

Automation of customer on-boarding for improved market share

The Challenge

In compliance with regulatory and corporate mandates and in order to remain the industry leader, the leading telecommunications operator in the Middle East identified the need to transform its "Customer On-boarding" process as it adopts digital technologies aimed at meeting customers' expectations. The transformation of this critical customer interfacing process will also enable greater market penetration and enhance customer experience.

The key challenges faced by the operator were:

- Low operational efficiency
- Absence of a central Know-Your-Customer (KYC) repository
- Customer dissatisfaction
- Poor security of customer data
- Rampant identity frauds

Mandatory reasons to adopt the KYC solution for customer registration & on-boarding

- It's by far superior to previous manual efforts, reducing turnaround time (TAT) i.e. the time taken to collect subscribers' information
- To be digitally contemporary, in order to enhance customer service levels
- It utilizes a single system to aid the process of subscriber on-boarding which can integrate with related CRM, systems. In addition, the system can collect information from various sources (Passport, Middle East ID, Labour Card, Driving license, etc.), thus reducing documentation & storage expenses
- Being a mobile application, operator's agents are able to recruit new customers at locations outside the office, thus improving market penetration and ultimately, bottom line projections
- Customized devices were configured according to operator's requirements which aided in effortless automation of the customer on-boarding process.

The Solution

With the KYC solution, iSON helped the operator in automating its subscriber registration and its customer on-boarding thereby reducing turnaround times by more than 50%. Customized devices were configured according to operator's requirements which aided in an effortless automation of customer onboarding process. This enabled the operator to gain competitive advantage by improving its performance i.e. end-to-end subscriber activation is now achieved in averagely 3 minutes, as all data is captured electronically, a process that previously took 30-45 mins (within city limits) and 12-24 hrs (outside city limits). The solution has been implemented for 3800+ Android devices across the country with 2.5 million activations over one year.

- KYC is an intelligent, TABLET based, end-to-end automated solution that captures customers' key information such as photographs, Proof of Address (POA), Proof of Identity (POI) & Biometric Fingerprints, according to business requirements.
- Data capture from multiple sources (Passport, Middle East ID, Labour Card & Driving license.) - QR code, barcode, etc. aids automated data entry. This is followed by a series of validation & verification steps, mandatorily undertaken to ascertain the authenticity of the subscriber being on-boarded.
- With the use of a customized TABLET device which integrates with National ID CRM (Customer Relationship Management), KR (Key Retailer), DMS (Data Management System), SMSC (Short Message Service Centre) and SMTP (Simple Mail Transfer Protocol), the automation of subscriber registration and on-boarding were done efficiently and timeously.



Modules implemented for subscriber registration automation process

1. Data Capture

Photograph, Proof of Address (POA), Proof of Identity (POI) & Biometric details of the applicant are captured, as required by the business.

2. Document Manager

Scanning and digital storage of customer information in a specific storage hierarchy for easy retrieval and workflow management are done.

3. Workflow Manager

Case Management of every customer's application form is done which helps in automating the business processes. Verification and validation is also done at this module.

4. Search and Retrieval

The system facilitates ready access to any document stored in the repository for business process management.

5. Audit Trail

The solution enables easy tracking and controlling of the entire system at any point required.

6. Mobile Device Management

The system provides advance security like web filter, antivirus, device lock down, device feature control, Geo fencing and device remote control.

7. Reporting

Customized reports and standard reports on the document

repository, document retrieval, workflow processes, etc. are generated.

8. Alerts Manager

Alerts based on parameters configured within the application interface are sent out to relevant stakeholders in a timely manner.

The Benefit

Automated and Integrated process for on-boarding: Capturing customer's information (photograph, Proof Of Address, Proof Of Identity) digitally through TABLET devices in a faster, automated and more effective manner plus integration with national database aids capturing valid information, avoids data entry costs, minimizes frauds, eliminates manual processes and results in faster retrieval of customer application forms. The biometric details are captured for authentication.

Reduced OpEx: Paperless activations, authentication and verification results in around 30% OpEx savings in physical storage, maintenance, manpower, etc.

Offline Activation: In areas of limited data connectivity, customer information is captured offline thus resulting in faster & effective customer on-boarding process even in offline mode.

Effective compliance: Earlier 90% application data were non-normalized, with our solution it is 100% normalized all data is electronically captured.