

MHC SDK & Connector Wireframes

Draft target experience - static review copy

Prepared July 21, 2026

What this PDF covers

- 18 proposed MHC screen states across Home, Professional, shared, and public experiences.
- All 10 invoice/payment readiness states, including safe confirmation and recovery.
- A representative mobile appendix for the highest-value journeys.
- Routes and labels indicate proposed placement and implementation scope.

How to read the status

Extend existing screen	Add or compose capabilities into a current MHC surface.
Rework existing flow	Keep the destination while replacing the incomplete journey.
New MHC screen	Add an MHC-owned route or durable workflow record.

Important

These are target wireframes, not screenshots of the current deployed MHC experience.

Interactive HTML is the source of truth for exploring every screen, viewport, journey stage, and payment state.

No credentials, API keys, live customer data, MHC source changes, or Terminal source changes are included.

Screen

1. Shared shell & workspace switch

Viewport

Desktop

Extend existing shell

Global MHC shell

MHC experience

Connector + TAP capability

myhomecloud.ai/

Target wireframe

MyHomeCloud

Home

Messages

Notifications

Account

Dashboard

Find a Pro

Properties

Requests & Quotes

Jobs

Saved Pros

Invoices

Wallet

One account, two workspaces

Create professional profile

A visible context switch replaces today's separate homeowner and professional shells.

Your workspaces

Same sign-in and identity

Home

Properties, requests, jobs, invoices, wallet, reviews

Active

Professional

Leads, estimates, schedule, invoices, public page

Open workspace

Nothing from Home moves or disappears

Switching changes navigation and represented context—not the authenticated person.

Switch to Professional

Professional access

Any homeowner can add a professional profile. A professional can always return to Home.

Create professional profile

Before sensitive actions

Always show Home, Independent Professional, or the represented Business.

Screen

4. Add a professional profile

Viewport

Desktop

Rework existing flow

/sp/onboarding

MHC experience

Connector + TAP capability

myhomecloud.ai/sp/onboarding

Target wireframe

MyHomeCloud

Professional

Messages

Notifications

Account

Dashboard

Leads

Estimates

Jobs & Schedule

Messages

Invoices

Wallet

Profile

Create your professional profile

Continue

Add Professional to the same MHC account, then choose the correct legal path.

1 Professional type → 2 Profile basics → 3 TAP Pay → 4 Build page

How do you work?

This determines the matching TAP Pay path

Independent professional or freelancer

You provide services as yourself · Individual KYC

Business service provider

You represent a company · Business KYB + authorized representative

Professional or business name

Primary service

Alfonso Home Services

Handyman

Short introduction

Reliable home repairs and maintenance across South Bay.

Same MHC account

Home data remains intact

You can build first

Save and preview your page while KYC or KYB is under review. Approval is required only to publish.

Get ready to publish and receive payments

Continue verification

Profile work continues while the matching individual KYC or business KYB review is pending.

 **Business verification is under review**
TAP Pay is checking Blue Oak Plumbing LLC.
We will notify you if anything is needed.

Check status

Keep building your page

Add your logo, services, marquee work, and testimonials now.

Continue page builder

Setup checklist		KYB path
✓	Business details Legal entity and tax information submitted	Done
✓	Authorized representative Identity check submitted	Done
⌛	TAP Pay review No action needed right now	Pending
○	Publishing Unlocks after matching approved/active status	Locked

Important

TAP Pay approval confirms payment readiness. It is not a workmanship, licensing, or credential endorsement.

Build your professional page

Preview page

A fixed, polished template with autosave, preview, and a server-enforced publication gate.

Private draft · autosaved

You can preview now. Publishing unlocks when required content and matching TAP Pay approval are complete.

Preview

Page content

78% complete

Live preview

Customer view

Logo

blue-oak-logo.png

Cover image

kitchen-remodel.jpg

About

Licensed plumbing specialists serving South Bay homeowners since 2012.

Services

Repairs, installations, emerger

Service area

Chula Vista + 25 miles

Marquee work

Add project

Testimonials

Add with source

Blue Oak

Plumbing

BO

Business service provider

South Bay plumbing you can rely on

Repairs · Installations · Emergency service

Request a quote

Message

Required content

Complete

TAP Pay

Under review

Publish

Disabled until the server confirms matching approved/active TAP Pay status.

myhomecloud.ai/pros/{slug}

Target wireframe

MyHomeCloud Explore

→] Sign in ⊕ For Professionals

About Property Reports Find a Pro For Professionals

Blue Oak Plumbing

Request a quote

Clear trust sources, relevant work, simple actions, and no private enrollment or customer data.

BO

Blue Oak Plumbing

Business service provider · Chula Vista, CA

Request a quote Message Save

MHC establishes or reuses the communication connection when messaging begins. Payments available through TAP Pay · Licenses and testimonials show their own source labels.

About

Licensed plumbing specialists serving South Bay homeowners since 2012.

Marquee work

Shared with customer permission

Kitchen

Bath

Repairs

Install

Customer testimonials

"Clear estimate, on time, and left the space spotless."

Verified MHC job · Homeowner approved public display

Services

Leak repair · Fixture installation · Water heaters · Emergency service

Service area

Chula Vista and nearby communities

Availability preview

Next consultation: Thursday afternoon

Trust sources

✓ TAP Pay active
Payment readiness only

📄 CA license #123456
Source + expiry shown

myhomecloud.ai/pros/{slug}

Target wireframe

Blue Oak Plumbing

Edit page

An owner sees management actions and represented identity instead of customer actions.

You are viewing your own published page

Representing Blue Oak Plumbing LLC · Business workspace

Switch to Home

BO

Blue Oak Plumbing

Business service provider · Chula Vista, CA

Manage page

Edit content

Preview customer view

Share

Request work, Connect, Message, Pay, and Review are removed for the owner.

Page performance

Simple launch view

126

9

14

Page views

Requests

Saves

Marquee work

Manage projects

Kitchen

Bath

Repairs

+ Add

Page status

Published

TAP Pay

Active

Public URL

myhomecloud.ai/pros/blue-oak-plumbing

Copy link

Owner protection

Server-side checks block self-request, self-connection, self-payment, and self-review even if a stale link is opened.

Find the right professional

Describe what you need

Native MHC professionals become directly actionable instead of looking like external directory results.

What do you need?

Fix a leaking kitchen sink

Near

1105 Majestad Ln

Search Use photos to describe issue

Recommended professionals

MHC + trusted directory results

- BO

Blue Oak Plumbing

MHC professional

Leak repair · 4.9 · TAP Pay active · Available Thu

View profile

Message

Request quote
- SP

South Bay Pipeworks

External directory result · 4.7 · 3.4 miles

View details

Save

Start with the issue

If the homeowner does not know who to hire, document the problem first and choose the professional after.

Create issue

Already worked together?

Saved and previous professionals appear first.

Hire again

Screen

9. Document & send an issue

Viewport

Desktop

New MHC screen + record

/requests/new

MHC experience

Connector + TAP capability

myhomecloud.ai/requests/new

Target wireframe

MyHomeCloud

Home

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Find a Pro

Properties

Requests & Quotes

Jobs

Saved Pros

Invoices

Wallet

Tell the professional what is happening

Review request

A photo-first, autosaved issue record replaces the current short inline job form.

1. Property and issue

Autosaved

Property

Where is it?

1105 Majestad Ln

Kitchen · under sink

What are you seeing?

Water is dripping from the supply line and pooling under the cabinet.

2. Photos, video, or documents

Caption and reorder before sending

Leak

Valve

Cabinet

+ Add

One upload needs attention

video.mov paused · successful photos remain saved

Retry

Urgency

Preferred timing

Needs attention within 24

Tomorrow afternoon

Access and privacy notes

Call on arrival. Please do not publish interior photos.

Professional

BO

Blue Oak Plumbing

Selected from profile

Before sending

The request becomes a read-only snapshot. You can add clarifications later as an addendum.

Review request

Safety

Possible emergency or unsafe conditions show urgent alternatives instead of ordinary marketplace messaging.

Kitchen sink leak

Create estimate

The professional sees the immutable issue package, requested timing, media, and a clear triage action.

Submitted request snapshot

Your response

Yesterday, 6:42 PM · 1105 Majestad Ln

Issue

Kitchen · under sink

Water is dripping from the supply line and pooling under the cabinet.

Leak

Valve

Cabinet

Details

Urgency

Timing

Access

Within 24 hours

Tomorrow afternoon

Call on arrival

Contextual conversation

Connected

Can you confirm whether the shutoff valve turns?

It turns, but the leak continues.

The connection was established automatically when messaging began.

Choose the next step

Create estimate

Ask a question

Schedule inspection

Decline request

AR

Alfonso R.

Homeowner · exact TAP identity stored behind the scenes

myhomecloud.ai/sp/estimates/{id}

Target wireframe

Estimate v2

Preview & send v2

Structured line items, assumptions, timing, change summary, preview, and immutable sent versions.

Revision from v1

Added cabinet drying and updated labor after homeowner's change request.

Draft

Scope and line items			Add item
Description	Qty	Amount	
Replace supply line and valve	1	\$245.00	
Cabinet drying and cleanup	1	\$180.00	
Labor	2 hr	\$200.00	
Total		\$625.00	

Proposed timing

Thursday, 1–3 PM

Estimate valid until

August 4, 2026

Assumptions and exclusions

Estimate assumes accessible shutoff and no concealed cabinet damage.

Version history

v2 Draft

Current

Editing

Sent July 21

v1 Superseded, still readable

View

Before sending

Preview the exact immutable version the homeowner will receive. Sending does not request or move money.

Preview & send v2

Review estimate v2

Approve estimate v2

The homeowner can ask, request a change, counter, decline, or explicitly approve the current valid version.

 What changed in v2

Added cabinet drying and reduced labor by one hour. Total changed from \$690.00 to \$625.00.

Compare v1

Blue Oak Plumbing · Estimate v2

Ready for you

Sent today · Valid through August 4

Scope	Amount
Replace supply line and valve	\$245.00
Cabinet drying and cleanup	\$180.00
Labor	\$200.00
Total	\$625.00

Questions and negotiation

Ask a question

Request a change

Make a counter

Decline

Approve this exact version

Approval creates one MHC job from estimate v2. It does not add money, charge you, or pay an invoice.

Approve estimate v2

Material new information?

An issue addendum pauses approval until the professional reaffirms or revises this version.

Screen

15. Wallet, funding & activity

Viewport

Desktop

[Fix existing composition](#)

/wallet · /sp/wallet

MHC experience

Connector + TAP capability

myhomecloud.ai/wallet

Target wireframe

MyHomeCloud

Home

Messages

Notifications

Account

Dashboard

Find a Pro

Properties

Requests & Quotes

Jobs

Saved Pros

Invoices

Wallet

TAP Pay wallet

Add money

The wallet always explains the next action and shows funding when the account is short—not only when already ready.

Available in primary TAP account

\$350.00

Add money

Account readiness

Approved

TAP Pay

Individual KYC approved

Ready

Bank ending 4421

Verified for deposits into your own account

Verified

Primary TAP account

Available balance shown above

Active

Add money

Shown when ready or when a payment is short

From

Bank ending 4421

Amount

\$275.00

This is a linked-bank deposit into your own primary TAP account—not a payment to a professional.

Review deposit

Returning funded user

If the available balance already covers the task, skip bank setup and go directly back to the invoice or payment.

Activity

View all

Deposit

Jul 23 · Completed

+\$300.00

Payment

Jul 19 · Invoice #MHC-2799

-\$30.00

Unavailable states stay visible

Signed out, connecting, no bank, verify bank, pending deposit, configuration error, and temporary TAP unavailability each show a useful next action.

People and professionals

Find someone

Search, requests, connected parties, and invitations in plain language; raw TAP IDs stay behind the scenes.

Search by name, email, or TAP handle

Blue Oak Plumbing

Search

Invite by email

Show

All people and professionals

Needs your response

1

Maria Santos

Homeowner · Wants to discuss Kitchen remodel

Accept & message

Connected

Communication relationships

Blue Oak Plumbing

Professional · Kitchen sink repair

Message

Adam Wolfe

Homeowner · Roof inspection

Message

Waiting

Patel Electric

Request sent · No duplicate request will be created

Pending

Not on TAP yet?

Invite the person and keep the request or job context. After signup, MHC stores the exact TAP identity returned by the platform.

Send invitation

Connection rule

Connections make messaging possible. They do not authorize or block a valid internal payment.

No raw IDs

Customers search familiar names and contact details. TAP UUIDs remain an audited integration detail.

Extend existing capability

Global drawer · /notifications

MHC experience

Connector + TAP capability

myhomecloud.ai/

Target wireframe

Dashboard

Find a Pro

Properties

Requests & Quotes

Jobs

Saved Pros

Invoices

Wallet

Notifications

Mark all read

One center labels the workspace and opens the exact authorized request, estimate, job, invoice, message, or setup action.

Today

Known items open validated MHC destinations

- 

Estimate v2 is ready

Home · Kitchen sink leak · 8 min ago

Review
- 

New message from Blue Oak Plumbing

Home · Kitchen sink repair · 22 min ago

Open conversation
- 

New service request

Professional · Bathroom tile repair · 1 hr ago

Respond
- 

Payment confirmed

Professional · Invoice #MHC-2799 · 2 hr ago

View receipt

Earlier

- 

TAP service notice

Information only · No safe MHC destination

Read

One center, both workspaces

Each item is labeled Home or Professional, and the deep link changes workspace only after authorization succeeds.

Notification destinations

Lead · connection · conversation · issue · estimate version · schedule · job · invoice · payment · receipt · account remediation · page publishing.

Unknown types

Render as readable information, never as a button that only marks the item read.

New composed screen

/invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Set up TAP Pay

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Setup needed

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.



Complete TAP Pay setup to continue

Start or resume individual KYC. After approval, MHC returns to this exact invoice.

Set up TAP Pay



Individual identity verification

Required for this homeowner's TAP Pay account

Not started



Return to invoice

MHC preserves Invoice #MHC-2841 as the intended task

Automatic

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Link bank

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Bank needed

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

 Link a bank to add the shortfall

A bank is needed only to deposit money into your own primary TAP account.

Link bank

 Primary TAP account

\$350.00 available

Active

 Linked bank

Needed only to add the \$275.00 shortfall

Not linked

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Verify bank

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Verify bank

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.



Verify bank ending 4421

Complete the verification step, then return here to add the exact shortfall.

Verify bank



Bank ending 4421

Verification is incomplete

Action needed



Return to invoice

Continue the same payment intent after verification

Automatic

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Add \$275.00

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Add money

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

Add \$275.00 to continue

Available in your primary TAP account: \$350.00

Add \$275.00

· Bank ending 4421 is verified.

From

Bank ending 4421

Exact shortfall

\$275.00

This deposit goes into the homeowner's own primary TAP account. MHC rechecks available balance before payment.

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

New composed screen

/invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Check deposit status

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

In progress

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

Adding \$275.00 to your TAP account

The deposit is still processing. MHC will recheck the authoritative available balance before enabling payment.

Check deposit status

Deposit submitted

\$275.00 from bank ending 4421

Processing

Duplicate protection

Refresh restores this same funding attempt

Protected

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Review payment

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Ready to pay

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

Your balance covers this invoice



Review one final transfer from your primary TAP account to Blue Oak Plumbing's primary/default account.

Review payment

From	Your primary TAP account
To	Blue Oak Plumbing · primary/default TAP account
Amount	\$625.00

Reference Invoice #MHC-2841 · Kitchen sink repair

This is an instant and final internal book transfer. A connection is not required.

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

Invoice #MHC-2841

Verify & continue

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Verification

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

Confirm it is you

Enter the one-time code. Verification resumes the same durable payment attempt.

Verify & continue

One-time verification code

.....

2FA resumes the same payment attempt; it never creates a second transfer.

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Check status

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 **Confirming** → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Confirming

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

How the money moves

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Safe recovery

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Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

- Confirming payment

↻

The result is not yet authoritative. Do not submit another payment while MHC checks this attempt.

Check status
- Payment submitted

✓

One durable attempt recorded

Done
- Authoritative reconciliation

↻

Checking amount, parties, application, reference, and final TAP state

In progress
- Submit another payment

⊘

Unavailable until the result is known

Blocked

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

Try again safely

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 **Confirming** → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Not completed

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

How the money moves

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Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

- Payment did not complete

 TAP confirmed the failure, so no money moved. MHC can now create an explicitly new attempt.

Try again safely
- Transfer result

 TAP confirmed no money moved

Failed
- Next attempt

 MHC will create a new durable attempt only after confirmation

Safe to retry

New composed screen /invoices/{id}

MHC experience

Connector + TAP capability

myhomecloud.ai/invoices/{id}

Target wireframe

Invoice #MHC-2841

View receipt

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

1 Readiness → 2 Review transfer → 3 Confirm → 4 Confirming → 5 Paid receipt

Blue Oak Plumbing

Kitchen sink repair · Work completed July 23

Paid

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

Payment complete

\$625.00 was confirmed and reconciled against Invoice #MHC-2841.

View receipt

Paid to	Blue Oak Plumbing
Amount	\$625.00
Invoice	#MHC-2841
Status	Paid · Authoritatively reconciled
▶ Audit details	

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

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One account, two workspaces

A visible context switch replaces today's separate homeowner and professional shells.

Create professional profile

Your workspaces

Same sign-in and identity



Home

Properties, requests, jobs, invoices, wallet, reviews

Active



Professional

Leads, estimates, schedule, invoices, public page

Open workspace



Nothing from Home moves or disappears

Switching changes navigation and represented context—not the authenticated person.

Switch to Professional

Professional access

Any homeowner can add a professional profile. A professional can always return to Home.

Create professional profile

Before sensitive actions

Always show Home, Independent Professional, or the represented Business.

Screen

4. Add a professional profile

Viewport

Mobile

Rework existing flow

/sp/onboarding

MHC experience

Connector + TAP capability

Professional

Create your professional profile

Add Professional to the same MHC account, then choose the correct legal path.

Continue

1 Professional type → 2 Profile basics → 3 TAP Pay → 4 Build page

How do you work?

This determines the matching TAP Pay path

Independent professional or freelancer

You provide services as yourself · Individual KYC

Business service provider

You represent a company · Business KYB + authorized representative

Professional or business name

Alfonso Home Services

Primary service

Handyman

Short introduction

Reliable home repairs and maintenance across South Bay.

Same MHC account

Home data remains intact

You can build first

Save and preview your page while KYC or KYB is under review. Approval is required only to publish.

Dashboard

Work

Messages

Wallet

More

Screen

7. Public professional page

Viewport

Mobile

New MHC screen

/pros/{slug}

MHC experience

Connector + TAP capability

Explore

+

Blue Oak Plumbing

Clear trust sources, relevant work, simple actions, and no private enrollment or customer data.

Request a quote

BO

Blue Oak Plumbing

Business service provider · Chula Vista, CA

Request a quote

Message

Save

MHC establishes or reuses the communication connection when messaging begins. Payments available through TAP Pay · Licenses and testimonials show their own source labels.

About

Licensed plumbing specialists serving South Bay homeowners since 2012.

Marquee work

Shared with customer permission

Kitchen

Bath

Repairs

Install

Customer testimonials

"Clear estimate, on time, and left the space spotless."

Verified MHC job · Homeowner approved public display

Services

Leak repair · Fixture installation · Water heaters · Emergency service

Service area

Chula Vista and nearby communities

Availability preview

Next consultation: Thursday afternoon

Trust sources

TAP Pay active

Payment readiness only

CA license #123456

Source + expiry shown

Dashboard

Work

Messages

Wallet

More

Tell the professional what is happening

A photo-first, autosaved issue record replaces the current short inline job form.

Review request

1. Property and issue

Autosaved

Property

1105 Majestad Ln

Where is it?

Kitchen · under sink

What are you seeing?

Water is dripping from the supply line and pooling under the cabinet.

2. Photos, video, or documents

Caption and reorder before sending

Leak

Valve

Cabinet

+ Add

🔄 One upload needs attention

video.mov paused · successful photos remain saved

Retry

Urgency

Needs attention within 24 hours

Preferred timing

Tomorrow afternoon

Access and privacy notes

Call on arrival. Please do not publish interior photos.

Professional

BO

Blue Oak Plumbing

Selected from profile

Before sending

The request becomes a read-only snapshot. You can add clarifications later as an addendum.

Review request

Safety
Possible emergency or unsafe conditions show urgent alternatives instead of ordinary marketplace messaging.

Review estimate v2

The homeowner can ask, request a change, counter, decline, or explicitly approve the current valid version.

Approve estimate v2

✦

What changed in v2

Added cabinet drying and reduced labor by one hour.
Total changed from \$690.00 to \$625.00.

Compare v1

Blue Oak Plumbing · Estimate v2

Ready for you

Sent today · Valid through August 4

Scope	Amount
Replace supply line and valve	\$245.00
Cabinet drying and cleanup	\$180.00
Labor	\$200.00
Total	\$625.00

Questions and negotiation

Ask a question

Request a change

Make a counter

Decline

Approve this exact version

Approval creates one MHC job from estimate v2. It does not add money, charge you, or pay an invoice.

Approve estimate v2

Material new information?

An issue addendum pauses approval until the professional reaffirms or revises this version.

Screen

13. Shared job workspace

Viewport

Mobile

New shared detail screens

/jobs/{id} · /sp/jobs/{id}

MHC experience

Connector + TAP capability

Home

🔔

👤

Kitchen sink repair

Both parties share one job truth, with role-specific next actions and contextual conversation.

Confirm appointment

Request → Estimate → **Scheduled** → In progress

→ Complete → Paid

📅

Confirm Thursday, 1–3 PM

Blue Oak Plumbing proposed this appointment.

Confirm

Overview

Scheduled

Property

1105 Majestad Ln

Approved estimate

v2 · \$625.00

Professional

Blue Oak Plumbing

Request and scope

View photos

Kitchen supply-line leak, cabinet drying, valve replacement, and cleanup.

Conversation

Connection accepted · Job context retained

We can arrive between 1 and 3 PM.

That works. Please call when you are close.

Open conversation

Files and work updates

Add update

📁

Issue photos

3 authorized files

View

📄

Approved estimate v2

Immutable agreement

View

Your next action

Confirm the proposed appointment.

Confirm appointment

BO

Blue Oak Plumbing

Connected · TAP Pay active

Message

Job sections

Overview · Request & scope · Conversation · Schedule · Progress · Changes & approvals · Invoice & payment · Completion

🏠

Dashboard

📅

Work

💬

Messages

👛

Wallet

☰

More

Invoice #MHC-2841

Review the MHC invoice, fund only the shortfall if needed, then complete one final internal book transfer.

Add \$275.00

1 Readiness → 2 Review transfer → 3 Confirm
→ 4 Confirming → 5 Paid receipt

Blue Oak Plumbing [Add money](#)
Kitchen sink repair · Work completed July 23

Invoice item	Amount
Approved estimate v2	\$625.00
Total due	\$625.00

Invoice notes and job reference remain MHC records.

 [Add \\$275.00 to continue](#)
Available in your primary TAP account: \$350.00 · Bank ending 4421 is verified.

Add \$275.00

From

Bank ending 4421

Exact shortfall

\$275.00

This deposit goes into the homeowner's own primary TAP account. MHC rechecks available balance before payment.

How the money moves

First: linked bank → your own primary TAP account. Then: your primary account → the professional's primary/default account as one instant/final internal book transfer.

Safe recovery

One durable attempt survives refresh and 2FA. If the result is uncertain, the screen shows Confirming payment and Check status—not another Pay button.

Paid state

MHC marks the invoice paid only after authoritative server reconciliation of amount, parties, application, reference, and final TAP state.

