

PASTE THIS INTO REPLIT — PCBancard Proposal Generator Fix

THE PROBLEM

The current proposal generator is broken:

1. Not collecting merchant/agent info
2. Not using the uploaded spreadsheets (shows \$0 fees, 0.00% rate)
3. Not researching the business
4. Outputting a generic 1-page template instead of a real 2-4 page proposal
5. No images or branding

FIX IT NOW

STEP 1: Add These Form Fields

Agent Info (REQUIRED):

- `agent_first_name` (text, required)
- `agent_last_name` (text, required)
- `agent_title` (text, default: "Account Executive")
- `agent_phone` (text, required)
- `agent_email` (email, required)

Merchant Info (optional but encouraged):

- `business_name` (text)
- `owner_name` (text)
- `business_address` (text)
- `business_phone` (text)

- `business_email` (email)
- `business_website` (URL) ← triggers business research

File Uploads (REQUIRED):

- `dual_pricing_spreadsheet` (.xlsx/.csv)
- `interchange_plus_spreadsheet` (.xlsx/.csv)

Optional:

- `industry_guess` (text)
- `current_processor` (text — Square/Toast/Clover/etc.)
- `rep_notes` (textarea)

STEP 2: Fix Spreadsheet Extraction

Extract these values from the uploaded spreadsheets:

```
// From BOTH sheets (Current column)
current_monthly_volume = sum of all card brand volumes
current_monthly_fees = "TOTAL PROCESSING FEES:" (Current side)
current_effective_rate = (current_monthly_fees / current_monthly_volume) * 100
current_annual_fees = current_monthly_fees * 12

// From Dual Pricing sheet (Proposed column)
dp_monthly_cost = "TOTAL PROCESSING FEES:" (Proposed side)
dp_monthly_savings = "Estimated Monthly Processing Savings"
dp_annual_savings = "Estimated Yearly Processing Savings"

// From Interchange+ sheet (Proposed column)
icp_monthly_cost = "TOTAL PROCESSING FEES:" (Proposed side)
icp_monthly_savings = "Estimated Monthly Processing Savings"
icp_annual_savings = "Estimated Yearly Processing Savings"
```

CRITICAL SANITY CHECKS:

```
// NEVER output "$0 fees" if volume > 0
if (current_monthly_volume > 0 && current_monthly_fees === 0) {
  // This is an extraction error, NOT real data
  flag_warning("Data check needed: Volume > 0 but fees = $0")
  current_monthly_fees = "Not enough data provided"
}
```

```
// Flag impossible effective rates
if (current_effective_rate > 10) {
  flag_warning("Effective rate exceeds 10% – verify calculation")
}

// Never invent numbers
if (value === null || value === undefined) {
  return "Not provided"
}
```

STEP 3: Add Business Research

When `business_website` is provided:

```
async function researchBusiness(website_url) {
  // Scrape or fetch the website
  // Extract:
  return {
    logo_url: "...",           // from site, or null
    business_description: "...", // meta description or About page
    industry_type: "...",       // infer from content
    services_products: [...],   // what they sell/do
    brand_colors: [...],        // from CSS/logo
  }
}
```

If no website, use `business_name` + `industry_guess` to create generic but honest description.

STEP 4: Update the Claude Prompt

Replace the current proposal prompt with this:

You are the PCBancard Proposal Generator. Create a 2-4 page professional proposal

CRITICAL RULES:

1. ALL NUMBERS must come from the spreadsheets – never invent data
2. If volume > 0 but fees = 0, output "Not enough data provided" – NEVER "\$0 fees
3. Use "3 to 4%" when describing typical card acceptance costs
4. Include this EXACT Dual Pricing wording:
"With dual pricing, you offer two prices—one for cash, one for cards. It's ful

5. Every section must reference the business type AND at least 2 spreadsheet numb
6. If data is missing, say "Not provided" – do not guess

REQUIRED SECTIONS:

1. Title block (merchant name, agent info, date)
2. Executive Summary (business-specific, uses research findings)
3. Current Processing Snapshot (spreadsheet numbers in a table)
4. Options Comparison (Current vs Dual Pricing vs Interchange+ table)
5. Recommendation + Why (clear pick with 3 reasons)
6. Equipment Recommendation
7. Implementation Plan (timeline steps)
8. Risk Reversal & Support
9. Next Steps CTA
10. Compliance & Disclosures

INPUT DATA:

- Merchant: {merchant_info_json}
- Agent: {agent_info_json}
- Business Research: {research_json}
- Spreadsheet Data: {extracted_data_json}

OUTPUT: Complete Markdown proposal (1500-2500 words)

STEP 5: Add Gemini Image Generation

Generate 4-6 images per proposal:

```
const imagePrompts = [  
  {  
    slot: "hero_banner",  
    prompt: `Professional hero banner for a payment processing proposal for a ${i  
  },  
  {  
    slot: "comparison_background",  
    prompt: "Minimalist abstract background for pricing comparison. Clean lines,  
  },  
  {  
    slot: "feature_icons",  
    prompt: "Three matching flat icons: transparent pricing (open book), faster f  
  },  
  {  
    slot: "trust_visual",  
    prompt: "Professional handshake in small business setting, warm lighting, cle  
  }  
];
```

```
// Call Gemini for each
for (const img of imagePrompts) {
  const result = await gemini.generateImage(img.prompt);
  // Store result for proposal
}
```

RULE: Never generate or alter the merchant’s real logo. Use their actual logo from the website.

STEP 6: Ensure Output is 2-4 Pages

The proposal MUST include all these sections with real content:

Section	Minimum Content
Title Block	Full merchant + agent info
Executive Summary	150+ words, business-specific
Current Snapshot	Table with 4+ metrics
Options Comparison	Full comparison table
Recommendation	200+ words with 3 reasons
Equipment	100+ words with features
Implementation	5-step timeline table
Risk Reversal	100+ words
Next Steps	Clear CTA
Disclosures	Standard compliance text

Total: 1500-2500 words = 2-4 pages when rendered

STEP 7: Add Debug Output (Internal Only)

Generate this for every proposal (don’t show to merchant):

```
{
```

```
"debug": {
  "extraction_status": "success",
  "warnings": [],
  "extracted_values": {
    "current_monthly_volume": "$16,531.97",
    "current_monthly_fees": "$1,415.58",
    "current_effective_rate": "8.56%",
    "dp_monthly_cost": "$64.95",
    "dp_monthly_savings": "$1,350.63",
    "icp_monthly_cost": "$893.83",
    "icp_monthly_savings": "$521.75"
  },
  "recommendation": "Dual Pricing",
  "confidence": "high"
}
```

VERIFICATION CHECKLIST

After implementing, test with the Stephanie Cameron sample data:

- ☐ Form collects all agent fields (required)
 - ☐ Form collects merchant fields (optional)
 - ☐ Both spreadsheets upload successfully
 - ☐ Extraction finds: \$16,531.97 volume, \$1,415.58 current fees
 - ☐ Extraction finds: \$64.95 DP cost, \$893.83 IC+ cost
 - ☐ NO "\$0 fees" or "0.00%" appears anywhere
 - ☐ Business research runs when website provided
 - ☐ 4+ Gemini images generated
 - ☐ Proposal is 2-4 pages (not 1 page)
 - ☐ Dual Pricing wording appears verbatim
 - ☐ Debug block shows extracted values
 - ☐ Download works (PDF/DOCX or Gamma)
-

EXPECTED OUTPUT

Before (broken):

- 1 page
- \$0.00/mo fees (wrong)

- 0.00% effective rate (wrong)
- Generic template language
- No images
- No business personalization

After (fixed):

- 2-4 pages
- \$1,415.58/mo current fees (correct)
- 8.56% effective rate (correct)
- Business-specific language referencing their industry
- 4-6 custom images
- Full comparison table with real numbers
- Clear recommendation with reasons