subatomic

AI Co-Worker Agent Solution for Account Opening

Volere Requirement Interpretation – Summary & Detailed Analysis

Summary Table

Requirement ID	Original Text (Complete)	Requirement Type	Key Stakeholders	Main Dependencies	Status
REQ-001	The system must ingest client inputs from Formstack intake forms and client-provided statements and documents. All incoming data must be normalized, classified, and associated with the correct client and household records.	Functional	AI Co-Worker Agent Team, Operations Team, Clients	Formstack, Statements/ Documents, Salesforce/Edge	Interpreted
REQ-002	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, and identifying items that would otherwise cause submissions to be "not in good order". Validation results must be explicit, traceable, and auditable.	Functional / Non-Functional	AI Co-Worker Agent Team, Reviewers, Operations Team	Custodian/account rules, Forms, Validation logic	Interpreted
REQ-003	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.	Functional	Reviewers/Human Decision Points, Operations, AI Agent Team, Clients	DocuSign, Custodian rules, Workflow system	Interpreted
REQ-004	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.	Functional	Operations Team, AI Agent Team, IT/ Compliance, Custodians	Salesforce/Edge, Custodians, Internal Systems	Interpreted
REQ-005	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.	Non-Functional	IT/Compliance Stakeholders, Operations, AI Agent Team	Subatomic Deep Lens, Workflow system, Audit processes	Interpreted
REQ-006	The system must support quarterly or on-demand workflow assessments, recommended corrective actions and optimizations, and incremental rule and process refinement without re-architecting the solution.	Non-Functional	Operations, Compliance, IT, AI Agent Team	Workflow analytics, Existing rule management tools	Interpreted
REQ-007	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.	Constraint	IT/Compliance, Vendors, AI Agent Team	NorthRock IT security standards, Approved Environments	Interpreted
REQ-008	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.	Functional / Constraint	AI Agent Team, Operations, IT, Compliance	Defined workflow, Workflow monitoring/ auditing tools	Interpreted
REQ-009	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.	Functional	AI Co-Worker Agent Team, Operations	System design for agent memory, learning, workflow orchestration	Interpreted

Summary Statistics:

- Total Requirements Interpreted: 9
- Functional Requirements: 7
- Non-Functional Requirements: 2
- Constraints: 2
- Business Rules: 0
- Unique Stakeholders Identified: 8
- Requirements with Dependencies: 9
- Requirements Requiring Clarification: 1

REQ-001

A. Raw Requirement

> The system must ingest client inputs from Formstack intake forms and client-provided statements and documents. All incoming data must be normalized, classified, and associated with the correct client and household records.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Functional
Description	The system is required to obtain data entered by clients via Formstack and documents provided, process (normalize and classify) this data, and link it to the relevant client/household in the system.
Rationale	To ensure all client information is accurately and consistently processed for further handling in the account opening workflow.
Fit Criterion	All incoming client data is available in required, normalized format, correctly linked to client/household records after ingestion.
Stakeholders	AI Co-Worker Agent Team, Operations Team, Clients
Constraints	Must use Formstack and approved document sources; must match/associate to client records in systems like Salesforce/Edge.
Dependencies	Availability of Formstack forms, client documentation; access to Salesforce/Edge records.
Assumptions	Correct mapping exists between intake data and system records; documents are legible and in recognized formats.
Supporting Materials	None directly cited, but references to Formstack, statements, household records.

C. Clarified Requirement (Volere-Aligned, Non-Critical)

The system shall ingest client data from Formstack intake forms and client-provided statements/documents, normalize and classify all incoming data, and associate the processed information with the appropriate client and household records in the internal database.

REQ-002

A. Raw Requirement

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, and identifying items that would otherwise cause submissions to be "not in good order". Validation results must be explicit, traceable, and auditable.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Functional / Non-Functional
Description	The AI Co-Worker agents are required to validate account opening packets for completeness, consistency, adherence to custodian/account rules, and explicit identification of deficiencies. Results must be delivered in a way that is both traceable and auditable.
Rationale	To ensure account submissions are complete, accurate, and compliant to custodian standards, thus reducing errors and compliance risk.
Fit Criterion	All packets validated have clear validation results showing completeness, consistency, and compliance; each validation outcome is logged and accessible for audit.
Stakeholders	AI Co-Worker Agent Team, Reviewers, Operations Team
Constraints	Must apply rules per custodian and account type; validation logic must be explicit and documented; validation process must be auditable.
Dependencies	Up-to-date validation rules, access to client forms/documents, defined criteria for "good order".
Assumptions	Validation criteria are fully documented and available; packets have sufficient information for validation.
Supporting Materials	Validation rulebooks/checklists per custodian/account, forms

C. Clarified Requirement (Volere-Aligned, Non-Critical)

The AI Co-Worker Agent Team shall validate each account opening packet by verifying all required fields are complete, checking that information is consistent across all relevant forms and supporting documents, applying currently defined custodian and account-type specific rules, and explicitly flagging any items that would prevent submissions from being "in good order." All validation outcomes and results shall be explicit, traceable, and available for audit.

REQ-003

A. Raw Requirement

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.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Functional
Description	

Volere Element	Interpreted Content
	The workflow must have explicit review stages allowing for surfacing exceptions or ambiguities. Human reviewers are able to approve, reject, or send back requests for correction, and generate/sign documents via DocuSign when relevant. All human actions are to be recorded for audit and process tracking.
Rationale	To ensure human oversight for cases requiring attention, support for digital signatures, and full traceability of workflow decisions.
Fit Criterion	Every review stage supports all specified reviewer actions; DocuSign integration is operational for signatures; human decisions are logged with timestamps and details.
Stakeholders	Reviewers/Human Decision Points, Operations, AI Agent Team, Clients
Constraints	Use of DocuSign where signatures are required; workflow must be capable of tracking all human interventions.
Dependencies	Reviewers' availability, DocuSign integration, workflow system supporting audit logs
Assumptions	Exceptions and rule conflicts can be reliably detected and routed; DocuSign is the approved signature platform.
Supporting Materials	DocuSign documentation, workflow tracking/audit logs

C. Clarified Requirement (Volere-Aligned, Non-Critical)

The end-to-end workflow shall include well-defined review steps in which exceptions, ambiguities, or conflicts in rules are flagged and surfaced for human review. Designated reviewers must be able to approve, reject, or request corrections on each packet. Where necessary, DocuSign envelopes shall be generated and routed for signature, and all reviewer actions and decisions must be logged as part of the workflow audit trail.

REQ-004

A. Raw Requirement

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.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Functional
Description	Following approval/execution steps, all status changes, generated data, and digital artifacts should be updated in Salesforce/Edge, ensuring the lifecycle status of each account matches across all integrated systems.
Rationale	To ensure internal systems accurately and consistently reflect the real-time status and documentation for each client account.
Fit Criterion	All relevant information is successfully written to Salesforce/Edge; account states are synchronized with no discrepancies across systems post-execution.
Stakeholders	Operations Team, AI Agent Team, IT/Compliance, Custodians
Constraints	Integrations with Salesforce/Edge must be available; real-time or scheduled synchronization required.
Dependencies	System integration points, API availability, data mapping
Assumptions	All systems can communicate reliably; data formats are compatible; artifacts exist in storable formats.
Supporting Materials	Salesforce/Edge integration documentation, status mapping/fields

C. Clarified Requirement (Volere-Aligned, Non-Critical)

After account approval and execution, the system shall ensure that all status updates, relevant structured data, and any generated artifacts are written back to Salesforce/Edge, and that the lifecycle state of each account remains synchronized across all interconnected systems.

REQ-005

A. Raw Requirement

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.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Non-Functional
Description	The solution must implement end-to-end audit logging and reporting through Subatomic Deep Lens, producing workflow traces, scoring/validation results, and data integrity information. Audit outputs must facilitate both operational and compliance reviews.
Rationale	To ensure regulatory and operational oversight, and to support compliance and process improvement needs.
Fit Criterion	All workflow activities are fully traceable via Subatomic Deep Lens; required audit details (traces, validation outcomes, lineage) are available and accessible for review by authorized stakeholders.
Stakeholders	IT/Compliance Stakeholders, Operations, AI Agent Team

Volere Element	Interpreted Content
Constraints	Subatomic Deep Lens must be integrated; audit requirements must be satisfied by system features/data structures.
Dependencies	Availability/configuration of Subatomic Deep Lens; well-defined workflow audit points
Assumptions	Subatomic Deep Lens is capable of required auditing and reporting tasks; necessary data is capturable at all workflow stages.
Supporting Materials	Subatomic Deep Lens audit specifications

C. Clarified Requirement (Volere-Aligned, Non-Critical)

The solution shall provide complete audit coverage of the account opening workflow using Subatomic Deep Lens, capturing detailed step-by-step workflow traces, all scoring and validation outcomes, and comprehensive data lineage and integrity information, with audit outputs supporting both operational oversight and formal compliance evaluation.

REQ-006

A. Raw Requirement

The system must support quarterly or on-demand workflow assessments, recommended corrective actions and optimizations, and incremental rule and process refinement without re-architecting the solution.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Non-Functional
Description	The system is required to allow for both scheduled (quarterly) and ad hoc assessments of workflow performance and quality, enable the implementation of recommended improvements, and support changes to rules/processes without the need for major architectural redesign.
Rationale	To facilitate ongoing optimization, maintain compliance, and ensure adaptability in account opening processes.
Fit Criterion	The system supports assessment/reporting dashboards; recommended actions can be applied without architecture changes; rule/process modifications are incrementally managed.
Stakeholders	Operations, Compliance, IT, AI Agent Team
Constraints	Workflow/process management capabilities must allow for modular changes; assessment tools must be available.
Dependencies	Workflow management/analytics tooling, rule management subsystem
Assumptions	Workflows and rules are maintained in a way that supports incremental changes (configurable, not hard-coded).
Supporting Materials	Workflow assessment reports, rule management framework documentation

C. Clarified Requirement (Volere-Aligned, Non-Critical)

The system shall support both scheduled (quarterly) and on-demand assessments of the workflow, enable application of recommended corrective actions and process optimizations, and allow for incremental changes to business rules and workflow logic without requiring a system re-architecture.

REQ-007

A. Raw Requirement

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.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Constraint
Description	All elements of the solution must adhere strictly to NorthRock's IT security and deployment policies, with no data processing outside sanctioned systems or environments.
Rationale	To protect sensitive data and maintain compliance with internal/external security and privacy obligations.
Fit Criterion	All components are hosted within approved environments; no external (unapproved) data access or processing occurs.
Stakeholders	IT/Compliance, Vendors, AI Agent Team
Constraints	Must comply with NorthRock IT security/infrastructure standards; external processing is prohibited.
Dependencies	NorthRock security guidelines and enforcement, deployment workflows
Assumptions	Approved environments are sufficient for system requirements; all team members are familiar with security requirements.
Supporting Materials	NorthRock security/infrastructure policy documents

C. Clarified Requirement (Volere-Aligned, Non-Critical)

All solution components shall be developed and deployed strictly within NorthRock's approved IT security and infrastructure controls; no external data handling, storage, or processing is permitted outside these designated environments.

REQ-008

A. Raw Requirement

> 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.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Functional / Constraint
Description	The workflow process is required to proceed sequentially through intake, data validation, packet assembly, review, DocuSign signature, and write-back, with each phase clearly designed and capable of being monitored and auditable.
Rationale	To ensure systematic handling, consistency, and compliance oversight throughout the account opening process.
Fit Criterion	Workflow enforces the described sequence; each stage has clear boundaries, logging, and monitoring capability.
Stakeholders	AI Agent Team, Operations, IT, Compliance
Constraints	The order of workflow stages is fixed; monitoring/audit must be built-in for each stage.
Dependencies	Definition of each workflow stage, monitoring/auditing systems
Assumptions	Each step is necessary and sufficient for account opening; supporting systems allow detailed monitoring
Supporting Materials	Workflow diagrams, audit logs, process documentation

C. Clarified Requirement (Volere-Aligned, Non-Critical)

The account opening workflow shall adhere to the following sequence: Intake, Validation, Packet Build, Review, DocuSign Signature, and Write-Back. Every stage of this process must be explicitly modeled, systematically monitored, and fully auditable.

REQ-009

A. Raw Requirement

> 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.

B. Volere Interpretation Table

Volere Element	Interpreted Content
Requirement Type	Functional
Description	A specialized team of AI agents is required to manage the end-to-end account opening process, with abilities for contextual decision-making, retaining learning (via memory), and driving ongoing enhancements.
Rationale	To automate and coordinate complex workflows, continually improve, and adapt to process variations over time.
Fit Criterion	The system includes agents capable of executing and coordinating all workflow steps, demonstrating contextual awareness, memory, and improvement features.
Stakeholders	AI Co-Worker Agent Team, Operations
Constraints	Agents must possess mechanisms for memory and improvement; must be engineered for workflow orchestration
Dependencies	Agent software frameworks, learning/memory subsystems
Assumptions	Such agent capabilities can be implemented with available technologies
Supporting Materials	Agent design/architecture documentation, memory subsystem technical references

C. Clarified Requirement (Volere-Aligned, Non-Critical)

A dedicated AI Co-Worker Agent Team shall be established to execute and coordinate all steps in the account opening workflow. Agents must function with contextual awareness, persist acquired learning via memory systems, and enable continuous improvements to workflow processes over time.