

SUCCESS STORY

# Implementation of digital onboarding for mobile application



**Smart digital solution transforms customer experience and reduces costs**



Cost savings in IT and operations



Project delivered in 5 months by 2 GFT FTEs



Greater customer satisfaction

UX



ARTIFICIAL INTELLIGENCE



THE CHALLENGE

## Deliver digital onboarding for the bank's global mobile application

- Enable the use of high-quality/high volume images to support digital onboarding
- Use visual recognition algorithms and artificial intelligence to improve image parameters, including brightness, focus, noise reduction and smearing
- Deliver a solution that facilitates the efficient management of high volumes in short packages to support mobile applications
- Build on a 'future-proof' componentised architecture that can be reused

THE ENGAGEMENT

## A strategic project spanning WebAssembly, visual analysis, user experience evaluation and advanced technologies

- A hands-on approach including, on-site UX/UI workshop, visual analysis of images, user experience evaluation and user interface mock-up to improve customer navigation.
- Extensive use of state-of-the-art technologies: WebAssembly, to reduce the code packages and accelerate the speed of the mobile component; artificial vision algorithms based on OpenCv to improve images; web components to facilitate code reuse
- Adopting OpenCv as a proven technology, sophisticated algorithms enable continual fine tuning of images, including brightness evaluation and adjustment, ratio assessment, and a normalised scoring system to control image quality
- An optimised application with a code size of less than 2 MB compiled through WebAssembly
- Processing large and increasing volumes of high quality images within a web component in Polymer

THE BENEFIT

## A cost-effective, streamlined onboarding process that improves the user experience

- The new solution supports the bank's reputation at the forefront of digital innovation
- Customer onboarding is simplified, the user experience transformed and the bank can onboard more customers, improving overall user experience and customer satisfaction through faster image capture (less than 1 sec)
- Processing costs are reduced through increased automation and the new solution is integrated into the Polymer and Lite-element web component framework of the bank
- Project completed by 2 FTEs in 5 months