



INSTORE DEVELOPMENT PROCESS

Phase 1 – Diagnostics

- (a) International Landscape of Instore Banking Models/Experiences
 - (i) Within an integrated, multi-channel network
 - (ii) As a stand alone/private brand initiative
- (b) Prospect's Readiness to enter Instore Channel
 - (i) Channel capabilities and competition
 - (ii) Strategic business rationale and vision
- (c) Customers' Preferences for Delivery Channels Today and in the Future
 - (i) All existing and potential options
 - (ii) Instore specific motivators
- (d) Existing Models as Templates (For example)
 - (i) President's Choice Financial (Canada)
 - (ii) Etc.

Phase 2 – Incubator

- (a) Business case for a pilot instore – financials, sales & service, operations etc.
- (b) Potential partnership tests
- (c) Model selection and design
- (d) Partnership proforma plan negotiations
- (e) Model marketing mix finalization
- (f) Enabling resources plan
 - (i) People
 - (ii) Facility
 - (iii) Operations
 - (iv) Technology
- (g) Prototype operation, adjustments and measurements
- (h) Final report

Phase 3 – Strategic Rollout

- (a) Strategic direction and design
 - (i) Organization design
 - (ii) Partnership arrangement
 - (iii) Channel integration and operation
 - (iv) Instore facility and standards
 - (v) People parameters
 - (vi) Operations & support manual
- (b) Project approval requests/business case
 - (i) Five year financials/measurements
 - (ii) Capital budget
 - (iii) Human resource development
 - (iv) Marketing mix
 - (v) Operations and technology support
 - (vi) Rollout schedule
- (c) Accelerated launch program
 - (i) Establish first model unit and total operations
 - (ii) Expand to 3/5 additional market sites
 - (iii) Build coaching template and team
 - (iv) Review total program results against plan
 - (v) Continuous rollout schedule