📝 Notes

Jun 6, 2025

## OnboardIQ

Invited [rafael.alves@kissolutions.tech](mailto:rafael.alves@kissolutions.tech) [Tayler Ramsay](mailto:tramsay@versatilets.com)

Attachments [OnboardIQ](https://www.google.com/calendar/event?eid=NGp1YnYyMDNzNHJ0NGhqY2JjYXZ0ZThlOXYgdHJhbXNheUB2ZXJzYXRpbGV0cy5jb20)

Meeting records [Transcript](?tab=t.buzdlf8as0a0)

### Summary

Tayler Ramsay discussed the requirements for building an admin portal project with Rafael Alves and Martha Alcantelado, outlining user personas (Ashel, Snap, Amanda) and existing UX research. Rafael suggested starting with a project charter defining the purpose and approach, with Tayler agreeing and highlighting the project's aim to improve internal scaling. The participants discussed potential deliverables, the integration of a third-party service (Worth), and the primary focus on the "Moment" project alongside other initiatives.

### Details

* **Initial Project Discussion** Tayler Ramsay initiated the meeting by asking Rafael Alves what requirements would be needed for building an admin portal project. Tayler mentioned having existing UX research, user use cases, and personas and offered to share them. Rafael expressed that their team is usually involved earlier in the process, ideally when Figma designs are already available ([00:00:00](#_d1yyu9f7ldnp)).
* **Review of User Personas** Tayler presented user personas for the project, identifying three key users: the merchant (Ashel), the lenders (Snap), and the versatile admin (Amanda) ([00:03:18](#_tlb3h044wka4)). They also outlined a set of features each persona would need within the platform ([00:04:20](#_tycjpzyuscvx)). Rafael confirmed their understanding and inquired about the desired deliverables ([00:05:21](#_553psu85rzff)).
* **Deliverables and Project Scope** Rafael asked whether Tayler needed user stories or business requirement documentation (BRD), and if the BRD should be split by feature or be a larger, more robust document ([00:05:21](#_553psu85rzff)). Tayler suggested starting with a high-level business requirement document, a project charter, to define the project's purpose and how it will solve the problem, before getting into detailed features ([00:06:20](#_nive4jkpi4j2)). Rafael agreed that starting with a project charter made sense ([00:07:15](#_n93zvkgur8n9)).
* **Existing UI Flow and UX Research** Rafael inquired about the extent of the UI flow design, and Tayler clarified that while they have 60% understanding of what the project will be, all the features are not yet defined. Tayler offered to share the existing UX research, including interviews, after the meeting ([00:07:15](#_n93zvkgur8n9)). Rafael acknowledged this and asked about the presence of a roadmap, which Tayler confirmed they did not have yet ([00:08:19](#_5larfwf6skun)).
* **Project Motivation and Trust** Tayler explained that the project aims to improve upon current internal processes and that they chose to work with Rafael's team due to trust and their ability to communicate openly ([00:09:15](#_814u8mlaqw9g)). Rafael confirmed that the first deliverable they could help with is a project charter, including a technical and business approach, and a potential timeline ([00:10:15](#_5cf7dbeeuxbf)).
* **Proposed Next Steps** Rafael suggested that after the project charter, the next steps could involve building an overview based on the UX research, followed by a draft roadmap, and then more granular deliverables like milestones, epics, BRDs, and user stories ([00:11:12](#_ggzkkhaqq75z)). Tayler agreed that this approach sounded perfect ([00:12:25](#_ijjlci1bch51)).
* **Scaling Challenges and Project Management** Tayler explained that the current static processes hinder their ability to scale, highlighting an example with a potential enrollment of 600 merchants ([00:12:25](#_ijjlci1bch51)) ([00:15:17](#_h3i8r05pt4io)). When Rafael asked about the project manager, Tayler revealed that there isn't one currently, describing the project as "top secret" ([00:13:30](#_51oufdy4dd5a)). Tayler assured Rafael that they have gathered documentation similar to what a project manager would have ([00:14:30](#_321yuzb1ugp)).
* **Third-Party Service and Merchant Enrollment** Tayler introduced a third-party service called Worth, which aims to streamline the merchant enrollment process by significantly reducing the number of data inputs required. They explained that Worth can also provide data relevant to the lender's underwriting process ([00:12:25](#_ijjlci1bch51)) ([00:21:09](#_tobdsefb9u5p)). Tayler offered to share information about Worth, excluding sensitive data ([00:22:32](#_esj9o9ry9zqb)).
* **Versatile Admin and Lender Roles within the Application** Rafael inquired about the actions each persona would take within the application. Tayler clarified that the merchant's involvement primarily ends after filling out the application, while the lender then receives the data for their underwriting process ([00:23:45](#_y6deqddn5w4p)). Rafael noted that the application seemed to provide the most value for Versatile. Tayler confirmed the existence of administrative user roles within the Versatile side of the product ([00:24:57](#_t3hvxgpm94ly)).
* **Data Integration and External Systems** Rafael asked if data generated within the application would integrate with other systems like Sonar or Omniportal, and Tayler responded that it would likely go into the data and analytics platform ([00:25:53](#_lwa950u5h6le)). Rafael also inquired if any external systems would feed data into the new application, and Tayler confirmed the integration with Worth ([00:27:09](#_d0dve9ivpby6)).
* **Focus on "Moment" Project and Other Initiatives** Rafael asked if they would be involved in three projects simultaneously, and Tayler clarified that "Moment" would be the primary focus due to its deadline, unlike the current admin portal project ([00:29:04](#_iogombn1dl2s)). Tayler briefly mentioned a third internal project called "Q" that they had been working on, showcasing its AI capabilities for creating case studies from emails ([00:31:00](#_vi5pr0rftwjx)). Due to time constraints and an upcoming meeting, Tayler proposed setting up a separate time to further demonstrate "Q" ([00:35:16](#_ljqtzo3yb46o)).
* **Meeting Wrap-up and Next Steps** Tayler thanked Rafael and Martha Alcantelado for the meeting and stated they would send notes and further context, including information on the "Moment" project. Rafael confirmed they would reach out on Monday to move forward with the initiatives ([00:39:09](#_58p9mwsu66ne)).

### Suggested next steps

* Tayler Ramsay will share UX research, user use cases, and personas documentation after the meeting.
* Tayler Ramsay will formalize a list of the steps in the merchant onboarding process.
* Tayler Ramsay will share information about the Worth integration, excluding sensitive data.
* Rafael Alves and Martha Alcantelado will reach out to Tayler Ramsay on Monday to move forward with the admin portal initiatives.
* Rafael Alves and Martha Alcantelado will help Tayler Ramsay create a project charter and a draft roadmap for the admin portal project, and build a general overview of the application based on user interviews after reviewing the UX research.

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## OnboardIQ - Transcript

### 00:00:00

**Tayler Ramsay:** Sorry. So, start just ask anything you want. No stupid questions. I know I don't explain things. Great. Just what would you normally need? Like what would you need if I came to you like I got a project. We're building this portal. It's an admin portal. What do you need for me to build requirements?  
**Rafael Alves:** Yeah. uh it's just that usually we are involved like earlier if if we already have Figma so probably the requirements are already in place you don't do any wireframe or a proper UI early in that step so that process so I don't  
**Tayler Ramsay:** Oh, then I know what we could do. I have all the original like UX. I did all the like um I already did like all the user use cases and personas. Let me share that with you. See, that's good. You ask one little thing and like got you. Got you. How did it go? Do you know how to use FGMA?  
 

### 00:01:53

**Tayler Ramsay:** Because obviously I forgot. Where the hell is I'm looking for uh fig jam?  
**Rafael Alves:** Okay. Uh go back please. Uh could you could you please go back to that flow that you were just presenting?  
**Tayler Ramsay:** Yes.  
**Rafael Alves:** I quickly saw Bill with a clown nose. Okay. Just Okay. Uh get back to the uh previous. Is this the first one? Oh, is there Oh, okay. Now, uh you had zoom zoomed in. Um,  
**Tayler Ramsay:** Yeah, let me zoom out a little bit.  
**Rafael Alves:** yeah, zoom in again so I can read.  
**Tayler Ramsay:** Oh, I didn't know. Okay.  
**Rafael Alves:** Okay, they're in the active merchants. Is is this the one that has like uh the process they need they need to complete? Is that the screen that  
**Tayler Ramsay:** Here we  
**Rafael Alves:** holds  
**Tayler Ramsay:** go.  
**Rafael Alves:** information?  
**Tayler Ramsay:** Do you see what I pulled up? I don't want to cut you off. I think this is going to be way better for you.  
 

### 00:03:18

**Tayler Ramsay:** This is all This is like we actually I built out like all the user personas and wrote out exactly what this project is. Well, that probably be way better than what I'm trying to show you, right?  
**Rafael Alves:** Uh I don't know. I don't see the information. I'm not able to read. It's so zoomed out. Okay. So we have here a mood board. Is that a mood board?  
**Tayler Ramsay:** Yeah. Yeah. It's uh it's user personas. Same thing. It's it's like what the user So, we have three personas, right? In this project,  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** there's three personas. There's the the merchant who's signing up, there's the there's the partners, that's the lenders, and then there's the versatile admin. So three three different users that will you that are in this project that you will be involved in this right.  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** So so  
**Rafael Alves:** Who is  
**Tayler Ramsay:** let's  
**Rafael Alves:** the third persona? Sorry.  
**Tayler Ramsay:** go ahead  
 

### 00:04:20

**Rafael Alves:** Who's the third persona?  
**Tayler Ramsay:** the versatile admin.  
**Rafael Alves:** Okay, so Ashel would be the mician.  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** Uh, Snap would be one of the lenders  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** and Amanda is the admin from Versatile.  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** Got it. And then you have here a set of features that each one of them needs to uh achieve within the platform.  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** Okay, now I understand. Yes, that's pretty uh that's valuable.  
**Tayler Ramsay:** Okay.  
**Rafael Alves:** That would be pretty much our job. So I'm I'm curious to understand what exactly where exactly you want  
**Tayler Ramsay:** We  
**Rafael Alves:** us  
**Tayler Ramsay:** want  
**Rafael Alves:** to  
**Tayler Ramsay:** it done officially. I know. We know. I know. Bill doesn't know because he doesn't do this work. I I did all the UX, but I just need you guys to like I don't know how to like formally make requirements. Like  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** I could do the research  
**Rafael Alves:** Yeah. Yeah.  
 

### 00:05:21

**Rafael Alves:** But what like the question is what exactly do you want us to deliver? I understand the work now but do you want user stories? Do you want business requirement documentation?  
**Tayler Ramsay:** versus  
**Rafael Alves:** What?  
**Tayler Ramsay:** requirement documentation. Yeah.  
**Rafael Alves:** Okay. So you want that splitted by feature by each one of that things that you  
**Tayler Ramsay:** What  
**Rafael Alves:** have  
**Tayler Ramsay:** would  
**Rafael Alves:** like  
**Tayler Ramsay:** make  
**Rafael Alves:** mission cross lender coordinator and credential setup or do you want that by feature like uh I'm not able to read the cards could you see a little uh participant design review sessions okay so provide feedback do you want a BRD about the options of feedback providing that can take place within the platform or do you want one BRD like a larger one,  
**Tayler Ramsay:** Okay.  
**Rafael Alves:** the more robust one with all the cross lender coordination.  
**Tayler Ramsay:** Yeah.  
**Rafael Alves:** It's just that if you want that splitted by uh feature, then we may deliver a lot of them like 30 maybe more.  
**Tayler Ramsay:** I don't  
 

### 00:06:20

**Rafael Alves:** I  
**Tayler Ramsay:** think  
**Rafael Alves:** don't  
**Tayler Ramsay:** what I Yeah. Like I hear what you're saying. There's gonna because we don't even have all the feed like can we start with like a higher level than getting into like featur like I I think what you said about like just doing let's start with like a one big business requirement and then just kind of can we iterate because I don't have an answer for that exactly yet because I'm probably going to need features but they're they're just not there yet. So I mean I know in my head what they are but to communicate that would be unfair to you and set you up for failure and I don't want to do that. So I think like if we start with like you know a highlevel business requirements what the project is what it's supposed to solve how is it going to solve it  
**Rafael Alves:** Okay. So, project charter.  
**Tayler Ramsay:** yeah  
**Rafael Alves:** Okay. So, we took one step back. We are not in the BRD yet.  
 

### 00:07:15

**Rafael Alves:** We are in the project charter. It makes sense.  
**Tayler Ramsay:** Okay.  
**Rafael Alves:** Okay. Uh and you already have around six 60% of the UI flow already designed, right?  
**Tayler Ramsay:** No, no. When I meant 60% of like what this is going to be, like Bill has already started doing a data model. I've done the UX research. We know what it's solvable. we know kind of how it's going to solve it, right? So, when I say 60%, it's like I can't say all the features yet, right? Because they're not we don't know them all yet. I've done a lot of mockups, yes, and they've told a good story, but it's like they've only told one story, right? So, I guess that's what I mean by 60%. Does that make sense?  
**Rafael Alves:** Yeah, of course. Uh, could you share with us the UX research you  
**Tayler Ramsay:** Yeah.  
**Rafael Alves:** like? I don't know if it was interview, if it was I don't  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** know  
 

### 00:08:19

**Tayler Ramsay:** I'm gonna I'm gonna share with you.  
**Rafael Alves:** survey.  
**Tayler Ramsay:** So I what I'll do is I'll share everything with you. I have documentation. I have the UX research. I have the interviews with Amanda. I have I mean I got a ton of stuff I could share with you and I'll do that after this because I'll have to gather it all because it's in different places.  
**Rafael Alves:** Okay,  
**Tayler Ramsay:** But I'll put it all together and I think that'll help you tremendously. I think maybe that's a good starting point actually. Let's start there.  
**Rafael Alves:** there where sharing everything.  
**Tayler Ramsay:** Well, for me, I guess I'm just saying my next step  
**Rafael Alves:** Oh, of  
**Tayler Ramsay:** will  
**Rafael Alves:** course,  
**Tayler Ramsay:** be  
**Rafael Alves:** of  
**Tayler Ramsay:** gathering  
**Rafael Alves:** course. It's just that I was I was uh taking notes so I was afraid I missed something important and you were like already let's start there and I was like there where uh do you guys have in place something similar with a road map like  
 

### 00:09:15

**Tayler Ramsay:** No.  
**Rafael Alves:** we want to do first this p everything from for this persona first and the MVP here would be that the MVP here would be that  
**Tayler Ramsay:** Nope. We don't have the road map yet.  
**Rafael Alves:** but you you guys want to have that in place would be valuable for you guys to have that.  
**Tayler Ramsay:** Yes. Yeah.  
**Rafael Alves:** Okay, we can help out on this initiative as well.  
**Tayler Ramsay:** And then and you know anything you have to like to create that and like we'll create that together obviously because you know how it should look and I know the information and I just I guess what we wanted to do like brass taxes we're just sick of dealing with our internal like they're just not you know and this is a project me and Bill have kind of championed so we just want to use you guys because we trust you guys and I know I can talk to you however I need to talk to you right like I know I don't have to worry about. So that's what this is, you know, and just trying to like I like 60% it's like yeah the UX research is done but like we don't even have the road map.  
 

### 00:10:15

**Tayler Ramsay:** Does that make sense? Probably not. I don't know, you know. So yeah, that's what this is.  
**Rafael Alves:** You spoke so fast and then you conclude like does it make sense? I don't think so. And I was like I didn't even understand. So maybe it doesn't, maybe it does. But if it did it probably you don't remember anymore. So I hope it didn't  
**Tayler Ramsay:** Somebody told me that when you talk to someone, they remember the very first thing you say and the very last thing you say. In the middle is like, but don't worry, I have AI transcribing this meeting. So, everything I say right now, you'll get in perfect meeting notes after this. So, we're good.  
**Rafael Alves:** Okay. Then so as getting back to the deliverables,  
**Tayler Ramsay:** Yeah.  
**Rafael Alves:** the first one we could uh help you guys with would be a project charter. So you have a quick overview like like a technical approach, maybe the business approach and something similar to a timeline or whatever.  
 

### 00:11:12

**Tayler Ramsay:** I love it.  
**Rafael Alves:** It's you guys are already advanced. We are building things that's supposed to be built uh like first the first ideation meetings uh should have like as a as a result a project charter but then uh you guys went ahead and now we are going to have that so I think that would be the first thing and understanding like the business goal and what what exactly we are solving through this application. I think the UX research will help us uh with that especially since we have three personas. I assume you talked with Amanda and then with the lander and then with immersion, right?  
**Tayler Ramsay:** Yes.  
**Rafael Alves:** Okay. So we have that we probably would uh maybe build something out of that the of  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** these three interviews especially like an a general overview about the application that's like one step ahead of the project charter  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** and then we can maybe come out with a road map like a draft of a road map already. uh and then we can uh increase the quality and make it more granular  
 

### 00:12:25

**Tayler Ramsay:** Yeah.  
**Rafael Alves:** as we uh move forward throughout the week with your help  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** and after that I think we would have enough to kind of visualize the milestones the epics and then we can build like BRDs and if needed like user stories coming out from these BRDs How does  
**Tayler Ramsay:** That's  
**Rafael Alves:** that sound?  
**Tayler Ramsay:** that's perfect. And as you were talking, I just remembered we had to put this little presentation together for Vicki and Ed. So, let's just run through this. I just remembered this. This is the actual presentation of what this thing is. So, there's  
**Rafael Alves:** That's  
**Tayler Ramsay:** a whole now there's a whole part of it that you don't need to worry about and that's the actual because we're redoing the actual application as well. But we're using a thirdparty service called Worth. So I'm  
**Rafael Alves:** Earth.  
**Tayler Ramsay:** going to go through the whole thing anyway just so you know the full picture. But don't worry about that part. Okay. So uh yeah, this is just where we're just saying like we're we can't scale current.  
 

### 00:13:30

**Tayler Ramsay:** So currently the way we do things is so static that if we start scaling we're not going to be able to do it. So that's a big part of what this tool is supposed to do. It's supposed to empower us to scale. So like Amanda can handle more of a workload as it comes in, right? As we get more busy, we need to scale, but we don't want to hire people if we don't need to, right?  
**Rafael Alves:** Okay, quick question. Uh, who's the project manager in  
**Tayler Ramsay:** There  
**Rafael Alves:** this?  
**Tayler Ramsay:** isn't one yet. So this is me and like I said, this is like a top secret. I don't know.  
**Rafael Alves:** Okay, now I understand why Bill and you are referring to it as top secret. Okay,  
**Tayler Ramsay:** Yeah.  
**Rafael Alves:** got it.  
**Tayler Ramsay:** Yeah.  
**Rafael Alves:** No, I'm just uh asking because if we had one like I don't know Cheyenne or or whoever, then we could probably leverage some of their documentations as well. But if that there's isn't that uh role yet or there won't be, then okay, got  
 

### 00:14:30

**Tayler Ramsay:** Yeah.  
**Rafael Alves:** it.  
**Tayler Ramsay:** I I like I said, I have when you see all the documentation I have, I think you'll be you'll really be okay. Like I everything you're thinking for I probably have that's what I did right like everything the project manager would have gathered I I did that. So  
**Rafael Alves:** Okay. Yeah. No, I don't doubt you'll gather that. I just  
**Tayler Ramsay:** I hope so anyway I hope it's what you  
**Rafael Alves:** I  
**Tayler Ramsay:** need  
**Rafael Alves:** think there's like this role like defined by someone or whatever.  
**Tayler Ramsay:** now.  
**Rafael Alves:** Yeah.  
**Tayler Ramsay:** Now now there will be one again. This is gonna be weird right once we kick this project off for real. They'll put someone on it maybe. I don't know. We'll see. It's weird. I know dude. I know. just  
**Rafael Alves:** Sorry.  
**Tayler Ramsay:** it's weird. All right. So, um yeah. So, the just our current challenges we deal with now, right?  
 

### 00:15:17

**Tayler Ramsay:** Like this is the issues we have just  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** enrolling. So, say we have currently we're wanting to get Napa and Napa has 600 locations. Each one of those locations has to sign up. So, now that's 600 new merchants. Think about that. Like that's what we're thinking about now when we think about how are we going to scale when we do get Napa and they all start doing that, right? We need a solution.  
**Rafael Alves:** Okay. Uh what what does underwriting means? Could you define  
**Tayler Ramsay:** So yes, no problem. So underwriting is that's the lender persona. So when we talk about the three persona, that's the lender persona. So the way it works is a merchant will enroll and in essence when they're enrolling all they're doing is applying for credit as a company. So you know when you go to get credit card they're just applying for it so that they can give it to their clients. I misspoke. It's not credit for them.  
 

### 00:16:14

**Tayler Ramsay:** It's so they can give credit to their customers. Does that make sense? I really want to make that clear. So it's they're signing up. the merchant is signing up so they they can have the three lenders give the give them whatever the credit. Yeah, they can apply for credit and get the furniture or whatever. So yeah, our solution is we want to streamline the the merchant enrollment. That's what user worth does that third party service. So like that's the thing you don't really need to focus on. Um  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** yeah, so when I I kind of spoke to saying what that tool is going to do is be able to allow us to pull analytics real time on projects. So we can um go to the lender with a lot more information because we're able to pull it dynamically through the system. I know. Um, and then the monitoring of the merchants. So, that's more just I don't know. I don't know why he wrote that because that's not really what we're doing, but I think he means just in the in the time frame of signing them up for the platform.  
 

### 00:17:33

**Tayler Ramsay:** So, that has nothing to do with after they're signed up and they're on the platform. We're not worried. We're not monitoring them after that. This is monitoring them through the process of getting them on the platform. Yeah. Yeah. So, why do it? Obviously, it's way faster to automate 600 locations than try to have a man to do it, right? Because there's a lot of steps. That's the big thing that I was trying to show you with the UI that I failed. There's a lot of steps in in getting a merchant on boarded and it's convoluted and it and it entails us going we need things from the lenders. So the persona of the lender, the underwriter, we also need things from them. They need to give us configurations so that we can tie into their system. That's a big part of it. That's a part where we get a lot of I guess there's a lot of um holdup because right now Amanda emails TD and then waits for TD to email her back, you know, and then maybe TD like emails her back saying we can't do it because of AB and C. So all that time lost, we could have maybe corrected A, B, and C before that first email even went out.  
 

### 00:18:57

**Tayler Ramsay:** That's the goal. Um, and then the transparency is when Ed and Vicki are asking why why does it take so long for Ashley to sign up, but it it only took Napa why did Napa go so much smoother than Ashley did? We want to answer those kind of questions, right? But even more really more that's very broad I know but think about that and then try to think about the kind of questions we could start asking if we knew every that audit history right that's where that audit history I showed you comes in into play like that high level of being able to see every issue like that right and be able to tell that to our stakeholders  
**Rafael Alves:** Okay. Uh you mentioned that there's a lot of steps uh that Amanda brought up in their flow in  
**Tayler Ramsay:** We're  
**Rafael Alves:** her  
**Tayler Ramsay:** still  
**Rafael Alves:** flow.  
**Tayler Ramsay:** working those out.  
**Rafael Alves:** So in the the interview that you guys had, we'll have a better uh visualization of each step and what exactly is needed in that steps or we would be relying exclusively on reaching out to you and checking on Figma.  
 

### 00:20:11

**Tayler Ramsay:** Yeah. So, it's a great question. We know a lot of them. I can say that we know a lot of them, but they're not they're like I said, they're not always the same. That's the problem. It's like there could be custom steps for some reason that she has to do, right? But we do have I don't have a formal list. I can do that. I can get that right now. I have all my notes. We have a good idea of all the steps. But like my mockups are in a representation of those steps. So let me let me formalize that better. That's something we're still working out too. Like when I say 60% that's something we're still figuring out. Like  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** we like we both interviewed Amanda. Um I'm going to talk to her again. I have all the notes from it. And then like we still have to talk to Doug. Um because there's steps.  
 

### 00:21:09

**Tayler Ramsay:** It's not just Amanda. There's also um there's another lady um that we haven't spoke to yet.  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** Do you have any questions? This is just the this is the application. This is the part you don't have to worry about, but I'm just going to go kind of go through it. This is what the merchant will do to sign up. So like right now our our application is like six pages long and has like 40 fields if not more. This uh third party service based on just like four pieces of information can pull up everything they need. So you're going from like you know 40 inputs to four in essence. That's what Worth is doing for us which pretty slick. Um yeah, it's pretty cool. Yeah, they use their ID. And then what this also does is you were asking about the um underwriting worth pulls out the data they know the underwriting needs. So it makes that streamlined more too. You know, the way we do it is they're filling out an application, then that gets sent over right to the lender.  
 

### 00:22:32

**Tayler Ramsay:** Now there's like Worth who kind of can synthesize the data that they know the underwriting team needs and gives it right to them. It's pretty cool, right? I thought that was pretty sick. Yeah, this is just the stuff they need. So, lender reviews. Here we go. Right. 600 data elements on a merchant, but with just the few pieces of information, they were able to to get all that 600 points of data. It's insane. I wish I created it. Give a second here. This is all just that worth Oh, that was only the worst thing. Sorry. I guess I shouldn't have showed you that. So, that's the part you don't have to worry about. That's the whole merchant enrollment half of it. Okay. Ask  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** me something. I don't know what to  
**Rafael Alves:** If you could share that with us without the sensible information uh that would be great as well.  
 

### 00:23:45

**Tayler Ramsay:** Okay.  
**Rafael Alves:** Uh okay. So for uh for versatile side in the application the persona we you guys will be envisioning within the application the step that that uh the immersion is  
**Tayler Ramsay:** Yep.  
**Rafael Alves:** and like the progress if it's blocked and if it's blocked why it's blocked or why it's making it's taking too that many time okay so KPIs the merion itself will like running the application. Uh what what what else the immersion will be doing there in the within  
**Tayler Ramsay:** Yeah, the  
**Rafael Alves:** the  
**Tayler Ramsay:** merchant the merchant stops right after they fill out the application.  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** I'm going to share  
**Rafael Alves:** And  
**Tayler Ramsay:** this with you.  
**Rafael Alves:** the lender who does what there.  
**Tayler Ramsay:** The lender then gets the data from the application and starts their underwriting process to see if they can give them credit or not. They can allow it or not. That's what So like, you know, when you um just like when you fill out a credit card and that's that process kind of if you're approved or not.  
 

### 00:24:57

**Rafael Alves:** Okay. So that will take place within the application as well.  
**Tayler Ramsay:** Yeah. You don't have to worry about that piece. Yeah.  
**Rafael Alves:** Okay. Yeah, I can see now that it adds more value for you guys than for the other two personas.  
**Tayler Ramsay:** Yeah.  
**Rafael Alves:** Okay. Will you guys have like uh different roles within I mean beyond the personas like I'm I'm I'm Amanda but I have my boss who is Martha and Martha has access to more things that I do.  
**Tayler Ramsay:** Yes.  
**Rafael Alves:** So we'll have like  
**Tayler Ramsay:** Yes,  
**Rafael Alves:** differentation.  
**Tayler Ramsay:** administrative user roles. Absolutely. Within the product. Yeah. I'm  
**Rafael Alves:** Yeah.  
**Tayler Ramsay:** just going to call it a product. But yes, within the product,  
**Rafael Alves:** Yeah.  
**Tayler Ramsay:** yes.  
**Rafael Alves:** But only for uh versatile side or for the merion and lender side we will also there segmentations.  
**Tayler Ramsay:** Great question. That's a great question. Just versatile.  
**Rafael Alves:** Okay. Where is my pen?  
 

### 00:25:53

**Rafael Alves:** Oh, this  
**Tayler Ramsay:** So when we're talking like a lender persona, the part of the lender persona is us going after the configurations that we need from them. That's kind of where they become part of the product, right? Because that's can be a a blocker. So, a good thing this tool is going to do is show is it the lender that's holding up the process or is it versatile that's holding up the process and then how to auto correct how to correct that because it's a lot easier to go to a partner and be like here's the data you know than to just be like hey it's your it's you because Amanda told us it was you know that doesn't it's not as  
**Rafael Alves:** Another question uh will any of the information generated within this application uh go to some other application like sonar or omniportal we'll have like this streamline  
**Tayler Ramsay:** That's a good question. I don't know. That would be a great idea though, right? Like Yeah, probably.  
**Rafael Alves:** I don't  
**Tayler Ramsay:** No. No. Like honestly, like the data will probably go into the data and analytics platform, right?  
 

### 00:27:09

**Tayler Ramsay:** because we're going to have all kinds of analytics now on past projects and how or on past implementations with this right we start generating that oh before we end I don't I I want to stay on this but before we end I want to show you that third project you don't  
**Rafael Alves:** Oh,  
**Tayler Ramsay:** have to worry focus on  
**Rafael Alves:** wait a second. Yeah, that's right. Okay. Uh now like that that would be the application feeding uh soner the question we will have like some reverse feed taking place or some other third part feeding this application that you are aware of already.  
**Tayler Ramsay:** Well, worth, right? Worth.  
**Rafael Alves:** Yeah,  
**Tayler Ramsay:** Worth.  
**Rafael Alves:** that's right. That's uh Okay. Is uh worth like worth? You're not worth the time. Is this the same  
**Tayler Ramsay:** Yeah,  
**Rafael Alves:** word?  
**Tayler Ramsay:** this is  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** worth 50 bucks. That's why they This is worth a hundred bucks.  
**Rafael Alves:** Yeah. Yeah. Okay.  
 

### 00:28:11

**Rafael Alves:** Just to know that it's this this word.  
**Tayler Ramsay:** Holy  
**Rafael Alves:** Okay. Yeah, I think for today about this application we have I think enough for us to get started with the  
**Tayler Ramsay:** Yeah, listen and just ping me anytime. I don't care. I'm up all night working anyway, so I'm I'm dead serious.  
**Rafael Alves:** you you will be dead if you keep doing this. So just uh try  
**Tayler Ramsay:** Here's  
**Rafael Alves:** to  
**Tayler Ramsay:** how  
**Rafael Alves:** get  
**Tayler Ramsay:** I look at it. I got about 10 more years that I can actually produce some good stuff like before I'm like, you know, out to pasture. So, I'm just gonna put it all in as hard as I can with this AI stuff because that's I can't wait to show you this next thing I have built. I don't know. It's pretty f\*\*\*\*\*\* cool. Like, that's all I'm gonna say. It is like really f\*\*\*\*\*\* cool. So,  
**Rafael Alves:** Okay, then let's  
**Tayler Ramsay:** I  
**Rafael Alves:** go.  
 

### 00:29:04

**Tayler Ramsay:** still have I still have a lot more context to give you that I'll I'm gonna get all together and and push through you. And it's a lot of just notes, but I'll synthesize them and get you some really good. And then what it'll be is just like what Amanda and all that all that information  
**Rafael Alves:** I have another question. uh since we are going to approach in the BA role three separated uh applications or product or projects uh name whatever will all of them be um conducted at the same time we would be involved in all the three at the same time or you want us to focus like in this one a little more than the other one that's related to moment moment or  
**Tayler Ramsay:** Yeah, moment will be the focused one because that's an  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** integration. That's one that has a deadline.  
**Rafael Alves:** Which is what is that?  
**Tayler Ramsay:** I don't know their deadline. They didn't tell me, but I just mean it's a this one does not have a deadline and that one does.  
 

### 00:30:07

**Tayler Ramsay:** though.  
**Rafael Alves:** Okay. So, you may be already late in  
**Tayler Ramsay:** Oh,  
**Rafael Alves:** the  
**Tayler Ramsay:** no. It just started. It just started. They just had a kickoff meeting um last week and then I met with the team two days ago. Um I'm still waiting to get like a deck of moments current flow. So that's where we're at. Like we're really early. So you're you're we're good there.  
**Rafael Alves:** Okay. No, I'm just picking on you because uh I would be dead anxious if I know that was a deadline, but I don't know which deadline it  
**Tayler Ramsay:** It's  
**Rafael Alves:** is.  
**Tayler Ramsay:** Yeah, it's I guess like in my mind, here's the thing. In my mind, any integration has to have a deadline of some at some point, right? The other one doesn't have a deadline at all. I guess like there the other one could come out in two years. Hopefully not. I'm just saying like one is business and money right away.  
 

### 00:31:00

**Tayler Ramsay:** The other one is improvement to process internally. So when you're looking at a stakeholder, they're going to pick first  
**Rafael Alves:** Got  
**Tayler Ramsay:** because  
**Rafael Alves:** it.  
**Tayler Ramsay:** they're shortsighted.  
**Rafael Alves:** Okay, let's take a look at the third one in this  
**Tayler Ramsay:** Yeah. Now,  
**Rafael Alves:** last  
**Tayler Ramsay:** this one Yeah, this one I'm just showing you. This one is not even kicked off yet, but it's coming. Are you guys texting and making fun of me? I will Don't do it. I know. I see. I'm a ninja.  
**Rafael Alves:** No, no, no. We are taxiing, but we are not making fun of you. Why would we be doing that? I just uh asked her if she took notes of the moment one because you told that that's the most important. And I my notes is not that robust on this one. So I was like, damn it. Let's see if she if hers are better. And apparently they are.  
 

### 00:32:13

**Rafael Alves:** So  
**Tayler Ramsay:** Okay. It's okay. The moment one I'll be able like that just me talk once I give you the actual stuff to do the work. It'll we'll have another conversation. It'll be fine. All right. This Q I've been working on it. So this is Q. So what Q can do is log in. You log in. So now I have access to all my emails. Now AI can see all my work emails at this point. So I go up here and I say create a case study. So now what I what's going to happen here is we have Oh, that's great. Moment moment. We're going to be bringing them in as an integration, right? So let's see what the last two integrations were like and what happened. So I know one of them were sunlight and what that was was a partner integration. It was in home improvement and the project it ran from like January and it's still going right and then the subject matter I really what is that means is now what AI should look for in the email.  
 

### 00:33:23

**Tayler Ramsay:** So I'll just tell it look for sunlight completely. Right?  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** And then I'm only going to do 10 of these 13 emails. So then it's going out now. Went back and it found. So see this is why. So see how this isn't have anything to do with it. So that's why you have to select them at this point. Now I don't mind. I just like them all because AI is pretty smart. So now what AI, this is so cool. So now what AI is doing, it's reading all those emails, right? And it's building a case study. Right. So watch this. So now it's like we've built our case study vers I'm I'm not going to read to you just you read it. Right. So you go up here to case studies. So now here is where it really becomes powerful. Right. So now anyone at a high now these are a lot of these don't this is all demo.  
 

### 00:34:15

**Tayler Ramsay:** But what if these were all past projects right there at and you just look at it. You click on it. Boom. It'll tell you. Now it's still a little bugged. It'll show you every issue you had in that project. I can't scroll it. There's four issues it's saying. Right. So then that was sunlight. I can go to water crest. There were seven issues. Right. So then now this part it works in the other one but not this is the new UI I've been working on. What you'll be able to do, what you can do in the other UI, what you can't do in the new UI is ask AI to go out, are there any consistent issues that you're finding in these projects when we do integrations? Think how powerful that is. Like go look at the last five projects, all the emails that went back and forth, all that communication, right? Surfaced. natural language surfaced pulls out.  
 

### 00:35:16

**Tayler Ramsay:** So then it can tell you like we've noticed there's like four different I got to show you it. I'm not explain I got to show you. You're going to look I have to look at the old UI. There's no other way. I can't I can't I can't. He's got Hold on. Wonder if I could just do this. Yeah. Hold on. I got to switch branches. Do you guys got You know, you have a second or is it okay or  
**Rafael Alves:** Yep. I think it's  
**Tayler Ramsay:** Let  
**Rafael Alves:** a  
**Tayler Ramsay:** me set this up. Let me I I just I just realized I just had pink. Hold on. I just got pinged for another meeting. f\*\*\*. Holy s\*\*\*.  
**Rafael Alves:** Isn't this hour?  
**Tayler Ramsay:** Yeah, I have a meeting at 3:30. Just give me  
**Rafael Alves:** Oh.  
**Tayler Ramsay:** a second. I think I can pull it up.  
**Rafael Alves:** Oh, no. You scheduled this for uh for 15 minutes.  
 

### 00:36:42

**Rafael Alves:** Got it. I thought that it was one hour long.  
**Tayler Ramsay:** Isn't it Isn't it from  
**Rafael Alves:** Yeah.  
**Tayler Ramsay:** 2:30 3:30?  
**Rafael Alves:** No, it's 23320.  
**Tayler Ramsay:** Oh, well, we'll just stay till 3:30.  
**Rafael Alves:** Okay.  
**Tayler Ramsay:** Just give me a sec. I have to You know what? Let me let me set up another meeting just to show you just to show you this. Is that cool? I think Martha got disconnected somehow.  
**Rafael Alves:** Yeah, I think her internet dropped.  
**Tayler Ramsay:** Okay. And then let me just switch branches.  
**Rafael Alves:** This is something that you guys developed like to internally.  
**Tayler Ramsay:** I built this. No, I built this. Do you like the UI at least?  
**Rafael Alves:** Yes,  
**Tayler Ramsay:** How's the  
**Rafael Alves:** it's  
**Tayler Ramsay:** Is it  
**Rafael Alves:** gorgeous.  
**Tayler Ramsay:** good?  
**Rafael Alves:** Yeah, I was uh confused if if it was like, oh, we need to your help like with integration and to see if it's working properly or like you guys built that and then we we're going to get involved like in this  
 

### 00:38:17

**Tayler Ramsay:** Yeah. You know what?  
**Rafael Alves:** new  
**Tayler Ramsay:** This one,  
**Rafael Alves:** It's  
**Tayler Ramsay:** forget  
**Rafael Alves:** amazing.  
**Tayler Ramsay:** I said, how about we say this? Forget I said three projects for now. I probably should have only said two. This is just something that I've been working on and I've built and they're loving it. So, I know we're going to integrate it. So, that's all. And then this will be a lot what this one will be is probably testing, not as much like the BA work, I guess. Sorry. I don't know. Does that make more sense?  
**Rafael Alves:** we can help in the BA initiative as well if you think that would be worth.  
**Tayler Ramsay:** Yeah. Hold on. I can't do this right. Let me show set up a time to show you this another time because I'm  
**Rafael Alves:** Yep.  
**Tayler Ramsay:** having Is that okay?  
**Rafael Alves:** Yeah, of course.  
**Tayler Ramsay:** All right. Yeah. Let me Sorry.  
 

### 00:39:09

**Tayler Ramsay:** Sorry. Yeah, that's good. We had a good meeting. Um I'll show you this next time. Um, I'll get the notes together and and we'll be rocking from there. And Martha, I'll get you also the notes on the um moment stuff. At least what  
**Martha Alcantelado:** Okay.  
**Tayler Ramsay:** I have so far. Yeah, it'll  
**Martha Alcantelado:** Okay.  
**Tayler Ramsay:** be helpful. Like I have all the past meeting notes transcribed. It'll be good. You'll be right in. All right.  
**Martha Alcantelado:** All right.  
**Rafael Alves:** All right. Great.  
**Tayler Ramsay:** Did I do okay? Tell me if I did. I'm trying to get better at this. I know I'm like  
**Rafael Alves:** It was okay. It was okay. Some moments you looked like you were high on cocaine, but other than that we  
**Tayler Ramsay:** It's  
**Rafael Alves:** had a  
**Tayler Ramsay:** my  
**Rafael Alves:** great  
**Tayler Ramsay:** personality.  
**Rafael Alves:** time.  
**Tayler Ramsay:** I can't help it.  
**Rafael Alves:** Just kidding. Of course. Uh but it was great. Uh we'll reach out for reach out to you on Monday probably  
**Tayler Ramsay:** Yeah. Yeah. Yes.  
**Rafael Alves:** and move pro move forward with uh these initiatives. Now  
**Tayler Ramsay:** That's great. Thank you guys.  
**Martha Alcantelado:** Thank  
**Rafael Alves:** thank you.  
**Martha Alcantelado:** you.  
**Rafael Alves:** Thank you for involving us in in this as well.  
**Tayler Ramsay:** Hey, I'm just glad I miss working with you so, okay, see you guys.  
**Martha Alcantelado:** See you.  
**Tayler Ramsay:** Bye.  
 

### Transcription ended after 00:40:26

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