

## 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 Management Client Onboarding / Account Opening Automation
Stated Business Goals	<ul style="list-style-type: none"> <li>- Support and automate NorthRock's account opening process for new clients, focused on high-volume, accurate, consistent, and auditable onboarding.</li> <li>- Prepare for onboarding ~7,000 accounts within a constrained timeframe.</li> <li>- Ensure alignment with audit, compliance, and IT security requirements.</li> </ul>
Problems Being Addressed	<ul style="list-style-type: none"> <li>- Manual, high-volume account opening process is error-prone and difficult to scale.</li> <li>- Need for consistent application of rules and validations.</li> <li>- Requirement for auditable and traceable workflows.</li> <li>- Timely onboarding to handle increased volume.</li> </ul>
In-Scope Actors / Consumers	<ul style="list-style-type: none"> <li>- AI Co-Worker Agent Team</li> <li>- NorthRock Operations/Onboarding Teams</li> <li>- Human Reviewers (for exception handling and approvals)</li> <li>- External Custodians (Schwab, Fidelity)</li> <li>- IT Security and Compliance oversight</li> </ul>
Out-of-Scope Activities (If Explicit)	<ul style="list-style-type: none"> <li>- Any data handling or processing outside of approved NorthRock IT environments.</li> <li>- Activities not involved in the end-to-end account opening process.</li> </ul>
Key Constraints	<ul style="list-style-type: none"> <li>- Solution must operate within NorthRock's IT security and infrastructure standards.</li> <li>- All steps must be auditable and traceable.</li> <li>- Supported platforms: Salesforce/Edge, Formstack, Schwab/Fidelity, DocuSign.</li> <li>- No external data handling outside approved environments.</li> </ul>

## 2. Validated Business Use Case Inventory (Reference)

Business Use Case Name	Business Objective	Primary Actor / Consumer	Observable Outcome	Justification for Data Persistence
Account Opening for New Clients (Automated & Auditable)	End-to-end onboarding of new client accounts accurately, efficiently, and with full traceability and compliance, through AI-driven automation.	AI Co-Worker Agent Team (with Human Reviewer as needed)	New client account opened in custodial system and internal systems, with complete, validated, and auditable records.	Required to maintain client records, onboarding compliance, audit trails, and regulatory traceability.

## 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)
Account Opening for New Clients (Automated & Auditable)	<ul style="list-style-type: none"> <li>- Client-provided details from intake forms (Formstack)</li> <li>- Identity documentation and statements</li> <li>- Custodian rules and account type requirements</li> <li>- Validation criteria and business rules</li> <li>- Workflow state and exception logs</li> <li>- Human reviewer feedback and approvals/rejections</li> <li>- Audit trail and activity records</li> <li>- Completed and executed packets/forms</li> <li>- Status updates and lifecycle events</li> <li>- Platform integration artifacts (Salesforce/Edge, Schwab/Fidelity, DocuSign outputs)</li> </ul>	<ul style="list-style-type: none"> <li>- At each stage of the onboarding workflow:</li> <li>- Intake</li> <li>- Validation</li> <li>- Packet assembly</li> <li>- Review and approvals</li> <li>- Digital signature routing</li> <li>- Status synchronization and completion</li> </ul>	<ul style="list-style-type: none"> <li>- To ensure new account submissions meet all completeness, compliance, custodian, and regulatory requirements</li> <li>- To support exception handling and approvals where validation fails</li> <li>- To provide a complete, auditable record of the onboarding process</li> </ul>	<ul style="list-style-type: none"> <li>- Accept or reject new client onboarding requests</li> <li>- Identify and resolve exceptions or missing documentation</li> <li>- Approve, modify or escalate account applications</li> <li>- Confirm custodial submissions and track status</li> <li>- Provide compliance and audit responses</li> </ul>	<ul style="list-style-type: none"> <li>- Raw (original intake documents, unstructured data)</li> <li>- Consolidated (normalized, classified, and associated records)</li> <li>- Derived (audit logs, validation outcomes, persistent workflow state)</li> </ul>

#### 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
Account Opening for New Clients (Automated & Auditable)	High (ongoing; as client accounts are onboarded; ~7,000 accounts in short term, then continual)	Near-Real-Time (exceptions may introduce Ad-Hoc/human-in-the-loop steps; must maintain up-to-date state across systems and support timely onboarding)	Yes	High (client direct impact; compliance-driven; auditable records are mandatory)	Encompasses end-to-end process from intake to custodial submission; audit and compliance needs are integral; involves multi-system platform integration and exception handling as part of workflow.