tayler Ramsay:** got you.  
**Chris Herndon:** don't I don't feel comfortable committing to dates on behalf of the company and I think that um might make it appear like we don't have our act together to  
 

### 00:19:21

**Tayler Ramsay:** Yeah,  
**Chris Herndon:** the clients  
**Tayler Ramsay:** sure. Sure.  
**Chris Herndon:** if that makes sense.  
**Tayler Ramsay:** Yeah. No, it makes perfect sense. Um, no, I get it. I get it. So, it's like your things that interest you, your the things that you would be interested in like like probably like bottlenecks. That' probably be something you'd be very interested in. knowing like what's going on at any given time, right? Why that seems like it might be something that'd be very good to see at a high level. Um  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** you've  
**Chris Herndon:** And  
**Tayler Ramsay:** already  
**Chris Herndon:** then there's things like um like technical things like you know, oh uh we tried to do certification with this lender and didn't pass. Like  
**Tayler Ramsay:** got it.  
**Chris Herndon:** okay, like  
**Tayler Ramsay:** What  
**Chris Herndon:** I  
**Tayler Ramsay:** does that mean for  
**Chris Herndon:** hear a  
**Tayler Ramsay:** you?  
**Chris Herndon:** word coming out of your mouth, but I I don't know what that means, you know?  
**Tayler Ramsay:** Right. Right.  
 

### 00:20:09

**Tayler Ramsay:** Right. So, it's that's great. That's great. So, it's almost the um and there's a thing we're going to do a little bit later like the terminology the internal terminology sometimes gets gets me confused. It sounds like that almost happens with you too, right? It's like what what  
**Chris Herndon:** Sure.  
**Tayler Ramsay:** is I totally get that. All right. Um I'm going to  
**Chris Herndon:** Yes.  
**Tayler Ramsay:** move on to pink. Oh, go ahead. Get  
**Chris Herndon:** No, I was I was just going to say that like any any visit like there's no I would like to see a process even if it's you know a process like driven by the development team with us and the lenders. They're like, "Here's the process, right?" Like, I'm not just relying on sending an email to, you know, Fertiva to just see if they're on the same page. Like, no, we need open communication where all parties can see the project management document. Basically, that's so we are all aligned.  
 

### 00:21:13

**Tayler Ramsay:** That makes sense. I'm going to deep dive into like a painoint. Um, could you tell me about the last time like you were just saying you had to chase down a lender or a merchant or even an admin, internal admin like that what that process looked like? like you just said like you had an example I know was wasn't it was not real but you said like Fortiva like is there can you walk me through an actual process that you recently or had to do to go through that  
**Chris Herndon:** Yeah, I mean like if we just use City Furniture as an example, right? So City and Foriva have been going back and forth for literal months and um City complained about their testing environment not being correct. uh Fertiva got around to fixing it and then they wanted to go live. They just send an email like, "Hey, I want to go live tomorrow." Um but we had a call scheduled to determine a go live date later in the week, right? Like there's just a lot of miscommunication between we need a we need a closer business relationship with our lending partners.  
 

### 00:22:32

**Tayler Ramsay:** That's great. That's great.  
**Chris Herndon:** That's that's  
**Tayler Ramsay:** That's a  
**Chris Herndon:** what  
**Tayler Ramsay:** great insight. It's a great insight and that's a part of this platform. We're going to try to make it where the lender is part of the platform.  
**Chris Herndon:** There  
**Tayler Ramsay:** So  
**Chris Herndon:** you go.  
**Tayler Ramsay:** as as we're talking about this, the idea is to have this place like I keep using platform like a portal where everyone that matters can go and see what's going on at any given point. You can see well Foriva wants this. I can see that in this message that they sent, but I can see Amanda has a bottleneck because City Bank is saying the testing environment and you then you'd be able to have an educated conversation with whoever you have to talk to because you now know, oh, this is exactly what's going on and you didn't have to track anyone down. That's what I sound like I'm hearing is that  
**Chris Herndon:** Yeah, that's accurate. And and to be fair, it's not just on our team, right?  
 

### 00:23:23

**Chris Herndon:** It's it's  
**Tayler Ramsay:** Oh,  
**Chris Herndon:** the  
**Tayler Ramsay:** no. We know that. Yeah. Yeah.  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** Absolutely.  
**Chris Herndon:** So,  
**Tayler Ramsay:** Um,  
**Chris Herndon:** with Foriva, I mean, their technical team and city's technical team are going back and forth. We're kind of in the middle from that. And then for Steve, his sales team's completely disconnected and doesn't know which way's up either.  
**Tayler Ramsay:** wow. Okay. So,  
**Chris Herndon:** So,  
**Tayler Ramsay:** this Okay, that's good to know. That's a  
**Chris Herndon:** so  
**Tayler Ramsay:** good insight.  
**Chris Herndon:** you know, then I've got to get uh, you know, everybody from Lisa to Scott and Alex and Amanda and Cheyenne all on a call with Foriva and the customer. And before you know it, we've got, you know, 15 different calendars of very busy people that we've got to try to coordinate. And um it just anything we could do to clean that process up and make it easier would be a huge help.  
**Tayler Ramsay:** I know this is a silly question.  
 

### 00:24:17

**Tayler Ramsay:** If I had a magic wand and you could remove one step tomorrow out of this whole thing for yourself, what would it be?  
**Chris Herndon:** the coordinating of information, right? Like if I had if I had one place that I could go look and say, "Okay, here's the three things presenting that that we need to do before we can move forward with any account." and it these three things are assigned to you know either the lender or the sales department for us like that would be a beautiful thing because right now I've got to ask three different people and then I get you know three different answers and it turns out all of those three different answers are are correct and I  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** and we really do need to get through all three of those different things. Um but then I find myself coordinating all of that and um with the customer  
**Tayler Ramsay:** Mhm. Mhm.  
**Chris Herndon:** and  
**Tayler Ramsay:** Mhm.  
**Chris Herndon:** our team does a hell of a job um juggling all that and I don't I don't think anybody uh gives them credit.  
 

### 00:25:37

**Chris Herndon:** Like Lisa Simmers, holy crap, dude. That  
**Tayler Ramsay:** kills  
**Chris Herndon:** she  
**Tayler Ramsay:** it.  
**Chris Herndon:** juggles  
**Tayler Ramsay:** She's  
**Chris Herndon:** plates all day long.  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** That's She is a master at what she does. Uh  
**Tayler Ramsay:** She been here a long time.  
**Chris Herndon:** yeah, she's she's phenomenal.  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** And um I mean I've been doing this I don't know I've been in the payment space for like 13 years. Held  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** uh vice president positions  
**Tayler Ramsay:** Oh wow.  
**Chris Herndon:** at  
**Tayler Ramsay:** Oh wow.  
**Chris Herndon:** two or three major lenders. Like I'm I'm not new to this and  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** this is this is tough work.  
**Tayler Ramsay:** Oh, it's a beast. It's a  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** beast. Yeah. And everything is so unique. That's the problem with it. It's like when you're trying to bring so many different v lenders and each one of them have a little uniqueness to them and then you add the merchant and they have a little uniqueness to them and you try to coordinate that like you're saying and that's where this soup of conf of content and information is like a whirlwind of just and then you have people like Lisa who's just been through the trenches  
 

### 00:26:35

**Chris Herndon:** Yeah.  
**Tayler Ramsay:** for the last six years and has like mental models of mental models of just how to get through it. All right, great. Hey, I'm going to share my screen. I sent you a link. Um, it was to a Figma, a Fig Jam  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** actually, but I'm  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** going to share my screen as well. Um, also Chris, just so you know, I should have said this in the beginning. I I for all of this is anonymous. Like everything will be aggregated to just data. Just so you know. I'm not saying that you're worried. I should have said that from the beginning. I forgot to say that. So like the way we do this is we do all of the interviews and then I'll take that data and put like an ID to everybody's name and then we create almost user identity. So then it's more of your role in the company than like your name. So it'll be your position as a user just so you know how the how this gets synthesized and sent out.  
 

### 00:27:33

**Tayler Ramsay:** Um  
**Chris Herndon:** I'm I'm not scared, man.  
**Tayler Ramsay:** no  
**Chris Herndon:** I  
**Tayler Ramsay:** I know I know but I was supposed to say that and I forgot so that's kind of on me. I'm sorry.  
**Chris Herndon:** No,  
**Tayler Ramsay:** Um,  
**Chris Herndon:** you're fine. I just I want this to uh to happen, so  
**Tayler Ramsay:** yeah.  
**Chris Herndon:** whatever I can do  
**Tayler Ramsay:** No, this is great. And to be perfectly honest, your tenure here actually is like a great thing because, you know, there is I think there is this this it's not a problem. It's a problem that has to be solved where there's tenure where people just have tribal knowledge of the company and they're able to make those knee-jerk reactions and decisions and then you have the tenure that's just, you know, like you said, this thing's moving so fast, you have to just jump in running, right? And it's if you're not if you're not the one self-motivated doing like telling yourself, I need to do this to learn that and do this because there's nobody holding your hand when you get here, right?  
 

### 00:28:25

**Chris Herndon:** Yeah.  
**Tayler Ramsay:** It's just  
**Chris Herndon:** And if I didn't have 13 years of experience, I  
**Tayler Ramsay:** Exactly.  
**Chris Herndon:** there's no chance, right? Like, so it I can imagine that that the company like cannot just go hire somebody straight out of school. Like it  
**Tayler Ramsay:** Oh,  
**Chris Herndon:** just like you can't. And um that's  
**Tayler Ramsay:** you're  
**Chris Herndon:** wild.  
**Tayler Ramsay:** bringing your tribal knowledge. And that's what we  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** need, I think, as a company, as a culture, we need to figure out how to allow newer tenure with great tribal knowledge to bring that into the company and like figure out that, right? Figure out how can we combine that and make that work because your 13 years is gold. All right. All right. Um, do you see my can you  
**Chris Herndon:** Yeah,  
**Tayler Ramsay:** did you get  
**Chris Herndon:** I  
**Tayler Ramsay:** that  
**Chris Herndon:** see it.  
**Tayler Ramsay:** link? Okay. So what this is it's it's a type of study where they're just terms that we use in the company and then there's four groups that those terms can belong to.  
 

### 00:29:19

**Tayler Ramsay:** Now I'm not going to I'm going to zoom in here. So if you look like so what stage is that means anything that reflects where the merchant is in the process. So does that kind of make sense? Like  
**Chris Herndon:** Yes.  
**Tayler Ramsay:** okay great. um exceptions and issues, timesensitive blockers, anything that stops the process, stops the thing from working. Um actions and tools, that'd be more like hands-on tax and configurations, like as an example be like, you know, how we need to get lender configs, like we need to get lender credentials to get the process of a merchant onboarding. That would be something like that. adamant has to go get that configuration file or she has to create that configuration file or there's a task that somebody actually has to do to make it work. Um and then the last one is reporting in meta. That's uh that's like readon status um artifacts of like where the what happened. Um so after go live the um I'm sorry I'm drawing a total blank.  
 

### 00:30:23

**Tayler Ramsay:** Never mind. Do you know do you know what I mean that there like reporting audit  
**Chris Herndon:** Yeah,  
**Tayler Ramsay:** logs?  
**Chris Herndon:** absolutely. Yeah,  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** I'd need to definitely the ability to be able to produce Oh, I'll tell you what, as far as reporting, um I'd really like and I think David Miller's working on some of this stuff, but just like a very clear uh performance dashboard on, you know, real time key metrics that includes profitability to us, right? like that's  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** um  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** and I think the  
**Tayler Ramsay:** On that.  
**Chris Herndon:** whole company um could benefit from that like even you know customer service people and all that stuff and you know just just with the city furniture it's like you know the reason why we are scrambling for all this because they're a huge customer  
**Tayler Ramsay:** Agreed.  
**Chris Herndon:** like you know that's that's  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** why like we're we're having to deviate from the process because they keep the lights on you  
 

### 00:31:19

**Tayler Ramsay:** Agreed.  
**Chris Herndon:** know  
**Tayler Ramsay:** I agree with you. Yeah. I agree with you. And it takes your 13 years to understand that though, right? Like you're  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** not gonna get a junior to understand that. All right. So, all I need you to do, I'm not going to really say anything. All you need to do these cards here, you can grab them. Like, were you able to get into this at all or I  
**Chris Herndon:** See,  
**Tayler Ramsay:** shared it with you?  
**Chris Herndon:** I'm  
**Tayler Ramsay:** You  
**Chris Herndon:** about  
**Tayler Ramsay:** should have  
**Chris Herndon:** to  
**Tayler Ramsay:** gotten  
**Chris Herndon:** have to log in here.  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** I um I downloaded some stupid Chrome uh thing where I could look at the weather and it it just pop up central like I'll never do that again.  
**Tayler Ramsay:** Yeah. Yeah, I've been down there. I still do it, though. I like shiny things. Unfortunately, I'm a I'm  
**Chris Herndon:** It's like a it's like oh you can see the weather on this globe and I'm like oh yeah that's cool.  
 

### 00:32:13

**Chris Herndon:** I mean, I get popups every 30 seconds now. I got to figure out how to get that off of here.  
**Tayler Ramsay:** All right.  
**Chris Herndon:** All right, I'm in there.  
**Tayler Ramsay:** All right. Now, all I'm going to do is um all you need to do is grab a card and drag it to where you believe it you think it belongs in what group. So, it's just a term we might use in the company, something you might hear. That's it. And as you do it, if you can like talk out loud of like your thinking of why you're putting it there, that would be wonderful. But you don't have to do that. I don't want you to feel like you have to do that.  
**Chris Herndon:** All right. So, it's g it's asking me like which role best describes you.  
**Tayler Ramsay:** Oh, don't worry about that stuff. That's just to get it. Are you just trying to log on or  
**Chris Herndon:** Yeah, I guess. Um,  
**Tayler Ramsay:** Yeah, don't worry about that stuff.  
 

### 00:33:00

**Tayler Ramsay:** Just put Just put whatever to get It says you're on here.  
**Chris Herndon:** well,  
**Tayler Ramsay:** I really appreciate your time by the way. I  
**Chris Herndon:** no,  
**Tayler Ramsay:** know this.  
**Chris Herndon:** no worries, man. This is uh this is good stuff. I'm just pretty much illiterate.  
**Tayler Ramsay:** No, you're good, man. Um, do you want to share your screen? I can or you think you Is it just like you should be going through like a process to  
**Chris Herndon:** Yeah, it's just like it's asking me what my Let me just do this, right?  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** Chris Hearnen. Um,  
**Tayler Ramsay:** This is the company versatile, so you should be all right.  
**Chris Herndon:** go I guess I'm other sales continue. No. finish. Okay, now I'm in.  
**Tayler Ramsay:** There it is. All right. So, I'm just going to hit start. This timer means nothing. That's just how if you get it within 10 minutes, you'll probably do them right before that. Like I said, just you can grab a card with your clicker there.  
 

### 00:34:12

**Tayler Ramsay:** So, if you come up here and grab any of these purple cards and then you can drag them as you Yeah. Are you able to drag that if you click and hold it?  
**Chris Herndon:** Uh, it says right now you can only view. Start editing. Send. Tell your admins why you'd like Fig Jam.  
**Tayler Ramsay:** Oh my god. Sorry, dude. I didn't know I was going to do all this. Do you just want me to move the cards? I Oh, there. Maybe it goes. You're yellow now. Maybe that'll work.  
**Chris Herndon:** All right. Pipeline. Okay.  
**Tayler Ramsay:** Oh,  
**Chris Herndon:** Now  
**Tayler Ramsay:** yeah. Boom.  
**Chris Herndon:** All right.  
**Tayler Ramsay:** Yeah. So, yeah, just, you know, and if you have any questions, obviously ask them.  
**Chris Herndon:** Uh, so run run run run through the directions one more time with me.  
**Tayler Ramsay:** Sure.  
**Chris Herndon:** So it's  
**Tayler Ramsay:** Absolutely. Absolutely. So stage is anything that reflects where the merchant is in the process.  
 

### 00:35:08

**Tayler Ramsay:** So a stage, think of like a progress bar, right? And at any given time, that term fits into what staging is.  
**Chris Herndon:** okay. So then I So you want me to do pick one of these purple boxes  
**Tayler Ramsay:** Yeah. As an  
**Chris Herndon:** that  
**Tayler Ramsay:** example, so pipeline, pipeline would be a stage, right? So pipeline in versatile pipeline is like where anything is at any given time in the process right the  
**Chris Herndon:** correct  
**Tayler Ramsay:** pipeline. So that's would be a staging group right so that's a process that's like an outline of where things are um exceptions and issues that would be anything that's like a problem or a blocker. So something like that would be an exception, right? So there's an issue. There's an exception. That's all it is. It's nothing. You can't get it wrong is the thing. It's just what these words, how you relate them to these groups. That's  
**Chris Herndon:** Okay.  
**Tayler Ramsay:** all it is. Yep.  
 

### 00:36:09

**Tayler Ramsay:** And if you need any explanation on the groups, just ask. There's no wrong questions. There's no wrong answers.  
**Chris Herndon:** So I guess exception is exception  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** to  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** me.  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** credentials. Um, I mean, to me, there's a stage where we need to get their credentials.  
**Tayler Ramsay:** Right.  
**Chris Herndon:** I don't know if that could be if that's what you're looking for,  
**Tayler Ramsay:** Or  
**Chris Herndon:** but  
**Tayler Ramsay:** like it's whatever you think. Yeah, that makes sense. That's what it is to you. That's what matters.  
**Chris Herndon:** Okay. And then but there's also can you drag them to more than one or do you got to do it?  
**Tayler Ramsay:** Yeah. Hold option and drag one. You should be able to drag a duplicate. There you go.  
**Chris Herndon:** Okay. So obviously a credentiing um takes some action too, right? That is something that we need uh the lenders to give us, you know.  
**Tayler Ramsay:** Yep.  
 

### 00:37:15

**Chris Herndon:** And then you know what would be cool if we had some sort of like pipeline between the lenders and us where we could look up our own credentials. Cuz right now it looks like Amanda's just like, "Hey, can you guys verify this in an email?" And then like when they get around to it, they verify it.  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** If we could proactively and actually that came up with good feet in the big in the beginning because the Care Credit rep actually gave us the wrong merchant ID and we set everything up and then you know they go live and it doesn't work. But we we took the merchant ID from the Care Credit rep and it was wrong. So  
**Tayler Ramsay:** Oh,  
**Chris Herndon:** if we had something to verify it against like just like hey is this valid right like maybe a test ping um that would help solve some of that errors.  
**Tayler Ramsay:** that's great.  
**Chris Herndon:** Um all right what's the next one? provisioning.  
**Tayler Ramsay:** Yeah. And you don't have to do them in order.  
 

### 00:38:27

**Tayler Ramsay:** Like if you don't want to pick any word in any term that you relate to, that's fine as well.  
**Chris Herndon:** Yeah, for provisioning to me. Um, oh jeez. Yeah, provisioning to me is uh part of the setup.  
**Tayler Ramsay:** Yeah,  
**Chris Herndon:** So it is also an action and a stage  
**Tayler Ramsay:** agreed.  
**Chris Herndon:** in my mind. Then  
**Tayler Ramsay:** Great.  
**Chris Herndon:** an audit log uh would be reporting and it would also be Whoa.  
**Tayler Ramsay:** That was cool. I don't even know how you did that.  
**Chris Herndon:** Oh, I did it either. Um, it' also be an exception and an issue cuz the only reason you'd look at an audit log is if there's an issue in my mind.  
**Tayler Ramsay:** Great. That's wonderful.  
**Chris Herndon:** Didn't move it. There we go. Uh, all right. QA check. Um, probably a stage and also an action. Oh my god.  
**Tayler Ramsay:** You're good.  
**Chris Herndon:** Also an action. Um, probably also some reporting and probably have to do it if there's an issue too, right?  
 

### 00:40:14

**Tayler Ramsay:** Yeah.  
**Chris Herndon:** uh config template. Uh I'm going to say action and tools on that one. And so I know the config template is like the you know the configuration of the key determines everything, right?  
**Tayler Ramsay:** Great.  
**Chris Herndon:** I would imagine that that is action tools for me. Then then merchant shell. I don't know what that means.  
**Tayler Ramsay:** That's a mistake. Sorry. That should just be merchant, not merchant show. I apologize.  
**Chris Herndon:** Okay. Um merchant I mean, there's a case for it to fit everywhere, too, I guess.  
**Tayler Ramsay:** Okay. And can you talk a little bit about why  
**Chris Herndon:** Yeah. I mean, I think it fits in um in the stage because after after all things said and done, you know, final stage is you have a live merchant, right?  
**Tayler Ramsay:** agreed? Okay.  
**Chris Herndon:** And then um and then I guess it fits into actions and tools.  
**Tayler Ramsay:** Now, how do you see merchant? When you say merchant, how like are you seeing a merchant as the merchant that we're onboarding?  
 

### 00:41:53

**Tayler Ramsay:** Um, I think that's more of what that term might mean like just like our partner, not our partner or partners or the lenders, but like the merchant side of it.  
**Chris Herndon:** Yeah. To me, I mean, the merchant is the the final stage is like, "Hey, live merchant." And speaking of merchants, I got to take this call from City Furniture.  
**Tayler Ramsay:** Hey, go for it.  
**Chris Herndon:** Sorry.  
**Tayler Ramsay:** No, no, take your time, please.  
**Chris Herndon:** Hey, buddy. What's going on? there's some credentials or something that's not correct or we just kind of want to make sure that everything's moving correctly. I got Jeff. Uh yeah, let me see if I can get him on a call. Okay. Well, yeah, just let me know. Okay. Yeah, let me um let me ping her and uh and see what's happening. I mean I've uh Is it just Do you know which location is it? Is it just 18 or is it all that enabled for application flow but it should also be enabled for the application flow.  
 

### 00:43:15

**Chris Herndon:** So like 18 is not showroom that has for application flow and it's not showing up when we go to do an account. Yeah. So I confirmed with the configuration team like 20 minutes ago that that what they have written should apply to all like from their guy who's in charge of it says the work is done where it should work. So it's not just Okay. All right. I'm gonna propose a call real quick. All right. Thanks, buddy. Sorry, man. Sorry. All right, brother. See you. Sorry. Um,  
**Tayler Ramsay:** No, you're good. Do you gotta go? Do Do  
**Chris Herndon:** yeah.  
**Tayler Ramsay:** you gota  
**Chris Herndon:** Is there any way that we can reschedu  
**Tayler Ramsay:** Absolutely.  
**Chris Herndon:** this?  
**Tayler Ramsay:** Absolutely. I appreciate you doing this, man. So, I get it. Um I will reschedu. I mean, we only really got about 10 more minutes to go, so I could or 20 minutes maybe. So, I can reschedu.  
**Chris Herndon:** Yeah. Um, city is just freaking out right  
**Tayler Ramsay:** No,  
**Chris Herndon:** now.  
**Tayler Ramsay:** I get it, man. Actually, it would be if it don't mind because I'm trying to use this calendar link thing. If I send you the link again, can you just rebook a time that works for  
**Chris Herndon:** Yeah,  
**Tayler Ramsay:** you?  
**Chris Herndon:** absolutely.  
**Tayler Ramsay:** Oh, Chris, dude, thank you so much for doing this. Like,  
**Chris Herndon:** No,  
**Tayler Ramsay:** you don't  
**Chris Herndon:** man.  
**Tayler Ramsay:** understand how this has been. Thank you. It's great. That's life. That's No, that's versal though. All right.  
 

### Transcription ended after 00:46:58

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