📝 Notes

Jul 16, 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=NWJxZjlwaGR1YWFhMWU4ZjRtcDU2aTVyZ28gdHJhbXNheUB2ZXJzYXRpbGV0cy5jb20)

Meeting records [Transcript](?tab=t.4qawhxc35yu9) [Recording](https://drive.google.com/file/d/1n3DFL02mxD8zTNpZVGAbLlEdveAiMOMf/view?usp=drive_web)

### Summary

Tayler Ramsay and Chris Herndon continued their terminology card sorting, classifying terms like "stipulation" under "issues and exceptions" and "ticket" under "action or tools." Chris Herndon explained the lender selection process and discussed the complexities of onboarding, highlighting a difficult case with "Shared Practices Group" due to communication and permission issues with various lenders, with Tayler Ramsay identifying Care Credit as the primary holdup. Tayler Ramsay and Chris Herndon also discussed the need for improved information tracking, a centralized system for merchant ID verification, a matrix of successful lender implementations, and a comprehensive resource library for training. Chris Herndon suggested creating a "project phone book" to centralize contact information, emphasized the need for mobile accessibility for troubleshooting, and recommended exploring the "Miller Heyman" sales methodology as a reference for structuring daily operations.

### Details

* **Terminology Card Sorting** Tayler Ramsay and Chris Herndon continued their terminology card sorting exercise. Chris Herndon defined "stipulation" as a bottleneck, issue, or error, placing it under "issues and exceptions" ([00:01:49](#_xdlaims23c7x)). Chris Herndon categorized "ticket" under "action or tools", and "tax ID" under "reporting purposes" ([00:03:04](#_bdjawqkh08za)). "Address verification" was identified as a tool in the context of an application form, and "lender selection" was deemed a stage, a reporting item, and potentially an action ([00:04:14](#_1unwewq3ohq)).
* **Lender Selection Process** Chris Herndon elaborated on the process of changing lenders, explaining that it involves putting in a request to the project management office via a form on a Slack channel and gathering information like merchant IDs. Chris Herndon also classified "status tracker" and "SLA timer" under "reporting" ([00:05:29](#_flc3sbgev7ar)).
* **Lender Credentials and KYB** Chris Herndon placed "lender credentials" in a "stage," related to gathering credentials before going live. Chris Herndon also clarified that "KYB" stands for "Know Your Business," a service that gathers company data to streamline merchant underwriting, and that they would classify it as a "stage" ([00:06:46](#_hhiv6l1zza2y)).
* **Challenges in Onboarding** Chris Herndon discussed the complexities of onboarding, noting that each case is different and involves many moving parts. Chris Herndon highlighted a current difficult onboarding case with "Shared Practices Group" due to back-and-forth communication and permission issues with various lenders and plans, particularly Care Credit ([00:08:51](#_v95hk5wjq40v)). Tayler Ramsay concluded that Care Credit was the primary holdup in this specific use case ([00:10:13](#_inizwd29bp7h)).
* **Information Tracking and Communication** Chris Herndon currently uses paper notes to track complex onboarding processes with multiple external parties, suggesting that a more centralized system like Salesforce would be beneficial ([00:11:19](#_16lnp41jdqr5)). Tayler Ramsay expressed a desire for a platform that could surface such information automatically through logs or notifications, making the status of onboarding processes visible to other departments and improving communication ([00:12:23](#_c381l47xviyq)). Chris Herndon agreed on the need for a dashboard that could show lead times and highlight slowdowns ([00:13:25](#_55jye560rvbc)).
* **Partner Integration and Merchant ID Verification** Tayler Ramsay informed Chris Herndon that a goal for the project is to integrate partners directly into the platform, which would eliminate the current manual process of verifying merchant IDs. Chris Herndon emphasized the need for a system to independently verify merchant IDs with banks like Synchrony, as the current method relies on email exchanges and is often slow ([00:14:20](#_artvt2ie49nf)).
* **Lender Program Knowledge and Resource Matrix** Chris Herndon stated that there is currently no formal resource to determine which lenders will work together, relying instead on experience ([00:15:30](#_uair76878668)). Chris Herndon suggested that a matrix of successful past implementations would be helpful to identify ideal clients and streamline future business development. Tayler Ramsay supported this idea, highlighting the value of knowledge transfer to new employees ([00:16:37](#_uqh4o7561nfb)).
* **Training and Resource Library** Chris Herndon emphasized the need for virtual, referenceable training for any new tool, noting that they often forget how to use tools if not utilized immediately ([00:17:27](#_nbkctl9hxr9)). Chris Herndon specifically expressed the desire for a platform that serves as a library of video resources, potentially in a course format, allowing users to revisit training materials at any time ([00:18:44](#_k6mwjtppdyrj)).
* **Contact Information Management and Accessibility** Chris Herndon identified a critical need for better capture of contact information within the company's database, specifically adding fields for sales, accounting, and training contacts for each organization ([00:18:44](#_k6mwjtppdyrj)). Chris Herndon suggested creating a "project phone book" per merchant onboarding to centralize contact information and improve accessibility ([00:20:33](#_5c7hp9s11uw4)). Additionally, Chris Herndon stressed the importance of having a tool that is easily accessible and functional on a mobile phone for troubleshooting while traveling ([00:21:39](#_hzrudqnskp3y)).
* **Sales Methodology Reference** Chris Herndon recommended exploring the "Miller Heyman" sales methodology as a reference for how sales organizations should structure their day-to-day operations. Chris Herndon explained that this methodology, which includes concepts like "blue sheets" and "green sheets" for planning, could translate to other business areas ([00:23:22](#_hlv0cf4u3sv9)).

### Suggested next steps

*No suggested next steps were found for this meeting.*

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📖 Transcript

Jul 16, 2025

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

### 00:00:00

**Tayler Ramsay:** Hey Chris,  
**Chris Herndon:** Hey, ma'am.  
**Tayler Ramsay:** how are you?  
**Chris Herndon:** Good. How are you?  
**Tayler Ramsay:** I'm doing well. Appreciate you popping back on here.  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** Um, yeah. So, I think where we left off was we were in the terminology card sorting. So, I was thinking we could hop back into that and then kind of just finish up. There's like a couple more questions after that and then we should be good. Oh, one second. Let me I forgot about my partner in crime. One second. Oh, that was Firefly, not Martha. Never mind. Sorry. That's all right. All right. Great. So, let me just kind of start this back at like six. All right, cool. If you just want to kind of Do you remember how this worked? This was you just kind of walk through picking a term and sticking it to a group where you thought it made sense.  
**Chris Herndon:** Yep.  
 

### 00:01:49

**Chris Herndon:** Um, what does stipulation mean?  
**Tayler Ramsay:** stipulation. That's like uh a bottleneck, uh an issue, an error, something that's going to hold things up.  
**Chris Herndon:** It's It's back to let me only view it.  
**Tayler Ramsay:** Oh boy. Um I wonder what I need to do to make that work. Let's see here. says you have the same.  
**Chris Herndon:** It says right now you can only view and then request sent is grayed out because I already did it.  
**Tayler Ramsay:** Oh, well, this is something I don't I don't have an answer for. Um, let  
**Chris Herndon:** You  
**Tayler Ramsay:** me  
**Chris Herndon:** want  
**Tayler Ramsay:** try  
**Chris Herndon:** to  
**Tayler Ramsay:** to  
**Chris Herndon:** drag them?  
**Tayler Ramsay:** Yeah, let's do that. That'll be bad. That's if you don't mind. I don't mind  
**Chris Herndon:** No,  
**Tayler Ramsay:** dragging  
**Chris Herndon:** that's  
**Tayler Ramsay:** him.  
**Chris Herndon:** fine.  
**Tayler Ramsay:** All right. Uh, okay. Stipulation.  
**Chris Herndon:** Uh, so let's put that under issues and exception issues. I guess  
**Tayler Ramsay:** Yeah,  
 

### 00:03:04

**Chris Herndon:** that's  
**Tayler Ramsay:** that  
**Chris Herndon:** what  
**Tayler Ramsay:** makes  
**Chris Herndon:** that  
**Tayler Ramsay:** sense.  
**Chris Herndon:** means.  
**Tayler Ramsay:** Do you just kind of want to tell me one or just want to go in order here? So, like ticket.  
**Chris Herndon:** What do you mean?  
**Tayler Ramsay:** You can pick any term. Like it doesn't have to be in order. I I guess is what I meant.  
**Chris Herndon:** Oh, okay. No, we'll just we'll just go down the line, I reckon. Um  
**Tayler Ramsay:** All right.  
**Chris Herndon:** ticket uh probably say probably action or tools.  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** Um to me,  
**Tayler Ramsay:** Is that cuz you need like a ticket to like have something  
**Chris Herndon:** yeah, I would think of like a support ticket or something like  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** that.  
**Tayler Ramsay:** Yep. Okay, great.  
**Chris Herndon:** And then um tax ID. Uh I'm not sure where that falls. Maybe uh maybe reporting purposes you would need a tax ID for for my role.  
**Tayler Ramsay:** I I agree with that 100%.  
 

### 00:04:14

**Tayler Ramsay:** That's how I see it.  
**Chris Herndon:** Um, address verification in what context?  
**Tayler Ramsay:** Um let's say uh the context of a form of our application.  
**Chris Herndon:** Uh, I guess that would be some sort of tool like  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** you're talking about like maybe like approve or you know something  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** like that.  
**Tayler Ramsay:** Yep. Exactly.  
**Chris Herndon:** Okay. um lender selection. Uh to me that's that's in a in a stage  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** and it is a reporting  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** and it's I think you could probably make a case to put it in actions too.  
**Tayler Ramsay:** Okay. in the sense of someone has to select. We have to have a user that selects the lenders.  
**Chris Herndon:** Yeah. And if somebody, you know, if somebody wanted a customer wanted to change lenders, then there's a whole lot of action that needs to happen.  
**Tayler Ramsay:** Can we talk a little bit about that? I'm going to pause this um if you don't mind.  
**Chris Herndon:** Sure.  
 

### 00:05:29

**Tayler Ramsay:** Like for you, what does that mean?  
**Chris Herndon:** So, if you know a client called and said, "Hey, we want to go with a different lender."  
**Tayler Ramsay:** Mhm.  
**Chris Herndon:** Um, I would basically need to put in a request for uh the project management office to to start doing that and I'd have to gather some information um track down merchant IDs from the new lender and uh get all that into  
**Tayler Ramsay:** So, how  
**Chris Herndon:** a  
**Tayler Ramsay:** do you put that request in now?  
**Chris Herndon:** uh it is a it's a form on a slack channel in  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** like project management slack channel.  
**Tayler Ramsay:** Okay, great. That's great. Thank you.  
**Chris Herndon:** Yep. Um status tracker probably reporting  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** then SLA timer probably reporting Oh, it's not moving.  
**Tayler Ramsay:** Uh, I moved it for you. Um,  
**Chris Herndon:** Okay. No,  
**Tayler Ramsay:** yeah.  
**Chris Herndon:** it just caught  
**Tayler Ramsay:** Now,  
**Chris Herndon:** up. Okay. And then  
**Tayler Ramsay:** that was  
**Chris Herndon:** lender  
 

### 00:06:46

**Tayler Ramsay:** slow.  
**Chris Herndon:** credentials that um I guess that's in a stage, right? when we were trying to gather all of the the  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** credentials um before go lives and then um KYB  
**Tayler Ramsay:** I'm sorry. You broke up there. What was that?  
**Chris Herndon:** what is uh what does KYB stand  
**Tayler Ramsay:** Know  
**Chris Herndon:** for?  
**Tayler Ramsay:** your business. So, know your business. That's so we're say we're going to partner with a third party service called Worth and they have all this data on all these companies. So when a merchant goes to sign up instead of them filling out 40 things of information they only have to give us about eight pieces of information and we can get them underwrited. So that's  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** what know your business is.  
**Chris Herndon:** Okay. Yeah, I'm familiar with that. Know your customer laws.  
**Tayler Ramsay:** Yeah. Exactly.  
**Chris Herndon:** Um, uh, I would imagine that is in some sort of stage and, um, Yeah, I guess it's a stage.  
 

### 00:08:02

**Tayler Ramsay:** Yeah, perfect. Thank you so much for doing this.  
**Chris Herndon:** Yep.  
**Tayler Ramsay:** Yeah, it's  
**Chris Herndon:** and  
**Tayler Ramsay:** tremendously  
**Chris Herndon:** then  
**Tayler Ramsay:** helpful. Oh, that was  
**Chris Herndon:** a  
**Tayler Ramsay:** it.  
**Chris Herndon:** little bit of writing.  
**Tayler Ramsay:** No,  
**Chris Herndon:** Uh  
**Tayler Ramsay:** no, you're good. We hit our 10-minute mark.  
**Chris Herndon:** probably also a stage.  
**Tayler Ramsay:** Can you hear me, Chris?  
**Chris Herndon:** Yes.  
**Tayler Ramsay:** Yeah, we're done. That's all we have to do that for 10  
**Chris Herndon:** Oh,  
**Tayler Ramsay:** minutes.  
**Chris Herndon:** that's it.  
**Tayler Ramsay:** Yeah. No, you did good. You did perfect, actually. So, um yeah, that's done. Uh I do have a couple more questions if that's okay.  
**Chris Herndon:** Yeah, sure.  
**Tayler Ramsay:** Awesome. All right. Uh hi Martha. Sorry I snuck you in there. We were we got going there. All right. Um, you've met Chris before and so you guys have been met each other. Um, all right.  
 

### 00:08:51

**Tayler Ramsay:** Can you describe the most complicated onboarding you've ever handled yet?  
**Chris Herndon:** describe the most complicated onboarding I've handled yet.  
**Tayler Ramsay:** Yep.  
**Chris Herndon:** I mean, they're all equally complicated. Um, that's  
**Tayler Ramsay:** Can you  
**Chris Herndon:** kind  
**Tayler Ramsay:** talk  
**Chris Herndon:** of  
**Tayler Ramsay:** about one?  
**Chris Herndon:** Yeah, that's kind of the struggle here is every single one of them is different and they're  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** all equally as insane. Um, none of them are really complicated. I mean, they just there's a lot of moving pieces and it's all, you know, let's call it shared partners. Uh, shared shared practices group is one that I'm in the middle of onboarding right now. It's It's been pretty terrible  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** um because we are going back and forth with Care Credit and Proceed and HFD and there's covered care that they want on the platform. But it it's all kind of stemming from getting permissions from the lenders and plans because Care Credit wanted them on the white label. they didn't want to be on the white label.  
 

### 00:10:13

**Chris Herndon:** Then Care Credit wants to be included in their uh marketplace but only with a certain plan and that plan doesn't exist yet. And then how we present it side by side with Proceed. Proceed didn't like the way that Care Credit for all intents and purposes kind of appeared first even though it was supposed to be side by side. Um,  
**Tayler Ramsay:** Right.  
**Chris Herndon:** so they had some issue with that.  
**Tayler Ramsay:** Right.  
**Chris Herndon:** Then we got through all that and Care Credit's plans that they are willing to participate with is still not ready for prime time. So it's just continued to push us out and this has been I don't know four months worth of back and forth.  
**Tayler Ramsay:** So it sounds just in this use case it's Care Credit that's holding up the rest of the process.  
**Chris Herndon:** Yes. Yeah.  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** It's It's very rarely us that holds it up.  
**Tayler Ramsay:** No. Yeah. It's always the it's the negotiating and the back and forth and getting everyone together. I'm sure that's a struggle.  
 

### 00:11:19

**Tayler Ramsay:** Um,  
**Chris Herndon:** Yep.  
**Tayler Ramsay:** now how do you usually handle that? Is that just all through email now? I'm assuming like when it's anyone outside of Mercile.  
**Chris Herndon:** Yes. I'll email  
**Tayler Ramsay:** Yeah. Now, do you have any kind of tool or like a spreadsheet you keep just to like keep track of who's where, at least with your process? So, like you said right there, you have like five moving parts, four three different lenders. You're communicating with three of them. One of them's giving you flack, two of them might be working out. Do you have a way of like keeping track of all that or is that all just kind of up in your head right now or  
**Chris Herndon:** Um, it's on it's on paper notes for me mostly. Uh,  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** it probably should be in Salesforce. Um, but it's not  
**Tayler Ramsay:** Yeah. By so by no means is this me saying this is me trying to figure out like if there is a way we could surface that information for you so that like it almost in my mind's eye here's what I'm thinking.  
 

### 00:12:23

**Tayler Ramsay:** You got two people that are okay and one that's not. I'm just I'm not saying that's the exact use case. If we had a platform where that was visible to more than just you, but like you didn't have to go in and put it in. kind of just maybe through logs or through notifications, other departments can see, oh wow, look at this. What's going on with Care Credit? Why why you know like why is there  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** a red flag there? and maybe it could open up that discussion and maybe help because the now I don't want to put my thoughts into this too much but one one one theme that keeps coming up is is just it's communication and it's and it's for everyone like you were saying you have trouble knowing where you know you have a real problem committing timelines because you just don't have visual you don't have a visual into where things are at any given time and you really at this point I mean, I don't want to say speak for you, but you don't really know who to go out to exactly at any given time.  
 

### 00:13:25

**Tayler Ramsay:** It'd be a lot easier just to look at a dashboard and be like, "Okay,  
**Chris Herndon:** Yeah,  
**Tayler Ramsay:** that  
**Chris Herndon:** absolutely.  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** Like here's the here's the company's lead time that the company feels like we could meet for any client,  
**Tayler Ramsay:** Right.  
**Chris Herndon:** you know, should they say yes today, you know, that  
**Tayler Ramsay:** Right.  
**Chris Herndon:** would be cool.  
**Tayler Ramsay:** Right. But then like as you know, there's always going to be something that causes a slowdown. And if there was a way we could surface that, surface that to everyone simultaneously and almost it could maybe help a lot of the process, help  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** with you having to pull together everybody, right? Like  
**Chris Herndon:** Yep.  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** One  
**Tayler Ramsay:** I  
**Chris Herndon:** of the  
**Tayler Ramsay:** just  
**Chris Herndon:** things  
**Tayler Ramsay:** I  
**Chris Herndon:** um I don't know what one of the things that I think there could be a a partnership deal with is when we when we sign on a banking partner just some way to verify merchant IDs and I've talked to Brad Steiner about this because we needed it with Care Credit  
 

### 00:14:20

**Tayler Ramsay:** Mhm.  
**Chris Herndon:** um for uh good feet but you know some some way where we could independently ping the system of like say a synchrony and just make sure that this MID is active  
**Tayler Ramsay:** Got  
**Chris Herndon:** and  
**Tayler Ramsay:** it.  
**Chris Herndon:** valid  
**Tayler Ramsay:** Yeah. Right.  
**Chris Herndon:** because right now it's it's hey, we sent an email to a, you know, a contact at this, you know, huge bank where a million people work and we're kind of beholden to somebody returning an email.  
**Tayler Ramsay:** Yeah. Yeah. Well, just so you know, one of one of the um goals for this project is to have our partners as part of this platform. So,  
**Chris Herndon:** Yeah, that'd  
**Tayler Ramsay:** they're  
**Chris Herndon:** be  
**Tayler Ramsay:** actually  
**Chris Herndon:** awesome.  
**Tayler Ramsay:** part of the Yeah. part of the ecosystem. Um Yeah. So hopefully we get there for sure because what that would do is eliminate the need to know like you just said I want to actually talk about that. So we would be able to have the correct contacts in the platform so that you're reaching out or whoever is reaching out to who they need to reach out to at a Synchry or at Wells  
 

### 00:15:30

**Chris Herndon:** Yeah.  
**Tayler Ramsay:** or whoever. And that doesn't seem like it should be that hard, right? because up front we get the contact information, we put that into the system, then that's then that lives in the system. That might  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** be great. Um, let's see here. Oh, how how do you currently figure out now I might I speak wrong here. So when we have lender programs and we have lenders who will work with lenders and who won't work with lenders or who won't that we need to go you know work make them work together negotiate something. Is there a way? How do you currently kind of get your baseline to know like, okay, I could probably know that lender A, B, and C will work together with no problems, but I might have a problem with lender um, you know, I'm sorry, Care Credit and Wells Fargo working together. I know that's probably not a problem, but  
**Chris Herndon:** No, there's um there's really no resource um other than just experience  
 

### 00:16:37

**Tayler Ramsay:** Yep. Yeah. What  
**Chris Herndon:** that  
**Tayler Ramsay:** would  
**Chris Herndon:** that  
**Tayler Ramsay:** be something  
**Chris Herndon:** would be  
**Tayler Ramsay:** that  
**Chris Herndon:** good to  
**Tayler Ramsay:** would  
**Chris Herndon:** help.  
**Tayler Ramsay:** be helpful for you?  
**Chris Herndon:** Um, I think it would be helpful to see like some sort of matrix of of things that we've already got working, right?  
**Tayler Ramsay:** Yeah. Yep.  
**Chris Herndon:** Like, you know, this is this is built in production and working just fine. Go find more business that mirrors this, right? Like  
**Tayler Ramsay:** Right.  
**Chris Herndon:** I think like the company needs to be able to say, "Here, here's an ideal client. Go find me 10 more that look just like this."  
**Tayler Ramsay:** Great. That's  
**Chris Herndon:** Right?  
**Tayler Ramsay:** good. Yeah, that's great. That's great. And then we get that just from past implementations, you know, just  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** it's the knowledge transfer. It's having that knowledge in a way that anybody who's new can kind of get to it easily or easier  
 

### 00:17:27

**Chris Herndon:** Yeah, for sure.  
**Tayler Ramsay:** um and know it's there, right? That's awesome. All right. Say this tool launched tomorrow. What's the first training or cheat sheet you'd ask for? This magical tool, we don't even know what it looks like yet. What would be something that you would want training for or would be important to you to have a cheat sheet for?  
**Chris Herndon:** That's a tough one without knowing what it looks like. Um I I think I would just want a uh some sort of um virtual training, right, that you can go back and reference because that's another thing here. um we'll get a tool and they'll be like, "Okay, this is how you use it and I won't have to use it for a month and I'll forget forget about it and then, you know, the time will finally come and I'll need another training." Uh, so then I got to find like the one person at the company that knows how it works and beg them for another training.  
**Tayler Ramsay:** So, you would say there'd be great value in a platform that is a library of resourced videos that at any time you could go to, especially if it was listed out and maybe even like a course format to say take this training, maybe get a little check mark that you did it, but  
 

### 00:18:44

**Chris Herndon:** Yep.  
**Tayler Ramsay:** then also be able to go back at any time to it, right?  
**Chris Herndon:** Absolutely.  
**Tayler Ramsay:** Yeah, that's great. Um, is there anything we didn't cover that you think is critical? I know we broke it up, so it's it's a little bit of a break there, but is there anything that you think is critical and a tool that would help you to onboard merchants better?  
**Chris Herndon:** No, I um you know, we just we ran into some of this stuff like some of these clients are so old that you know, none of the knowledge has ever been transferred into any sort of database, right? Like  
**Tayler Ramsay:** Mhm.  
**Chris Herndon:** um you know, I just got off a call before this talking about Lazy Boy and uh we're like, "Okay, we need to call him." And then I look at Salesforce, there's no Lazy Boy, there's no contact. So all  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** their contact information lives in a a spreadsheet. Um I think we need to do a better job as a company of capturing uh more contacts.  
 

### 00:19:44

**Chris Herndon:** Like you know, Amanda, when we sign up company, there's a spreadsheet with like contact information. I think we need to add some fields to that that  
**Tayler Ramsay:** Mhm.  
**Chris Herndon:** like has a sales specific contact, an  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** accounting contact,  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** uh a training contact, you know, all all of the people that we need to talk to at the organization. Um because you'll I have I have discovered that, you know, the the only person that we might talk to is like the IT guy, right?  
**Tayler Ramsay:** Right. Right.  
**Chris Herndon:** And you know that guy  
**Tayler Ramsay:** Or  
**Chris Herndon:** is  
**Tayler Ramsay:** or  
**Chris Herndon:** is  
**Tayler Ramsay:** you're  
**Chris Herndon:** not  
**Tayler Ramsay:** you're searching down email  
**Chris Herndon:** in control  
**Tayler Ramsay:** chains  
**Chris Herndon:** over  
**Tayler Ramsay:** and  
**Chris Herndon:** the  
**Tayler Ramsay:** looking  
**Chris Herndon:** users  
**Tayler Ramsay:** through histories  
**Chris Herndon:** of  
**Tayler Ramsay:** of  
**Chris Herndon:** the daily.  
**Tayler Ramsay:** emails to try to find the right person to talk to. I've been there. So I So maybe like like a phone book, right?  
 

### 00:20:33

**Tayler Ramsay:** A project phone book. Like a pro a phone book  
**Chris Herndon:** Yep.  
**Tayler Ramsay:** per project per merchant onboarding. I like that. That's a great idea. And that's like so simple,  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** right? That's so simple. That's a one and done. You put it in once and it lives there forever. And I know, I mean, I don't know, but I would assume like in certain verticals when we work with a lender in home improvement, when we work with that lender again in home improvement, I'm sure those contexts probably are the same in that vertical. I know like retail verse home improvement the contacts won't be the same but in the verticals  
**Chris Herndon:** Yeah, I mean you it doesn't matter like what the title is. I guess I just I want I want more interaction between us and the actual users, the salespeople. I mean, that's what that's what my job is, right? I need to go build a relationship with the with the salespeople in the organization who are  
 

### 00:21:39

**Tayler Ramsay:** Yeah.  
**Chris Herndon:** using it and make sure that they're comfortable using it and  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** make sure that you know all the volume goes through us and they're not going through uh lender portals or whatever. So that's that's  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** part of what I do.  
**Tayler Ramsay:** Well, absolutely. Now, that makes that makes sense. and then to grab to be able to collect any kind of contact information for you. We could build you then almost a tool like I'm sure Salesforce they all have this but we could get the data you need is what you're asking for. I'm just talking this out. I'm  
**Chris Herndon:** Mhm.  
**Tayler Ramsay:** sorry if I'm if I'm repeating you but it's more just that makes a lot of sense.  
**Chris Herndon:** Yep.  
**Tayler Ramsay:** Um,  
**Chris Herndon:** And something um something easily accessible on your phone while you're traveling.  
**Tayler Ramsay:** yeah.  
**Chris Herndon:** like everything we do. Um, you know, I'm getting on airplane tomorrow and I'm going to Florida and  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** I will be on the road for two straight days.  
 

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**Chris Herndon:** If anything comes up, I need to be able to troubleshoot everything from my cell phone.  
**Tayler Ramsay:** Right. That's actually a great point. Um, I love that point because I actually had that point and I was argued against me, but I was like, "Watch, people are gonna want this thing to be able to work on their phone."  
**Chris Herndon:** Yeah, you you have to  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** Awesome. That is great. Um, well, again, thanks for your time. Thanks for I know we got broke up, Chris, but this has been great. It's been very helpful. um every every interview  
**Chris Herndon:** Yeah.  
**Tayler Ramsay:** we have, it's like a new insight and it just it's just shaping this into possibly being something really great for the company. And personally, I get to meet everyone and I I and actually get to talk to people. So, I love that. So,  
**Chris Herndon:** Yeah. That's awesome, man. I'm I'm all into this type of stuff. So, you  
 

### 00:23:22

**Tayler Ramsay:** yeah.  
**Chris Herndon:** know, feel free use me  
**Tayler Ramsay:** Yeah. No, I probably like as we go, like I said, we'll we'll meet again to see if we're if we're if we're solving the right problems.  
**Chris Herndon:** from a from a sales perspective. There's a uh there's a sales methodology called Miller Heyman  
**Tayler Ramsay:** Okay.  
**Chris Herndon:** and um you know, it's worth a quick Google, but it's  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** you know, it's all the same stuff, right? there's there's stages and there's, you know, only doing business with people who are actually qualified. But if you um that's how my brain works. That's how I was trained initially. That's how I've been kind of operating um in my head. But if you're if you're interested in that type of thing, um Miller Heyman is is really great on how sales organizations should think about their day-to-day operations. And um they have these things called like blue sheets and green sheets. They kind of really lay out uh like plans for meetings and plans for calls,  
**Tayler Ramsay:** Yeah.  
**Chris Herndon:** but all that translates to the rest of the business, right?  
**Tayler Ramsay:** No,  
**Chris Herndon:** I don't  
**Tayler Ramsay:** I  
**Chris Herndon:** know.  
**Tayler Ramsay:** love that.  
**Chris Herndon:** Yeah. If you got if you have any interest at all, that's uh that's a a good Google. Spend an hour or so reading that stuff and it'll  
**Tayler Ramsay:** That's  
**Chris Herndon:** it'll  
**Tayler Ramsay:** the kind of stuff that I get interest.  
 

### Transcription ended after 00:26:56

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