

EXPERIENCE POWERFUL DIGITAL ONBOARDING

Convert more prospects to customers, deepen relationships and manage all your verifications effectively — all with an easy-to-use and quick-to-deploy digital onboarding tool.

REFINITIV[®]



DIGITAL ONBOARDING

Industry challenges

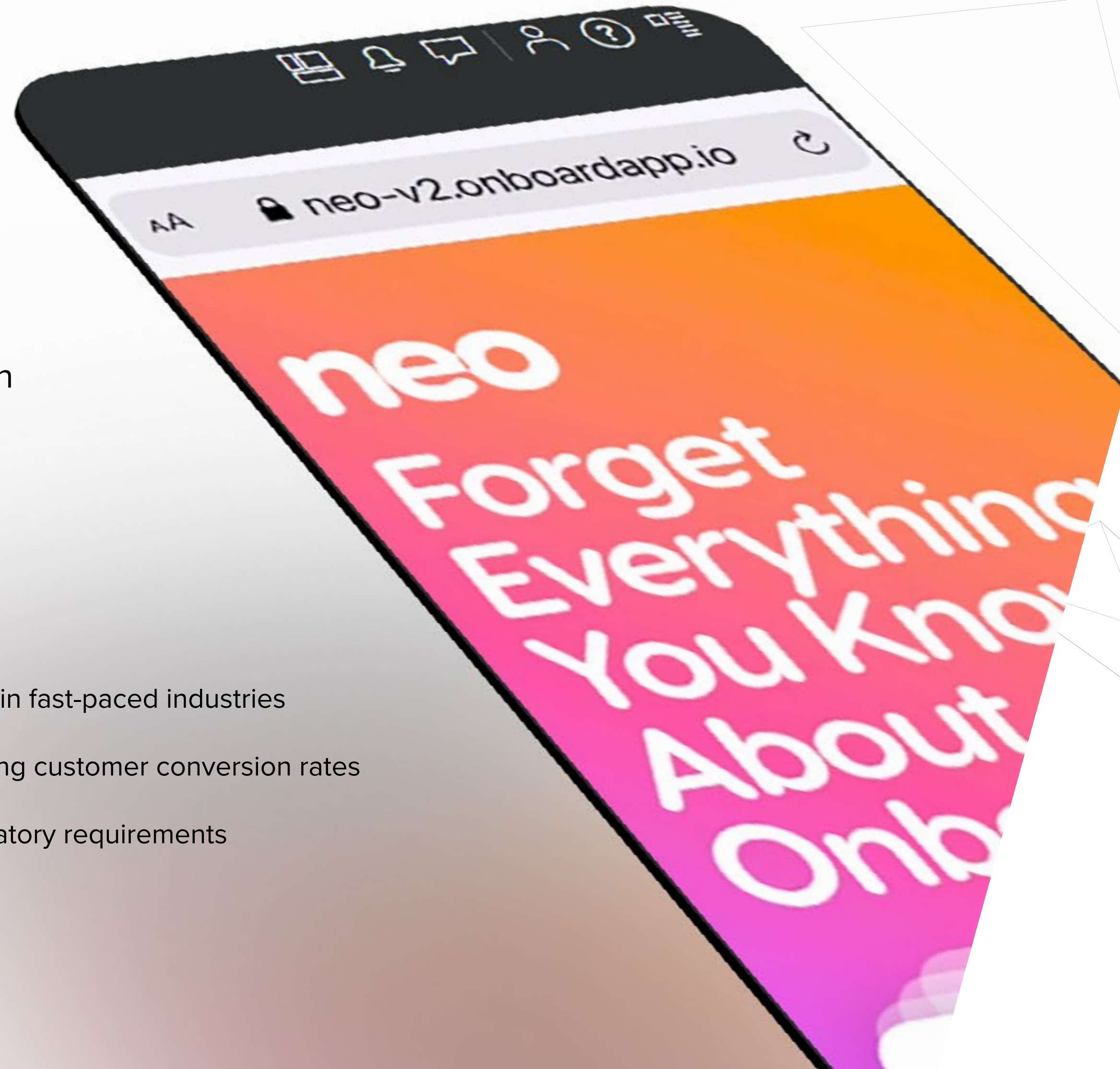
As business resiliency requirements and customer expectations have evolved, to keep pace with competition firms now need a fully **digital onboarding experience** to guide customers through their onboarding journey.

TO BE FULLY EFFECTIVE, DIGITAL CHANNELS MUST BE:

Flexible to scale quickly and meet changing business needs in fast-paced industries

Easily deployable to reduce time to revenue, maximising customer conversion rates

Robust to ensure adherence with evolving regulatory requirements



Industry trends

Unprecedented rate of change

Digital leaders growing market share

New customers expectation

Stricter regulatory oversight

Expanding ecosystem of third-party tools

Market response

Digital-first policy

Frictionless onboarding journeys

Move away from legacy technology

Automation & agile approach



What is it?

Our Digital Onboarding solution supports the end-to-end customer journey from applying for to receiving your product. You can quickly configure this low-/no-code solution to your specific requirements (eg. business, legal, privacy, data protection etc.) to support your growth objectives and legal requirements.

At the same time, you can undertake a variety of checks aimed at KYC/AML verification and fraud prevention.

We will provide:

- ◆ An out-of-the box, fully branded digital onboarding journey to maximise the conversion of new customers and drive revenue growth.
- ◆ Integrated data and verifications services to connect the digital communications between your customer, internal systems and third-party services, customisable by you to meet your legal and data protection obligations.
- ◆ A pre-configured client lifecycle management capability, customised based on your needs and risk model, to reduce manual work for your internal teams and helping you to remain compliant with regulations.

How you'll benefit:

- ◆ Maximise revenue by increasing customer conversion rates through the onboarding process via a world-class user experience.
- ◆ Enable rapid digital transformation: create personalised, high-converting onboarding experiences quickly and with minimal effort.
- ◆ Reduce integration headaches, providing a multi-layered digital experience for customer onboarding, including ID&V, sanctions screening and necessary KYC/AML checks supported by a single, stable and extendible API.
- ◆ Achieve cost savings through automation of manual processes and a reduced number of referral cases that require manual review.
- ◆ Extend your reach by onboarding customers across the globe seamlessly through digital channels.
- ◆ Retain a competitive edge by being able to adapt your customer journeys easily in our low-/no-code environment, without dependency on your in-house technology stack/teams.

SOLUTION CAPABILITIES

A woman with dark hair, wearing a black sleeveless top, stands on a train platform, looking down at her smartphone. The background is a blurred city street with pedestrians. Overlaid on the image are several abstract elements: a large blue plus sign to the left of the woman, a teal horizontal bar above her head, a blue horizontal bar to her right, a teal square to her left, and several thin blue lines and a teal arrow pointing towards the bottom right.

1

Front-end journey

A front-end user interface (UI) that helps you create pixel-perfect onboarding steps across desktop and mobile from day one.

Collect core
information

Validate
documentation

Verify data

Run Risk
screening

Outcome

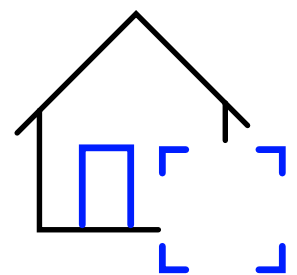
2

Orchestration

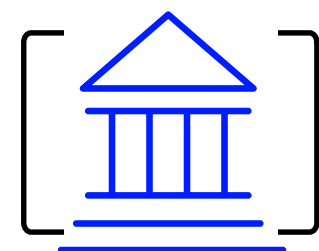
One API to power all your onboarding flows from how you collect user applications to how they are verified with data providers and updated in your underlying systems.



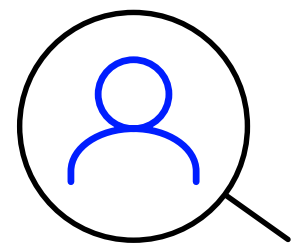
Mobile No. & email verification



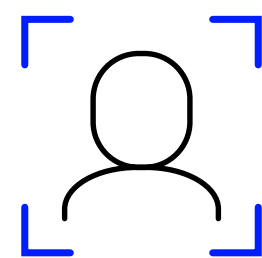
Address verification



Payment account verification



PEP/Sanctions screening



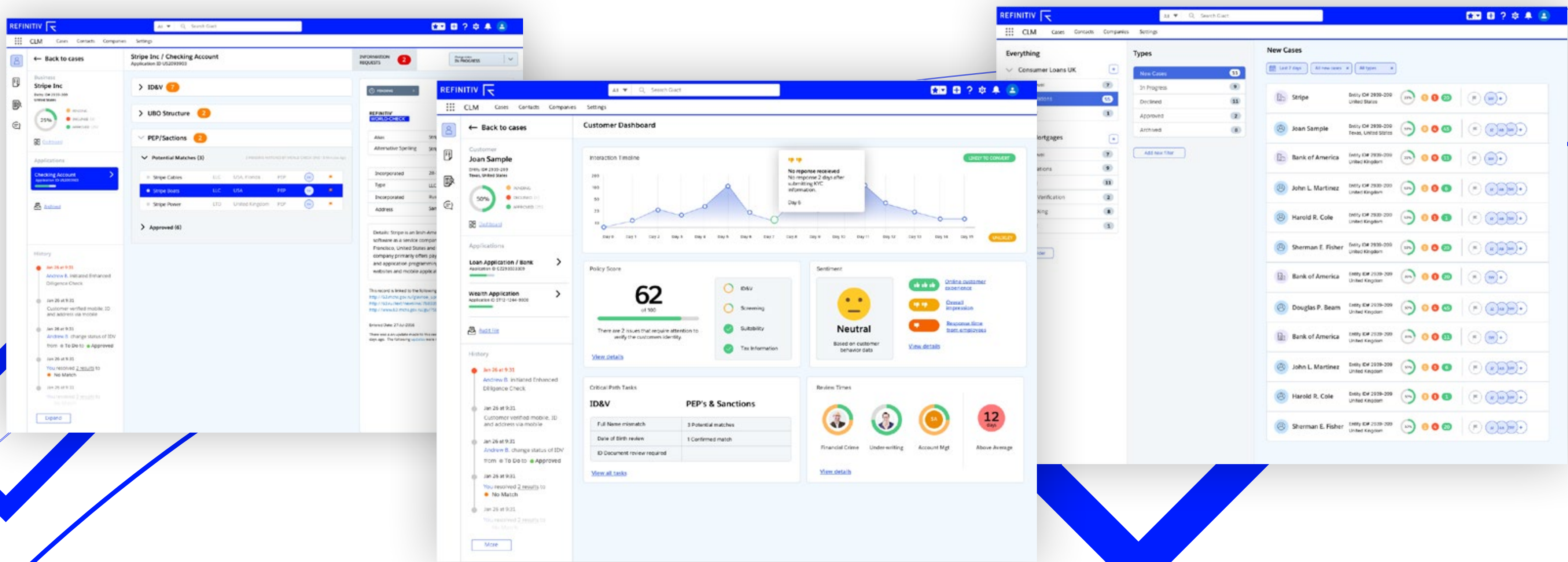
Digital ID&V

SOLUTION
CAPABILITIES

3

Optional:
Customer relationship management (CRM) App

Improve your ability to review and act quickly. Reduce process-application times by the middle and back office. It can be integrated with in-house systems/repositories (eg. decision/risk engines, entity/client masters, CRM's etc.).



A woman with dark hair and glasses is looking down at a pink smartphone she is holding with both hands. She is wearing a grey blazer over a light blue button-down shirt. A black handbag is visible at the bottom left. The background is a blurred city street scene. The right side of the image is overlaid with a blue diagonal shape containing white text.

Why Refinitiv?

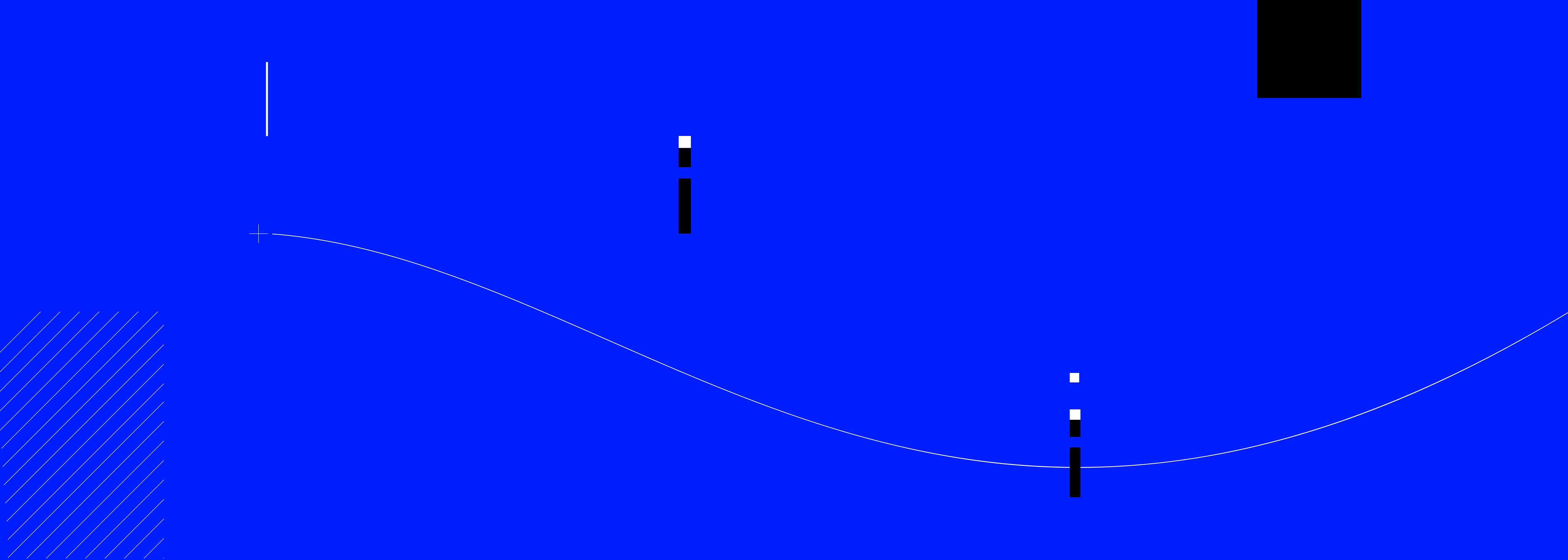
- ◆ **Refinitiv** has an established track record as a provider of information, with proven depth, breadth and scale across our customer base. Our solution is highly flexible and both workflows and data integrations can be quickly adapted to meet our customers' specific industry or market requirements.
- ◆ Refinitiv is a leader in digital onboarding solutions and technologies that support **IDV/KYC, AML and fraud detection** within e-commerce, retail, loans/payment service providers, insurance, digital banking (challenger/neo-banks), virtual asset service providers (VASPs) such as cryptocurrency exchanges. Our platform can be quickly deployed, delivering rapid return on investment and is built on scalable architecture that can flex and grow with your business.
- ◆ Our team is focused on ensuring we are best placed to deliver and drive significant benefits to you in relation to revenue growth, customer conversion, operational efficiencies and customer experience, all delivered via our complete **Digital Onboarding** solution.



+ REFINITIV MAKES DIGITAL ONBOARDING SIMPLE, FAST AND HASSLE-FREE.

Launch your digital onboarding solution with our no-code and preconfigured tool, create your fully branded customised version and get up and running in weeks.

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Refinitiv

Refinitiv, an LSEG (London Stock Exchange Group) business, is one of the world's largest providers of financial markets data and infrastructure. With \$6.25 billion in revenue, over 40,000 customers and 400,000 end users across 190 countries, Refinitiv is powering participants across the global financial marketplace. We provide information, insights and technology that enable customers to execute critical investing, trading and risk decisions with confidence. By combining a unique open platform with best-in-class data and expertise, we connect people to choice and opportunity – driving performance, innovation and growth for our customers and partners.

An LSEG Business

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