



INVESTOR OVERVIEW / 12 OCTOBER 2026

One business. One platform. Enable what you need.

HalNora + HalNora One

Connected operations, commerce, payments, customers, workforce and regulated service technology.

Version 6 — updated from the October 10 investor edition, the October 8 commercial pricing study, available development conversations and a direct read-only review of 12 principal Floom projects on October 12, 2026.

4

Distinct Dispatch tracks
(including Entry Dispatch)

12

Principal Floom projects
reviewed directly

1

Shared investment thesis:
modular, connected products

Investor disclosure: Project source, synthetic tests, published development websites, real field QA and commercially accepted production systems represent different levels of evidence. Proposed prices and revenue examples are illustrative, not sales forecasts.

01 Executive investment thesis

HalNora is building a family of independently licensable applications that share trusted business services and connect through explicit, permission-controlled contracts. The growth model is **land through a high-value workflow, then expand into adjacent operations** without forcing customers into a monolithic deployment.

The four Dispatch tracks are no longer interchangeable. Legacy V20 and V21 supply operational experience; the V21 Phase 3C program is a separate controlled rebuild; V22 serves as a more extensive commercial multi-product foundation; and a newly active **V20-first standalone Entry Dispatch** addresses customers who need a familiar, simpler, merchant-centric courier offering.

Material changes since Version 5

- **Entry Dispatch added:** V20-first staging, original interface preserved, visible merchant CSV tools, merchant-managed drivers, and broad merchant order-editing policy; release gates remain open.
- **V22 advanced:** named/versioned customer order forms, immutable intake provenance and privacy-minimal view analytics; Google Maps autocomplete was reported tested through the standard settings path.
- **Booking evidence strengthened:** the published Booking-to-V22 channel completed real public and operator confirmation, modification and cancellation flows with the same Work record preserved.
- **Pharmacy deepened:** a fictional clinical workbench, Kroll/HealthWATCH-class integration planning and owner-led pairing controls were added, with no clinical, insurer or real-patient authorization.
- **Business suite security and QA progressed:** CRM real PostgreSQL worker and invitation tests, HR restricted-role/audit laboratories, Payroll v19.4 cancellation/race checks, Accounting v1.93 isolation preflight, and Inventory isolated posting acceptance.

HalNora is an opportunity to deliver operational interoperability and simpler adoption for SMBs and selected larger clients. The current portfolio does **not** yet constitute a fully connected, independently certified production suite.

02 One platform, independently governed products

Products must have explicit authority over their own business events, financial facts, privacy boundaries and release decisions. Cross-product connections may be enabled only with authenticated, versioned, idempotent contracts. One product cannot silently mutate another product's tables or inherit another product's permissions.

OWNER	AUTHORITATIVE BUSINESS DOMAIN	CONNECTED OUTCOME
Entry Dispatch (V20-first)	V20 courier orders, merchant workflows, drivers and status/history	Merchant entry-grade operational service; integrations separately verified
V22 Commercial Dispatch	Courier Work/stops, POD, routing, tracking, driver settlement, delivery invoices	Receives verified Booking/Marketplace work; exports finalized financial events
Marketplace	Stores, merchants, catalog, customer checkout prices, commission/tax presentation	Signed immutable fulfillment request to Dispatch
Booking	Service availability, reservation intent, hold/confirm/change/cancel	Provider-authoritative booking lifecycle across explicit calls

OWNER	AUTHORITATIVE BUSINESS DOMAIN	CONNECTED OUTCOME
POS + Inventory	Sales/registers/payment requests; independently owned stock ledger	Approved merchandise movements and accounting exports
CRM	Accounts, contacts, leads, pipeline, quotes and activity	Scoped customer context, not a unified raw customer database
HR + Payroll	Employee lifecycle/leave versus payroll earnings/tax liabilities	Approved, reviewed pay inputs, not automatic wage transfer
Payments + Accounting	Processor routing/reconciliation versus GL/A/R/A/P	Only settled, authorized economic events reach posted books
Pharmacy + Communications	Pharmacy operational/clinical authority versus messaging/PTT	Minimal-necessary handoff; privacy- and role-scoped events

03 Dispatch strategy: four products / tracks

TRACK	WHAT IT IS	CURRENT EVIDENCE & BOUNDARY
1. Legacy V20 / V21	Established On the GO courier functionality and field-history reference	Operational lessons and business continuity; do not assume latest source has replaced the live production system.
2. V21 Phase 3C / MS1	Controlled rebuild focused on shift, GPS, mobile reliability and non-portal release	Historic 387/387 Phase 3C tests and Oct 9 guarded MS1 staging; independent device/PostgreSQL acceptance and authorized release still outstanding.
3. V22 Commercial Dispatch	Longer-term multi-tenant, multi-product courier/operational foundation	Published Float application, substantial tested development; current source and published build may differ; security/field certification still needed.
4. V20-first Entry Dispatch	Standalone simpler courier entry product preserving original V20 UI with expanded merchant autonomy	Development on separate /home/otgdeliv/v20-staging server copy; partial merchant controls installed, remaining status/assignment gates open. Not a proven commercial deployment.

Entry Dispatch: why this creates a credible second sales entry

Entry Dispatch is intended for couriers and merchants who prefer a familiar V20 operator workflow rather than the full V22 product surface. It offers a prospective lower-complexity acquisition path while reusing proven operating practices. The product is **not** merely a renamed V22 tier: codebase, migration, test evidence, pricing and support commitments must be maintained separately.

- **Preserve V20 experience:** no mandatory V22-style redesign; use the original layout, themes and established merchant workflows while tightening server-side ownership checks.
- **Merchant self-service requirements:** create own delivery orders; add and manage own drivers; assign own orders to authorized merchant-fleet or eligible central Dispatch drivers; maintain driver ownership/visibility isolation and audit histories.

- **Always-available merchant editing policy:** when a merchant has edit permission and owns an order, allow editing even after assignment, in transit, delivery and completion. No blanket status-based merchant lock; downstream notifications, settled financial snapshots and reconciliation must still be safe.
- **Visible Import Center:** discoverable permission-controlled CSV import, templates, field matching and result review for Orders/Tasks, Contacts and Products. Earlier merchant-facing Contacts/Products and templates were reported tested in staging; full Orders/Tasks acceptance remains to be demonstrated.

Entry Dispatch: precise October 12 staging status

STAGE / WORK	REPORTED STATUS	INVESTOR-SAFE INTERPRETATION
4C8A merchant guards; 4C8B editing/driver IDs	Installed on staging; syntax checks reported passed	Source/staging milestone, not live merchant acceptance.
4C8C order status controls	Patch prepared; no verified installation	Do not claim merchant status editing is implemented.
4C8E2 merchant "My Drivers"	Driver management enabled; driver assignment/grant switches remain off	Private merchant roster demonstrated; end-to-end assignment withheld.
Merchant driver suspension	A verification attempt failed	Treat suspension and lifecycle reconciliation as open defects.
Legacy V20 dropdown/permissions	Status dropdown previously filter-only; create/assign controls permission-hidden	Server and UI operation must be validated end to end; a visible control is not enough.

Evidence limitation: These Entry Dispatch findings come from Steward's recorded server/staging review and conversations, not from a direct SSH inspection by this October 12 PDF revision. The live V20 production installation was not modified during this report. No Entry Dispatch Floot project appeared in the Floot account listing.

04 V22 Dispatch and HalNora One

V22 implements a service-aware commercial Courier foundation with multi-stop Work, assignment, private POD, offline reconciliation, tracking/Auto Arrival, zone pricing, customer-safe portals, Driver settlement, invoice/payment foundations and cross-product integration services. Taxi, Medical Transport/NEMT and Field Service remain separate workflow releases rather than automatically operational because shared Work exists.

October 11–12 source-specific progress

- A reviewed V22 MFA note reports **458 of 458 helper specs passing** and clean TypeScript at its October 11 checkpoint; these are source tests, not a penetration test or a current-release certification.
- Administrative MFA readiness distinguishes absent, incomplete and structurally prepared database tables. The live V22 development database lacked the required MFA tables in the reviewed audit; authenticator enrollment and CRM shared sign-in remain disabled.
- The October 12 public-form migration supports **multiple named, versioned form families** per account, with immutable generation snapshots and audit provenance. The migration was applied to an empty public-form table; backward compatibility with published code was documented.
- Public form analytics now store business-local daily aggregate counts, excluding IP address, user agent, session identifiers, customer information and bearer tokens. Customer Portal form editing and usage metrics exist in development code.

- An internal cleanup note reports Canadian Google Maps address autocomplete successfully probed, same-zone pricing fixture repairs and stale outbox processing. These are component-level operational checkpoints.

Commercial V22 release gates

Require tenant/role penetration and concurrency testing, clean immutable release/rollback, device GPS and offline POD acceptance, provider-backed email/payment integration, receipt/audit preservation, durable event processing and realistic load monitoring. Floom confirms V22 is **published** at its Floom URL, but does not prove that all current source changes have been republished or accepted. HalNora One cross-product MFA/federation remains gated.

05 Marketplace, Booking and commerce integration

Marketplace

The published Floom Marketplace owns multi-merchant storefronts, catalog, consumer pricing, taxes/tips and fulfillment charging, separate from V22 direct-Dispatch zone rates. A Marketplace-to-Dispatch request must carry immutable pricing, pickup/delivery and order-reference snapshots; Dispatch executes authorized delivery but does not reprice Marketplace merchandise.

Supplier integration has a **Floom-first** governance path: draft official outreach, rights verification, disabled supplier registration, safe CSV/JSON staging, admin review and controlled network-test design. The Beer Store is a prospective supplier, not a contracted provider. No live supplier feed, product-image rights, merchant sellable catalog release or recurring synchronization is authorized. Ontario age/refusal and return controls require separate field and legal review.

Booking

Booking is published and connected with V22 through provider-specific Floom calls. Its October 11 runbook records a published public Courier Booking that progressed through availability, hold, confirmation, modification and cancellation; the same V22 Work was updated and cancelled in place. Operator-created Booking, scoped customer rescheduling/cancellation, credential rotation/revocation and a second-workspace isolation check were also recorded. Maintained regression was **51/51** with clean TypeScript at that checkpoint.

Customer email is disabled in this setup; it is not evidence of verified transactional delivery. Marketplace-to-Booking live commerce handoff, long-duration recovery and wider service-type go-live each require their own acceptance.

POS and Inventory

Standalone POS has retail register, cash lifecycle, restaurant checks, returns/voids, split tender, device/peripheral contracts and an explicit go-live gate in source. Its reviewed release note reports **114/114** policy/spec files passing, clean TypeScript and healthy development API endpoints, but it also says the test database has no real merchant tenant. Prior Simcoe HN001/Mango Salad demonstrations should not be read as currently certified customer sales. The real GoDaddy N950 card bridge and field hardware remain unapproved.

Inventory has independent Main and isolated QA projects. October 12 records show a valid synthetic physical posting in QA, verified ledger/evidence controls, and 54/54 Main plus 37/37 QA non-hook tests; Main remains at **zero production stock postings**, with commercial posting and POS-source ownership flags OFF. Main and QA are unpublished.

06 Payments: processor-neutral standalone business

HalNora Payments is a separate Floom development application intended to support POS, Booking, Marketplace, Dispatch invoicing and authorized mobile/field collection. It must **not require an eligible customer to abandon an existing processor/acquirer agreement** merely to adopt other HalNora products.

- **GoDaddy/Poynt partner path:** GoDaddy confirmed that Payment Bridge/POS Bridge is available in Canada for software-to-terminal order handoff. The existing GoDaddy-branded Poynt N950 terminals are the logical initial integration target. This does not establish developer entitlement, active device binding or certification.
- **Software foundation:** payment intent/state, merchant/provider/terminal registry, provider-neutral reconciliation and guard/audit models, plus GoDaddy Bridge readiness simulations. Floom confirms HalNora Payments remains unpublished.
- **Future Android Tap to Pay:** potential independent NFC application only through provider-/scheme-approved Tap to Pay on Android offerings, compatible devices and commercial agreements. A raw NFC card reader is not a substitute for card network/security certification.

Payments must verify amount/currency/merchant/terminal matching, provider receipts, idempotent signed callbacks, uncertain-outcome handling, refunds/chargebacks and final reconciliation before a transaction is considered production-authoritative. HalNora Accounting must ingest approved final facts without duplicating payment revenues.

07 HR, Payroll, CRM and Accounting

HR: workforce lifecycle

HalNora HR is an independent, **unpublished** Floom application with employee records, onboarding, leave, self-service access, credentials and approved-payroll-input concepts. An October 12 restricted-role/audit proof used isolated fictional SQL tables and was completely torn down. All 24 current HR mutation routes use transactional audit append; however, the current app connection retains privileged BYPASSRLS capability and its actual 19 HR tables have not undergone approved restricted-role rollout.

Live employee invitations, file/document vault, HR-to-Payroll transmission, authenticated multi-tenant security acceptance and deployment remain gated; the project must not accept sensitive real employee documents based solely on synthetic test success.

Payroll: Canada-first statutory correctness

Payroll advanced from the older v7.4 NO-GO audit to an **October 12 v19.4 development checkpoint**: 186/186 Jasmine helper specs and 45/45 native disposable PostgreSQL checks. The newest work focuses on signed-session tenant reads, cancellation, SQL-pool lease disposal and revocation races. Its provincial/federal deduction labs remain restricted and do not constitute certified CRA or Quebec withholding.

Real pay runs, wage transfers, bank connections, deductions/remittances, T4/RL reporting, live accounting posts and customer data are OFF; standalone Payroll remains unpublished.

CRM: customer and revenue lifecycle

CRM contains accounts, contacts, leads, opportunities, quote workflows, customer-native 360, internal automation and audit. In isolated PostgreSQL QA, the production-derived reminder worker completed seven real SQL scenarios including lease recovery, backoff and restart idempotency. The October 9 Stage 8EZ note reports **117/117** main helper specs passing and that the main retry-ledger migration had **not** been installed. CRM is unpublished; live SMTP, team onboarding, full cross-suite customer federation and native restore/security gates remain open.

Accounting: accounting engine versus tax platform

Accounting has a developing bookkeeping engine—GL, journals, A/R, A/P, bank-match controls, period audit and source-event ingestion—with Canadian tax-firm/tax-center workflows at earlier stages. Its October 12 v1.93 note describes an independent read-only database-control-system comparison and stricter candidate QA writer requirements, **not** an approved real financial posting race test. The proposed restricted QA writer role was absent; production bank-idempotency and tax filing remain disabled.

QuickBooks and other external accounting migration, full multi-tenant accountant workspaces, CPA-grade Canadian T1/T2/GST-HST calculations and CRA e-filing need independent provider and professional approval. Accounting remains unpublished. Payroll wages and Courier Driver Settlement are separate financial domains.

08 Pharmacy: two commercial pathways

Path A — Pharmacy Delivery Connect. Authorize a pharmacist-controlled delivery handoff while the pharmacy retains its existing approved Kroll, HealthWATCH or other pharmacy system. Only minimum-necessary order and parcel information may reach Dispatch, with opaque package references, barcode custody checks, assigned-driver authorization and secure status callbacks. No live licensed pharmacy software adapter or patient-data feed is authorized today.

Path B — standalone Pharmacy Management. Build a future Canadian pharmacy system with prescription/refill workflows, pharmacist verification, patient records, claims and inventory, but only after licensed clinical review, regulatory design, insurer and privacy acceptance. This is a different risk and capitalization profile from basic Pharmacy Delivery Connect.

October 12 verified development

- Clinical Core C7 introduces a restricted **fictional clinical workbench** for refill review, prescription-case queues, exhausted-refill suggestions and patient training-data directory. Standard suite: **59/59** non-hook specs passed, TypeScript clean; signed-in visual acceptance was not completed in the cited note.
- The HealthWATCH C6I/C6J planning board contains **eight** follow-up requirements and a copy-only vendor technical inquiry. No vendor contact, sandbox permission, contract or clinical API is established by the recorded work.
- Pharmacy-to-POS managed pairing and read-only handshakes are deliberately controlled; no clinical record, prescription authorization, patient chart or payment may be released through a test pairing.
- Delivery prototype includes synthetic, durable outbox/acknowledgment, HMAC utility and fail-closed custody concepts. No real pharmacy/Dispatch provider connection or real medical information was processed.

Regulatory boundary: Ontario PHIPA, pharmacist accountability, medication-level privacy, safety verification, claims accuracy, cold-chain/recall handling, production incident response, tenant access and independent external approvals are non-negotiable prerequisites. Synthetic data models must never be marketed as a licensed dispensing platform.

09 Communications, Mobility and future verticals

HalNora Communications is a published Floot proof-of-concept. User-observed Samsung/Motorola tests supported foreground PTT, network switching and stable unlocked use; the physical PTT key does **not** reliably transmit while phones are locked. The agreed scope is foreground-only—not emergency communications, not always-on secure radio certification. Integrated Dispatch/Driver direct and Work-linked messaging require separate product acceptance.

FUTURE VERTICAL / CAPABILITY	REUSABLE PLATFORM VALUE	MAIN COMMERCIAL GATE
Taxi + Medical Transport / NEMT	GPS/presence, appointments, dispatch, vehicle/driver eligibility, return trips	Service-specific acceptance; accessibility and privacy controls; not 911 EMS.
Field Service	Estimates, technician capabilities, recurring visits, parts, work completion and invoice handoff	Independent technician mobile and quote-to-cash acceptance.
Hospitality / large events	Guest booking, workforce tasks, POS, communications/PTT and event command	Security roles, camera/VMS permissions, site operations and incident validation.
Shared platform	HalNora One business context, white-label, scheduling, reporting, cross-product billing	End-to-end MFA/identity, authenticated links, tenant isolation and billing reconciliation.
Mobility and Field Payments	Offline POD, driver location, customer tracking and approved collection	Locked-phone GPS, battery/network tests, provider-certified card acceptance.

10 Commercial packages: illustrative proposals only

The October 8 investor pricing study remains the proposal baseline; no Entry Dispatch price has been invented. All listed CAD rates are placeholders pending pilots, support cost analysis, regulatory scope and customer willingness-to-pay. Launching more product code does not automatically make it included in a bundle.

OFFERING	PROPOSED START / BASIC	PROPOSED PRO / EXPANDED
Entry Dispatch V20-first	To be validated separately	No approved rate card; avoid conflating with V22 plans
Commercial Dispatch	C\$79/mo Starter	C\$199/mo Professional; C\$449/mo Business
CRM	C\$29/mo	C\$79/mo Pro; C\$179/mo expanded
Booking	C\$29/mo	C\$79/mo Pro; C\$179/mo expanded
POS	C\$39/mo	C\$89/mo Pro; C\$179/mo expanded
Inventory	C\$29/mo	C\$79/mo Pro; C\$179/mo expanded
Accounting	C\$29/mo	C\$89/mo Pro; C\$199/mo expanded
Communications / PTT	C\$6/user/mo	C\$10–15/user/mo
Marketplace merchant	Free (commission alternative)	C\$49/mo or C\$149/mo; negotiated rates
HR / Payroll / Payments	No proposed public rate approved	Separate compliance, interchange, transaction & provider costs
Pharmacy Connect	C\$99/location/mo	C\$249/location/mo Delivery Professional

OFFERING	PROPOSED START / BASIC	PROPOSED PRO / EXPANDED
Future Pharmacy Management	C\$499/location/mo Core	C\$799/location/mo Pro; chain custom

HalNora One – indicative bundles

PACKAGE	ILLUSTRATIVE RATE	BUNDLE INTENT
One Start	C\$99 / month	Single entry module with carefully bounded shared services
One Business	C\$249 / month	Integrated CRM/Booking/Accounting/Inventory/operational allowance only when truly connected
One Pro	C\$599 / month	Broader nonregulated bundle, location/volume allowances and enhanced support
Enterprise	Quoted	Dedicated security, onboarding, SLA, integration and hosting requirements

Marketplace commission proposals (Free/15%, Growth C\$49 + 10%, Pro C\$149 + 6%) are alternative business models and must not be silently stacked with a store's illustrative menu markup or 5% service fee. Taxes, processor charges, delivery fees, driver pay and tip ownership require transparent merchant contracts.

11 Hypothetical subscription scale economics

The following examples use **one subscription price for every modelled customer**, assume all accounts are paying and remain active for 12 months, and exclude discounts, churn, non-payment, processing and infrastructure, onboarding and customer acquisition costs. They are arithmetic illustrations only—not current subscriptions, annual recurring revenue or a validated forecast.

MODEL	CUSTOMERS	MONTHLY GROSS SUBSCRIPTIONS	ANNUAL GROSS SUBSCRIPTIONS
C\$79 Entry-like illustrative price*	1,000	C\$79,000	C\$948,000
C\$199 Dispatch Professional	1,000	C\$199,000	C\$2,388,000
C\$249 HalNora One Business	1,000	C\$249,000	C\$2,988,000
C\$249 HalNora One Business	5,000	C\$1,245,000	C\$14,940,000
C\$249 HalNora One Business	10,000	C\$2,490,000	C\$29,880,000
C\$599 HalNora One Pro	10,000	C\$5,990,000	C\$71,880,000

* C\$79 is the October 8 commercial Dispatch Starter illustrative price, not an approved Entry Dispatch V20 price. It is shown only as a sensitivity reference. No customer counts, attach rates, real retention or realized gross margin have been verified.

Economics to diligence before pricing approval

- Revenue by product: license, additional work/seat allowances, onboarding, enterprise service, Marketplace take-rate and approved payment-service economics—not fabricated transaction or pharmacy margins.
- Variable cost: maps/ETA usage, telemetry retention, email/SMS/push, PTT data/media, cloud infrastructure, provider licenses, support hours, security/compliance and third-party support.
- Pilot proof: lead conversion, implementation time, active customer usage, cohort retention/churn, support cost per account, per-work cost and migration quality.

12 Milestone-based investment roadmap

ORDER	INVESTMENT MILESTONE	EVIDENCE FOR RELEASE DECISION
0	Protect live operations and establish independent Entry Dispatch/V21/V22 release ownership	No production V20 replacement; clean backups, isolated environments, rollback, precise feature/status register.
1	Entry Dispatch merchant pilot	Create/edit at every lifecycle status, merchant/central driver assignment, audit/change alerts, import workflows, suspend/revoke, real V20 regression and permissions.
2	V22 Courier commercial acceptance	Full-day two-driver/mobile, POD/offline, GPS, order forms, invoicing/settlement, tenant/security testing, backups and rollback.
3	Booking and Marketplace production contracts	Approved public Booking end-to-end, merchant/customer onboarding, store checkout/payment, signed fulfillment, refunds, provider recovery.
4	POS + Payments hardware pilot	N950 authorized integration and reconciled transaction; terminal uncertainty, refunds, printed receipts, inventory posting ownership.
5	CRM + HR + Payroll + Accounting safety and integration	Restricted database roles, live email, MFA, native backup/restore, payroll statutory review, authorized financial posting and cross-suite consent.
6	Pharmacy Connect regulated partner pilot	Written Kroll/HealthWATCH or authorized provider contract, pharmacist-controlled packet, PHIPA assessment, physical scan/callback, privacy QA.
7	HalNora One expansion and enterprise	Stable identity/billing and integrations; self-host portability only when separately requested and demonstrated; contracted SLAs.

13 Investor diligence and disclosed risks

RISK	CURRENT FACT	DISCIPLINE
Fragmented builds	Multiple independent projects, separate databases, old and new Dispatch tracks	Versioned product responsibility, named steward, authoritative contract registry.
Release/readiness conflation	Published Floom URL and unit tests are not equivalent to live release certification	Product-specific staging, device, security, restore and acceptance sign-offs.
Security and tenancy	Some HR/Accounting read connections currently hold privileged roles; MFA pending	Restricted credentials, authenticated cross-tenant QA, pen-tests before sensitive data.
Operational payments	Canadian Poynt bridge available; certified N950 app path still pending	Partner documentation, merchant sandbox/device setup, real reconciliation.
Regulated health and wages	Pharmacy clinical workbench is fictional; payroll tax labs are incomplete	Professional/legal reviews, official vendor/CRA integrations, no live data prematurely.
Supplier/data licensing	Beer Store is not an approved partner; media rights not acquired	Written data/photo rights, allowlisted provider access, age/refusal policy.
Self-host/portability	Floom remains active development/hosting. Database engines differ from legacy MariaDB.	Do not confuse code portability design with tested deployment migration.
Financial model	Proposed pricing, no verified subscriber or churn cohorts	Scenario mathematics only; do not market illustrative ARR as contracted revenue.

14 Source and verification register

The report consolidates available conversation context and directly read Floom source/project metadata. It is **not** a legal/financial audit, nor a line-by-line independent review of every past conversation. Exact scope and last reviewed observations are documented below.

Read-only Floom review performed 12 October 2026

Projects inspected for current file inventory and/or publication: **HalNora Platform V22, Marketplace, Booking, POS, Inventory, CRM, Accounting, Payroll, HR, Payments, Pharmacy and Communications**. Additional isolated QA Floom project records were referenced by their owner project notes. No code changes, migrations, publication or payment operations were performed for this investor revision.

SOURCE / CHECKPOINT	RELEVANT CLAIMS SUPPORTED
Floom get_publish_status, Oct 12	Published: V22, Marketplace, Booking, Communications. Unpublished: POS, Inventory, HR, Payroll, CRM, Accounting, Pharmacy, Payments.
V22: public-order-form-v2-migration; view-analytics; HalNora One MFA audit	Named form-family migration, privacy-safe counters, absence of active MFA tables; 458-spec October 11 reviewed note.

SOURCE / CHECKPOINT	RELEVANT CLAIMS SUPPORTED
Booking: booking-release-runbook	Real public/operator V22 provider modify/cancel/replay; 51/51 checkpoint; customer emails disabled.
Pharmacy: clinical-core-c7, c6j; pairing-uc11	Fictional workbench, 59 non-hook specs, eight HealthWATCH follow-ups without vendor approval.
Payroll: payroll-v194-state	186 Jasmine, 45 native fictional PostgreSQL checks; no live payroll activation.
CRM: stage8ez-full-schema-worker-pg-cycle	Real isolated SQL reminder-worker cycle; main migration absent; 117/117 checkpoint.
Accounting: accounting-v193-qa-environment-isolation-preflight	Read-only technical DB identity/control preflight, restricted writer absent and financial release OFF.
HR: hr-database-owned-audit-writer-proof; tenant-isolation-qa	Isolated audit proof, privileged main app DB role and sensitive-data release blockers.
Inventory: inventory-production-release-qa	Real synthetic QA posting and ledger audit; zero main commercial postings and release OFF.
POS: pos-release-readiness; Payments Floom project	114-spec POS development foundation and physical hardware/provider gates.
Marketplace: supplier-floom-delivery-plan	Floom-first supplier rights governance; no live Beer Store feed or approved sale.
Steward V20-first conversation and staging result, Oct 12	4C8A/4C8B installed and syntax-tested; 4C8C uninstalled; 4C8E2 partial; product separation. Not independently SSH verified.
Investor Overview V5, Oct 10; investor pricing study, Oct 8	Inherited investment narrative, CAD proposed pricing, operational formulae and caveats.

Commercial and technical invariants carried forward

- **Driver Settlement:** $COD + \text{Shipping Fee} - \text{Driver Rate} + \text{Float}$; positive = driver owes business, negative = business owes driver. Eligible Courier invoices include Shipping Fee only (not COD, Driver Rate, Float or Settlement).
- **Marketplace and Dispatch:** separate pricing engines; Marketplace commercial charge is not recalculated by Dispatch.
- **Product governance:** original operational V20 stays protected; Entry Dispatch, V21 Phase 3C and V22 have independent release/QA records. No deployment, tenant import or finance/PHI activation may be inferred from this document.

15 Conclusion and appropriate investor use

HalNora combines an accessible courier-entry path with a broader commercial Dispatch platform and modular, separately governed add-on products. The new V20-first Entry Dispatch track could accelerate merchant adoption by retaining familiar V20 workflows. The nearest investable proof points are **merchant-driven Entry Dispatch acceptance, V22/Booking field and security signoff, authorized POS/N950 payment reconciliation, and Marketplace fulfillment recovery**. Regulated Pharmacy, Canadian Payroll, tax filing, sensitive HR records and full HalNora One federation remain independently gated. This is a **confidential development and commercialization working draft**, not proof of signed customers, revenues, regulated certifications, contracted ARR, GMV or enterprise SLAs.