**1. Discover Project Goals:**

**Goal:**

As a potential bank customer, I want a streamlined online account opening process to ease my banking journey.

**What:**

The creation of an intuitive and efficient online account opening module. This module should be comprehensive, integrating all the necessary features and tools required to open an account without any physical intervention or manual paperwork.

**When:**

Accessibility is the key. Potential customers should have the flexibility to access and initiate the account creation process 24/7, ensuring that geographical barriers and time constraints don't hinder the user's journey.

**How:**

Via a robust online platform that is seamlessly optimized for both mobile and desktop interfaces. This platform should be integrated with cutting-edge real-time identity verification tools and an encrypted security protocol ensuring users' data protection.

**Why It Matters:**

**Digital Solutions for the Modern Customer:**

Banking today isn't just about storing money; it's about user experience. An online account opening module allows banks to cater to tech-savvy customers, providing the convenience of initiating an account from the comfort of their homes.

**Modern Banking Trends:**

Keeping pace with industry standards is vital. Offering an online account opening solution will place the bank at the forefront of modern banking trends, making it a more attractive choice for potential customers.

**2. Mapping the User Journey for Online Account Creation:**

Understanding the user's perspective is crucial in designing a seamless process.

**Step 1:** Researching Different Banks and Account Options: Before committing, users would like to compare and contrast. The platform should offer clear and concise information about the bank's offerings, helping users make an informed choice.

**Step 2:** Initiating the Online Account Opening Process: This is a critical step. A simple, intuitive UI with clear CTAs can ensure that users are engaged and committed to the process.

**Step 3:** Completing the Necessary Verification and Documentation Steps: Traditionally, this step involves a lot of paperwork. Digitizing this, ensuring users can securely upload necessary documents and verify their identities in real-time, can revolutionize the process.

**3. Creating User Stories Based on the User Journey:**

Translating the user journey into actionable tasks:

**Story 1:** As a user, I want a clear display of all account options, so I can make an informed choice.

**Story 2:** As a user, I desire a step-by-step guide during the account creation process, ensuring I input all required data accurately.

**Story 3:** I wish to have an easy, secure way to upload my identification documents digitally, expediting the account approval process.

**Story 4:** These stories should revolve around keeping the user engaged, informed, and assured, offering feedback, security options, and instant account access.

**4. Organizing & Prioritizing the User Stories:**

Strategically sequencing the implementation:

**High Priority:**

Fundamental features like identity verification, data encryption, and essential account setup functionalities.

**Medium Priority:**

Features that enhance the user experience, such as real-time feedback, progress bars, or chat support for instant query resolution.

**Low Priority:**

These are the additional bells and whistles. Features like personalized account suggestions, digital welcome kits, or tutorials can fall into this category.

**5. Designing the Release Structure:**

**Creating a blueprint:**

**MVP:**

This should encompass essential features that make the module operational and reliable. It's about getting the basic right.

**Subsequent Releases:**

Post MVP success, other enhancements can be rolled out. This might include advanced security protocols, integration with other banking features, or the introduction of AI-driven account recommendations.

**Clear Criteria:**

For a feature to be marked 'complete', it should meet specific, pre-defined acceptance criteria.

**Feedback Loop:**

Early adopters can provide invaluable insights. Incorporate a feedback mechanism to refine features based on real user experiences.

**Safety Above All:**

In the realm of online banking, the importance of security cannot be overstated. Every user story should inherently consider data protection.