**1. Buy vs. Build Decision and Proposed Solution**

Given my familiarity with SAP GUI scripting and RFC, we should consider the capabilities of SAP and its integration with other tools as well.

Most steps can be automated using a combination of custom scripts, APIs, and automation tools. This suggests a hybrid model - leveraging existing tools and building customized scripts to fill in the gaps.

*Proposed Solution:*

My preferred solution would involve integrating the existing Google Forms and Google Sheets system with SAP using custom scripts and APIs. This will enable automatic data transfers and automate the process of account creation, document storage, and payment blocking and unblocking. The preferred solution involves:

* Custom scripting to automate data retrieval from Google Forms and Sheets and pushing it to SAP.
* Automation bots for document review and data validation.
* Enhanced integration of Google Drive and SAP for seamless document management.

*Expertise Needed:*

* SAP GUI Scripting & RFC - for building the required integration scripts.
* Google Apps Script - for extracting data from Google forms and sheets.
* Knowledge in automation bots like UiPath or similar - for automating document review, or just using simple python scripts based on requirements.

*Options & Comparison:*

A detailed comparison of vendors for automation tools (UiPath, Automation Anywhere, Blue Prism, etc.) will be required if we decide to buy. Consider comparing features, pricing, integration capabilities, and support. I do not have example of pricing on these automation options.

**2. Financial Analysis**

The cost of implementing this solution would primarily involve man-hours for script development, testing, and deployment. There might be additional costs for training staff, maintaining scripts, and licenses for automation tools. The benefits would include savings in man-hours, reduced error rate, faster processing, and scalability.

A detailed cost-benefit analysis will be required, comparing the current cost of managing seller onboarding and the projected cost after automation.

**3. Roadmap**

Here's a rough timeline:

1. Requirements Gathering and System Design (1-2 weeks)
2. Script Development and Testing (4-6 weeks)
3. Automation Bot Selection and Purchase (if required) (1-2 weeks)
4. Training Staff (1-2 weeks)
5. Deployment and Review (1-2 weeks)

**4. Risk Assessment & Communication Plan**

*Risk Assessment:*

1. Data Security: Any automated system must maintain the security and confidentiality of seller data.
2. System Downtime: Ensure minimal disruption to existing processes during the implementation phase.
3. Script Maintenance: Scripts must be maintained and updated as necessary to adapt to any changes in the underlying systems (Google Forms/Sheets or SAP).

*Communication Plan:*

1. Regularly update all stakeholders on progress during the implementation phase.
2. Provide detailed user guides and training sessions for all affected staff.
3. Setup a channel for feedback and queries during and after deployment.

**Assumptions**

1. Staff is available for training and is adaptable to new processes.
2. There is sufficient IT support for script maintenance.
3. The underlying systems (Google Forms/Sheets or SAP) will not undergo significant changes in the near future.