REDESIGNING CUSTOMER ONBOARDING FOR A LEADING BFS INSTITUTION

PROBLEM STATEMENT

INT.

A prominent retail and SME-focused bank sought to transform its legacy customer onboarding journey, which was plagued by:

Disjointed onboarding across platforms causes user confusion.

Complex forms and unclear updates cause abandonment.

Manual KYC procedures create delays and increase burdens.

Poor integration limits personalization and cross-selling.

INT.'S SOLUTION

Delivered a unified **Customer Onboarding Platform** that digitized acquisition, KYC, and fulfillment, ensuring compliance and speed.

- ✓ **Omnichannel Onboarding:** A unified journey for DSA-assisted, branch-led, and self-service customers.

- ✓ **Digital KYC:** Integrated with NSDL, UIDAI, and DigiLocker for a paperless KYC process.

- ✓ **Smart Form Builder:** Adaptive forms based on product, customer type, and location.

- ✓ **Real-Time Validation:** Automated checks for PAN, CKYC, FATCA, and AML during onboarding.

- ✓ **Integration with Core Banking & LOS:** Real-time status sync with backend for instant account creation or lead push

6-Step Applied Process

01
CX Journey Mapping: Mapped onboarding scenarios across branches, DSA, call center, and digital journeys.

02
Regulatory Deep Dive: Standardized KYC, AML, FATCA, and CKYC flows across segments.

03
Tech Architecture Blueprint: Designed API-led architecture for Core Banking, CRM, LOS, and gateways.

04
Unified Form Logic: Built a smart form builder to adjust fields and validations.

05
Data Layer & Telemetry: Enabled drop-off tracking and conversion analytics.

06
Personalization & Automation: Layered product recommendations and automated workflows.

IMPACT

INT.®

56%
reduction in average onboarding time (from 40+ mins to under 18 mins across channels)

40%
drop in back-office effort due to dynamic documentation and fewer manual checks

72%
increase in straight-through processing (STP) due to real-time validations and paperless KYC
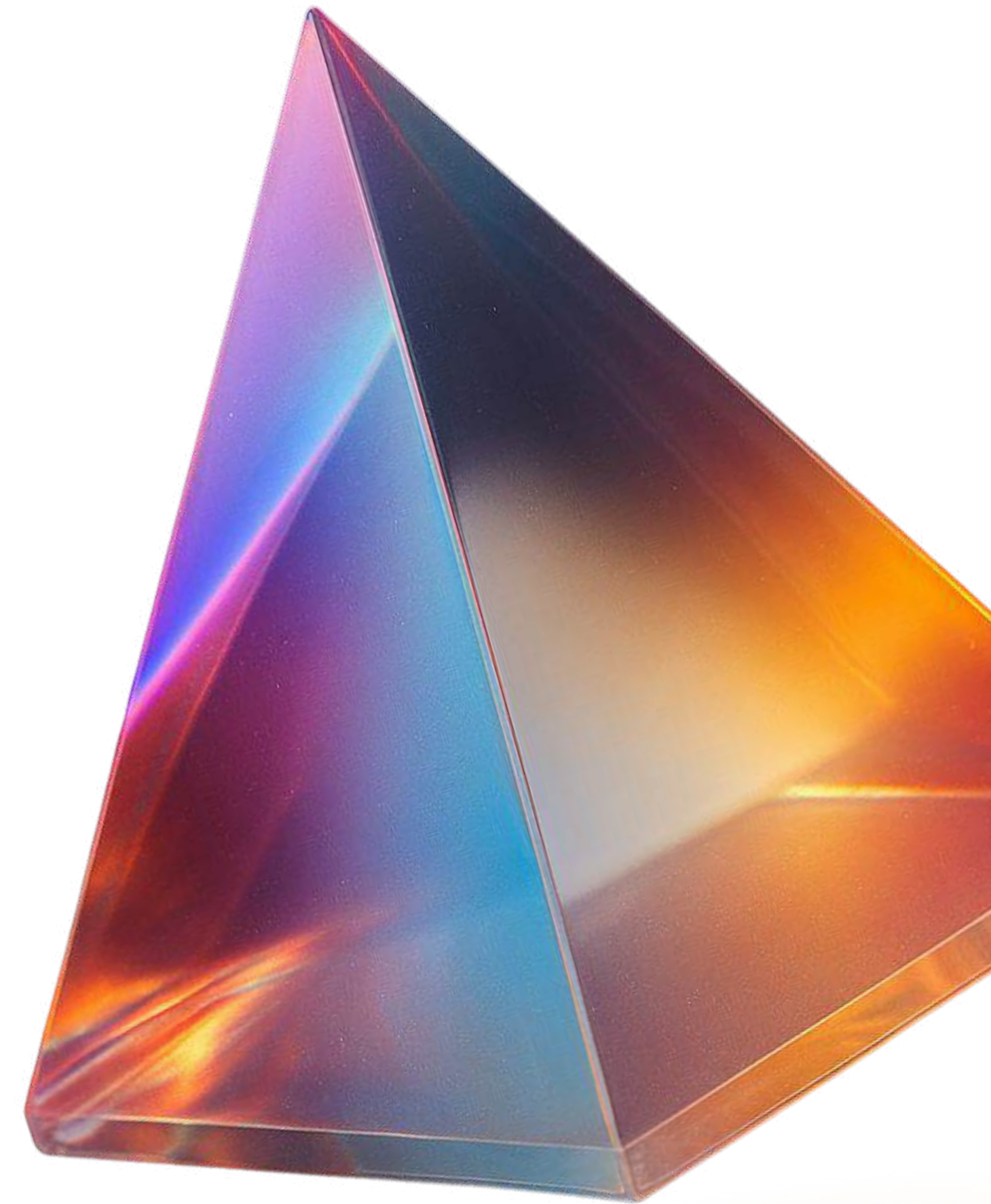
100%
audit readiness with digital logs of every input, validation, and consent

2.4x
growth in DSA-originated customer conversions through simplified assisted journeys

30%
uplift in cross-sell at onboarding stage via contextual product bundles

INT.

Let's Help You

Delight Your Customers
- The easiest way to achieve growth

✉ info@intglobal.com   🌐 intglobal.com

27+ Years | **1000+** Professionals | **45+** Countries | **30+** Awards

INT. (Indus Net Technologies) is an award-winning full-stack software engineering solutions company with a pioneering legacy spanning 27 years, over 500 clients, and 11,000 plus client projects. INT. operates at the confluence of Data, technology, and marketing in the digital space.