

Online Client Meetings Quick Reference

GEAR CHECKLIST

- Microphone** — USB condenser (\$150-\$300) or SM7B with interface. NOT laptop built-in.
- Lighting** — Soft light in front, slightly above eye level. No window behind you.
- Camera** — Laptop OK; upgrade to Logitech Brio or mirrorless for premium feel.
- Background** — Clean physical or tested virtual. No flickering halos.
- Internet** — Wired ethernet. 10 Mbps up / 25 Mbps down minimum.
- Software** — Zoom, Teams, or Meet. Pick one. Learn it well.

FRAMING RULES

- ▶ Chest up, eyes in upper third of frame
- ▶ No wasted headroom
- ▶ Look at the lens, not at the screen, on key points
- ▶ Microphone close to your mouth, not across the desk
- ▶ Test setup 5 minutes before every call

COMMON MISTAKES

- ▶ Joining late or untested
- ▶ Reading from a script
- ▶ Talking over the client (video lag amplifies this)
- ▶ Notifications popping up during screen share
- ▶ Apologizing for your setup mid-call
- ▶ Ending without a confirmed next step
- ▶ Eating, drinking, or chewing gum on camera

MEETING STRUCTURE

- Pre:** Calendar invite + agenda + materials. Confirm day before.
- Open:** 3-5 min rapport. State agenda + time. Ask what they'd add.
- Discover:** Open-ended questions. Let silence sit.
- Present:** 2-3 options, never 1 or 5. Lead with trade-offs.
- Close:** Concrete next step. Date, time, deliverable.
- Follow-up:** Recap email within 1 hour. Decisions + next steps.

SCREEN SHARE DISCIPLINE

- ▶ Share **one window**, not full desktop
- ▶ Close every browser tab + app you don't need
- ▶ Disable email + chat notifications first
- ▶ Zoom in on what matters; use cursor as pointer
- ▶ Talk to client about what's on screen, don't read it
- ▶ Use a **separate browser profile** for client work

MORTGAGE-SPECIFIC

- ▶ Application walkthrough on screen, section by section
- ▶ Slow down at income / employment / assets
- ▶ Have client read values aloud
- ▶ Use video (not phone) for self-employed income verification

INSURANCE-SPECIFIC

- ▶ **No** screen share during needs analysis
- ▶ Send medical questionnaires as private forms
- ▶ Do policy delivery on video, walk through document
- ▶ Confirm beneficiary, amount, premium, policy number on record

FINTRAC ID VERIFICATION (VIDEO)

Just viewing ID through video is **not sufficient**. Two requirements:

- ▶ **Authenticate the document** — software or tech that assesses security features. Use a third-party ID verification service.
- ▶ **Match person to photo** — live video chat OR selfie with facial recognition.

Other accepted methods: credit file, dual-process, affiliate / member, reliance. Confirm with your principal broker.

RECORDING & CONSENT (PIPEDA)

- ▶ Criminal Code: **one-party consent** sufficient for recording
- ▶ PIPEDA (commercial use): **meaningful consent** required
- ▶ Inform client at start of call. State purpose.
- ▶ Use recording only for stated purpose
- ▶ Secure storage. Limit retention.
- ▶ Honour deletion requests
- ▶ **QC** Law 25 adds requirements in Quebec

FILE DOCUMENTATION

- Save calendar invite
- Save chat transcript
- Save recap email (your file note)
- Save screen-share recordings if retained
- FSRA: P&P for ID verification under O. Reg. 188/08 ss. 10-11

E-SIGNATURES

Most provinces accept e-signatures for mortgage and insurance documents. Platforms: **DocuSign, Adobe Sign** are widely accepted. Some lenders / insurers require their own tools.

TIP Confirm with your principal broker what's accepted for which documents. Wet signatures still required in narrow cases.