

Business DCO In-branch “modular” approach

Applicant + Auth Signers
present in the branch

Business Entity

Auth Signers NOT present in
the branch

Outside of DCO

FDD, duplicate CIF
check
(directly in T24
Transact)

Manual and/or T24
generated forms

As per current PDCO
In-branch

Duplicate CIF check,
verify business
documentation
presented

Manual and/or T24
generated forms

Possibly other processes to verify
the business, if needed.

DCO forms/process

(Modified) Personal
DCO – CIF only

Reuse and adapt for
business onboarding.
Repeat for all individuals
present

NEW Business DCO
In-branch form

Data required to onboard the
business entity.
Reuse from self-serve small
business form wherever
possible.

Including
- Business Verification service
- Equifax Commercial credit
(these services would be
optional for the in-branch
process)

(Existing) Auth
Signer self-serve
form

Reuse for business in-
branch.
Repeat for all individuals
not present