



**happiest
minds**
The Mindful IT Company

Digital Customer On-boarding (dCOB™)









Why Businesses Need Digital Customer On-boarding

A robust **Customer on-boarding** experience directly impacts the market share of your business. It helps in boosting loyalty, customer retention and increasing cross sell/ upsell opportunities.

In this competitive business world, business leaders invest their resources and energy to acquire new customers, but mostly end up providing a suboptimal experience with manual and time consuming on-boarding process. This leads to inconsistent **customer experience**, customer attrition, loss of revenue and reputation. Customer on-boarding is, therefore, one of the most crucial areas of business which needs more attention in terms of digital transformation.

Poor Customer On-boarding seriously affecting Customer Experience (Cx):

	Disconnected and Disengaged
	Repetitive, Paper based and operationally intensive process
	No real-time validations & verifications
	No omni-channel experience
	No holistic view of the data
	Manual and time consuming process

Key Differentiators of Digital Customer On-boarding Platform (dCOB™)



Business aligned platform



Business Rules Automation



Workflows



Fraud detection

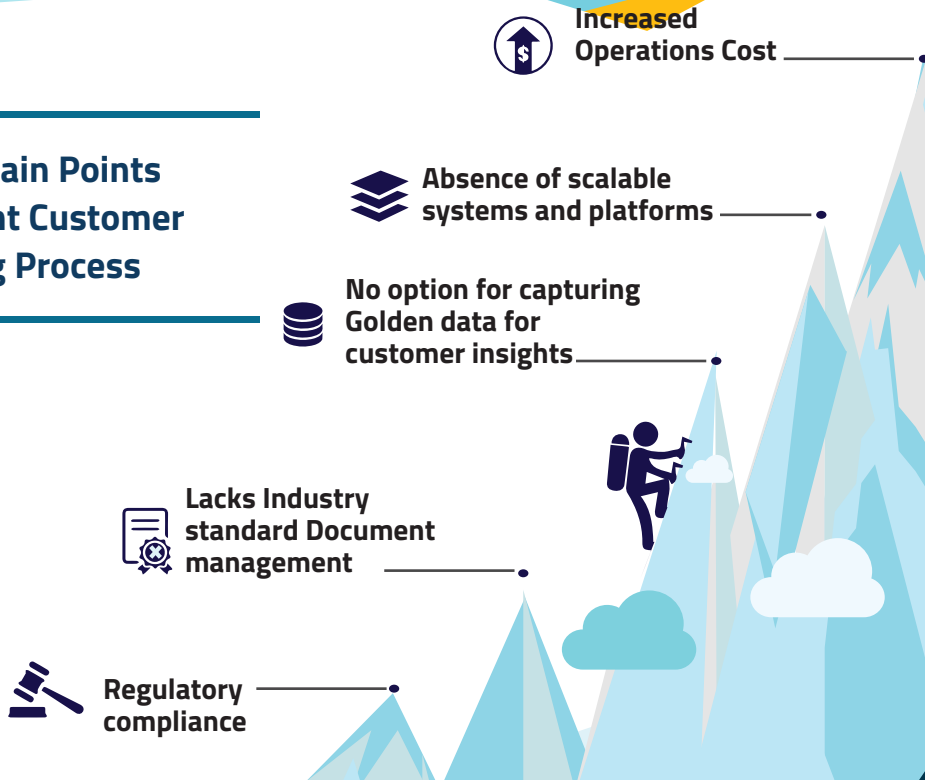


Standard



Analytics

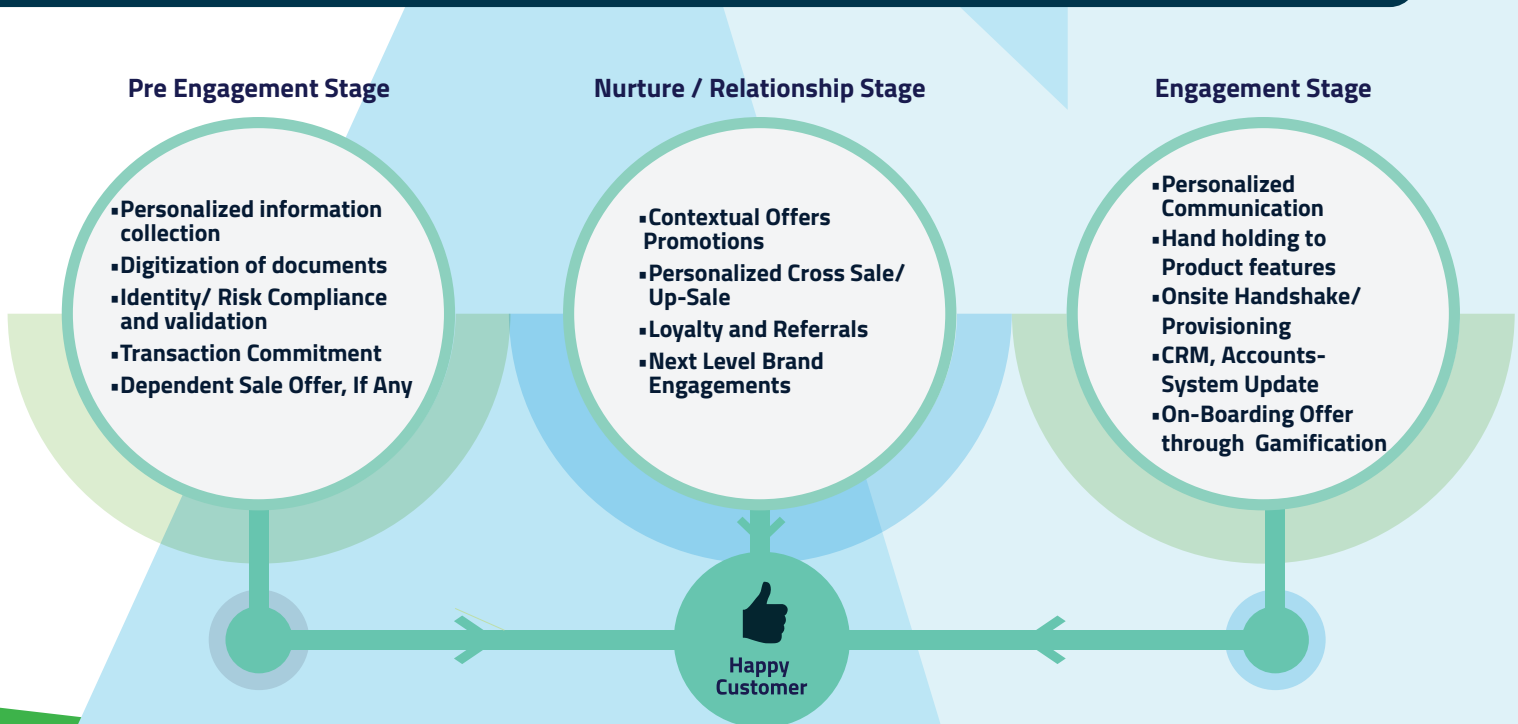
Enterprise Pain Points in the current Customer On-boarding Process



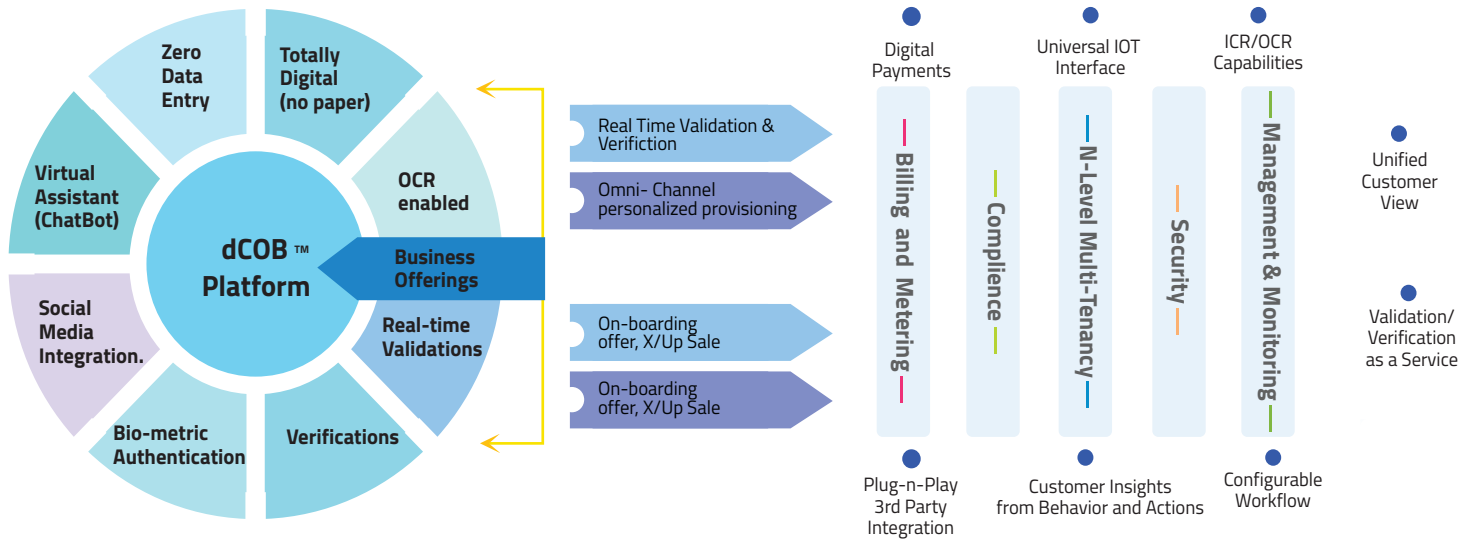
How Digital Customer On-boarding Solution (dCOB™) from Happiest Minds addresses these pain points?

We at Happiest Minds believe, on boarding customers is an area of immense importance to business since the first impression is indelible in the minds of customers. Businesses must do everything they can to make the Customer On boarding process as simple and seamless as possible.

Our [Digital Customer On Boarding \(dCOB™\)](#) solution aims to digitally disrupt the existing disconnected customer on boarding process, by smartly leveraging digital technologies, national databases and enterprise systems. We aim at empowering each stakeholder in this journey including customers, back-office process executives and business owners by providing an [omni-channel](#), faster and real-time visibility into the whole customer onboarding experience.



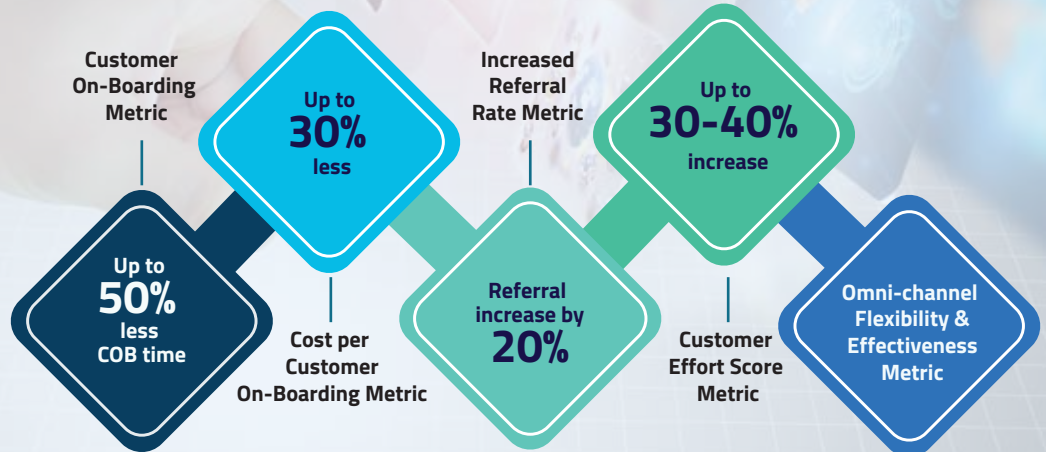
Digital Customer On-boarding Platform Features & Capabilities (dCOB™)



Key Differentiators of Digital Customer On-boarding Platform (dCOB™)

- Business Rules Automation
- STP and API Integration
- Business aligned platform
- Real time fraud detection
- Standard, Configurable Country-specific KYC & Compliance
- Adaptors and workflows
- RIA Forms, ICR/OCR, Analytics

KPI Impact enabled by dCOB™



Happiest Minds

Happiest Minds enables [Digital Transformation](#) for enterprises and technology providers by delivering seamless customer experience, business efficiency and actionable insights through an integrated set of disruptive technologies: big data analytics, internet of things, mobility, cloud, security, unified communications, etc. Happiest Minds offers domain centric solutions, IPs in IT Services, Product Engineering, Infrastructure Management and Security. These services have applicability across industry sectors such as retail, CPG, e-commerce, banking, insurance, hi-tech, engineering R&D, manufacturing, automotive and travel/transportation/hospitality. As a Mindful IT Company, the focus is on 'Being Mindful' and 'Doing Mindful' which involves perceiving immersively, processing non-judgmentally and performing empathetically. 60 minutes in a week is committed towards inculcating a mindful approach within the organization, using a select set of tools and techniques. Headquartered in Bangalore, India, Happiest Minds has operations in the US, UK, The Netherlands, Australia, Middle East and Turkey.