

Process Map — Banking-First Model

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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	Offline 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
- Log in Bitrix24 CRM with partner tag
- Acknowledge receipt within 4 hours (SLA)
- Send Intake Checklist (KYC Light) to partner

Output: Client lead created in CRM, 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: Offline 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)
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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 (Retainer)

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

- Transition to retainer model (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 logged in CRM
 5. **SLA compliance** — response within 4 hours, pre-screen within 7 days
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