subatomic

A. Stakeholder Persona Summary (Table Format)

Role	Core Goals	Operational Pain Points	Constraints (Process/Regulatory/ Technical)	Priority	Status
Operations (Account Opening)	Ensure new client accounts opened accurately, efficiently, on time	High volumes cause bottlenecks, manual errors, rework on NIGO packets	Must use current approved workflows; custodian rules complex; time-to-open SLAs; subject to regulatory/audit requirements	High	Interviewed
Compliance	Ensure regulatory and custodial rule adherence; audit trail	Incomplete documentation; lack of end-to-end traceability; exception mgmt	Must follow SEC/FINRA/IRS/KYC/AML/ custodian rules; auditability required; only approved systems	High	Pending
IT/Security	Maintain data security, infrastructure compliance	Integration across vendor systems; risk of data leak/off-site processing	All processing within NorthRock IT; approved environments only; no external data movement; strict access controls	High	Pending
Client Service Rep	Guide client through intake, answer questions, collect documents	Manual intake is slow; high follow-up for missing or incorrect info	Must input via Formstack; can't process until all documents collected; must respect privacy; sensitive to client experience	Medium	Pending
Document Review Specialist	Verify packet completeness and correctness	Volume spikes/staffing; ambiguity in forms; manual routing	Must route via DocuSign; follow up on unclear info; escalate exceptions; process documented in SOPs	Medium	Pending
Custodian Liaison	Ensure packets meet Schwab/Fidelity intake criteria	Rejection for non-compliance; changing custodian rules	Packet format and content must match custodian requirements; responsible for escalations on rejected packets	Medium	Pending
Data Quality Analyst	Ensure data consistency across systems	Duplicate entries, reconciliation, field mismatches	Data changes only via approved mechanisms; real-time sync not always available; logs must be kept for audits	Low	Pending

Summary Statistics:
- Total Stakeholders Identified: **7**
- Stakeholders Interviewed: **1**
- High Priority Stakeholders: **3**
- Conflicts Identified: **0** (so far)

B. Adaptive Question Set

Business Logic Extraction

1. What business rules determine whether an account can be opened for a new client?
   ◦ Reveals account eligibility, required documentation, and gating logic.
2. How are account types mapped to specific custodian requirements at intake?
   ◦ Clarifies type-specific processing and form selection logic.
3. What policies dictate which documents are mandatory vs nice-to-have for onboarding?
   ◦ Surfaces required vs discretionary intake fields.
4. What triggers a packet being marked "not in good order" (NIGO) in practice?
   ◦ Reveals concrete error/correction logic and thresholds.
5. How are required fields validated—are there exceptions to "must have" items?
   ◦ Distinguishes strict vs soft validations and exception handling.
6. When conflicting information is found across intake documents, what is the escalation or decision process?
   ◦ Uncovers current handling for cross-form inconsistencies.
7. What are the top reasons for account opening rejection by custodians?
   ◦ Identifies business-critical validation gaps and root causes of NIGO.
8. What approvals (internal or custodian) are required before an account is considered "open"?
   ◦ Maps business workflow gates and required checkpoints.
9. How are edge-case requests (e.g., minors, non-residents, trusts) currently managed?
   ◦ Reveals business logic for non-standard client scenarios.
10. What metrics/KPIs are tracked for the account opening process, and how are they calculated?
    ◦ Establishes performance and monitoring criteria.
11. Describe any seasonal or volume-based process adjustments—are there business SLAs that affect workflow?
    ◦ Illuminates SLAs and systemic prioritization rules.
12. What are the explicit requirements for audit and traceability at each workflow step?
    ◦ Captures business rules for audit readiness.
13. How is continuous improvement (e.g., process/rule refinements) currently managed—who decides?
    ◦ Reveals business change/adaptation governance.

Data Flow Logic Extraction

1. What are all possible sources of data (structured/unstructured) entering at client intake?
   ◦ Identifies the full input data landscape and intake interfaces.
2. What data is captured via Formstack, and in what format?
   ◦ Clarifies data structure at the start of the process.

3. How are incoming client-provided documents classified and associated with accounts/households?
    ◦ Establishes rules for correct linkage and metadata assignment.
4. What transformations are applied to incoming data before it is written to Salesforce/Edge?
    ◦ Uncovers mapping and enrichment logic.
5. How is data quality verified—what are criteria for "complete" records?
    ◦ Sets standards for completeness checks.
6. Where does validation occur (system, manual step, both), and are results logged?
    ◦ Defines control points and data auditability.
7. What happens to rejected or partial packets—how are they held, flagged, re-worked?
    ◦ Maps data state management for exceptions.
8. How are updates, status changes, and artifacts synchronized across Salesforce/Edge and custodians?
    ◦ Explores real-time vs batch, system-of-record syncs.
9. Where does process-generated data (e.g., logs, error flags, validation outcomes) reside, and for how long?
    ◦ Defines data persistence and retention policy.
10. Who has access to each segment of workflow data? Are there role-based restrictions?
    ◦ Surfaces permissions and security boundaries.
11. In what way are DocuSign envelopes generated, routed, and their statuses tracked?
    ◦ Details the lifecycle of signature flows/data.
12. How is "write-back" to Salesforce/Edge initiated, and how are write errors detected/handled?
    ◦ Reveals integration and error-handling points.
13. How are audit-related data (deep traces, validation results, data lineage) structured and retrieved for reviews?
    ◦ Clarifies the interface/structure for audit consumption.
14. What happens to data if a client abandons the process, or if an account is not ultimately opened?
    ◦ Defines inactive/abandoned state handling.
15. Are there batch processes (e.g., nightly reconciliations)? If so, what's the logic and schedule?

Process Logic Extraction

1. What are the precise sequential steps from client intake to system write-back today?
    ◦ Maps out current operational workflow, handoff, and decision points.
2. Which process steps run in parallel (e.g., intake review and document verification)?
    ◦ Identifies concurrency and dependencies.
3. Who is responsible for each process step (by role or department)?
    ◦ Pins down step ownership and separation of duties.
4. What starts (triggers) each process stage, and what are the stop conditions?
    ◦ Defines process initiation and completion rules.
5. How are exceptions, flags, or ambiguities currently escalated/managed mid-process?
    ◦ Reveals error and exception control flow.
6. Where do humans review/approve, and can they override system recommendations?
    ◦ Distinguishes true human-in-the-loop requirements and override conditions.
7. What forms of notification or workflow status updates are provided to stakeholders?
    ◦ Specifies feedback/control loop for workflow transparency.
8. What scenarios require routing packets for corrections vs. outright rejection?
    ◦ Differentiates granular branch/exclusion logic.
9. What process variants exist for special account types, custodians, or regulatory cases?
    ◦ Surfaces operational exceptions and alternative flows.
10. How does the process handle sudden spikes in volume or system outages?
    ◦ Describes process scalability and resilience behaviors.
11. What is the timeout/latency expectation for each step, especially approvals and DocuSign routing?
    ◦ Quantifies expected throughput and turnaround.
12. What are the precise audit logging requirements per workflow step?
    ◦ Documents what must be traced and how.
13. How are periodic workflow assessments and optimizations conducted? By whom, how frequently?
    ◦ Defines continuous improvement and process governance.

Contextual: Security, Compliance, Integration, Monitoring, User Experience

1. What regulatory standards (SEC, FINRA, KYC/AML) most directly impact the account opening workflow?
    ◦ Clarifies the compliance context and critical dependencies.
2. How is sensitive data (PII, financials) protected across the process—and where are encryption boundaries?
    ◦ Drills into security practices and risk surface.
3. What are the approved environments for any processing touchpoint?
    ◦ Eliminates ambiguity about system boundaries.
4. What integration points exist between Salesforce/Edge, Formstack, custodians, and DocuSign?
    ◦ Specifies all cross-system flow and failsafe expectations.
5. Who is allowed to access audit traces and workflow logs? Under what circumstances?
    ◦ Uncovers enterprise privacy assumptions.
6. What system/operational controls prevent double submissions or duplicate records?
    ◦ Identifies anti-fraud and data hygiene mechanisms.

7. What scenarios require manual overrides to automated steps, and how are they logged?
   - Maps out "break glass" processes and compliance hooks.
8. What forms of monitoring/alerting exist for process performance or record failures?
   - Surfaces observability needs and current practices.
9. Are there cost constraints, resource limits, or operational quotas for account opening (per day, per staff)?
   - Clarifies operational and technical boundaries under volume load.
10. What is the targeted user experience during intake, corrections, and post-submission feedback?
    - Focuses on UX design logic grounded in actual pain points.
11. How are feedback and lesson-learned loops closed—do downstream errors trigger upstream fixes or process reengineering?
    - Connects operational improvement cycle.

Deep Follow-ups / Drilldowns

1. (For previous NIGO packets) What steps were taken to investigate and resolve repeat failure modes—has the process changed since?
   - Investigates historic process adaptability.
2. Are there cases where client-reported information is wilfully altered (by rep or system) to fit package requirements? What governs these changes?
   - Probes for unspoken manual workarounds or risk practices.
3. What documentation exists for current process steps, and is it kept up to date?
   - Assesses the reliability of reference materials vs tacit knowledge.
4. What is the biggest source of disagreement between Operations, Compliance, and Custodian Liaison on "go/no-go" decisions?
   - Surfaces likely conflicts and operational risks.
5. How often do SOPs change, and how is change communicated to staff?
   - Explores change management/diffusion lag.
6. Are there processes or exceptions that never get formally documented but are practiced informally?
   - Uncovers shadow workflows and tribal knowledge.
7. Do clients ever interact directly with custodians during account setup, or is all interaction through NorthRock reps?
   - Clarifies separation of client/custodian workflow tracks.
8. What workaround processes exist if core systems (Salesforce/Edge, Formstack) are down?
   - Surfaces operational continuity practices.
9. Are there current pilot initiatives for process automation already underway, and how do they interact with the as-is workflow?
   - Establishes context for concurrent change management.

(More domain-specific and edge-case probes can be provided as context deepens.)

C. Interview Insights (Concise Hierarchical Bullets)

- **Stakeholder aim:** Open client accounts efficiently, accurately, and with full audit traceability; maintain compliance and minimize onboarding friction.
- **Current workflow:**
  - Intake via Formstack forms and client documents.
  - Manual/automated data validation against custodial, account, and regulatory rules.
  - Packet assembly vs. specific custodian requirements.
  - Human review points for exceptions, ambiguities, or rule conflicts.
  - DocuSign routing for signature, where applicable.
  - Write-back of status, structured data, and artifacts to Salesforce/Edge; maintain lifecycle state sync.
  - Audit coverage for all steps, outcomes, and lineage, retrievable via Subatomic Deep Lens.
  - Regular workflow/process assessment for continual improvement.
- **Key decisions:** What constitutes "good order"; which documents or data are sufficient for opening; when/how to escalate NIGO situations; what approval gates exist before submission.
- **Hidden constraints:** Must operate solely within NorthRock IT security boundaries; no processing outside approved environments; compliance/Audit trail must be maintained; must follow custodian-specific and account-type-specific validation rules.
- **Pain points:** Volume surges create capacity risk; manual handoffs drive delays and possible re-work; exception management is labor intensive; tracking source of error is difficult; regulatory rules change frequently.
- **Variants/exceptions:** Non-standard account types (minors, trusts, estates); regulatory special cases (KYC/AML holds); system outages force workarounds; custodial requirements may change per account type.

D. Conflict Notes (If Applicable)

No direct conflicts identified from current AS-IS context. Potential latent conflicts may exist between Operations (efficiency/completeness), Compliance (stringency/audit), and Custodian Liaison (external standards), especially around exception handling and NIGO thresholds—requires explicit reconciliation in further interviews.

E. Requirement Extraction (Short, Structured)

Element	Content
Requirement (concise)	Account opening workflow must support end-to-end intake, validation, custodial packet assembly, human review, e-signature routing, and system-of-record write-back with audit traceability.
Stakeholder Goal	Efficient, accurate, and compliant new account onboarding at scale, with full process transparency.
Trigger	New client account intake is initiated via Formstack or by client service rep; documents received.
Expected Outcome	Fully validated and completed account, written back to Salesforce/Edge, custodian-accepted, with step-by-step audit log.
Constraints	All processing in NorthRock IT; adhere to custodian/account rules; all steps must be audit-ready; no external data handling.

Element	Content
Dependencies	Salesforce/Edge, Formstack, custodian platforms (Schwab, Fidelity), DocuSign, audit infrastructure.
Ownership	Operations (primary), Compliance (oversight), IT/Security (enabler), Custodian Liaison (external handoff).

End of stakeholder interview session output.