INVESTOR DOSSIER

Take a photo of a bill or notice. Know what to do next.

NextStep explains confusing paperwork in plain English, pulls out the amount and deadline, helps set reminders, and keeps proof after the task is done.

Input

A photo, screenshot, PDF, bill, notice, or form.

Output

What it is, what is due, when, and what to do.

Record

Reminder, helper, status, receipt, note, or proof.

Demo Mode

DEMO MODE

Medical bill example

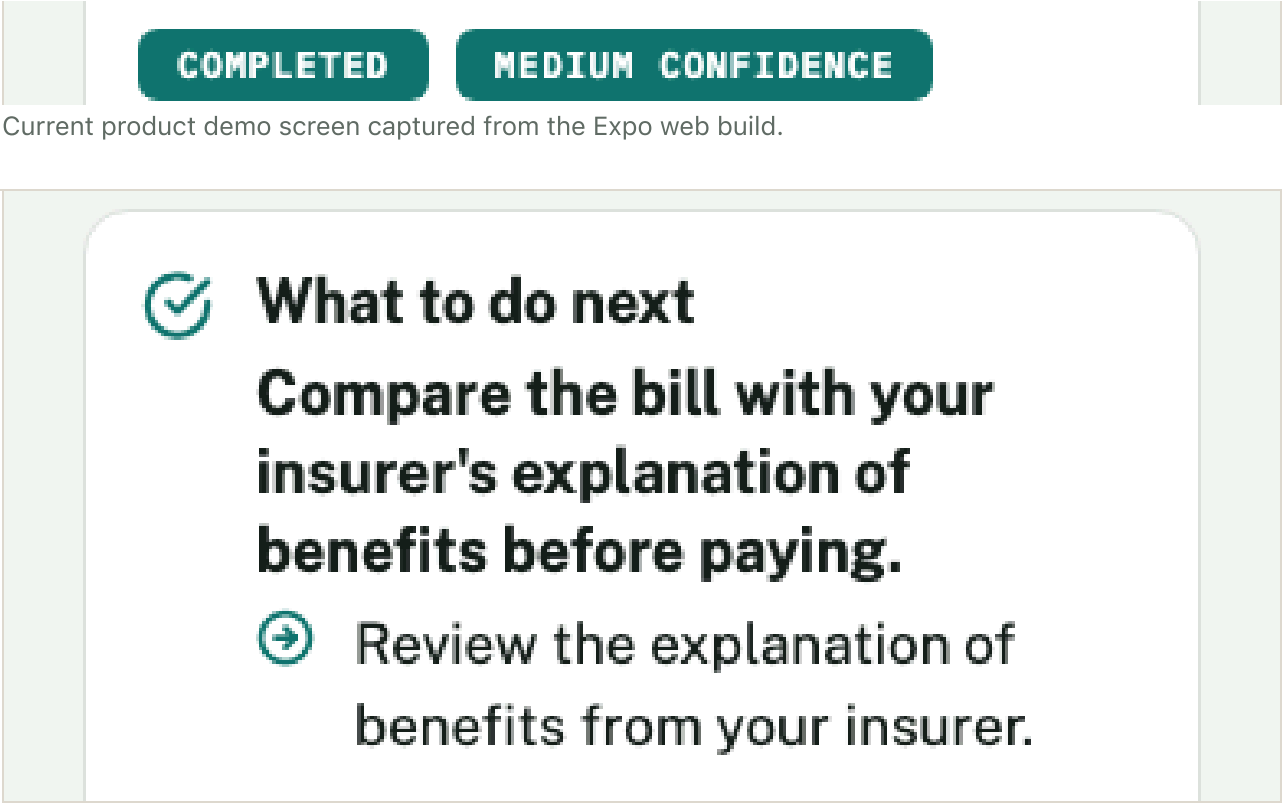
A safe fake document result for screenshots, App Store review, YC demos, and first-user conversations.

Demo only

This is sample data. Real documents should always be verified with the sender or a qualified professional.

What this means

This looks like a medical bill from Northview Clinic. It says the patient may owe $186.42 by July 15, 2026. The bill mentions insurance was applied, but the user should compare it with their explanation of benefits before paying.



Current product demo screen captured from the Expo web build.

THE PROBLEM

People do not always know what a document is asking them to do.

Unclear language

Bills and notices often hide the simple answer: do I owe money, by when, and to whom?

Missed deadlines

Due dates live in paper mail, PDFs, portals, screenshots, and memory.

Lost proof

Receipts, confirmation numbers, notes, and helper messages are rarely kept with the document.

MARKET SIGNALS

Bills and notices are common, and the consequences can be expensive.

134.8M U.S. households

Household paperwork is a mainstream problem.

Source: FRED / U.S. Census, 2025 household estimate.

91% smartphone ownership

The phone camera is the natural starting point.

Source: Pew Research mobile fact sheet.

41% with health care debt

Medical bills are a painful first category.

Source: KFF, 2022 health care debt survey.

$49B+ in medical bills

CFPB found medical bills on credit reports for 15M Americans.

Source: CFPB medical bills report.

63M family caregivers

Many people manage paperwork for someone else.

Source: AARP/NAC Caregiving in the U.S. 2025.

Late fees add up

Deadline management has direct financial value.

Source: CFPB credit card late fee analysis.

HOW IT WORKS

Five simple steps.

1

Take a photo

Scan or upload a bill, notice, form, screenshot, or PDF.

2

Read the basics

See sender, amount, due date, and action needed.

3

Check uncertainty

If the AI is unsure, the app asks the user to review the field.

4

Set a reminder

Add a reminder, calendar event, or helper.

5

Keep proof

Save the receipt, confirmation number, note, or photo.

PRODUCT SCREENS

Current app screens.

Welcome

NEXTSTEP

A calm way to handle confusing paperwork.

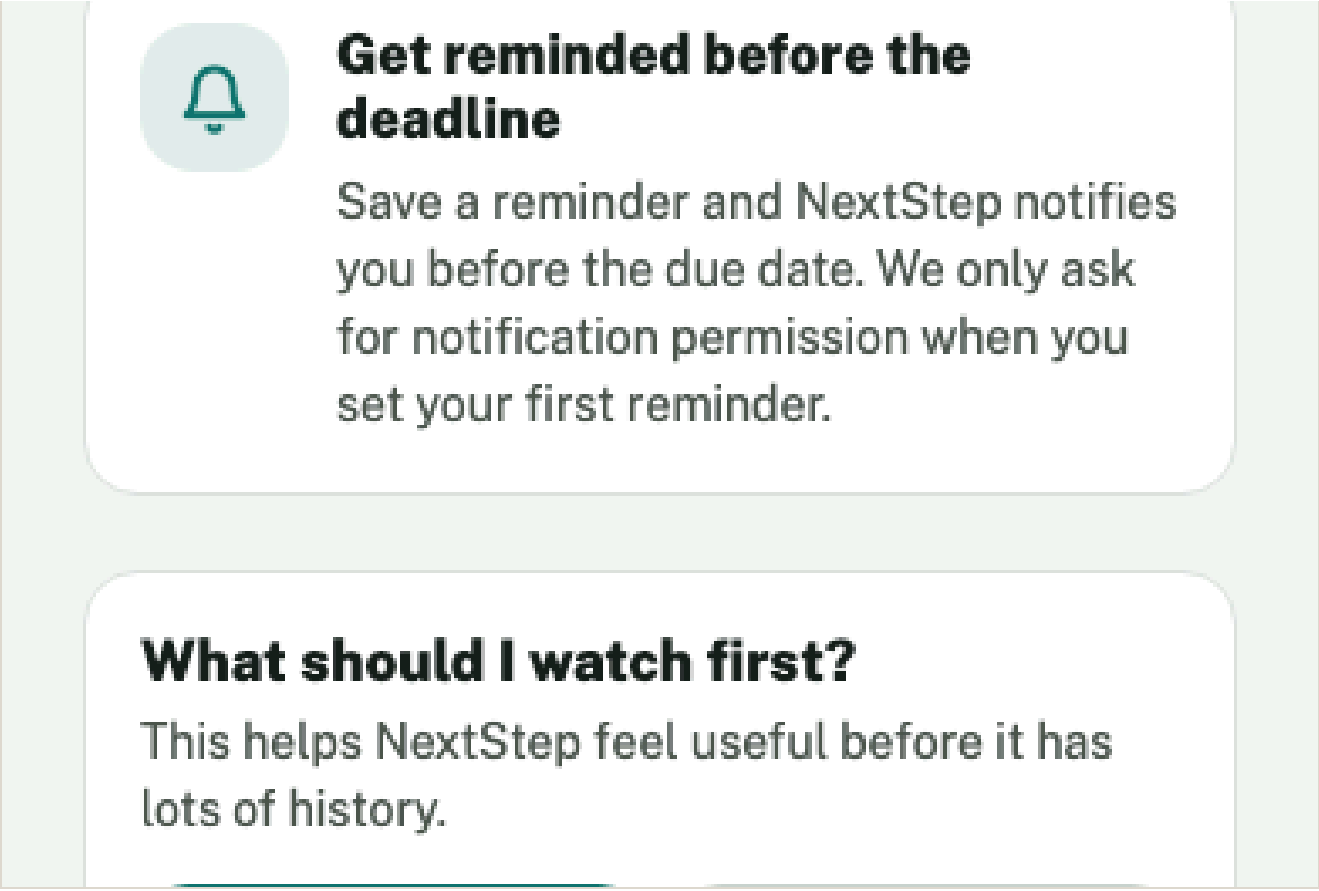
Scan bills, letters, and notices. Get a careful explanation, key details, deadlines, and reminders.

Scan a confusing document

Start with one-page bills, notices, letters, school forms, insurance mail, or utility paperwork.

Get the plain-English version

NextStep extracts the sender, amount, deadline, required action, and next steps when it can read them.



Onboarding

Explains the basic promise.

Supported Documents

Supported documents

NextStep works best with clear, one-page documents that have a sender, date, deadline, or action.

See it in action

These are sample documents, not real scans. Tap one to try turning a deadline into a reminder.

Medical bill

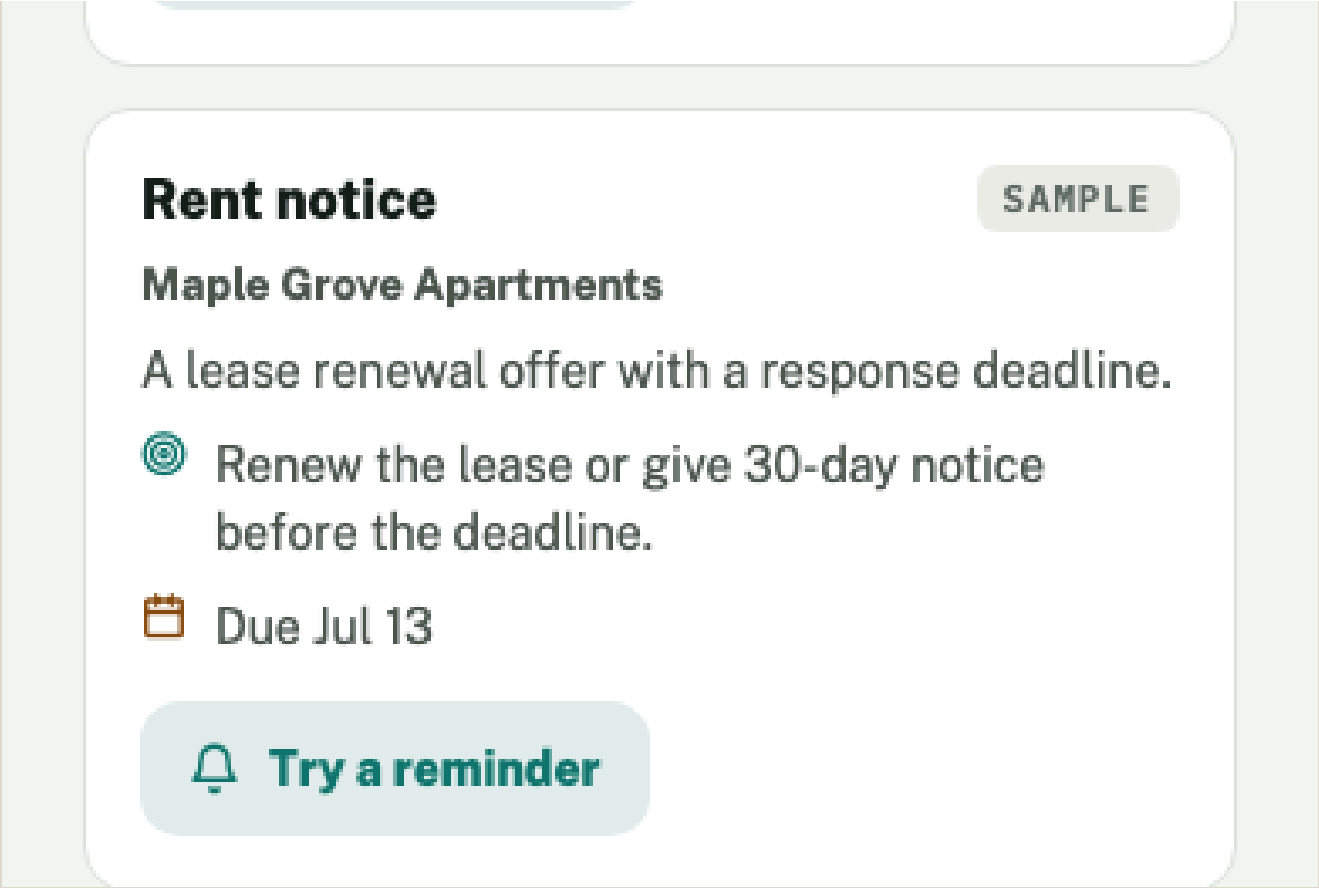
SAMPLE

Bay Area Health

The balance left after insurance for a recent visit.

- Pay $182.40 or call billing to set up a payment plan.
- Due Jul 7 · $182.40

Try a reminder



Document Types

Shows bills, notices, insurance, utilities, and other examples.

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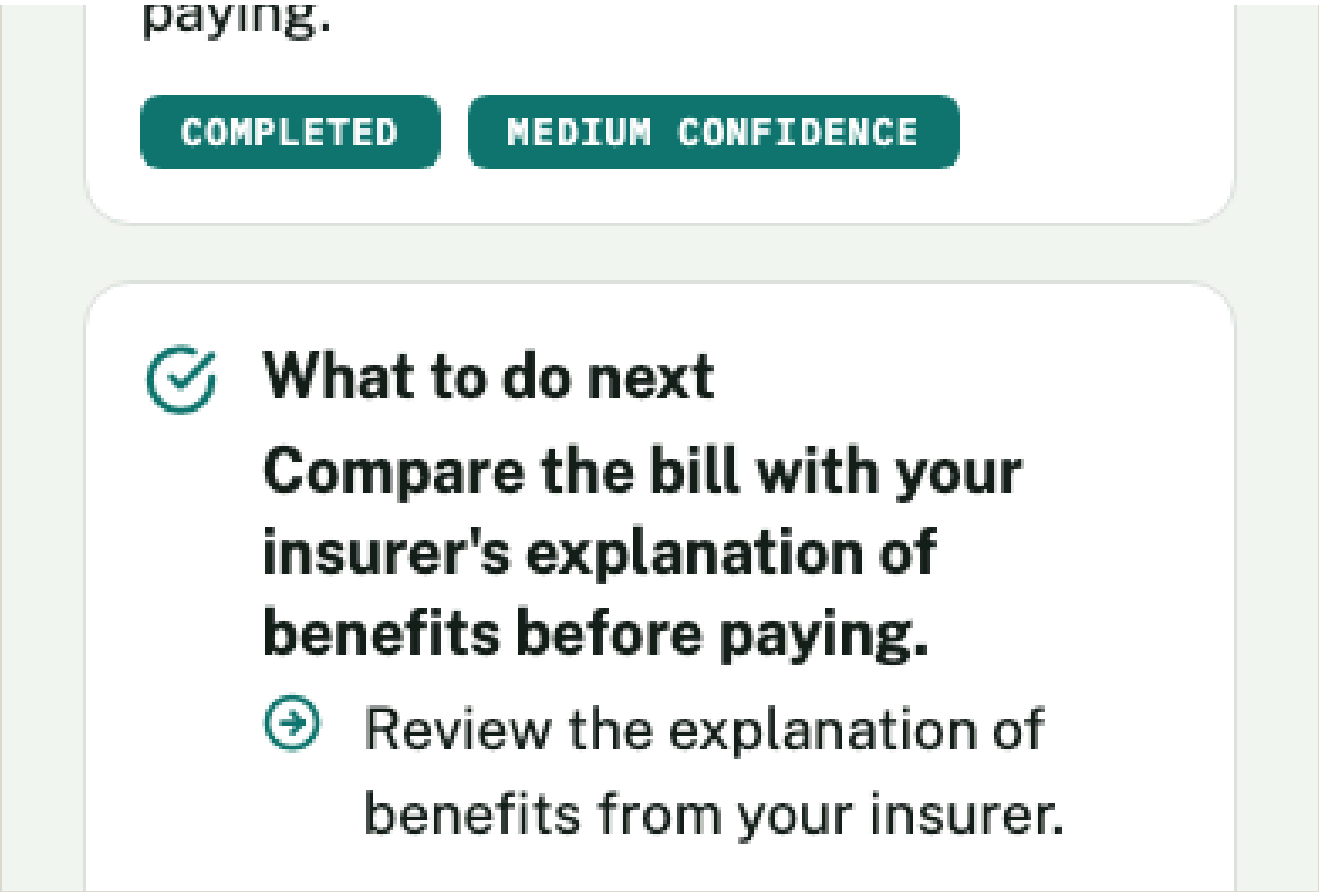


AI Explanation

Shows what the document means and what to do next.

NextStep

GOOD EVENING

QA HOME FIXTURE

Populated multi-state Home

Signed-out QA fixture with review, handled summary, planned, overdue, and processing cards.

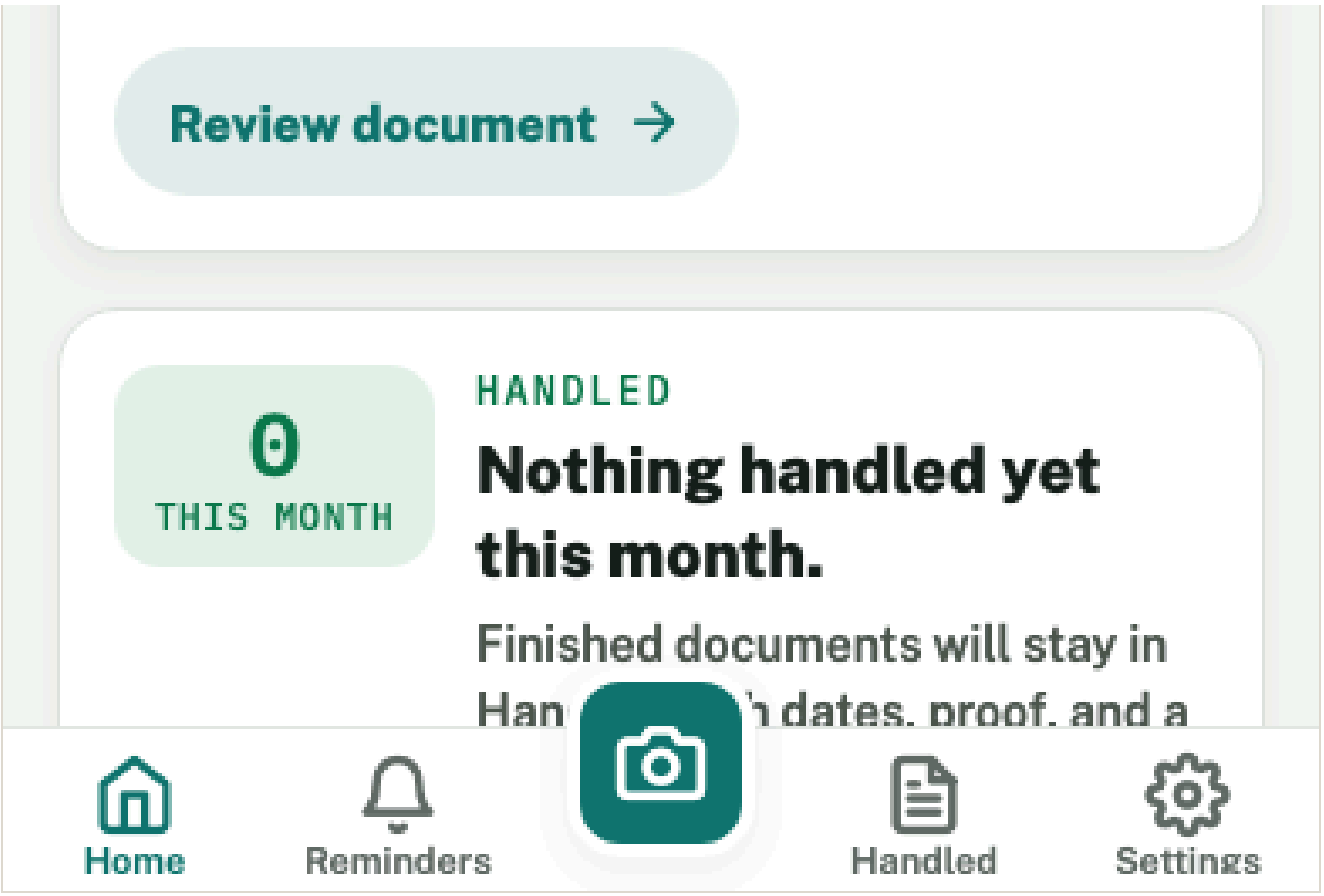
Switch states from the URL or the shortcuts below. Card taps stay on demo-safe routes.

Populated | Empty | Loading | Error

TODAY

1 document needs review before NextStep can plan the next step.

A past-due item is also waiting, so clear the review queue and then open June electric bill.



Home List

Shows documents that need review, are due, or are done.

NextStep

GOOD EVENING

QA HOME FIXTURE

Empty Home

Shows the intentional empty Home state for a first-run account.

Switch states from the URL or the shortcuts below. Card taps stay on demo-safe routes.

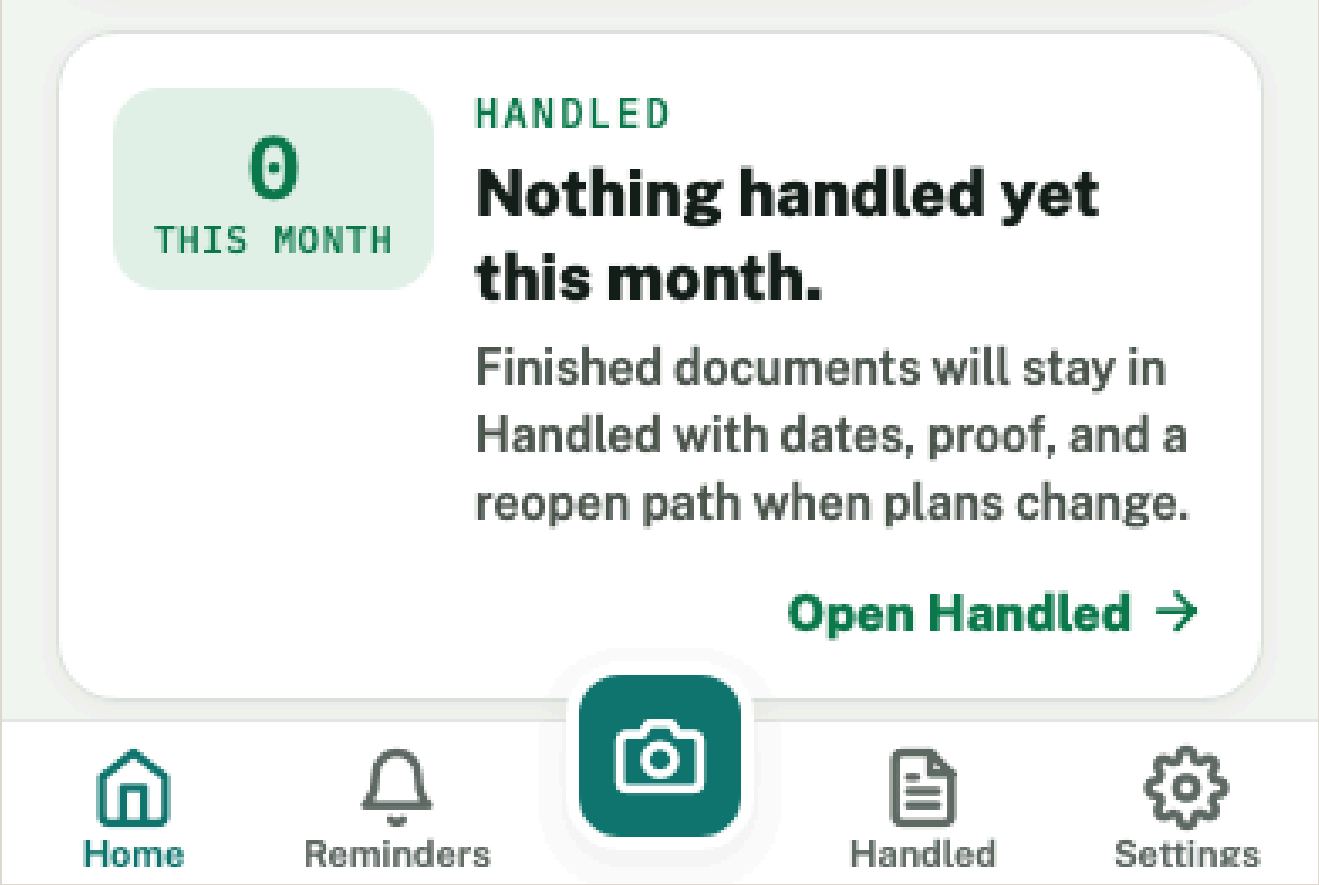
Populated | Empty | Loading | Error

TODAY

Nothing is waiting on you right now.

Scan a bill, letter, or notice and NextStep will turn it into a clear next step.

Scan document →



Empty State

Guides a new user to add the first document.

Document

UTILITIES DOCUMENT

Archived water bill

This payment was completed and later archived so it stays out of the active queue.

UTILITIES HIGH CONFIDENCE

HANDLED ARCHIVED

Handled Jun 12, 2026

Archived Jun 15, 2026

Keep the payment confirmation for your records.

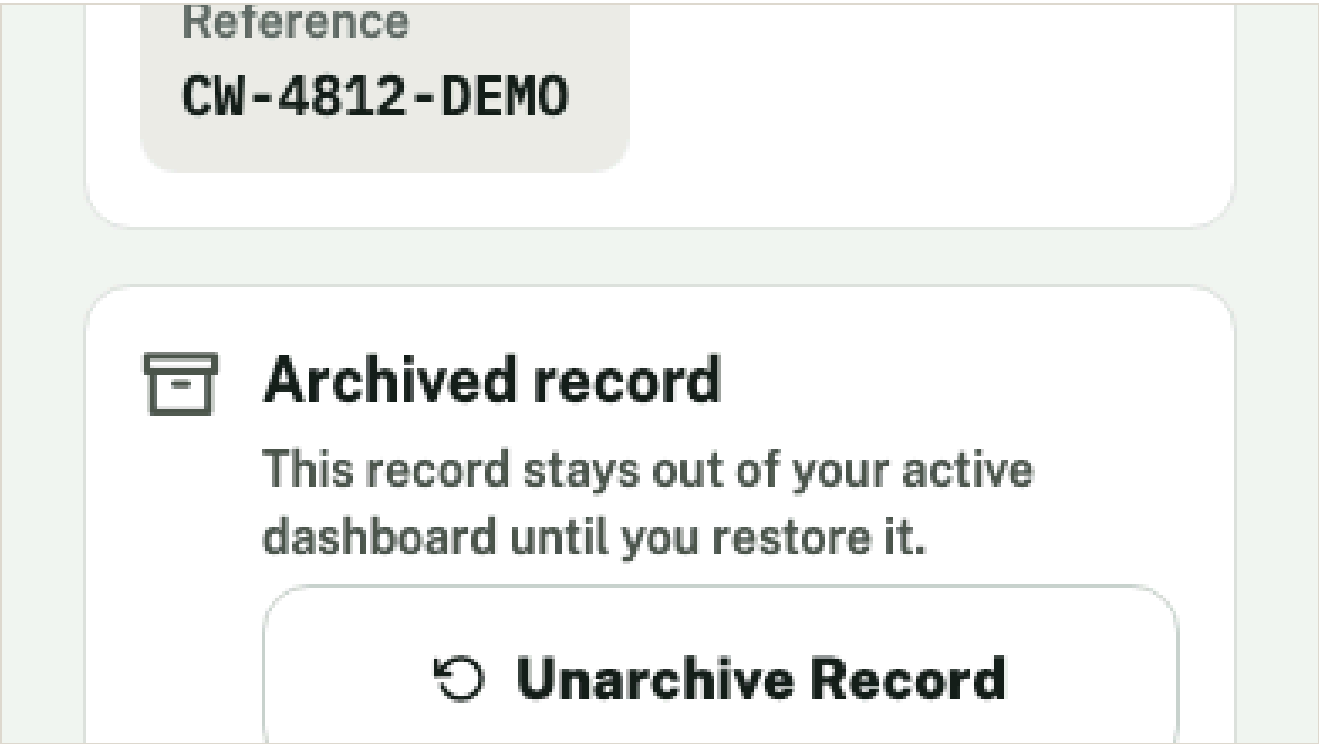
Due	Amount
June 12, 2026	$64.18

Sender

Clearwater Utilities

Done Record

Keeps proof and status with the original document.



CURRENT CAPABILITIES

The code already supports the core product loop.

Reads documents

AI extracts sender, amount, due date, and action needed.

Answers questions

Users can ask natural-language questions about a saved document.

Shows uncertainty

Low-confidence fields can be reviewed before the user trusts them.

Creates reminders

Due dates can become reminders and calendar events.

Links helpers

Documents and reminders can connect to people who help.

Keeps proof

Notes, files, photos, and confirmation records stay attached.

TECHNOLOGY

A mobile app with a Supabase backend and AI document processing.

Mobile App

- Expo SDK 54
- React Native 0.81
- React 19
- Expo Router
- TypeScript

Backend

- Supabase Auth
- Postgres with RLS
- Supabase Storage
- Supabase Edge Functions
- Pilot access controls

AI + Reminders

- process-document
- ask-document
- AI output checks
- Expo notifications
- Calendar integration

WHY USERS RETURN

The first scan gives an answer. Repeated use keeps a record.

- Recurring bills can be recognized later.
- Important senders and due dates stay visible.
- Reminders stay tied to the original document.
- Proof stays with the document after it is done.
- Helpers can be connected to the right document.

BUSINESS MODEL

Start with a consumer subscription.

Free

Limited scans, basic summaries, and manual reminders.

Plus

More document history, AI Q&A, recurring detection, push reminders, and proof storage.

Family / Caregiver

Shared helpers, household document list, and delegated tasks.

ROADMAP

What we build next.

0-30 days

- Improve TestFlight onboarding
- Open live upload to approved users
- Track scan-to-action conversion
- Test AI accuracy by document type

30-90 days

- Email-forwarding inbox
- Recurring bill detection
- Sharing with family and caregivers
- Reminder summaries

90-180 days

- Better document history
- Human review for risky documents
- Caregiver and benefits partners
- Stronger privacy and security

> "NextStep tells people what a document means, what is due, and what to do before the deadline."

SOURCES

1. FRED / U.S. Census household estimate
2. Pew Research Center mobile fact sheet
3. KFF health care cost challenges
4. CFPB medical bills on credit reports
5. CFPB credit card late fees
6. AARP/NAC Caregiving in the U.S. 2025

Prepared for investor discussion. Product facts are grounded in the current NextStep repository. Market and business claims should be validated with pilot analytics.