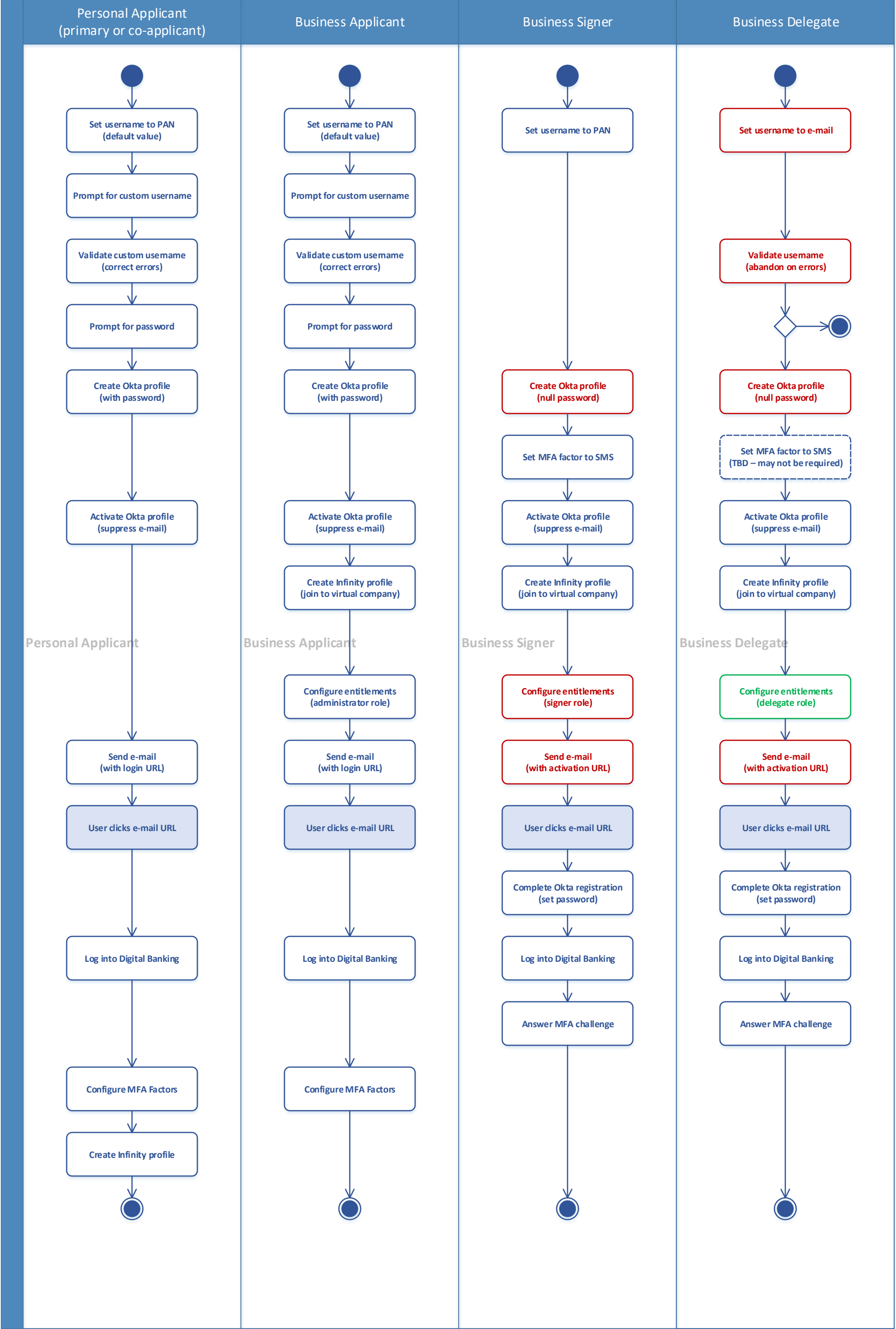# User Provisioning & Activation Steps

Rev 1.0 – Updated 2021-02-09 (by Steve Kelcher)

User Provisioning & Activation Steps (with alternate Business Signer process)

Rev 1.0 – Updated 2021-02-09 (by Steve Kelcher)

Personal Applicant (primary or co-applicant)	Business Applicant	Business Signer	Business Delegate
●	●	●	●
		Prompt for password (within signer form)	
Set username to PAN (default value)	Set username to PAN (default value)	Set username to PAN	Set username to e-mail
Prompt for custom username	Prompt for custom username		
Validate custom username (correct errors)	Validate custom username (correct errors)		Validate username (abandon on errors)
			◇ → ◉
Prompt for password	Prompt for password		
Create Okta profile (with password)	Create Okta profile (with password)	Create Okta profile (with password)	Create Okta profile (null password)
			Set MFA factor to SMS (TBD – may not be required)
Activate Okta profile (suppress e-mail)	Activate Okta profile (suppress e-mail)	Activate Okta profile (suppress e-mail)	Activate Okta profile (suppress e-mail)
Personal Applicant	Business Applicant	Business Signer	Business Delegate
	Create Infinity profile (join to virtual company)	Create Infinity profile (join to virtual company)	Create Infinity profile (join to virtual company)
	Configure entitlements (administrator role)	Configure entitlements (signer role)	Configure entitlements (delegate role)
Send e-mail (with login URL)	Send e-mail (with login URL)	Send e-mail (with activation URL)	Send e-mail (with activation URL)
User clicks e-mail URL	User clicks e-mail URL	User clicks e-mail URL	User clicks e-mail URL
			Complete Okta registration (set password)
Log into Digital Banking	Log into Digital Banking	Log into Digital Banking	Log into Digital Banking
			Answer MFA challenge
Configure MFA Factors	Configure MFA Factors	Configure MFA Factors	
Create Infinity profile			
◉	◉	◉	◉