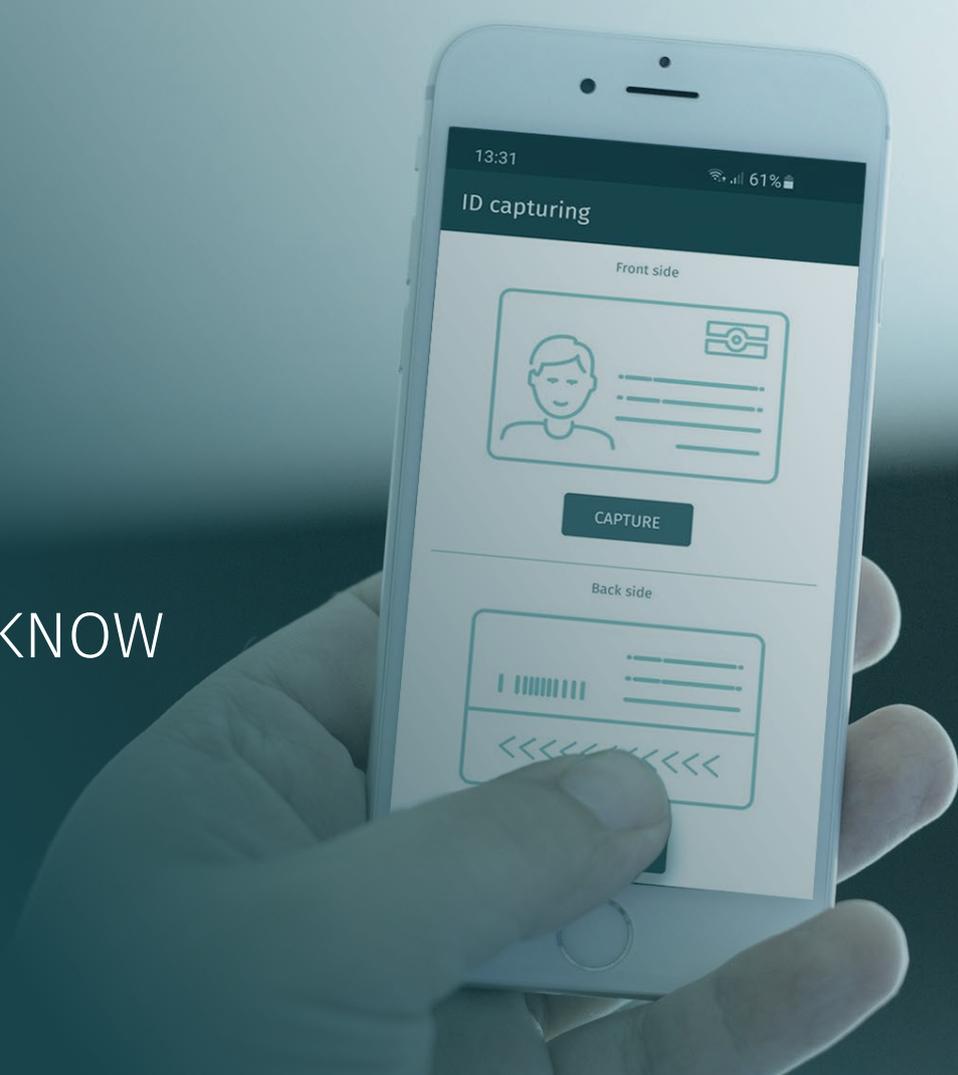


# DIGITAL ONBOARDING

STRONG TOOL TO KNOW  
YOUR CUSTOMER



# DIGITAL ONBOARDING SOLUTION

Digital onboarding is a convenient and effective way to enrol new customer.

With the right onboarding process the bank can increase operational efficiency and reduce costs, mitigate risks and ensure compliance, enhance customer engagement and communications.



## ONBOARDING PLACE



Branch onboarding



Self onboarding



Agent onboarding

## How it works

X Infotech Digital onboarding supports capturing of all possible biometric and document data from customer in secure and convenient manner by using Mobile Application, special devices or WEB.

In large and overpopulated economies, just a finger print is NOT enough anymore for reliable digital knowing of bank customer. Wider range of captured data ensures stronger knowing of customer and making digital banking reliably secure.



### Mobile device

Face camera  
Fingerprints  
Document scan  
Smart POS  
Liveness detection



### Computer WEB

Face camera  
Document camera  
Fingerprints in future  
Liveness detection

## Data capturing



### Self-enrolment

Data collection and verification with Mobile Device Application

## Enrolment



### Enrolment in safe environment

Data collection with Mobile Device Application and verification in Bank branch

### Person



## Data management



### Biometric data



FACE



FINGERPRINTS

## X Infotech offers single secure solution for various data capturing



Face



Documents



Finger prints



Iris



Handwritten signature



Palmprint



Chip data



Voice

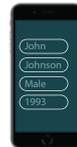
## Self onboarding

1



New customer opens application and chooses to onboard himself

5



Application displays pre-filled information in editable view

2



Application asks citizen to take a picture of his National ID card

6



If everything is ok, customer needs to take a photo

3



Citizen makes a photo of front and back of National ID card

7



Application makes a liveness check of the customer and if everything is eligible, then application submits the data to the X Infotech Integration Services

4



The Android OnBoarding application makes an OCR and pre-fills the fields from the card (Full name, Date of Birth, Sex, District of birth, Place of Issuance, ID number, Serial Number)

8



Application shows a message, that data was sent successfully and that the customer shall wait a call or message form the bank (according to the procedures)

## Branch onboarding



## Agent onboarding



## BENEFITS OF X INFOTECH DIGITAL ONBOARDING

- Better customer engagement
- Secure digital process of enrolment
- No process interruption during the pandemic situations
- Applicability of captured data for future daily digital customer authentication
- Improved customer experience
- Faster access to banking services
- Possibility to switch between in-branch and online onboarding
- Onboarding in a matter of minutes
- Enhanced digital experience
- Reduce paper usage and document loss
- Reduced cost-to-serve
- Minimization of fraud and human error
- Improved operational effectiveness and efficiency
- Reduced failed client acquisition
- Data application for Strong Customer Authentication in daily digital operations
- Being prepared for new digital era requirements and security challenges



Along with Digital Onboarding Solution, X Infotech offers Video Customer Identification Product perfectly aimed to optimize daily services and to reduce in-line waiting time for customers.

# ENROL INTO NEW DIGITAL REALITY WITH X INFOTECH!