

A grayscale background image showing a person from the chest up, wearing glasses and holding a smartphone. The person is looking at the phone. The background is slightly blurred, showing what appears to be an office environment with a computer monitor and some papers.

thynk | **DIGITAL**

Digital Transformation Practice

Digital Onboarding Case Studies

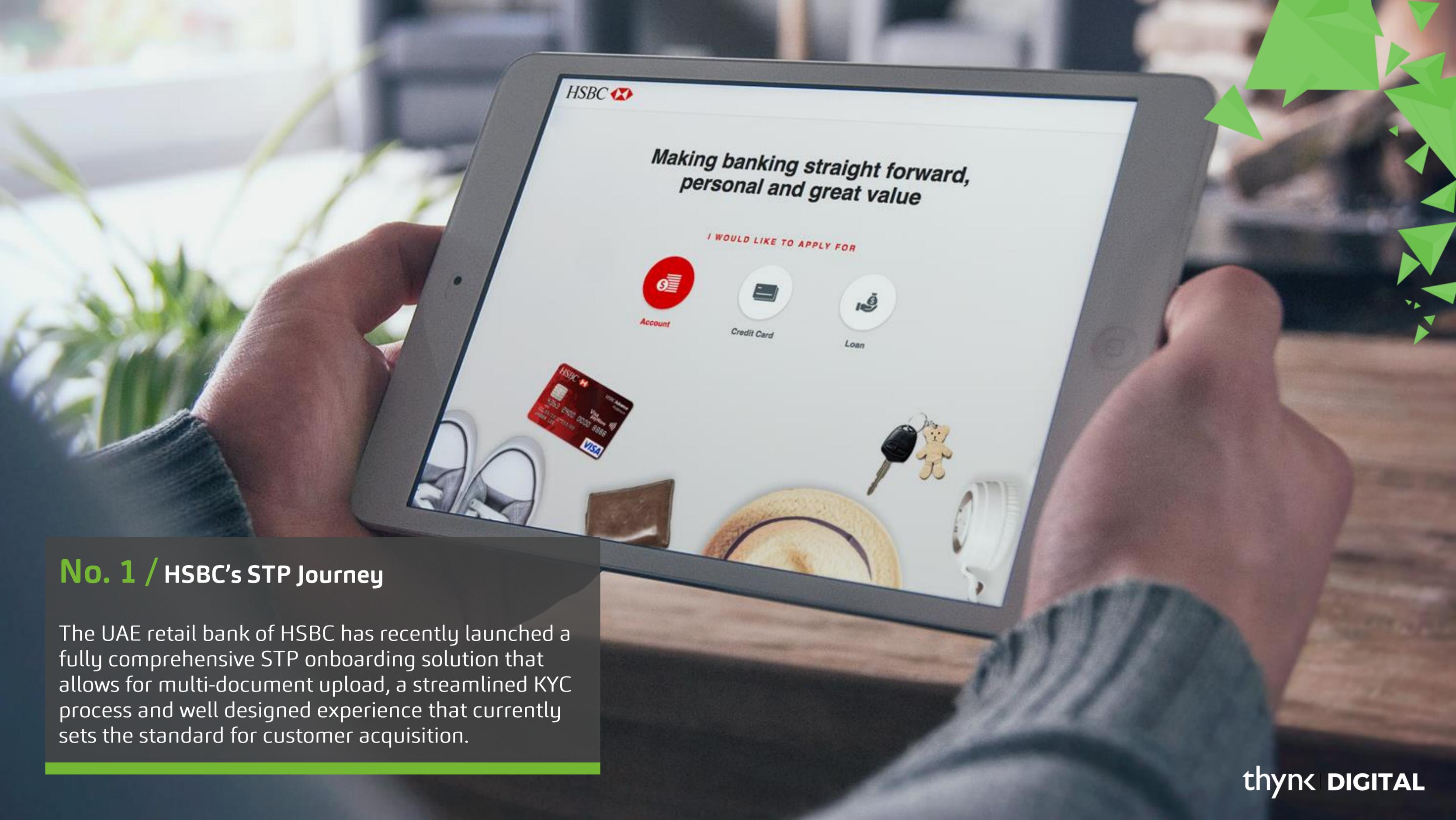
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HSBC - Dubai



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.

HSBC  ☰

Let's find the best credit card that suits your needs

Monthly Salary ⓘ

Company Name

Average monthly balance ▾ ⓘ

UAE Residency Status ▾

Some of our Accounts and Credit cards require salary transfer. Will you transfer your salary to HSBC? Yes No

I WOULD USE MY CREDIT CARD FOR


Cashback


Dining


Golf

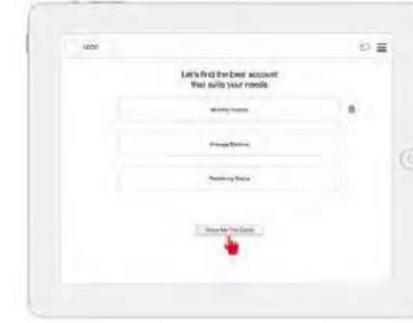
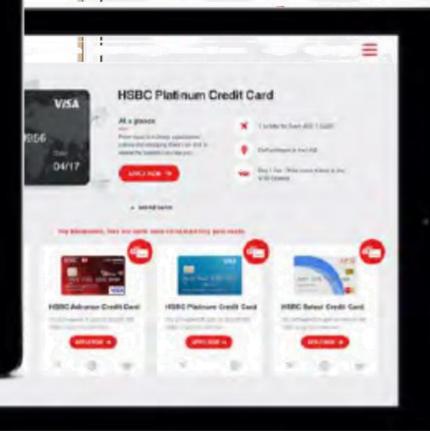
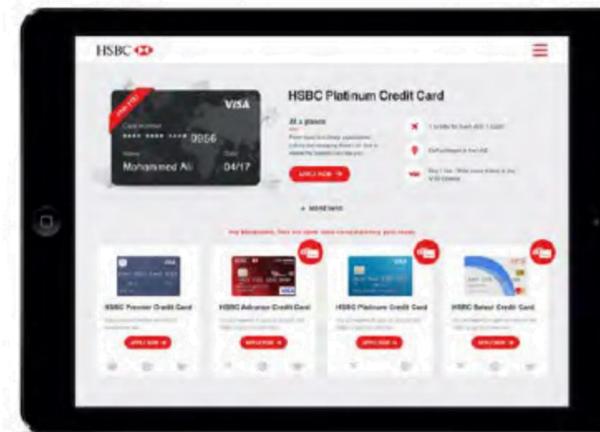
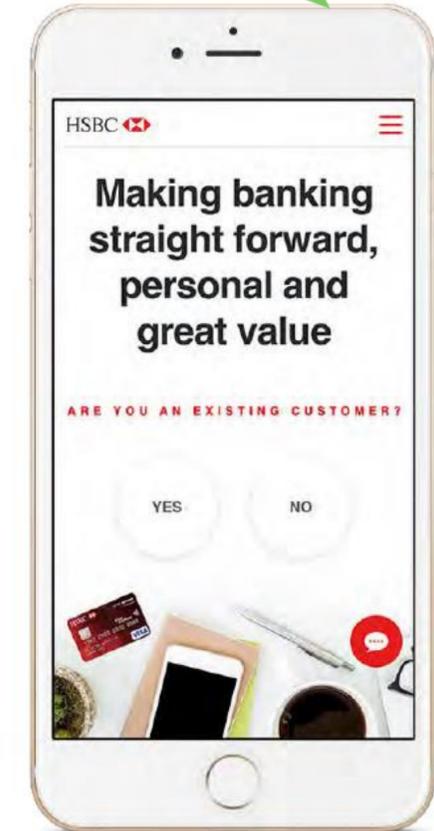
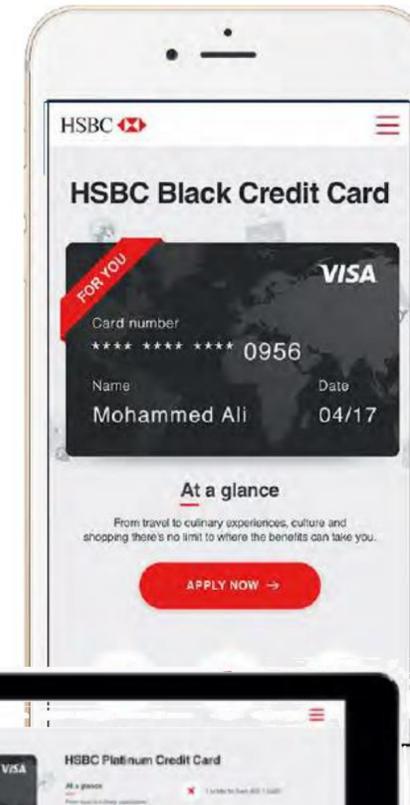
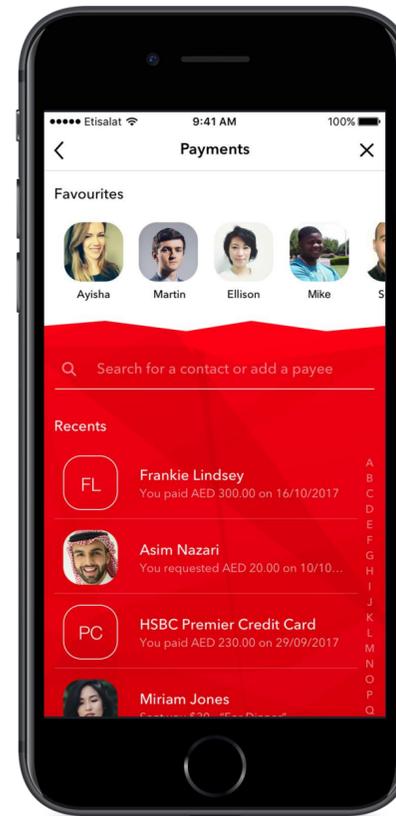

Travel

Choose The Best Card For Me









← browse

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



Advance Visa Platinum Credit Card

FREE Airport Lounge Access!



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!

[Apply Now](#)

Or apply later



[What's this](#)

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

Advance



Key features

- Free supplementary cards for family members
- SABB Reward points program EXTRA
- Secure online shopping smart chip, and instant SMS Notification



Family members
chip, 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

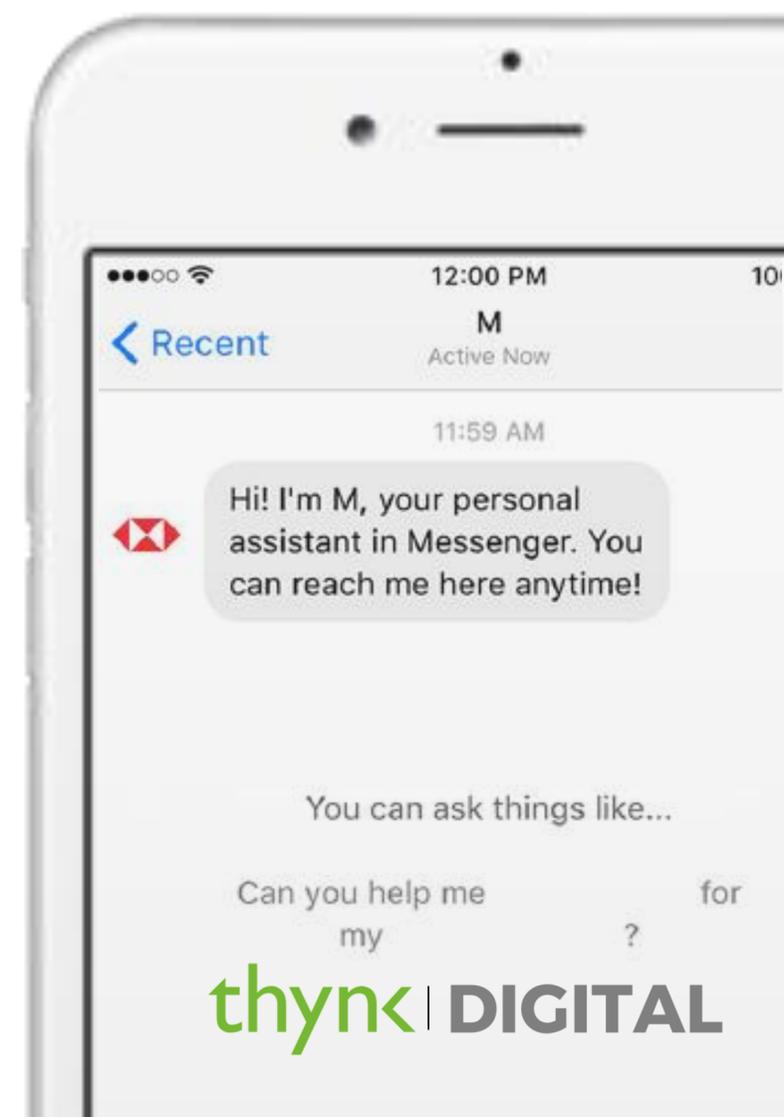
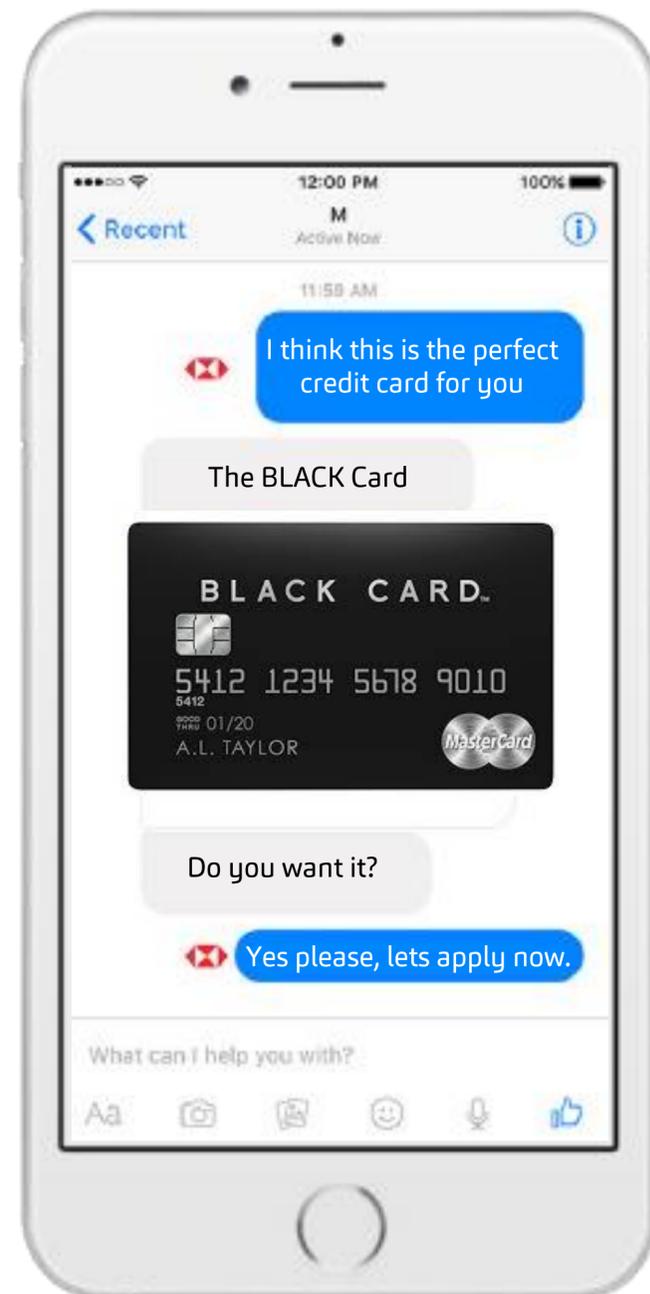
No Problem.

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

Product Request | **Application Step 1** | Application Step 2 | Application Step 3 | Account options

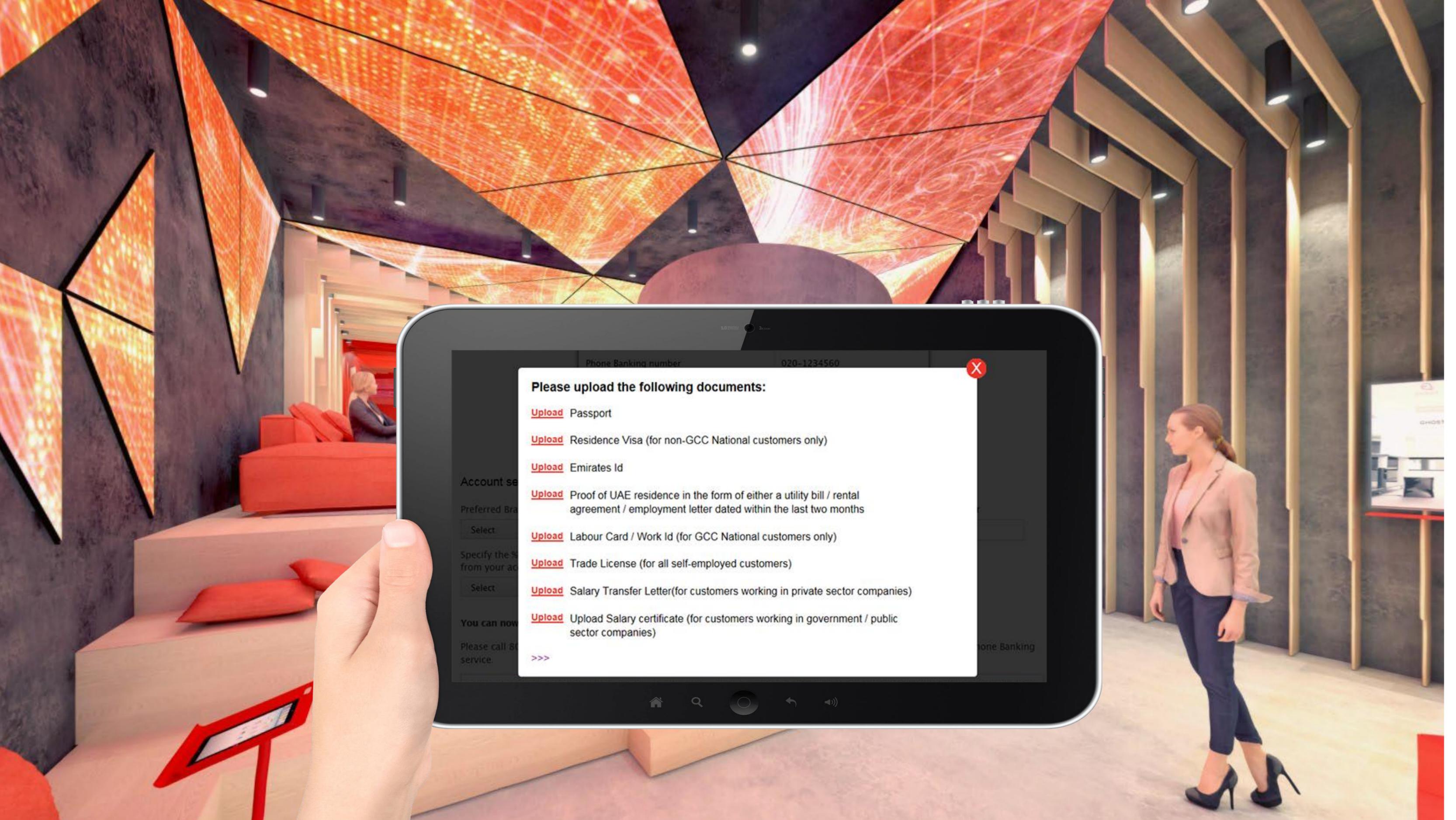
Thank you for choosing to apply for an account with HSBC. If your application is successfully verified, your card and chequebook will be ready for delivery today.

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

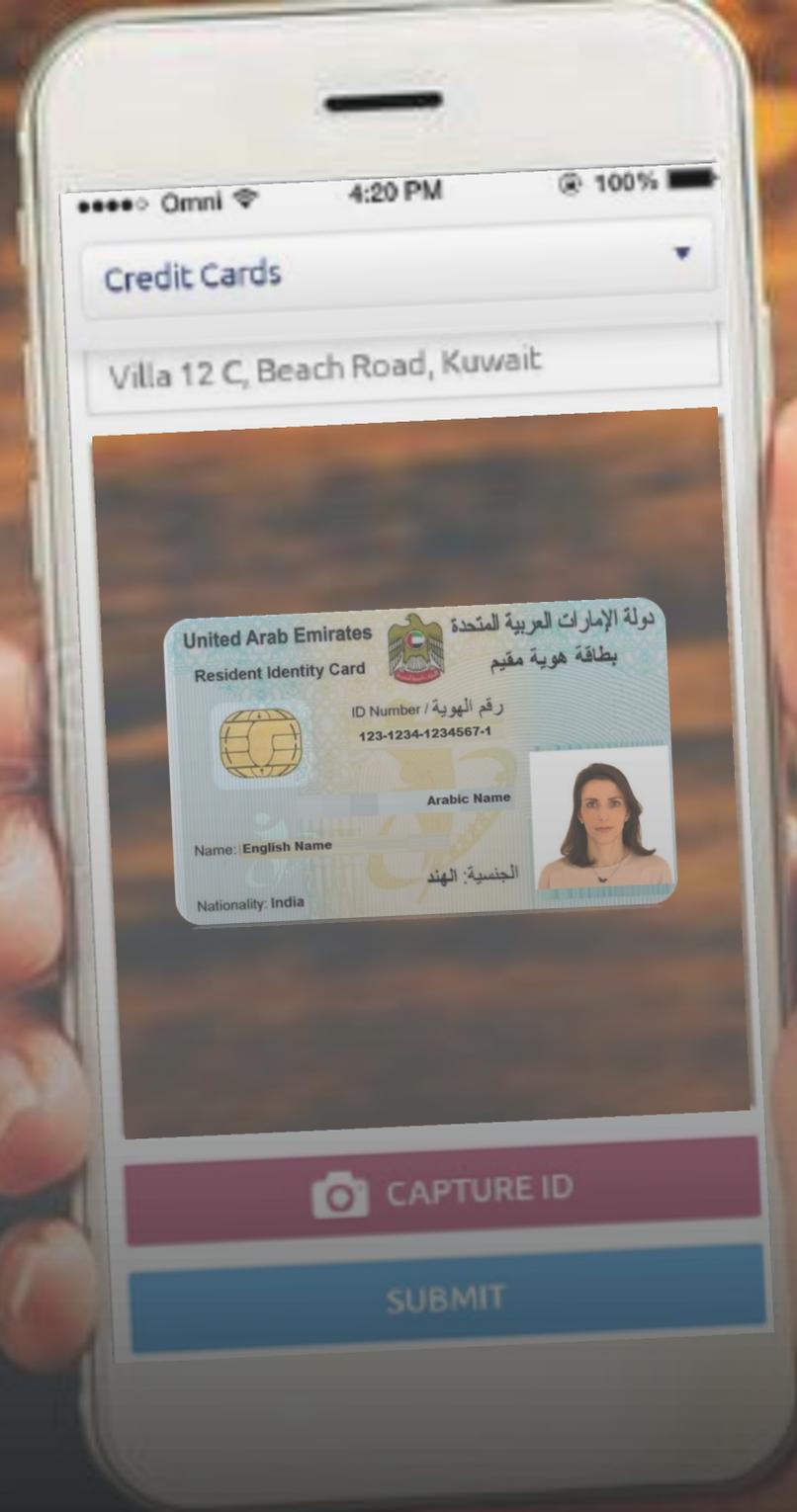
Existing Airmiles number

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.

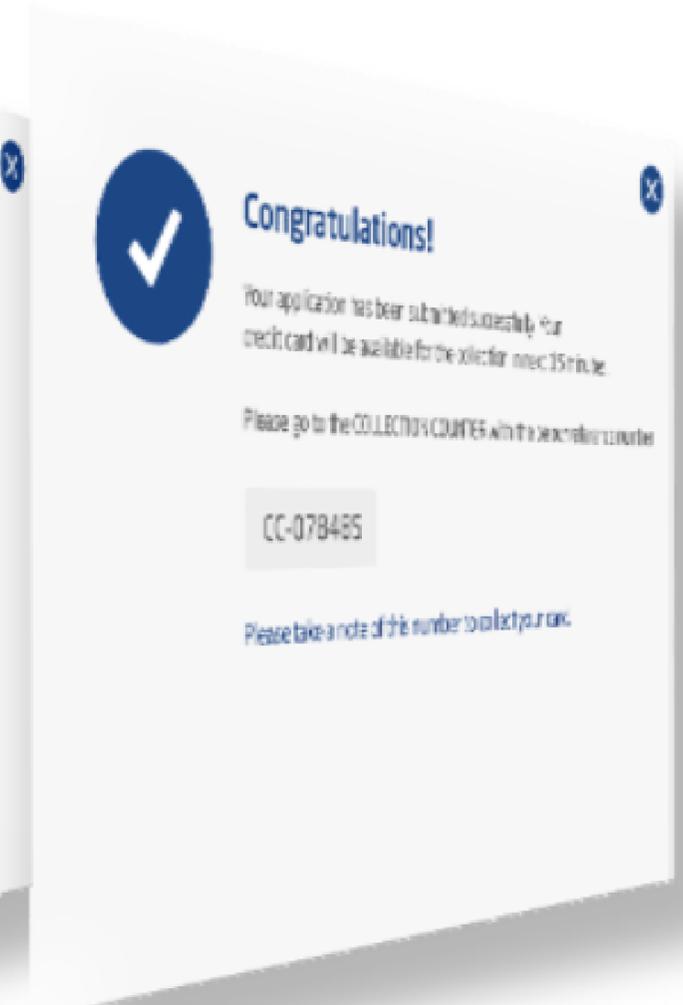
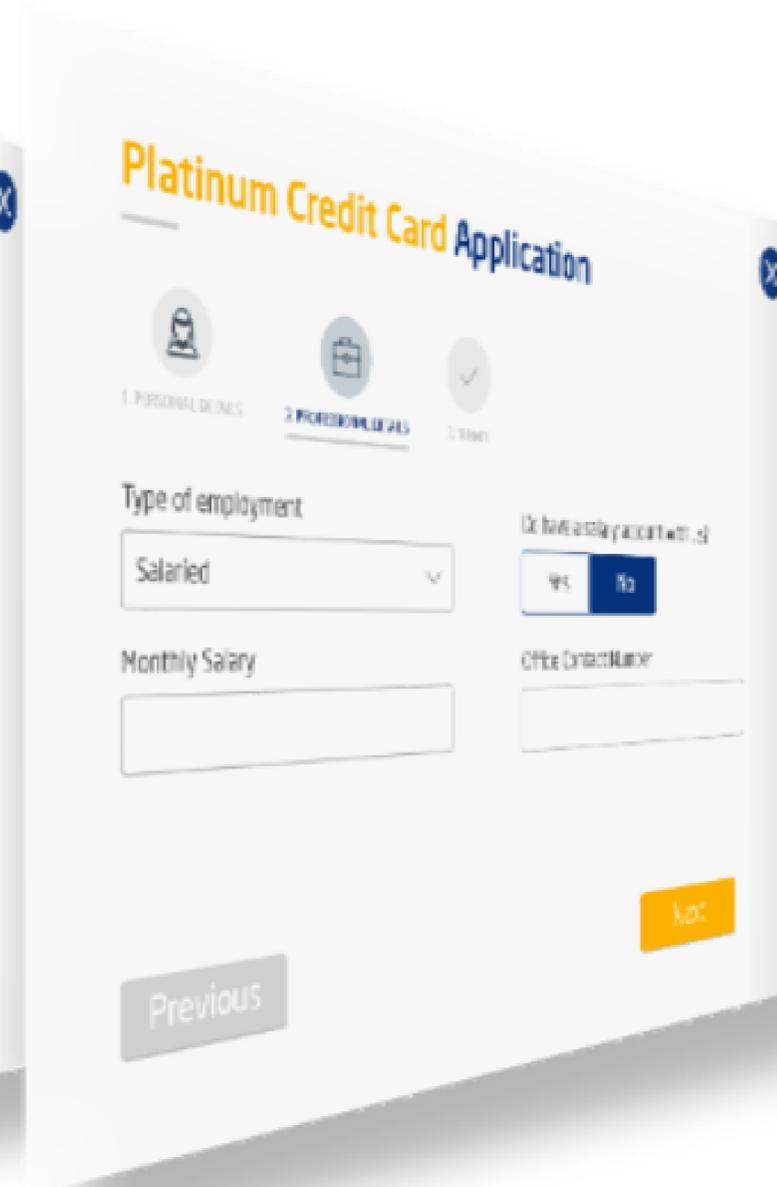
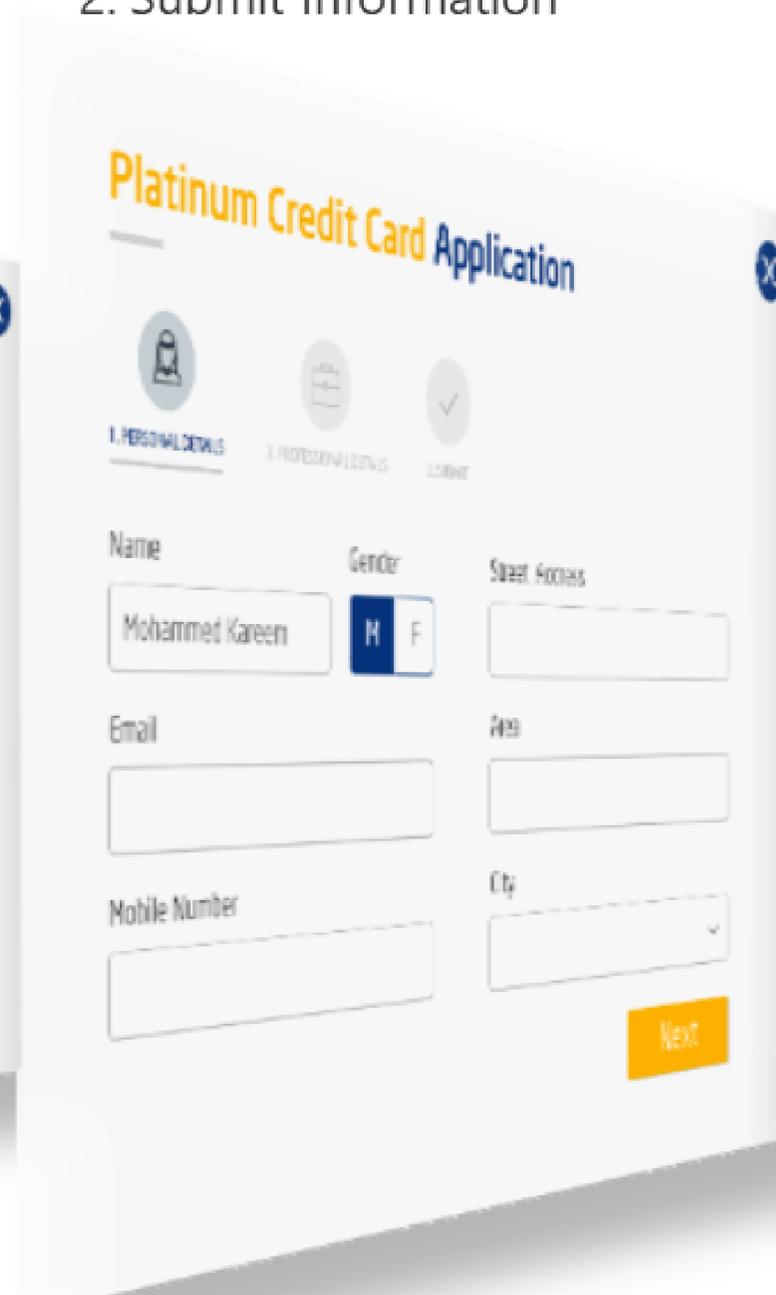
Understanding the UAE Digital **Onboarding** Process

1. Application Start

2. Submit Information

3. Work through Steps

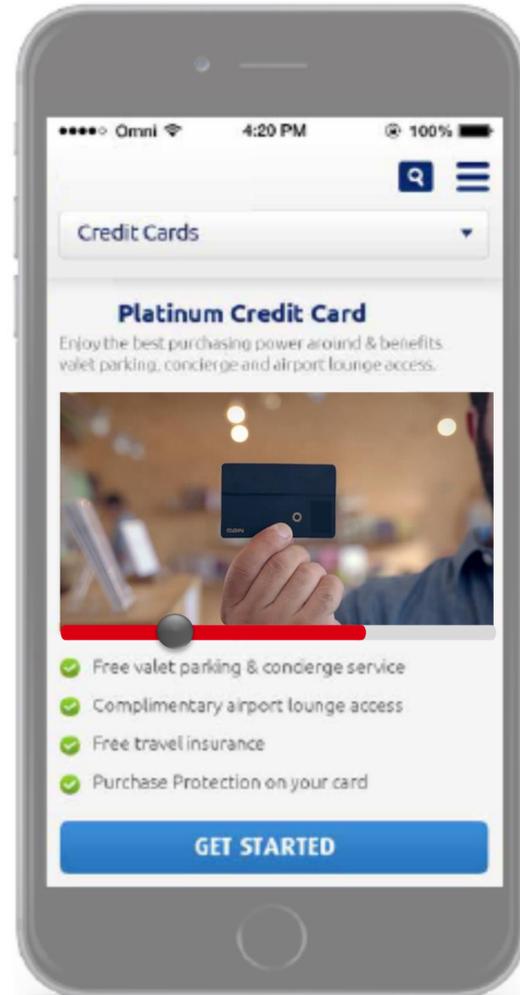
4. Complete



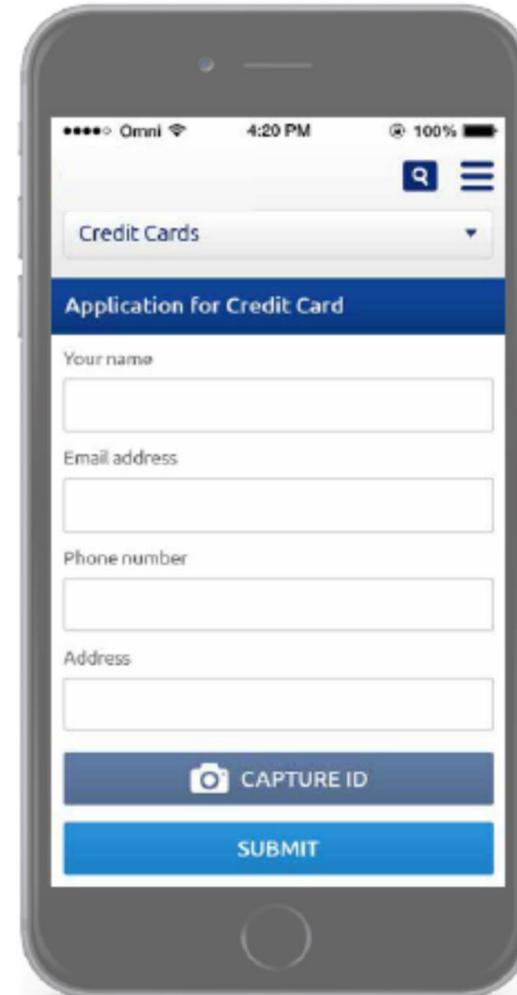
Mobile-first Onboarding

End to end mobile fulfilment...

1 User browses credit cards



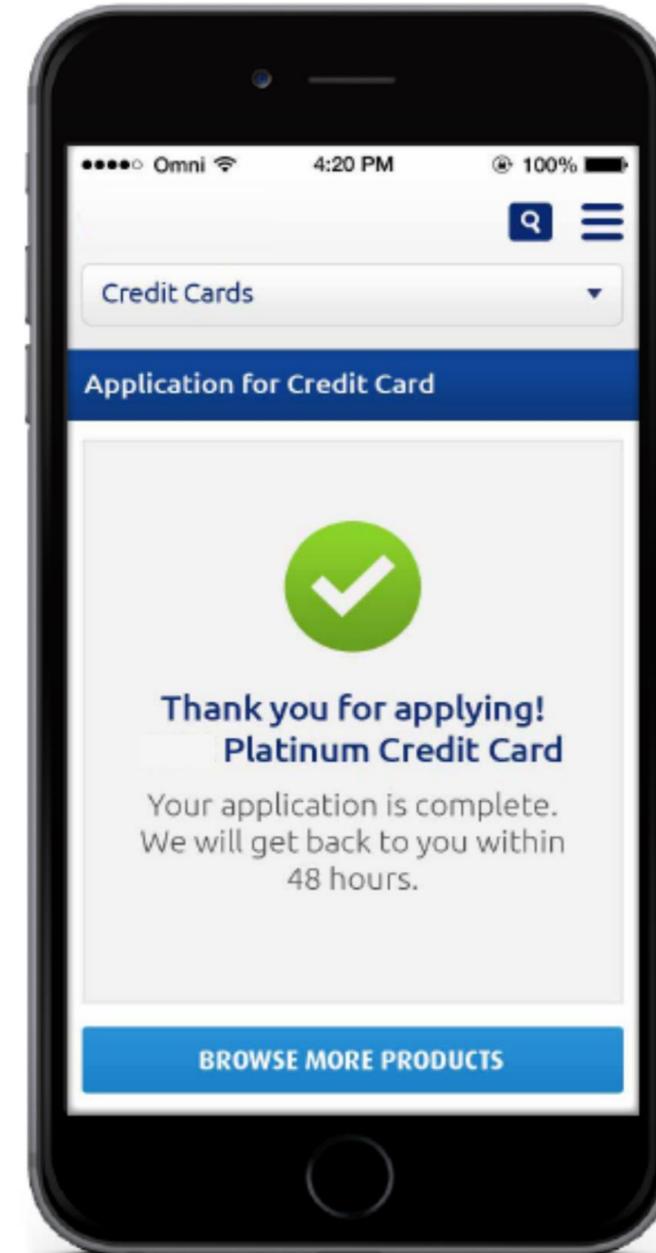
2 User begins application process



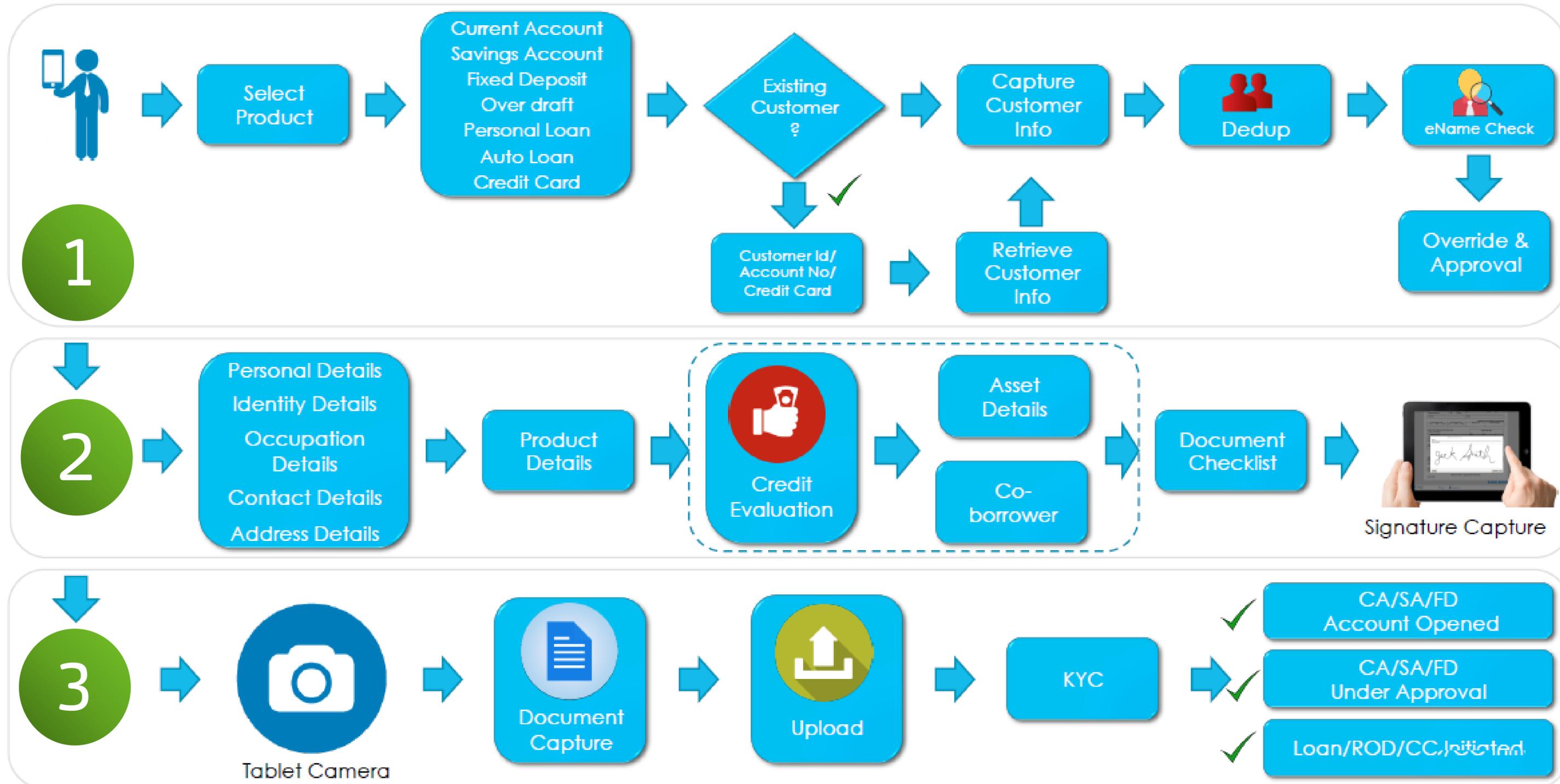
3 User captures ID



4 User receives confirmation of successful application



Understanding the UAE Digital Onboarding Process



Understanding the UAE Digital Onboarding Process

1

CREDIT CARD ASSISTANT

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

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



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.



Gold Credit Card
Prestige of having a superior purchasing power.

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



Need help choosing a

Credit card

START THE PRODUCT CHOOSER



CHECKING ACCOUNT CHOOSER

Easy questions to help you decide which account is best for you.

Is this for a personal or business account?

PERSONAL BUSINESS

What kind of Bank customer are you?

I'm a New Business

- Business Direct Account
- Business Platinum Credit Card
- 60 Day Interest free overdraft
- Business & financial advisor
- Zero fees & low interest rate

START NOW!



YOUR ANSWERS

Personal Account

Will this be your Primary salary transfer account ?

YES NO



YOUR ANSWERS

Personal Account > Salary Account

Do you always keep more than **AED 3500** in your account?

YES NO

YOUR ANSWERS

Personal Account > Over Age of 50 > More than 2,500 AED

You should look into a **Fixed Deposit**

An account for those interested in higher interest!

LEARN MORE OPEN

YOUR ANSWERS

Personal Account > Salary Account > More than **AED 3500**

We recommend **Bank Black VIP Card**

LEARN MORE OPEN

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 *

Customer name - English *

Preferred language

English Arabic

Nationality *

Current residence *

ID type

ID

ID expiry date (Hijri)

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

For further information please contact:

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