

# Digital Banking Onboarding Engine

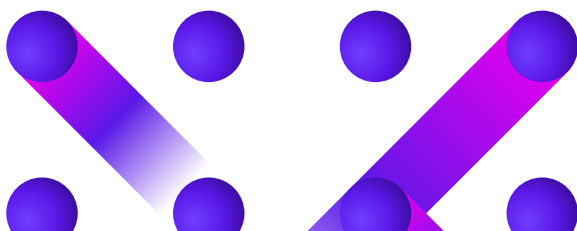
Frictionless, compliant, and member-friendly digital account opening.

## The Challenge

Member expectations for digital banking are higher than ever. Long, manual onboarding processes—filled with paperwork, repetitive data entry, and fragmented identity checks—create friction that discourages new members and slows product adoption. For credit unions, this means missed growth opportunities and lower satisfaction.

## The Solution

The Digital Banking Onboarding Engine automates the end-to-end onboarding process for digital banking SKUs. From pre-filling forms to advanced identity verification, it ensures faster, more accurate, and compliant member onboarding—whether for checking accounts, credit cards, or loan products.



## Key Features



### Automated Form Pre-Fill:

Pulls member data from existing records or integrations to minimize manual entry.



### Identity Verification:

Supports checks using document scans, biometrics, and database lookups.



### Document Parsing & Merging:

Intelligently extracts, validates, and compiles documents into unified files.



### Workflow Automation:

Guides members and staff through a streamlined, step-by-step process.



### Multi-Product Support:

Works across digital banking SKUs including accounts, loans, and credit cards.



### Compliance by Design:

Built-in audit trails, regulatory adherence, and configurable approval rules.



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## Who Uses It

- **Member Services Teams:** Reduce onboarding time and errors.
- **Lending Teams:** Accelerate approvals for digital loan applications.
- **Compliance Officers:** Ensure consistent, audit-ready onboarding.
- **Executives:** Improve member acquisition and retention with modern digital experiences.

## Technical Snapshot

- **Deployment:**
- **Integrations:** Core systems, CRMs, ID verification providers
- **Security & Compliance:**
- **Data Handling:** Automated parsing, secure storage, encryption
- **Scalability:** Handles onboarding for thousands of concurrent applications

## Benefits

- **50–70% faster onboarding** compared to manual processes
- **Reduced drop-offs** with frictionless digital journeys
- **Improved compliance** through consistent, automated checks
- **Enhanced member experience** with intuitive, user-friendly workflows

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