



A Premier UAE-based Bank Accelerates Digital Customer Onboarding with Newgen



70%

FASTER ACCOUNT OPENING

80%+

STRAIGHT-THROUGH PROCESSING

60%

LESS MANUAL EFFORT

A Branch-free Path to Account Opening

Our customer is a leading bank in the UAE, serving a fast-growing customer base. With a rich five-decade legacy, it is an established player for a wide range of retail, corporate, and Islamic banking services. As digital expectations rose and regulatory scrutiny intensified, the bank recognized that customer acquisition could no longer depend on branch visits, paper forms, and manually sequenced verification steps.

Newgen orchestrated intelligent banking by moving account opening to mobile devices without compromising compliance, integrating identity verification, compliance screening, and account creation into a single, governed digital journey on the NewgenONE platform.



The Challenge – People, Paper & Processes

Manual Data Capture and Reviews



Paper-based entry slowed every application and led to repeated checks.

Disconnected KYC/AML



Governance was added as an extra layer

Multi-touch Journeys



Branch visits caused customer drop-offs.

Low Visibility



No real-time view of application status

Cost of Acquisition



The complexities increased the customer acquisition cost.

Compliance Risks



Fragmented checks raised audit and compliance exposure.

Point Solutions Don't Scale Execution

Most banks stitch together eKYC, biometrics, and AML tools as separate systems. Each works well on its own, but without a single orchestration layer connecting them, execution remains fragmented, slow, and hard to govern at scale.



The Newgen Approach - A Unified Orchestrated Journey

Newgen transformed the bank's customer onboarding process with a unified **Digital Onboarding Solution** built on the NewgenONE intelligent orchestration platform.

The result was a faster, simpler, and fully digital onboarding experience that improved operational efficiency, strengthened compliance, reduced customer drop-offs, and enhanced the overall banking experience.



Solution Highlights

- **Mobile-first Onboarding:** The solution enabled mobile onboarding by bringing OTP authentication, customer due diligence, CIF creation, and account opening into a single, seamless workflow
- **Embedded Customer KYC:** Inbuilt compliance empowered Emirates ID validation, facial recognition, AML screening in real time
- **Automated Decisioning:** Configurable business rules led to automated decisioning and reduced manual intervention while ensuring adherence to regulatory requirements
- **Seamless Integration:** Real-time integration with core banking and third-party verification systems enabled instant customer validation
- **Live Dashboards:** The bank gained an end-to-end view of onboarding journeys through status tracking, exception management, and operational dashboards

Implementation Impact

Fully Digital Onboarding Journey

Empowered customers by eliminating the need for branch visits, physical paperwork, or in-person verification

Continuous AML/KYC Screening

Embedding AML/KYC checks directly into the onboarding flow, rather than as an afterthought, strengthened the bank's compliance

Intelligent Oversight

Operational dashboards provided 360-degree visibility, replacing guesswork with governed, continuous oversight

Improved Profitability

As operational cost and overheads went down, and the acquisition rate increased, the bank's ROI enhanced

Results That Speak for Themselves

70%

Faster account opening turnaround

80%

Straight-through processing rate

60%

Reduction in manual effort

100%

Digital, mobile-first journey

THE BOTTOM LINE

By orchestrating identity, compliance, and account creation into a single, governed flow, the bank achieved faster growth, stronger compliance, and higher productivity. By completing a multi-day process in minutes without a single branch visit, the bank was able to offer a digital experience built for today's customer.

About Newgen

Newgen Software Orchestrates Intelligent Enterprises at scale. The NewgenONE Platform unifies content, processes, and communications into an orchestration layer where intelligence is embedded into how enterprises operate, with trust, governance, and control built in. Enterprises move beyond fragmented initiatives to continuously adaptive, production-ready operations. Decisions, workflows, and experiences evolve in real time, shaped by context, data, and embedded AI. Trusted by leading organizations worldwide, Newgen defines how modern enterprises operate, intelligently and at scale.

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