

Questionnaire for OneDigital - Wealth Management & Customer Onboarding

Dear OneDigital Team,

Thank you for the insightful discussion and demo of Intellect Design's Wealthforce.ai platform. We understand that OneDigital is **"relatively a smaller wealth shop, financial services shop"** primarily subject to **SEC and some FINRA regulations**, and focuses heavily on the **advisor-managed client experience**.

This questionnaire aims to gather more detailed information to tailor a proposal that addresses your specific needs and priorities, ensuring our Wealthforce.ai platform is the **"right fit for the organization"** while enabling **scalability** for your future growth.

1. Customer Onboarding Channel Preference

1. Which onboarding method(s) would you like to offer?
 - ☐ Fully digital (DIY via portal/app)
 - ☐ Hybrid (digital pre-fill + guided advisory follow-up)
 - ☐ In-person / physical branch assistance
 2. How critical is the ability to transition clients between channels (e.g., start online, finish in branch)?
 3. What percentage of clients do you expect to onboard via each channel in Year 1 and Year 3?
-

2. Operational Metrics

4. **Number of Relationship Managers (RMs)**
5. **Total number of clients** (existing + new)
6. **Number of branches** covering wealth management services

7. **Number of third-party agents/advisors (if any)**
 8. **Number of transactions processed per day / month**
 9. **Peak transaction volume per day / month**
 10. **Number of internal operational users** (compliance officers, admin staff)
-

3. **Technology & Integration**

11. Which microservices from our repository (e.g., identity verification, e-sign, risk profiling, CRM, KYC/AML, advisor-matching) are “must-have” vs. “nice-to-have”?
 12. Do you integrate with existing legacy systems or investment platforms? Required APIs and data flows?
 13. Do you plan to leverage OneDigital’s existing HR/wealth engagement platform for onboarding?
-

4. **Client Experience & Workflow Design**

14. What documents and information do clients typically submit during onboarding?
 15. Would you prefer a templated workflow or a fully customized experience with advisor discretion built in?
 16. How will you assess client risk tolerance and goals—online questionnaire, advisor-led interview, or both?
-

5. **Compliance & Risk Controls**

17. What level of AML/KYC compliance is required across your regions?

18. Do you require automated identity verification (e.g., e-ID) or manual processes?
19. Should system-generated risk flags trigger automatic advisor review or onboarding hold?
-

6. 🤝 Advisor Workflow & Internal Efficiency

20. Should advisors have a unified dashboard to oversee onboarding progress and compliance flags?
21. What internal hand-offs or approvals are needed (e.g., suitability sign-off)?
22. How often should advisors receive real-time notifications about tasks or approvals?
-

7. 🔄 Data Integration & Client Engagement

23. Will onboarding data feed into portfolio management or financial planning systems?
24. Do you require automated communications (welcome emails, next steps) triggered upon completion?
25. Should clients get post-onboarding access to review accounts, documents, and reports?
-

8. 📊 Analytics & Performance Tracking

26. Which onboarding KPIs matter most—completion time, drop-off rates, advisor utilization, asset conversion, compliance pass/fail rates?
27. Do you need dashboard-level reporting for leadership oversight of ROI and satisfaction?
-

9. 🧪 Channel-Specific Deep Dive

- **Digital (DIY):** What self-service tools are needed (e-signature, chat guidance, identity checks)?
 - **Hybrid:** At which step is advisor intervention required? Do you need co-browsing or video integration?
 - **In-Person:** What branch infrastructure is required (kiosks, tablets)? How do in-branch documents sync digitally?
-

10. Change Management & Adoption

28. What training will advisors and staff need for this new onboarding process?
29. How do you plan to drive client adoption—emails, prompts, advisor outreach, campaigns?
-

11. Deployment Strategy

30. What is the intended timeline—pilot phase, full-scale rollout?
31. Will you target a specific client segment initially (e.g., HNW, retirement)?
32. Who are the internal/external stakeholders and project owners for this initiative?
-

We look forward to your detailed responses to these questions, which will significantly help us in preparing a tailored budgetary commercial structure and proposal for OneDigital. We are also open to organizing another detailed demo for any specific sections you would like a deeper dive into.