📝 Notes

Jul 18, 2025

## Tayler / Saif - Onboarding Interview [Rescheduled]

Invited [Saif Ahmed](mailto:sahmed@versatilets.com) [Tayler Ramsay](mailto:tramsay@versatilets.com)

Attachments [Tayler / Saif - Onboarding Interview [Rescheduled]](https://www.google.com/calendar/event?eid=MTVnZ2Z2cmY5NzYzajE2Ym1taHQ3OGF2MGQgc2FobWVkQHZlcnNhdGlsZXRzLmNvbQ)

Meeting records [Transcript](?tab=t.6u02zrtbmdkl) [Recording](https://drive.google.com/file/d/12WLUd_vnLtqtojZ1hSWzpPB-rJo4TJb-/view?usp=drive_web)

### Summary

Saif Ahmed and Tayler Ramsay discussed the complexities of merchant onboarding, particularly with custom implementations like Heartland, highlighting issues such as evolving client requirements, communication gaps due to changing contacts, and the need for better internal tools and staffing. Saif Ahmed also shared insights on key data points for an ideal project insights platform, daily pain points related to work magnitude and understaffing, and the importance of automating manual configurations to enhance efficiency for large-scale implementations. The meeting concluded with Saif Ahmed and Tayler Ramsay discussing their shared interest in horror films.

### Details

* **Meeting Rescheduling and Purpose** Saif Ahmed apologized for being late, explaining they were caught up sending emails for 45 minutes. Tayler Ramsay reassured them it was understandable, recognizing their dedication to the job. Saif Ahmed noted the importance of the meeting, given previous reschedules ([00:00:00](#_70qat5a374gs)). Tayler Ramsay clarified the meeting's purpose was to gather Saif Ahmed's experience and viewpoint on onboarding merchants, particularly concerning a new third-party service called Know Your Business (KYB) and an internal platform aimed at streamlining processes and enriching data ([00:12:34](#_u54p1hsnhn2x)).
* **Current Role and Communication Challenges** Tayler Ramsay inquired about Saif Ahmed's current role and tenure ([00:13:44](#_o2g7rqavxw7y)). Saif Ahmed, a Program Manager, explained their role is more akin to an implementation/delivery manager, focusing on custom implementations rather than white-label portals. They described constant interruptions from Slack and email, receiving 5 to 20 emails and DMs per hour if notifications were not muted ([00:14:36](#_mx8q0k5c4rfh)).
* **Merchant Onboarding Experience: Heartland Example** Tayler Ramsay asked Saif Ahmed to describe a recent merchant onboarding experience. Saif Ahmed highlighted Heartland as a "golden example," noting it was the implementation where they felt in control of all aspects ([00:15:41](#_ygh4v9ep56na)). They were initially looped in by sales engineering, specifically Ryan Doyle and Joe Sharp, after a brief overview from Cheyenne ([00:16:44](#_56mx38ws8hx8)).
* **Addressing Evolving Requirements** Tayler Ramsay paused to discuss how initial project requirements can change, leading to development work adjustments ([00:17:45](#_765lwjatdyvj)). Saif Ahmed attributed this to new people on the client's team reviewing the work, causing requirements to shift ([00:18:32](#_oorpnd1q2dk)). This often results in a "difference in expectations" between the company and the customer ([00:17:45](#_765lwjatdyvj)).
* **Client Contact Changes and Communication Gaps** Saif Ahmed explained that a change in project sponsor and primary contacts on the Heartland side, along with periods of "ghosting," occurred before project kickoff ([00:18:32](#_oorpnd1q2dk)). Tayler Ramsay noted the internal challenge of communicating these changes, especially when contacts within partner organizations shift ([00:19:18](#_xmvvgqhfwipj)). Saif Ahmed emphasized that this information often resides with sales and sales engineering before PMO involvement ([00:20:11](#_qvqvubcg7utx)).
* **Communication Tools** Saif Ahmed confirmed that 99% of their communication occurs through email and Slack, with a small portion involving Jira for ticket updates. They clarified that even Jira-related discussions often happen via Slack, email, or meetings ([00:21:08](#_1c0pgtnynhuj)).
* **Identifying Red Flags in Projects** Tayler Ramsay asked about red flags and slowdowns in the Heartland project. Saif Ahmed stated the project never slowed down but immediately presented red flags, such as misaligned expectations from initial calls. These issues became apparent within the first week or two of initial customer contact ([00:22:08](#_9w7vre254h0l)).
* **Ideal Project Insights** Saif Ahmed identified key data points they would want to see on an ideal platform for project insights: primary contacts, major deadlines, deliverable expectations (like go-live dates), all critical parties involved (lenders, vendors), and the vertical of the business (e.g., elective medical, retail, automotive) ([00:23:03](#_l3uj4f6pw4ug)). They emphasized that current knowledge is often "tribal" and not readily accessible to new team members ([00:24:09](#_b9z3x1p8f76r)).
* **Acquiring Knowledge and Mentorship** Saif Ahmed shared that it took them about two years to gain their current knowledge, attributing it to being "spoiled" by excellent mentorship from Cheyenne, who was a highly knowledgeable business analyst ([00:24:55](#_thcvttok8fw5)). They noted that success at the company often involves someone dedicated to helping new employees, and the company is working to replicate this with current Business Analysts ([00:26:40](#_5k6te5jaud1u)).
* **Daily Pain Points and Capacity Issues** Saif Ahmed stated that their main pain point is not accessibility to people but rather the "magnitude of the work" and insufficient staffing ([00:27:27](#_8iaekvoq5q4g)). They described teams as "half as big as they should be" in terms of capacity, with everyone spread thin and juggling multiple max-priority tasks ([00:28:21](#_8izexpy10sz4)).
* **Streamlining Onboarding in Custom Implementations** Saif Ahmed expressed that if they could eliminate one step from their process, it would be the hands-on configuration of keys and user onboarding for custom implementations. Since each custom implementation is slightly different, Saif Ahmed often provides hands-on support to ensure configurations are correct, which could be streamlined if junior staff had more support from senior developers and clear configuration guidelines ([00:29:59](#_wen4rl6aenfe)).
* **Unique Functionality in Custom Implementations** Saif Ahmed explained that custom implementations often involve unique functionalities, such as Heartland's patient-driven application process, which automatically creates a treatment record ([00:32:27](#_oki7npipplsb)). They noted that such core functionalities sometimes "slipped through the cracks" during early discussions and required significant effort to implement close to go-live ([00:33:13](#_iev0dy8ubmbc)).
* **Card Sorting Exercise** Tayler Ramsay introduced a card sorting exercise to categorize terms related to onboarding processes into four groups: Stage (where a merchant is in the process), Exceptions and Issues (time-sensitive blockers), Action and Tools (hands-on tasks, software), and Reporting and Meta (audits, reports) ([00:36:42](#_ejmhvyewk6fl)). Saif Ahmed categorized various terms, explaining their reasoning, such as "credential" and "provisioning" as "Action and Tools" and "QA check" and "lender selection" as "Stage" ([00:39:34](#_y2et3byxu4lp)) ([00:43:24](#_o6697xxs4ap5)).
* **Scaling the Onboarding Process** Saif Ahmed described the complexity of the Heartland onboarding, which involved scaling from 20 to 105 and then to 540 locations ([00:51:11](#_pj6hsf84oj1r)). The mass expansion was handled by Saif Ahmed, Taran, and Ken Frasier, and the primary legwork involved obtaining appropriate lender credentials ([00:53:22](#_lksi04250bn9)). They highlighted that automated processes exist for creating locations, users, and keys, but the bottleneck remains securing credentials from lenders ([00:54:34](#_uw7so4vjvqs4)).
* **Automation for Efficiency** Saif Ahmed emphasized that automating key creation and configuration using existing scripts and processes would free up time for staff like Doug, Amanda, and Melissa, eliminate manual errors, and enable the company to handle thousands of locations more efficiently ([00:56:31](#_zar52jd0q0q5)). They underscored the need to improve internal processes to support large "whale" implementations without being overwhelmed ([00:58:05](#_1n3v6f2mwbaz)).
* **Lender Stacking and External Tools** Saif Ahmed explained that lender stacking decisions are typically handled by sales and Brad, the lender relations expert, before Saif Ahmed's involvement ([00:59:36](#_v8n5h8ndvjiv)). They noted that they rely on Fireflies for meeting transcriptions and recordings, preferring its interface for replaying content over Gemini, which they find only provides transcripts ([01:01:32](#_k2lbyug12nbe)) ([01:03:41](#_ehkabwckgcwz)). Tayler Ramsay explained that Gemini integrates with Google Drive, creating a searchable database of meeting notes ([01:02:59](#_f2qgbo5x84wn)).
* **Shared Love for Horror Films** Saif Ahmed and Tayler Ramsay discussed their mutual appreciation for horror movies, with Saif Ahmed particularly favoring "Terrifier," which they have watched numerous times due to its brutal nature and the antagonist Art the Clown's humorous expressions ([01:07:48](#_l1ky7igikpd8)). Tayler Ramsay also expressed their enjoyment of B-horror films and mentioned that "Freddy Krueger" and "Jason" were their introductions to the genre ([01:08:59](#_6zptkxbf2i0)) ([01:10:54](#_l2s3nypicfcf)).
* **Classic and Lesser-Known Horror Film Discussions** Saif Ahmed and Tayler Ramsay explored various horror films, including "Sinister" or "Insidious" with their VHS-like recordings of murders ([01:07:14](#_y5wrczueodga)), "All Hallow's Eve" as Art the Clown's first appearance ([01:08:27](#_pn4auebzx3kb)), and "The Toxic Avenger" ([01:08:59](#_6zptkxbf2i0)). They also touched upon controversial films like "Cannibal Holocaust" and "Faces of Death," with Saif Ahmed recommending "Green Inferno" as a must-watch ([01:09:33](#_v0aj1n8v3bsz)).
* **Personal Connections to Horror and Farewell** Saif Ahmed shared their connection to the "Night of the Living Dead" and "Dawn of the Dead" films, noting that the latter was set in their hometown's Monroeville Mall, which now has a museum exhibit dedicated to it ([01:10:54](#_l2s3nypicfcf)). The conversation concluded with Saif Ahmed needing to depart for another meeting, expressing their enjoyment of the discussion with Tayler Ramsay ([01:12:16](#_kl6d9d3o8ix8)).

### Suggested next steps

* Saif Ahmed will tell Tayler Ramsay the name of the movie he cannot remember.
* Tayler Ramsay will ping Saif Ahmed if anything else is needed.
* Tayler Ramsay will check out The Toxic Avenger.
* Tayler Ramsay will watch Green Inferno.

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

*Please provide feedback about using Gemini to take notes in a* [*short survey.*](https://google.qualtrics.com/jfe/form/SV_9vK3UZEaIQKKE7A?confid=JYRc7iFnkwsM23ykVG4YDxIVOAIIigIgABgBCA)

📖 Transcript

Jul 18, 2025

## Tayler / Saif - Onboarding Interview [Rescheduled] - Transcript

### 00:00:00

**Tayler Ramsay:** Hey, Martha.  
**Martha Alcantelado:** Hello.  
**Tayler Ramsay:** I'm good.  
**Saif Ahmed:** Taylor.  
**Tayler Ramsay:** Hey  
**Saif Ahmed:** Hey,  
**Tayler Ramsay:** bud.  
**Saif Ahmed:** bro. Hey. Sorry I'm late, man. I I wish I had a better excuse. I was just sending emails for like 45 minutes straight and lost track of time.  
**Tayler Ramsay:** It's all  
**Saif Ahmed:** Like  
**Tayler Ramsay:** good, brother.  
**Saif Ahmed:** I That's the worst possible excuse.  
**Tayler Ramsay:** I love it. It's no excuse. You're just doing your job. That's awesome.  
**Saif Ahmed:** Hard at work. Yeah, I didn't even see your message, man. Just  
**Tayler Ramsay:** I  
**Saif Ahmed:** want  
**Tayler Ramsay:** just said it.  
**Saif Ahmed:** Yeah. Uh,  
**Tayler Ramsay:** Um,  
**Saif Ahmed:** no. I need to reschedule because we've already rescheduled three times or four times. So, let's just  
**Tayler Ramsay:** well,  
**Saif Ahmed:** knock  
**Tayler Ramsay:** this should just show you how important this one is to me that I'm willing to bend my my whole life around it. No, I'm joking.  
**Saif Ahmed:** Thanks.  
 

### 00:11:37

**Saif Ahmed:** Thanks. No, I appreciate it. It's just like I mean, same s\*\*\* as always. Like just like we're uh we're in crunch crunch mode for uh we have a white label implementation going out the door on Monday and all the key folks there are out of office. So, it just fell on my lap uh yesterday. Uh PM it to completion. I'm just like, okay, we'll just figure it out. And then uh just Bridgestone and Harland as always,  
**Tayler Ramsay:** Well,  
**Saif Ahmed:** but  
**Tayler Ramsay:** like there's a common theme, you know, and I don't know if you're exactly talking about onboarding merchants, but your use case is different probably in that scenario, but that's the the common theme. It's it's the communication. And a lot of times it's just communication between us and the lenders, our partners or  
**Saif Ahmed:** yeah.  
**Tayler Ramsay:** another big theme is our partners and the merchants communicate without us in the loop. And that's what's happening to sales. So let me I don't want to I don't want to so I want to leave this kind of open.  
 

### 00:12:34

**Tayler Ramsay:** This is this interview is your experience from your viewpoint of onboarding merchants. the process  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** as you touch it, as you interact with it, who  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** you interact with. Now, we have questions. So, it's pretty. So, what we're doing, let me first step back. You know, the current process that we sign up a merchant to get onto our platform. We're looking into using a a third-party service that  
**Saif Ahmed:** Okay.  
**Tayler Ramsay:** is used, it's called Know Your Business, KYB.  
**Saif Ahmed:** Mhm.  
**Tayler Ramsay:** And what it allows our merchants to do is put six pieces of data in and get approved, not 35 pieces of data. And but so what we're also trying there's a second piece to that and that's what this interview is about. It's we're trying to take all the different processes that we do internally and turn it into a platform  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** so that we have richer data. We have automated tasks. We have clear view into where a merchant is at any given point in the process.  
 

### 00:13:44

**Tayler Ramsay:** We have ownership. We have a timeline. We have an audit log. We have notification center. The  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** goal is to have our partners as part of the platform so that they're not like this third-party service. Instead, we don't email them. We just notify them automatically through the platform. Things like that. So, that's what the goal is. That's what we're shooting for. That's what we're talking to everyone about. Um,  
**Saif Ahmed:** Okay.  
**Tayler Ramsay:** so first, let's start with what's your current role and how long have you been doing it?  
**Saif Ahmed:** Ah. Oh, damn. My life story here. Uh, here one second. I'm just muting my notifications on with Taylor. Uh, so we can freaking talk and I'm not getting blown up with DMs. Um, I'm a  
**Tayler Ramsay:** Now,  
**Saif Ahmed:** program  
**Tayler Ramsay:** does that  
**Saif Ahmed:** manager.  
**Tayler Ramsay:** happen often though? You get blown up like through Slack. Is it always just Slack or is it email or is it everywhere?  
 

### 00:14:36

**Saif Ahmed:** It's everywhere. Yeah, constantly Slack and email. Well, um that's that's just part for the course, man. Like I uh every once in a while you'll see my Slack status like just on with Bridgestone, on with H Heartland, on with X, you know, and just muted notifications because like I'm getting if I don't mute my notifications, I'll get anywhere between, you know, like five to 20 emails over the course of an hour and then  
**Tayler Ramsay:** Mhm.  
**Saif Ahmed:** somewhere between five and 20 DMs as well, you know, from different group chats and everything just trying to take care of other work. So on that note, I'm a uh program manager in title. Um you know, but that's not at all descriptive. If you take a look at any other company, I would qualify as a uh as an implementation slashdely manager. So  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** I'm in the business of just lighting customers up, you know, but custom implementations.  
**Tayler Ramsay:** Mhm.  
**Saif Ahmed:** Um, so my question to you is, are you looking to review the process that we're utilizing for onboarding merchants through like our portal platforms like you know all that stuff?  
 

### 00:15:41

**Saif Ahmed:** Because I I'm doing you know endto-end implementation work for very like bespoke solutions. So I'm not in the white label space. I'm not in the TD nationwide like any of those portals. um the stuff that you know is almost exclusively you know like Amanda, Melissa, um maybe Doug and folks. Uh I know all that stuff's going on, but I'm largely not at all involved with that.  
**Tayler Ramsay:** That's okay. We just want your point of view of how you see things. So, I'll ask the question like, "Walk me through the last merchant onboarding you worked on from the first email to go live."  
**Saif Ahmed:** Um Hartland has been like the golden example for me. Uh  
**Tayler Ramsay:** That's great.  
**Saif Ahmed:** like yeah to be honest like that is that is like the implementation that I started you know that after I kind of like matured in this role I I didn't feel like a new guy anymore. I felt like I was in control of every aspect of this launch.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Um so I was initially looped in to conversations by uh sales engineering.  
 

### 00:16:44

**Saif Ahmed:** Um so uh Ryan Doyle and Joe Sharp. Um I was pulled into those calls after getting a uh a brief overview from Cheyenne who is now my manager. She was not my manager in that in that situation.  
**Tayler Ramsay:** Mhm.  
**Saif Ahmed:** Um she was the sol she was part of solution engineering.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Um but uh basically it was just like a joint introduction you know between them myself and the hartland folks of like hey here's like here's the role he's gonna be playing. he's going to get you all situated, you know, oversee oversee any fresh development work, get you out the gates, right? And  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** that was the first handoff and that was like I want to say September or October of last year.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Um, and from that point forward, it was just like, okay, here's all here's the intended experience based on the overview uh, solution engineering gave me. Here's everything you signed up for. Oh, you want a lot more than that? Okay, let's go ahead and gather those requirements, get those in front of our dev team.  
 

### 00:17:45

**Saif Ahmed:** So, like deliver  
**Tayler Ramsay:** I  
**Saif Ahmed:** them.  
**Tayler Ramsay:** wanna I wanna I want to pause you right there. How does how do we get to the point where where we we think we hit requirements but then we find out after I'm I'm assuming at this point we've implemented dev work, right?  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** So that's important to this study. if you can talk about that like and in the interactions with other departments and this isn't about like who does what. This is more about the process how we get around now how we work around the headaches.  
**Saif Ahmed:** So so okay so here let me let me rephrase that. So like the headache we're trying to explore now is like a difference in expectations like between us and the customer. Uh how  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** do we how do we handle that? Okay.  
**Tayler Ramsay:** Or  
**Saif Ahmed:** So  
**Tayler Ramsay:** how did we get there? How did  
**Saif Ahmed:** how  
**Tayler Ramsay:** we  
**Saif Ahmed:** do  
**Tayler Ramsay:** get  
**Saif Ahmed:** we  
 

### 00:18:32

**Tayler Ramsay:** to  
**Saif Ahmed:** get  
**Tayler Ramsay:** where  
**Saif Ahmed:** there?  
**Tayler Ramsay:** we were at this divide  
**Saif Ahmed:** So in this particular case with H Heartland uh it was probably a difference in people looking at it and people people we were interacting with and you know as soon as you get the work in front of a new set of eyes you know the requirements start changing a little bit like oh we could really use this oh that's not what I was expecting blah blah  
**Tayler Ramsay:** now?  
**Saif Ahmed:** blah  
**Tayler Ramsay:** Is this  
**Saif Ahmed:** it's  
**Tayler Ramsay:** on  
**Saif Ahmed:** like  
**Tayler Ramsay:** their team? New people on their team.  
**Saif Ahmed:** new people on their team so a little bit more backstory and like I had to learn this the hard way as well um you know after after these conversations were like, "Oh, that's not quite what we wanted started." Um, there was a change in project sponsor on the H Heartland side. Um, and just like primary contacts and there was a lot of like ghosting involved prior to project kickoff.  
 

### 00:19:18

**Saif Ahmed:** Um,  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** from what I understand, you know, sales and sales engineering, they were engaged with Hartland for months and months before the project actually kicked off for real. Uh, maybe in excess of six months.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** uh one of our key contacts there, he actually uh had to had to be out of the office for an extended period of time. You know, was was ill, was inaccessible,  
**Tayler Ramsay:** Now,  
**Saif Ahmed:** and  
**Tayler Ramsay:** how do we communicate that internally? Because that's another thing we deal with is when contacts, our partner contacts change  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** because we're looking, just so you know, we're like thinking about a way of kind of trying to solve that in line. So, initial contact, we put it, we put in the contact information. Okay. But we need to know who has the who knows who has the knowledge to say okay this contact changed now we should be talking to this guy  
**Saif Ahmed:** So that's all that's all if we look at like the the assembly line for a project that's  
 

### 00:20:11

**Tayler Ramsay:** yes  
**Saif Ahmed:** all way before PMO way before PMO when it's still in sales and sales engineering land.  
**Tayler Ramsay:** right  
**Saif Ahmed:** So um  
**Tayler Ramsay:** when it changes though it isn't PMO land  
**Saif Ahmed:** no  
**Tayler Ramsay:** sometimes  
**Saif Ahmed:** so so from well yeah yeah yeah sometimes not not in this case but yeah it could definitely happen um you  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** know project sponsor changes like that happened with TBC for example a  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** lot  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** u heartland uh that was all prior to my involvement  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** um but that was the reason we lost a lot of a lot of valuable time so because of that whole game of like hot potato and not necessarily sure who the contact is who's actually vouching for us. We lost probably about 6 months worth of project time.  
**Tayler Ramsay:** Now to your to from your point of view as PMO or from your position  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** you're so we look that it should have been like sales is the type of department you're assuming would give that information and also keep that information updated  
 

### 00:21:08

**Saif Ahmed:** Yeah. 100%. Sales and anybody in that sales capacity.  
**Tayler Ramsay:** right  
**Saif Ahmed:** Yeah. Yeah.  
**Tayler Ramsay:** but then we talk  
**Saif Ahmed:** Sure.  
**Tayler Ramsay:** about once it's handed off not this scenario but there could be times okay now that that change. We also got to be able to communicate that back to sales because and they're at this and I'm not saying this is just me trying because what I what we're envisioning is this like platform where everybody sees the same thing which  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** would be lovely, right? Um  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** I'm sorry. This is great. By the way, this everything so now the I'm going to make an assumption that the tools are email and Slack is what you probably use 90% of your communication. Is there anything else?  
**Saif Ahmed:** All my communication is going to be 99% email and Slack and a little bit of Jira here and there.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Um, yeah, but Jira is just like just making sure tickets are up to date, but like I'm talking about the stuff on Jira through Slack and emails and and meetings obviously.  
 

### 00:22:08

**Tayler Ramsay:** Right. Right.  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** Of course.  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** Um, so now like the Heartland situation, where did you see things starting to slow down for for this? Like where did you start seeing like red flags? Like like you could have been like  
**Saif Ahmed:** It never slowed down once, Taylor. So, I I'll catch you right there uh  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** just really quick. But red flags immediately.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** It never slowed down, but we we got red flags of like, "Oh, shoot. This isn't exactly what they were expecting based on the calls prior to PMO, you know, based on the solutioning strategy calls prior to PMO. Okay, what do we do to write this ship? What? Okay, what do we need to tweak here? Oh, we don't Oh, it's almost Thanksgiving. We have outages." Blah, blah, blah. You know, so like all that stuff was immediate. It was immed like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** upon upon initial contact with customer pretty much maybe  
 

### 00:23:03

**Tayler Ramsay:** Wow.  
**Saif Ahmed:** within the first week or two. Yeah.  
**Tayler Ramsay:** H. Okay. So, if you had your ideal insights into a project at any given time, would it be like for examples, do you want to know where the bottlenecks are at a glance? Do you want to know where there's a struggle on the onboarding process? Do you want to know about a new merchant? like things like that. What kind of insights into a project do you care about?  
**Saif Ahmed:** like about a project that I might not necessarily be involved in  
**Tayler Ramsay:** No. One  
**Saif Ahmed:** like  
**Tayler Ramsay:** that you're involved in like or like that you might be involved in later, you know.  
**Saif Ahmed:** so like if if I were to go to a platform what sort of data points would I want to be able to see basically.  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** exactly.  
**Saif Ahmed:** It's kind of weird like I don't know how you would identify like the bottleneck uh in particular like I'm not sure how to best do that but like I would love to be able to see primary contacts um you know major deadlines uh deliverable like expectations like you know like a go live date something like that um I would love to see you know the lenders and everyone involved like  
 

### 00:24:09

**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** all critical parties you know like if there are different vendors and stuff like  
**Tayler Ramsay:** No.  
**Saif Ahmed:** lenders vendors whatever any  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** any critical party involved in it. I would like to see that.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Um, and then I would also I mean it's it's the bare minimum but like the vertical you know like hey  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** is is this an elective medical thing? Is it retail? Is it automotive? Like retail automotive you know anything like furniture.  
**Tayler Ramsay:** So right now that's kind of vague, right? That's just not apparent right at a glance.  
**Saif Ahmed:** Yeah. I mean like unless you know the brand name like everyone knows that Bridgestone is automotive. Everyone  
**Tayler Ramsay:** Well, that's  
**Saif Ahmed:** knows  
**Tayler Ramsay:** important.  
**Saif Ahmed:** that  
**Tayler Ramsay:** What you're saying is very important because everyone knows like that's something we're dealing with is I keep there's a lot of tribal knowledge. There's a lot of stuff in everyone's head,  
**Saif Ahmed:** Yeah.  
 

### 00:24:55

**Tayler Ramsay:** but then there's like people that come on board who are new who will never know that, right?  
**Saif Ahmed:** No, because like as soon as you say elective medical, oh, I know this team's going to be most knowledgeable about it. Oh, oh, they're on this platform probably.  
**Tayler Ramsay:** Mhm.  
**Saif Ahmed:** Oh, it's going to be Care Credit, not Synchry, you know, stuff like that.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** uh if you tell me, you know, furniture, uh it it could very well still be web credit cascade stuff, you  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** know, because we can't get rid of it, right?  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** So, um that's important knowledge to have. Uh  
**Tayler Ramsay:** How long  
**Saif Ahmed:** just  
**Tayler Ramsay:** do you think it took you to gain that knowledge?  
**Saif Ahmed:** um man, I was spoiled. Um because when  
**Tayler Ramsay:** Why?  
**Saif Ahmed:** I first  
**Tayler Ramsay:** Why  
**Saif Ahmed:** joined  
**Tayler Ramsay:** were you spoiled?  
**Saif Ahmed:** uh so I just hit my two-year anniversary yesterday, by the way. I think you asked me how long I've been here, right?  
 

### 00:25:38

**Saif Ahmed:** But  
**Tayler Ramsay:** Excellent.  
**Saif Ahmed:** anyway, yeah, when I when I got hired, uh it was Brad and Cheyenne that interviewed me and  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** I reported that and Cheyenne was I was hired as a business analyst.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Um Cheyenne was also a business analyst. Um and she, you know, she's she's the goat,  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** you know, like she is so well informed, like she knows her stuff so well  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** and  
**Tayler Ramsay:** Very knowledgeable of the product of what  
**Saif Ahmed:** yeah  
**Tayler Ramsay:** works, what doesn't work together.  
**Saif Ahmed:** through through exposure. So like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** where I am now is pro like I got here through exposure and just working the stuff like she she did all that you know years prior to me right so like um anyway  
**Tayler Ramsay:** Did  
**Saif Ahmed:** she  
**Tayler Ramsay:** she work  
**Saif Ahmed:** was  
**Tayler Ramsay:** close with you?  
**Saif Ahmed:** yeah she was a really good mentor and like we worked really closely and she um she wasn't necessarily giving me the work to do because I reported I report we both reported to Brad at that point so I immediately got into good feet which was one of his accounts um it was just right place right time because Cheyenne had the capacity to, you know, raise me up basically.  
 

### 00:26:40

**Tayler Ramsay:** That's great.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** That's awesome to know because  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** that's something we definitely want are trying to look into too is just internal training and not just like oneoff training but like  
**Saif Ahmed:** There  
**Tayler Ramsay:** training  
**Saif Ahmed:** was no  
**Tayler Ramsay:** where where someone  
**Saif Ahmed:** training.  
**Tayler Ramsay:** can go back to  
**Saif Ahmed:** There was no dedicated training. I didn't review any any screens. Nobody gave me any presentations really. It was just getting in there and starting to do the work.  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** Um, but having somebody as knowledgeable um, and like dedicated to like my success as uh, Cheyenne and then Lisa as well, of course.  
**Tayler Ramsay:** Yeah. And  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** that's a theme like anyone who's successful here, someone took the time to  
**Saif Ahmed:** To  
**Tayler Ramsay:** mess  
**Saif Ahmed:** actually  
**Tayler Ramsay:** with them.  
**Saif Ahmed:** help them, right?  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** So, we're trying to do that with the BAS today for  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** sure. Yep.  
**Tayler Ramsay:** Exactly.  
 

### 00:27:27

**Tayler Ramsay:** Um, okay. Can you tell me about the last So, we're going to talk about like some pain points. Can you tell me about the last time you had to chase a lender or a merchant or an internal admin for anything? Like you had to chase him down. You didn't couldn't get them. It was a headache.  
**Saif Ahmed:** Oh, a headache getting in touch with them.  
**Tayler Ramsay:** Yeah. Like a something like like a pain point.  
**Saif Ahmed:** So, it's never never an issue getting in touch with people. Uh, but there is a lot of just like chasing and stuff in my day-to-day because I need information from all sorts of different parties. But I've never had issues getting in touch with people.  
**Tayler Ramsay:** So, can you talk about some pain points you have in your daily? Like what are some like  
**Saif Ahmed:** Um, I've been thinking about this and like it's never an issue with accessibility. It's just like I I think it's literally the magnitude of the work, you  
**Tayler Ramsay:** Mhm.  
 

### 00:28:21

**Saif Ahmed:** know? So, there's a lot of work.  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** There's not a lot of people.  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** Um, a lot of people are doing a lot of work. Everyone's spread thin. You know this.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** And, um, everyone's juggling a lot at any given moment. Uh, it's never an issue getting in touch with somebody, but getting the actual dedicated time to do something, that's a whole different story.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** But that being said, um, we don't do ourselves any favors in managing timelines. Um, everything seems to be a last second effort, but I I think that still kind of rolls up into like we got a lot of stuff going on, dude. Like business is booming, right?  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** But we don't we don't it sometimes it feels like our teams are probably half as big as they should be, you  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** know, in terms of like actual capacity. Um, there's two of us implementation managers, me and Lisa, you know, they're  
 

### 00:29:13

**Tayler Ramsay:** Yeah. Yeah.  
**Saif Ahmed:** BAS, but they're still, you know, kind of being raised up right now. like they're not 100% at full operating capacity, right? So, like um there's a lot of there are a lot of hot shot, you know, brands trying to get out the door and, you know, we we are the direct like gatekeepers of revenue at that point, you know what I mean? So, like if we don't do a good job and get people out the door and make sure they're well supported, we don't make money. We don't get paychecks. So, like there's a lot of stuff going on. Everything's max priority.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Uh but like Yeah, man. I Yeah.  
**Tayler Ramsay:** I have  
**Saif Ahmed:** If  
**Tayler Ramsay:** a So, if you had, this is a silly one just to get you out of your head. If you had a magic wand to take one step away from your process, what would it be? Tomorrow, you could just boom, I don't have to do that step anymore.  
 

### 00:29:59

**Saif Ahmed:** I could. So honestly, yeah, it's hilarious, but like yeah, the onboarding stuff literally like so after after we get done, you know, delivering all the new development um just making sure that folks are, you know, the customer is like well trained, but then on our side making sure that all keys are created, every every configuration is good, um all users are on boarded, blah blah blah. Like we have dedicated people for all that. But like the pain point actually is since I'm in custom implementations,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** every every customer going out the door, every implementation looks a little different.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Little different. So setting them up, the process for setting up keys and like the actual experience is  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** a little bit different, right?  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** So there's a learning curve there. And I don't feel like um the folks downstream from me like the Amandas, the Dougs, the Melissas, I don't think they're necessarily being, you know, like when when they get a piece of work, it's something that needs to go out the door like today, right?  
 

### 00:31:02

**Saif Ahmed:** Or like tomorrow or like very very soon. And also, by the way, it doesn't really work like anything else, right? So they  
**Tayler Ramsay:** Got  
**Saif Ahmed:** need  
**Tayler Ramsay:** it.  
**Saif Ahmed:** to figure out how to configure everything. Um we need we need more hands-on attention. And I've I've been trying to do a better job here of like getting them support from the senior devs that were on point for constructing the experience, you  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** know, well well in advance of go live  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** so so they can get the configuration all straight and make sure everything's functioning as needed. Um so if I didn't have to be as hands-on there,  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** that'd be amazing. it would  
**Tayler Ramsay:** great.  
**Saif Ahmed:** save me a lot of headache, but I need to be hands-on there because I know that everything is just ever so slightly different and I just have a little bit more exposure to it. So, I I always go help.  
**Tayler Ramsay:** Now, and how I hear that is you need to be there 20%.  
 

### 00:31:51

**Tayler Ramsay:** 80% of it's repeatable and you need to be there for 20% of it. Like  
**Saif Ahmed:** Yeah,  
**Tayler Ramsay:** your brain  
**Saif Ahmed:** I would say I would say  
**Tayler Ramsay:** or  
**Saif Ahmed:** 75.  
**Tayler Ramsay:** whatever the number is. I I don't know how much,  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** but  
**Saif Ahmed:** Yeah. No,  
**Tayler Ramsay:** you know what  
**Saif Ahmed:** I  
**Tayler Ramsay:** I meant. 5050 20 30 it but it sounds like  
**Saif Ahmed:** not  
**Tayler Ramsay:** you  
**Saif Ahmed:** all  
**Tayler Ramsay:** could  
**Saif Ahmed:** repeatable.  
**Tayler Ramsay:** offload a portion of it but there's  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** always going to be a part that you need to have insight into. Ah, the insight, right? You were like when I asked you what are some insights you'd be interested in  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** understanding how is this key configured at this point before I even see it? Go to Amanda. I'd like some checklist of boom boom boom boom. I'm just talking out my butt right now.  
**Saif Ahmed:** few  
 

### 00:32:27

**Tayler Ramsay:** But  
**Saif Ahmed:** like spe like unique functionality.  
**Tayler Ramsay:** yeah,  
**Saif Ahmed:** So  
**Tayler Ramsay:** talk  
**Saif Ahmed:** like  
**Tayler Ramsay:** about that.  
**Saif Ahmed:** for example Heartland right  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** like this was the first instance where you know most of our most of our implementations you go into portal you go into console you create some sort of customer record and then you kick off an application from there.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Here everything is driven by the patient themselves on their own mobile device. Okay,  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** they go through and they they kick off an application first. We autocreate a treatment record off the back of a submitted application. That is totally brand new unique functionality for H Heartland.  
**Tayler Ramsay:** Can  
**Saif Ahmed:** Nobody  
**Tayler Ramsay:** I  
**Saif Ahmed:** else  
**Tayler Ramsay:** ask a quick  
**Saif Ahmed:** that  
**Tayler Ramsay:** question? At  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** what point did you know that was going to be functionality? I mean, you obviously knew it before it was implemented. You had to, right?  
 

### 00:33:13

**Saif Ahmed:** Yeah. Yeah. But I feel like I was one of the first ones that learned that that was a necessity and we  
**Tayler Ramsay:** But  
**Saif Ahmed:** had  
**Tayler Ramsay:** that's  
**Saif Ahmed:** to  
**Tayler Ramsay:** interesting. That's interesting. That's like a  
**Saif Ahmed:** make  
**Tayler Ramsay:** great  
**Saif Ahmed:** that  
**Tayler Ramsay:** data point,  
**Saif Ahmed:** we  
**Tayler Ramsay:** you know?  
**Saif Ahmed:** had that pivot like immediately,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** right?  
**Tayler Ramsay:** Yeah. Like what if we had a system that you could put that in the system and know it's going to be looked at and honored and paid attention to right away.  
**Saif Ahmed:** Yeah, exactly. like that was a core piece of functionality that somehow felt like it like kind of slipped through the cracks and we had to pull like a miracle with like Donald and Arbon and everybody right around Thanksgiving to get this going right  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** people out of the office across our lenders and everybody you know so it's just like  
**Tayler Ramsay:** And that sounds like a functional spec.  
 

### 00:33:57

**Tayler Ramsay:** Like that sounds like that would need like a developer mind to be able to make that requirement ahead of time.  
**Saif Ahmed:** Yeah, to fully flesh it out, we needed we needed Joe's input. We needed Donald's input, Arbon's input, you know, all the all the head-on shows, they had to  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** look into it.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** So, yeah.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Um, but yeah, that's something you need to know right off the rip. Like if you're looking at like a D or like a table of all these different implementations like you need to know the core like unique functionalities functions that you should be aware of. Yeah.  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** Who was that by the way?  
**Tayler Ramsay:** that was Martha from Kiss. I thought I I'm sorry we just got going. I didn't I enter you know  
**Saif Ahmed:** Oh  
**Tayler Ramsay:** Martha. Do you know Martha?  
**Saif Ahmed:** no.  
**Tayler Ramsay:** Oh my goodness. So do you know Kiss team, right?  
**Saif Ahmed:** The QA team  
**Tayler Ramsay:** Yeah.  
 

### 00:34:49

**Tayler Ramsay:** So Martha's been assisting me on this whole thing, just taking notes as we go, helping me out. She's  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** awesome. Her  
**Saif Ahmed:** Great.  
**Tayler Ramsay:** camera and stuff's been broken. Hey  
**Saif Ahmed:** Martha.  
**Tayler Ramsay:** Martha,  
**Saif Ahmed:** Martha. Hey, we never introduced ourselves or I never introduced myself. Uh,  
**Tayler Ramsay:** that's my fault. So  
**Saif Ahmed:** no, it's  
**Tayler Ramsay:** sorry.  
**Saif Ahmed:** all good. We got right into it. Zipome, nice to meet you. Um, hope uh hope I'm not too passionate right now. That's all.  
**Martha Alcantelado:** like to meet you  
**Saif Ahmed:** Cool. Yeah. Wow. Um, yeah. Sorry about that. Um,  
**Tayler Ramsay:** That's awesome.  
**Saif Ahmed:** Taylor,  
**Tayler Ramsay:** I'm  
**Saif Ahmed:** where were we?  
**Tayler Ramsay:** All right, so we're going to jump back in. There's this thing. It's called card sorting. I'm going to share a link with you real quick. Just give  
**Saif Ahmed:** Huh?  
**Tayler Ramsay:** me a second.  
 

### 00:35:31

**Tayler Ramsay:** It's a card sorting exercise. I want to share the link first because it's easier to explain it when you're looking at it.  
**Saif Ahmed:** Sure,  
**Tayler Ramsay:** All right.  
**Saif Ahmed:** dude. It's been two years.  
**Tayler Ramsay:** That's awesome, man. That's a cool cool cool thing.  
**Saif Ahmed:** I survived.  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** Survived.  
**Tayler Ramsay:** that's what this place is sometimes. Survival.  
**Saif Ahmed:** I've had three different managers, four  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** different managers, I think. But I here I am like a cockroach just can't kill me.  
**Tayler Ramsay:** All right. I'm gonna send it through here. Nah, you're an important asset. All right.  
**Saif Ahmed:** I hope so. All right. Where we at? Sigma.  
**Tayler Ramsay:** Did you see I sent you? It should be a link and then you'll have to like sign in.  
**Saif Ahmed:** Yeah, I'm doing that Google. Uh, I have to request access, so you'll probably get an email or something or notification.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Yep, just did that.  
 

### 00:36:42

**Saif Ahmed:** All right, where we at? Card sorting activity.  
**Tayler Ramsay:** Yep. So now, do you see the little the T at the top? If you click it, you'll click you'll jump to where I am.  
**Saif Ahmed:** Oh, yeah.  
**Tayler Ramsay:** It like says like there you are.  
**Saif Ahmed:** Falling.  
**Tayler Ramsay:** Can you see it?  
**Saif Ahmed:** Yep. You're  
**Tayler Ramsay:** All right.  
**Saif Ahmed:** zooming out. Yeah.  
**Tayler Ramsay:** Okay. So the way this works is there's four groups. Each group is like um a concept or an idea inside of Versal. So when I say stage any what that means is at any point of the process of an onboarding. So where is the merchant at in this onboarding process at any given time in the pipeline things like that. The next group is called exceptions and issues. That's anything that you see as timesensitive, could be a blocker, an issue. Action and tools, those are things that you work with or create. So like hands-on tasks, uh, Jira or tools, creating configurations.  
 

### 00:37:52

**Tayler Ramsay:** Um, reporting in meta is just that it's like audits and reports like based on a system. Now, at the top are all words. They're just terms that we use inside the company. I'm going to start this timer. It's going to be for 10 minutes. And what I'd like you to do is grab a card. You should be able to like grab one of these cards here. Like see how I have pipeline.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** And you can drag it to a group that you think it belongs to. And as you're doing that, can you just kind of talk about why you think that? I'm going to give a quick example. So I see pipeline as a term that relates to the stage of an online of an onboarding of a merchant, right? So it's  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** the pipeline. So that's what you're doing. Does that make sense?  
**Saif Ahmed:** I think it makes sense. Can you tell me one more time?  
 

### 00:38:45

**Tayler Ramsay:** Yep.  
**Saif Ahmed:** So action tools, stage, those all make sense. Exception issues, timesensitive blockers. Okay, so like hold on. Okay, I think I follow that. Uh, reporting meta status or audit artifacts. Okay, so it's going to be a literal artifact here.  
**Tayler Ramsay:** like  
**Saif Ahmed:** Okay.  
**Tayler Ramsay:** logs. Do you know how like a lot of our systems have error logs?  
**Saif Ahmed:** Yeah. Yeah. Yeah. Yeah.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Okay. All right. I think I got it.  
**Tayler Ramsay:** That's awesome. Um, let me just here uh hit start on this thing here  
**Saif Ahmed:** So,  
**Tayler Ramsay:** and  
**Saif Ahmed:** I  
**Tayler Ramsay:** then you're  
**Saif Ahmed:** don't  
**Tayler Ramsay:** good.  
**Saif Ahmed:** I don't have the ability to edit. I think I just got it. Okay. Hold on  
**Tayler Ramsay:** Okay,  
**Saif Ahmed:** one second. So, if I zoom out, so like exception, if I'm going to click and drag this, exception obviously  
**Tayler Ramsay:** there  
**Saif Ahmed:** go  
 

### 00:39:34

**Tayler Ramsay:** it is. You got it. Exactly.  
**Saif Ahmed:** credential goes to action tools, I think.  
**Tayler Ramsay:** Why do you think like a little bit of Why just You don't have to. That's  
**Saif Ahmed:** So,  
**Tayler Ramsay:** just It's a suggestion. Sorry.  
**Saif Ahmed:** no, no, no, no. I'm trying to read right now. Sorry. I'm trying to do this freaking one-handed. Um, hands-on tasks or config. So, credential, assuming you mean lender credential is critical for configuring any location key, uh, any key corresponding to an actual like business location, right? Making sure it's firing how it's supposed to be.  
**Tayler Ramsay:** That's  
**Saif Ahmed:** Uh,  
**Tayler Ramsay:** perfect. Say, thank you. That's exactly what we're looking for.  
**Saif Ahmed:** You got it. So provisioning um I guess just like just creating locations, provisioning access to uh our service, you know, stuff  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** like that. Um that's definitely an action slashtool.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Audit log kind of duh. uh  
 

### 00:40:34

**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** goes uh QA check is definitely a stage. Um  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** I feel like it's pretty self-explanatory, but like you need to QA your stuff before you actually go live, right? So,  
**Tayler Ramsay:** Yeah. And  
**Saif Ahmed:** uh,  
**Tayler Ramsay:** I believe, hold on, I'm going to pause this because another thing I found out is I think there's more areas where of opportunity for QA, not just go live. Like when we're generating keys like if we could cue like you were just saying if we could QA that key at that stage right  
**Saif Ahmed:** QA everything. We need to QA to some extent. Absolutely everything. QA,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** you know, like if we're if we're taking a look at like a launch sequence, like QA is typically way last, but we have opportunities to QA all throughout our business.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Uh config template, it's um it's an action tool. I'll just I'll leave it there because, you know, config template, that's where we specify all the different properties we need to enable the specific functionality we expect out of the customer.  
 

### 00:41:30

**Saif Ahmed:** And then we also have, you know, lender credentials literally go on to config templates. So,  
**Tayler Ramsay:** That's  
**Saif Ahmed:** um, merchant shell. I'm not entirely sure what that means.  
**Tayler Ramsay:** wrong. That should just be merchant. I apologize every  
**Saif Ahmed:** Merchant.  
**Tayler Ramsay:** time.  
**Saif Ahmed:** Merchant. Bro, I don't even know to like merchant obviously is like our partner, you know, or like our customer.  
**Tayler Ramsay:** Mhm.  
**Saif Ahmed:** So, um, uh, reporting meta. Maybe I'll just drop  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** it in there uh because it's it's critical to be able to report our merchant activity.  
**Tayler Ramsay:** Yep. And  
**Saif Ahmed:** Um  
**Tayler Ramsay:** one thing is too, there's no wrong answers here obviously.  
**Saif Ahmed:** we go  
**Tayler Ramsay:** So,  
**Saif Ahmed:** cool stipulation from what I understand it. I've had it less exposure here, but like you know stipulations in the context of like you know you go through an application flow or like you're you're overseeing you know transactions you know so not just apply but buy functionality in our uh in our platform for particular lenders.  
 

### 00:42:28

**Saif Ahmed:** uh lenders might require us to present documentation to the customer and secure signatures, acknowledgements for those particular, you know, pieces of documentation. But um so basically checklist items that need to fall prior to, you know, release of funds, anything like that. So um  
**Tayler Ramsay:** That's great  
**Saif Ahmed:** yeah, that's like kind of like a platform thing.  
**Tayler Ramsay:** during sign up  
**Saif Ahmed:** Who?  
**Tayler Ramsay:** during  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** application  
**Saif Ahmed:** Yeah. Yeah. Yeah. So like it's not reporting. It's not an exception or issue. Stage I mean one more time. Stage is what like the uh  
**Tayler Ramsay:** any point where a merchant can be  
**Saif Ahmed:** is  
**Tayler Ramsay:** at the onboarding process. So there is a stage of where they're doing their stipulations. That's how I would see it. Now I  
**Saif Ahmed:** there  
**Tayler Ramsay:** don't want to direct you there, but  
**Saif Ahmed:** there is hands-on tasks or configs. So stipulation isn't there. It's not part of our reporting.  
 

### 00:43:24

**Saif Ahmed:** It's not an exception or issue. So I mean I'll go stage by you know  
**Tayler Ramsay:** process of elimination.  
**Saif Ahmed:** ticket is going to be tool because when  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** you say ticket I just think jira ticket  
**Tayler Ramsay:** Yep. That's  
**Saif Ahmed:** uh or  
**Tayler Ramsay:** great.  
**Saif Ahmed:** support ticket  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** tax ID EIN um where the merchant is in the process. I mean tax ID tax ID is used or like SSN. Well, tax ID could definitely be used for reporting meta.  
**Tayler Ramsay:** 100%.  
**Saif Ahmed:** Yeah, if that's like what you're trying to report using like different tax IDs we have.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Address verification. That's going to be a tool.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Uh here we go. I'm just zoomed in really weird. Lender selection is going to be stage 100%.  
**Tayler Ramsay:** Perfect.  
**Saif Ahmed:** Because that's  
**Tayler Ramsay:** Perfect.  
**Saif Ahmed:** like one of the first things we need to know when we're uh setting somebody up. Status tracker tool.  
 

### 00:44:22

**Saif Ahmed:** I don't know what status tracker we're talking about, but in general, something we need. SLA timer.  
**Tayler Ramsay:** Don't worry about that one.  
**Saif Ahmed:** All right.  
**Tayler Ramsay:** Sorry.  
**Saif Ahmed:** uh lender credential, not necessarily a repeat, but we already have credential down here. So, I'll drop it in there because that's the association I make. KYB data. Um, that'd be a great tool.  
**Tayler Ramsay:** Love it. Love it.  
**Saif Ahmed:** Underwriting rule, underwriting rules. Um, I'll uh I'll keep that around stipulation because I don't know where else to really slot it. Um,  
**Tayler Ramsay:** Okay,  
**Saif Ahmed:** underwriting rule meaning what? Just like a requirement from the lender perspective for being  
**Tayler Ramsay:** you  
**Saif Ahmed:** able  
**Tayler Ramsay:** got  
**Saif Ahmed:** to  
**Tayler Ramsay:** it.  
**Saif Ahmed:** underwrite. Okay. So  
**Tayler Ramsay:** It's just as the term is used inside of versatile when using underwriting. When I hear underwriting, I obviously think of our partners, right? Where  
**Saif Ahmed:** yeah.  
**Tayler Ramsay:** now where does that fall for the partner?  
 

### 00:45:23

**Saif Ahmed:** Yeah. I  
**Tayler Ramsay:** Got  
**Saif Ahmed:** think  
**Tayler Ramsay:** it.  
**Saif Ahmed:** underwriting rule if we're going to go there. Underwriting rule is respective to our um our lending partners. I'll keep it around lender selection just for now.  
**Tayler Ramsay:** like it.  
**Saif Ahmed:** uh status badge. Not sure what that is because I don't see any status badges anywhere, but it'd be a great tool to have  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** uh designating different statuses and like any any tool just a quick reference. Oh, I see this badge. Okay, that's the status of this implementation. Something like that. Autoprovision. Um I'm going to go ahead and treat that as a tool right around provisioning  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** observation window would be just tool by default  
**Tayler Ramsay:** Good. I like  
**Saif Ahmed:** I  
**Tayler Ramsay:** that.  
**Saif Ahmed:** or I mean it could also be a stage.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** It could be a stage. So, like if you mean literally an observation window, like as a piece of like functionality, boom, tool.  
 

### 00:46:33

**Saif Ahmed:** But if if we're talking about stage of life, um after somebody goes live, it could be that like observation period, you know what I  
**Tayler Ramsay:** I  
**Saif Ahmed:** mean?  
**Tayler Ramsay:** love that.  
**Saif Ahmed:** So, go live  
**Tayler Ramsay:** That's  
**Saif Ahmed:** check.  
**Tayler Ramsay:** what this exercise is. You You understand? This  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** is great.  
**Saif Ahmed:** So like after observation window would be like like the monitoring status for us like somebody's live but you know it's still fresh. So  
**Tayler Ramsay:** That's the go live checklist for  
**Saif Ahmed:** yep.  
**Tayler Ramsay:** that. Got it.  
**Saif Ahmed:** Yep. So notification would be a tool bulk upload tool. Um, whitelabeled portal.  
**Tayler Ramsay:** This is a good one for you. I want to hear what you say.  
**Saif Ahmed:** Whitle labelled portal is like something we need to know. Um, if I see that somebody's white label portal, I'll be honest, that's when I like tune out because I'm like, okay, we have a whole like side of the business dedicated to it, right?  
 

### 00:47:30

**Tayler Ramsay:** Yep.  
**Saif Ahmed:** That's not me. I'm custom.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Um, but it's like that'd be good for reporting. I think it just I I like because we bundle them all together, you know, like  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** white label portals like the the TD portal blah blah blah like charact Synchry white label that we're pumping out now.  
**Tayler Ramsay:** What's  
**Saif Ahmed:** Um  
**Tayler Ramsay:** interesting is when I we when we talked to someone else in the PMO, they were they they're they're they said that we have an idea of of like a white label or but everything ends up being a custom  
**Saif Ahmed:** that's that's  
**Tayler Ramsay:** like 99% of every implementation.  
**Saif Ahmed:** that's the thing. So like when I hear portal I think of everything that Amanda and Melissa and and folks over there were taking  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** care of almost  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** exclusively. But  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** from what I've seen, like I'm like white label portal adjacent because I'm I'm part of a lot of care like Synchry Care Credit conversations.  
 

### 00:48:27

**Saif Ahmed:** I know what they're trying to do there. Um I know how nitpicky they are and there's a lot of like you know custom stuff we still have to do for the white label portal. So I mean we're heading out the door with our first implementation on Monday. So we'll see how much we can lock it down and not not get crazy with customization.  
**Tayler Ramsay:** How  
**Saif Ahmed:** So,  
**Tayler Ramsay:** how much do you find sales reaching out to you on questions about white label stuff? Does that happen?  
**Saif Ahmed:** no. Uh because uh Ryan Doyle specifically has been like the uh the resource for moving forward white label stuff like at least for the Synchry white label.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Uh that's the only white label I'm aware of anyway.  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** Um  
**Tayler Ramsay:** Same.  
**Saif Ahmed:** so yeah.  
**Tayler Ramsay:** All right.  
**Saif Ahmed:** All right. Multi-step wizard. I'll just drop it. Action tools. Pretty straightforward. Prime,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** nearpime, subprime. Um, that's going to be it's along with lender selection for sure.  
 

### 00:49:24

**Tayler Ramsay:** Sure.  
**Saif Ahmed:** It's just like just more descriptive information there.  
**Tayler Ramsay:** So that goes with stage which makes sense.  
**Saif Ahmed:** Yeah. Yeah. in progress badge blocked clearly stage. Um merchant SMB.  
**Tayler Ramsay:** Same small business. Sorry.  
**Saif Ahmed:** Yeah, no worries. Um it's important to know like from a reporting perspective for sure. We already we have an instance of merchant over here.  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** Um versatile admin tool use that every day. One  
**Tayler Ramsay:** Nice.  
**Saif Ahmed:** second.  
**Tayler Ramsay:** Now, see, that's nice. You see that as a tool. Some people would see that as a as like uh  
**Saif Ahmed:** Yeah,  
**Tayler Ramsay:** No, I love that. Go ahead. Keep going.  
**Saif Ahmed:** you use it for reporting too. I know  
**Tayler Ramsay:** Yes.  
**Saif Ahmed:** that. But um I use it as a tool for configuration stuff, you know.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Lender.  
**Tayler Ramsay:** And that's your insight. I love it.  
**Saif Ahmed:** Yeah. Lender underwriter.  
 

### 00:50:16

**Saif Ahmed:** Um  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** it's going to be, you know, right around lender selection. KYB  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** lookup tool.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** Business details. I don't business details where the merchant is in the process. I mean, that could be Oh, s\*\*\*. Where we at?  
**Tayler Ramsay:** You're dead. You're done. No, you're good, dude. You actually got further than anyone else.  
**Saif Ahmed:** I I yapped the whole time.  
**Tayler Ramsay:** Uh,  
**Saif Ahmed:** So,  
**Tayler Ramsay:** no, you did great, man. That was excellent.  
**Saif Ahmed:** I'll throw this back up there.  
**Tayler Ramsay:** Yeah, that was wonderful.  
**Saif Ahmed:** All right,  
**Tayler Ramsay:** All right, so we just got a couple more questions and  
**Saif Ahmed:** cool.  
**Tayler Ramsay:** then um just round off this hour here.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** Martha, we still have you, right? I know you're there. All right. Um All right. Can Now, this will be funny. I know you're where you'll go, but describe  
**Saif Ahmed:** No.  
 

### 00:51:11

**Tayler Ramsay:** the most complicated on boarding you've ever handled.  
**Saif Ahmed:** Haron,  
**Tayler Ramsay:** Now, can you tell me a little bit about why it was so complicated?  
**Saif Ahmed:** everything I've been saying during the session, just the  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** unique development required for their experience. Um, slight variations in lender desired lender stack for the different locations. Uh, understanding what from a configuration perspective could be rinse and repeat for everybody versus what would need to be applied at a given location will be unique to them. Um, and then just honestly like the the sheer velocity. So like we went from and I was just talking about this like we we got out the door with 20 locations.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** We went from 20 to 105 um in about two weeks  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** and then at we ran with 105 but then about four months later we went to 540.  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** Okay. So it just it wasn't complicated. It was just a little tough to keep up with because you know given how complicated the actual um you know technology is uh there were a lot of points of um there were a lot of different failure points you know what I  
 

### 00:52:31

**Tayler Ramsay:** Okay.  
**Saif Ahmed:** mean? So like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** because of how convoluted that sounds bad but because of how complex the actual lender flow was uh there were a lot of points where you know things just weren't firing how they should have been. So  
**Tayler Ramsay:** Let me pick your brain a little bit there. So once we have 100 locations rolled out,  
**Saif Ahmed:** yeah.  
**Tayler Ramsay:** then we go scale up another 400.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** What does that process look like? Like actual process look like who touches what in your from your perspective?  
**Saif Ahmed:** So I was very very hands-on here because  
**Tayler Ramsay:** Perfect.  
**Saif Ahmed:** there was no and I'm still in it, right? So  
**Tayler Ramsay:** there.  
**Saif Ahmed:** like I never I never disengaged from H Heartland. So like we delivered them. They've been live since the new year.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** I'm still meeting with them two to five times a week and you know operating as an account manager frankly you know like  
**Tayler Ramsay:** Right.  
 

### 00:53:22

**Saif Ahmed:** me me Brad Eric and Ryan Doyle we're on calls with them two to five times a week  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** and most of our days are dedicated to just keeping them happy and like securing the business there. So  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** anyway, um the expansion  
**Tayler Ramsay:** That's important.  
**Saif Ahmed:** process the ex that important note because the expansion process it was all like we did not involve Amanda, Melissa, any of the actual onboarding folks at all.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Not one bit. Everything was taken care of between myself, Taran, Ken Frasier, and the lenders. Okay.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** So, me reaching out to the lenders, validating credentials, um, taking those credentials, using Ken Frasier's script or sorry, Taran's uh, automated spreadsheet process to generate locations and users in console as well as keys. Okay. In admin and  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** then and then getting those credentials worked into a spreadsheet that Ken Frasier would run a script on to go and configure all these locations.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** So we didn't even we used Doug to like spot check some things but like he wasn't even involved from a  
 

### 00:54:34

**Tayler Ramsay:** Right.  
**Saif Ahmed:** key perspective you know he was only involved for the initial 105 that's it so the mass expansion over the course of May we onboarded 400 you know 440 locations or whatever 400 436  
**Tayler Ramsay:** This  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** is good. This is a perfect time to ask this.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** How could a new system scale that process to where we could free you up and free Taran up and give someone else the ability to do the next 400?  
**Saif Ahmed:** So the key bits of information there. So we have all the utilities we need to like automatically create locations, create users, uh create keys and then also configure them. the uh leg work was going out to the lenders and making sure we had the appropriate credentials to plug and chug.  
**Tayler Ramsay:** That  
**Saif Ahmed:** So  
**Tayler Ramsay:** is always our that is one of our biggest bottlenecks across the  
**Saif Ahmed:** yeah,  
**Tayler Ramsay:** board. Doesn't  
**Saif Ahmed:** so  
**Tayler Ramsay:** matter the implementation. Go ahead.  
**Saif Ahmed:** if you if you have a tool, you know, that like basically operates as like a glorified like like checklist, you know, you you would need to just have that checklist of like, hey, did we get all these credentials?  
 

### 00:55:40

**Saif Ahmed:** Oh, here they are. You know, be able to like upload them. And then from that point forward, if you could use that to trigger, you know, or ensure that Taran's process has already happened to create these locations and users, you could use that to trigger, you know, the running of Ken's script to uh, you know, configure all these locations. So then once again, all the leg work is just getting credentials.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** That's  
**Tayler Ramsay:** I  
**Saif Ahmed:** it.  
**Tayler Ramsay:** love it. I love it.  
**Saif Ahmed:** But nobody  
**Tayler Ramsay:** I  
**Saif Ahmed:** nobody has to get into admin and actually create keys. None of that.  
**Tayler Ramsay:** No. Yeah. And you know, that's what we're going for, right? And yes, I know that you you work with the dirty custom stuff, but it's the dirty custom stuff that's going to allow us to make the easy stuff even easier.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** You know what I mean?  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** Um,  
**Saif Ahmed:** Dude, we we have automated processes for all this.  
 

### 00:56:31

**Saif Ahmed:** Like there's no reason Doug needs to sit there and spend hours configuring keys by hand.  
**Tayler Ramsay:** right,  
**Saif Ahmed:** None. That  
**Tayler Ramsay:** right,  
**Saif Ahmed:** from this point forward. Like no reason.  
**Tayler Ramsay:** right. And it  
**Saif Ahmed:** So  
**Tayler Ramsay:** also eliminates any errors, right? Keeps consistency. Um,  
**Saif Ahmed:** that's right.  
**Tayler Ramsay:** yeah. I I have a I'm sorry. Go ahead.  
**Saif Ahmed:** No, no, no manual input errors whatsoever.  
**Tayler Ramsay:** Right. Right.  
**Saif Ahmed:** So  
**Tayler Ramsay:** And it's not about removing the job. It's about 10xing the job.  
**Saif Ahmed:** that's what I'm saying. Like if we if we get Doug trained and up to speed on this like utility or Amanda or Melissa like we can we shouldn't be like scared s\*\*\*\*\*\*\* about you know like multiple thousands of locations like this is a this is a gift you know Brad said it like you know support was freaking out and support's a whole different thing but like you know they were bugging out like Hartland wants to enroll 1300 more locations.  
 

### 00:57:22

**Tayler Ramsay:** I heard this story. They refused.  
**Saif Ahmed:** Yeah. Oh  
**Tayler Ramsay:** Everyone's like, "Oh, you're doing it."  
**Saif Ahmed:** yeah. Yeah. 1300 locations, uh,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** three waves, backtoback weeks,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** and and I I feel I feel the pain because I'm going to be right there in the fire with them. But like literally like this is a dollar sign, dollar signs  
**Tayler Ramsay:** Oh  
**Saif Ahmed:** all  
**Tayler Ramsay:** yeah.  
**Saif Ahmed:** over.  
**Tayler Ramsay:** Oh yeah.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** Oh yeah.  
**Saif Ahmed:** Like  
**Tayler Ramsay:** You don't say no. And like and  
**Saif Ahmed:** you  
**Tayler Ramsay:** that's  
**Saif Ahmed:** can't  
**Tayler Ramsay:** another  
**Saif Ahmed:** say no.  
**Tayler Ramsay:** and that's another thing in this in in our company that I think when I say themes I don't I hope that don't sound cheesy but we have whales and then we have regular implementations and the whales we need to bust our ass for and  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** eat s\*\*\* burgers as Bill likes to say.  
**Saif Ahmed:** Yep.  
 

### 00:58:05

**Tayler Ramsay:** It's just the way of the beast. And then but as a company hopefully we're going to figure out how to decipher when it makes business sense and when it  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** doesn't, you know, instead of just saying yes to everything  
**Saif Ahmed:** I was just talking about this, but like you know, you know, I'm involved with H Heartland. I'm involved with Bridgestone. I'm gonna be involved with Napa. Um, and I was, you know, in I'm aware of everything going on with Aspen. That's, you know, I was there last year with Brad and Ken. Like, you know, these whales, like there, this is what we're setting ourselves up for. This is how we grow.  
**Tayler Ramsay:** Agreed.  
**Saif Ahmed:** You know what I mean? So, we need to get our s\*\*\* together internally so we can support all these and not be scared and more be like, "All right, we're going to kill this and we're all going to get a crazy bonus." You know, that sort of thing.  
**Tayler Ramsay:** Well,  
**Saif Ahmed:** So,  
 

### 00:58:51

**Tayler Ramsay:** what ends up happening too, Sif, is if we scale on top of patchwork, we just are sitting on patchwork  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** and we're training everybody that we bring on  
**Saif Ahmed:** On  
**Tayler Ramsay:** this  
**Saif Ahmed:** password.  
**Tayler Ramsay:** like broken  
**Saif Ahmed:** Hey,  
**Tayler Ramsay:** patchwork process.  
**Saif Ahmed:** got holes in the foundation. You know, you  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** can't build on that. Yeah. It's all  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** going to crumble real bad  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** if we  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** don't. So,  
**Tayler Ramsay:** Agreed. Agreed. I  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** have a a side. Now, this is just a question that's come up with other people. So, I kind of want to ask you  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** and you probably know just because you know, but how do you know what programs are allowed to work with what programs? What partners can be with what partners in a cascade? Or is that something you don't even need to worry about?  
 

### 00:59:36

**Saif Ahmed:** I don't really worry about that.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** I I um Yeah, I leave that to sales and uh and Brad like  
**Tayler Ramsay:** Well,  
**Saif Ahmed:** in  
**Tayler Ramsay:** I'm  
**Saif Ahmed:** part  
**Tayler Ramsay:** asking you because I've heard a few times now where what's happening is with especially the newer folks because they don't have the tools themselves,  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** but they'll promise things we can't do or they'll offer things and then we end up renegotiating at your stage.  
**Saif Ahmed:** Yeah. Uh I don't get involved in those conversations at all because all all that stuff in terms of like lender stack should be set by the time I get involved. But  
**Tayler Ramsay:** I  
**Saif Ahmed:** as  
**Tayler Ramsay:** agree.  
**Saif Ahmed:** with H Heartland, as with H Heartland, it's it's fluid, you know, like we we pride ourselves in having many lenders on our platform. We can, you know, plug and play any any number of them, whatever suits your business the best, right? Um, so even after we go live, they might want to reconsider what their lender stack is, what the what the logic is that leads applicants to different lenders, you know, the business logic there.  
 

### 01:00:37

**Saif Ahmed:** um you they can always fine-tune that and optimize that. Um whenever that comes up in conversation, you know, I never I never make any hard promises. I say, "hm, that sounds interesting, you know, like I can definitely see the value in that, but let me lean on Brad here, who is the actual lender relations guy, you know, to say to set our boundaries, right? I'm never making any promises." So because that yeah that could lead to renegotiations you know false expectations and you know just like kind of business loss at at its worst right.  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** So  
**Tayler Ramsay:** Do you use any kind of like tools that like are just kind of your own little side like shortcuts? Something you do to like send off messages or anything? Just any little tools?  
**Saif Ahmed:** no and I feel like a loser saying that like  
**Tayler Ramsay:** Shut  
**Saif Ahmed:** I  
**Tayler Ramsay:** up.  
**Saif Ahmed:** probably should  
**Tayler Ramsay:** Just stop.  
**Saif Ahmed:** I  
**Tayler Ramsay:** Stop.  
**Saif Ahmed:** probably should but no I it's all it's all me.  
 

### 01:01:32

**Saif Ahmed:** Oh, no. Sorry. Chat GPT. I do  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** use that. I mean, just like for for just like cleaning up messages and stuff. Never uh never like like punching in like uh sensitive information.  
**Tayler Ramsay:** No. No. Yeah. But you do you I'd like So you use it to clean up any messages you have to s send out.  
**Saif Ahmed:** Yeah. Yeah.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** If I'm sending like an important email and I feel like I'm like not not sounding smart, you know, like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** I'll I'll punch it in there for some cleanup here and there.  
**Tayler Ramsay:** Have you ever used it to synthesize notes? Like use Genesis Gemini to transcribe your meetings and then use  
**Saif Ahmed:** I'm  
**Tayler Ramsay:** Chat  
**Saif Ahmed:** so  
**Tayler Ramsay:** TV.  
**Saif Ahmed:** sorry. Yeah, dude. I love uh No, no, no. So, chat GBT specifically just like emails and stuff like that  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** here and there, but um no, I use um Fireflies.  
 

### 01:02:17

**Saif Ahmed:** I use Fireflies  
**Tayler Ramsay:** Yeah. Good. Take  
**Saif Ahmed:** like  
**Tayler Ramsay:** her.  
**Saif Ahmed:** Well, yeah, we use it a lot in the Bridgestone space because we're taking meetings every single day. Um, so we need to keep our s\*\*\* together, you know, and like take care of like action items and everything. Um, we use we use Fireflies just because of how easy it is to use like the interface of it. Like being able to record a meeting, play it back, listen to it. Like I hate Gemini with the passion because of like it the fact that it only has like the transcript. You can't actually listen to the meeting unless I just didn't find a way.  
**Tayler Ramsay:** You  
**Saif Ahmed:** Uh,  
**Tayler Ramsay:** can, but  
**Saif Ahmed:** yeah. with  
**Tayler Ramsay:** it's  
**Saif Ahmed:** Gemini.  
**Tayler Ramsay:** okay. Yeah. Well, you just record the meeting, but Gemini, the LLM still does the transcription for you.  
**Saif Ahmed:** I  
**Tayler Ramsay:** And  
**Saif Ahmed:** got  
**Tayler Ramsay:** then  
**Saif Ahmed:** you. Gemini,  
 

### 01:02:59

**Tayler Ramsay:** So,  
**Saif Ahmed:** sorry. I know you're on this call. I hate you.  
**Tayler Ramsay:** F  
**Saif Ahmed:** Um,  
**Tayler Ramsay:** you, Gemini. So,  
**Saif Ahmed:** yeah.  
**Tayler Ramsay:** let me tell you real quick why I just want to tell you why I kind of like Gemini. Because  
**Saif Ahmed:** Cool.  
**Tayler Ramsay:** first of all, it's part of we're allowed to use Gmail. So, what I like about it is it'll transcribe every meeting I have, but then what it'll do for me is organize it in my Google Drive. So,  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** then I connect Gemini directly to my drive.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** So, now I don't ever have to go look at my notes ever. I just talk to Gemini and I'm like, pull up, you know, I  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** pull the notes up anyway to transcribe them. But that's just like a silly way I use it. So where like I create almost like a database of knowledge.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** Maybe that's something that would help you with your you because you have so many meanings.  
 

### 01:03:41

**Tayler Ramsay:** You know what I mean? Like  
**Saif Ahmed:** Yeah. It's uh I could definitely explore that. It's just like Fireflies. I've been using that, you know, for a lot longer now. Uh back when Josh was here, he he started it off.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Um  
**Tayler Ramsay:** I love that. I didn't even know we still had that.  
**Saif Ahmed:** yeah, only only a few of us, I think, or if you wanted a license, like I I think you could like reach out to uh  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** reach out to Joe. He's like the uh the owner there. Um  
**Tayler Ramsay:** Right.  
**Saif Ahmed:** but anyway, I like it. It's super easy to use, but flat out just so I can like replay specific portions of meetings. It it's just meeting recorder. I uh I like listening through those um because I I feel transcripts are kind of I talk weird sometimes or low sometimes and it's just like picking up the wrong words, you know? So, I like being able to actually replay the content itself.  
 

### 01:04:28

**Saif Ahmed:** So,  
**Tayler Ramsay:** Awesome.  
**Saif Ahmed:** you don't need Fireflies to do that. It's literally just going through a meeting recording and making sure I have all my notes right. So,  
**Tayler Ramsay:** I love that, dude. I love  
**Saif Ahmed:** cool.  
**Tayler Ramsay:** it. All right, man. Well, is there anything we didn't cover that you think is critical?  
**Saif Ahmed:** No, I was going to ask you that. Like I'll I'll yap all you want, man.  
**Tayler Ramsay:** No,  
**Saif Ahmed:** But  
**Tayler Ramsay:** man.  
**Saif Ahmed:** um  
**Tayler Ramsay:** This has been great. Super helpful. You've been one of the better interviews you have because you have a lot more knowledge.  
**Saif Ahmed:** cool.  
**Tayler Ramsay:** Like I really appreciate you doing this because I do know how busy you are and like I I really appreciate you doing this, man. It's  
**Saif Ahmed:** No,  
**Tayler Ramsay:** been awesome.  
**Saif Ahmed:** and I'm sorry again for shifting this like four times because just busy, man. I'm sorry. Like,  
**Tayler Ramsay:** No, I I appreciate you taking the time to reschedule.  
 

### 01:05:14

**Tayler Ramsay:** You could have just said, "I don't have time to do it, you  
**Saif Ahmed:** no.  
**Tayler Ramsay:** know."  
**Saif Ahmed:** No. Hell no. You're going out of your way to actually like study and everything and like conduct these interviews. Like, you're putting in effort, dude. So, no. That'd  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** be disrespectful.  
**Tayler Ramsay:** I I just really want us to build something that helps, even  
**Saif Ahmed:** Yep.  
**Tayler Ramsay:** if it's 15% better than it was. You know what I mean?  
**Saif Ahmed:** That's That's a lot better. 15% is a lot better. I don't even care. So, all right.  
**Tayler Ramsay:** All right,  
**Saif Ahmed:** Well,  
**Tayler Ramsay:** brother. Well, have  
**Saif Ahmed:** no.  
**Tayler Ramsay:** a great weekend.  
**Saif Ahmed:** You too, Taylor. Martha, nice to meet you. Um, I was going to say like just ping me  
**Tayler Ramsay:** Oh,  
**Saif Ahmed:** if  
**Tayler Ramsay:** yeah.  
**Saif Ahmed:** if you have any like specific questions or not. If you if you have any thoughts like that you want my input on, just hit me up.  
 

### 01:05:51

**Tayler Ramsay:** Well, I will be. So, everyone that we interview, once we start actually building something, we're going to like run it by people that we've interviewed. Like, you'll be the group that we share it with  
**Saif Ahmed:** Cool.  
**Tayler Ramsay:** before anyone else knows anything about it. Like, as we iterate, we'll run  
**Saif Ahmed:** Yeah,  
**Tayler Ramsay:** things by, we might come and ask follow-up questions, things like that.  
**Saif Ahmed:** that's  
**Tayler Ramsay:** But yeah, I'll definitely be back in contact. This is something that's I won't let die. So,  
**Saif Ahmed:** Yeah. Good. Yeah. Don't let it die, man. We have so many good initiatives like kick off and it's just like  
**Tayler Ramsay:** Oh, I know.  
**Saif Ahmed:** people get too busy.  
**Tayler Ramsay:** I  
**Saif Ahmed:** That's  
**Tayler Ramsay:** know.  
**Saif Ahmed:** the issue. There's no  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** lack.  
**Tayler Ramsay:** But I I have this like crazy thing that I'm like, what did Bill say? Insidious.  
**Saif Ahmed:** That That's not a good thing.  
**Tayler Ramsay:** No, not insid.  
 

### 01:06:36

**Tayler Ramsay:** I forget what he said. Not insidious. Just  
**Saif Ahmed:** Obsessive.  
**Tayler Ramsay:** relentless. Relentless.  
**Saif Ahmed:** Relentless. Yeah.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Yeah. No, Insidious  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** is not a good thing.  
**Tayler Ramsay:** No, that was the name of that horror movie in  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** cities.  
**Saif Ahmed:** Oh, was that the one where they go into like the after or like the upside down? No.  
**Tayler Ramsay:** No, that's the one with the kids, right? Where they're  
**Saif Ahmed:** That's sinister or  
**Tayler Ramsay:** Oh, wait.  
**Saif Ahmed:** No.  
**Tayler Ramsay:** Insidious. Sinister. That's funny. There's Sinister. There's Insidious.  
**Saif Ahmed:** Yeah. And then Stranger Things is the upside down.  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** But  
**Tayler Ramsay:** that's the  
**Saif Ahmed:** um  
**Tayler Ramsay:** upside down with the kids.  
**Saif Ahmed:** No, the one with like the videotapes, like the  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** home recording.  
**Tayler Ramsay:** The ring with the dirt.  
**Saif Ahmed:** Oh. Oh my god. No, no, no, not even the ring.  
 

### 01:07:14

**Saif Ahmed:** But like it's either uh Sinister or Insidious. It's like VHS like recordings  
**Tayler Ramsay:** Oh,  
**Saif Ahmed:** of like  
**Tayler Ramsay:** yeah. Yeah. Yeah. Yeah.  
**Saif Ahmed:** murders  
**Tayler Ramsay:** I know  
**Saif Ahmed:** and  
**Tayler Ramsay:** what you  
**Saif Ahmed:** s\*\*\*.  
**Tayler Ramsay:** mean. Yeah. Yeah. Yeah.  
**Saif Ahmed:** That one that one kept me up in that.  
**Tayler Ramsay:** Yeah. Dude, if you  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** like there's this one heart. It's real messed up, though.  
**Saif Ahmed:** What?  
**Tayler Ramsay:** It's It's this one with a cl he's the clown. Oh my god.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** It's  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** not. It's  
**Saif Ahmed:** Art the  
**Tayler Ramsay:** not  
**Saif Ahmed:** clown.  
**Tayler Ramsay:** it. Who  
**Saif Ahmed:** No,  
**Tayler Ramsay:** is it?  
**Saif Ahmed:** it's Art the Clown.  
**Tayler Ramsay:** Art, you  
**Saif Ahmed:** Oh,  
**Tayler Ramsay:** do know.  
**Saif Ahmed:** yeah. It's uh it's it's horrible. Um  
**Tayler Ramsay:** Oh god, the chainsaw. Do you know the upside down girl chainsaw scene?  
 

### 01:07:48

**Saif Ahmed:** you get sawed right in half.  
**Tayler Ramsay:** Oh  
**Saif Ahmed:** Yeah,  
**Tayler Ramsay:** my  
**Saif Ahmed:** it's  
**Tayler Ramsay:** god. You  
**Saif Ahmed:** um  
**Tayler Ramsay:** know it.  
**Saif Ahmed:** it's um uh Terrifier.  
**Tayler Ramsay:** Terrifier. That's it.  
**Saif Ahmed:** That's my favorite. It was um my my not my ex-girlfriend, but the ex-girlfriend before. So, like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** the Grand X. That was our uh that was our favorite movie. Terrifier. It's messed up.  
**Tayler Ramsay:** That's a messed up one, man.  
**Saif Ahmed:** I've watched it at least a dozen times.  
**Tayler Ramsay:** Yeah. Yeah.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** I heard about it on a podcast years ago and they're like,  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** "It's  
**Saif Ahmed:** It's  
**Tayler Ramsay:** so  
**Saif Ahmed:** brutal.  
**Tayler Ramsay:** messed up."  
**Saif Ahmed:** It's brutal. It's It's a slasher. And like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** he looks he's so funny.  
**Tayler Ramsay:** I know.  
**Saif Ahmed:** He is so funny. like the expression he's making and he's like he's so funny.  
 

### 01:08:27

**Saif Ahmed:** I've seen  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** so many terrify like like tattoos. Um  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Yeah,  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** it's  
**Tayler Ramsay:** they're  
**Saif Ahmed:** me.  
**Tayler Ramsay:** good. They're  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** good. He  
**Saif Ahmed:** Oh.  
**Tayler Ramsay:** um I forget the movie he appeared in. There's this one movie. It's like Halloween or what about dressing up for Halloween or something. That was like his first appearance. Sorry, Martha. You don't  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** have to hang out if you don't want to. We're  
**Saif Ahmed:** No,  
**Tayler Ramsay:** just  
**Saif Ahmed:** that's  
**Tayler Ramsay:** babbling.  
**Saif Ahmed:** fine. I got I gotta hop here shortly. I  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** gotta go back to the to the s\*\*\* storm. But  
**Tayler Ramsay:** Yeah,  
**Saif Ahmed:** um  
**Tayler Ramsay:** man. Do you?  
**Saif Ahmed:** yeah, all All Hallow's Eve.  
**Tayler Ramsay:** Yeah, that's it. That's it.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** That's his first appearance. Dude,  
 

### 01:08:59

**Saif Ahmed:** Oh,  
**Tayler Ramsay:** nobody knows about art. Not many people anyway.  
**Saif Ahmed:** everyone knows art these days. It's  
**Tayler Ramsay:** Do  
**Saif Ahmed:** like  
**Tayler Ramsay:** they really? God, I'm just old. I'm disconnected.  
**Saif Ahmed:** I just love horror movies.  
**Tayler Ramsay:** Me,  
**Saif Ahmed:** I  
**Tayler Ramsay:** too.  
**Saif Ahmed:** don't know. Yeah,  
**Tayler Ramsay:** I like like be I like bee horror. Like  
**Saif Ahmed:** that's  
**Tayler Ramsay:** Eli  
**Saif Ahmed:** why I  
**Tayler Ramsay:** Roth.  
**Saif Ahmed:** like Terrifier. That's why I like  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Terrifier because it felt like so super duper lowbudget.  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Um but it's like it's legit. It's It's disgusting.  
**Tayler Ramsay:** It's scary, dude.  
**Saif Ahmed:** It's so  
**Tayler Ramsay:** Do you know who they're coming? They're redoing uh the Toxic Avenger. Do you remember those? Have you ever seen those? The  
**Saif Ahmed:** I've  
**Tayler Ramsay:** old B  
**Saif Ahmed:** heard  
**Tayler Ramsay:** ones?  
**Saif Ahmed:** Hold on.  
**Tayler Ramsay:** They're old. They're from like the 80s.  
 

### 01:09:33

**Tayler Ramsay:** Like, but they're like so cheesy and bad,  
**Saif Ahmed:** Yeah,  
**Tayler Ramsay:** but in a good way. You'll  
**Saif Ahmed:** I've  
**Tayler Ramsay:** have  
**Saif Ahmed:** seen  
**Tayler Ramsay:** to check them out.  
**Saif Ahmed:** I've seen this.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** Um and then uh what's the one? Is it Cannibal Holocaust?  
**Tayler Ramsay:** Oh god, that's horrible. I've seen that.  
**Saif Ahmed:** Yeah. with  
**Tayler Ramsay:** Have you ever  
**Saif Ahmed:** uh  
**Tayler Ramsay:** watched Fenny the Faces of Death?  
**Saif Ahmed:** No,  
**Tayler Ramsay:** Oh,  
**Saif Ahmed:** no,  
**Tayler Ramsay:** they're bad. They're  
**Saif Ahmed:** I don't  
**Tayler Ramsay:** bad.  
**Saif Ahmed:** think so. Yeah. Cannibal Holocaust in the Amazon rainforest. That is that the one with the um  
**Tayler Ramsay:** The  
**Saif Ahmed:** uh  
**Tayler Ramsay:** Indian people, right? Where they eat them  
**Saif Ahmed:** Yeah. Yeah. Yeah. Yeah. That's it. But there was like the uh  
**Tayler Ramsay:** head on spike stuff.  
**Saif Ahmed:** Green Inferno.  
**Tayler Ramsay:** Oh,  
**Saif Ahmed:** Green  
**Tayler Ramsay:** I don't  
 

### 01:10:09

**Saif Ahmed:** Inferno.  
**Tayler Ramsay:** know that.  
**Saif Ahmed:** Dude,  
**Tayler Ramsay:** What is that?  
**Saif Ahmed:** dude, you need to watch Green Inferno.  
**Tayler Ramsay:** Okay.  
**Saif Ahmed:** It's messed up. Put it on the list. It came out in like 2013.  
**Tayler Ramsay:** All right. I'll tell you what I haven't watched, and they talked about it at work the other day. Uh,  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** is it Centipede?  
**Saif Ahmed:** Human Centipede.  
**Tayler Ramsay:** Yeah, I haven't watched that one. I  
**Saif Ahmed:** Oh,  
**Tayler Ramsay:** watched  
**Saif Ahmed:** that's that's that's the classic. That's  
**Tayler Ramsay:** I  
**Saif Ahmed:** like  
**Tayler Ramsay:** I I saw an image of like them all together.  
**Saif Ahmed:** It's goofy. It's honestly pretty goofy because they came up with uh so many like sequels to it.  
**Tayler Ramsay:** I heard  
**Saif Ahmed:** It's  
**Tayler Ramsay:** that's what Bill said.  
**Saif Ahmed:** They me'd so bad. But um yeah, there was like a human ah I can't think of it right now. I'll I'll figure it out. I'll I'll tell you.  
 

### 01:10:54

**Saif Ahmed:** I think it was in Cannibal Holocaust. Like they were drinking No, I won't be able to remember it. I'll let you know. But  
**Tayler Ramsay:** All right.  
**Saif Ahmed:** um Okay. Well, cool, man. Yeah. No, I'm all about horror movies and just like s\*\*\*\*\* old like like anything from like the 50s, 60s, 70s like  
**Tayler Ramsay:** Me, too.  
**Saif Ahmed:** Night of the Living Dead is what got me going,  
**Tayler Ramsay:** Yep.  
**Saif Ahmed:** you know? So  
**Tayler Ramsay:** Oh,  
**Saif Ahmed:** like  
**Tayler Ramsay:** yeah. That's the one they I think. Well, I'll be honest. So, I I I'm a little bit older than you. So, I was came of age in the 80s. So Freddy Krueger  
**Saif Ahmed:** Oh  
**Tayler Ramsay:** is what  
**Saif Ahmed:** yeah.  
**Tayler Ramsay:** got me. Jason and Freddy is how I fell in love with horror.  
**Saif Ahmed:** Yeah. Yeah.  
**Tayler Ramsay:** Like we used to have parties. Me and all my friends would just come together and just watch like Nightmare on Elm Street and just  
 

### 01:11:36

**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** I love that stuff.  
**Saif Ahmed:** No, I I would watch Halloween all the time and then  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** uh  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** Night of the Dead and then I'm in I'm from Monroeville, so like Dawn of the Dead or whatever. Like it's the Monroville Mall.  
**Tayler Ramsay:** Really?  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** I knew  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** that. That was That's pretty cool.  
**Saif Ahmed:** Yeah.  
**Tayler Ramsay:** That's  
**Saif Ahmed:** So,  
**Tayler Ramsay:** kind of crazy.  
**Saif Ahmed:** they have like a whole museum like little like small little museum exhibit in the Manurval Mall just documenting  
**Tayler Ramsay:** That's sick.  
**Saif Ahmed:** it. Yeah.  
**Tayler Ramsay:** That's sick.  
**Saif Ahmed:** Anyway,  
**Tayler Ramsay:** I love that stuff.  
**Saif Ahmed:** I love it. It's just fun because like then you think about like filming it,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** you know, and like people are just dressed up just like acting like zombies and s\*\*\*. Like that's so much fun. So, oh, it was uh The Walking Dead that really did it for me.  
 

### 01:12:16

**Saif Ahmed:** Uh  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** TV series.  
**Tayler Ramsay:** Oh,  
**Saif Ahmed:** Um  
**Tayler Ramsay:** yeah.  
**Saif Ahmed:** yeah,  
**Tayler Ramsay:** Yeah.  
**Saif Ahmed:** when that came out I was like, "Oh s\*\*\*, I love zombies." Like,  
**Tayler Ramsay:** Yeah. That was the best song that that one it was just such a good story.  
**Saif Ahmed:** yeah,  
**Tayler Ramsay:** Rex Rex.  
**Saif Ahmed:** it I'm Rick Grimes. Yeah, it's me and my buddies, we get we get trashed and like just like just pretend to be Rick Grimes just like all  
**Tayler Ramsay:** I  
**Saif Ahmed:** the  
**Tayler Ramsay:** love  
**Saif Ahmed:** looks  
**Tayler Ramsay:** that.  
**Saif Ahmed:** and everything's like like Carl and just  
**Tayler Ramsay:** That's awesome.  
**Saif Ahmed:** whatever. All right,  
**Tayler Ramsay:** We used to I used to do we used to do the Top Gun. I used to be like, "All right, I all hammered. I'd be Maverick.  
**Saif Ahmed:** just play just nameing on Russians all day. Um big. Um all right, I gotta go to Zack Joyce. Um Taylor, ping me if you need anything else.  
 

### Transcription ended after 01:13:14

*This editable transcript was computer generated and might contain errors. People can also change the text after it was created.*