Compass Central

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JOB AID
Compass Resources

Use this page to find procedures, job aids and troubleshooting for Compass.

What is Compass and how does it work?

You can use Compass to sell and set up products and services suited to your client's unique needs.

Products and services include:

- CIBC Employee Share Purchase Loans
- COPS (when opening or converting an account)
- Credit cards
- Creditor insurance products
- Deposit accounts
- Employee Purpose Loans
- Personal chattel loans
- Real-Estate secured lending (RESL) pre-approvals
- Switching credit card types
- Unsecured personal loans
- Unsecured PLCs (including limit increases)

For more information, see the Compass Overview page.

What's new on Compass?

What's new	Details	Resources
Digital Document Exchange	• You can now request client documents directly through the Request client documents screen • You can also scan eligible documents directly into the Compass sales case if you collected paper copies • This digital document exchange feature is available for specific products / programs and document types	• Compass Digital Document Exchange spotlight • Request Client Documents through Compass • Scanning Procedures • Scan to Compass walkthrough • Request Client Documents walkthrough
Personal Liability Business Credit Card (PLBCC)	Walkthrough on how to: • Apply for PLBCC on Compass • Handle a rejection for PLBCC application	PLBCC Frontline walkthrough
Switch a credit card type (with or without credit limit increase)	When switching a client's credit card type, Compass now gives you the option to increase their credit limit.	• Switch a Credit Card Type on Compass (with or without a CLI) • Walkthrough: Switch a credit card type with or without a credit limit increase
ECRM	You can now launch Compass and also review existing sales cases details directly within ECRM.	Open Compass Using BranchNet, ECIF or ECRM

Previous updates

How do I set up and troubleshoot Compass?

- Before you start: Set up Compass settings
- Online Banking and Mobile Banking: Set up Online Banking and manage existing applications
- Manager procedures: Create the OICC report and manage ongoing cases
- Compass or eSigning device not working? Contingency procedures and who to contact

How do I work a sales case?

1. Check if there's an existing sales case.
2. See the table below for procedures on how to work a Compass sales case. The procedures are listed in the order the screens appear as you work on your case.

Compass stage	Screen	Procedures

1. Needs Assessment — discuss client needs	Primary Purpose	• Open a new Compass Sales Case
		  ◦ Day-to-Day banking (open a chequing account)
		  ◦ Grow Savings (open a savings account)

		- Everyday Purchases (earn cashback or travel rewards with a credit card - Pre-approved Credit Card offer - Apply New (new credit card applications) - Manage Existing (complete a credit card limit increase for targeted offers or client requested increases) - Manage Existing (switch a credit card type on Compass, with or without a CLI) - Pre-approved credit card - Borrow Money (apply for a line of credit, loan or qualify for a new home) - Manage debt - Buy a vehicle or a boat - Pay for education - Apply for an RRSP loan - Get pre-approved for a new home - Activate a pre-approved Unsecured Personal Line of Credit offer - Other reasons - Employee Share Purchase Loan - Employee Purpose Loan
	Pre-Approved Product Details	Confirm a Client's Eligibility for a Pre-approved UPLC Offer on Compass
	Add Another Person	Adding additional applicants to a sales case
	About You	Add Client Details to Compass for Day-to-Day Banking (open a chequing account), Grow Savings (open a savings account), Everyday Purchases (earn cashback or travel rewards with a credit card) and Borrow Money (apply for a line of credit, loan or qualify for a new home)
	About Your Needs	Discuss the Client's Banking Needs
2. Needs Assessment — get income information	Credit Bureau	Access a Credit Report on Compass
	Real Estate	- Manage a Client's Real Estate Details on Compass - Compass Real Estate Job Aid
	Income and Employment	Manage a Client's Income and Employment Details Using Compass
	Income Verification	- Verify a Client's Income on Compass - View the Documents Required to Verify Income on Compass - Request Client Documents through Compass
	Liabilities and Expenses	- Manage a Client's Liabilities and Expenses on Compass - Compass Liabilities and TDSR Calculation Job Aid
	Associations	Associate a Client's Assets with their Income or Liabilities on Compass
	Payout	Mark a Client's Liability for Payout on Compass
3. Recommendation	Recommendation	- Manage Products Recommended for the Client on Compass - Offer Creditor Insurance
	Assets	Manage a Client's Asset Details on Compass
	Client Information Review	Edit a Client's Needs Assessment Details on Compass
	Insurance Questionnaire	Complete the Insurance Questionnaire Screen
	Messages and Notes	Review Adjudication Messages and Notes on Compass

	Identification and Occupation	• Manage a Client's Personal Details on Compass
	Offer Summary	• Review the Product Offer Summary on Compass • Follow Up with Clients on the Real Estate-Secured Lending Pre-approval Certificate • Credit Card Manual Adjudication on Compass
4. Adjudication	Navigator	• Review the Adjudication Results for Real Estate-Secured Lending Pre-approval on Compass • Product details: Real Estate-Secured Lending Pre-approval Overview
	Navigator	• Prepare a Compass Sales Case for Manual Adjudication • Appeal a Manually Not Approved Decision for a CIBC Credit Card on Compass
5. Set up products — product origination	Navigator	• View Pending Tasks for a Compass Sales Case • Fulfilment
	Convert Deposit	• Convert a Deposit Account on Compass
	Perform Product Setup	• Finish product set up
6. Prepare product forms and get client signature **Note:** For unsecured personal loans and lines of credit (non-RESL) products: you must scan the required documents before funding. And as a temporary measure, once the product has been activated or disbursed, you must also send the documents to RCS using the appropriate sleeve.	Print Forms — Signing Preference	• If the client prefers to sign on paper, Print Product Forms from Compass for paper signing • If the client prefers to sign electronically: ∘ See Compass Disclosure Reference Charts for all paper and eSign forms ∘ Prepare and Start eSigning Compass Forms (in person and remote) ∘ Complete Compass eSigning Session (in person and remote) ∘ Finalize eSignature Forms on Compass ∘ Talking to clients about eSignature ∘ Signing Device Maintenance ∘ Help Clients with My Documents
	Edit Product Setup	• Edit Product Details on Compass
7. Close a case	Cancel Sales Case	• Cancel a Compass Sales Case
	Wrap up and Exit	• Close or Exit a Compass Sales Case
8. Rejected documents and forms		If you get an automated email from Compass advising you that the client's business documents or forms have been rejected, see Rejected documents or forms.
9. Task and status descriptions		To understand the task and status of your application, see Personal Liability Business credit card Compass tasks and status descriptions.