

1 business owner

notes

For other services, it could take up to 5 days to receive credentials

if cheques are ordered, wait time could vary up to 10 business days

if signed up for corporate credit card, could take up to 45-60 days to receive it

PIN usually comes one day after the card

STAGE

Getting prepped for account setup

Wait up to 1 day approx.

STEP

Answer questions around services setup

Gathering necessary documents and signers - once

Send documents and signers (over email)

Receive the forms, sign them

Account information documents are received

Getting set up pre authorized payments (debit card)

encrypted email with credentials and a PDF with user guide

If my RM perceives that I need help learning the online banking tool, a person comes help me

ACTION

Provide all documentation

Set up signers of the account

Signatures (could be electronic)

CHANNEL

board meeting

email (sometimes)

Preferred method by client (email, going into the branch or receiving RM at office)

EMOTIONAL JOURNEY

setting up something new

transfer / moving money

so many documents and signatures

number of logins (could be up to 8)

BACKSTAGE

Set up process average time: next day turnaround to client

Create CIF for the entity

Create a CIF for the individual (owner / signer)

Info into T24 of business

Info into T24 for individual

2 pieces of ID info

print out documentation for bank account

generate documentation for additional services

↓
manual process that the branch has to do (not on T24)