DRAFT — PENDING OPERATOR REVIEW

Client Onboarding Workflow

A new client moves through proposal signature, Drive and Financial Cents setup, welcome packet, internal team handoff, and kickoff preparation. Most activities run as Claude automation against the Financial Cents API, Google Drive, and Canva; manual activities remain where no API exists.

TRIGGER
Triggered when a prospect accepts a quote and the Quote PDF is filed in the client's Prospective folder in Google Drive

→

END STATE
The workflow ends when the kickoff call is complete and the client enters recurring weekly and monthly service

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FIRM ADMINISTRATOR

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1

Pre-Signing Setup

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins when an accepted quote lands in the Prospective folder. The client record, primary contact, and onboarding project are created in Financial Cents, the proposal is drafted, and the engagement goes out for signature. Ends with an External handoff from Firm Administrator to Client. Transferred: the proposal and engagement letter for signature. Acceptance criteria: UNKNOWN*, the source templates do not specify how signature completion is confirmed.*

PROCESS 1.1

Client Record Creation Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the accepted quote appearing in the Prospective folder	Ends when the client, primary contact, and onboarding project exist in Financial Cents with admin tasks auto-assigned

- **1.1.1** Extract package, fees, and cleanup range from the quote PDF — CLIENT INTAKE
  Trigger → Quote accepted and filed in the Prospective folder   End → Quote terms captured for the client record and proposal draft
- **1.1.2** Collect client operational details from the firm administrator — CLIENT INTAKE
  Trigger → Quote extraction complete   End → All operational fields confirmed and recorded
- **1.1.3** Create the client and primary contact in Financial Cents — PRACTICE ADMINISTRATION
  Trigger → Operational details confirmed   End → Client and contact visible in Financial Cents
- **1.1.4** Create the client onboarding project in Financial Cents — PRACTICE ADMINISTRATION
  Trigger → Client record created   End → Onboarding project open with tasks assigned

1 Pre-Signing Setup

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins when an accepted quote lands in the Prospective folder. The client record, primary contact, and onboarding project are created in Financial Cents, the proposal is drafted, and the engagement goes out for signature. Ends with an External handoff from Firm Administrator to Client. Transferred: the proposal and engagement letter for signature. Acceptance criteria: UNKNOWN*, the source templates do not specify how signature completion is confirmed.*

PROCESS 1.2

Proposal Preparation Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the completed client record	Ends when the engagement is out for signature with the client

- 1.2.1 **Draft proposal content from the quote terms** — PROPOSAL CREATION
  Trigger → Client record and quote terms available   End → Proposal draft written to the handoffs folder
- 1.2.2 **Generate the onboarding handoff document** — PROPOSAL CREATION
  Trigger → Proposal draft complete   End → Handoff doc written to the handoffs folder
- 1.2.3 **Build the engagement in Financial Cents and send for signature** — PROPOSAL CREATION
  Trigger → Proposal content drafted   End → Engagement letter sent to the client for signature

2 Post-Signing Setup

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with an External handoff from Client to Firm Administrator. Transferred: the signed engagement PDF. Acceptance criteria: signed PDF discovered and filed to the Perm File. The client's Google Shared Drive and Financial Cents workspace are fully wired: folder structure, engagement filing, resources, portal visibility, and QBO hygiene. Ends when the client's digital workspace is complete and verified.

PROCESS 2.1

Drive Setup Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the signed engagement PDF arriving	Ends when the Drive structure is complete with team manager access

- **2.1.1 Create the client Google Shared Drive** — DOCUMENT MANAGEMENT
  Trigger → Signed engagement received   End → Shared Drive exists with team manager access
- **2.1.2 Copy the client folder template into the Shared Drive** — DOCUMENT MANAGEMENT
  Trigger → Shared Drive created   End → Standard folder structure present in the client drive
- **2.1.3 File the signed engagement to Perm File and Active Clients** — DOCUMENT MANAGEMENT
  Trigger → Folder structure in place   End → Engagement PDF filed in both locations
- **2.1.4 Move the Prospective folder into Active Clients** — DOCUMENT MANAGEMENT
  Trigger → Engagement filed   End → Client fully moved from Prospective to Active Clients

2 Post-Signing Setup

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with an External handoff from Client to Firm Administrator. Transferred: the signed engagement PDF. Acceptance criteria: signed PDF discovered and filed to the Perm File. The client's Google Shared Drive and Financial Cents workspace are fully wired: folder structure, engagement filing, resources, portal visibility, and QBO hygiene. Ends when the client's digital workspace is complete and verified.

PROCESS 2.2

Financial Cents Wiring Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the completed Drive setup	Ends when the client portal is verified and the client-facing onboarding checklist is live

- **2.2.1 Post the Shared Drive link to Financial Cents resources** — PRACTICE ADMINISTRATION
  Trigger → Shared Drive complete   End → Drive resource visible on the client record
- **2.2.2 Upload the engagement letter to the client Files tab** — PRACTICE ADMINISTRATION
  Trigger → Drive resource posted   End → Engagement visible to the primary contact in the portal
- **2.2.3 Attach 1099 project templates for qualifying service tiers** — PRACTICE ADMINISTRATION
  Trigger → Client tier known from the quote   End → Tier-appropriate 1099 templates attached
- **2.2.4 Remove the client email address from QuickBooks Online** — PRACTICE ADMINISTRATION
  Trigger → Client QBO file accessible   End → No client email on the QBO file
- **2.2.5 Create the client-facing onboarding checklist in Financial Cents** — CLIENT INTAKE
  Trigger → Portal verified   End → Client checklist live in the client portal

3 Welcome Packet and Email

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with a Role handoff from Firm Administrator to Firm Administrator's Claude automation. Transferred: the confirmed client team assignment (controller, lead, staff) and greeting preference. Acceptance criteria: team names confirmed before design work starts. The tier-specific Canva welcome packet is built and the welcome email is drafted, reviewed, and sent. Ends when the client has received the welcome packet with the lead, controller, and owner copied.

PROCESS 3.1

Welcome Packet Creation Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by confirmed team assignment	Ends when the packet PDF is in the client Perm File

- 3.1.1 Copy the tier Canva master to a working design — CLIENT COMMUNICATION
  Trigger → Team and tier confirmed   End → Working Canva design created
- 3.1.2 Insert team bios and client name into the design — CLIENT COMMUNICATION
  Trigger → Working design created   End → Design personalized for the client and team
- 3.1.3 Export the welcome packet PDF to the client Perm File — CLIENT COMMUNICATION
  Trigger → Design personalized   End → Welcome packet PDF in the Perm File

3 Welcome Packet and Email

FIRM ADMINISTRATOR

continued

HANDOFF IN

This phase begins with a Role handoff from Firm Administrator to Firm Administrator's Claude automation. Transferred: the confirmed client team assignment (controller, lead, staff) and greeting preference. Acceptance criteria: team names confirmed before design work starts. The tier-specific Canva welcome packet is built and the welcome email is drafted, reviewed, and sent. Ends when the client has received the welcome packet with the lead, controller, and owner copied.

PROCESS 3.2

Welcome Email Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the exported packet	Ends when the welcome email is sent with the packet attached and the client added to staff groups in Financial Cents

- **3.2.1 Render the welcome email with the cleanup deposit date** — CLIENT COMMUNICATION
  Trigger → Welcome packet exported   End → Welcome email text saved to the Perm File
- **3.2.2 Review the packet design and send the welcome email** — CLIENT COMMUNICATION
  Trigger → Email rendered and packet exported   End → Client has the welcome packet and email
- **3.2.3 Add the client to staff groups on the Financial Cents dashboard** — PRACTICE ADMINISTRATION
  Trigger → Welcome email sent   End → Client appears in the assigned team's groups

4 Internal Team Handoff

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with a Role handoff from Firm Administrator to the assigned service team. Transferred: the Sales Onboarding workbook, budgeted hours, and the team handoff email. Acceptance criteria: the Sales Onboarding Service resource is linked on the client's onboarding project in Financial Cents. Ends when the assigned team has everything needed to run the kickoff.

PROCESS 4.1

Sales Onboarding Workbook Process

ROLE
Firm Administrator

TRIGGER
Triggered by the sent welcome email

END STATE
Ends when the workbook's Sales Info and Pre-Kick-Off tabs are complete with budgeted hours per tier

- 4.1.1 Read the engagement, quote, and service fee source documents — CLIENT INTAKE
  Trigger → Welcome email sent End → Source terms loaded for the workbook fill
- 4.1.2 Stamp out the Sales Onboarding workbook and service fee starter — CLIENT INTAKE
  Trigger → Source documents read End → Client copies of both workbooks exist
- 4.1.3 Fill the workbook Sales Info and Pre-Kick-Off tabs — CLIENT INTAKE
  Trigger → Workbook stamped out End → Workbook tabs complete
- 4.1.4 Repoint the Sales Onboarding resource to the client copy — PRACTICE ADMINISTRATION
  Trigger → Workbook filled End → Client onboarding project links the client workbook

4 Internal Team Handoff

FIRM ADMINISTRATOR

continued

HANDOFF IN

This phase begins with a Role handoff from Firm Administrator to the assigned service team. Transferred: the Sales Onboarding workbook, budgeted hours, and the team handoff email. Acceptance criteria: the Sales Onboarding Service resource is linked on the client's onboarding project in Financial Cents. Ends when the assigned team has everything needed to run the kickoff.

PROCESS 4.2

Team Handoff Email Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the completed workbook	Ends when the assigned team has been formally handed the client

- **4.2.1** Draft the team handoff email with current contact details — CLIENT COMMUNICATION
  Trigger → Workbook complete   End → Handoff email draft in the Perm File
- **4.2.2** Send the team handoff email to the assigned team — CLIENT COMMUNICATION
  Trigger → Welcome email confirmed sent   End → Assigned team notified and handed the client

5 Administrative Completion

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with a Role handoff from Claude automation back to Firm Administrator. Transferred: the wired client workspace and open manual admin checklist. Acceptance criteria: every manual admin item checked in the onboarding project. Dashboards, app access, credentials, recurring schedules, and billing verification all land here. Ends when credentials are tested, the team is notified, and fees are confirmed paid or scheduled.

PROCESS 5.1

Dashboard and App Setup Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by the completed team handoff	Ends when dashboards and apps reflect the new client

- 5.1.1 Add the client to the firm client dashboard — PRACTICE ADMINISTRATION
  Trigger → Team handoff complete End → Client on the client dashboard
- 5.1.2 Add the client to the profitability dashboard — PRACTICE ADMINISTRATION
  Trigger → Client dashboard updated End → Client on the profitability dashboard
- 5.1.3 Set up the client in firm applications with team access — PRACTICE ADMINISTRATION
  Trigger → Dashboards updated End → Client live in firm apps with team access granted
- 5.1.4 Complete the About section on the client dashboard — PRACTICE ADMINISTRATION
  Trigger → Apps set up End → About section complete

5 Administrative Completion

FIRM ADMINISTRATOR

continued

HANDOFF IN

This phase begins with a Role handoff from Claude automation back to Firm Administrator. Transferred: the wired client workspace and open manual admin checklist. Acceptance criteria: every manual admin item checked in the onboarding project. Dashboards, app access, credentials, recurring schedules, and billing verification all land here. Ends when credentials are tested, the team is notified, and fees are confirmed paid or scheduled.

PROCESS 5.2

Credential and Schedule Setup Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by dashboard and app setup finishing	Ends when the team of three confirms working credentials in Financial Cents chat

- 5.2.1 Set recurring schedules for weekly, monthly, and tax projects — PRACTICE ADMINISTRATION
  Trigger → Client apps live End → Recurring projects scheduled correctly
- 5.2.2 Add client credentials to the vault systems — CREDENTIAL MANAGEMENT
  Trigger → Recurring schedules set End → Credentials stored in both vaults
- 5.2.3 Test credentials and verify QuickBooks bank feed connections — CREDENTIAL MANAGEMENT
  Trigger → Credentials vaulted End → Working credentials and connected feeds confirmed
- 5.2.4 Notify the assigned team that credentials are confirmed — CLIENT COMMUNICATION
  Trigger → Credentials tested End → Team notified and client chat open

5 Administrative Completion

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with a Role handoff from Claude automation back to Firm Administrator. Transferred: the wired client workspace and open manual admin checklist. Acceptance criteria: every manual admin item checked in the onboarding project. Dashboards, app access, credentials, recurring schedules, and billing verification all land here. Ends when credentials are tested, the team is notified, and fees are confirmed paid or scheduled.

PROCESS 5.3

Billing Verification Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by completed workspace setup	Ends when money and housekeeping items are all confirmed

- 5.3.1 **Confirm the onboarding fee and cleanup deposit status** — PAYMENT OPERATIONS
  Trigger → Workspace setup complete End → Fees confirmed paid or scheduled
- 5.3.2 **Add the client to the intern bank statement project** — PRACTICE ADMINISTRATION
  Trigger → Fees confirmed End → Client in the bank statement project
- 5.3.3 **Send the referral source name to the owner** — PRACTICE ADMINISTRATION
  Trigger → Referral identified during intake End → Owner has the referral details

6

Kickoff Preparation

FIRM ADMINISTRATOR + CLIENT

HANDOFF IN

This phase begins with a Role handoff from Firm Administrator to Claude automation. Transferred: kickoff date, received items, and the outstanding client checklist state. Acceptance criteria: outstanding items list pasted from Financial Cents, since the API does not expose client-facing tasks. The kickoff prep email is rendered and sent the day before the call. In parallel the client completes their onboarding checklist in the portal. Ends when the client walks into kickoff knowing exactly what is still outstanding.

PROCESS 6.1

Kickoff Prep Email Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by a scheduled kickoff call	Ends when the client has the prep email

- 6.1.1 Gather kickoff inputs and outstanding checklist items — CLIENT COMMUNICATION
  Trigger → Kickoff call scheduled   End → Inputs assembled for the prep email
- 6.1.2 Render and send the kickoff prep email — CLIENT COMMUNICATION
  Trigger → Inputs assembled   End → Client has the prep email a day before the call

PROCESS 6.2

Client Checklist Completion Process

ROLE	TRIGGER	END STATE
Client	Triggered by the checklist appearing in the client portal after post-signing setup	Ends when every client-facing checklist item is complete

- 6.2.1 Complete the onboarding checklist in the client portal — CLIENT INTAKE
  Trigger → Checklist live in the portal   End → All client checklist items marked complete

7

Kickoff Call

LEAD ACCOUNTANT

HANDOFF IN

This phase begins with a Functional handoff from Firm Administrator to Lead Accountant. Transferred: the complete client workspace, Sales Onboarding workbook, and outstanding items list. Acceptance criteria: lead accountant schedules the kickoff from the handoff email. This phase ends the workflow when the kickoff call is held, recapped, and the client enters recurring weekly and monthly service with a 90-day call scheduled.

PROCESS 7.1

Kickoff Call Process

ROLE	TRIGGER	END STATE
Lead Accountant	Triggered by the team handoff email	Ends when the recap email is out and the 90-day call is scheduled

- 7.1.1 Schedule the kickoff call with the client and controller — CLIENT COMMUNICATION
  Trigger → Team handoff email received   End → Kickoff on the calendar for client and team
- 7.1.2 Prepare the kickoff agenda in the Sales Onboarding dashboard — CLIENT COMMUNICATION
  Trigger → Kickoff scheduled   End → Agenda tailored and archived after the call
- 7.1.3 Hold the kickoff call — CLIENT COMMUNICATION
  Trigger → Kickoff date reached   End → Kickoff call complete
- 7.1.4 Send the kickoff recap email with outstanding items — CLIENT COMMUNICATION
  Trigger → Kickoff call held   End → Client has the recap and outstanding list
- 7.1.5 Schedule the 90-day check-in call — CLIENT COMMUNICATION
  Trigger → Recap sent   End → 90-day call scheduled or reminder set

7 Kickoff Call

LEAD ACCOUNTANT

continued

HANDOFF IN

This phase begins with a Functional handoff from Firm Administrator to Lead Accountant. Transferred: the complete client workspace, Sales Onboarding workbook, and outstanding items list. Acceptance criteria: lead accountant schedules the kickoff from the handoff email. This phase ends the workflow when the kickoff call is held, recapped, and the client enters recurring weekly and monthly service with a 90-day call scheduled.

PROCESS 7.2

Client Tool Setup Process

ROLE	TRIGGER	END STATE
Lead Accountant	Triggered by tool decisions made on the kickoff call	Ends when the client's tools and users are live

- 7.2.1 **Set the client up in the document intake tool** — PRACTICE ADMINISTRATION
  Trigger → Kickoff call confirms document intake tooling   End → Client live in Dext
- 7.2.2 **Add additional client users to portals** — PRACTICE ADMINISTRATION
  Trigger → Additional users identified at kickoff   End → All client users have portal access

Notes & Assumptions

NOTES & ASSUMPTIONS

Sources and confidence

- Built from the Financial Cents "Client Onboarding" template (rebuilt 2026-07-03), Jennifer Sanders' Onboard-Client-Admin Checklist CSV (2026-07-06), and the "Client - Kick-Off Call" template. Every activity except 6.2.1 traces to a template task; statuses are active.
- TGF Holdings ran the March version of this workflow: created March 13, tagged "Client info received" March 30, onboarding survey and 45-day check-in in April, closed May 11 with 32 of 32 tasks and the single client task complete.
- The whole map is marked DRAFT pending the mapping session; it has not yet been validated by the team that runs it.

Role notes

- Firm Administrator owns phases 1 through 6 per the template's auto-assignment. Confirmed by the team's description of the role as owning "the front."
- "Client" is used as the external party on process 6.2. The client-facing checklist contents are invisible to the API.
- Team assignment (controller, lead, staff) must exist by phase 3 for the welcome packet, but the assignment mechanism is not documented anywhere in the source material.

Assumptions to verify

- Phase ordering between 5 and 6 is inferred: the template lists manual admin items after kickoff prep, but the CSV orders prep last. Treated here as parallel tracks that both close before kickoff.
- The onboarding project TGF received in March came from an older template than the July 3 rebuild. Differences between the two versions are not mapped.

OPERATOR QUESTIONS

1. **Phase 6:** What does the client-facing onboarding checklist contain, item by item? The API cannot see it, and it is the client lane of this workflow.
2. **Phase 1:** How is the engagement actually signed: Financial Cents e-sign or another tool? Any clients who sign differently?
3. **Phase 5:** How are the onboarding fee, the 50 percent cleanup deposit, and the monthly draft collected? Which payment platform per client?
4. **Phase 5:** Phase 5 says "set client up in various apps": which apps, and does the list vary by tier?
5. **Phase 3:** Who decides the pod (staff, lead, controller) for a new client, and when? The welcome packet needs all three names by phase 3.
6. What changed between the onboarding template TGF ran in March and the July 3 rebuild, and why?
7. **Phase 1:** The CSV's "create the onboarding project" step points at the Kick-Off Call template ID. Is that intentional chaining or a leftover to fix?
8. **Phase 7:** TGF had a 45-day check-in and the kickoff template schedules a 90-day call. What is the standard year-one touch cadence?