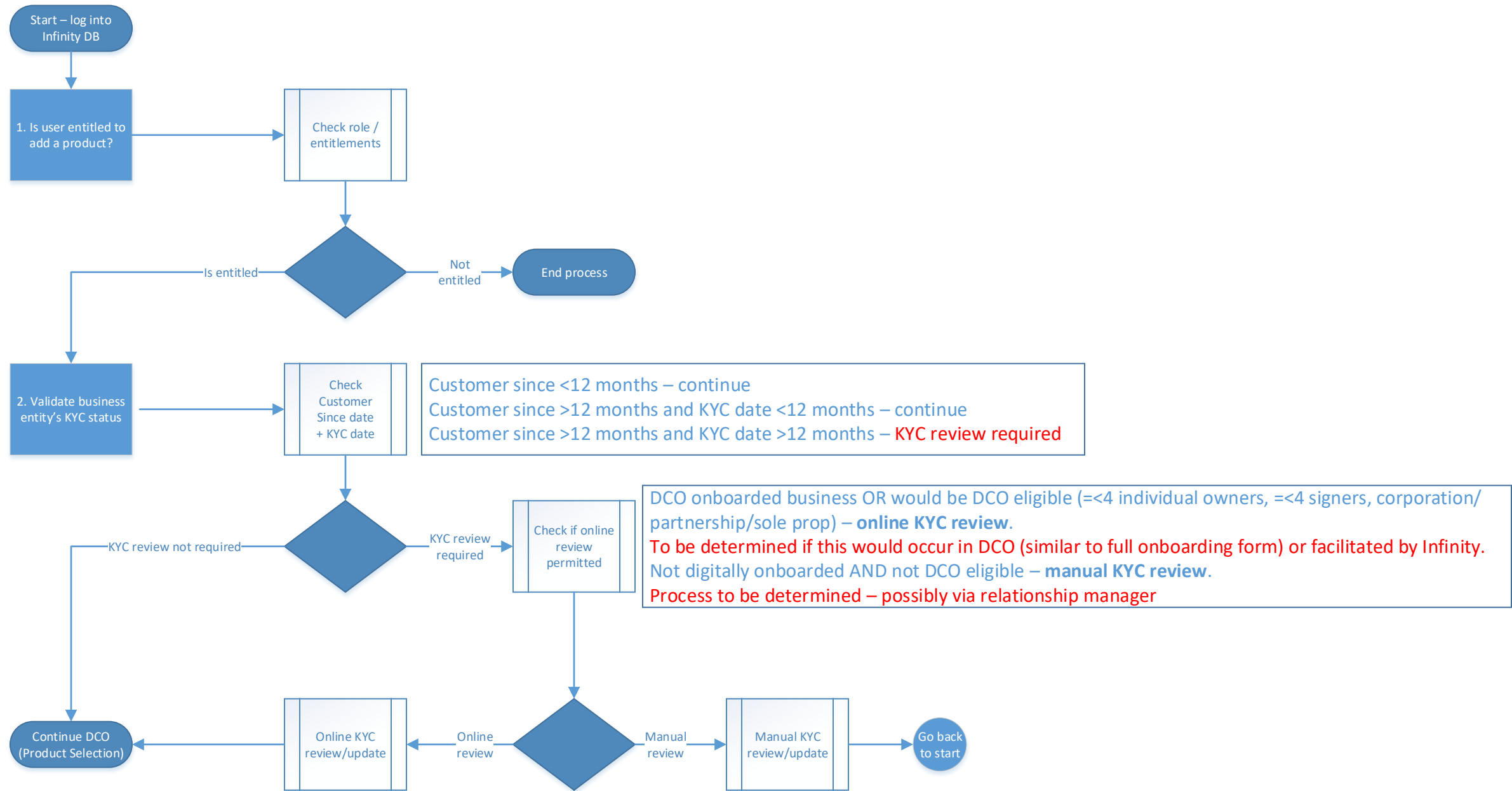


Business add products / existing client – routing logic (solution agnostic)

Assumed:

- User has a valid business banking login/profile (for Infinity DB)
- KYC info is current/valid if business entity has been with the bank <12 months
- Online KYC review/update will be permitted in some cases (see notes in diagram)



Assumed:

- 1) DCO will validate product eligibility requirements, specifically
 - Eligibility to apply for lending (digital-only LOC)
 - Availability of funding account/funds, if opening a GIC.
- 2) DCO can add a product for any existing business client (regardless of size/ownership/entity type) **IF** no KYC review is required **AND** signing structure for new products is unchanged from existing products.

To be determined:

- How to add a product with a different signing structure. If business is not “DCO eligible” (by size/ownership/type) or digitally onboarded, is it possible to add a new product then verify signing structure/add or remove signers after the fact?
- What will be the process for adding a signer to an existing product (no new product addition)?