



Digital Transformation Practice

Digital Onboarding Case Studies

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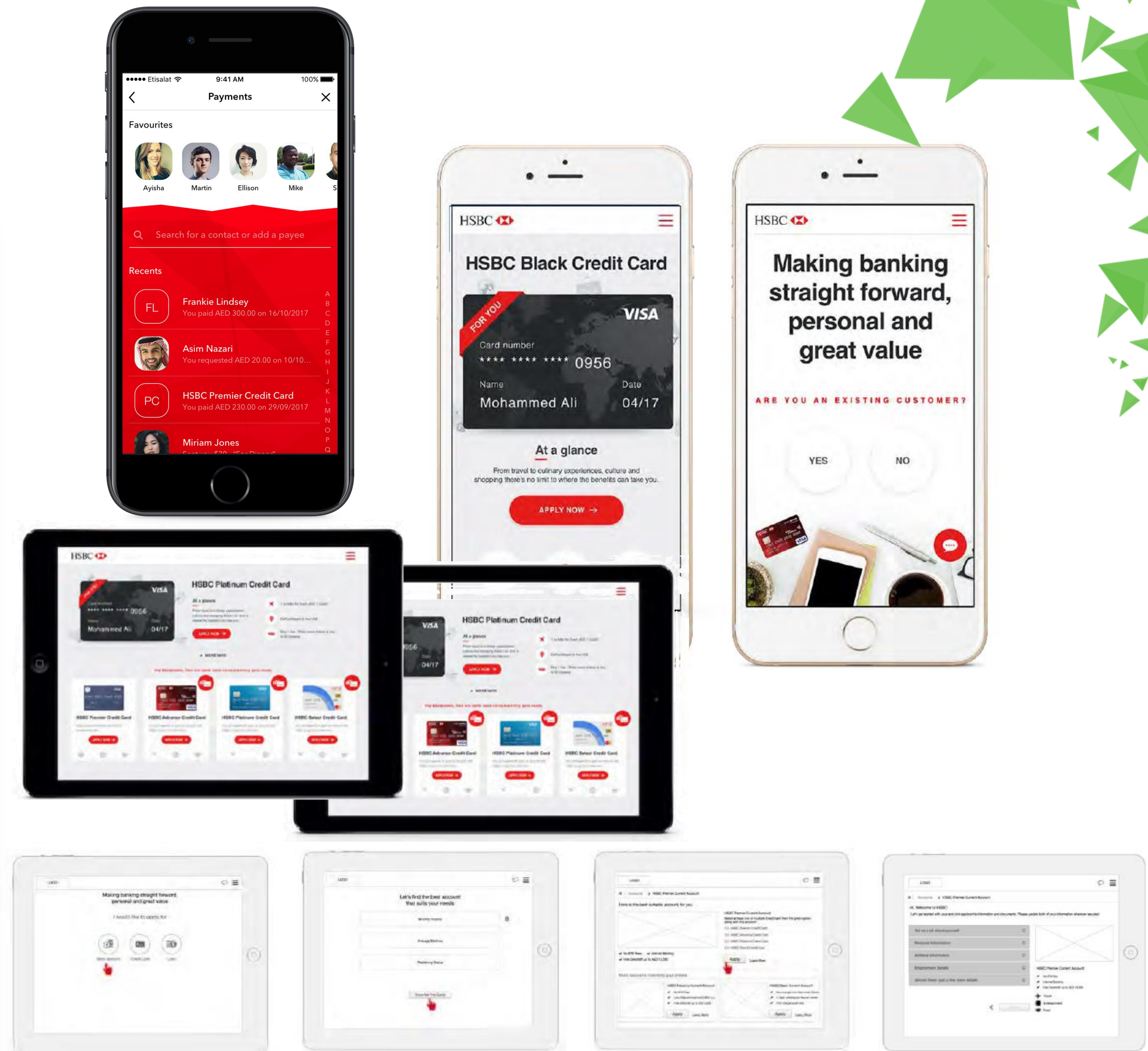
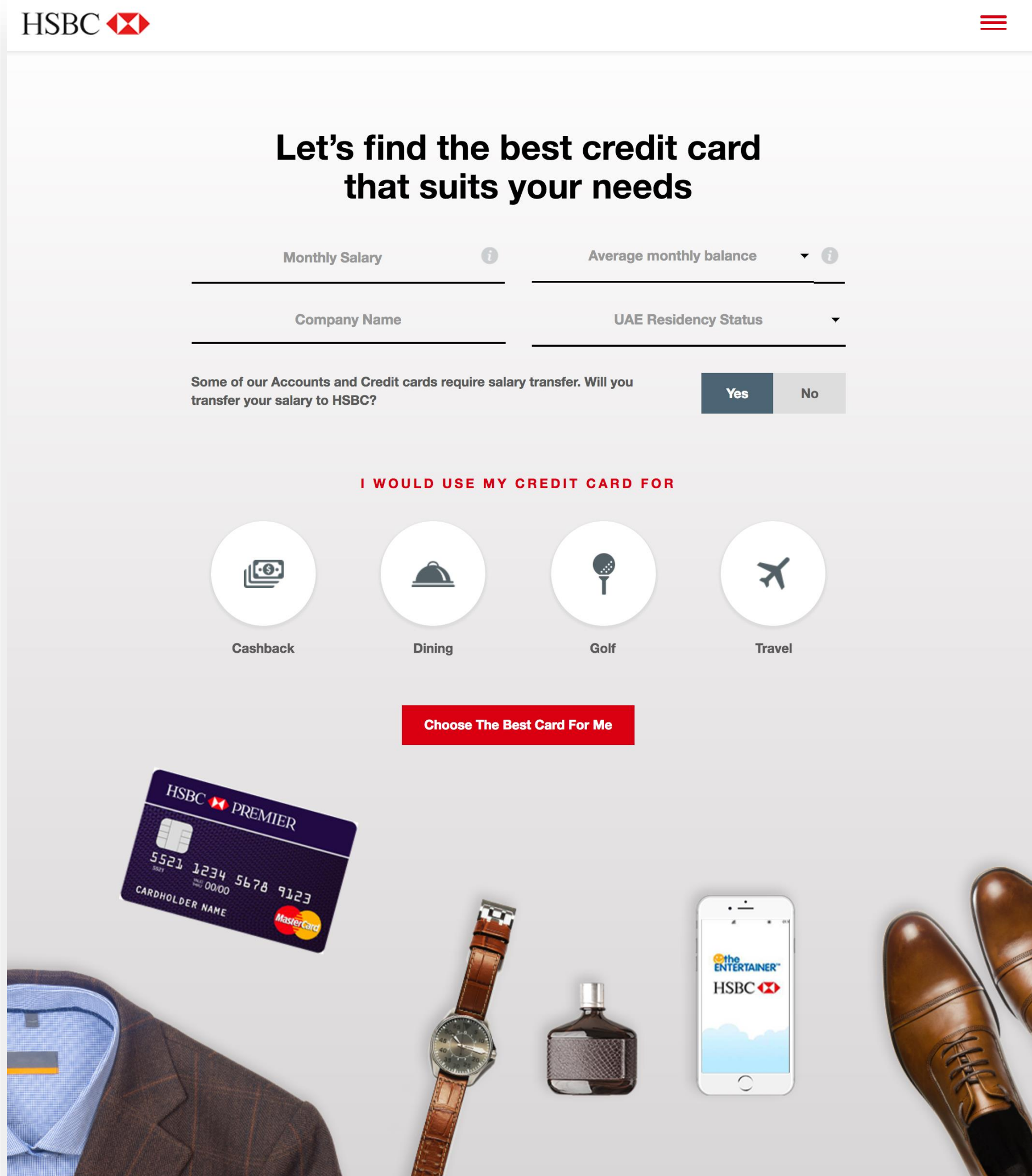
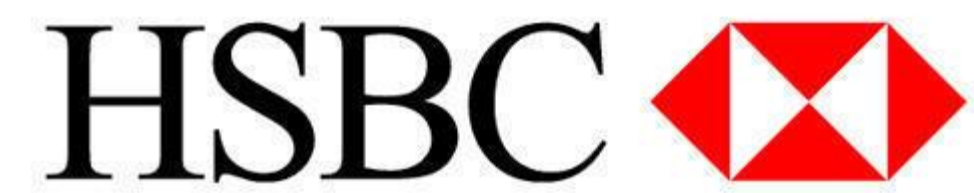
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HSBC - Dubai

No. 1 / HSBC's STP Journey

The UAE retail bank of HSBC has recently launched a fully comprehensive STP onboarding solution that allows for multi-document upload, a streamlined KYC process and well designed experience that currently sets the standard for customer acquisition.





Advance



Key features

- Free supplementary cards for family members
- SABB Rewards Points program
- Secure online shopping, smart chip, and instant SMS Notifications

Premier



Key features

- Free supplementary cards for family members
- SABB Rewards Points program
- Secure online shopping, smart chip, and instant SMS Notifications

Platinum



Key features

- Free supplementary cards for family members
- SABB Rewards Points program
- Secure online shopping, smart chip, and instant SMS Notifications





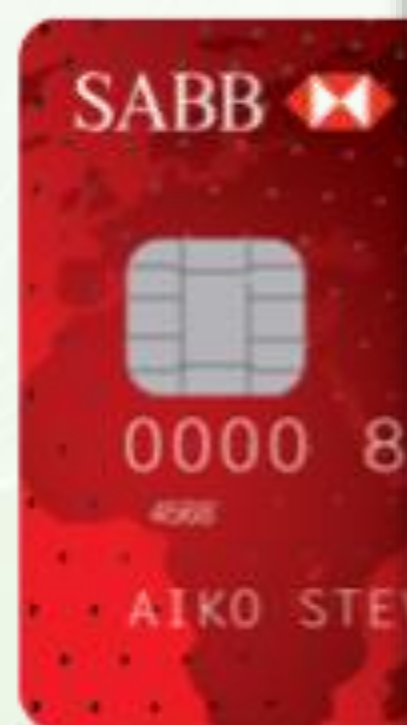
ROWS



Advance Visa Platinum Credit Card

FREE Airport Lounge Access!

Advance



Do you want to pay for your purchases and collect rewards or get discounts, or you want to be treated with privileges when you travel, or you desire to receive exclusive personal services. Our credit have it all!

Or apply later



Apply Now

What's this

Key features

- Free supplementary
- SABB Reward
- Secure online
- SMS Notifica

Key Features



In-store savings



Discount dining



2 for 1 at events **FREE** No yearly fee

Additional Information

- Free supplementary cards for family members
- SABB Reward points program EXTRA
- Secure online shopping smart chip, and instant SM
- Free of Annual Fee for the first year
- 0% profit for 3 months on balance transfer
- Option to pay your purchases in installments over

ily members

ip, and instant

Conversational UI : Onboarding 'Chatbots'

The *Lemonade* Effect.

Hi. How can I help?

I'd like to apply for an Account

OK...just answer a few questions

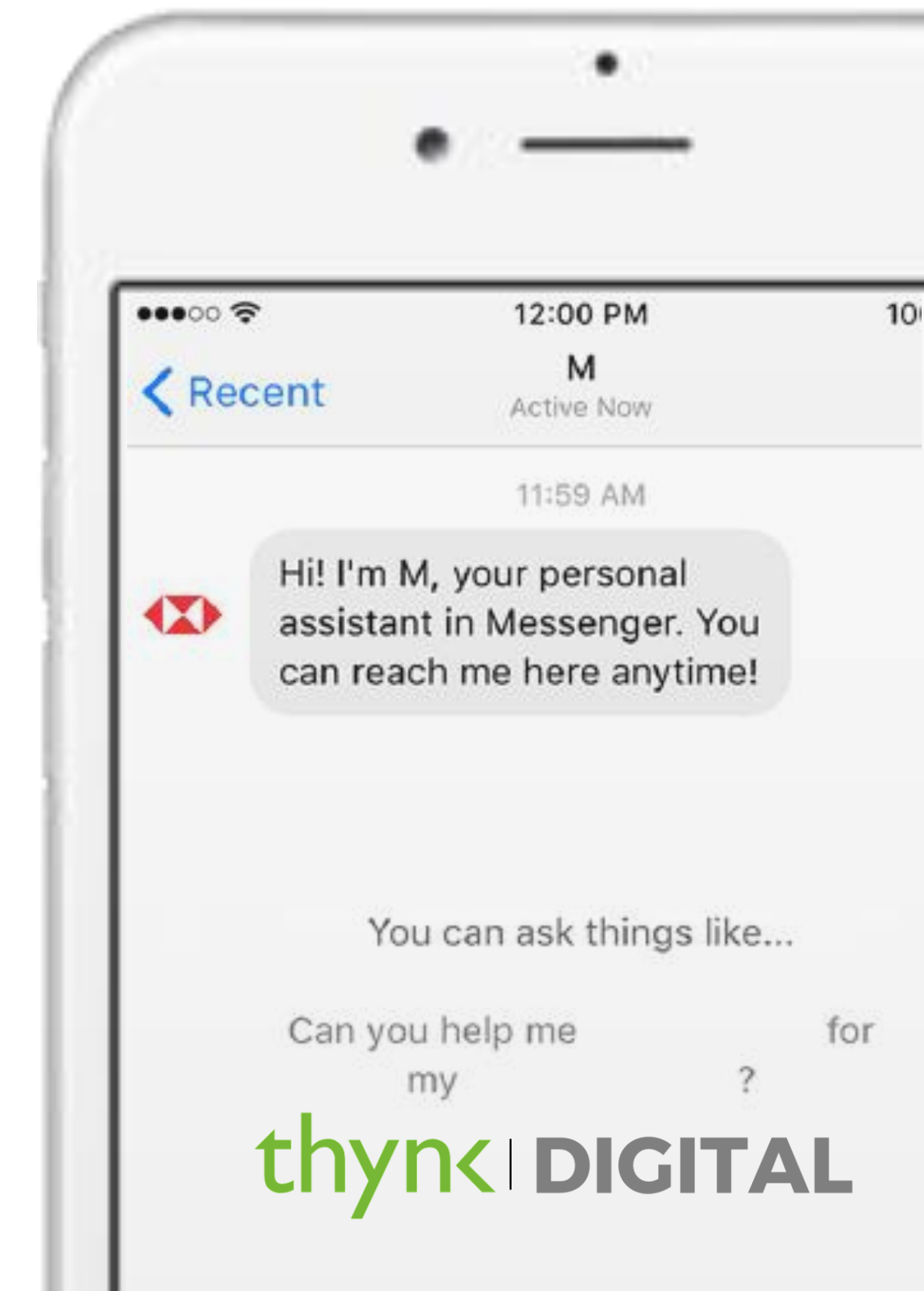
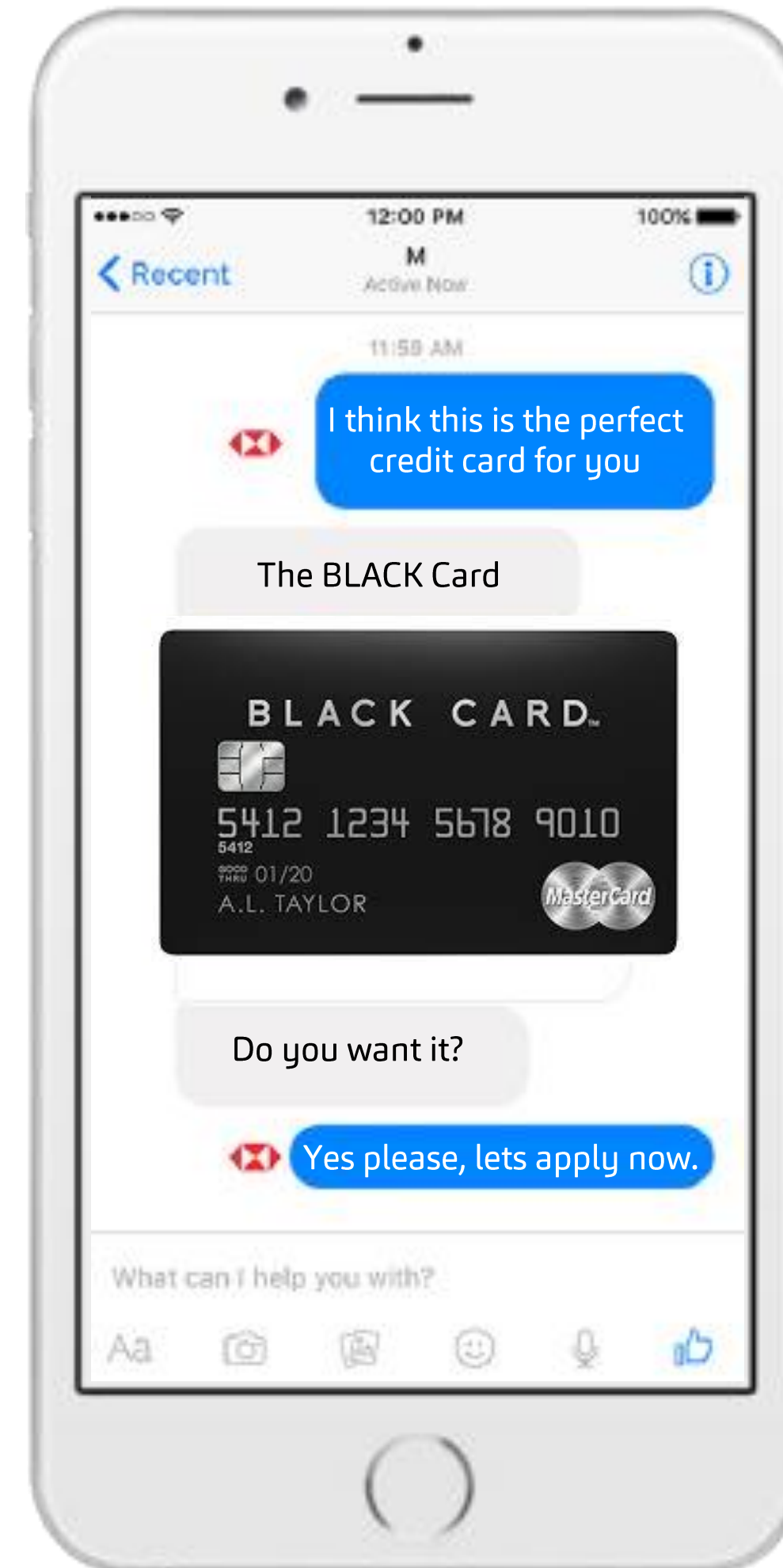
No Problem.

Do you have your EmiratesID with you?

Yes....and also my passport and salary letter

This is going to be easy. Get ready to take a photo of them.

I'm all set...just tell me when.



Design Thinking: Lead Generation and STP streamlined experiences

Application for Accounts & Cards All fields are mandatory




Progress bar: ✓ Product Request Application Step 1 Application Step 2 Application Step 3 Account options

Thank you for choosing to apply for an account with HSBC. If your application is successfully verified, your card and chequebook will be ready for delivery today.

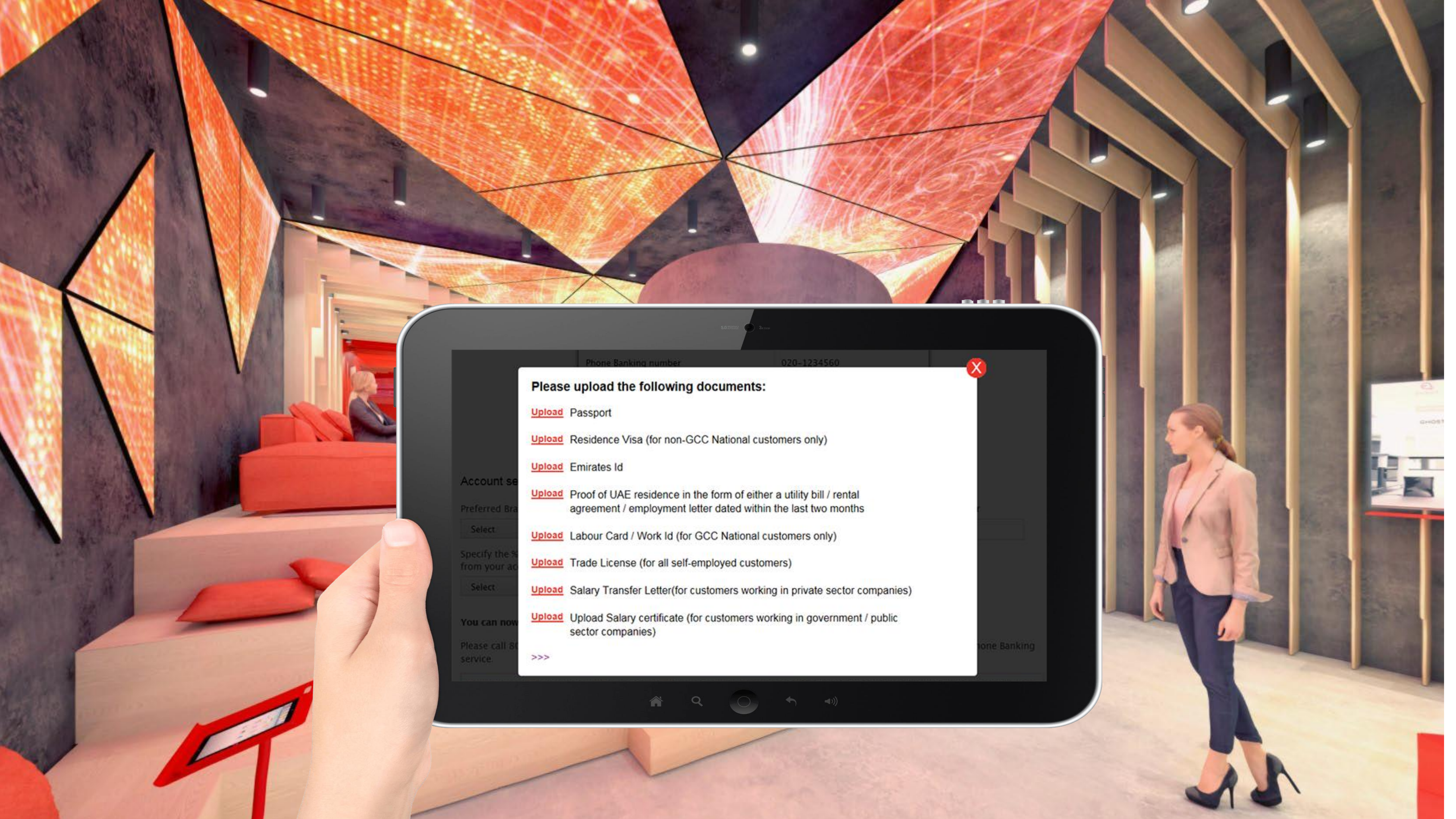
About You

Title <input type="text" value="Select"/>	First Name <input type="text"/>
Last Name <input type="text"/>	Email address <input type="text"/>
Mobile <input type="text"/>	Preferred Name on Card <input type="text"/>

Automatically prefill parts of this form using a social media account.

Continue



Phone Banking number 020-1234560

Please upload the following documents:

- [Upload](#) Passport
- [Upload](#) Residence Visa (for non-GCC National customers only)
- [Upload](#) Emirates Id
- [Upload](#) Proof of UAE residence in the form of either a utility bill / rental agreement / employment letter dated within the last two months
- [Upload](#) Labour Card / Work Id (for GCC National customers only)
- [Upload](#) Trade License (for all self-employed customers)
- [Upload](#) Salary Transfer Letter(for customers working in private sector companies)
- [Upload](#) Upload Salary certificate (for customers working in government / public sector companies)

>>>

✓ Product Request ✓ Application Step 1 ✓ Application Step 2 ✓ Application Step 3 ✎ Account options



Congratulations!

Based on the information you have provided your application is successful.

Application Details

Account number	020-123456-001
Phone Banking number	020-1234560
Overdraft limit	AED 10,000
Advance Credit Card Limit	AED 25,000
Application Reference Number	<REFERENCE NUMBER>

Account set up options

Preferred Branch

Select ▼

Select Credit Card payment date

dd/mm/yyyy



Existing Airmiles number

Specify the % of outstanding debit from your account

Select ▼

☐ [Set up Triple access](#)

We need to verify your documents to complete your account opening process. [Click here to upload your documents](#). or visit t

Emirates NBD - Dubai



/ OCR & NLP Robotic Process Automation

The combination of technologies like OCR and Natural Language Processing will enable for smoother KYC streamlining and generate process efficiencies that have a real impact on the customer experience.

Understanding the UAE Digital **Onboarding** Process

1. Application Start

2. Submit Information

3. Work through Steps

4. Complete

The image displays four sequential screenshots of the Emirates NBD Platinum Credit Card application process, illustrating the digital onboarding journey.

Screenshot 1: Application Start
The screen features the title "Emirates NBD Platinum Credit Card" and the headline "Movie & shopping fans rejoice!". It includes a video player showing people shopping, a QR code, and an "Apply Now" button. Below, "Key features" are listed: in-store savings, discount dining, 2 for 1 at all events, and no yearly fee. "Additional information" includes details about supplementary cards, rewards, and interest-free periods.

Screenshot 2: Submit Information
The screen is titled "Platinum Credit Card Application" and shows progress indicators for "1. PERSONAL DETAILS", "2. PROFESSIONAL DETAILS", and "3. SIGN". The "1. PERSONAL DETAILS" section includes fields for Name (Mohammed Kareem), Gender (M/F), Street Address, Email, and Mobile Number. A "Next" button is at the bottom right.

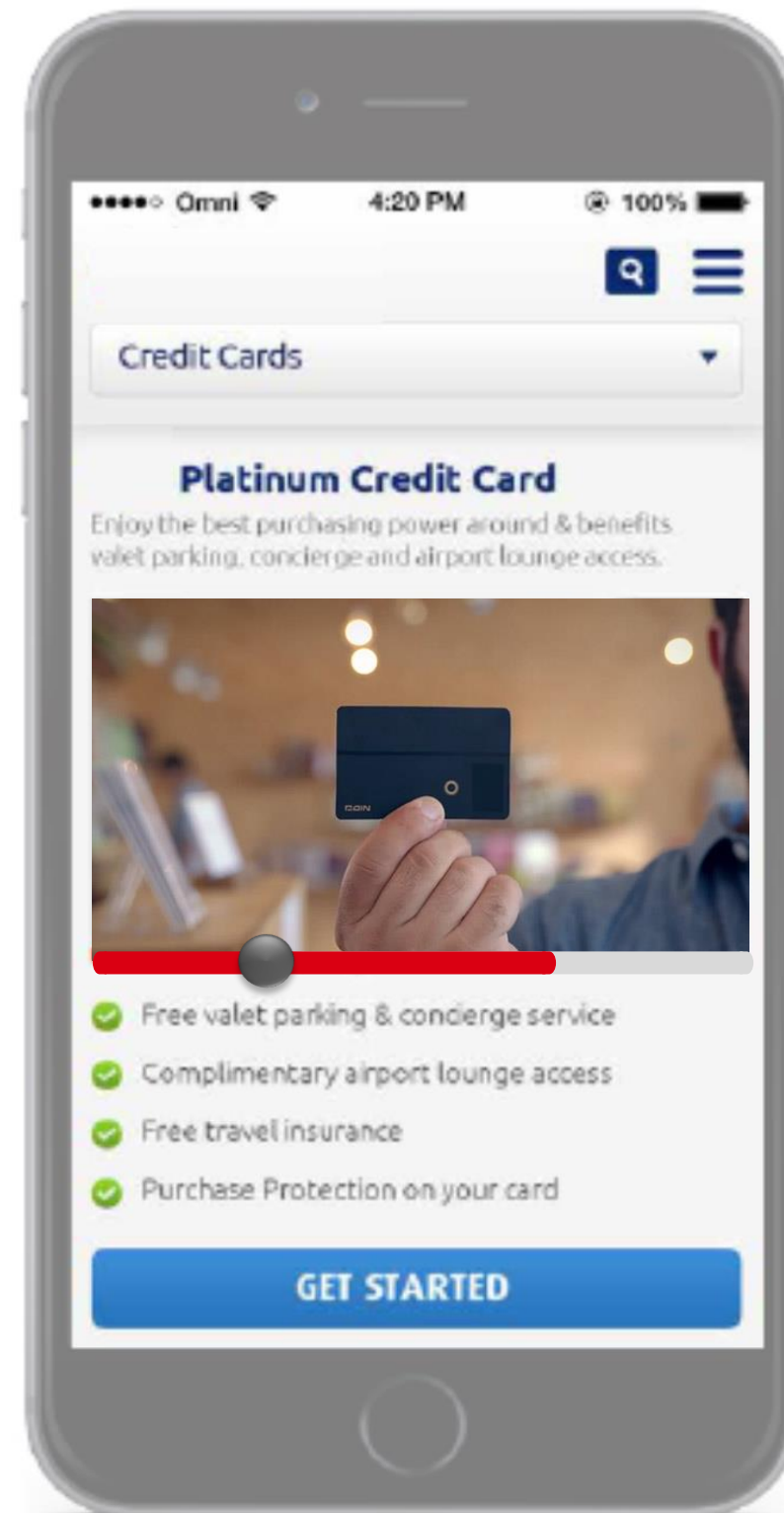
Screenshot 3: Work through Steps
The screen is titled "Platinum Credit Card Application" and shows progress indicators for "1. PERSONAL DETAILS", "2. PROFESSIONAL DETAILS", and "3. SIGN". The "2. PROFESSIONAL DETAILS" section includes fields for Type of employment (Salaried), Monthly Salary, and Office Contact Number. A "Previous" button is at the bottom left, and a "Next" button is at the bottom right.

Screenshot 4: Complete
The screen is titled "Congratulations!" and features a large checkmark icon. It states: "Your application has been submitted successfully. Your credit card will be available for the collection in next 15 minute." It provides the collection number "CC-078485" and instructs the user to "Please take a note of this number to collect your card."

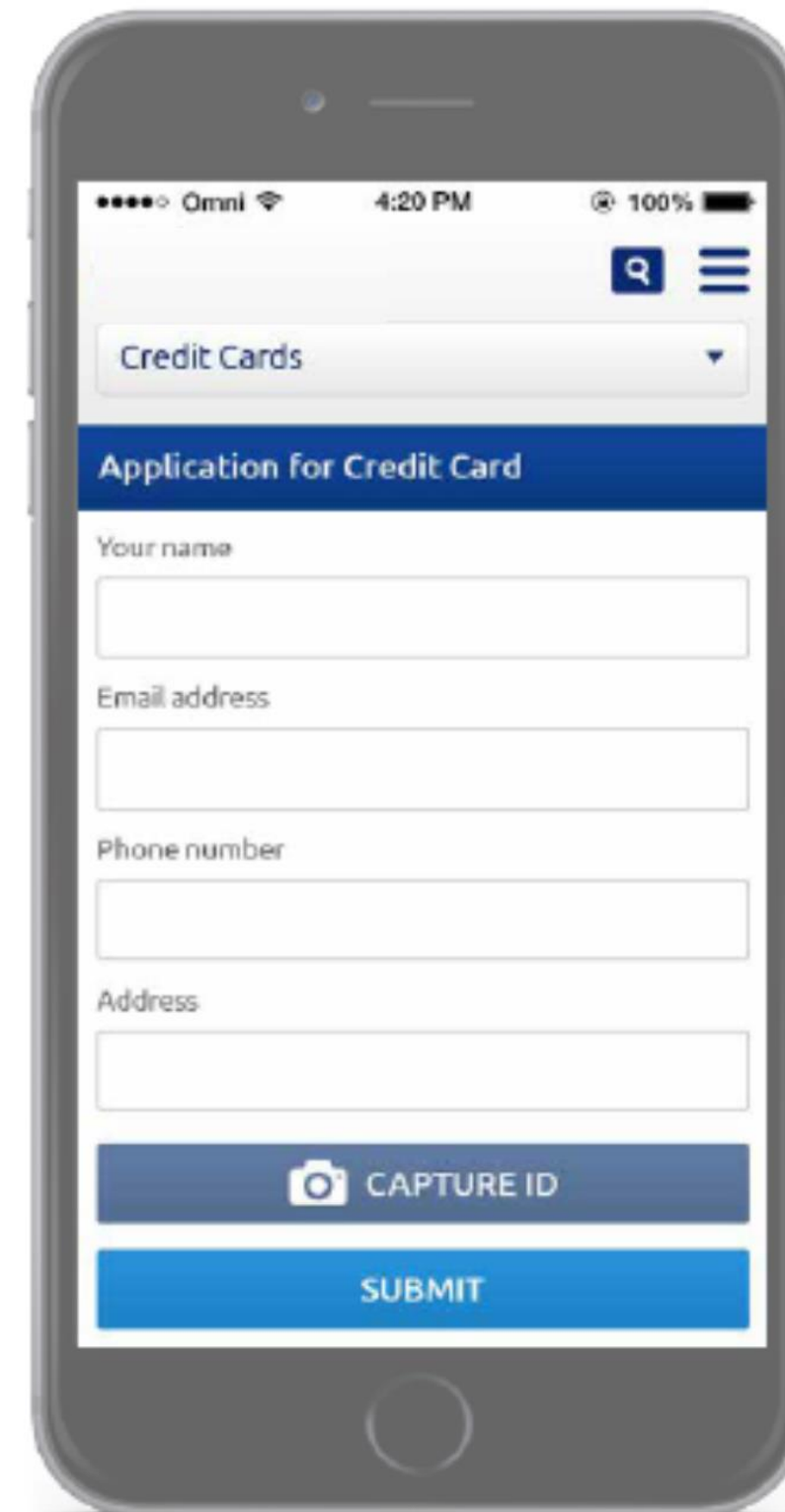
Mobile-first Onboarding

End to end mobile fulfilment...

1 User browses credit cards



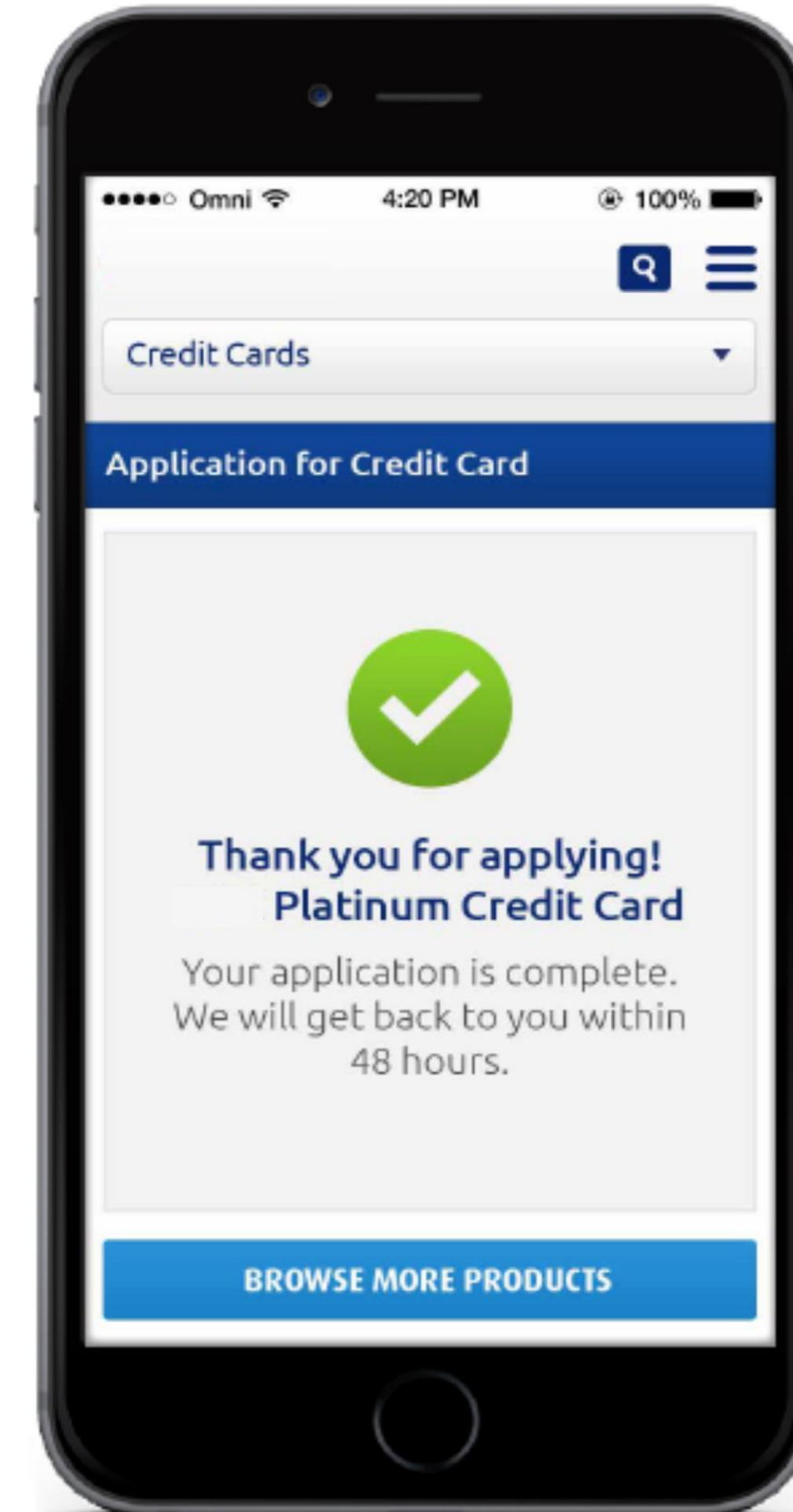
2 User begins application process



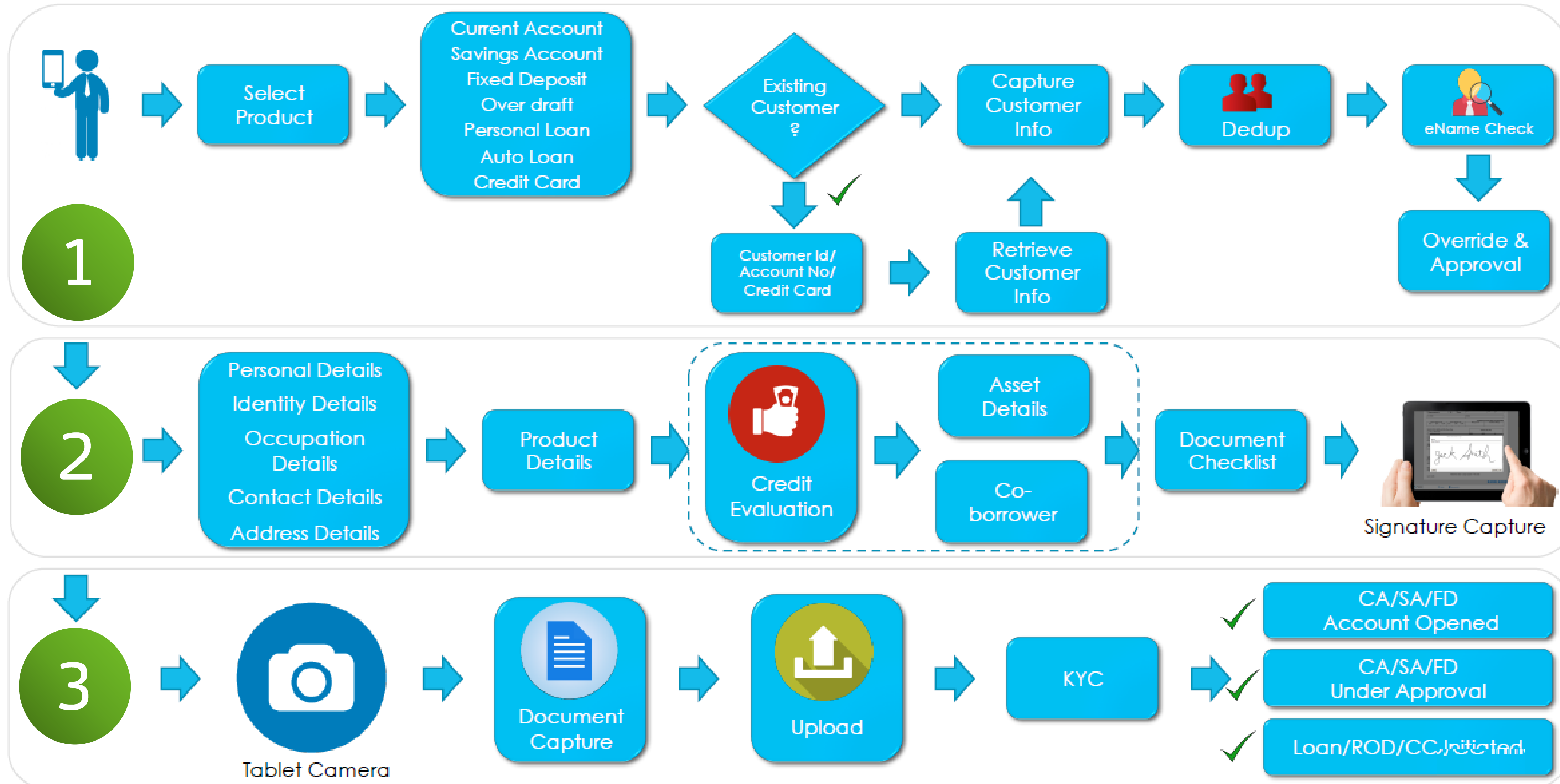
3 User captures ID



4 User receives confirmation of successful application



Understanding the UAE Digital **Onboarding** Process



Understanding the UAE Digital Onboarding Process

1

CREDIT CARD ASSISTANT

What is the most important thing you need in a credit card?

☒ Discount & Saving

☐ Airmiles


☐ Business use

☐ Low fees & Membership

NEXT

Simple questions to find what's best for you

Need to talk to us?
Video chat with an expert now!



Mousa Khan
Available: 1 min
Expertise: Credit cards & loans
Launguages: Arabic
English
Italian

START CHAT

Here we show the **Credit Card Assistant**. The user is asked 2 - 3 very simple questions on what their requirements are.

For more in depth help, customers can also start a video conference with one of the **banks product experts**. Their availability is shown, what languages they speak and what their areas of expertise are. Of course, in this case, only the credit card experts are available to chat.

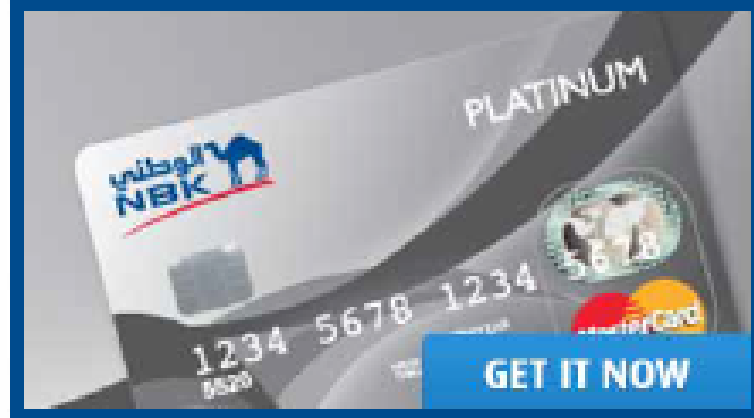
2

CREDIT CARD ASSISTANT

Here's our suggestions based on your choices:


☒ Discount & Saving

☒ Low fees & Membership



Platinum MasterCard
Benefit from valet parking, concierge services, and airport lounge access.

GET IT NOW



Gold Credit Card
Prestige of having a superior purchasing power.

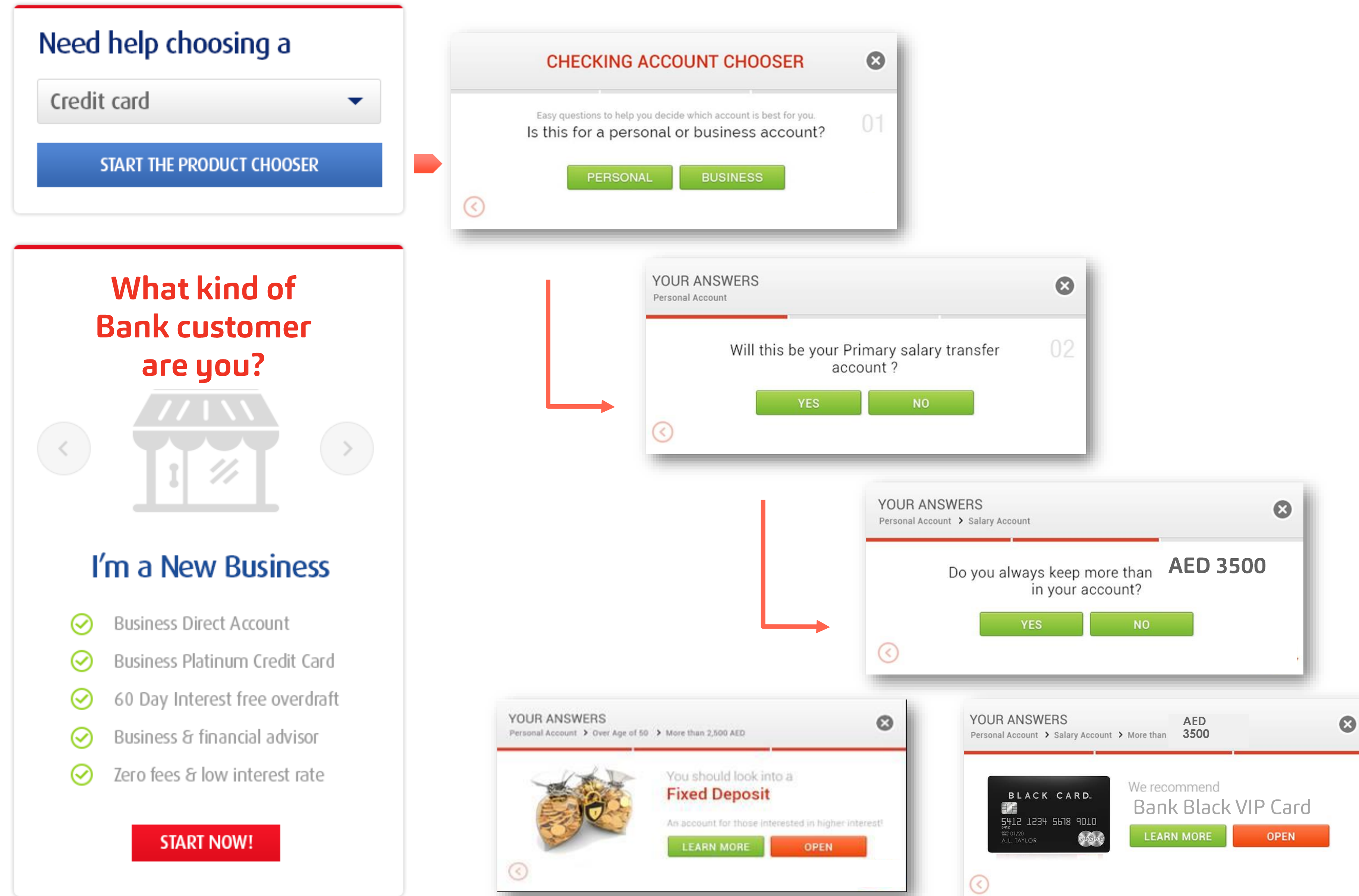
GET IT NOW

Simple questions to find what's best for you

START AGAIN

A product recommendation is then made and the customer can feel satisfied and empowered about their correct choice.

Understanding the UAE Digital Onboarding Process



Alawwal - KSA

New Account Opening Application



1. ID VERIFICATION



2. PERSONAL INFORMATION



3. BASIC INFORMATION



4. ADDRESS DETAILS



5. FINANCIAL INFORMATION



6. ID PICTURE



7. OCCUPATIONAL DETAILS



8. SUBSCRIBE TO SERVICE

Kevin - 37397

Customer name - Arabic *

كيفن

Customer name - English *

Kevin

Preferred language

English

Arabic

Nationality *

Saudi Arabia

Current residence *

Riyadh

ID type

SAUDI ID CARD

ID

37397

ID expiry date (Hijri)

13

6

1438

PO Box *

Postal code *

New Account Opening Application



1. ID VERIFICATION



2. PERSONAL INFORMATION



3. BASIC INFORMATION



4. ADDRESS DETAILS



5. FINANCIAL INFORMATION



6. ID PICTURE



7. OCCUPATIONAL DETAILS



8. SUBSCRIBE TO SERVICE

Kevin - 37397

Take photo to upload your id card



Submit

Thank you

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