

| STAGE | Discovery | | | Decision making | | Getting prepped for account setup | | | Wait time | Support to get familiar with CWB's tools & processes | | | | Online banking | |
|-------------------|---|-----------|---|--|--|--|--|---|--|--|--|---------------------------------|--|---|--|
| STEP | Learn more about CWB | | Compare against what they already know / other options | | How do you pay your employees, accounts receivable. Aaron asks clients questions in order to come back and suggest the right account | | | Gathering necessary documents and signers | establish how they want they services set up | Send documents and signers over email | Credentials setup (a few days) 1-5, up to 2 weeks | Learning how to do simple tasks | Set up all payees | If using EFT - needs a different system. I need to learn it | There's more services here (up to 8) Charlotte and Aaron |
| ACTION | I want to incorporate new business Research with their close network and trust | | Unhappy with current banking (motivation) Start online | | Look for an alternative: CWB | | | Provide all documentation | Set up signers of the account | Signatures | | | Many detailed actions to set up payees (check in with Charlotte and Aaron) | | |
| CHANNEL | advertisement | referrals | google search | branch (physical location) | | | | board meeting | | email (sometimes) | | email | | documentation (how to's, user guides, youtube videos) | |
| | website | | face to face marketing | social media | | | | | | | | | | | |
| | community | | | | | | | | | | | | | | |
| EMOTIONAL JOURNEY | anxiety, uncertainty, not clear on what makes CWB stand out | | | separate logins for online platforms, they're overwhelmed | | setting up something new | transfer / moving money | | | | | | | | |
| BACKSTAGE | Look into SEO | | | "It's not all about service charges. It's about what you're earning on the other side". Showing them the full package. | | | | | | | | | | | |
| | Gather info common things clients are asking for | | | Aaron | | Ask about additional services, products, etc | Aaron makes sure the proof of owner of company is there, makes sure everything checks out, then go to get the signatures | | | Banking support SLAs | The majority of the day is spent in supporting clients on how to do things | | | | |
| | Promote clear information and benefits | | | Wire service promotions - we used to do that and still do it. | | | | | | Third party vendor SLA (service level agreement) | | | | | |
| | Tradeshows / campaigns / business events | | | Relationship is the strong motivation for clients to choose CWB | | | | | | | | | | | |
| | Product information before talking to someone | | | Checklist is sent to clients with documents needed. | | | | | | | | | | | |
| | Reach out to clients (calls / email / actually going to their business) | | | | | | | | | | | | | | |