MHC Homeowner & Professional User Journeys

Draft target experience - SDK and connector additions

Prepared July 21, 2026

One account, two workspaces

A homeowner can add a Professional profile without losing or duplicating their Home identity.

- Homeowner or professional action / outcome
- MHC-owned workflow and records
- Connector + TAP capability
- Non-negotiable guardrail

These are proposed journeys, not screenshots of the current deployment.

Every stage below shows ownership and the rail that must remain true.

Homeowner journey

From discovery through payment, review, and repeat hire.

1. Find a professional

ACTION / OUTCOME

Browse public pages, compare services, save a professional, or start with a known provider.

MHC OWNS

Preserve discovery context and the intended action if sign-in is needed.

CONNECTOR + TAP SUPPORTS

Identity resolution and communication readiness appear only when the user chooses to message or request work.

GUARDRAIL

Public discovery does not expose private property, payment, or enrollment data.

2. Document the issue

ACTION / OUTCOME

Choose the property, describe the problem, add photos, video, documents, timing, urgency, and access notes.

MHC OWNS

Autosave the draft, authorize media, and create one reviewable issue record.

CONNECTOR + TAP SUPPORTS

No money movement or connection is required while documenting the issue.

GUARDRAIL

The submitted issue becomes an immutable snapshot; later facts are addenda.

3. Send request

ACTION / OUTCOME

Review the exact package and send it to the selected professional.

MHC OWNS

Create the service request and preserve the property, provider, and media context.

CONNECTOR + TAP SUPPORTS

Open or request the communication connection automatically when conversation begins.

GUARDRAIL

Connection enables communication but never gates payment.

4. Review estimate

ACTION / OUTCOME

Read scope, price, timing, exclusions, ask questions, request changes, or counter.

MHC OWNS

Keep every sent estimate version readable and link negotiation to the exact version.

CONNECTOR + TAP SUPPORTS

Notifications bring the homeowner back to the current estimate and conversation.

GUARDRAIL

The homeowner cannot edit the professional's estimate.

Homeowner journey

From discovery through payment, review, and repeat hire.

5. Approve & schedule

ACTION / OUTCOME

Approve the latest valid estimate and coordinate the appointment.

MHC OWNS

Create exactly one job from the approved version and show the shared job truth.

CONNECTOR + TAP SUPPORTS

Communication continues in the job context; approval itself does not invoke Pay.

GUARDRAIL

Estimate approval never funds an account or moves money.

6. Review invoice & pay

ACTION / OUTCOME

Review the invoice, fund only if short, complete 2FA if needed, then see confirming or paid.

MHC OWNS

Create one durable attempt, recover it after refresh, and reconcile before marking paid.

CONNECTOR + TAP SUPPORTS

Fund the homeowner's own primary account from a linked bank, then make one internal book transfer to the professional.

GUARDRAIL

Amounts remain integer cents; an uncertain result shows Confirming, never an immediate retry.

7. Review & hire again

ACTION / OUTCOME

Receive the final receipt, review the completed work, save the professional, or start a new request.

MHC OWNS

Preserve the completed job, consented review, and repeat-hire context.

CONNECTOR + TAP SUPPORTS

Payment and notification audit IDs remain attached to the MHC records.

GUARDRAIL

A repeat job is a new request and a new auditable agreement.

Professional journey

From additive profile setup through reputation and repeat work.

1. Add professional profile

ACTION / OUTCOME

From the existing account, add a Professional workspace and choose Independent or Business.

MHC OWNS

Keep every Home property, job, message, invoice, setting, and wallet record unchanged.

CONNECTOR + TAP SUPPORTS

Bind the professional profile to the intended TAP identity and account kind.

GUARDRAIL

One account gains a capability; it does not become a different user.

2. Complete KYC or KYB

ACTION / OUTCOME

An independent professional completes KYC; a business completes KYB through an authorized representative.

MHC OWNS

Show status, missing information, and the next action while preserving the profile draft.

CONNECTOR + TAP SUPPORTS

Provide authoritative enrollment, remediation, and approved/active account status.

GUARDRAIL

A personal approval cannot publish a business page, or vice versa.

3. Build & publish page

ACTION / OUTCOME

Add logo, cover, services, service areas, marquee work, testimonials, credentials, and preview.

MHC OWNS

Own the public page content, consent, moderation, slug, preview, and publication state.

CONNECTOR + TAP SUPPORTS

Supply the matching approved/active Pay status required to publish.

GUARDRAIL

The page may be built while pending, but cannot publish until the matching TAP Pay account is approved.

4. Receive & qualify lead

ACTION / OUTCOME

Open the issue package, request clarification or inspection, and respond in context.

MHC OWNS

Authorize issue media, preserve the lead state, and surface one clear next action.

CONNECTOR + TAP SUPPORTS

Create or reuse the communication connection and deliver notifications.

GUARDRAIL

Only intended parties can see the request and its media.

Professional journey

From additive profile setup through reputation and repeat work.

5. Quote & revise

ACTION / OUTCOME

Create the estimate, respond to questions, and issue immutable revisions with change summaries.

MHC OWNS

Own line items, versions, expiration, withdrawal, negotiation records, and acceptance.

CONNECTOR + TAP SUPPORTS

Carry messages and notifications back to the exact estimate version.

GUARDRAIL

Only the latest sent, valid version can be approved.

6. Deliver & invoice

ACTION / OUTCOME

Schedule, post progress, document completion, and send the final invoice.

MHC OWNS

Own the job workspace, schedule, evidence, invoice, notes, and paid-state reconciliation.

CONNECTOR + TAP SUPPORTS

Receive the final internal book transfer into the professional's primary/default account.

GUARDRAIL

A professional can receive money without linking a bank or funding first.

7. Build reputation

ACTION / OUTCOME

Request a review, obtain consent for public display, and promote completed work as a marquee project.

MHC OWNS

Keep review source, public-display consent, portfolio evidence, and Hire again links auditable.

CONNECTOR + TAP SUPPORTS

Notifications and retained audit IDs support the closed loop.

GUARDRAIL

TAP Pay approval is never presented as a workmanship or credential endorsement.

Shared lifecycle

The durable agreement, job, communication, and payment lifecycle.

1. Discover & request

ACTION / OUTCOME

The homeowner finds a professional and sends a documented issue.

MHC OWNS

MHC owns professional discovery, the issue, media, and request truth.

CONNECTOR + TAP SUPPORTS

The connector resolves the exact TAP identities when communication is needed.

GUARDRAIL

No self-request, self-connect, self-pay, or self-review on an owned profile.

2. Clarify in context

ACTION / OUTCOME

Both parties discuss the specific request without losing the original evidence.

MHC OWNS

The conversation opens from and returns to the request or job.

CONNECTOR + TAP SUPPORTS

Connections, invitations, chat, media transport, and notifications support communication.

GUARDRAIL

Users act on Message, Request work, Respond, or Invite—not an abstract connection object.

3. Version the agreement

ACTION / OUTCOME

The professional sends an estimate; both parties negotiate through structured records.

MHC OWNS

Every estimate version and negotiation action remains readable and auditable.

CONNECTOR + TAP SUPPORTS

Notifications deep-link to the exact current version and action.

GUARDRAIL

Sent versions are immutable; later material issue changes pause approval.

4. Approve once

ACTION / OUTCOME

The homeowner explicitly accepts the latest valid estimate.

MHC OWNS

One idempotent approval creates exactly one job linked to the accepted snapshot.

CONNECTOR + TAP SUPPORTS

No TAP Pay operation is invoked by approval.

GUARDRAIL

Agreement and payment remain separate decisions.

Shared lifecycle

The durable agreement, job, communication, and payment lifecycle.

5. Work from one job

ACTION / OUTCOME

Both parties see the same status, schedule, scope, conversation, files, and next action.

MHC OWNS

The shared job workspace is the durable operational record.

CONNECTOR + TAP SUPPORTS

Contextual communication and notifications bring each role to its authorized view.

GUARDRAIL

Role-specific actions may differ; the underlying job truth cannot.

6. Fund & transfer safely

ACTION / OUTCOME

The homeowner funds only if needed, then pays; the professional sees receipt status.

MHC OWNS

Persist the attempt, reconcile the authoritative result, and retain invoice references.

CONNECTOR + TAP SUPPORTS

Linked-bank deposit goes to the payer's own primary account; payment is an instant/final internal book transfer.

GUARDRAIL

Money sent back is a new transfer with notes—never a refund, reversal, or chargeback workflow.

7. Close & repeat

ACTION / OUTCOME

Both parties retain receipts, completed work, reviews, saved relationships, and a simple Hire again path.

MHC OWNS

MHC turns completed work into homeowner history and professional reputation.

CONNECTOR + TAP SUPPORTS

Identity, communication, notification, and transaction audit evidence remain dependable.

GUARDRAIL

Notifications open validated MHC destinations; unknown types remain informational.