Legend

- DCO (Journey Manager)
- Infinity Digital Banking

Add product scenarios – initiating DCO forms/flows v1 2021-09-10

Entry point: CWBank.com (Sitecore) UNAUTHENTICATED	Entry point: Infinity landing page UNAUTHENTICATED	Integration	Entry point: Infinity AUTHENTICATED

Business   Personal   Investing
CWB Canadian Western Bank   **Accounts**

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CWB Canadian Western Bank   Accounts

Apply Now (or similar) Could be with or without pre-selected product

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Welcome to CWB
Username
Next
Need help?
Remember Me
About Us

A better digital banking experience is here.
Introducing CWB.digital, your new home for managing your finances anytime, anywhere.
Open an account

Unauthenticated client – need to ask whether they wish to open a business or personal account

DBX/UX to confirm copy/content (e.g. "open an account" vs "become a CWB client")

(NEW) Infinity inter-stitial page

YES - personal
(No - I'll log in)
YES - business

Log In

Okta

CWB Canadian Western Bank
- Accounts
- Move Money
- Payments
- Account Services
  - Stop Cheque
  - Stop Pre-Authorized Payment
  - Open New Account
  - CRA Direct Deposit for Individuals
  - Messages
- Payments

Add a PERSONAL product
(NEW) Infinity inter-stitial page
Add a BUSINESS product

Go to MODIFIED Personal new-to-bank flow (1a)

NO – I want to become one
Existing PERSONAL client?

YES but I want to set up a new business (2b)
Existing BUSINESS client?

(3) YES

Go to MODIFIED Business new-to-bank flow (2a)

NO – I want to become one

YES – add a product to my existing business

Infinity entitlement check

Entitled to add a product?
NO → Cannot add online
YES (4)

(1) Personal DCO new-to-bank flow

(2) Business DCO new-to-bank flow

Continue new-to-bank flow
NO
Set up a new business OR Become a personal client

Is existing customer?
YES →
Add a product to my existing (personal or business) profile

Existing Customer Check page

Okta

Personal (successfully authenticated)
Business: Check Entitlements

(3) Personal
Unable to authenticate
Go back to new-to-bank flow

For these scenarios, the same T24 Transact lookups are required, as for the authenticated flows.

Potential to modify the new-to-bank flows – skip "Existing Customer Check", possibly skip or pre-fill some data gathering pages, possibly skip some due diligence services (e.g. IDV).

(1a) Authenticated – NOT an existing personal client → Personal DCO MODIFIED new-to-bank flow

(2a)(2b) Authenticated – NOT an existing business client OR setting up a new business → Business DCO MODIFIED new-to-bank flow

(3) Personal DCO authenticated (existing client) flow
Personal CIF + existing accounts (Product Summary) lookup

(4) Business DCO authenticated (existing client) flow
Personal CIF + Business CIF + existing accounts (Product Summary) + signers (TBC) lookup

T24 Transact

Infinity - lookup signers? (TBC)
Signers lookup (TBC)