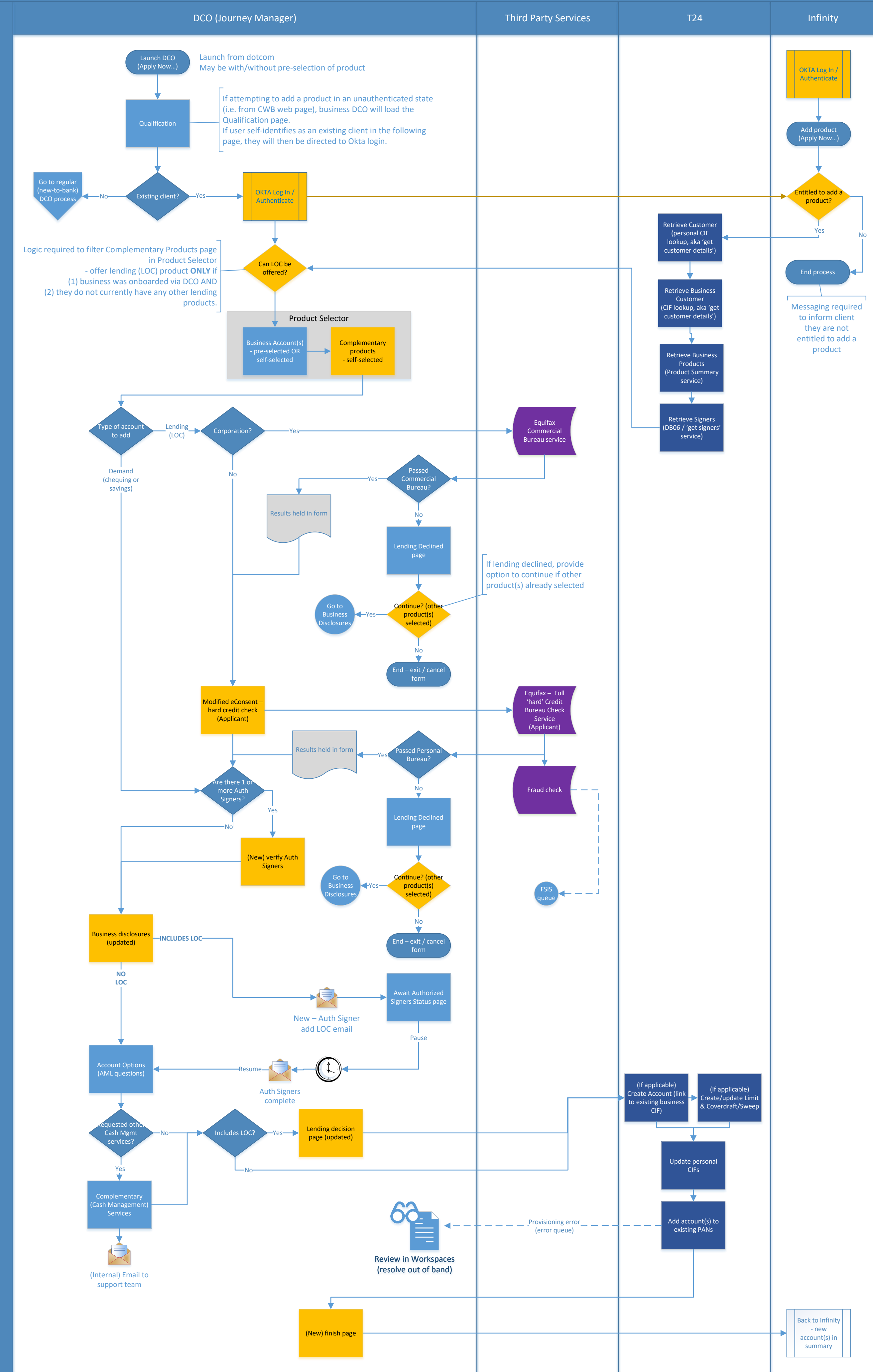# Business authenticated path – add products

Key assumptions / requirements

1) Add account function only available (in Infinity) if role/permissions allow – e.g. someone with only a basic delegate role would not be able to add products to a business profile.

- Infinity must have roles and permissions/entitlements to allow/disallow add account for all types/sizes of business.

- To be confirmed if any additional handling/validation required for a larger company (outside DCO criteria of 4 individual owners/4 signers).

- Assume the role/permissions can be validated during the existing customer check process, if DCO was initiated from an unauthenticated source (web page).

- May be a selection control required at/after point of authentication if client is consolidated (personal+business) to ensure the appropriate DCO form is initiated (possibly a similar mechanism to selecting add business or personal product if starting from Infinity).

- If starting DCO from an unauthenticated entry point, will need messaging if the client authenticates and does NOT have entitlement to add a product.

2) Need to allow for addition of digital LOC product if business was onboarded previously via DCO.

- Same auto-adjudication criteria apply as new-to-bank.

- Require a mechanism to validate that (1) business was onboarded digitally and (2) they currently have no lending products. Most likely use T24 CIF data to determine (incl. DCO Channel field).

- Need to verify Authorized Signers (name/email/phone) in order to send invitations.

- Require net new Auth Signer/add LOC email and process (credit check). Reuse SB DCO Auth Signer pause/resume pattern as far as possible.

- Will need to call Equifax Commercial credit service (if a corporation) AND hard credit check for applicant/auth signers. This necessitates gathering of required consents for hard credit checks and acknowledgment of lending agreement by all signers.

3) Skip all business and personal info pages after product selection as user has authenticated.

4) Assme background check services (business verification and personal IDV) not required.

5) Security requirement: continue to run Threatmetrix (device/IP address-centric fraud check) in all cases.

6) Assume no manual review scenarios, apart from fraud hit (FSIS queue) or T24 provisioning errors (Error queue).

7) Assume at end of (applicant) flow, any additional cash management products/services will be summarized and referred via email to contact centre for follow-up, as per new-to-bank process.

8) Assume on completion of provisioning, client is redirected to Infinity and any new account(s) will show up in their account summary.

- If Infinity session has timed out, client will need to re-authenticate.

DCO Conceptual – Business authenticated path – add products (v3)

DCO Conceptual – Business authenticated path – Auth Signer add LOC

DCO (Journey Manager)	Third Party Services	T24	Infinity

New – Auth Signer Add LOC email — Link —→ **OKTA Log In / Authenticate**

Retrieve personal CIF ('get customer details')

Inform Auth Signer of LOC application, any other new account(s)/ services added → **Auth Signer Landing Page (updated)**

eConsent includes agreement to hard credit check and acknowledgment of lending agreement, as per new-to-bank process → **eConsent (Auth SIgner)**

Continue with LOC?
- Yes → **Equifax – Full 'hard' Credit Bureau Check Service (Auth Signer)**
- No → **Cancel/withdraw** → **Cancelled/withdrawn email (to Applicant, other Auth Signers)**

Fraud check (Auth Signer) ---→ **FSIS queue**

Passed Personal Bureau?
- Yes → **Submission Complete**
- No → **Loan Declined page** → **Submission Complete**

Submission Complete ---- When all Auth Signers complete ----→ **Auth Signers complete email (to Applicant)**