a2ia

Use Case
**Secure & Expedited Document Management
For Mobile Onboarding**

Overview

The demand for self-service automation increases each year. This trend is particularly true for mobile banking services and digital offerings, which have to be adapted to more mobile-focused solutions rather than traditional desktop workflows.

In Germany, according to a recent study by the Deutsche Postbank AG, 60 percent of Germans perform their banking operations online, and half of them on a mobile device (Deutsche Postbank AG, "Der digitale Deutsche und das Geld" August 2016).

The study also confirms that mobile banking is steadily replacing online banking. This industry shift is creating a sense of urgency for fintech and telecom companies to further develop and improve their mobile services, and is also pushing banks to continuously think about their user experience and new ways to innovate.

To stay ahead of these trends, banks must focus on their use of the most innovative technologies to gain market share and to secure their competitive advantage.

Solution

Helping to fulfill these new requirements, A2iA's document capture and recognition toolkits are designed to simplify workflow processes for both desktop and mobile applications, as well as to deliver differentiating technology for next-generation solutions.

a2ia Mobility™, a software toolkit for integration into mobile apps, automatically extracts printed and handwritten data from various documents, and helps to streamline and improve customer onboarding, ID recognition, KYC, receipt processing, and check deposit capture. Without any manual keying or interaction, the image is automatically captured and all the pertinent data is located and extracted client-side. Fueled by proprietary technology, A2iA's patented Auto-Locate™ feature enables a quick and simple user experience to be combined with all offline functionalities.
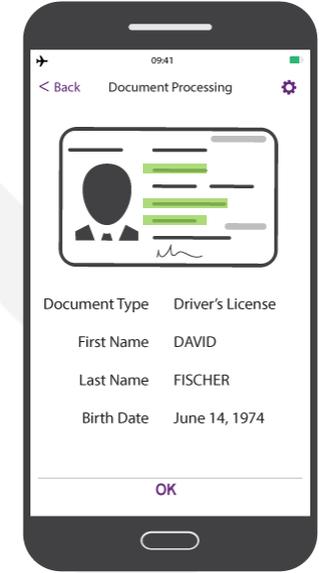
Capture

Utilizing
Auto-Locate™-
no third party
technology required

Pre-process

Crop, rotate, deskew,
noise removal, etc.
100%
Client-side & offline

Extract

Key Fields
100%
Client-side & offline

Remove Friction from the Customer Journey and Onboard Quickly

Several banking institutions have already chosen *a2ia Mobility* to digitize their ID capture services, secure more mobile transactions and improve their user experience.

One example is a major French bank, which possesses a network of twenty regional banks in the country. The bank was faced with a need to advance its digital banking services and chose *a2ia Mobility* to assist with two main requirements: to deliver digital solutions with a simple user experience, and to adhere to KYC regulations ("know your customer"), which have been enacted for European financial institutions. These regulations require that every two years the French banks capture a recent identity card from their clients and maintain an archive of them for the duration of the two-year period. Prior to the use of *a2ia Mobility*, banking clients were required to visit the bank in person to present their identity documents.

By utilizing *a2ia Mobility* within the bank's mobile app, the acquisition of the required documents can now be performed at the clients' convenience, and from any location of their choosing – even if there is no Wi-Fi or data connection due to the software's ability to capture and extract data offline. The user no longer has to visit the branch, ensuring the acquisition process is simple and fast.
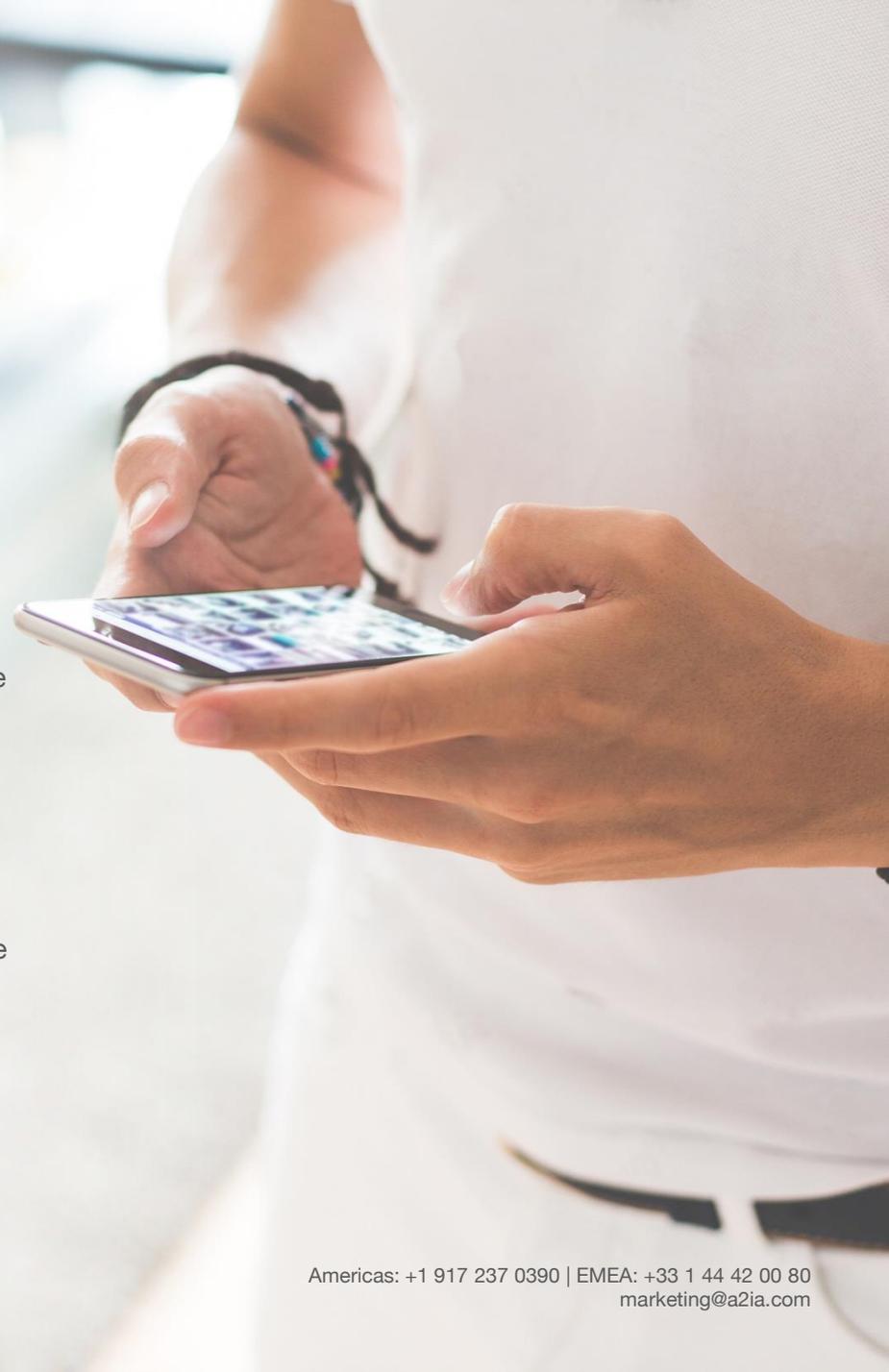
Improve Commercial Prospection With Pre-Opening Account

Another use of *a2ia Mobility* is the one made by an online bank to increase its conversion rate of registering students for new bank accounts. In this situation, the bank equipped its agents and employees with a company tablet to visit local schools and activities so that they could open new student accounts. On this tablet resides an app, powered by *a2ia Mobility*, which makes pre-opening bank accounts a more seamless process.

Since capturing an identity document is the first step in this sales process, the bank was faced with finding a solution that made contact with students easier and the ability to capture documentation faster. The bank also found that students were impressed by the technology and were more receptive to other commercial offers and upsells, such as student loans, other bank accounts and more, when presented on the mobile device.

The impact of this new capability has provided the bank with a strong brand image and a growing market. Their initial deployment consisted of 50 bank-owned tablets for their agents' use, and now has grown to more than 150 devices that contain *a2ia Mobility*.

About A2iA

For more than 25 years, A2iA has been a trusted name within the banking and document automation industry. Our intelligent recognition toolkits are deployed within the largest European and American banks to eliminate data entry, speed processing times and to reduce operating costs. Our partners see increased revenue due to higher customer retention rates, high quality processes and increased customer satisfaction.