📝 Notes

Jul 14, 2025

## Merchant Onboarding UX Interviews (Lisa Simmers)

Invited [Lisa Simmers](mailto:lsimmers@versatilets.com) [Tayler Ramsay](mailto:tramsay@versatilets.com)

Attachments [Merchant Onboarding UX Interviews (Lisa Simmers)](https://www.google.com/calendar/event?eid=NjRjZjBjZ2c0YTZydGwyZ2F2dTd2ZWQ4MDQgdHJhbXNheUB2ZXJzYXRpbGV0cy5jb20)

Meeting records [Transcript](?tab=t.9zuqe5j3ntd9) [Recording](https://drive.google.com/file/d/1jhTel_cEyTrT8U6t5HHsvlkxOjbrlDuz/view?usp=drive_web)

### Summary

Tayler Ramsay, Martha Alcantelado, and Lisa Simmers began their meeting to discuss improving the merchant onboarding experience. Tayler outlined the project's scope, aiming to automate backend processes and streamline knowledge transfer. Lisa Simmers provided insights into challenges, including miscommunication with lenders and retailers, the need for better communication tools, and the complexities of internal processes like deck generation and product configuration. The team discussed the need for skilled staff, improved client transitions, and a user-friendly knowledge portal. Tayler Ramsay outlined the next steps for the project, including conducting more interviews, synthesizing data, and sharing progress with a selected group, including Lisa Simmers, to ensure the tool is built correctly.

### Details

* **Initial Meeting and Introductions** Tayler Ramsay, Martha Alcantelado, and Lisa Simmers began their meeting. Martha mentioned working with Lisa on a test and that Lisa is amazing and super nice but also a "firecracker" who will stick up for things ([00:00:00](#_smsrf0ya2d85)). Martha also shared that they recently passed the Amazon Cloud Practitioner certification exam and was able to rest over the weekend ([00:06:06](#_bqjisgpdqxkq)).
* **Project Overview: Merchant Onboarding Experience** Tayler outlined the project's scope, explaining that it involves improving the entire merchant onboarding experience, including the front-end UI for sign-ups and automating backend processes across various departments. The goal is to make processes more reproducible, capture richer data for better analytics, and streamline knowledge transfer to help automate repetitive tasks and free up time for mentoring new staff ([00:08:15](#_o2lb3wi4o7sd)).
* **Lisa Simmers' Role and Tenure** Lisa confirmed their current role as Director of Partner Solutions and stated they have been with the company for five years ([00:10:25](#_ykhhfdhtq8yc)).
* **Challenges in Merchant Onboarding** Lisa described a difficult merchant onboarding scenario where a lender (Wells Fargo) got ahead of a retailer (Wellsville) ([00:11:21](#_y6h31aqgbb36)). Wellsville never contacted Mercile about switching to Wells Fargo as their prime lender, leading to miscommunication exacerbated by a medical leave ([00:12:16](#_k4vixwado60u)). Lisa highlighted that the communication issue was a "three-way dance" where Versatile did not control all parties ([00:13:20](#_n8a97w6hq254)).
* **Need for Communication Insight** Tayler and Lisa discussed the need for a solution to gain insight into communications between partners and merchants. Lisa emphasized the importance of a clear procedure that merchants must follow for changes to be effective ([00:14:11](#_76h6sro97u7)).
* **Historical Communication with Merchants** Lisa explained that they primarily get involved in custom projects. They noted that some long-standing customers, like Loveack and Elorado, still reach out to them directly because they knew Lisa from years ago, even when it wasn't Lisa's direct responsibility ([00:15:04](#_vbiy3nmd8r21)).
* **Improving Client Transition and Account Management** Lisa suggested that a tool to easily transition communication to new account managers without disrupting workflow would be beneficial ([00:15:52](#_4e0fs7nl6y8v)). They also pointed out that many clients, including high-revenue ones like Wellsville, still lack assigned account managers, leading to a loss of the partnership relationship after projects go live ([00:16:51](#_uxq6hzl09mj4)).
* **Importance of Skilled Staff and Knowledge Transfer** Lisa stressed the need for skilled and knowledgeable staff who can "connect dots" within the company. They shared an example of an account manager who caused an issue by accepting new mids without realizing they were for an unready new SDK, highlighting a lack of internal communication and understanding ([00:17:56](#_4rzsazze5648)). Lisa advocated for an "approval by committee" safeguard for such decisions ([00:18:46](#_vphc6soybhi1)).
* **Benefits of Specialization** Lisa suggested that specializing staff members in specific areas, such as retail or home improvement, would be highly beneficial, particularly for newer employees ([00:18:46](#_vphc6soybhi1)). They believe this would allow staff to master a domain before multitasking, ultimately making processes more efficient and reducing inefficiency ([00:19:44](#_4gfvsrqd1qb7)).
* **Onboarding Process Slowdowns** Lisa noted that onboarding has become more complex and time-consuming over five years, evolving from a four-day process to one involving multiple people and more time due to increased promises to retailers ([00:20:43](#_tbv312iswk11)). They explained that sales often promise products that do not work together or require lender approval, putting the company in an awkward position ([00:21:41](#_4hrg6vltvgjn)).
* **Proposed Product Configuration Tool** Lisa proposed a "gooey interface" or a "build a bear" tool that would allow sales representatives to configure products and instantly check for compatibility with other products and lender requirements ([00:23:40](#_8cw66wo10tfe)). This tool would ideally flag issues, such as a lender not approving a specific configuration, ensuring that only deliverable promises are made to merchants ([00:24:35](#_hhtl7a55k2wm)).
* **Inefficiency in Deck Generation** Lisa identified the manual generation of slide decks as a significant bottleneck, requiring a full team's effort ([00:24:35](#_hhtl7a55k2wm)). They explained that creating these decks involves finding out what was purchased (information often not in Salesforce), building test keys, manually going through application processes, and creating multiple decks for different purposes like training and compliance, which often do not match ([00:25:40](#_418gposjwjjz)).
* **Internal Terminology and Key Building** Lisa pointed out that sales teams do not always speak the same "internal terminology" as the rest of the team ([00:26:35](#_wj5cvs66yq13)). They suggested that when a key is built, it should automatically generate a report that explains its capabilities to the sales team, ensuring clear communication about product functionality ([00:27:28](#_j5i9mc9wtuol)).
* **Lack of Urgency and Knowledge Gaps in Sales** Lisa described a critical incident where Wells Fargo had a client going live the next day, and the company was unaware ([00:27:28](#_j5i9mc9wtuol)). The sales team did not understand the urgency or the hardware/software clashes, leading to a scramble to resolve the issue within 24 hours ([00:28:34](#_ybgi979hymif)). Lisa attributed this to a lack of knowledge among the sales team, reinforcing the need for more skilled staff or tools to expedite skill development ([00:29:34](#_labqa6uuoqyc)).
* **Cycle of Mentoring New Staff and Over-promising** Lisa highlighted a recurring problem where experienced staff, like themself, spend a significant portion of their day assisting newer employees due to constant turnover and lack of knowledge ([00:29:34](#_labqa6uuoqyc)). This cycle prevents projects from moving forward and contributes to the company's tendency to over-promise ([00:30:31](#_r4uzp0yc108k)).
* **Removing the Sales Pitch and Compliance Challenges** If they could remove one step, Lisa would eliminate the sales pitch, as it often leads to over-delivery and promises that cannot be met. They also mentioned compliance as a troublesome area, noting inconsistencies in how blanket compliance is applied and how this information is communicated internally ([00:31:27](#_j2tpnfu6xl5d)).
* **Need for a User-Friendly Knowledge Portal** Lisa expressed dissatisfaction with Confluence as a learning portal, stating it is not user-friendly and lacks valuable, specific insights about lender capabilities (e.g., support for pre-qual, top-off, API integrations) ([00:32:32](#_b37xoy23les7)). They desire a system that provides instant access to relevant project details and lender specific information ([00:33:25](#_87ufs14mhfde)).
* **Custom Integrations and "General" Products** Lisa explained that historical integrations with lenders were often client-specific and not reusable for "general" home improvement or other categories ([00:34:07](#_dsga4oz5x438)). They are working to prevent this moving forward, aiming for more seamless, cookie-cutter integrations, though they acknowledged that most projects still end up being custom due to retailer requests for changes upon seeing the product ([00:35:07](#_rk6i05ajc12f)).
* **Retailer Misunderstanding of Purchases** Lisa noted that in 99.99% of projects, purchasing retailers do not fully understand what they are buying until they see it for the first time on a test key, leading to requests for changes ([00:37:10](#_napo8vwmfuvb)).
* **Card Sorting Exercise for Terminology** Tayler introduced a card sorting exercise using Figma to help define internal terminology, aiming to clarify terms for newer employees ([00:37:10](#_napo8vwmfuvb)). Lisa participated in the exercise, categorizing terms into "stage," "expectations and issues," "actions and tools," and "reporting in meta" ([00:39:07](#_k5xr75gty9t3)).
* **KYB Lookup and Data Ownership** Lisa inquired about "KYB lookup," which Tayler explained as "Know Your Business," a front-end service to reduce merchant data entry and potentially underwrite partners ([00:42:21](#_frlrvo37z713)). Lisa suggested that this data would be about the business itself, similar to TD's dealer enrollment ([00:43:43](#_nrq1s11671lm)). Lisa also emphasized the need for a system to ensure that keys are tested before being sent out, which currently is not standard practice ([00:45:00](#_4lngo3vy3g7k)).
* **Challenges with Testing in Production** Lisa highlighted the difficulty of testing in production environments, as lenders rarely permit it. They also noted that the current test system is not robust enough to replicate all lender behaviors, making it hard to predict how configurations will function in a live environment ([00:46:11](#_7v3hvrxtvqd8)).
* **Salesforce and Jira Integration and Handoff Issues** Lisa requested an integration between Salesforce and Jira, as Salesforce lacks valuable information beyond the initial stages of a project and does not alert them to duplicate merchant requests ([00:56:01](#_i9hm49m1lrep)). They also brought up consistent issues with handoffs, where departments complete tasks but fail to communicate completion or details, leading to constant inquiries and delays ([00:58:46](#_wmdf8zr8y1ix)).
* **Unsolicited Assistance and Checklists** Lisa described their role in providing unsolicited assistance to the onboarding department, often intervening when they notice non-standard elements in emails or based on their knowledge of lenders ([01:00:34](#_spnooapwlw3j)). They noted that this involves a mental checklist of what needs to be certified or compliant ([01:01:34](#_1be20fpbi4jo)).
* **Retailer Onboarding and Support** Lisa Simmers described the process of checking pre-qualification and other requirements for retailers, scheduling training, and assessing compliance or certification needs ([01:02:46](#_40p2qars2b55)). Lisa Simmers also noted that the team responsible for these tasks is overwhelmed and that their role needs to be more clearly defined and specialized to better focus on retailer interaction and dashboard setup, which is often overlooked ([01:03:48](#_5mm585aj4stm)).
* **Communication and Information Gaps** Lisa Simmers highlighted a significant problem with communication, specifically regarding the flow of information from the sales team, which Tayler Ramsay also acknowledged as a critical issue. Lisa Simmers expressed that the current tool is valuable as it helps organize information that is often difficult to access due to how busy their team is ([01:04:48](#_son3u0ry5t79)).
* **Future Tool Development and Collaboration** Tayler Ramsay outlined the next steps for the project, which include conducting more interviews, synthesizing data, and sharing the progress with a selected group, including Lisa Simmers, to ensure the tool is built correctly. Lisa Simmers expressed their anticipation for the tool's completion, emphasizing the importance of understanding the audience and seeing the project through to the finish line ([01:05:49](#_mexl27l5dq81)).

### Suggested next steps

* Tayler Ramsay will reach out to a specific person again to schedule a meeting to gather more knowledge for building the tool.
* Tayler Ramsay will conduct more interviews to synthesize all the data for building out the tool.
* The group will share the progress of building out the tool with Lisa Simmers, who will be part of the feedback group.

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📖 Transcript

Jul 14, 2025

## Merchant Onboarding UX Interviews (Lisa Simmers) - Transcript

### 00:00:00

**Tayler Ramsay:** Hey,  
**Martha Alcantelado:** Hi there.  
**Tayler Ramsay:** how are you?  
**Martha Alcantelado:** I'm finding you.  
**Tayler Ramsay:** I'm good, thanks. Just waiting on Lisa. It's just three now. She might be busy, too. She's always has something going on. She's always busy.  
**Martha Alcantelado:** Yeah,  
**Tayler Ramsay:** It's good, though. She's been here a while, so she'll probably have a lot of good information to give us  
**Martha Alcantelado:** I hope  
**Tayler Ramsay:** good  
**Martha Alcantelado:** so.  
**Tayler Ramsay:** good stories.  
**Martha Alcantelado:** I'm working with her on the test, too. She's amazing.  
**Tayler Ramsay:** She's really nice.  
**Martha Alcantelado:** Yeah.  
**Tayler Ramsay:** Like super super nice. She's a firecracker though. She'll stick up, which is good. She's awesome.  
**Martha Alcantelado:** I have to send you my notes. I'm planning on doing this by the end of the day. Just finishing some things and I can have  
**Tayler Ramsay:** sounds  
**Martha Alcantelado:** it  
**Tayler Ramsay:** good.  
**Martha Alcantelado:** ready. Okay.  
**Tayler Ramsay:** Yeah, I'm sure we'll be rewriting them a whole bunch as we do each interview because it'll bring new things into it.  
 

### 00:06:06

**Tayler Ramsay:** So, but it's  
**Martha Alcantelado:** Yeah.  
**Tayler Ramsay:** good. I have some initial notes as well. So, And like you know it's already we found like two features, right?  
**Martha Alcantelado:** Yeah. The  
**Tayler Ramsay:** But  
**Martha Alcantelado:** time tracker and the the uh spreadsheet.  
**Tayler Ramsay:** yeah, I don't know what to call it yet, but like we'll have a good name for it eventually.  
**Martha Alcantelado:** Yeah.  
**Tayler Ramsay:** It's like data input, right? It's it's it's a data input type of thing.  
**Martha Alcantelado:** Yeah.  
**Tayler Ramsay:** Did you have a good weekend?  
**Martha Alcantelado:** Yeah. I did. uh I could uh have some rest because last week I had do you know the I don't know how to say in English but the cloud practitioner certification  
**Tayler Ramsay:** Oh, I'm  
**Martha Alcantelado:** Amazon  
**Tayler Ramsay:** like, "Okay, cool." Oh, cool. Like just  
**Martha Alcantelado:** so I  
**Tayler Ramsay:** uh  
**Martha Alcantelado:** had to take the exam and I was like oh I have to study a lot but I did it I'm so happy  
**Tayler Ramsay:** That's awesome.  
 

### 00:07:18

**Tayler Ramsay:** Well, that's so good. That's very good.  
**Martha Alcantelado:** yeah  
**Tayler Ramsay:** Yeah.  
**Martha Alcantelado:** so I could rest this weekend because Last one I was like studying a lot and doing university stuff too, but  
**Tayler Ramsay:** You  
**Martha Alcantelado:** it's  
**Tayler Ramsay:** know  
**Martha Alcantelado:** finished.  
**Tayler Ramsay:** what though? It pays off. So, it's it's good though because it just gets you in that mindset to work.  
**Martha Alcantelado:** Yeah.  
**Tayler Ramsay:** You know what I mean? Cuz the only thing I could tell you from my experiences, I I'm always learning something new. So,  
**Martha Alcantelado:** Yeah.  
**Tayler Ramsay:** I'm always It's never It never stops. So, that's awesome. Yep. That's definitely the mindset you have to have to succeed in this space, I think, because it changes so fast. Hi, Lisa.  
**Lisa Simmers:** Hi. Hi. How are you, Martha? It's been a  
**Martha Alcantelado:** I'm  
**Lisa Simmers:** while.  
**Martha Alcantelado:** standing near  
**Lisa Simmers:** Good.  
**Tayler Ramsay:** Martha's helping me out, helping us out with the study. She's being Yeah.  
 

### 00:08:15

**Tayler Ramsay:** So, really great. How are you?  
**Lisa Simmers:** exhausted.  
**Tayler Ramsay:** Yeah. And it's and it's only Monday.  
**Lisa Simmers:** I know it's been an active Monday already.  
**Tayler Ramsay:** Well, hopefully this won't be too boring or too I hope I hope you see the value in it. Um,  
**Lisa Simmers:** Yeah, for sure.  
**Tayler Ramsay:** yeah. So, I I know that you have do you know ex I don't know if you know exactly what we're working on here. So, it has a few parts to it. It's the it's the merchant onboarding experience as a whole. So, it's the front-end UI for the merchants to sign up on, but  
**Lisa Simmers:** Okay.  
**Tayler Ramsay:** we're also taking all the backend processes that go through all the different departments and we're going to work on our best to automate them into like a platform, put them on a platform so they're more um reproducible.  
**Lisa Simmers:** Okay.  
**Tayler Ramsay:** So it'll help hopefully the the the goal is to help automate some of your work so that you can spend your time, you know, on other like the repetitive stuff you don't have to waste your time on is what we're trying to solve.  
 

### 00:09:24

**Tayler Ramsay:** And then and then hopefully with that we'll be able to capture richer data at at a higher level so that at any point we can kind of look at the platform and see where a merchant is at in a process or  
**Lisa Simmers:** especially  
**Tayler Ramsay:** maybe where a certain department is in the process of onboarding that merchant. It just gives better data analytics. Um you know how that is in this especially here it's  
**Lisa Simmers:** here. Yes,  
**Tayler Ramsay:** because  
**Lisa Simmers:** I  
**Tayler Ramsay:** any I right because any any kind of platform we can have that transfers knowledge like that in an automated way through like audit logs or just logs notification centers.  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** It helps with almost like we were talking about the other day. You know you just don't have the time to help the newer tenure come on and onboard them properly. But if we can transfer your knowledge in a very streamlined way where you could continue to do your job, but maybe even have more time to mentor someone coming on, you know, things like that.  
 

### 00:10:25

**Tayler Ramsay:** That's  
**Lisa Simmers:** for sure.  
**Tayler Ramsay:** Yeah. So, that's that's the hope and the goal. Um, all right. So, we're going to start it off. Uh, I know a lot of this, but I'm just going to ask it anyway for um minutes and for the Okay, great.  
**Lisa Simmers:** Nope.  
**Tayler Ramsay:** So,  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** okay. So, what is your current role and how long have you been doing it?  
**Lisa Simmers:** Oh god. Uh, current role is director of partner solutions  
**Tayler Ramsay:** That's a  
**Lisa Simmers:** and  
**Tayler Ramsay:** good one.  
**Lisa Simmers:** yeah, it's a nice one, huh?  
**Tayler Ramsay:** I like it. And then, are you there?  
**Lisa Simmers:** Yep.  
**Tayler Ramsay:** And then how long  
**Lisa Simmers:** H I guess since the spring.  
**Tayler Ramsay:** No, I meant with the company. So, you've  
**Lisa Simmers:** Oh,  
**Tayler Ramsay:** been hearing  
**Lisa Simmers:** okay.  
**Tayler Ramsay:** longer than  
**Lisa Simmers:** Five  
**Tayler Ramsay:** I  
**Lisa Simmers:** years.  
**Tayler Ramsay:** have.  
**Lisa Simmers:** Wow. Yeah.  
**Tayler Ramsay:** Yeah, I was gonna say you've you've been hearing  
 

### 00:11:21

**Lisa Simmers:** Oh,  
**Tayler Ramsay:** a  
**Lisa Simmers:** yeah.  
**Tayler Ramsay:** little  
**Lisa Simmers:** I'm over the fiveyear hump now.  
**Tayler Ramsay:** Yeah. Yeah. Yeah. Sorry. Make that one a little clearer.  
**Lisa Simmers:** Gotcha.  
**Tayler Ramsay:** Um, all right. So, could you walk me through the last merchant on boarding you worked on from the first email to go live? your experience with it. Not like, you know, not things you didn't see or touch.  
**Lisa Simmers:** My experience. So, I get some different things than I think that most people get. Um,  
**Tayler Ramsay:** That's great. Actually, that's that's what we're looking for.  
**Lisa Simmers:** exactly. all these little oneoffs everywhere. And  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** there's a really good example floating around right now actually. Um, and it's when our lenders get ahead of our retailers essentially. And there's a really good example going on right now. Uh, Wellsville is supposed to be switched to Wells Fargo  
**Tayler Ramsay:** Mhm.  
**Lisa Simmers:** as their prime on Wednesday.  
 

### 00:12:16

**Lisa Simmers:** Well, Wellsville never contacted Mercile about any of this. So,  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** uh, Wells Fargo contacted me at one point and said, "Hey, can we have a slide deck? We understand, you know, there's they're reverting to to us as a prime in, you know, 3 months or whatever the time frame was." In that time frame, the retailer never contacted us, never told us that this was going on. And unfortunately, the person who would keep checking on that from a Wells Fargo perspective went out on a medical leave. So,  
**Tayler Ramsay:** Oh,  
**Lisa Simmers:** yeah. So, um, at the same time, you know, we are in the process of completely changing the Wells Fargo experience on their behalf. And, um, when they signed these customers up to be with Wells Fargo, they knew this project was going on and they were told it would be ready by July the 16th. And of course, it is not. And here we are on July 14th. Um, so  
**Tayler Ramsay:** Now, could you talk a little bit about why that that happens?  
 

### 00:13:20

**Tayler Ramsay:** Like I know is it just because of the situation with the medical leave or is it a little bit deeper than that?  
**Lisa Simmers:** I think in this case a lot of it has to do with the medical leave, but I still don't understand why our merchant never reached out to us. Like to  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** me that's a no-brainer. That should have been Salesforce. There's nothing there. Um, they never contacted us and I don't understand why. Like I don't know if the Wells Fargo RM said something to them and they thought, "Oh, we don't have to tell Versatile or or what." So, communication issue for sure somewhere in there. Um,  
**Tayler Ramsay:** Right. with the three of you. It's almost like there's this three-way dance that you gota to and and we don't control the communication unfortunately on two parts of that, right? So, that's a big problem. Um,  
**Lisa Simmers:** yes. Yeah.  
**Tayler Ramsay:** yeah.  
**Lisa Simmers:** And we scrambled to fix it.  
**Tayler Ramsay:** Yeah.  
 

### 00:14:11

**Tayler Ramsay:** Yep. So, that's a great example, right, of it not being in our hands. It's our partner and the merchant communicating without our knowledge.  
**Lisa Simmers:** Yes,  
**Tayler Ramsay:** So if we could definitely like a solution that could just give us insight into those two speaking would be great. I don't  
**Lisa Simmers:** exactly.  
**Tayler Ramsay:** know  
**Lisa Simmers:** Or  
**Tayler Ramsay:** but  
**Lisa Simmers:** just  
**Tayler Ramsay:** yeah  
**Lisa Simmers:** have  
**Tayler Ramsay:** that's great.  
**Lisa Simmers:** Yeah. even having a requirement that you know if a merchants's making a change they have to reach out to us like they they have to follow a procedure basically each time in order for it to be effective.  
**Tayler Ramsay:** So how I'm sorry go ahead.  
**Lisa Simmers:** No, you're right. No, go ahead.  
**Tayler Ramsay:** So, how how should it work? Let me ask you this. How what tools do we use to communicate with the merchant? Is it just email? Is is there ever phone? I'm just I'm I'm playing kind of devil's advocate here. Like, are there more than just email way?  
 

### 00:15:04

**Tayler Ramsay:** Do we communicate with the merchant, with our partners?  
**Lisa Simmers:** Uh, you know, the merchants, that's a great question. You know, in the strictest sense, I try to stay out of anything that isn't custom. So, if the merchant isn't getting something that's custom from us, then I  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** usually don't get involved.  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** Um, so if they're getting something custom, then it's a project. So then I do get involved. Um,  
**Tayler Ramsay:** Mhm.  
**Lisa Simmers:** but on now you know how this place is. We've evolved a lot in five years.  
**Tayler Ramsay:** Absolutely  
**Lisa Simmers:** You know, there are customers who still reach out to me today because they knew me from five years ago, right?  
**Tayler Ramsay:** right.  
**Lisa Simmers:** So when Loveack was going to cancel their service with us, they they reached out to me because I was the person they still knew. Um.  
**Tayler Ramsay:** Interesting. And then that was through email, right? I'm assuming.  
**Lisa Simmers:** Yes. Yes.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Exactly.  
 

### 00:15:52

**Lisa Simmers:** And that still happens, especially with, you know, Elorado's converting on Wednesday, too, to Wells Fargo.  
**Tayler Ramsay:** Mhm.  
**Lisa Simmers:** And uh same with her, you know, until Chris Hearnden was hired, if she needed anything, she just reached out to me. And that really wasn't my job, but she knew me from five years ago. So,  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** she reach out  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** to me.  
**Tayler Ramsay:** So, almost a tool that could help you transition our partners and our and our merchants to because as you said, we we change so quickly around here.  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** If there was a way you could transition communication easily without breaking your flow, that'd be a great tool. It sounds like that might help your your specific problem there.  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** Um,  
**Lisa Simmers:** That and even assigning a relationship or an account manager to each client. We we still haven't covered all of them. Yeah,  
**Tayler Ramsay:** yeah. Can you talk a little bit more about that? Sorry, I got to pick at that boat.  
 

### 00:16:51

**Lisa Simmers:** sure. Sure. You know, and you know, that's why they'll reach out to me because they don't even realize we have account managers now or they don't know who their account manager is or they were never assigned one. We still have a lot of them that don't have anyone assigned to them like Wellsville. Technically, Wellsville doesn't have an account manager yet. I believe they're in the top 10 when it comes to revenue for us.  
**Tayler Ramsay:** Wow, that's interesting. So, it's almost like we lose sight of of the partnership once  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** lives.  
**Lisa Simmers:** Yes, we totally do. You know, we're trying to rectify that, you know, with Marus  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** and Chris, but yeah, historically, we absolutely lose that relationship after the project.  
**Tayler Ramsay:** What are some ways I mean obviously that you're a great person to ask this that you see like lowhanging fruit to help that situation.  
**Lisa Simmers:** Um, you know, the usual, we need we need people who are very skilled and knowledgeable on what we do here.  
 

### 00:17:56

**Lisa Simmers:** It's how you're effective. And if you're not, and there's a really good example of this today, if you can't connect dots here, you're  
**Tayler Ramsay:** Yep.  
**Lisa Simmers:** not succeed. So, we had an account manager today who didn't talk to me, who didn't talk to anyone.  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** He accepted new mids from a lender. He had them applied and he didn't realize that those mids were for the new SDK and the new integrated app that are not yet ready. And he  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** blew customer right out of the water.  
**Tayler Ramsay:** Oh, wow. And then  
**Lisa Simmers:** So,  
**Tayler Ramsay:** how did he have the ability to communicate that to someone internally,  
**Lisa Simmers:** well, actually someone else caught the errors that were flying and uh started questioning where did these come from? Why the change?  
**Tayler Ramsay:** right?  
**Lisa Simmers:** And uh yeah, we tracked it back to the account manager.  
**Tayler Ramsay:** Okay. So, we need a safeguard there.  
**Lisa Simmers:** Yes. Yes. I said, "Oh, please, please. This  
 

### 00:18:46

**Lisa Simmers:** this, you know, we need we do we need approval by committee is what we need.  
**Tayler Ramsay:** Yeah. Yeah. Again, it's it's knowledge transfer. If like we could get a snapshot of where a project is at any given moment, a lot of this a lot of that, you know, could have been caught at least earlier.  
**Lisa Simmers:** and some of it too. I mean, I I hate specialization, but  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** specializing in retail, specializing in home improvement, specializing in elective medical, I think it would be very helpful for some people, especially the newer people who  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** are you come in here and you're inundated with a variety of uh knowledge and software that's ancient and software that's brand new and you have to kind of remember all of it to really keep your bearings straight.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** But, you know, if you're newer, that is not easy. And uh there's a lot of history here now. And um I think it'd be easier if we specialized to people like, "Hey Chris H. Hearnden, you're only doing home improvement."  
 

### 00:19:44

**Lisa Simmers:** You know, now I know that doesn't jive great with sales because,  
**Tayler Ramsay:** Nice.  
**Lisa Simmers:** you know, sales is sales. Uh but from a knowledge perspective, I think it's important that they master something before they move on to multitasking like I will.  
**Tayler Ramsay:** I agree. I think that's I agree with you wholeheartedly on that one. I do. Um,  
**Lisa Simmers:** I know. I know. Anyone who's been around here for a number of years gets it.  
**Tayler Ramsay:** it's it's almost like we can minimize their iterations of going through the same things we went through  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** to get to where we are already.  
**Lisa Simmers:** And it was extremely inefficient the way we got to where we are today.  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** It's not  
**Tayler Ramsay:** But  
**Lisa Simmers:** the way  
**Tayler Ramsay:** Right. And that's what hopefully this project is a little bit working towards making things a little bit more efficient at least on onboarding merchants.  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** um when when you are on an where do you see like when we're on currently when  
 

### 00:20:43

**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** we're onboarding a merchant where do you kind of see things slow down or I don't want to say break that's not  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** a great word but just slow down to where like red flags are being thrown up and  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** if you and if you could talk of a specific specific incident that would be  
**Lisa Simmers:** Oh, sure. Um, so one thing I've noticed over the course of the years, onboarding today is not like it was five years ago. It's completely different. It  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** is a process now and it takes multiple people and it takes time. You know, we always used to say, oh, we can onboard you in four days, you know, assuming we get the credentials in that time frame. We can't do that anymore.  
**Tayler Ramsay:** Nope.  
**Lisa Simmers:** And there are a lot of reasons for it. Some are lender reasons and some are because we promise so much to the retailer now. You know, it's no longer just I need a waterfall apply waterfall and I want to run it on your Cumberland kiosks or I want a tablet link.  
 

### 00:21:41

**Lisa Simmers:** It's now I want top off with 15 tertiaries and I want you know um what other outrageous stuff do we offer these days? Pre-quall on everyone and I want a direct  
**Tayler Ramsay:** Now, how is that communicated down the chain? That's a great that's a great point. Like, so where does that start? Where does that communication start between Versatile and the customer where we're starting to allow that? And then how does it go down the chain?  
**Lisa Simmers:** Yeah, I think it starts in SA, in my opinion, it starts in sales. like  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** sales will go out and they'll do their presentation and they'll show them all this amazing stuff that we have and you know we still use that same adage that oh yeah give us you know you know four days and and that's no longer the case then sales is supposed to now open um something in Salesforce and put this information in there what all these folks are looking for from us to provide and then that's supposed to allow onboarding to build out the appropriate key to support them but  
 

### 00:22:40

**Tayler Ramsay:** Okay.  
**Lisa Simmers:** What we find a lot is that, you know, the folks that are running SA that are doing sales right now, um, they're newer and they don't always know what our products are, what our products mean, what products work together, which products don't work together, which lenders have requirements, which lenders don't have requirements. They don't understand all of that. So, they don't get enough information. They sell stuff together that shouldn't be sold together and then we have to explain that to the retailer like, "Oh, sorry. You know, we can't do this. We can't do this without your lender's approval." You know, it puts us in a really awkward position uh when we go to to build them out. And but even worse, onboarding may not even know some of these things as well. Um  
**Tayler Ramsay:** interesting.  
**Lisa Simmers:** yeah.  
**Tayler Ramsay:** So, it's like there needs to be a step where the sales builds their product that they want to present and have someone almost give it the stamp of approval. Like there should be a role that has enough knowledge that knows this, this, and this.  
 

### 00:23:40

**Tayler Ramsay:** That's  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** interesting.  
**Lisa Simmers:** Yeah. Absolutely. That way we aren't selling things, promising things that we can't deliver.  
**Tayler Ramsay:** It's almost like if we could build rules around our current products, which is very hard because it's so, but if we could, you know, in a automated way through software and build that like knowledge base that allows that sales rep to um almost run a query to see if this is allowed.  
**Lisa Simmers:** Yes, if this would go with this. Um, I often called it a gooey interface. I want a gooey interface that builds the product,  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** you know, to see if it all functions together. Um, and I know Cheyenne worked on something she called build a bear.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Uh there was also a guey interface I think to build a key. But yeah, something that you know allows them to like you said if they check these boxes this can go with this. You know there's behind the scenes logic that's saying this yes this can function with this.  
 

### 00:24:35

**Lisa Simmers:** Oh red flag the lender will not approve this red flag. You know the lender will not sit behind other lenders. You know red flag tells them what's wrong. That'd  
**Tayler Ramsay:** Yeah,  
**Lisa Simmers:** be awesome.  
**Tayler Ramsay:** that's a great idea. I love that. I think that's a great idea. If you if you had the ability, what what insights would interest you? Let me explain that a little bit. So if you could just at any point say what's a bottleneck right now or what areas are struggling for the onboarding process  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** or what are our new merchants like what insights at any given time would would interest  
**Lisa Simmers:** Um, one of our bottlenecks is all the decks that have to be required in this that are required in this place to be generated. That is a more than a full-time job. That is a a whole team's full-time job to generate decks around here to show these new experiences to the folks who are buying them. So, we desperately need the ability to generate slide decks much more efficiently than we do today by hand.  
 

### 00:25:40

**Tayler Ramsay:** Could you  
**Lisa Simmers:** Sure.  
**Tayler Ramsay:** walk me through a little bit how we do it by hand that you know of like your insight,  
**Lisa Simmers:** Oh, yeah. Yeah. So, you know how we do it? We have to first first we have to find out what it is they bought because that information isn't in Salesforce always.  
**Tayler Ramsay:** right?  
**Lisa Simmers:** From from there, we have to build the test key to support that. And um then from there somebody takes that test key and they by hand go through the application process and whatever else they've purchased from them if from us if it's funding authorization all that stuff.  
**Tayler Ramsay:** You  
**Lisa Simmers:** Um  
**Tayler Ramsay:** know what department does that? Sorry.  
**Lisa Simmers:** oh sure you know where we've pushed it to now the BAS  
**Tayler Ramsay:** Okay. Okay. Keep going. Thank you.  
**Lisa Simmers:** because I hate it. Um, but kind of concurrently too, then training also needs a deck to train and the training deck doesn't always match with what needs to be submitted to compliance.  
 

### 00:26:35

**Lisa Simmers:** So, it's a different deck. So, there you are. Now, we're creating two different decks and generally speaking, two different people are creating them. And then  
**Tayler Ramsay:** with  
**Lisa Simmers:** two,  
**Tayler Ramsay:** three different tasks in mind.  
**Lisa Simmers:** yes.  
**Tayler Ramsay:** One one focused on getting it out the door, one focused on compliance and  
**Lisa Simmers:** Yep.  
**Tayler Ramsay:** safety.  
**Lisa Simmers:** Mhm. And two, I will say again, we're still having the issue where what we create on that test key may not match what sales thinks they sold or what sales did sell. Um,  
**Tayler Ramsay:** Oh, that's interesting. How does that happen?  
**Lisa Simmers:** again, I think it's because sales doesn't always know how to speak the language that uh the rest of the team is working within. They  
**Tayler Ramsay:** Our  
**Lisa Simmers:** don't  
**Tayler Ramsay:** internal like our internal terminology.  
**Lisa Simmers:** Yes. Yep.  
**Tayler Ramsay:** Interesting. So almost if there was a way we could build the key that in the same way when we build the key it you might have already said this and I might be just reiterating  
 

### 00:27:28

**Lisa Simmers:** Hello.  
**Tayler Ramsay:** what you said but builds a report that allows the sales to know what that key can do like productwise  
**Lisa Simmers:** Yes. Yes. Mhm.  
**Tayler Ramsay:** you're  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** way way better. Um but I'm just trying to work it out in my head a little bit. That makes like that sounds like a solvable problem is what I'm thinking. Like if  
**Lisa Simmers:** No.  
**Tayler Ramsay:** if at time we build the key, this is that's interesting. That's so interesting. Um, thank you. Can Okay, we're going to move on a little bit. So, we're going to talk about pain points a little bit. Can  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** you tell me about the last time you had to chase either a lender or a merchant or even someone internally just to get something that you needed to finish your process?  
**Lisa Simmers:** I can do you one better. Um, got a call from Wells Fargo on June 30th.  
**Tayler Ramsay:** Yep.  
**Lisa Simmers:** They had a client that was with Versatile that was going live on July 1st and we didn't know about it.  
 

### 00:28:34

**Tayler Ramsay:** Oh, wow.  
**Lisa Simmers:** and they're on legacy kiosks that have been upgraded to our newer versioning. So, of course, they can't run Wells Fargo because of the SD or the uh integrated app in the redirect doesn't work on our legacy kiosk. Um, so we had to solve for that literally within a matter of 24 hours basically figure out how to get this current client of ours up and running with Wells Fargo within 24 hours. Um, that one I saw, in my opinion, I don't think our sales team understood at all what was going on there because the sales team was working with Wells Fargo at one point and  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** I don't think they understood the urgency, the timing or the hardware and software clashes that were going on at that time. Um,  
**Tayler Ramsay:** And they were just put on call. I mean, this is this is just me asking at this point. So, they were just put on a call with our lender and just kind of left to their own devices. It sounds like  
 

### 00:29:34

**Lisa Simmers:** exactly. Exactly. It wasn't until a set of ears came running in, you know, rolling into the room that understood what was being talked about that the red flags went up.  
**Tayler Ramsay:** wow. It It's just knowledge. It It just keeps coming back to knowledge.  
**Lisa Simmers:** Yep.  
**Tayler Ramsay:** Um  
**Lisa Simmers:** It does. And that's why I keep harping on skilled staff members.  
**Tayler Ramsay:** Yeah. Yeah. Or tools that allow us to skill them quicker, right?  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** And  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** it that doesn't drain on other employees that have or other co-workers that have to do their tasks.  
**Lisa Simmers:** Right. Because you know, think about it and you know, I I'll tell you this because you know, I know I've certainly talked to other people about it  
**Tayler Ramsay:** Sure.  
**Lisa Simmers:** and this isn't like this is not a negative. This is just a this is how it is. Um  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** we have a I have a great deal of difficulty keeping a project moving because you know the new people are always calling me looking for assistance because they don't know, they don't  
 

### 00:30:31

**Tayler Ramsay:** Right.  
**Lisa Simmers:** understand, you know, they need help. So I spend threequarters of my day working with them and getting their projects moving along where mindset spin and suffer.  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** Um we have to get out of that that that cycle or you know we're never going to move forward. And it hasn't helped that you know our people just keep have as you and I have talked about your other project uh people keep turning over. So  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** first first it was Davinport and Josh now it's Scott and Chris you know it's just always someone that we're trying to teach or mentor or move along and um  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** yeah that has to stop or we're not going to we're never going to deliver on time some of these other other things. Plus we do overpromise. You know that we are  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** really good at that.  
**Tayler Ramsay:** Yeah. And that's a thread you hear throughout every department that they deal with that repercussion. Um, if you had a magic wand, I love this question.  
 

### 00:31:27

**Tayler Ramsay:** What step would you remove tomorrow from the onboarding merchant process?  
**Lisa Simmers:** This is going to sound awful, but right now it's sales pitch.  
**Tayler Ramsay:** Okay. Hey, no, it's it's important.  
**Lisa Simmers:** That's where the trouble starts.  
**Tayler Ramsay:** Yeah, it's the overd delivery.  
**Lisa Simmers:** The the other troublesome part is compliance. And we've talked about that over the years as well. You  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** know, in some cases we have a blanket compliance for certain things, but in other cases, you know, that's not possible with some of the lenders. Um,  
**Tayler Ramsay:** How  
**Lisa Simmers:** so  
**Tayler Ramsay:** do we communicate that internally?  
**Lisa Simmers:** good question. I don't know in the sense that, you know, I'm not sure how anyone keeps track of it outside of me.  
**Tayler Ramsay:** Interesting.  
**Lisa Simmers:** Yeah, good question.  
**Tayler Ramsay:** Interesting. So, how obviously you get interrupted then? How what like what does that look like? just emails back and forth. Slack.  
**Lisa Simmers:** Correct. Both. Yep.  
**Tayler Ramsay:** Yeah.  
 

### 00:32:32

**Lisa Simmers:** constantly  
**Tayler Ramsay:** It's almost like we need a learning portal.  
**Lisa Simmers:** we do, but I'll tell you right now, I hate Confluence. I think it's a waste of space.  
**Tayler Ramsay:** Yeah. Yeah. Yeah.  
**Lisa Simmers:** It's not user friendly, and I just even the the current setup that support put out there, I'm like, this isn't very helpful in the long run uh for everyone. It's a little bit geared towards them and it's basic information and in the long run we don't need the basic information. I don't need to know that, you know, Joe Schmo worked on project one. You know,  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** I need to know if this lender can support pre-qual or if this lender is  
**Tayler Ramsay:** Those  
**Lisa Simmers:** running with top off or if this lender is doing this, that or the other. I need to know what projects were worked on and I need to know what those projects were, not just some title that doesn't mean anything to it. You know, it's it's it's not  
**Tayler Ramsay:** are insights.  
 

### 00:33:25

**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** Those are the insights that you care about.  
**Lisa Simmers:** Exactly.  
**Tayler Ramsay:** That's great. Those would be the things that you want to just be like, I want to see this right now.  
**Lisa Simmers:** Yes. Exactly. Do they do staged funding? Do they do funding? Do they have an API for this? Do they not have an API? Are we integrated with that API or not? Because just  
**Tayler Ramsay:** Yep.  
**Lisa Simmers:** because we uh integrate with a lender doesn't mean we integrate with all of their APIs. And  
**Tayler Ramsay:** So  
**Lisa Simmers:** just  
**Tayler Ramsay:** now  
**Lisa Simmers:** because  
**Tayler Ramsay:** what what does that usually look like? So when we're saying that I just I'm going to slow you down a little bit on that because you said about a thousand things that were great. So I just want at least one of them. When we're communicating that, what does that look like? Because I know that experience quite well when we're trying to go back and forth with that communication.  
 

### 00:34:07

**Lisa Simmers:** good question. Um, so usually what happens and we're trying to get out of this out of this groove. Usually what happens is when we integrate with a lender,  
**Tayler Ramsay:** Sure.  
**Lisa Simmers:** they're coming here for a specific client. And oftent times um they would come here specifically, let's say for Westhore Home. Wore home is customized. Uh it's not general home improvement. It's a creature unto itself, so to speak.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Uh so they would do the integration and we'd be up and running with Westshore Home, but they wouldn't that lender would not be usable on General Home Improvement. So they couldn't be used anywhere else  
**Tayler Ramsay:** Sorry.  
**Lisa Simmers:** and or we'd have to do a whole second basically a second project to make them compatible with everything else. So  
**Tayler Ramsay:** Yep. No. No. Go.  
**Lisa Simmers:** So one of the things you know Cheyenne and I have been working on is not allowing that to happen moving forward.  
**Tayler Ramsay:** Right. Right.  
**Lisa Simmers:** But um yeah it's it's it's not foolproof.  
 

### 00:35:07

**Lisa Simmers:** Um, great example. We just finished Water Crest. Um, they came here specifically for Leaf.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Um, just as we were finishing the integration, they asked if they could go up onto Refloor before LEAF and we said sure. Uh, but we did end up making  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** adjustments to the code to satisfy reffloor uh, in advance of even leaf. So, while we didn't have as bad a situation as we've had with Westshore and General Home Improvement, nothing is seamless. You know,  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** everything nothing is cookie cutter. And I know sales doesn't want to hear that. I know, you know, even upper management doesn't like to hear that. We are not a  
**Tayler Ramsay:** Sure.  
**Lisa Simmers:** super white label. We are not um you know, a plus, you know, 1 plus 1 is is equal to one. It's two  
**Tayler Ramsay:** Right. Right. So, I just wanted to explain that a little bit just for reference. So, when we say custom, we we try to simulate from custom and then I I always say default, but that's not what it we call it internally.  
 

### 00:36:17

**Tayler Ramsay:** What were you calling it again? I'm sorry.  
**Lisa Simmers:** um general. We were calling  
**Tayler Ramsay:** general,  
**Lisa Simmers:** like general home improvement, general elective medical.  
**Tayler Ramsay:** right? And that's where we're trying to create a repetitive cookie cutter  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** product.  
**Lisa Simmers:** Yes,  
**Tayler Ramsay:** And internally, that's what we want. Realistically, they're all custom, unfortunately.  
**Lisa Simmers:** they are. Mhm. They are. And I'll tell you why, too. As soon as we're done with the the effort and the  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** customers to look at it, they're like, "Oh, where's this? Here  
**Tayler Ramsay:** Sure.  
**Lisa Simmers:** we go. I can do it again. Let's change it.  
**Tayler Ramsay:** Now, why does that happen? Is that happen because of requirements upfront with sales or like where like we're into the project and finding out, you know, we needed A, B, and C. Where is it?  
**Lisa Simmers:** Combination of things, but the one that irks me the most is that the purchasing retailer does not even realize what they're buying.  
 

### 00:37:10

**Lisa Simmers:** Um, they  
**Tayler Ramsay:** Oh.  
**Lisa Simmers:** don't understand it's not what they want until they see it for the first time in black and white. and not in that sales presentation on that test key is the first time they're really seeing what they purchased.  
**Tayler Ramsay:** That's interesting.  
**Lisa Simmers:** Oh yeah. And they're like, "No, no, no. That's not what we wanted at all." Well, that's what you told sales you wanted.  
**Tayler Ramsay:** If I ask you for a percentage, what would you say hap how many does that happen on projects like?  
**Lisa Simmers:** 99.99  
**Tayler Ramsay:** Wow. Yeah. Okay, that's a good answer. All right. I sent you a link earlier. You might got an email. It's for Figma. Fig jamfigma.  
**Lisa Simmers:** Okay.  
**Tayler Ramsay:** It's it's just this little exercise. It's so it's for what it does is we're trying to create figure out terminology. Actually, we've talked a lot about it. It's we have a lot of terminology we use internally that a lot of the new tenure don't understand like we've talked about a lot in this conversation.  
 

### 00:38:07

**Tayler Ramsay:** And what this is called a card sorting exercise and  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** and once you jump in there, I'll explain it a little bit better, but it's terms that you move the term and then there's four separate groups that one of that term can belong to internally and then you just move it to the group you think it belongs to. It's not hard, I promise. And there's no wrong answers at all. So,  
**Lisa Simmers:** When was  
**Tayler Ramsay:** it's  
**Lisa Simmers:** the  
**Tayler Ramsay:** funny.  
**Lisa Simmers:** link?  
**Tayler Ramsay:** What's that?  
**Lisa Simmers:** When was the link?  
**Tayler Ramsay:** Oh, I thought I sent it earlier today.  
**Lisa Simmers:** Right.  
**Tayler Ramsay:** Maybe. Let's see here. Thought I did. I'll just send it a different way. How was your weekend?  
**Lisa Simmers:** Oh god, it flew by.  
**Tayler Ramsay:** Yeah, I usually do.  
**Lisa Simmers:** And you you'll understand this, but Martha may not. I am so tired of the rain. It's  
**Tayler Ramsay:** Oh  
**Lisa Simmers:** like  
**Tayler Ramsay:** yeah.  
 

### 00:39:07

**Lisa Simmers:** monsoon season here.  
**Tayler Ramsay:** Yeah. Nonstop right now. It's  
**Lisa Simmers:** Just buckets of rain.  
**Tayler Ramsay:** my garden is devastated. All the flowers are just crushed. Gone.  
**Lisa Simmers:** Oh, it's just it is way too soggy.  
**Tayler Ramsay:** Yeah. I live behind I have a wet land behind me. So it it gets it gets wet around here, too. It's crazy.  
**Lisa Simmers:** Here. Yep, there it is.  
**Tayler Ramsay:** Awesome.  
**Lisa Simmers:** Got it.  
**Tayler Ramsay:** Now, it might make you like look like you're signing up. All you're doing is creating a user. It's for It's a versatile account. So, Oh, there you are. You're right.  
**Lisa Simmers:** Oh, I use Pigma.  
**Tayler Ramsay:** All right. So, let me explain the stages real quick.  
**Lisa Simmers:** All righty.  
**Tayler Ramsay:** So, the groups I mean the first one is called stage. So, what that would mean is the term refers to something that has to do with reflecting where the merchant is in the process at any given moment.  
 

### 00:40:16

**Tayler Ramsay:** That would be like the stage it's at. Um,  
**Lisa Simmers:** Okay.  
**Tayler Ramsay:** expectations and issues would be anything that you see as like a bottleneck or timesensitive, something like that would cause a flag. Uh, actions and tools that'd be anything that's like a hands-on task or like a configuration.  
**Lisa Simmers:** Oh, okay.  
**Tayler Ramsay:** So, it creates like an artifact. And then reporting in meta is actually actually creates artifact reports and metadata audit logs anything like that. That would be reporting in meta. So then if you don't mind all I would have you do is are you able to grab the cards and move them? You  
**Lisa Simmers:** Yeah,  
**Tayler Ramsay:** should  
**Lisa Simmers:** sure.  
**Tayler Ramsay:** be able to. And then so if you can grab a card and then move it to a group and kind of just talk out loud your reasoning for putting it in that group. So, like for instance, if you grab pipeline, you might move it to stage and  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** explain why you want it.  
 

### 00:41:12

**Tayler Ramsay:** You think it belongs there. That's  
**Lisa Simmers:** Oh,  
**Tayler Ramsay:** that's about how it goes.  
**Lisa Simmers:** all right. That's easy enough, I think. So, pipeline. I agree. That's definitely a stage.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Start editing. Hold on here. Oh, tell your admins you'd like Big Jam.  
**Tayler Ramsay:** Yeah. I'm sorry. I knew I was going to get you.  
**Lisa Simmers:** Eventually, huh? Yeah. I don't know. Enjoy Fig Jam for up to three days while we review your Are you just supposed to drop it? Can you see my screen when  
**Tayler Ramsay:** Yep.  
**Lisa Simmers:** I do that?  
**Tayler Ramsay:** You're doing great. Yeah.  
**Lisa Simmers:** Okay.  
**Tayler Ramsay:** So, we saw you drop pipeline in a stage and then  
**Lisa Simmers:** Expectations and exception and issues was bottlenecks and timesensitive. Correct.  
**Tayler Ramsay:** Yes. And there's no wrong answers. That's the one.  
**Lisa Simmers:** No, no, there's not.  
**Tayler Ramsay:** So you moved lender credentials to exceptions and issues.  
 

### 00:42:21

**Lisa Simmers:** Yeah, mostly because they're time sensitive. Uh,  
**Tayler Ramsay:** Okay,  
**Lisa Simmers:** you've  
**Tayler Ramsay:** that makes  
**Lisa Simmers:** got to get Yeah, you got to get out ahead of those or you won't have them in time.  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** Um, that needs to happen back here.  
**Tayler Ramsay:** That makes sense. Lender selection on stage. I I think that makes perfect sense.  
**Lisa Simmers:** We also need to know this back here.  
**Tayler Ramsay:** Mhm.  
**Lisa Simmers:** What's KYB lookup?  
**Tayler Ramsay:** Great, great question. Know your business. So, I'm actually pause this real quick so I can explain that to you. That's part of the front end of this. So, we're hoping to reduce like 30% of the fields that a merchant will have to fill in. What  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** they'll do is give us about seven pieces of data and  
**Lisa Simmers:** Mhm.  
**Tayler Ramsay:** then a service that we will partner with called Know Your Business will do a lookup based on all the information they have resources to. But, so that's what that is, but they'll also be able to underwrite if we want to use that as a service for maybe our partners.  
 

### 00:43:43

**Lisa Simmers:** So  
**Tayler Ramsay:** So,  
**Lisa Simmers:** in this instance that data would be information about the business itself, not what  
**Tayler Ramsay:** Great.  
**Lisa Simmers:** they're  
**Tayler Ramsay:** Yep.  
**Lisa Simmers:** buying from us. Okay. That was kind of like TD's dealer enrollment.  
**Tayler Ramsay:** Exactly. That's exactly what it is. Yep. That's  
**Lisa Simmers:** Well,  
**Tayler Ramsay:** great.  
**Lisa Simmers:** then that's going to be a stage.  
**Tayler Ramsay:** Yeah. You're right.  
**Lisa Simmers:** All right, let's see. And you said, I'm not so worried. I usually drop out when we get to reporting  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** act actions. Well, a ticket is timesensitive too stipulations in the sense of lender stipulations that need uploaded.  
**Tayler Ramsay:** Yep. agree  
**Lisa Simmers:** config template. That's important. That's an action really in the long run.  
**Tayler Ramsay:** with that.  
**Lisa Simmers:** Go down.  
**Tayler Ramsay:** You're gonna get it down there. I  
**Lisa Simmers:** I  
**Tayler Ramsay:** can  
**Lisa Simmers:** ran  
**Tayler Ramsay:** help.  
**Lisa Simmers:** out of space on the monitor  
 

### 00:45:00

**Tayler Ramsay:** I can help.  
**Lisa Simmers:** for visioning. Um, oh, so we have this for data, too.  
**Tayler Ramsay:** Yeah. So, that's kind of repetitive. I apologize. There's some in here that are repetitive. I  
**Lisa Simmers:** That's all right.  
**Tayler Ramsay:** Yeah,  
**Lisa Simmers:** We'll  
**Tayler Ramsay:** I  
**Lisa Simmers:** just  
**Tayler Ramsay:** need to  
**Lisa Simmers:** throw  
**Tayler Ramsay:** clean  
**Lisa Simmers:** it in  
**Tayler Ramsay:** that.  
**Lisa Simmers:** that one.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Uh, this is really important, right, Martha? Uh, we're going to call that an action. That's the other thing I noticed, too. We we don't really check our work before we put it out there. Um,  
**Tayler Ramsay:** talk a little bit about that at what stage.  
**Lisa Simmers:** any of them.  
**Tayler Ramsay:** Okay, that mean okay no that's important especially for this.  
**Lisa Simmers:** Yeah, we should never send a key out that hasn't been tested. And we don't do that. We don't test them.  
**Tayler Ramsay:** So almost like a stage where we're provisioning that key that's also going to help keep our salespeople knowledge checked that we should test it that I mean that key could become way more important.  
 

### 00:46:11

**Lisa Simmers:** It could be. Um, one of the problems that we have and it's a unique problem is that a we can't test in production. Lenders won't have it. There's I've only ever tested with a lender in production two times in five years and they did it kicking and screaming the first time.  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** Um we can't do that. So it becomes kind of um you hope you built the key right and you give it to them.  
**Tayler Ramsay:** Or we  
**Lisa Simmers:** uh  
**Tayler Ramsay:** have a mimic of our production system running. I  
**Lisa Simmers:** which is  
**Tayler Ramsay:** mean,  
**Lisa Simmers:** not complete and you know Bill and I have talked about that in the past and we both would love to see a system that was more robust in replicating the lenders.  
**Tayler Ramsay:** yeah.  
**Lisa Simmers:** We just don't have that. Um and you know how our test system is  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** you know you don't always get the experience that you you thought you signed up for with the way the key was configured.  
 

### 00:47:06

**Lisa Simmers:** And you don't know it's even wrong unless you really know how things function here. And um  
**Tayler Ramsay:** It's like a double-edged sword. You almost can't test it. It's we want to test it, but how  
**Lisa Simmers:** how how how do you replicate all these lenders? And you know we can't even you know we can't even generally test all of our lenders in a cascade together because their test systems and our test systems all require different data to be successful in in testing.  
**Tayler Ramsay:** right  
**Lisa Simmers:** So we  
**Tayler Ramsay:** right.  
**Lisa Simmers:** can't even really test it. We just know it'll work when we put it all together.  
**Tayler Ramsay:** That's interesting.  
**Lisa Simmers:** Scary.  
**Tayler Ramsay:** I mean, but if there was a way that we could have it 80% mimic, right? Like based on history, based on past implementations, something like that. I'm just trying to talk through  
**Lisa Simmers:** That's  
**Tayler Ramsay:** I'm  
**Lisa Simmers:** how  
**Tayler Ramsay:** sure  
**Lisa Simmers:** we do  
**Tayler Ramsay:** that  
**Lisa Simmers:** it. Yeah, that's how we do it.  
 

### 00:48:00

**Tayler Ramsay:** yeah,  
**Lisa Simmers:** and do that down here.  
**Tayler Ramsay:** this is great. This is exactly what we needed. So then what we're going to do is use this as a tool to look as a whole once everybody from the different departments and it'll help us to see where like there's communication breakdown you know things like that  
**Lisa Simmers:** Yeah. Um I guarantee you like supports is going to look different than PMO. It's going to  
**Tayler Ramsay:** right  
**Lisa Simmers:** look different than onboarding is going to look different than sales. There's no doubt  
**Tayler Ramsay:** but  
**Lisa Simmers:** in  
**Tayler Ramsay:** if we could get that closer I mean the closer and closer we get that more unified we could be in that communication. It's hard especially going remote. I mean that's another challenge in itself.  
**Lisa Simmers:** you know for me it's not such a big deal. I mean I worked remote before Versatile so in  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** software.  
**Tayler Ramsay:** I guess for the newer people who need that trial,  
**Lisa Simmers:** Yeah.  
 

### 00:48:59

**Tayler Ramsay:** I met more like there's  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** no more like, you know, picking things up in the office, especially  
**Lisa Simmers:** Correct.  
**Tayler Ramsay:** here where things move so fast.  
**Lisa Simmers:** Correct.  
**Tayler Ramsay:** Yeah,  
**Lisa Simmers:** Now, I will say some of my best days were spent sitting in front of Alec and Bill in the office during COVID. And that's, you know, I learned a lot in that  
**Tayler Ramsay:** you  
**Lisa Simmers:** time frame.  
**Tayler Ramsay:** do. You do. It's just how it h, you know. And um I'm sorry I just got Yeah, I agree 100%.  
**Lisa Simmers:** Yeah, I think at one point too and I think I even told Josh that at one point and he's like, "Well, you know, why why would you stop coming in then?" I said, "Well, because I learned everything I needed to learn, you know,  
**Tayler Ramsay:** Nice require it for the first year everyone. But then the problem is everyone they need to learn from don't aren't going to  
**Lisa Simmers:** doesn't  
**Tayler Ramsay:** be there.  
**Lisa Simmers:** hear anymore." Exactly.  
 

### 00:49:49

**Lisa Simmers:** We're scattered across the country and and halfway  
**Tayler Ramsay:** Yeah,  
**Lisa Simmers:** around the world now, too.  
**Tayler Ramsay:** it's like it's it's almost I think we can solve it virtually with just a little bit of effort, but who knows?  
**Lisa Simmers:** Right.  
**Tayler Ramsay:** It would have to be a team effort.  
**Lisa Simmers:** What the heck is save and continue supposed to represent?  
**Tayler Ramsay:** So, all right. For me, and I'm not supposed to, but for me, that'd be like an action.  
**Lisa Simmers:** Me, too. That's where I was going to put it, but I was like,  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** well, maybe it means something different.  
**Tayler Ramsay:** Right. To me, it has to do with a user interface. So it means an action, but yeah, to to someone in sales, it probably doesn't. So  
**Lisa Simmers:** Right. Right. And to me, this just screams Jira. So, who knows what they'll say. Funny. I'm going to put multi-step wizard with reports because to me, a report should be a wizard essentially.  
 

### 00:50:43

**Tayler Ramsay:** I agree with that.  
**Lisa Simmers:** Is there a reason why SMB is behind merchant?  
**Tayler Ramsay:** Just small business. Oh,  
**Lisa Simmers:** Oops.  
**Tayler Ramsay:** that's it. You did it. Thank you. That wasn't bad, right? It's not too bad.  
**Lisa Simmers:** No, no, no. Not bad. It's just Yeah, you kind of look at him and you're like,  
**Tayler Ramsay:** Yeah, that's what it's supposed to be. That's great. It's a  
**Lisa Simmers:** no.  
**Tayler Ramsay:** thought process. It's a It's like a thought project. Uh,  
**Lisa Simmers:** Sure.  
**Tayler Ramsay:** so all right, just got a couple more questions. Um, we're going to talk about edge cases.  
**Lisa Simmers:** Oh, my favorite.  
**Tayler Ramsay:** Can you describe the most complicated on boarding you ever handled?  
**Lisa Simmers:** There's been two of them.  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** The one never went live. Luther Sales, you might remember that name.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** And uh Broad Rivers was was very difficult as well.  
**Tayler Ramsay:** Can you talk a little bit about it?  
 

### 00:51:47

**Lisa Simmers:** Um, well, we won't even worry about Luther. That was a nightmare.  
**Tayler Ramsay:** Sure.  
**Lisa Simmers:** Uh, Broad River. Broad River has two primes, two or three secondaries, three tertiaries. They have meet the sale. They have prequels here, pre-qualls not there. They have this lender will only respond if this lender declines, but if they no offer, then they won't be in that position. They had a very intricate web approach to the waterfall that was not our standard. You know what our standard waterfall has been historically? It's prime declines, go to secondary. Secondary is running in pre-qual. If there's no offer there, you go to the tertiary LTO.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** This this was not that. This was a spiderweb of  
**Tayler Ramsay:** Now,  
**Lisa Simmers:** all kinds  
**Tayler Ramsay:** how did they work that out up front or did they work that out in in development?  
**Lisa Simmers:** a mostly a combination. We knew it was going to be not standard. We knew it was custom.  
 

### 00:52:45

**Lisa Simmers:** We  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** did not know all the requirements when we started the project itself.  
**Tayler Ramsay:** Okay. How could a new system of supported that type of project do you think in in your view like  
**Lisa Simmers:** Well, that's a little bit of a double-edged sword because I'm thinking, okay, if you give a form to a retailer like Broad River who wants everything and  
**Tayler Ramsay:** Mhm.  
**Lisa Simmers:** anything,  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** they can ask for it, but the question is, will their lender approve it? Um, you know, lenders do not play nice together at times, as a matter of fact,  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** for the time. And  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** if you have two primes, um, oh, and they wanted a 50-50 coin toss on the on the prime lenders, so they would rotate basically, which is not rotate, but literally coin toss, selecting which prime goes first to the cascade. Um  
**Tayler Ramsay:** Now, did they have any pool? Like were I I Were they big like  
**Lisa Simmers:** yeah, they did.  
 

### 00:53:42

**Lisa Simmers:** Um they had some pull and they did get their way. Um the lenders, the two primes did finally come to agreements on how they would be used like that mostly because they one wanted to win over the other so to speak and you know the other one would be dismissed at some point.  
**Tayler Ramsay:** Sorry.  
**Lisa Simmers:** But they are still running with all of the lenders that they they started with. So, um, yeah, you know, giving giving that retailer a form and saying, "Fill out what you want here," could be very dangerous because that form would still need to have the you would still need to have the ability to to discern if the lender will even approve what they're asking for and if their contracts with their lenders will allow what they're asking for.  
**Tayler Ramsay:** So it would take a per a human effort you're saying. I mean there would have to be communication  
**Lisa Simmers:** Yeah, unfortunately um probably I mean if you try to put it on a form there has to be a disclaimer that you know we have to make sure that your contract with you know synchrony says that you can have a direct to tertiary those types of things.  
 

### 00:54:49

**Tayler Ramsay:** So in that case, now this is just me talking out loud. In that case, almost like a system that can notify our partners for us on automated like when a rule hits and you know what I mean? Um  
**Lisa Simmers:** Yeah, yep. I see you've selected you want direct to tertiary. Your prime lender is Synchry. Does your contract with Synchry allow for a direct to tertiary? The answer to that is going to be no. Synchry says no every time.  
**Tayler Ramsay:** Right. But to just make it look good like contact your or something to automate  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** that communication and and just set those expectations.  
**Lisa Simmers:** Mhm. Yeah, exactly.  
**Tayler Ramsay:** Interesting. That's great. Um All right. If this tool, magical tool was launched tomorrow, what's the first training or cheat sheet you'd ask for?  
**Lisa Simmers:** I don't know that I need training. So, I have a feeling a lot of that s\*\*\*'s coming out of my brain.  
**Tayler Ramsay:** But you still need how to learn.  
 

### 00:56:01

**Tayler Ramsay:** Okay. How about you need to know how to use the system?  
**Lisa Simmers:** Yes. But, you know, I work in software. I'll figure it out.  
**Tayler Ramsay:** I know. I  
**Lisa Simmers:** I think  
**Tayler Ramsay:** You're awesome.  
**Lisa Simmers:** I  
**Tayler Ramsay:** There's  
**Lisa Simmers:** think  
**Tayler Ramsay:** awesome.  
**Lisa Simmers:** I think the question or the bigger question there is just making sure that it's solid. That would be my thing. I want to  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** make sure it was right. like, "Did  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** you did you get this? Did you get this? Don't forget this about this lender. Don't forget that." Um, I think that'd be more of my crux than anything.  
**Tayler Ramsay:** Okay. Um, is there anything we didn't cover that you think is critical for like a merchant onboarding, especially internally?  
**Lisa Simmers:** Uh, couple things. Yes. So, uh, one big ask I have, I want to see Salesforce and Jira linked together. if we're going to use Salesforce, which I don't like,  
 

### 00:56:49

**Tayler Ramsay:** Okay.  
**Lisa Simmers:** um I  
**Tayler Ramsay:** Why  
**Lisa Simmers:** don't  
**Tayler Ramsay:** don't  
**Lisa Simmers:** think  
**Tayler Ramsay:** you like it? I have to ask. Why don't you like it?  
**Lisa Simmers:** um it doesn't have information in it that is valuable to people beyond the beginning of the process.  
**Tayler Ramsay:** So, our internal knowledge it doesn't it doesn't. Is that what you mean?  
**Lisa Simmers:** Yeah. Um you  
**Tayler Ramsay:** Sure.  
**Lisa Simmers:** know, I don't need to know that the salesperson contacted Joe at Joe's Furniture. I don't give a darn. Um, I need to know what Joe's company wants. Um, and in my experience, that's about all that ever hits Salesforce. And that's fine. Salesforce is Salesforce. It's not Jira. Jira is where we put our requests, our stories, and our requests for development. So, if um, and two, I think, well, no, they'll never I'm not going to teach the sales  
**Tayler Ramsay:** Say it.  
**Lisa Simmers:** to read.  
**Tayler Ramsay:** Say  
**Lisa Simmers:** I'm  
**Tayler Ramsay:** it.  
 

### 00:57:40

**Lisa Simmers:** not not teaching the front end how to read Jar. Forget it. Um, but it would help us keep track. Like I know I too like often get um requests from the lenders about retailers that I don't realize are already in Salesforce, but there's no way for me to see that. You know, there's no way for me to be alerted um that hey, it came in their door and it's coming in my door as well. Um  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** there's a big disconnect there. Um and uh the way I track lenders even I track lenders requests in Jira um as our tracking mechanism and for pushing over to development should that be required. But um it would be nice that you know if I type in Morris, Morris would flag me something in Salesforce right away and say take a look here. Um that would be so nice. Right now I do an email blast. Who the hell knows Morris? Who's working on it?  
**Tayler Ramsay:** Oh, okay. And then how did you hear about Morris in the first place?  
 

### 00:58:46

**Tayler Ramsay:** It just popped up in your Jira. Okay.  
**Lisa Simmers:** Yeah. Yeah. Yeah. Or it came out of a lender call like, "Hey Morris, what are you doing?  
**Tayler Ramsay:** Oh, interesting. Okay.  
**Lisa Simmers:** I'm not doing  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** anything."  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** Uh, you said there was a couple things. Is Is there something?  
**Lisa Simmers:** Um that's the big one I want is Salesforce and Jer integration. And um Cheyenne and I have talked about that one. Um the other thing that we have a lot of issues with around here  
**Tayler Ramsay:** Mhm.  
**Lisa Simmers:** is like handoff and pronouncing the handoff. Um you know and I get this from everywhere not not just sales not just onboarding but even development like they'll complete their task but they won't tell you they completed their task.  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** How am I supposed to know? You know, so I end up slacking or emailing or asking, you know, did this get done? Are you done?  
 

### 00:59:40

**Lisa Simmers:** Can I have this now? Is is it in a release? Is it not in a release? Did it go? What do you mean it's in production? What's the configuration property? No one tells you they're done. No one tells you what they did. And you have to do 50 questions to figure out what's next.  
**Tayler Ramsay:** So, does Jira create that friction or is it that it's not being used correctly? It sounds like it's not being used correctly.  
**Lisa Simmers:** Yeah, it's not being used correctly. And two, that's just development also in that is the front end is onboarding even like uh what did I ask today? Uh I saw something come in related to Elorado that they sent in last week, but no one claimed it and owned it. So I had to ask today, hey, is anyone running with this? We  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** just we need to show ownership and we need to show who's got it, who's running with it, who's going to bring it across the finish line.  
 

### 01:00:34

**Lisa Simmers:** And everyone has to be able to take something across the finish line. Like you can't just stop.  
**Tayler Ramsay:** No, I I I agree with that. When you say front end, do you just mean like sales and upfront and the process?  
**Lisa Simmers:** Yeah, for the most part, uh, sales onboarding, configuration. Now, configuration, I I'm solid with configuration.  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** Straightforward. You give that manager and your configuration is going to get done.  
**Tayler Ramsay:** Right. How about this? Can I know I should have Could you just walk me through the process as you see it? Like you just started right there. Could you walk me all the way through from your viewpoint?  
**Lisa Simmers:** Sure. So, like I said, generally speaking, I stay out of onboarding unless there's custom development work involved.  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** But I will say because I know the lenders and I know what I know. Um you know oftent times onboarding will reach out looking for some assistance or I'll see something in the email that makes me say uh oh that's not standard.  
 

### 01:01:34

**Tayler Ramsay:** Right.  
**Lisa Simmers:** Uh and then I'll reach out to them and say hey by the way you know um freaking TD Bank's not going to approve this. uh let's talk or we're going to need certification for this or we're going to need um compliance for this. It's just that's that is uh let's look for the word for that. Um unsolicited.  
**Tayler Ramsay:** No, no, that makes sense. But I mean it it sounds like a checklist like you have a checklist in your mind,  
**Lisa Simmers:** Oh yes, for sure.  
**Tayler Ramsay:** you know. Um, can I ask what is the onboarding department? I didn't even know we had like a something we  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** call  
**Lisa Simmers:** Right now there's an email it's called add onboarding. It's Amanda and Melissa and  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** what they take care of are any hardware sales. Uh they request all the credentials from all our lenders. Um they get to Doug and have them configure new retailer keys that are not custom. um they are supposed to meet with the retailer and make sure we're building a standard waterfall for them and that something over the top hasn't been offered.  
 

### 01:02:46

**Lisa Simmers:** They also check on things like pre-quall and and you know the basic thing now a basic thing pre-quall used to be an exception now it's the  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** rule.  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** Uh they check on all those things directly and then they schedule training with that retailer. They generally do not create decks. Um and they have a basic understanding of if um someone needs to go through compliance or certification. If they think they do or they have any question they'll ask.  
**Tayler Ramsay:** Now do you see a lot of knowledge breakdown at on the onboarding stage as well like even after sales.  
**Lisa Simmers:** Um no, they're they're they're pretty sharp. Uh,  
**Tayler Ramsay:** Okay.  
**Lisa Simmers:** but they're overwhelmed. Uh,  
**Tayler Ramsay:** Right.  
**Lisa Simmers:** that's  
**Tayler Ramsay:** Well that's a big part of this tool is to  
**Lisa Simmers:** Yeah.  
**Tayler Ramsay:** help help them out. So  
**Lisa Simmers:** Yeah. They're overwhelmed.  
**Tayler Ramsay:** talk about that a little bit. What's what's over like And if you have I mean we still have like one minute so you don't have to.  
 

### 01:03:48

**Tayler Ramsay:** This is just me being interested like they feel overwhelmed. What is there like?  
**Lisa Simmers:** I would like to see them be more focused on dealing with that retailer and getting them up and running. Like one of the things that it gets overlooked often is our dashboards. Um they don't get set up for a new retailer. You know, nobody I had to chase people around for months. I said, "Who owns dashboard setup around here?" You know, when it's a new retailer and launching um there are just um their role I think needs defined  
**Tayler Ramsay:** Uhhuh.  
**Lisa Simmers:** more  
**Tayler Ramsay:** Yeah.  
**Lisa Simmers:** and I think it should be specialized a little bit more. Um there are a few there are some I guess technical pieces of it but there are also just that that whole interaction piece with the retailer. Um it would it would just be good I think to see them customize just yeah customize what they're doing focus on certain things and then allow other things to happen in other areas so as not to overwhelm them.  
 

### 01:04:48

**Tayler Ramsay:** No. Yeah. Now, do they communicate with sales or who I still don't understand that piece is I mean the sales piece where they are not they don't have the right information. That's just that's still a little I guess that's for another day.  
**Lisa Simmers:** Yeah, that's a big problem.  
**Tayler Ramsay:** Yeah. No. Okay. Okay. Sorry. I've just been everything you said is so interesting. I'm sorry. My brain's like, "This is this is this has been the best one yet, Lisa. Thank you so much. Um, this is honestly going to drive this tool,  
**Lisa Simmers:** Yep.  
**Tayler Ramsay:** giving us so much good information.  
**Lisa Simmers:** Good. Good. And you know, the it's like we've said before, the information is all here. It's just a lot of us can't slow down to figure out how to do what you guys are doing here because we're so busy running the efforts over here. So, feel free to ask questions.  
**Tayler Ramsay:** That's great. Well, let I mean, I know she's super busy.  
 

### 01:05:49

**Tayler Ramsay:** I'm going to reach out to her again. I hope she has the time because I really want to meet with her because you two were the big ones I really wanted to meet with because you have the most knowledge. You know what I mean?  
**Lisa Simmers:** Yes.  
**Tayler Ramsay:** But, um, yeah, thanks again. Have  
**Lisa Simmers:** Sure.  
**Tayler Ramsay:** a great day.  
**Lisa Simmers:** Yep. I will  
**Tayler Ramsay:** Yep. Uh, oh, so what what real quick what I'll do now is we're going to do more of these interviews. We'll synthesize all the data and then as we start building this out, there'll be a group of people that we share it with. You'll be in that group as  
**Lisa Simmers:** Okay,  
**Tayler Ramsay:** we build it. Just, you know, because you're part of it and we're building it for you. So, we want to make sure we're building the right thing.  
**Lisa Simmers:** that's right. Know your know your audience.  
**Tayler Ramsay:** Know your role. No, I'm just kidding.  
**Lisa Simmers:** That's right. And and do it. Finish it. Take it across the finish line.  
**Tayler Ramsay:** Oh, yeah. Yeah, that's a big one.  
 

### Transcription ended after 01:06:58

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