

1. Project Context Summary (Anchor Section)

Dimension	Description (Derived Strictly from Provided Context)
Project Name	AI Co-Worker Agent Solution for Account Opening
Business Domain	Wealth/Financial Services — Client Onboarding and Account Opening
Stated Business Goals	Automate and support NorthRock's account opening process for new clients via an AI Co-Worker Agent Team; enable high-volume onboarding (approx. 7,000 accounts) with accuracy, consistency, and full auditability; ensure compliance, persistent auditable records, and process repeatability across different custodians and account types.
Problems Being Addressed	Manual, inconsistent, or error-prone account opening for new clients; limited scalability for onboarding large numbers of new accounts; need for auditability, compliance, and reliable workflow traceability; variability in custodian requirements and rule compliance.
In-Scope Actors / Consumers	Client onboarding and operations teams; AI Co-Worker Agent Team; clients (indirect); custodians such as Schwab and Fidelity; reviewers/human decision points (workflow participants); IT/compliance stakeholders.
Out-of-Scope Activities (If Explicit)	Not specified explicitly; however, activities outside account opening (e.g., account maintenance, portfolio management) and processing outside NorthRock's IT environments are out of scope.
Key Constraints	Must operate within NorthRock IT security and infrastructure; no external (unapproved) data processing; agents must support full auditability, traceability, and compliance; solution limited to end-to-end account opening workflow (intake through custodian submission and system write-back); use of approved systems (Salesforce/Edge, Formstack, etc.).

2. Validated Business Use Case Inventory (Reference)

Business Use Case Name	Business Objective	Primary Actor / Consumer	Observable Outcome	Justification for Data Persistence
New Client Account Opening (End-to-End)	Open new client accounts by orchestrating intake, validation, assembly, review, and submission per custodian requirements while meeting audit and compliance standards.	AI Co-Worker Agent Team, Operations Team (with human review)	Successfully opened, compliant, and auditable new client accounts in custodial and internal systems; status and history traceable.	Required for audit, regulatory compliance, operational traceability, client servicing, process improvement.

3. Use Case Decomposition (Validated Use Cases Only)

Business Use Case Name	Information Required	When Information Is Needed	Purpose of Use	Decisions Enabled	Required Data Fidelity (Raw / Consolidated / Derived)
New Client Account Opening (End-to-End)	<ul style="list-style-type: none">- Client-provided structured and unstructured onboarding data (via Formstack, statements, documents)- Custodian forms and account templates (Schwab, Fidelity)- Existing client and household records (Salesforce/Edge)- Validation rules and checklists per custodian/account type- Workflow actions and audit logs (status, reviewer actions)	<p>Throughout workflow stages:</p> <ul style="list-style-type: none">- At intake- During validation- At packet assembly- At review/approval- At submission- At audit/review	<ul style="list-style-type: none">- Initiate and process client account opening across varying custodians- Ensure validation, compliance, and auditability- Enable transparent process tracking and eventual process improvement	<ul style="list-style-type: none">- Accept or reject client accounts- Route for human review or exception- Finalize and submit to custodian systems- Satisfy compliance and audit requirements	Both raw and consolidated/derived (raw for traceability/audit; consolidated for status/history/orchestration)

4. Use Case Qualification and Scope Control

Use Case Name	Frequency of Use	Temporal Dependency (Real-Time / Near-Real-Time / Batch / Ad-Hoc)	Data Persistence Required (Yes / No)	Sensitivity / Criticality	Notes
New Client Account Opening (End-to-End)	High (multiple times daily, esp. during onboarding peak); supports bulk, scheduled, and ad-hoc initiation	Primarily near-real-time and batch (work is queued/processed in near-real-time, with manual reviews and some workflow batching); possible ad-hoc for remediation or audit	Yes	High (mission-critical: regulatory/compliance risk, client onboarding, operational throughput)	Full auditability, traceability, and compliance are mandated; process subject to external regulation and internal controls.