

Project 1 — AI Co-Worker Agent Solution for Account Opening

Purpose of the Project

The purpose of Project 1 is to design, implement, and deploy an AI Co-Worker Agent Team that supports and automates NorthRock's account opening process for new clients. The project focuses on handling high-volume onboarding with accuracy, consistency, and full auditability, particularly in preparation for adding approximately 7,000 accounts over a constrained timeframe.

Scope Definition

The project scope is limited to the end-to-end account opening workflow, from initial client intake through final custodian submission and system write-back. The solution is developed and deployed within NorthRock's IT security and infrastructure standards.

Systems explicitly in scope include:

- * Salesforce / Edge as the system of record for client and household data
- * Formstack for client intake forms
- * Custodial platforms (Schwab and Fidelity) for form libraries and account rules
- * DocuSign for envelope generation and routing (subject to discovery confirmation)
- * Optional Black Diamond usage for statement retrieval and intake verification

What Must Be Built

1. AI Co-Worker Agent Team

A dedicated agentic team must be created to execute and coordinate the account opening workflow. The agents must operate with contextual awareness, persist learning through memory mechanisms, and support continuous improvement over time.

The agent team must be capable of:

- * Parsing structured and unstructured client inputs
- * Applying custodian-specific and account-type-specific validation logic
- * Managing workflow state and exceptions
- * Supporting human-in-the-loop decision points

2. Intake and Data Ingestion

The solution must ingest client inputs from:

- * Formstack intake forms
- * Client-provided statements and documents

All incoming data must be normalized, classified, and associated with the correct client and household records.

3. Validation and Quality Control

The AI Co-Workers must validate each account opening packet by:

- * Checking completeness of required fields
- * Ensuring consistency across forms and supporting documents
- * Applying custodian and account-type rules

- * Identifying items that would otherwise cause submissions to be “not in good order”

Validation results must be explicit, traceable, and auditable.

4. Custodian Packet Assembly

Based on validated inputs, the system must:

- * Automatically select the correct custodian form set
- * Pre-populate forms with verified client data
- * Assemble a complete account opening packet aligned to custodian requirements

5. Human-in-the-Loop Review

The workflow must incorporate clearly defined review steps where:

- * Exceptions, ambiguities, or rule conflicts are surfaced
- * Reviewers can approve, reject, or request corrections
- * DocuSign envelopes may be generated and routed for signature, where applicable

Human actions must be captured as part of the workflow record.

6. Submission and Write-Back

Upon approval and execution:

- * Status updates, structured data, and generated artifacts must be written back to Salesforce / Edge
- * Each account's lifecycle state must remain synchronized across systems

7. Auditability and Transparency

The solution must provide full audit coverage through Subatomic Deep Lens, including:

- * Step-by-step workflow traces
- * Scoring and validation outcomes
- * Data lineage and integrity checks

Audit outputs must support both operational review and compliance evaluation.

8. Continuous Improvement Capability

The system must support:

- * Quarterly or on-demand workflow assessments
- * Recommended corrective actions and optimizations
- * Incremental rule and process refinement without re-architecting the solution

Required Data Flow

The implemented workflow must follow this logical sequence:

Intake → Validation → Packet Build → Review → DocuSign → Write-Back

Each stage must be explicitly modeled, monitored, and auditable.

Security and Compliance Expectations

All components must be developed and deployed within NorthRock's IT security and infrastructure controls. No external data handling or processing may occur outside approved environments.

Discovery and Execution Expectations

During discovery and delivery, NorthRock must provide:

- * Access to required systems and environments
- * Existing rulebooks, forms, templates, and SOPs
- * Ongoing feedback to refine agent behavior and outputs

Subatomic will perform deep workflow analysis, solution design, development, and testing aligned to these inputs.