

# 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):

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

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



**Business aligned platform**



**Business Rules Automation**



**Workflows**



**Fraud detection**

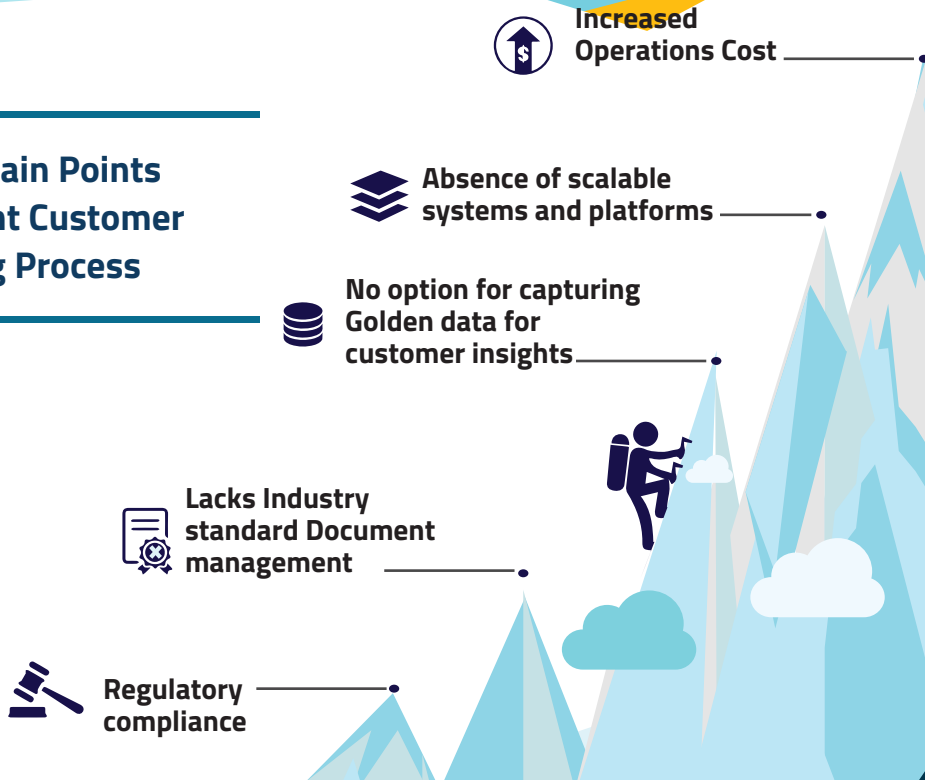


**Standard**



**Analytics**

## Enterprise Pain Points in the current Customer On-boarding Process

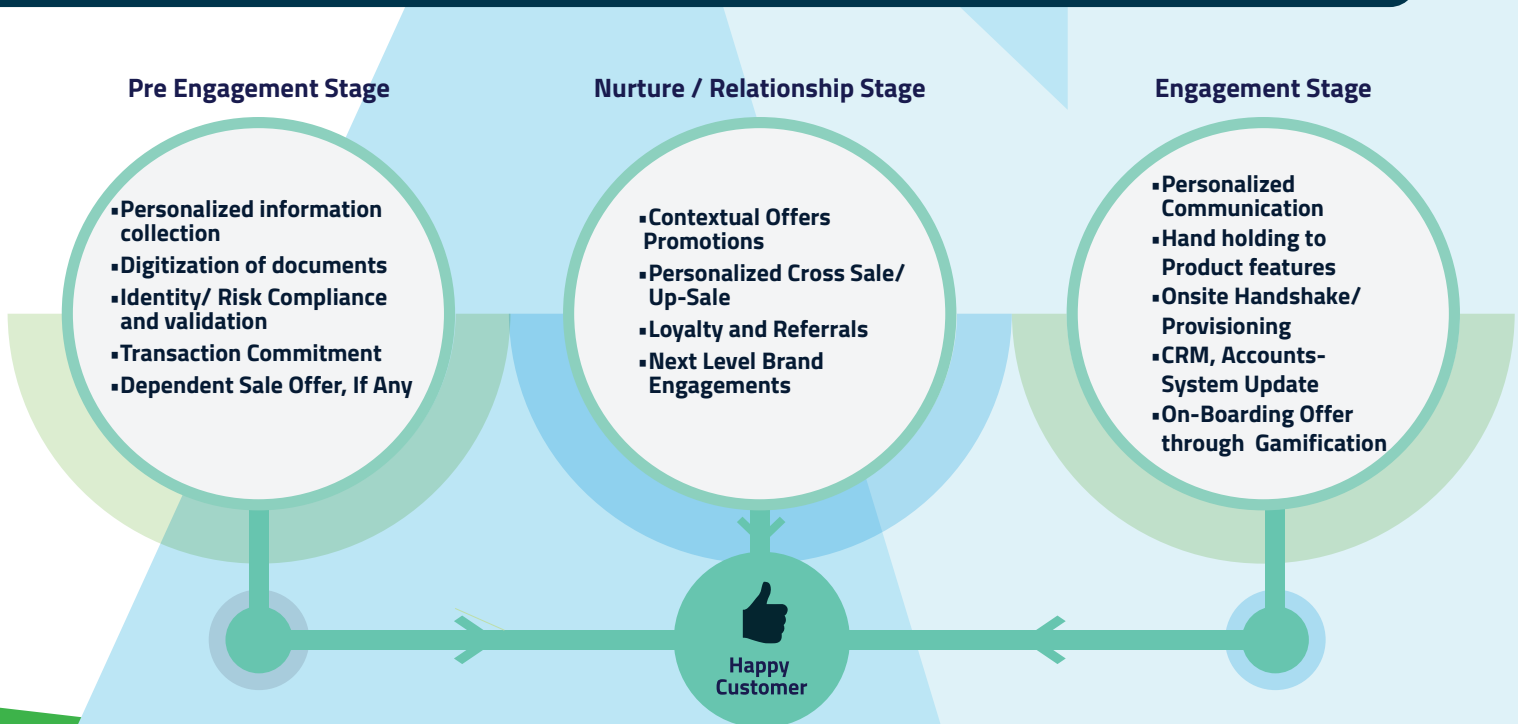


## How Digital Customer On-boarding Solution (dCOB™) from Happiest Minds addresses these pain points?

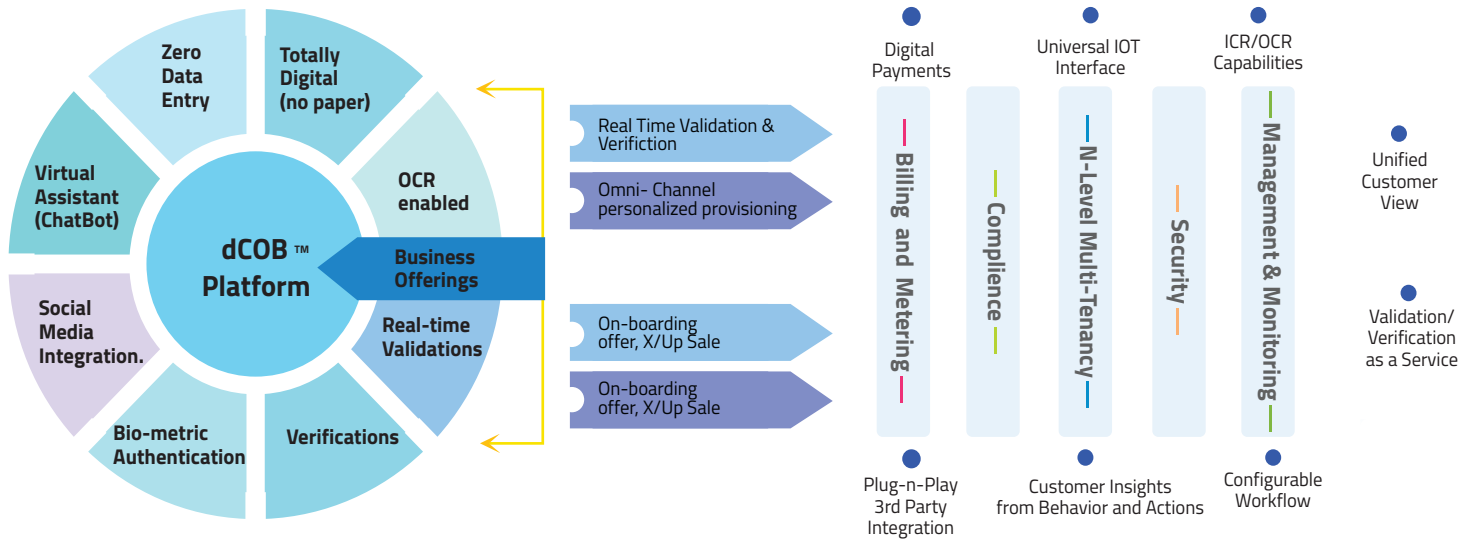


We at Happiest Minds believe, on boarding customers is an area of immense importance to business since the first impression is indelible in the minds of customers. Businesses must do everything they can to make the Customer On boarding process as simple and seamless as possible.

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.



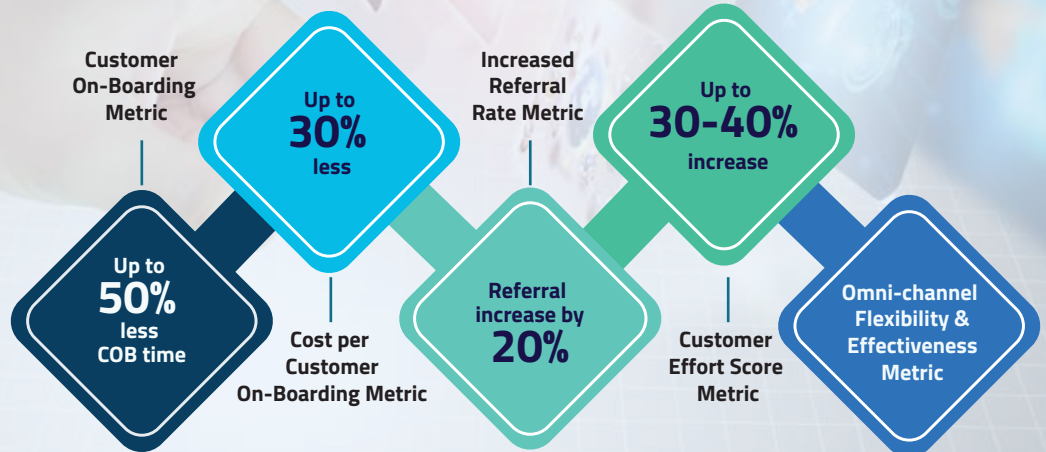
## Digital Customer On-boarding Platform Features & Capabilities (dCOB™)



## 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™



## About Happiest Minds Technologies:

Happiest Minds, the Mindful IT Company, applies agile methodologies to enable digital transformation for enterprises and technology providers by delivering seamless customer experience, business efficiency and actionable insights. We leverage a spectrum of disruptive technologies such as: **Big Data Analytics**, AI & Cognitive Computing, **Internet of Things**, Cloud, Security, SDN-NFV, **RPA**, Blockchain, etc. Positioned as "Born Digital . Born Agile", our capabilities spans across product engineering, digital business solutions, infrastructure management and security services. We deliver these services across industry sectors such as retail, consumer packaged goods, edutech, e-commerce, banking, insurance, hi-tech, engineering R&D, manufacturing, automotive and travel/ transportation/hospitality.

Headquartered in Bangalore, India; Happiest Minds has operations in USA, UK, The Netherlands, Australia and Middle East.

To know more about our offerings. Please write to us at [business@happiestminds.com](mailto:business@happiestminds.com)