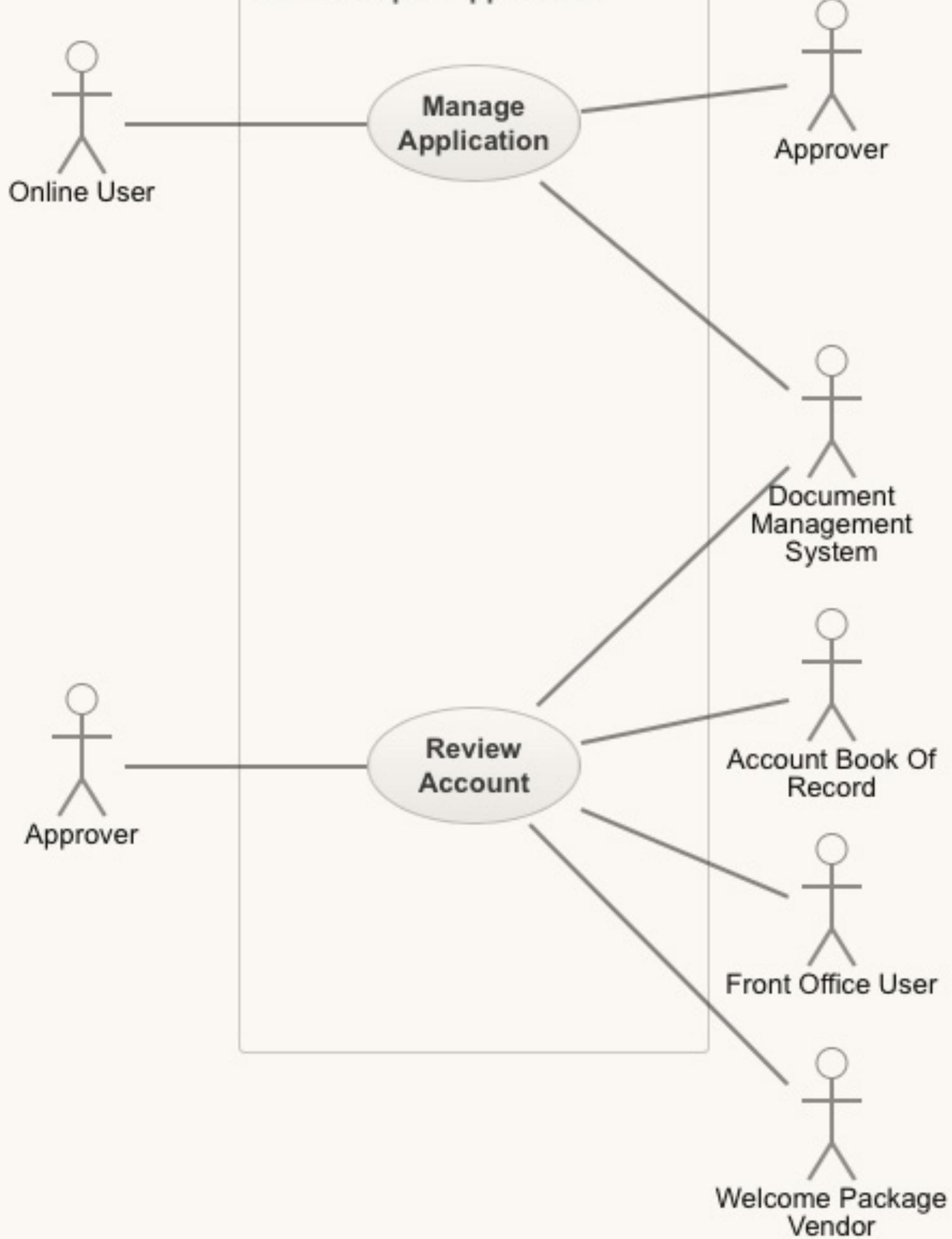


### Account Open Application



## 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

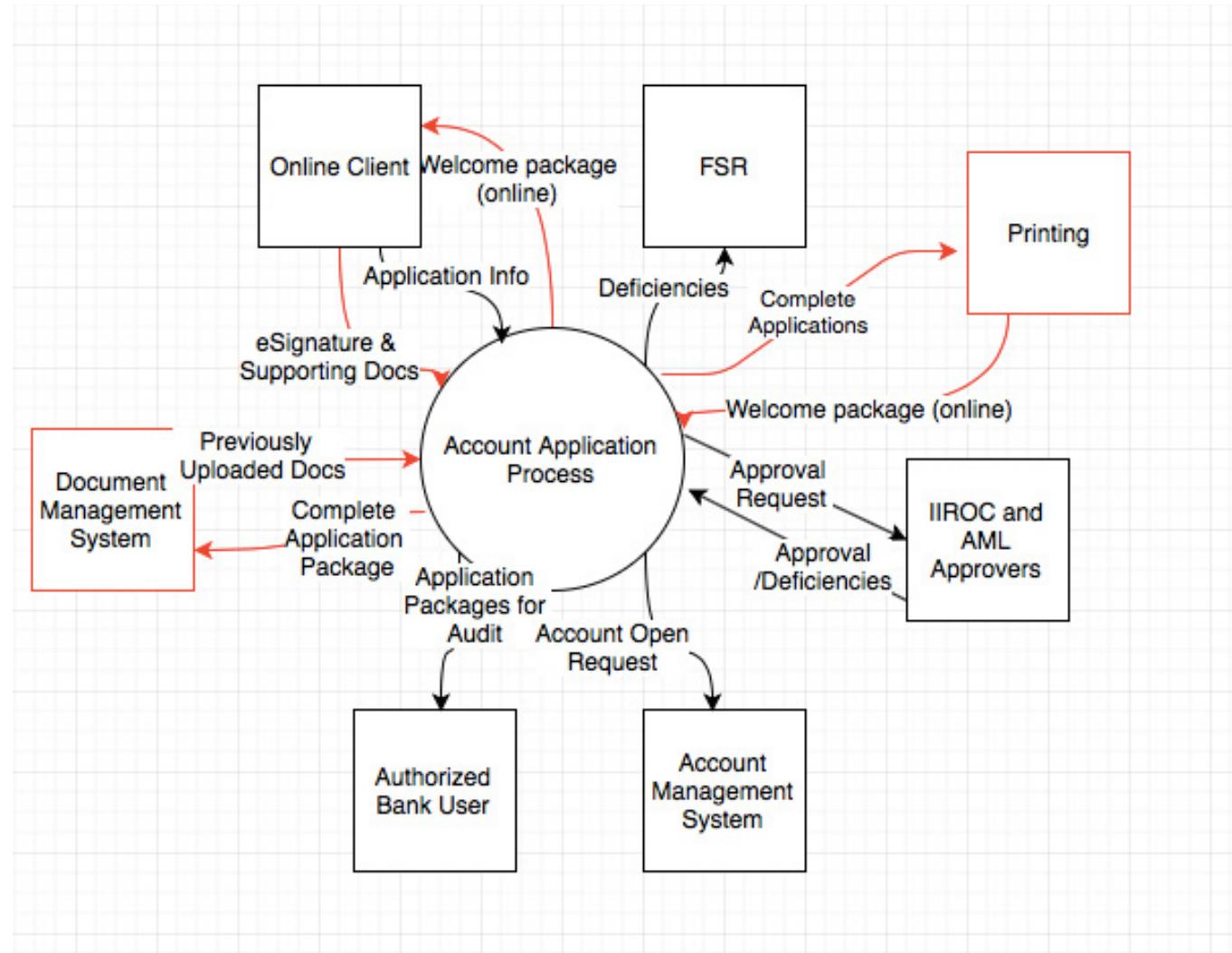
We elicited requirements from business stakeholders. Below are the meeting minutes of our discussion.

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.

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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.

## 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 <u>2. System presents accounts and application</u>	AF01– Update Existing Application
information and prompts user to select the type of account  • DE01-Account Type (M) 3. User	
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</u> <u>prompts user to select whether they are new or existing TD</u>	
customer with or without login ID • 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	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

Step	Alternative Flow
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

Step	Alternative Flow
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

Step	Alternative Flow
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

Step	Alternative Flow
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

Step	Alternative Flow
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

Step	Alternative Flow
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:

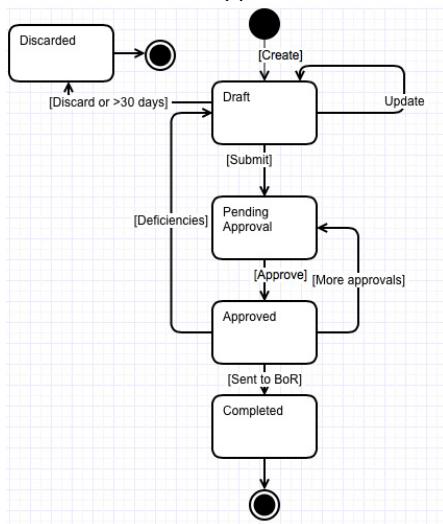
Criteria	Additional Documents Required DE53-Document Type
DE34 - Third Party Trading Authorization = Yes	Trading Authority Agreement
DE35 – Usage on Behalf of Third Party = Yes	Power of Attorney
DE49– US Citizen/Resident for Tax purposes = Yes	Passport

### 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

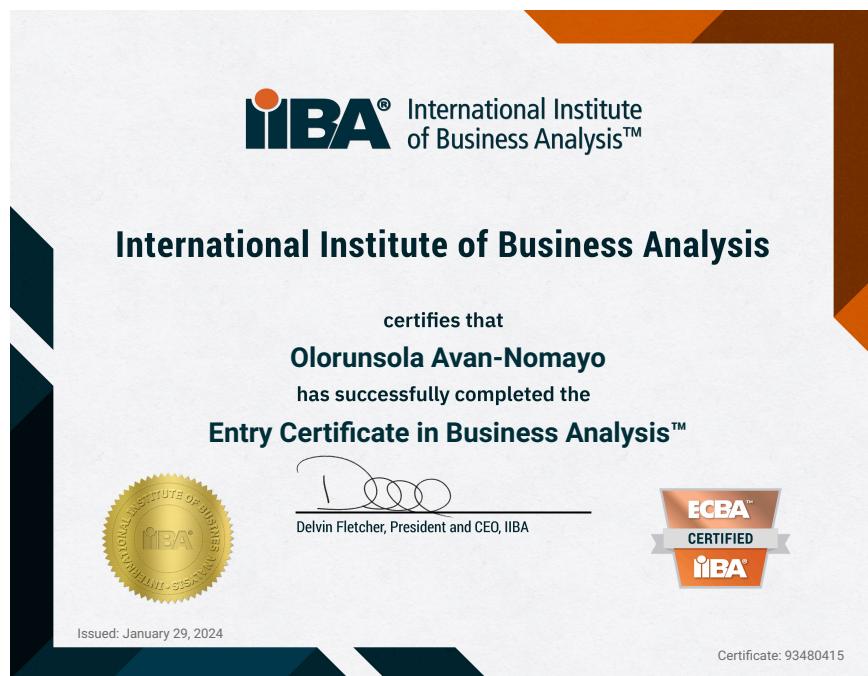


### Data Dictionary

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



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 Chart

 Table

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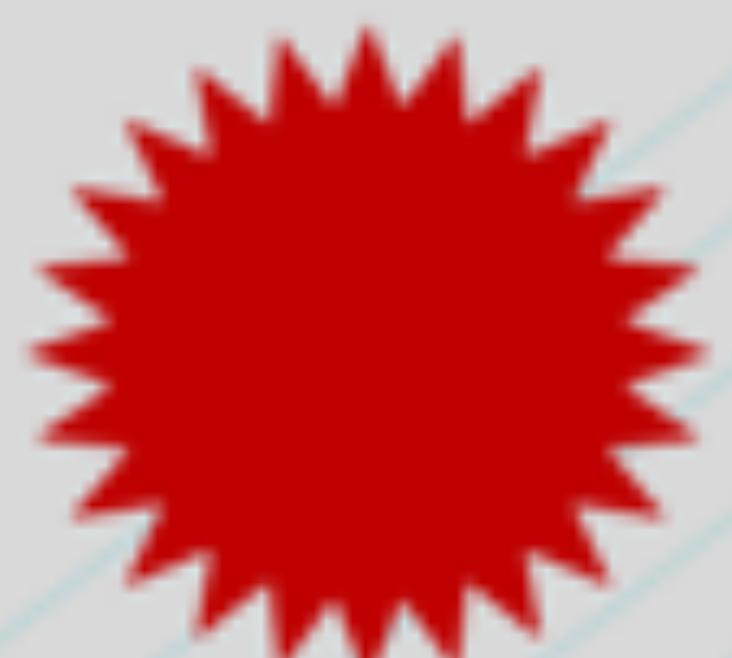
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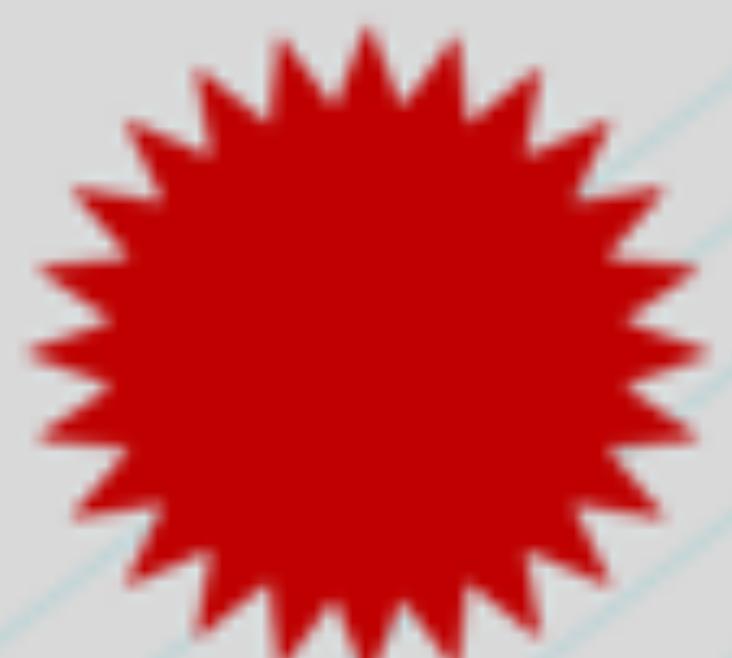
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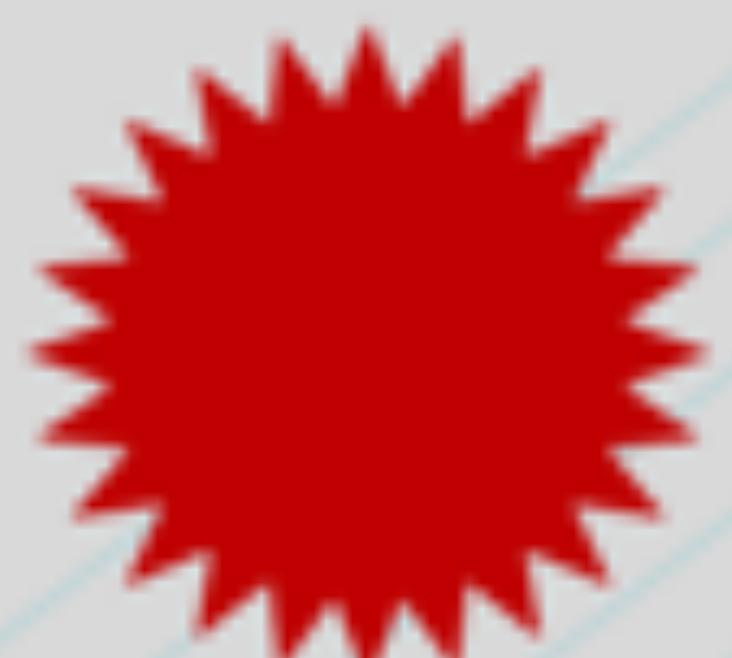
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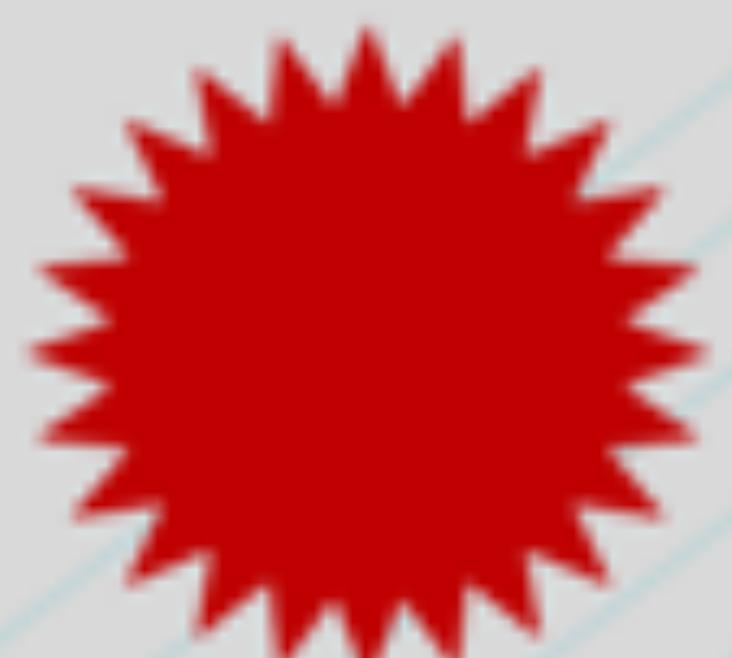
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Tony Berrada, SFI Associate Professor of Finance; Ines Chaieb, SFI Associate Professor of Finance; Jonas Demaurex, Teaching Assistant; Rajna Brandon Gibson, SFI Senior Chaired Professor of Finance and Managing Director of the GFRI; Michel Girardin, Lecturer in Macro-Finance, Project Leader for this Specialization; Olivier Scaillet, SFI Senior Chaired Professor of Finance and Vice-dean (research) at GSEM

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---

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Instructor  
UToronto Continuing Studies

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