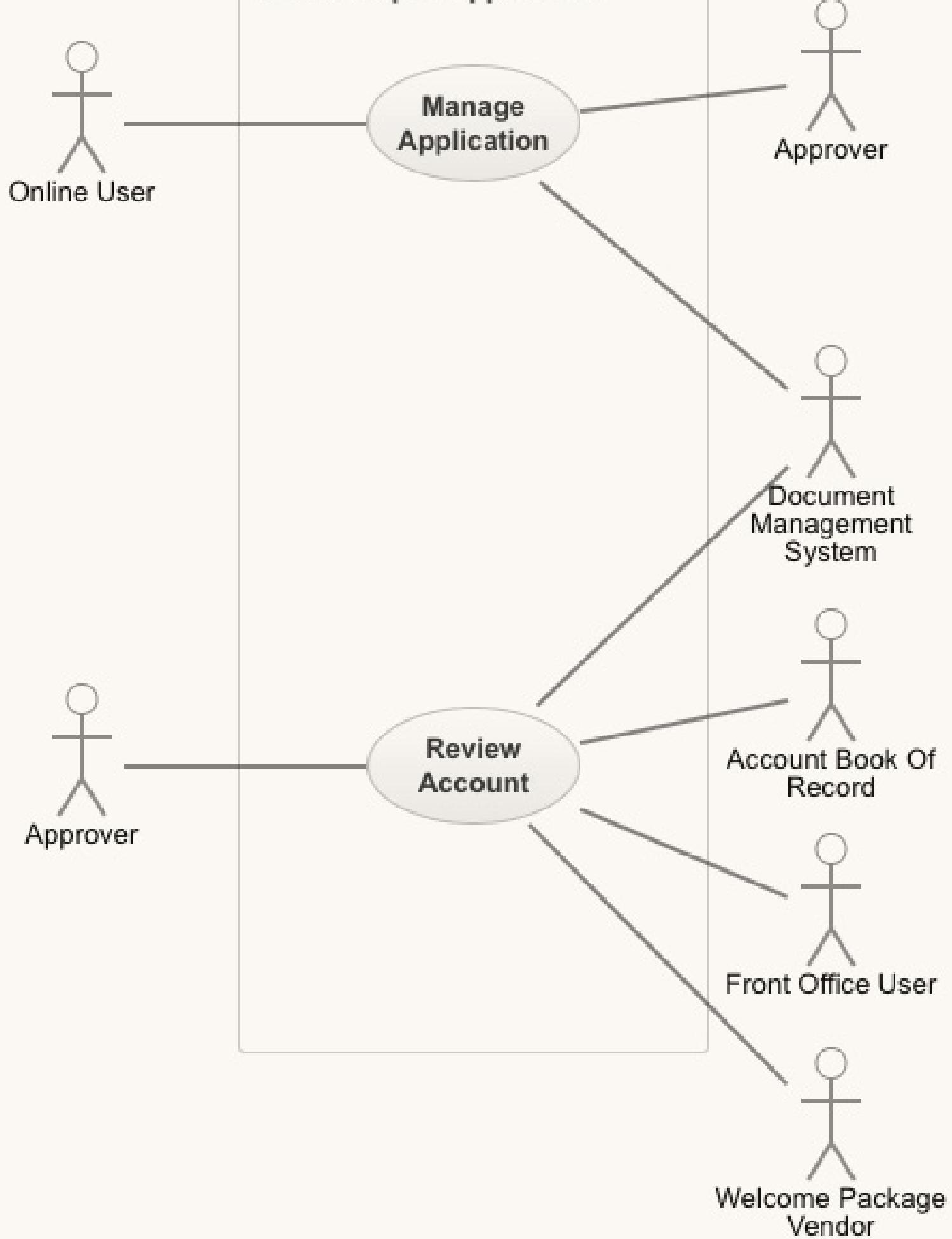


## Account Open Application



## System Description

System	Description
Account Open System	The online platform that enables clients to complete online investment applications, upload supporting documents and e-Sign the application package to open account in the investment Account Book of Record. Regulatory-required approvers also access this platform to review and approve client's applications.

## Actor Description

Actor	Description
Online User	A client who accesses the platform to complete an investment application, upload supporting documents, provide their e-Signature and correct any deficiencies if found by reviewers.
Approver	A back-office user of the Account Open platform who accesses it to review Client applications to approve or flag deficiencies. An Approver may be a representative of • Credit Department • IIROC-Licensed Supervisor
Front Office User	A front office user of the Account Open platform who accesses it to review the deficiencies found by Approvers and reaches out to clients who will need to correct them.
Account Book of Record	A system that is a book of record for investment accounts
Welcome Package Vendor	A system that creates and sends a welcome package to a client via its own portal once a new account is opened.
Document Management System	A system that stores clients completed and e-signed application packages in an electronic format.

ID	Use Case	Description
UC01	Manage Application	<p>This use case describes a process where online client can create, update, and delete their investment account application including uploading copies of supporting documentation and e-signing the completed application package. Once client submits an application • it will be stored in the Document Management System and • will be routed for review to Approvers according to the rules.</p>
UC02	Review Application	<p>This use case describes a process where an Approver can review submitted investment account application package as retrieved from Document Management System. When approver approves the application, the system • will retain the approval in the Document Management System and • will send a request to Account Book of Record to create an account and t • will send a request to Welcome Package Vendor to create welcome package. When approver flags application as deficient, the system • will notify Front Office user about deficiencies to be corrected.</p>

## **1. BUSINESS GOAL**

The main goal of the Wealth Management division is to be the leader in the client base and asset growth among investment firms.

## **2. BUSINESS OBJECTIVE**

Business objectives are as follows:

- To maintain the market leadership in terms of online investments
- To retain the client base growth around 10% annually
- To enhance client's experience in terms of investments management, application submission and validation
- To reduce the costs that are being derived from faxing client's signed applications by 2MM
- To better utilize the investment in management of branch employee capacity

## **3. PROBLEM STATEMENT**

Currently, there are number of inefficient steps in the client acquisition process which cause the slow down in growth of new clients investing online from 10% to 7%. Out of the total clients initiating the online registrations, only 1% choose to complete the application online as regardless they would have to visit the branch to complete application. In addition to bad customer experience, we spend 4MM in faxing and branch employee capacity.

1. Business Requirement: Retain the client base growth around 10% annually
2. Stakeholder: Customer must be able to complete their application online including e-signature and ID validation
3. Solution Functional: Solution to indicate all places where customer must put their e-signature in the documents
4. Solution Non-Functional: Audit: customer's signed application and supporting documents must be retained for 7 years after account opening
5. Transition: Customer Support staff must be trained to provide telephone and chat support online customers on e-signature

# Business Context Diagram

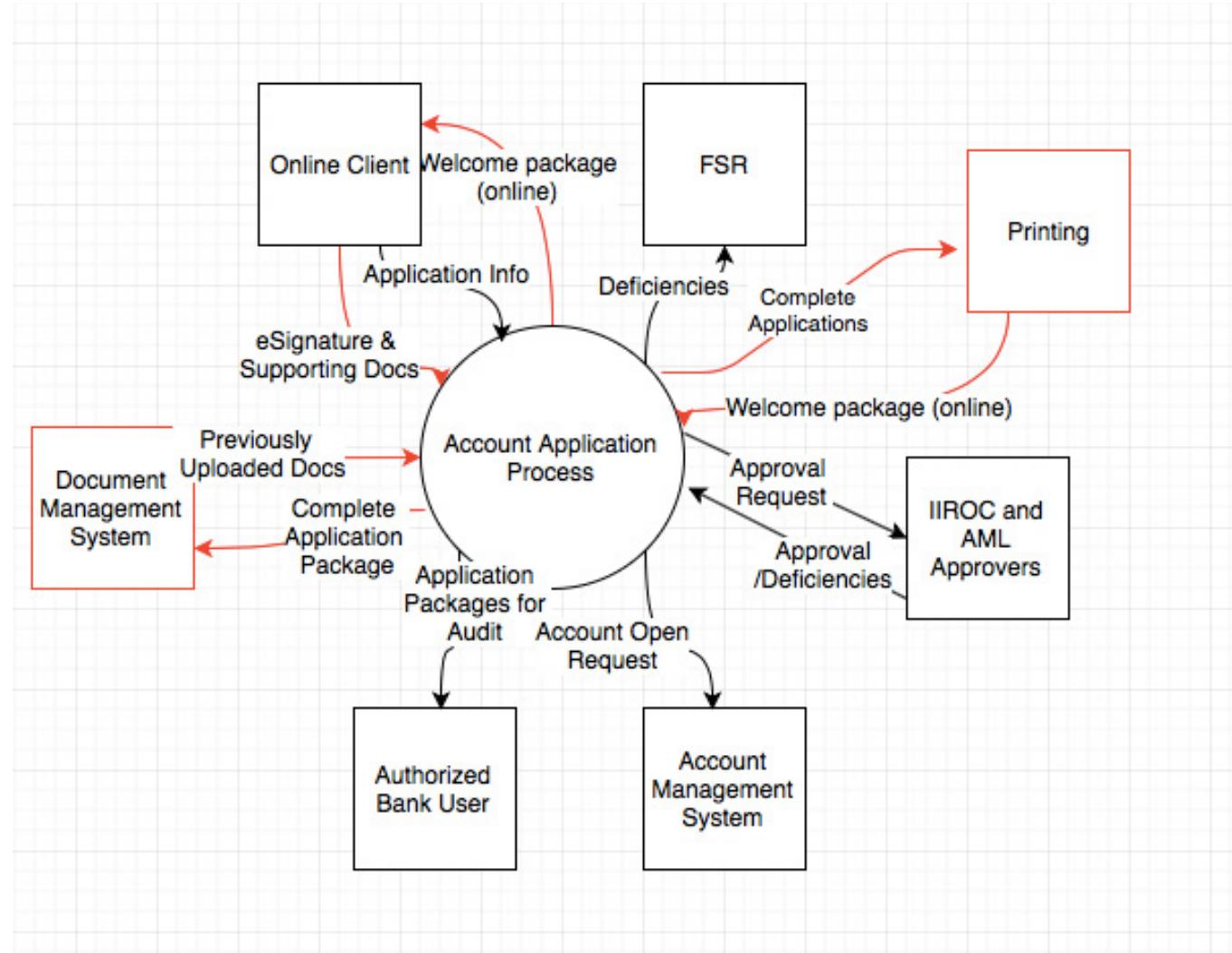
We elicited requirements from business stakeholders. Below are the meeting minutes of our discussion.

Solution for eSignature and electronic document upload must be able to:

- Have client sign "on glass", i.e. on their phone or tablet or their own – document must have clearly identified places where signature is required
- Have both clients eSign for joint accounts
- Have client uploading supporting documentation (e.g. Power of Attorney, ID, Trading Authority Agreement, etc) online
- Have the application with signature and supporting documents being retrievable for any audit, regulatory, legal needs 7 years after account closure
- Have client receive the electronic version of the signed application package in a secure fashion (i.e. not email)
- When multiple accounts are opened for the same client in one session, client can sign once and then "duplicate" the signature on the rest of the applications; similarly, when multiple signature is required in several places on the application form
- Integrity of the documents must be met – i.e. the document shall not be tampered in any way once it has been signed and audit log must be retained for when it was signed and by whom
- Ability to update certain data fields during signing (e.g. I attest) and include it with the document
- We should be able to reuse documents uploaded by the customer for future applications provided they are still valid (i.e. not expired)

## Your Task:

1. Illustrate the scope of the project as a Business Context Diagram
2. Document the scope of the project in a format of epic user stories



Red = new or changed entities and/or information flows

# User Stories

We elicited requirements from business stakeholders. Below are the meeting minutes of our discussion.

Solution for eSignature and electronic document upload must be able to:

- Have client sign "on glass", i.e. on their phone or tablet or their own – document must have clearly identified places where signature is required
- Have both clients eSign for joint accounts
- Have client uploading supporting documentation (e.g. Power of Attorney, ID, Trading Authority Agreement, etc) online
- Have the application with signature and supporting documents being retrievable for any audit, regulatory, legal needs 7 years after account closure
- Have client receive the electronic version of the signed application package in a secure fashion (i.e. not email)
- When multiple accounts are opened for the same client in one session, client can sign once and then "duplicate" the signature on the rest of the applications; similarly, when multiple signature is required in several places on the application form
- Integrity of the documents must be met – i.e. the document shall not be tampered in any way once it has been signed and audit log must be retained for when it was signed and by whom
- Ability to update certain data fields during signing (e.g. I attest) and include it with the document
- We should be able to reuse documents uploaded by the customer for future applications provided they are still valid (i.e. not expired)

## Your Task:

1. Illustrate the scope of the project as a Business Context Diagram
2. Document the scope of the project in a format of epic user stories

HLR ID	Description
HLR01	Online customer must be able to e-sign their account application online
HLR02	Online customer must be able to reuse their e-signature <b>within the same account application</b>
HLR03	Online customer must be able to reuse their e-signature for <b>multiple accounts within the same session</b>
HLR04	Online customer must be able to co-sign with their spouse when opening joint account
HLR05	Online customer must be able to upload electronic version of supporting documents*
HLR06	Online customer must be able to receive the welcome package electronically through secure channel
HLR07	Online customer must be able to receive notification from the system if there are some validation errors with application, e-signature or supporting documents
HLR08	Online customer can download a copy of completed application including e-signature and supporting documents
HLR09	Online customer can update account application online including e-signature, supporting documents and other information
HLR10	Online customer can review information about e-signature and electronic documents
HLR11	Authorized employee must be able to retrieve the customer's signed application and supporting documents 7 years after account closure, for audit, regulatory and legal needs.
HLR13	Help Desk employee must get training to answer customer's questions regarding e-signature and documents upload
HLR14	Customer Support must get training to direct customers to fix deficiencies related to e-signature and documents upload

\* Supporting documents include but are not limited to Power of Attorney, Trading Authority, copy of Driver's License, Passport, etc.

Instructions for completing Assignment 8.

For this assignment please prepare UI Requirements- see the template attached.

1. UI Inventory - to separate each of the pages please use the Continue button as a divider in the screen shots. Do not forget to include a page to upload the documents. Include eSignature in the existing Terms and Conditions page.
2. Storyboard list and Storyboards - please create storyboards for 2 Use Case scenarios: New user completes application; User updates previously completed application - please refer to my version of the use case in Sample answers for the flow. You don't have to capture the storyboards graphically as long as you list the sequence of pages.
3. Please document partial page Personal Information -starts at Tell Us About Yourself and finish with City and Province fields in your screen shots. Include # for each UI component and component table for this portion of the screen.



UI Catalogue  
Template.xlsx



## Trade with confidence. Open a TD Direct Investing account today

### Getting started is fast and easy when you apply online

Opening an account is only a few short steps away. Not all TD Direct Investing accounts can be applied for online but, you can still apply for all of them at any [TD Direct Investing location](#) or [TD Canada Trust Branch](#).

#### Direct Trading Accounts

##### Cash Account

A great choice if you intend to pay cash in full for each purchase.

[Apply Now](#)

##### Margin Account

Lets you react quickly to market opportunities by borrowing against securities already in your account.

[Apply Now](#)

#### For online eligibility you must:

- Be age of majority in province/territory
- Must share your info with TD Bank Group so we can serve you better
- Use only your name when applying
- Be a Canadian resident

#### You'll need:

- Your Social insurance number and access to a TD Canada Trust Branch or TD Direct Investing location to finish application.

#### Registered Accounts

##### Self-Directed RSP

Enjoy the freedom to build and manage your own portfolio with a wide variety of investments.

[Apply Now](#)

##### Basic Self Directed RSP

A plan for those new to trading, and who want to hold mutual funds and guaranteed investment certificates.

[Apply Now](#)

##### Tax-Free Savings Account

A tax efficient way to save for your short or long-term goals.

[Apply Now](#)

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## Tax-Free Savings Account<sup>§</sup>

### Benefits:



Take advantage of a great account option for both long and short-term savings goals

Enjoy tax-free growth on your investment income

## Let's get started!

Opening a TD Direct Investing account is convenient and easy:

Get help when you need it

Application time: as little as 20 minutes

You may also apply for more products and services using this application



### To be eligible to apply online, you must:

Apply for an account in your name only (no Power of Attorney or Joint Accounts)<sup>†</sup>

Be a Canadian resident

Be of age of majority in your province or territory

Agree to share your information with TD Bank Group so that we can serve you better

You may only designate your estate as your beneficiary in this online application. In addition, this online application cannot accept the designation of a successor holder for a TFSA.<sup>§</sup>

### What information you will need:

Please note you will need the following to complete your application:

Your Social Insurance Number

The ability to visit a TD Canada Trust Branch or TD Direct Investing location to finish opening your plan

### What you can expect:

When the online portion of this application is finished, you will need to wait 2 business days before coming into a TD Canada Trust Branch or TD Direct Investing location to complete the application in person.

At that time, you will need to bring in one piece of government issued photo identification with you to the branch.

If you don't complete the application in person within 30 days, your application will expire and you will have to re-apply.

[Cancel](#)[Continue](#)

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## Which of the following options best describes you?

Already a TD customer, We can help you fill in part of the application!

- I have a login ID (existing EasyWeb or WebBroker ID)
- I am a TD Canada Trust customer but I do not have a login ID
- I am a new customer at TD Canada Trust

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## Tell Us About Yourself

To help us set up your new Direct Investing TFSA<sup>5</sup>, please tell us about yourself.

When you are satisfied with the information you've shared with us, please click the "Continue" button at the bottom of this page.

\* Required fields

### Personal Information

Title:<sup>\*</sup>First Name:<sup>\*</sup>

Please enter your first name.

Middle Name/Initial:

Last Name:<sup>\*</sup>

Please enter your Last Name.

Email Address:

  
nkordonska@yahoo.com

Confirm Email:

Date Of Birth:<sup>\*</sup>  

Social Insurance Number: \*

Citizenship: \*

 ---Select---[+ Add a Second Citizenship](#)Are you a Pro?<sup>\*</sup> Yes     No

### Contact Information

Home Phone:<sup>\*</sup>  

Mobile Phone:

  I live in:<sup>\*</sup> CANADAStreet Address:<sup>\*</sup> 198 Divadale Dr.

Unit Type: (Optional)

 ---Select---

Special Address: (Optional)

City:<sup>\*</sup>Province:<sup>\*</sup>

<input type="text"/>	<input type="button" value="---Select---"/>	Postal Code: <sup>*</sup>
		<input type="text"/> <input type="text"/>

P.O Box Number:

I've lived at this address since:<sup>\*</sup>

<input type="button" value="MMM"/>	<input type="button" value="YYYY"/>
------------------------------------	-------------------------------------

Is the above address the same as your mailing address?<sup>\*</sup>

Yes  No

### Employment Information

Employment Status:<sup>\*</sup>

### Financial Information

Gross Annual Personal Income:<sup>\*</sup>

 \$

Net Worth:<sup>\*</sup>

 \$

Residential Status:<sup>\*</sup>

Other Household Income: (if applicable)

 \$

### Online Consent(s) and Agreement(s)

[Print/Save](#)



#### TD Direct Investing Consent to Sharing

If you are an existing TD Canada Trust client we will use your information with TD Canada Trust to pre-fill part of this application. By continuing with this application your information will be shared between TD Direct Investing and other members of TD Bank Group. If you do not consent to share your information within TD Bank Group, we will remove the TD Direct Investing Account from your chequebook next.

Click here if you agree to share your information within the TD Bank Group.

[Print/Save](#)

#### Consent to Online Authentication Process Terms and Conditions

As part of our Online Authentication Process we use a third party information service to confirm your identity. In order to process your online application, we are required to ask you for personal information. The information that you provide will be compared against the information contained in your consumer credit report, for the sole purpose of confirming your identity. In addition the online authentication process identifies the device you are using to access our site. The combination of the consumer credit report and the device identification is used to confirm your identity. You authorize those sources to provide such information to us.

- Click here to indicate your acceptance of the Consent to Online Authentication Process. Clicking here has the same legal effect as a handwritten signature.

[Print/Save](#)

#### Consent to Collection, Use and/or Disclosure of your Information Agreement

##### Plus, for TD Aeroplan Card applicants only, an Additional Information and Disclosure Agreement

###### Consent to the Collection, Use and/or Disclosure of Your Information

The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside TD, including through the products and services you use. The words "we", "us" and

You may obtain our privacy code - "Protecting Your Privacy" - or review your options for refusing or withdrawing this consent, including your option not to be contacted about offers of products and services, by contacting your branch, online, or calling us at 1-866-567-8888.

- Click here to accept the Consent to Collection, Use and/or Disclosure of your Information Agreement and, for TD Aeroplan Card applicants only, the Additional Information and Disclosure Agreement. Clicking here has the same legal effect as a handwritten signature.

[Cancel](#)

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## Review Your Personal Information

Please take a moment to review that the information that you've provided to TD is accurate and complete.

### Personal Information

[Edit this information](#)

Ms Nataliya Kordonska  
nikordonska@yahoo.com  
Jun 02 1970  
XXX XXX XXX  
CANADA

### Contact Information

[Edit this information](#)

Home Phone: XXX XXX XXXX

I live in: CANADA

BANK/REAL ESTATE/MORTGAGE

Address: 219 Fort York Blvd  
Toronto, Ontario, X5X1X1

PROFESSIONALS

Since: November 2006

OTHER: BANK/REAL ESTATE/MTG

Mailing Address : CANADA,

### Employment Information

[Edit this information](#)

Employed - Full Time

Employer Name: TD  
XXX XXX XXXX  
66 Wellington  
Toronto  
CANADA  
Ontario

BANK/REAL ESTATE/MORTGAGE

Start Date: January 2012

PROFESSIONALS

OTHER: BANK/REAL ESTATE/MTG

PROFESSIONAL

### Financial Information

[Edit this information](#)

Gross annual personal income: \$ 100,000

Residential Status: Own

Net Worth: \$ 500,000

### Online Consent(s) and Agreement(s)

[Edit this information](#)[Print/Save](#)



## TD Direct Investing Consent to Sharing

If you are an existing TD Canada Trust client we will use your information with TD Canada Trust to pre-fill part of this application. By continuing with this application your information will be shared between TD Direct Investing and other members of TD Bank Group. If you do not consent to share your information within TD Bank Group, we will remove the TD Direct Investing Account from your shopping cart.

Click here if you agree to share your information within the TD Bank Group.

[Print/Save](#)

### Consent to Online Authentication Process Terms and Conditions

As part of our Online Authentication Process we use a third party information service to confirm your identity. In order to process your online application, we are required to ask you for personal information. The information that you provide will be compared against the information contained in your consumer credit report, for the sole purpose of confirming your identity. In addition the online authentication process identifies the device you are using to access our site. The combination of the consumer credit report and the device identification is used to confirm your identity. You authorize those sources to provide such information to us.

Click here to indicate your acceptance of the Consent to Online Authentication Process. Clicking here has the same legal effect as a handwritten signature.

[Print/Save](#)

### Consent to Collection, Use and/or Disclosure of your Information Agreement

#### Plus, for TD Aeroplan Card applicants only, an Additional Information and Disclosure Agreement

##### Consent to the Collection, Use and/or Disclosure of Your Information

The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside TD, including through the products and services you use. The words "we", "us" and

You may obtain our privacy code - "Protecting Your Privacy" - or review your options for refusing or withdrawing this consent, including your option not to be contacted about offers of products and services, by contacting your branch, online, or calling us at 1-866-567-8888.

Click here to accept the Consent to Collection, Use and/or Disclosure of your Information Agreement and, for TD Aeroplan Card applicants only, the Additional Information and Disclosure Agreement. Clicking here has the same legal effect as a handwritten signature.

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## Help Us Ensure You Are Who You Say You Are

To verify your identity, please answer the following questions that were created based on information contained in your credit bureau profile. These are questions that would not be easily answered by someone other than you and will be used to confirm your identity.

### Verification Questions

**In 1997, you lived in which of the following cities?**

- CRESTON
- FAIRVALE
- COBBLE HILL
- TORONTO
- WATERLOO

**From the following list, select one of your previous employers.**

- NATIONAL LIFE ASSURANCE CO.
- BUSINESS DEVELOPMENT BANK CAN.
- ELECTROHOME LTD.
- FOUR SEASONS HOTELS
- IBM CANADA

**How old are you today?**

- 44 - 45
- 40 - 41
- 42 - 43
- 46 - 47
- 48 - 49

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## You're Almost Done!

Personalize your options and select your offers.

**Nataliya, here are your requested products and services:**

**To open your Account(s) and/or Service(s):**

1. Select from the customizable options below
2. Scroll to the bottom of the page and select Continue to proceed with your application

*Pressed for time? You can save your application and come back to finish it later.*

\* Required fields

### TD Direct Investing

Tax-Free Savings Account<sup>\$</sup> Features

Select your Account Feature(s):

Options Trading

Will a third party have trading  yes  no authorization on this account?<sup>\*</sup>

#### Third Party Determination

Will this account be used by, or  yes  no on behalf of a third party?<sup>\*</sup>

#### Primary Purpose of Account

What is the purpose of your Direct Investing TFSA?\*

**Beneficiary Designation** You may only designate your estate as your beneficiary in this online application. In addition, this online application cannot accept the designation of a successor holder for a TFSA.\*

\* If you who wish to designate a beneficiary other than estate, or successor-holder, please do not continue with this online application. Instead, you must visit any TD Canada Trust Branch or TD Direct Investing location in person to open an RSP Account or a TFSA. This designation of a beneficiary is subject to applicable laws and any statements made in a Will. The beneficiary you name here will not be changed automatically by any future marriage, divorce or separation. If you wish to change your beneficiary, you will need to submit a new designation in writing.

#### Electronic Access Options

##### WebBroker

Do you want to link this account to your existing WebBroker Connect ID?\*  yes  no

If you do not have an existing WebBroker Connect ID (or choose not to link this account to your WebBroker Connect ID) we will create a new one for you.

All new accounts will automatically be signed up for TalkBroker.

##### eServices

By default, all statement notifications will be sent to your email address if provided. If you prefer to receive a paper copy please update your preference below. Please note that there will be a charge of \$2.00 per mailing.

[Modify eServices Options](#)

#### Additional Information

What is your marital status?: \*

Please indicate your years of experience with the investment types below.  
If you do not have any experience the field can remain at zero. Please answer all that apply.

Stocks\*:  Mutual Funds\*:  Short Selling\*:  Alternative Investments\*:

Bonds\*:  Options\*:  Segregated Funds\*:

**Do you hold a controlling interest in a publicly-traded company - either as an individual or as part of a group? \***

yes  no

**Are you a Director, Senior Officer or Insider of any publicly traded company? \***

yes  no

**Do you have other accounts with TD Direct Investing, or with other brokerage firms; or control the trading in any other accounts?\***

yes  no

[Cancel](#)

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[Continue](#)

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## Self Certification

Are you a resident in the U.S. for tax purposes or are you a U.S. citizen?\*  Yes  No

## Accept the following Terms and Conditions

Please take a moment to read through and accept the account related terms and conditions.  
You must read and accept the terms and conditions in order to complete your application.

1. Open each document link, read and if you agree select "I Accept" at bottom of the page.
2. For your future reference we recommend that you print these documents and keep them filed with your financial information.
3. Once you have accepted the terms and conditions, you can select "Continue" to complete your application.

### Section 1 :

#### Security holder Communications Instructions

[Print/Save](#)

Security holders are entitled to receive the following materials:

- (a) proxy-related materials for annual and special meetings;
- (b) annual reports and financial statements that are not part of proxy-related materials; and
- (c) materials sent to securityholders that are not required by corporate or securities law to be sent.

534576 (0812)

Please select your document delivery preference:

- I WANT to receive ALL securityholder materials sent to beneficial owners of securities.
- I WANT to receive ONLY proxy-related materials that are sent in connection with a special meeting.
- I DECLINE to receive ALL securityholder materials sent to beneficial owners of securities. (Even if I decline to receive these types of materials, I understand that a reporting issuer or person or company is entitled to send these materials to me at its expense.)

[Print/Save](#)

you hold in your TD Waterhouse account to the issuer of the securities or other persons or companies, in order that they may forward securityholder material directly to you?

If you answer Yes, you will not be charged with any costs associated with sending securityholder materials to you. If you answer No, TD Waterhouse may still be required, by law, to send certain materials to you, and you may be responsible to pay any costs associated with providing these materials to you. Please refer to the Statement of Disclosure of Rates and Fees for details.

534576 (0812)

- Yes  No

### Section 2 :

[Direct Investing](#) [TD Waterhouse Canada Inc. Account and Services](#)

Agreements and Disclosure Documents

**Direct Investing** [Commission Schedule and Statement of Disclosure of Rates and Fees](#)

**Direct Investing** [TD Direct Investing Relationship Disclosure Document](#)

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## Important Next Steps

Thank you Nataliya Kordonska! Your TD Direct Investing application has been submitted.

We are unable to link your new account(s) to your Access Card(s) and register you for EasyWeb and EasyLine at this time. Please visit any TD Canada Trust branch or call 1-866-222-3456.

You can register for EasyWeb in a few simple steps.

- 1 Just go to your branch to make your new account deposit.
2. Ask to be set up for EasyWeb. You'll be given a temporary login password.
3. When you get home, login to EasyWeb from the TD Canada Trust home page and just follow the steps to register.
4. For mobile banking, once you're registered, download the mobile app from the login page and have the link sent to your smartphone.

## TD Direct Investing

### Next Steps

To complete your application, please visit any TD Canada Trust Branch or TD Direct Investing location, along with:

One piece of government-issued photo identification

A void cheque (*only if you have applied for an RSP and would like to pay for your Administration Fee through a bank account*)

Please note you will need to wait 2 business days before coming into a TD Canada Trust Branch or TD Direct Investing location.

If you don't complete the application in person within 30 days, your application will expire and you will have to re-apply.

## TD Canada Trust Branches Open Early - Stay Open Late

For your convenience, here is your nearest TD Canada Trust branch. To find another location near you, please use our Branch Locator.

# Business Analysis Plan

Project Name E-Signature

Project ID e.g.<Clarity ID>

Project Description enter a very brief overview / description of the project

Author Sola Avan-Nomayo

Version

Date

**Revision History**

Revision #	Content Changed	Change Date

Proprietary and Confidential - The Toronto Dominion Bank. (c) 2013 - All rights reserved.

## Requirements Stakeholder List

Example

<b>Area</b>	<b>Name</b>	<b>Title</b>	<b>Approve/Review Req</b>	<b>Requirements Responsibility</b>
PIA	Mike Branch	AVP PIA National Sales	Approve	Business Sponsor: Review Identifies PIA SMEs to participate in requirements activities and signs off based input of PIA SMEs
PMO	Jane Tupper	Project Manager	Approve	Securing Requirements Stakeholders
Business Architecture	Kim Schneider	Sr. Business Architect	Review	Ensure solution alignment with Business Architecture Roadmap: Participate in High and Mid Level requirements elicitation and review activities
PIA	Jonathan Swift	Sr. Manager PIA National Sales	Review	Subject Matter Expert on PIA front office processes: PIA SME to participate in all requirements elicitation, review and provide input to business sponsor
Quality Assurance	Peter Smith	Quality Assurance Analyst	Review	Understand requirements to prepare QA deliverables: Participates in all requirements elicitation and review sessions
Solutions Architecture	Paul Burke	Solution Architect	Review	Creates Architecture Blueprint, owns Non Functional Requirements Worksheet and defines solution: Participate in all requirements elicitation and review activities. Defines system context for functional requirements
Product Management and Business Analysis	Alex Smart	Product Manager	Review	Manages BA allocation to project: Assign BAs to lead and support requirements activities Reviews RMP
Technology Delivery	Joe Climb	Delivery Manager	Approve	Technology deliverables and resources: Assembles TS delivery team and needed to participate and contribute to business requirements activities
Technology Delivery	Gina Tse	Sr. Developer	Review	Subject Matter Expert on workflow applications: Technology SME to participate in all requirements elicitation, review and provide input to Delivery Manager
Operational Readiness	Jim Smith	Operational Readiness Analyst	Review	Understands requirements as inputs to readiness deliverables during requirements elicitation and review activities



## Requirements Approach, Assumptions, Dependencies and Constraints

<b>Requirements Approach</b>	
Elicitation through document analysis, interviews, workshops	
Analysis techniques are: scope analysis, business process diagram, use case diagram, use case, data, business rules, UI	
Traceability is forward: Problem/Opportunity --> Scope Item--> Business Process --> Use case and related detailed requirements or Non-functional requirements	
Communication of requirements is through requirements workshop for elicitation and reviews	
Requirements will be stored on SharePoint	
<b>Plan Assumptions</b>	
All business stakeholders are available for elicitation and review activities	Delays in requirements elicitation and progress
All technology stakeholders are available for elicitation and review activities	Lack of technology assessment in a timely manner
<b>Dependencies</b>	
<b>Constraints</b>	

## Requirements Work Plan

#	Task and Milestones	Effort, hrs	Start Date <Optional>	Finish Date <Optional>	Owner	Resources	Notes
1	<b>Stakeholder Requirements</b>				BA Lead <name>	List names	
1.1	Review project kickoff materials	2			BA Lead <name>	List names	
1.2	Interview Business Project Owner	2			BA Lead <name>	List names	
1.3	Draft Business Context Diagram and Requirements Scope Statements	2			BA Lead <name>	List names	
1.4	Trace Problem/Opportunity to Stakeholder Requirements, Prioritize	1			BA Lead <name>	List names	
1.5	Elicit stakeholder requirements in scope elicitation session	2			BA Lead <name>	List names	Elicitation Workshop
1.6	Analyze and document Business Context Diagram and stakeholder requirements	2			BA Lead <name>	List names	
1.7	Review stakeholder requirements	2			BA Lead <name>	List names	Walkthrough
1.8	Update and distribute stakeholder requirements	1			BA Lead <name>	List names	
1.9	<b>Stakeholder Requirements sign off</b>						
3	<b>Business Analysis Plan</b>				BA <name(s)>	List names	
3.1	Draft Business Analysis Plan	10			BA <name(s)>	List names	
3.2	Review Business Analysis Plan	2			BA <name(s)>	List names	
3.3	Update and finalize Business Analysis Plan	2			BA <name(s)>	List names	
3.4	<b>Business Analysis Plan sign-off</b>						
4	<b>Solution Requirements- Iteration 1</b>				BA <name(s)>	List names	
4.1	Prepare draft Business Process Diagram for <BPXXX - Name>	2			BA <name(s)>	List names	
4.2	Trace High Level Requirements to Business Process Diagram as applicable	4			BA <name(s)>	List names	
4.3	Elicit Business Process Diagram for <BPXXX - Name>	3			BA <name(s)>	List names	Elicitation Workshop
4.4	Analyze and document BPD for <BPXXX - Name>	7.5			BA <name(s)>	List names	
4.5	Review Business Process Diagram and traceability for <BPXXX - Name>	1			BA <name(s)>	List names	Walkthrough
4.6	Update and distribute Business Process Diagram and traceability for <BPXXX - Name> based on review	15			BA <name(s)>	List names	
5	<b>Solution Requirements- Iteration 2</b>				BA <name(s)>	List names	
5.1	Draft Use Case Diagram for <System Name>	7.5			BA <name(s)>	List names	
5.2	Trace High Level Requirements to Use Cases as applicable	1			BA <name(s)>	List names	
5.3	Elicit Use Case Diagram for <System Name>	3			BA <name(s)>	List names	Elicitation Workshop
5.4	Analyze and document Use Case Diagram for <System Name>	3			BA <name(s)>	List names	
5.5	Review Use Case Diagram for <System Name>	2			BA <name(s)>	List names	Walkthrough
5.6	Update and distribute Use Case Diagram for <System Name>	1			BA <name(s)>	List names	
XX	Etc.				BA <name(s)>	List names	
6	<b>Solution Requirements - Iteration 3</b>						
6.1	Prepare strawman UC001 - <UC Name> including data, rules, messages	15			BA <name(s)>	List names	
6.6	Trace High Level Requirements to Use Cases as applicable	2			BA <name(s)>	List names	
6.2	Elicit UC001 - <UC Name> including data, rules, messages	4			BA <name(s)>	List names	
6.3	Analyze and document UC001 - <UC Name> including data, rules, messages	4			BA <name(s)>	List names	
6.4	Review UC001 - <UC Name> including data, rules, messages	2			BA <name(s)>	List names	
6.5	Update and distribute UC001 - <UC Name> including data, rules, messages	2			BA <name(s)>	List names	
XX	Etc.						
XX	Draft Non-Functional Requirements <System Name>	2			BA <name(s)>	List names	
XX	Review Non-Functional Requirements for <System Name>	2			BA <name(s)>	List names	Walkthrough
XX	Update Non-Functional Requirements for <System Name>	1			BA <name(s)>	List names	


## Description

This use case describes a process where online client can create, update, and delete their investment account application including uploading copies of supporting documentation and e-signing the completed application package. Once client submits an application

- it will be stored in the Document Management System and
- it will be routed for review to Approvers according to the rules.

## Actors

Primary: Online User (User)

Secondary: Approver, Document Management System

## Pre-Conditions

None

## Basic Flow

Step	Alternative Flow
1. This use case starts when user requests to open a new account 2. <u>System presents accounts and application information and prompts user to select the type of account</u> • DE01-Account Type (M) 3. User	AF01– Update Existing Application
selects desired account	
4. System presents more information about the desired account and informs use of the account open requirements and process 5. <u>User reviews information and requests to continue 6. System prompts user to select whether they are new or existing TD customer with or without login ID</u> • DE02 – Customer Type (M)	
7. User selects new to TD	AF02 – Existing Customer with Login ID AF03 – Existing Customer without Login ID

Step	Alternative Flow
<p>8. System prompts user for personal and consent information</p> <ul style="list-style-type: none"> <li>• DE03 – Title (M)</li> <li>• DE04 – First Name (M)</li> <li>• DE05 – Middle Name (O)</li> <li>• DE05A – Last Name (M)</li> <li>• DE06 – Email Address (O)</li> <li>• DE07 – Confirm Email Address (O)</li> <li>• DE08 – Date of Birth(M)</li> <li>• DE09 – Social Insurance Number(M)</li> <li>• DE10 – Citizenship (M)</li> <li>• DE11 – Second Citizenship (O)</li> <li>• DE12 – Pro Indicator (M)</li> <li>• DE13 – Home Phone (M)</li> <li>• DE14 – Mobile Phone (O)</li> <li>• DE15 – Country of Residence (M)</li> <li>• DE16 – Street Address (M)</li> <li>• DE17 – Unit Type (O)</li> <li>• DE18 – Special Address (O)</li> <li>• DE19 – City (M)</li> <li>• DE20 – Province (M)</li> <li>• DE21 – Postal Code (M)</li> <li>• DE22 – PO Box Number (O)</li> <li>• DE23 – Lived at this address since (M)</li> <li>• DE24 – Indicator Same as Mailing (M)</li> <li>• DE25 – Employment Status (M)</li> <li>• DE26 – Gross Annual Personal Income (M)</li> <li>• DE27 – Net Worth (M)</li> <li>• DE28 – Residential Status (M)</li> <li>• DE29 – Other Household Income (M)</li> <li>• DE30 – Consent to Sharing (M)</li> <li>• DE31 – Consent to Online Authentication (M)</li> <li>• DE32 – Consent to Collection Information (M)</li> </ul>	
9. User provides requested information	
10. System successfully validates provided information – see rules in Data Dictionary	AF04 – Invalid Info
11. System presents provided information and prompts user to validate – see data elements in step 8	
12. User validates provided information	AF05 – User Updates Info
13. System prompts for “Out of Wallet Questions”	
14. User provides “Out of Wallet Questions”	
15. System successfully validates “Out of Wallet Questions”	AF06 – Invalid Out of Wallet Questions

Step	Alternative Flow
<p>16. System informs user about beneficiary designation and electronic statements delivery and prompts user for account features</p> <ul style="list-style-type: none"> <li>• DE33 – Options Trading Indicator (O)</li> <li>• DE34 – Third Party Trading Authorization (M)</li> <li>• DE35 – Usage on Behalf of Third Party (M)</li> <li>• DE36 – Primary Purpose of Account (M)</li> <li>• DE37 – Link to Existing WebBroker ID (M)</li> <li>• DE38 – Marital Status (M)</li> <li>• DE39 – Number of Years of Experience Stocks (M)</li> <li>• DE40 – Number of Years of Experience Mutual Funds (M)</li> <li>• DE41 – Number of Years of Experience Short Selling (M)</li> <li>• DE42 – Number of Years of Experience Alternative Investments (M)</li> <li>• DE43 – Number of Years of Experience Bonds (M)</li> <li>• DE44 – Number of Years of Experience Options (M)</li> <li>• DE45 – Number of Years of Experience Segregated Funds (M)</li> <li>• DE46 – Controlling Interest in Public Trading Company(M)</li> <li>• DE47 – Officer in Publicly Traded Company (M)</li> <li>• DE48 – Other Brokerage Accounts (M)</li> </ul>	
17. User provides requested information	
18. System successfully validates provided information	AF04 – Invalid User Input
<p>19. System prompts user to for self-certification and to accept terms and conditions</p> <ul style="list-style-type: none"> <li>• DE49 – US Citizen/Resident for Tax purposes (M)</li> <li>• DE50 – Security Holder Communication Instructions (M)</li> <li>• DE51 – Accept Charges for Mailing (M)</li> <li>• DE52 – Accept Agreement and Disclosure Documents (M)</li> <li>• DE53 – Accept Commission Schedule and Rates and Fees (M)</li> <li>• DE54 – Accept Relationship Disclosure Documents (M)</li> </ul>	
20. User provides requested information and requests to continue	
21. System successfully validates provided information 22.	AF04 – Invalid User Input
<p>System determines supplementary documents required for application as per BR01 – Determine Supplementary Documents and presents to user</p> <ul style="list-style-type: none"> <li>• DE55 – Document Type</li> </ul>	
23. User uploads requested document(s)	
24. System successfully validates uploaded documents (BR02 – Determine Valid Documentation)	AF04 – Invalid User Input

Step	Alternative Flow
25. System generates application package including uploaded documents, determines all the signature locations (BR03 – Determine Signatures Required) and prompts user to review and sign <ul style="list-style-type: none"> <li>• DE56 – Signature (M)</li> </ul>	
26. User provides e-Signature and requests to continue	
27. System successfully validates eSignature readability, date-stamps eSignature and presents confirmation message with next steps	
28. User requests to exit 29. System determines and updates <u>application status (BR04 – Application status), retains and submits</u> notification for appropriate approval 30. System sends application package to Document Management System	AF07 - User requests to open another account

## AF01 – Update Existing Application

Step	Alternative Flow
1. This flow starts at step 1 of the basic flow when user requests to update existing application	
2. System prompts user for search criteria <ul style="list-style-type: none"> <li>• DE57 – Email Address for Application</li> <li>• DE58 – Password for Application</li> </ul>	
3. User provides search criteria 4. System presents application(s) previously completed by user 5. User selects from a list of applications completed by user and requests to update 6. System presents completed application to the user 7. This flow resumes at step 8 of basic flow with pre-filled data	AF08 – No application found AF09 – Request to discard application

## AF04 – Invalid User Input

Step	Alternative Flow
1. This flow starts at any step where as a result of validation system determines that user input was invalid (step 10, 18, 21, 24 of the basic flow)	
2. System informs user that input was invalid	
3. This flow resumes to the step where system prompts user to reenter the information (step 8, 16, 19, 22 of the basic flow)	

## AF05 – User Updates Info

<b>Step</b>	<b>Alternative Flow</b>
1. This flow starts at step 12 of the basic flow when user requests to update personal info	
2. This flow resumes at step 8 of basic flow	

## AF07 – Request to Open Another Account

<b>Step</b>	<b>Alternative Flow</b>
1. This flow starts at step 28 of the basic flow when user requests to create another account	
2. This flow resumes at step 2 of basic flow	

## AF08 – No Application Found

<b>Step</b>	<b>Alternative Flow</b>
1. This flow starts at step 4 of AF1 when system does not find any applications completed for user	
2. System informs user that there were no matches for search criteria	
3. This flow resumes at step 2 of AF01 – Update Existing Application	

## AF09 – Discard Application

<b>Step</b>	<b>Alternative Flow</b>
1. This flow starts at step 5 of AF1 when user requests to discard previously started application	
2. System informs user that application will be discarded and prompts to confirm	
3. User confirms request to discard	
4. System updates application status (BR04 – Determine Application Status)	

## AF10 – System Error

<b>Step</b>	<b>Alternative Flow</b>
1. This flow starts at any point of the use case when system error occurs	
2. System informs user that system error occurred	
3. Use case ends.	

## AF11 – Request to Cancel

<b>Step</b>	<b>Alternative Flow</b>
1. This flow starts at any point of the use case when user requests to exit the process	
4. System presents warning message that application completed so far will be retained but not submitted	
5. Use case ends.	

## AF12– Request to Save

Step	Alternative Flow
1. This flow starts at any point of the use case when user requests to save completed work as a draft	
2. System prompts for application identification information DE57 – Email Address for Application DE58 – Password for Application DE59 – Confirm Password for Application	
3. System retains the application	
4. Use case ends.	

### Post-Conditions

- Application is retained in the system
- Application status is updated

## Business Rules

### BR01 – Determine Documents Required:

For **all** account types, DE53 – Document Type required is Passport or Driver's License **plus** additional Documents as per below:

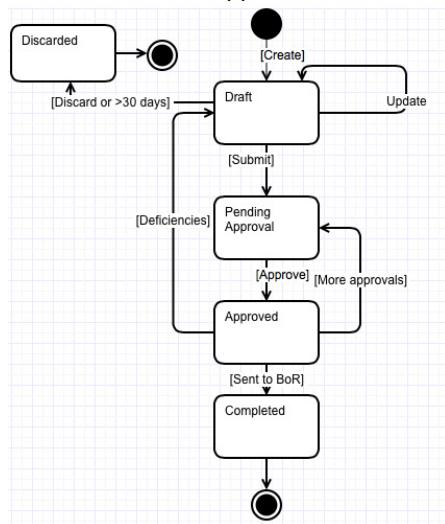
Criteria	Additional Documents Required DE53-Document Type
DE34 - Third Party Trading Authorization = Yes	Trading Authority Agreement
DE35 – Usage on Behalf of Third Party = Yes	Power of Attorney
DE49– US Citizen/Resident for Tax purposes = Yes	Passport

### BR02 – Determine Valid Documentation

Uploaded document is valid when

- DE53- Document type of uploaded document is the same as DE53-Document Type as determined by the BR01 – Determine Supporting Documentation **and**
- DE55-Document Expiration Date is less than current date

### BR04 – Determine Application Status



### Data Dictionary

ID	Business Name	Description	Valid Values	Calculated Value
DE01.	Account Type	Type of account for application	Cash Margin TFSA RRSP	TFSA
DE02.	Customer Type	Etc.	New Existing with Login Existing without Login Mr.	New
DE03.	Customer Title		Mrs. Ms. Dr.	Ms.
DE04.	First Name			Jane
DE05.	Middle Name			Smith
DE06.	Email Address			Jane.smith@gmail.com
DE07.	Confirm Email Address		Must be equal to DE06-Email address	Jane.smith@gmail.com
DE08.	Date of Birth		Must be older than 18	June 2, 1980
DE09.	Social Insurance Number			123 456 789
DE010.	Citizenship		For list of countries see Appendix A	Canada
DE011.	Second Citizenship		For list of countries see Appendix A	
DE012.	Pro Indicator		Yes No	
DE013.	Home Phone			416-123-4567
DE014.	Mobile Phone			416-123-4567
DE015.	Country of Residence		For list of countries see Appendix A	Canada
DE016.	Street Address			79 Wellington St. W
DE017.	Unit Type			3305
DE018.	Special Address			Basement
DE019.	City			Toronto
DE020.	Province		For list of provinces see Appendix B	ON
DE021.	Postal Code		Must be valid postal code as validated with Postal Code lookup service	M5V1C5
DE022.	PO Box Number			123
DE023.	Lived at this address since		Must be prior or equal to current year	2001

ID	Business Name	Description	Valid Values	Calculated Value
DE024.	Indicator Same as Mailing		Yes No Full Time	Yes
DE025.	Employment Status		Part Time Student Retired Not working	Full Time
DE026.	Gross Annual Personal Income			\$100,000
DE027.	Net Worth			\$200,000
DE028.	Residential Status		Own Rent Other	Own
DE029.	Other Household Income			\$25,000
DE030.	Consent to Sharing		Yes No	Yes
DE031.	Consent to Online Authentication		Yes No	Yes
DE032.	Consent to Collection Information		Yes No	Yes
DE033.	Options Trading Indicator		Yes No	No
DE034.	Third Party Trading Authorization		Yes No	No
DE035.	Usage on Behalf of Third Party		Yes No Investment	No
DE036.	Primary Purpose of Account		Retirement Savings	Investment
DE037.	Link to Existing WebBroker ID			123455
DE038.	Marital Status		Single Married Divorced Widowed	Single
DE039.	Number of Years of Experience Stocks			0
DE040.	Number of Years of Experience Mutual Funds			0
DE041.	Number of Years of Experience Short Selling Number of Years of			0
DE042.	Experience Alternative Investments			0
DE043.	Number of Years of Experience Bonds			0
DE044.	Number of Years of Experience Options			0
DE045.	Number of Years of Experience Segregated Funds			0
DE046.	Controlling Interest in Publicly Trading Company		Yes No	

ID	Business Name	Description	Valid Values	Calculation Rules	Sample
DE047.	Officer in Publicly Traded Company		Yes No		
DE048.	Other Brokerage Accounts		Yes No		
DE049.	US Citizen/Resident for Tax purposes		Yes No		Yes
DE050.	Stakeholder Communication Instructions				
DE051.	Accept Charges for Mailing		Receive All Receive Proxy-Related Decline All		Receive Proxy-Related
DE052.	Accept Agreement and Disclosure Documents		Yes No		
DE053.	Accept Commission Schedule and Rates and Fees		Yes No		
DE054.	Accept Relationship Disclosure Documents		Yes No		
DE055.	Type of Document		Driver's License Passport Trading Authority Agreement Power of Attorney		Driver's License
DE056.	Signature				Image
DE057.	Email Address for Application				Jane.smith@gmail.com
DE058.	Password for Application				Password123
DE059.	Confirm Password for Application		Must be equal to DE058Password for Application		Password123