WayPay Onboarding - Phase 1

RBC PayEdge

ƒ

Executive Summary

0.0 Project Information

coProject Name	WayPay Onboarding
Content Document Version	1.1 (11-13-2019)
Content Document Location	Sharepoint, Box, Confluence URL
Wireframe/Prototype URL	https://rbc.invisionapp.com/share/P5RTVCVSE89#/screens/369401961

0.1 Colour Legend

Hyperlink - blue underlined	Want to know more? Check out the FAQ!
Dynamic Copy <brackets, red font>	Your new <chequing/savings/credit card> account will be ready on <date> at <time>.
Accessibility copy Green font Trash can graphic - alt text	Select trash can to remove user

1.0. Launch Page

1.1 Welcome

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Let's Get Started		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=5891%3A12
H2	We'll help you set up an RBC PayEdge business account online quickly and securely. We'll confirm your identity and collect information about the business you're setting up.	We'll help you set up a RBC PayEdge account online for a business quickly and securely. We'll confirm your personal identity and collect information about the business you're setting up.	

Notes	English Copy		Wireframe
Body copy	To ensure things go smoothly, make sure you have the following at hand before you start: • Your own personal information and identification – a Canadian or U.S. driver's license or passport • The address and government registration information for the business • Detailed information about who owns the business • Details about the owners, officers and directors of the business		
Bottom of page Copy	Any information you provide for the application, even if you don't complete it, will be held in accordance with our enterprise record retention policy. It may be made available to you during the applicable retention period. If you agree, let's get started.		
Buttons	Start		

2.0 Initialization

2.1 Risk business question

Notes	English Copy	French Copy	Wireframe
H1 – phase 1	What type of business do you want to set up?		Figma link: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76328
			 02 - Pre-qualific...n - Step 2@2x.pdf
Question copy - phase 1	For regulatory and compliance purposes, please indicate which, if any, of the following applies to the company:		

			Figma screen link:
			https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76328 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A54600
Radio Buttons	**Professionals** Accountants Lawyers/Law Firms Notaries Real Estate Agents Security Brokers **Money Service Businesses** Cheque Cashing Currency Exchange Money Orders/Drafts Issuer Stored Value Cards Issuer Traveller's Cheques Issuer Money Transmitter (electronic transfer) **Non-Depository Institutions** Credit Institutions (personal & business) Loan Brokers Mortgage Brokers/Correspondents **Depository Institutions** Commercial Banks Credit Unions Foreign/International Banks Savings Institutions **Non-Profit Organizations** Charities Foundations Religious Organizations Non-Governmental Organizations **Other** Antique Art Dealers Boat or Car Dealers Arms, Munitions, Military Manufacturers Hydroponics (including equipment makers) Casinos Internet Gambling Investment Clubs/Trusts Jewellers/Precious Stone Dealers White-label ATM Operators		
Radio button	None of the above categories apply to the company I'm setting up		
Secondary CTA - Button	Back		
Secondary CTA -	Cancel		
Primary CTA - Button	Save & Continue		
If "one or more" is clicked - offramp			

2.2 Risk business question - Professionals and non-profits

Notes	English Copy	French Copy	Wireframe
H1 - professional business	What is the Type of Professional Business?		
H1 - non-profit	What is the Type of Non-Profit?		
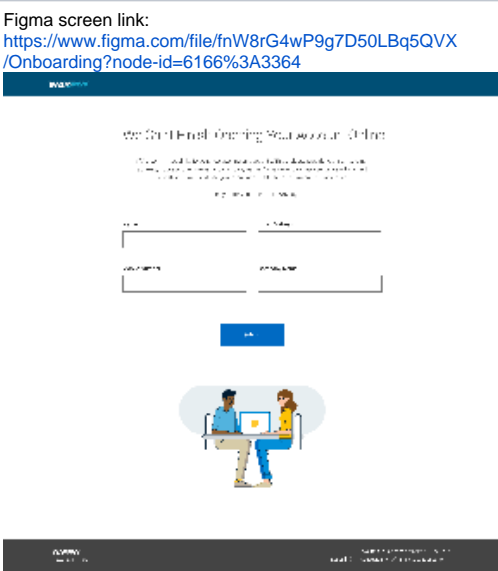
			02 - Pre-qualific...n - Step 3@2x.pdf
Question copy - phase 1	Select which of the following applies to the company:	Sélectionnez, s'il y a lieu, l'un ou l'autre des éléments suivants qui s'appliquent à l'entreprise :	
			Figma screen links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76749 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A55021
Title	**Professionals**		
Dropdown choices - conditional on previous choice	Accountants Lawyers/Law Firms Notaries Real Estate Agents Security Brokers		
Title	**Non-Profit Organizations**		
Dropdown choices - conditional on previous choice	Charities Foundations Religious Organizations Non-Governmental Organizations		
Explainer copy and link	Did you mean to select a different business category? Modify your selection		
Secondary CTA - Button	Back		
Secondary CTA -	Cancel		
Primary CTA - Button	Save & Continue		

2.3 Create WP Account Step 1.2 – Cancellation Warning Modal – No password set

Notes	English Copy	French Copy	Wireframe/Mock-up
Modal header	Are you sure you want to cancel?		
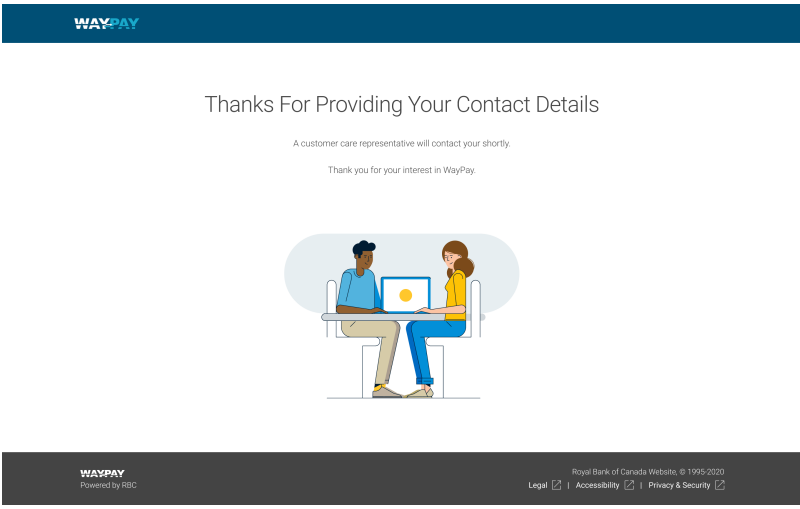
Warning copy	If you leave now, your basic account details won't be saved. You'll need to start the setup process from the beginning when you return.		
			02-E - Pre-quali...xit Modal@2x.pdf
Secondary CTA -- leads to Off ramp – see 2.3	Yes, Cancel		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76299
Primary CTA	No, Go Back		

2.4 Off-ramp Version 1 - full stop

Notes	English Copy	French Copy	Wireframe/Mock-up
If user indicates they're a third party, a risk business, select a type of business that RBC doesn't work with, OR cancel before setting a password, they're off-ramped.			
H1	**We Can't Finish Opening Your Account Online**		Figma screen link: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6166%3A3364

Body copy	We're sorry. If you'd like to continue opening an account with us, please provide your name, email address, mobile phone number and company name. A customer care representative will contact your shortly. We won't use your email address or mobile phone number to send you marketing messages. Thank you for your interest in RBC PayEdge.		
Field Label	Name		
Field Label	Email Address		
Field Label	Mobile Number		
Field Label	Company Name		
CTA	Submit		

2.5 Off-ramp Version 1 - full stop - submission confirmation

Notes	English Copy	French Copy	Wireframe/Mock-up
If user indicates they're a third party, a risk business, select a type of business that RBC doesn't work with, OR cancel before setting a password, they're off-ramped.			
H1	**Thanks For Providing Your Contact Details**		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3656%3A0
Body copy	A customer care representative will contact your shortly. Thank you for your interest in RBC PayEdge.		
CTA			

3.0 Individual Information

3.1 Create WP Account Step 2 - Business and Personal Information + PROGRESS BAR

Notes	English Copy	French Copy	Wireframe/mockup
~~Progress Bar Status updates~~	~~Please complete~~		Figma screen link: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76223
H1	Let's Collect Basic RBC PayEdge Login Details		
H2	Please provide your personal information as it appears on your government-issued ID and the name of the company you're setting up.		
Message copy	All fields are required unless marked optional.		
Subhead	Your Personal Information		
Field Label	First Name		
Field Label	Middle Name (optional)		
Help text	Include if it's on your government-issued ID		
Field Label	Last Name		
Field Label	Mobile Number		
Warning text box	~~You must provide a mobile number, in case we need to text you to finish the setup process.~~ You must provide a mobile number so we can text you to finish the setup process.		
Help text	000-000-0000		
Field Label – need verbiage from OBDA to say why we're collecting this – beside field	Email Address		
Warning text box – LALIT TO PROVIDE	We'll use this to finish the setup process. ~~and to advise you on RBC products and services.~~		
Field Label	Create a Password		
~~Cue text to guide PW creation~~	~~TBD~~		
Tooltip	Please make sure your password includes • at least 8 characters • at least 1 upper case letter • at least 1 lower case letter • at least 1 number • at least 1 of these special characters: # ? @ $% ^ & * - . ~ ` , < > ( ) [ ] + = _ { }]		
Field Label	Confirm Password		
Tombstone - Title	What company are you opening an account for?		

Field label;	What is the legal name of the business?		
Cue text – under field	Registered Business Name or Corporate Name, e.g. 544838219 British Columbia Inc.		
Tooltip	This name is how the company is known by the Canada Revenue Agency and the company uses it to pay taxes.		
Field Label	What is the trade name of the business? (Optional)		
Cue text	E.g., Bob's Coffee Shop		
Tooltip	This is the name the company is commonly known by or the one it does business under. It might not be the same as its legal business name.		
Field Label	Promotional Code (optional)		
Secondary CTA	Back		
Secondary CTA	Cancel		
WArning copy	By selecting Save & Continue, you are providing your consent for us to collect your personal information.		
Primary CTA	Save & Continue		

3.2 Errors

Notes	English Copy	French Copy	Wireframe /Mock-up
Accessible form error - page-level error notification . Hyperlinked copy takes user to the first error on the form highlighted in red.	Please correct the error<s> highlighted below. Go to first error.		
User did not enter a first name, last name, business name	Enter a name		
User did not enter a an email address	Enter an email address		
User entered a phone number less than 10 digits – inline error	Enter a valid 10-digit mobile phone number.	Veuillez entrer un **numéro de téléphone** valide de 10 chiffres.	
User entered an invalid email address format or used invalid characters – inline error	Enter enter a valid email address in the format name@info.com	Veuillez entrer une adresse électronique valide, dans le format suivant : nom@info.com	
User entered only 1 character as "Last Name" – inline error	Last Name must have more than 1 letter	Le nom doit contenir plus d'une lettre	
User entered only 1 character as "Trade Name" – only show if one letter entered in OPTIONAL field	Trade Name must have more than 1 letter	Le nom doit contenir plus d'une lettre	
User entered special characters – first name or last name (includes use of numerals for personal names), company name, trade name – inline error – need other characters	Enter only letters, spaces, apostrophes, and hyphens.	Vous ne pouvez entrer que des lettres, des espaces et des traits d' union	
Password error – list missing/incorrect elements – inline error -- check PW set flow	Make sure your password includes <at least 8 characters> <at least 1 upper case letter> <at least 1 lower case letter> <at least 1 number> < at least 1 of these special characters: # ? @ $% ^ & * - . ~ ` , < > ( ) [ ] + = _ { }] >	Your password doesn't meet requirements.	
Passwords don't match – inline error	Make sure the passwords you enter match one another.		
Email already exists on WP database //Note to devs – please add the correct login URL under "sign in"	This address is already linked to an RBC PayEdge account. Use it to sign in, or reset your password.		
~~System error – page – level – nothing saved – Header and body copy~~	~~We're sorry.~~ ~~We couldn't process your request.~~ ~~Please try again.~~		

3.2.5 Technical errors – Page level and Full Page
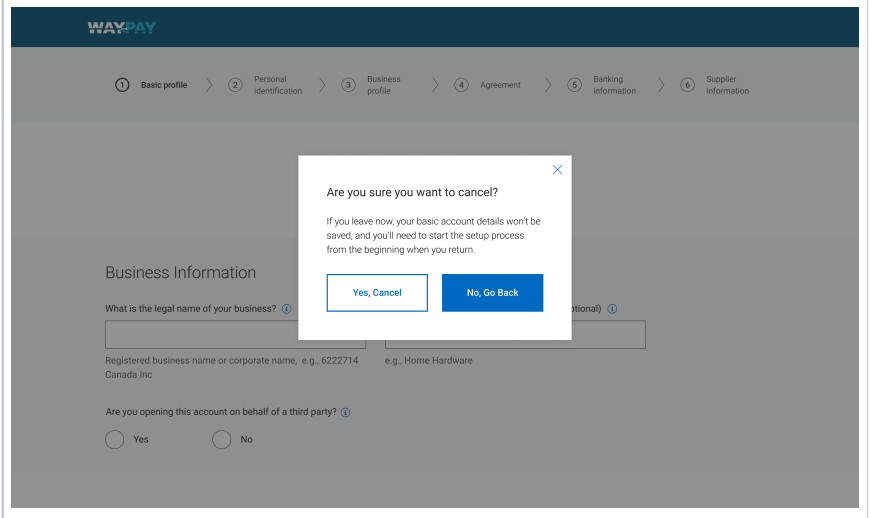
Notes	English Copy	French Copy	Wireframe/Mock-up
Intermittent System error – potentially recoverable - page - level – nothing saved – Header and body copy	~~We're sorry.~~ ~~We couldn't process your request. Please try again.~~		
System error - Header	We're Having Technical Issues		
System error body copt	Due to technical issues, we couldn't process your request. Please try again.		
Unrecoverable system error – system down Page Header	Please Try Again Later		
Body copy	We're sorry. Due to technical issues, we can't finish setting up your account right now. Please try again later from where you left off. Thank you for your interest in RBC PayEdge.		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A74488 Please Try Again Later We're sorry. Due to technical issues, we can't finish setting up your account right now. Please try again later from where you left off. Thank you for your interest in WayPay. Go to Dashboard WAYPAY Powered by RBC Royal Bank of Canada Website, © 1995-2020 Legal	Accessibility	Privacy & Security
Primary CTA	Go to Dashboard		

3.2.6 Duplicate Name and Email Warning

Notes	English Copy	French Copy	Wireframe/Mock-up
Warning copy	**We already have your email address on file. We'll use it with the name you provide here for your RBC PayEdge account.** Please make sure your full name matches what's on your government-issued ID. ~~We already have this email address on file. Please make sure the name you provide here matches what's on your government issued ID. We'll use this name and email address for your account.~~		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=7962%3A347685
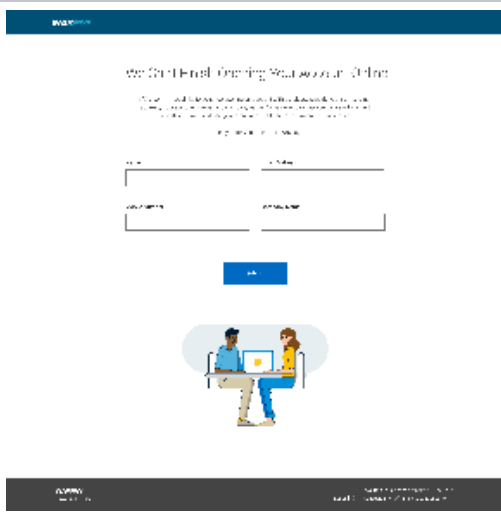
Notes	English Copy	French Copy	Wireframe/Mock-up
	~~We already have another name associated with this email address on file. Please make sure the name you provide here matches what's on your government issued ID. We'll use this name for your account.~~		

3.3. Create WP Account Step 1.2 – Cancellation Warning Modal – No password set
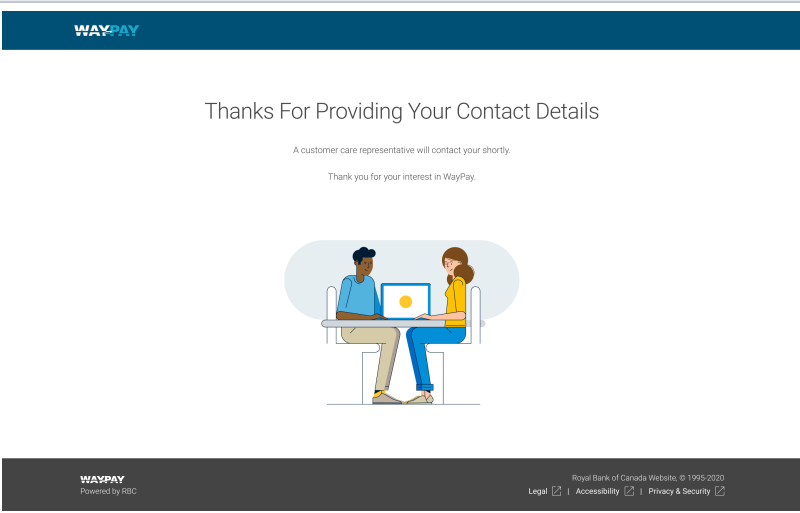
Notes	English Copy	French Copy	Wireframe/Mock-up
Modal header	Are you sure you want to cancel?		
Warning copy	If you leave now, your basic account details won't be saved. You'll need to start the setup process from the beginning when you return.		
Secondary CTA -- leads to Off ramp – see 2.3	Yes, Cancel		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76299
Primary CTA	No, Go Back		

3.4 Off-ramp Version 1 - full stop

Notes	English Copy	French Copy	Wireframe/Mock-up

If user indicates they're a third party (3.1), a risk business, select a type of business that RBC doesn't work with OR cancel before setting a password (3.2), they're off-ramped.			
H1	**We Can't Finish Opening Your Account Online**		Figma Screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX /Onboarding?node-id=2592%3A74744
Paragraph copy	We're sorry. If you'd like to continue opening an account with us, please provide your name, email address, mobile phone number and company name. A customer care representative will contact your shortly. We won't use your email address or mobile phone number to send you marketing messages. Thank you for your interest in RBC PayEdge.		
Field Label	Name		
Field Label	Email Address		
Field Label	Mobile Number		
Field Label	Company Name		
CTA	Submit		

3.5 Off-ramp Version 1 - full stop - submission confirmation

Notes	English Copy	French Copy	Wireframe/Mock-up
If user indicates they're a third party (3.1), a risk business, select a type of business that RBC doesn't work with, ~~won't consent to an identity check~~ (6.1) OR cancel before setting a password (3.2), they're off-ramped.			

H1	**Thanks For Providing Your Contact Details**		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3656%3A0
Body copy	A customer care representative will contact your shortly. Thank you for your interest in RBC PayEdge.		
CTA			
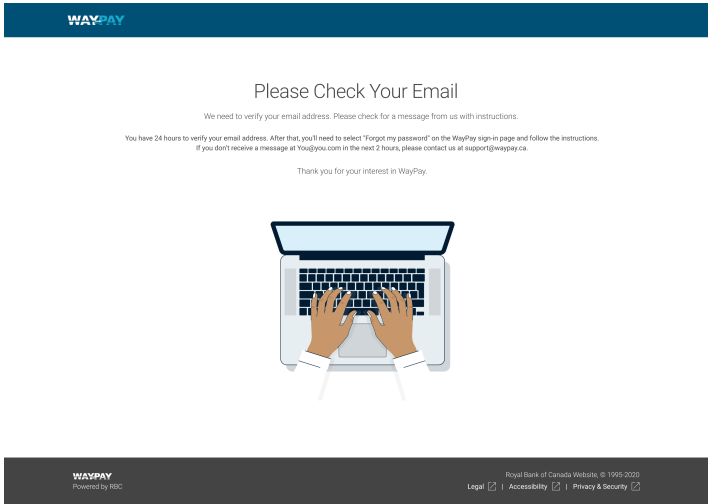
3.6 Offramp Errors – Pre-Password set

User selects **Continue**, but there is a problem due to communication errors with downstream systems

Notes	English Copy	French Copy	Wireframe/Mock-up
~~Intermittent System error – potentially recoverable – page - level – nothing saved – Header~~	~~We're sorry~~		
~~Error body copy~~	~~We couldn't process your request. Please try again.~~		
System error header	We're Having Technical Issues		
System error body	Due to technical issues, we couldn't process your request. Please try again.		
Accessible form error - page-level error notification . Hyperlinked copy takes user to the first error on the form highlighted in red.	Please correct the error<s> highlighted below. Go to first error.		
User entered a mobile phone number less than 10 digits or no number	Enter a valid 10-digit mobile phone number.	Veuillez entrer un numéro de téléphone valide de 10 chiffres.	
User entered an invalid email address format or used invalid characters	Enter a valid email address in the format name@info.com	Veuillez entrer une adresse électronique valide, dans le format suivant : nom@info.com	
User entered only 1 character as "Name"	Last Name must have more than 1 letter	Le nom doit contenir plus d'une lettre	
User entered special characters – first name or last name	Enter only letters, spaces apostrophes, and hyphens	Vous ne pouvez entrer que des lettres, des espaces et des traits d' union	
User did not enter a first name, last name, business name	Enter a name		
User did not enter a an email address	Enter an email address		

3.7 04 Stop - Email Sent

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Please Check Your Email**		
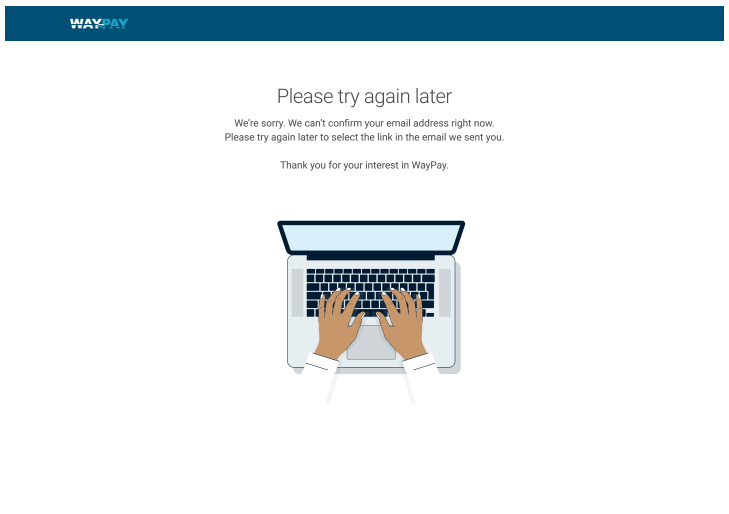
| Body copy | We need to verify your email address. Please check for a message from us with instructions.

You have 24 hours to verify your email address. After that, you'll need to select "Forgot my password" on the RBC PayEdge sign-in page and follow the instructions.

If you don't receive a message at <You@you.com> in the next 2 hours, please contact us at service@rbcpayedge.ca.

Thank you for your interest in RBC PayEdge. | | Figma screen link

https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6054%3A277186 |

3.8 Email that's sent to client after password set

Notes	English Copy	French Copy	Wireframe /Mock-up
Subject line	Welcome to RBC PayEdge		
Email copy QUESTIONS: DO WE NEED WAYPAY OR SOME OTHER BRANDING, LIKE PAYEDGE?	Hi <Name>, Thank you for signing up for RBC PayEdge. To finish setting up your business account, you need to verify your email address. You have 24 hours to verify your email address. After that, you'll need to select "Forgot my password" on the RBC PayEdge sign-in page and follow the instructions.		
Button copy	Verify Your Email Address		
Email copy	Once you've confirmed your email address, you can log in to RBC PayEdge in the future using our sign-in page. For step-by-step instructions on setting up your RBC PayEdge business account, visit our Help Centre. Regards, RBC PayEdge Support Have questions or need help? Email us at service@rbcpayedge.ca, or call us at 1-844-692-7911, Monday to Friday, 8 a.m. to 6 p.m. ET.		
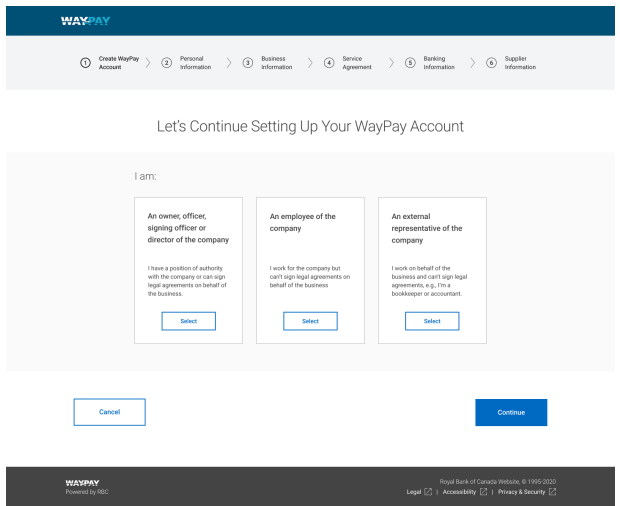
3.9 05 Stop - RBC System error – unable to confirm email
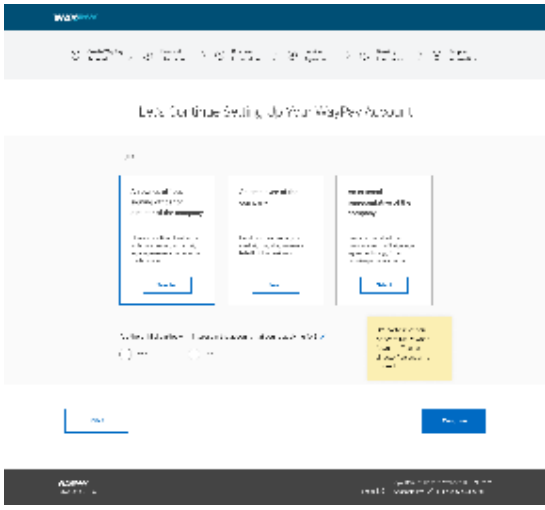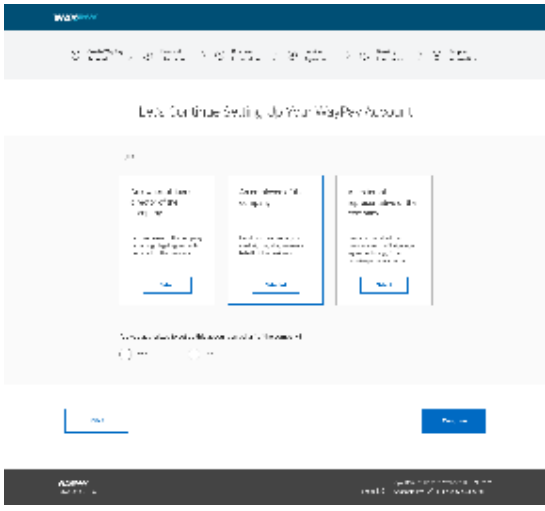
Notes	English Copy	French Copy	Wireframe/Mock-up

H1	**Please Try Again Later**		
			WAYPAY
			Please try again later
			We're sorry. We can't confirm your email address right now. Please try again later to select the link in the email we sent you.
			Thank you for your interest in WayPay.
Body copy	We're sorry. We can't finish setting up your account right now. Please try again later to select the link in the email we sent you. Thank you for your interest in RBC PayEdge.		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A74520

4.0 Pre-qualification

4.1 ID Owners/directors/officers, employees and external reps

Notes	English Copy	French Copy	Wireframe
Progress Bar - There will be 6 steps posted along the top. Content will only appear here in the content doc – please use for all pages where it appears on the RBC side of the flow	1. Create RBC PayEdge Account 2. Personal Information 3. Business Information 4. Service Agreement 5. Banking Information 6. Supplier Information		**WAYPAY** ① Create WayPay Account ② Personal Information ③ Business Information ④ Service Agreement ⑤ Banking Information ⑥ Supplier Information Let's Continue Setting Up Your WayPay Account I am: An owner, officer, signing officer or director of the company / I have a position of authority with the company or can sign legal agreements on behalf of the business. **Select** An employee of the company / I work for the company but can't sign legal agreements on behalf of the business **Select** An external representative of the company / I work on behalf of the business and can't sign legal agreements, e.g., I'm a bookkeeper or accountant. **Select** Cancel Continue **WAYPAY** Powered by RBC Royal Bank of Canada Website, © 1995-2020 Legal	Accessibility	Privacy & Security

Progress Bar Status updates	Please complete		
	Let's Continue Setting Up The Account For <Company Name>		
Body text	I am		Figma screen links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=5475%3A396 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6054%3A274708 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6081%3A12493
Box title	An owner, officer, signing officer or director of the business.		
Card Copy	I have a position of authority with the business or can sign legal agreements on behalf of the business.		
Card CTAs	<Select/Selected>		
Box title	An employee of the business		
Card copy	I work for the business but can't sign legal agreements on behalf of the business.		
Card CTAs	<Select/Selected>		
Box title	An external representative of the business		
Card copy	I work on behalf of the business and can't sign legal agreements, e.g., I'm a bookkeeper or accountant.		
Card CTAs	<Select/Selected>		
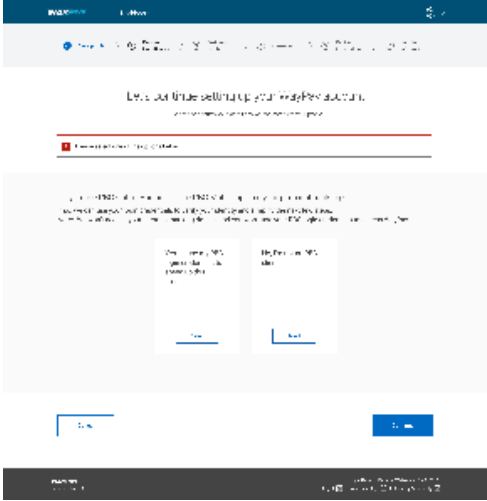
Question copy – don't show to external reps, and only reveal for first card selection	~~Are you opening this account on behalf of a third party?~~ Are there third parties with interest in the account that you're applying for?		
Radio buttons – Yes odd ramps	Yes/No		
Tooltip	Third parties are Individuals or entities not named on the account who give directions to the account holder on how to deal with money in the account.		
Question copy for external reps and employees	Are you authorized to set up this account on behalf of the company?		
Radio buttons - No off ramps	Yes/No		
Secondary CTA	Cancel		
Primary CTA - Button	Continue	Continuer	
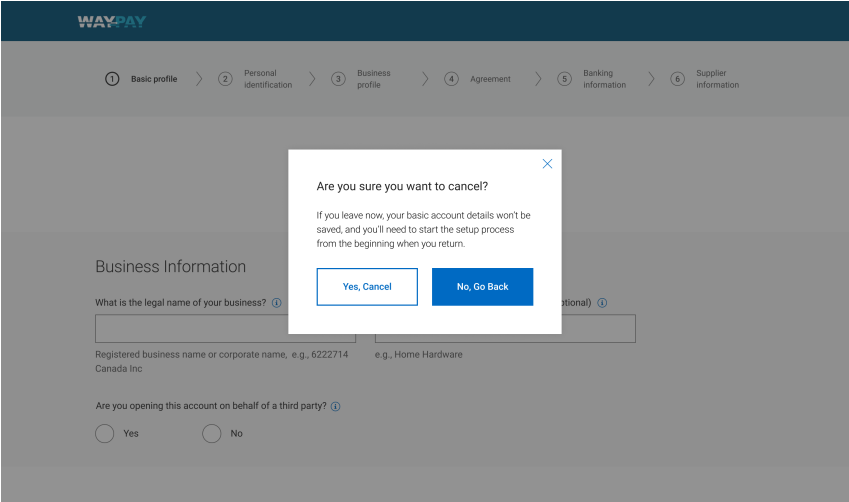
4.2 504 SYSTEM NOT AVAILABLE PAGE-LEVEL ERROR and NO SELECTION ERROR – ALL CASES

User selects **Continue**, but there is a problem due to communication errors with downstream systems

Notes	English Copy	French Copy	Wireframe/Mock-up
~~Intermittent System error – potentially recoverable – page level – nothing saved – Header~~	~~We're sorry~~		Figma screen links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3698%3A9281 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3698%3A9314
~~Error body copy~~	~~We couldn't process your request. Please try again.~~		
System error – header	We're Having Technical Issues		
System error body copy	Due to technical issues, we couldn't process your request. Please try again.		
Radio button non-selecton error	Please make a selection		
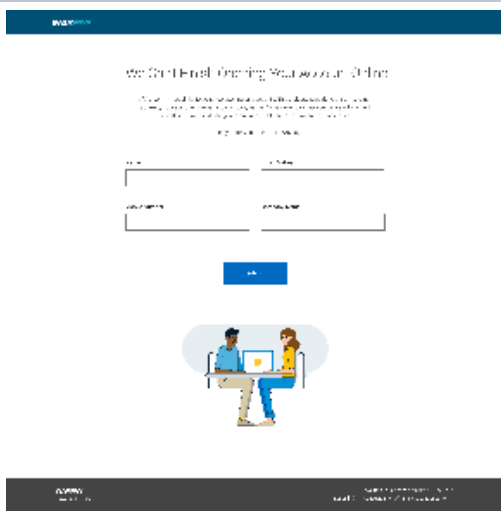
Page level error box	Please select one of the options below		

~~4.4.1 Create WP Account Step 1.2 – Cancellation Warning Modal – No password set~~
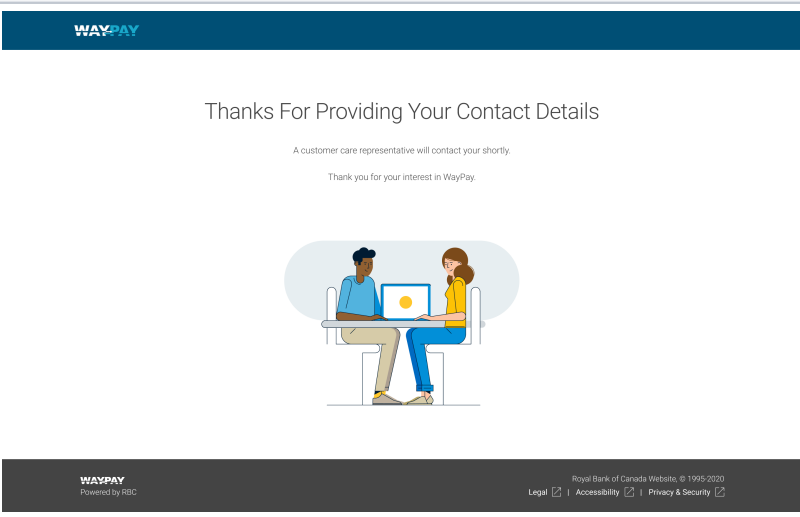
~~Notes~~	~~English Copy~~	~~French Copy~~	~~Wireframe/Mock-up~~
~~Modal header~~	~~Are you sure you want to cancel?~~		
~~Warning copy~~	~~If you leave now, your basic account details won't be saved. You'll need to start the setup process from the beginning when you return.~~		
~~Secondary CTA~~ ~~– leads to Off-ramp – see 2.3~~	~~Yes, Cancel~~		~~Figma screen link~~ ~~https://www.figma.com/file/fnW8rG4wP0g7D50LBq5QVX/Onboarding?node-id=2592%3A76290~~
~~Primary CTA~~	~~No, Go Back~~		

4.5 Off-ramp Version 1 - full stop

Notes	English Copy	French Copy	Wireframe/Mock-up

If user indicates they're a third party, a risk business, or select a type of business that RBC doesn't work with, they're off-ramped.			
H1	**We Can't Finish Opening Your Account Online**		Figma screen link: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6166%3A3364
Body copy	We're sorry. If you'd like to continue opening an account with us, please provide your name, email address, mobile number and company name. A customer care representative will contact your shortly. We won't use your email address or mobile phone number to send you marketing messages. Thank you for your interest in RBC PayEdge.		
Field Label	Name		
Field Label	Email Address		
Field Label	Mobile Number		
Field Label	Company Name		
CTA	Submit		
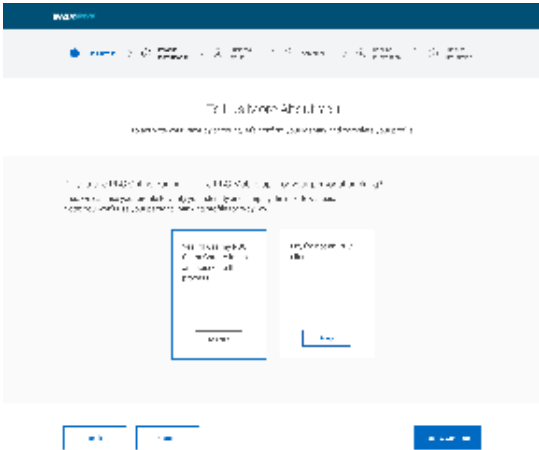
~~4.6 Off-ramp Version 1 – full stop – submission confirmation~~

~~Notes~~	~~English Copy~~	~~French Copy~~	~~Wireframe/Mock-up~~
~~If user indicates they're a third party, a risk business, or select a type of business that RBC doesn't work with, they're off-ramped.~~			

H1	~~Thanks For Providing Your Contact Details~~		~~Figma screen link~~ ~~https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3656%3A0~~
~~Body copy~~	~~A customer care representative will contact your shortly.~~ ~~Thank you for your interest in WayPay.~~		
~~CTA~~			

5.0 Individual Information
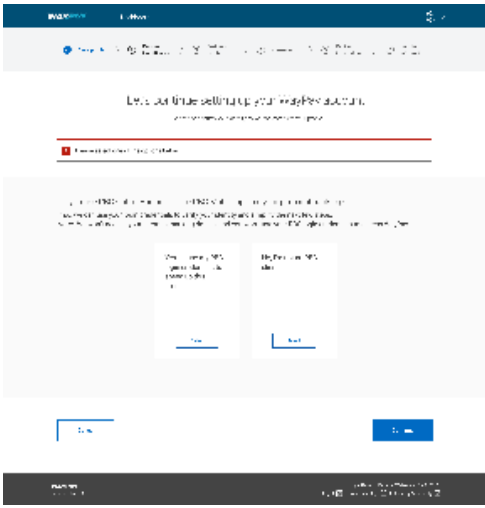
5.1 Create WP Account Step 2 – About You - Identity Verfication - Are you an RBC client?

Notes	English Copy	French Copy	Wireframe/mockup
Page Header - logo	RBC PayEdge		
Page Header Link	Dashboard		
Page header Alt text	Gear icon		
Alt text for chevron <closed state> <open state>	Select to expand Select to close	Sélectionner pour afficher Sélectionner pour fermer	Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A75906
H1	We Need To Verify Your Personal Identity		
H2	If you are an RBC personal banking client, we can use your personal login information to confirm your identity and simplify the next few steps.		
H3	Do you personally use RBC Online Banking or the RBC Mobile app and want to verify this way?		

Body Copy	Note: We won't access your personal banking details, and you won't use your RBC login information to access the RBC PayEdge service provided by WayPay Inc.		
Card Box 1	Yes, I'll use my RBC personal Online Banking login information to speed up this process.		
Button	<Select/Selected>		
Card Box 2	No, I'll verify my identity using government-issued ID.		
Button	<Select/Selected>		
Tertiary CTA - link	Back		
Secondary CTA - Button	Cancel		
Primary CTA - Button	Continue		

5.1.1 504 SYSTEM NOT AVAILABLE INLINE ERROR and NO SELECTION ERROR

User selects **Continue**, but there is a problem due to communication errors with downstream systems

Notes	English Copy	French Copy	Wireframe/Mock-up
~~Intermittent System error – potentially recoverable – page – level – nothing saved – Header~~	~~We're sorry~~		
~~Error body copy~~	~~We couldn't process your request. Please try again.~~		
System error header	We're Having Technical Issues		
System error body	Due to technical issues, we couldn't process your request. Please try again.		
Page level error body	~~Please make a selection~~		
	Please select one of the options below.		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3698%3A9314

5.2 Create WP Account Step 1.2 – Cancellation Warning Modal – all cases after password setup

Notes	English Copy	French Copy	Wireframe/Mock-up
Modal header	Are you sure you want to cancel?		Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A75868

Notes	English Copy		Wireframe/Mock-up
Warning copy	If you leave now, you'll need to sign in later and continue the setup process from where you left off.		
Secondary CTA	Yes, Cancel		
Primary CTA	No, Go Back		
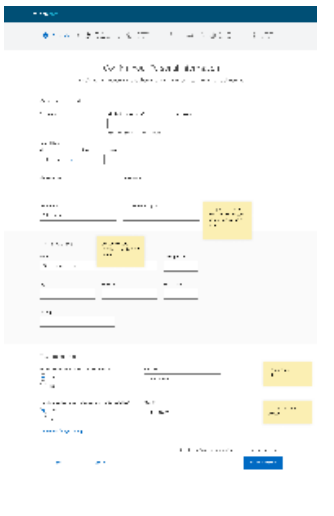
5.3 Off-ramp Version 3 - User cancels any time after password already created – all cases

Notes	English Copy	French Copy	Wireframe/Mock-up
			Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A74328
H1	**We Didn't Finish Opening Your Account Online**		
Body copy	If you'd like to continue opening your account, you can sign in at www.rbcpayedge.com/sign-in and complete the setup process. Thank you for your interest in RBC PayEdge.		

6 Confirm/Enter Personal information

6.1 Create WP Account Step 3 -1 Confirm Your Personal Information

Notes	English Copy	French Copy	Wireframe
H1 – if user an RBC client and lower fields pre-populate,	<Confirm> Your Personal Information		
H1 if not an RBC client and lower fields need to be filled in	Your Personal information		Figma screen links: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A75781
H2 Paragraph copy – Display if user an RBC client	Here's the information we have about you. Please review it to make sure it's all correct and matches the information in your government-issued ID.		
H2 Paragraph copy – Display if user NOT an RBC client NOTE CHANGES HERE	For regulatory purposes and our mutual security, please fill in all your personal details. Make sure they match what's on your government-issued ID.		
Lower Fields will be pre-filled if the user is an RBC client.			

Message copy	All fields are required unless marked optional.		
Title	Personal Information		
Field Label	First Name		
Field Label	Middle Name (Optional)		
Cue text	Include if it's on your government-issued ID		
Field Label	Last Name		
Label	Date of Birth		
Help text under field	MM/DD/YYYY or Month Day, Year		
Field Label	Month		
Cue text	Select month		
Field Label	Day		
Field Label	Year		
Field Label	Mobile Number		
Warning text	~~You must provide a mobile number, in case we need to text you to finish the setup process.~~ You must provide a mobile number so we can text you to finish the setup process.		
Field Label	Email Address		
Label/Title	Home Address		
Field Label	Address		
Cue text	Start typing your address		
Field Label	Unit (if applicable)		

Field Label	City		
Field Label	Province		
Cue text	Select province		
Field Label	Postal Code		
Field Label	Country		
Cue text	Select country		
Warning text – Needed?	By selecting Save & Continue, you confirm the above information is correct.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

6.2 Errors

Notes	English Copy	French Copy	Wireframe/Mock-up
Accessible form error - page-level error notification . Hyperlinked copy takes user to the first error on the form highlighted in red.	Please correct the error<s> highlighted below. Go to first error.		
User entered a mobile phone number less than 10 digits	Enter a valid 10-digit mobile phone number.	Veuillez entrer un numéro de téléphone valide de 10 chiffres.	
User entered an invalid email address format or used invalid characters	Enter a valid email address in the format name@info.com	Veuillez entrer une adresse électronique valide, dans le format suivant : nom@info.com	
User entered only 1 character as "Last Name"	Last Name must have more than 1 letter	Le nom doit contenir plus d'une lettre	
User entered special characters – first name or last name, company name, trade name	Enter only letters, spaces apostrophes, and hyphens	Vous ne pouvez entrer que des lettres, des espaces et des traits d'union	
No date/province selected	Select a <province/date>		
No country selected	Select a country		
Postal Code	Enter a valid postal code in the format X1X 1X1		
City	Enter your city		
Address	Enter your address in the format 1234 Main St.		
Date of Birth – depends on age of majority in jurisdiction	You must be at least <18/19> years old to open an account.		
Unit/Suite Number	Enter a unit or suite number		

7. Create WP Account Step 3.5 – Credit Check or Mitek IDV check
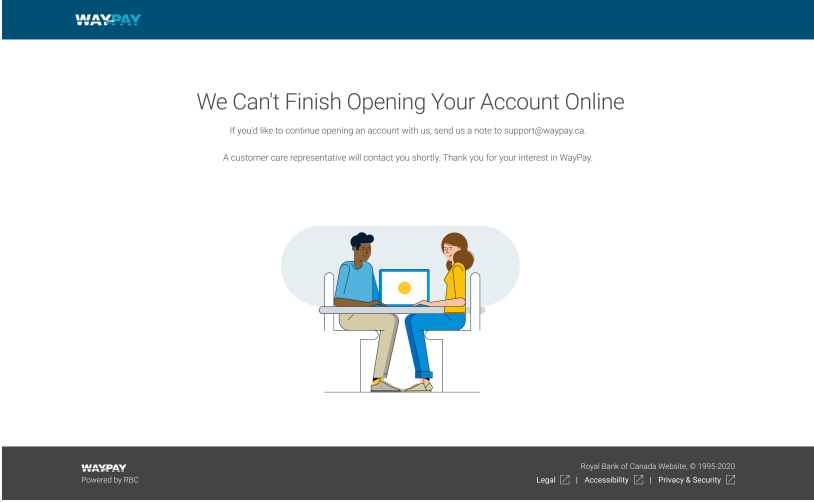
7.1 Credit Bureau Check

Notes	English Copy	French Copy	Wireframe/Mock-up
Page header - H1	Consent To Personal Identity Verification		
Sub-header/Deck ID Check with Credit bureau	To continue setting up your WayPay account, we need to confirm who you are with a personal identification check. We need to confirm who you are with a personal identification check conducted by a consumer credit reporting agency (Transunion), and/or by comparing your government issued ID to a selfie. We'll conduct a personal identification check with a consumer credit reporting agency (Transunion), and/or by scanning your government-issued ID. This won't affect your credit rating.		

Question copy	Do you accept this as notice and agree to provide your consent for a personal identification check?		Figma screen links: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2539%3A36153 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2539%3A36109
Card – header plus copy	**Yes, I agree** I understand that I need to consent to this identification check to proceed.		
CTA	<Select/Selected>		
Card – header plus copy	**No, I don't agree** I understand that I won't be able to proceed without an identification check.		
CTA	<Select/Selected>		
Secondary CTA	Back		
Secondary CTA – see 4.1 for error modal	Cancel		
Primary CTA	Save & Continue		
Present warning below if user does't agree to check			
Warning Box Header	Are you sure?		
Warning Box Copy	We need your consent to confirm your identity with a personal identification check to finish setting up your RBC PayEdge account online. If you don't consent, you'll need to contact us to proceed with opening your account.		

7.1.1 Off-ramp Version 2 - full stop – FAILS ID CHECK OR REJECTS ID CHECK

H1	**We can't finish opening your account online**		

We Can't Finish Opening Your Account Online

If you'd like to continue opening an account with us, send us a note to support@waypay.ca.

A customer care representative will contact you shortly. Thank you for your interest in WayPay.

WAYPAY
Powered by RBC

Royal Bank of Canada Website, © 1995-2020

Legal [ ] | Accessibility [ ] | Privacy & Security [ ]

	Figma screen link https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3698%3A8786
~~Body copy~~	If you'd like to continue opening an account with us, send us a note to service@rbcpayedge.ca. A customer care representative will contact you shortly. Thank you for your interest in RBC PayEdge.
~~Button~~	~~Go to Dashboard~~

7.1.2 504 SYSTEM NOT AVAILABLE INLINE ERROR and NO SELECTION ERROR

User selects **Continue**, but there is a problem due to communication errors with downstream systems

Notes	English Copy	French Copy	Wireframe /Mock-up
~~Intermittent System error – potentially recoverable - page - level – nothing saved – Header~~	~~We're sorry~~		
~~Error body copy~~	~~We couldn't process your request. Please try again.~~		
System Error header	We're Having Technical Issues		
System error body	Due to technical issues, we couldn't process your request. Please try again.		
Page level error	Please select one of the options below.		

7.2 Mitek IDV Entry Point – Verify Your Identity

User selects **Continue**, but there is a problem due to communication errors with downstream systems
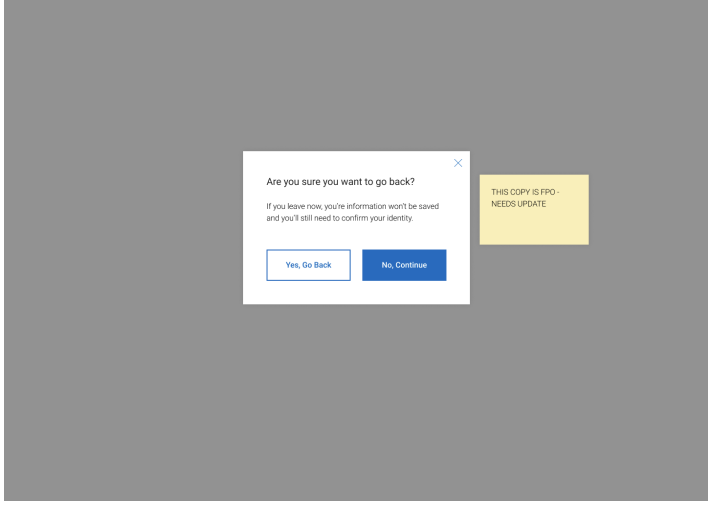
Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Verify Your Identity Using Your Government-Issued ID		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6054%3A267814 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6166%3A6304
Sub-HED – above body copy	Before you start		
H3 body copy	Download the RBC Mobile app to scan your driver's license or passport. **You can do this without signing in, even if you're not an RBC client.**		
Body copy	We'll quickly and securely compare your ID photo to a selfie in order to protect against fraud and make sure it's really you. If you don't have the app when you scan the code below, you'll be prompted to	We'll keep your ID and selfie images on file for 90 days. After that, we'll erase them. We'll only keep the data we need to verify your identity, including your name, date of birth, and your ID type, number and expiry date.	

	install it. **Once you're verified, you can delete the app.** We'll keep the ID data that we need to verify your identity, including your name, date of birth, and your ID type, number and expiry date. Your ID and selfie images will be kept on file for 90 days. After that, we'll erase them.	
Box copy	Make sure you have the latest version of the RBC Mobile app installed on your mobile device (Android 8+ or iOS 11+). Look for it on Google Play or the App Store.	
Sub-hed	Verify your Identity	
Step copy - STEP 1	1. Select the type of identification you want to use – driver's license or passport - then generate a QR code.	
Warning copy	Make sure to use a passport or driver's license that hasn't expired, and that you're the age of majority in your province or territory.	
Age of Majority tooltip	The age of majority in Alberta, Manitoba, Ontario, Quebec, Prince Edward Island and Saskatchewan is 18 years of age. The age of majority in British Columbia, New Brunswick, Newfoundland and Labrador, Northwest Territories, Nova Scotia, Nunavut and Yukon is 19 years of age.	L'âge de la majorité en Alberta, au Manitoba, en Ontario, au Québec, à l'Île-du-Prince-Édouard et en Saskatchewan est de 18 ans. L'âge de la majorité est de 19 ans en Colombie-Britannique, au Nouveau-Brunswick, à Terre-Neuve-et-Labrador, dans les Territoires du Nord-Ouest, en Nouvelle-Écosse, au Nunavut et au Yukon.
Dropdown label	Identification Type	
Dropdown options - ID types	<Select> <Driver's license – Canada> <Driver's license – United States> <Passport – Canada> <Passport – United States>	
~~License dropdown label~~	~~<Province/State>~~	
~~License dropdown options~~	~~<Select>~~ ~~<province or state>~~	
~~Passport – Foreign Dropdown label and choices~~	~~Country~~ ~~<Select>~~ ~~<United States>~~	
Passport question copy	Do you have an ePassport/biometric /digital passport?	
Body copy	An ePassport has an electronic chip that contains details like name, date of birth and a digital picture of the passport holder. An ePassport has this symbol on its front cover.	
Radio buttons	Yes/No	
Button copy	Generate QR Code	
Step copy - STEP 2	Once you've generated the QR code, it will appear below. Open your device's camera app and position it so the code appears in the camera's viewfinder.	
Warning copy	Ensure the "Scan QR codes" feature is turned on in your camera settings.	
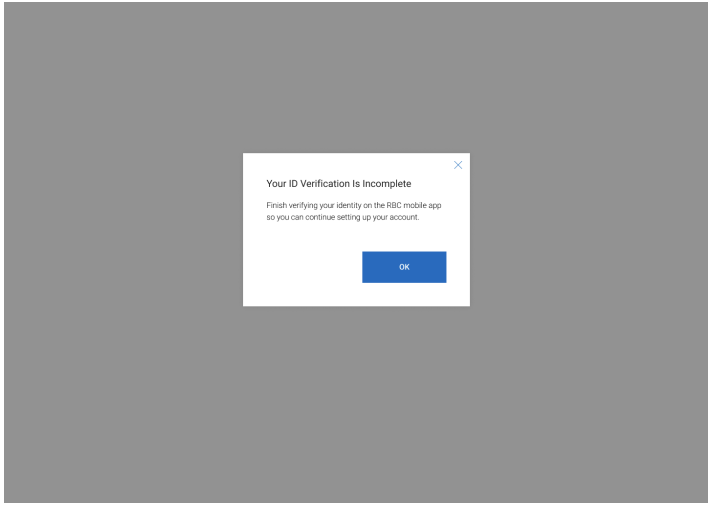
	After you scan the QR code, **please don't close your browser or leave this page**, as that will invalidate the QR code and affect the process.	
Step copy - STEP 3	If you're prompted to install the app, please return here afterward to re-scan the QR code. Then, follow the prompts on your mobile device to verify your identity.	
Secondary CTA	Back	
Secondary CTA	Cancel	
Body copy near primary CTA	Please continue to the next step only after you've finished verifying your identity on the RBC mobile app.	
Primary CTA – revealed if ID scan is successful	Continue	
ERROR MESSAGES		
Error Message – no ID type selected and QR code button selected	Please select an ID type.	
~~Error Message – no jurisdiction selected and QR code button selected~~	~~Please select a <province/state>.~~	
~~No selection made for ePassport~~	~~Please make a selection.~~	

7.2.5 Back Warning Pop--up

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Are you sure you want to go back?		
Body copy	If you leave now, your information won't be saved and you'll still need to verify your identity later.		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6226%3A291467
Button	Yes, Go Back		
Button	No, Continue		

7.3 Continue Button Warning popup

Notes	English Copy	French Copy	Wireframe/Mock-up

Header	Your ID Verification Is Incomplete		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6677%3A661
Body copy	Finish verifying your identity on the RBC Mobile app so you can continue setting up your account.		
Button	OK		

7.3.5 Spinner Screen

Notes	English Copy	French Copy	Wireframe/Mock-up
Spinner label	Processing, please wait		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=5467%3A206572
~~Body copy~~	~~Please wait while we validate your information.~~		

7.4 Success Confirmation Screen

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Your Identity Has Been Verified		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6054%3A267168
H2	Here's the information we got from your ID. We'll use it to open your account.		

Label	Name		
	<Name>		
Explainer copy	Make sure your name appears as it is on your ID. If you want to change how your name appears, continue opening your account and then contact us to update it.		
Label	Date of Birth		
	<March 30, 1990>		
Label			
e.g. Ontario Driver's License	ID Type Jurisdiction		
	<ID type> <Jurisdiction>		
1234 5678 9012	ID Number		
	<Passport or Driver's license number>		
Warning copy	By selecting Continue, you confirm the above information is correct.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Main CTA	Continue		

7.5 Mitek Error states
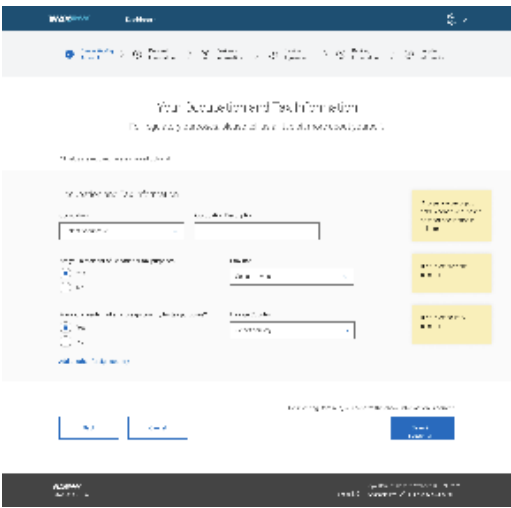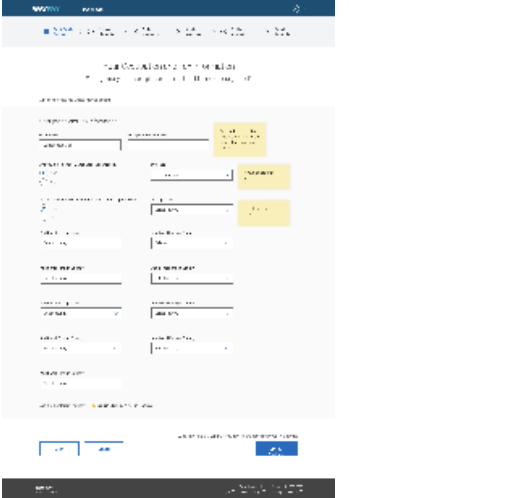
Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Your Identity Couldn't Be Verified		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=5475%3A2167
Error copy - transient system failure	Due to technical difficulties, we were unable to confirm your identity. Please try again.		

CTA	Try Again		
H1	Your Identity Couldn't Be Verified		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=8097%3A323
Error copy –, expired ID, timeout	We were unable to confirm your identity because your ID has expired or isn't valid. Please try again with a valid ID.		
~~CTA~~	~~Go To Dashboard~~		
CTA	Try Again		
Timeout error header	Your Session Has Expired		
Error copy	Please generate a new QR code and try again to verify your identity.		
CTA	Try Again		

7.6 Create WP Account Step 3 -1 Occupation and Tax Information

Notes	English Copy	French Copy	Wireframe
H1 – Include the word <Confirm> if user an RBC client and fields pre-populate, leave out if not an RBC client	<Confirm> Your Occupation and Tax Information		Figma screen links: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76590 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3798%3A0

H2 Paragraph copy – Display if user an RBC client	Here's some more information we have about you. Please review it to make sure it's all correct.		
H2 Paragraph copy – Display if user NOT an RBC client	For regulatory purposes, please tell us a bit more about yourself.		
Fields will be pre-filled if the user is an RBC client.			
Message copy	All fields are required unless marked optional.		
Title	Occupation and Tax Information		
Field Label – AML to provide pre-populated list	Occupation		
Cue text	Select occupation		
Field Label – field suppressed unless certain occupations selected – e.g., other, business owner	Occupation Description		
~~Title~~	~~Tax Information~~		
Question copy	Are you a resident of Canada for tax purposes?		
Radio buttons	Yes/No		
Field Label	Province		
Cue text	Select province		
Question copy	Are you a resident of a foreign country for tax purposes?		
Explainer copy	Note: a U.S. citizen or U.S. resident is generally considered a U.S. tax resident.		
Radio buttons	Yes/No		

Field label – show if yes selected	Foreign Country		
Cue text	Select country		
Link – place at bottom, below latest foreign country, if foreign country selected	Add another foreign country		
Field label – show if link selected	Additional Foreign Country		
Cue text	Select country		
Warning text – Needed?	By selecting Save & Continue, you confirm the above information is correct.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

7.7 Errors

Notes	English Copy	French Copy	Wireframe /Mock-up
Accessible form error - page-level error notification . Hyperlinked copy takes user to the first error on the form highlighted in red.	Please correct the error<s> highlighted below. Go to first error.		
User entered only 1 character for occupation description – only show if one letter entered in OPTIONAL field	Occupation description must have more than 1 letter	Le nom doit contenir plus d'une lettre	
User entered special characters or a number – occupation description	Enter only letters, spaces and hyphens	Vous ne pouvez entrer que des lettres, des espaces et des traits d'union	
No date/province/country/tax status selected	Select a <occupation/province /country/tax status>		
Invalid tax selection combo	You must answer Yes to at least one tax status question		
Max number of foreign countries added	You can add up to 10 foreign countries		
User tries to add duplicate country	You've already added this country.		

7.8 Create WP Account Step 4 - Structure and Substructure – FIX

Notes	English Copy	French Copy	Wireframe/Mock-up
Header- H1	Tell Us More About <Candace Parker Ball Incorporated>	Now Let's Fill In Some Details About <Candace Parker Ball Incorporated>	
SUB-HEADER text	Please make sure you've entered the company's legal name as it appears in legal documents and as it's known by the Canada Revenue Agency. We 'll confirm it with a business registry search.		Figma links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3698%3A3673
Warning copy	All fields are required unless marked optional.		
Field Label – Pre-populated with information entered earlier	Legal Name		

Below field cue /explainer text	Registered business name or corporate name, e.g., 6222714 Canada Inc		
Tooltip	This name is how the company is known by the Canada Revenue Agency and the company uses it to pay taxes.		
Field Label – Pre-populated with information entered earlier	Trade Name (Optional)		
Below field cue /explainer text	E.g., Bob's Coffee Shop		
Tooltip	This is the name the company is commonly known by or the one it does business under. It might not be the same as its legal business name.		
Question text	Is the business a non-profit organization?		
Tooltip - non-profit	A non-profit does not make money for its members, directors, or officers and may have a charitable status and issue tax deductible receipts.		
Radio buttons	Yes/No		
Inline Error if no button selected	Please make a selection		
Field Label	What is the structure of the business?		
Tooltip Structure	Non-profit businesses can be • **Corporations** with names ending in Corporation/Corp., Limited/Ltd., or Incorporated/Inc. • **Association, societies or lodges** that are formal organizations or informal clubs /groups with similar interests or goals. Examples include a gardening society, homeowners association, or an informally operated recreational team. • **Other unincorporated entities** that are not formally registered as a corporation but may operate similarly. As not for profits, no part of their income is payable to or otherwise available for the personal benefit of any proprietor, member or shareholder. Some non-profits are charitable or operate for benevolent purposes. . For-profit businesses can be • **Corporations** with names ending in Corporation/Corp., Limited/Ltd., or Incorporated/Inc. • A **Formal Trust**. • A **Partnership** in which two or more individuals or entities agree to carry on business for profit.		

	• A **Sole Proprietorship** – an unincorporated business that's owned and operated by one person.		
Cue text in field?	Select business structure		
Dropdown choices - Non-Profit	Association/Societies/Lodge Corporation Other Unincorporated		
Dropdown choices - For Profit	Corporation Formal Trust Partnership Sole Proprietorship		
Field Lable	What is the substructure of the business?		
Tooltip substructure	A corporation can be • **Private** if it cannot sell shares or securities to the general public. This includes wholly-owned subsidiaries of private corporations. • **Public** if it offers its securities (stocks, bonds. etc.) to the general public. A trust can be • a **True Trust** created by legal documents or acts (such as trust agreements, indentures, declarations or wills), and one or more individuals (the "trustees") will manage trust property for the benefit of one or many other people (the "beneficiaries"), or for a charitable purpose. • An **Income Trust**, which distributes incomes to its shareholders. A partnership can be • a **General Partnership**, in which each partner is fully liable for the partnership's liability. • a **Limited Partnership** (LP), consisting of one or more individuals and/or entities that are general partners, and one or more individuals and/or entities that are limited partners. The general partners control and manage the LP and are jointly and severally liable for the LP's obligations. An LP is registered under applicable provincial legislation. • a **Limited Liability Partnership** (LLP), in which the liability of its partners is limited depending on the provincial legislation it's registered under. An LLP lists "Limited Liability Partnership" or "LLP" at the end of its business name.		
Cue text in field?	Select business substructure		
Dropdown choices - Non Profit – contingent on Structure choice – pre-populates – Corporations are default Private, Others N/A – field isn't displayed	Private		
Dropdown choices - Profit – contingent on Structure choice for Corporation (5 choices) Trust (2 choices)	Private Public ~~Widely Held (no owner owns more than 25%)~~ ~~Wholly-owned Subsidiary~~ ~~Public Body~~	YOLANDA: Private coprs can also be widely held --	

Partnership (3 choices) Sole Ownership – N/A – Substructure field isn't displayed	True Trust Income Trust ------------- General Limited Unregistered		
Field Label	Primary Business Activity		
	Back		
	Cancel		
	Save & Continue		

7.9 Loader page

Notes	English Copy	French Copy	Wireframe/Mock-up
Message copy	Searching the business registry now		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2539%3A35957

7.9.1 504 SYSTEM NOT AVAILABLE INLINE ERROR

User selects **Continue**, but there is a problem due to communication errors with downstream systems

Notes	English Copy	French Copy	Wireframe/Mock-up
~~Intermittent System error – potentially recoverable – page – level – nothing saved – Header~~	~~We're sorry~~		
~~Error body copy~~	~~We couldn't process your request. Please try again.~~		
System error header	We're Having Technical Issues		
System error body	Due to technical issues, we couldn't process your request. Please try again.		

7.9.2 Off-ramp Version 2 – Business is For Profit (no selected for non-profit), and USER SELECTS STRUCTURE OF PARTNERSHIP OR FORMAL TRUST

~~H1~~	**We can't finish opening your account online**		

			Figma screen link
			https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=3698%3A8786
~~Body copy~~	If you'd like to continue opening an account with us, send us a note to service@rbcpayedge.ca. A customer care representative will contact you shortly. Thank you for your interest in RBC PayEdge.		

8 BRDI Call

8.1 Create WP Account Step 5 - Business Information – BRDI Call - Search Results for your Business

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Business Information**		
			Figma screen links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6821%3A43189 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6821%3A43070 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6821%3A43036 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6821%3A43240
H2 and explainer copy	We found <#> result(s) for <Stanley's Consulting> from a business registry search. Please make sure to select the correct business name below. You won't be able to change this later.		

Business Information

We found 2 result(s) for Stanley's Consulting from a business registry search.

Please make sure to select the correct one. You won't be able to change it later.

	Legal Name	Jurisdiction	Business Number	Date Established	Entity Type
○	Stan Lee's Consulting	British Columbia	4453434	01/30/1987	Corporation
○	Stanley's Consulting	Ontario	4562358	04/13/1994	Corporation
○	The company's name isn't on this list.				

Want to modify your search? Search again

Back   Cancel   Continue

WAYPAY
Powered by RBC

Royal Bank of Canada Website, © 1995-2020
Legal | Accessibility | Privacy & Security

Active Table - 5 Columns	Legal Name Jurisdiction Business Number Date Established Business Structure		

WAYPAY   Dashboard

✓ Create WayPay Profile ✓ Personal Information ③ Business Information ④ Service Agreement ⑤ Banking Information ⑥ Supplier Information

Business Information

We found no result(s) for Stanley's Consulting in a business registry search.

Legal Name	Jurisdiction	Business Number	Date Established	Entity Type

⚠ Please continue to the next step and manually enter the business information.

Want to modify your search? Search again

| Back | Cancel | | Continue |

WAYPAY
Powered by RBC

Royal Bank of Canada Website, © 1995-2020
Legal ↗ | Accessibility ↗ | Privacy & Security ↗

WAYPAY   Dashboard

✓ Create WayPay Account ✓ Personal Information ③ Business Information ④ Service Agreement ⑤ Banking Information ⑥ Supplier Information

Business Information

We found no result(s) for Stanley's Consulting in a business registry search.

Legal Name	Jurisdiction	Business Number	Date Established	Business Structure

⚠ You've completed the maximum number of allowed searches.
Please continue to the next step and manually enter the business information.

| Back | Cancel | | Continue |

WAYPAY
Powered by RBC

Royal Bank of Canada Website, © 1995-2020
Legal ↗ | Accessibility ↗ | Privacy & Security ↗

Warning message if there are no hits – place in empty table	Please continue to the next step and manually enter the business information.		
Row 1 - Radio Button	(.) <Legal Name> <Jurisdiction> <7 digit Business Number> <MM/DD/YYYY> <Entity type>		
Selector	First <1 of 2> Last		
Tombstone Radio button, Text	(.) The company's name isn't on this list.		
Message copy	Want to modify your search? Search again		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

8.2 BRDI Errors – 504 SYSTEM NOT AVAILABLE PAGE LEVEL ERROR and STRUCTURE DOESN'T MATCH ERROR

User selects **Continue**, but there is a problem due to communication errors with downstream systems

Notes	English Copy	French Copy	Wireframe /Mock-up
~~Intermittent System error – potentially recoverable – page level – nothing saved – Header~~	~~We're sorry~~		
~~Error body copy~~	~~We couldn't process your request. Please try again.~~		
System error header	We're Having Technical Issues		
System error body	Due to technical issues, we couldn't process your request. Please try again.		
No selection made	Please make a selection		
Page level error body – no selection made	Please select one of the options below		
Page level structure error with link	The structure of the business you selected here doesn't match the business structure you selected previously. Please make another selection, or go back to the previous page and confirm your business name or choose another ownership structure.		

8.3 Error – TOO MANY BRDI SEARCHES

~~H1~~	~~We're sorry~~		
Error copy – place in the BRDI search table	You've completed the maximum number of allowed searches. Please continue to the next step and manually enter the business information. ~~Please select "The company's name isn't on this list" and continue to enter the business's information manually on the next screen.~~		

9 Physical Address and Physical Mailing

9.1 Create Account Step 6 - Confirming your Business Information

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Business Information**		
			Figma screen links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6766%3A288798
H2	Please fill in the details about the company you're setting up.		

Warning copy	All fields are required unless marked optional.		
Field Label If the BRDI search is successful, the content in these fields will be pre-populated. If not, users fill in info manually and validation occurs later	Legal Name		
Cue text – include only if field is editable	Registered Business Name or Corporate Name, e.g. 544838219 British Columbia Inc.		
Tooltip	This name is how the company is known with the Canada Revenue Agency and the company uses it to pay taxes.		
Field Label	Business Number <7-digit business #>		
Field Label	Jurisdiction <Province>		
Field Label	Date Established <Jan 1, 2020>		
Help text below field if needed	MM/DD/YYYY or Month Day, Year		
Field Label	Trade Name (Optional) <Name>		
Cue text	E.g.,, Bob's Coffee Shop		
Tooltip	This is the name the company is commonly known by or the one it does business under. It might not be the same as its legal business name.		
Field Label	Business Phone <416-222-2222>		
Field Label	Business Email Address		
Field Label	Business Type		
Dropdown choices - editable if delegate is going through flow	Professional Non-Profit Organization Non-depository Institutions Money Service Businesses Depository Institutions Not applicable		
Field Label	Business Sub-Type		
Dropdown choices -Professionals - editable if delegate is going through flow	Accountants Lawyers/Law Firms Notaries		

	Real Estate Agents Security Brokers		
Dropdown choices -Professionals - editable if delegate is going through flow	Accountants Lawyers/Law Firms Notaries Real Estate Agents Security Brokers		
Dropdown choices - non-depositary institutions - editable if delegate is going through flow	Loan Brokers Mortgage Brokers/Correspondents Credit Institutions (personal & business		
Money Service Businesses dropdown choices - editable if delegate is going through flow	Cheque Cashing Currency Exchange Money Order Issuers Stored Value Card Issuer Traveller's Cheques Issuer Money Transmitter (electronic transfer)		
Depository Institutions dropdown choices - editable if delegate is going through flow	Commercial Banks Credit Unions Foreign/International Banks Savings Institutions		
Other dropdown choices - editable if delegate is going through flow	Antique Art Dealers Boat or Car Dealers Arms, Munitions, Military Manufacturers Hydroponics (including equipment makers) Casinos Internet Gambling Investment Clubs/Trusts Jewelers/Precious Stone Dealers White-label ATM operators		
Field Label	Primary Business Activity		
Dropdown field – choice editable if delegate is going through flow	\<pre-populated list\>		
Tombstone - Title If the BRDI search is successful, the content in these fields will be pre-populated.	**Physical Business Address**		
Field Label	Address		
Cue text	The physical business address cannot be a P.O. box.		
Field Label	Unit (if applicable)		
Field label	City		
Field Label, drop down	Province		
In field cue text	Select province		
Field Label	Postal Code		
Field Label	Country		
In field cue text	Select country		
Check box, Text	(.) The company's business mailing address is different from its physical business address.		
Subhead	**Business Mailing Address**		
Label, search field	Address		
Field Label	Unit (if applicable)		
Field Label	City		
Label, drop down	Province		
In field cue text	Select province		
Field Label	Postal Code		
Field Label	Country		
In field cue text	Select country		
Subhead	**Business** **Tax Status**		
Text, radio buttons – Do we need first question?	Does the company conduct business in other countries? (.) Yes (.) No		

	Does the company reside in Canada for tax purposes? (.) Yes (.) No		
Label, drop down menu Will the drop down list Territories?	Province		
IN-field Cue text	Select province		
Text, radio buttons	Does the company reside in any other country for tax purposes? (.) Yes (.) No		
Field label – add if yes selected above	Foreign Country		
IN-field Cue text	Select country		
Link – add if yes selected above	Add another foreign country		
Field label – add if link selected above	Additional Foreign Country		
IN-field Cue text	Select country		
Warning text	By selecting Save & Continue, you confirm the above information is correct.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

9.2 Errors

Notes	English Copy	French Copy	Wireframe /Mock-up
Accessible form error - page-level error notification . Hyperlinked copy takes user to the first error on the form highlighted in red.	Please correct the error<s> highlighted below. Go to first error.		
User entered a phone number less than 10 digits	Enter a valid 10-digit phone number.	Veuillez entrer un numéro de téléphone valide de 10 chiffres.	
Nothing entered for legal name	Enter the legal name of the business	~~Veuillez entrer la dénomination sociale de votre entreprise.~~	
User entered only 1 character as "Trade Name" – only show if one letter entered in OPTIONAL field	Trade Name must have more than 1 letter	Le nom doit contenir plus d'une lettre	
User entered special characters (other than apostrophe) or a number – first name or last name, ~~company name, trade name~~, city name	Enter only letters, spaces and hyphens	Vous ne pouvez entrer que des lettres, des espaces et des traits d'union	
No date/province/country/tax status selected	Select a <date/province/country /tax status>		
Invalid tax selection combo	You must answer Yes to at least one tax status question		
Max number of foreign countries added	You can add up to 10 foreign countries		
User tries to add duplicate country	You've already added this country		
Postal Code	Enter a valid postal code in the format X1X 1X1		
City	Enter your city		
Address – Field will be type ahead –	Enter your address in the format 1234 Main Street		
User entered P.O Box as the Business or Residential address	Enter an address that is not a P. O. box	Veuillez entrer une adresse qui n'est pas une case postal	

10.0 Create WP Account Step 7 – Owner Information

10.1 Business ownership structure - selection

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Who Owns the Business?**		
H2	~~Please provide details about the company's ownership structure.~~ Please choose the option that best describes the organization's ownership structure.		
Selection Card 1	The business is owned by 1 or more individual owners.		
Card CTAs	<Select/Selected>		
Selection Card 2	The business is jointly owned by 1 or more entities and by 1 or more individuals.		
Card CTAs	<Select/Selected>		
Selection card 3	The business is owned by 1 or more entities.		
Card CTAs	<Select/Selected>		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Continue		

10.2 Business ownership structure - one owner flow

Notes	English Copy	French Copy	Wireframe/Mock-up	
H1	**Who Owns and Runs the Business?**			
H2	Please provide details about the company's ownership and operational structure.			
Message box copy – show if BRDI search found ownership information	We found some information about the company's ownership in our business registry search. Please review it and fill in any missing or incorrect details.		Figma link: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6305%3A446	
Warning copy	All fields are required unless marked optional.			

Title	Individuals		
Box header	Important Information		
Explainer copy	• Please make sure to list all owners who own 25% or more of the business, as well as all directors and signing officers. • We'll email all the other owners, signing officers and directors listed here and ask them to create their own personal accounts and finish their part of the setup process. **Please make sure all email addresses are correct.**		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field label	Title		
Cue text, in field	Select title		
Dropdown choices (If user selects Other for title, then display a field to manually enter the title)	President Vice President Secretary Treasurer CEO CFO COO Other		
Label	Ownership <Field> %		
Check box Label	Director (if applicable)		
Check box Label	Signing Officer (if applicable)		
Plus icon, linked text that opens up another row of fields	(Plus icon) Add individual owner, director or signing officer		
Plus sign graphic - alt text	Select plus sign to add individual owner, signing officer or director		
Question copy - signing officers	Who needs to sign the legal agreements at the end of the RBC PayEdge setup process?		
Radio buttons	Any 1 signing officer Any 2 signing officers All signing officers Other		
Check box Label	This list includes all individuals, if any, who own 25% or more of the company. I confirm there are no other owners who own 25% or more of the company.		

Notes	English Copy	French Copy	Wireframe/Mock-up
	I have included all individuals who own 25% or more of <main business>, as well as all of its officers and directors. I also confirm that I have permission and authority to provide the email address(es) and other information above.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

10.3 Business ownership structure – Multiple owners flow – Individual owners and corporate owners listed

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Who Owns and Runs the Business?**		Figma links: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6226%3A305989 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6226%3A306182
H2	Please provide details about the company's ownership and operational structure.		
Message box copy – present if BRDI search found ownership information	We found some information about the company's ownership in our business registry search. Please review it and fill in any missing or incorrect details.		
Message copy	All fields are required unless marked optional.		Figma links:
Title	Individuals		
Explainer copy	Important Information • Please make sure to list all owners who own 25% or more of the business, as well as all directors and signing officers. • We'll email all the other owners, signing officers and directors listed here and ask them to create their own personal accounts and finish their part of the setup process. **Please make sure all email addresses are correct.**		
Label – X icon	Remove		
X icon graphic - alt text	Select to remove individual owner, director or signing officer		
Radio button – use for owner flows – show for more than one owner/director/officer	Primary Contact		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field label	Title		
Cue text, in field	Select title		
Dropdown choices (If user selects Other for title, then display a field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Field label	Ownership		

Check box label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Radio button – use for owner flows	Primary Contact		
Label – trash can icon	Remove		
X icob graphic - alt text	Select to remove individual owner, director or signing officer		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field Label	Title		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Field Label	Ownership		
Check box Label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Plus icon, linked text that opens up another row of fields	(Plus icon) Add individual owner, signing officer or director		
Plus sign graphic - alt text	Select plus sign to add individual owner, signing officer or director		
Question copy - signing officers	Who needs to sign the legal agreements at the end of the RBC PayEdge setup process?		
Radio buttons	Any 1 signing officer Any 2 signing officers All signing officers Other		
Title	Entities (e.g., companies, partnerships, etc.)		
Field label	Entity Name		
Field label	Ownership		
H4 question	Who owns this entity?		
Message copy	~~Please add all the individual~~ ~~and/or~~ ~~corporate owners that you know of, where applicable.~~ Please make sure to list all owners who own 25% or more of the entity.		
Tabs	Individual Owners	Non-Individual Owners		
Sub-title	Individual Owner <1>		
Field Label	First Name		
Field Label	Last Name		
Field Label	Ownership		
~~Field Label~~	~~Email Address~~		
Link	Add individual owner		
Sub-title	Non-Individual Owner <1>		
Field label	Entity Name		

Field label	Ownership		
Link	Add non-individual owner		
Plus icon, linked text that opens up another row of fields	Add entity		
Plus sign graphic - alt text	Select plus sign to add an entity		
Check box Label	~~This list includes all individuals, if any, who own 25% or more of the company.~~ ~~I confirm there are no other owners who own 25% or more of <NAME OF MAIN BUSINESS>.~~ I have included all individuals who own 25% or more of <main business>, as well as all of its officers and directors. I also confirm that I have permission and authority to provide the email address(es) and other information above.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

10.3.1 Business ownership structure – Multiple owners flow – Corporate owners listed, then signing officers (no ind. owners)

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Who Owns and Runs the Business?**		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6226%3A310854
H2	Please provide details about the company's ownership and operational structure.		
Message box copy – present if BRDI search found ownership information	We found some information about the company in the business registry search we did earlier. Please review what we've found and fill in any details that may be missing.		
Message copy	All fields are required unless marked optional.		Figma links:
Title	Entities (e.g., companies, partnerships, etc.)		
Label	Entity Name		
Label	Ownership		

Question copy	Who owns this entity?		
Message copy	Please make sure to list all owners who own 25% or more of the entity.		
Tabs	Individual Owners | Non-Individual Owners		
Sub-title	Individual Owner <1>		
Field Label	First Name		
Field Label	Last Name		
Field Label	Ownership		
~~Field Label~~	~~Email Address~~		
Link	Add individual owner		
Sub-title	Non-Individual Owner <1>		
Field Label	Entity Name		
Field Label	Ownership		
Link	Add non-individual owner		
Plus icon, linked text that opens up another row of fields	Add entity		
Plus sign graphic - alt text	Select plus sign to add an entity		
Title	Signing Officers and Directors for <Main Business>		
Explainer copy – Signing officers	Important Information • Please make sure to list all signing officers and directors for <Main business>. • We'll email all the signing officers and directors and ask them to create their own personal accounts and finish their part of the setup process. **Please make sure all email addresses are correct.**		
Label – X icon	Remove		
X icon graphic - alt text	Select to remove individual director or signing officer		
Radio button	Primary Contact		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field label	Title With Main Business		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Check box label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Radio button – use for owner flows	Primary Contact		
Label – trash can icon	Remove		
X icob graphic - alt text	Select to remove user		
Field Label	First Name		
Field Label	Last Name		

Notes	English Copy	French Copy	Wireframe/Mock-up
Field Label	Email Address		
Field Label	Title With Main Business		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Check box Label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Plus icon, linked text that opens up another row of fields	(Plus icon) Add signing officer or director		
Plus sign graphic - alt text	Select plus sign to add signing officer or director		
Question copy - signing officers	Who needs to sign the legal agreements at the end of the RBC PayEdge setup process?		
Radio buttons	Any 1 signing officer Any 2 signing officers All signing officers Other		
Check box Label – present when ownership percentage doesn't add to 75%	~~This list includes all individuals, if any, who own 25% or more of the company.~~ ~~I confirm there are no other owners who own 25% or more of <NAME OF MAIN BUSINESS>.~~ I have included all individuals who own 25% or more of <main business>, as well as all of its officers and directors. I also confirm that I have permission and authority to provide the email address(es) and other information above.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

10.3.2 Business ownership structure – Delegates and Internal Employees flows

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Who Owns and Runs the Business?**		
			Figma links: https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6247%3A7228 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6247%3A7354 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6247%3A7552
H2	Please provide details about the company's ownership and operational structure.		
Message box copy – present if	We found some information about the company in the business registry search we		

BRDI search found ownership information	did earlier. Please review what we've found and fill in any details that may be missing.		
Message copy	All fields are required unless marked optional.		
Title	Individuals		
Explainer copy – External REPS and EMPLOYEES	Important Information • Please make sure to list all owners who own 25% or more of the business, as well as all directors and signing officers. • We'll email all the owners, signing officers and directors listed here and ask them to create their own personal accounts and finish their part of the setup process. **Please make sure all email addresses are correct.**		
Message copy – delegate and employee flows only – placed beside delegate symbol/icon	You must delegate responsibility to an owner or signing officer to finish the RBC PayEdge account setup.		
Label – X icon	Remove		
X icon graphic - alt text	Select to remove user		
Radio button - for employee and external rep flows	Delegate		

Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field label	Title		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Field label	Ownership		
Check box label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Radio button - for employee and external rep flows	Delegate		
Label – trash can icon	Remove		
X icob graphic - alt text	Select to remove user		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field Label	Title		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Field Label	Ownership		
Check box Label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Plus icon, linked text that opens up another row of fields	(Plus icon) Add individual owner, officer or director		
Plus sign graphic - alt text	Select plus sign to add individual owner, officer or director		
Question copy - signing officers	Who needs to sign the legal agreements at the end of the RBC PayEdge setup process?		
Radio buttons	Any 1 signing officer Any 2 signing officers All signing officers Other		
Title	Entities (e.g., companies, partnerships, etc.)		
Field label	Entity Name		
Field label	Ownership		
H4 question	Who owns this entity?		
Message copy	Please make sure to list all owners who own 25% or more of the entity.		

Tabs	Individual Owners | Non-Individual Owners		
Sub-title	Individual Owner <1>		
Field Label	First Name		
Field Label	Last Name		
Field Label	Ownership		
~~Field Label~~	~~Email Address~~		
Link	Add individual owner		
Sub-title	Non-Individual Owner <1>		
Field label	Entity Name		
Field label	Ownership		
Link	Add non-individual owner		
Plus icon, linked text that opens up another row of fields	Add enity		
Plus sign graphic - alt text	Select plus sign to add an entity		
~~Check box Label~~	~~This list includes all individuals, if any, who own 25% or more of the company.~~		
Check box Label – present when ownership percentage doesn't add to 75%	~~I confirm there are no other owners who own 25% or more of <NAME OF MAIN BUSINESS>.~~ I have included all individuals who own 25% or more of <main business>, as well as all of its officers and directors. I also confirm that I have permission and authority to provide the email address(es) and other information above.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

10.3.3 Business ownership structure – Delegates and Employees flow – Corporate owners listed, then signing officers (no ind. owners)

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	**Who Owns and Runs the Business?**		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6247%3A7758
H2	Please provide details about the company's ownership and operational structure.		

Message box copy – present if BRDI search found ownership information	We found some information about the company in the business registry search we did earlier. Please review what we've found and fill in any details that may be missing.		
Message copy	All fields are required unless marked optional.		
Title	Entities (e.g., companies, partnerships, etc.)		
Label	Entity Name		
Label	Ownership		
Question copy	Who owns this entity?		
Message copy	Please make sure to list all owners who own 25% or more of the entity.		
Tabs	Individual Owners	Non-Individual Owners		
Sub-title	Individual Owner <1>		
Field Label	First Name		
Field Label	Last Name		
Field Label	Ownership		
~~Field Label~~	~~Email Address~~		
Link	Add individual owner		
Sub-title	Non-Individual Owner <1>		
Field Label	Entity Name		
Field Label	Ownership		
Link	Add non-individual owner		
Plus icon, linked text that opens up another row of fields	Add entity		
Plus sign graphic - alt text	Select plus sign to add an entity		
Title	Signing Officers and Directors for <Main Business>		
Explainer copy – Sigining officers	Important Information • Please make sure to list all signing officers and directors for <Main business>. • We'll email all the signing officers and directors and ask them to create their own personal accounts and finish their part of the setup process. **Please make sure all email addresses are correct.**		
Message copy – delegate and employee flows only – placed beside delegate symbol/icon	You must delegate responsibility to an owner or signing officer to finish the RBC PayEdge account setup.		
Label – X icon	Remove		
X icon graphic - alt text	Select to remove user		
Radio button - for employee and external rep flows	Delegate		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field label	Title With Main Business		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		

Check box label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Radio button - for employee and external rep flows	Delegate		
Label – trash can icon	Remove		
X icob graphic - alt text	Select to remove user		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email Address		
Field Label	Title With Main Business		
Cue text, in field	Select title		
Dropdown choices (If user select Other, then display the field to manually enter the title)	President Vice-President Secretary Treasurer CEO CFO COO Other		
Check box Label	Director (if applicable)		
Check box label	Signing Officer (if applicable)		
Plus icon, linked text that opens up another row of fields	(Plus icon) Add signing officer or director		
Plus sign graphic - alt text	Select plus sign to add signing officer or director		
Question copy - signing officers	Who needs to sign the legal agreements at the end of the RBC PayEdge setup process?		
Radio buttons	Any 1 signing officer Any 2 signing officers All signing officers Other		
Check box Label – present when ownership percentage doesn't add to 75%	~~I confirm there are no other owners who own 25% or more of <NAME OF MAIN BUSINESS>.~~ I have included all individuals who own 25% or more of <main business>, as well as all of its officers and directors. I also confirm that I have permission and authority to provide the email address(es) and other information above.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Primary CTA	Save & Continue		

10.4 Ownership Page Errors

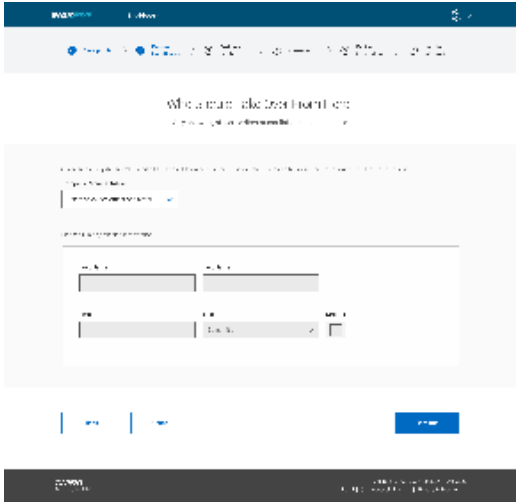| Notes	English Copy	French Copy	Wireframe /Mock-up
Accessible form error - page-level error notification . Hyperlinked copy takes user to the first error on the form highlighted in red.	Please correct the error<s> highlighted below. Go to first error.		
User did not enter ownership percentage	Enter a percentage		
User did not select a primary contact – owners, officers, director flow	Select a primary contact		

User did not select a delegate – external rep and internal employee flow	Select a delegate		
No signing officer designated	Select at least one signing officer		
User did not select a director	Select at least one director		
Inline error messages for Ownership page	• Select a title. • Add at least one person to continue. • ~~Select a primary account holder.~~	• Sélectionnez un titre pour continuer. • Ajoutez au moins une personne pour continuer. • ~~Sélectionnez un titulaire du compte principal.~~	
WARNING MESSAGE: Duplicate names provided on the Ownership page – Do we need if we have the inline error?	We noticed two or more individuals have the same name. Please review what you entered before proceeding.	Deux personnes ou plus ont le même nom Veuillez vérifier les données entrées avant de continuer.	
Duplicate names provided on the Ownership page	This name is already listed above.	Ce nom est déjà inscrit ci-dessus.	
Invoked when total percentage of all individuals' ownership exceeds 100	Ownership percentage cannot exceed 100%.	Le pourcentage de participation ne peut pas être supérieur à 100 %	
Invoked when total percentage of all entity ownership – individuals and other entities – exceeds 100	Entity ownership percentage cannot exceed 100%.		
~~Invoked when total percentage of all individuals' ownership doesn't reach 75%~~	~~Ownership percentage must add up to at least 75%.~~		
Same email added for two different owners	This email was already listed above.		
User entered an invalid email address format or used invalid characters	Enter a valid email address in the format name@info.com	Veuillez entrer une adresse électronique valide, dans le format suivant : nom@info.com	
User entered special characters (other than apostrophe) or a number – first name or last name, ~~company name, trade name~~, city name	Enter only letters, spaces and hyphens	Vous ne pouvez entrer que des lettres, des espaces et des traits d'union	
User entered only 1 character as "Last Name"	Last name must have more than 1 letter	Le nom doit contenir plus d'une lettre	
Choice for signing officer rules	Select a signing rule.		
~~25% owner checkbox validation – individuals~~	~~Make sure you've listed all owners who own 25% of the business.~~		
~~25% owner checkbox validation – companies~~	~~Make sure you've listed all companies that own 25% of the business.~~		
Appears if Ownership attestation not checked	Please check the box to confirm this statement is true.		
No name entered	Enter a name		
No email address address	Enter an email address		
Ownership percentage can't have a decimal	Enter a whole number without decimals.		
No individual owner or entity entered for company owned by another entity	Add at least one individual owner or at least one owner entity.		
No owner entity entered for non-individual owners of owner entities	Add at least one owner entity.		

10.5 External rep and Internal Employee handoff — choice screen

Notes	English Copy	French Copy	Wireframe/Mock-up
Header	Can You Provide Ownership Details About the Business?		

moderator choice.pdf

H2	If you don't have the information, you can assign this task to someone else.		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=4289%3A9398
Card copy	I know the first names, last names, titles and emails of the company's owners, directors and/or officers, as well as who owns the company.		
Button	<Select/Selected>		
Card Copy	I don't have all the information I need. I'd like to assign this task to someone else.		
Button	<Select/Selected>		
Button	Back		
Button	Cancel		
Button	Continue	Continuer	

10.5.5 External rep and Internal Employee delegates – BRDI INFO and NO BRDI INFO

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Who Should Take Over From Here?		BRDI INFO
H2	Only an owner or signing officer can finish the setup process.		**BRDI INFO** https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=4289%3A9250
Instructional text - BRDI INFO RETURNED	Our business registry search found a list of possible owners, officers and directors who can finish setting up your account. Please select one.		**NO BRDI INFO**

Notes	English Copy	French Copy	Wireframe/Mock-up
Label - BRDI INFO RETURNED	Company Representative		**NO BRDI INFO** **https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=4289%3A9352**
Dropdown field help text - BRDI INFO RETURNED	Select an owner, officer or director		
Dropdown choices - BRDI INFO RETURNED	<Name> <Name> <Name> Add an owner, officer or director		
Instructional text - BRDI INFO RETURNED	Please fill in any missing information.		
Instructional text - NO BRDI INFO RETURNED	All fields required unless marked optional		
Instructional body copy - NO BRDI INFO RETURNED	Please designate 1 owner, officer or director who can finish setting up your account.		
Field Label	First Name		
Field Label	Last Name		
Field Label	Email		
Field Label	Title		
IN-field help text	Select title		
Dropdown options	President Vice-President Secretary Treasurer CEO CFO COO Other		
Check box label	Director		
Button	Back		
Button	Cancel		
Button	Continue		

10.6 External rep and Internal Employee delegation complete – END for flows 2b and 3

Notes	English Copy	French Copy	Wireframe/Mock-up

H1	Account Setup Is Almost Done		END_ Accountan...omplete@2x.pdf
Body copy	We've emailed the business representative you assigned to finish the setup process. As soon as they review the information you've provided and make sure all relevant agreements are signed, we'll finish activating your account.		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=4316%3A174
Button	Go to Dashboard		

~~10.7 External rep and Internal employee owner information complete - END option for flow 2b and 3 .~~ MOVED TO 11.4.7

Notes	English Copy	French Copy	Wireframe/Mock-up
~~H1~~	~~You're Almost Done~~		END_ Accountant ... - with info.pdf
~~Body copy~~	~~We've emailed the company owners, directors, signing officers and officers.~~ ~~As soon as they provide their personal details and review the information you've provided, we'll finish activating your account.~~		~~https://www.figma.com/file/fnW8rG4wP0g7D50LBq5QVX/Onboarding?node-id=2624%3A1344~~
~~Button~~	~~Go to Dashboard~~		

11.0 Review Page

11.1 Review Page 1 Owner

Notes	English Copy		Wireframe/Mock-up

		French Copy	
Page Header - logo	RBC PayEdge		Figma links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2592%3A76796
Page Header Link	Dashboard		
Page header Alt text gear icon	Gear icon		
Alt text for chevron <closed state> <open state>	Select to expand Select to close	Sélectionner pour afficher Sélectionner pour fermer	
H1	**Please Review Your Account Information**		
H2 – present to MODERATOR, if user has editing privileges on this page???	Select Edit if you want to make changes.		
Table Title	Owners, Directors and Officers		
Edit Icon - only available to moderator	Edit		
Alt text - only available to moderator	Select edit to make changes		
Label	Name <First name, Last Name>		
Label	Email <Bobbo@bobbo.com>		
Label	Ownership <percentage>%		
Label	Title <Title>		
Label	Primary Contact <Yes/No>		
Label	Director <Yes/No>		
Label	Signing Officer <Yes/No>		
Title	Your Personal Details		
First and Middle Name(s)	<Names>		
Last name	<Name>		
Date of Birth	<Jan. 1, 2017>		

Phone Number	<111-111-1111>		
Home Address	<# Street Name City Province Postal Code> <1234 Lawrence Ave E Toronto ON MB1 1B2>		
Email Address	<dave@gmail.com>		
Occupation	<Occupation>		
Occupation Description	<Occupation description>		
Question copy	Are you a resident of Canada for tax purposes? <Yes/No> <if yes (Province)>		
Question copy	Are you a resident of a foreign country for tax purposes? <Yes/No> <if yes (Country)>		
Title	Business Details		
Edit Icon - only available to moderator	Edit		
Alt text Alt text - only available to moderator	Select edit to make changes		
Label	Legal Name <Name>		
Label – add country if necessary	Physical Business Address <# Street Name City Province Postal Code> <1234 Lawrence Ave E Toronto ON MB1 1B2>		
Label	Trade Name <Name>		
Label Add country if needed	Business Mailing Address <# Street Name City Province Postal Code> <1234 Lawrence Ave E Toronto ON MB1 1B2>		
Label	Business Number <7 digit Business Number>		
Label	Business Phone <416-222-2222>		
Label	Jurisdiction <Ontario>		
Label	Business Email Address <businesss@business.com>		
Label	Date Established <Jan. 2, 2010>		
Label	Primary Business Activity <Business Activity>		
Question copy	Is the company a resident of Canada for tax purposes? <Yes/No> <If Yes <(Province)>		
Label	Business Structure <Structure>		
Question copy	Does the company conduct business in other countries? <Yes/No>		
Label	Business Substructure		

	<Substructure>		
Question copy	Is the company a resident of any other country for tax purposes? <Yes/No> <If Yes <(Country)>		
Label	Business Type <Business Category>		
Question copy – don't show to external reps	Are there third parties with interest in the account that you're applying for? <Yes/No>		
Label	Business Subtype <Business sub category>		
Checkbox copy	I confirm that all of the above information is correct.		
Warning box copy if check box not selected – present to moderator only	To continue, please confirm that the above information is correct.		
Button	Back		
Button	Cancel		
Primary CTA	Save & Continue		

11.2 Review Page 1 – Multiple Owners

Notes	English Copy	French Copy	Wireframe/Mock-up
Page Header - logo	RBC PayEdge		Figma links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6743%3A1233 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=6743%3A4062
Page Header Link	Dashboard		
Page header Alt text gear icon	Gear icon		
Alt text for chevron <closed state> <open state>	Select to expand Select to close	Sélectionner pour afficher Sélectionner pour fermer	

H1	**Please Review Your Account Information**		
H2 – present to MODERATOR, if user has editing privileges on this page???	Select Edit if you want to make changes.		
Table Title	Owners, Directors and Officers		
Edit Icon - only available to moderator	Edit		
Alt text - only available to moderator	Select edit to make changes		
Sub-title	Individuals		
Label	Name <First name, Last Name>		
Label	Email <Bobbo@bobbo.com>		
Label	Ownership <percentage>%		
Label	Title <Title>		
Label	Primary Contact <Yes/No>		
Label	Director <Yes/No>		
Label	Signing Officer <Yes/No>		
Question copy	Who needs to sign the legal agreements at the end of the RBC PayEdge setup process? <Any 1 signing officer> <Any 2 signing officers> <All signing officers> <Other>		
Sub-title	Entities		
Label	Entity Name <Name>		
Label	Ownership <20%>		
Label	Individual Owner <Bob Roberts> <Ricardo Montalban>		
Label	Email Addresses <Bonb@bobbo.com> <Big@gmail.com>		
Label	Ownership <10%> <20%>		
Label	Non-Individual Owner <NBA>		
H1	Please Review Your Account Information		

Label	Ownership		
	<5%>		
Title	Your Personal Details		
First and Middle Name(s)	<Names>		
Last name	<Name>		
Date of Birth	<Jan. 1, 2017>		
Phone Number	<111-111-1111>		
Home Address	<# Street Name City Province Postal Code>		
	<1234 Lawrence Ave E Toronto ON MB1 1B2>		
Email Address	<dave@gmail.com>		
Occupation	<Occupation>		
Occupation Description	<Occupation description>		
Question copy	Are you a resident of Canada for tax purposes?		
	<Yes/No> <if yes (Province)>		
Question copy	Are you a resident of a foreign country for tax purposes?		
	<Yes/No> <if yes (Country)>		
Title	Business Details		
Edit Icon - only available to moderator	Edit		
Alt text Alt text - only available to moderator	Select edit to make changes		
Label	Legal Name		
	<Name>		
Label – add country if necessary	Physical Business Address		
	<# Street Name City Province Postal Code>		
	<1234 Lawrence Ave E Toronto ON MB1 1B2>		
Label	Trade Name		
	<Name>		
Label Add country if needed	Business Mailing Address		
	<# Street Name City Province Postal Code>		
	<1234 Lawrence Ave E Toronto ON MB1 1B2>		
Label	Business Number		
	<7 digit Business Number>		
Label	Business Phone		
	<416-222-2222>		
Label	Jurisdiction		
	<Ontario>		
Label	Business Email Address		
	<businesss@business.com>		
Label	Date Established		
	<Jan. 2, 2010>		
Label	Primary Business Activity		
	<Business Activity>		
Question copy	Is the company a resident of Canada for tax purposes?		
	<Yes/No> <If Yes <(Province)>		

Label	Business Structure <Structure>		
Question copy	Does the company conduct business in other countries? <Yes/No>		
Label	Business Substructure <Substructure>		
Question copy	Is the company a resident of any other country for tax purposes? <Yes/No> <If Yes <(Country)>		
Label	Business Type <Business Category>		
Question copy – don't show to external reps	Are there third parties with interest in the account that you're applying for? <Yes/No>		
Label	Business Subtype <Business sub category>		
Checkbox copy/Radio button copy	I confirm that all of the above information is correct.		
Radio button copy	~~I want to request a change with my account administrator at WayPay.~~ I confirm the above information is correct, with changes that I'm requesting.		
Message copy – show if change requested	Please tell us what information needs to be changed. We'll contact you once the changes are made so you can review them.		
Error if no text inputted and user tries to continue	Please tell us what needs to be changed.		
Radio button copy	I do not want to complete the setup process.		
Warning copy if one radio button not selected	To continue, please select one of the options above.		
Button	Back		
Button	Cancel		
Primary CTA	Save & Continue		

11.3 Offramp - Setup completion rejected

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	We Didn't Finish Opening Your Account Online		

We Didn't Finish Opening Your Account Online

If you'd like to continue opening an account with us, you can sign in at www.waypay.ca
and complete the process from where you left off.

Go to Dashboard

WAYPAY
Powered by RBC

Royal Bank of Canada Website, © 1995-2020

Legal ⧉ | Accessibility ⧉ | Privacy & Security ⧉

Notes	English Copy	French Copy	Wireframe/Mock-up
Body copy	If you'd like to continue opening an account with us, you can sign in at www.rbcpayedge.com/sign-in and complete the process from where you left off.		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=8387%3A353296
Button	Go to Dashboard		

11.4 Moderator Notice and Notice when other owners need to finish – END page for Flow 2a

Notes	English Copy	French Copy	Wireframe/Mock-up
Page Header - logo	RBC PayEdge		
Page header link	Dashboard		
Page header Alt text gear icon	Gear icon		
Alt text for chevron <closed state> <open state>	Select to expand Select to close	Sélectionner pour afficher Sélectionner pour fermer	Figma links https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2624%3A1344 https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2520%3A64878
Header H1 – page presented to moderator post-review and to other owners after review and signing terms if others still need to complete/review their information	You're Almost Done		 WAYPAY Dashboard You're almost done! We have contacted the other owners. As soon as they complete their part, your account will be opened. Go to Dashboard WAYPAY Powered by RBC Royal Bank of Canada Website, © 1995-2020 Legal ⧉	Accessibility ⧉	Privacy & Security ⧉
H2	We've emailed the other company owners, directors, and signing officers. As soon as they provide their personal details and review the information		

	you've provided, we'll finish activating your account.		
CTA	Go to Dashboard		

11.4.5 Almost Done – One Owner - END page for Flow 1

Notes	English Copy	French Copy	Wireframe /Mock-up
Page Header - logo	RBC PayEdge		
Page header link	Dashboard		
Page header Alt text gear icon	Gear icon		
Alt text for chevron <closed state> <open state>	Select to expand Select to close	Sélectionner pour afficher Sélectionner pour fermer	Figma links
Header H1	You're Almost Done		
H2	~~You just need to sign some agreements so we can finish activating your account.~~ ~~An RBC PayEdge representative will contact you shortly with more details.~~ An RBC PayEdge representative will contact you shortly with details about signing some legal agreements. In the meantime, you can provide banking and supplier Information so we can finish activating your account.	~~You need to sign some agreements before you can finish activating your account.~~ ~~An RBC PayEdge representative will contact you shortly with more details.~~ ~~You need to sign some agreements before you can finish activating your account by adding banking and supplier details.~~ ~~An RBC PayEdge representative will contact you shortly with details about the signing process.~~	
CTA	Go to Dashboard		

11.4.7 External rep and Internal employee owner information complete - END option for flow 2b and 3

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	You're Almost Done		END_ Accountant … - with info.pdf

Body copy	We've emailed the company owners, directors, and signing officers. As soon as they provide their personal details and review the information you've provided, we'll finish activating your account.		https://www.figma.com/file/fnW8rG4wP9g7D50LBq5QVX/Onboarding?node-id=2624%3A1344
Button	Go to Dashboard		

11.5 Email to other users, owners and officers

	Count
Total	**4**

Notes	English Copy	French Copy	Wireframe/Mock-up
Subject line	Welcome to RBC PayEdge		
Email copy	Hi <Name>, <Moderator name> has invited you to start using RBC PayEdge for <Company Name>. RBC PayEdge helps to automate the accounts payable and receivable process. To start setting up your personal user profile for <Company Name>, please verify your email address and then follow the prompts.		
Button copy	Verify Your Email Address		
	Once you've confirmed your email address, you can log in to RBC PayEdge in the future using our sign-in page. To learn more about RBC PayEdge, visit our website. Regards, RBC PayEdge Support If you believe you've received this message in error, or if you have any questions, please email us at service@rbcpayedge.ca, or call us at 1-844-692-7911, Monday to Friday, 8 a.m. to 6 p.m. ET.		

11.6 – Email to delegates

Notes	English Copy	French Copy	Wireframe/Mock-up
Subject line	RBC PayEdge Account Setup Delegated by <moderator>		
Email copy	Hi <Name>, <Moderator name> needs your help to finish part of the RBC PayEdge account set-up for <Company Name>. You have been delegated the responsibility to review and complete the ownership details for <Company Name>. Please click on the button below to begin.		
Button copy	Review Ownership Information		
	You will be required to create a password in order to securely log in and complete the required information. If you're unsure why you received this message, please contact <moderator name>, or contact RBC PayEdge Support. Regards, RBC PayEdge Support If you have any questions, please email us at service@rbcpayedge.ca, or call us at 1-844-692-7911, Monday to Friday, 8 a.m. to 6 p.m. ET.		

11.7 Email to signers – Forex, virtual card agreement within WayPay application

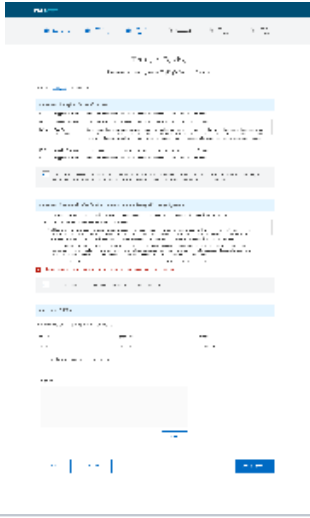| Notes	English Copy	French Copy	Wireframe /Mock-up
Subject line	RBC PayEdge Account Setup Delegated by <moderator>		
Email copy	Hi <Name>, <Moderator name> needs your help to finish part of the RBC PayEdge account set-up for <Company Name>. You have been delegated the responsibility to sign the legal agreement(s) required to open the account. Please click the button below to begin.		
Button copy	Sign RBC PayEdge Agreement(s)		
	You will be required to create a password in order to securely log in and complete the required information. If you're unsure why you received this message, please contact <moderator name>, or contact RBC PayEdge Support. Regards, RBC PayEdge Support If you have any other questions, please email us at service@rbcpayedge.ca, or call us at 1-844-692-7911, Monday to Friday, 8 a.m. to 6 p.m. ET.		

\

11.8 Email to users delegated to add Bank Account or Credit Card

Notes	English Copy	French Copy	Wireframe /Mock-up
Subject line	Add a Bank Account to Your RBC PayEdge Account – delegated by <Moderator name>		
Email copy	Hi <Name>, <Moderator name> needs your help to add bank account details to the RBC PayEdge account for <Company Name>. Please click the button below to begin.		
Button copy	Add Bank Account		
	You will be required to create a password in order to securely log in and complete the required information. If you're unsure why you received this message, please contact <moderator name>, or contact RBC PayEdge Support. Regards, RBC PayEdge Support If you have any other questions, please email us at service@rbcpayedge.ca, or call us at 1-844-692-7911, Monday to Friday, 8 a.m. to 6 p.m. ET.		

12.0 Create WP Account Step 9 – Terms of Service FUTURE FEATURE

Review and e-Sign

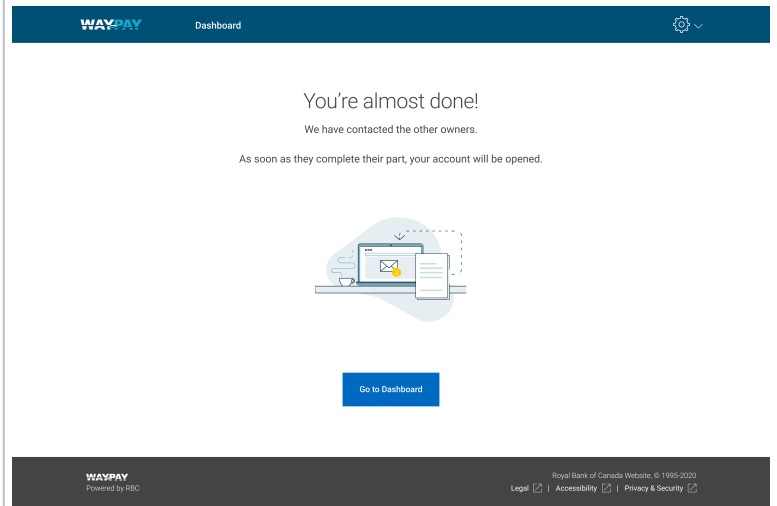| Notes	English Copy	French Copy	Wireframe/Mock-up
H1	Terms of Service		

H2	Please review and agree to the Terms of Service below.		
Help Copy	Or, you can delegate to another user.		
Title	Agreement 1: WayPay Terms of Service		
Box	<Agreement>		
Checkbox	I have the authority to agree to these terms of service.		
Title	Agreement 2 (Optional): Wire Services, International and Foreign Exchange Agreement		
Box	<Agreement>		
Checkbox	I accept the Wire Services, International and Foreign Exchange Agreement.		
Title	Agreement 3: Master Client Agreement		
Title	Name of person signing this agreement		
Field Label	First Name		
Field Label	Last Name		
Field Label	Title		
Checkbox	I have the authority to bind the corporation.		
Instruction text for signing box	Sign here		
Secondary CTA in box	Clear		
Warning copy	By selecting Save & Continue, you confirm the above information is correct.		
Secondary CTA	Back		
Secondary CTA	Cancel		
Priamry CTA	Clear		

13.0 Completion????

Notes	English Copy	French Copy	Wireframe/Mock-up
Page Header - logo	WayPay		
Page header link	Dashboard		
Page header Alt text gear icon	Gear icon		
Alt text for chevron - <closed state>	Select to expand Select to close	Sélectionner pour afficher	
<open state>		Sélectionner pour fermer	

Header H1 — ~~page presented to moderator post review and to other owners after review and signing terms if others still need to complete/review their information~~	~~You're all done!~~		
H2	~~Your WayPay account is all set up and ready to go. You're ready to start making payments.~~		
CTA	~~Go to Dashboard~~		

1.0 New section

Notes	English Copy	French Copy	Wireframe/Mock-up

1.0 Error states

Notes	English Copy	French Copy	Wireframe/Mock-up
WIP			

~~10.1. Business Registry (BRDI) is Down message~~

Notes	English Copy	French Copy	Wireframe/Mock-up
H1	The Business Registry is Currently Down	Le registre des entreprises est actuellement hors service	The Business Registry is Currently Down
Text	We can't confirm <Duhl's Delight's> business structure right now. The business registry is down but, don't worry. Here are some other ways to find out:	Nous ne pouvons confirmer la structure juridique de <Duhl's Delight's> pour l'instant. Le registre des entreprises est hors service, mais ne vous inquiétez pas. Voici d'autres façons de vous renseigner :	We can't confirm Duhl's Delight's business structure right now. The business registry is down but, don't worry. Here are some other ways to find out:
Hyperlinks Instructions: -Link to business structure types screen -Trigger BRDI search	Visit our list of business structure types > Try searching the registry again >	Visitez notre liste de types de structure juridique > Essayez de consulter à nouveau le registre >	Visit our list of business structure types > Try searching the registry again >