

DepositLeads Core Launch Center Readiness Export
Bank: Riverstone Community Bank
Generated: 2026-06-14
Readiness: 98% (Ready)
Core / method: Jack Henry via Secure browser upload
Launch window: 10 minutes to first internal queue

Executive Summary

Riverstone Community Bank can preview Core Intelligence in one working session: upload a sanitized Jack Henry extract, verify source controls, and produce banker-owned deposit defense queues in about 10 minutes.

First Signals Expected

- Balance Decay Alerts: \$4.8M at risk. Assign retention calls before Friday
- Treasury Upsell Ready: \$2.1M opportunity. Route ACH/wire accounts to treasury
- Competitor Cash Drain: \$384K monthly pattern. Review outside payment-provider leakage
- Maturity Radar: 19 renewals. Create 30/60/90-day banker queue

Core Launch Autopilot

Go-live confidence: 99%. Ops touchpoints: 5. Estimated ops work: 12 minutes. First-signal SLA: 10 minutes. Next action: Approve the first-signal preview and schedule the production cutover owner.

Telemetry event: core_launch_autopilot_reviewed

Core Launch Autopilot Rows

- Secure Extract: Ready. Owner: Operations. Proof: Jack Henry sample extract accepted through secure browser upload. Artifact: Transfer receipt with row count and checksum. Guardrail: Encrypted transfer only; raw files expire after validation.
- Field Mapping: Ready. Owner: DepositLeads. Proof: 10 of 11 launch fields mapped to banker-readable labels. Artifact: Sanitized field dictionary. Guardrail: Unknown fields stay out of queues until reviewed.
- Suppression Controls: Ready. Owner: Bank admin. Proof: Opt-out, DNC, and existing-product suppression files are loaded. Artifact: Suppression load receipt. Guardrail: No customer appears in a call queue before suppression checks pass.
- Access & Audit: Ready. Owner: Compliance. Proof: GLBA acknowledgement and audit log are enabled for every view/export. Artifact: Access log sample and GLBA acknowledgement. Guardrail: Every internal insight is relationship-service workflow, not credit decisioning.
- First Signal QA: Ready. Owner: CBO / CDO. Proof: Preview queues reconcile balance decay, treasury fit, maturity radar, and outside payment-provider patterns. Artifact: First-signal QA worksheet. Guardrail: Signal counts are preview-only until a bank admin approves production routing.
- Production Cutover: Ready. Owner: Executive sponsor. Proof: Named bank owner can approve the first production banker queues. Artifact: Go-live signoff and demo-isolation attestation. Guardrail: Demo workspace remains seeded and isolated from production bank

data.

Provider Runbooks

Telemetry event: core_provider_runbook_reviewed

- Jack Henry: Ready. Path: Secure upload. Ops step: Export the standard deposit account, balance history, ACH/wire activity, maturity, and assigned-officer fields into the sanitized launch template. No-data-team proof: Ops uses a saved report/export path; DepositLeads maps banker-readable fields and rejects raw account numbers automatically. Artifact: Sanitized field dictionary, transfer receipt, row count, checksum, and GLBA acknowledgement. Banker outcome: First Balance Decay, High-Balance Low-Product, Maturity Radar, and Treasury Upsell queues can be previewed in the launch session.

- Fiserv: Credential needed. Path: SFTP schedule. Ops step: Drop the sanitized daily or weekly extract to the bank-controlled SFTP folder with account hash, product, balance, trend, ACH/wire, and officer fields. No-data-team proof: DepositLeads consumes the scheduled extract contract; bank IT only manages credentials and folder access. Artifact: SFTP connection receipt, field dictionary, suppression load receipt, and access-log sample. Banker outcome: Daily internal opportunity queues refresh without a manual spreadsheet after the pilot proof is approved.

- FIS: Credential needed. Path: SFTP schedule. Ops step: Schedule the sanitized relationship extract with hashed account IDs, customer segment, county, balances, maturity windows, and transaction-volume fields. No-data-team proof: The bank provides the ordinary ops extract; DepositLeads handles mapping, QA, suppression, and preview routing. Artifact: Field dictionary, sample extract approval, suppression receipt, and production cutover signoff. Banker outcome: Deposit defense, rate sensitivity, and treasury depth actions route to the assigned banker without SQL work.

- Q2 / Nymbus: Credential needed. Path: Webhook stream. Ops step: Send sanitized account-opened, maturity, and transaction-summary events to the core webhook receiver after the preview extract reconciles. No-data-team proof: API-enabled cores use a prebuilt event contract; no custom analyst query is needed for the first banker queues. Artifact: Webhook credential receipt, event contract, audit-log sample, and preview-to-production approval. Banker outcome: Account-opened attribution, maturity radar, and internal signal changes update inside the banker workflow.

- CSV / SFTP fallback: Credential needed. Path: Secure upload. Ops step: Use the DepositLeads sanitized template when the bank cannot yet automate a core-specific extract. No-data-team proof: A bank operations user can launch the pilot from a template while IT works on a later scheduled feed. Artifact: Template validation receipt, raw-identifier block result, suppression receipt, and demo-isolation attestation. Banker outcome: The CBO still sees first-signal value in the first session without waiting on an integration project.

Sanitized Core Extract Template

Template route: /api/templates/core-extract.csv

Telemetry event: core_extract_template_downloaded

25 columns, 1 sample row. Template accepts hashed IDs and relationship-level facts only. It excludes raw account numbers, SSNs, tax IDs, card numbers, and customer-level transaction

rows.

Core Extract QA Preview

QA route: /api/core-activation/qa-preview

Telemetry event: core_extract_qa_previewed

Status: Ready. QA score: 100%. Rows checked: 1. Required fields: 12/12. Raw identifier findings: 0. Suppression readiness: 100%.

Estimated deposits at risk: \$965,000. Estimated treasury opportunity: \$86,850. Next ops action: Approve this preview for controlled Core Intelligence routing and show the first banker queues in the same session.

Guardrail: QA stores source-safe extract facts only. It blocks raw identifiers, labels outputs as banker workflow, and keeps preview queues out of customer-facing exports until admin approval.

Core Extract QA First Signals

- Balance Decay Alerts: 1 record(s), \$482,500. Banker action: Assign same-day retention calls before any rate quote is approved. Proof: Uses 90-day balance trend and 30-day average balance from the sanitized extract.

- Treasury Upsell Ready: 1 record(s), \$86,850. Banker action: Route ACH, wire, and operating-balance accounts to treasury for product-fit review. Proof: Uses monthly credits/debits and active treasury-products flag; no transaction descriptions are required.

- High-Balance Low-Product: 1 record(s), \$482,500. Banker action: Create relationship-depth calls for high-balance customers with shallow product usage. Proof: Uses average balance and active product count only.

- Maturity Radar: 1 record(s), \$482,500. Banker action: Build 30/60/90-day renewal queue for assigned bankers. Proof: Uses maturity date fields; exact payoff/maturity data remains labeled internal and source-dated.

Core Signal Routing Preview

Telemetry event: core_signal_routing_previewed

Status: Ready. Assigned actions: 4. Routed value: \$1,534,350. Manager-review count: 1.

First-call SLA: 10 minutes.

Next CBO action: Approve the first banker queues and use the routing preview as the day-one Core Intelligence proof artifact.

Guardrail: Routing preview assigns relationship-service tasks only. It does not expose raw account numbers, does not claim private competitor relationships, and keeps suppressed rows out of call queues.

- Balance Decay Alerts: Owner: CDO / assigned relationship manager. SLA: Before noon. Count: 1. Value: \$482,500. First action: Call balance-decay relationships before any rate-only offer is discussed. Proof: Uses 90-day balance trend and 30-day average balance from the sanitized extract.

- Treasury Upsell Ready: Owner: Treasury officer. SLA: Today. Count: 1. Value: \$86,850. First action: Review ACH/wire volume and prepare one treasury product-fit conversation. Proof: Uses monthly credits/debits and active treasury-products flag; no transaction

descriptions are required.

- High-Balance Low-Product: Owner: CBO / senior relationship manager. SLA: Before Friday. Count: 1. Value: \$482,500. First action: Create a relationship-depth call, not a mass prospecting task. Proof: Uses average balance and active product count only. Manager review required.

- Maturity Radar: Owner: Commercial RM / branch manager. SLA: 30/60/90 queue. Count: 1. Value: \$482,500. First action: Build renewal calendar tasks and assign follow-up dates. Proof: Uses maturity date fields; exact payoff/maturity data remains labeled internal and source-dated.

Controlled Routing Approval

Telemetry event: core_controlled_routing_approved

Status: Ready to approve. Approver: CBO. Cutover mode: Controlled banker routing. Approved queues: 4. Blocked queues: 0.

Approval artifact: Core Launch Center readiness export with QA, routing, suppression, and access-log proof.

Launch Orders

- CORE-01: Balance Decay Alerts. Owner: CDO / assigned relationship manager. Due: Before noon. Actions: 1. Value: \$482,500. Approved for relationship-service banker workflow after suppression and source-proof checks pass.

- CORE-02: Treasury Upsell Ready. Owner: Treasury officer. Due: Today. Actions: 1. Value: \$86,850. Approved for relationship-service banker workflow after suppression and source-proof checks pass.

- CORE-03: High-Balance Low-Product. Owner: CBO / senior relationship manager. Due: Before Friday. Actions: 1. Value: \$482,500. Manager review is required before broad outreach because this queue contains high-value or strategic relationships.

- CORE-04: Maturity Radar. Owner: Commercial RM / branch manager. Due: 30/60/90 queue. Actions: 1. Value: \$482,500. Approved for relationship-service banker workflow after suppression and source-proof checks pass.

Signoff Checklist

- Ready: QA preview cleared. Owner: Bank operations. Proof: Core extract QA preview shows required fields, row count, raw-identifier findings, and suppression readiness.

- Ready: Suppression controls active. Owner: Bank admin. Proof: DNC, opt-out, existing-product, and review statuses are checked before any task or export.

- Ready: Owner routing accepted. Owner: CBO. Proof: 4 action(s) are assigned across 4 queue(s) with SLA and proof.

- Ready: Audit export generated. Owner: Compliance. Proof: Core Launch PDF includes source-safe QA, routing preview, approval orders, and guardrail language.

Production Safeguards

- Only rows with clear suppression status can become banker tasks.

- Raw account numbers, SSNs, tax IDs, and card numbers remain blocked before routing.

- Every routed queue is labeled relationship-service workflow and is excluded from credit decisioning.

- Manager-review lanes cannot be mass exported until the approving role signs off.

- The PDF export captures QA, routing, approval, and guardrail proof for vendor-risk review.

Core Intelligence Day-One Task Board

Telemetry event: core_day_one_task_board_reviewed

Status: Ready. Before-noon actions: 2. Value in motion: \$1,534,350. Manager escalations: 1.

Huddle question: Which approved core-data tasks must be completed before noon, and which manager reviews are blocking relationship-service outreach?

Friday proof: Friday proof requires completed banker dispositions, treasury reviews, renewal follow-up dates, manager approvals, and the Core Launch approval PDF.

- DAY1-01: Balance Decay Alerts. Owner: CDO / assigned relationship manager. Due: Before 10 AM. Value: \$482,500. Task: Open a retention call task for each shrinking relationship and record whether the balance movement is seasonal, operational, or relationship-risk. Proof required: CORE-01 approval note, source-safe queue proof, suppression status, and banker outcome note. Completion signal: Banker disposition logged. Telemetry:

core_day_one_task_board_reviewed, daily_queue_opened, call_logged

- DAY1-02: Treasury Upsell Ready. Owner: Treasury officer. Due: Before noon. Value: \$86,850.

Task: Create treasury review tasks with ACH, wire, RDC, positive pay, sweep, or ICS/CDARS fit noted before banker outreach. Proof required: CORE-02 approval note, source-safe queue proof, suppression status, and banker outcome note. Completion signal: Treasury review completed or product-fit task assigned. Telemetry: core_day_one_task_board_reviewed, daily_queue_opened, call_logged

- DAY1-03: High-Balance Low-Product. Owner: CBO / senior relationship manager. Due: Before Friday. Value: \$482,500.

Task: Assign a senior relationship-depth conversation and require manager review before any broad call list or export. Proof required: CORE-03 approval note, source-safe queue proof, suppression status, and banker outcome note. Completion signal: Banker disposition logged. Telemetry: core_day_one_task_board_reviewed, daily_queue_opened, call_logged

- DAY1-04: Maturity Radar. Owner: Commercial RM / branch manager. Due: 30/60/90 queue.

Value: \$482,500. Task: Create renewal calendar tasks with maturity window, assigned banker, and next documented follow-up date. Proof required: CORE-04 approval note, source-safe queue proof, suppression status, and banker outcome note. Completion signal: Renewal follow-up date logged. Telemetry: core_day_one_task_board_reviewed, daily_queue_opened, call_logged

Core Extract QA Findings

- No P0/P1 QA findings. Preview is ready for controlled internal signal routing.

First 10 Minutes

- 0-1: Confirm Jack Henry extract method and GLBA acknowledgement Owner: Bank admin.

- 1-3: Upload sanitized sample or connect secure transfer path Owner: Operations.

- 3-5: Map core fields and block raw identifiers automatically Owner: DepositLeads.

- 5-7: Run source, suppression, and audit-log checks Owner: DepositLeads.

- 7-9: Generate internal opportunity queues and route unassigned accounts Owner: DepositLeads.

- 9-10: CBO reviews first banker action plan and vendor-risk evidence Owner: CBO / Admin.

Core Extract Field Map

- account_id_hash: Mapped. Match activity without storing raw account numbers
- account_type: Mapped. Separate DDA, MMA, savings, CD, loans, and lines
- customer_segment: Mapped. Route business, commercial, nonprofit, and consumer signals
- county: Mapped. Assign bankers and show market impact
- avg_daily_balance: Mapped. Quantify balances at risk and opportunity
- balance_trend: Mapped. Detect balance decay before deposits leave
- monthly_credits: Mapped. Estimate operating cash and inflow strength
- monthly_debits: Mapped. Identify ACH/wire volume and treasury fit
- external_ach_debits: Mapped. Flag outside payment-provider patterns safely
- loan_maturity_date: Mapped. Build renewal and refinance queues
- assigned_banker: Review. Route every action to an owner

Launch Blockers

- No P0 launch blockers. Ready for controlled Core Intelligence preview.

No Data-Team Proof

- Bank ops exports the standard core extract template; no SQL or report-builder work is required in the demo path.
- DepositLeads maps fields with banker-readable labels and blocks activation if raw account numbers appear.
- The first output is a preview queue, not a production send. A bank admin confirms guardrails before any export.
- Unassigned relationships route to a manager review queue so launch is not delayed by perfect territory cleanup.

Vendor-Risk Artifacts

- GLBA data-use acknowledgement
- SOC 2 / vendor-risk packet
- Sanitized field dictionary
- Data retention and deletion schedule
- Export audit and access log sample
- Demo isolation attestation

Compliance Controls

- Hashed account identifiers only; raw account numbers, SSNs, and tax IDs are blocked.
- Internal insights are labeled relationship service / banker workflow, not credit decisioning.
- Outside movement is described as payment-provider or financial-institution patterns unless directly sourced.
- Suppression, opt-out, and DNC controls are checked before call lists or exports.
- Every view and export of transaction-derived insights is audit logged.

Control note: this export is a readiness artifact. It does not contain raw account numbers, SSNs, tax IDs, or customer-level