Crufolio

CUSTOMER HANDBOOK · EDITION 02

Every customer pays differently. Crufolio learns how.

Crufolio learns how each of your customers actually pays — and drafts every overdue follow-up in your voice, straight into your own mailbox. Sentio is the name for that understanding. You review. You send. You keep the relationship.

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REFERENCE
crufolio.com

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00 WELCOME

Crufolio learns how your customers pay.

Connect your accounting system and your mailbox, and Crufolio learns how every one of your customers actually pays — how fast, how they reply, when they dispute, when they go quiet. It uses that understanding to draft every follow-up email in your voice, drop the draft straight into your own mailbox's Drafts folder, and hand it to you to review and send.

Crufolio **drafts and observes**. You **send**. That separation is intentional, and it's the thing that makes Crufolio different from every "AI sends emails for you" tool you've ever seen.

This handbook walks you through what Crufolio does, how to set it up, and how to use it day-to-day.

TWO THINGS TO KNOW BEFORE YOU START

`01 / Sentio`

Understanding on every customer.

Sentio is the understanding Crufolio builds from your QuickBooks and your mailbox — how fast each customer pays, how they reply, what triggers a dispute, what's worked, what's failed. Every draft is shaped by what *this* customer has actually done. Anyone can write a follow-up; knowing this customer is the hard part.

`02 / The promise`

You always send.

Crufolio never sends a customer-facing email on your behalf. Drafts land in *your* mailbox's Drafts folder. You open Gmail or Outlook, you review, you click send. Your customer sees an email from your domain, in your voice — not from `noreply@somecrm.com`. Replies land in your inbox.

The supplier-customer relationship stays yours. Crufolio's job is to make every follow-up faster, better, and more informed than you'd do alone.

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01 SETTING UP CRUFOLIO

From signup to your first draft, in about ten minutes.

Setup is a few quick steps: sign up, connect your accounting system, connect your mailbox, and add your signature and payment instructions.

01 **Sign up and verify your email**

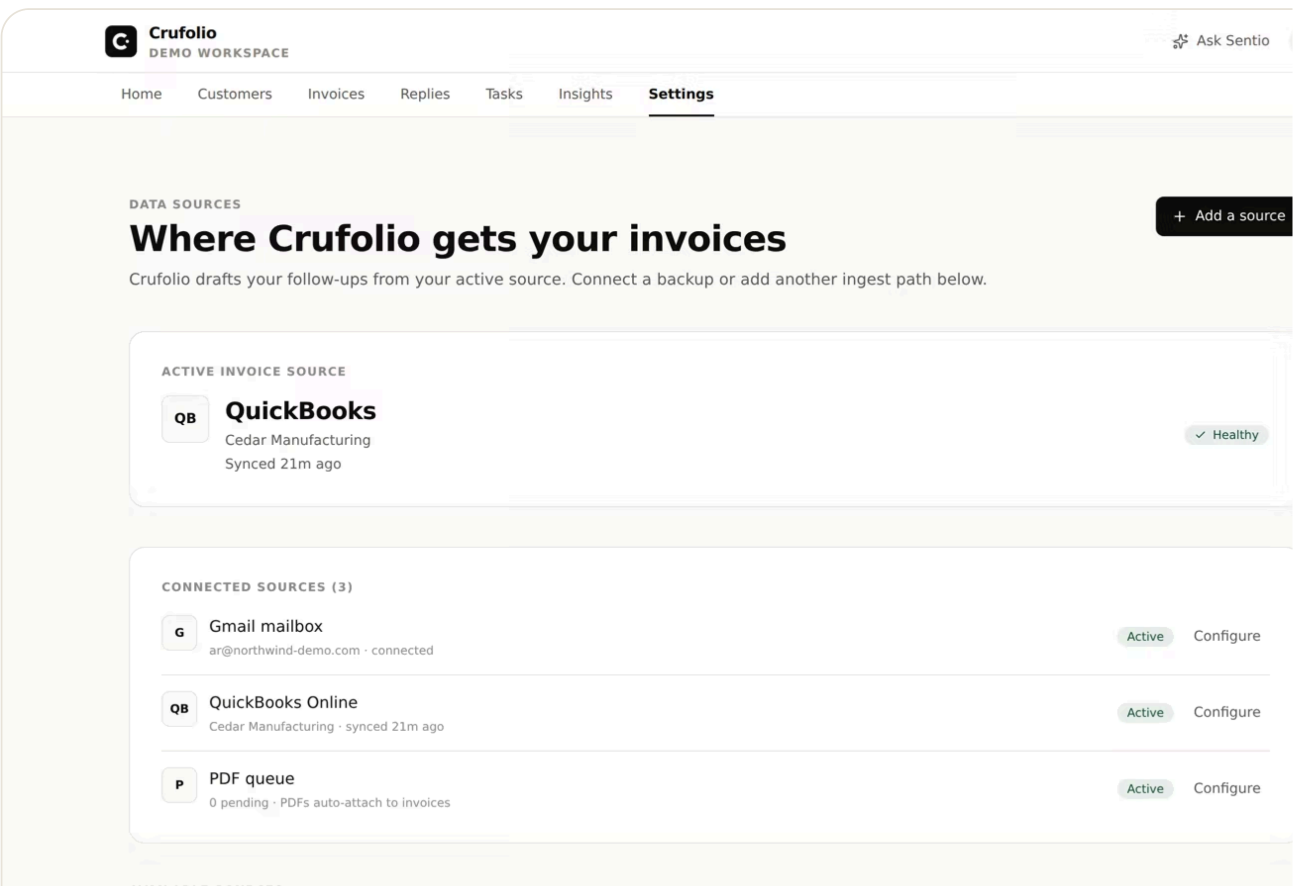
Self-serve signup at **crufolio.com/signup**. You'll create a workspace — your AR environment, usually named after your business — and verify your email. New workspaces start with a **14-day free trial**.

02 Connect QuickBooks (or your AR source)

Crufolio pulls your invoice list, customer list, and payment events from your accounting system. We support:

- **QuickBooks Online** (most common) — native OAuth integration, three-times-daily sync.
- **Xero** — native OAuth integration.
- **QuickBooks Desktop** — supported via emailed AR aging reports or manual uploads. Schedule QuickBooks to email your aging report to a connected inbox on a cadence, and Crufolio parses it automatically. Manual CSV/Excel uploads work too.
- **Other ERPs** — CSV / Excel upload works, and Crufolio can also auto-pull invoice and payment data from emails your ERP sends to a connected inbox. Non-connected platforms still get automated.

The QuickBooks OAuth flow takes about a minute. Once connected, Crufolio runs a first sync immediately and then three times a day after that. Payments flow back from QuickBooks automatically; you never tell Crufolio "this is paid" — it learns from your books.



Settings · Data sources — every active ingest path in one view

Utilities · Upload AR — CSV / Excel goes here when there's no native integration

BULK-UPLOAD EXISTING INVOICE PDFS

If you have a backlog of invoice PDFs your accounting system didn't expose to Crufolio — or if you're on an ERP without a native integration — head to **Utilities · Bulk upload** and drag in as many PDFs as you have. Crufolio matches each one to its invoice automatically; anything ambiguous gets queued for your review.

03 Connect your mailbox

Crufolio drafts directly into your mailbox's Drafts folder. We support:

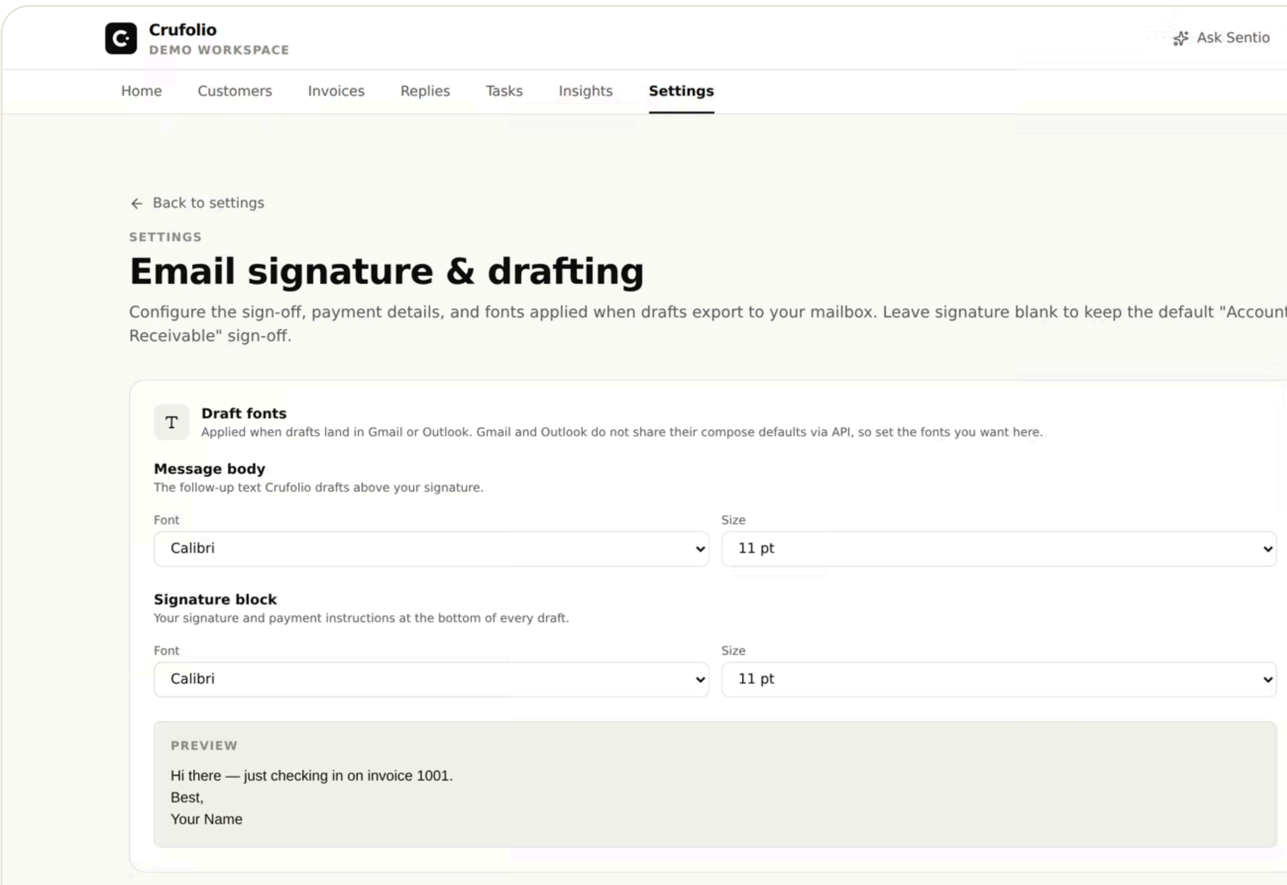
- **Microsoft 365 / Outlook** — verified Microsoft developer and vendor partner
- **Gmail / Google Workspace** — Google verification in progress

The OAuth flow is one click. Once connected, Crufolio can drop drafts into your Drafts folder *and* read replies that land in your inbox. We only read messages where Crufolio has participated in the thread — your private inbox stays private.

04 Add your signature and payment instructions

Under **Settings · Email signature**, enter your name, title, and contact details — and your payment instructions (ACH routing/account, wire details, or remit-to address). Crufolio appends both to every draft automatically, so your customers always have what they need to pay you without asking.

You configure this once. Edit anytime; changes apply to the next draft.



Settings · Email signature — signature on top, payment instructions below; both append to every draft

WHAT WE DON'T DO

Crufolio never sends from your mailbox. There is no `sendEmail` capability anywhere in the product. The mailbox connection is one-way for outbound: Crufolio writes drafts, you send them.

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02 RUNNING MULTIPLE WORKSPACES

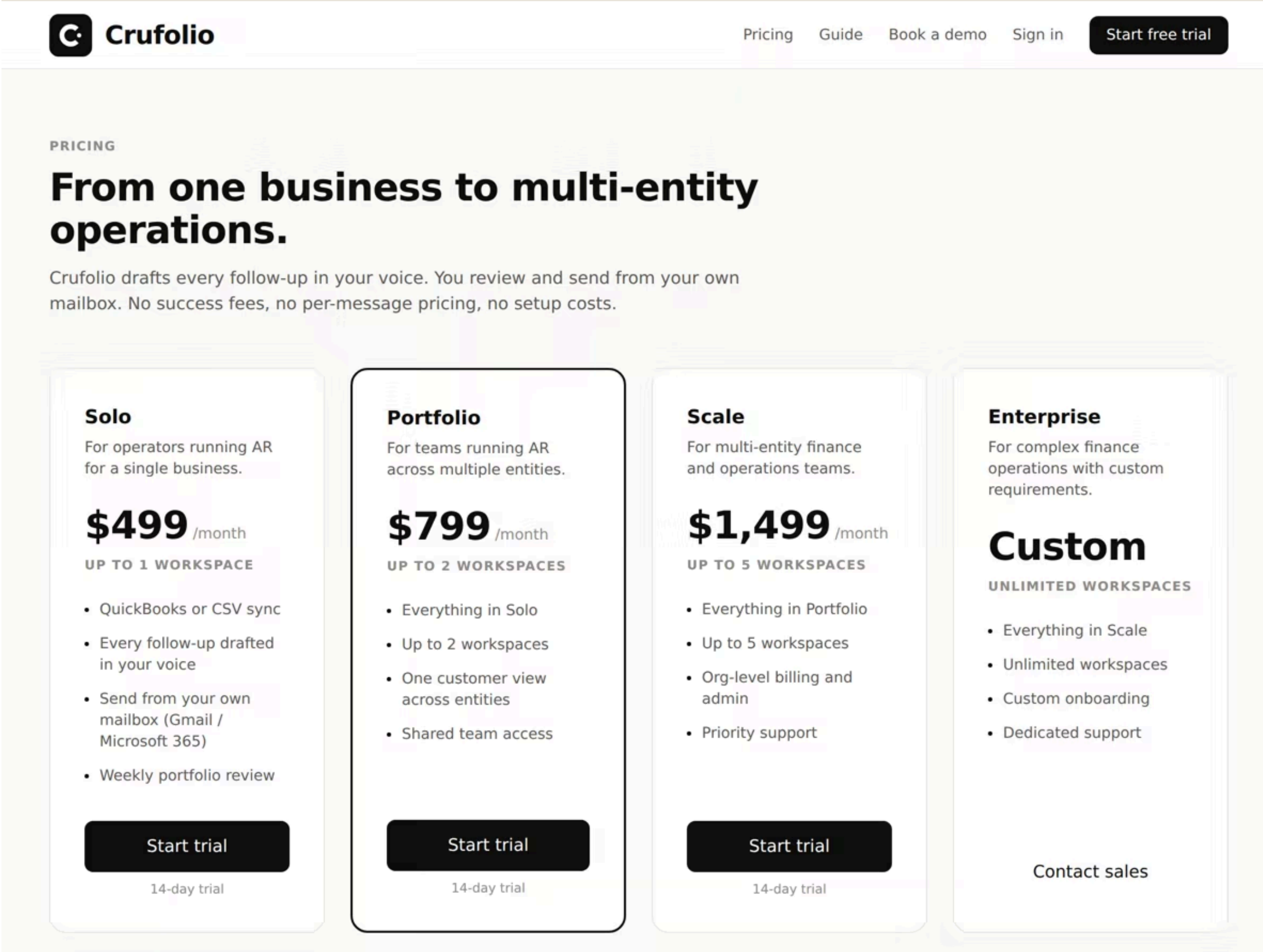
One login. Many ledgers. One bill.

If you're an accounting firm managing AR for multiple clients, a fractional CFO running several engagements, a holding company with separate operating entities, or a brand group with distinct ledgers per label — Crufolio supports that natively under **Organizations**.

An Organization is a parent entity that owns several workspaces. Each workspace keeps its own QuickBooks connection, its own mailbox, its own customer book, and its own audit log — completely isolated from the others. What rolls up is the billing relationship, the user accounts, and the ability to switch between workspaces in one click without re-logging in.

THE PRICING, BY TIER

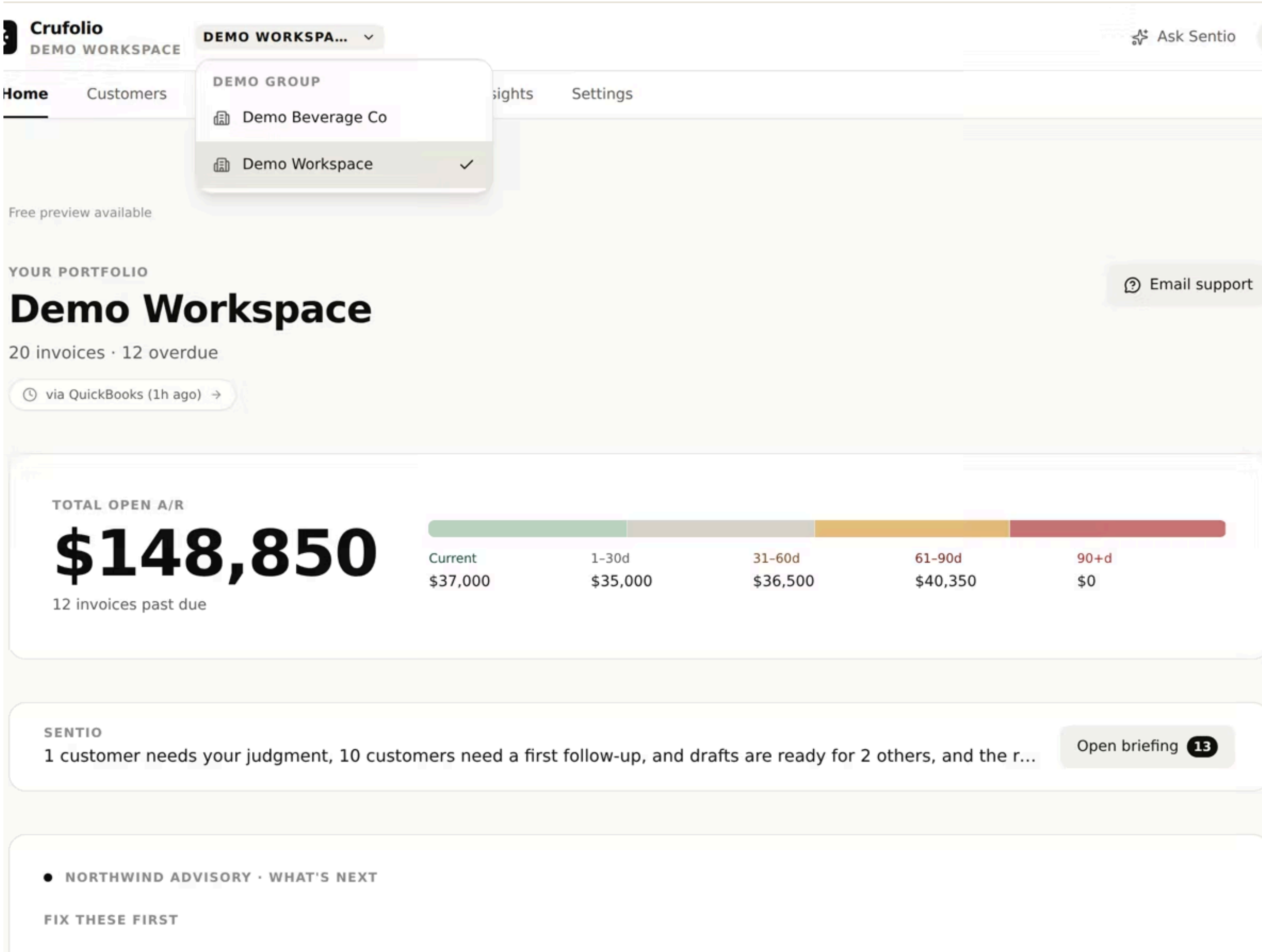
Flat monthly subscription. No success fees. Drafting included at every tier. Every reply and payment sharpens Sentio.



Solo ($499) · Portfolio ($799) · Scale ($1,499) · Enterprise (custom)

- **Solo · $499 / mo** — one workspace. The single-entity tier.
- **Portfolio · $799 / mo** — up to two workspaces. For owners running a second book, fractional CFOs with one or two engagements, or anyone mid-spinout.
- **Scale · $1,499 / mo** — up to five workspaces. The firm tier. Self-serve at **crufolio.com/org/signup**; one Stripe subscription covers all five.
- **Enterprise · custom** — unlimited workspaces, dedicated onboarding, single procurement contract. For multi-brand groups and firms with more than five client books. Contact **hello@crufolio.com**.

Starting on Solo and growing into a second book? You don't have to migrate anything. Upgrade in-app from **Settings**: Crufolio creates the Organization, moves your existing workspace under it, and cancels the old Solo subscription at period end — no double-billing, and a trial in progress carries forward. From there you add the next workspace and walk it through its own QuickBooks and mailbox setup.



view — the workspace switcher rolls every workspace under one Organization, one click to swap

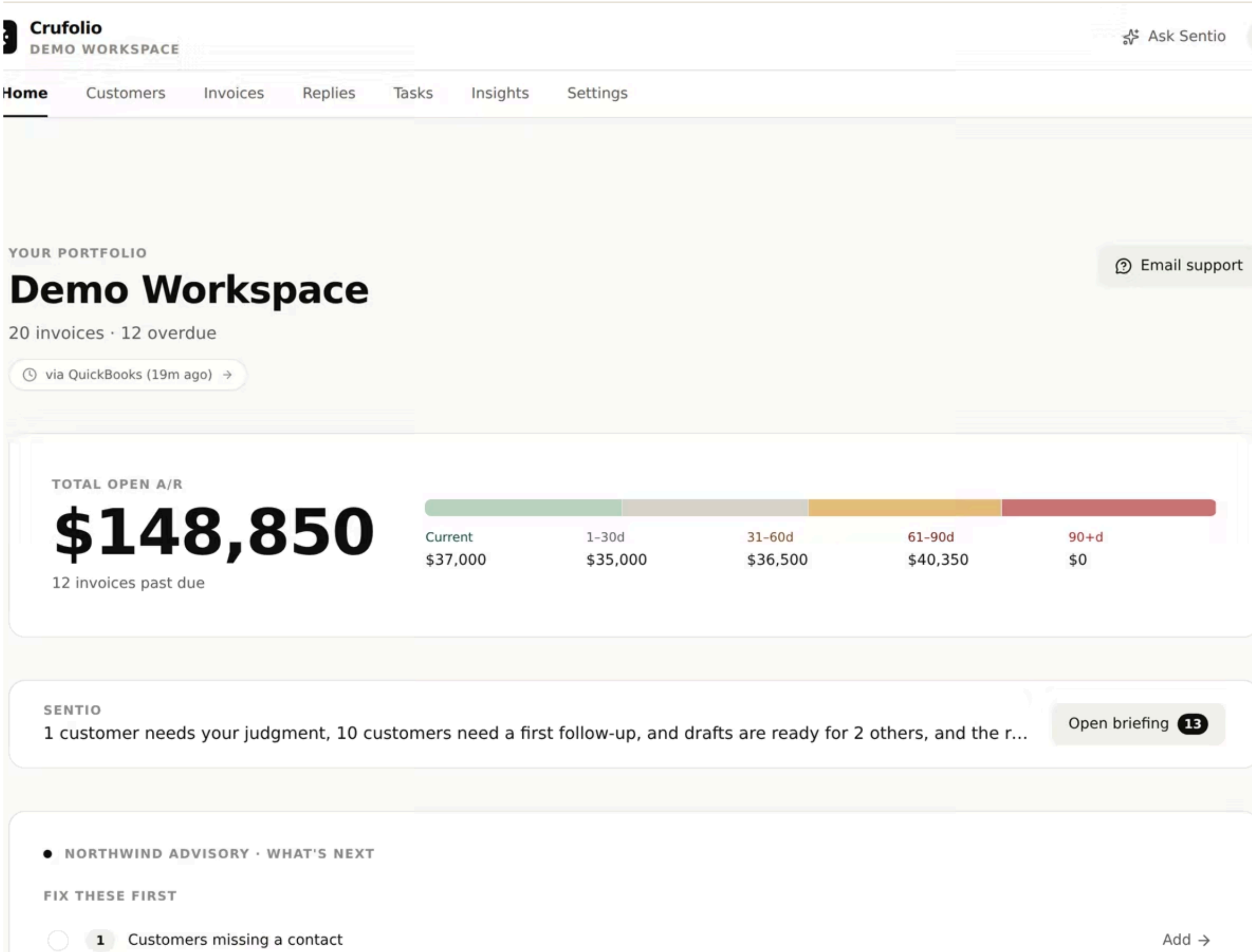
EACH WORKSPACE IS STILL ITS OWN WORLD

Data doesn't bleed between workspaces. A user invited to Workspace A doesn't see Workspace B unless explicitly added. QuickBooks, mailbox, customers, drafts, and audit log are all per-workspace. The Organization is the billing and access wrapper, not a shared data layer.

03 YOUR HOME BRIEFING

What changed, and what do I need to do today?

Your home screen answers the question every AR owner asks first thing in the morning — and it answers in Sentio's words, not just numbers.



tal open A/R with its aging breakdown, and the customer worklist below

THE A/R AT A GLANCE

The top of the page is one number and one bar: **Total Open A/R** — what's outstanding right now, net of open credits — with an aging breakdown beside it (Current, 1–30, 31–60, 61–90, 90+). Click any band to drop straight into just those invoices. On a brand-new workspace, before the first sync finishes, Crufolio hides the number rather than flash a misleading $0.

THE SENTIO BRIEFING

Directly beneath the A/R sits a single line from Sentio — a read of where things stand right now (*"3 customers need your judgment, 12 follow-ups are drafted and ready, the rest are on track"*) and an **Open briefing** button badged with the number of things that actually want a human. Open it, and Sentio lays the work out in bands, ordered by what needs you most:

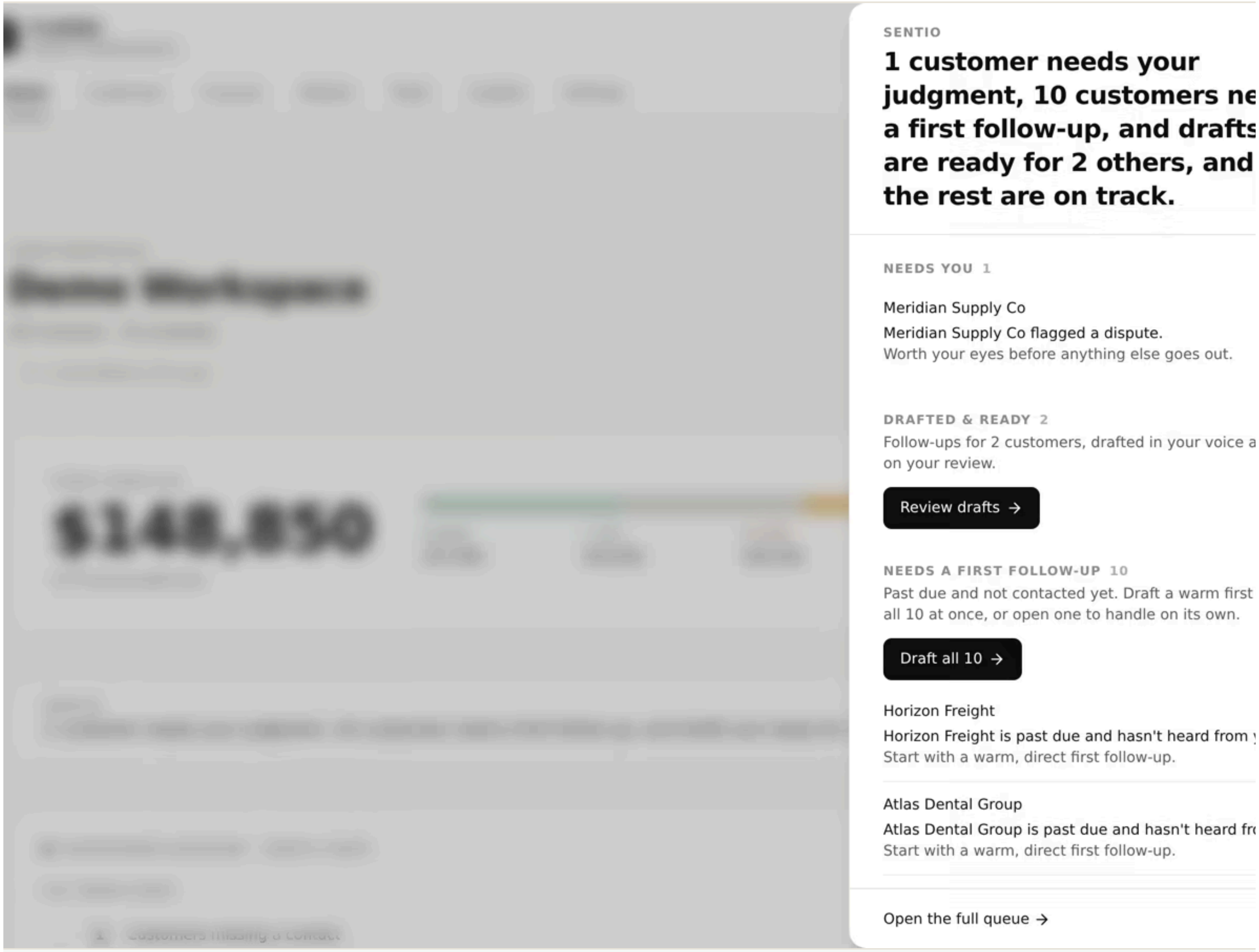
SENTIO BRIEFING

Ordered by what needs you — not by date

- **Due today** — follow-ups you scheduled that Sentio has now drafted and is holding for your review.
- **Needs you** — customers where something happened that only you can judge: a reply to read, a dispute, a decision.
- **Off their usual pattern** — customers drifting from how they normally pay, before it shows up in the aging.
- **Drafted & ready** — routine follow-ups already written and waiting for you to review.
- **Needs a first follow-up** — past-due customers no one has reached out to yet. *Draft all* writes the whole set at once.
- **When you have a moment** — a gentle prompt to jot down one thing worth remembering about a customer you're mid-conversation with.

Everything else rolls into a quiet *"...others on track — nothing needed"* line. When Sentio doesn't have enough history on a customer yet, it says so and leans on the AR playbook instead of inventing a read.

Every row is a click straight into that customer. Nothing in the briefing sends — *Review drafts* opens the draft for you to read and export; you are always the one who sends.



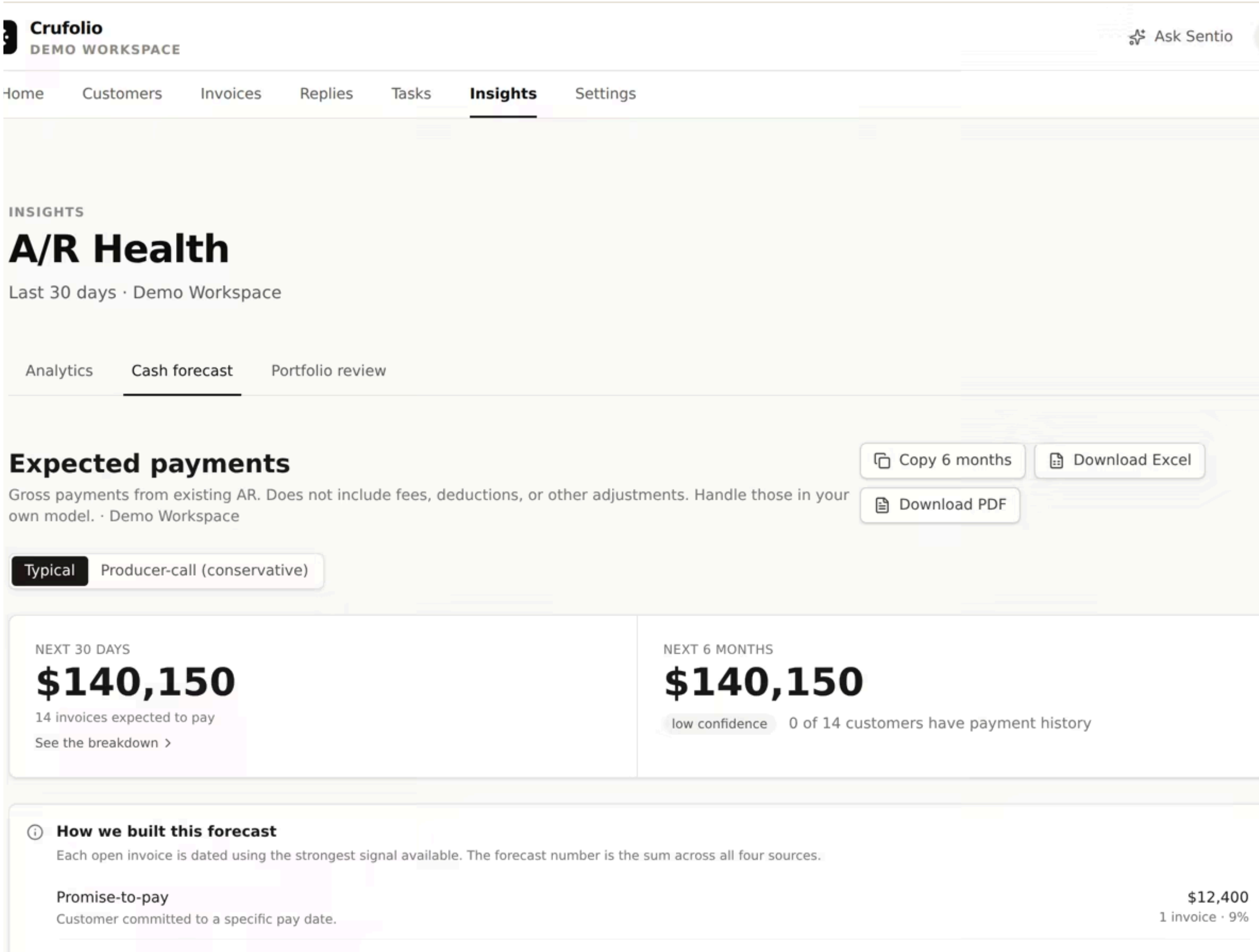
g, opened — Needs you, Drafted & ready, and Needs a first follow-up, each a click into the customer

THE CUSTOMER WORKLIST

Below the briefing, every past-due customer is listed in the **customer worklist**, ranked by dollars at risk — the "just show me the list" view, one row per customer, most-exposed first, each a click into their page. **Draft all** writes a follow-up for the whole list in one pass. Dollars-at-risk follows the live open balance, so a customer drops off the moment they pay.

LOOKING FURTHER OUT

The home page answers *"give me 30 seconds, what should I look at?"* For the longer view, the **Insights** tab carries a cash forecast that projects what's likely to come in over the coming months from each customer's own payment velocity, A/R health scoring, and the written portfolio review.



ash forecast — per-customer expected payments, months out

LOOKING FOR THE WRITTEN PORTFOLIO REVIEW?

The portfolio narrative — which accounts to prioritize this week, and why — lives on the **Insights** tab, under the portfolio review. It's the same read an AR analyst would write if you had one, refreshed as your portfolio changes.

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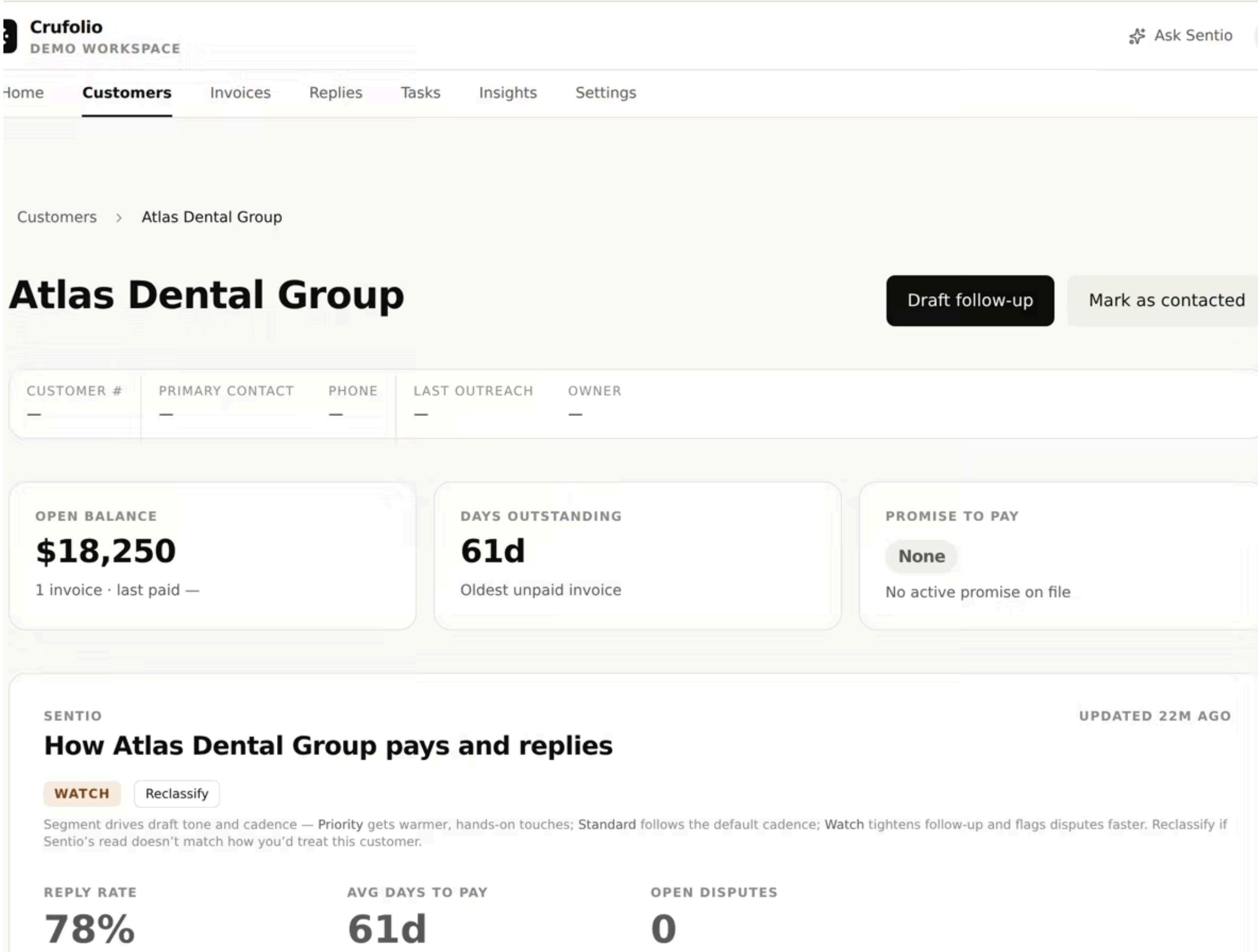
04 THE CUSTOMER DOSSIER

Reading Sentio.

This is the centerpiece. Click any customer name and you'll see Sentio — everything Crufolio understands about how that account pays, replies, and behaves.



dossier — top

The dossier opens with the basics — open balance, days outstanding, primary contact, last payment date, and whether there's an active **Promise to Pay** on file. Then the Sentio panel:

SENTIO

How [Customer] pays and replies

- **Reply rate** — how often they actually respond to follow-ups
- **Avg days to pay** — the customer's real DSO, learned from your invoice history
- **Promise kept** — how reliably they pay by a date they committed to
- **Open disputes** — disputes Crufolio has detected in their replies

Each figure carries a confidence mark, so you can tell a firm read from an early guess. Below the numbers: a plain-language summary of this customer's payment behavior and response window, and a one-line read on their segment — *Priority, Standard, or Watch* — and why. Sentio's read drives the tone, frequency, and approach of every draft for this customer.
Three controls sit alongside it. **Reclassify** overrides the segment when you know the customer better than the data does. **Recompute** refreshes the read on demand. **Pause tracking** freezes it for a customer whose replies are noise — and a paused customer no longer shapes how Crufolio drafts to them. Below about five sends, Sentio holds back and shows a quiet "building this customer's profile" note rather than overclaim.

BELOW THE SENTIO PANEL

- **Open invoices** — what's outstanding right now, with days overdue.
- **Notes on this customer** — the notes you've jotted about this account, newest first. You add them through Ask Sentio, and Sentio reads them when it answers and when it drafts (see Chapter 05) — as context to stay accurate, never as words it copies into a customer email.
- **Scheduled follow-ups** — any follow-ups you've asked Sentio to prepare on a future date for this customer, with a one-click cancel (see Chapter 06).
- **Contacts** — who to email. The primary contact is the To: address; you can add CC / BCC defaults that ride every draft.
- **Default payment terms** — supplier-set "extra days" for customers whose actual payment cadence is consistently later than the invoice terms suggest (e.g., +30 days for a customer who legitimately operates Net 60 even though your books say Net 30).
- **Communications** — the timeline of every draft, send, and reply for this customer.
- **Recent activity** — promises, payments, status changes.

How to actually use this

When a payment is late, open the customer dossier *first*. Sentio tells you whether to be worried (Watch tier) or patient (Standard tier with consistent late-pay history). The Communications timeline shows whether you've already reached out. Recent activity surfaces any commitments. Then click **Draft follow-up** and Crufolio writes the right next email — informed by all of it.

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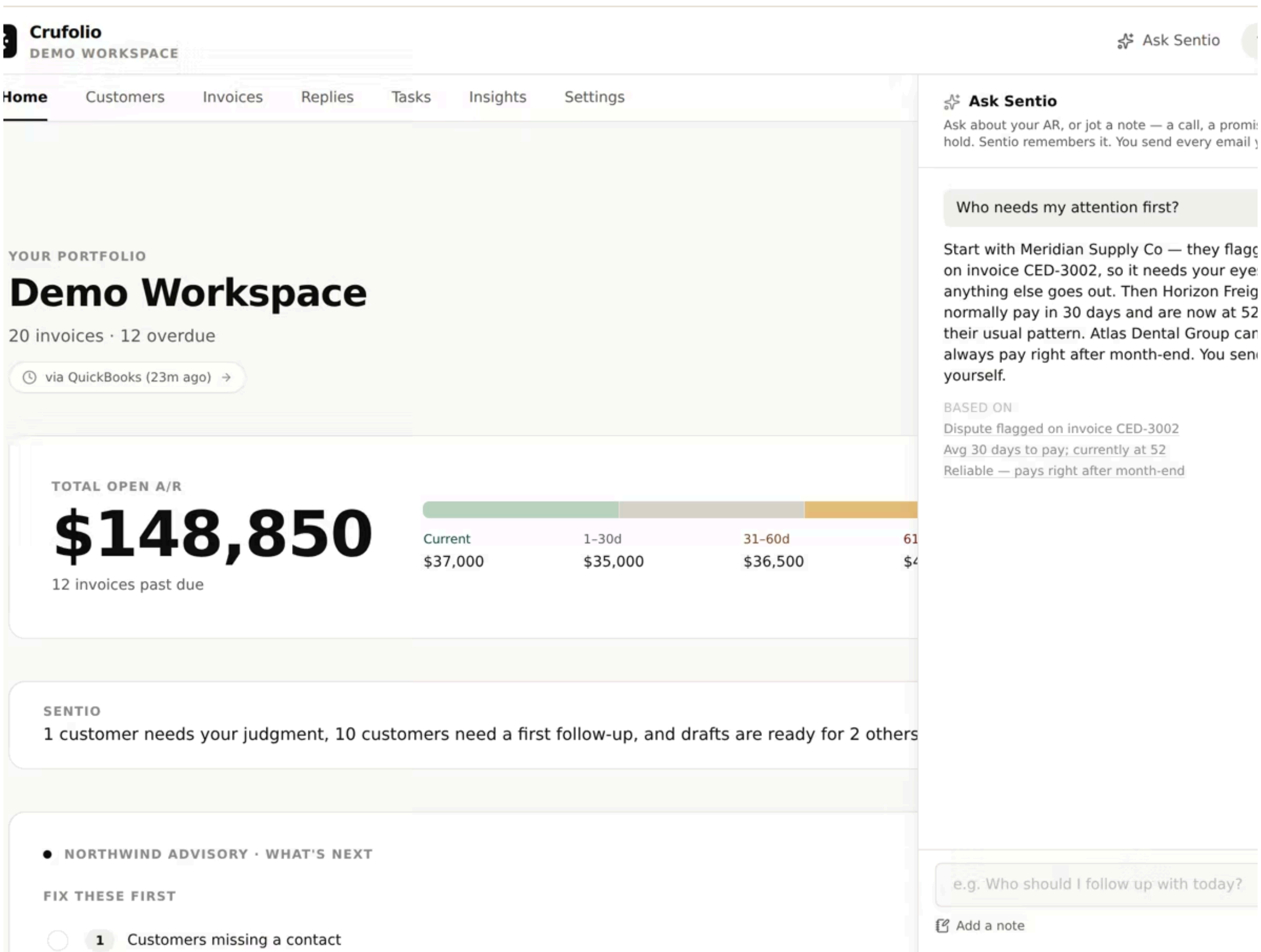
05 ASK SENTIO

Ask a question. Jot a note. Sentio remembers.

There's an **Ask Sentio** button in the header on every page. It opens a panel down the right side — the page underneath stays put — where you can ask about your AR in plain language, or tell Sentio something that happened off-email. It's advisory, not a send button: Sentio answers and remembers; you still send every email yourself.



— a ranked answer with the facts behind it, each one a link into the customer

Ask about your AR

Type a question the way you'd ask a sharp AR analyst sitting next to you:

- *"Who needs my attention first?"*
- *"Which customers are drifting off their usual pattern?"*
- *"Who has the most past due right now?"*

Sentio answers in a few sentences and **cites the facts behind the answer** — each citation links straight to the customer it's talking about, so you can check its work in one click. When it isn't sure, it says so plainly rather than bluff:

ASK SENTIO

"Who should I follow up with today?"

Start with **Verdant Table** — $18,400 across two invoices, oldest 41 days over, and they've gone quiet since your last note. **Harbor Provisions** is next: normally pays in 30 days, now sitting at 52. **Coastal Foods** can wait — they always pay right after month-end, and that's three days out.
Sentio isn't fully sure here — weigh this against what you know.

Jot a note

Half of what you know about a customer never touches email — a phone call, a promise made in person, an invoice you agreed to hold. Choose **Add a note** in the same panel, pick the customer (and an invoice, if the note is about one), and type what happened:

WHAT A NOTE LOOKS LIKE

"Spoke with AP — check going out Friday." · *"Owner asked us to hold #4021 until the credit is sorted."* · *"They only cut checks on the 15th and the 30th."*

From then on Sentio treats the note as part of what it knows about that customer. It weighs recent notes when it answers — leaning on the freshest, and telling you when it's relying on an older one — and it stays true to them when it drafts: acknowledging a call that happened, not pressing on an invoice you've put on hold, without ever quoting the note or revealing it exists. Every customer page carries a **Notes on {customer}** list so you can see at a glance what you've been tracking.

And when your note carries a date — *"follow up with Verdant next Monday"* — Sentio offers to turn it into a scheduled follow-up it will draft for you when the day comes. That's the next chapter.

YOUR NOTES ARE YOURS

Notes are internal context, timestamped so Sentio can tell what's current — they're never shown to your customer. Sentio leans on a note to keep a draft accurate (acknowledging a call, easing off an invoice you've put on hold), never to quote it or copy its wording into an email. And because Crufolio only ever drafts, you review every message before it goes: nothing about a note changes the core promise — Crufolio drafts and remembers; you send.

06 SENTIO TASKS

Schedule a follow-up. Sentio drafts it when the day comes.

A **Sentio Task** is a follow-up you've scheduled for a future date. You don't set a reminder and start from scratch later — on the day it's due, Sentio writes the draft for you and puts it at the top of your briefing, ready to review and send.

How a note becomes a scheduled follow-up

01 **Say it in Ask Sentio**

Jot a note with a date in it — *"follow up with Verdant next Monday"* or *"send Harbor a reminder on the 15th."* You write it the way you'd say it; Sentio reads the date out of the sentence.

02 **Confirm the card**

Sentio offers back a **"Schedule this follow-up?"** card with what it's going to do and the date it read — echoing the words you used (*you said "next Monday"*) and noting if it nudged the date to the next business day. Adjust either field, then **Approve** — or tap **Not a task** if you only meant it as a note. Approving is the commitment moment, and it's logged.

03 **Sentio drafts it on the day**

When the date arrives, Sentio prepares the follow-up in your voice and surfaces it under **Due today** on your home briefing. You open it, read it, and send from your mailbox — exactly like any other draft. Sentio never sends it for you.

The Tasks page

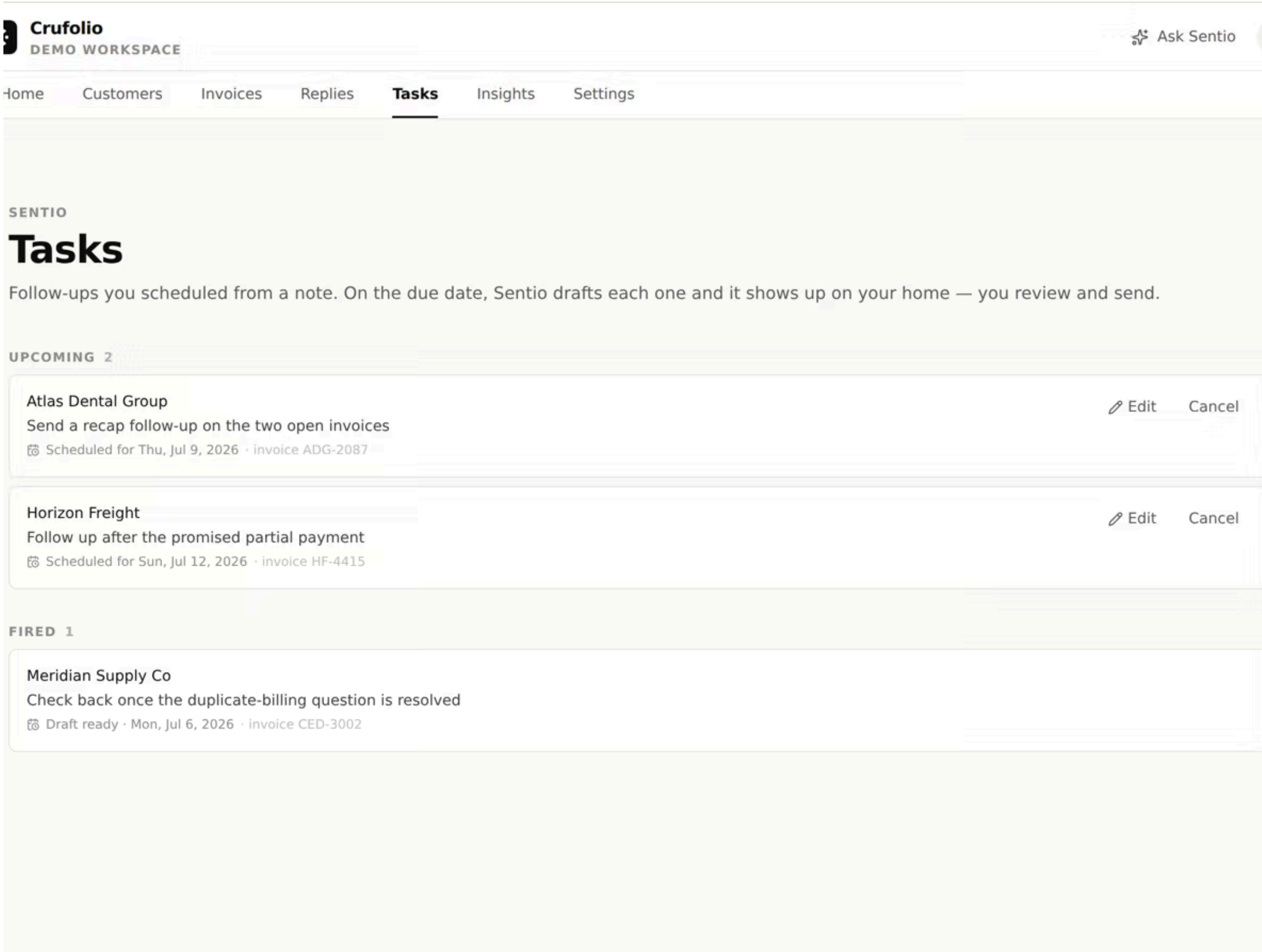
The **Tasks** tab keeps the standing list of everything you've scheduled, in three groups:

`Upcoming` `Fired` `Canceled`

And each task shows where it is in its life:

`Scheduled for [date]` → `Preparing your draft` → `Draft ready`

An upcoming task can be edited — change what it says or move the date — or canceled in one click, from the Tasks page or from the **Scheduled follow-ups** card on the customer's own page. A canceled task is never drafted.



page — Upcoming and Fired follow-ups, each editable or cancelable until it fires

SCHEDULING IS NOT SENDING

A Sentio Task schedules the *drafting* of a follow-up, never the sending of one. On the due date you get a draft in hand, not a sent email. If you never open it, nothing goes out — the draft simply waits for you, like every other draft in Crufolio.

07 DRAFTING YOUR FOLLOW-UPS

Three clicks, start to finish.

You can start a draft from almost anywhere — a customer's dossier, a row in your briefing or worklist, an invoice, or a reply. However you start, the shape is the same: Crufolio writes, you review, you send.

01

Draft the follow-up

Press **Draft follow-up** on a customer's dossier (the button reads **Draft in Gmail** or **Draft in Outlook**, depending on your mailbox), or **Draft all** from the briefing or worklist to write a whole batch at once. Crufolio writes in your voice, referencing:

- The specific overdue invoice(s) and amount
- What Sentio understands about this customer — how they pay, their segment, what's worked before
- Any prior outreach on this account
- Any open promises, disputes, or notes you've jotted

It takes about three seconds, and the draft opens in a review panel right there in Crufolio. Drafts read the way a 20-year AR person writes — direct, brief, businesslike, three to five sentences — not chirpy AI filler.

02 **Review, then add to Drafts**

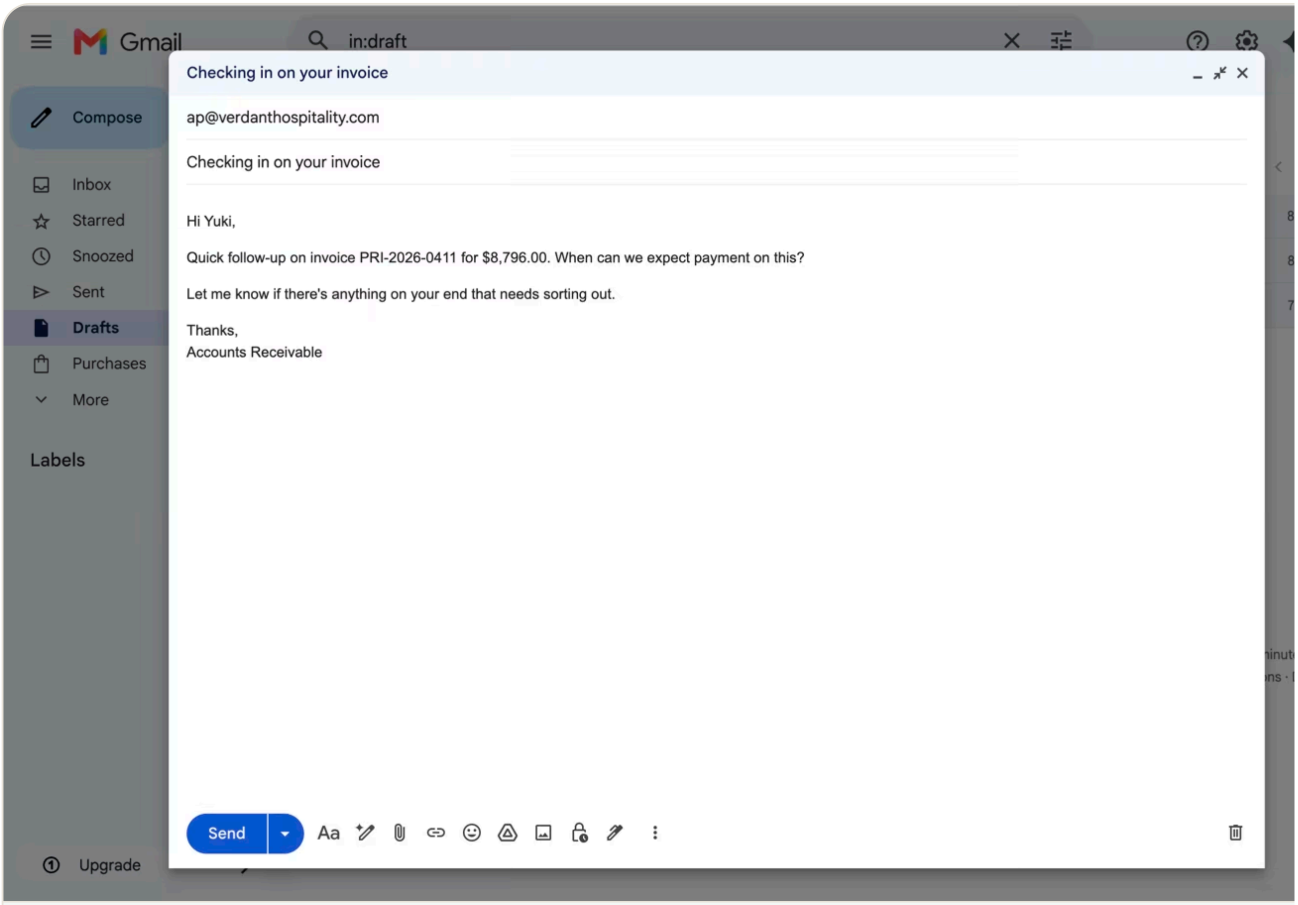
The review panel shows the customer's current standing at the top — open balance, oldest days overdue, their segment, a one-line Sentio read — above the editable message. Read it, change anything you like, fix the **To** line if needed. If a chip offers a **finance-charge line** or a **personal touch** (a detail you've noted about this person), one click drops it in. When it's right, press **Add to Drafts**. Crufolio places the draft in your own Gmail or Outlook Drafts folder and tells you plainly: *nothing has been sent yet.*

The confirmation is explicit — the draft is in your Drafts folder, and the activity timeline logs every touch

03 **Send from your own mailbox**

Open Gmail or Outlook. The draft is pre-addressed to the customer's billing contact, with the invoice number and amount in the subject and body, the invoice PDF auto-attached, and threaded into any existing conversation. Your signature and payment instructions are already on the bottom. Read it once more, click send.

That's it. The customer receives an email from you, from your domain, in your voice. Crufolio's job ends at the mailbox boundary.



Your Gmail Drafts folder — the customer-facing email, in your voice, ready for you to send

Replying to a customer

When a customer replies, it lands in your inbox — they were emailing you. Crufolio reads the thread it took part in, classifies the reply (promise, payment, dispute, question, and more — see Chapter 10), and updates the timeline. To answer, open the conversation and press **Draft a reply**: Crufolio writes a reply in that same thread, aware of what the customer just said, and exports it right back into the thread for you to send. Sentio learns from every reply.

YOUR WORDS, YOUR TEMPLATES

The tone and structure come from templates you author in your own voice — *gentle*, *firm*, and *final* follow-ups, plus a multi-invoice recap. Left to itself, Crufolio drafts gentle; firm or final generate when you ask for them on a specific invoice. The one exception is auto-drafting: switch it on (Chapter 11) and Sentio steps through your gentle → firm → final templates on a schedule — still as drafts you review and send, and never on a customer who has replied, promised, paid, or disputed. Set your drafting voice and signature under **Settings · Drafting & voice**.

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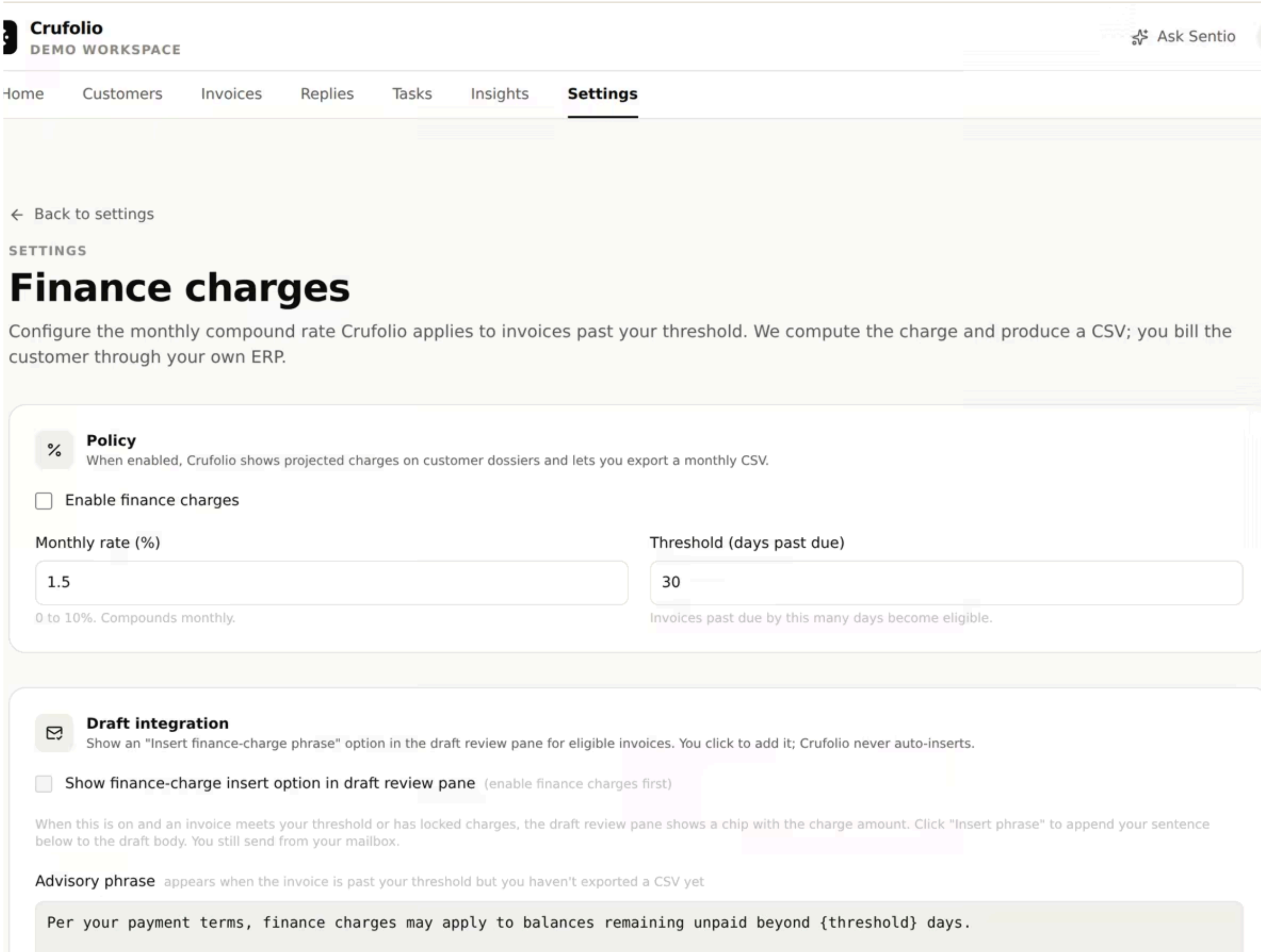
08 FINANCE CHARGES

Calculate what you're owed. Bill it yourself.

If your terms allow a late fee, Crufolio does the arithmetic and keeps the paperwork — you decide whether to apply it, and you bill it in your own accounting system. Crufolio never posts a charge to QuickBooks and never puts one in front of a customer on its own.

Set the policy once

Under **Settings · Finance charges**, set your monthly rate and the days-past-due threshold that triggers a charge. From there you can **exempt** a customer entirely or **override** the rate for one who's on different terms — the customers you'd never charge stay untouched.



Finance charges — set the rate and threshold; the projection and CSV follow from here

See it before you decide

- **A live projection on the dossier** — each customer's page shows what next cycle's charge would be, so there are no surprises.
- **A month-by-month report** at **Finance charges** — download a CSV of what's accrued, ready to hand-key into the ERP where you actually raise the charge.

Put it in a follow-up — only if you choose to

When a customer's invoice crosses the threshold, the draft review panel offers a **finance-charge chip**: it shows the amount and the days overdue, and inserting it drops *your own* wording into the message. You author two versions — one that states a charge *has* been applied, one that flags it as coming — and pick per draft. Nothing is inserted unless you click, and the wording is always yours; the numbers never pass through the AI.

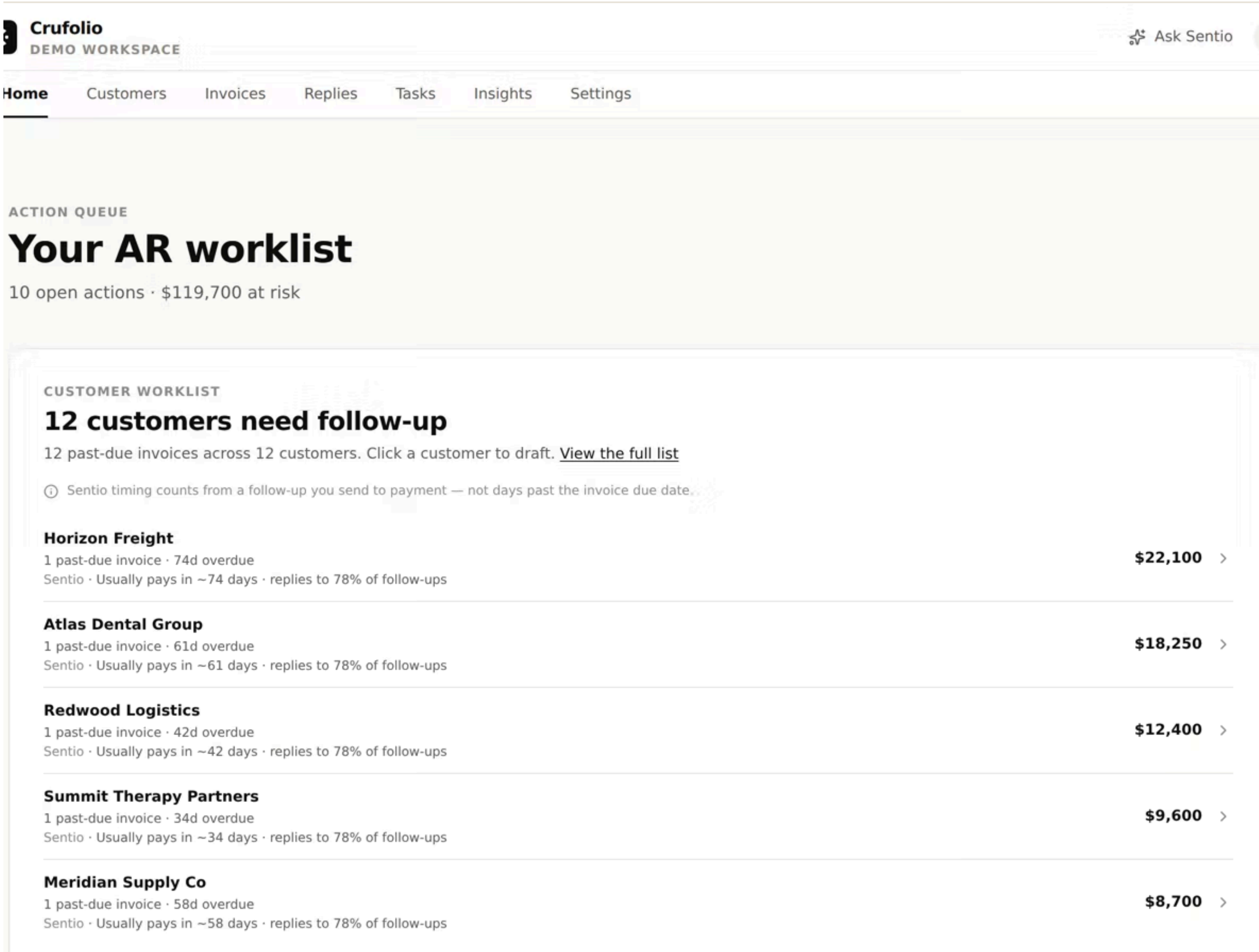
CRUFOLIO PROJECTS; YOU COMMIT

Crufolio calculates, projects, and reports finance charges. It does not create the charge in your books, and it never sends anything to a customer. The click that puts a charge into a follow-up is yours, the charge you raise in QuickBooks is yours, and the send is yours.

09 YOUR WORKLIST

Every past-due invoice, tracked to resolution.

Your day-to-day worklist lives where you already are — the **Sentio briefing** and customer worklist on your home page (Chapter 03), and the open invoices and **Scheduled follow-ups** on each customer's page. Underneath all of it, every overdue invoice that needs follow-up is tracked as an **action** with a status, so nothing slips.



st — past-due customers ranked by exposure

Each row tells you:

- **Customer** and invoice number
- **Priority** — Crufolio's read on which account to touch first
- **Aging** — days overdue
- **Dollars at risk**
- **Status** — Pending, Drafted, Sent, Promise received, Disputed, Partial payment, Resolved

The status lifecycle

A normal action moves through these states:

`Pending` → `Drafted` → `Sent`

Once sent, one of three things happens:

- **Promise received** — customer committed to a date. The cadence pauses until then.
- **Disputed** — customer pushed back; needs your judgment.
- **Resolved** — invoice was paid (or written off). Action closes.

Filters

The chip row at the top lets you filter the queue by status:

`Open` `Pending` `Sent` `Promise received` `Disputed` `Partial payment`

Combined with the aging dropdown, you can answer questions like *"what's past 30 days with a promise on file?"* in two clicks.

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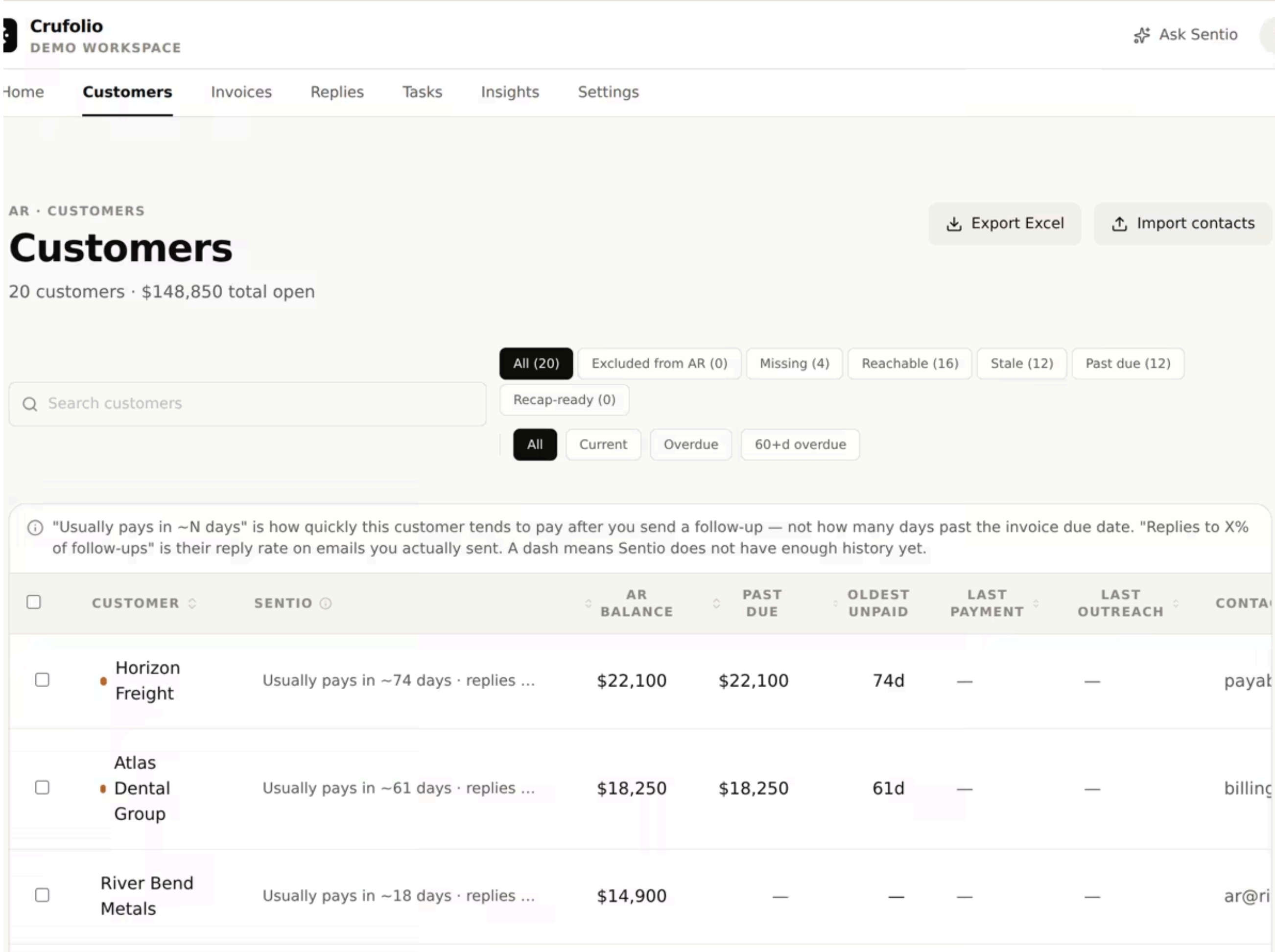
10 REPLIES, PAYMENTS, AND THE TIMELINE

The timeline stays current automatically.

Crufolio's job after the send is to keep the timeline current automatically.



list — last payment dates flow from your accounting system

Replies

Replies are pulled from your mailbox via the same connection that exports drafts. We only read threads Crufolio has participated in — your other inbox traffic stays untouched. Each reply gets classified into one of six categories:

- **Promise to pay** — customer named a date or "going out today." Cadence pauses; promise appears in the dossier.
- **Payment confirmation** — customer says it's already paid. Surfaces on the dossier so you can reconcile against your books.
- **Dispute** — customer pushed back. Surfaces on the action and dossier so you can resolve it. Crufolio won't draft another follow-up until you mark it resolved.
- **Question / info request** — customer needs something from you (PDF, statement, contact info). Surfaces on the action.
- **Opt-out request** — customer asked to stop receiving messages on this thread. Drafting pauses on that account until you decide what to do.

- **Auto-reply / out-of-office** — recognized as automated and filed without changing state.

If Crufolio's confidence is low on a reply, it's flagged for your eyes rather than guessed.

Payments

Payments flow in from your accounting system. QuickBooks' Payment objects get pulled three times daily (morning, afternoon, and overnight), and any new payment automatically:

- Updates the invoice (status → Paid, balance → 0)
- Writes a `paymentEvent` to the customer's payment history
- Updates the customer's DSO and payment-velocity averages — Sentio learns

You almost never tell Crufolio "this got paid" — it learns from your books. For the edge cases (a check that just landed, a wire your bank hasn't posted, a customer who paid offline), the invoice page has a **Mark paid** action: one click, the cadence closes, and the audit log records who marked it and when. QuickBooks will reconcile on the next sync.

The reconciliation runs both ways. An invoice you'd been following up on clears the moment its payment lands — even one that had aged out of the normal sync window — and follow-up drafting stops right there. If a payment later bounces or is reversed in your books, Crufolio reopens the invoice and notes the reversal on the timeline rather than leaving it wrongly marked paid; a **Mark paid** you set by hand is never overwritten by a sync.

The timeline

Every customer's dossier shows their full timeline: drafts, exports, sends, replies (classified), payments, promises, status changes. The Communications panel surfaces individual emails; Recent activity rolls up status events. If you ever need to explain to a customer (or auditor) *what happened on this account*, the timeline is the answer.

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11 SEGMENTS AND CADENCE

Priority, Standard, Watch.

Crufolio sorts every customer into one of three segments — based on how they actually pay and respond — and the segment drives how often Sentio drafts a follow-up and what tone it takes.

Priority

Reliable payer.

warm · brief · hands-on

Customers who pay reliably and respond quickly to outreach. These are your warmest accounts. When they go past due, it's almost always an oversight. Drafts to Priority customers are warm, brief, and hands-on. Crufolio drafts less often and assumes the relationship will fix it.

Standard

Default segment.

professional · direct · default cadence

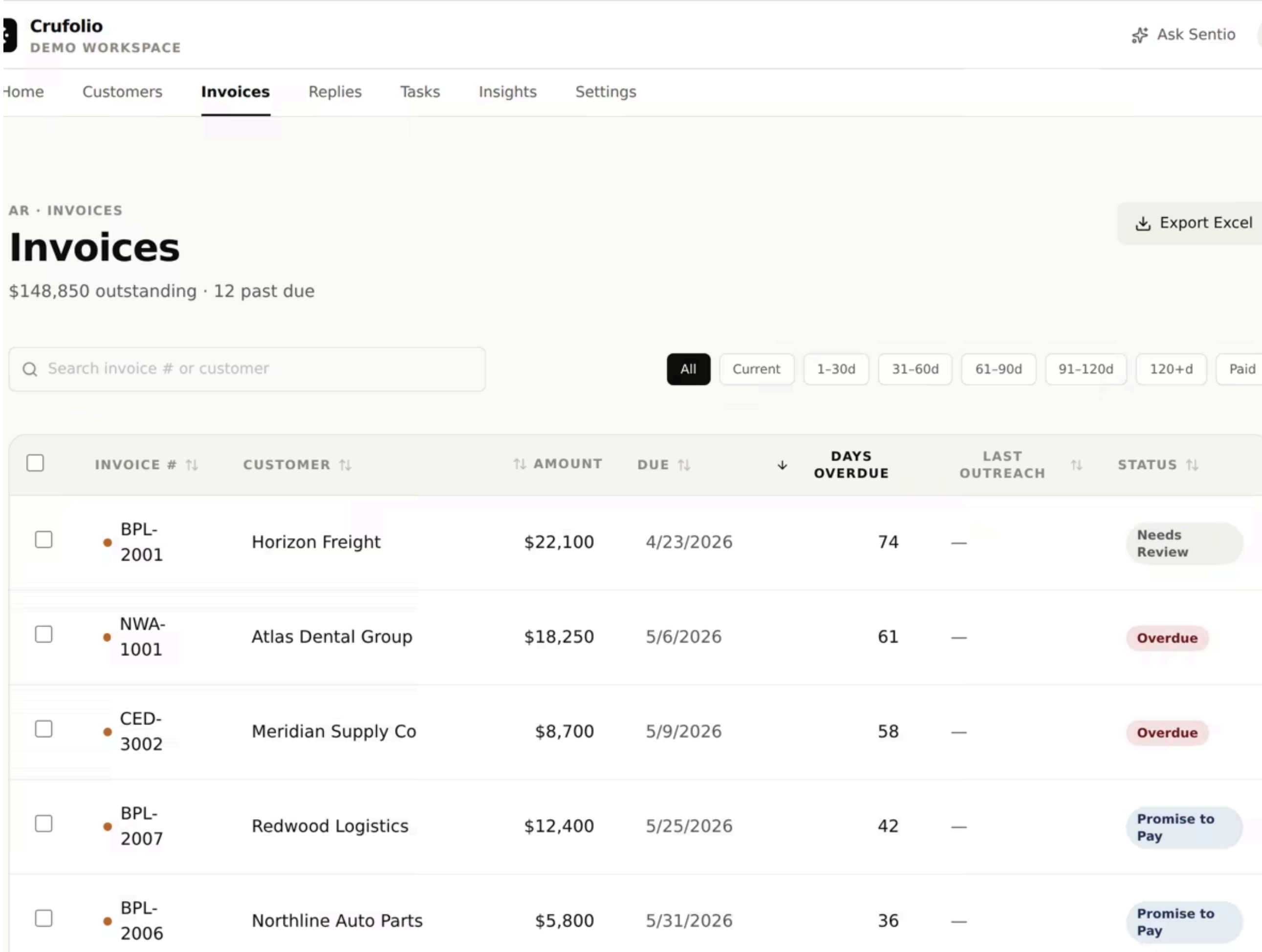
The default segment. Customers without strong signals in either direction. Drafts follow the default cadence: first touch shortly after the invoice becomes past due, second around day 14, third around day 28. Tone is professional and direct, not urgent.

Watch

Flagged for review.

tighter · more frequent · review-fast

Customers Crufolio has reason to flag: a recent dispute, a streak of late payments, no reply to recent outreach, or a balance that's outsized relative to their history. Drafts are tighter, more frequent, and flag for review faster. If a dispute lands, the cadence pauses immediately.



t — filterable by aging

Reclassifying

Sentio's read can be wrong. If you know a customer better than the data does — *"these guys always go quiet in August but always pay in September"* — click **Reclassify** on the dossier and override the segment. Crufolio learns from the correction.

When Sentio drafts on its own

Mostly, Crufolio drafts when you ask. Two things can put a draft in front of you without you starting it — and both stop at your Drafts folder:

- **A gentle nudge when a customer goes quiet.** If you followed up and heard nothing for a few days on an unpaid invoice, Sentio quietly queues one *gentle* follow-up so it's waiting when you next look — rather than only when you remember to check. One nudge, never a firmer tone. You still review, export, and send.
- **Opt-in auto-drafting.** You can choose to let Sentio work through your follow-up sequence on a schedule — stepping from your gentle template to firmer ones over time — and drop each draft into your own Drafts folder. It's turned on deliberately, from Settings, with your consent on the record, and it pauses the

moment a customer replies, promises, pays, or disputes. The wording is always from templates you authored, it never reaches for "final notice" language, and every message still waits for you to send.

IMPORTANT

Segments and cadence drive draft tone and timing — they never drive auto-send. Crufolio drafts; you send. Segment is about *how Sentio talks to a customer*, not about who clicks the button.

12 BEST PRACTICES

What customers tell us made the biggest difference.

Review every draft

Crufolio gets drafts right ~90% of the time. The other 10% catches something you'd want to catch — a customer name spelled the way *their CFO* spells it, a context detail from a phone call last Tuesday, a tone calibration. The review-and-edit habit takes 15 seconds and is what keeps drafts feeling human.

Send from your own mailbox the same day Crufolio drafts

The whole product compounds when the loop closes fast. Crufolio drafts, you send within a few hours, the customer replies, Sentio learns. If drafts sit in your Drafts folder for a week, the data stays stale.

Trust the segments — but override when you know better

Crufolio is great at reading patterns over time. You're great at reading *that one phone call you had last Tuesday*. When a customer's segment doesn't match your gut, reclassify. Sentio learns from your judgment.

Ask Sentio before you dig

When you're not sure where to start, ask. *"Who needs my attention first?"* or *"Which customers are drifting off their usual pattern?"* gets you a ranked answer with the reasons attached, faster than scrolling the worklist — and every claim links to the customer so you can check it.

Jot notes the moment they happen

The best time to capture a call or a promise is right after it. Open Ask Sentio, choose **Add a note**, and get it down — *"Owner is on vacation through 9/12 — Marisol handling. Loop her in CC."* Sentio weighs it when it answers and stays true to it when it drafts, so the next follow-up already knows.

Turn "later" into a scheduled follow-up

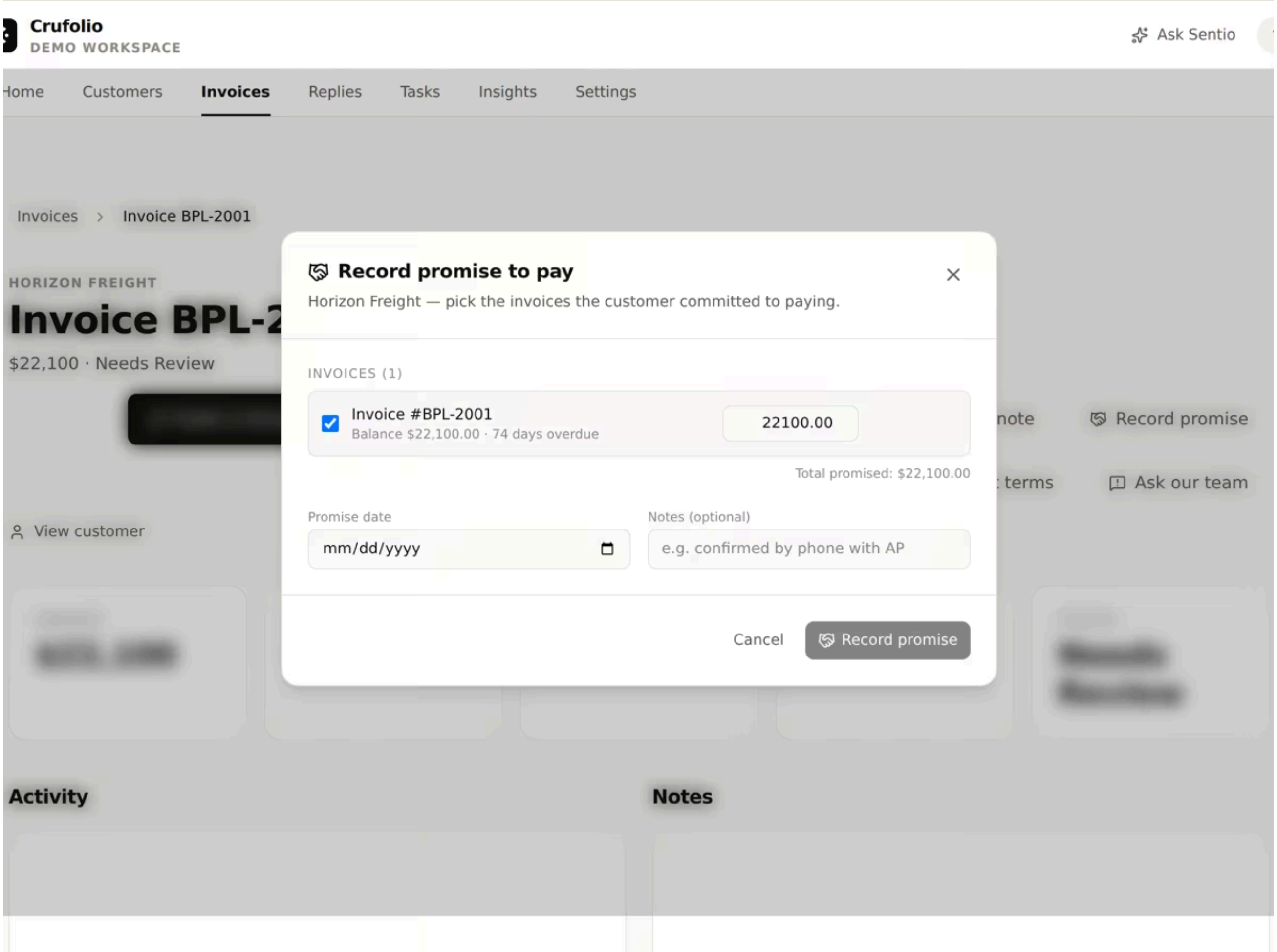
If a customer asks you to circle back next week, don't trust your memory — say it in Ask Sentio (*"follow up on the 15th"*) and let it become a Sentio Task. On the day, the draft is written and waiting under **Due today**; you just review and send.

Use CC defaults for AP-handler-vs-decision-maker situations

When a customer's billing contact is their AP person but the decision-maker is a CFO who only sees CC'd threads, set the CFO as a CC default on the customer. Every draft will include the CFO without you having to remember.

Mark promises explicitly

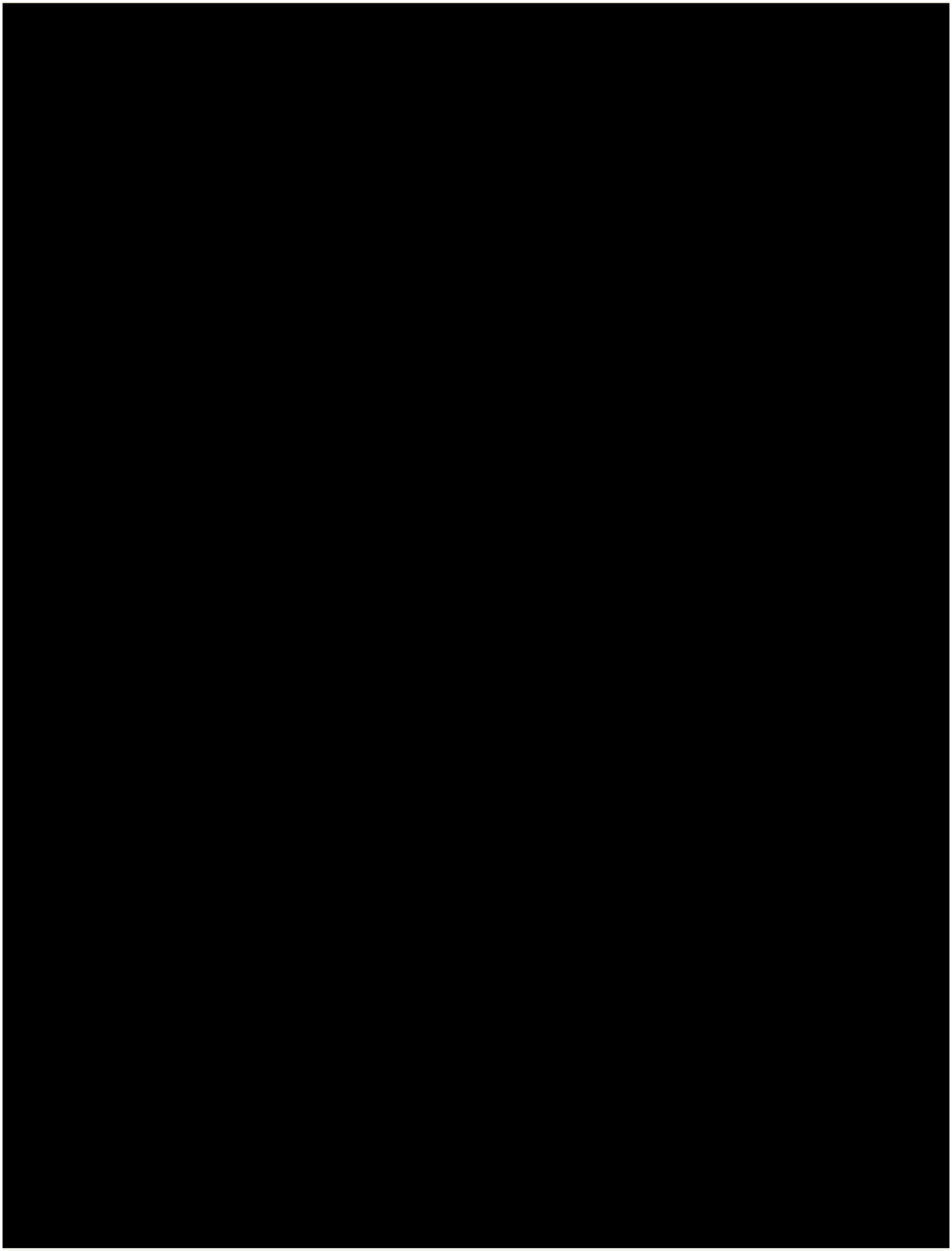
When a customer commits to a date — by reply, by phone, in person — record it on the invoice or dossier (**Record promise**). The cadence pauses, the timeline shows the promise on top, and on the promised date Crufolio surfaces it again if the payment hasn't landed. Verbal promises that never get recorded are the #1 reason follow-ups feel chaotic.



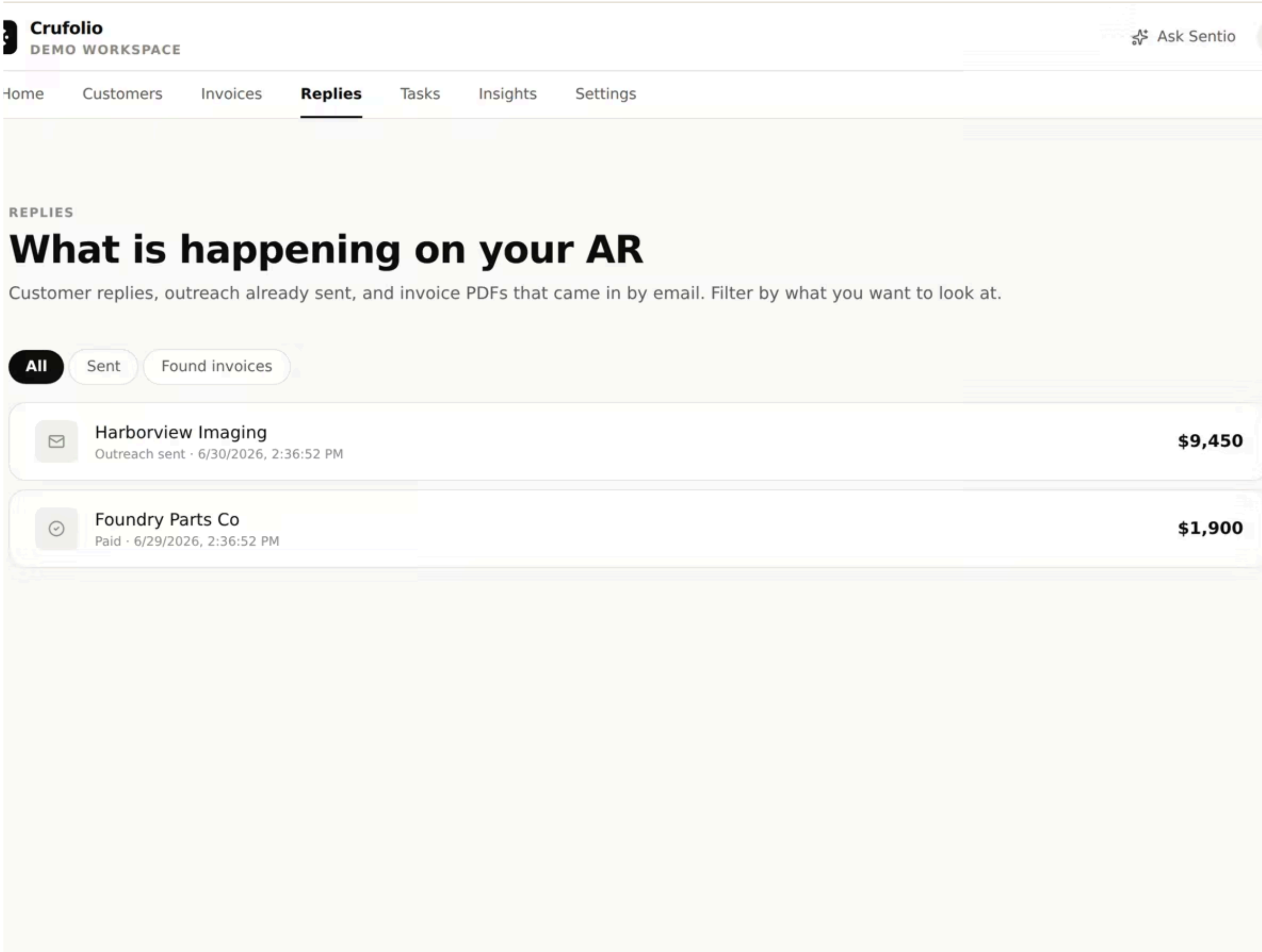
a promise — invoice, amount, date, and notes; the cadence pauses until the promise resolves

Don't point Crufolio at customers you've already decided to write off

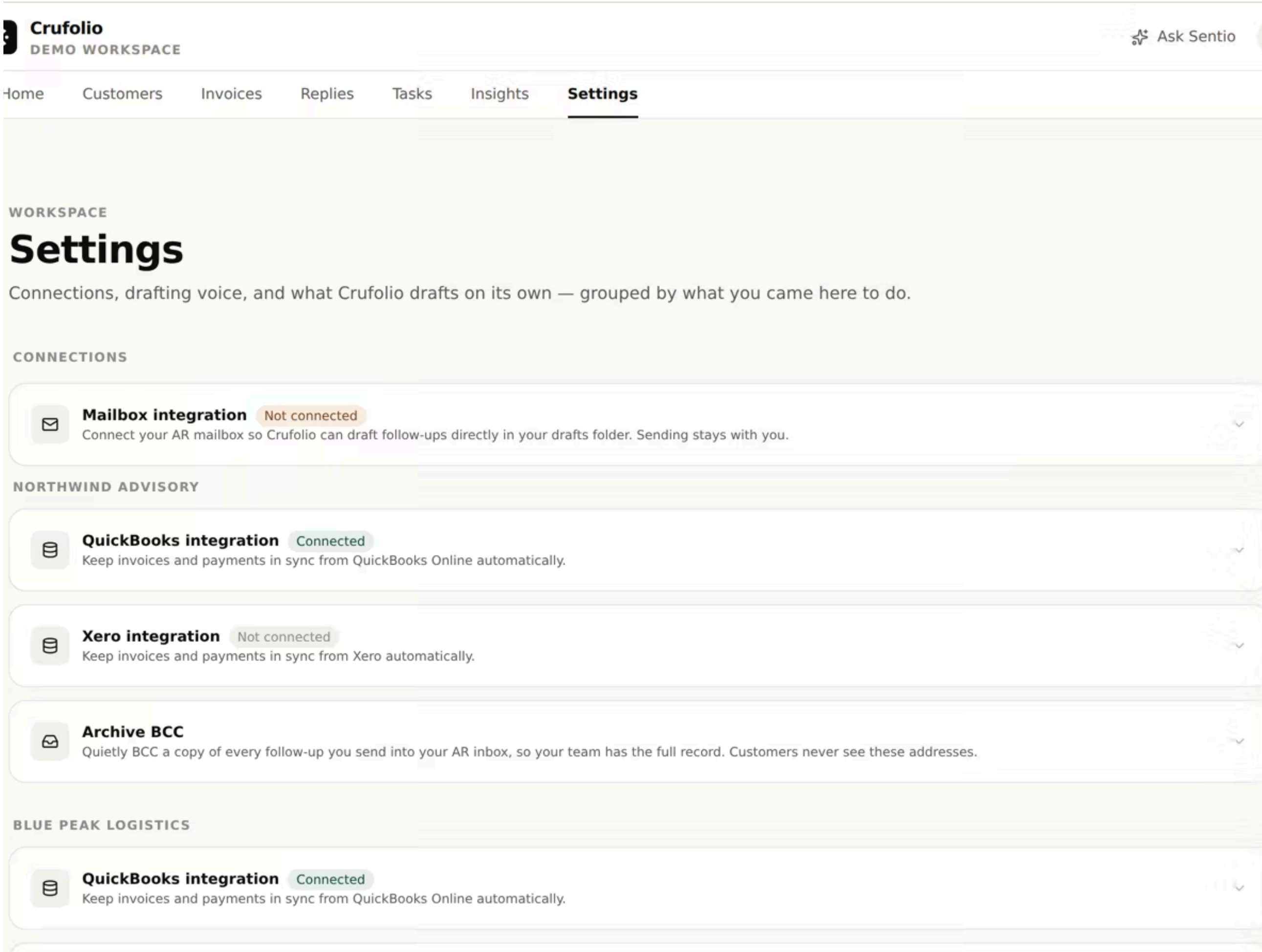
If a customer has stopped paying and you've decided to let them go, mark them resolved or dismiss the actions. Crufolio is for customers you want to keep. Sentio isn't built for that posture; that's a different industry.



I review — the read an AR analyst would write, refreshed each time you load the tab



ed — recent PDFs attached, payments received, outreach sent



company, integrations, and the mailbox connection

13 FREQUENTLY ASKED QUESTIONS

FAQ.

Can Crufolio send emails for me?

No. There is no customer-facing send capability anywhere in Crufolio. Drafts land in your Drafts folder; you send. This is intentional — it's what keeps the supplier-customer relationship yours, and it's what makes Crufolio regulatorily clean by construction. Every "AI sends emails for you" tool will eventually have to wrestle with the regulatory implications of being the actor. Crufolio sidestepped that question structurally on day one.

What if I want to send a one-off email that Crufolio didn't draft?

Send it from your mailbox like you normally would. As long as it includes the customer's email address and Crufolio's mailbox sync has visibility into the thread, it'll show up in the customer's Communications timeline. Crufolio reads its own threads.

Will Crufolio send a draft I haven't seen?

Never. Auto-send is structurally absent — there's no send button anywhere in the product. A draft can sit in your Drafts folder forever; nothing fires unless you click send in Gmail or Outlook.

Can my Crufolio operator (if I have one) send emails for me?

No. The operator role can read your portfolio, draft follow-ups, and give you advisory input — but the operator can't export drafts to your mailbox or send anything to your customers. The send-export gate rejects operators server-side, every time, on every callable.

What is Ask Sentio?

A panel in the header on every page where you can ask about your AR in plain language — *"who should I follow up with today?"* — and get an answer with the facts cited, each linking to the customer it's about. It's also where you jot notes and schedule follow-ups. Ask Sentio advises and remembers; it never sends.

Are the notes I write private?

Notes are internal context for you and Sentio — never shown to a customer. Sentio uses them to sharpen its answers and to keep its drafts accurate, without ever quoting them or copying their wording into an email. And since Crufolio only drafts — never sends — you review every follow-up before it goes out.

Can Sentio schedule and send a follow-up on its own?

It can schedule and, on the day, *draft* one — never send it. A Sentio Task puts a finished draft under "Due today" on your briefing when the date arrives; you review and send it like any other. Scheduling automates the writing, not the sending.

What are finance charges in Crufolio?

If your terms allow a late fee, Crufolio calculates it, projects next cycle's charge on each customer's page, and gives you a month-by-month CSV. You raise the actual charge in your own accounting system, and you choose whether to mention it in a follow-up. Crufolio never posts a charge to QuickBooks or sends one to a customer.

Can I export my customer list?

Yes — the Customers page has an **Export Excel** button that writes a real .xlsx of whatever you're filtered to (say, "Past due"), with AR balance, past-due, and days-overdue as sortable numeric cells.

What happens to my data if I cancel?

A workspace export is available on request — invoices, customers, contacts, communications, and the audit log. Email **hello@crufolio.com** and we'll generate the bundle. After cancellation we delete the operational data; the audit log is retained per our DPA for compliance.

How does Crufolio compare to QuickBooks' built-in reminders?

QuickBooks sends generic templated emails to all customers on a schedule. Crufolio drafts customer-specific emails *in your voice* based on each customer's actual behavior, and you control the send. Sentio is the difference.

What about Microsoft Copilot's "Copilot in Outlook" — won't that do this?

Copilot can draft a single email from a prompt. It doesn't model your customer base, doesn't track invoice payment patterns, doesn't classify replies, doesn't preserve a timeline. The drafting feature is a commodity in 18 months. Sentio isn't.

Can I have multiple users on the same workspace?

Yes. Workspace admins can invite additional supplier-side users (the **client** role) who can also draft, export, and send. Operators (Crufolio staff, if you're on the advisory tier) have read access plus draft capability — no send.

What if I run AR for several businesses or clients?

Crufolio scales with you. **Portfolio** ($799/month) covers up to two workspaces; **Scale** ($1,499/month) covers up to five; **Enterprise** is custom for unlimited. Every workspace stays isolated; billing and access roll up. See *Running multiple workspaces* earlier in this handbook for the details.

Is Crufolio HIPAA / SOC 2 compliant?

Crufolio handles B2B accounts receivable data — no HIPAA-scope PHI in scope. SOC 2 is on the roadmap; the audit log is built and retained today as the procurement-friendly artifact.

Does Crufolio work for consumer debt use cases?

No. Crufolio is for B2B suppliers with repeat-buying customers and relationships worth preserving. The product, posture, and regulatory shape are all wrong for consumer debt.

Crufolio

14 WHAT WE DON'T DO

What we don't do (and why).

Here's what Crufolio *deliberately* doesn't do. Some of these are roadmap items we'd love but aren't ready for; others are choices that are structural and won't change.

We don't send emails for you

The thing every other AI AR tool does. Crufolio refuses. Three reasons:

REGULATORY

State collection-agency acts (RCW 19.16 in Washington, parallel laws in CA / NY / MA / TX) regulate who can contact a customer about a past-due balance on a supplier's behalf. If Crufolio were the actor, we'd be a regulated entity in every state — licensure, bonding, mandated disclosures, the whole stack. Because the supplier is the actor and Crufolio is workflow software, we're clean by construction.

RELATIONAL

Your customers know your voice. An email from `noreply@somecrm.com` reads as a collections message; an email from `you@your-business.com` reads as a follow-up between trading partners. Same words, different relationship.

STRATEGIC

"AI sends emails for you" will be a commodity feature in Microsoft Copilot and QuickBooks AI within 18 months. What they won't have is a per-customer understanding built from every send, every reply, and every payment across your book — the thing that makes the second draft to a customer sharper than the first, and the tenth sharper than the second. That's where we invest.

14 WHAT WE DON'T DO · CONTINUED

We don't auto-send — ever

Nothing is sent on your behalf. Every draft — including the optional auto-drafting you can switch on, and the follow-ups your scheduled tasks produce — waits in your own Drafts folder until you review it and send. Every message stays one deliberate click of *yours* away from a customer.

We don't write "final notice" or FDCPA-styled templates

These are vocabulary that burn relationships and put you in dangerous regulatory territory if you don't have a license. Crufolio's drafting refuses the language even if you ask for it.

We don't do SMS

State TCPA and collection-agency acts on consumer-protected communication channels are a minefield. Email is the right channel for B2B AR; SMS isn't worth the risk for the marginal lift.

We don't take a cut of what you're paid

Subscription only. Percentage-of-invoice billing on past-due balances puts you in collection-agency territory in most states. We thought hard about this and decided the cleaner posture was worth the simpler economics.

We don't replace your accounting system

Crufolio reads your books; it doesn't keep them. QuickBooks, Xero, and your ERP remain the source of truth for invoices and payments. Crufolio is the workflow and intelligence layer on top.

The list of things we don't do is, on purpose, longer than most. Every "no" is a "yes" to the supplier-customer relationship, to Sentio, and to staying clearly outside the regulated lane.

15 WHERE TO FIND HELP

Where to find help.

For questions about your own AR — who to follow up with, what a customer has been doing, what's drifting — **Ask Sentio** is in the header on every page. For everything else, a real person is one message away.

IN THE PRODUCT	DIRECT EMAIL
"Message Crufolio" — top right of the home page. Opens an email to our team. Real humans, response within a business day.	hello@crufolio.com

Crufolio

Crufolio is built by people who hated the AR conversation but loved their customers, and built the tool we wished we had.