Retail Banking / Odyssey Demo Notes

Who Uses this UI

* This screen is used by retail / personal bankers, not tellers.
* These colleagues work in physical branch locations and handle customer service and account opening.

Branch Flow

* The Odyssey Launchpad view is only used by branch bankers.

Prospect Creation & Storage

* When a banker creates a prospect, the record is stored initially in Salesforce (Odyssey).
* The prospect is not yet written to RM.
* Prospects are not written to RM because the customer may leave, return later, or never complete onboarding.

When RM is Updated

A prospect is written to RM only after:

1. The customer completes KYC, or
2. The customer proceeds with account opening

At that stage, the record is promoted from prospect → RM customer profile.

Two Ways to Convert Prospect → RM

1. Convert Without Account Opening
   * Use “Complete Prospect and Port.”
   * Promotes prospect into RM customer profile.
2. Convert During Account Opening
   * Starts through “Open a New Account.”
   * Conversion happens as part of the onboarding process.

CFA Step

* After selecting “Open a New Account,” the banker proceeds into CFA.
* CFA = Customer Financial Assessment.
* This is the step where the account creation process officially begins.

Interview Questions & Product Selector

* The initial questions (purpose of visit, goals, etc.) are stored in the customer profile.
* These questions do not drive eligibility or filtering logic.
* The Product Selector displays ALL deposit and lending products.
* This step is information gathering only, not decisioning logic.

Product Repository

* Products displayed are sourced from an external repository named APPRB, not RM.
* APPRB functions as the central database feeding Product Selector.
* Both deposit and lending products are included here.

Prospect vs RM Data Requirements

* Identification is captured through backend APIs (not stored in Salesforce).
* After entering ID details, the customer is still a prospect — not yet RM.
* Employment information is only collected when the record is converting to RM, not at prospect stage.
* After review + submit, the system refreshes.
* The trigger for conversion is the ACSA backend transaction call.
* The banker sees a brief UI refresh/confirmation indicating the conversion completed.

Why Salesforce Does Not Store Identification

* Odyssey (Salesforce) is a front-end orchestration layer, not a data system of record.
* Sensitive identification documents/data must be stored in secure downstream systems (Mainframe).
* Whether an ID type is stored in Mainframe vs Anchor is configurable.
* These configurations are governed by Apartheid, the backend API ownership team.
* Manage routing rules and backend integration.
* Salesforce passes the data but does not retain it for compliance and PII governance reasons.

System Prerequisite: Micro-App Extension

* Odyssey access requires the Micro-App launcher.
* This is an extension that enables Odyssey to open and function.
* Without it, the banker cannot access Odyssey at all.
* Official name: TD Micro-App Extension Installer.

EasyApply Flow

* EasyApply is the step where prospect → RM conversion occurs.
* In production, authentication is seamless (no re-login).
* RC (Relationship Center) is auto-assigned based on branch location.
* Navigation path: Salesforce → Product Selector → Continue → EasyApply.
* All products selected go through EasyApply.
* First-time = full data entry; returning customers = verify and update only.

Environment Notes (SIT2)

* SIT2 is the lower testing environment used before production rollout.
* Some behaviors differ from prod (e.g., extra login prompts).
* Production uses single sign-on from Launchpad.
* SIT2 is used for validating onboarding, product selection, and EasyApply logic.