MeridianOS™
by Stack Digital

Documentation

Version 1.0

Last updated November 10, 2026

A complete walkthrough of the MeridianOS™ platform for business owners and their admins.

This documentation helps MeridianOS™ administrators understand the tools they have for running their business from their own website. For anything it does not answer, text Stack Digital or email support@stackdigital.com.

How to Use This Guide

This guide walks through MeridianOS™ from the point of view of the person who runs the business. It covers the admin page by page, along with what your employees and your customers see.

Who this guide is for

- An owner or admin who runs the business in MeridianOS™
- Office staff who schedule jobs, send invoices and answer customers
- A new admin who is being trained
- Anyone deciding what employees should see and be able to do

How the guide is organized

Part	Chapters	What it covers
Start here	Chapters 1 to 3	Getting started; Signing in and security; Finding your way around
Run the day	Chapters 4 to 9	Dashboard; Schedule; Jobs and recurring jobs; Customers; Leads; Online booking
Get paid	Chapters 10 to 14	Estimates; Invoices; Payments, payouts and refunds; In-person payments; Expenses, products and services
Your team	Chapters 15 to 17	Employees and permissions; Time clock and payroll; Employee portal
Talk to customers	Chapters 18 to 21	Text messaging; Automatic texts and emails; Email marketing; Agreements and e-signatures
Grow	Chapters 22 to 26	Blog and automatic posts; Google Business Profile, reviews and listings; Social posting; Review requests and QR codes; Website analytics and Google Ads
Numbers and MeridianAI	Chapters 27 to 28	KPIs and profit; MeridianAI
Apps	Chapters 29 to 30	The MeridianOS™ apps for iPhone, iPad and Mac; Notifications and alerts
Reference	Chapters 31 to 33	Settings; What runs automatically; What is not in this guide

Conventions

The names of buttons, tabs and fields appear in **bold**, written the way they appear on screen. Where a chapter says Stack Digital turns a feature on for your site, that feature is switched on per business, and you can ask for it by text or email. Screenshots show a sample business.

Custom modifications

Your site may have features built for your business on top of MeridianOS™. Those are not documented here. This guide describes the standard platform every business receives. If a feature on your site does not appear in this guide, text Stack Digital or email support@stackdigital.com for guidance specific to your site.

The current version of this documentation is always online at stackdigital.com/docs.

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MeridianOS™
by Stack Digital

1. Getting started

MeridianOS™ is the business platform Stack Digital builds into your own website. Your customers book, pay and sign on your domain, and you run the day from one login.

This guide walks through the platform from the point of view of the person who runs the business. Read this chapter first, then go to the chapter for the page you have open.

1.1 Who this guide is for

- An owner or admin who runs the business in MeridianOS™.
- Office staff who schedule jobs, send invoices and answer customers.
- A new admin who is being trained.
- Anyone deciding what employees should see and be able to do.

Employees have their own, much smaller view. Employee portal (chapter 17) describes it so you know what your team sees.

1.2 The parts of MeridianOS™

Part	Who uses it	What it is for
Your website	Your customers	Booking an appointment, sending a message through a form, paying an invoice, signing an agreement and leaving a review, all on your own domain.
The admin	You and your admins	Running the business: the dashboard, schedule, jobs, customers, estimates, invoices, payments, messages and settings.
The employee portal	Your employees	Their own schedule, the jobs assigned to them, the time clock, and their hours and earnings.
The MeridianOS™ app	Admins and employees	The same account on iPhone, iPad and Mac, with alerts when something needs you.

All four share one set of records. A booking made on your website shows up on the schedule and on that customer's page, in the browser and in the app.

1.3 What Stack Digital sets up for you

Stack Digital builds your website, creates your admin account and moves your existing records into MeridianOS™ before you go live. You do not install or host anything.

Some features are switched on per business, and each chapter says so where it applies. Text messaging is one example. To add a feature, text or email Stack Digital.

Your site may also have features built only for your business. Those are outside this guide. See What is not in this guide (chapter 33).

1.4 Roles at a glance

Role	What it can do
Admin	Everything in the admin, in the browser and in the app.
Employee	The employee portal and the employee side of the app. Employees see only the jobs assigned to them.
Super admin	Held by Stack Digital. It manages admin accounts and the features switched on for your site.

The one permission you set per employee is **Collect payments**. See Employees and permissions (chapter 15).

1.5 A good order for your first days

None of this order is required. It covers the essentials first.

1. Sign in, then turn on two-factor authentication or add a passkey. See Signing in and security (chapter 2).
2. Check your company details and defaults in Settings (chapter 31).
3. Add your employees and decide who can collect payments. See Employees and permissions (chapter 15).
4. Connect your Stripe account so customers can pay you online. See Payments, payouts and refunds (chapter 12).
5. Set your services and hours for Online booking (chapter 9).
6. Connect your Google Business Profile. See Google Business Profile, reviews and listings (chapter 23).
7. Install the MeridianOS™ app and turn on the alerts you want. See The MeridianOS™ apps (chapter 29).

1.6 Getting help

Text Stack Digital or email support@stackdigital.com. You reach the team that built your system.

Say which page you were on and what you expected to happen. A screenshot helps.

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2. Signing in and security

Admins and employees sign in to MeridianOS™ with a username and password on the same sign-in form. You can add a second step at sign-in, either a code from an authenticator app or a passkey.

You manage your own sign-in on the Security page, which opens from the shield icon in the top bar. The MeridianOS™ app has its own sign-in screens and an app lock, covered at the end of this chapter.

2.1 Signing in on the web

1. Open the sign-in page for your website and enter your username and password.
2. If you have a second step set up, complete it. Select **Use your passkey**, or enter the 6-digit code from your authenticator app.

- The form runs an invisible bot check when you submit it. There is nothing for you to do.
- If you have a passkey, you can also sign in with the passkey alone from the sign-in page.
- A sign-in on the web lasts 7 days. After that, you sign in again.
- To sign out, select **Log out** in the top bar.

A second step is optional. When you sign in with only a password and have no second step, a **Secure your account** prompt offers **Set up a passkey**, **Use an authenticator app** or **Not now**.

2.2 Failed sign-ins and lockouts

MeridianOS™ counts failed sign-in tries over 15 minutes and pauses sign-in when a limit is reached.

What is counted	Limit in 15 minutes
Failed tries for one username	8
Failed tries from one network address	20

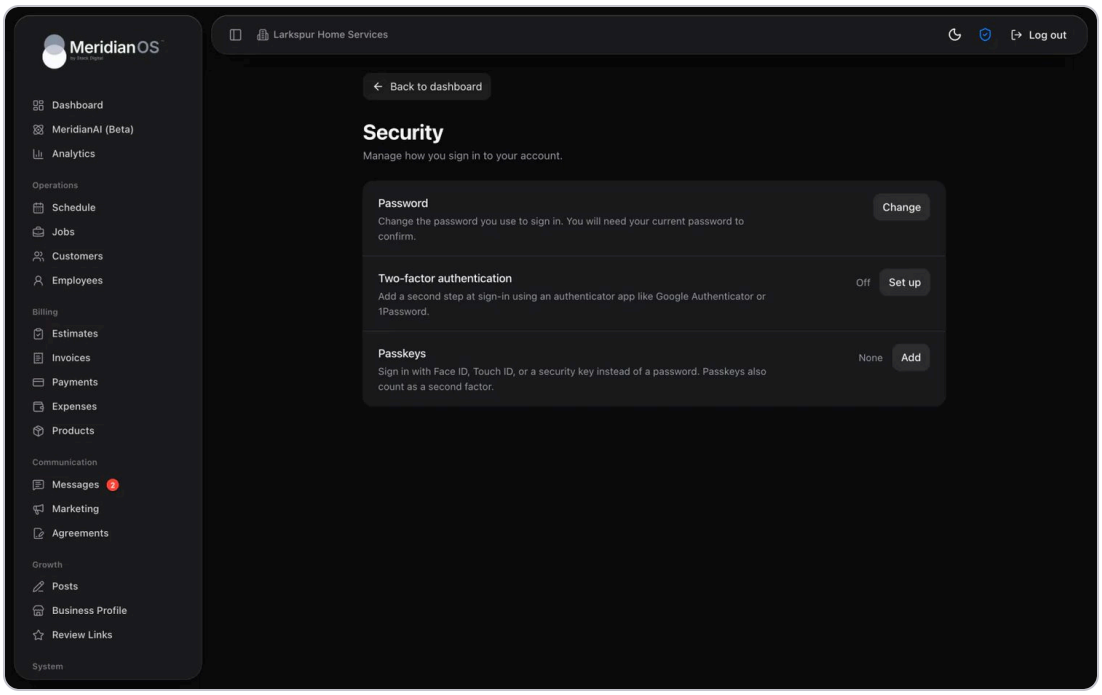
At the limit, the form shows **Too many sign-in attempts** and the number of minutes to wait before you try again.

> The network limit counts every failed try from the same network address, whichever username was typed.

2.3 The Security page

Select the shield icon in the top bar to open the Security page. Its opening line reads **Manage how you sign in to your account.** Admins and employees get the same page.

Section of the page	What you do there
Password	Change your password. You need your current password to do it.
Two-factor authentication	Add a second step at sign-in using an authenticator app.
Passkeys	Add, rename and remove the passkeys that sign you in with Face ID, Touch ID, or a security key.



The Security page, with your password, two-factor authentication and passkeys.

2.4 Changing your password

1. Open the Security page from the shield icon in the top bar.
2. Under **Password**, select **Change**.
3. Enter your current password.
4. Enter a new password. A live checklist marks each rule as you meet it.
5. Save the new password.

A new password has to meet every rule on the checklist:

- **At least 12 characters**

- **1 uppercase letter**
- **1 number**
- **1 special character**

- You cannot reuse your current password.
- The same rules are checked again when the password is saved, so a password that fails the checklist is refused.
- In the MeridianOS™ app, **Change password** is under Security in Account.

> Changing your password signs out every other device on your account. That includes the MeridianOS™ app on your other devices.

2.5 Two-factor authentication

Two-factor authentication adds a 6-digit code from an authenticator app as a second step at sign-in.

1. Open the Security page and go to **Two-factor authentication**.
2. Scan the QR code with your authenticator app, or enter the manual setup key in the app.
3. Enter the code the app shows to verify the setup.

- After setup, the sign-in form asks for a code after your password.
- Turning two-factor off also needs a current code from the app.
- In the MeridianOS™ app, you can set up two-factor with a QR code under Security in Account.

> If you are an admin and lose access to your authenticator app, text or email Stack Digital to have two-factor authentication reset. For an employee, an admin can use **Reset 2FA** on the employee's page. See Employees and permissions (chapter 15).

2.6 Passkeys

A passkey lets you sign in with Face ID, Touch ID, or a security key. You can use it by itself from the sign-in page, or as the second step after your password. Passkeys also count as a second factor.

- You can have more than one passkey, and each one has a name.
- The list shows the date each passkey was added and when it was last used. A passkey can also carry a **Synced** label.
- You can rename or remove a passkey.
- You add a passkey on the web. In the MeridianOS™ app, Security in Account lists your passkeys and lets you remove them.

2.7 Admin accounts

There are two admin roles, admin and super admin. Stack Digital holds the super admin account for your site and manages admin accounts on the **Admins** page, which appears only for a super admin. To add an admin, remove one or reset an admin sign-in, text or email Stack Digital at support@stackdigital.com. The page lists each admin account with **Username**, **Email**, **Role**, **2FA** and **Created**, and offers these actions.

Action	What it does
Create admin	Adds an admin account. The form has a password generator and a copy button.
Edit email	Changes the email address on the account.
Reset password	Resets the password on the account and signs that person out everywhere.
Reset 2FA	Resets two-factor authentication on the account.
Remove passkeys	Removes the passkeys on the account.
Delete account	Deletes the admin account.

- A super admin account can only be changed by its owner.
- The super admin role cannot be granted from the page.
- MeridianAI cannot create admins or change passwords, two-factor or passkeys.
- Because the page is for the super admin, **Admins** does not appear in your own menu.

2.8 Signing in to the app

The MeridianOS™ app for iPhone, iPad and Mac uses the same username and password as the web. Your account decides whether you get the admin screens or the employee screens.

1. On the welcome screen, select **Sign in to your dashboard**.
2. Enter the website address of your business. Your sign-in lives at that address. If the address is not a MeridianOS™ site, the app says it could not find a dashboard there.
3. Enter your **Username** and **Password**. Passwords saved on your device can fill the form.
4. If two-factor is on, enter the 6-digit code from your authenticator app. The code submits itself at six digits.

Depending on your site, the passkey button reads **Sign in with a passkey** or **Use passkey or saved password**. The second one finishes sign-in in a private browser window. A passkey can also be your second step, with **Confirm with your passkey**.

- When you come back, the app says you are still signed in and offers **Continue as** with your name, or **Sign in with a different account**.
- Every site you sign in to is saved with its logo under **Your sites**, and each site keeps its own sign-in. **Switch site** is in Account. **Forget this site** removes one.
- The app session lasts 90 days and is extended automatically while you use the app.
- Sign-in details are stored securely on that device only.
- The app rechecks your access when you return to it and on a timer, about every minute for employees and every five minutes for admins. If your access was removed, it signs out at once and shows **Sign in again. Your session on this site ended.**
- A deactivated employee cannot sign in.

2.9 The app lock

The app locks after 5 minutes away and on every fresh launch. You open it again with Face ID, or with Touch ID or your device passcode, depending on the device.

- The setting is **Require Face ID** in Account. The name follows what your device supports, such as Touch ID or a passcode.
- The lock is on by default. You can turn it off in Account.
- The lock screen also offers **Sign out**.

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3. Finding your way around

The MeridianOS™ admin area has a sidebar menu and a top bar, both with a floating glass look. The menu takes you to each area of the product. The top bar holds your website link, the light and dark toggle, the Security page and **Log out**.

This chapter covers where the main areas are, what the top bar holds, how the layout changes on a phone, and how pages behave while they load.

3.1 The menu

The sidebar is the main menu. Its items sit under five group headings: **Operations**, **Billing**, **Communication**, **Growth** and **System**.

- **Dashboard**, **Analytics**, **Schedule** and **Jobs** are menu items.
- **MeridianAI (Beta)** is the second item in the menu. Stack Digital turns this on for your site.
- **Messages**, **Marketing** and **Agreements** are in the **Communication** group.
- **Posts** is under **Growth**.
- **Email Log** is under **System**.
- **Admins** appears only for a super admin.
- Red badges on **Customers** and **Messages** count unread leads and unread texts.

3.2 Tabs inside each area

Many areas hold more than one page, shown as tabs.

Area	Tabs
Dashboard	**Overview**, **KPIs**
Analytics	**Website**, **Google Ads**
Schedule	**Schedule**, **Booking Setup**
Jobs	**Jobs**, **Recurring**
Customers	**Customers**, **Lead Forms**
Employees	**Employees**, **Payroll Settings**
Payments	**Payments**, **Disputes**, **Payouts**, **Settings**
Messages	**Inbox**, **Bulk Send**, **Lists**, **Settings**
Marketing	**Campaigns**, **Lists**, **Templates**

Area	Tabs
Agreements	**Agreements**, **Templates**
Business Profile	**Business Info**, **Reviews**, **Posts**, **Integrations**
Policies	**Terms of Service**, **Privacy Policy**

Texting, booking and payroll settings are on tabs in their own areas. Company details and shared defaults are on the Settings (chapter 31) page.

3.3 The top bar

Item	What it does
Company name	Links to your website (**View your website**).
Sun and moon toggle	Switches between light and dark mode.
Shield icon	Opens the Security page. See Signing in and security (section 2.3).
Log out	Signs you out.

The admin area follows your device's light or dark setting by default. Logos swap to match the mode.

3.4 Hiding the sidebar and using a phone

- **Hide sidebar** collapses the menu and **Show sidebar** brings it back. Your choice is remembered.
- On a phone, the menu becomes a slide-out drawer. Open it with the menu button. It closes when you tap.
- On an Android phone, use MeridianOS™ in your browser.
- The MeridianOS™ app uses the same five group headings in its menu. See Apps (chapter 29).
- Employees get a shorter menu in the employee portal (**Dashboard**, **Time & earnings**, **Review QR Code**). Its top bar has the company name, the light and dark toggle, the security link and log out. See Employee portal (chapter 17).

3.5 Page loading and errors

- When you change pages, a progress bar shows and the old page dims.
- A two-circle loader shows while content loads.
- If your device is set to reduce motion, the admin area respects that.

If a page fails to load, the loader stays on screen while the page retries by itself, up to 3 times. After that, you see **This is taking longer than usual.** Select **Reload** to try again.

3.6 What is not included

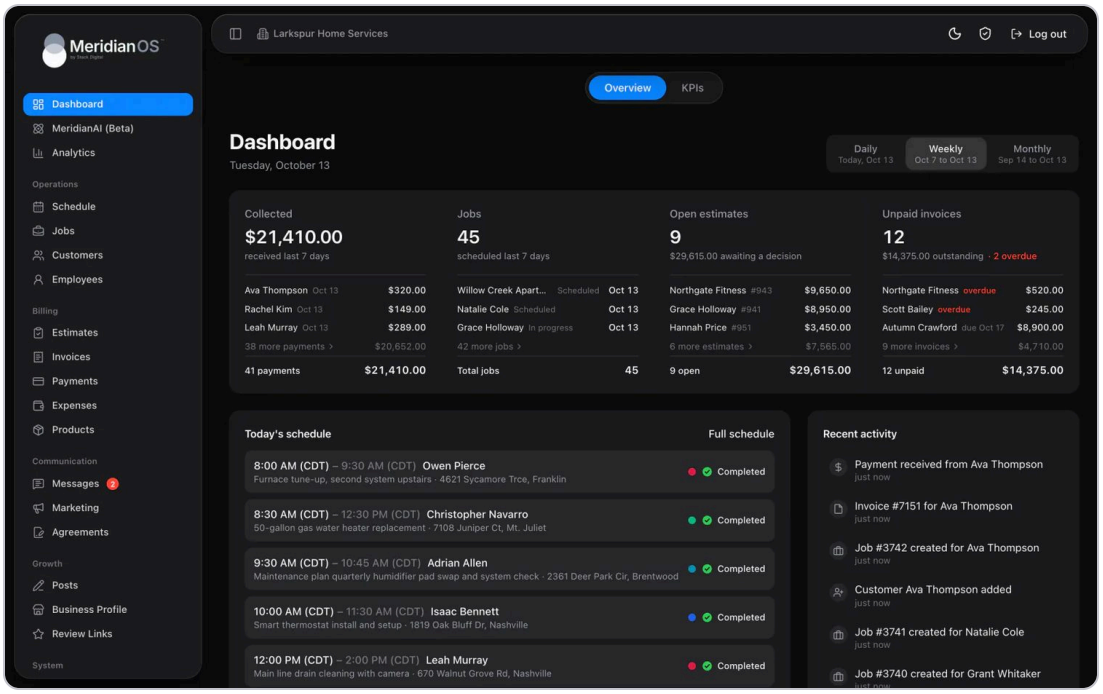
- There is no global search or command palette. Individual lists, such as estimates and payments, have their own search box.
- There is no color theme picker for the dashboard. The choices are light and dark.
- There is no offline mode. You need an internet connection.

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4. Dashboard

The dashboard shows where your business stands. Its **Overview** tab puts money collected, jobs, open estimates and unpaid invoices at the top. Below them are the day's schedule, a map of the day's jobs, your Stripe balance and recent activity.

Open **Dashboard** in the sidebar. You need an admin login. The dashboard has two tabs, **Overview** and **KPIs**. This chapter covers **Overview**. For the other tab, see KPIs and profit (chapter 27).



The dashboard, with the day's numbers at the top.

4.1 Choose a period

The period toggle has three options. Each one shows its date range, for example **Today, Nov 9** or **Nov 3 to Nov 9**.

Option	Covers
Daily	Today.
Weekly	The last 7 days.
Monthly	The last 30 days.

The period changes the first two tiles only, **Collected** and **Jobs**. **Open estimates** and **Unpaid invoices** stay the same whichever period you pick. To see any day, week, month or year, use the KPIs tab (chapter 27).

4.2 The four tiles

Each tile lists its top 3 records, a row that counts the rest (for example **4 more**) and a total.

Tile	What it shows
Collected	Successful payments received in the period, newest first. Each row links to its invoice.
Jobs	Jobs scheduled in the period, with status and date. Cancelled jobs are left out.
Open estimates	The count and dollar value awaiting a decision, largest first.
Unpaid invoices	The count and dollars outstanding, soonest due first. A red flag shows how many are overdue. Each row reads **overdue** or gives its due date, such as **due Nov 12**.

- Select the more row on a tile to open the full list in a dialog, with its count and total.
- Select a tile title to open the Invoices, Jobs or Estimates list, already filtered.

4.3 Today's schedule and the week strip

The **Today's schedule** card lists each job with its time range, customer, description, address and status badge, plus a colored dot for each assigned employee. Hover over a job to see a detail card with the job number, recurrence, phone, address, team and amount.

The **This week** strip has 7 day buttons, starting today. Each button shows that day's job count and dollar value. To look at another day:

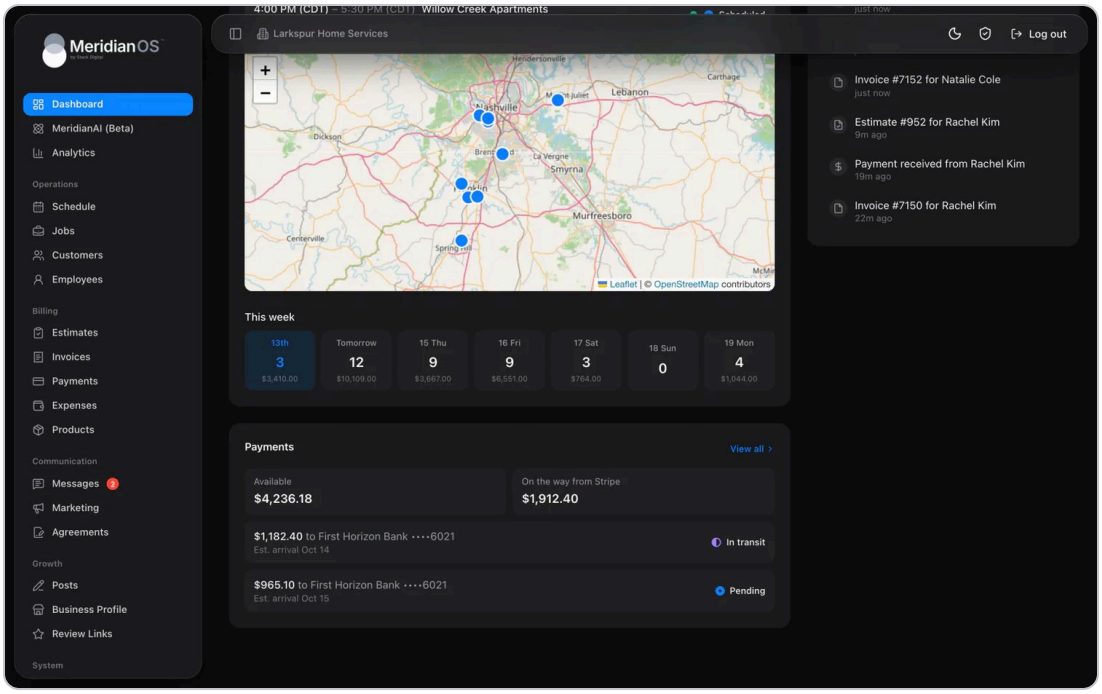
1. In **This week**, select a day. The card changes to that day, with a title such as **Tomorrow's schedule** or **Friday the 14th's schedule**.
2. Select **Back to today** to return to today's jobs.

The **Full schedule** link takes you to the Schedule (chapter 5) page. Opening the dashboard also tops up upcoming recurring visits, so the card and the week strip include the work that repeats. See Recurring jobs (section 6.7).

4.4 The map of the day's jobs

Under the job list, a map shows one pin for each job of the day. Select a pin to see the customer, the time and the street. The customer name links to the job.

- A job address with no map coordinates is located in the background, up to 8 addresses each time the dashboard loads. The coordinates are saved to the job and to the customer's address.
- Address lookup covers United States addresses only.
- The map follows your light or dark theme.
- The map uses Google Maps when Stack Digital turns this on for your site. Otherwise it uses a second map provider. If the first map fails to load, the dashboard switches to the second one on its own.



The map of the day's jobs, the week ahead and the Payments card.

4.5 The Payments card

The **Payments** card shows what is available and what is on the way from Stripe, with your upcoming payouts.

- **Available** and **On the way from Stripe** each show an amount.
- A line counts the bank payments that are still clearing, for example **2 bank payments clearing**.
- Each upcoming payout is listed with an **Est. arrival** date and a status of **In transit** or **Pending**.

> The **Payments** card appears only when your Stripe account is connected. See Payments (chapter 12).

4.6 Recent activity

Recent activity lists the latest 15 events across your business. Each event shows how long ago it happened, such as **5m ago**, and links to its record. The feed covers:

- Jobs created. A job that still needs a date is flagged **Needs scheduling**, and a repeating job shows a recurring icon.
- Invoices and estimates.
- Customers added.
- Payments received.

4.7 Alert banners

Two banners can appear on the dashboard. Both relate to Stripe.

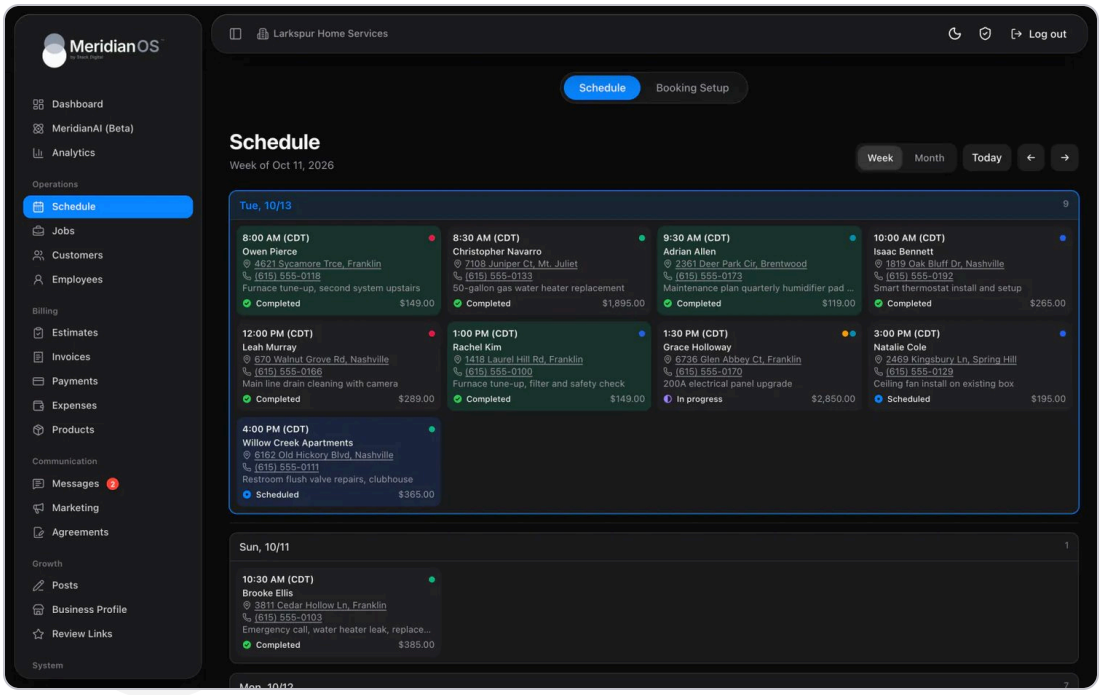
Banner	What it means
Your website isn't connected to Stripe	Your Stripe account is not connected yet. Select **Connect with Stripe** on the banner to connect it.
A customer disputed a payment	A customer has disputed a payment. The banner gives the date you must respond by to keep the money. It appears only when your Stripe account is connected.

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5. Schedule

The **Schedule** page shows your booked jobs by week or by month, color coded by tag and by employee. Open **Schedule** in the sidebar. You need an admin login.

The page has two tabs, **Schedule** and **Booking Setup**. This chapter covers the **Schedule** tab. For **Booking Setup**, see Online booking (chapter 9).



The schedule in week view. Each job takes the color of its tag.

5.1 Views and navigation

Control	What it does
Week	Shows one card per day. This is the view the page opens in.
Month	Shows a six-week grid.
Today	Jumps back to the current date.
Previous and next	Move to the week or month before or after the one on screen.

5.2 Week view

Week view gives every day its own card, Sunday to Saturday, with a job count. Today is highlighted and pinned to the top.

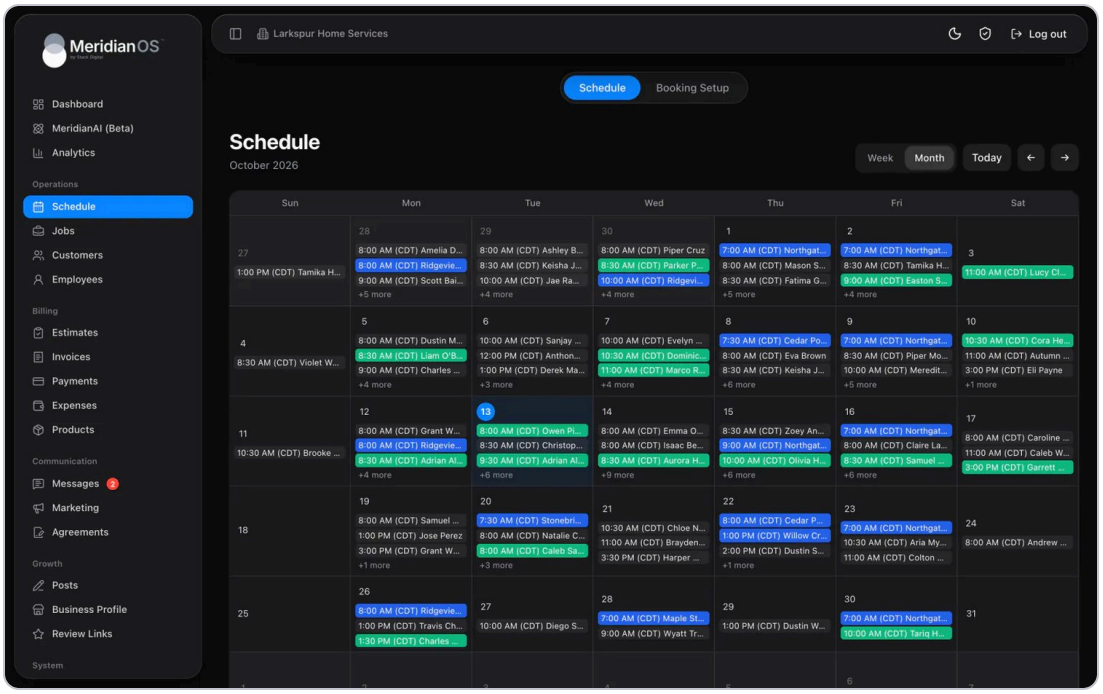
Each job card shows the start time, a colored dot for each assigned employee, the customer, address, phone, description, a status badge and the amount.

- Tap the address to open maps. It opens Apple Maps on iPhone and iPad, and Google Maps elsewhere.
- Tap the phone number to start a call to the customer.

5.3 Month view

Month view lays out six weeks at once. Each day lists up to 3 jobs by time and customer. When a day has more, a count such as **+2 more** shows the rest.

Select a day to open that week in week view.



The same schedule in month view.

5.4 Color coding

- Each job is tinted with the color of its first tag.
- Each employee has their own color dot, shown on the jobs they are assigned to.

You create tags in Settings, each with a name and one of 20 colors. See Tags (section 6.9).

5.5 Job details on hover

Hover over a job to see a card with the full details of that job.

- The job number, the date and time range, and the status.

- The repeat pattern of a repeating job, for example **Weekly until** followed by a date.
- A link to the customer, with the address and phone.
- The team, the description and the amount.

5.6 What appears on the schedule

- Cancelled jobs are hidden.
- Jobs with no date are hidden. Find them on the jobs list (section 6.1) by setting the **Status** filter to **Needs scheduling**.
- Repeating visits appear like any other job. When you look ahead, MeridianOS™ creates the recurring visits for that range automatically.
- Repeating visits keep the same clock time when daylight saving starts or ends, in your business's own time zone. The time zones offered are United States zones.

5.7 Reschedule a job

The schedule has no drag and drop. You change a job's date and time on the job page.

1. Open the job. See The job page (section 6.4).
2. Select **Schedule job** or **Edit schedule**, whichever the job shows.
3. Set the date, start time, end time and service address, then save.

In the same place you can turn a one-time job into a repeating one. See Recurring jobs (section 6.7). These updates happen on their own when a job is scheduled, moved or cancelled:

- Adding a date to a **Needs scheduling** job changes its status to **Scheduled**.
- Scheduling or rescheduling a one-time job sends the customer a job scheduled email and text, when those messages are turned on. They start switched off. See Automatic messages (chapter 19).
- Assigned employees get a notification in the MeridianOS™ app: **New job assigned**, **Job rescheduled** or **Job cancelled**. Admins get **Job completed** when an employee finishes a job. See Notifications (chapter 30).
- Cancelling a job that came from an online booking cancels the booking. Restoring the job confirms the booking again.

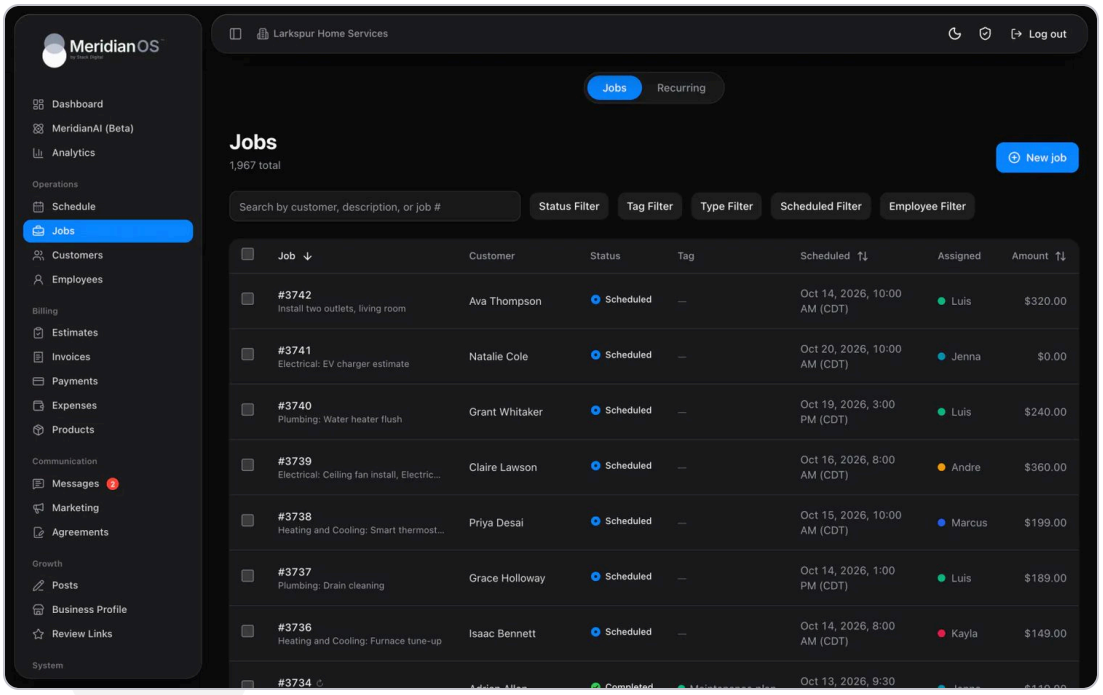
5.8 Limits of the schedule page

- There is no hour-by-hour day grid. Week view lists each day's jobs on that day's card.
- There is no employee filter on this page. To see one employee's jobs, use the **Employee** filter on the jobs list (section 6.1).

6. Jobs and recurring jobs

Each job has its own page with the schedule, line items, invoices, notes, photos and the text conversation with the customer. Open **Jobs** in the sidebar. You need an admin login.

The page has two tabs: **Jobs** for every job and **Recurring** for every repeating series.



The jobs list.

6.1 The jobs list

The search box (**Search by customer, description, or job #**) also matches the address.

Filter	Options
Status	**All**, or one of the five job statuses: **Needs scheduling**, **Scheduled**, **In progress**, **Completed**, **Cancelled**
Tag	**All**, **No tag**, or any one tag
Type	**All**, **Recurring**, **One-time**
Scheduled	**Anytime**, **Today**, **Next 7 days**
Employee	The employee assigned

Each row shows the job (number, a recurring icon and the description), customer, status, tag, scheduled date or **Unscheduled**, the assigned team or **Unassigned**, and the amount. Sort by **Job** (the date it was created), **Scheduled** or **Amount**. The list shows 50 jobs per page.

6.2 Change several jobs at once

1. Check the rows you want to change.
2. Choose **Change status to...**, **Add tag...**, **Clear tags** or **Delete**.
3. Confirm when asked.

> **Delete** keeps linked invoices and estimates but unlinks them. Deleted repeating visits are recreated automatically unless you also choose **Also end recurring series**.

6.3 Create a job

1. Open the **New job** form.
2. Search for the customer, or choose **Add new customer** without leaving the form.
3. Pick a saved customer address, or **Custom address for this job...**, which has address autocomplete.
4. Fill in **Tags** (pre-filled from the customer's tags), **Description**, **Date**, **Start time** (default 9:00), **End time** (default 11:00), **Amount** and **Assign employees**.
5. Under **Repeats**, keep **One-time job** or choose a repeat pattern, then save.

The repeat patterns are **Daily (all week)**, **Daily (work week)**, **Weekly**, **Every 2 weeks**, **Monthly**, **Quarterly**, **Twice a year** and **Yearly**.

- Weekly options: choose the weekdays under **On days**.
- Monthly options: repeat on the date (such as **Day 15**) or the weekday (such as **The third Tuesday**), spelled out from the date you chose. A quarterly job reads **Day 15 of Jan, Apr, Jul, and Oct**.
- **Repeat until (optional)** sets an end date for the series.

> A job saved with no date becomes **Needs scheduling**. Saved with a date, or given one later, it becomes **Scheduled**.

Jobs also arrive from online bookings, approved estimates, the customer page and MeridianAI (chapter 28).

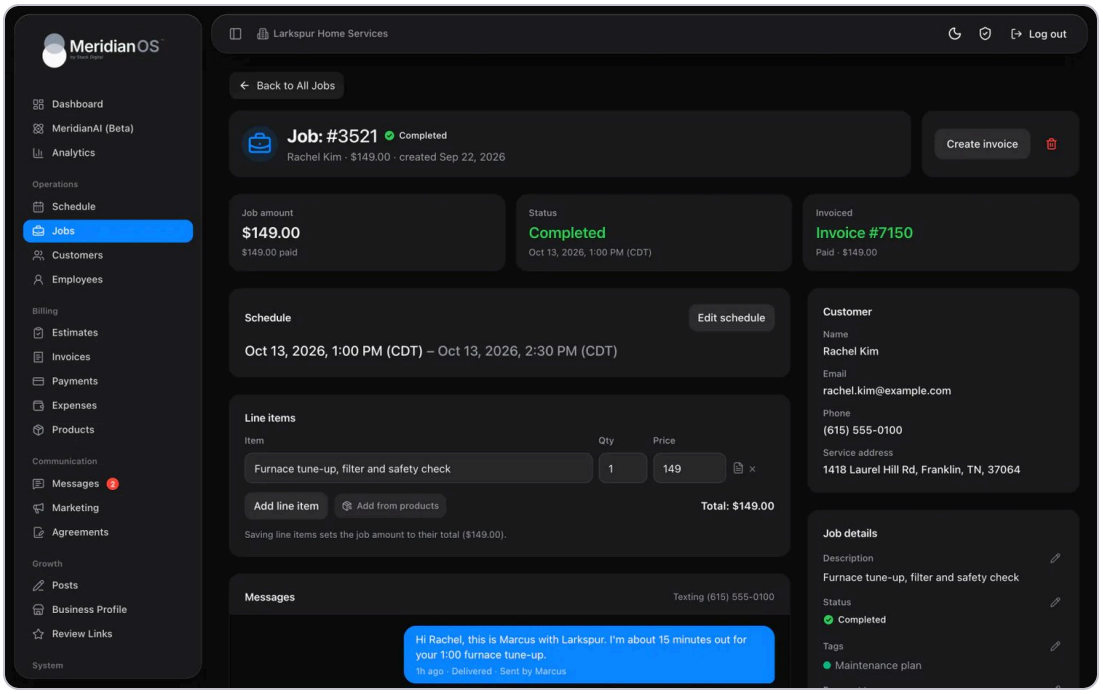
6.4 The job page

The top of the page shows **Job amount** and the amount paid, **Status**, and **Invoiced** (the latest invoice and its status, or **Not invoiced**).

Area	What it holds
Schedule	**Schedule job** or **Edit schedule** sets the date, start, end and service address. You can turn a one-time job into a repeating one here. A repeating job shows its pattern with **Manage** and **End recurrence**.
Messages	The text conversation with the customer, with image attachments.
Notes	Formatted notes (bold, italic, strikethrough, bullet and numbered lists) with photos. Each note shows its author and time, an **(edited)** marker after a change, and edit and delete.
Invoices	All invoices and estimates linked to the job.
Customer	Name, a **Booked online** badge, email, phone and the service address, which opens maps.
Job details	Description, status, tags, **Payment terms**, job amount and paid. Invoices created from this job use these terms.
Photos from booking	Photos the customer attached when booking online.
Team	Tick employees to assign them.

- The same notes feed appears on customers, estimates and invoices, and in the employee job view, where employees can change only their own notes.
- Comments and form answers from an online booking are saved as a job note from **Online booking**.
- Deleting a repeating job offers **Only this visit** or **This and all future visits**.

> The **Messages** card and all customer texts need texting. Stack Digital turns this on for your site. Until then, the card says to reach out to your contact at Stack Digital.



A job page, with its schedule, line items and the conversation with the customer.

6.5 Line items and invoices

1. Select **Add line item**, or use **Search products...** to pull an item from your Products list.
2. Enter the item, quantity, price and an optional formatted description.
3. Save. The job amount is set to the total.
4. Select **Create invoice**. One click creates an open invoice from the job's line items.

After you change the amount, the page asks **Update invoice #X too?** (X is the invoice number) when an open invoice no longer matches. It asks only when the new total is not below what has already been paid. See Invoices (chapter 11).

6.6 What happens automatically

- Scheduling or rescheduling a one-time job sends the customer a job scheduled email and text.
- Marking a job **Completed** sends a completion email and text with any balance and a pay link, then a review request text, once per job even if it is marked complete again. It also updates the customer's last service date and sets the customer to Active.
- When an invoice is paid in full, its job is marked **Completed** if the job date is today or earlier and no other invoice on it is still open. Prepaid future work stays scheduled. Past jobs with paid invoices are also completed in the background.
- Cancelling a job from an online booking cancels the booking. Restoring it confirms the booking again.

- Assigned employees get a notification in the MeridianOS™ app: **New job assigned**, **Job rescheduled** or **Job cancelled**. Admins get **Job completed** when an employee finishes a job.

> The job scheduled and job completed emails and texts and the review request text all start switched off. See Automatic messages (chapter 19).

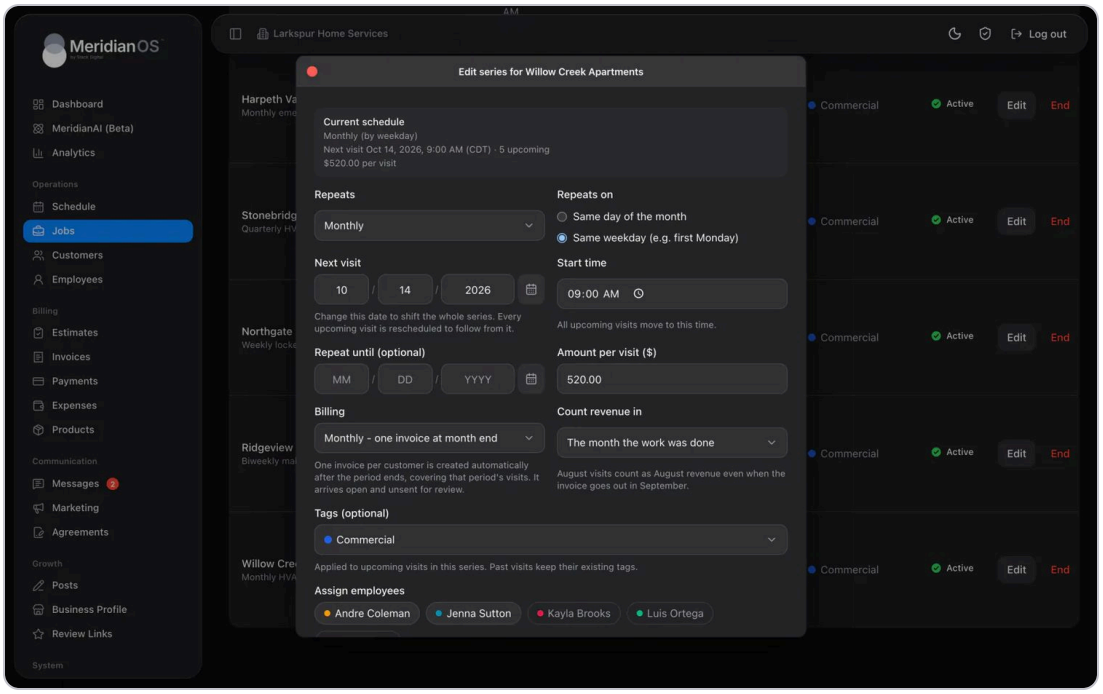
6.7 Recurring jobs

The **Recurring** tab lists each series: customer, repeat pattern, next visit, number of upcoming visits, assigned team, amount, tags and status (**Active** or **Ended**). Search the list, filter it by **Active**, **Ended** or **All**, or select **New recurring job**.

MeridianOS™ creates visits about 120 days ahead and tops them up on its own, including when you open the dashboard, the schedule or the recurring list. Each new visit copies the customer, address, description, amount, tags, assigned team and visit length from the latest one.

Edit series changes **Repeats**, **On days**, the monthly rule (**Same day of the month** or **Same weekday (e.g. first Monday)**), **Next visit**, **Start time**, **Repeat until**, **Amount per visit**, billing, tags and employees.

- Changing **Next visit** shifts every upcoming visit to follow from it. A date that is not one of the series' weekdays is refused, with a message naming the allowed days.
- Changes apply to upcoming visits only. Past and completed visits are not affected.
- Changing tags on a repeating job applies to the whole series.
- **End** removes all upcoming visits and keeps past and completed ones.
- Visits keep the same clock time across daylight saving changes, in your business's time zone.
- A monthly job set on the 31st lands on the last day of shorter months. A fifth Tuesday rule falls back to the last Tuesday.



Editing a repeating job series.

6.8 Billing a recurring series

Billing option	What it does
Invoice manually	You create the invoices yourself.
Monthly - one invoice at month end	One invoice per customer after the month ends.
Weekly - one invoice at week end	One invoice per customer after the week ends. You choose the day the week ends.

- Each automatic invoice covers that period's visits and arrives open and unsent for review.
- All of a customer's due series go on one invoice. Each line shows the period, the repeat pattern and every visit date. Cancelled visits are left off.
- Automatic billing starts from the current period when you turn it on, so older visits are not back-billed.
- The same visits are never invoiced twice.
- **Count revenue in** offers **The month the work was done** or **The month it is billed**. See KPIs and profit (chapter 27).

6.9 Tags

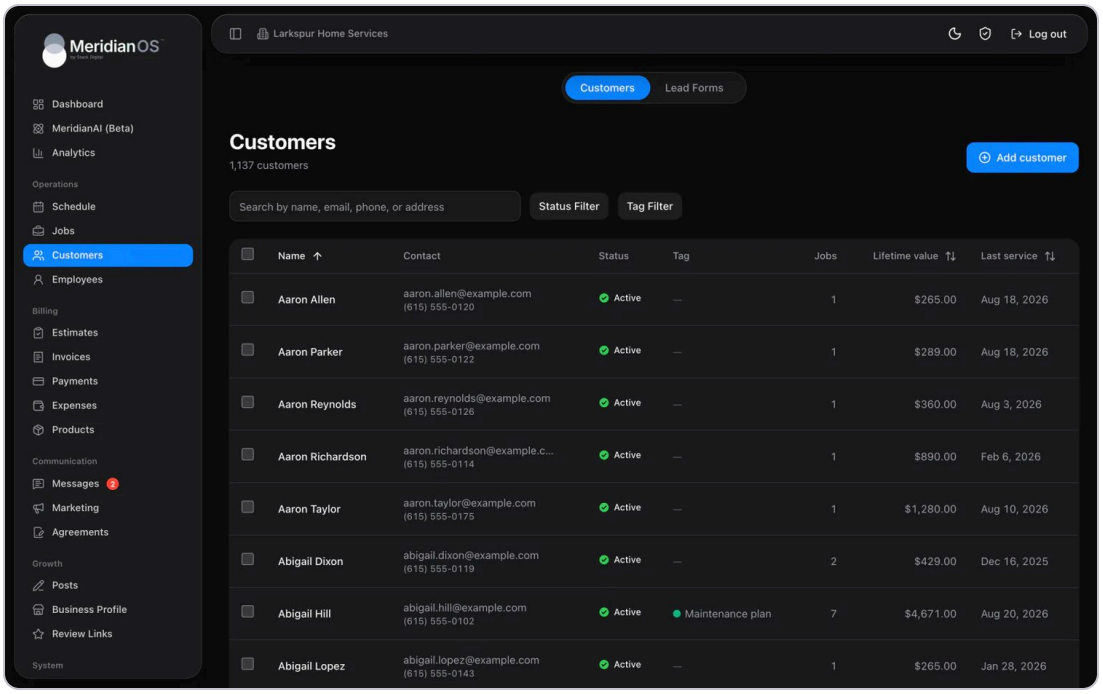
Create tags in Settings (chapter 31), each with a name and one of 20 colors. Jobs, customers, estimates and invoices share them. On jobs, tags filter the list, can be added in bulk and color the schedule (section 5.4).

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7. Customers

The **Customers** page is your customer list in MeridianOS™. Each customer has a page of their own that holds contact details, addresses, jobs, estimates, invoices, payments, notes and the text thread.

The **Lead Forms** tab beside **Customers** holds the messages sent through your website form. See Leads (chapter 8).



The customer list.

7.1 The customer list

The page shows a live count of your customers and an **Add customer** button.

The search box reads **Search by name, email, phone, or address**. It matches the display name, first and last name, company, email, street address and any of the customer's three phone numbers. A phone search starts matching at 3 digits.

Filter	Choices
Status	**All**, **Lead**, **Active**, **Inactive**, **Do not service**
Tag	**All**, **No tag**, or any one tag

Each row shows **Name** (with the company underneath), **Contact** (email and phone), **Status**, **Tag**, **Jobs**, **Lifetime value** and **Last service**. You can sort by **Name**, **Lifetime value** or **Last service**. The list shows 50 customers per page.

1. To change several customers at once, check their rows. You can check up to 500.
2. Choose **Change status to...**, **Add tag...**, **Clear tags** or **Delete**.
3. Confirm. Every bulk action asks before it runs.

7.2 Add or edit a customer

1. Select **Add customer**.
2. Fill in the fields described below.
3. Save the customer. A new customer starts with the status **Lead** unless you pick another.

Field	What to know
First name, **Last name**, **Company**	Who the customer is.
Display name	The form notes **Defaults to name or company**, so you can leave it empty.
Email	Checked for a valid format and for a domain that can receive mail.
Mobile phone, **Home phone**, **Work phone**	Numbers format themselves as you type, like (123) 456-7890.
Status	**Lead**, **Active**, **Inactive** or **Do not service**.
Type	The list starts with **Homeowner** and **Business**. Edit it in **Settings** under **Customer types**. Removing a type clears it from the customers who had it.
Tag	A colored tag. See Tags (section 7.5).
Lead source	The list starts with eight defaults, such as **Phone Call**, **Google Search**, **Website** and **Flyer**. Edit it in **Settings** under **Lead sources**. **Other...** always lets you type a source of your own.
Street, **Unit**, **City**, **State**, **Zip**	An optional service address.

If an email domain cannot receive mail, you see **That email domain can't receive email. Check the address for typos.** The domain is checked only when the address changes, so an older record still saves normally.

To edit a customer later, open their page and click any field. Every field edits in place.

7.3 The customer page

Each customer page opens with four summary cards. Numbers that update themselves (section 7.4) explains how they stay current.

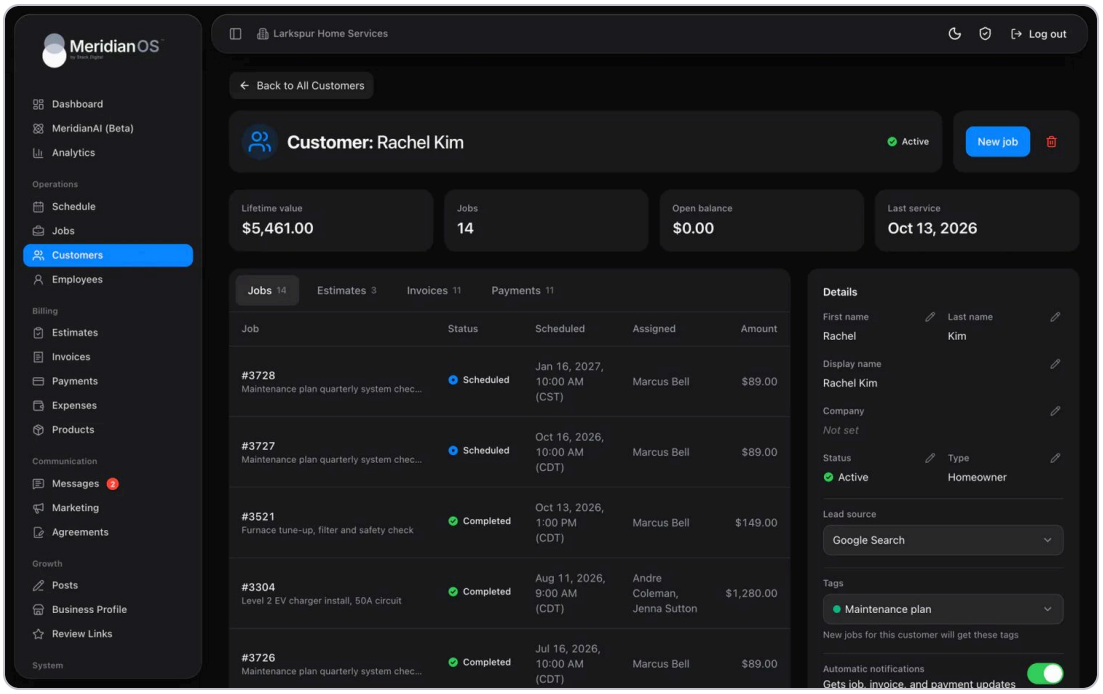
Card	What it shows
Lifetime value	The payments recorded for this customer.
Jobs	How many jobs this customer has.
Open balance	The total of their open invoices. It turns red when it is above zero.
Last service	When a job for them was last completed.

History tabs for **Jobs**, **Estimates**, **Invoices** and **Payments** each show a count. Select a row to open that record. Each tab holds the latest 100 records, 10 per page. Payment rows show the method, any tip, and a status note for a refund, failure or dispute.

New job opens the job form with this customer already filled in.

Card	What it holds
Lead forms	Every website form this person submitted, with a dot on unread ones. Select one to see the message, its source and SMS consent. Opening it marks it read.
Details	Names, company, **Status**, **Type**, **Lead source**, **Tags**, the **Automatic notifications** switch and the **Customer since** date.
Contact	Email (click to email) and three phone numbers (click to call).
Addresses	Every address on file. See Addresses (section 7.6).
Notes, **Messages**	Described later in this chapter.

Deleting a customer also removes their jobs, estimates and invoices, after you confirm. A customer with payments on record cannot be deleted. Mark them **Inactive** instead.



A customer page.

7.4 Numbers that update themselves

- **Lifetime value** goes up with every payment recorded: card, cash, check, other, or an invoice marked paid. It comes back down on refunds, removed payments and lost disputes.
- **Last service** updates when a job is completed. The customer's status changes to **Active** at the same moment.
- **Open balance** is the total of the customer's invoices in **Open** status.

> **Open balance** adds up the full total of each open invoice. It does not subtract partial payments, so the exact amount a customer owes can be lower than the figure shown.

7.5 Tags

Tags are colored labels shared across customers, jobs, estimates and invoices. You have 20 colors to choose from.

- New jobs, estimates and invoices inherit the customer's tags automatically.
- When you add a tag to a customer, MeridianOS™ offers to add it to their existing jobs too and tells you how many, for example **This also adds it to 4 existing jobs**.

7.6 Addresses and address suggestions

A customer can have as many addresses as you need. Each address has a **Unit**, **Notes** and a **Billing** flag. Address notes reach the employees on a job as **Property notes**.

When you type 3 or more characters in a street field, MeridianOS™ suggests up to 6 real US street addresses. Choose one and **City**, **State** and **Zip** fill in. The arrow keys and Enter work too. Suggestions favor addresses within about 50 km (roughly 30 miles) of the company address in **Settings**.

If nothing matches, you see **No matches. Keep typing or enter it manually.**

> Address suggestions depend on a connection to Google. Stack Digital turns this on for your site.

7.7 Choosing a customer on a job, estimate or invoice

The job, estimate and invoice forms share one customer picker.

1. Type at least 2 characters. The picker shows the top 8 matching customers, each with their address.
2. Choose the customer you want.
3. If the person is new, choose **Not found. Add new customer?** The add form opens with what you typed already in the right field.

What you typed	Where it goes
An email address	**Email**
Digits	**Mobile phone**
Words	**First name** and **Last name**

7.8 Notes and photos

The **Notes** card holds notes about the customer. Jobs, estimates and invoices have the same kind of notes.

- Formatting covers bold, italic, strikethrough, bullet lists and numbered lists.
- Each note takes up to 12 photos of 5 MB each, in PNG, JPEG, WebP or GIF format.
- Each note shows its author and time, plus **(edited)** if it was changed later.
- Admins can edit or delete any note.

Employees see every note on the customer record, read only, on the jobs assigned to them. See Employee portal (section 17.3).

7.9 Texting and automatic notifications

The **Messages** card shows the two-way text thread with the customer and refreshes every 8 seconds.

- Send text and up to 10 images. Large images are resized automatically.
- Each message shows **Delivered**, **Undelivered** or **Failed**, along with **Sent by** and the sender's name.
- **Ask for a review** drops the review request text into your message. It is blocked for 90 days after the last request.
- A notice appears when the customer's number is blocked, opted out or missing. An opted-out customer stays opted out unless they reply START.

> Texting is set up per site. Stack Digital turns this on for your site. Until then the card reads **Text messaging is not enabled on your website. To turn it on, reach out to your contact at Stack Digital**.

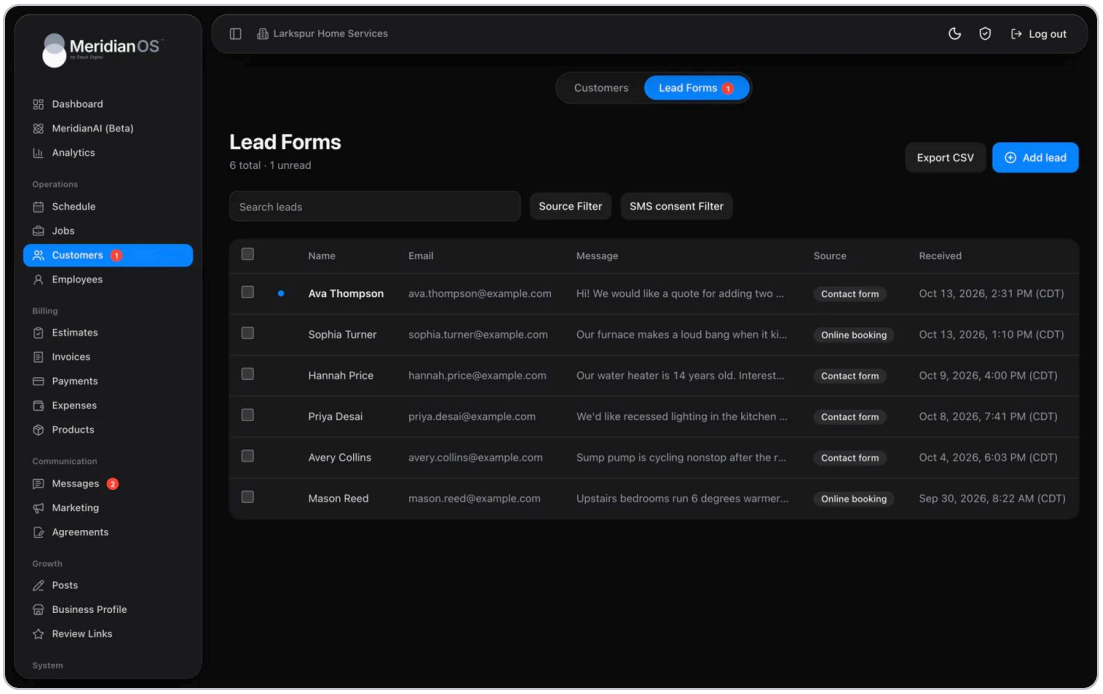
The **Automatic notifications** switch on the **Details** card applies to one customer. When it is off, that customer gets no automatic emails or texts: the job scheduled, job completed, payment receipt and review request messages all stop. Your team can still message them by hand either way.

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8. Leads

A lead is a message someone sent through the contact form on your website, or an inquiry you entered by hand. MeridianOS™ saves each one and alerts you. It can also add the person to your customers on its own.

Leads live on the **Lead Forms** tab, which sits beside **Customers**. A red badge on the tab counts the leads nobody has opened.



The Lead Forms page. Unread leads sit at the top.

8.1 What happens when someone submits your form

The contact form on your website collects a name, email, subject and message. A phone number and a checkbox agreeing to text messages are optional. Once the visitor submits it, MeridianOS™ works through these steps on its own.

1. An invisible bot check must pass.
2. A built-in spam filter scores the submission. Spam stops here.
3. The email domain is checked to confirm it can receive mail, and the phone number format is validated.
4. The lead is saved and appears under **Lead Forms** as unread.
5. A **New lead** push notification goes to admins who use the MeridianOS™ app. Each admin can turn that alert off. See Notifications (chapter 30).

6. If **Add new leads to customers** is on, the lead is attached to a matching customer, or a new customer is created with the status **Lead**.
7. If the visitor agreed to texts and the lead confirmation text is switched on, they get a confirmation text.
8. An alert email, **New contact form submission**, goes to the business with every detail. Replying to it replies to the lead.
9. The visitor gets a **We received your message** confirmation email. This is a setting, and it is on by default.

The bot check is set up per site. Stack Digital turns this on for your site. Confirmation texts need texting, which Stack Digital also turns on for your site.

8.2 Spam and abuse protection

The spam filter looks for these signs in a submission:

- A gibberish name or a subject made of random characters.
- A message that is only a link.
- Links written as markup.
- 3 or more links.
- A message with no letters in it.

Spam is dropped silently and never appears under **Lead Forms**. The sender still sees a success message, so they get no signal to adjust and try again.

Confirmations are capped at 10 per contact per day and 100 per hour across your site, so your form cannot be used to flood someone's inbox.

8.3 The Lead Forms page

The header shows how many leads you have in total and how many are unread. The page has two buttons, **Export CSV** and **Add lead**.

Tool	What it does
Search	Looks across name, email, phone and message.
Source filter	Narrows the list to one source.
SMS consent filter	**All**, **Consented** or **Not consented**.

- Unread leads are bold with a dot. Opening a lead marks it read.

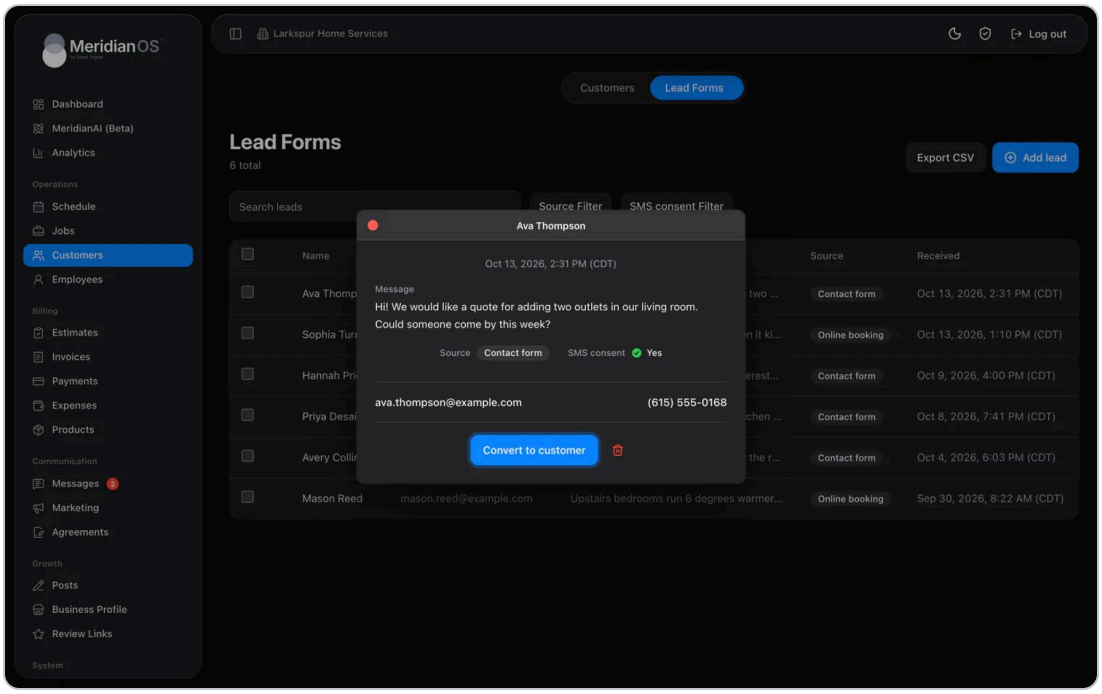
- Check several leads and choose **Mark as read** or **Mark as unread** to change them together.
- The page loads your most recent 1,000 leads.

8.4 Open and convert a lead

Select a lead to open it. The dialog shows the message, the **Source**, and **SMS consent** as **Yes** or **No**. Click the email address to write to the person, or the phone number to call.

1. Open the lead.
2. Select **Convert to customer**.
3. MeridianOS™ checks your customers first. If the lead's email or any phone number matches someone you already have, the lead joins that customer and fills in a missing phone or email. With no match, a new customer is created with the lead's source.
4. The button now reads **View customer**. Select it to open the customer's page.

You can also delete a lead from the dialog. MeridianOS™ asks you to confirm first.



A lead opened, ready to convert to a customer.

8.5 Add a lead by hand

Use **Add lead** for inquiries that arrive by phone or in person.

1. Select **Add lead**.
2. Enter the person's name, email and phone.
3. Choose a **Source**. It defaults to **Manual entry**.

4. Type the **Message**.
5. Set **Consented to SMS** if the person agreed to receive texts.

A lead you add by hand is saved as already read, so it does not raise the unread count.

8.6 Export leads

Export CSV downloads the list as it is currently filtered. Set your search and filters first if you want only part of the list.

The file has these columns: **First Name**, **Last Name**, **Email**, **Phone**, **Message**, **Photos**, **SMS Consent**, **Source**, **Received**.

8.7 The Add new leads to customers setting

In **Settings**, under **Leads**, the **Add new leads to customers** switch decides whether website leads join your customer list on their own. It is on by default. Changing it shows a confirmation that explains the effect.

Switch	What happens to a new website lead
On	The lead is attached to an existing customer matched by email or phone. If nobody matches, a new customer is created with the status **Lead**.
Off	The submission stays on the **Lead Forms** page until someone converts it.

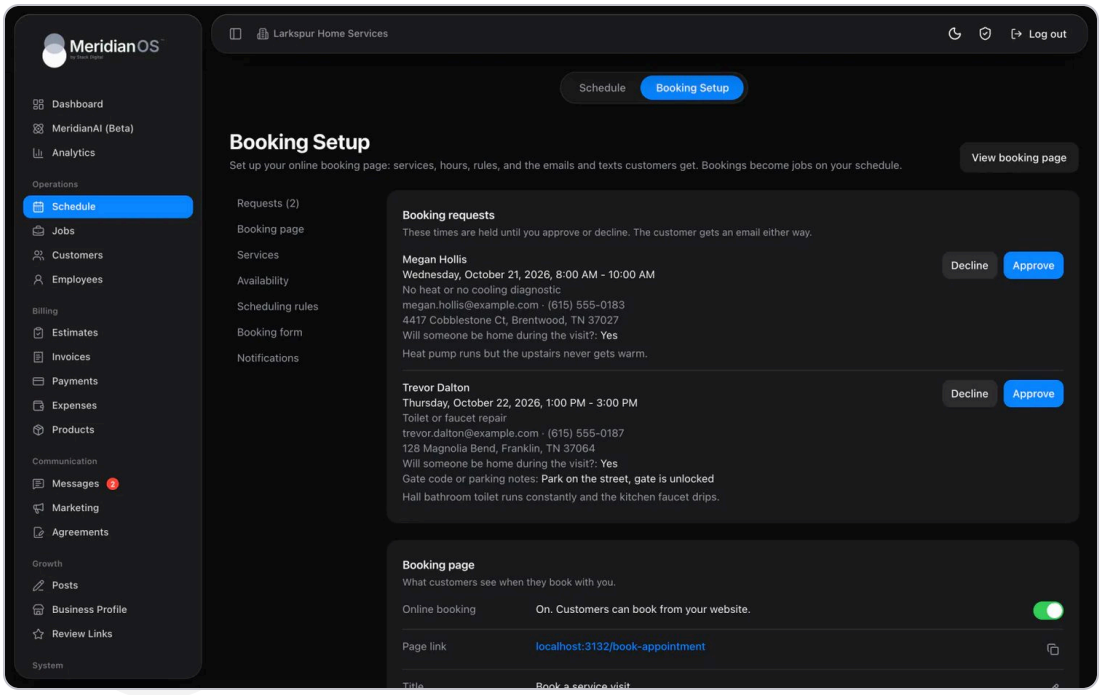
8.8 How leads connect to the rest of your account

- Matching checks the email and all three phone numbers on your existing customers before anyone new is created. A match also receives any contact detail it was missing.
- Every website form a person submitted is listed on their customer page under **Lead forms**. See Customers (section 7.3).
- Your KPIs count a lead as converted when its customer later gets a job. See KPIs and profit (chapter 27).
- Online bookings use the same email and phone matching. A booking is attached to an existing customer, or a new one is created with the lead source **Online booking**. See Online booking (chapter 9).

9. Online booking

Online booking lets customers pick a service and a time on your own website. Each confirmed booking becomes a job on your schedule with the customer attached.

Open **Schedule** and select the **Booking Setup** tab. Here you set up your services, hours, rules, and the emails and texts customers get.



Booking requests waiting for an answer.

9.1 Booking page and booking type

Setting	What it does
Accept online bookings	A switch that turns online booking on or off.
Page link	The link to your public booking page, ready to copy.
Title	The title of your booking page, up to 80 characters.
Description	A description of up to 600 characters.

Then choose the booking type.

Booking type	How customers book
Appointment	The customer picks an exact start time.

Booking type	How customers book
We come to you	The customer picks an arrival window and gives the address.

For appointments, **Where it happens** has four choices: **At your business address**, **Phone call**, **Video call** and **Somewhere else**, where you type the place.

> **Video call** is a label only. MeridianOS™ does not create a meeting link.

9.2 Confirmation and services

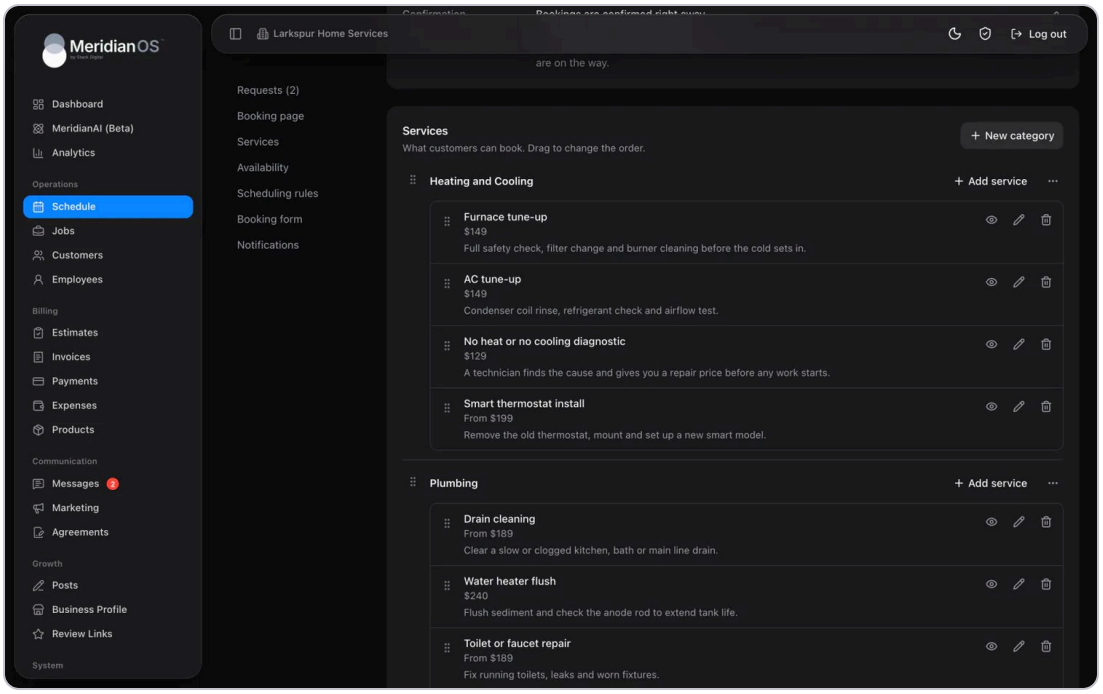
Choose **Confirm bookings right away**, or **I approve each request first** to handle every booking as a request.

- Switch on **Customers can pick more than one service** and the lengths of the chosen services are added up.
- You can write an optional confirmation message. It shows after booking and in the confirmation email.

Services sit inside categories. Each service has a name, a description and two settings.

Setting	Choices
Length	15 minutes to 8 hours, or **Use the default**.
Price display	**Don't show a price**, **Free**, **Set price** or **Starting at**.

Drag services to reorder them. You can hide a service from the booking page, show it again or delete it.



The services customers can book.

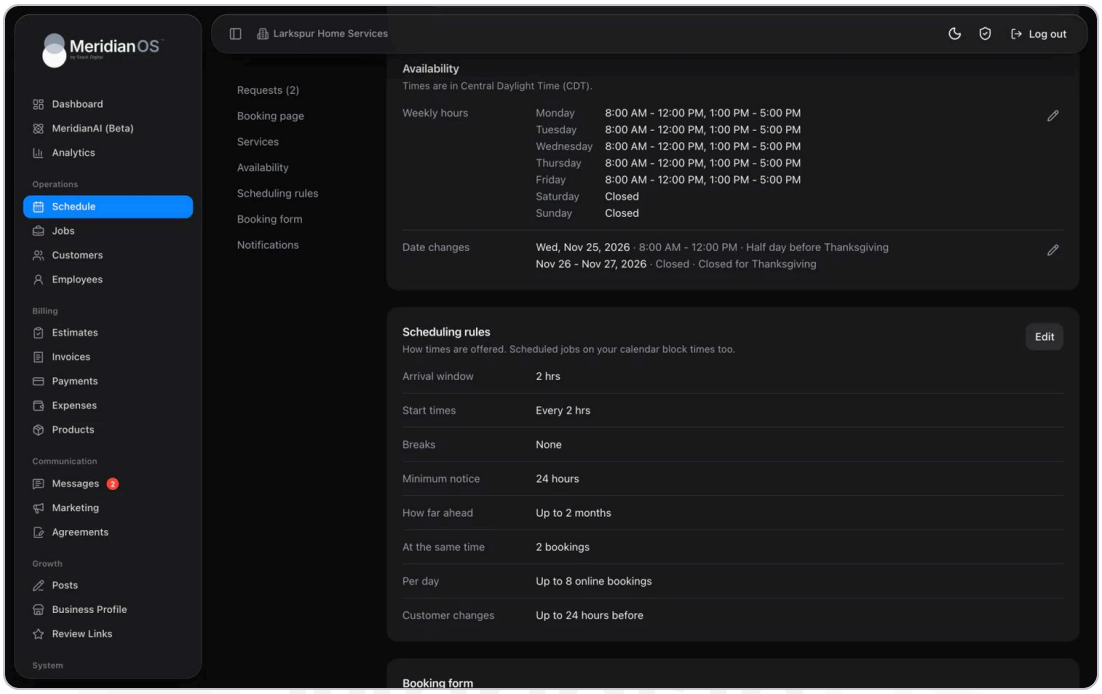
9.3 Availability and scheduling rules

Availability is your weekly hours. A day can have several time ranges, so you can leave a gap for a break. Use **Date changes** for holidays, time off or special hours over a date range. Each date change can carry a private note, and past dates clear themselves.

The scheduling rules decide which times are offered.

Rule	Choices
Appointment length or arrival window	The length of an appointment, or the arrival window for **We come to you**.
Start times	**Right after each other**, or every 15 to 120 minutes.
Break before and after each booking	None, or up to 2 hours.
Minimum notice	None, or up to 1 week. The default is 24 hours.
How far ahead	1 week to 1 year. The default is 30 days.
Bookings at the same time	1 to 10, or no limit.
Online bookings per day	A cap on how many online bookings one day can take.
Customers can reschedule or cancel	Not online, any time, or up to 1 to 72 hours before. The default is 24 hours.

Open times subtract the jobs already on your schedule as well as other bookings, then apply your breaks. An online booking cannot land on top of work you scheduled yourself.



Scheduling rules for online booking.

9.4 The booking form

The booking form always asks for a name and an email. You choose the rest.

Field	Options
Phone	**Required**, **Optional** or **Don't ask**.
Address	**Required**, **Optional** or **Don't ask**. It is always required for **We come to you**.
Notes	A notes box with a label you write.
Photos	Up to 10 photos, 5 MB each.
Custom questions	Up to 10 questions. The types are **Short answer**, **Paragraph**, **Dropdown** and **Checkbox**. Each can be required, and you can reorder them.

9.5 Notifications and reminders

Message	Details
New booking emails	Go to up to 10 addresses you choose, for every new booking, request, reschedule and cancellation.
Confirmation email	Goes to the customer.
Confirmation text	Goes to the customer, if they checked the box to get texts.
Reminders	Up to two. Each is sent from 1 hour to 3 days before, by email, by text or both.

- Customer emails cover a booking, a request received, a request approved, a request declined (with your message), a move, a cancellation and a reminder. Each one carries the date, length, place with a Google Maps link, services and a button to manage the booking.
- Emails to your business cover a new appointment, a new request, a move and a cancellation. They include the customer's phone, email, text consent, answers, notes and photo links, plus a button that opens the booking in MeridianOS™.
- Texts cover the confirmation, a request received and the reminder. They go only to customers who checked the box.
- A new booking also sends a push notification to the MeridianOS™ app.
- When a customer moves a booking, reminders already sent are cleared, so the customer is reminded again for the new time. A booking made inside the reminder window does not get an instant reminder.

You edit the wording of the texts on the **Messages** page, in the **Settings** tab. See Text messaging (chapter 18).

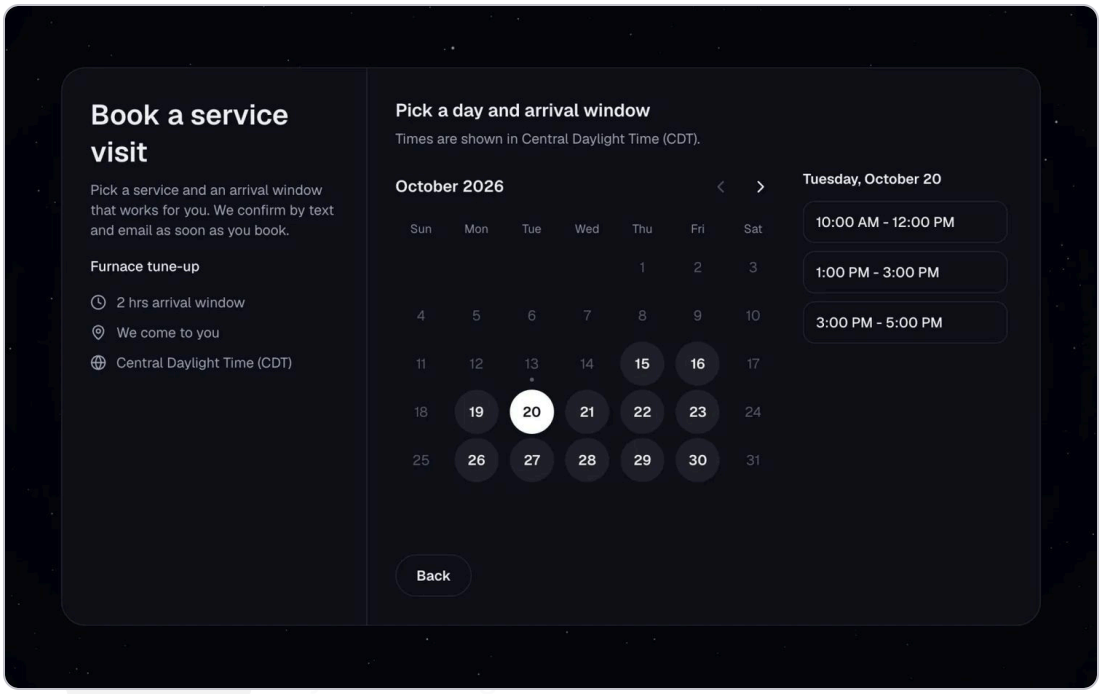
> Emails are on by default and the text switches are off by default. Texts need texting set up on your site. Stack Digital turns this on for your site.

9.6 What your customer sees

1. The customer chooses a service. Each one shows its length and price. This step is skipped when you have only one service, and the customer can choose several when you allow it.
2. They pick a day on a month calendar where only open days can be selected, then a time or an arrival window. Times are worked out in your business time zone, including daylight saving changes, and labeled with the zone name.
3. They enter their details, answer your questions and add photos. They can check a consent box to get texts.
4. The confirmation screen says **You're booked** or **Request sent**.

The confirmation screen has **Add to Google Calendar**, a second button that downloads a calendar file for other calendar apps, and **Reschedule or cancel**.

> Two customers cannot take the same slot. If two try at once, the second sees a message asking them to pick another time.



What your customer sees when choosing a day and an arrival window.

9.7 Rescheduling and canceling

Each booking has a private manage link. On that page the customer can **Reschedule** to any open time, or **Cancel appointment** with an optional reason, inside the cutoff you set. The page shows a clear status for pending, canceled and past appointments.

When a customer reschedules or cancels, the linked job is updated. When you cancel or restore the job in MeridianOS™, the booking is updated.

9.8 How a booking becomes a job

1. A confirmed booking looks for an existing customer by email or by any of the customer's phone numbers. If there is no match, it creates a new customer marked as a lead with the source **Online booking**.
2. It saves the address. An address the customer has used before is reused.
3. It creates a scheduled job with the services as the description. The customer's notes and answers are attached.

The job shows a **Booked online** badge and the customer's photos under **Photos from booking**.

With **I approve each request first**, the time is held and the job is created only when you select **Approve**. **Decline** emails the customer, with an optional message from you. MeridianAI can also read and change your booking setup and approve or decline requests. See MeridianAI (chapter 28).

9.9 Limits and what is set for your site

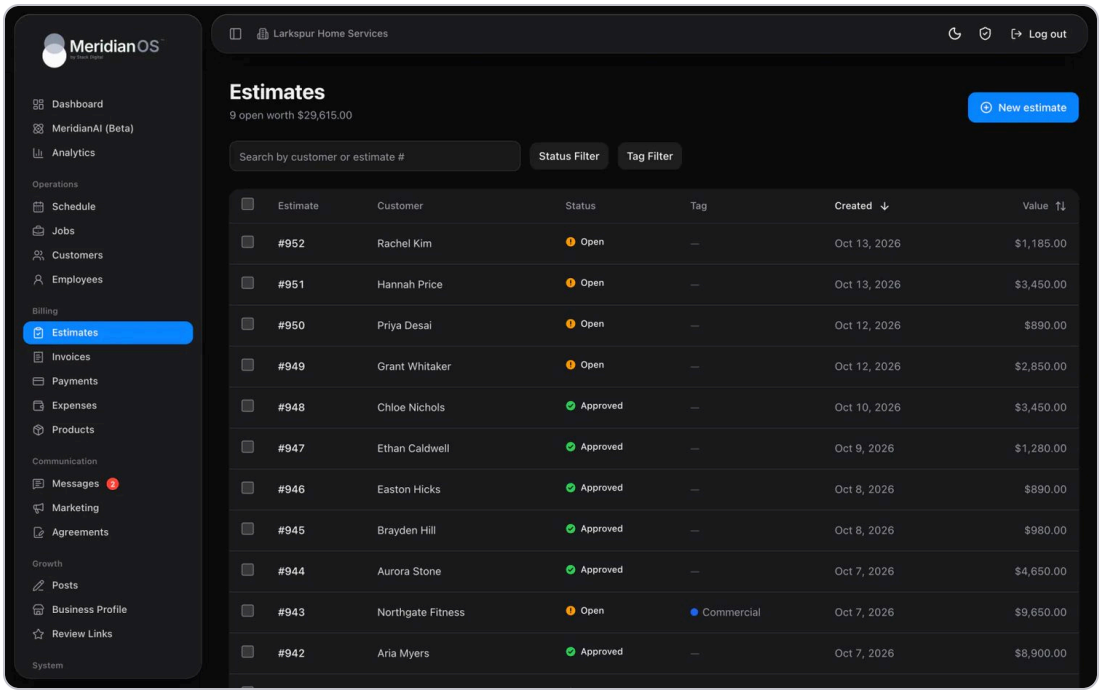
- One contact can make up to 20 bookings per day.
- Confirmation sends are limited per contact and per hour.
- Photo uploads are rate limited, and each file is checked to be a real image.
- Every booking submission passes an automated spam check.
- Stack Digital sets the booking page's colors, fonts and starting settings for your site. Colors and fonts are not changed in Booking Setup.

MeridianOS™ by Stack Digital

10. Estimates

An estimate is an itemized price you send a customer before the work starts. You build it from line items and send it by email or text. The customer reads it on a private page.

Everything happens on the **Estimates** page. The customer does not approve an estimate online. They reply to you, and you or your team record the answer. From there the path is estimate, then job, then invoice.



The estimates list.

10.1 The Estimates list

The **Estimates** page lists your estimates, 50 per page. Under the page title, a live subtitle shows how many estimates are open and what they are worth.

Tool	What it does
Search	**Search by customer or estimate #** finds an estimate by customer or estimate number.
Status filter	Shows **All**, **Draft**, **Open**, **Approved** or **Declined** estimates.
Tag filter	Narrows the list by tag.
Sort	Orders the list by **Created** or **Value**.

Each row shows the estimate, the customer, the status, the tag, the created date and the value. The customer name links to the customer record.

To change several estimates at once, select their rows. You can then use **Change status to...**, **Add tag...**, **Clear tags** or delete. Each bulk action asks you to confirm first.

10.2 Create an estimate

1. Select **New estimate**.
2. Pick the customer. The estimate starts with that customer's tags.
3. Add a service address if the work is at a different location. This is optional.
4. Add line items. **Add from products** fills a line with the name, description and price of a saved product, and you can edit each of them for this estimate.
5. Save the estimate. A new estimate starts as **Open**.

Each line item has a name, a whole-number quantity, a unit price and an optional formatted description. The description prints on the PDF and on the customer's page. The product catalog is covered in Expenses, products and services (chapter 14).

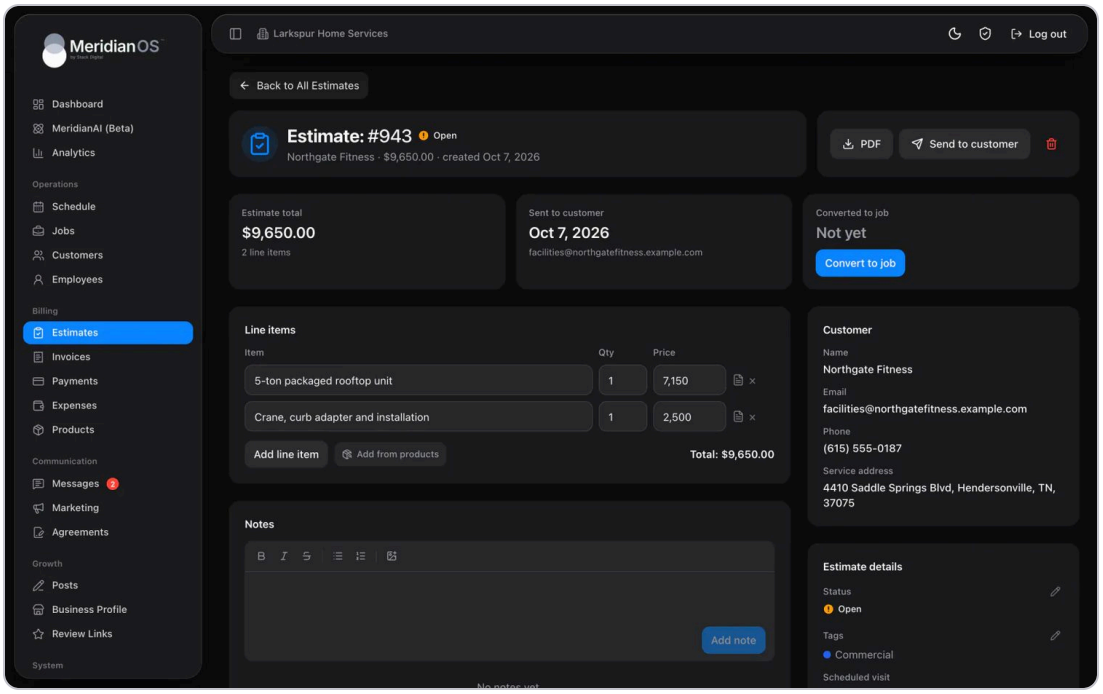
> Estimates have no tax, discount or deposit fields. The estimate total comes from the line items alone.

by Stack Digital

10.3 The estimate page

Open an estimate from the list to see its own page.

Part of the page	What it shows
Buttons	**PDF**, **Send to customer** and delete. Deleting asks you to confirm.
Estimate total	The total, with the number of line items.
Sent to customer	The date the estimate was sent, or **Not sent yet**.
Converted to job	A link to the job with its status, or a **Convert to job** button.
Line items	The line item editor. Select **Save changes** after you edit.
Notes	An internal notes feed that only your team sees.
Customer card	The customer's email, a phone number you can tap to call, and the service address linked to maps.
Estimate details	Status (which you can change), Tags, Scheduled visit, Job, Last sent to customer and Estimate link.



An estimate, with its line items.

10.4 Send an estimate

1. Open the estimate and select **Send to customer**.
2. Choose **Email**, **Text message** or both.
3. Send it.

Channel	What the customer receives
Email	The subject names the estimate number and your company. The body has an itemized table, the **Estimated total** and a **View Estimate** button. The estimate PDF is attached.
Text message	A short text with your company name, the estimate number, the total and a link to the estimate. The wording is a template you can edit.

- Sending stamps the sent date. If the estimate was a **Draft**, it moves to **Open**.
- Emails and texts carry a short link to the estimate page, so the message stays short.
- **Text message** appears only when texting is available on your site. See Text messaging (chapter 18).
- Each estimate email is recorded in the Email Log with the source **Estimate**.
- Estimate emails have their own switch in **Settings** and are on by default. See Settings (chapter 31).

10.5 What the customer sees

The link opens a private page that search engines do not index. It shows your company name, the estimate number, **Prepared for**, the date, each line item with its description, the **Estimated total** and a **Download PDF** button.

The page follows the status you set. An approved estimate shows a thank-you message saying it has been approved. An estimate that is no longer active says so and invites the customer to reach out for an updated one.

> The customer's page has no approve or decline button, no signature and no deposit payment. It asks the customer to reply to the message the link came in. You or your team record the approval.

10.6 Record the customer's answer

When the customer replies, record the answer on the estimate. There are two ways to record a yes.

- Select **Convert to job**. This marks the estimate **Approved** and creates the job in one step.
- Change **Status** to **Approved** by hand in **Estimate details**.

If the customer says no, change **Status** to **Declined**.

10.7 Convert an estimate to a job

1. Open the estimate.
2. Select **Convert to job** on the **Converted to job** card.
3. Confirm.

MeridianOS™ marks the estimate **Approved** and creates a job with:

- The same customer, address and tags.
- The estimate total, plus a description built from the line item names.

The job starts as needs scheduling. The **Converted to job** card then links to the job and shows its status.

> The estimate's line items are not copied onto the job as line items. The job carries the total and the description.

10.8 From estimate to invoice

An estimate cannot be turned straight into an invoice. The path is estimate, then job, then invoice.

1. Convert the estimate to a job.

2. Open the job and select **Create invoice**. The invoice is built from the job, payment terms included.

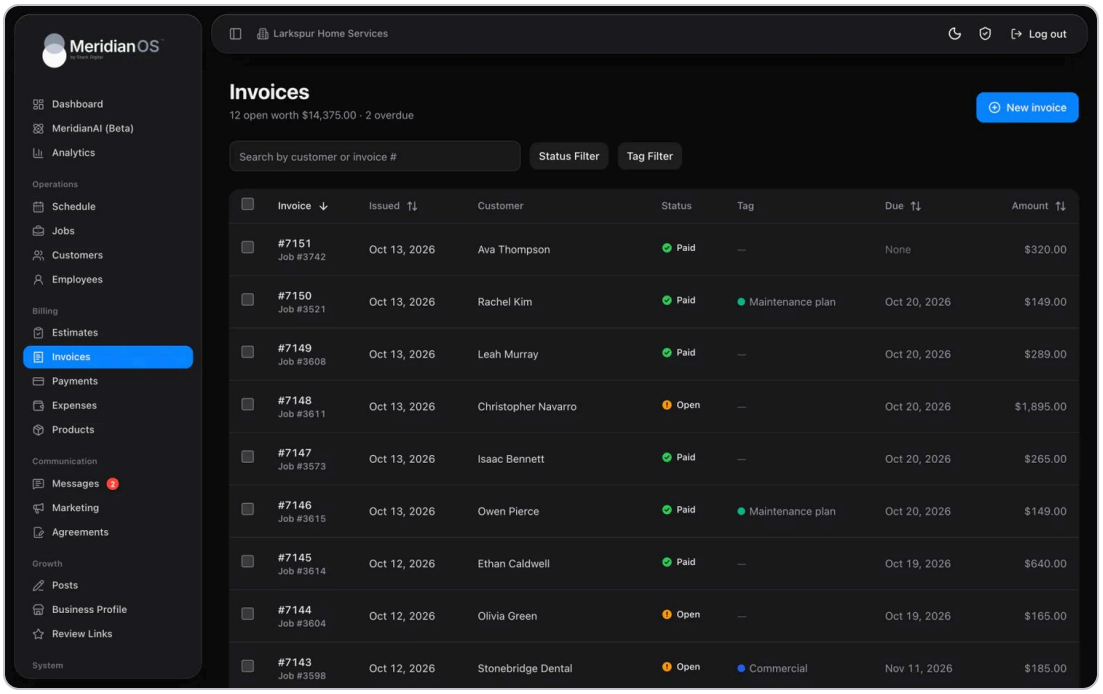
Tags follow the work from the customer to the estimate, the job and the invoice. See Jobs (chapter 6) and Invoices (chapter 11) for the next steps.

MeridianOS™ by Stack Digital

11. Invoices

An invoice bills a customer for work and tracks what has been paid. You build one from a job or from scratch and send it by email or text. Each payment is recorded against it.

Invoices are on the **Invoices** page. This chapter also covers automatic reminders and invoices for recurring jobs, and what a paid invoice does to its job. For the customer's side of paying, see Payments, payouts and refunds (chapter 12).



The invoices list.

11.1 The Invoices list

A subtitle under the page title shows how many invoices are open, what they are worth and how many are overdue.

Tool	What it does
Search	**Search by customer or invoice #**.
Status filter	**All**, **Draft**, **Open**, **Paid**, **Void** or **Overdue**.
Tag filter	Narrows the list by tag.
Sort	By **Invoice**, **Issued**, **Due** or **Amount**.

Each row shows the invoice with its linked job number, the issued date, customer, status, tag, due date and amount. Select rows to change status, add or clear tags, or delete in bulk.

Overdue is automatic. An **Open** invoice whose due date is before today, in your business time zone, shows an **Overdue** badge.

> An invoice with payments on it cannot be deleted, one at a time or in bulk. Bulk delete skips it and tells you to void it instead.

11.2 Create an invoice

- From a job: open the job and select **Create invoice**. The invoice copies the job's line items and payment terms.
- From scratch: select **New invoice**, then choose the customer, optional tags, a **Due date** and line items.

In the line item editor, **Add from products** fills a line from your saved products. If a job's total changes after its invoice exists, MeridianOS™ asks whether to update that invoice too.

> Invoices have no tax, discount or deposit fields. To collect part of the total, record a payment for less than the balance.

11.3 The invoice page

Part of the page	What it shows
Buttons	**Charge card on file**, **PDF**, **Send to customer** and delete.
Summary cards	**Total**, **Paid** and **Balance due**, with a **Record payment** button. A paid invoice shows **Total** and the status **Paid**.
Line items and dates	The line items, the **Due date** and the **Revenue month**, which is the month this work counts toward on the KPI page.
Payments	Each payment's date, method, note and amount, with any tip shown beside it. Row actions are **Edit payment**, **Refund** and **Resend receipt**.
Invoice details	Status (**Draft**, **Open**, **Paid** or **Void**), tags, the linked job, issued date, payment terms, last sent date and the pay link.

11.4 Payment terms and due dates

Default payment terms in **Settings** starts as **Due upon receipt**. The list also offers 7, 15, 30, 45 and 60 days, **End of month**, **End of next month** and custom options you add.

- Terms can be set on a job. Invoices created from that job use them.
- Terms can be changed on a single invoice.

- Terms print on the PDF.

> The **Due date** is a separate field that you set yourself. Choosing payment terms does not fill it in.

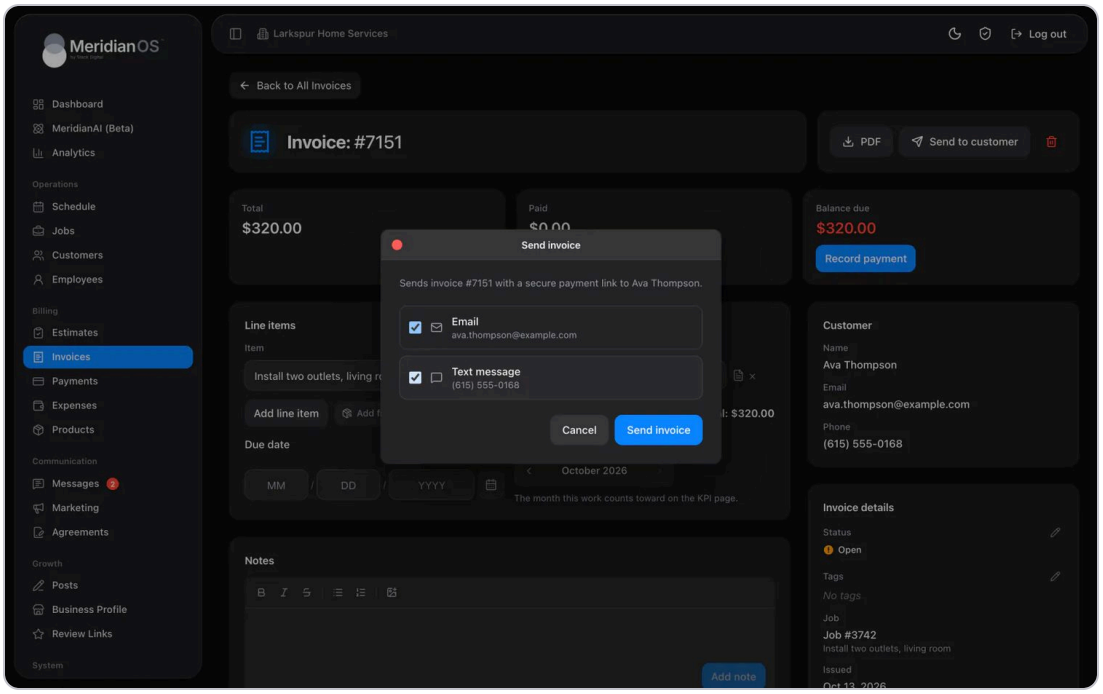
11.5 Send an invoice

Select **Send to customer**, then choose email, text message or both.

Channel	What the customer receives
Email	An itemized table, the **Balance due**, a **View & Pay Invoice** button and the invoice PDF. A fully paid invoice goes out as a paid invoice.
Text message	Your company name, the balance, when it is due and a link to view and pay online. You can edit the template.

- Sending moves a **Draft** to **Open**, sets the issued date and stamps the last sent date.
- A **Void** invoice cannot be sent.
- Invoice emails and reminders are recorded in the Email Log.
- Invoice emails are on by default and have a switch in **Settings**.

The PDF shows your company name, address, phone, email and logo, then the invoice number, payment terms, due date, amount due and who it is billed to. A services table lists quantity, unit price and amount, then **Subtotal**, **Paid** and **Amount Due**. A Terms & Conditions link saved in **Settings** prints as **See our Terms & Conditions**.



Sending an invoice by email and text.

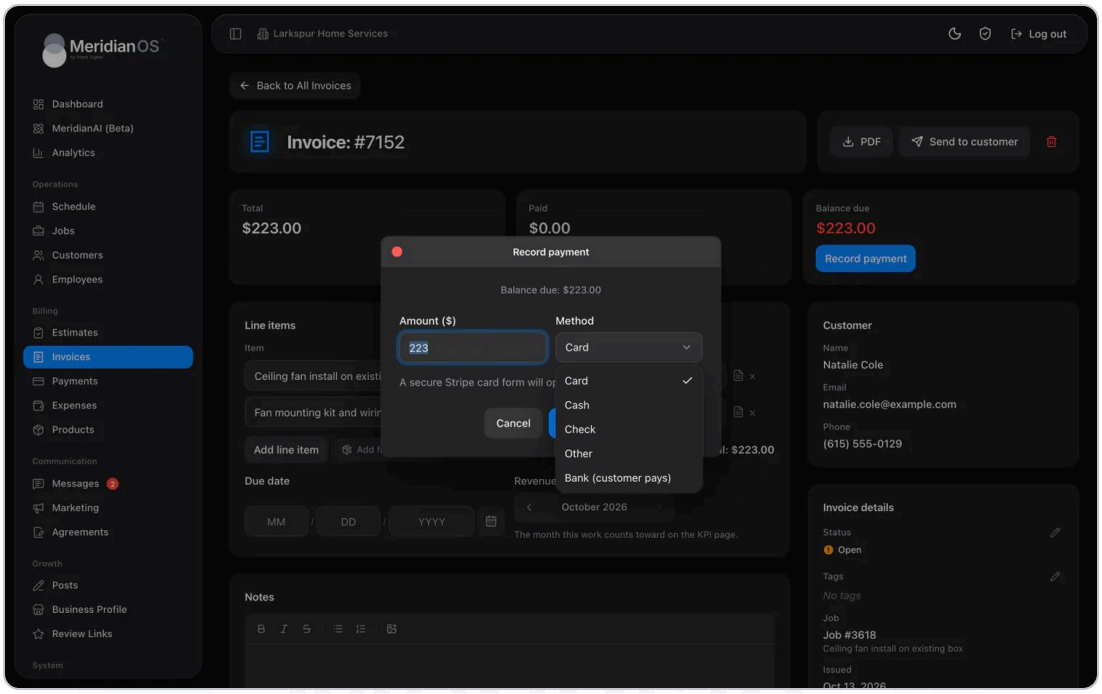
11.6 Record a payment or charge a saved card

1. Select **Record payment** on the **Balance due** card.
2. Check the **Amount**. It is pre-filled with the balance, and you can enter any smaller amount.
3. Choose the **Method**: **Card**, **Cash**, **Check** or **Other**. **Bank (customer pays)** also appears when bank payments are on.
4. Add an optional **Tip** and a **Note**, such as a check number.
5. Confirm. For **Card**, a secure Stripe card form opens to charge the customer.

- **Paid** and **Balance due** update after each payment. The invoice turns **Paid** on its own once payments cover the total.
- Setting the status to **Paid** by hand adds a balancing **Marked paid** payment. Changing the status back removes only that entry.
- **Edit payment** changes the amount, method or note. On a Stripe payment, the edit updates the record here only, with no refund or charge to the card.
- A payment that Stripe reports twice is recorded once.

A customer's card is saved when they pay an invoice online by card. **Charge card on file** then appears on their invoices while Stripe is connected. It charges the balance, plus an optional tip and fee, and the charge happens immediately.

If the customer's bank requires authentication, MeridianOS™ tells you to send the customer the invoice link so they can pay directly.



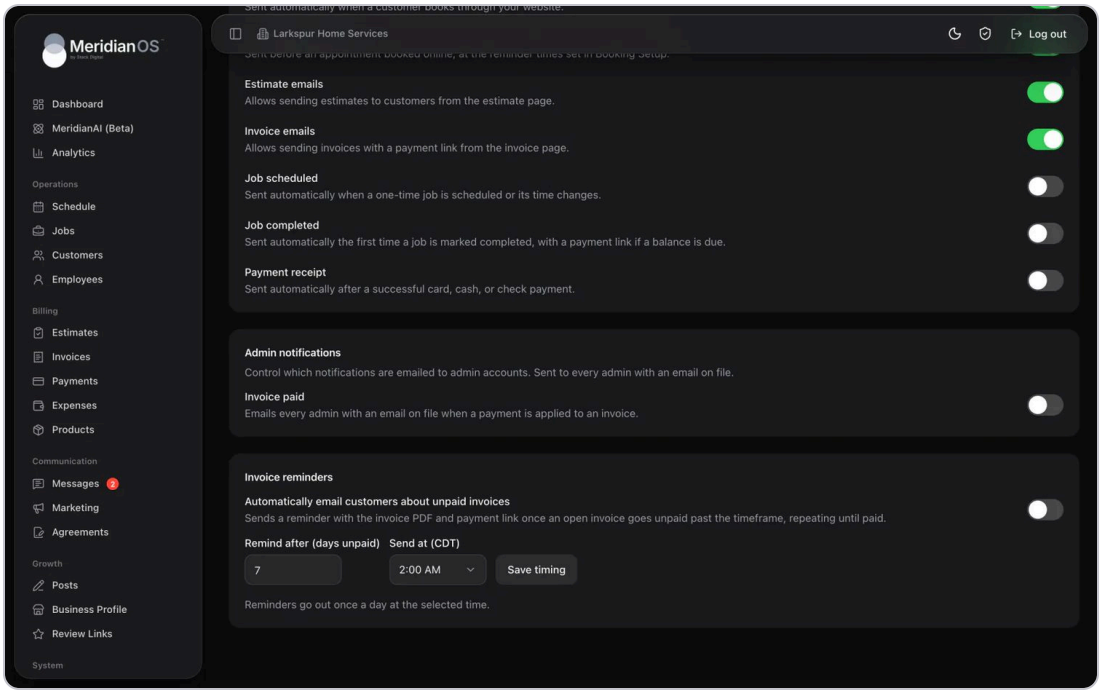
Recording a payment by hand.

11.7 Automatic reminders for unpaid invoices

Reminders are off by default. In **Settings**, turn on **Automatically email customers about unpaid invoices**.

Setting	What it does
Remind after (days unpaid)	How many days an open invoice can go unpaid before a reminder. The default is 7. The reminder repeats at the same interval until the invoice is paid.
Send at	The time of day, in 30-minute steps. Reminders go out once a day at this time.

- Each reminder carries the invoice PDF and the payment link.
- Days are counted from when the invoice was sent or issued. The due date does not change the timing.
- The reminder also goes by text when automatic invoice texts are on.
- The customer needs an email address on file.



Invoice reminder settings.

11.8 Invoices for recurring jobs

Each recurring job series has a **Billing** setting. See Jobs (chapter 6).

Option	What it does
Invoice manually	You create each invoice yourself.
Monthly - one invoice at month end	One invoice per customer is created after the month ends.
Weekly - one invoice at week end	One invoice per customer is created after the week ends. You choose which day ends the week.

- The invoice covers that period's visits and arrives open and unsent, ready for your review.
- Several series for one customer combine into one invoice.
- Each line shows the visit count, the period, the schedule and every visit date. Cancelled visits are left out.
- **Count revenue in** chooses between **The month the work was done** and **The month it is billed**.
- Each period is billed once, so the same visits never land on two invoices.

> Recurring invoices are not sent for you and cards are not charged for you. This is not subscription billing.

11.9 When an invoice is paid

Once an invoice is fully paid, MeridianOS™ checks its job.

- The job is marked **Completed** if it was scheduled for today or earlier and has no other unpaid invoice. Future-dated jobs are left alone, so work paid for in advance stays on the schedule.
- The customer's last service date updates.
- The job-completed message and the review request go out if you have them turned on.
- On a recurring invoice, the visits covered by that billing period are completed.
- A scheduled check also completes past jobs that already have a paid invoice.

MeridianOS™ by Stack Digital

12. Payments, payouts and refunds

With your own Stripe account connected, customers pay invoices online from a private pay page and the money goes straight to your Stripe account. Cash, check and other payments can be recorded with or without Stripe.

The **Payments** area has four tabs: **Payments**, **Disputes**, **Payouts** and **Settings**. The switches for fees, tipping and receipts are on the main **Settings** page.

12.1 Connect your Stripe account

In **Settings**, select **Connect with Stripe** to link your business's own Stripe account. Payments then go straight to your Stripe account, and you can still record cash and check payments either way.

The card shows whether you are **Connected**, whether the account is in **Test mode**, and a warning if Stripe has not enabled charges. Disconnecting asks you to confirm.

> Stripe is required for card, bank and wallet payments, saved cards, Tap to Pay on iPhone, refunds, disputes and payouts. Cash, check and other payments work without it.

12.2 The customer pay page

Every invoice has a private pay link. The page shows the invoice number, **Billed to**, the due date, the line items, **Total**, **Paid** and **Balance due**.

Under **How would you like to pay?** the customer picks **Card**, **Bank transfer (ACH)** or **More ways to pay**, which lists the extra methods you turned on. The payment form is on the page itself, and the footer says payments are processed securely by Stripe.

- With tipping on, the page shows **Add a tip (optional)**.
- With fees passed on, each option shows its processing fee and total before the customer picks, and a **Total due** line updates.
- After paying, the page says the invoice has been paid and thanks the customer.
- After a bank payment, the page instead says the payment was submitted and is processing, that it can take a few business days to clear, and that no further action is needed.
- Without Stripe, the page says online payment is not available and asks the customer to contact you.

A bank payment stays pending until it clears, and only then counts toward the balance. If the bank returns it, the payment is marked failed with a plain reason and you get an email.

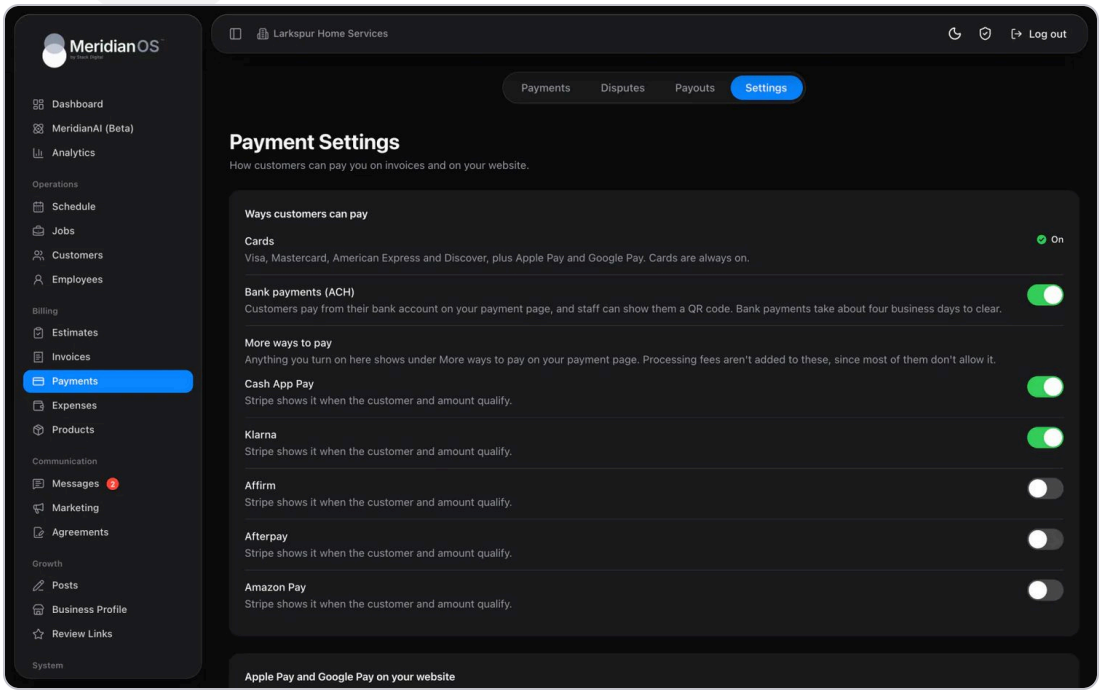
The pay page always charges the full remaining balance. A customer cannot choose a partial amount there. To collect part of the balance, record the payment yourself. See Invoices (section 11.6).

12.3 Choose how customers can pay

Open **Payments**, then the **Settings** tab.

Setting	What it does
Cards	The major card brands, plus Apple Pay and Google Pay. Cards are always on.
Bank payments (ACH)	A switch for bank payments, which take about four business days to clear.
More ways to pay	Switches for extra methods, such as pay-later options, shown only where Stripe allows them on your account. Some need Stripe approval, and the page walks you through it.
Apple Pay and Google Pay on your website	One **Set up** button, with a badge that shows ready or not set up.

The tab also links to Stripe for your payout schedule, fraud rules, Stripe's own emails and the full method list.



The ways customers can pay, each with its own switch.

12.4 Processing fees and tips

Setting	What it does
Pass Stripe processing fees to customers	On by default. Checkout totals include the processing fee so you receive the full invoice amount. When off, your business absorbs the fee.
Tipping on invoices	Off by default. Customers can tip when paying online, and your team can add a tip when collecting.
Apply processing fee to tips	Decides whether the fee covers the tip too.

- The fee depends on the method: card, bank transfer or in person. No fee is added to **More ways to pay** methods.
- The fee appears on the pay page, in the dialogs your team uses to take a payment, and on receipts.
- Tips are tracked separately and do not reduce the invoice balance.
- A tip is split evenly across the employees assigned to the job.

12.5 Receipts and alerts

The **Payment receipt** email is off by default. When on, it is sent automatically after a successful card, cash or check payment. A matching text switch exists.

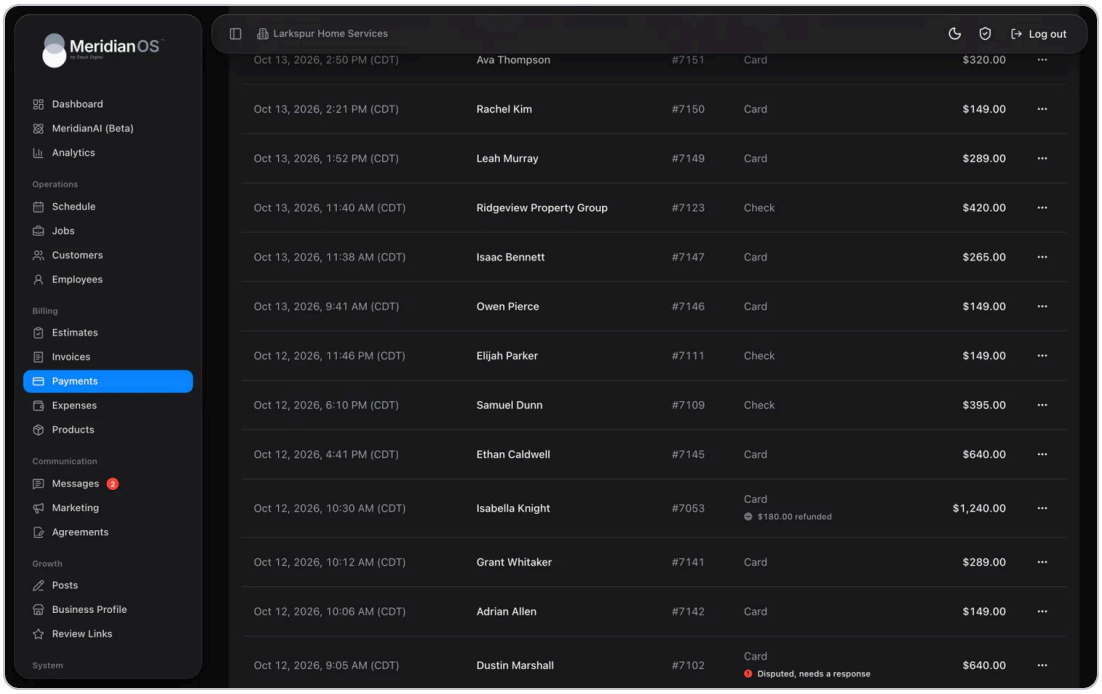
- A receipt shows the amount, tip, processing fee, total paid, method and date. It ends with the remaining balance and a **View Invoice** button, or a message that the invoice is paid in full.
- Automatic receipts go out once per payment and respect each customer's notification preference.
- **Resend receipt** sends to any email address. The dialog shows where the receipt was last emailed and last texted.
- Receipt emails are recorded in the Email Log.

Alert to you	How it arrives
Invoice paid	An optional email to every admin. Off by default.
Payment received	A push notification in the MeridianOS™ app.
Bank payment failed, **Payment disputed**, **Dispute won**, **Dispute lost**	Emails.
Dispute banner	The dashboard says a customer disputed a payment and gives the date to respond by.

12.6 The Payments list

The **Payments** tab lists the payments your customers have made. It shows the most recent 200.

- Search by customer or invoice number.
- Filter by **All payments**, **Online and card**, **Pending**, **Refunded**, **Disputed** or **Failed**.
- Badges mark **Bank payment pending**, **Failed** (with the bank's reason in plain English), **Refunded**, a partly refunded amount, and dispute states.
- Row actions are **Respond to dispute**, **Refund**, **Resend receipt** and **View invoice**.



The payments list, including a partial refund and a dispute.

12.7 Refund a payment

1. Find the payment on the **Payments** tab or in the payments table on the invoice.
2. Select **Refund**.
3. Enter the full amount or part of it.
4. Choose a reason: **Customer asked for a refund**, **Duplicate payment** or **Fraudulent payment**.

- Online and card payments can be refunded.
- The money goes back to the card or bank account the customer paid with, usually within 5 to 10 business days.
- Stripe keeps its processing fee on refunds.
- A partial refund is split in proportion across the invoice amount, tip and fee, so the customer's **Lifetime value** stays accurate.

- Refunds issued directly in Stripe sync back on their own.
- A payment taken through a previously connected Stripe account is never refunded against the account you use now.

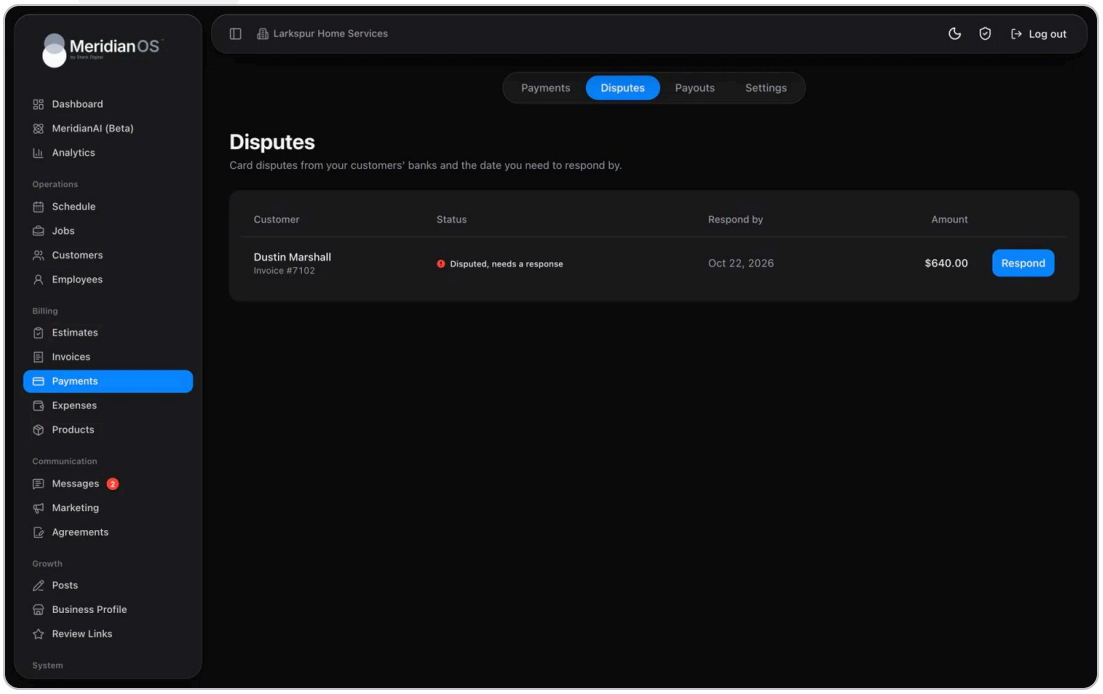
12.8 Respond to a dispute

The **Disputes** tab lists each dispute with the customer, status, **Respond by** date and amount. The reason is written in plain English, for example that the customer says the service wasn't provided.

1. Select **Respond**.
2. Check what MeridianOS™ filled in from the invoice and job: the customer's name and email, the date of service and what was provided.
3. Fill in **How the customer was told your refund policy** and **Anything else the bank should know**.
4. Add files (PDF, JPG or PNG, 4.5 MB maximum) under **Receipt or invoice**, **Proof the work was done**, **Messages with the customer**, **Signed agreement or approval** and **Other file**.
5. Select **Save draft**, **Submit evidence** or **Accept dispute**.

> Evidence can be submitted only once, so MeridianOS™ asks you to confirm before it goes.

A lost dispute marks the payment refunded and removes it from your totals. A win keeps it. If an outcome is later reversed, the money is put back.



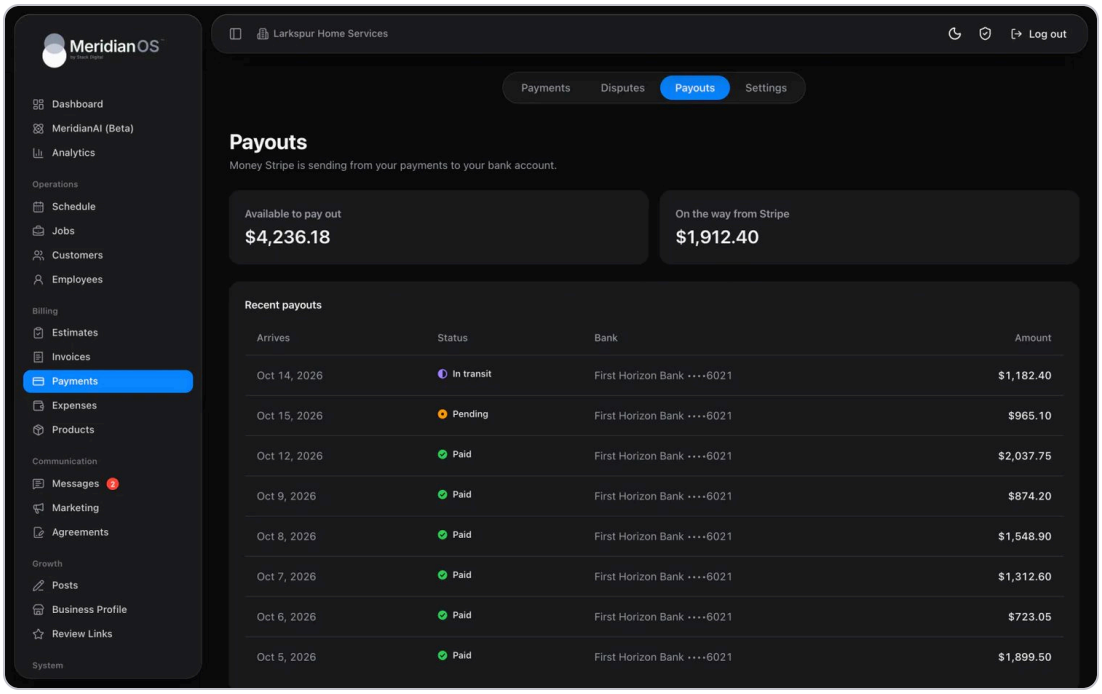
A disputed payment with its respond-by date.

12.9 Payouts

The **Payouts** tab shows **Available to pay out**, **On the way from Stripe** and **Recent payouts**. Each recent payout lists its arrival date, status, bank name with the last four digits, and amount.

- The dashboard **Payments** card repeats these figures and adds a count of bank payments that are clearing.
- Your payout schedule and bank account are changed in the Stripe Dashboard, which the page links to.

Each customer record shows **Lifetime value** and **Open balance**. Lifetime value adjusts on payments, payment edits, refunds and lost disputes. Collected payments and outstanding balances also feed the KPI page. See KPIs and profit (chapter 27).



Payouts, showing what is available and what is on the way.

13. In-person payments

In-person payments are the ways you and your team collect on an invoice while you are with the customer. You collect in the MeridianOS™ app or in a browser, from the employee portal or the dashboard.

Card, bank and Tap to Pay on iPhone payments need your Stripe account connected. Cash, check and other payments can be recorded without it. See Connect your Stripe account (section 12.1).

13.1 Who can take payments

Admins can take payments. An employee can take payments only when their **Collect payments** switch is on. Its description reads **Can set job amounts and take payments on assigned jobs**, and the app labels the switch **Can collect payments**. It is the only per-employee permission. See Employees and permissions (chapter 15).

Switch	What the employee can do
On	Use **Create invoice and collect** and the collect button on an invoice, use every collection method, set up Tap to Pay on iPhone, edit the job amount and invoice line items, and add tips when tipping is on.
Off	The job amount is read-only, and the app says **Payment collection is not turned on for your account.**

13.2 Ways to collect in the app

Open an invoice or a job in the MeridianOS™ app and select **Collect payment**. From a job, **Create invoice and collect** bills the customer and opens the payment options in one step.

Method	How it works
Tap to Pay on iPhone	The customer taps their card or phone on your iPhone. Covered in the sections below.
Enter card details	Stripe's secure card sheet opens on iPhone and iPad, with a tip and an optional card fee. On Mac, select **Open the payment page**.
Bank (customer pays)	A QR code, plus **Text link**, **Email link** and a link to copy. The customer pays by bank transfer on their own phone. It appears when bank payments are on.
Record cash or check	Records a payment with its method, amount, tip and note.

If you change a job's amount after its invoice exists, the app offers to update the invoice too.

13.3 Tap to Pay on iPhone

Accept contactless payments right on your iPhone. With Tap to Pay on iPhone, there's no need for additional card readers and terminals. All you need is your iPhone and the MeridianOS app.

Tap to Pay on iPhone accepts physical debit and credit cards as well as Apple Pay and other digital wallets. It is part of the MeridianOS™ app on iPhone. On iPad and Mac there is no Tap to Pay on iPhone button.

Before you start, you need:

- An iPhone XS or later with a device passcode.
- Location access turned on.
- Your site connected to Stripe.
- A full business address in **Settings**.
- An admin who has accepted the Tap to Pay on iPhone terms once on their own iPhone.

> Terms apply. See Tap to Pay on iPhone.

13.4 Set up Tap to Pay on iPhone

Each person sets up Tap to Pay on iPhone on their own iPhone. Admins can set it up, and so can employees with **Collect payments** on.

1. Open the MeridianOS™ app on your iPhone.
2. Open **Settings**, then **In-person payments**.
3. Follow the setup screens.

- The app shows a one-time intro screen and setup banners on the dashboard.
- A built-in **How to use Tap to Pay on iPhone** guide is in the app.
- Error messages are written in plain language, for example when you are on a phone call.

13.5 Take a payment with Tap to Pay on iPhone

1. Open the invoice or job in the app.
2. Select **Collect payment**, then **Tap to Pay on iPhone**.
3. Change the amount or add a tip if you need to. Both are optional, and you can collect part of the balance.
4. Hold the iPhone so the customer can tap their card or phone.
5. When **Payment approved** appears, select **Send receipt**.

For the receipt, choose **Email receipt**, **Text receipt** or **Share receipt**. You can enter the email address or phone number on the spot, and the sheet shows where a receipt has already gone.

- The payment is recorded on the invoice as **Paid in person with Tap to Pay on iPhone**, tagged with the person who collected it.
- If a card is declined, the app shows **Try another card**. The person who took the payment gets a **Payment declined** notification, and a declined card can get a record saying no money was taken.
- If the iPhone loses its connection during a charge, the payment still lands. MeridianOS™ re-checks in-person payments whenever the invoice is opened.

13.6 Manage the iPhones taking payments

Admins see **iPhones taking payments** in **Settings**. The list shows each iPhone's owner, model, set-up date and last payment.

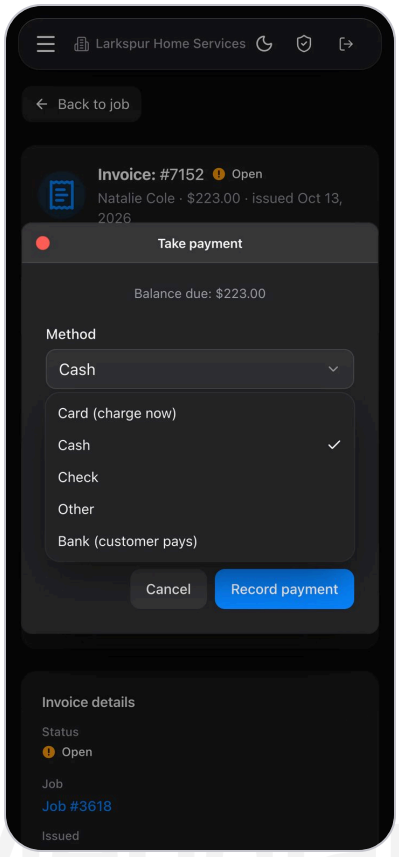
- Select **Remove** to stop an iPhone from taking payments. It takes effect right away.
- Anyone can turn off Tap to Pay on iPhone on their own iPhone.
- On a Mac, admins can still manage the Stripe account and the iPhone list.
- If a person's access to your site is removed, the app signs them out and clears Tap to Pay on iPhone on that device.

13.7 Take payment in the employee portal

Employees can also collect in the employee portal, in a browser. Anyone on an Android phone works this way. On an invoice, the employee can select **Send to customer** or **Take payment**.

Option	How it works
Card (charge now)	The customer enters their card details on this device.
Cash, Check or Other	Records the payment on the invoice.
Bank payment by QR code	The customer scans the code and pays by bank transfer on their own phone.

In the dashboard, **Bank (customer pays)** works the same way. You show the QR code, or copy, text or email the link. For the rest of what employees see, read Employee portal (chapter 17).



Taking a payment in the employee portal on a phone.

13.8 Card readers

MeridianOS™ can also take payments on a separate Stripe card reader. Stack Digital turns this on for your site. Until then, the card reader options do not appear.

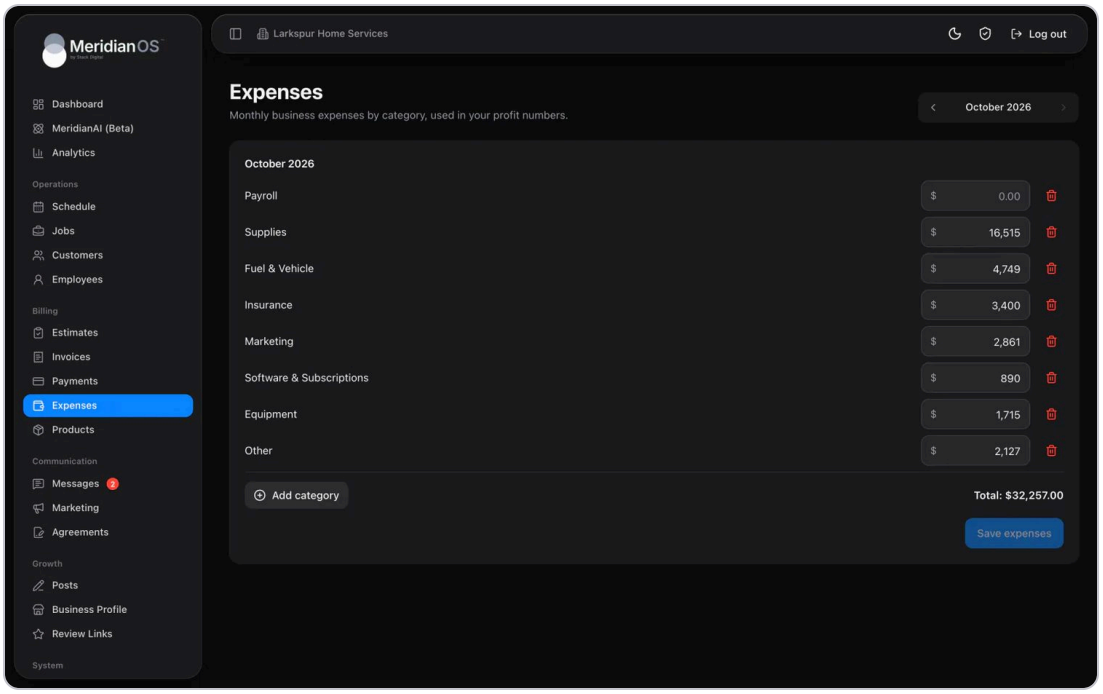
When it is on, you add a reader with **Add a reader** and a pairing code, and you take a payment with **Collect on reader**.

To ask about card readers, text or email Stack Digital at support@stackdigital.com.

14. Expenses, products and services

This chapter covers two pages. The **Expenses** page holds your monthly business expenses by category, which feed your profit numbers. The **Products & Services** page holds the catalog of items you sell.

Catalog items fill in line items on estimates, invoices and jobs, so you do not retype names, descriptions and prices.



A month of expenses by category.

14.1 The Expenses page

The **Expenses** page is a monthly sheet. Its subtitle reads **Monthly business expenses by category, used in your profit numbers.**

Part of the page	What it does
Month picker	Chooses the month you are viewing or entering.
Category rows	One amount per category per month.
Total	A running total of the amounts for that month.
Save expenses	Saves the month.

14.2 Enter a month's expenses

1. Open **Expenses**.
2. Use the month picker to choose the month.
3. Enter the amount for each category.
4. Check the running **Total**.
5. Select **Save expenses**.

To see or change another month, choose it in the month picker. In the MeridianOS™ app, the same sheet has a month stepper.

> Expenses is a monthly totals sheet. It has no individual expense entries, receipt uploads, vendors or bank feeds. Add up each category for the month and enter one amount.

14.3 Expense categories

MeridianOS™ starts you with eight categories:

- Payroll
- Supplies
- Fuel & Vehicle
- Insurance
- Marketing
- Software & Subscriptions
- Equipment
- Other

You can add your own categories and delete the ones you do not use.

14.4 How expenses are used

Expenses feed the profit figures on the KPI page. That page also uses each invoice's **Revenue month**, the payments you collected and your outstanding balances. See KPIs and profit (chapter 27).

The **Revenue month** is set on each invoice. It is the month that work counts toward on the KPI page.

14.5 The Products & Services catalog

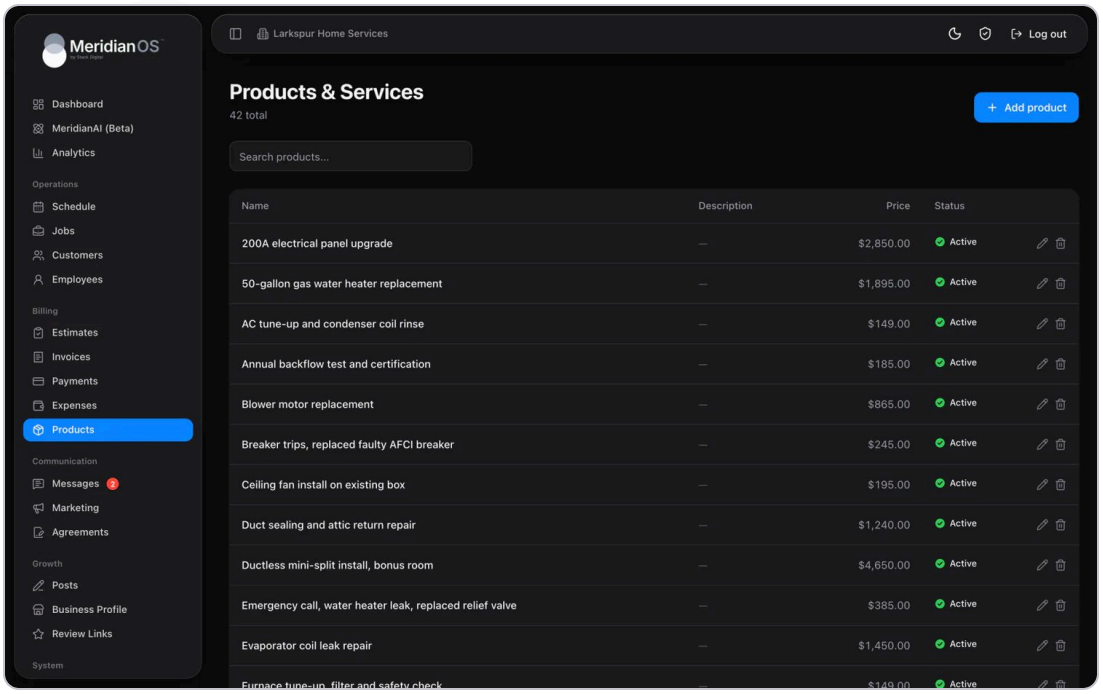
The **Products & Services** page is your catalog. You can search it, and you can add, edit or delete items. Each item has four fields.

Field	What it holds
Name	The item name that fills the line item.
Price	The price that fills the line item.
Description	Formatted text that fills the line item's description.
Active or Inactive	Whether the item appears in the **Add from products** picker.

To add a product or service:

1. Open **Products & Services**.
2. Add an item and enter its name and price.
3. Add a description if you want one. Descriptions keep their formatting.
4. Set the item to Active so it appears in the picker, then save.

The MeridianOS™ app has the same catalog. There you can search, add, edit, deactivate and delete products.



The products and services catalog.

14.6 Add products to line items

Add from products appears in the line item editor on estimates, invoices and jobs. It is also in the invoice view your employees use.

1. Open the line item editor on an estimate, invoice or job.

2. Select **Add from products**.
3. Pick the item. Its name, description and price fill the line.
4. Change anything you need. Each of the pre-filled values can be edited for this document.

The picked item is copied onto the document. From then on the line belongs to that estimate, invoice or job, and you edit it there.

A line item has a name, a whole-number quantity, a unit price and an optional formatted description. The description prints on the PDF and on the pages your customer sees.

14.7 Delete or deactivate a product

- Deleting a product does not change documents that already use it.
- Setting a product to Inactive takes it out of the picker. Switch it back to Active to return it.

For how line items appear to customers, see Estimates (chapter 10) and Invoices (chapter 11).

14.8 What the catalog does not do

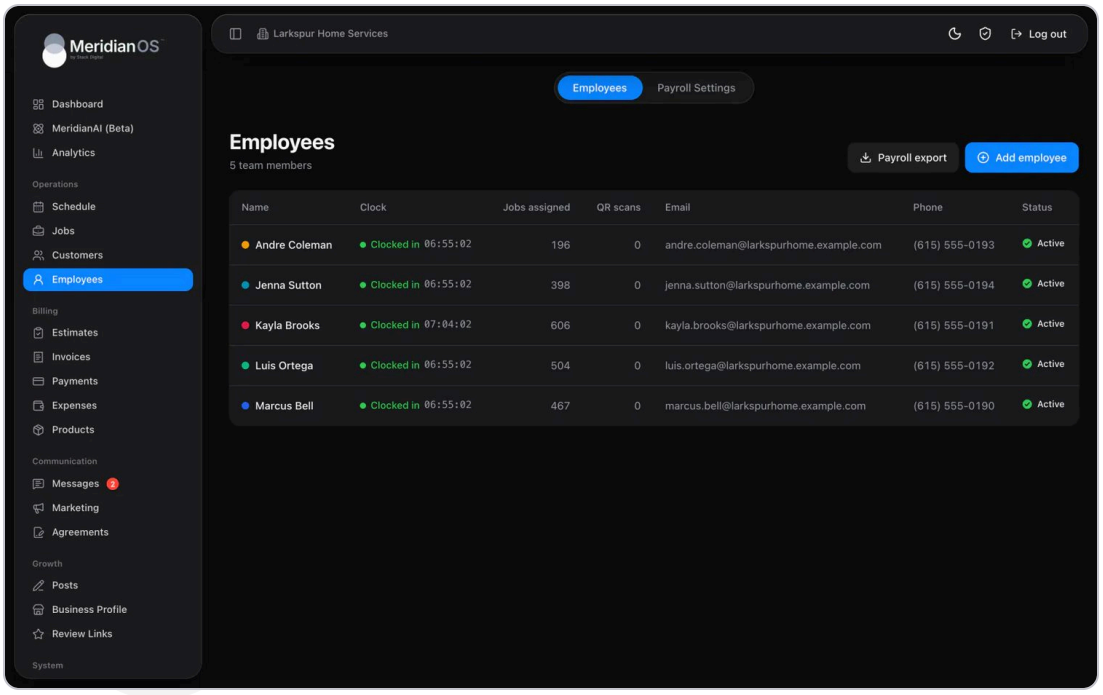
- The catalog is not connected to online booking. Online booking uses its own service list. See Online booking (chapter 9).
- There is no inventory tracking and there are no SKUs.
- There are no tax or discount fields on products or line items.

The total of an estimate or invoice comes from its line items alone.

15. Employees and permissions

The **Employees** page lists everyone on your team. From here you add people, set their pay rate and employment type, and decide who gets a login to the employee portal.

MeridianOS™ has one permission switch per employee, **Collect payments**. This chapter explains what that switch controls and what every employee with a login can see.



The employee list, showing who is clocked in.

15.1 The employee list

The page has two tabs, **Employees** and **Payroll Settings**, and two buttons, **Payroll export** and **Add employee**. Payroll settings and the export are covered in Time clock and payroll (chapter 16).

Column	What it shows
Name	The employee's name with their calendar color dot. Contractors carry a **Contractor (1099)** badge.
Clock	**Clocked in** with a running timer in hours, minutes and seconds, or **Clocked out**. It refreshes every 30 seconds.
Jobs assigned	The jobs assigned to this person.
QR scans	Scans of their personal review QR code. See Employee portal (section 17.7).

Column	What it shows
Email, **Phone**, **Status**	Their contact details and status.

15.2 Add an employee

1. Select **Add employee**.
2. Enter a **First name**. This is the only required field.
3. Add a **Last name**, **Email** and **Phone** if you have them.
4. Pick a **Calendar color** from the 20 choices. It appears as a dot beside their name on the employee list.

Adding an employee does not create a login. You give portal access separately, as described in Give an employee a portal login (section 15.5).

15.3 The employee page

Select an employee to open their page. Click any of these fields to edit it in place.

Field	What to know
First name, **Last name**	The employee's name.
Email, **Phone**	Their contact details.
Pay rate	The hourly rate, shown in dollars per hour. Earned amounts on the time clock multiply hours by this rate, and the payroll export uses it too.
Employment type	**Employee (W2)** or **Contractor (1099)**.
Calendar color	One of 20 colors.

The page also has a table of the jobs assigned to this person. Filter it by **Status** or by **Scheduled** (**Anytime**, **Today**, **Next 7 days**). Sort it by **Job**, **Scheduled** or **Amount**.

The employee's time clock entries are on the same page. See Review and correct time entries (section 16.3).

15.4 Deactivate or delete an employee

- Select **Deactivate** when someone leaves. Deactivating an employee signs them out everywhere at once.
- Select **Activate** to bring a deactivated employee back.

An employee who has hours or completed jobs on record cannot be deleted, so their pay history is kept. Deactivate them instead.

15.5 Give an employee a portal login

The **Portal access** card on the employee page controls that person's login to the employee portal (chapter 17).

1. Open the employee's page and find **Portal access**.
2. Set a **Username**. It is not case sensitive, and it cannot match another employee's username or an admin's.
3. Set a **Password** that meets the rules below.
4. Give the employee their username and password. They sign in on the same login page you use.

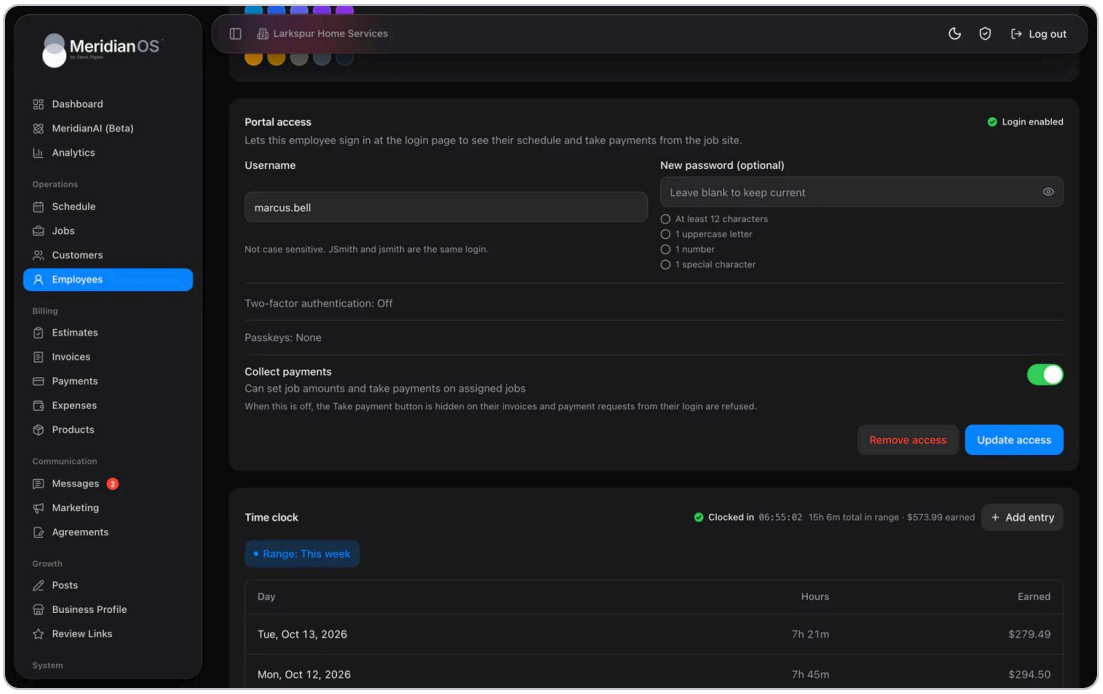
Password rule	Minimum
Length	12 characters
Uppercase letters	1
Numbers	1
Special characters	1

MeridianOS™ by Stack Digital

The card shows whether the employee has two-factor turned on and how many passkeys they have. If they are locked out, use **Reset 2FA** or **Remove passkeys**.

Remove access ends the employee's login without touching their jobs or history.

Changing an employee's password, removing their access or deactivating them signs them out everywhere at once.



An employee's portal login and the Collect payments switch.

15.6 The Collect payments switch

Collect payments is the one permission switch each employee has. Its description reads **Can set job amounts and take payments on assigned jobs**.

Switch	What the employee can do
On	Set job amounts and take payments on the jobs assigned to them. They can also edit line items on **Draft** or **Open** invoices.
Off	The **Take payment** button is hidden, and any payment request from their login is refused. They cannot change invoice or job amounts.

MeridianOS™ checks the switch on every payment request it receives, so an employee with it off cannot take a payment from any screen or device.

Taking a card payment also needs your Stripe account to be connected. See Payments (chapter 12). The payment methods an employee sees are listed in Employee portal (section 17.4).

15.7 What every employee with a login can see

There are no per-employee switches for hiding prices, hiding customer contact details or hiding pay. Every employee with a portal login sees the following.

- The job amount on each job assigned to them.
- The customer's name, phone and address for those jobs.

- Their own pay, once you set an hourly rate for them.

Access stops at their own work. An employee can only open the jobs assigned to them, plus the invoices and customer text threads tied to those jobs.

15.8 Tips per employee

Tips appear only when tipping is turned on in **Settings**. With tipping on, the employee page lists each tipped job with the job tip, the number of people assigned and **Their share**. The time clock header on the same page shows tips for the selected date range.

- A tip is split evenly across everyone assigned to the job.
- Leftover cents are handed out the same way every time, so the shares always add up to the full tip.

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16. Time clock and payroll

MeridianOS™ has a built-in time clock. Employees clock in and out from the employee portal, and you correct and approve their hours from each employee's page.

Overtime rules, pay periods and paydays live on the **Payroll Settings** tab of the **Employees** page. Payroll itself is a file export. You download a CSV file and hand it to whoever runs your payroll.

16.1 How employees clock in and out

In the employee portal, the time clock is one large button that reads **Clock in** or **Clock out**. An employee can have one open shift at a time. Hours are the real time that passes between clock in and clock out. An overnight shift counts toward the day and week it started in. Employee portal (section 17.5) describes the employee's side in full.

> The time clock does not record breaks, meal periods or location, and an employee cannot clock in to a specific job. Employees cannot edit their own entries. An admin makes every correction.

16.2 See who is working now

On the **Employees** list, the **Clock** column shows **Clocked in** with a running timer in hours, minutes and seconds, or **Clocked out**. The column refreshes every 30 seconds.

16.3 Review and correct time entries

Open an employee's page to see their time. Choose a range: **Today**, **This week**, **This month** or **Custom range**. The header shows total hours in the range, dollars earned (hours multiplied by the pay rate) and, when tipping is turned on in **Settings**, tips.

A per-day table shows **Day**, **Hours** and **Earned**. The full entry list shows **Clock in**, **Clock out** and **Duration**, with timestamps to the second.

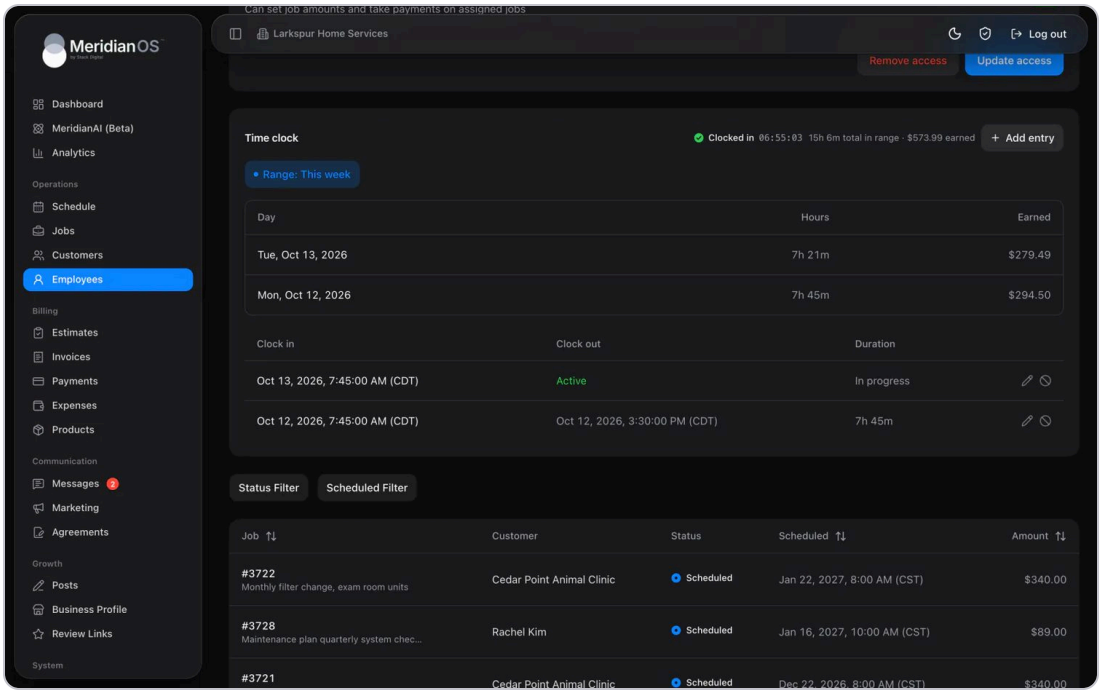
To add a shift an employee missed:

1. Select **Add entry**.
2. Enter the date, the clock in time and the clock out time.
3. For an overnight shift, the form shows **Ends the next day.** on its own. Save the entry.

You can also edit any entry or void it. Each entry carries badges that record what happened to it.

Badge	Meaning
Edited	An admin changed the entry. Hover over the badge to see the original times. The original clock in and clock out are kept permanently, and the employee sees the badge too.
Added by admin	An admin created the entry.
Voided	The entry stays visible, struck through, and no longer counts toward hours or pay.
Approved or **Needs approval**	Where the shift stands when you use approval.

Editing an entry without changing a time keeps the exact original moment, so entries near a daylight saving change do not drift.



An employee's time entries, hours and earnings.

16.4 Approve hours

Approval is optional. To require it, turn on **Approve hours before they reach payroll** in **Payroll Settings**.

- Approve one shift at a time, or use the **Approve N in range** button (N is the number of shifts) to approve them in one click.
- Editing an approved shift sends it back to needing approval.
- Unapproved shifts are left out of the payroll export while approval is required.

- Employees see **Needs approval** on their own shifts until you approve them.

16.5 Overtime rules

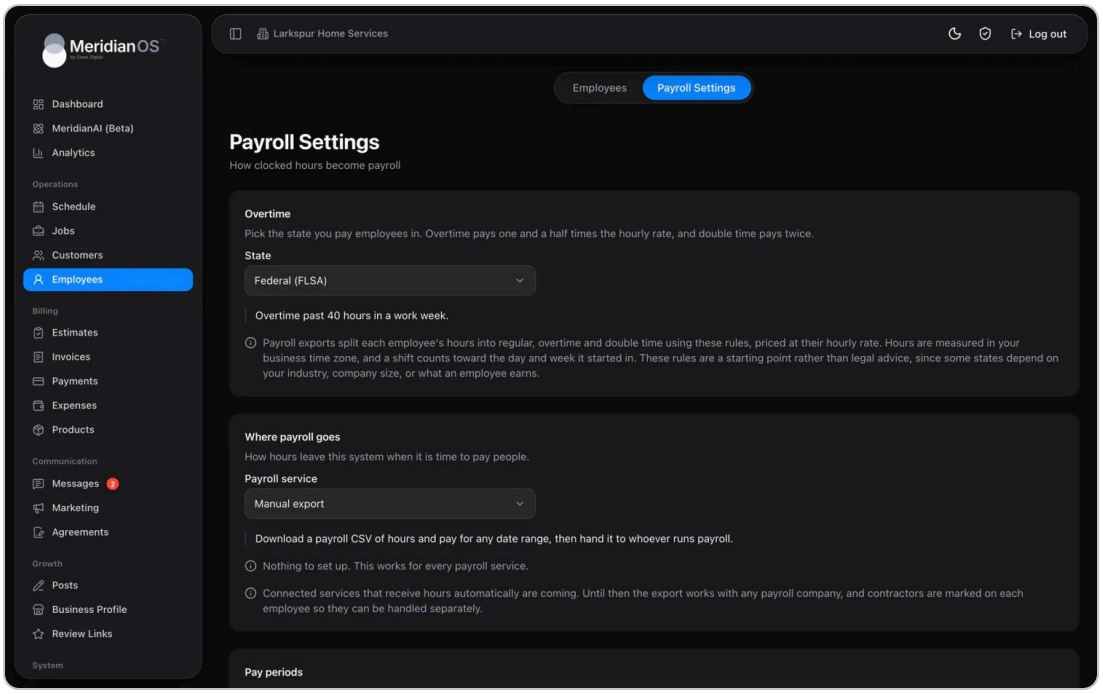
On **Payroll Settings**, pick the state whose overtime rules you follow. The choices are **Federal (FLSA)**, all 50 states plus DC, and **Custom**. Overtime pays 1.5 times the hourly rate and double time pays 2 times.

Choice	Built-in rule
Alaska, Nevada	Overtime over 8 hours a day or 40 hours a week.
California	Overtime over 8 hours a day and 40 a week, double time over 12 hours a day, plus seventh straight day rules.
Colorado	40 hours a week, 12 hours a day, or 12 hours in a row, whichever pays most.
Kentucky	Seventh straight day overtime.
Oregon, Kansas, Minnesota	An advisory note appears, because a state rule can depend on company size or wage.
All other states	The federal 40-hour week.

Custom lets you set a weekly threshold, a daily threshold, a daily double-time threshold, an hours-in-a-row threshold and seventh-day overtime. Choose **Add them up** or **Whichever pays most** to decide how your rules combine.

- Overtime is charged to the latest hours worked, so earlier shifts stay regular.
- When daily and weekly thresholds both apply, the same hour is never paid twice.

> The page states that these rules **are a starting point rather than legal advice**. Confirm the rules that apply to your business.



Overtime rules for the state you choose.

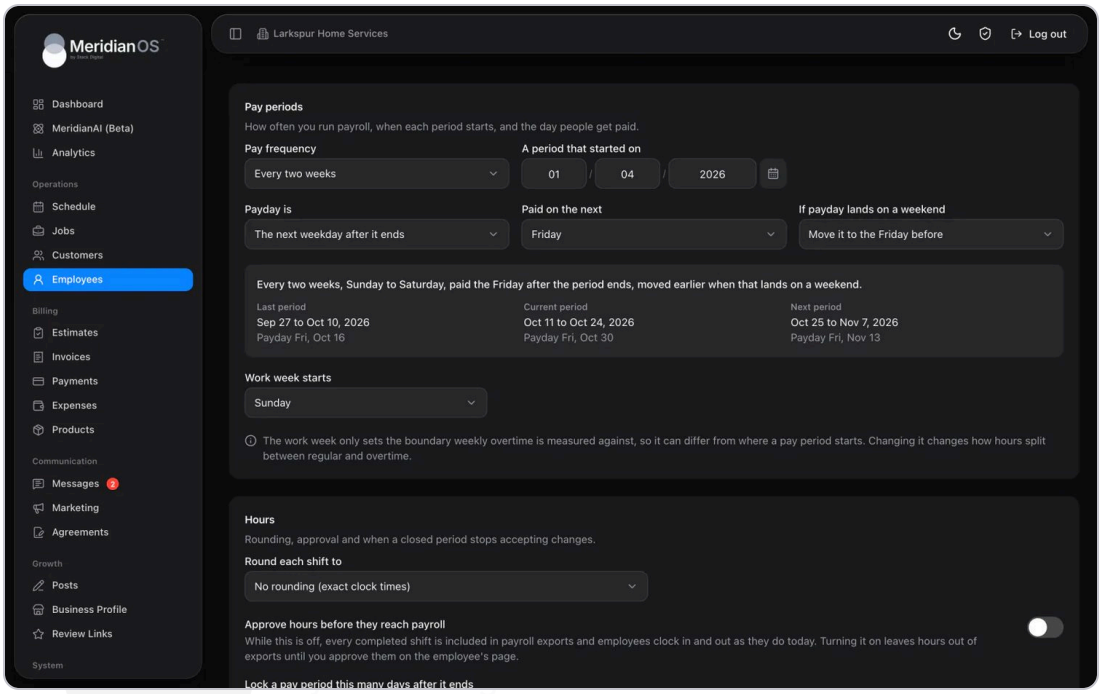
16.6 Pay periods, paydays and hours

Setting	Options
Pay period	**Every week**, **Every two weeks**, **Twice a month**, **Once a month**, or **Every so many days** (2 to 90).
Payday	**Some days after the period ends**, **The next weekday after it ends**, or **A set day of the month**.
Payday on a weekend	Pay on that day, **Move it to the Friday before**, or **Move it to the Monday after**.
Work week starts	The day your work week begins. It is separate from the pay period and is used for weekly overtime.
Rounding	Round each shift to 5, 6, 10 or 15 minutes, or not at all. Rounding goes to the nearest, always up or always down.
Approve hours before they reach payroll	Requires approval before a shift is exported.
Lock a pay period this many days after it ends	Once a period locks, its entries cannot be edited or voided, and none can be added.

A preview shows the last, current and next pay period with their paydays.

The defaults are a pay period every two weeks, paid the following Friday, with federal overtime, no rounding, approval off and locking off.

> Under **Where payroll goes**, the only option is **Manual export**. MeridianOS™ does not connect directly to a payroll service.



Pay period settings with the upcoming paydays.

16.7 Export hours for payroll

1. On the **Employees** page, select **Payroll export**.
2. Choose everyone or one employee.
3. Choose **This pay period** or **Last pay period**, or enter any dates up to 92 days apart.
4. Read the summary. The dialog restates your overtime, pay period, rounding and approval settings.
5. Download the CSV file.

The file has one row per completed shift, followed by an **Employee Totals** block. The columns are **Employee**, **Email**, **Type**, **Date**, **Clock In**, **Clock Out**, **Hours**, **Regular Hours**, **Overtime Hours**, **Double Time Hours**, **Hourly Rate**, **Regular Pay**, **Overtime Pay**, **Double Time Pay** and **Total Pay**.

> The export leaves out open shifts and voided shifts. When approval is required, it also leaves out unapproved shifts.

17. Employee portal

The employee portal is what an employee sees when they sign in to MeridianOS™. It shows the jobs assigned to them, the time clock, and their own hours and pay. This chapter walks through each screen so you know exactly what your employees can see and do.

An employee signs in with the username and password you set on their employee page. See Give an employee a portal login (section 15.5). This chapter describes the portal in a web browser. For the MeridianOS™ app, see Apps (chapter 29).

17.1 Signing in and account security

Employees sign in on the same login page as admins. The login has these protections.

- A bot check runs on the login page. Stack Digital turns this on for your site.
- The login locks after 8 failed tries for one username, or 20 from one network, within 15 minutes.
- Two-factor with an authenticator app is optional. So are passkeys.
- A session lasts 7 days.

The first time an employee signs in without a second factor, they see **Secure your account** with the choices **Set up a passkey**, **Use an authenticator app** and **Not now**.

The security page is where an employee changes their password and manages two-factor and passkeys. If someone is locked out, you can reset their two-factor or remove their passkeys from the Portal access (section 15.5) card on their employee page.

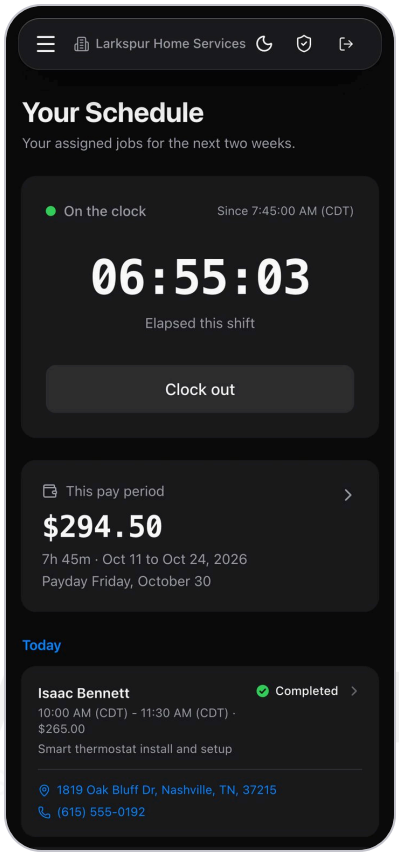
17.2 The menu and the schedule

The menu has **Dashboard**, **Time & earnings** and **Review QR Code**. The top bar shows your company name, a light and dark toggle, a security link and log out.

Your Schedule lists only the jobs assigned to that employee for the next two weeks. Jobs are grouped under Today first and then by day. Cancelled jobs are hidden.

On each job card	Details
Customer and time	The customer's name and the time window.
Job	The job amount, description, status and tag colors.
Address	Tap to open directions. It opens Apple Maps on iPhone and iPad, and Google Maps elsewhere.
Phone	Tap to call the customer.

Employees can only open jobs, invoices and customer text threads tied to jobs they are assigned to.



The employee portal on a phone, with the time clock at the top.

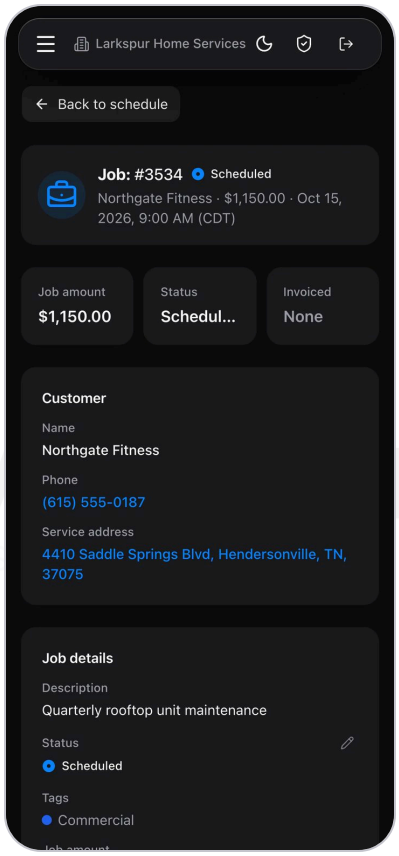
17.3 The job page

The job page shows **Job amount**, **Status** and **Invoiced**. It also shows the customer's name, phone and service address, **Property notes**, the description, tags and the scheduled time. **Property notes** are the notes you saved on the customer's address.

Part of the page	What the employee can do
Status	Change the job to any status. Marking it **Completed** sends the customer their completion notice, if that notice is enabled, and sends a **Job completed** push notification to admins.
Customer notes	Read every note on the customer record. These are read only.
Job notes	Add notes with photos. An employee can edit or delete only their own notes.

Part of the page	What the employee can do
Messages	Text the customer from the job. Each message is stamped with the employee's name. Employees have no **Ask for a review** button.
Create invoice	Build an **Open** invoice from the job's line items.

Messages appears only when texting is enabled. Stack Digital turns this on for your site.



An assigned job in the employee portal.

17.4 Invoices and payments

The invoice page shows **Total**, **Paid** and **Balance**. **Send to customer** sends the invoice with a payment link by email, by text or both.

The rest depends on the **Collect payments** switch on the employee's page. With it on, the employee sees **Take payment** and these methods.

Method	How it works
Card (charge now)	The customer enters their card on the employee's device. Your Stripe account must be connected.
Cash	Records a cash payment.
Check	Records a check payment.
Other	Records any other payment, with a note.
Bank (customer pays)	Appears when bank payments are enabled for your business. It shows a QR code, and the link can be copied, texted or emailed.

- An optional **Tip** field appears when tipping is turned on in **Settings**.
- A card processing fee notice appears when fees are passed on.
- Each payment is attributed to the employee who collected it.
- The employee can also edit line items on **Draft** or **Open** invoices, picking from your product catalog.

With **Collect payments** off, the **Take payment** button is hidden and any payment request from that login is refused. The employee cannot change invoice or job amounts.

17.5 Time clock

The time clock is one large button that reads **Clock in** or **Clock out**. Beside it the employee sees **On the clock** or **Off the clock**, the start time (for example **Since 8:02:11 AM**) and a running timer.

- An employee can have one open shift at a time. A second try shows **You are already clocked in.**
- Overnight shifts are supported. A shift counts toward the day and week it started in.
- Hours are the real time that passes between clock in and clock out, so a shift across a daylight saving change is paid for the hours actually worked.

The time clock has no breaks or meal periods, no location capture and no clocking in to a specific job. Employees cannot edit their own time. An admin makes corrections, as described in Time clock and payroll (section 16.3).

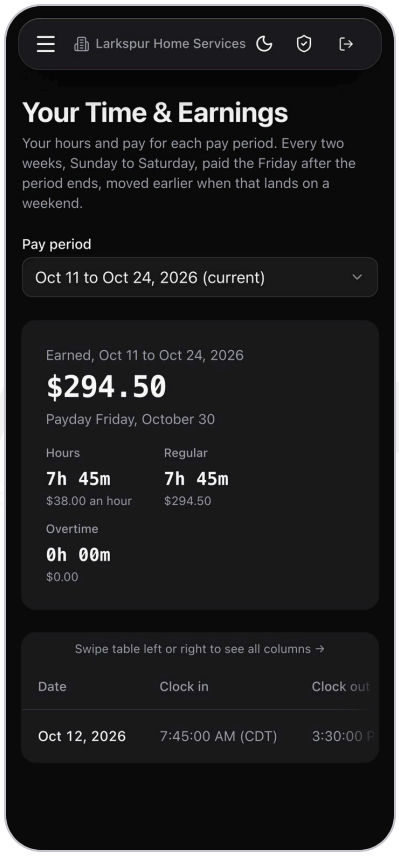
17.6 Time and earnings

The home screen has a **This pay period** card. It shows dollars earned, hours, the period dates and the payday. If you have not set an hourly rate for the employee, the card shows hours in place of dollars.

Your Time & Earnings goes further. The employee picks the current pay period, any of the previous 12, or **Custom dates**.

- Totals for **Earned**, **Hours**, **Regular**, **Overtime** and **Double time**, with the pay for each.
- Every shift, with its clock in and clock out, hours, overtime portion and pay.
- An **Edited** badge on any shift an admin changed.
- **Needs approval** on unapproved shifts, with a line such as **3h 30m of these hours are still waiting on approval.**

Pay periods, paydays and overtime follow what you set in Payroll Settings (section 16.6).



Time and earnings in the employee portal.

17.7 Review QR Code

Each employee has a personal QR code on the **Review QR Code** page. A customer who scans it lands on your company's review page.

Scans are counted per employee. The employee sees their own count, and you see it in the **QR scans** column of the employee list, so you know who is asking customers for reviews.

18. Text messaging

Text messaging gives your business one shared inbox that your whole team can see. Texts and photos go both ways from your business number, and each conversation is saved on the customer's record.

Open **Messages** in the **Communication** group of the sidebar. Your texting number shows in the page header.

18.1 Turning texting on

Texting is an add-on. Stack Digital turns this on for your site.

Until then, the **Messages** page shows a card that reads **Text messaging is not enabled on your website.** Customer notifications go out by email only. The card lists what the add-on includes and shows its monthly pricing by number of messages.

To turn texting on, text or email Stack Digital (support@stackdigital.com).

18.2 The Messages page and your monthly limit

Tab	What it is for
Inbox	Text conversations with your customers.
Bulk Send	Send one text to a group of customers at once.
Lists	Saved groups of customers you can bulk text.
Settings	Who gets alerted about new texts and which numbers are blocked. The automatic customer texts are set here too.

Every tab shows a usage bar labeled **Monthly texts sent + received**. It shows how many texts you have used out of your limit and how many are left this month, or it reads **No monthly limit**. Texts you send and texts you receive both count.

> At the limit, the bar reads **Limit reached, sending resumes next month. Replies still arrive.** Stack Digital sets the monthly limit for your site.

18.3 The inbox and two-way conversations

The **Inbox** tab lists your conversations. Use **Search by number or text...** to find one. Each row can show:

- A dot and a bold name when the conversation is unread.

- **You:** in front of the last message when your business sent it.
- How long ago the last message arrived.
- A muted icon, an **Opted out** tag or a group icon.

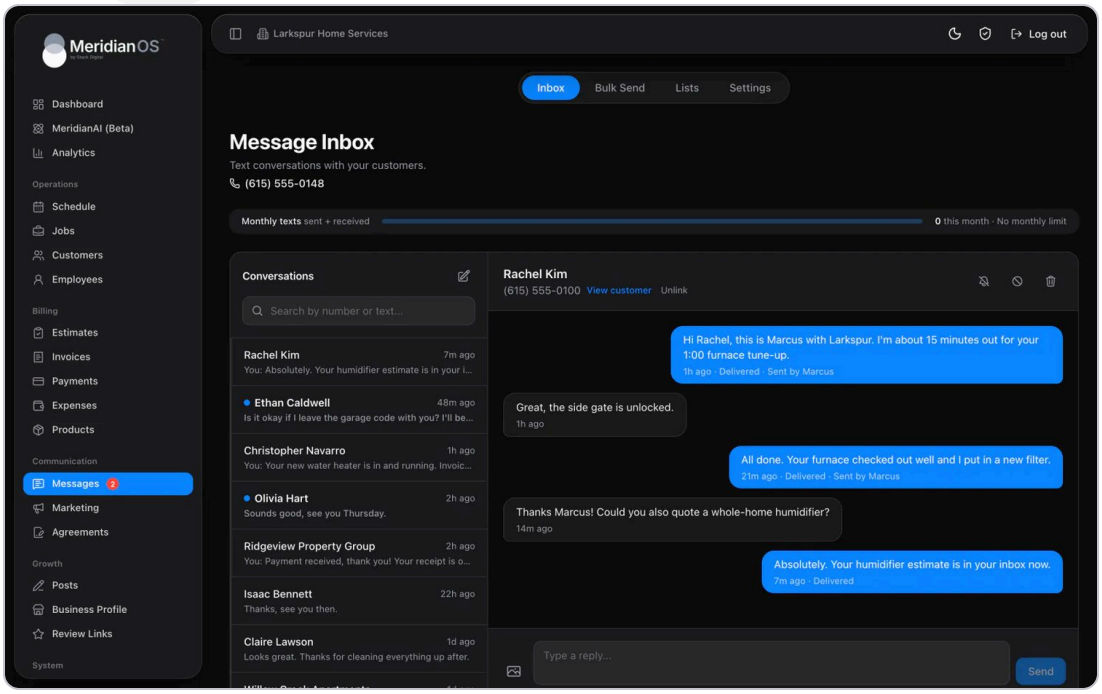
The open conversation refreshes about every 8 seconds. Each message shows its time and a delivery status: **Sent**, **Delivered**, **Undelivered** or **Failed**. A failed text gives a plain reason, such as **Landline or unreachable carrier** or **Carrier filtered (spam)**. A text sent by an employee is marked **Sent by** with their name.

To start a conversation:

1. Select **New Message**.
2. In **Name or phone number**, search your existing conversations, your customers (Mobile, Home and Work numbers) and lead form submissions. You can also type any number.
3. Write your text and send it.

Kind of text	Length rule
Text only	Must fit in a single text message. A live counter shows your count, for example 42 / 160.
Text with photos	Up to 1600 characters.

Emojis are removed as you type, and curly quotes and dashes are converted. This keeps one text from quietly turning into several.



The inbox with a conversation open.

18.4 Unknown numbers, muting and blocking

When a number is not linked to a customer, a banner may suggest who it is, shown as **Maybe:** with a name. It comes from matching your customers and lead form submissions, and it is a suggestion only.

The banner offers **Link**, **Use Name**, **Add Contact** and **Link Customer**. **Link Customer** can also create a new customer with the phone number filled in. A linked conversation shows **View customer** and **Unlink**.

Action	What it does
Mute	Stops email alerts for texts from this number. Messages still arrive in the inbox.
Block or **Block & Delete**	Blocks the number. A blocked number cannot be texted or included in bulk sends. Its texts are still recorded and counted, but they never raise an alert.
Delete conversation	Deletes the conversation.

The **Settings** tab lists your **Blocked numbers**, each with **Unblock**.

18.5 Picture messages and group texts

- Attach up to 10 images to one message.
- Photos you send are resized and converted so they deliver.
- Photos a customer sends appear inside the conversation and are copied into your site's own storage.
- Other kinds of incoming attachments show **View attachment**.

A group text appears as one read-only conversation. It names each participant and shows who said what. The page reads **Replies can't be sent to a group text. To reply, text one of these people directly.** and gives a one-tap button for each person.

> Stack Digital turns this on for your site, and it depends on the type of texting number you have.

18.6 Alerts when a customer texts

Alert	How it works
Sidebar badge	A red badge on **Messages** in the sidebar shows unread texts.
Sound	Plays while you are on the **Messages** page. Choose **Off**, **Chime**, **Ding**, **Tri-tone**, **Pop**, **Droplet**, **Marimba**, **Glass**, **Knock**, **Pluck**, **Bell**, **Soft** or **Digital**. You can preview each one.

Alert	How it works
Alert emails	Up to 20 addresses each get an email for every incoming text. The subject begins **New text message from**, followed by the name or number. The email includes the message and a **View & Reply** button.
App notification	The MeridianOS™ app sends a push notification in the **Text messages** category when a customer texts your business number.

Set the sound and the **Alert emails** list on the **Settings** tab. For app alerts, see Notifications (chapter 30).

> If the **Alert emails** list is empty, no alert emails are sent.

18.7 Bulk Send and Lists

Bulk Send sends one text to a group. It is text only, and everyone receives the same message.

1. Open the **Bulk Send** tab.
2. Under **Who should get this text?**, type or paste numbers, choose **Add a list**, or choose **Upload CSV**. A CSV upload uses the first column. Contacts you already have show by name.
3. Under **What should it say?**, write the text. **Reply STOP to opt out.** is added to the end automatically, and the whole text must fit in a single text message.
4. Under **Review and send**, check the phone preview, then select **Send to N recipients**, where N is the number of people.
5. Keep the window open while the progress dialog counts sent, failed and remaining texts. It reads **Please keep this window open while we send your messages.** If the connection drops, select **Try again** to resume.

- Duplicate, invalid, opted-out and blocked numbers are skipped.
- A bulk send larger than the texts you have left this month is refused before anything sends, and you see the exact shortfall.

Lists are named groups you can reuse. Add people from **Customers**, **Leads**, **Texted** (people who have texted you) or **Manual** (numbers you paste). You can search, use **Select all**, rename a list, remove people and delete a list. Numbers that replied STOP are hidden, and the list tells you how many.

18.8 Opt-outs

MeridianOS™ recognizes opt-out and opt-in replies and enforces them on every text it sends.

Reply	Result
STOP, STOPALL, UNSUBSCRIBE, CANCEL, END or QUIT	The contact is opted out.
START, UNSTOP or YES	The contact is opted back in.

- An opted-out conversation has an **Opted out** tag. Its reply box is replaced with **This contact has opted out of messages. You cannot text them again unless they reply START.**
- Bulk sends skip opted-out numbers, and lists hide them.

18.9 Texting in the rest of MeridianOS™

- A **Messages** card on each customer page and job page shows the conversation with that customer.
- Employees have a **Messages** card on their job page in the employee portal. They can text only the customers on jobs assigned to them. See Employee portal (chapter 17).
- The send dialogs for invoices, estimates and agreements, and the employee invoice view, offer **Email**, **Text message** or both.
- Each customer has an **Automatic notifications** switch. On, it reads **Gets job, invoice, and payment updates**. Off, it reads **Gets no automatic updates**.
- For the texts MeridianOS™ sends on its own, see Automatic texts and emails (chapter 19).
- MeridianAI can work with your conversations, text settings and text templates. See MeridianAI (chapter 28).

19. Automatic texts and emails

MeridianOS™ sends some texts and emails on its own, at set moments such as a new booking or a payment. Some go to your customers. Others alert your business.

You control the customer texts on the **Settings** tab of **Messages** and the customer emails in **Settings**. The **Email Log**, under **System** in the sidebar, records every email your website sends.

19.1 Messages to your customers

This table lists each automatic message a customer can receive. The texts need the texting add-on. See Text messaging (section 18.1).

Message	When it is sent	Who receives it
Lead form confirmation (email, text)	When someone submits the lead form on your website.	The person who filled out the form.
Booking confirmation (email, text)	When an appointment is booked or requested. Emails also go out when a request is confirmed or declined, and when an appointment is moved or cancelled.	The customer who booked.
Appointment reminder (email, text)	At the reminder times set in **Booking Setup**.	The customer with the appointment.
Estimate (email, text)	When you send an estimate.	The customer on the estimate.
Invoice (email, text)	When you send an invoice.	The customer on the invoice.
Invoice reminder (email)	Once a day, for invoices that have gone unpaid past the number of days you set. Reminders repeat until the invoice is paid.	The customer on the invoice.
Agreement (email, text)	When you send or resend an agreement.	The signer.
Signed agreement copy (email)	When the signer finishes signing.	The signer.
Job scheduled (email, text)	When a one-time job is scheduled or rescheduled.	The customer on the job.
Job completed (email, text)	When a job is completed.	The customer on the job.

Message	When it is sent	Who receives it
Payment receipt (email, text)	After a successful card, cash or check payment.	The customer who paid.
Review request (text)	When a job is completed, or when you select **Ask for a review**.	The customer, at most once every 90 days.
In-person payment receipt or declined payment notice (email or text)	After an in-person payment, on request.	The customer.

19.2 Alerts to your business

Alert	When it is sent	Who receives it
New contact form submission	When someone submits the contact form on your website. Replying to the email goes straight to the lead.	Your business.
Booking alerts	On a **New appointment**, **New booking request**, **Appointment moved** or **Appointment cancelled**.	Your business.
New text message	Each time a customer texts your business number.	Up to 20 addresses you list under **Alert emails**.
Invoice paid	When a payment is applied to an invoice. This alert is off until you turn it on in **Settings**, under **Admin notifications**.	Every admin with an email on file.
Payment alerts	On **Bank payment failed**, **Payment disputed**, **Dispute won** or **Dispute lost**. These are always on.	Your business.
Agreement signed	When a signer finishes signing.	Every admin.
New Google review	When a new Google review arrives.	Your business.

These alerts are emails. New texts and signed agreements can also arrive as push notifications in the MeridianOS™ app. See Notifications (chapter 30).

19.3 Customer texts and their wording

On the **Settings** tab of **Messages**, the **Customer texts** card lists the texts your website sends customers. There are ten kinds. Each row shows whether **Automatic** is on or off, and every one starts off.

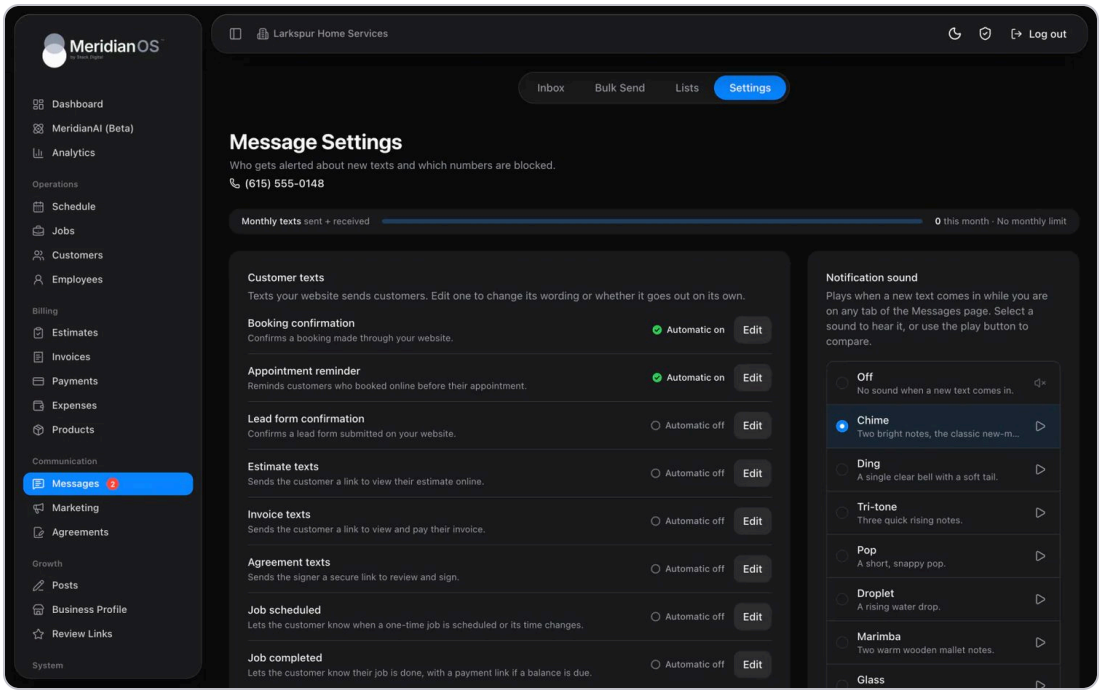
- Booking confirmation has two templates: **Booking confirmation text** and **Booking request text**.
- Invoice texts have two templates, **Invoice sent text** and **Overdue reminder text**. Both carry a pay link.
- Estimate texts link to the estimate online. Agreement texts carry a secure link to review and sign.
- The job completed text adds a payment link when a balance is due.
- When a text with a link runs long, MeridianOS™ falls back to shorter wording so the pay or signing link is never cut off.

Open a text to edit it. The editor has these options:

Option	What it does
Automatic	Sets whether the text goes out on its own. You confirm the change.
Template	The wording of the text. Insert placeholders such as {company}, {firstName}, {date}, {time} and {link}, and the real details are filled in for each customer.
Preview	A live preview of the finished text with a character count.
Reset to default	Brings back the original wording.

Estimates, invoices and agreements are sent by you, one at a time. For these, **Automatic** means **Text message starts checked each time you send**. You can always check **Text message** by hand in the send dialog.

> There is no automatic text that tells a customer you are on the way. Send that one yourself from the inbox or the **Messages** card on the job.



Automatic customer texts, each with its own switch.

19.4 Customer emails

In **Settings**, the **Customer emails** card has a switch for each automatic email.

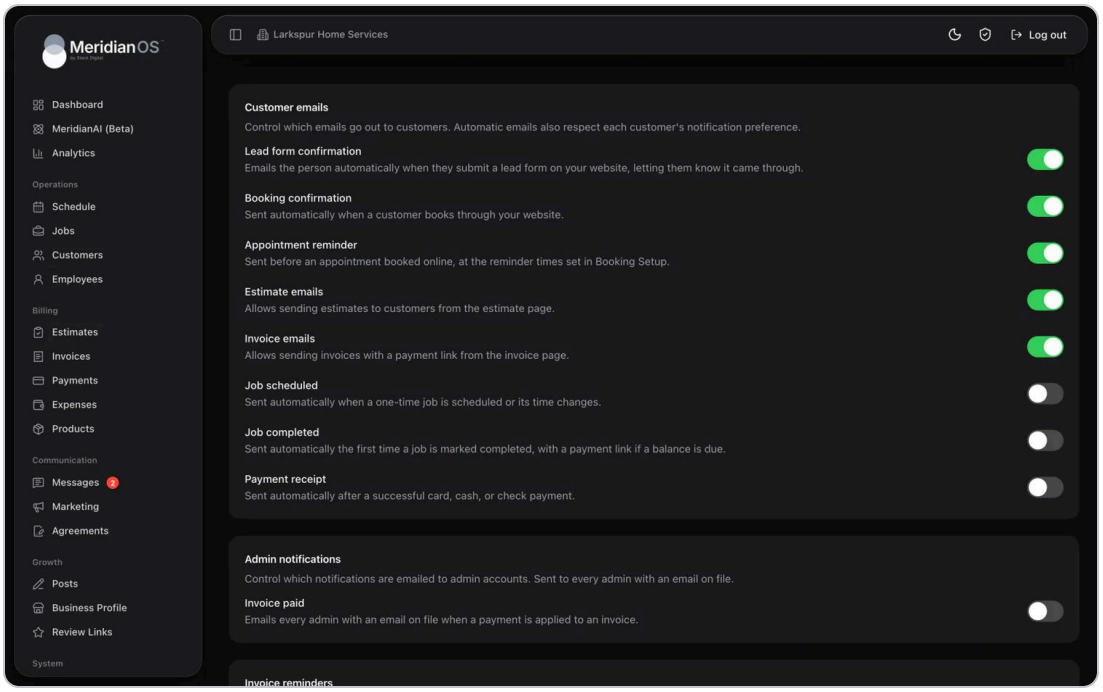
Email	Starts
Lead form confirmation	On
Booking confirmation	On
Appointment reminder	On
Estimate emails	On
Invoice emails	On
Job scheduled	Off
Job completed	Off
Payment receipt	Off

- The lead form confirmation is a **We received your message** email.
- Booking emails cover an appointment that is booked, requested, confirmed, declined, moved or cancelled. Each has a button: **Reschedule or cancel**, **View your appointment** or **Book another time**.
- Estimate emails list the line items, attach the PDF and include a **View Estimate** button.

- Invoice emails list the line items, attach the PDF and include a **View & Pay Invoice** button. A paid invoice sends as **Paid invoice**.
- The job completed email has a pay button when a balance remains. The payment receipt itemizes any tip and processing fee.

The **Invoice reminders** card automatically emails customers about unpaid invoices and repeats until each one is paid. Set **Remind after (days unpaid)** and a **Send at** time. Reminders go out once a day.

> Automatic emails use a fixed layout with your business name and phone number. Their wording cannot be edited. Only the texts have wording you can change.



Switches for the automatic customer emails.

19.5 Rules for who gets a message

- Each customer page has an **Automatic notifications** switch. On, it reads **Gets job, invoice, and payment updates**. Off, it reads **Gets no automatic updates**.
- Automatic texts respect each customer's notification preference, and every text respects STOP replies.
- Booking and lead form texts go only to people who agreed to texts on the form.
- A customer gets at most one review request every 90 days, even if someone on your team types the review link into a text by hand. Review requests go by text only. See Review requests (chapter 25).
- An email address on a domain that cannot receive mail is caught before sending.

- Without the texting add-on, customer notifications go out by email only.

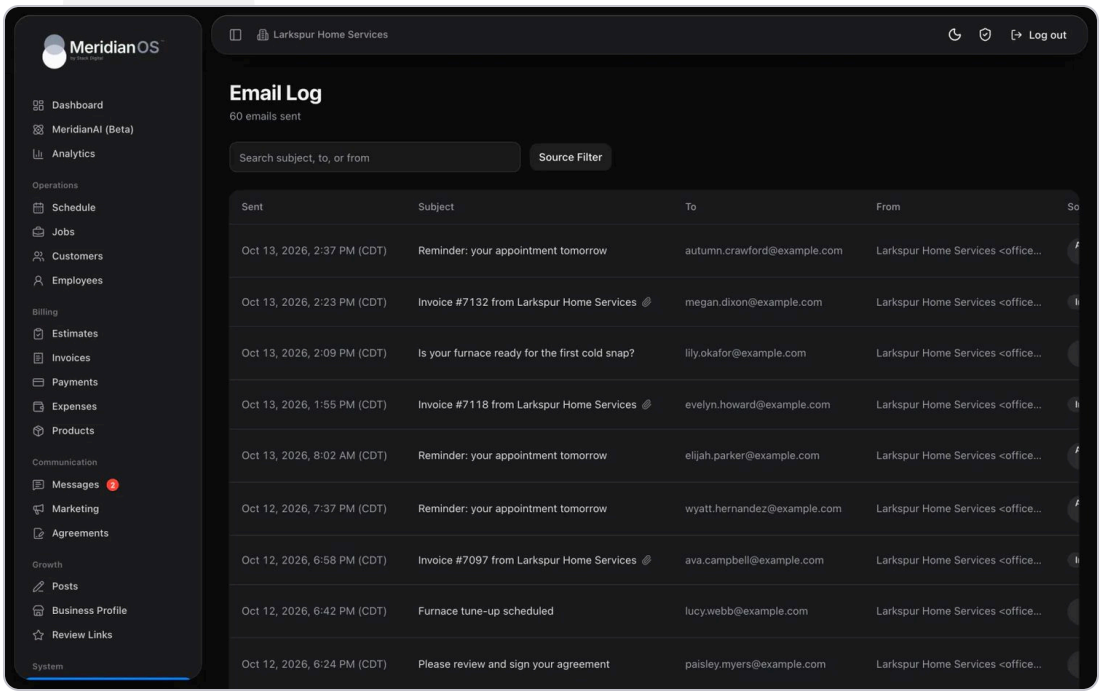
19.6 The Email Log

Email Log records the emails your website sends, including alerts to your own team. The page shows how many emails have been sent. Before the first one, the page reads **Emails sent from your website will appear here.**

- The columns are **Sent**, **Subject**, **To**, **From**, **Source** and **Preview**.
- Search with **Search subject, to, or from**, or narrow the list with the **Source** filter. More rows load as you scroll.
- Select a row to preview the exact email, with the file names of any attachments.

Source tells you what kind of email each one is. The labels are **Contact form**, **Contact confirmation**, **Booking confirmation**, **Appointment reminder**, **Booking alert**, **Estimate**, **Invoice**, **Invoice reminder**, **Job scheduled**, **Job completed**, **Payment receipt**, **In-person payment receipt**, **Declined payment record**, **Invoice paid alert**, **Payment alert**, **Agreement invite**, **Agreement signed alert**, **Agreement signed copy**, **Marketing campaign**, **Marketing test**, **SMS alert** and **Review alert**.

> The log records what was sent. It does not show whether an email was delivered, opened or bounced.

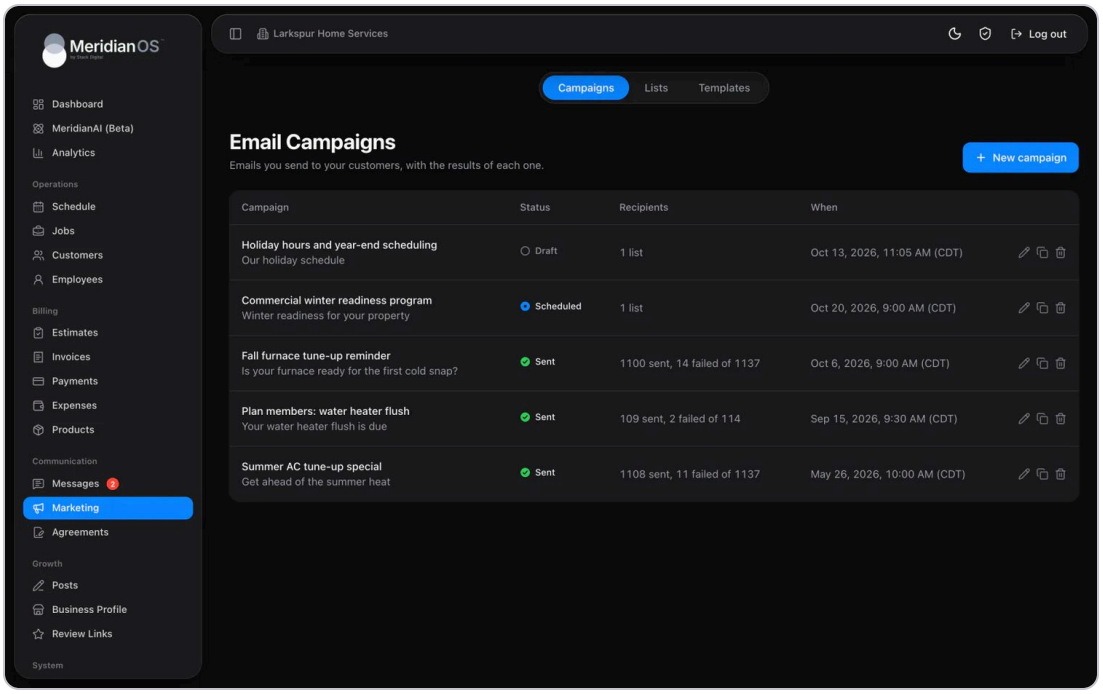


The Email Log.

20. Email marketing

Email marketing sends a designed email to lists of your customers and leads. You build the email from blocks and send it now or on a schedule. Afterward, MeridianOS™ shows exactly what each person received.

Open **Marketing** in the **Communication** group of the sidebar. The page has three tabs: **Campaigns**, **Lists** and **Templates**.



Campaigns with their status.

20.1 Create a campaign

The **Campaigns** tab lists every campaign with the columns **Campaign** (its name and subject), **Status**, **Recipients** and **When**. A status is **Draft**, **Scheduled**, **Sending** or **Sent**. From the list you can edit, duplicate or delete a campaign.

1. Select **New campaign**.
2. Enter a name.
3. Under **Start from**, choose **Blank campaign** or a saved template.
4. Choose a theme and check its preview. The themes are **Midnight**, **Crisp**, **Ember**, **Editorial** and **Forest**.
5. In the composer, fill in **Campaign name**, **Subject line**, **Preview text**, **Reply-to email** and **From name**.
6. Set the **From address**. You can edit the name before the @. The domain is fixed for your site.

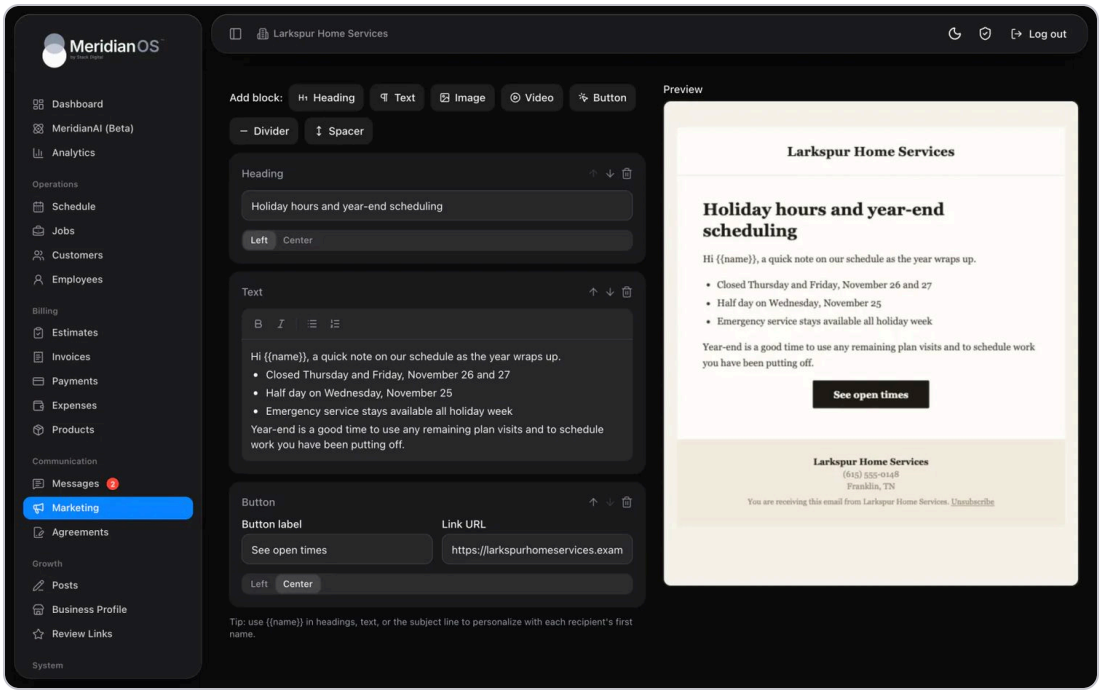
7. Under **Send to**, choose one or more lists.

20.2 Build the email

Add blocks to build the body of the email. A live preview sits beside the editor. Move a block with the up and down arrows, or delete it.

Block	What it holds
Heading	A heading.
Text	Rich text.
Image	An image you upload, with alt text, a size (**Full**, **Medium** or **Small**) and an optional link.
Video	A video link you paste. The email shows a thumbnail with a play button that links to the video. A custom thumbnail is optional.
Button	A button.
Divider	A dividing line.
Spacer	Empty space between blocks.

- The header shows your company name or a logo. Use **Upload custom logo** and set its size with the slider.
- Type {{name}} in a heading, in text or in the subject to insert the recipient's first name. When no first name is on file, it falls back to **there**.
- Every campaign ends with a footer that shows your company name, phone and address, and a line that begins **You are receiving this email from** with an **Unsubscribe** link.
- A plain-text version of the email is generated automatically.



The campaign builder with its live preview.

20.3 Test, send or schedule

Action	What it does
Save	Saves the campaign.
Send test	Sends the email to any address you enter. The subject starts with **[Test]**.
Save as template	Saves the design so you can start later campaigns from it.
Schedule	Sets a date and a half-hour time slot in your business time zone. The campaign starts on its own.
Send now	Starts sending right away.
Unschedule	Takes a scheduled campaign off the schedule.
Duplicate	Makes a copy of the campaign.
Delete	Deletes the campaign.

While a campaign is going out, the page reads **Sending... keep this page open or the scheduled job will finish it.** If you leave the page, sending is finished for you in the background.

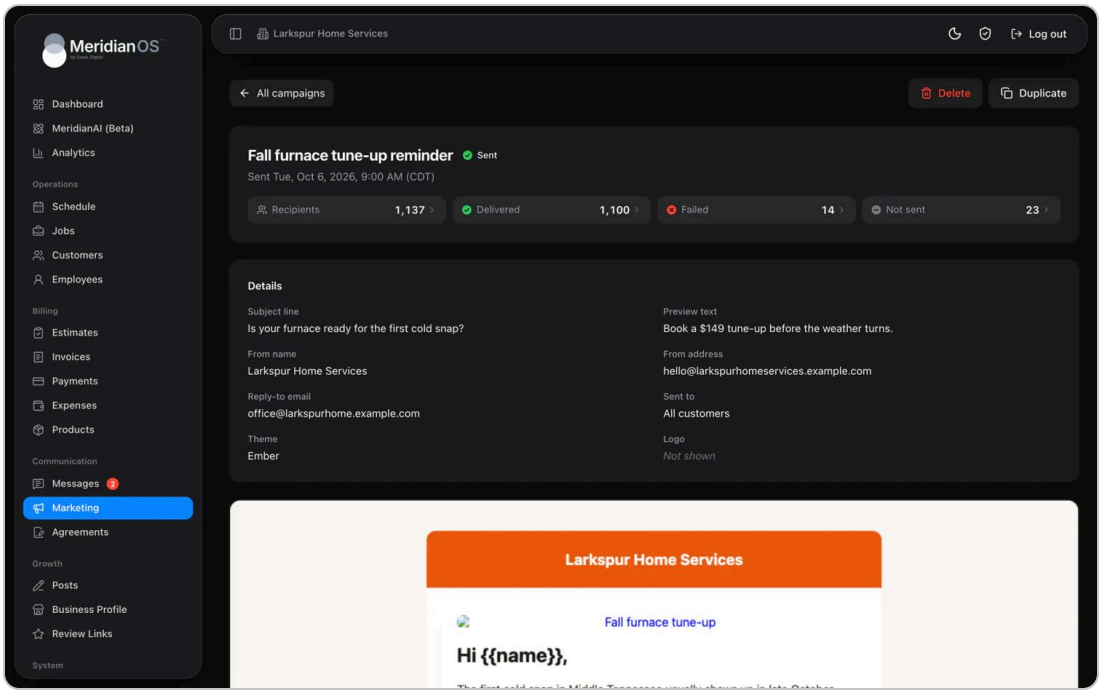
Each recipient is claimed before their email goes out, so nobody receives the same campaign twice.

20.4 Results

A sent campaign shows four tiles: **Recipients**, **Delivered**, **Failed** and **Not sent**. Select a tile to open a searchable list of the people in it, each with a status and a reason.

Select a person to see the exact email they received, with its From, Reply-to, To, Subject and sent time. A note tells you when someone unsubscribed before the campaign was sent, or reads **They have since unsubscribed**.

> **Delivered** means the email was sent successfully. MeridianOS™ does not track opens, clicks or bounces, so the results page has no open rate or click rate.



Results for a sent campaign.

20.5 Lists

A list is a saved group of email addresses that you can reuse for any campaign. On the **Lists** tab, add people from these sources:

Source	What it adds
Customers	Each customer's primary and additional email addresses.
Leads	People who came in as leads.
Messages	Texting contacts who have an email address on file.
Pasted addresses	Any addresses you paste in.

You can search, use **Select all**, rename a list, remove people and delete a list.

20.6 Templates

A template is a saved design made of a theme, a default subject and the content. The **Templates** tab shows each one as a card. Start a campaign from a template, or turn any campaign into one with **Save as template**.

20.7 Monthly sending limit

Each site has a cap on marketing emails per calendar month. The default is 1,000. Stack Digital sets the limit for your site, and only Stack Digital can change it. To ask, text or email Stack Digital (support@stackdigital.com).

- The send and schedule dialogs read **You have X of your Y monthly email sends left.** with your own numbers.
- A campaign that would go over the limit is blocked.
- A scheduled campaign that would go over the limit returns to **Draft**. It never sends to only part of a list.

20.8 Unsubscribes

MeridianOS™ handles unsubscribes for you.

- Every campaign has an unsubscribe link in its footer. The recipient's mail app can also show its own one-click unsubscribe.
- The footer link opens a page that asks **Unsubscribe from marketing emails?** with two choices, **Unsubscribe** and **Keep my subscription**. The confirming click keeps email security scanners, which open links on their own, from unsubscribing anyone.
- After confirming, the person sees **You're unsubscribed** and a line saying that emails about their account and invoices still arrive. Those emails are covered in Automatic texts and emails (chapter 19).
- An unsubscribe applies to all future campaigns on every list.
- Unsubscribes are checked again at the moment each email is sent.

> There is no screen that lists or edits unsubscribed addresses. You see unsubscribes in the recipient notes of a sent campaign.

21. Agreements and e-signatures

Agreements let you send your own documents for electronic signature. You upload a PDF and place fields on it, then send it to a customer to sign on any device. MeridianOS™ keeps the signed copy with a certificate of each step.

Open **Agreements** in the **Communication** group of the sidebar. The page has two tabs: **Agreements** and **Templates**.

21.1 Build a template

Every agreement is created from a template. A template is a PDF you upload plus a layout of fields on its pages. There is no editor for typing an agreement, so prepare your document as a PDF first.

> A template file must be a PDF of 10 MB or less.

1. On the **Templates** tab, start a template and upload your PDF.
2. Choose a field type and click the page to place it.
3. Drag the field into position and resize it.
4. Give the field a label and turn **Required** on or off.
5. Zoom between 50% and 200% to check your placement.

Field	Who fills it in
Signature	The signer.
Initials	The signer.
Text	The signer.
Date	The signer. It starts filled in with the current date.
Checkbox	The signer.
Your text	Your business, before you send.

- Each field's text can be styled with one of five fonts (one is a script font), a size, bold, italic, underline, alignment and color.
- You can download a template's PDF or replace it.
- Any agreement can be saved back as a template.

21.2 Create an agreement

1. On the **Agreements** tab, select **New agreement**.

2. Enter a **Title** and choose a **Template**.
3. Optionally choose a **Customer**. Their name, email and phone fill in as the signer's details.
4. In the editor, check the signer's name, email and phone.
5. Add a note in **Message to signer (optional)** if you want one.
6. Under **Your details**, fill in the fields your business completes. You get a warning at send time if any are blank.
7. Under **Secure sharing**, decide whether to keep **Require an access code to open** on.

Require an access code to open is on by default. The code is 6 characters long, and you can copy it or regenerate it. **Secure sharing** also gives you a signing link you can copy.

> The access code is never included in the email or text. Share it with the signer separately.

21.3 Send, resend and void

- **Send** delivers the agreement by **Email**, by **Text message** or by both. **Resend** sends it again.
- An agreement needs at least one signature field before it can be sent.
- **Void** turns the signing link off. Anyone who opens a voided link sees **This document is no longer available**.
- There are no automatic reminders for an unsigned agreement. Use **Resend** to remind the signer.
- An agreement has one signer. It can be linked to a customer, and there is no link to a job.
- Your business does not countersign. Your own details go in the **Your text** fields before you send.
- The agreement text carries a secure link to review and sign, and you can edit its wording. See Automatic texts and emails (section 19.3).

21.4 Track agreements

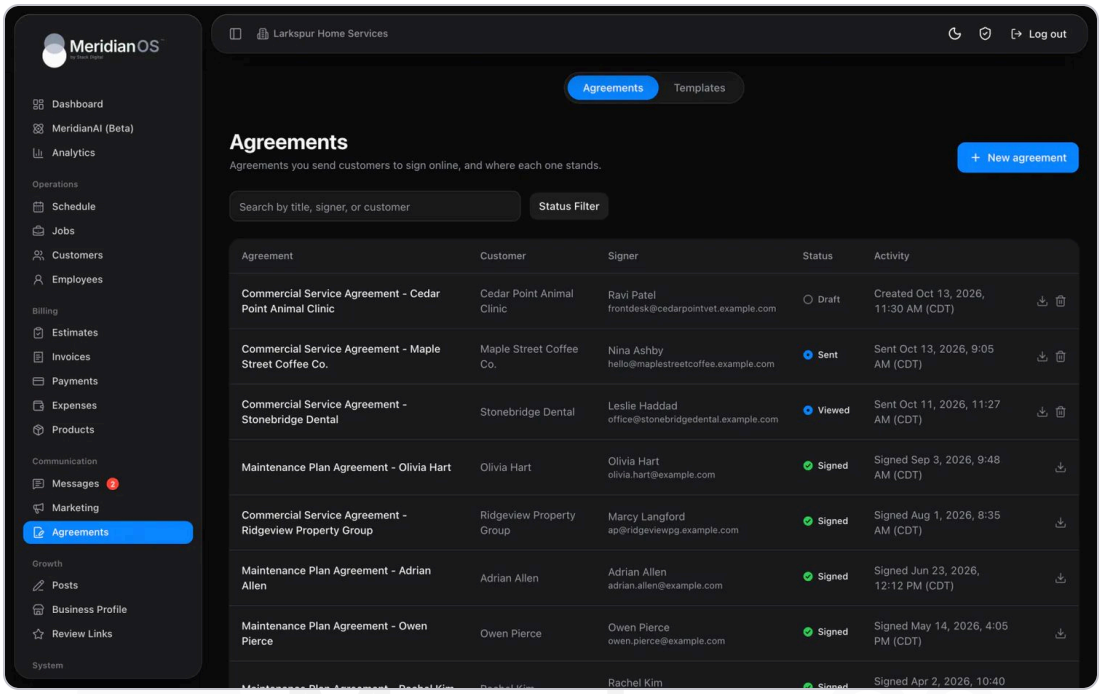
The **Agreements** tab lists every agreement with the columns **Agreement**, **Customer**, **Signer**, **Status** and **Activity**. Find one with **Search by title, signer, or customer**, filter the list by status, or download an agreement's PDF. A status is **Draft**, **Sent**, **Viewed**, **Signed** or **Voided**.

Agreements are not listed on the customer page. To find a customer's agreements, search for the customer here.

Each agreement keeps an **Activity** log. Every entry has its time and IP address. The entries are:

- **Sent to signer** and **Resent to signer**
- **Opened by signer**
- **Incorrect access code attempt** and **Access code regenerated**
- **Consented to e-signature**

- **Signed** and **Signing attempt failed**
- **Voided**

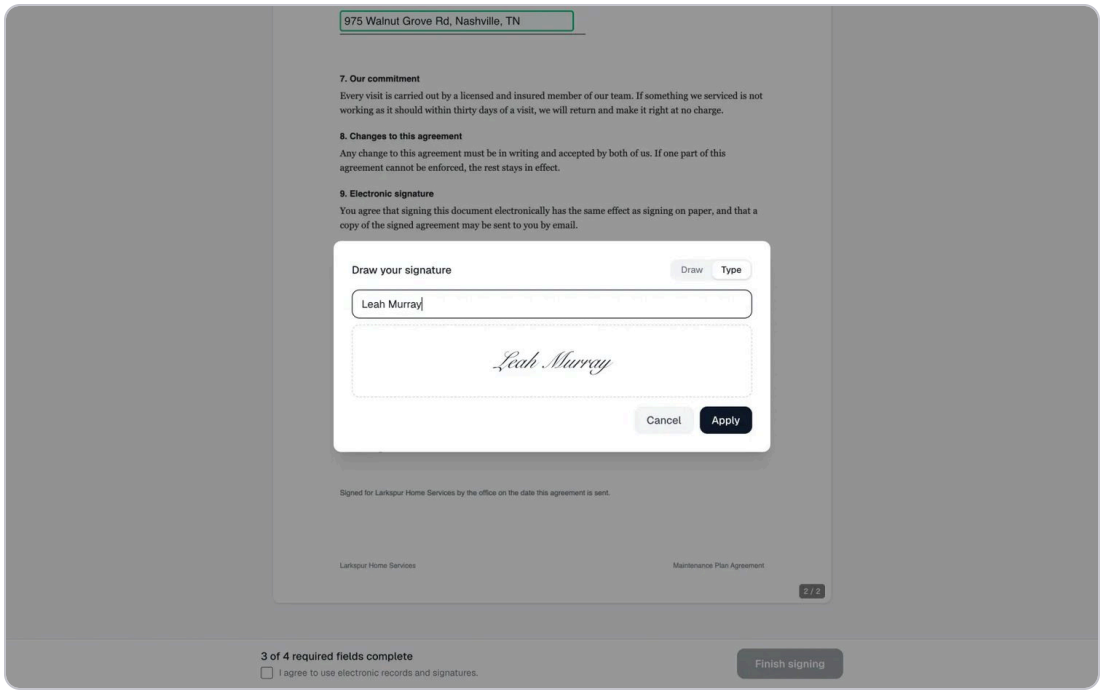


Agreements with their signer and status.

21.5 What the signer sees

1. The signer gets an email with a **Review and sign** button, or a text with the link. The email subject says your company sent them a document to sign and gives its title.
2. If an access code is required, they enter it first.
3. The document opens with the fields to fill highlighted. Date fields are prefilled with today's date.
4. They draw or type a signature and initials. Both are reused across the fields that need them.
5. A progress line reads **X of Y required fields complete** with the real counts.
6. They check **I agree to use electronic records and signatures.** and select **Finish signing**.
7. A confirmation page offers **Download signed PDF**. A copy is also emailed to them with the PDF attached.

A signer on an outdated browser sees a clear explanation in place of a blank document.



What the signer sees when adding a signature.

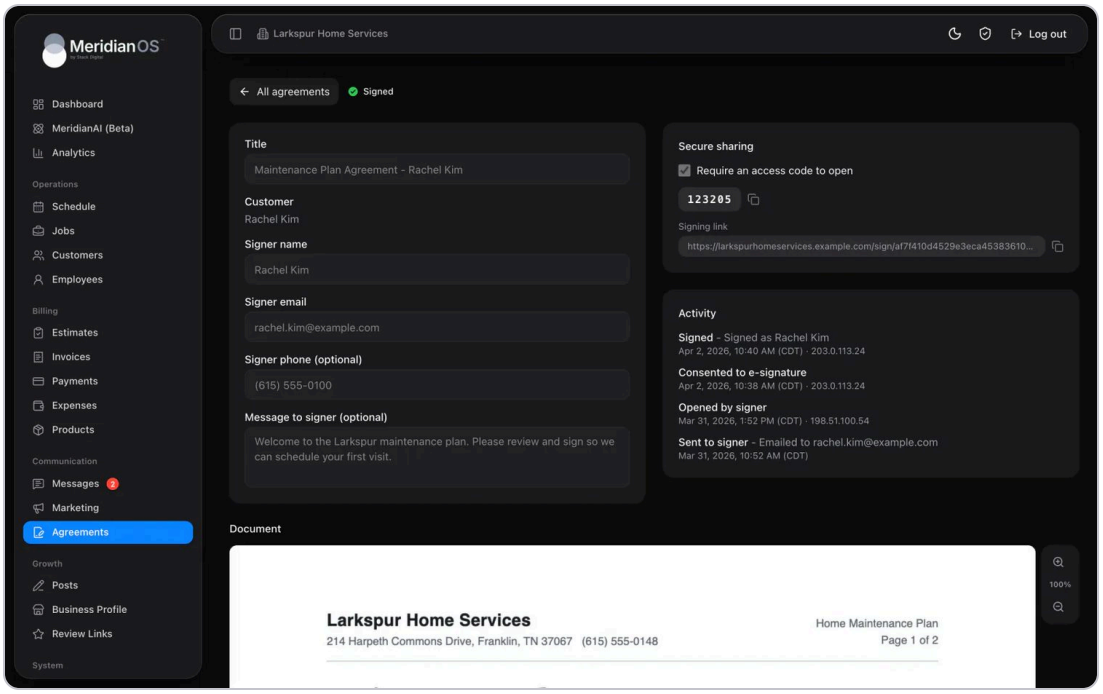
21.6 The signed record

The signed PDF has every field stamped in place, plus an added **Signature Certificate** page. The certificate shows:

- The document title and agreement number.
- The sender and the signer.
- Whether an access code was verified.
- The signer's IP address and the completion time.
- A fingerprint of the original document.
- The event history.

> A signed agreement cannot be edited or deleted. If you try, you see **Signed agreements are kept permanently so the signature record stays intact.**

- If the signed PDF cannot be produced, the signature is rolled back and logged. An agreement is never marked signed without its document.
- Two submissions that arrive at the same moment cannot both sign the same agreement.



A signed agreement with its activity log.

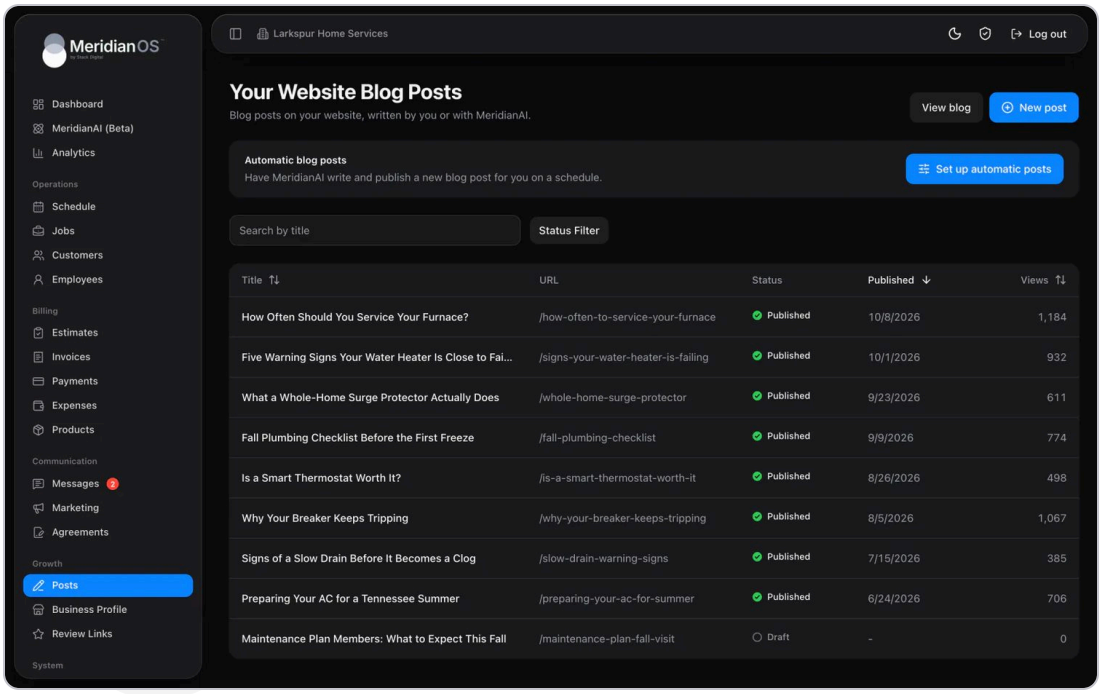
21.7 Alerts when an agreement is signed

- Every admin gets an email. Its subject begins **Signed:** followed by the title and agreement number, and it has a **View in dashboard** button.
- The MeridianOS™ app sends an **Agreement signed** push notification. See Notifications (chapter 30).
- The signer gets their own copy by email with the signed PDF attached.

22. Blog and automatic posts

The blog on your website is run from MeridianOS™. You can write posts yourself, have MeridianAI write a draft for you to review, or let new posts publish on a schedule you set.

Open **Posts** under **Growth**. The page is titled **Your Website Blog Posts**. You need an admin login to use it. Published posts appear on the blog on your website.



Blog posts with their status and view counts.

22.1 The posts list

The page lists every post on your blog, whether it is a draft or published.

- Search posts by title.
- Filter by status: **All**, **Draft** or **Published**.
- Sort the list by the **Title**, **Published** or **Views** column.

Views shows how many times a post has been read on your website. Each visitor is counted once per session, and counting is rate limited.

22.2 Write and publish a post

1. Select **New post** and enter a title of up to 70 characters.
2. Edit the post's title, URL and content. Each of these is edited separately.
3. Select **Publish** when the post is ready.

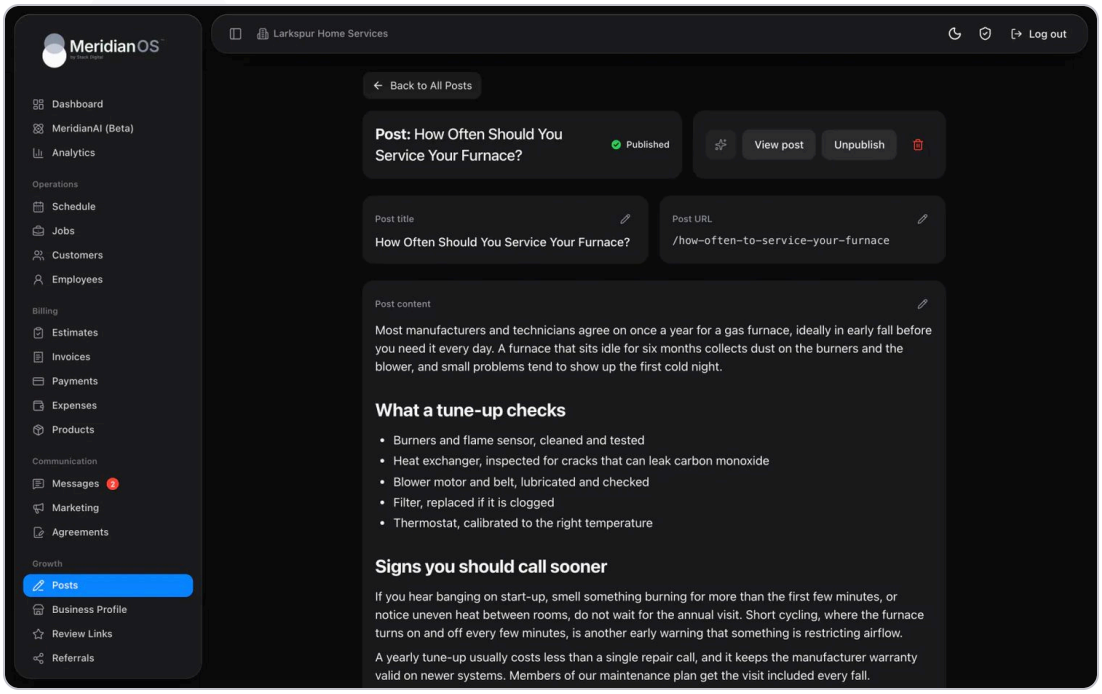
4. Select **View post** to see it on your website.

Unpublish takes a published post off your blog. Deleting a post asks you to confirm first.

22.3 The editor

The content editor has these tools.

Tool	What you can do
Text styles	Bold, italic and underline.
Headings	Two heading levels.
Lists and quotes	Bullet lists, numbered lists and quotes.
Links	Add a link, or add a phone link in one click.
Images	Upload PNG, JPG, WebP or GIF files of up to 5 MB.
Embed video	Embed a video from its link on a supported video site.



The post editor.

22.4 Write a post with MeridianAI

Generate post with MeridianAI writes a complete post: a title, a URL and a body of around 600 words. The post is saved as a draft, so you review it before it goes live. MeridianAI is told the titles of your existing posts, so it picks a different subject.

What MeridianAI writes is driven by a prompt that you control.

Part	What it does
MeridianAI Prompt	Up to 6,000 characters describing your business, your customers, the topics to cover and the tone. You can edit it.
Company name and phone	Taken from Settings.
Call-to-action link	Optional. It is used for the Contact Us links in a post.

Generate post with MeridianAI is disabled until a prompt exists. Writing with MeridianAI also needs MeridianAI set up on your site. Stack Digital turns this on for your site.

22.5 Automatic blog posts

Turn on **Write and publish posts for me on a schedule** and MeridianAI writes and publishes blog posts without you starting each one.

Setting	Choices
How often	**Every week**, **Every other week**, **Every month** or **Every quarter**.
Day	A day of the week, or a day of the month from 1 to 28.
Time window	An earliest time and a latest time.

Each post goes live at a random time inside your window, so posting looks natural. The card shows the time of the next post and the result of the last one.

Automatic blog posts publish directly. The blog has no option to hold them for your approval. If a post is written and then fails to publish, it is kept as a draft with a **Review draft** link.

22.6 Search details written for you

The first time you publish a post, MeridianOS™ generates the details that search engines and social networks show for it.

Detail	How it is made
Search title	Generated automatically. Your brand name is added only when the whole title fits in 70 characters.
Description	Up to 155 characters. It doubles as the excerpt on your blog list.

Detail	How it is made
Keywords	Generated automatically.
Social sharing title and description	Generated for when the post is shared.

22.7 What your website does with a post

- Each post carries article details and breadcrumbs that search engines read.
- Each post appears in your sitemap.
- Each post shows three related articles.

MeridianOS™ reads your sitemap every hour and notifies participating search engines of new, changed and removed pages. It re-checks page content once a day to catch edits. This covers your whole public website, including pages outside the blog.

To post to Google and social networks, see Google Business Profile, reviews and listings (section 23.6) and Social posting (chapter 24).

MeridianOS™ by Stack Digital

23. Google Business Profile, reviews and listings

Business Profile brings your Google Business Profile into MeridianOS™. From here you edit your Google listing, keep your other listings matched to it, answer reviews and publish Google posts.

The page has four tabs: **Business Info**, **Reviews**, **Posts** and **Integrations**. Everything is locked until you connect Google. You need an admin login to open it.

23.1 Connect Google

1. Open **Business Profile** and select **Connect Google**.
2. Choose your Google account.
3. Choose your location.

- A location that Google has not verified is labeled **(not verified)** and cannot be saved.
- Each site connects to one location. To change it, you disconnect first.
- The disconnect dialog lists **What stops** and **What stays** before you go ahead.

> Stack Digital turns Google features on for your site. Until then, the page shows **Google review management is coming soon.**

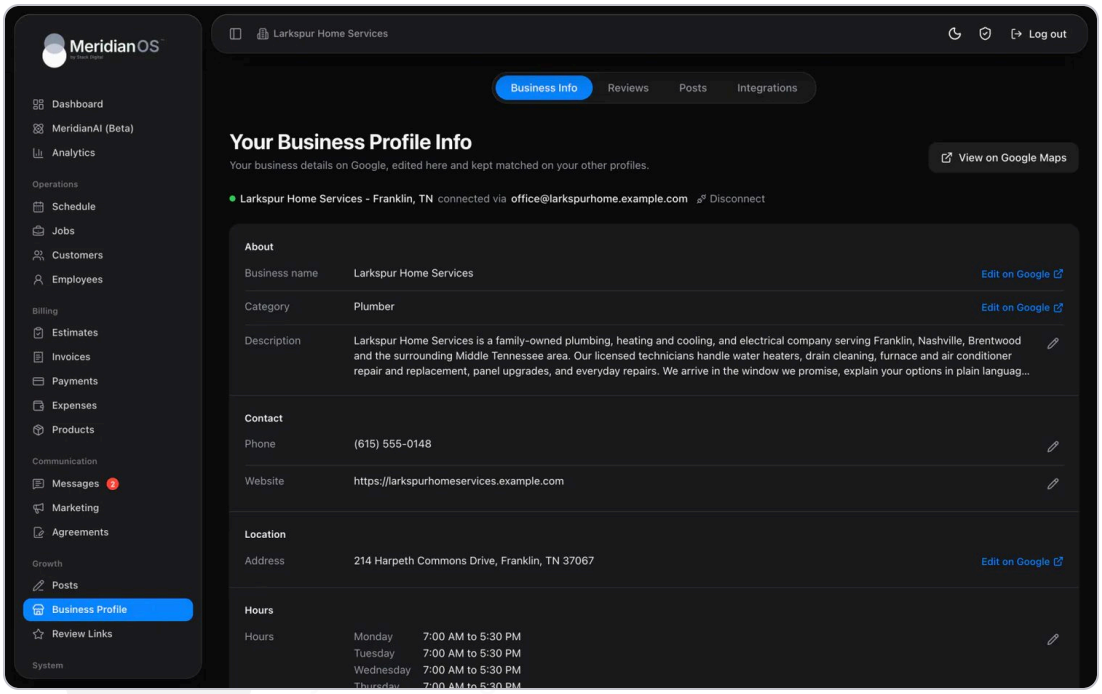
23.2 Business Info

Business Info shows your live Google listing: name, category, description, phone, website, address or service area, hours and holiday hours.

Detail	How you change it
Description	Edit it here, up to 750 characters. Links, emails and phone numbers are blocked, and the page explains why.
Phone and website	Edit them here.
Weekly hours	Edit them here. A day can have several ranges, run overnight or be set to **Open 24 hours**.
Holiday hours	Edit them here, by date.
Name, category and address	These open Google, with a warning that changing them can trigger re-verification.

Each field can carry a flag. **Changed by Google** marks a detail that Google edited. **Pending on Google** marks a change that is still waiting on Google.

Plain-language notices tell you when the listing is not verified, suspended, disabled, a duplicate, temporarily or permanently closed, or claimed by someone else. You also see a notice when Google is signed out or manager access is lost.



Business details from your Google Business Profile.

23.3 Keep your other listings matched

Under **Also update**, choose which other listings follow when you save your phone, website or hours.

Listing	How it stays current
Facebook Page	A switch for each profile. Facebook is the only social network that receives your business info.
Foursquare	A switch. MeridianOS™ finds your existing listing or submits a new one. A new one shows **New listing waiting for Foursquare to approve it**.
Bing Places	A guided one-time setup imports your listing from Google, and Bing Places then syncs daily on its side. When you finish, mark **I've set it up**. The listing then shows **Synced from Google**.
Apple Maps	A four-step guide covers creating your listing, verifying it and sharing access with Stack Digital. After that, Stack Digital staff update Apple Maps when your details change.

Apple Maps is a managed service. Stack Digital staff make the updates, and the listing does not sync automatically.

Once every 24 hours, MeridianOS™ compares your Google listing with what it last sent to each connected listing. If a listing has drifted, the details are sent again.

23.4 The Reviews inbox

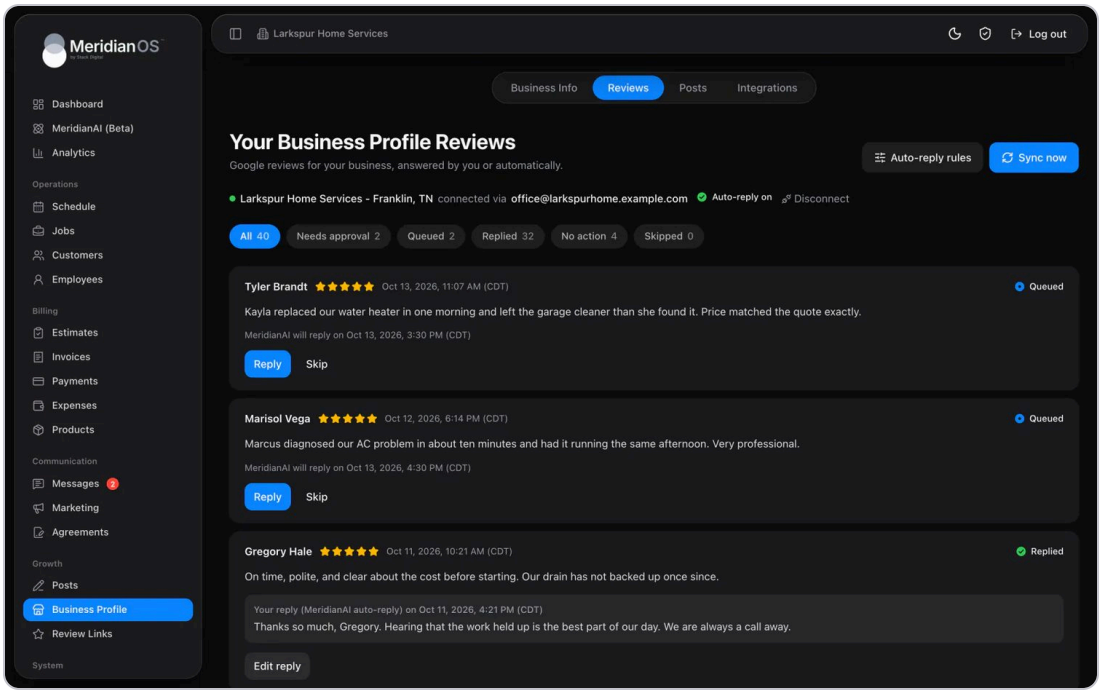
The **Reviews** tab is an inbox of your Google reviews. Reviews sync automatically, and **Sync now** fetches them when you want the latest.

Filters with counts let you narrow the inbox: **All**, **Needs approval**, **Queued**, **Replied**, **No action** and **Skipped**.

Action	What it does
Reply	Write a reply yourself. Replies post to Google.
Generate response	MeridianAI drafts a reply for you to edit.
Edit reply	Change the reply.
Skip and **Reopen**	Skip a review, or reopen it later.

A queued review shows **MeridianAI will reply on** followed by the date and time.

Drafting needs MeridianAI set up on your site. Stack Digital turns this on for your site. Until then, a **MeridianAI not set up** badge shows and **Generate response** is disabled.



Google reviews with queued and posted replies.

23.5 Auto-reply rules

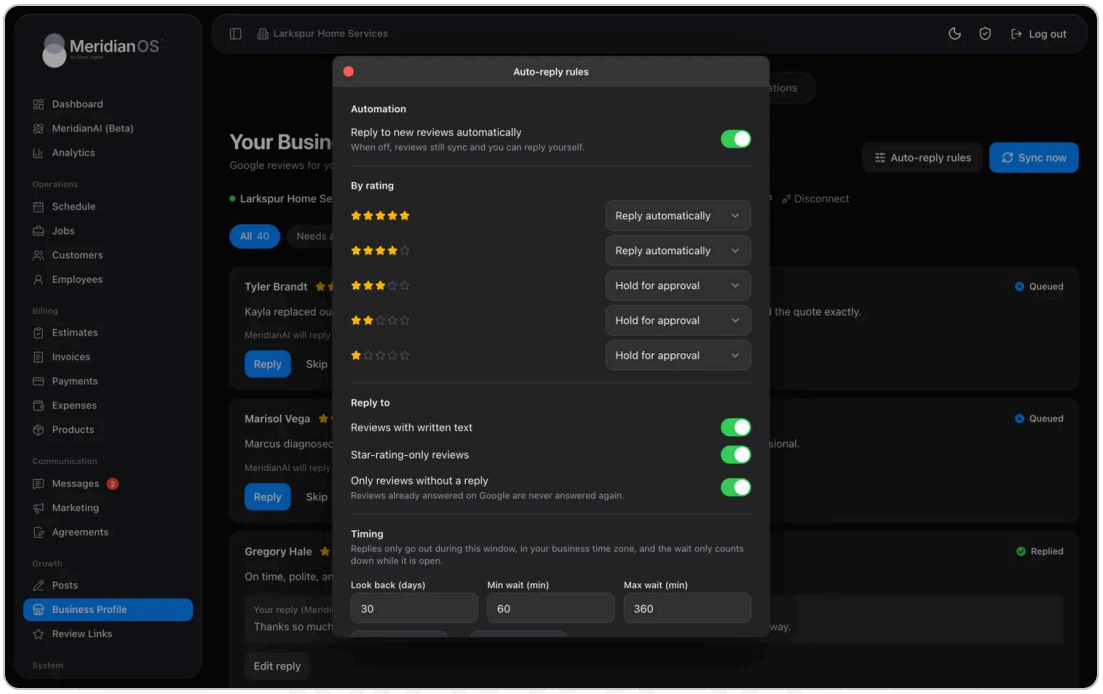
Auto-reply rules decide which reviews MeridianAI answers on its own and when.

Rule	How it works
Star rating	Each rating is set to **Reply automatically**, **Hold for approval** or **Ignore**. By default, 4 and 5 stars reply automatically and 1 to 3 stars are held.
Review types	Switches for written reviews, star-only reviews and **Only reviews without a reply**.
Look-back days	How many days back the rules reach. The default is 30.
Wait	A minimum and a maximum wait. Each reply waits a random time between the two. The default is 60 to 360 minutes.
Allowed hours and days	When replies may go out. The default hours are 8 AM to 6 PM.

- The wait only counts down while your allowed window is open. A reply does not go out in the middle of the night or seconds after the review.
- If an automatic reply fails five times, the review falls back to manual approval.

Email alerts send review emails to up to 20 addresses. Each address is set to **All reviews**, **4-5 stars** or **1-3 stars**.

Replies are written from the **MeridianAI Prompt**, which you can edit. **Restore default** brings back the original. The default thanks reviewers by first name and apologizes on low ratings. It never argues, offers discounts or mentions AI.



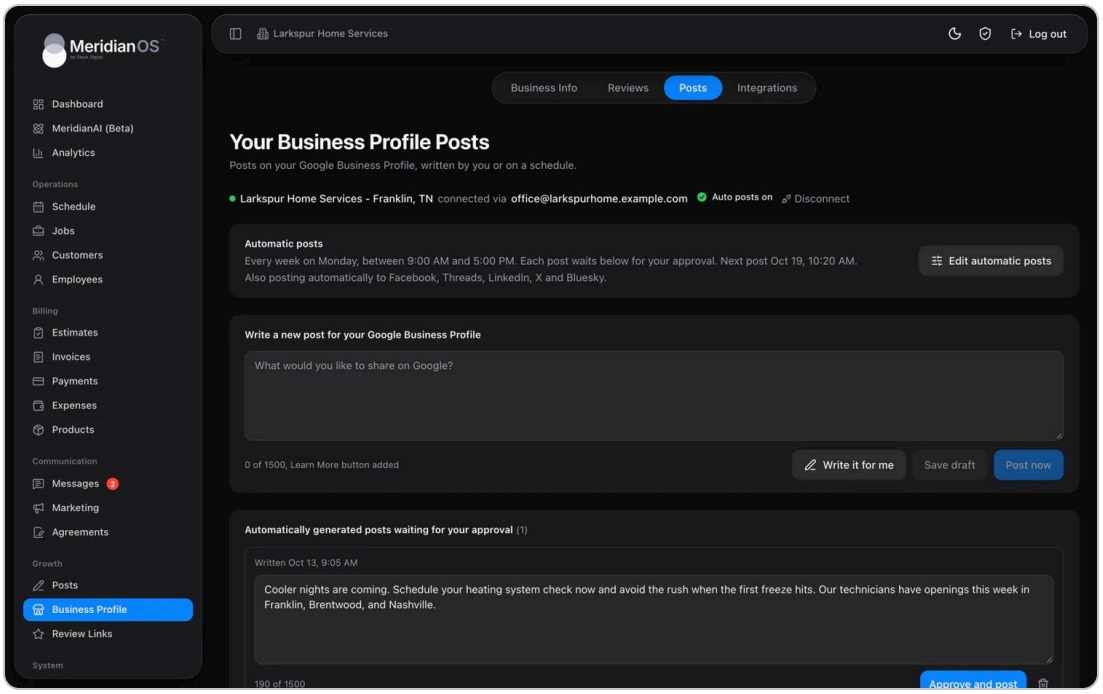
Auto-reply rules by star rating.

23.6 Google posts

On the **Posts** tab you write posts for your Google Business Profile. A post can be up to 1,500 characters, and every post can carry an optional **Learn More** button link.

Button	What it does
Write it for me	MeridianAI drafts the post.
Save draft	Keeps the post as a draft.
Post now	Publishes the post after you confirm.

The history shows what was posted and what Google rejected.



Google posts, with a draft waiting for approval.

23.7 Automatic Google posts

Automatic posts writes Google posts on a schedule. The schedule works the same way as automatic blog posts (section 22.5).

Setting	Choices
How often	**Every week**, **Every other week**, **Every month** or **Every quarter**.
Day and time window	A day, plus an earliest time and a latest time.
Post without approval	Off by default, so automatic posts wait for your approval.

Held posts appear under **Automatically generated posts waiting for your approval**. You can edit a held post, select **Approve and post** or discard it.

For Facebook, Threads, LinkedIn, X and Bluesky, see Social posting (chapter 24). To ask customers for reviews, see Review requests and QR codes (chapter 25).

24. Social posting

MeridianOS™ posts to five social networks: Facebook, Threads, LinkedIn, X and Bluesky. Posts are text with an optional link. You write them yourself or have MeridianAI write them for each network.

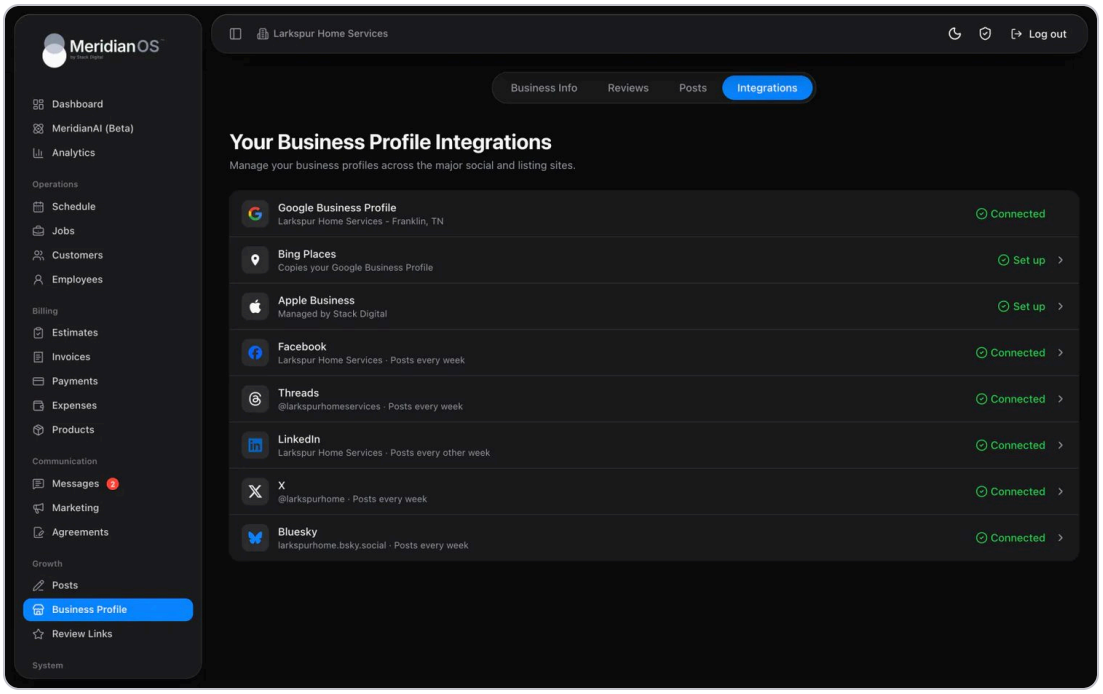
Each network has its own page, which you reach from the **Integrations** tab of **Business Profile**. Posts to Google itself are covered in Google Business Profile, reviews and listings (section 23.6).

24.1 The five networks and their limits

Each network posts to one place and has its own character limit and hashtag cap.

Network	Posts to	Limits
Facebook	Your Page	1,500 characters. No hashtags.
Threads	Your profile	500 characters. No hashtags.
LinkedIn	Your company page	3,000 characters. Up to 3 hashtags.
X	Your account	280 characters. Up to 2 hashtags.
Bluesky	Your account	300 characters. No hashtags.

Each network also handles links in its own way. When a post runs past the limit, it is trimmed at the end of a sentence, so it does not stop mid-word.



Connected listings and social profiles.

24.2 Before you connect

- Connect Google first. Every network requires it. See Connect Google (section 23.1).
- Stack Digital turns each network on for your site. Until then, that network shows **Coming soon**.
- You need an admin login.

24.3 Connect a network

1. Open **Business Profile** and select the **Integrations** tab.
2. Open the page for the network you want.
3. Connect the network and pick the account to post to.

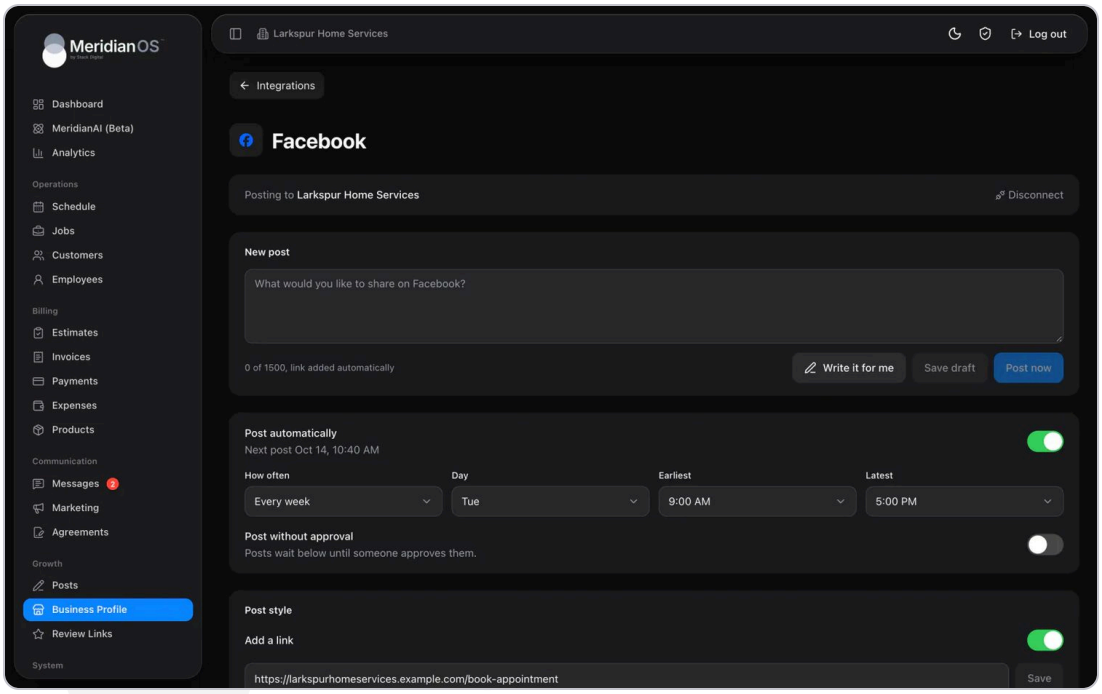
If a login expires or is revoked, MeridianOS™ detects it and explains what happened in plain language. The page gives you a **Reconnect** button and a help link.

24.4 What each network's page has

Once a network is connected, its page is where you do everything for that network.

Part of the page	What it is for
New post	Write a post, with **Write it for me** to have MeridianAI draft it.
Post automatically	Scheduled posts for this network, on a schedule of its own.

Part of the page	What it is for
Waiting to post	Drafts that have not gone out yet.
Posted	The history of what went out. Each post has a link to see it on the network, for example **View on Facebook**.



A connected Facebook Page with its posting options.

24.5 Write and send a post

1. On the network's page, select **New post**.
2. Write the post yourself, or select **Write it for me**.
3. Post it, and confirm when asked.

> Posting right away always asks you to confirm first.

24.6 Post automatically

Post automatically has MeridianAI write posts for a network on a schedule. Every network has its own schedule and its own approval switch, so you can run each one differently.

Option	What it does
Post without approval	Off by default. While it is off, automatic posts wait for your approval before they go out.

Option	What it does
Add a link	Adds an optional link to posts.
Hashtag count	How many hashtags a post carries, within the network's cap.
Extra instructions	Your own notes that steer what MeridianAI writes for this network.

Automatic social posts wait for approval by default. They go out on their own only after you switch on **Post without approval** for that network.

24.7 How MeridianAI writes for each network

- Each post is written for that network's own style and length, so two networks do not get an identical post.
- MeridianAI avoids repeating your recent posts.
- When a network limits how fast posts can be sent, MeridianOS™ retries automatically.

Write it for me and automatic posts need MeridianAI set up on your site. Stack Digital turns this on for your site.

24.8 What social posting does not do

- Posts are text with an optional link. The compose screen has no image or video attachment.
- Posting covers these five networks plus Google posts. No other social network can be connected.
- Facebook is the only network that also receives your phone, website and hours when you save Business Info. See Keep your other listings matched (section 23.3).

25. Review requests and QR codes

MeridianOS™ gives you two ways to ask for a review: a text to the customer, and a personal QR code that each employee can show in person. Both lead to your review page, which lists the review sites you choose.

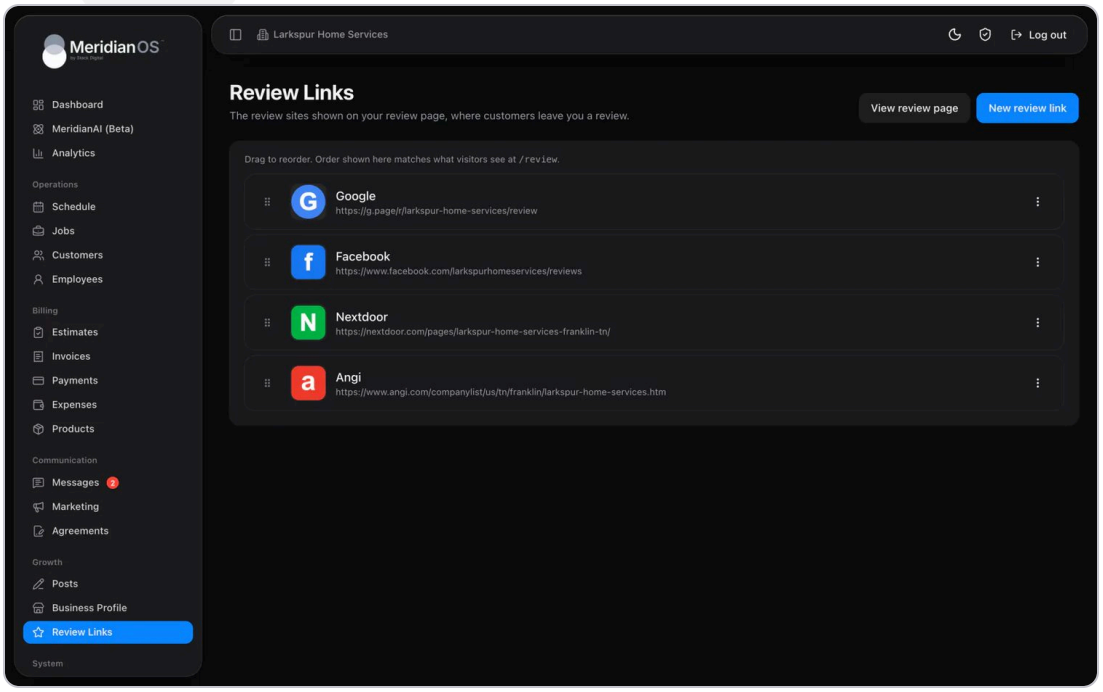
Review requests go by text. MeridianOS™ does not send review requests by email.

25.1 Set up your review links

The **Review Links** page holds the list of review sites that appear on your review page. You need an admin login to open it. Each site has three parts.

Part	What it is
Label	The label for the review site.
URL	The link to that site.
Logo	A logo image that you upload.

- Drag the sites into the order you want.
- Edit or delete any site in the list.
- Select **View review page** to open the page your customers see.



Review links for the sites you choose.

25.2 The review page your customers see

The public review page is headed **Leave us a review**. Under it is one row for each review site, in the order you set on the **Review Links** page. The customer taps the row for the site they want to use.

- The page is not indexed by search engines. Customers reach it from your text or from a QR code.
- The intro text on the page is written for your site by Stack Digital.

25.3 Automatic review requests

When the automatic review request is on, MeridianOS™ texts the customer when a job is marked completed. This includes a job that is completed because its invoice was paid, so work that closes on payment still gets its request.

- The automatic request is off by default.
- You switch it on in Messages settings. See Customer texts and their wording (section 19.3).
- The text includes your review link.

> Review requests need texting set up on your site. Stack Digital turns this on for your site.

25.4 Ask one customer by hand

You can also ask a single customer whenever it suits you.

1. Open the customer and go to their messages.
2. Select **Ask for a review**. The review request text is filled in for you.
3. Send the text.

For more on texting a customer, see Text messaging (chapter 18).

25.5 Change the wording

The wording of the review request text is yours to edit. You edit text wording on the **Messages** page, in the **Settings** tab.

Placeholders fill in the details for each customer. The review request has placeholders for your company, the customer's name and your review link.

25.6 The 90 day limit

A customer gets one review request every 90 days at most. The limit is enforced for automatic and manual sends together.

- A customer who was asked in the last 90 days does not get an automatic request when their next job is completed.
- **Ask for a review** cannot send a second request to that customer inside the 90 days either.

> The limit counts per customer. Your team cannot send a customer a second request by accident.

25.7 Employee review QR codes

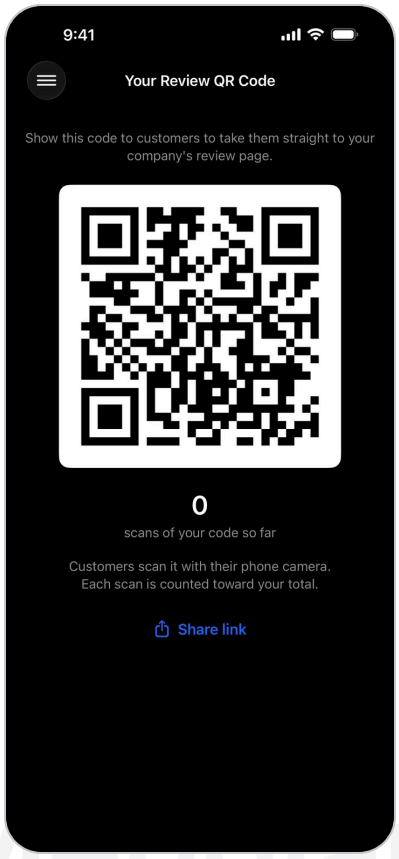
Every employee has a personal **Review QR Code**. They find it in the employee portal and in the MeridianOS™ app.

1. The employee opens their **Review QR Code** and shows it to the customer.
2. The customer scans the code.
3. One scan is added to that employee's count, and the customer lands on your review page.

Every employee's code opens the same review page. Scan counts appear in these places.

Who	Where the count shows
The employee	With their own QR code.
Admins	On the **Employees** list and on each employee's detail page.

See Review QR Code (section 17.7) for the employee's side. To read and answer the Google reviews that come in, see The Reviews inbox (section 23.4).



An employee's review QR code in the app.

MeridianOS™ by Stack Digital

26. Website analytics and Google Ads

The **Analytics** page shows who visits your website and how they find it. A second tab reports the results of your Google Ads, from impressions and clicks to cost and conversions.

Open **Analytics** in the sidebar. You need an admin login. The page has two tabs, **Website** and **Google Ads**. For revenue, profit and money collected, see KPIs and profit (chapter 27).

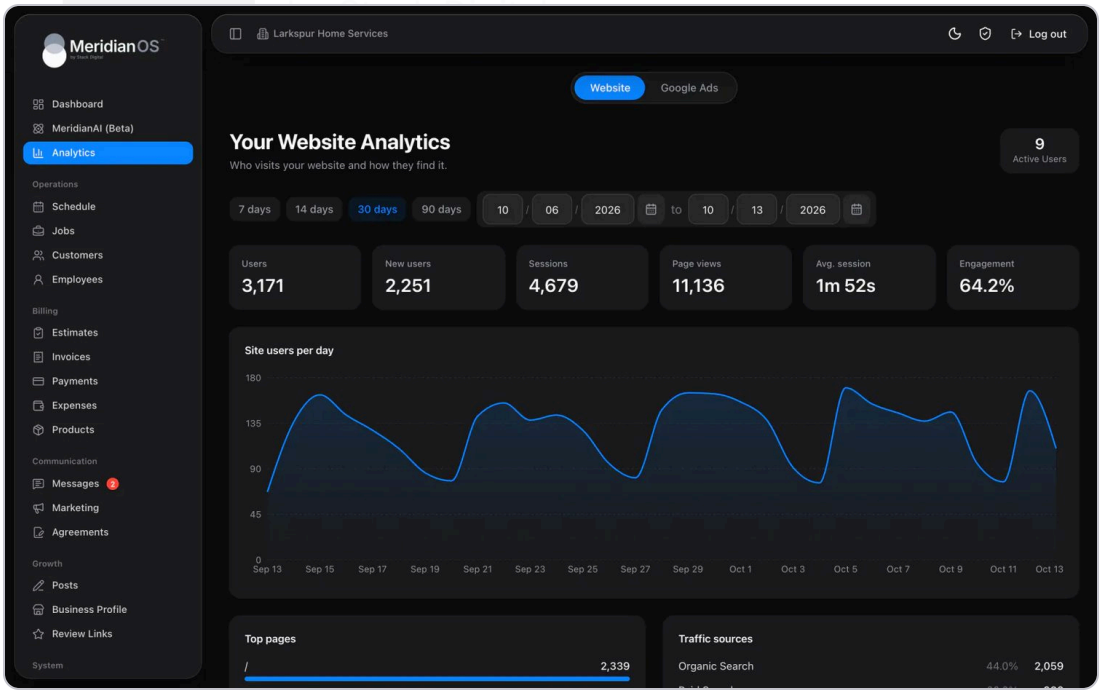
26.1 Choose a date range

Both tabs use the same date range picker. Choose **7 days**, **14 days**, **30 days** or **90 days**, or set a custom start date and end date.

26.2 Website tab: visitors

The **Website** tab is headed **Your Website Analytics**, with the line **Who visits your website and how they find it.** A live **Active Users** counter shows how many people are on your website right now. It refreshes every 15 seconds.

Six stat cards cover the date range you picked: **Users**, **New users**, **Sessions**, **Page views**, **Avg. session** and **Engagement**. The **Site users per day** area chart plots your users for each day in the range.

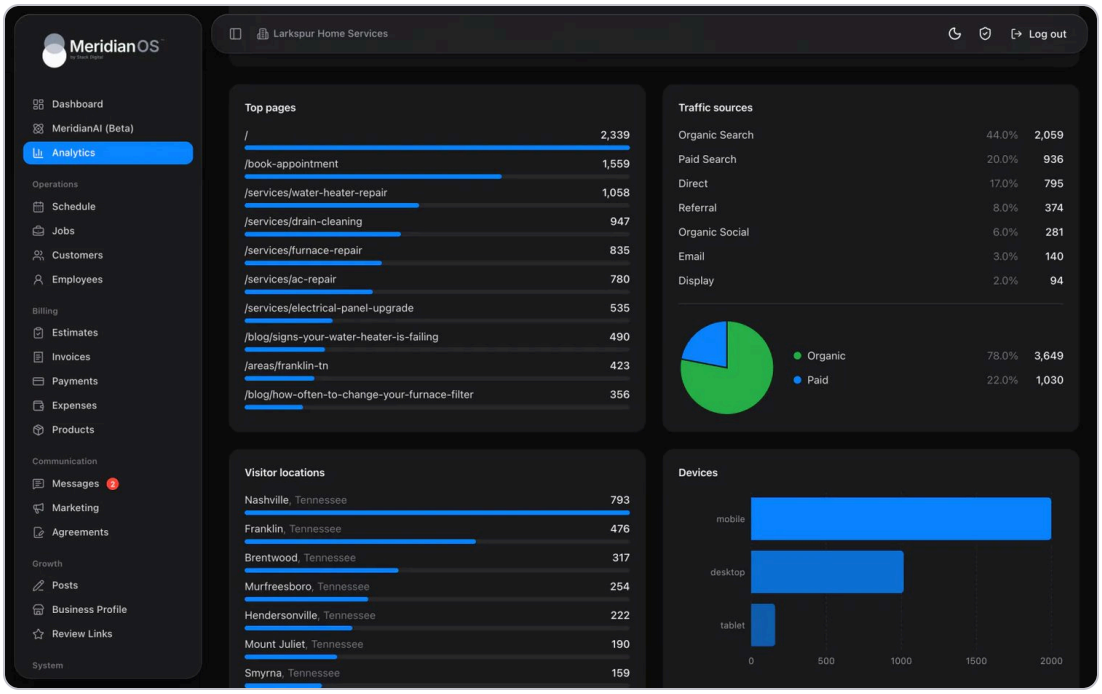


The Website tab.

26.3 Website tab: pages, sources, locations and devices

Four more cards on the **Website** tab break your visits down.

Card	What it shows
Top pages	Your top 10 pages, with bars. Admin, employee, payment and estimate pages are filtered out, so only public pages are ranked.
Traffic sources	A list of channels with each one's share and sessions, plus a pie chart of **Organic** against **Paid**.
Visitor locations	Your top 12 locations by city and state.
Devices	A horizontal bar chart of the devices your visitors use.



Top pages, traffic sources, visitor locations and devices.

26.4 Where the website numbers come from

The **Website** tab reads your site's Google Analytics property. There is no connect screen for it in your admin. Stack Digital turns this on for your site.

> If the tab shows a message that begins **Could not load analytics data**, text or email Stack Digital at support@stackdigital.com.

26.5 Connect your Google Ads account

You connect your own Google Ads account on the **Google Ads** tab. The tab reports on that account for the date range you pick.

1. Open **Analytics**, then the **Google Ads** tab.
2. Under **Connect your Google Ads account**, sign in with Google.
3. Under **Choose your Google Ads account**, pick the account to report on. This works when your Google login manages several accounts.

- **Change account** switches the report to a different Google Ads account.
- **Disconnect** removes the connection.

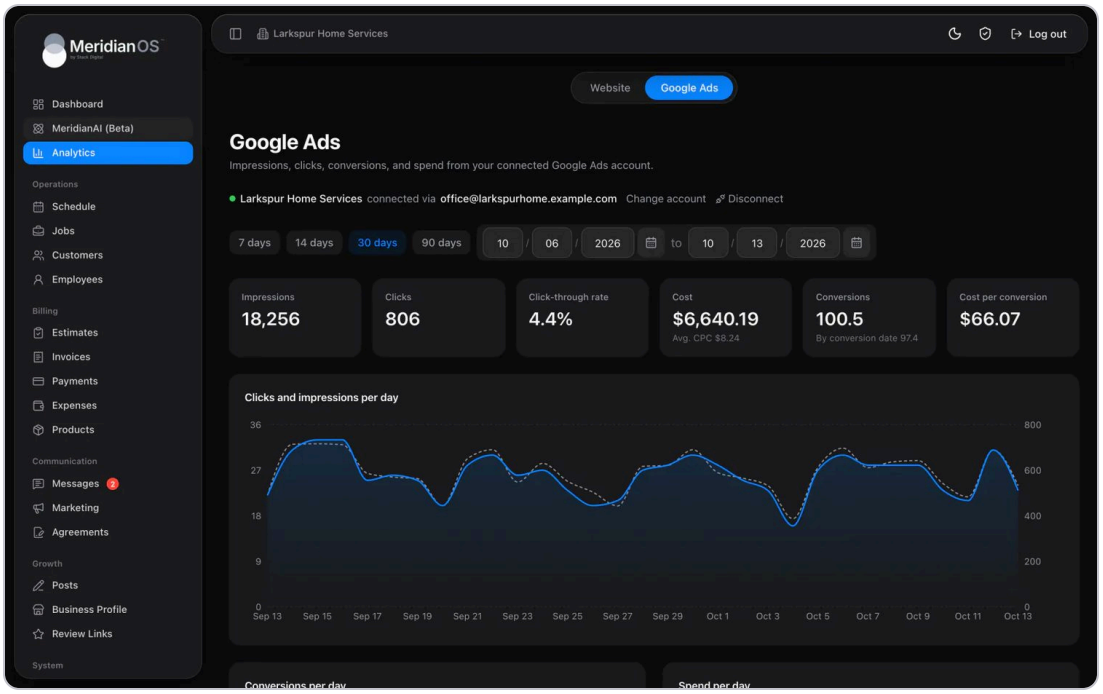
> The connection is read-only. The tab states: **The dashboard only reads reporting data and never changes your campaigns.** You keep managing your ads in your Google Ads account.

The tab needs Google sign-in set up for your site. Stack Digital turns this on for your site. Until then it shows **Google Ads reporting is not available on your website yet.** To have it set up, text or email Stack Digital at support@stackdigital.com.

26.6 Google Ads tab: stat cards

Six stat cards cover the date range you picked: **Impressions**, **Clicks**, **Click-through rate**, **Cost**, **Conversions** and **Cost per conversion**.

- The **Cost** card also shows **Avg. CPC**.
- The **Conversions** card is marked **By conversion date**.
- Amounts use your Google Ads account's own currency.



Google Ads results.

26.7 Google Ads tab: charts

Three charts plot the date range day by day.

Chart	What it shows
Clicks and impressions per day	A two-axis chart with a line and an area.
Conversions per day	Bars comparing **By click date** with **By conversion date**.
Spend per day	Bars for each day's spend.

26.8 Google Ads tab: campaigns

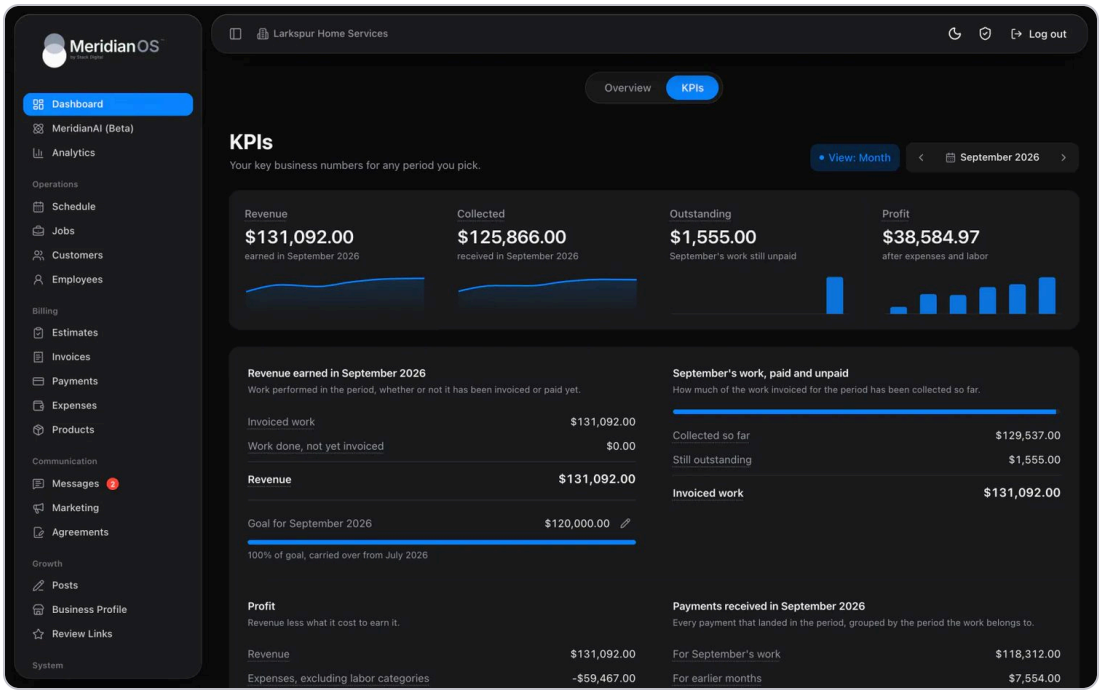
The **Campaigns** table has one row per campaign, with these columns: **Campaign**, **Status** (**Active** or **Paused**), **Impressions**, **Clicks**, **CTR**, **Cost**, **Conversions** and **Cost / conv.**

- The table shows up to 100 campaigns, ordered by spend.
- Removed campaigns and campaigns with no activity are hidden.

27. KPIs and profit

The **KPIs** tab shows your key business numbers for any period you pick: revenue, money collected, outstanding balances, profit, labor, average ticket and lead conversion. Every number opens the records behind it.

Open **Dashboard** in the sidebar, then select the **KPIs** tab. You need an admin login. The numbers come from your invoices, payments, jobs, recurring series, expenses and leads, plus your employees' time clock entries and hourly rates.



The KPIs page for a full month.

27.1 Pick a period

1. Under **View**, choose **Day**, **Week**, **Month** or **Year**.
2. Use the previous and next arrows to move one period at a time.
3. To jump further, open the pop-up picker. Day and Week show a calendar. Month shows a month grid with **This month**. Year shows a year grid with **This year**.

- Weeks run Monday to Sunday.
- Future periods are disabled.
- The page refreshes itself every 5 seconds while the tab is visible.

27.2 The four headline numbers

The top row shows four numbers for the period. Each has a mini chart of the last six periods.

Number	Mini chart
Revenue	Area chart.
Collected	Area chart.
Outstanding	Bar chart.
Profit	Bar chart. Negative bars are red.

27.3 The four ledgers

Below the top row, four ledgers show how the numbers add up. Some ledger titles include the period or month you picked.

Ledger	How it adds up
Revenue earned, followed by the period	**Invoiced work** plus **Work done, not yet invoiced** equals **Revenue**. A hint shows the amount still scheduled, which is not counted yet.
The month's work, for example **November's work, paid and unpaid**	A progress bar with **Collected so far**, **Still outstanding** and **Paid over the invoice amount**. The total is **Invoiced work**.
Profit	**Revenue** less **Expenses** equals **Profit**. **Labor** is also subtracted when **Count labor in profit** is on.
Payments received, followed by the period	Payments for the month's work (for example **For November's work**), **For earlier months** and **Paid ahead for later months** add up to **Collected**.

27.4 Labor, average ticket and lead conversion

A second row shows three more numbers for the period.

Number	What it shows
Labor	The hours clocked and their cost across your employees. Cost is clocked hours times each employee's hourly rate. Open shifts count up to now. Voided entries are ignored.
Average ticket	Your average ticket for the period. Select it to see how it is worked out.

Number	What it shows
Lead conversion	How many leads became jobs, written as **X of Y leads became jobs**. A lead counts as converted once its customer has a job created after the lead arrived.

27.5 How the numbers are counted

- Revenue counts in the period the work was done. **Collected** counts payments in the period they were received.
- Work that is done but not yet invoiced is shown on its own line. One-off jobs in it are flagged **needs an invoice**.
- Recurring visits billed on one roll-up invoice each carry their share of what has been paid on it.
- For a recurring series, **Count revenue in** sets whether revenue counts in the month the work was done or the month it is billed. See Billing a recurring series (section 6.8).
- Payments are split into this period's work, earlier work and paid ahead. Overpayments get their own line, so the ledger still adds up.
- In Day and Week views, monthly expenses are spread evenly by day, so a short period still carries its share of expenses.
- Expenses are the ones you log. The page has a **Log expenses** link for adding them. See Expenses and products (chapter 14).

27.6 Count labor in profit

The **Profit** ledger has a switch, **Count labor in profit**. Turn it on to subtract clocked labor from revenue along with your expenses. For how hours are clocked, see Time clock and payroll (chapter 16).

> With the switch on, expense categories named labor, payroll or wages are left out of profit, so labor is not counted twice. The page says so on screen.

27.7 See the records behind a number

1. Select any label on the page, or any cell in the last six table.
2. Read the plain-language explanation of how the number is calculated.
3. Go through the line-by-line records behind it. Each one links to its invoice, job, customer, employee or expense.

27.8 The last six periods

A table titled **Last six** days, weeks, months or years, matching your **View**, lines up the last six periods side by side. It covers **Revenue**, **Collected**, **Outstanding**, **Profit**, **Labor**, **Average ticket** and **Lead conversion**. Select any cell to see the records behind it.

27.9 Monthly revenue goal

In Month view, the page shows a revenue goal for the month (for example **Goal for November**), a progress bar and the percent reached, such as **80% of goal**. Set or change the goal there.

> A goal applies to its month and carries forward to future months until you set a new goal. The page says which month the goal came from.

MeridianOS™ by Stack Digital

28. MeridianAI

MeridianAI is the assistant built into MeridianOS™. Ask it about your business out loud or in writing, and it answers from your own records with charts and maps on screen. It can also make changes for you, and it asks before it acts.

It has 157 built-in abilities: 67 kinds of look-up and 90 kinds of action.

28.1 Where it is and who can use it

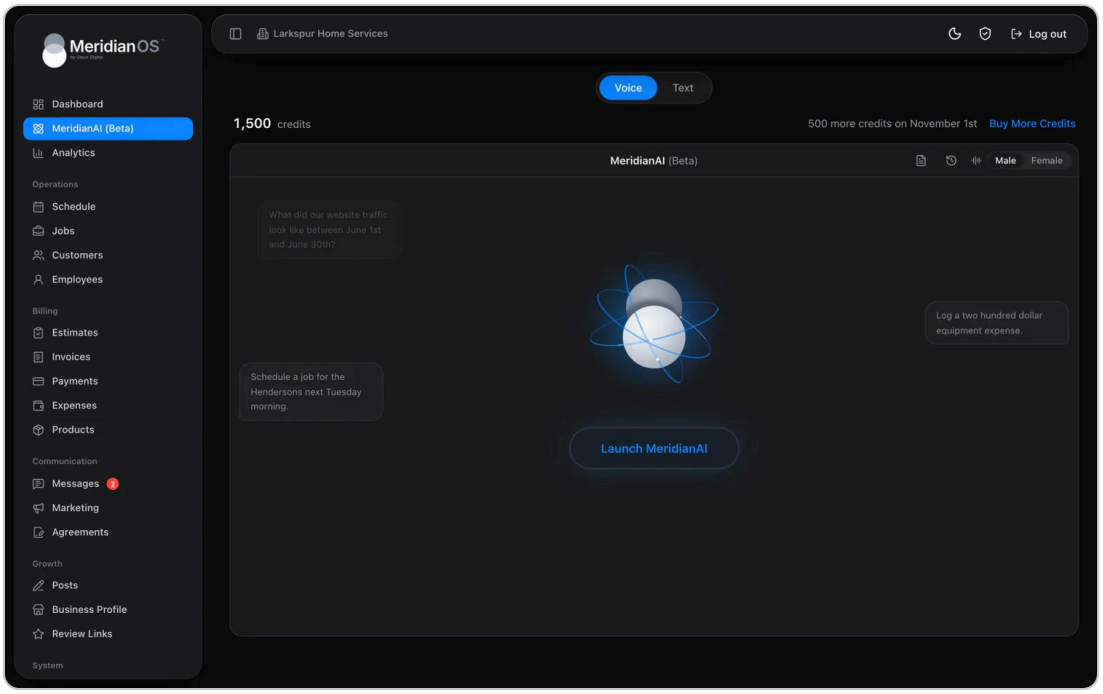
Open **MeridianAI (Beta)**, the second item in the sidebar. Switch modes with the **Voice** and **Text** pills. **Voice** is selected first.

- MeridianAI is for admin accounts only. The employee portal does not include it.
- Stack Digital turns this on for your site. Until then the page says "MeridianAI is not enabled on your website yet."
- It is in beta. The page says it "will occasionally get something wrong or miss what you meant".

28.2 Voice mode

1. On the **Voice** tab, select **Launch MeridianAI** under the orb. Microphone access is required.
2. MeridianAI greets you with "Welcome back. What can I do for you?" Say your request.
3. Stop talking. After about one second of silence it plays a short chime, thinks, and speaks the answer back.
4. Select the **End session** power button to stop everything.

- The status line shows **Listening**, a thinking phrase such as **Looking that up**, or **Speaking**.
- Choose a voice in the header: **Male** ("Deep, confident") or **Female** ("Natural, clear"). The choice is saved for your whole site.
- One spoken request can be up to 45 seconds. Speech recognition is English (US).
- Up to three panels stack beside the orb while it talks.
- Voice keeps the thread of your conversation for 6 hours.
- If the microphone fails, the page explains why and links to help for common browsers.

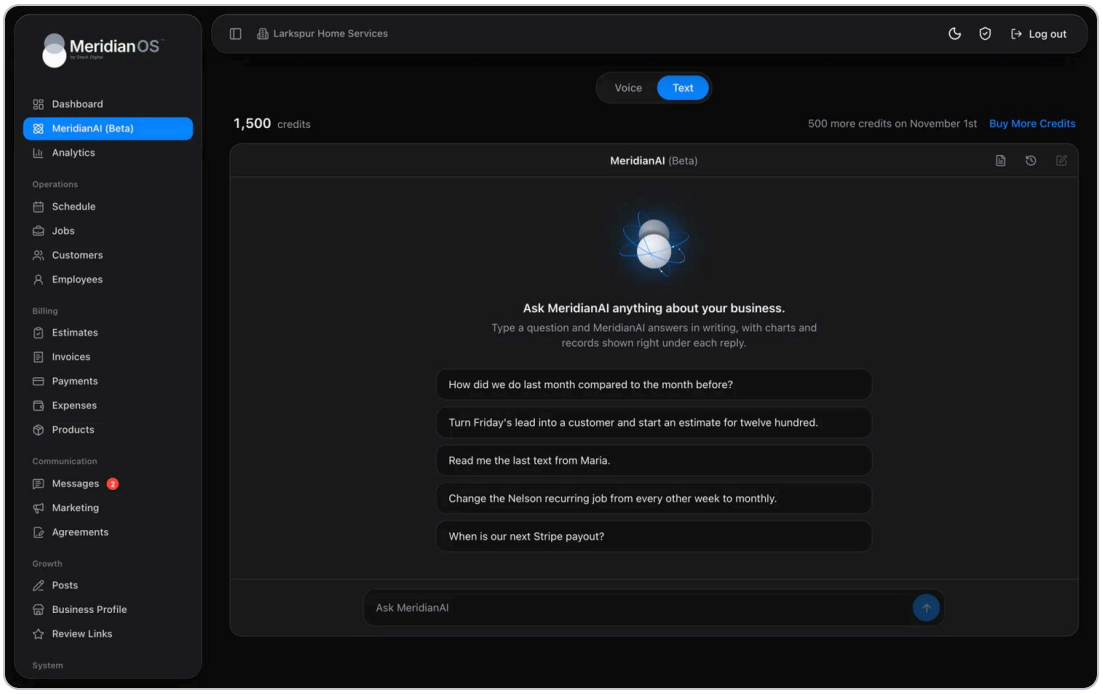


MeridianAI in voice mode.

28.3 Text mode

Select **Text** to type instead. The empty page offers one-tap starter questions.

- Type in the **Ask MeridianAI** box. A message can be up to 8,000 characters.
- Replies stream in as they are written, in plain sentences, with charts and records under each reply.
- **Stop** cancels a reply. **New chat** starts fresh.



MeridianAI in text mode.

28.4 What it shows on screen

Panel	What it shows
Label and value rows	Totals, record details and before and after comparisons.
Charts	Bars for period comparisons and lines for trends, in dollars or counts, with the peak value labeled.
Job map	Jobs for a day or a span of days, each pinned at its address above a color-matched list of time, customer and address. Tap a row to zoom to that job. Pins link to the job page.
Text conversations	Chat bubbles, with **Photo attached** markers.
Sent emails	The email exactly as it was delivered, in a locked-down preview frame.
Text blocks	Drafts, notes and policy text.

28.5 What you can ask it to do

Ask in your own words. One request can take up to 8 steps.

Area	What it can do	Example request
Your numbers	Revenue earned, money collected, tips, processing fees, outstanding balances, expenses, labor, profit, average ticket and lead conversion for any date range. Also goal progress, money by tag, Google Analytics traffic and Google Ads results.	"Are we on track for the revenue goal?"
Customers and leads	Find anyone by name, company, email or phone across customers, lead forms and text contacts. Create and update customers, addresses, notes and tags. Add or convert a lead.	"Turn Friday's lead into a customer and start an estimate for twelve hundred."
Jobs and schedule	List, create and reschedule jobs. Change status, line items, address or assigned employees. Change a recurring series. Show the schedule on a map.	"Show me today's jobs on the map."
Estimates, invoices and products	Create, edit and send estimates and invoices by email (PDF plus link), text (link) or both. Convert an estimate to a job. Sync an invoice to a changed job. Edit the price list.	"Send the estimate we built this morning."
Payments and money	Record or correct a cash, check or card payment. Charge a saved card, refund in full or part, resend a receipt. View a bank dispute, submit evidence or accept it. See payouts. Set up Apple Pay and Google Pay. Set monthly expenses and the revenue goal.	"When is our next Stripe payout?"
Text messaging	Read conversations. Send one text to a customer, lead or number. Mark read, mute, block or name a thread. See monthly usage. Edit each automatic customer text and switch it on or off.	"Read me the last text from Maria."
Email and marketing	Search the email log and show any sent email. Build or edit a draft campaign and send one test copy. Create and edit templates.	"Send me a test copy of that campaign."

Area	What it can do	Example request
Agreements	Open agreements with their timeline. Create one from a template, edit or void it, and send or resend it for signature by email, text or both.	"Create an agreement for Linda from our standard template."
Team, time and payroll	Show, add or edit employees and shifts. Approve hours. Show tips per employee and what each person is owed for a pay period. Change payroll rules.	"How many hours did each employee log in July?"
Online booking	Approve, decline, confirm or cancel a request. Change hours and rules, close dates, edit the booking page, and add or edit services.	"Block off next Friday for online bookings."
Website, posts and reputation	Edit, publish and unpublish blog posts, or write a draft. Create and publish Google Business Profile posts. Change post schedules. Reply to Google reviews and change auto-reply hours. Edit the Terms of Service and Privacy Policy.	"Reply to yesterday's five star review."
Settings	Read every Settings value and change one at a time, such as time zone, tipping, invoice reminders or an email switch.	"Turn on tipping for invoices."

- Every number comes from a fresh look-up, with the exact dates counted and whether it is revenue earned or money collected.
- Revenue numbers use the same calculations as the KPI page. See KPIs and profit (chapter 27).
- It offers the one obvious next step, and asks one short question when a request could mean two things.
- If tipping or passing fees to customers is off, it says so and tells you where to turn it on.

> Texting abilities need texting on. Stack Digital turns this on for your site.

28.6 Confirmation, previews and History

- 64 of the 90 actions cannot change anything on the first step. They show a preview with the line "Nothing has changed yet. Say yes to go ahead." and act after your yes. This covers every money and publishing action, such as card charges, refunds, texts, posts and settings changes.

- The other 26, such as creating a customer, job, estimate or invoice, have no separate preview step. MeridianAI's standing rules require it to state the change and get your yes first.
- A saved card charge preview spells out the balance, tip, fee and total, and says "The charge happens immediately".
- A text preview shows the exact wording, recipient and length. A text is capped at one message, and numbers that opted out are refused.
- For money, it names the exact amount and the customer. A yes given for something else does not count.

Select **History** to see "Everything MeridianAI has created or changed, newest first." All 90 actions are logged with a plain summary, the time and the admin who asked. The last 100 are shown.

28.7 What MeridianAI will not do

The **What MeridianAI will not do** panel lists these built-in limits:

- "Delete anything. Not records, not messages, not history, ever."
- "Make bulk changes. MeridianAI works one record at a time, on purpose."
- "Send a campaign or a text to a whole list. Those go out from the Marketing and Messages pages."
- "Create admins, change passwords, two-factor, or passkeys, or change what employees can access."
- "Connect or disconnect accounts like Stripe or Google, or upload files and photos."
- "Change your website's design or code."

> MeridianAI can void an agreement or an invoice. The one bulk exception is closing out every job that already has a paid invoice, after it reports the count and you say yes.

28.8 Credits

Your balance appears above the assistant, for example **1,234 credits**, with a line such as "500 more credits on June 1st" and a **Buy More Credits** link.

- Every site gets 1,000 welcome credits on first use. On the 1st of each month, free credits are topped back up to 500. They do not stack.
- Monthly credits are spent first, and "Purchased credits never expire."
- Longer or multi-step requests cost more than a quick look-up, and voice costs more than typing.
- Blog posts written from the Posts page and automatic blog posts do not spend credits.
- **Buy More Credits** opens the **MeridianAI Credits** dialog, with **Buy Credits** and **Purchase History** tabs. Packs hold 1,000, 5,000, 10,000 or 50,000 credits. The card form shows the charge and your

new balance.

> At zero, the button reads **Out of credits**. Buying credits needs card processing set up for your website. Stack Digital turns this on for your site.

28.9 Saved conversations, privacy and safety

- Conversations are saved per admin. There is no list of past text chats to reopen, and reloading the page starts a new chat.
- Text inside your records, such as a customer's message or a note, is read as information. MeridianAI does not take instructions from it.
- Each admin has limits on how fast questions and voice requests can be sent.
- The **MeridianAI Prompt** you write for posts is capped at 4,000 characters. Wording that tries to change how MeridianAI works is rejected.

MeridianOS™ by Stack Digital

29. The MeridianOS™ apps for iPhone, iPad and Mac

MeridianOS™ has native apps for iPhone, iPad, and Mac. It is one app from the App Store. Admins and employees sign in to the same app, and the account decides which version each person gets.

There is no Android app. On an Android phone, your team signs in through the browser.

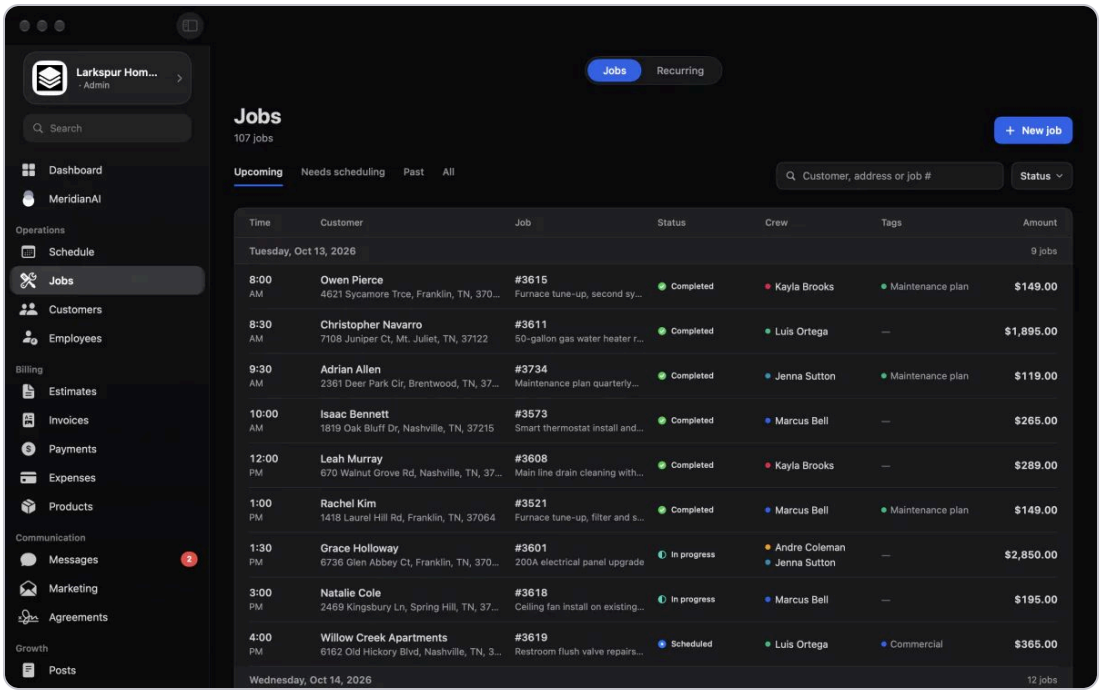
29.1 Devices and layouts

The app needs system software version 26 or later and an internet connection, except in the sample business. It is dark on every device, with no light theme.

Device	Layout
iPhone	Portrait only. A slide-out menu opens from the menu button or a swipe from the left edge. It has a **Search** box and the sections **Operations**, **Billing**, **Communication**, **Growth** and **System**.
iPad	Every orientation. A sidebar sits beside your work, and the app remembers whether you collapsed it. In a narrow split view it switches to the iPhone menu.
Mac	A true Mac app with a sidebar, tables, stat cards and two-column detail pages.

Mac section	Pill tabs
Dashboard	**Overview**, **KPIs**
Jobs	**Jobs**, **Recurring**
Customers	**Customers**, **Lead Forms**
Schedule	**Schedule**, **Booking Setup**
Employees	**Employees**, **Payroll Settings**
Messages	**Inbox**, **Bulk Send**, **Lists**, **Settings**

Schedule on Mac has **Week** and **Month** views, and Messages is a two-pane inbox. On iPad and Mac, a **Go** menu lists every section, with Command 1 through Command 9 for the first nine.



The jobs table in the Mac app.

29.2 Finding your site and signing in

1. On the welcome screen, select **Sign in to your dashboard**.
2. On **Find your dashboard**, enter the website address of your business. The app tells you if it cannot find a MeridianOS™ dashboard there.
3. Enter your **Username** and **Password**.
4. If your account uses two-factor, enter the 6-digit code from your authenticator app. It submits itself at the sixth digit.

Depending on your site, the passkey button reads **Sign in with a passkey** (Face ID, Touch ID or a security key) or **Use passkey or saved password**, which finishes sign-in in a private browser window. A passkey can also be the second step.

If you are still signed in, **Welcome back** lets you continue or **Sign in with a different account**.

29.3 Staying signed in and the app lock

- A session lasts 90 days and extends automatically while you use the app.
- **Require Face ID** (or Touch ID or the passcode) is on by default. It locks the app after 5 minutes away and on every fresh launch. You can turn it off in Account.
- The app rechecks your access whenever it returns to the foreground, and about every minute for employees or five minutes for admins. If access was removed, it signs out at once and clears badges and Tap to Pay on iPhone. You see **Sign in again. Your session on this site ended.**

- Deactivated employees cannot sign in, and changing your password signs out your other devices.

29.4 Several sites and the sample business

Every site you sign in to is saved with its logo and keeps its own sign-in and MeridianAI voice. **Switch site** is in Account, and **Forget this site** removes one.

Try a sample business opens a lawn care company with 12 customers and 4 employees, with you as an admin. It runs on the device with no account, and changes stay there until you exit. The sample leaves out MeridianAI, card payments, Analytics, Marketing, Business Profile and Booking Setup.

29.5 Admin screens

Lists refresh when you pull down or come back to them. Risky actions open a popup that spells out **What stops** and **What stays**, then asks you to **Type Confirm to continue.**

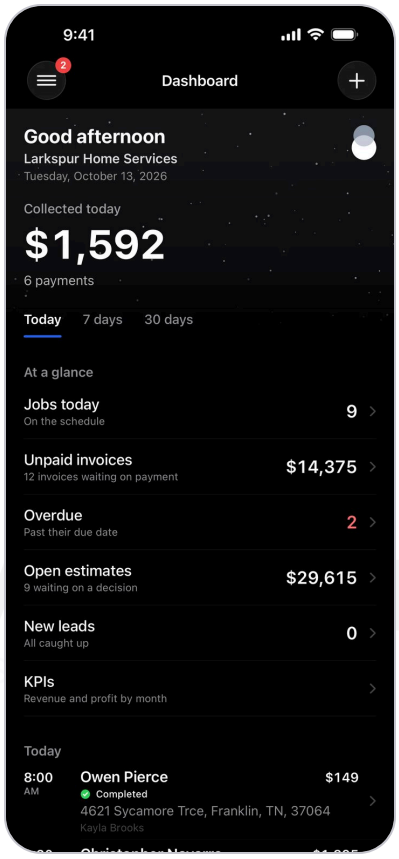
Screen	What you can do
Dashboard	**Collected** for **Today**, **7 days** or **30 days**. **At a glance** rows open the matching list: **Jobs today**, **Unpaid invoices**, **Overdue**, **Open estimates**, **New leads**, **KPIs**. Also today's schedule, your Stripe balance, a **Create** menu, and a red alert for a disputed payment.
KPIs	Revenue, collected, outstanding, profit, average ticket, lead conversion and a monthly **Revenue goal**.
Analytics	View only: a **Website** tab and a **Google Ads** tab.
Schedule	A week strip with a dot on busy days, **Pick a date**, **Today**, **Add a job on this day**.
Booking Setup	**Accept online bookings**, **Copy link**, approve or decline **Booking requests**, and edit services, **Weekly hours**, **Scheduling rules** and **Questions**.
Jobs	Filter by **Upcoming**, **Needs scheduling**, **Past** or **All**. On a job: change status, **Reschedule**, **Assign crew**, **Edit amount and line items**, **Create invoice**, **Delete job**, and notes with photos.
Recurring	**Active** and **Ended** series, **Edit series**, **End series**, and invoicing per visit, at week end or at month end.
Customers	Sort by **Name**, **Lifetime value**, **Last service** or **Newest**. Addresses with **Property notes**, open balance, and history under **Jobs**, **Estimates**, **Invoices**, **Payments**.
Lead Forms	**All** and **Unread**, **Convert to customer**, **Delete lead**, and a **New lead** entered by hand.

Screen	What you can do
Employees	Who is on the clock. Add and edit employees, including **Can collect payments**. Time for the last 14 days: **Add shift**, **Approve shift**, **Undo approvals**, **Void shift**. Overnight shifts and daylight saving changes are handled.
Payroll Settings	Pay schedule, payday rules, rounding, **Admins approve hours**, locking past periods, overtime rules.
Estimates	Create with line items, **Send to customer**, **Convert to job**, **View PDF**, copy or share the estimate link.
Invoices	Filter by **Unpaid**, **Overdue**, **Paid**, **Drafts** or **Void**. **Save as draft**, **Set a due date**, **Collect payment**, **Send to customer**. Per payment: **Edit payment**, **Refund**, **Resend receipt**.
Payments	Payments, disputes, payouts and settings. **Refund payment**, **Respond to dispute** with **Submit evidence**, **Recent payouts**.
Expenses, **Products**	Monthly expense amounts by category. Products to add, edit, deactivate or delete.
Messages	Inbox with search and swipe actions. Up to 5 photos per text, with **Delivered** or **Not delivered** on each message. **Bulk Send** and **Lists**. Group texts are read-only.
Marketing	Email campaigns and lists, a block editor, **Send a test**, **Send now**, **Schedule for later**, a per-recipient delivery report.
Agreements	Create from a template, **Send for signature**, **Share the signing link**, **View signed PDF**, **Void agreement**.
Posts	Create a draft, edit the title, **Publish** or **Unpublish**, set up **Automatic blog posts**.
Business Profile	**Reviews** with **Draft a reply with MeridianAI** and **Auto-reply rules**, **Posts**, **Business Info**, **Integrations**.
MeridianAI	**Voice** and **Text** modes, with charts and a map of the day's jobs in the answers.
Settings	Company info, time zone, **Pass card fees to customers**, **Allow tips on invoices**, invoice reminders, tags, **In-person payments**. Review Links, Email Log and Policies are separate screens.
Account	**Notifications**, **Security** (**Change password**, two-factor setup, passkeys), app lock, MeridianAI credits, **Switch site**, **Sign out**.

MeridianOS™ by Stack Digital

Collect payment offers **Enter card details** (on Mac, **Open the payment page**), **Bank (customer pays)** when bank payments are on, and **Record cash or check**. From a job, **Create invoice and collect** bills the customer and opens payment in one step. After a job amount change, the app offers to update the invoice.

Invoices, estimates and agreements send by **Email**, **Text message** or both.



The dashboard in the app on iPhone.

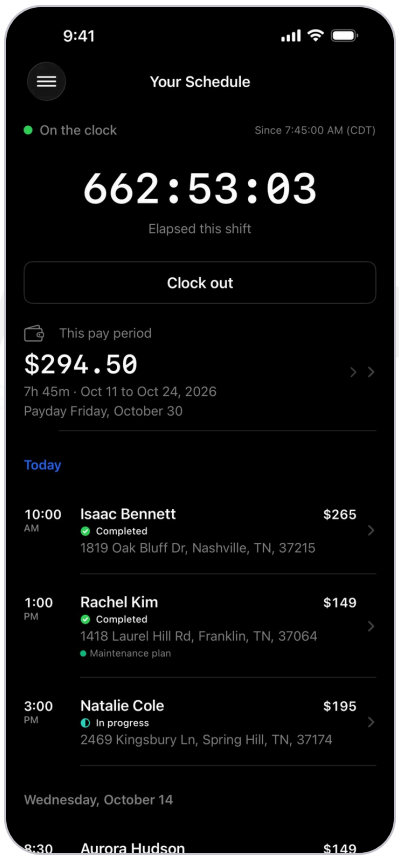
29.6 Employee screens

Employees get a shorter menu: **My Schedule**, **Time & Earnings**, **Review QR Code** and Account.

Screen	What it shows
My Schedule	Assigned jobs for the next two weeks, grouped by day.
Time & Earnings	**Clock in** and **Clock out** with a live timer. **This pay period** shows **Regular**, **Overtime** and **Double time**, the payday date, and shifts marked **Edited** or **Needs approval**. Pay amounts appear only when an hourly rate is on file.

Screen	What it shows
Job page	Customer, status, **Contact**, **Directions**, **Mark complete**, **Property notes**, **Customer notes**, notes with up to 6 photos each, and invoices to view, create or send.
Review QR Code	A personal QR code for the company review page, a scan count and **Share link**.

The **Can collect payments** switch on each employee decides the rest. On, it adds **Create invoice and collect**, every collection method, Tap to Pay on iPhone setup, edits to the job amount and invoice line items, and tips when tipping is on. Off, the job amount is read-only and the employee sees **Payment collection is not turned on for your account.**



An employee's schedule in the app.

29.7 Only in the app

Push notifications reach iPhone, iPad and Mac with their own chime, even while the app is open. Under **Notify me about**, each admin picks from **New leads**, **New bookings**, **Text messages**, **Payments**, **Signed agreements** and **Jobs completed**. Employees get **Job assignments** and

Schedule changes. Tapping an alert opens the exact record. If it belongs to another site you are signed in to, the app switches there first. See Notifications (chapter 30).

- The Face ID lock described above.
- The app icon badge counts unread leads plus unread texts for admins, refreshed about every 30 seconds.
- A red **Action needed** warning with **Open Settings** appears when notifications or location are off.
- Share PDFs, estimate links, signing links and receipts through the device share menu.
- **Contact** offers **Call**, a text from the business number, **Text (Your Phone)** and **Email**. **Directions** opens **Apple Maps** or **Google Maps**.
- MeridianAI monthly credits refresh on the first of each month. Packs of 1,000, 5,000, 10,000 or 50,000 credits are bought through the App Store and never expire.
- The app offers **Update** when a newer version is on the App Store.

Tap to Pay on iPhone works on iPhone for admins and for employees with **Can collect payments**. Each person sets it up on their own iPhone. iPad and Mac have no button for it. See In-person payments (chapter 13).

29.8 Done in the browser

These are not in the app. Do them in the browser.

- The SEO report.
- Blog post body text and images.
- Agreement templates.
- Adding a passkey.
- Video blocks in an email.
- First-time connection to Google Business Profile or Google Ads.

Some screens appear only with the right setup.

- MeridianAI: admins only. Stack Digital turns this on for your site.
- Analytics, Marketing, Business Profile, Booking Setup and Google Ads: each depends on your site's setup.
- Without the texting add-on, Messages shows **Text messaging is not turned on for your website** and text options disappear from send sheets.
- Without Stripe, cash and check still work. Admins can **Connect Stripe** inside the app. Card entry, bank payments, refunds, disputes, payouts and Tap to Pay on iPhone all need it.

30. Notifications and alerts

MeridianOS™ tells you when something needs attention in the dashboard, in the MeridianOS™ app and by email. This chapter lists each alert, what triggers it, how it arrives and where you turn it on.

These are alerts for you and your team. The emails and texts that go to customers are covered in Automatic messages (chapter 19).

30.1 Every alert at a glance

Alert	What triggers it	How it arrives
New lead	A lead form is submitted on your website.	Badge on **Customers**, push notification, email.
New booking	A customer books online or sends a booking request.	Push notification, email.
Booking change	A booking is cancelled or rescheduled.	Email.
Text message	A customer texts your business number.	Badge on **Messages**, sound on the Messages page, push notification, email.
Payment	A payment is received.	Push notification. Email if **Invoice paid** is on.
Payment declined	An in-person payment fails.	Push notification to the person who ran it.
Bank payment failed	A bank payment fails.	Email.
Payment disputed	A customer disputes a payment.	Email with the respond-by date, and a banner on the dashboard.
Dispute won or lost	A dispute is decided.	Email.
Signed agreement	A customer signs an agreement.	Push notification, email.
Job completed	An employee finishes a job.	Push notification.
New Google review	A new review comes in.	Email.
Job assignment	An employee is put on a job.	Push notification to that employee.
Schedule change	An employee's job is rescheduled or cancelled.	Push notification to that employee.

Text message alerts need text messaging. Stack Digital turns this on for your site.

30.2 Badges and sounds in the dashboard

- A red badge on **Customers** in the sidebar counts unread leads. The **Lead Forms** tab beside it has a red unread count too.
- A red badge on **Messages** counts unread texts. It refreshes every 30 seconds.
- While you are on the Messages page, a sound plays when a new text arrives.
- When a customer disputes a payment, the dashboard shows a banner with the date to respond by.

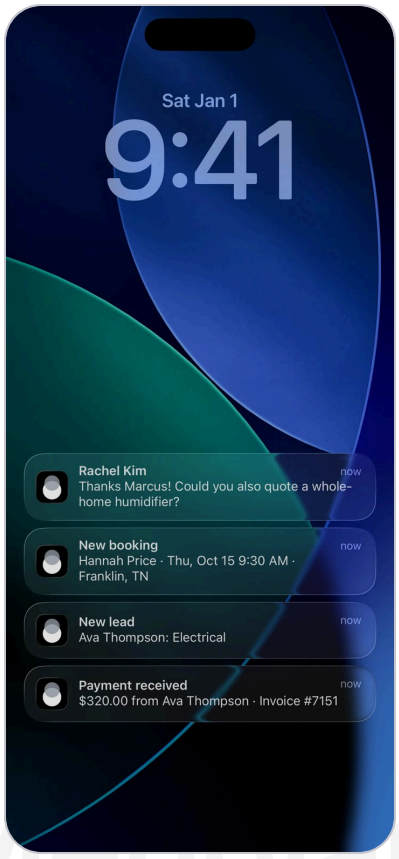
There are 12 sounds to choose from: **Chime**, **Ding**, **Tri-tone**, **Pop**, **Droplet**, **Marimba**, **Glass**, **Knock**, **Pluck**, **Bell**, **Soft** and **Digital**. You can preview each one, or choose **Off**. See Text messaging (chapter 18).

30.3 Push notifications in the app

Push notifications come from the MeridianOS™ app on iPhone, iPad and Mac. They play a MeridianOS™ chime and also appear while the app is open.

Notification	Who gets it	What it tells you
New leads	Admins	A new lead has come in.
New bookings	Admins	A new booking or a booking request.
Text messages	Admins	A customer texted your business number.
Payments	Admins	The amount, tip, customer, invoice and who collected the payment.
Signed agreements	Admins	A customer signed an agreement.
Jobs completed	Admins	Which employee finished which job.
Job assignments	Employees	**New job assigned**, with the customer, time and address.
Schedule changes	Employees	**Job rescheduled** or **Job cancelled**.

- **Payment declined** goes to the person who ran an in-person payment that failed. It has no switch.
- The app also sends a one-time announcement about Tap to Pay on iPhone, with no switch.



Notifications on an iPhone lock screen.

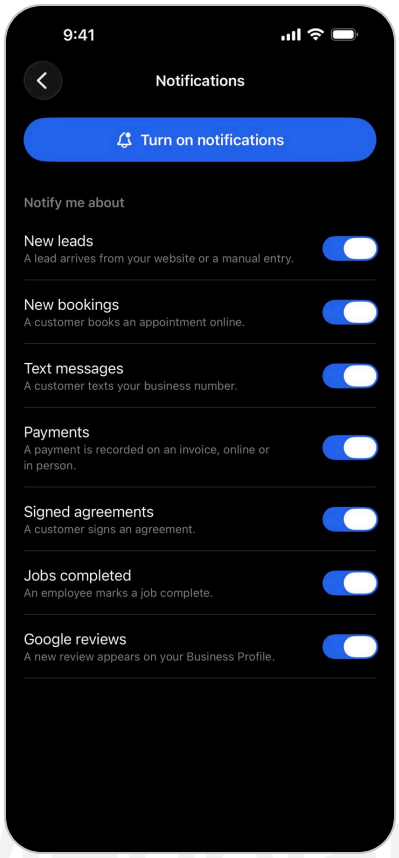
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30.4 Choosing your push notifications

1. In the MeridianOS™ app, open Account.
2. Open **Notifications**.
3. Under **Notify me about**, turn each notification on or off.

- Switches are saved per person, so each admin and employee makes their own choices.
- If notifications are turned off for the app on your device, the app shows a red warning and **Action needed**, with **Open Settings** to take you to the right place.

> Push notifications need the MeridianOS™ app. In a browser you still get the sidebar badges, the text sound and the alert emails.



The notification switches in the app.

30.5 What a notification opens

Tap a notification and the app opens the exact record it is about: the job, the invoice, the agreement, the specific lead, or the text thread (including a group thread). A booking request opens Booking Setup.

- If the notification is for another site you are signed in to, the app switches to that site first.
- For admins, the app icon badge and the red badges in the app menu show unread leads plus unread texts. Counts refresh about every 30 seconds.
- If your access is removed, the app signs out and clears its badges.

30.6 Email alerts to your business

Email alert	When it is sent	Who gets it and where it is set
Invoice paid	A payment is applied to an invoice.	Every admin with an email on file. Off by default. Turn it on under **Admin notifications** in Settings (section 31.7).
Bank payment failed	A bank payment fails.	Always on.

Email alert	When it is sent	Who gets it and where it is set
Payment disputed	A customer disputes a payment. The email gives the respond-by date.	Always on.
Dispute won and **Dispute lost**	A dispute is decided.	Always on.
Incoming text	A customer texts your business number.	A list of up to 20 addresses, set on the Messages page. If the list is empty, no alert emails are sent.
Booking alerts	A booking is requested, booked, cancelled or rescheduled.	The **New booking emails** list in Booking Setup, up to 10 addresses.
New Google review	A new review comes in from Google.	A list of up to 20 addresses under **Email alerts** in **Auto-reply rules**. Each address is set to **All reviews**, **4-5 stars** or **1-3 stars**.
Agreement signed	A customer signs an agreement.	All admins with an email on file.
New lead	A lead form is submitted. Replying to the email goes straight to the lead.	The recipient is set for your site by Stack Digital. It is not a Settings option.

To change who gets the new lead email, text or email Stack Digital at support@stackdigital.com.

31. Settings

The Settings page holds your company details and the defaults your website uses across the dashboard. What you set here shows up on estimate and invoice PDFs, at checkout, in lead handling and in the emails your website sends.

This chapter follows the page from top to bottom, then covers the **Policies** page. Settings for texting, online booking, payroll, posts and reviews live on their own pages.

31.1 The Settings page at a glance

The page is a stack of cards. This table lists them in page order.

Card	What it controls
Stripe	Your Stripe connection for card payments, and the iPhones that take payments in person.
Tags	The colored tags you put on jobs, customers, estimates and invoices.
Company info	Your company details, shown on estimate and invoice PDFs sent to customers.
Payments	Who pays the processing fee, and whether customers can tip.
Payment terms options	The payment terms you can choose from.
Leads	Whether a new lead also becomes a customer.
Lead sources	The choices for where a lead came from.
Customer types	The choices for what kind of customer someone is.
Customer emails	Which automatic emails your website sends to customers.
Admin notifications	An email to your admins when an invoice is paid.
Invoice reminders	Automatic emails to customers about unpaid invoices.

- Texting settings are on the **Settings** tab of Messages. See Text messaging (chapter 18).
- Booking settings are on the **Booking Setup** tab of Schedule. See Online booking (chapter 9).
- Payroll settings are on the **Payroll Settings** tab of Employees. See Time clock and payroll (chapter 16).

> MeridianAI can read every Settings value and change one at a time. It shows a preview and waits for your yes before any settings change. See MeridianAI (chapter 28).

31.2 Stripe and in-person payments

Select **Connect with Stripe** to take card payments. Payments go straight to your Stripe account. You can still record cash and check payments without it.

- After you connect, the card shows a Connected or **Test mode** badge.
- A warning appears if Stripe has not enabled charges on your account.
- **Disconnect** removes the connection.
- **iPhones taking payments** lists each iPhone set up for Tap to Pay on iPhone, with its owner, setup date and last payment. **Remove** takes an iPhone off the list.

> Tap to Pay on iPhone is switched on in the MeridianOS™ app on iPhone, and it needs a full business address in **Company info**. See In-person payments (chapter 13).

31.3 Company info and time zone

The **Company info** card carries the line **Shown on estimate and invoice PDFs sent to customers.**

Field	What to know
Company name	Your business name.
Contact phone	The phone number for your business.
Contact email	The email address for your business.
Address	Must be picked from the address suggestions. A suite is allowed.
Default payment terms	The payment terms your business uses by default.
Terms & conditions link	A link to your terms and conditions.
Time zone	The zone your business works in. Dates are worked out in this zone.

- There are 16 US time zones to choose from, including Arizona, Alaska, Hawaii, Puerto Rico, Guam and Samoa. The default is Central.
- When your address suggests a different zone, the page shows **Your address looks like** with the suggested zone and **Use it**.

31.4 Payment settings

Switch	Default	What it does
Pass Stripe processing fees to customers	On	Checkout totals include the processing fee, so you receive the full invoice amount. When off, your business absorbs the fee.
Tipping on invoices	Off	Customers can tip when they pay online, and your team can add a tip when collecting.
Apply processing fee to tips	On	Decides whether the processing fee covers the tip too.

Each switch asks you to confirm, and the change takes effect immediately.

The fee amount depends on the payment method. Customers see it on the pay page and on receipts. See Payments (chapter 12).

31.5 Tags and dropdown lists

Four cards hold the lists you pick from in the rest of the dashboard.

Card	What it holds	Rules
Tags	A name and a color for each tag. Tags are shared by jobs, customers, estimates and invoices.	Add, edit or delete. There are 20 colors.
Payment terms options	Starts with **Due upon receipt**, 7, 15, 30, 45 and 60 days, **End of month** and **End of next month**.	Add or remove. Up to 25 options.
Lead sources	Starts with sources such as **Phone Call**, **Repeat Customer**, **Facebook**, **Google Search**, **Website** and **Flyer**. **Other** is always available.	Up to 30 sources.
Customer types	Starts with **Homeowner** and **Business**.	Up to 25 types. Removing a type clears it from the customers using it.

31.6 Lead handling

The **Leads** card has one switch, **Add new leads to customers**. It is on by default.

- On: a lead form submission also creates a customer with Lead status. If the email or phone matches an existing customer, the lead is matched to that customer.
- Off: submissions stay on the Leads page until someone converts them.

The switch asks you to confirm and explains the effect before it changes. See Leads (chapter 8).

31.7 Customer emails and admin notifications

Each automatic email to customers has its own switch on the **Customer emails** card.

Email	Default
Lead form confirmation	On
Booking confirmation	On
Appointment reminder	On
Estimate emails	On
Invoice emails	On
Job scheduled	Off
Job completed	Off
Payment receipt	Off

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> Automatic emails also respect each customer's notification preference, the **Automatic notifications** switch on the customer. See Automatic messages (chapter 19).

The **Admin notifications** card has one switch, **Invoice paid**. When it is on, every admin with an email on file gets an email when a payment is applied to an invoice. It is off by default.

31.8 Invoice reminders

Turn on **Automatically email customers about unpaid invoices** to send reminders on a schedule. Each reminder carries the invoice PDF and a payment link, and reminders repeat until the invoice is paid.

Setting	Default	What it does
Remind after (days unpaid)	7	How many days an invoice stays unpaid before a reminder goes out. Reminders repeat at the same interval.

Setting	Default	What it does
Send at	2:00 AM	The time of day reminders go out, in half-hour steps, in your business time zone.

- Reminders go out once a day at the selected time.
- The same invoice is never reminded twice in one day.
- When invoice texts are on, a text goes out with the reminder.

31.9 Policies

The **Policies** page holds the legal text on your website. It has two tabs, **Terms of Service** and **Privacy Policy**. Each tab is a rich text editor with a link to the live page.

1. Open **Policies** and choose the **Terms of Service** or **Privacy Policy** tab.
2. Write or edit the text in the editor.
3. Select **Save changes**. The text publishes straight to that page on your website.
4. Use the link on the tab to check the live page.

- A policy with no text shows a line on your website saying it will be posted here soon.
- MeridianAI can read and edit either policy. It shows a preview first and waits for your yes.

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32. What runs automatically

MeridianOS™ does a set of routine work in the background, without anyone clicking. It sends reminders, keeps repeat visits on the schedule, closes out paid jobs and keeps your blog, Google Business Profile and listings current.

This chapter lists each automation, what it does and when it runs. Most of them follow settings you choose on the page for that feature, and dates are worked out in your business time zone.

32.1 Every automation at a glance

Automation	What it does	When it runs
Unpaid invoice reminders	Emails the customer a reminder with the invoice PDF and a payment link.	Once a day at the time you choose. An invoice is reminded again at your interval until it is paid.
Appointment reminders	Reminds customers of online bookings by email, text or both.	At the reminder hours set in your booking setup.
Recurring visits	Creates upcoming visits for every active recurring series.	In the background, about four months ahead.
Recurring billing roll-ups	Creates one open invoice per customer for the period's visits.	For series billed at week end or month end.
Paid jobs close	Marks past jobs completed when their invoices are fully paid.	In the background.
Automatic blog posts	Writes a blog post and publishes it.	Weekly, every two weeks, monthly or quarterly, on the day you choose.
Automatic Google Business Profile posts	Writes a post, then publishes it or holds it for approval.	On the schedule you set.
Automatic social posts	Posts to your connected social channels, or holds each post for approval.	On your posting schedule.
Google review replies	Pulls in new reviews, sends alert emails and replies by your star-rating rules.	Inside the days and hours you allow.
Business info sync	Pushes your Google Business Profile details to your connected listings.	Once a day.
Search engine notification	Submits new, changed and removed pages to search engines.	In the background.

Automation	What it does	When it runs
Scheduled email campaigns	Sends the campaign in batches.	At the campaign's scheduled time.

Messages that go out when something happens, such as a booking confirmation or a payment receipt, are covered in Automatic messages (chapter 19).

Reminder texts need texting on for your website. Stack Digital turns this on for your site.

32.2 Unpaid invoice reminders

Invoice reminders are controlled in the invoice reminders section of Settings (chapter 31).

1. Turn on **Automatically email customers about unpaid invoices**.
2. Set **Remind after (days unpaid)**. The default is 7.
3. Set **Send at**, in half-hour steps. The default is 2:00 AM.

- A reminder is sent for each open invoice that has been unpaid past the number of days you set. It carries the invoice PDF and a payment link.
- When invoice texts are on, the customer also gets a text.
- Reminders repeat at the same interval until the invoice is paid.
- The send time uses your business time zone. As the page says, "Reminders go out once a day at the selected time."
- MeridianOS™ tracks the last run date and each invoice's last reminder time, so nobody is reminded twice in a day.

32.3 Appointment reminders

Customers who book online get a reminder by email, text or both. Reminders go out at the reminder hours set in your booking setup. See Online booking (chapter 9).

- A reminder is never sent twice for the same appointment time.
- Reminders skip jobs that were cancelled or completed.
- The appointment reminder email has its own switch in the customer emails section of Settings (chapter 31). It is on by default.
- As that section says, "Automatic emails also respect each customer's notification preference."

32.4 Recurring visits, roll-up invoices and paid jobs

- For every active recurring series, upcoming visits are created about four months ahead. Each new visit copies the people assigned, tags, address and price.
- For a series billed at week end or month end, MeridianOS™ creates one open invoice per customer for that period's visits, grouped by price.
- A past job whose invoices are fully paid is marked completed. The customer gets no notification when this happens.

See Jobs (chapter 6) and Invoices (chapter 11).

32.5 Automatic posts

Post type	How it works
Blog	Runs weekly, every two weeks, monthly or quarterly, on a day you choose inside a publish window. MeridianOS™ writes the post, writes its SEO title and description, and publishes it. It needs a **MeridianAI Prompt**.
Google Business Profile	Written on your schedule, then published or held for your approval. A publish that fails is retried up to 5 times, then handed to a person.
Social	Sent to your connected channels: Facebook, LinkedIn, Threads, X and Bluesky. Each post is published automatically or held for approval. A daily check looks for posts that were removed on the platform.

- The **MeridianAI Prompt** you write for blog, Google Business Profile and social posts can be up to 4,000 characters. A prompt that tries to change how MeridianAI works is rejected with the message "This prompt includes wording that tries to change how MeridianAI works. Describe your business and the posts you want instead."
- Automatic blog posts do not spend MeridianAI credits.

See Blog (chapter 22), Google Business Profile (chapter 23) and Social posting (chapter 24).

32.6 Google review replies

MeridianOS™ pulls in new Google reviews and sends alert emails. Replies follow the rule you set for each star rating.

- A rule can reply automatically, hold the reply for your approval, or ignore the review.
- Replies are written and posted only inside the days and hours you allow.
- After 5 failed tries, the review is handed to a person.
- Alert emails can cover all reviews, positive reviews (4 to 5 stars) or negative reviews (1 to 3 stars).

32.7 Listings, search engines and email campaigns

- Once a day, the details from your Google Business Profile are pushed to your connected listings.
- New, changed and removed pages on your website are submitted to search engines, and your sitemap is registered as well. There is nothing to set up.
- A scheduled email campaign goes out at its scheduled time, in batches. A campaign that would exceed your monthly send limit returns to draft. See Email marketing (chapter 20).

32.8 Changing an automation with MeridianAI

An admin can ask MeridianAI (chapter 28) to change several of these settings, for example "Send invoice reminders after 14 days unpaid." It asks before it acts, and the change is recorded in History. It can change:

- The automatic blog post schedule and writing prompt.
- The Google Business Profile post schedule.
- Review auto-reply hours.
- Invoice reminder settings.
- The wording of each automatic customer text, and whether each one is on.

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33. What is not in this guide

This guide covers the standard MeridianOS™ platform that every business receives. A few things sit outside it.

33.1 Features built for your business

Stack Digital can build features for one business. If something on your site does not appear in this guide, it is likely one of those. Text or email Stack Digital for a walkthrough of anything built for you.

33.2 Features switched on per business

Some standard features stay off until Stack Digital turns them on for your site. Each chapter names them where they come up. If a page or a button described here is missing from your admin, ask Stack Digital whether it is switched on.

33.3 Your website's pages and design

Stack Digital designs and maintains the public pages of your website. To change wording, photos or layout on those pages, send the change to Stack Digital.

The parts of the website you manage yourself are covered in their own chapters: Online booking (chapter 9), Blog and automatic posts (chapter 22) and the company details in Settings (chapter 31).

33.4 Your plan, agreement and billing

What you pay for MeridianOS™ and the terms of your service are set out in your service agreement with Stack Digital.

The public terms are the Terms of Service, the Privacy Policy and the Data Processing Addendum.

33.5 Versions of this guide

The documentation on stackdigital.com is the current version. The PDF edition carries a version number and a date on its cover.

MeridianOS™ changes as it improves, so a label or a screen can change before the guide does. Where the two disagree, go by what the product shows, and let Stack Digital know so the guide can be corrected.