Small Business DCO – Product Selector decision tree v0.1 WORKING

Legend
- Small Business Chequing/Savings Accounts
- Guided Help Questions
- Complementary (Cash Management) Products/Services
- Product Selector pages

I want to...

Run my business

Run my business and grow its surplus cash

Grow my business' surplus cash

Q1 How many banking transactions will your business do per month?
- 22 or fewer → Business Current Account
- 22-50 → CMA (Small)
- 50-90 → CMA (Standard)
- 90-200 → CMA (Large)
- 200 or more → CMA (XL)

Ask up front, or after selecting chequing account?

Run my business AND save?
- Yes → Business Savings Account
- No →

Chequing and/or Savings account selection held for presentation in the **Account Selection** page at the end

Possible new info page
Assume: we will always include Online/Mobile Banking and debit card

When we open your new account(s), **we'll set you up for Online and Mobile banking.** This will let you manage payments and receivables electronically via
- Interac e-Transfer (including Request Money)
- Bill payments
- Government (tax) payment and filing
- Deposit Anywhere (remote deposit capture).
Your **CWB business debit card** will also give you access to our ATM network and in branch (counter) services

Q2 Do you need to explore other solutions for paying...

Q2.1 Suppliers and/or vendors (bills and invoices)?
- Yes → I'm interested in:
  - **Business credit card** (Annual fee waived on our Low Rate Visa card, after we open your new account)
  - **Business cheques**
  - **EFT (CAFT)** (Setup fee waived after we open your new account)
- No →

Q2.2 Employees (payroll)?
- Yes → I'm interested in: **Payroll services (Ceridian)**
- No →

Q2.3 International recipients?
- Yes → I'm interested in: **Wire Service** (Fees waived for 3 months after we open your new account)
- No →

Will need to determine if possible to present a multi-select list for "sub-questions" where there are multiple applicable products/services (Q2.1-2.3 and Q3.1-3.3).

Will then need to hold the selection and display in the **Complementary Products/Services Selection** page at the end.

Skip Ahead →

Q3 Do you need to explore other solutions for being paid...

Q3.1 Electronically/digitally?
- Yes → I'm interested in: **Merchant Services (Payfirma)** (Receive preferred pricing after we open your new account)
- No →

Q3.2 By cheque?
- Yes → I'm interested in: **Remote Deposit Capture Depository Services** (Annual fee waived after we open your new account)
- No →

Q3.3 By cash
- Yes → I'm interested in: **Depository Services** (Annual fee waived after we open your new account)
- No →

Skip Ahead → Go to Account selection/recommendation page

From Q3 Skip Ahead

Is Account Selection BCA?
- No →
- Yes ↑

Interested in any CM Bundle products?
- No →
- Yes ↓

Indicated interest in (any of):
- Business Visa Card
- EFT (CAFT)
- Wires
- Merchant Services
- Depository Services

Account Selection page Including: You may also like...
- Add to Cart →

ADD recommendation Including: You told us you're interested in xxxx We recommend you upgrade to a Cash Management Account (Sm) in order to reduce your fees.
- Add to Cart →

Assume:
- Ask $ transaction value question (how much per month) in DCO (before account provisioning in T24)
- If interested in Wires, ask $ value question in DCO if applicable (summary page?)

Complementary Products/Services Selection page Including: Selected products/services; all others in Carousel (can also be selected/added)
- Add to Cart →

Checkout (Cart) page Including monthly fixed fees

Start My Application ↓

Return to DCO