📝 Notes

Aug 13, 2025

## OnboardIQ interview Shianne

Invited [Martha Araújo](mailto:martha.araujo@kissolutions.tech) [Shianne Murphy](mailto:smurphy@versatilets.com) [Tayler Ramsay](mailto:tramsay@versatilets.com)

Attachments [OnboardIQ interview Shianne](https://www.google.com/calendar/event?eid=NWZodW80aGxjNnIzbnFyamI5dGNmZnE5cmkgdHJhbXNheUB2ZXJzYXRpbGV0cy5jb20)

Meeting records [Transcript](?tab=t.naa33o2q7l7z)

### Summary

Tayler Ramsay initiated a project to redesign merchant onboarding into a comprehensive platform to automate tasks and improve data visibility for internal teams. Shianne Murphy shared their "awful" experience with the current manual onboarding process, citing challenges with promotional plans, communication bottlenecks, and compliance delays. Both expressed a strong desire for automation, especially for promotional plan uploads and tracking lender credential requests, and emphasized the value of a centralized knowledge base for configurations.

### Details

* **Redesigning Merchant Onboarding** Tayler Ramsay outlined the project to redesign the merchant onboarding process into a comprehensive platform to automate tasks, capture richer data, and provide internal teams with a clear view of onboarding progress. The goal is to ensure the new experience supports colleagues who actively complete onboarding tasks and those who review progress ([00:01:06](#_qy7yns8e971m)).
* **Shianne Murphy's Role and Onboarding Experience** Shianne Murphy, who runs the project management department, shared their experience with merchant onboarding, particularly with a Renewal by Anderson project in Salt Lake City ([00:02:06](#_3xfc2976dvbp)). They noted that while engineering work was normal, the onboarding process itself was "awful" due to manual work, lack of visibility in email communications, and the complexity of promotional plans ([00:03:19](#_bje3wamleyx7)).
* **Challenges with Promotional Plans** Shianne Murphy highlighted the significant difficulty in managing promotional plans, especially for home improvement clients, which involved manually loading over 130 foundation plans ([00:03:19](#_bje3wamleyx7)). They explained that this process, which ensures all possible approved options are loaded into the console for merchants to choose from, took around eight hours for just one lender ([00:04:21](#_n3q866wdy4m0)) ([00:07:42](#_gmg0gfgbryh4)).
* **Communication and Bottlenecks** Communication with clients involved weekly calls and extensive email correspondence, while lender communication was primarily email-based, creating a "black hole" for visibility ([00:05:42](#_ofhh8ys6nmpj)). Shianne Murphy identified internal onboarding processes as the primary slowdown due to their tedious nature, the numerous small tasks, and specific fields, leading to human error and production issues ([00:06:39](#_k0znx697hic3)).
* **Need for Automation and Data Tracking** Shianne Murphy expressed a strong desire for automation, particularly for uploading promotional plan information, which they stated could save significant time and reduce manual data entry ([00:07:42](#_gmg0gfgbryh4)). They also emphasized the need for a system to track lender credential requests, allowing for clear visibility of submission and follow-up dates, similar to an audit log ([00:10:45](#_5v9jrhwold03)) ([00:26:15](#_w1dwasx2nofj)).
* **Pain Points and Compliance** Shianne Murphy described a two-month delay in a compliance-related task involving setting up a direct-to-Concora link, where obtaining compliance and lender approval significantly slowed progress ([00:12:42](#_r3cmr8rzpfk0)). They noted that configuration updates for compliance changes typically involve submitting a Jira ticket to Doug, who then makes changes in the Kiosk Admin tool ([00:13:47](#_ilkgu69immfg)).
* **Lender Credential and Configuration Challenges** Shianne Murphy explained that credential requirements from partners vary, often including API keys or usernames and passwords, and that additional details like pre-qualification and device usage are needed for proper configuration ([00:14:54](#_9y70hxu11p4g)). They indicated that knowledge regarding these configurations often resides with specific individuals, leading to reliance on experienced team members like Lisa, Brad, and Marus ([00:21:14](#_dpyga3mpafec)).
* **Value of a Centralized Knowledge Base** Shianne Murphy advocated for a centralized template or dictionary for onboarding, especially for complex cases like general elective medical merchants, to reduce reliance on individual engineers for basic understanding. This would provide clear guidance on domain setup, credentials, and configurations, streamlining the process and ensuring consistency ([00:20:00](#_6htok89foqr6)).
* **Future Platform Capabilities and Integration** Shianne Murphy expressed interest in a platform that integrates with Salesforce, enabling the exchange of status updates and leveraging existing contact data to avoid duplication. Tayler Ramsay confirmed that Salesforce has an API that should allow for such integration ([00:34:40](#_nzkoclikbetr)).
* **Discussion on AI Tools for Project Management** Tayler Ramsay introduced an AI tool that functions as a full-stack software development team, capable of assisting with PRD and architectural document creation, breaking them into epics and stories, and exporting them for Jira ([00:36:33](#_moxcc86rhrxq)). Shianne Murphy recognized the potential of such a tool to automate manual documentation efforts, freeing them and their team to focus on other high-priority tasks and aiding in the training of new Business Analysts ([00:37:46](#_5ybglje53on4)).

### Suggested next steps

* Tayler Ramsay will schedule a meeting for two weeks from now to demonstrate the AI tool to Shianne Murphy.

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

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📖 Transcript

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## OnboardIQ interview Shianne - Transcript

### 00:00:00

**Shianne Murphy:** Hi. I know that pain. So, yeah.  
**Tayler Ramsay:** and how are you that's good yeah I know so this will be pretty formatted um Um, what we're doing is, you know, we're working on, you know, Martha.  
**Shianne Murphy:** Doing well. Keep him busy, that's for sure.  
**Tayler Ramsay:** First, let me stop. Do you know Martha?  
**Shianne Murphy:** Uh yes.  
**Tayler Ramsay:** Good. So, Martha's just helping, she's helping me synthesize all the notes and all the interviews and work up um some um feature specs for building this project with Bill. Um, so what we are building and what we're working on is redesigning our merchant onboarding process into like a comprehensive platform that will automate tasks, try to capture richer data and provide the internal team members with a clear  
**Shianne Murphy:** Mhm.  
**Tayler Ramsay:** view of the onboarding process for merchants.  
 

### 00:01:06

**Tayler Ramsay:** To ensure a new experience truly supports your work, Cheyenne, we're conducting a brief round of one-on-one research interviews with colleagues from across the company. Both those who actively complete onboarding tasks and those who primarily review progress in a readonly capacity.  
**Shianne Murphy:** Excellent.  
**Tayler Ramsay:** That's like Max, right? Max doesn't really have actions. And I'm going to be perfectly honest. There's no wrong Well, first, there's no wrong answers because this is completely from your point of view, Giant. Like that's what this whole interview is about. So it's not how things should be or how we wish it. It's just how you see them. Um so there's no wrong answers there. And um sorry I just got and then um yeah, I think that makes sense. Do you have any questions?  
**Shianne Murphy:** Not yet.  
**Tayler Ramsay:** Oh, good. Okay. So we're just going to kick it off here. What's your current role and how long have you been doing it? Sure.  
**Shianne Murphy:** Uh, my current title.  
 

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**Shianne Murphy:** Oh gosh. Uh, well, basically I it's not the current title, but like I run the project management department.  
**Tayler Ramsay:** Perfect.  
**Shianne Murphy:** I've been doing it since unofficially January, officially April.  
**Tayler Ramsay:** Great. That's awesome. Um, so this is around the backend admin part of onboarding merchants. So, we're going to be talking about like the process inside of Versatile and the administration as it works.  
**Shianne Murphy:** Okay.  
**Tayler Ramsay:** So, can you walk me through the last merchant on boarding you worked on from the first email to go live?  
**Shianne Murphy:** Um, let's see that I personally worked on.  
**Tayler Ramsay:** Sure. Yes. Yes. Yeah.  
**Shianne Murphy:** Um, probably Renewal by Anderson for Salt Lake City and that was like a year ago.  
**Tayler Ramsay:** Right. Could you I No. Wow. Um could you as much as you remember tell me about the project?  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Yeah. So um we obviously it was a a semi-large project. We had some engineering work to do which is all normal project management related stuff.  
 

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**Shianne Murphy:** Um but then once we got to onboarding I just kind of ran with it instead of sending it to our onboarding team. And so it was awful um to be honest. Um so yeah.  
**Tayler Ramsay:** That's good. Like what what kind of Could you give me a few examples of what made it all? Yeah.  
**Shianne Murphy:** Yeah. So, um, actually reaching out and getting lender credentials was not the worst part of it. Although it is a lot of manual work, right? You have to make sure you send them over the right address, make sure they give you the right credentials. Um, that part wasn't too bad, but it's all manual, right? And I'll track through email, which there's essentially no visibility to anybody else. Um the most difficult part with the onboarding process was actually all of the promotional plans.  
**Tayler Ramsay:** Right.  
**Shianne Murphy:** Um so in the home improvement world um their promotional plan setup is a lot more complex than anything we have in retail.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Um they have I think the foundation plans alone had over 130 that we needed to load manually.  
 

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**Tayler Ramsay:** Right.  
**Shianne Murphy:** Um yeah.  
**Tayler Ramsay:** Now, when you say, can we talk a little bit about that? So, when we're talking promo plans or the foundation plans, can you just give a little bit of a description of what maybe one of them is just so we can have like a documentation of what that actually is?  
**Shianne Murphy:** Yeah. Um, so when somebody gets approved, um, you know, foundation will approve them for a tier, an APR, um, a loan term, that kind of thing. And so we needed to load all possible options that somebody could get approved for into our console so that the Renewal by Anderson team could schedule them and say, "Okay, well, we like the 6.99 plan, but we don't  
**Tayler Ramsay:** Mhm.  
**Shianne Murphy:** want to offer the 9.99 plan because we don't think that's good for our customers." Um,  
**Tayler Ramsay:** Right.  
**Shianne Murphy:** I do I should have an example somewhere if you guys are interested in seeing like what that rate sheet looks like.  
**Tayler Ramsay:** Absolutely 100%.  
**Shianne Murphy:** Uh  
**Tayler Ramsay:** Where was the communication like? So obviously there had to been a lot of back and forth with our partners, right?  
 

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**Tayler Ramsay:** All that out. Where did um so how did that look? Like was it just meeting after meeting? Was it communication over email strictly? I'm just kind of curious of like what was that that interaction like?  
**Shianne Murphy:** yeah. Um, so with the client, we did have weekly scheduled calls, so we would meet there, but then there was a ton of communication that was out happening outside of email.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Um, for lenders, most of it was happening through email. I didn't have like regularly scheduled calls with them. Um, so it was all kind of happening in like this black hole of my email box.  
**Tayler Ramsay:** Got it. Okay. And now that was with dealing with the lenders and the merchant or just the lenders.  
**Shianne Murphy:** Yeah. both of them. So, I did have like a scheduled call with the merchant once a week, right?  
**Tayler Ramsay:** Yep. Right.  
**Shianne Murphy:** Just to kind of give a status update, let them know where we are, what's going on.  
 

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**Shianne Murphy:** Um, and any emergency meetings, you know, if they needed something on the fly and we couldn't solve it through email. Um, but there's a ton of email communication that was happening with the merchant.  
**Tayler Ramsay:** Where did you usually see things slowing down with working with the partner specifically? I mean, this is a pretty good a pretty good use case because there was so many promo plans and a lot of organization like where did you see that slow down internally getting engineering on board?  
**Shianne Murphy:** uh internally it was a lot of like the onboarding process that slowed it down because it was so tedious.  
**Tayler Ramsay:** Where was it that it like? Let me.  
**Shianne Murphy:** Um like the engineering work we were able to prioritize that and push it through. So I mean yes it took a while but the code that we were writing was rather complicated right so that's understandable but when it came to actually making sure that they were onboarded and configured correctly that's where it  
**Tayler Ramsay:** Yes. Right. Sure.  
**Shianne Murphy:** all slowed down because it was it was tedious.  
 

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**Shianne Murphy:** There were so many tiny little tasks and specific fields that you need to enter where it was just it took way too much time and there was a decent amount of human error actually that did happen which caused  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** issues in production.  
**Tayler Ramsay:** So when you say that like we don't need specifics obviously but like what kind of things did you notice were like if we maybe there was automation in place it would have it could have helped maybe Yeah.  
**Shianne Murphy:** Yeah. So let me share my screen because this might give you a better idea.  
**Tayler Ramsay:** Yes.  
**Shianne Murphy:** Um cuz like the plans for us were a huge issue. So this was just one and this resulted in turning out to be like 130 plans.  
**Tayler Ramsay:** Yeah. Okay.  
**Shianne Murphy:** If we had some way to automatically upload this kind of information, um that would have saved I mean this one thing took me like eight hours.  
**Tayler Ramsay:** Wow. Yeah. Wow.  
**Shianne Murphy:** Um, and they had four or five other lenders that have a decent amount of plans, too.  
 

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**Tayler Ramsay:** So, we Holy cow. Yeah. And I see what you're saying like strip out that data and automate. I get exactly what you mean for like requirements.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** We're talking like to create requirements for the engineers just to it isn't that they're it's just so much. I get what you're saying.  
**Shianne Murphy:** No. Well, this doesn't even go to engineers.  
**Tayler Ramsay:** Wow.  
**Shianne Murphy:** This is like Amanda and Melissa.  
**Tayler Ramsay:** Oh.  
**Shianne Murphy:** And I did it this time manually going into console. Um let me see. Um can I share this instead? Manually going into here and like one by one um adding them.  
**Tayler Ramsay:** Gotcha. Got it now. So data entry we had. I got it now.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** I understand.  
**Shianne Murphy:** Like manually putting in all of these. And there's pages and pages of them.  
**Tayler Ramsay:** You know what? No one else has brought this up but you. This is probably a great solvable problem.  
 

### 00:09:43

**Tayler Ramsay:** like, oh my gosh.  
**Shianne Murphy:** This is like the worst headache ever.  
**Tayler Ramsay:** And this is like a this is great. See, this is why I knew you were going to have such good insights on this. Um because I know you've been dealing with it for such a long time. Um all right, I want to step back a second. So, say you had um a platform. Okay. What kind of insight? Now, this is again in the domain of on merchant onboarding as it's running through versatile, right? the process. What are insights that would interest you? Are there bottlenecks that concern you? Any areas struggling during the onboarding process for a new merchant that you would like to be able to like go to a dashboard and be able to get a measurement or a metric on. And if that doesn't make sense, I can make explain that better.  
**Shianne Murphy:** Yes. So, one thing that I would love to see us be able to know is say I have this merchant that wants to go live with Wells Fargo, Fortiva, and AFF.  
 

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**Tayler Ramsay:** Yep.  
**Shianne Murphy:** Um, well, we don't need any engineering work. It's all just onboarding, configuration, that kind of thing. But we obviously need lender credentials. Well, Fortiva, right, might take three weeks to give us credentials.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** So like what are the averages per lender from the time we submit the initial request to get credentials to when we get them so that we can accurately tell this merchant we think you'll be able to go live on this date.  
**Tayler Ramsay:** I love that. And that's actually something we're hoping we're going to be able to do by creating a um like here's a little peak behind the curtain. Um hopefully we're going to be able to create a portal that the lenders can log into. And I know we're already asking a lot for them to do that, but if we can accomplish that, we control the narrative and we control the communication. So that way we can measure exactly what you're saying. We reached out on date A. Now we have a notification every five days.  
 

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**Tayler Ramsay:** Hey, Foriva still hasn't responded. Automated email to Foriva. What's going That's the kind of thing we're looking at.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** So hopefully we can get there. That would be awesome.  
**Shianne Murphy:** Well, yeah. And even just like having it documented somewhere, like right now I have to reach out to Amanda or Melissa and say, "Hey, did you reach out for credentials for this?" Um, and I', you know, I'd rather not bother them. If I can go somewhere and look and say, "Okay, they reached out on this date and we followed up on this other date." Then that's one less message that I have to send to them and that's one less message that they have to respond to.  
**Tayler Ramsay:** I love it. Sorry, I'm just taking some notes.  
**Shianne Murphy:** No. every day.  
**Tayler Ramsay:** No, that's awesome. That's perfect. All right, we're going to talk about some painpoint deep dives. Tell me about the last time you had to chase a lender, a merchant, or even an internal virtual admin.  
 

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**Tayler Ramsay:** I know, but like within the domain, and I know it's been a year, but within the domain of onboard merchant.  
**Shianne Murphy:** Okay. Um, let's see. I'm trying to think of like an onboarding task because the one that's coming to mind is like compliance related.  
**Tayler Ramsay:** Yeah, you could talk about that. I mean, if it if it helps the conversation go, start talking about that, that's fine.  
**Shianne Murphy:** Okay. Yeah. Um, so we had somebody reach out. Um, they wanted us to set up a direct to Concora link for their configuration. Um, obviously we need compliance approval. We need the lender's approval first. Um, which typically means it goes through compliance. and we've been in this compliance loop for 2 months at this point in time. Um, just struggling to even get a response from them, get them to prioritize it. Now it's back to us and we have to prioritize it. And so two months have gone by and uh we still don't even have approval.  
 

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**Shianne Murphy:** We have engineering work to do. the customer is rightfully so upset um because it's taken so long and even after we get approval then there's all the other steps that have to happen afterwards where it's like now we need configuration changes we need to  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** make sure we don't need new credentials which kind of falls into that other piece of it is like we're being held up here and there's still this whole task list of stuff to So  
**Tayler Ramsay:** Yep. Can you talk a little bit about what that looks like when we have to So now we're talking about we're making an update because of compliance changes and I totally understand that's a theme that thread that is in almost every department is dealing with compliance. Um but so we have to update configurations.  
**Shianne Murphy:** let's go.  
**Tayler Ramsay:** We might have to get new credentials from the lenders. Can you talk a little bit about us what it looks like for us to update configurations at that point?  
**Shianne Murphy:** Yeah. So, usually what happens today is when we get the sign off and go ahead and we get a a date that everybody agrees on, we will submit a Jira ticket to the config project um and assign that to  
 

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**Tayler Ramsay:** Mhm.  
**Shianne Murphy:** Doug and then Doug basically will prioritize that with all of his other work based on the due date and get that configuration set up and ready to go.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Bless you.  
**Tayler Ramsay:** Right. And then that's just using our current platform, right? that the one that we've been for years.  
**Shianne Murphy:** Yeah. Yep. It's using Jira to um assign the work to Doug and then Doug will go into the kiosk admin tool and make the changes there.  
**Tayler Ramsay:** That's what it's called. Sorry, kiosk admin. That's right.  
**Shianne Murphy:** Yep.  
**Tayler Ramsay:** Thank you. Um, what are some of the credentials we need from our partners?  
**Shianne Murphy:** So they vary. Um, so typically it's like an API key or a username and password. They call them different things. Some of them call them slugs. Um, but for each lender, we have like a set number or a set number of prior uh properties that we need to get. So like Wells Fargo, I think it's only a merchant identifier.  
 

### 00:15:52

**Shianne Murphy:** Um, but for somebody like um, Synchrony, I think there's four or five different pieces of credentials that we need in order for the key to work.  
**Tayler Ramsay:** Okay.  
**Shianne Murphy:** So, even on top of just the credentials, they will have to tell us like, is the merchant okay to use pre-quall? Are they going to be processing funding with us?  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Um, are they using a are they okay to use a merchant device versus a consumer device? like the QR code, like we have to gather all of those little details in order to properly set up the config.  
**Tayler Ramsay:** Is there currently a like maybe like not a not a real one but like a metaphys I don't know what the right term would be but like a checklist of of questions we should like okay let me let me let me phrase it a little different say you had to onboard someone at Versatile is there like a list of questions that we have that is a like a good ways to ask our partners.  
**Shianne Murphy:** Um, I think Amanda might have a spreadsheet of questions or like a checklist.  
 

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**Tayler Ramsay:** Sure.  
**Shianne Murphy:** Um, it's newer, I think, so I haven't necessarily ever used it.  
**Tayler Ramsay:** Sure.  
**Shianne Murphy:** Um, but like anytime I've been on a project, we typically always address those things while we're gathering all the requirements. So, um, it's not like something that comes up for like a a turnkey merchant where it doesn't even hit project management world.  
**Tayler Ramsay:** Oh, perfect. Okay. Understood. Okay, that makes a lot of sense. Thanks for clarifying that. All right, say you had a magic wand. I love this one. You could remove one step tomorrow from that from the uh last onboarding you did. What would be the one I think I know what you'll say, but what would be the one step you'd like to remove?  
**Shianne Murphy:** So, obviously the plants part that was a huge pain in the butt, but that one's so obvious.  
**Tayler Ramsay:** Yeah. Yeah.  
**Shianne Murphy:** Um, yeah. No, that one's I feel like my biggest pain point and actually has been brought up by other people too.  
 

### 00:17:59

**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** So, I'm trying to figure out how to make it better, but it sounds like you guys might be too  
**Tayler Ramsay:** I think we're going to meet in the middle because I think we're all trying to get to the same spot. I mean, that's the one thing I've noticed from everyone I've interviewed, and I've been lucky enough to get to interview a bunch of people. It's the same thing. I think it's we're all kind trying to get to the same spot. And I think it's communication and it's a big pro a big part of that. I think it's just we went remote and we scaled at the same time and we did it fast as a company. And I think and I think everyone's doing the right things though. I think everyone has the right. I think you probably are working one of the hardest working people. I hear everything you're doing and I'm just like, "Oh my goodness." I am It's It's awesome. It's great. All right.  
 

### 00:18:51

**Tayler Ramsay:** Um All right. Let's see here. Uh I'm So we did this thing for other people. It's called a terminology check. It's like a card sorting um project where we go into Fig Jam and you take a word and you put it in a category that you think it belongs. Uh it hasn't been very helpful.  
**Shianne Murphy:** That's Mhm.  
**Tayler Ramsay:** So, I'm not going to do that for you because I don't want to waste your time with it. Um I don't think it it it's right for this interview because what it does is it kind of will take a word like um pipeline And then it'll give four categories whether that's like onboard merchant or exceptions and issues. I know I don't even remember the four but I it just hasn't been very helpful. So we're going to skip that. So we're going to jump ahead a little bit. Um edge cases and accessibilities. Can you describe the most complicated on boarding you ever handled ever?  
**Shianne Murphy:** ever.  
 

### 00:20:00

**Shianne Murphy:** um probably one of the first general elective medical merchants that we launched. I don't remember if that was Pearl Street or or somebody else hopped in line ahead of them.  
**Tayler Ramsay:** Okay.  
**Shianne Murphy:** Um but before that, all we ever did elective medical was Aspen. And so it was totally new world with all these new configurations, new plans, totally new setup that like nobody knew about besides one or two engineers.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** And so we had to heavily rely on them to even get a basic understanding of how things worked to try to set them up properly.  
**Tayler Ramsay:** So, if you had a tool like what would it look like to like bypass having to reach out to the engineers in that exact situation?  
**Shianne Murphy:** some sort of like template slashdictionary would be nice. Like, okay, if you're going to set up a a general elective medical merchant, here's um a template of what their domain setup should look like. Here's a template of like the different um credentials and configurations that we need for this lender versus this lender.  
 

### 00:21:14

**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Um here's all the options. like here's the functionality and the options that we have to set them up. Like do you want a normal regular cascade? Um do you want to have like a highline primary lender?  
**Tayler Ramsay:** Mhm.  
**Shianne Murphy:** Uh just kind of like a a sheet that gives you all the possibilities. I don't think we have that. It just kind of lives in different people's heads. And so sometimes setting them up is  
**Tayler Ramsay:** Yeah. So, how do you that Yeah. How do you figure out like what programs go together or what partners already work together? And when I mean partners, I mean lenders like when you're trying to build out that. And am I asking the right question there? I'm sorry.  
**Shianne Murphy:** No, you are. Um, a lot of it is just either from previous experience. We're having to figure it out or asking like uh somebody who works closely with lenders like Lisa or Brad.  
**Tayler Ramsay:** Yep.  
 

### 00:22:11

**Tayler Ramsay:** Yep.  
**Shianne Murphy:** um, hey, does is this lender allow this?  
**Tayler Ramsay:** Yep.  
**Shianne Murphy:** Is this okay?  
**Tayler Ramsay:** Right.  
**Shianne Murphy:** Um, and then setting it up and to be very honest, probably forgetting it within the next month, right?  
**Tayler Ramsay:** Agreed. No, agreed. And and just so you know, a big part of this is just us documenting the company domain knowledge the best we can. So yeah, and um because Yeah, you're right. And that's good to know. So you think like if you were to pick three domain specialists, knowledge specialists, I going to say Lisa, Brad, who would be a third that would be a good asset to maybe a new employee to reach out to that needed to know that information?  
**Shianne Murphy:** I feel like Marus knows so much.  
**Tayler Ramsay:** Yeah, I agree with you.  
**Shianne Murphy:** who knows all these little like rules that I would never remember like somebody's asking this for synchrony.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** Well, we need to reach out to this specific person at Synchrony and we already need we need to generate a deck.  
 

### 00:23:12

**Shianne Murphy:** I need we need to do testing. We need to do this. Like she already has all this background on like the little things that need to happen.  
**Tayler Ramsay:** Yeah. Yeah. And that's another thing that comes up is just we don't know. So there's people who just don't know who to contact when it comes to our partners, right? So Mar, like you just made a comment, Marus knows who to contact there. We need to contact this person. Like we've had some interviews where the problem is that um newer people, they don't know who to reach out to at at our lending partners. They don't and and there's like a double-edged sword to that, too.  
**Shianne Murphy:** right?  
**Tayler Ramsay:** It's like they they need to know who to reach out to and when it's appropriate to reach out to that person.  
**Shianne Murphy:** Yes. And we do have special cases like with Synchry where we should funnel all of our synchrony requests through a single person at Versatile to go to them.  
**Tayler Ramsay:** Yeah.  
 

### 00:24:07

**Shianne Murphy:** Right now we have other lenders where it's like a little more relaxed, right? Like if I need something from AFF, I can reach out or Lisa can reach out or one of the new BAS can. But we have those like higher profile clients like Synchrony where we need to make sure and excuse me, but we need to make sure we need we have our s\*\*\* together so we we look like we know what  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** we're talking about. We don't confuse them.  
**Tayler Ramsay:** 100%. Like we don't have mud on our face, right?  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** I agree with you. I agree with that. That's That's really good. Do you have any um like uh shortcut tools that you use that aren't like everybody know like they're just something you use like so for instance let me give you an example I use notion I love notion just to get my thoughts out and is there any tools you use that you what I'm asking is so let me give anam another example there was an interview where someone uses an excel sheet to keep track of um partner integration or partners signing on for onboarding merchants.  
 

### 00:25:14

**Tayler Ramsay:** I think I said that right. So what what that could look like then is like a feature in this new tool that we're building where it it could look like an Excel sheet right in the browser just so it's like the same thing that that person's used to. Are there any things you use like that?  
**Shianne Murphy:** Um, not anything like that. Honestly, I live out of Salesforce.  
**Tayler Ramsay:** Okay, that's Yep.  
**Shianne Murphy:** Um, so if people and they they should be, right? We're spending so much money on Salesforce. But as long as people are accurately updating their opportunities in Salesforce, like that's what I'll reference.  
**Tayler Ramsay:** Great. That's awesome. All right. If this tool launched tomorrow, what's the first training or cheat sheet you'd ask for? So that question is more trying to get like you have something in your mind I'm trying to pull out of what this tool could solve. So that's pretty much what that question is about. So obviously you have no idea what it's going to look like.  
 

### 00:26:15

**Tayler Ramsay:** So you can't really say I want a cheat sheet on this but it's more asking like what would be a feature you would love to see.  
**Shianne Murphy:** Um, that's a good one. um how to track all of the requests that are happening and be able to see that in like a calendar view.  
**Tayler Ramsay:** Now when you see like can you explain requests a little bit more?  
**Shianne Murphy:** Like where can I look at that? Um so we've requested credentials from Synchrony on Monday. Um we sent a followup today. where can I get a visual of what that looks like and maybe even be able to filter it. So, I could say, "Hey, Synchrony, we have 10 requests out to you right now. Here's a list of them. Here's all of our follow-ups. Uh, what's going on?" Um,  
**Tayler Ramsay:** like an audit, an audit log, an audit history.  
**Shianne Murphy:** yeah.  
**Tayler Ramsay:** Yeah, I love it. I love that. Okay. Um, is there anything we didn't cover that you think's critical?  
 

### 00:27:27

**Shianne Murphy:** Um, I think one thing that I still might be like a little unclear of is like say I'm um Oh, Bridgestone, right? We're working on the Bridgestone project.  
**Tayler Ramsay:** Okay.  
**Shianne Murphy:** Um, as you know, Bridgestone has thousands of locations. Um, if I work at Bridgestone, can I log into this portal and say, "Hey, I want to be on the Versatile platform." And Bridgestone's already a client. So, can you sign me up? Here's my address. Here's my user list.  
**Tayler Ramsay:** Right. So the part of actually onboarding more locations.  
**Shianne Murphy:** Right. Right. For those like even like Napa is a good one. We're we're Napa has thousands of locations too.  
**Tayler Ramsay:** Yeah.  
**Shianne Murphy:** So, like what if they open 10 more stores across the country? Like I'm a new store. How do I get signed up and how do I inform the versatile team to start the process so I can get on the platform? Is that part of this or that like totally out of scope?  
 

### 00:28:28

**Tayler Ramsay:** Great. Yeah. So, that's that'll be the front end part of it. So, I can explain a little bit about that. So, with Napa, they're and I'm sure if I'm telling you things you already know, I I apologize, but like so they're going to send us they're collecting the data, right? So, Napa and I think what they're doing is they must already have a lot of it in their system. So, I think they're like programmatically sending us the data to onboard the next locations and then we'll be sending that data. Well, I guess the short-term goal and this is something they're still working out. So, this is high level. I don't know if it's exactly how it'll work, but so NAPA's collecting the data, sending it to us, and now here's where there's still a question and I don't know the answer, but I know some different suggestions are one, we just send it, we have a portal that the partner lenders log into to then get Napa's data to then underwrite or to approve them.  
 

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**Tayler Ramsay:** That's the one way. So that is the lender having to come into our system. Um and then I think there were like another approach. So that would prevent us from doing six lender integrations, right? Just to have them be able to programmatically approve them. So for synchry now synchrony is different, right? Syn this is for the other lender. So let's use the um synchrony white label as an example, right?  
**Shianne Murphy:** Yes.  
**Tayler Ramsay:** So synchry would be a full like the way I'm seeing it there's from my understanding is the synchrony would be like a full integration that we would normally do right so that we're communicating with synchry. Now the other lenders the the is they would log into the portal to then get Napa's information to then do the underwriting. Does that make sense?  
**Shianne Murphy:** Oh, so we're going to be able we're gonna Oh, this is like taking a step further than I even thought.  
**Tayler Ramsay:** Okay, good.  
**Shianne Murphy:** So like we're going to collect merchant data like their DBA, their revenue, their I don't know any bankruptcy information, that stuff so that the lenders can use that to see if they actually want to underwrite the merchant.  
 

### 00:30:45

**Tayler Ramsay:** Yep. Yeah. Right.  
**Shianne Murphy:** Oh. Oh my god. Okay.  
**Tayler Ramsay:** Yep. Yeah. So then what that does is if they come into our system we can keep track and control everything which is nice but then say they need and again this is all high level and I don't know if it's how it's going to pan out but like this is what's been talked about that I've heard or like maybe the an idea of like if they do need a special integration say I don't know if they're on it but say a sema they don't want to log into our portal they they want their own integration like synchrony they pay for that, right? Because I'm sure we're not going to charge synchry. But um so I think that's that's like a high level of the thinking behind how it might work.  
**Shianne Murphy:** All right.  
**Tayler Ramsay:** And then there's the whole level of offering then another service and worth. Have you heard of worth it all yet?  
**Shianne Murphy:** Yes.  
 

### 00:31:42

**Tayler Ramsay:** Yeah. Okay, great. So what think of it like so we have our portal that's like the lightweight version.  
**Shianne Murphy:** Mhm.  
**Tayler Ramsay:** Then they can connect to worth if they want. This is now our partners. They connect to Worth and then they get all that, you know, rich data that Worth can offer because that's what Worth's value prop is is the data they gather. Not really like the UI or the experience, the portal. It's not really about that. It's just that data that they can get with like five pieces of information. It's insane, dude. The amount of things they can get on a company with very little information. Um, but that would be like an upgrade that our partners would have to then pay for, right? I think I think that's like the idea from like a thousand foot view.  
**Shianne Murphy:** Okay.  
**Tayler Ramsay:** What do you Thanks.  
**Shianne Murphy:** Yeah. No, that makes sense. That seems pretty cool. Um, actually  
**Tayler Ramsay:** I hope so, too.  
 

### 00:32:36

**Tayler Ramsay:** I think so. I think we got some opportunities. I don't think it's going to be I don't ever think anything will be smooth sailing. I just I Yeah, but you know what?  
**Shianne Murphy:** We're a little uh tainted I think we  
**Tayler Ramsay:** I I don't know. I I I know that we have really smart people here, you being one of them, and I know that everybody's working on this. So, I'm hopeful that we'll solve it. You know, I just Yeah, I I know it'll be a full team effort to solve this problem though because it's such a holistic problem as well internally, like almost culturally things with communication and you know, like you were  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** saying, it'd be nice to not have to reach out and bother Amanda if you didn't have to, right? You could go on dashboard that saves 20 minutes.  
**Shianne Murphy:** Right. Well, right. And like I'm I'm glad that this is finally getting the attention that it deserves. Um because this has been a problem, you know, for years and like you said, since we went fully remote and we grew exponentially, like the problem has only gotten worse.  
 

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**Shianne Murphy:** And so I'm I'm happy that it's we're shedding some light on it.  
**Tayler Ramsay:** Yep. Well, uh, personally, just between you and me, like I think you and me have we've dealt with this for so many years, and you and me are usually like getting the hammer.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** you've been getting a lot more than me lately, which you are busting your ass. And you are awesome, by the way. Like I I don't want to say I'm that's weird, but like you're a like I doing great.  
**Shianne Murphy:** I don't know.  
**Tayler Ramsay:** Um it's dude and people notice just so you know.  
**Shianne Murphy:** I appreciate it trying over here.  
**Tayler Ramsay:** So because the only way I would know is if people noticed because I don't, you know what I mean?  
**Shianne Murphy:** I know we don't work together too often anymore.  
**Tayler Ramsay:** So no, we don't. And I hate it because you're always very thorough. Oh, man. All right. Well, let's see. Uh, yeah, I asked you if there was anything we didn't cover, so that Yeah, I know it's not a full hour.  
 

### 00:34:40

**Tayler Ramsay:** Like I said, I I did take out that one part because I think it was a waste, but Yes.  
**Shianne Murphy:** I do have one question.  
**Tayler Ramsay:** No, please.  
**Shianne Murphy:** Um, what's the capability for this to like integrate into other tools?  
**Tayler Ramsay:** Absolutely.  
**Shianne Murphy:** So, kind of like I said, um we're using Salesforce quite a lot.  
**Tayler Ramsay:** Yep. Yep.  
**Shianne Murphy:** Um and so on boarding currently lives in there. So, like is there a way for Salesforce and this onboarding platform to like talk to each other or like send status updates back and forth or Hell yeah.  
**Tayler Ramsay:** Now, I don't want to talk out of source, but I'm 98% sure. Yes, because Salesforce has an API. So, and we So, we should and now this is something when I talked to Joe, I realized how important this was going to be to get Salesforce to work with it. So, I started researching a little bit after I talked to him. Um, yeah, because we don't want to reinvent the wheel, especially around contacts.  
**Shianne Murphy:** Great.  
 

### 00:35:37

**Tayler Ramsay:** Um, I think if we could connect Salesforce, pull the data that's already in there and then maybe make it richer into an, you know what I mean? like make it better, not redo it. If that makes sense.  
**Shianne Murphy:** Yeah. Yeah. No. Um, perfect. Okay. because we actually have an effort that's going on right now to figure out how to improve Salesforce to get people to to get more adoption essentially. Um because we're struggling with that lately. So I'd hate for that to be a wasted effort.  
**Tayler Ramsay:** No. And I would be more than happy to look into like the technical aspects of it to see what we can maneuver and make sure that I I because yeah, I hear what you're saying. Um yeah, I think that could happen.  
**Shianne Murphy:** Cool.  
**Tayler Ramsay:** I wonder if there's See, now you got me thinking about other things. You know, right where my brain goes. s\*\*\*, we should be using AI to help them. How can we do that?  
 

### 00:36:33

**Tayler Ramsay:** It's it's knowledge transfer. How can we make that work? Um, there is a tool that I've been using. Now, it wouldn't help specifically with this, but it's a uh it's like it's an AI full stack software development team broken into AI agents. I showed it to Joe. Um, he seemed to be liking it. I would love to show it to you sometime because I think for you it it could really like once you learn like once you like messed around with it and seen how kind of easygoing it is, it it does things like it could help. Okay. What it can do for you is help you walk you through building out a PRD and an architectural document and then what they call sharding that breaking that up into epics and then breaking those epics into stories and  
**Shianne Murphy:** What?  
**Tayler Ramsay:** then exporting that as a CSV that you can import into Jira. So it does two things.  
**Shianne Murphy:** Cool.  
**Tayler Ramsay:** It it does two things. It can help you document just help you do the knowledge work and the documentation walk you through that like so it has different agent it has a BA agent it has a project management agent a UX expert and  
 

### 00:37:46

**Shianne Murphy:** Damn.  
**Tayler Ramsay:** then it has yeah no no no it's not for your job it's to augment you like I know I know but it's it's to make you way better right like because Yeah.  
**Shianne Murphy:** For my job. Yeah. No, because today we're writing, you know, we're writing tickets and everything. It's so manual and collecting data and putting together diagram. It's manual effort that takes a lot of time.  
**Tayler Ramsay:** Yeah. And think if you could take that off your plate, what other stuff you can start working on, you know, because that's the goal. It's like it's not to take the job. It's to help you to free you up to do more stuff, right?  
**Shianne Murphy:** Yeah. Other things.  
**Tayler Ramsay:** Like Yeah.  
**Shianne Murphy:** Yeah. I have like a wish list of things that I want to do that I can't do because I'm doing these other manual tasks.  
**Tayler Ramsay:** Exactly. 100%. And like I know you specifically might love this tool because it could help you train your new BAS.  
 

### 00:38:35

**Tayler Ramsay:** It's like a great tool for training agile software agile development.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** Like I'll be honest, I knew very I thought I knew a lot about agile and I knew nothing. Like so there's this this scum scrum master agent that that shards everything and breaks it.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** It's amazing. like it's the stuff you always did manually pretty much like you're saying like I it's it it's impressive and you're in like a leadership role now so I feel like it's a perfect tool for you to like help your team lift up you know oh that would be awesome I'll put do you can I put something on the calendar.  
**Shianne Murphy:** Yeah. No, I mean I'd definitely be interested in sitting down and learning about it and seeing how it works. Yeah. Um, maybe probably not this week, but next week or later.  
**Tayler Ramsay:** Yeah. No, let's shoot for two weeks.  
**Shianne Murphy:** Okay.  
**Tayler Ramsay:** Just I'll put something on and then Yeah, I think you'll like it because you'll see because I get it because like let me put it this way.  
 

### 00:39:30

**Shianne Murphy:** Yeah, cool.  
**Tayler Ramsay:** There's no need for UI design anymore. Like my whole thing.  
**Shianne Murphy:** See?  
**Tayler Ramsay:** But then I realized, oh no, it's it's still there. It's just I am using this tool to you know what I mean?  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** So yeah because I had the same I'm sorry you be the Yeah, you be the leader.  
**Shianne Murphy:** Let the tool work for you. Let the tool do the work for you. And then you basically clean up, manage it, make decisions.  
**Tayler Ramsay:** It's like you have a team of 10 agents working under you and you're still creating the product, right? You're still telling the story and Yeah, you get it.  
**Shianne Murphy:** Yeah.  
**Tayler Ramsay:** Awesome.  
**Shianne Murphy:** Love that. Yeah.  
**Tayler Ramsay:** Yeah, I will. All right, Cheyenne, thank you so much. I really appreciate you taking the time to do this.  
**Shianne Murphy:** Yeah. Of course.  
**Tayler Ramsay:** This has been very insightful. It has. Um, and it's also helped us um, check the box on some things we've already thought we could s help fix a little bit, you know. So, yeah, I hope  
**Shianne Murphy:** Yeah. No, I'm excited. I can't wait to see how this turns out, what it looks like, and for the relief that it's going to bring.  
 

### Transcription ended after 00:41:09

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