

# Process Map — Banking-First Model

WTP's 10-stage delivery workflow. Every client engagement follows this sequence. Banking viability is verified before any corporate setup begins.

## Overview

STAGE	NAME	OWNER	AVG DURATION
1	Entry & Initial Contact	Partner + WTP	Day 0
2	Document Request	WTP	Day 1–3
3	Remote Analysis	WTP	Day 3–7
4	Package Confirmation	WTP + Client	Day 7–10
5	Travel Planning	WTP	Day 10–14
6	Client Arrival	WTP + Client	Day 14–21
7	On-Ground Execution	WTP	Day 14–28
8	Client Departure	WTP	Day 21–28
9	Post-Departure Execution	WTP	Day 28–60
10	Ongoing Support	WTP	Month 3+

## Stage 1: Entry & Initial Contact

**Trigger:** Partner submits client profile via intake form or email. **Actions:**

- Receive client referral from partner
- Register client inquiry
- Acknowledge receipt within 4 hours (SLA (Service Level Agreement — guaranteed response and delivery timelines))
- Send Intake Checklist (KYC Light) to partner

**Output:** Client inquiry registered, intake form sent.

## Stage 2: Document Request

**Trigger:** Intake Checklist returned by partner/client. **Actions:**

- Review completed intake form
- Request supporting documents: passport copies, SOF documentation, CV/business profile, bank statements (6 months), tax residency certificate
- Flag any missing items within 24 hours

**Output:** Complete document package for analysis.

## Stage 3: Remote Analysis

**Trigger:** All documents received. **Actions:**

- KYC/AML screening
- Source of Funds verification
- Sanctions list check (UN, EU, OFAC, UAE)
- Red Flags Matrix assessment (8 categories)
- Risk classification: GREEN / YELLOW / RED
- Banking scenario selection (bank + account type + requirements)
- Preliminary package recommendation (L0–L3)

**Output:** Risk Verdict + Banking Scenario document. **Decision gate:**

- GREEN → proceed to Stage 4
  - YELLOW → advisory discussion, enhanced controls
  - RED → decline (use Rejection Templates)
- 

## Stage 4: Package Confirmation

**Trigger:** Risk verdict is GREEN or YELLOW-with-conditions. **Actions:**

- Present recommended package to partner/client
- Review scope: services included, timeline, costs
- Confirm banking scenario and bank selection
- Issue Commercial Proposal (costs + fees)
- Collect signed engagement letter + advance payment

**Output:** Signed engagement, confirmed package, payment received.

---

## Stage 5: Travel Planning

**Trigger:** Engagement signed, payment received. **Actions:**

- Coordinate client travel dates (if in-person visit required)
- Prepare bank appointment schedule
- Book government appointments (visa, Emirates ID, company registration)
- Prepare welcome package with day-by-day itinerary
- Confirm hotel/logistics if included in package

**Output:** Travel itinerary + appointment schedule.

---

## Stage 6: Client Arrival

**Trigger:** Client arrives in UAE. **Actions:**

- Meet & greet (airport/hotel if premium package)
- Day 1 briefing: schedule, documents needed, expectations
- Emirates ID biometrics appointment
- Bank meeting(s) — personal and/or corporate account
- Company registration appointment (if applicable)

**Output:** All in-person appointments completed.

---

## Stage 7: On-Ground Execution

**Trigger:** Client is in UAE during visit period. **Actions:**

- Process visa application
- Submit company formation documents
- Attend bank meetings (may require 2–3 visits)
- Notarize documents as needed
- Real estate viewings (if L2+ package)
- School visits (if family relocation)

**Output:** Applications submitted, processes initiated.

---

## Stage 8: Client Departure

**Trigger:** All in-person tasks completed, client departs. **Actions:**

- Exit briefing: what's been done, what's pending, expected timelines
- Handover of collected documents (copies)
- Confirm communication channel for post-departure
- Set expectations: 2–6 weeks for remaining deliverables

**Output:** Client departure confirmed, expectations set.

---

## Stage 9: Post-Departure Execution

**Trigger:** Client has left UAE. **Actions:**

- Follow up on pending bank account approvals
- Collect trade license / company documents
- Coordinate remote signing of documents
- Tax registration (if included)
- Emirates ID and visa card delivery
- Weekly status updates to partner

**Output:** All deliverables completed and delivered.

---

## Stage 10: Ongoing Support

**Trigger:** Initial delivery completed. **Actions:**

- Transition to ongoing support subscription — regular maintenance, renewals, and compliance updates on a fixed monthly fee basis (if subscribed)
- Annual visa renewal coordination
- Company annual return and license renewal
- Accounting and bookkeeping (if L3)
- Employee visa processing (if L3)
- Quarterly review calls with partner/client
- Upsell opportunities: wealth management, real estate, foundation

**Output:** Long-term relationship, recurring revenue.

---

## Key Principles

1. **No corporate setup before banking confirmation** — bankability determines the path
2. **Risk verdict before commitment** — no engagement letter without pre-screen
3. **Partner is always informed** — weekly updates minimum
4. **Document everything** — all decisions documented
5. **SLA (Service Level Agreement — guaranteed response and delivery timelines) compliance** — response within 4 hours, pre-screen within 7 days